

Life insurance*

(thousand kroons)

November 2007

		ERGO- Elukindlustus	Hansa Elukindlustus	SE Sampo Life Insurance Baltic	Seesam Life Insurance SE	SEB Ühispana Elukindlustus	TOTAL
Term and whole life assurance	PR	148	3 565	524	318	676	5 231
	CL	41	313	100	4	5 551	6 009
Endowment insurance	PR	4 634	15 700	2 404	1 023	16 513	40 273
	CL	1 210	12 674	1 678	1 703	4 094	21 359
incl insurance with tax benefit	PR	2 324	10 028	1 463		9 354	23 169
	CL	369	2 406	951		1 028	4 754
Birth and marriage assurance	PR		168			10	178
	CL		539				539
Annuities	PR	3 398	113		3 761	778	8 050
	CL	435	527		1 685	313	2 960
incl insurance with tax benefit	PR	3 118	112		3 750	773	7 753
	CL	248	525		1 685	299	2 757
Unit linked life insurance	PR		53 310	29 583	4 152	20 460	107 505
	CL		23 656	21 623	257	8 605	54 141
incl insurance with tax benefit	PR		18 066	1 832	2 267	2 478	24 643
	CL		2 878	216	29	621	3 744
Supplementary insurances	PR	753	2 465	42		959	4 219
	CL	206	104	5	66	127	508
TOTAL	PR	8 933	75 321	32 553	9 254	39 396	165 456
	CL	1 892	37 813	23 406	3 715	18 690	85 516
incl insurance with tax benefit	PR	5 442	28 206	3 295	6 017	12 605	55 565
	CL	617	5 809	1 168	1 714	1 948	11 256

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January—November 2007

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Term and whole life assurance	PR	1 815	30 355	5 384	4 579	5 976	48 110
	CL	622	1 875	100	237	6 799	9 633
Endowment insurance	PR	39 100	173 071	26 865	11 790	174 710	425 536
	CL	9 611	87 593	10 727	11 102	28 367	147 400
incl insurance with tax benefit	PR	19 276	109 149	16 356		95 172	239 953
	CL	2 265	19 382	5 893		8 803	36 343
Birth and marriage assurance	PR		2 084			125	2 209
	CL		5 157			107	5 264
Annuities	PR	24 199	1 304		42 838	7 573	75 914
	CL	3 734	1 581		13 920	2 878	22 113
incl insurance with tax benefit	PR	21 536	1 229		42 727	7 441	72 933
	CL	2 517	1 553		13 920	1 703	19 693
Unit linked life insurance	PR		541 354	229 902	39 751	280 356	1 091 363
	CL		141 054	82 802	3 883	69 345	297 084
incl insurance with tax benefit	PR		68 662	17 973	18 573	27 924	133 132
	CL		8 639	1 576	687	4 260	15 162
Supplementary insurances	PR	6 274	25 050	545		10 159	42 028
	CL	1 350	1 273	273	710	3 152	6 758
TOTAL	PR	71 388	773 218	262 696	98 958	478 899	1 685 159
	CL	15 317	238 533	93 902	29 852	110 648	488 252
incl insurance with tax benefit	PR	40 812	179 040	34 329	61 301	130 537	446 019
	CL	4 782	29 574	7 469	14 607	14 766	71 198

PR - gross premiums (with reinsurance ceded)

CL - claims paid (sums insured + surrenders + claim handling expenses, with reinsurance ceded)

* Data is based on a monthly report "Kindlustus" of Statistical Office of Estonia; data includes gross premiums received and claims paid only from the insurance contracts concluded in Estonia (insurers submit the copy of this report with Estonian Financial Supervision Authority)

Non-life insurance*

(thousand kroons)

November 2007

		ERGO Kindlustus	If Eesti Kindlustus	Inges Kindlustus	QBE Kindlustus	Salva Kindlustus	Seesam Kindlustus	Hansa Varakindlus tus	D.A.S.**	ETIF***	TOTAL
Motor TPL insurance	PR	21 647	23 735	9 318	6 502	8 853	8 472	4 651		250	83 428
incl membership fee to ETIF	PR	289	498	162	122	148	150	101			1 470
	CL	19 792	18 585	10 380	4 099	8 980	12 255	1 988		530	76 609
Accident and sickness	PR	874	1 623		38	420	1 136	194			4 285
	CL	416	577		4	117	376	4			1 494
Travel insurance	PR	888	1 230	197	161	3 038	1 169				6 683
	CL	316	588	52	80	1 336	260				2 632
Land vehicles insurance (physical persons)	PR	5 927	12 159		731	3 320	8 028	14 227			44 392
	CL	4 464	9 687		577	1 947	5 614	9 477			31 766
Land vehicles insurance (legal persons)	PR	26 726	22 062	483	920	7 160	16 633	10 637			84 621
	CL	17 598	14 507	90	470	3 154	7 238	6 914			49 971
Other vehicles insurance	PR	413	87			83	24				607
	CL	384	146				72				602
Goods in transit insurance	PR	1 067	502	149	212	140	271				2 341
	CL	39	14		448	13					514
Property insurance (physical persons)	PR	9 347	18 420		234	2 204	3 710	4 974			38 889
	CL	1 805	4 724		139	507	1 088	741			9 004
Property insurance (legal persons)	PR	8 757	12 676		865	3 209	5 588	52			31 147
	CL	1 696	9 091		(228)	978	595				12 132
Vehicles liability insurance	PR	1 534	139	742		73					2 488
	CL	1 052	29	119							1 200
General liability insurance	PR	1 673	2 668		260	358	613				5 572
	CL	434	3 368				359				4 161
Insurance for pecuniary loss	PR	564	280			234	554	651	32		2 315
	CL	3	2 112			133		1	59		2 308
TOTAL	PR	79 417	95 582	10 889	9 923	29 092	46 198	35 386	32	250	306 769
	CL	47 999	63 428	10 641	5 589	17 165	27 857	19 125	59	530	192 393

(thousand kroons)

January—November 2007

		ERGO Kindlustus	If Eesti Kindlustus	Inges Kindlustus	QBE Kindlustus	Salva Kindlustus	Seesam Kindlustus	Hansa Varakindlus tus	D.A.S.**	ETIF***	TOTAL
Motor TPL insurance	PR	227 458	277 498	117 709	58 659	114 464	109 315	31 102		2 924	939 129
incl membership fee to ETIF	PR	3 051	5 827	1 846	1 196	1 810	1 736	823			16 289
	CL	180 797	212 462	87 948	32 666	101 109	101 502	5 851		10 564	732 899
Accident and sickness	PR	11 358	20 940		511	3 802	10 745	606			47 962
	CL	3 805	4 576		119	1 655	4 152	21			14 328
Travel insurance	PR	12 244	19 002	3 635	2 440	29 817	15 530				82 668
	CL	5 504	5 533	253	399	11 535	7 375				30 599
Land vehicles insurance (physical persons)	PR	66 362	151 052	11	7 392	38 373	100 049	132 898			496 137
	CL	38 617	95 091	2	5 557	22 623	69 056	65 692			296 638
Land vehicles insurance (legal persons)	PR	284 203	260 133	4 341	13 537	74 500	160 833	123 225			920 772
	CL	160 953	143 625	4 362	6 834	45 142	90 650	56 380			507 946
Other vehicles insurance	PR	5 973	1 093			2 240	519				9 825
	CL	4 516	2 983			(600)	224				7 123
Goods in transit insurance	PR	11 169	8 485	1 075	3 657	841	3 188				28 415
	CL	1 602	1 075		448	711	75				3 911
Property insurance (physical persons)	PR	97 235	192 860	1	8 104	21 952	36 402	37 509			394 063
	CL	24 937	56 967		5 141	4 671	11 370	10 040			113 126
Property insurance (legal persons)	PR	101 778	171 414	55	10 148	38 045	54 874	386			376 700
	CL	35 398	69 793		335	11 330	14 918	150			131 924
Vehicles liability insurance	PR	16 074	1 635	9 772		1 158					28 639
	CL	8 144	2 818	4 356		21					15 339
General liability insurance	PR	19 971	34 334		1 210	2 115	9 822				67 452
	CL	4 770	7 190		35	64	3 344				15 403
Insurance for pecuniary loss	PR	5 014	9 936	22	8	2 277	6 468	2 028	149		25 902
	CL	252	7 422		50	308		2	623		8 657
TOTAL	PR	858 839	1 148 382	136 621	105 666	329 584	507 745	327 754	149	2 924	3 417 664
	CL	469 295	609 535	96 921	51 584	198 569	302 666	138 136	623	10 564	1 877 893

PR - gross premiums (with reinsurance ceded)

CL - claims paid (total claims paid + claim handling expenses - subrogations, with reinsurance ceded)

* Data is based on a monthly report "Kindlustus" of Statistical Office of Estonia; data includes gross premiums received and claims paid only from the insurance contracts concluded in Estonia (insurers submit the copy of this report with Estonian Financial Supervision Authority)

** D.A.S. Õigusabikulu Kindlustus

*** ETIF — Estonian Traffic Insurance Fund

Premiums of life insurers, January—November 2007 (thousand kroons)

Insurance classes	ERGO Elukind- lustus	Hansa Elukind- lustus	SE Sampo Life Insurance Baltic	Seesam Life Insurance SE	SEB Ühispana Elukind- lustus	TOTAL	Share of total premiums
1. Term and whole life assurance	1 815	30 355	5 384	4 579	5 976	48 110	2.9%
2. Endowment insurance	39 100	173 071	26 865	11 790	174 710	425 536	25.3%
incl. endowment with tax benefit	19 276	109 149	16 356		95 172	239 953	14.2%
3. Birth and marriage assurance		2 084			125	2 209	0.1%
4. Annuities	24 199	1 304		42 838	7 573	75 914	4.5%
incl. annuities with tax benefit	21 536	1 229		42 727	7 441	72 933	4.3%
5. Unit linked life insurance		541 354	229 902	39 751	280 356	1 091 363	64.8%
incl. unit linked life insurance with tax benefit		68 662	17 973	18 573	27 924	133 132	7.9%
6. Supplementary insurances	6 274	25 050	545		10 159	42 028	2.5%
TOTAL	71 388	773 218	262 696	98 958	478 899	1 685 159	100.0%
incl. insurance with tax benefit	40 812	179 040	34 329	61 301	130 537	446 019	26.5%
Share of total premiums	4.2%	45.9%	15.6%	5.9%	28.4%	100.0%	

Claims paid of life insurers, January—November 2007 (thousand kroons)

Insurance classes	ERGO Elukind- lustus	Hansa Elukind- lustus	SE Sampo Life Insurance Baltic	Seesam Life Insurance SE	SEB Ühispana Elukind- lustus	TOTAL
1. Term and whole life assurance	622	1 875	100	237	6 799	9 633
2. Endowment insurance	9 611	87 593	10 727	11 102	28 367	147 400
incl. endowment with tax benefit	2 265	19 382	5 893		8 803	36 343
3. Birth and marriage assurance		5 157			107	5 264
4. Annuities	3 734	1 581		13 920	2 878	22 113
incl. annuities with tax benefit	2 517	1 553		13 920	1 703	19 693
5. Unit linked life insurance		141 054	82 802	3 883	69 345	297 084
incl. unit linked life insurance with tax benefit		8 639	1 576	687	4 260	15 162
6. Supplementary insurances	1 350	1 273	273	710	3 152	6 758
TOTAL	15 317	238 533	93 902	29 852	110 648	488 252
incl. insurance with tax benefit	4 782	29 574	7 469	14 607	14 766	71 198

Premiums of non-life insurers, January—November 2007 (thousand kroons)

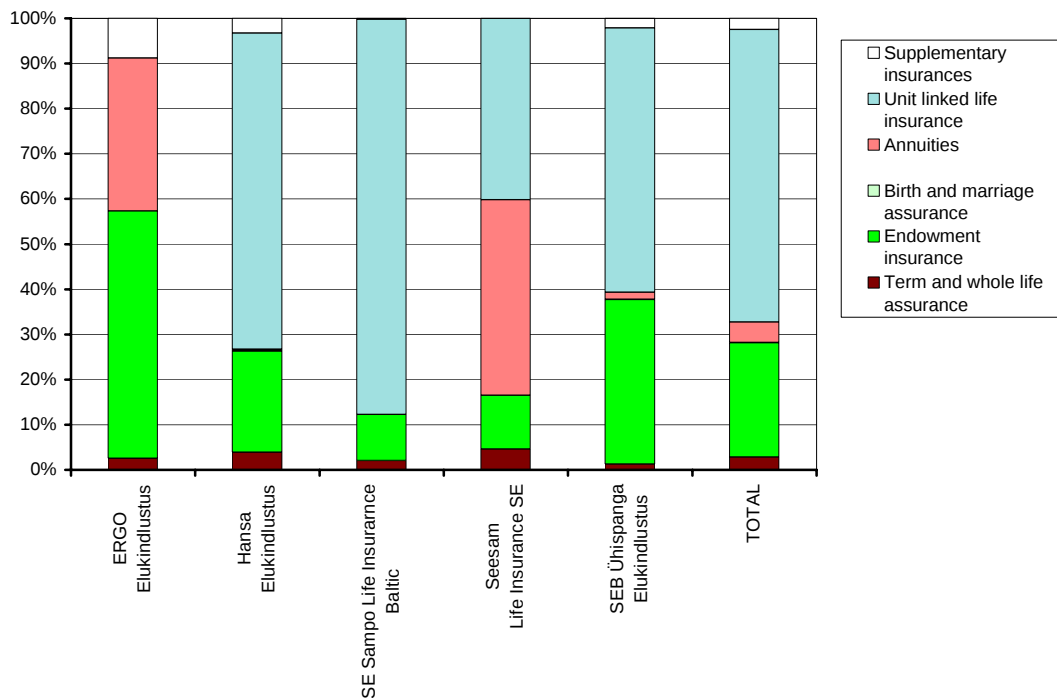
Insurance classes	ERGO Kindlustus	If Eesti Kindlustus	Inges Kindlustus	QBE Kindlustus Eesti	Salva Kindlustus	Seesam Rahvusvaheline Kindlustus	Hansa Varakindlustus	D.A.S. Õigusbikulude Kindlustus	TOTAL OF COMPANIES	Estonian Traffic Insurance Fund	TOTAL
1. Motor TPL insurance	224 407	271 671	115 863	57 463	112 654	107 579	30 279		919 916	19 213	939 129
2. Accident and sickness insurance	11 358	20 940		511	3 802	10 745	606		47 962		47 962
3. Travel insurance	12 244	19 002	3 635	2 440	29 817	15 530			82 668		82 668
4. Land vehicles insurance, physical persons	66 362	151 052	11	7 392	38 373	100 049	132 898		496 137		496 137
5. Land vehicles insurance, legal persons	284 203	260 133	4 341	13 537	74 500	160 833	123 225		920 772		920 772
6. Motor vehicle liability insurance	5 973	1 093			2 240	519			9 825		9 825
7. Goods in transit insurance	11 169	8 485	1 075	3 657	841	3 188			28 415		28 415
8. Property insurance, physical persons	97 235	192 860	1	8 104	21 952	36 402	37 509		394 063		394 063
9. Property insurance, legal persons	101 778	171 414	55	10 148	38 045	54 874	386		376 700		376 700
10. Vehicles liability insurance	16 074	1 635	9 772		1 158				28 639		28 639
11. General liability insurance	19 971	34 334		1 210	2 115	9 822			67 452		67 452
12. Insurance for pecuniary loss	5 014	9 936	22	8	2 277	6 468	2 028	149	25 902		25 902
TOTAL	855 788	1 142 555	134 775	104 470	327 774	506 009	326 931	149	3 398 450	19 213	3 417 664
Share of total premiums	25.0%	33.3%	3.9%	3.1%	9.6%	14.8%	9.6%	0.0%	99.4%	0.6%	100.0%

Claims paid of non-life insurers, January—November 2007 (thousand kroons)

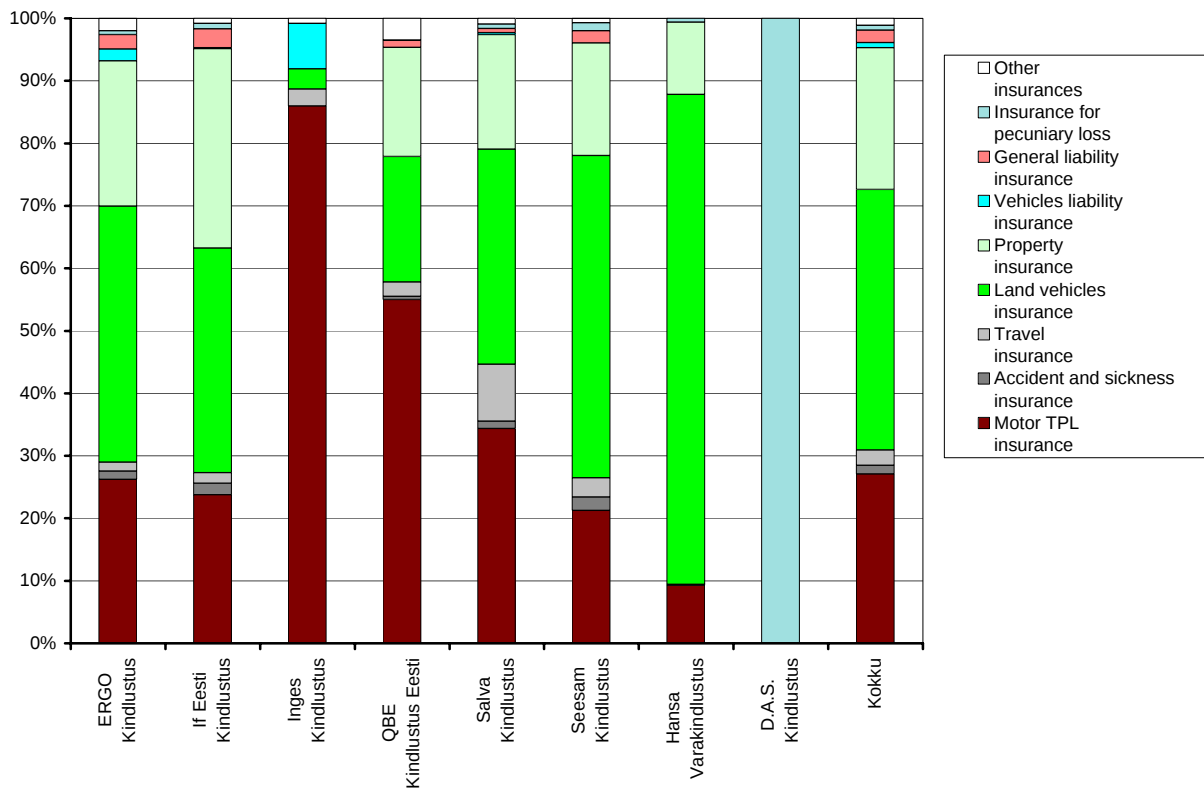
Insurance classes	ERGO Kindlustus	If Eesti Kindlustus	Inges Kindlustus	QBE Kindlustus Eesti	Salva Kindlustus	Seesam Rahvusvaheline Kindlustus	Hansa Varakindlustus	D.A.S. Õigusbikulude Kindlustus	TOTAL OF COMPANIES	Estonian Traffic Insurance Fund	TOTAL
1. Motor TPL insurance	180 797	212 462	87 948	32 666	101 109	101 502	5 851		722 335	10 564	732 899
2. Accident and sickness insurance	3 805	4 576		119	1 655	4 152	21		14 328		14 328
3. Travel insurance	5 504	5 533	253	399	11 535	7 375			30 599		30 599
4. Land vehicles insurance, physical persons	38 617	95 091	2	5 557	22 623	69 056	65 692		296 638		296 638
5. Land vehicles insurance, legal persons	160 953	143 625	4 362	6 834	45 142	90 650	56 380		507 946		507 946
6. Motor vehicle liability insurance	4 516	2 983			-600	224			7 123		7 123
7. Goods in transit insurance	1 602	1 075		448	711	75			3 911		3 911
8. Property insurance, physical persons	24 937	56 967		5 141	4 671	11 370	10 040		113 126		113 126
9. Property insurance, legal persons	35 398	69 793		335	11 330	14 918	150		131 924		131 924
10. Vehicles liability insurance	8 144	2 818	4 356		21				15 339		15 339
11. General liability insurance	4 770	7 190		35	64	3 344			15 403		15 403
12. Insurance for pecuniary loss	252	7 422		50	308		2	623	8 657		8 657
TOTAL	469 295	609 535	96 921	51 584	198 569	302 666	138 136	623	1 867 329	10 564	1 877 893

- Data of Estonian Traffic Insurance Foundation include the membership fee from companies, and this fee is non-included in the data of companies

Structure of life insurance gross premiums by company, January—November 2007



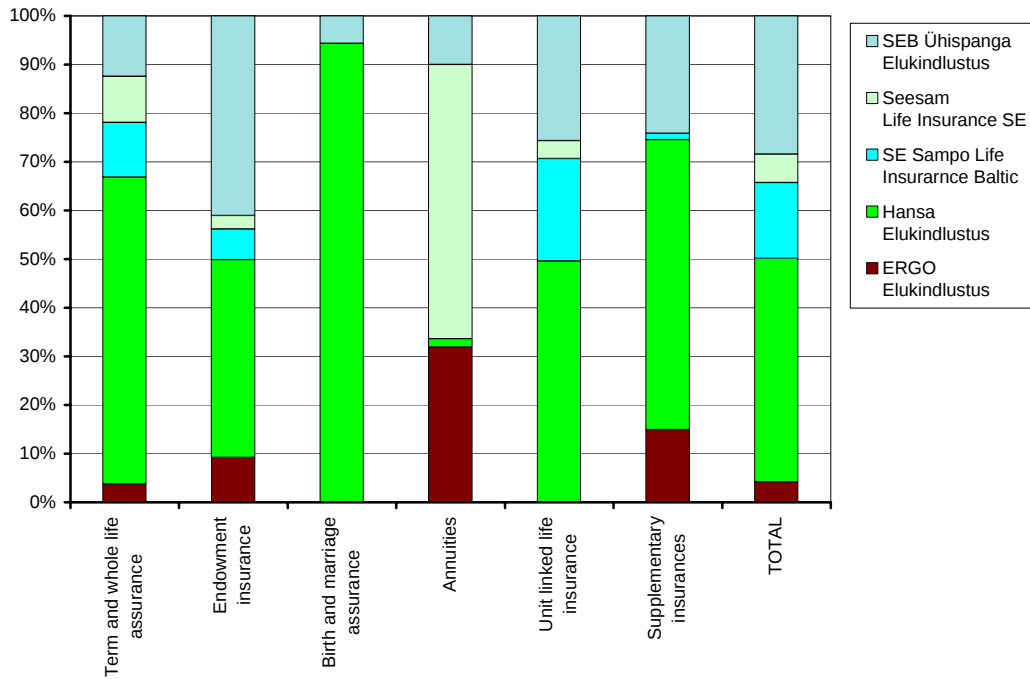
Structure of non-life insurance gross premiums by company, January—November 2007



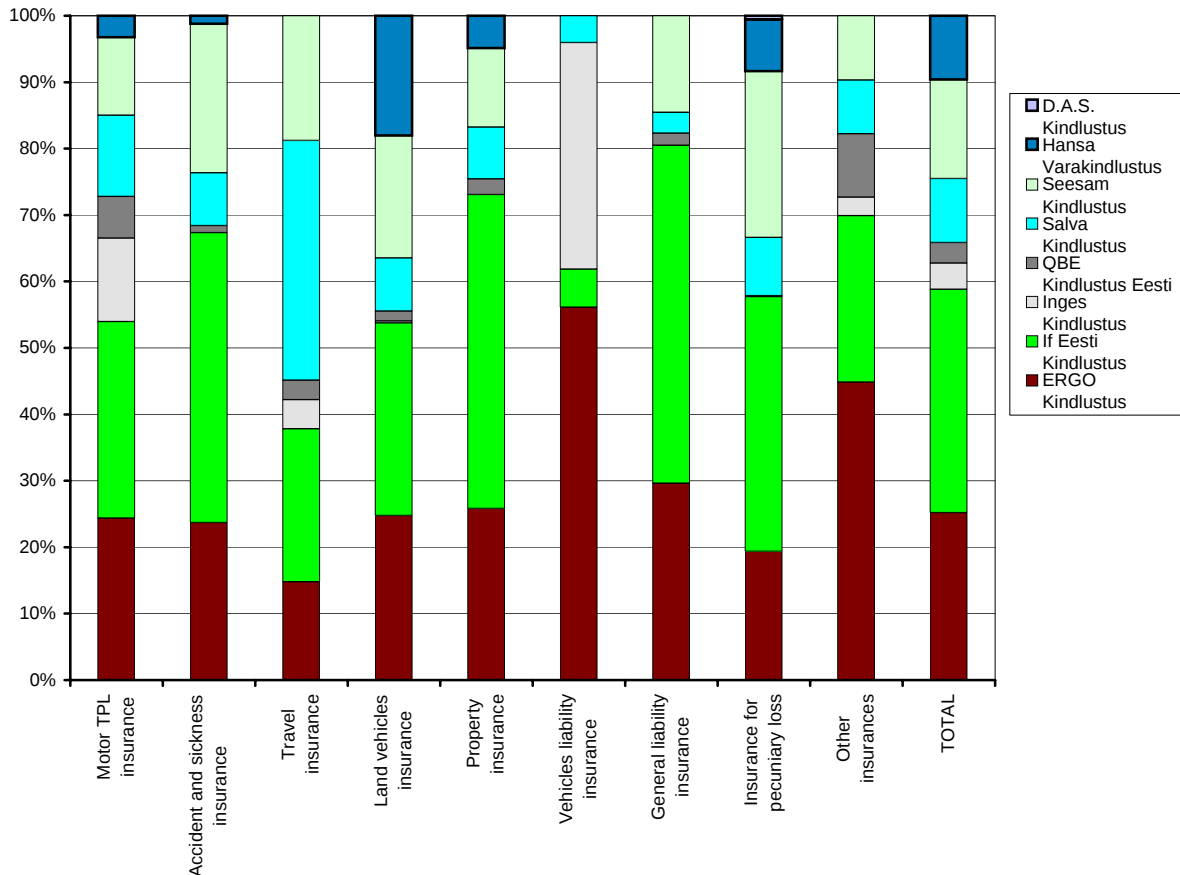
- Only direct insurance

- Does not include the data of Estonian Traffic Insurance Fund

Structure of life insurance gross premiums by lines of business, January—November 2007



Structure of non-life insurance gross premiums by lines of business, January—November 2007



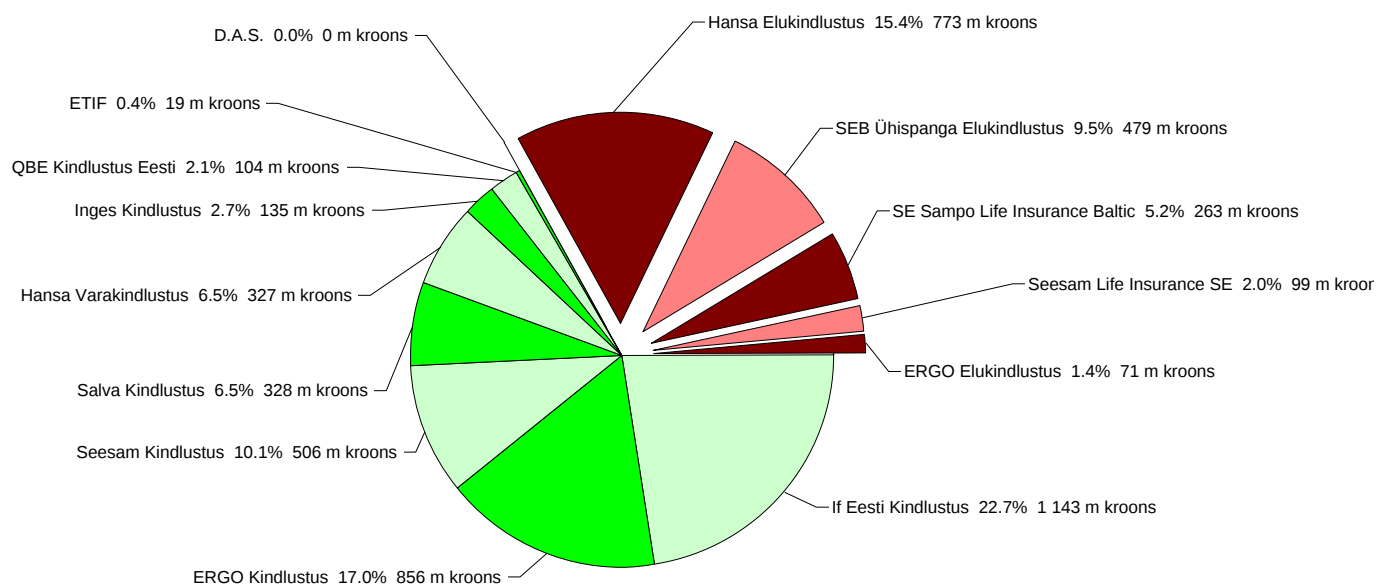
- Only direct insurance

- Does not include the data of Estonian Traffic Insurance Fund

Gross premiums, January—November 2007

(Total — 5.1 billion kroons)

Per insurer



By lines of business

