

Life insurance*

(thousand kroons)

December 2007

		ERGO- Elukindlustus	Hansa Elukindlustus	SE Sampo Life Insurance Baltic	Seesam Life Insurance SE	SEB Ühispana Elukindlustus	TOTAL
Term and whole life assurance	PR	159	3 630	510	309	727	5 335
	CL		15		2	354	371
Endowment insurance	PR	4 320	22 749	3 222	1 073	18 378	49 742
	CL	1 153	18 873	2 533	871	6 501	29 931
incl insurance with tax benefit	PR	2 442	16 509	2 260		11 230	32 441
	CL	170	2 051	2 175		3 057	7 453
Birth and marriage assurance	PR		168			12	180
	CL		394			15	409
Annuities	PR	3 345	108		5 861	1 025	10 339
	CL	1 601	76		1 495	424	3 596
incl insurance with tax benefit	PR	3 101	107		5 851	930	9 989
	CL	1 282	72		1 495	169	3 018
Unit linked life insurance	PR		62 720	26 031	4 685	64 633	158 069
	CL		12 567	6 614	368	7 226	26 775
incl insurance with tax benefit	PR		31 733	3 399	2 579	20 480	58 192
	CL		797	305	142	70	1 314
Supplementary insurances	PR	801	2 473	53		1 011	4 338
	CL	43	181		63	147	434
TOTAL	PR	8 625	91 848	29 816	11 927	85 786	228 002
	CL	2 797	32 106	9 147	2 799	14 667	61 516
incl insurance with tax benefit	PR	5 543	48 349	5 659	8 430	32 640	100 622
	CL	1 452	2 920	2 480	1 637	3 296	11 785

(thousand kroons)

January—December 2007

		ERGO- Elukindlustus	Hansa Elukindlustus	SE Sampo Life Insurance Baltic	Seesam Life Insurance SE	SEB Ühispana Elukindlustus	TOTAL
Term and whole life assurance	PR	1 974	33 985	5 894	4 888	6 703	53 444
	CL	622	1 890	100	239	7 153	10 004
Endowment insurance	PR	43 420	195 820	30 086	12 863	193 088	475 277
	CL	10 764	106 466	13 260	11 973	34 868	177 331
incl insurance with tax benefit	PR	21 718	125 658	18 616		106 403	272 395
	CL	2 435	21 433	8 068		11 860	43 796
Birth and marriage assurance	PR		2 252			137	2 389
	CL		5 551			121	5 672
Annuities	PR	27 544	1 412		48 698	8 598	86 252
	CL	5 335	1 657		15 415	3 302	25 709
incl insurance with tax benefit	PR	24 637	1 336		48 578	8 371	82 922
	CL	3 799	1 625		15 415	1 873	22 712
Unit linked life insurance	PR		604 074	255 933	44 435	344 989	1 249 431
	CL		153 621	89 417	4 251	76 572	323 860
incl insurance with tax benefit	PR		100 395	21 372	21 153	48 403	191 323
	CL		9 436	1 881	828	4 330	16 474
Supplementary insurances	PR	7 075	27 523	599		11 170	46 367
	CL	1 393	1 454	273	773	3 300	7 193
TOTAL	PR	80 013	865 066	292 512	110 885	564 685	1 913 161
	CL	18 114	270 639	103 049	32 651	125 316	549 769
incl insurance with tax benefit	PR	46 355	227 389	39 989	69 731	163 177	546 640
	CL	6 234	32 494	9 949	16 243	18 063	82 983

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)

December 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	21 627	22 961	6 829	5 425	12 163	8 296	3 926		80	81 307
incl membership fee to ETIF	PR	286	482	126	110	184	138	93			1 419
	CL	15 890	19 755	9 069	4 214	7 136	8 059	1 753		(267)	65 609
Accident and sickness	PR	782	1 607		39	477	1 127	231			4 263
	CL	939	322			172	305				1 738
Travel insurance	PR	925	1 329	222	185	3 276	1 711				7 648
	CL	378	583		523	1 166	1 150				3 800
Land vehicles insurance (physical persons)	PR	4 520	10 677		598	3 502	8 098	19 070			46 465
	CL	4 105	8 524		616	1 870	5 436	9 397			29 948
Land vehicles insurance (legal persons)	PR	21 946	18 975	212	806	6 738	16 992	20 310			85 979
	CL	12 968	15 809	95	476	4 611	6 441	8 185			48 585
Other vehicles insurance	PR	292	71			304	19				686
	CL	268	65								333
Goods in transit insurance	PR	969	685	25	333	58	140				2 210
	CL	615	106				10				731
Property insurance (physical persons)	PR	9 541	17 885		267	2 227	3 828	5 324			39 072
	CL	2 740	5 109		30	517	1 320	1 505			11 221
Property insurance (legal persons)	PR	9 138	12 919	4	311	3 294	2 597	46			28 309
	CL	2 387	4 903			2 243	1 336				10 869
Vehicles liability insurance	PR	1 243	149	704		54					2 150
	CL	2 442	143	614							3 199
General liability insurance	PR	1 326	2 535		252	92	1 178				5 383
	CL	953	721			1	(5)				1 670
Insurance for pecuniary loss	PR	809	901			306	(178)	774	15		2 627
	CL	16	39			32		3	47		137
TOTAL	PR	73 117	90 695	7 996	8 216	32 491	43 808	49 681	15	80	306 099
	CL	43 701	56 079	9 778	5 859	17 748	24 052	20 843	47	(267)	177 840

(thousand kroons)

January—December 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	249 085	300 459	124 538	64 084	126 627	117 611	35 028		3 004	1 020 436
incl membership fee to ETIF	PR	3 337	6 310	1 973	1 306	1 994	1 874	916			17 710
	CL	196 687	232 217	97 017	36 880	108 245	109 561	7 604		10 297	798 508
Accident and sickness	PR	12 140	22 547		550	4 279	11 872	837			52 225
	CL	4 744	4 898		119	1 827	4 457	21			16 066
Travel insurance	PR	13 169	20 331	3 857	2 625	33 093	17 241				90 316
	CL	5 882	6 116	253	922	12 701	8 525				34 399
Land vehicles insurance (physical persons)	PR	70 882	161 728	11	7 990	41 875	108 147	151 968			542 601
	CL	42 722	103 615	2	6 173	24 493	74 492	75 089			326 586
Land vehicles insurance (legal persons)	PR	306 149	279 107	4 553	14 343	81 238	177 825	143 535			1 006 750
	CL	173 921	159 434	4 457	7 310	49 753	97 091	64 565			556 531
Other vehicles insurance	PR	6 265	1 164			2 544	538				10 511
	CL	4 784	3 048			(600)	224				7 456
Goods in transit insurance	PR	12 138	9 170	1 100	3 990	899	3 328				30 625
	CL	2 217	1 182		448	711	85				4 643
Property insurance (physical persons)	PR	106 776	210 745	1	8 371	24 179	40 230	42 833			433 135
	CL	27 677	62 076		5 171	5 188	12 690	11 545			124 347
Property insurance (legal persons)	PR	110 916	184 333	59	10 459	41 339	57 471	433			405 010
	CL	37 785	74 696		335	13 573	16 254	150			142 793
Vehicles liability insurance	PR	17 317	1 785	10 476		1 212					30 790
	CL	10 586	2 961	4 970		21					18 538
General liability insurance	PR	21 297	36 869		1 462	2 207	11 000				72 835
	CL	5 723	7 911		35	65	3 339				17 073
Insurance for pecuniary loss	PR	5 823	10 838	22	8	2 583	6 290	2 801	164		28 529
	CL	268	7 460		50	340		5	670		8 793
TOTAL	PR	931 956	1 239 076	144 617	113 882	362 075	551 553	377 435	164	3 004	3 723 762
	CL	512 996	665 614	106 699	57 443	216 317	326 718	158 979	670	10 297	2 055 733

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—December 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	1 974	33 985	5 894	4 888	6 703	53 444	2.8%
2. Endowment insurance	43 420	195 820	30 086	12 863	193 088	475 277	24.8%
incl. endowment with tax benefit	21 718	125 658	18 616		106 403	272 395	14.2%
3. Birth and marriage assurance		2 252			137	2 389	0.1%
4. Annuities	27 544	1 412		48 698	8 598	86 252	4.5%
incl. annuities with tax benefit	24 637	1 336		48 578	8 371	82 922	4.3%
5. Unit linked life insurance		604 074	255 933	44 435	344 989	1 249 431	65.3%
incl. unit linked life insurance with tax benefit		100 395	21 372	21 153	48 403	191 323	10.0%
6. Supplementary insurances	7 075	27 523	599		11 170	46 367	2.4%
TOTAL	80 013	865 066	292 512	110 885	564 685	1 913 161	100.0%
incl. insurance with tax benefit	46 355	227 389	39 989	69 731	163 177	546 640	28.6%
Share of total premiums	4.2%	45.2%	15.3%	5.8%	29.5%	100.0%	

Claims paid of life insurers, January—December 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	1 890	100	239	7 153	10 004
2. Endowment insurance	10 764	106 466	13 260	11 973	34 868	177 331
incl. endowment with tax benefit	2 435	21 433	8 068		11 860	43 796
3. Birth and marriage assurance		5 551			121	5 672
4. Annuities	5 335	1 657		15 415	3 302	25 709
incl. annuities with tax benefit	3 799	1 625		15 415	1 873	22 712
5. Unit linked life insurance		153 621	89 417	4 251	76 572	323 860
incl. unit linked life insurance with tax benefit		9 436	1 881	828	4 330	16 474
6. Supplementary insurances	1 393	1 454	273	773	3 300	7 193
TOTAL	18 114	270 639	103 049	32 651	125 316	549 769
incl. insurance with tax benefit	6 234	32 494	9 949	16 243	18 063	82 983

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

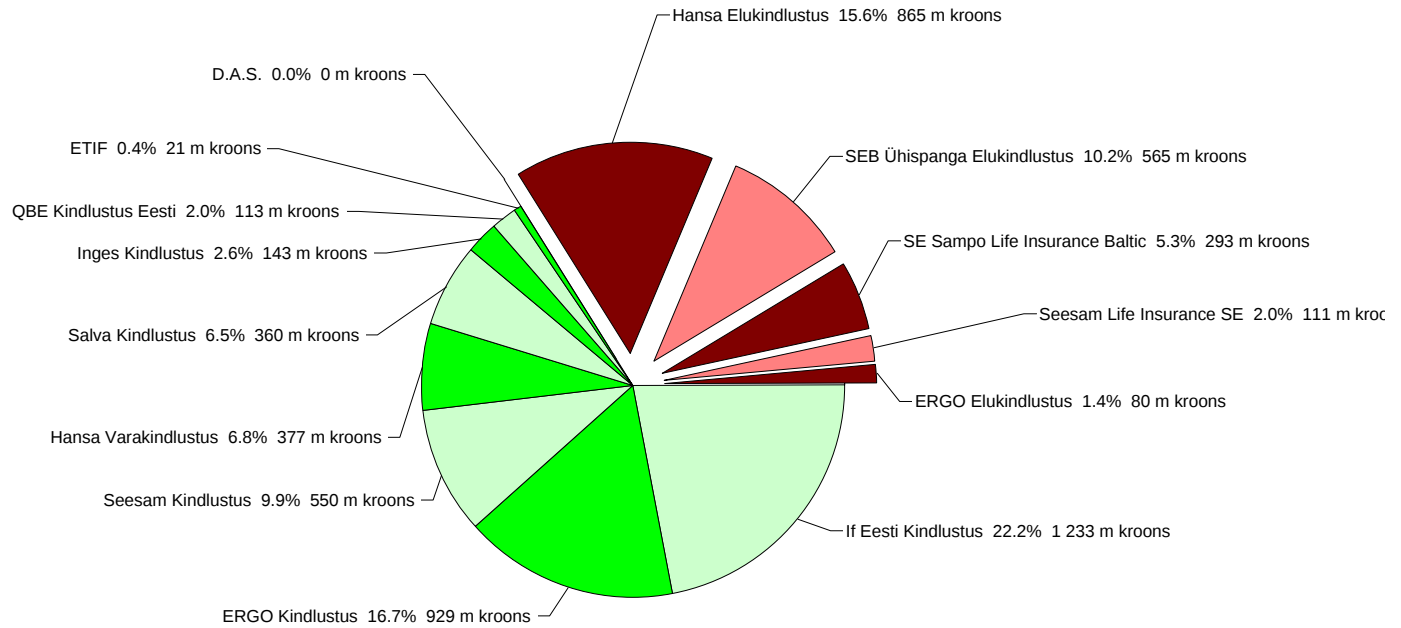
Insurance classes	ERGO Kindlustus	If Eesti Kindlustus	Inges Kindlustus	QBE Kindlustus Eesti	Salva Kindlustus	Seesam Rahvusvaheline Kindlustus	Hansa Varakindlustus	D.A.S. Õigusbikulude Kindlustus	TOTAL OF COMPANIES	Estonian Traffic Insurance Fund	TOTAL
1. Motor TPL insurance	245 748	294 149	122 565	62 778	124 633	115 737	34 112		999 723	20 714	1 020 436
2. Accident and sickness insurance	12 140	22 547		550	4 279	11 872	837		52 225		52 225
3. Travel insurance	13 169	20 331	3 857	2 625	33 093	17 241			90 316		90 316
4. Land vehicles insurance, physical persons	70 882	161 728	11	7 990	41 875	108 147	151 968		542 601		542 601
5. Land vehicles insurance, legal persons	306 149	279 107	4 553	14 343	81 238	177 825	143 535		1 006 750		1 006 750
6. Motor vehicle liability insurance	6 265	1 164			2 544	538			10 511		10 511
7. Goods in transit insurance	12 138	9 170	1 100	3 990	899	3 328			30 625		30 625
8. Property insurance, physical persons	106 776	210 745	1	8 371	24 179	40 230	42 833		433 135		433 135
9. Property insurance, legal persons	110 916	184 333	59	10 459	41 339	57 471	433		405 010		405 010
10. Vehicles liability insurance	17 317	1 785	10 476		1 212				30 790		30 790
11. General liability insurance	21 297	36 869		1 462	2 207	11 000			72 835		72 835
12. Insurance for pecuniary loss	5 823	10 838	22	8	2 583	6 290	2 801	164	28 529		28 529
TOTAL	928 619	1 232 766	142 644	112 576	360 081	549 679	376 519	164	3 703 048	20 714	3 723 762
Share of total premiums	24.9%	33.0%	3.8%	3.0%	9.7%	14.8%	10.1%	0.0%	99.4%	0.6%	100.0%

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

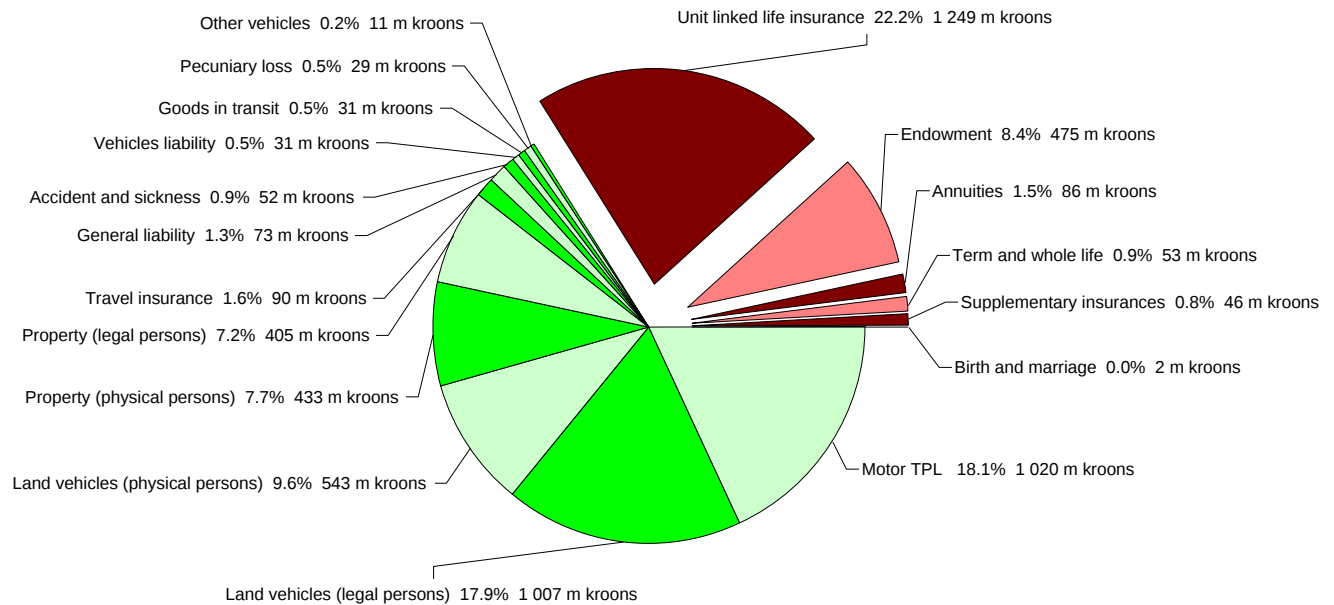
Insurance classes	ERGO Kindlustus	If Eesti Kindlustus	Inges Kindlustus	QBE Kindlustus Eesti	Salva Kindlustus	Seesam Rahvusvaheline Kindlustus	Hansa Varakindlustus	D.A.S. Õigusbikulude Kindlustus	TOTAL OF COMPANIES	Estonian Traffic Insurance Fund	TOTAL
1. Motor TPL insurance	196 687	232 217	97 017	36 880	108 245	109 561	7 604		788 211	10 297	798 508
2. Accident and sickness insurance	4 744	4 898		119	1 827	4 457	21		16 066		16 066
3. Travel insurance	5 882	6 116	253	922	12 701	8 525			34 399		34 399
4. Land vehicles insurance, physical persons	42 722	103 615	2	6 173	24 493	74 492	75 089		326 586		326 586
5. Land vehicles insurance, legal persons	173 921	159 434	4 457	7 310	49 753	97 091	64 565		556 531		556 531
6. Motor vehicle liability insurance	4 784	3 048			-600	224			7 456		7 456
7. Goods in transit insurance	2 217	1 182		448	711	85			4 643		4 643
8. Property insurance, physical persons	27 677	62 076		5 171	5 188	12 690	11 545		124 347		124 347
9. Property insurance, legal persons	37 785	74 696		335	13 573	16 254	150		142 793		142 793
10. Vehicles liability insurance	10 586	2 961	4 970		21				18 538		18 538
11. General liability insurance	5 723	7 911		35	65	3 339			17 073		17 073
12. Insurance for pecuniary loss	268	7 460		50	340		5	670	8 793		8 793
TOTAL	512 996	665 614	106 699	57 443	216 317	326 718	158 979	670	2 045 436	10 297	2 055 733

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

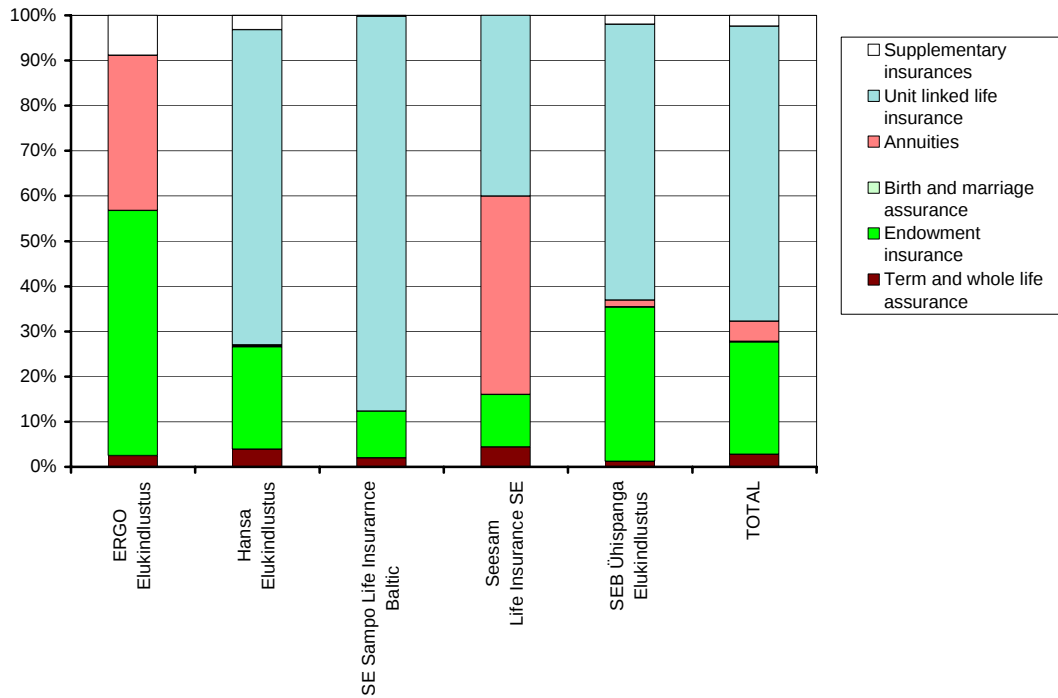
Gross premiums, January—December 2007 (Total — 5.6 billion kroons) Per insurer



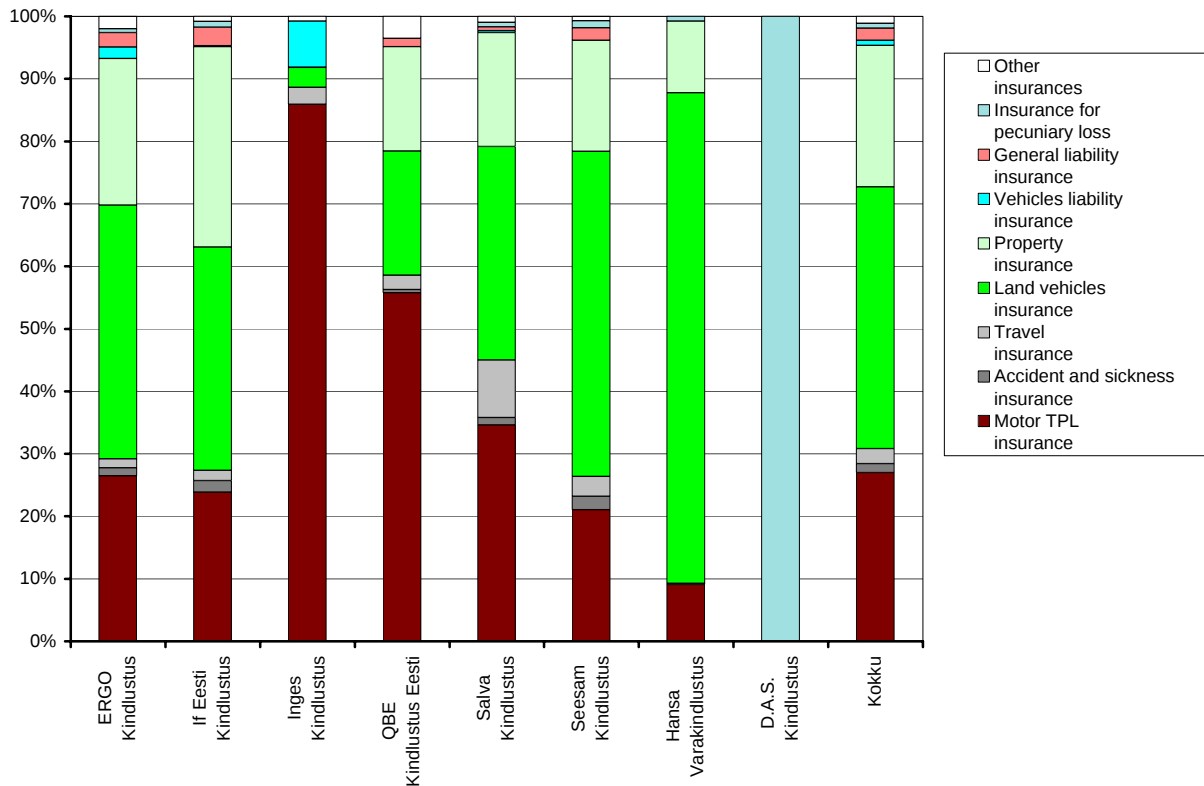
By lines of business



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



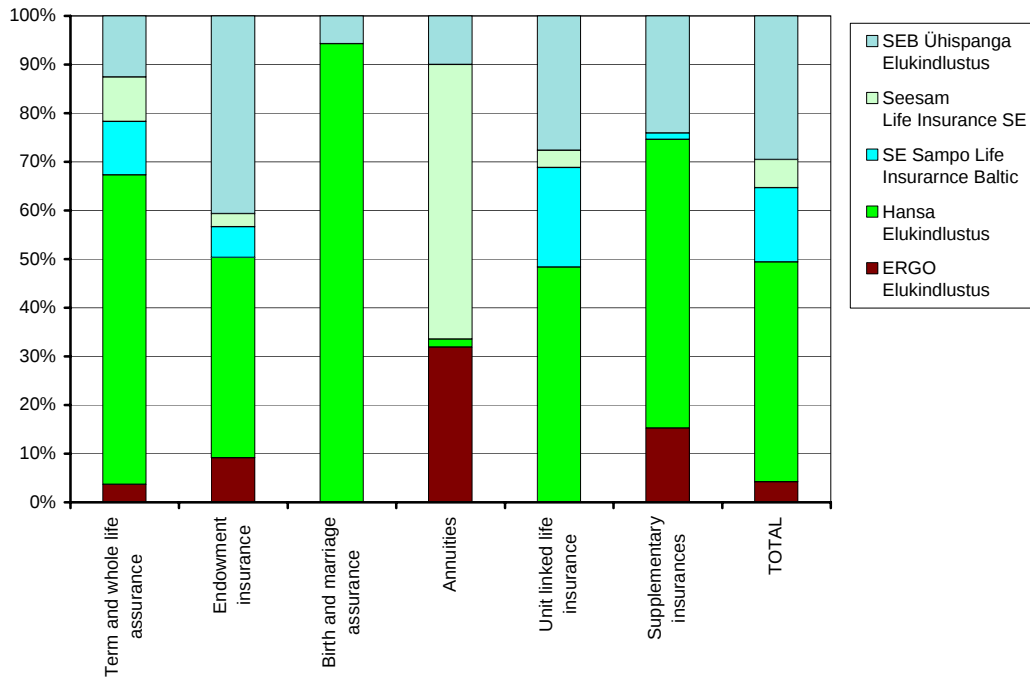
Structure of non-life insurance gross premiums by company, January—December 2007



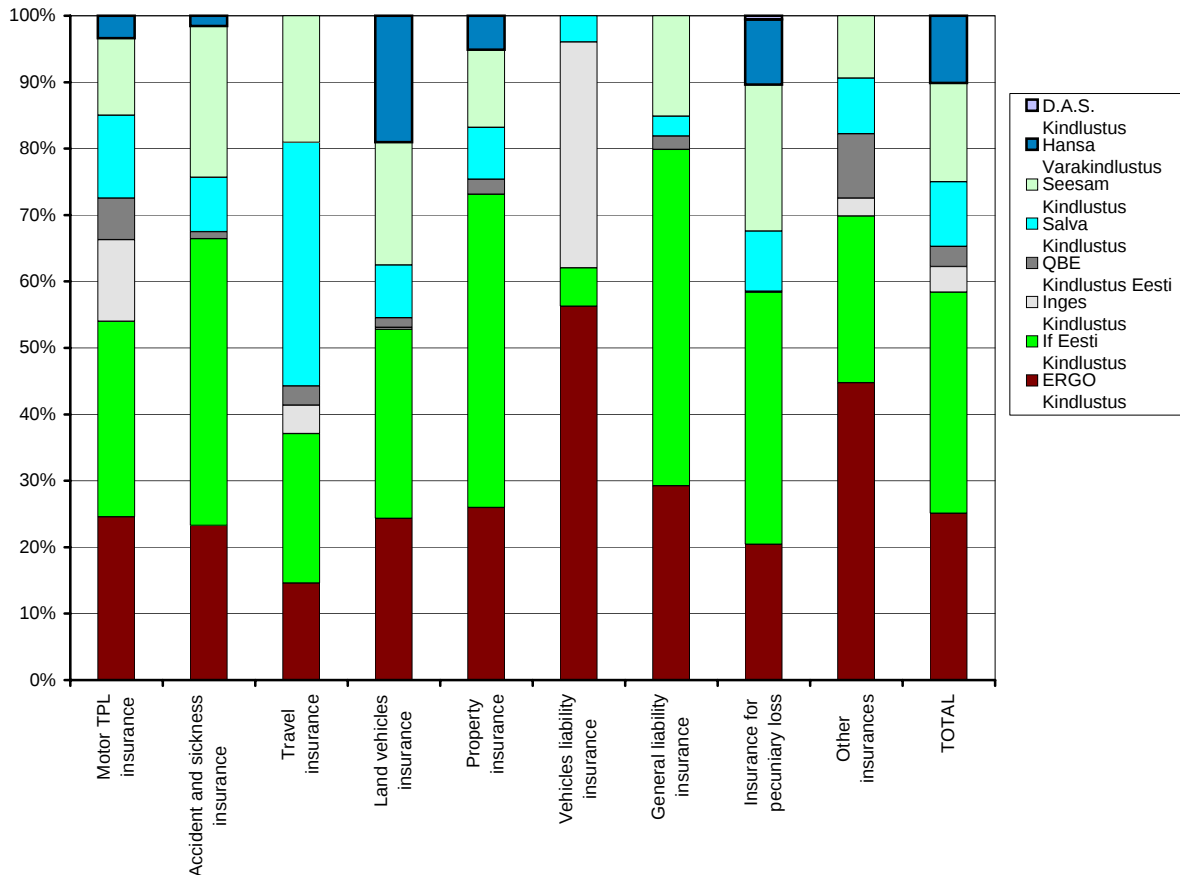
- Only direct insurance

- Does not include the data of Estonian Traffic Insurance Fund

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



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



- Only direct insurance

- Does not include the data of Estonian Traffic Insurance Fund