

Life insurance*

(thousand kroons)

March 2008

		ERGO- Elukindlustus	Hansa Elukindlustus	SE Sampo Life Insurance Baltic	Seesam Life Insurance SE	SEB Elu- ja Pensionikindlustus	TOTAL
Term and whole life assurance	PR	325	3 967	557	330	855	6 033
	CL		178		11	8	197
Endowment insurance	PR	3 409	16 432	2 788	995	16 172	39 797
	CL	790	12 874	1 319	747	7 572	23 302
incl insurance with tax benefit	PR	1 844	11 083	1 398		9 110	23 435
	CL	210	2 325	980		1 697	5 212
Birth and marriage assurance	PR		153			13	166
	CL		554				554
Annuities	PR	2 107	87		3 665	678	6 537
	CL	518	73		1 254	130	1 975
incl insurance with tax benefit	PR	1 818	87		3 653	672	6 230
	CL	471	68		1 254	100	1 893
Unit linked life insurance	PR		22 988	6 116	3 433	9 652	42 189
	CL		21 883	16 950	708	5 361	44 902
incl insurance with tax benefit	PR		3 432	1 598	1 734	1 439	8 203
	CL		591	585	78	260	1 514
Supplementary insurances	PR	819	2 476	44		1 011	4 350
	CL	182	284	28	31	131	655
TOTAL	PR	6 660	46 103	9 505	8 423	28 381	99 072
	CL	1 490	35 846	18 297	2 751	13 202	71 586
incl insurance with tax benefit	PR	3 662	14 602	2 995	5 387	11 221	37 867
	CL	681	2 984	1 564	1 332	2 057	8 619

(thousand kroons)

January—March 2008

		ERGO- Elukindlustus	Hansa Elukindlustus	SE Sampo Life Insurance Baltic	Seesam Life Insurance SE	SEB Elu- ja Pensionikindlustus	TOTAL
Term and whole life assurance	PR	906	11 852	1 508	1 988	2 529	18 783
	CL		667	83	20	426	1 195
Endowment insurance	PR	10 261	49 859	7 551	2 979	47 873	118 523
	CL	2 354	42 069	4 040	2 904	14 926	66 293
incl insurance with tax benefit	PR	5 231	33 318	4 152		26 634	69 335
	CL	938	7 840	2 903		4 214	15 895
Birth and marriage assurance	PR		478			33	511
	CL		1 865				1 865
Annuities	PR	5 988	332		11 297	1 945	19 562
	CL	1 648	501		5 001	544	7 694
incl insurance with tax benefit	PR	5 325	263		11 264	1 927	18 779
	CL	1 592	487		5 001	401	7 481
Unit linked life insurance	PR		66 347	50 770	10 414	62 770	190 300
	CL		74 724	30 828	1 803	45 512	152 867
incl insurance with tax benefit	PR		11 674	4 818	5 366	8 291	30 149
	CL		6 259	986	694	2 856	10 795
Supplementary insurances	PR	1 924	7 500	124		2 957	12 505
	CL	469	637	69	146	354	1 675
TOTAL	PR	19 079	136 368	59 952	26 678	118 107	360 184
	CL	4 471	120 463	35 020	9 873	61 762	231 589
incl insurance with tax benefit	PR	10 556	45 255	8 971	16 629	36 852	118 263
	CL	2 530	14 586	3 889	5 694	7 471	34 170

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)

March 2008

		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	25 522	26 112	8 975	7 943	11 053	9 120	4 954		57	93 736
incl membership fee to ETIF	PR	347	548	154	143	184	151	108			1 635
	CL	14 436	15 556	7 165	3 356	7 203	6 667	1 993		781	57 157
Accident and sickness	PR	866	2 115		37	490	1 078	322			4 908
	CL	753	474		26	107	156				1 516
Travel insurance	PR	1 160	1 493	310	323	4 718	931				8 935
	CL	572	900	1	69	2 113	457				4 112
Land vehicles insurance (physical persons)	PR	5 731	12 118		674	2 508	8 541	21 402			50 974
	CL	4 003	9 483		300	2 351	5 904	9 091			31 132
Land vehicles insurance (legal persons)	PR	23 813	19 871	260	900	5 546	13 603	20 021			84 014
	CL	17 093	16 671	185	843	4 790	7 693	11 333			58 608
Other vehicles insurance	PR	269	118			342	69				798
	CL	161	15								176
Goods in transit insurance	PR	1 031	786	77	368	102	198				2 562
	CL	(7)	25		7		(3)				22
Property insurance (physical persons)	PR	9 035	18 091	1	353	2 038	3 576	5 976			39 070
	CL	10 005	4 521		173	1 128	1 372	859			18 058
Property insurance (legal persons)	PR	9 513	15 684		355	3 557	4 499	52			33 660
	CL	8 334	5 260		14	2 137	1 198	1			16 944
Vehicles liability insurance	PR	1 618	102	739		154					2 613
	CL	590	950	291							1 831
General liability insurance	PR	2 152	4 112		50	135	1 163				7 612
	CL	1 022	377			22	50				1 471
Insurance for pecuniary loss	PR	286	2 237			214	429	1 078	33		4 277
	CL	1 314	33			43		1	64		1 455
TOTAL	PR	80 995	102 840	10 362	11 003	30 857	43 207	53 805	33	57	333 159
	CL	58 276	54 265	7 642	4 788	19 894	23 494	23 278	64	781	192 482

(thousand kroons)

January—March 2008

		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	73 528	78 554	23 141	21 645	32 441	24 576	14 250		237	268 372
incl membership fee to ETIF	PR	1 012	1 650	418	404	535	421	318			4 758
	CL	48 109	52 596	25 432	12 681	24 989	24 513	7 490		3 236	199 046
Accident and sickness	PR	3 391	6 907		155	1 048	3 378	879			15 758
	CL	1 665	1 770		58	579	661	7			4 740
Travel insurance	PR	3 688	5 299	682	811	11 893	5 260				27 633
	CL	1 770	2 328	68	110	6 414	2 418				13 108
Land vehicles insurance (physical persons)	PR	17 733	36 972		1 924	7 684	22 359	54 866			141 538
	CL	11 897	32 457		1 385	7 927	20 260	30 645			104 571
Land vehicles insurance (legal persons)	PR	76 793	66 184	1 007	4 984	16 695	38 771	46 895			251 329
	CL	50 164	50 002	370	1 820	14 508	27 241	30 100			174 205
Other vehicles insurance	PR	1 036	366			464	88				1 954
	CL	849	931				59				1 839
Goods in transit insurance	PR	3 086	2 278	190	1 692	230	1 030				8 506
	CL	(424)	267		669	13	37				562
Property insurance (physical persons)	PR	26 198	52 248	1	905	5 689	11 244	17 033			113 318
	CL	16 599	18 920		178	1 870	3 393	3 677			44 637
Property insurance (legal persons)	PR	29 778	57 184		2 983	11 302	13 907	153			115 307
	CL	12 980	15 092		348	4 302	2 326	1			35 049
Vehicles liability insurance	PR	4 980	358	2 937		422					8 697
	CL	2 467	950	1 174		33					4 624
General liability insurance	PR	6 582	11 898		358	539	3 484				22 861
	CL	1 635	2 422			22	758				4 837
Insurance for pecuniary loss	PR	1 307	6 650	(1)		414	1 194	2 944	77		12 585
	CL	1 369	95			43		10	173		1 690
TOTAL	PR	248 100	324 898	27 957	35 457	88 821	125 291	137 020	77	237	987 858
	CL	149 080	177 830	27 044	17 249	60 700	81 666	71 930	173	3 236	588 908

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—March 2008 (thousand kroons)

Insurance classes	ERGO Elukind- lustus	Hansa Elukind- lustus	SE Sampo Life Insurance Baltic	Seesam Life Insurance SE	SEB Elu- ja Pensioni- kindlustus	TOTAL	Share of total premiums
1. Term and whole life assurance	906	11 852	1 508	1 988	2 529	18 783	5.2%
2. Endowment insurance	10 261	49 859	7 551	2 979	47 873	118 523	32.9%
incl. endowment with tax benefit	5 231	33 318	4 152		26 634	69 335	19.2%
3. Birth and marriage assurance		478			33	511	0.1%
4. Annuities	5 988	332		11 297	1 945	19 562	5.4%
incl. annuities with tax benefit	5 325	263		11 264	1 927	18 779	5.2%
5. Unit linked life insurance		66 347	50 770	10 414	62 770	190 300	52.8%
incl. unit linked life insurance with tax benefit		11 674	4 818	5 366	8 291	30 149	8.4%
6. Supplementary insurances	1 924	7 500	124		2 957	12 505	3.5%
TOTAL	19 079	136 368	59 952	26 678	118 107	360 184	100.0%
incl. insurance with tax benefit	10 556	45 255	8 971	16 629	36 852	118 263	32.8%
Share of total premiums	5.3%	37.9%	16.6%	7.4%	32.8%	100.0%	

Claims paid of life insurers, January—March 2008 (thousand kroons)

Insurance classes	ERGO Elukind- lustus	Hansa Elukind- lustus	SE Sampo Life Insurance Baltic	Seesam Life Insurance SE	SEB Elu- ja Pensioni- kindlustus	TOTAL
1. Term and whole life assurance		667	83	20	426	1 195
2. Endowment insurance	2 354	42 069	4 040	2 904	14 926	66 293
incl. endowment with tax benefit	938	7 840	2 903		4 214	15 895
3. Birth and marriage assurance		1 865				1 865
4. Annuities	1 648	501		5 001	544	7 694
incl. annuities with tax benefit	1 592	487		5 001	401	7 481
5. Unit linked life insurance		74 724	30 828	1 803	45 512	152 867
incl. unit linked life insurance with tax benefit		6 259	986	694	2 856	10 795
6. Supplementary insurances	469	637	69	146	354	1 675
TOTAL	4 471	120 463	35 020	9 873	61 762	231 589
incl. insurance with tax benefit	2 530	14 586	3 889	5 694	7 471	34 170

Premiums of non-life insurers, January—March 2008 (thousand kroons)

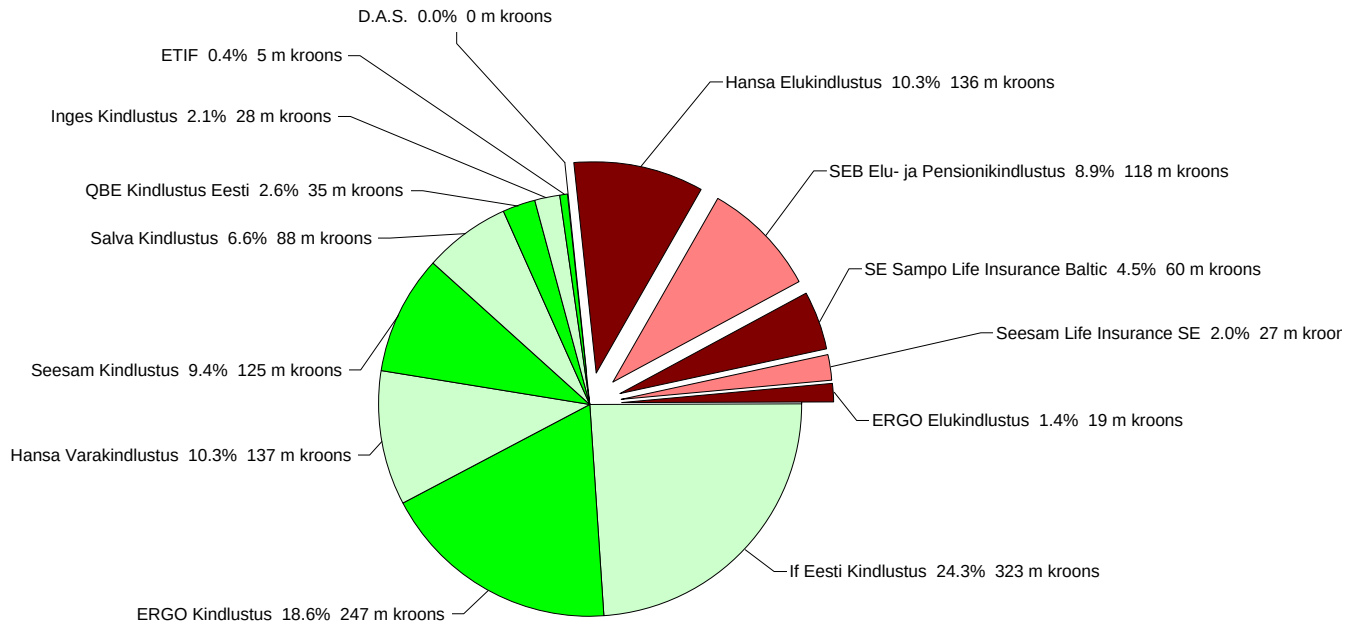
Insurance classes	ERGO Kindlustus	If Eesti Kindlustus	Inges Kindlustus	QBE Kindlustus Eesti	Salva Kindlustus	Seesam Rahvusvaheline Kindlustus	Hansa Varakindlustus	D.A.S. Õigusbikuluude Kindlustus	TOTAL OF COMPANIES	Estonian Traffic Insurance Fund	TOTAL
1. Motor TPL insurance	72 516	76 904	22 723	21 241	31 906	24 155	13 932		263 377	4 995	268 372
2. Accident and sickness insurance	3 391	6 907		155	1 048	3 378	879		15 758		15 758
3. Travel insurance	3 688	5 299	682	811	11 893	5 260			27 633		27 633
4. Land vehicles insurance, physical persons	17 733	36 972		1 924	7 684	22 359	54 866		141 538		141 538
5. Land vehicles insurance, legal persons	76 793	66 184	1 007	4 984	16 695	38 771	46 895		251 329		251 329
6. Motor vehicle liability insurance	1 036	366			464	88			1 954		1 954
7. Goods in transit insurance	3 086	2 278	190	1 692	230	1 030			8 506		8 506
8. Property insurance, physical persons	26 198	52 248	1	905	5 689	11 244	17 033		113 318		113 318
9. Property insurance, legal persons	29 778	57 184		2 983	11 302	13 907	153		115 307		115 307
10. Vehicles liability insurance	4 980	358	2 937		422				8 697		8 697
11. General liability insurance	6 582	11 898		358	539	3 484			22 861		22 861
12. Insurance for pecuniary loss	1 307	6 650	-1		414	1 194	2 944	77	12 585		12 585
TOTAL	247 088	323 248	27 539	35 053	88 286	124 870	136 702	77	982 863	4 995	987 858
Share of total premiums	25.0%	32.6%	2.8%	3.5%	8.9%	12.6%	13.8%	0.0%	99.5%	0.5%	100.0%

Claims paid of non-life insurers, January—March 2008 (thousand kroons)

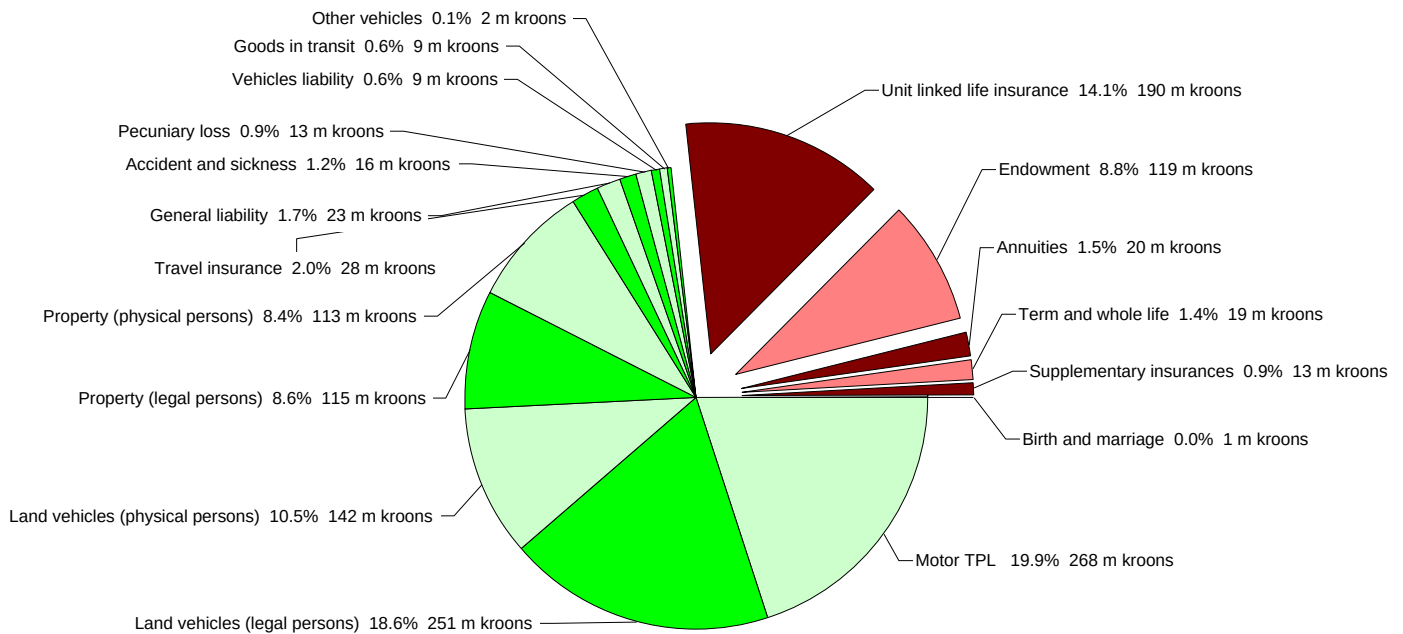
Insurance classes	ERGO Kindlustus	If Eesti Kindlustus	Inges Kindlustus	QBE Kindlustus Eesti	Salva Kindlustus	Seesam Rahvusvaheline Kindlustus	Hansa Varakindlustus	D.A.S. Õigusbikuluude Kindlustus	TOTAL OF COMPANIES	Estonian Traffic Insurance Fund	TOTAL
1. Motor TPL insurance	48 109	52 596	25 432	12 681	24 989	24 513	7 490		195 810	3 236	199 046
2. Accident and sickness insurance	1 665	1 770		58	579	661	7		4 740		4 740
3. Travel insurance	1 770	2 328	68	110	6 414	2 418			13 108		13 108
4. Land vehicles insurance, physical persons	11 897	32 457		1 385	7 927	20 260	30 645		104 571		104 571
5. Land vehicles insurance, legal persons	50 164	50 002	370	1 820	14 508	27 241	30 100		174 205		174 205
6. Motor vehicle liability insurance	849	931				59			1 839		1 839
7. Goods in transit insurance	-424	267		669	13	37			562		562
8. Property insurance, physical persons	16 599	18 920		178	1 870	3 393	3 677		44 637		44 637
9. Property insurance, legal persons	12 980	15 092		348	4 302	2 326	1		35 049		35 049
10. Vehicles liability insurance	2 467	950	1 174		33				4 624		4 624
11. General liability insurance	1 635	2 422			22	758			4 837		4 837
12. Insurance for pecuniary loss	1 369	95			43		10	173	1 690		1 690
TOTAL	149 080	177 830	27 044	17 249	60 700	81 666	71 930	173	585 672	3 236	588 908

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

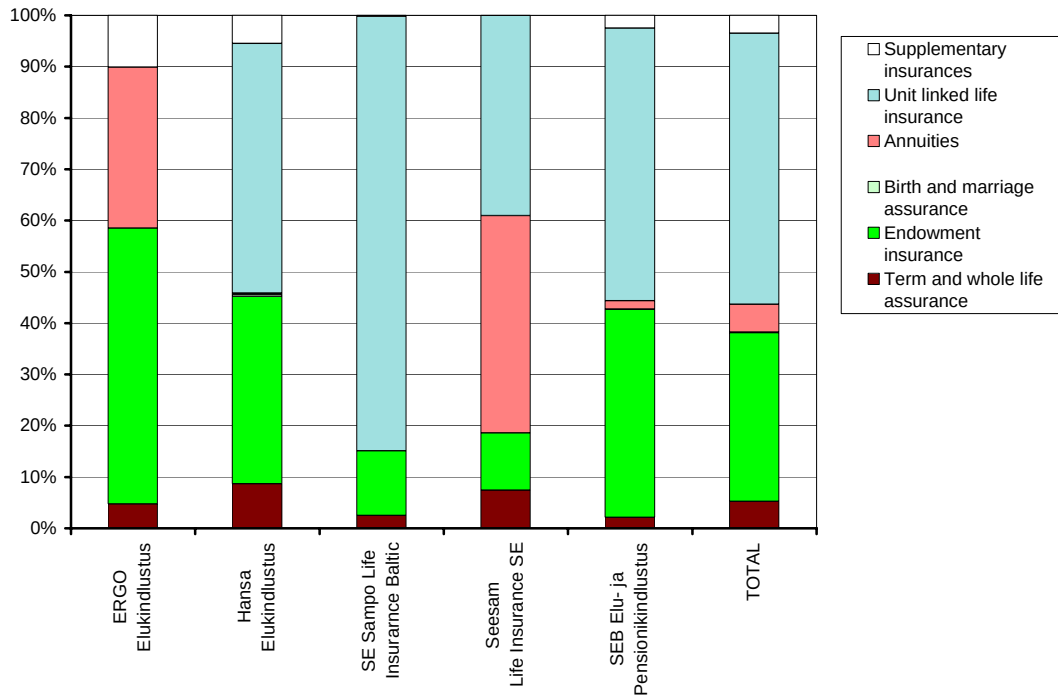
Gross premiums, January—March 2008 (Total — 1.3 billion kroons) Per insurer



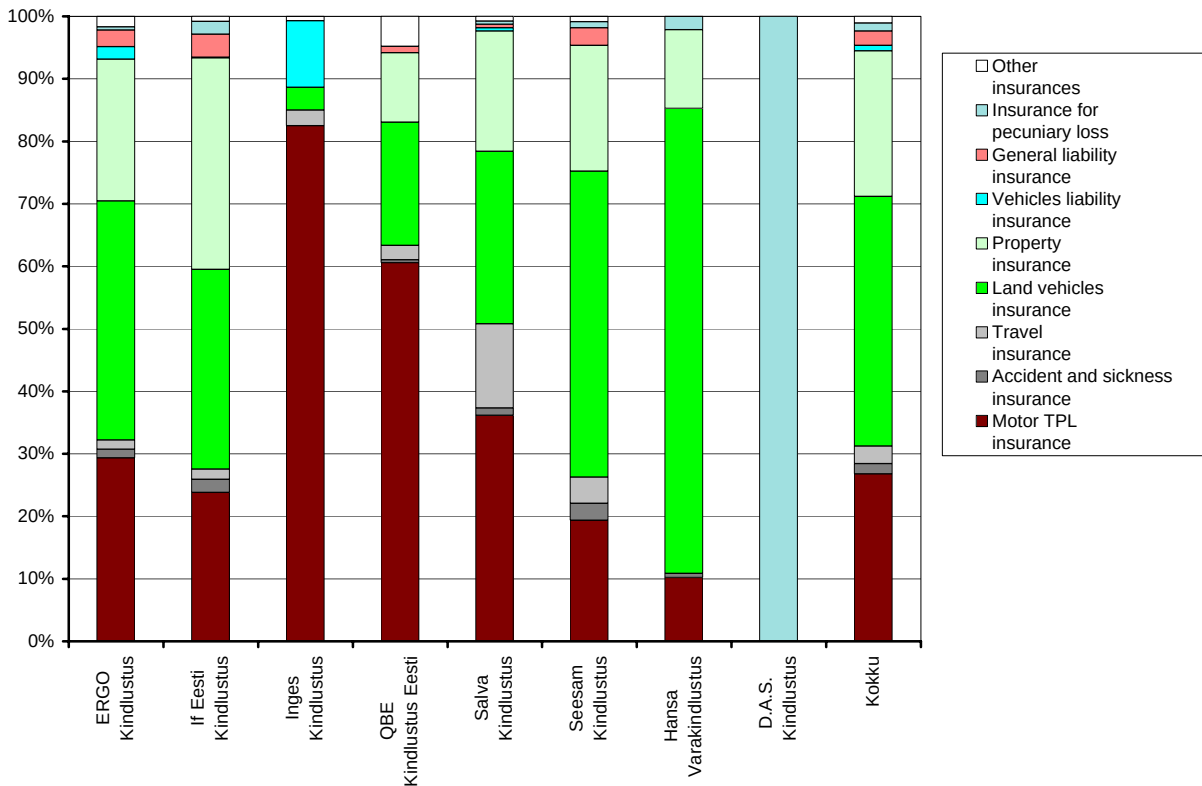
By lines of business



Structure of life insurance gross premiums by company, January—March 2008



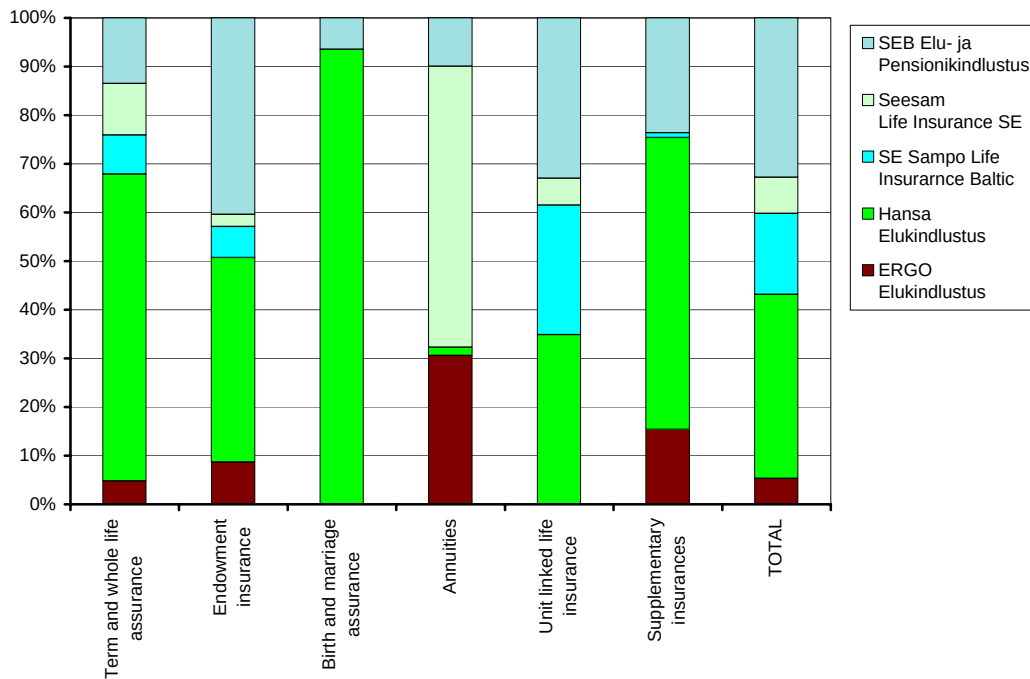
Structure of non-life insurance gross premiums by company, January—March 2008



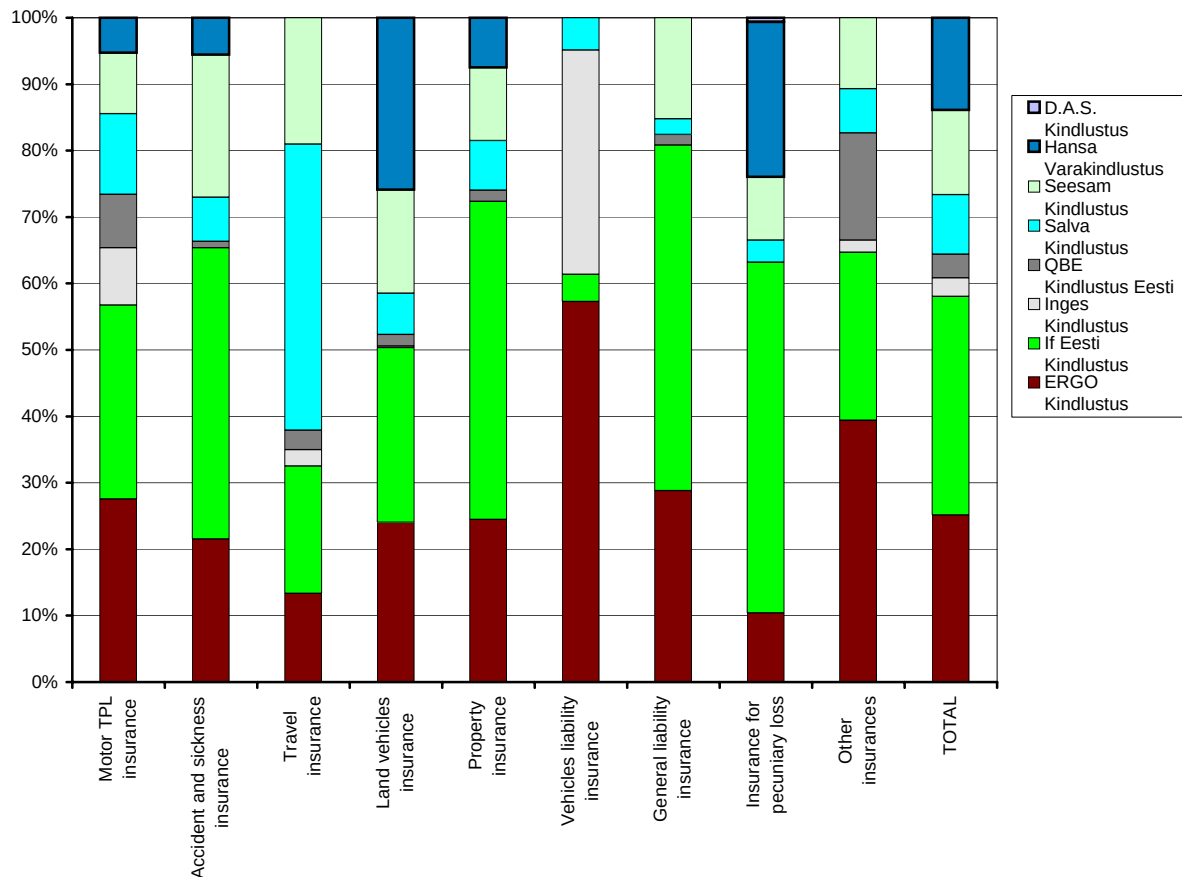
- Only direct insurance

- Does not include the data of Estonian Traffic Insurance Fund

Structure of life insurance gross premiums by lines of business, January—March 2008



Structure of non-life insurance gross premiums by lines of business, January—March 2008



- Only direct insurance

- Does not include the data of Estonian Traffic Insurance Fund