

**Premiums written and claims paid by insurance companies in 2013,
in breakdown by classes of insurance***

(total life and non-life insurers)

Premiums

Insurance class	Gross written premiums <u>on the territory of Latvia</u> by insurers operating in Latvia (both insurers registered in Latvia and branches of foreign insurers)		compared to 2012 (in Latvia), %	Gross written premiums by insurers registered in Latvia <u>through branches or freedom of services (FOS)</u>	TOTAL (Gross written premiums on the territory of Latvia by insurers operating in Latvia + gross written premiums by insurers registered in Latvia through branches or FOS (incl. accepted reinsurance))
	Premiums, LVL	Market share, %			
Life	47 574 196	21,6	11	0	47 574 196
Motor hull (CASCO)	41 812 701	19,0	1	16 159 363	57 972 064
Health	37 714 063	17,1	10	2 436 742	40 150 805
Compulsory motor TPL	35 136 400	16,0	4	0	35 136 400
Property	31 570 275	14,3	3	15 850 158	47 420 433
General liability	6 500 428	3,0	6	5 404 795	11 905 223
Assistance	5 575 359	2,5	14	2 463 360	8 038 719
Accident	5 381 214	2,4	6	2 259 878	7 641 092
Goods in transit	3 163 337	1,4	-14	273 297	3 436 634
Suretyship	3 082 206	1,4	3	3 066 530	6 148 736
Misc. financial losses	1 363 612	0,6	3	24 381	1 387 993
Marine	270 839	0,1	-79	66 832	337 671
Credit	258 693	0,1	37	43 791	302 484
Railway rolling stock	233 284	0,1	-15	162 918	396 202
Aircraft ownership liability	193 044	0,1	-30	64 826	257 870
Aircraft hull	154 048	0,1	28	21 441	175 489
Ship ownership liability	44 985	0,0	-66	17 012	61 997
Legal expenses	13 619	0,0	-68	0	13 619
Motor TPL insurance (voluntary)	6 323	0,0	-68	62 514 377	62 520 700
Total	220 048 626	100,0	5	110 829 701	330 878 327

Claims paid

Insurance class	Gross claims paid <u>on the territory of Latvia</u> by insurers operating in Latvia (both insurers registered in Latvia and branches of foreign insurers)		compared to 2012 (in Latvia), %	Gross claims paid by insurers registered in Latvia <u>through branches or freedom of services (FOS)</u>	TOTAL (Gross claims paid on the territory of Latvia by insurers operating in Latvia + gross claims paid by insurers registered in Latvia through branches or FOS (incl. accepted reinsurance))
	Claims paid, LVL	Market share, %			
Life	31 381 641	24,3	27	0	31 381 641
Motor hull (CASCO)	26 778 406	20,7	13	9 973 706	36 752 112
Health	26 030 848	20,2	13	1 961 303	27 992 151
Compulsory motor TPL	21 303 243	16,5	-7	0	21 303 243
Property	13 439 676	10,4	10	3 892 021	17 331 697
Misc. financial losses	1 914 928	1,5	428	25 926	1 940 854
Accident	1 730 248	1,3	10	691 808	2 422 056
Assistance	1 700 687	1,3	36	482 210	2 182 897
General liability	1 540 680	1,2	16	758 019	2 298 699
Goods in transit	1 437 591	1,1	-22	198 284	1 635 875
Suretyship	1 179 591	0,9	49	1 829 666	3 009 257
Marine	475 397	0,4	-71	254 091	729 488
Credit	85 830	0,1	-19	-30 907	54 923
Railway rolling stock	63 590	0,0	9	27 881	91 471
Aircraft hull	56 222	0,0	2 303	46 887	103 109
Ship ownership liability	10 054	0,0	261	0	10 054
Legal expenses	1 597	0,0		0	1 597
Aircraft ownership liability	8	0,0		7 285	7 293
Motor TPL insurance (voluntary)	-10 639	0,0	-103	34 622 935	34 612 296
Total	129 119 598	100,0	11	54 741 115	183 860 713

* data source: **Financial and Capital Market Commission**. Includes data of 5 non-life insurance companies registered in Latvia (Balta, Baltijas Apdrošināšanas Nams, BTA, Baltikums, Gjensidige), 8 branches of foreign non-life insurers (Compensa, ERGO, If P&C, PZU, Seesam, Swedbank P&C, Groupama, Coface), 2 life insurance companies registered in Latvia (Citadele Life, SEB dzīvība) and 5 branches of foreign life insurers (Compensa Life, ERGO life, Mandatum Life, MetLife, Swedbank Life). **The results of the year 2013 do not include AAS Balva.**