

**Premiums written and claims paid by insurance companies in 2014,  
in breakdown by classes of insurance\*  
(total life and non-life insurers)**

**Gross written 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 2013 (in Latvia), %	Gross written premiums by insurers registered in Latvia <u>through branches or freedom of services (FOS)</u>	compared to 2013 (abroad), %	<b>TOTAL</b> (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))		compared to 2013 (total), %
	EUR	Market share, %				EUR	Market share, %	
Property	49 635 592	14,2	10	36 452 639	62	86 088 231	16,6	28
Motor hull (CASCO)	62 492 096	17,9	5	21 751 562	-5	84 243 658	16,3	2
Motor TPL (voluntary)	25 231	0,0	180	84 154 712	-5	84 179 943	16,3	-5
Life	82 274 541	23,6	22	0	0	82 274 541	15,9	22
Health	61 129 633	17,5	14	3 264 354	-6	64 393 987	12,5	13
Compulsory motor TPL	53 597 047	15,4	5	0	0	53 597 047	10,4	5
General liability	10 696 475	3,1	16	10 012 033	30	20 708 508	4,0	22
Assistance	8 568 581	2,5	8	3 449 835	-2	12 018 416	2,3	5
Accident	8 300 851	2,4	8	3 431 541	7	11 732 392	2,3	8
Suretyship	4 846 275	1,4	11	4 676 252	7	9 522 527	1,8	9
Goods in transit	2 752 530	0,8	-39	358 909	-8	3 111 439	0,6	-36
Misc. financial losses	2 908 114	0,8	50	123 751	257	3 031 865	0,6	54
Marine	391 789	0,1	2	237 875	150	629 664	0,1	31
Railway rolling stock	257 122	0,1	-23	230 295	-1	487 417	0,1	-14
Credit	419 375	0,1	14	6 220	-90	425 595	0,1	-1
Aircraft ownership liability	328 829	0,1	20	93 850	2	422 679	0,1	15
Aircraft hull	177 780	0,1	-19	24 471	-20	202 251	0,0	-19
Ship ownership liability	50 838	0,0	-21	44 616	84	95 454	0,0	8
Legal expenses	22 350	0,0	15	0	0	22 350	0,0	15
<b>Total</b>	<b>348 875 049</b>	<b>100,0</b>	<b>11</b>	<b>168 312 915</b>	<b>7</b>	<b>517 187 964</b>	<b>100,0</b>	<b>10</b>

**Gross 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 2013 (in Latvia), %	Gross claims paid by insurers registered in Latvia <u>through branches or freedom of services (FOS)</u>	compared to 2013 (abroad), %	<b>TOTAL</b> (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))		compared to 2013 (total), %
	EUR	Market share, %				EUR	Market share, %	
Motor hull (CASCO)	40 973 369	20,7	8	17 952 878	27	58 926 247	20,7	13
Motor TPL (voluntary)	2 435 202	1,2	16 187	52 042 650	6	54 477 852	19,2	11
Health	42 842 841	21,7	16	2 779 919	0	45 622 760	16,1	15
Life	39 832 209	20,2	-11	0	0	39 832 209	14,0	-11
Compulsory motor TPL	39 112 634	19,8	10	0	0	39 112 634	13,8	10
Property	19 863 100	10,1	4	9 641 393	74	29 504 493	10,4	20
Accident	2 811 977	1,4	14	1 136 620	15	3 948 597	1,4	15
General liability	2 216 075	1,1	1	1 190 756	10	3 406 831	1,2	4
Assistance	2 360 746	1,2	-2	616 024	-10	2 976 770	1,0	-4
Marine	1 953 177	1,0	189	36 115	-90	1 989 292	0,7	92
Goods in transit	1 804 217	0,9	-12	108 723	-61	1 912 940	0,7	-18
Suretyship	158 708	0,1	-91	1 001 972	-62	1 160 680	0,4	-73
Misc. financial losses	636 496	0,3	-77	15 446	-58	651 942	0,2	-76
Credit	573 315	0,3	369	0		573 315	0,2	634
Railway rolling stock	21 777	0,0	-76	86 058	117	107 835	0,0	-17
Aircraft hull	16 606	0,0	-79	4 105	-94	20 711	0,0	-86
Ship ownership liability	19	0,0	-100	383	100	402	0,0	-97
Legal expenses	207	0,0	-91	0	0	207	0,0	-91
Aircraft ownership liability	0	0,0	-100	0	-100	0	0,0	-100
<b>Total</b>	<b>197 612 675</b>	<b>100,0</b>	<b>5</b>	<b>86 613 042</b>		<b>284 225 717</b>	<b>100</b>	<b>7</b>

\* 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), 5 branches of foreign non-life insurers (Compensa, ERGO, If P&C, PZU, Seesam, Swedbank P&C), as well as 2 life insurance companies registered in Latvia (CBL Life, SEB dzīvība) and 5 branches of foreign life insurers (Compensa Life, ERGO life, Mandatum Life, MetLife, Swedbank Life). **Data source for compulsory MTPL is Motor Insurers Bureau of Latvia; data includes also JSC Balva (in liquidation)**. Other insurance classes do not include JSC Balva.