

**Premiums written and claims paid by insurance companies in 2015,
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 2014 (in Latvia), %	Gross written premiums by insurers registered in Latvia <u>through branches or freedom of services (FOS)</u>	compared to 2014 (abroad), %	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))	compared to 2014 (total), %
	EUR	Market share, %					
Motor hull (CASCO)	66 935 436	18,0	7	23 162 724	6	90 098 160	7
Life	89 717 494	24,1	9	0		89 717 494	9
Property	51 245 547	13,8	3	33 098 945	-9	84 344 492	-2
Motor TPL (voluntary)	18 478	0,0	-27	74 155 178	-12	74 173 656	-12
Health	67 037 072	18,0	10	4 514 191	38	71 551 263	11
Compulsory motor TPL	56 641 805	15,2	6	0		56 641 805	6
General liability	12 086 988	3,2	13	9 009 494	-10	21 096 482	2
Assistance	9 198 362	2,5	7	3 476 762	1	12 675 124	5
Accident	8 171 492	2,2	-2	3 905 544	14	12 077 036	3
Suretyship	5 677 448	1,5	17	4 713 263	1	10 390 711	9
Goods in transit	2 516 485	0,7	-9	346 900	-3	2 863 385	-8
Misc. financial losses	1 418 093	0,4	-51	68 744	-44	1 486 837	-51
Marine	735 119	0,2	88	123 971	-48	859 090	36
Aircraft ownership liability	525 288	0,1	60	88 303	-6	613 591	45
Railway rolling stock	211 663	0,1	-18	245 279	7	456 942	-6
Credit	398 893	0,1	-5	10 195	64	409 088	-4
Aircraft hull	52 086	0,0	-71	36 239	48	88 325	-56
Ship ownership liability	53 118	0,0	4	34 933	-22	88 051	-8
Legal expenses	26 364	0,0	18	0	0	26 364	18
Total	372 667 231	100,0	7	156 990 665	-7	529 657 896	2

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 2014 (in Latvia), %	Gross claims paid by insurers registered in Latvia <u>through branches or freedom of services (FOS)</u>	compared to 2014 (abroad), %	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))	compared to 2014 (total), %
	EUR	Market share, %					
Motor hull (CASCO)	45 513 857	20,9	11	17 710 673	-1	63 224 530	7
Motor TPL (voluntary)	867 642	0,4	-64	53 734 775	3	54 602 417	0
Health	50 213 573	23,1	17	2 728 673	-2	52 942 246	16
Life	44 869 608	20,6	13	0		44 869 608	13
Compulsory motor TPL	41 346 428	19,0	6	0		41 346 428	6
Property	24 096 138	11,1	21	15 153 413	57	39 249 551	33
Accident	3 352 869	1,5	19	1 292 293	14	4 645 162	18
Assistance	2 732 569	1,3	16	801 789	30	3 534 358	19
General liability	2 535 141	1,2	14	959 687	-19	3 494 828	3
Suretyship	335 542	0,2	111	1 031 491	3	1 367 033	18
Misc. financial losses	585 357	0,3	-8	0	-100	585 357	-10
Goods in transit	647 549	0,3	-64	178 778	64	826 327	-57
Credit	381 695	0,2	-33	0	0	381 695	-33
Marine	117 929	0,1	-94	50 090	39	168 019	-92
Aircraft hull	562	0,0	-97	16 567	304	17 129	-17
Ship ownership liability	1 239	0,0	6 421	257	-33	1 496	272
Railway rolling stock	911	0,0	-96	0	-100	911	-99
Aircraft ownership liability	1	0,0	100	60	100	61	100
Legal expenses	0	0,0	-100	0	0	0	-100
Total	217 598 610	100,0	10	93 658 546	8	311 257 156	10

* data source: **Financial and Capital Market Commission**. Includes data of 6 non-life insurance companies registered in Latvia (Balta, Baltijas Aprodšināšanas Nams, BTA, BTA Baltic, Baltikums, Gjensidige), 5 branches of foreign non-life insurers (Compensa, ERGO, If P&C, Seesam, Swedbank P&C), as well as 2 life insurance companies registered in Latvia (CBL Life, SEB dzīvība) and 4 branches of foreign life insurers (Compensa Life, ERGO life, Mandatum Life, Swedbank Life). **Data source for compulsory MTP is Motor Insurers Bureau of Latvia; data includes also JSC Balva (in liquidation)**. Other insurance classes do not include JSC Balva.