

**Premiums written and claims paid by insurance companies in 2016,
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)		to 2015 in Latvia, %	Gross written premiums by insurers registered in Latvia <u>through branches or freedom of services (FOS)</u>	to 2015 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))	to 2015 total, %
	EUR	Market share, %					
Life	97 124 698	24.8	8	0		97 124 698	8
Motor hull	69 866 153	17.8	4	25 651 196	11	95 517 349	6
Motor TPL (voluntary)	14 993	0.0	-19	94 084 096	27	94 099 089	27
Property	53 509 644	13.7	4	29 396 746	-11	82 906 390	-2
Health	73 456 137	18.7	10	2 613 926	-42	76 070 063	6
Compulsory motor TPL	56 865 783	14.5	0	0		56 865 783	0
General liability	12 119 309	3.1	0	8 414 600	-7	20 533 909	-3
Accident	9 399 000	2.4	15	4 129 241	6	13 528 241	12
Assistance	9 193 209	2.3	0	4 210 393	21	13 403 602	6
Suretyship	4 716 946	1.2	-17	4 758 080	1	9 475 026	-9
Goods in transit	2 407 915	0.6	-4	424 259	22	2 832 174	-1
Misc. financial losses	1 495 358	0.4	5	334 977	387	1 830 335	23
Marine	900 662	0.2	23	371 145	199	1 271 807	48
Credit	365 901	0.1	-8	14 433	42	380 334	-7
Railway rolling stock	141 195	0.0	-33	232 797	-5	373 992	-18
Aircraft ownership liability	247 762	0.1	-53	103 432	17	351 194	-43
Aircraft hull	50 999	0.0	-2	83 118	129	134 117	52
Ship ownership liability	47 345	0.0	-11	81 260	133	128 605	46
Legal expenses	31 203	0.0	18	0	0	31 203	18
Total	391 954 212	100.0	5	174 903 699	11	566 857 911	7

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)		to 2015 in Latvia, %	Gross claims paid by insurers registered in Latvia <u>through branches or freedom of services (FOS)</u>	to 2015 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))	to 2015 total, %
	EUR	Market share, %					
Motor hull	50 787 946	20.6	12	17 302 375	-2	68 090 321	8
Health	55 515 268	22.5	11	2 472 518	-9	57 987 786	10
Motor TPL (voluntary)	11 788	0.0	-99	52 597 714	-2	52 609 502	-4
Life	52 119 976	21.1	16	0		52 119 976	16
OCTA	46 384 630	18.8	12	0		46 384 630	12
Īpašums	25 975 191	10.5	8	17 285 146	14	43 260 337	10
Accident	3 776 284	1.5	13	1 308 869	1	5 085 153	9
General liability	2 693 060	1.1	6	1 938 713	102	4 631 773	33
Assistance	2 832 588	1.1	4	1 026 383	28	3 858 971	9
Suretyship	2 309 995	0.9	588	1 536 131	49	3 846 126	181
Credit	1 698 348	0.7	345	0		1 698 348	345
Marine	1 221 803	0.5	936	33 489	-33	1 255 292	647
Misc. financial losses	1 038 311	0.4	77	-1 041	-100	1 037 270	77
Goods in transit	717 968	0.3	11	6 006	-97	723 974	-12
Railway rolling stock	56 112	0.0	6 059	5 061	100	61 173	6 615
Legal expenses	225	0.0	100	0		225	100
Aircraft ownership liability	0	0.0	-100	62	3	62	2
Aircraft hull	0	0.0	-100	0	-100	0	-100
Ship ownership liability	0	0.0	-100	0	-100	0	-100
Total	247 139 493	100.0	14	95 511 426	2	342 650 919	10

* data source: Financial and Capital Market Commission, data summed up in accordance with agreement between LIA and FCMC. Includes data of 5 non-life insurance companies registered in Latvia (Balta, Baltijas Apdrošināšanas Nams, Balcia, Baltikums and BTA Baltic) and 6 branches of foreign non-life insurers (Compensa, ERGO, Gjensidige (up to 07.11.2016. data of AAS "Gjensidige Baltic" dati, after 07.11.2016. data of ADB "Gjensidige" Latvian branch), 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 MTPL is Motor Insurers Bureau of Latvia.