

**Premiums written and claims paid by insurance companies in 2 quarters of 2017,
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 2016 in Latvia, %	Gross written premiums by insurers registered in Latvia <u>through branches or freedom of services (FOS)</u>	to 2016 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 2016 total, %
	EUR	Market share, %					
Motor TPL (voluntary)	9 938	0.0	6	60 589 347	48	60 599 285	48
Motor hull	38 105 003	17.5	11	15 232 212	14	53 337 215	12
Health	47 294 228	21.8	11	1 240 091	-37	48 534 319	9
Property	28 715 454	13.2	9	19 185 711	-18	47 901 165	-4
Life	44 366 688	20.4	19	0		44 366 688	19
Compulsory motor TPL	33 677 718	15.5	20	0		33 677 718	20
General liability	7 457 667	3.4	15	3 931 196	-20	11 388 863	0
Accident	5 704 871	2.6	10	2 200 995	11	7 905 866	10
Assistance	4 779 945	2.2	8	2 797 391	41	7 577 336	18
Suretyship	2 752 755	1.3	5	2 818 250	10	5 571 005	7
Goods in transit	1 789 361	0.8	50	236 419	-7	2 025 780	40
Misc. financial losses	1 534 094	0.7	101	398 492	34	1 932 586	82
Marine	665 110	0.3	66	274 125	-8	939 235	35
Railway rolling stock	78 832	0.0	17	142 451	6	221 283	10
Credit	203 102	0.1	-6	3 855	-51	206 957	-8
Aircraft ownership liability	-12 785	0.0	-238	110 463	-7	97 678	-24
Aircraft hull	31 630	0.0	-36	61 980	-26	93 610	-30
Ship ownership liability	13 378	0.0	60	45 917	-14	59 295	-3
Legal expenses	15 058	0.0	-24	0	0	15 058	-24
Total	217 182 047	100.0	14	109 268 895	18	326 450 942	15

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 2016 in Latvia, %	Gross claims paid by insurers registered in Latvia <u>through branches or freedom of services (FOS)</u>	to 2016 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 2016 total, %
	EUR	Market share, %					
Motor hull	26 984 915	19.5	4	7 047 931	-23	34 032 846	-3
Life	31 769 192	23.0	21	0	0	31 769 192	21
Health	30 392 338	22.0	7	717 776	-54	31 110 114	3
Motor TPL (voluntary)	168 372	0.1	142	27 213 262	0	27 381 634	2
Compulsory motor TPL	24 323 876	17.6	11	0	0	24 323 876	11
Property	13 154 689	9.5	10	3 458 455	-64	16 613 144	-22
Suretyship	4 409 706	3.2	752	121 425	-81	4 531 131	290
Assistance	1 749 161	1.3	20	816 636	54	2 565 797	29
General liability	1 711 955	1.2	20	808 923	-34	2 520 878	-5
Accident	1 776 803	1.3	0	555 260	-20	2 332 063	-5
Misc. financial losses	847 071	0.6	139	0	0	847 071	139
Goods in transit	346 523	0.3	-38	65 814	498	412 337	-28
Credit	245 724	0.2	365	0	0	245 724	365
Marine	202 715	0.1	-77	10 007	257	212 722	-76
Railway rolling stock	6 910	0.0	-88	19 881	309	26 791	-56
Ship ownership liability	1 692	0.0	100	0	0	1 692	100
Legal expenses	0	0.0	-100	0	0	0	-100
Aircraft hull	0	0.0	0	0	0	0	0
Aircraft ownership liability	0	0.0	0	0	0	0	0
Total	138 091 642	100.0	14	40 835 370	-19	178 927 012	4

* data source: "Insurance Compass" published by the Financial and Capital Market Commission. Includes data of 5 non-life insurance companies registered in Latvia (Balta, Baltijas Apdrošināšanas Nams, Balcia, Baltikums and BTA Baltic) and 7 branches of foreign non-life insurers (Coface, 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.