

**Premiums written and claims paid by insurance companies in 4 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)	to 2016 total, %
	EUR	Market share, %					
Motor TPL (voluntary)	15 067	0.0	0	124 584 284	32	124 599 351	32
Life	114 887 693	24.7	18	0		114 887 693	18
Motor hull	79 610 824	17.1	14	29 838 342	16	109 449 166	15
Property	60 252 347	13.0	13	25 573 224	-13	85 825 571	4
Health	81 404 564	17.5	11	1 975 959	-24	83 380 523	10
Compulsory motor TPL	81 247 606	17.5	43	0		81 247 606	43
General liability	13 818 833	3.0	14	7 172 203	-15	20 991 036	2
Assistance	10 354 674	2.2	13	5 440 413	29	15 795 087	18
Accident	10 626 239	2.3	13	4 354 992	5	14 981 231	11
Suretyship	6 021 224	1.3	28	5 443 057	14	11 464 281	21
Goods in transit	2 973 157	0.6	23	438 737	3	3 411 894	20
Misc. financial losses	1 851 863	0.4	24	467 296	40	2 319 159	27
Marine	1 636 336	0.4	82	370 444	0	2 006 780	58
Railway rolling stock	178 041	0.0	26	244 913	5	422 954	13
Credit	292 798	0.1	-20	3 855	-73	296 653	-22
Aircraft ownership liability	1 833	0.0	-99	103 926	0	105 759	-70
Ship ownership liability	34 856	0.0	-26	67 279	-17	102 135	-21
Aircraft hull	33 148	0.0	-35	49 249	-41	82 397	-39
Legal expenses	26 782	0.0	-14	0	0	26 782	-14
Total	465 267 885	100.0	19	206 128 173	18	671 396 058	18

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)	to 2016 total, %
	EUR	Market share, %					
Motor hull	55 498 002	19.7	9	15 260 807	-12	70 758 809	4
Life	68 478 855	24.3	31	0		68 478 855	31
Health	58 715 779	20.8	6	1 464 150	-41	60 179 929	4
Motor TPL (voluntary)	326 703	0.1	2 671	58 063 583	10	58 390 286	11
Compulsory motor TPL	49 246 150	17.5	6	0		49 246 150	6
Property	31 128 154	11.0	20	17 855 777	3	48 983 931	13
Suretyship	5 430 024	1.9	135	658 759	-57	6 088 783	58
Assistance	3 222 946	1.1	14	1 635 596	59	4 858 542	26
General liability	3 289 005	1.2	22	1 470 760	-24	4 759 765	3
Accident	3 659 754	1.3	-3	1 012 194	-23	4 671 948	-8
Misc. financial losses	1 478 836	0.5	42	0	-100	1 478 836	43
Goods in transit	594 939	0.2	-17	126 580	2 008	721 519	0
Credit	440 068	0.2	-74	0		440 068	-74
Marine	369 937	0.1	-70	26 946	-20	396 883	-68
Railway rolling stock	6 910	0.0	-88	15 230	201	22 140	-64
Ship ownership liability	1 692	0.0	0	14 667	0	16 359	0
Aircraft hull	0	0.0	0	4 104	0	4 104	0
Aircraft ownership liability	0	0.0	0	1 414	2 181	1 414	2 181
Legal expenses	0	0.0	-100	0		0	100
Total	281 887 754	100.0	14	97 610 567	2	379 498 321	11

* * data source: "Insurance Compass" published by the Financial and Capital Market Commission and Latvian Insurers Association. Includes data of 5 non-life insurance companies registered in Latvia (Balta, Baltijas Aprodšināšanas Nams, Balcia, BTA Baltic and InterRisk) and 6 branches of foreign non-life insurers (Compensa, ERGO, Gjensidige, 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. **The total sums differ from those shown in the overview of FCMC because the data of company InterRisk is NOT included in the FCMC overview.**