

Gross premiums written and claims paid by Life insurance companies  
in the Republic of Latvia in 4 quarters of 2018\*

| Insurance class   | Premiums (gross),<br>EUR | market<br>share, % | to the<br>previous year,<br>% | Claims and<br>benefits paid<br>(gross), EUR | market<br>share, % | to the<br>previous year,<br>% | Number of the<br>persons insured at<br>the end of the<br>period | to the previous<br>year, % |
|---|--------------------------|--------------------|-------------------------------|---|--------------------|-------------------------------|---|----------------------------|
| <b>Life insurance</b>   | <b>115 231 146</b>       | <b>79.4</b>        | <b>0.3</b>                    | <b>69 446 639</b>                           | <b>76.6</b>        | <b>1.4</b>                    | <b>279 413</b>  | <b>-1.6</b>                |
| <i>incl. unit-linked</i>  | 55 170 677               | 38.0               | -3.7                          | 25 030 951                                  | 27.6               | -4.2                          | 102 419   | 5.5                        |
| <i>natural persons</i>  | 49 513 070               | 34.1               | 2.3                           | 21 850 586                                  | 24.1               | 13.7                          | 90 301  | 14.5                       |
| <i>legal persons</i>  | 5 657 607                | 3.9                | -36.5                         | 3 180 365                                   | 3.5                | -54.0                         | 12 118  | -33.6                      |
| <i>endowment</i>  | 28 966 673               | 20.0               | -16.2                         | 38 584 903                                  | 42.6               | -0.7                          | 66 672  | -14.5                      |
| <i>natural persons</i>  | 24 862 385               | 17.1               | -17.5                         | 35 871 389                                  | 39.6               | 15.0                          | 53 743  | -18.2                      |
| <i>legal persons</i>  | 4 104 288                | 2.8                | -7.3                          | 2 713 514                                   | 3.0                | -64.7                         | 12 929  | 5.3                        |
| <i>term (without savings)</i>                                     | 5 849 656                | 4.0                | 21.4                          | 642 483                                     | 0.7                | 0.2                           | 100 797   | -2.5                       |
| <i>natural persons</i>  | 5 496 450                | 3.8                | 22.2                          | 487 296                                     | 0.5                | -13.4                         | 69 151  | 7.9                        |
| <i>legal persons</i>  | 353 206                  | 0.2                | 11.0                          | 155 187                                     | 0.2                | 97.5                          | 31 646  | -19.5                      |
| <i>life pension (II pillar pension,<br/>only natural persons)</i> | 25 244 140               | 17.4               | 38.5                          | 5 188 302                                   | 5.7                | 82.4                          | 9 525   | 70.3                       |
| <b>Accident</b>   | <b>2 880 278</b>         | <b>2.0</b>         | <b>8.3</b>                    | <b>780 393</b>                              | <b>0.9</b>         | <b>22.1</b>                   | <b>130 544</b>  | <b>-6.3</b>                |
| <i>natural persons</i>  | 2 595 531                | 1.8                | 14.3                          | 672 158                                     | 0.7                | 24.3                          | 88 255  | 9.7                        |
| <i>legal persons</i>  | 284 747                  | 0.2                | -26.8                         | 108 235                                     | 0.1                | 10.3                          | 42 289  | -28.1                      |
| <b>Health</b>   | <b>27 061 906</b>        | <b>18.6</b>        | <b>-1.6</b>                   | <b>20 428 627</b>                           | <b>22.5</b>        | <b>-5.3</b>                   | <b>98 486</b>   | <b>-4.4</b>                |
| <i>natural persons</i>  | 81 337                   | 0.1                | 35.0                          | 33 269                                      | 0.0                | 159.2                         | 311   | 26.4                       |
| <i>legal persons</i>  | 26 980 569               | 18.6               | -1.7                          | 20 395 358                                  | 22.5               | -5.4                          | 98 175  | -4.5                       |
| <b>TOTAL</b>  | <b>145 173 330</b>       | <b>100.0</b>       | <b>0.1</b>                    | <b>90 655 659</b>                           | <b>100.0</b>       | <b>0.0</b>                    |   |                            |

\* data summed up by Financial and Capital Market Commission and research centre SKDS on 2 life insurance companies registered in Latvia (CBL Life, SEB Dzīvības apdrošināšana) and 4 branches of foreign life insurers (Compensa Life, ERGO life, Mandatum Life, Swedbank Life).