

**Premiums written and claims paid by insurance companies in 4 quarters of 2018,  
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 2017 in Latvia, %	Gross written premiums by insurers registered in Latvia <u>through branches or freedom of services (FOS)</u>	to 2017 abroad, %	<b>TOTAL</b> (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 2017 total, %
	EUR	Market share, %					
Motor TPL (voluntary)	14 966	0.0	-1	141 279 587	13	141 294 553	13
Motor own damage (CASCO)	88 418 234	17.1	11	39 285 270	32	127 703 504	17
Life	115 231 146	22.3	0	0		115 231 146	0
Compulsory motor TPL	106 440 941	20.6	31	0		106 440 941	31
Health	88 976 709	17.2	9	2 246 211	14	91 222 920	9
Property	65 903 742	12.7	9	24 248 864	-5	90 152 606	5
General liability	14 403 312	2.8	4	6 727 779	-6	21 131 091	1
Assistance	11 116 109	2.1	7	6 371 432	17	17 487 541	11
Accident	11 209 599	2.2	5	5 138 057	18	16 347 656	9
Suretyship	7 403 403	1.4	23	5 694 302	5	13 097 705	14
Goods in transit	2 768 711	0.5	-7	459 552	5	3 228 263	-5
Misc. financial losses	2 388 815	0.5	29	591 193	27	2 980 008	28
Marine	2 496 206	0.5	53	379 859	3	2 876 065	43
Railway rolling stock	196 646	0.0	10	268 737	10	465 383	10
Credit	261 564	0.1	-11	0	-100	261 564	-12
Aircraft ownership liability	27 962	0.0	1 425	120 124	16	148 086	40
Aircraft hull	11 186	0.0	-66	103 230	110	114 416	39
Ship ownership liability	23 220	0.0	-33	71 709	7	94 929	-7
Legal expenses	28 885	0.0	8	0	0	28 885	8
<b>Total</b>	<b>517 321 356</b>	<b>100.0</b>	<b>11</b>	<b>232 985 906</b>	<b>13</b>	<b>750 307 262</b>	<b>12</b>

**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 2017 in Latvia, %	Gross claims paid by insurers registered in Latvia <u>through branches or freedom of services (FOS)</u>	to 2017 abroad, %	<b>TOTAL</b> (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 2017 total, %
	EUR	Market share, %					
Motor own damage (CASCO)	55 995 846	18.9	1	19 892 567	30	75 888 413	7
Motor TPL (voluntary)	337 797	0.1	3	70 114 530	21	70 452 327	21
Life	69 446 639	23.5	1	0		69 446 639	1
Health	60 707 039	20.5	3	1 733 973	18	62 441 012	4
Compulsory motor TPL	57 828 679	19.5	17	0		57 828 679	17
Property	29 449 462	10.0	-5	11 354 849	-36	40 804 311	-17
Suretyship	6 743 798	2.3	24	2 193 849	233	8 937 647	47
Assistance	3 553 072	1.2	10	2 317 117	42	5 870 189	21
Accident	4 389 289	1.5	20	1 204 286	19	5 593 575	20
General liability	2 981 482	1.0	-9	2 305 597	57	5 287 079	11
Misc. financial losses	1 718 066	0.6	16	83	100	1 718 149	16
Marine	1 352 659	0.5	266	100 306	272	1 452 965	266
Goods in transit	924 540	0.3	55	205 812	63	1 130 352	57
Credit	433 905	0.1	-1	0	0	433 905	-1
Railway rolling stock	41 651	0.0	503	15 711	3	57 362	159
Aircraft ownership liability	0	0.0	0	7 074	400	7 074	400
Ship ownership liability	0	0.0	-100	1 874	-87	1 874	-89
Aircraft hull	0	0.0	0	1 770	-57	1 770	-57
Legal expenses	400	0.0	100	0	0	400	100
<b>Total</b>	<b>295 904 324</b>	<b>100.0</b>	<b>5</b>	<b>111 449 398</b>	<b>14</b>	<b>407 353 722</b>	<b>7</b>

\* data source: "Insurance Compass" published by the Financial and Capital Market Commission (FCMC). Includes data of 4 non-life insurance companies registered in Latvia (Balta, Baltijas Apdrošināšanas Nams, Balcia and BTA Baltic) 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 dzīvības apdrošināšana) and 4 branches of foreign life insurers (Compensa Life, ERGO life, Mandatum Life, Swedbank Life). **The total sums differ from those shown in the overview of FCMC because the data source for compulsory MTPL here is Motor Insurers Bureau of Latvia (gross premiums after deductions).**