

**Premiums written and claims paid by insurance companies in 2 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, %	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 2017 total, %
	EUR	Market share, %					
Motor TPL (voluntary)	11 677	0.0	17	73 706 109	22	73 717 786	22
Motor own damage (CASCO)	43 824 486	17.1	15	20 774 233	36	64 598 719	21
Health	52 323 405	20.4	11	1 429 295	15	53 752 700	11
Compulsory motor TPL	51 840 497	20.2	54	0		51 840 497	54
Life	51 538 414	20.1	16	0		51 538 414	16
Property	30 461 711	11.9	6	17 308 262	-10	47 769 973	0
General liability	7 694 879	3.0	3	3 956 087	1	11 650 966	2
Accident	5 970 407	2.3	5	2 424 397	10	8 394 804	6
Assistance	5 185 152	2.0	8	3 052 857	9	8 238 009	9
Suretyship	3 526 744	1.4	28	2 665 096	-5	6 191 840	11
Goods in transit	1 597 027	0.6	-11	265 529	12	1 862 556	-8
Misc. financial losses	1 234 346	0.5	-20	448 339	13	1 682 685	-13
Marine	876 720	0.3	32	295 735	8	1 172 455	25
Railway rolling stock	82 283	0.0	4	178 425	25	260 708	18
Credit	189 782	0.1	-7	0	-100	189 782	-8
Aircraft ownership liability	11 759	0.0	192	122 058	10	133 817	37
Aircraft hull	9 880	0.0	-69	82 312	33	92 192	-2
Ship ownership liability	16 391	0.0	23	49 157	7	65 548	11
Legal expenses	15 297	0.0	2	0	0	15 297	2
Total	256 410 857	100.0	18	126 757 891	16	383 168 748	17

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, %	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 2017 total, %
	EUR	Market share, %					
Motor own damage (CASCO)	28 816 800	19.8	7	9 374 779	33	38 191 579	12
Motor TPL (voluntary)	190 979	0.1	-13	34 253 877	26	34 444 856	26
Health	31 257 194	21.5	3	896 641	25	32 153 835	3
Life	31 677 899	21.8	0	0	0	31 677 899	0
Compulsory motor TPL	27 961 895	19.2	15	0	0	27 961 895	15
Property	15 240 013	10.5	16	6 087 009	76	21 327 022	28
Suretyship	2 471 835	1.7	-44	815 932	572	3 287 767	-27
Assistance	1 906 205	1.3	9	1 045 764	28	2 951 969	15
Accident	2 152 250	1.5	21	559 883	1	2 712 133	16
General liability	1 484 880	1.0	-13	1 215 021	50	2 699 901	7
Misc. financial losses	1 068 663	0.7	26	75	0	1 068 738	26
Marine	806 932	0.6	298	59 238	492	866 170	307
Goods in transit	329 084	0.2	-5	61 384	-7	390 468	-5
Credit	189 001	0.1	-23	0	0	189 001	-23
Railway rolling stock	9 283	0.0	34	4 660	-77	13 943	-48
Aircraft hull	0	0.0	0	889	0	889	100
Ship ownership liability	0	0.0	100	52	0	52	-97
Legal expenses	52	0.0	-100	0	0	52	100
Aircraft ownership liability	0	0.0	0	39	0	39	100
Total	145 562 965	100.0	5	54 375 243	33	199 938 208	12

* 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 and Swedbank P&C), as well as 2 life insurance companies registered in Latvia (CBL Life and SEB dzīvības apdrošināšana) and 4 branches of foreign life insurers (Compensa Life, ERGO life, Mandatum Life and 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).