

**Premiums written and claims paid by insurance companies in 2 quarters of 2019,
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 2018 in Latvia, %	Gross written premiums by insurers registered in Latvia <u>through branches or freedom of services (FOS)</u>	to 2018 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 2018 total, %
	EUR	Market share, %					
Motor own damage (CASCO)	47 642 577	17.3	9	22 530 109	8	70 172 686	9
Motor TPL (voluntary)	14 748	0.0	26	62 813 538	-15	62 828 286	-15
Health	56 274 897	20.4	8	2 528 068	77	58 802 965	9
Life	54 552 108	19.8	6	0		54 552 108	6
Compulsory motor TPL	50 931 299	18.5	-2	0		50 931 299	-2
Property	36 629 878	13.3	20	13 400 781	-23	50 030 659	5
General liability	8 001 743	2.9	4	4 232 178	7	12 233 921	5
Assistance	6 476 869	2.4	25	3 216 385	5	9 693 254	18
Accident	6 502 596	2.4	9	2 556 044	5	9 058 640	8
Suretyship	4 114 717	1.5	17	2 637 185	-1	6 751 902	9
Misc. financial losses	1 383 267	0.5	12	338 543	-24	1 721 810	2
Marine	1 338 801	0.5	53	232 492	-21	1 571 293	34
Goods in transit	1 218 621	0.4	-24	200 204	-25	1 418 825	-24
Credit	272 078	0.1	43	0	0	272 078	43
Railway rolling stock	101 480	0.0	23	166 106	-7	267 586	3
Aircraft ownership liability	12 340	0.0	5	120 089	-2	132 429	-1
Aircraft hull	10 836	0.0	10	101 490	23	112 326	22
Ship ownership liability	11 565	0.0	-29	53 291	8	64 856	-1
Legal expenses	7 520	0.0	-51	0	0	7 520	-51
Total	275 497 940	100.0	7	115 126 503	-9	390 624 443	2

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 2018 in Latvia, %	Gross claims paid by insurers registered in Latvia <u>through branches or freedom of services (FOS)</u>	to 2018 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 2018 total, %
	EUR	Market share, %					
Property	50 638 879	25.8	232	13 153 288	116	63 792 167	199
Motor TPL (voluntary)	125 114	0.1	-34	40 296 595	18	40 421 709	17
Motor own damage (CASCO)	28 187 864	14.4	-2	11 921 941	27	40 109 805	5
Life	39 008 094	19.9	23	0	0	39 008 094	23
Health	34 360 471	17.5	10	1 252 454	40	35 612 925	11
Compulsory motor TPL	29 347 026	14.9	5	0	0	29 347 026	5
Suretyship	6 179 065	3.1	150	513 275	-37	6 692 340	104
General liability	1 568 568	0.8	6	2 047 765	69	3 616 333	34
Accident	2 559 594	1.3	19	610 446	9	3 170 040	17
Assistance	1 983 612	1.0	4	1 096 863	5	3 080 475	4
Marine	1 308 870	0.7	62	100 432	70	1 409 302	63
Misc. financial losses	549 187	0.3	-49	24 905	33 107	574 092	-46
Goods in transit	448 478	0.2	36	29 455	-52	477 933	22
Railway rolling stock	7 863	0.0	-15	352 403	7 462	360 266	2 484
Credit	32 299	0.0	-83	0	0	32 299	-83
Kuģu īpašnieku CTA	0	0.0	0	13 010	24 919	13 010	24 919
Aircraft hull	0	0.0	0	992	12	992	12
Ship ownership liability	0	0.0	0	180	362	180	362
Legal expenses	144	0.0	177	0	0	144	177
Total	196 305 128	100.0	35	71 414 004	31	267 719 132	34

* 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, 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).**