

**Premiums written and claims paid by insurance companies in 2 quarters of 2020,
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 2019 in Latvia, % | Gross written premiums by insurers registered in Latvia <u>through branches or freedom of services (FOS)</u> | to 2019 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 2019 total, % |
|----------------------------------|--|-----------------|----------------------|--|-------------------|---|------------------|
| | EUR | Market share, % | | | | | |
| Motor TPL, incl. compulsory MTPL | 46 663 065 | 16.8 | -8 | 49 364 640 | -21 | 96 027 705 | -16 |
| Life | 62 789 441 | 22.6 | 15 | 30 429 286 | 100 | 93 218 727 | 71 |
| Motor own damage (CASCO) | 44 000 810 | 15.8 | -8 | 22 032 816 | -2 | 66 033 626 | -6 |
| Health | 58 971 480 | 21.2 | 5 | 2 594 153 | 3 | 61 565 633 | 5 |
| Property | 37 029 304 | 13.3 | 1 | 8 161 623 | -39 | 45 190 927 | -10 |
| Accident | 6 640 016 | 2.4 | 2 | 5 607 682 | 119 | 12 247 698 | 35 |
| General liability | 8 096 739 | 2.9 | 1 | 3 425 449 | -19 | 11 522 188 | -6 |
| Suretyship | 5 579 717 | 2.0 | 36 | 2 761 583 | 5 | 8 341 300 | 24 |
| Travel (assistance) | 4 311 594 | 1.5 | -33 | 2 052 789 | -36 | 6 364 383 | -34 |
| Misc. financial losses | 1 555 748 | 0.6 | 12 | 205 064 | -39 | 1 760 812 | 2 |
| Marine | 1 016 645 | 0.4 | -24 | 297 161 | 28 | 1 313 806 | -16 |
| Goods in transit | 1 148 469 | 0.4 | -6 | 137 957 | -31 | 1 286 426 | -9 |
| Credit | 337 961 | 0.1 | 24 | 0 | 0 | 337 961 | 24 |
| Railway rolling stock | 50 437 | 0.0 | -50 | 143 477 | -14 | 193 914 | -28 |
| Aircraft ownership liability | 22 216 | 0.0 | 80 | 134 678 | 12 | 156 894 | 18 |
| Aircraft hull | 29 939 | 0.0 | 176 | 111 766 | 10 | 141 705 | 26 |
| Ship ownership liability | 55 768 | 0.0 | 382 | 61 841 | 16 | 117 609 | 81 |
| Legal expenses | 7 089 | 0.0 | -6 | 0 | 0 | 7 089 | -6 |
| Total | 278 306 438 | 100.0 | 1 | 127 521 965 | 11 | 405 828 403 | 4 |

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 2019 in Latvia, % | Gross claims paid by insurers registered in Latvia <u>through branches or freedom of services (FOS)</u> | to 2019 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 2019 total, % |
|----------------------------------|---|-----------------|----------------------|---|-------------------|---|------------------|
| | EUR | Market share, % | | | | | |
| Life | 46 794 488 | 28.2 | 20 | 20 251 629 | 100 | 67 046 117 | 72 |
| Motor TPL, incl. compulsory MTPL | 29 233 319 | 17.6 | -1 | 36 732 217 | -9 | 65 965 536 | -5 |
| Motor own damage (CASCO) | 28 568 325 | 17.2 | 1 | 11 280 411 | -5 | 39 848 736 | -1 |
| Health | 31 358 993 | 18.9 | -9 | 1 270 772 | 1 | 32 629 765 | -8 |
| Property | 19 349 791 | 11.6 | -62 | 4 823 790 | -63 | 24 173 581 | -62 |
| Travel (assistance) | 2 515 239 | 1.5 | 27 | 1 134 844 | 3 | 3 650 083 | 18 |
| Accident | 2 197 168 | 1.3 | -14 | 1 107 599 | 81 | 3 304 767 | 4 |
| General liability | 2 166 105 | 1.3 | 38 | 779 786 | -62 | 2 945 891 | -19 |
| Marine | 2 037 669 | 1.2 | 56 | 332 204 | 231 | 2 369 873 | 68 |
| Misc. financial losses | 1 080 641 | 0.7 | 97 | 0 | -100 | 1 080 641 | 88 |
| Railway rolling stock | 8 841 | 0.0 | 12 | 1 001 277 | 184 | 1 010 118 | 180 |
| Suretyship | 488 667 | 0.3 | -92 | 151 109 | -71 | 639 776 | -90 |
| Goods in transit | 199 409 | 0.1 | -56 | 96 127 | 226 | 295 536 | -38 |
| Credit | 112 460 | 0.1 | 248 | 0 | 0 | 112 460 | 248 |
| Ship ownership liability | 0 | 0.0 | 0 | 31 145 | 139 | 31 145 | 139 |
| Aircraft hull | 0 | 0.0 | 0 | 29 439 | 2 868 | 29 439 | 2 868 |
| Legal expenses | 31 | 0.0 | -78 | 0 | 0 | 31 | -78 |
| Aircraft ownership liability | 0 | 0.0 | 0 | 0 | -100 | 0 | -100 |
| Total | 166 111 146 | 100.0 | -15 | 79 022 349 | 11 | 245 133 495 | -8 |

* 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 7 branches of foreign non-life insurers (Compensa, ERGO, Gjensidige, If P&C, Seesam, Swedbank P&C, Telia Forsakring), as well as 2 life insurance companies registered in Latvia (CBL Life, SEB Life and Pension Baltic) and 4 branches of foreign life insurers (Compensa Life, ERGO life, Mandatum Life and Swedbank Life).