

**Premiums written and claims paid by insurance companies in 4 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, %					
Life	127 863 804	23.0	11	63 390 378	100	191 254 182	66
Motor own damage (CASCO)	92 828 922	16.7	5	42 888 382	9	135 717 304	6
Motor TPL (voluntary)	17 388	0.0	16	124 997 624	-12	125 015 012	-12
Property	78 555 637	14.1	19	25 733 110	6	104 288 747	16
Compulsory motor TPL	104 035 734	18.7	-2	0		104 035 734	-2
Health	94 985 835	17.1	7	3 584 798	60	98 570 633	8
Accident	12 126 259	2.2	8	10 773 738	110	22 899 997	40
General liability	15 250 498	2.7	6	7 315 874	9	22 566 372	7
Travel (assistance)	13 621 366	2.4	23	6 592 050	3	20 213 416	16
Suretyship	9 208 332	1.7	24	7 348 666	29	16 556 998	26
Misc. financial losses	2 852 941	0.5	19	463 801	-22	3 316 742	11
Marine	2 646 926	0.5	6	512 657	35	3 159 583	10
Goods in transit	2 433 406	0.4	-12	450 833	-2	2 884 239	-11
Railway rolling stock	223 039	0.0	13	257 803	-4	480 842	3
Credit	327 694	0.1	25	0	0	327 694	25
Aircraft ownership liability	26 803	0.0	-4	118 855	-1	145 658	-2
Aircraft hull	16 463	0.0	47	93 047	-10	109 510	-4
Ship ownership liability	31 112	0.0	34	76 234	6	107 346	13
Legal expenses	16 710	0.0	-42	0	0	16 710	-42
Total	557 068 869	100.0	8	294 597 850	26	851 666 719	14

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, %					
Life	80 844 413	21.7	16	40 162 404	100	121 006 817	74
Property	77 524 732	20.8	163	21 022 373	85	98 547 105	142
Motor own damage (CASCO)	58 572 517	15.7	5	24 949 396	25	83 521 913	10
Motor TPL (voluntary)	260 881	0.1	-23	79 276 431	13	79 537 312	13
Health	69 520 400	18.6	15	2 320 037	34	71 840 437	15
Compulsory motor TPL	57 283 719	15.4	-1	0		57 283 719	-1
Suretyship	10 864 381	2.9	61	644 606	-71	11 508 987	29
Accident	4 857 915	1.3	11	2 466 703	105	7 324 618	31
Travel (assistance)	3 891 231	1.0	10	2 328 212	0	6 219 443	6
General liability	2 898 874	0.8	-3	3 113 791	35	6 012 665	14
Marine	3 906 091	1.0	189	349 312	248	4 255 403	193
Goods in transit	1 273 618	0.3	38	40 886	-80	1 314 504	16
Misc. financial losses	1 209 507	0.3	-30	25 877	31 077	1 235 384	-28
Railway rolling stock	12 053	0.0	-71	354 651	2 157	366 704	539
Credit	63 668	0.0	-85	0	0	63 668	-85
Aircraft hull	0	0.0	0	21 714	1 127	21 714	1 127
Ship ownership liability	0	0.0	0	13 865	640	13 865	640
Aircraft ownership liability	0	0.0	0	1 026	-85	1 026	-85
Legal expenses	632	0.0	58	0	0	632	58
Total	372 984 632	100.0	26	177 091 284	59	550 075 916	35

* 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). 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).