

**PPremiums written and claims paid by insurance companies in 4 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, %					
Life	138 661 183	25.2	8	62 983 342	-1	201 644 525	5
Motor TPL, incl. compulsory MTPL	89 864 036	16.3	-14	104 323 222	-17	194 187 258	-15
Motor own damage (CASCO)	87 266 723	15.8	-6	41 118 268	-4	128 384 991	-5
Health	98 965 625	18.0	4	4 724 348	32	103 689 973	5
Property	80 720 049	14.7	3	17 077 668	-34	97 797 717	-6
Accident	12 610 935	2.3	4	11 226 355	4	23 837 290	4
General liability	15 722 704	2.9	3	6 384 591	-13	22 107 295	-2
Suretyship	11 625 950	2.1	26	5 507 111	-25	17 133 061	3
Travel (assistance)	7 535 364	1.4	-45	3 485 689	-47	11 021 053	-45
Misc. financial losses	3 099 654	0.6	9	418 323	-10	3 517 977	6
Goods in transit	2 607 397	0.5	7	367 529	-18	2 974 926	3
Marine	1 468 388	0.3	-45	410 482	-20	1 878 870	-41
Railway rolling stock	165 698	0.0	-26	229 897	-11	395 595	-18
Credit	379 030	0.1	16	0	0	379 030	16
Aircraft ownership liability	43 405	0.0	62	132 889	12	176 294	21
Ship ownership liability	92 783	0.0	198	79 432	4	172 215	60
Aircraft hull	24 347	0.0	48	125 436	35	149 783	37
Legal expenses	16 651	0.0	0	0	0	16 651	0
Total	550 869 922	100.0	-1	258 594 582	-12	809 464 504	-5

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, %					
Motor TPL, incl. compulsory MTPL	57 576 979	16.7	0	70 520 632	-11	128 097 611	-6
Life	88 063 146	25.6	9	39 499 150	-2	127 562 296	5
Motor own damage (CASCO)	61 471 229	17.9	5	24 300 216	-3	85 771 445	3
Health	71 283 980	20.7	3	2 887 328	24	74 171 308	3
Property	45 280 335	13.2	-42	18 356 847	-13	63 637 182	-35
Accident	4 620 052	1.3	-5	2 746 721	11	7 366 773	1
General liability	4 432 194	1.3	53	1 778 450	-43	6 210 644	3
Travel (assistance)	3 359 504	1.0	-14	1 899 812	-18	5 259 316	-15
Marine	2 988 369	0.9	-23	616 198	76	3 604 567	-15
Misc. financial losses	2 013 570	0.6	66	460	-98	2 014 030	63
Goods in transit	1 165 969	0.3	-8	94 817	132	1 260 786	-4
Suretyship	1 113 629	0.3	-90	50 277	-92	1 163 906	-90
Railway rolling stock	17 987	0.0	49	1 010 590	185	1 028 577	180
Credit	359 690	0.1	465	0	0	359 690	465
Aircraft hull	77 585	0.0	100	79 988	268	157 573	626
Ship ownership liability	0	0.0	0	32 804	137	32 804	137
Aircraft ownership liability	518	0.0	100	10 342	908	10 860	958
Legal expenses	64	0.0	-90	0	0	64	-90
Total	343 824 800	100.0	-8	163 884 632	-7	507 709 432	-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 (up to 1 July 2020), 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).