

**Premiums written and claims paid by insurance companies in 4 quarters of 2021,
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 4Q 2020 in Latvia, %	Gross written premiums by insurers registered in Latvia <u>through branches or freedom of services (FOS)</u>	to 4Q 2020 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 4Q 2020 total, %
	EUR	Market share, %					
Life	149 512 556	25.5	8	65 446 572	4	214 959 128	7
Motor TPL, incl. compulsory MTPL	79 537 308	13.5	-11	92 090 750	-12	171 628 058	-12
Motor own damage (CASCO)	91 278 903	15.5	5	44 222 570	8	135 501 473	6
Health	108 528 967	18.5	10	8 884 469	88	117 413 436	13
Property	98 284 682	16.7	22	19 025 708	11	117 310 390	20
General liability	17 659 217	3.0	12	8 294 587	30	25 953 804	17
Accident	13 836 805	2.4	10	11 892 939	6	25 729 744	8
Suretyship	10 413 288	1.8	-10	5 276 454	-4	15 689 742	-8
Travel (assistance)	9 827 344	1.7	30	5 068 572	45	14 895 916	35
Goods in transit	3 385 342	0.6	30	461 192	25	3 846 534	29
Misc. financial losses	3 353 105	0.6	8	430 371	3	3 783 476	8
Marine	828 746	0.1	-44	447 584	9	1 276 330	-32
Credit	435 251	0.1	15	0	0	435 251	15
Railway rolling stock	145 588	0.0	-12	200 005	-13	345 593	-13
Aircraft ownership liability	60 475	0.0	39	171 500	29	231 975	32
Ship ownership liability	144 525	0.0	56	75 543	-5	220 068	28
Aircraft hull	28 198	0.0	16	175 100	40	203 298	36
Legal expenses	16 654	0.0	0	0	0	16 654	0
Total	587 276 954	100.0	7	262 163 916	1	849 440 870	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 4Q 2020 in Latvia, %	Gross claims paid by insurers registered in Latvia <u>through branches or freedom of services (FOS)</u>	to 4Q 2020 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 4Q 2020 total, %
	EUR	Market share, %					
Life	80 800 688	22.8	-8	59 257 258	50	140 057 946	10
Motor TPL, incl. compulsory MTPL	54 373 809	15.4	-6	68 935 379	-2	123 309 188	-4
Motor own damage (CASCO)	64 642 665	18.3	5	29 018 412	19	93 661 077	9
Health	81 056 454	22.9	14	6 268 680	117	87 325 134	18
Property	55 857 636	15.8	23	14 246 102	-22	70 103 738	10
Accident	5 122 103	1.4	11	3 126 190	14	8 248 293	12
General liability	4 535 526	1.3	2	2 006 853	13	6 542 379	5
Travel (assistance)	2 327 562	0.7	-31	1 921 700	1	4 249 262	-19
Misc. financial losses	2 803 324	0.8	39	363 525	78 927	3 166 849	57
Marine	1 087 306	0.3	-64	1 061 964	72	2 149 270	-40
Galvojumi	788 611	0.2	-29	998 182	1 885	1 786 793	54
Goods in transit	283 192	0.1	-76	68 645	-28	351 837	-72
Credit	181 873	0.1	-49	0	0	181 873	-49
Aircraft hull	70 521	0.0	-9	101 399	27	171 920	9
Ship ownership liability	5 080	0.0	100	16 612	-49	21 692	-34
Railway rolling stock	6 333	0.0	-65	13 545	-99	19 878	-98
Aircraft ownership liability	0	0.0	-100	17 206	66	17 206	58
Legal expenses	462	0.0	622	0	0	462	622
Total	353 943 145	100.0	3	187 421 652	14	541 364 797	7

* 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 01.07.2020), 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).