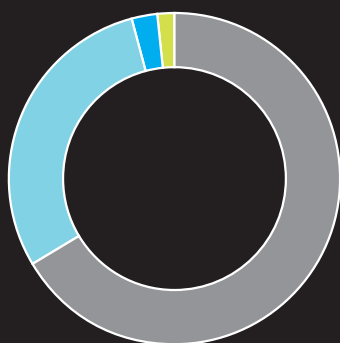


# ESTONIA



## 2006 PORTFOLIO MIX (GROSS EARNED PREMIUM)

- Motor (inc Motor TPL) 66.5%
- Property 29.4%
- Travel 2.5%
- Accident 0.2%
- Other 1.4%

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## PROFILE

QBE Kindlustuse Eesti AS was established in 2004, when QBE Group entered the Estonian market via the acquisition of the non-life insurer, Nordicum Kindlustuse Eesti AS.

The philosophy of QBE Estonia is to offer easy, affordable and quick insurance solutions to the market. We focus on domestic customers who require motor, property, personal accident and travel insurance.

In addition, QBE Estonia is committed to identifying the risks that Estonian businesses and professionals face every day, and tailoring insurance solutions to meet their specific needs.

Operating from its head office in Tallinn, QBE Estonia has an extensive network of sales points throughout the country, which provide direct customer service and support to our brokers and agents. Furthermore, we are developing strategic alliances with banks, to help meet the insurance needs of customers looking for straightforward and simple insurance solutions.

QBE Estonia is a member of the Estonian Insurance Association and the Estonian Traffic Insurance Fund.

