

The  Insurance Information Institute

# INTERNATIONAL INSURANCE



FACT  
BOOK

2006-  
2007

## To the Reader



In response to the globalization of the insurance business and the need for readily available data on world insurance, the Insurance Information Institute has developed a Fact Book for international insurance statistics.

We could not have undertaken this project without help from many organizations that collect international insurance data. We are especially grateful for the generous assistance of Axco Insurance Information Services (<http://www.axcoinfo.com>), a London-based insurance information service, and Swiss Re (<http://www.swissre.com>), which publishes the international research journal, *sigma*. The information included, which covers some 90 countries, comes from a variety of other sources as well. We have attempted to standardize the information as much as possible.

The updated book is presented each year at the annual meeting of the International Insurance Society (<http://www.iisonline.org>).

We hope you find this Fact Book useful.

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# World Overview



## WORLD LIFE AND NONLIFE INSURANCE PREMIUMS, 1995-2004 (Direct premiums written, U.S. \$ millions)

Year	Nonlife <sup>1</sup>	Life	Total
1995	\$906,781	\$1,236,627	\$2,143,408
1996	909,100	1,196,736	2,105,838
1997	896,873	1,231,798	2,128,671
1998	891,352	1,275,053	2,166,405
1999	912,749	1,424,203	2,336,952
2000	926,503	1,518,401	2,444,904
2001	969,945	1,445,776	2,415,720
2002	1,098,412	1,534,061	2,632,473
2003	1,275,616	1,682,743	2,958,359
2004	1,395,218	1,848,688	3,243,906

<sup>1</sup>Includes accident and health insurance.

Source: Swiss Re, *sigma*, various issues.

## POPULATION AND GROSS DOMESTIC PRODUCT BY COUNTRY, 2005

Country	Population in 2005 <sup>1</sup>	Gross domestic product <sup>2</sup> (U.S. \$ billions)	Country	Population in 2005 <sup>1</sup>	Gross domestic product <sup>2</sup> (U.S. \$ billions)
Algeria	32,531,853	\$237.0	Colombia	42,954,279	\$303.1
Argentina	39,537,943	537.2	Costa Rica	4,016,173	40.3
Australia	20,090,437	642.7	Croatia	4,495,904	53.3
Austria	8,184,691	269.4	Cyprus	780,133	16.8
Bahrain	688,345	14.1	Czech Republic	10,241,138	184.9
Bangladesh	144,319,628	299.9	Denmark	5,432,335	182.1
Barbados	278,870	4.8	Dominican Republic	9,049,595	58.5
Belgium	10,364,388	329.3	Ecuador	13,363,593	52.7
Brazil	186,112,794	1,580.0	Egypt	77,505,756	337.9
Bulgaria	7,450,349	67.0	El Salvador	6,704,932	33.9
Canada	32,805,041	1,077.0	Finland	5,223,442	158.4
Chile	15,980,912	180.	France	60,656,178	1,816.0
China, PR	1,306,313,812	8,158.0	Germany	82,431,390	2,446.0

(table continues)

**POPULATION AND GROSS DOMESTIC PRODUCT BY COUNTRY, 2005 (Cont'd)**

Country	Population in 2005 <sup>1</sup>	Gross domestic product <sup>2</sup> (U.S. \$ billions)	Country	Population in 2005 <sup>1</sup>	Gross domestic product <sup>2</sup> (U.S. \$ billions)
Greece	10,668,354	\$242.8	Pakistan	162,419,946	\$385.2
Guatemala	12,013,907	62.8	Panama	3,140,232	22.2
Honduras	7,167,902	20.6	Peru	27,925,628	168.9
Hong Kong	6,898,686	254.2	Philippines	87,857,473	451.3
Hungary	10,006,835	159.0	Poland	38,557,984	489.3
Iceland	296,737	10.3	Portugal	10,566,212	194.8
India	1,080,264,388	3,678.0	Romania	22,329,977	186.4
Indonesia	241,973,879	899.0	Russia	143,420,309	1,535.0
Iran	68,017,860	551.6	Saudi Arabia	26,417,599	340.5
Ireland	4,015,676	136.9	Serbia & Montenegro	10,829,175	28.4
Israel	6,276,883	139.2	Singapore	4,425,720	131.3
Italy	58,103,033	1,645.0	Slovakia	5,431,363	85.1
Ivory Coast	17,298,040	24.8	Slovenia	2,011,070	42.1
Jamaica	2,735,520	11.7	South Africa	44,344,136	527.4
Japan	127,417,244	3,867.0	South Korea	48,640,671	983.3
Jordan	5,759,732	27.7	Spain	40,341,462	1,014.0
Kenya	33,829,590	39.5	Sri Lanka	20,064,776	86.7
Kuwait	2,335,648	51.6	Sweden	9,001,774	266.5
Latvia	2,290,237	29.4	Switzerland	7,489,370	262.1
Lebanon	3,826,018	19.5	Taiwan	22,894,384	610.8
Lithuania	3,596,617	49.4	Thailand	64,185,502	545.8
Luxembourg	468,571	29.4	Trinidad and Tobago	1,075,066	13.8
Malaysia	23,953,136	248.0	Tunisia	10,074,951	76.9
Malta	398,534	7.5	Turkey	69,660,559	551.6
Mauritius	1,230,602	16.4	Ukraine	46,996,765	321.2
Mexico	106,202,903	1,066.0	United Arab Emirates	2,563,212	74.5
Morocco	32,725,847	139.5	United Kingdom	60,441,457	1,867.0
Netherlands	16,407,491	500.0	United States	295,734,134	12,370.0
New Zealand	4,035,461	97.4	Uruguay	3,415,920	32.9
Nigeria	128,765,768	132.1	Venezuela	25,375,281	161.7
Norway	4,593,041	194.7	Vietnam	83,535,576	251.8
Oman	3,001,583	40.1	Zimbabwe	12,160,782	24

<sup>1</sup>As of July 2005. <sup>2</sup>Purchasing power parity estimated.

Source: U.S. Central Intelligence Agency, World Factbook 2006.

**LIFE AND NONLIFE INSURANCE PREMIUMS, 2004**

(Direct premiums written, U.S. \$ millions)

Country	Nonlife premiums <sup>1</sup>	Life premiums	Total premiums	
			Amount	Percent of total world premiums
Algeria	\$454	\$26	\$480	0.01%
Angola	297	9	305	0.01
Argentina	2,752	1,345	4,098	0.13
Australia <sup>2</sup>	23,714	25,689	49,404	1.52
Austria	9,701	7,695	17,395	0.54
Bangladesh	111	210	321	0.01
Belgium	14,741	24,112	38,853	1.20
Botswana	97	216	313	0.01
Brazil	9,843	8,199	18,042	0.56
Bulgaria	401	64	465	0.01
Canada <sup>3</sup>	40,232	29,509	69,741	2.15
Chile	1,410	2,617	4,026	0.12
China, PR	16,765	35,407	52,171	1.61
Colombia	1,691	645	2,336	0.07
Costa Rica	320	28	348	0.01
Croatia	838	260	1,098	0.03
Cyprus	317	352	669	0.02
Czech Republic	2,673	1,720	4,393	0.14
Denmark	7,060	12,453	19,512	0.60
Dominican Republic	333	33	366	0.01
Ecuador	432	59	491	0.02
Egypt <sup>4</sup>	400	211	612	0.02
El Salvador	246	105	351	0.01
Estonia	188	64	252	0.01
Finland	3,507	12,823	16,330	0.50
France	65,811	128,813	194,624	6.00
Germany	106,261	84,535	190,797	5.88
Greece	2,410	1,913	4,323	0.13
Guatemala	246	44	290	0.01
Hong Kong	2,291	12,969	15,260	0.47
Hungary	1,708	1,179	2,887	0.09
Iceland	341	37	377	0.01

(table continues)

**LIFE AND NONLIFE INSURANCE PREMIUMS, 2004 (Cont'd)**  
(Direct premiums written, U.S. \$ millions)

Country	Nonlife premiums <sup>1</sup>	Life premiums	Total premiums	
			Amount	Percent of total world premiums
India <sup>5</sup>	\$4,330	\$16,919	\$21,249	0.66%
Indonesia	1,754	1,626	3,381	0.10
Iran <sup>6</sup>	1,727	153	1,880	0.06
Ireland	8,815	19,068	27,882	0.86
Israel	3,916	3,178	7,094	0.22
Italy	46,728	82,083	128,811	3.97
Jamaica	269	162	431	0.01
Japan <sup>5</sup>	105,587	386,839	492,425	15.18
Jordan	251	32	284	0.01
Kenya	289	119	408	0.01
Kuwait	298	95	393	0.01
Lebanon	397	180	577	0.02
Lithuania	245	85	329	0.01
Luxembourg	1,333	8,203	9,535	0.29
Malaysia <sup>5</sup>	2,245	4,208	6,453	0.20
Malta	144	147	292	0.01
Mauritius	108	165	273	0.01
Mexico	7,019	5,213	12,231	0.38
Morocco	1,049	323	1,372	0.04
Namibia	143	313	456	0.01
Netherlands <sup>7</sup>	27,064	31,512	58,577	1.81
New Zealand	4,297	1,284	5,581	0.17
Nigeria	455	104	559	0.02
Norway	6,037	7,850	13,886	0.43
Oman	236	38	274	0.01
Pakistan	339	224	563	0.02
Panama	269	153	422	0.01
Peru	483	400	883	0.03
Philippines	509	783	1,292	0.04
Poland	4,604	2,828	7,431	0.23
Portugal	5,351	7,823	13,174	0.41
Qatar	271	12	283	0.01

(table continues)

**LIFE AND NONLIFE INSURANCE PREMIUMS, 2004 (Cont'd)**  
(Direct premiums written, U.S. \$ millions)

Country	Nonlife premiums <sup>1</sup>	Life premiums	Total premiums	
			Amount	Percent of total world premiums
Romania	\$818	\$251	\$1,068	0.03%
Russia	12,809	3,544	16,352	0.50
Saudi Arabia	1,146	50	1,196	0.04
Serbia and Montenegro	444	34	478	0.01
Singapore	3,237	6,459	9,696	0.30
Slovakia	885	603	1,488	0.05
Slovenia	1,278	531	1,809	0.06
South Africa <sup>3</sup>	6,301	24,381	30,682	0.95
South Korea <sup>5</sup>	19,944	48,680	68,623	2.12
Spain	32,311	23,592	55,903	1.72
Sri Lanka	153	120	273	0.01
Sweden	8,285	15,790	24,075	0.74
Switzerland	17,939	24,067	42,006	1.29
Taiwan	9,385	33,851	43,236	1.33
Thailand	2,581	3,167	5,747	0.18
Trinidad and Tobago	232	642	874	0.03
Tunisia	511	43	554	0.02
Turkey <sup>6</sup>	3,763	857	4,619	0.14
Ukraine	2,894	29	2,924	0.09
United Arab Emirates	1,239	254	1,493	0.05
United Kingdom	105,241	189,591	294,831	9.09
United States <sup>9</sup>	603,018	494,818	1,097,836	33.84
Venezuela	2,550	79	2,629	0.08
Vietnam	302	601	904	0.03

<sup>1</sup>Includes accident and health insurance.

<sup>2</sup>Nonlife insurance: July 1, 2002 - June 30, 2003.

<sup>3</sup>Life business expressed in net premiums.

<sup>4</sup>July 1, 2002 - June 30, 2003.

<sup>5</sup>April 1, 2003 - March 31, 2004.

<sup>6</sup>March 21, 2003 - March 20, 2004.

<sup>7</sup>Nonlife insurance is gross premiums including a small amount of reinsurance premiums.

<sup>8</sup>Premium in local currency in TRL billions.

<sup>9</sup>Life premiums include an estimate of group pension premiums. Nonlife insurance includes state funds.

Source: Swiss Re, *sigma*, No. 2, 2005.

**THE WORLD'S LEADING INSURANCE COUNTRIES, 2004**  
(Direct premiums written, U.S. \$ millions)

Rank	Country	Nonlife premiums <sup>1</sup>	Life premiums	Total premiums		
				Amount	Percent change from prior year	Percent of total world premiums
1	United States <sup>2</sup>	\$603,018	\$494,818	\$1,097,836	3.8%	33.84%
2	Japan <sup>3</sup>	105,587	386,839	492,425	4.1	15.18
3	United Kingdom	105,241	189,591	294,831	15.9	9.09
4	France	65,811	128,813	194,624	20.5	6.00
5	Germany	106,261	84,535	190,797	12.1	5.88
6	Italy	46,728	82,083	128,811	14.6	3.97
7	Canada <sup>4</sup>	40,232	29,509	69,741	16.8	2.15
8	South Korea <sup>3</sup>	19,944	48,680	68,623	14.1	2.12
9	Netherlands <sup>5</sup>	27,064	31,512	58,577	12.6	1.81
10	Spain	32,311	23,592	55,903	18.2	1.72

<sup>1</sup>Includes accident and health insurance.

<sup>2</sup>Nonlife premiums include state funds; life premiums include an estimate of group pension business.

<sup>3</sup>April 1, 2003 - March 31, 2004.

<sup>4</sup>Life business expressed in net premiums.

<sup>5</sup>Nonlife premiums are gross premiums including a small amount of reinsurance premiums.

Source: Swiss Re, *sigma*, No. 2/2005.



# World Rankings



## TOP TEN GLOBAL INSURANCE COMPANIES BY REVENUES, 2004<sup>1</sup> (\$ millions)

Rank	Company	Revenues <sup>2</sup>	Country	Industry
1	AXA	\$121,606	France	Life/health
2	Allianz	118,937	Germany	Property/casualty
3	ING Group	105,886	Netherlands	Life/health
4	American International Group	97,987	United States	Property/casualty
5	Assicurazioni Generali	83,268	Italy	Life/health
6	Berkshire Hathaway	74,382	United States	Property/casualty
7	Aviva	73,025	United Kingdom	Life/health
8	Munich Re Group	60,706	Germany	Property/casualty
9	Nippon Life Insurance	60,521	Japan	Life/health
10	Zurich Financial Services	59,678	Switzerland	Property/casualty <sup>1</sup>

<sup>1</sup>Based on an analysis of companies in the Global Fortune 500. Includes stock and mutual companies.

<sup>2</sup>Revenues include premium and annuity income, investment income and capital gains or losses, but exclude deposits; includes consolidated subsidiaries, excludes excise taxes.

Source: Fortune.

## TOP TEN GLOBAL PROPERTY/CASUALTY INSURANCE COMPANIES BY REVENUES, 2004<sup>1</sup> (\$ millions)

Rank	Company	Revenues <sup>2</sup>	Country
1	Allianz	\$118,937	Germany
2	American International Group	97,987	United States
3	Berkshire Hathaway	74,382	United States
4	Munich Re Group	60,706	Germany
5	Zurich Financial Services	59,678	Switzerland
6	State Farm Insurance Cos.	58,819	United States
7	Allstate	33,936	United States
8	Swiss Reinsurance	29,045	Switzerland
9	Millea Holdings	26,979	Japan
10	St. Paul Travelers Cos.	22,934	United States

<sup>1</sup>Based on an analysis of companies in the Global Fortune 500. Includes stock and mutual companies.

<sup>2</sup>Revenues include premium and annuity income, investment income and capital gains or losses, but exclude deposits; includes consolidated subsidiaries, excludes excise taxes.

Source: Fortune.

**TOP TEN GLOBAL LIFE/HEALTH INSURANCE COMPANIES BY REVENUES, 2004<sup>1</sup>**  
(\$ millions)

Rank	Company	Revenues <sup>2</sup>	Country
1	AXA	\$121,606	France
2	ING Group	105,886	Netherlands
3	Assicurazioni Generali	83,268	Italy
4	Aviva	73,025	United Kingdom
5	Nippon Life Insurance	60,521	Japan
6	Prudential	47,056	United Kingdom
7	Dai-ichi Mutual Life Insurance	44,469	Japan
8	MetLife	39,535	United States
9	Meiji Yasuda Life Insurance	38,835	Japan
10	CNP Assurances	36,943	France

<sup>1</sup>Based on an analysis of companies in the Global Fortune 500. Includes stock and mutual companies.

<sup>2</sup>Revenues include premium and annuity income, investment income and capital gains or losses, but exclude deposits; includes consolidated subsidiaries, excludes excise taxes.

Source: Fortune.

**TOP TEN GLOBAL REINSURERS, 2004<sup>1</sup>**  
(\$ millions)

Rank	Company	Net reinsurance premiums written	Country
1	Munich Re	\$28,889.4	Germany
2	Swiss Re	25,780.2	Switzerland
3	Berkshire Hathaway Re	10,580.0	United States
4	Hannover Re	10,125.9	Germany
5	GE Insurance Solutions	8,173.0	United States
6	Lloyd's	7,653.1	United Kingdom
7	Allianz Re <sup>1</sup>	5,586.1	Germany
8	Everest Re	4,531.5	Bermuda
9	XL Re	4,149.3	Bermuda
10	PartnerRe	3,852.7	Bermuda

<sup>1</sup>Less than 10 percent of net premiums written relate to third-party reinsurance business.

Source: Standard & Poors.

**TOP TEN GLOBAL INSURANCE BROKERS BY REVENUES, 2004**  
(\$ millions)

<b>Rank</b>	<b>Company</b>	<b>Brokerage revenues<sup>1</sup></b>	<b>Country</b>
1	Marsh & McLennan Cos. Inc.	\$10,365.0	United States
2	Aon Corp.	6,902.0	United States
3	Willis Group Holdings Ltd.	2,205.0	United Kingdom
4	Arthur J. Gallagher & Co.	1,325.2	United States
5	Wells Fargo & Co.	943.7 <sup>2</sup>	United States
6	Jardine Lloyd Thompson Group plc	857.8	United Kingdom
7	BB&T Insurance Services Inc.	679.7	United States
8	Brown & Brown Inc.	638.3	United States
9	Alexander Forbes Ltd.	635.9 <sup>3</sup>	South Africa
10	Hilb Rogal & Hobbs Co.	609.7	United States

<sup>1</sup>Gross revenues generated by insurance brokerage, consulting and related services.

<sup>2</sup>Includes Acordia Inc. and Wells Fargo Insurance Inc.

<sup>3</sup>Fiscal year ending 3/31.

Source: Business Insurance, July 18, 2005.

**THE 20 MOST COSTLY WORLD INSURANCE LOSSES, 2005<sup>1</sup>**  
(\$ millions)

Rank	Date	Location	Event	Insured loss in U.S. dollars
1	Aug. 24	U.S., Gulf of Mexico, Bahamas, North Atlantic	Hurricane Katrina; floods, damage to levees and oil rigs	\$45,000
2	Sep. 20	U.S., Gulf of Mexico, Cuba	Hurricane Rita; floods, damage to oil rigs	10,000
3	Oct. 16	U.S., Mexico, Jamaica, Haiti, Cuba	Hurricane Wilma; torrential rain, floods	10,000
4	Jan. 8	Denmark, Sweden, U.K., et al.	Winter storm Erwin; floods	1,887
5	Aug. 19	Switzerland, Germany, Austria, et al.	Rain, floods and landslides	1,864
6	Jul. 6	U.S., Cuba, Haiti, Jamaica, et al.	Hurricane Dennis; damage to agriculture	1,115
7	Jul. 9	India	Floods and landslides; damage to warehouses	844
8	Mar. 25	U.S.	Thunderstorms with heavy rain and hail	655
9	Jan. 11	U.K., Ireland	Storm Gero with winds up to 200 km/h	510
10	Aug. 30	Japan, South Korea, et al.	Typhoon Nabi/No. 14; rain, floods, landslides	498
11	Aug. 19	Canada	Tornadoes and floods	342
12	May 6	U.S.	Hail and storms; hailstones up to 10 cm	315
13	Mar. 30	U.S.	Thunderstorms, tornadoes, hail	290
14	Feb. 2	U.S.	Thunderstorms, hail	285
15	Jan. 4	U.S.	Winter storm; freezing temperatures	270
16	Jul. 28	U.K., Switzerland, Germany, et al.	Storm fronts Gerrit and Hansi over Europe	263
17	Oct. 7	U.S.	Floods caused by heavy rain; strong winds	246
18	Jan. 4	Canada	Fire after two explosions at oil sands plant	NA
19	May 1	Taiwan	Fire at chip processing company	NA
20	Jul. 27	Indian Ocean, India	Explosion on oil platform	NA

<sup>1</sup>Property and business interruption losses, excluding life and liability losses.

Note: Loss data shown here may differ from figures shown elsewhere for the same event due to revisions in loss estimates.

NA=Data not available.

Source: Swiss Re, *sigma*, No. 2/2006; ISO, insured losses for natural catastrophes in the United States.

**THE TEN MOST COSTLY WORLD INSURANCE LOSSES, 1970-2005<sup>1</sup>**  
(\$ millions)

Rank	Date	Country	Event	Insured loss in 2005 U.S. dollars <sup>2</sup>
1	Aug. 24, 2005	U.S., Gulf of Mexico, Bahamas, North Atlantic	Hurricane Katrina; floods. damage to levees and oil rigs	\$45,000
2	Aug. 23, 1992	U.S., Bahamas	Hurricane Andrew	22,274
3	Sep. 11, 2001	U.S.	Terrorist attacks on WTC, Pentagon, other buildings	20,716
4	Jan. 17, 1994	U.S.	Northridge earthquake (magnitude 6.6)	18,450
5	Sep. 2, 2004	U.S., Caribbean: Barbados, et al.	Hurricane Ivan; damage to oil rigs	11,684
6	Sep. 20, 2005	U.S., Gulf of Mexico, Cuba	Hurricane Rita; floods, damage to oil rigs	10,000
7	Oct. 15, 2005	U.S., Mexico, Jamaica, Haiti et al.	Hurricane Wilma; torrential rain, floods	10,000
8	Aug. 11, 2004	U.S., Caribbean: Cuba, Jamaica, et al.	Hurricane Charley	8,272
9	Sep. 27, 1991	Japan	Typhoon Mireille/No. 19	8,097
10	Jan. 25, 1990	France, U.K., Belgium, Netherlands, et al.	Winterstorm Daria	6,864

<sup>1</sup>Property and business interruption losses, excluding life and liability losses.

<sup>2</sup>Adjusted to 2005 dollars by Swiss Re.

Note: Loss data shown here may differ from figures shown elsewhere for the same event due to differences in the date of publication, the geographical area covered and other criteria used by organizations collecting the data.

Source: Swiss Re, *sigma*, No. 2/2006.

# Country Profiles



# Algeria



## POPULATION

32,531,853 (est. July 2005)

## GDP

\$237 billion (est. 2005)

### LEADING NONLIFE INSURANCE COMPANIES, 2004

Company	Written premiums*	
	DZD Mn	USD Mn
SAA	11,188.0	155.3
CAAT	8,914.0	123.7
CAAR	3,957.0	54.9
CNMA	2,825.0	39.2
TRUST	1,958.0	27.2
CASH	1,775.0	24.6
CIAR	1,682.0	23.3
2A	1,424.0	19.8
GAM	1,160.0	16.1
Al-Baraka	498.0	6.9

\*Gross written premiums.

### LEADING LIFE INSURANCE COMPANIES, 2003

Company	Gross written premiums	
	DZD Mn	USD Mn
SAA	560.2	7.8
CAAR	286.3	4.0
CAAT	215.5	3.0
CIAR	161.2	2.2
2A	90.4	1.3
Al Rayane	26.4	0.4
Trust	25.0	0.4
GAM	18.1	0.3
CASH	4.2	0.1
Al Baraka	2.8	0.0

#### ASSOCIATION:

Le Conseil National des Assurances  
(CAN)

Cooperative Ennadjah I  
Villa N° 30, Bois des Cars I  
Dely-Ibrahim

Alger

Tel: (213) 021-37-2160

Fax: (213) 021-37-2160

#### ASSOCIATION:

General Arab Insurance Federation  
8, Kaser El Nil Street

PO Box 611

Cairo, 1151, Egypt

Tel: (20) 2-574-3177

Fax: (20) 2-576-2310

[www.gaif-1.org/](http://www.gaif-1.org/)

#### CURRENCY:

Algerian dinar (DZD)

#### EXCHANGE RATES:

Algerian dinars per U.S. dollar —  
73.276 (2005), 72.061 (2004),  
77.395 (2003), 79.682 (2002),  
77.215 (2001)

#### REGULATORY BODY:

Direction des Assurances  
Direction Generale du Tresor  
Ministere des Finances  
Cite Malki

Alger

Tel: (213) 021-59-53-92

Fax: (213) 021-59-53-70

#### DIRECT PREMIUMS WRITTEN, 2004

**Total Premiums:** \$480 (U.S. \$ millions)

**Nonlife Premiums:** 454

**Life Premiums:** 26

Sources: Swiss Re (premium data); Axco Insurance Information Services (leading cos.); U.S. Central Intelligence Agency (economic/demographic data).

# Angola



## POPULATION

11,827,315 (est. July 2005)

## GDP

\$28 billion (est. 2005)

### LEADING NONLIFE INSURANCE COMPANIES, 2002

Company	Written premiums*	
	AOA Mn	USD Mn
AAA	4,847.0	111.3
ENSA	2,297.6	52.8

\*Gross written premiums.

### LEADING LIFE INSURANCE COMPANIES, 2002

Company	Gross written premiums	
	AOA Mn	USD Mn
ENSA- Seguros de Angola	148.6	3.4

### CURRENCY:

kwanza (AOA)

### EXCHANGE RATES:

kwanza per U.S. dollar — 88.6 (2005), 83.541 (2004), 74.606 (2003), 43.53 (2002), 22.058 (2001)

### REGULATORY BODY:

Instituto de Supervisão de Seguros  
Avenida 4 de Fevereiro, no. 127  
CP 5778  
Luanda  
Tel: (244) 2-336-493  
Fax: (244) 2-399-905

### DIRECT WRITTEN PREMIUMS, 2004

<b>Total Premiums:</b>	\$305 (U.S. \$ millions)
<b>Nonlife Premiums:</b>	297
<b>Life Premiums:</b>	9

Sources: Swiss Re (premium data); Axco Insurance Information Services (leading cos.); U.S. Central Intelligence Agency (economic/demographic data).



# Argentina



## POPULATION

39,537,943 (est. July 2005)

## GDP

\$537 billion (est. 2005)

### LEADING NONLIFE INSURANCE COMPANIES, 2004

Company	Written premiums*	
	ARS Mn	USD Mn
Federacion Patronal	588.3	201.2
Mapfre Argentina	466.4	159.5
Caja Seguros	457.5	156.5
Meridional	423.3	144.8
San Cristobal	378.2	129.4
HSBC Buenos Aires	363.8	124.4
Segunda CSL	292.5	100.1
Provincia	267.8	91.6
Zurich Argentina	252.1	86.2
Sancor	250.8	85.8

\*Gross written premiums.

### LEADING LIFE INSURANCE COMPANIES, 2004

Company	Gross written premiums	
	ARS Mn	USD Mn
Consolidar Retiro	234.1	80.1
Caja Seguros	226.8	77.6
Origenes Retiro	197.0	67.4
Internacional Vida	158.7	54.3
HSBC NY Life Retiro	145.7	49.8
HSBC NY Life Vida	145.4	49.7
Siembra Retiro	141.7	48.5
Consolidar Vida	120.8	41.3
Nacion Retiro	118.1	40.4
Siembra Vida	116.7	39.9

### ASSOCIATION:

Argentinean Insurance Cos.  
Association  
Calle 25 de Mayo 565  
2 Pisco  
Buenos Aires  
Tel: (54) 11-4312-7790  
Fax: (54) 11-4312-6300  
[www.aacsra.org.ar/](http://www.aacsra.org.ar/)

### CURRENCY:

Argentine peso (ARS)

### EXCHANGE RATES:

Argentine pesos per U.S. dollar —  
2.9037 (2005), 2.9233 (2004),  
2.9006 (2003), 3.0633 (2002),  
0.9995 (2001)

### REGULATORY BODY:

Superintendencia de Seguros de la  
Nacion  
Av. Julio A. Roca 721  
1067 Buenos Aires  
Tel: (54) 11-4338-4000  
Fax: (54) 11-4331-3852

### DIRECT PREMIUMS WRITTEN, 2004

<b>Total Premiums:</b>	\$4,098 (U.S. \$ millions)
<b>Nonlife Premiums:</b>	2,752
<b>Life Premiums:</b>	1,345

Sources: Swiss Re (premium data); Axco Insurance Information Services (leading cos.); U.S. Central Intelligence Agency (economic/demographic data).

# Australia



## POPULATION

20,090,437 (est. July 2005)

## GDP

\$643 billion (est. 2005)

### LEADING NONLIFE INSURANCE COMPANIES, 2004

Company	Written premiums*	
	AUD Mn	USD Mn
QBE Insurance	6,781.0	4,994.8
Insurance Australia	5,863.0	4,318.7
Promina	2,753.0	2,027.8
Suncorp	1,784.0	1,314.1
Zurich Australian	565.0	416.2
Westfarmers	538.0	396.3
RACQ	342.0	251.9
AIG	224.0	165.0
ACE Insurance	202.0	148.8
Westpac	157.0	115.6

\*net earned premiums.

### LEADING LIFE INSURANCE COMPANIES, 2004

Company	Gross written premiums	
	AUD Mn	USD Mn
AMP	8,773.0	6,462.1
MLC	7,311.9	5,385.9
ING Australia	4,184.9	3,082.6
Commonwealth/ Colonial	2,874.1	2,117.0
BT/Westpac	2,225.8	1,639.5
AXA	2,125.1	1,565.3
Citicorp Life	1,300.3	957.8
Macquarie Life	1,098.6	809.2
Challenger Life	818.2	602.7
Aviva	737.4	543.2

### ASSOCIATION:

Insurance Council of Australia  
Level 3  
56 Pitt Street  
Sydney  
Tel: (61) 2-9253-5100  
Fax: (61) 2-9253-5111  
[www.ica.com.au/](http://www.ica.com.au/)

### CURRENCY:

Australian dollar (AUD)

### EXCHANGE RATES:

Australian dollars per U.S. dollar —  
1.3095 (2005), 1.3598 (2004),  
1.5419 (2003), 1.8406 (2002),  
1.9334 (2001)

### REGULATORY BODY:

Australian Prudential Regulation  
Authority (APRA)  
Level 26, 400 George Street  
Sydney, NSW 2000  
Tel: (61) 2-9210-3000  
Fax: (61) 2-9210-3411

### DIRECT PREMIUMS WRITTEN, 2004

<b>Total Premiums:</b>	\$49.404 (U.S. \$ millions)
<b>Nonlife Premiums:</b>	23.714
<b>Life Premiums:</b>	25.689

Sources: Swiss Re (premium data); Axco Insurance Information Services (leading cos.); U.S. Central Intelligence Agency (economic/demographic data).

# Austria



## POPULATION

8,184,691 (est. July 2005)

## GDP

\$269 billion (est. 2005)

### LEADING NONLIFE INSURANCE COMPANIES, 2004

Company	Written premiums*	
	EUR Mn	USD Mn
Generali	1,202.2	1,492.6
Allianz Elementar	893.0	1,108.8
Uniqa Sach	878.6	1,090.9
Wiener Stadtische	866.9	1,076.3
Donau	411.8	511.3
Grawe	307.3	381.5
Zurich	275.6	342.2
Oberosterreichische	225.0	279.4
Niederosterreichische	182.3	226.4
Wustenrot	165.4	205.3

\*Gross written premiums.

### LEADING LIFE INSURANCE COMPANIES, 2004

Company	Gross written premiums	
	EUR Mn	USD Mn
Sparkassen Versicherung	887.3	1,101.7
Wiener Stadtische	765.2	950.1
Raiffeisen	622.1	772.5
Generali Versicherung	559.9	695.1
Uniqa Personenversicherung	407.0	505.3
Allianz Elementar Leben	367.5	456.3
Wustenrot	333.0	413.4
Union	328.6	408.1
FinanceLife	207.2	257.2
Donau	185.6	230.4

### ASSOCIATION:

Austrian Association of Insurance  
Companies  
Schwarzenbergplatz 7  
A-1030 Wien, Austria  
Tel: (43) 1-711-56-0  
Fax: (43) 1-711-56-270  
www.vvo.at

### CURRENCY:

euro (EUR)

### EXCHANGE RATES:

euros per U.S. dollar —  
0.8041 (2005), 0.8054 (2004),  
0.886 (2003), 1.0626 (2002),  
1.1175 (2001)

### REGULATORY BODY:

Supervisory Authority  
Bundesministerium fuer Finanzen  
1020 Wien  
Praterstrasse 23  
Tel: (43) 1-249-59-00

### DIRECT PREMIUMS WRITTEN, 2004

**Total Premiums:** \$17,395 (U.S. \$ millions)

**Nonlife Premiums:** 9,701

**Life Premiums:** 7,695

Sources: Swiss Re (premium data); Axco Insurance Information Services (leading cos.); U.S. Central Intelligence Agency (economic/demographic data).

# Bangladesh



## POPULATION

144,319,628 (est. July 2005)

## GDP

299.9 billion (est. 2005)

### LEADING NONLIFE INSURANCE COMPANIES, 2004

Company	Written premiums*	
	BDT Mn	USD Mn
Sadharan Bima Corporation	778.7	13.4
Green Delta	514.5	8.8
Pragati	507.7	8.7
Reliance	492.3	8.5
Standard	296.3	5.1
Peoples	261.4	4.5
Phoenix	235.2	4.0
Bangladesh General	230.4	4.0
Rupali	211.2	3.6
Federal	191.8	3.3

\*Gross written premiums.

### LEADING LIFE INSURANCE COMPANIES, 2004

Company	Gross written premiums	
	BDT Mn	USD Mn
American Life	4,241.3	71.3
National Life	2,127.0	35.7
Delta Life	2,102.5	35.3
Progressive Life	935.3	15.7
Meghna Life	761.1	12.8
Fareast Islami Life	759.7	12.8
Sandhani Life	705.6	11.9
Popular Life	500.4	8.4
Homeland Life	412.7	6.9
Sun Life	257.5	4.3

### ASSOCIATION:

Bangladesh Insurance Association  
Rupali Bima Bhaban  
7 Rajuk Avenue  
Dhaka 1000  
Tel: (880) 2-9557330  
Fax: (880) 2-9557330  
bia@bdcom.com

### CURRENCY:

taka (BDT)

### EXCHANGE RATES:

taka per U.S. dollar —  
64.328 (2005), 59.513 (2004),  
58.15 (2003), 57.888 (2002),  
55.807 (2001)

### REGULATORY BODY:

Chief Controller of Insurance  
Department of Insurance  
Ministry of Commerce  
Sadharan Bima Bhaban - 2  
139 Mothijheel Commercial Area  
Dhaka 1000  
Tel: (880) 2-956-5548  
Fax: (880) 2-956-5056

### DIRECT PREMIUMS WRITTEN, 2004

<b>Total Premiums:</b>	\$321 (U.S. \$ millions)
<b>Nonlife Premiums:</b>	111
<b>Life Premiums:</b>	210

Sources: Swiss Re (premium data); Axco Insurance Information Services (leading cos.); U.S. Central Intelligence Agency (economic/demographic data).

# Belgium



## POPULATION

10,364,388 (est. July 2005)

## GDP

\$329 billion (est. 2005)

### LEADING NONLIFE INSURANCE COMPANIES, 2004

Company	Written premiums*	
	EUR Mn	USD Mn
Axa Belgium	1,380.3	1,713.8
Fortis AG	888.4	1,103.1
Ethais	675.6	838.9
KBC Assurances	605.9	752.3
Winterthur-Europe	521.1	647.0
ING	323.0	401.0
Mercator	318.4	395.4
AGF Belgium	310.7	385.7
Les Assurances Populaires	253.7	315.0
DKV Belgium	228.8	284.1

\*Gross written premiums.

### LEADING LIFE INSURANCE COMPANIES, 2004

Company	Gross written premiums	
	EUR Mn	USD Mn
Ethias Life	3,386.9	4,205.3
KBC Assurances/ CBC Assurances	2,811.8	3,491.2
Les Assurances de Fortis Banque	2,484.1	3,084.3
AXA Belgium	2,040.4	2,533.4
Fortis AG	1,789.4	2,221.7
ING Insurance	1,677.9	2,083.4
Dexia Assurances	1,346.8	1,672.2
AGF Belgium Insurance	514.3	638.5
Argenta Assurances	465.8	578.3
Delta Lloyd Life	366.6	455.2

### ASSOCIATION:

Insurance Companies' Association  
Assuralia  
Maison de l'Assurance  
Square de Meeus 29  
B-1000 Bruxelles  
Tel: (32) 2-547-56-11  
Fax: (32) 2-547-56-01  
www.assuralia.be

### CURRENCY:

euro (EUR)

### EXCHANGE RATES:

euros per U.S. dollar —  
0.8041 (2005), 0.8054 (2004),  
0.886 (2003), 1.0626 (2002),  
1.1175 (2001)

### REGULATORY BODY:

Insurance Supervisory Authority  
Commission Bancaire Financiere et  
des Assurances (CBFA)  
Rue du Congres 10-16  
B-1000 Bruxelles  
Tel: (32) 2-220-5211  
Fax: (32) 2-220-5817

### DIRECT PREMIUMS WRITTEN, 2004

<b>Total Premiums:</b>	\$38,853 (U.S. \$ millions)
<b>Nonlife Premiums:</b>	14,741
<b>Life Premiums:</b>	24,112

Sources: Swiss Re (premium data); Axco Insurance Information Services (leading cos.); U.S. Central Intelligence Agency (economic/demographic data).

# Bermuda



## POPULATION

65,365 (est. July 2005)

## GDP

2.33 billion (est. 2005)

### LEADING NONLIFE INSURANCE COMPANIES, 2003

Company	Written premiums*
	USD Mn
ACE	9,602.4
XL Capital	6,220.7
Partner Re	3,503.4
Arch Capital	2,212.6
AXIS Capital	1,436.2
Endurance Speciality	1,174.0
Allied World	1,167.2
Renaissance Re	1,115.7
Everest Reinsurance	950.7
ALEA	858.5

\*Gross written premiums.

### LEADING LIFE INSURANCE COMPANIES

Data not available.

#### ASSOCIATION:

Bermuda Market Information Office  
48 Cedar Avenue  
PO Box HM 2911  
Hamilton HM LX  
Tel: (441) 292-9829  
Fax: (441)295-3532  
[www.bermuda-insurance.org](http://www.bermuda-insurance.org)

#### CURRENCY:

Bermudian dollar (BMD)

#### EXCHANGE RATES:

Bermudian dollar per U.S. dollar —  
1.0000 (fixed rate pegged to the  
U.S. dollar)

#### REGULATORY BODY:

Supervisor of Insurance  
Bermuda Monetary  
Burnaby House  
26 Burnaby Street  
Hamilton HM 11  
Tel: (441) 295-5278  
Fax: (441) 292-7471

#### DIRECT PREMIUMS WRITTEN, 2001

##### Total Premiums:

\$49,019 (U.S. \$ millions)

Sources: Bermuda Insurance Institute (premium data); Axco Insurance Information Services (leading cos.); U.S. Central Intelligence Agency (economic/demographic data).

# Botswana



## POPULATION

1,640,115 (est. July 2005)

## GDP

\$17 billion (est. 2005)

### LEADING NONLIFE INSURANCE COMPANIES, 2004

Company	Written premiums*	
	BWP Mn	USD Mn
Botswana Ins Co.	163.9	34.9
Botswana Eagle	107.0	22.8
Mutual & Federal	67.9	14.5
Regent	37.5	8.0
General Ins. Botswana	34.7	7.4
Sesiro	32.0	6.8
Prefsure	13.2	2.8
BECI	1.0	0.2

\*Gross written premiums.

### LEADING LIFE INSURANCE COMPANIES, 2004

Company	Gross written premiums	
	BWP Mn	USD Mn
BLIL	488.9	104.2
Metropolitan Life	218.3	46.5
Regent Life	41.5	8.8
First	8.0	1.7

### ASSOCIATION:

Botswana Insurance Brokers  
Association  
c/o Aon Botswana (Pty) Ltd  
PO Box 624  
AIB House  
Plot 50368  
Gaborone Business Park  
Showgrounds  
Gaborone  
Tel: (267) 361-7300  
Fax: (267) 314-608

### CURRENCY:

pula (BWP)

### EXCHANGE RATES:

pulas per U.S. dollar — 5.1104 (2005),  
4.6929 (2004), 4.9499 (2003),  
6.3278 (2002), 5.8412 (2001)

### REGULATORY BODY:

Registrar of Insurance  
Ministry of Finance and Development  
Planning  
Private Bag 008  
Gaborone  
Tel: (267) 395-0338  
Fax: (267) 395-1051  
Email: egonsalves@gov.bw

### DIRECT WRITTEN PREMIUMS, 2004

<b>Total Premiums:</b>	\$313 (U.S. \$ millions)
<b>Nonlife Premiums:</b>	97
<b>Life Premiums:</b>	216

Sources: Swiss Re (premium data); Axco Insurance Information Services (leading cos.); U.S. Central Intelligence Agency (economic/demographic data).

# Brazil



## POPULATION

186,112,794 (est. July 2005)

## GDP

\$1,580 billion (est. 2005)

### LEADING NONLIFE INSURANCE COMPANIES, 2005

Company	Written premiums*	
	BRL Mn	USD Mn
Bradesco Auto	2,617.3	1,072.7
Unibanco AIG Seguros	2,485.9	1,018.8
Porto Seguro CIA	2,243.7	919.5
Itau	1,972.0	808.2
Sul America	1,941.5	795.7
Mapfre Vera Cruz	1,207.3	494.8
Tokio Marine	970.6	397.8
AGF Brasil	929.2	380.8
Brasilveiculos	752.2	308.3
Caixa	734.7	301.1

\*Gross written premiums.

### LEADING LIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums	
	BRL Mn	USD Mn
Bradesco Vida	6,352.7	2,610.0
Itau Vida	2,884.4	1,185.0
Santander	919.4	377.7
Caixa Vida	805.4	330.9
Alianca do Brasil	766.1	314.7
Brasilprev	634.2	260.5
Real Tokio Marine Vida	623.0	256.0
Unibanco AIG	545.5	224.1
Mapfre Vera Cruz Vida	538.7	221.3
HSBC Vida e Previdencia (Brasil)	398.6	163.8

### ASSOCIATION:

Federacao Nacional das Empresas de Seguros (FENASEG)  
Rua Senador Dantas 74 -17o andar  
Rio de Janeiro  
CEP 20031-201  
Tel: (55) 21-2510-7777  
Fax: (55) 21-2510-7834  
www.fenaseg.org.br

### CURRENCY:

real (BRL)

### EXCHANGE RATES:

reals per U.S. dollar — 2.4344 (2005),  
2.9251 (2004), 3.0771 (2003),  
2.9208 (2002), 2.3577 (2001)

### REGULATORY BODY:

Superintendencia de Seguros Privados - SUSEP  
Rua Buenos Aires, 256- Andar 4  
Rio de Janeiro  
CEP 20061-000  
Tel: (55) 21-297-4415  
Fax (55) 21-222-1423

### DIRECT PREMIUMS WRITTEN, 2004

<b>Total Premiums:</b>	\$18,042 (U.S. \$ millions)
<b>Nonlife Premiums:</b>	9,843
<b>Life Premiums:</b>	8,199

Sources: Swiss Re (premium data); Axco Insurance Information Services (leading cos.); U.S. Central Intelligence Agency (economic/demographic data).



# Bulgaria



## POPULATION

7,450,349 (est. July 2005)

## GDP

\$67 billion (est. 2005)

### LEADING NONLIFE INSURANCE COMPANIES, 2004

Company	Written premiums*	
	BGN Mn	USD Mn
DZI-Obsto	124.5	79.0
Allianz Bulgaria	111.8	71.0
Bulstrad	105.4	66.9
Bul Ins	100.7	63.9
Orel	49.4	31.4
Vitosha	40.5	25.7
Levski Spartak	40.4	25.7
Energia	39.9	25.4
Evro Ins	29.5	18.7
Armeetz	27.5	17.5

\*Gross written premiums.

### LEADING LIFE INSURANCE COMPANIES, 2004

Company	Gross written premiums	
	BGN Mn	USD Mn
DZI	28.5	18.1
Allianz Bulgaria Life	27.8	17.7
Orel Life	11.3	7.2
AIG Life Bulgaria	10.9	6.9
Bulstrad DSK-Life	6.9	4.4
Grawe Bulgaria	5.7	3.6
Vitosha Life	4.8	3.1
Bulgariski Imoti	2.0	1.3
DSK Garancia	1.6	1.0
Dobrudja-M-Life	1.2	0.8

### ASSOCIATION:

Association of Bulgarian Insurers  
(ABZ)  
7 Sveta Sofia Street  
Sofia  
Tel: (359) 2-980-5125  
Fax: (359) 2-980-7533  
www.abz.bg

### CURRENCY:

lev (BGL)

### EXCHANGE RATES:

leva per U.S. dollar — 1.5741 (2005),  
1.5751 (2004), 1.7327 (2003),  
2.077 (2002), 2.1847 (2001)

### REGULATORY BODY:

Financial Supervisory Commission  
(FSC)  
6 Sveta Nedelja Square  
Sofia  
Tel: (359) 2-981-1902  
Fax: (359) 2-980-6954

### DIRECT PREMIUMS WRITTEN, 2004

<b>Total Premiums:</b>	\$465 (U.S. \$ millions)
<b>Nonlife Premiums:</b>	401
<b>Life Premiums:</b>	64

Sources: Swiss Re (premium data); Axco Insurance Information Services (leading cos.); U.S. Central Intelligence Agency (economic/demographic data).

# Canada



## POPULATION

32,805,041 (est. July 2005)

## GDP

\$1,077 billion (est. 2005)

### LEADING NONLIFE INSURANCE COMPANIES, 2004

Company	Written premiums*	
	CAD Mn	USD Mn
ING	3,609.0	2,774.0
Aviva Canada	2,859.6	2,198.0
Co-operators General	1,757.1	1,350.6
Economical Ins Group	1,639.6	1,260.2
Meloche Monnex	1,473.6	1,132.7
State Farm Ins Co's	1,382.9	1,062.9
Desjardins General	1,339.0	1,029.2
Royal & SunAlliance	1,264.0	971.5
Wawanesa Mutual	1,244.2	956.3
Lloyd's	1,238.6	952.0

\*Gross written premiums.

### LEADING LIFE INSURANCE COMPANIES, 2004

Company	Gross written premiums*	
	CAD Mn	USD Mn
Sun Life of Canada	3,217.3	2,472.9
London Life	2,524.0	1,940.1
Manufacturers Life	2,212.3	1,700.5
Great-West Life	1,446.3	1,111.7
Industrial Alliance	1,367.8	1,051.4
Desjardins Financial	919.3	706.6
Transamerica Life	458.9	352.7
Canada Life Financial Corp.	343.7	264.2
AIG Life	326.6	251.1
RBC Life	307.5	236.4

\*Excluding segregated funds.

#### ASSOCIATION:

Insurance Bureau of Canada  
151 Yonge Street, Suite 1800,  
Toronto  
Ontario M5C 2W7  
Tel: (1) 416-362-2031  
Fax: (1) 416-361-5952  
www.ibc.ca

#### ASSOCIATION:

Canadian Life & Health Insurance  
Association  
1 Queen Street East  
Suite 1700  
Toronto, Ontario M5C 2X9  
Tel: (1) 416-777-2221  
Fax: (1) 416-777-1895  
www.clhia.ca/

#### CURRENCY:

Canadian dollar (CAD)

#### EXCHANGE RATES:

Canadian dollars per U.S. dollar —  
1.2118 (2005), 1.301 (2004),  
1.4011 (2003), 1.5693 (2002),  
1.5488 (2001)

#### REGULATORY BODY:

Office of the Superintendent of  
Financial Institutions  
255 Albert Street, 16th floor  
Ottawa, Ontario K1A 0H2  
Tel: (1) 613-990-7788  
Fax: (1) 613-993-6782

#### DIRECT PREMIUMS WRITTEN, 2004

**Total Premiums:** \$69,741 (U.S. \$ millions)  
**Nonlife Premiums:** 40,232  
**Life Premiums:** 29,509

Sources: Swiss Re (premium data); Axco Insurance Information Services  
(leading cos.); U.S. Central Intelligence Agency (economic/demographic data).

# Chile



## POPULATION

15,980,912 (est. July 2005)

## GDP

\$181 billion (est. 2005)

### LEADING NONLIFE INSURANCE COMPANIES, 2004

Company	Written premiums*	
	CLP Bn	USD Mn
Cruz del Sur	117.9	193.4
Chilena	96.2	157.8
MAPFRE Seguros	79.0	129.6
Pentasec	72.1	118.4
Interamericana	65.2	107.0
Royal & SunAlliance	47.8	78.4
Liberty	46.7	76.7
Aseg. Magallanes	45.3	74.4
BCI	35.2	57.7
Cardif	28.4	46.7

\*Gross written premiums.

### LEADING LIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums	
	CLP Bn	USD Mn
ING	267.5	477.6
Met Life	179.2	319.9
Consortio	164.7	294.1
Principal	135.5	241.8
Chilena	103.5	184.9
Vida Corp.	89.3	159.5
Penta	80.5	143.7
BICE Vida	71.9	128.3
Altavida	68.1	121.6
Intervida	67.4	120.3

### ASSOCIATION:

The Chilean Insurance Association  
La Concepcion 322  
Santiago  
Tel: (56) 2-235-5421  
Fax: (56) 2-235-1502  
[www.aach.cl/](http://www.aach.cl/)

### CURRENCY:

Chilean peso (CLP)

### EXCHANGE RATES:

Chilean pesos per U.S. dollar —  
560.09 (2005), 609.37 (2004),  
691.43 (2003), 688.94 (2002),  
634.94 (2001)

### REGULATORY BODY:

Superintendencia de Valores y  
Seguros  
Teatinos 120  
Santiago  
Tel: (56) 2-696-2194  
Fax: (56) 2-698-7425

### DIRECT PREMIUMS WRITTEN, 2004

<b>Total Premiums:</b>	\$4,026 (U.S. \$ millions)
<b>Nonlife Premiums:</b>	1,410
<b>Life Premiums:</b>	2,617

Sources: Swiss Re (premium data); Axco Insurance Information Services (leading cos.); U.S. Central Intelligence Agency (economic/demographic data).

# China, People's Republic of



## POPULATION

1,306,313,812 (est. July 2005)

## GDP

\$8,158 billion (est. 2005)

### LEADING NONLIFE INSURANCE COMPANIES, 2004

Company	Written premiums*	
	CNY Mn	USD Mn
PICC	65,325.8	7,892.6
China Pacific Property	13,849.2	1,673.3
Ping An Property	10,640.6	1,285.6
China United Property	6,553.2	791.8
Tian An	5,128.0	619.6
Yong An Property	2,104.5	254.3
Sinosure	1,612.5	194.8
China Continent	1,534.8	185.4
Sinosafe General	1,449.3	175.1
Hua Tai	987.6	119.3

\*Gross written premiums.

### LEADING LIFE INSURANCE COMPANIES, 2004

Company	Gross written premiums	
	CNY Mn	USD Mn
China Life	176,180.8	21,286.1
Ping An Life	54,877.2	6,630.2
China Pacific Life	34,490.0	4,167.1
New China Life	17,686.2	2,136.8
Taikang Life	10,640.2	1,285.5
Tai Ping Life	6,491.1	784.3
AIA	4,807.4	580.8
Sinolife	1,245.5	150.5
Minsheng Life	1,205.8	145.7
Prudential-CITIC (Guangzhou)	645.9	78.0

### ASSOCIATION:

Insurance Association of China  
22 Xijaominxiang  
Xicheng District  
Beijing  
Tel: (86) 010-6606-9334  
Fax: (86) 010-6605-4641  
www.iachina.cn

### CURRENCY:

yuan (CNY); Note: also referred to as the Renminbi (RMB).

### EXCHANGE RATES:

yuan per U.S. dollar — 8.1943 (2005), 8.2768 (2004), 8.277 (2003), 8.277 (2002), 8.2771 (2001)

### REGULATORY BODY:

China Insurance Regulatory  
Commission (CIRC)  
410 Fu Cheng Men Nei Dajie  
Xicheng District  
Beijing  
Tel: (86) 010-6601-1870  
Fax: (86) 010-6607-1903

### DIRECT PREMIUMS WRITTEN, 2004

<b>Total Premiums:</b>	\$52,171 (U.S. \$ millions)
<b>Nonlife Premiums:</b>	16,765
<b>Life Premiums:</b>	35,407

Sources: Swiss Re (premium data); Axco Insurance Information Services (leading cos.); U.S. Central Intelligence Agency (economic/demographic data).

# Colombia



## POPULATION

42,954,279 (est. July 2005)

## GDP

\$303 billion (est. 2005)

### LEADING NONLIFE INSURANCE COMPANIES, 2005

Company	Written premiums*	
	COP Bn	USD Mn
Liberty	468.2	201.8
Colseguros	414.2	178.5
Suramericana	379.1	163.3
Previsora	361.6	155.8
Estado	355.9	153.4
Agricola	308.8	133.1
Bolivar	243.8	105.1
Solidaria	174.8	75.3
Central	170.7	73.6
Mapfre	157.2	67.7

\*Gross written premiums.

### LEADING LIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums	
	COP Bn	USD Mn
Suramericana	567.6	244.6
Bolivar	396.9	171.0
Vidalfa	209.5	90.3
Colseguros	172.0	74.1
Suratep	158.4	68.2
Colpatria	145.9	62.9
BBVA	109.7	47.3
Agricola	106.6	45.9
Colmena	106.4	45.9
Royal & SunAlliance	99.1	42.7

### ASSOCIATION:

The Colombian Insurers Association  
Carrera 7 No 26-20, Piso 11  
Bogota,  
Tel: (57) 1-210-8080  
Fax: (57) 1-210-7041  
www.fasecolda.com

### CURRENCY:

Colombian peso (COP)

### EXCHANGE RATES:

Colombian pesos per U.S. dollar —  
2,320.75 (2005), 2,628.61 (2004),  
2,877.65 (2003), 2,504.24 (2002),  
2,299.63 (2001)

### REGULATORY BODY:

La Superintendencia Bancaria  
Calle 7 No 4-49  
Santafe de Bogota  
Tel: (57) 1-350-8166  
Fax: (57) 1-350-7799

### DIRECT PREMIUMS WRITTEN, 2004

**Total Premiums:** \$2,336 (U.S. \$ millions)

**Nonlife Premiums:** 1,691

**Life Premiums:** 645

Sources: Swiss Re (premium data); Axco Insurance Information Services (leading cos.); U.S. Central Intelligence Agency (economic/demographic data).

# Costa Rica



## POPULATION

4,016,173 (est. July 2005)

## GDP

\$40 billion (est. 2005)

### LEADING NONLIFE INSURANCE COMPANIES, 2002

Company	Written premiums*	
	CRC Mn	US Mn
The Instituto Nacional de Seguros (INS)	112,807.1	313.5

\*Gross written premiums.

Note: INS is the only authorized insurer in Costa Rica.

### LEADING LIFE INSURANCE COMPANIES

Data not available.

### ASSOCIATION:

Instituto Nacional de Seguros (INS)  
Calle 9 y 11, Avenida 7a  
PO Box 10061-1000  
San Jose  
Tel: (506) 223-5800  
Fax: (506) 253-4673  
www.ins-cr.com

### CURRENCY:

Costa Rican colon (CRC)

### EXCHANGE RATES:

Costa Rican colones per U.S. dollar —  
477.79 (2005), 437.91 (2004),  
398.66 (2003), 359.82 (2002),  
328.87 (2001)

### REGULATORY BODY:

Superintendencia General de  
Entidades Financieras  
Calle 2, ent. Ave. 4 y 6; Apartado  
2762-1000  
San Jose  
Tel: (506) 243-4848  
Fax: (506) 243-4849

### DIRECT PREMIUMS WRITTEN, 2004

<b>Total Premiums:</b>	\$348 (U.S. \$ millions)
<b>Nonlife Premiums:</b>	320
<b>Life Premiums:</b>	28

Sources: Swiss Re (premium data); Axco Insurance Information Services (leading cos.); U.S. Central Intelligence Agency (economic/demographic data).

# Croatia



## POPULATION

4,495,904 (est. July 2005)

## GDP

\$53 billion (est. 2005)

### LEADING NONLIFE INSURANCE COMPANIES, 2004

Company	Written premiums*	
	HRK Mn	USD Mn
Croatia	2,491.2	412.7
Euroherc	728.1	120.6
Jadransko	466.9	77.3
Allianz Zagreb	366.9	60.8
Triglav	201.1	33.3
Zagreb	186.4	30.9
Grawe Hrvatska	114.9	19.0
Kvarner Wiener St.	107.5	17.8
Sunce	76.0	12.6
Aurum	71.3	11.8

\*Gross written premiums.

### LEADING LIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums	
	HRK Mn	USD Mn
Allianz Zagreb	299.5	50.4
Croatia	273.7	46.0
Grawe Hrvatska	238.5	40.1
Zagreb	219.0	36.8
Merkur	197.0	33.1
Kvarner Wiener St.	146.8	24.7
Euroherc Life	112.2	18.9
Sunce	72.9	12.3
Generali Life	56.2	9.4
Libertas	55.6	9.4

### ASSOCIATION:

Croatian Insurance Bureau  
(Hrvatski Ured Za Osiguranje)  
Marticeva  
7310000  
Zagreb  
Tel: (385) 01-46-16-755  
Fax: (385) 01-46-16-757

### CURRENCY:

kuna (HRK)

### EXCHANGE RATES:

kuna per U.S. dollar — 5.9473 (2005),  
6.0358 (2004), 6.7035 (2003),  
7.8687 (2002), 8.34 (2001)

### REGULATORY BODY:

Insurance Supervisory Directorate  
(Direkcija za Nadzor Drustava za  
Osiguranje)  
Miramarska 28  
10000 Zagreb  
Tel: (385) 01-611-9530  
Fax: (385) 01-611-9533

### DIRECT PREMIUMS WRITTEN, 2004

<b>Total Premiums:</b>	\$1,098 (U.S. \$ millions)
<b>Nonlife Premiums:</b>	838
<b>Life Premiums:</b>	260

Sources: Swiss Re (premium data); Axco Insurance Information Services (leading cos.); U.S. Central Intelligence Agency (economic/demographic data).



## POPULATION

780,133 (est. July 2005)

## GDP

\$16.85 billion (est. 2005)

### LEADING NONLIFE INSURANCE COMPANIES, 2004

Company	Written premiums*	
	CYP Mn	USD Mn
Laiki	26.0	55.6
General Insurance of Cyprus	20.6	43.9
Pancyprian	13.2	28.3
Cosmos	9.5	20.4
Lloyd's Underwriters	9.5	20.3
Atlantic	9.5	20.2
Commercial Union	8.5	18.3
Minerva	8.5	18.2
Universal Life	7.4	15.9
American Home	6.5	13.9

\*Gross written premiums.

### LEADING LIFE INSURANCE COMPANIES, 2004

Company	Gross written premiums	
	CYP Mn	USD Mn
Eurolife	41.2	87.9
Laiki Cyprialife	40.2	85.9
Universal Life	29.1	62.3
ALICO	14.6	31.2
Interlife	8.6	18.3
Allianz Life	4.9	10.5
Alpha	4.0	8.6
Liberty Life	3.4	7.3
Minerva	2.5	5.3
Hellenic ALICO	2.2	4.7

### ASSOCIATION:

Insurance Association of Cyprus (IAC)  
Insurance Centre  
23 Zenon Sozos Street, 1st floor  
POB 22030  
1516 Lefkosia  
Tel: (357) 2-763-913  
Fax: (357) 2-761-007  
[www.iac.org.cy](http://www.iac.org.cy)

### CURRENCY:

Republic of Cyprus: Cypriot pound (CYP); Turkish Cypriot area: Turkish New lira (YTTL)

### EXCHANGE RATES:

Cypriot pounds per U.S. dollar —  
0.4641 (2005), 0.4686 (2004),  
0.5174 (2003), 0.6107 (2002),  
0.6431 (2001),

Turkish lira per U.S. dollar —  
1.36 (2005), 1.426 million (2004),  
1.501 million (2003),  
1.507 million (2002),  
1.226 million (2001)

### REGULATORY BODY:

Insurance Companies Control Service (ICCS)  
Pancyprian Building  
15a Demonsthenis Severis Avenue,  
1st Floor  
1080 Lefkosia  
Tel: (357) 22-303-256  
Fax: (357) 22-302-938

### DIRECT PREMIUMS WRITTEN, 2004

<b>Total Premiums:</b>	\$669 (U.S. \$ millions)
<b>Nonlife Premiums:</b>	317
<b>Life Premiums:</b>	352

Sources: Swiss Re (premium data); Axco Insurance Information Services (leading cos.); U.S. Central Intelligence Agency (economic/demographic data).



# Czech Republic



## POPULATION

10,241,138 (est. July 2005)

## GDP

\$185 billion (est. 2005)

### LEADING NONLIFE INSURANCE COMPANIES, 2004

Company	Written premiums*	
	CZK Mn	USD Mn
Ceska pojistovna	25,077.8	975.8
Kooperativa	18,705.9	727.9
Allianz	7,242.0	281.8
Generali	3,797.8	147.8
CPP	2,903.2	113.0
CSOB pojistovna	2,668.1	103.8
UNIGA	2,280.0	88.7
AIG Czech Republic	1,064.2	41.4
Pojistovna CS	627.8	24.4
EGAP	551.5	21.5

\*Gross written premiums.

### LEADING LIFE INSURANCE COMPANIES, 2004

Company	Gross written premiums	
	CZK Mn	USD Mn
Ceska pojistovna	15,892.1	618.4
Kooperativa	5,461.1	212.5
ING Nationale-Nederlanden	5,325.2	207.2
CSOB Pojistovna	3,388.8	131.9
Pojistovna CS	3,265.6	127.1
Komerčni pojistovna	2,804.6	109.1
Allianz	1,709.3	66.5
AMCICO AIG Life	1,656.3	64.4
Generali	1,223.4	47.6
Credit Suisse	1,128.9	43.9

### ASSOCIATION:

Czech Insurance Association  
Ceska Asociace Pojistoven (CAP)  
Na Porici 12  
115 30 Prague 1  
Tel: (420) 2-2487-5611  
Fax: (420) 2-2487-5612  
www.cap.cz

### CURRENCY:

Czech koruna (CZK)

### EXCHANGE RATES:

koruny per U.S. dollar —  
23.957 (2005), 25.7 (2004),  
28.209 (2003), 32.739 (2002),  
38.035 (2001)

### REGULATORY BODY:

Office for State Supervision of  
Insurance and Pension Funds  
Legerova 69  
Prague 1  
Tel: (420) 2-5704-2134  
Fax: (420) 2-5704-3049

### DIRECT PREMIUMS WRITTEN, 2004

<b>Total Premiums:</b>	\$4,393 (U.S. \$ millions)
<b>Nonlife Premiums:</b>	2,673
<b>Life Premiums:</b>	1,720

Sources: Swiss Re (premium data); Axco Insurance Information Services (leading cos.); U.S. Central Intelligence Agency (economic/demographic data).

# Denmark



## POPULATION

5,432,335 (est. July 2005)

## GDP

\$182 billion (est. 2005)

### LEADING NONLIFE INSURANCE COMPANIES, 2004

Company	Written premiums*	
	DKK Mn	USD Mn
Tryg Skade	8,638.3	1,441.9
Topdanmark	5,700.2	951.5
Codan Forsikring	4,902.3	818.3
Alm. Brand-Pros. A/S	4,072.0	679.7
DanmarkSygeforsik	1,901.1	317.3
Alka	1,506.3	251.4
GE Frankona	1,340.3	223.7
International Health	1,285.9	214.6
Nykredit Fors. A/S	1,228.6	205.1
Danske Fors. Skade I	956.8	159.7

\*Gross written premiums.

### LEADING LIFE INSURANCE COMPANIES, 2004

Company	Gross written premiums	
	DKK Mn	USD Mn
Danica Pension	10,995.2	1,835.3
PFA Pension	10,704.2	1,786.7
Nordea Liv	5,549.3	926.3
Kommunernes Pension	5,402.7	901.8
Industriens Pension	3,930.9	656.1
SEB Pension	3,248.7	542.3
Pen-Sam Liv	2,913.6	486.3
B&A Pension	2,648.0	442.0
Laerernes Pension	2,224.3	371.3
Danica Pension I	2,149.2	358.7

### ASSOCIATION:

Raadet for Forsikring og Pension I  
Danmark (The Council of  
Danish Insurance and Pensions)  
Danish Motor Insurers Bureau  
Danish Marine Insurers Association  
Amaliegade 10  
DK 1256 Copenhagen K  
Tel: (45) 33-43-55-00  
Fax: (45) 33-43-55-01  
www.ForsikringensHus.dk

### CURRENCY:

Danish krone (DKK)

### EXCHANGE RATES:

Danish kroner per U.S. dollar —  
5.9969 (2005), 5.9911 (2004),  
6.5877 (2003), 7.8947 (2002),  
8.3228 (2001)

### REGULATORY BODY:

Insurance Supervisory Authority  
Finanstilsynet  
Gl. Kongevej 74A  
1850 Frederiksberg C  
Tel: (45) 33-55-82-82  
Fax: (45) 33-55-82-00

### DIRECT PREMIUMS WRITTEN, 2004

<b>Total Premiums:</b>	\$19,512 (U.S. \$ millions)
<b>Nonlife Premiums:</b>	7,060
<b>Life Premiums:</b>	12,453

Sources: Swiss Re (premium data); Axco Insurance Information Services (leading cos.); U.S. Central Intelligence Agency (economic/demographic data).

# Dominican Republic



## POPULATION

9,049,595 (est. July 2005)

## GDP

\$59 billion (est. 2005)

### LEADING NONLIFE INSURANCE COMPANIES, 2004

Company	Written premiums*	
	DOP Mn	USD Mn
Seguros Popular	5,247.6	124.6
Seguros Banreservas	2,373.3	56.3
La Colonial de Seguros	1,966.8	46.7
Proseguros	1,395.8	33.1
Seguros Palic	1,309.0	31.1
Seguros Pepin	307.7	7.3
La Monumental de Seguros	302.6	7.2
Angloamericana de Seguros	167.7	4.0
Union de Seguros	165.4	3.9
Confederacion del Canada	125.3	3.0

\*Gross written premiums.

### LEADING LIFE INSURANCE COMPANIES, 2004

Company	Gross written premiums	
	DOP Mn	USD Mn
Seguros Popular	406.6	13.4
La Colonial de Seguros	196.5	6.5
Seguros Palic	191.9	6.3
Seguros Banreservas	181.3	6.0
Progseguros	152.7	5.0
Angloamericana de Seguros	15.1	0.5
Cooperativa Nac. de Seguros	12.5	0.4
SDS de Seguros	8.1	0.3
Confederacion del Canada	5.7	0.2
Atlantica Insurance	4.1	0.1

### ASSOCIATION:

Dominican Association of Insurers and Reinsurers  
Camara Dominicana de Aseguradores y Reaseguradores Inc (CADAOR)  
PO Box 601  
Avenida Winston Churchill  
Santo Domingo  
Tel: (809) 566-0014  
Fax: (809) 566-2600  
<http://www.cadoar.org.do>

### CURRENCY:

Dominican peso (DOP)

### EXCHANGE RATES:

Dominican pesos per U.S. dollar —  
30.409 (2005), 42.12 (2004),  
30.831 (2003), 18.61 (2002),  
16.952 (2001)

### REGULATORY BODY:

Insurance Superintendency  
La Superintendencia de Seguros  
Avda Mexico 54  
Santo Domingo  
Tel: (809) 221-2606  
Fax: (809) 685-5096

### DIRECT PREMIUMS WRITTEN, 2004

<b>Total Premiums:</b>	\$366 (U.S. \$ millions)
<b>Nonlife Premiums:</b>	333
<b>Life Premiums:</b>	33

Sources: Swiss Re (premium data); Axco Insurance Information Services (leading cos.); U.S. Central Intelligence Agency (economic/demographic data).

# Ecuador



## POPULATION

13,363,593 (est. July 2005)

## GDP

\$53 billion (est. 2005)

### LEADING NONLIFE INSURANCE COMPANIES, 2005

Company	Written premiums*
	USD Mn
Colonial	59.8
Equinoccial	49.9
Ace Seguros	46.2
AIG Metropolitana	38.3
Sul America	29.8
Interoceanica	28.5
Panamerica del Ecuador	27.6
Aseguradora del Sur	24.1
Bolivar	21.2
Atlas	20.9

\*Gross written premiums.

### LEADING LIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums
	USD Mn
Seguros de Pichincha	11.9
Bolivar	10.3
Equivida	9.1
Pan American Life	7.2
Rocafuerte	5.8
BMI	4.9
Colvida	4.7
Rio Guayas	3.9
Ace Seguros	3.7
Panamericana del Ecuador	3.4

### ASSOCIATION:

Asociacion de Companias de Seguros del Ecuador (ACOSE)  
Calle Japon 230 y Avda Amazonas  
Edificio Carolina 2o Piso  
Quito  
Tel: (593) 2-256-182  
Fax: (593) 2-255-0270  
[www.directoriodeseguros.org](http://www.directoriodeseguros.org)

### CURRENCY:

U.S. dollar (USD)

### EXCHANGE RATES:

Ecuador switched from the sucres to the U.S. dollar in 2000. During the transition both dollars and sucres have circulated, at an exchange rate of 25,000 sucres to the dollar.

### REGULATORY BODY:

Superintendencia de Bancos y Seguros  
Intendencia Nacional de Seguros  
Av 12 de Octubre 1561 y Madrid  
Quito  
Tel: (593) 2-255-4422  
Fax: (593) 2-250-6104

### DIRECT PREMIUMS WRITTEN, 2004

<b>Total Premiums:</b>	\$491 (U.S. \$ millions)
<b>Nonlife Premiums:</b>	432
<b>Life Premiums:</b>	59

Sources: Swiss Re (premium data); Axco Insurance Information Services (leading cos.); U.S. Central Intelligence Agency (economic/demographic data).



## POPULATION

77,505,756 (est. July 2005)

## GDP

\$338 billion (est. 2005)

### LEADING NONLIFE INSURANCE COMPANIES, 2004

Company	Written premiums*	
	EGP Mn	USD Mn
Misr	1,289.7	210.3
Al Chark	392.2	64.0
National	207.1	33.8
Suez Canal	144.2	23.5
AIG	106.2	17.3
Delta	70.1	11.4
Allianz	68.3	11.1
Mohandes	61.4	10.0
AMIG	59.0	9.6
Cooperative	19.9	3.3

\*Gross written premiums.

### LEADING LIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums	
	EGP Mn	USD Mn
Misr	401.8	70.1
Al-Chark	356.1	62.1
CIL	244.2	42.6
Alico	158.6	27.7
Allianz Life	122.0	21.3
National	117.5	20.5
Mohandes	49.4	8.6
Delta	32.8	5.7
Suez Canal	22.7	4.0
NSGB Life	11.5	2.0

### ASSOCIATION:

Insurance Federation of Egypt  
10 Iran Street  
Dokki  
Giza, Cairo  
Tel: (20) 202-338-8473-5  
Fax: (20) 202-338-8474

### CURRENCY:

Egyptian pound (EGP)

### EXCHANGE RATES:

Egyptian pounds per U.S. dollar —  
5.78 (2005), 6.1962 (2004),  
5.8509 (2003), 4.4997 (2002),  
3.973 (2001)

### REGULATORY BODY:

The Egyptian Insurance Supervisory  
Authority  
3rd Floor, 28 Talaat Harb Street  
Cairo  
Tel: (20) 2-575-8807  
Fax: (20) 2-575-8645

### DIRECT PREMIUMS WRITTEN, 2004

<b>Total Premiums:</b>	\$612 (U.S. \$ millions)
<b>Nonlife Premiums:</b>	400
<b>Life Premiums:</b>	211

Sources: Swiss Re (premium data); Axco Insurance Information Services (leading cos.); U.S. Central Intelligence Agency (economic/demographic data).

# El Salvador



## POPULATION

6,704,932 (est. July 2005)

## GDP

\$34 billion (est. 2005)

### LEADING NONLIFE INSURANCE COMPANIES, 2004

Company	Written premiums*
	USD Mn
SISA Vida	42.0
Aseguradora Suiza Salvadoreña	31.8
Seguros e Inversiones	28.7
La Centro Americana	26.0
Compania General	24.1
Aseguradora Agricola	22.8
Asesuisa Vida	22.4
Internacional de Seguros	20.3
BBVA Seguros	15.5
AIG Union y Desarrollo	12.3

\*Gross written premiums.

### LEADING LIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums
	USD Mn
SISA Vida	44.2
Asesuisa Vida	43.9
La Centro Americana	39.0
Aseguradora Suiza Salvadoreña	37.2
Seguros e Inversiones	36.4
Internacional de Seguros	35.9
Compania General	33.2
Aseguradora Agricola	28.4
AIG Union y Desarrollo	14.9
AIG	9.4

### ASSOCIATION:

Asociacion Salvadoreña de Empresas de Seguros (ASES)  
Condominio Plaza Suiza  
Local L-A 17  
Colonia San Benito, A P 2236  
San Salvador  
Tel: (503) 298-0209  
Fax: (503) 298-0212  
www.ases.com.sv

### CURRENCY:

U.S. dollar (USD)

### EXCHANGE RATES:

The U.S. dollar became El Salvador's currency in 2001.

### REGULATORY BODY:

Superintendencia del Sistema Financiero  
7a Avenida Norte No 240  
Aptdo Postal 2942  
San Salvador  
Tel: (503) 281-2444  
Fax: (503) 281-1797

### DIRECT PREMIUMS WRITTEN, 2004

<b>Total Premiums:</b>	\$351 (U.S. \$ millions)
<b>Nonlife Premiums:</b>	246
<b>Life Premiums:</b>	105

Sources: Swiss Re (premium data); Axco Insurance Information Services (leading cos.); U.S. Central Intelligence Agency (economic/demographic data).

# Estonia



## POPULATION

1,332,893 (est. July 2005)

## GDP

\$22 billion (est. 2005)

### LEADING NONLIFE INSURANCE COMPANIES, 2005

Company	Written premiums*	
	EEK Mn	USD Mn
If Eesti	1,058.3	84.0
ERGO	714.7	56.7
Seesam	453.1	36.0
Salva	313.3	24.9
Inges	88.0	7.0
QBE	67.3	5.3
ETIF	2.2	0.2

\*Gross written premiums.

### LEADING LIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums	
	EEK Mn	USD Mn
Hansa	607.6	48.2
SEB Uhispanga	332.9	26.4
Sampo	163.6	13.0
Seesam	91.7	7.3
ERGO	69.1	5.5

### ASSOCIATION:

Eesti Kindlustusseltside Liit (EKL)  
Kiriku 6  
EE - 10130 Tallinn  
Tel: (372) 620-1903  
Fax: (372) 646-6527  
www.eksl.ee

### CURRENCY:

Estonian kroon (EEK)

### EXCHANGE RATES:

krooni per U.S. dollar —  
12.584 (2005), 12.596 (2004),  
13.856 (2003), 16.612 (2002),  
17.478 (2001)

Note: the krooni is pegged to  
the euro.

### REGULATORY BODY:

Finantsinspeksioon (FI)  
Sakala 4  
EE - 15030 Tallinn  
Tel: (372) 686-0500  
Fax: (372) 668-0535  
www.fi.ee

### DIRECT PREMIUMS WRITTEN, 2004

<b>Total Premiums:</b>	\$252 (U.S. \$ millions)
<b>Nonlife Premiums:</b>	188
<b>Life Premiums:</b>	64

Sources: Swiss Re (premium data); Axco Insurance Information Services  
(leading cos.); U.S. Central Intelligence Agency (economic/demographic data).

# Finland



## POPULATION

5,223,442 (est. July 2005)

## GDP

\$158 billion (est. 2005)

### LEADING NONLIFE INSURANCE COMPANIES, 2004

Company	Written premiums*	
	EUR Mn	USD Mn
If Vahinkovakuutus	843.0	1,046.6
Vahinko-Pohjola	617.9	767.2
Vahinko-Tapiola	491.7	610.5
Fennia	259.6	322.3
Mutual Insurance Associations	145.9	181.1
Lahivakuutus	93.0	115.4
A-Vakuutus	86.1	106.9
Pohjantahti	66.4	82.4
Vahinko-Veritas	56.2	69.7
Turva	51.1	63.4

\*Gross written premiums.

### LEADING LIFE INSURANCE COMPANIES, 2004

Company	Gross written premiums	
	EUR Mn	USD Mn
Nordea	993.6	1,233.7
Henki-Sampo	519.4	644.9
OP-Henkivakuutus	478.5	594.1
Suomi-yhtio	370.5	460.1
Henki-Tapiola	157.7	195.8
Kaleva	109.8	136.3
Henki-Veritas	80.2	99.5
Henki-Fennia	68.6	85.2
Yritysten Henki-Tapiola	50.4	62.6
Henki-Skandia	15.0	18.7

### ASSOCIATION:

Federation of Finnish Insurance Companies  
Bulevardi 28  
FIN-00120 Helsinki  
Tel: (358) 9-680-401  
Fax: (358) 9-680-40216  
www.vakes.fi

### CURRENCY:

euro (EUR)

### EXCHANGE RATES:

euros per U.S. dollar — 0.8041 (2005), 0.8054 (2004), 0.886 (2003), 1.0626 (2002), 1.1175 (2001)

### REGULATORY BODY:

Insurance Supervisory Authorities  
Vakuutusvalvontavirasto  
Mikonkatu 8  
PO Box 449  
FIN-00101 Helsinki  
Tel: (358) 9-4155-950  
Fax: (358) 9-4155-9515

### DIRECT PREMIUMS WRITTEN, 2004

<b>Total Premiums:</b>	\$16,330 (U.S. \$ millions)
<b>Nonlife Premiums:</b>	3,507
<b>Life Premiums:</b>	12,823

Sources: Swiss Re (premium data); Axco Insurance Information Services (leading cos.); U.S. Central Intelligence Agency (economic/demographic data).



# France



## POPULATION

60,656,178 (est. July 2005)

## GDP

\$1,816 billion (est. 2005)

### LEADING NONLIFE INSURANCE COMPANIES, 2003

Company	Written premiums*	
	EUR Bn	USD Bn
Axa	6.3	7.2
Groupama GAN	6.0	6.8
AGF Allianz	5.6	6.4
Generali	2.7	3.1
Mutuelles du Mans	2.5	2.9
MACIF	2.5	2.8
Azur GMF	2.4	2.7
MAIF	2.0	2.3
MAAF	1.8	2.1
ACM	1.4	1.6

\*Gross written premiums.

### LEADING LIFE INSURANCE COMPANIES, 2004

Company	Gross written premiums	
	EUR Bn	USD Bn
CNP	19.0	23.6
Predica / Pacifica	16.2	20.1
AXA	11.9	14.8
BNP	8.4	10.4
Generali	8.4	10.4
Sogecap	6.6	8.2
AGF	5.7	7.1
Groupama	5.5	6.8
ACM	4.7	5.8
Aviva France	4.3	5.3

### ASSOCIATION:

Insurance Federation  
Federation Francaise des Societes  
d'Assurances  
26 Boulevard Haussman  
75009 Paris  
Tel: (33) 01-42-47-90-00  
Fax: (33) 01-42-47-93-11  
www.ffsa.com

### CURRENCY:

euro (EUR)

### EXCHANGE RATES:

euros per U.S. dollar — 0.8041 (2005),  
0.8054 (2004), 0.886 (2003),  
1.0626 (2002), 1.1175 (2001)

### REGULATORY BODY:

Insurance Commissioner  
Commission de Controle des  
Assurances  
54 Rue de Chateaudun  
75009 Paris  
Tel: (33) 01-55-07-41-75  
Fax: (33) 01-55-07-41-81

### DIRECT PREMIUMS WRITTEN, 2004

<b>Total Premiums:</b>	\$194,624 (U.S. \$ millions)
<b>Nonlife Premiums:</b>	65,811
<b>Life Premiums:</b>	128,813

Sources: Swiss Re (premium data); Axco Insurance Information Services  
(leading cos.); U.S. Central Intelligence Agency (economic/demographic data).

# Germany



## POPULATION

82,431,390 (est. July 2005)

## GDP

\$2,446 billion (est. 2005)

### LEADING NONLIFE INSURANCE COMPANIES, 2003

Company	Written premiums*	
	EUR Mn	USD Mn
Allianz Vers.	8,037.0	9,071.1
Axa Vers.	2,583.0	2,915.3
Gerling-K. Allgemeine	2,381.0	2,687.4
R+V Allgemeine Vers.	2,207.0	2,491.0
Zurich Vers. AG	1,846.0	2,083.5
HUK-Coburg	1,463.0	1,651.2
Victoria Vers.	1,460.0	1,647.9
Wurt. Vers.	1,456.0	1,643.3
Gothaer Allg. Vers. AG	1,345.0	1,518.1
LVM Sach	1,321.0	1,491.0

\*Gross written premiums.

### LEADING LIFE INSURANCE COMPANIES, 2004

Company	Gross written premiums	
	EUR Mn	USD Mn
Allianz Leben	10,484.0	13,017.1
Aachenmunchener Leb.	3,246.0	4,030.3
Hamb. Mannheimer LV	3,219.0	3,996.8
R+V Lebensvers. AG	3,101.0	3,850.3
DT. Herold Leben	2,752.0	3,416.9
Volksfursorge DT. LV	2,340.0	2,905.4
Victoria Leben	2,311.0	2,869.4
Debeka Leben	2,179.0	2,705.5
Axa Leben	2,059.0	2,556.5
Gerling-K. Leben	1,848.0	2,294.5

### ASSOCIATION:

German Insurance Association  
Gesamtverband der Deutschen  
Versicherungswirtschaft  
eV  
Friedrichstrasse 191  
10117 Berlin  
Tel: (49) 30-20-20-5000  
Fax: (49) 30-20-20-6000  
www.gdv.de

### CURRENCY:

euro (EUR)

### EXCHANGE RATES:

euros per U.S. dollar — 0.8041 (2005),  
0.8054 (2004), 0.886 (2003),  
1.0626 (2002), 1.1175 (2001)

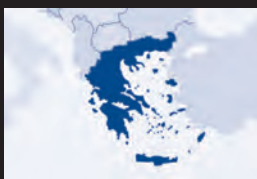
### REGULATORY BODY:

Federal Office for the Supervision  
of Financial Services  
Bundesanstalt fuer  
Finanzdienstleistungsaufsicht  
Graurheindorfer Strasse 108  
53117 Bonn  
Tel: (49) 228-422-80  
Fax: (49) 228-422-7494

### DIRECT PREMIUMS WRITTEN, 2004

**Total Premiums:** \$190,797 (U.S. \$ millions)  
**Nonlife Premiums:** 106,261  
**Life Premiums:** 84,535

Sources: Swiss Re (premium data); Axco Insurance Information Services  
(leading cos.); U.S. Central Intelligence Agency (economic/demographic data).



## POPULATION

10,668,354 (est. July 2005)

## GDP

\$243 billion (est. 2005)

### LEADING NONLIFE INSURANCE COMPANIES, 2004

Company	Written premiums*	
	EUR Mn	USD Mn
Ethniki	290.0	360.1
Phoenix Metrolife Emporiki	145.7	180.9
Agrotiki	114.7	142.4
Interamerican Property	109.8	136.3
Alpha	76.6	95.1
International Union	69.3	86.1
Intersalonika General	69.2	85.9
Egnatia General	64.8	80.5
Allianz General	62.1	77.2
Idrogios General	60.2	74.7

\*Gross written premiums.

### LEADING LIFE INSURANCE COMPANIES, 2004

Company	Gross written premiums	
	EUR Mn	USD Mn
Interamerican Life	254.42	315.89
EFG Life	251.90	312.76
Ethniki	246.58	306.16
ALICO AIG Life	184.98	229.67
ING Life	169.03	209.88
Aspis Pronia General	109.68	136.18
Allianz Life	93.76	116.42
Commercial Value	78.32	97.24
Phoenix Metrolife Emporiki	78.13	97.01
Agrotiki	69.76	86.62

### ASSOCIATION:

Association of Insurance Companies  
of Greece  
10 Xenophontos Street  
10557 Athens  
Tel: (30) 1-333-4100  
Fax: (30) 1-333-4147  
www.eaee.gr

### CURRENCY:

euro (EUR)

### EXCHANGE RATES:

euros per U.S. dollar — 0.8041 (2005),  
0.8054 (2004), 0.886 (2003),  
1.0626 (2002), 1.1175 (2001)

### REGULATORY BODY:

Supervisory Authority  
Directorate of Insurance Enterprises  
and Actuaries  
Ministry of Development  
Kanigos Square  
106 77 Athens  
Tel: (30) 1-384-0657  
Fax: (30) 1-382-7734

### DIRECT PREMIUMS WRITTEN, 2004

<b>Total Premiums:</b>	\$4,323 (U.S. \$ millions)
<b>Nonlife Premiums:</b>	2,410
<b>Life Premiums:</b>	1,913

Sources: Swiss Re (premium data); Axco Insurance Information Services (leading cos.); U.S. Central Intelligence Agency (economic/demographic data).

# Guatemala



## POPULATION

12,013,907 (est. July 2005)

## GDP

\$63 billion (est. 2005)

### LEADING NONLIFE INSURANCE COMPANIES, 2005

Company	Written premiums*	
	GTQ Mn	USD Mn
GYT	555.1	72.7
El Roble	332.0	43.5
General	290.4	38.1
Universales	201.0	26.3
Occidente	161.3	21.1
CASA	111.1	14.6
Del Pais	109.9	14.4
Panamericana	104.3	13.7
La Seguridad	102.8	13.5
De la Nacion	102.6	13.5

\*Gross written premiums.

### LEADING LIFE INSURANCE COMPANIES

Data not available.

### ASSOCIATION:

Guatemalan Insurance Association  
Asociacion Guatemalteca de  
Instituciones de Seguros  
Edificio Torre Professional I, Oficina  
703  
6a Avenida 0-60  
Zona 4, Guatemala City, 01004  
Tel: (502) 335-2140/41/42  
Fax: (502) 335-2357  
[www.agis.centramerica.com](http://www.agis.centramerica.com)

### CURRENCY:

quetzal (GTQ), U.S. dollar (USD)  
Others allowed.

### EXCHANGE RATES:

quetzales per U.S. dollar —  
7.6339 (2005), 7.9465 (2004),  
7.9409 (2003), 7.8217 (2002),  
7.8586 (2001)

### REGULATORY BODY:

Banking Superintendency  
Superintendencia de Bancos  
9a Avda 22-00  
Zona 1, Guatemala City  
Tel: (502) 232-0001/3/4  
Fax: (502) 232-0002

### DIRECT PREMIUMS WRITTEN, 2004

<b>Total Premiums:</b>	\$290 (U.S. \$ millions)
<b>Nonlife Premiums:</b>	246
<b>Life Premiums:</b>	44

Sources: Swiss Re (premium data); Axco Insurance Information Services (leading cos.); U.S. Central Intelligence Agency (economic/demographic data).

# Hong Kong



## POPULATION

6,898,686 (est. July 2005)

## GDP

\$254 billion (est. 2005)

### LEADING NONLIFE INSURANCE COMPANIES, 2005

Company	Written premiums*	
	HKD Mn	USD Mn
American Home	1,319.4	169.7
BOC Group Insurance	1,266.6	162.9
HSBC Insurance	1,033.6	132.9
Ming An	834.7	107.3
Asia Insurance	781.8	100.5
QBE HKSI	681.6	87.6
Axa General	672.8	86.5
Zurich Insurance	663.3	85.3
Ace	653.0	84.0
Wing Lung	618.9	79.6

\*Gross written premiums.

### LEADING LIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums	
	HKD Mn	USD Mn
AIA (Bermuda)	17,273.4	2,221.1
Manulife (Int'l)	15,492.0	1,992.0
HSBC Life	13,909.3	1,788.5
Prudential (UK)	9,429.3	1,212.5
Hang Seng Life	7,546.6	970.4
Axa China (Bermuda)	6,408.9	824.1
BOC Group Life	3,638.4	467.8
China Life	3,512.8	451.7
CMG Asia	3,370.2	433.4
Winterthur Life	3,103.0	399.0

### ASSOCIATION:

Hong Kong Federation of Insurers  
29th floor, Sunshine Plaza  
353 Lockhart Road  
Wanchai  
Tel: (852) 2520-1868  
Fax: (852) 2520-1967  
www.hkfi.org.hk

### CURRENCY:

Hong Kong dollar (HKD)

### EXCHANGE RATES:

Hong Kong dollars per U.S. dollar —  
7.7773 (2005), 7.788 (2004),  
7.7868 (2003), 7.7989 (2002),  
7.7988 (2001)

### REGULATORY BODY:

Office of the Commissioner of  
Insurance  
21/F Queensway Government Offices  
66 Queensway  
Tel: (852) 2867-2565  
Fax: (852) 2869-0252

### DIRECT PREMIUMS WRITTEN, 2004

<b>Total Premiums:</b>	\$15,260 (U.S. \$ millions)
<b>Nonlife Premiums:</b>	2,291
<b>Life Premiums:</b>	12,969

Sources: Swiss Re (premium data); Axco Insurance Information Services (leading cos.); U.S. Central Intelligence Agency (economic/demographic data).

# Hungary



## POPULATION

10,006,835 (est. July 2005)

## GDP

\$159 billion (est. 2005)

### LEADING NONLIFE INSURANCE COMPANIES, 2005

Company	Written premiums*	
	HUF Mn	USD Mn
Allianz	150,356.1	753.3
Generali-Providencia	74,997.8	375.7
Aegon	32,301.2	161.8
OTP Garancia	31,194.0	156.3
UNIQA (AXA)	25,444.9	127.5
Argosz	15,497.8	77.6
Union	10,918.0	54.7
Groupama	9,384.5	47.0
Magyar Posta	6,170.4	30.9
KOBE	5,449.4	27.3

\*Gross written premiums.

### LEADING LIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums	
	HUF Mn	USD Mn
ING	84,812.6	424.9
OTP Garancia	44,570.7	223.3
Aegon	39,643.4	198.6
Generali-Providencia	31,501.2	157.8
Allianz	21,985.6	110.2
K&H Elet	11,266.9	56.5
Magyar Posta Elet	10,390.7	52.1
UNIQA (AXA)	8,891.2	44.5
AVIVA	8,656.6	43.4
Signal	7,430.1	37.2

### ASSOCIATION:

Association of Hungarian Insurance Companies, (MABISZ)  
1052 Budapest  
Deak Ferenc u. 10  
Tel: (36) 1-318-3473  
Fax: (36) 1-337-5394  
www.mabisz.hu

### CURRENCY:

forint (HUF)

### EXCHANGE RATES:

forints per U.S. dollar —  
199.58 (2005), 202.75 (2004),  
224.31 (2003), 257.89 (2002),  
286.49 (2001)

### REGULATORY BODY:

Hungarian Financial Supervisory Authority (PSZAF)  
1013 Budapest  
Krisztina krt. 39  
Tel: (36) 1-489-9100  
Fax: (36) 1-489-9102

### DIRECT PREMIUMS WRITTEN, 2004

<b>Total Premiums:</b>	\$2,887 (U.S. \$ millions)
<b>Nonlife Premiums:</b>	1,708
<b>Life Premiums:</b>	1,179

Sources: Swiss Re (premium data); Axco Insurance Information Services (leading cos.); U.S. Central Intelligence Agency (economic/demographic data).

# Iceland



## POPULATION

296,737 (est. July 2005)

## GDP

\$10 billion (est. 2005)

### LEADING NONLIFE INSURANCE COMPANIES, 2004

Company	Written premiums*	
	ISK Mn	USD Mn
Sjova-Almennar	8,574.0	122.2
Vidlagatr. Islands	7,177.6	102.3
Tryggingamidstodin	5,842.1	83.2
VIS hf.	985.5	14.0
Islands-Trygginh	865.0	12.3
Vordur	402.2	5.7
KB Lif	35.9	0.5

\*Gross written premiums.

### LEADING LIFE INSURANCE COMPANIES, 2004

Company	Gross written premiums	
	ISK Mn	USD Mn
Sjova-Almennar	1,138.7	16.2
KP Lif hp.	795.1	11.3
LIFIS	592.0	8.4
Liftryggingamidsrodin	40.0	0.6

### ASSOCIATION:

Insurance Association of Iceland  
Sudurlandsbraut 6  
108 Reykjavik  
Tel: (354) 568-1612  
Fax: (354) 568-9664  
www.sit.is

### CURRENCY:

Icelandic krona (ISK)

### EXCHANGE RATES:

Icelandic kronur per U.S. dollar —  
62.982 (2005), 70.192 (2004),  
76.709 (2003), 91.662 (2002),  
97.425 (2001)

### REGULATORY BODY:

The Financial Supervisory Authority  
Fjarmalaeftirlitid  
Sudurlandsbraut 32  
IS-108 Reykjavik  
Tel: (354) 525-2700  
Fax: (354) 525-2727

### DIRECT PREMIUMS WRITTEN, 2004

<b>Total Premiums:</b>	\$377 (U.S. \$ millions)
<b>Nonlife Premiums:</b>	341
<b>Life Premiums:</b>	37

Sources: Swiss Re (premium data); Axco Insurance Information Services (leading cos.); U.S. Central Intelligence Agency (economic/demographic data).

# India



## POPULATION

1,080,264,388 (est. July 2005)

## GDP

\$3,678 billion (est. 2005)

### LEADING NONLIFE INSURANCE COMPANIES, 2004

Company	Written premiums*	
	INR Mn	USD Mn
New India	40,456.8	892.8
National	33,911.0	748.3
United	30,681.9	677.1
Oriental	28,321.1	625.0
ICICI Lombard	4,867.3	107.4
Allianz Bajaj	4,765.1	105.2
ECGC	4,454.8	98.3
AIC	3,692.1	81.5
Tata AIG	3,435.0	75.8
IFFCO-Tokio	3,222.3	71.1

\*Gross written premiums.

### LEADING LIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums	
	INR Mn	USD Mn
LIC	709,019.0	16,077.5
ICICI Prudential	23,638.2	536.0
Bajaj Allianz	10,016.8	227.1
Birla Sun Life	9,154.7	207.6
HDFC Standard Life	6,866.3	155.7
SBI Life	6,011.8	136.3
Tata AIG	4,970.4	112.7
Kotak Life	4,661.6	105.7
Max New York	4,134.3	93.7
ING Vysya	3,388.6	76.8

### ASSOCIATION:

Universal Insurance Building  
6th floor  
Sr. Pherozshah Mehta Road  
Mumbai 400 001  
Tel: (91) 22-2287-2923  
Fax: (91) 22-2287-3491  
[www.insuranceinstituteofindia.com](http://www.insuranceinstituteofindia.com)

### CURRENCY:

Indian rupee (INR)

### EXCHANGE RATES:

Indian rupees per U.S. dollar —  
44.101 (2005), 45.317 (2004),  
46.583 (2003), 48.61 (2002),  
47.186 (2001)

### REGULATORY BODY:

Insurance Regulatory & Development  
Authority  
Pasisrama Bhavanam  
5-9-58/b, Basheer Bagh  
Hyderabad 500 004  
Tel: (91) 40-682-0964  
Fax: (91) 40-682-3334

### DIRECT PREMIUMS WRITTEN, 2004

**Total Premiums:** \$21,249 (U.S. \$ millions)  
**Nonlife Premiums:** 4,330  
**Life Premiums:** 16,919

Sources: Swiss Re (premium data); Axco Insurance Information Services (leading cos.); U.S. Central Intelligence Agency (economic/demographic data).



# Indonesia



## POPULATION

241,973,879 (est. July 2005)

## GDP

\$899 billion (est. 2005)

### LEADING NONLIFE INSURANCE COMPANIES, 2004

Company	Written premiums*	
	IDR Bn	USD Mn
Jasa	1,818.9	203.5
Sinar Mas	1,286.7	143.9
Tugu Pratama	1,213.1	135.7
Astra Buana	933.4	104.4
Wahana Tata	682.2	76.3
Central	645.5	72.2
Mitsui Sumitomo	567.4	63.5
Allianz Utama	532.0	59.5
AIU Indonesia	519.9	58.2
Raksa Ptratikara	362.1	40.5

\*Gross written premiums.

### LEADING LIFE INSURANCE COMPANIES, 2004

Company	Gross written premiums	
	IDR Bn	USD Mn
Bumiputera 1912	3,641.1	407.3
AIG Lippo Life	2,051.5	229.5
Prudential Life	1,561.4	174.7
Jiwasraya	1,560.5	174.6
AIA Indonesia	1,090.0	121.9
Manulife Indonesia	1,045.7	117.0
Panin Life	774.2	86.6
Indolife Pensiontama	761.2	85.2
Jiwa Sequis Life	696.3	77.9
Central Asia Raya	518.6	58.0

### ASSOCIATION:

Insurance Council of Indonesia  
Jl. Majapahit 34 Blok V/29  
Jakarta 10160,  
Tel: (62) 21-345-4387  
Fax: (62) 21-345-4307  
[www.dai.or.id/](http://www.dai.or.id/)

### CURRENCY:

Indonesian rupiah (IDR)

### EXCHANGE RATES:

Indonesian rupiahs per U.S. dollar —  
9,704.7 (2005), 8,938.9 (2004),  
8,577.1 (2003), 9,311.2 (2002),  
10,260.9 (2001)

### REGULATORY BODY:

Directorate of Insurance  
Ministry of Finance  
Dr Wahidin Street No.1  
Building A 8th Floor  
Jakarta 10710  
Tel: (62) 21-345-0926  
Fax: (62) 21-350-9118

### DIRECT PREMIUMS WRITTEN, 2004

<b>Total Premiums:</b>	\$3,381 (U.S. \$ millions)
<b>Nonlife Premiums:</b>	1,754
<b>Life Premiums:</b>	1,626

Sources: Swiss Re (premium data); Axco Insurance Information Services (leading cos.); U.S. Central Intelligence Agency (economic/demographic data).



## POPULATION

68,017,860 (est. July 2005)

## GDP

\$552 billion (est. 2005)

### LEADING NONLIFE INSURANCE COMPANIES

Data not available.

### LEADING LIFE INSURANCE COMPANIES

Data not available.

### CURRENCY:

Iranian rial (IRR)

### EXCHANGE RATES:

rials per U.S. dollar — 8,964 (2005),  
8,614 (2004), 8,193.9 (2003),  
6,907 (2002), 1,753.6 (2001)

### REGULATORY BODY:

Central Insurance of Iran  
72 Africa Avenue  
PO Box 19395-5588  
19157 Tehran  
Tel: (98) 21-205-0001  
Fax: (98) 21-205-4099

### DIRECT PREMIUMS WRITTEN, 2004

#### Total Premiums:

\$1,880 (U.S. \$ millions)

#### Nonlife Premiums:

1,727

#### Life Premiums:

153

Sources: Swiss Re (premium data); Axco Insurance Information Services (leading cos.); U.S. Central Intelligence Agency (economic/demographic data).

# Ireland



## POPULATION

4,015,676 (est. July 2005)

## GDP

\$137 billion (est. 2005)

### LEADING NONLIFE INSURANCE COMPANIES, 2004

Company	Written premiums*	
	EUR Mn	USD Mn
Hibernian General	800.7	994.2
Axa	463.5	575.5
Royal & SunAlliance	324.2	402.6
Quinn Direct	312.0	387.4
Zurich Insurance Ireland	311.5	386.7
FBD	294.2	365.3
Allianz Ireland	258.8	321.3
Allianz Corporate Ireland	212.4	263.7
BUPA	159.9	198.5
Irish Public Bodies	119.1	147.9

\*Gross written premiums.

### LEADING LIFE INSURANCE COMPANIES, 2004

Company	Gross written premiums	
	EUR Mn	USD Mn
Irish Life	3,296.3	4,098.3
New Ireland	1,703.0	2,117.4
Hibernian Life & Pensions	667.6	830.1
Ark	629.2	782.3
Eagle Star Life	541.6	673.3
Canada Life Ass. (Ireland)	473.4	588.6
Standard Life	454.9	565.6
Anglo Irish	425.5	529.0
Friends' First Man. Pen. Funds	320.9	398.9
Royal Liver	228.1	283.6

### ASSOCIATION:

Irish Insurance Federation  
39 Molesworth Street  
Dublin 2  
Tel: (353) 1-676-1820  
Fax: (353) 1-676-1943  
www.iif.ie

### CURRENCY:

euro (EUR)

### EXCHANGE RATES:

euros per U.S. dollar — 0.8041 (2005),  
0.8054 (2004), 0.886 (2003),  
1.0626 (2002), 1.1175 (2001)

### REGULATORY BODY:

Irish Financial Services Regulatory  
Authority  
PO Box No. 9138  
College Green  
Dublin 2  
Tel: (353) 1-631-2711  
Fax: (353) 1-631-2550

### DIRECT PREMIUMS WRITTEN, 2004

<b>Total Premiums:</b>	\$27,882 (U.S. \$ millions)
<b>Nonlife Premiums:</b>	8,815
<b>Life Premiums:</b>	19,068

Sources: Swiss Re (premium data); Axco Insurance Information Services (leading cos.); U.S. Central Intelligence Agency (economic/demographic data).



## POPULATION

6,276,883 (est. July 2005)

## GDP

\$139 billion (est. 2005)

### LEADING NONLIFE INSURANCE COMPANIES, 2004

Company	Written premiums*	
	ILS Mn	USD Mn
Harel	2,553.9	569.0
Clal	2,286.6	510.0
Menora	1,222.6	272.0
Migdal	1,184.0	264.0
Is. Phoenix	910.0	203.0
Ayalon	841.0	187.0
Hadar	800.1	178.0
I.D.I.	662.1	147.0
Eliahu	634.5	141.0
I.L.D.	586.1	130.0

\*Gross written premiums.

### LEADING LIFE INSURANCE COMPANIES, 2004

Company	Gross written premiums	
	ILS Mn	USD Mn
Migdal	3,969.7	885.7
Clal	2,972.2	663.1
Harel	1,957.0	436.6
Menora	1,333.6	297.5
Is. Phoenix	1,326.1	295.9
Hadar	1,027.7	229.3
The Magen	643.9	143.7
Aryeh	406.4	90.7
I.L.D.	242.1	54.0
Ayalon	204.7	45.7

### ASSOCIATION:

Israel Insurance Association  
39 Rothschild Boulevard  
Tel Aviv 66883  
Tel: (972) 3-567-7308  
Fax: (972) 3-566-2058  
malkis@inter.net.il

### CURRENCY:

new Israeli shekel (ILS)  
Note: NIS is the currency abbreviation; ILS is the International Organization for Standardization (ISO) code for the NIS.

### EXCHANGE RATES:

new Israeli shekels per U.S. dollar —  
4.4877 (2005), 4.482 (2004),  
4.5541 (2003), 4.7378 (2002),  
4.2057 (2001)

### REGULATORY BODY:

Ministry of Finance  
Capital Markets, Insurance  
1 Kaplan Street  
Jerusalem 91131  
Tel: (972) 2-531-7692  
Fax: (972) 2-531-7022

### DIRECT PREMIUMS WRITTEN, 2004

<b>Total Premiums:</b>	\$7,094 (U.S. \$ millions)
<b>Nonlife Premiums:</b>	3,916
<b>Life Premiums:</b>	3,178

Sources: Swiss Re (premium data); Axco Insurance Information Services (leading cos.); U.S. Central Intelligence Agency (economic/demographic data).



## POPULATION

58,103,033 (est. July 2005)

## GDP

\$1,645 billion (est. 2005)

### LEADING NONLIFE INSURANCE COMPANIES, 2004

Company	Written premiums*	
	EUR Mn	USD Mn
Fondaria-SAI	3,837.6	4,764.9
Riunione Adriaticadi Sicurta	2,880.3	3,576.2
Assicurazioni Generali	2,863.3	3,555.1
Compagnia di Ass. Di Milano	2,627.2	3,262.0
Aurora Assicurazioni	2,146.0	2,664.6
Assitalia	1,891.3	2,348.3
Compagnia Ass. Unipol	1,394.7	1,731.6
Toro Assicurazioni	1,326.2	1,646.7
Lloyd Adriatico	1,307.6	1,623.5
AXA Assicurazioni	1,181.2	1,466.6

\*Gross written premiums.

### LEADING LIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums	
	EUR Mn	USD Mn
Intesa Vita	7,855.4	9,769.1
Poste Vita	5,834.8	7,256.3
Ass. Ni Internazionali di Previdenza	4,593.1	5,712.1
Creditras Vita	4,545.1	5,652.4
Ina Vita	3,670.6	4,564.8
Generali Vita	3,608.7	4,487.8
Montepaschi Vita	3,260.8	4,055.3
BNL Vita	3,008.7	3,741.7
Alleanza Assicurazioni	2,941.4	3,658.0
CNP Capitalia Vita	2,438.7	3,032.8

### ASSOCIATION:

Italian Association of Insurance  
Companies  
Piazza S Babila 1  
20122 Milan  
Tel: (39) 2-776-41  
Fax: (39) 2-780-870  
www.ania.it

### CURRENCY:

euro (EUR)

### EXCHANGE RATES:

euros per U.S. dollar — 0.8041 (2005),  
0.8054 (2004), 0.886 (2003),  
1.0626 (2002), 1.1175 (2001)

### REGULATORY BODY:

ISVAP - 1st. Per la Vigilanza  
Assicurazioni  
Via del Quirinale 21  
00187 Rome  
Tel: (39) 6-421-331  
Fax: (39) 6-421-33545

### DIRECT PREMIUMS WRITTEN, 2004

<b>Total Premiums:</b>	\$128,811 (U.S. \$ millions)
<b>Nonlife Premiums:</b>	46,728
<b>Life Premiums:</b>	82,083

Sources: Swiss Re (premium data); Axco Insurance Information Services  
(leading cos.); U.S. Central Intelligence Agency (economic/demographic data).

# Jamaica



## POPULATION

2,735,520 (est. July 2005)

## GDP

\$12 billion (est. 2005)

### LEADING NONLIFE INSURANCE COMPANIES, 2004

Company	Written premiums*	
	JMD Mn	USD Mn
United General	3,175.2	51.9
NEM	1,801.7	29.4
Globe of Jamaica	1,448.9	23.7
Jamaica International	1,373.1	22.4
West Indies Alliance	1,330.9	21.7
American Home	1,208.2	19.7
British Caribbean	1,157.9	18.9
Insurance Co. of West Indies	984.4	16.1
General Accident	543.1	8.9
Victoria Mutual	418.1	6.8

\*Gross written premiums.

### LEADING LIFE INSURANCE COMPANIES, 2003

Company	Gross written premiums	
	JMD Mn	USD Mn
Life of Jamaica	3,220.0	55.8
Guaridan Life	1,700.9	29.5
Blue Cross	1,625.6	28.2
First Life	1,436.6	24.9
Cuna Mutual	305.1	5.3
Scotia Life	227.5	3.9
NCB Insurance	29.5	0.5

### ASSOCIATION:

The Jamaica Association of General Insurance Companies  
3A Richmond Road  
Kingston 10  
Tel: (876) 929-8404  
Fax: (876) 906-1804  
www.jagiconline.com

### CURRENCY:

Jamaican dollar (JMD)

### EXCHANGE RATES:

Jamaican dollars per U.S. dollar —  
62.51 (2005), 61.197 (2004),  
57.741 (2003), 48.416 (2002),  
45.996 (2001)

### REGULATORY BODY:

Financial Services Commission  
39-43 Barbados Avenue  
Kingston 5  
Tel: (876) 906-3010  
Fax: (876) 906-3018

### DIRECT PREMIUMS WRITTEN, 2004

<b>Total Premiums:</b>	\$431 (U.S. \$ millions)
<b>Nonlife Premiums:</b>	269
<b>Life Premiums:</b>	162

Sources: Swiss Re (premium data); Axco Insurance Information Services (leading cos.); U.S. Central Intelligence Agency (economic/demographic data).

# Japan



## POPULATION

127,417,244 (est. July 2005)

## GDP

\$3,867 billion (est. 2005)

### LEADING NONLIFE INSURANCE COMPANIES, 2004

Company	Written premiums*	
	JPY Bn	USD Mn
Tokyo Marine & Nichido	2,142.7	19,804.8
Sompo Japan	1,626.0	15,028.7
Mitsui Sumitomo	1,621.6	14,988.6
Aioi	943.2	8,717.7
Nippon Koa	891.9	8,243.5
Nissay Dowa	381.1	3,522.1
Fuji	368.5	3,405.8
AIU	253.6	2,344.3
Kyoei	234.2	2,164.6
Nisshin	168.4	1,556.3

\*Gross written premiums.

### LEADING LIFE INSURANCE COMPANIES, 2004

Company	Gross written premiums	
	JPY Bn	USD Mn
Nippon	4,829.1	44,634.9
Dai-ichi	3,529.7	32,624.9
Meiji Yasuda	3,041.4	28,112.0
Sumitomo	2,581.8	23,863.3
Alico Japan	1,680.7	15,535.0
Hartford	1,077.0	9,954.9
American Family	958.2	8,857.0
Mitsui	899.4	8,313.0
Daido	883.5	8,166.3
Taiyo	788.1	7,284.5

#### ASSOCIATION:

The General Insurance Association of Japan  
Non-Life Insurance Building  
9 Kanda Awajicho 2-Chome  
Chiyoda-Ku  
Tokyo 101-8335  
Tel: (81) 03-3255-1437  
Fax: (81) 03-3255-1234  
[www.sonpo.or.jp](http://www.sonpo.or.jp)

#### ASSOCIATION:

Life Insurance Association of Japan  
3rd floor, Shin Kokusai Building  
4-1 Marunouchi 3-chome  
Chiyoda-ku  
Tokyo 100-0005  
Tel: (81) 03-3286-2648  
[www.seiho.or.jp/english/](http://www.seiho.or.jp/english/)

#### CURRENCY:

yen (JPY)

#### EXCHANGE RATES:

yen per U.S. dollar — 110.22 (2005),  
108.19 (2004), 115.93 (2003),  
125.39 (2002), 121.53 (2001)

#### REGULATORY BODY:

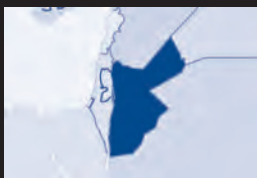
Financial Services Agency  
Insurance Business Division  
3-1-1 Kasumigaseki Chiyoda-ku  
Tokyo, 100-8967  
Tel (81) 3-3506-6000

#### DIRECT PREMIUMS WRITTEN, 2004

<b>Total Premiums:</b>	\$492,425 (U.S. \$ millions)
<b>Nonlife Premiums:</b>	105,587
<b>Life Premiums:</b>	386,839

Sources: Swiss Re (premium data); Axco Insurance Information Services (leading cos.); U.S. Central Intelligence Agency (economic/demographic data).

# Jordan



## POPULATION

5,759,732 (est. July 2005)

## GDP

\$28 billion (est. 2005)

### LEADING NONLIFE INSURANCE COMPANIES, 2004

Company	Written premiums*	
	JOD Mn	USD Mn
Middle East	11.4	16.1
Jordan Insurance	10.3	14.6
Arab Life & Accident	9.3	13.2
Jordan International	9.1	12.9
United	8.3	11.7
Jerusalem	7.9	11.1
National Ahlia	7.5	10.6
Jordan French	7.3	10.3
Arab Orient	7.0	9.9
General Arabia	5.5	7.8

\*Gross written premiums.

### LEADING LIFE INSURANCE COMPANIES, 2004

Company	Gross written premiums	
	JOD Mn	USD Mn
American Life Insurance (Alico)	12.9	18.2
Arab Orient	5.4	7.6
AL-Nisr Al-Arabi	3.9	5.5
Middle East	3.4	4.7
Jordan International	3.2	4.6
Arab German	3.1	4.4
Jordan Insurance	2.9	4.1
Oasis	2.6	3.7
Arab Life & Accident	2.3	3.2
General Arabia	2.2	3.1

#### ASSOCIATION:

Jordan Insurance Federation  
PO Box 1990  
Queen Alia Street  
Shmeisani  
Amman 11118  
Tel: (962) 6-568-9266  
Fax: (962) 6-568-9510  
[www.joif.org](http://www.joif.org)

#### ASSOCIATION:

General Arab Insurance Federation  
8, Kaser El Nil Street  
PO Box 611  
Cairo, 11511, Egypt  
Tel: (20) 2-574-3177  
Fax: (20) 2-576-2310  
[www.gaif-1.org/](http://www.gaif-1.org/)

#### CURRENCY:

Jordanian dinar (JOD)

#### EXCHANGE RATES:

Jordanian dinars per U.S. dollar —  
0.709 (2005), 0.709 (2004),  
0.709 (2003), 0.709 (2002),  
0.709 (2001)

#### REGULATORY BODY:

Jordan Insurance Federation  
PO Box 940829  
Amman 11194  
Tel: (962) 6-565-6327  
Fax: (962) 6-565-6329

#### DIRECT PREMIUMS WRITTEN, 2004

<b>Total Premiums:</b>	\$284 (U.S. \$ millions)
<b>Nonlife Premiums:</b>	251
<b>Life Premiums:</b>	32

Sources: Swiss Re (premium data); Axco Insurance Information Services (leading cos.); U.S. Central Intelligence Agency (economic/demographic data).



# Kenya



## POPULATION

33,829,590 (est. July 2005)

## GDP

\$39 billion (est. 2005)

### LEADING NONLIFE INSURANCE COMPANIES, 2004

Company	Written premiums*	
	KES Mn	USD Mn
Kenindia	2,541.8	32.1
Alico	1,787.4	22.6
APA	1,406.9	17.8
Blue Shield	1,396.0	17.6
UAP Provincial	1,322.6	16.7
Jubilee	1,105.5	14.0
ICEA	1,039.5	13.1
Heritage All	1,038.6	13.1
Lion of Kenya	1,008.2	12.7
Madison	951.3	12.0

\*Gross written premiums.

### LEADING LIFE INSURANCE COMPANIES, 2004

Company	Gross written premiums	
	KES Mn	USD Mn
ICEA	1,889.6	23.9
CFC	1,460.1	18.4
British American	1,221.8	15.4
Pan Africa	1,093.6	13.8
Jubilee	1,006.6	12.7
Kenindia	672.1	8.5
Madison	599.5	7.6
Old Mutual	518.6	6.6
Co-operative	471.0	5.9
Heritage All	224.7	2.8

### ASSOCIATION:

Association of Kenya Insurers  
Transnational Plaza, 4th Floor  
Mama Ngina Street  
PO Box 45338  
Nairobi  
Tel: (254) 2-220-212  
Fax: (254) 2-338-315  
wnjeru@akinsure.com

### CURRENCY:

Kenyan shilling (KES)

### EXCHANGE RATES:

Kenyan shillings per U.S. dollar —  
75.554 (2005), 79.174 (2004),  
75.936 (2003), 78.749 (2002),  
78.563 (2001)

### REGULATORY BODY:

Department of Insurance  
Ministry of Finance  
Anniversary Towers, 10th Floor  
University Way  
PO Box 43505  
Nairobi  
Tel: (254) 2-330-428  
Fax: (254) 2-211-711

### DIRECT PREMIUMS WRITTEN, 2004

<b>Total Premiums:</b>	\$408 (U.S. \$ millions)
<b>Nonlife Premiums:</b>	289
<b>Life Premiums:</b>	119

Sources: Swiss Re (premium data); Axco Insurance Information Services (leading cos.); U.S. Central Intelligence Agency (economic/demographic data).

# Kuwait



## POPULATION

2,335,648 (est. July 2005)

## GDP

\$52 billion (est. 2005)

### LEADING NONLIFE INSURANCE COMPANIES, 2004

Company	Written premiums*	
	KWD Mn	USD Mn
Kuwait	16.7	56.7
Gulf	15.7	53.3
Al-Ahleia	15.7	53.3
Warba	13.5	45.8
1st Takaful	6.3	21.4
Bahrain Kuwait	6.0	20.4
Wethaq Takaful	5.8	19.7
Warba Medical	2.7	9.2
Oriental	2.3	7.8
New India	1.8	6.1

\*Gross written premiums.

### LEADING LIFE INSURANCE COMPANIES, 2004

Company	Gross written premiums	
	KWD Mn	USD Mn
Gulf	13.9	47.2
Kuwait	7.2	24.4
Al Ahleia	5.6	19.0
American Ins	3.7	12.6
Warba	2.5	8.5
First Takaful	1.5	5.1

### CURRENCY:

Kuwaiti dinar (KD)

### EXCHANGE RATES:

Kuwaiti dinars per U.S. dollar —  
0.292 (2005), 0.2947 (2004), 0.298  
(2003), 0.3039 (2002), 0.3067 (2001)

### REGULATORY BODY:

Insurance Department  
Ministry of Commerce & Industry  
Interior Trade  
PO Box 2944  
Safat 1303  
Tel: 965-240-8036  
Fax: 965-243-6832

### DIRECT PREMIUMS WRITTEN, 2004

<b>Total Premiums:</b>	\$393 (U.S. \$ millions)
<b>Nonlife Premiums:</b>	298
<b>Life Premiums:</b>	95

Sources: Swiss Re (premium data); Axco Insurance Information Services (leading cos.); U.S. Central Intelligence Agency (economic/demographic data).

# Lebanon



## POPULATION

3,826,018 (est. July 2005)

## GDP

\$19 billion (est. 2005)

### LEADING NONLIFE INSURANCE COMPANIES, 2004

Company	Written premiums*	
	LBP Mn	USD Mn
Medgulf	83,854.7	55.6
Bankers	65,779.8	43.6
Axa-SLF	37,235.3	24.7
SNA-AGF	32,825.8	21.8
Lib-Suisse	32,486.6	21.6
Alico	24,527.0	16.3
Lib-Arabe	23,991.9	15.9
Fidelity	22,914.0	15.2
Al Mashrek	21,037.2	14.0
Arope	20,758.3	13.8

\*Gross written premiums.

### LEADING LIFE INSURANCE COMPANIES, 2004

Company	Gross written premiums	
	LBP Mn	USD Mn
Alico	105,246.1	69.8
Sogecap	30,021.9	19.9
Bancassurance	27,331.0	18.1
SNA	27,119.9	18.0
Libano Arabe	20,554.8	13.6
Arope	16,823.7	11.2
Adir	9,670.6	6.4
Bankers	3,587.9	2.4
UFA	3,391.9	2.3
Libano Suisse	3,391.9	2.3

#### ASSOCIATION:

Insurance Companies Association of  
Lebanon  
SNA Building  
PO Box 11-8878  
Place Tabaris  
Beirut  
Tel: (961) 01-324-726  
Fax: (961) 01-200-385  
www.acal.org.lb

#### ASSOCIATION:

General Arab Insurance Federation  
8, Kaser El Nil Street  
PO Box 611  
Cairo, 11511, Egypt  
Tel: (20) 2-574-3177  
Fax: (20) 2-576-2310  
www.gaif-1.org/

#### CURRENCY:

Lebanese pound (LBP)

#### EXCHANGE RATES:

Lebanese pounds per U.S. dollar —  
1,507.5 (2005), 1,507.5 (2004),  
1,507.5 (2003), 1,507.5 (2002),  
1,507.5 (2001)

#### REGULATORY BODY:

Insurance Supervisory Authority  
Ministry of Economy and Trade  
PO Box 113-5245  
Beirut  
Tel: (961) 01-747-072  
Fax: (961) 01-340-756

#### DIRECT PREMIUMS WRITTEN, 2004

<b>Total Premiums:</b>	\$577 (U.S. \$ millions)
<b>Nonlife Premiums:</b>	397
<b>Life Premiums:</b>	180

Sources: Swiss Re (premium data); Axco Insurance Information Services (leading cos.); U.S. Central Intelligence Agency (economic/demographic data).

# Lithuania



## POPULATION

3,596,617 (est. July 2005)

## GDP

\$49.38 billion (est. 2005)

### LEADING NONLIFE INSURANCE COMPANIES, 2005

Company	Written premiums*	
	LTL Mn	USD Mn
Lietuvos Draudimas	262.4	94.7
Ergo Lietuva	108.6	39.2
PZU Lietuva	108.4	39.1
If Draudimas	74.1	26.7
RESO Europa	43.2	15.6
Baltikums Draudimas	34.1	12.3
BTA Draudimas	33.1	11.9
Baltic Polis	22.5	8.1
Seesam Lietuva	12.9	4.6
Baltijos Garantės	12.4	4.5

\*Gross written premiums.

### LEADING LIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums	
	LTL Mn	USD Mn
Hansa Gyvybes Draudimas	108.76	39.21
SEB VB Gyvybes Draudimas	53.12	19.15
Ergo Lietuva Gyvybes Draudimas	45.45	16.39
Commercial Union Lietuva Gyvybes	32.70	11.79
Sampo Gyvybes Draudimas	20.35	7.34
Lietuvos Draudimas	10.98	3.96
PZU Lietuva Gyvybes Draudimas	7.77	2.80
Bonum Publicum	6.81	2.46
Seesam Lietuva Gyvybes Draudimas	3.22	1.16

### ASSOCIATION:

Association of Lithuanian Insurers  
Vytenio g. 50  
2006 Vilnius  
Tel: (370) 05-2310-384  
Fax: (370) 05-2310-381  
asocija@draudikai.lt

### CURRENCY:

litas (LTL)

### EXCHANGE RATES:

litai per U.S. dollar — 2.774 (2005),  
2.7806 (2004), 3.0609 (2003),  
3.677 (2002), 4 (2001)

### REGULATORY BODY:

Insurance Supervisory Authority  
State Insurance Supervision Authority  
Birutes g. 56  
2600 Vilnius  
Tel: (370) 05-272-20-36  
Fax: (370) 05-272-36-89

### DIRECT PREMIUMS WRITTEN, 2004

<b>Total Premiums:</b>	\$329 (U.S. \$ millions)
<b>Nonlife Premiums:</b>	245
<b>Life Premiums:</b>	85

Sources: Swiss Re (premium data); Axco Insurance Information Services (leading cos.); U.S. Central Intelligence Agency (economic/demographic data).

# Luxembourg



## POPULATION

468,571 (est. July 2005)

## GDP

\$29 billion (est. 2005)

### LEADING NONLIFE INSURANCE COMPANIES, 2004

Company	Written premiums*	
	EUR Mn	USD Mn
Le Foyer	220.0	273.1
La Luxembourgeoise	146.7	182.1
Axa	64.1	79.6
P&V	31.4	39.0
Baloise	26.0	32.3
Fortis	18.6	23.1
AIG	17.0	21.1
AGF	16.1	20.0
DKV	10.2	12.7
Winterthur	9.7	12.0

\*Gross written premiums.

### LEADING LIFE INSURANCE COMPANIES, 2004

Company	Gross written premiums	
	EUR Mn	USD Mn
La Luxembourgeoise	70.59	87.65
Le Foyer	64.12	79.62
Swiss Life	46.38	57.59
Fortis	44.26	54.95
AXA	25.65	31.85
AGF	23.38	29.03
Baloise	22.32	27.71
P&V Assurances	12.68	15.75
Dexia	10.27	12.76
Sogelife	9.75	12.11

### ASSOCIATION:

Insurance Company Association  
75 Rue de Mamer  
LU- 8081 BERTRANGE  
Tel: (352) 44-21-44-28  
Fax: (352) 44-02-89  
www.aca.lu

### CURRENCY:

euro (EUR)

### EXCHANGE RATES:

euros per U.S. dollar — 0.8041 (2005),  
0.8054 (2004), 0.886 (2003),  
1.0626 (2002), 1.1175 (2001)

### REGULATORY BODY:

Commissariat aux Assurances  
7 Boulevard Royal  
L - 2449  
Tel: (352) 22-69-11  
Fax: (352) 22-69-10

### DIRECT PREMIUMS WRITTEN, 2004

<b>Total Premiums:</b>	\$9,535 (U.S. \$ millions)
<b>Nonlife Premiums:</b>	1,333
<b>Life Premiums:</b>	8,203

Sources: Swiss Re (premium data); Axco Insurance Information Services (leading cos.); U.S. Central Intelligence Agency (economic/demographic data).

# Malaysia



## POPULATION

23,953,136 (est. July 2005)

## GDP

\$248 billion (est. 2005)

### LEADING NONLIFE INSURANCE COMPANIES, 2003

Company	Written premiums*	
	MYR Mn	USD Mn
Kurnia	1,053.1	277.1
Commerce	499.2	131.4
Malaysia National	494.6	130.2
Allianze General	466.4	122.7
Malaysia Assurance Alliance	417.9	110.0
American Home	356.0	93.7
AmAssurance	323.6	85.1
Hong Leong	317.0	83.4
Uni. Asia General	308.3	81.1
Oriental Capital	301.1	79.2

\*Gross written premiums.

### LEADING LIFE INSURANCE COMPANIES, 2004

Company	Gross written premiums	
	MYR Mn	USD Mn
Great Eastern	3,527.6	928.3
AIA	1,750.6	460.7
Prudential	1,740.5	458.0
ING	1,162.6	306.0
MAA	616.0	162.1
Hong Leong	535.5	140.9
MCIS Zurich	349.3	91.9
Asia Life	348.0	91.6
Manulife	314.7	82.8
Allianz Life	258.9	68.1

### ASSOCIATION:

General Insurance Association of  
Malaysia  
3rd Floor, Wisma PIAM  
150, Jalan Tun Sambathan  
50782 Kuala Lumpur  
Tel: (60) 3-2274-7399  
Fax: (60) 3-2274-5910  
[www.piam.org.my/](http://www.piam.org.my/)

### CURRENCY:

ringgit (MYR)

### EXCHANGE RATES:

ringgits per U.S. dollar — 3.8 (2005),  
3.8 (2004), 3.8 (2003),  
3.8 (2002), 3.8 (2001)

### REGULATORY BODY:

Insurance Regulation Department  
8th Floor, Block A, Bank Negara  
Malaysia  
Jalan Dato' Onn  
50480 Kuala Lumpur  
Tel: (60) 3-2698-8044  
Fax: (60) 3-2694-5986

### DIRECT PREMIUMS WRITTEN, 2004

<b>Total Premiums:</b>	\$6,453 (U.S. \$ millions)
<b>Nonlife Premiums:</b>	2,245
<b>Life Premiums:</b>	4,208

Sources: Swiss Re (premium data); Axco Insurance Information Services (leading cos.); U.S. Central Intelligence Agency (economic/demographic data).



## POPULATION

398,534 (est. July 2005)

## GDP

\$7 billion (est. 2005)

### LEADING NONLIFE INSURANCE COMPANIES, 2004

Company	Written premiums*	
	MTL Mn	USD Mn
Middlesea	12.0	34.8
Gasam Mamo	10.0	29.0
Atlas	6.0	17.4
Elmo	5.0	14.5
Citadel	3.0	8.7

\*Gross written premiums.

### LEADING LIFE INSURANCE COMPANIES, 2004

Company	Gross written premiums	
	MTL Mn	USD Mn
Middlesea Valletta	34.9	101.3
HSBC Life	15.2	44.1
Middlesea Insurance	0.6	1.7

### ASSOCIATION:

Malta Insurance Association  
43a/2 St Paul's Buildings  
West Street  
Valletta VLT 12  
Tel: (356) 21-23-26-40  
Fax: (356) 21-24-83-88

### CURRENCY:

Maltese lira (MTL)

### EXCHANGE RATES:

Maltese liri per U.S. dollar —  
0.34578 (2005), 0.34466 (2004),  
0.37723 (2003), 0.43362 (2002),  
0.45004 (2001)

### REGULATORY BODY:

Malta Financial Services Authority  
Triq Notabile BKR14  
Tel: (356) 21-441-155  
Fax: (356) 21-441-188

### DIRECT PREMIUMS WRITTEN, 2004

<b>Total Premiums:</b>	\$292 (U.S. \$ millions)
<b>Nonlife Premiums:</b>	144
<b>Life Premiums:</b>	147

Sources: Swiss Re (premium data); Axco Insurance Information Services (leading cos.); U.S. Central Intelligence Agency (economic/demographic data).

# Mauritius



## POPULATION

1,230,602 (est. July 2005)

## GDP

\$16 billion (est. 2005)

### LEADING NONLIFE INSURANCE COMPANIES, 2003

Company	Written premiums*	
	MUR Mn	USD Mn
Swan	577.3	20.7
Mauritian Eagle	342.1	12.3
Mauritius Union	331.9	11.9
Albatross	319.9	11.5
Sicom	255.3	9.1
La Prudence	230.0	8.2
Island Gen	167.0	6.0
Sun	108.2	3.9
New India 3/2002	95.4	3.4
Lamco	90.4	3.2

\*Gross written premiums.

### LEADING LIFE INSURANCE COMPANIES, 2003

Company	Gross written premiums	
	MUR Mn	USD Mn
BAI	1,331.7	47.7
Sicom	1,116.0	40.0
Anglo Mauritius	853.3	30.6
LIC 3/02	192.7	6.9
Mauritius Union	190.9	6.8
Albatross	148.5	5.3
La Prudence	117.1	4.2
Island Life	58.5	2.1
Mauritian Eagle	48.4	1.7
Sun	38.9	1.4

### ASSOCIATION:

Insurers' Association  
2nd Floor, Plantation House  
Port Louis  
Tel: (230) 208-0013  
Fax: (230) 208-0017  
sg.iams@intnet.mu

### CURRENCY:

Mauritian rupee (MUR)

### EXCHANGE RATES:

Mauritian rupees per U.S. dollar —  
29.496 (2005), 27.499 (2004),  
27.902 (2003), 29.962 (2002),  
29.129 (2001)

### REGULATORY BODY:

Financial Services Commission  
4th Floor, Harbour Front Building  
President John Kennedy Street  
Port Louis  
Tel: (230) 210-7000  
Fax: (230) 208-7172

### DIRECT PREMIUMS WRITTEN, 2004

<b>Total Premiums:</b>	\$273 (U.S. \$ millions)
<b>Nonlife Premiums:</b>	108
<b>Life Premiums:</b>	165

Sources: Swiss Re (premium data); Axco Insurance Information Services (leading cos.); U.S. Central Intelligence Agency (economic/demographic data).



# Mexico



## POPULATION

106,202,903 (est. July 2005)

## GDP

\$1,066 billion (est. 2005)

### LEADING NONLIFE INSURANCE COMPANIES, 2005

Company	Written premiums*	
	MXN Mn	USD Mn
GNP	13,856.2	1,271.5
ING Comercial America	11,168.8	1,024.9
Qualitas	4,450.3	408.4
Inbursa	4,318.0	396.2
Aba/Seguros	3,467.4	318.2
Zurich	3,003.0	275.6
Mapfre Tepeyac	2,402.9	220.5
BBVA Bancomer	2,367.2	217.2
Banorte Generali	1,921.8	176.3
AIG Mexico		
Interamericana	1,761.0	161.6

\*Gross written premiums.

### LEADING LIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums	
	MXN Mn	USD Mn
Metlife Mexico	18,783.6	1,723.6
GNP	6,402.2	587.5
Monterrey New York Life	5,079.3	466.1
BBVA Bancomer	3,374.1	309.6
ING Comercial America	3,367.7	309.0
Inbursa	2,891.1	265.3
Banamex	2,568.8	235.7
Banorte Generali	1,850.5	169.8
Argos	1,288.5	118.2
Seguros Azteca	907.2	83.2

### ASSOCIATION:

Mexican Association of Insurance Institutions

Seguros AC  
Francisco I. Madero 21  
Colonia Tlacopac San Angel  
01040 Mexico City D.F.  
Tel: (52) 55-5-662-6161  
Fax: (52) 55-5-662-8036  
www.amis.com.mx

### CURRENCY:

Mexican peso (MXN)

### EXCHANGE RATES:

Mexican pesos per U.S. dollar —  
10.898 (2005), 11.286 (2004),  
10.789 (2003), 9.656 (2002),  
9.342 (2001)

### REGULATORY BODY:

Comision Nacional de Seguros y Fianzas

Av. Insurgentes Sur No 1971  
Torre Norte 2, Piso 1  
Colonia Guadalupe Inn  
01020 Mexico City D.F.  
Tel: (52) 55-5-724-7521  
Fax: (52) 55-5-724-7602

### DIRECT PREMIUMS WRITTEN, 2004

<b>Total Premiums:</b>	\$12,231 (U.S. \$ millions)
<b>Nonlife Premiums:</b>	7,019
<b>Life Premiums:</b>	5,213

Sources: Swiss Re (premium data); Axco Insurance Information Services (leading cos.); U.S. Central Intelligence Agency (economic/demographic data).

# Morocco



## POPULATION

32,725,847 (est. July 2005)

## GDP

\$140 billion (est. 2005)

### LEADING NONLIFE INSURANCE COMPANIES, 2005

Company	Written premiums*	
	MAD Mn	USD Mn
RMA Watanya	2,115.1	238.6
AXA Assurance Maroc	1,539.4	173.6
Wafa	1,125.3	126.9
Essaada	851.6	96.1
Sanad	758.2	85.5
Atlanta	654.4	73.8
CNIA	638.4	72.0
CAT	562.2	63.4
Zurich	464.9	52.4
MAMDA	287.6	32.4

\*Gross written premiums.

### LEADING LIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums	
	MAD Mn	USD Mn
RMA Watanya	772.3	87.1
AXA Assurance Maroc	654.7	73.9
Marocaine Vie	542.6	61.2
CNIA	505.1	57.0
Wafa	497.0	56.1
Atlanta	132.0	14.9
MCMA	89.2	10.1
Essaada	35.8	4.0
Sanad	35.5	4.0
Zurich	12.7	1.4

#### ASSOCIATION:

Fédération Marocaine des Sociétés  
d'Assurances et de Réassurances  
154, Boulevard d'Anfa  
Casablanca  
Tel: (212) 02-391-850  
Fax: (212) 02-391-854

#### ASSOCIATION:

General Arab Insurance Federation  
8, Kaser El Nil Street  
PO Box 611  
Cairo, 11511, Egypt  
Tel: (20) 2-574-3177  
Fax: (20) 2-576-2310  
[www.gaif-1.org/](http://www.gaif-1.org/)

#### CURRENCY:

Moroccan dirham (MAD)

#### EXCHANGE RATES:

Moroccan dirhams per U.S. dollar —  
8.865 (2005), 8.868 (2004),  
9.574 (2003), 11.021 (2002),  
11.303 (2001)

#### REGULATORY BODY:

Ministère des Finances et de la  
Privatisation  
Quartier Administratif Chellah, Rabat  
Tel : (212) 37-67-7501  
Fax : (212) 37.67-7527

#### DIRECT PREMIUMS WRITTEN, 2004

<b>Total Premiums:</b>	\$1,372 (U.S. \$ millions)
<b>Nonlife Premiums:</b>	1,049
<b>Life Premiums:</b>	323

Sources: Swiss Re (premium data); Axco Insurance Information Services (leading cos.); U.S. Central Intelligence Agency (economic/demographic data).

# Namibia



## POPULATION

2,030,692 (est. July 2005)

## GDP

\$16 billion (est. 2005)

### LEADING NONLIFE INSURANCE COMPANIES, 2004

Company	Written premiums*	
	NAD Mn	USD Mn
Mutual & Federal	293.4	45.4
Santam	250.1	38.7
Hollard	90.7	14.0
Ins Co Namibia	85.6	13.3
Corp Guarantee	54.4	8.4
Legal Shield	52.5	8.1
Swabou	44.3	6.9
Western	44.1	6.8
NASRIA	13.5	2.1
Guardrisk	11.6	1.8

\*Gross written premiums.

### LEADING LIFE INSURANCE COMPANIES, 2004

Company	Gross written premiums	
	NAD Mn	USD Mn
Old Mutual	784.7	121.5
Sanlam	610.6	94.5
Metropolitan	380.4	58.9
Channel Life	106.7	16.5
Regent Life	53.1	8.2
Swabou	52.2	8.1
Namlife	23.7	3.7
PPS	17.3	2.7
United F	17.1	2.7
Prosperity	11.2	1.7

### ASSOCIATION:

Namibia Insurance Association  
PO Box 151  
Windhoek

### CURRENCY:

Namibian dollar (NAD); South African rand (ZAR)

### EXCHANGE RATES:

Namibian dollars per U.S. dollar —  
6.3593 (2005), 6.4597 (2004),  
7.5648 (2003), 10.5407 (2002),  
8.6092 (2001)

### REGULATORY BODY:

Namibia Financial Supervisory  
Authority (NAMFISA)  
154 Independence Avenue  
Sanlam Centre, 8th Floor  
PO Box 21250  
Windhoek  
Tel: (264) 61-290-5000

### DIRECT PREMIUMS WRITTEN, 2004

**Total Premiums:** \$456 (U.S. \$ millions)

**Nonlife Premiums:** 143

**Premiums:** 313

Sources: Swiss Re (premium data); Axco Insurance Information Services (leading cos.); U.S. Central Intelligence Agency (economic/demographic data).

# Netherlands



## POPULATION

16,407,491 (est. July 2005)

## GDP

\$500 billion (est. 2005)

### LEADING NONLIFE INSURANCE COMPANIES, 2003

Company	Written premiums*	
	EUR Mn	USD Mn
Achmea Zorg	1,528.2	1,724.8
Achmea	1,466.3	1,655.0
Interpolis	1,156.1	1,304.9
Nationale-Nederlanden	1,148.4	1,296.2
VGZ		
Zorgverzekeraar	840.1	948.2
Delta Lloyd	686.2	774.4
AEGON	622.8	702.9
AMEV	589.4	665.2
Allianz Schade	567.8	640.9
CZ Ziektkosten	557.8	629.5

\*Gross written premiums.

### LEADING LIFE INSURANCE COMPANIES, 2003

Company	Gross written premiums	
	EUR Mn	USD Mn
Nationale Nederlanden Leven	5,123.4	5,782.7
AEGON Leven	2,653.6	2,995.0
Interpolis BTL	1,998.3	2,255.4
Delta Lloyd Leven	1,604.6	1,811.0
Achmea Pensioen- en Leven	1,458.0	1,645.6
AMEV Leven	1,439.5	1,624.7
Reaal Leven	1,245.6	1,405.9
Zwitserleven	1,244.1	1,404.2
Stad Rotterdam Leven	709.6	800.9
ABN Amro Leven	636.7	718.6

### ASSOCIATION:

Insurance Company Association  
Bordewijklaan 2  
2591 XR Den Haag  
Tel: (31) 70-333-8500  
Fax: (31) 70-333-8510  
www.verzekeraars.nl

### CURRENCY:

euro (EUR)

### EXCHANGE RATES:

euros per U.S. dollar — 0.8041 (2005),  
0.8054 (2004), 0.886 (2003),  
1.0626 (2002), 1.1175 (2001)

### REGULATORY BODY:

Supervisory Authority  
De Pensioen & Verzekeringkamer  
(PVK)  
John F Kennedylaan 32  
7312 PS Apeldoorn  
Tel: (31) 55-357-66-77  
Fax: (31) 55-357-69-06

### DIRECT PREMIUMS WRITTEN, 2004

<b>Total Premiums:</b>	\$58,577 (U.S. \$ millions)
<b>Nonlife Premiums:</b>	27,064
<b>Life Premiums:</b>	31,512

Sources: Swiss Re (premium data); Axco Insurance Information Services (leading cos.); U.S. Central Intelligence Agency (economic/demographic data).

# New Zealand



## POPULATION

4,035,461 (est. July 2005)

## GDP

\$97 billion (est. 2005)

### LEADING NONLIFE INSURANCE COMPANIES, 2005

Company	Written premiums*	
	NZD Mn	USD Mn
IAG New Zealand	1,090.8	635.2
Vero	714.4	416.0
Lumley General	271.9	158.3
AMI	245.1	142.7
Tower	146.1	85.1
American Home	119.5	69.6
ACE	116.8	68.0
Farmers Mutual	90.3	52.6
Allianz New Zealand	78.9	45.9
Medical Insurance Society	43.9	25.6

\*Gross written premiums.

### LEADING LIFE INSURANCE COMPANIES, 2005

Company	In-force premiums*	
	NZD Mn	USD Mn
Sovereign Assurance	332.3	234.1
AXA New Zealand	195.5	137.7
AMP Financial Services	180.6	127.2
Asteron	106.5	75.0
AIA	75.5	53.2
Tower Health & Life	65.1	45.8
Westpac Life	51.0	35.9
CIGNA Life	45.9	32.3
Fidelity Life	43.4	30.6
BNZ Life	38.6	27.2

\*Life & superannuation.

### ASSOCIATION:

Insurance Council of New Zealand Inc.  
Guardian Assurance House  
111-115 Customhouse Quay  
PO Box 474  
Wellington  
Tel: (64) 4-472-5230  
Fax: (64) 4-473-3011  
www.icnz.org.nz

### CURRENCY:

New Zealand dollar (NZD)

### EXCHANGE RATES:

New Zealand dollars per U.S. dollar — 1.4203 (2005), 1.5087 (2004), 1.7221 (2003), 2.1622 (2002), 2.3788 (2001)

### REGULATORY BODY:

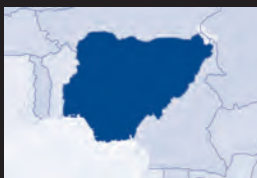
Ministry of Economic Development  
Insurance and Superannuation Unit  
Level 9, 86-90 Lambton Quay  
The Terrace  
Wellington 6036  
Tel (64) 4-470-2265  
Fax: (64) 4-913-3652

### DIRECT PREMIUMS WRITTEN, 2004

<b>Total Premiums:</b>	\$5,581 (U.S. \$ millions)
<b>Nonlife Premiums:</b>	4,297
<b>Life Premiums:</b>	1,284

Sources: Swiss Re (premium data); Axco Insurance Information Services (leading cos.); U.S. Central Intelligence Agency (economic/demographic data).

# Nigeria



## POPULATION

128,765,768 (est. July 2005)

## GDP

\$132 billion (est. 2005)

### LEADING NONLIFE INSURANCE COMPANIES, 2003

Company	Written premiums*	
	NGN Mn	USD Mn
Nicon	11,979.6	92.7
Leadway	2,346.0	18.2
Industrial & General	1,912.0	14.8
Royal Exchange	1,209.8	9.4
Cornerstone	1,157.2	9.0
A & G	1,084.7	8.4
Niger	1,071.8	8.3
Standard Alliance	1,029.0	8.0
Goldlink	955.4	7.4
Unitrust	938.5	7.3

\*Gross written premiums.

### LEADING LIFE INSURANCE COMPANIES, 2003

Company	Gross written premiums	
	NGN Mn	USD Mn
Aiico	2,167.3	16.77
Industrial & General	982.2	7.60
Niger	910.4	7.05
NICON	350.2	2.71
Crusader	249.8	1.93
Great Nigeria	228.0	1.76
The Lion of Africa	196.6	1.52
Leadway	157.9	1.22
Linkage	108.8	0.84
African Alliance	101.6	0.79

### ASSOCIATION:

Nigeria Insurers Association (NIA)  
42 Saka Tinubu Street  
Victoria Island  
PO Box 9551  
Lagos  
Tel: (234) 616371  
Fax: (234) 2631460  
nia@infoweb.abs.net

### CURRENCY:

naira (NGN)

### EXCHANGE RATES:

nairas per U.S. dollar —  
132.59 (2005), 132.89 (2004),  
129.22 (2003), 120.58 (2002),  
111.23 (2001)

### REGULATORY BODY:

National Insurance Commission  
Head Office  
Shippers' Plaza  
Michael Okpara St.  
Wuse Zone 5, P.M.B 457, Garki  
Abuja  
Tel: (234) 09-523-8268  
Fax: (234) 09-523-8260

### DIRECT PREMIUMS WRITTEN, 2004

<b>Total Premiums:</b>	\$559 (U.S. \$ millions)
<b>Nonlife Premiums:</b>	455
<b>Life Premiums:</b>	104

Sources: Swiss Re (premium data); Axco Insurance Information Services (leading cos.); U.S. Central Intelligence Agency (economic/demographic data).

# Norway



## POPULATION

4,593,041 (est. July 2005)

## GDP

\$195 billion (est. 2005)

### LEADING NONLIFE INSURANCE COMPANIES, 2005

Company	Written premiums*	
	NOK Mn	USD Mn
Gjensidige	11,584.5	1,815.7
If Skadeforsikring	10,977.0	1,720.5
Vesta	6,316.2	990.0
Sparebank 1 Skadeforsikring	3,483.4	546.0
Terra Skadeforsikring	1,039.8	163.0
KLP Skadeforsikring	570.3	89.4
Jernbanepersonalets Forsikring	376.5	59.0
AIG Europe	347.8	54.5
Tennant Forsikring	169.3	26.5
Trygg-Hansa	134.1	21.0

\*Gross written premiums.

### LEADING LIFE INSURANCE COMPANIES, 2004

Company	Gross written premiums	
	NOK Mn	USD Mn
Vital	15,804.4	2,344.6
Storebrand	15,764.2	2,338.6
KLP	13,648.1	2,024.7
Nordea	3,207.2	475.8
Sparebank 1 Liv	2,225.5	330.2
Gjensidige NOR Forsikring	1,317.7	195.5
Vesta Forsikring	652.4	96.8
Danica Pensjon	263.1	39.0
Handelsbanken Liv	177.9	26.4
Danica Fondsforsikring	142.8	21.2

### ASSOCIATION:

Norwegian Insurance  
Association  
Hansteensgate 2  
Postboks 2473 Solli  
Oslo 0202  
Tel: (47) 23-28-4200  
Fax: (47) 23-28-4201  
www.fnh.no

### CURRENCY:

Norwegian krone (NOK)

### EXCHANGE RATES:

Norwegian kroner per U.S. dollar —  
6.4425 (2005), 6.7408 (2004),  
7.0802 (2003), 7.9838 (2002),  
8.9917 (2001)

### REGULATORY BODY:

Kredittilsynet  
The Banking, Insurance and  
Securities Commission  
Ostensjovn. 43  
PO Box 100  
N-0611 Oslo  
Tel: (47) 22-93-9800  
Fax: (47) 22-63-0226

### DIRECT PREMIUMS WRITTEN, 2004

<b>Total Premiums:</b>	\$13,886 (U.S. \$ millions)
<b>Nonlife Premiums:</b>	6,037
<b>Life Premiums:</b>	7,850

Sources: Swiss Re (premium data); Axco Insurance Information Services (leading cos.); U.S. Central Intelligence Agency (economic/demographic data).



## POPULATION

3,001,583 (est. July 2005)

## GDP

\$40 billion (est. 2005)

### LEADING NONLIFE INSURANCE COMPANIES

Data not available.

### LEADING LIFE INSURANCE COMPANIES, 1999

Company	Gross written premiums	
	OMR Mn	USD Mn
National Life	7.0	18.3
Muscat Life	2.1	5.5
Dhofar Insurance	0.9	2.4
Al Ahlia Insurance	0.8	1.9
Oman United	0.7	1.8

### ASSOCIATION:

General Arab Insurance Federation  
8, Kaser El Nil Street  
PO Box 611  
Cairo, 11511, Egypt  
Tel: (20) 2-574-3177  
Fax: (20) 2-576-2310  
[www.gaif-1.org/](http://www.gaif-1.org/)

### CURRENCY:

Omani rial (OMR)

### EXCHANGE RATES:

Omani rials per U.S. dollar —  
0.3845 (2005), 0.3845 (2004),  
0.3845 (2003), 0.3845 (2002),  
0.3845 (2001)

### REGULATORY BODY:

Capital Market Authority  
ICMA Building  
PO Box No.3359  
Postal code 112  
Sultanate of Oman  
Tel: (968) 771-0209  
Fax: (968) 771-6403

### DIRECT PREMIUMS WRITTEN, 2004

<b>Total Premiums:</b>	\$274 (U.S. \$ millions)
<b>Nonlife Premiums:</b>	236
<b>Life Premiums:</b>	38

Sources: Swiss Re (premium data); Axco Insurance Information Services (leading cos.); U.S. Central Intelligence Agency (economic/demographic data).



# Pakistan



## POPULATION

162,419,946 (est. July 2005)

## GDP

\$385 billion (est. 2005)

### LEADING NONLIFE INSURANCE COMPANIES, 2003

Company	Written premiums*	
	PKR Mn	USD Mn
Adamjee	7,261.8	125.7
EFU	5,159.7	89.3
New Jubilee	1,528.8	26.5
Premier	573.3	9.9
Shaheen	573.3	9.9
International General	382.2	6.6
Askari	382.2	6.6
Habib	382.2	6.6
Universal	382.2	6.6
Century	382.2	6.6

\*Gross written premiums.

### LEADING LIFE INSURANCE COMPANIES, 2003

Company	Gross written premiums	
	PKR Mn	USD Mn
State Life	9,918.0	171.7
EFU Life	1,933.0	33.5
Commercial Union	780.0	13.5
ALICO	346.0	6.0
Metropolitan Life	51.0	0.9

### ASSOCIATION:

Insurance Association of Pakistan  
Jamshed Katrak Chambers  
G Allana Road  
PO Box 4932  
Karachi 74000  
Tel: (92) 21-231-1782  
Fax: (92) 21-231-0798

### CURRENCY:

Pakistani rupee (PKR)

### EXCHANGE RATES:

Pakistani rupees per U.S. dollar —  
59.515 (2005), 58.258 (2004),  
57.752 (2003), 59.724 (2002),  
61.927 (2001)

### REGULATORY BODY:

Insurance Division  
Securities and Exchange Commission  
10th Floor, NICL Building  
Jinnah Avenue  
Islamabad 44000  
Tel: (92) 51-920-7091  
Fax: (92) 51-920-4915

### DIRECT PREMIUMS WRITTEN, 2004

<b>Total Premiums:</b>	\$563 (U.S. \$ millions)
<b>Nonlife Premiums:</b>	339
<b>Life Premiums:</b>	224

Sources: Swiss Re (premium data); Axco Insurance Information Services (leading cos.); U.S. Central Intelligence Agency (economic/demographic data).

# Panama



## POPULATION

3,140,232 (est. July 2005)

## GDP

\$22 billion (est. 2005)

### LEADING NONLIFE INSURANCE COMPANIES, 2004

Company	Written premiums* USD Mn
ASSA	43.1
Compania Nacional	38.8
Compania Internacional	34.3
Aseguradora Mundial	27.8
Assicurazioni Generali	13.7
National Union Fire	11.3
Aseguradora Ancon	10.5
Compania Interoceanica	8.3
Aseguradora Comercial	5.8
Compania Istmena	1.8

\*Gross written premiums.

### LEADING LIFE INSURANCE COMPANIES, 2004

Company	Gross written premiums USD Mn
Aseguradora Mundial	48.1
Compania Internacional	31.6
ASSA	29.2
Compania Nacional	28.2
American Life	26.2
Assicurazioni Generali	15.5
Pan American	10.9
Pan America Life	7.9
British American	6.7
Compania Istmena	5.4

### ASSOCIATION:

Panamanian Insurance Association  
Apartado Postal 7465  
Calle Venezuela 46-113, Panama 5  
Tel: (507) 225-4445  
Fax: (507) 225-8259  
info@apadea.com

### CURRENCY:

balboa (PAB); U.S. dollar (USD)

### EXCHANGE RATES:

balboas per U.S. dollar — 1 (2005),  
1 (2004), 1 (2003), 1 (2002),  
1 (2001)

### REGULATORY BODY:

Superintendency of Insurance  
Superintendencia de Seguros y  
Reaseguros  
Apartado 832-1683 WTC  
Calle 51 y Rdo Arias  
Campo Alegre  
Panama  
Tel: (507) 214-7484  
Fax: (507) 214-7482

### DIRECT PREMIUMS WRITTEN, 2004

<b>Total Premiums:</b>	\$422 (U.S. \$ millions)
<b>Nonlife Premiums:</b>	269
<b>Life Premiums:</b>	153

Sources: Swiss Re (premium data); Axco Insurance Information Services (leading cos.); U.S. Central Intelligence Agency (economic/demographic data).



## POPULATION

27,925,628 (est. July 2005)

## GDP

\$169 billion (est. 2005)

### LEADING NONLIFE INSURANCE COMPANIES, 2004

Company	Written premiums*	
	PEN Mn	USD Mn
Rimac Internacional	669.5	196.1
El Pacifico Peruano Suiza	544.9	159.6
La Positiva	165.1	48.4
Mapfre Peru	96.0	28.1
Latina	85.1	24.9
Generali Peru	75.5	22.1
El Pacifico Vida	23.1	6.8
Interseguro	15.5	4.5
Atlas Cumbres	15.5	4.5
Secrex	11.2	3.3

\*Gross written premiums.

### LEADING LIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums	
	PEN Mn	USD Mn
El Pacifico Vida	334.7	101.6
Rimac Internacional	328.7	99.7
InVita	304.8	92.5
Interseguro	269.0	81.6
Mapfre Peru Vida	90.3	27.4
La Positiva	29.6	9.0
Latina	14.8	4.5
Atlas Cumbres	13.7	4.2
La Positiva Vida	8.8	2.7

### ASSOCIATION:

Insurance Companies' Association of Peru

Arias Araguez 146  
Miraflores, Aptdo 1684  
Lima  
Tel: (51) 1-444-2294  
Fax: (51) 1-446-8538  
[www.apeseg.org.pe/](http://www.apeseg.org.pe/)

### CURRENCY:

nuevo sol (PEN)

### EXCHANGE RATES:

nuevo sol per U.S. dollar —  
3.2958 (2005), 3.4132 (2004),  
3.4785 (2003), 3.5165 (2002),  
3.5068 (2001)

### REGULATORY BODY:

Superintendencia de Banca y Seguros  
Camino Real 390  
Torre Central Piso 17  
San Isidro  
Lima 27  
Tel: (51) 1-421-1220  
Fax: (51) 1-471-5150

### DIRECT PREMIUMS WRITTEN, 2004

<b>Total Premiums:</b>	\$883 (U.S. \$ millions)
<b>Nonlife Premiums:</b>	483
<b>Life Premiums:</b>	400

Sources: Swiss Re (premium data); Axco Insurance Information Services (leading cos.); U.S. Central Intelligence Agency (economic/demographic data).

# Philippines



## POPULATION

87,857,473 (est. July 2005)

## GDP

\$451 billion (est. 2005)

### LEADING NONLIFE INSURANCE COMPANIES, 2004

Company	Written premiums*	
	PHP Mn	USD Mn
Malayan Insurance	3,933.6	70.2
Prudential Guarantee	2,642.4	47.2
BPI/MS	2,079.1	37.1
Pioneer	1,965.3	35.1
Standard	1,732.6	30.9
PHILAM Ins	1,391.7	24.8
UCPB Gen	1,383.2	24.7
Federal Phoenix	1,160.0	20.7
Alliedbankers	960.6	17.1
Phil. Charter	930.7	16.6

\*Gross written premiums.

### LEADING LIFE INSURANCE COMPANIES, 2004

Company	Gross written premiums	
	PHP Mn	USD Mn
Philam Life & General	12,347.4	220.3
Sun Life	7,568.9	135.1
Insular Life	6,420.8	114.6
Phil. AXA Life	2,994.4	53.4
Manulife	2,620.7	46.8
Pru Life	1,882.3	33.6
Ayala Life	1,790.3	31.9
Unicoco Life	1,578.1	28.2
Great Pacific Life	1,241.7	22.2
Pruamerica Life	891.7	15.9

### ASSOCIATION:

Insurance & Surety Association of the Philippines  
Regina Building  
Escolta  
Manila  
Tel: (63) 2-241-5847  
Fax: (63) 2-241-6587

### CURRENCY:

Philippine peso (PHP)

### EXCHANGE RATES:

Philippine pesos per U.S. dollar —  
55.086 (2005), 56.04 (2004),  
54.203 (2003), 51.604 (2002),  
50.993 (2001)

### REGULATORY BODY:

Insurance Commission, Department  
of Finance  
Insurance Commission Building  
1071 United Nations Avenue  
Manila  
Tel: (63) 2-524-6096  
Fax: (63) 2-522-1434

### DIRECT PREMIUMS WRITTEN, 2004

<b>Total Premiums:</b>	\$1,292 (U.S. \$ millions)
<b>Nonlife Premiums:</b>	509
<b>Life Premiums:</b>	783

Sources: Swiss Re (premium data); Axco Insurance Information Services (leading cos.); U.S. Central Intelligence Agency (economic/demographic data).

# Poland



## POPULATION

38,557,984 (est. July 2005)

## GDP

\$489 billion (est. 2005)

### LEADING NONLIFE INSURANCE COMPANIES, 2004

Company	Written premiums*	
	PLN Mn	USD Mn
PZU	7,485.1	2,046.5
TUiR Warta	1,732.9	473.8
STU Ergo Hestia	956.9	261.6
TU Allianz Polska	873.0	238.7
HDI Samopomoc	537.4	146.9
UNIQA	347.0	94.9
Tryg Polska	341.5	93.4
TU Compensa	330.1	90.3
Generali TU	296.9	81.2
TUiR CIGNA STU	273.3	74.7

\*Gross written premiums.

### LEADING LIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums	
	PLN Mn	USD Mn
PZU Zycie	6,096.1	1,884.1
Commercial Union Polska	1,897.0	586.3
PAPTUnZiR Amplico-Life	1,224.3	378.4
AEGON	1,015.5	313.9
TUnZ ING Nationale- Nederlanden Polska	1,005.3	310.7
TU Allianz Zycie Polska	440.4	136.1
Generali Zycie	435.8	134.7
TUnZ WARTA	398.0	123.0
Nordea Polska	365.8	113.1
TUnZ Europa	361.3	111.7

### ASSOCIATION:

Polish Chamber of Insurance  
Palace of Culture and Science  
11th Floor  
1 Defilad Sq.  
00-901 Warsaw  
Tel: (48) 22-656-79-88  
Fax: (48) 22-656-67-90

### CURRENCY:

zloty (PLN)

### EXCHANGE RATES:

zlotych per U.S. dollar —  
3.2355 (2005), 3.6576 (2004),  
3.8891 (2003), 4.08 (2002),  
4.0939 (2001)

### REGULATORY BODY:

Insurance Supervisory Authority  
KNUiFE  
Research Social Communication &  
Information Department  
ul. Foksal 10  
00-366 Warsaw  
Tel: (48) 22-528-98-48  
Fax: (48) 22-528-98-71

### DIRECT PREMIUMS WRITTEN, 2004

<b>Total Premiums:</b>	\$7,431 (U.S. \$ millions)
<b>Nonlife Premiums:</b>	4,604
<b>Life Premiums:</b>	2,828

Sources: Swiss Re (premium data); Axco Insurance Information Services (leading cos.); U.S. Central Intelligence Agency (economic/demographic data).

# Portugal



## POPULATION

10,566,212 (est. July 2005)

## GDP

\$195 billion (est. 2005)

### LEADING NONLIFE INSURANCE COMPANIES, 2005

Company	Written premiums*	
	EUR Mn	USD Mn
Fedilidade Mundial	879.2	1,093.4
Imperio Bonanca	563.4	700.6
Axa Portugal Seguros	367.6	457.2
Tranquilidade	365.2	454.1
Allianz Portugal	303.6	377.5
Zurich	297.8	370.3
Acoreana	167.4	208.2
Ocidental Seguros	147.3	183.2
Global	140.5	174.7
Lusitania	129.7	161.3

\*Gross written premiums.

### LEADING LIFE INSURANCE COMPANIES, 2004

Company	Gross written premiums	
	EUR Mn	USD Mn
Ocidental Vida	1,218.7	1,513.2
Fedilidade Mundial	1,126.5	1,398.7
Tranquilidade Vida	894.6	1,110.8
BPI Vida	833.4	1,034.8
Totta Seguros	568.6	706.0
Acoreana	223.8	277.8
AXA Vida	159.5	198.0
Imperio Bonanca	157.3	195.3
Real Vida	153.4	190.5
Credito Agricola	89.7	111.3

### ASSOCIATION:

Portuguese Insurers Association  
Rua Rodrigo da Fonseca 41  
1250-190 Lisbon  
Tel: (351) 21-384-8100  
Fax: (351) 21-383-1422  
apseguradores@mail.telepac.pt

### CURRENCY:

euro (EUR)

### EXCHANGE RATES:

euros per U.S. dollar — 0.8041 (2005),  
0.8054 (2004), 0.886 (2003),  
1.0626 (2002), 1.1175 (2001)

### REGULATORY BODY:

Instituto de Seguros de Portugal  
Av. de Berna 19  
1050-037 Lisbon  
Tel: (351) 21-790-3100  
Fax: (351) 21-793-8568

### DIRECT PREMIUMS WRITTEN, 2004

<b>Total Premiums:</b>	\$13,174 (U.S. \$ millions)
<b>Nonlife Premiums:</b>	5,351
<b>Life Premiums:</b>	7,823

Sources: Swiss Re (premium data); Axco Insurance Information Services (leading cos.); U.S. Central Intelligence Agency (economic/demographic data).



## POPULATION

863,051 (est. July 2005)

## GDP

\$22 billion (est. 2005)

### LEADING NONLIFE INSURANCE COMPANIES, 2003

Company	Written premiums*	
	QAR Mn	USD Mn
Qatar Insurance	406.7	111.7
Qatar General	282.5	77.6
Qatar Islamic	57.6	15.8
Al-Khaleej	56.2	15.5
Doha Insurance	44.0	12.1
Libano-Suisse	16.4	4.5
Egypt National	13.4	3.7
Arabian	12.8	3.5

\*Gross written premiums.

### LEADING LIFE INSURANCE COMPANIES, 2004

Data not available.

### CURRENCY:

Qatari rial (QAR)

### EXCHANGE RATES:

Qatari rials per U.S. dollar —  
3.64 (2005), 3.64 (2004), 3.64 (2003),  
3.64 (2002), 3.64 (2001)

### REGULATORY BODY:

Insurance Supervisor  
Ministry of Economy & Commerce  
POB 1968  
West Bay  
Tel: (974) 4461-444  
Fax: (974) 4432-873

### DIRECT PREMIUMS WRITTEN, 2004

<b>Total Premiums:</b>	\$283 (U.S. \$ millions)
<b>Nonlife Premiums:</b>	271
<b>Life Premiums:</b>	12

Sources: Swiss Re (premium data); Axco Insurance Information Services (leading cos.); U.S. Central Intelligence Agency (economic/demographic data).

# Romania



## POPULATION

22,329,977 (est. July 2005)

## GDP

\$186 billion (est. 2005)

### LEADING NONLIFE INSURANCE COMPANIES, 2004

Company	Written premiums*	
	ROL Bn	USD Mn
Allianz-Tiriac	6,47.1	198.4
Asirom	4,119.0	126.2
Omniasig	2,722.8	83.4
Astra	1,734.6	53.2
Ardaf	1,539.4	47.2
Asiban	1,426.3	43.7
Unita	1,423.0	43.6
BCR Asigurari	1,211.4	37.1
Generali	848.8	26.0
AIG Romania	570.4	17.5

\*Gross written premiums.

### LEADING LIFE INSURANCE COMPANIES, 2004

Company	Gross written premiums	
	ROL Bn	USD Mn
ING Asigurari de Viata	2,997.0	91.8
AIG Life	734.0	22.5
Asirom	704.0	21.6
Omniasig Asigurari de Viata	384.0	11.8
Asiban	374.0	11.5
Allianz-Tiriac	357.0	10.9
AVIVA	290.0	8.9
Grawe	198.0	6.1
BCR Asigurari	191.0	5.9
Interamerican	186.0	5.7

### ASSOCIATION:

National Union of Insurance and Reinsurance Companies of Romania

Bd. Libertatii 12

Bl. 113, Sc. 3, Ap. 68, Sector 4  
Bucharest

Tel: (40) 21-335-1269

Fax: (40) 21-337-2243

www.unsar.ro

### CURRENCY:

leu (ROL) is being phased out in 2006; "new" leu (RON) was introduced in 2005 due to currency revaluation:  
10,000 ROL = 1 RON

### EXCHANGE RATES:

lei per U.S. dollar — 3 (2005), 3 (2004), 3 (2003), 3 (2002), 3 (2001)

### REGULATORY BODY:

Insurance Supervisory Commission - CSA

18 Amiral Constantin Balescu Street  
Bucharest

Tel: (40) 21-231-7484

Fax: (40) 21-231-5999

www.csa-isc.ro

### DIRECT PREMIUMS WRITTEN, 2004

**Total Premiums:** \$1,068 (U.S. \$ millions)

**Nonlife Premiums:** 818

**Life Premiums:** 251

Sources: Swiss Re (premium data); Axco Insurance Information Services (leading cos.); U.S. Central Intelligence Agency (economic/demographic data).



# Russia



## POPULATION

143,420,309 (est. July 2005)

## GDP

\$1,535 billion (est. 2005)

### LEADING NONLIFE INSURANCE COMPANIES, 2004

Company	Written premiums*	
	RUB Mn	USD Mn
Rosgosstrakh	31,068.2	1,078.2
Ingosstrakh	16,938.1	587.8
Reso Garantiya	14,212.2	493.2
Sogaz	10,633.1	369.0
Rosno	8,474.1	294.1
VSK	7,462.9	259.0
Soglasije	6,616.2	229.6
MAKS	6,471.6	224.6
UralSib	5,899.4	204.7
Alfa	5,117.4	177.6

\*Gross written premiums.

### LEADING LIFE INSURANCE COMPANIES, 2004

Company	Gross written premiums	
	RUB Mn	USD Mn
Stolichnoe	27,159.0	942.6
Natsionalnaya	9,174.0	318.4
Delta Polis	6,694.0	232.3
Russo Garant	6,082.0	211.1
Standart Reserv	4,916.0	170.6
Transneftepolis	4,416.0	153.3
Vita Polis	4,396.0	152.6
Nadezhda Baltiki	4,138.0	143.6
Yakor	3,321.0	115.3
Skala Garant	2,726.0	94.6

### ASSOCIATION:

All Russia Insurance Association  
Tverskaya 20  
Moscow 103009  
Tel: (7) 095-232-1225  
Fax: (7) 095-232-1226  
www.ins-union.ru

### CURRENCY:

Russian rouble (RUR)

### EXCHANGE RATES:

Russian rubles per U.S. dollar —  
28.284 (2005), 28.814 (2004),  
30.692 (2003), 31.349 (2002),  
29.169 (2001)

### REGULATORY BODY:

Insurance Supervisory Authority  
Nadzor  
Ilyinka 6  
Moscow  
Tel: (7) 095-748-4575

### DIRECT PREMIUMS WRITTEN, 2004

<b>Total Premiums:</b>	\$16,352 (U.S. \$ millions)
<b>Nonlife Premiums:</b>	12,809
<b>Life Premiums:</b>	3,544

Sources: Swiss Re (premium data); Axco Insurance Information Services (leading cos.); U.S. Central Intelligence Agency (economic/demographic data).

# Saudi Arabia



## POPULATION

26,417,599 (est. July 2005)

## GDP

\$341 billion (est. 2005)

### LEADING NONLIFE INSURANCE COMPANIES

Data not available.

### LEADING LIFE INSURANCE COMPANIES

Data not available.

### ASSOCIATION:

General Arab Insurance Federation  
8, Kaser El Nil Street  
PO Box 611  
Cairo, 11511, Egypt  
Tel: (20) 2-574-3177  
Fax: (20) 2-576-2310  
[www.gaif-1.org/](http://www.gaif-1.org/)

### CURRENCY:

Saudi riyal (SAR)

### EXCHANGE RATES:

Saudi riyals per U.S. dollar —  
3.747 (2005), 3.75 (2004), 3.75 (2003),  
3.75 (2002), 3.75 (2001)

### REGULATORY BODY:

Saudi Arabian Monetary Agency  
(SAMA)  
PO Box 57126  
Riyadh 11574  
Tel: (966) 4662440  
Fax: (966) 4662299  
[www.sama.gov.sa](http://www.sama.gov.sa)

### DIRECT PREMIUMS WRITTEN, 2004

<b>Total Premiums:</b>	\$1,196 (U.S. \$ millions)
<b>Nonlife Premiums:</b>	1,146
<b>Life Premiums:</b>	50

Sources: Swiss Re (premium data); Axco Insurance Information Services (leading cos.); U.S. Central Intelligence Agency (economic/demographic data).

# Serbia and Montenegro



## POPULATION

10,829,175 (est. July 2005)

## GDP

\$28 billion (est. 2005)

### LEADING NONLIFE INSURANCE COMPANIES, 2004

Company	Written premiums*	
	CSD Mn	USD Mn
<b>SERBIA</b>		
Dunav	8,622.3	146.9
DDOR Novi Sad	7,878.8	134.2
AMS	602.7	10.3
Wiener Staedtische	478.8	8.2
SIM	438.9	7.5
Kopaonik	416.5	7.1
Takovo	400.5	6.8
Zepter	270.5	4.6
Polis	220.4	3.8
Prizma	120.0	2.0
<b>MONTENEGRO</b>		
Lovcen	1381.7	24.0
Montenegro	306.9	5.3
Swiss	54.4	0.9

\*Gross written premiums.

### LEADING LIFE INSURANCE COMPANIES, 2004

Company	Gross written premiums	
	CSD Mn	USD Mn
<b>SERBIA</b>		
Zepter	523.9	8.9
Grawe	283.8	4.8
Wiener Staedtische	219.9	3.7
Delta	164.1	2.8
Dunav	153.3	2.6
DDOR Novi Sad	131.5	2.2
Polis	31.6	0.5
Kopaonik	13.2	0.2
Milenijum	0.1	0.0
<b>MONTENEGRO</b>		
Lovcen	29.4	0.5

### ASSOCIATION:

Association of Insurance Companies of Serbia & Montenegro  
29 Novembra 68b, Mezanin II  
11000 Belgrade  
Tel: (381) 011-767-199  
Fax: (381) 011-752-936

### CURRENCY:

new Yugoslav dinar (YUM);  
Note: in Montenegro the euro is legal tender; in Kosovo both the euro and the Yugoslav dinar are legal.

### EXCHANGE RATES:

new Yugoslav dinars per U.S. dollar—  
58.6925 (2005)

### REGULATORY BODY:

National Bank of Serbia  
(Insurance Supervision Department)  
Bulevar Lenjina 2/V  
New Belgrade  
Tel: (381) 011-311-4023  
Fax: (381) 011-311-7292

### DIRECT PREMIUMS WRITTEN, 2004

<b>Total Premiums:</b>	\$478 (U.S. \$ millions)
<b>Nonlife Premiums:</b>	444
<b>Life Premiums:</b>	34

Sources: Swiss Re (premium data); Axco Insurance Information Services (leading cos.); U.S. Central Intelligence Agency (economic/demographic data).

# Singapore



## POPULATION

4,425,720 (est. July 2005)

## GDP

\$131 billion (est. 2005)

### LEADING NONLIFE INSURANCE COMPANIES, 2004

Company	Written premiums*	
	SGD Mn	USD Mn
American Home	294.7	174.3
NTUC Income	272.5	161.2
Axa Singapore	146.7	86.8
India International	127.3	75.3
Aviva	118.8	70.3
SAGI-Captive 2	116.6	69.0
AIA	99.1	58.6
Mitsui Sumitomo	89.0	52.6
QBE	85.5	50.6
Ace Insurance	76.7	45.4

\*Gross written premiums.

### LEADING LIFE INSURANCE COMPANIES, 2004

Company	In-force business	
	SGD Mn	USD Mn
AIA	1,821.2	1,077.5
Great Eastern Life	1,262.0	746.6
Prudential	995.6	589.0
NTUC Income	878.7	519.9
AVIVA	319.2	188.8
Manulife	197.6	116.9
OAC	145.7	86.2
AXA Life Singapore	84.2	49.8
Asia Life	80.4	47.6
HSBC	65.7	38.9

### ASSOCIATION:

General Insurance Association of  
Singapore  
103 Amoy Street  
Singapore 069874  
Tel: (65) 622-18-788  
Fax: (65) 622-72-051  
www.gia.org.sg

### CURRENCY:

Singapore dollar (SGD)

### EXCHANGE RATES:

Singapore dollars per U.S. dollar —  
1.6644 (2005), 1.6902 (2004),  
1.7422 (2003), 1.7906 (2002),  
1.7917 (2001)

### REGULATORY BODY:

Monetary Authority of Singapore  
Insurance Supervision Department  
10 Shenton Way, MAS Building  
Singapore 079117  
Tel: (65) 6-225-55-77  
Fax: (65) 6-229-96-94

### DIRECT PREMIUMS WRITTEN, 2004

<b>Total Premiums:</b>	\$9,696 (U.S. \$ millions)
<b>Nonlife Premiums:</b>	3,237
<b>Life Premiums:</b>	6,459

Sources: Swiss Re (premium data); Axco Insurance Information Services  
(leading cos.); U.S. Central Intelligence Agency (economic/demographic data).

# Slovakia



## POPULATION

5,431,363 (est. July 2005)

## GDP

\$85 billion (est. 2005)

### LEADING NONLIFE INSURANCE COMPANIES, 2004

Company	Written premiums*	
	SKK Mn	USD Mn
Allianz Slovenska poistovna	14,161.1	439.0
Kooperativa poistovna	6,609.5	204.9
Ceska poistovna	2,349.6	72.8
UNIQA poistovna	1,410.6	43.7
Komunalna poistovna	1,056.7	32.8
Generali poistovna	755.7	23.4
Union poistovna	550.9	17.1
CSOB poistovna	492.1	15.3
Wustenrot poistovna	342.3	10.6
Poistovna Gerling Slovensko	281.4	8.7

\*Gross written premiums.

### LEADING LIFE INSURANCE COMPANIES, 2004

Company	Gross written premiums	
	SKK Mn	USD Mn
Allianz Slovenska poistovna	5,349.68	165.85
AMSLICO AIG Life	3,190.59	98.91
Kooperativa poistovna	2,759.99	85.56
ING Zivotna poistovna	2,274.19	70.50
Poistovna Slovenskej sporitelne	1,034.66	32.08
Kontinuita Slov. zivot. poistovna	939.55	29.13
CSOB poistovna	742.25	23.01
Generali poistovna	678.88	21.05
UNIQA poistovna	636.42	19.73
Ceska poistovna	497.30	15.42

### ASSOCIATION:

Slovak Insurance Association  
Drienova 34, PO Box 51  
820 09 Bratislava 29  
Tel: (421) 2-4342-9985  
Fax: (421) 2-4342-9984  
www.slaspo.sk

### CURRENCY:

Slovak koruna (SKK)

### EXCHANGE RATES:

koruny per U.S. dollar —  
31.018 (2005), 32.257 (2004),  
36.773 (2003), 45.327 (2002),  
48.355 (2001)

### REGULATORY BODY:

Slovak Insurers Bureau  
Trnavska cesta 82  
82658 Bratislava  
Tel: (421) 2-4455-5453  
Fax: (421) 2-4444-1632

### DIRECT PREMIUMS WRITTEN, 2004

<b>Total Premiums:</b>	\$1,488 (U.S. \$ millions)
<b>Nonlife Premiums:</b>	885
<b>Life Premiums:</b>	603

Sources: Swiss Re (premium data); Axco Insurance Information Services (leading cos.); U.S. Central Intelligence Agency (economic/demographic data).

# Slovenia



## POPULATION

2,011,070 (est. July 2005)

## GDP

\$42 billion (est. 2005)

### LEADING NONLIFE INSURANCE COMPANIES, 2004

Company	Written premiums*	
	SIT Mn	USD Mn
Triglav	98,789.0	513.5
Health Insurance Mutual	55,948.0	290.8
Maribor	31,193.3	162.1
Adriatic	28,782.6	149.6
Slovenica	13,522.9	70.3
Tilia	9,127.8	47.4
Generali	3,216.0	16.7
SID	1,730.0	9.0
Grawe	1,544.7	8.0
Merkur	1,294.6	6.7

\*Gross written premiums.

### LEADING LIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums	
	SIT Mn	USD Mn
Triglav	42,504.6	220.6
KAD	25,113.5	130.3
Maribor	11,155.4	57.9
Merkur	7,255.9	37.7
NLB Vita	6,040.5	31.3
Grawe	5,177.0	26.9
Slovenica Zivljenje	5,023.8	26.1
Generali	3,774.7	19.6
Adriatic Slovenica	2,673.7	13.9
Tilia	1,552.4	8.1

### ASSOCIATION:

Slovenian Insurance Association  
PO Box 2512  
Zelezna cesta 14  
1001 Ljubljana  
Tel: (386) 1-473-5699  
Fax: (386) 1-473-5692  
www.zav-zdruzenje.si

### CURRENCY:

tolar (SIT)

### EXCHANGE RATES:

tolars per U.S. dollar — 192.71 (2005),  
192.38 (2004), 207.11 (2003),  
240.25 (2002), 242.75 (2001)

### REGULATORY BODY:

Insurance Supervision Agency  
Trg republike 3  
Ljubljana  
Tel: (386) 1-476-3401  
Fax: (386) 1-476-3417

### DIRECT PREMIUMS WRITTEN, 2004

<b>Total Premiums:</b>	\$1,809 (U.S. \$ millions)
<b>Nonlife Premiums:</b>	1,278
<b>Life Premiums:</b>	531

Sources: Swiss Re (premium data); Axco Insurance Information Services (leading cos.); U.S. Central Intelligence Agency (economic/demographic data).

# South Africa



## POPULATION

44,344,136 (est. July 2005)

## GDP

\$527 billion (est. 2005)

### LEADING NONLIFE INSURANCE COMPANIES, 2003

Company	Written premiums*	
	ZAR Mn	USD Mn
Santam	5,792.2	765.7
Mutual & Federal	4,514.8	596.8
S A Eagle	2,277.9	301.1
Hollard	2,095.1	277.0
Outsurance	984.8	130.2
Guardrisk	847.3	112.0
ABSA	739.2	97.7
Satam Risk	546.2	72.2
Auto & General	531.0	70.2
Mutual & Federal	481.5	63.6

\*Gross written premiums.

### LEADING LIFE INSURANCE COMPANIES, 2003

Company	Gross written premiums	
	ZAR Mn	USD Mn
Old Mutual	28,986.3	3,831.8
Sanlam	19,685.1	2,602.2
Liberty Group	16,201.0	2,141.6
Momentum Group	15,133.2	2,000.5
Investment Solutions	14,756.6	1,950.7
Investec	12,739.0	1,684.0
Coronation	8,590.3	1,135.6
Metropolitan	6,107.0	807.3
mCubed Investment	5,864.1	775.2
BoE Life	5,843.7	772.5

### ASSOCIATION:

South African Insurance Association  
JCC House, 3rd Floor  
27 Owl Street, Milpark 2029  
PO Box 30619  
Braamfontein 2017  
Tel: (27) 11-726-5381  
Fax: (27) 11-726-5352  
www.saia.co.za

### CURRENCY:

rand (ZAR)

### EXCHANGE RATES:

rand per U.S. dollar — 6.3593 (2005),  
6.4597 (2004), 7.5648 (2003),  
10.5407 (2002), 8.6092 (2001)

### REGULATORY BODY:

Registrar — Financial Services Board  
PO Box 35655; 446 Rigel Avenue  
South Erasmusrand 0181  
Menlo Park 0102  
Tel: (27) 12-428-8045  
Fax: (27) 12-347-1290

### DIRECT PREMIUMS WRITTEN, 2004

<b>Total Premiums:</b>	\$30,682 (U.S. \$ millions)
<b>Nonlife Premiums:</b>	6,301
<b>Life Premiums:</b>	24,381

Sources: Swiss Re (premium data); Axco Insurance Information Services (leading cos.); U.S. Central Intelligence Agency (economic/demographic data).

# South Korea



## POPULATION

48,640,671 (est. July 2005)

## GDP

\$983 billion (est. 2005)

### LEADING NONLIFE INSURANCE COMPANIES, 2004

Company	Written premiums*	
	KRW Bn	USD Mn
Samsung	6,938.4	6,058.1
Hyundai	3,221.4	2,812.7
Dongbu	3,101.5	2,708.0
LG	3,072.0	2,682.2
Meritz	1,674.7	1,462.2
Seoul Guarantee	834.1	728.2
First	833.7	728.0
Shindongah	795.2	694.3
Ssangyong	695.9	607.6
Daehan	496.2	433.2

\*Gross written premiums.

### LEADING LIFE INSURANCE COMPANIES, 2004

Company	Gross written premiums	
	KRW Bn	USD Mn
Samsung Life	18,454.1	16,112.6
Korea Life	9,494.8	8,290.0
Kyobo life	8,889.0	7,761.1
ING	2,424.1	2,116.6
Allianz	2,032.1	1,774.3
Tong Yang Life	1,540.5	1,345.0
Shinhan Life	1,536.0	1,341.1
SK Life	1,417.4	1,237.6
AIG	1,413.1	1,233.8
Hungkuk Life	1,405.3	1,227.0

### ASSOCIATION:

Korea Non-Life Insurance Association  
80 Susong-dong  
Chongno-gu  
Seoul  
Tel: (82) 2-3702-8539  
Fax: (82) 2-3702-8549  
www.knia.or.kr

### CURRENCY:

South Korean won (KRW)

### EXCHANGE RATES:

South Korean won per U.S. dollar —  
1,024.1 (2005), 1,145.3 (2004),  
1,191.6 (2003), 1,251.1 (2002),  
1,291 (2001)

### REGULATORY BODY:

Financial Supervisory Service (FSS)  
27 Yoido-Dong  
Youngdeungpo-Gu  
Seoul  
Tel: (82) 2-3786-8224  
Fax: (82) 2-3786-8118

### DIRECT PREMIUMS WRITTEN, 2004

<b>Total Premiums:</b>	\$68,623 (U.S. \$ millions)
<b>Nonlife Premiums:</b>	19,944
<b>Life Premiums:</b>	48,680

Sources: Swiss Re (premium data); Axco Insurance Information Services (leading cos.); U.S. Central Intelligence Agency (economic/demographic data).



# Spain



## POPULATION

40,341,462 (est. July 2005)

## GDP

\$1,014 billion (est. 2005)

### LEADING NONLIFE INSURANCE COMPANIES, 2004

Company	Written premiums*	
	EUR Mn	USD Mn
MAPFRE Mutualidad	2,156.4	2,677.4
Allianz	1,718.2	2,133.4
Axa Aurora Iberica	1,259.0	1,563.1
Zurich Espana	1,155.6	1,434.9
Winterthur Seguros Generales	963.4	1,196.1
Mutua Madrilenia Automovilista	893.4	1,109.2
Caser	887.8	1,102.3
MAPFRE Seguros Generales	813.5	1,010.0
Adeslas	813.0	1,009.4
Santa Lucia	701.8	871.4

\*Gross written premiums.

### LEADING LIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums	
	EUR Mn	USD Mn
MAPFRE Vida	1,886.8	2,346.4
Vida Caixa	1,848.0	2,298.2
BBVA Seguros	1,680.8	2,090.3
Ibercaja	1,170.6	1,455.8
Bansabadell Vida	953.0	1,185.2
Aseval	862.8	1,073.0
Ascat-Vida	827.2	1,028.7
Zurich Vida	775.0	963.9
Caser	611.0	759.9
Mediterraneo Vida	561.7	698.5

### ASSOCIATION:

Spanish Insurance Company  
Association

Nuniez de Balboa 101

28006 Madrid

Tel: (34) 91-745-1530

Fax: (34) 91-745-1531

### CURRENCY:

euro (EUR)

### EXCHANGE RATES:

euros per U.S. dollar — 0.8041 (2005),  
0.8054 (2004), 0.886 (2003),  
1.0626 (2002), 1.1175 (2001)

### REGULATORY BODY:

General Directorate of Insurance  
Direccion General de Seguros (DGS)

Paseo de la Castellana

4428046

Madrid

Tel: (34) 91-339-7132

Fax: (34) 91-339-7168

### DIRECT PREMIUMS WRITTEN, 2004

**Total Premiums:** \$55,903 (U.S. \$ millions)

**Nonlife Premiums:** 32,311

**Life Premiums:** 23,592

Sources: Swiss Re (premium data); Axco Insurance Information Services  
(leading cos.); U.S. Central Intelligence Agency (economic/demographic data).

# Sri Lanka



## POPULATION

20,064,776 (est. July 2005)

## GDP

\$87 billion (est. 2005)

### LEADING NONLIFE INSURANCE COMPANIES, 2004

Company	Written premiums*	
	LKR Mn	USD Mn
Ceylinco	5,580.6	55.1
Sri Lanka	5,303.1	52.4
Janashakthi	2,443.8	24.1
Union	1,302.9	12.9
Eagle	1,058.0	10.5
HNB Assurance	338.7	3.3
Hayleys AIG	318.3	3.1
Asian Alliance	310.4	3.1
ATL	183.6	1.8
Co-operative	157.7	1.6

\*Gross written premiums.

### LEADING LIFE INSURANCE COMPANIES, 2004

Company	Gross written premiums	
	LKR Mn	USD Mn
Ceylinco	3,961.4	39.1
Sri Lanka	3,331.6	32.9
Eagle	2,500.1	24.7
Union	1,209.5	12.0
Janashakthi	532.6	5.3
Asian Alliance	421.3	4.2
HNB	205.9	2.0
National	136.1	1.3
LICLL	82.1	0.8
ATL	60.7	0.6

### ASSOCIATION:

Insurance Association of Sri Lanka  
c/o Union Assurance Ltd.  
Union Assurance Centre  
20 St Michaels Rd.  
Colombo 3  
Tel: (94) 1-343-061  
Fax: (94) 1-244-8041

### CURRENCY:

Sri Lankan rupee (LKR)

### EXCHANGE RATES:

Sri Lankan rupees per U.S. dollar —  
100.498 (2005), 101.194 (2004),  
96.521 (2003), 95.662 (2002),  
89.383 (2001)

### REGULATORY BODY:

Insurance Board of Sri Lanka  
Level 11 East Tower  
World Trade Centre  
Echelon Square  
Colombo 1  
Tel: (94) 1-243-9144  
Fax: (94) 1-243-9149

### DIRECT PREMIUMS WRITTEN, 2004

<b>Total Premiums:</b>	\$273 (U.S. \$ millions)
<b>Nonlife Premiums:</b>	153
<b>Life Premiums:</b>	120

Sources: Swiss Re (premium data); Axco Insurance Information Services (leading cos.); U.S. Central Intelligence Agency (economic/demographic data).

# Sweden



## POPULATION

9,001,774 (est. July 2005)

## GDP

\$267 billion (est. 2005)

### LEADING NONLIFE INSURANCE COMPANIES, 2004

Company	Written premiums*	
	SEK Mn	USD Mn
If Skade	11,195.4	1,523.4
AFA Sjuk	9,948.9	1,353.8
Trygg-Hansa	8,707.1	1,184.8
Folksam Sak	7,082.2	963.7
LF Sak	2,296.2	312.5
LF Stockholm	1,695.2	230.7
LF Skane	1,327.2	180.6
LF Goteborg	931.1	126.7
LF OstgotaB	836.5	113.8
AGRIA	795.6	108.3

\*Gross written premiums.

### LEADING LIFE INSURANCE COMPANIES, 2004

Company	Gross written premiums	
	SEK Mn	USD Mn
Alecta	18,839.7	2,563.6
AMF Pension	12,853.7	1,749.1
Skandia Liv	12,159.7	1,654.6
SEB TL Fond	10,086.4	1,372.5
Skandia	8,209.1	1,117.1
Robur	6,813.6	927.2
KPA Pension	5,583.5	759.8
LF Liv	5,255.5	715.1
Folksam Liv	5,230.9	711.8
Handelsbanken Liv	5,100.5	694.0

### ASSOCIATION

Swedish Insurance Association  
Klara Norra Kyrkogata 33  
S-111 22 Stockholm  
Tel: (46) 8-783-9890  
Fax: (46) 8-783-9895  
www.sff.a.se

### CURRENCY

Swedish krona (SEK)

### EXCHANGE RATES

Swedish kronor per U.S. dollar —  
7.4731 (2005), 7.3489 (2004),  
8.0863 (2003), 9.7371 (2002),  
10.3291 (2001)

### REGULATORY BODY:

Financial Supervisory Authority  
Sveavagen 167  
PO Box 6750  
S-113 85 Stockholm  
Tel: (46) 8-787-8000  
Fax: (46) 8-24-9986

### DIRECT PREMIUMS WRITTEN, 2004

<b>Total Premiums:</b>	\$24,075 (U.S. \$ millions)
<b>Nonlife Premiums:</b>	8,285
<b>Life Premiums:</b>	15,790

Sources: Swiss Re (premium data); Axco Insurance Information Services (leading cos.); U.S. Central Intelligence Agency (economic/demographic data).

# Switzerland



## POPULATION

7,489,370 (est. July 2005)

## GDP

\$262 billion (est. 2005)

### LEADING NONLIFE INSURANCE COMPANIES, 2004

Company	Written premiums*	
	CHF Mn	USD Mn
Winterthur	3,070.9	2,469.6
Zurich	3,049.5	2,452.3
Swiss Mobilar	1,833.5	1,474.5
Allianz Suisse	1,605.4	1,291.1
Helsana	1,282.0	1,031.0
Basler	1,267.2	1,019.1
CSS	898.1	722.2
Visana	751.5	604.3
Generali	653.5	525.5
Swiss National	632.3	508.5

### LEADING LIFE INSURANCE COMPANIES, 2004

Company	Gross written premiums	
	CHF Mn	USD Mn
Winterthur Leben	7,099.7	5,709.5
Rentenanstalt	7,083.1	5,696.1
Basler Leben	2,742.4	2,205.4
Zurich Leben	2,636.3	2,120.0
Patria	2,004.1	1,611.7
Allianz Suisse Leben	1,588.4	1,277.4
Suisse Vie	1,360.5	1,094.1
Generali	1,086.3	873.6
Pax	1,085.8	873.2
Vaudoise Vie	800.5	643.8

### ASSOCIATION:

Swiss Insurance Association  
Schweizerischer  
Versicherungsverband  
Richard-Wagner-Strasse 26  
8022 Zurich  
Tel: (41) 1-208-2828  
Fax: (41) 1-208-2844  
www.svv.ch

### CURRENCY:

Swiss franc (CHF)

### EXCHANGE RATES:

Swiss francs per U.S. dollar —  
1.2452 (2005), 1.2435 (2004),  
1.3467 (2003), 1.5586 (2002),  
1.6876 (2001)

### REGULATORY BODY:

Bundesamt für Privatversicherungen  
(Federal Office of Private Insurance)  
Friedheimweg 14  
3003 Bern  
Tel: (41) 31-322-7911  
Fax: (41) 31-323-7156

### DIRECT PREMIUMS WRITTEN, 2004

<b>Total Premiums:</b>	\$42,006 (U.S. \$ millions)
<b>Nonlife Premiums:</b>	17,939
<b>Life Premiums:</b>	24,067

Sources: Swiss Re (premium data); Axco Insurance Information Services  
(leading cos.); U.S. Central Intelligence Agency (economic/demographic data).

# Taiwan



## POPULATION

22,894,384 (est. July 2005)

## GDP

\$611 billion (est. 2005)

### LEADING NONLIFE INSURANCE COMPANIES, 2004

Company	Written premiums*	
	TWD Mn	USD Mn
Fubon	23,394.5	701.5
Mingtai	10,217.7	306.4
Shin Kong	8,503.0	255.0
Union	8,326.4	249.7
Cathay Century	7,925.3	237.6
Central	7,250.6	217.4
Taian	6,392.8	191.7
Chung Kuo	5,586.9	167.5
Newa	5,184.3	155.5
First	5,183.7	155.4

\*Gross written premiums.

### LEADING LIFE INSURANCE COMPANIES, 2003

Company	Gross written premiums	
	TWD Mn	USD Mn
Cathay Life	274,419.2	7,972.7
Nan Shan Life	162,799.7	4,729.8
Shin Kong Life	132,162.3	3,839.7
Chungwa Post	114,340.3	3,321.9
ING Life	87,634.8	2,546.0
Fubon Life	43,154.3	1,253.8
Mass Mutual Mercuries	36,776.0	1,068.4
Kuo Hua Life	33,518.0	973.8
AZPL	32,650.9	948.6
China Life	32,383.1	940.8

#### ASSOCIATION:

The Non-Life Insurance Association  
Republic of China  
13th floor, No 125, Sec 2  
Nanking East Rd.  
Taipei  
Tel: (886) 2-2507-1566  
Fax: (886) 2-2517-8069  
[www.thaigia.com](http://www.thaigia.com)

#### ASSOCIATION:

Life Insurance Association of the  
Republic of China  
152, Sung Chiang Road  
Taipei  
Tel: (886) 2-25612144  
Fax: (886) 2-2567294  
[www.lia-loc.org.tw/other/engmenu.htm](http://www.lia-loc.org.tw/other/engmenu.htm)

#### CURRENCY:

new Taiwan dollar (TWD)

#### EXCHANGE RATES:

new Taiwan dollars per U.S. dollar —  
31.71 (2005), 34.418 (2004),  
34.575 (2003), 33.8 (2002),  
33.09 (2001)

#### REGULATORY BODY:

Department of Insurance, Ministry of  
Finance  
4th Floor  
2, Ai-kuo West Rd.  
Taipei  
Tel: (886) 2-322-8259  
Fax: (886) 2-393-5097

#### DIRECT PREMIUMS WRITTEN, 2004

<b>Total Premiums:</b>	\$43,236 (U.S. \$ millions)
<b>Nonlife Premiums:</b>	9,385
<b>Life Premiums:</b>	33,851

Sources: Swiss Re (premium data); Axco Insurance Information Services (leading cos.); U.S. Central Intelligence Agency (economic/demographic data).

# Thailand



## POPULATION

64,185,502 (est. July 2005)

## GDP

\$546 billion (est. 2005)

### LEADING NONLIFE INSURANCE COMPANIES, 2005

Company	Written premiums*	
	THB Mn	USD Mn
Viriyah	11,803.0	293.5
Dhipaya	7,421.6	184.5
Bangkok	5,955.2	148.1
Sampanth	3,383.9	84.1
Synmunkong	3,369.7	83.8
Deves	3,175.1	78.9
The Safety Insurance	2,975.8	74.0
New Hampshire	2,749.8	68.4
LMG	2,641.0	65.7
Aviva (Thai)	2,155.5	53.6

\*Gross written premiums.

### LEADING LIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums	
	THB Mn	USD Mn
AIA	72,606.8	1,805.2
Thai Life	25,747.6	640.2
Ayudhya Allianz	19,638.2	488.3
C.P. Life	9,488.5	235.9
Bangkok	8,727.3	217.0
Siam Commercial	8,196.3	203.8
New York	7,832.8	194.8
Muang Thai Life	2,820.6	70.1
Ocean	2,479.7	61.7
Krungthai AXA	2,243.5	55.8
ING		
Finansa		

### ASSOCIATION:

General Insurance Association  
223 Soi Ruam Rudee  
Wireless Road  
Bangkok 10330  
Tel: (66) 256-6032-8  
Fax: (66) 256-6039-40  
[www.gaif-1.org/](http://www.gaif-1.org/)

### CURRENCY:

baht (THB)

### EXCHANGE RATES:

baht per U.S. dollar — 40.22 (2005),  
40.222 (2004), 41.485 (2003),  
42.96 (2002), 44.432 (2001)

### REGULATORY BODY:

Department of Insurance  
Ministry of Commerce  
44/100 Sanambinnam Road  
Nonthaburi, 11000  
Tel: (66) 547-4565  
Fax: (66) 547-4571

### DIRECT PREMIUMS WRITTEN, 2004

<b>Total Premiums:</b>	\$5,747 (U.S. \$ millions)
<b>Nonlife Premiums:</b>	2,581
<b>Life Premiums:</b>	3,167

Sources: Swiss Re (premium data); Axco Insurance Information Services (leading cos.); U.S. Central Intelligence Agency (economic/demographic data).

# Trinidad and Tobago



## POPULATION

1,075,066 (est. July 2005)

## GDP

\$14 billion (est. 2005)

### LEADING NONLIFE INSURANCE COMPANIES, 2004

Company	Written premiums*	
	TTD Mn	USD Mn
Guardian General	300.7	47.7
Algico	226.6	36.0
Colfire	183.4	29.1
Tatil	144.0	22.9
Maritime	122.4	19.4
Beacon	73.7	11.7
Nemwil	36.3	5.8
GTM	30.7	4.9
Gulf	22.5	3.6
United	21.7	3.4

\*Gross written premiums.

### LEADING LIFE INSURANCE COMPANIES, 2004

Company	Gross written premiums	
	TTD Mn	USD Mn
Clico	2,393.6	380.0
Guardian	527.5	83.7
Sagicor	193.2	30.7
British American	154.4	24.5
Algico	87.5	13.9
Maritime	67.1	10.6
Tatil	65.5	10.4
Cuna	46.3	7.4
Scotialife	35.1	5.6
Life of Barbados	18.4	2.9

### ASSOCIATION:

The Association of Trinidad and Tobago Insurance Companies  
28 Sackville St  
Port of Spain, Trinidad  
Tel: (868) 625-2940  
Fax: (868) 625-5132  
jsc.attic@trinidad.net

### CURRENCY:

Trinidad and Tobago dollar (TTD)

### EXCHANGE RATES:

Trinidad and Tobago dollars per U.S. dollar — 6.2842 (2005), 6.299 (2004), 6.2951 (2003), 6.2487 (2002), 6.2332 (2001)

### REGULATORY BODY:

Office of the Supervisor of Insurance  
Eric Williams Finance Building  
Independence Square  
Port of Spain, Trinidad  
Tel: (868) 625-4835  
Fax: (868) 627-4696

### DIRECT PREMIUMS WRITTEN, 2004

<b>Total Premiums:</b>	\$874 (U.S. \$ millions)
<b>Nonlife Premiums:</b>	232
<b>Life Premiums:</b>	642

Sources: Swiss Re (premium data); Axco Insurance Information Services (leading cos.); U.S. Central Intelligence Agency (economic/demographic data).

# Tunisia



## POPULATION

10,074,951 (est. July 2005)

## GDP

\$77 billion (est. 2005)

### LEADING NONLIFE INSURANCE COMPANIES, 2004

Company	Written premiums*	
	TND Mn	USD Mn
STAR	180.9	145.3
COMAR	65.5	52.6
Lloyd Tunisien	50.9	40.9
GAT	47.9	38.4
MAGHREB	47.5	38.1
AMI	44.4	35.6
Astree	41.9	33.7
CARTE	37.9	30.5
MAE	27.6	22.1
CTAMA	10.7	8.6

\*Gross written premiums.

### LEADING LIFE INSURANCE COMPANIES, 2004

Company	Gross written premiums	
	TND Mn	USD Mn
HAYETT	10.4	8.4
SALIM	9.3	7.5
Maghrebria	8.0	6.5
GAT	5.0	4.0
COMAR	3.8	3.0
CARTE	3.7	3.0
ASTREE	3.4	2.7
STAR	3.1	2.4
AMINA	3.0	2.4
BIAT	2.9	2.4

#### ASSOCIATION:

Federation Tunisienne des Societes  
d'Assurance (FTUSA)  
9 bis Rue de Nouvelle Delhi  
1002 Tunis  
Tel: (216) 071-285-533  
Fax: (216) 071-286-473  
[www.tunisienet.com/ftusa](http://www.tunisienet.com/ftusa) OR

#### ASSOCIATION:

General Arab Insurance Federation  
8, Kaser El Nil Street  
PO Box 611  
Cairo, 11511, Egypt  
Tel: (20) 2-574-3177  
Fax: (20) 2-576-2310  
[www.gaif-1.org/](http://www.gaif-1.org/)

#### CURRENCY:

Tunisian dinar (TND)

#### EXCHANGE RATES:

Tunisian dinars per U.S. dollar —  
1.2974 (2005), 1.2455 (2004),  
1.2885 (2003), 1.4217 (2002),  
1.4387 (2001)

#### REGULATORY BODY:

Ministere des Finances  
Direction Generale des Assurances  
113 Avenue de la Liberte  
Tunis  
Tel: (216) 1-795-210  
Fax: (216) 1-795-821

#### DIRECT PREMIUMS WRITTEN, 2004

<b>Total Premiums:</b>	\$554 (U.S. \$ millions)
<b>Nonlife Premiums:</b>	511
<b>Life Premiums:</b>	43

Sources: Swiss Re (premium data); Axco Insurance Information Services (leading cos.); U.S. Central Intelligence Agency (economic/demographic data).



# Turkey



## POPULATION

69,660,559 (est. July 2005)

## GDP

\$552 billion (est. 2005)

### LEADING NONLIFE INSURANCE COMPANIES, 2004

Company	Written premiums*	
	TRY Mn	USD Mn
Anadolu Anonim Turk	665.4	466.8
AXA Oyak	640.9	449.6
Koc Allianz	445.7	312.7
Aksigorta	411.8	288.9
Yapi Kredi	385.5	270.4
Basak	376.9	264.4
Isvicre	363.0	254.7
Gunes	361.6	253.7
Turkiye Genel	170.9	119.9
Garanti	167.8	117.7

\*Gross written premiums.

### LEADING LIFE INSURANCE COMPANIES, 2004

Company	Gross written premiums	
	TRY Mn	USD Mn
Anadolu H. Emeklilik	381.2	267.4
Aviva Emeklilik	176.7	124.0
Yapi Kredi Emeklilik	120.5	84.5
Koc Allianz HE	86.6	60.7
Basak Emeklilik	83.7	58.7
Vakif Emeklilik	52.7	37.0
AXA Oyak Hayat	52.6	36.9
American Life Hayat	41.7	29.3
AK Emeklilik	41.6	29.2
Garanti Emeklilik	34.5	24.2

#### ASSOCIATION:

Association of Insurance and Reinsurance Companies of Turkey  
Buyukdere Cad.  
Buyukdere Plaza No 195 Kat 1-2  
80620 Levant  
Istanbul  
Tel: (90) 212-324-1950  
Fax: (90) 212-325-6108  
www.tsrsb.org.tr

#### CURRENCY:

Turkish lira (YTL); old Turkish lira (TRL) before 1 January 2005

#### EXCHANGE RATES:

Turkish liras per U.S. dollar —  
1.3436 (2005), 1.4255 (2004),  
1.5009 (2003), 1.5072 (2002),  
1.2256 (2001)

#### REGULATORY BODY:

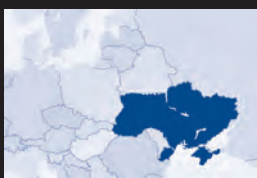
Insurance Supervisory Board  
Nispetiye Cad. Aydin Sok No: 1/2  
80620 Levent  
Istanbul  
Tel: (90) 312-281-4834  
Fax: (90) 312-281-1467

#### DIRECT PREMIUMS WRITTEN, 2004

<b>Total Premiums:</b>	\$4,619 (U.S. \$ millions)
<b>Nonlife Premiums:</b>	3,763
<b>Life Premiums:</b>	857

Sources: Swiss Re (premium data); Axco Insurance Information Services (leading cos.); U.S. Central Intelligence Agency (economic/demographic data).

# Ukraine



## POPULATION

46,996,765 (est. July 2005)

## GDP

\$321 billion (est. 2005)

### LEADING NONLIFE INSURANCE COMPANIES, 2004

Company	Written premiums*	
	UAH Mn	USD Mn
Lemma	592.0	111.3
AvantyeH	573.2	107.8
Aura	371.7	69.9
Etalon	322.7	60.7
AKU Garant	294.0	55.3
Oranta	253.3	47.6
Aska	218.3	41.0
Ostra-Kiev	153.2	28.8
Garant Avto	147.8	27.8
Credo-Classic	127.5	24.0

\*Gross written premiums.

### LEADING LIFE INSURANCE COMPANIES, 2003

Company	Gross written premiums	
	UAH Mn	USD Mn
Grawe Ukraina	25.5	4.8
Alico AIG Life	13.5	2.5
TAS	11.5	2.2
Aska ZhittyA	5.2	1.0
Ekko	3.9	0.7
Jupiter	3.1	0.6
Blakitniy Polis	3.0	0.6
Nadiya	1.9	0.4
Garant Life	1.0	0.2
Universalnaya	0.9	0.2

### ASSOCIATION:

League of Insurance Organisations of  
Ukraine

11 Marini Raskovoi

02002 Kiev

Tel : (380) 044-516-8230

Fax: (380) 044-516-8528

www.uainsur.com

### CURRENCY:

hryvnia (UAH)

### EXCHANGE RATES:

hryvnia per U.S. dollar —  
5.1247 (2005), 5.3192 (2004),  
5.3327 (2003), 5.3266 (2002),  
5.3722 (2001)

### REGULATORY BODY:

Insurance Supervisory Authority  
Dept. of Financial Markets and  
Organisations

3, B.Grinchenka Street

01001 Kiev

Tel: (380) 044-234-7920

Fax: (380) 044-234-3946

### DIRECT PREMIUMS WRITTEN, 2004

**Total Premiums:** \$2,924 (U.S. \$ millions)

**Nonlife Premiums:** 2,894

**Life Premiums:** 29

Sources: Swiss Re (premium data); Axco Insurance Information Services  
(leading cos.); U.S. Central Intelligence Agency (economic/demographic data).

# United Arab Emirates (UAE)



## POPULATION

2,563,212 (est. July 2005)

## GDP

\$75 billion (est. 2005)

### LEADING NONLIFE INSURANCE COMPANIES, 2003

Company	Written premiums*	
	AED Mn	USD Mn
Dubai	1,904.2	518.5
Abu Dhabi	1,643.6	447.6
Sharjah	348.7	95.0
Ras Al Khaimah	41.0	11.2

\*Gross written premiums.

### LEADING LIFE INSURANCE COMPANIES, 2003

Company	Gross written premiums	
	AED Mn	USD Mn
Abu Dhabi	185.2	50.4
Dubai	82.1	22.3
Sharjah	12.2	3.3
Ras Al Khaimah	0.0	0.0

#### ASSOCIATION:

Emirates Insurance Association  
Al-Dhafra Insurance Building, Zayed  
2 Street  
PO Box 7755  
Abu Dhabi  
Tel: (971) 2-6771-444  
Fax: (971) 2-6772-444  
www.emirates-ins.com

#### ASSOCIATION:

General Arab Insurance Federation  
8, Kaser El Nil Street  
PO Box 611  
Cairo, 11511, Egypt  
Tel: (20) 2-574-3177  
Fax: (20) 2-576-2310  
www.gaif-1.org/

#### CURRENCY:

Emirati dirham (AED)

#### EXCHANGE RATES:

Emirati dirhams per U.S. dollar —  
3.6725 (2005), 3.6725 (2004),  
3.6725 (2003), 3.6725 (2002),  
3.6725 (2001)

#### REGULATORY BODY:

The Ministry of Economy &  
Commerce  
PO Box 901  
Abu Dhabi  
Tel: (971) 2-626-9330  
Fax: (971) 2-626-5220

#### DIRECT PREMIUMS WRITTEN, 2004

<b>Total Premiums:</b>	\$1,493 (U.S. \$ millions)
<b>Nonlife Premiums:</b>	1,239
<b>Life Premiums:</b>	254

Sources: Swiss Re (premium data); Axco Insurance Information Services (leading cos.); U.S. Central Intelligence Agency (economic/demographic data).

# United Kingdom



## POPULATION

60,441,457 (est. July 2005)

## GDP

\$1,867 billion (est. 2005)

### LEADING NONLIFE INSURANCE COMPANIES, 2004

Company	Written premiums*	
	GBP Mn	USD Mn
AVIVA	5,724.0	10,485.4
RBS Group	4,478.0	8,203.0
Zurich Financial Services	2,524.0	4,623.6
Royal & SunAlliance	2,504.0	4,586.9
Axa	2,397.0	4,390.9
Allianz Cornhill	1,377.0	2,522.4
BUPA	1,300.0	2,381.4
HBOS	778.0	1,425.2
NFU Mutual	722.0	1,322.6
Co-operative Insurance Society	632.0	1,157.7

\*Gross written premiums.

### LEADING LIFE INSURANCE COMPANIES, 2004

Company	Gross written premiums	
	GBP Mn	USD Mn
Prudential	8,562.0	15,684.2
Standard Life	7,842.0	14,365.3
AVIVA plc	7,682.0	14,072.2
HBOS	6,421.0	11,762.2
Lloyds TSB Group	5,635.0	10,322.4
Legal and General	5,058.0	9,265.4
Axa	3,706.0	6,788.8
Zurich Financial Services	3,243.0	5,940.6
ALICO	3,110.0	5,697.0
Aegon	2,631.0	4,819.6

### ASSOCIATION:

Association of British Insurers (ABI)  
51 Gresham Street  
London EC2V 7HQ  
Tel: (44) 207-600-3333  
Fax: (44) 207-600-8999  
www.abi.org.uk

### CURRENCY:

British pound (GBP)

### EXCHANGE RATES:

British pounds per U.S. dollar —  
0.55 (2005), 0.5462 (2004),  
0.6125 (2003), 0.6672 (2002),  
0.6947 (2001)

### REGULATORY BODY:

Insurance and Firms Division  
The Financial Services Authority  
25 The North Colonnade  
Canary Wharf  
London E14 5H5  
Tel: (44) 020-7066-1000  
Fax: (44) 020-7066-1099

### DIRECT PREMIUMS WRITTEN, 2004

<b>Total Premiums:</b>	\$294,831 (U.S. \$ millions)
<b>Nonlife Premiums:</b>	105,241
<b>Life Premiums:</b>	189,591

Sources: Swiss Re (premium data); Axco Insurance Information Services (leading cos.); U.S. Central Intelligence Agency (economic/demographic data).

# United States



## POPULATION

295,734,134 (est. July 2005)

## GDP

\$12,370 billion (est. 2005)

### LEADING NONLIFE INSURANCE COMPANIES, 2004

Company	Written premiums*
	USD Th
State Farm Mutual Group	48,457,771
American International Group	35,654,191
Allstate Insurance Co. Group	24,621,261
St. Paul Travelers Companies and Affiliates	22,504,816
Liberty Mutual Group	16,158,612
Nationwide Group	14,384,102
Farmers Insurance Group	14,115,877
Progressive Casualty Group	13,697,274
Zurich Insurance Co. Group	13,338,238
Hartford Fire Group	11,332,093

\*Direct written premiums

### LEADING LIFE INSURANCE COMPANIES, 2004

Company	Direct written premiums
	USD Mn
American International Group	55,496
Metropolitan Group	33,962
ING America Insurance Holding Group	26,926
Hartford Fire & Casualty Group	26,827
Prudential of America	24,058
Aegon US Holding Group	23,139
John Hancock Group	22,210
New York Life Group	20,013
Principal Financial Group	17,389
Citigroup	16,954

#### ASSOCIATION:

Insurance Information Institute  
110 William Street  
New York, NY 10038  
Tel: (1) 212-346-5500  
Fax: (1) 212-267-9591  
www.iii.org

#### ASSOCIATION:

American Council of Life Insurers  
101 Constitution Avenue, NW  
Washington, DC 20001-2133  
Tel: (1) 202-624-2000  
Fax: (1) 202-624-2319  
www.acli.org

#### CURRENCY:

U.S. dollar (USD)

#### REGULATORY BODY:

National Association of Insurance Commissioners  
Executive Headquarters  
2301 McGee Street, Suite 800  
Kansas City, MO 64108-2604  
Tel: (1) 816-842-3600  
Fax: (1) 816-783-8175

#### DIRECT PREMIUMS WRITTEN, 2004

<b>Total Premiums:</b>	\$1,097,836 (U.S. \$ millions)
<b>Nonlife Premiums:</b>	603,018
<b>Life Premiums:</b>	494,818

Sources: Swiss Re (premium data); National Underwriter Insurance Data Services/Highline Data (leading cos.); U.S. Central Intelligence Agency (economic/demographic data).



## POPULATION

25,375,281 (est. July 2005)

## GDP

\$162 billion (est. 2005)

### LEADING NONLIFE INSURANCE COMPANIES, 2004

Company	Written premiums*	
	VEB Mn	USD Mn
Caracas de Liberty Mutual	509,612.7	269.4
Mercantil	347,391.7	183.7
Zurich	290,373.5	153.5
Mapfre La	236,130.6	124.8
Seguridad Multinacional	198,567.2	105.0
Adriatica	155,932.2	82.4
Catatumbo	152,845.8	80.8
Previsora	122,921.3	65.0
Nuevo Mundo	92,062.3	48.7
Bancentro	88,056.5	46.6

\*Gross written premiums.

### LEADING LIFE INSURANCE COMPANIES, 2004

Company	Gross written premiums	
	VEB Mn	USD Mn
Caracas de Liberty Mutual	267,431.4	141.4
Mapfre	234,692.2	124.1
La Previsora	233,300.1	123.4
BanValor	196,691.9	104.0
Mercantil	138,835.9	73.4
Multinacional	133,164.6	70.4
Horizonte	117,756.7	62.3
Qualitas	65,873.8	34.8
Aseguradora Nacional	52,285.4	27.6
La Oriental	51,937.6	27.5

### ASSOCIATION:

Insurance Association  
Camara de Aseguradores de  
Venezuela  
Torre Taeca, Piso 2  
Av Guacaipuro  
Urbanizacion El Rosal  
Caracas  
Tel: (58) 2-12-952-4411  
Fax: (58) 2-12-951-3268  
www.camaraseg.org

### CURRENCY:

bolivar (VEB)

### EXCHANGE RATES:

bolivares per U.S. dollar —  
2,089.8 (2005), 1,891.3 (2004),  
1,607 (2003), 1,161 (2002),  
723.7 (2001)

### REGULATORY BODY:

Superintendencia de Seguros  
Av Venezuela  
El Rosal  
Torre del Desarrollo  
Caracas  
Tel: (58) 2-12905-1624  
Fax: (58) 2-12953-8615

### DIRECT PREMIUMS WRITTEN, 2004

<b>Total Premiums:</b>	\$2,629 (U.S. \$ millions)
<b>Nonlife Premiums:</b>	2,550
<b>Life Premiums:</b>	79

Sources: Swiss Re (premium data); Axco Insurance Information Services (leading cos.); U.S. Central Intelligence Agency (economic/demographic data).

# Vietnam



## POPULATION

83,535,576 (est. July 2005)

## GDP

\$252 billion (est. 2005)

### LEADING NONLIFE INSURANCE COMPANIES, 2004

	Written premiums*	
	VND Bn	USD Mn
Bao Viet	1925.1	122.3
Bao Minh	1058.2	67.2
PJICO	638.3	40.6
PVIC	552.2	35.1
PTI	208.4	13.2
UIC	101.2	6.4
Bao Long	93.2	5.9
Allianz/AGF	80.5	5.1
VIA	66.9	4.2
Vien Dong	30.1	1.9

\*Gross written premiums.

### LEADING LIFE INSURANCE COMPANIES, 2004

Company	Gross written premiums	
	VND Bn	USD Mn
Prudential	3,103.7	197.2
Bao Viet	3,043.1	193.3
Manulife	888.8	56.5
AIA	463.2	29.4
Bao Minh CMG	211.6	13.4

### ASSOCIATION:

Vietnam Insurance Association  
8th Floor, 141 Le Duan  
Hanoi  
Tel: (84) 4-942-2602  
Fax: (84) 4-942-2601  
hhbaohiem@hn.vnn.vn

### CURRENCY:

dong (VND)

### EXCHANGE RATES:

dong per U.S. dollar — 15,746 (2005),  
(2004), 15,510 (2003), 15,280 (2002),  
14,725 (2001)

### REGULATORY BODY:

Insurance and Reinsurance  
Supervisory Authority  
Ministry of Finance Insurance  
Supervisory Division  
Socialist Republic of Vietnam  
Phan Huy Chu Street  
Hanoi  
Tel: (84) 4-826-0705  
Fax: (82) 4-824-1429

### DIRECT PREMIUMS WRITTEN, 2004

<b>Total Premiums:</b>	\$904 (U.S. \$ millions)
<b>Nonlife Premiums:</b>	302
<b>Life Premiums:</b>	601

Sources: Swiss Re (premium data); Axco Insurance Information Services  
(leading cos.); U.S. Central Intelligence Agency (economic/demographic data).



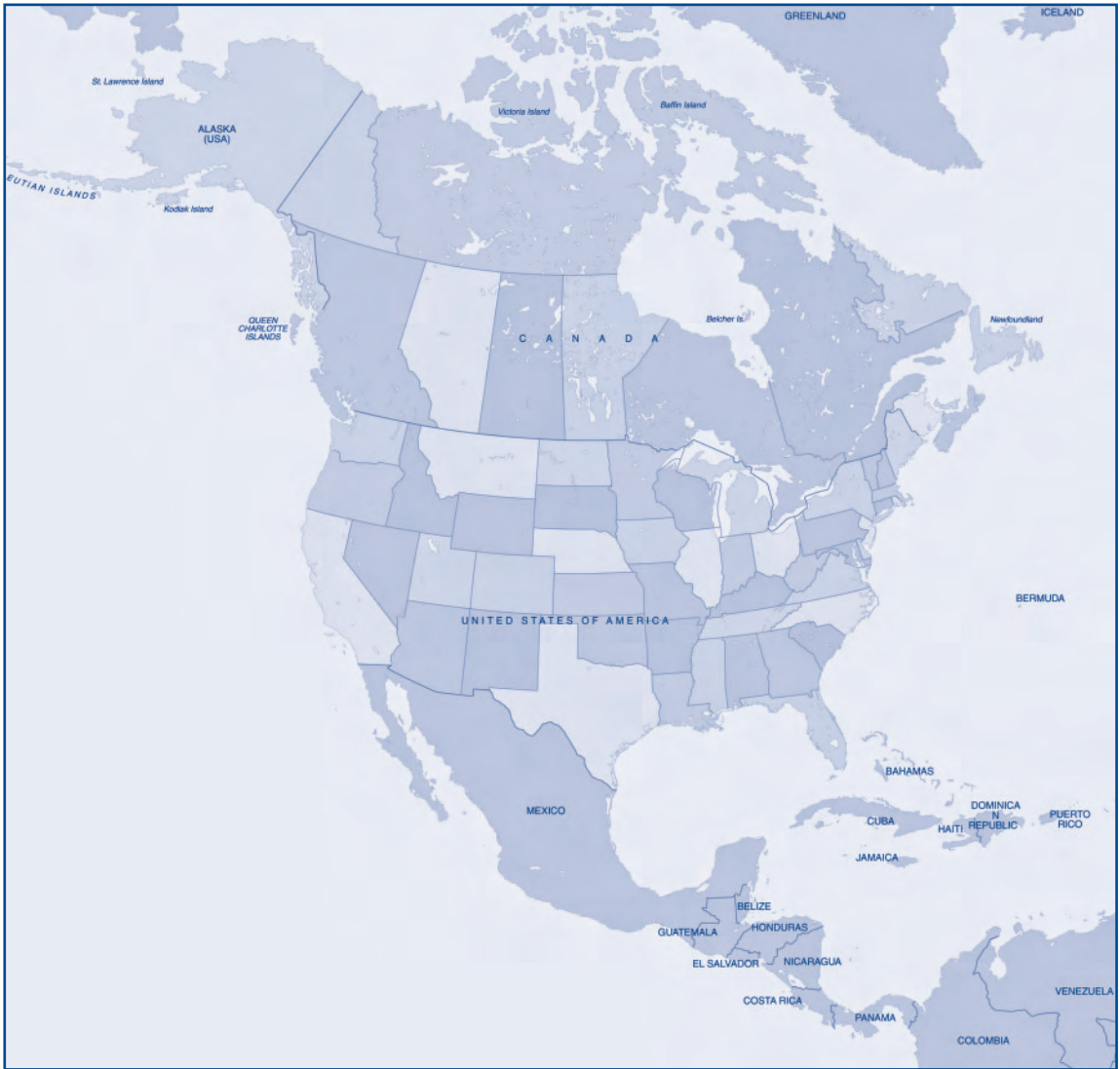
















**INSURANCE INFORMATION INSTITUTE**

110 William St.

New York, NY 10038

phone: 212-346-5500

fax: 212-732-1916

Web: <http://www.iii.org>

Email: [info@iii.org](mailto:info@iii.org)

A primary source for information, analysis and reference on insurance subjects.

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**ASSOCIATION OF SUPERINTENDENTS OF INSURANCE OF LATIN AMERICA**

c/o Superintendencia de Valores y Seguros Chile, Av. Libertador Bernardo O'Higgins 1449, Piso 11, 8 Santiago, Chile 834-0518

phone: (56) 2-473-4000

fax: (56) 2-473-4101

Web: <http://www.assalweb.org/>

International body that brings together the highest regulatory authorities in the Latin American insurance field. Comprised of 20 Latin American countries in addition to two associate members, Spain and Portugal.

**AXCO INSURANCE INFORMATION SERVICES**

1250 24th Street NW, Suite 350

Washington, DC 20037

phone: 202-776-7704

fax: 703-455-6448

Web: <http://www.axcoinfo.com/>

Research firm providing detailed insurance, healthcare and pensions market information on 140 countries.

**BEST'S INTERNATIONAL DIRECTORY**

c/o A.M. Best Company Inc.,

Ambest Rd.

Oldwick, NJ 08858

phone: 908-439-2200

fax: 908-439-2237

Web: <http://www.ambest.com>

A comprehensive directory of over 2,300 international insurance companies produced on CD ROM.

### **CAPTIVE INSURANCE COMPANIES ASSOCIATION**

4248 Park Glen Rd.  
Minneapolis, MN 55416  
phone: 952-928-4655  
fax: 952-929-1318

Web: <http://www.captiveassociation.com>

Organization that disseminates information useful to firms that utilize the captive insurance company concept to solve corporate insurance problems.

### **COMITÉ EUROPÉEN DES ASSURANCES**

3 bis, rue de la chaussée d'Antin  
Paris, France 75009  
phone: (33) 1-44-83-11-83  
fax: (33) 1-47-70-03-75

Web: <http://www.cea.assur.org/>

Membership organization of 30 national associations representing the common interests of European insurers. Publishes European Insurance Data, an annual statistical review of the European market.

### **GENEVA ASSOCIATION**

53 Route de Malagnou  
Geneva, Switzerland CH-1208  
phone: (41) 22-707-66-00  
fax: (41) 22-736-75-36

Web: <http://www.genevaassociation.org/>

World organization formed by some 80 chief executive officers of leading insurance companies in Europe, North America, South America, Asia, Africa and Australia. Its main goal is to research the growing economic importance of worldwide insurance activities in the major sectors of the economy. Produces The Geneva Papers and other publications.

### **GROUP OF NORTH AMERICAN INSURANCE ENTERPRISES**

40 Exchange Place, Suite 1707  
New York, NY 10005  
phone: 212-480-0808  
fax: 212-480-9090

Web: <http://www.gnaie.net/>

International group whose goals are to influence international accounting standards to ensure that they result in high quality accounting standards for insurance companies and, to that end, to increase communication between insurers doing business in North America and the International Accounting Standards Board and the U.S. Financial Accounting Standards Board.



**INSURANCE SERVICES NETWORK**

PO Box 455

Lake Forest, IL 60045

phone: 847-234-4762

fax: 847-295-2608

Web: <http://www.isn-inc.com/>

Independent insurance information company offering international industry news and analyses of the regulatory climate in dozens of countries. Publishes Insurance Research Letter.

**INTERNATIONAL ASSOCIATION OF INSURANCE SUPERVISORS**

c/o Bank For International Settlements

Basel, Switzerland CH-4002

phone: (41) 61-225-73-00

fax: (41) 61-280-91-51

Web: <http://www.iaisweb.org>

Represents insurance supervisory authorities of some 100 jurisdictions. Promotes cooperation among members and sets international standards for insurance supervision.

**INTERNATIONAL FEDERATION OF RISK AND INSURANCE MANAGEMENT ASSOCIATIONS, INC.**

c/o Risk And Insurance Management Society, Inc., 655 Third Ave., 2nd Fl.

New York, NY 10017

phone: 212- 286-9292

fax: 212- 986-9716

Web: <http://www.rims.org/ifrima/>

Worldwide umbrella organization dedicated to the advancement of risk management and its practice through education and interaction.

**INTERNATIONAL INSURANCE SOCIETY, INC.**

101 Murray St.

New York, NY 10007

phone: 212-815-9291

fax: 212-815-9297

Web: <http://www.IISonline.org>

A nonprofit membership organization whose mission is to facilitate international understandings, the transfer of ideas and innovations, and the development of personal networks across insurance markets through a joint effort of leading executives and academics throughout the world.

### **INTERNATIONAL SOCIAL SECURITY ASSOCIATION**

c/o PREVENT, Institute for OSH, Rue Gachardstraat 88 b 4

Brussels, Belgium 1050

phone: (32) 2-643-44-92

fax: (32) 2-643-44-40

Web: <http://information.prevention.issa.int/>

Nonprofit international organization consisting of institutions and administrative bodies dealing with diverse aspects of social security in countries of the world.

### **INTERNATIONAL TRADE ADMINISTRATION**

U.S. Department of Commerce, 1401 Constitution Ave.

Washington, DC 20230

phone: 202-482-3809

fax: 202-482-5819

Web: <http://www.ita.doc.gov>

Division of the U.S. Department of Commerce that helps U.S. businesses participate in the growing global marketplace.

### **ORGANISATION FOR ECONOMIC CO-OPERATION AND DEVELOPMENT (OECD)**

2, rue André Pascal, 75775

Paris Cedex, France 16

phone: (33) 1-45-24-82-00

fax: (33) 1-45-24-85-00

Web: <http://www.oecd.org/>

International organization of industrialized, market-economy countries. The OECD publishes numerous reports, including the Insurance Statistics Yearbook.

### **ORGANISATION FOR ECONOMIC CO-OPERATION AND DEVELOPMENT (OECD), WASHINGTON CENTER**

2001 L St., NW, Suite 650

Washington, DC 20036-4922

phone: 202-785-6323

fax: 202-785-0350

Web: <http://www.oecdwash.org>

Set up in 1966 to market the publications of the OECD in the United States and to serve as an information center for the U.S. market. The Center is engaged in public outreach activities and acts as a liaison office to the U.S. legislative and executive branches.

## OVERSEAS PRIVATE INVESTMENT CORPORATION

1100 New York Ave., NW

Washington, DC 20527

phone: 202-336-8400

fax: 202-408-9859

Web: <http://www.opic.gov>

Self-sustaining U.S. government agency providing political risk insurance and finance services for U.S. investment in developing countries.

## SIGMA

c/o Swiss Re, Mythenquai 50/60, PO Box 8022

Zurich, Switzerland

phone: (41) 43-285-2121

fax: (41) 43-285-2999

Web: <http://www.swissre.com>

The *sigma* publication series provides comprehensive information on international insurance markets and in-depth analyses of economic trends and strategic issues in insurance, reinsurance and financial services.

## TOPICS

c/o Munich Re

Munich, Germany 80791

phone: (49) 89-38-91-0

Web: <http://www.munichre.com>

This annual publication presents a detailed account of the natural catastrophes that occurred in past year and also examines long-term trends.

## WORLD FACT BOOK

c/o Central Intelligence Agency (CIA)

Washington, DC 20505

phone: 703-482-0623

fax: 703-482-1739

Web: <http://www.cia.gov/cia/publications/factbook/index.html>

Produced by the CIA's Directorate of Intelligence, the fact book is a comprehensive resource of facts and statistics on more than 250 countries and other entities.