

The  Insurance Information Institute

INTERNATIONAL INSURANCE



FACT
BOOK

2007-
2008

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 produces 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 85 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 seminar of the International Insurance Society (www.iisonline.org)

We hope you find this Fact Book useful.

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WORLD LIFE AND NONLIFE INSURANCE PREMIUMS, 2003-2005

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

Year	Nonlife ¹	Life	Total
2003	\$1,275,616	\$1,682,743	\$2,958,359
2004	1,397,522	1,866,636	3,264,158
2005	1,452,011	1,973,703	3,425,714

¹Includes accident and health insurance.

Source: Swiss Re, *sigma* database.

Outside the United States, the insurance industry is divided into life and nonlife or general insurance rather than life/health and property/casualty. In 2005, world insurance premium volume, for both sectors combined, totaled \$3.4 trillion, up 2.5 percent from 2004, according to a survey of world insurance premiums conducted by Swiss Re. Life premiums and nonlife premiums increased by 3.9 percent and 0.6 percent, respectively during the same period. All growth rates in the study are measured in “real terms”—i.e. inflation, as measured by local consumer prices indices, is deducted. The latest study, based on direct premium data from 145 countries, provides detailed data on 88 countries with premium volume of at least \$280 million in 2005.

THE WORLD'S LEADING INSURANCE COUNTRIES, 2005

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

Rank	Country	Nonlife premiums ¹	Life premiums	Total amount	Total premiums	
					Percent change from prior year	Percent of total world premiums
1	U.S. ²	\$625,838	\$517,074	\$1,142,912	3.0%	33.36%
2	Japan ³	100,523	375,958	476,481	-3.7	13.91
3	U.K.	100,629	199,612	300,241	2.8	8.76
4	France	68,162	154,058	222,220	11.2	6.49
5	Germany	107,026	90,225	197,251	3.4	5.76
6	Italy	47,453	91,740	139,194	8.4	4.06
7	South Korea ³	24,085	58,848	82,933	20.5	2.42
8	Canada ⁴	44,267	34,456	78,723	12.6	2.30
9	Netherlands ⁵	29,159	31,914	61,073	1.9	1.78
10	Spain	34,757	25,518	60,275	7.6	1.76

¹Includes accident and health insurance. ²Nonlife premiums include state funds; life premiums include an estimate of group pension business. ³April 1, 2005 - March 31, 2006. ⁴Life business expressed in net premiums. ⁵Nonlife premiums are gross premiums including a small amount of reinsurance premiums.

Source: Swiss Re, *sigma*, No. 5/2006.

LIFE AND NONLIFE INSURANCE PREMIUMS, 2005

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

Country	Nonlife premiums ¹	Life premiums	Total premiums	
			Amount	Percent of total premiums
Algeria	\$542	\$29	\$571	0.02%
Argentina	3,235	1,384	4,619	0.13
Australia ²	24,300	27,602	51,902	1.52
Austria	10,064	8,833	18,897	0.55
Bangladesh	115	245	359	0.01
Belgium	15,367	31,026	46,393	1.35
Brazil	13,399	10,556	23,955	0.70
Bulgaria	593	86	679	0.02
Canada ³	44,267	34,456	78,723	2.30
Chile	1,711	2,807	4,519	0.13
China, People's Republic of	20,539	39,592	60,131	1.76
Colombia	1,986	764	2,750	0.08
Costa Rica	320	28	347	0.01
Croatia	928	323	1,250	0.04
Cyprus	357	345	702	0.02
Czech Republic	2,998	1,871	4,869	0.14
Denmark	7,487	13,448	20,935	0.61
Dominican Republic	407	60	467	0.01
Ecuador	472	71	543	0.02
Egypt ⁴	461	300	760	0.02
El Salvador	247	103	350	0.01
Estonia	214	101	315	0.01
Finland	3,558	14,138	17,695	0.52
France	68,162	154,058	222,220	6.49
Germany	107,026	90,225	197,251	5.76
Greece	2,524	2,302	4,827	0.14
Guatemala	269	52	321	0.01
Hong Kong	2,299	15,340	17,639	0.51
Hungary	1,871	1,492	3,363	0.10
Iceland	379	45	424	0.01
India ⁵	4,848	20,175	25,024	0.73

(table continues)

LIFE AND NONLIFE INSURANCE PREMIUMS, 2005 (Cont'd)

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

Country	Nonlife premiums ¹	Life premiums	Total premiums	
			Amount	Percent of total premiums
Indonesia	\$1,968	\$2,303	\$4,271	0.12%
Iran ⁶	2,291	150	2,441	0.07
Ireland	9,801	20,010	29,811	0.87
Israel	3,997	3,431	7,428	0.22
Italy	47,453	91,740	139,194	4.06
Jamaica	296	179	476	0.01
Japan ⁵	100,523	375,958	476,481	13.91
Jordan	277	32	309	0.01
Kazakhstan	494	11	505	0.01
Kenya	348	153	501	0.01
Kuwait	403	96	498	0.01
Lebanon	462	202	664	0.02
Lithuania	272	104	376	0.01
Luxembourg	1,456	12,071	13,527	0.39
Malaysia ⁵	2,432	4,795	7,227	0.21
Malta	152	175	327	0.01
Mauritius	113	169	282	0.01
Mexico	7,524	5,257	12,780	0.37
Morocco	1,111	368	1,478	0.04
Namibia	148	350	498	0.01
Netherlands ⁷	29,159	31,914	61,073	1.78
New Zealand	4,788	885	5,673	0.17
Nigeria	490	69	560	0.02
Norway	6,723	9,400	16,124	0.47
Oman	247	45	292	0.01
Pakistan	436	297	733	0.02
Panama	277	153	430	0.01
Peru	445	529	974	0.03
Philippines	558	885	1,443	0.04
Poland	5,517	3,925	9,443	0.28

(table continues)

LIFE AND NONLIFE INSURANCE PREMIUMS, 2005 (Cont'd)

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

Country	Nonlife premiums ¹	Life premiums	Total premiums	
			Amount	Percent of total premiums
Portugal	\$5,244	\$11,447	\$16,692	0.49%
Qatar	341	18	360	0.01
Romania	1,192	318	1,510	0.04
Russia	16,618	904	17,521	0.51
Saudi Arabia	1,385	17	1,402	0.04
Serbia and Montenegro	476	45	521	0.02
Singapore	3,059	7,176	10,234	0.30
Slovakia	1,069	631	1,700	0.05
Slovenia	1,348	576	1,924	0.06
South Africa ³	7,256	25,930	33,186	0.97
South Korea ⁵	24,085	58,848	82,933	2.42
Spain	34,757	25,518	60,275	1.76
Sri Lanka	195	144	339	0.01
Sweden	8,844	18,866	27,710	0.81
Switzerland	18,330	22,747	41,077	1.20
Taiwan	10,197	38,808	49,005	1.43
Thailand	2,860	3,516	6,376	0.19
Trinidad and Tobago	280	777	1,057	0.03
Tunisia	545	49	593	0.02
Turkey	4,787	926	5,713	0.17
Ukraine	2,405	63	2,468	0.07
United Arab Emirates	1,526	336	1,862	0.05
United Kingdom	100,629	199,612	300,241	8.76
United States ⁸	625,838	517,074	1,142,912	33.36
Uruguay	266	54	320	0.01
Venezuela	3,254	97	3,351	0.10
Vietnam	343	511	854	0.02

¹Includes accident and health insurance. ²Nonlife insurance: July 1, 2004 - June 30, 2005. ³Life business expressed in net premiums.

⁴July 1, 2004 - June 30, 2005. ⁵April 1, 2005 - March 31, 2006. ⁶March 21, 2005 - March 20, 2006. ⁷Nonlife insurance is gross premiums including a small amount of reinsurance premiums. ⁸Life premiums include an estimate of group pension premiums. Nonlife insurance includes state funds.

Source: Swiss Re, *sigma*, No. 5, 2006.

POPULATION AND GROSS DOMESTIC PRODUCT BY COUNTRY, 2005

Country	Population in 2005 ¹	Gross domestic product ² (U.S. \$ billions)	Country	Population in 2005 ¹	Gross domestic product ² (U.S. \$ billions)
Algeria	32,531,853	\$237.0	Hungary	10,006,835	\$159.0
Argentina	39,537,943	537.2	Iceland	296,737	10.3
Australia	20,090,437	642.7	India	1,080,264,388	3,678.0
Austria	8,184,691	269.4	Indonesia	241,973,879	899.0
Bahrain	688,345	14.1	Iran	68,017,860	551.6
Bangladesh	144,319,628	299.9	Ireland	4,015,676	136.9
Barbados	278,870	4.8	Israel	6,276,883	139.2
Belgium	10,364,388	329.3	Italy	58,103,033	1,645.0
Brazil	186,112,794	1,580.0	Ivory Coast	17,298,040	24.8
Bulgaria	7,450,349	67.0	Jamaica	2,735,520	11.7
Canada	32,805,041	1,077.0	Japan	127,417,244	3,867.0
Chile	15,980,912	180.6	Jordan	5,759,732	27.7
China, People's Republic of	1,306,313,812	8,158.0	Kenya	33,829,590	39.5
Colombia	42,954,279	303.1	Kuwait	2,335,648	51.6
Costa Rica	4,016,173	40.3	Latvia	2,290,237	29.4
Croatia	4,495,904	53.3	Lebanon	3,826,018	19.5
Cyprus	780,133	16.8	Lithuania	3,596,617	49.4
Czech Republic	10,241,138	184.9	Luxembourg	468,571	29.4
Denmark	5,432,335	182.1	Malaysia	23,953,136	248.0
Dominican Republic	9,049,595	58.5	Malta	398,534	7.5
Ecuador	13,363,593	52.7	Mauritius	1,230,602	16.4
Egypt	77,505,756	337.9	Mexico	106,202,903	1,066.0
El Salvador	6,704,932	33.9	Morocco	32,725,847	139.5
Finland	5,223,442	158.4	Netherlands	16,407,491	500.0
France	60,656,178	1,816.0	New Zealand	4,035,461	97.4
Germany	82,431,390	2,446.0	Nigeria	128,765,768	132.1
Greece	10,668,354	242.8	Norway	4,593,041	194.7
Guatemala	12,013,907	62.8	Oman	3,001,583	40.1
Honduras	7,167,902	20.6	Pakistan	162,419,946	385.2
Hong Kong	6,898,686	254.2	Panama	3,140,232	22.2
			Peru	27,925,628	168.9

(table continues)

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

Country	Population in 2005 ¹	Gross domestic product ² (U.S. \$ billions)	Country	Population in 2005 ¹	Gross domestic product ² (U.S. \$ billions)
Philippines	87,857,473	\$451.3	Taiwan	22,894,384	\$610.8
Poland	38,557,984	489.3	Thailand	64,185,502	545.8
Portugal	10,566,212	194.8	Trinidad and Tobago	1,075,066	13.8
Romania	22,329,977	186.4	Tunisia	10,074,951	76.9
Russia	143,420,309	1,535.0	Turkey	69,660,559	551.6
Saudi Arabia	26,417,599	340.5	Ukraine	46,996,765	321.2
Serbia and Montenegro	10,829,175	28.4	United Arab Emirates	2,563,212	74.5
Singapore	4,425,720	131.3	United Kingdom	60,441,457	1,867.0
Slovakia	5,431,363	85.1	United States	295,734,134	12,370.0
Slovenia	2,011,070	42.1	Uruguay	3,415,920	32.9
South Africa	44,344,136	527.4	Venezuela	25,375,281	161.7
South Korea	48,640,671	983.3	Vietnam	83,535,576	251.8
Spain	40,341,462	1,014.0	Zimbabwe	12,160,782	24.0
Sri Lanka	20,064,776	86.7			
Sweden	9,001,774	266.5			
Switzerland	7,489,370	262.1			

¹As of July 2005.

²Purchasing power parity, estimated.

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



TOP TEN GLOBAL INSURANCE COMPANIES BY REVENUES, 2005¹ (\$ millions)

Rank	Company	Revenues ²	Country	Industry
1	ING Group	\$138,235	Netherlands	Life/health
2	AXA	129,839	France	Life/health
3	Allianz	121,406	Germany	Property/casualty
4	American International Group	108,905	U.S.	Property/casualty
5	Assicurazioni Generali	101,404	Italy	Life/health
6	Aviva	92,579	U.K.	Life/health
7	Berkshire Hathaway	81,663	U.S.	Property/casualty
8	Prudential	74,745	U.K.	Life/health
9	Zurich Financial Services	67,186	Switzerland	Property/casualty
10	Nippon Life Insurance	61,158	Japan	Life/health

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

²Revenues 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, 2005¹ (\$ millions)

Rank	Company	Revenues ²	Country
1	Allianz	\$121,406	Germany
2	American International Group	108,905	U.S.
3	Berkshire Hathaway	81,663	U.S.
4	Zurich Financial Services	67,186	Switzerland
5	Munich Re Group	60,256	Germany
6	State Farm Insurance Cos.	59,224	U.S.
7	Allstate	35,383	U.S.
8	Millea Holdings	30,030	Japan
9	Swiss Reinsurance	28,093	Switzerland
10	Hartford Financial Services	27,083	U.S.

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

²Revenues 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, 2005¹
(\$ millions)

Rank	Company	Revenues ²	Country
1	ING Group	\$138,235	Netherlands
2	AXA	129,839	France
3	Assicurazioni Generali	101,404	Italy
4	Aviva	92,579	U.K.
5	Prudential	74,745	U.K.
6	Nippon Life Insurance	61,158	Japan
7	Legal & General Group	56,385	U.K.
8	CNP Assurances	48,475	France
9	MetLife	46,983	U.S.
10	Dai-ichi Mutual Life Insurance	44,598	Japan

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

²Revenues 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 BY NET REINSURANCE PREMIUMS WRITTEN, 2005
(\$ millions)

Rank	Company	Net reinsurance premiums written	Country
1	Munich Re	\$22,602.8	Germany
2	Swiss Re ¹	21,203.6	Switzerland
3	Berkshire Hathaway Re	10,041.0	U.S.
4	Hannover Re	9,190.8	Germany
5	GE Insurance Solutions ¹	6,697.0	U.S.
6	Lloyd's	6,566.8	U.K.
7	XL Re	5,012.9	Bermuda
8	Everest Re	3,972.0	Bermuda
9	Reinsurance Group of America Inc.	3,863.0	U.S.
10	PartnerRe	3,615.9	Bermuda

¹Swiss Re acquired GE Insurance Solutions in 2006.

Source: Standard & Poors.

TOP TEN GLOBAL INSURANCE BROKERS BY REVENUES, 2005

(\$ millions)

Rank	Company	Brokerage revenues ¹	Country
1	Marsh & McLennan Cos. Inc.	\$10,000.0	U.S.
2	Aon Corp.	6,522.0	U.S.
3	Willis Group Holdings Ltd.	2,194.0	U.K.
4	Arthur J. Gallagher & Co.	1,350.6	U.S.
5	Wells Fargo & Co. ²	959.4	U.S.
6	Jardine Lloyd Thompson Group plc	881.8	U.K.
7	Brown & Brown Inc.	775.5	U.S.
8	BB&T Insurance Services Inc.	757.4	U.S.
9	Alexander Forbes Ltd. ³	682.4	South Africa
10	Hilb Rogal & Hobbs Co.	658.0	U.S.

¹Gross revenues generated by insurance brokerage, consulting and related services.

²Includes Acordia Inc. and Wells Fargo Insurance Inc.

³Fiscal year ending 3/31.

Source: Business Insurance, July 17, 2006.

Country Profiles



Algeria



POPULATION

32,930,091 (est. July 2006)

GDP

\$253.4 billion (est. 2006)

LEADING NONLIFE INSURANCE COMPANIES, 2004

Company	Gross 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

LEADING LIFE INSURANCE COMPANIES, 2003

Company	Gross written premiums	
	DZD Mn	USD Mn
SAA	560.2	7.8
CAAR	286.3	4.0
CAAT	215.4	3.0
CIAR	161.2	2.2
2a	90.3	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)
30 Lotissement du Val d'Hydra
lot no 50
Hydra
Tel: (213) 37-46-18
Fax: (213) 37-21-60
www.cna.dz

CURRENCY:

Algerian dinar (DZD)

EXCHANGE RATES:

Algerian dinars per U.S. dollar —
72.647 (2006), 73.276 (2005),
72.061 (2004), 77.395 (2003),
79.682 (2002)

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, 2005

Total premiums:	\$571 (U.S. \$ millions)
Nonlife premiums:	542
Life premiums:	29

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

Argentina



POPULATION

39,921,833 (est. July 2006)

GDP

\$599.1 billion (est. 2006)

LEADING NONLIFE INSURANCE COMPANIES, 2004

Company	Gross 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

LEADING LIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums	
	ARS Mn	USD Mn
Origenes Retiro	478.7	164.9
HSBC NY Life Retiro	352.5	121.4
Consolidar Retiro	311.6	107.3
Internacional Vida	219.0	75.4
Siembra Retiro	207.4	71.4
Nacion Retiro	197.4	68.0
HSBC NY Life Vida	176.2	60.7
Siembra Vida	155.6	53.6
Consolidar Vida	152.6	52.6
Nacion Vida	150.9	52.0

ASSOCIATION:

Asociacion Argentina de Companias
de Seguros
25 de Mayo 565
1002 Buenos Aires
Tel: (54) 4312-7790
Fax: (54) 4312-6300
www.aacrsa.org.ar

CURRENCY:

Argentine peso (ARS)

EXCHANGE RATES:

Argentine pesos per U.S. dollar —
3.0543 (2006), 2.9037 (2005),
2.9233 (2004), 2.9006 (2003),
3.0633 (2002)

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, 2005

Total premiums:	\$4,619 (U.S. \$ millions)
Nonlife premiums:	3,235
Life premiums:	1,384

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

Australia



POPULATION

20,264,082 (est. July 2006)

GDP

\$666.3 billion (est. 2006)

LEADING NONLIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums	
	AUD Mn	USD Mn
Insurance Australia	2,732.0	2,086.8
Vero Insurance	2,571.9	1,964.5
QBE Insurance (Australia)	2,360.4	1,802.9
Allianz Australia	2,360.1	1,802.7
CGU	2,123.0	1,621.6
Insurance Manufacturers	2,034.8	1,554.3
GIO General	1,391.0	1,062.5
Australian Assn. Motor Insurers	1,336.5	1,020.9
Suncorp Metway Insurance	1,171.2	894.6
Zurich Australian	838.9	640.8

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) 9253-5100
Fax: (61) 9253-5111

CURRENCY:

Australian dollar (AUD)

EXCHANGE RATES:

Australian dollars per U.S. dollar —
1.3285 (2006), 1.3095 (2005),
1.3598 (2004), 1.5419 (2003),
1.8406 (2002)

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, 2005

Total premiums:	\$51,902 (U.S. \$ millions)
Nonlife premiums:	24,300
Life premiums:	27,602

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

Austria



POPULATION

8,192,880 (est. July 2006)

GDP

\$279.5 billion (est. 2006)

LEADING NONLIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums	
	EUR Mn	USD Mn
Generali	1,206.9	1,501.0
Wiener Stadische	943.7	1,173.6
UNIQA Sach	915.8	1,138.9
Allianz Elementar	899.6	1,118.7
Donau	433.6	539.2
Grawe	320.0	398.0
Zurich	299.0	371.8
Oberosterreichische	239.0	297.3
Niederosterreichische	189.7	235.9
Wustenrot	165.0	205.2

LEADING LIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums	
	EUR Mn	USD Mn
Sparkassen Versicherung	1,097.8	1,365.3
Wiener Stadtische	951.8	1,183.6
Raiffeisen	720.2	895.7
Generali Versicherung	626.2	778.8
UNIQA Personenvers	428.2	532.5
Allianz Elementar Leben	374.7	466.0
Union	368.3	458.0
Wustenrot	349.8	435.0
Finance Life	315.6	392.5
Donau	208.0	258.7

ASSOCIATION:

Austrian Insurance Association
Verband der Versicherungsun-
ternehmen Oesterreichs
1030 Vienna
Schwarzenbergplatz 7
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 —
0.7964 (2006), 0.8041 (2005), 0.8054
(2004), 0.886 (2003), 1.0626 (2002)

REGULATORY BODY:

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

DIRECT PREMIUMS WRITTEN, 2005

Total premiums:	\$18,897 (U.S. \$ millions)
Nonlife premiums:	10,064
Life premiums:	8,833

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

Bangladesh



POPULATION

147,365,352 (est. July 2006)

GDP

\$330.8 billion (est. 2006)

LEADING NONLIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums	
	BDT Mn	USD Mn
Sadharan Bima Corporation	886.1	13.8
Pragati	632.1	9.8
Green Delta	631.2	9.8
Reliance	623.7	9.7
Phoenix	307.1	4.8
Bangladesh General	272.2	4.2
Peoples	259.7	4.0
Pioneer	245.1	3.8
Rupali	239.1	3.7
Eastland	200.1	3.1

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
Chamber Building
122/124 Motijheel Commercial Centre
Dhaka 1000
Tel: (880) 955-7330
Fax: (880) 955-7330

CURRENCY:

taka (BDT)

EXCHANGE RATES:

taka per U.S. dollar —
69.031 (2006), 64.328 (2005),
59.513 (2004), 58.15 (2003),
57.888 (2002)

REGULATORY BODY:

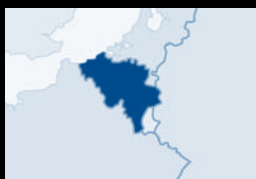
Chief Controller of Insurance
Department of Insurance
Ministry of Commerce
Sadharan Bima Bhaban - 2
139 Motijheel Commercial Area
Dhaka 1000
Tel: (880) 2-956-5548
Fax: (880) 2-956-5056

DIRECT PREMIUMS WRITTEN, 2005

Total premiums:	\$359 (U.S. \$ millions)
Nonlife premiums:	115
Life premiums	245

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

Belgium



POPULATION

10,379,067 (est. July 2006)

GDP

\$330.4 billion (est. 2006)

LEADING NONLIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums	
	EUR Mn	USD Mn
Axa Belgium	1,403.1	1,744.9
Fortis Insurance Belgium	937.0	1,165.2
Ethias Gemeen recht	721.1	896.7
KBC Verzekeringen	636.6	791.7
Winterthur-Europe	517.8	644.0
Dexia Insurance Belgium	320.6	398.7
ING	318.0	395.5
AGF Belgium	317.8	395.2
Mercator Verzekeringen	303.4	377.3
DKV Belgium	243.4	302.7

LEADING LIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums	
	EUR Mn	USD Mn
AXA Belgium	1,403.1	1,744.9
Fortis Insurance Belgium	937.0	1,165.2
Ethias Gemeen recht	721.1	896.7
KBC Verzekeringen	636.6	791.7
Winterthur-Europe	517.8	644.0
Dexia Insurance Belgium	320.6	398.7
ING	318.0	395.5
AGF Belgium	317.8	395.2
Mercator Verzekeringen	303.4	377.3
DKV Belgium	243.4	302.7

ASSOCIATION:

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

CURRENCY:

euro (EUR)

EXCHANGE RATES:

euros per U.S. dollar —
0.7964 (2006), 0.8041 (2005), 0.8054
(2004), 0.886 (2003), 1.0626 (2002)

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, 2005

Total premiums: \$46,393 (U.S. \$ millions)
Nonlife premiums: 15,367
Life premiums: 31,026

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

Bermuda



POPULATION

65,773 (est. July 2006)

GDP

\$4.5 billion (est. 2006)

LEADING INSURANCE COMPANIES, 2005*

	Earned written premiums
Company	USD Mn
ACE Limited	11,748.1
XL Capital Ltd	6,873.6
PartnerRe Ltd.	3,599.2
Oil Insurance Limited	2,620.8
AXIS Capital Holdings Limited	2,553.7
Endurance Specialty Holdings Ltd.	1,723.7
RenaissanceRe Holdings Ltd	1,402.7
Everest Reinsurance (Bermuda), Ltd.	1,350.8
Allied World Assurance Holdings, Ltd	1,271.5
Catlin Group Limited	1,216.4

*includes all lines

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

CURRENCY:

Bermudian dollar (BMD)

EXCHANGE RATES:

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

REGULATORY BODY:

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

GROSS PREMIUMS WRITTEN, 2004

Total premiums: \$100,682 (U.S. \$ millions)

Source: Bermuda Monetary Authority (premium data); Deloitte & Touche 2006 Annual Bermuda Insurance Survey (leading companies); U.S. Central Intelligence Agency (economic/demographic data).

Brazil



POPULATION

188,078,227 (est. July 2006)

GDP

\$1,616 billion (est. 2006)

LEADING NONLIFE INSURANCE COMPANIES, 2005

Company	Gross 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

LEADING LIFE INSURANCE COMPANIES, 2006

Company	Gross written premiums	
	BRL Mn	USD Mn
Bradesco Vida	7,974.5	3,666.4
Itau Vida	3,735.1	1,717.3
Santander	1,032.1	474.5
Caixa Vida	997.3	458.5
Alianca do Brasil	841.5	386.9
Brasilprev	1,140.0	524.1
Real Tokio Marine Vida	831.5	382.3
Unibanco AIG	647.4	297.7
Mapfre Vera Cruz Vida	768.1	353.1
HSBC Vida e Previdencia (Brasil)	507.2	233.2

ASSOCIATION:

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

CURRENCY:

real (BRL)

EXCHANGE RATES:

reals per U.S. dollar —
2.1761 (2006), 2.4344 (2005), 2.9251 (2004), 3.0771 (2003), 2.9208 (2002)

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, 2005

Total premiums: \$23,955 (U.S. \$ millions)
Nonlife premiums: 13,399
Life premiums: 10,556

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

Bulgaria



POPULATION

7,385,367 (est. July 2006)

GDP

\$77.1 billion (est. 2006)

LEADING NONLIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums	
	BGL Mn	USD Mn
DZI General	186.3	118.3
Bulstrad	139.8	88.8
Allianz Bulgaria	132.7	84.3
Bul Ins	114.3	72.6
Lev Ins	55.1	35.0
Vitoshia	54.8	34.8
Energia	47.0	29.9
Armeetz	44.7	28.4
Evro Ins	40.3	25.6
Orel	30.4	19.3

LEADING LIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums	
	BGL Mn	USD Mn
DZI	45.5	28.9
Allianz Bulgaria Life	36.9	23.4
AIG Life Bulgaria	15.2	9.7
Orel Life	14.5	9.2
Bulstrad Life	9.5	6.1
Vitoshia Life	9.2	5.8
Grawe Bulgaria	7.7	4.9
DSK Garancia	6.9	4.4
Bulgarski Imoti Life	2.9	1.8
Dobrudja-M-Life	1.0	0.6

ASSOCIATION:

Association of Bulgarian Insurers
(ABZ)
2 Graf Ignatiev Street
Sofia
Tel: (359) 980-5124
Fax: (359) 981-1728
www.abz.bg

CURRENCY:

lev (BGL)

EXCHANGE RATES:

leva per U.S. dollar —
1.5576 (2006), 1.5741 (2005), 1.5751
(2004), 1.7327 (2003), 2.077 (2002)

REGULATORY BODY:

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

DIRECT PREMIUMS WRITTEN, 2005

Total premiums:	\$679 (U.S. \$ millions)
Nonlife premiums:	593
Life premiums:	86

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

Canada



POPULATION

33,098,932 (est. July 2006)

GDP

\$1,165 billion (est. 2006)

LEADING NONLIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums	
	CAD Mn	USD Mn
ING	3,754.9	3,098.6
Aviva Canada	2,911.9	2,403.0
Co-operators General	1,787.9	1,475.4
Economical Ins Group	1,703.4	1,405.7
Meloche Monnex	1,642.4	1,355.4
State Farm Ins Co's	1,393.8	1,150.2
Desjardins General	1,374.9	1,134.6
Wawanesa Mutual	1,369.4	1,130.1
Lloyd's	1,311.1	1,082.0
Royal & SunAlliance	1,271.7	1,049.4

LEADING LIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums*	
	CAD Mn	USD Mn
Sun Life Assurance	3,291.7	2,716.4
London Life	2,840.4	2,343.9
Manulife Canada	2,214.0	1,827.0
Industrial Alliance	1,445.0	1,192.4
Desjardins Financial Security Life	1,033.3	852.7
Canada Life Financial Corp.	919.5	758.8
Great-West Life	857.6	707.7
Manufacturers Life	627.8	518.1
Transamerica Life	469.7	387.6
AIG Life	348.2	287.3

*Excludes Segregated Funds.

ASSOCIATION:

Insurance Bureau of Canada
151 Yonge Street, Suite 1900
Toronto
Ontario, M5C 2W7
Tel: (1) 362-2031
Fax: (1) 644-4961
www.ibc.ca

CURRENCY:

Canadian dollar (CAD)

EXCHANGE RATES:

Canadian dollars per U.S. dollar —
1.1334 (2006), 1.2118 (2005),
1.301 (2004), 1.4011 (2003),
1.5693 (2002)

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, 2005

Total premiums:	\$78,723 (U.S. \$ millions)
Nonlife premiums:	44,267
Life premiums:	34,456

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

Chile



POPULATION

16,134,219 (est. July 2006)

GDP

\$203 billion (est. 2006)

LEADING NONLIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums	
	CLP Bn	USD Mn
Cruz del Sur	108.2	193.2
Chilena	94.9	169.5
Mapfre Seguros Generales	89.9	160.5
Interamericana	83.3	148.8
Penta Security	73.1	130.5
Liberty	50.4	89.9
Aseg. Magallanes	49.3	88.1
Royal & SunAlliance	44.2	79.0
BCI	41.8	74.7
Cardif	40.6	72.4

LEADING LIFE INSURANCE COMPANIES, 2006

Company	Gross written premiums	
	CLP Bn	USD Mn
ING	276.7	521.8
Met Life	166.1	313.3
Consorcio	152.3	287.2
Principal	119.5	225.3
Chilena	103.7	195.5
BICE Vida	99.2	187.0
Penta	85.9	161.9
Santander	76.9	144.9
Euro	74.3	140.1
Vida Corp.	73.4	138.4

ASSOCIATION:

The Chilean Insurance Association
Asociacion de Aseguradores de Chile
La Concepcion 322, Oficina 501
Santiago
Tel: (56) 236-2596
Fax: (56) 235-1502
www.aach.cl

CURRENCY:

Chilean peso (CLP)

EXCHANGE RATES:

Chilean pesos per U.S. dollar —
530.29 (2006), 560.09 (2005),
609.37 (2004), 691.43 (2003),
688.94 (2002)

REGULATORY BODY:

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

DIRECT PREMIUMS WRITTEN, 2005

Total premiums:	\$4,519 (U.S. \$ millions)
Nonlife premiums:	1,711
Life premiums:	2,807

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

1,313,973,713.00 (est. July 2006)

GDP

\$10,000 billion (est. 2006)

LEADING NONLIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums	
	CNY Mn	USD Mn
PICC	65,936.4	8,046.6
China Pacific Property	14,440.4	1,762.2
Ping An Property	12,674.5	1,546.7
China United	10,398.2	1,269.0
Tian An	6,350.7	775.0
China Continent	3,815.3	465.6
Yong An	3,164.0	386.1
Sinosure	2,241.1	273.5
Sinosafe General	2,120.4	258.8
Tai Ping	1,391.7	169.8

LEADING LIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums	
	CNY Mn	USD Mn
China Life	185,796.4	22,673.9
Ping An Life	58,848.9	7,181.7
China Pacific Life	36,205.4	4,418.4
New China Life	21,061.8	2,570.3
Generali China Life	19,972.0	2,437.3
Taikang Life	17,803.6	2,172.7
Tai Ping Life	7,846.7	957.6
AIA	6,442.4	786.2
Sinolife	3,236.5	395.0
Prudential CITIC	1,036.5	126.5

ASSOCIATION:

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

CURRENCY:

yuan (CNY); note - also referred to as the Renminbi (RMB)

EXCHANGE RATES:

yuan per US dollar — 7.97 (2006), 8.1943 (2005), 8.2768 (2004), 8.277 (2003), 8.277 (2002)

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, 2005

Total premiums: \$60,131 (U.S. \$ millions)
Nonlife premiums: 20,539
Life premiums: 39,592

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

Colombia



POPULATION

43,593,035 (est. July 2006)

GDP

\$366.7 billion (est. 2006)

LEADING NONLIFE INSURANCE COMPANIES, 2005

Company	Gross 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

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 Association of
Insurance Agents
Asociacion Colombiana de Agentes
de Seguros
Calle 67 9-31
Bogota
Tel: (57) 347-0016

CURRENCY:

Colombian peso (COP)

EXCHANGE RATES:

Colombian pesos per U.S. dollar —
2,358.6 (2006), 2,320.75
(2005), 2,628.61 (2004), 2,877.65
(2003), 2,504.24 (2002)

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, 2005

Total premiums:	\$2,750 (U.S. \$ millions)
Nonlife premiums:	1,986
Life premiums:	764

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

Costa Rica



POPULATION

4,075,261 (est. July 2006)

GDP

\$48.8 billion (est. 2006)

LEADING NONLIFE INSURANCE COMPANIES, 2002

Company	Gross written premiums	
	CRC Mn	US Mn
The Instituto Nacional de Seguros (INS)	160,437.5	335.8

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 —
511.3 (2006), 477.79 (2005),
437.91 (2004), 398.66 (2003),
359.82 (2002)

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, 2005

Total premiums:	\$347 (U.S. \$ millions)
Nonlife premiums:	320
Life premiums:	28

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



POPULATION

4,494,749 (est. July 2006)

GDP

\$59.4 billion (est. 2006)

LEADING NONLIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums	
	HRK Mn	USD Mn
Croatia	2,551.4	429.0
Euroherc	841.3	141.5
Jadransko	546.2	91.8
Allianz	452.1	76.0
Triglav	223.0	37.5
Zagreb	216.7	36.4
Kvarner Wiener St.	144.6	24.3
Grawe	137.9	23.2
Sunce	100.3	16.9
Helios	56.8	9.5

LEADING LIFE INSURANCE COMPANIES, 2006

Company	Gross written premiums	
	HRK Mn	USD Mn
Allianz	354.1	60.7
Croatia	291.2	49.9
Grawe	246.7	42.3
Zagreb	221.3	37.9
Merkur	218.4	37.4
Agram Zivotno	201.5	34.5
Kvarner Wiener Stadtische	168.6	28.9
Generali Zivotno	110.7	19.0
Uniga	61.9	10.6
Triglav	59.3	10.1

ASSOCIATION:

Croatian Insurance Bureau
Hrvatski Ured Za Osiguranje
Marticeva 73
10000 Zagreb
Tel: (385) 46-16-755
Fax: (385) 46-16-757
www.huo.hr

CURRENCY:

kuna (HRK)

EXCHANGE RATES:

kuna per U.S. dollar —
5.8625 (2006), 5.9473 (2005), 6.0358
(2004), 6.7035 (2003), 7.8687 (2002)

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, 2005

Total premiums:	\$1,250 (U.S. \$ millions)
Nonlife premiums:	928
Life premiums:	323

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



POPULATION

784,301 (est. July 2006)

GDP

\$4.5 billion (est. 2006)

LEADING NONLIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums	
	CYP Mn	USD Mn
Laiki	28.3	61.1
General Insurance of Cyprus	22.9	49.5
Pancyprian	13.9	30.0
Cosmos	11.7	25.3
Atlantic	11.0	23.7
Minerva	9.0	19.3
Universal Life	8.3	18.0
Commercial Union	8.2	17.6
American Home	7.3	15.7
Alpha	6.1	13.2

LEADING LIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums	
	CYP Mn	USD Mn
Laiki Cyprialife	42.0	90.7
Eurolife	41.3	89.1
Universal Life	27.9	60.3
Alico AIG	14.7	31.6
Interlife	9.3	20.0
Allianz Life	5.5	11.9
Alpha	3.9	8.4
Liberty Life	3.5	7.5
Hellenic Alico	3.2	6.8
Minerva	2.6	5.7

ASSOCIATION:

Insurance Association of Cyprus (IAC)
Insurance Centre
23 Zenon Sozos Street
1st floor
PO Box 22030
1516 Lefkosia
Tel: (357) 22-763-913
Fax: (357) 22-761-007
www.iac.org.cy

CURRENCY:

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

EXCHANGE RATES:

Cypriot pounds per U.S. dollar —
0.4586 (2006), 0.4641 (2005),
0.4686 (2004), 0.5174 (2003),
0.6107 (2002)

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, 2005

Total premiums:	\$702 (U.S. \$ millions)
Nonlife premiums:	357
Life premiums:	345

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

Czech Republic



POPULATION

10,235,455 (est. July 2006)

GDP

\$221.4 billion (est. 2006)

LEADING NONLIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums	
	CZK Mn	USD Mn
Ceska pojistovna	26,531.3	1,107.5
Kooperativa	20,490.8	855.3
Allianz	7,322.2	305.6
Generali	3,997.8	166.9
CPP	3,121.8	130.3
CSOB Pojistovna	2,916.8	121.8
UNIGA	2,220.9	92.7
AIG CzechRepublic	1,098.7	45.9
Cardif Pro Vita	686.0	28.6
EGAP	558.1	23.3

LEADING LIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums	
	CZK Mn	USD Mn
Ceska pojistovna	15,014.4	626.7
Kooperativa	6,036.7	252.0
ING Nationale-Nederlanden	5,598.7	233.7
CSOB Pojistovna	3,958.6	165.2
Pojistovna CS	2,440.3	101.9
Komerčni pojistovna	2,431.0	101.5
Allianz	1,913.7	79.9
AMCICO AIG Life	1,709.6	71.4
Generali	1,556.1	65.0
Winterthur	1,488.8	62.1

ASSOCIATION:

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

CURRENCY:

Czech koruna (CZK)

EXCHANGE RATES:

koruny per U.S. dollar —
22.596 (2006), 23.957 (2005), 25.7
(2004), 28.209 (2003), 32.739 (2002)

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, 2005

Total premiums:	\$4,869 (U.S. \$ millions)
Nonlife premiums:	2,998
Life premiums:	1,871

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

Denmark



POPULATION

5,450,661 (est. July 2006)

GDP

\$198.5 billion (est. 2006)

LEADING NONLIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums	
	DKK Mn	USD Mn
Tryg Skade	8,895.5	1,483.3
Topdanmark	6,069.3	1,012.1
Codan Forsikring	4,979.8	830.4
Alm Brandfors A.A	4,019.4	670.2
International Health	1,511.6	252.1
Alka	1,454.8	242.6
Nykredit Forsikring	1,232.5	205.5
GE Frankona	1,136.8	189.6
Laererstanden	1,004.9	167.6
GF-Forsikring	984.3	164.1

LEADING LIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums	
	DKK Mn	USD Mn
PFA Pension	11,569.2	1,929.2
Danica Pension	11,465.9	1,911.9
Pensiondanmark Pens.	7,269.0	1,212.1
Nordea Liv	6,581.8	1,097.5
KP	5,557.4	926.7
Industriens Pension	4,211.2	702.2
SEB Pension	3,325.9	554.6
Pen-Sam Liv	3,045.5	507.8
Danica Pension I	2,754.0	459.2
Laerernes Pension	2,446.0	407.9

ASSOCIATION:

Danish Insurance Association
Forsikring & Pension
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 —
5.9468 (2006), 5.9969 (2005),
5.9911 (2004), 6.5877 (2003),
7.8947 (2002)

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, 2005

Total premiums:	\$20,935 (U.S. \$ millions)
Nonlife premiums:	7,487
Life premiums:	13,448

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

Dominican Republic



POPULATION

9,183,984 (est. July 2006)

GDP

\$73.7 billion (est. 2006)

LEADING NONLIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums	
	DOP Mn	USD Mn
Seguros Universal	3,708.9	122.0
Seguros Banreservas	2,054.0	67.5
Colonial Seguros	1,763.5	58.0
Seguros Palic	1,305.7	42.9
Proseguros	1,253.0	41.2
La Monumental de Seguros	396.2	13.0
Seguros Pepín	328.5	10.8
Sol Seguros	236.4	7.8
Unión de Seguros	222.2	7.3
Angloamericana	143.5	4.7

LEADING LIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums	
	DOP Mn	USD Mn
Seguros Universal	889.7	29.3
Seguros Banreservas	276.0	9.1
Seguros Palic	256.7	8.4
Proseguros	240.6	7.9
La Colonia Seguros	149.8	4.9
Caribalico	30.9	1.0
Coop-Seguros	12.1	0.4
S.D.S	12.0	0.4
Angloamericana	10.1	0.3
Confederacion del Canada	4.3	0.1

ASSOCIATION:

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

CURRENCY:

Dominican peso (DOP)

EXCHANGE RATES:

Dominican pesos per U.S. dollar —
33.406 (2006), 30.409 (2005),
42.12 (2004), 30.831 (2003),
18.61 (2002)

REGULATORY BODY:

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

DIRECT PREMIUMS WRITTEN, 2005

Total premiums:	\$467 (U.S. \$ millions)
Nonlife premiums:	407
Life premiums:	60

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



POPULATION

13,547,510 (est. July 2006)

GDP

\$60.5 billion (est. 2006)

LEADING NONLIFE INSURANCE COMPANIES, 2005

	Gross written premiums
Company	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

LEADING LIFE INSURANCE COMPANIES, 2005

	Gross written premiums
Company	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) 2256-182
Fax: (593) 255-0270
www.directoriodeseguros.org

CURRENCY:

US dollar (USD)

EXCHANGE RATES:

the US dollar is used; the sucre was eliminated in 2000

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, 2005

Total premiums:	\$543 (U.S. \$ millions)
Nonlife premiums:	472
Life premiums:	71

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



POPULATION

78,887,007 (est. July 2006)

GDP

\$328.1 billion (est. 2006)

LEADING NONLIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums	
	EGP Mn	USD Mn
Misr	1,478.0	257.8
Al Chark	458.9	80.1
National	199.0	34.7
Suez Canal	153.0	26.7
AIG	114.5	20.0
Allianz	75.6	13.2
Delta	74.7	13.0
Mohandes	70.2	12.3
AMIG	45.0	7.9
Ace ACIC	32.1	5.6

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) 338-8473
Fax: (20) 338-8474
www.ifegypt.org/en

CURRENCY:

Egyptian pound (EGP)

EXCHANGE RATES:

Egyptian pounds per U.S. dollar —
5.725 (2006), 5.78 (2005),
6.1962 (2004), 5.8509 (2003),
4.4997 (2002)

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, 2005

Total premiums:	\$760 (U.S. \$ millions)
Nonlife premiums:	461
Life premiums:	300

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

El Salvador



POPULATION

6,822,378 (est. July 2006)

GDP

\$33.2 billion (est. 2006)

LEADING NONLIFE INSURANCE COMPANIES, 2005

	Gross written premiums
Company	USD Mn
SISA, Vida	43.2
Asesuisa Vida	38.1
Seguros e Inversiones	32.8
Aseguradora Suiza Salvadorena	29.8
Agricola Comercial	24.7
La Centro Americana	24.6
Compania General de Seguros	24.3
Internacional de Seguros	22.1
AIG Union y Desarrollo	13.2
Pan American Life Insurance	9.1

LEADING LIFE INSURANCE COMPANIES, 2005

	Gross written premiums
Company	USD Mn
SISA Vida	44.2
Asesuisa Vida	43.9
La Centro Americana	39.0
Aseguradora Suiza Salvadorena	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 Salvadorena de Empresas de Seguros (ASES)
Condominio Plaza Suiza
Local LA-17
Colonia San Benito, A P 2236
San Salvador
Tel: (503) 2298-0209
Fax: (503) 2298-0212
www.ases.com.sv

CURRENCY:

US dollar (USD)

EXCHANGE RATES:

the US 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, 2005

Total premiums:	\$350 (U.S. \$ millions)
Nonlife premiums:	247
Life premiums:	103

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

Estonia



POPULATION

1,324,333 (est. July 2006)

GDP

\$26 billion (est. 2006)

LEADING NONLIFE INSURANCE COMPANIES, 2005

Company	Gross 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

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:

Insurance 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 —
12.473 (2006), 12.584 (2005), 12.596
(2004), 13.856 (2003), 16.612 (2002)

REGULATORY BODY:

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

DIRECT PREMIUMS WRITTEN, 2005

Total premiums:	\$315 (U.S. \$ millions)
Nonlife premiums:	214
Life premiums:	101

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



POPULATION

5,231,372 (est. July 2006)

GDP

\$171.7 billion (est. 2006)

LEADING NONLIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums	
	EUR Mn	USD Mn
If Vahinkovakuutus	871.2	1,083.4
Vahinko-Pohjola	680.2	845.9
Vahinko-Tapiola	555.4	690.8
Fennia	298.8	371.6
Mutual Insurance Associations	148.2	184.3
Lahivakuutus	107.4	133.6
A-Vakuutus	83.3	103.5
Pohjantahti	71.7	89.1
Vahinko-Veritas	64.2	79.8
Turva	56.9	70.8

LEADING LIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums	
	EUR Mn	USD Mn
Nordea	969.7	1,206.0
Henki-Sampo	646.3	803.7
OP-Henkivakuutus	639.8	795.6
Henki-Pohjola	334.0	415.3
Henki-Tapiola	141.3	175.7
Suomi-yhtio	88.9	110.5
Henki-Veritas	81.4	101.2
Henki-Fennia	63.6	79.0
Yritysten Henki-Tapiola	59.6	74.2
Kaleva	53.4	66.4

ASSOCIATION:

Federation of Finnish Insurance Companies
Bulevardi 28
FIN-00120 Helsinki
Tel: (358) 09-680-401
Fax: (358) 09-6804-0216
www.vakes.fi

CURRENCY:

euro (EUR)

EXCHANGE RATES:

euros per U.S. dollar —
0.7964 (2006), 0.8041 (2005),
0.8054 (2004), 0.886 (2003),
1.0626 (2002)

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, 2005

Total premiums: \$17,695 (U.S. \$ millions)
Nonlife premiums: 3,558
Life premiums: 14,138

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

France



POPULATION

62,752,136 (est. July 2006)

GDP

\$1,871 billion (est. 2006)

LEADING NONLIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums	
	EUR Mn	USD Mn
Axa	6,668.3	8,292.9
Groupama	6,548.3	8,143.6
AGF Allianz	5,504.2	6,845.2
Generali France	2,876.9	3,577.8
Mutuelles du Mans	2,875.4	3,576.0
Macif	2,570.2	3,196.3
Azur GMF	2,413.4	3,001.4
MAIF	2,143.1	2,665.2
MAAF	2,111.3	2,625.7
ACM	1,705.6	2,121.1

LEADING LIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums	
	EUR Mn	USD Mn
CNP	21,400.0	26,613.6
Predica/Pacifica	18,800.0	23,380.2
Axa	13,200.0	16,415.9
Generali France	9,600.0	11,938.8
BNP Paribas	9,000.0	11,192.6
Sogecap	7,700.0	9,575.9
AGF	6,200.0	7,710.5
ACM	5,900.0	7,337.4
Groupama	5,800.0	7,213.0
Aviva France	5,200.0	6,466.9

ASSOCIATION:

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

CURRENCY:

euro (EUR)

EXCHANGE RATES:

euros per U.S. dollar —
0.7964 (2006), 0.8041 (2005), 0.8054
(2004), 0.886 (2003), 1.0626 (2002)

REGULATORY BODY:

Insurance Commissioner
Commission de Contrôle 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, 2005

Total premiums: \$222,220 (U.S. \$ millions)
Nonlife premiums: 68,162
Life premiums: 154,058

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

Germany



POPULATION

82,422,299 (est. July 2006)

GDP

\$2,585 billion (est. 2006)

LEADING NONLIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums	
	EUR Mn	USD Mn
Allianz Vers	9,977.0	12,407.7
Axa Vers	2,624.0	3,263.3
R+V Allgemeine	2,381.0	2,961.1
Gerling-KAllgemeine	2,354.0	2,927.5
Zurich Vers AG	1,836.0	2,283.3
Victoria Vers	1,548.0	1,925.1
HDI Industrie Vers	1,468.0	1,825.6
HUK-Coburg	1,454.0	1,808.2
Gothaer Allg VersAG	1,391.0	1,729.9
Wurttembergische Vers	1,373.0	1,707.5

LEADING LIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums	
	EUR Bn	USDBn
Allianz Leben	11.8	14.7
AachenMunchener Leben	3.5	4.3
R+V Leben	3.3	4.1
Hamburg-Mannheimer Vers	3.1	3.8
Deutscher Herold Leben	2.9	3.6
Debeka Leben	2.5	3.0
Volksfuersorge Deutsche Leben	2.4	3.0
Victoria Leben	2.2	2.7
AXA Leben	2.1	2.6
Beyern-Versicherung Leben	1.9	2.3

ASSOCIATION:

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

CURRENCY:

euro (EUR)

EXCHANGE RATES:

euros per U.S. dollar —
0.7964 (2006), 0.8041 (2005), 0.8054
(2004), 0.886 (2003), 1.0626 (2002)

REGULATORY BODY:

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

DIRECT PREMIUMS WRITTEN, 2005

Total premiums: \$197,251 (U.S. \$ millions)
Nonlife premiums: 107,026
Life premiums: 90,225

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

**POPULATION**

10,688,058 (est. July 2006)

GDP

\$251.7 billion (est. 2006)

**LEADING NONLIFE
INSURANCE COMPANIES, 2005**

Company	Gross written premiums	
	EUR Mn	USD Mn
Ethniki	304.7	378.9
Phoenix Metrolife Emporiki	135.0	167.8
Interamerican Property	108.8	135.4
Agrotiki	101.0	125.6
Intersalonika General	90.2	112.2
International Union	77.5	96.4
General Union	75.5	93.9
Alpha	75.2	93.5
Egnatia General	75.1	93.5
Idrogios General	70.4	87.5
Allianz General	60.9	75.7

**LEADING LIFE
INSURANCE COMPANIES, 2005**

Company	Gross written premiums	
	EUR Mn	USD Mn
EFG Eurolife	364.9	453.8
Ethniki	273.1	339.6
Interamerican Life	262.7	326.7
ALICO AIG Life	232.1	288.6
ING Life	179.0	222.7
Aspis Pronia General	106.2	132.1
Allianz Life	91.4	113.7
Phoenix-Metrolife-Emporiki	73.9	91.9
Alpha	73.5	91.4
Agrotiki	61.8	76.8

ASSOCIATION:

Association of Insurance Companies
of Greece
10 Xenophondos Street
105 57 Athens
Tel: (30) 333-4100
Fax: (30) 333-4149
www.eaee.gr

CURRENCY:

euro (EUR)

EXCHANGE RATES:

euros per U.S. dollar —
0.7964 (2006), 0.8041 (2005), 0.8054
(2004), 0.886 (2003), 1.0626 (2002)

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, 2005

Total premiums:	\$4,827 (U.S. \$ millions)
Nonlife premiums:	2,524
Life premiums:	2,302

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

Guatemala



POPULATION

12,293,545 (est. July 2006)

GDP

\$60.6 billion (est. 2006)

LEADING NONLIFE INSURANCE COMPANIES, 2005

Company	Gross 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

LEADING LIFE INSURANCE COMPANIES

Data not available.

ASSOCIATION:

Guatemalan Insurance Association
Asociacion Guatemalteca de
Instituciones de Seguros (AGIS)
Edificio Torre Professional I
Oficina 703
6a Avenida 0-60
Zona 4, Guatemala City, 01004
Tel: (502) 2335-2140
Fax: (502) 2335-2357
www.agis.centramerica.com

CURRENCY:

quetzal (GTQ), US dollar (USD),
others allowed

EXCHANGE RATES:

quetzales per U.S. dollar —
7.6026 (2006), 7.6339 (2005), 7.9465
(2004), 7.9409 (2003), 7.8217 (2002)

REGULATORY BODY:

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

DIRECT PREMIUMS WRITTEN, 2005

Total premiums:	\$321 (U.S. \$ millions)
Nonlife premiums:	269
Life premiums:	52

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

Hong Kong



POPULATION

6,940,432 (est. July 2006)

GDP

\$253.1 billion (est. 2006)

LEADING NONLIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums	
	HKD Mn	USD Mn
BOC Group Insurance	1,227.8	157.9
American Home	1,051.8	135.2
HSBC Insurance	1,002.7	128.9
Ming An	832.7	107.1
QBE HKSI	666.8	85.7
Asia Insurance	641.8	82.5
Axa General	640.4	82.4
Zurich Insurance	630.1	81.0
Wing Lung	580.8	74.7
Ace	527.8	67.9

LEADING LIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums	
	HKD Mn	USD Mn
AIA (Bermuda)	18,055.1	2,321.6
Manulife	14,608.4	1,878.4
HSBC Life	12,732.5	1,637.2
Prudential (UK)	9,730.9	1,251.2
Hang Seng Life	7,615.5	979.2
AXA China (Bermuda)	6,614.6	850.5
BOC Group Life	3,628.2	466.5
China Life	3,498.5	449.9
Winterthur Life	3,226.8	414.9
Sun Life Hong Kong	3,182.8	409.3

ASSOCIATION:

Hong Kong Federation of Insurers
29th floor, Sunshine Plaza
353 Lockhart Road
Wanchai
Hong Kong
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 —
7.7678 (2006), 7.7773 (2005),
7.788 (2004), 7.7868 (2003),
7.7989 (2002)

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, 2005

Total premiums:	\$17,639 (U.S. \$ millions)
Nonlife premiums:	2,299
Life premiums:	15,340

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

Hungary



POPULATION

9,981,334 (est. July 2006)

GDP

\$172.7 billion (est. 2006)

LEADING NONLIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums	
	HUF Mn	USD Mn
Allianz Hungaria	150,356.1	753.4
Generali-Providencia	74,997.8	375.8
Aegon	32,301.2	161.8
OTP Garancia	31,194.0	156.3
UNIGA	25,444.9	127.5
K&H General (Argosz)	15,497.8	77.7
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

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
UNIGA (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) 318-3473
Fax: (36) 337-5394
www.mabisz.hu

CURRENCY:

forint (HUF)

EXCHANGE RATES:

forints per U.S. dollar —
210.39 (2006), 199.58 (2005),
202.75 (2004), 224.31 (2003),
257.89 (2002)

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, 2005

Total premiums:	\$3,363 (U.S. \$ millions)
Nonlife premiums:	1,871
Life premiums:	1,492

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



POPULATION

299,388 (est. July 2006)

GDP

\$11.4 billion (est. 2006)

LEADING NONLIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums	
	ISK Mn	USD Mn
Sjova-Almennar	8,959.6	142.3
VIS hf.	7,808.6	124.0
Tryggingamidstodin	5,938.4	94.3
Vordur Islands-Trygging	1,622.6	25.8
Vidlagatr. Islands	1,133.0	18.0

LEADING LIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums	
	ISK Mn	USD Mn
Sjova-Almennar	1,261.2	20.0
KB Lif	938.3	14.9
LIFIS	589.7	9.4
Liftryggingamidstodin	72.9	1.2

ASSOCIATION:

Insurance Association
Samband islenskra tryggingafelaga
Sudurlandsbraut 6
108 Reyjavik
Tel: (354) 568-1612
Fax: (354) 568-9664
www.sit.is

CURRENCY:

Icelandic krona (ISK)

EXCHANGE RATES:

Icelandic kronur per U.S. dollar —
70.195 (2006), 62.982 (2005),
70.192 (2004), 76.709 (2003),
91.662 (2002)

REGULATORY BODY:

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

DIRECT PREMIUMS WRITTEN, 2005

Total premiums:	\$424 (U.S. \$ millions)
Nonlife premiums:	379
Life premiums:	45

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

India



POPULATION

1,095,351,995 (est. July 2006)

GDP

\$4,042 billion (est. 2006)

LEADING NONLIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums	
	INR Mn	USD Mn
New India	42,108.1	954.8
National	37,999.1	861.7
Oriental	30,177.8	684.3
United	29,444.6	667.7
ICICI Lombard	8,738.7	198.2
Bajaj Allianz	8,516.2	193.1
IFFCO-Tokio	4,966.4	112.6
Tata AIG	4,482.4	101.6
Royal Sundaram	3,307.0	75.0
HDFC Chubb	1,756.3	39.8

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:

Insurance Institute of India
Universal Insurance Building,
6th floor
Sr. Pherozshah Mehta Road
Mumbai 400 001
Tel: (91) 2287-2923
Fax: (91) 2287-3491
www.insuranceinstituteofindia.com

CURRENCY:

Indian rupee (INR)

EXCHANGE RATES:

Indian rupees per U.S. dollar —
45.3 (2006), 44.101 (2005),
45.317 (2004), 46.583 (2003),
48.61 (2002)

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, 2005

Total premiums: \$25,024 (U.S. \$ millions)
Nonlife premiums: 4,848
Life premiums: 20,175

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

Indonesia



POPULATION

245,452,739 (est. July 2006)

GDP

\$935 billion (est. 2006)

LEADING NONLIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums	
	IDR Bn	USD Mn
Jasa Indonesia	2,161.5	222.7
Sinar Mas	1,271.6	131.0
Tugu Pratama	1,256.5	129.5
Astra Buana	1,207.0	124.4
Central Asia	720.3	74.2
Wahana Tata	675.0	69.6
Allianz Utama	581.5	59.9
Mitsui Sumitomo	567.0	58.4
AIU Indonesia	533.9	55.0
Raksa Pratikara	408.8	42.1

LEADING LIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums	
	IDR Bn	USD Mn
AIG Lippo Life	3,074.9	316.8
Bumiputera 1912	3,025.8	311.8
Prudential Life	2,145.8	221.1
Manulife Indonesia	1,434.8	147.8
Jiwasraya	1,349.3	139.0
Indolife Pensiantama	1,232.2	127.0
AIA Indonesia	1,084.2	111.7
Sun Life Financial	1,008.2	103.9
Axa Mandiri Financial Services	977.3	100.7
Allianz Life	720.1	74.2

ASSOCIATION:

Insurance and Reinsurance Broker
Association of Indonesia
Asosiasi Broker Asuransi dan
Reasuransi Indonesia (ABAI)
Plaza DM
Jalan Jenderal Sudirman, Kav 25
Jakarta 12920
Tel: (62) 5267-887
Fax: (62) 5267-861

CURRENCY:

Indonesian rupiah (IDR)

EXCHANGE RATES:

Indonesian rupiah per U.S. dollar —
9,159.3 (2006), 9,704.7 (2005),
8,938.9 (2004), 8,577.1 (2003),
9,311.2 (2002)

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, 2005

Total premiums:	\$4,271 (U.S. \$ millions)
Nonlife premiums:	1,968
Life premiums:	2,303

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

Iran



POPULATION

68,688,433 (est. July 2006)

GDP

\$610.4 billion (est. 2006)

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 —
9,227.1 (2006), 8,964 (2005),
8,614 (2004), 8,193.9 (2003),
6,907 (2002)

REGULATORY BODY:

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

DIRECT PREMIUMS WRITTEN, 2005

Total premiums: \$2,441 (U.S. \$ millions)
Nonlife premiums: 2,291
Life premiums: 150

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

Ireland



POPULATION

4,062,235 (est. July 2006)

GDP

\$177.2 billion (est. 2006)

LEADING NONLIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums	
	EUR Mn	USD Mn
Hibernian General	729.2	906.8
Axa	393.6	489.5
Quinn Direct	391.0	486.3
FBD	336.4	418.4
Royal & SunAlliance	325.0	404.2
Zurich Insurance Ireland	283.6	352.7
Allianz Ireland	244.2	303.7
Bupa	192.3	239.1
Allianz Corporate Ireland	181.6	225.8
Irish Public Bodies	114.4	142.3

LEADING LIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums	
	EUR Mn	USD Mn
Irish Life	3,277.8	4,076.3
New Ireland	2,266.5	2,818.7
Hibernian Life & Pensions	933.3	1,160.6
Ark	731.7	909.9
Eagle Star Life	645.9	803.2
Canada Life (Ireland)	524.7	652.5
Anglo Irish	402.5	500.5
Friends' First Man Pen Funds	386.4	480.6
Standard Life	264.1	328.4
Royal Liver	206.9	257.3

ASSOCIATION:

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

CURRENCY:

euro (EUR)

EXCHANGE RATES:

euros per U.S. dollar —
0.7964 (2006), 0.8041 (2005),
0.8054 (2004), 0.886 (2003),
1.0626 (2002)

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, 2005

Total premiums: \$29,811 (U.S. \$ millions)
Nonlife premiums: 9,801
Life premiums: 20,010

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



POPULATION

6,352,117 (est. July 2006)

GDP

\$166.3 billion (est. 2006)

LEADING NONLIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums	
	ILS Mn	USD Mn
Harel	2,563.7	571.3
Clal	2,197.9	489.8
Menora	1,353.7	301.6
Migdal	1,179.7	262.9
Is. Phoenix	909.1	202.6
Ayalon	860.3	191.7
Hadar	782.4	174.3
Eliahu	640.0	142.6
I.D.I.	637.5	142.1
Aryeh	620.0	138.2

LEADING LIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums	
	ILS Mn	USD Mn
Migdal	3,999.0	891.1
Clal	3,098.6	690.5
Harel	2,445.4	544.9
Menorah	1,424.4	317.4
Phoenix	1,363.6	303.8
Hadar	1,081.3	240.9
Magen	657.2	146.4
Aryeh	432.7	96.4
ILD	237.7	53.0
Ayalon	216.8	48.3

ASSOCIATION:

Israel Insurance Association
39 Rothschild Boulevard
Tel Aviv 66883
Tel: (972) 567-7308
Fax: (972) 566-2058

CURRENCY:

new Israeli shekel (ILS)

EXCHANGE RATES:

new Israeli shekels per U.S. dollar —
4.4565 (2006), 4.4877 (2005),
4.482 (2004), 4.5541 (2003),
4.7378 (2002)

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, 2005

Total premiums:	\$7,428 (U.S. \$ millions)
Nonlife premiums:	3,997
Life premiums:	3,431

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



POPULATION

58,133,509 (est. July 2006)

GDP

\$1,727 billion (est. 2006)

LEADING NONLIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums	
	EUR Mn	USD Mn
Fondaria-SAI	3,871.4	4,814.6
Assicurazioni Generali	2,968.2	3,691.3
Riunione Adriaticadi Sicurta	2,925.2	3,637.9
Compagnia di Ass. Di Milano	2,700.0	3,357.8
Aurora Assicurazioni	2,062.2	2,564.6
Assitalia	1,824.5	2,268.9
Compagnia Ass. Unipol	1,428.8	1,776.9
Toro Assicurazioni	1,376.3	1,711.6
Zurich Insurance	1,305.0	1,623.0
Lloyd Adriatico	1,293.3	1,608.4

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
Associazione Nazionale fra le Imprese Assicuratrici (ANIA)
Piazza S Babila 1
20122 Milan
Tel: (39) 77641
Fax: (39) 780870
www.ania.it

CURRENCY:

euro (EUR)

EXCHANGE RATES:

euros per U.S. dollar —
0.7964 (2006), 0.8041 (2005), 0.8054 (2004), 0.886 (2003), 1.0626 (2002)

REGULATORY BODY:

ISVAP - 1st. Per la Vigilanza Assicurazioni
Via del Quirinale 21
00187 Rome
Tel: (39) 6-421-331
Fax: (39) 6-421-333

DIRECT PREMIUMS WRITTEN, 2005

Total premiums: \$139,194 (U.S. \$ millions)
Nonlife premiums: 47,453
Life premiums: 91,740

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

Jamaica



POPULATION

2,758,124 (est. July 2006)

GDP

\$12.7 billion (est. 2006)

LEADING NONLIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums	
	JMD Mn	USD Mn
United General	3,125.7	50.2
Jamaica International	2,328.9	37.4
NEM	2,148.0	34.5
Globe	2,023.5	32.5
West Indies Alliance	1,966.2	31.6
Insurance Company of the West Indies	1,351.5	21.7
British Caribbean	1,338.1	21.5
American Home	1,284.3	20.6
General Accident	697.7	11.2
Victoria Mutual	494.1	7.9

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 Insurance Association of Jamaica (IAJ)

Insurance House
3A Richmond Avenue
Kingston 10
Tel: (876) 920-3385
Fax: (876) 906-1804

CURRENCY:

Jamaican dollar (JMD)

EXCHANGE RATES:

Jamaican dollars per U.S. dollar —
65.768 (2006), 62.51 (2005),
61.197 (2004), 57.741 (2003),
48.416 (2002)

REGULATORY BODY:

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

DIRECT PREMIUMS WRITTEN, 2005

Total premiums:	\$476 (U.S. \$ millions)
Nonlife premiums:	296
Life premiums:	179

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

Japan



POPULATION

127,463,611 (est. July 2006)

GDP

\$4,220 billion (est. 2006)

LEADING NONLIFE INSURANCE COMPANIES, 2004

Company	Gross 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

LEADING LIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums	
	JPY Bn	USD Mn
Nippon	4,841.8	43,928.2
Dai-ichi	3,399.5	30,843.1
Sumitomo	3,015.0	27,354.2
Meiji Yasuda	2,671.0	24,233.8
ALICO Japan	1,372.1	12,449.1
Hartford	1,188.3	10,781.1
American Family	1,024.9	9,298.5
Mitsui	964.9	8,754.1
Daido	870.1	7,894.5
ING	850.5	7,716.5

ASSOCIATION:

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

CURRENCY:

yen (JPY)

EXCHANGE RATES:

yen per U.S. dollar —
116.18 (2006), 110.22 (2005),
108.19 (2004),
115.93 (2003), 125.39 (2002)

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, 2005

Total premiums: \$476,481 (U.S. \$ millions)
Nonlife premiums: 100,523
Life premiums: 375,958

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

Jordan



POPULATION

5,906,760 (est. July 2006)

GDP

\$28.9 billion (est. 2006)

LEADING NONLIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums	
	JOD Mn	USD Mn
Arab Orient Insurance	18.2	25.7
Middle East Insurance	15.2	21.5
Jordan Insurance	14.1	19.9
Jordan International Insurance	12.9	18.1
Jordan French Insurance	12.4	17.4
United Insurance	11.3	15.9
Arab Life & Accident Insurance	10.8	15.3
Jerusalem Insurance	9.0	12.7
Arab German Insurance	9.0	12.7
National Ahlia Insurance	7.6	10.7

LEADING LIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums	
	JOD Mn	USD Mn
American Life Insurance	12.1	17.1
Al-Nisr Insurance	2.1	3.0
Jordan Insurance	1.8	2.5
Arab Life & Accident Insurance	1.1	1.6
Middle East Insurance	1.1	1.6
Islamic Insurance	0.7	1.0
Arab German Insurance	0.7	1.0
Jerusalem Insurance	0.7	1.0
Arab Assurers	0.5	0.7
General Arabia Insurance	0.5	0.7

ASSOCIATION:

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

CURRENCY:

Jordanian dinar (JOD)

EXCHANGE RATES:

Jordanian dinars per U.S. dollar —
0.709 (2006), 0.709 (2005),
0.709 (2004), 0.709 (2003),
0.709 (2002)

REGULATORY BODY:

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

DIRECT PREMIUMS WRITTEN, 2005

Total premiums:	\$309 (U.S. \$ millions)
Nonlife premiums:	277
Life premiums:	32

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

Kenya



POPULATION

34,707,817 (est. July 2006)

GDP

\$40.8 billion (est. 2006)

LEADING NONLIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums	
	KES Mn	USD Mn
Kenindia	2,679.1	35.5
Blue Shield	1,920.9	25.4
AIG (K)	1,556.2	20.6
Jubilee	1,523.0	20.2
APA	1,448.3	19.2
UAP Provincial	1,351.1	17.9
Heritage All	1,103.9	14.6
Lion of Kenya	996.4	13.2
ICEA	959.4	12.7
Cooperative	914.7	12.1

LEADING LIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums	
	KES Mn	USD Mn
ICEA	2,064.7	27.3
CFC	1,473.9	19.5
British American	1,435.3	19.0
Pan Africa	1,194.0	15.8
Jubilee	1,138.2	15.1
Old Mutual	737.1	9.8
Kenindia	713.0	9.4
Madison	632.0	8.4
Co-operative	553.0	7.3
Apollo	238.1	3.2

ASSOCIATION:

The Association of Kenya Insurers
Victoria Towers, 3rd floor
Kilimanjaro Avenue
Upper Hill
PO Box 45338
Nairobi
Tel: (254) 2731330
Fax: (254) 2731339

CURRENCY:

Kenyan shilling (KES)

EXCHANGE RATES:

Kenyan shillings per U.S. dollar —
72.101 (2006), 75.554 (2005),
79.174 (2004), 75.936 (2003),
78.749 (2002)

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, 2005

Total premiums:	\$501 (U.S. \$ millions)
Nonlife premiums:	348
Life premiums:	153

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



POPULATION

2,418,393 (est. July 2006)

GDP

\$52.2 billion (est. 2006)

LEADING NONLIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums	
	KWD Mn	USD Mn
Kuwait	19.7	67.5
Gulf	18.1	62.0
Warba	15.5	53.1
Al-Ahleia	15.3	52.4
Bahrain Kuwait	7.3	25.0
Wathaq Takaful	6.8	23.3
1st Takaful	6.4	21.9
National Takaful	4.5	15.4
Warba Medical	3.0	10.3
Al-Httihad Al-Watani	2.7	9.2

LEADING LIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums	
	KWD Mn	USD Mn
Gulf	13.7	46.9
Al-Ahlyeia	9.8	33.6
Kuwait	6.9	23.6
American Life	4.5	15.4
Warba	2.9	9.9
1st Takaful	1.8	6.2
Gulf Takaful	1.1	3.8
National Takaful	0.5	1.7

CURRENCY: Kuwaiti dinar (KD)

EXCHANGE RATES: Kuwaiti dinars per U.S. dollar —
0.29 (2006), 0.292 (2005),
0.2947 (2004), 0.298 (2003),
0.3039 (2002)

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, 2005

Total premiums: \$498 (U.S. \$ millions)
Nonlife premiums: 403
Life premiums: 96

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

Lebanon



POPULATION

3,874,050 (est. July 2006)

GDP

\$21.5 billion (est. 2006)

LEADING NONLIFE INSURANCE COMPANIES, 2004

Company	Gross 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

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 Association
Association des Compagnies
d'Assurances au Liban
SNA Building,
PO Box 11-8878
Place Tabaris,
Beirut
Tel: (961) 01-324-726
Fax: (961) 01-200-385
www.acal.org.lb

CURRENCY:

Lebanese pound (LBP)

EXCHANGE RATES:

Lebanese pounds per U.S. dollar —
1,507.5 (2006), 1,507.5 (2005),
1,507.5 (2004), 1,507.5 (2003),
1,507.5 (2002)

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, 2005

Total premiums:	\$664 (U.S. \$ millions)
Nonlife premiums:	462
Life premiums:	202

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

Lithuania



POPULATION

3,585,906 (est. July 2006)

GDP

\$54 billion (est. 2006)

LEADING NONLIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums	
	LTL Mn	USD Mn
Lietuvos Draudimas	263.2	94.9
ERGO Lietuva	108.6	39.2
PZU Lietuva	107.6	38.8
IF Draudimas	74.1	26.7
RESO Europa	44.3	16.0
Baltikum Draudimas	34.9	12.6
BTA Draudimas	32.1	11.6
Baltic Polis	22.2	8.0
Ingo Baltic	19.6	7.1
Seesam Lietuva	12.7	4.6

LEADING LIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums	
	LTL Mn	USD Mn
Hansa Gyvybes Draudimas	108.8	39.2
SEB VB Gyvybes Draudimas	53.1	19.1
Ergo Lietuva Gyvybes Draudimas	45.5	16.4
Commercial Union Lietuva Gyvybes	32.7	11.8
Sampo Gyvybes Draudimas	20.4	7.3
Lietuvos Draudimas	11.0	4.0
PZU Lietuva Gyvybes Draudimas	7.8	2.8
Bonum Publicum	6.8	2.5
Seesam Lietuva Gyvybes Draudimas	3.2	1.2

ASSOCIATION:

Association of Lithuanian Insurers
Vytenio g 50
03229 Vilnius
Tel: (961) 2310-381
www.draudikai.lt

CURRENCY:

litas (LTL)

EXCHANGE RATES:

litai per U.S. dollar —
2.7498 (2006), 2.774 (2005),
2.7806 (2004), 3.0609 (2003),
3.677 (2002)

REGULATORY BODY:

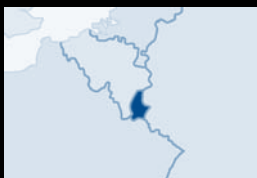
Insurance Supervisory Authority
State Insurance Supervision Authority
Birutes g. 56
2600 Vilnius
Tel: (370) 05-272-20-36
Fax: (370) 05-72-36-89

DIRECT PREMIUMS WRITTEN, 2005

Total premiums:	\$376 (U.S. \$ millions)
Nonlife premiums:	272
Life premiums:	104

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

Luxembourg



POPULATION

474,413 (est. July 2006)

GDP

\$32.6 billion (est. 2006)

LEADING NONLIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums	
	EUR Mn	USD Mn
Le Foyer	229.2	285.0
LaLuxembourgeoise	149.8	186.3
Axa	68.7	85.5
P&V	31.9	39.6
Baloise	27.8	34.6
Fortis	19.1	23.8
AIG	18.7	23.3
AGF	17.2	21.4
Winterthur	10.4	12.9
DKV	9.1	11.3

LEADING LIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums	
	EUR Mn	USD Mn
La Luxembourgeoise Vie	80.7	100.4
La Mondiale Europartner	70.4	87.5
Le Foyer	65.2	81.1
Fortis	54.4	67.6
Swiss Life	49.7	61.8
AXA	33.9	42.2
AGF	23.7	29.4
Baloise	22.0	27.4
Dexia	16.9	21.0
P&V Assurances	13.5	16.8

ASSOCIATION:

Insurance Companies' Association
Association des Compagnies
d'Assurances
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 —
0.7964 (2006), 0.8041 (2005),
0.8054 (2004), 0.886 (2003),
1.0626 (2002)

REGULATORY BODY:

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

DIRECT PREMIUMS WRITTEN, 2005

Total premiums: \$13,527 (U.S. \$ millions)
Nonlife premiums: 1,456
Life premiums: 12,071

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

Malaysia



POPULATION

24,385,858 (est. July 2006)

GDP

\$308.8 billion (est. 2006)

LEADING NONLIFE INSURANCE COMPANIES, 2004

Company	Gross written premiums	
	MYR Mn	USD Mn
Kurnia	1,186.1	312.1
Allianze General	450.1	118.5
Malaysia National	413.7	108.9
Commerce	398.7	104.9
American Home	396.7	104.4
AmAssurance	389.2	102.4
Malaysia Assurance Alliance	357.8	94.2
Hong Leong	329.8	86.8
Uni. Asia General	312.4	82.2
AVIVA	290.9	76.6

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
Persatuan Insuran Am Malaysia (PIAM)
3rd Floor Wisma PIAM
150 Jalan Tun Sambathan
50470 Kuala Lumpur
Tel: (60) 2274-7395
Fax: (60) 2274-5910
www.piam.org.my

CURRENCY:

ringgit (MYR)

EXCHANGE RATES:

ringgits per U.S. dollar —
3.6683 (2006), 3.8 (2005), 3.8 (2004),
3.8 (2003), 3.8 (2002)

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, 2005

Total premiums:	\$7,227 (U.S. \$ millions)
Nonlife premiums:	2,432
Life premiums:	4,795

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



POPULATION

400,214 (est. July 2006)

GDP

\$8.1 billion (est. 2006)

LEADING NONLIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums	
	MTL Mn	USD Mn
Middlesea	12.3	35.6
Gasam Mamo	9.3	26.9
Atlas	7.0	20.3
Elmo	5.3	15.3
Citadel	3.3	9.6

LEADING LIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums	
	MTL Mn	USD Mn
Middlesea Valletta	39.3	113.8
HSBC Life	17.0	49.2
GlobalCapital	3.8	11.0
Middlesea Insurance	0.6	1.7
Citadel	0.3	0.9

ASSOCIATION:

Malta Insurance Association
43a/2 St Paul's Buildings
West Street
Valletta VLT 12
Tel: (356) 21-232-640
Fax: (356) 21-248-388

CURRENCY:

Maltese lira (MTL)

EXCHANGE RATES:

Maltese liri per U.S. dollar —
0.37 (2006), 0.34578 (2005),
0.34466 (2004), 0.37723 (2003),
0.43362 (2002)

REGULATORY BODY:

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

DIRECT PREMIUMS WRITTEN, 2005

Total premiums:	\$327 (U.S. \$ millions)
Nonlife premiums:	152
Life premiums:	175

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



POPULATION

1,240,827 (est. July 2006)

GDP

\$16.7 billion (est. 2006)

LEADING NONLIFE INSURANCE COMPANIES, 2004

Company	Gross written premiums	
	MUR Mn	USD Mn
Swan	583.6	21.2
Albatross	384.3	14.0
Mauritius Union	374.6	13.6
Mauritian Eagle	368.6	13.4
La Prudence	254.3	9.2
Sicom	233.4	8.5
Island Gen	219.8	8.0
New India 3/2002	140.5	5.1
Ceylinco Stella	128.2	4.7
Sun	109.0	4.0

LEADING LIFE INSURANCE COMPANIES, 2004

Company	Gross written premiums	
	MUR Mn	USD Mn
BAI	1,334.7	48.5
SICOM	1,243.7	45.2
Anglo Mauritius	1,041.7	37.9
LIC 3/02	240.0	8.7
Mauritius Union	214.1	7.8
La Prudence	174.7	6.4
Albatross	141.7	5.2
Mauritian Eagle	66.0	2.4
Island Life	60.9	2.2
Sun	40.2	1.5

ASSOCIATION:

Insurers' Association
2nd Floor Plantation House
Port Louis
Tel: (230) 208-0013
Fax: (230) 208-0017

CURRENCY:

Mauritian rupee (MUR)

EXCHANGE RATES:

Mauritian rupees per U.S. dollar —
31.656 (2006), 29.496 (2005),
27.499 (2004), 27.902 (2003),
29.962 (2002)

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, 2005

Total premiums:	\$282 (U.S. \$ millions)
Nonlife premiums:	113
Life premiums:	169

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



POPULATION

107,449,525 (est. July 2006)

GDP

\$1,134 billion (est. 2006)

LEADING NONLIFE INSURANCE COMPANIES, 2005

Company	Gross 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

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
Asociacion Mexicana de Instituciones de Seguros AC
Francisco I Madero 21
Colonia Tlacopac San Angel
01040 Mexico DF
Tel: (52) 5662-6161
Fax: (52) 5662-8036
www.amis.com.mx

CURRENCY:

Mexican peso (MXN)

EXCHANGE RATES:

Mexican pesos per U.S. dollar —
10.899 (2006), 10.898 (2005),
11.286 (2004), 10.789 (2003),
9.656 (2002)

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, 2005

Total premiums:	\$12,780 (U.S. \$ millions)
Nonlife premiums:	7,524
Life premiums:	5,257

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



POPULATION

33,241,259 (est. July 2006)

GDP

\$147 billion (est. 2006)

LEADING NONLIFE INSURANCE COMPANIES, 2005

Company	Gross 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

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:

Federation Marocaine des Societes
d'Assurances et de
Reassurance (FMSAR)
154, Boulevard d'Anfa
Casablanca
Tel: (212) 39-1850
Fax: (212) 39-1854

CURRENCY:

Moroccan dirham (MAD)

EXCHANGE RATES:

Moroccan dirhams per U.S. dollar —
8.7722 (2006), 8.865 (2005),
8.868 (2004), 9.574 (2003),
11.021 (2002)

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, 2005

Total premiums:	\$1,478 (U.S. \$ millions)
Nonlife premiums:	1,111
Life premiums:	368

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

Namibia



POPULATION

2,044,147 (est. July 2006)

GDP

\$15 billion (est. 2006)

LEADING NONLIFE INSURANCE COMPANIES, 2004

Company	Gross 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

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
Namibia

CURRENCY:

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

EXCHANGE RATES:

Namibian dollars per U.S. dollar —
6.7649 (2006), 6.3593 (2005),
6.4597 (2004), 7.5648 (2003),
10.5407 (2002)

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, 2005

Total premiums:	\$498 (U.S. \$ millions)
Nonlife premiums:	148
Life premiums:	350

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

Netherlands



POPULATION

16,491,461 (est. July 2006)

GDP

\$512 billion (est. 2006)

LEADING NONLIFE INSURANCE COMPANIES, 2004

Company	Gross written premiums	
	EUR Mn	USD Mn
Achmea Zorg	1,754.8	2,182.3
Achmea	1,481.5	1,842.5
Interpolis	1,399.0	1,739.9
Nationale-Nederlanden	1,191.1	1,481.2
VGZ Zorgverzekeraar	1,064.6	1,324.0
Delta Lloyd	699.0	869.3
Menzis Particulier owm	672.6	836.5
AMEV	665.6	827.8
AEGON	633.0	787.2
Allianz Schade	622.9	774.7

LEADING LIFE INSURANCE COMPANIES, 2004

Company	Gross written premiums	
	EUR Mn	USD Mn
Nationale Nederlanden Leven	4,997.2	5,640.1
AEGON Leven	2,458.2	2,774.5
Interpolis BTL	2,201.1	2,484.3
Achmea- Pensioen en Leven	1,704.1	1,923.3
Delta Lloyd Leven	1,437.2	1,622.1
AMEV Leven	1,346.6	1,519.9
Reaal Leven	1,324.6	1,495.0
Zwitserleven	1,287.9	1,453.6
ABN Amro Leven	646.4	729.5
Stad Rotterdam Leven	587.6	663.2

ASSOCIATION:

Insurance Companies Association
Verbond Van Verzekeraars
Bordewijklaan 2
2591 XR Den Haag
Tel: (31) 33-8500
Fax: (31) 33-8510
www.verzekeraars.nl

CURRENCY:

euro (EUR)

EXCHANGE RATES:

euros per U.S. dollar —
0.7964 (2006), 0.8041 (2005),
0.8054 (2004), 0.886 (2003),
1.0626 (2002)

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, 2005

Total premiums:	\$61,073 (U.S. \$ millions)
Nonlife premiums:	29,159
Life premiums:	31,914

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

New Zealand



POPULATION

4,076,140 (est. July 2006)

GDP

\$106 billion (est. 2006)

LEADING NONLIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums	
	NZD Mn	USD Mn
IAG New Zealand	1,090.8	768.4
Vero	714.4	503.2
Lumley General	271.9	191.5
AMI	245.1	172.6
Tower	146.1	102.9
American Home	119.5	84.2
ACE	116.8	82.3
Farmers Mutual	90.3	63.6
Allianz New Zealand	78.9	55.5
Medical Insurance Society	43.9	31.0

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) 472-5230
Fax: (64) 473-3011
www.icnz.org.nz

CURRENCY:

New Zealand dollar (NZD)

EXCHANGE RATES:

New Zealand dollars per
U.S. dollar — 1.5408 (2006),
1.4203 (2005), 1.5087 (2004),
1.7221 (2003), 2.1622 (2002)

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, 2005

Total premiums:	\$5,673 (U.S. \$ millions)
Nonlife premiums:	4,788
Life premiums:	885

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

Nigeria



POPULATION

131,859,731 (est. July 2006)

GDP

\$188.5 billion (est. 2006)

LEADING NONLIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums	
	NGN Mn	USD Mn
Nicon	14,400.0	109.7
Industrial & General	3,646.9	27.8
Leadway	3,214.4	24.5
Royal Exchange	1,691.6	12.9
Unitrust	1,442.3	11.0
Niger	1,336.7	10.2
Prestige	1,269.0	9.7
Standard Alliance	1,249.3	9.5
Equity Indemnity	1,213.0	9.2
UNIC	1,096.2	8.4

LEADING LIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums	
	NGN Mn	USD Mn
Aiico	2,668.8	20.3
NICON	1,416.8	10.8
Crusader	1,195.4	9.1
Industrial & General	1,106.5	8.4
Niger	974.7	7.4
Elmac	632.1	4.8
Leadway	348.0	2.7
Capital Express	337.9	2.6
Standard Life	281.7	2.1
Baico	252.3	1.9

ASSOCIATION:

Nigerian Insurers Association (NIA)
42 Saka Tinubu Street
Victoria Island
PO Box 9551
Lagos
Tel: (234) 262-9616
Fax: (234) 262-1298
www.nigeriainsurers.com

CURRENCY:

naira (NGN)

EXCHANGE RATES:

nairas per U.S. dollar —
127.38 (2006), 132.59 (2005),
132.89 (2004), 129.22 (2003),
120.58 (2002)

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, 2005

Total premiums:	\$560 (U.S. \$ millions)
Nonlife premiums:	490
Life premiums:	69

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

Norway



POPULATION

4,610,820 (est. July 2006)

GDP

\$207.3 billion (est. 2006)

LEADING NONLIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums	
	NOK Mn	USD Mn
Gjensidige	11,584.5	1,798.1
If Skadeforsikring	10,977.0	1,703.8
Vesta	6,316.2	980.4
Sparebank 1 Skadeforsikring	3,483.4	540.7
Terra Skadeforsikring	1,039.8	161.4
KLP Skadeforsikring	570.3	88.5
Jernbanepersonalets Forsikring	376.5	58.4
AIG Europe	347.8	54.0
Tennant Forsikring	169.3	26.3
Trygg-Hansa	134.1	20.8

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
Finansnaeringens Hovedorganisasjon
(FNH)
Hansteensgate 2
Postboks 2473 Solli
Oslo 2
Tel: (47) 23-28-42-00
Fax: (47) 23-28-42-01
www.fnh.no

CURRENCY:

Norwegian krone (NOK)

EXCHANGE RATES:

Norwegian kroner per U.S. dollar —
6.4117 (2006), 6.4425 (2005),
6.7408 (2004), 7.0802 (2003),
7.9838 (2002)

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, 2005

Total premiums:	\$16,124 (U.S. \$ millions)
Nonlife premiums:	6,723
Life premiums:	9,400

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



POPULATION

3,102,229 (est. July 2006)

GDP

\$43.9 billion (est. 2006)

LEADING NONLIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums	
	OMR Mn	USD Mn
Dhofar Insurance	27.4	71.3
Oman United	16.3	42.3
Al Ahlia Insurance	15.5	40.3
Royal & Sunalliance	12.0	31.1
The New India Assurance	5.9	15.4
Muscat Insurance	5.4	14.0
American Life	5.3	13.8
AXA	3.8	10.0
Arabia Insurance	2.8	7.2
Oman & Qatar	2.8	7.2

LEADING LIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums	
	OMR Mn	USD Mn
National Life	6.2	16.1
American Life	3.4	8.9
Muscat Life	2.9	7.6
Oman United	1.7	4.3
Dhofar Insurance	1.3	3.4
Life Insurance Corporation	0.6	1.5
Arabia Insurance	0.3	0.7
AXA	0.2	0.5

ASSOCIATION:

Capital Markets Authority
Sultanate of Oman
PO Box 3359
Tel: (968) 2482-3258
Fax: (968) 2481-7471

CURRENCY:

Omani rial (OMR)

EXCHANGE RATES:

Omani rials per U.S. dollar —
0.3845 (2006), 0.3845 (2005),
0.3845 (2004), 0.3845 (2003),
0.3845 (2002)

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, 2005

Total premiums:	\$292 (U.S. \$ millions)
Nonlife premiums:	247
Life premiums:	45

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

Pakistan



POPULATION

165,803,560 (est. July 2006)

GDP

\$427.3 billion (est. 2006)

LEADING NONLIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums	
	PKR Mn	USD Mn
Adamjee	6,635.3	111.5
EFU	6,523.9	109.6
National	4,249.3	71.4
New Jubilee	1,736.7	29.2
New Hampshire	1,056.3	17.7
Shaheen	670.6	11.3
International General	632.2	10.6
Premier	631.4	10.6
Askari	590.6	9.9
Atlas	523.6	8.8

LEADING LIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums	
	PKR Mn	USD Mn
State Life	13,899.3	233.5
EFU	2,500.1	42.0
NJLI	1,379.4	23.2
ALICO	691.8	11.6
Metropolitan	81.8	1.4

ASSOCIATION:

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

CURRENCY:

Pakistani rupee (PKR)

EXCHANGE RATES:

Pakistani rupees per U.S. dollar —
60.35 (2006), 59.515 (2005),
58.258 (2004), 57.752 (2003),
59.724 (2002)

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, 2005

Total premiums:	\$733 (U.S. \$ millions)
Nonlife premiums:	436
Life premiums:	297

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

Panama



POPULATION

3,191,319 (est. July 2006)

GDP

\$25.3 billion (est. 2006)

LEADING NONLIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums	
	USD Mn	
ASSA	43.7	
Compania Nacional	37.3	
Compania Internacional	36.3	
Aseguradora Mundial	26.2	
Assicurazioni Generali	14.3	
National Union Fire	11.9	
Aseguradora Ancon	10.6	
Compania Interoceanica	8.9	
Emprese General	5.8	
Compania Istmena	1.7	

LEADING LIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums	
	USD Mn	
Aseguradora Mundial	52.6	
Compania Internacional	34.4	
ASSA	31.9	
American Life	29.9	
Assicurazioni Generali	16.8	
Compania Nacional	15.1	
Pan American	10.2	
Pan America Life	9.7	
British American	7.4	
Aseguradora Ancon	6.1	

ASSOCIATION:

Panamanian Insurance Association
Asociacion Panamena de
Aseguradores (APADEA)
Apartado Postal 7465
Calle Venezuela 46-113
Panama 5
Tel: (507) 225-4445
Fax: (507) 225-8259
www.apadea.com

CURRENCY:

balboa (PAB); US dollar (USD)

EXCHANGE RATES:

balboas per U.S. dollar —
1 (2006), 1 (2005), 1 (2004), 1 (2003),
1 (2002)

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, 2005

Total premiums:	\$430 (U.S. \$ millions)
Nonlife premiums:	277
Life premiums:	153

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



POPULATION

28,302,603 (est. July 2006)

GDP

\$181.8 billion (est. 2006)

LEADING NONLIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums	
	PEN Mn	USD Mn
Rimac Internacional	765.4	232.2
El Pacifico Peruano Suiza	553.5	167.9
La Positiva	205.0	62.2
Mapfre Peru	111.0	33.7
Latina	89.7	27.2
El Pacifico Vida	27.9	8.5
Atlas Cumbres	21.6	6.6
Interseguro	18.8	5.7
Secrex	13.6	4.1
Mapfre Peru Vida	13.0	3.9

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:

Panamanian Insurance Association
Asociacion Peruana de Empresas
de Corredores de Seguros
(APECOSE)

San Ignacio de Loyola 247
Miraflores
Lima
Tel: (51) 447-0678
Fax: (51) 447-0678

CURRENCY:

nuevo sol (PEN)

EXCHANGE RATES:

nuevo sol per U.S. dollar —
3.2742 (2006), 3.2958 (2005),
3.4132 (2004), 3.4785 (2003),
3.5165 (2002)

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, 2005

Total premiums:	\$974 (U.S. \$ millions)
Nonlife premiums:	445
Life premiums:	529

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



POPULATION

89,468,677 (est. July 2006)

GDP

\$443.1 billion (est. 2006)

LEADING NONLIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums	
	PHP Mn	USD Mn
Malayan Insurance	4,465.4	81.1
Prudential Guarantee	2,840.7	51.6
BPI/MS	2,005.7	36.4
Pioneer	1,837.1	33.3
Standard Insurance Company	1,775.0	32.2
UCPB General	1,439.9	26.1
Alliedbankers	1,350.1	24.5
Philam	1,319.8	24.0
Federal Phoenix	1,176.7	21.4

LEADING LIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums	
	PHP Mn	USD Mn
Philam Life & General	12,335.4	223.9
Sun Life	8,107.4	147.2
Insular Life	6,090.8	110.6
PhilAXA	4,567.3	82.9
Manulife	2,852.7	51.8
Pru Life	2,305.1	41.8
United Coconut Planters Life	1,902.3	34.5
Ayala Life	1,845.4	33.5
Great Pacific Life	1,023.1	18.6
Generali Pilipinas Life	858.5	15.6

ASSOCIATION:

Philippines Insurance and Reinsurance Association (PIRA)
Regina Building
Escolta
Manila
Tel: (63) 241-5847
Fax: (63) 241-6587

CURRENCY:

Philippine peso (PHP)

EXCHANGE RATES:

Philippine pesos per U.S. dollar —
51.246 (2006), 55.086 (2005),
56.04 (2004), 54.203 (2003),
51.604 (2002)

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, 2005

Total premiums:	\$1,443 (U.S. \$ millions)
Nonlife premiums:	558
Life premiums:	885

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

Poland



POPULATION

38,536,869 (est. July 2006)

GDP

\$542.6 billion (est. 2006)

LEADING NONLIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums	
	PLN Mn	USD Mn
PZU	7,653.6	2,365.5
TUIR WARTA	1,792.4	554.0
STU Ergo Hestia SA	1,046.1	323.3
TU Allianz Polska	979.7	302.8
HDI SAMOPOMOC TU	566.8	175.2
TUIR CIGNA STU	378.1	116.8
UNIGA TU	357.4	110.5
TU Compensa	331.4	102.4
PTU	321.4	99.3
Generali TU	281.9	87.1

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:

Polska Izba Ubezpieczen (PIU)
Polish Chamber of Insurance
Palace of Culture and Science
11th Floor
1 Defilad Sq
00-901 Warsaw
Tel: (48) 656-79-88
Fax: (48) 656-67-90
www.piu.com.pl

CURRENCY:

zloty (PLN)

EXCHANGE RATES:

zlotych per U.S. dollar —
3.1032 (2006), 3.2355 (2005), 3.6576
(2004), 3.8891 (2003), 4.08 (2002),
note, zlotych is the plural

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, 2005

Total premiums:	\$9,443 (U.S. \$ millions)
Nonlife premiums:	5,517
Life premiums:	3,925

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

Portugal



POPULATION

10,605,870 (est. July 2006)

GDP

\$203.1 billion (est. 2006)

LEADING NONLIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums	
	EUR Mn	USD Mn
Fidelidade 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

LEADING LIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums	
	EUR Mn	USD Mn
Ocidental Vida	1,997.4	2,484.1
BPI Vida	1,973.2	2,453.9
Fidelidade Mundial	1,429.2	1,777.3
Tranquilidade Vida	1,189.6	1,479.4
Santander Totta	849.1	1,056.0
Acoreana	344.2	428.0
Real Vida	179.1	222.7
Axa Vida	166.4	206.9
Credito Agricola Vida	131.9	164.1
Groupama	109.5	136.2

ASSOCIATION:

Portuguese Insurance Companies
Association
Associacao Portuguesa de
Seguradores (APS)
Rua Rodrigo da Fonseca 41
1250-190 Lisbon
Tel: (351) 213-848-100
Fax: (351) 213-831-422
www.apseguradores.pt

CURRENCY:

euro (EUR)

EXCHANGE RATES:

euros per U.S. dollar —
0.7964 (2006), 0.8041 (2005),
0.8054 (2004), 0.886 (2003),
1.0626 (2002)

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, 2005

Total premiums: \$16,692 (U.S. \$ millions)
Nonlife premiums: 5,244
Life premiums: 11,447

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



POPULATION

885,359 (est. July 2006)

GDP

\$26.1 billion (est. 2006)

LEADING NONLIFE INSURANCE COMPANIES, 2003

Company	Gross 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

LEADING LIFE INSURANCE COMPANIES, 2004

Data not available.

CURRENCY:

Qatari rial (QAR)

EXCHANGE RATES:

Qatari rials per U.S. dollar —
3.64 (2006), 3.64 (2005), 3.64
(2004), 3.64 (2003), 3.64 (2002)

REGULATORY BODY:

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

DIRECT PREMIUMS WRITTEN, 2005

Total premiums:	\$360 (U.S. \$ millions)
Nonlife premiums:	341
Life premiums:	18

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

Romania



POPULATION

22,303,552 (est. July 2006)

GDP

\$197.3 billion (est. 2006)

LEADING NONLIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums	
	ROL Mn	USD Mn
Allianz-Tiriatic	801.7	275.1
Asirom	491.0	168.5
Omniasig	421.6	144.7
Asiban	256.0	87.9
Unita Gr. WS	238.8	81.9
Ardaf	227.7	78.2
BCR	219.2	75.2
Astra	167.6	57.5
Generali	109.9	37.7
BT	97.6	33.5

LEADING LIFE INSURANCE COMPANIES, 2006

Company	Gross written premiums	
	ROL Mn	USD Mn
ING Life	431.3	153.6
AIG Life	139.8	49.8
Asirom	90.9	32.4
Allianz Tiriatic	87.2	31.0
Grawe	64.5	23.0
Aviva	64.0	22.8
Asiban	61.4	21.9
BCR Life	50.0	17.8
Omniasig Life	47.6	16.9
Generali	41.0	14.6

ASSOCIATION:

National Union of Insurance and Reinsurance Companies of Romania - UNSAR

Bd Libertatii 12
Bl 113, Sc 3, Ap 68
Sector 4
Bucharest
Tel: (40) 317-7830
Fax: (40) 317-7832
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

EXCHANGE RATES:

lei per U.S. dollar —
2.809 (2006), 3 (2005), 3 (2004),
3 (2003), 3 (2002)

REGULATORY BODY:

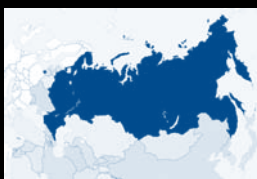
Insurance Supervisory Commission - CSA
18 Amiral Constantin Balescu Street
Bucharest
Tel: (40) 21-231-7484
Fax: (40) 21-231-5999
www.csa-isc.ro

DIRECT PREMIUMS WRITTEN, 2005

Total premiums:	\$1,510 (U.S. \$ millions)
Nonlife premiums:	1,192
Life premiums:	318

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

Russia



POPULATION

142,893,540 (est. July 2006)

GDP

\$1,723 billion (est. 2006)

LEADING NONLIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums	
	RUB Mn	USD Mn
Rosgosstrakh	32,906.0	1,163.4
Ingosstrakh	24,962.3	882.5
Reso-Garantiya	21,075.7	745.1
Sogaz	14,757.4	521.7
Rosno	11,385.4	402.5
VSK	9,122.0	322.5
Soglasie	8,708.4	307.9
Zhaso	6,862.6	242.6
Al'fastrakhovanie	6,673.7	235.9
Maks	6,460.8	228.4

LEADING LIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums	
	RUB Mn	USD Mn
Sk Transgarant	4,943.2	174.8
Natsional'naya Strakhovaya Gruppya	2,737.3	96.8
Reso-Garantiya	2,231.6	78.9
Sk Sogaz-Zhizn'	1,653.3	58.5
AlG Rossiya	1,163.6	41.1
Baltiyskiy Bereg	1,149.3	40.6
Malakhit	1,146.1	40.5
Rosgosstrakh	1,098.2	38.8
Uralsib	1,089.3	38.5
Oranta	608.4	21.5

ASSOCIATION:

All Russia Insurance Association (ARIA)
Moscow Insurance Association
Novinski bulvar 13/4
Moscow 123 995
Tel: (7) 095-232-12-24
Fax: (7) 095-956-65-87
www.ins-union.ru

CURRENCY:

Russian ruble (RUR)

EXCHANGE RATES:

Russian rubles per U.S. dollar —
27.2 (2006), 28.284 (2005),
28.814 (2004), 30.692 (2003),
31.349 (2002)

REGULATORY BODY:

Insurance Supervisory Authority
Federal Service for Insurance
Supervision (FSIS)
Miuskaya pl, 3/1
Moscow 125993
Tel: (7) 095-251-37-19
www.minfin.ru

DIRECT PREMIUMS WRITTEN, 2005

Total premiums:	\$17,521 (U.S. \$ millions)
Nonlife premiums:	16,618
Life premiums:	904

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

Saudi Arabia



POPULATION

27,019,731 (est. July 2006)

GDP

\$374 billion (est. 2006)

LEADING NONLIFE INSURANCE COMPANIES

Data not available.

LEADING LIFE INSURANCE COMPANIES

Data not available.

CURRENCY:

Saudi riyal (SAR)

EXCHANGE RATES:

Saudi riyals per U.S. dollar —
3.745 (2006), 3.747 (2005), 3.75
(2004), 3.75 (2003), 3.75 (2002)

REGULATORY BODY:

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

DIRECT PREMIUMS WRITTEN, 2005

Total premiums:	\$1,402 (U.S. \$ millions)
Nonlife premiums:	1,385
Life premiums:	17

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

Singapore



POPULATION

4,492,150 (est. July 2006)

GDP

\$138.6 billion (est. 2006)

LEADING NONLIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums	
	SGD Mn	USD Mn
American Home	333.0	200.1
NTUC Income	261.4	157.1
Axa Singapore	164.0	98.5
Aviva	140.8	84.6
India International	116.4	70.0
AIA	110.6	66.4
SAGI-Captive 2	104.0	62.5
QBE	103.3	62.1
Mitsui Sumitomo	98.7	59.3
Ace Insurance	84.7	50.9

LEADING LIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums*	
	SGD Mn	USD Mn
AIA	1,771.9	1,064.6
Great Eastern Life	1,347.4	809.5
Prudential	1,064.1	639.3
NTUC Income	1,003.0	602.6
AVIVA	305.8	183.7
Manulife	206.3	124.0
OAC	186.1	111.8
AXA Life Singapore	85.2	51.2
HSBC	72.1	43.3
Asia Life	67.2	40.4

*In force business.

ASSOCIATION:

General Insurance Association of Singapore (GIA)
103 Amoy Street
Singapore 069923
Tel: (65) 6221-8788
Fax: (65) 6227-2051
www.gia.org.sg

CURRENCY:

Singapore dollar (SGD)

EXCHANGE RATES:

Singapore dollars per U.S. dollar —
1.5889 (2006), 1.6644 (2005),
1.6902 (2004), 1.7422 (2003),
1.7906 (2002)

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, 2005

Total premiums: \$10,234 (U.S. \$ millions)
Nonlife premiums: 3,059
Life premiums: 7,176

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

Slovakia



POPULATION

5,439,448 (est. July 2006)

GDP

\$96.4 billion (est. 2006)

LEADING NONLIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums	
	SKK Mn	USD Mn
Allianz Slovenska poistovna	11,837.3	381.6
Kooperativa poistovna	7,321.3	236.0
Ceska poistovna	2,374.9	76.6
UNIQA poistovna	1,378.4	44.4
Komunalna poistovna	1,202.5	38.8
CSOB poistovna	1,033.6	33.3
Generali poistovna	876.2	28.2
Wustenrot poistovna	614.5	19.8
Union poistovna	556.9	18.0
QBE poistovna	278.2	9.0

LEADING LIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums	
	SKK Mn	USD Mn
Allianz Slovenska	5,749.6	185.4
AMSLICO AIG Life	3,380.7	109.0
Kooperativa	3,230.6	104.2
ING	2,411.9	77.8
Kontinuita	1,262.4	40.7
Poistovna Slovenskej sporitelne	1,184.9	38.2
Generali	996.4	32.1
Ceska	805.5	26.0
CSOB	800.3	25.8
UNIQA	662.2	21.3

ASSOCIATION:

Slovak Insurance Association
(Slovenska asociacia maklerov v
poistovnictve)
Drienova 34
82009 Bratislava 29
Tel: (421) 4342-9985
Fax: (421) 4342-9984
www.slaspo.sk

CURRENCY:

Slovak koruna (SKK)

EXCHANGE RATES:

koruny per U.S. dollar —
29.611 (2006), 31.018 (2005), 32.257
(2004), 36.773 (2003), 45.327 (2002)

REGULATORY BODY:

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

DIRECT PREMIUMS WRITTEN, 2005

Total premiums:	\$1,700 (U.S. \$ millions)
Nonlife premiums:	1,069
Life premiums:	631

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

Slovenia



POPULATION

2,010,347 (est. July 2006)

GDP

\$47.1 billion (est. 2006)

LEADING NONLIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums	
	SIT Mn	USD Mn
Triglav	105,066.3	545.2
Health InsuranceMutual	55,140.0	286.1
Adriatica Slovenica	45,252.5	234.8
Maribor	33,973.9	176.3
Tilia	10,143.9	52.6
Generali	4,226.1	21.9
SID First Credit	2,239.0	11.6
Grawe	1,697.6	8.8
Merkur	1,433.7	7.4
NLB Vita	311.3	1.6

LEADING LIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums	
	SIT Mn	USD Mn
Triglav	42,504.5	220.6
Maribor	11,155.5	57.9
Merkur	7,255.8	37.7
NLB Vita	6,040.6	31.3
GRAWE	5,176.9	26.9
Slovenica Life	5,023.8	26.1
Generali	3,774.6	19.6
AdriaticSlovenica	2,673.7	13.9
Tilia	1,552.4	8.1

ASSOCIATION:

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

CURRENCY:

tolar (SIT)

EXCHANGE RATES:

tolars per U.S. dollar —
190.85 (2006), 192.71 (2005),
192.38 (2004), 207.11 (2003),
240.25 (2002)

REGULATORY BODY:

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

DIRECT PREMIUMS WRITTEN, 2005

Total premiums:	\$1,924 (U.S. \$ millions)
Nonlife premiums:	1,348
Life premiums:	576

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

South Africa



POPULATION

44,187,637 (est. July 2006)

GDP

\$576.4 billion (est. 2006)

LEADING NONLIFE INSURANCE COMPANIES, 2003

Company	Gross written premiums	
	ZAR Mn	USD Mn
Santam	6,828.8	1,057.1
Mutual & Federal	5,677.7	878.9
Hollard	2,553.5	395.3
S A Eagle	2,408.2	372.8
Outsurance	1,432.1	221.7
Guardrisk	1,060.8	164.2
ABSA	1,002.5	155.2
Auto & General	688.3	106.6
Mutual & FederalRisk	683.7	105.8
Regent	567.8	87.9

LEADING LIFE INSURANCE COMPANIES, 2004

Company	Gross written premiums	
	ZAR Mn	USD Mn
Old Mutual	26,418.0	4,089.7
Sanlam	20,554.2	3,181.9
Liberty Group	17,898.9	2,770.9
Investec	15,661.1	2,424.4
Investment Solutions	15,107.2	2,338.7
Momentum Group	13,330.2	2,063.6
Metropolitan	5,976.3	925.2
Allan Gray Life	4,166.6	645.0
Liberty Active	2,874.9	445.1
Coronation	2,869.2	444.2

ASSOCIATION:

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

CURRENCY:

rand (ZAR)

EXCHANGE RATES:

rand per U.S. dollar —
6.7649 (2006), 6.3593 (2005), 6.4597
(2004), 7.5648 (2003), 10.5407 (2002)

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, 2005

Total premiums: \$33,186 (U.S. \$ millions)
Nonlife premiums: 7,256
Life premiums: 25,930

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

South Korea



POPULATION

48,846,823 (est. July 2006)

GDP

\$1,180 billion (est. 2006)

LEADING NONLIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums	
	KRW Bn	USD Mn
Samsung	7,493.8	7,317.3
Hyundai	3,650.5	3,564.5
LIG	3,528.3	3,445.2
Dongbu	3,489.8	3,407.6
Meritz	1,876.9	1,832.6
SGIC	923.2	901.5
First	845.7	825.8
Shindongah	845.2	825.3
Ssangyong	726.0	708.9
Daehan	526.8	514.4

LEADING LIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums	
	KRW Bn	USD Mn
Samsung	20,561.5	20,077.2
Korea	10,121.0	9,882.6
Kyobo	9,825.3	9,593.9
ING	2,962.0	2,892.2
Allianz	2,378.6	2,322.6
Shinhan	1,897.6	1,852.9
AIG	1,800.4	1,758.0
Mirae Asset	1,633.1	1,594.7
Hungkuk	1,626.4	1,588.1
MetLife	1,538.7	1,502.5

ASSOCIATION:

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

CURRENCY:

South Korean won (KRW)

EXCHANGE RATES:

South Korean won per U.S. dollar —
955.3 (2006), 1,024.1 (2005),
1,145.3 (2004), 1,191.6 (2003),
1,251.1 (2002)

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, 2005

Total premiums:	\$82,933 (U.S. \$ millions)
Nonlife premiums:	24,085
Life premiums:	58,848

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

Spain



POPULATION

40,397,842 (est. July 2006)

GDP

\$1,070 billion (est. 2006)

LEADING NONLIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums	
	EUR Mn	USD Mn
MAPFRE Mutualidad	2,291.1	2,849.3
Allianz	1,821.6	2,265.4
Axa Aurora Iberica	1,281.8	1,594.0
Zurich Espana	1,219.8	1,516.9
Mutua Madrilenia Automovilista	1,040.2	1,293.6
Caser	976.6	1,214.6
Winterthur Seguros		
Generales	973.6	1,210.8
MAPFRE Seguros Generales	924.6	1,149.9
Adeslas	905.7	1,126.4
Santa Lucia	748.4	930.8

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:

Union Espanola de Entidades
Aseguradoras y Reaseguradoras
Nunez de Balbao 101
28006 Madrid
Tel: (34) 745-1530
Fax: (34) 745-1531
www.unespa.es

CURRENCY:

euro (EUR)

EXCHANGE RATES:

euros per U.S. dollar —
0.7964 (2006), 0.8041 (2005), 0.8054
(2004), 0.886 (2003), 1.0626 (2002)

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, 2005

Total premiums:	\$60,275 (U.S. \$ millions)
Nonlife premiums:	34,757
Life premiums:	25,518

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

Sri Lanka



POPULATION

20,222,240 (est. July 2006)

GDP

\$93.3 billion (est. 2006)

LEADING NONLIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums	
	LKR Mn	USD Mn
Ceylinco	8,033.2	79.9
Sri Lanka	6,680.7	66.5
Janashakthi	2,851.8	28.4
Union	1,720.8	17.1
Eagle	1,210.9	12.0
HNB Assurance	469.9	4.7
Hayleys AIG	396.7	3.9
ATL	383.4	3.8
Asian Alliance	354.2	3.5
Co-operative	180.4	1.8

LEADING LIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums	
	LKR Mn	USD Mn
Ceylinco	4,793.7	47.7
Sri Lanka	3,602.6	35.8
Eagle	2,832.5	28.2
Union	1,456.6	14.5
Janashakthi	691.2	6.9
Asian Alliance	577.7	5.7
HNB	354.2	3.5
LICLL	204.6	2.0
National	123.5	1.2
ATL	86.3	0.9

ASSOCIATION:

Insurance Association of Sri Lanka
C/O Life Insurance Corporation
(Lanka) Ltd
Sharnell Building
29/2 Visaka Road
Colombo 04
Tel: (94) 533-4353
Fax: (94) 259-0495

CURRENCY:

Sri Lankan rupee (LKR)

EXCHANGE RATES:

Sri Lankan rupees per U.S. dollar —
103.99 (2006), 100.498
(2005), 101.194 (2004), 96.521 (2003),
95.662 (2002)

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, 2005

Total premiums:	\$339 (U.S. \$ millions)
Nonlife premiums:	195
Life premiums:	144

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

Sweden



POPULATION:

9,016,596 (est. July 2006)

GDP

\$285.1 billion (est. 2006)

LEADING NONLIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums	
	SEK Mn	USD Mn
If Skade	11,158.2	1,493.1
AFA Sjuk	10,541.1	1,410.5
Trygg-Hansa	9,051.7	1,211.2
Folksam Sak	7,429.0	994.1
LF Stockholm	1,745.8	233.6
LF Skane	1,523.6	203.9
LF Goteborg	1,059.2	141.7
LF Sak	1,019.7	136.5
LF OstgotaB	958.8	128.3
LF Dalarna	924.3	123.7

LEADING LIFE INSURANCE COMPANIES, 2006

Company	Gross written premiums	
	SEK Mn	USD Mn
Alecta	18,869.7	2,557.5
SEB TL Fond	18,356.8	2,488.0
AMF Pension	13,685.1	1,854.8
Skandia Liv	13,582.1	1,840.8
Swedbank F orsakring	11,984.5	1,624.3
Skandia	9,091.3	1,232.2
Handelsbanken Liv	6,660.4	902.7
LF Liv	5,948.1	806.2
KPA Pensionsfors	5,468.8	741.2
Folksam Liv	4,871.1	660.2

ASSOCIATION:

Swedish Insurance Federation
Svenska Forsakringsforeningen
Klara Norra Kyrkogata 33
S-111 22 Stockholm
Tel: (46) 783-98-00
Fax: (46) 783-98-15
www.forsakringsforbundet.com

CURRENCY:

Swedish krona (SEK)

EXCHANGE RATES:

Swedish kronor per US dollar —
7.3731 (2006), 7.4731 (2005),
7.3489 (2004), 8.0863 (2003),
9.7371 (2002)

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, 2005

Total premiums:	\$27,710 (U.S. \$ millions)
Nonlife premiums:	8,844
Life premiums:	18,866

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

Switzerland



POPULATION

7,523,934 (est. July 2006)

GDP

\$252.9 billion (est. 2006)

LEADING NONLIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums	
	CHF Mn	USD Mn
Winterthur	3,086.2	2,478.5
Zurich	3,081.1	2,474.4
Schweizerische Mobilier	1,898.2	1,524.4
Allianz Suisse	1,659.5	1,332.7
Helsana Zusatzversicherung	1,480.0	1,188.6
Basler	1,274.0	1,023.1
CSS	905.5	727.2
Visana	747.7	600.5
Generali Assurances	688.4	552.8
Vaudoise	683.7	549.0

LEADING LIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums	
	CHF Mn	USD Mn
Rentenanstalt	7,948.6	6,383.4
Winterthur Leben	7,027.5	5,643.7
Basler Leben	2,655.2	2,132.4
Zurich Leben	2,199.9	1,766.7
Patria	2,178.9	1,749.9
UBS Life	1,601.1	1,285.9
Allianz Suisse Leben	1,587.2	1,274.6
Generali Personenvers	1,099.7	883.2
Pax	869.8	698.5
Genevoise Vie	696.0	558.9

ASSOCIATION:

Swiss Insurance Association
Schweizerischer Versiche-
rungsverband
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 —
1.2539 (2006), 1.2452 (2005),
1.2435 (2004), 1.3467 (2003),
1.5586 (2002)

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, 2005

Total premiums:	\$41,077 (U.S. \$ millions)
Nonlife premiums:	18,330
Life premiums:	22,747

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

Taiwan



POPULATION

23,036,087 (est. July 2006)

GDP

\$668.3 billion (est. 2006)

LEADING NONLIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums	
	TWD Mn	USD Mn
Fubon	24,265.8	754.1
Mingtai	10,693.9	332.3
Shin Kong	9,411.9	292.5
Union	9,154.2	284.5
Cathay Century	8,490.5	263.8
Central	7,714.6	239.7
Newa	6,784.6	210.8
Taian	6,760.2	210.1
Chung Kuo	6,271.1	194.9
First	5,757.2	178.9

LEADING LIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums	
	TWD Mn	USD Mn
Cathay Life	337,375.8	10,484.0
Nan Shan Life	208,311.1	6,473.3
Shin Kong Life	159,028.8	4,941.9
Chungwa Post	118,768.0	3,690.7
ING Antai	108,737.6	3,379.0
Fubon Life	80,019.6	2,486.6
AZPL	53,529.4	1,663.4
MassMutual Mercuries	50,034.7	1,554.8
China Life	49,817.9	1,548.1
PCA Life	38,164.6	1,186.0

ASSOCIATION:

The Non-Life Insurance Association
of the Republic of China
13th floor, No 125, Sec 2
Nanking East Rd.
Taipei
Tel: (886) 507-1566
Fax: (886) 517-8069
www.nlia.org.tw

CURRENCY:

new Taiwan dollar (TWD)

EXCHANGE RATES:

new Taiwan dollars per U.S. dollar —
32.534 (2006), 31.71 (2005),
34.418 (2004), 34.575 (2003),
33.8 (2002)

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, 2005

Total premiums:	\$49,005 (U.S. \$ millions)
Nonlife premiums:	10,197
Life premiums:	38,808

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

Thailand



POPULATION

64,631,595 (est. July 2006)

GDP

\$585.9 billion (est. 2006)

LEADING NONLIFE INSURANCE COMPANIES, 2006

Company	Gross written premiums	
	THB Mn	USD Mn
Viriyah	13,644.6	357.2
Dhipaya	8,316.8	217.7
Bangkok Insurance	6,561.8	171.8
Sampanth	3,537.0	92.6
Synmunkong	3,461.5	90.6
The Safety Insurance	3,423.1	89.6
New Hampshire	2,788.3	73.0
LMG	2,673.1	70.0
Deves	2,629.2	68.8
Sri Muang	24,91.2	65.2

LEADING LIFE INSURANCE COMPANIES, 2006

Company	Gross written premiums	
	THB Mn	USD Mn
AIA	73,729.3	1,930.1
Thai Life	24,348.0	637.4
Ayudhya Allianz CP Life	18,393.6	481.5
Bangkok	10,590.7	277.2
Siam Commercial New York	9,992.5	261.6
Muang Thai Life	9,983.9	261.4
Ocean	8,568.8	224.3
Krung Thai Axa	3,614.6	94.6
ING	3,598.9	94.2
Finansa	1,933.6	50.6

ASSOCIATION:

General Insurance Association
223 Soi Ruamrudee
Wireless Road
Bangkok 10330
Tel: (66) 256-6032
Fax: (66) 256-6039
www.thaigia.com

CURRENCY:

baht (THB)

EXCHANGE RATES:

baht per U.S. dollar —
37.882 (2006), 40.22 (2005),
40.222 (2004), 41.485 (2003),
42.96 (2002)

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, 2005

Total premiums:	\$6,376 (U.S. \$ millions)
Nonlife premiums:	2,860
Life premiums:	3,516

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

Trinidad and Tobago



POPULATION

1,065,842 (est. July 2006)

GDP

\$21 billion (est. 2006)

LEADING NONLIFE INSURANCE COMPANIES, 2004

Company	Gross 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

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 (ATTIC)
28 Sackville St
PO Box 208
Port of Spain
Tel: (868) 625-2940
Fax: (868) 625-5132

CURRENCY:

Trinidad and Tobago dollar (TTD)

EXCHANGE RATES:

Trinidad and Tobago dollars per U.S. dollar —6.3107 (2006), 6.2842 (2005), 6.299 (2004), 6.2951 (2003), 6.2487 (2002)

REGULATORY BODY:

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

DIRECT PREMIUMS WRITTEN, 2005

Total premiums:	\$1,057 (U.S. \$ millions)
Nonlife premiums:	280
Life premiums:	777

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

Tunisia



POPULATION

10,175,014 (est. July 2006)

GDP

\$87.9 billion (est. 2006)

LEADING NONLIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums	
	TND Mn	USD Mn
STAR	198.3	152.9
COMAR	70.3	54.2
Lloyd Tunisien	39.1	30.1
GAT	50.3	38.8
Maghrebria	52.6	40.5
AMI	54.8	42.2
Astree	50.7	39.0
CARTE	38.9	30.0
MAE	38.3	29.5
CTAMA	12.7	9.8

LEADING LIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums	
	TND Mn	USD Mn
HAYETT	9.8	7.6
SALIM	9.6	7.4
Maghrebria	9.4	7.2
GAT	5.3	4.1
COMAR	3.5	2.7
CARTE	4.9	3.8
ASTREE	6.2	4.8
STAR	3.0	2.3
AMINA	2.7	2.1
BIAT	4.0	3.1

ASSOCIATION:

Federation Tunisienne des Societes
d'Assurance (FTUSA)
9 bis Rue de nouvelle Delhi
1002 Tunis
Tel: (216) 285-533
Fax: (216) 286-473

CURRENCY:

Tunisian dinar (TND)

EXCHANGE RATES:

Tunisian dinars per U.S. dollar —
1.331 (2006), 1.2974 (2005),
1.2455 (2004), 1.2885 (2003),
1.4217 (2002)

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, 2005

Total premiums:	\$593 (U.S. \$ millions)
Nonlife premiums:	545
Life premiums:	49

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

Turkey



POPULATION

70,413,958 (est. July 2006)

GDP

\$627.2 billion (est. 2006)

LEADING NONLIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums	
	TRY Mn	USD Mn
Anadolu Anonim Turk	786.4	585.3
AXA Oyak	753.6	560.9
Koc Allianz	628.5	467.8
Aksigorta	513.4	382.1
Yapi Kredi	453.8	337.7
Gunes	435.3	324.0
Isvicre	403.7	300.4
Basak	360.0	267.9
Garanti	299.7	223.1
Ray	195.7	145.6

LEADING LIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums	
	TRY Mn	USD Mn
Anadolu Hayat Emeklilik	342.5	254.9
Aviva	155.1	115.5
Yapi Kredi Emeklilik	116.6	86.8
Basak Emeklilik	109.8	81.7
Koc Allianz HE	88.6	65.9
Vakif Emeklilik	74.6	55.6
AXA Oyak Hayat	59.0	43.9
Garanti Emeklilik	54.7	40.7
AK Emeklilik	54.5	40.6
American Life Hayat	46.5	34.6

ASSOCIATION:

Association of Insurance and Reinsurance Companies of Turkey
Buyukdere Caddesi
Buyukdere Plaza No 195, Kat 1-2
34394 Levent
Istanbul
Tel: (90) 212-324-1950
Fax: (90) 212-325-6108
www.tsrbs.org.tr

CURRENCY:

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

EXCHANGE RATES:

Turkish liras per U.S. dollar —
1.4286 (2006), 1.3436 (2005),
1.4255 (2004), 1.5009 (2003),
1.5072 (2002)

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, 2005

Total premiums:	\$5,713 (U.S. \$ millions)
Nonlife premiums:	4,787
Life premiums:	926

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



POPULATION

46,710,816 (est. July 2006)

GDP

\$355.8 billion (est. 2006)

LEADING NONLIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums	
	UAH Mn	USD Mn
Lemma	675.2	131.7
Zemskjaya	394.3	76.9
Oranta	391.9	76.5
Kremen	332.9	65.0
Avantyyeh	258.1	50.4
Garant Avto	237.5	46.3
Aska	198.9	38.8
Aura	198.0	38.6
Ingo	188.9	36.9
AKU Garant	172.6	33.7

LEADING LIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums	
	UAH Mn	USD Mn
Grawe Ukraina	70.5	13.2
Alico AIG Life	61.5	11.6
Garant Life	35.6	6.7
TAS	30.1	5.7
Aska Zhittyia	28.7	5.4
Blakitniy Polis	26.5	5.0
Etalon	16.3	3.1
Lemma	10.7	2.0
Ekko	6.9	1.3
PZU Life	6.5	1.2

ASSOCIATION:

League of Insurance Organisations of Ukraine
11 Marini Raskovoi
02002 Kiev
Tel: (380) 516-75-66
Fax: (380) 516-75-66
www.uainsur.com

CURRENCY:

hryvnia (UAH)

EXCHANGE RATES:

hryvnia per U.S. dollar —
5.05 (2006), 5.1247 (2005),
5.3192 (2004), 5.3327 (2003),
5.3266 (2002)

REGULATORY BODY:

Insurance Supervisory Authority
Dept. of Financial Markets and Organisations
3, B.Grinchenska Street
01001 Kiev
Tel: (380) 044-234-7920
Fax: (380) 044-234-3946

DIRECT PREMIUMS WRITTEN, 2005

Total premiums:	\$2,468 (U.S. \$ millions)
Nonlife premiums:	2,405
Life premiums:	63

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

United Arab Emirates



POPULATION

2,602,713 (est. July 2006)

GDP

\$129.4 billion (est. 2006)

LEADING NONLIFE INSURANCE COMPANIES, 2003

Company	Gross 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

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

ASSOCIATION:

Emirates Insurance Association
Al-Dhafra Insurance Building
Zayed 2 Street
PO Box 7755
Abu Dhabi
Tel: (971) 677-1444
Fax: (971) 677-2444
www.emirates-ins.com

CURRENCY:

Emirati dirham (AED)

EXCHANGE RATES:

Emirati dirhams per U.S. dollar —
3.673 (2006), 3.6725 (2005),
3.6725 (2004), 3.6725 (2003),
3.6725 (2002)

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, 2005

Total premiums:	\$1,862 (U.S. \$ millions)
Nonlife premiums:	1,526
Life premiums:	336

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

United Kingdom



POPULATION

60,609,153 (est. July 2006)

GDP

\$1,903 billion (est. 2006)

LEADING NONLIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums	
	GBP Mn	USD Mn
Aviva	6,003.0	10,928.5
RBS Insurance	4,478.0	8,152.2
Royal & SunAlliance	2,252.0	4,099.8
Axa	2,463.0	4,483.9
Zurich FS	2,375.0	4,323.7
BUPA	1,404.0	2,556.0
Allianz Cornhill	1,319.0	2,401.2
HBOS	833.0	1,516.5
NFU Mutual	762.0	1,387.2
Barclays	589.0	1,072.3

LEADING LIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums	
	GBP Mn	USD Mn
Prudential	8,184.0	14,899.0
Lloyds TSB Group	7,797.0	14,194.4
Aviva	7,792.0	14,185.3
Standard Life	7,633.0	13,895.9
HBOS Financial Services	7,354.0	13,387.9
Legal & General	6,273.0	11,420.0
ALICO	4,761.0	8,667.4
Axa	3,915.0	7,127.3
Zurich Financial Services	3,576.0	6,510.1
Aegon	3,056.0	5,563.4

ASSOCIATION:

Association of British Insurers (ABI)
51 Gresham Street
London EC2V 7HQ
Tel: (44) 7600-3333
Fax: (44) 7600 -8999
www.abi.org.uk

CURRENCY:

British pound (GBP)

EXCHANGE RATES:

British pounds per U.S. dollar —
0.5418 (2006), 0.5493 (2005),
0.5462 (2004), 0.6125 (2003),
0.6672 (2002)

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, 2005

Total premiums: \$300,241 (U.S. \$ millions)
Nonlife premiums: 100,629
Life premiums: 199,612

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

United States



POPULATION

298,444,215 (est. July 2006)

GDP

\$12,980 billion (est. 2006)

LEADING NONLIFE INSURANCE COMPANIES, 2004

	Direct written premiums
Company	USD Th
State Farm	45,957.0
AIG	28,075.1
Allstate	27,422.5
St Paul Travelers	21,130.0
Liberty Mutual	16,270.0
Nationwide	15,345.5
Farmers	14,474.1
Progressive	14,297.9
Berkshire Hathaway	13,302.5
Zurich Financial	12,452.5

LEADING LIFE INSURANCE COMPANIES, 2005

	Direct written premiums
Company	USD Mn
Metropolitan Life & Affiliated	44,731.4
AIG Life	35,376.0
Prudential of America	24,251.9
ING USA Life	24,233.7
Hartford Life	23,179.4
UnitedHealth	22,181.2
Manulife Financial	16,357.6
New York Life	15,748.1
AXA Financial	15,436.0
AEGON USA Inc.	14,214.0

ASSOCIATION:

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

ASSOCIATION:

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

CURRENCY:

US dollar (USD)

EXCHANGE RATES:

British pounds per U.S. dollar —
0.5418 (2006), 0.5500 (2005),
0.5462 (2004), 0.6125 (2003),
0.6672 (2002)

REGULATORY BODY:

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

DIRECT PREMIUMS WRITTEN, 2005

Total premiums: \$1,142,912 (U.S. \$ millions)
Nonlife premiums: 625,838
Life premiums: 517,074

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



POPULATION

25,730,435 (est. July 2006)

GDP

\$176.4 billion (est. 2006)

LEADING NONLIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums	
	VEB Mn	USD Mn
Caracas de Liberty Mutual	680,914.1	325.8
Mercantil	441,800.9	211.4
Zurich	359,616.8	172.1
Mapfre La Seguridad	284,993.8	136.4
Multinacional	237,246.8	113.5
Previsora	221,664.3	106.1
Catatumbo	193,669.2	92.7
Adriatica	163,121.6	78.1
Banesco	155,912.1	74.6
Aseguradora Nacional Unida	126,444.3	60.5

LEADING LIFE INSURANCE COMPANIES, 2005

Company	Gross written premiums	
	VEB Mn	USD Mn
La Previsora	472,686.6	226.2
Mapfre	379,287.4	181.5
Caracas de Liberty Mutual	355,097.5	169.9
BanValor	274,906.2	131.5
Mercantil	228,001.6	109.1
Horizonte	178,475.8	85.4
Multinacional	151,936.9	72.7
Aseguradora Nacional	130,102.5	62.3
Bancentro	66,965.7	32.0
Venezuela	60,733.8	29.1

ASSOCIATION:

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

CURRENCY:

bolivar (VEB)

EXCHANGE RATES:

bolivares per U.S. dollar —
2,147 (2006), 2,089.8 (2005),
1,891.3 (2004), 1,607 (2003),
1,161 (2002)

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, 2005

Total premiums:	\$3,351 (U.S. \$ millions)
Nonlife premiums:	3,254
Life premiums:	97

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

Vietnam



POPULATION

84,402,966 (est. July 2006)

GDP

\$258.6 billion (est. 2006)

LEADING NONLIFE INSURANCE COMPANIES, 2004

	Gross written premiums	
	VND Bn	USD Mn
Bao Viet	1,925.1	122.3
Bao Minh	1,058.2	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

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) 942-2602
Fax: (84) 942-2601

CURRENCY:

dong (VND)

EXCHANGE RATES:

dong per U.S. dollar —
15,983 (2006), 15,746 (2005), (2004),
15,510 (2003), 15,280 (2002)

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, 2005

Total premiums:	\$854 (U.S. \$ millions)
Nonlife premiums:	343
Life premiums:	511

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

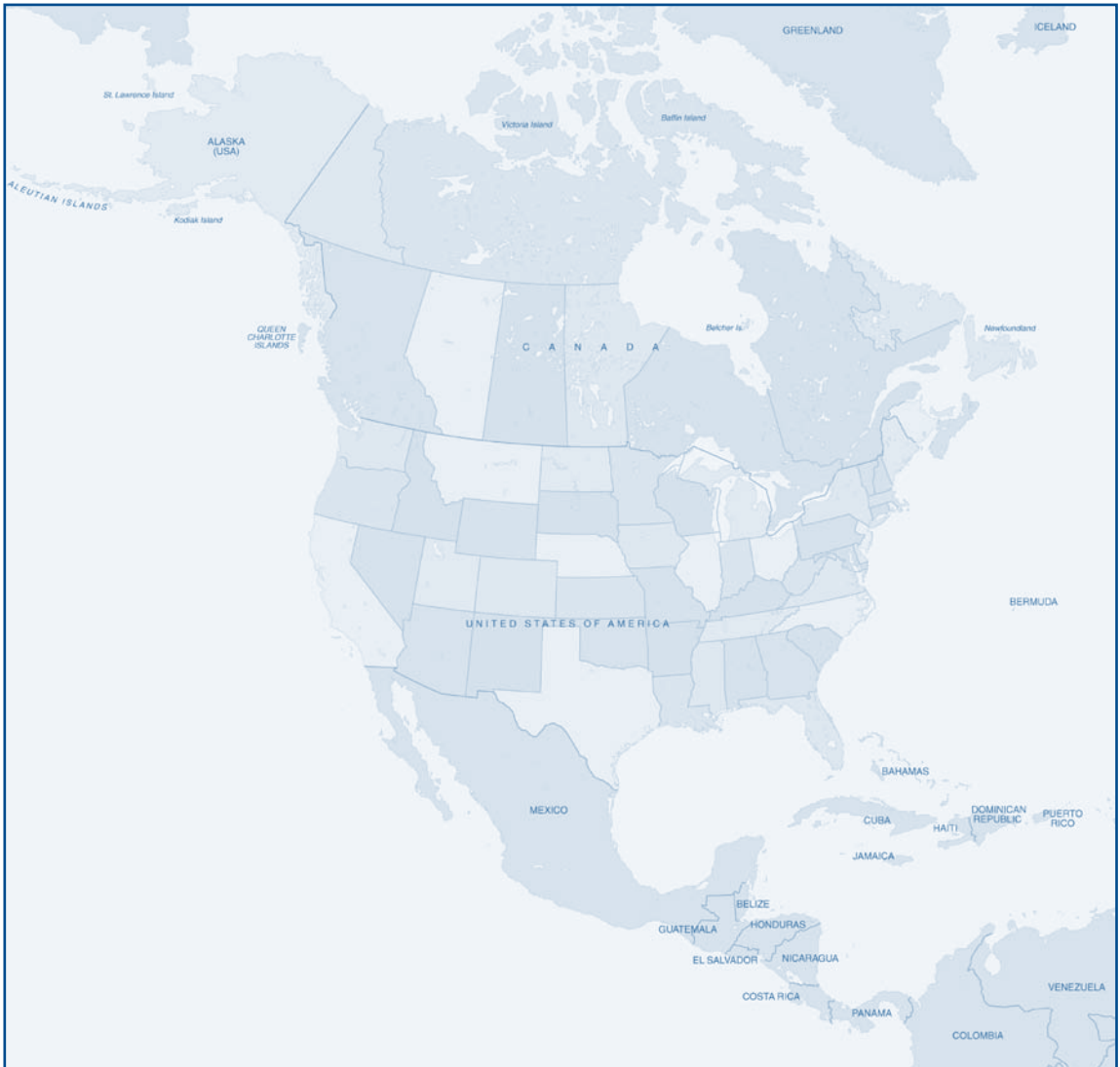














INSURANCE INFORMATION INSTITUTE

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Email: info@iii.org

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

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
Tel: (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

Forum House
15-18 Lime St.
London, EC3M 7AP
Tel: (44) 20-7623-9820
Fax: (44) 20-7623-9003
Web: <http://www.axcoinfo.com/>

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

COMITÉ EUROPÉEN DES ASSURANCES

Bld. Haussmann, 26
Paris, France 75009
Tel: (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

Tel: (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

Tel: 212-480-0808

Fax: 212-480-9090

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

Group whose goals are to promote high quality international accounting standards for insurance companies and 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

Tel: 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

Tel: (41) 61-225-7300

Fax: (41) 61-280-9151

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 RIMS

1065 Avenue of the Americas, 13th Floor
New York, NY 10018

Tel: 212- 286-9292

Fax: 212- 655-5931

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

Tel: 212-815-9291

Fax: 212-815-9297

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

A nonprofit membership organization whose mission is to facilitate international understanding, 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

Tel: (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 around the world.

INTERNATIONAL TRADE ADMINISTRATION

U.S. Department of Commerce

1401 Constitution Ave.

Washington, DC 20230

Tel: 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
Tel: (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.

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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.