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## **Continued rise in market shares for Skandia in Sweden for third consecutive quarter**

The Swedish Insurance Federation is today publishing the industry's quarterly statistics for the fourth quarter of 2005. Since these statistics also include information on Skandia's market shares, Skandia is commenting on them here.

### **Market shares**

#### **Moving twelve-month basis**

Skandia's market position in the life assurance market continued to improve during the fourth quarter, for the third consecutive quarter. Skandia is strengthening its position as the largest player in the Swedish life assurance market with respect to newly written business. Skandia's market share in the life assurance market on a moving twelve-month basis was 21.2% as per the end of the fourth quarter, compared with 20.8% a quarter earlier.

Skandia has retained its leading position in the life assurance market with respect to written premium.

For Skandia Unit Linked Assurance, the market share was 18.7% during the fourth quarter of 2005, compared with 18.6% a quarter earlier. Skandia Liv's corresponding market share in traditional life assurance was 24.5%, compared with 23.5% a quarter earlier.

Skandia's stronger position in the market can be credited to stepped-up marketing activities and a greater presence in the market. In unit linked assurance, business is developing favourably in the key corporate segment and very favourably in the private segment.

#### Fourth quarter alone

Skandia's market share in the life assurance market on a quarter-by-quarter basis was 23.7% for the fourth quarter of 2005, compared with 23.4% for the fourth quarter of 2004

In unit linked assurance, Skandia's market share for the fourth quarter alone was 20.4%, compared with 21.2% during the same period in 2004. The corresponding figures for Skandia Liv were 29.4% and 25.8%, respectively.

	New business				Premiums		Rank, moving 12 mos	
	Moving 12 months		Quarter-on-quarter		Moving 12 months		New business	Premiums written
	2005 Q4	2005 Q3	2005 Q4	2004 Q4	2005 Q4	2005 Q3	2005 Q4	2005 Q4
Unit linked assurance	18.7%	18.6%	20.4%	21.2%	17.3%	19.0%	#2	#2
Traditional life assurance	24.5%	23.5%	29.4%	25.8%	21.9%	22.0%	#1	#1
Total life assurance	21.2%	20.8%	23.7%	23.4%	19.6%	20.6%	#1	#1

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