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| **State Aid SA.45282 (2016/N) Estonia** |
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| **Short-term export-credit insurance scheme and Temporary Framework for State Aid in Covid-19 Outbreak** |
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| **REPORT 2022** |
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| **AS KredEx Krediidikindlustus** |
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| In 2022, AS KredEx Krediidikindlustus used two short-term export-credit insurance schemes: |
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| 1)      State Aid SA.45282 (2016/N) – Estonia Short-term export-credit insurance scheme; |
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| 2)      Temporary Framework for State Aid Measures to Support the Economy in the Current Covid-19 Outbreak – the Commission’s exception to consider all commercial and political risks associated with exports to the countries listed in the Annex to the STEC as temporarily nonmarketable until 31 March 2022 |
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| Use of the short-term export-credit insurance schemes in 2022: |

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| *In Euros* | State Aid SA.45282 (2016/N) Estonia | Temporary Framework for State Aid (Covid-19) | Total 2022 |
| Total volume of credit limits granted | 7 276 500 | 5 316 300 | 12 592 800 |
| Turnover insured | 25 448 274 | 26 420 770 | 51 869 044 |
| Premiums charged | 98 332 | 128 390 | 226 722 |
| Claims registered | 408 003 | 2 096 236 | 2 504 239 |
| Claims paid | 680 768 | 26 581 | 707 349 |
| Amounts recovered | 341 192 | 0 | 341 192 |
| Administrative costs of the scheme | 14 750 | 19 259 | 34 009 |