

State Aid SA.45282 (2016/N) Estonia

**Short-term export-credit insurance scheme
and Temporary Framework for State Aid in
Covid-19 Outbreak**

REPORT 2023

AS KredEx Krediidikindlustus

In 2023, AS KredEx Krediidikindlustus used two short-term export-credit insurance schemes:

- 1) State Aid SA.45282 (2016/N) – Estonia Short-term export-credit insurance scheme. This scheme for Estonia was in force until December 31, 2023;

- 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.

Use of the short-term export-credit insurance schemes in 2023:

<i>In Euros</i>	State Aid SA.45282 (2016/N) Estonia	Temporary Framework for State Aid (Covid-19)	Total 2023
Total volume of credit limits granted	2 097 040	0	2 097 040
Turnover insured	5 197 166	0	5 197 166
Premiums charged	26 868	1 502	28 370
Claims registered	173 949	28 495	202 444
Claims paid	195 795	0	195 795
Amounts recovered	0	0	0
Administrative costs of the scheme	4 030	225	4 256