

## Insurance Agents Statistics 2014

### 1. Gross premiums placed

#### A. Long term business

		€ 000's	% Total
Commitments where Malta is the country of commitment	Insurance	38	100.0
	Reinsurance	-	
	<b>Total</b>	<b>38</b>	
Commitments where Malta is NOT the country of commitment	Insurance	-	-
	Reinsurance	-	
	<b>Total</b>	<b>-</b>	
<b>Total</b>		<b>38</b>	<b>100.0</b>

#### B. General business

		€ 000's	% Total
Risks situated in Malta	Insurance	50,011	98.7
	Reinsurance	42	
	<b>Total</b>	<b>50,054</b>	
Risks situated outside Malta	Insurance	641	1.3
	Reinsurance	-	
	<b>Total</b>	<b>641</b>	
<b>Total</b>		<b>50,695</b>	<b>100.0</b>

### 2. Commission income

#### A. Long term business

		€ 000's	% Total
Commitments where Malta is the country of commitment	Insurance	11	100.0
	Reinsurance	-	
	<b>Total</b>	<b>11</b>	
Commitments where Malta is NOT the country of commitment	Insurance	-	-
	Reinsurance	-	
	<b>Total</b>	<b>-</b>	
<b>Total</b>		<b>11</b>	<b>100.0</b>

#### B. General business

		€ 000's	% Total
Risks situated in Malta	Insurance	11,354	99.0
	Reinsurance	12	
	<b>Total</b>	<b>11,366</b>	
Risks situated outside Malta	Insurance	117	1.0
	Reinsurance	-	
	<b>Total</b>	<b>117</b>	
<b>Total</b>		<b>11,483</b>	<b>100.0</b>

### 3. Analysis of gross premiums placed split by Commitments/Risks in and outside Malta and by class

#### A. Long term business

Class	Description	Total Gross Premiums Placed € 000's	Commitments where Malta is the country of commitment		Commitments where Malta is NOT the country of commitment	
			Gross Premiums Placed € 000's	% Total Gross Premiums Placed	Gross Premiums Placed € 000's	% Total Gross Premiums Placed
I	Life & Annuity	38	38	100.0	-	-
II	Marriage & Birth	-	-	-	-	-
III	Linked Long Term	-	-	-	-	-
IV	Permanent Health	-	-	-	-	-
	Other Classes	-	-	-	-	-
	<b>Totals</b>	<b>38</b>	<b>38</b>	<b>100.0</b>	<b>-</b>	<b>-</b>

#### B. General business

Groups of Classes	Description	Total Gross Premiums Placed € 000's	Risks situated in Malta		Risks situated outside Malta	
			Gross Premiums Placed € 000's	% Total Gross Premiums Placed	Gross Premiums Placed € 000's	% Total Gross Premiums Placed
1	Accident & Health	18,811	18,170	96.6	641	3.4
2	Motor	19,760	19,760	100.0	-	-
3	Marine & Transport	1,670	1,670	100.0	-	-
4	Aviation	-	-	-	-	-
5	Fire & other Damage to Property	5,956	5,956	100.0	-	-
6	Liability	1,723	1,723	100.0	-	-
7	Credit & Suretyship	-	-	-	-	-
8	General	2,775	2,775	100.0	-	-
	<b>Totals</b>	<b>50,695</b>	<b>50,054</b>	<b>98.7</b>	<b>641</b>	<b>1.3</b>

#### 4. Analysis of commission income split by Commitments/Risks in and outside Malta and by class

##### A. Long term business

Class	Description	Total Commission Income € 000's	Commitments where Malta is the country of commitment		Commitments where Malta is NOT the country of commitment	
			Commission Income € 000's	% Total Commission Income	Commission Income € 000's	% Total Commission Income
I	Life & Annuity	11	11	100.0	-	-
II	Marriage & Birth	-	-	-	-	-
III	Linked Long Term	-	-	-	-	-
IV	Permanent Health	-	-	-	-	-
	Other Classes	-	-	-	-	-
	<b>Totals</b>	<b>11</b>	<b>11</b>	<b>100.0</b>	<b>-</b>	<b>-</b>

##### B. General business

Class	Description	Total Commission Income € 000's	Risks situated in Malta		Risks situated outside Malta	
			Commission Income € 000's	% Total Commission Income	Commission Income € 000's	% Total Commission Income
1	Accident & Health	3,342	3,225	96.5	117	3.5
2	Motor	4,759	4,759	100.0	-	-
3	Marine & Transport	466	466	100.0	-	-
4	Aviation	-	-	-	-	-
5	Fire & other Damage to Property	1,752	1,752	100.0	-	-
6	Liability	434	434	100.0	-	-
7	Credit & Suretyship	-	-	-	-	-
8	General	730	730	100.0	-	-
	<b>Totals</b>	<b>11,483</b>	<b>11,366</b>	<b>99.0</b>	<b>117</b>	<b>1.0</b>

## 5. Gross premiums placed split by Commitments/Risks in and outside Malta and by class: 2012 - 2014

### A. Long term business

Class	Description	Gross Premiums Placed - Commitments where Malta is the country of commitment			Gross Premiums Placed - Commitments where Malta is NOT the country of commitment		
		2012 € 000's	2013 € 000's	2014 € 000's	2012 € 000's	2013 € 000's	2014 € 000's
I	Life & Annuity	10	14	38	-	-	-
II	Marriage & Birth	-	-	-	-	-	-
III	Linked Long Term	-	-	-	-	-	-
IV	Permanent Health	-	-	-	-	-	-
	Other Classes	-	-	-	-	-	-
	<b>Totals</b>	<b>10</b>	<b>14</b>	<b>38</b>	<b>-</b>	<b>-</b>	<b>-</b>

### B. General business

Class	Description	Gross Premiums Placed - Risks situated in Malta			Gross Premiums Placed - Risks situated outside Malta		
		2012 € 000's	2013 € 000's	2014 € 000's	2012 € 000's	2013 € 000's	2014 € 000's
1	Accident & Health	17,981	17,380	18,170	630	857	641
2	Motor	23,835	19,614	19,760	-	-	-
3	Marine & Transport	1,558	1,569	1,670	-	-	-
4	Aviation	-	-	-	-	-	-
5	Fire & other Damage to Property	6,864	6,252	5,956	-	-	-
6	Liability	3,114	2,541	1,723	-	-	-
7	Credit & Suretyship	-	-	-	-	-	-
8	General	1,334	1,376	2,775	-	-	-
	<b>Totals</b>	<b>54,686</b>	<b>48,733</b>	<b>50,054</b>	<b>630</b>	<b>857</b>	<b>641</b>

## 6. Commission Income split by Commitments/Risks in and outside Malta and by class: 2012 - 2014

### A. Long term business

Class	Description	Commission Income - Commitments where Malta is the country of commitment			Commission Income - Commitments where Malta is NOT the country of commitment		
		2012 € 000's	2013 € 000's	2014 € 000's	2012 € 000's	2013 € 000's	2014 € 000's
I	Life & Annuity	1	3	11	-	-	-
II	Marriage & Birth	-	-	-	-	-	-
III	Linked Long Term	-	-	-	-	-	-
IV	Permanent Health	-	-	-	-	-	-
	Other Classes	-	-	-	-	-	-
	<b>Totals</b>	<b>1</b>	<b>3</b>	<b>11</b>	<b>-</b>	<b>-</b>	<b>-</b>

### B. General business

Class	Description	Commission Income - Risks situated in Malta			Commission Income - Risks situated outside Malta		
		2012 € 000's	2013 € 000's	2014 € 000's	2012 € 000's	2013 € 000's	2014 € 000's
1	Accident & Health	3,160	3,012	3,225	110	183	117
2	Motor	5,534	4,577	4,759	-	-	-
3	Marine & Transport	421	428	466	-	-	-
4	Aviation	-	-	-	-	-	-
5	Fire & other Damage to Property	1,947	1,852	1,752	-	-	-
6	Liability	914	734	434	-	-	-
7	Credit & Suretyship	-	-	-	-	-	-
8	General	299	226	730	-	-	-
	<b>Totals</b>	<b>12,275</b>	<b>10,829</b>	<b>11,366</b>	<b>110</b>	<b>183</b>	<b>117</b>

## 7. Additional Information<sup>1</sup>

<b>Income Statement</b>	<b>€ 000's</b>
(a) Gross Profit (including net commissions, claims handling fees and other income):	<b>11,506</b>
(b) Administrative Expenses:	<b>9,812</b>
(c) Operating Profit [(a) - (b)]:	<b>1,694</b>
(d) Other Net Financial Income:	<b>138</b>
(e) Profits before tax as per audited financial statements [(c) + (d)]:	<b>1,832</b>

<b>Remuneration</b>	<b>€ 000's</b>
(f) Total reported number of employees (excluding directors):	<b>215</b>
(g) Wages and Salaries	<b>4,442</b>
(h) Directors' Remuneration/Emoluments	<b>804</b>

Number of Reporting Agents:	<b>16</b>
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1. These figures are as per audited financial statements.

## 8. Balance sheet details

### Assets

	€ 000's	€ 000's
<i>Non-current assets</i>		4,840
<i>Current Assets:-</i>		
Trade debtors	10,152	
Other current assets	8,474	18,627
<b>Total assets</b>		<b>23,466</b>

### Liabilities

	€ 000's	€ 000's
<i>Non-current liabilities</i>		289
<i>Current Liabilities:-</i>		
Trade creditors	6,791	
Other current liabilities	4,579	11,370
<b>Total Liabilities</b>		<b>11,658</b>

### Equity and Reserves

	€ 000's
Called up issued share capital	5,989
Retained earnings and other reserves	5,819
<b>Total shareholders' funds</b>	<b>11,808</b>