

## Insurance Brokers Statistics 2010

### 1. Gross premiums placed

#### A. Long term business

		€ 000's	% Total
Commitments where Malta is the country of commitment	Insurance	5,458	100.0
	Reinsurance	-	
	<b>Total</b>	<b>5,458</b>	
Commitments where Malta is NOT the country of commitment	Insurance		-
	Reinsurance	-	
	<b>Total</b>	<b>-</b>	
<b>Total</b>		<b>5,458</b>	<b>100.0</b>

#### B. General business

		€ 000's	% Total
Risks situated in Malta	Insurance	53,120	88.5
	Reinsurance		
	<b>Total</b>	<b>53,120</b>	
Risks situated outside Malta	Insurance	6,876	11.5
	Reinsurance	-	
	<b>Total</b>	<b>6,876</b>	
<b>Total</b>		<b>59,996</b>	<b>100.0</b>

### 2. Brokerage income

#### A. Long term business

		€ 000's	% Total
Commitments where Malta is the country of commitment	Insurance	600	100.0
	Reinsurance	-	
	<b>Total</b>	<b>600</b>	
Commitments where Malta is NOT the country of commitment	Insurance		-
	Reinsurance	-	
	<b>Total</b>	<b>-</b>	
<b>Total</b>		<b>600</b>	<b>100.0</b>

#### B. General business

		€ 000's	% Total
Risks situated in Malta	Insurance	7,312	91.1
	Reinsurance		
	<b>Total</b>	<b>7,312</b>	
Risks situated outside Malta	Insurance	717	8.9
	Reinsurance	-	
	<b>Total</b>	<b>717</b>	
<b>Total</b>		<b>8,029</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	3,913	3,913	100.0	-	-
II	Marriage & Birth	-	-	-	-	-
III	Linked Long Term	1,091	1,091	100.0	-	-
IV	Permanent Health	293	293	100.0	-	-
	Other Classes	161	161	100.0	-	-
	<b>Totals</b>	<b>5,458</b>	<b>5,458</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	12,089	8,610	71.2	3,480	28.8
2	Motor	13,015	12,823	98.5	192	1.5
3	Marine & Transport	6,371	6,037	94.8	334	5.2
4	Aviation	4,121	4,121	100.0	-	-
5	Fire & other Damage to Property	11,731	11,603	98.9	128	1.1
6	Liability	8,665	6,646	76.7	2,020	23.3
7	Credit & Suretyship	6	6	100.0	-	-
8	General	3,998	3,274	81.9	723	18.1
	<b>Totals</b>	<b>59,996</b>	<b>53,120</b>	<b>88.5</b>	<b>6,876</b>	<b>11.5</b>

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

##### A. Long term business

Class	Description	Total Brokerage Income € 000's	Commitments where Malta is the country of commitment		Commitments where Malta is NOT the country of commitment	
			Brokerage Income € 000's	% Total Brokerage Income	Brokerage Income € 000's	% Total Brokerage Income
I	Life & Annuity	388	388	100.0	-	-
II	Marriage & Birth	-	-	-	-	-
III	Linked Long Term	160	160	100.0	-	-
IV	Permanent Health	41	41	100.0	-	-
	Other Classes	10	10	100.0	-	-
	<b>Totals</b>	<b>600</b>	<b>600</b>	<b>100.0</b>	<b>-</b>	<b>-</b>

##### B. General business

Class	Description	Total Brokerage Income € 000's	Risks situated in Malta		Risks situated outside Malta	
			Brokerage Income € 000's	% Total Brokerage Income	Brokerage Income € 000's	% Total Brokerage Income
1	Accident & Health	1,205	912	75.7	293	24.3
2	Motor	1,811	1,766	97.5	46	2.5
3	Marine & Transport	839	835	99.5	4	0.5
4	Aviation	431	431	100.0	-	-
5	Fire & other Damage to Property	1,844	1,823	98.8	21	1.2
6	Liability	1,294	1,019	78.7	275	21.3
7	Credit & Suretyship	1	1	100.0	-	-
8	General	603	525	87.0	78	13.0
	<b>Totals</b>	<b>8,029</b>	<b>7,312</b>	<b>91.1</b>	<b>717</b>	<b>8.9</b>

## 5. Gross premiums placed split by Commitments/Risks in and outside Malta and by class: 2008 - 2010

### 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		
		2008 € 000's	2009 € 000's	2010 €000's	2008 € 000's	2009 € 000's	2010 €000's
I	Life & Annuity	3,083	3,101	3,913	1	-	-
II	Marriage & Birth	-	-	-	-	-	-
III	Linked Long Term	7,926	1,740	1,091	20,869	2,339	-
IV	Permanent Health	270	339	293	-	-	-
	Other Classes	1,259	526	161	-	-	-
	<b>Totals</b>	<b>12,538</b>	<b>5,705</b>	<b>5,458</b>	<b>20,870</b>	<b>2,339</b>	<b>-</b>

### B. General business

Class	Description	Gross Premiums Placed - Risks situated in Malta			Gross Premiums Placed - Risks situated outside Malta		
		2008 € 000's	2009 € 000's	2010 €000's	2008 € 000's	2009 € 000's	2010 €000's
1	Accident & Health	7,490	7,522	8,610	3,032	4,728	3,480
2	Motor	13,164	13,447	12,823	202	186	192
3	Marine & Transport	7,097	6,128	6,037	255	273	334
4	Aviation	3,907	3,910	4,121	-	-	-
5	Fire & other Damage to Property	11,976	11,426	11,603	93	86	128
6	Liability	5,711	5,358	6,646	2,416	2,703	2,020
7	Credit & Suretyship	20	59	6	-	-	-
8	General	2,353	2,685	3,274	269	606	723
	<b>Totals</b>	<b>51,718</b>	<b>50,535</b>	<b>53,120</b>	<b>6,267</b>	<b>8,581</b>	<b>6,876</b>

## 6. Total brokerage income split by Commitments/Risks in and outside Malta and by class: 2008 - 2010

### A. Long term business

Class	Description	Total Brokerage Income - Commitments where Malta is the country of commitment			Total Brokerage Income - Commitments where Malta is NOT the country of commitment		
		2008 € 000's	2009 € 000's	2010 €000's	2008 € 000's	2009 € 000's	2010 €000's
I	Life & Annuity	300	334	388	-	-	-
II	Marriage & Birth	-	-	-	-	-	-
III	Linked Long Term	428	155	160	772	988	-
IV	Permanent Health	31	45	41	-	-	-
	Other Classes	83	42	10	-	-	-
	<b>Totals</b>	<b>842</b>	<b>576</b>	<b>600</b>	<b>772</b>	<b>988</b>	<b>-</b>

### B. General business

Class	Description	Total Brokerage Income - Risks situated in Malta			Total Brokerage Income - Risks situated outside Malta		
		2008 € 000's	2009 € 000's	2010 €000's	2008 € 000's	2009 € 000's	2010 €000's
1	Accident & Health	780	807	912	283	408	293
2	Motor	1,763	1,824	1,766	52	44	46
3	Marine & Transport	1,002	817	835	28	44	4
4	Aviation	440	435	431	-	-	-
5	Fire & other Damage to Property	1,798	1,848	1,823	8	12	21
6	Liability	888	863	1,019	382	319	275
7	Credit & Suretyship	8	9	1	-	-	-
8	General	399	422	525	20	62	78
	<b>Totals</b>	<b>7,078</b>	<b>7,026</b>	<b>7,312</b>	<b>773</b>	<b>889</b>	<b>717</b>

## 7. Additional Information

<b>Income Statement</b>	<b>€ 000's</b>
(a) Gross Profit (including net commissions, claims handling fees and other income):	<b>10,647</b>
(b) Administrative Expenses:	<b>8,152</b>
(c) Operating Profit [(a) - (b)]:	<b>2,495</b>
(d) Other Net Financial Income:	<b>252</b>
(e) Profits before tax as per audited financial statements [(c) + (d)]:	<b>2,747</b>

<b>Remuneration</b>	<b>€ 000's</b>
(f) Total reported number of employees (excluding directors):	<b>209</b>
(g) Wages and Salaries	<b>4,052</b>
(h) Directors' Remuneration/Emoluments	<b>1,061</b>

Number of Reporting Brokers:	<b>28</b>
------------------------------	-----------

---

1. These figures are as per audited financial statements.

## 8. Balance sheet details

### Assets

	€ 000's	€ 000's
<i>Non-current assets</i>		3,894
<i>Current Assets:-</i>		
Trade debtors	15,698	
Other current assets	12,578	28,276
<b>Total assets</b>		<b>32,170</b>

### Liabilities

	€ 000's	€ 000's
<i>Non-current liabilities</i>		209
<i>Current Liabilities:-</i>		
Trade creditors	19,174	
Other current liabilities	4,336	23,510
<b>Total Liabilities</b>		<b>23,718</b>

### Equity and Reserves

	€ 000's
Called up issued share capital	4,386
Retained earnings and other reserves	4,066
<b>Total shareholders' funds</b>	<b>8,452</b>