

**Insurance Principals Statistics 2008**  
**Long Term Business**  
Companies with HO in Malta

**A.1 Total Gross Premiums Written by Class**

Classes of Long Term Business	Commitments where Malta is the country of commitment		Commitments where Malta is NOT the country of commitment		Totals
	Insurance	Reinsurance	Insurance	Reinsurance	
	€ 000's	€ 000's	€ 000's	€ 000's	
Life and annuity	151,230	327	7,021	31,308	<b>189,886</b>
Marriage and birth	-	-	-	-	-
Linked long term	23,893	-	-	-	<b>23,893</b>
Permanent health	10	-	1,010	-	<b>1,020</b>
Tontines	-	-	-	-	-
Capital redemption	-	-	-	-	-
Pension fund management	-	-	-	-	-
Collective insurance	-	-	-	-	-
Social insurance	-	-	-	-	-
<b>Total GPW (Insurance contracts &amp; investment contracts with DPF)</b>	<b>175,133</b>	<b>327</b>	<b>8,031</b>	<b>31,308</b>	<b>214,799</b>
Investment contracts <i>without</i> DPF	6,615	-	-	-	<b>6,615</b>
<b>Total GPW</b>	<b>181,748</b>	<b>327</b>	<b>8,031</b>	<b>31,308</b>	<b>221,414</b>

**A.2 Gross Premiums Written (excluding investment contracts *without* DPF) by Source of Business**

Source of Business	Commitments where Malta is the country of commitment		Commitments where Malta is NOT the country of commitment		Totals
	Insurance	Reinsurance	Insurance	Reinsurance	
	€ 000's	€ 000's	€ 000's	€ 000's	
Direct business	2,190	-	6,635	31,308	<b>40,133</b>
Business generated by agents	-	-	1,304	-	<b>1,304</b>
Business generated by brokers	5,600	-	92	-	<b>5,692</b>
Business generated by tied insurance intermediaries	167,343	327	-	-	<b>167,670</b>
<b>Total GPW (Insurance contracts &amp; investment contracts with DPF)</b>	<b>175,133</b>	<b>327</b>	<b>8,031</b>	<b>31,308</b>	<b>214,799</b>

### A.3 Analysis of Premiums Earned

		Commitments where Malta is the country of commitment	Commitments where Malta is NOT the country of commitment	Totals
		€ 000's	€ 000's	€ 000's
<b>Gross</b>	Regular premiums	97,401	3,741	101,142
	Single premiums	84,674	38,260	122,934
<b>Reinsurance ceded</b>	Regular premiums	6,893	-	6,893
	Single premiums	618	10,939	11,557
<b>Net of reinsurance</b>	Regular premiums	90,508	3,741	94,249
	Single premiums	84,056	27,321	111,377
<b>Total premiums earned</b>	<b>Gross</b>	<b>182,075</b>	<b>42,001</b>	<b>224,076</b>
	<b>Reinsurance</b>	<b>7,511</b>	<b>10,939</b>	<b>18,450</b>
	<b>Net</b>	<b>174,564</b>	<b>31,062</b>	<b>205,626</b>

## B.1 Analysis of Claims Incurred

		Commitments where Malta is the country of commitment	Commitments where Malta is NOT the country of commitment	Totals
		€ 000's	€ 000's	€ 000's
<b>Gross</b>	Death or disability lump sums	6,802	11,376	18,178
	Disability periodic payments	231		231
	Surrender or partial surrender	30,433	-	30,433
	Annuity payments	-	-	-
	Lump sums on maturity	17,520	3,391	20,911
	<b>Total</b>	<b>54,986</b>	<b>14,767</b>	<b>69,753</b>
<b>Reinsurance ceded</b>	Death or disability lump sums	2,685	7,285	9,970
	Disability periodic payments	-	-	-
	Surrender or partial surrender	-	-	-
	Annuity payments	-	-	-
	Lump sums on maturity	-	-	-
	<b>Total</b>	<b>2,685</b>	<b>7,285</b>	<b>9,970</b>
<b>Net of reinsurance</b>	Death or disability lump sums	4,117	4,091	8,208
	Disability periodic payments	231	-	231
	Surrender or partial surrender	30,433	-	30,433
	Annuity payments	-	-	-
	Lump sums on maturity	17,520	3,391	20,911
	<b>Total</b>	<b>52,301</b>	<b>7,482</b>	<b>59,783</b>

### C.1 Analysis of Expenses

		Commitments where Malta is the country of commitment	Commitments where Malta is NOT the country of commitment	Totals
		€ 000's	€ 000's	€ 000's
<b>Gross</b>	Commision - acquisition	4,818	10,837	15,655
	Commision - other	1,863	600	2,463
	Management - acquisition	4,342	3,248	7,590
	Management - maintenance	6,655	1,016	7,671
	Management -other	170	-	170
	<b>Total</b>	<b>17,848</b>	<b>15,701</b>	<b>33,549</b>
<b>Reinsurance ceded</b>	Commision - acquisition	200	-	200
	Commision - other	1,032	550	1,582
	Management - acquisition	-	3,248	3,248
	Management - maintenance	-	-	-
	Management -other	-	-	-
	<b>Total</b>	<b>1,232</b>	<b>3,798</b>	<b>5,030</b>
<b>Net of reinsurance</b>	Commision - acquisition	4,618	10,837	15,455
	Commision - other	831	50	881
	Management - acquisition	4,342	-	4,342
	Management - maintenance	6,655	1,016	7,671
	Management -other	170	-	170
	<b>Total</b>	<b>16,616</b>	<b>11,903</b>	<b>28,519</b>

## D.1 Analysis of Mathematical Reserves

	<b>Commitments where Malta is the country of commitment</b>	<b>Commitments where Malta is NOT the country of commitment</b>	<b>Totals</b>
	<b>€ 000's</b>	<b>€ 000's</b>	<b>€ 000's</b>
<b>Gross</b>	<b>1,110,405</b>	<b>42,820</b>	<b>1,153,225</b>
<b>Reinsurance ceded</b>	<b>18,385</b>	<b>8,210</b>	<b>26,595</b>
<b>Net of reinsurance</b>	<b>1,092,020</b>	<b>34,610</b>	<b>1,126,630</b>