

Insurance Agents Statistics 2012

1. Gross premiums placed

A. Long term business

		€ 000's	% Total
Commitments where Malta is the country of commitment	Insurance	10	100.0
	Reinsurance	-	
	Total	10	
Commitments where Malta is NOT the country of commitment	Insurance	-	-
	Reinsurance	-	
	Total	-	
Total		10	100.0

B. General business

		€ 000's	% Total
Risks situated in Malta	Insurance	54,659	98.9
	Reinsurance	27	
	Total	54,686	
Risks situated outside Malta	Insurance	630	1.1
	Reinsurance	-	
	Total	630	
Total		55,316	100.0

2. Commission income

A. Long term business

		€ 000's	% Total
Commitments where Malta is the country of commitment	Insurance	1	100.0
	Reinsurance	-	
	Total	1	
Commitments where Malta is NOT the country of commitment	Insurance	-	-
	Reinsurance	-	
	Total	-	
Total		1	100.0

B. General business

		€ 000's	% Total
Risks situated in Malta	Insurance	12,267	99.1
	Reinsurance	8	
	Total	12,275	
Risks situated outside Malta	Insurance	110	0.9
	Reinsurance	-	
	Total	110	
Total		12,385	100.0

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	10	10	100.0	-	-
II	Marriage & Birth	-	-	-	-	-
III	Linked Long Term	-	-	-	-	-
IV	Permanent Health	-	-	-	-	-
	Other Classes	-	-	-	-	-
	Totals	10	10	100.0	-	-

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	18,611	17,981	96.6	630	3.4
2	Motor	23,835	23,835	100.0	-	-
3	Marine & Transport	1,558	1,558	100.0	-	-
4	Aviation	-	-	-	-	-
5	Fire & other Damage to Property	6,864	6,864	100.0	-	-
6	Liability	3,114	3,114	100.0	-	-
7	Credit & Suretyship	-	-	-	-	-
8	General	1,334	1,334	100.0	-	-
	Totals	55,316	54,686	98.9	630	1.1

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	1	1	100.0	-	-
II	Marriage & Birth	-	-	-	-	-
III	Linked Long Term	-	-	-	-	-
IV	Permanent Health	-	-	-	-	-
	Other Classes	-	-	-	-	-
	Totals	1	1	100.0	-	-

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	3,270	3,160	96.6	110	3.4
2	Motor	5,534	5,534	100.0	-	-
3	Marine & Transport	421	421	100.0	-	-
4	Aviation	-	-	-	-	-
5	Fire & other Damage to Property	1,947	1,947	100.0	-	-
6	Liability	914	914	100.0	-	-
7	Credit & Suretyship	-	-	-	-	-
8	General	299	299	100.0	-	-
	Totals	12,385	12,275	99.1	110	0.9

5. Gross premiums placed split by Commitments/Risks in and outside Malta and by class: 2010 - 2012

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		
		2010 € 000's	2011 € 000's	2012 € 000's	2010 € 000's	2011 € 000's	2012 € 000's
I	Life & Annuity	7	9	10	-	-	-
II	Marriage & Birth	-	-	-	-	-	-
III	Linked Long Term	-	-	-	-	-	-
IV	Permanent Health	-	-	-	-	-	-
	Other Classes	-	-	-	-	-	-
	Totals	7	9	10	-	-	-

B. General business

Class	Description	Gross Premiums Placed - Risks situated in Malta			Gross Premiums Placed - Risks situated outside Malta		
		2010 € 000's	2011 € 000's	2012 € 000's	2010 € 000's	2011 € 000's	2012 € 000's
1	Accident & Health	18,144	17,527	17,981	179	520	630
2	Motor	21,212	23,552	23,835	-	-	-
3	Marine & Transport	1,121	1,417	1,558	3	3	-
4	Aviation	-	0	-	-	-	-
5	Fire & other Damage to Property	6,818	6,635	6,864	55	55	-
6	Liability	2,675	2,776	3,114	-	-	-
7	Credit & Suretyship	-	0	-	-	-	-
8	General	1,496	1,318	1,334	-	-	-
	Totals	51,466	53,225	54,686	237	577	630

6. Commission Income split by Commitments/Risks in and outside Malta and by class: 2010 - 2012

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		
		2010 € 000's	2011 € 000's	2012 €000's	2010 € 000's	2011 € 000's	2012 €000's
I	Life & Annuity	1	1	1	-	-	-
II	Marriage & Birth	-	-	-	-	-	-
III	Linked Long Term	-	-	-	-	-	-
IV	Permanent Health	-	-	-	-	-	-
	Other Classes	-	-	-	-	-	-
	Totals	1	1	1	-	-	-

B. General business

Class	Description	Commission Income - Risks situated in Malta			Commission Income - Risks situated outside Malta		
		2010 € 000's	2011 €000's	2012 €000's	2010 € 000's	2011 €000's	2012 €000's
1	Accident & Health	2,879	2,980	3,160	38	54	110
2	Motor	4,466	5,380	5,534	-	-	-
3	Marine & Transport	268	310	421	0	0	-
4	Aviation	-	-	-	-	-	-
5	Fire & other Damage to Property	1,861	1,825	1,947	11	11	-
6	Liability	822	826	914	-	-	-
7	Credit & Suretyship	90	-	-	-	-	-
8	General	234	274	299	-	-	-
	Totals	10,621	11,595	12,275	49	65	110

7. Additional Information

Income Statement	€ 000's
(a) Gross Profit (including net commissions, claims handling fees and other income):	12,129
(b) Administrative Expenses:	10,356
(c) Operating Profit [(a) - (b)]:	1,773
(d) Other Net Financial Income:	42
(e) Profits before tax as per audited financial statements [(c) + (d)]:	1,815

Remuneration	€ 000's
(f) Total reported number of employees (excluding directors):	255
(g) Wages and Salaries	5,065
(h) Directors' Remuneration/Emoluments	927

Number of Reporting Agents:	17
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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>		3,971
<i>Current Assets:-</i>		
Trade debtors	10,462	
Other current assets	8,500	18,963
Total assets		22,934

Liabilities

	€ 000's	€ 000's
<i>Non-current liabilities</i>		439
<i>Current Liabilities:-</i>		
Trade creditors	7,246	
Other current liabilities	4,878	12,124
Total Liabilities		12,564

Equity and Reserves

	€ 000's
Called up issued share capital	4,527
Retained earnings and other reserves	5,844
Total shareholders' funds	10,371