

## Insurance Brokers Statistics 2012

### 1. Gross premiums placed

#### A. Long term business

		€ 000's	% Total
Commitments where Malta is the country of commitment	Insurance	5,051	<b>60.8</b>
	Reinsurance	-	
	<b>Total</b>	<b>5,051</b>	
Commitments where Malta is NOT the country of commitment	Insurance	3,252	<b>39.2</b>
	Reinsurance	-	
	<b>Total</b>	<b>3,252</b>	
<b>Total</b>		<b>8,303</b>	<b>100.0</b>

#### B. General business

		€ 000's	% Total
Risks situated in Malta	Insurance	54,847	<b>83.9</b>
	Reinsurance	-	
	<b>Total</b>	<b>54,847</b>	
Risks situated outside Malta	Insurance	9,934	<b>16.1</b>
	Reinsurance	583	
	<b>Total</b>	<b>10,517</b>	
<b>Total</b>		<b>65,365</b>	<b>100.0</b>

### 2. Brokerage income

#### A. Long term business

		€ 000's	% Total
Commitments where Malta is the country of commitment	Insurance	556	<b>65.5</b>
	Reinsurance	-	
	<b>Total</b>	<b>556</b>	
Commitments where Malta is NOT the country of commitment	Insurance	293	<b>34.5</b>
	Reinsurance	-	
	<b>Total</b>	<b>293</b>	
<b>Total</b>		<b>849</b>	<b>100.0</b>

#### B. General business

		€ 000's	% Total
Risks situated in Malta	Insurance	8,170	<b>85.4</b>
	Reinsurance	-	
	<b>Total</b>	<b>8,170</b>	
Risks situated outside Malta	Insurance	1,330	<b>14.6</b>
	Reinsurance	65	
	<b>Total</b>	<b>1,395</b>	
<b>Total</b>		<b>9,564</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	3,725	3,699	99.3	26	0.7
II	Marriage & Birth	-	-	-	-	-
III	Linked Long Term	4,222	996	23.6	3,226	76.4
IV	Permanent Health	316	316	100.0	-	-
	Other Classes	40	40	100.0	-	-
	<b>Totals</b>	<b>8,303</b>	<b>5,051</b>	<b>60.8</b>	<b>3,252</b>	<b>39.2</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	15,054	9,941	66.0	5,113	34.0
2	Motor	13,364	13,331	99.8	33	0.2
3	Marine & Transport	6,810	6,217	91.3	593	8.7
4	Aviation	2,907	2,907	100.0	-	-
5	Fire & other Damage to Property	13,161	11,605	88.2	1,556	11.8
6	Liability	9,816	7,152	72.9	2,663	27.1
7	Credit & Suretyship	4	4	100.0	-	-
8	General	4,249	3,690	86.8	559	13.2
	<b>Totals</b>	<b>65,365</b>	<b>54,847</b>	<b>83.9</b>	<b>10,517</b>	<b>16.1</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	394	391	99.3	3	0.7
II	Marriage & Birth	-	-	-	-	-
III	Linked Long Term	406	116	28.6	290	71.4
IV	Permanent Health	46	46	100.0	-	-
	Other Classes	3	3	100.0	-	-
	<b>Totals</b>	<b>849</b>	<b>556</b>	<b>65.5</b>	<b>293</b>	<b>34.5</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	1,613	1,090	67.6	523	32.4
2	Motor	1,910	1,902	99.5	9	0.5
3	Marine & Transport	1,012	945	93.4	67	6.6
4	Aviation	438	438	100.0	-	-
5	Fire & other Damage to Property	2,296	1,970	85.8	326	14.2
6	Liability	1,620	1,203	74.3	417	25.7
7	Credit & Suretyship	1	1	100.0	-	-
8	General	674	621	92.1	53	7.9
	<b>Totals</b>	<b>9,564</b>	<b>8,170</b>	<b>85.4</b>	<b>1,395</b>	<b>14.6</b>

## 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	3,913	3,369	3,699	-	17	26
II	Marriage & Birth	-	-	-	-	-	-
III	Linked Long Term	1,091	645	996	-	2,938	3,226
IV	Permanent Health	293	406	316	-	-	-
	Other Classes	161	1,296	40	-	-	-
	<b>Totals</b>	<b>5,458</b>	<b>5,715</b>	<b>5,051</b>	<b>-</b>	<b>2,955</b>	<b>3,252</b>

### 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	8,610	11,947	9,941	3,480	4,503	5,113
2	Motor	12,823	11,423	13,331	192	33	33
3	Marine & Transport	6,037	5,494	6,217	334	905	593
4	Aviation	4,121	3,561	2,907	-	-	-
5	Fire & other Damage to Property	11,603	10,790	11,605	128	253	1,556
6	Liability	6,646	6,741	7,152	2,020	2,528	2,663
7	Credit & Suretyship	6	2	4	-	-	-
8	General	3,274	3,541	3,690	723	548	559
	<b>Totals</b>	<b>53,120</b>	<b>53,500</b>	<b>54,847</b>	<b>6,876</b>	<b>8,771</b>	<b>10,517</b>

## 6. Total brokerage income split by Commitments/Risks in and outside Malta and by class: 2010 - 2012

### 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		
		2010 € 000's	2011 €000's	2012 €000's	2010 € 000's	2011 €000's	2012 €000's
I	Life & Annuity	388	310	391	-	3	3
II	Marriage & Birth	-	-	-	-	-	-
III	Linked Long Term	160	89	116	-	208	290
IV	Permanent Health	41	72	46	-	-	-
	Other Classes	10	90	3	-	-	-
	<b>Totals</b>	<b>600</b>	<b>561</b>	<b>556</b>	<b>-</b>	<b>211</b>	<b>293</b>

### B. General business

Class	Description	Total Brokerage Income - Risks situated in Malta			Total Brokerage 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	912	1,424	1,090	293	401	523
2	Motor	1,766	1,505	1,902	46	9	9
3	Marine & Transport	835	782	945	4	72	67
4	Aviation	431	495	438	-	-	-
5	Fire & other Damage to Property	1,823	1,712	1,970	21	46	326
6	Liability	1,019	1,073	1,203	275	405	417
7	Credit & Suretyship	1	0	1	-	-	-
8	General	525	591	621	78	54	53
	<b>Totals</b>	<b>7,312</b>	<b>7,583</b>	<b>8,170</b>	<b>717</b>	<b>986</b>	<b>1,395</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>13,229</b>
(b) Administrative Expenses:	<b>11,665</b>
(c) Operating Profit [(a) - (b)]:	<b>1,564</b>
(d) Other Net Financial Income:	<b>282</b>
(e) Profits before tax as per audited financial statements [(c) + (d)]:	<b>1,846</b>

<b>Remuneration</b>	<b>€ 000's</b>
(f) Total reported number of employees (excluding directors):	<b>211</b>
(g) Wages and Salaries	<b>4,994</b>
(h) Directors' Remuneration/Emoluments	<b>1,460</b>

Number of Reporting Brokers:	<b>28</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>		4,962
<i>Current Assets:-</i>		
Trade debtors	10,150	
Other current assets	15,603	25,753
<b>Total assets</b>		<b>30,716</b>

### Liabilities

	€ 000's	€ 000's
<i>Non-current liabilities</i>		193
<i>Current Liabilities:-</i>		
Trade creditors	14,427	
Other current liabilities	6,532	20,959
<b>Total Liabilities</b>		<b>21,153</b>

### Equity and Reserves

	€ 000's
Called up issued share capital	5,714
Retained earnings and other reserves	3,849
<b>Total shareholders' funds</b>	<b>9,563</b>