

**Insurance Principals Statistics 2015**  
**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	€ 000's
Life and annuity	266,449	1,104	209,664	648,565	<b>1,125,783</b>
Marriage and birth	-	-	-	-	-
Linked long term	27,169	-	-	-	<b>27,169</b>
Permanent health	-	2	-	56,583	<b>56,585</b>
Tontines	-	-	-	-	-
Capital redemption	-	-	-	-	-
Pension fund management	-	-	-	-	-
Collective insurance	-	-	-	-	-
Social insurance	-	-	-	-	-
<b>Total GPW (Insurance contracts &amp; investment contracts with DPF)</b>	<b>293,618</b>	<b>1,106</b>	<b>209,664</b>	<b>705,148</b>	<b>1,209,537</b>
Investment contracts <i>without</i> DPF	14,425	-	51,445	-	<b>65,870</b>
<b>Total GPW</b>	<b>308,044</b>	<b>1,106</b>	<b>261,109</b>	<b>705,148</b>	<b>1,275,407</b>

**A.2 Gross Premiums Written 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	€ 000's
Direct business	8,431	1,106	148,007	705,148	<b>862,692</b>
Business generated by agents	35	-	-	-	<b>35</b>
Business generated by brokers	6,383	-	7	-	<b>6,390</b>
Business generated by tied insurance intermediaries	293,194	-	113,095	-	<b>406,290</b>
<b>Total GPW</b>	<b>308,044</b>	<b>1,106</b>	<b>261,109</b>	<b>705,148</b>	<b>1,275,407</b>

### A.3 Analysis of Premiums Written

		<b>Commitments where Malta is the country of commitment</b>	<b>Commitments where Malta is NOT the country of commitment</b>	<b>Totals</b>
		<i>€ 000's</i>	<i>€ 000's</i>	<i>€ 000's</i>
<b>Gross</b>	Regular premiums	114,781	722,669	837,449
	Single premiums	192,156	158,022	350,178
	Group life assurance	2,213	85,567	87,780
<b>Reinsurance ceded</b>	Regular premiums	8,815	34,099	42,914
	Single premiums	-	46,945	46,945
	Group life assurance	734	943	1,677
<b>Net of reinsurance</b>	Regular premiums	105,966	688,570	794,535
	Single premiums	192,156	111,077	303,233
	Group life assurance	1,479	84,624	86,103
<b>Total premiums written</b>	<b>Gross</b>	<b>309,150</b>	<b>966,257</b>	<b>1,275,407</b>
	<b>Reinsurance</b>	<b>9,550</b>	<b>81,987</b>	<b>91,536</b>
	<b>Net</b>	<b>299,600</b>	<b>884,271</b>	<b>1,183,871</b>

## B.1 Analysis of Claims Paid

		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	18,554	837,277	855,831
	Disability periodic payments	25	1,492	1,516
	Surrender or partial surrender	63,519	130,292	193,811
	Annuity payments	-	51,473	51,473
	Lump sums on maturity	90,583	159	90,742
	<b>Total</b>	<b>172,680</b>	<b>1,020,692</b>	<b>1,193,372</b>
<b>Reinsurance ceded</b>	Death or disability lump sums	3,004	11,430	14,434
	Disability periodic payments	-	-	-
	Surrender or partial surrender	-	-	-
	Annuity payments	-	-	-
	Lump sums on maturity	-	-	-
	<b>Total</b>	<b>3,004</b>	<b>11,430</b>	<b>14,434</b>
<b>Net of reinsurance</b>	Death or disability lump sums	15,550	825,847	841,397
	Disability periodic payments	25	1,492	1,516
	Surrender or partial surrender	63,519	130,292	193,811
	Annuity payments	-	51,473	51,473
	Lump sums on maturity	90,583	159	90,742
	<b>Total</b>	<b>169,676</b>	<b>1,009,262</b>	<b>1,178,938</b>

## C.1 Analysis of Expenses

		<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>	Commision - acquisition	7,143	263,517	270,660
	Commision - other	1,988	-933	1,055
	Management - acquisition	5,189	1,225	6,414
	Management - maintenance	13,459	3,419	16,878
	Management -other	527	2,009	2,536
	<b>Total</b>	<b>28,307</b>	<b>269,236</b>	<b>297,543</b>
<b>Reinsurance ceded</b>	Commision - acquisition	162	33,489	33,651
	Commision - other	182	-8	173
	Management - acquisition	155	-568	-414
	Management - maintenance	241	15,250	15,490
	Management -other	-	-	-
	<b>Total</b>	<b>739</b>	<b>48,162</b>	<b>48,901</b>
<b>Net of reinsurance</b>	Commision - acquisition	6,981	230,028	237,009
	Commision - other	1,806	-925	881
	Management - acquisition	5,034	1,793	6,828
	Management - maintenance	13,219	-11,831	1,388
	Management -other	527	2,009	2,536
	<b>Total</b>	<b>27,568</b>	<b>221,074</b>	<b>248,642</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>
	<i>€ 000's</i>	<i>€ 000's</i>	<i>€ 000's</i>
<b>Gross</b>	<b>2,284,165</b>	<b>4,760,781</b>	<b>7,044,946</b>
<b>Reinsurance ceded</b>	<b>78,833</b>	<b>68,356</b>	<b>147,189</b>
<b>Net of reinsurance</b>	<b>2,205,332</b>	<b>4,692,425</b>	<b>6,897,757</b>