

## Insurance Agents Statistics 2018

Companies with HO in Malta

### 1. Gross premiums placed

#### A. Long term business

		€ 000's	% Total
Commitments where Malta is the country of commitment	Insurance	218	<b>97.33%</b>
	Reinsurance	-	
	<b>Total</b>	<b>218</b>	
Commitments where Malta is NOT the country of commitment	Insurance	6	<b>2.67%</b>
	Reinsurance	-	
	<b>Total</b>	<b>6</b>	
<b>Total</b>		<b>224</b>	<b>100.00%</b>

#### B. General business

		€ 000's	% Total
Risks situated in Malta	Insurance	62,235	<b>98.43%</b>
	Reinsurance	2,279	
	<b>Total</b>	<b>64,515</b>	
Risks situated outside Malta	Insurance	1,028	<b>1.57%</b>
	Reinsurance	-	
	<b>Total</b>	<b>1,028</b>	
<b>Total</b>		<b>65,543</b>	<b>100.00%</b>

### 2. Commission income

#### A. Long term business

		€ 000's	% Total
Commitments where Malta is the country of commitment	Insurance	29	<b>97.51%</b>
	Reinsurance	-	
	<b>Total</b>	<b>29</b>	
Commitments where Malta is NOT the country of commitment	Insurance	1	<b>2.49%</b>
	Reinsurance	-	
	<b>Total</b>	<b>1</b>	
<b>Total</b>		<b>30</b>	<b>100.00%</b>

#### B. General business

		€ 000's	% Total
Risks situated in Malta	Insurance	15,207	<b>98.65%</b>
	Reinsurance	689	
	<b>Total</b>	<b>15,896</b>	
Risks situated outside Malta	Insurance	218	<b>1.35%</b>
	Reinsurance	-	
	<b>Total</b>	<b>218</b>	
<b>Total</b>		<b>16,114</b>	<b>100.00%</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	224	218	97.3	6	2.7
II	Marriage & Birth	-	-	-	-	-
III	Linked Long Term	-	-	-	-	-
IV	Permanent Health	-	-	-	-	-
	Other Classes	-	-	-	-	-
	<b>Totals</b>	<b>224</b>	<b>218</b>	<b>97.3</b>	<b>6</b>	<b>3</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	26,864	25,869	96.3	995	3.7
2	Motor	21,990	21,990	100.0	-	-
3	Marine & Transport	1,693	1,693	100.0	-	-
4	Aviation	-	-	-	-	-
5	Fire & other Damage to Property	7,960	7,939	99.7	21	0.3
6	Liability	3,793	3,780	99.7	13	0.3
7	Credit & Suretyship	-	-	-	-	-
8	General	965	965	100.0	-	-
	<b>Totals</b>	<b>63,264</b>	<b>62,235</b>	<b>98.4</b>	<b>1,028</b>	<b>1.6</b>

#### 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	30	29	97.5	1	2.5
II	Marriage & Birth	-	-	-	-	-
III	Linked Long Term	-	-	-	-	-
IV	Permanent Health	-	-	-	-	-
	Other Classes	-	-	-	-	-
	<b>Totals</b>	<b>30</b>	<b>29</b>	<b>97.5</b>	<b>1</b>	<b>2.5</b>

##### 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	5,035	4,827	95.9	208	4.1
2	Motor	5,901	5,901	100.0	-	-
3	Marine & Transport	442	442	100.0	-	-
4	Aviation	-	-	-	-	-
5	Fire & other Damage to Property	2,638	2,632	99.8	6	0.2
6	Liability	1,200	1,196	99.7	4	0.3
7	Credit & Suretyship	-	-	-	-	-
8	General	209	209	100.0	-	-
	<b>Totals</b>	<b>15,425</b>	<b>15,207</b>	<b>98.6</b>	<b>218</b>	<b>1.4</b>

## 5. Gross premiums placed split by Commitments/Risks in and outside Malta and by class: 2016 - 2018

### 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		
		2016 € 000's	2017 € 000's	2018 € 000's	2016 € 000's	2017 € 000's	2018 € 000's
I	Life & Annuity	123	170	218	7	4	6
II	Marriage & Birth	-	-	-	-	-	-
III	Linked Long Term	-	-	-	-	-	-
IV	Permanent Health	-	-	-	-	-	-
	Other Classes	-	-	-	-	-	-
	<b>Totals</b>	<b>123</b>	<b>170</b>	<b>218</b>	<b>7</b>	<b>4</b>	<b>6</b>

### B. General business

Class	Description	Gross Premiums Placed - Risks situated in Malta			Gross Premiums Placed - Risks situated outside Malta		
		2016 € 000's	2017 € 000's	2018 € 000's	2016 € 000's	2017 € 000's	2018 € 000's
1	Accident & Health	21,504	23,740	25,869	509	737	995
2	Motor	20,051	19,817	21,990	-	-	-
3	Marine & Transport	1,875	1,768	1,693	-	-	-
4	Aviation	-	-	-	-	-	-
5	Fire & other Damage to Property	7,433	7,653	7,939	-	28	21
6	Liability	3,357	3,407	3,780	-	7	13
7	Credit & Suretyship	-	-	-	-	-	-
8	General	1,077	1,139	965	-	-	-
	<b>Totals</b>	<b>55,297</b>	<b>57,523</b>	<b>62,235</b>	<b>509</b>	<b>772</b>	<b>1,028</b>

**6. Commission Income split by Commitments/Risks in and outside Malta and by class: 2016 - 2018**

**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		
		2016 € 000's	2017 € 000's	2018 € 000's	2016 € 000's	2017 € 000's	2018 € 000's
I	Life & Annuity	17	24	29	1	1	1
II	Marriage & Birth	-	-	-	-	-	-
III	Linked Long Term	-	-	-	-	-	-
IV	Permanent Health	-	-	-	-	-	-
	Other Classes	-	-	-	-	-	-
	<b>Totals</b>	<b>17</b>	<b>24</b>	<b>29</b>	<b>1</b>	<b>1</b>	<b>1</b>

**B. General business**

Class	Description	Commission Income - Risks situated in Malta			Commission Income - Risks situated outside Malta		
		2016 € 000's	2017 € 000's	2018 € 000's	2016 € 000's	2017 € 000's	2018 € 000's
1	Accident & Health	3,890	4,338	4,827	83	132	208
2	Motor	4,917	5,252	5,901	-	-	-
3	Marine & Transport	610	507	442	-	-	-
4	Aviation	-	-	-	-	-	-
5	Fire & other Damage to Property	2,489	2,579	2,632	-	8	6
6	Liability	1,015	1,108	1,196	-	2	4
7	Credit & Suretyship	-	-	-	-	-	-
8	General	280	247	209	-	-	-
	<b>Totals</b>	<b>13,201</b>	<b>14,031</b>	<b>15,207</b>	<b>83</b>	<b>142</b>	<b>218</b>

## 7. Additional Information<sup>1</sup>

<b>Income Statement</b>	<b>€ 000's</b>
(a) Gross Profit (including net commissions, claims handling fees and other income):	<b>13,140</b>
(b) Administrative Expenses:	<b>12,064</b>
(c) Operating Profit [(a) - (b)]:	<b>1,076</b>
(d) Other Net Financial Income:	<b>192</b>
(e) Profits before tax as per audited financial statements [(c) + (d)]:	<b>1,268</b>

<b>Remuneration</b>	<b>€ 000's</b>
(f) Total reported number of employees (excluding directors):	<b>193</b>
(g) Wages and Salaries	<b>5,598</b>
(h) Directors' Remuneration/Emoluments	<b>675</b>

Number of Reporting Agents:	<b>16</b>
-----------------------------	-----------

---

1. These figures are as per audited financial statements.

## 8. Balance sheet details

### Assets

	€ 000's	€ 000's
<i>Non-current assets</i>		8,123
<i>Current Assets:-</i>		
Trade debtors	11,633	
Other current assets	13,160	24,793
<b>Total assets</b>		<b>32,916</b>

### Liabilities

	€ 000's	€ 000's
<i>Non-current liabilities</i>		10,018
<i>Current Liabilities:-</i>		
Trade creditors	4,920	
Other current liabilities	236	5,157
<b>Total Liabilities</b>		<b>15,174</b>

### Equity and Reserves

	€ 000's
Called up issued share capital	11,396
Retained earnings and other reserves	6,346
<b>Total shareholders' funds</b>	<b>17,741</b>