

## Insurance Agents Statistics 2019

Companies with HO in Malta

### 1. Gross premiums placed

#### A. Long term business

		€ 000's	% Total
Commitments where Malta is the country of origin	Insurance	254	100%
	Reinsurance	-	
	<b>Total</b>	<b>254</b>	
Commitments where Malta is NOT the country of origin	Insurance	-	0%
	Reinsurance	-	
	<b>Total</b>	<b>-</b>	
<b>Total</b>		<b>254</b>	<b>100%</b>

#### B. General business

		€ 000's	% Total
Risks situated in Malta	Insurance	65,404	99%
	Reinsurance	-	
	<b>Total</b>	<b>65,404</b>	
Risks situated outside Malta	Insurance	611	1%
	Reinsurance	-	
	<b>Total</b>	<b>611</b>	
<b>Total</b>		<b>66,015</b>	<b>100%</b>

### 2. Commission income

#### A. Long term business

		€ 000's	% Total
Commitments where Malta is the country of origin	Insurance	33	100%
	Reinsurance	-	
	<b>Total</b>	<b>33</b>	
Commitments where Malta is NOT the country of origin	Insurance	-	0%
	Reinsurance	-	
	<b>Total</b>	<b>-</b>	
<b>Total</b>		<b>33</b>	<b>100%</b>

#### B. General business

		€ 000's	% Total
Risks situated in Malta	Insurance	15,861	99%
	Reinsurance	-	
	<b>Total</b>	<b>15,861</b>	
Risks situated outside Malta	Insurance	104	1%
	Reinsurance	-	
	<b>Total</b>	<b>104</b>	
<b>Total</b>		<b>15,965</b>	<b>100%</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	254	254	10000%	-	
II	Marriage & Birth	-	-		-	
III	Linked Long Term	-	-		-	
IV	Permanent Health	0	0	10000%	-	
	Other Classes	-	-		-	
	<b>Totals</b>	<b>254</b>	<b>254</b>	<b>10000%</b>	<b>-</b>	<b>0%</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
1.00	Accident & Health	28,235	27,645	9791%	590	209%
2.00	Motor	22,806	22,806	10000%	0	
3.00	Marine & Transport	1,633	1,633	10000%	-	
4.00	Aviation	-	-		-	
5.00	Fire & other Damage to Property	7,895	7,878	9978%	17	22%
6.00	Liability	4,485	4,483	9994%	3	6%
7.00	Credit & Suretyship	-	-		-	
8.00	General	961	961	9996%	0	4%
	<b>Totals</b>	<b>66,015</b>	<b>65,404</b>	<b>9907%</b>	<b>611</b>	<b>93%</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	33	33	10000%	-	
II	Marriage & Birth	-	-		-	
III	Linked Long Term	-	-		-	
IV	Permanent Health	-	-		-	
	Other Classes	-	-		-	
	<b>Totals</b>	<b>33</b>	<b>33</b>	<b>10000%</b>	<b>-</b>	<b>0%</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
1.00	Accident & Health	5,293	5,196	9816%	98	184%
2.00	Motor	6,124	6,124	10000%	0	
3.00	Marine & Transport	417	417	10000%		
4.00	Aviation	-	-		-	
5.00	Fire & other Damage to Property	2,538	2,533	9980%	5	20%
6.00	Liability	1,376	1,375	9994%	1	6%
7.00	Credit & Suretyship	-	-		-	
8.00	General	216	216	9993%	0	7%
	<b>Totals</b>	<b>15,965</b>	<b>15,861</b>	<b>9935%</b>	<b>104</b>	<b>65%</b>

## 5. Gross premiums placed split by Commitments/Risks in and outside Malta and by class: 2017 - 2019

### 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		
		2017 € 000's	2018 € 000's	2019 € 000's	2017 € 000's	2018 € 000's	2019 € 000's
I	Life & Annuity	170	218	254	4	6	-
II	Marriage & Birth	-	-	-	-	-	-
III	Linked Long Term	-	-	-	-	-	-
IV	Permanent Health	-	-	-	-	-	-
	Other Classes	-	-	-	-	-	-
	<b>Totals</b>	<b>170</b>	<b>218</b>	<b>254</b>	<b>4</b>	<b>6</b>	<b>-</b>

### B. General business

Class	Description	Gross Premiums Placed - Risks situated in Malta			Gross Premiums Placed - Risks situated outside Malta		
		2017 € 000's	2018 € 000's	2019 € 000's	2017 € 000's	2018 € 000's	2019 € 000's
1.00	Accident & Health	23,740	25,920	27,645	737	995	590
2.00	Motor	19,817	21,625	22,806	-	-	0
3.00	Marine & Transport	1,768	1,696	1,633	-	-	-
4.00	Aviation	-	19	-	-	-	-
5.00	Fire & other Damage to Property	7,653	7,885	7,878	28	21	17
6.00	Liability	3,407	3,766	4,483	7	13	3
7.00	Credit & Suretyship	-	-	-	-	-	-
8.00	General	1,139	926	961	-	-	0
	<b>Totals</b>	<b>57,523</b>	<b>61,837</b>	<b>65,404</b>	<b>772</b>	<b>1,028</b>	<b>611</b>

6. Commission Income split by Commitments/Risks in and outside Malta and by class: 2017 - 2019

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		
		2017 € 000's	2018 € 000's	2019 € 000's	2017 € 000's	2018 € 000's	2019 € 000's
I	Life & Annuity	24	29	33	1	1	-
II	Marriage & Birth	-	-	-	-	-	-
III	Linked Long Term	-	-	-	-	-	-
IV	Permanent Health	-	-	-	-	-	-
	Other Classes	-	-	-	-	-	-
	<b>Totals</b>	<b>24</b>	<b>29</b>	<b>33</b>	<b>1</b>	<b>1</b>	<b>-</b>

B. General business

Class	Description	Commission Income - Risks situated in Malta			Commission Income - Risks situated outside Malta		
		2017 € 000's	2018 € 000's	2019 € 000's	2017 € 000's	2018 € 000's	2019 € 000's
1.00	Accident & Health	4,338	4,862	5,196	132	208	98
2.00	Motor	5,252	5,906	6,124	-	-	0
3.00	Marine & Transport	507	457	417	-	-	-
4.00	Aviation	-	6	-	-	-	-
5.00	Fire & other Damage to Property	2,579	2,656	2,533	8	6	5
6.00	Liability	1,108	1,218	1,375	2	4	1
7.00	Credit & Suretyship	-	-	-	-	-	-
8.00	General	247	202	216	-	-	0
	<b>Totals</b>	<b>14,031</b>	<b>15,308</b>	<b>15,861</b>	<b>142</b>	<b>218</b>	<b>104</b>

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

Income Statement	€ 000's
(a) Gross Profit (including net commissions, claims handling fees and other income):	16,202.80
(b) Administrative Expenses:	15,531.54
(c) Operating Profit [(a) - (b)]:	671.25
(d) Other Net Financial Income:	- 1,133.55
(e) Profits before tax as per audited financial statements [(c) + (d)]:	- 462.30

Remuneration	€ 000's
(f) Total reported number of employees (excluding directors):	187.00
(g) Wages and Salaries	5,735.15
(h) Directors' Remuneration/Emoluments	635.94

Number of Reporting Agents:	14.00
-----------------------------	-------

---

1. These figures are as per audited financial statements.

## 8. Balance sheet details

### Assets

	€ 000's	€ 000's
Non-current assets		5,324
Current Assets:-		
Trade debtors	12,142	
Other current assets	13,742	25,884
<b>Total assets</b>		<b>31,208</b>

### Liabilities

	€ 000's	€ 000's
Non-current liabilities		244
Current Liabilities:-		
Trade creditors	8,291	
Other current liabilities	4,815	13,106
<b>Total Liabilities</b>		<b>13,349</b>

### Equity and Reserves

	€ 000's
Called up issued share capital	12,596
Retained earnings and other reserves	5,262
<b>Total shareholders' funds</b>	<b>17,858</b>