

## Insurance Brokers 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	6,671	<b>84.53%</b>
	Reinsurance	-	
	<b>Total</b>	<b>6,671</b>	
Commitments where Malta is NOT the country of commitment	Insurance	1,221	<b>15.47%</b>
	Reinsurance	-	
	<b>Total</b>	<b>1,221</b>	
<b>Total</b>		<b>7,892</b>	<b>100.00%</b>

#### B. General business

		€ 000's	% Total
Risks situated in Malta	Insurance	104,282	<b>78.82%</b>
	Reinsurance	1,313	
	<b>Total</b>	<b>105,595</b>	
Risks situated outside Malta	Insurance	28,063	<b>21.18%</b>
	Reinsurance	312	
	<b>Total</b>	<b>28,375</b>	
<b>Total</b>		<b>133,971</b>	<b>100.00%</b>

### 2. Brokerage income

#### A. Long term business

		€ 000's	% Total
Commitments where Malta is the country of commitment	Insurance	589	<b>91.99%</b>
	Reinsurance	-	
	<b>Total</b>	<b>589</b>	
Commitments where Malta is NOT the country of commitment	Insurance	51	<b>8.01%</b>
	Reinsurance	-	
	<b>Total</b>	<b>51</b>	
<b>Total</b>		<b>640</b>	<b>100.00%</b>

#### B. General business

		€ 000's	% Total
Risks situated in Malta	Insurance	30,421	<b>87.9%</b>
	Reinsurance	260	
	<b>Total</b>	<b>30,681</b>	
Risks situated outside Malta	Insurance	4,183	<b>12.1%</b>
	Reinsurance	37	
	<b>Total</b>	<b>4,221</b>	
<b>Total</b>		<b>34,901</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	6,410	5,189	80.9	1,221	19.1
II	Marriage & Birth	-	-	-	-	-
III	Linked Long Term	195	195	100.0	-	-
IV	Permanent Health	63	63	100.0	-	-
	Other Classes	1,224	1,224	100.0	-	-
	<b>Totals</b>	<b>7,892</b>	<b>6,671</b>	<b>84.5</b>	<b>1,221</b>	<b>15.5</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	26,561	14,567	54.8	11,994	45.2
2	Motor	20,083	19,768	98.4	315	1.6
3	Marine & Transport	5,568	5,301	95.2	267	4.8
4	Aviation	2,695	2,695	100.0	-	-
5	Fire & other Damage to Property	21,454	16,904	78.8	4,549	21.2
6	Liability	51,497	41,299	80.2	10,198	19.8
7	Credit & Suretyship	374	18	-	356	-
8	General	4,114	3,731	90.7	384	9.3
	<b>Totals</b>	<b>132,346</b>	<b>104,282</b>	<b>78.8</b>	<b>28,063</b>	<b>21.2</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	531	479	90.3	51	9.7
II	Marriage & Birth	-	-	3.0	-	-
III	Linked Long Term	17	17	100.0	-	-
IV	Permanent Health	15	15	100.0	-	-
	Other Classes	78	78	100.0	-	-
	<b>Totals</b>	<b>640</b>	<b>589</b>	<b>92.0</b>	<b>51</b>	<b>8.0</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	2,495	1,521	61.0	974	39.0
2	Motor	2,943	2,900	98.5	43	1.5
3	Marine & Transport	809	768	94.9	41	5.1
4	Aviation	536	536	100.0	-	-
5	Fire & other Damage to Property	3,787	2,629	69.4	1,158	30.6
6	Liability	23,258	21,395	92.0	1,863	8.0
7	Credit & Suretyship	61	5	-	56	-
8	General	716	667	93.2	49	6.8
	<b>Totals</b>	<b>34,604</b>	<b>30,421</b>	<b>87.9</b>	<b>4,183</b>	<b>12.1</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	7,112	6,122	5,189	348	643	1,221
II	Marriage & Birth						
III	Linked Long Term	805	140	195	548		
IV	Permanent Health	403	64	63			
	Other Classes	2,671	1,397	1,224			
	<b>Totals</b>	<b>10,991</b>	<b>7,724</b>	<b>6,671</b>	<b>896</b>	<b>643</b>	<b>1,221</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	13,430	15,404	14,567	5,945	12,273	11,994
2	Motor	14,676	17,252	19,768	258	289	315
3	Marine & Transport	5,022	5,242	5,301	1,037	1,172	267
4	Aviation	2,541	3,258	2,695			
5	Fire & other Damage to Property	14,615	16,512	16,904	3,881	5,464	4,549
6	Liability	11,037	12,064	41,299	3,382	22,591	10,198
7	Credit & Suretyship			18			356
8	General	3,243	3,403	3,731	332	364	384
	<b>Totals</b>	<b>64,564</b>	<b>73,137</b>	<b>104,282</b>	<b>14,835</b>	<b>42,153</b>	<b>28,063</b>

## 6. Total brokerage income split by Commitments/Risks in and outside Malta and by class: 2016 - 2018

### 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		
		2016 €000's	2017 €000's	2018 €000's	2016 €000's	2017 €000's	2018 €000's
I	Life & Annuity	513	508	479	6	34	51
II	Marriage & Birth						
III	Linked Long Term	88	41	17	111	15	
IV	Permanent Health	64	15	15			
	Other Classes	125	92	78			
	<b>Totals</b>	<b>790</b>	<b>656</b>	<b>589</b>	<b>117</b>	<b>49</b>	<b>51</b>

### B. General business

Class	Description	Total Brokerage Income - Risks situated in Malta			Total Brokerage 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	1,610	1,687	1,521	768	1,345	974
2	Motor	2,235	2,529	2,900	35	38	43
3	Marine & Transport	724	704	768	149	175	41
4	Aviation	393	427	536			-
5	Fire & other Damage to Property	2,534	2,691	2,629	993	1,235	1,158
6	Liability	1,734	1,812	21,395	658	11,905	1,863
7	Credit & Suretyship			5			56
8	General	599	588	667	41	43	49
	<b>Totals</b>	<b>9,829</b>	<b>10,438</b>	<b>30,421</b>	<b>2,644</b>	<b>14,741</b>	<b>4,183</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>24,426</b>
(b) Administrative Expenses:	<b>15,523</b>
(c) Operating Profit [(a) - (b)]:	<b>8,903</b>
(d) Other Net Financial Income:	<b>222</b>
(e) Profits before tax as per audited financial statements [(c) + (d)]:	<b>9,125</b>

<b>Remuneration</b>	<b>€ 000's</b>
(f) Total reported number of employees (excluding directors):	<b>255</b>
(g) Wages and Salaries	<b>7,730</b>
(h) Directors' Remuneration/Emoluments	<b>2,037</b>

Number of Reporting Brokers:	<b>29</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>		5,663
<i>Current Assets:-</i>		
Trade debtors	22,988	
Other current assets	20,249	43,237
<b>Total assets</b>		<b>48,900</b>

### Liabilities

	€ 000's	€ 000's
<i>Non-current liabilities</i>		672
<i>Current Liabilities:-</i>		
Trade creditors	25,255	
Other current liabilities	6,384	31,638
<b>Total Liabilities</b>		<b>32,311</b>

### Equity and Reserves

	€ 000's
Called up issued share capital	5,281
Retained earnings and other reserves	11,839
<b>Total shareholders' funds</b>	<b>17,121</b>