

## Insurance Agents Statistics 2021

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	241	100%
	Reinsurance	-	
	<b>Total</b>	<b>241</b>	
Commitments where Malta is NOT the country of commitment	Insurance	-	0%
	Reinsurance	-	
	<b>Total</b>	<b>-</b>	
<b>Total</b>		<b>241</b>	<b>100%</b>

#### B. General business

		€ 000's	% Total
Risks situated in Malta	Insurance	61,062	28%
	Reinsurance	-	
	<b>Total</b>	<b>61,062</b>	
Risks situated outside Malta	Insurance	147,606	72%
	Reinsurance	7,222	
	<b>Total</b>	<b>154,829</b>	
<b>Total</b>		<b>215,890</b>	<b>100%</b>

### 2. Commission income

#### A. Long term business

		€ 000's	% Total
Commitments where Malta is the country of commitment	Insurance	38	0%
	Reinsurance	-	
	<b>Total</b>	<b>38</b>	
Commitments where Malta is NOT the country of commitment	Insurance	-	0%
	Reinsurance	-	
	<b>Total</b>	<b>-</b>	
<b>Total</b>		<b>38</b>	<b>0%</b>

#### B. General business

		€ 000's	% Total
Risks situated in Malta	Insurance	13,549	17%
	Reinsurance	-	
	<b>Total</b>	<b>13,549</b>	
Risks situated outside Malta	Insurance	66,183	83%
	Reinsurance	295	
	<b>Total</b>	<b>66,477</b>	
<b>Total</b>		<b>80,027</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	241	241	100%	-	0%
II	Marriage & Birth	-	-		-	
III	Linked Long Term	-	-		-	
IV	Permanent Health	0	0	100%	-	
	Other Classes	-	-		-	
	<b>Totals</b>	<b>241</b>	<b>241</b>	<b>100%</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	Accident & Health	86,069	30,127	35%	55,942	65%
2	Motor	18,506	15,464	84%	3,043	
3	Marine & Transport	1,035	1,035	100%	-	
4	Aviation	-	-		-	
5	Fire & other Damage to Property	90,642	4,147	5%	86,495	95%
6	Liability	3,926	3,926	100%	-	0%
7	Credit & Suretyship	-	-		-	
8	General	8,490	6,363	75%	2,126	25%
	<b>Totals</b>	<b>208,668</b>	<b>61,062</b>	<b>29%</b>	<b>147,606</b>	<b>71%</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	38	38	100%	-	
II	Marriage & Birth	-	-		-	
III	Linked Long Term	-	-		-	
IV	Permanent Health	-	-		-	
	Other Classes	-	-		-	
	<b>Totals</b>	<b>38</b>	<b>38</b>	<b>100%</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	Accident & Health	20,828	5,697	27%	15,131	73%
2	Motor	4,250	4,617	109%	367	
3	Marine & Transport	280	280	100%		
4	Aviation	-	-		-	
5	Fire & other Damage to Property	49,080	1,321	3%	47,759	97%
6	Liability	4,882	1,286	26%	3,596	74%
7	Credit & Suretyship	-	-		-	
8	General	412	348	85%	63	15%
	<b>Totals</b>	<b>79,732</b>	<b>13,549</b>	<b>17%</b>	<b>66,183</b>	<b>83%</b>

## 5. Gross premiums placed split by Commitments/Risks in and outside Malta and by class: 2019-2021

## 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		
		2019 € 000's	2020 € 000's	2021 € 000's	2019 € 000's	2020 € 000's	2021 € 000's
I	Life & Annuity	254	245	241	-	-	-
II	Marriage & Birth	-	-	-	-	-	-
III	Linked Long Term	-	-	-	-	-	-
IV	Permanent Health	-	-	0	-	-	-
	Other Classes	-	-	-	-	-	-
	<b>Totals</b>	<b>254</b>	<b>245</b>	<b>241</b>	<b>-</b>	<b>-</b>	<b>-</b>

## B. General business

Class	Description	Gross Premiums Placed - Risks situated in Malta			Gross Premiums Placed - Risks situated outside Malta		
		2019 € 000's	2020 € 000's	2021 € 000's	2019 € 000's	2020 € 000's	2021 € 000's
1	Accident & Health	27,645	28,407	30,127	590	53,414	55,942
2	Motor	22,806	22,715	15,464	0	495	3,043
3	Marine & Transport	1,633	1,615	1,035	-	-	-
4	Aviation	-	-	-	-	-	-
5	Fire & other Damage to Property	7,878	7,101	4,147	17	6,889	86,495
6	Liability	4,483	4,276	3,926	3	9,779	-
7	Credit & Suretyship	-	-	-	-	-	-
8	General	961	980	6,363	0	0	2,126
	<b>Totals</b>	<b>65,404</b>	<b>65,093</b>	<b>61,062</b>	<b>611</b>	<b>70,577</b>	<b>147,606</b>

## 6. Commission Income split by Commitments/Risks in and outside Malta and by class: 2018 - 2020

## 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		
		2019 € 000's	2020 € 000's	2021 € 000's	2019 € 000's	2020 € 000's	2021 € 000's
I	Life & Annuity	33	32	38	-	-	-
II	Marriage & Birth	-	-	-	-	-	-
III	Linked Long Term	-	-	-	-	-	-
IV	Permanent Health	-	-	-	-	-	-
	Other Classes	-	-	-	-	-	-
	<b>Totals</b>	<b>33</b>	<b>32</b>	<b>38</b>	<b>-</b>	<b>-</b>	<b>-</b>

## B. General business

Class	Description	Commission Income - Risks situated in Malta			Commission Income - Risks situated outside Malta		
		2019 € 000's	2020 € 000's	2021 € 000's	2019 € 000's	2020 € 000's	2021 € 000's
1	Accident & Health	5,196	5,387	5,697	98	13,645	15,131
2	Motor	6,124	6,300	4,617	0	20	367
3	Marine & Transport	417	416	280	-	-	-
4	Aviation	-	-	-	-	-	-
5	Fire & other Damage to Property	2,533	2,179	1,321	5	4,340	47,759
6	Liability	1,375	1,338	1,286	1	5,424	3,596
7	Credit & Suretyship	-	-	-	-	-	-
8	General	216	186	348	0	0	63
	<b>Totals</b>	<b>15,861</b>	<b>15,806</b>	<b>13,549</b>	<b>104</b>	<b>23,388</b>	<b>66,183</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):	74,541
(b) Administrative Expenses:	69,600
(c) Operating Profit [(a) - (b)]:	4,941
(d) Other Net Financial Income:	- 68
(e) Profits before tax as per audited financial statements [(c) + (d)]:	4,873

<b>Remuneration</b>	<b>€ 000's</b>
(f) Total reported number of employees (excluding directors):	245
(g) Wages and Salaries	8,068
(h) Directors' Remuneration/Emoluments	1,123

Number of Reporting Agents:	19
-----------------------------	----

---

<sup>1</sup>. These figures are as per audited financial statements.

**8. Balance sheet details****Assets**

	€ 000's	€ 000's
Non-current assets		6,484
Current Assets:-		
Trade debtors	36,011	
Other current assets	37,567	73,578
<b>Total assets</b>		<b>80,061</b>

**Liabilities**

	€ 000's	€ 000's
Non-current liabilities		669
Current Liabilities:-		
Trade creditors	28,985	
Other current liabilities	25,005	53,990
<b>Total Liabilities</b>		<b>54,659</b>

**Equity and Reserves**

	€ 000's
Called up issued share capital	9,866
Retained earnings and other reserves	15,536
<b>Total shareholders' funds</b>	<b>25,402</b>