

Insurance Agents Statistics 2025

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	1,842	100%
	Reinsurance	-	-
	Total	1,842	100%
Commitments where Malta is NOT the country of commitment	Insurance	0	0
	Reinsurance	-	-
	Total	0	0
Total		1,842	131%

B. General business

		€ 000's	% Total
Risks situated in Malta	Insurance	106,176	15%
	Reinsurance	-	0%
	Total	106,176	15%
Risks situated outside Malta	Insurance	603,144	83%
	Reinsurance	20,693	3%
	Total	623,837	85%
Total		730,013	100%

2. Commission income

A. Long term business

		€ 000's	% Total
Commitments where Malta is the country of commitment	Insurance	388	100%
	Reinsurance	-	-
	Total	388	100%
Commitments where Malta is NOT the country of commitment	Insurance	-	-
	Reinsurance	-	-
	Total	-	-
Total		388	100%

B. General business

		€ 000's	% Total
Risks situated in Malta	Insurance	20,581	7%
	Reinsurance	-	0%
	Total	20,581	7%
Risks situated outside Malta	Insurance	276,559	93%
	Reinsurance	26	0%
	Total	276,585	93%
Total		297,166	100%

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	1,780	1,780	100%	-	0%
II	Marriage & Birth	-	-	-	-	-
III	Linked Long Term	60	60	100%	-	-
IV	Permanent Health	-	-	-	-	-
	Other Classes	1	1	100%	-	-
	Totals	1,841	1,841	100%	-	0%

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	177,085	48,082	27%	129,003	73%
2	Motor	22,176	22,176	100%	-	0%
3	Marine & Transport	5,218	1,743	100%	3,475	100%
4	Aviation	2,173	-	0%	2,173	100%
5	Fire & other Damage to Property	82,788	7,972	10%	74,816	90%
6	Liability	8,899	5,846	100%	3,053	100%
7	Credit & Suretyship	-	-	100%	-	100%
8	General	410,981	20,357	5%	390,624	95%
	Totals	709,320	106,176	15%	603,144	85%

4. Analysis of brokerage 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	386	386	100%	-	-
II	Marriage & Birth	-	-	-	-	-
III	Linked Long Term	1	1	-	-	-
IV	Permanent Health	-	-	-	-	-
	Other Classes	1	1	-	-	-
	Totals	388	388	100%	-	0%

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	32,526	9,441	29%	23,085	71%
2	Motor	5,615	5,615	100%	-	0%
3	Marine & Transport	1,451	374	100%	1,077	100%
4	Aviation	5	-	0%	5	100%
5	Fire & other Damage to Property	3,337	2,190	66%	1,147	34%
6	Liability	1,949	1,941	100%	8	0%
7	Credit & Suretyship	-	-	100%	-	100%
8	General	252,257	1,021	0%	251,236	100%
	Totals	297,140	20,582	7%	276,558	93%

5. Gross premiums placed split by Commitments/Risks in and outside Malta and by class: 2023-2025

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		
		2023 € 000's	2024 € 000's	2025 € 000's	2023 € 000's	2024 € 000's	2025 € 000's
I	Life & Annuity	1,173	1,467	1,780	-	-	-
II	Marriage & Birth	-	-	-	-	-	-
III	Linked Long Term	61	61	60	-	-	-
IV	Permanent Health	0	0	0	-	-	-
	Other Classes	660	693	1	-	-	-
	Totals	1,894	1,894	1,841	-	-	-

B. General business

Class	Description	Gross Premiums Placed - Risks situated in Malta			Gross Premiums Placed - Risks situated outside Malta		
		2023 € 000's	2024 € 000's	2025 € 000's	2023 € 000's	2024 € 000's	2025 € 000's
1	Accident & Health	38,002	42,360	48,082	103,430	114,727	129,003
2	Motor	17,711	20,903	22,176	11,627	14,639	-
3	Marine & Transport	1,270	1,603	1,743	-	4,492	3,475
4	Aviation	-	-	-	1,016	2,207	2,173
5	Fire & other Damage to Property	5,177	7,685	7,972	68,461	77,305	74,816
6	Liability	5,329	5,399	5,846	923	1,964	3,053
7	Credit & Suretyship	-	-	-	-	-	-
8	General	16,707	15,837	20,357	211,162	281,883	390,624
	Totals	84,197	93,787	106,176	396,620	497,217	603,144

6. Total brokerage income split by Commitments/Risks in and outside Malta and by class: 2023-2025

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		
		2023 € 000's	2024 € 000's	2025 € 000's	2023 € 000's	2024 € 000's	2025 € 000's
I	Life & Annuity	301	371	386	-	-	-
II	Marriage & Birth	-	-	-	-	-	-
III	Linked Long Term	4	2	1	-	-	-
IV	Permanent Health	-	-	-	-	-	-
	Other Classes	7	4	1	-	-	-
	Totals	312	377	388	-	-	-

B. General business

Class	Description	Commission Income - Risks situated in Malta			Commission Income - Risks situated outside Malta		
		2023 € 000's	2024 € 000's	2025 € 000's	2023 € 000's	2024 € 000's	2025 € 000's
1	Accident & Health	7,371	32,526	9,441	20,390	19,433	23,085
2	Motor	4,418	5,615	5,615	584	18	-
3	Marine & Transport	255	1,451	374	-	1,062	1,077
4	Aviation	-	5	-	45	167	5
5	Fire & other Damage to Property	1,456	3,337	2,190	1,458	1,765	1,147
6	Liability	1,718	1,949	1,941	25	14	8
7	Credit & Suretyship	-	-	-	-	-	-
8	General	704	252,257	1,021	138,010	189,957	251,236
	Totals	15,922	297,140	20,582	160,511	212,416	276,558

7. Additional Information ¹

Income Statement	€ 000's
(a) Gross Profit (including net commissions, claims handling fees and other income):	84,891
(b) Administrative Expenses:	71,663
(c) Operating Profit [(a) - (b)]:	13,228
(d) Other Net Financial Income:	788
(e) Profits before tax as per audited financial statements [(c) + (d)]:	14,016

Remuneration	€ 000's
(f) Total reported number of employees (excluding directors):	284
(g) Wages and Salaries	14,434
(h) Directors' Remuneration/Emoluments	1,865

Number of Reporting Agents:								19
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1. These figures are as per audited financial statements.

8. Balance sheet ²

Assets

	€ 000's	€ 000's
Non-current assets		22,595
Current Assets:-		
Trade debtors	81,730	
Other current assets	53,128	134,858
Total assets		157,453

Liabilities

	€ 000's	€ 000's
Non-current liabilities		5,224
Current Liabilities:-		
Trade creditors	80,434	
Other current liabilities	35,189	115,623
Total Liabilities		120,847

Equity and Reserves

		€ 000's
Called up issued share capital		7,958
Retained earnings and other reserves		28,648
Total shareholders' funds		36,606

2. These figures are as per audited financial statements.