

Insurance Brokers 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	16,071	7%
	Reinsurance	-	0%
	Total	16,071	7%
Commitments where Malta is NOT the country of commitment	Insurance	205,758	93%
	Reinsurance	-	0%
	Total	205,758	93%
Total		221,829	200%

B. General business

		€ 000's	% Total
Risks situated in Malta	Insurance	147,921	26%
	Reinsurance	1,100	0%
	Total	149,021	26%
Risks situated outside Malta	Insurance	383,981	68%
	Reinsurance	34,306	6%
	Total	418,287	74%
Total		567,308	100%

2. Brokerage income

A. Long term business

		€ 000's	% Total
Commitments where Malta is the country of commitment	Insurance	767	15%
	Reinsurance	-	0%
	Total	767	15%
Commitments where Malta is NOT the country of commitment	Insurance	4,319	85%
	Reinsurance	-	0%
	Total	4,319	85%
Total		5,086	200%

B. General business

		€ 000's	% Total
Risks situated in Malta	Insurance	21,913	29%
	Reinsurance	274	0%
	Total	22,187	30%
Risks situated outside Malta	Insurance	49,520	66%
	Reinsurance	3,213	4%
	Total	52,733	70%
Total		74,920	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	18,494	6,885	37%	11,609	63%
II	Marriage & Birth	-	-		-	
III	Linked Long Term	202,039	8,915	4%	193,124	96%
IV	Permanent Health	270	270	100%	-	
	Other Classes	1,024	-		1,024	100%
	Totals	221,827	16,070	7%	205,757	93%

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	39,576	28,545	72%	11,031	28%
2	Motor	37,974	34,259	90%	3,715	10%
3	Marine & Transport	35,995	7,633	100%	28,362	79%
4	Aviation	6,364	3,812	100%	2,552	40%
5	Fire & other Damage to Property	183,657	38,360	21%	145,297	79%
6	Liability	162,784	26,528	100%	136,256	84%
7	Credit & Suretyship	6,056	-	0%	6,056	100%
8	General	59,488	8,780	15%	50,708	85%
	Totals	531,894	147,917	28%	383,977	72%

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	711	554	78%	157	22%
II	Marriage & Birth	-	-		-	
III	Linked Long Term	4,280	159	4%	4,121	96%
IV	Permanent Health	53	53	100%	-	
	Other Classes	40	-		40	
	Totals	5,084	766	15%	4,318	85%

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	4,269	3,167	74%	1,102	26%
2	Motor	5,673	5,467	96%	206	4%
3	Marine & Transport	4,116	1,051	26%	3,065	74%
4	Aviation	683	463	68%	220	32%
5	Fire & other Damage to Property	25,181	6,025	24%	19,156	76%
6	Liability	19,024	3,779	20%	15,245	80%
7	Credit & Suretyship	878	-	0%	878	100%
8	General	11,602	1,957	17%	9,645	83%
	Totals	71,426	21,909	31%	49,517	69%

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	4,950	6,454	6,885	2,879	3,434	11,609
II	Marriage & Birth	-	-	-	-	-	-
III	Linked Long Term	9,625	6,595	8,915	145,717	158,403	193,124
IV	Permanent Health	253	269	270	-	1	-
	Other Classes	-	-	-	-	-	1,024
	Totals	14,827	13,318	16,070	148,596	161,838	205,757

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	22,293	22,088	28,545	34,541	6,107	11,031
2	Motor	22,440	32,378	34,259	1,741	3,190	3,715
3	Marine & Transport	5,468	7,245	7,633	19,578	30,910	28,362
4	Aviation	11,980	1,762	3,812	11,633	1,121	2,552
5	Fire & other Damage to Property	27,295	33,741	38,360	123,539	128,794	145,297
6	Liability	27,068	27,441	26,528	117,469	126,569	136,256
7	Credit & Suretyship	1,240	-	-	3,125	4,309	6,056
8	General	7,781	8,851	8,780	43,082	44,532	50,708
	Totals	125,566	133,506	147,917	354,708	345,532	383,977

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

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		
		2023 €000's	2024 €000's	2025 €000's	2023 €000's	2024 €000's	2025 €000's
I	Life & Annuity	525	737	554	24	33	157
II	Marriage & Birth	-	-	-	-	-	-
III	Linked Long Term	174	153	159	3,821	4,098	4,121
IV	Permanent Health	51	53	53	-	-	-
	Other Classes			-	-		40
	Totals	750	943	766	3,845	4,131	4,318

B. General business

Class	Description	Total Brokerage Income - Risks situated in Malta			Total Brokerage 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	2,386	2,350	3,167	3,458	1,029	1,102
2	Motor	3,563	5,261	5,467	196	129	206
3	Marine & Transport	868	1,011	1,051	2,165	2,989	3,065
4	Aviation	1,637	419	463	523	149	220
5	Fire & other Damage to Property	4,481	5,653	6,025	8,847	10,754	19,156
6	Liability	3,721	3,846	3,779	9,621	13,276	15,245
7	Credit & Suretyship	180	-	-	278	508	878
8	General	1,467	1,822	1,957	5,760	7,213	9,645
	Totals	18,303	20,362	21,909	30,847	36,047	49,517

7. Additional Information¹

Income Statement	€ 000's
(a) Gross Profit (including net commissions, claims handling fees and other income):	87,676
(b) Administrative Expenses:	61,021
(c) Operating Profit [(a) - (b)]:	26,655
(d) Other Net Financial Income:	3,261
(e) Profits before tax as per audited financial statements [(c) + (d)]:	29,916

Remuneration	€ 000's
(f) Total reported number of employees (excluding directors):	587
(g) Wages and Salaries	25,058
(h) Directors' Remuneration/Emoluments	4,200

Number of Reporting Brokers:	31
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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		11,868
Current Assets:-		
Trade debtors	59,690	
Other current assets		88,942
Total assets		160,500

Liabilities

	€ 000's	€ 000's
Non-current liabilities		4,174
Current Liabilities:-		
Trade creditors	76,184	
Other current liabilities	24,134	100,318
Total Liabilities		104,492

Equity and Reserves

		€ 000's
Called up issued share capital		8,632
Retained earnings and other reserves		47,374
Total shareholders' funds		56,008

2. These figures are as per audited financial statements.