

Provisional Statistics of Life Insurance in Macau

From 01.01.2022 to 31.12.2022

(I) Consolidated Figures - Last 3 Years

(10³ Patacas)

Reporting Period	Gross Premiums	Gross Claims							Provision for Claims Outstanding	Total Claims
		Death	Surrenders	Annuities	Dividends to Policyholders	Maturity Values to Policyholders	Others			
01.01.2022 - 31.12.2022	35,655,883	1,333,867	1,006,333	1,684	653,019	1,544,850	199,250	116,725	4,855,728	
01.01.2021 - 31.12.2021	33,024,539	1,239,622	862,215	1,520	604,461	16,639,985	179,194	(29,618)	19,497,380	
01.01.2020 - 31.12.2020	26,261,060	940,098	666,602	1,057	551,160	11,219,042	(1,795,457)	151,361	11,733,863	

(II) Current Year Figures - By Company

(10³ Patacas)

Insurance Company	Gross Premiums	Gross Claims							Provision for Claims Outstanding	Total Claims
		Death	Surrenders	Annuities	Dividends to Policyholders	Maturity Values to Policyholders	Others			
- AIA International Ltd.	9,723,843	770,669	271,758	-	376,306	411,648	-	19,895	1,850,276	
- AXA China Region Ins. Co. (Bermuda) Ltd.	2,798,649	313,848	138,189	-	100,631	755	40,726	42,650	636,799	
- China Life Insurance (Overseas) Co. Ltd.	8,550,399	13,567	30,482	-	24,133	152,705	8,280	(481)	228,685	
- China Taiping Life Insurance (Macau) Company Limited	4,484,712	-	206	-	9	-	-	-	215	
- Fidelidade Macau Life - Insurance Company Ltd.	411,411	-	232,382	-	-	771,625	-	(106)	1,003,901	
- FWD Life Insurance Company (Macau), Ltd.	2,754,586	19,836	78,149	-	37,161	18,209	47,954	1,540	202,848	
- HSBC Life (International) Ltd.	43,363	1,405	17,910	-	3,376	56,626	-	-	79,316	
- Luen Fung Hang Life Ltd.	232,438	22,407	7,819	-	3,319	23,965	11,346	10,097	78,953	
- Manulife (International) Ltd.	1,975,368	161,257	28,044	-	42,815	85,785	-	2,096	319,996	
- Tahoe Life Insurance Company (Macau) Limited	85,061	5,358	25,967	-	-	23,346	750	(119)	55,301	
- The Canada Life Assurance Company	2,160	2,265	1,530	-	1,118	-	29	-	4,943	
- YF Life Insurance International Limited	4,593,893	23,256	173,897	1,684	64,152	187	90,164	41,153	394,493	
Total	35,655,883	1,333,867	1,006,333	1,684	653,019	1,544,850	199,250	116,725	4,855,728	

Remarks:

(1) " .. " not applicable.

(2) The sum of individual items might not add up to the respective total due to rounding.

Statistics contained herein are compiled from statistical information provided by insurers in their quarterly reports to the AMCM. The statistics are provisional and unaudited. There is therefore a possibility of amendments when the final audited figures are produced. While due care is taken in the compilation of the statistics, the AMCM disclaims any warranties or representations of any kind with regard to such information.

Provisional Statistics of General Insurance in Macau

From 01.01.2022 to 31.12.2022

(I) Consolidated Figures - Last 3 Years

Reporting Period	Gross Premiums	Gross Claims	Loss Ratio (%)	(10 ³ Patacas)
01.01.2022 - 31.12.2022	2,598,130	421,707	16.2	
01.01.2021 - 31.12.2021	2,860,624	549,400	19.2	
01.01.2020 - 31.12.2020	2,758,136	800,446	29.0	

(II) Current Year Figures - By Insurance Class

Type of Insurance	Gross Premiums	Gross Claims	Loss Ratio (%)	(10 ³ Patacas)
<i>Compulsory Insurances:</i>				
- Employees' Compensation	452,700	148,385	32.8	
- Motor (Third Party)	284,129	107,925	38.0	
- Professional Liability for Travel Agencies	1,237	(720)	..	
- Professional Liability for Lawyers	4,299	135	3.1	
- Public Liability for Fixing Publicity and Propaganda Material	4,629	-	..	
- Third Party Liability for Pleasure Vessels	184	0	0.0	
- Professional Liability Insurance for Healthcare Providers	17,647	2,964	16.8	
Sub-Total	764,825	258,690	33.8	
<i>Personal Accident and Travel</i>	76,204	25,480	33.4	
Aviation ^(a)	9,685	-	..	
Engineering ^(b)	129,627	(24,188)	..	
Public Liability	95,189	12,524	13.2	
Marine Cargo	13,345	(140)	..	
Property All Risks ^(c)	1,254,485	14,805	1.2	
Medical	153,742	115,462	75.1	
Motor (Own Damage)	17,607	(754)	..	
Others ^(d)	83,421	19,829	23.8	
<i>Total</i>	2,598,130	421,707	16.2	

Notes:

(a) Aircraft Hull, Aircraft Cargo and Aircraft Liability.

(b) Contractors' All Risks (CAR), Erection All Risks (EAR), Machinery Breakdown (MB), Electronic Equipment (EE), Contractors' Plant & Machinery.

(c) Fire Insurance, Material Damage, All Risks, Business Interruption (loss of Profit), Houseowners and Householders and Theft and Burglary.

(d) Marine Hull, Inland Transport; Plate Glass, Cash & Cash in Transit, Fidelity, Investment Insurance, Phenomenon of Nature and Others.

(III) Current Year Figures - By Company

Insurance Company	Gross Premiums	Gross Claims	Loss Ratio (%)	(10 ³ Patacas)
- AIG Insurance Hong Kong Ltd. (Macau Branch)	55,265	(13,074)	..	
- Asia Insurance Company Ltd.	243,065	53,357	22.0	
- AXA General Insurance Hong Kong Limited	45,644	18,693	41.0	
- Berkshire Hathaway Specialty Insurance Company	7,207	12,619	175.1	
- China Taiping Insurance (Macau) Company Ltd.	864,764	112,126	13.0	
- Chubb Insurance Macau Limited	58,199	4,353	7.5	
- Delta Asia Insurance Ltd.	19,434	10,100	52.0	
- Fidelidade Macau - Insurance Company Limited	149,993	32,874	21.9	
- Luen Fung Hang Insurance Company Ltd.	582,869	122,029	20.9	
- Macau Insurance Company Ltd.	252,934	47,993	19.0	
- Min Xin Insurance Company Ltd.	123,883	5,568	4.5	
- MSIG Insurance (Hong Kong) Ltd.	144,366	10,865	7.5	
- QBE General Insurance (Hong Kong) Ltd.	50,477	4,192	8.3	
- The People's Insurance Company of China (Hong Kong) Limited	30	13	42.1	
<i>Total</i>	2,598,130	421,707	16.2	

Remarks:

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