

Provisional Statistics of Life Insurance in Macau

From 01.01.2023 to 31.12.2023

(I) Consolidated Figures - Last 3 Years

(10<sup>3</sup> Patacas)

Reporting Period	Gross Premiums	Gross Claims							
		Death	Surrenders	Annuities	Dividends to Policyholders	Maturity Values to Policyholders	Others	Provision for Claims Outstanding	Total Claims
01.01.2023 - 31.12.2023	34,214,024	1,648,207	1,319,586	2,840	709,981	17,794,077	238,571	37,799	21,751,061
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

(II) Current Year Figures - By Company

(10<sup>3</sup> Patacas)

Insurance Company	Gross Premiums	Gross Claims							
		Death	Surrenders	Annuities	Dividends to Policyholders	Maturity Values to Policyholders	Others	Provision for Claims Outstanding	Total Claims
- AIA International Ltd.	9,236,725	932,368	531,153	-	396,922	440,127	-	11,430	2,311,999
- AXA China Region Ins. Co. (Bermuda) Ltd.	2,361,592	443,559	142,547	-	115,990	357	2,908	(30,048)	675,312
- The Canada Life Assurance Company	2,157	72	2,109	-	1,472	-	11	-	3,664
- China Life Insurance (Overseas) Co. Ltd.	10,826,820	70,166	28,367	-	27,452	16,860,118	13,166	3,913	17,003,182
- China Taiping Life Insurance (Macau) Company Limited	3,327,084	3,119	864	-	2	-	11,200	180	15,365
- Fidelidade Macau Life - Insurance Company Ltd.	476,198	773	131,430	523	-	162,991	12	1,366	297,095
- FWD Life Insurance Company (Macau), Ltd.	1,516,738	10,159	105,856	-	46,203	34,098	58,595	4,490	259,401
- HSBC Life (International) Ltd.	116,783	620	28,045	-	3,359	57,167	-	-	89,190
- Luen Fung Hang Life Ltd.	194,948	34,968	8,569	-	3,289	30,491	14,125	(119)	91,322
- Manulife (International) Ltd.	2,058,209	138,705	51,740	-	44,579	84,183	-	3,521	322,728
- Prudential Hong Kong Limited	327	-	-	-	-	-	-	-	-
- Tahoe Life Insurance Company (Macau) Limited	32,899	2,603	36,023	-	14,348	124,473	1,179	845	179,471
- YF Life Insurance International Limited	4,063,546	11,094	252,884	2,317	56,367	72	137,375	42,221	502,330
Total	34,214,024	1,648,207	1,319,586	2,840	709,981	17,794,077	238,571	37,799	21,751,061

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 01.01.2023 to 31.12.2023

### (I) Consolidated Figures - Last 3 Years

(10<sup>3</sup> Patacas)

Reporting Period	Gross Premiums	Gross Claims	Loss Ratio (%)
01.01.2023 - 31.12.2023	2,847,525	567,883	19.9
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

### (II) Current Year Figures - By Insurance Class

(10<sup>3</sup> Patacas)

Type of Insurance	Gross Premiums	Gross Claims	Loss Ratio (%)
<b>Compulsory Insurances:</b>			
- Employees' Compensation	448,274	136,751	30.5
- Motor (Third Party)	362,028	107,409	29.7
- Professional Liability for Travel Agencies	1,245	-	..
- Professional Liability for Lawyers	4,165	67	1.6
- Public Liability for Fixing Publicity and Propaganda Material	4,960	(18)	..
- Third Party Liability for Pleasure Vessels	197	1,013	513.2
- Professional Liability Insurance for Healthcare Providers	17,327	2,122	12.2
Sub-Total	838,197	247,344	29.5
Personal Accident and Travel	131,686	33,907	25.7
Aviation <sup>(a)</sup>	10,364	(5,309)	..
Engineering <sup>(b)</sup>	189,329	81,033	42.8
Public Liability	110,867	15,586	14.1
Marine Cargo	12,772	1,971	15.4
Property All Risks <sup>(c)</sup>	1,292,099	37,628	2.9
Medical	158,444	140,251	88.5
Motor (Own Damage)	15,495	1,758	11.3
Others <sup>(d)</sup>	88,272	13,715	15.5
Total	2,847,525	567,883	19.9

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 Household 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

(10<sup>3</sup> Patacas)

Insurance Company	Gross Premiums	Gross Claims	Loss Ratio (%)
- AIG Insurance Hong Kong Ltd. (Macau Branch)	94,475	20	0.0
- Asia Insurance Company Ltd.	256,428	57,403	22.4
- AXA General Insurance Hong Kong Limited	54,164	19,818	36.6
- Berkshire Hathaway Specialty Insurance Company	5,726	1,686	29.5
- China Taiping Insurance (Macau) Company Ltd.	944,265	215,424	22.8
- Chubb Insurance Macau Limited	55,392	17,765	32.1
- Delta Asia Insurance Ltd.	20,293	6,943	34.2
- Fidelidade Macau - Insurance Company Limited	190,937	7,020	3.7
- Luen Fung Hang Insurance Company Ltd.	608,774	143,190	23.5
- Macau Insurance Company Ltd.	255,004	54,112	21.2
- Min Xin Insurance Company Ltd.	124,263	972	0.8
- MSIG Insurance (Hong Kong) Ltd.	156,255	33,977	21.7
- QBE General Insurance (Hong Kong) Ltd.	64,405	7,722	12.0
- The People's Insurance Company of China (Hong Kong) Limited	17,144	1,830	10.7
Total	2,847,525	567,883	19.9

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.