

Provisional Statistics of Life Insurance in Macau

From 01.01.2024 to 31.12.2024

(I) Consolidated Figures - Last 3 Years

(10³ Patacas)

Reporting Period	Gross Premiums	Gross Claims							
		Death	Surrenders	Annuities	Dividends to Policyholders	Maturity Values to Policyholders	Others	Provision for Claims Outstanding	Total Claims
01.01.2024 - 31.12.2024	36,006,128	1,671,601	1,599,385	6,965	542,535	13,127,712	1,329,307	96,210	18,373,716
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

(II) Current Year Figures - By Company

(10³ 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.	9,407,257	1,011,809	840,886	3,241	342,384	518,875	61,806	11,955	2,790,956
- AXA China Region Ins. Co. (Bermuda) Ltd.	2,466,874	522,802	152,347	-	17,312	94,175	-	129,152	915,787
- The Canada Life Assurance Company	2,290	1,141	3,473	-	1,418	-	54	-	6,086
- China Life Insurance (Overseas) Co. Ltd.	13,341,176	34,830	30,916	-	16,752	10,333,911	10,782	(2,375)	10,424,816
- China Taiping Life Insurance (Macau) Company Limited	3,715,686	54	270	-	4	-	11,625	(130)	11,822
- Fidelidade Macau Life - Insurance Company Ltd.	491,480	3,966	66,437	748	-	182,777	1	(622)	253,307
- FWD Life Insurance Company (Macau), Ltd.	936,795	4,037	92,228	-	58,626	30,275	965,837	(2,995)	1,148,009
- HSBC Life (International) Ltd.	206,729	1,974	24,844	-	3,705	56,022	-	(576)	85,969
- Luen Fung Hang Life Ltd.	196,919	26,512	7,097	-	3,251	41,556	16,458	4,097	98,971
- Manulife (International) Ltd.	2,095,450	17,255	72,641	-	52,898	102,759	139,179	(6,646)	378,086
- Prudential Hong Kong Limited	3,055	-	-	-	-	-	-	0	0
- Tahoe Life Insurance Company (Macau) Limited	20,538	1,122	23,260	-	17,583	181,682	1,581	(229)	225,000
- YF Life Insurance International Limited	3,121,877	46,100	284,986	2,976	28,603	1,585,679	121,984	(35,422)	2,034,905
Total	36,006,128	1,671,601	1,599,385	6,965	542,535	13,127,712	1,329,307	96,210	18,373,716

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 01.01.2024 to 31.12.2024

(I) Consolidated Figures - Last 3 Years

(10³ Patacas)

Reporting Period	Gross Premiums	Gross Claims	Loss Ratio (%)
01.01.2024 - 31.12.2024	2,929,101	507,242	17.3
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

(II) Current Year Figures - By Insurance Class

(10³ Patacas)

Type of Insurance	Gross Premiums	Gross Claims	Loss Ratio (%)
Compulsory Insurances:			
- Employees' Compensation	491,097	190,110	38.7
- Motor (Third Party)	374,702	160,391	42.8
- Professional Liability for Travel Agencies	1,284	-	..
- Professional Liability for Lawyers	4,138	(2)	..
- Public Liability for Fixing Publicity and Propaganda Material	5,013	-	..
- Third Party Liability for Pleasure Vessels	144	(96)	..
- Professional Liability Insurance for Healthcare Providers	17,570	3,071	17.5
Sub-Total	893,948	353,474	39.5
Personal Accident and Travel	151,325	28,331	18.7
Aviation ^(a)	16,455	(8,763)	..
Engineering ^(b)	156,035	(76,689)	..
Public Liability	110,245	7,930	7.2
Marine Cargo	11,928	606	5.1
Property All Risks ^(c)	1,300,973	29,532	2.3
Medical	185,541	155,415	83.8
Motor (Own Damage)	14,926	1,051	7.0
Others ^(d)	87,725	16,355	18.6
Total	2,929,101	507,242	17.3

Notes:
(a) Aircraft Hull, Aircraft Cargo and Aircraft Liability.
(b) Contactors' 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

(10³ Patacas)

Insurance Company	Gross Premiums	Gross Claims	Loss Ratio (%)
- AIG Insurance Hong Kong Ltd. (Macau Branch)	103,960	16,991	16.3
- Asia Insurance Company Ltd.	258,843	61,838	23.9
- AXA General Insurance Hong Kong Limited	55,373	18,014	32.5
- Berkshire Hathaway Specialty Insurance Company	4,957	8	0.2
- China Taiping Insurance (Macau) Company Ltd.	963,586	159,876	16.6
- Chubb Insurance Macau Limited	63,180	9,426	14.9
- Delta Asia Insurance Ltd.	20,210	6,397	31.7
- Fidelidade Macau - Insurance Company Limited	146,591	14,830	10.1
- Luen Fung Hang Insurance Company Ltd.	609,174	152,164	25.0
- Macau Insurance Company Ltd.	339,434	17,575	5.2
- Min Xin Insurance Company Ltd.	120,349	3,575	3.0
- MSIG Insurance (Hong Kong) Ltd.	157,352	30,579	19.4
- QBE Hongkong & Shanghai Insurance Limited [*]	14,289	3,313	23.2
- QBE Insurance (International) Ltd. [#]	60,336	7,420	12.3
- The People's Insurance Company of China (Hong Kong) Limited	11,466	5,236	45.7
Total	2,929,101	507,242	17.3

^{*} According to Dispatch of the Chief Executive No. 130/2024, QBE Hongkong & Shanghai Insurance Limited is authorized to establish a branch in the Macao Special Administrative Region, effective from 1 October 2024.
[#] According to Executive Order No. 41/2024, the authorization for QBE Insurance (International) Limited to operate insurance business in the Macao Special Administrative Region has been revoked, effective from 1 October 2024.

Remarks:
(1) "... " not applicable.
(2) The sum of individual items might not add up to the respective total due to rounding.

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