

Provisional Statistics of Life Insurance in Macau

From 01.01.2025 to 31.03.2025

(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
01.01.2025 - 31.03.2025	10,295,721	473,730	418,928	1,828	528,569	6,219,692	222,478	(16,306)	7,848,920
01.01.2024 - 31.03.2024	11,834,228	410,025	316,705	887	165,259	3,722,164	59,562	(27,752)	4,646,849
01.01.2023 - 31.03.2023	11,325,644	371,153	290,368	584	157,302	1,670,962	45,279	10,261	2,545,909

(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.	2,144,082	212,693	200,826	808	78,310	107,120	17,702	(42,571)	574,890
- AXA China Region Ins. Co. (Bermuda) Ltd.	697,463	149,781	51,047	-	20,629	9,876	-	29,349	260,681
- The Canada Life Assurance Company	729	-	5	-	439	-	3	-	447
- China Life Insurance (Overseas) Co. Ltd.	3,393,844	76,730	6,534	-	387,069	5,983,135	2,585	1,322	6,457,375
- China Taiping Life Insurance (Macau) Company Limited	1,850,291	4,129	11,596	-	3	-	-	-	15,728
- Fidelidade Macau Life - Insurance Company Ltd.	155,537	-	20,858	223	-	56,009	15	37	77,143
- FWD Life Insurance Company (Macau), Ltd.	428,490	2,479	21,327	-	14,763	4,249	135,239	992	179,049
- HSBC Life (International) Ltd.	63,658	-	5,443	-	856	13,288	-	208	19,796
- Luen Fung Hang Life Ltd.	67,990	8,240	2,192	-	841	14,972	3,551	3,177	32,973
- Manulife (International) Ltd.	562,614	7,427	13,926	-	14,204	21,821	29,823	(1,881)	85,319
- Prudential Hong Kong Limited	1,846	80	-	-	-	-	19	5	105
- Tahoe Life Insurance Company (Macau) Limited	3,160	199	7,469	-	3,670	9,140	522	(175)	20,824
- YF Life Insurance International Limited	926,018	11,972	77,706	797	7,785	82	33,019	(6,770)	124,591
Total	10,295,721	473,730	418,928	1,828	528,569	6,219,692	222,478	(16,306)	7,848,920

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 01.01.2025 to 31.03.2025

(I) Consolidated Figures - Last 3 Years

(10³ Patacas)

Reporting Period	Gross Premiums	Gross Claims	Loss Ratio (%)
01.01.2025 - 31.03.2025	864,613	164,935	19.1
01.01.2024 - 31.03.2024	856,855	148,586	17.3
01.01.2023 - 31.03.2023	790,471	155,273	19.6

(II) Current Year Figures - By Insurance Class

(10³ Patacas)

Type of Insurance	Gross Premiums	Gross Claims	Loss Ratio (%)
Compulsory Insurances:			
- Employees' Compensation	165,232	47,851	29.0
- Motor (Third Party)	112,963	50,548	44.7
- Professional Liability for Travel Agencies	332	-	..
- Professional Liability for Lawyers	4,220	1	0.0
- Public Liability for Fixing Publicity and Propaganda Material	2,014	1	0.0
- Third Party Liability for Pleasure Vessels	92	-	..
- Professional Liability Insurance for Healthcare Providers	7,846	1,956	24.9
Sub-Total	292,699	100,357	34.3
 Personal Accident and Travel			
Aviation ^(a)	37,945	11,715	30.9
Engineering ^(b)	3,878	-	..
	41,992	12,132	28.9
Public Liability	36,996	2,609	7.1
Marine Cargo	2,500	380	15.2
Property All Risks ^(c)	323,546	(707)	..
Medical	104,901	36,110	34.4
Motor (Own Damage)	4,803	1,667	34.7
Others ^(d)	15,352	673	4.4
 Total	864,613	164,935	19.1

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 Householdors 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)	18,319	14,006	76.5
- Asia Insurance Company Ltd.	90,472	16,774	18.5
- AXA General Insurance Hong Kong Limited	788	5,518	700.3
- Berkshire Hathaway Specialty Insurance Company	464	429	92.4
- China Taiping Insurance (Macau) Company Ltd.	345,825	38,255	11.1
- Chubb Insurance Macau Limited	13,569	5,920	43.6
- Delta Asia Insurance Ltd.	6,508	157	2.4
- Fidelidade Macau - Insurance Company Limited	48,353	7,544	15.6
- Luen Fung Hang Insurance Company Ltd.	212,477	48,028	22.6
- Macau Insurance Company Ltd.	67,361	16,851	25.0
- Min Xin Insurance Company Ltd.	23,672	191	0.8
- MSIG Insurance (Hong Kong) Ltd.	23,730	5,253	22.1
- QBE Hongkong & Shanghai Insurance Limited	8,320	4,854	58.3
- The People's Insurance Company of China (Hong Kong) Limited	4,753	1,154	24.3
 Total	864,613	164,935	19.1

Remarks:

(1) ".." not applicable.

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