

Provisional Statistics of Life Insurance in Macau

From 01.01.2025 to 31.12.2025

(I) Consolidated Figures - Last 3 Years

(10³ Patacas)

Reporting Period	Gross Premiums	Gross Claims							Total Claims
		Death	Surrenders	Annuities	Dividends to Policyholders	Maturity Values to Policyholders	Others	Provision for Claims Outstanding	
01.01.2025 - 31.12.2025	37,161,979	1,878,108	2,134,350	9,364	1,343,180	17,691,930	710,065	70,715	23,837,712
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	88,674	18,366,180
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

(II) Current Year Figures - By Company

(10³ Patacas)

Insurance Company	Gross Premiums	Gross Claims							Total Claims
		Death	Surrenders	Annuities	Dividends to Policyholders	Maturity Values to Policyholders	Others	Provision for Claims Outstanding	
- AIA International Ltd.	10,390,270	1,067,432	736,897	4,238	359,801	559,562	86,428	28,557	2,842,914
- AXA China Region Ins. Co. (Bermuda) Ltd.	2,362,905	523,509	202,922	-	118,045	10,389	-	43,443	898,308
- The Canada Life Assurance Company	2,373	789	588	-	1,517	-	22	-	2,916
- China Life Insurance (Overseas) Co. Ltd.	12,946,856	118,674	30,333	-	646,704	14,197,834	14,203	(2,312)	15,005,435
- China Taiping Life Insurance (Macau) Company Limited	3,114,366	22,626	596,489	28	305	-	29,399	968	649,815
- Fidelidade Macau Life - Insurance Company Ltd.	654,474	852	43,612	956	-	203,096	23	(256)	248,283
- FWD Life Insurance Company (Macau), Ltd.	1,382,958	14,771	92,081	-	65,894	13,590	293,329	2,833	482,496
- HSBC Life (International) Ltd.	292,383	1,449	21,602	-	4,229	48,848	-	164	76,291
- Luen Fung Hang Life Ltd.	217,868	41,117	7,162	-	3,127	45,156	10,280	(2,466)	104,376
- Manulife (International) Ltd.	2,221,611	36,137	54,481	-	67,410	107,337	128,847	392	394,604
- Prudential Hong Kong Limited	32,597	81	-	-	-	-	361	41	483
- Tahoe Life Insurance Company (Macau) Limited	12,430	1,186	27,031	-	16,816	22,037	2,343	(79)	69,335
- YF Life Insurance International Limited	3,530,888	49,485	321,151	4,142	59,333	2,484,083	144,830	(568)	3,062,456
Total	37,161,979	1,878,108	2,134,350	9,364	1,343,180	17,691,930	710,065	70,715	23,837,712

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 31.12.2025

(I) Consolidated Figures - Last 3 Years

(10³ Patacas)

Reporting Period	Gross Premiums	Gross Claims	Loss Ratio (%)
01.01.2025 - 31.12.2025	2,965,509	686,126	23.1
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

(II) Current Year Figures - By Insurance Class

(10³ Patacas)

Type of Insurance	Gross Premiums	Gross Claims	Loss Ratio (%)
Compulsory Insurances:			
- Employees' Compensation	495,310	160,033	32.3
- Motor (Third Party)	382,955	179,128	46.8
- Professional Liability for Travel Agencies	1,323	-	..
- Professional Liability for Lawyers	4,203	(19)	..
- Public Liability for Fixing Publicity and Propaganda Material	5,011	8	0.2
- Third Party Liability for Pleasure Vessels	182	-	..
- Professional Liability Insurance for Healthcare Providers	18,673	(1,357)	..
Sub-Total	907,658	337,793	37.2
Personal Accident and Travel	161,333	39,793	24.7
Aviation ^(a)	13,393	6	0.0
Engineering ^(b)	190,768	47,951	25.1
Public Liability	108,572	14,624	13.5
Marine Cargo	10,587	(2,027)	..
Property All Risks ^(c)	1,320,982	90,728	6.9
Medical	194,608	153,618	78.9
Motor (Own Damage)	15,559	1,510	9.7
Others ^(d)	42,049	2,131	5.1
Total	2,965,509	686,126	23.1

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 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

(10³ Patacas)

Insurance Company	Gross Premiums	Gross Claims	Loss Ratio (%)
- AIG Insurance Hong Kong Ltd. (Macau Branch)	121,416	8,882	7.3
- Asia Insurance Company Ltd.	262,943	79,131	30.1
- AXA General Insurance Hong Kong Limited	55,306	15,835	28.6
- Berkshire Hathaway Specialty Insurance Company	3,392	(4,621)	..
- China Taiping Insurance (Macau) Company Ltd.	1,008,150	187,265	18.6
- Chubb Insurance Macau Limited	61,362	9,742	15.9
- Delta Asia Insurance Ltd.	18,082	3,514	19.4
- Fidelidade Macau - Insurance Company Limited	137,709	38,239	27.8
- Luen Fung Hang Insurance Company Ltd.	596,716	164,870	27.6
- Macau Insurance Company Ltd.	342,198	115,282	33.7
- Min Xin Insurance Company Ltd.	115,557	3,017	2.6
- MSIG Insurance (Hong Kong) Ltd.	152,144	40,577	26.7
- QBE Hongkong & Shanghai Insurance Limited	73,161	16,704	22.8
- The People's Insurance Company of China (Hong Kong) Limited	17,373	7,691	44.3
Total	2,965,509	686,126	23.1

Remarks:

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