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Table 14.14: Insurance Premium and Claims by Class, 2015 - 2020

(in million MVR)

Particulars	2015				2016				2017				2018				2019				2020				Total	
	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Dec	Mar	Jun	Sep	Dec		
Total gross written premium	181.8	148.2	100.8	136.1	205.0	190.8	114.8	163.1	265.8	184.2	138.9	178.4	308.6	192.7	154.1	227.8	304.7	237.7	173.8	213.6	314.1	209.8	144.3	218.0		
Marine cargo	4.9	5.0	5.4	4.6	4.5	5.0	4.7	6.3	4.5	5.0	4.5	8.2	7.9	5.6	5.7	7.3	6.5	5.3	6.6	10.3	7.1	2.2	3.4	4.7		
Marine hull	27.5	19.0	15.1	20.6	34.7	22.8	15.7	25.4	39.0	26.8	26.8	31.2	35.4	21.5	19.3	29.9	40.1	21.8	16.5	35.5	36.3	18.7	15.5	34.7		
Fire	82.4	53.0	37.1	40.8	79.2	67.9	34.5	58.7	95.6	50.1	38.1	61.2	104.5	50.5	32.5	72.4	106.0	76.5	62.8	61.9	117.7	88.7	58.6	81.7		
Health	30.6	37.7	20.3	38.2	39.1	59.9	28.2	31.3	60.1	61.2	37.9	32.7	65.6	69.7	41.0	49.9	66.1	76.0	46.5	43.5	66.6	55.8	28.7	34.7		
Motor	7.1	4.9	3.7	7.2	8.7	5.4	4.8	6.2	9.8	5.7	5.2	5.8	8.7	6.1	5.7	7.6	10.9	6.7	5.6	6.7	11.6	3.2	5.3	6.1		
Personal accident	2.6	10.0	0.9	0.6	2.0	2.1	0.8	1.1	1.2	2.0	1.3	1.3	3.6	2.8	1.4	1.6	2.0	3.8	0.9	1.2	2.3	3.0	1.0	0.9		
Public liability	6.5	4.0	1.5	5.7	6.6	4.3	3.3	7.8	6.0	4.7	3.6	9.5	10.4	4.9	2.7	8.5	7.1	5.1	6.4	6.7	3.3	4.0	6.0	7.9		
Engineering	3.2	1.5	1.6	2.2	4.7	3.0	5.8	3.4	4.1	6.2	4.1	8.2	5.2	3.3	14.1	10.3	2.0	5.1	2.6	1.7	3.3	1.2	3.3	4.5		
Travel	0.4	0.3	0.5	0.3	0.5	0.3	0.4	0.5	0.5	0.4	0.5	0.6	0.7	0.5	0.5	0.4	0.6	0.4	0.6	0.6	0.5	0.0	0.2	0.3		
Miscellaneous	16.7	12.9	14.7	15.9	25.0	20.1	16.6	22.2	45.0	22.1	17.1	19.7	66.6	27.7	31.2	39.8	63.6	37.0	25.3	45.4	62.4	33.0	22.3	42.5		
Total gross claims	80.6	47.6	55.5	65.8	59.2	56.5	76.7	81.4	50.2	70.1	53.6	65.9	39.3	70.9	70.8	57.2	64.4	46.2	67.5	96.9	65.8	43.7	46.7	71.1		
Marine cargo	0.9	0.2	0.2	0.3	3.0	2.7	0.1	0.1	0.5	1.5	0.3	0.2	0.6	0.9	4.7	0.2	0.7	0.8	0.1	1.6	0.2	0.4	1.0	3.6		
Marine hull	8.0	18.6	4.0	5.0	24.2	12.1	13.4	10.9	11.8	21.3	15.1	23.4	11.6	36.1	28.8	20.6	11.9	9.8	20.6	15.7	12.6	14.9	10.1	21.0		
Fire	53.2	9.5	32.8	25.5	3.8	16.0	35.8	36.1	2.4	10.5	7.4	15.4	7.9	6.4	1.7	4.0	21.3	8.5	5.8	40.7	15.9	14.7	15.4	16.2		
Health	14.2	15.1	17.3	26.6	4.8	20.7	22.1	32.5	29.3	26.9	27.7	24.3	17.9	20.9	22.9	24.2	18.1	16.9	35.0	29.5	26.3	12.6	17.6	23.3		
Motor	0.5	0.5	0.4	0.4	0.6	2.5	0.5	0.3	0.3	0.2	0.5	0.7	0.3	0.3	0.2	0.5	0.6	0.4	0.6	0.9	0.7	0.3	0.4	0.9		
Personal accident	0.0	2.3	0.2	0.0	-1.6	0.0	1.7	0.0	0.0	0.0	0.0	0.1	0.0	0.0	0.2	0.5	0.2	0.8	0.1	0.0	0.0	0.0	0.2	0.2		
Public liability	0.0	0.1	0.0	0.0	1.3	0.0	0.2	0.3	0.0	0.2	0.1	0.5	0.0	0.1	3.9	0.1	0.1	4.0	0.5	0.4	0.0	0.0	0.0	1.8		
Engineering	0.4	0.0	0.0	3.0	0.0	0.0	1.2	0.0	0.5	0.0	0.0	0.6	0.4	0.3	0.1	0.4	0.8	0.0	0.0	1.1	0.2	0.0	0.1	2.0		
Travel	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.2	0.0	0.0	0.0	0.0	0.5	0.0	0.0	0.0	0.4		
Miscellaneous	3.3	1.3	0.7	4.8	23.1	2.3	1.7	1.2	5.3	9.5	2.6	0.7	0.6	5.9	8.2	6.8	10.8	4.9	4.9	6.6	9.8	0.8	1.9	1.8		
Annual percentage change																										
Total gross written premium					12.8	28.7	13.9	19.8	29.6	-3.4	21.0	9.4	16.1	4.6	10.9	27.7	-1.2	23.4	12.7	-6.2	3.1	-11.8	-17.0	2.1		
Total gross claims					-26.6	18.6	38.2	23.8	-15.2	24.1	-30.1	-19.1	-21.7	1.2	32.0	-13.1	64.0	-34.9	-4.6	69.4	2.2	-5.4	-30.8	-26.6		

NOTE: Figures are from unaudited quarterly returns submitted to the MMA. Source: Maldives Monetary Authority.

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