

**Samoa General Insurance Industry
Consolidated Quarterly Trend**

Amounts in Tala Million Main Balance Sheet Items								Ratios				
End of Period	Total Assets	Total Liabilities	Total Sahareholders Funds	Net Earned Premiums	Net Claims Incurred	Net Profit/(Loss) after tax	Underwriting Surplus/ (Deficit)	Claims %	Expense %	Return on Equity	Return on Assets	Underwriting Income/ (Loss)
2010 Mar	67.2	53.3	13.8	8.2	3.3	1.8	4.8	39.9%	7.1%	12.9%	2.7%	15.5%
Jun	53.3	49.5	13.8	11.2	4.1	1.7	6.9	36.7%	2.5%	12.6%	2.8%	24.2%
Sept	58.9	42.6	16.2	14.8	4.5	3.7	9.9	30.4%	3.4%	23.2%	6.4%	41.0%
Dec	63.5	45.8	17.7	7.5	5.8	(0.9)	1.2	77.4%	4.0%	0%	0%	38.2%
2011 Mar	61.2	44.9	16.2	8.1	6.0	(0.4)	2.0	73.3%	2.5%	0%	0%	24.2%
Jun	58.2	44.0	14.2	11.7	6.5	0.8	4.8	55.6%	3.4%	5.8%	1.4%	41.0%
Sept	58.0	43.7	14.4	13.9	8.0	0.06	5.3	57.8%	4.0%	0.4%	0.1%	38.2%
Dec	59.9	44.9	15.0	7.7	6.6	(0.8)	0.3	85.5%	10.4%	0%	0%	4.1%
2012 Mar	57.6	43.8	13.7	8.6	6.7	(0.5)	1.6	77.8%	3.7%	0%	0%	18.5%
Jun	55.3	41.8	13.5	14.1	6.1	3.9	7.5	43.3%	28.5%	29.3%	7.1%	53.1%
Sept	54.2	38.6	15.6	15.5	7.7	3.8	7.0	49.7%	35.4%	24.3%	7.0%	45.4%
Dec	67.2	51.4	15.8	8.6	6.6	(0.5)	1.1	76.3%	31.3%	0%	0%	13.2%
2013 Mar	46.9	34.0	12.8	8.5	4.2	1.6	4.0	49.2%	29.2%	12.4%	3.4%	47.4%
Jun	49.8	36.1	13.8	10.1	6.3	(0.8)	3.4	62.2%	44.1%	0%	0%	34.0%
Sept	44.9	30.4	14.5	15.1	6.7	0.3	7.4	44.2%	40.5%	1.9%	0.6%	49.1%
Dec	45.6	29.5	16.1	9.0	1.8	2.3	6.0	20.1%	35.8%	14.0%	4.9%	66.7%
2014 Mar	44.4	28.5	15.9	7.4	2.0	2.0	5.2	26.9%	39.9%	12.8%	4.6%	69.6%
Jun	46.8	29.3	17.5	10.9	2.7	3.1	7.9	24.8%	36.8%	34.3%	6.7%	72.0%
Sept	48.0	28.5	19.5	15.3	4.2	4.6	10.7	27.1%	35.0%	23.8%	9.7%	70.1%
Dec	44.5	24.7	19.8	9.4	1.4	3.9	6.8	14.5%	39.3%	19.8%	8.8%	72.5%
2015 Mar	43.5	24.8	18.8	10.6	1.6	5.0	8.7	15.5%	28.7%	26.8%	11.5%	82.0%
Jun	42.7	23.2	19.5	14.6	1.8	6.0	12.3	12.6%	33.3%	30.8%	14.0%	84.6%
Sept	38.9	23.5	15.4	19.9	3.3	6.2	15.7	16.5%	32.7%	40.5%	16.0%	79.2%
Dec	42.4	23.2	19.2	9.8	1.8	4.4	7.2	17.9%	38.7%	23.0%	10.4%	73.3%
2016 Mar	41.8	19.7	22.0	10.1	2.0	5.3	8.1	19.6%	28.2%	24.0%	12.7%	79.8%
Jun	49.7	26.2	23.5	12.8	4.1	3.2	7.9	32.3%	42.3%	13.7%	6.5%	62.0%
Sept	54.9	31.6	23.2	19.9	6.6	5.9	11.7	33.1%	34.3%	25.4%	10.8%	58.6%
Dec	69.8	37.8	32.0	12.4	(0.7)	8.3	11.1	-5.5%	37.1%	26.0%	11.9%	89.6%
2017 Mar	62.9	31.8	31.1	9.9	5.1	0.8	4.4	51.1%	29.6%	2.7%	1.3%	44.2%
Jun	60.6	28.2	32.4	15.0	8.3	(0.4)	6.1	55.2%	34.3%	-1.1%	-0.6%	40.3%
Sept	59.8	29.8	30.0	22.1	7.5	3.7	13.2	33.9%	32.7%	12.2%	5.8%	59.7%
Dec	63.4	31.6	31.8	12.6	4.2	3.5	6.5	33.4%	40.0%	11.1%	5.6%	51.7%
2018 Mar	46.0	28.3	17.7	4.9	2.8	3.5	1.6	58.2%	32.9%	3.1%	1.2%	32.5%
June	89.7	58.2	31.4	16.3	7.3	3.8	8.4	44.7%	35.4%	11.8%	5.0%	51.3%
Sept	74.4	43.2	32.6	34.0	18.1	8.9	12.8	53.3%	21.2%	27.9%	11.0%	37.6%

Dec*	49.9	21.6	28.3	15.2	4.8	5.9	8.2	31.7%	29.6%	19.5%	10.0%	54.1%
2019 Mar*	54.2	22.1	32.1	7.6	4.1	0.2	3.0	54.1%	40.4%	0.8%	0.4%	39.3%
June*	53.9	22.5	31.4	9.9	2.4	3.0	6.6	24.8%	43.0%	10.7%	5.7%	67.3%
Sept*	54.5	21.0	33.5	11.7	4.2	2.8	5.8	35.9%	37.6%	9.2%	5.4%	49.8%
Dec*	57.7	21.8	35.9	13.3	3.7	4.9	6.9	28.2%	35.6%	15.3%	9.1%	51.7%
2020 Mar*	58.1	21.2	36.9	8.0	3.1	2.2	4.4	38.3%	31.5%	6.3%	3.9%	55.2%
June*	58.8	22.1	36.7	9.8	2.4	3.4	6.3	24.1%	43.3%	10.0%	6.0%	64.7%
Sept*	59.6	21.1	38.4	10.0	2.0	3.7	6.4	19.9%	37.3%	10.4%	6.5%	63.7%
Dec*	61.9	22.6	39.3	11.4	3.6	3.7	5.4	31.9%	35.5%	10.0%	6.3%	47.9%
2021 Mar*	63.4	23.2	40.2	8.0	2.2	2.1	5.2	27.0%	43.2%	5.5%	8.5%	64.9%
June*	67.0	25.1	41.8	11.3	2.4	4.4	7.6	21.6%	35.8%	11.2%	7.0%	67.0%
Sept*	62.4	23.8	38.6	10.2	2.5	3.8	6.3	24.2%	35.6%	10.0%	6.0%	62.1%
Dec*	62.3	20.4	41.9	12.1	2.5	5.4	7.2	20.4%	30.6%	13.2%	8.0%	59.5%
2022 Mar*	65.5	21.5	44.0	6.7	0.8	2.7	5.2	12.1%	39.4%	6.5%	4.0%	78.0%
June*	68.9	23.3	45.7	11.1	2.1	5.0	8.2	19.2%	27.8%	11.4%	7.3%	73.6%
Sept*	68.9	22.6	46.3	9.2	1.6	3.7	6.3	17.6%	37.5%	8.6%	5.6%	68.7%
Dec*	73.6	24.9	49.4	10.4	2.0	3.7	6.7	19.6%	38.5%	8.0%	5.4%	64.7%
2023 Mar*	72.9	22.0	50.9	9.3	2.8	2.6	6.0	29.8%	39.9%	6.3%	3.8%	64.5%
June*	78.2	26.1	52.1	12.6	3.6	4.4	8.2	27.1%	37.1%	8.8%	6.0%	65.3%
Sept*	76.8	23.5	53.3	13.3	1.2	8.7	11.0	9.0%	29.6%	17.9%	12.0%	83.1%
Dec*	78.3	23.9	53.2	10.0	3.3	3.1	4.9	25.3%	39.2%	9.5%	4.1%	49.3%
2024 Mar*	80.1	23.3	56.8	6.0	1.6	1.8	3.8	27.4%	41.3%	3.3%	2.3%	63.2%
June*	89.4	33.9	55.5	8.1	3.4	7.0	3.5	42.3%	43.4%	13.0%	8.4%	43.6%

* Figures relate to 'Inside' Samoa operations only.

Ratios Formulas

Claims Ratio = Net Claims Incurred / Net Earned Premiums

Expense Ratio = Total Underwriting Expenses + Total Operating Expenses / Net Earned Premiums

Return on Assets = Net Income (Loss) after tax / Average Total Assets

Return on Equity = Net Income (Loss) after tax / Average Total Shareholders Funds

Underwriting Income (Loss) = Underwriting Surplus (Deficit) / Net Earned Premiums