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General Insurance & Takaful

STATISTICAL YEARBOOK

FINANCIAL YEAR 2012

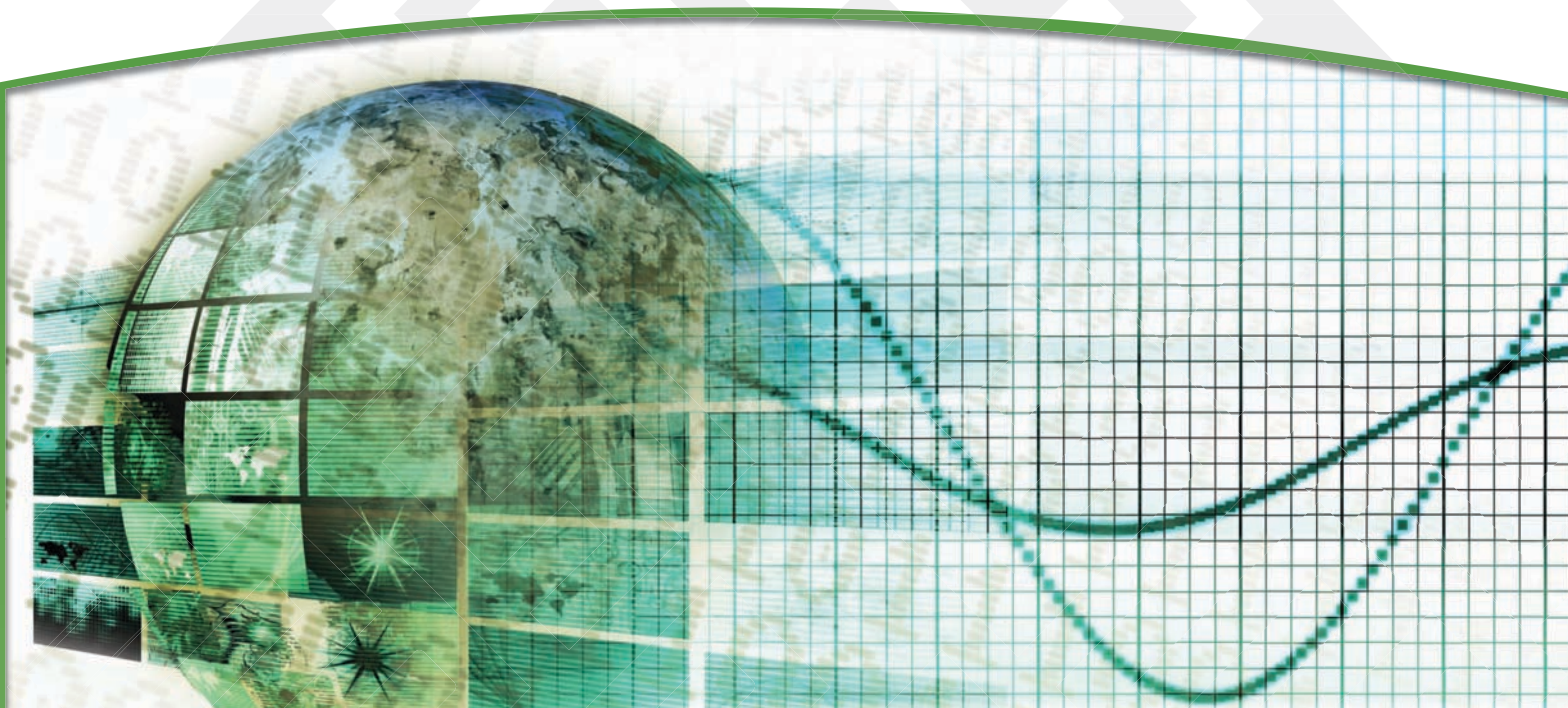
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Our Vision:

“To be a strategic enabler of growth and development for the insurance and takaful industry through quality, reliable & efficient services”

Introduction

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This statistical yearbook furnishes a selection of important data on the financial performance of the Malaysian insurance and takaful industry. This can be used for benchmarking amongst the industry locally and internationally. It can also be useful for a better understanding of the Malaysian insurance and takaful landscape. This time around, Fitch Ratings has contributed the Insurance and Takaful report highlighting growth, underwriting performance, etc. for better comprehension of the Malaysian insurance and takaful environment. We will like to thank Fitch Ratings for their contribution and look forward to future collaborations.

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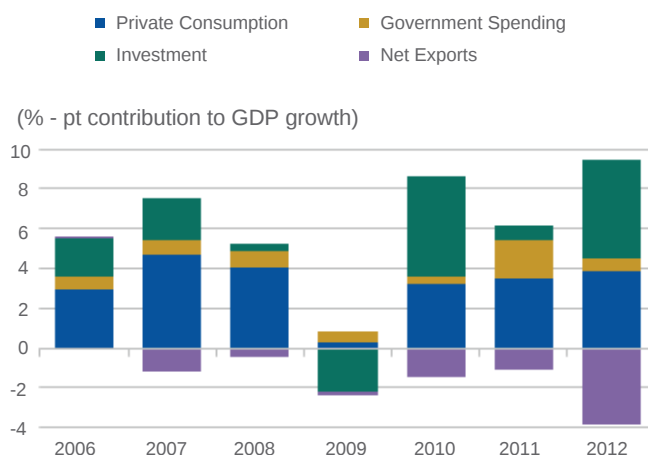
MALAYSIAN INSURANCE INDUSTRY

INSURANCE AND TAKAFUL REPORT

ECONOMIC SECTION

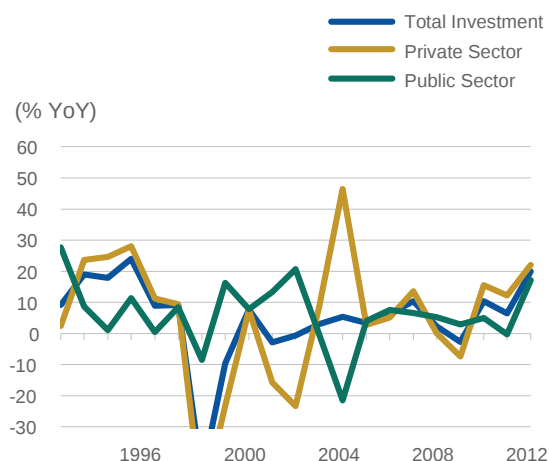
The Malaysian economic outlook remains favourable amid a challenging external environment. In 2012 the economy expanded 5.6%, accelerating from 5.1% in 2011. Robust domestic demand has been the central driver, led by strong private sector consumption and investment. This has been further supported by accommodative fiscal and monetary policy settings.

Exhibit 1 : Malaysian GDP Growth



Source: CEIC, Fitch

Exhibit 2 : Investment Spending



Source: CEIC, Fitch

The government's Economic Transformation Programme (ETP) has aided a revival in investment spending, which grew 19.9% in 2012, its fastest pace since the Asian Financial Crisis. Both public and private investment recorded double-digit expansions, offsetting lingering weakness in the external environment that continues to impede export growth.

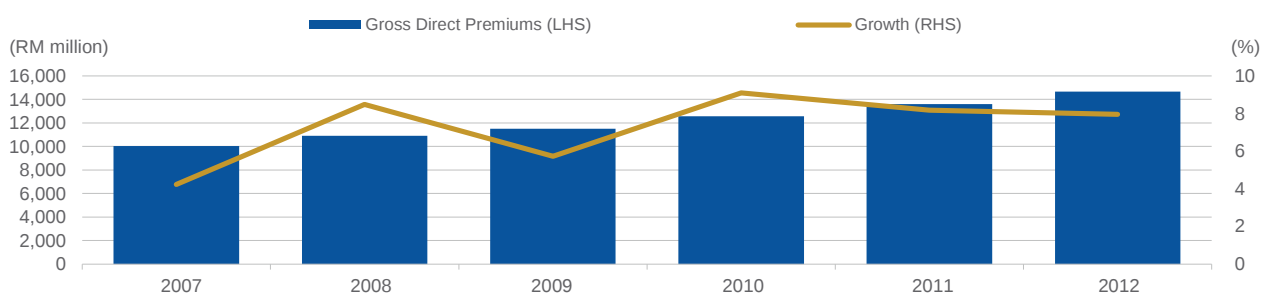
Although Fitch expects domestic demand to remain strong and the monetary policy stance to remain accommodative, full-year GDP growth is projected to moderate to 5.0%. This outlook reflects a normalization of the investment cycle and post-election fiscal tightening will drive this slowdown, offset robust consumer spending. Meanwhile, strengthening economic recovery in the US and China, as well as stabilization in the Eurozone, indicate the external sector could prove more supportive to the Malaysian economic outlook.

Monetary policy is expected to remain supportive of economic outlook. Despite sustained strong growth, Malaysian inflation has remained benign and is projected to average 2.0% in 2013. As a result, pressure for Bank Negara Malaysia (BNM) to tighten policy appears limited. That said, overly strong activity in the construction and real estate sectors of the economy could prompt further macro-prudential actions to avoid a potential build-up of macroeconomic imbalances.

GENERAL INSURANCE

Growth

Exhibit 3 : Malaysia's General Insurance Gross Direct Premiums and Growth

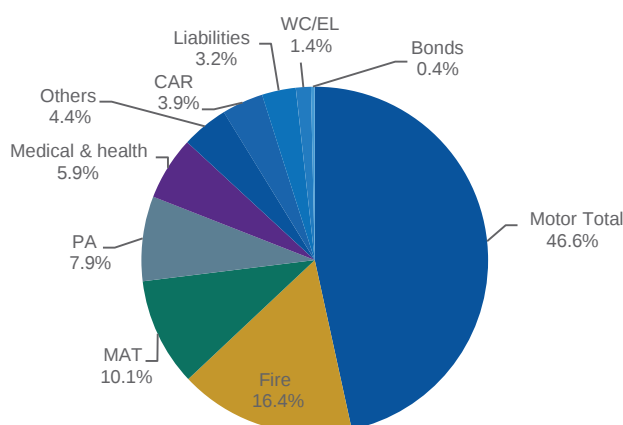


Source: ISM

In tandem with the country's economic growth, Malaysia's general insurance sector continued to report solid growth. Total general insurance gross direct premiums (GDP) increased by 8.0% to RM14.7 billion in 2012 from RM13.6 billion in 2011. In terms of net written premiums (NWP), the sector posted a growth of 8.3% in 2012 to RM10.5 billion as insurers retained more risks underwritten. The overall risk retention ratio grew moderately to 71.7% in 2012 from 71.5% in 2011. Constrained by insurers' capacity in Malaysia, the risk retention ratio of contractor's all risk and engineering class and marine, aviation and transit (MAT) businesses remained low.

Compulsory motor business, contractor's all risk and engineering and liabilities were the key growth drivers for the sector. Gross direct premiums from compulsory motor line ("Motor Act") recorded a strong growth of 22.8% while the contractor's all risks and engineering class GDP collectively increased by 16.3%. On the other hand, the growth of personal accident (PA) and MAT slowed in 2012 to 3.9% and 4.8% respectively.

Exhibit 3 : Breakdown of General Insurance Gross Direct Premiums in 2012

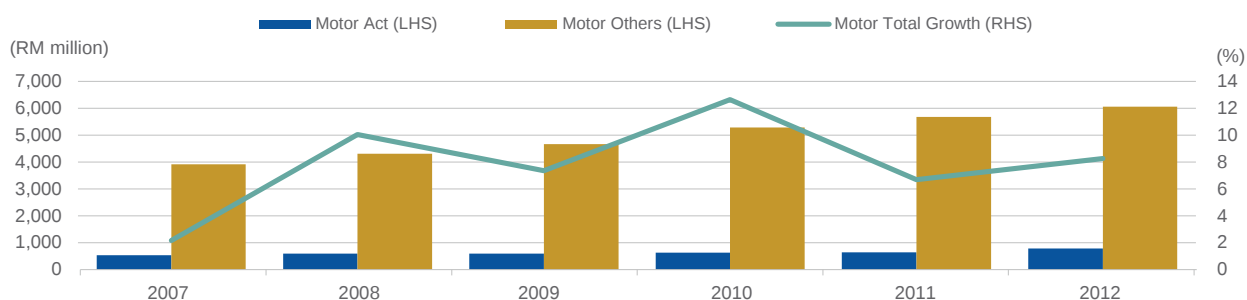


Source: ISM

Motor insurance remained to be the largest class of insurance business for the domestic general insurance industry in 2012. More than 46% of the market's total gross direct premiums came from motor insurance. Despite strong growth momentum, Motor Act business only represented about 11.4% of total motor gross direct premiums written in 2012, while the remainder was originated from non-compulsory third party and comprehensive motor insurance.

As in previous years, the next largest class of insurance business is fire insurance (16.4%), followed by the marine, aviation and transit (MAT) classes (10.1%). In light of low penetration rate, demand for non-motor classes such as liabilities, workmen's compensation and employers' liability in Malaysia will progressively increase in the medium term. Additionally, as Malaysia continues to transit towards a high-value-added economy, medical and health insurance's share of direct premiums will further escalate in the long term.

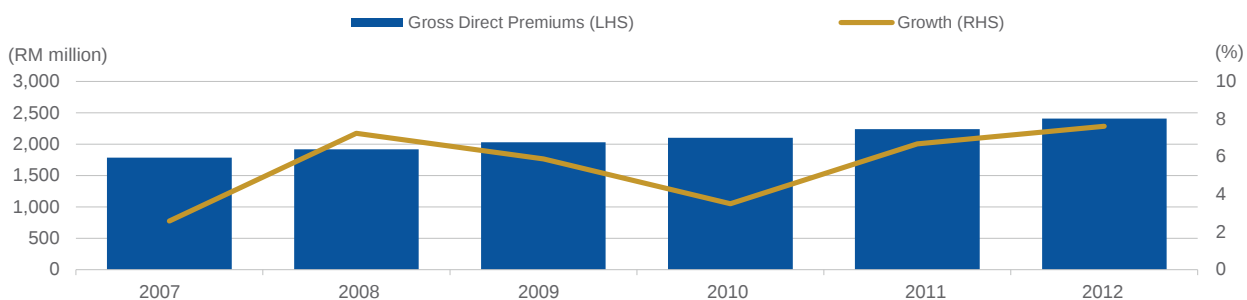
Exhibit 5 : Motor Insurance - Gross Direct Premiums and Growth



Source: ISM

The motor class reported a growth of 8.3%, in terms of total direct premiums, in 2012. Higher motor vehicle sales volume along with a very mild revision of the pricing rates of compulsory motor insurance premium led to the persistent growth in total motor premiums. With the existing tariff-pricing structure, the fire class has maintained its steady growth momentum over the last three years. In line with the expansion of domestic economic activities, fire premiums grew at a rate of 7.6% in 2012, as compared with 6.7% a year earlier. Strong household and business spending is likely to persistently underpin steady expansion of the motor and fire class. The proposed elimination of pricing tariffs, however, could constrain the premium growth in the fire class in the future.

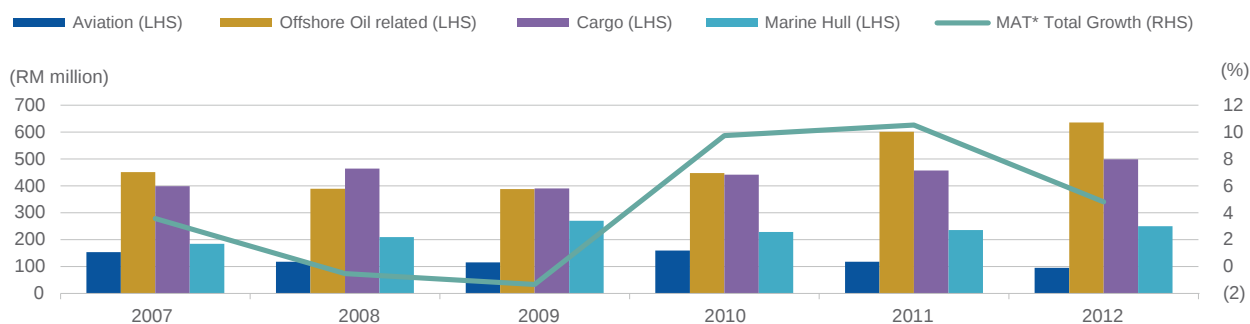
Exhibit 6 : Fire Insurance - Gross Direct Premiums and Growth



Source: ISM

Gross direct premiums growth of marine, aviation and transit (MAT) insurance declined to only 4.8% in 2012 from 10.5% in 2011 while MAT's contribution to total GDPs of the domestic insurance was still around 10%. General insurers cede out significant portion of their underwriting risks in aviation and offshore oil-related business through both treaty and facultative reinsurance coverage. The net retention ratio for aviation and offshore oil-related business was only about 4.8% and 3.4% in 2012 respectively. Cargo's retention ratio was 62.3% while marine hull stood at 19.8% in 2012.

Exhibit 7 : MAT* Insurance: Gross Direct Premiums and Growth



*MAT = Marine, Aviation and Transit

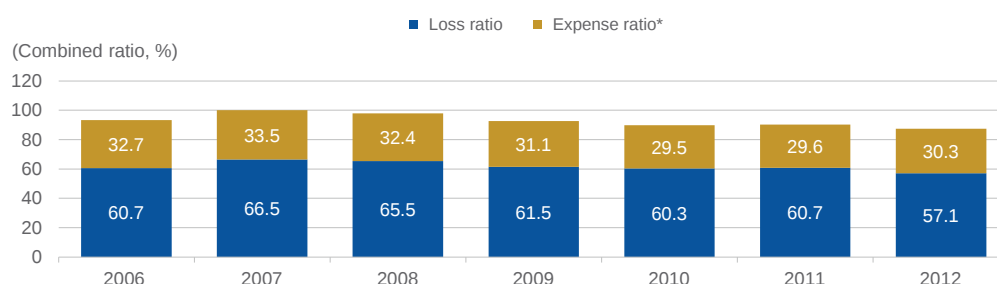
Source: ISM

Subject to the pricing environment of marine hull and dynamics of Malaysia's trading activities, MAT class will continue to show its volatility in its premium growth. Nonetheless, persistent expansion in Malaysia's trading activities will be a key driving factor in keeping MAT's growth in the medium to long term.

Underwriting Performance

General insurers further strengthened its underwriting performance in 2012 mainly through improving claim experience. All lines of business, except aviation and CAR, recorded better claim experiences in 2012. Loss ratio on both incurred and paid basis decreased to 57.1% and 54.0% respectively in 2012, from 60.7% and 57.4% respectively in 2011.

Exhibit 8 : Underwriting Performance of General Insurance

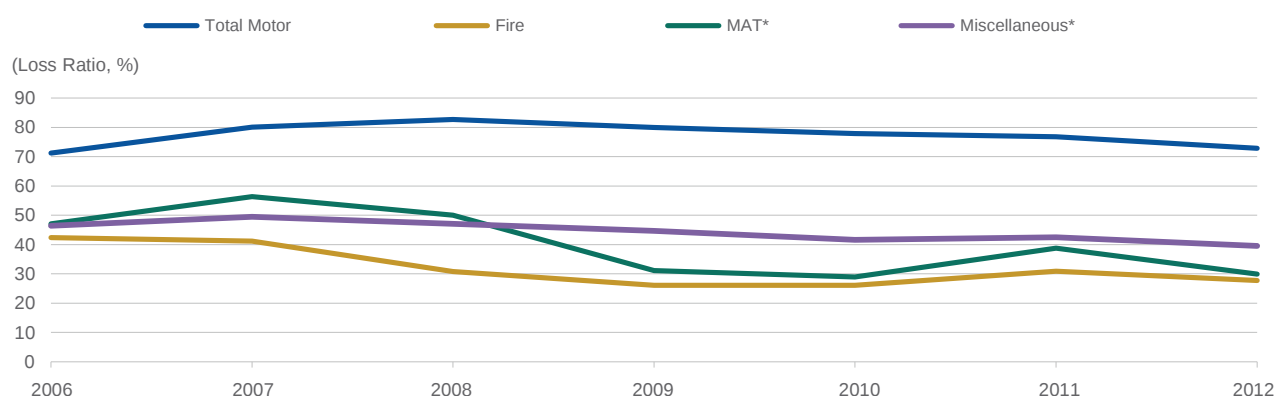


*Expense ratio is based on net earned premium

Source: ISM

The cost structure of the sector remained relatively stable in 2012 even though the ratio of management expenses to total net earned premium trended upward slightly. The expense ratio which includes commission and management expenses stood at the level of about 30.3% in 2012. The combined ratio of the general insurance industry dropped from 90.3% in 2011 to only 87.4% in 2012, the lowest level compared with the results over the past five years.

Exhibit 9 : Loss Ratio by Major Class of Business



*MAT = Marine, aviation and transit.

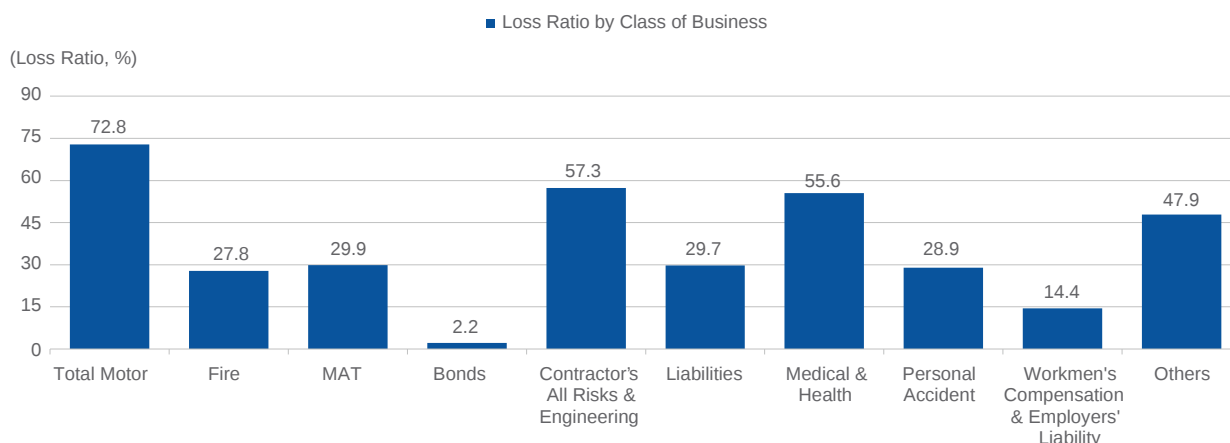
Miscellaneous class includes bonds, contractor's all risk & engineering, liabilities, medical and health, personal accident, workmen's compensation & employers' liability and others

Source: ISM

Favourable loss reserve development in marine hull in 2012 further moderated MAT class's incurred loss ratio to only 29.9% as compared with 38.8% in 2011. With the reinsurance commission income due to high cession of risk in MAT, the combined ratio of MAT class declined to 51.3% in 2012 from 59.1% in 2011. Additionally, medical and health insurance (MHI) made notable progress in further improving its claim ratio in 2012. While underwriting profitability of MHI line was weak prior to 2011, its combined ratio further decreased to 83.5% in 2012 from 93.4% in 2011 and 106.3% in 2010.

With the presence of tariff pricing structure, fire class's underwriting profitability remained consistently attractive and stable. Tariff pricing along with the absence of major catastrophe perils such as earthquakes in Malaysia enabled fire insurers to maintain their loss ratio at a level which were consistently lower and less volatile than that of other major business classes. Despite an increase in the acquisition cost, the combined ratio of fire class was kept at 52.7% in 2012, reflecting its strong underwriting profitability.

Exhibit 10 : General Insurance's Loss Ratio by Class of Business

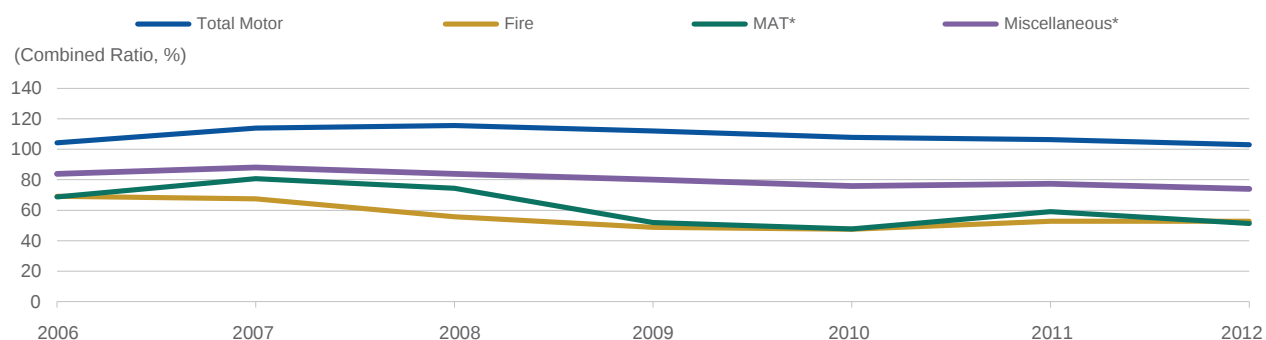


Source: ISM

Motor insurers' underwriting profitability is negatively affected by the adverse claim experience from compulsory motor insurance cover. The total motor insurance still suffered an underwriting deficit although the magnitude of the underwriting deficit was reduced. With stable acquisition cost and stable claim experience, underwriting results of non-compulsory motor insurance, which is grouped under "Motor Other", however remained healthy in 2012. Motor Other reported a combined ratio of 83.9% in 2012 compared with 84.3% in 2011.

Increasing accident rates, a higher amount of claims for bodily injury claims, rising medical costs and fraudulent claims consistently undermined the loss ratio of the Motor Act business over the past few years. Loss experience of compulsory third-party bodily injury and death motor insurance remained poor in 2012 although there was a small quantum of pricing adjustment after the launch of new motor cover framework in January 2012. While the commission expense remained stable, Motor Act's combined ratio remained poor, standing at 294.4% in 2012.

Exhibit 11 : General Insurance Industry Combined Ratio by Major Class of Business



*MAT = Marine, aviation and transit.

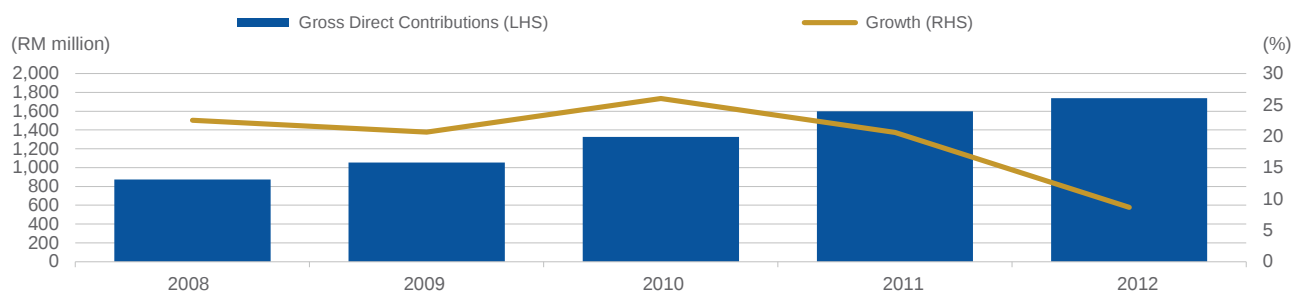
Miscellaneous class includes bonds, contractor's all risk & engineering, liabilities, medical and health, personal accident, workmen's compensation & employers' liability and others

Source: ISM

GENERAL TAKAFUL

The general takaful sector recorded a slower pace of expansion in 2012 after four consecutive years of double-digit growth. Gross direct contributions increased by about 8.7% to RM1.74 billion in 2012. Gross contributions written from several non-motor commercial lines such as cargo, contractor's all risks and engineering declined in 2012 although the growth of two major classes, namely total motor and fire, within the general takaful sector remained robust. Nonetheless, in light of the significant size of the Islamic population, the general takaful sector, especially the personal lines, will consistently expand as the acceptance of takaful model which is based on the sharing concept increases in Malaysia.

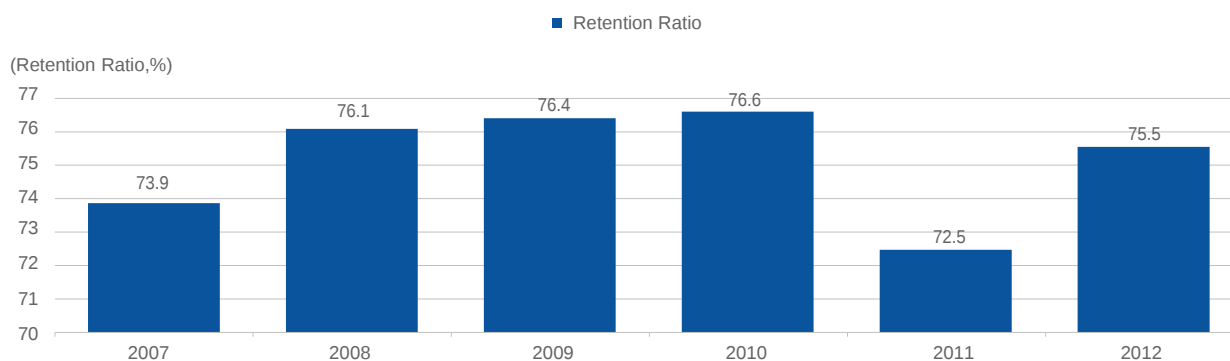
Exhibit 12 : General Takaful Gross Direct Contributions and Growth



Source: ISM

The general takaful sector is still dominated by a couple of major operators although the registered operators increased to 12 from eight in 2008. A small book of business and lack of operating scale continued to exacerbate some new operators' underwriting volatility. Limited capital resources generally constrain general takaful operators' risk retention capacity. The retention ratio of the entire general takaful sector was only about 75.5% although motor which accounted for about 60% of gross direct contributions in 2012 generally has much higher retention ratio.

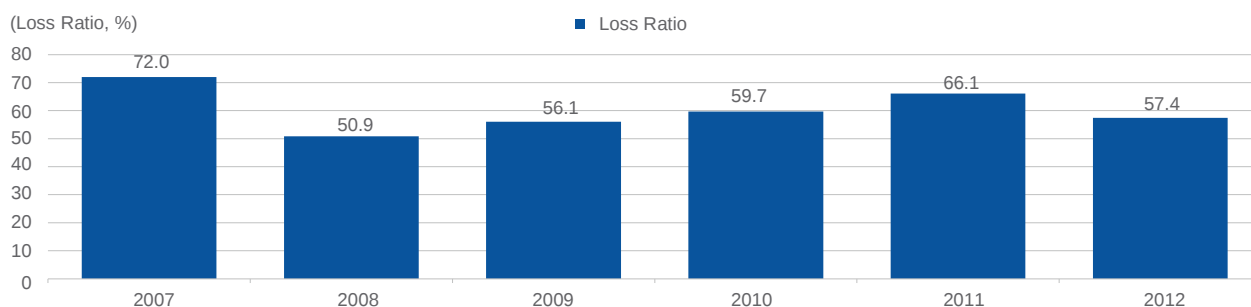
Exhibit 13 : General Takaful's Retention Ratio



Source: ISM

The loss ratio of general takaful sector remained favourable in 2012, albeit volatile. The general takaful business produced higher underwriting volatility as the scale of contributions from the takaful sector remained small in comparison with total premiums from conventional segment. General takaful's gross direct contributions only represented about 12% of gross direct premiums written from the conventional sector in 2012. Fluctuation in contributions adversely affected claim ratios of several non-motor lines such as MAT, liability and medical and health.

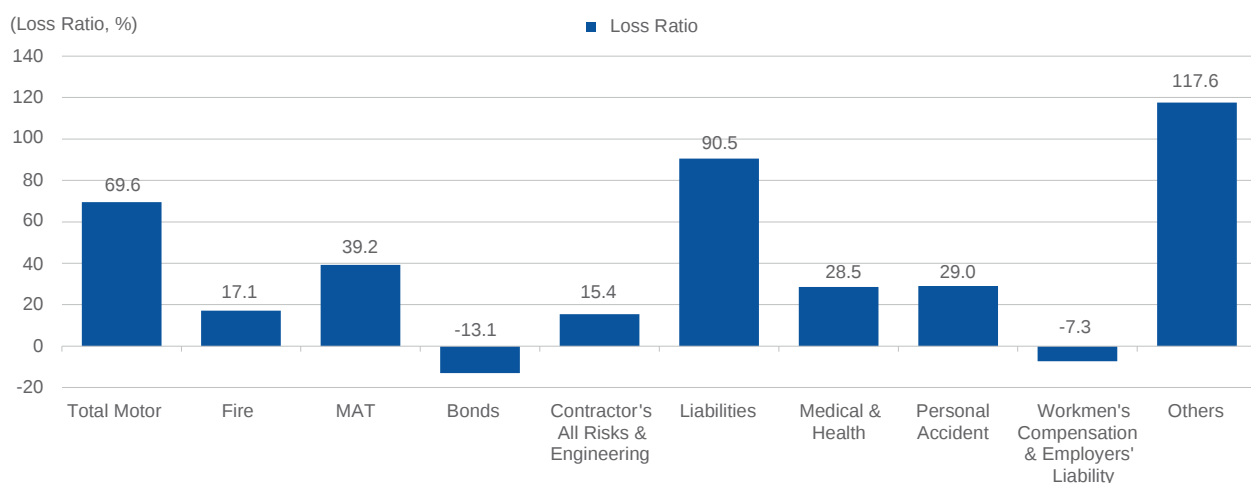
Exhibit 14 : Trend of General Takaful's Loss Ratio



Source: ISM

Consistently adverse claim experience continued to undermine the underwriting results of Motor Act although the line reported an improvement in claim ratio in 2012. The claim ratio of Motor Act business was still in excess of 240% in 2012. In tandem with the conventional sector, many general takaful operators were able to sustain favourable underwriting margin in fire class. The takaful sector has a lower claim ratio in fire class than conventional sector in 2012 despite a smaller base of contributions.

Exhibit 15 : General Takaful's Loss Ratio by Line of Business in 2012



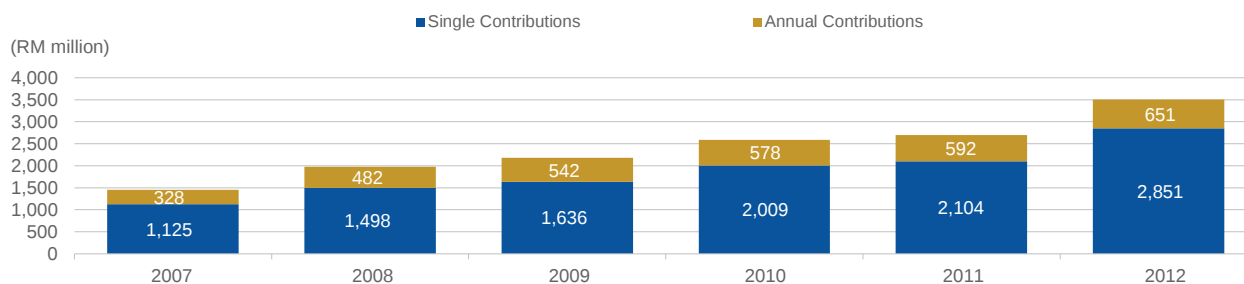
Source: ISM

FAMILY TAKAFUL

In light of the low market penetration and wider distribution coverage with the entry of more Takaful operators, the family takaful sector registered substantial growth in 2012. Several new distribution partnerships between banks and takaful operators have been formed over the past two years.

In terms of new contributions, family takaful grew by about 30% in 2012 as compared with 4.2% in 2011. A Higher demand for single contribution group ordinary policies and an emphasis on the use of bancatakaful distribution platform in disseminating products by takaful operators contributed favourably to the surge in business volume from single contributions products. Approximately 81% of the new sales were originated from the single contribution type in 2012.

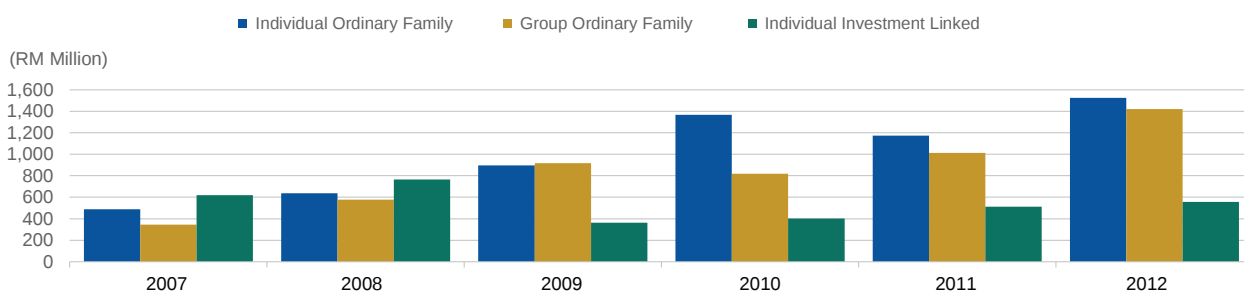
Exhibit 16 : New Business Growth: Single Contributions Versus Annual Contributions



Source: ISM

While the demand for individual ordinary family policies was weak in 2011, family takaful operators made a sharp turnaround in expanding individual ordinary policies in 2012. Individual ordinary family posted an overall growth of 30% in 2012 as compared with the negative growth of 14% due to strong demand of single contribution individual ordinary term family takaful products. The popularity of investment-linked (IL) takaful products has been steadily climbing over the past five years although the global financial crisis in 2008 greatly undermined the demand of IL policies in 2009.

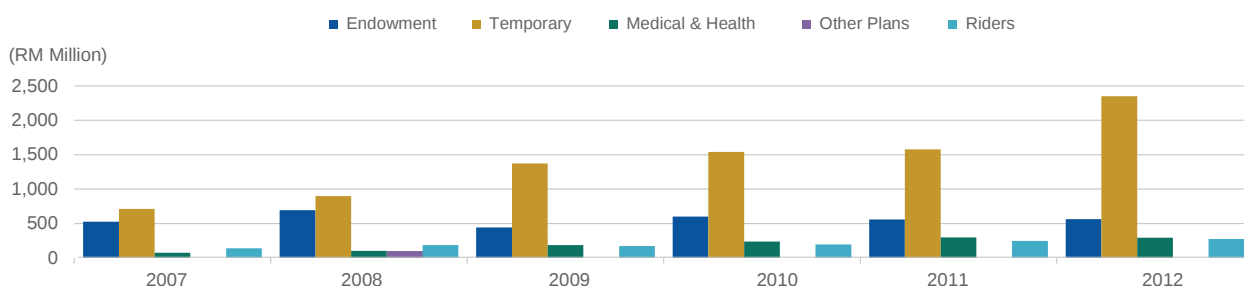
Exhibit 17 : Family Takaful New Business Growth by Major Plans



Source: ISM

Family takaful operators continued to seek a higher business margin by putting greater efforts in distributing protection-type of family takaful products such as temporary family takaful policies. New contributions from temporary family takaful policies rose by 49% to RM2.3 billion in 2012. New sales of endowment remained sluggish while there was a slowdown in the new contributions growth of medical and health policies in 2012.

Exhibit 18 : Family Takaful New Business Growth by Key Products



Source: ISM

ISSUES IN THE INSURANCE SECTOR

Several regulatory initiatives could shift the dynamics and structure of Malaysia's insurance and takaful market.

Licensed takaful operators are required at present to have the minimum paid up capital requirement of RM100 million. To align the capital requirement of takaful operators with conventional insurers, BNM has proposed a RBC framework for the takaful sector which will take effect from January 2014.

The institution of the new capital regime is unlikely to impose a capital strain on existing operators, in light of the start up status of many takaful operators in Malaysia. However, insurers with a significant capital buffer embedded within takaful funds could be affected, as only an additional 30% in excess of statutory minimum will be recognized as part of capital in the computation of total capital available.

The poor claim experience of Motor Act business is still a major concern for the entire general insurance industry. In light of escalating accident rates and rising hospitalization and medical costs, BNM has allowed motor insurers to mitigate the misalignment in motor premium through steady premium rates adjustments from January 2012. The original premium pricing of third-party bodily injury and death motor insurance was based on a tariff system which had not been revised for more than three decades. Premium rates for the motor class, however, are expected to be liberalized after 2016.

In view of the pace of premium pricing changes in coming years, adverse claim experience of Motor Act business is likely to persist in the near term. Significant underwriting deficit of Motor Act's business has hampered and will continue to constrain the performance of all motor insurers.

With the existing tariff-pricing structure, the fire business becomes one of the most profitable classes for Malaysian general insurers. To enhance market efficiency, BNM has the intention to take a progressive measure to eliminate fire tariff although no specific schedule has been given.

Given the potential change in the tariff structure of fire class, the sustainability of general insurers' underwriting margin will become uncertain. Some market participants believe pricing competition after the elimination of tariff system in the fire class will likely lead to erosion of general insurers' underwriting profitability.

The government gazetted the Personal Data Protection (PDPA) Act in June 2010 to regulate the way an organization (including an insurance company) collects, handles and stores information of individuals for commercial transactions. The imposition of regulations on the use of personal data for cross-selling or soliciting new customers will undoubtedly lead to a transformation in insurers' business generation process.

INDUSTRY PROSPECTS

The growth prospect for the Malaysian insurance sector remains positive with low insurance penetration and ongoing economic expansion. The need for insurance protection is likely to remain strong in the medium to long term as Malaysia continues to transit towards a high-value-added and high-income economy. Rising disposal income and a growing middle class will continue to spur new business growth in medical and life insurance policies.

Additionally, higher government expenditures associated with infrastructural projects and rising business spending will steadily boost the demand for commercial insurance policies. Premium volumes of non-motor products such as liabilities, CAR and engineering will increase as the coverage further expands. Low market penetration and wider product reach following the entry of more takaful players are likely to accelerate the growth of the general and family takaful market.

General insurers' profits continue to be contained by the tariff-pricing structure in the fire class in the short term while the gradual change in motor premium pricing rates will mildly moderate the underwriting deficit from Motor Act business.

However, several planned regulatory changes could possibly challenge both life and general insurers' operating margin. Yet the magnitude of reduction in operating return remains to be seen - subject to the pace of deregulation and the risk appetite of major insurers. General insurers need to strengthen their underwriting capability in terms of sophistication in pricing and risk management in order to sustain companies' competitive edge in an era of deregulation. Takaful players will likely revise its strategy in expanding the insurance portfolio and making asset-allocation decisions after the implementation of the takaful RBC regime.

M&A activities in the Malaysia insurance sector have continued to surge after the liberalization of foreign-ownership limit to 70% from 49% and the implementation of RBC framework by BNM. The market landscape of Malaysian general insurance sector will evolve further as the trend of M&A activities continue. The formation of larger insurance conglomerates with more capital resources will shift market dynamics, especially in the areas of distribution model, product offerings, and reinsurance arrangement over the medium to long term.

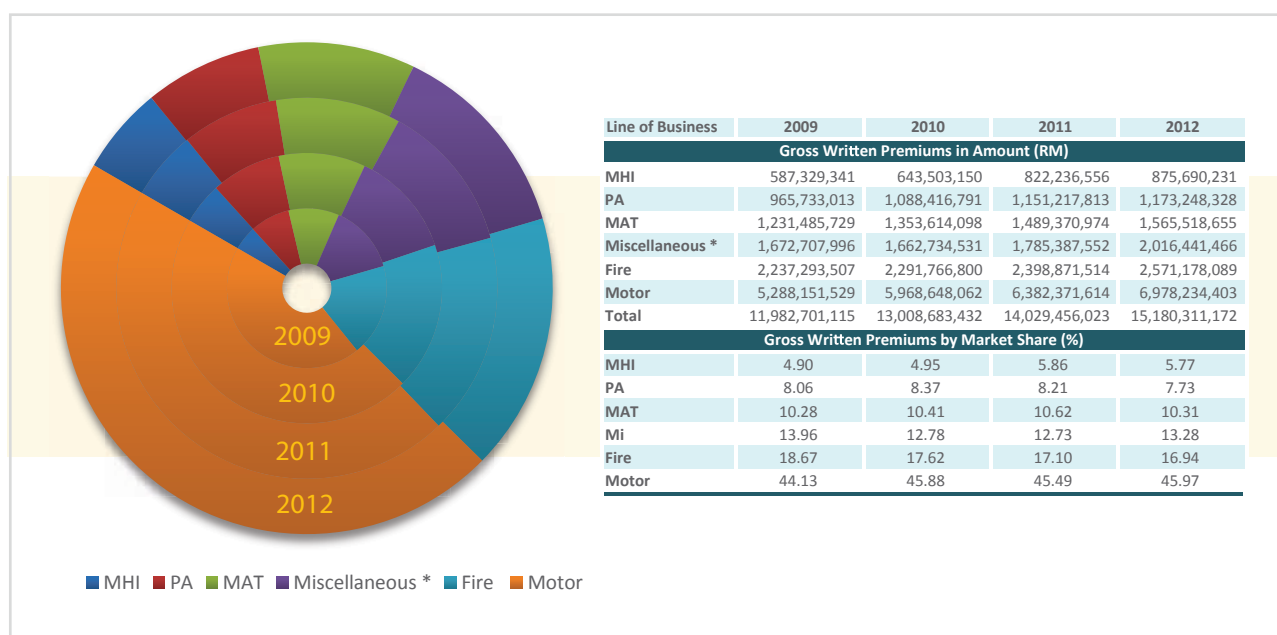
This report was contributed by Fitch Ratings.

GENERAL INSURANCE STATISTICS

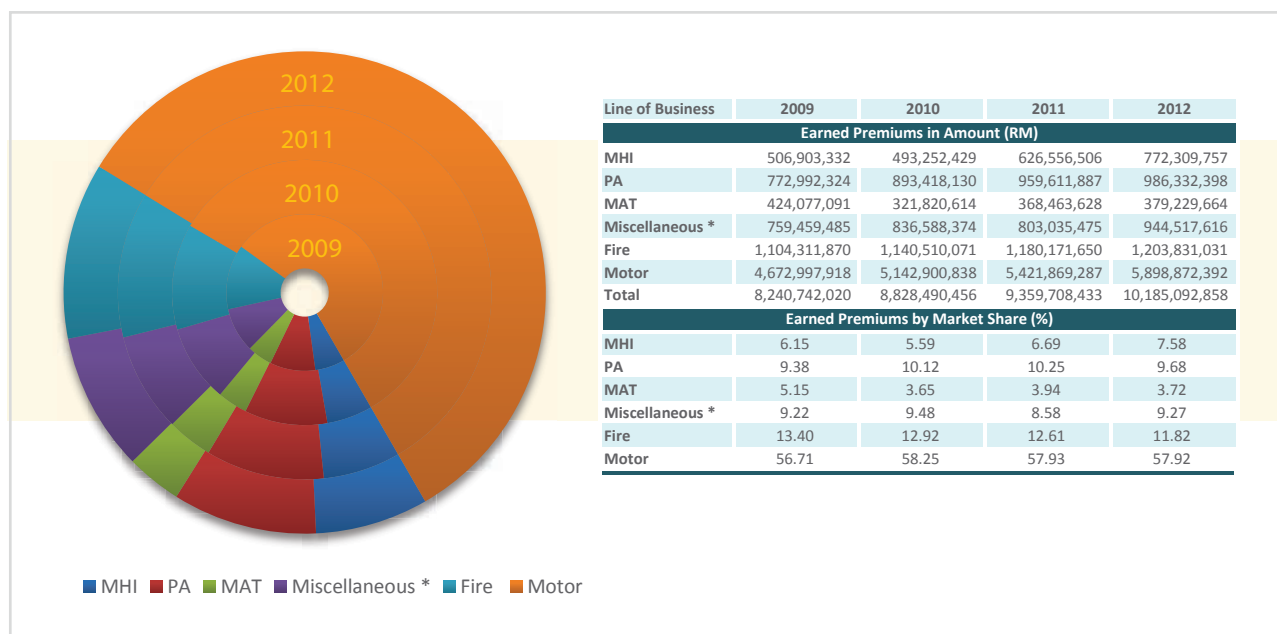
CHART 1

PREMIUMS BY LINE OF BUSINESS

GROSS WRITTEN PREMIUMS



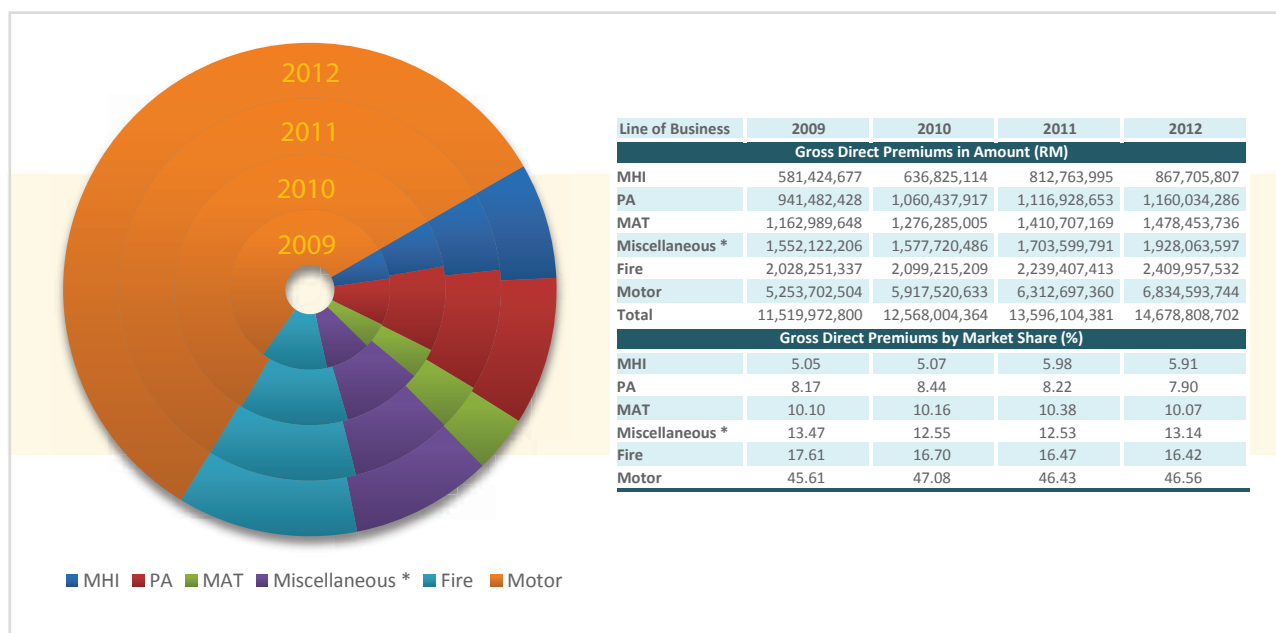
EARNED PREMIUMS



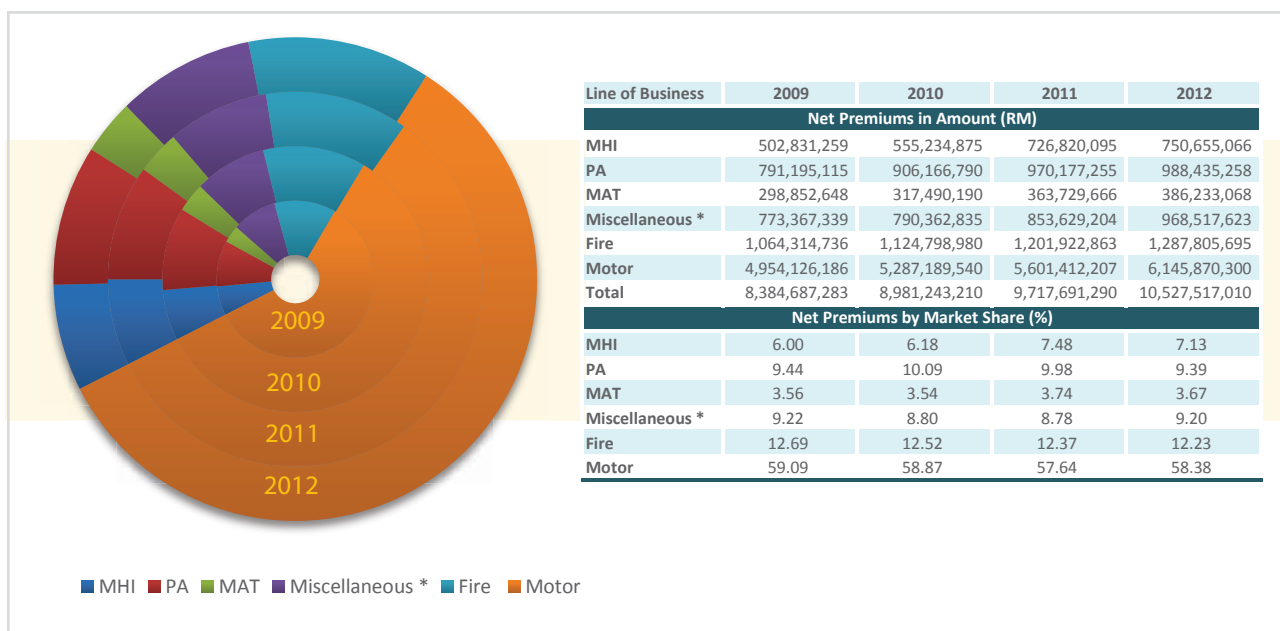
* Miscellaneous includes Bonds, Contractor's All Risks & Engineering, Liabilities, Others, Workmen's Compensation & Employers' Liability

Source : Aggregate calendar year statistics from January to December (unaudited)

GROSS DIRECT PREMIUMS



NET PREMIUMS

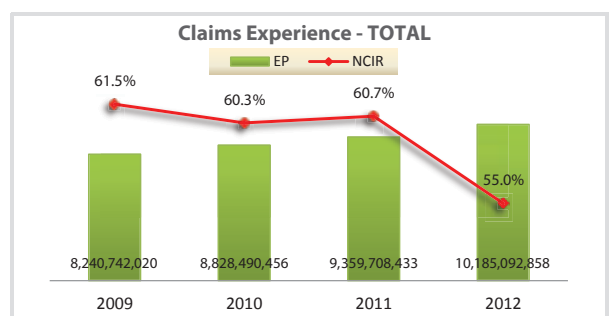
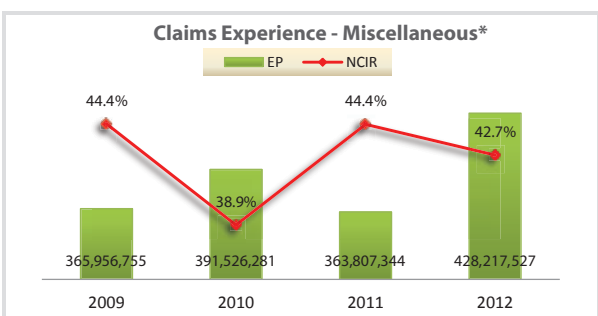
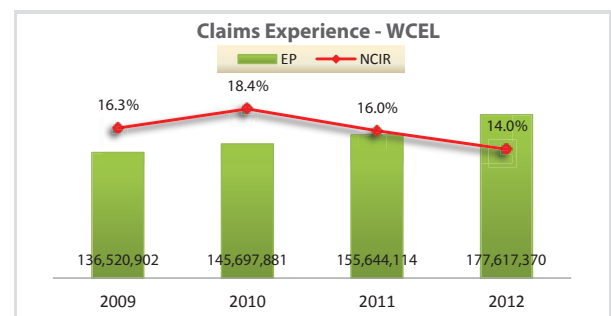
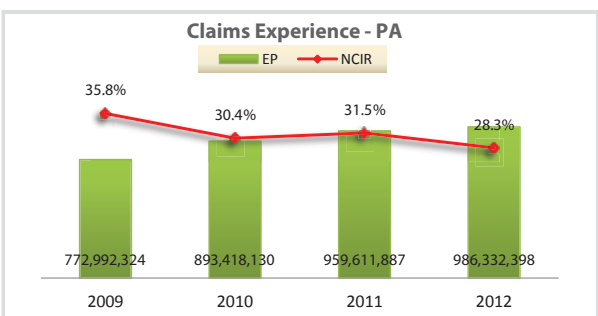
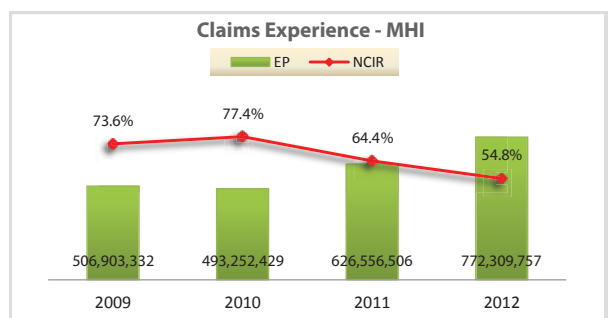
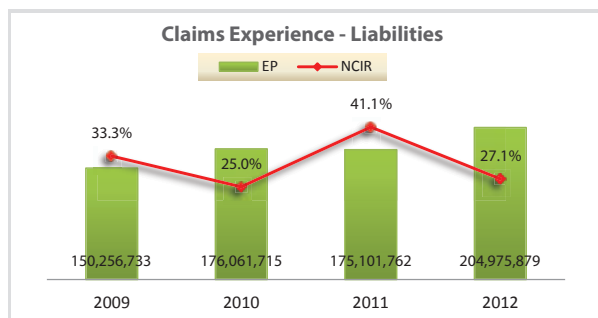
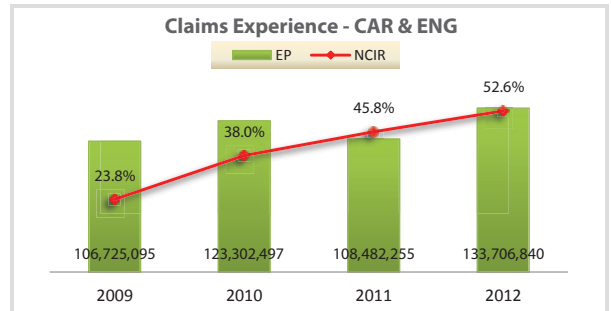
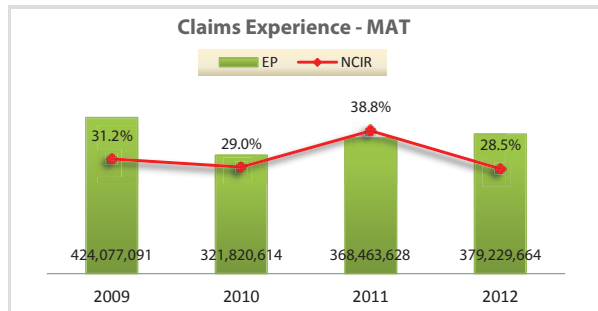
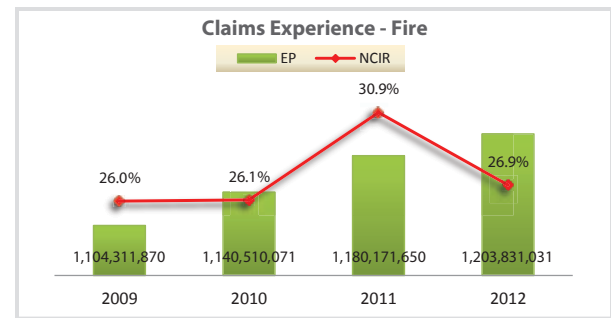
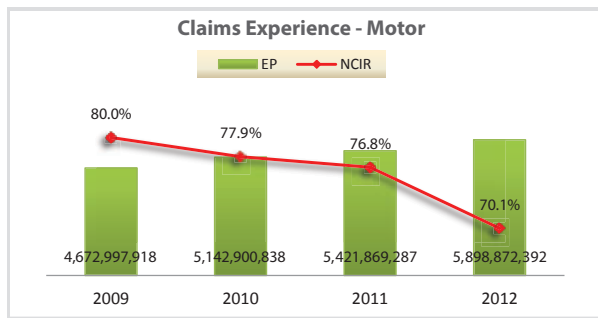


* Miscellaneous includes Bonds, Contractor's All Risks & Engineering, Liabilities, Others, Workmen's Compensation & Employers' Liability

Source : Aggregate calendar year statistics from January to December (unaudited)

CHART 2

CLAIMS EXPERIENCE



* Miscellaneous includes Bonds and Others

Source: Aggregate calendar year statistics from January to December (unaudited)

TABLE 1
KEY ECONOMIC INDICATORS

Malaysia – Key Economic Indicators	2009	2010	2011	2012¹
Population (million persons)	27.9	28.3	28.6	28.9
Labour force (million persons)	12.1	12.4	12.6	12.9
Employment (million persons)	11.6	12.0	12.3	12.5
Unemployment (% of labour force)	3.7	3.4	3.1	3.2
National Product (RM mil)				
Gross Domestic Product (GDP)				
Current price	712,857	795,037	881,080	936,219
Year 2005 price	629,885	674,946	709,261	743,543
Gross National Product (GNP)				
Current price	698,642	768,523	859,109	908,154
Year 2005 price	607,944	633,829	664,609	687,271
Gross National Savings / GNP (%)	34.0	35.4	35.5	32.7
Balance of Payments				
Goods	140,725	134,726	148,071	128,813
Exports (f.o.b.)	553,290	640,043	696,614	713,097
Imports (f.o.b.)	412,565	505,317	548,543	584,284
Services, income and transfers (net)	(29,997)	(46,647)	(50,963)	(60,280)
Current account balance	110,727	88,079	97,108	68,532
Current account balance (% of GNP)	15.8	11.5	11.3	7.5
Consumer Price Index (Year 2010 = 100)	0.6	1.7	3.2	1.3 ²
Commercial banks base lending rate (average rates as at end-year, %)	5.6	6.0	6.5	6.5 ³

Note:

¹ Estimate figure

² as at November 2012

³ as at August 2012

Source:

1. *Economic Reports 2012/2013, Treasury Malaysia, Ministry of Finance*

2. *Department of Statistics, Jabatan Perangkaan Negara*

3. *Economics Planning Unit*

TABLE 2
INSURANCE KEY INDICATORS

General Insurance Direct Business	2009	2010	2011	2012
Premiums (RM)				
Gross Written Premiums	11,982,701,115	13,008,683,432	14,029,456,023	15,180,311,172
Gross Direct Premiums	11,519,972,800	12,568,004,364	13,596,104,381	14,678,808,702
Net Premiums	8,384,687,283	8,981,243,210	9,717,691,290	10,527,517,010
Reinsurance Accepted	462,728,315	440,679,068	433,351,640	501,502,470
Reinsurance Premiums Ceded	3,598,013,832	4,027,440,222	4,311,764,733	4,652,794,162
Earned Premiums	8,240,742,020	8,828,490,456	9,359,708,433	10,185,092,858
Net Premiums by Product (RM)				
Total	8,384,687,283	8,981,243,210	9,717,691,290	10,527,517,010
Fire	1,064,314,736	1,124,798,980	1,201,922,863	1,287,805,695
Marine, Aviation and Transit	298,852,648	317,490,190	363,729,666	386,233,068
Motor - Total	4,954,126,186	5,287,189,540	5,601,412,207	6,145,870,300
- Act	554,626,840	540,319,229	561,658,962	714,832,816
- Others	4,399,499,346	4,746,870,311	5,039,753,245	5,431,037,484
Contractor's All Risks & Engineering	115,858,887	112,866,353	131,182,738	146,213,341
Liabilities	163,123,026	167,349,711	188,442,175	213,359,120
Medical Expenses & Personal Accident	1,294,026,374	1,461,401,665	1,696,997,350	1,739,090,324
Workmen's Compensation & Employers' Liability	133,197,608	145,425,905	157,436,267	189,187,318
Miscellaneous*	361,187,818	364,720,866	376,568,024	391,921,949
Claims (RM)				
Gross Claims Paid	6,677,486,157	6,868,948,204	7,008,087,667	6,952,574,776
Claims Recoveries	1,660,071,227	1,588,963,539	1,790,938,706	1,786,870,304
Net Claims Paid	5,017,414,930	5,279,984,665	5,217,148,961	5,165,704,472
Net Claims Incurred	5,067,845,256	5,321,859,643	5,683,195,599	5,605,073,584
Claims Ratio (%)				
Total	61.5%	60.3%	60.7%	55.0%
Fire	26.0%	26.1%	30.9%	26.9%
Marine, Aviation and Transit	31.2%	29.0%	38.8%	28.5%
Motor - Total	80.0%	77.9%	76.8%	70.1%
- Act	259.3%	271.2%	287.5%	239.1%
- Others	59.5%	58.2%	54.9%	53.0%
Contractor's All Risks & Engineering	23.8%	38.0%	45.8%	52.6%
Liabilities	33.3%	25.0%	41.1%	27.1%
Medical Expenses & Personal Accident	56.7%	47.1%	44.5%	51.0%
Workmen's Compensation & Employers' Liability	16.3%	18.4%	16.0%	14.0%
Miscellaneous*	44.4%	38.9%	44.4%	42.7%
Underwriting Result (%)				
Claims ratio	61.5%	60.3%	60.7%	55.0%
Management Expenses ratio	21.3%	20.2%	19.9%	20.3%
Commission ratio	9.7%	9.3%	9.6%	9.8%
Underwriting Margin ratio	7.4%	10.2%	9.7%	14.9%
Operating Result (RM)				
Underwriting Gain/Loss	612,603,044	900,279,770	907,801,624	1,515,765,761
Total Investment Income	799,703,745	904,314,324	855,686,182	926,511,864
Operating Profit/Loss	1,412,306,789	1,804,594,094	176,348,780	2,442,277,625

* Miscellaneous includes Bonds and Others

Note:

1. Aggregate calendar year statistics from January to December (unaudited)
2. Management Expenses from Revenue Account (excluding bad & doubtful debts)

TABLE 3
COMPANY FINANCIAL YEAR END DATE

Company	Financial Year End Date
ACE Jerneh Insurance Berhad	31-Dec-12
AIG Malaysia Insurance Berhad	31-Dec-12
Allianz General Insurance Company (Malaysia) Berhad	31-Dec-12
American International Assurance Bhd	30-Nov-12
AmG Insurance Berhad	31-Mar-12
AXA Affin General Insurance Berhad	31-Dec-12
Berjaya Sampo Insurance Berhad	31-Dec-12
Etiqa Insurance Berhad	31-Dec-12
ING Insurance Berhad	31-Dec-12
Kurnia Insurans (Malaysia) Berhad	31-Dec-12
Lonpac Insurance Bhd	31-Dec-12
MCIS Zurich Insurance Berhad	30-Jun-12
MSIG Insurance (Malaysia) Bhd	31-Dec-12
MUI Continental Insurance Berhad	31-Dec-12
Multi-Purpose Insurans Bhd	31-Dec-12
Overseas Assurance Corporation (Malaysia) Berhad	31-Dec-12
Pacific & Orient Insurance Co. Berhad	30-Sep-12
Pacific Insurance Berhad (The)	31-Dec-12
Progressive Insurance Bhd	31-Dec-12
Prudential Assurance (Malaysia) Bhd	31-Dec-12
QBE Insurance (Malaysia) Berhad	31-Dec-12
RHB Insurance Berhad	31-Dec-12
Tokio Marine Insurans (Malaysia) Berhad	31-Dec-12
Tune Insurance Malaysia Berhad	31-Dec-12
UNI.Asia General Insurance Berhad	31-Mar-12
Zurich Insurance Malaysia Berhad	31-Dec-12

TABLE 4
REVENUE ACCOUNT (INCOME) (RM)

Company	Opening Reserves		
	Premium Liabilities	Claims Liabilities	Other Reserves
ACE Jerneh Insurance Berhad	203,902,383	349,360,811	0
AIG Malaysia Insurance Berhad	186,593,932	252,534,773	0
Allianz General Insurance Company (Malaysia) Berhad	418,295,777	922,703,328	0
American International Assurance Bhd	345,347,432	125,025,285	0
AmG Insurance Berhad	274,988,634	431,221,960	0
AXA Affin General Insurance Berhad	276,697,468	376,789,365	0
Berjaya Sampo Insurance Berhad	167,541,217	352,418,540	0
Etika Insurance Berhad	275,520,062	327,389,349	0
Kurnia Insurans (Malaysia) Berhad	338,114,068	749,573,511	0
Lonpac Insurance Bhd	272,992,994	229,009,844	0
MCIS Zurich Insurance Berhad	69,319,107	139,859,310	0
MSIG Insurance (Malaysia) Bhd	428,534,093	632,066,509	0
Multi-Purpose Insurans Bhd	99,813,351	200,360,584	0
Overseas Assurance Corporation (Malaysia) Berhad	103,809,997	204,685,532	0
Pacific & Orient Insurance Co. Berhad	182,708,290	308,303,994	0
Pacific Insurance Berhad (The)	66,314,000	85,731,000	0
Progressive Insurance Bhd	38,980,643	72,816,552	0
Prudential Assurance (Malaysia) Bhd	14,721,780	24,401,511	0
QBE Insurance (Malaysia) Berhad	57,288,760	102,971,814	0
RHB Insurance Berhad	101,070,395	170,487,646	0
Tokio Marine Insurans (Malaysia) Berhad	341,689,491	572,032,130	0
Tune Insurance Malaysia Berhad	80,020,815	195,831,392	0
UNI.Asia General Insurance Berhad	96,413,827	279,726,079	0
Zurich Insurance Malaysia Berhad	166,508,219	451,795,512	0
Total (Industry)	4,607,186,735	7,557,096,331	0

Note:

1. The following companies are excluded from the above statistics:

- a) ING Insurance Berhad
- b) MUI Continental Insurance Berhad

Premiums (Net)	Net Investment Income	Transfer from Shareholders' / Working Fund	Profits on Disposal of Assets	Miscellaneous Income
482,449,766	33,951,860	0	2,851,072	15,238,678
389,803,557	36,598,524	0	1,815,122	3,198,348
1,169,484,723	97,554,661	0	4,416,057	11,367,940
400,046,712	22,690,243	0	566,447	13,187,065
566,679,396	36,741,429	0	6,731,047	1,959,947
637,843,407	42,740,331	0	17,584,404	2,415,753
398,641,617	27,514,629	0	2,143,591	9,179,909
537,747,508	27,326,530	0	11,682,858	18,887,580
839,475,504	82,142,580	0	6,594,139	1,272,013
558,648,969	31,110,148	0	71,864	4,204,147
144,224,033	16,962,323	0	5,449,274	3,172,854
1,037,065,659	70,541,413	0	26,419,597	5,323,914
262,966,327	24,596,653	0	9,120,490	13,112,312
254,872,421	21,245,484	0	11,013,578	7,868,785
332,401,925	25,821,221	0	774,994	8,094,914
135,264,251	10,851,946	0	2,567,922	1,742,708
87,623,204	11,714,709	0	4,536,786	6,276,599
31,632,735	4,839,377	0	248,832	650,329
137,283,858	5,944,143	0	3,613,919	1,190,369
310,540,542	20,155,862	0	4,545,260	5,178,185
720,172,154	48,463,474	0	1,294,851	12,982,808
137,640,952	17,306,236	0	8,885,602	2,487,594
274,913,799	26,411,270	0	509,556	15,289,617
418,087,671	29,355,851	0	4,346,140	4,531,439
10,265,510,690	772,580,897	0	137,783,402	168,813,807

TABLE 5
REVENUE ACCOUNT (OUTGO) (RM)

Company	Net Claims Paid	Net Commissions	Management Expenses*	Loss on Disposal Assets
ACE Jerneh Insurance Berhad	168,355,310	47,506,745	122,541,332	49,068
AIG Malaysia Insurance Berhad	172,295,578	29,984,812	132,855,453	205,845
Allianz General Insurance Company (Malaysia) Berhad	521,067,468	104,070,231	217,524,174	0
American International Assurance Bhd	216,088,175	58,257,243	73,848,871	149,473
AmG Insurance Berhad	363,890,357	58,836,023	85,778,175	223,840
AXA Affin General Insurance Berhad	302,907,072	67,981,333	112,812,619	4,407
Berjaya Sompoo Insurance Berhad	242,588,822	37,088,894	64,442,483	0
Etika Insurance Berhad	246,932,053	52,495,903	146,488,519	0
Kurnia Insurans (Malaysia) Berhad	474,178,225	78,188,285	166,426,688	39,089
Lonpac Insurance Bhd	205,128,373	41,942,564	96,346,804	0
MCIS Zurich Insurance Berhad	75,634,401	2,492,194	27,775,629	0
MSIG Insurance (Malaysia) Bhd	551,381,388	105,611,156	165,776,397	1,603,141
Multi-Purpose Insurans Bhd	119,592,789	27,438,482	57,628,849	5,187
Overseas Assurance Corporation (Malaysia) Berhad	138,956,945	25,857,680	56,637,591	620,860
Pacific & Orient Insurance Co. Berhad	177,856,590	11,093,236	50,198,405	117,811
Pacific Insurance Berhad (The)	65,871,192	15,758,800	29,958,749	73,027
Progressive Insurance Bhd	33,238,888	4,024,221	22,727,938	0
Prudential Assurance (Malaysia) Bhd	11,194,166	5,044,023	5,918,906	0
QBE Insurance (Malaysia) Berhad	42,965,518	24,882,367	29,072,565	9
RHB Insurance Berhad	121,755,826	28,824,871	58,849,511	0
Tokio Marine Insurans (Malaysia) Berhad	373,595,605	66,595,071	123,712,228	157,683
Tune Insurance Malaysia Berhad	93,610,943	10,170,119	30,006,417	670,990
UNI.Asia General Insurance Berhad	173,208,650	10,601,833	63,850,973	10,534
Zurich Insurance Malaysia Berhad	210,548,549	58,070,866	98,252,641	24,015
Total (Industry)	5,102,842,883	972,816,952	2,039,431,917	3,954,979

**Management Expenses from Revenue Account (Excluding Bad & Doubtful Debts)*

Note:

1. The following companies are excluded from the above statistics:

- a) ING Insurance Berhad
- b) MUI Continental Insurance Berhad

Impairment Loss	Taxes	Other Outgo	Closing Reserves			Transfer to Income Statement/Head Office Account
			Claims Liabilities	Premium Liabilities	Other Reserves	
3,436,325	44,000,302	21,217,661	329,686,717	229,701,363	0	121,259,747
80,658	12,615,721	5,971,512	250,072,611	226,524,906	0	39,937,160
3,685,265	65,549,632	11,635,025	1,047,199,159	490,204,353	0	162,887,179
0	15,950,211	9,298,263	161,664,393	326,570,906	0	45,035,649
0	25,891,613	447,476	439,006,480	273,554,673	0	70,693,776
297,659	33,548,175	4,127,411	470,471,045	264,823,735	0	97,097,272
11,230,850	18,765,878	1,630,106	351,145,369	170,841,706	0	59,705,395
660,294	24,170,789	10,035,427	388,129,604	273,028,805	0	56,612,493
0	24,678,844	35,100,271	748,823,767	381,733,659	0	108,002,987
0	46,702,886	350,713	267,773,211	298,257,229	0	139,536,186
30,345	0	5,902,701	164,225,708	62,129,213	0	40,796,710
265,240	53,278,294	2,227,732	660,837,608	479,833,613	0	179,136,616
265,593	13,019,632	746,848	228,716,160	115,559,757	0	46,996,420
0	18,130,254	2,078,055	197,397,170	112,319,728	0	51,497,514
414,984	13,993,134	27,226,092	361,702,250	168,771,809	0	46,731,027
6,841	5,321,402	783,178	99,576,000	66,726,000	0	18,396,638
0	4,100,000	821,201	93,681,118	48,104,914	0	15,250,213
0	737,800	717,137	34,518,324	16,420,235	0	1,943,973
0	8,234,803	51,036	115,953,348	67,255,674	0	19,877,543
0	15,714,421	1,244,411	204,274,048	121,864,618	0	59,450,184
0	16,143,059	19,282,235	614,356,667	367,624,145	0	115,168,215
160,206	9,974,340	365,582	199,360,000	68,576,000	0	29,277,994
0	15,270,607	873,480	262,069,414	127,775,228	0	39,603,429
0	26,990,018	11,730,501	410,366,139	187,314,363	0	71,327,740
20,534,260	512,781,815	173,864,054	8,101,006,310	4,945,516,632	0	1,636,222,060

TABLE 6
LIABILITY OF INSURANCE FUNDS (RM)

Company	Insurance Funds			
	Premium Liabilities	Other Reserves	Claims Liabilities	Provision for Taxation
ACE Jerneh Insurance Berhad	229,701,363	0	329,686,717	28,746,821
AIG Malaysia Insurance Berhad	226,524,906	0	250,072,611	7,958,374
Allianz General Insurance Company (Malaysia) Berhad	490,204,353	0	1,047,199,159	9,471,876
American International Assurance Bhd	326,570,906	0	161,664,393	3,035,460
AmG Insurance Berhad	273,554,673	0	439,006,480	8,409,881
AXA Affin General Insurance Berhad	264,823,735	0	470,471,045	21,148,766
Berjaya Sampo Insurance Berhad	170,841,706	0	351,145,369	0
Etika Insurance Berhad	273,028,805	0	388,129,604	0
Kurnia Insurans (Malaysia) Berhad	381,733,659	0	748,823,767	7,398,240
Lonpac Insurance Bhd	298,257,229	0	267,773,211	11,947,803
MCIS Zurich Insurance Berhad	62,129,213	0	164,225,708	4,681,950
MSIG Insurance (Malaysia) Bhd	479,833,613	0	660,837,608	4,648,518
Multi-Purpose Insurans Bhd	115,559,757	0	228,716,160	4,540,047
Overseas Assurance Corporation (Malaysia) Berhad	112,319,728	0	197,397,170	11,411,844
Pacific & Orient Insurance Co. Berhad	168,771,809	0	361,702,250	0
Pacific Insurance Berhad (The)	66,726,000	0	99,576,000	0
Progressive Insurance Bhd	48,104,914	0	93,681,118	0
Prudential Assurance (Malaysia) Bhd	16,420,235	0	34,518,324	1,499,943
QBE Insurance (Malaysia) Berhad	67,255,674	0	115,953,348	3,742,748
RHB Insurance Berhad	121,864,618	0	204,274,048	4,451,700
Tokio Marine Insurans (Malaysia) Berhad	367,624,145	0	614,356,667	0
Tune Insurance Malaysia Berhad	68,576,000	0	199,360,000	457,712
UNI.Asia General Insurance Berhad	127,775,228	0	262,069,414	3,340,935
Zurich Insurance Malaysia Berhad	187,314,363	0	410,366,139	22,742,628
Total (Industry)	4,945,516,632	0	8,101,006,310	159,635,246

Note:

1. The following companies are excluded from the above statistics:

- a) ING Insurance Berhad
- b) MUI Continental Insurance Berhad

Amount Due to Clients / Intermediaries / Reinsurance	Other Liability	Amount Due to Shareholders' Fund / Head office Account	Reserves for Insurance Funds	Total Liabilities / Assets
86,775,493	79,575,470	407,385,095	7,187,421	1,169,058,380
82,130,700	30,464,171	361,986,526	16,405,773	975,543,061
139,109,812	186,666,954	944,138,390	0	2,816,790,544
7,700,616	12,791,948	52,586,550	10,000,219	574,350,092
31,041,169	37,842,846	132,452,521	0	922,307,570
144,804,428	50,535,699	374,485,121	20,231,776	1,346,500,570
35,262,940	24,547,011	473,344,743	0	1,055,141,769
255,440,398	77,614,385	31,191,902	0	1,025,405,094
98,666,242	145,682,067	689,805,139	0	2,072,109,114
60,745,371	87,705,276	378,068,168	0	1,104,497,058
54,089,991	20,431,879	202,608,995	0	508,167,736
86,983,934	69,212,139	916,321,585	0	2,217,837,397
75,438,675	53,007,591	272,396,833	0	749,659,063
35,951,937	42,964,378	222,736,603	0	622,781,660
16,228,816	75,864,501	227,434,077	0	850,001,453
31,038,420	8,567,375	142,829,104	0	348,736,899
34,575,590	50,711,777	184,882,249	0	411,955,648
527,390	3,125,096	57,591,016	0	113,682,004
20,644,404	10,383,504	179,503,213	0	397,482,891
35,774,868	31,425,582	263,852,837	556,578	662,200,231
153,404,259	102,486,135	660,761,728	7,081,002	1,905,713,936
63,182,875	24,474,930	185,403,326	0	541,454,843
68,921,797	45,383,917	306,337,731	4,856,855	818,685,877
34,869,254	77,840,198	70,299,383	9,418,431	812,850,396
1,653,309,379	1,349,304,829	7,738,402,835	75,738,055	24,022,913,286

TABLE 7
ASSETS OF INSURANCE FUNDS (RM)

Company	Property, Plant and Equipment	Loans	Investments		
			Malaysian Government Papers / Guaranteed Loans	Corporate / Debt Securities	Others
ACE Jerneh Insurance Berhad	43,011,459	0	304,059,000	484,870,455	0
AIG Malaysia Insurance Berhad	6,273,650	1,833,013	343,199,346	333,047,358	10,192,038
Allianz General Insurance Company (Malaysia) Berhad	51,433,365	3,943,738	1,221,078,481	1,215,001,619	61,341,520
American International Assurance Bhd	928,167	195,567	90,313,311	365,712,219	0
AmG Insurance Berhad	8,753,790	3,123,982	0	290,092,371	367,370,386
AXA Affin General Insurance Berhad	22,726,982	951,590	433,533,000	289,236,640	0
Berjaya Sampo Insurance Berhad	32,453,788	665	50,308,089	251,364,280	120,790,419
Etika Insurance Berhad	54,298,415	5,070,957	15,317,000	462,718,541	44,117,940
Kurnia Insurans (Malaysia) Berhad	147,445,922	30,732,845	0	151,182,800	1,094,958,359
Lonpac Insurance Bhd	11,606,701	40,503,301	80,225,212	193,860,816	28,902,440
MCIS Zurich Insurance Berhad	348,880	0	223,397,000	132,583,052	23,024,927
MSIG Insurance (Malaysia) Bhd	20,344,194	560,680	296,562,836	330,446,212	167,077,731
Multi-Purpose Insurans Bhd	10,119,026	37,548	0	62,549,163	290,196,652
Overseas Assurance Corporation (Malaysia) Berhad	17,731,924	1,833,710	186,164,934	277,002,292	22,847,256
Pacific & Orient Insurance Co. Berhad	21,783,753	0	15,137,187	24,106,454	13,817,033
Pacific Insurance Berhad (The)	1,059,865	18,074	40,687,000	47,671,456	104,569,746
Progressive Insurance Bhd	11,797,433	0	0	86,537,226	133,141,005
Prudential Assurance (Malaysia) Bhd	1,053,455	0	0	52,982,437	0
QBE Insurance (Malaysia) Berhad	8,976,947	0	245,578,809	0	0
RHB Insurance Berhad	7,125,832	284,303	0	86,385,187	348,327,298
Tokio Marine Insurans (Malaysia) Berhad	14,800,869	6,563,218	25,101,154	299,825,073	741,413,557
Tune Insurance Malaysia Berhad	10,430,273	681,866	0	146,691,333	69,146,250
UNI.Asia General Insurance Berhad	61,655,251	542,238	0	168,007,693	67,300,000
Zurich Insurance Malaysia Berhad	1,769,876	543,369	106,587,500	421,113,497	127,241,652
Total (Industry)	567,929,817	97,420,664	3,677,249,859	6,172,988,174	3,835,776,209

Note:

1. The following companies are excluded from the above statistics:

- a) ING Insurance Berhad
- b) MUI Continental Insurance Berhad

Investment properties	Cash and Deposits	Amount Due from Clients / Intermediaries / Reinsurers	Other Assets	Foreign Assets
0	135,149,090	143,301,874	58,666,502	0
0	137,851,358	104,248,097	38,898,201	0
1,972,000	112,847,851	86,519,424	62,652,546	0
0	19,210,711	71,178,141	26,811,976	0
6,367,151	194,615,326	24,797,544	25,383,148	1,803,872
0	423,375,483	128,662,899	48,013,976	0
19,700,000	512,102,145	27,072,842	33,138,939	8,210,602
1,014,000	155,285,997	236,059,204	48,548,596	2,951,554
7,713,000	480,990,598	79,492,314	79,593,276	0
0	636,518,133	79,090,352	33,738,881	51,222
0	80,804,225	27,811,360	20,198,292	0
0	1,221,249,823	123,597,265	57,998,656	0
5,739,472	241,249,000	107,197,284	28,619,976	3,950,942
7,601,528	31,905,096	36,710,971	40,983,949	0
750,000	718,893,245	18,513,293	36,197,159	803,329
0	99,511,851	30,636,897	24,582,010	0
0	125,172,312	34,623,785	20,683,887	0
0	39,649,169	0	19,996,943	0
375,000	80,586,090	33,284,067	28,681,978	0
0	133,887,539	58,194,674	27,995,398	0
0	584,181,801	176,101,423	57,726,841	0
2,395,377	230,688,488	50,312,386	31,108,870	0
42,786,850	397,853,636	49,510,580	31,029,629	0
12,020,001	73,804,478	36,468,934	33,301,089	0
108,434,379	6,867,383,445	1,763,385,610	914,550,718	17,771,521

TABLE 8
GROSS DIRECT PREMIUMS (RM)

Company	Fire	Marine, Aviation & Transit			Motor	
		Aviation	Cargo	Marine Hull	Offshore Oil-related	Motor 'Act'
ACE Jerneh Insurance Berhad	111,982,575	1,597,477	51,649,780	29,455,888	25,685,266	20,693,609
AIG Malaysia Insurance Berhad	99,084,089	3,235,293	15,488,628	0	(5,862)	12,565,739
Allianz General Insurance Company (Malaysia) Berhad	286,338,142	4,941,655	41,728,221	11,179,803	3,373,779	77,363,770
American International Assurance Bhd	9,575,237	0	0	0	0	9,194,350
AmG Insurance Berhad	49,698,304	0	5,830,119	1,766,456	0	37,581,408
AXA Affin General Insurance Berhad	120,963,856	(54,321)	43,762,429	16,601,081	0	40,346,553
Berjaya Sampo Insurance Berhad	73,626,408	3,729,120	13,589,660	505,935	0	20,605,112
Etiqa Insurance Berhad	175,017,611	59,999,269	32,382,920	52,787,334	500,131,869	23,551,546
Kurnia Insurans (Malaysia) Berhad	52,900,131	44,789	7,344,915	800,639	0	89,788,889
Lonpac Insurance Bhd	340,683,063	2,284,230	28,801,343	3,499,627	56,369,817	21,842,910
MCIS Zurich Insurance Berhad	51,178,266	0	10,429,526	11,773,060	13,289,821	6,033,903
MSIG Insurance (Malaysia) Bhd	333,087,551	969,542	98,881,285	6,724,213	0	33,850,892
Multi-Purpose Insurans Bhd	102,680,200	7,246,305	12,029,085	8,145,933	25,179,626	10,503,095
Overseas Assurance Corporation (Malaysia) Berhad	97,004,534	0	6,803,770	4,267,887	0	13,086,782
Pacific & Orient Insurance Co. Berhad	1,544,974	0	154,819	12,473,342	0	153,761,591
Pacific Insurance Berhad (The)	32,904,301	216,272	2,431,154	29,126,149	0	14,322,944
Progressive Insurance Bhd	23,049,987	4,525,033	3,435,142	1,431,318	0	3,566,781
Prudential Assurance (Malaysia) Bhd	3,224,265	0	0	0	0	7,318,468
QBE Insurance (Malaysia) Berhad	49,794,176	3,967,248	13,539,279	19,205,430	0	8,608,054
RHB Insurance Berhad	120,535,833	0	11,047,587	10,742,387	0	18,499,164
Tokio Marine Insurans (Malaysia) Berhad	138,715,476	0	49,810,965	3,931,183	(748,417)	33,146,373
Tune Insurance Malaysia Berhad	20,955,551	394,235	28,701,636	20,853,535	10,242,830	19,322,696
UNI.Asia General Insurance Berhad	51,827,081	722,475	8,118,477	349,584	0	28,150,471
Zurich Insurance Malaysia Berhad	41,273,426	(13,050)	8,162,968	2,325,442	0	33,160,000
Total (Industry)	2,387,645,037	93,805,572	494,123,708	247,946,226	633,518,729	736,865,100

Note:

1. The following companies are excluded from the above statistics:
 - a) ING Insurance Berhad
 - b) MUI Continental Insurance Berhad

— Motor —	Miscellaneous							
Motor 'Others'	Bonds	Contractor's All Risks & Engineering	Liability	Medical and Health	Others	Personal Accident	Workmen's Compensation & Employers' Liability	Total
160,756,737	5,155,679	29,248,814	37,489,718	66,026,143	30,910,656	70,047,334	17,341,249	658,040,925
179,080,249	0	10,731,705	78,512,743	13,774,612	5,816,671	101,792,828	7,276,608	527,353,303
823,612,207	3,964,939	101,292,317	86,359,380	36,566,678	55,563,028	73,101,927	28,446,867	1,633,832,713
40,726,996	0	0	0	181,510,916	1,162,184	172,039,687	0	414,209,370
470,366,136	25,942	9,928,528	4,525,476	519,751	26,474,307	26,432,811	2,501,734	635,650,972
365,768,717	14,213,565	17,151,094	13,018,619	70,710,304	41,579,350	45,623,273	20,401,443	810,085,963
237,240,466	1,351,321	14,697,446	19,495,844	59,274,408	21,946,946	13,277,488	7,872,004	487,212,158
256,429,170	217,372	15,327,224	17,784,545	5,438,078	19,402,482	121,858,262	6,154,897	1,286,482,579
806,599,154	2,880,546	21,125,567	14,585,864	34,347,035	18,048,948	51,927,371	14,109,611	1,114,503,459
218,845,906	8,906,900	67,386,720	42,034,616	46,377,043	45,786,601	24,720,065	25,930,523	933,469,364
71,849,608	2,137	8,840,803	11,148,083	1,232,577	22,223,130	8,046,228	1,540,378	217,587,520
534,541,500	697,355	69,890,607	20,948,522	65,450,250	66,260,634	71,505,596	9,237,172	1,312,045,119
106,939,096	1,943,741	36,898,318	16,866,837	30,400,114	65,022,102	49,462,148	5,290,052	478,606,652
96,396,860	752,133	27,044,868	9,786,562	29,417,037	37,027,528	40,564,370	2,733,311	364,885,642
290,850,571	0	1,304,041	22,068,690	358,980	904,276	31,946,277	22,904	515,390,465
34,732,805	158,847	10,940,875	4,820,286	56,378,571	8,336,689	5,725,701	2,134,340	202,228,934
37,534,200	3,184,417	16,964,779	7,545,169	15,216,810	20,727,999	4,867,865	3,505,200	145,554,700
8,616,526	0	0	0	4,460	0	16,911,354	0	36,075,073
18,966,605	19,360	10,626,338	21,859,126	3,063,355	16,080,640	4,993,408	2,766,687	173,489,706
139,567,321	997,745	15,465,652	10,319,844	31,543,710	41,751,352	41,860,541	12,120,726	454,451,862
449,595,813	1,920,541	50,583,618	14,576,127	49,840,005	55,251,377	39,263,516	13,553,632	899,440,209
101,070,676	47,034	4,414,926	2,394,822	3,548,832	7,890,912	24,288,063	2,113,230	246,238,978
289,233,367	18,546	4,527,753	2,578,125	2,793,738	9,313,806	24,298,016	1,061,966	422,993,405
230,096,039	4,541,514	16,386,820	6,161,202	45,779,013	10,360,686	44,333,194	16,235,158	458,802,412
5,969,416,725	50,999,634	560,778,813	464,880,200	849,572,420	627,842,304	1,108,887,323	202,349,692	14,428,631,483

TABLE 9

REINSURANCE ACCEPTED PREMIUMS (RM)

Company	Fire	Marine, Aviation & Transit			— Motor —	
		Aviation	Cargo	Marine Hull	Offshore Oil-related	Motor 'Act'
ACE Jerneh Insurance Berhad	30,439,942	102,039	11,825,538	554,046	7,702,261	7,175
AIG Malaysia Insurance Berhad	15,343,924	6,996,561	685,622	0	9,595,620	7,873,147
Allianz General Insurance Company (Malaysia) Berhad	22,967,292	153,383	6,063,098	791,070	2,608,403	157,762
American International Assurance Bhd	0	0	0	0	0	0
AmG Insurance Berhad	634,224	0	15,292	2,716	0	4,191
AXA Affin General Insurance Berhad	5,543,129	0	597,178	132,637	0	189,541
Berjaya Sampo Insurance Berhad	6,409,839	0	581,098	8,012	0	0
Etika Insurance Berhad	1,213,770	121,339	249,718	5,069	3,228,358	9,194
Kurnia Insurans (Malaysia) Berhad	2,600,503	96,805	70,898	2,364	1,444,517	16,941
Lonpac Insurance Bhd	6,362,553	82,383	1,304,729	88,613	2,996,182	110,654
MCIS Zurich Insurance Berhad	17,352,994	0	182,388	152,709	1,095,847	8,994,289
MSIG Insurance (Malaysia) Bhd	8,700,304	(53)	773,765	144,333	221,271	82,340
Multi-Purpose Insurans Bhd	8,173,471	0	1,089,439	49,196	2,291,318	6,751,960
Overseas Assurance Corporation (Malaysia) Berhad	3,134,410	0	2,235,740	150,822	0	1,419
Pacific & Orient Insurance Co. Berhad	258,602	0	39,758	43,027	1,216,378	38,635
Pacific Insurance Berhad (The)	3,030,139	0	377,424	20,398	0	8
Progressive Insurance Bhd	2,063,644	0	135,311	44,838	0	7,432,421
Prudential Assurance (Malaysia) Bhd	0	0	0	0	0	0
QBE Insurance (Malaysia) Berhad	2,669,742	4,412,460	523,630	1,895,944	0	19
RHB Insurance Berhad	7,904,272	0	167,638	63,807	0	29,429
Tokio Marine Insurans (Malaysia) Berhad	5,451,209	70,422	612,555	232,326	1,867,693	1,576
Tune Insurance Malaysia Berhad	1,501,711	0	73,231	25,528	1,428,423	7,112
UNI.Asia General Insurance Berhad	2,438,843	(81)	107,707	90,357	3,883,372	144,816
Zurich Insurance Malaysia Berhad	4,975,351	113,441	140,546	2,301,245	0	8,716,236
Total (Industry)	159,169,868	12,148,699	27,852,303	6,799,057	39,579,643	40,568,865

Note:

1. The following companies are excluded from the above statistics:

- a) ING Insurance Berhad
- b) MUI Continental Insurance Berhad

-- Motor --		Miscellaneous						Total
Motor 'Others'	Bonds	Contractor's All Risks & Engineering	Liability	Medical and Health	Others	Personal Accident	Workmen's Compensation & Employers' Liability	
1,694,223	26,019	15,709,234	20,120,940	34,880	1,503,099	436,396	4,743	90,160,535
3,202,429	0	3,931,600	4,567,189	0	432,723	558,196	42,853	53,229,864
4,422,475	27,341	1,882,581	303,553	(7,426)	673,431	69,652	4,362	40,116,977
1	0	0	0	0	1	(140)	0	(138)
42,255	5	(1,131)	0	1,685,402	7,143	24,568	11	2,414,676
498,531	27,732	5,969,514	23,624	3,293,447	435,929	123,531	8,497	16,843,290
798,478	2,559	891,771	3,867,528	(7)	349,305	31,187	219,409	13,159,179
365,631	7,174	277,977	1,299	76	47,118	46,066	239	5,573,028
141,079	18,727	570,056	21,176	0	1,101,053	199,561	32,799	6,316,479
286,829	22,727	769,995	67,621	580,864	553,813	4,622,582	123,863	17,973,408
10,689,756	47,806	1,064,540	83,595	31,286	1,989,841	273,263	3,438	41,961,752
974,244	0	2,597,246	51,129	0	486,036	95,932	276	14,126,823
3,148,128	159,980	367,698	211,210	(6)	912,430	3,623,420	6	26,778,250
1,069,971	7	656,960	18,224	3,202	146,653	122,642	956	7,541,006
1,028	10,027	142,208	2,644	0	122,624	50,453	1,152	1,926,536
55,833	(4)	621,649	579,381	2,225,666	178,826	97,925	76,213	7,263,458
3,164,363	11,189	761,937	10,543	10,529	1,578,644	91,909	2,955	15,308,283
0	0	0	0	0	0	0	0	0
994	0	2,474,191	802,006	0	119,368	0	137,759	13,036,113
1,452,856	0	819,737	(74,005)	0	355,836	1,880,318	9,195	12,609,083
584,374	53,783	386,219	305,839	67,469	749,310	278,118	6,596	10,667,489
391,790	(40)	692,464	17,371	(1)	31,647	15,952	5	4,185,193
396,040	25,455	692,293	29,024	23,911	411,534	110,366	99,878	8,453,515
3,920,560	11,799	1,404,025	154,590	6,985	307,442	264,459	1,009	22,317,688
37,301,868	452,286	42,682,764	31,164,481	7,956,277	12,493,806	13,016,356	776,214	431,962,487

TABLE 10

REINSURANCE PREMIUMS CEDED TO LICENSED / OFFSHORE INSURERS (RM)

Company	Fire	Marine, Aviation & Transit			— Motor —	
		Aviation	Cargo	Marine Hull	Offshore Oil-related	Motor 'Act'
ACE Jerneh Insurance Berhad	59,848,191	113,346	12,642,143	18,025,035	24,936,860	748,408
AIG Malaysia Insurance Berhad	6,390,023	0	477,869	0	0	314,830
Allianz General Insurance Company (Malaysia) Berhad	126,120,001	4,834,704	21,409,496	8,130,159	1,951,428	12,486,654
American International Assurance Bhd	685,091	0	0	0	0	60,134
AmG Insurance Berhad	21,380,686	0	2,243,442	1,679,816	0	1,486,228
AXA Affin General Insurance Berhad	29,863,509	0	3,933,596	4,648,734	0	1,091,912
Berjaya Sampo Insurance Berhad	37,502,836	3,517,834	2,955,026	436,974	0	426,822
Etiqa Insurance Berhad	72,867,656	49,480,820	21,109,784	29,797,173	466,666,409	740,551
Kurnia Insurans (Malaysia) Berhad	33,245,137	72,533	2,707,446	563,767	539,726	23,754,863
Lonpac Insurance Bhd	115,933,065	1,387,940	9,240,840	2,951,955	53,631,706	1,818,211
MCIS Zurich Insurance Berhad	34,146,505	0	1,892,784	9,393,198	5,365,759	587,746
MSIG Insurance (Malaysia) Bhd	135,428,271	709,434	15,813,575	4,190,618	65,342	1,179,611
Multi-Purpose Insurans Bhd	63,927,417	6,886,142	3,752,674	6,944,761	25,243,845	304,594
Overseas Assurance Corporation (Malaysia) Berhad	52,616,474	0	3,166,903	4,149,704	0	572,844
Pacific & Orient Insurance Co. Berhad	728,473	0	35,235	12,449,051	412,796	55,219,869
Pacific Insurance Berhad (The)	22,702,082	216,022	1,543,179	28,266,442	0	258,913
Progressive Insurance Bhd	10,237,917	193,874	2,124,873	1,013,335	0	222,684
Prudential Assurance (Malaysia) Bhd	397,616	0	0	0	0	284,433
QBE Insurance (Malaysia) Berhad	2,942,367	0	676,871	991,905	0	32,847
RHB Insurance Berhad	58,176,135	0	2,228,471	7,458,442	0	2,338,954
Tokio Marine Insurans (Malaysia) Berhad	78,547,849	0	7,247,411	2,904,322	407,533	1,142,371
Tune Insurance Malaysia Berhad	10,522,850	303,763	26,084,663	17,651,528	9,820,328	1,183,443
UNI.Asia General Insurance Berhad	29,339,783	718,920	6,088,063	322,336	955,832	7,106,634
Zurich Insurance Malaysia Berhad	12,217,370	(1,720)	4,175,747	2,151,825	0	1,226,194
Total (Industry)	1,015,767,304	68,433,612	151,550,091	164,121,080	589,997,564	114,589,750

Note:

1. The following companies are excluded from the above statistics:

- a) ING Insurance Berhad
- b) MUI Continental Insurance Berhad

— Motor —		Miscellaneous						Total
Motor 'Others'	Bonds	Contractor's All Risks & Engineering	Liability	Medical and Health	Others	Personal Accident	Workmen's Compensation & Employers' Liability	
11,057,875	834,920	30,370,243	13,896,446	16,106,610	9,090,159	16,711,302	1,010,733	215,392,271
4,493,003	0	1,000,299	352,514	356,628	157,887	2,543,945	390,916	16,477,914
143,670,353	1,057,077	79,852,786	68,531,726	904,012	14,010,659	6,418,937	1,453,660	490,831,652
1,089,026	0	0	0	4,646,450	87,028	6,539,038	0	13,106,767
16,608,121	1,287	8,803,880	3,576,151	18,673	9,550,621	2,929,398	327,110	68,605,413
10,408,188	56,744	3,856,516	1,034,752	2,725,472	4,229,727	2,082,913	1,212,153	65,144,216
8,967,607	95,473	9,410,930	2,401,170	3,633,681	7,016,393	1,273,074	477,518	78,115,338
8,393,244	109,237	10,540,875	14,680,871	359,222	3,327,236	4,407,206	359,492	682,839,776
178,409,691	302,434	17,250,886	8,090,966	986,268	5,307,666	5,284,936	939,394	277,455,713
29,875,662	3,446,526	51,783,230	23,002,683	22,475,358	18,630,986	7,987,204	1,396,808	343,562,174
4,355,518	11,369	5,397,571	377,641	635,966	9,027,946	885,951	103,821	72,181,775
18,898,984	134,299	32,297,339	7,869,249	13,593,755	12,055,545	8,695,092	1,153,648	252,084,762
6,020,816	797,329	24,150,808	8,711,607	6,107,821	27,317,238	38,471,107	371,737	219,007,896
5,242,204	138,491	22,756,717	2,553,689	693,819	16,987,495	4,217,283	193,279	113,288,902
93,170,052	0	1,369,579	20,314,286	8,972	188,768	1,016,628	1,367	184,915,076
1,943,846	9,809	8,292,954	2,020,665	2,354,695	3,492,805	1,385,607	195,955	72,682,974
1,679,321	2,043,418	12,497,220	577,452	7,486,972	1,374,680	452,139	247,867	40,151,752
616,000	0	0	0	0	0	3,144,289	0	4,442,338
393,219	573	528,349	320,729	76,578	802,517	121,093	137,233	7,024,281
32,097,287	462,352	11,800,391	5,156,727	786,081	14,621,488	3,156,101	3,276,031	141,558,460
17,346,809	182,480	19,379,642	2,887,056	1,911,134	17,297,248	5,877,219	834,097	155,965,171
15,045,504	0	2,422,964	538,361	53,899	1,625,848	13,646,347	164,911	99,064,409
95,251,784	533	3,255,604	1,828,831	(3,707)	6,274,395	1,267,931	70,722	152,477,661
6,580,458	371,016	10,976,556	1,088,454	1,120,748	1,741,312	1,161,271	817,293	43,626,524
711,614,572	10,055,367	367,995,339	189,812,026	87,039,107	184,215,647	139,676,011	15,135,745	3,810,003,215

TABLE 11

REINSURANCE PREMIUMS CEDED TO FOREIGN INSURERS (RM)

Company	Fire	Marine, Aviation & Transit			— Motor —	
		Aviation	Cargo	Marine Hull	Offshore Oil-related	Motor 'Act'
ACE Jerneh Insurance Berhad	12,001,134	1,447,570	6,700,265	7,960,788	5,419,371	44,331
AIG Malaysia Insurance Berhad	88,600,332	10,229,761	13,155,920	0	8,481,109	647,570
Allianz General Insurance Company (Malaysia) Berhad	4,919,939	59,945	2,649,412	411,729	1,410,677	0
American International Assurance Bhd	122,744	0	0	0	0	0
AmG Insurance Berhad	0	0	8,550	0	0	56
AXA Affin General Insurance Berhad	36,037,431	(54,321)	11,020,535	4,745,003	0	0
Berjaya Sampo Insurance Berhad	4,423,407	209,640	2,350,762	14,101	0	0
Etiqua Insurance Berhad	2,669,784	7,471,075	1,495,110	17,006,769	31,636,205	0
Kurnia Insurans (Malaysia) Berhad	1,130,030	0	141,661	343,719	0	0
Lonpac Insurance Bhd	18,422,076	903,873	8,385,223	405,231	3,135,465	0
MCIS Zurich Insurance Berhad	12,858,901	0	3,611,180	1,771,976	8,866,234	0
MSIG Insurance (Malaysia) Bhd	14,096,676	259,177	3,813,164	784,480	0	0
Multi-Purpose Insurans Bhd	2,796,186	310,637	713,994	434,233	75,645	0
Overseas Assurance Corporation (Malaysia) Berhad	2,137,889	0	44,128	42,103	0	0
Pacific & Orient Insurance Co. Berhad	0	0	0	0	0	0
Pacific Insurance Berhad (The)	0	0	0	283,692	0	0
Progressive Insurance Bhd	4,982,937	4,238,480	473,787	239,082	0	0
Prudential Assurance (Malaysia) Bhd	0	0	0	0	0	0
QBE Insurance (Malaysia) Berhad	21,551,144	7,992,653	929,478	3,424,708	0	34,944
RHB Insurance Berhad	9,321,130	0	156,891	2,006,064	0	0
Tokio Marine Insurans (Malaysia) Berhad	1,557,495	0	2,375,186	499,089	(745,648)	0
Tune Insurance Malaysia Berhad	5,613,713	28,761	1,471,490	1,208,846	1,098,484	0
UNI.Asia General Insurance Berhad	1,515,736	0	105,667	2,292	0	20,357
Zurich Insurance Malaysia Berhad	11,327,736	0	737,549	367,483	0	53,222
Total (Industry)	256,086,420	33,097,251	60,339,952	41,951,388	59,377,542	800,480

Note:

1. The following companies are excluded from the above statistics:

- a) ING Insurance Berhad
- b) MUI Continental Insurance Berhad

-- Motor --		Miscellaneous						Total
Motor 'Others'	Bonds	Contractor's All Risks & Engineering	Liability	Medical and Health	Others	Personal Accident	Workmen's Compensation & Employers' Liability	
25,314	31,403	5,114,716	6,825,179	0	2,727,774	1,593,455	468,123	50,359,423
9,068,702	0	12,519,361	28,385,383	0	2,517,050	697,898	(1,390)	174,301,696
0	54,650	3,451,766	184,959	0	293,470	196,768	0	13,633,315
0	0	0	0	0	13,258	919,751	0	1,055,753
8,061	0	110,820	0	37,046	2,467,283	149,023	0	2,780,839
0	13,479,602	7,695,258	4,323,526	34,583,686	9,793,571	2,252,647	64,692	123,941,630
0	11,497	1,844,089	12,863,179	210,904	1,653,812	32,991	0	23,614,382
0	0	360,432	1,130,869	0	31,828	9,666,251	0	71,468,323
(83,620)	13,894	1,279,701	665,307	0	215,466	176,061	6,502	3,888,721
0	337,286	5,002,188	10,157,806	54,062	1,606,096	822,164	159	49,231,629
0	0	2,742,158	7,956,531	737	5,271,690	53,796	10,261	43,143,464
0	0	7,598,054	1,880,662	920,918	6,828,098	837,687	2,605	37,021,521
0	0	9,397,138	442,174	0	9,089,110	151,562	0	23,410,679
0	4,859	473,487	251,805	0	1,225,377	85,677	0	4,265,325
0	0	0	0	0	0	0	0	0
0	0	1,146,975	114,500	0	0	0	0	1,545,167
0	0	769,813	5,779,707	(1)	16,380,766	223,456	0	33,088,027
0	0	0	0	0	0	0	0	0
422,253	341	2,579,969	3,669,555	161,166	1,021,056	313,094	117,319	42,217,680
0	0	116,336	2,906,115	0	455,407	0	0	14,961,943
0	962	24,425,731	3,855,204	45,471	1,956,883	0	0	33,970,373
252,913	0	1,459,002	(271,113)	0	2,462,330	388,582	5,802	13,718,810
0	0	215,884	34,536	153,276	292,874	1,714,838	0	4,055,460
374,284	41,725	2,744,328	2,765,449	0	585,244	356,556	52,329	19,405,905
10,067,907	13,976,219	91,047,206	93,921,333	36,167,265	66,888,443	20,632,257	726,402	785,080,065

TABLE 12
NET PREMIUMS (RM)

Company	Fire	Marine, Aviation & Transit				— Motor — Motor 'Act'
		Aviation	Cargo	Marine Hull	Offshore Oil-related	
ACE Jerneh Insurance Berhad	70,573,192	138,600	44,132,910	4,024,111	3,031,296	19,908,045
AIG Malaysia Insurance Berhad	19,437,658	2,093	2,540,461	0	1,108,649	19,476,486
Allianz General Insurance Company (Malaysia) Berhad	178,265,494	200,389	23,732,411	3,428,985	2,620,077	65,034,878
American International Assurance Bhd	8,767,402	0	0	0	0	9,134,216
AmG Insurance Berhad	28,951,842	0	3,593,419	89,356	0	36,099,315
AXA Affin General Insurance Berhad	60,606,045	0	29,405,476	7,339,981	0	39,444,182
Berjaya Sampo Insurance Berhad	38,110,004	1,646	8,864,970	62,872	0	20,178,290
Etiqua Insurance Berhad	100,693,941	3,168,713	10,027,744	5,988,461	5,057,613	22,820,189
Kurnia Insurans (Malaysia) Berhad	21,125,467	69,061	4,566,706	(104,483)	904,791	66,050,967
Lonpac Insurance Bhd	212,690,475	74,800	12,480,009	231,054	2,598,828	20,135,353
MCIS Zurich Insurance Berhad	21,525,854	0	5,107,950	760,595	153,675	14,440,446
MSIG Insurance (Malaysia) Bhd	192,262,908	878	80,028,311	1,893,448	155,929	32,753,621
Multi-Purpose Insurans Bhd	44,130,068	49,526	8,651,856	816,135	2,151,454	16,950,461
Overseas Assurance Corporation (Malaysia) Berhad	45,384,581	0	5,828,479	226,902	0	12,515,357
Pacific & Orient Insurance Co. Berhad	1,075,103	0	159,342	67,318	803,582	98,580,357
Pacific Insurance Berhad (The)	13,232,358	250	1,265,399	596,413	0	14,064,039
Progressive Insurance Bhd	9,892,777	92,679	971,793	223,739	0	10,776,518
Prudential Assurance (Malaysia) Bhd	2,826,649	0	0	0	0	7,034,035
QBE Insurance (Malaysia) Berhad	27,970,407	387,055	12,456,560	16,684,761	0	8,540,282
RHB Insurance Berhad	60,942,840	0	8,829,863	1,341,688	0	16,189,639
Tokio Marine Insurans (Malaysia) Berhad	64,061,341	70,422	40,800,923	760,098	1,457,391	32,005,578
Tune Insurance Malaysia Berhad	6,320,699	61,711	1,218,714	2,018,689	752,441	18,146,365
UNI.Asia General Insurance Berhad	23,410,405	3,474	2,032,454	115,313	2,927,540	21,168,296
Zurich Insurance Malaysia Berhad	22,703,671	102,111	3,390,218	2,107,379	0	40,596,820
Total (Industry)	1,274,961,181	4,423,408	310,085,968	48,672,815	23,723,266	662,043,735

Note:

1. The following companies are excluded from the above statistics:

- a) ING Insurance Berhad
- b) MUI Continental Insurance Berhad

— Motor —	Miscellaneous							
Motor 'Others'	Bonds	Contractor's All Risks & Engineering	Liability	Medical and Health	Others	Personal Accident	Workmen's Compensation & Employers' Liability	Total
151,367,771	4,315,375	9,473,089	36,889,033	49,954,413	20,595,822	52,178,973	15,867,136	482,449,766
168,720,973	0	1,143,645	54,342,035	13,417,984	3,574,457	99,109,181	6,929,935	389,803,557
684,364,329	2,880,553	19,870,346	17,946,248	35,655,240	41,932,330	66,555,874	26,997,569	1,169,484,723
39,637,971	0	0	0	176,864,466	1,061,899	164,580,758	0	400,046,712
453,792,209	24,660	1,012,697	949,325	2,149,434	14,463,546	23,378,958	2,174,635	566,679,396
355,859,060	704,951	11,568,834	7,683,965	36,694,593	27,991,981	41,411,244	19,133,095	637,843,407
229,071,337	1,246,910	4,334,198	8,099,023	55,429,816	13,626,046	12,002,610	7,613,895	398,641,617
248,401,557	115,309	4,703,894	1,974,104	5,078,932	16,090,536	107,830,871	5,795,644	537,747,508
628,414,162	2,582,945	3,165,036	5,850,767	33,360,767	13,626,869	46,665,935	13,196,514	839,475,504
189,257,073	5,145,815	11,371,297	8,941,748	24,428,487	26,103,332	20,533,279	24,657,419	558,648,969
78,183,846	38,574	1,765,614	2,897,506	627,160	9,913,335	7,379,744	1,429,734	144,224,033
516,616,760	563,056	32,592,460	11,249,740	50,935,577	47,863,027	62,068,749	8,081,195	1,037,065,659
104,066,408	1,306,392	3,718,070	7,924,266	24,292,287	29,528,184	14,462,899	4,918,321	262,966,327
92,224,627	608,790	4,471,624	6,999,292	28,726,420	18,961,309	36,384,052	2,540,988	254,872,421
197,681,547	10,027	76,670	1,757,048	350,008	838,132	30,980,102	22,689	332,401,925
32,844,792	149,034	2,122,595	3,264,502	56,249,542	5,022,710	4,438,019	2,014,598	135,264,251
39,019,242	1,152,188	4,459,683	1,198,553	7,740,368	4,551,197	4,284,179	3,260,288	87,623,204
8,000,526	0	0	0	4,460	0	13,767,065	0	31,632,735
18,152,127	18,446	9,992,211	18,670,848	2,825,611	14,376,435	4,559,221	2,649,894	137,283,858
108,922,890	535,393	4,368,662	2,182,997	30,757,629	27,030,293	40,584,758	8,853,890	310,540,542
432,833,378	1,790,882	7,164,464	8,139,706	47,950,869	36,746,556	33,664,415	12,726,131	720,172,154
86,164,049	46,994	1,225,424	2,144,945	3,494,932	3,834,381	10,269,086	1,942,522	137,640,952
194,377,623	43,468	1,748,558	743,782	2,668,080	3,158,071	21,425,613	1,091,122	274,913,799
227,061,857	4,140,572	4,069,961	2,461,889	44,665,250	8,341,572	43,079,826	15,366,545	418,087,671
5,285,036,114	27,420,334	144,419,032	212,311,322	734,322,325	389,232,020	961,595,411	187,263,759	10,265,510,690

TABLE 13
EARNED PREMIUMS (RM)

Company	Fire	Marine, Aviation & Transit			Offshore Oil-related	— Motor — Motor 'Act'
		Aviation	Cargo	Marine Hull		
ACE Jerneh Insurance Berhad	71,585,546	57,426	41,354,857	2,627,395	2,980,200	14,752,209
AIG Malaysia Insurance Berhad	17,766,891	(193,541)	2,233,880	0	1,257,055	13,008,848
Allianz General Insurance Company (Malaysia) Berhad	163,417,634	165,887	22,008,531	3,438,018	2,652,814	62,189,447
American International Assurance Bhd	8,856,449	0	0	0	0	8,324,814
AmG Insurance Berhad	31,397,065	0	3,740,450	114,227	0	27,747,989
AXA Affin General Insurance Berhad	73,551,510	207,083	31,392,542	7,015,926	0	3,655,899
Berjaya Sampo Insurance Berhad	37,100,077	126,769	8,689,894	55,217	0	27,185,826
Etiqa Insurance Berhad	64,220,815	1,633,377	7,411,774	4,460,718	1,986,794	27,273,545
Kurnia Insurans (Malaysia) Berhad	19,252,467	69,061	5,570,706	365,517	801,791	33,810,260
Lonpac Insurance Bhd	209,274,931	54,453	11,926,324	289,243	2,142,629	23,660,359
MCIS Zurich Insurance Berhad	23,083,242	0	5,493,151	859,939	163,126	7,932,169
MSIG Insurance (Malaysia) Bhd	172,142,354	(30,824)	81,195,078	1,790,892	130,717	20,127,393
Multi-Purpose Insurans Bhd	44,919,644	43,462	8,401,413	720,927	2,462,816	13,032,480
Overseas Assurance Corporation (Malaysia) Berhad	44,048,534	0	5,800,234	226,902	0	11,973,117
Pacific & Orient Insurance Co. Berhad	1,090,425	0	155,129	74,705	919,843	98,530,239
Pacific Insurance Berhad (The)	14,188,358	250	1,250,399	44,413	0	10,621,039
Progressive Insurance Bhd	9,724,391	198,302	1,045,421	240,574	0	3,823,137
Prudential Assurance (Malaysia) Bhd	2,778,690	0	0	0	0	4,993,274
QBE Insurance (Malaysia) Berhad	27,998,407	535,055	10,530,560	15,576,761	0	5,753,282
RHB Insurance Berhad	61,677,372	0	9,221,415	1,181,190	0	7,061,215
Tokio Marine Insurans (Malaysia) Berhad	58,881,562	52,891	40,985,223	756,549	269,577	24,084,854
Tune Insurance Malaysia Berhad	4,293,699	49,711	1,098,714	1,923,689	1,537,441	19,645,494
UNI.Asia General Insurance Berhad	24,763,557	2,248	2,111,767	199,779	2,206,958	6,749,013
Zurich Insurance Malaysia Berhad	15,892,338	151,791	2,628,308	5,833,668	0	27,482,911
Total (Industry)	1,201,905,958	3,123,401	304,245,770	47,796,249	19,511,761	503,418,813

Note:

1. The following companies are excluded from the above statistics:

- a) ING Insurance Berhad
- b) MUI Continental Insurance Berhad

— Motor —	Miscellaneous							Total
	Motor 'Others'	Bonds	Contractor's All Risks & Engineering	Liability	Medical and Health	Others	Personal Accident	Workmen's Compensation & Employers' Liability
140,521,559	3,043,746	10,740,772	37,737,753	48,722,649	17,625,569	52,359,340	12,541,765	456,650,786
155,345,535	0	601,336	36,486,646	13,408,739	3,225,287	100,547,664	6,184,243	349,872,583
646,899,747	2,630,560	19,538,933	16,991,411	32,591,949	36,632,849	62,890,624	25,527,743	1,097,576,147
40,458,329	0	0	0	189,225,912	933,633	171,024,101	0	418,823,238
459,361,793	30,763	1,621,786	1,018,860	2,123,752	15,559,141	23,321,059	2,076,472	568,113,357
381,789,941	1,973,921	10,015,821	9,620,436	40,645,629	23,190,865	46,810,221	19,847,346	649,717,140
223,767,099	741,697	2,376,235	7,954,459	57,349,526	12,437,500	10,093,556	7,463,273	395,341,128
292,340,081	100,737	8,613,889	2,832,276	7,801,402	17,652,736	100,141,125	3,769,496	540,238,765
613,641,278	2,557,945	5,074,036	5,676,767	32,248,767	14,031,869	49,590,935	13,164,514	795,855,913
180,074,645	5,774,564	7,189,553	8,692,579	22,804,850	21,922,002	17,888,066	21,690,536	533,384,734
86,198,430	26,309	2,074,233	4,288,786	1,814,829	10,477,345	7,488,439	1,513,929	151,413,927
495,637,063	312,129	24,526,375	11,198,695	62,516,467	45,548,247	62,947,753	7,723,800	985,766,139
99,495,947	1,208,287	1,287,560	7,760,565	23,500,737	23,347,442	16,391,742	4,646,899	247,219,921
86,093,578	588,931	4,169,097	6,254,919	28,975,811	19,079,188	36,571,954	2,580,425	246,362,690
197,554,008	9,995	52,206	1,769,582	360,652	14,477,723	31,321,296	22,603	346,338,406
33,644,792	149,034	1,603,595	3,062,502	59,069,542	4,811,710	4,371,019	2,035,598	134,852,251
35,247,473	(243,958)	3,113,113	5,836,380	6,722,573	5,413,908	4,123,385	3,254,234	78,498,933
8,377,933	0	0	0	3,782	0	13,780,601	0	29,934,280
17,888,127	14,446	7,556,211	17,639,848	3,234,611	13,982,521	4,488,221	2,118,894	127,316,944
98,999,383	439,941	4,912,666	2,172,884	29,637,386	25,902,405	39,898,962	8,641,500	289,746,319
414,085,590	1,857,063	7,477,864	8,458,572	50,116,348	40,196,415	34,361,444	12,653,548	694,237,500
99,721,735	26,994	1,283,424	1,821,945	2,744,932	2,556,381	10,464,086	1,917,522	149,085,767
176,287,309	26,553	1,458,581	784,898	2,801,928	4,093,093	20,807,934	1,258,780	243,552,398
221,225,281	4,467,336	4,898,592	2,421,610	44,617,440	8,403,296	43,250,259	16,008,697	397,281,527
5,204,656,656	25,736,993	130,185,878	200,482,373	763,040,213	381,501,125	964,933,786	176,641,817	9,927,180,793

TABLE 14

GROSS CLAIMS PAID - DIRECT BUSINESS (RM)

Company	Fire	Marine, Aviation & Transit			Offshore Oil-related	— Motor — Motor 'Act'
		Aviation	Cargo	Marine Hull		
ACE Jerneh Insurance Berhad	43,757,003	37,314	15,913,925	14,946,988	684,612	24,180,489
AIG Malaysia Insurance Berhad	25,093,009	18,501	2,892,445	0	0	22,174,811
Allianz General Insurance Company (Malaysia) Berhad	43,596,014	22,185,592	9,311,388	10,793,840	3,055,817	145,438,608
American International Assurance Bhd	994,099	0	0	0	0	7,209,773
AmG Insurance Berhad	15,351,663	0	543,194	16,884	0	104,338,442
AXA Affin General Insurance Berhad	41,562,020	0	19,094,129	6,285,420	0	41,485,411
Berjaya Sampo Insurance Berhad	22,074,277	66,055	4,002,546	192,475	0	45,401,098
Etika Insurance Berhad	26,864,716	14,588,868	9,347,192	84,947,525	79,140,388	37,125,013
Kurnia Insurans (Malaysia) Berhad	10,547,260	154,286	6,525,282	514,428	0	229,029,066
Lonpac Insurance Bhd	55,455,072	0	7,157,493	261,484	0	24,955,113
MCIS Zurich Insurance Berhad	6,653,346	0	4,953,150	4,834,703	1,446,997	12,470,480
MSIG Insurance (Malaysia) Bhd	240,282,625	0	33,007,597	1,453,133	0	52,142,785
Multi-Purpose Insurans Bhd	27,300,913	8,126	4,616,180	688,824	6,674,557	19,920,737
Overseas Assurance Corporation (Malaysia) Berhad	27,439,129	0	945,262	225,577	0	26,005,967
Pacific & Orient Insurance Co. Berhad	737,003	0	134,508	1,432,478	0	98,326,876
Pacific Insurance Berhad (The)	33,032,737	0	19,594	6,475,478	0	8,387,023
Progressive Insurance Bhd	9,063,478	436,228	275,057	44,820	0	4,568,397
Prudential Assurance (Malaysia) Bhd	438,564	0	0	0	0	2,490,479
QBE Insurance (Malaysia) Berhad	10,349,510	1,513,324	2,242,166	9,493,619	0	2,887,124
RHB Insurance Berhad	27,939,750	0	9,272,848	1,002,402	0	19,841,583
Tokio Marine Insurans (Malaysia) Berhad	46,127,473	8,362	12,803,736	4,620,889	0	56,663,973
Tune Insurance Malaysia Berhad	4,706,018	175,584	2,995,288	53,125,821	3,177,688	27,192,589
UNI.Asia General Insurance Berhad	11,909,366	221	1,323,984	4,428,764	0	81,796,512
Zurich Insurance Malaysia Berhad	16,305,067	770,377	2,836,043	2,241,576	0	70,129,499
Total (Industry)	747,580,112	39,962,838	150,213,007	208,027,128	94,180,059	1,164,161,848

Note:

1. The following companies are excluded from the above statistics:

- a) ING Insurance Bhd
- b) MUI Continental Insurance Berhad

— Motor —	Miscellaneous							
Motor 'Others'	Bonds	Contractor's All Risks & Engineering	Liability	Medical and Health	Others	Personal Accident	Workmen's Compensation & Employers' Liability	Total
64,992,207	1,039,334	7,751,800	7,731,716	15,959,745	9,689,515	17,600,281	1,893,712	226,178,641
89,277,115	0	341,052	8,658,765	2,397,109	938,499	31,028,663	86,224	182,906,193
333,973,089	1,073,945	20,778,952	3,615,741	16,427,381	17,414,005	20,952,395	3,002,206	651,618,973
20,193,114	0	0	0	140,264,343	266,593	53,165,223	0	222,093,145
262,291,509	(518,870)	1,325,332	746,333	339,410	7,825,616	3,196,390	162,616	395,618,519
178,513,170	1,345,654	11,451,727	3,094,964	28,775,005	16,656,669	15,316,896	1,954,659	365,535,724
147,280,440	1,250	3,024,475	1,873,361	34,356,487	9,400,621	4,848,193	738,427	273,259,705
155,408,912	(15,630)	12,607,975	15,729,519	3,035,986	10,430,335	26,713,814	588,680	476,513,293
346,545,816	(39,271)	4,143,508	1,753,218	11,750,623	7,135,748	10,031,811	1,206,506	629,298,281
121,923,785	330,768	14,421,421	3,885,547	15,631,716	14,670,222	7,764,405	3,484,720	269,941,746
40,504,011	0	2,433,742	511,060	3,749,963	4,376,082	1,981,708	5,355	83,920,597
293,923,582	(32,485)	25,948,386	13,433,350	48,664,810	32,983,223	25,955,342	401,869	768,164,217
48,641,854	(1,540)	6,440,066	4,747,850	14,820,616	20,396,423	11,212,353	539,530	166,006,489
52,649,829	(198,236)	9,249,551	1,892,142	16,062,813	9,841,084	16,554,884	111,848	160,779,850
119,221,418	0	(600)	4,919,720	305,396	9,005,280	2,737,877	16,640	236,836,596
14,808,802	(20)	2,215,250	1,445,093	32,589,459	2,687,249	2,876,543	262,285	104,799,493
17,626,963	1,465,699	3,125,735	1,072,456	7,161,063	7,245,274	987,004	117,277	53,189,451
4,750,662	0	0	0	0	0	5,845,004	0	13,524,709
8,010,153	0	3,209,089	3,426,761	2,070,147	5,600,575	1,346,741	281,817	50,431,026
62,322,454	1,490	7,218,717	617,019	18,852,390	14,124,653	5,465,299	1,287,484	167,946,089
241,664,626	(438,001)	7,883,479	2,441,364	22,066,546	23,088,598	10,512,341	1,492,872	428,936,258
59,454,556	2,203	3,011,440	472,942	1,474,080	5,256,551	2,516,100	57,672	163,618,532
148,133,923	0	1,992,686	512,011	3,123,812	3,437,769	1,904,155	57,051	258,620,254
98,407,377	(253,066)	8,092,257	8,073,527	18,105,369	9,783,027	5,304,883	2,149,787	241,945,723
2,930,519,367	3,763,224	156,666,040	90,654,459	457,984,269	242,253,611	285,818,305	19,899,237	6,591,683,504

TABLE 15

GROSS CLAIMS PAID - REINSURANCE ACCEPTED (RM)

Company	Fire	Marine, Aviation & Transit			— Motor —	
		Aviation	Cargo	Marine Hull	Offshore Oil-related	Motor 'Act'
ACE Jerneh Insurance Berhad	6,917,320	4,750	3,298,773	281,908	140,102	2,553
AIG Malaysia Insurance Berhad	30,880,340	400,153	19,312	0	174,876	2,510,281
Allianz General Insurance Company (Malaysia) Berhad	58,824,498	2,875	2,417,698	122,849	238,891	(876)
American International Assurance Bhd	0	0	0	0	0	10,237
AmG Insurance Berhad	167,094	0	170,227	1,275	0	71,064
AXA Affin General Insurance Berhad	2,215,135	0	94,712	109,381	0	73,640
Berjaya Sampo Insurance Berhad	1,853,448	0	164,699	17,521	0	32,758
Etiqua Insurance Berhad	823,017	48,676	153,747	15,781	245,451	256,263
Kurnia Insurans (Malaysia) Berhad	707,087	3,396	55,177	668	82,063	213,102
Lonpac Insurance Bhd	4,658,032	2,301	630,636	119,831	121,624	235,778
MCIS Zurich Insurance Berhad	5,788,062	0	133,528	202,708	157,458	1,884,527
MSIG Insurance (Malaysia) Bhd	6,006,103	3,062	678,475	563	281,891	116,940
Multi-Purpose Insurans Bhd	3,927,998	2,848	102,046	1,058	127,301	1,787,359
Overseas Assurance Corporation (Malaysia) Berhad	915,567	0	9,929	37,115	0	10,343,879
Pacific & Orient Insurance Co. Berhad	101,250	0	13,627	74,175	37,775	113,095
Pacific Insurance Berhad (The)	519,318	337	60,635	931	0	12,920
Progressive Insurance Bhd	402,045	682	39,618	34,674	0	2,194,934
Prudential Assurance (Malaysia) Bhd	0	0	0	0	0	0
QBE Insurance (Malaysia) Berhad	1,654,317	2,407,186	73,135	106,090	0	0
RHB Insurance Berhad	5,051,716	0	8,960	27,722	0	(182,570)
Tokio Marine Insurans (Malaysia) Berhad	1,900,182	4,341	193,955	83,149	336,680	61,658
Tune Insurance Malaysia Berhad	1,595,271	3,415	285	36,962	114,811	76,186
UNI.Asia General Insurance Berhad	953,345	8,822	437,957	76,177	578,808	191,339
Zurich Insurance Malaysia Berhad	3,118,196	4,603	112,128	349,242	0	2,446,791
Total (Industry)	138,979,341	2,897,447	8,869,259	1,699,780	2,637,731	22,451,858

Note:

1. The following companies are excluded from the above statistics:

- a) ING Insurance Berhad
- b) MUI Continental Insurance Berhad

— Motor —		Miscellaneous						Total
Motor 'Others'	Bonds	Contractor's All Risks & Engineering	Liability	Medical and Health	Others	Personal Accident	Workmen's Compensation & Employers' Liability	
781,635	29,221	3,048,487	5,186,683	19,262	354,304	166,556	3,232	20,234,786
1,363,529	0	234,616	13,384,871	0	22,680	36,596	3,197	49,030,451
1,295,112	(7,830)	4,150,766	145,133	2,975	551,562	151,174	914	67,895,741
834	0	0	0	76	192	2,710	0	14,049
28,425	(41)	8,443	3,385	159,072	18,689	4,174	731	632,538
601,456	11,180	2,352,104	80,445	2,358,085	299,981	102,470	2,026	8,300,615
420,954	(872)	200,111	1,117,297	6,193	63,859	22,514	32,987	3,931,469
576,628	936	144,150	14,021	86	130,452	51,640	37,688	2,498,536
77,159	(919)	134,337	16,468	0	36,480	3,574	310	1,328,902
1,342,210	20,309	713,156	1,672,085	198,734	253,484	1,267,808	5,887,221	17,123,209
4,993,202	(5,568)	734,444	121,566	15,457	373,361	78,008	263	14,477,016
631,704	2,752	1,948,050	93,456	28,287	73,697	74,629	1,350	9,940,959
1,454,288	(270)	146,430	16,910	3,428	131,800	87,475	187	7,788,858
4,173,092	(756)	476,837	27,986	997	60,104	25,298	9,185	16,079,233
28,207	6,032	19,453	154,415	0	32,867	25,770	1,169	607,835
111,689	(670)	227,712	32,814	1,281,300	85,653	148,581	16,263	2,497,483
1,286,547	(3,500)	64,817	139,724	5,442	371,060	22,517	1,828	4,560,388
0	0	0	0	0	0	0	0	0
(1,126)	0	79,940	2,152,078	0	42,973	1,321	0	6,515,914
3,346,919	0	853,732	29,176	0	155,589	828,894	47,610	10,167,748
534,466	21,566	740,609	375,781	20,462	457,400	157,429	9,107	4,896,785
120,221	(432)	91,295	5,697	364	48,388	8,003	425	2,100,891
99,512	5,556	551,576	25,753	13,985	150,440	45,247	23,226	3,161,743
1,871,032	2,186	1,179,958	18,763	6,091	87,358	37,160	548	9,234,056
25,137,695	78,880	18,101,023	24,814,507	4,120,296	3,802,373	3,349,548	6,079,467	263,019,205

TABLE 16

CLAIMS RECOVERIES FROM LICENSED / OFFSHORE INSURERS (RM)

Company	Fire	Marine, Aviation & Transit			— Motor —	
		Aviation	Cargo	Marine Hull	Offshore Oil-related	Motor 'Act'
ACE Jerneh Insurance Berhad	31,747,099	1,048	2,961,488	9,651,847	583,931	1,221,873
AIG Malaysia Insurance Berhad	1,045,569	0	114,684	0	0	837,742
Allianz General Insurance Company (Malaysia) Berhad	74,192,677	21,663,819	6,143,637	8,552,738	2,684,906	16,332,990
American International Assurance Bhd	49,465	0	0	0	0	180,948
AmG Insurance Berhad	9,639,583	0	346,633	13,793	0	7,681,388
AXA Affin General Insurance Berhad	14,678,719	0	2,940,677	1,924,516	0	1,977,280
Berjaya Sampo Insurance Berhad	6,676,192	52,590	387,596	42,565	0	1,845,820
Etiqa Insurance Berhad	11,228,539	14,410,931	7,911,483	82,393,933	76,253,559	2,127,316
Kurnia Insurans (Malaysia) Berhad	7,140,485	4,063	2,686,532	65,286	0	50,591,641
Lonpac Insurance Bhd	27,913,251	0	2,095,267	223,862	2,420	3,429,312
MCIS Zurich Insurance Berhad	5,208,844	0	369,172	4,449,741	5,870	982,201
MSIG Insurance (Malaysia) Bhd	175,906,520	0	4,505,387	787,258	48,153	2,322,432
Multi-Purpose Insurans Bhd	18,755,535	0	768,400	399,526	6,650,902	1,672,503
Overseas Assurance Corporation (Malaysia) Berhad	18,083,568	0	225,157	174,409	0	2,572,551
Pacific & Orient Insurance Co. Berhad	281,637	0	96,147	1,417,787	0	18,189,925
Pacific Insurance Berhad (The)	29,362,647	0	40,992	5,907,817	0	722,948
Progressive Insurance Bhd	6,494,349	378,231	158,045	2,241	0	201,725
Prudential Assurance (Malaysia) Bhd	28,331	0	0	0	0	118,703
QBE Insurance (Malaysia) Berhad	501,949	0	112,108	487,156	0	136,209
RHB Insurance Berhad	22,934,305	0	5,102,879	751,443	0	2,977,557
Tokio Marine Insurans (Malaysia) Berhad	25,547,658	0	658,024	2,973,894	159,856	4,163,712
Tune Insurance Malaysia Berhad	4,042,146	175,145	1,466,860	45,635,707	3,020,840	63,697
UNI.Asia General Insurance Berhad	7,789,285	0	1,152,878	2,587,853	119,576	15,225,965
Zurich Insurance Malaysia Berhad	9,013,100	117,326	2,457,867	1,248,275	0	4,076,641
Total (Industry)	508,261,453	36,803,153	42,701,913	169,691,647	89,530,013	139,653,079

Note:

1. The following companies are excluded from the above statistics:

- a) ING Insurance Berhad
- b) MUI Continental Insurance Berhad

— Motor —		Miscellaneous						Total
Motor 'Others'	Bonds	Contractor's All Risks & Engineering	Liability	Medical and Health	Others	Personal Accident	Workmen's Compensation & Employers' Liability	
2,821,481	871,888	6,259,670	4,754,381	1,818,222	3,441,364	4,496,317	102,515	70,733,124
2,369,408	0	56,534	123,457	62,972	30,432	865,968	1,865	5,508,631
35,713,548	38,232	17,946,738	1,952,685	431,381	3,930,618	4,306,630	149,116	194,039,715
532,481	0	0	0	3,291,515	11,043	1,953,567	0	6,019,019
9,417,489	(330,926)	1,224,846	97,039	10,935	3,375,680	457,158	38,262	31,971,880
4,929,545	0	3,894,554	254,154	1,224,210	1,640,611	401,107	67,178	33,932,551
4,270,459	21,429	1,395,763	176,033	1,350,247	1,700,084	251,777	35,934	18,206,489
4,423,633	(17,537)	8,555,256	14,930,964	293,398	539,420	1,088,674	35,586	224,175,155
85,383,946	18,211	3,599,600	440,978	334,975	1,315,937	2,794,476	60,047	154,436,177
15,126,428	72,602	9,878,366	469,194	7,843,916	5,096,376	1,752,494	174,479	74,077,967
1,882,152	0	2,412,710	27,150	1,916,723	1,280,122	58,976	268	18,593,929
8,068,920	(12,041)	9,357,138	7,718,671	5,445,583	8,879,738	1,637,014	20,093	224,684,866
1,640,547	(77)	5,702,203	1,939,451	3,050,406	9,085,776	2,714,433	26,977	52,406,582
2,026,745	35,433	7,960,810	104,961	404,478	3,451,599	1,810,220	5,592	36,855,523
34,411,260	0	1,970	4,197,301	8,012	216,350	118,760	2,496	58,941,645
548,948	(5)	1,535,828	145,034	827,456	941,486	930,037	13,115	40,976,303
2,277,898	1,056,723	2,626,810	277,576	3,652,144	721,610	33,222	5,864	17,886,438
183,893	0	0	0	0	0	1,999,616	0	2,330,543
216,470	0	162,555	66,496	52,151	318,458	38,541	19,400	2,111,493
14,427,193	1,382	5,810,045	37,470	484,872	2,755,150	232,696	519,762	56,034,754
8,754,944	(218,613)	5,485,658	884,823	1,021,327	6,962,849	1,549,043	75,724	58,018,899
1,760,927	(3,364)	2,007,995	144,354	16,748	2,990,886	176,861	2,883	61,501,685
57,679,840	0	1,479,182	122,129	88,803	807,862	59,452	6,440	87,119,265
2,680,083	(98,003)	6,585,966	6,041,507	430,844	3,504,306	742,329	107,426	36,907,667
301,548,238	1,435,334	103,940,197	44,905,808	34,061,318	62,997,757	30,469,368	1,471,022	1,567,470,300

TABLE 17

CLAIMS RECOVERIES FROM FOREIGN INSURERS (RM)

Company	Fire	Marine, Aviation & Transit			— Motor —	
		Aviation	Cargo	Marine Hull	Offshore Oil-related	Motor 'Act'
ACE Jerneh Insurance Berhad	1,183,213	32,200	2,012,902	2,537,147	6,813	0
AIG Malaysia Insurance Berhad	41,500,462	418,586	2,032,530	0	137,242	0
Allianz General Insurance Company (Malaysia) Berhad	2,039,683	356,045	346,921	338,176	361,459	32,919
American International Assurance Bhd	0	0	0	0	0	0
AmG Insurance Berhad	0	0	0	0	0	0
AXA Affin General Insurance Berhad	7,565,630	0	5,795,448	813,534	0	25,632
Berjaya Sampo Insurance Berhad	7,314,302	13,045	968,861	41,966	0	3,721,634
Etiqua Insurance Berhad	4,110,832	179,326	11,320	256,861	2,778,498	0
Kurnia Insurans (Malaysia) Berhad	145,538	11,361	1,808,763	6,551	0	74,739
Lonpac Insurance Bhd	3,360,739	0	1,680,595	19,291	21,601	0
MCIS Zurich Insurance Berhad	172,273	0	2,048,764	61,591	1,583,704	0
MSIG Insurance (Malaysia) Bhd	1,041,948	0	401,976	0	0	67,900
Multi-Purpose Insurans Bhd	1,059	0	618,906	53,156	11,111	0
Overseas Assurance Corporation (Malaysia) Berhad	602,889	0	697	4,539	0	0
Pacific & Orient Insurance Co. Berhad	0	0	0	0	0	640,052
Pacific Insurance Berhad (The)	23	0	0	449,467	0	0
Progressive Insurance Bhd	1,132,619	52,895	7,017	0	0	0
Prudential Assurance (Malaysia) Bhd	0	0	0	0	0	0
QBE Insurance (Malaysia) Berhad	1,071,878	3,724,485	72,671	5,196,938	0	0
RHB Insurance Berhad	761	0	90,659	66,884	0	0
Tokio Marine Insurans (Malaysia) Berhad	205,466	232	461,317	1,045,617	0	76,545
Tune Insurance Malaysia Berhad	805,785	0	905,044	5,143,268	50,239	2,666,834
UNI.Asia General Insurance Berhad	573,410	221	52,696	480,457	0	60,788
Zurich Insurance Malaysia Berhad	482,861	652,175	145,002	917,385	0	0
Total (Industry)	73,311,371	5,440,571	19,462,089	17,432,828	4,950,667	7,367,043

Note:

1. The following companies are excluded from the above statistics:

- a) ING Insurance Berhad
- b) MUI Continental Insurance Berhad

-- Motor --		Miscellaneous						Total
Motor 'Others'	Bonds	Contractor's All Risks & Engineering	Liability	Medical and Health	Others	Personal Accident	Workmen's Compensation & Employers' Liability	
0	33,248	820,266	369,648	0	319,631	9,925	0	7,324,993
(4,902)	0	305,876	9,698,386	0	25,044	19,211	0	54,132,435
6,658	(21,141)	706,361	12,844	(132)	61,115	161,245	5,378	4,407,531
0	0	0	0	0	0	0	0	0
0	(104,615)	(67,226)	0	0	558,110	2,551	0	388,820
9,239	1,338,635	3,763,224	259,304	14,815,641	1,935,115	103,654	571,660	36,996,716
27,060	(21,380)	623,433	718,931	272,824	2,216,574	498,613	0	16,395,863
(45,825)	(4,507)	11,691	144,189	0	(2,101)	464,337	0	7,904,621
(7,776)	(51,663)	85,273	35,177	0	13	(95,195)	0	2,012,781
0	(10,190)	782,880	1,534,179	9,112	331,784	128,624	0	7,858,615
0	0	7,856	137,837	0	157,258	0	0	4,169,283
0	0	258,566	91,257	9,128	145,882	22,265	0	2,038,922
0	0	5,488	156,611	0	949,645	0	0	1,795,976
0	0	287,779	1,250	0	83,712	65,749	0	1,046,615
6,144	0	0	0	0	0	0	0	646,196
0	0	0	0	0	(9)	0	0	449,481
0	0	20,180	1,126	0	5,410,676	0	0	6,624,513
0	0	0	0	0	0	0	0	0
0	0	0	1,803,957	0	0	0	0	11,869,929
0	5	164,948	0	0	0	0	0	323,257
(51,133)	(58,147)	202,344	284,874	0	51,424	0	0	2,218,539
240,251	0	314,493	111,315	0	235,900	133,666	0	10,606,795
0	0	151,448	86,773	0	9,992	38,297	0	1,454,082
0	(18,215)	436,406	273,942	0	825,127	8,880	0	3,723,563
179,716	1,082,030	8,881,286	15,721,600	15,106,573	13,314,892	1,561,822	577,038	184,389,526

TABLE 18
NET CLAIMS PAID (RM)

Company	Fire	Marine, Aviation & Transit				— Motor — Motor 'Act'
		Aviation	Cargo	Marine Hull	Offshore Oil-related	
ACE Jerneh Insurance Berhad	17,744,011	8,816	14,238,308	3,039,902	233,970	22,961,169
AIG Malaysia Insurance Berhad	13,427,318	68	764,543	0	37,634	23,847,350
Allianz General Insurance Company (Malaysia) Berhad	26,188,152	168,603	5,238,528	2,025,775	248,343	129,071,823
American International Assurance Bhd	944,634	0	0	0	0	7,039,062
AmG Insurance Berhad	5,879,174	0	366,788	4,366	0	96,728,118
AXA Affin General Insurance Berhad	21,532,806	0	10,452,716	3,656,751	0	39,556,139
Berjaya Sampo Insurance Berhad	9,937,231	420	2,810,788	125,465	0	39,866,402
Etika Insurance Berhad	12,348,362	47,287	1,578,136	2,312,512	353,782	35,253,960
Kurnia Insurans (Malaysia) Berhad	3,968,324	142,258	2,085,164	443,259	82,063	178,575,788
Lonpac Insurance Bhd	28,839,114	2,301	4,012,267	138,162	97,603	21,761,579
MCIS Zurich Insurance Berhad	7,060,291	0	2,668,742	526,079	14,881	13,372,806
MSIG Insurance (Malaysia) Bhd	69,340,260	3,062	28,778,709	666,438	233,738	49,869,393
Multi-Purpose Insurans Bhd	12,472,317	10,974	3,330,920	237,200	139,845	20,035,593
Overseas Assurance Corporation (Malaysia) Berhad	9,668,239	0	729,337	83,744	0	33,777,295
Pacific & Orient Insurance Co. Berhad	556,616	0	51,988	88,866	37,775	79,609,994
Pacific Insurance Berhad (The)	4,189,385	337	39,237	119,125	0	7,676,995
Progressive Insurance Bhd	1,838,555	5,784	149,613	77,253	0	6,561,606
Prudential Assurance (Malaysia) Bhd	410,233	0	0	0	0	2,371,776
QBE Insurance (Malaysia) Berhad	10,430,000	196,025	2,130,522	3,915,615	0	2,750,915
RHB Insurance Berhad	10,056,400	0	4,088,270	211,797	0	16,681,456
Tokio Marine Insurans (Malaysia) Berhad	22,274,531	12,471	11,878,350	684,527	176,824	52,485,374
Tune Insurance Malaysia Berhad	1,453,358	3,854	623,669	2,383,808	221,420	24,538,244
UNI.Asia General Insurance Berhad	4,500,016	8,822	556,367	1,436,631	459,232	66,701,098
Zurich Insurance Malaysia Berhad	9,927,302	5,479	345,302	425,158	0	68,499,649
Total (Industry)	304,986,629	616,561	96,918,264	22,602,433	2,337,110	1,039,593,584

Note:

1. The following companies are excluded from the above statistics:

- a) ING Insurance Berhad
- b) MUI Continental Insurance Berhad

— Motor —	Miscellaneous							Total
	Motor 'Others'	Bonds	Contractor's All Risks & Engineering	Liability	Medical and Health	Others	Personal Accident	Workmen's Compensation & Employers' Liability
62,952,361	163,419	3,720,351	7,794,370	14,160,785	6,282,824	13,260,595	1,794,429	168,355,310
88,276,138	0	213,258	12,221,793	2,334,137	905,703	30,180,080	87,556	172,295,578
299,547,995	1,049,024	6,276,619	1,795,345	15,999,107	13,973,834	16,635,694	2,848,626	521,067,468
19,661,467	0	0	0	136,972,904	255,742	51,214,366	0	216,088,175
252,902,445	(83,370)	176,155	652,679	487,547	3,910,515	2,740,855	125,085	363,890,357
174,175,842	18,199	6,146,053	2,661,951	15,093,239	13,380,924	14,914,605	1,317,847	302,907,072
143,403,875	329	1,205,390	2,095,694	32,739,609	5,547,822	4,120,317	735,480	242,588,822
151,607,732	7,350	4,185,178	668,387	2,742,674	10,023,468	25,212,443	590,782	246,932,053
261,246,805	(6,738)	592,972	1,293,531	11,415,648	5,856,278	7,336,104	1,146,769	474,178,225
108,139,567	288,665	4,473,331	3,554,259	7,977,422	9,495,546	7,151,095	9,197,462	205,128,373
43,615,061	(5,568)	747,620	467,639	1,848,697	3,312,063	2,000,740	5,350	75,634,401
286,486,366	(17,692)	18,280,732	5,716,878	43,238,386	24,031,300	24,370,692	383,126	551,381,388
48,455,595	(1,733)	878,805	2,668,698	11,773,638	10,492,802	8,585,395	512,740	119,592,789
54,796,176	(234,425)	1,477,799	1,813,917	15,659,332	6,365,877	14,704,213	115,441	138,956,945
84,832,221	6,032	16,883	876,834	297,384	8,821,797	2,644,887	15,313	177,856,590
14,371,543	(685)	907,134	1,332,873	33,043,303	1,831,425	2,095,087	265,433	65,871,192
16,635,612	405,476	543,562	933,478	3,514,361	1,484,048	976,299	113,241	33,238,888
4,566,769	0	0	0	0	0	3,845,388	0	11,194,166
7,792,557	0	3,126,474	3,708,386	2,017,996	5,325,090	1,309,521	262,417	42,965,518
51,242,180	103	2,097,456	608,725	18,367,518	11,525,092	6,061,497	815,332	121,755,826
233,495,281	(139,675)	2,936,086	1,647,448	21,065,681	16,531,725	9,120,727	1,426,255	373,595,605
57,573,599	5,135	780,247	222,970	1,457,696	2,078,153	2,213,576	55,214	93,610,943
90,553,595	5,556	913,632	328,862	3,048,994	2,770,355	1,851,653	73,837	173,208,650
97,598,326	(134,662)	2,249,843	1,776,841	17,680,616	5,540,952	4,590,834	2,042,909	210,548,549
2,653,929,108	1,324,740	61,945,580	54,841,558	412,936,674	169,743,335	257,136,663	23,930,644	5,102,842,883

TABLE 19

NET CLAIMS INCURRED (RM)

Company	Fire	Marine, Aviation & Transit			Offshore Oil-related	— Motor — Motor 'Act'
		Aviation	Cargo	Marine Hull		
ACE Jerneh Insurance Berhad	17,830,534	868,305	11,393,451	(301,720)	2,400,146	16,186,645
AIG Malaysia Insurance Berhad	3,336,466	(46,614)	1,621,141	0	(904,436)	25,751,057
Allianz General Insurance Company (Malaysia) Berhad	33,884,035	69,751	6,340,051	1,873,000	522,446	188,196,754
American International Assurance Bhd	164,520	0	0	0	0	22,909,638
AmG Insurance Berhad	5,781,111	4,996	300,164	(56,990)	0	100,518,949
AXA Affin General Insurance Berhad	20,491,257	13,222	12,489,148	7,914,457	0	83,022,974
Berjaya Sampo Insurance Berhad	11,225,547	29,917	2,455,717	(103,962)	0	32,812,659
Etika Insurance Berhad	22,495,084	841,025	(329,614)	4,567,470	(3,374,721)	76,726,645
Kurnia Insurans (Malaysia) Berhad	2,956,162	(66,292)	2,578,007	1,172,249	(176,645)	157,459,175
Lonpac Insurance Bhd	33,289,499	(24,888)	3,672,594	(138,250)	(20,733)	43,474,902
MCIS Zurich Insurance Berhad	7,269,478	665	485,225	81,099	(92,541)	44,510,486
MSIG Insurance (Malaysia) Bhd	69,804,973	446	25,305,056	328,636	(167,251)	74,320,486
Multi-Purpose Insurans Bhd	13,117,673	12,051	3,198,493	1,162,885	283,997	33,962,950
Overseas Assurance Corporation (Malaysia) Berhad	6,802,604	(271,005)	902,427	179,322	0	20,631,556
Pacific & Orient Insurance Co. Berhad	267,364	(331)	52,261	11,094	(42,340)	132,622,776
Pacific Insurance Berhad (The)	3,418,385	337	250,237	(20,875)	0	16,392,995
Progressive Insurance Bhd	534,755	(32,370)	(82,322)	(83,743)	0	20,186,739
Prudential Assurance (Malaysia) Bhd	587,845	0	0	0	0	11,198,143
QBE Insurance (Malaysia) Berhad	15,056,000	8,025	2,465,522	5,051,615	(16,000)	14,609,915
RHB Insurance Berhad	14,586,283	0	3,018,330	246,409	0	30,423,971
Tokio Marine Insurans (Malaysia) Berhad	31,247,251	(13,741)	12,595,548	(31,268)	(173,431)	54,167,704
Tune Insurance Malaysia Berhad	1,913,358	(43,146)	(510,331)	(275,192)	317,420	37,702,136
UNI.Asia General Insurance Berhad	6,459,486	45,207	1,557,027	226,226	278,876	56,367,377
Zurich Insurance Malaysia Berhad	12,120,425	8,471	771,647	(3,121,442)	0	21,948,434
Total (Industry)	334,640,095	1,404,031	90,529,779	18,681,020	(1,165,213)	1,316,105,066

Note:

1. The following companies are excluded from the above statistics:

- a) ING Insurance Berhad
- b) MUI Continental Insurance Berhad

— Motor —	Miscellaneous							Total
	Motor 'Others'	Bonds	Contractor's All Risks & Engineering	Liability	Medical and Health	Others	Personal Accident	Workmen's Compensation & Employers' Liability
58,409,676	238,110	3,334,531	8,002,221	14,570,840	4,599,543	9,851,242	1,297,692	148,681,216
96,939,201	0	(1,059,150)	13,549,532	2,613,374	1,504,944	24,560,361	1,967,540	169,833,416
331,987,296	1,136,435	11,435,724	7,708,818	21,020,812	16,331,836	22,143,446	2,912,895	645,563,299
22,173,244	0	0	0	141,802,049	388,170	65,289,662	0	252,727,283
253,008,984	(87,297)	270,549	435,482	652,836	7,414,830	3,315,866	115,397	371,674,877
206,859,901	(28,873)	3,334,004	4,604,021	16,348,445	19,994,929	19,789,661	1,755,606	396,588,752
142,579,563	27,037	3,475,929	5,246,400	33,081,167	5,537,522	4,384,568	563,587	241,315,651
166,327,991	(29,561)	1,036,564	603,730	3,118,749	9,180,403	26,492,976	15,567	307,672,308
278,493,366	(248,572)	1,970,336	3,009,035	10,109,380	7,477,951	7,534,284	1,160,045	473,428,481
115,732,584	340,254	7,003,533	3,487,426	8,454,828	10,524,794	8,446,837	9,648,360	243,891,740
47,179,324	(5,568)	(216,207)	8,301	1,174,387	(1,272,256)	1,059,318	(180,912)	100,000,799
305,424,867	(35,870)	20,944,125	376,740	37,508,069	28,178,930	17,839,203	324,077	580,152,487
51,896,801	(5,978)	1,577,413	5,530,616	12,907,893	14,732,656	8,732,561	838,354	147,948,365
57,465,193	(266,531)	2,635,186	3,348,695	13,862,972	7,925,220	18,577,519	(124,575)	131,668,583
88,055,956	3,259	28,745	1,320,252	365,832	5,544,188	3,012,397	13,393	231,254,846
16,879,543	(2,685)	2,226,134	(66,127)	34,731,303	2,481,425	3,086,087	339,433	79,716,192
22,033,511	(543,862)	1,931,246	1,151,351	5,448,970	641,418	2,669,003	248,758	54,103,454
5,985,707	0	0	0	0	0	3,539,284	0	21,310,979
10,473,557	0	2,373,474	(834,614)	2,180,996	3,928,624	881,521	(231,583)	55,947,052
58,563,232	4,598	2,917,997	1,056,971	21,368,756	14,492,868	7,925,868	936,945	155,542,228
257,130,918	(246,412)	2,480,834	2,352,879	26,303,955	18,821,437	9,946,447	1,338,021	415,920,142
51,552,315	(183,865)	408,247	1,567,970	1,476,696	(342,847)	3,490,576	66,214	97,139,551
82,425,506	564,293	1,746,981	(902,767)	2,386,077	1,501,394	2,887,472	8,830	155,551,985
108,285,278	(29,415)	1,625,764	(3,487,490)	19,616,540	5,648,402	3,552,769	2,179,793	169,119,176
2,835,863,514	599,497	71,481,959	58,069,442	431,104,926	185,236,381	279,008,928	25,193,437	5,646,752,862

TABLE 20

NET COMMISSION PAID (RM)

Company	Fire	Aviation	Marine, Aviation & Transit			Motor –
			Cargo	Marine Hull	Offshore Oil-related	Motor 'Act'
ACE Jerneh Insurance Berhad	3,998,375	(94,241)	7,162,744	(793,516)	(1,057,835)	1,264,725
AIG Malaysia Insurance Berhad	(5,710,754)	(895,077)	(842,912)	0	(1,055,398)	1,248,304
Allianz General Insurance Company (Malaysia) Berhad	12,932,154	(42,560)	1,429,587	(589,511)	529,838	5,783,253
American International Assurance Bhd	1,343,278	0	0	0	0	186,156
AmG Insurance Berhad	717,652	0	191,999	(151,386)	0	3,419,532
AXA Affin General Insurance Berhad	(32,025)	4,992	3,327,118	384,821	0	4,457,753
Berjaya Sampo Insurance Berhad	(572,798)	(259,716)	415,534	24,111	0	2,000,425
Etiqua Insurance Berhad	10,238,066	(1,273,997)	249,563	(2,173,735)	(10,202,623)	2,453,171
Kurnia Insurans (Malaysia) Berhad	179,396	9,223	610,984	(1,295)	64,225	6,165,061
Lonpac Insurance Bhd	16,495,659	(133,469)	(2,696)	(317,980)	(109,451)	2,326,596
MCIS Zurich Insurance Berhad	(7,511,438)	0	250,187	(780,498)	(768,697)	2,085,799
MSIG Insurance (Malaysia) Bhd	17,507,949	(19,424)	5,449,710	(72,640)	19,249	3,636,092
Multi-Purpose Insurans Bhd	1,223,598	(321,713)	1,228,820	(392,943)	(401,554)	2,501,615
Overseas Assurance Corporation (Malaysia) Berhad	(2,259,307)	0	375,535	(170,215)	0	2,036,646
Pacific & Orient Insurance Co. Berhad	118,184	0	25,746	(457,713)	24,865	1,515,705
Pacific Insurance Berhad (The)	1,131,615	(8,034)	(163,788)	(972,082)	0	1,729,028
Progressive Insurance Bhd	(1,022,265)	(312,264)	(40,468)	(39,253)	0	1,629,779
Prudential Assurance (Malaysia) Bhd	450,293	0	0	0	0	64,465
QBE Insurance (Malaysia) Berhad	6,653,914	(339,765)	2,219,660	2,581,895	0	1,301,159
RHB Insurance Berhad	1,239,742	0	1,324,482	(255,212)	0	1,991,783
Tokio Marine Insurans (Malaysia) Berhad	(4,234,310)	11,836	3,601,507	(219,522)	141,306	2,401,634
Tune Insurance Malaysia Berhad	(2,453,654)	(19,244)	(1,706,748)	(764,636)	(285,245)	2,276,988
UNI.Asia General Insurance Berhad	(1,567,137)	(14,714)	(82,060)	11,632	545,497	441,590
Zurich Insurance Malaysia Berhad	5,165,331	14,491	247,251	539,524	0	5,765,082
Total (Industry)	54,031,518	(3,693,676)	25,271,755	(4,610,154)	(12,555,823)	58,682,341

Note:

1. The following companies are excluded from the above statistics:

- a) ING Insurance Berhad
- b) MUI Continental Insurance Berhad

— Motor —	Miscellaneous							Total
	Motor 'Others'	Bonds	Contractor's All Risks & Engineering	Liability	Medical and Health	Others	Personal Accident	Workmen's Compensation & Employers' Liability
15,717,150	420,902	1,961,831	9,207,683	(720,916)	4,209,753	3,766,400	2,463,690	47,506,745
17,888,019	0	(2,828,926)	4,700,604	918,306	125,515	15,443,413	993,718	29,984,812
56,051,889	215,028	(6,794,904)	1,280,473	3,919,573	9,914,204	15,382,334	4,058,873	104,070,231
4,303,894	0	0	0	13,876,607	254,511	38,292,797	0	58,257,243
48,249,621	(5,322)	(1,308,666)	100,369	306,761	1,845,998	5,005,641	463,824	58,836,023
37,177,556	(1,181,454)	1,093,996	824,680	3,646,874	5,416,598	9,296,000	3,564,424	67,981,333
22,624,714	(121,932)	(143,433)	402,365	5,395,456	2,950,042	2,992,995	1,381,131	37,088,894
26,977,025	(106,061)	1,187,610	(308,810)	620,182	3,789,403	20,369,537	676,572	52,495,903
49,067,041	235,286	(1,189,993)	1,084,392	3,706,499	3,148,945	13,116,909	1,991,612	78,188,285
16,481,465	(349,744)	(2,783,902)	(1,776,664)	(819,949)	8,288,510	2,388,084	2,256,105	41,942,564
8,038,827	11,478	(578,761)	(332,187)	(102,397)	101,393	1,810,385	268,103	2,492,194
50,378,688	41,815	(26,210)	1,050,129	3,293,867	10,596,165	12,373,682	1,382,084	105,611,156
10,893,248	28,083	(584,823)	926,444	2,035,109	4,842,801	4,644,802	814,995	27,438,482
9,944,679	32,920	(660,654)	1,015,702	3,683,851	2,658,162	8,605,873	594,488	25,857,680
2,371,018	3,474	(136,353)	(24,071)	33,297	1,543	7,612,397	5,144	11,093,236
3,949,181	18,525	455,685	541,746	6,534,510	1,053,574	1,151,565	337,275	15,758,800
4,114,113	(258,573)	(989,401)	1,750	(385,906)	(212,541)	821,385	717,865	4,024,221
566,785	0	0	0	1,003	0	3,961,477	0	5,044,023
2,133,007	1,821	1,689,669	3,623,072	181,873	3,243,665	1,032,284	560,113	24,882,367
9,201,878	(66,980)	(424,778)	96,002	2,351,130	5,021,053	7,053,250	1,292,521	28,824,871
44,890,184	207,355	(3,229,965)	748,783	4,186,815	7,386,482	8,474,756	2,228,210	66,595,071
9,580,805	4,600	(226,470)	464,891	312,029	696,191	1,913,256	377,356	10,170,119
6,167,198	9,207	(200,071)	88,468	199,773	376,206	4,412,646	213,598	10,601,833
26,835,160	313,754	362,017	316,995	4,202,534	2,075,270	10,380,041	1,853,416	58,070,866
483,603,145	(545,818)	(15,356,502)	24,032,816	57,376,881	77,783,443	200,301,909	28,495,117	972,816,952

TABLE 21

NET CLAIMS INCURRED RATIO (%)

Company	Fire	Marine, Aviation & Transit				Motor	
		Aviation	Cargo	Marine Hull	Offshore Oil-related	Motor 'Total'	Motor 'Act'
ACE Jerneh Insurance Berhad	24.91	1512.04	27.55	(11.48)	80.54	48.04	109.72
AIG Malaysia Insurance Berhad	18.78	24.08	72.57	0.00	(71.95)	72.88	197.95
Allianz General Insurance Company (Malaysia) Berhad	20.73	42.05	28.81	54.48	19.69	73.36	302.62
American International Assurance Bhd	1.86	0.00	0.00	0.00	0.00	92.41	275.20
AmG Insurance Berhad	18.41	0.00	8.02	(49.89)	0.00	72.58	362.26
AXA Affin General Insurance Berhad	27.86	6.38	39.78	112.81	0.00	75.21	2270.93
Berjaya Sampo Insurance Berhad	30.26	23.60	28.26	(188.28)	0.00	69.89	120.70
Etika Insurance Berhad	35.03	51.49	(4.45)	102.39	(169.86)	76.05	281.32
Kurnia Insurans (Malaysia) Berhad	15.35	(95.99)	46.28	320.71	(22.03)	67.33	465.71
Lonpac Insurance Bhd	15.91	(45.71)	30.79	(47.80)	(0.97)	78.14	183.75
MCIS Zurich Insurance Berhad	31.49	0.00	8.83	9.43	(56.73)	97.41	561.14
MSIG Insurance (Malaysia) Bhd	40.55	(1.45)	31.17	18.35	(127.95)	73.63	369.25
Multi-Purpose Insurans Bhd	29.20	27.73	38.07	161.30	11.53	76.30	260.60
Overseas Assurance Corporation (Malaysia) Berhad	15.44	0.00	15.56	79.03	0.00	79.64	172.32
Pacific & Orient Insurance Co. Berhad	24.52	0.00	33.69	14.85	(4.60)	74.53	134.60
Pacific Insurance Berhad (The)	24.09	134.80	20.01	(47.00)	0.00	75.17	154.34
Progressive Insurance Bhd	5.50	(16.32)	(7.87)	(34.81)	0.00	108.06	528.02
Prudential Assurance (Malaysia) Bhd	21.16	0.00	0.00	0.00	0.00	128.51	224.26
QBE Insurance (Malaysia) Berhad	53.77	1.50	23.41	32.43	0.00	106.10	253.94
RHB Insurance Berhad	23.65	0.00	32.73	20.86	0.00	83.90	430.86
Tokio Marine Insurans (Malaysia) Berhad	53.07	(25.98)	30.73	(4.13)	(64.33)	71.05	224.90
Tune Insurance Malaysia Berhad	44.56	(86.79)	(46.45)	(14.31)	20.65	74.77	191.91
UNI.Asia General Insurance Berhad	26.08	2010.99	73.73	113.24	12.64	75.83	835.19
Zurich Insurance Malaysia Berhad	76.27	5.58	29.36	(53.51)	0.00	52.36	79.86
Total (Industry)	27.84	44.95	29.76	39.08	(5.97)	72.74	261.43

Note:

1. The following companies are excluded from the above statistics:

- a) ING Insurance Berhad
- b) MUI Continental Insurance Berhad

— Motor —		Miscellaneous						Total
Motor Others'	Bonds	Contractor's All Risks & Engineering	Liability	Medical and Health	Others	Personal Accident	Workmen's Compensation & Employers' Liability	
41.57	7.82	31.05	21.20	29.91	18.81	10.35	26.10	32.56
62.40	0.00	(176.13)	37.14	19.49	24.43	31.82	46.66	48.54
51.32	43.20	58.53	45.37	64.50	35.21	11.41	44.58	58.82
54.81	0.00	0.00	0.00	74.94	38.18	0.00	41.58	60.34
55.08	(283.77)	16.68	42.74	30.74	14.22	5.56	47.66	65.42
54.18	(1.46)	33.29	47.86	40.22	42.28	8.85	86.22	61.04
63.72	3.65	146.28	65.96	57.68	43.44	7.55	44.52	61.04
56.90	(29.34)	12.03	21.32	39.98	26.46	0.41	52.01	56.95
45.38	(9.72)	38.83	53.01	31.35	15.19	8.81	53.29	59.49
64.27	5.89	97.41	40.12	37.07	47.22	44.48	48.01	45.73
54.73	(21.16)	(10.42)	0.19	64.71	14.15	(11.95)	(12.14)	66.04
61.62	(11.49)	85.39	3.36	60.00	28.34	4.20	61.87	58.85
52.16	(0.49)	122.51	71.27	54.93	53.27	18.04	63.10	59.84
66.75	(45.26)	63.21	53.54	47.84	50.80	(4.83)	41.54	53.45
44.57	32.61	55.06	74.61	101.44	9.62	59.25	38.29	66.77
50.17	(1.80)	138.82	(2.16)	58.80	70.60	16.67	51.57	59.11
62.51	222.93	62.04	19.73	81.05	64.73	7.64	11.85	68.92
71.45	0.00	0.00	0.00	0.00	25.68	0.00	0.00	71.19
58.55	0.00	31.41	(4.73)	67.43	19.64	(10.93)	28.10	43.94
59.16	1.05	59.40	48.64	72.10	19.86	10.84	55.95	53.68
62.10	(13.27)	33.18	27.82	52.49	28.95	10.57	46.82	59.91
51.70	(681.13)	31.81	86.06	53.80	33.36	3.45	(13.41)	65.16
46.76	2125.16	119.77	(115.02)	85.16	13.88	0.70	36.68	63.87
48.95	(0.66)	33.19	(144.02)	43.97	8.21	13.62	67.22	42.57
54.49	2.33	54.91	28.96	56.50	28.91	14.26	48.55	56.88

TABLE 22

NET COMMISSION RATIO (%)

Company	Fire	Marine, Aviation & Transit				Motor	
		Aviation	Cargo	Marine Hull	Offshore Oil-related	Motor 'Total'	Motor 'Act'
ACE Jerneh Insurance Berhad	5.59	(164.11)	17.32	(30.20)	(35.50)	10.94	8.57
AIG Malaysia Insurance Berhad	(32.14)	462.47	(37.73)	0	(83.96)	11.37	9.60
Allianz General Insurance Company (Malaysia) Berhad	7.91	(25.66)	6.50	(17.15)	19.97	8.72	9.30
American International Assurance Bhd	15.17	0	0	0	0	9.20	2.24
AmG Insurance Berhad	2.29	0	5.13	(132.53)	0	10.61	12.32
AXA Affin General Insurance Berhad	(0.04)	2.41	10.60	5.48	0	10.80	121.93
Berjaya Sampo Insurance Berhad	(1.54)	(204.87)	4.78	43.67	0	9.81	7.36
Etika Insurance Berhad	15.94	(78.00)	3.37	(48.73)	(513.52)	9.21	8.99
Kurnia Insurans (Malaysia) Berhad	0.93	13.35	10.97	(0.35)	8.01	8.53	18.23
Lonpac Insurance Bhd	7.88	(245.11)	(0.02)	(109.94)	(5.11)	9.23	9.83
MCIS Zurich Insurance Berhad	(32.54)	0	4.55	(90.76)	(471.23)	10.76	26.30
MSIG Insurance (Malaysia) Bhd	10.17	63.02	6.71	(4.06)	14.73	10.47	18.07
Multi-Purpose Insurans Bhd	2.72	(740.22)	14.63	(54.51)	(16.30)	11.90	19.20
Overseas Assurance Corporation (Malaysia) Berhad	(5.13)	0	6.47	(75.02)	0	12.22	17.01
Pacific & Orient Insurance Co. Berhad	10.84	0	16.60	(612.69)	2.70	1.31	1.54
Pacific Insurance Berhad (The)	7.98	(3213.60)	(13.10)	(2188.73)	0	12.83	16.28
Progressive Insurance Bhd	(10.51)	(157.47)	(3.87)	(16.32)	0	14.70	42.63
Prudential Assurance (Malaysia) Bhd	16.21	0	0	0	0	4.72	1.29
QBE Insurance (Malaysia) Berhad	23.77	(63.50)	21.08	16.58	0	14.53	22.62
RHB Insurance Berhad	2.01	0	14.36	(21.61)	0	10.55	28.21
Tokio Marine Insurans (Malaysia) Berhad	(7.19)	22.38	8.79	(29.02)	52.42	10.79	9.97
Tune Insurance Malaysia Berhad	(57.15)	(38.71)	(155.34)	(39.75)	(18.55)	9.93	11.59
UNI.Asia General Insurance Berhad	(6.33)	(654.54)	(3.89)	5.82	24.72	3.61	6.54
Zurich Insurance Malaysia Berhad	32.50	9.55	9.41	9.25	0	13.11	20.98
Total (Industry)	4.50	(118.26)	8.31	(9.65)	(64.35)	9.50	11.66

Note:

1. The following companies are excluded from the above statistics:

- a) ING Insurance Berhad
- b) MUI Continental Insurance Berhad

— Motor —	Miscellaneous							
Motor 'Others'	Bonds	Contractor's All Risks & Engineering	Liability	Medical and Health	Others	Personal Accident	Workmen's Compensation & Employers' Liability	Total
11.18	12.32	18.27	24.40	2.00	7.19	19.64	23.88	10.40
11.51	0	(470.44)	12.88	6.85	15.36	16.07	3.89	8.57
8.66	8.17	(34.78)	7.54	12.03	24.46	15.90	27.06	9.48
10.64	0	0	0	7.33	22.39	0	27.26	13.91
10.50	(17.30)	(80.69)	9.85	14.44	21.46	22.34	11.86	10.36
9.74	(59.85)	10.92	8.57	8.97	19.86	17.96	23.36	10.46
10.11	(16.44)	(6.04)	5.06	9.41	29.65	18.51	23.72	9.38
9.23	(105.29)	13.79	(10.90)	7.95	20.34	17.95	21.47	9.72
8.00	9.20	(23.45)	19.10	11.49	26.45	15.13	22.44	9.82
9.15	(6.06)	(38.72)	(20.44)	(3.60)	13.35	10.40	37.81	7.86
9.33	43.63	(27.90)	(7.75)	(5.64)	24.18	17.71	0.97	1.65
10.16	13.40	(0.11)	9.38	5.27	19.66	17.89	23.26	10.71
10.95	2.32	(45.42)	11.94	8.66	28.34	17.54	20.74	11.10
11.55	5.59	(15.85)	16.24	12.71	23.53	23.04	13.93	10.50
1.20	34.76	(261.18)	(1.36)	9.23	24.30	22.76	0.01	3.20
11.74	12.43	28.42	17.69	11.06	26.35	16.57	21.90	11.69
11.67	105.99	(31.78)	0.03	(5.74)	19.92	22.06	(3.93)	5.13
6.77	0	0	0	26.52	28.75	0	0	16.85
11.92	12.61	22.36	20.54	5.62	23.00	26.43	23.20	19.54
9.29	(15.22)	(8.65)	4.42	7.93	17.68	14.96	19.38	9.95
10.84	11.17	(43.19)	8.85	8.35	24.66	17.61	18.38	9.59
9.61	17.04	(17.65)	25.52	11.37	18.28	19.68	27.23	6.82
3.50	34.67	(13.72)	11.27	7.13	21.21	16.97	9.19	4.35
12.13	7.02	7.39	13.09	9.42	24.00	11.58	24.70	14.62
9.29	(2.12)	(11.80)	11.99	7.52	20.76	16.13	20.39	9.80

TABLE 23
UNDERWRITING, OPERATING RESULTS (RM)

Company	Earned Premiums	Net Claims Incurred	Commissions
ACE Jerneh Insurance Berhad	456,650,786	148,681,216	47,506,745
AIG Malaysia Insurance Berhad	349,872,583	169,833,416	29,984,812
Allianz General Insurance Company (Malaysia) Berhad	1,097,576,147	645,563,299	104,070,231
American International Assurance Bhd	418,823,238	252,727,283	58,257,243
AmG Insurance Berhad	568,113,357	371,674,877	58,836,023
AXA Affin General Insurance Berhad	649,717,140	396,588,752	67,981,333
Berjaya Sampo Insurance Berhad	395,341,128	241,315,651	37,088,894
Etika Insurance Berhad	540,238,765	307,672,308	52,495,903
Kurnia Insurans (Malaysia) Berhad	795,855,913	473,428,481	78,188,285
Lonpac Insurance Bhd	533,384,734	243,891,740	41,942,564
MCIS Zurich Insurance Berhad	151,413,927	100,000,799	2,492,194
MSIG Insurance (Malaysia) Bhd	985,766,139	580,152,487	105,611,156
Multi-Purpose Insurans Bhd	247,219,921	147,948,365	27,438,482
Overseas Assurance Corporation (Malaysia) Berhad	246,362,690	131,668,583	25,857,680
Pacific & Orient Insurance Co. Berhad	346,338,406	231,254,846	11,093,236
Pacific Insurance Berhad (The)	134,852,251	79,716,192	15,758,800
Progressive Insurance Bhd	78,498,933	54,103,454	4,024,221
Prudential Assurance (Malaysia) Bhd	29,934,280	21,310,979	5,044,023
QBE Insurance (Malaysia) Berhad	127,316,944	55,947,052	24,882,367
RHB Insurance Berhad	289,746,319	155,542,228	28,824,871
Tokio Marine Insurans (Malaysia) Berhad	694,237,500	415,920,142	66,595,071
Tune Insurance Malaysia Berhad	149,085,767	97,139,551	10,170,119
UNI.Asia General Insurance Berhad	243,552,398	155,551,985	10,601,833
Zurich Insurance Malaysia Berhad	397,281,527	169,119,176	58,070,866
Total (Industry)	9,927,180,793	5,646,752,862	972,816,952

**Management Expenses from Revenue Account (Excluding Bad & Doubtful Debts)*

Note:

1. The following companies are excluded from the above statistics:

- a) ING Insurance Berhad
- b) MUI Continental Insurance Berhad

Management Expenses*	Underwriting Gain / (Loss)	Operating Gain / (Loss)	Percentage of Earned Premiums (%)		
			Operating Ratio	Management Expenses Ratio	Combined Ratio
122,541,332	137,921,493	165,260,049	63.81	26.83	69.80
132,855,453	17,198,902	52,552,881	84.98	37.97	95.08
217,524,174	130,418,443	228,436,811	79.19	19.82	88.12
73,848,871	33,989,841	60,985,860	85.44	17.63	91.88
85,778,175	51,824,282	96,585,389	83.03	15.10	90.88
112,812,619	72,334,436	130,645,447	79.89	17.36	88.87
64,442,483	52,494,100	78,471,273	81.86	16.30	86.72
146,488,519	33,582,035	80,783,282	85.24	27.12	93.78
166,426,688	77,812,459	132,681,831	83.33	20.91	90.22
96,346,804	151,203,626	186,239,072	65.08	18.06	71.65
27,775,629	21,145,305	40,796,710	73.06	18.34	86.03
165,776,397	134,226,099	232,414,910	76.42	16.82	86.38
57,628,849	14,204,225	60,016,052	75.72	23.31	94.25
56,637,591	32,198,836	69,627,768	71.72	22.99	86.93
50,198,405	53,791,919	60,724,161	82.47	14.49	84.47
29,958,749	9,418,510	23,718,040	82.19	22.22	93.02
22,727,938	(2,356,680)	19,350,213	78.98	28.95	103.00
5,918,906	(2,339,628)	2,681,773	88.65	19.77	107.82
29,072,565	17,414,960	28,112,346	78.25	22.83	86.32
58,849,511	46,529,709	75,164,605	75.21	20.31	83.94
123,712,228	88,010,059	131,311,274	82.67	17.82	87.32
30,006,417	11,769,680	39,252,334	73.67	20.13	92.11
63,850,973	13,547,607	54,874,036	77.47	26.22	94.44
98,252,641	71,838,844	98,317,758	75.61	24.73	81.92
2,039,431,917	1,268,179,062	2,149,003,875	78.35	20.54	87.23

APPENDIX

Appended below are the formulas used for the calculation in preparation of the General Insurance segment of the Statistical Yearbook.

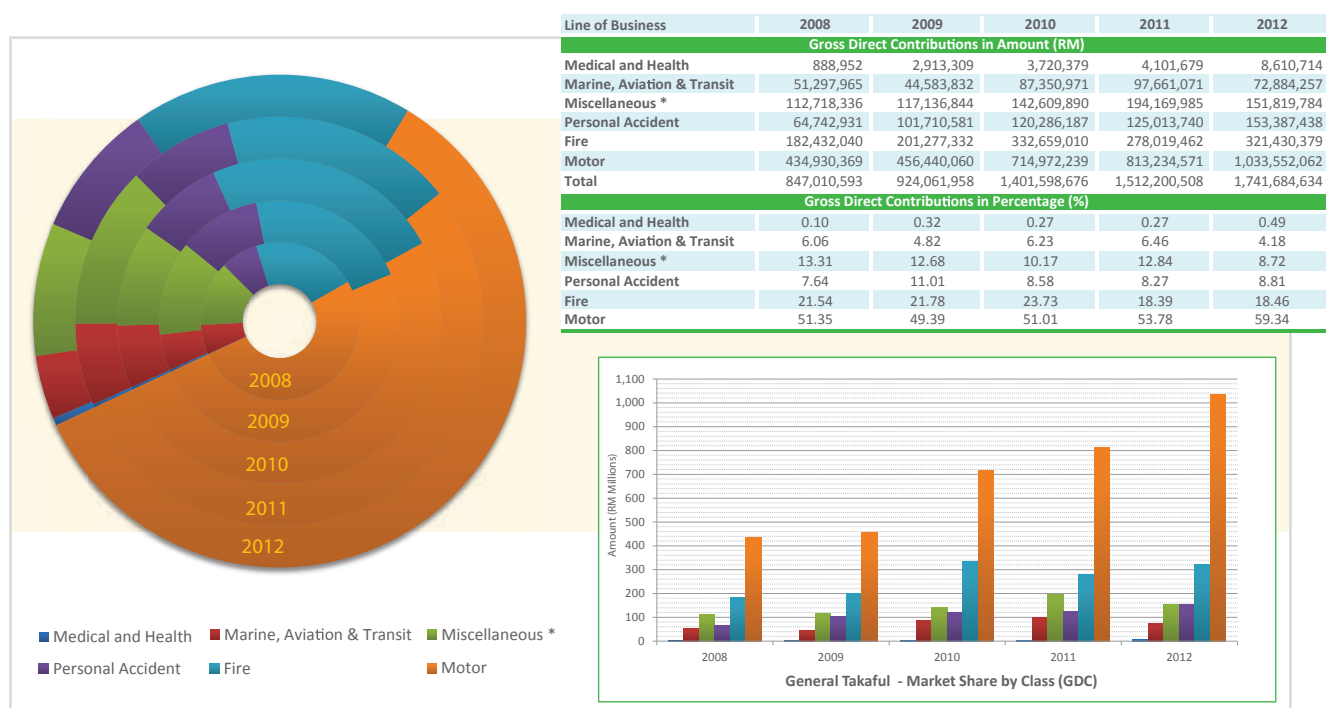
Calculation	Formula
1 Net Claims Incurred Ratio	$[\text{Net Claims Incurred} / \text{Earned Premiums}] \times 100$
2 Commission Ratio	$[\text{Net Commissions} / \text{Earned Premiums}] \times 100$
3 Underwriting Gain / (Loss)	$\text{Earned Premiums} - \text{Net Claims Incurred} - \text{Net Commissions} - \text{Management Expenses}$
4 Operating Gain / (Loss)	$\text{Underwriting Gain} / (\text{Loss}) + \text{Net Investment Income} + \text{Miscellaneous Income} - \text{Miscellaneous Expenses}$
5 Operating Ratio	$\{[\text{Operating Gain} / (\text{Loss})]\} / \text{Earned Premiums} \times 100$
6 Combined Ratio	$[(\text{Net Commissions} + \text{Net Claims Incurred} + \text{Management Expenses}) / \text{Earned Premiums}] \times 100$

TAKAFUL STATISTICS

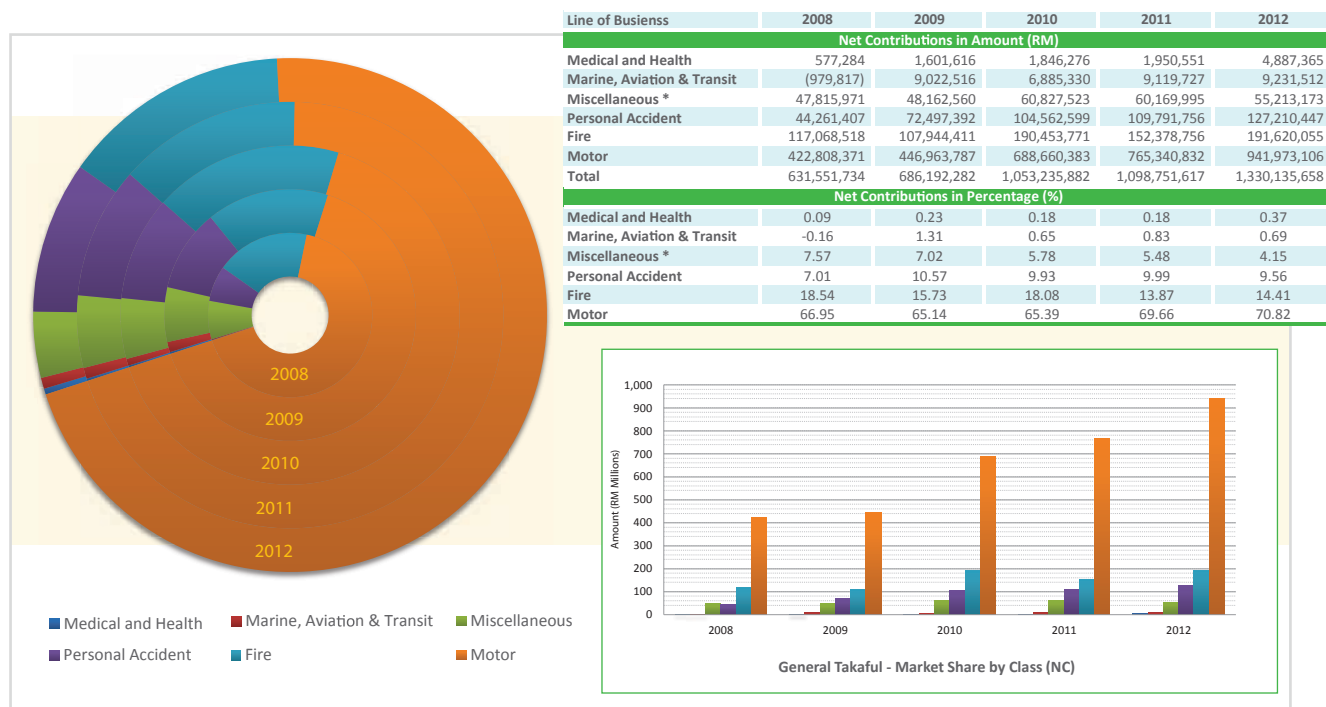
CHART 3

CONTRIBUTIONS BY LINE OF BUSINESS

GENERAL TAKAFUL - GROSS DIRECT CONTRIBUTIONS



GENERAL TAKAFUL - NET CONTRIBUTIONS

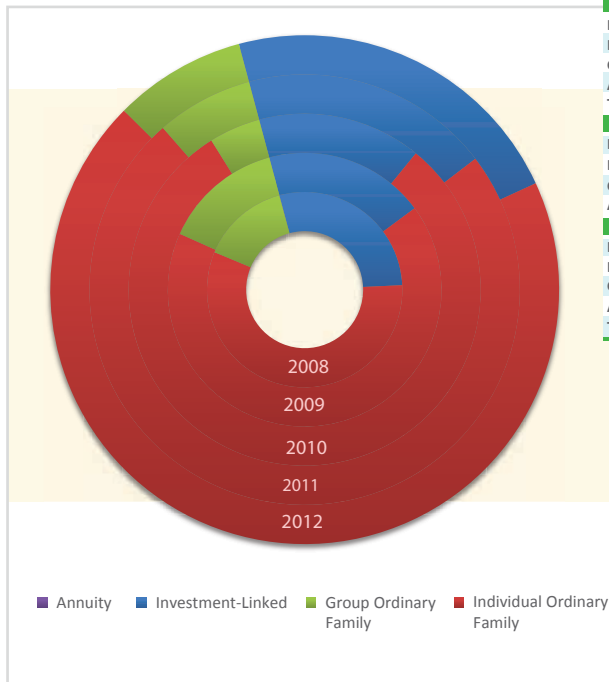


* Miscellaneous includes Bonds, Contractor's All Risks & Engineering, Liabilities, Others, Workmen's Compensation & Employers' Liability

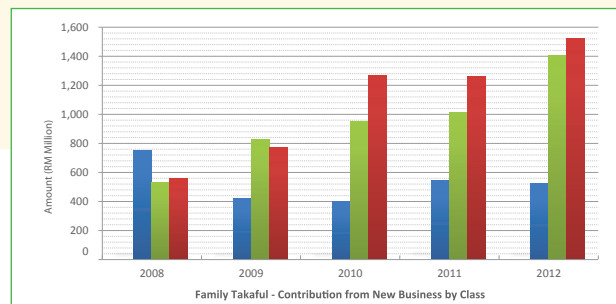
CHART 4

CERTIFICATES BY PRODUCT

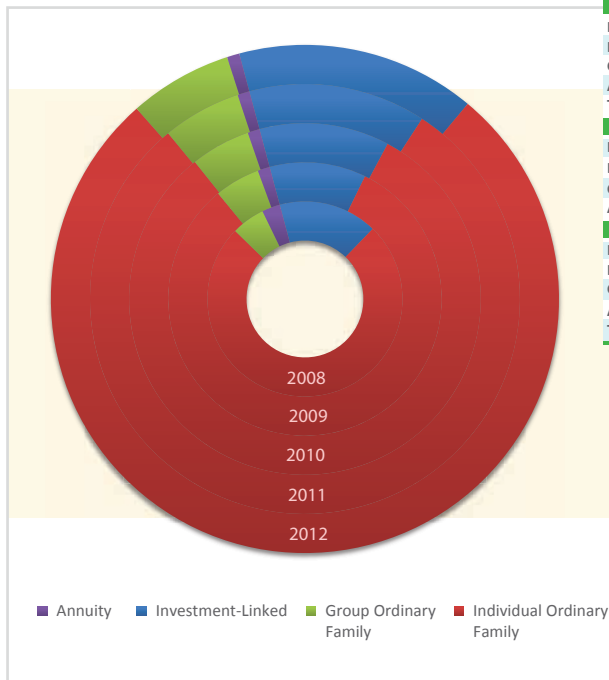
FAMILY TAKAFUL - NEW CERTIFICATES ISSUED



Product	2008	2009	2010	2011	2012
New Certification Issued - No. of Certificate					
Investment-Linked	130,055	104,404	129,519	176,441	197,898
Individual Ordinary Family	260,701	366,881	689,936	695,804	614,956
Group Ordinary Family	66,551	77,606	40,710	68,556	74,611
Annuity	59	0	0	0	0
Total No. of Certificate	457,366	548,891	860,165	940,801	887,465
New Certification Issued - No. of Certificate in Percentage (%)					
Investment-Linked	28.44	19.02	15.06	18.75	22.30
Individual Ordinary Family	57.00	66.84	80.21	73.96	69.29
Group Ordinary Family	14.55	14.14	4.73	7.29	8.41
Annuity	0.01	0.00	0.00	0.00	0.00
New Certification Issued - Contributions in Amount (RM)					
Investment-Linked	754,184,418	423,320,442	400,688,685	544,575,510	524,066,382
Individual Ordinary Family	559,855,954	772,471,615	1,269,279,568	1,264,169,798	1,523,299,538
Group Ordinary Family	530,796,467	825,824,215	951,733,132	1,010,114,451	1,405,365,146
Annuity	138,120	0	0	0	0
Total Amount Contributed	1,844,974,959	2,021,616,272	2,621,701,385	2,818,859,759	3,452,731,066



FAMILY TAKAFUL - CERTIFICATES IN FORCE AT END OF YEAR



Product	2008	2009	2010	2011	2012
Certificates In Force at End of Year - No. of Certificate					
Investment-Linked	201,925	276,524	357,935	469,836	584,303
Individual Ordinary Family	924,528	1,980,669	2,435,601	2,811,570	2,968,598
Group Ordinary Family	68,211	129,970	164,870	208,615	251,979
Annuity	36,910	34,557	32,795	31,574	30,201
Total No. of Certificate	1,231,574	2,421,720	2,991,201	3,521,595	3,835,081
Certificates In Force at End of Year - No. of Certificate in Percentage (%)					
Investment-Linked	16.40	11.42	11.97	13.34	15.24
Individual Ordinary Family	75.07	81.79	81.43	79.84	77.41
Group Ordinary Family	5.54	5.37	5.51	5.92	6.57
Annuity	3.00	1.43	1.10	0.90	0.79
Certificates In Force at End of Year - Contributions in Amount (RM)					
Investment-Linked	345,869,005	472,740,794	622,853,712	828,224,250	1,085,471,337
Individual Ordinary Family	365,891,483	944,629,628	1,064,878,612	1,152,567,546	1,065,935,789
Group Ordinary Family	11,201,756	48,901,035	714,592,366	862,956,978	150,926,922
Annuity	0	0	0	0	0
Total Amount Contributed	722,962,244	1,466,271,457	2,402,324,690	2,843,748,774	2,302,334,048

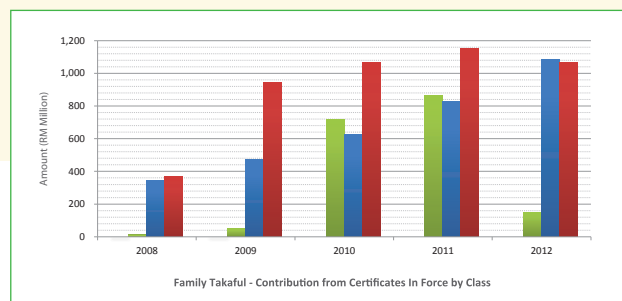


TABLE 24
KEY TAKAFUL INDICATORS

Net Contributions Income	2008	2009	2010	2011	2012 ¹
Total (RM Million)	3,026.8	3,523.6	4,342.4	4,863.0	5,880.5
Family	2,374.7	2,719.8	3,392.8	3,703.6	4,567.7
General	652.1	803.8	1,015.5	1,159.4	1,312.8
% of insurance and takaful industry	10.7	11.8	14.5	12.5	13.6
Takaful Fund Assets	2008	2009	2010	2011	2012 ¹
Total (RM Million)	10,570.0	12,445.8	14,659.3	16,948.1	19,043.3
Family	8,900.6	10,536.6	12,420.9	14,377.2	16,285.2
General	1,669.4	1,909.2	2,238.3	2,570.9	2,758.1
% of insurance and takaful industry	8.0	8.3	8.7	8.6	8.8

Notes:

¹ Preliminary

Source:

Bank Negara Malaysia: Financial Stability and Payment Systems Report 2012

TABLE 25

COMPANY FINANCIAL YEAR END DATE

Company	Financial Year End 2012
AIA AFG Takaful Bhd	30-Nov
AmFamily Takaful Berhad	31-Mar
CIMB Aviva Takaful Berhad	31-Dec
Etika Takaful Berhad	31-Dec
Great Eastern Takaful Sdn Bhd	31-Dec
Hong Leong MSIG Takaful Berhad	30-Jun
HSBC Amanah Takaful (Malaysia) Sdn Bhd	31-Dec
ING PUBLIC Takaful Ehsan Berhad	31-Dec
MAA Takaful Berhad	31-Dec
Prudential BSN Takaful Berhad	31-Dec
Syarikat Takaful Malaysia Berhad	31-Dec
Takaful Ikhlas Sdn Bhd	31-Mar

**TABLE 26 - GENERAL TAKAFUL
REVENUE ACCOUNT (INCOME) (RM)**

Company	Opening Reserves			
	Unearned Contributions Reserves	Provision for Outstanding Claims	Surplus Attributable to Participants	Other Reserves
CIMB Aviva Takaful Berhad	4,514,490	47,751,310	(20,765,171)	0
Etiqa Takaful Berhad	456,197,781	403,571,436	58,384,933	0
Hong Leong MSIG Takaful Berhad	11,092,148	8,226,122	(7,193,610)	0
HSBC Amanah Takaful (Malaysia) Sdn Bhd	16,714,189	8,131,307	7,008,227	4,269,242
MAA Takaful Berhad	11,354,313	27,714,911	(8,403,085)	0
Prudential BSN Takaful Berhad	1,834,153	1,603,939	2,514,501	0
Syarikat Takaful Malaysia Berhad	241,738,226	249,504,334	190,114,269	0
Takaful Ikhlas Sdn Bhd	96,680,206	160,702,285	(2,950,698)	0
Total (Industry)	840,125,506	907,205,644	218,709,366	4,269,242

Net Contribution Income	Net Investment Income	Write Back of Provision for Impairment in Value of Investment	Write Back of Allowance for Bad and Doubtful Debts	Other Income	Total
31,650,485	1,901,358	0	6,714,349	3,651,431	75,418,252
770,859,780	46,183,675	15,000	115,571	41,291,102	1,776,619,278
26,360,137	511,035	0	3,234,076	10,154,185	52,384,093
56,598,250	1,425,531	0	1,943,960	0	96,090,706
34,605,630	2,856,012	0	0	31,932,129	100,059,910
4,322,562	375,727	0	0	104,611	10,755,493
252,139,317	32,066,108	0	3,206,643	38,015,854	1,006,784,751
153,599,497	10,902,079	0	1,550,827	10,183,627	430,667,823
1,330,135,658	96,221,525	15,000	16,765,426	135,332,939	3,548,780,306

**TABLE 27 - GENERAL TAKAFUL
REVENUE ACCOUNT (OUTGO) (RM)**

Company	Net Claims Paid	Commissions Paid*	Management Expenses*	Diminution in Value of Investments	Bad and Doubtful Debts
CIMB Aviva Takaful Berhad	3,211,439	6,618,555	9,874,552	0	0
Etiqa Takaful Berhad	365,351,012	93,269,185	124,830,058	7,274,546	0
Hong Leong MSIG Takaful Berhad	5,782,303	10,678,002	10,625,270	0	0
HSBC Amanah Takaful (Malaysia) Sdn Bhd	5,420,591	10,424,793	25,607,081	0	0
MAA Takaful Berhad	16,003,234	21,966,241	21,349,919	0	2,526
Prudential BSN Takaful Berhad	368,476	601,800	1,562,575	0	158,322
Syarikat Takaful Malaysia Berhad	129,846,998	79,979,379	1,996,437	1,699,948	14,978
Takaful Ikhlas Sdn Bhd	112,044,658	22,157,003	28,367,801	132,885	0
Total (Industry)	638,028,711	245,694,958	224,213,693	9,107,379	175,826

** inclusive of wakalah fee*

Surplus Paid and Payable to Participants	Other Outgo	Transfer to Income Statement	Closing Reserves				Total
			Provision for Outstanding Claims	Unearned Contributions Reserves	Surplus Attributable to Participants	Other Reserves	
0	10,176,723	0	34,867,636	5,739,157	4,930,190	0	75,418,252
16,296,658	9,052,029	48,833,613	511,009,213	509,781,075	90,921,889	0	1,776,619,278
0	1,364,314	0	17,729,485	15,722,242	(9,517,523)	0	52,384,093
1,860,807	1,950,101	12,098,935	14,274,244	14,603,149	9,512,685	338,320	96,090,706
0	3,327,107	0	24,461,176	14,574,849	(1,625,142)	0	100,059,910
0	541,890	0	1,181,186	2,035,072	4,306,172	0	10,755,493
29,332,954	2,588,936	64,465,690	279,935,374	209,605,265	207,318,792	0	1,006,784,751
0	2,606,432	6,087,570	187,132,654	64,420,928	7,717,892	0	430,667,823
47,490,419	31,607,532	131,485,808	1,070,590,968	836,481,737	313,564,955	338,320	3,548,780,306

**TABLE 28 - GENERAL TAKAFUL
LIABILITIES OF STATUTORY FUNDS (RM)**

Company	Takaful Funds and Reserves		
	Unearned Contributions Reserves	Surplus Attributable to Participants	Other Reserves
CIMB Aviva Takaful Berhad	5,739,157	4,930,190	0
Etiqa Takaful Berhad	509,781,075	90,921,889	0
Hong Leong MSIG Takaful Berhad	15,722,242	(9,517,523)	0
HSBC Amanah Takaful (Malaysia) Sdn Bhd	14,603,149	9,512,685	338,320
MAA Takaful Berhad	14,574,849	(1,625,142)	0
Prudential BSN Takaful Berhad	2,035,072	4,306,172	0
Syarikat Takaful Malaysia Berhad	209,605,265	207,318,792	0
Takaful Ikhlas Sdn Bhd	64,420,928	7,717,892	0
Total (Industry)	545,845,623	95,847,241	338,320

Provision for Outstanding Claims	Provision for Taxation	Amount Due to Income Statement / Takaful Funds	Other Liabilities	Total Liabilities
34,867,636	5,538,020	1,103,330	11,124,085	63,302,418
511,009,213	0	65,351,807	221,139,762	1,398,203,746
17,729,485	0	(206,723)	26,175,236	49,902,717
14,274,244	0	13,366,842	1,939,782	54,035,022
24,461,176	2,387,978	1,875,179	52,318,296	93,992,336
1,181,186	189,768	3,766,456	3,109,419	14,588,073
279,935,374	0	1,338,619	74,623,577	772,821,627
187,132,654	2,576,971	6,889,570	33,408,411	302,146,426
577,880,578	5,538,020	79,615,256	260,378,865	2,748,992,365

**TABLE 29 - GENERAL TAKAFUL
ASSETS OF STATUTORY FUNDS (RM)**

Company	Property, Plant and Equipment	Investment Properties	Financing	— Investments— Government Islamic Papers
CIMB Aviva Takaful Berhad	0	0	0	9,077,800
Etiqa Takaful Berhad	18,677	0	0	210,217,520
Hong Leong MSIG Takaful Berhad	0	0	0	1,524,465
HSBC Amanah Takaful (Malaysia) Sdn Bhd	0	0	0	10,142,000
MAA Takaful Berhad	0	0	0	0
Prudential BSN Takaful Berhad	0	0	0	2,871,152
Syarikat Takaful Malaysia Berhad	0	25,774,000	180,000	126,637,721
Takaful Ikhlas Sdn Bhd	0	0	0	48,990,030
Total (Industry)	18,677	25,774,000	180,000	409,460,688

Investments		Foreign Assets	Investment Accounts and Islamic Money Market	Cash and Bank Balances	Other Assets	Total Assets
Islamic Debt / Equity	Other Investments					
6,759,850	0	0	35,851,141	4,023,567	7,590,060	63,302,418
616,268,811	189,617,039	0	235,758,405	20,240,012	126,083,282	1,398,203,746
2,602,094	4,345,570	0	16,587,257	5,299,768	19,543,563	49,902,717
21,844,540	0	0	0	14,440,203	7,608,279	54,035,022
37,403,930	23,766,759	0	10,039,093	38,292	22,744,262	93,992,336
0	0	0	8,670,000	2,196,685	850,236	14,588,073
337,069,780	137,456,317	0	109,977,506	10,342,672	25,383,631	772,821,627
120,904,065	13,771,756	0	65,092,649	22,193,420	31,194,506	302,146,426
1,142,853,070	368,957,441	0	481,976,051	78,774,619	240,997,819	2,748,992,365

**TABLE 30 - GENERAL TAKAFUL
CONTRIBUTIONS (RM)**

Company	Marine, Aviation & Transit					Motor
	Fire	Aviation	Cargo	Marine Hull	Offshore Oil-related	Motor 'Act'
GROSS CONTRIBUTIONS (LESS RETURN CONTRIBUTIONS)						
CIMB Aviva Takaful Berhad	9,149,155	0	2,456	0	0	0
Etiga Takaful Berhad	84,456,597	46,365,396	1,301,503	4,408,445	48,244	48,139,085
Hong Leong MSIG Takaful Berhad	25,446,967	0	2,554,430	0	0	25,362
HSBC Amanah Takaful (Malaysia) Sdn Bhd	44,845,388	0	0	573,591	0	0
MAA Takaful Berhad	20,082,453	5,574,329	5,161,595	2,899,006	720,662	3,995,409
Prudential BSN Takaful Berhad	5,052,319	0	0	0	0	0
Syarikat Takaful Malaysia Berhad	103,270,155	0	1,790,742	781,030	276,128	18,801,050
Takaful Ikhlas Sdn Bhd	29,127,345	0	401,826	24,874	0	15,352,773
Total (Industry)	321,430,379	51,939,725	11,212,552	8,686,946	1,045,034	86,313,679
RETAKAFUL ACCEPTED CONTRIBUTIONS						
CIMB Aviva Takaful Berhad	0	0	0	0	0	0
Etiga Takaful Berhad	172,558	0	0	0	0	340
Hong Leong MSIG Takaful Berhad	0	0	0	0	0	0
HSBC Amanah Takaful (Malaysia) Sdn Bhd	0	0	0	0	0	0
MAA Takaful Berhad	305,026	0	19,014	0	0	2,766
Prudential BSN Takaful Berhad	0	0	0	0	0	0
Syarikat Takaful Malaysia Berhad	0	0	0	0	7,789,472	0
Takaful Ikhlas Sdn Bhd	101,284	0	0	0	0	5,079
Total (Industry)	578,868	0	19,014	0	7,789,472	8,185
RETAKAFUL CONTRIBUTIONS CEDED						
CIMB Aviva Takaful Berhad	518,441	0	61,664	0	0	0
Etiga Takaful Berhad	27,050,728	46,292,999	661,701	3,537,699	758	253,177
Hong Leong MSIG Takaful Berhad	7,981,867	0	1,690,212	0	0	2,317
HSBC Amanah Takaful (Malaysia) Sdn Bhd	5,064,160	0	0	112,937	0	0
MAA Takaful Berhad	18,084,696	5,615,698	5,637,826	3,044,178	714,883	3,172,272
Prudential BSN Takaful Berhad	956,852	0	0	0	0	0
Syarikat Takaful Malaysia Berhad	62,511,001	0	581,172	431,690	2,501,933	0
Takaful Ikhlas Sdn Bhd	8,221,447	324,033	237,606	14,242	0	2,905,865
Total (Industry)	130,389,192	52,232,730	8,870,181	7,140,746	3,217,574	6,333,631
NET CONTRIBUTIONS						
CIMB Aviva Takaful Berhad	8,630,714	0	(59,208)	0	0	0
Etiga Takaful Berhad	57,578,427	72,397	639,802	870,746	47,486	47,886,248
Hong Leong MSIG Takaful Berhad	17,465,100	0	864,218	0	0	23,045
HSBC Amanah Takaful (Malaysia) Sdn Bhd	39,781,228	0	0	460,654	0	0
MAA Takaful Berhad	2,302,783	(41,369)	(457,217)	(145,172)	5,779	825,903
Prudential BSN Takaful Berhad	4,095,467	0	0	0	0	0
Syarikat Takaful Malaysia Berhad	40,759,154	0	1,209,570	349,340	5,563,667	18,801,050
Takaful Ikhlas Sdn Bhd	21,007,182	(324,033)	164,220	10,632	0	12,451,987
Total (Industry)	191,620,055	(293,005)	2,361,385	1,546,200	5,616,932	79,988,233
EARNED CONTRIBUTION INCOME						
CIMB Aviva Takaful Berhad	7,178,067	0	(59,208)	0	0	97
Etiga Takaful Berhad	47,366,478	72,397	606,570	881,715	51,644	43,475,611
Hong Leong MSIG Takaful Berhad	17,468,362	0	878,564	0	0	(12,492)
HSBC Amanah Takaful (Malaysia) Sdn Bhd	46,799,132	0	0	422,496	0	0
MAA Takaful Berhad	2,663,725	784,074	(85,444)	(90,847)	8,597	715,521
Prudential BSN Takaful Berhad	3,831,485	0	0	0	0	0
Syarikat Takaful Malaysia Berhad	45,548,023	0	1,174,426	366,968	5,746,841	25,967,295
Takaful Ikhlas Sdn Bhd	15,680,712	(324,033)	93,592	88,499	0	16,625,155
Total (Industry)	186,535,984	532,438	2,608,500	1,668,831	5,807,082	86,771,187

— Motor —	Miscellaneous							
Motor 'Others'	Bonds	Contractor's All Risks & Engineering	Liability	Medical and Health	Others	Personal Accident	Workmen's Compensation & Employers' Liability	Total
0	0	34,787	1,080	0	2,166	27,368,641	0	36,558,285
604,865,299	57,449	8,809,265	6,117,065	819,198	11,164,139	48,754,016	1,721,178	867,026,879
1,086,088	0	19,550,621	2,278,959	0	17,984,627	3,112,483	784,707	72,824,244
0	0	0	79,016	0	3,697,365	13,647,895	0	62,843,255
69,884,858	376,338	10,105,295	7,717,420	3,652,769	10,251,809	19,964,064	1,077,648	161,463,655
0	0	0	35,000	0	308,000	282,607	0	5,677,926
148,814,456	0	16,844,838	9,545,269	0	13,809,229	24,299,166	3,525,880	341,757,943
122,587,682	0	2,687,456	260,577	4,138,747	2,359,719	15,958,566	632,882	193,532,447
947,238,383	433,787	58,032,262	26,034,386	8,610,714	59,577,054	153,387,438	7,742,295	1,741,684,634
0	0	0	0	0	0	0	0	0
26,051	0	4,356	1,225	0	6,847	20,672	(213)	231,836
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
8,130	0	56,072	1,000	0	16,413	4,562	96,922	509,905
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	7,789,472
40,551	0	28,730	0	0	19	21,415	0	197,078
74,732	0	89,158	2,225	0	23,279	46,649	96,709	8,728,291
0	0	29,424	0	0	392	4,296,072	1,807	4,907,800
5,465,707	0	5,357,603	4,420,893	0	2,423,191	920,296	14,183	96,398,935
581,227	0	17,613,876	1,565,461	0	16,140,279	763,772	125,096	46,464,107
0	0	0	0	0	761,383	306,525	0	6,245,005
52,773,592	268,615	9,418,614	6,879,165	1,815,845	7,946,670	11,375,765	620,111	127,367,930
0	0	0	35,000	0	308,000	55,512	0	1,355,364
3,305,190	0	9,437,309	4,769,047	0	5,637,094	8,212,775	20,887	97,408,098
23,202,526	0	1,577,137	234,624	1,907,504	1,206,845	292,923	5,276	40,130,028
85,328,242	268,615	43,433,963	17,904,190	3,723,349	34,423,854	26,223,640	787,360	420,277,267
0	0	5,363	1,080	0	1,774	23,072,569	(1,807)	31,650,485
599,425,643	57,449	3,456,018	1,697,397	819,198	8,747,795	47,854,392	1,706,782	770,859,780
504,861	0	1,936,745	713,498	0	1,844,348	2,348,711	659,611	26,360,137
0	0	0	79,016	0	2,935,982	13,341,370	0	56,598,250
17,119,396	107,723	742,753	839,255	1,836,924	2,321,552	8,592,861	554,459	34,605,630
0	0	0	0	0	0	227,095	0	4,322,562
145,509,266	0	7,407,529	4,776,222	0	8,172,135	16,086,391	3,504,993	252,139,317
99,425,707	0	1,139,049	25,953	2,231,243	1,152,893	15,687,058	627,606	153,599,497
861,984,873	165,172	14,687,457	8,132,421	4,887,365	25,176,479	127,210,447	7,051,644	1,330,135,658
0	0	9,687	1,080	0	1,876	23,295,889	(1,670)	30,425,818
562,151,464	87,843	3,826,967	1,414,342	595,221	7,061,606	47,973,463	1,711,165	717,276,486
(88,307)	0	(307,162)	346,640	0	1,216,039	1,302,397	926,002	21,730,043
0	0	0	70,989	0	2,175,668	9,241,005	0	58,709,290
14,798,430	273,625	687,328	802,055	1,190,516	2,379,345	6,584,500	673,669	31,385,094
0	0	0	0	0	0	280,523	9,635	4,121,643
159,158,575	(524)	7,999,473	5,778,784	0	9,174,157	19,162,511	4,195,749	284,272,278
132,747,312	0	1,184,421	112,391	2,223,133	1,059,503	15,589,569	778,521	185,858,775
868,767,474	360,944	13,400,714	8,526,281	4,008,870	23,068,194	123,429,857	8,293,071	1,333,779,427

**TABLE 31 - GENERAL TAKAFUL
CLAIMS (RM)**

Company	Marine, Aviation & Transit					Motor
	Fire	Aviation	Cargo	Marine Hull	Offshore Oil-related	Motor 'Act'
GROSS CLAIMS PAID (LESS SALVAGE)						
CIMB Aviva Takaful Berhad	703,744	(163)	9,332	0	0	1,417,195
Etiga Takaful Berhad	7,101,109	0	259,735	953,320	242,134	77,523,300
Hong Leong MSIG Takaful Berhad	3,494,537	0	268,207	0	0	66,000
HSBC Amanah Takaful (Malaysia) Sdn Bhd	3,048,928	0	0	57,948	0	0
MAA Takaful Berhad	5,522,461	274	2,064,866	1,125,524	0	4,065,105
Prudential BSN Takaful Berhad	349,536	0	0	0	0	0
Syarikat Takaful Malaysia Berhad	20,048,115	0	332,391	(922,459)	268,311	36,466,013
Takaful Ikhlās Sdn Bhd	2,290,583	0	481,814	0	0	26,593,697
Total (Industry)	42,559,013	111	3,416,345	1,214,333	510,445	146,131,310
GROSS CLAIMS PAID / RETAKAFUL ACCEPTED						
CIMB Aviva Takaful Berhad	0	0	0	0	0	0
Etiga Takaful Berhad	0	0	0	0	0	0
Hong Leong MSIG Takaful Berhad	0	0	0	0	0	0
HSBC Amanah Takaful (Malaysia) Sdn Bhd	0	0	0	0	0	0
MAA Takaful Berhad	2,746	0	0	0	0	0
Prudential BSN Takaful Berhad	0	0	0	0	0	0
Syarikat Takaful Malaysia Berhad	0	0	0	0	878,477	0
Takaful Ikhlās Sdn Bhd	290,616	0	1,672	0	0	0
Total (Industry)	293,362	0	1,672	0	878,477	0
CLAIMS RECOVERIES FROM RETAKAFUL						
CIMB Aviva Takaful Berhad	71,003	(163)	1,992	0	0	123,940
Etiga Takaful Berhad	1,164,788	0	122,547	392,436	240,406	323,532
Hong Leong MSIG Takaful Berhad	2,008,337	0	129,893	0	0	0
HSBC Amanah Takaful (Malaysia) Sdn Bhd	150,866	0	0	8,692	0	0
MAA Takaful Berhad	4,664,446	273	1,941,123	826,781	0	1,455,502
Prudential BSN Takaful Berhad	26,359	0	0	0	0	0
Syarikat Takaful Malaysia Berhad	10,184,230	0	149,236	20,197	514,153	603,273
Takaful Ikhlās Sdn Bhd	2,330,773	0	376,903	0	0	3,270,145
Total (Industry)	20,600,802	110	2,721,694	1,248,106	754,559	5,776,392
NET CLAIMS PAID						
CIMB Aviva Takaful Berhad	632,741	0	7,340	0	0	1,293,255
Etiga Takaful Berhad	5,936,321	0	137,188	560,884	1,728	77,199,768
Hong Leong MSIG Takaful Berhad	1,486,200	0	138,314	0	0	66,000
HSBC Amanah Takaful (Malaysia) Sdn Bhd	2,898,062	0	0	49,256	0	0
MAA Takaful Berhad	860,761	1	123,743	298,743	0	2,609,603
Prudential BSN Takaful Berhad	323,177	0	0	0	0	0
Syarikat Takaful Malaysia Berhad	9,863,885	0	183,155	(942,656)	632,635	35,862,740
Takaful Ikhlās Sdn Bhd	250,426	0	106,583	0	0	23,323,552
Total (Industry)	22,251,573	1	696,323	(33,773)	634,363	140,354,918
NET CLAIMS INCURRED						
CIMB Aviva Takaful Berhad	571,454	(2,671)	(39,244)	0	0	(8,431,617)
Etiga Takaful Berhad	11,155,948	(1,622)	(782,963)	729,450	(3,627)	131,241,446
Hong Leong MSIG Takaful Berhad	5,168,562	0	412,730	0	0	3,009
HSBC Amanah Takaful (Malaysia) Sdn Bhd	5,893,246	0	0	189,507	0	0
MAA Takaful Berhad	(473,637)	869	65,304	591,644	0	1,337,421
Prudential BSN Takaful Berhad	32,083	0	0	0	0	0
Syarikat Takaful Malaysia Berhad	10,420,530	0	3,701,175	(1,601,257)	1,549,216	51,701,236
Takaful Ikhlās Sdn Bhd	1,883,237	0	(1,965,703)	(427,017)	0	39,868,435
Total (Industry)	34,651,423	(3,424)	1,391,299	(517,673)	1,545,589	215,719,930

— Motor —		Miscellaneous						Total
Motor 'Others'	Bonds	Contractor's All Risks & Engineering	Liability	Medical and Health	Others	Personal Accident	Workmen's Compensation & Employers' Liability	
518,817	0	164,235	172,590	0	112,418	2,098,586	0	5,196,754
265,851,204	0	1,741,604	1,133,876	11,876	5,665,711	11,547,341	20,460	372,051,670
155,467	0	1,265,272	200,436	0	2,146,398	1,946,756	3,816	9,546,889
0	0	0	17,155	0	546,790	2,076,789	0	5,747,610
22,607,341	0	4,113,918	516,185	62,700	3,826,139	4,752,046	117,189	48,773,748
0	0	0	0	0	0	45,299	0	394,835
60,520,706	0	7,747,053	2,285,546	0	5,682,242	19,734,695	188,012	152,350,625
85,773,325	0	344,017	367,496	3,237,926	916,724	1,786,438	93,638	121,885,658
435,426,860	0	15,376,099	4,693,284	3,312,502	18,896,422	43,987,950	423,115	715,947,789
0	0	0	0	0	0	0	0	0
6,475	0	0	35	0	0	0	0	6,510
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0	0	0	0	0	35,166	0	0	37,912
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	878,477
44,807	0	22,360	11	0	4,091	0	0	363,557
51,282	0	22,360	46	0	39,257	0	0	1,286,456
0	0	126,527	8,390	0	81,754	1,571,872	0	1,985,315
203,239	0	1,101,150	1,125,246	0	1,515,433	518,391	0	6,707,168
18,264	0	800,620	24,213	0	665,085	118,174	0	3,764,586
0	0	0	0	0	167,461	0	0	327,019
16,314,175	0	3,786,262	176,747	31,350	2,073,103	1,495,222	43,442	32,808,426
0	0	0	0	0	0	0	0	26,359
904,304	0	5,707,317	167,459	0	1,600,474	3,531,461	0	23,382,104
1,957,918	0	167,627	203,061	1,616,933	270,042	11,155	0	10,204,557
19,397,900	0	11,689,503	1,705,116	1,648,283	6,373,352	7,246,275	43,442	79,205,534
518,817	0	37,708	164,200	0	30,664	526,714	0	3,211,439
265,654,440	0	640,454	8,665	11,876	4,150,278	11,028,950	20,460	365,351,012
137,203	0	464,652	176,223	0	1,481,313	1,828,582	3,816	5,782,303
0	0	0	17,155	0	379,329	2,076,789	0	5,420,591
6,293,166	0	327,656	339,438	31,350	1,788,202	3,256,824	73,747	16,003,234
0	0	0	0	0	0	45,299	0	368,476
59,616,402	0	2,039,736	2,118,087	0	4,081,768	16,203,234	188,012	129,846,998
83,860,214	0	198,750	164,446	1,620,993	650,773	1,775,283	93,638	112,044,658
416,080,242	0	3,708,956	2,988,214	1,664,219	12,562,327	36,741,675	379,673	638,028,711
(2,094,281)	0	(678,978)	272,096	0	(261,505)	1,077,138	(84,627)	(9,672,235)
317,714,084	(67,496)	(309,832)	(1,817,974)	19,347	3,819,451	11,244,885	(152,308)	472,788,789
161,998	0	1,182,477	649,185	0	4,957,813	2,616,561	133,331	15,285,666
0	0	0	30,340	0	1,347,988	4,102,447	0	11,563,528
6,298,468	20,693	157,771	603,311	67,288	582,348	3,401,490	96,529	12,749,499
0	0	0	0	0	0	(86,360)	0	(54,277)
68,146,515	(1,919)	2,586,566	6,476,717	0	6,988,290	10,811,751	(500,782)	160,278,038
83,557,974	0	(775,623)	(138,063)	1,388,855	10,715,755	4,267,450	99,727	138,475,027
473,784,758	(48,722)	2,162,381	6,075,612	1,475,490	28,150,140	37,435,362	(408,130)	801,414,035

**TABLE 32 - GENERAL TAKAFUL
UNDERWRITING ACCOUNTS (RM)**

Company	Earned Contribution Income	Net Claims Incurred	Net Commissions	Management Expenses*	Underwriting Profit
CIMB Aviva Takaful Berhad	30,425,818	(9,672,235)	6,596,050	3,160,203	30,341,800
Etiqa Takaful Berhad	717,276,486	472,788,789	77,901,856	124,714,487	41,871,354
Hong Leong MSIG Takaful Berhad	21,730,043	15,285,666	848,530	7,391,194	(1,795,347)
HSBC Amanah Takaful (Malaysia) Sdn Bhd	58,709,290	11,563,528	10,424,793	23,663,121	13,057,848
MAA Takaful Berhad	31,385,094	12,749,499	(9,364,144)	21,352,445	6,647,294
Prudential BSN Takaful Berhad	4,121,643	(54,277)	501,530	1,720,897	1,953,493
Syarikat Takaful Malaysia Berhad	284,272,278	160,278,038	57,429,260	(1,195,228)	67,760,208
Takaful Ikhlas Sdn Bhd	185,858,775	138,475,027	14,881,267	26,816,974	5,685,507
Total (Industry)	1,333,779,427	801,414,035	159,219,142	207,624,093	165,522,157

* Including Bad & Doubtful Debts

Company	Net Claims Incurred	Net Commissions	Management Expenses*	Underwriting Expenses
Percentage of Earned Contribution Income (%)				
CIMB Aviva Takaful Berhad	(31.79)	21.68	10.39	0.28
Etika Takaful Berhad	65.91	10.86	17.39	94.16
Hong Leong MSIG Takaful Berhad	70.34	3.90	34.01	108.26
HSBC Amanah Takaful (Malaysia) Sdn Bhd	19.70	17.76	40.31	77.76
MAA Takaful Berhad	40.62	(29.84)	68.03	78.82
Prudential BSN Takaful Berhad	(1.32)	12.17	41.75	52.60
Syarikat Takaful Malaysia Berhad	56.38	20.20	(0.42)	76.16
Takaful Ikhlas Sdn Bhd	74.51	8.01	14.43	96.94
Total (Industry)	60.09	11.94	15.57	87.59

**TABLE 33 - FAMILY TAKAFUL
REVENUE ACCOUNT - INCOME (RM)**

Company	Takaful Fund and Reserves Beginning of the Year			
	Annuity	Investment Linked	Ordinary	Total
AIA AFG Takaful Bhd	0	14,775,873	8,712,083	23,487,956
AmFamily Takaful Berhad	0	0	0	0
CIMB Aviva Takaful Berhad	0	188,680,282	251,235,065	439,915,347
Etiqa Takaful Berhad	825,534,342	69,918,291	5,121,943,511	6,017,396,144
Great Eastern Takaful Sdn Bhd	0	15,465,673	2,590,342	18,056,015
Hong Leong MSIG Takaful Berhad	0	80,832,632	43,378,295	124,210,927
HSBC Amanah Takaful (Malaysia) Sdn Bhd	0	206,742,184	318,124,193	524,866,377
ING PUBLIC Takaful Ehsan Berhad	0	26,419	11,019,710	11,046,129
MAA Takaful Berhad	0	200,872,716	28,646,491	229,519,207
Prudential BSN Takaful Berhad	0	343,889,856	141,050,764	484,940,620
Syarikat Takaful Malaysia Berhad	334,778,099	119,789,260	3,034,621,312	3,489,188,671
Takaful Ikhlas Sdn Bhd	0	90,226,673	949,647,741	1,039,874,414
Grand Total	1,160,312,441	1,331,219,859	9,910,969,507	12,402,501,807

**TABLE 34 - FAMILY TAKAFUL
REVENUE ACCOUNT - OUTGO (RM)**

Company	Net Certificate Benefits				Total
	Death	Maturity	Surrender	Others	
AIA AFG Takaful Bhd	492,135	0	1,822,247	1,008,811	3,323,193
AmFamily Takaful Berhad	0	0	0	0	0
CIMB Aviva Takaful Berhad	3,058,486	135,176,348	15,762,356	14,428,314	168,425,504
Etiqa Takaful Berhad	199,347,005	26,026,689	339,188,528	61,598,811	626,161,033
Great Eastern Takaful Sdn Bhd	1,474,893	0	36,717	2,051,570	3,563,180
Hong Leong MSIG Takaful Berhad	859,090	24,361,482	3,225,168	2,399,105	30,844,845
HSBC Amanah Takaful (Malaysia) Sdn Bhd	8,794,478	0	44,586,227	968,668	54,349,373
ING PUBLIC Takaful Ehsan Berhad	849,308	0	41,695	3,590,785	4,481,788
MAA Takaful Berhad	3,063,500	0	45,997,624	15,184,108	64,245,232
Prudential BSN Takaful Berhad	5,549,393	14,663	44,635,581	124,443,523	174,643,160
Syarikat Takaful Malaysia Berhad	108,044,449	76,858,844	116,307,137	131,867,823	433,078,253
Takaful Ikhlas Sdn Bhd	(3,453,079)	608,004	49,361,454	28,978,861	75,495,240
Grand Total	328,079,658	263,046,030	660,964,734	386,520,379	1,638,610,801

Net Contribution Income	Net Investment Income	Bad Debts Recovery	Write Back of Diminution in Value of Investment	Other Income	Total
97,682,052	1,962,780	0	0	1,474,406	124,607,194
20,574,592	26,944	0	0	0	20,601,536
101,331,435	13,182,420	2,943,393	0	13,651,385	571,023,980
1,732,632,253	301,855,224	551,982	0	197,034,968	8,249,470,571
43,711,664	1,051,609	0	0	2,537,739	65,357,027
44,690,637	4,339,713	0	0	1,761,146	175,002,423
299,724,708	14,361,043	628,602	0	20,145,662	859,726,392
74,634,932	957,703	0	0	139,843	86,778,607
195,357,252	9,137,629	0	0	14,421,326	448,435,414
669,100,242	26,639,556	0	0	42,273,478	1,222,953,896
815,465,903	169,674,279	2,752,593	0	111,818,892	4,588,900,338
453,333,503	37,095,864	0	0	17,276,529	1,547,580,310
4,548,239,173	580,284,764	6,876,570	0	422,535,374	17,960,437,688

Commissions Paid	Management Expenses	Bad and Doubtful Debts	Diminution in Value of Investment	Other Outgo	Transfer to Income Statement	Takaful Fund and Reserves Carried Forward	Total
0	0	0	0	38,129,361	0	83,154,640	124,607,194
0	3,436	0	0	352,830	0	20,245,270	20,601,536
0	13,800	0	0	51,168,292	2,414,837	349,001,547	571,023,980
87,064,547	64,786,828	26,902,558	31,954,656	341,339,715	127,180,918	6,944,080,316	8,249,470,571
0	0	0	0	33,820,375	0	27,973,472	65,357,027
0	0	17,447	0	16,163,531	0	127,976,600	175,002,423
0	0	0	0	75,201,530	30,919,626	699,255,863	859,726,392
0	0	0	0	18,589,330	0	63,707,489	86,778,607
0	0	0	0	82,874,478	9,400,000	291,915,704	448,435,414
0	0	0	0	296,456,942	0	751,853,794	1,222,953,896
9,641,901	0	0	5,548,825	214,179,677	124,716,757	3,801,734,925	4,588,900,338
0	5,074,329	978,005	106,914	145,975,049	4,574,768	1,315,376,005	1,547,580,310
96,706,448	69,878,393	27,898,010	37,610,395	1,314,251,110	299,206,906	14,476,275,625	17,960,437,688

**TABLE 35 - FAMILY TAKAFUL
LIABILITIES OF STATUTORY FUNDS (RM)**

Company	Takaful Fund & Reserves	Provision for Outstanding Claims	Amount Due To Income Statement / Takaful Funds	Provision For Tax On Unrealised Capital Gains
AIA AFG Takaful Bhd	83,154,640	945,112	2,017,562	70,035
AmFamily Takaful Berhad	20,245,270	0	61,112	0
CIMB Aviva Takaful Berhad	349,001,547	2,027,567	5,582,872	89,042
Etiqa Takaful Berhad	6,944,080,316	130,418,448	168,969,091	67,433
Great Eastern Takaful Sdn Bhd	27,973,472	9,782,338	2,758,691	0
Hong Leong MSIG Takaful Berhad	127,976,600	688,789	(1,413,417)	339,950
HSBC Amanah Takaful (Malaysia) Sdn Bhd	699,255,863	979,945	35,304,410	0
ING PUBLIC Takaful Ehsan Berhad	63,707,489	886,086	3,176,045	10,589
MAA Takaful Berhad	291,915,704	2,525,806	12,175,260	1,223,848
Prudential BSN Takaful Berhad	751,853,794	25,063,670	43,145,839	0
Syarikat Takaful Malaysia Berhad	3,801,734,925	123,099,024	40,392,105	0
Takaful Ikhlas Sdn Bhd	1,315,376,005	36,439,981	14,780,891	0
Grand Total	14,476,275,625	332,856,766	326,950,461	1,800,897

**TABLE 36 - FAMILY TAKAFUL
ASSETS OF STATUTORY FUNDS (RM)**

Company	Property, Plant and Equipment	Investment Properties	Financing	Investments	
				Government Islamic Papers	Islamic Debt / Security & Equities
AIA AFG Takaful Bhd	0	0	0	15,777,503	43,717,719
AmFamily Takaful Berhad	0	0	0	0	6,103,200
CIMB Aviva Takaful Berhad	0	0	0	133,762,700	27,850,275
Etiqa Takaful Berhad	473,087	0	16,922,378	1,199,265,400	4,733,711,956
Great Eastern Takaful Sdn Bhd	0	0	0	26,058,529	6,798,751
Hong Leong MSIG Takaful Berhad	0	0	0	14,768,125	17,229,196
HSBC Amanah Takaful (Malaysia) Sdn Bhd	0	0	0	84,884,010	434,670,080
ING PUBLIC Takaful Ehsan Berhad	0	0	0	41,875,660	10,947,970
MAA Takaful Berhad	0	0	0	0	74,861,350
Prudential BSN Takaful Berhad	0	0	0	158,940,291	268,128,179
Syarikat Takaful Malaysia Berhad	0	204,824,400	324,000	663,169,609	1,901,996,749
Takaful Ikhlas Sdn Bhd	0	103,827,500	0	185,970,015	440,547,479
Grand Total	473,087	308,651,900	17,246,378	2,524,471,842	7,966,562,904

**Other
Liabilities**

**Total
Liabilities**

3,950,610	90,137,959
88,470	20,394,852
21,558,798	378,259,826
341,344,967	7,584,880,255
36,520,389	77,034,890
12,414,897	140,006,819
23,161,816	758,702,034
13,124,126	80,904,335
47,147,481	354,988,099
17,683,416	837,746,719
220,701,263	4,185,927,317
135,399,014	1,501,995,891

873,095,247 16,010,978,996

Investments

Other Investments	Total	Foreign Assets	Investment Accounts and Islamic Money Market	Cash and Bank Balances	Other Assets	Total Assets
13,527,795	73,023,017	0	11,210,000	4,717,841	1,187,101	90,137,959
3,490,240	9,593,440	0	10,193,988	550,102	57,322	20,394,852
132,669,789	294,282,764	0	60,488,036	11,857,617	11,631,409	378,259,826
624,224,036	6,557,201,392	7,731,282	756,423,283	40,041,056	206,087,777	7,584,880,255
13,170,463	46,027,743	55,079	4,314,000	5,471,153	21,166,915	77,034,890
4,161,698	36,159,019	0	74,808,454	24,712,271	4,327,075	140,006,819
171,400,997	690,955,087	0	44,958,584	11,965,344	10,823,019	758,702,034
6,302,800	59,126,430	0	10,230,256	8,702,451	2,845,198	80,904,335
154,043,896	228,905,246	0	94,744,476	3,101,844	28,236,533	354,988,099
290,946,137	718,014,607	0	100,400,000	14,253,235	5,078,877	837,746,719
782,958,904	3,348,125,262	0	474,667,178	24,768,248	133,218,229	4,185,927,317
172,227,729	798,745,223	0	392,136,425	55,581,174	151,705,569	1,501,995,891
2,369,124,484	12,860,159,230	7,786,361	2,034,574,680	205,722,336	576,365,024	16,010,978,996

TABLE 37 - FAMILY TAKAFUL
NEW CERTIFICATES ISSUED - INDIVIDUAL

Company	ORDINARY FAMILY			
	Endowment			
	No. of Certificates	Sums Participated	Single Contributions	Annual Contributions
AIA AFG Takaful Bhd	2,200	183,381,149	0	9,565,401
AmFamily Takaful Berhad	0	0	0	0
CIMB Aviva Takaful Berhad	0	0	0	0
Etiqa Takaful Berhad	59,346	3,764,530,975	0	75,933,364
Great Eastern Takaful Sdn Bhd	0	0	0	0
Hong Leong MSIG Takaful Berhad	51	1,527,536	0	153,976
HSBC Amanah Takaful (Malaysia) Sdn Bhd	8,388	656,385,284	69,189,000	24,341,234
ING PUBLIC Takaful Ehsan Berhad	0	0	0	0
MAA Takaful Berhad	443	123,396,019	0	1,262,386
Prudential BSN Takaful Berhad	0	0	0	0
Syarikat Takaful Malaysia Berhad	11	1,580,000	6,740	0
Takaful Ikhlas Sdn Bhd	43,027	1,440,674,081	0	29,705,226
Grand Total	113,466	6,171,475,044	69,195,740	140,961,587

Company	Temporary			
	No. of Certificates	Sums Participated	Single Contributions	Annual Contributions
AIA AFG Takaful Bhd	20,082	614,790,000	0	17,093,496
AmFamily Takaful Berhad	0	0	0	0
CIMB Aviva Takaful Berhad	81	97,960,000	0	489,962
Etiqa Takaful Berhad	396,540	32,020,485,083	1,027,959,439	372,416
Great Eastern Takaful Sdn Bhd	3,867	78,750,168	0	3,119,881
Hong Leong MSIG Takaful Berhad	21	3,141,338	0	60,746
HSBC Amanah Takaful (Malaysia) Sdn Bhd	160	91,849,303	1,791,019	0
ING PUBLIC Takaful Ehsan Berhad	0	0	0	0
MAA Takaful Berhad	129	1,290,000	0	61,741
Prudential BSN Takaful Berhad	8,035	271,526,821	0	6,099,587
Syarikat Takaful Malaysia Berhad	22,634	4,201,782,634	172,151,520	0
Takaful Ikhlas Sdn Bhd	48	10,446,133	333,516	0
Grand Total	451,597	37,392,021,480	1,202,235,494	27,297,829

Company	Medical & Health			
	No. of Certificates	Sums Participated	Single Contributions	Annual Contributions
AIA AFG Takaful Bhd	3,100	10,390,525	0	3,581,699
AmFamily Takaful Berhad	0	0	0	0
CIMB Aviva Takaful Berhad	0	0	0	0
Etiqa Takaful Berhad	0	0	0	0
Great Eastern Takaful Sdn Bhd	0	0	0	0
Hong Leong MSIG Takaful Berhad	0	0	0	0
HSBC Amanah Takaful (Malaysia) Sdn Bhd	0	0	0	0
ING PUBLIC Takaful Ehsan Berhad	0	0	0	0
MAA Takaful Berhad	17,159	85,795,000	0	13,236,010
Prudential BSN Takaful Berhad	0	0	0	0
Syarikat Takaful Malaysia Berhad	3,743	0	2,594,818	0
Takaful Ikhlas Sdn Bhd	1,684	76,150,000	0	1,273,276
Grand Total	25,686	172,335,525	2,594,818	18,090,985

INVESTMENT LINKED

Endowment			
No. of Certificates	Sums Participated	Single Contributions	Annual Contributions
3,879	462,697,653	3,242,770	11,751,616
1	36,000	0	600
111	6,210,500	20,000	150,926
0	0	0	0
14,203	958,932,145	0	34,830,280
7,542	308,159,839	0	5,623,123
4,380	624,900,559	60,831,860	11,121,220
116	13,481,298	0	226,066
39,825	2,362,752,363	29,417,706	59,098,865
117,188	3,935,295,121	0	37,917,348
4,915	256,318,157	0	9,329,861
4,181	139,116,829	26,678,369	4,533,693
196,341	9,067,900,464	120,190,705	174,583,598

Temporary			
No. of Certificates	Sums Participated	Single Contributions	Annual Contributions
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	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0

TABLE 37 - FAMILY TAKAFUL

NEW CERTIFICATES ISSUED - INDIVIDUAL (cont')

Company	ORDINARY FAMILY			
	Other Plans			
	No. of Certificates	Sums Participated	Single Contributions	Annual Contributions
AIA AFG Takaful Bhd	0	0	0	0
AmFamily Takaful Berhad	0	0	0	0
CIMB Aviva Takaful Berhad	24,207	38,623,650	15,993,768	0
Etika Takaful Berhad	0	0	0	0
Great Eastern Takaful Sdn Bhd	0	0	0	0
Hong Leong MSIG Takaful Berhad	0	0	0	0
HSBC Amanah Takaful (Malaysia) Sdn Bhd	0	0	0	0
ING PUBLIC Takaful Ehsan Berhad	0	0	0	0
MAA Takaful Berhad	0	0	0	0
Prudential BSN Takaful Berhad	0	0	0	0
Syarikat Takaful Malaysia Berhad	0	0	0	0
Takaful Ikhlas Sdn Bhd	0	0	0	0
Grand Total	24,207	38,623,650	15,993,768	0

Company	Riders			
	No. of Certificates	Sums Participated	Single Contributions	Annual Contributions
AIA AFG Takaful Bhd	0	4,014,098	0	10,074,176
AmFamily Takaful Berhad	0	0	0	0
CIMB Aviva Takaful Berhad	0	0	0	0
Etika Takaful Berhad	0	130,767,228	0	20,939,525
Great Eastern Takaful Sdn Bhd	0	13,740,895	0	109,778
Hong Leong MSIG Takaful Berhad	0	897,701	0	10,483
HSBC Amanah Takaful (Malaysia) Sdn Bhd	0	0	0	0
ING PUBLIC Takaful Ehsan Berhad	0	0	0	0
MAA Takaful Berhad	0	0	0	5,204
Prudential BSN Takaful Berhad	0	58,825,186	0	2,788,442
Syarikat Takaful Malaysia Berhad	0	0	0	0
Takaful Ikhlas Sdn Bhd	0	1,330,348,211	0	13,001,709
Grand Total	0	1,538,593,319	0	46,929,317

Company	TOTAL			
	No. of Certificates	Sums Participated	Single Contributions	Annual Contributions
AIA AFG Takaful Bhd	25,382	812,575,772	0	40,314,772
AmFamily Takaful Berhad	0	0	0	0
CIMB Aviva Takaful Berhad	24,288	136,583,650	15,993,768	489,962
Etika Takaful Berhad	455,886	35,915,783,286	1,027,959,439	97,245,305
Great Eastern Takaful Sdn Bhd	3,867	92,491,063	0	3,229,659
Hong Leong MSIG Takaful Berhad	72	5,566,575	0	225,205
HSBC Amanah Takaful (Malaysia) Sdn Bhd	8,548	748,234,587	70,980,019	24,341,234
ING PUBLIC Takaful Ehsan Berhad	0	0	0	0
MAA Takaful Berhad	17,731	210,481,019	0	14,565,341
Prudential BSN Takaful Berhad	8,035	330,352,007	0	8,888,029
Syarikat Takaful Malaysia Berhad	26,388	4,203,362,634	174,753,078	0
Takaful Ikhlas Sdn Bhd	44,759	2,857,618,425	333,516	43,980,211
Grand Total	614,956	45,313,049,018	1,290,019,820	233,279,718

INVESTMENT LINKED

Other Plans

No. of Certificates	Sums Participated	Single Contributions	Annual Contributions
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
1,556	167,595,759	0	4,236,922
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
1,556	167,595,759	0	4,236,922

Riders

No. of Certificates	Sums Participated	Single Contributions	Annual Contributions
0	568,050	0	0
0	0	0	0
0	3,583,700	0	15,718
0	0	0	0
0	0	0	0
0	2,871,390	0	123,623
0	0	0	0
0	3,027,925	0	1,103,511
0	157,059,000	19,057,846	0
0	867,420,721	0	204,753,859
0	0	0	0
0	0	0	0
0	1,034,530,786	19,057,846	205,996,711

TOTAL

No. of Certificates	Sums Participated	Single Contributions	Annual Contributions
3,879	463,265,703	3,242,770	11,751,616
1	36,000	0	600
111	9,794,200	20,000	166,644
0	0	0	0
14,203	958,932,145	0	34,830,280
7,542	311,031,229	0	5,746,746
4,380	624,900,559	60,831,860	11,121,220
1,672	184,104,982	0	5,566,499
39,825	2,519,811,363	48,475,552	59,098,865
117,188	4,802,715,842	0	242,671,207
4,915	256,318,157	0	9,329,861
4,181	139,116,829	26,678,369	4,533,693
197,897	10,270,027,009	139,248,551	384,817,231

**TABLE 38 - FAMILY TAKAFUL
NEW CERTIFICATES ISSUED - GROUP**

Company	ORDINARY FAMILY			
	Endowment			
	No. of Certificates	Sums Participated	Single Contributions	Annual Contributions
AIA AFG Takaful Bhd	0	0	0	0
AmFamily Takaful Berhad	0	0	0	0
CIMB Aviva Takaful Berhad	0	0	0	0
Etiqa Takaful Berhad	40	2,598,441,900	0	28,112,520
Great Eastern Takaful Sdn Bhd	0	0	0	0
Hong Leong MSIG Takaful Berhad	0	0	0	0
HSBC Amanah Takaful (Malaysia) Sdn Bhd	0	0	0	0
ING PUBLIC Takaful Ehsan Berhad	0	0	0	0
MAA Takaful Berhad	1	14,830,000	0	123,133
Prudential BSN Takaful Berhad	0	0	0	0
Syarikat Takaful Malaysia Berhad	0	0	0	0
Takaful Ikhlas Sdn Bhd	9	121,333,500	0	1,216,608
Grand Total	50	2,734,605,400	0	29,452,261

Company	Temporary			
	No. of Certificates	Sums Participated	Single Contributions	Annual Contributions
AIA AFG Takaful Bhd	4	2,081,043,932	54,771,294	0
AmFamily Takaful Berhad	3	22,381,180	293,072	0
CIMB Aviva Takaful Berhad	6	2,548,556,163	72,264,863	0
Etiqa Takaful Berhad	1,190	42,276,322,298	53,621,514	0
Great Eastern Takaful Sdn Bhd	9,786	8,797,723,528	32,692,556	0
Hong Leong MSIG Takaful Berhad	101	7,577,230,408	48,429,695	384,150
HSBC Amanah Takaful (Malaysia) Sdn Bhd	39	34,414,538,142	85,663,133	0
ING PUBLIC Takaful Ehsan Berhad	2	1,714,189,358	50,141,685	0
MAA Takaful Berhad	9	896,752,854	7,856,056	85,611
Prudential BSN Takaful Berhad	58,683	4,998,543,130	141,666,704	0
Syarikat Takaful Malaysia Berhad	2,766	44,671,453,291	379,408,809	0
Takaful Ikhlas Sdn Bhd	129	11,533,820,488	199,860,901	0
Grand Total	72,718	161,532,554,772	1,126,670,282	469,761

Company	Medical & Health			
	No. of Certificates	Sums Participated	Single Contributions	Annual Contributions
AIA AFG Takaful Bhd	0	0	0	0
AmFamily Takaful Berhad	0	0	0	0
CIMB Aviva Takaful Berhad	0	0	15,825,299	0
Etiqa Takaful Berhad	390	0	65,532,500	0
Great Eastern Takaful Sdn Bhd	0	0	0	0
Hong Leong MSIG Takaful Berhad	0	0	0	0
HSBC Amanah Takaful (Malaysia) Sdn Bhd	0	0	0	0
ING PUBLIC Takaful Ehsan Berhad	61	0	16,654,321	0
MAA Takaful Berhad	0	0	0	0
Prudential BSN Takaful Berhad	0	0	0	0
Syarikat Takaful Malaysia Berhad	1,344	0	143,449,407	0
Takaful Ikhlas Sdn Bhd	19	3,308,700,000	3,875,128	0
Grand Total	1,814	3,308,700,000	245,336,655	0

Company	ORDINARY FAMILY			
	Other Plans			
	No. of Certificates	Sums Participated	Single Contributions	Annual Contributions
AIA AFG Takaful Bhd	0	0	0	0
AmFamily Takaful Berhad	0	0	0	0
CIMB Aviva Takaful Berhad	0	7,490,000	166,248	0
Etiqa Takaful Berhad	0	0	0	0
Great Eastern Takaful Sdn Bhd	0	0	0	0
Hong Leong MSIG Takaful Berhad	0	0	0	0
HSBC Amanah Takaful (Malaysia) Sdn Bhd	0	0	0	0
ING PUBLIC Takaful Ehsan Berhad	26	1,309,635,770	1,523,955	0
MAA Takaful Berhad	0	0	0	0
Prudential BSN Takaful Berhad	0	0	0	0
Syarikat Takaful Malaysia Berhad	0	0	0	0
Takaful Ikhlas Sdn Bhd	0	0	0	0
Grand Total	26	1,317,125,770	1,690,203	0

Company	Riders & Retakaful Accepted			
	No. of Certificates	Sums Participated	Single Contributions	Annual Contributions
AIA AFG Takaful Bhd	0	0	0	0
AmFamily Takaful Berhad	0	0	0	0
CIMB Aviva Takaful Berhad	0	7,520,000	130,982	0
Etiqa Takaful Berhad	0	0	0	0
Great Eastern Takaful Sdn Bhd	0	0	0	0
Hong Leong MSIG Takaful Berhad	0	3,111,759,864	731,754	0
HSBC Amanah Takaful (Malaysia) Sdn Bhd	0	0	0	0
ING PUBLIC Takaful Ehsan Berhad	0	1,162,786	0	7,166
MAA Takaful Berhad	0	57,737,500	170,524	64,068
Prudential BSN Takaful Berhad	0	0	0	0
Syarikat Takaful Malaysia Berhad	0	0	0	0
Takaful Ikhlas Sdn Bhd	0	3,995,219,194	348,418	0
Grand Total	0	7,173,399,344	1,381,678	71,234

Company	TOTAL			
	No. of Certificates	Sums Participated	Single Contributions	Annual Contributions
AIA AFG Takaful Bhd	4	2,081,043,932	54,771,294	0
AmFamily Takaful Berhad	3	22,381,180	293,072	0
CIMB Aviva Takaful Berhad	6	2,563,566,163	88,387,392	0
Etiqa Takaful Berhad	1,620	44,874,764,198	119,154,014	28,112,520
Great Eastern Takaful Sdn Bhd	9,786	8,797,723,528	32,692,556	0
Hong Leong MSIG Takaful Berhad	101	10,688,990,272	49,161,449	384,150
HSBC Amanah Takaful (Malaysia) Sdn Bhd	39	34,414,538,142	85,663,133	0
ING PUBLIC Takaful Ehsan Berhad	89	3,024,987,914	68,319,961	7,166
MAA Takaful Berhad	10	969,320,354	8,026,580	272,812
Prudential BSN Takaful Berhad	58,683	4,998,543,130	141,666,704	0
Syarikat Takaful Malaysia Berhad	4,110	44,671,453,291	522,858,216	0
Takaful Ikhlas Sdn Bhd	157	18,959,073,182	204,084,447	1,216,608
Grand Total	74,608	176,066,385,286	1,375,078,818	29,993,256

TABLE 39 - FAMILY TAKAFUL

TERMINATION ETC. OF LIABILITIES OR CONTRIBUTIONS - INDIVIDUAL

Company	ORDINARY FAMILY		
	Death		Annual Contributions
	No. of Certificates	Sums Participated	
AIA AFG Takaful Bhd	0	0	0
AmFamily Takaful Berhad	0	0	0
CIMB Aviva Takaful Berhad	0	0	0
Etiqa Takaful Berhad	2,279	119,168,530	455,321
Great Eastern Takaful Sdn Bhd	1	10,000	603
Hong Leong MSIG Takaful Berhad	0	0	0
HSBC Amanah Takaful (Malaysia) Sdn Bhd	13	870,875	49,054
ING PUBLIC Takaful Ehsan Berhad	0	0	0
MAA Takaful Berhad	26	130,000	31,669
Prudential BSN Takaful Berhad	3	97,225	2,152
Syarikat Takaful Malaysia Berhad	532	19,986,894	124,885
Takaful Ikhlas Sdn Bhd	359	8,264,370	179,754
Grand Total	3,213	148,527,894	843,438

Company	Maturity		Annual Contributions
	No. of Certificates	Sums Participated	
AIA AFG Takaful Bhd	0	0	0
AmFamily Takaful Berhad	0	0	0
CIMB Aviva Takaful Berhad	0	0	0
Etiqa Takaful Berhad	2,937	40,025,044	1,298,141
Great Eastern Takaful Sdn Bhd	0	0	0
Hong Leong MSIG Takaful Berhad	0	0	0
HSBC Amanah Takaful (Malaysia) Sdn Bhd	0	0	0
ING PUBLIC Takaful Ehsan Berhad	0	0	0
MAA Takaful Berhad	0	0	0
Prudential BSN Takaful Berhad	0	0	0
Syarikat Takaful Malaysia Berhad	26,696	6,794,960	10,019,403
Takaful Ikhlas Sdn Bhd	163	5,354,449	128,202
Grand Total	29,796	52,174,453	11,445,746

Company	Other Causes		Annual Contributions
	No. of Certificates	Sums Participated	
AIA AFG Takaful Bhd	8,708	255,871,581	8,040,132
AmFamily Takaful Berhad	0	0	0
CIMB Aviva Takaful Berhad	1,325	5,841,847	(31,743)
Etiqa Takaful Berhad	57,674	7,594,202,479	72,925,435
Great Eastern Takaful Sdn Bhd	247	5,368,523	204,046
Hong Leong MSIG Takaful Berhad	42	2,986,592	77,220
HSBC Amanah Takaful (Malaysia) Sdn Bhd	277	24,749,635	392,353
ING PUBLIC Takaful Ehsan Berhad	0	0	0
MAA Takaful Berhad	913	13,054,380	127,589
Prudential BSN Takaful Berhad	4,244	182,236,719	3,787,160
Syarikat Takaful Malaysia Berhad	3,852	1,299,572,255	(2,585,428)
Takaful Ikhlas Sdn Bhd	106,135	10,931,694,614	164,494,055
Grand Total	183,417	20,315,578,625	247,430,819

INVESTMENT LINKED		
Death		
No. of Certificates	Sums Participated	Annual Contributions
0	0	0
0	0	0
22	922,200	2,400
4	145,166	0
5	310,000	16,900
8	246,916	5,348
9	729,820	12,000
1	42,000	1,200
55	3,548,400	104,981
182	6,400,736	430,045
9	361,000	4,800
25	546,067	28,800
320	13,252,305	606,474

Maturity		
No. of Certificates	Sums Participated	Annual Contributions
0	0	0
0	0	0
3,924	150,906,690	0
103	10,640,773	0
0	0	0
793	28,793,550	0
0	0	0
0	0	0
0	0	0
0	0	0
69	0	52,200
0	0	0
4,889	190,341,013	52,200

Other Causes		
No. of Certificates	Sums Participated	Annual Contributions
763	62,040,389	2,024,493
0	0	0
76	7,631,579	106,070
0	(1,020,346)	0
2,103	116,661,038	4,106,458
1,356	70,767,020	1,425,155
1,180	2,914,250	55,800
297	19,992,874	604,963
13,054	735,444,166	16,783,564
39,304	1,378,731,199	85,930,783
1,374	63,366,788	1,928,786
3,611	450,894,426	(18,517,332)
63,118	2,907,423,383	94,448,740

ANNUITY		
Other Causes		
No. of Certificates	Sums Participated	Annual Contributions
0	0	0
0	0	0
0	0	0
53	2,472,000	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
21	371,265	0
0	0	0
74	2,843,265	0

TABLE 39 - FAMILY TAKAFUL

TERMINATION ETC. OF LIABILITIES OR CONTRIBUTIONS - INDIVIDUAL (cont')

Company	ORDINARY FAMILY		
	No. of Certificates	Surrender Sums Participated	Annual Contributions
AIA AFG Takaful Bhd	37	3,081,147	251,245
AmFamily Takaful Berhad	0	0	0
CIMB Aviva Takaful Berhad	14,242	119,292,158	213,263
Etiqa Takaful Berhad	273,981	15,351,206,883	22,181,062
Great Eastern Takaful Sdn Bhd	17	414,973	16,840
Hong Leong MSIG Takaful Berhad	18	591,390	25,528
HSBC Amanah Takaful (Malaysia) Sdn Bhd	4,505	300,480,182	11,922,766
ING PUBLIC Takaful Ehsan Berhad	0	0	0
MAA Takaful Berhad	11,798	59,430,000	9,023,431
Prudential BSN Takaful Berhad	393	19,224,997	563,779
Syarikat Takaful Malaysia Berhad	19,638	570,623,072	8,072,776
Takaful Ikhlas Sdn Bhd	10,425	418,451,328	8,093,023
Grand Total	335,054	16,842,796,130	60,363,713

Company	Retakaful Accepted		
	No. of Certificates	Sums Participated	Annual Contributions
AIA AFG Takaful Bhd	0	0	0
AmFamily Takaful Berhad	0	0	0
CIMB Aviva Takaful Berhad	0	0	0
Etiqa Takaful Berhad	0	0	0
Great Eastern Takaful Sdn Bhd	0	0	0
Hong Leong MSIG Takaful Berhad	0	0	0
HSBC Amanah Takaful (Malaysia) Sdn Bhd	0	0	0
ING PUBLIC Takaful Ehsan Berhad	0	0	0
MAA Takaful Berhad	0	0	0
Prudential BSN Takaful Berhad	0	0	0
Syarikat Takaful Malaysia Berhad	0	0	0
Takaful Ikhlas Sdn Bhd	0	0	0
Grand Total	0	0	0

Company	TOTAL		
	No. of Certificates	Sums Participated	Annual Contributions
AIA AFG Takaful Bhd	8,745	258,952,728	8,291,377
AmFamily Takaful Berhad	0	0	0
CIMB Aviva Takaful Berhad	15,567	125,134,005	181,520
Etiqa Takaful Berhad	336,871	23,104,602,936	96,859,959
Great Eastern Takaful Sdn Bhd	265	5,793,496	221,489
Hong Leong MSIG Takaful Berhad	60	3,577,982	102,748
HSBC Amanah Takaful (Malaysia) Sdn Bhd	4,795	326,100,692	12,364,173
ING PUBLIC Takaful Ehsan Berhad	0	0	0
MAA Takaful Berhad	12,737	72,614,380	9,182,689
Prudential BSN Takaful Berhad	4,640	201,558,941	4,353,091
Syarikat Takaful Malaysia Berhad	50,718	1,896,977,181	15,631,636
Takaful Ikhlas Sdn Bhd	117,082	11,363,764,761	172,895,034
Grand Total	551,480	37,359,077,102	320,083,716

INVESTMENT LINKED		
No. of Certificates	Surrender Sums Participated	Annual Contributions
51	8,801,500	217,140
0	0	0
452	27,145,940	299,925
39	2,233,589	0
121	6,658,906	1,261,302
296	19,258,854	330,728
2,462	309,333,680	4,860,488
16	3,001,500	100,275
4,069	206,344,581	6,299,887
7,645	339,411,579	15,061,682
405	14,835,576	429,416
62	1,851,826	67,684
15,618	938,877,531	28,928,527

ANNUITY		
No. of Certificates	Surrender Sums Participated	Annual Contributions
0	0	0
0	0	0
0	0	0
651	33,924,000	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
333	7,296,939	0
0	0	0
984	41,220,939	0

Retakaful Accepted		
No. of Certificates	Sums Participated	Annual Contributions
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	0
0	0	0
0	0	0
0	0	0

Retakaful Accepted		
No. of Certificates	Sums Participated	Annual Contributions
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	0
0	0	0
0	0	0
0	0	0

TOTAL		
No. of Certificates	Sums Participated	Annual Contributions
814	70,841,889	2,241,633
0	0	0
4,474	186,606,409	408,395
146	11,999,182	0
2,229	123,629,944	5,384,660
2,453	119,066,340	1,761,231
3,651	312,977,750	4,928,288
314	23,036,374	706,438
17,178	945,337,147	23,188,432
47,131	1,724,543,514	101,422,510
1,857	78,563,364	2,415,202
3,698	453,292,319	(18,420,848)
83,945	4,049,894,232	124,035,941

TOTAL		
No. of Certificates	Sums Participated	Annual Contributions
0	0	0
0	0	0
0	0	0
704	36,396,000	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
354	7,668,204	0
0	0	0
1,058	44,064,204	0

TABLE 40 - FAMILY TAKAFUL

TERMINATION ETC. OF LIABILITIES OR CONTRIBUTIONS - GROUP

Company	ORDINARY FAMILY		
	Death		
	No. of Certificates	Sums Participated	Annual Contributions
AIA AFG Takaful Bhd	0	38,407	0
AmFamily Takaful Berhad	0	0	0
CIMB Aviva Takaful Berhad	0	5,791,127	0
Etiqa Takaful Berhad	0	50,089,213	169,708
Great Eastern Takaful Sdn Bhd	4	5,766,000	19,288
Hong Leong MSIG Takaful Berhad	0	2,396,460	0
HSBC Amanah Takaful (Malaysia) Sdn Bhd	0	6,686,579	0
ING PUBLIC Takaful Ehsan Berhad	0	746,753	0
MAA Takaful Berhad	0	2,881,377	70
Prudential BSN Takaful Berhad	257	9,970,995	0
Syarikat Takaful Malaysia Berhad	0	0	0
Takaful Ikhlas Sdn Bhd	48	49,154,374	13,140
Grand Total	309	133,521,285	202,206

Company	Maturity		
	No. of Certificates	Sums Participated	Annual Contributions
AIA AFG Takaful Bhd	0	0	0
AmFamily Takaful Berhad	0	0	0
CIMB Aviva Takaful Berhad	0	0	0
Etiqa Takaful Berhad	0	0	0
Great Eastern Takaful Sdn Bhd	0	0	0
Hong Leong MSIG Takaful Berhad	0	88,000	0
HSBC Amanah Takaful (Malaysia) Sdn Bhd	40	1,923,834,256	0
ING PUBLIC Takaful Ehsan Berhad	0	0	0
MAA Takaful Berhad	0	0	0
Prudential BSN Takaful Berhad	4,308	63,810,268	0
Syarikat Takaful Malaysia Berhad	0	0	0
Takaful Ikhlas Sdn Bhd	6	365,271,089	157,260
Grand Total	4,354	2,353,003,613	157,260

Company	Other Causes		
	No. of Certificates	Sums Participated	Annual Contributions
AIA AFG Takaful Bhd	0	15,490,996	0
AmFamily Takaful Berhad	0	0	0
CIMB Aviva Takaful Berhad	0	578,493,800	0
Etiqa Takaful Berhad	1,194	45,434,707,439	(1,361,668)
Great Eastern Takaful Sdn Bhd	2,436	8,284,427,479	26,907,016
Hong Leong MSIG Takaful Berhad	57	(786,921,220)	(129,960)
HSBC Amanah Takaful (Malaysia) Sdn Bhd	2	660,372,969	0
ING PUBLIC Takaful Ehsan Berhad	0	60,358,660	0
MAA Takaful Berhad	21	735,534,331	86,199
Prudential BSN Takaful Berhad	0	0	0
Syarikat Takaful Malaysia Berhad	4,422	32,983,127,732	0
Takaful Ikhlas Sdn Bhd	(288)	34,352,200,395	4,763,762
Grand Total	7,844	122,317,792,581	30,265,349

Company	ORDINARY FAMILY		
	No. of Certificates	Surrender Sums Participated	Annual Contributions
AIA AFG Takaful Bhd	0	41,084,725	0
AmFamily Takaful Berhad	0	0	0
CIMB Aviva Takaful Berhad	0	126,696,291	0
Etiqa Takaful Berhad	0	1,279,194,139	2,442,780
Great Eastern Takaful Sdn Bhd	39	2,216,709	54,913
Hong Leong MSIG Takaful Berhad	8	3,878,706,202	12,020
HSBC Amanah Takaful (Malaysia) Sdn Bhd	0	195,615,845	0
ING PUBLIC Takaful Ehsan Berhad	0	2,116,227	0
MAA Takaful Berhad	0	9,537,603	488
Prudential BSN Takaful Berhad	18,550	966,864,201	0
Syarikat Takaful Malaysia Berhad	0	0	0
Takaful Ikhlas Sdn Bhd	41	3,967,572,254	263,700
Grand Total	18,638	10,469,604,196	2,773,901

Company	Retakaful Accepted		
	No. of Certificates	Sums Participated	Annual Contributions
AIA AFG Takaful Bhd	0	0	0
AmFamily Takaful Berhad	0	0	0
CIMB Aviva Takaful Berhad	0	0	0
Etiqa Takaful Berhad	0	0	0
Great Eastern Takaful Sdn Bhd	0	0	0
Hong Leong MSIG Takaful Berhad	0	0	0
HSBC Amanah Takaful (Malaysia) Sdn Bhd	0	0	0
ING PUBLIC Takaful Ehsan Berhad	0	301,788,271	242,484
MAA Takaful Berhad	0	0	0
Prudential BSN Takaful Berhad	0	0	0
Syarikat Takaful Malaysia Berhad	0	0	0
Takaful Ikhlas Sdn Bhd	0	0	0
Grand Total	0	301,788,271	242,484

Company	TOTAL		
	No. of Certificates	Sums Participated	Annual Contributions
AIA AFG Takaful Bhd	0	56,614,128	0
AmFamily Takaful Berhad	0	0	0
CIMB Aviva Takaful Berhad	0	710,981,218	0
Etiqa Takaful Berhad	1,194	46,763,990,791	1,250,820
Great Eastern Takaful Sdn Bhd	2,479	8,292,410,188	26,981,217
Hong Leong MSIG Takaful Berhad	65	3,094,269,442	(117,940)
HSBC Amanah Takaful (Malaysia) Sdn Bhd	42	2,786,509,649	0
ING PUBLIC Takaful Ehsan Berhad	0	365,009,911	242,484
MAA Takaful Berhad	21	747,953,311	86,757
Prudential BSN Takaful Berhad	23,115	1,040,645,464	0
Syarikat Takaful Malaysia Berhad	4,422	32,983,127,732	0
Takaful Ikhlas Sdn Bhd	(193)	38,734,198,112	5,197,862
Grand Total	31,145	135,575,709,946	33,641,200

TABLE 41 - FAMILY TAKAFUL CERTIFICATES IN FORCE AT END OF YEAR - INDIVIDUAL

Company	ORDINARY FAMILY		
	No. of Certificates	Endowment Sums Participated	Annual Contributions
AIA AFG Takaful Bhd	2,697	245,543,542	12,014,952
AmFamily Takaful Berhad	0	0	0
CIMB Aviva Takaful Berhad	0	0	0
Etiqa Takaful Berhad	411,800	20,752,932,494	430,157,971
Great Eastern Takaful Sdn Bhd	0	0	0
Hong Leong MSIG Takaful Berhad	166	3,207,009	311,395
HSBC Amanah Takaful (Malaysia) Sdn Bhd	25,830	2,368,799,352	74,873,271
ING PUBLIC Takaful Ehsan Berhad	0	0	0
MAA Takaful Berhad	493	125,306,860	1,563,501
Prudential BSN Takaful Berhad	0	0	0
Syarikat Takaful Malaysia Berhad	257,358	774,967,974	105,507,325
Takaful Ikhlas Sdn Bhd	219,631	7,994,025,596	169,912,984
Grand Total	917,975	32,264,782,827	794,341,399

Company	No. of Certificates	Temporary	
		Sums Participated	Annual Contributions
AIA AFG Takaful Bhd	14,483	432,360,000	12,209,039
AmFamily Takaful Berhad	0	0	0
CIMB Aviva Takaful Berhad	240	121,082,292	690,980
Etiqa Takaful Berhad	1,490,716	104,327,435,915	1,006,582
Great Eastern Takaful Sdn Bhd	4,265	84,600,390	3,415,828
Hong Leong MSIG Takaful Berhad	36	4,695,489	77,893
HSBC Amanah Takaful (Malaysia) Sdn Bhd	738	279,367,169	0
ING PUBLIC Takaful Ehsan Berhad	0	0	0
MAA Takaful Berhad	704	7,040,000	332,851
Prudential BSN Takaful Berhad	16,428	552,176,425	13,080,063
Syarikat Takaful Malaysia Berhad	374,563	26,668,947,353	0
Takaful Ikhlas Sdn Bhd	947	162,722,426	0
Grand Total	1,903,120	132,640,427,459	30,813,236

Company	No. of Certificates	Medical & Health	
		Sums Participated	Annual Contributions
AIA AFG Takaful Bhd	2,828	10,157,840	3,302,915
AmFamily Takaful Berhad	0	0	0
CIMB Aviva Takaful Berhad	0	0	0
Etiqa Takaful Berhad	475	0	183,752
Great Eastern Takaful Sdn Bhd	0	0	0
Hong Leong MSIG Takaful Berhad	0	0	0
HSBC Amanah Takaful (Malaysia) Sdn Bhd	0	0	0
ING PUBLIC Takaful Ehsan Berhad	0	0	0
MAA Takaful Berhad	39,861	199,305,000	32,099,257
Prudential BSN Takaful Berhad	0	0	0
Syarikat Takaful Malaysia Berhad	64,474	480,463,500	42,652,714
Takaful Ikhlas Sdn Bhd	1,590	73,140,000	1,224,617
Grand Total	109,228	763,066,340	79,463,255

INVESTMENT LINKED		
Endowment		
No. of Certificates	Sums Participated	Annual Contributions
5,456	719,923,621	18,533,543
1	36,000	600
2,263	130,276,328	2,343,761
930	63,851,820	0
19,034	1,309,127,629	46,338,578
10,227	481,449,033	7,618,045
14,493	1,850,674,965	29,242,937
113	13,256,548	222,356
103,057	6,206,292,592	160,487,294
388,016	13,919,776,107	146,193,376
15,293	629,109,087	19,645,544
24,001	322,442,819	33,134,893
582,884	25,646,216,549	463,760,927

Temporary		
No. of Certificates	Sums Participated	Annual Contributions
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	0
0	0	0
0	0	0

ANNUITY		
Immediate Annuities		
No. of Certificates	Sums Participated	Annual Contributions
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	0
0	0	0
0	0	0

Deferred Annuities		
No. of Certificates	Sums Participated	Annual Contributions
0	0	0
0	0	0
0	0	0
21,479	1,024,908,000	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
8,722	399,544,064	0
0	0	0
30,201	1,424,452,064	0

TABLE 41 - FAMILY TAKAFUL

CERTIFICATES IN FORCE AT END OF YEAR - INDIVIDUAL (cont')

Company	ORDINARY FAMILY		
	No. of Certificates	Other Plans Sums Participated	Annual Contributions
AIA AFG Takaful Bhd	0	0	0
AmFamily Takaful Berhad	0	0	0
CIMB Aviva Takaful Berhad	38,275	308,456,730	377,906
Etiqa Takaful Berhad	0	0	0
Great Eastern Takaful Sdn Bhd	0	0	0
Hong Leong MSIG Takaful Berhad	0	0	0
HSBC Amanah Takaful (Malaysia) Sdn Bhd	0	0	0
ING PUBLIC Takaful Ehsan Berhad	0	0	0
MAA Takaful Berhad	0	0	0
Prudential BSN Takaful Berhad	0	0	0
Syarikat Takaful Malaysia Berhad	0	0	0
Takaful Ikhlas Sdn Bhd	0	0	0
Grand Total	38,275	308,456,730	377,906

Company	No. of Certificates	Riders Sums Participated	Annual Contributions
AIA AFG Takaful Bhd	0	4,014,098	12,099,249
AmFamily Takaful Berhad	0	0	0
CIMB Aviva Takaful Berhad	0	2,298,272	123,944
Etiqa Takaful Berhad	0	2,122,460,842	89,692,080
Great Eastern Takaful Sdn Bhd	0	13,500,079	107,629
Hong Leong MSIG Takaful Berhad	0	3,883,832	43,566
HSBC Amanah Takaful (Malaysia) Sdn Bhd	0	0	0
ING PUBLIC Takaful Ehsan Berhad	0	0	0
MAA Takaful Berhad	0	0	6,547
Prudential BSN Takaful Berhad	0	128,393,820	3,982,448
Syarikat Takaful Malaysia Berhad	0	0	1,130,925
Takaful Ikhlas Sdn Bhd	0	6,228,910,022	53,753,605
Grand Total	0	8,503,460,965	160,939,993

Company	TOTAL		
	No. of Certificates	Sums Participated	Annual Contributions
AIA AFG Takaful Bhd	20,008	692,075,480	39,626,155
AmFamily Takaful Berhad	0	0	0
CIMB Aviva Takaful Berhad	38,515	431,837,294	1,192,830
Etiqa Takaful Berhad	1,902,991	127,202,829,251	521,040,385
Great Eastern Takaful Sdn Bhd	4,265	98,100,469	3,523,457
Hong Leong MSIG Takaful Berhad	202	11,786,330	432,854
HSBC Amanah Takaful (Malaysia) Sdn Bhd	26,568	2,648,166,521	74,873,271
ING PUBLIC Takaful Ehsan Berhad	0	0	0
MAA Takaful Berhad	41,058	331,651,860	34,002,156
Prudential BSN Takaful Berhad	16,428	680,570,245	17,062,511
Syarikat Takaful Malaysia Berhad	696,395	27,924,378,827	149,290,964
Takaful Ikhlas Sdn Bhd	222,168	14,458,798,044	224,891,206
Grand Total	2,968,598	174,480,194,321	1,065,935,789

INVESTMENT LINKED		
Other Plans		
No. of Certificates	Sums Participated	Annual Contributions
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
1,418	163,021,649	4,096,592
0	0	0
0	0	0
0	0	0
0	0	0
1,418	163,021,649	4,096,592

Riders		
No. of Certificates	Sums Participated	Annual Contributions
0	568,050	0
0	0	0
0	27,737,568	182,741
0	0	0
0	0	0
0	8,286,275	623,931
0	0	0
0	3,127,484	902,209
0	297,164,000	0
0	2,401,203,898	615,904,337
0	0	0
0	0	0
0	2,738,087,275	617,613,218

TOTAL		
No. of Certificates	Sums Participated	Annual Contributions
5,456	720,491,671	18,533,543
1	36,000	600
2,263	158,013,896	2,526,502
930	63,851,820	0
19,034	1,309,127,629	46,338,578
10,227	489,735,308	8,241,976
14,493	1,850,674,965	29,242,937
1,531	179,405,681	5,221,157
103,057	6,503,456,592	160,487,294
388,016	16,320,980,005	762,097,713
15,293	629,109,087	19,645,544
24,001	322,442,819	33,134,893
584,302	28,547,325,473	1,085,470,737

ANNUITY		
No. of Certificates	Sums Participated	Annual Contributions
0	0	0
0	0	0
0	0	0
21,479	1,024,908,000	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
8,722	399,544,064	0
0	0	0
30,201	1,424,452,064	0

**TABLE 42 - FAMILY TAKAFUL
CERTIFICATES IN FORCE AT END OF YEAR - GROUP**

Company	ORDINARY FAMILY		
	No. of Certificates	Endowment Sums Participated	Annual Contributions
AIA AFG Takaful Bhd	0	0	0
AmFamily Takaful Berhad	0	0	0
CIMB Aviva Takaful Berhad	0	0	0
Etiqa Takaful Berhad	293	12,343,523,900	103,503,540
Great Eastern Takaful Sdn Bhd	0	0	0
Hong Leong MSIG Takaful Berhad	0	0	0
HSBC Amanah Takaful (Malaysia) Sdn Bhd	0	0	0
ING PUBLIC Takaful Ehsan Berhad	0	0	0
MAA Takaful Berhad	4	62,910,000	616,922
Prudential BSN Takaful Berhad	0	0	0
Syarikat Takaful Malaysia Berhad	0	0	0
Takaful Ikhlas Sdn Bhd	151	890,390,000	9,020,520
Grand Total	448	13,296,823,900	113,140,982

Company	No. of Certificates	Temporary Sums Participated	Annual Contributions
AIA AFG Takaful Bhd	4	2,359,292,584	0
AmFamily Takaful Berhad	3	22,381,180	0
CIMB Aviva Takaful Berhad	37	11,062,825,623	0
Etiqa Takaful Berhad	1,295	45,911,511,643	0
Great Eastern Takaful Sdn Bhd	19,244	8,972,025,454	36,466,448
Hong Leong MSIG Takaful Berhad	93	11,856,010,616	896,770
HSBC Amanah Takaful (Malaysia) Sdn Bhd	40	39,189,415,351	0
ING PUBLIC Takaful Ehsan Berhad	4	2,152,004,215	0
MAA Takaful Berhad	26	1,899,243,290	74,265
Prudential BSN Takaful Berhad	212,184	11,984,492,401	0
Syarikat Takaful Malaysia Berhad	16,196	40,753,761,716	0
Takaful Ikhlas Sdn Bhd	637	34,550,398,886	0
Grand Total	249,763	210,713,362,959	37,437,483

Company	No. of Certificates	Medical & Health Sums Participated	Annual Contributions
AIA AFG Takaful Bhd	0	0	0
AmFamily Takaful Berhad	0	0	0
CIMB Aviva Takaful Berhad	1	0	0
Etiqa Takaful Berhad	390	0	0
Great Eastern Takaful Sdn Bhd	0	0	0
Hong Leong MSIG Takaful Berhad	0	0	0
HSBC Amanah Takaful (Malaysia) Sdn Bhd	0	0	0
ING PUBLIC Takaful Ehsan Berhad	61	0	0
MAA Takaful Berhad	0	0	0
Prudential BSN Takaful Berhad	0	0	0
Syarikat Takaful Malaysia Berhad	1,148	0	0
Takaful Ikhlas Sdn Bhd	136	1,524,900,000	0
Grand Total	1,736	1,524,900,000	0

Company	ORDINARY FAMILY		
	No. of Certificates	Other Plans Sums Participated	Annual Contributions
AIA AFG Takaful Bhd	0	0	0
AmFamily Takaful Berhad	0	0	0
CIMB Aviva Takaful Berhad	2	43,660,000	0
Etika Takaful Berhad	0	0	0
Great Eastern Takaful Sdn Bhd	0	0	0
Hong Leong MSIG Takaful Berhad	0	0	0
HSBC Amanah Takaful (Malaysia) Sdn Bhd	0	0	0
ING PUBLIC Takaful Ehsan Berhad	26	1,287,884,692	0
MAA Takaful Berhad	0	0	0
Prudential BSN Takaful Berhad	0	0	0
Syarikat Takaful Malaysia Berhad	0	0	0
Takaful Ikhlas Sdn Bhd	0	0	0
Grand Total	28	1,331,544,692	0

Company	No. of Certificates	Riders Sums Participated	Annual Contributions
AIA AFG Takaful Bhd	0	0	0
AmFamily Takaful Berhad	0	0	0
CIMB Aviva Takaful Berhad	0	28,170,000	0
Etika Takaful Berhad	0	0	0
Great Eastern Takaful Sdn Bhd	0	0	0
Hong Leong MSIG Takaful Berhad	0	3,868,794,200	0
HSBC Amanah Takaful (Malaysia) Sdn Bhd	0	0	0
ING PUBLIC Takaful Ehsan Berhad	0	0	0
MAA Takaful Berhad	0	97,390,500	154,317
Prudential BSN Takaful Berhad	0	0	0
Syarikat Takaful Malaysia Berhad	0	0	0
Takaful Ikhlas Sdn Bhd	0	3,696,218,357	0
Grand Total	0	7,690,573,057	154,317

Company	No. of Certificates	TOTAL	
		Sums Participated	Annual Contributions
AIA AFG Takaful Bhd	4	2,359,292,584	0
AmFamily Takaful Berhad	3	22,381,180	0
CIMB Aviva Takaful Berhad	40	11,134,655,623	0
Etika Takaful Berhad	1,978	58,255,035,543	103,503,540
Great Eastern Takaful Sdn Bhd	19,244	8,972,025,454	36,466,448
Hong Leong MSIG Takaful Berhad	93	15,724,804,816	896,770
HSBC Amanah Takaful (Malaysia) Sdn Bhd	40	39,189,415,351	0
ING PUBLIC Takaful Ehsan Berhad	92	3,660,690,983	194,140
MAA Takaful Berhad	30	2,059,543,790	845,504
Prudential BSN Takaful Berhad	212,184	11,984,492,401	0
Syarikat Takaful Malaysia Berhad	17,344	40,753,761,716	0
Takaful Ikhlas Sdn Bhd	924	40,661,907,243	9,020,520
Grand Total	251,976	234,778,006,684	150,926,922

INDUSTRY CONTACTS

GENERAL

ACE Jerneh Insurance Berhad 9827-A
12th Floor, Wisma ACE Jerneh
38, Jalan Sultan Ismail, 50250 Kuala Lumpur
Tel : 6 03 2116 3300
Fax : 6 03 2142 6672
www.acejerneh.com.my

AIG Malaysia Insurance Berhad
795492-W
Level 18, Menara Worldwide
198, Jalan Bukit Bintang
55100 Kuala Lumpur
Tel : 6 03 2118 0188
Fax : 6 03 2118 0288
www.aig.my

AmGeneral Insurance Berhad 44191-P
Menara Kurnia, Blok B4, 23rd Floor
Pusat Dagang Setia Jaya, No. 9, Jalan PJS 8/9
46150 Petaling Jaya, Selangor
Tel : 6 03 7875 3333
Fax : 6 03 7875 9933
www.amassurance.com.my

Allianz General Insurance Company (Malaysia) Berhad 735426-V
Suite 3A-15, Level 15, Block 3A
Plaza Sentral, Jalan Stesen Sentral 5
Kuala Lumpur Sentral
50470 Kuala Lumpur
Tel : 6 03 2264 1188
Fax : 6 03 2264 1199
www.allianz.com.my

AXA Affin General Insurance Berhad 23820-W
Ground Floor, Wisma Boustead
71, Jalan Raja Chulan, 50200 Kuala Lumpur
Tel : 6 03 2170 8282
Fax : 6 03 2032 3131
www.axa.com.my

Berjaya Sampo Insurance Berhad 62605-U
18th Floor, Menara BGI, Plaza Berjaya
12, Jalan Imbi, 55100 Kuala Lumpur
Tel : 6 03 2141 3323
Fax : 6 03 2142 4782
www.berjayasampo.com.my

Lonpac Insurance Bhd 307414-T
LG, 6th, 7th, 21st - 26th Floor
Bangunan Public Bank
6, Jalan Sultan Sulaiman, 50000 Kuala Lumpur
Tel : 6 03 2262 8688
Fax : 6 03 2723 7882
www.lonpac.com

MSIG Insurance (Malaysia) Bhd 46983-W
Level 21 - 23 & 27 - 29
No. 76, Jalan Raja Chulan
50200 Kuala Lumpur
Tel : 6 03 2050 8228
Fax : 6 03 2026 8086
www.msig.com.my

Multi-Purpose Insurans Bhd 14730-X
8th Floor, Menara Multi-Purpose
Capital Square, No. 8, Jalan Munshi Abdullah
50100 Kuala Lumpur
Tel : 6 03 2691 9888
Fax : 6 03 2694 5758
www.mpib.com.my

Tune Insurance Malaysia Berhad 30686-K
Bangunan Tune Insurance
36, Jalan Ampang, 50450 Kuala Lumpur
Tel : 6 03 2070 2828
Fax : 6 03 2072 4150
www.tuneinsurance.com

Overseas Assurance Corporation (Malaysia) Berhad 102249-P
Level 18, Menara Great Eastern
303, Jalan Ampang, 50450 Kuala Lumpur
Tel : 6 03 4259 7888
Fax : 6 03 4813 2737
www.oac.com.my

Pacific & Orient Insurance Co. Berhad
12557-W
11th Floor, Wisma Bumi Raya
10, Jalan Raja Laut, 50350 Kuala Lumpur
Tel : 6 03 2698 5033
Fax : 6 03 2693 8145
www.pacific-orient.com

The Pacific Insurance Berhad 91603-K
Level 6, Menara Prudential
10, Jalan Sultan Ismail
50250 Kuala Lumpur
Tel : 6 03 2176 1188
Fax : 6 03 2070 1881
www.pacificinsurance.com.my

Progressive Insurance Bhd 19002-P
7th, 9th & 10th Floor, Menara BGI
Plaza Berjaya, No. 12, Jalan Imbi
55100 Kuala Lumpur
Tel : 6 03 2118 8000
Fax : 6 03 2118 8098
www.progressiveinsurance.com.my

QBE Insurance (Malaysia) Berhad 161086-D
No. 638, Level 6, Block B1
Pusat Dagang Setia Jaya
(Leisure Commerce Square)
No. 9, Jalan PJS 8/9
46150 Petaling Jaya, Selangor
Tel : 6 03 7861 8400
Fax : 6 03 7873 7430
www.qbe.com.my

RHB Insurance Berhad 38000-U
Level 12, West Wing, The Icon
No. 1, Jalan 1/68F
Jalan Tun Razak
55000 Kuala Lumpur
Tel : 6 03 2180 3000
Fax : 6 03 9281 2729
www.rhbinsurance.com.my

Tokio Marine Insurans (Malaysia) Berhad
149520-U
29th - 31st Floor, Menara DION
27, Jalan Sultan Ismail
50250 Kuala Lumpur
Tel : 6 03 2026 9808
Fax : 6 03 2026 9708
www.tokiomarine.com.my

UNI.Asia General Insurance Berhad
16688-K
Menara Uni.Asia
1008, Jalan Sultan Ismail
50250 Kuala Lumpur
Tel : 6 03 2693 8111
Fax : 6 03 2693 0111
www.uniasia-general.com.my

COMPOSITE

American International Assurance Bhd

790895-D
Executive Office, Level 29, Menara AIA
No. 99, Jalan Ampang
50450 Kuala Lumpur
Tel : 6 03 2056 1111
Fax : 6 03 2056 2992
www.aia.com.my

ING Insurance Berhad 17007-P

Menara ING
84, Jalan Raja Chulan
50200 Kuala Lumpur
Tel : 6 03 2058 4838
Fax : 6 03 2161 2402
www.ing.com.my

Prudential Assurance Malaysia Berhad

107655-U
Level 17, Menara Prudential
No. 10, Jalan Sultan Ismail
50250 Kuala Lumpur
Tel : 6 03 2031 8228
Fax : 6 03 2032 3939
www.prudential.com.my

Etika Insurance Berhad 9557-T

Level 19, Tower C, Dataran Maybank
No. 1, Jalan Maarof
59000 Kuala Lumpur
Tel : 6 03 2297 3888
Fax : 6 03 2297 3800
www.etika.com.my

MCIS Zurich Insurance Berhad 435318-U

Wisma MCIS Zurich
Jalan Barat
46200 Petaling Jaya, Selangor
Tel : 6 03 7955 2577
Fax : 6 03 7957 5964
www.mciszurich.com.my

Zurich Insurance Malaysia Berhad 8029-A

11th Floor, Menara Zurich
12, Jalan Dewan Bahasa
50460 Kuala Lumpur
Tel : 6 03 2146 8000
Fax : 6 03 2142 5863
www.zurich.com.my

TAKAFUL

AmFamily Takaful Berhad 931074-V

12th Floor, Bangunan AmAssurance
No. 1, Jalan Lumut
50400 Kuala Lumpur
Tel : 6 03 4047 8000
Fax : 6 03 4043 2007

Great Eastern Takaful Sdn Bhd

916257-H
Level 3, Menara Great Eastern
No. 303, Jalan Ampang
50450 Kuala Lumpur
Tel : 6 03 4259 8338
Fax : 6 03 4259 8808
www.i-great.com

MAA Takaful Berhad 731996-H

4th Floor
566, Jalan Ipoh
51200 Kuala Lumpur
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Fax : 6 03 6259 0088
www.maatakal.com.my

AIA AFG Takaful Bhd 924363-W

Level 29, Menara AIA
No. 99, Jalan Ampang
50450 Kuala Lumpur
Tel : 6 03 2037 1333
Fax : 6 03 2056 3690
www.aia-afg.com.my

Hong Leong MSIG Takaful Berhad

738090-M
Level 5, Tower B
PJ City Development
No. 15A, Jalan 219, Seksyen 51A
46100 Petaling Jaya
Tel : 6 03 7650 1800
Fax : 6 03 7620 6730
www.hlmsigtakaful.com.my

Prudential BSN Takaful Berhad 740651-H

Level 8A, Menara Prudential
No. 10, Jalan Sultan Ismail
50250 Kuala Lumpur
Tel : 6 03 2078 1188
Fax : 6 03 2072 6188
www.prubsn.com.my

CIMB Aviva Takaful Berhad 689263-M

Level 11, 338, Jalan Tuanku Abdul Rahman
50100 Kuala Lumpur
Tel : 6 03 2612 3600
Fax : 6 03 2698 7035
www.cimbaviva.com

HSBC Amanah Takaful (Malaysia) Sdn Bhd

731530-M
8th - 9th Floor, North Tower
No. 2, Leboh Ampang
50100 Kuala Lumpur
Tel : 1800 88 9659
Fax : 6 03 2031 0833
www.takaful.hsbcamanah.com.my

Syarikat Takaful Malaysia Berhad 131646-K

Level 26, Block Annex
Dataran Kewangan Darul Takaful
No. 4, Jalan Sultan Sulaiman
50000 Kuala Lumpur
Tel : 6 03 22681984
Fax : 6 03 2274 1464
www.takaful-malaysia.com.my

Etika Takaful Berhad 266243-D

Level 20, Tower B, Dataran Maybank
No. 1, Jalan Maarof
59000 Kuala Lumpur
Tel : 6 03 2297 3888
Fax : 6 03 2297 3800
www.etika.com.my

ING PUBLIC Takaful Ehsan Berhad

935955-M
3rd Floor, Menara Boustead
71, Jalan Raja Chulan
50200 Kuala Lumpur
Tel : 6 03 2071 1888
Fax : 6 03 2148 8811
www.Takaful-Ehsan.com.my

Takaful Ikhlas Sdn Bhd 593075-U

Ikhlas Point
Tower 11A, Avenue 5, Bangsar South
No. 8, Jalan Kerinchi, 59200 Kuala Lumpur
Tel : 6 03 2723 9999
Fax : 6 03 2723 9998
www.takaful-ikhlas.com.my

INDUSTRY CONTACTS (cont')

LIFE

AXA Affin Life Insurance Berhad
723739-W
8th Floor, Chulan Tower
No. 3, Jalan Conlay
50450 Kuala Lumpur
Tel : 6 03 2117 6688
Fax : 6 03 2117 6768
www.axa.com.my

CIMB Aviva Assurance Berhad
197499-U
Level 11, No. 338
Jalan Tuanku Abdul Rahman
50100 Kuala Lumpur
Tel : 6 03 2612 3600
Fax : 6 03 2698 7035
www.cimbaviva.com

Manulife Insurance Berhad
814942-M
12th Floor, Menara Manulife RB,
6, Jalan Gelenggang, Damansara Heights,
50490 Kuala Lumpur
Tel : 6 03 2719 9228
Fax : 6 03 2094 0972
www.manulife.com.my

AmLife Insurance Berhad
15743-P
9th Floor, Bangunan AmAssurance
No. 1, Jalan Lumut
50400 Kuala Lumpur
Tel : 6 03 4047 8000
Fax : 6 03 4047 8680
www.amassurance.com.my

Great Eastern Life Assurance (Malaysia) Berhad
93745-A
Menara Great Eastern
303, Jalan Ampang
50450 Kuala Lumpur
Tel : 6 03 4259 8888
Fax : 6 03 4259 8000
www.lifeisgreat.com.my

Tokio Marine Life Insurance Malaysia Bhd
457556-X (Formerly known as TM Asia Life
Malaysia Berhad)
Ground Floor, Menara Tokio Marine Life
189, Jalan Tun Razak
50400 Kuala Lumpur
Tel : 6 03 2059 6188
Fax : 6 03 2162 8068
www.tokiomarinelife.com.my

Allianz Life Insurance Malaysia Berhad
104248-X
Suite 3A - 15, Level 15
Block 3A, Plaza Sentral
Jln Sentral 5, Kuala Lumpur Sentral
50450 Kuala Lumpur
Tel : 6 03 2264 1188
Fax : 6 03 2264 1199
www.allianz.com.my

Hong Leong Assurance Berhad 94613-X
Level 3, Tower B, PJ City Development
No. 15A, Jalan 219, Seksyen 51A
46100 Petaling Jaya, Selangor
Tel : 6 03 7650 1818
Fax : 6 03 7650 1881/ 1991
www.hla.com.my

Uni.Asia Life Assurance Berhad 277714-A
Bangunan Uni.Asia Life
16, Jalan Tun Tan Siew Sin
50500 Kuala Lumpur
Tel : 6 03 2687 2000
Fax : 6 03 2031 4689
www.uniasialife.com.my

REINSURANCE & RETAKAFUL

ACR ReTakaful Berhad 814887-A
Unit A - 12A - 10, Level 12A
Menara UOA Bangsar
5, Jalan Bangsar Utama 1
59000 Kuala Lumpur
Tel : 6 03 2299 2288
Fax : 6 03 2299 2289
www.acrretakaful.com

Hannover Reckversicherungs AG
993601-H
Malaysian Branch
Suite 31 - 1, 31st Floor, Wisma UOA II
No. 21, Jalan Pinang
50450 Kuala Lumpur
Tel : 6 03 2687 3600
Fax : 6 03 2687 3760
www.hannover-re.com

Malaysian Reinsurance Berhad 664194-V
12th Floor, Bangunan Malaysian Re
17, Lorong Dungun
Damansara Heights
50490 Kuala Lumpur
Tel : 6 03 2096 8000
Fax : 6 03 2096 7000
www.malaysian-re.com.my

Asia Capital Reinsurance Malaysia Sdn Bhd
762294-T
Unit A - 12A - 8, Level 12A
Menara UOA Bangsar
5, Jalan Bangsar Utama 1
59000 Kuala Lumpur
Tel : 6 03 2299 6800
Fax : 6 03 2299 6900
www.asiacapitalre.com

Labuan Reinsurance (L) Ltd LL00067
Tower 5, Avenue 5
Bangsar South City
8, Jalan Kerinchi
59200 Kuala Lumpur
Tel : 6 03 2080 5200
Fax : 6 03 2080 5399
www.labuanre.com.my

Swiss Reinsurance Company Ltd 993718-U
28th Floor, Menara Keck Seng
203, Jalan Bukit Bintang
55100 Kuala Lumpur
Tel : 6 03 2118 3800
Fax : 6 03 2118 3811
www.swissre.com

INDUSTRY ORGANISATIONS

Bank Negara Malaysia
11th Floor, Block C
Jalan Dato' Onn
50480 Kuala Lumpur
Tel : 6 03 2698 8044
Fax : 6 03 2691 2990
www.bnm.gov.my

Malaysian Takaful Association
21st Floor, Main Block
Dataran Kewangan Darul Takaful,
No. 4, Jalan Sultan Sulaiman,
50000 Kuala Lumpur
Tel : 6 03 2031 8160
Fax : 6 03 2031 8170
www.malaysiantakaful.com.my

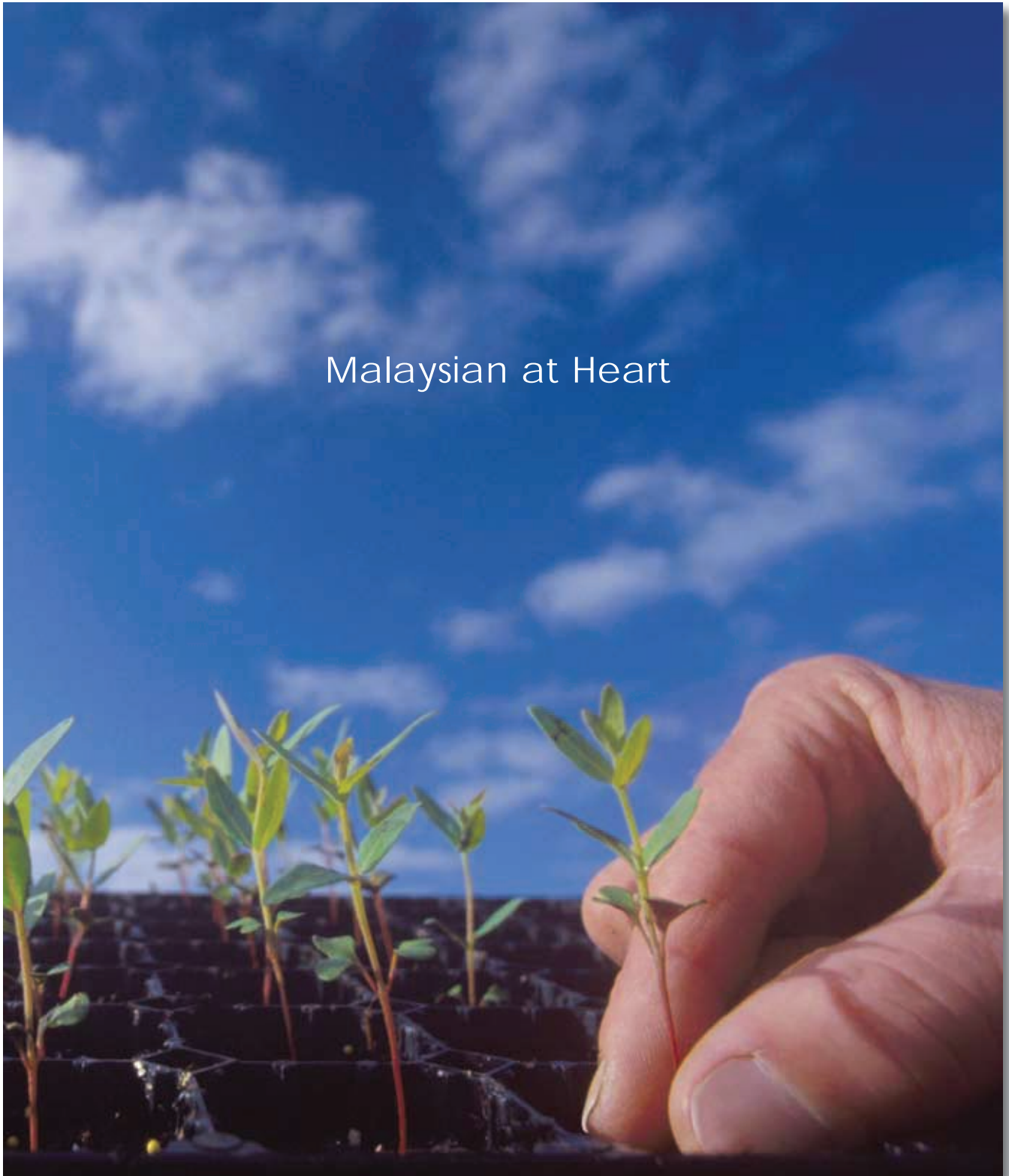
Life Insurance Association of Malaysia (LIAM)
No. 4, Lorong Medan Tuanku Satu
Medan Tuanku
50300 Kuala Lumpur
Tel : 6 03 2691 6168
Fax : 6 03 2691 7978
www.liam.org.my

Persatuan Insurans Am Malaysia (PIAM)
3rd Floor, Wisma PIAM,
150, Jalan Tun Sambanthan,
50470 Kuala Lumpur
Tel : 6 03 2274 7399
Fax : 6 03 2274 5910
www.piam.org.my



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