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General Insurance & Takaful

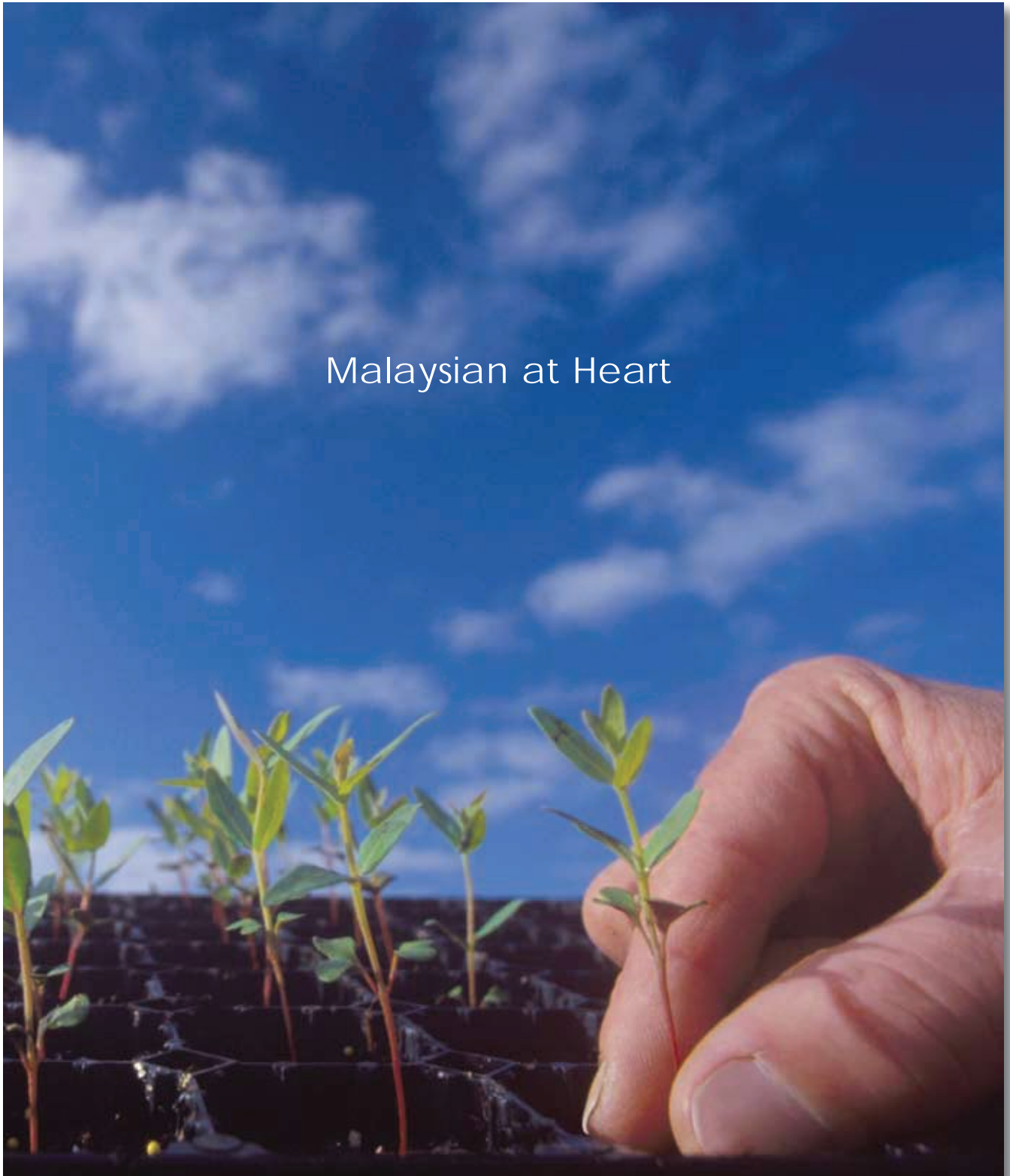
STATISTICAL YEARBOOK

FINANCIAL YEAR 2013



Asia
Capital
Reinsurance
Malaysia

Malaysian at Heart



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Our Vision:

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

Introduction

Disclaimer

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The ISM Statistical Yearbook is an annual publication that is much anticipated by the Insurance Companies and Takaful Operators in Malaysia. This publication now in its ninth edition represents the industry statistics as at Financial Year End of 2013. The ISM Statistical Yearbook provides data that gives comprehensive information based on audited financial figures. It also contains snapshots of the Malaysian insurance and takaful landscape as well as trends in particular areas of business, including analytical view of past year's performance and industrial growth.

Publication of the ISM Statistical Yearbook would not have been possible without extensive co-operation between numerous parties. ISM acknowledges the efforts of all Insurance Companies and Takaful Operators in providing data for the publication. We would also like to extend our utmost gratitude to Asia Capital Reinsurance Malaysia Sdn Bhd for sponsoring this year's Statistical Yearbook as well as to Fitch Ratings for contributing the overview of the industry economic prospects.

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TABLE 1
KEY ECONOMIC INDICATORS

	2010	2011	2012	2013 ¹	2014 ²
Malaysia – Key Economic Indicators					
Population (million persons)	28.3	29.0	29.3	29.7	30.1
Labour force (million persons)	12.4	12.6	12.9	13.2	13.6
Employment (million persons)	12.0	12.3	12.5	12.8	13.1
Unemployment (% of labour force)	3.4	3.1	3.2	3.1	3.1
	2010	2011	2012	2013 ¹	2014 ²
National Product (RM mil)					
Gross Domestic Product (GDP)					
Current price	797,327	884,456	941,237	984,453	n.a.
Constant 2005 price	676,653	711,351	751,471	786,526	825,590
Gross National Income (GNI)					
Current price	770,993	862,650	905,213	955,148	1,027,109
Constant 2005 price	635,743	666,894	693,115	736,264	780,723
Savings (% of GNI)	35.4	35.8	33.1	31.5	31.2
	2010	2011	2012	2013 ¹	2014 ²
Balance of Payments (RM mil)					
Goods (net)	136,751	151,565	125,614	89,404	84,001
Exports	641,081	699,559	703,210	700,335	771,507
Imports	504,395	547,968	577,508	610,931	633,506
Services (net)	(1,444)	(6,272)	(14,003)	(12,801)	(11,600)
Primary Income (net)	(26,333)	(21,806)	(36,024)	(32,502)	(29,600)
Current account balance (net)	87,183	102,426	57,348	26,601	23,900
Current account balance (% of GNI)	11.3	11.9	6.3	2.8	2.3
Price Indices & Banking					
Consumer Price Index ³ (% p.a.)	1.7	3.2	1.6	1.7	n.a.
Commercial banks base lending rate (average rates as at end-year, %)	6.0	6.5	6.5	6.5	n.a.

Note

¹ Estimate figure

² Forecast. Data as at 26 December 2013

³ Based on 2010 base year

n.a. not available

Source:

1. Economic Reports 2013/2014, Treasury Malaysia, Ministry of Finance

2. Department of Statistics, Jabatan Perangkaan Negara

3. Economic Planning Unit

TABLE 2
KEY TAKAFUL INDICATORS

Takaful Sector	2009	2010	2011	2012	2013 ¹
	<i>As at end (RM million)</i>				
Takaful Fund Assets	12,445.8	14,659.3	16,948.2	19,045.6	20,943.7
Family	10,536.6	12,420.9	14,377.2	16,289.8	17,966.7
General	1,909.2	2,238.3	2,570.9	2,755.9	2,977.1
% of insurance and takaful industry	7.9	8.3	8.8	9.0	9.2
Net Contributions Income	3,523.6	4,423.6	4,863.0	5,887.8	6,188.7
Family	2,719.8	3,392.8	3,703.6	4,574.8	4,788.0
General	803.8	1,030.8	1,159.4	1,313.0	1,400.7
% of insurance and takaful industry	11.1	12.6	13.0	14.3	14.0

Notes:

¹ Preliminary

Source:

Bank Negara Malaysia: Financial Stability and Payment Systems Report 2013

TABLE 3

COMPANY FINANCIAL YEAR END DATE

GENERAL INSURANCE

Company	Financial Year End 2013
ACE Jerneh Insurance Berhad	31-Dec-13
AIA Bhd	30-Nov-13
AlG Malaysia Insurance Berhad	31-Dec-13
Allianz General Insurance Company (Malaysia) Berhad	31-Dec-13
AmG Insurance Berhad	31-Mar-13
AmGeneral Insurance Berhad	31-Mar-14
AXA Affin General Insurance Berhad	31-Dec-13
Berjaya Sampo Insurance Berhad	31-Dec-13
Etika Insurance Berhad	31-Dec-13
ING Insurance Berhad	31-Dec-13
Lonpac Insurance Bhd	31-Dec-13
MCIS Zurich Insurance Berhad	30-Jun-13
MSIG Insurance (Malaysia) Bhd	31-Dec-13
Multi-Purpose Insurans Bhd	31-Dec-13
Overseas Assurance Corporation (Malaysia) Berhad	31-Dec-13
Pacific & Orient Insurance Co. Berhad	30-Sep-13
Pacific Insurance Berhad (The)	31-Dec-13
Progressive Insurance Bhd	31-Dec-13
Prudential Assurance Malaysia Bhd	31-Dec-13
QBE Insurance (Malaysia) Berhad	31-Dec-13
RHB Insurance Berhad	31-Dec-13
Tokio Marine Insurans (Malaysia) Berhad	31-Dec-13
Tune Insurance Malaysia Berhad	31-Dec-13
UNIAsia General Insurance Berhad	31-Mar-13
Zurich Insurance Malaysia Berhad	31-Dec-13

GENERAL TAKAFUL

Company	Financial Year End 2013
AIA AFG Takaful Sdn Bhd	30-Nov-13
AIA PUBLIC Takaful Bhd	30-Nov-13
AmFamily Takaful Berhad	31-Mar-13
Etika Takaful Berhad	31-Dec-13
Great Eastern Takaful Sdn Bhd	31-Dec-13
Hong Leong MSIG Takaful Berhad	30-Jun-13
HSBC Amanah Takaful (Malaysia) Sdn Bhd	31-Dec-13
MAA Takaful Berhad	31-Dec-13
Prudential BSN Takaful Berhad	31-Dec-13
Sun Life Malaysia Takaful Berhad	31-Dec-13
Syarikat Takaful Malaysia Berhad	31-Dec-13
Takaful Ikhlas Sdn Bhd	31-Mar-13

Note:

- Kurnia Insurans (Malaysia) Berhad
 - Changed company name to AmGeneral Insurance Berhad.
 - Revised their FYE period from December 2013 to March 2014.
- AmGeneral Insurance Berhad (formerly known as Kurnia Insurans (M) Berhad) is excluded from the statistical yearbook.
- American International Assurance Bhd has changed company name to AIA Bhd.
- CIMB AVIVA Takaful Berhad has changed company name to Sun Life Malaysia Takaful Berhad.
- ING PUBLIC Takaful Ehsan Berhad
 - Changed company name to AIA PUBLIC Takaful Berhad.
 - Move forward the FYE period from December 2013 to November 2013.
 - Figures for AIA PUBLIC Takaful Berhad are from January 2013 to November 2013 only.

MALAYSIAN INSURANCE INDUSTRY

INSURANCE AND TAKAFUL REPORT

MALAYSIAN ECONOMIC OUTLOOK BY FITCH RATINGS

Malaysia's economic prospects remain favourable supported by a combination of strong domestic and external demand. Malaysia's real GDP growth is forecast to range between 4.5% and 5.5% in 2014, compared with a 4.7% rise in 2013. This should also keep Malaysia roughly in line with its potential growth rate, which is estimated to be in the range of 4.5% to 5.0%.

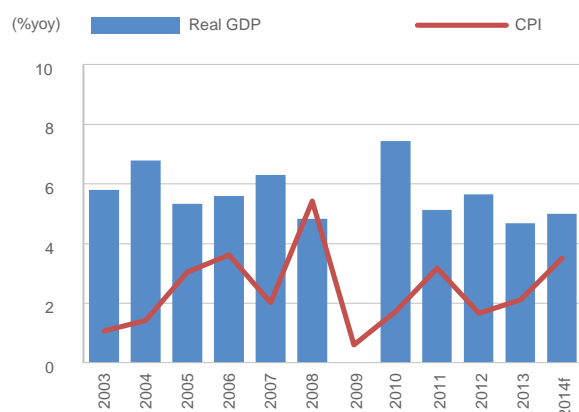
The composition of economic growth, however, is likely to slightly shift away from domestic demand towards external demand. Both private consumption and fixed investment, which posted large increases of 7.6% and 8.2% respectively in 2013, are unlikely to maintain the same pace of growth. Rising household debt levels are likely to lead to a moderation in consumer spending despite a strong job market. Malaysia's unemployment rate averaged 3.1% in 2013, compared with 3.0% in 2012.

Meanwhile, private sector investment is likely to ease but still remains robust due to a long pipeline of large multi-year investment projects. Many of these projects are related to the ongoing infrastructure upgrading process, which includes projects under the Economic Transformation Programme (ETP) and the development of regional economic corridors. Manufacturers are also expected to continue expanding facilities to support the improving external demand conditions.

The Malaysian economy, which remains one of the most trade-intensive in the Asia-Pacific region, should benefit from a recovery in global growth. Fitch is projecting global real GDP to rise 2.9% and 3.4% in 2014 and 2015 respectively, up from a 2.4% increase in 2013. Stronger economic recoveries in the world's major advanced economies, particularly in the eurozone, Japan and the US, will be particularly beneficial. The direction of trade statistics shows that merchandise exports to these regions accounted for 27% of total shipments in the first three quarters of 2013. In comparison, direct exports to China accounted for 12.9% of total shipments in the same period.

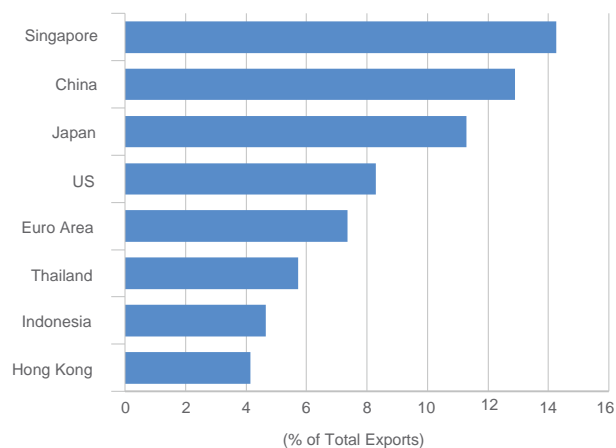
Inflationary pressures are likely to intensify as the economy recovers. Headline consumer price inflation has already picked up due to a recent rationalisation in subsidised goods (eg, petroleum and sugar) alongside an increase in excise duties for tobacco and higher electricity prices. Consumer price inflation is expected to average between 3.0% and 4.0% in 2014, up from a 2.1% in 2013. As a consequence, Bank Negara Malaysia, the country's central bank, may consider shifting away from its long-held accommodative monetary policy stance to help guard against potential vulnerabilities emanating from higher inflation and the buildup of financial imbalances.

Real GDP vs CPI



Source: CEIC, Fitch estimates

Merchandise Exports by Destination (1Q-3Q 2013)

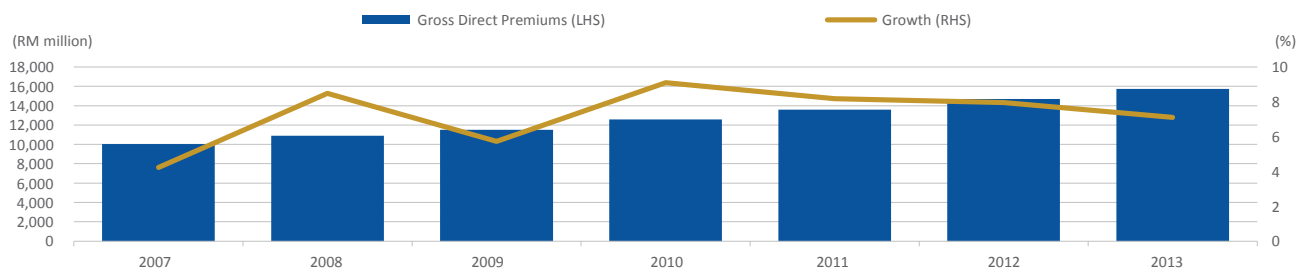


Source: CEIC, Fitch estimates

GENERAL INSURANCE

Growth

Malaysia's General Insurance Gross Direct Premiums and Growth

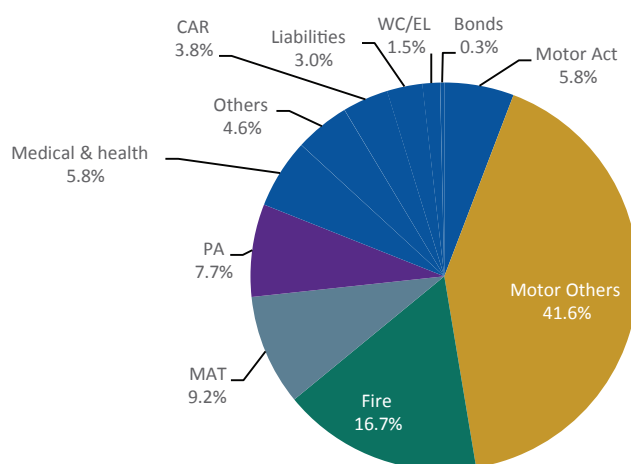


Source: ISM

Malaysia's general insurance sector recorded consistent growth in 2013. Total general insurance gross direct premiums (GDP) increased by 7.1% to RM15.7 billion in 2013 from RM14.7 billion in 2012. In terms of net written premiums (NWP), the sector posted a growth of 9.9% in 2013 to RM11.6 billion as insurers retained more risks underwritten. Insurers' overall risk retention ratio rose to 73.6% in 2013 from 71.7% in 2012. Nonetheless, risk cession ratio of contractors' all risk and engineering class and marine, aviation and transit (MAT) businesses remained high due to limited capacity of Malaysian general insurers.

Compulsory motor business, workers' compensation and employers' liability (WC/EL) are the driver for the sector growth in 2013 while insurers' growth in fire and motor class further accelerated. Gross direct premiums from compulsory motor line ("Motor Act") and WC/EL recorded a robust growth of 17.1% and 13.5%, respectively, in 2013.

Breakdown of General Insurance Gross Direct Premiums in 2013

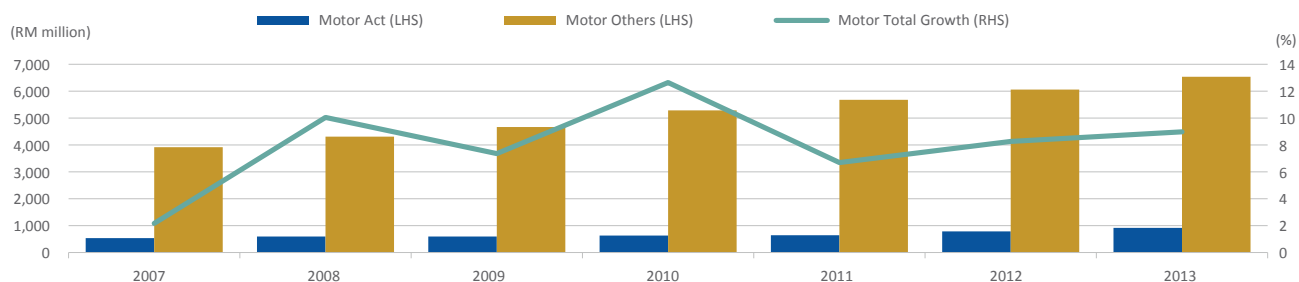


Source: ISM

Business from motor insurance class, the largest component of insurance business for the domestic general insurance industry, accounted for more than 47% of the market's total gross direct premiums in 2013. In fact, motor's market weight has steadily expanded over the past three years. Given resilient growth momentum, Motor Act business increased to about 12.3% of total motor gross direct premiums written in 2013. The rest was emanated from non-compulsory third party and comprehensive motor insurance.

Consistent with previous years, the second largest class of insurance business is fire insurance (16.7%), followed by the marine, aviation and transit (MAT) classes (9.2%). Fitch expects the market weight of several non-motor businesses such as liabilities, workmen's compensation and employers' liability insurance to expand in the medium to long term given their relatively low penetration rates.

Motor Insurance - Gross Direct Premiums and Growth

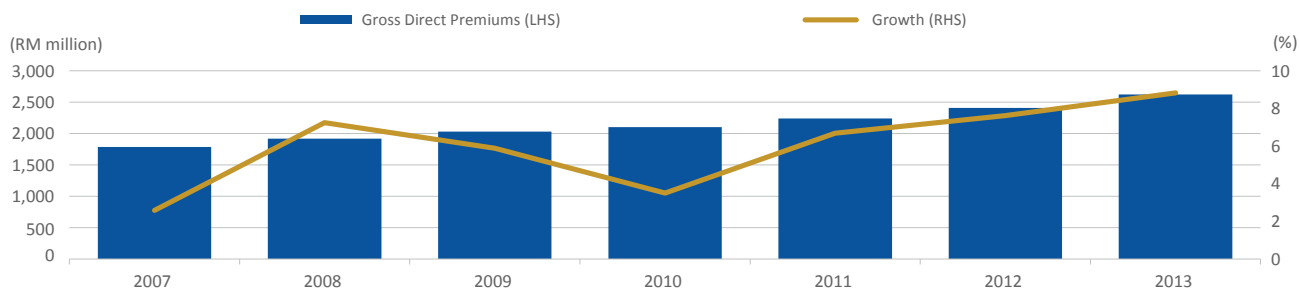


Source: ISM

Total motor class grew by 9.0% in terms of GDP in 2013 due primarily to steady increase in sales volume of automobiles and adjustment of the pricing rates of compulsory motor insurance premiums in 2013. The further upward revision of motor pricing rates in February 2014 is expected to support higher GDP growth in motor class but may not translate into higher profitability for Motor Act business due to poor claim experience.

Existing tariff-pricing system has enabled general insurers to sustain their growth in fire class over the last four years. Fire premiums increased by 8.8% in 2013 relative to 7.6% in 2012. Fitch anticipates higher household and business spending to constantly boost the need for motor and fire insurance policies in the near term. However, shrinkage in fire premiums as a consequence of pricing competition could possibly occur if existing tariff structure is abolished in the future.

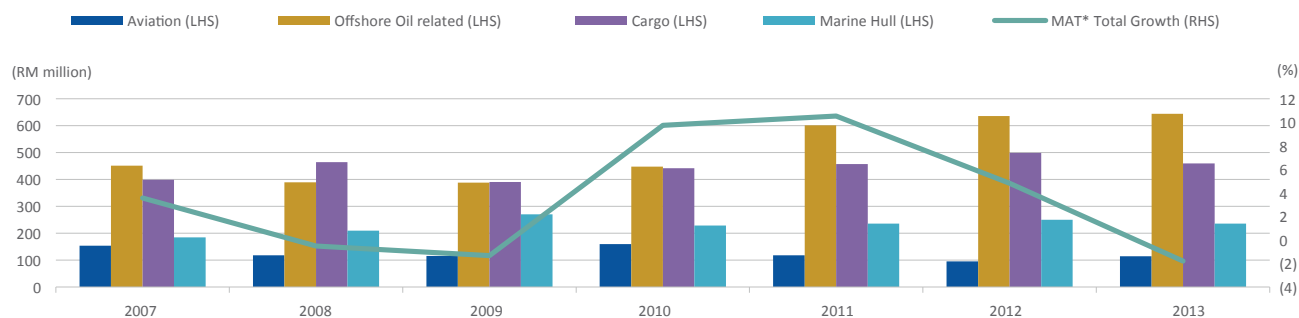
Fire Insurance - Gross Direct Premiums and Growth



Source: ISM

Gross direct premiums from marine, aviation and transit (MAT) insurance posted a drop of 1.8% in 2013 compared with a 4.8% growth in 2012. MAT's contribution to total GDPs of the domestic insurance was 9.2%. Softening in premium rates due to intensified competition and abundant market capacity has led to a slowdown in the marine insurance's growth despite less favorable claims result.

MAT* Insurance: Gross Direct Premiums and Growth



*MAT = Marine, Aviation and Transit

Source: ISM

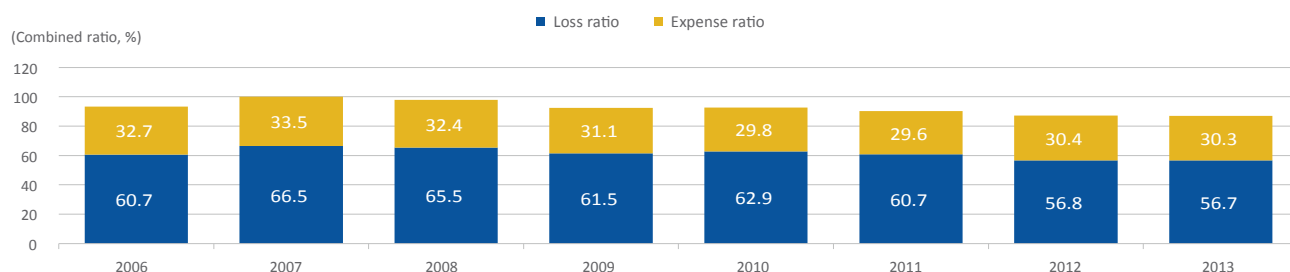
Given limited underwriting capacity, Malaysian insurers generally shelter their risk exposure to aviation and offshore oil-related business through treaty and facultative reinsurance. The net retention ratio for aviation and offshore oil-related business was only about 2.6% and 2.3% in 2013 respectively. Cargo's retention ratio was 64.2% while marine hull stood at 18.3% in 2013.

Fitch expects the growth of MAT class will be largely constrained by the soft pricing condition of marine hull and cargo in the near term although steady expansion of Malaysia's trading activities is likely to catalyze higher MAT's growth in the medium to long term.

Underwriting Performance

Underwriting result of general insurance sector remained stable in 2013. Mild improvement in market-wide loss ratio led to a slight reduction in the sector's combined ratio to 87.1% in 2013 from 87.2% in 2012. Loss ratio on incurred basis after inclusion of IBNR ("Incurred But Not Reported") and PRAD ("Provision of Risk Margin for Adverse Deviation") dropped to 56.7% in 2013 from 56.8% in 2012. However, loss ratio on paid basis rose from 53.9% in 2012 to 54.5% in 2013, noticeably from higher claim payouts in total motor, fire and others classes.

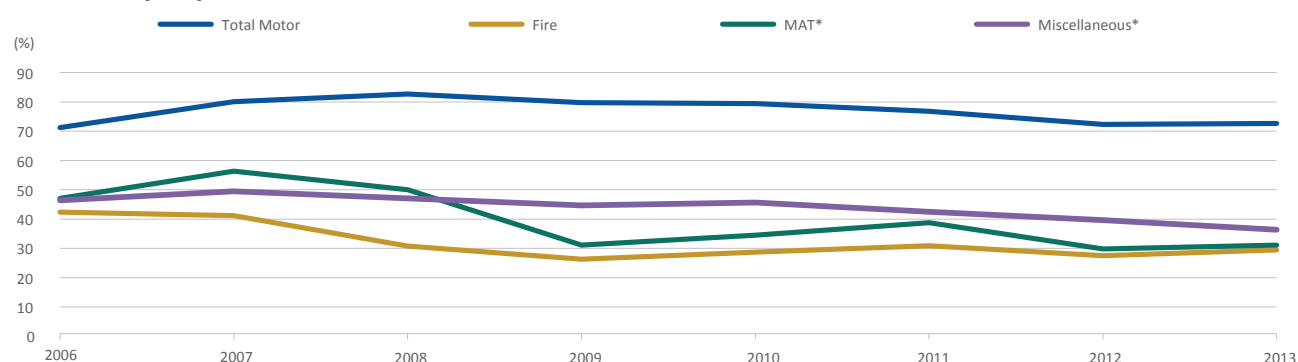
Underwriting Performance of General Insurance



Expense ratio is based on net earned premium
Source: ISM

Insurers managed to further improve their management expenses ratio, as measured by management expense to net earned premiums, from 20.5% in 2012 down to 20.1% in 2013, offsetting the moderate increase in commission cost. The overall expense ratio which includes commission and management expenses was kept at the level of about 30.4% in 2013 (2012: 30.4%). Fitch believes insurers' stable cost structure will consistently support the operating profitability of the sector as a whole in the near term.

Loss Ratio by Major Class of Business



*MAT = Marine, aviation and transit

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

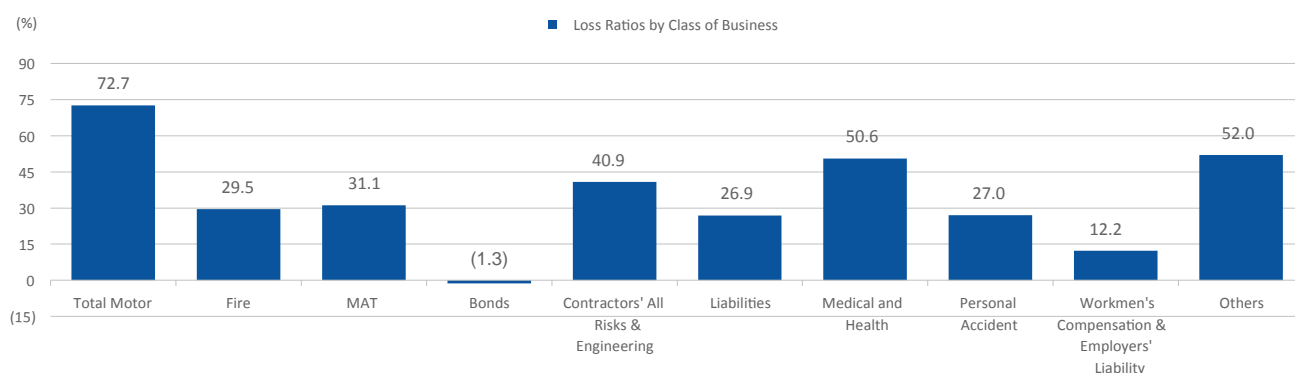
Source: ISM

Less favorable claim experience from marine hull primarily contributed to the upward movement of loss ratio in MAT class notwithstanding the release of loss reserves from marine cargo and offshore oil-related line of business. While loss ratio in MAT class mildly edged up by 1.3% to 31.1% in 2013, MAT remained to be the most profitable class in 2013 partially due to inflow of reinsurance commission income from cession of risk. Combined ratio of MAT in 2013 was 52.7% as compared with 51.4% in 2012.

Underwriting margin of medical and health insurance (MHI) remained very healthy. MHI's combined ratio further trended down to 78.4% in 2013 from 112.0% in 2010 because insurers have adopted more disciplined approach in underwriting MHI's policies.

Tariff pricing mechanism and absence of major calamity risks such as earthquakes in Malaysia have consistently upheld fire insurers' underwriting stability. The loss ratio of fire class has been kept at level less than 32% over the past six years. Fire class's combined ratio in 2013 was only about 54.0% (2012: 52.6%), further reflecting its strong underwriting profitability. Fitch does not expect a major deterioration in underwriting volatility from the fire class unless fire tariff structure no longer exists.

General Insurance's Loss Ratios (%) by Class of Business 2013



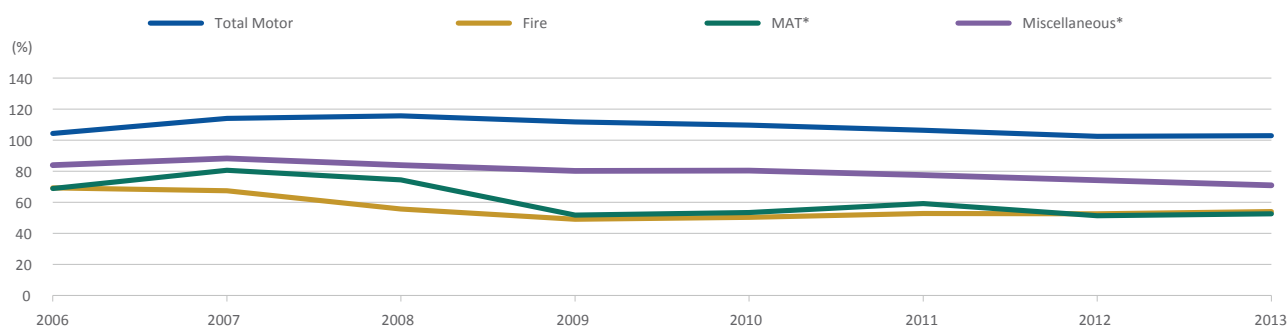
Source: ISM

Rising medical costs, increasing bodily injury claims, along with higher accident rates and fraudulent claims adversely affected the loss ratio of the Motor Act business over the past few years. The combined ratio from Motor Act business remained poor at 237.2% in 2013 despite lower commission expenses and a significant reduction in claim experience after the introduction of new motor cover framework in 2012. Loss ratio of Motor Act business dropped from 287.5% in 2011 to 206.5% in 2013.

Motor insurers' underwriting margin is likely to be severely affected by the losses from Motor Act business in the near term although motor insurers are allowed to make gradual pricing adjustment since 2012. Total motor insurance class still posted an underwriting loss in 2013 even though underwriting results of non-compulsory motor insurance ("Motor Other") stayed relatively healthy in 2013. Combined ratio of total motor class slightly increased to 102.9% in 2013 from 102.5% in 2012. Motor Other reported a combined ratio of 84.8% in 2013, compared with 84.2% in 2012.

While further pricing upward revision in February 2014 might further reduce claim ratio of Motor Act insurance, Fitch believes breakeven for total motor class could be achieved only after the premium rates for motor class is fully deregulated in 2016.

General Insurance Industry Combined Ratio by Major Class of Business



*MAT = Marine, aviation and transit

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

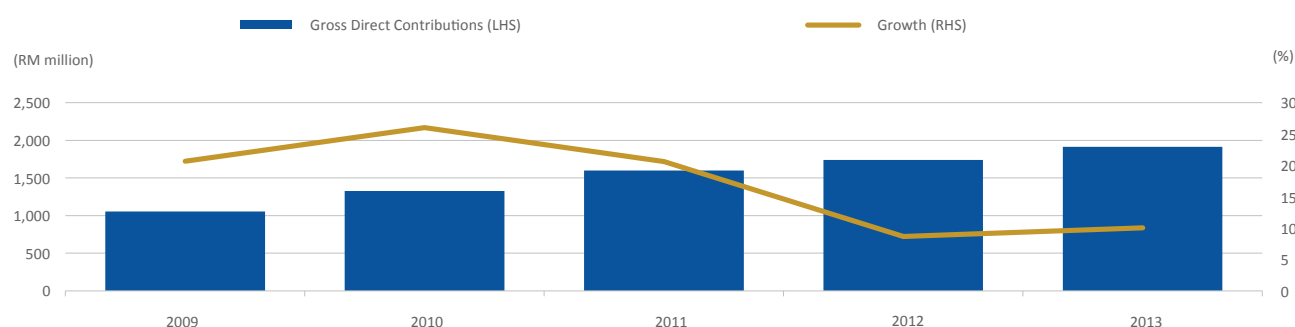
Source: ISM

GENERAL TAKAFUL

The pace of general takaful sector growth picked up in 2013 as gross direct contributions increased by 10.0% to RM1.9 billion in 2013, versus 8.7% to RM1.7 billion in 2012. While there was a deceleration in the growth of total motor class, other personal lines such as PA increased dramatically by 22.5% in term of gross direct contributions. Growth of fire class and several other commercial lines such as contractors all risks and engineering remained robust in 2013.

The significant size of Islamic population in Malaysia will continue to offer growth opportunities in the general takaful sector, especially in personal lines. Fitch believes that the takaful sector is likely to record a faster growth than the conventional sector due to steady increase in the acceptance of the sharing concept of takaful model as well as broader distribution coverage by general takaful operators.

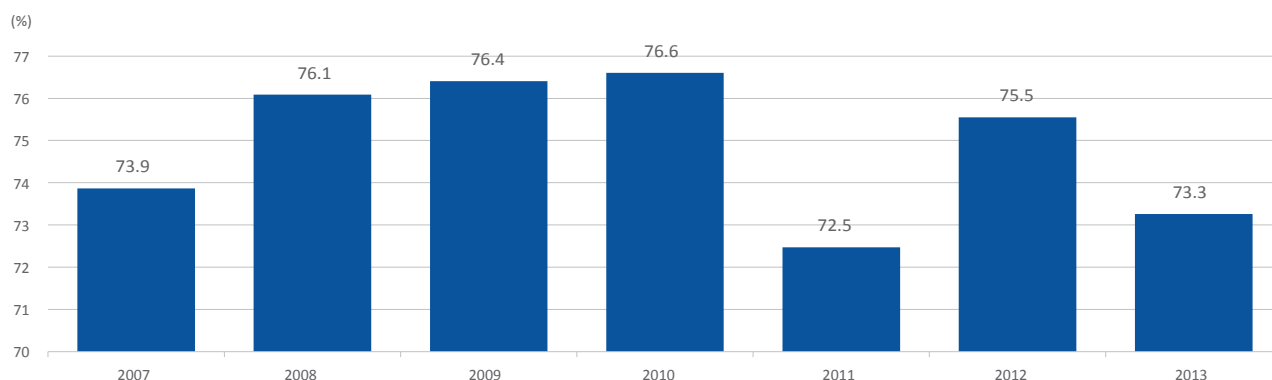
General Takaful Gross Direct Contributions and Growth



Source: ISM

While there were 12 licensed takaful operators, the general takaful sector was essentially dominated by a few major participants. Underwriting volatility remained relatively high for many startup players or takaful operators with small portfolio size. Takaful operators with small capital base primarily rely on re-takaful coverage to mitigate their underwriting risks. The retention ratio of the entire general takaful sector was only about 73.3% in 2013.

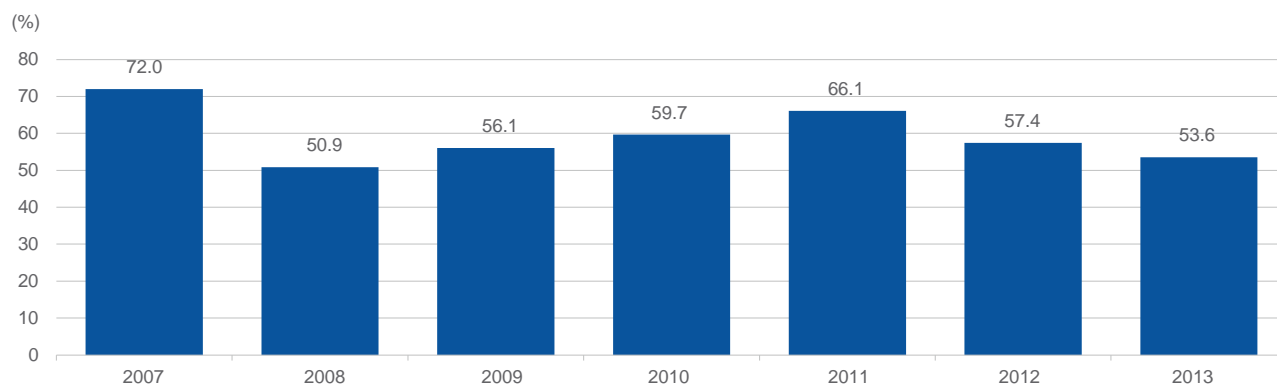
General Takaful's Retention Ratio



Source: ISM

General takaful sector made further progress in improving its loss ratio to 53.6% in 2013 from 57.4% in 2012. While takaful sector posted a better loss ratio than conventional sector in 2013, underwriting margin of several non-motor business lines remained volatile. Fluctuation in contributions negatively affected claim ratios of offshore oil-related business, liability and MHI. Fitch expects general takaful sector's claim experience will mimic the loss pattern from conventional segment in the long term as the scale of contributions from the takaful sector expands. Gross direct contributions from general takaful sector only represented about 12.2% of gross direct premiums written from the conventional sector in 2013.

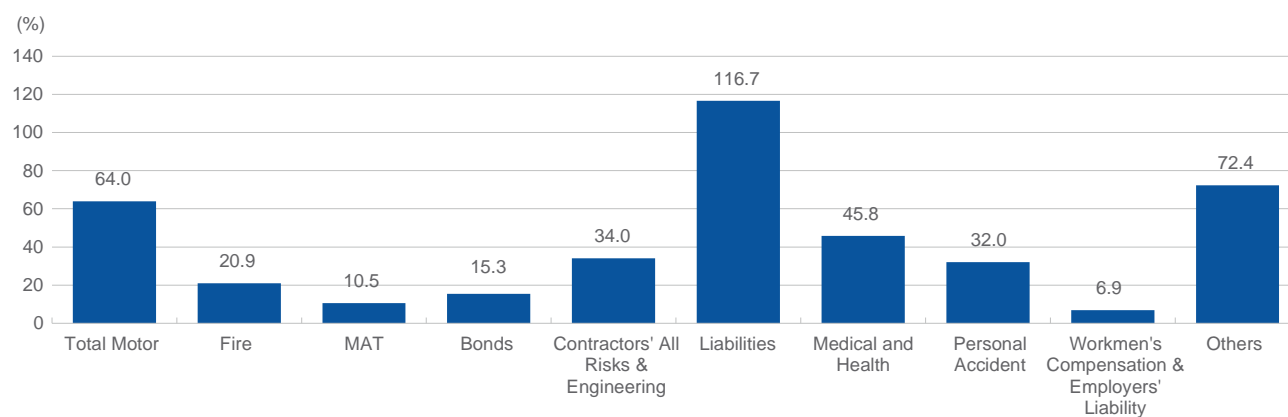
Trend of General Takaful's Loss Ratio



Source: ISM

In line with the conventional sector, underwriting result in fire class was very attractive as its net claim incurred ratio was consistently lower than 28% over the past five years. Regardless a smaller book of business, takaful sector's claim ratio in fire class has been consistently lower than that of conventional sector. The loss ratio of total motor business decreased to 64.0% in 2013. While the claim ratio has improved in 2013, adverse claim experience continued to erode the underwriting profitability of Motor Act. Claim ratio in 2013 of Motor Act business still amounted to 246.3% as compared to 254.8% in 2012.

General Takaful's Loss Ratio by Line of Business in 2013

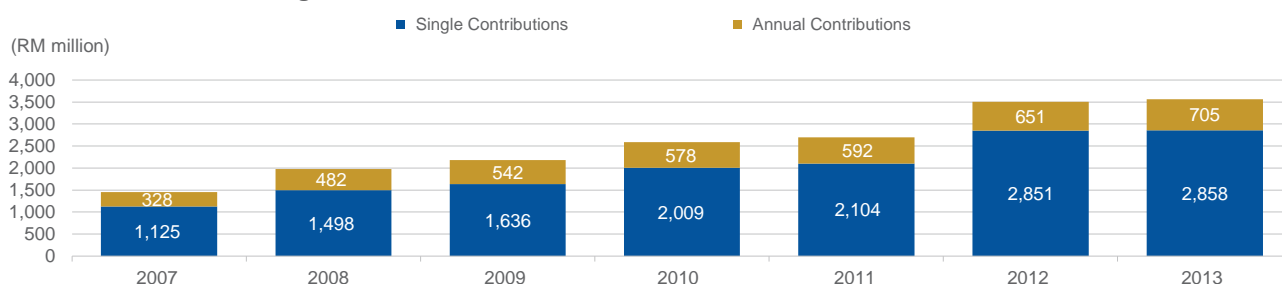


Source: ISM

FAMILY TAKAFUL

Notwithstanding low market penetration, growth in new contributions from family takaful sector slowed substantially from 29.9% in 2012 to 1.8% in 2013. Sluggish new business sales from single contribution products such as investment-linked policies, temporary, and endowments primarily contributed to the slowdown although the growth momentum from regular contributions products remained steady in 2013. While takaful operators are active in disseminating their products through bancatakaful partnerships, the imposition of more stringent lending guidelines by Bank Negara Malaysia to curb rising household debt in 2013 could potentially undermine the demand for bancatakaful products in the near term.

New Business Growth: Single Contribution Versus Annual Contribution

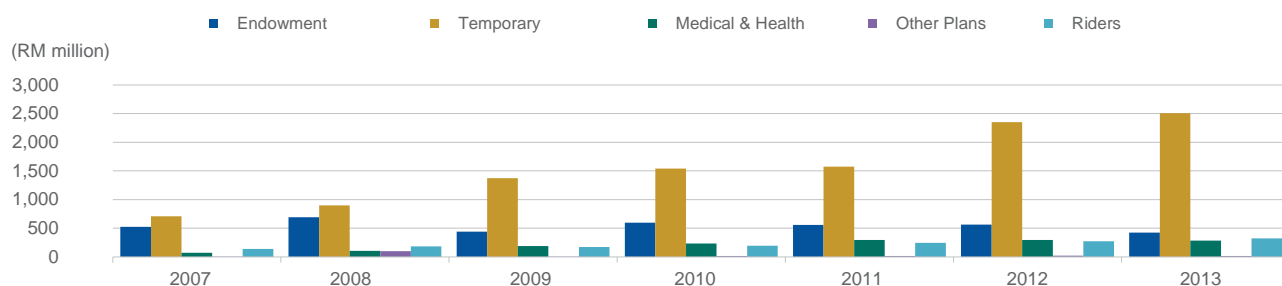


Source: ISM

New contributions from individual ordinary policies posted a drop of 11.9% in 2013 as compared with a growth of 29.9% in 2012 predominately due to weak demand for single temporary family policies. A cutback of efforts in marketing single-contribution endowment policies by some takaful operators also resulted in lower new business sales of single ordinary family policies. The new contributions from group ordinary policies, however, remained strong and recorded a growth of 20.5% in 2013 (2012: 40.4%).

While new contributions from investment-linked policies declined in 2013, Fitch expects the demand for investment linked products (ILP) to remain solid given current interest rate environment. Less volatility in Malaysia's equity market along with low interest rates add incentive to consumers to seek higher return through acquisition of ILPs.

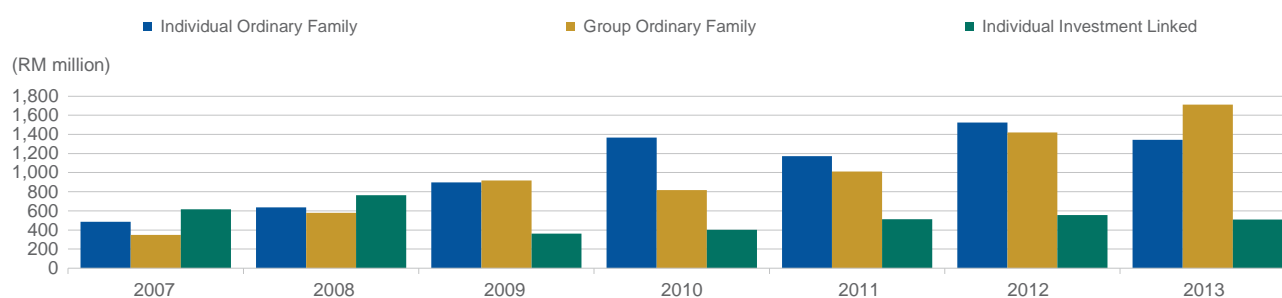
Family Takaful New Business Growth by Key Products



Source: ISM

Family takaful operators continued to shift its focus on the distribution of family products with higher new business margin such as annual temporary and rider family takaful policies. New contributions from temporary and riders family takaful policies rose by 6.7% and 17.6% to RM2.5 billion and RM0.3 billion respectively in 2013. New contributions from medical and health, however, contracted.

Family Takaful New Business Growth by Major Plans



Source: ISM

ISSUES IN INSURANCE SECTOR

Regulatory changes remain an important factor in influencing the underwriting stability and market dynamics of Malaysia's general insurance sector. The market landscape will further evolve as BNM continues to launch new regulations or guidelines to enhance market discipline, to improve market efficiency and to safeguard policyholders' interests.

Conventional direct insurers and takaful operators with composite licenses are required to separate operations into individually licensed life and general insurance units after the enactment of Financial Services Act (FSA) 2013 and Islamic Financial Services Act (IFSA) 2013. A transition period of five years will be given to current composite insurers to segregate their operations.

Additionally, takaful sector needs to be in compliance with a takaful risk based capital framework from January 2014 and onward as Bank Negara Malaysia decides to align the capital requirement of takaful operators with conventional insurers. Previously, each takaful operator is only subject to MYR100 million minimum paid up capital.

The introduction of takaful RBC framework and the rollout of FSA and IFSA are likely to lead to a market consolidation in Malaysian general insurance industry in the next one to two years. Some composite insurers will incur higher operating cost and face an additional capital burden after they split their operations. A strategic shift in insurers' business focus is likely to follow as insurers might seek higher capital efficiency by divesting insurance operation with unattractive risk-adjusted return.

Fitch believes some takaful operators with rapid business expansion or weak financial flexibility might need to seek strategic investors to enhance their capital strength. The agency expects M&A activities to increase in the takaful sector as most operators have limited operating scale.

Underwriting result of Motor Act business remained poor despite the gradual implementation of rate adjustment since January 2012. Aggregate loss ratio of both conventional and takaful sector's Motor Act business amounted to 210% in 2013. Given the pace of premium pricing changes, underwriting deficit of Motor Act business is likely to persist in the near term.

Adverse claim experience from Motor Act business will continue to hinder motor insurers' underwriting result. Nonetheless, Fitch believes a major turnaround in Motor Act's underwriting profitability could only be achieved when the premium rates for motor class is fully deregulated in the near future.

Tariff pricing system enables Malaysian fire insurers to generate a combined ratio lower and less volatile than that of other major business classes. BNM has the intention to abolish fire tariff structure although no exact roadmap has been revealed. A reduction in fire insurance's underwriting margins could possibly occur when the fire tariff is terminated.

However, an extreme impact on insurers' underwriting volatility could potentially be avoided if fire de-tariffication is progressively implemented. In view of the future pricing deregulation, insurers are expected to further strengthen their underwriting capability in terms of sophistication in pricing and risk management.

INDUSTRY PROSPECT

Fitch expects the insurance sector to expand steadily in the near term as disposable incomes continue to rise. Higher private consumption will underpin the demand for personal line products such as private motor, property, PA and health insurance. Stable automobile sales along with gradual pricing adjustment for Motor Act business will sustain motor premium growth in the general insurance sector. However, growth of marine insurance will be greatly subject to the market pricing trend although improvement in the nation's trade activities could possibly translate into a higher demand for marine cargo insurance.

The takaful sector is likely to post a faster growth than the conventional sector in the near term as both general and family takaful operators continue to broaden their distribution coverage and product offerings. Fitch expects family takaful growth will remain positive in the medium term despite a slowdown in the growth of new contributions from family takaful segment in 2013. Low interest condition and an emphasis on the dissemination of less capital intensive products by some family takaful operators will possibly expedite new business growth of investment-linked products. However, the introduction of stricter lending guidelines by BNM could potentially moderate the demand for some banca-takaful policies, such as mortgage reducing term takaful, in the coming year.

Operating profitability of general insurance sector is likely to remain stable. Fitch expects general insurers to maintain a favorable underwriting margin in fire insurance, due mainly to tariff pricing structures and absence of major catastrophe risks. This will greatly offset the underwriting volatility from motor insurance class. Fitch believes that the combined ratio for the general insurance sector will be kept well below 95% over the next one to two years. Additionally, insurers' recurrent investments yield will remain comparatively stable as significant portion of their invested assets are allocated in cash, deposits and short to medium term fixed income instruments. Nonetheless, low interest environment will constrain insurers' investment return in the near term.

In view of current growth momentum and surplus growth, Fitch does not expect the general insurers sector to suffer significant capital strain. Capital strength of conventional general insurers is likely to remain satisfactory as insurers are inclined to keep their regulatory risk based capital (RBC) ratio in excess of their own internal target capital level (ITCL). Insurance companies need to determine ITCL according to their risk profiles. In addition, the implementation of a takaful RBC framework in 2014 will further improve the capital adequacy of takaful operators.

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Drawing on the insight of over a thousand analysts, we bring diverse viewpoints together to render objective and forward-looking assessments. What goes into and stands behind that analysis is a world of capability and expertise that spans the world's fixed-income markets.

TABLE 4
GENERAL INSURANCE KEY INDICATORS

General Insurance Direct Business	2010	2011	2012	2013
Premiums (RM)				
Gross Written Premiums	13,008,683,432	14,029,456,023	15,180,362,509	16,151,340,642
Gross Direct Premiums	12,568,004,364	13,596,104,381	14,678,860,039	15,721,302,483
Net Premiums	8,981,243,210	9,717,691,290	10,527,568,347	11,569,239,396
Reinsurance Accepted	440,679,068	433,351,642	501,502,470	430,038,159
Reinsurance Premiums Ceded	4,027,440,222	4,311,764,733	4,652,794,162	4,582,101,246
Earned Premiums	8,741,078,668	9,359,708,433	10,120,786,468	11,188,994,534
Net Premiums by Product (RM)				
Total	8,981,243,210	9,717,691,290	10,527,568,347	11,569,239,396
Fire	1,124,798,980	1,201,922,863	1,287,805,695	1,420,581,061
Marine, Aviation and Transit	317,490,190	363,729,666	386,233,068	355,014,563
Motor - Total	5,287,189,540	5,601,412,207	6,145,921,637	6,861,889,958
- Act	540,319,229	561,658,962	714,875,296	863,103,730
- Others	4,746,870,311	5,039,753,245	5,431,046,341	5,998,786,228
Contractor's All Risks & Engineering	112,866,353	131,182,738	146,213,341	169,181,784
Liabilities	167,349,711	188,442,175	213,359,120	216,007,698
Medical Expenses & Personal Accident	1,461,401,665	1,696,997,350	1,739,090,324	1,850,857,638
Workmen's Compensation & Employers' Liability	145,425,905	157,436,267	189,187,318	214,800,178
Miscellaneous*	364,720,866	376,568,024	419,757,844	480,906,516
Claims (RM)				
Gross Claims Paid	6,868,948,204	7,008,087,667	6,959,838,210	7,267,218,694
Claims Recoveries	1,588,963,539	1,790,938,706	1,785,373,297	1,587,657,448
Net Claims Paid	5,279,984,665	5,217,148,961	5,174,464,913	5,679,561,246
Net Claims Incurred	5,495,692,412	5,683,195,599	5,743,864,969	6,340,291,671
Claims Ratio (%)				
Total	62.9%	60.7%	56.8%	56.7%
Fire	28.7%	30.8%	27.6%	29.4%
Marine, Aviation and Transit	34.5%	38.8%	29.8%	31.1%
Motor - Total	79.5%	76.8%	72.3%	72.7%
- Act	284.2%	287.5%	249.5%	203.6%
- Others	58.9%	54.9%	54.2%	54.8%
Contractor's All Risks & Engineering	48.9%	45.8%	55.0%	40.4%
Liabilities	33.1%	41.1%	29.8%	26.9%
Medical Expenses & Personal Accident	50.4%	44.5%	41.0%	37.2%
Workmen's Compensation & Employers' Liability	19.2%	16.0%	14.4%	12.2%
Miscellaneous*	43.8%	44.4%	44.6%	47.9%
Underwriting Result (%)				
Claims ratio	62.9%	60.7%	56.8%	56.7%
Management Expenses ratio	20.4%	19.9%	20.5%	20.0%
Commission ratio	9.4%	9.6%	9.9%	10.2%
Underwriting Margin ratio	7.3%	9.7%	12.8%	13.1%
Operating Result (RM)				
Underwriting Gain/Loss	639,035,213	907,801,624	1,297,403,164	1,461,612,444
Total Investment Income	904,314,324	855,686,182	918,361,848	907,702,125
Operating Profit/Loss	1,543,349,537	1,763,487,806	2,215,765,012	2,369,314,569

* Miscellaneous includes Bonds and Others

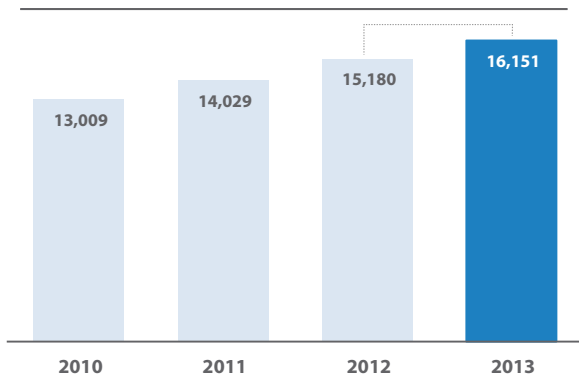
Note:

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

GENERAL INSURANCE KPI CHART

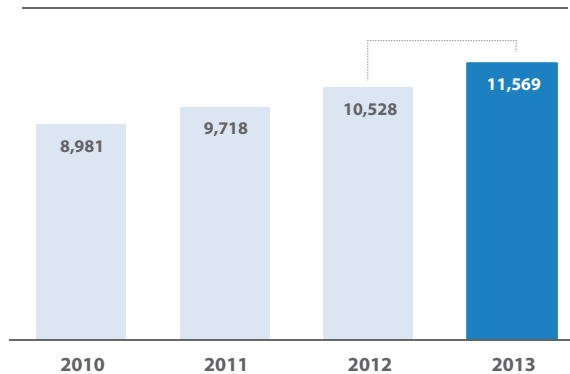
Gross Written Premiums
(million) 2010 - 2013

+6%



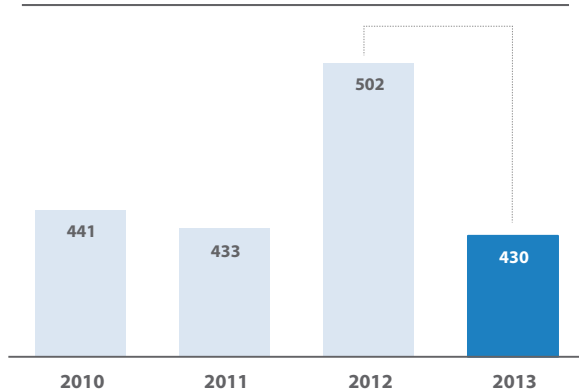
Net Premiums
(million) 2010 - 2013

+10%



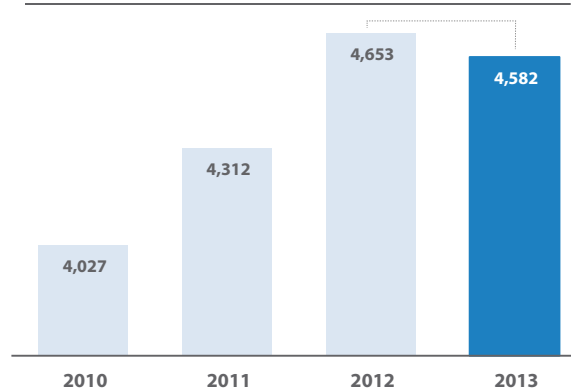
Reinsurance Accepted
(million) 2010 - 2013

-14%



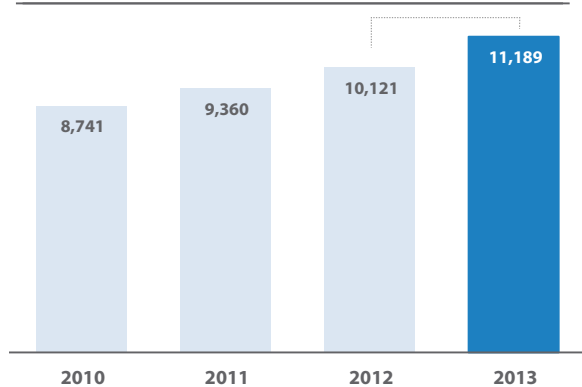
Reinsurance Premiums Ceded
(million) 2010 - 2013

-2%



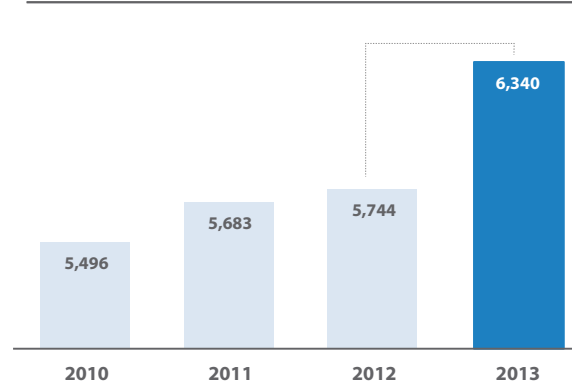
Earned Premiums
(million) 2010 - 2013

+11%



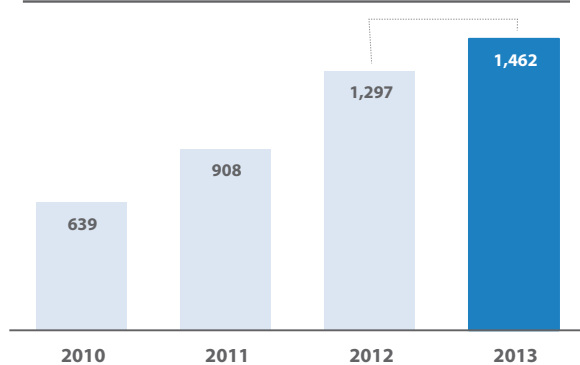
Net Claims Incurred
(million) 2010 - 2013

+10%



Underwriting Profit
(million) 2010 - 2013

+13%



Operating Profit
(million) 2010 - 2013

+7%

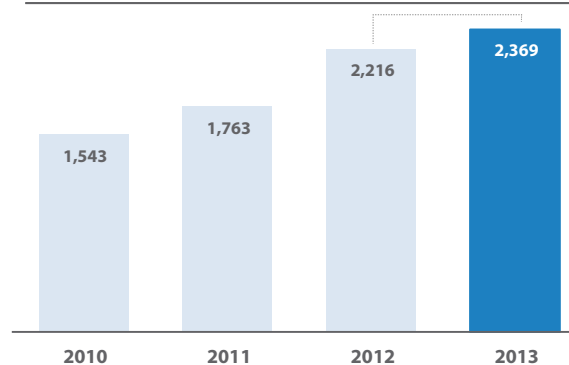


TABLE 5
TAKAFUL KEY INDICATORS

General Takaful	2010	2011	2012	2013
Contributions (RM)				
Gross Written Contributions	1,330,396,209	1,599,535,368	1,746,458,585	1,918,336,915
Gross Direct Contributions	1,325,744,785	1,598,860,511	1,737,622,996	1,911,947,763
Net Contributions	1,015,522,349	1,158,686,145	1,312,753,773	1,400,563,977
Retakaful Accepted	4,651,424	674,857	8,835,589	6,389,152
Retakaful Contributions Ceded	314,873,860	440,849,223	433,704,812	517,772,938
Earned Contributions	928,451,788	1,091,855,877	1,281,320,733	1,389,749,690
Net Contributions by Product (RM)				
Total	1,015,522,349	1,158,686,145	1,312,753,773	1,400,563,977
Fire	170,457,835	156,226,906	198,181,245	221,209,365
Marine, Aviation and Transit	5,668,715	8,824,638	9,195,127	6,240,110
Motor - Total	688,066,312	818,980,326	921,523,558	955,301,372
- Act	69,656,291	76,745,073	76,474,376	79,724,639
- Others	618,410,021	742,235,253	845,049,182	875,576,733
Contractor's All Risks & Engineering	11,562,873	13,771,449	16,764,981	11,098,780
Liabilities	8,943,838	11,872,970	7,642,113	8,956,891
Medical Expenses & Personal Accident	101,663,043	119,940,127	126,966,616	160,799,936
Workmen's Compensation & Employers' Liability	6,944,319	7,289,780	6,878,272	7,435,751
Miscellaneous*	22,215,414	21,779,949	25,601,861	29,521,772
Claims (RM)				
Gross Claims Paid	549,722,242	619,954,173	716,161,371	913,780,317
Claims Recoveries	130,114,990	93,608,875	88,663,569	206,226,328
Net Claims Paid	419,607,262	526,345,298	627,497,802	707,553,989
Net Claims Incurred	553,700,824	721,563,776	735,033,385	744,376,529
Claims Ratio (%)				
Total	59.6%	66.1%	57.4%	53.6%
Fire	27.8%	27.8%	17.1%	21.8%
Marine, Aviation and Transit	95.4%	79.6%	20.9%	9.1%
Motor - Total	70.8%	78.0%	69.7%	63.9%
- Act	224.9%	316.8%	254.8%	246.3%
- Others	53.3%	53.6%	52.1%	47.2%
Contractor's All Risks & Engineering	13.3%	29.9%	23.0%	36.1%
Liabilities	219.2%	2.9%	86.4%	109.4%
Medical Expenses & Personal Accident	29.0%	42.3%	28.8%	32.3%
Workmen's Compensation & Employers' Liability	4.3%	16.4%	-7.4%	6.8%
Miscellaneous*	29.7%	79.0%	112.7%	72.1%
Underwriting Result (%)				
Claims ratio	59.6%	66.1%	57.4%	53.6%
Management Expenses ratio	16.0%	14.0%	16.1%	17.7%
Commission ratio	8.7%	8.9%	12.3%	13.8%
Underwriting Margin ratio	15.7%	11.1%	14.3%	14.9%
Operating Result (RM)				
Underwriting Gain/Loss	145,797,125	121,059,645	183,034,598	207,541,771
Total Investment Income	131,937,573	181,081,327	134,850,645	179,403,079
Operating Profit/Loss	277,734,698	302,140,972	317,885,243	386,944,850

* Miscellaneous includes Bonds and Others

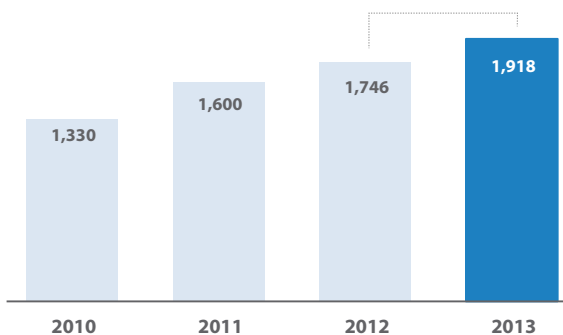
Note:

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

GENERAL TAKAFUL KPI CHART

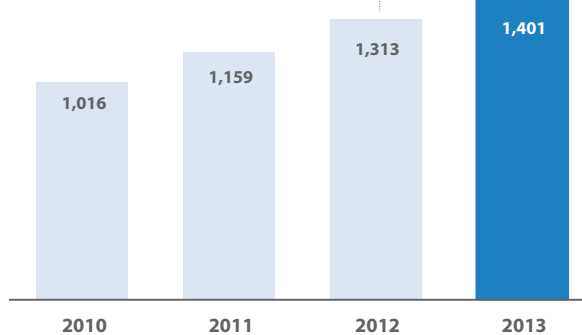
Gross Written Contributions
(million) 2010 - 2013

+10%



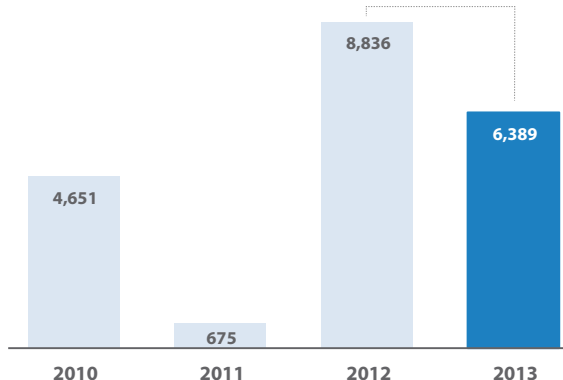
Net Contributions
(million) 2010 - 2013

+7%



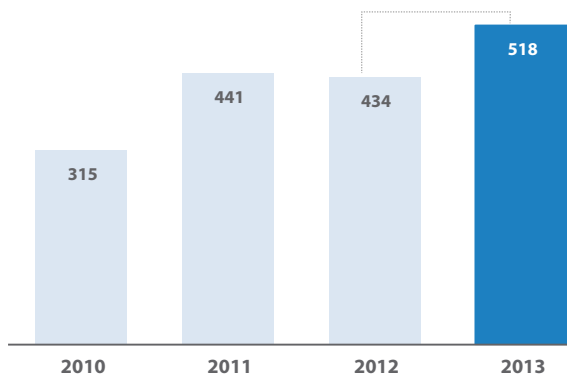
Retakaful Accepted
(thousand) 2010 - 2013

-28%



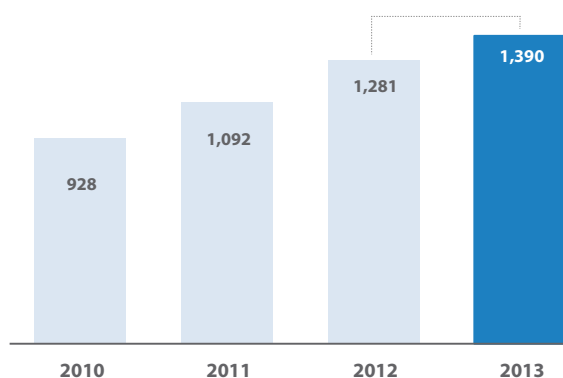
Retakaful Contributions Ceded
(million) 2010 - 2013

+19%



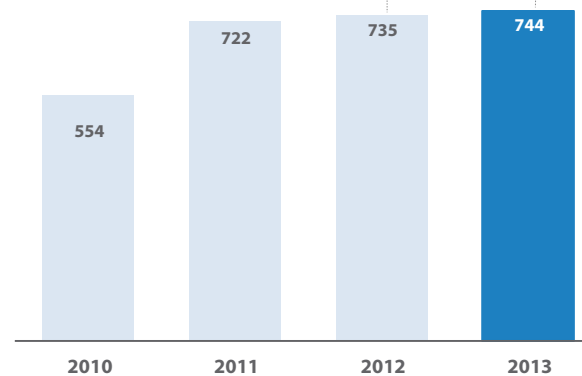
Earned Contributions
(million) 2010 - 2013

+8%



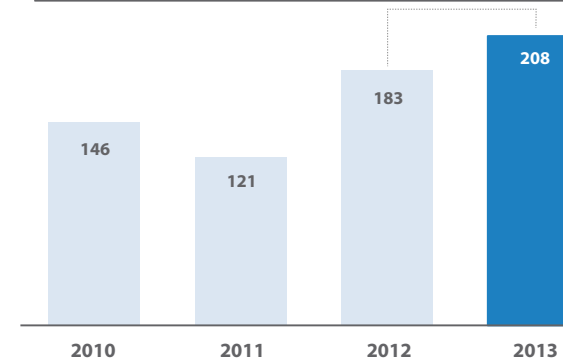
Net Claims Incurred
(million) 2010 - 2013

+1%



Underwriting Profit
(million) 2010 - 2013

+13%



Operating Profit
(million) 2010 - 2013

+22%

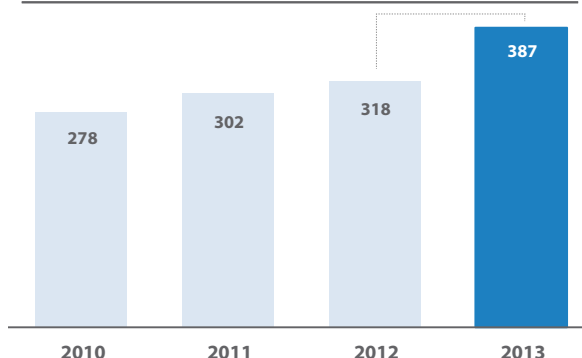
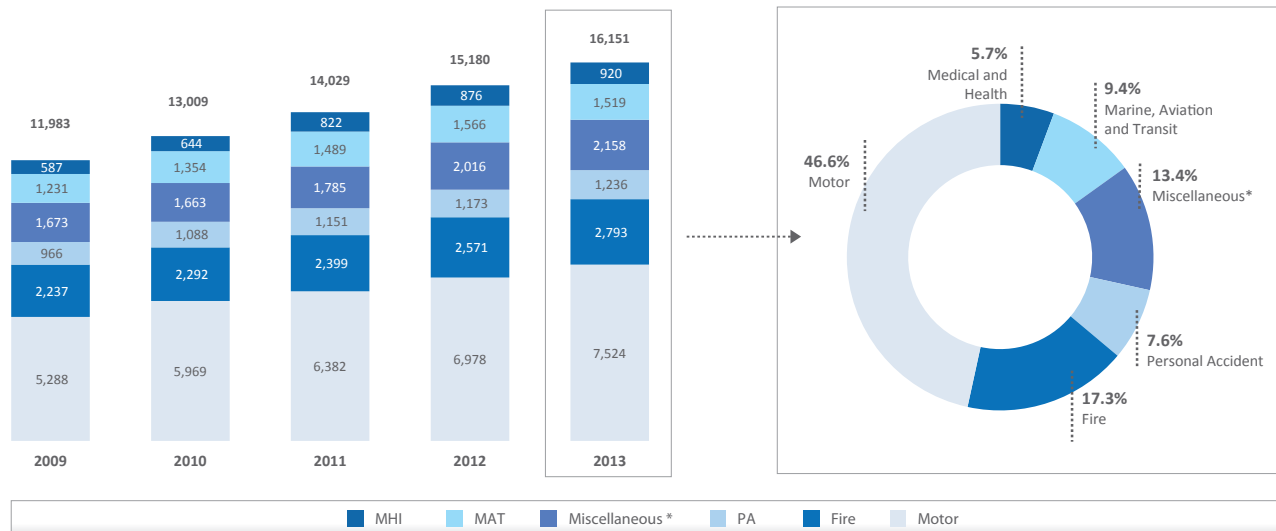


CHART 1

PREMIUMS BY LINE OF BUSINESS

GROSS WRITTEN PREMIUMS

(million) 2009 - 2013

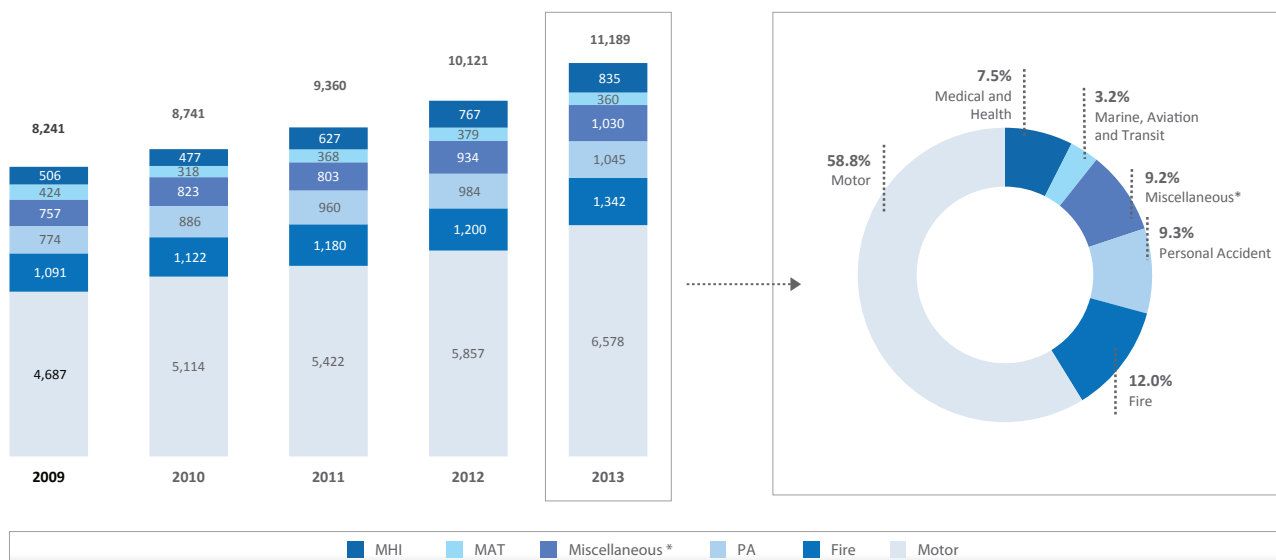


Gross Written Premiums in Amount (RM million)						Gross Written Premiums by Market Share (%)					
Class of Business	2009	2010	2011	2012	2013	Class of Business	2009	2010	2011	2012	2013
MHI	587	644	822	876	920	MHI	4.90	4.95	5.86	5.77	5.70
MAT	1,231	1,354	1,489	1,566	1,519	MAT	10.28	10.41	10.62	10.31	9.41
Miscellaneous *	1,673	1,663	1,785	2,016	2,158	Miscellaneous *	13.96	12.78	12.73	13.28	13.36
PA	966	1,088	1,151	1,173	1,236	PA	8.06	8.37	8.21	7.73	7.65
Fire	2,237	2,292	2,399	2,571	2,793	Fire	18.67	17.62	17.10	16.94	17.30
Motor	5,288	5,969	6,382	6,978	7,524	Motor	44.13	45.88	45.49	45.97	46.59
Total	11,989	13,009	14,029	15,180	16,151						

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

EARNED PREMIUM INCOME BY CLASS

(million) 2009 - 2013

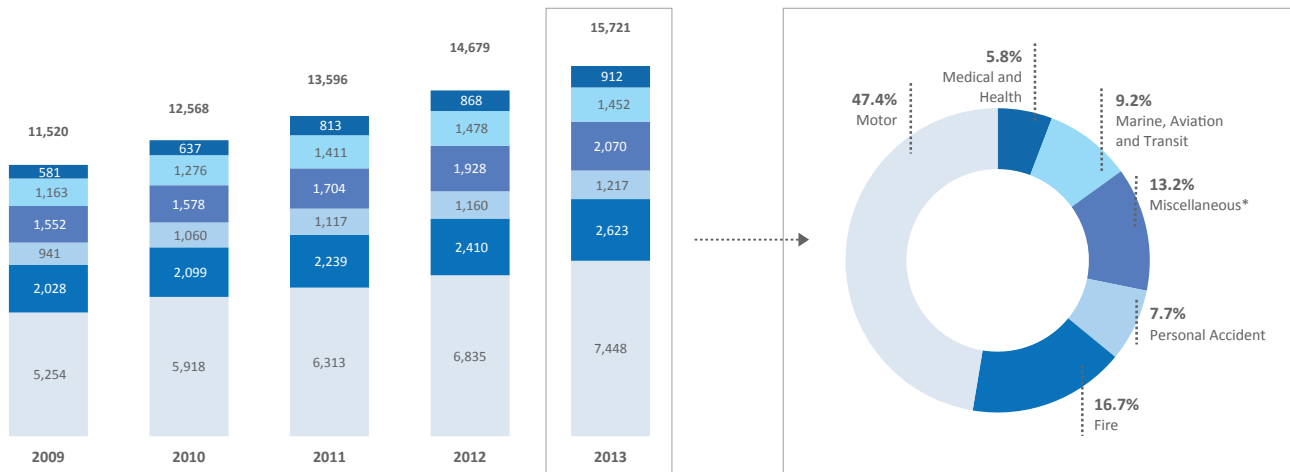


Earned Premiums Income in Amount (RM million)						Earned Premiums Income by Market Share (%)					
Class of Business	2009	2010	2011	2012	2013	Class of Business	2009	2010	2011	2012	2013
MHI	506	477	627	767	835	MHI	6.15	5.46	6.69	7.58	7.46
MAT	424	318	368	379	360	MAT	5.15	3.64	3.94	3.74	3.21
Miscellaneous *	757	823	803	934	1,030	Miscellaneous *	9.19	9.42	8.58	9.23	9.20
PA	774	886	960	984	1,045	PA	9.40	10.13	10.25	9.72	9.34
Fire	1,091	1,122	1,180	1,200	1,342	Fire	13.24	12.84	12.61	11.86	11.99
Motor	4,687	5,114	5,422	5,857	6,578	Motor	56.88	58.51	57.93	57.87	58.79
Total	8,241	8,741	9,360	10,121	11,189						

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

GROSS DIRECT PREMIUMS BY CLASS

(million) 2009 - 2013

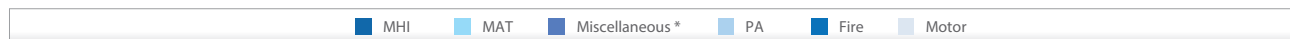
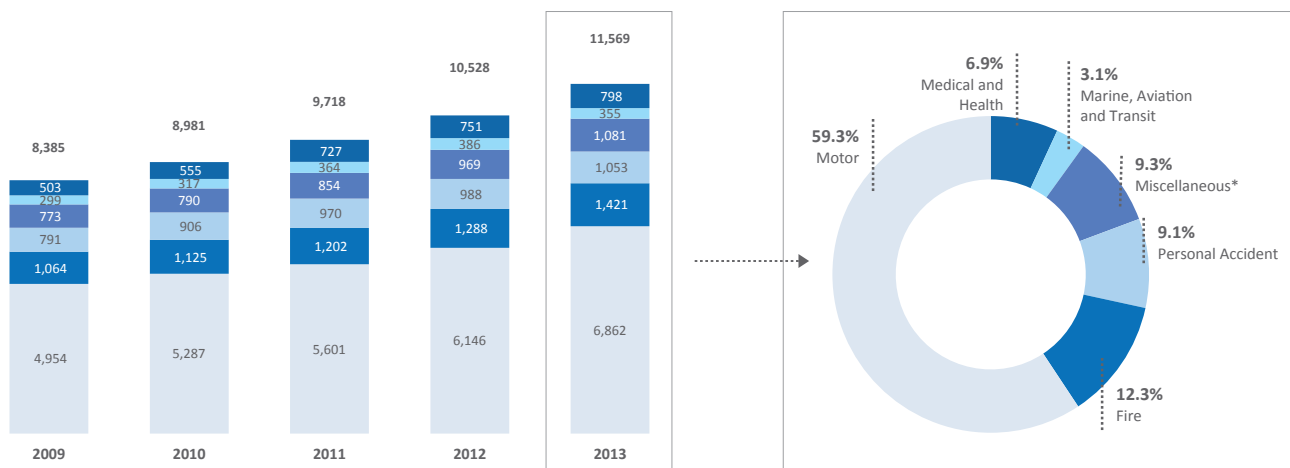


Gross Written Premiums in Amount (RM million)						Gross Written Premiums by Market Share (%)					
Class of Business	2009	2010	2011	2012	2013	Class of Business	2009	2010	2011	2012	2013
MHI	581	637	813	868	912	MHI	5.05	5.07	5.98	5.91	5.80
MAT	1,163	1,276	1,411	1,478	1,452	MAT	10.10	10.16	10.38	10.07	9.23
Miscellaneous *	1,552	1,578	1,704	1,928	2,070	Miscellaneous *	13.47	12.55	12.53	13.13	13.17
PA	941	1,060	1,117	1,160	1,217	PA	8.17	8.44	8.22	7.90	7.74
Fire	2,028	2,099	2,239	2,410	2,623	Fire	17.61	16.70	16.47	16.42	16.68
Motor	5,254	5,918	6,313	6,835	7,448	Motor	45.61	47.08	46.43	46.56	47.37
Total	11,520	12,568	13,596	14,679	15,721						

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

NET PREMIUM BY CLASS

(million) 2009 - 2013



Gross Written Premiums in Amount (RM million)						Gross Written Premiums by Market Share (%)					
Class of Business	2009	2010	2011	2012	2013	Class of Business	2009	2010	2011	2012	2013
MHI	503	555	727	751	798	MHI	6.00	6.18	7.48	7.13	6.89
MAT	299	317	364	386	355	MAT	3.56	3.54	3.74	3.67	3.07
Miscellaneous *	773	790	854	969	1,081	Miscellaneous *	9.22	8.80	8.78	9.20	9.34
PA	791	906	970	988	1,053	PA	9.44	10.09	9.98	9.39	9.10
Fire	1,064	1,125	1,202	1,288	1,421	Fire	12.69	12.52	12.37	12.23	12.28
Motor	4,954	5,287	5,601	6,146	6,862	Motor	59.09	58.87	57.64	58.38	59.31
Total	8,385	8,981	9,718	10,528	11,569						

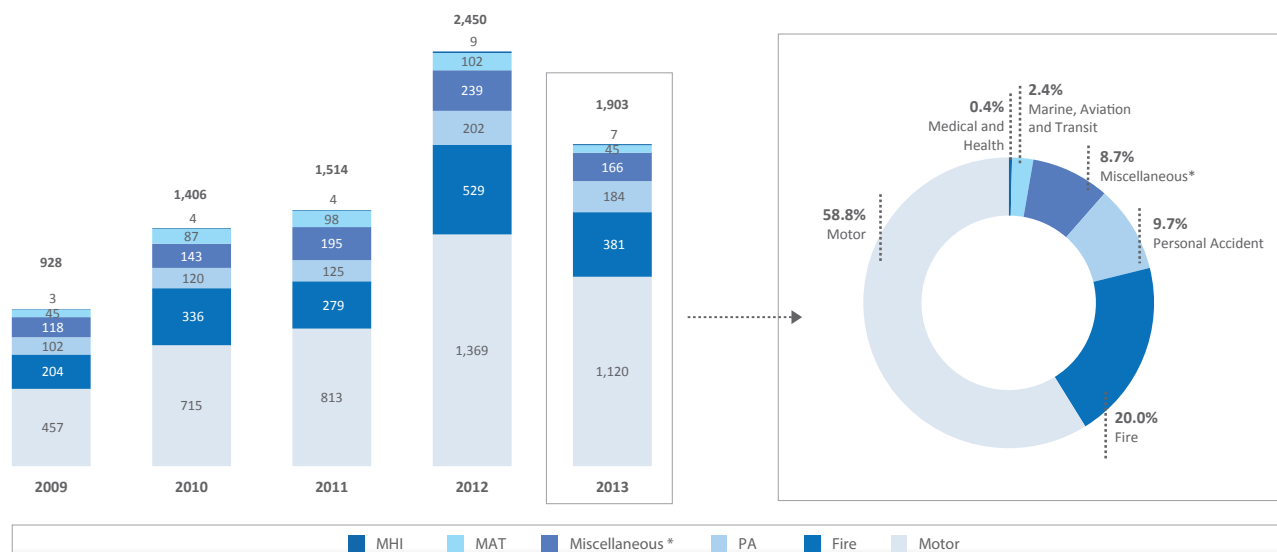
* Miscellaneous includes Bonds, Contractor's All Risks & Engineering, Liabilities, Others, Workmen's Compensation & Employers' Liability

CHART 2

CONTRIBUTIONS BY LINE OF BUSINESS

GROSS WRITTEN CONTRIBUTIONS BY CLASS

(million) 2009 - 2013

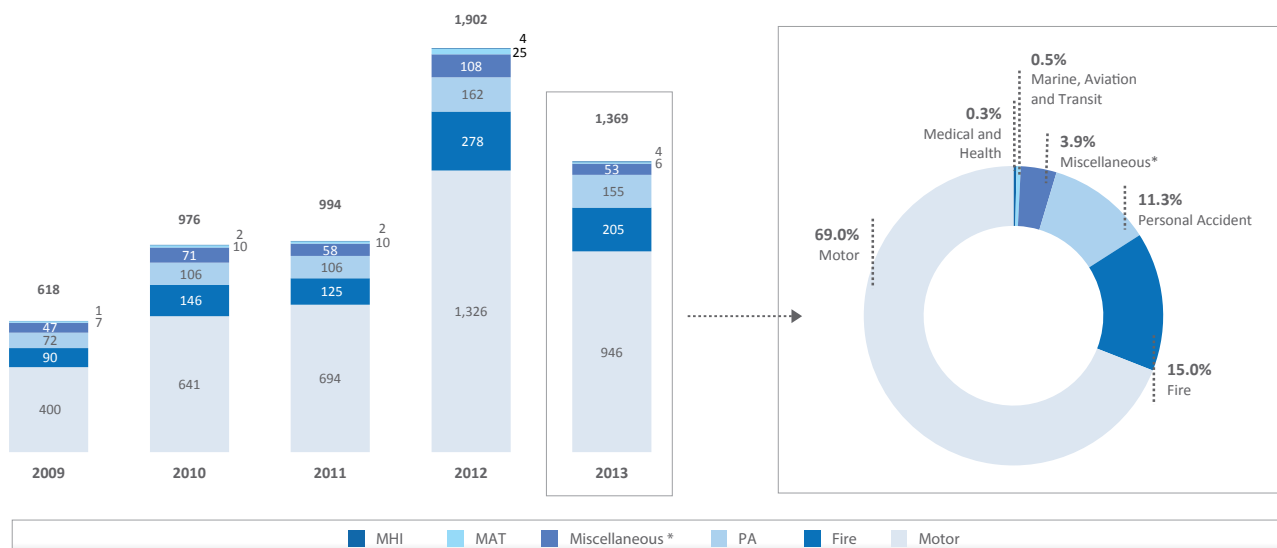


Gross Written Contributions in Amount (RM million)						Gross Written Contributions by Market Share (%)					
Class of Business	2009	2010	2011	2012	2013	Class of Business	2009	2010	2011	2012	2013
MHI	3	4	4	9	7	MHI	0.31	0.26	0.27	0.35	0.37
MAT	45	87	98	102	45	MAT	4.81	6.21	6.45	4.16	2.35
Miscellaneous *	118	143	195	239	166	Miscellaneous *	12.73	10.15	12.87	9.78	8.73
PA	102	120	125	202	184	PA	10.97	8.56	8.26	8.25	9.68
Fire	204	336	279	529	381	Fire	21.95	23.93	18.43	21.58	20.03
Motor	457	715	813	1,369	1,120	Motor	49.22	50.87	53.72	55.88	58.83
Total	928	1,406	1,514	2,450	1,903						

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

EARNED CONTRIBUTIONS INCOME BY CLASS

(million) 2009 - 2013

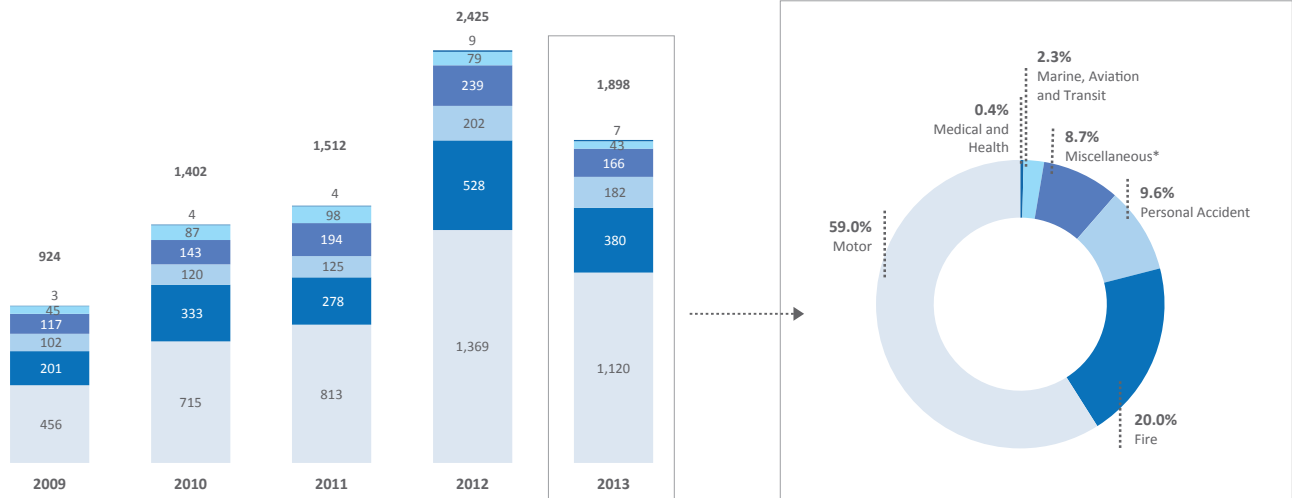


Earned Contributions Income in Amount (RM million)						Earned Contribution Income by Market Share (%)					
Class of Business	2009	2010	2011	2012	2013	Class of Business	2009	2010	2011	2012	2013
MHI	1	2	2	4	4	MHI	0.18	0.23	0.19	0.21	0.32
MAT	7	10	10	25	6	MAT	1.16	1.00	0.95	1.32	0.46
Miscellaneous *	47	71	58	108	53	Miscellaneous *	7.60	7.32	5.85	5.67	3.86
PA	72	106	106	162	155	PA	11.66	10.84	10.63	8.50	11.31
Fire	90	146	125	278	205	Fire	14.61	15.00	12.54	15.59	15.00
Motor	400	641	694	1,326	946	Motor	64.80	65.62	69.81	69.69	69.05
Total	618	976	994	1,902	1,369						

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

GROSS DIRECT CONTRIBUTIONS BY CLASS

(million) 2009 - 2013



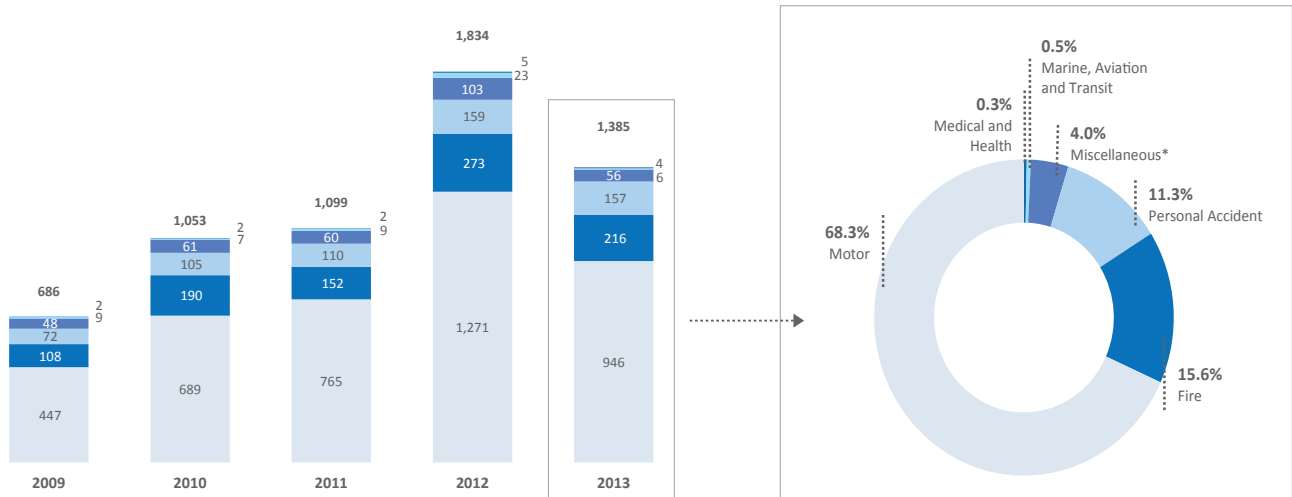
■ MHI ■ MAT ■ Miscellaneous * ■ PA ■ Fire ■ Motor

Gross Direct Contributions in Amount (RM million)						Gross Direct Contributions by Market Share (%)					
Class of Business	2009	2010	2011	2012	2013	Class of Business	2009	2010	2011	2012	2013
MHI	3	4	4	9	7	MHI	0.32	0.27	0.27	0.36	0.37
MAT	45	87	98	79	43	MAT	4.82	6.23	6.46	3.24	2.29
Miscellaneous *	117	143	194	239	166	Miscellaneous *	12.68	10.17	12.84	9.87	8.74
PA	102	120	125	202	182	PA	11.01	8.58	8.27	8.33	9.61
Fire	201	333	278	528	380	Fire	21.78	23.73	18.39	21.77	20.02
Motor	456	715	813	1,369	1,120	Motor	49.39	51.07	53.78	56.44	58.97
Total	924	1,402	1,512	2,425	1,898						

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

NET CONTRIBUTIONS BY CLASS

(million) 2009 - 2013



■ MHI ■ MAT ■ Miscellaneous * ■ PA ■ Fire ■ Motor

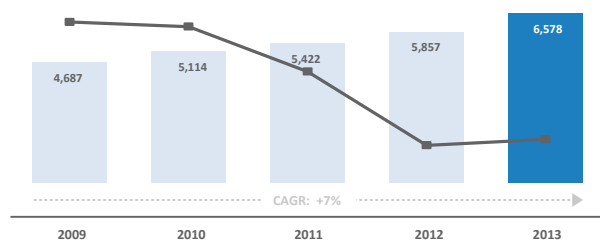
Net Contributions in Amount (RM)						Net Contributions by Market Share (%)					
Class of Business	2009	2010	2011	2012	2013	Class of Business	2009	2010	2011	2012	2013
MHI	2	2	2	5	4	MHI	0.23	0.18	0.18	0.27	0.30
MAT	9	7	9	23	6	MAT	1.31	0.65	0.83	1.28	0.45
Miscellaneous *	48	61	60	103	56	Miscellaneous *	7.02	5.78	5.48	5.61	4.05
PA	72	105	110	159	157	PA	10.57	9.93	9.99	8.69	11.31
Fire	108	190	152	273	216	Fire	15.73	18.08	13.87	14.89	15.62
Motor	447	689	765	1,271	946	Motor	65.14	65.39	69.66	69.26	68.28
Total	686	1,053	1,099	1,834	1,385						

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

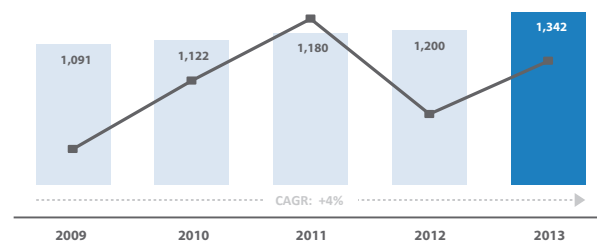
CHART 3

CLAIMS BY EXPERIENCE

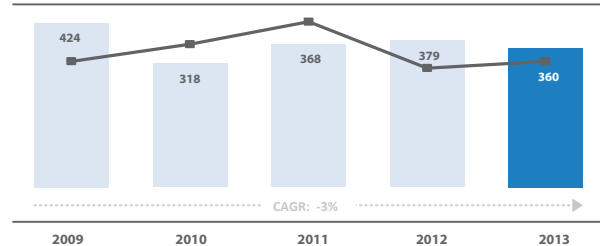
Claims Experience - Total Motor
(million) 2009 - 2013



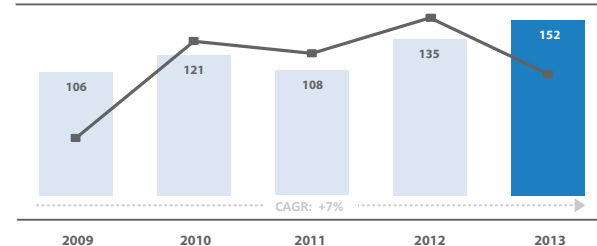
Claims Experience - Fire
(million) 2009 - 2013



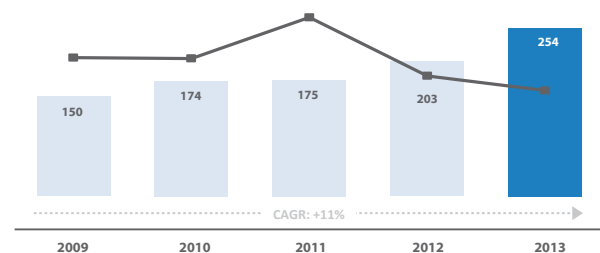
Claims Experience - Marine, Aviation and Transit
(million) 2009 - 2013



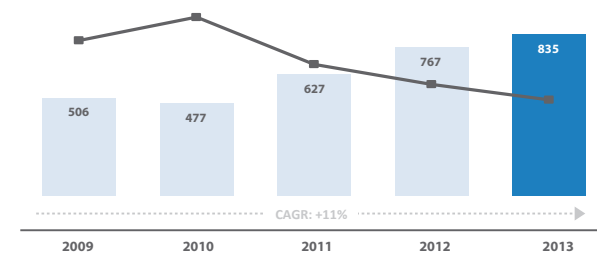
Claims Experience - Contractor's All Risks & Engineering
(million) 2009 - 2013



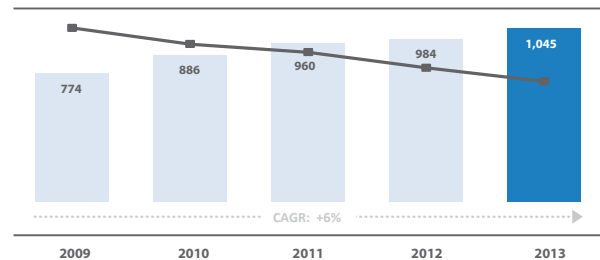
Claims Experience - Liabilities
(million) 2009 - 2013



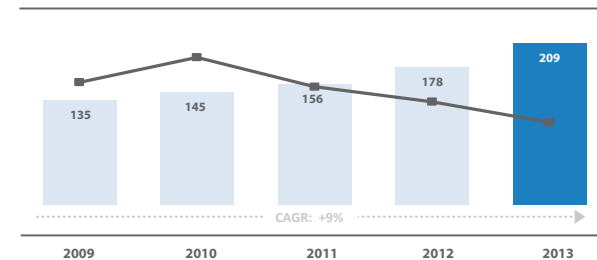
Claims Experience - Medical and Health
(million) 2009 - 2013



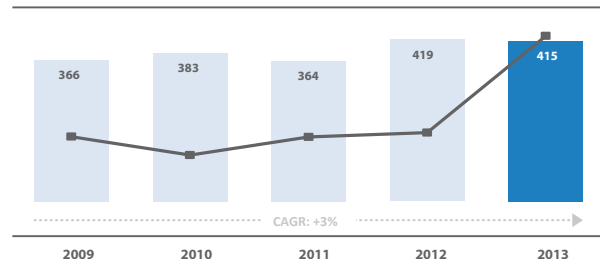
Claims Experience - Personal Accident
(million) 2009 - 2013



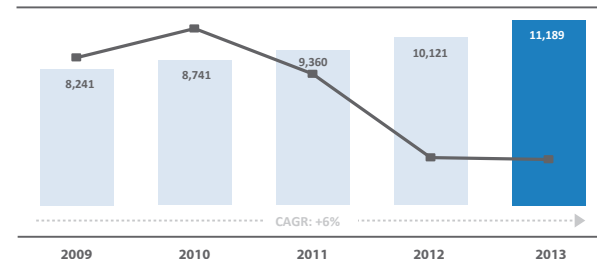
Claims Experience - Workmen's Compensation & Employers' Liability
(million) 2009 - 2013



Claims Experience - Miscellaneous*
(million) 2009 - 2013



Claims Experience - Total
(million) 2009 - 2013



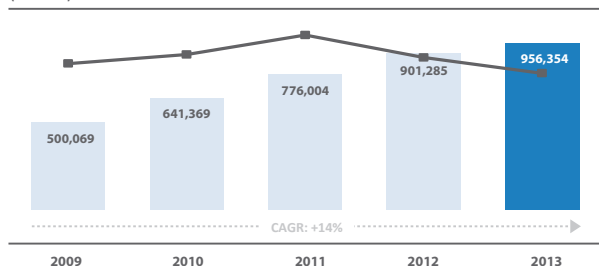
* Miscellaneous includes Bonds and Others

Note:

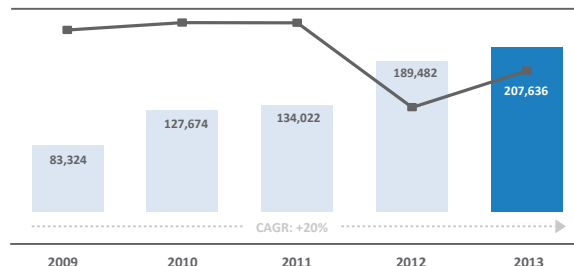
1. Aggregate calendar year statistics from January to December (unaudited)
2. Management Expenses from Revenue Account (excluding bad & doubtful debts)
3. Bar Chart represents earned premiums; line chart represents loss ratio

TAKAFUL CLAIM EXPERIENCE

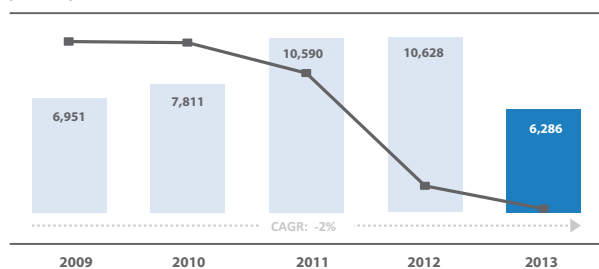
Claim Experience - Total Motor
(thousand) 2009 - 2013



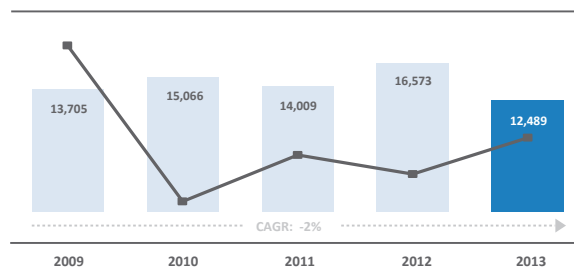
Claim Experience - Fire
(thousand) 2009 - 2013



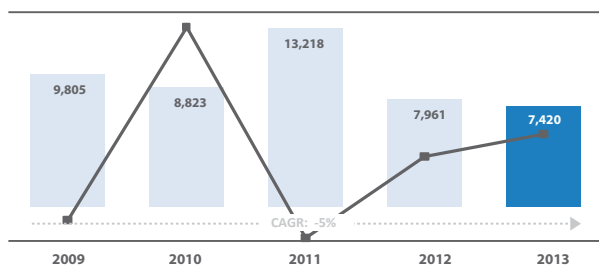
Claim Experience - Marine, Aviation and Transit
(thousand) 2009 - 2013



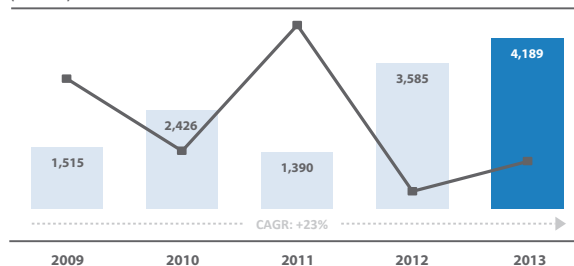
Claim Experience - Contractor's All Risks & Engineering
(thousand) 2009 - 2013



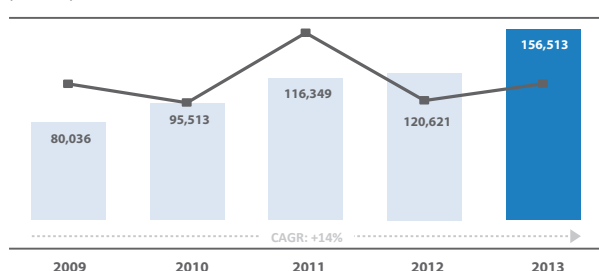
Claim Experience - Liabilities
(thousand) 2009 - 2013



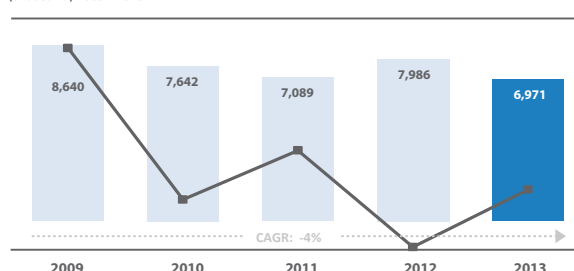
Claim Experience - Medical and Health
(thousand) 2009 - 2013



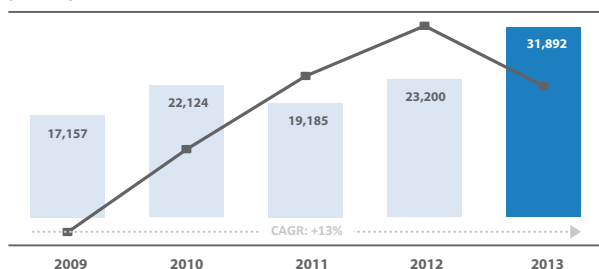
Claim Experience - Personal Accident
(thousand) 2009 - 2013



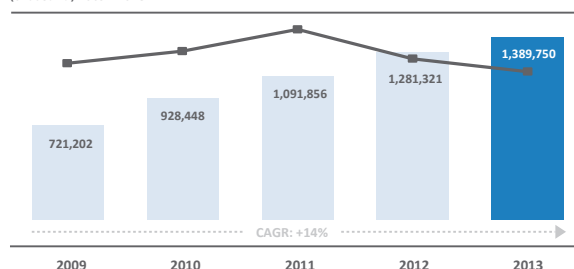
Claim Experience - Workmen's Compensation & Employers' Liability
(thousand) 2009 - 2013



Claim Experience - Miscellaneous*
(thousand) 2009 - 2013



Claim Experience - Total
(thousand) 2009 - 2013



* 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)
3. Bar Chart represents earned premiums; line chart represents loss ratio

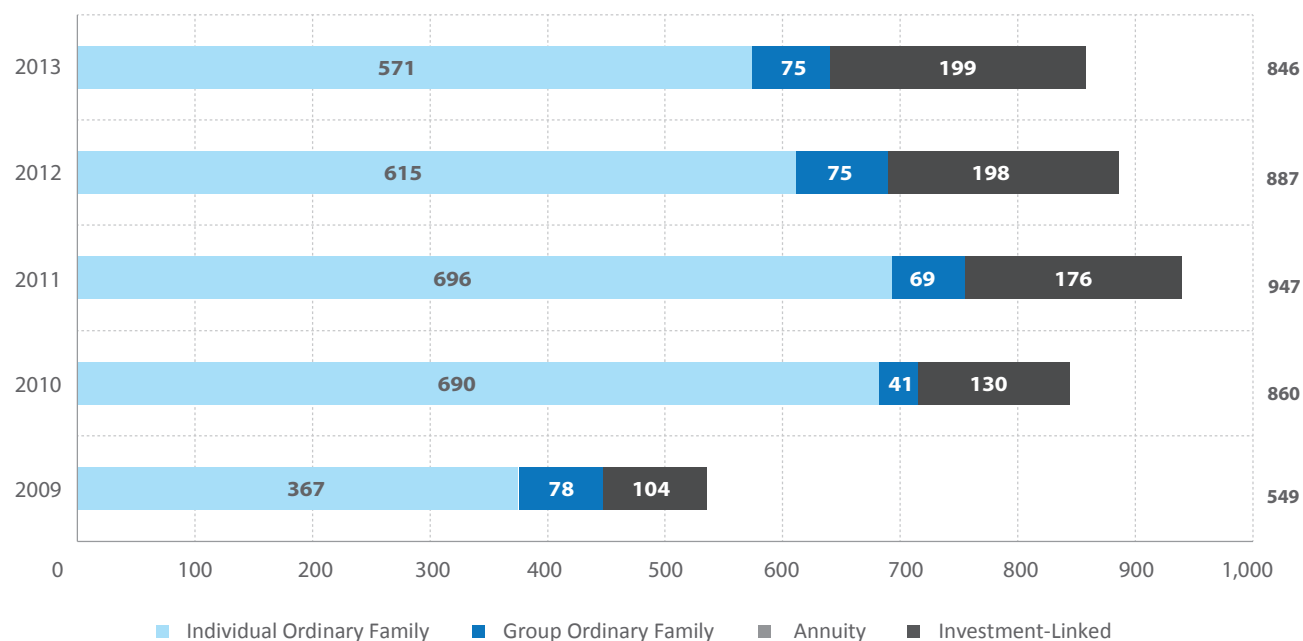
CHART 5

CERTIFICATES BY PRODUCT

CERTIFICATES ISSUED

No. of New Certification Issued

(thousand) 2008 - 2013



Product	2009	2010	2011	2012	2013
New Certification Issued - No. of Certificate (in thousand)					
Individual Ordinary Family	367	690	696	615	571
Group Ordinary Family	78	41	69	75	76
Annuity	0	0	0	0	0
Investment-Linked	104	130	176	198	199
Total No. of Certificate	549	860	941	887	846
New Certification Issued - No. of Certificate in Percentage (%)					
Individual Ordinary Family	66.84	80.21	73.96	69.29	67.43
Group Ordinary Family	14.14	4.73	7.29	8.41	8.99
Annuity	0.00	0.00	0.00	0.00	0.00
Investment-Linked	19.02	15.06	18.75	22.30	23.58
New Certification Issued - Contribution in Amount (RM thousand)					
Individual Ordinary Family	772,472	1,269,280	1,264,170	1,523,300	1,346,561
Group Ordinary Family	825,824	951,733	1,010,114	1,405,072	1,662,050
Annuity	0	0	0	0	0
Investment-Linked	423,320	400,689	544,576	524,066	504,445
Total Amount Contributed	2,021,616	2,621,701	2,818,860	3,452,437	3,513,056

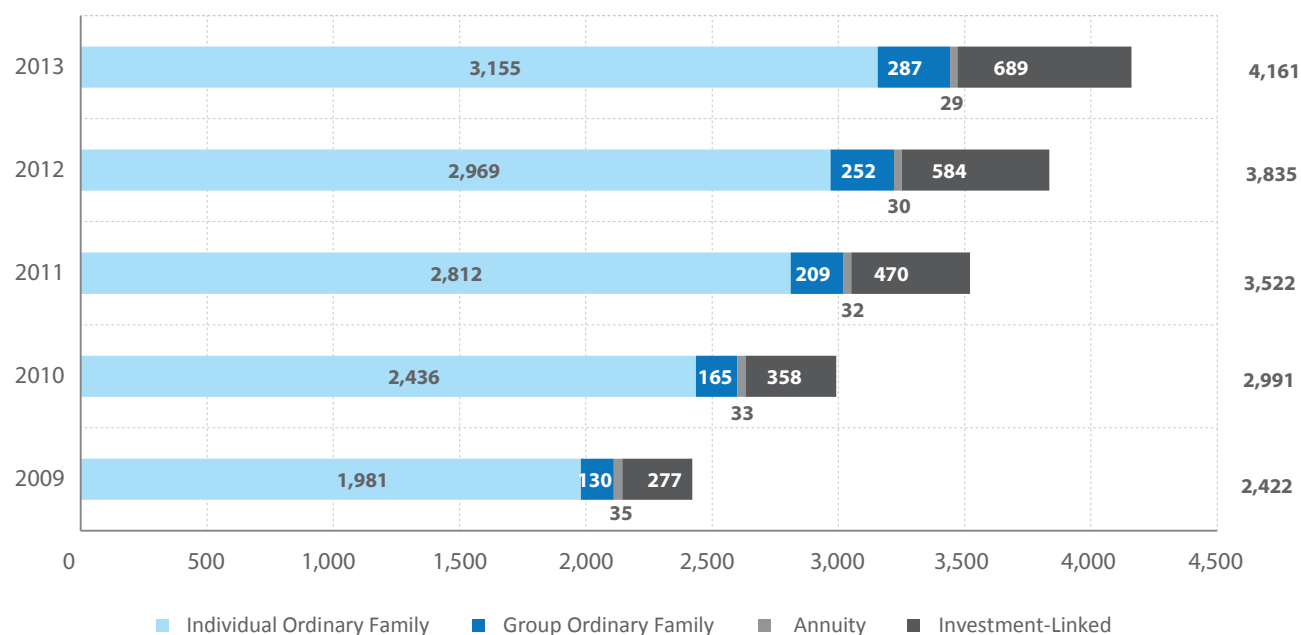
2013 Market Share of New Certificate Issued Contribution



CERTIFICATES IN FORCE

No. of Certificate In Force at End of Year

(thousand) 2008 - 2013



Product	2009	2010	2011	2012	2013
New Certification Issued - No. of Certificate (in thousand)					
Individual Ordinary Family	1,981	2,436	2,812	2,969	3,155
Group Ordinary Family	130	165	209	252	287
Annuity	35	33	32	30	29
Investment-Linked	277	358	470	584	689
Total No. of Certificate	2,422	2,991	3,522	3,835	4,161
New Certification Issued - No. of Certificate in Percentage (%)					
Individual Ordinary Family	81.79	81.43	79.84	77.41	75.82
Group Ordinary Family	5.37	5.51	5.92	6.57	6.91
Annuity	1.43	1.10	0.90	0.79	0.70
Investment-Linked	11.42	11.97	13.34	15.24	16.56
New Certification Issued - Contribution in Amount (RM thousand)					
Individual Ordinary Family	944,630	1,064,879	1,152,568	1,065,936	1,181,973
Group Ordinary Family	48,901	714,592	862,957	150,927	146,305
Annuity	0	0	0	0	0
Investment-Linked	472,741	622,854	828,224	1,085,471	1,304,045
Total Amount Contributed	1,466,271	2,402,325	2,843,749	2,302,333	2,632,323

2013 Market Share of New Certificate Issued Contribution



GENERAL INSURANCE

TABLE 6
REVENUE ACCOUNT (INCOME) (RM)

Company	Opening Reserves		
	Premium Liabilities	Claims Liabilities	Other Reserves
ACE Jerneh Insurance Berhad	229,701,363	329,686,717	0
AIG Malaysia Insurance Berhad	226,524,906	250,072,611	0
Allianz General Insurance Company (Malaysia) Berhad	490,204,353	1,047,199,159	0
American International Assurance Bhd.	365,778,746	253,072,281	0
AmG Insurance Berhad	273,554,673	439,006,480	0
AXA Affin General Insurance Berhad	264,823,735	470,471,045	0
Berjaya Sampo Insurance Berhad	170,841,706	351,145,369	0
Etika Insurance Berhad	273,038,127	361,116,143	0
ING Insurance Berhad	39,788,760	81,375,339	0
Lonpac Insurance Bhd	298,257,229	267,773,211	0
MCIS Zurich Insurance Berhad	62,129,213	164,225,708	0
MSIG Insurance (Malaysia) Bhd	479,833,613	660,837,608	0
Multi-Purpose Insurans Bhd	115,559,757	228,716,160	0
Overseas Assurance Corporation (Malaysia) Berhad	112,319,728	197,397,170	0
Pacific & Orient Insurance Co. Berhad	168,771,809	361,702,250	0
Pacific Insurance Berhad (The)	66,726,000	99,576,000	0
Progressive Insurance Berhad	45,691,578	95,915,982	0
Prudential Assurance (Malaysia) Bhd	16,420,235	34,518,324	0
QBE Insurance (Malaysia) Berhad	67,255,674	115,953,348	0
RHB Insurance Berhad	121,864,618	204,274,048	0
Tokio Marine Insurans (Malaysia) Berhad	367,624,145	613,689,944	0
Tune Insurance Malaysia Berhad	68,576,000	199,360,000	0
UNI.Asia General Insurance Berhad	127,775,228	262,069,414	0
Zurich Insurance Malaysia Berhad	187,314,363	410,366,139	0
Total (Industry)	4,640,375,556	7,499,520,450	0

Note:

1. AmGeneral Insurance Berhad (formerly known as Kurnia Insurans (M) Berhad) is excluded from the above statistics.
2. Figures for AmG Insurance Berhad are from January 2013 to February 2013 only.
3. Figures for ING Insurance Berhad are from January 2013 to May 2013 only.

Premiums (Net)	Net Investment Income	Transfer from Shareholders' / Working Fund	Profits on Disposal of Assets	Miscellaneous Income
539,373,535	37,117,694	0	105,506	3,368,644
499,228,524	38,766,137	0	439,558	1,338,418
1,479,253,461	110,923,860	0	2,747,337	7,873,609
482,984,286	25,128,463	0	1,473,372	10,244,526
569,134,626	33,126,549	0	4,556,700	14,645,744
742,789,697	48,577,782	0	1,904	2,119,414
432,206,365	32,371,677	0	7,682,190	9,120,636
494,725,917	30,856,201	0	21,870,624	6,249,258
31,180,716	1,529,736	0	545,437	1,402,375
614,341,806	33,593,247	0	438,642	5,862,768
124,642,026	18,784,691	0	3,601,552	12,821,629
1,119,433,260	74,855,655	0	20,941,111	7,948,765
308,692,418	26,362,006	0	8,008,474	13,867,174
264,466,167	21,623,184	0	6,818,569	5,792,187
355,284,322	27,519,923	0	3,451,937	951,665
151,864,420	11,301,094	0	840,342	2,334,540
100,049,400	12,857,036	0	10,303,588	5,864,860
34,648,829	5,174,637	0	63,150	628,716
166,957,948	5,757,442	0	5,671,904	837,152
345,314,371	23,432,854	0	4,963,392	18,770,227
816,292,119	59,875,499	0	174,420	21,602,028
140,469,859	16,287,567	0	4,402,128	2,273,155
332,318,979	28,558,403	0	17,892,797	22,302,382
458,342,019	33,446,334	0	2,764,266	7,944,173
10,603,995,070	757,827,671	0	129,758,900	186,164,045

TABLE 7
REVENUE ACCOUNT (OUTGO) (RM)

Company	Net Claims Paid	Net Commissions	Management Expenses*	Loss on Disposal Assets
ACE Jerneh Insurance Berhad	191,588,965	52,492,288	156,515,327	879,363
AIG Malaysia Insurance Berhad	188,140,861	59,647,627	141,856,923	70,086
Allianz General Insurance Company (Malaysia) Berhad	625,079,889	147,762,864	243,797,096	166
American International Assurance Bhd.	285,119,891	68,650,580	94,038,797	105,499
AmG Insurance Berhad	320,357,042	62,448,639	101,174,247	0
AXA Affin General Insurance Berhad	312,827,300	75,765,311	123,655,497	0
Berjaya Sampo Insurance Berhad	246,650,016	42,300,346	72,352,683	390,463
Etiqa Insurance Berhad	269,964,085	40,380,745	136,860,950	0
ING Insurance Berhad	13,402,395	2,147,475	11,290,727	0
Lompac Insurance Bhd	221,078,436	39,644,016	100,363,491	0
MCIS Zurich Insurance Berhad	83,621,463	3,840,698	27,356,007	177,649
MSIG Insurance (Malaysia) Bhd	597,621,201	123,094,934	175,164,298	4,919,068
Multi-Purpose Insurans Bhd	136,208,811	31,718,152	63,884,735	0
Overseas Assurance Corporation (Malaysia) Berhad	136,887,928	21,946,401	58,400,074	410,955
Pacific & Orient Insurance Co. Berhad	206,719,539	24,202,416	52,619,579	17,000
Pacific Insurance Berhad (The)	68,298,198	15,991,954	30,088,945	5,230
Progressive Insurance Berhad	46,834,781	5,585,289	24,646,342	0
Prudential Assurance (Malaysia) Bhd	14,173,022	5,060,384	6,997,457	3
QBE Insurance (Malaysia) Berhad	49,127,940	29,900,985	33,122,165	2,791
RHB Insurance Berhad	135,717,395	32,979,875	65,470,797	19,811
Tokio Marine Insurans (Malaysia) Berhad	480,838,895	77,022,640	136,575,255	170,219
Tune Insurance Malaysia Berhad	114,385,419	7,379,006	35,199,746	142,555
UNI.Asia General Insurance Berhad	167,593,218	18,726,754	70,831,162	13,118
Zurich Insurance Malaysia Berhad	214,533,903	51,485,933	108,519,091	3,945,087
Total (Industry)	5,126,770,593	1,040,175,312	2,070,781,391	11,269,063

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

Note:

1. AmGeneral Insurance Berhad (formerly known as Kurnia Insurans (M) Berhad) is excluded from the above statistics.
2. Figures for AmG Insurance Berhad are from January 2013 to February 2013 only.
3. Figures for ING Insurance Berhad are from January 2013 to May 2013 only.

Impairment Loss	Taxes	Other Outgo	Closing Reserves			Transfer to Income Statement/Head Office Account
			Claims Liabilities	Premium Liabilities	Other Reserves	
14,663	27,498,059	5,406,668	352,480,100	251,888,359	0	100,589,667
129,523	27,686,566	6,078,639	281,455,707	238,668,662	0	72,635,560
3,726,164	68,948,860	9,515,321	1,233,139,791	604,325,995	0	201,905,633
0	17,976,555	27,725,328	214,498,774	340,575,366	0	89,990,884
0	17,649,098	4,759,974	453,666,936	306,671,381	0	67,297,455
203,936	21,752,913	5,825,273	585,705,443	328,410,156	0	74,637,748
0	15,743,858	2,681,993	358,896,588	196,892,397	0	67,459,599
196,740	18,485,674	7,860,076	372,590,030	262,613,312	0	78,904,658
0	0	2,775,226	91,407,885	39,207,840	0	(4,409,185)
0	54,772,639	339,093	299,578,185	335,781,784	0	168,709,259
0	7,775,087	2,878,850	174,593,979	60,135,954	0	25,825,132
535,721	55,336,504	5,486,212	678,274,571	519,909,637	0	203,507,866
155,458	6,803,008	5,734,676	260,323,548	144,352,466	0	52,025,135
295,642	12,707,446	2,817,170	210,643,217	113,272,617	0	51,035,555
929,259	15,128,622	6,321,601	385,703,487	171,350,185	0	54,690,218
0	229,728	1,382,719	123,793,000	71,642,000	0	21,210,622
250,000	(987,860)	1,330,270	123,844,469	51,189,305	0	17,989,845
0	81,338	1,370,163	49,305,907	17,210,787	0	(2,745,170)
0	4,896,205	737,309	136,567,177	81,016,153	0	27,062,743
0	11,965,688	4,043,423	247,348,309	150,010,969	0	71,063,243
0	36,060,903	8,501,239	603,678,604	378,531,632	0	157,878,768
392,839	3,110,468	2,275,766	176,225,000	66,300,000	0	25,957,910
0	26,350,490	1,345,659	268,122,887	157,000,186	0	80,933,729
1,455,000	31,989,699	1,762,838	348,313,298	216,674,184	0	121,498,261
8,284,945	481,961,548	118,955,486	8,030,156,892	5,103,631,327	0	1,825,655,135

TABLE 8
LIABILITY OF INSURANCE FUNDS (RM)

Company	Insurance Funds			
	Premium Liabilities	Other Reserves	Claims Liabilities	Provision for Taxation
ACE Jerneh Insurance Berhad	251,888,359	0	352,480,100	6,676,821
AIG Malaysia Insurance Berhad	238,668,662	0	281,455,707	0
Allianz General Insurance Company (Malaysia) Berhad	604,325,995	0	1,233,139,791	4,151,742
American International Assurance Bhd.	340,575,366	0	214,498,774	4,462,589
AmG Insurance Berhad	306,671,381	0	453,666,936	2,768,131
AXA Affin General Insurance Berhad	328,410,156	0	585,705,443	6,143,444
Berjaya Sampo Insurance Berhad	196,892,397	0	358,896,588	0
Etiaq Insurance Berhad	262,613,312	0	372,590,030	4,877,486
ING Insurance Berhad	39,207,840	0	91,407,885	0
Lonpac Insurance Bhd	335,781,784	0	299,578,185	14,467,540
MCIS Zurich Insurance Berhad	60,135,954	0	174,593,979	771,458
MSIG Insurance (Malaysia) Bhd	519,909,637	0	678,274,571	14,952,810
Multi-Purpose Insurans Bhd	144,352,466	0	260,323,548	0
Overseas Assurance Corporation (Malaysia) Berhad	113,272,617	0	210,643,217	10,476,585
Pacific & Orient Insurance Co. Berhad	171,350,185	0	385,703,487	0
Pacific Insurance Berhad (The)	71,642,000	0	123,793,000	0
Progressive Insurance Berhad	51,189,305	0	123,844,469	0
Prudential Assurance (Malaysia) Bhd	17,210,787	0	49,305,907	911,111
QBE Insurance (Malaysia) Berhad	81,016,153	0	136,567,177	1,112,722
RHB Insurance Berhad	150,010,969	0	247,348,309	2,865,991
Tokio Marine Insurans (Malaysia) Berhad	378,531,632	0	603,678,604	2,182,564
Tune Insurance Malaysia Berhad	66,300,000	0	176,225,000	0
UNI.Asia General Insurance Berhad	157,000,186	0	268,122,887	8,351,482
Zurich Insurance Malaysia Berhad	216,674,184	0	348,313,298	23,112,198
Total (Industry)	5,103,631,327	0	8,030,156,892	108,284,674

Note:

1. AmGeneral Insurance Berhad (formerly known as Kurnia Insurans (M) Berhad) is excluded from the above statistics.
2. Figures for AmG Insurance Berhad are from January 2013 to February 2013 only.
3. Figures for ING Insurance Berhad are from January 2013 to May 2013 only.

Amount Due to Clients / Intermediaries / Reinsurance	Other Liability	Amount Due to Shareholders' Fund / Head office Account	Reserves for Insurance Funds	Total Liabilities / Assets
82,908,627	111,342,146	506,063,076	1,674,957	1,313,034,086
99,912,810	36,547,431	399,622,086	13,068,121	1,069,274,817
137,040,661	223,079,366	1,077,119,995	0	3,278,857,550
34,651,744	17,482,417	84,248,474	(3,666,070)	692,253,294
24,115,078	44,911,590	178,915,046	0	1,011,048,162
171,659,705	61,903,227	394,213,226	22,522,332	1,570,557,533
40,005,653	41,801,012	549,294,570	0	1,186,890,220
201,621,101	82,042,015	96,360,402	0	1,020,104,346
52,061,373	4,075,378	1,343,827	1,518,214	189,614,517
72,033,647	85,604,617	416,256,442	0	1,223,722,215
39,803,723	15,505,906	230,557,081	0	521,368,101
108,455,112	84,556,177	1,034,763,230	0	2,440,911,537
111,721,708	43,438,572	300,373,237	0	860,209,531
44,214,108	36,692,102	220,364,460	0	635,663,089
8,744,064	75,565,697	236,526,977	0	877,890,410
29,935,514	11,319,608	162,661,511	0	399,351,633
27,980,689	47,398,704	200,680,624	0	451,093,791
485,462	3,717,074	53,154,237	0	124,784,578
26,328,788	12,709,779	166,543,939	0	424,278,558
63,306,426	34,150,832	316,158,717	(731,171)	813,110,073
126,075,277	86,852,035	816,032,806	(612,482)	2,012,740,436
79,066,349	43,773,595	209,406,964	0	574,771,908
79,597,837	53,729,153	378,212,437	950,573	945,964,555
70,529,591	88,943,352	121,852,353	6,523,989	875,948,965
1,732,255,047	1,347,141,785	8,150,725,717	41,248,463	24,513,443,905

TABLE 9

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	63,873,638	0	434,057,300	415,086,955	0
AIG Malaysia Insurance Berhad	8,266,823	177,337	302,706,595	421,679,479	8,323,453
Allianz General Insurance Company (Malaysia) Berhad	55,864,852	3,737,149	1,419,658,302	1,336,969,597	80,782,388
American International Assurance Bhd.	202,010	274,290	93,904,560	414,037,483	0
AmG Insurance Berhad	10,490,034	2,889,220	0	15,348,978	813,096,342
AXA Affin General Insurance Berhad	21,500,419	870,048	499,660,500	300,043,331	0
Berjaya Sampo Insurance Berhad	91,616,227	0	35,099,056	221,166,811	487,427,703
Etiqa Insurance Berhad	59,418,189	4,173,210	121,766,150	393,693,412	54,788,290
ING Insurance Berhad	0	0	44,714,867	40,369,248	0
Lompac Insurance Bhd	9,665,912	45,227,801	79,984,530	222,470,947	29,508,760
MCIS Zurich Insurance Berhad	390,828	0	211,671,700	173,557,160	25,705,578
MSIG Insurance (Malaysia) Bhd	17,858,116	487,636	296,941,674	402,190,748	195,012,951
Multi-Purpose Insurans Bhd	8,241,627	16,822	0	74,007,285	289,228,283
Overseas Assurance Corporation (Malaysia) Berhad	20,601,403	1,563,572	136,460,143	271,303,271	30,837,543
Pacific & Orient Insurance Co. Berhad	20,984,345	0	5,043,030	16,602,208	11,887,380
Pacific Insurance Berhad (The)	1,367,762	21,646	25,250,000	50,077,396	127,240,286
Progressive Insurance Berhad	11,628,958	0	462,950	117,967,962	122,916,115
Prudential Assurance (Malaysia) Bhd	518,463	0	0	40,538,825	0
QBE Insurance (Malaysia) Berhad	9,533,354	0	204,411,138	0	0
RHB Insurance Berhad	6,842,952	179,896	0	134,286,422	456,719,569
Tokio Marine Insurans (Malaysia) Berhad	15,675,188	6,510,407	5,023,258	380,238,326	871,302,128
Tune Insurance Malaysia Berhad	11,855,865	546,668	0	132,001,656	116,934,173
UNI.Asia General Insurance Berhad	63,232,918	303,203	0	201,093,782	0
Zurich Insurance Malaysia Berhad	5,244,665	396,179	115,415,295	397,259,126	175,807,712
Total (Industry)	514,874,548	67,375,084	4,032,231,048	6,171,990,408	3,897,518,654

Note:

1. AmGeneral Insurance Berhad (formerly known as Kurnia Insurans (M) Berhad) is excluded from the above statistics.
2. Figures for AmG Insurance Berhad are from January 2013 to February 2013 only.
3. Figures for ING Insurance Berhad are from January 2013 to May 2013 only.

Investment properties	Cash and Deposits	Amount Due from Clients / Intermediaries / Reinsurers	Other Assets	Foreign Assets
0	190,811,966	134,048,141	75,156,086	0
0	164,191,572	98,398,897	65,530,661	0
2,299,900	169,182,474	108,514,273	101,848,615	0
0	21,692,741	119,704,538	42,437,672	0
6,187,594	110,437,307	23,295,101	27,373,895	1,929,691
0	519,728,637	140,633,062	88,121,536	0
19,860,000	217,792,703	46,758,887	61,260,600	5,908,233
1,014,000	124,716,846	172,095,839	71,439,123	16,999,287
0	11,154,406	53,159,372	40,216,624	0
0	676,416,155	98,902,187	61,545,923	0
0	41,005,050	24,074,576	44,963,209	0
175,000	1,316,130,715	119,416,653	92,698,044	0
6,509,361	278,977,194	138,955,799	60,991,332	3,281,828
0	63,696,920	46,501,888	64,698,349	0
695,000	744,137,534	22,192,336	56,348,577	0
0	108,347,128	25,955,136	61,092,279	0
0	110,309,597	26,322,945	61,485,264	0
0	39,819,556	0	43,907,734	0
390,000	113,076,533	40,642,945	56,224,588	0
0	89,893,460	66,222,318	58,965,456	0
0	501,431,350	153,645,365	78,914,414	0
2,373,697	167,830,273	65,794,524	77,435,052	0
44,346,010	536,250,376	52,066,056	48,672,210	0
12,020,000	43,448,000	66,365,631	59,992,357	0
95,870,562	6,360,478,493	1,843,666,469	1,501,319,600	28,119,039

TABLE 10

GROSS DIRECT PREMIUMS (RM)

Company	Fire	Marine, Aviation & Transit			Offshore Oil-related	Motor 'Act'
		Aviation	Cargo	Marine Hull		
ACE Jerneh Insurance Berhad	111,445,516	106,722	40,884,773	21,140,478	4,526,053	25,106,997
AIG Malaysia Insurance Berhad	89,529,438	2,543,920	17,647,637	0	0	15,118,561
Allianz General Insurance Company (Malaysia) Berhad	326,320,702	3,856,425	46,995,058	12,463,169	3,721,257	99,957,940
American International Assurance Bhd.	12,035,167	0	372	0	0	13,517,633
AmG Insurance Berhad	40,443,926	0	5,243,424	1,884,724	0	40,603,121
AXA Affin General Insurance Berhad	126,086,037	54,321	38,462,603	20,010,339	0	50,141,071
Berjaya Sampo Insurance Berhad	75,085,735	3,497,033	13,470,168	1,050,392	0	27,177,929
Etiqa Insurance Berhad	198,493,908	76,282,722	23,747,697	49,307,609	507,458,458	25,980,482
ING Insurance Berhad	9,699,907	0	28,950	0	0	5,848,146
Lompac Insurance Bhd	393,265,261	1,997,457	27,192,547	3,518,457	57,466,589	26,705,164
MCIS Zurich Insurance Berhad	35,208,243	0	7,300,919	14,581,471	3,942,958	15,559,521
MSIG Insurance (Malaysia) Bhd	354,922,989	0	90,240,771	5,146,519	0	43,779,698
Multi-Purpose Insurans Bhd	113,886,989	8,518,420	13,213,260	3,756,255	53,324,309	14,291,726
Overseas Assurance Corporation (Malaysia) Berhad	106,845,468	0	5,579,524	3,633,950	0	17,721,057
Pacific & Orient Insurance Co. Berhad	1,483,140	0	157,350	14,472,983	0	152,622,803
Pacific Insurance Berhad (The)	33,733,224	848,538	2,350,851	26,693,831	0	26,688,597
Progressive Insurance Berhad	22,963,259	12,639,552	3,738,945	985,219	0	4,569,142
Prudential Assurance (Malaysia) Bhd	3,328,010	0	0	0	0	10,511,476
QBE Insurance (Malaysia) Berhad	62,620,622	3,001,454	14,631,399	15,645,308	0	11,328,771
RHB Insurance Berhad	141,624,886	0	12,211,466	10,330,862	0	27,022,464
Tokio Marine Insurans (Malaysia) Berhad	164,856,354	9,533	48,809,492	2,908,765	(10,432)	42,616,380
Tune Insurance Malaysia Berhad	42,849,677	(324,934)	24,999,404	23,457,118	12,001,511	18,691,313
UNI.Asia General Insurance Berhad	47,326,564	648,270	8,729,568	168,379	0	49,513,735
Zurich Insurance Malaysia Berhad	66,421,022	54,326	9,054,713	2,197,232	0	46,789,205
Total (Industry)	2,580,476,044	113,733,759	454,690,891	233,353,060	642,430,703	811,862,932

Note:

1. AmGeneral Insurance Berhad (formerly known as Kurnia Insurans (M) Berhad) is excluded from the above statistics.
2. Figures for AmG Insurance Berhad are from January 2013 to February 2013 only.
3. Figures for ING Insurance Berhad are from January 2013 to May 2013 only.

— Motor —		Miscellaneous						Total
Motor 'Others'	Bonds	Contractor's All Risks & Engineering	Liability	Medical and Health	Others	Personal Accident	Workmen's Compensation & Employers' Liability	
182,285,044	7,068,013	20,655,202	36,031,821	83,663,143	35,018,441	79,422,487	31,983,092	679,337,782
214,247,630	0	13,681,276	56,905,260	15,621,081	35,172,950	111,450,841	7,937,112	579,855,706
1,040,727,893	4,524,302	103,418,666	77,673,369	38,781,018	71,868,404	79,415,268	27,309,676	1,937,033,147
45,261,989	0	4,352	189,134	204,957,674	1,983,295	232,641,687	54,592	510,645,895
429,633,407	15,581	7,626,609	3,872,985	742,571	16,140,793	22,381,483	2,191,781	570,780,405
433,649,998	8,765,805	28,650,565	16,000,518	103,335,198	48,491,016	46,832,488	21,427,264	941,907,223
261,926,611	1,717,377	18,413,796	21,815,090	62,263,220	23,035,655	14,061,486	8,722,694	532,237,186
237,792,996	145,585	23,105,824	20,144,429	3,950,586	18,074,789	118,267,913	3,870,804	1,306,623,802
9,189,522	0	12,057	190,694	0	810,108	16,041,098	75,048	41,895,530
220,863,706	8,653,701	70,893,357	43,423,886	48,124,890	51,960,819	26,478,213	28,158,041	1,008,702,088
65,549,723	0	9,873,939	6,215,956	766,337	12,814,344	7,687,786	1,109,501	180,610,698
593,832,944	884,169	79,200,907	22,877,265	73,747,508	70,019,276	68,735,418	10,797,694	1,414,185,158
121,197,133	4,811,242	39,857,224	23,345,121	36,353,182	72,494,933	24,035,968	6,227,278	535,313,040
90,171,982	923,695	26,411,226	7,749,966	30,495,205	40,912,700	42,178,953	6,591,166	379,214,892
291,676,153	0	1,649,578	22,276,120	315,738	641,781	29,228,763	12,783	514,537,192
39,256,088	337,325	10,339,705	8,474,543	54,487,119	9,754,017	5,891,819	2,331,006	221,186,663
40,752,016	3,061,231	20,345,313	3,019,744	14,278,735	21,544,084	5,072,306	3,913,611	156,883,157
8,450,423	0	0	0	3,603	0	16,631,977	0	38,925,489
20,594,538	17,447	16,515,084	25,808,292	3,570,345	19,300,639	6,946,832	2,711,819	202,692,550
176,981,894	1,310,861	26,327,705	10,931,952	16,690,973	47,704,174	40,705,999	10,282,702	522,125,938
519,253,101	1,938,434	22,649,906	15,577,575	57,961,574	66,245,872	45,344,097	15,759,630	1,003,920,281
88,265,754	442,942	9,816,276	8,348,143	10,157,603	19,013,112	64,842,042	4,358,779	326,918,740
309,270,341	33,714	9,812,669	3,285,970	3,319,536	7,357,823	24,858,870	1,333,407	465,658,846
261,912,080	4,970,321	24,756,158	11,679,008	29,588,395	11,013,860	43,261,038	20,172,797	531,870,155
5,702,742,966	49,621,745	584,017,394	445,836,841	893,175,234	701,372,885	1,172,414,832	217,332,277	14,603,061,563

TABLE 11

REINSURANCE ACCEPTED PREMIUMS (RM)

Company	Marine, Aviation & Transit						— Motor — Motor 'Act'
	Fire	Aviation	Cargo	Marine Hull	Offshore Oil-related		
ACE Jerneh Insurance Berhad	35,672,016	403	10,810,215	608,200	8,372,667	5,721	
AIIG Malaysia Insurance Berhad	9,558,881	7,758,205	612,606	0	8,121,539	8,122,765	
Allianz General Insurance Company (Malaysia) Berhad	22,258,079	73,527	5,271,959	379,517	643,283	240,679	
American International Assurance Bhd.	(146)	0	0	0	0	(19)	
AmG Insurance Berhad	925,843	0	14,003	8,667	0	4,642,324	
AXA Affin General Insurance Berhad	9,108,317	0	688,929	523,962	0	148,536	
Berjaya Sampo Insurance Berhad	6,663,208	0	303,108	19,599	0	0	
Etiaq Insurance Berhad	1,768,905	59,679	618,705	29	1,130,396	14,200	
ING Insurance Berhad	(74)	0	0	0	0	347	
Lonpac Insurance Bhd	5,733,875	36,763	551,594	62,341	3,659,687	106,210	
MCIS Zurich Insurance Berhad	17,014,145	0	179,261	185,965	85,678	0	
MSIG Insurance (Malaysia) Bhd	7,550,392	0	622,416	94,368	43,697	79,994	
Multi-Purpose Insurans Bhd	6,848,192	0	97,380	12,178	1,152,743	9,504,848	
Overseas Assurance Corporation (Malaysia) Berhad	3,128,288	0	408,613	9,184	0	2,945	
Pacific & Orient Insurance Co. Berhad	296,357	0	35,253	26,825	762,012	36,993	
Pacific Insurance Berhad (The)	2,976,924	0	115,309	3,198	0	0	
Progressive Insurance Berhad	2,700,788	0	102,308	30,723	0	9,646,424	
Prudential Assurance (Malaysia) Bhd	0	0	0	0	0	0	
QBE Insurance (Malaysia) Berhad	12,329,441	3,468,442	1,638,591	1,637,718	0	29	
RHB Insurance Berhad	6,175,500	0	108,488	(18,207)	0	29,998	
Tokio Marine Insurans (Malaysia) Berhad	4,957,803	22,909	293,443	178,878	448,853	(11,198)	
Tune Insurance Malaysia Berhad	2,958,247	0	88,251	40,051	3,397,396	26,188	
UNI.Asia General Insurance Berhad	2,010,640	(53)	102,369	107,840	1,172,961	222,276	
Zurich Insurance Malaysia Berhad	5,462,449	233	148,076	33,883	0	10,710,517	
Total (Industry)	166,098,070	11,420,108	22,810,877	3,944,919	28,990,912	43,529,777	

Note:

1. AmGeneral Insurance Berhad (formerly known as Kurnia Insurans (M) Berhad) is excluded from the above statistics.
2. Figures for AmG Insurance Berhad are from January 2013 to February 2013 only.
3. Figures for ING Insurance Berhad are from January 2013 to May 2013 only.

— Motor —		Miscellaneous						Total
Motor 'Others'	Bonds	Contractor's All Risks & Engineering	Liability	Medical and Health	Others	Personal Accident	Workmen's Compensation & Employers' Liability	
2,345,554	32,948	15,940,020	19,881,484	23,728	4,467,468	647,877	11,628	98,819,929
3,102,683	0	1,836,098	4,818,580	0	184,816	435,877	11,826	44,563,876
4,907,675	95	3,243,473	604,887	0	714,521	66,049	1,922	38,405,666
(2)	0	(1)	0	0	0	(114)	1	(281)
50,069,883	4	13,984	293	1,271,958	8,303	11,115	8	56,966,385
568,131	19,319	6,536,940	25,713	2,890,110	629,935	177,901	7,971	21,325,764
964,876	15	1,660,075	3,679,842	0	392,299	22,604	453,025	14,158,651
337,581	5,714	226,940	10,410	0	58,560	33,066	210	4,264,395
0	0	0	0	0	0	(2)	1	272
253,425	19,050	687,654	41,298	677,273	313,066	6,002,050	103,714	18,248,000
6,717,265	48,766	922,311	58,124	35,498	1,887,334	546,229	6,619	27,687,195
953,244	0	1,455,631	110,936	0	473,050	90,314	3,685	11,477,727
3,651,034	3	542,802	83,594	0	252,039	39,836	12,359	22,197,008
70,266	38	562,171	32,293	34,468	603,742	304,788	586	5,157,382
(7)	7,911	69,945	1,340	0	81,424	21,864	527	1,340,444
79,664	4	1,273,149	465,082	1,884,486	221,380	164,504	84,613	7,268,313
3,436,991	8,856	960,358	21,477	1,237,293	514,612	99,419	401	18,759,650
0	0	0	0	0	0	0	0	0
1,029	0	2,344,910	1,607,870	0	260,962	205,672	4,949	23,499,613
3,312,150	0	733,198	33,405	0	275,131	2,889,621	15,328	13,554,612
1,183,270	24,171	877,378	225,532	19,398	303,306	325,912	1,109	8,850,764
704,997	13	652,708	20,587	0	189,046	5,267,489	1,827	13,346,800
1,121,025	25,336	442,100	17,393	42,944	452,309	113,671	119,240	5,950,051
3,836,514	(919)	1,211,366	137,452	294	254,148	47,337	62	21,841,412
87,617,248	191,324	42,193,210	31,877,592	8,117,450	12,537,451	17,513,079	841,611	477,683,628

TABLE 12

REINSURANCE PREMIUMS CEDED TO LICENSED / OFFSHORE INSURERS (RM)

Company	Marine, Aviation & Transit					— Motor — Motor 'Act'
	Fire	Aviation	Cargo	Marine Hull	Offshore Oil-related	
ACE Jerneh Insurance Berhad	76,084,185	120,771	10,881,511	13,853,038	8,681,209	851,131
AIG Malaysia Insurance Berhad	5,060,353	0	752,426	0	0	378,781
Allianz General Insurance Company (Malaysia) Berhad	129,642,238	3,364,076	24,392,648	9,468,835	257,926	11,719,480
American International Assurance Bhd.	2,010,124	0	598	0	0	25,159
AmG Insurance Berhad	19,086,330	0	1,777,474	1,790,159	0	1,350,282
AXA Affin General Insurance Berhad	35,098,191	0	3,149,352	5,866,620	0	1,314,278
Berjaya Sampo Insurance Berhad	35,134,329	3,684,260	2,116,081	814,333	0	631,223
Etiqa Insurance Berhad	112,139,219	47,507,250	15,702,631	35,798,614	488,041,805	831,872
ING Insurance Berhad	1,106,625	0	4,578	0	0	66,031
Lonpac Insurance Bhd	132,600,958	1,683,649	7,466,401	2,930,705	55,869,411	3,068,420
MCIS Zurich Insurance Berhad	28,100,979	0	2,754,092	4,371,254	2,410,693	549,213
MSIG Insurance (Malaysia) Bhd	148,593,594	0	14,263,435	3,266,376	9,402	1,567,758
Multi-Purpose Insurans Bhd	72,648,009	8,109,812	3,533,872	3,262,295	49,555,195	426,252
Overseas Assurance Corporation (Malaysia) Berhad	52,366,190	0	2,313,550	3,457,572	0	625,141
Pacific & Orient Insurance Co. Berhad	725,809	0	72,455	14,456,919	629,942	41,548,023
Pacific Insurance Berhad (The)	23,402,921	864,944	1,533,892	21,757,407	0	421,470
Progressive Insurance Berhad	9,995,551	2,069,085	1,958,906	(926,900)	0	271,134
Prudential Assurance (Malaysia) Bhd	378,844	0	0	0	0	457,369
QBE Insurance (Malaysia) Berhad	3,895,648	0	726,720	828,820	0	37,720
RHB Insurance Berhad	65,208,233	0	2,559,451	6,934,180	0	3,656,828
Tokio Marine Insurans (Malaysia) Berhad	97,907,592	7,671	6,938,143	2,049,812	623,258	1,626,652
Tune Insurance Malaysia Berhad	26,570,613	531,751	22,911,798	20,691,320	13,992,826	2,263,241
UNI.Asia General Insurance Berhad	30,488,846	647,298	6,773,960	209,669	551,949	8,682,072
Zurich Insurance Malaysia Berhad	13,738,185	0	3,938,692	2,395,586	0	1,706,026
Total (Industry)	1,121,983,566	68,590,567	136,522,666	153,276,614	620,623,616	84,075,556

Note:

1. AmGeneral Insurance Berhad (formerly known as Kurnia Insurans (M) Berhad) is excluded from the above statistics.
2. Figures for AmG Insurance Berhad are from January 2013 to February 2013 only.
3. Figures for ING Insurance Berhad are from January 2013 to May 2013 only.

— Motor —		Miscellaneous						Total
Motor 'Others'	Bonds	Contractor's All Risks & Engineering	Liability	Medical and Health	Others	Personal Accident	Workmen's Compensation & Employers' Liability	
9,234,436	1,077,312	22,622,638	21,913,561	20,665,360	10,400,502	21,479,971	2,539,325	220,404,950
5,400,308	0	1,593,325	639,311	397,431	308,112	2,793,730	426,245	17,750,022
134,980,823	559,736	77,772,351	58,178,036	941,402	26,626,152	4,878,924	1,399,792	484,182,419
1,568,568	0	925	14,220	5,068,921	335,005	9,969,662	4,558	18,997,740
13,348,068	779	6,775,144	3,288,589	22,642	6,565,171	2,297,229	485,968	56,787,835
13,536,846	(20,021)	6,621,529	1,498,099	3,412,109	6,508,142	1,965,203	1,277,356	80,227,704
11,195,758	(659,251)	12,516,921	2,449,801	3,376,468	8,642,925	1,584,088	536,994	82,023,930
8,877,012	40,679	21,265,531	17,499,461	100,709	4,611,907	4,604,481	271,803	757,292,974
415,163	0	6,923	14,241	0	270,203	2,431,885	5,442	4,321,091
40,555,257	2,712,084	54,667,071	25,203,664	1,024,427	19,904,256	9,276,117	1,594,099	358,556,519
3,909,835	(6,209)	5,034,559	69,449	409,584	2,811,594	449,208	75,983	50,940,234
20,800,380	57,779	38,910,540	6,301,593	2,945,613	12,420,957	6,906,727	1,351,121	257,395,275
7,537,895	2,345,468	33,827,688	11,676,169	6,628,571	18,539,716	6,274,447	454,082	224,819,471
4,826,619	191,889	21,346,202	1,926,285	716,219	18,906,530	3,911,305	1,259,848	111,847,350
79,707,270	0	1,669,751	20,510,162	7,893	176,447	1,087,876	767	160,593,314
1,221,462	168,212	8,652,570	6,039,564	2,250,258	5,093,221	1,516,052	134,345	73,056,318
1,834,531	1,810,777	13,456,229	271,059	7,116,134	1,147,406	610,795	268,227	39,882,934
616,753	0	0	0	0	0	2,823,694	0	4,276,660
427,517	523	835,298	418,801	89,252	897,098	175,400	135,307	8,468,104
41,403,314	587,030	20,992,479	7,365,444	417,703	17,691,603	2,986,696	2,034,748	171,837,709
20,297,096	387,294	15,013,235	3,999,170	2,458,445	23,089,189	6,514,443	943,096	181,855,096
25,034,222	46,152	7,106,995	4,140,364	231,521	7,594,881	52,821,381	311,011	184,248,076
71,479,239	1,670	6,696,552	2,602,829	(43,128)	4,208,862	1,264,075	79,951	133,643,844
7,144,335	97,740	18,134,830	1,035,381	693,285	1,451,588	1,775,623	1,030,725	53,141,996
525,352,707	9,399,643	395,519,286	197,055,253	58,930,819	198,201,467	150,399,012	16,620,793	3,736,551,565

TABLE 13

REINSURANCE PREMIUMS CEDED TO FOREIGN INSURERS (RM)

Company	Marine, Aviation & Transit					— Motor — 'Act'
	Fire	Aviation	Cargo	Marine Hull	Offshore Oil-related	
ACE Jerneh Insurance Berhad	3,392,878	559	1,583,761	4,142,463	(672,752)	42,149
AIG Malaysia Insurance Berhad	41,321,113	10,300,729	8,703,823	0	5,870,531	832,592
Allianz General Insurance Company (Malaysia) Berhad	3,696,526	139,846	1,913,872	475,731	1,807,246	0
American International Assurance Bhd.	144,887	0	0	0	0	0
AmG Insurance Berhad	433,973	0	15,996	2,597	0	91,222
AXA Affin General Insurance Berhad	35,811,447	54,321	9,878,896	6,700,656	0	0
Berjaya Sampo Insurance Berhad	8,587,094	42,283	2,969,629	140,387	0	(25,304)
Etiqa Insurance Berhad	476,947	27,269,483	1,106,409	9,597,450	18,719,634	0
ING Insurance Berhad	140,143	0	0	0	0	0
Lonpac Insurance Bhd	22,515,357	294,720	8,700,815	397,264	4,420,096	0
MCIS Zurich Insurance Berhad	7,725,227	0	1,818,097	8,275,077	1,669,720	41
MSIG Insurance (Malaysia) Bhd	11,736,124	0	4,365,887	140,346	0	0
Multi-Purpose Insurans Bhd	5,547,234	299,487	606,032	6,831	3,880,619	0
Overseas Assurance Corporation (Malaysia) Berhad	4,718,984	0	121,742	91,538	0	38,325
Pacific & Orient Insurance Co. Berhad	0	0	0	0	0	0
Pacific Insurance Berhad (The)	0	(26,125)	0	2,693,595	0	0
Progressive Insurance Berhad	4,378,974	9,865,020	945,812	1,770,945	0	0
Prudential Assurance (Malaysia) Bhd	0	0	0	0	0	0
QBE Insurance (Malaysia) Berhad	30,944,034	6,120,510	917,185	2,424,744	0	37,072
RHB Insurance Berhad	13,749,180	0	403,217	1,899,999	0	0
Tokio Marine Insurans (Malaysia) Berhad	4,776,079	3,359	2,911,614	503,488	(6,469)	0
Tune Insurance Malaysia Berhad	7,918,096	(820,702)	1,282,767	1,349,856	542,283	0
UNI.Asia General Insurance Berhad	1,472,112	0	155,278	6,494	0	7,691
Zurich Insurance Malaysia Berhad	28,908,149	54,271	1,661,936	(78,159)	0	0
Total (Industry)	238,394,558	53,597,761	50,062,768	40,541,302	36,230,908	1,023,788

Note:

1. AmGeneral Insurance Berhad (formerly known as Kurnia Insurans (M) Berhad) is excluded from the above statistics.
2. Figures for AmG Insurance Berhad are from January 2013 to February 2013 only.
3. Figures for ING Insurance Berhad are from January 2013 to May 2013 only.

— Motor —		Miscellaneous						Total
Motor 'Others'	Bonds	Contractor's All Risks & Engineering	Liability	Medical and Health	Others	Personal Accident	Workmen's Compensation & Employers' Liability	
20,021	37,698	1,520,779	348,687	0	7,818,639	145,470	(1,126)	18,379,226
12,176,951	0	7,880,797	15,152,663	0	3,534,939	1,339,086	327,812	107,441,036
0	8,177	3,107,709	177,801	0	673,770	2,255	0	12,002,933
0	0	85	0	0	29,430	8,489,186	0	8,663,588
825,057	0	108,586	5,700	14,068	157,569	132,061	37,500	1,824,329
0	7,933,723	15,151,253	5,799,141	47,238,333	9,865,734	1,733,619	48,463	140,215,586
16,327	1,211,214	3,151,547	14,596,237	788,538	584,197	103,393	0	32,165,542
0	0	442,670	1,147,858	0	51,979	56,876	0	58,869,306
0	0	1,240	0	0	40,470	6,212,142	0	6,393,995
0	726,283	3,960,447	8,773,416	50,796	2,607,863	1,536,493	68,213	54,051,763
187	0	4,590,569	3,996,411	2,794	4,596,910	27,823	12,777	32,715,633
0	0	7,428,095	3,542,583	13,231,015	8,065,056	312,071	13,173	48,834,350
0	315,375	1,859,470	491,712	0	10,665,331	326,068	0	23,998,159
189,018	9,178	736,372	241,544	0	1,663,837	236,078	12,141	8,058,757
0	0	0	0	0	0	0	0	0
0	0	543,971	180,617	0	142,180	0	0	3,534,238
0	0	875,527	1,184,687	0	16,552,404	88,354	48,750	35,710,473
0	0	0	0	0	0	0	0	0
419,951	266	2,785,114	4,161,621	223,599	2,159,266	456,753	115,996	50,766,111
0	137,355	688,499	1,052,914	0	550,213	47,093	0	18,528,470
0	755	207,064	2,945,697	5,777	3,275,134	1,332	0	14,623,830
17,866	12,142	1,899,725	461,846	0	1,513,884	1,365,125	4,717	15,547,605
0	0	1,944,935	14,940	106,296	291,919	1,646,409	0	5,646,074
0	2,478	2,987,270	7,661,302	0	829,796	53,890	146,619	42,227,552
13,665,378	10,394,644	61,871,724	71,937,377	61,661,216	75,670,520	24,311,577	835,035	740,198,556

TABLE 14
NET PREMIUMS (RM)

Company	Fire	Marine, Aviation & Transit			— Motor —	
		Aviation	Cargo	Marine Hull	Offshore Oil-related	Motor 'Act'
ACE Jerneh Insurance Berhad	67,640,469	(14,205)	39,229,716	3,753,177	4,890,263	24,219,438
AIG Malaysia Insurance Berhad	52,706,853	1,396	8,803,994	0	2,251,008	22,029,953
Allianz General Insurance Company (Malaysia) Berhad	215,240,017	426,030	25,960,497	2,898,120	2,299,368	88,479,139
American International Assurance Bhd.	9,880,010	0	(226)	0	0	13,492,455
AmG Insurance Berhad	21,849,466	0	3,463,957	100,635	0	43,803,941
AXA Affin General Insurance Berhad	64,284,716	0	26,123,284	7,967,025	0	48,975,329
Berjaya Sampo Insurance Berhad	38,027,520	(229,510)	8,687,566	115,271	0	26,572,010
Etiqa Insurance Berhad	87,646,647	1,565,668	7,557,362	3,911,574	1,827,415	25,162,810
ING Insurance Berhad	8,453,065	0	24,372	0	0	5,782,462
Lompac Insurance Bhd	243,882,821	55,851	11,576,925	252,829	836,769	23,742,954
MCIS Zurich Insurance Berhad	16,396,182	0	2,907,991	2,121,105	(51,777)	15,010,267
MSIG Insurance (Malaysia) Bhd	202,143,663	0	72,233,865	1,834,165	34,295	42,291,934
Multi-Purpose Insurans Bhd	42,539,938	109,121	9,170,736	499,307	1,041,238	23,370,322
Overseas Assurance Corporation (Malaysia) Berhad	52,888,582	0	3,552,845	94,024	0	17,060,536
Pacific & Orient Insurance Co. Berhad	1,053,688	0	120,148	42,889	132,070	111,111,773
Pacific Insurance Berhad (The)	13,307,227	9,719	932,268	2,246,027	0	26,267,127
Progressive Insurance Berhad	11,289,522	705,447	936,535	171,897	0	13,944,432
Prudential Assurance (Malaysia) Bhd	2,949,166	0	0	0	0	10,054,107
QBE Insurance (Malaysia) Berhad	40,110,381	349,386	14,626,085	14,029,462	0	11,254,008
RHB Insurance Berhad	68,842,973	0	9,357,286	1,478,476	0	23,395,634
Tokio Marine Insurans (Malaysia) Berhad	67,130,486	21,412	39,253,178	534,343	(178,368)	40,978,530
Tune Insurance Malaysia Berhad	11,319,215	(35,983)	893,090	1,455,993	863,798	16,454,260
UNI.Asia General Insurance Berhad	17,376,246	919	1,902,699	60,056	621,012	41,046,248
Zurich Insurance Malaysia Berhad	29,237,137	288	3,602,161	(86,312)	0	55,793,696
Total (Industry)	1,386,195,990	2,965,539	290,916,334	43,480,063	14,567,091	770,293,365

Note:

1. AmGeneral Insurance Berhad (formerly known as Kurnia Insurans (M) Berhad) is excluded from the above statistics.
2. Figures for AmG Insurance Berhad are from January 2013 to February 2013 only.
3. Figures for ING Insurance Berhad are from January 2013 to May 2013 only.

— Motor —		Miscellaneous							
Motor 'Others'	Bonds	Contractor's All Risks & Engineering	Liability	Medical and Health	Others	Personal Accident	Workmen's Compensation & Employers' Liability	Total	
175,376,141	5,985,951	12,451,805	33,651,057	63,021,511	21,266,768	58,444,923	29,456,521	539,373,535	
199,773,054	0	6,043,252	45,931,866	15,223,650	31,514,715	107,753,902	7,194,881	499,228,524	
910,654,745	3,956,484	25,782,079	19,922,419	37,839,616	45,283,003	74,600,138	25,911,806	1,479,253,461	
43,693,419	0	3,341	174,914	199,888,753	1,618,860	214,182,725	50,035	482,984,286	
465,530,165	14,806	756,863	578,989	1,977,819	9,426,356	19,963,308	1,668,321	569,134,626	
420,681,283	871,422	13,414,723	8,728,991	55,574,866	32,747,075	43,311,567	20,109,416	742,789,697	
251,679,402	1,165,429	4,405,403	8,448,894	58,098,214	14,200,832	12,396,609	8,638,725	432,206,365	
229,253,565	110,620	1,624,563	1,507,520	3,849,877	13,469,463	113,639,622	3,599,211	494,725,917	
8,774,359	0	3,894	176,453	0	499,435	7,397,069	69,607	31,180,716	
180,561,874	5,234,384	12,953,493	9,488,104	47,726,940	29,761,766	21,667,653	26,599,443	614,341,806	
68,356,966	54,975	1,171,122	2,208,220	389,457	7,293,174	7,756,984	1,027,360	124,642,026	
573,985,808	826,390	34,317,903	13,144,025	57,570,880	50,006,313	61,606,934	9,437,085	1,119,433,260	
117,310,272	2,150,402	4,712,868	11,260,834	29,724,611	43,541,925	17,475,289	5,785,555	308,692,418	
85,226,611	722,666	4,890,823	5,614,430	29,813,454	20,946,075	38,336,358	5,319,763	264,466,167	
211,968,876	7,911	49,772	1,767,298	307,845	546,758	28,162,751	12,543	355,284,322	
38,114,290	169,117	2,416,313	2,719,444	54,121,347	4,739,996	4,540,271	2,281,274	151,864,420	
42,354,476	1,259,310	6,973,915	1,585,475	8,399,894	4,358,886	4,472,576	3,597,035	100,049,400	
7,833,670	0	0	0	3,603	0	13,808,283	0	34,648,829	
19,748,099	16,658	15,239,582	22,835,740	3,257,494	16,505,237	6,520,351	2,465,465	166,957,948	
138,890,730	586,476	5,379,925	2,546,999	16,273,270	29,737,489	40,561,831	8,263,282	345,314,371	
500,139,275	1,574,556	8,306,985	8,858,240	55,516,750	40,184,855	39,154,234	14,817,643	816,292,119	
63,918,663	384,661	1,462,264	3,766,520	9,926,082	10,093,393	15,923,025	4,044,878	140,469,859	
238,912,127	57,380	1,613,282	685,594	3,299,312	3,309,351	22,062,057	1,372,696	332,318,979	
258,604,259	4,869,184	4,845,424	3,119,777	28,895,404	8,986,624	41,478,862	18,995,515	458,342,019	
5,251,342,129	30,018,782	168,819,594	208,721,803	780,700,649	440,038,349	1,015,217,322	200,718,060	10,603,995,070	

TABLE 15
EARNED PREMIUMS (RM)

Company	Fire	Marine, Aviation & Transit			Offshore Oil-related	Motor 'Act'
		Aviation	Cargo	Marine Hull		
ACE Jerneh Insurance Berhad	63,733,070	73,501	41,168,292	4,255,463	6,670,111	16,222,768
AIG Malaysia Insurance Berhad	42,531,722	(296,802)	7,992,612	0	1,689,809	23,892,856
Allianz General Insurance Company (Malaysia) Berhad	198,914,500	321,251	25,642,570	2,937,685	1,848,144	78,938,769
American International Assurance Bhd.	12,735,829	0	6,603	0	0	20,463,311
AmG Insurance Berhad	21,498,205	0	3,381,807	86,822	0	33,795,785
AXA Affin General Insurance Berhad	66,712,541	0	26,191,374	4,906,936	0	32,164,560
Berjaya Sampo Insurance Berhad	38,278,408	(178,181)	8,862,713	(58,976)	0	18,237,476
Etiaq Insurance Berhad	91,524,399	2,531,988	8,999,803	5,100,422	3,579,941	23,200,511
ING Insurance Berhad	9,317,668	0	20,990	3	0	4,661,169
Lonpac Insurance Bhd	224,757,876	104,565	11,762,153	356,040	1,036,326	15,953,704
MCIS Zurich Insurance Berhad	16,571,143	0	3,466,844	1,484,234	(41,809)	13,045,618
MSIG Insurance (Malaysia) Bhd	197,301,214	54,874	72,470,476	1,958,213	87,924	27,148,564
Multi-Purpose Insurans Bhd	44,555,572	97,992	9,266,671	602,335	803,523	6,627,748
Overseas Assurance Corporation (Malaysia) Berhad	51,438,602	0	3,807,981	94,024	0	14,069,273
Pacific & Orient Insurance Co. Berhad	1,061,992	0	129,256	61,205	360,739	111,919,832
Pacific Insurance Berhad (The)	13,408,227	9,719	986,268	346,027	0	21,770,127
Progressive Insurance Berhad	11,971,989	529,938	790,942	222,664	0	10,804,316
Prudential Assurance (Malaysia) Bhd	2,904,635	0	0	0	0	9,269,485
QBE Insurance (Malaysia) Berhad	36,082,381	339,386	13,125,085	14,389,462	0	9,905,008
RHB Insurance Berhad	65,693,280	0	9,116,307	1,446,816	0	13,873,744
Tokio Marine Insurans (Malaysia) Berhad	69,213,853	67,891	38,330,250	687,011	1,065,037	35,348,373
Tune Insurance Malaysia Berhad	10,629,215	(52,983)	971,090	1,250,993	903,798	18,636,260
UNI.Asia General Insurance Berhad	17,875,955	2,376	2,075,555	82,628	1,570,152	35,785,920
Zurich Insurance Malaysia Berhad	6,430,859	(33,208)	3,998,065	282,250	0	87,247,800
Total (Industry)	1,315,143,135	3,572,307	292,563,707	40,492,257	19,573,695	682,982,977

Note:

1. AmGeneral Insurance Berhad (formerly known as Kurnia Insurans (M) Berhad) is excluded from the above statistics.
2. Figures for AmG Insurance Berhad are from January 2013 to February 2013 only.
3. Figures for ING Insurance Berhad are from January 2013 to May 2013 only.

— Motor —	Miscellaneous							Total
Motor 'Others'	Bonds	Contractor's All Risks & Engineering	Liability	Medical and Health	Others	Personal Accident	Workmen's Compensation & Employers' Liability	
167,805,910	5,689,287	12,758,449	34,574,979	62,439,333	19,295,564	56,974,145	25,525,667	517,186,539
204,217,998	0	2,681,270	94,404,717	15,151,234	(21,063,898)	108,755,413	7,127,837	487,084,768
833,023,014	3,039,807	23,476,489	19,074,607	37,670,542	41,469,836	72,137,197	26,637,408	1,365,131,819
47,832,466	3	7,673	246,547	227,240,723	2,520,263	197,079,761	54,487	508,187,666
441,541,162	14,389	184,557	599,361	1,831,101	11,304,593	20,052,778	1,727,358	536,017,918
385,992,685	519,816	10,780,622	7,738,481	46,844,826	33,327,501	44,070,107	19,953,827	679,203,276
235,142,418	1,370,575	4,176,935	7,168,515	57,738,242	14,657,404	12,387,696	8,372,449	406,155,674
231,512,396	135,926	(2,281,219)	1,171,559	4,595,104	14,606,278	115,719,440	4,754,184	505,150,732
7,392,956	1	4,095	166,246	0	615,342	9,514,795	68,371	31,761,636
176,614,410	4,582,184	14,173,754	9,095,810	40,599,224	31,137,977	21,538,031	25,105,197	576,817,251
71,845,753	59,664	1,399,130	1,877,323	500,506	8,042,089	7,356,886	1,027,904	126,635,285
551,799,666	709,934	34,376,124	12,950,905	61,405,550	49,916,782	60,196,022	8,980,988	1,079,357,236
115,476,412	2,051,060	5,374,212	11,025,695	26,623,025	35,748,313	16,098,513	5,548,638	279,899,709
90,649,766	714,462	4,068,238	6,542,287	29,562,493	20,222,870	37,589,083	4,754,199	263,513,278
199,242,420	9,390	65,701	1,757,735	324,035	9,489,422	28,268,606	15,613	352,705,946
37,319,290	165,117	1,930,313	2,952,444	56,693,347	5,014,996	4,085,271	2,267,274	146,948,420
40,989,992	3,568,329	6,927,257	1,653,447	7,722,498	1,110,852	4,702,812	3,556,634	94,551,670
8,155,359	0	0	0	4,048	0	13,524,750	0	33,858,277
19,172,099	16,658	12,583,582	20,228,740	3,273,494	15,433,758	6,131,351	2,516,465	153,197,469
128,347,979	546,774	3,285,503	2,371,152	17,494,786	27,157,252	39,565,261	8,269,166	317,168,020
487,059,167	1,804,528	10,139,888	6,519,919	56,380,001	41,481,951	41,831,625	15,455,138	805,384,632
71,224,663	195,661	1,207,264	3,479,520	7,670,082	6,202,393	16,446,025	3,981,878	142,745,859
213,282,331	34,986	(772,269)	746,393	3,160,341	4,315,928	23,521,870	1,411,855	303,094,021
223,714,413	4,862,587	1,815,781	659,275	33,487,404	8,799,503	39,776,456	17,941,013	428,982,198
4,989,354,725	30,091,138	148,363,349	247,005,657	798,411,939	380,806,969	997,323,894	195,053,550	10,140,739,299

TABLE 16

GROSS CLAIMS PAID - DIRECT BUSINESS (RM)

Company	Fire	Marine, Aviation & Transit			— Motor —	
		Aviation	Cargo	Marine Hull	Offshore Oil-related	Motor 'Act'
ACE Jerneh Insurance Berhad	25,604,622	82,638	11,882,153	18,040,377	2,742,867	38,808,347
AIG Malaysia Insurance Berhad	16,198,346	9,477	2,832,647	0	0	20,231,158
Allianz General Insurance Company (Malaysia) Berhad	80,492,882	2,898,848	10,203,282	6,770,343	436,912	155,588,216
American International Assurance Bhd.	(253,457)	0	0	0	0	44,531,886
AmG Insurance Berhad	16,096,556	0	961,782	740	0	94,962,716
AXA Affin General Insurance Berhad	23,544,865	0	16,093,291	9,692,552	0	43,501,662
Berjaya Sampo Insurance Berhad	26,042,390	33,670	4,159,815	201,647	0	51,796,757
Etiaq Insurance Berhad	23,248,226	23,420,807	3,551,013	26,163,478	109,214,480	39,564,547
ING Insurance Berhad	3,371,680	0	0	0	0	1,979,027
Lonpac Insurance Bhd	67,855,810	0	5,799,951	229,942	7,844	35,614,938
MCIS Zurich Insurance Berhad	7,494,854	0	4,406,226	25,166,133	922,410	20,571,865
MSIG Insurance (Malaysia) Bhd	134,667,318	0	31,826,471	1,202,265	0	55,958,877
Multi-Purpose Insurans Bhd	25,287,982	819,837	2,581,035	1,893,974	8,483,600	23,900,884
Overseas Assurance Corporation (Malaysia) Berhad	30,558,037	0	2,141,337	89,959	0	22,187,306
Pacific & Orient Insurance Co. Berhad	199,362	0	87,567	1,581,333	0	153,577,393
Pacific Insurance Berhad (The)	28,404,031	0	640,026	8,430,468	0	11,833,880
Progressive Insurance Berhad	8,773,630	0	453,442	7,023	0	7,216,152
Prudential Assurance (Malaysia) Bhd	585,482	0	0	0	0	5,370,109
QBE Insurance (Malaysia) Berhad	12,388,659	476,381	3,674,290	12,633,626	0	4,606,570
RHB Insurance Berhad	16,308,413	0	3,362,004	3,961,714	0	20,067,943
Tokio Marine Insurans (Malaysia) Berhad	92,708,323	0	16,367,020	4,246,394	0	80,840,843
Tune Insurance Malaysia Berhad	6,575,196	50,774	3,402,260	19,973,747	243,566	56,306,532
UNI.Asia General Insurance Berhad	5,987,441	4,063	2,561,179	25,059	0	72,457,965
Zurich Insurance Malaysia Berhad	16,833,243	83,162	5,567,260	2,646,121	0	65,022,422
Total (Industry)	668,973,891	27,879,657	132,554,051	142,956,895	122,051,679	1,126,497,995

Note:

1. AmGeneral Insurance Berhad (formerly known as Kurnia Insurans (M) Berhad) is excluded from the above statistics.
2. Figures for AmG Insurance Berhad are from January 2013 to February 2013 only.
3. Figures for ING Insurance Berhad are from January 2013 to May 2013 only.

— Motor —	Miscellaneous							
Motor 'Others'	Bonds	Contractor's All Risks & Engineering	Liability	Medical and Health	Others	Personal Accident	Workmen's Compensation & Employers' Liability	Total
76,421,990	(532,409)	9,034,212	5,295,771	15,755,203	13,284,107	15,273,229	1,932,880	233,625,987
113,164,742	0	3,497,576	4,569,691	2,780,867	7,747,712	30,389,438	33,252	201,454,906
425,005,975	(401,545)	16,071,062	9,313,619	17,453,527	22,800,869	18,864,300	2,878,896	768,377,186
34,232,741	0	0	13,852	144,786,616	574,754	73,779,654	35,370	297,701,416
218,603,839	18,568	1,575,318	3,191,462	296,693	9,409,544	4,274,854	120,221	349,512,293
193,581,639	919,919	4,616,624	3,172,554	38,260,241	19,037,414	18,377,543	1,383,252	372,181,556
143,757,864	551,111	9,388,092	1,193,734	33,004,197	8,172,048	6,905,983	869,461	286,076,769
178,552,709	6,500	5,665,732	8,642,595	1,983,567	9,485,922	22,435,452	401,647	452,336,675
7,345,642	0	11,629	24,470	0	483,224	1,613,300	428	14,829,400
120,363,778	4,653,240	19,311,257	4,533,067	18,618,961	16,334,297	9,666,148	4,032,570	307,021,803
46,429,111	0	3,009,607	631,329	1,099,435	7,738,471	1,632,731	21,166	119,123,338
337,864,677	(738,299)	21,794,099	6,543,899	52,423,133	37,277,615	23,197,899	778,300	702,796,254
49,286,316	195,444	10,024,912	3,055,822	20,084,525	29,501,111	11,345,671	546,108	187,007,221
59,489,932	4,504	7,915,222	3,085,578	18,680,413	11,748,370	17,031,231	232,108	173,163,997
116,881,596	0	0	7,129,292	260,346	1,776,993	3,047,404	0	284,541,286
14,416,957	(2,385)	4,071,705	987,126	31,608,089	2,984,019	3,011,219	368,753	106,753,888
20,999,861	(1,183,207)	6,197,602	750,783	14,130,308	5,439,174	2,423,306	166,477	65,374,551
5,302,230	0	0	0	0	0	4,182,359	0	15,440,180
8,123,941	0	3,918,830	1,369,007	3,036,968	5,461,738	3,672,208	193,404	59,555,622
91,784,258	192,811	11,890,094	613,197	10,097,494	20,032,058	6,298,825	1,325,454	185,934,265
316,555,925	95,667	14,571,555	4,200,322	28,225,303	35,440,698	10,102,877	2,216,582	605,571,509
59,735,545	2,000	1,871,817	578,072	3,977,791	3,621,361	4,987,744	52,656	161,379,061
146,439,589	607,119	2,379,685	787,882	2,518,443	2,848,745	2,078,120	143,134	238,838,424
108,972,032	(139,128)	4,618,635	2,581,142	8,723,820	5,962,044	6,283,151	3,191,634	230,345,538
2,893,312,889	4,249,910	161,435,265	72,264,266	467,805,940	277,162,288	300,874,646	20,923,753	6,418,943,125

TABLE 17

GROSS CLAIMS PAID - REINSURANCE ACCEPTED (RM)

Company	Marine, Aviation & Transit					— Motor — Motor 'Act'
	Fire	Aviation	Cargo	Marine Hull	Offshore Oil-related	
ACE Jerneh Insurance Berhad	15,428,956	6,642	3,114,377	67,145	2,224,474	11,931
AIG Malaysia Insurance Berhad	3,584,679	1,031,006	12,877	0	1,682,094	3,105,693
Allianz General Insurance Company (Malaysia) Berhad	23,129,063	5,701	1,033,263	91,105	1,048,379	7,881
American International Assurance Bhd.	366	0	288	0	0	10,232
AmG Insurance Berhad	58,628	0	2,631	241	0	29,367
AXA Affin General Insurance Berhad	2,674,677	0	159,513	75,979	0	71,419
Berjaya Sampo Insurance Berhad	1,951,018	0	274,166	19	0	13,925
Etiaq Insurance Berhad	114,838	173,325	276,210	1,552	183,491	17,163
ING Insurance Berhad	480	0	175	0	0	2,517
Lompac Insurance Bhd	2,195,980	4,593	165,309	70,127	479,750	307,844
MCIS Zurich Insurance Berhad	6,225,565	0	68,966	108,458	(581,263)	7,994
MSIG Insurance (Malaysia) Bhd	3,780,445	582	311,204	87,072	5,867	66,269
Multi-Purpose Insurans Bhd	7,999,619	0	55,298	35	245,767	3,872,874
Overseas Assurance Corporation (Malaysia) Berhad	1,873,585	0	199,925	0	0	4,236,012
Pacific & Orient Insurance Co. Berhad	69,011	0	14,131	21,516	2,195	114,631
Pacific Insurance Berhad (The)	367,868	217	53,033	(51)	0	5,043
Progressive Insurance Berhad	389,277	243	39,019	25,877	0	4,601,325
Prudential Assurance (Malaysia) Bhd	0	0	0	0	0	0
QBE Insurance (Malaysia) Berhad	643,039	195,949	2,743	439,305	0	3,033
RHB Insurance Berhad	5,739,140	0	34,374	5,607	0	0
Tokio Marine Insurans (Malaysia) Berhad	2,144,198	12,700	259,046	784,738	851,357	18,037
Tune Insurance Malaysia Berhad	173,917	0	8,394	30,916	324,638	90,024
UNI.Asia General Insurance Berhad	3,360,505	609	41,074	135,520	196,402	179,026
Zurich Insurance Malaysia Berhad	1,244,565	6,789	48,689	133,981	0	4,671,211
Total (Industry)	83,149,419	1,438,356	6,174,705	2,079,142	6,663,151	21,443,451

Note:

1. AmGeneral Insurance Berhad (formerly known as Kurnia Insurans (M) Berhad) is excluded from the above statistics.
2. Figures for AmG Insurance Berhad are from January 2013 to February 2013 only.
3. Figures for ING Insurance Berhad are from January 2013 to May 2013 only.

— Motor —		Miscellaneous						Total
Motor 'Others'	Bonds	Contractor's All Risks & Engineering	Liability	Medical and Health	Others	Personal Accident	Workmen's Compensation & Employers' Liability	
886,761	5,091	1,192,074	4,461,452	19,523	495,749	80,813	2,326	27,997,314
1,262,110	0	108,864	3,270,000	0	43,597	625	(720)	14,100,825
1,199,680	(27,706)	221,573	40,321	505	220,518	5,442	78,454	27,054,179
303	0	(67)	30	1	(134)	2,343	(4)	13,358
46,428	(207)	4,502	12,377	421,583	66,502	951	286	643,289
341,458	7,887	1,541,738	13,639	2,470,375	452,294	46,148	1,374	7,856,501
400,340	(309)	321,773	2,226,918	1,239	390,959	98,309	36,548	5,714,905
366,250	2,488	309,926	119,239	0	150,077	35,566	9,308	1,759,433
17	2	(157)	57	0	62	20,051	6	23,210
925,762	(81,392)	552,827	900,167	552,712	185,703	998,928	1,867,538	9,125,848
3,361,348	7,054	238,635	27,171	15,862	532,850	426,522	5,419	10,444,581
721,229	(3,751)	859,689	20,820	2,373	266,014	17,411	4,018	6,139,242
1,615,078	61	100,091	8,735	(1)	188,651	35,765	42	14,122,015
1,791,771	(877)	57,302	10,710	621	134,676	33,800	75	8,337,600
6,314	2,948	60,365	(61)	0	366,689	16,175	918	674,832
58,530	(351)	175,215	7,091	1,048,808	108,823	76,344	8,794	1,909,364
1,685,292	(23,334)	114,097	3,304	477,130	153,072	39,612	771	7,505,685
0	0	0	0	0	0	0	0	0
106,972	154	20,996	(190)	955	32,242	760	11,783	1,457,741
513,057	0	265,904	18,779	0	91,726	1,336,760	0	8,005,347
336,149	19,216	301,891	298,749	32,226	384,189	143,179	1,334	5,587,009
224,369	(41)	133,184	3,549	3	76,934	6,389	52	1,072,328
722,102	1,023	158,494	11,234	58,176	225,257	45,544	19,454	5,154,420
1,856,884	(5,115)	365,043	16,722	3,313	100,599	38,000	237	8,480,918
18,428,204	(97,159)	7,103,959	11,470,813	5,105,404	4,667,049	3,505,437	2,048,013	173,179,944

TABLE 18

CLAIMS RECOVERIES FROM LICENSED / OFFSHORE INSURERS (RM)

Company	Fire	Marine, Aviation & Transit			Offshore Oil-related	Motor 'Act'
		Aviation	Cargo	Marine Hull		
ACE Jerneh Insurance Berhad	21,157,338	2,603	1,934,616	9,900,122	2,675,056	1,689,413
AIG Malaysia Insurance Berhad	947,524	0	118,047	0	0	622,157
Allianz General Insurance Company (Malaysia) Berhad	47,037,525	2,677,826	4,021,420	4,911,455	197,176	20,106,559
American International Assurance Bhd.	422,778	0	0	0	0	60,781
AmG Insurance Berhad	11,615,614	0	141,707	649	0	4,608,348
AXA Affin General Insurance Berhad	5,502,181	0	1,952,893	3,203,369	0	1,422,143
Berjaya Sampo Insurance Berhad	7,618,427	32,021	578,522	103,333	0	1,659,059
Etiqa Insurance Berhad	8,931,171	15,411,916	2,022,097	21,929,954	105,234,596	1,222,061
ING Insurance Berhad	293,507	0	0	0	0	40,304
Lonpac Insurance Bhd	29,742,901	0	1,511,190	188,633	7,154	5,046,377
MCIS Zurich Insurance Berhad	8,278,879	0	653,868	24,634,348	556	807,795
MSIG Insurance (Malaysia) Bhd	60,300,617	0	5,891,180	511,483	0	2,229,616
Multi-Purpose Insurans Bhd	19,582,100	781,642	300,568	1,358,568	8,474,026	3,632,338
Overseas Assurance Corporation (Malaysia) Berhad	20,648,113	0	1,286,047	59,323	0	3,306,717
Pacific & Orient Insurance Co. Berhad	25,287	0	34,676	1,551,511	0	36,605,546
Pacific Insurance Berhad (The)	25,413,350	0	368,000	5,933,265	0	493,914
Progressive Insurance Berhad	4,462,056	0	247,131	351	0	283,998
Prudential Assurance (Malaysia) Bhd	29,696	0	0	0	0	252,815
QBE Insurance (Malaysia) Berhad	619,459	0	183,715	624,862	0	116,529
RHB Insurance Berhad	11,387,924	0	232,540	2,476,965	0	2,725,365
Tokio Marine Insurans (Malaysia) Berhad	63,806,976	0	1,510,267	2,563,694	459,066	14,131,909
Tune Insurance Malaysia Berhad	1,509,468	50,604	2,313,155	15,003,633	361,678	2,464,458
UNI.Asia General Insurance Berhad	5,284,503	0	1,792,183	21,076	0	19,486,297
Zurich Insurance Malaysia Berhad	4,590,413	32,607	3,748,867	2,015,406	0	2,011,816
Total (Industry)	359,207,807	18,989,219	30,842,689	96,992,000	117,409,308	125,026,315

Note:

1. AmGeneral Insurance Berhad (formerly known as Kurnia Insurans (M) Berhad) is excluded from the above statistics.
2. Figures for AmG Insurance Berhad are from January 2013 to February 2013 only.
3. Figures for ING Insurance Berhad are from January 2013 to May 2013 only.

— Motor —	Miscellaneous							
Motor 'Others'	Bonds	Contractor's All Risks & Engineering	Liability	Medical and Health	Others	Personal Accident	Workmen's Compensation & Employers' Liability	Total
3,237,612	(772,180)	7,754,175	3,437,104	1,996,627	3,448,038	4,534,336	100,751	61,095,611
2,863,421	0	174,315	90,172	71,918	47,736	774,875	257	5,710,422
62,505,242	(170,230)	11,230,930	4,632,469	361,658	7,594,482	1,799,887	141,970	167,048,369
480,196	0	0	609	3,305,611	74,609	6,188,676	0	10,533,260
5,658,283	10,877	1,331,862	2,484,397	8,208	2,940,161	711,951	36,292	29,548,349
4,921,609	0	916,792	180,223	1,135,197	2,571,049	999,262	57,373	22,862,091
4,728,547	173,874	3,698,177	90,229	1,847,695	1,410,696	310,146	44,110	22,294,836
4,919,303	300	2,382,615	7,670,946	119,725	(416,190)	769,909	20,057	170,218,460
178,489	0	10,855	1,224	0	96,209	370,808	21	991,417
15,740,056	3,817,354	13,061,484	2,281,016	5,315,484	5,524,794	4,240,767	201,629	86,678,839
2,309,727	0	2,553,980	30,559	560,923	954,514	44,533	1,058	40,830,740
8,629,023	(61,175)	7,966,079	1,391,467	6,469,986	8,495,190	1,080,311	118,390	103,022,167
1,592,870	70,119	8,829,234	844,730	3,827,781	12,557,625	1,710,912	33,332	63,595,845
1,876,530	225	6,214,846	1,929,603	452,014	4,426,010	2,170,944	11,605	42,381,977
35,231,870	0	39,710	5,131,763	6,509	50,688	96,772	0	78,774,332
343,996	(358)	2,969,269	(66,721)	791,807	1,072,881	253,449	18,437	37,591,289
1,350,313	(1,053,522)	5,731,823	86,922	7,205,908	359,380	68,174	8,324	18,750,858
249,721	0	0	0	0	0	734,926	0	1,267,158
183,472	244	195,942	149,129	75,994	270,836	95,508	9,670	2,525,360
22,962,449	183,170	10,210,645	20,123	253,456	6,199,682	257,943	305,190	57,215,452
14,037,690	25,607	10,763,665	1,061,529	1,375,844	11,161,515	847,674	273,080	122,018,516
7,552,129	0	1,030,973	(34,963)	76,434	261,170	1,105,397	2,633	31,696,769
45,408,944	158,653	1,420,956	225,547	93,771	1,215,656	(27,237)	7,157	75,087,506
2,761,735	(89,342)	3,538,027	358,963	141,254	1,031,346	395,652	159,454	20,696,198
249,723,227	2,293,616	102,026,354	31,997,040	35,493,804	71,348,077	29,535,575	1,550,790	1,272,435,821

TABLE 19

CLAIMS RECOVERIES FROM FOREIGN INSURERS (RM)

Company	Marine, Aviation & Transit					— Motor — Motor 'Act'
	Fire	Aviation	Cargo	Marine Hull	Offshore Oil-related	
ACE Jerneh Insurance Berhad	785,070	80,026	1,546,454	5,627,918	139,048	33,069
AIG Malaysia Insurance Berhad	11,677,296	1,040,317	1,941,109	0	1,594,225	0
Allianz General Insurance Company (Malaysia) Berhad	1,690,362	141,450	202,007	231,583	717,819	0
American International Assurance Bhd.	147,615	0	0	0	0	36,476
AmG Insurance Berhad	1,173	0	0	0	0	0
AXA Affin General Insurance Berhad	5,192,184	0	6,290,509	2,594,470	0	0
Berjaya Sampo Insurance Berhad	10,403,197	1,639	1,240,689	78,647	0	1,705,677
Etiqa Insurance Berhad	1,025,601	8,161,613	124,352	262,614	3,821,320	0
ING Insurance Berhad	54,881	0	0	0	0	0
Lonpac Insurance Bhd	3,893,386	0	1,117,575	21,619	406,430	0
MCIS Zurich Insurance Berhad	126,547	0	2,485,327	6,371	338,985	0
MSIG Insurance (Malaysia) Bhd	1,248,946	0	790,584	0	0	0
Multi-Purpose Insurans Bhd	43	0	108,022	19,866	0	0
Overseas Assurance Corporation (Malaysia) Berhad	1,499,562	0	17,037	1,572	0	0
Pacific & Orient Insurance Co. Berhad	0	0	0	0	0	(273,079)
Pacific Insurance Berhad (The)	461,895	0	0	2,186,185	0	0
Progressive Insurance Berhad	2,942,617	0	551,855	317	0	0
Prudential Assurance (Malaysia) Bhd	0	0	0	0	0	0
QBE Insurance (Malaysia) Berhad	2,651,183	617,752	0	6,085,201	0	0
RHB Insurance Berhad	6,978	0	52,502	849,779	0	0
Tokio Marine Insurans (Malaysia) Berhad	499,135	0	862,746	1,909,255	0	572,638
Tune Insurance Malaysia Berhad	2,900,820	0	802,559	3,633,887	0	6,414,138
UNI.Asia General Insurance Berhad	448,947	0	25,460	943	0	252,635
Zurich Insurance Malaysia Berhad	146,274	53,903	162,628	223,955	0	864,537
Total (Industry)	47,803,712	10,096,700	18,321,415	23,734,182	7,017,827	9,606,091

Note:

1. AmGeneral Insurance Berhad (formerly known as Kurnia Insurans (M) Berhad) is excluded from the above statistics.
2. Figures for AmG Insurance Berhad are from January 2013 to February 2013 only.
3. Figures for ING Insurance Berhad are from January 2013 to May 2013 only.

— Motor —		Miscellaneous						Total
Motor 'Others'	Bonds	Contractor's All Risks & Engineering	Liability	Medical and Health	Others	Personal Accident	Workmen's Compensation & Employers' Liability	
0	(30,448)	533,826	110,290	0	105,412	8,060	0	8,938,725
1,539	0	3,041,153	1,277,420	0	153,742	977,647	0	21,704,448
0	(15,334)	(21,929)	(95,805)	0	378,202	74,752	0	3,303,107
145,067	0	34	692	0	20,427	1,709,544	1,768	2,061,623
0	2,453	17,316	0	5,459	220,343	3,447	0	250,191
(513)	913,402	2,649,980	1,262,522	20,020,891	3,821,938	1,422,591	180,692	44,348,666
461,225	439,969	3,423,728	1,271,812	464,190	1,597,962	1,758,087	0	22,846,822
0	21,343	107,287	138,325	0	(4,546)	255,654	0	13,913,563
0	0	420	0	0	12,514	390,983	0	458,798
3,614	339,417	748,029	465,226	49,025	644,805	701,250	0	8,390,376
0	0	23,727	107,732	553	2,026,474	0	0	5,115,716
0	0	570,648	1,291	4,655,701	1,020,083	4,875	0	8,292,128
0	0	0	40,439	0	1,156,210	0	0	1,324,580
0	0	253,125	3,258	0	307,138	150,000	0	2,231,692
(4,674)	0	0	0	0	0	0	0	(277,753)
0	0	125,685	0	0	0	0	0	2,773,765
0	0	5,192	0	0	3,794,616	0	0	7,294,597
0	0	0	0	0	0	0	0	0
0	0	0	5,927	0	0	0	0	9,360,063
0	0	97,506	0	0	0	0	0	1,006,765
(545,515)	(692)	1,507,783	173,982	0	3,321,775	0	0	8,301,107
124,888	0	298,202	121,442	0	1,069,699	1,003,566	0	16,369,201
0	115,570	298,481	0	0	(3,305)	173,389	0	1,312,120
0	(18,460)	433,712	1,478,343	0	249,971	1,492	0	3,596,355
185,631	1,767,220	14,113,905	6,362,896	25,195,819	19,893,460	8,635,337	182,460	192,916,655

TABLE 20
NET CLAIMS PAID (RM)

Company	Fire	Marine, Aviation & Transit				Motor 'Act'
		Aviation	Cargo	Marine Hull	Offshore Oil-related	
ACE Jerneh Insurance Berhad	19,091,170	6,651	11,515,460	2,579,482	2,153,237	37,097,796
AIG Malaysia Insurance Berhad	7,158,205	166	786,368	0	87,869	22,714,694
Allianz General Insurance Company (Malaysia) Berhad	54,894,058	85,273	7,013,118	1,718,410	570,296	135,489,538
American International Assurance Bhd.	(823,484)	0	288	0	0	44,444,861
AmG Insurance Berhad	4,538,397	0	822,706	332	0	90,383,735
AXA Affin General Insurance Berhad	15,525,177	0	8,009,402	3,970,692	0	42,150,938
Berjaya Sampo Insurance Berhad	9,971,784	10	2,614,770	19,686	0	48,445,946
Etiaq Insurance Berhad	13,406,292	20,603	1,680,774	3,972,462	342,055	38,359,649
ING Insurance Berhad	3,023,772	0	175	0	0	1,941,240
Lonpac Insurance Bhd	36,415,503	4,593	3,336,495	89,817	74,010	30,876,405
MCIS Zurich Insurance Berhad	5,314,993	0	1,335,997	633,872	1,606	19,772,064
MSIG Insurance (Malaysia) Bhd	76,898,200	582	25,455,911	777,854	5,867	53,795,530
Multi-Purpose Insurans Bhd	13,705,458	38,195	2,227,743	515,575	255,341	24,141,420
Overseas Assurance Corporation (Malaysia) Berhad	10,283,947	0	1,038,178	29,064	0	23,116,601
Pacific & Orient Insurance Co. Berhad	243,086	0	67,022	51,338	2,195	117,359,557
Pacific Insurance Berhad (The)	2,896,654	217	325,059	310,967	0	11,345,009
Progressive Insurance Berhad	1,758,234	243	(306,525)	32,232	0	11,533,479
Prudential Assurance (Malaysia) Bhd	555,786	0	0	0	0	5,117,294
QBE Insurance (Malaysia) Berhad	9,761,056	54,578	3,493,318	6,362,868	0	4,493,074
RHB Insurance Berhad	10,652,651	0	3,111,336	640,577	0	17,342,578
Tokio Marine Insurans (Malaysia) Berhad	30,546,410	12,700	14,253,053	558,183	392,291	66,154,333
Tune Insurance Malaysia Berhad	2,338,825	170	294,940	1,367,143	206,526	47,517,960
UNI.Asia General Insurance Berhad	3,614,496	4,672	784,610	138,560	196,402	52,898,059
Zurich Insurance Malaysia Berhad	13,341,121	3,441	1,704,454	540,741	0	66,817,280
Total (Industry)	345,111,791	232,094	89,564,652	24,309,855	4,287,695	1,013,309,040

Note:

1. AmGeneral Insurance Berhad (formerly known as Kurnia Insurans (M) Berhad) is excluded from the above statistics.
2. Figures for AmG Insurance Berhad are from January 2013 to February 2013 only.
3. Figures for ING Insurance Berhad are from January 2013 to May 2013 only.

— Motor —	Miscellaneous							Total
	Motor 'Others'	Bonds	Contractor's All Risks & Engineering	Liability	Medical and Health	Others	Personal Accident	Workmen's Compensation & Employers' Liability
	74,071,139	275,310	1,938,285	6,209,829	13,778,099	10,226,406	10,811,646	191,588,965
	111,561,892	0	390,972	6,472,099	2,708,949	7,589,831	28,637,541	188,140,861
	363,700,413	(243,687)	5,083,634	4,817,276	17,092,374	15,048,703	16,995,103	625,079,889
	33,607,781	0	(101)	12,581	141,481,006	479,584	65,883,777	285,119,891
	212,991,984	5,031	230,642	719,442	704,609	6,315,542	3,560,407	320,357,042
	189,002,001	14,404	2,591,590	1,743,448	19,574,528	13,096,721	16,001,838	312,827,300
	138,968,432	(63,041)	2,587,960	2,058,611	30,693,551	5,554,349	4,936,059	246,650,016
	173,999,656	(12,655)	3,485,756	952,563	1,863,842	10,056,735	21,445,455	269,964,085
	7,167,170	2	197	23,303	0	374,563	871,560	13,402,395
	105,545,870	415,077	6,054,571	2,686,992	13,807,164	10,350,401	5,723,059	221,078,436
	47,480,732	7,054	670,535	520,209	553,821	5,290,333	2,014,720	83,621,463
	329,956,883	(680,875)	14,117,061	5,171,961	41,299,819	28,028,356	22,130,124	597,621,201
	49,308,524	125,386	1,295,769	2,179,388	16,256,743	15,975,927	9,670,524	136,208,811
	59,405,173	3,402	1,504,553	1,163,427	18,229,020	7,149,898	14,744,087	136,887,928
	81,660,714	2,948	20,655	1,997,468	253,837	2,092,994	2,966,807	206,719,539
	14,131,491	(2,378)	1,151,966	1,060,938	31,865,090	2,019,961	2,834,114	68,298,198
	21,334,840	(153,019)	574,684	667,165	7,401,530	1,438,250	2,394,744	46,834,781
	5,052,509	0	0	0	0	0	3,447,433	14,173,022
	8,047,441	(90)	3,743,884	1,213,761	2,961,929	5,223,144	3,577,460	49,127,940
	69,334,866	9,641	1,847,847	611,853	9,844,038	13,924,102	7,377,642	135,717,395
	303,399,899	89,968	2,601,998	3,263,560	26,881,685	21,341,597	9,398,382	480,838,895
	52,282,897	1,959	675,826	495,142	3,901,360	2,367,426	2,885,170	114,385,419
	101,752,747	333,919	818,742	573,569	2,482,848	1,861,651	1,977,512	167,593,218
	108,067,181	(36,441)	1,011,939	760,558	8,585,879	4,781,326	5,924,007	214,533,903
	2,661,832,235	91,915	52,398,965	45,375,143	412,221,721	190,587,800	266,209,171	5,126,770,593

TABLE 21

NET CLAIMS INCURRED (RM)

Company	Fire	Marine, Aviation & Transit			— Motor —	
		Aviation	Cargo	Marine Hull	Offshore Oil-related	Motor 'Act'
ACE Jerneh Insurance Berhad	17,052,612	(746,301)	12,899,642	1,980,481	1,747,713	45,401,325
AIG Malaysia Insurance Berhad	17,396,437	188,801	3,161,876	0	85,446	39,587,432
Allianz General Insurance Company (Malaysia) Berhad	71,019,040	789,137	6,519,051	2,470,174	(676,839)	212,625,621
American International Assurance Bhd.	(4,786,630)	0	(29,520)	0	0	13,612,704
AmG Insurance Berhad	3,130,915	(383)	1,502,962	76	0	87,608,715
AXA Affin General Insurance Berhad	17,843,211	(32,330)	6,518,246	11,468,879	0	117,490,694
Berjaya Sampo Insurance Berhad	10,268,774	93	1,698,658	326,005	0	54,204,555
Etiqa Insurance Berhad	21,539,830	(547,737)	1,375,698	972,614	(2,222,528)	82,301,934
ING Insurance Berhad	3,810,057	0	6,743	0	0	12,059,371
Lompac Insurance Bhd	46,824,811	20,003	2,845,267	125,783	124,571	51,799,047
MCIS Zurich Insurance Berhad	5,895,061	19,706	(703,879)	1,399,513	(109,096)	37,629,001
MSIG Insurance (Malaysia) Bhd	61,783,373	(22,519)	16,882,382	508,064	(40,970)	101,863,097
Multi-Purpose Insurans Bhd	11,525,360	38,371	2,997,171	883,133	(270,821)	41,889,582
Overseas Assurance Corporation (Malaysia) Berhad	14,334,013	0	1,228,267	(606,312)	0	27,341,039
Pacific & Orient Insurance Co. Berhad	(70,167)	(4,043)	14,520	29,544	(70,676)	137,378,253
Pacific Insurance Berhad (The)	3,119,654	217	99,059	3,012,967	0	30,647,009
Progressive Insurance Berhad	2,943,807	8,530	(46,649)	92,623	0	31,380,493
Prudential Assurance (Malaysia) Bhd	230,632	0	0	0	0	18,335,208
QBE Insurance (Malaysia) Berhad	12,779,056	400,578	4,628,318	8,066,868	(41,000)	16,679,074
RHB Insurance Berhad	14,928,771	0	4,403,445	833,543	0	50,216,238
Tokio Marine Insurans (Malaysia) Berhad	20,748,100	5,122	14,858,983	758,039	70,316	76,715,110
Tune Insurance Malaysia Berhad	5,518,825	9,170	252,940	(1,260,857)	23,526	43,682,960
UNI.Asia General Insurance Berhad	(1,642,412)	(48,501)	(444,919)	(506,914)	(445,374)	59,298,622
Zurich Insurance Malaysia Berhad	25,696,166	30,248	349,857	(442,829)	0	(20,010,093)
Total (Industry)	381,889,296	108,162	81,018,118	30,111,394	(1,825,732)	1,369,736,991

Note:

1. AmGeneral Insurance Berhad (formerly known as Kurnia Insurans (M) Berhad) is excluded from the above statistics.
2. Figures for AmG Insurance Berhad are from January 2013 to February 2013 only.
3. Figures for ING Insurance Berhad are from January 2013 to May 2013 only.

— Motor —	Miscellaneous							
Motor 'Others'	Bonds	Contractor's All Risks & Engineering	Liability	Medical and Health	Others	Personal Accident	Workmen's Compensation & Employers' Liability	Total
82,458,266	212,987	3,372,332	13,139,109	11,765,372	9,953,696	12,142,353	3,002,761	214,382,348
111,436,826	0	(310,605)	7,921,279	2,179,624	8,511,889	31,442,817	(2,077,865)	219,523,957
440,775,014	296,877	5,974,681	9,127,176	14,860,477	18,905,401	25,227,132	3,107,579	811,020,521
48,622,687	(2,977)	(668,066)	(609,697)	140,343,863	(1,822,806)	51,929,134	(42,308)	246,546,384
233,120,198	4,552	446,457	(8,784)	532,777	5,432,377	3,338,969	(91,333)	335,017,498
203,344,164	81,827	6,076,718	3,973,518	24,140,827	22,938,757	12,680,921	1,536,266	428,061,698
133,404,778	(82,704)	2,732,739	9,757,474	31,395,451	5,300,930	4,243,061	1,151,421	254,401,235
155,677,725	(38,675)	(1,018,792)	(822,108)	975,382	8,345,085	14,439,459	460,085	281,437,972
4,961,330	3	3,020	8,259	0	873,911	1,671,850	40,397	23,434,941
101,977,251	351,521	7,106,595	4,332,361	16,451,833	9,998,521	5,484,147	5,441,699	252,883,410
42,721,142	19,618	74,387	242,043	237,165	4,778,606	1,727,098	59,369	93,989,734
333,897,752	(738,215)	10,111,210	9,042,835	39,603,409	22,697,062	18,741,517	729,167	615,058,164
57,189,358	(215,320)	1,966,443	6,246,947	16,417,956	17,468,990	10,731,645	947,384	167,816,199
58,829,251	76,177	4,303,779	456,252	20,434,188	8,576,276	14,548,490	612,555	150,133,975
86,858,754	(340)	23,213	2,736,504	156,424	947,227	2,721,098	465	230,720,776
18,773,491	(1,378)	1,568,966	1,569,938	29,888,090	1,062,961	2,421,114	353,110	92,515,198
23,743,200	541,784	1,947,001	2,001,951	8,530,753	954,967	2,497,088	167,720	74,763,268
6,205,187	0	0	0	0	0	4,189,578	0	28,960,605
8,767,441	(1,090)	3,624,884	352,761	2,923,929	6,442,973	5,166,460	(48,483)	69,741,769
68,295,012	5,392	3,158,173	441,473	9,730,778	16,283,943	9,148,985	1,345,903	178,791,656
289,328,514	(380,727)	3,901,226	6,835,656	26,428,990	19,619,831	10,686,983	1,251,412	470,827,555
29,166,897	85,959	3,255,826	480,142	4,528,360	4,490,426	852,170	164,075	91,250,419
114,147,157	(400,266)	1,047,746	(592,861)	2,554,971	1,009,122	(421,944)	92,264	173,646,691
123,470,899	(230,561)	4,549,383	(844,566)	3,512,720	4,917,764	5,773,925	5,708,149	152,481,062
2,777,172,294	(415,556)	63,247,316	75,787,662	407,593,339	197,687,909	251,384,050	23,911,792	5,657,407,035

TABLE 22

NET COMMISSION PAID (RM)

Company	Fire	Marine, Aviation & Transit			Motor	
		Aviation	Cargo	Marine Hull	Offshore Oil-related	Motor 'Act'
ACE Jerneh Insurance Berhad	5,251,230	(5,934)	6,711,188	(456,627)	(124,634)	1,390,105
AIG Malaysia Insurance Berhad	6,299,700	(281,022)	943,502	0	(539,625)	1,453,560
Allianz General Insurance Company (Malaysia) Berhad	20,492,492	(104,501)	2,075,588	(322,667)	965,172	8,628,491
American International Assurance Bhd.	2,233,088	0	(17,064)	0	0	1,020,921
AmG Insurance Berhad	449,159	0	409,267	(408,530)	0	5,048,397
AXA Affin General Insurance Berhad	(3,628,636)	(2,451)	3,142,120	349,427	0	5,632,479
Berjaya Sampo Insurance Berhad	676,010	(214,275)	550,893	4,733	0	2,156,585
Etiqa Insurance Berhad	5,743,415	442,518	313,272	(1,960,700)	(14,330,371)	1,377,576
ING Insurance Berhad	384,358	0	3,296	0	0	85,199
Lonpac Insurance Bhd	13,907,457	(124,278)	(205,532)	(305,939)	(1,530,019)	2,706,185
MCIS Zurich Insurance Berhad	(7,639,577)	0	320,254	46,538	(253,490)	2,747,305
MSIG Insurance (Malaysia) Bhd	21,710,318	0	5,641,177	(149,117)	4,268	4,671,309
Multi-Purpose Insurans Bhd	(385,126)	(395,296)	1,257,114	(90,107)	(998,878)	3,068,183
Overseas Assurance Corporation (Malaysia) Berhad	(5,945,830)	0	408,883	(162,602)	0	2,330,693
Pacific & Orient Insurance Co. Berhad	108,237	0	10,459	(823,004)	42,733	6,714,651
Pacific Insurance Berhad (The)	1,028,547	(41,667)	(89,928)	(989,144)	0	2,430,186
Progressive Insurance Berhad	(1,303,020)	(92,512)	(84,602)	(24,628)	0	2,032,978
Prudential Assurance (Malaysia) Bhd	477,843	0	0	0	0	83,503
QBE Insurance (Malaysia) Berhad	8,206,892	(166,873)	2,747,099	2,261,475	0	1,671,683
RHB Insurance Berhad	1,806,129	0	1,467,742	(190,001)	0	2,785,805
Tokio Marine Insurans (Malaysia) Berhad	(7,295,981)	7,665	3,360,520	(310,033)	(52,977)	3,167,143
Tune Insurance Malaysia Berhad	(4,635,070)	(41,953)	(1,654,724)	(868,728)	(524,186)	2,186,731
UNI.Asia General Insurance Berhad	(3,823,900)	(13,616)	(215,286)	21,251	176,105	2,841,325
Zurich Insurance Malaysia Berhad	3,213,683	(7,930)	497,377	57,632	0	6,576,336
Total (Industry)	57,331,418	(1,042,125)	27,592,615	(4,320,771)	(17,165,902)	72,807,329

Note:

1. AmGeneral Insurance Berhad (formerly known as Kurnia Insurans (M) Berhad) is excluded from the above statistics.
2. Figures for AmG Insurance Berhad are from January 2013 to February 2013 only.
3. Figures for ING Insurance Berhad are from January 2013 to May 2013 only.

— Motor —	Miscellaneous							
Motor 'Others'	Bonds	Contractor's All Risks & Engineering	Liability	Medical and Health	Others	Personal Accident	Workmen's Compensation & Employers' Liability	Total
19,238,046	589,303	3,186,279	8,893,865	(2,483,346)	4,080,003	2,161,692	4,061,118	52,492,288
22,151,140	0	(1,104,398)	7,664,008	960,266	4,802,761	16,164,491	1,133,244	59,647,627
82,254,209	417,144	(3,584,973)	1,640,734	4,780,923	7,759,810	18,235,851	4,524,591	147,762,864
4,375,216	0	464	43,779	16,718,948	589,190	43,673,398	12,640	68,650,580
51,499,625	(4,384)	(651,336)	(92,921)	350,063	1,245,409	4,255,170	348,720	62,448,639
44,216,924	(676,785)	119,370	930,157	5,437,878	6,642,034	9,547,223	4,055,571	75,765,311
26,856,034	218,186	(684,360)	82,284	5,432,449	2,552,052	3,112,979	1,556,776	42,300,346
21,655,929	7,719	(644,765)	(1,075,072)	460,700	4,656,347	23,273,869	460,308	40,380,745
615,890	0	412	42,190	0	174,890	828,609	12,631	2,147,475
14,321,897	56,647	(3,638,282)	(1,782,985)	3,357,220	7,531,710	2,948,735	2,401,200	39,644,016
6,923,871	20,555	(1,136,037)	(111,111)	(81,034)	875,710	1,923,623	204,091	3,840,698
56,531,316	65,707	4,112,438	1,463,555	3,278,379	11,589,171	12,646,010	1,530,403	123,094,934
12,982,931	(114,933)	(751,750)	1,360,330	2,646,857	8,162,067	3,980,933	995,827	31,718,152
8,660,185	29,773	(452,539)	1,020,944	3,845,307	2,029,751	9,144,034	1,037,802	21,946,401
11,821,936	3,181	(178,676)	(555,447)	27,103	119,388	6,909,140	2,715	24,202,416
4,284,606	5,561	(178,988)	529,871	6,685,693	824,441	1,132,110	370,666	15,991,954
4,429,875	(472,707)	(262,829)	254,585	(261,168)	(244,756)	828,418	785,655	5,585,289
499,403	0	0	0	758	0	3,998,877	0	5,060,384
2,482,534	1,373	2,674,462	4,377,011	213,079	3,522,333	1,360,887	549,030	29,900,985
10,611,462	(8,324)	(769,570)	209,746	1,827,122	5,745,087	8,142,729	1,351,948	32,979,875
51,732,635	175,133	(174,878)	1,145,041	4,744,544	8,046,518	9,906,840	2,570,470	77,022,640
6,389,760	34,871	(152,489)	497,997	901,049	716,539	3,858,827	670,382	7,379,006
14,898,466	10,866	(519,210)	37,736	260,585	389,214	4,427,539	235,679	18,726,754
24,145,214	481,556	(1,138,293)	70,373	2,997,480	2,214,645	10,192,035	2,185,825	51,485,933
503,579,104	840,442	(5,929,948)	26,646,670	62,100,855	84,024,314	202,654,019	31,057,292	1,040,175,312

TABLE 23

NET CLAIMS INCURRED RATIO (%)

Company	Marine, Aviation & Transit					Motor	
	Fire	Aviation	Cargo	Marine Hull	Offshore Oil-related	Motor 'Total'	Motor 'Act'
ACE Jerneh Insurance Berhad	26.76	(1,015.36)	31.33	46.54	26.20	69.48	279.86
AIG Malaysia Insurance Berhad	40.90	(63.61)	39.56	0	5.06	66.21	165.69
Allianz General Insurance Company (Malaysia) Berhad	35.70	245.64	25.42	84.09	(36.62)	71.65	269.36
American International Assurance Bhd.	(37.58)	0	(447.07)	0	0	91.13	66.52
AmG Insurance Berhad	14.56	0	44.44	0.09	0	67.47	259.23
AXA Affin General Insurance Berhad	26.75	0	24.89	233.73	0	76.73	365.28
Berjaya Sampo Insurance Berhad	26.83	(0.05)	19.17	(552.78)	0	74.04	297.22
Etiqa Insurance Berhad	23.53	(21.63)	15.29	19.07	(62.08)	93.43	354.74
ING Insurance Berhad	40.89	0	32.12	0	0	141.20	258.72
Lonpac Insurance Bhd	20.83	19.13	24.19	35.33	12.02	79.86	324.68
MCIS Zurich Insurance Berhad	35.57	0	(20.30)	94.29	260.94	94.65	288.44
MSIG Insurance (Malaysia) Bhd	31.31	(41.04)	23.30	25.95	(46.60)	75.27	375.21
Multi-Purpose Insurans Bhd	25.87	39.16	32.34	146.62	(33.70)	81.14	632.03
Overseas Assurance Corporation (Malaysia) Berhad	27.87	0	32.26	(644.85)	0	82.29	194.33
Pacific & Orient Insurance Co. Berhad	(6.61)	0	11.23	48.27	(19.59)	72.06	122.75
Pacific Insurance Berhad (The)	23.27	2.23	10.04	870.73	0	83.64	140.78
Progressive Insurance Berhad	24.59	1.61	(5.90)	41.60	0	106.43	290.44
Prudential Assurance (Malaysia) Bhd	7.94	0	0	0	0	140.84	197.80
QBE Insurance (Malaysia) Berhad	35.42	118.03	35.26	56.06	0	87.51	168.39
RHB Insurance Berhad	22.72	0	48.30	57.61	0	83.33	361.95
Tokio Marine Insurans (Malaysia) Berhad	29.98	7.54	38.77	110.34	6.60	70.07	217.03
Tune Insurance Malaysia Berhad	51.92	(17.31)	26.05	(100.79)	2.60	81.07	234.40
UNI.Asia General Insurance Berhad	(9.19)	(2,041.29)	(21.44)	(613.49)	(28.37)	69.64	165.70
Zurich Insurance Malaysia Berhad	399.58	(91.09)	8.75	(156.89)	0	33.27	-22.93
Total (Industry)	29.04	3.03	27.69	74.36	(9.33)	73.11	200.55

Note:

1. AmGeneral Insurance Berhad (formerly known as Kurnia Insurans (M) Berhad) is excluded from the above statistics.
2. Figures for AmG Insurance Berhad are from January 2013 to February 2013 only.
3. Figures for ING Insurance Berhad are from January 2013 to May 2013 only.

— Motor —

Miscellaneous

Motor Others'	Bonds	Contractor's All Risks & Engineering	Liability	Medical and Health	Others	Personal Accident	Workmen's Compensation & Employers' Liability	Total
49.14	3.74	26.43	38.00	18.84	21.31	11.76	51.59	41.45
54.57	0	(11.58)	8.39	14.39	28.91	(29.15)	(40.41)	45.07
52.91	9.77	25.45	47.85	39.45	34.97	11.67	45.59	59.41
101.65	(99,233.33)	(8,706.71)	(247.29)	61.76	26.35	(77.65)	(72.33)	48.51
52.80	31.64	241.91	(1.47)	29.10	16.65	(5.29)	48.05	62.50
52.68	15.74	56.37	51.35	51.53	28.77	7.70	68.83	63.02
56.73	(6.03)	65.42	136.12	54.38	34.25	13.75	36.17	62.64
67.24	(28.45)	44.66	(70.17)	21.23	12.48	9.68	57.13	55.71
67.11	300.00	73.75	4.97	0	17.57	59.08	142.02	73.78
57.74	7.67	50.14	47.63	40.52	25.46	21.68	32.11	43.84
59.46	32.88	5.32	12.89	47.39	23.48	5.78	59.42	74.22
60.51	(103.98)	29.41	69.82	64.49	31.13	8.12	45.47	56.98
49.52	(10.50)	36.59	56.66	61.67	66.66	17.07	48.87	59.96
64.90	10.66	105.79	6.97	69.12	38.70	12.88	42.41	56.97
43.59	(3.62)	35.33	155.68	48.27	9.63	2.98	9.98	65.41
50.31	(0.83)	81.28	53.17	52.72	59.26	15.57	21.20	62.96
57.92	15.18	28.11	121.08	110.47	53.10	4.72	85.97	79.07
76.09	0	0	0	0	30.98	0	0	85.53
45.73	(6.54)	28.81	1.74	89.32	84.26	(1.93)	41.75	45.52
53.21	0.99	96.12	18.62	55.62	23.12	16.28	59.96	56.37
59.40	(21.10)	38.47	104.84	46.88	25.55	8.10	47.30	58.46
40.95	43.93	269.69	13.80	59.04	5.18	4.12	72.40	63.93
53.52	(1,144.07)	(135.67)	(79.43)	80.84	(1.79)	6.53	23.38	57.29
55.19	(4.74)	250.55	(128.11)	10.49	14.52	31.82	55.89	35.54
55.66	(1.38)	42.63	30.68	51.05	25.21	12.26	51.91	55.79

TABLE 24

NET COMMISSIONS RATIO (%)

Company	Marine, Aviation & Transit					Motor	
	Fire	Aviation	Cargo	Marine Hull	Offshore Oil-related	Motor 'Total'	Motor 'Act'
ACE Jerneh Insurance Berhad	8.24	(8.07)	16.30	(10.73)	(1.87)	11.21	8.57
AIIG Malaysia Insurance Berhad	14.81	94.68	11.80	0	(31.93)	10.35	6.08
Allianz General Insurance Company (Malaysia) Berhad	10.30	(32.53)	8.09	(10.98)	52.22	9.97	10.93
American International Assurance Bhd.	17.53	0	(258.43)	0	0	7.90	4.99
AmG Insurance Berhad	2.09	0	12.10	(470.54)	0	11.90	14.94
AXA Affin General Insurance Berhad	(5.44)	0	12.00	7.12	0	11.92	17.51
Berjaya Sampo Insurance Berhad	1.77	120.26	6.22	(8.03)	0	11.45	11.83
Etiqa Insurance Berhad	6.28	17.48	3.48	(38.44)	(400.30)	9.04	5.94
ING Insurance Berhad	4.13	0	15.70	0	0	5.82	1.83
Lompac Insurance Bhd	6.19	(118.85)	(1.75)	(85.93)	(147.64)	8.84	16.96
MCIS Zurich Insurance Berhad	(46.10)	0	9.24	3.14	606.30	11.39	21.06
MSIG Insurance (Malaysia) Bhd	11.00	0	7.78	(7.61)	4.85	10.57	17.21
Multi-Purpose Insurans Bhd	(0.86)	(403.40)	13.57	(14.96)	(124.31)	13.15	46.29
Overseas Assurance Corporation (Malaysia) Berhad	(11.56)	0	10.74	(172.94)	0	10.50	16.57
Pacific & Orient Insurance Co. Berhad	10.19	0	8.09	(1344.67)	11.85	5.96	6.00
Pacific Insurance Berhad (The)	7.67	(428.72)	(9.12)	(285.86)	0	11.36	11.16
Progressive Insurance Berhad	(10.88)	(17.46)	(10.70)	(11.06)	0	12.48	18.82
Prudential Assurance (Malaysia) Bhd	16.45	0	0	0	0	3.35	0.90
QBE Insurance (Malaysia) Berhad	22.74	(49.17)	20.93	15.72	0	14.29	16.88
RHB Insurance Berhad	2.75	0	16.10	(13.13)	0	9.42	20.08
Tokio Marine Insurans (Malaysia) Berhad	(10.54)	11.29	8.77	(45.13)	(4.97)	10.51	8.96
Tune Insurance Malaysia Berhad	(43.61)	79.18	(170.40)	(69.44)	(58.00)	9.54	11.73
UNI.Asia General Insurance Berhad	(21.39)	(573.06)	(10.37)	25.72	11.22	7.12	7.94
Zurich Insurance Malaysia Berhad	49.97	23.88	12.44	20.42	0	9.88	7.54
Total (Industry)	4.36	(29.17)	9.43	(10.67)	(87.70)	10.16	10.66

Note:

1. AmGeneral Insurance Berhad (formerly known as Kurnia Insurans (M) Berhad) is excluded from the above statistics.
2. Figures for AmG Insurance Berhad are from January 2013 to February 2013 only.
3. Figures for ING Insurance Berhad are from January 2013 to May 2013 only.

— Motor —

Miscellaneous

Motor 'Others'	Bonds	Contractor's All Risks & Engineering	Liability	Medical and Health	Others	Personal Accident	Workmen's Compensation & Employers' Liability	Total
11.46	10.36	24.97	25.72	(3.98)	3.79	15.91	21.14	10.15
10.85	0	(41.19)	8.12	6.34	14.86	15.90	(22.80)	12.25
9.87	13.72	(15.27)	8.60	12.69	25.28	16.99	18.71	10.82
9.15	0	6.05	17.76	7.36	22.16	23.20	23.38	13.51
11.66	(30.47)	(352.92)	(15.50)	19.12	21.22	20.19	11.02	11.65
11.46	(130.20)	1.11	12.02	11.61	21.66	20.32	19.93	11.16
11.42	15.92	(16.38)	1.15	9.41	25.13	18.59	17.41	10.41
9.35	5.68	28.26	(91.76)	10.03	20.11	9.68	31.88	7.99
8.33	0	10.06	25.38	0	8.71	18.47	28.42	6.76
8.11	1.24	(25.67)	(19.60)	8.27	13.69	9.56	24.19	6.87
9.64	34.45	(81.20)	(5.92)	(16.19)	26.15	19.86	10.89	3.03
10.24	9.26	11.96	11.30	5.34	21.01	17.04	23.22	11.40
11.24	(5.60)	(13.99)	12.34	9.94	24.73	17.95	22.83	11.33
9.55	4.17	(11.12)	15.61	13.01	24.33	21.83	10.04	8.33
5.93	33.88	(271.95)	(31.60)	8.36	24.44	17.39	1.26	6.86
11.48	3.37	(9.27)	17.95	11.79	27.71	16.35	16.44	10.88
10.81	(13.25)	(3.79)	15.40	(3.38)	17.62	22.09	(22.03)	5.91
6.12	0	0	0	18.73	29.57	0	0	14.95
12.95	8.24	21.25	21.64	6.51	22.20	21.82	22.82	19.52
8.27	(1.52)	(23.42)	8.85	10.44	20.58	16.35	21.15	10.40
10.62	9.71	(1.72)	17.56	8.42	23.68	16.63	19.40	9.56
8.97	17.82	(12.63)	14.31	11.75	23.46	16.84	11.55	5.17
6.99	31.06	67.23	5.06	8.25	18.82	16.69	9.02	6.18
10.79	9.90	(62.69)	10.67	8.95	25.62	12.18	25.17	12.00
10.09	2.79	(4.00)	10.79	7.78	20.32	15.92	22.06	10.26

TABLE 25

UNDERWRITING AND OPERATING RESULTS (RM)

Company	Earned Premiums	Net Claims Incurred	Commissions
ACE Jerneh Insurance Berhad	517,186,539	214,382,348	52,492,288
AIIG Malaysia Insurance Berhad	487,084,768	219,523,957	59,647,627
Allianz General Insurance Company (Malaysia) Berhad	1,365,131,819	811,020,521	147,762,864
American International Assurance Bhd.	508,187,666	246,546,384	68,650,580
AmG Insurance Berhad	536,017,918	335,017,498	62,448,639
AXA Affin General Insurance Berhad	679,203,276	428,061,698	75,765,311
Berjaya Sampo Insurance Berhad	406,155,674	254,401,235	42,300,346
Etiqua Insurance Berhad	505,150,732	281,437,972	40,380,745
ING Insurance Berhad	31,761,636	23,434,941	2,147,475
Lonpac Insurance Bhd	576,817,251	252,883,410	39,644,016
MCIS Zurich Insurance Berhad	126,635,285	93,989,734	3,840,698
MSIG Insurance (Malaysia) Bhd	1,079,357,236	615,058,164	123,094,934
Multi-Purpose Insurans Bhd	279,899,709	167,816,199	31,718,152
Overseas Assurance Corporation (Malaysia) Berhad	263,513,278	150,133,975	21,946,401
Pacific & Orient Insurance Co. Berhad	352,705,946	230,720,776	24,202,416
Pacific Insurance Berhad (The)	146,948,420	92,515,198	15,991,954
Progressive Insurance Berhad	94,551,670	74,763,268	5,585,289
Prudential Assurance (Malaysia) Bhd	33,858,277	28,960,605	5,060,384
QBE Insurance (Malaysia) Berhad	153,197,469	69,741,769	29,900,985
RHB Insurance Berhad	317,168,020	178,791,656	32,979,875
Tokio Marine Insurans (Malaysia) Berhad	805,384,632	470,827,555	77,022,640
Tune Insurance Malaysia Berhad	142,745,859	91,250,419	7,379,006
UNI.Asia General Insurance Berhad	303,094,021	173,646,691	18,726,754
Zurich Insurance Malaysia Berhad	428,982,198	152,481,062	51,485,933
Total (Industry)	10,140,739,299	5,657,407,035	1,040,175,312

* Management Expenses from revenue account excluding bad & doubtful debts

Note:

1. AmGeneral Insurance Berhad (formerly known as Kurnia Insurans (M) Berhad) is excluded from the above statistics.
2. Figures for AmG Insurance Berhad are from January 2013 to February 2013 only.
3. Figures for ING Insurance Berhad are from January 2013 to May 2013 only.

Management Expenses*	Underwriting Gain / (Loss)	Operating Gain / (Loss)	Percentage of Earned Premiums (%)		
			Operating Ratio	Management Expenses Ratio	Combined Ratio
156,515,327	93,796,576	128,087,726	75.23	30.26	81.86
141,856,923	66,056,261	100,322,126	79.40	29.12	86.44
243,797,096	162,551,338	270,854,493	80.18	17.86	88.09
94,038,797	98,951,905	107,967,439	78.75	18.50	80.53
101,174,247	37,377,534	84,946,553	84.20	18.88	93.03
123,655,497	51,720,770	96,390,661	85.81	18.21	92.39
72,352,683	37,101,410	83,203,457	80.86	17.81	90.87
136,860,950	46,471,065	97,390,332	80.62	27.09	90.80
11,290,727	(5,111,507)	(4,409,185)	113.88	35.55	116.09
100,363,491	183,926,334	223,481,898	61.26	17.40	68.11
27,356,007	1,448,846	33,600,219	73.47	21.60	98.86
175,164,298	166,039,840	258,844,370	76.02	16.23	84.62
63,884,735	16,480,623	58,828,143	78.98	22.82	94.11
58,400,074	33,032,828	63,743,001	75.21	22.16	87.46
52,619,579	45,163,175	69,818,840	80.20	14.92	87.20
30,088,945	8,352,323	21,440,350	86.08	20.48	94.32
24,646,342	(10,443,229)	17,001,985	80.76	26.07	111.04
6,997,457	(7,160,169)	(2,663,832)	103.82	20.67	121.15
33,122,165	20,432,550	31,958,948	78.85	21.62	86.66
65,470,797	39,925,692	83,028,931	76.22	20.64	87.41
136,575,255	120,959,182	193,939,671	78.20	16.96	84.98
35,199,746	8,916,688	29,068,378	79.64	24.66	93.75
70,831,162	39,889,414	107,284,219	64.60	23.37	86.84
108,519,091	116,496,112	153,487,960	64.22	25.30	72.84
2,070,781,391	1,372,375,561	2,307,616,683	77.24	20.42	86.47

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 Margin	$\{[\text{Operating Gain} / (\text{Loss})]\} / \text{Earned Premiums} \times 100\%$
6 Combined Ratio	$[(\text{Net Commissions} + \text{Net Claims Incurred} + \text{Management Expenses}) / \text{Earned Premiums}] \times 100\%$

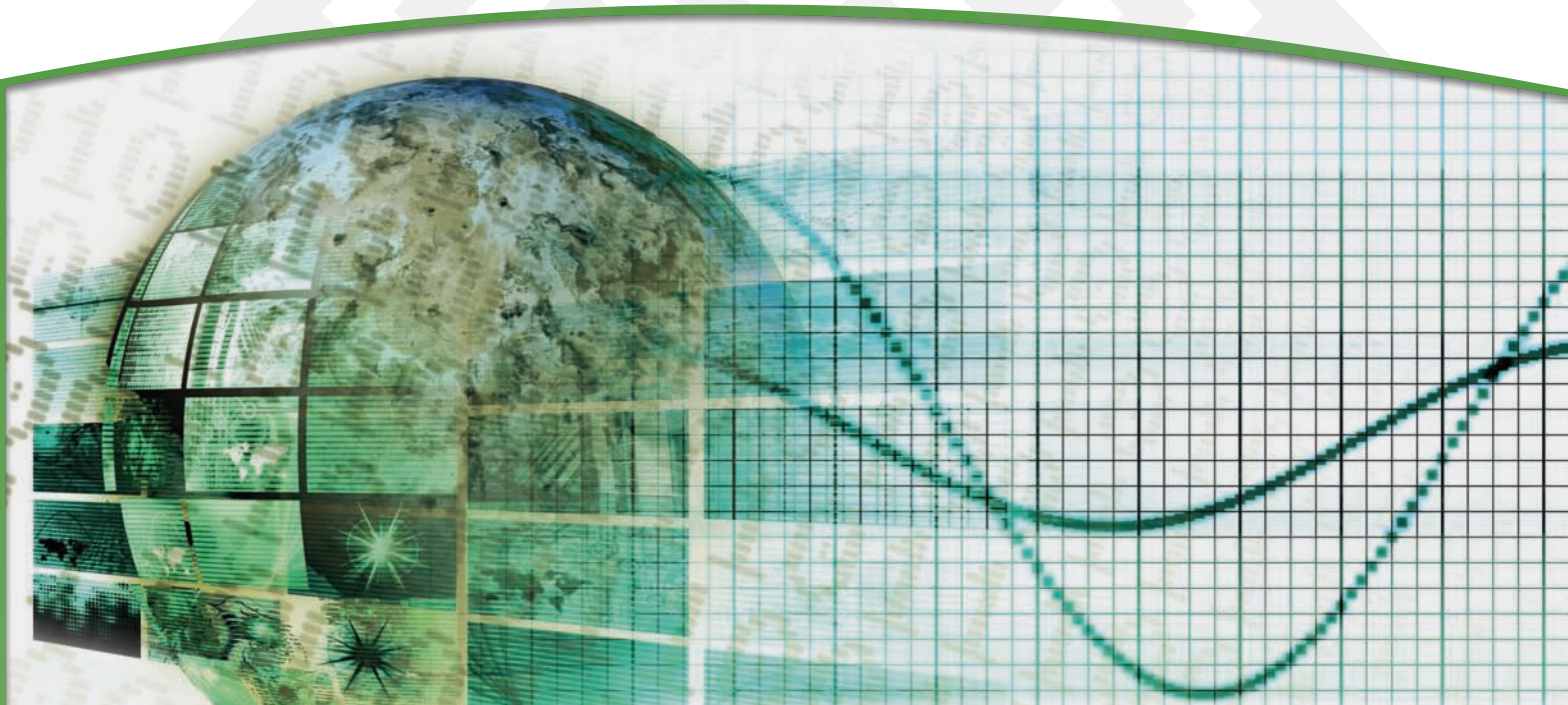
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ACR ReTakaful is firmly focused on supporting the holistic development of a robust retakaful industry. Our strategic presence in Southeast Asia and the Middle East puts us at the forefront to provide sustainable capacity and in-depth technical expertise to our partners for both personal and commercial business lines. Both our operating entities are A- (Excellent) rated by A.M. Best.

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GENERAL TAKAFUL

TABLE 26

REVENUE ACCOUNT (INCOME) (RM)

Company	Opening Reserves			
	Unearned Contributions Reserves	Provision for Outstanding Claims	Surplus Attributable to Participants	Other Reserves
Etika Takaful Berhad	509,781,075	511,009,213	90,921,889	0
Hong Leong MSIG Takaful Berhad	15,722,242	17,729,485	(9,517,523)	0
HSBC Amanah Takaful (Malaysia) Sdn Bhd	14,603,149	14,274,244	9,512,685	338,320
MAA Takaful Berhad	14,574,849	24,461,176	(1,625,142)	0
Prudential BSN Takaful Berhad	2,035,072	1,181,186	4,306,172	0
Sun Life Malaysia Takaful Berhad	5,739,157	34,867,636	4,930,190	0
Syarikat Takaful Malaysia Berhad	209,605,265	279,935,374	207,318,792	0
Takaful Ikhlas Sdn Bhd	64,420,928	187,132,654	7,717,892	0
Total (Industry)	836,481,737	1,070,590,968	313,564,955	338,320

TABLE 27

REVENUE ACCOUNT (OUTGO) (RM)

Company	Net Claims Paid	Commissions Paid*	Management Expenses*	Diminution in Value of Investments	Bad and Doubtful Debts
Etika Takaful Berhad	464,361,928	88,206,822	134,126,671	607,064	375,653
Hong Leong MSIG Takaful Berhad	5,523,707	8,350,002	7,453,153	0	0
HSBC Amanah Takaful (Malaysia) Sdn Bhd	6,659,976	12,252,451	28,103,604	0	198,107
MAA Takaful Berhad	18,930,300	28,974,925	34,095,517	0	2,047,354
Prudential BSN Takaful Berhad	515,949	860,936	1,491,312	0	458,068
Sun Life Malaysia Takaful Berhad	3,965,254	8,825,562	11,628,377	0	0
Syarikat Takaful Malaysia Berhad	128,031,422	127,212,164	1,191,050	435,204	6,337,576
Takaful Ikhlas Sdn Bhd	85,746,085	23,360,337	27,740,013	0	1,212,220
Total (Industry)	713,734,621	298,043,199	245,829,697	1,042,268	10,628,978

* inclusive of wakalah fee

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
802,841,693	51,209,191	50,000	414,460	73,446,589	2,039,674,110
26,691,406	1,185,390	0	2,627,443	6,830,637	61,269,080
62,674,142	1,308,102	0	0	360,131	103,070,773
51,294,876	3,025,395	0	0	47,540,982	139,272,136
5,167,020	578,947	0	0	322,850	13,591,247
41,783,928	1,903,752	0	1,514,806	7,027,265	97,766,734
252,364,391	32,445,019	0	6,436,651	45,001,028	1,033,106,520
142,357,201	10,670,238	0	56,859	13,849,251	426,205,023
1,385,174,657	102,326,034	50,000	11,050,219	194,378,733	3,913,955,623

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	
34,358,481	427,832	93,981,617	525,961,210	511,554,605	185,712,227	0	2,039,674,110
0	1,893,346	0	28,081,290	13,453,746	(3,486,164)	0	61,269,080
3,811,435	1,729,526	3,536,780	21,342,781	14,066,411	10,023,982	1,345,720	103,070,773
0	1,381,718	0	32,538,373	21,239,140	64,809	0	139,272,136
2,061,048	445,841	0	2,485,269	3,547,007	1,725,817	0	13,591,247
0	8,705,889	15,152,911	27,340,708	6,995,122	15,152,911	0	97,766,734
31,267,353	2,144,813	47,974,803	275,846,024	202,566,235	210,099,876	0	1,033,106,520
5,220,855	8,077,813	16,511,822	159,872,620	78,768,094	19,695,164	0	426,205,023
76,719,172	24,806,778	177,157,933	1,073,468,275	852,190,360	438,988,622	1,345,720	3,913,955,623

TABLE 28
LIABILITIES OF STATUTORY FUNDS (RM)

Company	Takaful Funds and Reserves		
	Unearned Contributions Reserves	Surplus Attributable to Participants	Other Reserves
Etika Takaful Berhad	511,554,605	185,712,227	0
Hong Leong MSIG Takaful Berhad	13,453,746	(3,486,164)	0
HSBC Amanah Takaful (Malaysia) Sdn Bhd	14,066,411	10,023,982	1,345,720
MAA Takaful Berhad	21,239,140	64,809	0
Prudential BSN Takaful Berhad	3,547,007	1,725,817	0
Sun Life Malaysia Takaful Berhad	6,995,122	15,152,911	0
Syarikat Takaful Malaysia Berhad	202,566,235	210,099,876	0
Takaful Ikhlas Sdn Bhd	78,768,094	19,695,164	0
Total (Industry)	852,190,360	438,988,622	1,345,720

TABLE 29
ASSETS OF STATUTORY FUNDS (RM)

Company	Property, Plant and Equipment	Investment Properties	Financing	— Investments— Government Islamic Papers
Etika Takaful Berhad	2,501	0	0	321,909,360
Hong Leong MSIG Takaful Berhad	0	0	0	1,513,245
HSBC Amanah Takaful (Malaysia) Sdn Bhd	0	0	0	10,016,000
MAA Takaful Berhad	0	0	0	0
Prudential BSN Takaful Berhad	0	0	0	0
Sun Life Malaysia Takaful Berhad	0	0	0	15,011,000
Syarikat Takaful Malaysia Berhad	0	23,740,000	0	94,560,098
Takaful Ikhlas Sdn Bhd	0	0	0	59,348,375
Total (Industry)	2,501	23,740,000	0	502,358,078

Provision for Outstanding Claims	Provision for Taxation	Amount Due to Income Statement / Takaful Funds	Other Liabilities	Total Liabilities
525,961,210	0	106,956,403	177,225,174	1,507,409,619
28,081,290	0	5,681,792	12,039,783	55,770,447
21,342,781	0	4,768,328	6,071,869	57,619,091
32,538,373	172,721	5,683,662	60,513,300	120,212,005
2,485,269	333,809	6,304,050	3,867,921	18,263,873
27,340,708	1,031,387	5,349,826	18,869,965	74,739,919
275,846,024	0	7,206,555	101,095,863	796,814,553
159,872,620	5,853,066	34,440,541	44,023,811	342,653,296
1,073,468,275	7,390,983	176,391,157	423,707,686	2,973,482,803

Investments		Foreign Assets	Investment Accounts and Islamic Money Market	Cash and Bank Balances	Other Assets	Total Assets
Islamic Debt / Equity	Other Investments					
658,561,413	40,486,120	0	327,829,249	52,672,845	105,948,131	1,507,409,619
17,768,381	4,764,034	0	23,074,249	2,815,219	5,835,319	55,770,447
25,233,500	0	0	0	13,462,721	8,906,870	57,619,091
41,281,590	18,876,000	0	20,264,025	398,552	39,391,838	120,212,005
0	0	0	17,495,000	262,625	506,248	18,263,873
3,999,000	4,878,500	0	39,828,254	8,024,879	2,998,286	74,739,919
313,528,185	197,255,066	0	85,714,189	37,239,776	44,777,239	796,814,553
83,417,415	15,124,284	0	117,970,087	32,549,340	34,243,795	342,653,296
1,143,789,484	281,384,004	0	632,175,053	147,425,957	242,607,726	2,973,482,803

TABLE 30
CONTRIBUTIONS (RM)

Company	Marine, Aviation & Transit					Motor
	Fire	Aviation	Cargo	Marine Hull	Offshore Oil-related	Motor 'Act'
GROSS CONTRIBUTIONS (LESS RETURN CONTRIBUTIONS)						
Etiqa Takaful Berhad	82,826,297	9,518,412	3,381,447	6,350,928	82,935	53,068,139
Hong Leong MSIG Takaful Berhad	23,882,106	0	1,533,563	0	0	257,272
HSBC Amanah Takaful (Malaysia) Sdn Bhd	49,426,924	0	0	724,033	0	0
MAA Takaful Berhad	37,258,447	2,808,615	3,134,788	2,721,722	9,958,137	6,536,488
Prudential BSN Takaful Berhad	6,237,530	0	0	0	0	0
Sun Life Malaysia Takaful Berhad	10,097,261	0	0	0	0	0
Syarikat Takaful Malaysia Berhad	141,660,038	0	1,936,711	161,565	738,172	18,655,862
Takaful Ikhlas Sdn Bhd	28,652,895	0	322,850	65,038	0	13,017,454
Total (Industry)	380,041,498	12,327,027	10,309,359	10,023,286	10,779,244	91,535,215
RETAKAFUL ACCEPTED CONTRIBUTIONS						
Etiqa Takaful Berhad	213,080	0	0	2,066	0	251
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	712,429	0	431,909	18,829	0	2,947
Prudential BSN Takaful Berhad	0	0	0	0	0	0
Sun Life Malaysia Takaful Berhad	0	0	0	0	0	0
Syarikat Takaful Malaysia Berhad	0	0	0	0	918,286	0
Takaful Ikhlas Sdn Bhd	172,105	0	0	0	0	1,580
Total (Industry)	1,097,614	0	431,909	20,895	918,286	4,778
RETAKAFUL CONTRIBUTIONS CEDED						
Etiqa Takaful Berhad	29,548,393	9,498,772	2,226,912	5,243,184	858	798,888
Hong Leong MSIG Takaful Berhad	5,999,578	0	595,207	0	0	(1)
HSBC Amanah Takaful (Malaysia) Sdn Bhd	7,494,199	0	0	133,576	0	0
MAA Takaful Berhad	32,930,239	2,802,476	3,178,583	2,653,520	9,936,575	4,922,385
Prudential BSN Takaful Berhad	1,258,246	0	0	0	0	0
Sun Life Malaysia Takaful Berhad	766,498	0	0	0	0	0
Syarikat Takaful Malaysia Berhad	77,950,923	0	754,016	79,919	1,168,825	2,689,987
Takaful Ikhlas Sdn Bhd	8,789,185	0	311,562	54,791	0	4,234,888
Total (Industry)	164,737,261	12,301,248	7,066,280	8,164,990	11,106,258	12,646,147
NET CONTRIBUTIONS						
Etiqa Takaful Berhad	53,490,984	19,640	1,154,535	1,109,810	82,077	52,269,502
Hong Leong MSIG Takaful Berhad	17,882,528	0	938,356	0	0	257,273
HSBC Amanah Takaful (Malaysia) Sdn Bhd	41,932,725	0	0	590,457	0	0
MAA Takaful Berhad	5,040,637	6,139	388,114	87,031	21,562	1,617,050
Prudential BSN Takaful Berhad	4,979,284	0	0	0	0	0
Sun Life Malaysia Takaful Berhad	9,330,763	0	0	0	0	0
Syarikat Takaful Malaysia Berhad	63,709,115	0	1,182,695	81,646	487,633	15,965,875
Takaful Ikhlas Sdn Bhd	20,035,815	0	11,288	10,247	0	8,784,146
Total (Industry)	216,401,851	25,779	3,674,988	1,879,191	591,272	78,893,846
EARNED CONTRIBUTION INCOME						
Etiqa Takaful Berhad	55,609,786	19,640	1,101,525	1,139,626	67,583	50,624,750
Hong Leong MSIG Takaful Berhad	18,896,777	0	946,287	0	0	(84,035)
HSBC Amanah Takaful (Malaysia) Sdn Bhd	41,592,325	0	0	627,567	0	0
MAA Takaful Berhad	4,343,618	36,719	176,665	96,183	21,231	(1,150,535)
Prudential BSN Takaful Berhad	3,466,345	0	0	0	0	0
Sun Life Malaysia Takaful Berhad	8,144,368	0	0	0	0	0
Syarikat Takaful Malaysia Berhad	58,580,314	0	1,389,032	137,557	422,582	17,831,655
Takaful Ikhlas Sdn Bhd	14,846,809	0	126,196	(7,550)	0	8,413,239
Total (Industry)	205,480,342	56,359	3,739,705	1,993,383	511,396	75,635,074

— Motor —	Miscellaneous							
Motor 'Others'	Bonds	Contractor's All Risks & Engineering	Liability	Medical and Health	Others	Personal Accident	Workmen's Compensation & Employers' Liability	Total
639,590,406	113,049	13,047,394	4,704,602	1,337,305	14,100,281	54,900,828	2,364,647	885,386,670
2,937,857	0	7,668,072	974,349	0	13,682,844	1,828,464	330,276	53,094,803
0	0	0	158,215	0	6,047,618	15,072,841	0	71,429,631
101,688,416	381,851	18,517,953	18,669,504	2,980,090	13,911,487	23,335,224	3,612,363	245,515,085
0	0	0	35,000	0	0	262,271	0	6,534,801
0	0	0	0	0	0	35,764,506	0	45,861,767
152,181,314	0	14,756,583	7,972,688	0	13,699,293	30,976,041	2,978,500	385,716,767
131,620,928	0	3,211,030	178,342	2,741,353	4,183,875	20,250,211	694,789	204,938,765
1,028,018,921	494,900	57,201,032	32,692,700	7,058,748	65,625,398	182,390,386	9,980,575	1,898,478,289
10,461	0	1,445	1,084	0	19,908	12,581	348	261,224
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	1,379,005	0	1,379,005
7,308	0	90,341	569	0	14,657	491,222	0	1,770,211
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	918,286
15,973	0	8,121	35	0	(48,623)	(11,537)	0	137,654
33,742	0	99,907	1,688	0	(14,058)	1,871,271	348	4,466,380
12,585,211	0	11,292,509	3,045,460	0	6,225,053	2,098,471	242,490	82,806,201
1,721,441	0	6,587,119	334,319	0	10,816,152	316,482	33,100	26,403,397
0	0	0	5,093	0	1,072,725	1,428,901	0	10,134,494
77,213,916	273,432	17,637,093	17,168,227	1,889,178	9,158,369	13,897,727	2,328,700	195,990,420
0	0	0	35,000	0	0	74,535	0	1,367,781
0	0	0	0	0	0	3,311,341	0	4,077,839
26,877,102	0	9,505,502	3,397,995	0	6,460,602	5,312,433	73,358	134,270,662
42,819,420	0	1,709,988	405,618	1,037,485	2,202,745	1,122,069	31,467	62,719,218
161,217,090	273,432	46,732,211	24,391,712	2,926,663	35,935,646	27,561,959	2,709,115	517,770,012
627,015,656	113,049	1,756,330	1,660,226	1,337,305	7,895,136	52,814,938	2,122,505	802,841,693
1,216,416	0	1,080,953	640,030	0	2,866,692	1,511,982	297,176	26,691,406
0	0	0	153,122	0	4,974,893	15,022,945	0	62,674,142
24,481,808	108,419	971,201	1,501,846	1,090,912	4,767,775	9,928,719	1,283,663	51,294,876
0	0	0	0	0	0	187,736	0	5,167,020
0	0	0	0	0	0	32,453,165	0	41,783,928
125,304,212	0	5,251,081	4,574,693	0	7,238,691	25,663,608	2,905,142	252,364,391
88,817,481	0	1,509,163	(227,241)	1,703,868	1,932,507	19,116,605	663,322	142,357,201
866,835,573	221,468	10,568,728	8,302,676	4,132,085	29,675,694	156,699,698	7,271,808	1,385,174,657
625,311,244	111,715	2,739,729	1,803,126	1,443,397	7,838,123	51,577,878	1,680,041	801,068,163
1,293,612	0	965,343	(654,630)	0	3,666,753	3,569,288	360,507	28,959,902
0	0	0	141,112	0	3,904,857	16,945,019	0	63,210,880
22,797,761	118,943	646,977	1,371,724	1,336,111	3,815,274	10,030,520	989,394	44,630,585
0	0	0	0	0	0	188,740	0	3,655,085
0	0	52	0	0	(102)	32,383,645	0	40,527,963
135,454,388	0	6,203,125	4,324,782	0	7,885,959	24,003,926	3,170,101	259,403,421
85,067,197	0	596,450	(234,158)	1,669,705	903,838	16,120,007	508,302	128,010,035
869,924,202	230,658	11,151,676	6,751,956	4,449,213	28,014,702	154,819,023	6,708,345	1,369,466,034

TABLE 31
CLAIMS (RM)

Company	Marine, Aviation & Transit					Motor
	Fire	Aviation	Cargo	Marine Hull	Offshore Oil-related	Motor 'Act'
GROSS CLAIMS PAID (LESS SALVAGE)						
Etika Takaful Berhad	17,078,631	68,028,328	451,309	2,454,057	0	94,818,876
Hong Leong MSIG Takaful Berhad	3,830,152	0	93,080	0	0	0
HSBC Amanah Takaful (Malaysia) Sdn Bhd	9,806,978	0	0	157,796	0	0
MAA Takaful Berhad	6,154,522	987	4,128,469	350,653	0	4,465,021
Prudential BSN Takaful Berhad	636,837	0	0	0	0	0
Sun Life Malaysia Takaful Berhad	1,797,943	68	6,927	0	0	603,186
Syarikat Takaful Malaysia Berhad	15,155,277	0	889,111	83,632	4,589	39,881,136
Takaful Ikhlas Sdn Bhd	3,445,451	0	(45,426)	14,310	0	24,122,382
Total (Industry)	57,905,791	68,029,383	5,523,470	3,060,448	4,589	163,890,601
GROSS CLAIMS PAID / RETAKAFUL ACCEPTED						
Etika Takaful Berhad	33,512	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	0	0	0	0	0	0
Prudential BSN Takaful Berhad	0	0	0	0	0	0
Sun Life Malaysia Takaful Berhad	0	0	0	0	0	0
Syarikat Takaful Malaysia Berhad	0	0	0	0	55,644	0
Takaful Ikhlas Sdn Bhd	486,626	0	10,400	493	0	0
Total (Industry)	520,138	0	10,400	493	55,644	0
CLAIMS RECOVERIES FROM RETAKAFUL						
Etika Takaful Berhad	4,371,860	68,004,506	265,373	2,144,950	0	332,816
Hong Leong MSIG Takaful Berhad	2,220,742	0	5,075	0	0	0
HSBC Amanah Takaful (Malaysia) Sdn Bhd	5,436,796	0	0	81,727	0	0
MAA Takaful Berhad	5,304,126	984	3,975,654	195,641	0	3,116,111
Prudential BSN Takaful Berhad	129,224	0	0	0	0	0
Sun Life Malaysia Takaful Berhad	80,701	68	0	0	0	52,392
Syarikat Takaful Malaysia Berhad	8,358,259	0	262,160	583	4,218	3,763,181
Takaful Ikhlas Sdn Bhd	1,614,971	0	71,800	12,956	0	1,896,029
Total (Industry)	27,516,679	68,005,558	4,580,062	2,435,857	4,218	9,160,529
NET CLAIMS PAID						
Etika Takaful Berhad	12,740,283	23,822	185,936	309,107	0	94,486,060
Hong Leong MSIG Takaful Berhad	1,609,410	0	88,005	0	0	0
HSBC Amanah Takaful (Malaysia) Sdn Bhd	4,370,182	0	0	76,069	0	0
MAA Takaful Berhad	850,396	3	152,815	155,012	0	1,348,910
Prudential BSN Takaful Berhad	507,613	0	0	0	0	0
Sun Life Malaysia Takaful Berhad	1,717,242	0	6,927	0	0	550,794
Syarikat Takaful Malaysia Berhad	6,797,018	0	626,951	83,049	56,015	36,117,955
Takaful Ikhlas Sdn Bhd	2,317,106	0	(106,826)	1,847	0	22,226,353
Total (Industry)	30,909,250	23,825	953,808	625,084	56,015	154,730,072
NET CLAIMS INCURRED						
Etika Takaful Berhad	20,749,700	(33,942)	187,007	429,508	56,907	140,979,957
Hong Leong MSIG Takaful Berhad	1,811,888	0	188,125	0	0	578,158
HSBC Amanah Takaful (Malaysia) Sdn Bhd	7,287,081	0	0	138,695	0	0
MAA Takaful Berhad	160,911	(647)	147,059	48,935	0	3,953,108
Prudential BSN Takaful Berhad	1,762,494	0	0	0	0	0
Sun Life Malaysia Takaful Berhad	4,577,779	(1)	(99,187)	0	0	(8,537,995)
Syarikat Takaful Malaysia Berhad	10,236,639	0	(567,440)	(83,478)	543,060	41,278,626
Takaful Ikhlas Sdn Bhd	1,162,840	0	(58,650)	(313,030)	0	12,966,033
Total (Industry)	47,749,332	(34,590)	(203,086)	220,630	599,967	191,217,887

— Motor —	Miscellaneous							
Motor 'Others'	Bonds	Contractor's All Risks & Engineering	Liability	Medical and Health	Others	Personal Accident	Workmen's Compensation & Employers' Liability	Total
338,756,151	53,280	6,144,314	2,953,702	395,488	6,968,738	10,611,059	38,698	548,752,631
691,260	0	1,029,266	1,422,791	0	3,245,233	1,831,819	18,782	12,162,383
0	0	0	29,510	0	1,078,839	1,776,431	0	12,849,554
36,497,720	6,931	1,924,960	555,788	226,354	5,122,664	7,612,547	70,820	67,117,436
0	0	0	0	0	0	10,394	0	647,231
303,056	0	34,716	18,507	0	12,851	2,716,248	0	5,493,502
66,924,108	0	6,342,590	3,590,685	0	5,617,634	18,682,711	100,409	157,271,882
70,954,683	0	2,265,242	989,065	1,837,361	540,034	2,374,606	24,239	106,521,947
514,126,978	60,211	17,741,088	9,560,048	2,459,203	22,585,993	45,615,815	252,948	910,816,566
5,458	0	0	0	0	0	406	0	39,376
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0	0	22,914	0	0	0	0	0	22,914
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	55,644
28,018	0	306,289	1,482	0	23,677	15,332	0	872,317
33,476	0	329,203	1,482	0	23,677	15,738	0	990,251
136,489	40,302	4,701,224	1,825,337	0	2,407,659	199,563	0	84,430,079
344,820	0	768,178	816,254	0	1,982,402	501,205	0	6,638,676
0	0	0	0	0	417,584	253,471	0	6,189,578
27,425,705	3,465	1,563,582	248,667	127,148	2,113,607	4,100,087	35,273	48,210,050
0	0	0	0	0	0	2,058	0	131,282
0	0	29,606	2,594	0	10,982	1,351,905	0	1,528,248
1,550,439	0	4,761,903	1,412,423	0	3,179,498	6,003,440	0	29,296,104
14,067,059	0	1,962,776	770,262	887,285	191,634	173,407	0	21,648,179
43,524,512	43,767	13,787,269	5,075,537	1,014,433	10,303,366	12,585,136	35,273	198,072,196
338,625,120	12,978	1,443,090	1,128,365	395,488	4,561,079	10,411,902	38,698	464,361,928
346,440	0	261,088	606,537	0	1,262,831	1,330,614	18,782	5,523,707
0	0	0	29,510	0	661,255	1,522,960	0	6,659,976
9,072,015	3,466	384,292	307,121	99,206	3,009,057	3,512,460	35,547	18,930,300
0	0	0	0	0	0	8,336	0	515,949
303,056	0	5,110	15,913	0	1,869	1,364,343	0	3,965,254
65,373,669	0	1,580,687	2,178,262	0	2,438,136	12,679,271	100,409	128,031,422
56,915,642	0	608,755	220,285	950,076	372,077	2,216,531	24,239	85,746,085
470,635,942	16,444	4,283,022	4,485,993	1,444,770	12,306,304	33,046,417	217,675	713,734,621
299,231,506	12,702	1,521,003	(612,432)	455,992	4,346,904	11,801,498	187,615	479,313,925
812,822	0	2,591,063	7,409,692	0	676,936	1,680,006	126,822	15,875,512
0	0	0	80,262	0	2,011,289	4,211,186	0	13,728,513
12,001,221	22,350	42,141	696,920	84,416	3,158,503	6,641,860	50,720	27,007,497
0	0	0	0	0	(4,420)	61,958	0	1,820,032
(3,905,005)	0	565,391	(559,131)	0	(362,512)	4,765,965	(6,978)	(3,561,674)
56,415,502	0	(1,364,631)	746,484	0	5,714,336	11,103,285	(80,311)	123,942,072
31,655,616	0	918,312	604,760	1,301,426	720,565	9,350,596	177,583	58,486,051
396,211,662	35,052	4,273,279	8,366,555	1,841,834	16,261,601	49,616,354	455,451	716,611,928

TABLE 32
UNDERWRITING ACCOUNTS (RM)

Company	Earned Contribution Income	Net Claims Incurred	Net Commissions	Management Expenses*	Underwriting Profit
Etika Takaful Berhad	801,068,163	479,313,925	77,403,755	134,087,864	110,262,619
Hong Leong MSIG Takaful Berhad	28,959,902	15,875,512	1,755,351	4,825,710	6,503,329
HSBC Amanah Takaful (Malaysia) Sdn Bhd	63,210,880	13,728,513	12,252,451	28,301,711	8,928,205
MAA Takaful Berhad	44,630,585	27,007,497	(17,540,957)	36,142,871	(978,826)
Prudential BSN Takaful Berhad	3,655,085	1,820,032	859,195	1,949,380	(973,522)
Sun Life Malaysia Takaful Berhad	40,527,963	(3,561,674)	8,791,502	10,113,571	25,184,564
Syarikat Takaful Malaysia Berhad	259,403,421	123,942,072	97,867,413	1,091,975	36,501,961
Takaful Ikhlas Sdn Bhd	128,010,035	58,486,051	12,554,386	28,895,374	28,074,224
Total (Industry)	1,369,466,034	716,611,928	193,943,096	245,408,456	213,502,554

* including Bad & Doubtful Debts

Company	Net Claims Incurred	Net Commissions	Management Expenses*	Underwriting Expenses
Percentage of Earned Contribution Income (%)				
Etika Takaful Berhad	59.83	9.66	16.74	86.24
Hong Leong MSIG Takaful Berhad	54.82	6.06	16.66	77.54
HSBC Amanah Takaful (Malaysia) Sdn Bhd	21.72	19.38	44.77	85.88
MAA Takaful Berhad	60.51	(39.30)	80.98	102.19
Prudential BSN Takaful Berhad	49.79	23.51	53.33	126.63
Sun Life Malaysia Takaful Berhad	(8.79)	21.69	24.95	37.86
Syarikat Takaful Malaysia Berhad	47.78	37.73	0.42	85.93
Takaful Ikhlas Sdn Bhd	45.69	9.81	22.57	78.07
Total (Industry)	52.33	14.16	17.92	84.41

* including Bad & Doubtful Debts

FAMILY TAKAFUL

TABLE 33

REVENUE ACCOUNT - INCOME (RM)

Company	Takaful Fund and Reserves Beginning of the Year			
	Annuity	Investment Linked	Ordinary	Total
AIA AFG Takaful Berhad	0	23,657,898	59,496,742	83,154,640
AIA PUBLIC Takaful Bhd	0	7,269,522	56,437,967	63,707,489
AmFamily Takaful Berhad	0	9,923,060	199,575	10,122,635
Etika Takaful Berhad	848,761,916	60,116,285	6,035,202,115	6,944,080,316
Great Eastern Takaful Sdn Bhd	0	21,982,533	5,990,939	27,973,472
Hong Leong MSIG Takaful Bhd	0	57,734,775	70,241,825	127,976,600
HSBC Amanah Takaful (Malaysia) Sdn Bhd	0	267,930,920	431,324,943	699,255,863
MAA Takaful Berhad	0	258,237,889	33,677,815	291,915,704
Prudential BSN Takaful Berhad	0	528,669,284	223,184,510	751,853,794
Sun Life Malaysia Takaful Berhad	0	45,846,588	303,154,959	349,001,547
Syarikat Takaful Malaysia Berhad	343,722,545	122,656,514	3,335,355,866	3,801,734,925
Takaful Ikhlas Sdn Bhd	0	117,465,077	1,197,910,928	1,315,376,005
Total (Industry)	1,192,484,461	1,521,490,345	11,752,178,184	14,466,152,990

TABLE 34

REVENUE ACCOUNT - OUTGO (RM)

Company	Net Certificate Benefits			
	Death	Maturity	Surrender	Others
AIA AFG Takaful Berhad	2,495,575	0	10,379,689	2,278,075
AIA PUBLIC Takaful Bhd	1,736,174	0	1,908,564	26,089,296
AmFamily Takaful Berhad	210,809	0	52,837	2,037
Etika Takaful Berhad	195,761,513	76,281,680	272,737,546	104,148,431
Great Eastern Takaful Sdn Bhd	998,788	0	4,081	5,519,116
Hong Leong MSIG Takaful Bhd	132,374	20,229,895	5,115,112	1,589,576
HSBC Amanah Takaful (Malaysia) Sdn Bhd	9,490,713	0	54,219,054	(1,798,827)
MAA Takaful Berhad	7,193,452	44,806,749	52,990,223	36,116,667
Prudential BSN Takaful Berhad	7,296,130	267,638	50,825,255	208,693,765
Sun Life Malaysia Takaful Berhad	3,501,744	29,428,399	7,087,964	25,280,930
Syarikat Takaful Malaysia Berhad	125,934,877	137,387,640	125,922,474	134,320,033
Takaful Ikhlas Sdn Bhd	46,872,373	2,958,613	68,337,396	20,082,303
Total (Industry)	401,624,522	311,360,614	649,580,195	562,321,402

Net Contribution Income	Net Investment Income	Bad Debts Recovery	Write Back of Diminution in Value of Investment	Other Income	Total
83,820,804	4,120,807	0	0	4,099,017	175,195,268
84,750,967	2,573,322	0	0	800,888	151,832,666
39,677,734	701,459	0	0	752,342	51,254,170
1,420,828,588	339,090,699	12,344	8,028,428	182,336,753	8,894,377,128
156,734,516	2,028,965	0	0	6,511,763	193,248,716
46,174,560	4,759,073	0	0	2,041,910	180,952,143
214,123,361	12,601,435	0	0	15,885,765	941,866,424
258,706,092	12,195,903	0	0	30,367,301	593,185,000
861,243,562	36,192,995	0	0	93,998,797	1,743,289,148
188,925,886	14,675,172	0	0	10,668,907	563,271,512
891,164,611	177,426,952	1,284,393	25,600	128,767,407	5,000,403,888
527,736,027	46,143,853	0	0	18,239,244	1,907,495,129
4,773,886,708	652,510,635	1,296,737	8,054,028	494,470,094	20,396,371,192

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	42,245,537	3,944,953	113,851,439	175,195,268
0	0	0	0	21,282,826	308,198	100,507,608	151,832,666
0	153,576	0	0	12,052,078	0	38,782,833	51,254,170
37,612,028	32,338,448	10,119,314	7,526,156	574,649,454	88,349,348	7,494,853,210	8,894,377,128
0	0	0	0	108,886,662	0	77,840,069	193,248,716
0	0	71,708	0	17,572,084	0	136,241,394	180,952,143
0	0	47,460	0	51,830,661	8,471,700	819,605,663	941,866,424
0	0	1,833,827	0	98,785,082	7,250,000	344,209,000	593,185,000
0	0	0	0	416,379,514	7,260,000	1,052,566,846	1,743,289,148
0	10,550	0	0	85,910,809	2,944,997	409,106,119	563,271,512
111,539	0	439,400	888,686	234,839,675	108,790,994	4,131,768,570	5,000,403,888
160,568	1,172,528	10,592,151	0	153,310,260	5,723,767	1,598,285,170	1,907,495,129
37,884,135	33,675,102	23,103,860	8,414,842	1,817,744,642	233,043,957	16,317,617,921	20,396,371,192

TABLE 35

LIABILITY 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 Berhad	113,851,439	1,540,662	11,462,138	200,981
AIA PUBLIC Takaful Bhd	100,507,608	2,155,235	4,793,668	38,005
AmFamily Takaful Berhad	38,782,833	276,213	(468,030)	0
Etika Takaful Berhad	7,494,853,210	69,307,250	148,420,441	0
Great Eastern Takaful Sdn Bhd	77,840,069	13,412,509	9,100,552	0
Hong Leong MSIG Takaful Bhd	136,241,394	337,998	2,631,086	78,778
HSBC Amanah Takaful (Malaysia) Sdn Bhd	819,605,663	1,605,430	12,143,231	0
MAA Takaful Berhad	344,209,000	4,670,549	9,878,995	1,701,711
Prudential BSN Takaful Berhad	1,052,566,846	21,869,273	31,141,222	0
Sun Life Malaysia Takaful Berhad	409,106,119	2,802,632	5,709,652	73,277
Syarikat Takaful Malaysia Berhad	4,131,768,570	142,753,454	28,201,290	0
Takaful Ikhlas Sdn Bhd	1,598,285,170	41,695,690	28,200,015	0
Total (Industry)	16,317,617,921	302,426,895	291,214,260	2,092,752

TABLE 36

ASSETS OF STATUTORY FUNDS (RM)

Company	Property, Plant and Equipment	Investment Properties	Financing	Investments	
				Government Islamic Papers	Islamic Debt / Security & Equities
AIA AFG Takaful Berhad	0	0	0	26,852,769	50,923,368
AIA PUBLIC Takaful Bhd	0	0	0	57,446,990	27,622,298
AmFamily Takaful Berhad	0	0	0	1,782,313	3,591,269
Etika Takaful Berhad	66,612	0	7,308,586	1,201,087,800	4,790,423,473
Great Eastern Takaful Sdn Bhd	0	0	0	35,572,885	19,579,205
Hong Leong MSIG Takaful Bhd	0	0	0	13,619,204	27,714,473
HSBC Amanah Takaful (Malaysia) Sdn Bhd	0	0	0	82,663,469	397,140,500
MAA Takaful Berhad	0	0	0	0	87,969,840
Prudential BSN Takaful Berhad	0	0	0	201,378,121	403,615,467
Sun Life Malaysia Takaful Berhad	0	0	0	129,099,582	46,087,410
Syarikat Takaful Malaysia Berhad	0	207,525,300	0	496,548,726	1,919,376,979
Takaful Ikhlas Sdn Bhd	0	105,192,000	0	318,200,892	617,621,948
Total (Industry)	66,612	312,717,300	7,308,586	2,564,252,751	8,391,666,230

**Other
Liabilities**

**Total
Liabilities**

2,767,115	129,822,335
10,854,012	118,348,528
4,159,059	42,750,075
384,502,176	8,097,083,077
58,691,955	159,045,085
7,231,333	146,520,589
51,042,902	884,397,226
22,611,806	383,072,061
27,096,606	1,132,673,947
22,762,062	440,453,742
125,596,523	4,428,319,837
121,454,235	1,789,635,110

838,769,784 17,752,121,612

Investments

Other Investments	Total	Foreign Assets	Investment Accounts and Islamic Money Market	Cash and Bank Balances	Other Assets	Total Assets
23,716,836	101,492,973	0	22,350,000	4,536,453	1,442,909	129,822,335
3,532,743	88,602,031	0	3,910,316	3,312,247	22,523,934	118,348,528
3,715,310	9,088,892	0	29,551,543	2,897,676	1,211,964	42,750,075
1,171,346,974	7,162,858,247	0	610,578,436	89,823,255	226,447,941	8,097,083,077
25,590,543	80,742,633	0	31,910,000	8,006,724	38,385,728	159,045,085
17,282,555	58,616,232	0	74,450,597	7,064,854	6,388,906	146,520,589
316,085,520	795,889,489	0	10,193,298	60,906,099	17,408,340	884,397,226
241,685,057	329,654,897	0	35,533,627	5,923,676	11,959,861	383,072,061
449,880,589	1,054,874,177	0	66,588,000	81,814	11,129,956	1,132,673,947
117,661,456	292,848,448	0	97,601,256	24,262,846	25,741,192	440,453,742
1,105,238,382	3,521,164,087	0	555,391,297	33,235,086	111,004,067	4,428,319,837
201,538,707	1,137,361,547	0	368,999,302	32,026,155	146,056,106	1,789,635,110
3,677,274,672	14,633,193,653	0	1,907,057,672	272,076,885	619,700,904	17,752,121,612

TABLE 37

NEW CERTIFICATES ISSUED - INDIVIDUAL

Company	ORDINARY FAMILY			
	Endowment			
	No. of Certificates	Sums Participated	Single Contributions	Annual Contributions
AIA AFG Takaful Berhad	882	76,303,422	0	4,382,799
AIA PUBLIC Takaful Bhd	13	770,213	0	38,416
AmFamily Takaful Berhad	0	0	0	0
Etiqa Takaful Berhad	55,188	3,437,403,802	0	72,722,444
Great Eastern Takaful Sdn Bhd	0	0	0	0
Hong Leong MSIG Takaful Bhd	152	2,678,385	0	234,615
HSBC Amanah Takaful (Malaysia) Sdn Bhd	2,332	368,553,894	17,090,000	7,977,483
MAA Takaful Berhad	866	150,994,035	0	1,486,436
Prudential BSN Takaful Berhad	0	0	0	0
Sun Life Malaysia Takaful Berhad	0	0	0	0
Syarikat Takaful Malaysia Berhad	0	0	0	0
Takaful Ikhlas Sdn Bhd	33,465	1,102,855,186	0	25,590,315
Grand Total	92,898	5,139,558,937	17,090,000	112,432,508

Company	Temporary			
	No. of Certificates	Sums Participated	Single Contributions	Annual Contributions
AIA AFG Takaful Berhad	22,304	758,990,000	0	22,737,704
AIA PUBLIC Takaful Bhd	0	0	0	0
AmFamily Takaful Berhad	0	0	0	0
Etiqa Takaful Berhad	292,945	24,799,717,844	803,132,638	627,412
Great Eastern Takaful Sdn Bhd	84,297	1,474,968,572	0	49,040,592
Hong Leong MSIG Takaful Bhd	15	2,058,153	0	27,961
HSBC Amanah Takaful (Malaysia) Sdn Bhd	32	13,722,286	469,413	0
MAA Takaful Berhad	175	1,750,000	0	76,586
Prudential BSN Takaful Berhad	7,614	278,126,000	0	6,014,931
Sun Life Malaysia Takaful Berhad	55	60,800,000	0	314,155
Syarikat Takaful Malaysia Berhad	28,457	6,019,929,410	245,393,481	0
Takaful Ikhlas Sdn Bhd	47	20,766,645	940,876	0
Grand Total	435,941	33,430,828,910	1,049,936,408	78,839,341

Company	Medical & Health			
	No. of Certificates	Sums Participated	Single Contributions	Annual Contributions
AIA AFG Takaful Berhad	5,725	17,139,324	0	6,363,094
AIA PUBLIC Takaful Bhd	0	0	0	0
AmFamily 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 Bhd	0	0	0	0
HSBC Amanah Takaful (Malaysia) Sdn Bhd	0	0	0	0
MAA Takaful Berhad	12,482	62,410,000	0	12,034,905
Prudential BSN Takaful Berhad	0	0	0	0
Sun Life Malaysia Takaful Berhad	0	0	0	0
Syarikat Takaful Malaysia Berhad	3,333	0	2,420,965	0
Takaful Ikhlas Sdn Bhd	2,909	132,590,000	0	2,292,694
Grand Total	24,449	212,139,324	2,420,965	20,690,693

INVESTMENT LINKED

Endowment

No. of Certificates	Sums Participated	Single Contributions	Annual Contributions
5,883	699,940,707	4,228,440	17,192,210
21	2,661,637	0	49,932
1,079	103,227,188	1,940,451	2,058,238
0	0	0	0
17,922	1,199,412,060	0	44,770,998
5,719	242,784,080	5,000	4,758,340
3,106	476,241,065	43,110,500	8,289,266
37,712	2,307,804,926	7,792,568	57,943,449
120,638	4,180,592,117	330,000	39,015,959
12	742,000	0	15,932
5,614	292,980,956	0	10,586,014
1,525	96,269,656	4,850,640	2,749,790
199,231	9,602,656,392	62,257,599	187,430,128

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

NEW CERTIFICATES ISSUED - INDIVIDUAL (cont'd)

Company	ORDINARY FAMILY			
	Other Plans			
	No. of Certificates	Sums Participated	Single Contributions	Annual Contributions
AIA AFG Takaful Berhad	0	0	0	0
AIA PUBLIC Takaful Bhd	0	0	0	0
AmFamily 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 Bhd	0	0	0	0
HSBC Amanah Takaful (Malaysia) Sdn Bhd	0	0	0	0
MAA Takaful Berhad	0	0	0	0
Prudential BSN Takaful Berhad	0	0	0	0
Sun Life Malaysia Takaful Berhad	17,290	4,935,650	11,271,540	0
Syarikat Takaful Malaysia Berhad	0	0	0	0
Takaful Ikhlas Sdn Bhd	0	0	0	0
Grand Total	17,290	4,935,650	11,271,540	0

Company	Riders			
	No. of Certificates	Sums Participated	Single Contributions	Annual Contributions
AIA AFG Takaful Berhad	0	8,656,558	0	4,535,020
AIA PUBLIC Takaful Bhd	0	218,816	0	12,591
AmFamily Takaful Berhad	0	0	0	0
Etiqa Takaful Berhad	0	68,723,480	0	26,394,911
Great Eastern Takaful Sdn Bhd	0	317,430,439	0	2,863,151
Hong Leong MSIG Takaful Bhd	0	2,429,715	0	37,731
HSBC Amanah Takaful (Malaysia) Sdn Bhd	0	0	0	0
MAA Takaful Berhad	0	0	0	172,946
Prudential BSN Takaful Berhad	0	59,720,729	0	2,889,801
Sun Life Malaysia Takaful Berhad	0	0	0	0
Syarikat Takaful Malaysia Berhad	0	0	0	0
Takaful Ikhlas Sdn Bhd	0	1,492,733,388	0	16,972,957
Grand Total	0	1,949,913,125	0	53,879,108

Company	TOTAL			
	No. of Certificates	Sums Participated	Single Contributions	Annual Contributions
AIA AFG Takaful Berhad	28,911	861,089,304	0	38,018,617
AIA PUBLIC Takaful Bhd	13	989,029	0	51,007
AmFamily Takaful Berhad	0	0	0	0
Etiqa Takaful Berhad	348,133	28,305,845,126	803,132,638	99,744,767
Great Eastern Takaful Sdn Bhd	84,297	1,792,399,011	0	51,903,743
Hong Leong MSIG Takaful Bhd	167	7,166,253	0	300,307
HSBC Amanah Takaful (Malaysia) Sdn Bhd	2,364	382,276,180	17,559,413	7,977,483
MAA Takaful Berhad	13,523	215,154,035	0	13,770,873
Prudential BSN Takaful Berhad	7,614	337,846,729	0	8,904,732
Sun Life Malaysia Takaful Berhad	17,345	65,735,650	11,271,540	314,155
Syarikat Takaful Malaysia Berhad	31,790	6,019,929,410	247,814,446	0
Takaful Ikhlas Sdn Bhd	36,421	2,748,945,219	940,876	44,855,966
Grand Total	570,578	40,737,375,946	1,080,718,913	265,841,650

INVESTMENT LINKED			
Other Plans			
No. of Certificates	Sums Participated	Single Contributions	Annual Contributions
0	0	0	0
263	25,380,942	0	478,816
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
263	25,380,942	0	478,816

TABLE 38

NEW CERTIFICATES ISSUED - GROUP

Company	ORDINARY FAMILY			
	Endowment			
	No. of Certificates	Sums Participated	Single Contributions	Annual Contributions
AIA AFG Takaful Berhad	0	0	0	0
AIA PUBLIC Takaful Bhd	0	0	0	0
AmFamily Takaful Berhad	0	0	0	0
Etiqa Takaful Berhad	226	3,600,770,000	0	43,070,940
Great Eastern Takaful Sdn Bhd	0	0	0	0
Hong Leong MSIG Takaful Bhd	0	0	0	0
HSBC Amanah Takaful (Malaysia) Sdn Bhd	0	0	0	0
MAA Takaful Berhad	0	18,717,500	0	166,412
Prudential BSN Takaful Berhad	0	0	0	0
Sun Life Malaysia Takaful Berhad	0	0	0	0
Syarikat Takaful Malaysia Berhad	0	0	0	0
Takaful Ikhlas Sdn Bhd	7	136,425,500	0	1,355,844
Grand Total	233	3,755,913,000	0	44,593,196

Company	Temporary			
	No. of Certificates	Sums Participated	Single Contributions	Annual Contributions
AIA AFG Takaful Berhad	0	719,015,936	19,269,857	0
AIA PUBLIC Takaful Bhd	0	1,863,555,232	51,763,810	0
AmFamily Takaful Berhad	2	2,262,773,605	38,510,982	0
Etiqa Takaful Berhad	611	17,959,159,943	34,741,802	0
Great Eastern Takaful Sdn Bhd	19,894	11,093,948,661	69,636,567	0
Hong Leong MSIG Takaful Bhd	59	4,527,139,521	47,868,297	1,234,840
HSBC Amanah Takaful (Malaysia) Sdn Bhd	35	36,140,554,788	72,901,641	0
MAA Takaful Berhad	9	1,089,929,037	14,337,448	1,403,091
Prudential BSN Takaful Berhad	49,904	4,599,205,772	145,856,683	0
Sun Life Malaysia Takaful Berhad	16	8,520,558,065	176,937,782	0
Syarikat Takaful Malaysia Berhad	3,517	38,570,318,614	441,310,896	0
Takaful Ikhlas Sdn Bhd	105	16,238,525,861	231,962,681	0
Grand Total	74,152	143,584,685,035	1,345,098,446	2,637,931

Company	Medical & Health			
	No. of Certificates	Sums Participated	Single Contributions	Annual Contributions
AIA AFG Takaful Berhad	0	0	0	0
AIA PUBLIC Takaful Bhd	124	0	24,271,040	0
AmFamily Takaful Berhad	0	0	0	0
Etiqa Takaful Berhad	279	0	39,421,765	0
Great Eastern Takaful Sdn Bhd	0	0	0	0
Hong Leong MSIG Takaful Bhd	0	0	0	0
HSBC Amanah Takaful (Malaysia) Sdn Bhd	0	0	0	0
MAA Takaful Berhad	0	0	0	0
Prudential BSN Takaful Berhad	0	0	0	0
Sun Life Malaysia Takaful Berhad	0	0	20,484,173	0
Syarikat Takaful Malaysia Berhad	1,080	0	134,781,494	0
Takaful Ikhlas Sdn Bhd	107	4,101,000,000	32,166,249	0
Grand Total	1,590	4,101,000,000	251,124,721	0

Company	ORDINARY FAMILY			
	Other Plans			
	No. of Certificates	Sums Participated	Single Contributions	Annual Contributions
AIA AFG Takaful Berhad	0	0	0	0
AIA PUBLIC Takaful Bhd	77	5,504,413,050	6,228,465	0
AmFamily 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 Bhd	0	0	0	0
HSBC Amanah Takaful (Malaysia) Sdn Bhd	0	0	0	0
MAA Takaful Berhad	0	0	0	0
Prudential BSN Takaful Berhad	0	0	0	0
Sun Life Malaysia Takaful Berhad	0	1,740,000	35,928	0
Syarikat Takaful Malaysia Berhad	0	0	0	0
Takaful Ikhlas Sdn Bhd	0	0	0	0
Grand Total	77	5,506,153,050	6,264,393	0

Company	Riders & Retakaful Accepted			
	No. of Certificates	Sums Participated	Single Contributions	Annual Contributions
AIA AFG Takaful Berhad	0	0	0	0
AIA PUBLIC Takaful Bhd	0	13,961,433,466	11,186,545	728
AmFamily 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 Bhd	0	3,329,849,749	239,044	0
HSBC Amanah Takaful (Malaysia) Sdn Bhd	0	0	0	0
MAA Takaful Berhad	0	26,451,500	175,370	65,256
Prudential BSN Takaful Berhad	0	0	27,564	0
Sun Life Malaysia Takaful Berhad	0	1,690,000	18,422	0
Syarikat Takaful Malaysia Berhad	0	0	0	0
Takaful Ikhlas Sdn Bhd	0	4,391,797,274	618,614	0
Grand Total	0	21,710,342,210	12,265,559	65,256

Company	TOTAL			
	No. of Certificates	Sums Participated	Single Contributions	Annual Contributions
AIA AFG Takaful Berhad	0	719,015,936	19,269,857	0
AIA PUBLIC Takaful Bhd	201	21,329,401,748	93,449,860	728
AmFamily Takaful Berhad	2	2,262,773,605	38,510,982	0
Etiqa Takaful Berhad	1,116	21,559,929,943	74,163,567	43,070,940
Great Eastern Takaful Sdn Bhd	19,894	11,093,948,661	69,636,567	0
Hong Leong MSIG Takaful Bhd	59	7,856,989,270	48,107,341	1,234,840
HSBC Amanah Takaful (Malaysia) Sdn Bhd	35	36,140,554,788	72,901,641	0
MAA Takaful Berhad	9	1,135,098,037	14,512,818	1,634,759
Prudential BSN Takaful Berhad	49,904	4,599,205,772	145,884,247	0
Sun Life Malaysia Takaful Berhad	16	8,523,988,065	197,476,305	0
Syarikat Takaful Malaysia Berhad	4,597	38,570,318,614	576,092,390	0
Takaful Ikhlas Sdn Bhd	219	24,867,748,635	264,747,544	1,355,844
Grand Total	76,052	178,658,973,074	1,614,753,119	47,297,111

TABLE 39

TERMINATION ETC. OF LIABILITIES OR CONTRIBUTIONS - INDIVIDUAL

Company	ORDINARY FAMILY		
	Death		Annual Contributions
	No. of Certificates	Sums Participated	
AIA AFG Takaful Berhad	2	0	1,662
AIA PUBLIC Takaful Bhd	0	0	0
AmFamily Takaful Berhad	0	0	0
Etiqa Takaful Berhad	3,294	184,626,849	529,510
Great Eastern Takaful Sdn Bhd	4	112,118	3,409
Hong Leong MSIG Takaful Bhd	0	0	0
HSBC Amanah Takaful (Malaysia) Sdn Bhd	26	1,472,928	69,150
MAA Takaful Berhad	30	150,000	33,375
Prudential BSN Takaful Berhad	15	542,088	14,520
Sun Life Malaysia Takaful Berhad	0	0	0
Syarikat Takaful Malaysia Berhad	635	28,672,868	132,396
Takaful Ikhlas Sdn Bhd	353	9,000,555	297,971
Grand Total	4,359	224,577,406	1,081,993

Company	Maturity		Annual Contributions
	No. of Certificates	Sums Participated	
AIA AFG Takaful Berhad	0	0	0
AIA PUBLIC Takaful Bhd	0	0	0
AmFamily Takaful Berhad	0	0	0
Etiqa Takaful Berhad	3,031	46,020,341	1,497,132
Great Eastern Takaful Sdn Bhd	0	0	0
Hong Leong MSIG Takaful Bhd	0	0	0
HSBC Amanah Takaful (Malaysia) Sdn Bhd	0	0	0
MAA Takaful Berhad	0	0	0
Prudential BSN Takaful Berhad	0	0	0
Sun Life Malaysia Takaful Berhad	0	0	0
Syarikat Takaful Malaysia Berhad	20,822	1,186,000	7,594,447
Takaful Ikhlas Sdn Bhd	140	4,406,431	118,317
Grand Total	23,993	51,612,772	9,209,896

Company	Other Causes		Annual Contributions
	No. of Certificates	Sums Participated	
AIA AFG Takaful Berhad	19,741	559,625,758	20,779,085
AIA PUBLIC Takaful Bhd	1	295,129	20,001
AmFamily Takaful Berhad	0	0	0
Etiqa Takaful Berhad	47,155	7,349,964,938	63,482,389
Great Eastern Takaful Sdn Bhd	2,511	66,504,604	1,670,279
Hong Leong MSIG Takaful Bhd	39	2,866,100	123,291
HSBC Amanah Takaful (Malaysia) Sdn Bhd	396	43,613,821	676,081
MAA Takaful Berhad	(619)	31,255,759	(553,019)
Prudential BSN Takaful Berhad	3,162	134,031,469	3,285,705
Sun Life Malaysia Takaful Berhad	3,260	0	(78,328)
Syarikat Takaful Malaysia Berhad	4,221	71,681,268	3,059,433
Takaful Ikhlas Sdn Bhd	9,884	(1,243,113,249)	(15,856,582)
Grand Total	89,751	7,016,725,597	76,608,335

INVESTMENT LINKED		
Death		
No. of Certificates	Sums Participated	Annual Contributions
1	1,393	1,200
2	251,200	11,280
0	0	0
0	0	0
12	643,000	30,860
15	891,248	27,107
12	1,049,250	22,600
80	4,602,036	128,926
217	9,553,306	488,643
2	75,000	1,235
14	541,551	9,720
12	224,905	13,200
367	17,832,889	734,771

Maturity		
No. of Certificates	Sums Participated	Annual Contributions
0	0	0
0	0	0
0	0	0
930	64,576,871	0
0	0	0
214	24,543,138	0
0	0	0
51	3,317,124	0
0	0	0
551	33,298,660	0
1,879	0	80,400
0	0	0
3,625	125,735,793	80,400

Other Causes		
No. of Certificates	Sums Participated	Annual Contributions
1,198	125,799,798	3,442,400
377	26,977,730	851,518
204	21,361,875	363,740
0	(725,051)	0
4,180	257,009,698	9,611,261
2,066	104,249,253	2,137,284
941	1,142,550	21,600
14,492	835,363,700	19,635,470
48,847	1,806,048,266	98,811,151
0	2,996,917	0
1,306	63,927,185	2,195,838
143	(302,097,636)	225,555
73,754	2,942,054,285	137,295,817

ANNUITY		
Other Causes		
No. of Certificates	Sums Participated	Annual Contributions
0	0	0
0	0	0
0	0	0
65	2,820,000	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
27	609,719	0
0	0	0
92	3,429,719	0

TABLE 39

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

Company	ORDINARY FAMILY		
	No. of Certificates	Surrender Sums Participated	Annual Contributions
AIA AFG Takaful Berhad	145	16,433,666	1,612,819
AIA PUBLIC Takaful Bhd	0	0	0
AmFamily Takaful Berhad	0	0	0
Etiqa Takaful Berhad	196,913	10,903,751,968	22,393,424
Great Eastern Takaful Sdn Bhd	47	1,072,333	37,158
Hong Leong MSIG Takaful Bhd	0	0	0
HSBC Amanah Takaful (Malaysia) Sdn Bhd	4,250	295,520,066	10,946,148
MAA Takaful Berhad	14,208	72,167,265	11,296,380
Prudential BSN Takaful Berhad	542	22,506,151	777,877
Sun Life Malaysia Takaful Berhad	17,326	3,749,612	279,278
Syarikat Takaful Malaysia Berhad	33,900	1,568,046,357	6,628,876
Takaful Ikhlas Sdn Bhd	10,777	442,277,804	8,930,535
Grand Total	278,108	13,325,525,222	62,902,495

Company	Transfers to or from Malaysian Register		
	No. of Certificates	Sums Participated	Annual Contributions
AIA AFG Takaful Berhad	0	0	0
AIA PUBLIC Takaful Bhd	0	0	0
AmFamily Takaful Berhad	0	0	0
Etiqa Takaful Berhad	0	0	0
Great Eastern Takaful Sdn Bhd	0	0	0
Hong Leong MSIG Takaful Bhd	0	0	0
HSBC Amanah Takaful (Malaysia) Sdn Bhd	0	0	0
MAA Takaful Berhad	0	0	0
Prudential BSN Takaful Berhad	0	0	0
Sun Life Malaysia Takaful Berhad	0	97,460,749	0
Syarikat Takaful Malaysia Berhad	0	0	0
Takaful Ikhlas Sdn Bhd	0	0	0
Grand Total	0	97,460,749	0

Company	TOTAL		
	No. of Certificates	Sums Participated	Annual Contributions
AIA AFG Takaful Berhad	19,888	576,059,424	22,393,566
AIA PUBLIC Takaful Bhd	1	295,129	20,001
AmFamily Takaful Berhad	0	0	0
Etiqa Takaful Berhad	250,393	18,484,364,096	87,902,455
Great Eastern Takaful Sdn Bhd	2,562	67,689,055	1,710,846
Hong Leong MSIG Takaful Bhd	39	2,866,100	123,291
HSBC Amanah Takaful (Malaysia) Sdn Bhd	4,672	340,606,815	11,691,379
MAA Takaful Berhad	13,619	103,573,024	10,776,736
Prudential BSN Takaful Berhad	3,719	157,079,708	4,078,102
Sun Life Malaysia Takaful Berhad	20,586	101,210,361	200,950
Syarikat Takaful Malaysia Berhad	59,578	1,669,586,493	17,415,152
Takaful Ikhlas Sdn Bhd	21,154	(787,428,459)	(6,509,759)
Grand Total	396,211	20,715,901,746	149,802,719

INVESTMENT LINKED		
No. of Certificates	Surrender Sums Participated	Annual Contributions
166	20,031,400	479,662
98	16,892,120	523,359
13	1,063,000	25,200
0	0	0
418	22,750,299	3,369,153
0	0	0
2,283	301,267,373	5,092,176
4,813	271,212,094	7,350,774
9,234	405,375,097	20,339,914
299	19,692,375	74,031
743	27,192,615	994,707
249	6,948,501	237,532
18,316	1,092,424,874	38,486,508

ANNUITY		
No. of Certificates	Surrender Sums Participated	Annual Contributions
0	0	0
0	0	0
0	0	0
565	31,488,000	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
215	5,677,717	0
0	0	0
780	37,165,717	0

Transfers to or from Malaysian Register		
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	311,478
0	0	0
0	0	0
0	0	311,478

TOTAL		
No. of Certificates	Sums Participated	Annual Contributions
1,365	145,832,591	3,923,262
477	44,121,050	1,386,157
217	22,424,875	388,940
930	63,851,820	0
4,610	280,402,997	13,011,274
2,295	129,683,639	2,164,391
3,236	303,459,173	5,136,376
19,436	1,114,494,954	27,115,170
58,298	2,220,976,669	119,639,708
852	56,062,952	386,744
3,942	91,661,351	3,280,665
404	(294,924,230)	476,287
96,062	4,178,047,841	176,908,974

TOTAL		
No. of Certificates	Sums Participated	Annual Contributions
0	0	0
0	0	0
0	0	0
630	34,308,000	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
242	6,287,436	0
0	0	0
872	40,595,436	0

TABLE 40

TERMINATION ETC. OF LIABILITIES OR CONTRIBUTIONS - GROUP

Company	ORDINARY FAMILY		
	Death		Annual Contributions
	No. of Certificates	Sums Participated	
AIA AFG Takaful Berhad	0	0	0
AIA PUBLIC Takaful Bhd	0	1,910,190	0
AmFamily Takaful Berhad	0	130,000	0
Etiqa Takaful Berhad	0	36,425,675	38,675
Great Eastern Takaful Sdn Bhd	3	12,549,000	0
Hong Leong MSIG Takaful Bhd	0	7,326,360	240
HSBC Amanah Takaful (Malaysia) Sdn Bhd	0	5,148,347	0
MAA Takaful Berhad	0	1,781,562	258
Prudential BSN Takaful Berhad	283	10,931,849	0
Sun Life Malaysia Takaful Berhad	0	15,621,544	0
Syarikat Takaful Malaysia Berhad	0	0	0
Takaful Ikhlas Sdn Bhd	0	63,506,505	15,060
Grand Total	286	155,331,032	54,233

Company	Maturity		Annual Contributions
	No. of Certificates	Sums Participated	
AIA AFG Takaful Berhad	0	1,931,396	0
AIA PUBLIC Takaful Bhd	0	0	0
AmFamily Takaful Berhad	0	0	0
Etiqa Takaful Berhad	0	0	0
Great Eastern Takaful Sdn Bhd	0	0	0
Hong Leong MSIG Takaful Bhd	1	58,092,784	0
HSBC Amanah Takaful (Malaysia) Sdn Bhd	0	0	0
MAA Takaful Berhad	0	0	0
Prudential BSN Takaful Berhad	12,677	204,538,475	0
Sun Life Malaysia Takaful Berhad	0	0	0
Syarikat Takaful Malaysia Berhad	0	0	0
Takaful Ikhlas Sdn Bhd	0	946,087,007	435,144
Grand Total	12,678	1,210,649,662	435,144

Company	Other Causes		Annual Contributions
	No. of Certificates	Sums Participated	
AIA AFG Takaful Berhad	0	49,261,859	0
AIA PUBLIC Takaful Bhd	76	1,794,784,551	0
AmFamily Takaful Berhad	0	73,754,900	0
Etiqa Takaful Berhad	1,670	55,630,604,700	1,847,725
Great Eastern Takaful Sdn Bhd	1,597	8,598,855,792	0
Hong Leong MSIG Takaful Bhd	61	6,425,120,297	2,400
HSBC Amanah Takaful (Malaysia) Sdn Bhd	29	2,771,095,980	0
MAA Takaful Berhad	5	262,555,151	1,456,951
Prudential BSN Takaful Berhad	0	0	0
Sun Life Malaysia Takaful Berhad	4	1,031,683,547	0
Syarikat Takaful Malaysia Berhad	5,671	29,396,963,402	0
Takaful Ikhlas Sdn Bhd	106	18,498,897,950	464,820
Grand Total	9,219	124,533,578,129	3,771,896

Company	ORDINARY FAMILY		
	No. of Certificates	Surrender Sums Participated	Annual Contributions
AIA AFG Takaful Berhad	0	303,154,287	0
AIA PUBLIC Takaful Bhd	0	10,013,828	0
AmFamily Takaful Berhad	0	3,719,705	0
Etiqa Takaful Berhad	0	1,921,596,558	10,482,840
Great Eastern Takaful Sdn Bhd	210	9,075,000	0
Hong Leong MSIG Takaful Bhd	1	233,070,026	111,560
HSBC Amanah Takaful (Malaysia) Sdn Bhd	0	286,559,469	0
MAA Takaful Berhad	0	15,316,449	407
Prudential BSN Takaful Berhad	18,146	1,067,935,911	0
Sun Life Malaysia Takaful Berhad	0	216,450,670	0
Syarikat Takaful Malaysia Berhad	0	0	0
Takaful Ikhlas Sdn Bhd	0	2,764,003,807	594,420
Grand Total	18,357	6,830,895,710	11,189,227

Company	Retakaful Accepted		
	No. of Certificates	Sums Participated	Annual Contributions
AIA AFG Takaful Berhad	0	0	0
AIA PUBLIC Takaful Bhd	0	12,440,899	2,048
AmFamily Takaful Berhad	0	0	0
Etiqa Takaful Berhad	0	0	0
Great Eastern Takaful Sdn Bhd	0	0	0
Hong Leong MSIG Takaful Bhd	0	0	0
HSBC Amanah Takaful (Malaysia) Sdn Bhd	0	0	0
MAA Takaful Berhad	0	0	0
Prudential BSN Takaful Berhad	0	0	0
Sun Life Malaysia Takaful Berhad	0	0	0
Syarikat Takaful Malaysia Berhad	0	0	0
Takaful Ikhlas Sdn Bhd	0	0	0
Grand Total	0	12,440,899	2,048

Company	TOTAL		
	No. of Certificates	Sums Participated	Annual Contributions
AIA AFG Takaful Berhad	0	354,347,542	0
AIA PUBLIC Takaful Bhd	76	1,819,149,468	2,048
AmFamily Takaful Berhad	0	77,604,605	0
Etiqa Takaful Berhad	1,670	57,588,626,933	12,369,240
Great Eastern Takaful Sdn Bhd	1,810	8,620,479,792	0
Hong Leong MSIG Takaful Bhd	63	6,723,609,467	114,200
HSBC Amanah Takaful (Malaysia) Sdn Bhd	29	3,062,803,796	0
MAA Takaful Berhad	5	279,653,162	1,457,616
Prudential BSN Takaful Berhad	31,106	1,283,406,235	0
Sun Life Malaysia Takaful Berhad	4	1,263,755,761	0
Syarikat Takaful Malaysia Berhad	5,671	29,396,963,402	0
Takaful Ikhlas Sdn Bhd	106	22,272,495,269	1,509,444
Grand Total	40,540	132,742,895,432	15,452,548

TABLE 41

CERTIFICATES IN FORCE AT END OF YEAR - INDIVIDUAL

Company	ORDINARY FAMILY		
	No. of Certificates	Endowment Sums Participated	Annual Contributions
AIA AFG Takaful Berhad	3,072	289,169,504	15,008,697
AIA PUBLIC Takaful Bhd	0	0	0
AmFamily Takaful Berhad	0	0	0
Etiqa Takaful Berhad	405,577	20,823,278,784	433,453,792
Great Eastern Takaful Sdn Bhd	0	0	0
Hong Leong MSIG Takaful Bhd	289	5,115,042	469,021
HSBC Amanah Takaful (Malaysia) Sdn Bhd	23,671	2,432,195,990	71,157,814
MAA Takaful Berhad	12	479,332	18,415
Prudential BSN Takaful Berhad	1,051	240,182,871	2,449,107
Sun Life Malaysia Takaful Berhad	0	0	0
Syarikat Takaful Malaysia Berhad	232,241	694,000,648	93,337,220
Takaful Ikhlas Sdn Bhd	233,090	8,359,992,501	190,944,208
Grand Total	899,003	32,844,414,672	806,838,274

Company	No. of Certificates	Temporary	
		Sums Participated	Annual Contributions
AIA AFG Takaful Berhad	20,388	656,780,000	19,976,446
AIA PUBLIC Takaful Bhd	0	0	0
AmFamily Takaful Berhad	265	143,550,808	830,475
Etiqa Takaful Berhad	1,594,739	114,281,696,610	1,300,008
Great Eastern Takaful Sdn Bhd	86,000	1,504,935,284	50,846,652
Hong Leong MSIG Takaful Bhd	41	5,602,863	70,812
HSBC Amanah Takaful (Malaysia) Sdn Bhd	737	257,579,897	0
MAA Takaful Berhad	0	0	0
Prudential BSN Takaful Berhad	699	6,990,000	353,356
Sun Life Malaysia Takaful Berhad	20,323	695,791,906	15,491,891
Syarikat Takaful Malaysia Berhad	391,732	31,107,170,487	0
Takaful Ikhlas Sdn Bhd	958	167,530,993	0
Grand Total	2,115,882	148,827,628,848	88,869,640

Company	No. of Certificates	Medical & Health	
		Sums Participated	Annual Contributions
AIA AFG Takaful Berhad	5,571	21,123,920	6,742,569
AIA PUBLIC Takaful Bhd	0	0	0
AmFamily Takaful Berhad	0	0	0
Etiqa Takaful Berhad	415	0	162,165
Great Eastern Takaful Sdn Bhd	0	0	0
Hong Leong MSIG Takaful Bhd	0	0	0
HSBC Amanah Takaful (Malaysia) Sdn Bhd	0	0	0
MAA Takaful Berhad	0	0	0
Prudential BSN Takaful Berhad	39,212	196,060,000	34,148,687
Sun Life Malaysia Takaful Berhad	0	0	0
Syarikat Takaful Malaysia Berhad	56,829	418,705,500	37,590,705
Takaful Ikhlas Sdn Bhd	3,387	154,910,000	2,689,278
Grand Total	105,414	790,799,420	81,333,404

INVESTMENT LINKED		
Endowment		
No. of Certificates	Sums Participated	Annual Contributions
9,974	1,275,569,787	31,802,491
863	80,838,313	1,669,898
1,423	80,489,318	2,007,119
0	0	0
32,346	2,228,136,692	78,098,302
13,651	595,622,844	10,373,268
15,295	2,023,456,857	32,395,827
112	13,900,001	236,576
121,332	7,469,809,563	191,315,574
450,356	16,190,549,079	165,463,434
17,544	850,554,515	28,043,143
25,122	713,636,705	35,408,396
688,018	31,522,563,674	576,814,028

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
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
20,849	990,600,000	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
8,479	388,222,510	0
0	0	0
29,328	1,378,822,510	0

TABLE 41

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

Company	ORDINARY FAMILY		
	No. of Certificates	Other Plans Sums Participated	Annual Contributions
AIA AFG Takaful Berhad	0	0	0
AIA PUBLIC Takaful Bhd	0	0	0
AmFamily Takaful Berhad	35,009	250,632,210	352,886
Etiqa Takaful Berhad	0	0	0
Great Eastern Takaful Sdn Bhd	0	0	0
Hong Leong MSIG Takaful Bhd	0	0	0
HSBC Amanah Takaful (Malaysia) Sdn Bhd	0	0	0
MAA Takaful Berhad	0	0	0
Prudential BSN Takaful Berhad	0	0	0
Sun Life Malaysia Takaful Berhad	0	0	0
Syarikat Takaful Malaysia Berhad	0	0	0
Takaful Ikhlas Sdn Bhd	0	0	0
Grand Total	35,009	250,632,210	352,886

Company	No. of Certificates	Riders Sums Participated	Annual Contributions
AIA AFG Takaful Berhad	0	10,031,936	13,523,494
AIA PUBLIC Takaful Bhd	0	0	0
AmFamily Takaful Berhad	0	2,179,566	122,673
Etiqa Takaful Berhad	0	1,919,334,885	97,966,732
Great Eastern Takaful Sdn Bhd	0	317,875,141	2,869,702
Hong Leong MSIG Takaful Bhd	0	5,368,578	70,037
HSBC Amanah Takaful (Malaysia) Sdn Bhd	0	0	0
MAA Takaful Berhad	0	214,567	12,591
Prudential BSN Takaful Berhad	0	0	45,142
Sun Life Malaysia Takaful Berhad	0	165,545,361	6,397,250
Syarikat Takaful Malaysia Berhad	0	82,392,400	947,888
Takaful Ikhlas Sdn Bhd	0	9,312,738,227	82,623,445
Grand Total	0	11,815,680,661	204,578,954

Company	No. of Certificates	TOTAL Sums Participated	Annual Contributions
AIA AFG Takaful Berhad	29,031	977,105,360	55,251,206
AIA PUBLIC Takaful Bhd	0	0	0
AmFamily Takaful Berhad	35,274	396,362,584	1,306,034
Etiqa Takaful Berhad	2,000,731	137,024,310,279	532,882,697
Great Eastern Takaful Sdn Bhd	86,000	1,822,810,425	53,716,354
Hong Leong MSIG Takaful Bhd	330	16,086,483	609,870
HSBC Amanah Takaful (Malaysia) Sdn Bhd	24,408	2,689,775,887	71,157,814
MAA Takaful Berhad	12	693,899	31,006
Prudential BSN Takaful Berhad	40,962	443,232,871	36,996,292
Sun Life Malaysia Takaful Berhad	20,323	861,337,267	21,889,141
Syarikat Takaful Malaysia Berhad	680,802	32,302,269,035	131,875,813
Takaful Ikhlas Sdn Bhd	237,435	17,995,171,721	276,256,931
Grand Total	3,155,308	194,529,155,811	1,181,973,158

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
1,226	144,546,632	3,620,955
0	0	0
0	0	0
0	0	0
0	0	0
1,226	144,546,632	3,620,955

Riders		
No. of Certificates	Sums Participated	Annual Contributions
0	23,931,000	0
0	0	0
0	22,381,126	150,849
0	0	0
0	0	0
0	11,936,909	861,134
0	0	0
0	5,985,306	708,433
0	399,887,000	0
0	3,027,058,668	721,889,777
0	3,407,136	0
0	0	0
0	3,494,587,145	723,610,193

TOTAL		
No. of Certificates	Sums Participated	Annual Contributions
9,974	1,299,500,787	31,802,491
863	80,838,313	1,669,898
1,423	102,870,444	2,157,968
0	0	0
32,346	2,228,136,692	78,098,302
13,651	607,559,753	11,234,402
15,295	2,023,456,857	32,395,827
1,338	164,431,939	4,565,964
121,332	7,869,696,563	191,315,574
450,356	19,217,607,747	887,353,211
17,544	853,961,651	28,043,143
25,122	713,636,705	35,408,396
689,244	35,161,697,451	1,304,045,176

TOTAL		
No. of Certificates	Sums Participated	Annual Contributions
0	0	0
0	0	0
0	0	0
20,849	990,600,000	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
8,479	388,222,510	0
0	0	0
29,328	1,378,822,510	0

TABLE 42

CERTIFICATES IN FORCE AT END OF YEAR - GROUP

Company	ORDINARY FAMILY		
	No. of Certificates	Endowment Sums Participated	Annual Contributions
AIA AFG Takaful Berhad	0	0	0
AIA PUBLIC Takaful Bhd	0	0	0
AmFamily Takaful Berhad	0	0	0
Etiqa Takaful Berhad	429	11,247,180,000	134,205,240
Great Eastern Takaful Sdn Bhd	0	0	0
Hong Leong MSIG Takaful Bhd	0	0	0
HSBC Amanah Takaful (Malaysia) Sdn Bhd	0	0	0
MAA Takaful Berhad	4	80,747,500	774,499
Prudential BSN Takaful Berhad	0	0	0
Sun Life Malaysia Takaful Berhad	0	0	0
Syarikat Takaful Malaysia Berhad	0	0	0
Takaful Ikhlas Sdn Bhd	157	875,446,000	8,866,920
Grand Total	590	12,203,373,500	143,846,659

Company	No. of Certificates	Temporary	
		Sums Participated	Annual Contributions
AIA AFG Takaful Berhad	4	2,723,960,978	0
AIA PUBLIC Takaful Bhd	4	3,888,285,528	0
AmFamily Takaful Berhad	5	2,207,550,180	0
Etiqa Takaful Berhad	716	10,979,158,553	0
Great Eastern Takaful Sdn Bhd	37,328	11,445,494,322	0
Hong Leong MSIG Takaful Bhd	64	8,095,982,596	2,017,410
HSBC Amanah Takaful (Malaysia) Sdn Bhd	39	42,618,976,542	0
MAA Takaful Berhad	30	2,746,740,664	30,368
Prudential BSN Takaful Berhad	230,982	15,300,291,939	0
Sun Life Malaysia Takaful Berhad	49	18,336,952,926	0
Syarikat Takaful Malaysia Berhad	15,404	49,927,116,929	0
Takaful Ikhlas Sdn Bhd	694	38,554,561,459	0
Grand Total	285,319	206,825,072,616	2,047,778

Company	No. of Certificates	Medical & Health	
		Sums Participated	Annual Contributions
AIA AFG Takaful Berhad	0	0	0
AIA PUBLIC Takaful Bhd	133	0	0
AmFamily Takaful Berhad	0	0	0
Etiqa Takaful Berhad	279	0	0
Great Eastern Takaful Sdn Bhd	0	0	0
Hong Leong MSIG Takaful Bhd	0	0	0
HSBC Amanah Takaful (Malaysia) Sdn Bhd	0	0	0
MAA Takaful Berhad	0	0	0
Prudential BSN Takaful Berhad	0	0	0
Sun Life Malaysia Takaful Berhad	1	0	0
Syarikat Takaful Malaysia Berhad	877	0	0
Takaful Ikhlas Sdn Bhd	186	1,068,850,000	0
Grand Total	1,476	1,068,850,000	0

Company	ORDINARY FAMILY		
	No. of Certificates	Other Plans Sums Participated	Annual Contributions
AIA AFG Takaful Berhad	0	0	0
AIA PUBLIC Takaful Bhd	79	5,371,810,024	0
AmFamily Takaful Berhad	0	0	0
Etiqa Takaful Berhad	0	0	0
Great Eastern Takaful Sdn Bhd	0	0	0
Hong Leong MSIG Takaful Bhd	0	0	0
HSBC Amanah Takaful (Malaysia) Sdn Bhd	0	0	0
MAA Takaful Berhad	0	0	0
Prudential BSN Takaful Berhad	0	0	0
Sun Life Malaysia Takaful Berhad	2	35,475,000	0
Syarikat Takaful Malaysia Berhad	0	0	0
Takaful Ikhlas Sdn Bhd	0	0	0
Grand Total	81	5,407,285,024	0

Company	Riders & Retakaful Accepted		
	No. of Certificates	Sums Participated	Annual Contributions
AIA AFG Takaful Berhad	0	0	0
AIA PUBLIC Takaful Bhd	1	13,910,847,712	192,819
AmFamily Takaful Berhad	0	0	0
Etiqa Takaful Berhad	0	0	0
Great Eastern Takaful Sdn Bhd	0	0	0
Hong Leong MSIG Takaful Bhd	0	3,547,101,094	0
HSBC Amanah Takaful (Malaysia) Sdn Bhd	0	0	0
MAA Takaful Berhad	0	87,500,500	217,780
Prudential BSN Takaful Berhad	0	0	0
Sun Life Malaysia Takaful Berhad	0	22,460,000	0
Syarikat Takaful Malaysia Berhad	0	0	0
Takaful Ikhlas Sdn Bhd	0	2,758,303,150	0
Grand Total	0	20,326,212,456	410,599

Company	TOTAL		
	No. of Certificates	Sums Participated	Annual Contributions
AIA AFG Takaful Berhad	4	2,723,960,978	0
AIA PUBLIC Takaful Bhd	217	23,170,943,264	192,819
AmFamily Takaful Berhad	5	2,207,550,180	0
Etiqa Takaful Berhad	1,424	22,226,338,553	134,205,240
Great Eastern Takaful Sdn Bhd	37,328	11,445,494,322	0
Hong Leong MSIG Takaful Bhd	64	11,643,083,690	2,017,410
HSBC Amanah Takaful (Malaysia) Sdn Bhd	39	42,618,976,542	0
MAA Takaful Berhad	34	2,914,988,664	1,022,647
Prudential BSN Takaful Berhad	230,982	15,300,291,939	0
Sun Life Malaysia Takaful Berhad	52	18,394,887,926	0
Syarikat Takaful Malaysia Berhad	16,281	49,927,116,929	0
Takaful Ikhlas Sdn Bhd	1,037	43,257,160,609	8,866,920
Grand Total	287,467	245,830,793,596	146,305,036

INDUSTRY CONTACTS

GENERAL

ACE Jerneh Insurance Berhad 9827-A
12th Floor, Wisma ACE Jerneh
38, Jalan Sultan Ismail, 50250 Kuala Lumpur
Tel : 6 03 2058 3000
Fax : 6 03 2058 3333
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
No 9, Jalan PJS 8/9
46150 Petaling Jaya, Selangor
Tel : 6 03 4047 8000
Fax : 6 03 4043 8680
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 2031 7282
www.axa.com.my

Berjaya Sompo 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.berjaysompo.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 2715 1332
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 2034 9888
Fax : 6 03 2694 5758
www.mpib.com.my

Tune Insurance Malaysia Berhad 30686-K
Level 9, PNB Damansara
No 19, Lorong Dungun
Damansara Heights
50490, Kuala Lumpur
Tel : 6 03 2087 9000
Fax : 6 03 2094 1366
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 2619 9000
Fax : 6 03 2693 2893
www.uniasia-general.com.my

COMPOSITE

AIA 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

MCIS Zurich Insurance Berhad 435318-U

Wisma MCIS Zurich
Jalan Barat
46200 Petaling Jaya, Selangor
Tel : 6 03 7955 2577
Fax : 6 03 7957 4780
www.mcis.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

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

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

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
www.amtakaful.com.my

Great Eastern Takaful Berhad

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

Prudential BSN Takaful Berhad 740651-H

Level 8A, Menara Prudential
No. 10, Jalan Sultan Ismail
50250 Kuala Lumpur
Tel : 6 03 2053 7188
Fax : 6 03 2026 7688
www.prubsn.com.my

AIA Public Takaful Berhad 924363-W

Level 14, Menara AIA
No. 99, Jalan Ampang
50450 Kuala Lumpur
Tel : 6 03 2037 1333
Fax : 6 03 2056 3690
www.aiapublic.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

Syarikat Takaful Malaysia Berhad 131646-K

26th Floor, Annexe Block
Menara Takaful Malaysia
No. 4, Jalan Sultan Sulaiman
50000 Kuala Lumpur
Tel : 6 03 22681984
Fax : 6 03 2274 1464
www.takaful-malaysia.com.my

Sun Life 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.sunlifemalaysia.com

HSBC Amanah Takaful (Malaysia) Sdn Bhd

731530-M
8th - 9th Floor, North Tower
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50100 Kuala Lumpur
Tel : 1800 88 9659
Fax : 6 03 2031 0833
www.takaful.hsbcamanah.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 9696
Fax : 6 03 2723 9998
www.takaful-ikhlas.com.my

Etika Takaful Berhad 266243-D

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

MAA Takaful Berhad 731996-H

4th Floor
566, Jalan Ipoh
51200 Kuala Lumpur
Tel : 6 03 6287 6666
Fax : 6 03 6259 0088
www.maataakaful.com.my

INDUSTRY CONTACTS (cont'd)

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 3698
www.axa.com.my

Sun Life Assurance Bhd
197499-U
Level 11, No. 338
Jalan Tuanku Abdul Rahman
50100 Kuala Lumpur
Tel : 6 03 2612 3600
Fax : 6 03 2698 7035
www.sunlifemalaysia.com

Manulife Insurance Berhad
814942-M
12th Floor, Menara Manulife
6, Jalan Gelenggang, Damansara Heights
50490 Kuala Lumpur
Tel : 6 03 2719 9228
Fax : 6 03 2094 7654
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.greatasteamlife.com

Tokio Marine Life Insurance Malaysia Bhd
457556-X
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
50470 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
16, Jalan Tun Tan Siew Sin
50050 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
Menara Takaful Malaysia
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

