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# Statistical Yearbook

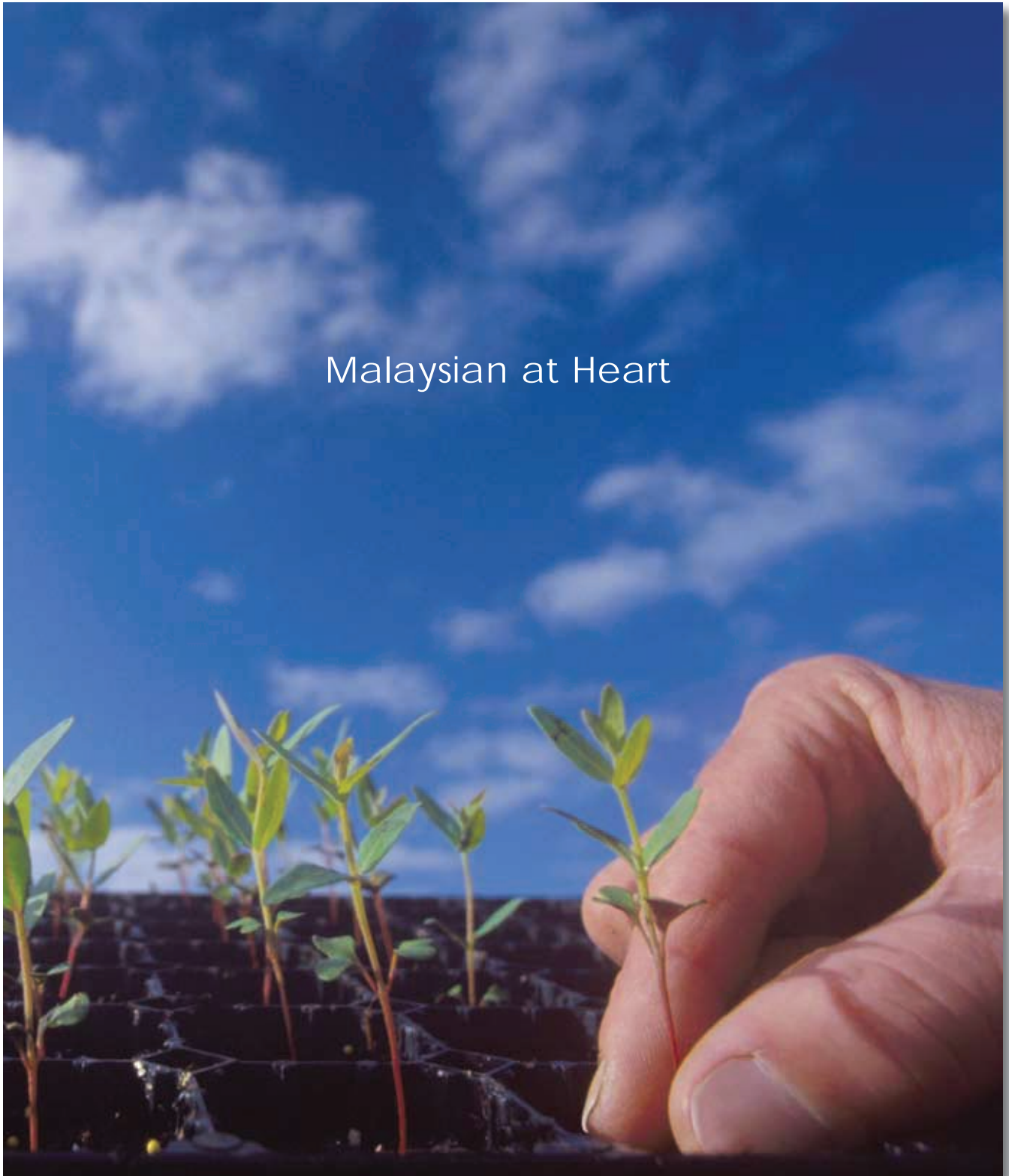
General Insurance & Takaful

Financial Year 2014



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 tenth edition represents the industry statistics as at Financial Year End of 2014. The ISM Statistical Yearbook provides comprehensive data on the financial performance of the Malaysian insurance and takaful industry. It can also be useful for a better understanding 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 insurance industry prospects.



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## KEY ECONOMIC INDICATORS

	2011	2012	2013	2014 <sup>1</sup>	2015 <sup>2</sup>
<b>Malaysia – Key Economic Indicators</b>					
Population (million persons)	29.0	29.3	29.7	30.1	30.5
Labour force (million persons)	12.6	12.9	13.2	13.6	14.1
Employment (million persons)	12.3	12.5	12.8	13.1	13.6
Unemployment (% of labour force)	3.1	3.2	3.1	3.1	3.2
	2011	2012	2013	2014 <sup>1</sup>	2015 <sup>2</sup>
<b>National Product (RM mil)</b>					
Gross Domestic Product (GDP)	885,339	941,949	986,733	1,070,008	n.a.
Current price	711,760	751,934	787,611	832,773	876,446
Constant 2005 price					
Gross National Income (GNI)	863,533	905,899	952,607	1,049,538	1,148,003
Current price	667,303	693,570	730,485	786,384	840,229
Constant 2005 price	35.8	33.1	31.5	31.2	n.a.
Savings (% of GNI)					
	2011	2012	2013	2014 <sup>1</sup>	2015 <sup>2</sup>
<b>Balance of Payments (RM mil)<sup>3</sup></b>					
Goods (net)	151,565	125,190	108,230	113,443	109,779
Exports	699,559	703,210	700,335	n.a.	n.a.
Imports	547,968	577,508	610,931	n.a.	n.a.
Services (net)	(6,272)	(16,210)	(16,693)	(6,334)	n.a.
Primary Income (net)	(21,806)	(36,050)	(34,126)	(14,157)	n.a.
Current account balance (net)	102,426	54,460	39,907	35,845	n.a.
Current account balance (% of GNI)	11.9	6.0	4.2	7.1	n.a.
<b>Price Indices &amp; Banking</b>					
Consumer Price Index <sup>4</sup> (% p.a.)	3.2	1.6	2.1	3.3	n.a.
Commercial banks base lending rate <sup>5</sup> (average rates as at end-year, %)	6.5	6.5	6.5	6.6	n.a.

### Notes:

<sup>1</sup> Estimate figure.

<sup>2</sup> Forecast.

<sup>3</sup> Year 2014 figures is from January to June 2014.

<sup>4</sup> Year 2014 figures is from January to August 2014.

<sup>5</sup> Year 2014 - Average rates from January to July 2014.

n.a. not available

### Source:

1. Economic Reports 2014/2015, Treasury Malaysia, Ministry of Finance

2. Department of Statistics, Jabatan Perangkaan Negara

3. Economic Planning Unit

## COMPANY FINANCIAL YEAR END DATE

GENERAL INSURANCE	Abbreviations	Financial Year End 2014
ACE Jerneh Insurance Berhad	ACE JERNEH	31-Dec-14
AIA Bhd	AIA	30-Nov-14
AIG Malaysia Insurance Berhad	AIG	31-Dec-14
Allianz General Insurance Company (Malaysia) Berhad	ALLIANZ GENERAL	31-Dec-14
AmGeneral Insurance Berhad	AMGENERAL	31-Mar-14
AXA Affin General Insurance Berhad	AXA	31-Dec-14
Berjaya Sompo Insurance Berhad	BERJAYA	31-Dec-14
Etiqa Insurance Berhad	ETIQA	31-Dec-14
Lonpac Insurance Bhd	LONPAC	31-Dec-14
MCIS Insurance Berhad	MCIS	31-Dec-14
MSIG Insurance (Malaysia) Bhd	MSIG	31-Dec-14
Multi-Purpose Insurans Bhd	MULTI-PURPOSE	31-Dec-14
Overseas Assurance Corporation (Malaysia) Berhad	OAC	31-Dec-14
Pacific & Orient Insurance Co. Berhad	P & O	30-Sep-14
Pacific Insurance Berhad (The)	PACIFIC	31-Dec-14
Progressive Insurance Bhd	PROGRESSIVE	31-Dec-14
Prudential Assurance Malaysia Bhd	PRUDENTIAL	31-Dec-14
QBE Insurance (Malaysia) Berhad	QBE	31-Dec-14
RHB Insurance Berhad	RHB	31-Dec-14
Tokio Marine Insurans (Malaysia) Berhad	TOKIO MARINE	31-Dec-14
Tune Insurance Malaysia Berhad	TUNE	31-Dec-14
UNI.Asia General Insurance Berhad	UNI.ASIA GENERAL	31-Dec-14
Zurich Insurance Malaysia Berhad	ZURICH	31-Dec-14

TAKAFUL OPERATORS	Abbreviations	Financial Year End 2014
AIA AFG Takaful Berhad	AIA AFG	30-Nov-14
AIA PUBLIC Takaful Bhd	AIA PUBLIC	30-Nov-14
AmMetLife Takaful Berhad	AMMETLIFE	31-Mar-14
Etiqa Takaful Berhad	ETIQA TAKAFUL	31-Dec-14
Great Eastern Takaful Berhad	GE TAKAFUL	31-Dec-14
Hong Leong MSIG Takaful Berhad	HLMSIG TAKAFUL	30-Jun-14
HSBC Amanah Takaful (Malaysia) Berhad	HSBC AMANAH TAKAFUL	31-Dec-14
MAA Takaful Berhad	MAA TAKAFUL	31-Dec-14
Prudential BSN Takaful Berhad	PRU BSN TAKAFUL	31-Dec-14
Sun Life Malaysia Takaful Berhad	SUN LIFE MALAYSIA	31-Dec-14
Syarikat Takaful Malaysia Berhad	STMB	31-Dec-14
Takaful Ikhlas Berhad	TAKAFUL IKHLAS	31-Mar-14

### Notes:

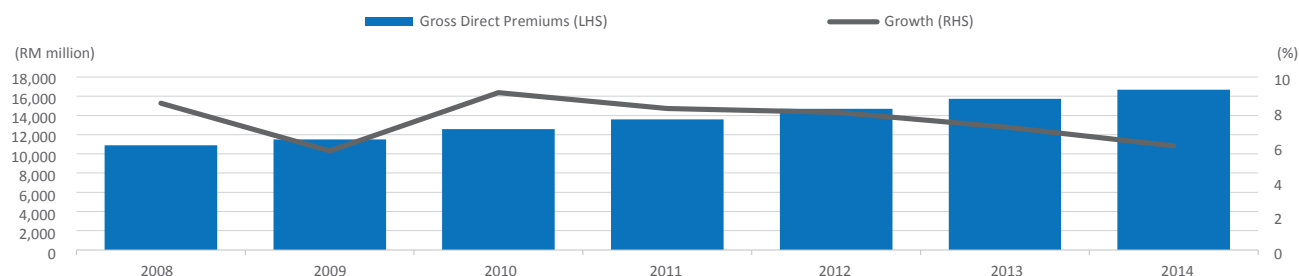
- MCIS Zurich Insurance Berhad
  - Changed company name to MCIS Insurance Berhad
  - Revised their FYE period from June 2014 to December 2014
- Uni.Asia General Insurance Berhad revised FYE period from March 2014 to December 2014
- Figures for AIA AFG Takaful Berhad are from December 2013 to February 2014 only
- AmFamily Takaful Berhad has changed company name to AmMetLife Takaful Berhad

# INSURANCE AND TAKAFUL REPORT BY FITCH RATINGS

## GENERAL INSURANCE

### Growth

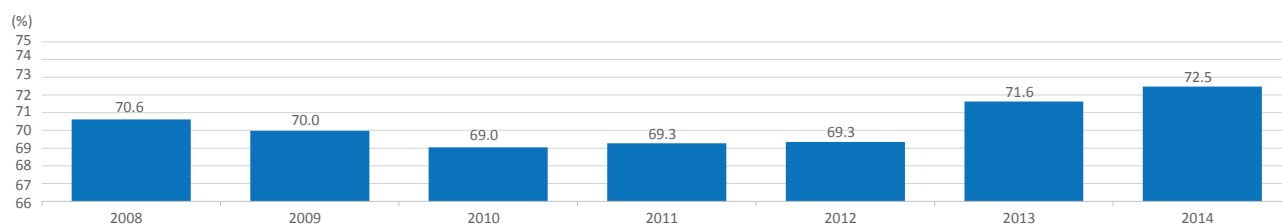
#### Malaysia's General Insurance Gross Direct Premiums and Growth



Source: ISM

Malaysia's general insurance sector maintained its steady growth in 2014, in line with the country's stable economic expansion. Total general insurance gross direct premiums (GDP) grew by 6.0% to RM16.7 billion in 2014 from RM15.7 billion in 2013 while net written premiums (NWP) recorded a growth of 7.1% in 2014 to RM12.4 billion as insurers retained more risks underwritten. The sector's overall risk retention ratio edged up slightly to 72.5% in 2014 from 71.6% in 2013. Despite the sector's higher risk retention, the risks ceded for contractor's all risks and engineering class and marine, aviation and transit (MAT) businesses remained high due to the limited capacity of Malaysian general insurers.

#### General Insurance Sector's Retention Ratio

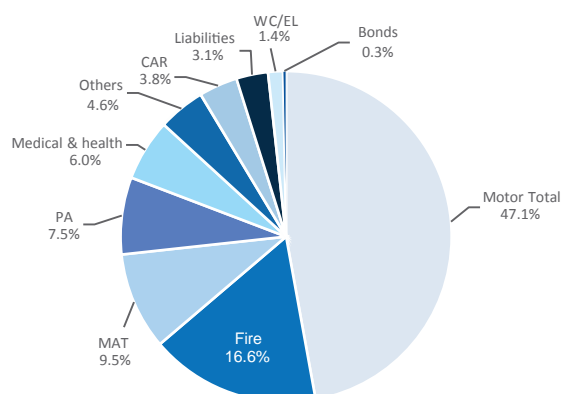


Note: Retention ratio is calculated based on Net Premiums to Gross Written Premiums

Source: ISM

Liabilities, medical & health insurance (MHI) and MAT were the key growth drivers for the sector in 2014. GDP from liabilities and medical & health grew by 11.3% and 9.7% respectively while MAT registered a favourable premium growth of 9.1% in 2014. On the other hand, GDP in other classes registered a modest growth that ranged between 3% and 8% in 2014.

#### Breakdown of General Insurance Gross Direct Premiums in 2014



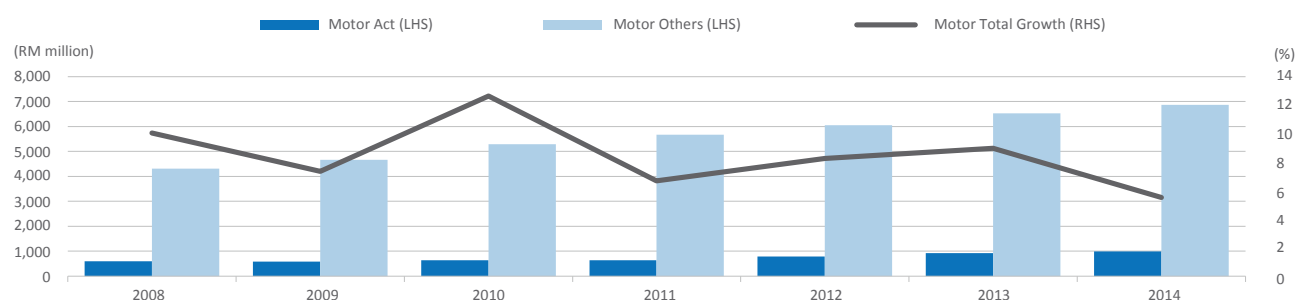
Source: ISM



Motor insurance class remained the largest class of insurance business in the general insurance industry in 2014. It constituted about 47% of the industry's total gross direct premiums in 2014, supported by stable premium growth. Compulsory motor line ("Motor Act") represented 12.5% of total motor gross direct premiums written in 2014 and the remainder was derived from non-compulsory motor class.

In line with previous years, fire insurance retained its second position of the largest class of insurance business (16.6%), followed by the MAT classes (9.5%). Given the low penetration and rising awareness of insurance, Fitch believes the market weight of other non-motor businesses including liabilities, medical & health and personal accident is likely to increase in the medium to long term.

### Motor Insurance: Gross Direct Premiums and Growth

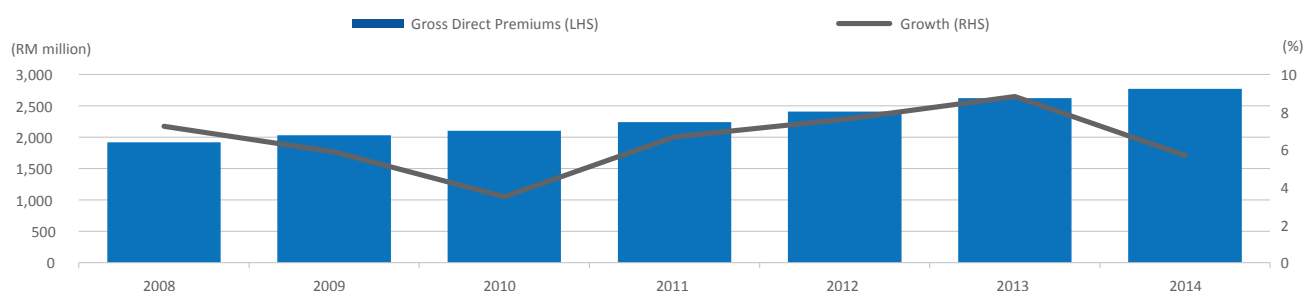


Source: ISM

The total motor class reported a modest growth of 5.5% in terms of GDP in 2014, primarily due to lower growth in sales of motor vehicles along with gradual adjustment of the pricing rates for motor insurance premiums. Stable private consumption and further upward revision of motor tariff rates in February 2015 are expected to further support the growth of GDP in motor class but unlikely to translate into higher profitability for Motor Act business due to poor claim experience.

The present tariff-pricing structure continued to support general insurers' growth in fire class over the last three years. Growth in fire premiums dropped to 5.7% in 2014 from 8.8% in 2013 due to lower public and household consumption. Nevertheless, Fitch believes that the growth in fire class will pick up and remain steady in the near term as higher disposable income will underpin domestic demand for motor and fire insurance policies. However, if tariff pricing is fully deregulated, fire premiums are likely to decline as a result of competitive pricing.

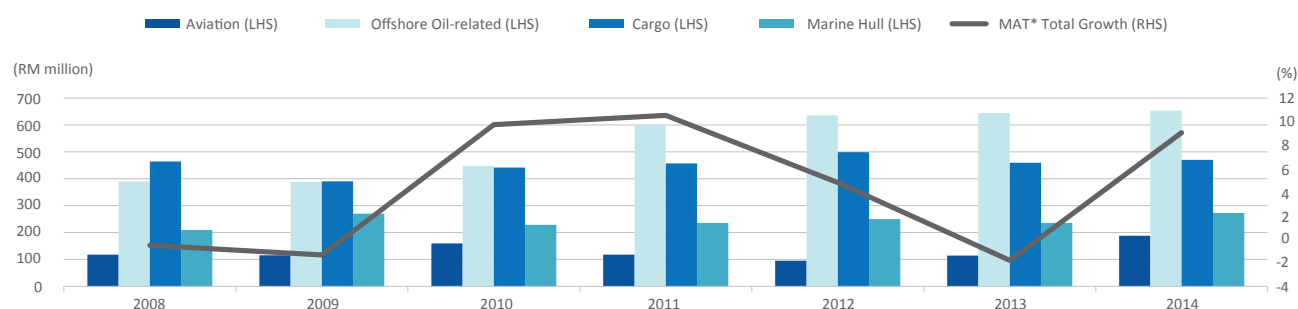
### Fire Insurance: Gross Direct Premiums and Growth



Source: ISM

GDP from MAT class recorded favourable growth of 9.1% in 2014 in contrast to a decline of 1.8% in 2013. MAT's contribution to total GDPs of the domestic insurance was 9.5% in 2014. Growth in Malaysian external sector's global trade activity has largely benefited the premium growth in the MAT sector in 2014, despite soft premium pricing condition in marine-related lines caused by abundant market capacity and heightened competition.

## MAT\* Insurance: Gross Direct Premiums and Growth



\*MAT = Marine, Aviation and Transit

Source: ISM

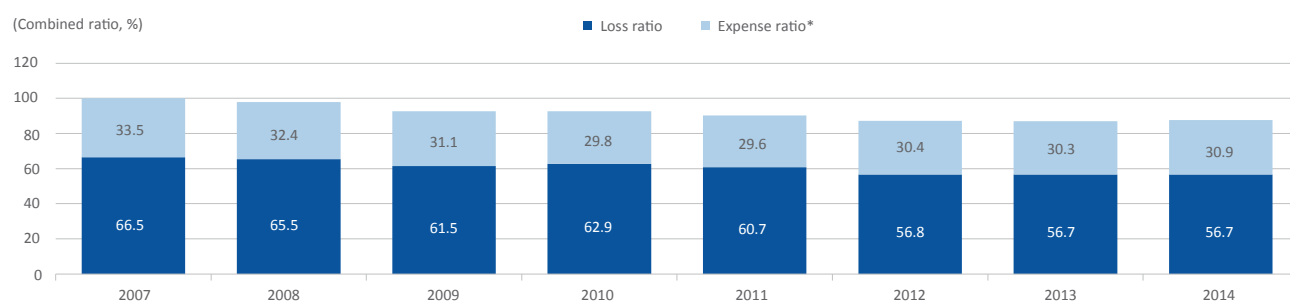
Malaysian insurers are generally constrained by underwriting capacity and inclined to cede large and specialized MAT business risks through treaty and facultative reinsurance. The net retention ratio for aviation and offshore oil-related business was only about 1.4% and 2.2% in 2014 respectively. Cargo's retention ratio was 61.6% while marine hull stood at 17.8% in 2014.

Fitch believes Malaysia's growing trading activities will continue to fuel growth in MAT class in the medium to long term but will remain constrained by soft premium rates in marine-related lines.

## Underwriting Performance

The general insurance sector's underwriting result remained relatively stable in 2014. The slight increase in management and commission expenses lifted the combined ratio marginally to 87.6% in 2014 from 86.9% in 2013. The loss ratio on incurred basis after the inclusion of IBNR ("Incurred But Not Reported") and PRAD ("Provision of Risk Margin for Adverse Deviation") was kept stable at 56.7% in both 2014 and 2013. The loss ratio on paid basis dropped to 53.2% from 54.6% as a result of lower claims payouts in total motor, fire and liabilities class.

### Underwriting Performance of General Insurance

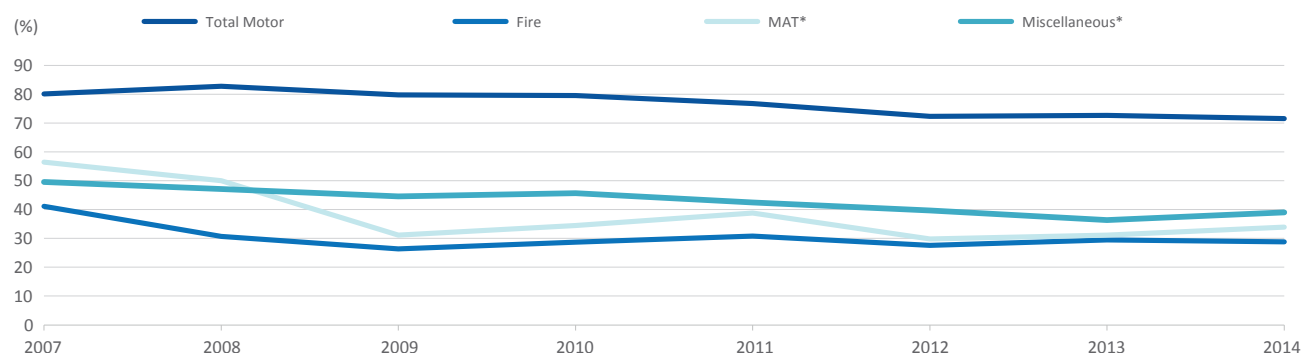


\*Expense ratio is based on net earned premiums

Source: ISM

Insurers' management expense ratio remained stable in 2014, albeit slightly higher. Management expense to net earned premiums increased moderately to 20.5% in 2014 from 20.0% in 2013 while commission cost edged up slightly. The overall expense ratio which includes commission and management expenses stood at 30.9% in 2014 (2013: 30.3%). Despite the small increase, Fitch believes insurers' stable cost structure will remain manageable and consistently supports the sector's bottom-line profitability in the near term.

## Loss Ratio by Major Class of Business



\*MAT = Marine, aviation and transit

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

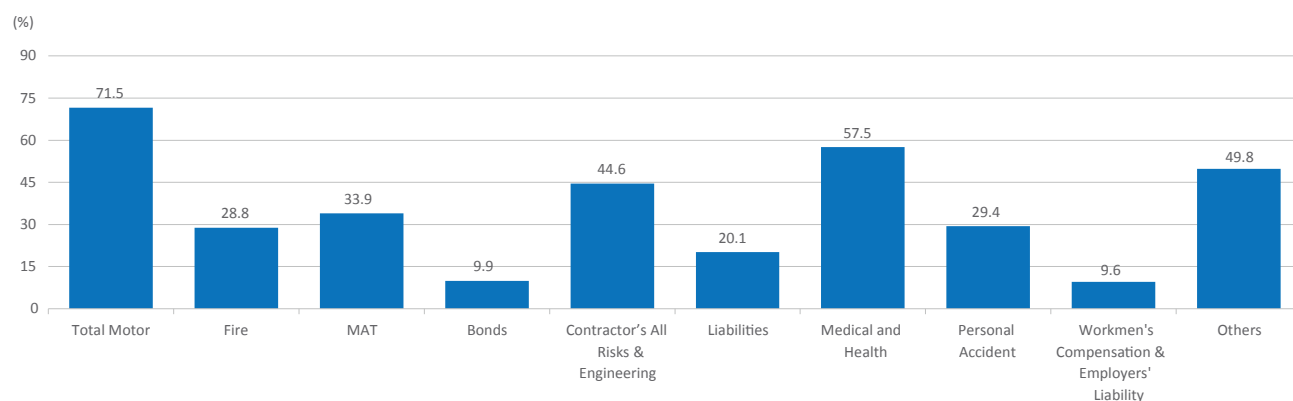
Source: ISM

The loss ratio for MAT class increased by 2.8% to 33.9% in 2014, primarily due to higher loss experience from aviation and cargo, notwithstanding the release of loss reserves from marine hull and cargo business class. The claims exposure from the two airplane mishaps in 2014 is expected to be manageable for the sector, given that most general insurers tend to cede most of the aviation-related risks to international reinsurers. Overall profitability for the MAT class remained stable, although the combined ratio moved up slightly to 54.8% in 2014 from 52.6% in 2013. This is partially contributed by higher management expenses in MAT class, offset by lower net commission costs.

While higher risk retention in medical & health insurance (MHI) has contributed to top-line growth, MHI's combined ratio climbed to 86.4% in 2014 from 78.4% in 2013 as a result of higher commission costs and less favourable claims experience.

Fire insurers' underwriting gains remained steady, underpinned by the existing tariff-pricing structure and absence of major catastrophes except seasonal floods. Loss ratio of the fire class was kept at 28.6% on average over the last five years and the combined ratio was well-maintained at 53.8% in both 2014 and 2013. The flood claims from some affected Malaysian states in December 2014 are still ongoing but Fitch does not anticipate the underwriting results in fire class to deteriorate significantly. Most of the flood-affected areas are sub-urban districts that are not adequately insured and standard fire insurance policies typically purchased by consumers do not automatically cover flood damages which further lower the scope of claims.

## General Insurance's Loss Ratios by Class of Business 2014



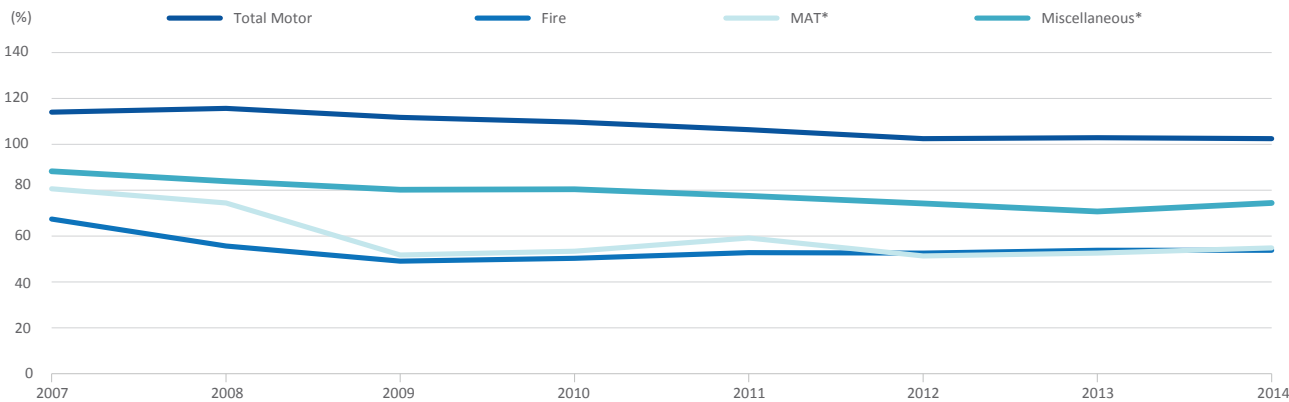
Source: ISM

Higher compensation for bodily injuries and property damages, increasing medical costs, along with rising accident rates, vehicle thefts and fraudulent claims continued to undermine the loss ratio of Motor Act business. The combined ratio for Motor Act business further escalated to 252.7% in 2014 from 234.1% in 2013. Loss ratio for Motor Act business increased to 221.4% in 2014 from 203.6% while commission expenses went up by 0.3% to 10.8% in 2014.

Motor insurers’ underwriting profitability is likely to be strained by continued losses from Motor Act business in the near term although premium rates have been upwardly adjusted since 2012. The underwriting losses in total motor business class have been reduced due to the healthy performance from non-compulsory motor insurance (“Motor Others”) class but remained at underwriting deficit. Total motor class reported a lower combined ratio of 102.3% in 2014 (2013: 102.8%) while Motor Others’ combined ratio trended down to 82.7% in 2014 from 84.9% in 2013.

The further upward revision in motor tariff rates in February 2015 could reduce some pressure from the high claims frequency in Motor Act insurance but remains insufficient for motor insurers to breakeven in Motor Act class. Fitch believes motor profitability is likely to be achieved only after premium rates are fully deregulated.

General Insurance Industry Combined Ratio by Major Class of Business



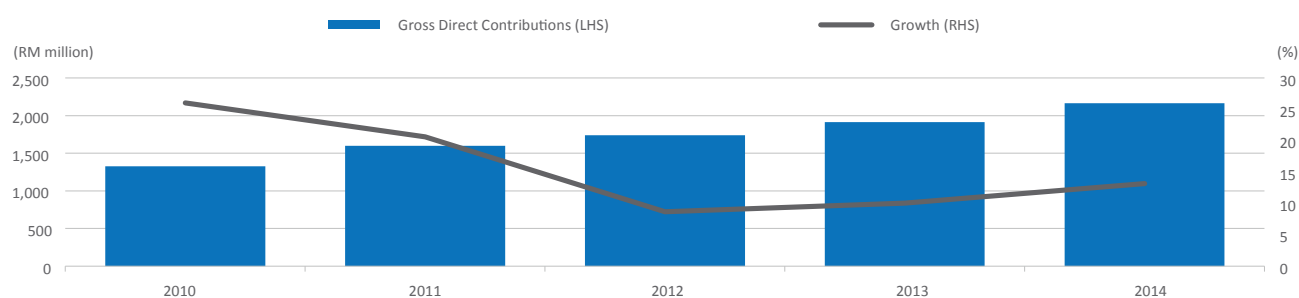
\*MAT = Marine, aviation and transit  
Miscellaneous includes bonds, contractor’s all risks & engineering, liabilities, medical and health, personal accident, workmen’s compensation & employers’ liability and others  
Source: ISM

## GENERAL TAKAFUL

The general takaful sector maintained its steady growth in 2014 as gross direct contributions increased by 13.2% to RM2.16 billion in 2014, versus 10.0% to RM1.91 billion in 2013. Total motor and fire are the main business classes by gross direct contributions written and grew by 14.0% and 11.9% respectively in 2014. Growth from other commercial lines such as MAT and contractor's all risks and engineering were favourable at 11.4% and 18.9% while gross direct contributions in personal accident expanded by 19.3% in 2014.

The significant size of the Islamic population in Malaysia will continue to present ample growth opportunities for the general takaful sector. Fitch believes the growth in the takaful sector is likely to outpace the conventional sector as the acceptance of sharing concept in takaful model in Malaysia increases. Broader distribution networks and wider product offerings, particularly personal lines, could further spur the takaful sector's growth in the medium to long term.

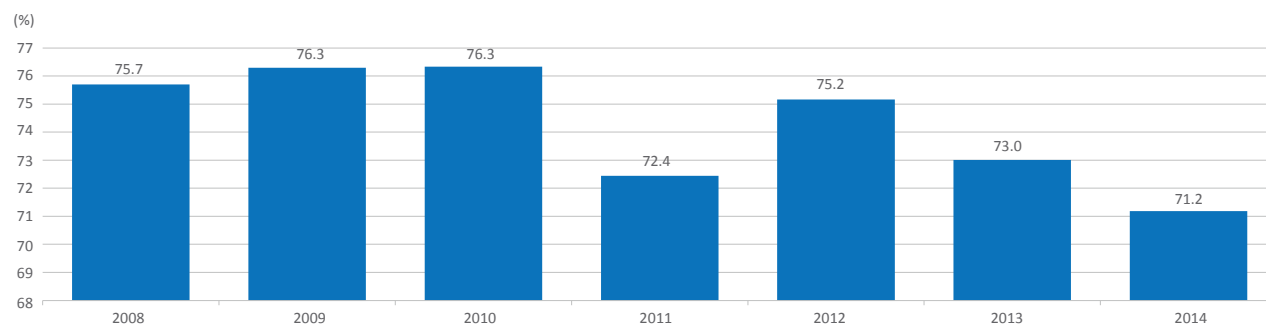
### General Takaful Gross Direct Contributions and Growth



Source: ISM

The general takaful sector remains dominated by a few major operators although the number of operators has increased since 2008. There are currently 11 licensed takaful operators of which eight are composite. Most of the takaful operators have limited capacity and primarily depend on retakaful arrangements to mitigate their underwriting risks. The portfolio size of takaful operators is also generally smaller than conventional insurers and exhibits higher underwriting volatility, especially for players with limited operating track record. Retention ratio for the entire general takaful sector fell slightly to 71.2% in 2014 from 73.0% in 2013.

### General Takaful's Retention Ratio



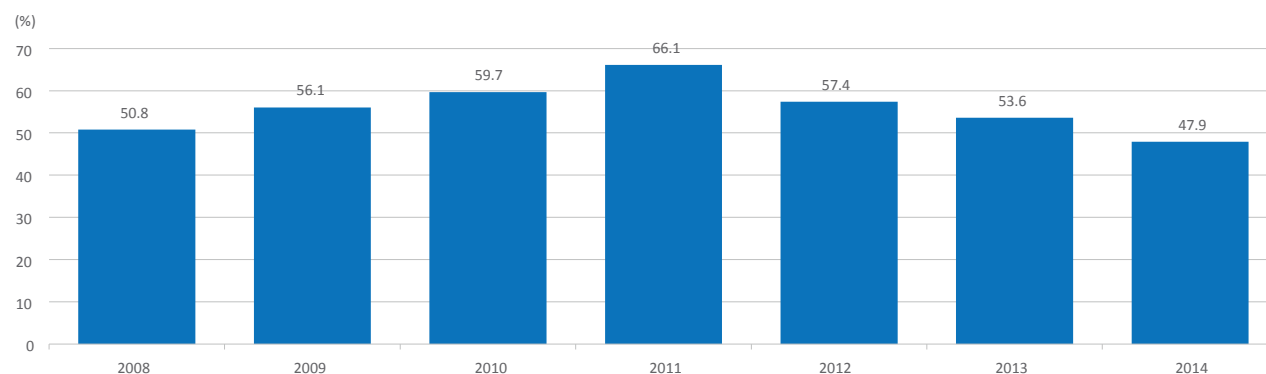
Note: Retention ratio is calculated based on Net Contributions to Gross Written Contributions

Source: ISM

The loss ratio of general takaful sector has improved since 2011 and further reduced to 47.9% in 2014 from 53.6% in 2013. This is primarily attributable to favourable loss experience in most of the business lines except MAT, MHI and worker's compensation & employers' liability classes.

Although the general takaful sector showed a better loss ratio than conventional sector for 2014, underwriting margins are still subjected to higher volatility due to its smaller scale of business. Gross direct contributions from general takaful sector only represented about 13% of gross direct premiums written from the conventional sector in 2014. Nevertheless, Fitch expects the loss patterns of takaful sector to follow similarly to the conventional segment as the sector's scale of gross contributions expand over time.

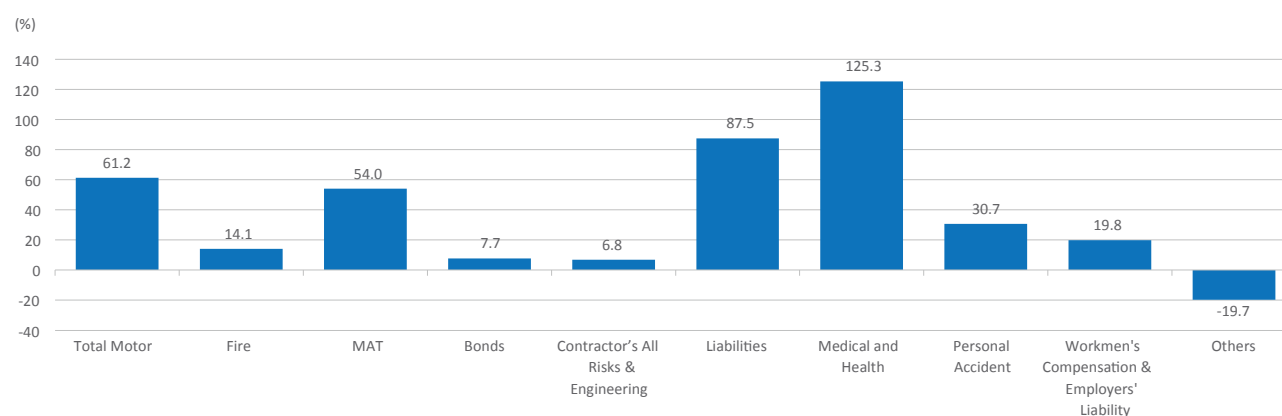
### Trend of General Takaful's Loss Ratio



Source: ISM

The underwriting profitability for Motor Act in general takaful sector remained adversely affected by poor claims experience in 2014, similar to conventional segment. Loss ratio of Motor Act business further deteriorated to 252.1% in 2014 from 246.3% in 2013. On the contrary, the fire class in general takaful sector continued to report positive underwriting results as loss ratio further trimmed to 14.1% in 2014 from 21.8% in 2013.

### General Takaful's Loss Ratios by Class of Business in 2014

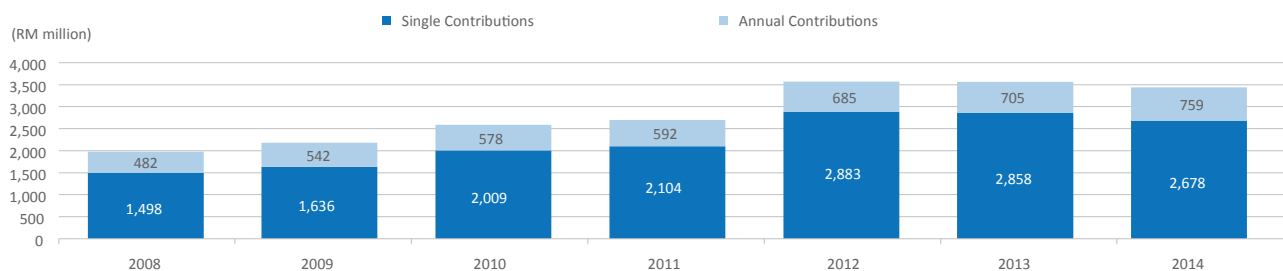


Source: ISM

## FAMILY TAKAFUL

New contributions from the family takaful sector fell by 3.5% to RM3.4 billion in 2014. Sluggish new business sales from single contribution products in individual endowment, temporary and others mainly contributed to the drop in contributions, despite steady growth momentum from regular contribution products in 2014. About 78% of the new sales originated from the single contribution type in 2014.

### New Business Growth: Single Contributions Versus Annual Contributions

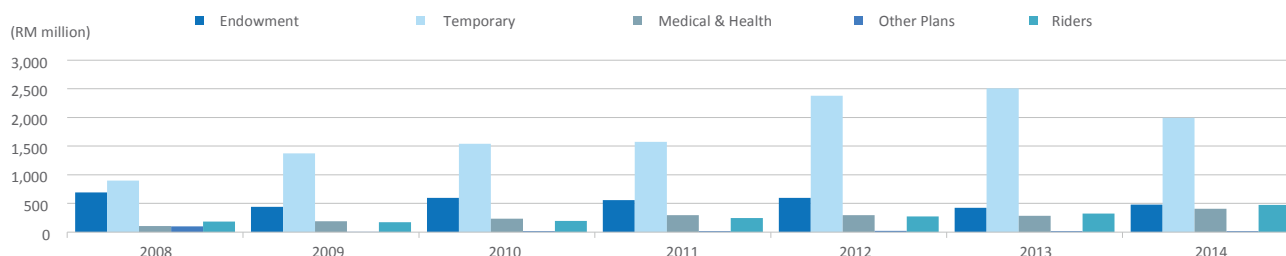


Source: ISM

Despite the weak demand in individual and group ordinary family policies, a sharp turnaround in sales of investment-linked takaful policies supported the overall top-line growth of the family takaful sector in 2014. New business sales from investment-linked products (ILPs) captured a growth of 54.3% in 2014 as a result of greater marketing efforts towards ILPs which have gained popularity over the years. On the other hand, new contributions from individual and group ordinary family contributions fell by 23.8% and 4.8% respectively.

Given the current low interest rate environment, Fitch believes the demand for investment-linked products will remain strong in the medium term as consumers are incentivised to seek higher returns through acquisitions of ILPs.

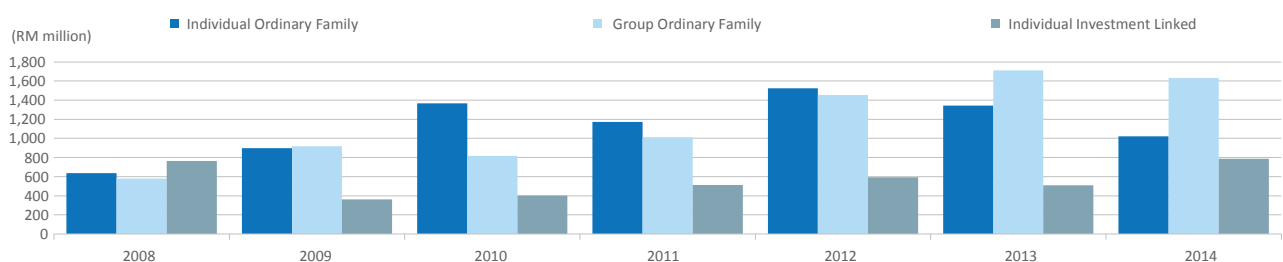
### Family Takaful New Business Growth by Key Products



Source: ISM

Family takaful operators continued to adopt a margin-focused approach towards more profitable products such as medical and rider family takaful products. New contributions from medical and health and rider policies rose by 41.8% and 47.1% to RM407.3 million and RM475.2 million respectively in 2014. New contributions from temporary policies, however, contracted.

### Family Takaful New Business Growth by Major Plans



Source: ISM

## INDUSTRY DEVELOPMENT

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Regulatory developments in recent years have played a vital role in reinforcing the market discipline of Malaysia's general insurance sector. More importantly, these regulatory reforms will enhance the sector's global competitiveness as it transits smoothly into a liberalized market over time. While a liberalized market will intensify the competition among insurers, it serves to benefit policyholders ultimately in terms of lower product prices and better services. This could in turn raise Malaysians' insurance affordability and boost the insurance penetration rate in the long run.

The enactment of Financial Services Act (FSA) and Islamic FSA since 2013 has resulted in some market consolidation in 2014, especially in the general insurance sector. Insurers and takaful operators are required by law to separate their life and general insurance operations by 2018 so that this could strengthen the regulatory oversight of Bank Negara Malaysia (BNM).

Fitch believes the enactment of FSA in general insurance and takaful sector could pose a double-edged sword. Although the requirement to split the general and life operations imposes additional operating costs and capital burden in the near term, it could streamline operational efficiency by helping companies to be more strategically focused and divest operations with poor returns. Coupled with the attractive premium growth prospects in Malaysia, market consolidation is expected to continue in the medium to long term.

In addition to Islamic FSA, takaful operators are required to meet the capital requirements in the risk-based capital (RBC) framework, which became fully effective since 1 January 2014. The minimum RBC requirements are aligned with conventional insurers and takaful operators need to determine their own internal target capital levels according to the risk profiles. Comprehensive risk practices and stress testing are also required to be performed periodically.

The tightened capital requirements will prompt takaful operators with limited operating scale or weak financial flexibility to seek strategic investors to enhance their capitalisation. This could further spur the level of M&A activity in takaful sector in the medium term. At the same time, the takaful RBC regime is likely to attract some companies to use alternative capital to boost their capital needs. One example is Etiqa Takaful's issuance of RM300 million subordinated Sukuk in June 2014, which qualified as Tier-2 capital under the RBC takaful framework.

Deregulation of tariff rates is seen as another move towards market liberalization and Fitch believes this has mixed impact. The underwriting performance of Motor Act class is expected to improve after tariff rates are abolished as insurers will have more flexibility in pricing their motor risks. At present, motor insurers' performance is constrained by adverse claims experience although BNM has hiked up the tariff rates over the years. The aggregate loss ratio for both conventional and takaful sectors remained above 200% at end-2014.

On the other hand, deregulation of tariff rates will have less favourable impact on fire insurers although the exact roadmap has yet to be revealed. The fire class has sustained strong underwriting gains over the years and the removal of tariff rates could affect profitability caused by competitive pricing. Fitch believes high underwriting volatility in the fire class can be avoided if de-tariffication is gradually implemented.

The imposition of Goods and Services Tax (GST) is the next change to be implemented in April 2015 for the insurance and takaful sector, notwithstanding ongoing regulatory changes. The GST charge of 6% will be applicable to all general insurance and takaful products except basic life policies. Fitch does not expect this to adversely affect insurers and takaful operators as the GST cost could be passed on to consumers. However, the agency believes this is likely to prompt some re-evaluation of cost and pricing controls among insurers in order to retain and increase their market share.



## INDUSTRY PROSPECT

Fitch believes the growth prospects for the Malaysian insurance sector will remain favourable as the economy continues to expand steadily. The growing middle-income population and rising risk awareness among consumers will support higher private consumption and continue to drive demand for personal line products such as motor and property. Medical and health insurance are also likely to be the next segments that insurers and takaful operators will concentrate on, as Malaysia's population ages with rising medical costs.

The general takaful sector is likely to maintain its steady growth and outpace conventional sector in the near term. Broader distribution coverage and new product offerings coupled with consumers' higher purchasing power will continue to support the general takaful sector. The new contributions in the family takaful segment have considerably slowed down in these two years as takaful companies adapt to the new regulatory changes but Fitch expects the growth momentum to pick up in the medium and long term. Demand for investment-linked products will underpin the growth in the family takaful sector given the current low interest rates and rising consumers' risk appetite.

General insurers in Malaysia are expected to maintain stable underwriting performance, largely due to the absence of large catastrophes except seasonal floods and tariff pricing in fire class, offset by underwriting volatility from motor class. The claims from recent flooding in Malaysia in December 2014 are still ongoing but likely to be manageable for general insurers as a whole given that most of the flood-affected areas are suburban districts that are not adequately insured. Moreover, flood damages are typically not automatically covered in standard motor and fire insurance policies that are commonly purchased by consumers and this further lowers the scope of claims.

Nevertheless as the general insurance sector grows, insurers should increasingly enhance their risk management practices and modeling to better assess catastrophe risks, as underscored by the recent flooding. Growing weather uncertainty related to climate change is likely to raise the risks to insurers from flooding over the medium and long term. Fitch believes detailed mapping of flood-prone zones, and better assessment of the probabilities and impact from meteorological data could help insurers to effectively price flood risk and provide adequate flood coverage.

Capital strength of the general insurance sector is likely to remain solid, supported by ongoing surplus growth. Most Malaysian insurers tend to maintain regulatory RBC ratios in excess of their internal target capital levels. The general insurance sector's capital adequacy ratio stood strong at 273.8% at end-2014, well above the regulatory minimum of 130%. Takaful operators' capital profile is likely to improve over time, following the adoption of RBC framework in the takaful sector.

In Fitch's view, the regulatory transitions are positive for the general insurance and takaful sectors as it enhances global competitiveness while Malaysia prepares for the upcoming ASEAN Economic Community (AEC) integration in 2015. The host of regulatory changes will strengthen Malaysian takaful operators' capacity and risk management practices so as to better compete with other regional players.

### ABOUT FITCH RATINGS

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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.

## GENERAL INSURANCE KEY INDICATORS

General Insurance Direct Business	2011	2012	2013	2014
<b>Premiums (RM)</b>				
Gross Written Premiums	14,029,456,023	15,180,362,509	16,151,340,642	17,098,913,931
Gross Direct Premiums	13,596,104,381	14,678,860,039	15,721,302,483	16,669,811,330
Net Premiums	9,717,691,290	10,527,568,347	11,569,239,396	12,388,891,063
Reinsurance Accepted	433,351,642	501,502,470	430,038,159	429,102,601
Reinsurance Premiums Ceded	4,311,764,733	4,652,794,162	4,582,101,246	4,710,022,868
Earned Premiums	9,359,708,433	10,120,786,468	11,188,994,534	11,979,037,312
<b>Net Premiums by Line of Business (RM)</b>				
Aviation	2,245,707	4,545,985	2,996,781	2,740,218
Cargo	292,600,733	310,649,760	294,444,697	299,509,073
Marine Hull	51,069,272	49,594,870	42,985,985	49,193,793
Offshore Oil-related	17,813,954	21,442,453	14,587,100	14,910,903
Fire	1,201,922,863	1,287,805,695	1,420,581,061	1,554,091,232
Motor - Total	5,601,412,207	6,145,921,637	6,861,889,958	7,297,339,028
- Act	561,658,962	714,875,296	863,103,730	932,895,932
- Others	5,039,753,245	5,431,046,341	5,998,786,228	6,364,443,096
Medical & Health	726,820,095	750,655,066	797,538,982	920,804,961
Personal Accident	970,177,255	988,435,258	1,053,318,656	1,080,890,944
Bonds	23,647,018	27,835,895	32,195,019	34,063,827
Contractor's All Risks & Engineering	131,182,738	146,213,341	169,181,784	184,491,351
Liabilities	188,442,175	213,359,120	216,007,698	237,752,137
Workmen's Compensation & Employers' Liability	157,436,267	189,187,318	214,800,178	227,338,829
Others	352,921,006	391,921,949	448,711,497	485,764,767
<b>Claims (RM)</b>				
Gross Claims Paid	7,008,087,667	6,959,838,210	7,267,218,694	8,778,751,552
Claims Recoveries	1,790,938,706	1,785,373,297	1,587,657,448	2,660,004,959
Net Claims Paid	5,217,148,961	5,174,464,913	5,679,561,246	6,118,746,593
Net Claims Incurred	5,683,195,599	5,743,864,969	6,340,291,671	6,788,808,572
<b>Claims Ratio (%)</b>				
Aviation	22.1%	45.0%	5.3%	54.8%
Cargo	32.4%	29.5%	28.7%	32.1%
Marine Hull	78.6%	43.1%	71.3%	38.3%
Offshore Oil-related	37.7%	(0.7%)	(15.2%)	52.9%
Fire	30.9%	27.6%	29.4%	28.8%
Motor - Total	76.8%	72.3%	72.7%	71.5%
- Act	287.5%	249.5%	203.6%	222.0%
- Others	54.9%	54.2%	54.8%	51.9%
Medical & Health	64.4%	56.6%	50.6%	57.4%
Personal Accident	31.6%	28.9%	26.5%	29.4%
Bonds	10.4%	0.6%	(1.3%)	9.7%
Contractor's All Risks & Engineering	45.8%	55.0%	40.4%	44.5%
Liabilities	41.1%	29.8%	26.9%	20.1%
Workmen's Compensation & Employers' Liability	16.0%	14.4%	12.2%	9.7%
Others	46.5%	47.5%	52.0%	49.9%
<b>Underwriting Result (%)</b>				
Claims ratio	60.7%	56.8%	56.7%	56.7%
Management Expenses ratio	19.9%	20.5%	20.0%	20.5%
Commission ratio	9.6%	9.9%	10.2%	10.4%
Underwriting Margin ratio	9.7%	12.8%	13.1%	12.4%
<b>Operating Result (RM)</b>				
Underwriting Gain/Loss	907,801,624	1,297,403,164	1,461,612,444	1,488,144,363
Total Investment Income	855,686,182	918,361,848	907,702,125	985,360,186
Operating Profit/Loss	1,763,487,806	2,215,765,012	2,369,314,569	2,473,504,549

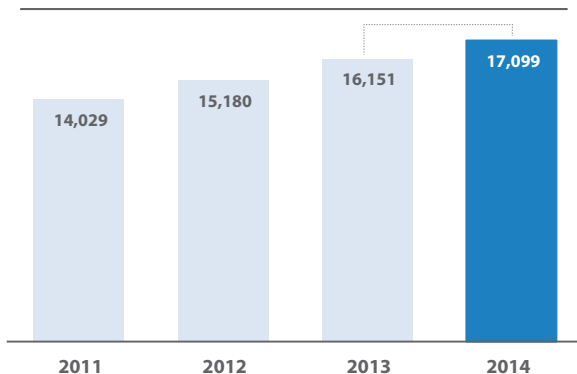
### Notes:

1. The above information is based on aggregate calendar year statistics from January to December (unaudited)
2. The above stated Management Expenses is obtained from Revenue Account (excluding bad & doubtful debt)

## GENERAL INSURANCE KPI CHART

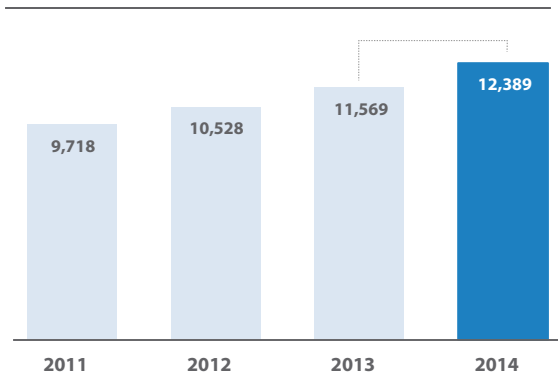
**Gross Written Premiums**  
(RM million) 2011 - 2014

+6%



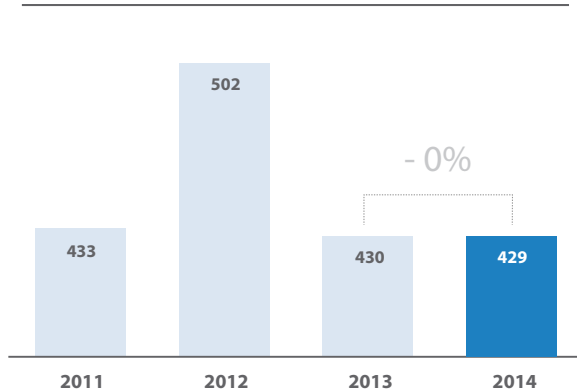
**Net Premiums**  
(RM million) 2011 - 2014

+7%



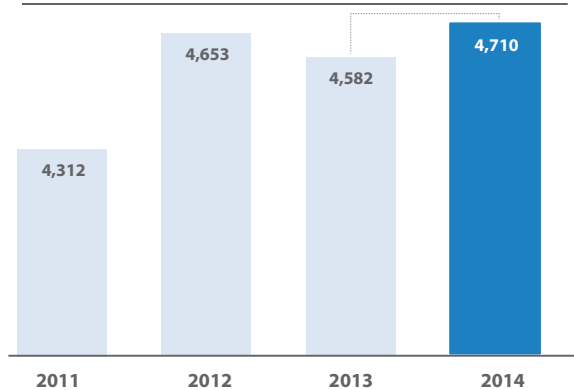
**Reinsurance Accepted**  
(RM million) 2011 - 2014

- 0%



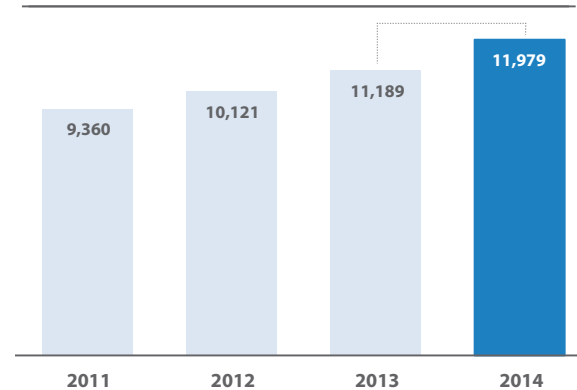
**Reinsurance Premiums Ceded**  
(RM million) 2011 - 2014

+3%



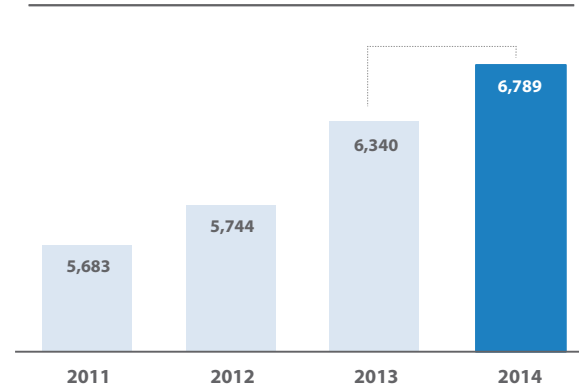
**Earned Premiums**  
(RM million) 2011 - 2014

+7%



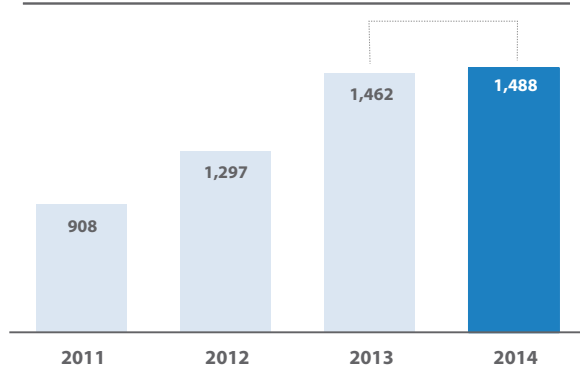
**Net Claims Incurred**  
(RM million) 2011 - 2014

+7%



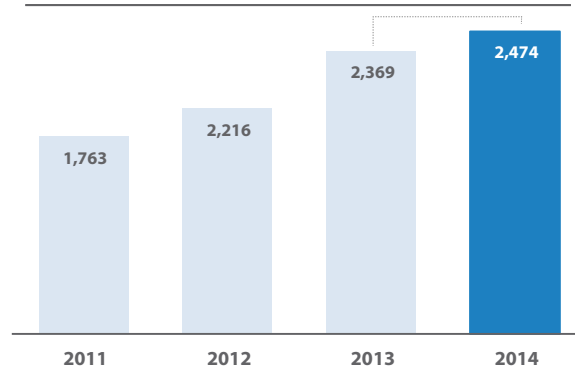
**Underwriting Profit**  
(RM million) 2011 - 2014

+2%



**Operating Profit**  
(RM million) 2011 - 2014

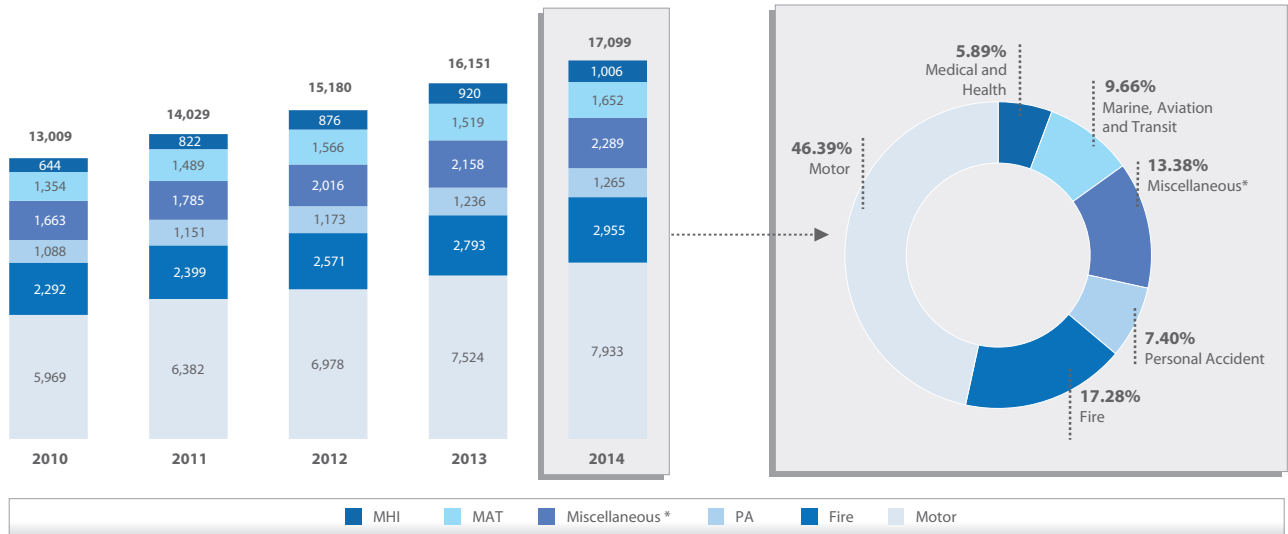
+4%



## PREMIUMS BY LINE OF BUSINESS

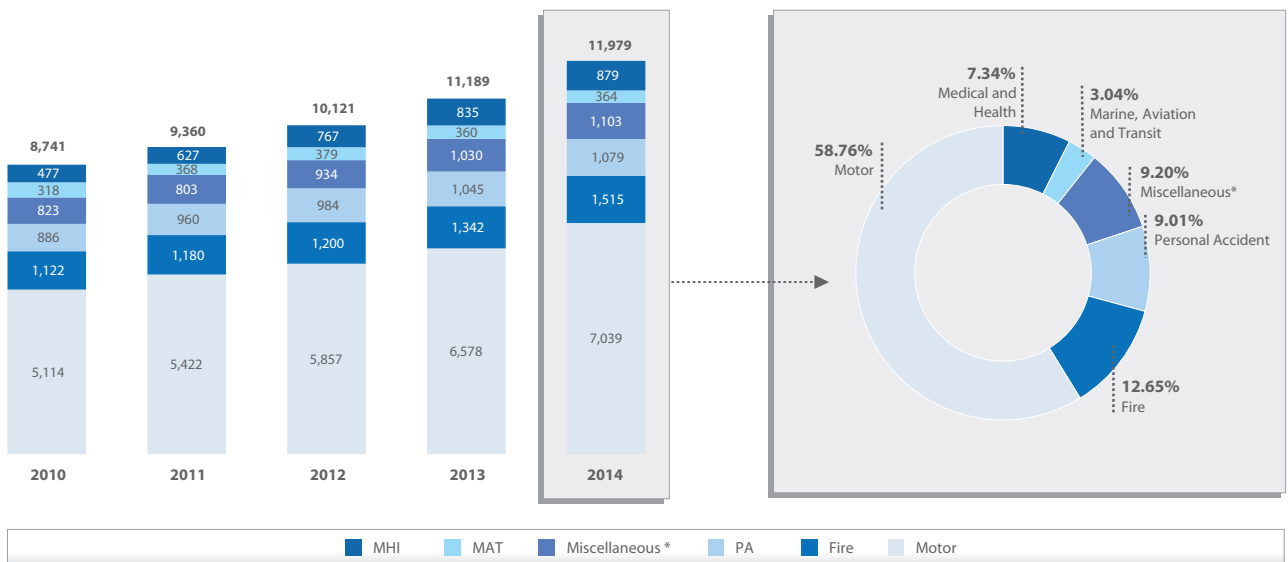
### GROSS WRITTEN PREMIUMS

(RM million) 2010 - 2014



### EARNED PREMIUMS INCOME

(RM million) 2010 - 2014



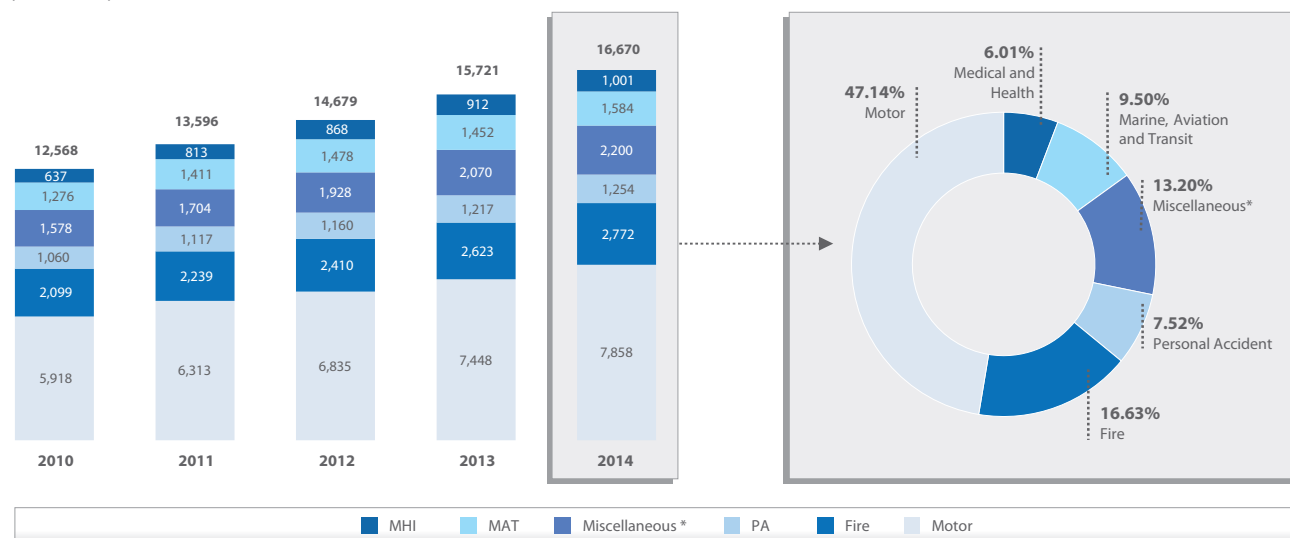
\* Miscellaneous includes Bonds, Contractor's All Risks & Engineering, Liabilities, Others, Workmen's Compensation & Employers' Liability

#### Note:

1. The above information is based on aggregate calendar year statistics from January to December (unaudited)

## GROSS DIRECT PREMIUMS

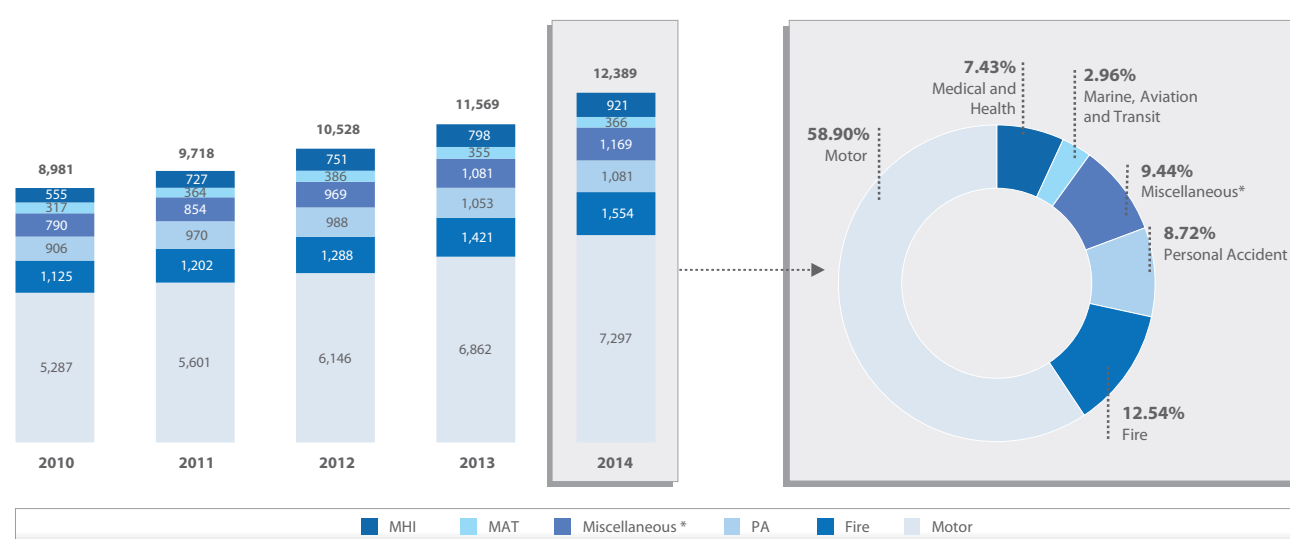
(RM million) 2010 - 2014



Gross Direct Premiums in Amount (RM million)						Gross Direct Premiums by Market Share (%)					
Line of Business	2010	2011	2012	2013	2014	Line of Business	2010	2011	2012	2013	2014
MHI	637	813	868	912	1,001	MHI	5.07	5.98	5.91	5.80	6.01
MAT	1,276	1,411	1,478	1,452	1,584	MAT	10.16	10.38	10.07	9.23	9.50
Miscellaneous *	1,578	1,704	1,928	2,070	2,200	Miscellaneous *	12.55	12.53	13.13	13.17	13.20
PA	1,060	1,117	1,160	1,217	1,254	PA	8.44	8.22	7.90	7.74	7.52
Fire	2,099	2,239	2,410	2,623	2,772	Fire	16.70	16.47	16.42	16.68	16.63
Motor	5,918	6,313	6,835	7,448	7,858	Motor	47.08	46.43	46.56	47.37	47.14
<b>Total</b>	<b>12,568</b>	<b>13,596</b>	<b>14,679</b>	<b>15,721</b>	<b>16,670</b>						

## NET PREMIUMS

(RM million) 2010 - 2014



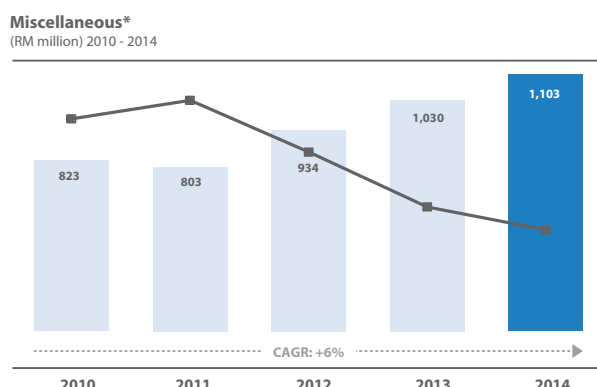
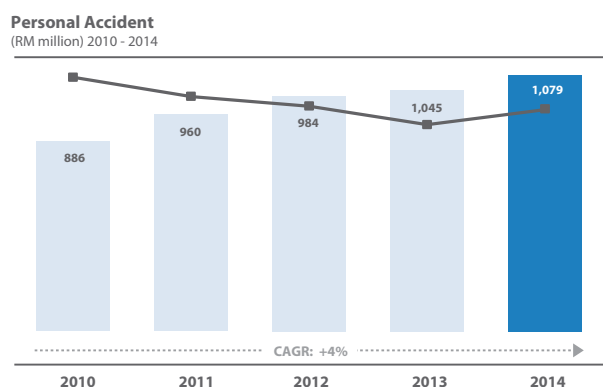
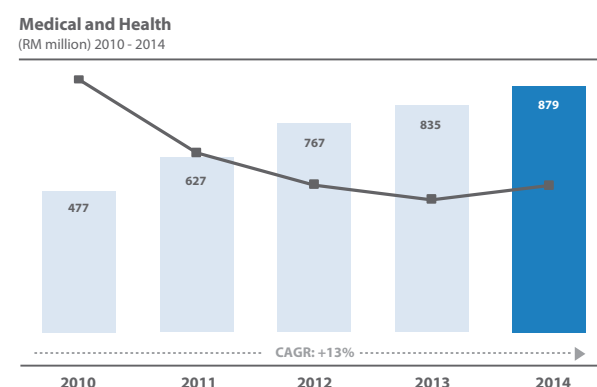
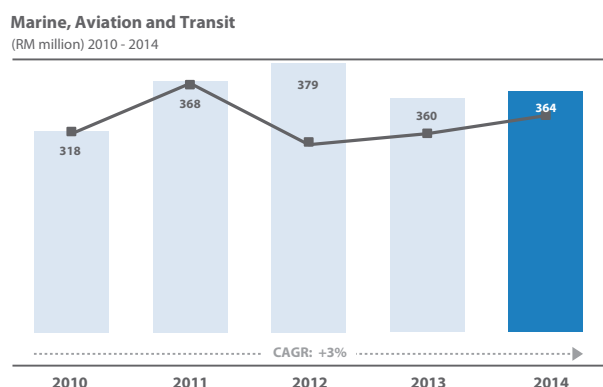
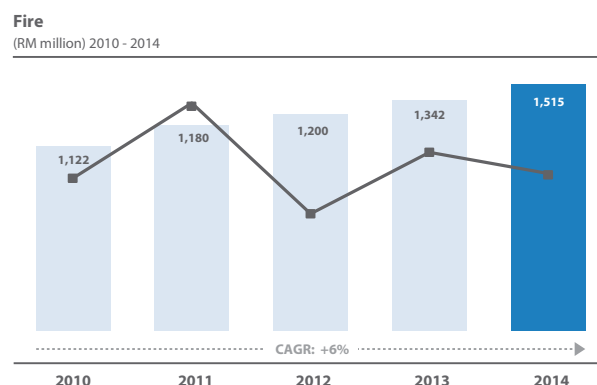
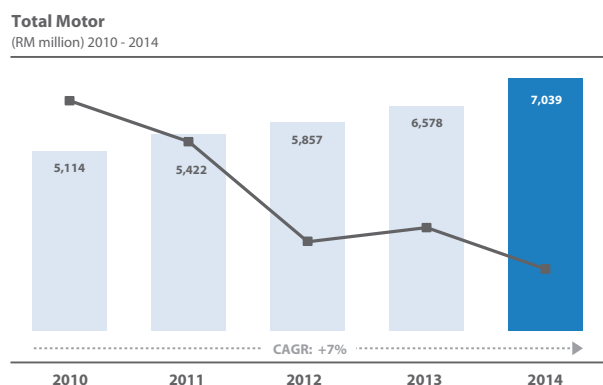
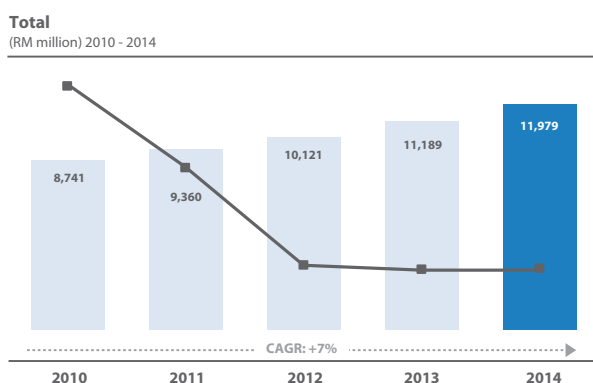
Net Premiums in Amount (RM million)						Net Premiums by Market Share (%)					
Line of Business	2010	2011	2012	2013	2014	Line of Business	2010	2011	2012	2013	2014
MHI	555	727	751	798	921	MHI	6.18	7.48	7.13	6.89	7.43
MAT	317	364	386	355	366	MAT	3.54	3.74	3.67	3.07	2.96
Miscellaneous *	790	854	969	1,081	1,169	Miscellaneous *	8.80	8.78	9.20	9.34	9.44
PA	906	970	988	1,053	1,081	PA	10.09	9.98	9.39	9.10	8.72
Fire	1,125	1,202	1,288	1,421	1,554	Fire	12.52	12.37	12.23	12.28	12.54
Motor	5,287	5,601	6,146	6,862	7,297	Motor	58.87	57.64	58.38	59.31	58.90
<b>Total</b>	<b>8,981</b>	<b>9,718</b>	<b>10,528</b>	<b>11,569</b>	<b>12,389</b>						

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

### Note:

1. The above information is based on aggregate calendar year statistics from January to December (unaudited)

# GENERAL INSURANCE'S EARNED PREMIUMS AND LOSS RATIO



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

## Notes:

1. The above information is based on aggregate calendar year statistics from January to December (unaudited)
2. Bar Chart represents earned premiums; line chart represents loss ratio



## GENERAL TAKAFUL KEY INDICATORS

General Takaful Direct Business	2011	2012	2013	2014
<b>Contributions (RM)</b>				
Gross Written Contributions	1,599,535,368	1,746,458,585	1,918,336,915	2,169,443,871
Gross Direct Contributions	1,598,860,511	1,737,622,996	1,911,947,763	2,163,746,286
Net Contributions	1,158,686,145	1,312,753,773	1,400,563,977	1,544,305,162
Retakaful Accepted	674,857	8,835,589	6,389,152	5,697,585
Retakaful Contributions Ceded	440,849,223	433,704,812	517,772,938	625,138,709
Earned Contributions	1,091,855,877	1,281,320,733	1,389,749,690	1,467,535,548
<b>Net Contributions by Line of Business (RM)</b>				
Aviation	427,981	(293,005)	25,779	3,119
Cargo	4,609,557	2,377,261	3,728,866	2,908,590
Marine Hull	3,224,494	1,493,939	1,894,193	1,674,185
Offshore Oil-related	562,606	5,616,932	591,272	1,881,927
Fire	156,226,906	198,181,245	221,209,365	230,781,745
Motor - Total	818,980,326	921,523,558	955,301,372	1,059,997,515
- Act	76,745,073	76,474,376	79,724,639	95,241,347
- Others	742,235,253	845,049,182	875,576,733	964,756,168
Medical & Health	2,123,339	4,529,184	3,643,101	3,934,812
Personal Accident	117,816,788	122,437,432	157,156,835	182,745,846
Bonds	350,851	164,620	220,620	334,001
Contractor's All Risks & Engineering	13,771,449	16,764,981	11,098,780	14,554,527
Liabilities	11,872,970	7,642,113	8,956,891	7,510,315
Workmen's Compensation & Employers' Liability	7,289,780	6,878,272	7,435,751	8,458,556
Others	21,429,098	25,437,241	29,301,152	29,520,024
<b>Claims (RM)</b>				
Gross Claims Paid	619,954,173	716,161,371	913,780,317	922,927,321
Claims Recoveries	93,608,875	88,663,569	206,226,328	250,593,451
Net Claims Paid	526,345,298	627,497,802	707,553,989	672,333,870
Net Claims Incurred	721,563,776	735,033,385	744,376,529	703,045,211
<b>Claims Ratio (%)</b>				
Aviation	3.5%	(0.6%)	(61.5%)	(22415.2%)
Cargo	5.2%	47.4%	(7.1%)	31.6%
Marine Hull	213.7%	(41.4%)	13.5%	136.7%
Offshore Oil-related	11.1%	26.6%	117.3%	16.6%
Fire	27.8%	17.1%	21.8%	14.1%
Motor - Total	78.0%	69.7%	63.9%	61.2%
- Act	316.8%	254.8%	246.3%	252.1%
- Others	53.6%	52.1%	47.2%	53.5%
Medical & Health	124.0%	28.6%	45.8%	125.3%
Personal Accident	41.3%	28.8%	31.9%	30.7%
Bonds	(14.6%)	(13.5%)	15.3%	7.7%
Contractor's All Risks & Engineering	29.9%	23.0%	36.1%	6.8%
Liabilities	2.9%	86.4%	109.4%	87.5%
Workmen's Compensation & Employers' Liability	16.4%	(7.4%)	6.8%	19.9%
Others	80.9%	114.7%	72.5%	(19.7%)
<b>Underwriting Result (%)</b>				
Claims ratio	66.1%	57.4%	53.6%	47.9%
Management Expenses ratio	14.0%	16.1%	17.7%	27.9%
Commission ratio	8.9%	12.3%	13.8%	6.3%
Underwriting Margin ratio	11.1%	14.3%	14.9%	18.0%
<b>Operating Result (RM)</b>				
Underwriting Gain/Loss	121,059,645	183,034,598	207,541,771	263,763,267
Total Investment Income	181,081,327	134,850,645	179,403,079	116,032,236
Operating Profit/Loss	302,140,972	317,885,243	386,944,850	379,795,503

### Notes:

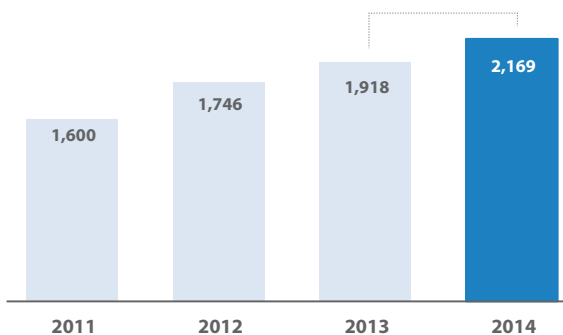
1. The above information is based on aggregate calendar year statistics from January to December (unaudited)
2. The above stated Management Expenses is obtained from Revenue Account (excluding bad & doubtful debt)



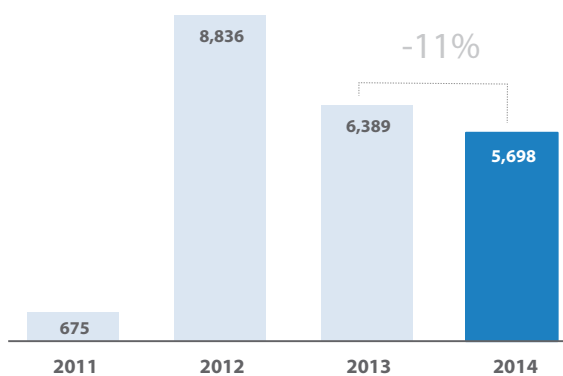
## GENERAL TAKAFUL KPI CHART

**Gross Written Contributions**  
(RM million) 2011 - 2014

+13%

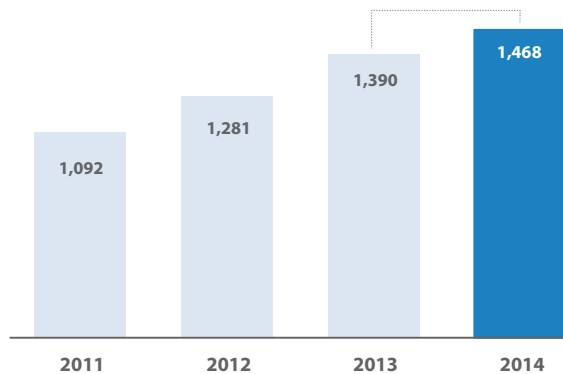


**Retakaful Accepted**  
(RM thousand) 2011 - 2014



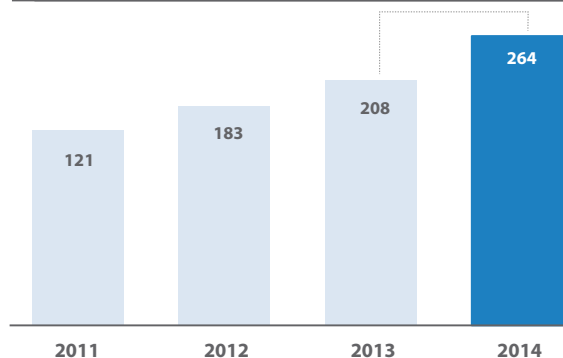
**Earned Contributions**  
(RM million) 2011 - 2014

+6%



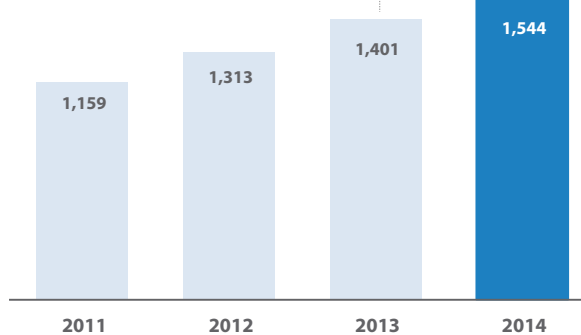
**Underwriting Profit**  
(RM million) 2011 - 2014

+27%



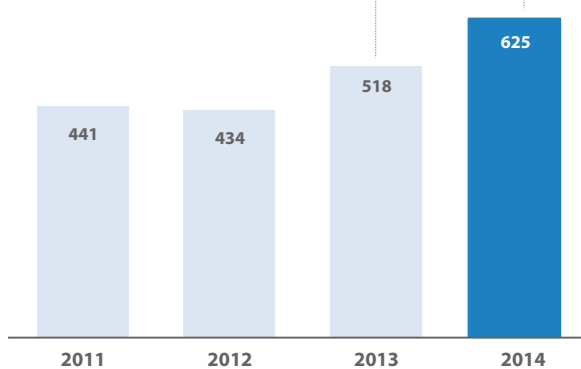
**Net Contributions**  
(RM million) 2011 - 2014

+10%



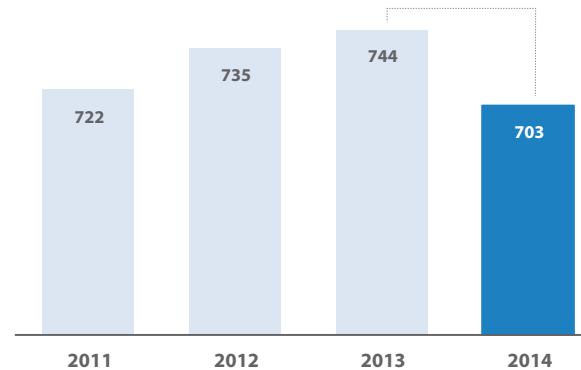
**Retakaful Contributions Ceded**  
(RM million) 2011 - 2014

+21%



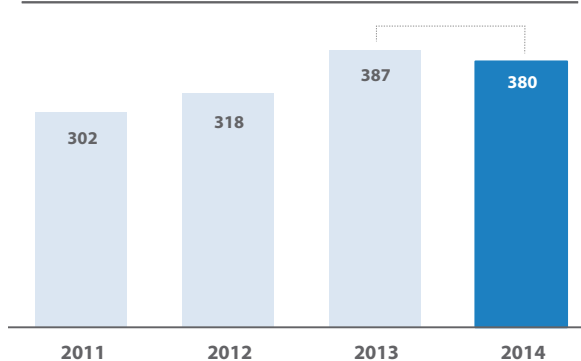
**Net Claims Incurred**  
(RM million) 2011 - 2014

-6%



**Operating Profit**  
(RM million) 2011 - 2014

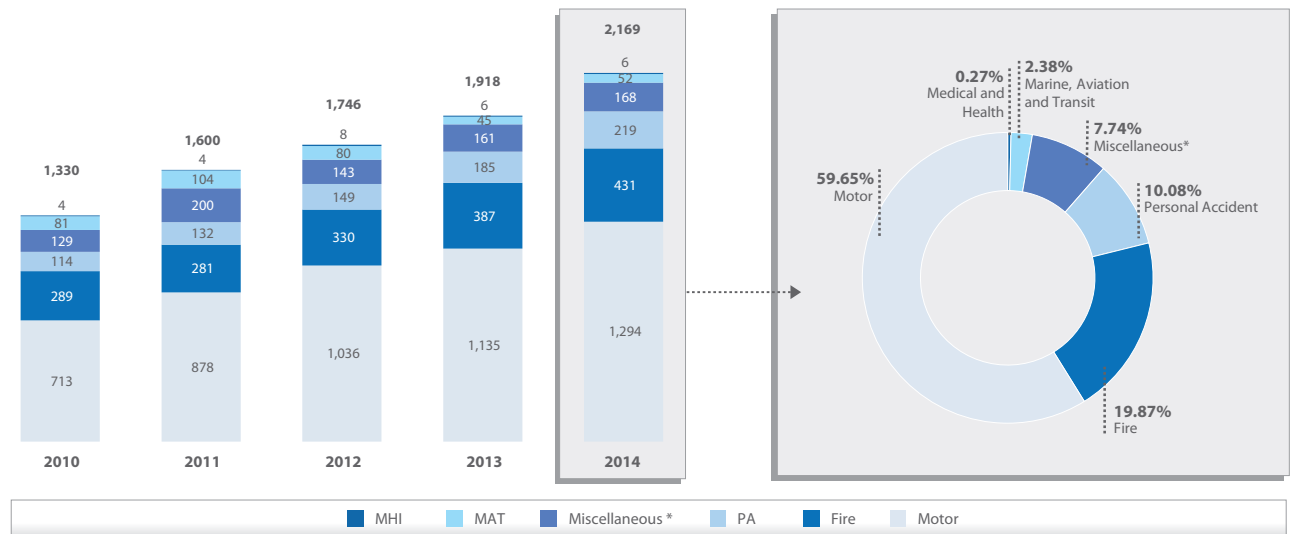
-2%



## CONTRIBUTIONS BY LINE OF BUSINESS

### GROSS WRITTEN CONTRIBUTIONS

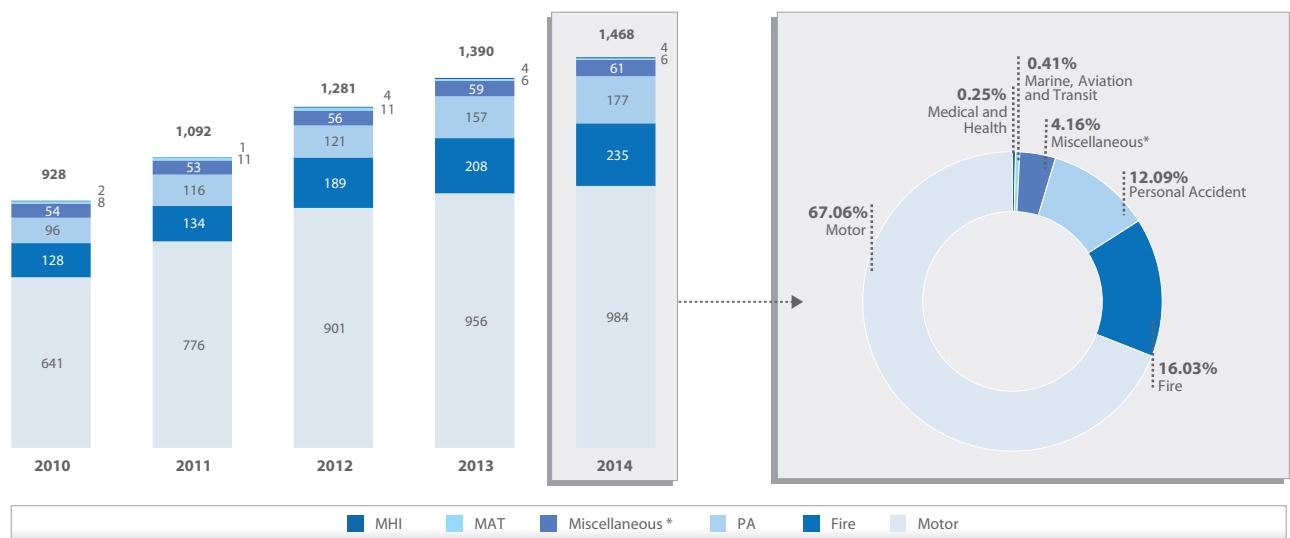
(RM million) 2010 - 2014



Gross Written Contributions in Amount (RM million)						Gross Written Contributions by Market Share (%)					
Line of Business	2010	2011	2012	2013	2014	Line of Business	2010	2011	2012	2013	2014
MHI	4	4	8	6	6	MHI	0.30	0.27	0.43	0.33	0.27
MAT	81	104	80	45	52	MAT	6.08	6.51	4.60	2.33	2.38
Miscellaneous *	129	200	143	161	168	Miscellaneous *	9.68	12.48	8.19	8.38	7.74
PA	114	132	149	185	219	PA	8.58	8.28	8.55	9.63	10.08
Fire	289	281	330	387	431	Fire	21.75	17.55	18.89	20.15	19.87
Motor	713	878	1,036	1,135	1,294	Motor	53.61	54.91	59.33	59.18	59.65
<b>Total</b>	<b>1,330</b>	<b>1,600</b>	<b>1,746</b>	<b>1,918</b>	<b>2,169</b>						

### EARNED CONTRIBUTIONS INCOME

(RM million) 2010 - 2014



Earned Contributions Income in Amount (RM million)						Earned Contributions Income by Market Share (%)					
Line of Business	2010	2011	2012	2013	2014	Line of Business	2010	2011	2012	2013	2014
MHI	2	1	4	4	4	MHI	0.26	0.13	0.28	0.30	0.25
MAT	8	11	11	6	6	MAT	0.84	0.97	0.83	0.45	0.41
Miscellaneous *	54	53	56	59	61	Miscellaneous *	5.78	4.90	4.35	4.23	4.16
PA	96	116	121	157	177	PA	10.29	10.66	9.41	11.26	12.09
Fire	128	134	189	208	235	Fire	13.75	12.27	14.79	14.94	16.03
Motor	641	776	901	956	984	Motor	69.08	71.07	70.34	68.81	67.06
<b>Total</b>	<b>928</b>	<b>1,092</b>	<b>1,281</b>	<b>1,390</b>	<b>1,468</b>						

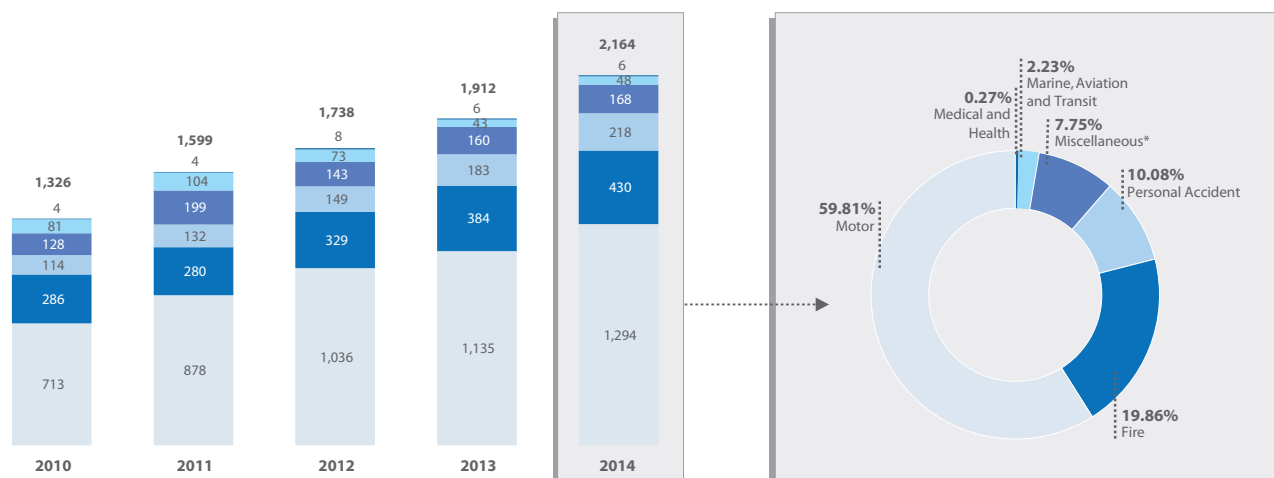
\* Miscellaneous includes Bonds, Contractor's All Risks & Engineering, Liabilities, Others, Workmen's Compensation & Employers' Liability

#### Note:

1. The above information is based on aggregate calendar year statistics from January to December (unaudited)

## GROSS DIRECT CONTRIBUTIONS

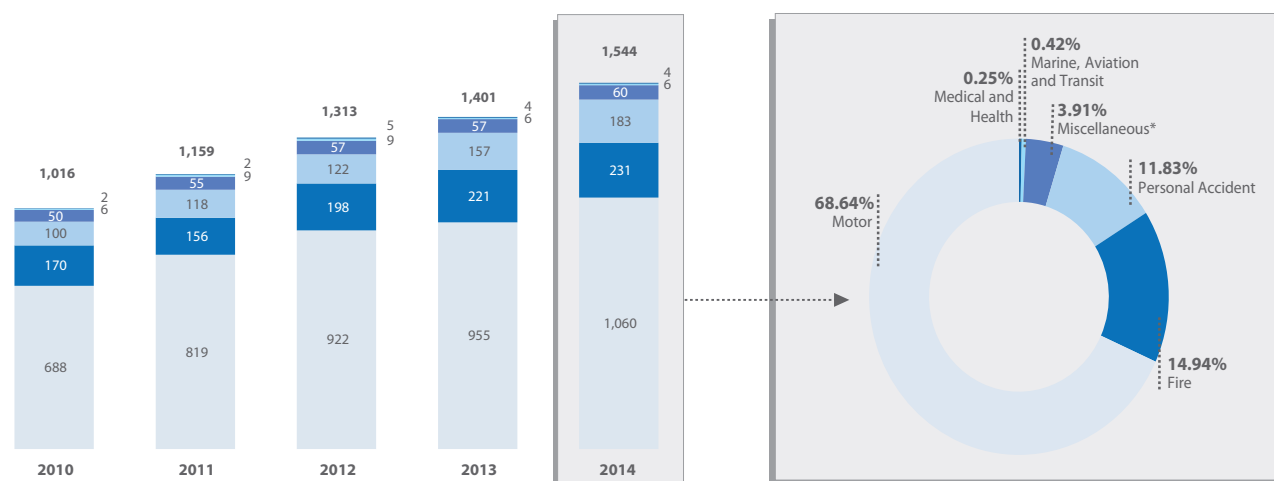
(RM million) 2010 - 2014



Gross Direct Contributions in Amount (RM million)						Gross Direct Contributions by Market Share (%)					
Line of Business	2010	2011	2012	2013	2014	Line of Business	2010	2011	2012	2013	2014
MHI	4	4	8	6	6	MHI	0.30	0.27	0.44	0.33	0.27
MAT	81	104	73	43	48	MAT	6.10	6.52	4.18	2.26	2.23
Miscellaneous *	128	199	143	160	168	Miscellaneous *	9.67	12.48	8.22	8.39	7.75
PA	114	132	149	183	218	PA	8.61	8.28	8.60	9.56	10.08
Fire	286	280	329	384	430	Fire	21.54	17.53	18.95	20.08	19.86
Motor	713	878	1,036	1,135	1,294	Motor	53.79	54.93	59.62	59.37	59.81
<b>Total</b>	<b>1,326</b>	<b>1,599</b>	<b>1,738</b>	<b>1,912</b>	<b>2,164</b>						

## NET CONTRIBUTIONS

(RM million) 2010 - 2014



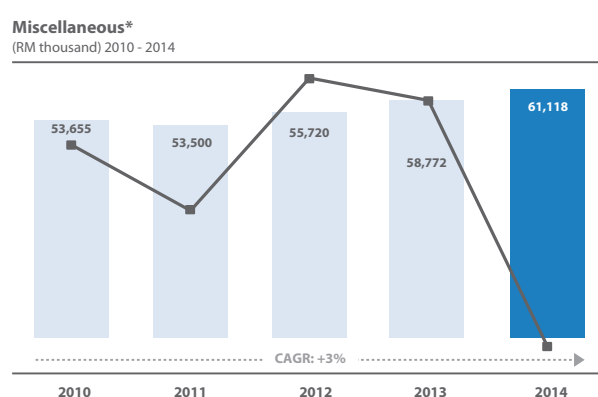
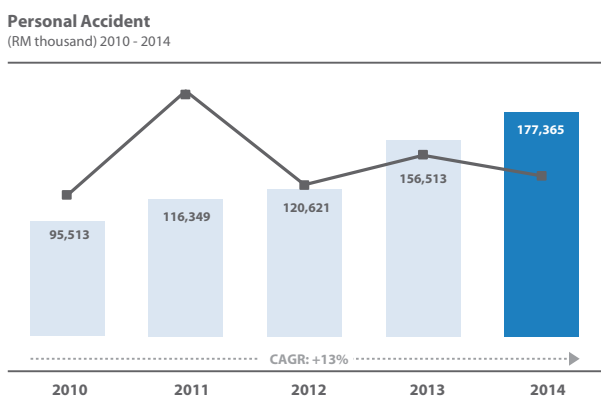
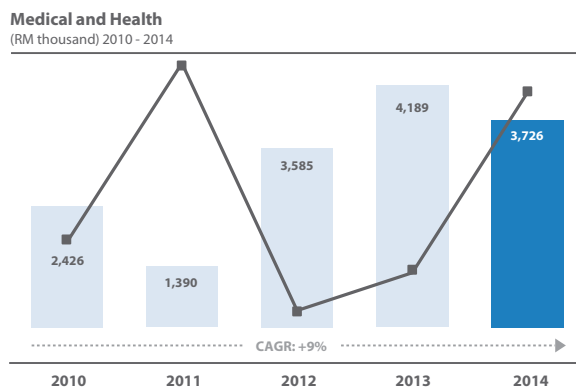
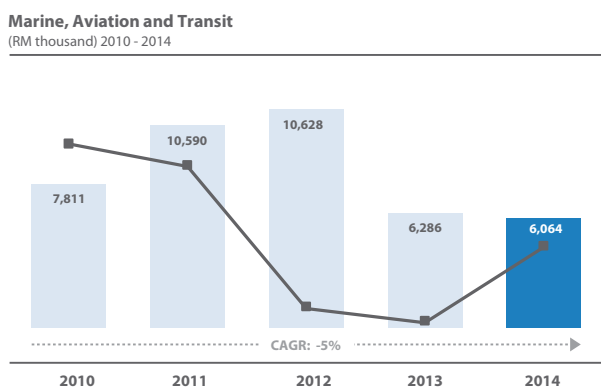
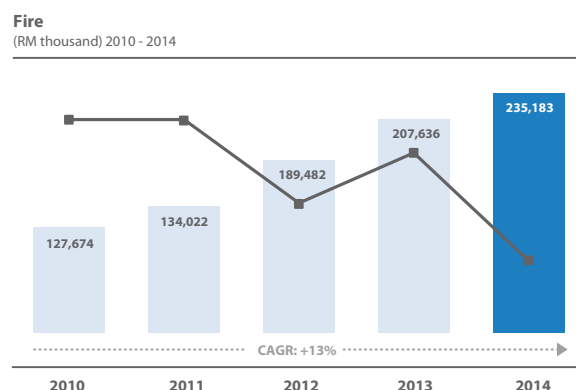
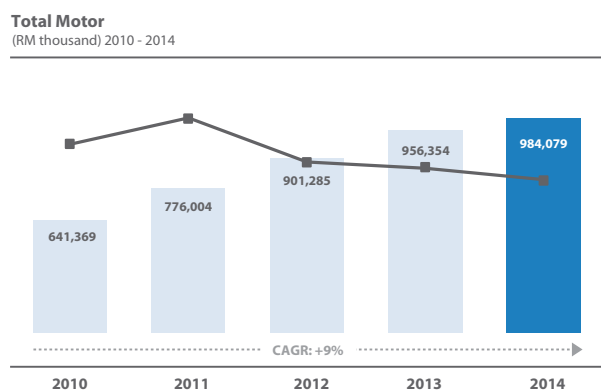
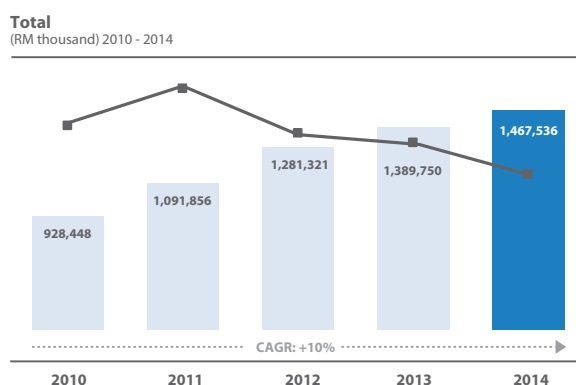
Net Contributions in Amount (RM)						Net Contributions by Market Share (%)					
Line of Business	2010	2011	2012	2013	2014	Line of Business	2010	2011	2012	2013	2014
MHI	2	2	5	4	4	MHI	0.20	0.18	0.35	0.26	0.25
MAT	6	9	9	6	6	MAT	0.56	0.76	0.70	0.45	0.42
Miscellaneous *	50	55	57	57	60	Miscellaneous *	4.89	4.72	4.33	4.07	3.91
PA	100	118	122	157	183	PA	9.81	10.17	9.33	11.22	11.83
Fire	170	156	198	221	231	Fire	16.79	13.48	15.10	15.79	14.94
Motor	688	819	922	955	1,060	Motor	67.75	70.68	70.20	68.21	68.64
<b>Total</b>	<b>1,016</b>	<b>1,159</b>	<b>1,313</b>	<b>1,401</b>	<b>1,544</b>						

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

### Note:

1. The above information is based on aggregate calendar year statistics from January to December (unaudited)

# GENERAL TAKAFUL'S EARNED CONTRIBUTIONS AND LOSS RATIO



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

## Notes:

1. The above information is based on aggregate calendar year statistics from January to December (unaudited)
2. Bar Chart represents earned contributions; line chart represents loss ratio

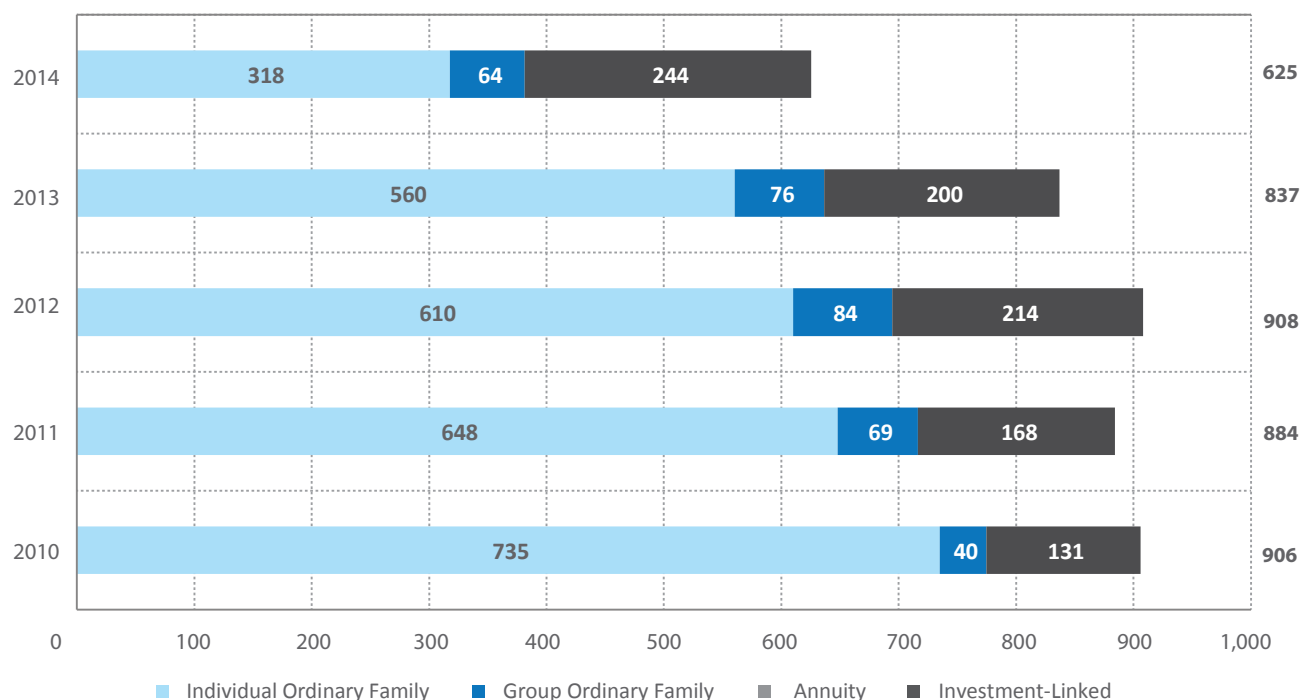
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## CERTIFICATES BY LINE OF BUSINESS

### NEW CERTIFICATES ISSUED

#### No. of New Certification Issued

(thousand) 2010 - 2014



Line of Business	2010	2011	2012	2013	2014
<b>New Certification Issued - No. of Certificate (thousand)</b>					
Individual Ordinary Family	735	648	610	560	318
Group Ordinary Family	40	69	84	76	64
Annuity	0	0	0	0	0
Investment-Linked	131	168	214	200	244
<b>Total No. of Certificate</b>	<b>906</b>	<b>884</b>	<b>908</b>	<b>837</b>	<b>625</b>
<b>New Certification Issued - No. of Certificate in Percentage (%)</b>					
Individual Ordinary Family	81.12	73.27	67.17	66.97	50.82
Group Ordinary Family	4.37	7.75	9.29	9.11	10.18
Annuity	0.00	0.00	0.00	0.00	0.00
Investment-Linked	14.51	18.98	23.54	23.92	39.00
<b>New Certification Issued - Contributions in Amount (RM thousand)</b>					
Individual Ordinary Family	1,367,026	1,172,065	1,522,973	1,341,738	1,022,441
Group Ordinary Family	817,218	1,012,200	1,453,571	1,712,380	1,629,521
Annuity	0	0	0	0	0
Investment-Linked	402,698	510,917	592,224	509,375	795,821
<b>Total Amount Contributed</b>	<b>2,586,942</b>	<b>2,695,183</b>	<b>3,568,769</b>	<b>3,563,493</b>	<b>3,447,783</b>

#### 2014 Market Share of New Certificate Issued



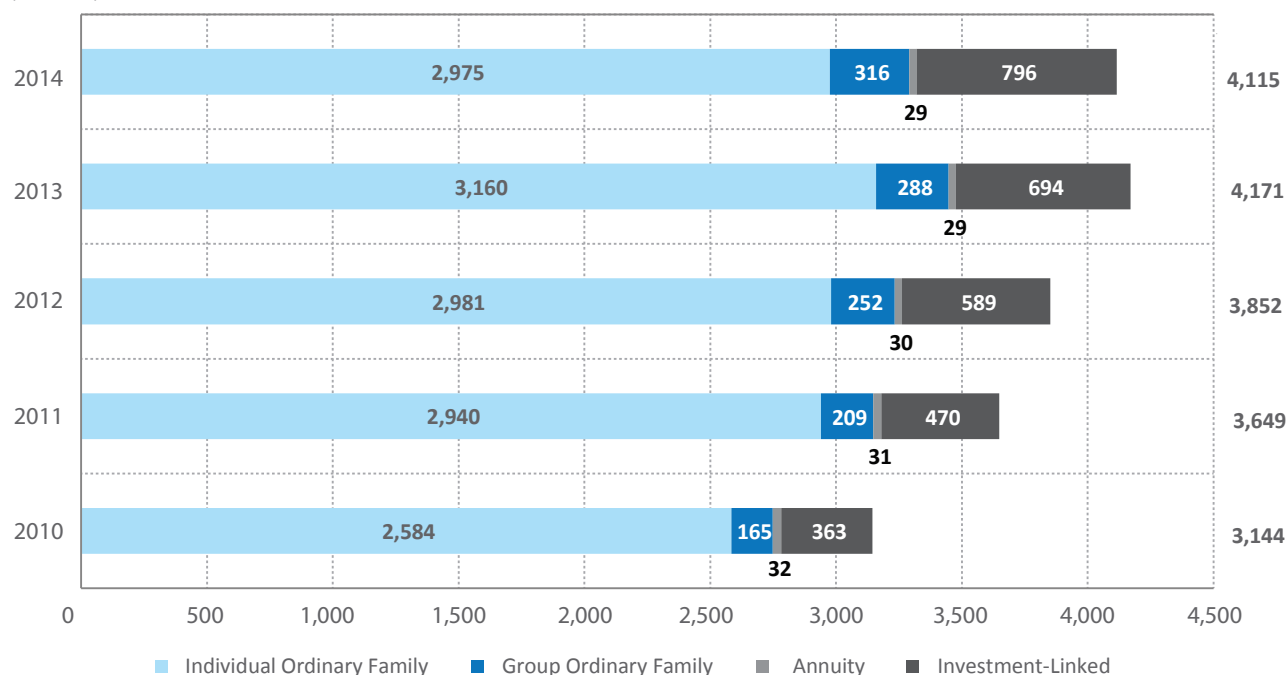
#### Note:

1. The above information is based on aggregate calendar year statistics from January to December (unaudited)

## CERTIFICATES IN FORCE

### No. of Certificate In Force at End of Year

(thousand) 2010 - 2014



Line of Business	2010	2011	2012	2013	2014
<b>Certificates In Force at End of Year - No. of Certificate (thousand)</b>					
Individual Ordinary Family	2,584	2,940	2,981	3,160	2,975
Group Ordinary Family	165	209	252	288	316
Annuity	32	31	30	29	29
Investment-Linked	363	470	589	694	796
<b>Total No. of Certificate</b>	<b>3,144</b>	<b>3,649</b>	<b>3,852</b>	<b>4,171</b>	<b>4,115</b>
<b>Certificates In Force at End of Year - No. of Certificate in Percentage (%)</b>					
Individual Ordinary Family	82.18	80.55	77.38	75.76	72.29
Group Ordinary Family	5.24	5.72	6.54	6.90	7.68
Annuity	1.03	0.86	0.78	0.70	0.69
Investment-Linked	11.54	12.87	15.29	16.65	19.33
<b>Certificates In Force at End of Year - Contribution in Amount (RM thousand)</b>					
Individual Ordinary Family	1,104,623	1,194,402	1,114,346	1,196,709	916,644
Group Ordinary Family	803,990	894,487	151,315	146,994	137,280
Annuity	0	0	0	0	0
Investment-Linked	638,187	827,270	1,091,541	1,311,760	1,578,345
<b>Total Amount Contributed</b>	<b>2,546,800</b>	<b>2,916,159</b>	<b>2,357,203</b>	<b>2,655,462</b>	<b>2,632,269</b>

### 2014 Market Share of Certificates In Force at End of Year



#### Note:

1. The above information is based on aggregate calendar year statistics from January to December (unaudited)

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# General Insurance

## GENERAL INSURANCE

### REVENUE ACCOUNT (INCOME) (RM)

Company	Opening Reserves			
	Premium Liabilities	Claims Liabilities	Other Reserves	Premiums (Net)
ACE JERNEH	251,888,359	352,480,100	0	619,389,671
AIA	340,575,366	214,498,774	0	468,899,141
AIG	238,668,662	281,455,707	0	562,917,972
ALLIANZ GENERAL	604,325,995	1,233,139,791	0	1,630,295,716
AMGENERAL	688,405,041	1,202,490,702	0	1,833,880,274
AXA	328,410,156	585,705,443	0	936,116,777
BERJAYA	196,892,397	358,896,588	0	490,529,272
ETIQA	262,613,312	372,590,030	0	488,668,962
LONPAC	335,781,784	299,578,185	0	649,444,937
MCIS	123,078,500	363,891,980	0	172,413,093
MSIG	519,909,637	678,274,571	0	1,203,020,199
MULTI-PURPOSE	144,352,466	260,323,548	0	347,792,417
OAC	113,272,617	210,643,220	0	271,165,412
P & O	171,350,185	385,703,487	0	333,656,765
PACIFIC	71,642,000	123,793,000	0	153,450,425
PROGRESSIVE	51,189,305	123,844,469	0	91,552,696
PRUDENTIAL	17,210,787	49,305,907	0	33,460,685
QBE	81,016,153	136,567,177	0	212,879,054
RHB	150,010,969	247,348,309	0	380,343,244
TOKIO MARINE	378,531,632	603,678,604	0	852,404,293
TUNE	66,300,000	176,225,000	0	168,919,529
UNI.ASIA GENERAL	329,503,746	575,174,903	0	681,808,189
ZURICH	216,674,184	348,313,298	0	518,029,696
<b>Total (Industry)</b>	<b>5,681,603,253</b>	<b>9,183,922,793</b>	<b>0</b>	<b>13,101,038,419</b>

#### Notes:

The following companies have changed their financial year end reporting in 2014, thus;

1. Figures for AmGeneral Insurance Berhad are from January 2013 to March 2014 (15 months).

2. Figures for MCIS Insurance Berhad are from July 2013 to December 2014 (18 months).

3. Figures for Uni.Asia General Insurance Berhad are from April 2013 to December 2014 (21 months).

Net Investment Income	Transfer from Shareholders' / Working Fund	Profits on Disposal of Assets	Miscellaneous Income	Total Income	Total Income Previous Year
41,938,559	0	4,032,063	10,610,872	1,280,339,624	1,139,353,459
24,574,006	0	0	964,959	1,049,512,246	1,138,681,674
38,692,524	0	242,614	863,678	1,122,841,157	1,016,370,154
124,452,489	0	181,825	9,264,097	3,601,659,913	3,138,201,779
126,687,140	0	6,159,564	17,323,342	3,874,946,063	0
57,229,427	0	2,299,345	1,316,497	1,911,077,645	1,528,783,577
36,181,671	0	9,270,868	5,461,236	1,097,232,032	1,003,367,943
30,487,144	0	16,665,172	4,751,485	1,175,776,105	1,187,856,270
35,502,933	0	3,911,812	4,726,184	1,328,945,835	1,220,266,903
28,575,411	0	5,621,240	11,046,181	704,626,405	386,204,819
81,417,225	0	21,366,572	7,794,220	2,511,782,424	2,363,850,012
26,038,320	0	8,280,993	17,042,794	803,830,538	701,205,989
22,126,158	0	3,377,137	4,271,884	624,856,428	608,417,005
28,883,226	0	445,464	852,010	920,891,137	917,681,906
11,356,171	0	2,177,252	5,597,688	368,016,536	332,642,396
12,937,430	0	4,188,950	4,806,405	288,519,255	270,682,441
5,536,118	0	0	710,017	106,223,514	91,453,891
10,228,517	0	3,165,409	111,458	443,967,768	362,433,468
26,467,700	0	10,713,614	6,405,513	821,289,349	718,619,510
65,766,496	0	0	10,900,828	1,911,281,853	1,879,258,155
13,978,587	0	6,842,756	12,223,334	444,489,206	431,368,709
54,048,003	0	144,330	33,080,044	1,673,759,215	790,917,203
29,626,931	0	1,618,054	6,558,703	1,120,820,866	1,100,177,294
<b>932,732,186</b>	<b>0</b>	<b>110,705,034</b>	<b>176,683,429</b>	<b>29,186,685,114</b>	<b>22,327,794,557</b>

## GENERAL INSURANCE

### REVENUE ACCOUNT (OUTGO) (RM)

Company	Net Claims Paid	Net Commissions	Management Expenses*	Loss on Disposal Assets	Impairment Loss	Taxes
ACE JERNEH	219,046,964	62,004,177	169,842,297	68,513	0	59,711,050
AIA	256,080,545	74,091,957	103,334,953	2,149,934	0	13,092,204
AIG	238,275,927	64,155,944	150,407,821	74,268	569,566	23,775,531
ALLIANZ GENERAL	829,901,419	169,461,290	263,075,663	119,432	0	88,107,627
AMGENERAL	1,029,111,610	201,626,570	318,466,575	1,900	133,937	57,532,836
AXA	393,152,552	92,355,365	169,516,177	46,016	471,029	29,916,635
BERJAYA	253,533,387	43,488,618	80,665,819	0	0	13,841,301
ETIQA	255,200,174	28,779,523	135,917,602	764,389	1,622,204	26,836,053
LONPAC	226,644,667	43,518,526	106,238,161	0	0	58,596,000
MCIS	112,655,579	10,951,168	42,261,771	1,404,183	228,910	534,530
MSIG	627,594,772	126,435,213	195,257,618	13,659,642	4,231,456	64,821,331
MULTI-PURPOSE	161,968,566	35,026,007	74,857,433	0	0	20,869,628
OAC	133,355,545	28,590,718	63,441,031	1,463,457	0	17,370,307
P & O	206,859,945	26,973,712	53,869,869	75,650	1,854,606	18,811,197
PACIFIC	72,863,710	16,296,256	35,248,119	41,140	0	1,424,346
PROGRESSIVE	56,887,637	4,043,499	26,423,862	21,913	0	1,732,218
PRUDENTIAL	17,838,295	5,351,050	4,396,017	20	0	26,934
QBE	70,374,918	36,466,384	45,298,289	3,814	8,916	4,588,112
RHB	155,516,256	34,865,140	75,525,297	0	0	19,699,030
TOKIO MARINE	492,899,899	78,128,791	164,548,435	3,088,389	0	35,439,566
TUNE	87,665,950	14,083,271	41,515,152	1,102,131	505,898	5,077,292
UNI.ASIA GENERAL	333,794,401	40,953,791	137,631,975	28,107	4,471	31,895,797
ZURICH	233,457,716	61,994,468	120,267,924	319,936	1,455,000	14,268,246
<b>Total (Industry)</b>	<b>6,464,680,434</b>	<b>1,299,641,438</b>	<b>2,578,007,860</b>	<b>24,432,834</b>	<b>11,085,993</b>	<b>607,967,771</b>

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

#### Notes:

The following companies have changed their financial year end reporting in 2014, thus;

1. Figures for AmGeneral Insurance Berhad are from January 2013 to March 2014 (15 months).
2. Figures for MCIS Insurance Berhad are from July 2013 to December 2014 (18 months).
3. Figures for Uni.Asia General Insurance Berhad are from April 2013 to December 2014 (21 months).

Other Outgo	Closing Reserves			Transfer to Income Statement/Head Office Account	Total Outgo	Total Outgo Previous Year
	Claims Liabilities	Premium Liabilities	Other Reserves			
5,028,371	345,281,162	277,501,347	0	141,855,743	1,280,339,624	1,139,353,459
10,514,496	227,649,941	329,563,384	0	33,034,832	1,049,512,246	1,138,681,674
4,027,953	324,213,285	260,954,450	0	56,386,412	1,122,841,157	1,016,370,154
14,549,704	1,325,065,131	671,959,521	0	239,420,126	3,601,659,913	3,138,201,779
64,595,393	1,323,769,290	704,442,894	0	175,265,058	3,874,946,063	0
4,390,481	707,703,957	411,424,886	0	102,100,547	1,911,077,645	1,528,783,577
1,648,226	396,676,428	231,591,349	0	75,786,904	1,097,232,032	1,003,367,943
3,993,646	382,612,604	266,816,484	0	73,233,426	1,175,776,105	1,187,856,270
681,235	336,128,219	368,941,991	0	188,197,036	1,328,945,835	1,220,266,903
4,722,649	393,840,301	120,462,495	0	17,564,819	704,626,405	386,204,819
4,298,175	697,313,911	563,976,729	0	214,193,577	2,511,782,424	2,363,850,012
6,966,419	292,599,292	161,188,224	0	50,354,969	803,830,538	701,205,989
643,182	210,982,061	113,293,912	0	55,716,215	624,856,428	608,417,005
6,928,253	401,534,026	155,273,942	0	48,709,937	920,891,137	917,681,906
8,978,110	148,526,000	80,700,000	0	3,938,855	368,016,536	332,642,396
6,546,326	127,147,895	48,445,805	0	17,270,100	288,519,255	270,682,441
1,041,757	60,300,493	17,260,241	0	8,707	106,223,514	91,453,891
940,763	170,607,378	102,698,606	0	12,980,588	443,967,768	362,433,468
17,319,920	273,313,690	170,272,840	0	74,777,176	821,289,349	718,619,510
6,055,257	598,639,206	396,461,959	0	136,020,351	1,911,281,853	1,879,258,155
2,255,493	193,055,000	75,237,000	0	23,992,019	444,489,206	431,368,709
7,869,433	641,750,900	364,528,114	0	115,302,226	1,673,759,215	790,917,203
1,943,118	380,042,277	248,081,701	0	58,990,480	1,120,820,866	1,100,177,294
<b>185,938,360</b>	<b>9,958,752,447</b>	<b>6,141,077,874</b>	<b>0</b>	<b>1,915,100,103</b>	<b>29,186,685,114</b>	<b>22,327,794,557</b>

## GENERAL INSURANCE

### LIABILITY OF INSURANCE FUNDS (RM)

Company	Insurance Funds		Claims Liabilities	Provision for Taxation	Amount Due to Clients / Intermediaries / Reinsurance
	Premium Liabilities	Other Reserves			
ACE JERNEH	277,501,347	0	345,281,162	24,951,253	77,955,652
AIA	329,563,384	0	227,649,941	4,832,014	29,482,586
AIG	260,954,450	0	324,213,285	0	74,118,618
ALLIANZ GENERAL	671,959,521	0	1,325,065,131	8,722,004	126,666,253
AMGENERAL	704,442,894	0	1,323,769,290	0	75,507,558
AXA	411,424,886	0	707,703,957	8,889,685	165,861,150
BERJAYA	231,591,349	0	396,676,428	0	62,169,014
ETIQA	266,816,484	0	382,612,604	16,512,864	334,683,405
LONPAC	368,941,991	0	336,128,219	13,043,665	87,030,905
MCIS	120,462,495	0	393,840,301	360,131	60,609,813
MSIG	563,976,729	0	697,313,911	8,315,000	118,241,852
MULTI-PURPOSE	161,188,224	0	292,599,292	7,441,214	112,143,290
OAC	113,293,912	0	210,982,061	10,259,262	54,381,885
P & O	155,273,942	0	401,534,026	3,586,604	11,487,634
PACIFIC	80,700,000	0	148,526,000	0	41,261,410
PROGRESSIVE	48,445,805	0	127,147,895	0	27,442,009
PRUDENTIAL	17,260,241	0	60,300,493	862,387	655,160
QBE	102,698,606	0	170,607,378	0	36,378,916
RHB	170,272,840	0	273,313,690	6,627,043	50,217,156
TOKIO MARINE	396,461,959	0	598,639,206	0	93,013,511
TUNE	75,237,000	0	193,055,000	0	82,394,831
UNI.ASIA GENERAL	364,528,114	0	641,750,900	2,964,234	128,771,780
ZURICH	248,081,701	0	380,042,277	1,848,208	71,501,730
<b>Total (Industry)</b>	<b>6,141,077,874</b>	<b>0</b>	<b>9,958,752,447</b>	<b>119,215,568</b>	<b>1,921,976,118</b>

#### Notes:

The following companies have changed their financial year end reporting in 2014, thus;

1. Figures for AmGeneral Insurance Berhad are from January 2013 to March 2014 (15 months).
2. Figures for MCIS Insurance Berhad are from July 2013 to December 2014 (18 months).
3. Figures for Uni.Asia General Insurance Berhad are from April 2013 to December 2014 (21 months).

Other Liability	Amount Due to Shareholders' Fund / Head Office Account	Reserves for Insurance Funds	Total Liabilities	Total Liabilities Previous Year
133,608,057	653,705,022	(763,292)	1,512,239,201	1,313,034,086
16,721,099	63,378,060	(806,834)	670,820,250	692,253,294
43,696,628	406,008,498	9,972,789	1,118,964,268	1,069,274,817
217,549,012	1,367,708,535	0	3,717,670,456	3,278,857,550
222,309,376	1,025,027,959	0	3,351,057,077	0
67,391,318	480,327,998	21,409,337	1,863,008,331	1,570,557,533
45,254,374	580,084,681	32,535,167	1,348,311,013	1,186,890,220
66,012,655	64,751,870	0	1,131,389,882	1,020,104,346
84,474,354	407,316,197	0	1,296,935,331	1,223,722,215
14,832,736	485,321,458	0	1,075,426,934	521,368,101
96,031,906	1,142,687,416	0	2,626,566,814	2,440,911,537
51,950,191	342,961,600	0	968,283,811	860,209,531
34,004,141	240,292,840	0	663,214,101	635,663,089
76,689,070	240,792,574	0	889,363,850	877,890,410
10,904,500	160,558,000	0	441,949,910	399,351,633
37,457,154	210,200,295	0	450,693,158	451,093,791
2,472,085	56,391,104	0	137,941,470	124,784,578
22,487,701	179,447,820	0	511,620,421	424,278,558
36,568,897	372,185,893	(796,491)	908,389,028	813,110,073
135,170,252	852,697,655	(1,231,333)	2,074,751,250	2,012,740,436
31,304,435	217,682,975	0	599,674,241	574,771,908
134,170,482	802,954,949	(3,575,909)	2,071,564,550	945,964,555
98,034,209	59,361,325	2,999,803	861,869,253	875,948,965
1,679,094,632	10,411,844,724	59,743,237	30,291,704,600	23,312,781,226

## GENERAL INSURANCE

### ASSETS OF INSURANCE FUNDS (RM)

Company	Property, Plant and Equipment	Loans	Investments			Investment properties
			Malaysian Government Papers / Guaranteed Loans	Corporate / Debt Securities	Others	
ACE JERNEH	61,998,938	0	529,878,950	491,099,132	0	0
AIA	649,897	0	66,472,550	372,374,522	0	0
AIG	6,269,043	54,849	195,772,395	605,481,511	8,792,453	0
ALLIANZ GENERAL	99,167,023	4,398,813	1,558,522,561	1,548,866,898	121,072,488	0
AMGENERAL	158,214,374	14,044,276	0	32,056,001	2,541,939,739	13,688,389
AXA	22,290,940	781,621	685,586,800	492,290,383	0	0
BERJAYA	104,417,698	8,611	39,955,960	286,992,404	527,211,925	23,153,000
ETIQA	68,753,979	3,187,053	94,355,450	390,793,969	14,083,880	1,014,000
LONPAC	6,990,116	46,530,887	69,756,526	226,038,759	30,138,873	0
MCIS	1,115,226	0	425,055,255	312,241,942	37,171,489	0
MSIG	20,544,634	414,449	268,957,858	443,315,241	245,463,082	150,526
MULTI-PURPOSE	7,928,816	15,085	0	83,567,967	183,014,112	9,696,268
OAC	21,771,360	1,625,354	104,049,778	347,418,679	17,494,475	0
P & O	20,780,525	0	0	22,824,618	12,249,190	840,000
PACIFIC	1,821,689	16,117	15,082,500	40,833,642	132,400,389	0
PROGRESSIVE	11,730,029	0	1,011,450	119,877,192	120,581,319	0
PRUDENTIAL	680,252	0	0	40,497,067	0	0
QBE	9,938,520	0	110,422,500	0	0	370,000
RHB	10,579,492	68,078	0	127,579,524	518,886,075	0
TOKIO MARINE	19,126,237	5,472,286	0	146,348,448	885,148,995	0
TUNE	7,537,708	505,038	0	37,862,696	316,870,751	2,352,017
UNI.ASIA GENERAL	129,274,570	521,615	0	301,895,361	0	90,880,010
ZURICH	6,439,980	271,453	113,874,529	327,066,785	203,703,089	12,148,480
<b>Total (Industry)</b>	<b>798,021,046</b>	<b>77,915,585</b>	<b>4,278,755,062</b>	<b>6,797,322,741</b>	<b>5,916,222,324</b>	<b>154,292,690</b>

#### Notes:

The following companies have changed their financial year end reporting in 2014, thus;

1. Figures for AmGeneral Insurance Berhad are from January 2013 to March 2014 (15 months).

2. Figures for MCIS Insurance Berhad are from July 2013 to December 2014 (18 months).

3. Figures for Uni.Asia General Insurance Berhad are from April 2013 to December 2014 (21 months).



Cash and Deposits	Amount Due from Clients / Intermediaries / Reinsurers	Other Assets	Foreign Assets	Total Assets	Total Assets Previous Year
172,414,251	157,328,290	99,519,640	0	1,512,239,201	1,313,034,086
29,002,511	127,642,528	74,678,242	0	670,820,250	692,253,294
140,445,666	78,072,092	84,076,259	0	1,118,964,268	1,069,274,817
100,662,756	139,848,994	145,130,923	0	3,717,670,456	3,278,857,550
394,072,991	85,872,753	111,168,554	0	3,351,057,077	0
388,947,718	175,448,932	97,661,937	0	1,863,008,331	1,570,557,533
230,190,279	61,196,989	72,537,577	2,646,570	1,348,311,013	1,186,890,220
166,896,767	313,281,531	79,023,253	0	1,131,389,882	1,020,104,346
747,345,844	97,334,788	72,799,538	0	1,296,935,331	1,223,722,215
133,097,950	35,607,227	131,137,845	0	1,075,426,934	521,368,101
1,392,271,543	133,430,773	122,018,708	0	2,626,566,814	2,440,911,537
466,975,067	148,996,116	65,408,804	2,681,576	968,283,811	860,209,531
42,670,529	53,207,800	74,976,126	0	663,214,101	635,663,089
742,274,460	23,248,333	67,146,724	0	889,363,850	877,890,410
139,850,729	33,961,727	77,983,117	0	441,949,910	399,351,633
105,659,098	21,949,333	69,884,737	0	450,693,158	451,093,791
40,991,204	0	55,772,947	0	137,941,470	124,784,578
260,537,644	60,593,354	69,758,403	0	511,620,421	424,278,558
106,195,280	72,054,231	73,026,348	0	908,389,028	813,110,073
764,915,298	171,326,907	82,413,079	0	2,074,751,250	2,012,740,436
81,921,569	71,018,904	81,605,558	0	599,674,241	574,771,908
1,322,497,556	73,211,782	153,283,656	0	2,071,564,550	945,964,555
54,377,082	71,813,242	72,174,613	0	861,869,253	875,948,965
8,024,213,792	2,206,446,626	2,033,186,588	5,328,146	30,291,704,600	23,312,781,226

## GENERAL INSURANCE

### GROSS DIRECT PREMIUMS (RM)

Company	Aviation	Cargo	Marine Hull	Offshore Oil-Related	Fire	Motor 'Act'	Motor 'Others'
ACE JERNEH	102,411	43,996,626	18,790,189	5,236,371	115,985,281	29,898,398	222,634,043
AIA	0	0	0	0	27,465,234	12,097,608	42,334,809
AIG	3,704,682	20,600,183	0	0	90,271,368	16,493,898	238,973,629
ALLIANZ GENERAL	3,725,241	43,357,487	11,617,789	1,985,837	326,669,838	116,333,611	1,156,969,948
AMGENERAL	777	12,637,776	3,570,447	0	106,645,101	157,490,670	1,491,940,767
AXA	(537,556)	37,219,444	26,625,969	0	135,605,154	47,058,740	535,508,225
BERJAYA	4,040,080	17,691,996	2,620,685	0	89,487,014	33,889,686	297,969,617
ETIQA	151,584,258	22,833,747	61,721,454	504,987,502	184,806,566	27,351,675	223,487,941
LONPAC	1,734,538	26,100,904	3,890,723	63,308,300	423,700,112	29,560,610	224,004,618
MCIS	0	8,737,415	21,276,543	3,815,384	28,361,406	24,216,925	87,890,822
MSIG	0	91,574,611	5,423,095	0	371,111,024	48,220,617	624,777,142
MULTI-PURPOSE	8,627,501	14,176,144	3,911,079	67,392,830	122,486,992	17,059,624	130,335,581
OAC	0	9,456,248	13,971,765	0	114,412,829	15,950,844	87,166,371
P & O	0	21,719	13,126,414	0	1,472,484	138,451,090	264,507,535
PACIFIC	627,063	2,349,678	28,217,564	0	40,910,033	25,107,794	42,154,033
PROGRESSIVE	9,499,648	3,511,239	2,743,296	0	24,893,560	4,808,056	39,767,907
PRUDENTIAL	0	0	0	0	3,331,430	10,410,244	7,317,946
QBE	3,296,800	19,915,822	19,124,126	0	80,591,189	11,361,832	24,441,106
RHB	0	10,102,722	9,965,024	0	152,544,259	35,088,576	194,081,659
TOKIO MARINE	55	49,137,253	3,316,478	0	172,270,524	48,587,058	554,639,795
TUNE	891,715	26,904,858	21,319,179	10,597,208	52,884,341	19,286,727	92,726,378
UNI.ASIA GENERAL	1,604,573	14,797,317	76,544	0	100,701,072	131,355,588	596,082,827
ZURICH	0	8,953,541	2,473,380	0	82,484,275	61,442,057	298,755,909
<b>Total (Industry)</b>	<b>188,901,786</b>	<b>484,076,730</b>	<b>273,781,743</b>	<b>657,323,432</b>	<b>2,849,091,086</b>	<b>1,061,521,928</b>	<b>7,478,468,608</b>

#### Notes:

The following companies have changed their financial year end reporting in 2014, thus;

1. Figures for AmGeneral Insurance Berhad are from January 2013 to March 2014 (15 months).
2. Figures for MCIS Insurance Berhad are from July 2013 to December 2014 (18 months).
3. Figures for Uni.Asia General Insurance Berhad are from April 2013 to December 2014 (21 months).

Medical and Health	Personal Accident	Bonds	Contractor's All Risks & Engineering	Liability	Workmen's Compensation & Employers' Liability	Others	Total	Total Previous Year
89,994,221	99,496,841	6,758,122	24,539,213	40,436,373	30,098,205	39,722,013	767,688,307	679,337,782
192,566,219	228,050,123	0	300	203,871	30,241	1,210,434	503,958,839	510,645,895
18,559,800	115,800,543	0	4,743,257	63,643,737	11,467,108	33,031,124	617,289,329	579,855,706
39,783,714	88,476,451	3,883,598	107,347,709	95,852,380	24,846,420	72,662,277	2,093,512,300	1,937,033,147
39,429,306	85,439,683	3,264,777	33,442,295	25,137,100	21,636,434	38,795,917	2,019,431,050	0
147,359,846	53,381,078	6,437,071	23,433,521	17,573,774	25,200,482	52,771,962	1,107,637,710	941,907,223
67,841,383	17,143,805	1,736,465	23,215,615	24,199,691	10,000,361	26,652,765	616,489,163	532,237,186
3,657,747	127,229,267	126,435	37,625,260	19,740,942	3,898,803	18,871,102	1,387,922,699	1,306,623,802
49,828,081	27,887,847	9,221,855	69,664,028	44,055,520	25,248,727	57,861,772	1,056,067,635	1,008,702,088
1,145,282	10,161,382	0	7,680,204	9,435,014	1,563,919	15,265,229	219,549,525	180,610,698
81,094,223	69,002,087	2,402,608	73,216,682	25,640,697	12,442,245	70,884,166	1,475,789,197	1,414,185,158
41,132,213	15,765,110	5,086,088	37,921,725	25,795,825	7,047,301	85,976,438	582,714,451	535,313,040
32,470,691	42,456,244	973,848	26,592,938	11,284,555	5,503,259	44,563,057	404,802,649	379,214,892
254,462	25,059,134	75	1,039,465	23,935,860	12,598	278,010	468,158,846	514,537,192
55,100,574	6,326,406	52,870	20,940,954	5,463,446	2,471,233	8,680,241	238,401,889	221,186,663
10,329,238	5,150,868	2,095,202	18,993,324	3,924,654	3,565,048	19,948,072	149,230,112	156,883,157
1,525	16,091,505	0	0	0	0	0	37,152,650	38,925,489
3,929,684	8,896,935	56,804	26,746,506	25,603,057	4,077,837	24,951,258	252,992,956	202,692,550
16,624,891	46,336,008	1,387,403	32,139,529	14,067,189	11,828,676	49,958,991	574,124,927	522,125,938
57,510,942	41,230,789	1,429,310	35,008,111	17,671,051	14,241,873	66,578,613	1,061,621,852	1,003,920,281
24,044,981	75,028,924	1,007,381	8,472,008	7,795,487	5,944,040	21,463,593	368,366,820	326,918,740
7,283,186	46,891,747	20,683	8,147,159	8,006,842	2,154,024	21,087,207	938,208,769	465,658,846
33,581,985	46,100,460	5,902,619	23,555,013	23,193,545	23,123,409	14,786,710	624,352,903	531,870,155
1,013,524,194	1,297,403,237	51,843,214	644,464,816	532,660,610	246,402,243	786,000,951	17,565,464,578	13,990,385,628

## GENERAL INSURANCE

### REINSURANCE ACCEPTED PREMIUMS (RM)

Company	Aviation	Cargo	Marine Hull	Offshore Oil-Related	Fire	Motor 'Act'	Motor 'Others'
ACE JERNEH	(6,839)	6,884,104	767,413	10,553,201	31,049,939	9,645	2,263,037
AIA	0	20	0	0	(151)	35	1
AIG	4,170,092	1,485,291	0	13,265,232	23,808,802	9,983,400	3,616,890
ALLIANZ GENERAL	90,553	1,942,575	201,624	1,460,301	20,285,837	193,430	3,968,117
AMGENERAL	69,352	15,614	30,915	1,216,798	4,109,685	71,108	728,288
AXA	0	1,506,977	311,459	0	15,452,297	17,341	754,223
BERJAYA	0	360,154	124,531	0	6,766,374	0	933,987
ETIQA	10,285	198,106	41	889,978	1,914,054	24,552	373,278
LONPAC	84,674	299,887	16,203	3,898,228	4,661,804	10,623	259,495
MCIS	0	50,938	144,849	1,086,298	27,709,251	0	11,122,214
MSIG	(236)	463,173	106,771	2,079	6,860,226	78,074	945,988
MULTI-PURPOSE	(118)	(136,951)	8,555	1,524,143	6,704,531	9,423,076	3,707,052
OAC	0	1,031,924	40,188	0	2,873,623	1,263	(692,182)
P & O	0	21,029	13,424	792,438	363,916	3,424	5,411
PACIFIC	0	89,456	44	0	2,823,098	(135)	86,775
PROGRESSIVE	(118)	67,359	3,349	0	2,769,025	9,602,644	3,192,875
PRUDENTIAL	0	0	0	0	0	0	0
QBE	5,619,092	897,450	1,872,077	0	15,637,968	1,452	120,085
RHB	0	13,865	10,891	0	5,512,708	(6,000)	1,474,836
TOKIO MARINE	148,611	218,337	72,705	130,728	4,007,961	(356)	842,402
TUNE	(471)	165,847	1,237	2,901,323	2,721,608	13,893	495,526
UNI.ASIA GENERAL	(236)	29,888	31,343	1,284,445	5,149,282	60,481	3,200,001
ZURICH	(6,839)	451,481	156,348	0	3,082,160	9,782,162	3,155,161
<b>Total (Industry)</b>	<b>10,177,802</b>	<b>16,056,524</b>	<b>3,913,967</b>	<b>39,005,192</b>	<b>194,263,998</b>	<b>39,270,112</b>	<b>40,553,460</b>

#### Notes:

The following companies have changed their financial year end reporting in 2014, thus;

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2. Figures for MCIS Insurance Berhad are from July 2013 to December 2014 (18 months).

3. Figures for Uni.Asia General Insurance Berhad are from April 2013 to December 2014 (21 months).

Medical and Health	Personal Accident	Bonds	Contractor's All Risks & Engineering	Liability	Workmen's Compensation & Employers' Liability	Others	Total	Total Previous Year
34,538	105,425	2,119	12,630,670	19,301,390	689	3,618,338	87,213,669	98,819,929
0	(136)	0	0	0	2	1	(228)	(281)
0	470,771	0	2,544,834	3,017,313	18,862	(968)	62,380,519	44,563,876
0	63,267	0	4,684,103	416,736	2,014	940,862	34,249,419	38,405,666
1,031,493	1,962,587	0	1,033,036	31,707	1,519	632,848	10,934,950	0
1,395,618	221,442	285	6,502,242	17,456	5,290	907,992	27,092,622	21,325,764
3,930	45,422	0	1,385,827	3,844,180	214,071	361,839	14,040,315	14,158,651
0	2,139	466	154,961	32,883	871	85,564	3,687,178	4,264,395
240,080	188,876	1,816	880,441	1,839,744	4,296	192,733	12,578,900	18,248,000
(424)	650,149	7,897	2,126,810	49,551	2,169	2,496,061	45,445,763	27,687,195
0	33,731	5,007	1,700,429	9,629	1,914	405,399	10,612,184	11,477,727
0	32,668	0	642,261	25,684	44,590	254,673	22,230,164	22,197,008
(25,910)	(55,931)	1,331	557,239	18,699	260	583,538	4,334,042	5,157,382
0	1,672	1,113	131,216	458	13	73,507	1,407,621	1,340,444
2,009,740	128,336	0	1,150,829	404,140	112,894	138,446	6,943,623	7,268,313
91,881	98,114	951	1,188,840	23,576	2,368	756,073	17,796,937	18,759,650
0	0	0	0	0	0	0	0	0
0	226,721	0	3,624,099	2,015,552	20,736	610,701	30,645,933	23,499,613
0	3,225,250	9	690,866	41,670	17,460	322,474	11,304,029	13,554,612
564	109,455	7,298	258,309	21,346	1,230	264,527	6,083,117	8,850,764
0	4,609,820	0	507,036	24,682	320	211,747	11,652,568	13,346,800
102	79,952	6,167	627,252	10,176	194,055	152,320	10,825,228	5,950,051
5	51,818	512	1,755,569	482,088	59	117,668	19,028,192	21,841,412
4,781,617	12,251,548	34,971	44,776,869	31,628,660	645,682	13,126,343	450,486,745	420,716,971

## GENERAL INSURANCE

### REINSURANCE PREMIUMS CEDED TO LICENSED / OFFSHORE INSURERS (RM)

Company	Aviation	Cargo	Marine Hull	Offshore Oil-Related	Fire	Motor 'Act'	Motor 'Others'
ACE JERNEH	102,093	8,001,524	12,494,468	15,023,625	67,670,735	1,001,945	10,439,253
AIA	0	1,103	0	0	3,328,979	337,634	2,563,693
AIG	0	560,424	0	0	4,475,889	415,082	6,017,786
ALLIANZ GENERAL	3,118,249	23,993,020	8,937,413	1,789,223	119,338,858	11,740,071	128,716,922
AMGENERAL	33,133	3,460,366	3,307,144	559,731	46,153,142	4,447,673	60,300,955
AXA	0	2,325,089	14,170,115	0	34,043,713	1,049,947	16,499,691
BERJAYA	3,696,545	2,451,784	1,287,781	0	50,578,113	956,134	13,312,320
ETIQA	22,474,549	15,380,585	36,201,190	475,322,152	101,656,594	1,028,835	8,008,874
LONPAC	1,831,387	7,262,161	3,117,771	59,094,496	128,923,341	3,480,070	41,867,754
MCIS	0	4,195,217	9,338,468	2,361,814	33,101,055	1,079,201	5,655,587
MSIG	0	13,641,392	3,638,530	3,744	134,098,245	1,675,974	20,625,463
MULTI-PURPOSE	8,176,440	4,340,141	3,295,231	63,591,161	69,125,437	476,581	6,863,341
OAC	0	8,279,766	5,870,625	0	53,937,175	187,864	4,485,870
P & O	0	24,926	1,124,646	352,050	828,742	37,380,551	59,912,851
PACIFIC	626,111	1,230,352	18,651,104	0	28,781,775	582,078	1,364,766
PROGRESSIVE	1,275,568	1,732,293	152,874	0	11,569,043	271,786	1,728,083
PRUDENTIAL	0	0	0	0	346,172	517,637	736,130
QBE	0	646,937	344,876	0	3,182,413	49,014	535,173
RHB	0	1,906,110	7,242,624	0	72,856,811	5,559,571	44,987,974
TOKIO MARINE	0	8,021,215	2,045,225	(109,491)	104,948,530	1,853,045	20,553,180
TUNE	580,190	22,912,586	19,167,849	10,965,576	37,201,283	2,660,920	27,976,961
UNI.ASIA GENERAL	1,580,663	11,239,021	(24,598)	638,636	64,902,930	22,702,397	127,482,633
ZURICH	0	1,087,580	1,827,530	0	19,616,668	2,072,152	8,009,180
<b>Total (Industry)</b>	<b>43,494,928</b>	<b>142,693,592</b>	<b>152,190,866</b>	<b>629,592,717</b>	<b>1,190,665,643</b>	<b>101,526,162</b>	<b>618,644,440</b>

#### Notes:

The following companies have changed their financial year end reporting in 2014, thus;

1. Figures for AmGeneral Insurance Berhad are from January 2013 to March 2014 (15 months).

2. Figures for MCIS Insurance Berhad are from July 2013 to December 2014 (18 months).

3. Figures for Uni.Asia General Insurance Berhad are from April 2013 to December 2014 (21 months).

Medical and Health	Personal Accident	Bonds	Contractor's All Risks & Engineering	Liability	Workmen's Compensation & Employers' Liability	Others	Total	Total Previous Year
21,659,470	24,952,294	1,056,042	23,389,291	23,425,387	1,533,824	9,261,812	220,011,763	220,404,950
4,630,744	12,312,992	0	1,007	18,445	4,798	223,387	23,422,782	18,997,740
467,383	3,016,103	0	748,645	309,063	332,556	194,444	16,537,375	17,750,022
988,643	5,939,146	335,100	88,886,671	71,811,275	749,707	20,297,034	486,641,332	484,182,419
1,489,846	10,817,815	321,870	28,349,484	15,151,872	1,910,249	12,967,560	189,270,840	0
4,339,129	2,065,430	(173,404)	3,828,073	1,190,317	762,035	6,898,884	86,999,019	80,227,704
2,572,553	1,956,334	310,793	15,120,870	4,732,470	425,743	8,337,637	105,739,077	82,023,930
90,309	4,873,202	3,279	30,489,918	16,742,692	187,365	5,468,244	717,927,788	757,292,974
1,230,833	9,703,127	1,972,162	50,697,246	27,000,154	867,817	21,371,817	358,420,136	358,556,519
604,998	1,592,639	0	6,878,748	325,103	71,513	4,301,127	69,505,470	50,940,234
2,646,609	6,080,631	921,031	33,743,510	6,944,280	991,400	11,086,539	236,097,348	257,395,275
3,458,021	2,957,291	2,445,414	27,839,683	11,842,384	309,710	23,806,445	228,527,280	224,819,471
785,319	3,561,482	124,440	21,622,752	4,895,791	280,292	20,346,147	124,377,523	111,847,350
6,352	909,112	16	1,135,374	20,272,256	499	193,739	122,141,114	160,593,314
2,022,526	1,574,318	(60,639)	18,484,727	2,151,143	95,243	4,574,486	80,077,990	73,056,318
4,260,894	571,977	938,836	12,785,233	614,473	159,319	632,690	36,693,069	39,882,934
0	2,092,026	0	0	0	0	0	3,691,965	4,276,660
98,213	223,877	1,058	760,557	187,709	112,002	631,085	6,772,914	8,468,104
412,112	2,795,382	(52,730)	23,674,243	7,278,671	2,326,182	18,094,554	187,081,504	171,837,709
2,542,920	5,401,653	43,505	16,189,958	3,681,203	513,060	22,866,336	188,550,339	181,855,096
569,026	58,462,317	113,574	4,570,101	3,684,787	206,698	8,908,800	197,980,668	184,248,076
218,864	2,750,036	777	5,404,587	5,960,129	108,297	9,489,119	252,453,491	133,643,844
834,187	3,005,243	77,134	18,346,064	2,600,726	601,920	1,297,051	59,375,435	53,141,996
55,928,951	167,614,427	8,378,258	432,946,742	230,820,330	12,550,229	211,248,937	3,998,296,222	3,675,442,639

## GENERAL INSURANCE

### REINSURANCE PREMIUMS CEDED TO FOREIGN INSURERS (RM)

Company	Aviation	Cargo	Marine Hull	Offshore Oil-Related	Fire	Motor 'Act'	Motor 'Others'
ACE JERNEH	(3,800)	983,838	2,402,012	(4,353)	1,319,640	44,317	43,832
AIA	0	0	0	0	13,870	0	0
AIG	7,873,574	11,020,098	0	7,698,678	47,811,907	91,810	1,551,674
ALLIANZ GENERAL	473,777	96,901	27,161	1,603,987	2,812,766	0	0
AMGENERAL	0	90,061	146,640	0	2,280,210	35	7,681
AXA	(474,186)	11,389,224	5,538,120	0	42,813,532	0	0
BERJAYA	(24,599)	3,818,205	1,077,010	0	7,579,430	0	0
ETIQA	127,790,095	363,307	20,101,470	28,539,651	4,916,857	0	0
LONPAC	(95,427)	7,772,105	533,143	6,311,555	23,492,147	0	0
MCIS	0	462,092	8,821,738	2,618,526	883,230	(23)	(89)
MSIG	0	4,753,382	426,346	0	11,763,384	0	0
MULTI-PURPOSE	366,478	184,866	176,615	4,124,087	6,588,100	0	138,625
OAC	0	120,002	7,886,054	0	2,856,474	(9,367)	145,284
P & O	0	0	11,972,723	0	0	0	0
PACIFIC	0	124,548	7,478,377	0	2,416,907	0	46,753
PROGRESSIVE	8,849,583	1,059,606	2,555,409	0	5,117,646	0	0
PRUDENTIAL	0	0	0	0	0	0	0
QBE	7,766,730	1,204,869	3,700,435	0	39,403,483	43,346	476,282
RHB	0	255,315	1,274,042	0	10,374,951	0	0
TOKIO MARINE	0	2,854,031	774,777	0	5,890,999	0	0
TUNE	310,068	1,590,150	966,055	472,492	5,717,190	0	90,310
UNI.ASIA GENERAL	0	295,120	(1,478)	0	3,271,982	7,691	0
ZURICH	0	3,601,586	374,807	0	36,359,752	0	0
<b>Total (Industry)</b>	<b>152,832,293</b>	<b>52,039,306</b>	<b>76,231,456</b>	<b>51,364,623</b>	<b>263,684,457</b>	<b>177,809</b>	<b>2,500,352</b>

#### Notes:

The following companies have changed their financial year end reporting in 2014, thus;

1. Figures for AmGeneral Insurance Berhad are from January 2013 to March 2014 (15 months).

2. Figures for MCIS Insurance Berhad are from July 2013 to December 2014 (18 months).

3. Figures for Uni.Asia General Insurance Berhad are from April 2013 to December 2014 (21 months).



Medical and Health	Personal Accident	Bonds	Contractor's All Risks & Engineering	Liability	Workmen's Compensation & Employers' Liability	Others	Total	Total Previous Year
0	(479)	25,866	635,564	31,381	1,509	10,021,215	15,500,542	18,379,226
0	11,621,980	0	15	0	0	823	11,636,688	8,663,588
0	1,042,535	0	4,560,447	16,936,322	585,929	1,041,527	100,214,501	107,441,036
0	561	2,175	207,506	2,823,724	0	2,776,113	10,824,671	12,002,933
1,297,852	744,540	18,603	1,753,041	37,802	17,748	820,673	7,214,886	0
13,372,618	1,481,183	5,799,401	13,124,875	6,714,084	242,280	11,613,405	111,614,536	140,215,586
1,097,188	77,551	12,051	3,910,998	14,318,380	0	2,394,915	34,261,129	32,165,542
0	123,316	0	1,823,788	1,190,598	0	164,045	185,013,127	58,869,306
18,362	1,681,103	1,745,941	6,080,095	8,264,950	7,342	4,970,146	60,781,462	54,051,763
2,754	0	0	1,041,129	6,878,293	195,675	2,173,400	23,076,725	32,715,633
14,678,500	260,355	0	4,635,189	2,964,164	76	7,802,438	47,283,834	48,834,350
0	306,200	108,375	3,732,104	505,564	6,100	12,387,804	28,624,918	23,998,159
0	149,115	4,150	529,068	249,407	9,643	1,653,926	13,593,756	8,058,757
0	0	0	0	1,795,865	0	0	13,768,588	0
0	124,503	(4,809)	1,324,000	93,545	4,244	209,029	11,817,097	3,534,238
0	89,262	217,039	2,850,462	1,695,527	68,111	16,278,639	38,781,284	35,710,473
0	0	0	0	0	0	0	0	0
195,503	511,653	835	4,155,150	3,448,536	151,719	2,928,380	63,986,921	50,766,111
0	47,093	730,233	3,653,991	1,167,887	0	500,696	18,004,208	18,528,470
13	6,139	35	11,057,075	3,228,202	0	2,939,066	26,750,337	14,623,830
0	1,320,427	22,021	1,645,340	672,864	(933)	313,207	13,119,191	15,547,605
111,132	4,318,583	0	421,660	569,027	0	5,778,600	14,772,317	5,646,074
0	89,795	2,188	2,553,126	18,250,613	196,198	4,547,899	65,975,964	42,227,552
30,773,922	23,995,415	8,684,104	69,694,623	91,836,735	1,485,641	91,315,946	916,616,682	731,980,232

## GENERAL INSURANCE

### NET PREMIUMS (RM)

Company	Aviation	Cargo	Marine Hull	Offshore Oil-Related	Fire	Motor 'Act'	Motor 'Others'
ACE JERNEH	(2,721)	41,895,368	4,661,122	770,300	78,044,845	28,861,781	214,413,995
AIA	0	(1,083)	0	0	24,122,234	11,760,009	39,771,117
AIG	1,200	10,504,952	0	5,566,554	61,792,374	25,970,406	235,021,059
ALLIANZ GENERAL	223,768	21,210,141	2,854,839	52,928	224,804,051	104,786,970	1,032,221,143
AMGENERAL	36,996	9,102,963	147,578	657,067	62,321,434	153,114,070	1,432,360,419
AXA	(63,370)	25,012,108	7,229,193	0	74,200,206	46,026,134	519,762,757
BERJAYA	368,134	11,782,161	380,425	0	38,095,845	32,933,552	285,591,284
ETIQA	1,329,899	7,287,961	5,418,835	2,015,677	80,147,169	26,347,392	215,852,345
LONPAC	83,252	11,366,525	256,012	1,800,477	275,946,428	26,091,163	182,396,359
MCIS	0	4,131,044	3,261,186	(78,658)	22,086,372	23,137,747	93,357,538
MSIG	(236)	73,643,010	1,464,990	(1,665)	232,109,621	46,622,717	605,097,667
MULTI-PURPOSE	84,465	9,514,186	447,788	1,201,725	53,477,986	26,006,119	127,040,667
OAC	0	2,088,404	255,274	0	60,492,803	15,773,610	81,843,035
P & O	0	17,822	42,469	440,388	1,007,658	101,073,963	204,600,095
PACIFIC	952	1,084,234	2,088,127	0	12,534,449	24,525,581	40,829,289
PROGRESSIVE	(625,621)	786,699	38,362	0	10,975,896	14,138,914	41,232,699
PRUDENTIAL	0	0	0	0	2,985,258	9,892,607	6,581,816
QBE	1,149,162	18,961,466	16,950,892	0	53,643,261	11,270,924	23,549,736
RHB	0	7,955,162	1,459,249	0	74,825,205	29,523,005	150,568,521
TOKIO MARINE	148,666	38,480,344	569,181	240,219	65,438,956	46,733,657	534,929,017
TUNE	986	2,567,969	1,186,512	2,060,463	12,687,476	16,639,700	65,154,633
UNI.ASIA GENERAL	23,674	3,293,064	133,963	645,809	37,675,442	108,705,981	471,800,195
ZURICH	(6,839)	4,715,856	427,391	0	29,590,015	69,152,067	293,901,890
<b>Total (Industry)</b>	<b>2,752,367</b>	<b>305,400,356</b>	<b>49,273,388</b>	<b>15,371,284</b>	<b>1,589,004,984</b>	<b>999,088,069</b>	<b>6,897,877,276</b>

#### Notes:

The following companies have changed their financial year end reporting in 2014, thus;

1. Figures for AmGeneral Insurance Berhad are from January 2013 to March 2014 (15 months).

2. Figures for MCIS Insurance Berhad are from July 2013 to December 2014 (18 months).

3. Figures for Uni.Asia General Insurance Berhad are from April 2013 to December 2014 (21 months).

Medical and Health	Personal Accident	Bonds	Contractor's All Risks & Engineering	Liability	Workmen's Compensation & Employers' Liability	Others	Total	Total Previous Year
68,369,289	74,650,451	5,678,333	13,145,028	36,280,995	28,563,561	24,057,324	619,389,671	539,373,535
187,935,475	204,115,015	0	(722)	185,426	25,445	986,225	468,899,141	482,984,286
18,092,417	112,212,676	0	1,978,999	49,415,665	10,567,485	31,794,185	562,917,972	499,228,524
38,795,071	82,600,011	3,546,323	22,937,635	21,634,117	24,098,727	50,529,992	1,630,295,716	1,479,253,461
37,673,101	75,839,915	2,924,304	4,372,806	9,979,133	19,709,956	25,640,532	1,833,880,274	0
131,043,717	50,055,907	811,359	12,982,815	9,686,829	24,201,457	35,167,665	936,116,777	742,789,697
64,175,572	15,155,342	1,413,621	5,569,574	8,993,021	9,788,689	16,282,052	490,529,272	432,206,365
3,567,438	122,234,888	123,622	5,466,515	1,840,535	3,712,309	13,324,377	488,668,962	494,725,917
48,818,966	16,692,493	5,505,568	13,767,128	10,630,160	24,377,864	31,712,542	649,444,937	614,341,806
537,106	9,218,892	7,897	1,887,137	2,281,169	1,298,900	11,286,763	172,413,093	124,642,026
63,769,114	62,694,832	1,486,584	36,538,412	15,741,882	11,452,683	52,400,588	1,203,020,199	1,119,433,260
37,674,192	12,534,287	2,532,299	6,992,199	13,473,561	6,776,081	50,036,862	347,792,417	308,692,418
31,659,462	38,689,716	846,589	4,998,357	6,158,056	5,213,584	23,146,522	271,165,412	264,466,167
248,110	24,151,694	1,172	35,307	1,868,197	12,112	157,778	333,656,765	355,284,322
55,087,788	4,755,921	118,318	2,283,056	3,622,898	2,484,640	4,035,172	153,450,425	151,864,420
6,160,225	4,587,743	940,278	4,546,469	1,638,230	3,339,986	3,792,816	91,552,696	100,049,400
1,525	13,999,479	0	0	0	0	0	33,460,685	34,648,829
3,635,968	8,388,126	54,911	25,454,898	23,982,364	3,834,852	22,002,494	212,879,054	166,957,948
16,212,779	46,718,783	709,909	5,502,161	5,662,301	9,519,954	31,686,215	380,343,244	345,314,371
54,968,573	35,932,452	1,393,068	8,019,387	10,782,992	13,730,043	41,037,738	852,404,293	816,292,119
23,475,955	19,856,000	871,786	2,763,603	3,462,518	5,738,595	12,453,333	168,919,529	140,469,859
6,953,292	39,903,080	26,073	2,948,164	1,487,862	2,239,782	5,971,808	681,808,189	332,318,979
32,747,803	43,057,240	5,823,809	4,411,392	2,824,294	22,325,350	9,059,428	518,029,696	458,342,019
<b>931,602,938</b>	<b>1,118,044,943</b>	<b>34,815,823</b>	<b>186,600,320</b>	<b>241,632,205</b>	<b>233,012,055</b>	<b>496,562,411</b>	<b>13,101,038,419</b>	<b>10,003,679,728</b>

## GENERAL INSURANCE

### EARNED PREMIUMS (RM)

Company	Aviation	Cargo	Marine Hull	Offshore Oil-Related	Fire	Motor 'Act'	Motor 'Others'
ACE JERNEH	(5,978)	41,727,486	4,747,514	(7,022)	79,280,714	22,766,543	197,715,448
AIA	0	1,732	0	0	23,204,216	11,682,785	43,777,529
AIG	(3,119)	9,742,275	0	5,517,879	58,938,507	23,802,067	222,607,754
ALLIANZ GENERAL	270,983	22,715,531	2,910,777	925,854	219,330,696	96,782,496	981,155,550
AMGENERAL	72,996	9,200,563	142,582	958,067	62,661,246	150,497,900	1,415,309,567
AXA	(63,370)	24,630,392	9,821,576	0	66,579,297	28,762,266	478,797,475
BERJAYA	189,098	11,177,856	(884,870)	0	38,669,653	22,898,516	278,600,549
ETIQA	1,184,319	7,385,405	4,528,920	2,873,370	83,889,106	23,938,448	220,028,025
LONPAC	69,352	11,779,219	234,857	778,794	276,676,063	20,265,800	173,075,402
MCIS	0	4,050,838	3,340,541	(78,070)	22,382,981	22,751,485	95,690,956
MSIG	(236)	72,032,358	1,305,617	7,516	221,446,516	38,029,433	585,785,933
MULTI-PURPOSE	89,148	9,486,794	461,880	1,239,671	51,254,897	24,459,167	123,142,478
OAC	0	2,297,189	213,795	0	59,369,821	15,490,330	84,717,328
P & O	0	47,114	35,504	446,830	1,066,119	98,281,017	218,570,847
PACIFIC	952	1,080,234	1,599,127	0	10,602,449	20,562,581	38,914,289
PROGRESSIVE	(432,625)	995,746	13,391	0	10,710,516	14,329,970	43,412,984
PRUDENTIAL	0	0	0	0	2,958,057	9,271,332	7,101,838
QBE	1,135,162	19,698,466	15,348,892	0	46,849,261	10,025,924	21,453,736
RHB	0	8,600,134	1,476,673	0	72,270,007	12,736,502	150,073,527
TOKIO MARINE	155,648	38,804,464	400,536	158,399	56,427,260	38,453,425	539,052,762
TUNE	47,986	2,344,969	2,131,512	1,699,463	13,151,476	14,018,700	67,497,633
UNI.ASIA GENERAL	11,826	3,066,280	152,042	579,366	35,273,312	83,980,621	464,581,981
ZURICH	46,875	4,747,366	303,854	0	37,269,450	55,741,916	268,226,565
<b>Total (Industry)</b>	<b>2,769,017</b>	<b>305,612,411</b>	<b>48,284,720</b>	<b>15,100,117</b>	<b>1,550,261,620</b>	<b>859,529,224</b>	<b>6,719,290,156</b>

#### Notes:

The following companies have changed their financial year end reporting in 2014, thus;

1. Figures for AmGeneral Insurance Berhad are from January 2013 to March 2014 (15 months).

2. Figures for MCIS Insurance Berhad are from July 2013 to December 2014 (18 months).

3. Figures for Uni.Asia General Insurance Berhad are from April 2013 to December 2014 (21 months).

Medical and Health	Personal Accident	Bonds	Contractor's All Risks & Engineering	Liability	Workmen's Compensation & Employers' Liability	Others	Total	Total Previous Year
65,302,850	72,982,778	5,896,465	13,155,130	35,530,609	28,432,123	26,252,023	593,776,683	517,186,539
178,141,935	221,600,848	0	136	216,929	44,541	1,240,472	479,911,123	508,187,666
18,104,932	111,382,030	0	3,038,402	46,510,845	10,003,254	30,987,358	540,632,184	487,084,768
37,955,557	79,420,922	3,258,783	23,555,526	20,250,642	24,240,497	49,888,376	1,562,662,190	1,365,131,819
38,438,580	75,607,587	3,071,975	4,117,094	10,754,577	19,214,885	27,794,802	1,817,842,421	0
126,166,879	46,314,959	(4,707,497)	12,961,208	8,906,541	23,295,876	31,636,445	853,102,047	679,203,276
55,798,993	15,125,251	1,358,677	4,054,544	6,081,252	9,896,476	12,864,325	455,830,320	406,155,674
3,684,394	122,471,314	30,393	(4,191,548)	3,204,996	3,070,009	12,368,639	484,465,790	505,150,732
41,523,398	12,763,640	5,005,411	13,952,938	10,747,729	25,734,674	23,677,453	616,284,730	576,817,251
620,436	9,456,513	23,745	1,189,036	2,652,978	1,336,199	11,611,460	175,029,098	126,635,285
65,663,751	62,571,723	979,854	36,224,950	13,446,003	10,841,026	50,618,663	1,158,953,107	1,079,357,236
34,667,425	15,255,975	1,950,739	4,484,569	13,517,693	6,910,438	44,035,785	330,956,659	279,899,709
30,190,782	39,302,857	857,543	5,596,200	5,985,001	5,136,655	21,986,616	271,144,117	263,513,278
282,891	26,449,634	3,334	41,971	1,866,506	12,740	2,628,501	349,733,008	352,705,946
54,126,788	4,270,921	121,318	2,535,056	3,611,898	2,454,640	4,512,172	144,392,425	146,948,420
7,442,023	4,458,719	(1,531,945)	5,416,322	151,869	3,330,607	5,998,619	94,296,196	94,551,670
2,936	14,077,068	0	0	0	0	0	33,411,231	33,858,277
3,514,968	7,612,126	30,911	18,344,898	23,789,364	3,163,852	20,229,041	191,196,601	153,197,469
16,343,074	46,628,237	680,162	5,681,312	4,776,795	8,661,900	32,153,050	360,081,373	317,168,020
55,696,664	33,568,753	1,522,820	5,746,507	11,449,877	12,952,454	40,084,397	834,473,966	805,384,632
20,733,955	19,977,000	868,786	1,715,603	3,458,518	5,336,595	7,000,333	159,982,529	142,745,859
5,982,868	38,199,600	72,183	6,436,101	1,397,955	2,188,997	4,860,689	646,783,821	303,094,021
30,147,932	42,676,150	5,148,840	7,095,379	1,854,587	23,395,483	9,967,782	486,622,179	428,982,198
<b>890,534,011</b>	<b>1,122,174,605</b>	<b>24,642,497</b>	<b>171,151,334</b>	<b>230,163,164</b>	<b>229,653,921</b>	<b>472,397,001</b>	<b>12,641,563,798</b>	<b>9,572,959,745</b>

## GENERAL INSURANCE

### GROSS CLAIMS PAID - DIRECT BUSINESS (RM)

Company	Aviation	Cargo	Marine Hull	Offshore Oil-Related	Fire	Motor 'Act'	Motor 'Others'
ACE JERNEH	10,945	24,241,586	8,121,818	8,075,040	42,249,471	33,563,219	94,808,068
AIA	0	0	0	0	12,918,363	14,335,682	30,447,198
AIG	268,157	7,749,834	0	0	31,227,145	22,106,391	122,390,129
ALLIANZ GENERAL	7,907,757	22,900,704	4,747,545	(3,528,721)	80,147,373	166,291,656	521,139,607
AMGENERAL	18,993	3,625,650	1,971,676	0	24,097,504	363,197,093	732,033,273
AXA	0	8,457,280	11,651,193	0	32,169,649	57,705,419	231,776,165
BERJAYA	164,361	3,102,735	578,787	0	27,794,212	49,742,726	149,859,045
ETIQA	997,497,079	8,057,804	33,420,452	83,181,761	50,686,154	51,763,320	147,189,290
LONPAC	0	5,113,134	1,034,498	9,860,476	71,972,528	37,398,947	113,156,889
MCIS	0	6,057,963	13,307,192	2,756,414	9,119,672	34,362,992	51,237,932
MSIG	0	38,989,728	1,322,958	0	131,131,286	66,099,665	354,593,833
MULTI-PURPOSE	214,857	4,198,714	1,688,334	20,250,852	34,052,447	19,577,397	57,139,642
OAC	0	1,401,780	90,270	0	23,530,403	18,891,175	47,107,764
P & O	0	28,144	211,577	0	76,049	171,756,859	112,451,515
PACIFIC	0	338,338	7,071,248	0	10,159,120	16,208,730	14,864,189
PROGRESSIVE	13,349,508	(2,755,452)	67,163	0	3,562,000	10,737,859	22,895,020
PRUDENTIAL	0	0	0	0	522,691	9,102,431	4,550,584
QBE	4,052,103	7,821,256	6,809,857	0	32,581,659	9,185,338	9,236,010
RHB	0	2,570,087	5,445,204	0	40,969,409	35,977,202	94,363,640
TOKIO MARINE	10,945	17,447,212	4,134,120	0	56,819,620	89,413,533	315,611,850
TUNE	0	796,163	21,614,637	24,533	17,954,165	33,823,431	43,927,335
UNI.ASIA GENERAL	36,972	1,338,750	61,000	0	13,195,951	124,054,989	286,626,938
ZURICH	(7,206)	2,647,397	2,325,155	0	17,393,611	59,521,867	122,807,467
<b>Total (Industry)</b>	<b>1,023,524,471</b>	<b>164,128,807</b>	<b>125,674,684</b>	<b>120,620,355</b>	<b>764,330,482</b>	<b>1,494,817,921</b>	<b>3,680,213,383</b>

#### Notes:

The following companies have changed their financial year end reporting in 2014, thus;

1. Figures for AmGeneral Insurance Berhad are from January 2013 to March 2014 (15 months).

2. Figures for MCIS Insurance Berhad are from July 2013 to December 2014 (18 months).

3. Figures for Uni.Asia General Insurance Berhad are from April 2013 to December 2014 (21 months).

Medical and Health	Personal Accident	Bonds	Contractor's All Risks & Engineering	Liability	Workmen's Compensation & Employers' Liability	Others	Total	Total Previous Year
16,984,040	33,249,321	115,120	9,586,271	6,783,688	2,954,129	14,961,915	295,704,631	233,625,987
145,064,016	77,317,712	0	0	13,940	4,798	800,695	280,902,404	297,701,416
2,714,758	38,654,949	0	4,440,042	4,970,993	36,000	13,110,743	247,669,141	201,454,906
18,911,114	32,379,337	261,296	84,717,059	6,360,006	2,219,821	25,660,079	970,114,633	768,377,186
13,772,382	15,668,853	2,291	9,456,439	4,958,959	1,961,697	20,106,863	1,190,871,673	0
60,171,544	19,258,336	3,019,492	20,772,243	2,609,087	1,540,459	24,513,468	473,644,335	372,181,556
38,237,549	4,956,065	(7,990)	9,429,283	1,223,010	1,070,060	10,811,402	296,961,245	286,076,769
999,872	18,671,869	5,500	4,438,977	26,211,984	416,829	17,891,826	1,440,432,717	452,336,675
24,877,577	10,069,008	289,047	52,743,018	6,856,406	4,160,608	17,309,371	354,841,507	307,021,803
1,420,564	3,812,694	0	4,940,917	1,846,522	75,817	7,511,493	136,450,172	119,123,338
61,869,622	29,946,323	(183,233)	29,051,603	13,349,469	696,738	35,396,642	762,264,634	702,796,254
26,020,497	13,048,272	3,190,298	9,576,827	4,054,684	520,225	38,839,560	232,372,606	187,007,221
21,316,949	21,625,412	(268,834)	24,823,559	2,539,854	328,652	9,491,274	170,878,258	173,163,997
98,295	3,326,457	(692)	6,673	3,187,790	0	382,979	291,525,646	284,541,286
31,591,104	1,613,736	0	3,183,818	1,507,353	250,682	2,929,167	89,717,485	106,753,888
7,690,810	3,912,039	1,574,673	3,097,968	1,345,367	95,267	4,635,556	70,207,778	65,374,551
0	4,869,330	0	0	0	0	0	19,045,036	15,440,180
2,828,161	3,914,130	0	5,083,147	1,811,835	137,849	5,740,685	89,202,030	59,555,622
8,958,706	10,862,392	412,803	7,939,647	1,845,757	1,170,761	21,367,492	231,883,100	185,934,265
30,954,821	12,037,422	309,358	16,248,101	3,495,617	1,686,974	26,585,002	574,754,575	605,571,509
13,915,727	5,535,592	1,000	2,985,822	812,473	581,275	6,722,756	148,694,909	161,379,061
8,173,734	5,605,218	0	7,505,892	687,603	113,149	5,827,594	453,227,790	238,838,424
8,228,082	8,864,878	(64,669)	5,623,446	(617,016)	2,982,315	5,340,464	235,045,791	230,345,538
544,799,924	379,199,345	8,655,460	315,650,752	95,855,381	23,004,105	315,937,026	9,056,412,096	6,054,601,432

## GENERAL INSURANCE

### GROSS CLAIMS PAID - REINSURANCE ACCEPTED (RM)

Company	Aviation	Cargo	Marine Hull	Offshore Oil-Related	Fire	Motor 'Act'	Motor 'Others'
ACE JERNEH	788	2,521,838	132,841	1,514,214	6,061,244	100	905,474
AIA	0	(286)	0	0	2,682	9,678	1,764
AIG	1,176,423	14,820	0	1,161,320	19,496,835	8,372,858	3,112,001
ALLIANZ GENERAL	57,952	145,937	(512)	1,233,902	2,474,459	61,727	1,887,046
AMGENERAL	24,090	42,070	(157)	225,684	651,505	146,453	169,240
AXA	0	54,661	144,507	0	2,373,177	33,096	461,818
BERJAYA	0	68,385	8,302	0	2,362,628	0	333,953
ETIQA	519,720	(310,735)	20,139	395,578	372,546	8,835	137,176
LONPAC	749,886	238,893	51,897	1,005,063	1,084,249	290,672	623,618
MCIS	0	155,693	134,928	223,906	9,479,781	3,327	5,810,028
MSIG	256	(13,641)	77,835	3,219	1,413,372	28,849	412,965
MULTI-PURPOSE	200	2,366	551	130,842	2,293,728	8,099,857	1,803,456
OAC	0	(34,371)	337,681	0	1,102,413	8,879,080	1,510,007
P & O	0	16,255	23,546	220,915	49,302	60,720	9,059
PACIFIC	0	11,603	154	0	1,000,220	1,834	79,940
PROGRESSIVE	172	40,643	26,603	0	697,862	9,034,911	1,457,970
PRUDENTIAL	0	0	0	0	0	0	0
QBE	2,427,288	106,433	686,802	0	1,659,628	4,719	3,149
RHB	0	67,446	177	0	1,791,586	1,196	888,316
TOKIO MARINE	20,313	161,498	145,854	433,717	3,861,626	6,240	457,114
TUNE	799	8,689	83,233	210,286	518,921	19,303	132,446
UNI.ASIA GENERAL	303	41,081	78,212	632,188	1,040,836	64,396	1,055,328
ZURICH	788	(62,558)	390,983	0	899,081	9,250,988	1,661,664
<b>Total (Industry)</b>	<b>4,978,978</b>	<b>3,276,720</b>	<b>2,343,576</b>	<b>7,390,834</b>	<b>60,687,681</b>	<b>44,378,839</b>	<b>22,913,532</b>

#### Notes:

The following companies have changed their financial year end reporting in 2014, thus;

1. Figures for AmGeneral Insurance Berhad are from January 2013 to March 2014 (15 months).

2. Figures for MCIS Insurance Berhad are from July 2013 to December 2014 (18 months).

3. Figures for Uni.Asia General Insurance Berhad are from April 2013 to December 2014 (21 months).



Medical and Health	Personal Accident	Bonds	Contractor's All Risks & Engineering	Liability	Workmen's Compensation & Employers' Liability	Others	Total	Total Previous Year
3,299	226,313	2,059	8,936,735	9,466,329	61	259,449	30,030,744	27,997,314
1	775	0	388	54	0	(4,124)	10,932	13,358
0	50,742	0	81,209	19,453,601	(4,649)	8,650	52,923,810	14,100,825
(365)	18,542	(3,829)	165,506	233,314	267,601	351,466	6,892,746	27,054,179
196,622	108,127	(1,339)	333,911	27,234	11	147,582	2,071,033	0
2,243,070	29,851	6,827	3,946,604	7,717	31	262,251	9,563,610	7,856,501
221	15,978	(127)	215,528	3,248,325	16,159	105,623	6,374,975	5,714,905
0	(1,757)	884	11,161	(112,650)	(664)	112,731	1,152,964	1,759,433
214,057	3,749	678	495,521	(110,555)	1,269,524	30,467	5,947,719	9,125,848
6,948	163,206	30,059	717,980	61,810	125	772,040	17,559,831	10,444,581
207	57,978	(555)	868,855	10,971	890	(7,799)	2,853,402	6,139,242
79	15,081	(113)	191,124	20,313	(6)	297,996	12,855,474	14,122,015
3,058	561	(669)	175,662	6,463	0	120,019	12,099,904	8,337,600
0	4,470	3,088	22,753	432	24	52,748	463,312	674,832
1,492,523	55,975	(172)	407,006	4,873	9,030	131,454	3,194,440	1,909,364
523,094	45,919	(13,822)	471,178	13,306	20	312,964	12,610,820	7,505,685
0	0	0	0	0	0	0	0	0
0	87,534	0	(29,646)	(6,894)	0	153,612	5,092,625	1,457,741
0	1,056,244	(86)	217,399	27,350	0	45,549	4,095,177	8,005,347
2,992	86,111	11,798	490,391	293,847	181	223,092	6,194,774	5,587,009
3	58,014	27	235,572	834	0	37,089	1,305,216	1,072,328
12,313	33,736	10,784	445,820	19,407	17,478	175,654	3,627,536	5,154,420
86	156	(4,003)	795,763	2,113	9,466	7,867	12,952,394	8,480,918
<b>4,698,208</b>	<b>2,117,305</b>	<b>41,489</b>	<b>19,196,420</b>	<b>32,668,194</b>	<b>1,585,282</b>	<b>3,596,380</b>	<b>209,873,438</b>	<b>172,513,445</b>

## GENERAL INSURANCE

### CLAIMS RECOVERIES FROM LICENSED / OFFSHORE INSURERS (RM)

Company	Aviation	Cargo	Marine Hull	Offshore Oil-Related	Fire	Motor 'Act'	Motor 'Others'
ACE JERNEH	0	8,214,892	6,076,642	8,149,258	25,465,403	4,680,703	3,696,678
AIA	0	0	0	0	7,452,957	391,683	227,491
AIG	0	218,616	0	0	1,069,865	614,212	3,083,073
ALLIANZ GENERAL	5,103,669	13,652,602	3,111,626	(2,665,402)	37,768,006	(72,047,511)	62,821,702
AMGENERAL	0	822,478	1,231,420	0	14,373,865	65,218,854	60,843,343
AXA	0	704,683	2,842,954	0	6,302,707	1,535,927	6,106,684
BERJAYA	158,132	323,856	514,306	0	16,194,454	10,210,411	5,051,179
ETIQA	996,806,128	3,584,610	32,335,348	80,645,854	28,347,850	1,869,126	7,502,262
LONPAC	517,089	1,804,665	858,788	9,889,554	28,898,104	3,941,257	17,291,518
MCIS	0	784,709	11,179,454	55,272	10,664,058	759,338	1,493,491
MSIG	0	15,941,345	553,959	(2)	54,551,829	2,473,983	8,856,673
MULTI-PURPOSE	197,795	571,595	1,211,567	20,126,354	23,180,428	1,151,337	1,539,150
OAC	0	830,569	58,926	0	13,525,231	2,465,290	1,379,353
P & O	0	33,160	141,216	0	26,539	50,098,660	29,997,700
PACIFIC	0	166,190	5,570,083	0	7,567,563	377,458	360,697
PROGRESSIVE	1,092,111	(2,742,161)	3,358	0	1,461,384	365,470	1,633,298
PRUDENTIAL	0	0	0	0	26,473	255,721	234,362
QBE	0	347,963	318,666	0	1,599,814	33,238	196,925
RHB	0	310,038	4,073,059	0	27,792,331	8,941,243	20,800,512
TOKIO MARINE	0	3,859,444	1,282,052	304,137	32,678,495	11,877,514	8,736,421
TUNE	0	659,187	19,972,823	209,978	6,009,369	3,262,187	10,685,080
UNI.ASIA GENERAL	0	787,648	54,898	176,763	9,384,859	35,408,734	65,907,083
ZURICH	(11,813)	258,292	1,215,078	0	1,678,573	1,636,640	3,061,070
<b>Total (Industry)</b>	<b>1,003,863,111</b>	<b>51,134,381</b>	<b>92,606,223</b>	<b>116,891,766</b>	<b>356,020,157</b>	<b>135,521,475</b>	<b>321,505,745</b>

#### Notes:

The following companies have changed their financial year end reporting in 2014, thus;

1. Figures for AmGeneral Insurance Berhad are from January 2013 to March 2014 (15 months).

2. Figures for MCIS Insurance Berhad are from July 2013 to December 2014 (18 months).

3. Figures for Uni.Asia General Insurance Berhad are from April 2013 to December 2014 (21 months).

Medical and Health	Personal Accident	Bonds	Contractor's All Risks & Engineering	Liability	Workmen's Compensation & Employers' Liability	Others	Total	Total Previous Year
1,951,877	17,167,349	25,359	12,223,970	5,596,038	131,888	2,670,417	96,050,474	61,095,611
3,980,536	7,554,708	0	0	0	0	(97,319)	19,510,056	10,533,260
73,211	970,159	0	60,779	6,259	900	57,453	6,154,527	5,710,422
426,053	6,999,426	(205,158)	72,029,391	4,481,351	98,773	8,217,058	139,791,586	167,048,369
355,329	2,609,810	(14,565)	8,401,673	2,297,572	101,789	6,595,940	162,837,508	0
1,576,187	970,884	0	3,037,873	81,353	67,219	1,321,802	24,548,273	22,862,091
1,225,745	374,601	37	7,816,771	120,377	77,124	3,199,507	45,266,500	22,294,836
24,775	623,603	609	2,988,988	25,034,899	19,183	989,677	1,180,772,912	170,218,460
1,049,198	4,160,929	359,240	46,699,400	3,713,841	190,869	4,825,642	124,200,094	86,678,839
727,963	94,999	0	2,860,800	255,983	3,772	2,649,724	31,529,563	40,830,740
2,032,852	2,969,952	(99,250)	16,489,475	6,148,478	173,834	(1,477,929)	108,615,199	103,022,167
3,028,232	1,720,820	2,369,767	7,895,500	1,275,292	25,022	15,619,113	79,911,972	63,595,845
540,512	4,076,293	(270,668)	22,121,494	1,766,652	15,110	2,034,129	48,542,891	42,381,977
2,458	114,815	(138)	17,268	4,198,752	0	41,605	84,672,035	78,774,332
791,227	152,496	0	2,987,264	43,207	11,499	922,006	18,949,690	37,591,289
3,618,762	141,342	1,064,170	2,958,964	255,445	4,042	203,548	10,059,733	18,750,858
0	690,185	0	0	0	0	0	1,206,741	1,267,158
70,704	97,853	0	241,407	36,200	6,389	263,370	3,212,529	2,525,360
226,398	428,479	395,538	6,182,217	1,047,117	259,697	5,757,429	76,214,058	57,215,452
781,306	836,328	124,494	9,561,055	523,855	68,040	7,864,934	78,498,075	122,018,516
325,859	2,809,170	0	1,130,069	105,146	25,003	1,306,450	46,500,321	31,696,769
217,422	(163,030)	2	5,151,105	475,729	5,612	2,234,677	119,641,502	75,087,506
194,911	301,489	(45,497)	2,532,891	(1,023,112)	135,356	884,180	10,818,058	20,696,198
23,221,517	55,702,660	3,703,940	233,388,354	56,440,434	1,421,121	66,083,413	2,517,504,297	1,241,896,055

## GENERAL INSURANCE

### CLAIMS RECOVERIES FROM FOREIGN INSURERS (RM)

Company	Aviation	Cargo	Marine Hull	Offshore Oil-Related	Fire	Motor 'Act'	Motor 'Others'
ACE JERNEH	0	86,099	905,989	141,422	622,246	0	0
AIA	0	32	0	0	2,008,072	72,764	208,845
AIG	1,444,394	5,420,866	0	1,091,822	30,293,678	0	8,657
ALLIANZ GENERAL	2,786,501	1,635,027	140,323	111,974	(545,844)	0	0
AMGENERAL	0	29,311	141,568	0	319,949	143,429	(33,342)
AXA	0	2,468,203	2,953,454	0	7,949,176	0	0
BERJAYA	6,180	294,040	18,160	0	572,965	0	0
ETIQA	(25,224)	2,898,443	(286,231)	2,634,218	383,162	0	0
LONPAC	0	1,196,623	119,833	684,369	3,115,790	0	0
MCIS	0	2,560,360	644,789	2,848,027	1,401,814	0	0
MSIG	0	833,160	0	0	4,244,947	0	(35,110)
MULTI-PURPOSE	0	112,471	97,373	0	1,014,263	24,360	0
OAC	0	9,183	15,398	0	455,348	0	203
P & O	0	0	55,486	0	0	(65,078)	38
PACIFIC	0	14,291	804,978	0	219,797	0	0
PROGRESSIVE	12,037,279	(237,125)	0	0	830,825	0	0
PRUDENTIAL	0	0	0	0	0	0	0
QBE	6,155,422	0	100,996	0	14,446,376	0	0
RHB	0	23,899	794,107	0	3,162,270	0	0
TOKIO MARINE	0	1,107,307	2,789,490	0	1,514,668	2,867	54
TUNE	0	(286,819)	29,960	0	6,368,961	7,364,358	108,963
UNI.ASIA GENERAL	0	50,235	0	0	599,502	89,381	545
ZURICH	4,628	662,449	724,197	0	204,870	0	0
<b>Total (Industry)</b>	<b>22,409,180</b>	<b>18,878,055</b>	<b>10,049,870</b>	<b>7,511,832</b>	<b>79,182,835</b>	<b>7,632,081</b>	<b>258,853</b>

#### Notes:

The following companies have changed their financial year end reporting in 2014, thus;

1. Figures for AmGeneral Insurance Berhad are from January 2013 to March 2014 (15 months).

2. Figures for MCIS Insurance Berhad are from July 2013 to December 2014 (18 months).

3. Figures for Uni.Asia General Insurance Berhad are from April 2013 to December 2014 (21 months).

Medical and Health	Personal Accident	Bonds	Contractor's All Risks & Engineering	Liability	Workmen's Compensation & Employers' Liability	Others	Total	Total Previous Year
0	(1,278)	0	3,472,525	3,305,328	0	2,105,606	10,637,937	8,938,725
0	2,857,194	0	110	586	240	174,892	5,322,735	2,061,623
0	576	0	2,112,868	13,585,556	0	2,204,080	56,162,497	21,704,448
0	59,883	(14,411)	2,967,189	1,985	0	171,747	7,314,374	3,303,107
0	19,845	(953)	268,700	57,016	0	48,065	993,588	0
20,333,574	753,594	3,012,203	18,079,346	339,010	79,522	9,539,038	65,507,120	44,348,666
730,859	2,304	0	447,823	2,503,276	0	(39,274)	4,536,333	22,846,822
0	3,733	0	142,261	(126,927)	0	(10,840)	5,612,595	13,913,563
43,494	732,591	179,625	2,231,151	45,258	0	1,595,731	9,944,465	8,390,376
0	0	0	1,762,756	211,262	0	395,853	9,824,861	5,115,716
11,313,753	5,140	0	1,003,563	36,172	0	11,506,440	28,908,065	8,292,128
229,816	(98,984)	281,738	257,852	27,151	0	1,401,502	3,347,542	1,324,580
0	38,279	0	217,835	0	0	343,480	1,079,726	2,231,692
0	0	0	0	466,532	0	0	456,978	(277,753)
0	59,032	0	4,613	0	0	(4,186)	1,098,525	2,773,765
0	0	0	0	6,528	0	3,233,721	15,871,228	7,294,597
0	0	0	0	0	0	0	0	0
0	0	0	0	4,414	0	0	20,707,208	9,360,063
0	0	0	20,103	0	0	247,584	4,247,963	1,006,765
0	0	0	3,133,796	61,287	0	941,906	9,551,375	8,301,107
0	281,632	0	781,116	8,881	0	1,176,802	15,833,854	16,369,201
0	1,264,453	0	1,430,526	(11,997)	0	(3,222)	3,419,423	1,312,120
0	198,184	(24,884)	1,768,230	50,649	607	133,481	3,722,411	3,596,355
32,651,496	6,176,178	3,433,318	40,102,363	20,571,967	80,369	35,162,406	284,100,803	192,207,666

## GENERAL INSURANCE

### NET CLAIMS PAID (RM)

Company	Aviation	Cargo	Marine Hull	Offshore Oil-Related	Fire	Motor 'Act'	Motor 'Others'
ACE JERNEH	11,733	18,462,433	1,272,028	1,298,574	22,223,066	28,882,616	92,016,864
AIA	0	(318)	0	0	3,460,016	13,880,913	30,012,626
AIG	186	2,125,172	0	69,498	19,360,437	29,865,037	122,410,400
ALLIANZ GENERAL	75,539	7,759,012	1,495,084	258,609	45,399,670	238,400,894	460,204,951
AMGENERAL	43,083	2,815,931	598,531	225,684	10,055,195	297,981,263	671,392,512
AXA	0	5,339,055	5,999,292	0	20,290,943	56,202,588	226,131,299
BERJAYA	49	2,553,224	54,623	0	13,389,421	39,532,315	145,141,819
ETIQA	1,235,895	1,264,016	1,391,474	297,267	22,327,688	49,903,029	139,824,204
LONPAC	232,797	2,350,739	107,774	291,616	41,042,883	33,748,362	96,488,989
MCIS	0	2,868,587	1,617,877	77,021	6,533,581	33,606,981	55,554,469
MSIG	256	22,201,582	846,834	3,221	73,747,882	63,654,531	346,185,235
MULTI-PURPOSE	17,262	3,517,014	379,945	255,340	12,151,484	26,501,557	57,403,948
OAC	0	527,657	353,627	0	10,652,237	25,304,965	47,238,215
P & O	0	11,239	38,421	220,915	98,812	121,783,997	82,462,836
PACIFIC	0	169,460	696,341	0	3,371,980	15,833,106	14,583,432
PROGRESSIVE	220,290	264,477	90,408	0	1,967,653	19,407,300	22,719,692
PRUDENTIAL	0	0	0	0	496,218	8,846,710	4,316,222
QBE	323,969	7,579,726	7,076,997	0	18,195,097	9,156,819	9,042,234
RHB	0	2,303,596	578,215	0	11,806,394	27,037,155	74,451,444
TOKIO MARINE	31,258	12,641,959	208,432	129,580	26,488,083	77,539,392	307,332,489
TUNE	799	432,484	1,695,087	24,841	6,094,756	23,216,189	33,265,738
UNI.ASIA GENERAL	37,275	541,948	84,314	455,425	4,252,426	88,621,270	221,774,638
ZURICH	767	1,664,098	776,863	0	16,409,249	67,136,215	121,408,061
<b>Total (Industry)</b>	<b>2,231,158</b>	<b>97,393,091</b>	<b>25,362,167</b>	<b>3,607,591</b>	<b>389,815,171</b>	<b>1,396,043,204</b>	<b>3,381,362,317</b>

#### Notes:

The following companies have changed their financial year end reporting in 2014, thus;

1. Figures for AmGeneral Insurance Berhad are from January 2013 to March 2014 (15 months).

2. Figures for MCIS Insurance Berhad are from July 2013 to December 2014 (18 months).

3. Figures for Uni.Asia General Insurance Berhad are from April 2013 to December 2014 (21 months).

Medical and Health	Personal Accident	Bonds	Contractor's All Risks & Engineering	Liability	Workmen's Compensation & Employers' Liability	Others	Total	Total Previous Year
15,035,462	16,309,563	91,820	2,826,511	7,348,651	2,822,302	10,445,341	219,046,964	191,588,965
141,083,481	66,906,585	0	278	13,408	4,558	718,998	256,080,545	285,119,891
2,641,547	37,734,956	0	2,347,604	10,832,779	30,451	10,857,860	238,275,927	188,140,861
18,484,696	25,338,570	477,036	9,885,985	2,109,984	2,388,649	17,622,740	829,901,419	625,079,889
13,613,675	13,147,325	16,470	1,119,977	2,631,605	1,859,919	13,610,440	1,029,111,610	0
40,504,853	17,563,709	14,116	3,601,628	2,196,441	1,393,749	13,914,879	393,152,552	312,827,300
36,281,166	4,595,138	(8,154)	1,380,217	1,847,682	1,009,095	7,756,792	253,533,387	246,650,016
975,097	18,042,776	5,775	1,318,889	1,191,362	396,982	17,025,720	255,200,174	269,964,085
23,998,942	5,179,237	(249,140)	4,307,988	2,986,752	5,239,263	10,918,465	226,644,667	221,078,436
699,549	3,880,901	30,059	1,035,341	1,441,087	72,170	5,237,956	112,655,579	83,621,463
48,523,224	27,029,209	(84,538)	12,427,420	7,175,790	523,794	25,360,332	627,594,772	597,621,201
22,762,528	11,441,517	538,680	1,614,599	2,772,554	495,197	22,116,941	161,968,566	136,208,811
20,779,495	17,511,401	1,165	2,659,892	779,665	313,542	7,233,684	133,355,545	136,887,928
95,837	3,216,112	2,534	12,158	(1,477,062)	24	394,122	206,859,945	206,719,539
32,292,400	1,458,183	(172)	598,947	1,469,019	248,213	2,142,801	72,863,710	68,298,198
4,595,142	3,816,616	496,681	610,182	1,096,700	91,245	1,511,251	56,887,637	46,834,781
0	4,179,145	0	0	0	0	0	17,838,295	14,173,022
2,757,457	3,903,811	0	4,812,094	1,764,327	131,460	5,630,927	70,374,918	49,127,940
8,732,308	11,490,157	17,179	1,954,726	825,990	911,064	15,408,028	155,516,256	135,717,395
30,176,507	11,287,205	196,662	4,043,641	3,204,322	1,619,115	18,001,254	492,899,899	480,838,895
13,589,871	2,502,804	1,027	1,310,209	699,280	556,272	4,276,593	87,665,950	114,385,419
7,968,625	4,537,531	10,782	1,370,081	243,278	125,015	3,771,793	333,794,401	167,593,218
8,033,257	8,365,361	1,709	2,118,088	357,560	2,855,818	4,330,670	233,457,716	214,533,903
493,625,119	319,437,812	1,559,691	61,356,455	51,511,174	23,087,897	218,287,587	6,464,680,434	4,793,011,156

## GENERAL INSURANCE

### NET CLAIMS INCURRED (RM)

Company	Aviation	Cargo	Marine Hull	Offshore Oil-Related	Fire	Motor 'Act'	Motor 'Others'
ACE JERNEH	(191,668)	17,904,742	(574,648)	27,126	19,951,803	28,413,991	95,130,531
AIA	0	33,125	0	0	3,742,924	20,427,252	9,333,712
AIG	28,298	4,757,601	0	33,204	24,993,879	55,901,662	132,503,322
ALLIANZ GENERAL	(690,844)	6,506,240	637,800	850,943	55,160,755	293,272,176	475,948,213
AMGENERAL	169,230	2,669,722	(655,300)	(125,649)	9,849,676	389,994,509	708,778,212
AXA	(1,959)	4,945,780	2,687,101	0	28,378,489	129,210,771	248,982,604
BERJAYA	(138)	4,517,488	(254,040)	0	13,402,776	54,886,661	156,524,157
ETIQA	1,580,343	(795,394)	559,898	1,046,401	26,069,174	43,745,801	159,327,452
LONPAC	463,785	3,553,523	112,047	1,459,820	34,608,478	56,248,587	98,432,533
MCIS	(39,811)	1,124,382	2,692,624	(53,571)	7,904,876	60,521,128	55,435,521
MSIG	(11,977)	22,211,027	(180,574)	(187,118)	72,038,442	97,740,263	346,166,728
MULTI-PURPOSE	304	2,257,340	(109,490)	1,265,294	16,428,782	56,104,920	55,835,045
OAC	0	915,503	657,975	0	15,480,995	16,536,057	42,300,627
P & O	(127)	(9,707)	18,722	212,037	(11,112)	148,272,616	71,639,416
PACIFIC	0	(33,540)	5,539,341	0	4,747,980	35,005,106	14,514,432
PROGRESSIVE	217,572	18,970	13,754	0	1,157,132	31,595,847	20,363,658
PRUDENTIAL	0	0	0	0	720,739	19,910,319	3,549,553
QBE	13,969	9,929,726	7,729,997	0	25,036,097	20,416,819	10,082,234
RHB	0	1,677,881	760,037	0	10,958,391	56,780,711	74,167,458
TOKIO MARINE	7,854	10,714,335	(213,773)	804,060	35,213,126	90,633,210	296,544,864
TUNE	26,799	1,542,484	(1,884,913)	632,841	8,862,756	37,866,189	25,317,738
UNI.ASIA GENERAL	(2,667)	957,167	(111,866)	(331,642)	5,523,705	140,527,568	231,938,337
ZURICH	(4,698)	2,431,557	210,040	0	15,595,558	85,023,190	145,228,094
<b>Total (Industry)</b>	<b>1,564,265</b>	<b>97,829,952</b>	<b>17,634,732</b>	<b>5,633,746</b>	<b>435,815,421</b>	<b>1,969,035,353</b>	<b>3,478,044,441</b>

#### Notes:

The following companies have changed their financial year end reporting in 2014, thus;

1. Figures for AmGeneral Insurance Berhad are from January 2013 to March 2014 (15 months).
2. Figures for MCIS Insurance Berhad are from July 2013 to December 2014 (18 months).
3. Figures for Uni.Asia General Insurance Berhad are from April 2013 to December 2014 (21 months).



Medical and Health	Personal Accident	Bonds	Contractor's All Risks & Engineering	Liability	Workmen's Compensation & Employers' Liability	Others	Total	Total Previous Year
14,500,302	14,923,718	352,546	1,068,565	10,474,575	2,107,780	7,758,663	211,848,026	214,382,348
141,488,708	94,098,689	0	(17,823)	(81,280)	(10,317)	216,722	269,231,712	246,546,384
3,899,440	48,962,908	0	1,967,826	(5,864,798)	24,978	13,825,185	281,033,505	219,523,957
21,306,257	25,927,016	139,559	13,732,056	3,761,073	4,188,434	21,087,081	921,826,759	811,020,521
15,062,676	9,873,834	143,078	1,884,301	(75,174)	1,908,486	10,912,597	1,150,390,198	0
52,590,651	19,570,997	188,706	6,637,398	3,067,021	1,073,096	17,820,411	515,151,066	428,061,698
37,962,531	5,181,631	313,661	1,769,707	7,992,592	314,686	8,701,515	291,313,227	254,401,235
(30,089)	6,856,119	(34,036)	3,801,349	2,181,132	2,578,157	18,336,441	265,222,748	281,437,972
25,014,935	6,473,488	547,659	7,723,089	6,979,379	4,612,485	16,964,893	263,194,701	252,883,410
732,743	5,675,791	83,614	1,982,860	1,033,164	(39,960)	5,550,539	142,603,900	93,989,734
47,121,205	20,411,896	(108,474)	12,855,026	3,870,993	748,635	23,958,040	646,634,112	615,058,164
24,558,810	12,541,762	653,416	2,436,609	2,388,223	(182,545)	20,065,840	194,244,310	167,816,199
23,314,319	16,352,033	91,675	3,936,627	2,620,097	517,045	10,971,433	133,694,386	150,133,975
133,580	4,017,389	1,187	4,415	(1,287,230)	(194)	(300,508)	222,690,484	230,720,776
32,845,400	2,083,183	(172)	1,397,947	356,019	351,213	789,801	97,596,710	92,515,198
1,684,852	2,083,730	397,827	918,515	523,181	(25,379)	1,241,404	60,191,063	74,763,268
0	4,652,270	0	0	0	0	0	28,832,881	28,960,605
2,846,457	6,688,811	0	8,533,094	2,565,327	161,460	10,411,128	104,415,119	69,741,769
7,689,673	9,287,113	29,664	673,034	2,133,383	490,516	16,833,776	181,481,637	178,791,656
22,936,799	10,824,621	(331,424)	2,249,452	1,313,717	1,240,245	15,923,415	487,860,501	470,827,555
22,121,871	3,526,804	238,027	431,209	709,280	1,204,272	3,900,593	104,495,950	91,250,419
8,740,295	4,619,458	(1,467)	1,147,558	2,143,643	182,435	5,037,874	400,370,398	173,646,691
7,876,150	6,948,518	77,584	(365,013)	(384,510)	334,386	2,215,839	265,186,695	152,481,062
514,397,565	341,581,779	2,782,630	74,767,801	46,419,807	21,779,914	232,222,682	7,239,510,088	5,298,954,596

## GENERAL INSURANCE

### NET COMMISSIONS PAID (RM)

Company	Aviation	Cargo	Marine Hull	Offshore Oil-Related	Fire	Motor 'Act'	Motor 'Others'
ACE JERNEH	(5,677)	6,295,823	(47,120)	23,190	5,529,145	1,969,828	24,765,421
AIA	0	(205)	0	0	3,405,555	(507,245)	5,591,437
AIG	(857,413)	885,382	0	(491,728)	5,413,248	1,575,807	24,895,135
ALLIANZ GENERAL	(56,364)	778,027	(264,158)	349,989	24,635,261	10,000,648	97,071,234
AMGENERAL	10,397	1,187,127	(533,798)	48,356	2,621,240	14,434,862	154,831,430
AXA	0	2,672,200	107,291	0	(4,333,750)	5,635,209	54,746,905
BERJAYA	(190,215)	638,934	(62,683)	0	(3,470,965)	4,334,162	29,785,702
ETIQA	(4,726,654)	(1,234,293)	(1,118,935)	(11,433,554)	(415,051)	1,655,264	19,933,879
LONPAC	(92,142)	(104,840)	(310,695)	(1,769,901)	19,120,299	2,741,311	14,355,152
MCIS	0	668,021	(23,938)	(166,241)	(6,998,562)	3,671,982	9,928,579
MSIG	65	6,614,967	(123,481)	605	20,602,384	5,202,335	58,836,638
MULTI-PURPOSE	(372,885)	1,444,755	(31,687)	(1,834,580)	(121,390)	3,981,607	13,496,058
OAC	0	193,685	(437,083)	0	337,128	2,038,046	8,261,322
P & O	0	3,075	(710,209)	22,696	102,577	7,907,109	14,225,609
PACIFIC	(28,315)	(21,474)	(1,191,672)	0	566,303	2,747,362	4,651,259
PROGRESSIVE	(415,361)	(305,385)	(147,226)	0	(1,217,533)	1,404,957	4,673,352
PRUDENTIAL	0	0	0	0	565,281	74,973	557,692
QBE	(132,666)	3,117,304	2,825,214	0	10,900,090	1,689,630	2,349,983
RHB	0	1,316,728	35,173	0	1,984,060	2,765,954	10,591,730
TOKIO MARINE	2,574	3,459,108	(117,028)	16,575	(9,578,019)	3,494,585	55,798,148
TUNE	(44,038)	(1,065,383)	(566,817)	(311,430)	(3,608,444)	1,916,950	9,031,494
UNI.ASIA GENERAL	(33,887)	(391,712)	95,221	207,444	(8,006,537)	9,349,467	30,080,818
ZURICH	(747)	569,468	(2,378)	0	1,868,184	8,256,432	32,569,800
<b>Total (Industry)</b>	<b>(6,943,328)</b>	<b>26,721,312</b>	<b>(2,626,009)</b>	<b>(15,338,579)</b>	<b>59,900,504</b>	<b>96,341,235</b>	<b>681,028,777</b>

#### Notes:

The following companies have changed their financial year end reporting in 2014, thus;

1. Figures for AmGeneral Insurance Berhad are from January 2013 to March 2014 (15 months).

2. Figures for MCIS Insurance Berhad are from July 2013 to December 2014 (18 months).

3. Figures for Uni.Asia General Insurance Berhad are from April 2013 to December 2014 (21 months).

Medical and Health	Personal Accident	Bonds	Contractor's All Risks & Engineering	Liability	Workmen's Compensation & Employers' Liability	Others	Total	Total Previous Year
(1,013,502)	4,024,480	581,563	2,252,020	9,371,953	4,086,987	4,170,066	62,004,177	52,492,288
14,082,935	51,490,414	0	(899)	44,781	6,601	(21,417)	74,091,957	68,650,580
1,023,235	15,578,362	0	620,052	7,986,356	1,500,030	6,027,478	64,155,944	59,647,627
4,509,133	20,423,010	402,198	(4,147,933)	1,475,522	4,137,204	10,147,519	169,461,290	147,762,864
4,648,658	18,590,832	272,921	(3,455,560)	1,765,997	3,020,742	4,183,366	201,626,570	0
10,242,416	10,998,668	(394,047)	82,120	893,302	5,120,744	6,584,307	92,355,365	75,765,311
5,502,784	3,486,695	128,332	(789,508)	110,780	1,609,548	2,405,052	43,488,618	42,300,346
451,047	25,149,571	(2,084)	(1,619,320)	(708,767)	368,702	2,479,718	28,779,523	40,380,745
2,887,299	801,336	(235,499)	(3,026,212)	(1,884,847)	2,413,522	8,623,743	43,518,526	39,644,016
(62,117)	2,517,343	6,512	(376,514)	(89,170)	260,564	1,614,709	10,951,168	3,840,698
3,684,854	12,790,868	6,134	1,875,096	1,864,733	1,734,783	13,345,232	126,435,213	123,094,934
3,575,735	2,390,673	7,348	(879,065)	2,029,583	1,188,161	10,151,694	35,026,007	31,718,152
4,029,786	9,438,996	56,143	(351,912)	837,456	843,308	3,343,843	28,590,718	21,946,401
20,622	5,924,052	1,249	(116,591)	(435,735)	2,080	27,178	26,973,712	24,202,416
6,879,710	1,194,700	21,963	(425,087)	739,440	438,332	723,735	16,296,256	15,991,954
(24,135)	851,343	(614,345)	(983,494)	257,956	739,357	(175,987)	4,043,499	5,585,289
478	4,152,626	0	0	0	0	0	5,351,050	5,060,384
237,960	1,420,004	3,538	3,454,059	5,267,743	790,975	4,542,550	36,466,384	29,900,985
1,754,658	8,927,788	22,375	(1,031,143)	840,354	1,496,153	6,161,310	34,865,140	32,979,875
4,692,461	8,815,991	216,194	(1,575,003)	1,697,796	2,527,516	8,677,893	78,128,791	77,022,640
2,163,212	3,728,955	78,737	(50,908)	390,495	861,450	1,558,998	14,083,271	7,379,006
493,156	8,299,254	956	(408,071)	43,969	409,320	814,393	40,953,791	18,726,754
3,622,227	11,273,071	718,735	(710,739)	(775,559)	2,737,149	1,868,825	61,994,468	51,485,933
73,402,612	232,269,032	1,278,923	(11,664,612)	31,724,138	36,293,228	97,254,205	1,299,641,438	975,579,198

## GENERAL INSURANCE

### NET CLAIMS INCURRED RATIO (%)

Company	Aviation	Cargo	Marine Hull	Offshore Oil-Related	Fire	Total Motor	Motor 'Act'	Motor 'Others'
ACE JERNEH	3,206.22	42.91	(12.10)	(386.30)	25.17	56.03	124.81	48.11
AIA	0.00	1,912.53	0.00	0.00	16.13	53.66	174.85	21.32
AIG	(907.28)	48.83	0.00	0.60	42.41	76.46	234.86	59.52
ALLIANZ GENERAL	(254.94)	28.64	21.91	91.91	25.15	71.36	303.02	48.51
AMGENERAL	231.83	29.02	(459.60)	(13.11)	15.72	70.17	259.14	50.08
AXA	3.09	20.08	27.36	0.00	42.62	74.51	449.24	52.00
BERJAYA	(0.07)	40.41	28.71	0.00	34.66	70.12	239.70	56.18
ETIQA	133.44	(10.77)	12.36	36.42	31.08	83.24	182.74	72.41
LONPAC	668.74	30.17	47.71	187.45	12.51	80.00	277.55	56.87
MCIS	0.00	27.76	80.60	68.62	35.32	97.90	266.01	57.93
MSIG	5,075.00	30.83	(13.83)	(2,489.60)	32.53	71.16	257.01	59.09
MULTI-PURPOSE	0.34	23.79	(23.71)	102.07	32.05	75.84	229.38	45.34
OAC	0.00	39.85	307.76	0.00	26.08	58.71	106.75	49.93
P & O	0.00	(20.60)	52.73	47.45	(1.04)	69.41	150.87	32.78
PACIFIC	0.00	(3.10)	346.40	0.00	44.78	83.26	170.24	37.30
PROGRESSIVE	(50.29)	1.91	102.71	0.00	10.80	89.98	220.49	46.91
PRUDENTIAL	0.00	0.00	0.00	0.00	24.37	143.28	214.75	49.98
QBE	1.23	50.41	50.36	0.00	53.44	96.88	203.64	47.00
RHB	0.00	19.51	51.47	0.00	15.16	80.43	445.81	49.42
TOKIO MARINE	5.05	27.61	(53.37)	507.62	62.40	67.04	235.70	55.01
TUNE	55.85	65.78	(88.43)	37.24	67.39	77.51	270.11	37.51
UNI.ASIA GENERAL	(22.55)	31.22	(73.58)	(57.24)	15.66	67.90	167.33	49.92
ZURICH	(10.02)	51.22	69.13	0.00	41.85	71.07	152.53	54.14
<b>Total (Industry)</b>	<b>56.49</b>	<b>32.01</b>	<b>36.52</b>	<b>37.31</b>	<b>28.11</b>	<b>71.87</b>	<b>229.08</b>	<b>51.76</b>

#### Notes:

The following companies have changed their financial year end reporting in 2014, thus;

1. Figures for AmGeneral Insurance Berhad are from January 2013 to March 2014 (15 months).

2. Figures for MCIS Insurance Berhad are from July 2013 to December 2014 (18 months).

3. Figures for Uni.Asia General Insurance Berhad are from April 2013 to December 2014 (21 months).

Medical and Health	Personal Accident	Bonds	Contractor's All Risks & Engineering	Liability	Workmen's Compensation & Employers' Liability	Others	Total	Total Previous Year
22.20	20.45	5.98	8.12	29.48	7.41	29.55	35.68	41.45
79.42	42.46	0.00	(13,105.15)	(37.47)	(23.16)	17.47	56.10	48.51
21.54	43.96	0.00	64.77	(12.61)	0.25	44.62	51.98	45.07
56.13	32.65	4.28	58.30	18.57	17.28	42.27	58.99	59.41
39.19	13.06	4.66	45.77	(0.70)	9.93	39.26	63.28	0.00
41.68	42.26	(4.01)	51.21	34.44	4.61	56.33	60.39	63.02
68.03	34.26	23.09	43.65	131.43	3.18	67.64	63.91	62.64
(0.82)	5.60	(111.99)	(90.69)	68.05	83.98	148.25	54.75	55.71
60.24	50.72	10.94	55.35	64.94	17.92	71.65	42.71	43.84
118.10	47.80	352.13	166.76	38.94	60.02	(2.99)	81.47	74.22
71.76	32.62	(11.07)	35.49	28.79	6.91	47.33	55.79	56.98
70.84	82.21	33.50	54.33	17.67	(2.64)	45.57	58.69	59.96
77.22	41.61	10.69	70.34	43.78	10.07	49.90	49.31	56.97
47.22	15.19	35.60	10.52	(68.96)	(1.52)	(11.43)	63.67	65.41
60.68	48.78	(0.14)	55.14	9.86	14.31	17.50	67.59	62.96
22.64	46.73	(25.97)	16.96	344.49	(0.76)	20.69	63.83	79.07
0.00	33.05	0.00	0.00	0.00	0.00	0.00	86.30	85.53
80.98	87.87	0.00	46.51	10.78	5.10	51.47	54.61	45.52
47.05	19.92	4.36	11.85	44.66	5.66	52.36	50.40	56.37
41.18	32.25	(21.76)	39.14	11.47	9.58	39.72	58.46	58.46
106.69	17.65	27.40	25.13	20.51	22.57	55.72	65.32	63.93
146.09	103.65	(2.03)	17.83	153.34	12.09	8.33	61.90	57.29
26.13	16.28	1.51	(5.14)	(20.73)	1.43	22.23	54.50	35.54
<b>57.76</b>	<b>30.44</b>	<b>11.29</b>	<b>43.69</b>	<b>20.17</b>	<b>9.48</b>	<b>49.16</b>	<b>57.27</b>	<b>55.35</b>

## GENERAL INSURANCE

### NET COMMISSIONS RATIO (%)

Company	Aviation	Cargo	Marine Hull	Offshore Oil-Related	Fire	Total Motor	Motor 'Act'	Motor 'Others'
ACE JERNEH	94.96	15.09	(0.99)	(330.25)	6.97	12.13	8.65	12.53
AIA	0.00	(11.84)	0.00	0.00	14.68	9.17	(4.34)	12.77
AIG	27490.00	9.09	0.00	(8.91)	9.18	10.74	6.62	11.18
ALLIANZ GENERAL	(20.80)	3.43	(9.08)	37.80	11.23	9.93	10.33	9.89
AMGENERAL	14.24	12.90	(374.38)	5.05	4.18	10.81	9.59	10.94
AXA	0.00	10.85	1.09	0.00	(6.51)	11.90	19.59	11.43
BERJAYA	(100.59)	5.72	7.08	0.00	(8.98)	11.32	18.93	10.69
ETIQA	(399.10)	(16.71)	(24.71)	(397.91)	(0.49)	8.85	6.91	9.06
LONPAC	(132.86)	(0.89)	(132.29)	(227.26)	6.91	8.84	13.53	8.29
MCIS	0.00	16.49	(0.72)	212.94	(31.27)	11.48	16.14	10.38
MSIG	(27.54)	9.18	(9.46)	8.05	9.30	10.27	13.68	10.04
MULTI-PURPOSE	(418.28)	15.23	(6.86)	(147.99)	(0.24)	11.84	16.28	10.96
OAC	0.00	8.43	(204.44)	0.00	0.57	10.28	13.16	9.75
P & O	0.00	6.53	(2000.36)	5.08	9.62	6.99	8.05	6.51
PACIFIC	(2974.26)	(1.99)	(74.52)	0.00	5.34	12.44	13.36	11.95
PROGRESSIVE	96.01	(30.67)	(1099.44)	0.00	(11.37)	10.53	9.80	10.76
PRUDENTIAL	0.00	0.00	0.00	0.00	19.11	3.86	0.81	7.85
QBE	(11.69)	15.83	18.41	0.00	23.27	12.83	16.85	10.95
RHB	0.00	15.31	2.38	0.00	2.75	8.20	21.72	7.06
TOKIO MARINE	1.65	8.91	(29.22)	10.46	(16.97)	10.27	9.09	10.35
TUNE	(91.77)	(45.43)	(26.59)	(18.33)	(27.44)	13.43	13.67	13.38
UNI.ASIA GENERAL	(286.55)	(12.77)	62.63	35.81	(22.70)	7.19	11.13	6.47
ZURICH	(1.59)	12.00	(0.78)	0.00	5.01	12.60	14.81	12.14
<b>Total (Industry)</b>	<b>(250.75)</b>	<b>8.74</b>	<b>(5.44)</b>	<b>(101.58)</b>	<b>3.86</b>	<b>10.26</b>	<b>11.21</b>	<b>10.14</b>

#### Notes:

The following companies have changed their financial year end reporting in 2014, thus;

1. Figures for AmGeneral Insurance Berhad are from January 2013 to March 2014 (15 months).

2. Figures for MCIS Insurance Berhad are from July 2013 to December 2014 (18 months).

3. Figures for Uni.Asia General Insurance Berhad are from April 2013 to December 2014 (21 months).

Medical and Health	Personal Accident	Bonds	Contractor's All Risks & Engineering	Liability	Workmen's Compensation & Employers' Liability	Others	Total	Total Previous Year
(1.55)	5.51	9.86	17.12	26.38	14.37	15.88	10.44	10.15
7.91	23.24	0.00	(661.03)	20.64	14.82	(1.73)	15.44	13.51
5.65	13.99	0.00	20.41	17.17	15.00	19.45	11.87	12.25
11.88	25.71	12.34	(17.61)	7.29	17.07	20.34	10.84	10.82
12.09	24.59	8.88	(83.93)	16.42	15.72	15.05	11.09	0.00
8.12	23.75	8.37	0.63	10.03	21.98	20.81	10.83	11.16
9.86	23.05	9.45	(19.47)	1.82	16.26	18.70	9.54	10.41
12.24	20.54	(6.86)	38.63	(22.11)	12.01	20.05	5.94	7.99
6.95	6.28	(4.70)	(21.69)	(17.54)	9.38	36.42	7.06	6.87
(10.01)	13.91	27.42	(31.67)	(3.36)	26.62	19.50	6.26	3.03
5.61	20.44	0.63	5.18	13.87	16.00	26.36	10.91	11.40
10.31	15.67	0.38	(19.60)	15.01	17.19	23.05	10.58	11.33
13.35	24.02	6.55	(6.29)	13.99	16.42	15.21	10.54	8.33
7.29	22.40	37.46	(277.79)	(23.34)	16.33	1.03	7.71	6.86
12.71	27.97	18.10	(16.77)	20.47	17.86	16.04	11.29	10.88
(0.32)	19.09	40.10	(18.16)	169.85	22.20	(2.93)	4.29	5.91
16.28	29.50	0.00	0.00	0.00	0.00	0.00	16.02	14.95
6.77	18.65	11.45	18.83	22.14	25.00	22.46	19.07	19.52
10.74	19.15	3.29	(18.15)	17.59	17.27	19.16	9.68	10.40
8.43	26.26	14.20	(27.41)	14.83	19.51	21.65	9.36	9.56
10.43	18.67	9.06	(2.97)	11.29	16.14	22.27	8.80	5.17
8.24	16.75	1.32	(6.34)	3.15	21.73	18.70	6.33	6.18
12.01	26.42	13.96	(10.02)	(41.82)	11.70	18.75	12.74	12.00
8.24	20.70	5.19	(6.82)	13.78	15.80	20.59	10.28	10.19

## GENERAL INSURANCE

### UNDERWRITING AND OPERATING RESULTS (RM)

Company	Earned Premiums	Net Claims Incurred	Commissions	Management Expenses*	Underwriting Gain/(Loss)	Operating Gain/(Loss)
ACE JERNEH	593,776,683	211,848,026	62,004,177	169,842,297	150,082,183	201,566,793
AIA	479,911,123	269,231,712	74,091,957	103,334,953	33,252,501	46,127,036
AIG	540,632,184	281,033,505	64,155,944	150,407,821	45,034,914	80,161,943
ALLIANZ GENERAL	1,562,662,190	921,826,759	169,461,290	263,075,663	208,298,478	327,527,753
AMGENERAL	1,817,842,421	1,150,390,198	201,626,570	318,466,575	147,359,078	232,797,894
AXA	853,102,047	515,151,066	92,355,365	169,516,177	76,079,439	132,017,182
BERJAYA	455,830,320	291,313,227	43,488,618	80,665,819	40,362,656	89,628,205
ETIQA	484,465,790	265,222,748	28,779,523	135,917,602	54,545,917	100,069,479
LONPAC	616,284,730	263,194,701	43,518,526	106,238,161	203,333,342	246,793,036
MCIS	175,029,098	142,603,900	10,951,168	42,261,771	(20,787,741)	18,099,349
MSIG	1,158,953,107	646,634,112	126,435,213	195,257,618	190,626,164	279,014,908
MULTI-PURPOSE	330,956,659	194,244,310	35,026,007	74,857,433	26,828,909	71,224,597
OAC	271,144,117	133,694,386	28,590,718	63,441,031	45,417,982	73,086,522
P & O	349,733,008	222,690,484	26,973,712	53,869,869	46,198,943	67,521,134
PACIFIC	144,392,425	97,596,710	16,296,256	35,248,119	(4,748,660)	5,363,201
PROGRESSIVE	94,296,196	60,191,063	4,043,499	26,423,862	3,637,772	19,002,318
PRUDENTIAL	33,411,231	28,832,881	5,351,050	4,396,017	(5,168,717)	35,641
QBE	191,196,601	104,415,119	36,466,384	45,298,289	5,016,809	17,568,700
RHB	360,081,373	181,481,637	34,865,140	75,525,297	68,209,299	94,476,206
TOKIO MARINE	834,473,966	487,860,501	78,128,791	164,548,435	103,936,239	171,459,917
TUNE	159,982,529	104,495,950	14,083,271	41,515,152	(111,844)	29,069,311
UNI.ASIA GENERAL	646,783,821	400,370,398	40,953,791	137,631,975	67,827,657	147,198,023
ZURICH	486,622,179	265,186,695	61,994,468	120,267,924	39,173,092	73,258,726
<b>Total (Industry)</b>	<b>12,641,563,798</b>	<b>7,239,510,088</b>	<b>1,299,641,438</b>	<b>2,578,007,860</b>	<b>1,524,404,412</b>	<b>2,523,067,874</b>

\* Management Expenses from revenue account excluding bad & doubtful debts

#### Notes:

The following companies have changed their financial year end reporting in 2014, thus;

1. Figures for AmGeneral Insurance Berhad are from January 2013 to March 2014 (15 months).

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3. Figures for Uni.Asia General Insurance Berhad are from April 2013 to December 2014 (21 months).



Operating Ratio	Percentage of Earned Premiums (%)				Combined Ratio	Combined Ratio (previous year)
	Operating Ratio (previous year)	Management Expenses Ratio	Management Expenses Ratio (previous year)			
66.05	75.23	28.60	30.26	74.72	81.86	
90.39	78.75	21.53	18.50	93.07	80.53	
85.18	79.40	27.82	29.12	91.67	86.44	
79.04	80.18	16.84	17.86	86.67	88.09	
86.95	0.00	17.52	0.00	91.89	0.00	
84.53	85.81	19.87	18.21	91.08	92.39	
80.36	80.86	17.70	17.81	91.15	90.87	
79.28	80.62	28.06	27.09	88.74	90.80	
59.95	61.26	17.24	17.40	67.01	68.11	
89.66	73.47	24.15	21.60	111.88	98.86	
75.93	76.02	16.85	16.23	83.55	84.62	
78.48	78.98	22.62	22.82	91.89	94.11	
73.74	75.21	23.40	22.16	83.25	87.46	
80.73	80.20	15.40	14.92	86.79	87.20	
90.35	86.08	24.41	20.48	103.29	94.32	
73.12	80.76	28.02	26.07	96.14	111.04	
96.78	103.82	13.16	20.67	115.47	121.15	
90.43	78.85	23.69	21.62	97.38	86.66	
68.96	76.22	20.97	20.64	81.06	87.41	
79.21	78.20	19.72	16.96	87.54	84.98	
82.64	79.64	25.95	24.66	100.07	93.75	
77.24	64.60	21.28	23.37	89.51	86.84	
84.97	64.22	24.71	25.30	91.95	72.84	
<b>80.04</b>	<b>76.74</b>	<b>20.39</b>	<b>20.46</b>	<b>87.94</b>	<b>86.00</b>	

## 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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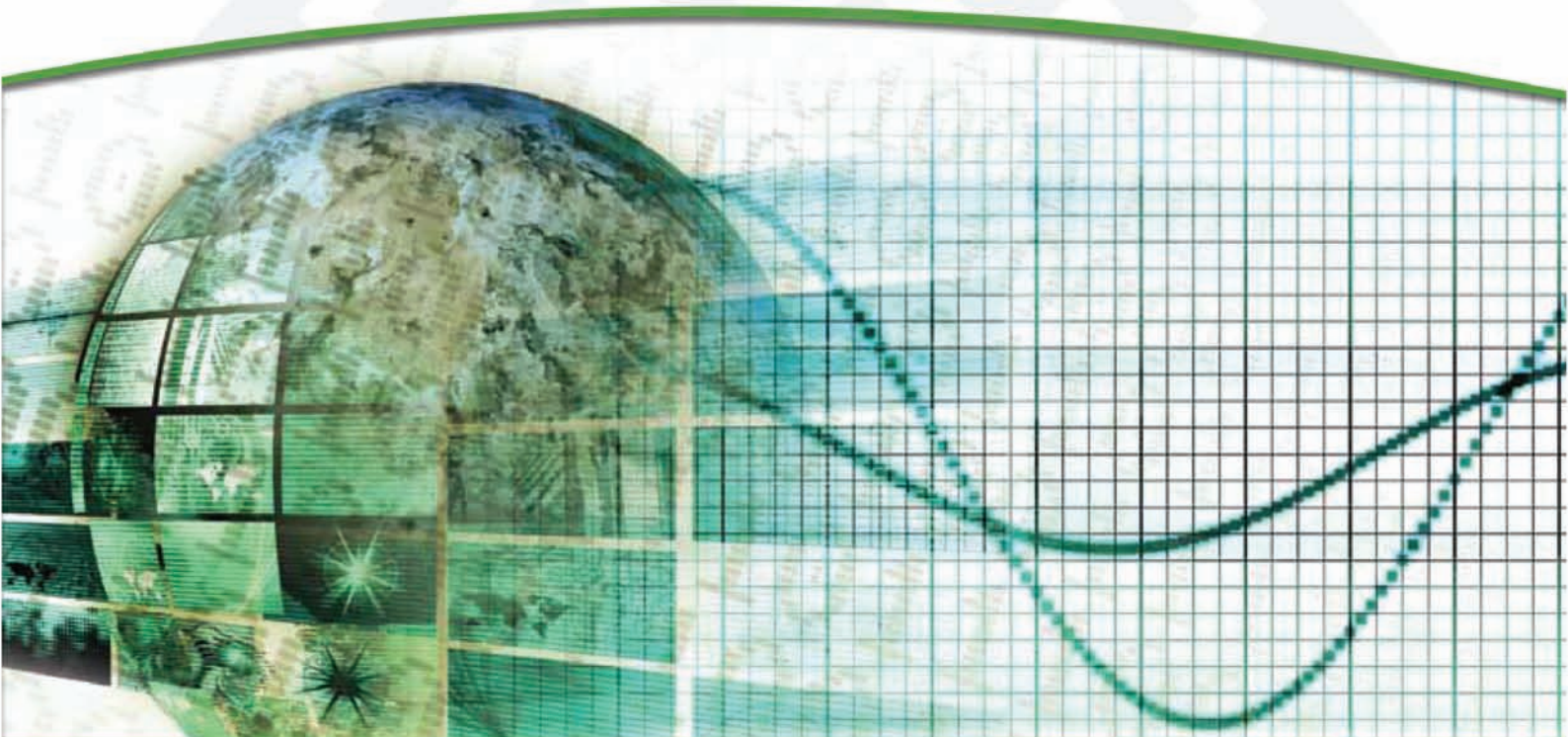
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# General Takaful

## GENERAL TAKAFUL REVENUE ACCOUNT (INCOME) (RM)

Company	Opening Reserves				Net Contribution Income
	Unearned Contributions Reserves	Provision for Outstanding Claims	Surplus Attributable to Participants	Other Reserves	
ETIQA TAKAFUL	511,554,605	525,961,210	185,712,227	0	903,128,339
HLMSIG TAKAFUL	13,453,746	28,081,290	(3,486,164)	0	26,731,841
HSBC AMANAH TAKAFUL	14,066,411	21,342,781	10,023,982	1,345,720	51,788,429
MAA TAKAFUL	21,239,140	32,538,373	64,809	0	86,098,923
PRU BSN TAKAFUL	3,547,007	2,485,269	1,725,817	0	7,473,555
SUN LIFE MALAYSIA	6,995,122	27,340,708	15,152,911	0	53,592,116
STMB	202,566,235	275,846,024	210,099,876	0	255,029,567
TAKAFUL IKHLAS	78,768,094	159,872,620	19,695,164	0	154,847,688
<b>Total (Industry)</b>	<b>852,190,360</b>	<b>1,073,468,275</b>	<b>438,988,622</b>	<b>1,345,720</b>	<b>1,538,690,458</b>

## GENERAL TAKAFUL REVENUE ACCOUNT (OUTGO) (RM)

Company	Net Claims Paid	Commissions Paid*	Management Expenses*	Diminution in Value of Investments	Bad and Doubtful Debts	Surplus Paid and Payable to Participants
ETIQA TAKAFUL	441,322,648	88,855,129	154,503,448	338,961	1,683,047	80,402,769
HLMSIG TAKAFUL	7,297,596	6,903,002	6,869,766	37,082	1,294,553	0
HSBC AMANAH TAKAFUL	7,380,609	9,602,806	24,418,609	0	92,888	7,098,325
MAA TAKAFUL	21,208,928	32,204,880	40,095,270	0	10,508,094	0
PRU BSN TAKAFUL	1,073,545	1,033,428	1,845,699	0	21,288	0
SUN LIFE MALAYSIA	1,984,191	12,765,040	18,767,629	0	0	15,152,911
STMB	119,108,406	34,522,754	118,295,228	2,071,981	2,396,116	30,502,057
TAKAFUL IKHLAS	77,066,405	23,703,731	34,150,277	0	0	8,132,000
<b>Total (Industry)</b>	<b>676,442,328</b>	<b>209,590,770</b>	<b>398,945,926</b>	<b>2,448,024</b>	<b>15,995,986</b>	<b>141,288,062</b>

\* inclusive of wakalah fee

Net Investment Income	Write Back of Provision for Impairment in Value of Investment	Write Back of Allowan ce for Bad and Doubtful Debts	Other Income	Total Income	Total Income previous Year
58,381,758	0	0	24,286,293	2,209,024,432	2,039,674,110
1,587,806	0	2,234,754	4,299,243	72,902,516	61,269,080
1,817,966	0	0	0	100,385,289	103,070,773
4,063,392	0	0	47,062,584	191,067,221	139,272,136
502,257	0	29,195	84,526	15,847,626	13,591,247
1,848,356	0	3,721	231,814	105,164,748	97,766,734
29,648,491	0	4,828,416	50,786,455	1,028,805,064	1,033,106,520
11,349,421	26,712	1,929,195	16,926,664	443,415,558	426,205,023
109,199,447	26,712	9,025,281	143,677,579	4,166,612,454	3,913,955,623

Closing Reserves						Total Outgo	Total Outgo previous Year
Other Outgo	Transfer to Income Statement	Provision for Outstanding Claims	Unearned Contributions Reserves	Surplus Attributable to Participants	Other Reserves		
12,559,241	88,273,398	585,906,901	552,371,952	202,806,938	0	2,209,024,432	2,039,674,110
3,564,415	0	27,249,281	10,971,013	1,711,147	7,004,661	72,902,516	61,269,080
1,935,520	0	28,924,480	16,540,528	2,925,657	1,465,867	100,385,289	103,070,773
1,464,329	0	46,525,732	39,610,595	(550,607)	0	191,067,221	139,272,136
769,072	0	1,420,576	5,181,701	4,502,317	0	15,847,626	13,591,247
(45,877)	11,971,146	23,442,866	9,155,696	11,971,146	0	105,164,748	97,766,734
10,212,690	58,030,556	237,897,725	208,466,773	207,300,778	0	1,028,805,064	1,033,106,520
7,516,126	18,071,710	147,594,952	92,669,301	34,511,056	0	443,415,558	426,205,023
37,975,516	176,346,810	1,098,962,513	934,967,559	465,178,432	8,470,528	4,166,612,454	3,913,955,623



## GENERAL TAKAFUL

### LIABILITIES OF STATUTORY FUNDS (RM)

Company	Takaful Funds and Reserves			
	Unearned Contributions Reserves	Surplus Attributable to Participants	Other Reserves	Provision for Outstanding Claims
ETIQA TAKAFUL	552,371,952	202,806,938	0	585,906,901
HLMSIG TAKAFUL	10,971,013	1,711,147	7,004,661	27,249,281
HSBC AMANAH TAKAFUL	16,540,528	2,925,657	1,465,867	28,924,480
MAA TAKAFUL	39,610,595	(550,607)	0	46,525,732
PRU BSN TAKAFUL	5,181,701	4,502,317	0	1,420,576
SUN LIFE MALAYSIA	9,155,696	11,971,146	0	23,442,866
STMB	208,466,773	207,300,778	0	237,897,725
TAKAFUL IKHLAS	92,669,301	34,511,056	0	147,594,952
<b>Total (Industry)</b>	<b>934,967,559</b>	<b>465,178,432</b>	<b>8,470,528</b>	<b>1,098,962,513</b>

## GENERAL TAKAFUL

### ASSETS OF STATUTORY FUNDS (RM)

Company	Property, Plant and Equipment	Investment Properties	Financing	Investments		
				Government Islamic Papers	Islamic Debt / Equity	Other Investments
ETIQA TAKAFUL	2	0	0	462,019,660	826,012,490	41,240,057
HLMSIG TAKAFUL	0	0	0	0	20,057,987	16,901,021
HSBC AMANAH TAKAFUL	0	0	0	0	45,227,750	0
MAA TAKAFUL	0	0	0	0	48,866,381	15,000,000
PRU BSN TAKAFUL	0	0	0	0	0	0
SUN LIFE MALAYSIA	0	0	0	4,895,000	4,501,955	9,878,750
STMB	0	21,810,000	0	37,694,802	349,343,811	106,313,713
TAKAFUL IKHLAS	0	0	0	61,329,961	85,958,449	19,456,730
<b>Total (Industry)</b>	<b>2</b>	<b>21,810,000</b>	<b>0</b>	<b>565,939,423</b>	<b>1,379,968,823</b>	<b>208,790,271</b>



Provision for Taxation	Amount Due to Income Statement / Takaful Funds	Other Liabilities	Total Liabilities	Total Liabilities Previous Year
7,012,106	108,268,310	159,484,929	1,615,851,136	1,507,409,619
2,897,679	1,148,309	7,137,394	58,119,484	55,770,447
0	984,421	3,736,180	54,577,133	57,619,091
0	6,088,973	127,698,326	219,373,019	120,212,005
860,084	5,370,019	4,123,557	21,458,254	18,263,873
0	(1,157,403)	15,419,678	58,831,983	74,739,919
0	22,310,924	60,860,604	736,836,804	796,814,553
1,805,517	36,440,319	58,100,899	371,122,044	342,653,296
<b>12,575,386</b>	<b>179,453,872</b>	<b>436,561,567</b>	<b>3,136,169,857</b>	<b>2,973,482,803</b>

Foreign Assets	Investment Accounts and Islamic Money Market	Cash and Bank Balances	Other Assets	Total Assets	Total Assets Previous Year
0	127,765,634	49,572,560	109,240,733	1,615,851,136	1,507,409,619
0	5,009,889	6,357,928	9,792,659	58,119,484	55,770,447
0	2,660,000	67,070	6,622,313	54,577,133	57,619,091
0	47,829,131	1,707,835	105,969,672	219,373,019	120,212,005
0	20,461,000	705,544	291,710	21,458,254	18,263,873
0	30,935,664	3,592,229	5,028,385	58,831,983	74,739,919
0	157,386,373	2,999,439	61,288,666	736,836,804	796,814,553
0	158,970,186	7,550,807	37,855,911	371,122,044	342,653,296
<b>0</b>	<b>551,017,877</b>	<b>72,553,412</b>	<b>336,090,049</b>	<b>3,136,169,857</b>	<b>2,973,482,803</b>

# GENERAL TAKAFUL

## CONTRIBUTIONS (RM)

Company	Aviation	Cargo	Marine Hull	Offshore Oil-Related	Fire	Motor 'Act'	Motor 'Others'
<b>GROSS CONTRIBUTIONS (LESS RETURN CONTRIBUTIONS)</b>							
ETIQA TAKAFUL	7,752,821	7,274,236	2,113,617	56,672	104,080,716	67,981,390	708,691,677
HLMSIG TAKAFUL	0	832,121	0	0	23,092,075	188,286	2,322,447
HSBC AMANAH TAKAFUL	0	0	1,317,606	0	43,562,451	0	0
MAA TAKAFUL	12,083,335	3,164,264	3,175,700	8,783,342	50,167,908	9,421,396	131,046,155
PRU BSN TAKAFUL	0	0	0	0	7,727,870	0	0
SUN LIFE MALAYSIA	0	0	0	0	12,016,040	0	0
STMB	0	1,538,643	283,349	193,777	154,271,682	20,507,023	175,001,900
TAKAFUL IKHLAS	0	160,409	97,167	0	31,693,156	15,625,018	147,135,591
<b>Total (Industry)</b>	<b>19,836,156</b>	<b>12,969,673</b>	<b>6,987,439</b>	<b>9,033,791</b>	<b>426,611,898</b>	<b>113,723,113</b>	<b>1,164,197,770</b>
<b>RETAKAFUL ACCEPTED CONTRIBUTIONS</b>							
ETIQA TAKAFUL	0	0	1,721	0	264,397	108	16,061
HLMSIG TAKAFUL	0	401,068	0	0	757,130	147	7,587
HSBC AMANAH TAKAFUL	0	0	0	0	0	0	0
MAA TAKAFUL	0	670,541	0	0	283,098	565	(96)
PRU BSN TAKAFUL	0	0	0	0	0	0	0
SUN LIFE MALAYSIA	0	0	0	0	0	0	0
STMB	0	0	0	2,376,100	0	0	0
TAKAFUL IKHLAS	0	0	0	0	257,730	477	4,488
<b>Total (Industry)</b>	<b>0</b>	<b>1,071,609</b>	<b>1,721</b>	<b>2,376,100</b>	<b>1,562,355</b>	<b>1,297</b>	<b>28,040</b>
<b>RETAKAFUL CONTRIBUTIONS CEDED</b>							
ETIQA TAKAFUL	7,753,357	5,469,235	1,703,170	840	48,512,112	550,365	7,137,771
HLMSIG TAKAFUL	0	426,976	0	0	4,581,620	(1)	1,405,420
HSBC AMANAH TAKAFUL	0	0	365,185	0	7,427,443	0	0
MAA TAKAFUL	12,079,680	2,924,440	3,193,839	8,754,974	43,718,635	6,216,198	84,529,420
PRU BSN TAKAFUL	0	0	0	0	447,239	0	0
SUN LIFE MALAYSIA	0	(72)	0	0	1,764,794	0	0
STMB	0	1,794,792	16,009	772,150	79,591,406	6,504,105	57,486,255
TAKAFUL IKHLAS	0	98,056	80,734	0	6,095,123	5,453,375	51,352,627
<b>Total (Industry)</b>	<b>19,833,037</b>	<b>10,713,427</b>	<b>5,358,937</b>	<b>9,527,964</b>	<b>192,138,372</b>	<b>18,724,042</b>	<b>201,911,493</b>
<b>NET CONTRIBUTIONS</b>							
ETIQA TAKAFUL	(536)	1,805,001	412,168	55,832	55,833,001	67,431,133	701,569,967
HLMSIG TAKAFUL	0	806,213	0	0	19,267,585	188,434	924,614
HSBC AMANAH TAKAFUL	0	0	952,421	0	36,135,008	0	0
MAA TAKAFUL	3,655	910,365	(18,139)	28,368	6,732,371	3,205,763	46,516,639
PRU BSN TAKAFUL	0	0	0	0	7,280,631	0	0
SUN LIFE MALAYSIA	0	72	0	0	10,251,246	0	0
STMB	0	(256,149)	267,340	1,797,727	74,680,276	14,002,918	117,515,645
TAKAFUL IKHLAS	0	62,353	16,433	0	25,855,763	10,172,120	95,787,452
<b>Total (Industry)</b>	<b>3,119</b>	<b>3,327,855</b>	<b>1,630,223</b>	<b>1,881,927</b>	<b>236,035,881</b>	<b>95,000,368</b>	<b>962,314,317</b>
<b>NET EARNED CONTRIBUTIONS</b>							
ETIQA TAKAFUL	(536)	1,656,906	321,781	67,412	83,028,768	13,331,223	688,752,765
HLMSIG TAKAFUL	0	818,264	0	0	18,426,871	380,143	858,133
HSBC AMANAH TAKAFUL	0	0	912,345	0	33,038,975	0	0
MAA TAKAFUL	(364)	793,604	(82,149)	32,765	5,240,866	(797,244)	36,799,256
PRU BSN TAKAFUL	0	0	0	0	5,648,657	0	0
SUN LIFE MALAYSIA	0	72	0	0	8,776,761	0	0
STMB	0	(281,382)	267,359	1,843,410	68,020,499	14,143,780	118,771,474
TAKAFUL IKHLAS	0	59,935	(965)	0	16,470,319	9,709,051	91,426,889
<b>Total (Industry)</b>	<b>(900)</b>	<b>3,047,399</b>	<b>1,418,371</b>	<b>1,943,587</b>	<b>238,651,716</b>	<b>36,766,953</b>	<b>936,608,517</b>

Medical and Health	Personal Accident	Bonds	Contractor's All Risks & Engineering	Liability	Workmen's Compensation & Employers' Liability	Others	Total	Total Previous Year
1,149,944	57,164,170	95,201	29,695,515	6,746,890	3,730,392	16,912,828	1,013,446,069	885,386,670
0	1,582,337	0	6,377,625	1,008,904	173,270	8,019,783	43,596,848	53,094,803
0	13,422,531	0	0	122,544	0	2,258,457	60,683,589	71,429,631
2,262,777	39,693,707	499,032	13,604,145	15,972,079	4,015,373	16,645,339	310,534,552	245,515,085
0	249,632	0	0	0	0	0	7,977,502	6,534,801
0	48,214,343	0	183,313	5,009	0	2,289	60,420,994	45,861,767
0	30,170,326	0	13,343,716	5,955,780	1,892,716	12,922,978	416,081,890	385,716,767
1,941,425	19,658,675	0	2,654,176	203,568	968,497	3,851,347	223,989,029	204,938,765
<b>5,354,146</b>	<b>210,155,721</b>	<b>594,233</b>	<b>65,858,490</b>	<b>30,014,774</b>	<b>10,780,248</b>	<b>60,613,021</b>	<b>2,136,730,473</b>	<b>1,898,478,289</b>
0	3,625	0	0	1,749	0	13,298	300,959	261,224
0	11,995	0	284,798	2,813	0	60,116	1,525,654	0
0	135,370	0	0	0	0	0	135,370	1,379,005
0	462,374	0	27,177	148	0	6,322	1,450,129	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	2,376,100	918,286
0	24,019	0	21,133	198	0	4,887	312,932	137,654
<b>0</b>	<b>637,383</b>	<b>0</b>	<b>333,108</b>	<b>4,908</b>	<b>0</b>	<b>84,623</b>	<b>6,101,144</b>	<b>4,466,380</b>
0	1,226,588	0	26,369,165	4,656,629	16,217	7,223,240	110,618,689	82,806,201
0	319,622	0	5,056,285	469,286	35,788	6,095,665	18,390,661	26,403,397
0	562,066	0	0	210	0	675,626	9,030,530	10,134,494
962,877	24,992,950	260,232	12,041,719	14,270,073	2,278,433	9,662,288	225,885,758	195,990,420
0	56,708	0	0	0	0	0	503,947	1,367,781
0	5,063,825	0	1	0	330	0	6,828,878	4,077,839
0	1,831,846	0	7,383,372	3,485,244	52,958	4,510,286	163,428,423	134,270,662
778,174	980,899	0	1,499,390	11,247	14,366	3,090,282	69,454,273	62,719,218
<b>1,741,051</b>	<b>35,034,504</b>	<b>260,232</b>	<b>52,349,932</b>	<b>22,892,689</b>	<b>2,398,092</b>	<b>31,257,387</b>	<b>604,141,159</b>	<b>517,770,012</b>
1,149,944	55,941,207	95,201	3,326,350	2,092,010	3,714,175	9,702,886	903,128,339	802,841,693
0	1,274,710	0	1,606,138	542,431	137,482	1,984,234	26,731,841	26,691,406
0	12,995,835	0	0	122,334	0	1,582,831	51,788,429	62,674,142
1,299,900	15,163,131	238,800	1,589,603	1,702,154	1,736,940	6,989,373	86,098,923	51,294,876
0	192,924	0	0	0	0	0	7,473,555	5,167,020
0	43,150,518	0	183,312	5,009	(330)	2,289	53,592,116	41,783,928
0	28,338,480	0	5,960,344	2,470,536	1,839,758	8,412,692	255,029,567	252,364,391
1,163,251	18,701,795	0	1,175,919	192,519	954,131	765,952	154,847,688	142,357,201
<b>3,613,095</b>	<b>175,758,600</b>	<b>334,001</b>	<b>13,841,666</b>	<b>7,126,993</b>	<b>8,382,156</b>	<b>29,440,257</b>	<b>1,538,690,458</b>	<b>1,385,174,657</b>
1,183,738	55,665,211	109,881	3,288,765	2,129,567	3,475,470	9,300,041	862,310,992	801,068,163
0	1,239,229	0	2,562,664	1,824,068	183,238	2,921,964	29,214,574	28,959,902
0	12,935,645	0	0	39,246	0	2,388,101	49,314,312	63,210,880
1,196,264	13,614,690	175,109	1,425,772	1,547,073	1,570,307	6,211,519	67,727,468	44,630,585
0	190,204	0	0	0	0	0	5,838,861	3,655,085
0	42,464,429	0	183,312	5,009	(330)	2,289	51,431,542	40,527,963
0	27,938,875	0	5,650,843	2,814,131	1,963,703	7,996,337	249,129,029	259,403,421
1,295,381	18,724,381	0	1,512,059	192,872	908,994	647,565	140,946,481	128,010,035
<b>3,675,383</b>	<b>172,772,664</b>	<b>284,990</b>	<b>14,623,415</b>	<b>8,551,966</b>	<b>8,101,382</b>	<b>29,467,816</b>	<b>1,455,913,259</b>	<b>1,369,466,034</b>

# GENERAL TAKAFUL

## CLAIMS (RM)

Company	Aviation	Cargo	Marine Hull	Offshore Oil-Related	Fire	Motor 'Act'	Motor 'Others'
<b>GROSS CLAIMS PAID (LESS SALVAGE)</b>							
ETIQA TAKAFUL	196,472	1,157,889	2,452,836	2,844	33,371,809	89,352,425	319,689,956
HLMSIG TAKAFUL	0	120,207	0	0	3,784,385	287,845	1,414,456
HSBC AMANAH TAKAFUL	0	0	895,745	0	6,519,576	0	0
MAA TAKAFUL	126,159	470,470	1,902,481	0	10,419,981	7,477,004	43,691,144
PRU BSN TAKAFUL	0	0	0	0	3,215,238	0	0
SUN LIFE MALAYSIA	0	0	0	0	3,045,468	166,795	121,364
STMB	0	5,499,721	24,329	(54)	46,313,061	32,610,348	68,298,065
TAKAFUL IKHLAS	0	39,758	0	0	6,357,245	26,437,884	69,165,451
<b>Total (Industry)</b>	<b>322,631</b>	<b>7,288,045</b>	<b>5,275,391</b>	<b>2,790</b>	<b>113,026,763</b>	<b>156,332,301</b>	<b>502,380,436</b>
<b>GROSS CLAIMS PAID RETAKAFUL ACCEPTED</b>							
ETIQA TAKAFUL	0	0	0	0	3,028	180	1,266
HLMSIG TAKAFUL	0	0	0	0	3,257,591	0	0
HSBC AMANAH TAKAFUL	0	0	0	0	0	0	0
MAA TAKAFUL	0	0	0	0	5,371	0	0
PRU BSN TAKAFUL	0	0	0	0	0	0	0
SUN LIFE MALAYSIA	0	0	0	0	0	0	0
STMB	0	0	0	573,119	0	0	0
TAKAFUL IKHLAS	0	640	0	0	74,657	0	53,256
<b>Total (Industry)</b>	<b>0</b>	<b>640</b>	<b>0</b>	<b>573,119</b>	<b>3,340,647</b>	<b>180</b>	<b>54,522</b>
<b>CLAIMS RECOVERY FROM RETAKAFUL</b>							
ETIQA TAKAFUL	107,694	825,328	1,705,455	2,823	20,923,588	(249,979)	(66,860)
HLMSIG TAKAFUL	0	(41,536)	0	0	4,088,576	133,759	703,740
HSBC AMANAH TAKAFUL	0	0	350,490	0	2,727,020	0	0
MAA TAKAFUL	125,928	438,099	1,689,958	0	9,451,963	5,669,143	32,583,394
PRU BSN TAKAFUL	0	0	0	0	2,253,934	0	0
SUN LIFE MALAYSIA	0	0	0	0	3,640,134	0	0
STMB	0	3,671,865	14,893	177,420	33,280,446	1,227,828	14,441,112
TAKAFUL IKHLAS	0	12,004	0	0	5,633,688	4,202,044	19,580,989
<b>Total (Industry)</b>	<b>233,622</b>	<b>4,905,760</b>	<b>3,760,796</b>	<b>180,243</b>	<b>81,999,349</b>	<b>10,982,795</b>	<b>67,242,375</b>
<b>NET CLAIMS PAID</b>							
ETIQA TAKAFUL	88,778	332,561	747,381	21	12,451,249	89,602,584	319,758,082
HLMSIG TAKAFUL	0	161,743	0	0	2,953,400	154,086	710,716
HSBC AMANAH TAKAFUL	0	0	545,255	0	3,792,556	0	0
MAA TAKAFUL	231	32,371	212,523	0	973,389	1,807,861	11,107,750
PRU BSN TAKAFUL	0	0	0	0	961,304	0	0
SUN LIFE MALAYSIA	0	0	0	0	(594,666)	166,795	121,364
STMB	0	1,827,856	9,436	395,645	13,032,615	31,382,520	53,856,953
TAKAFUL IKHLAS	0	28,394	0	0	798,214	22,235,840	49,637,718
<b>Total (Industry)</b>	<b>89,009</b>	<b>2,382,925</b>	<b>1,514,595</b>	<b>395,666</b>	<b>34,368,061</b>	<b>145,349,686</b>	<b>435,192,583</b>
<b>NET CLAIMS INCURRED</b>							
ETIQA TAKAFUL	98,824	210,774	305,336	(108,411)	3,505,544	99,307,861	381,337,403
HLMSIG TAKAFUL	0	263,835	0	0	2,881,689	846,598	770,490
HSBC AMANAH TAKAFUL	0	0	2,391,790	0	1,957,170	0	0
MAA TAKAFUL	161	149,520	160,562	0	2,590,782	6,835,302	17,006,431
PRU BSN TAKAFUL	0	0	0	0	(62,593)	0	0
SUN LIFE MALAYSIA	0	(4,019)	0	0	696,702	(6,112,070)	(274,352)
STMB	0	520,814	(830,745)	430,501	12,385,578	14,708,339	38,824,242
TAKAFUL IKHLAS	0	(330,901)	0	0	7,147,374	(7,132,609)	56,191,550
<b>Total (Industry)</b>	<b>98,985</b>	<b>810,023</b>	<b>2,026,943</b>	<b>322,090</b>	<b>31,102,246</b>	<b>108,453,421</b>	<b>493,855,764</b>

Medical and Health	Personal Accident	Bonds	Contractor's All Risks & Engineering	Liability	Workmen's Compensation & Employers' Liability	Others	Total	Total Previous Year
835,172	10,612,382	17,720	4,478,621	4,508,724	147,514	2,226,916	469,051,280	548,752,631
0	1,013,901	0	5,753,040	137,025	38,152	3,015,432	15,564,443	12,162,383
0	3,399,408	0	0	40,957	0	1,018,266	11,873,952	12,849,554
193,789	14,219,425	137,880	3,237,881	646,788	230,532	3,278,669	86,032,203	67,117,436
0	112,450	0	0	0	0	(201)	3,327,487	647,231
0	4,444,742	0	21,961	0	0	776	7,801,106	5,493,502
0	16,746,869	0	3,679,848	4,833,398	95,929	8,029,280	186,130,794	157,271,882
1,351,380	3,138,080	0	875,257	527,331	12,766	569,822	108,474,974	106,521,947
<b>2,380,341</b>	<b>53,687,257</b>	<b>155,600</b>	<b>18,046,608</b>	<b>10,694,223</b>	<b>524,893</b>	<b>18,138,960</b>	<b>888,256,239</b>	<b>910,816,566</b>
0	27,696	0	0	0	493	275	32,938	39,376
0	130,232	0	124,069	0	0	13,103	3,524,995	0
0	0	0	0	0	0	0	0	0
0	93,204	0	0	0	0	0	98,575	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	573,119	55,644
0	2,427	0	139,326	0	0	34	270,340	872,317
<b>0</b>	<b>253,559</b>	<b>0</b>	<b>263,395</b>	<b>0</b>	<b>493</b>	<b>13,412</b>	<b>4,499,967</b>	<b>990,251</b>
0	36,252	11,376	1,534,883	2,827,070	(16,717)	120,657	27,761,570	84,430,079
0	329,448	0	4,712,023	21,020	0	1,844,812	11,791,842	6,638,676
0	938,209	0	0	(9,169)	0	486,793	4,493,343	6,189,578
98,062	10,066,695	102,128	3,048,623	309,894	145,990	1,191,973	64,921,850	48,210,050
0	200	0	0	0	0	(192)	2,253,942	131,282
0	2,159,250	0	16,835	2,533	0	(1,837)	5,816,915	1,528,248
0	3,712,528	0	4,723,170	1,523,720	40,500	4,782,025	67,595,507	29,296,104
660,242	319,284	0	882,699	32,429	280	355,250	31,678,909	21,648,179
<b>758,304</b>	<b>17,561,866</b>	<b>113,504</b>	<b>14,918,233</b>	<b>4,707,497</b>	<b>170,053</b>	<b>8,779,481</b>	<b>216,313,878</b>	<b>198,072,196</b>
835,172	10,603,826	6,344	2,943,738	1,681,654	164,724	2,106,534	441,322,648	464,361,928
0	814,685	0	1,165,086	116,005	38,152	1,183,723	7,297,596	5,523,707
0	2,461,199	0	0	50,126	0	531,473	7,380,609	6,659,976
95,727	4,245,934	35,752	189,258	336,894	84,542	2,086,696	21,208,928	18,930,300
0	112,250	0	0	0	0	(9)	1,073,545	515,949
0	2,285,492	0	5,126	(2,533)	0	2,613	1,984,191	3,965,254
0	13,034,341	0	(1,043,322)	3,309,678	55,429	3,247,255	119,108,406	128,031,422
691,138	2,821,223	0	131,884	494,902	12,486	214,606	77,066,405	85,746,085
<b>1,622,037</b>	<b>36,378,950</b>	<b>42,096</b>	<b>3,391,770</b>	<b>5,986,726</b>	<b>355,333</b>	<b>9,372,891</b>	<b>676,442,328</b>	<b>713,734,621</b>
3,344,052	10,181,599	2,495	2,971,970	(17,183)	37,140	90,935	501,268,339	479,313,925
0	(263,356)	0	839,703	(1,617,066)	(121,075)	2,864,769	6,465,587	15,875,512
0	3,892,683	0	0	447,452	0	6,273,213	14,962,308	13,728,513
101,091	4,164,656	18,711	86,705	1,070,708	449,292	2,562,366	35,196,287	27,007,497
0	71,442	0	0	0	0	3	8,852	1,820,032
0	4,374,332	0	(213,613)	(177,202)	(395)	(203,034)	(1,913,651)	(3,561,674)
0	25,168,470	0	(1,697,025)	(2,421,406)	422,575	(6,351,236)	81,160,107	123,942,072
793,772	4,993,547	0	1,209,219	11,420,011	521,948	(10,025,174)	64,788,737	58,486,051
<b>4,238,915</b>	<b>52,583,373</b>	<b>21,206</b>	<b>3,196,959</b>	<b>8,705,314</b>	<b>1,309,485</b>	<b>(4,788,158)</b>	<b>701,936,566</b>	<b>716,611,928</b>

## GENERAL TAKAFUL

### UNDERWRITING ACCOUNTS (RM)

Company	Earned Contribution Income	Net Claims Incurred	Net Commissions	Management Expenses*	Underwriting Profit
ETIQA TAKAFUL	862,310,992	501,268,339	73,625,325	156,186,495	131,230,833
HLMSIG TAKAFUL	29,214,574	6,465,587	3,158,284	5,929,565	13,661,138
HSBC AMANAH TAKAFUL	49,314,312	14,962,308	9,602,806	24,511,497	237,701
MAA TAKAFUL	67,727,468	35,196,287	(11,721,009)	50,603,364	(6,351,174)
PRU BSN TAKAFUL	5,838,861	8,852	1,021,900	1,837,792	2,970,317
SUN LIFE MALAYSIA	51,431,542	(1,913,651)	12,764,865	18,763,908	21,816,420
STMB	249,129,029	81,160,107	(2,711,497)	115,862,928	54,817,491
TAKAFUL IKHLAS	140,946,481	64,788,737	8,522,548	32,221,082	35,414,114
<b>Total (Industry)</b>	<b>1,455,913,259</b>	<b>701,936,566</b>	<b>94,263,222</b>	<b>405,916,631</b>	<b>253,796,840</b>

Company	Percentage of Earned Contribution Income (%)							
	Net Claims Incurred	Net Claims Incurred (previous year)	Net Commissions	Net Commissions (previous year)	Management Expenses*	Management Expenses* (previous year)	Underwriting Expenses	Underwriting Expenses (previous year)
ETIQA TAKAFUL	58.13	59.83	8.54	9.66	18.11	16.74	84.78	86.24
HLMSIG TAKAFUL	22.13	54.82	10.81	6.06	20.30	16.66	53.24	77.54
HSBC AMANAH TAKAFUL	30.34	21.72	19.47	19.38	49.70	44.77	99.52	85.88
MAA TAKAFUL	51.97	60.51	(17.31)	(39.30)	74.72	80.98	109.38	102.19
PRU BSN TAKAFUL	0.15	49.79	17.50	23.51	31.48	53.33	49.13	126.63
SUN LIFE MALAYSIA	(3.72)	(8.79)	24.82	21.69	36.48	24.95	57.58	37.86
STMB	32.58	47.78	(1.09)	37.73	46.51	0.42	78.00	85.93
TAKAFUL IKHLAS	45.97	45.69	6.05	9.81	22.86	22.57	74.87	78.07
<b>Total (Industry)</b>	<b>48.21</b>	<b>52.33</b>	<b>6.47</b>	<b>14.16</b>	<b>27.88</b>	<b>17.92</b>	<b>82.57</b>	<b>84.41</b>

\* including Bad & Doubtful Debts

# Family Takaful

## FAMILY TAKAFUL

### REVENUE ACCOUNT - INCOME (RM)

Company	Takaful Fund and Reserves Beginning of the Year			
	Annuity	Investment-Linked	Ordinary	Total
AIA AFG	0	35,421,753	78,429,686	113,851,439
AIA PUBLIC	0	6,751,180	93,756,428	100,507,608
AMMETLIFE	0	12,908,573	25,874,260	38,782,833
ETIQA TAKAFUL	870,391,981	4,034,532	6,620,426,697	7,494,853,210
GE TAKAFUL	0	40,469,904	42,245,331	82,715,235
HLMSIG TAKAFUL	0	35,186,950	101,043,506	136,230,456
HSBC AMANAH TAKAFUL	0	321,126,737	498,478,926	819,605,663
MAA TAKAFUL	0	301,822,123	42,386,877	344,209,000
PRU BSN TAKAFUL	0	751,418,967	301,147,879	1,052,566,846
SUN LIFE MALAYSIA	0	16,085,271	393,020,848	409,106,119
STMB	351,876,923	79,078,846	3,704,299,776	4,135,255,545
TAKAFUL IKHLAS	0	118,462,455	1,479,822,715	1,598,285,170
<b>Total (Industry)</b>	<b>1,222,268,904</b>	<b>1,722,767,291</b>	<b>13,380,932,929</b>	<b>16,325,969,124</b>

## FAMILY TAKAFUL

### REVENUE ACCOUNT - OUTGO (RM)

Company	Net Certificate Benefits					Commissions Paid
	Death	Maturity	Surrender	Others	Total	
AIA AFG	1,286,646	0	3,432,797	1,468,436	6,187,879	0
AIA PUBLIC	5,096,629	0	22,781,491	53,553,000	81,431,120	0
AMMETLIFE	6,433,315	0	420,321	618,529	7,472,165	4,618,709
ETIQA TAKAFUL	246,471,809	19,969,514	199,000,695	116,468,851	581,910,869	(3,075,253)
GE TAKAFUL	1,680,657	0	7,387,170	8,920,348	17,988,175	0
HLMSIG TAKAFUL	1,140,650	22,877,862	3,578,539	351,935	27,948,986	0
HSBC AMANAH TAKAFUL	10,692,469	30,275,136	67,949,811	2,916,231	111,833,647	0
MAA TAKAFUL	8,205,217	0	128,159,886	50,275,211	186,640,314	0
PRU BSN TAKAFUL	8,472,066	590,780	49,930,325	242,361,741	301,354,912	0
SUN LIFE MALAYSIA	6,534,343	0	6,902,255	29,723,424	43,160,022	0
STMB	126,675,681	54,903,437	122,629,901	173,253,651	477,462,670	(713,762)
TAKAFUL IKHLAS	75,850,605	2,486,861	47,368,572	36,916,634	162,622,672	0
<b>Total (Industry)</b>	<b>498,540,087</b>	<b>131,103,590</b>	<b>659,541,763</b>	<b>716,827,991</b>	<b>2,006,013,431</b>	<b>829,694</b>

#### Note:

1. Figures for AIA AFG Takaful Berhad are from December 2013 to February 2014 only.



Net Contribution Income	Net Investment Income	Bad Debts Recovery	Write Back of Diminution in Value of Investment	Other Income	Total Income	Total Income Previous Year
22,554,422	1,193,712	0	0	717,751	138,317,324	175,195,268
191,883,579	7,797,568	0	0	125,231,734	425,420,489	151,832,666
69,365,357	1,869,812	0	0	2,099,471	112,117,473	51,254,170
1,137,892,520	350,257,102	46,179,797	9,094,307	266,162,909	9,304,439,845	8,894,377,128
222,418,169	4,957,355	0	0	13,481,577	323,572,336	193,248,716
42,781,931	4,064,708	0	0	4,141,880	187,218,975	180,952,143
223,302,432	28,805,349	41,382	0	7,690,354	1,079,445,180	941,866,424
361,805,804	14,565,807	0	0	21,483,049	742,063,660	593,185,000
977,544,775	47,074,318	0	0	38,213,407	2,115,399,346	1,743,289,148
236,922,554	18,010,511	0	0	11,718,355	675,757,539	563,271,512
793,211,050	185,347,794	1,732,094	0	81,219,622	5,196,766,105	5,000,403,888
507,745,002	63,633,552	11,760,860	0	20,579,149	2,202,003,733	1,907,495,129
<b>4,787,427,595</b>	<b>727,577,588</b>	<b>59,714,133</b>	<b>9,094,307</b>	<b>592,739,258</b>	<b>22,502,522,005</b>	<b>20,396,371,192</b>

Management Expenses	Bad and Doubtful Debts	Diminution in Value of Investment	Other Outgo	Transfer to Income Statement	Takaful Fund and Reserves Carried Forward	Total Outgo	Total Outgo Previous Year
0	0	0	11,651,559	0	120,477,886	138,317,324	175,195,268
0	0	0	65,384,844	0	278,604,525	425,420,489	151,832,666
267,532	0	0	18,077,928	600,000	81,081,139	112,117,473	51,254,170
37,284,778	48,187,549	124,416,562	301,573,925	112,321,035	8,101,820,380	9,304,439,845	8,894,377,128
0	0	0	123,788,940	0	181,795,221	323,572,336	193,248,716
0	2,591,028	37,082	15,464,896	0	141,176,983	187,218,975	180,952,143
0	0	0	43,289,165	4,388,992	919,933,376	1,079,445,180	941,866,424
0	804,938	0	125,775,381	11,000,000	417,843,027	742,063,660	593,185,000
0	0	0	477,478,312	14,300,000	1,322,266,122	2,115,399,346	1,743,289,148
7,000	0	0	106,866,391	5,270,447	520,453,679	675,757,539	563,271,512
0	28	10,119,581	245,445,515	65,733,858	4,398,718,215	5,196,766,105	5,000,403,888
7,155,834	13,787,249	1,352,965	161,676,065	8,202,014	1,847,206,934	2,202,003,733	1,907,495,129
<b>44,715,144</b>	<b>65,370,792</b>	<b>135,926,190</b>	<b>1,696,472,921</b>	<b>221,816,346</b>	<b>18,331,377,487</b>	<b>22,502,522,005</b>	<b>20,396,371,192</b>

## FAMILY TAKAFUL

### LIABILITIES OF STATUTORY FUNDS (RM)

Company	Takaful Fund & Reserves	Provision for Outstanding Claims	Amount Due To Income Statement / Takaful Funds	Provision For Tax On Unrealised Capital Gains
AIA AFG	120,477,886	2,575,551	10,449,451	206,049
AIA PUBLIC	278,604,525	8,492,543	38,060,202	221,594
AMMETLIFE	81,081,139	4,969,219	1,903,258	0
ETIQA TAKAFUL	8,101,820,380	78,770,089	129,099,830	(11,360)
GE TAKAFUL	181,795,221	12,296,462	24,589,062	0
HLMSIG TAKAFUL	141,176,983	697,086	431,090	59,350
HSBC AMANAH TAKAFUL	919,933,376	1,984,342	10,609,123	0
MAA TAKAFUL	417,843,027	11,806,347	(5,705,627)	(567,360)
PRU BSN TAKAFUL	1,322,266,122	43,643,921	12,111,412	0
SUN LIFE MALAYSIA	520,453,679	2,358,495	13,168,768	54,628
STMB	4,398,718,215	131,194,030	7,984,768	0
TAKAFUL IKHLAS	1,847,206,934	23,935,933	51,519,083	0
<b>Total (Industry)</b>	<b>18,331,377,487</b>	<b>322,724,018</b>	<b>294,220,420</b>	<b>(37,099)</b>

## FAMILY TAKAFUL

### ASSETS OF STATUTORY FUNDS (RM)

Company	Property, Plant and Equipment	Investment Properties	Financing	Investment			Total
				Government Islamic Papers	Islamic Debt / Security & Equities	Other Investments	
AIA AFG	0	0	0	26,823,380	50,508,458	26,057,093	103,388,931
AIA PUBLIC	0	0	0	70,726,328	99,644,246	51,284,507	221,655,081
AMMETLIFE	0	0	0	6,780,000	13,033,075	10,131,063	29,944,138
ETIQA TAKAFUL	3	0	7,300,000	504,468,569	5,517,579,867	1,632,766,921	7,654,815,357
GE TAKAFUL	0	0	0	38,159,046	50,880,631	56,605,414	145,645,091
HLMSIG TAKAFUL	0	0	0	9,832,880	40,414,198	64,682,976	114,930,054
HSBC AMANAH TAKAFUL	0	0	0	77,689,002	468,228,020	334,091,755	880,008,777
MAA TAKAFUL	0	0	0	0	124,812,343	250,710,530	375,522,873
PRU BSN TAKAFUL	0	0	0	161,122,842	560,842,457	545,883,156	1,267,848,455
SUN LIFE MALAYSIA	0	0	0	68,315,375	207,453,725	180,571,938	456,341,038
STMB	0	207,360,000	0	349,047,100	2,180,941,039	674,295,088	3,204,283,227
TAKAFUL IKHLAS	0	106,922,000	0	441,997,030	751,698,672	251,255,871	1,444,951,573
<b>Total (Industry)</b>	<b>3</b>	<b>314,282,000</b>	<b>7,300,000</b>	<b>1,754,961,552</b>	<b>10,066,036,731</b>	<b>4,078,336,312</b>	<b>15,899,334,595</b>

#### Note:

1. Figures for AIA AFG Takaful Berhad are from December 2013 to February 2014 only.

Other Liabilities	Total Liabilities	Total Liabilities Previous Year
5,143,236	138,852,173	129,822,335
20,486,059	345,864,923	118,348,528
5,439,368	93,392,984	42,750,075
211,354,914	8,521,033,853	8,097,083,077
46,077,035	264,757,780	159,045,085
20,388,421	162,752,930	146,520,589
36,179,108	968,705,949	884,397,226
40,368,356	463,744,743	383,072,061
30,213,754	1,408,235,209	1,132,673,947
37,419,890	573,455,460	440,453,742
82,252,729	4,620,149,742	4,428,319,837
205,098,289	2,127,760,239	1,789,635,110
<b>740,421,159</b>	<b>19,688,705,985</b>	<b>17,752,121,612</b>

Foreign Assets	Investment Accounts and Islamic Money Market	Cash and Bank Balances	Other Assets	Total Assets	Total Assets Previous Year
0	26,900,000	7,545,012	1,018,230	138,852,173	129,822,335
0	50,700,000	26,610,556	46,899,286	345,864,923	118,348,528
0	54,703,639	981,924	7,763,283	93,392,984	42,750,075
6,970	497,573,499	49,797,885	311,540,139	8,521,033,853	8,097,083,077
0	68,730,000	8,001,907	42,380,782	264,757,780	159,045,085
0	19,384,596	5,076,730	23,361,550	162,752,930	146,520,589
0	41,780,000	11,149,646	35,767,526	968,705,949	884,397,226
0	72,540,465	8,385,082	7,296,323	463,744,743	383,072,061
0	117,984,466	2,860,644	19,541,644	1,408,235,209	1,132,673,947
0	59,975,767	16,211,246	40,927,409	573,455,460	440,453,742
0	954,496,469	24,865,935	229,144,111	4,620,149,742	4,428,319,837
0	298,585,145	13,140,050	264,161,471	2,127,760,239	1,789,635,110
<b>6,970</b>	<b>2,263,354,046</b>	<b>174,626,617</b>	<b>1,029,801,754</b>	<b>19,688,705,985</b>	<b>17,752,121,612</b>

## FAMILY TAKAFUL

### NEW CERTIFICATES ISSUED - INDIVIDUAL

ORDINARY FAMILY				
Endowment				
Company	No. of Certificates	Sums Participated	Single Contributions	Annual Contributions
AIA AFG	138	10,447,184	0	692,652
AIA PUBLIC	510	50,537,191	0	3,417,079
AMMETLIFE	786	23,160,000	0	791,400
ETIQA TAKAFUL	41,425	2,348,333,282	0	62,436,625
GE TAKAFUL	0	0	0	0
HLMSIG TAKAFUL	81	2,719,345	0	264,109
HSBC AMANAH TAKAFUL	2,526	600,762,904	1,250,000	4,520,358
MAA TAKAFUL	2,692	337,279,689	0	3,251,794
PRU BSN TAKAFUL	0	0	0	0
SUN LIFE MALAYSIA	0	0	0	0
STMB	0	0	0	0
TAKAFUL IKHLAS	18,576	642,740,834	0	15,378,714
<b>Total (Industry)</b>	<b>66,734</b>	<b>4,015,980,429</b>	<b>1,250,000</b>	<b>90,752,731</b>

Temporary				
Company	No. of Certificates	Sums Participated	Single Contributions	Annual Contributions
AIA AFG	5,937	177,820,000	0	6,447,483
AIA PUBLIC	20,996	680,123,450	0	20,746,956
AMMETLIFE	0	0	0	0
ETIQA TAKAFUL	124,043	13,324,059,521	470,332,473	417,954
GE TAKAFUL	23,319	438,161,351	0	14,534,353
HLMSIG TAKAFUL	146	4,871,518	0	570,259
HSBC AMANAH TAKAFUL	1	626,668	49,585	0
MAA TAKAFUL	639	6,390,000	0	226,662
PRU BSN TAKAFUL	7,165	308,915,000	0	5,310,362
SUN LIFE MALAYSIA	7	11,500,000	0	58,721
STMB	33,879	7,954,741,517	328,329,631	0
TAKAFUL IKHLAS	66	16,719,040	501,659	0
<b>Total (Industry)</b>	<b>216,198</b>	<b>22,923,928,065</b>	<b>799,213,348</b>	<b>48,312,750</b>

Medical & Health				
Company	No. of Certificates	Sums Participated	Single Contributions	Annual Contributions
AIA AFG	1,935	1,360,000	0	2,578,116
AIA PUBLIC	11,712	59,110,000	0	14,981,397
AMMETLIFE	0	0	0	0
ETIQA TAKAFUL	0	0	0	0
GE TAKAFUL	0	0	0	0
HLMSIG TAKAFUL	0	0	0	0
HSBC AMANAH TAKAFUL	0	0	0	0
MAA TAKAFUL	17,852	89,260,000	0	20,096,996
PRU BSN TAKAFUL	0	0	0	0
SUN LIFE MALAYSIA	0	0	0	0
STMB	3,571	0	2,121,782	1,000,284
TAKAFUL IKHLAS	1,450	66,820,000	0	1,081,695
<b>Total (Industry)</b>	<b>36,520</b>	<b>216,550,000</b>	<b>2,121,782</b>	<b>39,738,488</b>

#### Note:

1. Figures for AIA AFG Takaful Berhad are from December 2013 to February 2014 only.

# INVESTMENT-LINKED

## Endowment

No. of Certificates	Sums Participated	Single Contributions	Annual Contributions
2,541	296,629,540	1,283,722	7,458,057
13,667	1,649,831,403	5,024,310	49,954,862
1,192	122,305,458	2,812,767	2,676,744
1,968	201,397,000	21,618,200	4,668,709
20,603	1,393,321,766	0	54,273,896
2,899	142,503,656	0	3,276,364
2,654	361,334,157	44,702,900	5,873,646
34,051	2,476,087,598	8,907,218	55,164,509
148,519	5,277,447,664	37,358,816	49,808,684
246	39,885,567	16,560	1,658,040
6,205	305,151,545	0	12,578,627
6,712	530,128,586	5,644,200	7,608,941
<b>241,257</b>	<b>12,796,023,940</b>	<b>127,368,693</b>	<b>255,001,079</b>

## 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
<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

## FAMILY TAKAFUL

### NEW CERTIFICATES ISSUED - INDIVIDUAL (cont'd)

Company	ORDINARY FAMILY			
	Other Plans			
	No. of Certificates	Sums Participated	Single Contributions	Annual Contributions
AIA AFG	0	0	0	0
AIA PUBLIC	0	0	0	0
AMMETLIFE	0	0	0	0
ETIQA TAKAFUL	0	0	0	0
GE TAKAFUL	0	0	0	0
HLMSIG TAKAFUL	0	0	0	0
HSBC AMANAH TAKAFUL	0	0	0	0
MAA TAKAFUL	0	0	0	0
PRU BSN TAKAFUL	0	0	0	0
SUN LIFE MALAYSIA	8,322	13,519,100	5,860,104	0
STMB	0	0	0	0
TAKAFUL IKHLAS	0	0	0	0
<b>Total (Industry)</b>	<b>8,322</b>	<b>13,519,100</b>	<b>5,860,104</b>	<b>0</b>

Company	Riders			
	No. of Certificates	Sums Participated	Single Contributions	Annual Contributions
AIA AFG	0	4,556,367	0	823,893
AIA PUBLIC	0	12,755,603	0	3,588,865
AMMETLIFE	0	0	0	0
ETIQA TAKAFUL	0	34,445,741	0	18,301,950
GE TAKAFUL	0	95,792,853	0	1,138,210
HLMSIG TAKAFUL	0	764,642	0	11,986
HSBC AMANAH TAKAFUL	0	0	0	0
MAA TAKAFUL	0	0	0	1,867,498
PRU BSN TAKAFUL	0	45,529,330	0	2,241,640
SUN LIFE MALAYSIA	0	0	0	0
STMB	0	0	0	0
TAKAFUL IKHLAS	0	1,204,176,544	0	18,349,624
<b>Total (Industry)</b>	<b>0</b>	<b>1,398,021,080</b>	<b>0</b>	<b>46,323,666</b>

Company	TOTAL							
	No. of Certificates		Sums Participated		Single Contributions		Annual Contributions	
	2013	2014	2013	2014	2013	2014	2013	2014
AIA AFG	28,911	8,010	861,089,304	194,183,551	0	0	38,018,617	10,542,144
AIA PUBLIC	13	33,218	989,029	802,526,244	0	0	51,007	42,734,297
AMMETLIFE	0	786	0	23,160,000	0	0	0	791,400
ETIQA TAKAFUL	348,133	165,468	28,305,845,126	15,706,838,544	803,132,638	470,332,473	99,744,767	81,156,529
GE TAKAFUL	84,297	23,319	1,792,399,011	533,954,204	0	0	51,903,743	15,672,563
HLMSIG TAKAFUL	167	227	7,166,253	8,355,505	0	0	300,307	846,354
HSBC AMANAH TAKAFUL	2,364	2,527	382,276,180	601,389,572	17,559,413	1,299,585	7,977,483	4,520,358
MAA TAKAFUL	13,523	21,183	215,154,035	432,929,689	0	0	13,770,873	25,442,950
PRU BSN TAKAFUL	7,614	7,165	337,846,729	354,444,330	0	0	8,904,732	7,552,002
SUN LIFE MALAYSIA	17,345	8,329	65,735,650	25,019,100	11,271,540	5,860,104	314,155	58,721
STMB	31,790	37,450	6,019,929,410	7,954,741,517	247,814,446	330,451,413	0	1,000,284
TAKAFUL IKHLAS	36,421	20,092	2,748,945,219	1,930,456,418	940,876	501,659	44,855,966	34,810,033
<b>Total (Industry)</b>	<b>570,578</b>	<b>327,774</b>	<b>40,737,375,946</b>	<b>28,567,998,674</b>	<b>1,080,718,913</b>	<b>808,445,234</b>	<b>265,841,650</b>	<b>225,127,635</b>

#### Note:

1. Figures for AIA AFG Takaful Berhad are from December 2013 to February 2014 only.

## INVESTMENT-LINKED

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**Other Plans**

[illegible]

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Riders

No. of Certificates	Sums Participated	Single Contributions	Annual Contributions
0	12,882,000	0	0
0	440,966,080	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	2,557,064	0	495,425
0	0	0	0
0	155,530,000	139,005,083	0
0	1,182,984,807	0	267,757,322
0	0	0	0
0	2,573,262	0	0
0	0	0	0
<b>0</b>	<b>1,797,493,213</b>	<b>139,005,083</b>	<b>268,252,747</b>

TOTAL

No. of Certificates		Sums Participated		Single Contributions		Annual Contributions	
2013	2014	2013	2014	2013	2014	2013	2014
5,883	2,541	724,841,707	309,511,540	4,228,440	1,283,722	17,192,210	7,458,057
284	13,667	29,147,308	2,090,797,483	0	5,024,310	730,965	49,954,862
1,079	1,192	103,227,188	122,305,458	1,940,451	2,812,767	2,058,238	2,676,744
0	1,968	0	201,397,000	0	21,618,200	0	4,668,709
17,922	20,603	1,199,412,060	1,393,321,766	0	0	44,770,998	54,273,896
5,719	2,899	247,508,084	145,060,720	5,000	0	5,156,818	3,771,789
3,106	2,654	476,241,065	361,334,157	43,110,500	44,702,900	8,289,266	5,873,646
37,712	34,051	2,480,734,926	2,631,617,598	55,588,695	147,912,301	57,943,449	55,164,509
120,638	148,519	5,117,604,412	6,460,432,471	330,000	37,358,816	244,895,206	317,566,006
12	246	919,500	39,885,567	0	16,560	18,210	1,658,040
5,614	6,205	295,105,318	307,724,807	0	0	10,586,014	12,578,627
1,525	6,712	96,269,656	530,128,586	4,850,640	5,644,200	2,749,790	7,608,941
199,494	241,257	10,771,011,224	14,593,517,153	110,053,726	266,373,776	394,391,164	523,253,826

## FAMILY TAKAFUL

### NEW CERTIFICATES ISSUED - GROUP

ORDINARY FAMILY				
Endowment				
Company	No. of Certificates	Sums Participated	Single Contributions	Annual Contributions
AIA AFG	0	0	0	0
AIA PUBLIC	0	0	0	0
AMMETLIFE	0	0	0	0
ETIQA TAKAFUL	135	1,371,080,000	0	16,626,240
GE TAKAFUL	0	0	0	0
HLMSIG TAKAFUL	0	0	0	0
HSBC AMANAH TAKAFUL	0	0	0	0
MAA TAKAFUL	0	3,510,000	0	28,708
PRU BSN TAKAFUL	0	0	0	0
SUN LIFE MALAYSIA	0	0	0	0
STMB	0	0	0	0
TAKAFUL IKHLAS	6	98,252,000	0	985,920
<b>Total (Industry)</b>	<b>141</b>	<b>1,472,842,000</b>	<b>0</b>	<b>17,640,868</b>

Temporary				
Company	No. of Certificates	Sums Participated	Single Contributions	Annual Contributions
AIA AFG	0	300,692,637	8,840,956	0
AIA PUBLIC	8	2,307,534,867	57,792,162	0
AMMETLIFE	12	6,782,147,363	53,524,887	0
ETIQA TAKAFUL	649	14,156,568,786	68,584,777	0
GE TAKAFUL	30,002	13,047,921,482	130,688,410	0
HLMSIG TAKAFUL	28	4,748,145,258	62,570,626	873,020
HSBC AMANAH TAKAFUL	19	15,414,964,954	106,344,940	0
MAA TAKAFUL	9	623,402,435	6,377,406	59,307
PRU BSN TAKAFUL	26,351	14,735,504,968	109,069,747	0
SUN LIFE MALAYSIA	17	12,941,151,128	244,732,320	0
STMB	3,595	26,014,837,073	196,501,456	0
TAKAFUL IKHLAS	137	43,010,597,701	235,346,547	0
<b>Total (Industry)</b>	<b>60,827</b>	<b>154,083,468,652</b>	<b>1,280,374,234</b>	<b>932,327</b>

Medical & Health				
Company	No. of Certificates	Sums Participated	Single Contributions	Annual Contributions
AIA AFG	0	0	0	0
AIA PUBLIC	374	0	59,418,095	0
AMMETLIFE	10	0	1,355,421	0
ETIQA TAKAFUL	178	0	21,759,275	0
GE TAKAFUL	0	0	0	0
HLMSIG TAKAFUL	0	0	0	0
HSBC AMANAH TAKAFUL	0	0	0	0
MAA TAKAFUL	0	0	0	0
PRU BSN TAKAFUL	0	0	0	0
SUN LIFE MALAYSIA	0	0	37,786,198	0
STMB	1,716	0	173,465,867	0
TAKAFUL IKHLAS	362	4,039,973,249	55,117,390	0
<b>Total (Industry)</b>	<b>2,640</b>	<b>4,039,973,249</b>	<b>348,902,246</b>	<b>0</b>

#### Note:

1. Figures for AIA AFG Takaful Berhad are from December 2013 to February 2014 only.



## INVESTMENT-LINKED

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Endowment

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
1	25,950,000	0	311,400
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
1	25,950,000	0	311,400

Temporary

[illegible]

## FAMILY TAKAFUL

### NEW CERTIFICATES ISSUED - GROUP (cont'd)

Company	ORDINARY FAMILY			
	Other Plans			
	No. of Certificates	Sums Participated	Single Contributions	Annual Contributions
AIA AFG	0	0	0	0
AIA PUBLIC	172	6,427,587,973	8,329,429	0
AMMETLIFE	0	0	0	0
ETIQA TAKAFUL	0	0	0	0
GE TAKAFUL	0	0	0	0
HLMSIG TAKAFUL	0	0	0	0
HSBC AMANAH TAKAFUL	0	0	0	0
MAA TAKAFUL	0	0	0	0
PRU BSN TAKAFUL	0	0	0	0
SUN LIFE MALAYSIA	1	60,000	1,800	0
STMB	0	0	0	0
TAKAFUL IKHLAS	0	0	0	0
<b>Total (Industry)</b>	<b>173</b>	<b>6,427,647,973</b>	<b>8,331,229</b>	<b>0</b>

Company	Riders & Retakaful Accepted			
	No. of Certificates	Sums Participated	Single Contributions	Annual Contributions
AIA AFG	0	0	0	0
AIA PUBLIC	0	15,053,728,763	10,414,169	0
AMMETLIFE	1	681,964,459	12,723,130	0
ETIQA TAKAFUL	0	0	0	0
GE TAKAFUL	0	0	0	0
HLMSIG TAKAFUL	0	2,412,433,111	123,044	0
HSBC AMANAH TAKAFUL	0	0	0	0
MAA TAKAFUL	0	168,500	197,780	67,127
PRU BSN TAKAFUL	0	0	152,433	0
SUN LIFE MALAYSIA	0	868,800	69,656	0
STMB	0	0	0	0
TAKAFUL IKHLAS	0	8,506,106,321	5,694,613	0
<b>Total (Industry)</b>	<b>1</b>	<b>26,655,269,954</b>	<b>29,374,825</b>	<b>67,127</b>

Company	TOTAL							
	No. of Certificates		Sums Participated		Single Contributions		Annual Contributions	
	2013	2014	2013	2014	2013	2014	2013	2014
AIA AFG	0	0	719,015,936	300,692,637	19,269,857	8,840,956	0	0
AIA PUBLIC	201	554	21,329,401,748	23,788,851,603	93,449,860	135,953,855	728	0
AMMETLIFE	2	23	2,262,773,605	7,464,111,822	38,510,982	67,603,438	0	0
ETIQA TAKAFUL	1,116	962	21,559,929,943	15,527,648,786	74,163,567	90,344,052	43,070,940	16,626,240
GE TAKAFUL	19,894	30,002	11,093,948,661	13,047,921,482	69,636,567	130,688,410	0	0
HLMSIG TAKAFUL	59	28	7,856,989,270	7,160,578,369	48,107,341	62,693,670	1,234,840	873,020
HSBC AMANAH TAKAFUL	35	19	36,140,554,788	15,414,964,954	72,901,641	106,344,940	0	0
MAA TAKAFUL	9	9	1,135,098,037	627,080,935	14,512,818	6,575,186	1,634,759	155,142
PRU BSN TAKAFUL	49,904	26,351	4,599,205,772	14,735,504,968	145,884,247	109,222,180	0	0
SUN LIFE MALAYSIA	16	18	8,523,988,065	12,942,079,928	197,476,305	282,589,974	0	0
STMB	4,597	5,311	38,570,318,614	26,014,837,073	576,092,390	369,967,323	0	0
TAKAFUL IKHLAS	219	505	24,867,748,635	55,654,929,271	264,747,544	296,158,550	1,355,844	985,920
<b>Total (Industry)</b>	<b>76,052</b>	<b>63,782</b>	<b>178,658,973,074</b>	<b>192,679,201,828</b>	<b>1,614,753,119</b>	<b>1,666,982,534</b>	<b>47,297,111</b>	<b>18,640,322</b>

#### Note:

1. Figures for AIA AFG Takaful Berhad are from December 2013 to February 2014 only.

[illegible]

## FAMILY TAKAFUL

### TERMINATION ETC. OF LIABILITIES OR CONTRIBUTIONS - INDIVIDUAL

Company	ORDINARY FAMILY		
	Death		
	No. of Certificates	Sums Participated	Annual Contributions
AIA AFG	2	60,000	2,097
AIA PUBLIC	6	200,000	6,092
AMMETLIFE	0	0	0
ETIQA TAKAFUL	3,335	185,883,730	474,693
GE TAKAFUL	9	188,801	4,712
HLMSIG TAKAFUL	0	0	0
HSBC AMANAH TAKAFUL	27	1,986,691	74,405
MAA TAKAFUL	27	135,000	29,372
PRU BSN TAKAFUL	16	615,043	12,629
SUN LIFE MALAYSIA	0	0	0
STMB	675	34,274,743	130,790
TAKAFUL IKHLAS	376	8,705,734	324,472
<b>Total (Industry)</b>	<b>4,473</b>	<b>232,049,742</b>	<b>1,059,262</b>

Company	Maturity		
	No. of Certificates	Sums Participated	Annual Contributions
AIA AFG	0	0	0
AIA PUBLIC	0	0	0
AMMETLIFE	0	0	0
ETIQA TAKAFUL	1,796	40,333,711	1,545,195
GE TAKAFUL	0	0	0
HLMSIG TAKAFUL	0	0	0
HSBC AMANAH TAKAFUL	0	0	0
MAA TAKAFUL	0	0	0
PRU BSN TAKAFUL	0	0	0
SUN LIFE MALAYSIA	0	0	0
STMB	20,671	1,570,000	7,179,813
TAKAFUL IKHLAS	251	7,651,397	206,890
<b>Total (Industry)</b>	<b>22,718</b>	<b>49,555,108</b>	<b>8,931,898</b>

Company	Other Causes		
	No. of Certificates	Sums Participated	Annual Contributions
AIA AFG	6,482	180,958,379	7,595,604
AIA PUBLIC	22,932	617,417,346	26,757,947
AMMETLIFE	183	5,520,000	179,400
ETIQA TAKAFUL	22,637	6,298,621,510	60,393,371
GE TAKAFUL	14,186	545,170,172	8,750,469
HLMSIG TAKAFUL	51	3,486,857	104,729
HSBC AMANAH TAKAFUL	141	30,941,982	122,736
MAA TAKAFUL	1,916	62,597,632	2,053,267
PRU BSN TAKAFUL	3,428	161,088,287	3,452,878
SUN LIFE MALAYSIA	1,879	(25,202,865)	(217,039)
STMB	10,767	1,415,231,633	1,687,864
TAKAFUL IKHLAS	7,728	903,989,048	11,546,292
<b>Total (Industry)</b>	<b>92,330</b>	<b>10,199,819,981</b>	<b>122,427,518</b>

#### Note:

1. Figures for AIA AFG Takaful Berhad are from December 2013 to February 2014 only.

INVESTMENT-LINKED		
Death		
No. of Certificates	Sums Participated	Annual Contributions
0	0	0
10	580,000	26,340
0	0	0
0	0	0
15	1,440,000	41,776
13	506,168	12,343
10	735,250	18,600
120	6,865,274	195,300
232	9,562,934	525,033
2	74,000	2,400
16	380,370	21,499
40	602,524	27,600
<b>458</b>	<b>20,746,520</b>	<b>870,891</b>

Maturity		
No. of Certificates	Sums Participated	Annual Contributions
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
345	24,803,690	0
450	19,263,965	0
0	0	0
0	0	0
0	0	0
82	0	78,000
0	0	0
<b>877</b>	<b>44,067,655</b>	<b>78,000</b>

Other Causes		
No. of Certificates	Sums Participated	Annual Contributions
574	60,574,447	1,595,227
4,202	440,071,369	11,407,746
346	37,135,100	668,612
162	16,126,000	343,593
4,837	298,953,738	9,724,585
1,379	67,397,845	1,652,771
929	2,078,500	45,000
15,993	1,057,301,960	23,896,565
49,780	1,832,507,337	107,190,073
0	1,403,735	27,340
920	46,446,369	1,525,993
405	29,081,853	484,602
<b>79,527</b>	<b>3,889,078,253</b>	<b>158,562,107</b>

ANNUITY		
Other Causes		
No. of Certificates	Sums Participated	Annual Contributions
0	0	0
0	0	0
0	0	0
61	3,324,000	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
14	28,744,985	0
0	0	0
<b>75</b>	<b>32,068,985</b>	<b>0</b>

# FAMILY TAKAFUL

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

Company	ORDINARY FAMILY		
	No. of Certificates	Surrender Sums Participated	Annual Contributions
AIA AFG	48	10,786,780	978,727
AIA PUBLIC	1,028	53,334,193	6,426,206
AMMETLIFE	11	340,000	13,680
ETIQA TAKAFUL	95,151	4,468,182,752	25,848,122
GE TAKAFUL	333	7,307,686	314,749
HLMSIG TAKAFUL	44	1,784,896	80,760
HSBC AMANAH TAKAFUL	3,070	259,297,773	7,955,570
MAA TAKAFUL	13,146	69,648,475	10,711,014
PRU BSN TAKAFUL	864	34,605,339	1,070,114
SUN LIFE MALAYSIA	10,686	110,656,410	505,808
STMB	16,916	552,151,672	6,734,179
TAKAFUL IKHLAS	9,345	378,245,229	7,855,410
<b>Total (Industry)</b>	<b>150,642</b>	<b>5,946,341,205</b>	<b>68,494,339</b>

Company	Transfers to or from Malaysian Register		
	No. of Certificates	Sums Participated	Annual Contributions
AIA AFG	0	0	0
AIA PUBLIC	0	0	0
AMMETLIFE	0	0	0
ETIQA TAKAFUL	0	0	0
GE TAKAFUL	0	0	0
HLMSIG TAKAFUL	0	0	0
HSBC AMANAH TAKAFUL	0	0	0
MAA TAKAFUL	0	0	0
PRU BSN TAKAFUL	0	0	0
SUN LIFE MALAYSIA	0	0	0
STMB	0	0	0
TAKAFUL IKHLAS	0	0	0
<b>Total (Industry)</b>	<b>0</b>	<b>0</b>	<b>0</b>

Company	TOTAL		
	No. of Certificates	Sums Participated	Annual Contributions
AIA AFG	6,532	191,805,159	8,576,428
AIA PUBLIC	23,966	670,951,539	33,190,245
AMMETLIFE	194	5,860,000	193,080
ETIQA TAKAFUL	122,919	10,993,021,703	88,261,381
GE TAKAFUL	14,528	552,666,659	9,069,930
HLMSIG TAKAFUL	95	5,271,753	185,489
HSBC AMANAH TAKAFUL	3,238	292,226,446	8,152,711
MAA TAKAFUL	15,089	132,381,107	12,793,653
PRU BSN TAKAFUL	4,308	196,308,669	4,535,621
SUN LIFE MALAYSIA	12,565	85,453,545	288,769
STMB	49,029	2,003,228,048	15,732,646
TAKAFUL IKHLAS	17,700	1,298,591,408	19,933,064
<b>Total (Industry)</b>	<b>270,163</b>	<b>16,427,766,036</b>	<b>200,913,017</b>

### Note:

1. Figures for AIA AFG Takaful Berhad are from December 2013 to February 2014 only.

ANNUITY		
	Surrender	
No. of Certificates	Sums Participated	Annual Contributions
0	0	0
0	0	0
0	0	0
507	27,780,000	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
201	5,909,525	0
0	0	0
<b>708</b>	<b>33,689,525</b>	<b>0</b>

TOTAL	
No. of Certificates	Sums Participated
0	0
0	0
0	0
568	31,104,000
0	0
0	0
0	0
0	0
0	0
0	0
0	0
215	34,654,510
0	0
783	65,758,510

# FAMILY TAKAFUL

## TERMINATION ETC. OF LIABILITIES OR CONTRIBUTIONS - GROUP

Company	ORDINARY FAMILY		
	Death		
	No. of Certificates	Sums Participated	Annual Contributions
AIA AFG	0	0	0
AIA PUBLIC	0	14,043,761	0
AMMETLIFE	0	621,145	0
ETIQA TAKAFUL	0	30,199,260	10,080
GE TAKAFUL	4	11,619,000	0
HLMSIG TAKAFUL	0	40,139,002	610
HSBC AMANAH TAKAFUL	0	6,431,496	0
MAA TAKAFUL	0	4,043,960	212
PRU BSN TAKAFUL	342	17,891,315	0
SUN LIFE MALAYSIA	0	26,108,590	0
STMB	0	0	0
TAKAFUL IKHLAS	0	65,859,119	12,420
<b>Total (Industry)</b>	<b>346</b>	<b>216,956,648</b>	<b>23,322</b>

Company	Maturity		
	No. of Certificates	Sums Participated	Annual Contributions
AIA AFG	0	18,870	0
AIA PUBLIC	0	161,168	0
AMMETLIFE	0	0	0
ETIQA TAKAFUL	0	0	0
GE TAKAFUL	0	0	0
HLMSIG TAKAFUL	0	43,881,033	0
HSBC AMANAH TAKAFUL	0	0	0
MAA TAKAFUL	0	0	0
PRU BSN TAKAFUL	13,963	245,247,287	0
SUN LIFE MALAYSIA	0	0	0
STMB	0	0	0
TAKAFUL IKHLAS	0	977,265,181	97,128
<b>Total (Industry)</b>	<b>13,963</b>	<b>1,266,573,539</b>	<b>97,128</b>

Company	Other Causes		
	No. of Certificates	Sums Participated	Annual Contributions
AIA AFG	0	250,270,880	0
AIA PUBLIC	216	20,843,214,789	0
AMMETLIFE	0	250,872,616	0
ETIQA TAKAFUL	1,208	4,086,959,392	15,938,220
GE TAKAFUL	3,620	10,042,387,835	0
HLMSIG TAKAFUL	42	2,890,965,475	0
HSBC AMANAH TAKAFUL	22	2,194,945,133	0
MAA TAKAFUL	4	40,924,806	76,814
PRU BSN TAKAFUL	209	11,866,664,000	0
SUN LIFE MALAYSIA	10	1,679,378,377	0
STMB	4,776	18,368,023,030	0
TAKAFUL IKHLAS	232	24,784,605,929	26,172
<b>Total (Industry)</b>	<b>10,339</b>	<b>97,299,212,262</b>	<b>16,041,206</b>

### Note:

1. Figures for AIA AFG Takaful Berhad are from December 2013 to February 2014 only.



# ORDINARY FAMILY

## Surrender

No. of Certificates	Sums Participated	Annual Contributions
0	5,277,770	0
0	38,619,717	0
0	8,862,117	0
0	344,078,069	1,507,800
272	14,742,428	0
0	1,187,170,403	41,580
0	133,455,547	0
0	13,202,682	2,843
9,351	521,380,612	0
0	515,738,371	0
0	0	0
0	1,753,828,294	281,820
9,623	4,536,356,010	1,834,043

## Retakaful Accepted

No. of Certificates	Sums Participated	Annual Contributions
0	0	0
1	209,240,957	192,819
0	1,287,975	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
1	210,528,932	192,819

## TOTAL

No. of Certificates	Sums Participated	Annual Contributions
0	255,567,520	0
217	21,105,280,392	192,819
0	261,643,853	0
1,208	4,461,236,721	17,456,100
3,896	10,068,749,263	0
42	4,162,155,913	42,190
22	2,334,832,176	0
4	58,171,448	79,869
23,865	12,651,183,214	0
10	2,221,225,338	0
4,776	18,368,023,030	0
232	27,581,558,523	417,540
34,272	103,529,627,391	18,188,518

## FAMILY TAKAFUL

### CERTIFICATES IN FORCE AT END OF YEAR - INDIVIDUAL

Company	ORDINARY FAMILY		
	No. of Certificates	Endowment Sums Participated	Annual Contributions
AIA AFG	3,062	281,495,679	14,681,828
AIA PUBLIC	2,748	267,912,830	14,314,757
AMMETLIFE	592	17,300,000	598,320
ETIQA TAKAFUL	383,884	19,976,523,329	426,791,425
GE TAKAFUL	0	0	0
HLMSIG TAKAFUL	290	6,294,288	597,072
HSBC AMANAH TAKAFUL	23,104	2,950,352,896	67,526,377
MAA TAKAFUL	3,391	519,811,453	5,170,166
PRU BSN TAKAFUL	0	0	0
SUN LIFE MALAYSIA	0	0	0
STMB	203,990	613,061,796	82,852,569
TAKAFUL IKHLAS	235,624	8,396,261,670	193,002,983
<b>Total (Industry)</b>	<b>856,685</b>	<b>33,029,013,941</b>	<b>805,535,497</b>

Company	Temporary		
	No. of Certificates	Sums Participated	Annual Contributions
AIA AFG	21,168	663,520,000	21,197,570
AIA PUBLIC	23,346	758,810,150	22,553,027
AMMETLIFE	0	0	0
ETIQA TAKAFUL	1,659,025	120,070,046,577	1,278,086
GE TAKAFUL	94,791	1,635,223,364	58,733,915
HLMSIG TAKAFUL	172	8,457,267	614,730
HSBC AMANAH TAKAFUL	704	224,084,332	0
MAA TAKAFUL	1,129	11,290,000	512,442
PRU BSN TAKAFUL	23,180	836,091,500	17,797,738
SUN LIFE MALAYSIA	217	123,419,344	715,638
STMB	414,006	37,198,797,408	0
TAKAFUL IKHLAS	990	176,349,477	0
<b>Total (Industry)</b>	<b>2,238,728</b>	<b>161,706,089,419</b>	<b>123,403,146</b>

Company	Medical & Health		
	No. of Certificates	Sums Participated	Annual Contributions
AIA AFG	6,279	20,841,880	8,189,243
AIA PUBLIC	12,201	67,147,130	16,089,085
AMMETLIFE	0	0	0
ETIQA TAKAFUL	371	0	145,682
GE TAKAFUL	0	0	0
HLMSIG TAKAFUL	0	0	0
HSBC AMANAH TAKAFUL	0	0	0
MAA TAKAFUL	42,536	212,680,000	42,090,074
PRU BSN TAKAFUL	0	0	0
SUN LIFE MALAYSIA	0	0	0
STMB	51,227	368,948,000	33,446,899
TAKAFUL IKHLAS	3,213	148,680,000	2,518,574
<b>Total (Industry)</b>	<b>115,827</b>	<b>818,297,010</b>	<b>102,479,557</b>

#### Note:

1. Figures for AIA AFG Takaful Berhad are from December 2013 to February 2014 only.

INVESTMENT-LINKED		
Endowment		
No. of Certificates	Sums Participated	Annual Contributions
11,880	1,506,452,780	37,524,111
19,487	2,497,604,900	70,457,796
1,653	160,489,310	3,566,350
1,800	184,746,000	4,312,500
47,370	3,277,152,001	118,360,030
14,465	625,195,616	11,756,119
15,373	2,079,378,735	33,377,077
133,808	8,643,524,898	213,808,546
536,813	19,464,464,421	193,381,320
1,489	109,112,024	3,129,852
21,937	1,069,156,766	37,799,313
31,232	1,209,689,981	42,378,387
<b>837,307</b>	<b>40,826,967,432</b>	<b>769,851,401</b>
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
<b>0</b>	<b>0</b>	<b>0</b>

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
<b>0</b>	<b>0</b>	<b>0</b>
Deferred Annuities		
No. of Certificates	Sums Participated	Annual Contributions
0	0	0
0	0	0
0	0	0
20,281	959,496,000	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
8,264	353,568,000	0
0	0	0
<b>28,545</b>	<b>1,313,064,000</b>	<b>0</b>

## FAMILY TAKAFUL

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

Company	ORDINARY FAMILY		
	No. of Certificates	Other Plans Sums Participated	Annual Contributions
AIA AFG	0	0	0
AIA PUBLIC	0	0	0
AMMETLIFE	0	0	0
ETIQA TAKAFUL	0	0	0
GE TAKAFUL	0	0	0
HLMSIG TAKAFUL	0	0	0
HSBC AMANAH TAKAFUL	0	0	0
MAA TAKAFUL	0	0	0
PRU BSN TAKAFUL	0	0	0
SUN LIFE MALAYSIA	30,821	210,953,987	268,730
STMB	0	0	0
TAKAFUL IKHLAS	0	0	0
<b>Total (Industry)</b>	<b>30,821</b>	<b>210,953,987</b>	<b>268,730</b>

Company	Riders		
	No. of Certificates	Sums Participated	Annual Contributions
AIA AFG	0	13,626,193	13,148,281
AIA PUBLIC	0	15,503,859	11,869,394
AMMETLIFE	0	0	0
ETIQA TAKAFUL	0	1,691,557,216	97,562,652
GE TAKAFUL	0	168,874,606	1,585,072
HLMSIG TAKAFUL	0	4,418,680	58,935
HSBC AMANAH TAKAFUL	0	0	0
MAA TAKAFUL	0	0	1,872,907
PRU BSN TAKAFUL	0	183,381,428	7,107,784
SUN LIFE MALAYSIA	0	1,554,807	91,618
STMB	0	72,975,300	843,981
TAKAFUL IKHLAS	0	9,905,745,584	95,612,343
<b>Total (Industry)</b>	<b>0</b>	<b>12,057,637,673</b>	<b>229,752,967</b>

Company	TOTAL		
	No. of Certificates	Sums Participated	Annual Contributions
AIA AFG	30,509	979,483,752	57,216,922
AIA PUBLIC	38,295	1,109,373,969	64,826,263
AMMETLIFE	592	17,300,000	598,320
ETIQA TAKAFUL	2,043,280	141,738,127,122	525,777,845
GE TAKAFUL	94,791	1,804,097,970	60,318,987
HLMSIG TAKAFUL	462	19,170,235	1,270,737
HSBC AMANAH TAKAFUL	23,808	3,174,437,228	67,526,377
MAA TAKAFUL	47,056	743,781,453	49,645,589
PRU BSN TAKAFUL	23,180	1,019,472,928	24,905,522
SUN LIFE MALAYSIA	31,038	335,928,138	1,075,986
STMB	669,223	38,253,782,504	117,143,449
TAKAFUL IKHLAS	239,827	18,627,036,731	291,133,900
<b>Total (Industry)</b>	<b>3,242,061</b>	<b>207,821,992,030</b>	<b>1,261,439,897</b>

#### Note:

1. Figures for AIA AFG Takaful Berhad are from December 2013 to February 2014 only.

INVESTMENT-LINKED		
Other Plans		
No. of Certificates	Sums Participated	Annual Contributions
0	0	0
909	112,425,958	2,918,921
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
909	112,425,958	2,918,921

Riders		
No. of Certificates	Sums Participated	Annual Contributions
0	34,007,000	0
0	452,744,669	472,451
0	0	0
0	0	0
0	0	0
0	11,909,378	1,107,174
0	0	0
0	469,891,000	0
0	3,844,923,799	880,852,101
0	19,629,915	128,984
0	7,447,697	0
0	0	0
0	4,840,553,458	882,560,710

TOTAL		
No. of Certificates	Sums Participated	Annual Contributions
11,880	1,540,459,780	37,524,111
20,396	3,062,775,527	73,849,168
1,653	160,489,310	3,566,350
1,800	184,746,000	4,312,500
47,370	3,277,152,001	118,360,030
14,465	637,104,994	12,863,293
15,373	2,079,378,735	33,377,077
133,808	9,113,415,898	213,808,546
536,813	23,309,388,220	1,074,233,421
1,489	128,741,939	3,258,836
21,937	1,076,604,463	37,799,313
31,232	1,209,689,981	42,378,387
838,216	45,779,946,848	1,655,331,032

## ANNUITY

TOTAL		
No. of Certificates	Sums Participated	Annual Contributions
0	0	0
0	0	0
0	0	0
20,281	959,496,000	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
8,264	353,568,000	0
0	0	0
28,545	1,313,064,000	0

## FAMILY TAKAFUL

### CERTIFICATES IN FORCE AT END OF YEAR - GROUP

Company	ORDINARY FAMILY		
	Endowment		
	No. of Certificates	Sums Participated	Annual Contributions
AIA AFG	0	0	0
AIA PUBLIC	0	0	0
AMMETLIFE	0	0	0
ETIQA TAKAFUL	354	11,004,430,000	133,375,380
GE TAKAFUL	0	0	0
HLMSIG TAKAFUL	0	0	0
HSBC AMANAH TAKAFUL	0	0	0
MAA TAKAFUL	4	78,407,500	748,439
PRU BSN TAKAFUL	0	0	0
SUN LIFE MALAYSIA	0	0	0
STMB	0	0	0
TAKAFUL IKHLAS	161	935,199,000	9,435,300
<b>Total (Industry)</b>	<b>519</b>	<b>12,018,036,500</b>	<b>143,559,119</b>

Company	Temporary		
	No. of Certificates	Sums Participated	Annual Contributions
AIA AFG	4	2,769,086,095	0
AIA PUBLIC	16	8,234,411,836	0
AMMETLIFE	17	8,729,341,665	0
ETIQA TAKAFUL	646	22,288,320,618	0
GE TAKAFUL	63,434	14,424,666,542	0
HLMSIG TAKAFUL	50	10,436,804,541	2,848,240
HSBC AMANAH TAKAFUL	21	58,000,002,639	0
MAA TAKAFUL	35	3,318,265,651	82,515
PRU BSN TAKAFUL	233,468	17,384,613,692	0
SUN LIFE MALAYSIA	56	29,066,023,717	0
STMB	15,278	57,573,930,973	0
TAKAFUL IKHLAS	796	62,046,910,801	0
<b>Total (Industry)</b>	<b>313,821</b>	<b>294,272,378,770</b>	<b>2,930,755</b>

Company	Medical & Health		
	No. of Certificates	Sums Participated	Annual Contributions
AIA AFG	0	0	0
AIA PUBLIC	375	0	0
AMMETLIFE	10	0	0
ETIQA TAKAFUL	178	0	0
GE TAKAFUL	0	0	0
HLMSIG TAKAFUL	0	0	0
HSBC AMANAH TAKAFUL	0	0	0
MAA TAKAFUL	0	0	0
PRU BSN TAKAFUL	0	0	0
SUN LIFE MALAYSIA	1	0	0
STMB	1,527	0	0
TAKAFUL IKHLAS	353	1,851,550,000	0
<b>Total (Industry)</b>	<b>2,444</b>	<b>1,851,550,000</b>	<b>0</b>

#### Note:

1. Figures for AIA AFG Takaful Berhad are from December 2013 to February 2014 only.

## INVESTMENT-LINKED

No. of Certificates	Endowment Sums Participated	Annual Contributions
0	0	0
0	0	0
0	0	0
0	0	0
1	25,950,000	311,400
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
1	25,950,000	311,400

[illegible]

# FAMILY TAKAFUL

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

Company	ORDINARY FAMILY		
	No. of Certificates	Other Plans Sums Participated	Annual Contributions
AIA AFG	0	0	0
AIA PUBLIC	167	6,040,707,405	0
AMMETLIFE	0	0	0
ETIQA TAKAFUL	0	0	0
GE TAKAFUL	0	0	0
HLMSIG TAKAFUL	0	0	0
HSBC AMANAH TAKAFUL	0	0	0
MAA TAKAFUL	0	0	0
PRU BSN TAKAFUL	0	0	0
SUN LIFE MALAYSIA	3	29,770,000	0
STMB	0	0	0
TAKAFUL IKHLAS	0	0	0
<b>Total (Industry)</b>	<b>170</b>	<b>6,070,477,405</b>	<b>0</b>

Company	Riders & Retakaful		
	No. of Certificates	Sums Participated	Annual Contributions
AIA AFG	0	0	0
AIA PUBLIC	0	14,303,356,212	0
AMMETLIFE	1	680,676,484	0
ETIQA TAKAFUL	0	0	0
GE TAKAFUL	0	0	0
HLMSIG TAKAFUL	0	4,204,701,606	0
HSBC AMANAH TAKAFUL	0	0	0
MAA TAKAFUL	0	87,225,000	266,966
PRU BSN TAKAFUL	0	0	0
SUN LIFE MALAYSIA	0	19,948,800	0
STMB	0	0	0
TAKAFUL IKHLAS	0	6,496,871,556	0
<b>Total (Industry)</b>	<b>1</b>	<b>25,792,779,658</b>	<b>266,966</b>

Company	TOTAL		
	No. of Certificates	Sums Participated	Annual Contributions
AIA AFG	4	2,769,086,095	0
AIA PUBLIC	558	28,578,475,453	0
AMMETLIFE	28	9,410,018,149	0
ETIQA TAKAFUL	1,178	33,292,750,618	133,375,380
GE TAKAFUL	63,434	14,424,666,542	0
HLMSIG TAKAFUL	50	14,641,506,147	2,848,240
HSBC AMANAH TAKAFUL	21	58,000,002,639	0
MAA TAKAFUL	39	3,483,898,151	1,097,920
PRU BSN TAKAFUL	233,468	17,384,613,692	0
SUN LIFE MALAYSIA	60	29,115,742,517	0
STMB	16,805	57,573,930,973	0
TAKAFUL IKHLAS	1,310	71,330,531,357	9,435,300
<b>Total (Industry)</b>	<b>316,955</b>	<b>340,005,222,333</b>	<b>146,756,840</b>

### Note:

1. Figures for AIA AFG Takaful Berhad are from December 2013 to February 2014 only.



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# MEMBERS & AFFILIATES

## GENERAL INSURANCE

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### **ACE Jerneh Insurance Berhad** (9827-A)

Wisma ACE Jerneh  
38, Jalan Sultan Ismail, 50250 Kuala Lumpur  
Tel : 6 03 2058 3000  
Fax : 6 03 2058 3333  
www.acejerneh.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 / 6 03 2723 7888  
Fax : 6 03 2715 1332  
www.lonpac.com

### **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

### **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

### **MSIG Insurance (Malaysia) Bhd** (46983-W)

Level 18, Menara Hap Seng 2  
No. 1, Jalan P.Ramlee  
Plaza Hap Seng  
50250 Kuala Lumpur  
Tel : 6 03 2050 8228  
Fax : 6 03 2026 8086  
www.msig.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

### **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

### **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 / 6 03 2694 5759  
www.mpib.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

### **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.amgeneralinsurance.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

### **Tokio Marine Insurans (Malaysia) Berhad** (149520-U)

Menara Dion  
27, Jalan Sultan Ismail  
50250 Kuala Lumpur  
Tel : 6 03 2026 9808  
Fax : 6 03 2026 9708  
www.tokiomarine.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

### **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 2694 4209  
www.pacific-orient.com

### **Tune Insurance Malaysia Berhad** (30686-K)

Level 9, Wisma Tune  
No. 19, Lorong Dungun  
Damansara Heights  
50490, Kuala Lumpur  
Tel : 6 03 2087 9000  
Fax : 6 03 2094 1366  
www.tuneinsurance.com

### **Berjaya Sampo Insurance Berhad** (62605-U)

18th Floor, Menara BGI, Plaza Berjaya  
12, Jalan Imbi, 55100 Kuala Lumpur  
Tel : 6 03 2141 3323  
Fax : 6 03 2142 4782  
www.berjaysampo.com.my

### **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

### **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 INSURANCE

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### AIA Bhd

(790895-D)  
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

### 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

### 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

## TAKAFUL

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### 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

### Sun Life Malaysia 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

### AmMetLife Takaful Berhad

(931074-V)  
12th Floor, Menara AmMetLife  
No. 1, Jalan Lumut  
50400 Kuala Lumpur  
Tel : 6 03 4047 8000  
Fax : 6 03 4043 2007  
www.ammethlife.com/takaful/

### HSBC Amanah Takaful (Malaysia) Berhad

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

### Syarikat Takaful Malaysia Berhad

(131646-K)  
26th Floor, Annexe Block  
Menara Takaful Malaysia  
No. 4, Jalan Sultan Sulaiman  
50000 Kuala Lumpur  
Tel : 6 03 2268 1984  
Fax : 6 03 2274 0237  
www.takaful-malaysia.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

### Takaful Ikhlas Berhad

(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

### 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

## MEMBERS & AFFILIATES (cont'd)

### LIFE INSURANCE

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**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

**Gibraltar BSN Life Berhad**  
(277714-X)  
Bangunan Gibraltar BSN  
16, Jalan Tun Tan Siew Sin  
50050 Kuala Lumpur  
Tel : 6 03 2687 2000  
Fax : 6 03 2031 4689  
www.gibraltarsn.com

**Manulife Insurance Berhad**  
(814942-M)  
Menara Manulife  
6, Jalan Gelenggang, Damansara Heights  
50490 Kuala Lumpur  
Tel : 6 03 2719 9112  
Fax : 6 03 2093 9466  
www.manulife.com.my

**AmMetLife Insurance Berhad**  
(15743-P)  
Level 19, Menara AmMetLife  
No. 1, Jalan Lumut  
50400 Kuala Lumpur  
Tel : 6 03 4047 8000  
Fax : 6 03 4047 8680  
www.ammethlife.com

**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.greathenlife.com

**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

**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

**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

**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

### REINSURANCE & RETAKAFUL

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**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 Rueck SE**  
(993601-H)  
Malaysian Branch  
Suite 29-01 Integra Tower, The Intermark  
348 Jalan Tun Razak  
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



