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# Statistical Yearbook

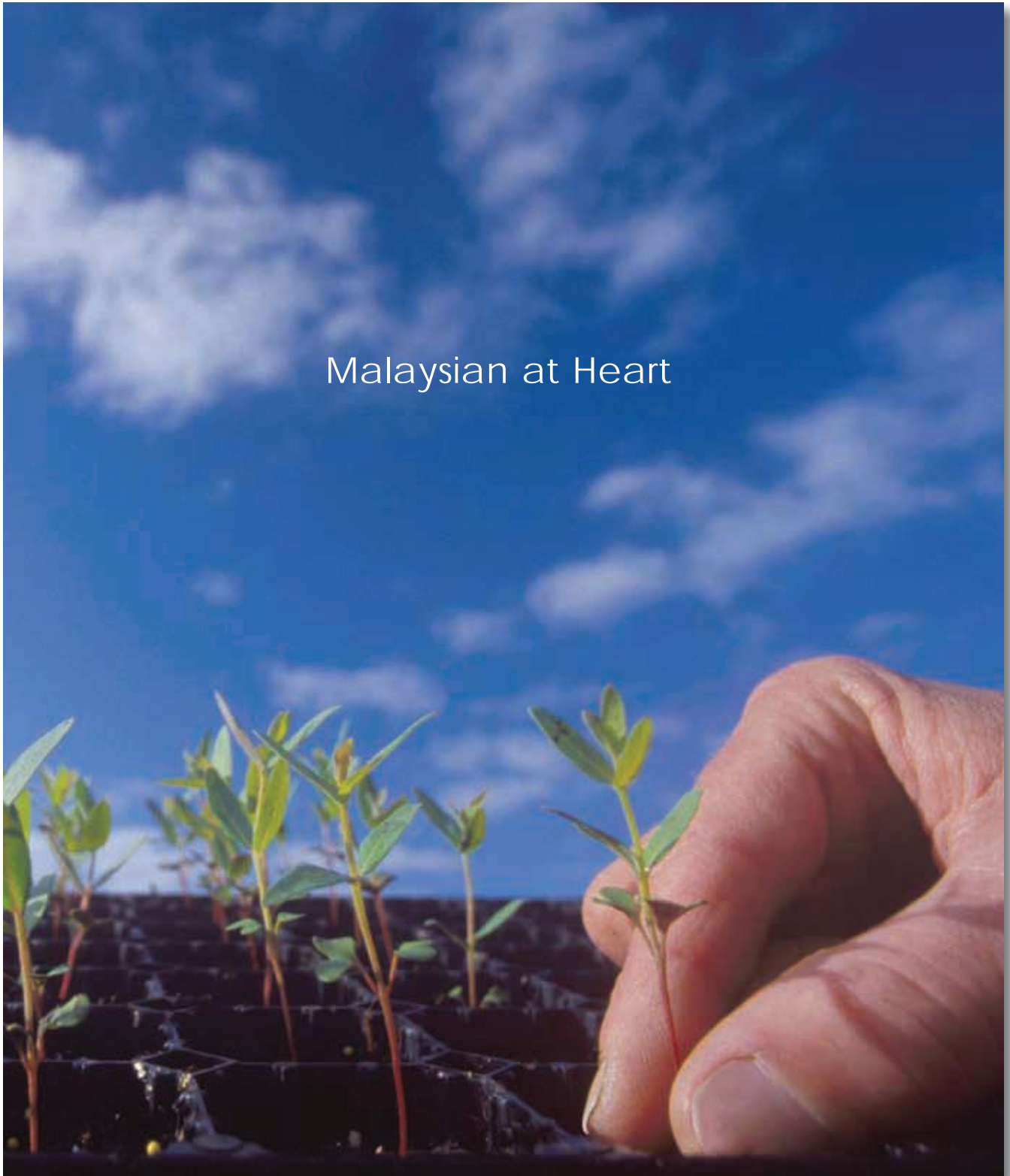
Insurance & Takaful

Financial Year 2015



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

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 eleventh edition represents the industry statistics as at Financial Year End of 2015. Based on audited financial figures, the ISM Statistical Yearbook provides comprehensive data on the financial performance of the Malaysian insurance and takaful industry. This information is useful for a better understanding of the industry as this publication provides an overview of the Malaysian insurance and takaful landscape as well as trends in particular areas of business, including analytical view of past year's performance and industrial growth.

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



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## KEY ECONOMIC INDICATORS

	2012	2013	2014	2015 <sup>1</sup>	2016 <sup>2</sup>
<b>Malaysia – Key Economic Indicators</b>					
Population (million persons)	29.3	29.7	30.1	30.5	30.9
Labour force (million persons) <sup>3</sup>	13.1	13.6	13.9	14.1	n.a.
Employment (million persons) <sup>3</sup>	12.7	13.2	13.5	13.7	n.a.
Unemployment (% of labour force) <sup>3</sup>	3.0	3.1	2.9	3.1	n.a.
	2012	2013	2014	2015 <sup>1</sup>	2016 <sup>2</sup>
<b>National Product (RM mil)</b>					
Gross Domestic Product (GDP)					
Current price	971,252	1,018,821	1,106,580	1,156,881	n.a.
Constant 2010 price	912,261	955,260	1,012,506	1,063,481	1,114,797
Gross National Income (GNI)					
Current price	935,410	984,846	1,069,258	1,128,164	1,206,926
Constant 2010 price	871,804	916,903	971,916	1,033,150	1,079,794
Savings (% of GNI)	32.1	30.4	30.3	29.0	n.a.
	2012	2013	2014	2015 <sup>1</sup>	2016 <sup>2</sup>
<b>Balance of Payments (RM mil)</b>					
Goods (net)	113,030	96,552	113,414	108,891	n.a.
Exports	644,864	637,683	679,913	685,757	n.a.
Imports	531,835	541,131	566,500	576,866	n.a.
Services (net) <sup>3</sup>	(8,542)	(9,592)	(11,188)	(8,348)	n.a.
Primary Income (net) <sup>3</sup>	(35,841)	(33,975)	(37,322)	(13,638)	n.a.
Current account balance (net) <sup>3</sup>	50,177	35,485	47,317	17,550	n.a.
Current account balance (% of GNI) <sup>3</sup>	5.4	3.6	4.4	3.2	n.a.
<b>Price Indices &amp; Banking<sup>4</sup></b>					
Consumer Price Index (% p.a.)	1.6	2.1	3.2	1.9	n.a.
Commercial banks base lending rate (average rates as at end-year, %)	6.5	6.5	6.7	6.8	n.a.

### Notes:

<sup>1</sup> Estimate figure.

<sup>2</sup> Forecast.

<sup>3</sup> Year 2015 figures is from January to June 2015.

<sup>4</sup> Year 2015 figures is from January to August 2015.

n.a. not available

### Source:

1. Economic Reports 2015/2016, 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 2015
ACE Jerneh Insurance Berhad	ACE JERNEH	31-Dec-15
AIA Bhd.	AIA	30-Nov-15
AIG Malaysia Insurance Berhad	AIG	31-Dec-15
Allianz General Insurance Company (Malaysia) Berhad	ALLIANZ GENERAL	31-Dec-15
AmGeneral Insurance Berhad	AMGENERAL	31-Mar-15
AXA Affin General Insurance Berhad	AXA AFFIN GENERAL	31-Dec-15
Berjaya Sampo Insurance Berhad	BERJAYA SOMPO	31-Dec-15
Etiqa Insurance Berhad	ETIQA	31-Dec-15
Liberty Insurance Berhad	LIBERTY	31-Dec-15
Lonpac Insurance Bhd	LONPAC	31-Dec-15
MCIS Insurance Berhad	MCIS	31-Dec-15
MPI Generali Insurans Berhad	MPI GENERALI	31-Dec-15
MSIG Insurance (Malaysia) Bhd	MSIG	31-Dec-15
Overseas Assurance Corporation (Malaysia) Berhad	OAC	31-Dec-15
Pacific & Orient Insurance Co. Berhad	P&O	30-Sep-15
Pacific Insurance Berhad (The)	PACIFIC	31-Dec-15
Progressive Insurance Bhd	PROGRESSIVE	31-Dec-15
Prudential Assurance Malaysia Bhd	PRUDENTIAL	31-Dec-15
QBE Insurance (Malaysia) Berhad	QBE	31-Dec-15
RHB Insurance Berhad	RHB	31-Dec-15
Tokio Marine Insurans (Malaysia) Berhad	TOKIO MARINE	31-Dec-15
Tune Insurance Malaysia Berhad	TUNE	31-Dec-15
Zurich Insurance Malaysia Berhad	ZURICH	31-Dec-15

TAKAFUL OPERATORS	Abbreviations	Financial Year End 2015
AIA PUBLIC Takaful Berhad	AIA PUBLIC	30-Nov-15
AmMetLife Takaful Berhad	AMMETLIFE	31-Mar-15
Etiqa Takaful Berhad	ETIQA TAKAFUL	31-Dec-15
Great Eastern Takaful Berhad	GETAKAFUL	31-Dec-15
Hong Leong MSIG Takaful Berhad	HLMSIG TAKAFUL	30-Jun-15
HSBC Amanah Takaful (Malaysia) Berhad	HSBC AMANAH TAKAFUL	31-Dec-15
MAA Takaful Berhad	MAA TAKAFUL	31-Dec-15
Prudential BSN Takaful Berhad	PRU BSN TAKAFUL	31-Dec-15
Sun Life Malaysia Takaful Berhad	SUN LIFE MALAYSIA	31-Dec-15
Syarikat Takaful Malaysia Berhad	STMB	31-Dec-15
Takaful Ikhlas Berhad	TAKAFUL IKHLAS	31-Mar-15

LIFE INSURANCE	Abbreviations	Financial Year End 2015
AIA Bhd.	AIA	30-Nov-15
Allianz Life Insurance Malaysia Berhad	ALLIANZ LIFE	31-Dec-15
AmMetLife Insurance Berhad	AMMETLIFE	31-Mar-15
AXA AFFIN Life Insurance Berhad	AXA AFFIN LIFE	31-Dec-15
Etiqa Insurance Berhad	ETIQA	31-Dec-15
Gibraltar BSN Life Berhad	GIBBSN LIFE	31-Dec-15
Great Eastern Life Assurance (Malaysia) Berhad	GELM	31-Dec-15
Hong Leong Assurance Berhad	HLA	30-Jun-15
Manulife Insurance Berhad	MANULIFE	31-Dec-15
MCIS Insurance Berhad	MCIS	31-Dec-15
Prudential Assurance Malaysia Berhad	PRUDENTIAL	31-Dec-15
Sun Life Malaysia Assurance Berhad	SLMA	31-Dec-15
Tokio Marine Life Insurance Malaysia Bhd.	TMLIM	31-Dec-15
Zurich Insurance Malaysia Berhad	ZURICH	31-Dec-15

### Notes:

1. Multi-Purpose Insurans Bhd changed company name to MPI Generali Insurans Berhad.
2. Uni.Asia General Insurance Berhad changed company name to Liberty Insurance Berhad.

# INSURANCE AND TAKAFUL REPORT BY FITCH RATINGS

## MALAYSIAN CREDIT & ECONOMIC UPDATE

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Fitch expects Malaysia's real GDP to grow by about 4% in 2016 and 2017, which is below Malaysia's 2012-2016 average of 5%, but remains above Fitch's 'A' and 'BBB' range. A weaker ringgit has supported exports, which has countered to some degree slightly weaker domestic demand on account of slowing credit growth. Further, growth is likely to remain supported by investment spending since the government and state-owned enterprises have committed to proceed with major investment projects.

The authorities announced a budget recalibration in January 2016 to take into account the decline in oil prices, while keeping their original federal budget deficit target of 3.1% of GDP for 2016. The original budget was premised on the assumption of USD48 as average price for Brent crude in 2016; this was adjusted to USD 30 - 35 in the budget recalibration. Also the forecast for GDP growth was revised to between 4% and 4.5% from 4% to 5%. The authorities lowered their projection for 2016 federal government revenues; while on the expenditure side the adjustment was spread evenly between development spending and operating expenditure. Fitch however forecasts a slightly higher deficit of 3.3% of GDP which is based on three factors: a lower nominal GDP growth forecast for 2016 than what the budget is working with, a more pessimistic view on non-oil revenue growth, and a more cautious estimate on how much further operating expenditure can be reduced. However, partly offsetting these factors, the agency expects lower development expenditure, based on the tendency of development spending to come in below what is budgeted. According to Malaysia's medium-term fiscal framework (MTFF), which covers the period 2016-18, the deficit is expected to average 2.7% of GDP every year over this three-year period, which points towards further consolidation from the 3.1% of GDP budgeted for 2016. Revenues are expected to rise 0.6pp of GDP and operating expenditures to decline further in GDP terms, which Fitch believes the government is likely to find challenging to deliver. The MTFF's growth assumption of 4.5% - 5.5% per year is in line with the average for 2006 to 2015 of 4.9%, but this might prove to be optimistic for the period 2016-18 given broader headwinds to regional and global growth (including China's slowdown and higher US interest rates). Petroleum derived revenues are projected at just 13.1% of federal government revenues over the MTFF period (2016-18), down from the average of 31% over 2012-14.

Malaysia's foreign reserves dropped by nearly 10% in 2H15 to USD 95.3bn, which was driven by portfolio and other debt-capital outflows. Over the six month period the ringgit weakened against the USD by 13.4%, or by 9.6% in trade weighted terms. However, in Q415, capital appears to have flowed back into Malaysian debt, contributing to a stabilisation of foreign reserves, even though foreign investors remain net sellers of equity. Nevertheless, despite pressures on the external finances, Malaysia still remains a net external creditor and continues to run current account surpluses. The sovereign itself remains a substantial net creditor in foreign currency.

Household debt as a share of GDP in Malaysia has grown over the last few years, and was high at close to 70% of GDP at the end of September 2015. Bank credit to the private sector as a share of GDP was the third highest among Fitch rated emerging markets at the end of 2015, at close to 120% (behind only China and Thailand).

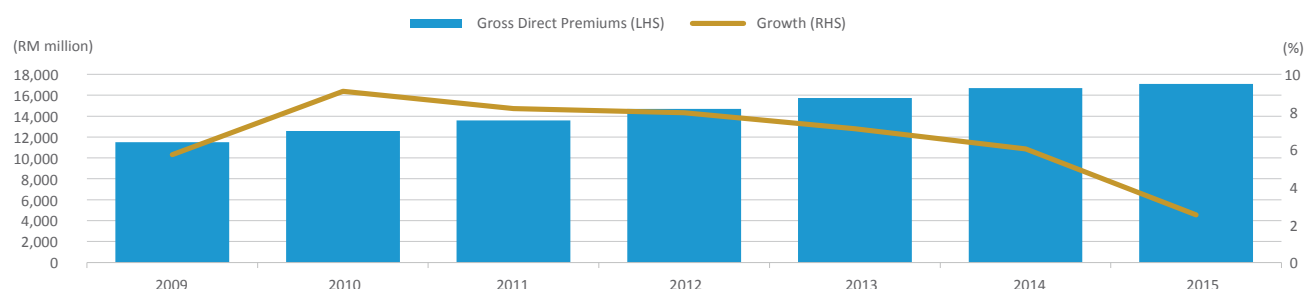
Malaysia's consolidated public sector deficit had widened to 8.9% of GDP in 2015, which is up from 6% at the end of 2014. This was driven by a 3.3pp drop in public-enterprise profits, with a 1.1pp rise in development expenditure that was partly offset by a 1.3pp decline in the federal government's current deficit. Debt guaranteed by the federal government was 15.2% of GDP, at the end of September 2015, a ratio that has remained broadly unchanged since 1Q13, although the level is above what it was in 2008 - 9% of GDP.



## GENERAL INSURANCE

### Growth

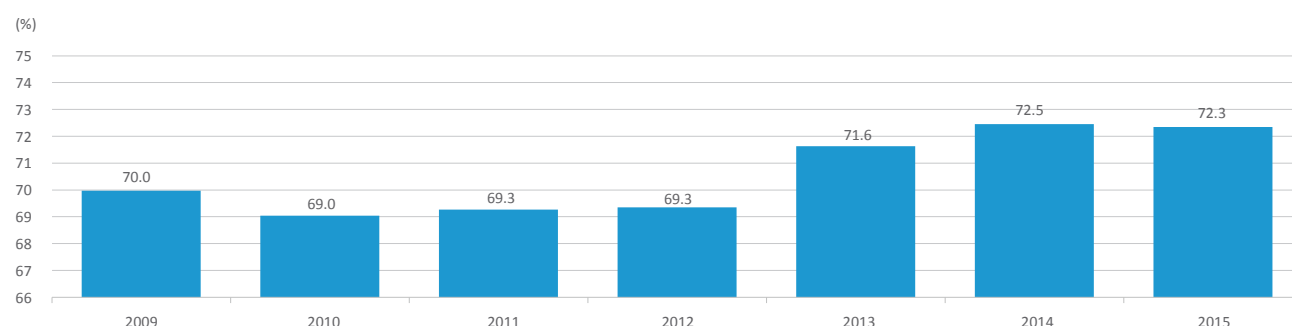
#### General Insurance Gross Direct Premiums and Growth



Source: ISM

The premium growth in Malaysia's general insurance sector slowed considerably in 2015, primarily due to moderate economic growth from a slowdown in global trading activities, low oil prices and financial market volatility. The sector reported gross direct premiums (GDP) at RM17.1 billion in 2015 from RM16.7 billion in 2014, a 2.5% increase as compared to 6.0% in 2014. The overall risk retention ratio for the sector remained stable at 72% in 2015, similar to 2014. Malaysian general insurers continued to retain more than 80% of the risks in motor, personal and medical classes and cede out majority of the marine, aviation and transit (MAT) and liability risks given their limited capacity.

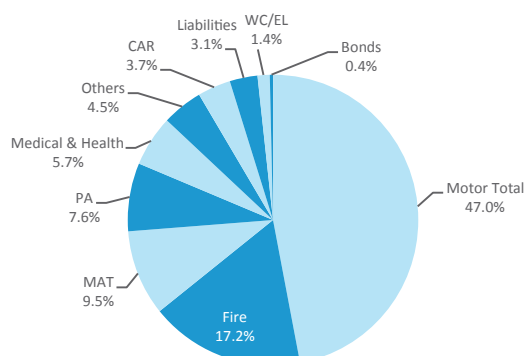
#### General Insurance's Retention Ratio



Source: ISM

The sector's slowdown in GDP growth in 2015 was largely due to lower premium growth in major business classes and a premium decline for some classes. The growth in GDP for both the total motor and MAT class fell to 2.3% and 2.9% in 2015 from 5.5% and 9.1% in 2014 respectively, while liabilities class only grew by 2.1% in 2015 from 11.3% in 2014. In addition, both medical & health (M&H) and workmen's compensation classes recorded negative growth in GDP at 3.4-3.5% in 2015. According to the General Insurance Association of Malaysia, M&H class' decline in premiums was mainly due to a member insurer's reclassification of its M&H insurance portfolio from the general insurance fund to life insurance fund. Excluding this reclassification, M&H would have posted a premium growth and contributed to a higher industry growth of 3.2% for 2015.

#### Breakdown of General Insurance Gross Direct Premiums in 2015

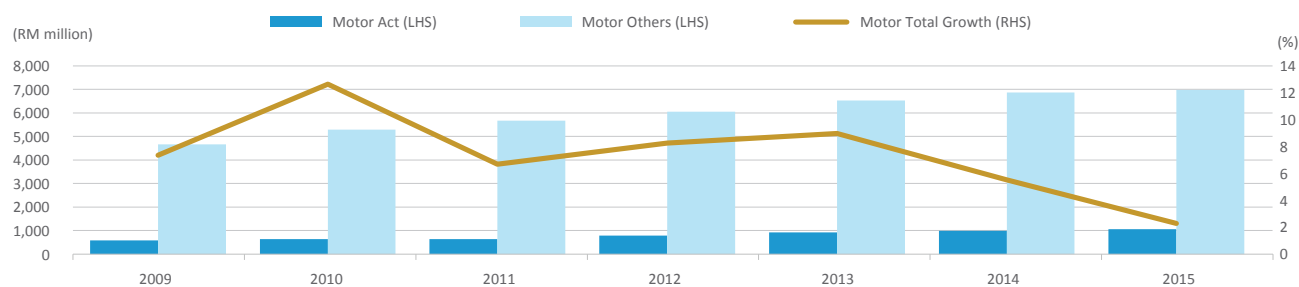


Source: ISM

The motor segment continues to dominate the general insurance sector in 2015, consistent with previous years. The total motor class represented 47% of the total GDP 2015, with more than 80% of the premiums derived from the non-compulsory motor class. GDP for the compulsory motor line ("Motor Act") grew by 7.6% to RM1.06 billion in 2015 and contributed to 13% of the total motor's GDP.

Fire insurance remained as the second largest business class with 17.2% by GDP in 2015, followed by MAT class with 9.5%. Notwithstanding the region's low insurance penetration level and challenging market conditions which could tamper the sector's overall growth, we expect the GDP market weight for personal lines such as personal accident and M&H classes to increase over time as Malaysia's population ages and medical costs rise.

### Motor Insurance: Gross Direct Premiums and Growth

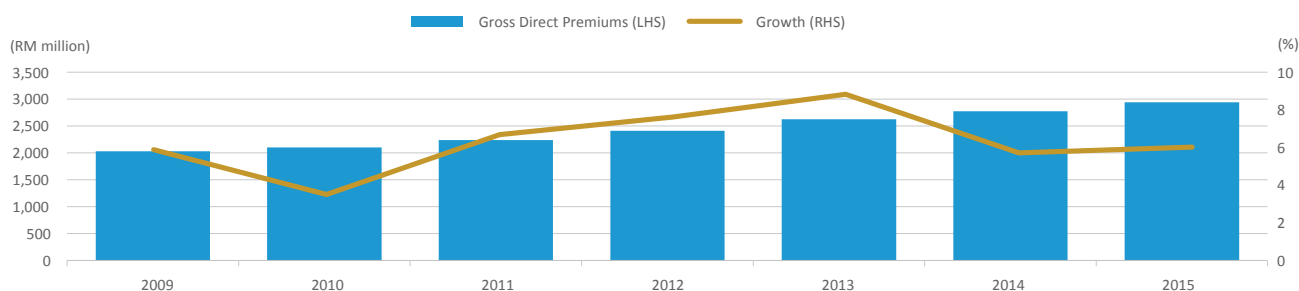


Source: ISM

The top-line growth measured by GDP for the total motor business fell to 2.3% in 2015, mainly due to flat automobile sales and weaker consumer sentiments. This is despite an upward adjustment in motor premium rates in February 2015, as part of the regulator's initiative towards industry liberalization in 2016. While motor tariff deregulation targeted in 2017 could improve future premium growth, Fitch views that private consumption rates and consumer purchasing power are the main key drivers for the business class' growth in the long run.

Fire insurers recorded a steady GDP growth of 6% in 2015 compared to 5.7% in 2014, largely underpinned by the present tariff-pricing structure. Fitch expects fire class' premium growth to remain stable in the near term until tariff-pricing is fully abolished. Fire tariff deregulation under an uncontrolled environment could trigger competitive pricing and reduce the sector's total fire premiums.

### Fire Insurance: Gross Direct Premiums and Growth

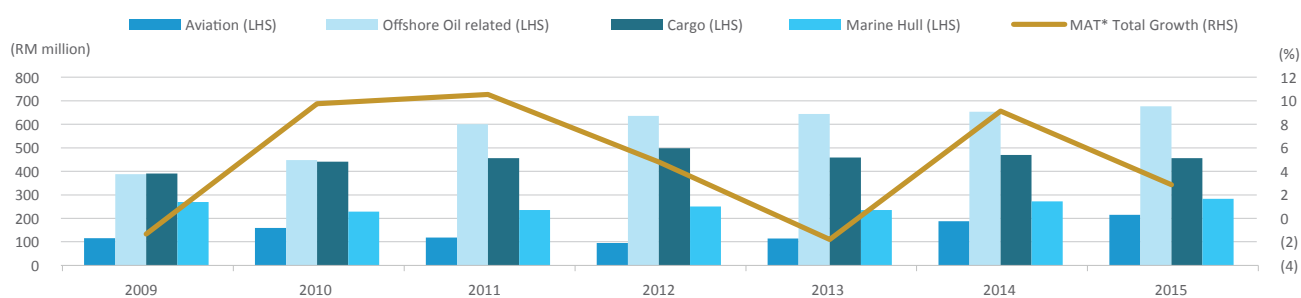


Source: ISM

GDP growth in MAT class dropped to 2.9% in 2015 from 9.1% in 2014. This is mainly due to lower premium growth in the aviation and marine hull classes, as well as a 3.1% decline in gross premiums from the cargo class. The sluggish premium growth in MAT class is likely triggered by a slowdown in global trade activity and Malaysia's external sector, amid a challenging operating environment.

The total risk retention ratio for MAT class declined slightly to 21.7% in 2015 from 22.2% in 2014. Like previous years, Malaysian insurers tend to cede more than 70% of the large and specialized MAT business risks through treaty and facultative arrangements to reinsurers, given the limited underwriting capacity. We expect MAT class' premium growth to remain stable in the medium term when regional trade activities pick up, but could be tampered by volatile market conditions and ongoing soft premium pricing in marine-related lines from abundant market capacity.

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



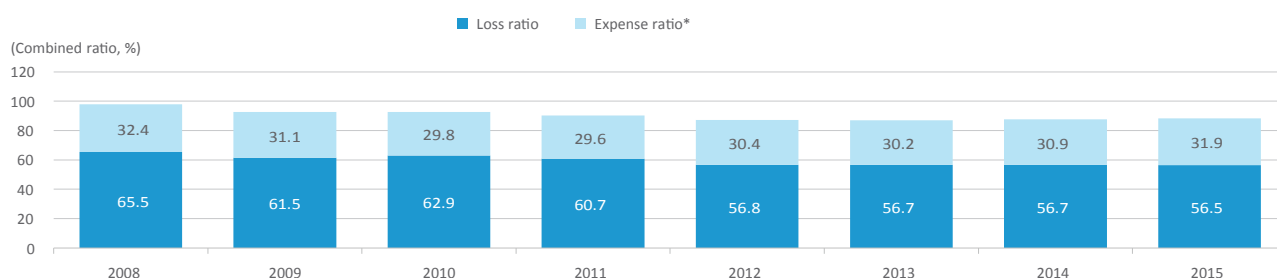
\*MAT = Marine, Aviation and Transit

Source: ISM

## Underwriting Performance

The general insurance sector maintained its favourable underwriting performance in 2015 as measured by combined ratio, which remained below 100%. Higher management-related expenses led to a slight increase in underwriting expense ratio, and in turn lifted the combined ratio marginally to 88.4% in 2015 from 87.6% in 2014. The loss ratio on incurred basis after the inclusion of IBNR ("Incurred But Not Reported") and PRAD ("Provision of Risk Margin for Adverse Deviation") remained steady at 56.5% in 2015, a marginal improvement from 56.7% in 2014.

### Underwriting Performance of General Insurance

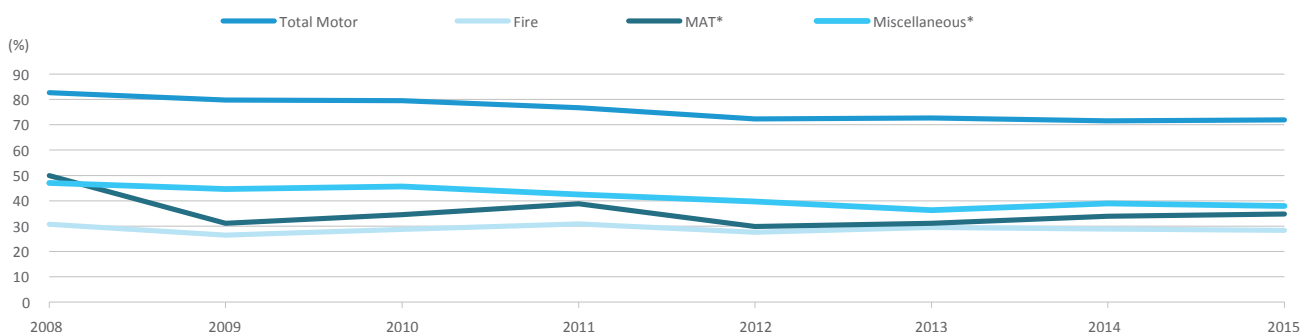


\*Expense ratio is based on net earned premiums

Source: ISM

Malaysian general insurers' underwriting expense ratio was overall stable in 2015, albeit slightly higher. Management expense- to-net earned premiums ratio rose slightly to 21.9% in 2015 from 20.5% in 2014 as a result of wage growth in the domestic market. Commission cost dipped slightly to 9.9% in 2015 from 10.4% in 2014. Notwithstanding the small increase, Fitch expects the sector's cost structure to remain stable and unlikely to significantly pressure general insurers' bottom-line profitability in the near term. Over the longer term, we believe tariff deregulation in both motor and fire classes could trigger a re-evaluation of cost and pricing controls among general insurers.

### 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

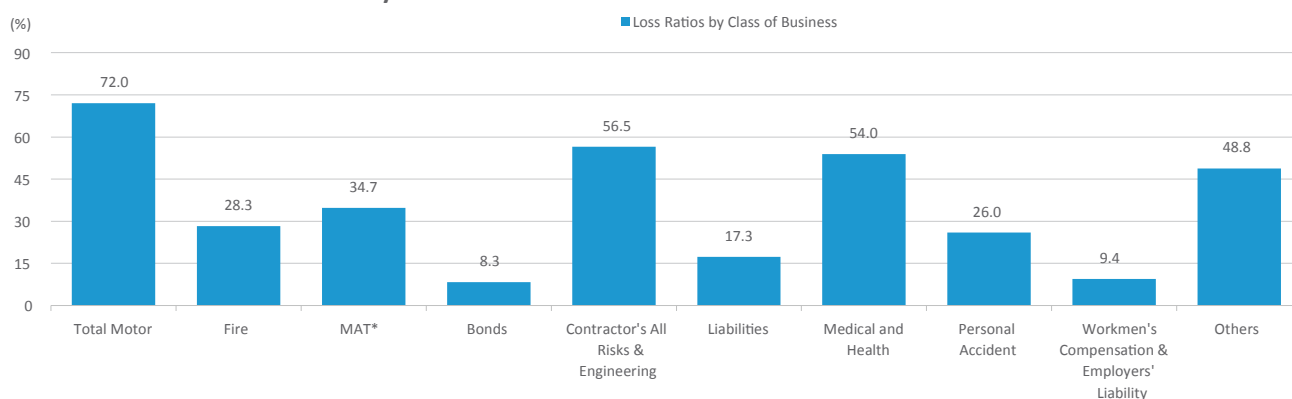
Source: ISM

The loss ratios across the major lines of general insurance business were relatively stable in 2015, although there were slight increases within some classes. The industry improved its overall net loss ratio slightly to 56.5% in 2015 from 56.7% in 2014 as a result of lower net claims paid. The industry net loss ratio has improved significantly over the last five years from 63% to 57%, following the tightening of underwriting discipline and claims control practices among Malaysian general insurers. Fitch estimates the industry's net loss ratio is likely to range around 50-55% in this current year.

Despite an upward revision in motor tariff in February 2015, high claims from the Motor Act business continued to undermine motor insurers' profitability. The net loss ratio for Motor Act business remained above 200% although it was reduced partially to 219.6% in 2015 from 222% in 2014. This is mainly attributable to high frequency of third-party bodily injuries, rising accident rates and medical costs, as well as fraudulent claims. The Motor Act class reported a net combined ratio of 251.9% in 2015 from 253.4% in 2014.

On the other hand, underwriting losses from the non-compulsory motor class remained stable in 2015, with a net loss ratio at 51.8% in 2015 compared with 51.9% in 2014. The non-compulsory motor class reported a healthy net underwriting profit, although the combined ratio edged up slightly to 83.7% in 2015 from 82.6% in 2014 due to higher commission and management expenses. Overall, the total motor class continued to post an underwriting deficit in 2015 with a combined ratio at 104% from 102.4% in 2014. Fitch expects the underwriting loss trend for total motor class to persist until motor premium rates are fully deregulated.

### General Insurance's Loss Ratios by Class of Business 2015

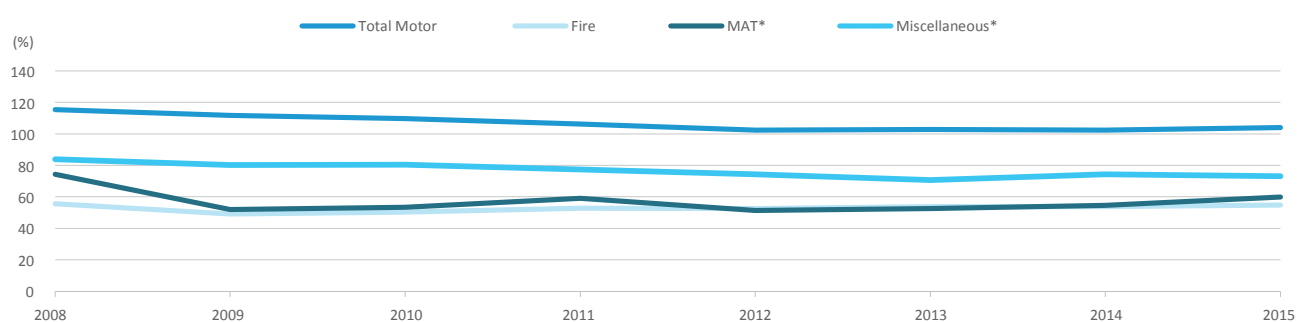


\*MAT = Marine, Aviation and Transit

Source: ISM

Consistently with previous years, fire remained as one of the most profitable classes in 2015 given the absence of major catastrophes and steady premium growth under a tariff-regulated environment. A manageable level of claims has enabled fire insurers to maintain a good net loss ratio at 28.3% in 2015 as compared to 28.8% in 2014. The combined ratio remained healthy at 54.7% in 2015 despite a 1% increase from 2014 due to higher underwriting expenses. Net underwriting gains from the fire class are likely to remain favourable in the near term until fire tariffs are fully abolished. Fire tariff deregulation is likely to initiate predatory pricing among fire insurers that could lower fire premiums and erode underwriting gains.

### 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

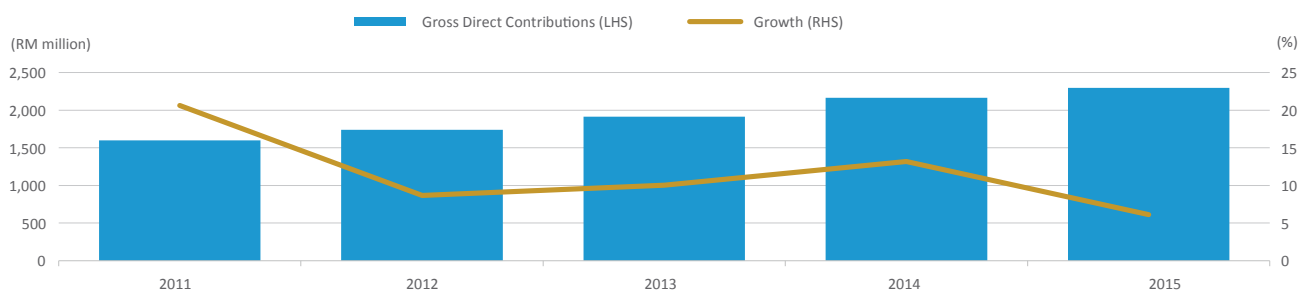
The MAT class's loss ratio edged up slightly to 34.7% in 2015 from 33.9% in 2014 due to higher loss experience in the aviation, marine hull and cargo lines. Given the limited underwriting capacity, most Malaysian general insurers tend to cap their risk exposure in MAT class by ceding major MAT-related risks to international reinsurers. Coupled with higher net underwriting expenses, MAT class' combined ratio climbed to 59.8% in 2015 from 54.7% in 2014.

General insurers' net retention risk ratios for personal accident and M&H classes have declined in 2015 and this has translated into lower level of claims frequency and better underwriting results at end-2015. Both classes' combined ratio improved to 68.8% and 81.4% in 2015 from 70.8% and 86.2% respectively.

## GENERAL TAKAFUL

The gross direct contribution (GDC) growth in Malaysian general takaful industry slowed down in 2015, similar to the conventional sector. The industry's total GDC increased by 6.1% to RM2.30 billion in 2015 as compared to the increase of 13.2% to RM2.16 billion in 2014. Nevertheless, the growth in general takaful sector continued to outpace the conventional sector in 2015. The sector continued to derive more than 60% of the GDC from the motor vehicle insurance line in 2015. The contribution growth in total motor class declined to 10.1% in 2015 from 14% in 2014 as a result of lower automobile sales and consumer spending. The overall sector's growth in 2015 was further dragged down by a decline in GDC in most commercial lines, noticeably in the MAT class which dropped by 17.2% in 2015.

### General Takaful Gross Direct Contributions and Growth

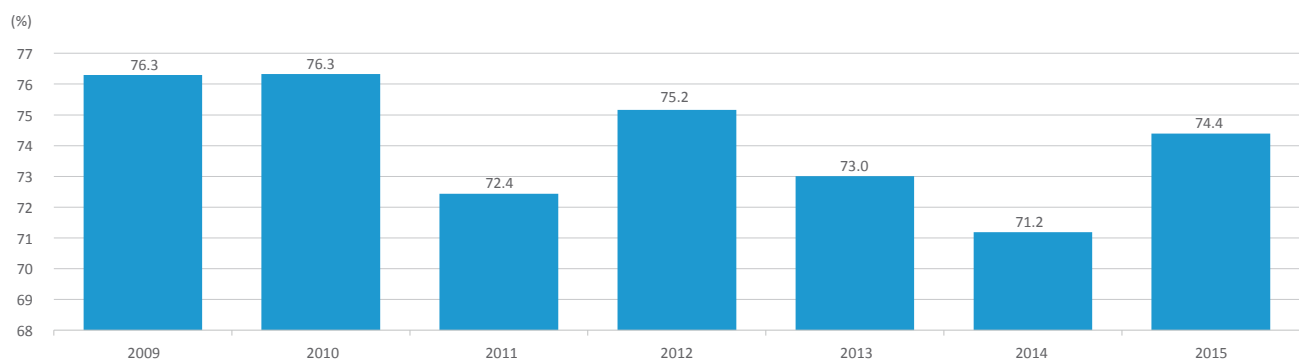


Source: ISM

The growth prospects for the general takaful sector are likely to remain stable although GDC growth has contracted in 2015. This is supported by the significant size of Islamic population in Malaysia, growing consumer awareness and acceptance in takaful model, as well as continuous government efforts to promote Islamic insurance.

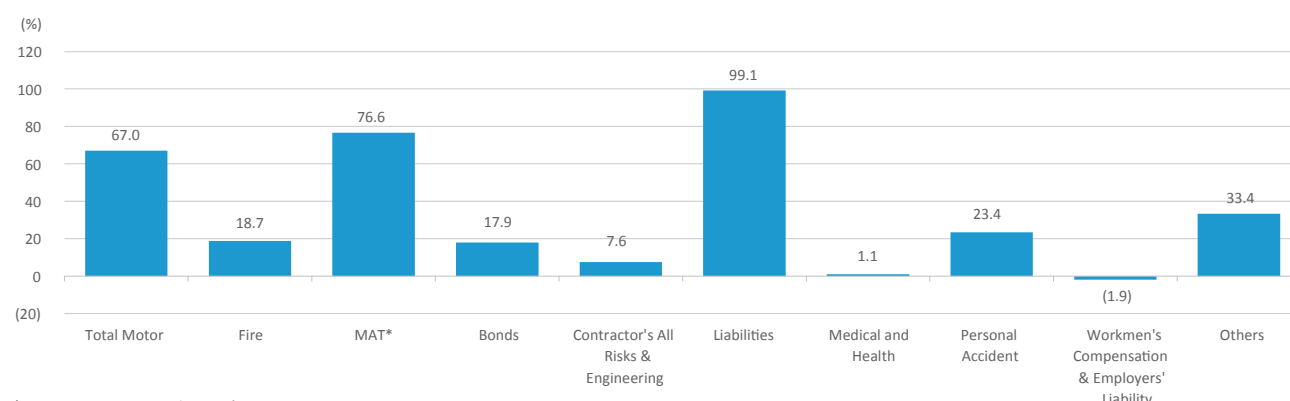
At present, there are 11 licensed takaful operators in Malaysia of which eight are composites and the remaining are purely family takaful players. In terms of market size and scale of business, takaful operators are still considered smaller as compared to conventional insurers. General takaful operators typically retain similar level of risks like their conventional peers, ranging between 70-76%. The general takaful sector's retention ratio increased to 74.4% in 2015 from 71.2% in 2014.

### General Takaful's Retention Ratio



Source: ISM

## General Takaful's Loss Ratio by Class of Business in 2015



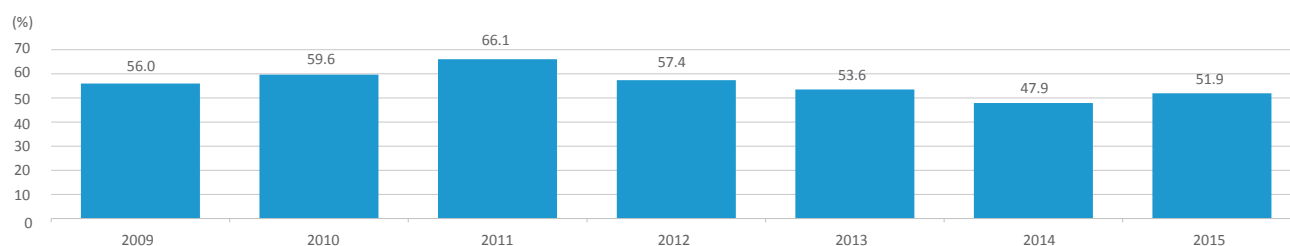
\*MAT = Marine, Aviation and Transit

Source: ISM

The loss ratio of general takaful industry deteriorated to 51.9% in 2015 from 47.9% in 2014, as a number of business classes such as MAT, motor and liabilities recorded higher loss ratios in 2015. Like the conventional sector, high accident claims in the Motor Act class continued to pressure motor takaful players' underwriting performance. The total motor class recorded a higher net claims incurred (NCI) ratio of 67% in 2015 from 61.2% in 2014. For the MAT class, the NCI ratio climbed to 76.6% in 2015 from 54% in 2014 due to significant losses from the cargo business.

The general takaful sector reported an overall lower loss ratio than the conventional sector in 2015. That said, majority of the general takaful operators have a smaller book of business than conventional players and are exposed to higher volatility in underwriting performance.

## Trend of General Takaful's Loss Ratio

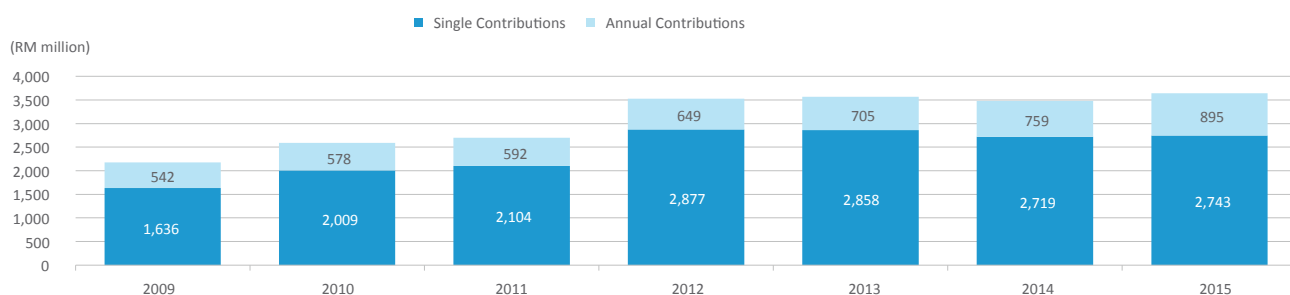


Source: ISM

## FAMILY TAKAFUL

The family takaful industry recorded a positive growth in new business contributions by 4.6% to RM3.6 billion in 2015 after a drop by 2.4% in 2014. The new business growth amid a slowdown in the economy is indicative of a growing awareness among Malaysians on the importance of life protection and acceptance towards family takaful products. More than 70% of the new business contributions are obtained from single-contribution type and the remainder through annual contributions. Growth in annual contributions raced to 17.9% in 2015 from 7.6% in 2014, as family takaful players increasingly realign their product strategy towards regular-contribution products with higher margins.

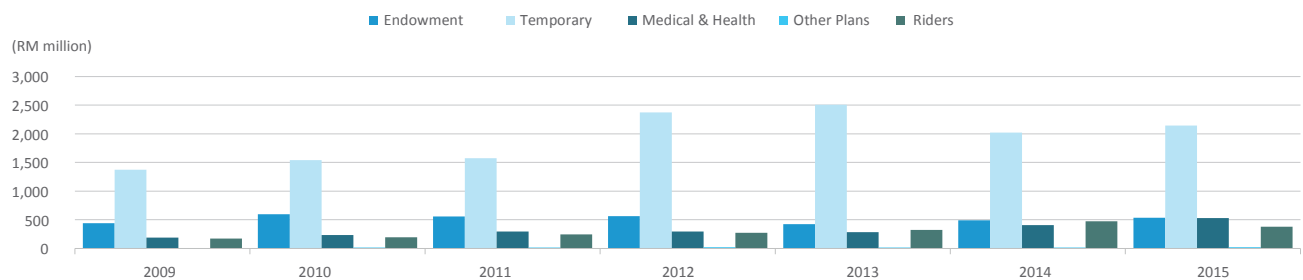
## New Business Growth: Single Contributions versus Annual Contributions



Source: ISM

Consistent with previous years, temporary business remained the key product driver for new business contributions in 2015 followed by the endowment business. The temporary product class reported a positive new business growth of 6.1% in 2015 as opposed to a negative growth of 19.3% in 2014, while endowment plans grew modestly by 8.7% in 2015. The M&H product class continued to report a significant growth in new business contributions at 29.5% in 2015, although it has slowed down from 41.8% in 2014. These trends continue to reflect the growing needs for personal health and wealth accumulation products among the middle-incomers and aging population in Malaysia.

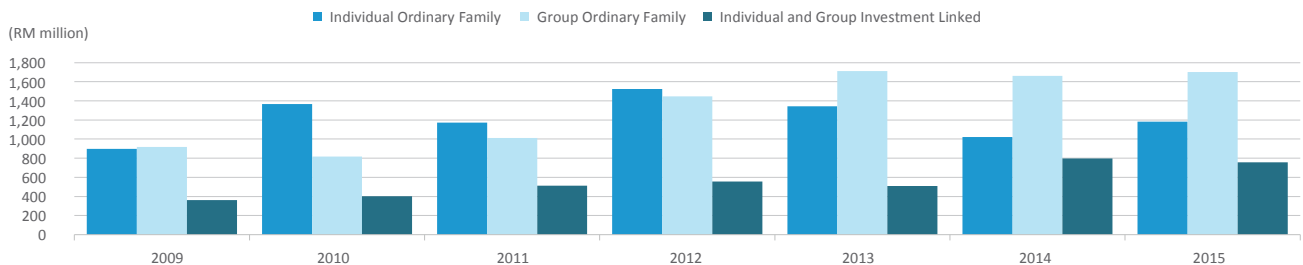
### Family Takaful New Business Growth by Key Products



Source: ISM

Group ordinary family takaful plan led the new business contributions by 46.8% in 2015, followed by individual ordinary family takaful plans and investment-linked at 32.4% and 20.8% respectively. Individual ordinary family takaful plans enjoyed a significant growth of 15.5% in 2015 as compared to a negative growth of 23.8% in 2014. This is likely due to a realignment of product strategies among family takaful players, considering the favourable demographics in Malaysia. New business contributions in investment-linked products declined by 5% to RM756 million and this could be attributable to a more cautious investment outlook among consumers.

### Family Takaful New Business Growth by Major Plans



Source: ISM

## ISSUES IN INSURANCE SECTOR

Navigating premium growth and sustaining profitability amid a challenging operating environment will be crucial to Malaysia's general insurance sector in the next one to three years. Declining oil prices, currency fluctuations and a slowdown in global trade activity are some economic headwinds that could impact insurers' product sales and pricing in the near term. However, this will likely be subdued by stable domestic demand growth and ongoing infrastructure projects which will pave way for commercial insurance products. The general insurance sector's solid capital strength could also lend some support against potential underwriting volatility as the economic growth moderates.

Unlike the conventional sector, the takaful sector is likely to remain challenged by the increasing level of capital requirements imposed by the regulator given their smaller scale of business. In addition to the adoption of risk-based capital (RBC) takaful framework in 2014, the regulator has also rolled out internal capital adequacy management and stress testing concept papers in 2015 for the takaful sector. Fitch believes these capital regulations are likely to prompt takaful operators with limited operating scales or weak financial flexibility to divest operations or merge with strategic investors over time.

As part of the industry liberalization roadmap, the regulator has gradually adjusted the motor tariff rates over the past years. The liberalization phase for this current year will allow general insurers to offer new products or additional covers on top of the existing tariff-regulated motor and fire insurance products. The regulator intends to remove the tariff rates for motor Comprehensive & Third Party Fire and Theft (TPFT) class and gradual adjustment to fire and motor Third Party tariff rates within certain risk classes in 2017. It will further assess the industry's readiness for further liberalization in 2019. Fitch views the regulator's liberalization plan positively to the sector in the long run. Motor insurers will have greater flexibility to price their risks adequately while a controlled deregulation of fire tariffs could reduce underwriting volatility among fire insurers caused by competitive pricing.

The series of regulatory reforms in recent years including the introduction of Financial Services Act (FSA) and Life Insurance and Family Takaful (LIFE) framework are targeted to prepare Malaysian insurers as economic integration with other Southeast Asian economies set in. These reforms could raise insurers' level of playing field regionally and help them to diversify their businesses geographically. For the takaful sector, ongoing regulatory developments will further cement the region as a global takaful hub. Malaysia is currently one of the global Islamic finance centers with expertise in sukuk issuance and financial products. According to a report from Ernst & Young, the region accounted for nearly three-quarters of the total gross takaful contributions within the Southeast Asia market.

Although Malaysia is generally not prone to major catastrophes unlike Indonesia and Philippines, Fitch believes it is vital for the sector to raise their risk management sophistication and modeling techniques to better assess flood risk. Growing weather uncertainty related to climate change is likely to increase the industry's flood risk exposure. The region had a severe flooding in December 2014 and Aon Benfield estimated the total economic loss to be USD580m. The total insured losses were overall manageable for the sector given that most losses arose from the suburban areas where insurance penetration level is low.

To combat the growing flood risk, the country's largest reinsurer, Malaysian Reinsurance Berhad is currently developing a flood model to help cedants to better assess their exposure to flood peril. The domestic reinsurer has completed the first two project phases that covered Klang Valley and the whole of Peninsular Malaysia, and plans to further include Sabah and Sarawak. Fitch views this initiative positively as it could help insurers to gauge their exposure and mitigate flood risk through reinsurance and adequate pricing.

## INDUSTRY PROSPECTS

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Fitch Ratings believes the long-term growth prospects for Malaysian general insurance sector will remain stable, given the region's low insurance penetration and steady growth in domestic demand. The sector's penetration rate measured by Swiss Re Sigma was only 1.7% in 2014, indicative of greater growth potential particularly in the suburban and rural districts.

In the short to medium term, we expect premium growth to moderate as the economy slows down due to challenging market conditions arising from slower global trading activities and financial market volatility. Nevertheless, this will be counter-balanced by the stable private consumption given the favourable demographics in Malaysia. Rising disposable income levels, risk awareness and aging population along with medical inflation will spur the demand for personal lines such as personal accident and M&H products in both general insurance and takaful sector. The current adoption of 6% goods and services tax (GST) since April 2015 is unlikely to affect insurers adversely although growth could decelerate slightly as consumers adjust to the GST.

Fitch expects the takaful sector to grow steadily and continue to outpace the conventional sector in the near term, as public acceptance of the takaful model continue to increase along with higher purchasing power. Gradual removal of operating cost limits, greater product innovation with wider distribution coverage and best market practices as highlighted in the LIFE framework will open up opportunities for family takaful players to grow in the underpenetrated and sizeable Muslim population over time. Most family takaful operators are increasingly realigning their business strategies towards regular-contribution and higher-margin products.



Fitch views the general insurance sector's capitalisation as sufficient to support premium expansion and buffer against adverse shocks from underwriting and financial market volatility. The agency attributes this to the robust regulatory framework and capital practices required by the regulator over the years. Similar capital requirements and practices were also extended to the takaful sector in recent years. The sound capital regime, ongoing surplus growth and series of M&A activities in recent years have enabled the sector's consolidated RBC ratio to remain above 200% consistently, well beyond the regulatory minimum of 130%. The general insurance sector's overall RBC ratio stood strong at 257.3% in 2015.

The level of M&A activity for 2015 is lower than prior years due to cautious investor sentiments arising from the volatile market conditions. We believe this trend to pick up in the near term. Notwithstanding the market's attractive growth potential and relaxed ownership limits, the regulatory requirement under FSA for composites to split their life and non-life operations within five years from 2013 will accelerate the pace. We expect more industry consolidation among companies that are seeking to reduce operating costs and optimize their capital. At present, eight takaful and four insurance composites have yet to split their operations.

General insurers in Malaysia are likely to maintain healthy underwriting performance, underpinned by stable expense structures and manageable claims from the non-motor classes. Fitch expects the sector's overall risk retention level to remain below 80% in the near term, although further market consolidation could help larger players to retain more risks and reduce reinsurance support over time. Like conventional players, most takaful operators are likely to maintain their profitability but are exposed to higher underwriting volatility given their smaller scale of operations and business capacity.

The general insurance sector's asset mix remained prudent in 2015, with more than 50% allocated to cash and deposits and debt securities. Most Malaysian general insurers maintain good liquidity to support their short-tailed liabilities but this exposes their investment returns to be dependent on short-term interest rates. The sector's exposure to risky assets such as equity securities are likely to be manageable in the short to medium term, given that insurers are regularly required by the regulator to stress-test their investment profile relative to its capital adequacy.

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## GENERAL INSURANCE KEY INDICATORS

	2012	2013	2014	2015
<b>Premiums (RM)</b>				
Gross Written Premiums	15,180,362,509	16,151,340,642	17,098,913,931	17,482,646,931
Gross Direct Premiums	14,678,860,039	15,721,302,483	16,669,811,330	17,087,932,412
Net Premiums	10,527,568,347	11,569,239,396	12,388,891,063	12,647,372,126
Reinsurance Accepted	501,502,470	430,038,159	429,102,601	394,714,519
Reinsurance Premiums Ceded	4,652,794,162	4,582,101,246	4,710,022,868	4,835,274,805
Earned Premiums	10,120,786,468	11,188,994,534	11,979,037,312	12,540,880,974
<b>Net Premiums by Line of Business (RM)</b>				
Aviation	4,545,985	2,996,781	2,740,218	2,052,430
Cargo	310,649,760	294,444,697	299,509,073	297,262,309
Marine Hull	49,594,870	42,985,985	49,193,793	55,799,584
Offshore Oil-related	21,442,453	14,587,100	14,910,903	12,318,320
Fire	1,287,805,695	1,420,581,061	1,554,091,232	1,687,994,502
Motor - Total	6,145,921,637	6,861,889,958	7,297,339,028	7,511,113,432
- Act	714,875,296	863,103,730	932,895,932	975,093,999
- Others	5,431,046,341	5,998,786,228	6,364,443,096	6,536,019,433
Medical & Health	750,655,066	797,538,982	920,804,961	837,276,818
Personal Accident	988,435,258	1,053,318,656	1,080,890,944	1,088,812,740
Bonds	27,835,895	32,195,019	34,063,827	41,534,651
Contractor's All Risks & Engineering	146,213,341	169,181,784	184,491,351	192,886,672
Liabilities	213,359,120	216,007,698	237,752,137	214,365,863
Workmen's Compensation & Employers' Liability	189,187,318	214,800,178	227,338,829	213,441,261
Others	391,921,949	448,711,497	485,764,767	492,513,544
<b>Claims (RM)</b>				
Gross Claims Paid	6,959,838,210	7,267,218,694	8,778,751,552	8,264,488,567
Claims Recoveries	1,785,373,297	1,587,657,448	2,660,004,959	2,246,642,603
Net Claims Paid	5,174,464,913	5,679,561,246	6,118,746,593	6,017,845,964
Net Claims Incurred	5,743,864,969	6,340,291,671	6,788,808,572	7,090,189,864
<b>Claims Ratio (%)</b>				
Aviation	45.0%	5.3%	54.8%	88.8%
Cargo	29.5%	28.7%	32.1%	34.9%
Marine Hull	43.1%	71.3%	38.3%	42.4%
Offshore Oil-related	(0.7%)	(15.2%)	52.9%	(8.1%)
Fire	27.6%	29.4%	28.8%	28.3%
Motor - Total	72.3%	72.7%	71.5%	72.0%
- Act	249.5%	203.6%	222.0%	219.6%
- Others	54.2%	54.8%	51.9%	51.8%
Medical & Health	56.6%	50.6%	57.4%	54.1%
Personal Accident	28.9%	26.5%	29.4%	26.0%
Bonds	0.6%	(1.3%)	9.7%	8.3%
Contractor's All Risks & Engineering	55.0%	40.4%	44.5%	56.5%
Liabilities	29.8%	26.9%	20.1%	17.3%
Workmen's Compensation & Employers' Liability	14.4%	12.2%	9.7%	9.4%
Others	47.5%	52.0%	49.9%	48.8%
<b>Underwriting Result (%)</b>				
Claims ratio				
Management Expenses ratio	56.8%	56.7%	56.7%	56.5%
Commission ratio	20.5%	20.0%	20.5%	21.9%
Underwriting Margin ratio	9.9%	10.2%	10.4%	9.9%
<b>Operating Result (RM)</b>				
Underwriting Gain/Loss				
Total Investment Income	1,297,403,164	1,461,612,444	1,488,144,363	1,458,546,340
Operating Profit/Loss	918,361,848	907,702,125	985,360,186	804,086,976

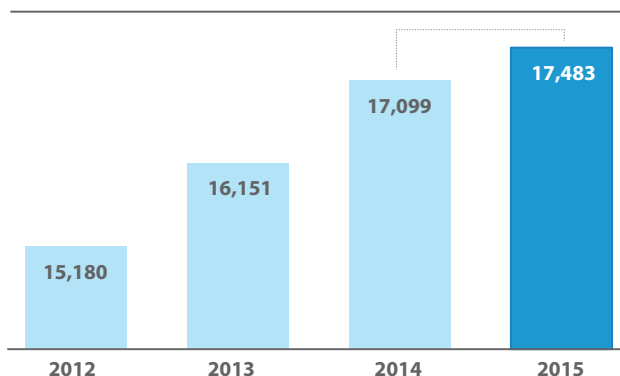
### Notes:

1. The above information is based on aggregated 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

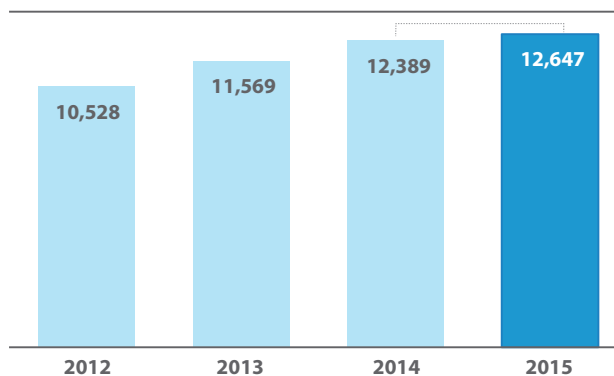
**Gross Written Premiums**  
(RM million) 2012 - 2015

+2%



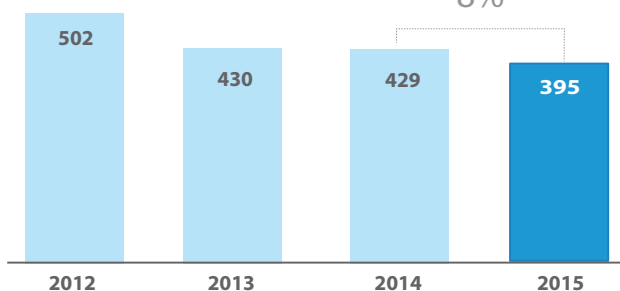
**Net Premiums**  
(RM million) 2012 - 2015

+2%



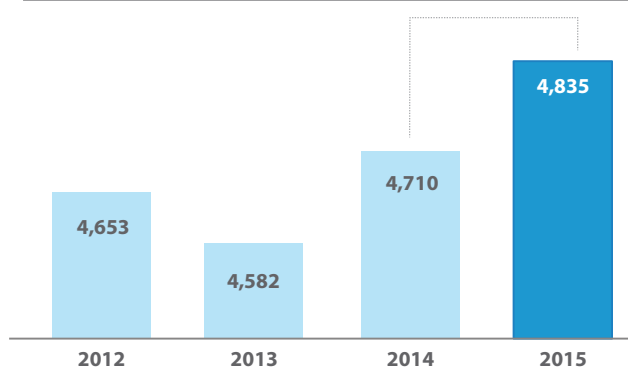
**Reinsurance Accepted**  
(RM million) 2012 - 2015

-8%



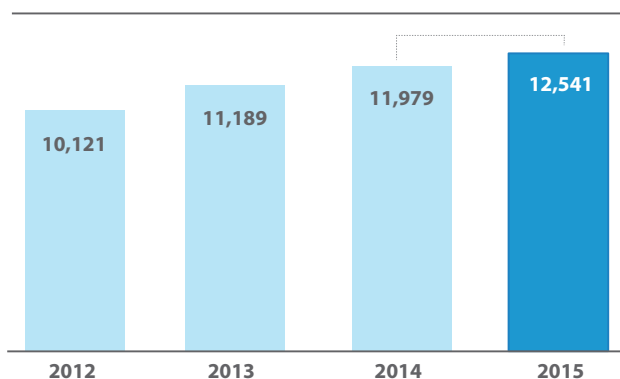
**Reinsurance Premiums Ceded**  
(RM million) 2012 - 2015

+3%



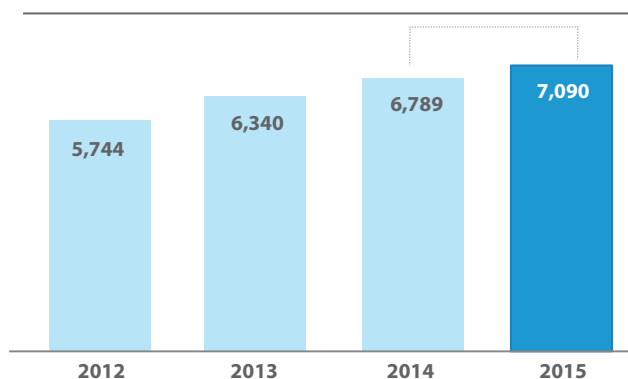
**Earned Premiums**  
(RM million) 2012 - 2015

+5%



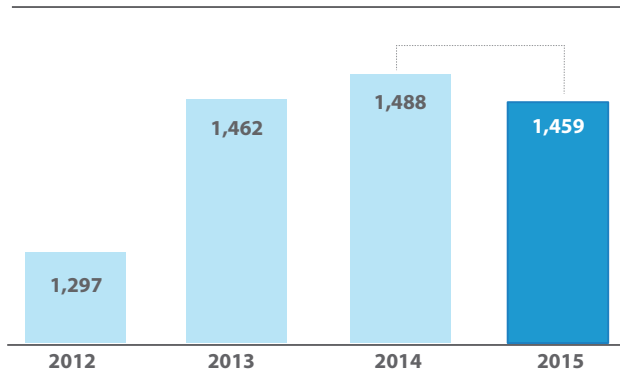
**Net Claims Incurred**  
(RM million) 2012 - 2015

+4%



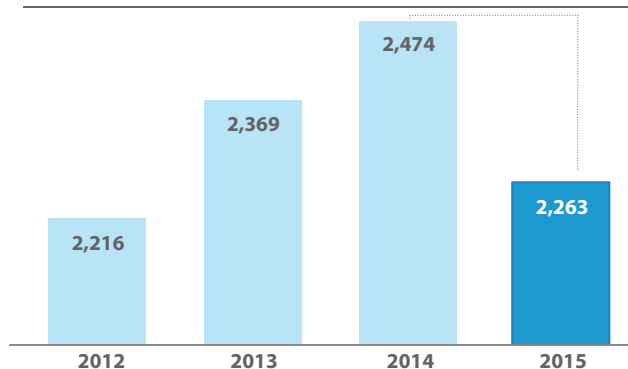
**Underwriting Profit**  
(RM million) 2012 - 2015

-2%



**Operating Profit**  
(RM million) 2012 - 2015

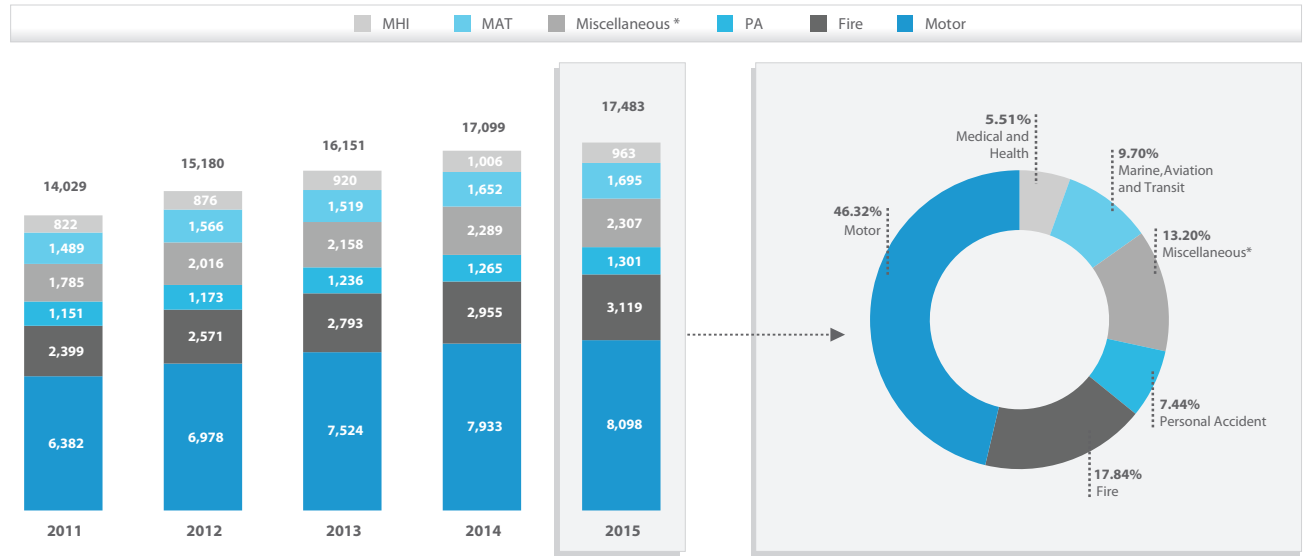
-9%



## PREMIUMS BY LINE OF BUSINESS

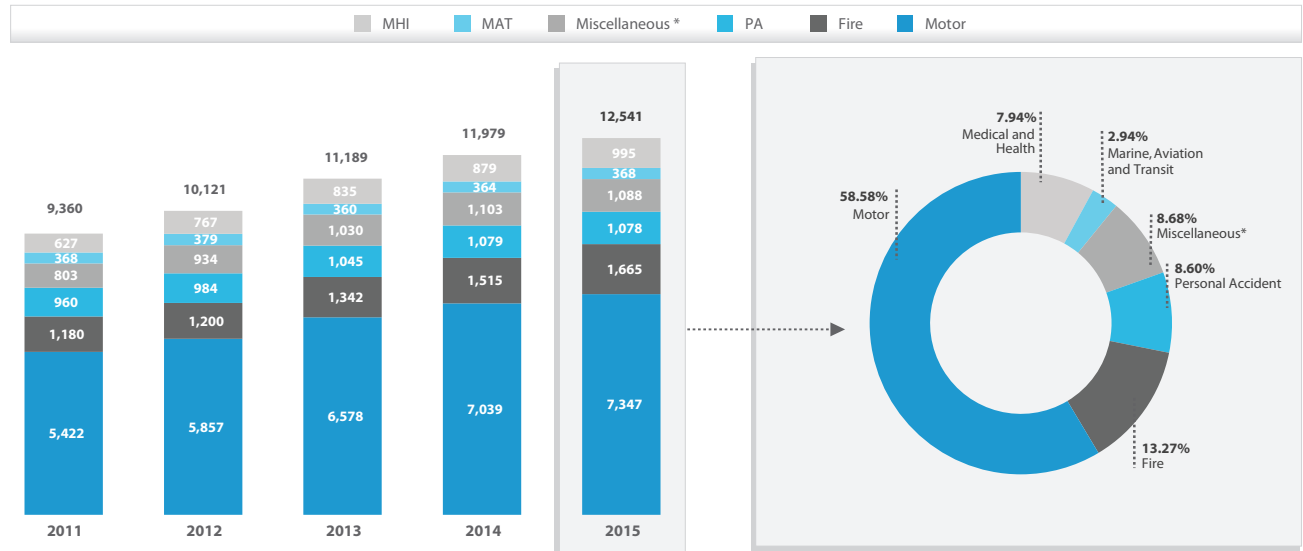
### GROSS WRITTEN PREMIUMS

(RM million) 2011 - 2015



### EARNED PREMIUMS INCOME

(RM million) 2011 - 2015



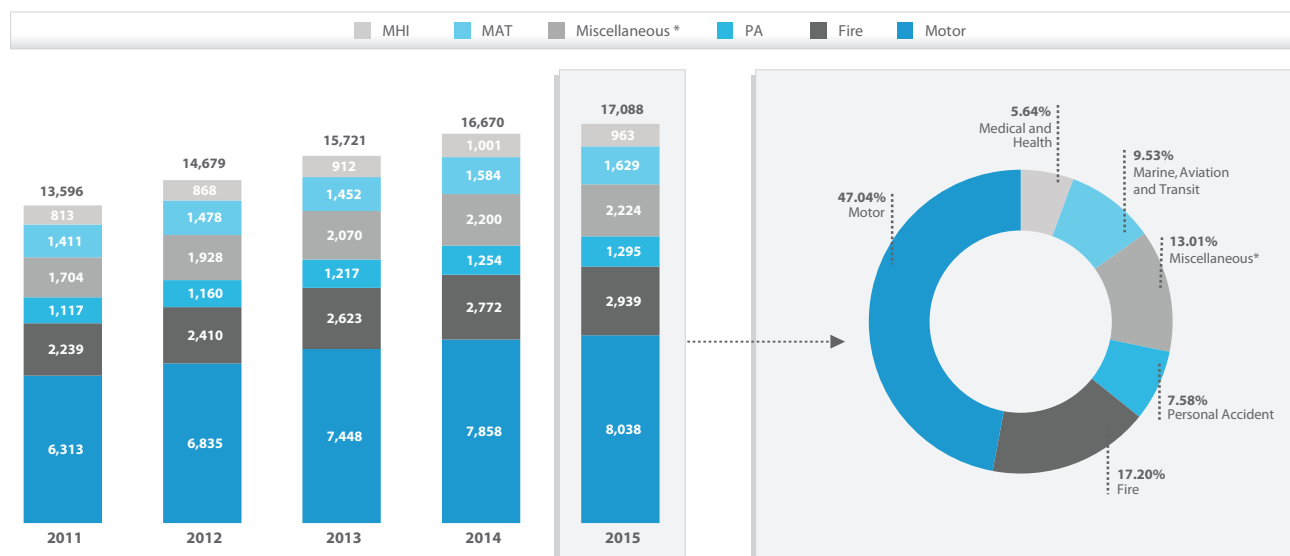
\* Miscellaneous includes Bonds, Contractor's All Risks & Engineering, Liabilities, Others, Workmen's Compensation & Employers' Liability

#### Note:

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

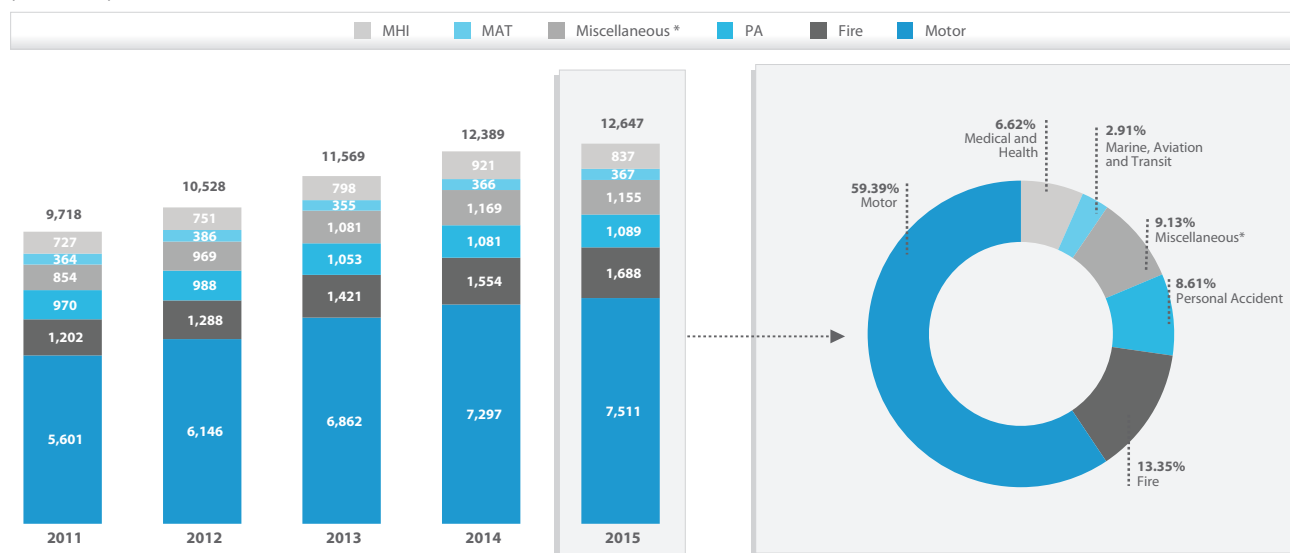
## GROSS DIRECT PREMIUMS

(RM million) 2011 - 2015



## NET PREMIUMS

(RM million) 2011 - 2015



Net Premiums in Amount (RM million)					
Line of Business	2011	2012	2013	2014	2015
MHI	727	751	798	921	837
MAT	364	386	355	366	367
Miscellaneous *	854	969	1,081	1,169	1,155
PA	970	988	1,053	1,081	1,089
Fire	1,202	1,288	1,421	1,554	1,688
Motor	5,601	6,146	6,862	7,297	7,511
Total	9,718	10,528	11,569	12,389	12,647

Net Premiums by Market Share (%)					
Line of Business	2011	2012	2013	2014	2015
MHI	7.48	7.13	6.89	7.43	6.62
MAT	3.74	3.67	3.07	2.96	2.91
Miscellaneous *	8.78	9.20	9.34	9.44	9.13
PA	9.98	9.39	9.10	8.72	8.61
Fire	12.37	12.23	12.28	12.54	13.35
Motor	57.64	58.38	59.31	58.90	59.39

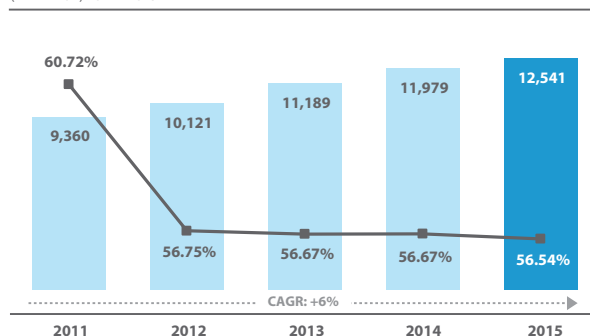
\* Miscellaneous includes Bonds, Contractor's All Risks & Engineering, Liabilities, Others, Workmen's Compensation & Employers' Liability

### Note:

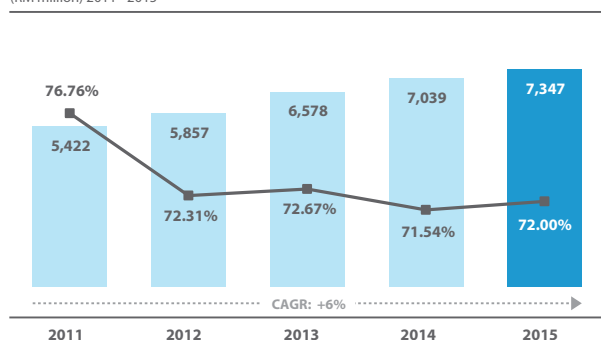
1. The above information is based on aggregated calendar year statistics from January to December (unaudited)

# GENERAL INSURANCE'S EARNED PREMIUMS AND LOSS RATIO

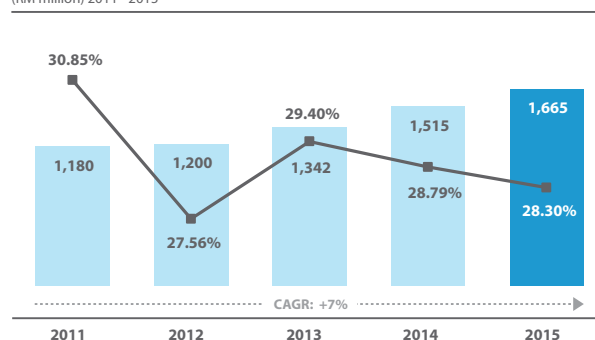
**Total**  
(RM million) 2011 - 2015



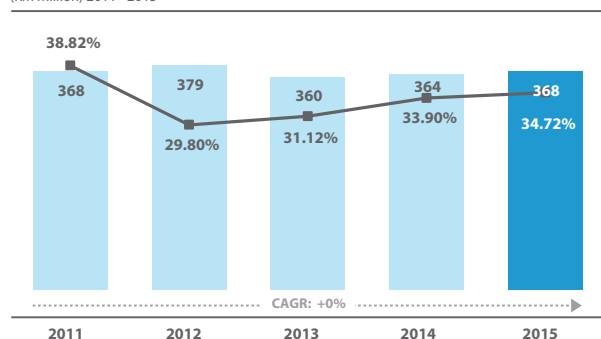
**Motor**  
(RM million) 2011 - 2015



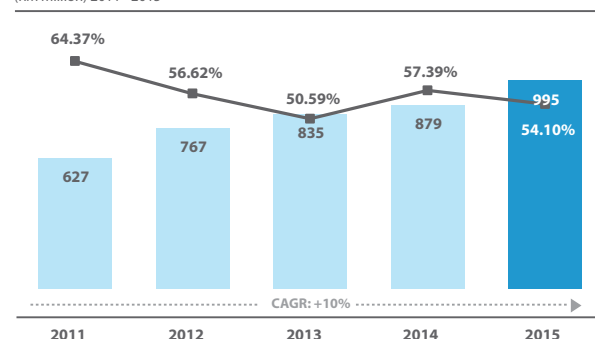
**Fire**  
(RM million) 2011 - 2015



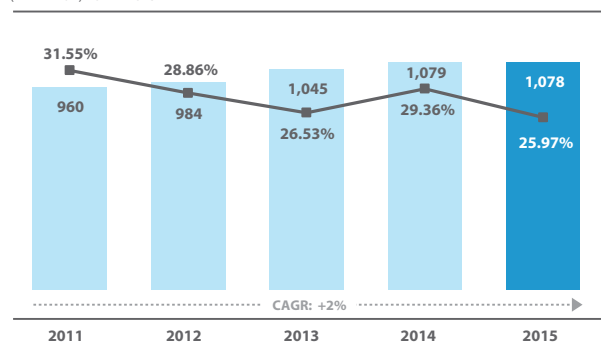
**Marine, Aviation and Transit**  
(RM million) 2011 - 2015



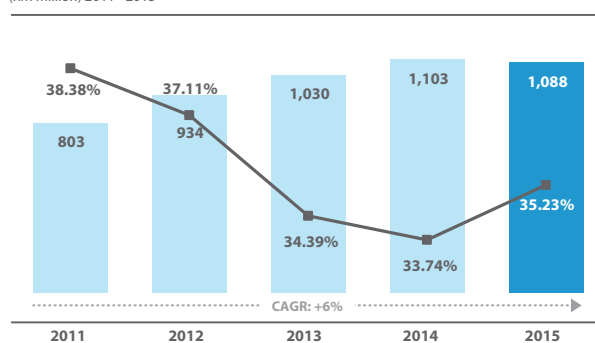
**Medical and Health**  
(RM million) 2011 - 2015



**Personal Accident**  
(RM million) 2011 - 2015



**Miscellaneous\***  
(RM million) 2011 - 2015



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

## Notes:

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

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## GENERAL TAKAFUL KEY INDICATORS

	2012	2013	2014	2015
<b>Contributions (RM)</b>				
Gross Written Contributions	1,746,458,585	1,918,336,915	2,169,443,871	2,300,366,906
Gross Direct Contributions	1,737,622,996	1,911,947,763	2,163,746,286	2,295,874,652
Net Contributions	1,312,753,773	1,400,563,977	1,544,305,162	1,711,271,402
Retakaful Accepted	8,835,589	6,389,152	5,697,585	4,492,254
Retakaful Contributions Ceded	433,704,812	517,772,938	625,138,709	589,095,504
Earned Contributions	1,281,320,733	1,389,749,690	1,467,535,548	1,671,398,294
<b>Net Contributions by Line of Business (RM)</b>				
Aviation	(293,005)	25,779	3,119	14,749
Cargo	2,377,261	3,728,866	2,908,590	2,882,536
Marine Hull	1,493,939	1,894,193	1,674,185	2,253,334
Offshore Oil-related	5,616,932	591,272	1,881,927	1,792,938
Fire	198,181,245	221,209,365	230,781,745	270,946,933
Motor - Total	921,523,558	955,301,372	1,059,997,515	1,190,516,013
- Act	76,474,376	79,724,639	95,241,347	125,234,035
- Others	845,049,182	875,576,733	964,756,168	1,065,281,978
Medical & Health	4,529,184	3,643,101	3,934,812	3,522,323
Personal Accident	122,437,432	157,156,835	182,745,846	187,701,544
Bonds	164,620	220,620	334,001	370,685
Contractor's All Risks & Engineering	16,764,981	11,098,780	14,554,527	11,690,120
Liabilities	7,642,113	8,956,891	7,510,315	6,357,934
Workmen's Compensation & Employers' Liability	6,878,272	7,435,751	8,458,556	7,676,730
Others	25,437,241	29,301,152	29,520,024	25,545,563
<b>Claims (RM)</b>				
Gross Claims Paid	716,161,371	913,780,317	922,927,321	1,095,661,454
Claims Recoveries	88,663,569	206,226,328	250,593,451	345,285,598
Net Claims Paid	627,497,802	707,553,989	672,333,870	750,375,856
Net Claims Incurred	735,033,385	744,376,529	703,045,211	867,746,110
<b>Claims Ratio (%)</b>				
Aviation	(0.6%)	(61.5%)	(22415.2%)	(10.6%)
Cargo	47.4%	(7.1%)	31.6%	99.3%
Marine Hull	(41.4%)	13.5%	136.7%	89.9%
Offshore Oil-related	26.6%	117.3%	16.6%	(87.6%)
Fire	17.1%	21.8%	14.1%	18.7%
Motor - Total	69.7%	63.9%	61.2%	67.0%
- Act	254.8%	246.3%	252.1%	443.9%
- Others	52.1%	47.2%	53.5%	53.9%
Medical & Health	28.6%	45.8%	125.3%	1.1%
Personal Accident	28.8%	31.9%	30.7%	23.4%
Bonds	(13.5%)	15.3%	7.7%	17.9%
Contractor's All Risks & Engineering	23.0%	36.1%	6.8%	7.6%
Liabilities	86.4%	109.4%	87.5%	99.1%
Workmen's Compensation & Employers' Liability	(7.4%)	6.8%	19.9%	(1.9%)
Others	114.7%	72.5%	(19.7%)	33.4%
<b>Underwriting Result (%)</b>				
Claims ratio	57.4%	53.6%	47.9%	51.9%
Management Expenses ratio	16.1%	17.7%	27.9%	30.1%
Commission ratio	12.3%	13.8%	6.3%	6.3%
Underwriting Margin ratio	14.3%	14.9%	18.0%	11.7%
<b>Operating Result (RM)</b>				
Underwriting Gain/Loss	183,034,598	207,541,771	263,763,267	195,763,311
Total Investment Income	134,850,645	179,403,079	116,032,236	120,241,429
Operating Profit/Loss	317,885,243	386,944,850	379,795,503	316,004,740

### Notes:

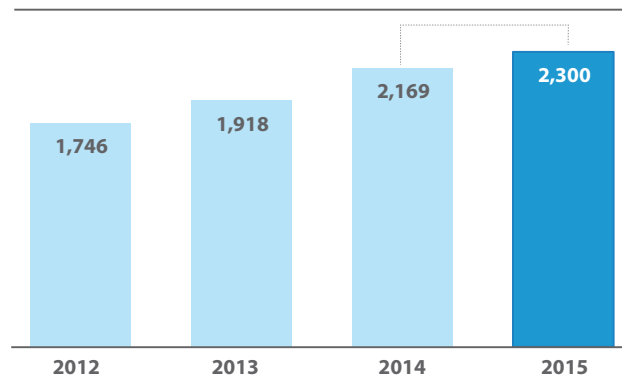
1. The above information is based on aggregated calendar year statistics from January to December (unaudited)
2. The above stated Management Expenses is obtained from Revenue Account (excluding bad & doubtful debt)



## GENERAL TAKAFUL KPI CHART

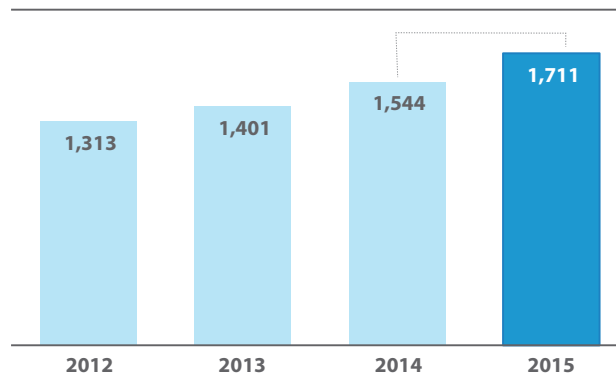
**Gross Written Contributions**  
(RM million) 2012 - 2015

+6%

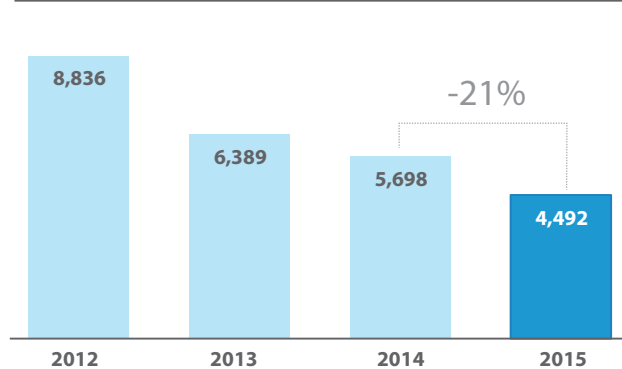


**Net Contributions**  
(RM million) 2012 - 2015

+11%

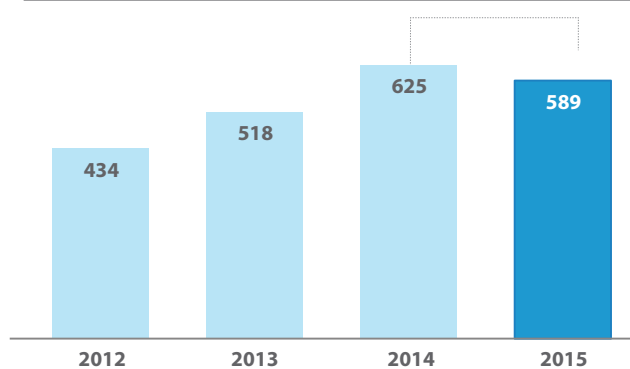


**Retakaful Accepted**  
(RM million) 2012 - 2015



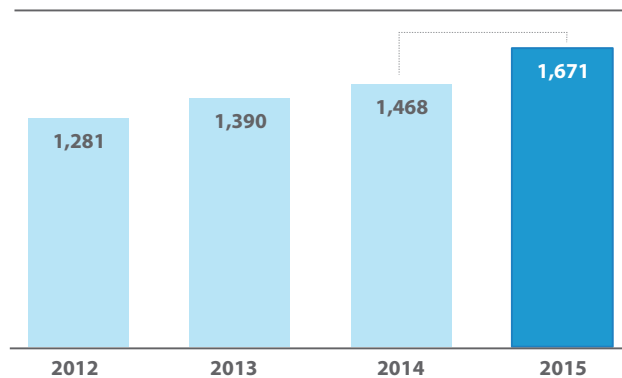
**Retakaful Contributions Ceded**  
(RM million) 2012 - 2015

-6%



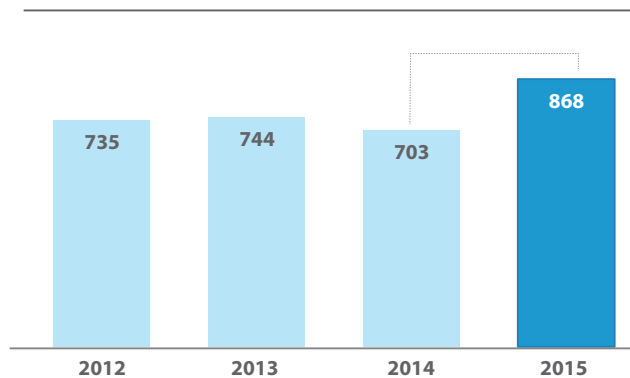
**Earned Contributions**  
(RM million) 2012 - 2015

+14%



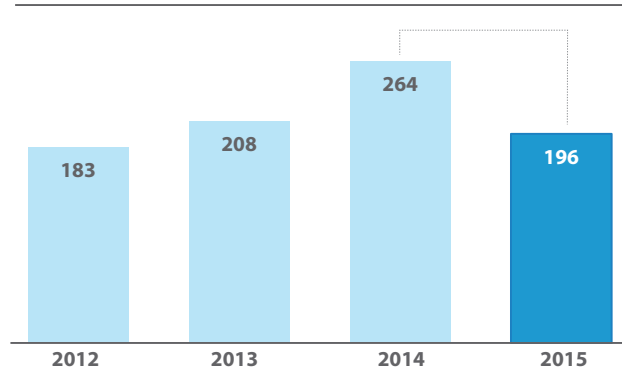
**Net Claims Incurred**  
(RM million) 2012 - 2015

+23%



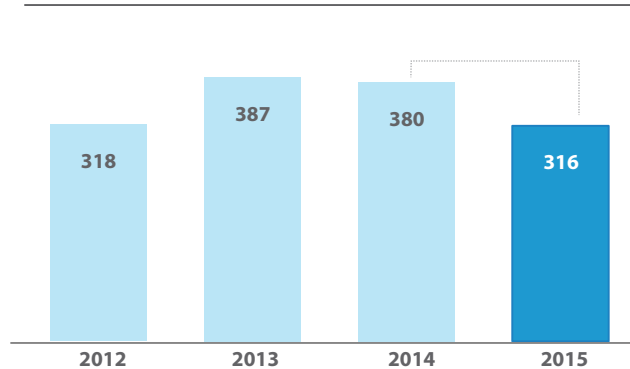
**Underwriting Profit**  
(RM million) 2012 - 2015

-26%



**Operating Profit**  
(RM million) 2012 - 2015

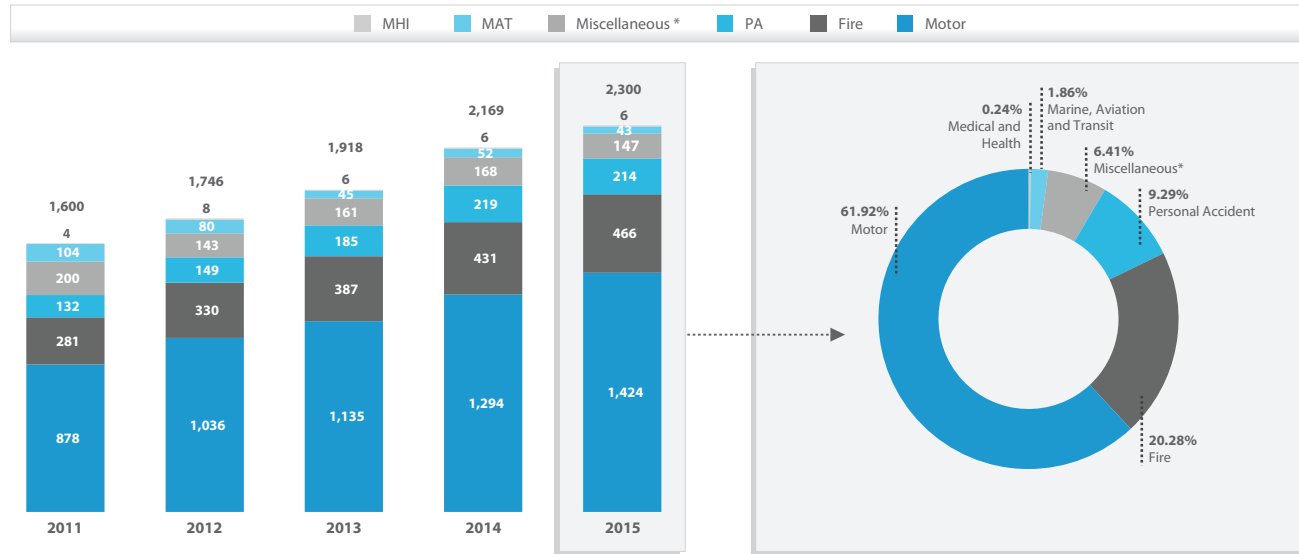
-17%



# CONTRIBUTIONS BY LINE OF BUSINESS

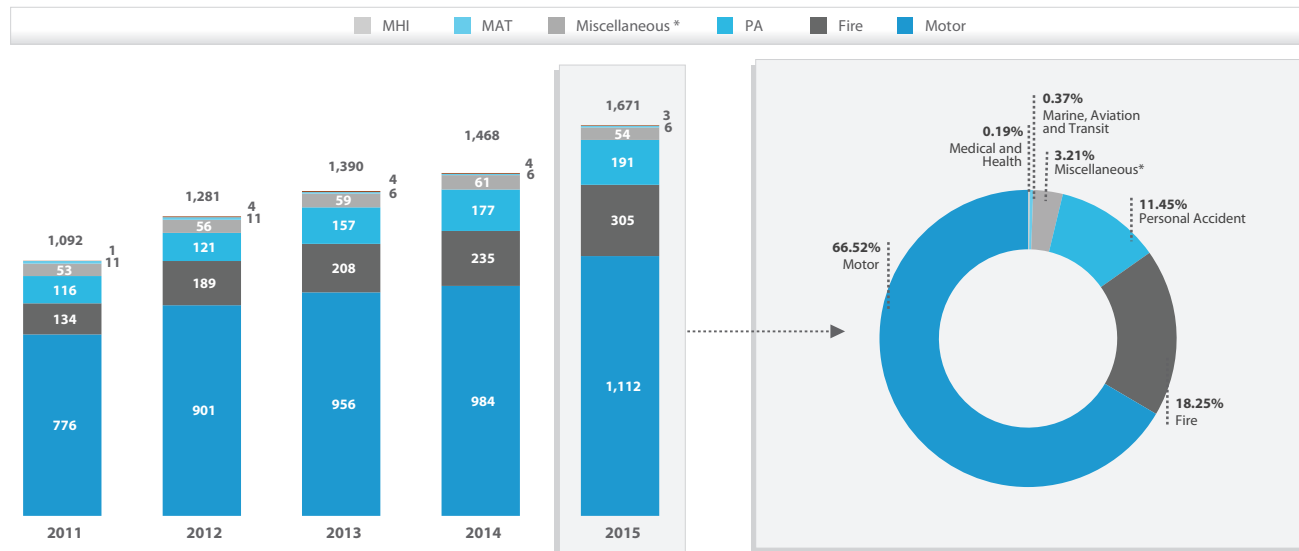
## GROSS WRITTEN CONTRIBUTIONS

(RM million) 2011 - 2015



## EARNED CONTRIBUTIONS INCOME

(RM million) 2011 - 2015



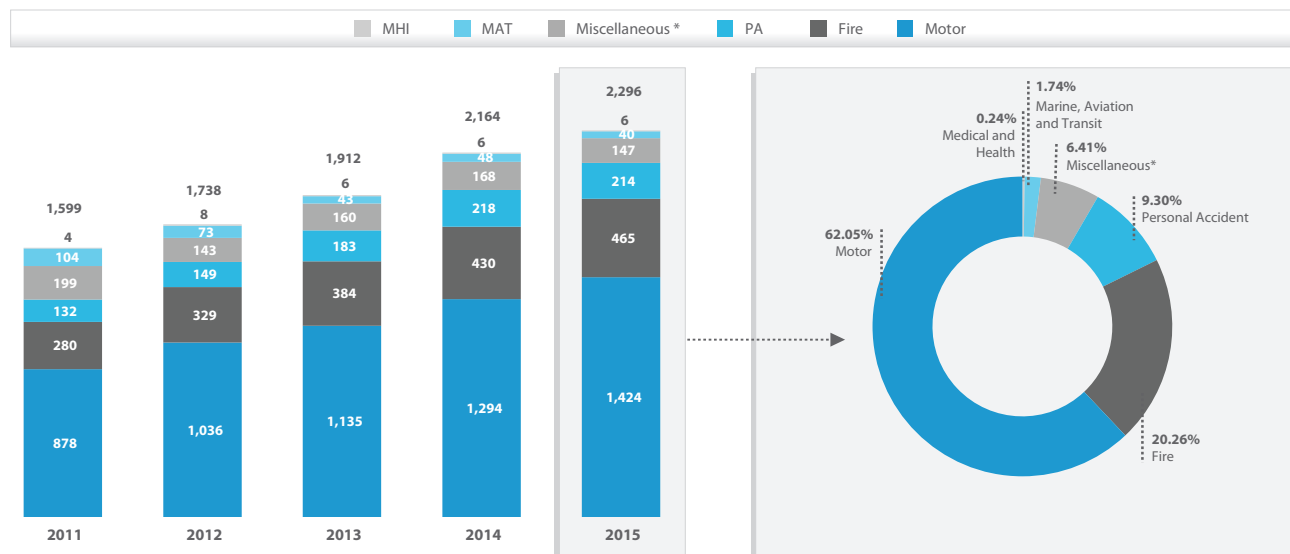
\* Miscellaneous includes Bonds, Contractor's All Risks & Engineering, Liabilities, Others, Workmen's Compensation & Employers' Liability

### Note:

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

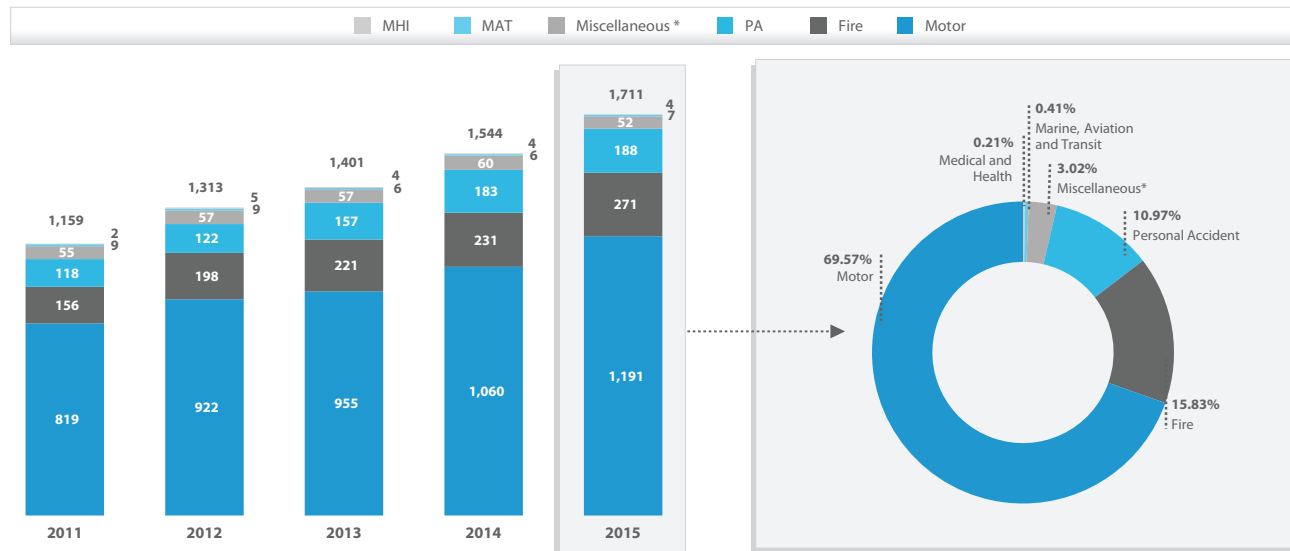
## GROSS DIRECT CONTRIBUTIONS

(RM million) 2011 - 2015



## NET CONTRIBUTIONS

(RM million) 2011 - 2015

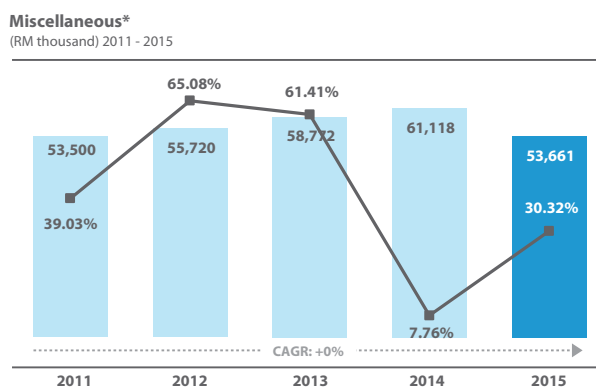
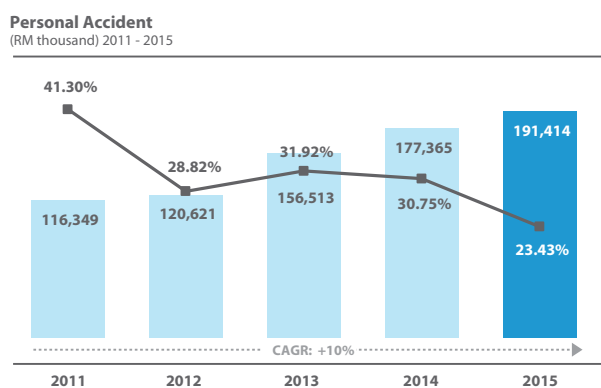
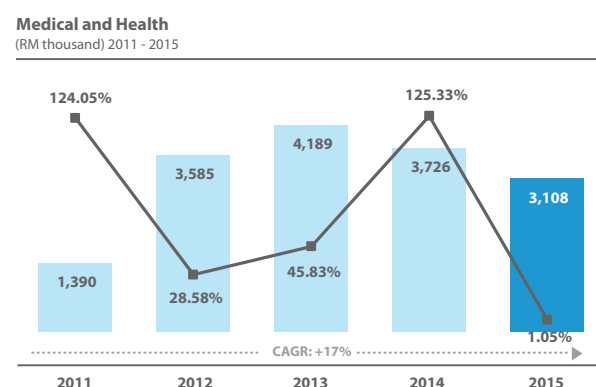
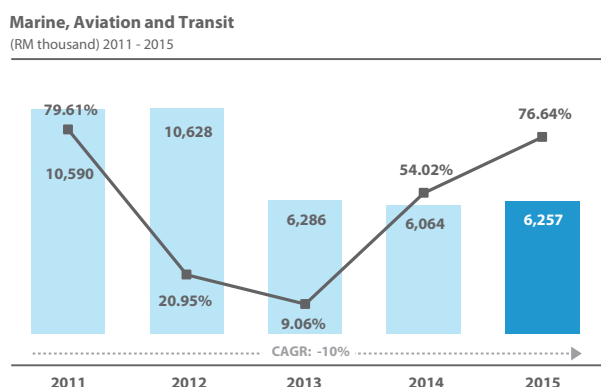
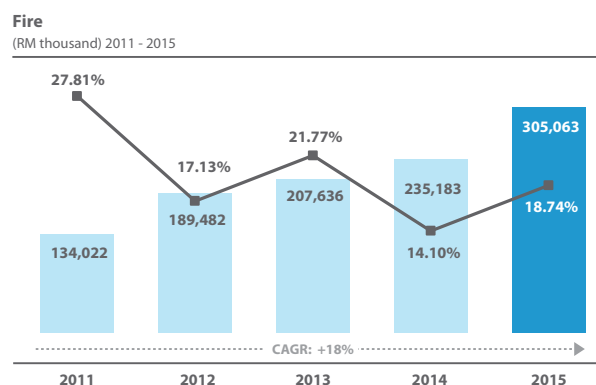
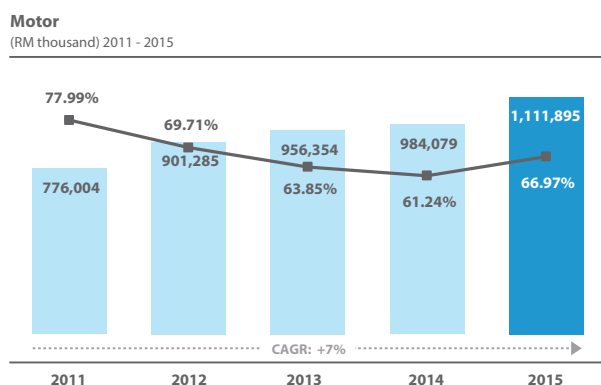
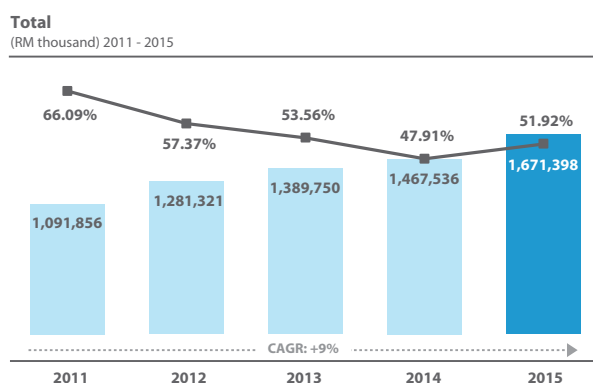


\* Miscellaneous includes Bonds, Contractor's All Risks & Engineering, Liabilities, Others, Workmen's Compensation & Employers' Liability

### Note:

1. The above information is based on aggregated 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:

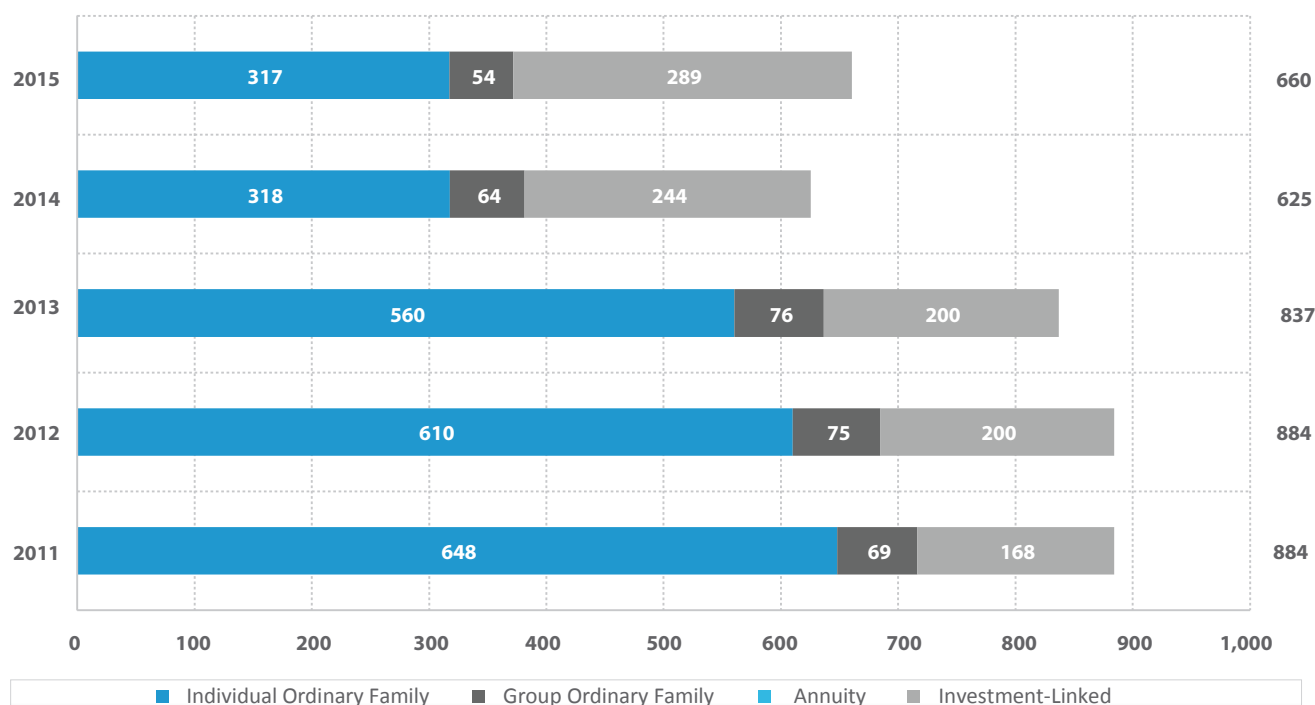
1. The above information is based on aggregated calendar year statistics from January to December (unaudited)
2. Bar Chart represents earned contributions; line chart represents loss ratio

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## CERTIFICATES BY LINE OF BUSINESS

### NEW CERTIFICATES ISSUED

No. of New Certification Issued  
(thousand) 2011 - 2015



Line of Business	2011	2012	2013	2014	2015
New Certification Issued - No. of Certificate (thousand)					
Individual Ordinary Family	648	610	560	318	317
Group Ordinary Family	69	75	76	64	54
Annuity	0	0	0	0	0
Investment-Linked	168	200	200	244	289
<b>Total No. of Certificate</b>	<b>884</b>	<b>884</b>	<b>837</b>	<b>625</b>	<b>660</b>
New Certification Issued - No. of Certificate in Percentage (%)					
Individual Ordinary Family	73.27	68.99	66.97	50.82	48.06
Group Ordinary Family	7.75	8.43	9.11	10.18	8.25
Annuity	0.00	0.00	0.00	0.00	0.00
Investment-Linked	18.98	22.57	23.92	39.00	43.70
New Certification Issued - Contributions in Amount (RM thousand)					
Individual Ordinary Family	1,172,065	1,522,973	1,341,738	1,022,441	1,180,576
Group Ordinary Family	1,012,200	1,446,740	1,712,380	1,659,803	1,701,846
Annuity	0	0	0	0	0
Investment-Linked	510,917	556,322	509,375	795,509	755,986
<b>Total Amount Contributed</b>	<b>2,695,183</b>	<b>3,526,035</b>	<b>3,563,493</b>	<b>3,477,753</b>	<b>3,638,408</b>

#### 2015 Market Share of New Certificate Issued



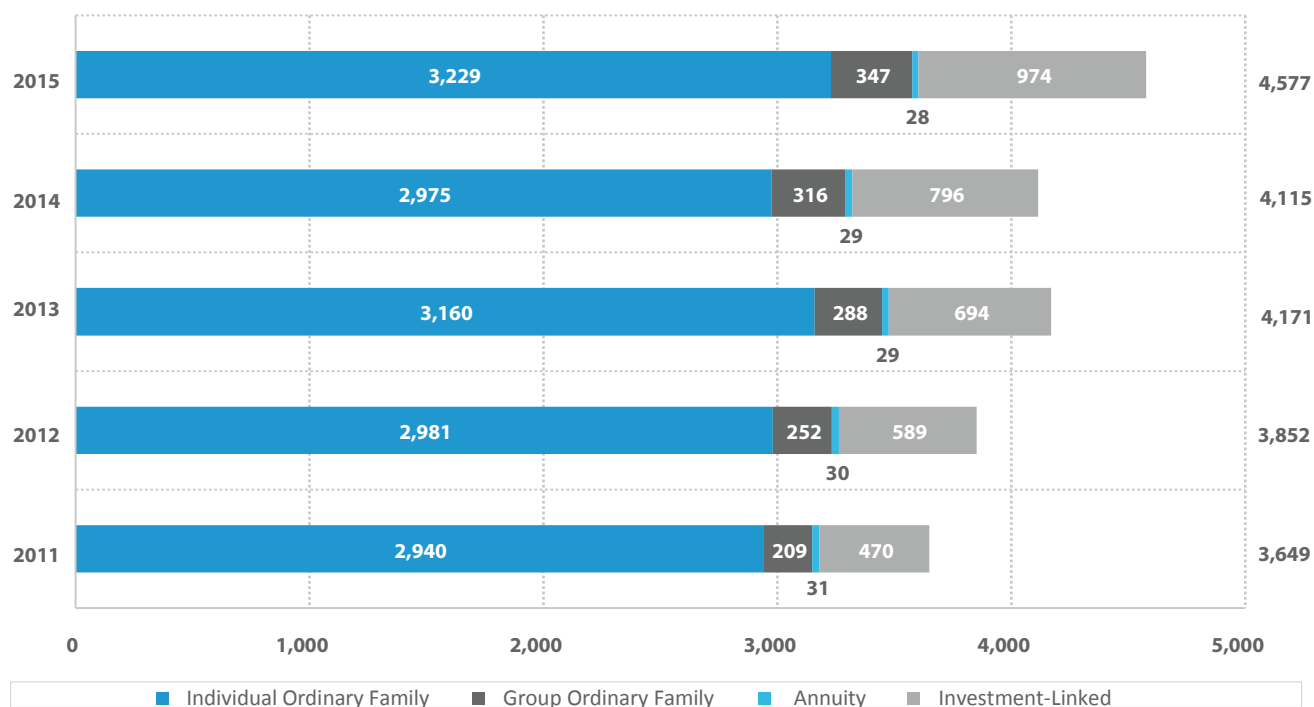
#### Note:

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

## CERTIFICATES IN FORCE

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

(thousand) 2011 - 2015



Line of Business	2011	2012	2013	2014	2015
<b>Certificates In Force at End of Year - No. of Certificate (thousand)</b>					
Individual Ordinary Family	2,940	2,981	3,160	2,975	3,229
Group Ordinary Family	209	252	288	316	347
Annuity	31	30	29	29	28
Investment-Linked	470	589	694	796	974
<b>Total No. of Certificate</b>	<b>3,649</b>	<b>3,852</b>	<b>4,171</b>	<b>4,115</b>	<b>4,577</b>
<b>Certificates In Force at End of Year - No. of Certificate in Percentage (%)</b>					
Individual Ordinary Family	80.55	77.38	75.76	72.29	70.54
Group Ordinary Family	5.72	6.54	6.90	7.68	7.59
Annuity	0.86	0.78	0.70	0.69	0.61
Investment-Linked	12.87	15.29	16.65	19.33	21.27
<b>Certificates In Force at End of Year - Contributions in Amount (RM thousand)</b>					
Individual Ordinary Family	1,194,402	1,114,346	1,196,709	916,644	1,238,927
Group Ordinary Family	894,487	151,315	146,994	137,280	121,903
Annuity	0	0	0	0	0
Investment-Linked	827,270	1,091,541	1,311,760	1,578,034	2,008,738
<b>Total Amount Contributed</b>	<b>2,916,159</b>	<b>2,357,203</b>	<b>2,655,462</b>	<b>2,631,958</b>	<b>3,369,568</b>

### 2015 Market Share of Certificates In Force at End of Year



#### Note:

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

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# General Insurance

Financial Year 2015

## GENERAL INSURANCE

### REVENUE ACCOUNT - INCOME (RM)

Company	Opening Reserves			
	Premium Liabilities	Claims Liabilities	Other Reserves	Premiums (Net)
ACE JERNEH	277,501,347	345,281,162	0	669,049,789
AIA	329,563,384	227,649,941	0	307,191,749
AIG	300,619,845	324,213,285	0	512,349,073
ALLIANZ GENERAL	671,959,521	1,325,065,136	0	1,799,040,920
AMGENERAL	704,442,894	1,323,769,290	0	1,423,863,026
AXA AFFIN GENERAL	411,424,886	707,703,957	0	1,099,495,626
BERJAYA SOMPO	231,591,349	396,676,428	0	539,777,693
ETIQA	266,816,484	382,612,604	0	478,606,146
LIBERTY	192,024,554	334,698,884	0	454,965,179
LONPAC	368,941,991	336,128,219	0	688,939,883
MCIS	57,519,949	204,542,299	0	14,560,643
MPI GENERALI	161,188,224	292,599,292	0	356,682,455
MSIG	563,976,729	697,313,911	0	1,233,187,538
OAC	113,293,911	210,982,061	0	290,261,539
P&O	155,273,942	401,534,026	0	251,933,800
PACIFIC	126,470,477	290,828,941	0	172,859,008
PROGRESSIVE	48,445,805	127,147,895	0	86,258,872
PRUDENTIAL	17,260,241	60,300,493	0	25,412,165
QBE	102,698,606	170,607,379	0	255,798,338
RHB	170,272,840	273,313,690	0	434,678,808
TOKIO MARINE	396,461,959	598,639,206	0	880,047,845
TUNE	75,237,000	193,055,000	0	197,333,232
ZURICH	248,081,701	380,042,277	0	519,103,221
<b>Total (Industry)</b>	<b>5,991,067,639</b>	<b>9,604,705,376</b>	<b>0</b>	<b>12,691,396,548</b>

#### Notes:

1. Multi-Purpose Insurans Bhd changed company name to MPI Generali Insurans Berhad.
2. Uni.Asia General Insurance Berhad changed company name to Liberty Insurance Berhad.
3. Figures for MCIS Insurance Berhad are from January 2015 to February 2015.
4. Total Perious Year:
  - 4.1 Figures for AmGeneral Insurance Berhad are from January 2013 to March 2014.
  - 4.2 Figures for Liberty Insurance Berhad are from April 2013 to December 2014.
  - 4.3 Figures for MCIS Insurance Berhad are from July 2013 to December 2014.

Net Investment Income	Transfer from Shareholders' / Working Fund	Profits on Disposal of Assets	Miscellaneous Income	Total Income	Total Income Previous Year
44,734,206	0	287,289	7,804,780	1,344,658,573	1,280,339,624
16,336,601	0	0	71,536	880,813,211	1,049,512,246
40,932,661	0	1,240,271	2,291,390	1,181,646,525	1,122,841,157
139,831,845	0	23,133	16,443,924	3,952,364,479	3,601,659,913
114,791,278	0	650,985	47,011,193	3,614,528,666	3,874,946,063
71,479,935	0	1,217,823	8,718,421	2,300,040,648	1,911,077,645
45,459,351	0	42,270,431	3,228,764	1,259,004,016	1,097,232,032
30,848,844	0	10,636,642	16,333,778	1,185,854,498	1,175,776,105
36,021,618	0	0	11,774,654	1,029,484,889	1,673,759,215
41,331,346	0	651	5,497,578	1,440,839,668	1,328,945,835
2,844,747	0	229,879	144,492	279,842,009	704,626,405
32,412,308	0	3,082,317	7,966,514	853,931,110	803,830,538
93,527,057	0	18,630,898	8,787,065	2,615,423,198	2,511,782,424
22,737,111	0	2,001,715	17,102,882	656,379,219	624,856,428
32,998,884	0	717,532	1,899,708	844,357,892	920,891,137
17,504,373	0	808,224	5,189,761	613,660,784	368,016,536
12,663,362	0	2,412,586	7,509,022	284,437,542	288,519,255
5,577,575	0	0	188,151	108,738,625	106,223,514
17,809,779	0	0	1,196,002	548,110,104	443,967,768
30,891,037	0	64,372	2,997,735	912,218,482	821,289,349
63,847,151	0	1,583,766	11,702,251	1,952,282,178	1,911,281,853
19,021,455	0	1,660,495	7,999,387	494,306,569	444,489,206
29,797,525	0	2,634,999	8,292,213	1,187,951,936	1,120,820,866
<b>963,400,049</b>	<b>0</b>	<b>90,154,008</b>	<b>200,151,201</b>	<b>29,540,874,821</b>	<b>29,186,685,114</b>

## GENERAL INSURANCE

### REVENUE ACCOUNT - OUTGO (RM)

Company	Net Claims Paid	Net Commissions	Management Expenses*	Loss on Disposal Assets	Impairment Loss	Taxes
ACE JERNEH	234,916,350	60,989,159	177,626,130	1,449,676	0	39,468,558
AIA	166,938,793	61,579,437	81,318,482	4,133,834	0	3,186,442
AIG	250,593,169	39,968,560	167,185,899	0	1,431,359	17,166,067
ALLIANZ GENERAL	787,628,027	201,694,214	284,342,910	0	0	89,249,286
AMGENERAL	817,346,841	161,104,348	283,780,270	2,902,358	4,116,395	40,822,000
AXA AFFIN GENERAL	483,374,396	105,096,175	211,243,256	0	1,975,872	36,481,755
BERJAYA SOMPO	295,644,819	48,129,709	103,797,139	0	5,640,193	19,426,960
ETIQA	229,571,273	39,723,831	138,957,660	900,000	5,115,685	28,436,847
LIBERTY	215,997,641	31,639,281	104,994,054	41,062	0	20,287,559
LONPAC	221,028,229	36,499,448	120,033,352	0	0	70,884,926
MCIS	9,923,645	(647,857)	3,734,162	0	0	(137,498)
MPI GENERALI	161,452,451	35,413,283	80,793,240	0	844,264	15,715,528
MSIG	633,088,128	130,734,652	206,307,820	15,137,200	6,752,267	63,347,796
OAC	133,379,248	30,428,725	78,731,178	505,363	2,309,547	12,370,318
P&O	177,659,017	15,035,053	55,132,456	67,449	2,125,000	7,215,239
PACIFIC	112,314,900	8,542,156	57,202,290	1,164,468	0	0
PROGRESSIVE	50,089,471	3,747,514	29,374,176	0	50,000	1,300,000
PRUDENTIAL	16,060,130	4,225,976	6,974,486	18,881	0	1,593,637
QBE	86,144,699	44,675,931	51,392,173	172,519	0	5,548,819
RHB	167,609,951	39,421,766	107,353,112	1,393,949	0	18,945,851
TOKIO MARINE	485,615,441	87,565,012	191,929,383	64,957	0	18,666,097
TUNE	87,546,524	12,391,205	48,423,058	1,520,063	1,280,014	3,763,192
ZURICH	248,059,287	61,441,210	140,756,241	2,087,490	0	15,768,144
<b>Total (Industry)</b>	<b>6,071,982,430</b>	<b>1,259,398,788</b>	<b>2,731,382,927</b>	<b>31,559,269</b>	<b>31,640,596</b>	<b>529,507,523</b>

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

#### Notes:

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  - 4.3 Figures for MCIS Insurance Berhad are from July 2013 to December 2014.

Other Outgo	Closing Reserves			Transfer to Income Statement/Head Office Account	Total Outgo	Total Outgo Previous Year
	Claims Liabilities	Premium Liabilities	Other Reserves			
18,581,950	391,906,727	306,796,412	0	112,923,611	1,344,658,573	1,280,339,624
223,584,358	208,516,000	125,198,316	0	6,357,549	880,813,211	1,049,512,246
4,699,383	327,165,945	292,993,212	0	80,442,931	1,181,646,525	1,122,841,157
14,085,505	1,577,463,375	752,280,018	0	245,621,144	3,952,364,479	3,601,659,913
8,886,261	1,416,610,771	678,136,246	0	200,823,176	3,614,528,666	3,874,946,063
18,075,002	866,205,673	483,680,564	0	93,907,955	2,300,040,648	1,911,077,645
7,219,755	438,374,466	256,548,941	0	84,222,034	1,259,004,016	1,097,232,032
13,220,040	434,251,906	226,910,696	0	68,766,560	1,185,854,498	1,175,776,105
4,014,268	383,067,846	214,760,648	0	54,682,530	1,029,484,889	1,673,759,215
2,475,239	373,850,262	404,001,141	0	212,067,071	1,440,839,668	1,328,945,835
3,237,258	200,552,178	55,765,861	0	7,414,260	279,842,009	704,626,405
5,465,271	317,072,415	178,530,504	0	58,644,154	853,931,110	803,830,538
9,954,466	745,751,942	603,322,775	0	201,026,152	2,615,423,198	2,511,782,424
10,342,054	220,204,940	127,989,951	0	40,117,895	656,379,219	624,856,428
11,013,006	437,807,135	116,837,747	0	21,465,790	844,357,892	920,891,137
11,924,315	300,236,000	100,610,000	0	21,666,655	613,660,784	368,016,536
458,258	135,964,518	47,862,064	0	15,591,541	284,437,542	288,519,255
789,347	62,981,075	12,963,664	0	3,131,429	108,738,625	106,223,514
886,004	205,637,811	135,868,269	0	17,783,879	548,110,104	443,967,768
2,412,931	297,917,140	201,729,581	0	75,434,201	912,218,482	821,289,349
5,309,895	649,199,247	415,718,684	0	98,213,462	1,952,282,178	1,911,281,853
428,853	223,344,000	92,669,000	0	22,940,660	494,306,569	444,489,206
4,598,828	413,956,535	239,234,829	0	62,049,372	1,187,951,936	1,120,820,866
<b>381,662,247</b>	<b>10,628,037,907</b>	<b>6,070,409,123</b>	<b>0</b>	<b>1,805,294,011</b>	<b>29,540,874,821</b>	<b>29,186,685,114</b>

## GENERAL INSURANCE

### LIABILITIES OF INSURANCE FUNDS (RM)

Company	Insurance Funds				
	Premium Liabilities	Other Reserves	Claims Liabilities	Provision for Taxation	Amount Due to Clients / Intermediaries / Reinsurance
ACE JERNEH	306,796,412	0	391,906,727	0	83,217,307
AIA	125,198,316	0	208,516,000	0	29,297,735
AIG	292,993,212	0	327,165,945	0	66,877,660
ALLIANZ GENERAL	752,280,018	0	1,577,463,375	7,507,761	121,359,149
AMGENERAL	678,136,246	0	1,416,610,771	0	71,654,727
AXA AFFIN GENERAL	483,680,564	0	866,205,673	15,598,400	202,587,024
BERJAYA SOMPO	256,548,941	0	438,374,466	0	101,960,260
ETIQA	226,910,696	0	434,251,906	38,695,532	334,408,671
LIBERTY	214,760,648	0	383,067,846	9,103,764	64,137,879
LONPAC	404,001,141	0	373,850,262	19,576,585	93,790,523
MCIS	55,765,861	0	200,552,178	0	0
MPI GENERALI	178,530,504	0	317,072,415	4,764,374	149,548,923
MSIG	603,322,775	0	745,751,942	11,939,334	151,529,562
OAC	127,989,951	0	220,204,940	5,526,747	61,406,135
P&O	116,837,747	0	437,807,135	0	15,227,460
PACIFIC	100,610,000	0	300,236,000	0	138,307,312
PROGRESSIVE	47,862,064	0	135,964,518	0	31,376,851
PRUDENTIAL	12,963,664	0	62,981,075	2,513,989	584,834
QBE	135,868,269	0	205,637,811	0	52,520,800
RHB	201,729,581	0	297,917,140	0	91,040,561
TOKIO MARINE	415,718,684	0	649,199,247	0	128,953,647
TUNE	92,669,000	0	223,344,000	0	107,152,028
ZURICH	239,234,829	0	413,956,535	7,360,220	61,974,227
<b>Total (Industry)</b>	<b>6,070,409,123</b>	<b>0</b>	<b>10,628,037,907</b>	<b>122,586,706</b>	<b>2,158,913,275</b>

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

#### Notes:

1. Multi-Purpose Insurans Bhd changed company name to MPI Generali Insurans Berhad.
2. Uni.Asia General Insurance Berhad changed company name to Liberty Insurance Berhad.
3. Figures for MCIS Insurance Berhad are from January 2015 to February 2015.
4. Total Perious Year:
  - 4.1 Figures for AmGeneral Insurance Berhad are from January 2013 to March 2014.
  - 4.2 Figures for Liberty Insurance Berhad are from April 2013 to December 2014.
  - 4.3 Figures for MCIS Insurance Berhad are from July 2013 to December 2014.

Other Liability	Amount Due to Shareholders' Fund / Head Office Account	Reserves for Insurance Funds	Total Liabilities	Total Liabilities Previous Year
109,438,669	500,238,359	459,378	1,392,056,852	1,512,239,201
30,403,112	6,357,851	872,322	400,645,336	670,820,250
62,963,476	456,084,170	11,435,533	1,217,519,996	1,118,964,268
238,229,478	1,601,513,162	0	4,298,352,943	3,717,670,456
285,013,530	1,231,176,166	0	3,682,591,440	3,351,057,077
114,020,793	537,590,738	26,872,352	2,246,555,544	1,863,008,331
42,213,705	663,799,305	18,238,056	1,521,134,733	1,348,311,013
64,811,505	48,746,222	0	1,147,824,532	1,131,389,882
68,930,144	460,576,509	0	1,200,576,790	2,071,564,550
92,109,448	479,273,494	0	1,462,601,453	1,296,935,331
(256,318,039)	0	0	0	1,075,426,934
40,476,689	400,186,712	0	1,090,579,617	968,283,811
91,690,801	1,246,772,721	0	2,851,007,135	2,626,566,814
32,834,562	263,122,339	0	711,084,674	663,214,101
78,725,754	210,563,681	0	859,161,777	889,363,850
42,709,609	205,435,822	0	787,298,743	441,949,910
40,697,169	217,394,599	0	473,295,201	450,693,158
3,567,736	58,783,949	0	141,395,247	137,941,470
22,399,741	197,018,347	0	613,444,968	511,620,421
48,669,977	422,475,358	(1,060,382)	1,060,772,235	908,389,028
74,389,829	847,874,745	(859,501)	2,115,276,651	2,074,751,250
41,543,649	228,998,661	0	693,707,338	599,674,241
117,111,351	62,840,563	2,743,243	905,220,968	861,869,253
<b>1,486,632,688</b>	<b>10,346,823,473</b>	<b>58,701,001</b>	<b>30,872,104,173</b>	<b>30,291,704,600</b>

## 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	66,757,489	0	409,410,100	415,220,114	0	0
AIA	6,084,455	0	59,374,800	127,398,370	0	0
AIG	10,458,356	49,207	193,036,790	576,718,376	8,680,355	0
ALLIANZ GENERAL	68,295,817	4,330,405	1,758,746,352	1,654,886,837	101,931,577	46,186,300
AMGENERAL	168,353,101	10,917,385	0	5,106,251	3,078,348,200	13,492,508
AXA AFFIN GENERAL	22,512,257	716,688	592,408,500	603,946,012	0	0
BERJAYA SOMPO	99,646,214	2,167	14,924,162	390,686,671	633,442,145	19,280,000
ETIQA	78,719,691	2,590,418	191,203,655	327,793,578	4,781,995	1,114,000
LIBERTY	66,743,260	98,322	30,401,091	128,935,590	0	50,248,000
LONPAC	12,442,052	44,214,285	69,644,683	211,036,981	131,813,921	0
MCIS	0	0	0	0	0	0
MPI GENERALI	10,577,934	15,085	0	67,041,410	276,859,252	8,684,276
MSIG	16,973,410	338,279	304,674,144	478,514,345	493,521,389	145,863
OAC	23,937,208	1,922,698	92,739,567	348,531,583	16,549,361	0
P&O	19,987,762	0	0	15,924,222	70,195,156	1,020,000
PACIFIC	3,430,744	14,966	30,237,000	15,750,901	235,572,217	0
PROGRESSIVE	11,856,637	0	2,943,250	127,086,613	125,634,116	0
PRUDENTIAL	568,775	0	0	14,874,408	0	0
QBE	16,942,934	0	69,121,800	0	0	0
RHB	14,914,098	11,965	0	144,240,484	623,459,259	0
TOKIO MARINE	25,577,238	3,910,155	0	0	1,428,914,180	0
TUNE	6,522,940	444,647	0	24,547,853	358,487,716	2,432,780
ZURICH	9,349,623	206,351	131,490,912	345,701,695	238,468,073	12,148,480
<b>Total (Industry)</b>	<b>760,651,995</b>	<b>69,783,023</b>	<b>3,950,356,806</b>	<b>6,023,942,294</b>	<b>7,826,658,912</b>	<b>154,752,207</b>

#### Notes:

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3. Figures for MCIS Insurance Berhad are from January 2015 to February 2015.
4. Total Period Year:
  - 4.1 Figures for AmGeneral Insurance Berhad are from January 2013 to March 2014.
  - 4.2 Figures for Liberty Insurance Berhad are from April 2013 to December 2014.
  - 4.3 Figures for MCIS Insurance Berhad are from July 2013 to December 2014.



Cash and Deposits	Amount Due from Clients / Intermediaries / Reinsurers	Other Assets	Foreign Assets	Total Assets	Total Assets Previous Year
214,076,078	169,046,703	117,546,368	0	1,392,056,852	1,512,239,201
54,866,722	72,846,305	80,074,684	0	400,645,336	670,820,250
206,935,948	126,957,806	94,683,158	0	1,217,519,996	1,118,964,268
319,955,070	189,733,896	154,286,689	0	4,298,352,943	3,717,670,456
186,191,644	63,770,961	156,411,390	0	3,682,591,440	3,351,057,077
652,555,944	254,949,618	119,466,525	0	2,246,555,544	1,863,008,331
205,513,654	72,357,965	81,046,582	4,235,173	1,521,134,733	1,348,311,013
103,021,568	304,842,002	86,683,350	47,074,275	1,147,824,532	1,131,389,882
787,995,920	30,861,153	105,293,454	0	1,200,576,790	2,071,564,550
780,346,758	120,649,390	92,453,383	0	1,462,601,453	1,296,935,331
0	0	0	0	0	1,075,426,934
455,004,028	186,911,551	81,350,855	4,135,226	1,090,579,617	968,283,811
1,270,361,479	156,221,455	130,256,771	0	2,851,007,135	2,626,566,814
38,546,870	102,870,654	85,986,733	0	711,084,674	663,214,101
645,204,898	24,273,994	82,555,745	0	859,161,777	889,363,850
301,089,803	80,671,575	107,522,232	13,009,305	787,298,743	441,949,910
102,802,888	24,705,947	78,265,750	0	473,295,201	450,693,158
63,341,818	0	62,610,246	0	141,395,247	137,941,470
317,705,094	119,243,464	90,431,676	0	613,444,968	511,620,421
70,890,517	114,264,017	92,991,895	0	1,060,772,235	908,389,028
378,266,567	180,100,274	98,508,237	0	2,115,276,651	2,074,751,250
80,997,143	107,317,143	112,957,116	0	693,707,338	599,674,241
22,889,704	60,458,670	84,507,460	0	905,220,968	861,869,253
7,258,560,115	2,563,054,543	2,195,890,299	68,453,979	30,872,104,173	30,291,704,600

## GENERAL INSURANCE

### GROSS DIRECT PREMIUMS (RM)

Company	Aviation	Cargo	Marine Hull	Offshore Oil-Related	Fire	Motor 'Act'	Motor 'Others'
ACE JERNEH	(18,735)	40,375,216	13,294,568	5,510,343	133,349,005	31,955,732	255,585,627
AIA	0	0	0	0	32,781,230	8,248,048	33,354,285
AIG	5,689,549	18,756,439	0	0	115,330,899	19,596,119	247,645,730
ALLIANZ GENERAL	4,047,237	46,682,949	11,583,627	1,921,219	340,954,549	119,000,242	1,198,453,634
AMGENERAL	0	7,731,773	5,298,321	0	83,051,249	137,669,747	1,144,203,902
AXA AFFIN GENERAL	0	37,390,667	23,658,027	0	152,128,579	98,255,737	604,379,487
BERJAYA SOMPO	1,557,397	19,542,068	5,980,594	0	99,305,768	36,246,628	321,629,290
ETIQA	175,599,375	16,034,250	49,350,711	550,537,865	172,597,460	28,596,933	213,791,554
LIBERTY	1,286,363	8,698,325	15,505	0	56,195,587	114,502,045	354,245,810
LONPAC	1,811,918	29,891,825	2,903,166	59,643,625	474,477,431	30,626,412	240,002,328
MCIS	0	847,995	6,058,624	0	4,239,972	368,277	8,717,507
MPI GENERALI	12,455,113	14,969,240	3,606,469	44,419,928	126,331,227	20,709,744	135,998,235
MSIG	0	85,959,846	4,496,035	0	396,148,153	49,502,791	634,648,483
OAC	15,839,979	4,212,222	3,556,513	34,967,459	120,293,133	14,668,223	88,908,543
P&O	0	28,264	7,226,750	0	1,495,154	106,535,955	201,517,908
PACIFIC	482,392	6,077,590	34,229,846	136,306	56,260,824	36,779,706	112,440,438
PROGRESSIVE	7,853,796	4,325,397	1,893,323	0	25,321,932	5,206,261	38,788,207
PRUDENTIAL	0	0	0	0	2,762,742	7,428,610	5,958,698
QBE	2,309,783	20,759,822	33,103,001	0	83,604,641	11,081,920	28,000,176
RHB	0	12,894,425	8,856,141	0	163,057,579	40,156,815	191,013,203
TOKIO MARINE	29,751	46,721,993	4,200,602	1,138,708	163,922,892	52,462,322	567,595,577
TUNE	1,508,380	21,292,387	18,987,306	12,749,974	55,746,929	19,724,151	102,864,429
ZURICH	0	8,506,719	2,167,932	0	85,055,879	69,109,194	306,790,883
<b>Total (Industry)</b>	<b>230,452,298</b>	<b>451,699,412</b>	<b>240,467,061</b>	<b>711,025,427</b>	<b>2,944,412,814</b>	<b>1,058,431,612</b>	<b>7,036,533,934</b>

#### Notes:

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3. Figures for MCIS Insurance Berhad are from January 2015 to February 2015.
4. Total Perious Year:
  - 4.1 Figures for AmGeneral Insurance Berhad are from January 2013 to March 2014.
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  - 4.3 Figures for MCIS Insurance Berhad are from July 2013 to December 2014.

Medical and Health	Personal Accident	Bonds	Contractor's All Risks & Engineering	Liability	Workmen's Compensation & Employers' Liability	Others	Total	Total Previous Year
88,244,776	114,647,382	8,156,124	26,061,390	42,597,607	26,366,926	41,381,446	827,507,407	767,688,307
36,746,490	229,313,467	0	0	263,860	37,085	830,102	341,574,567	503,958,839
19,929,198	118,997,678	0	10,475,272	58,428,828	7,196,575	38,955,044	661,001,331	617,289,329
37,436,362	89,166,427	4,359,377	73,536,628	99,273,105	22,788,793	91,689,540	2,140,893,689	2,093,512,300
26,788,534	66,802,214	2,282,790	23,901,443	14,108,388	16,019,832	28,607,265	1,556,465,458	2,019,431,050
187,006,543	66,948,474	5,265,895	32,567,447	20,607,369	26,571,267	51,237,423	1,306,016,915	1,107,637,710
91,120,336	17,861,824	1,506,156	29,447,447	23,611,823	7,503,359	29,639,498	684,952,188	616,489,163
3,226,729	117,559,472	88,834	34,608,957	21,999,015	2,500,448	14,223,096	1,400,714,699	1,387,922,699
4,909,260	21,672,823	5,750	3,846,033	4,947,962	974,036	10,026,355	581,325,854	938,208,769
53,828,240	31,431,549	12,143,896	62,270,779	48,491,723	22,383,841	60,555,400	1,130,462,133	1,056,067,635
682,661	927,542	0	775,258	211,004	139,894	1,157,185	24,125,919	219,549,525
47,090,091	17,366,475	5,329,715	38,940,228	27,567,276	6,243,147	75,190,369	576,217,257	582,714,451
87,987,798	70,597,794	1,755,230	77,772,009	29,492,829	11,696,047	74,759,663	1,524,816,678	1,475,789,197
36,392,235	43,868,488	792,706	18,199,467	12,428,226	4,865,277	44,516,487	443,508,958	404,802,649
222,381	19,011,917	0	790,628	24,248,485	11,674	255,369	361,344,485	468,158,846
57,187,182	11,281,247	324,867	56,496,723	5,610,789	3,073,323	14,204,901	394,586,134	238,401,889
10,107,644	5,459,136	2,861,684	17,256,716	3,389,669	3,579,100	19,593,582	145,636,447	149,230,112
0	12,263,142	0	0	0	0	0	28,413,192	37,152,650
3,276,339	8,458,953	65,734	39,216,336	32,983,801	6,083,717	28,304,150	297,248,373	252,992,956
50,707,644	50,860,809	7,050,608	32,535,548	17,867,360	26,104,787	44,574,017	645,678,936	574,124,927
56,544,822	40,661,749	782,105	22,819,949	15,470,695	10,613,616	71,082,500	1,054,047,281	1,061,621,852
27,189,243	100,335,925	1,259,650	10,613,775	8,058,712	6,480,369	20,215,012	407,026,242	368,366,820
31,625,915	41,552,784	5,314,068	24,842,889	16,916,258	20,102,024	14,771,418	626,755,963	624,352,903
<b>958,250,423</b>	<b>1,297,047,271</b>	<b>59,345,189</b>	<b>636,974,922</b>	<b>528,574,784</b>	<b>231,335,137</b>	<b>775,769,822</b>	<b>17,160,320,106</b>	<b>17,565,464,578</b>

## GENERAL INSURANCE

### REINSURANCE ACCEPTED PREMIUMS (RM)

Company	Aviation	Cargo	Marine Hull	Offshore Oil-Related	Fire	Motor 'Act'	Motor 'Others'
ACE JERNEH	(1,418)	3,872,490	849,586	10,147,627	22,748,300	5,918	1,714,909
AIA	0	0	0	0	(245)	92	0
AIG	6,945,748	2,271,252	0	14,837,795	15,215,511	9,424,000	2,975,962
ALLIANZ GENERAL	72,636	1,139,316	233,504	388,687	19,487,003	156,556	4,125,746
AMGENERAL	43,945	294	16,268	364,354	3,882,053	111,259	1,243,430
AXA AFFIN GENERAL	0	554,144	156,249	0	18,550,610	27,173	415,608
BERJAYA SOMPO	0	846,750	93,481	2,002,670	6,896,543	0	761,771
ETIQA	108,880	234,186	114	518,904	1,772,977	23,450	312,890
LIBERTY	(859)	2,545	1,082	466,599	2,143,762	71,197	691,244
LONPAC	83,611	38,612	7,341	4,123,080	15,679,910	33,285	1,184,103
MCIS	0	1,697	1,091	(38)	1,579,206	0	610,647
MPI GENERALI	(82)	14,871	14,469	1,631,241	5,740,366	6,680,780	2,710,664
MSIG	(839)	201,396	96,566	12,119	6,115,974	99,640	1,164,495
OAC	72,179	8,281	18,793	113,422	3,790,670	803	230,280
P&O	0	12,609	(1,063)	685,632	320,582	11,019	458
PACIFIC	0	109,334	61	1,363	13,966,340	4,137,605	1,504,864
PROGRESSIVE	0	26,325	726	0	2,950,562	5,965,100	2,375,593
PRUDENTIAL	0	0	0	0	0	0	0
QBE	3,869,103	2,280,135	2,454,226	0	21,491,618	1,310	180,836
RHB	0	72,611	22,035	0	7,792,774	0	909,416
TOKIO MARINE	(6,529)	314,184	7,453	(204,727)	4,506,960	0	639,357
TUNE	(328)	20,855	504	2,858,719	3,049,932	7,512	423,619
ZURICH	(1,411)	117,440	62,812	0	2,386,387	6,431,063	2,110,567
<b>Total (Industry)</b>	<b>11,184,636</b>	<b>12,139,327</b>	<b>4,035,298</b>	<b>37,947,447</b>	<b>180,067,795</b>	<b>33,187,762</b>	<b>26,286,459</b>

#### Notes:

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Medical and Health	Personal Accident	Bonds	Contractor's All Risks & Engineering	Liability	Workmen's Compensation & Employers' Liability	Others	Total	Total Previous Year
(34,941)	(26,369)	1,148	7,904,376	19,871,968	34,924	1,392,601	68,481,119	87,213,669
0	(88)	0	0	0	0	0	(241)	(228)
0	478,292	0	2,295,219	5,635,744	32,656	0	60,112,179	62,380,519
0	43,634	(140)	460,966	1,770,267	4,370	409,933	28,292,478	34,249,419
1,115,643	1,104,732	(11)	834,437	21,838	7,946	279,899	9,026,087	10,934,950
(1,368,669)	259,823	295	9,779,010	11,791	3,891	456,015	28,845,940	27,092,622
0	49,691	(6)	1,151,350	1,083,010	119,588	395,310	13,400,158	14,040,315
0	3,263	612	185,412	26,781	0	71,693	3,259,162	3,687,178
(142)	29,296	1,164	200,376	4,714	71,288	69,317	3,751,583	10,825,228
332,001	345,256	132	1,451,842	37,050	2,296	686,558	24,005,077	12,578,900
39	14,160	253	84,143	14,489	(4)	145,741	2,451,424	45,445,763
0	20,757	(4)	632,915	3,056	(36)	224,587	17,673,584	22,230,164
0	91,226	(41)	1,756,387	42,099	1,907	496,280	10,077,209	10,612,184
387	135,262	417	940,017	20,294	228	155,235	5,486,268	4,334,042
0	4,744	481	124,562	1,039	(8)	65,438	1,225,493	1,407,621
1,440,399	276,193	(8)	1,707,017	447,606	64,414	805,985	24,461,173	6,943,623
29,951	73,087	75,265	1,272,147	2,495	(1)	686,790	13,458,040	17,796,937
0	0	0	0	0	0	0	0	0
0	149,863	0	8,613,353	3,331,440	13,338	797,393	43,182,615	30,645,933
0	3,737,818	(4)	613,288	34,909	21,353	394,170	13,598,370	11,304,029
79	30,508	14,255	690,477	93,018	843	240,716	6,326,594	6,083,117
0	160,313	0	418,489	15,937	385	197,338	7,153,275	11,652,568
0	43,798	151	915,176	674,848	2	43,652	12,784,485	19,028,192
1,514,747	7,025,259	93,959	42,030,959	33,144,393	379,380	8,014,651	397,052,072	450,486,745

## 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	(25,296)	7,112,194	8,575,940	15,999,422	65,293,665	920,268	10,219,868
AIA	0	73	0	0	2,798,496	173,366	2,114,450
AIG	0	377,152	0	0	5,454,205	488,061	6,118,950
ALLIANZ GENERAL	4,196,816	20,767,157	8,792,191	(12,476)	116,737,108	3,853,728	41,392,664
AMGENERAL	9,701	1,715,205	4,091,193	237,524	37,752,770	3,611,506	45,804,825
AXA AFFIN GENERAL	0	2,812,075	11,516,381	0	44,845,164	2,642,992	16,849,106
BERJAYA SOMPO	1,405,814	3,421,054	2,833,940	0	58,625,881	1,142,356	14,436,119
ETIQA	262,515,890	10,074,687	12,955,631	496,814,606	84,352,601	985,136	7,138,723
LIBERTY	1,253,951	5,993,532	(3,103)	197,373	34,518,713	14,531,484	52,090,747
LONPAC	1,847,639	6,740,285	2,224,061	53,875,425	141,713,216	3,675,175	46,311,512
MCIS	0	459,628	1,574,998	0	3,357,368	(17,577)	937,643
MPI GENERALI	12,003,976	5,352,647	2,034,798	43,738,690	63,964,945	556,448	5,891,121
MSIG	0	10,934,195	752,385	0	136,414,946	1,612,706	20,984,639
OAC	6,148,576	(1,603,300)	2,841,355	17,957,753	53,927,888	461,193	5,037,724
P&O	0	22,570	383,294	348,414	836,890	29,008,382	48,723,891
PACIFIC	481,599	3,971,418	20,522,637	0	41,862,098	33,583,036	55,127,252
PROGRESSIVE	3,089,947	2,666,675	306,568	0	12,411,399	299,860	1,882,007
PRUDENTIAL	0	0	0	0	344,663	334,633	515,237
QBE	0	522,539	1,361,490	0	3,055,376	60,414	612,231
RHB	0	3,059,892	6,755,275	0	88,265,763	7,657,614	44,490,866
TOKIO MARINE	3,410	5,792,305	2,669,081	1,216,556	77,117,787	1,914,293	21,622,701
TUNE	653,405	16,429,228	16,669,038	14,257,723	37,921,188	1,564,224	15,951,187
ZURICH	0	788,366	2,169,368	0	9,529,122	2,034,122	8,180,323
<b>Total (Industry)</b>	<b>293,585,428</b>	<b>107,409,577</b>	<b>109,026,521</b>	<b>644,631,010</b>	<b>1,121,101,252</b>	<b>111,093,420</b>	<b>472,433,786</b>

#### Notes:

1. Multi-Purpose Insurans Bhd changed company name to MPI Generali Insurans Berhad.
2. Uni.Asia General Insurance Berhad changed company name to Liberty Insurance Berhad.
3. Figures for MCIS Insurance Berhad are from January 2015 to February 2015.
4. Total Perious Year:
  - 4.1 Figures for AmGeneral Insurance Berhad are from January 2013 to March 2014.
  - 4.2 Figures for Liberty Insurance Berhad are from April 2013 to December 2014.
  - 4.3 Figures for MCIS Insurance Berhad are from July 2013 to December 2014.

Medical and Health	Personal Accident	Bonds	Contractor's All Risks & Engineering	Liability	Workmen's Compensation & Employers' Liability	Others	Total	Total Previous Year
23,255,312	27,624,033	346,549	18,711,951	24,618,248	1,927,968	11,942,352	216,522,474	220,011,763
2,161,811	13,244,112	0	73	15,812	2,348	77,060	20,587,601	23,422,782
500,005	3,088,923	0	675,863	311,399	168,556	173,137	17,356,251	16,537,375
912,549	5,619,113	249,645	44,073,444	78,244,750	1,253,304	28,441,403	354,521,396	486,641,332
910,477	5,413,878	215,186	19,888,489	6,121,830	976,218	9,524,391	136,273,193	189,270,840
5,290,704	2,808,472	152,113	8,287,506	1,679,343	815,349	3,869,251	101,568,456	86,999,019
2,483,820	1,866,210	378,039	21,231,217	4,286,365	303,753	9,763,171	122,177,739	105,739,077
80,672	4,296,400	2,224	28,095,584	14,814,863	101,124	682,366	922,910,507	717,927,788
142,416	1,150,206	141	2,422,271	3,985,499	35,024	4,084,052	120,402,306	252,453,491
19,635,571	11,126,748	1,653,310	43,730,018	23,370,580	978,827	22,117,262	378,999,629	358,420,136
363,382	140,356	0	489,540	(75,656)	3,815	773,452	8,006,949	69,505,470
2,811,595	3,037,240	2,694,818	25,528,222	12,040,501	230,450	20,304,026	200,189,477	228,527,280
2,716,627	5,590,369	159,509	46,939,830	7,052,073	888,497	11,063,984	245,109,760	236,097,348
847,783	4,412,347	80,309	13,539,835	5,534,479	269,648	18,404,355	127,859,945	124,377,523
9,318	1,038,852	8	122,983	19,937,614	630	176,826	100,609,672	122,141,114
2,102,734	1,976,273	141,011	48,400,662	8,544,081	123,034	7,853,356	224,689,191	80,077,990
4,147,385	693,225	1,400,811	12,731,987	630,495	159,171	1,593,337	42,012,867	36,693,069
0	1,806,494	0	0	0	0	0	3,001,027	3,691,965
81,908	211,408	1,155	946,243	308,685	151,549	641,414	7,954,412	6,772,914
1,296,169	2,484,650	944,765	27,639,784	9,348,592	2,374,320	15,077,647	209,395,337	187,081,504
2,837,981	5,207,598	55,558	13,110,308	3,801,506	401,221	18,097,412	153,847,717	188,550,339
2,169,976	74,426,643	106,406	5,470,099	4,331,630	426,055	8,899,087	199,275,889	197,980,668
808,851	2,733,138	45,234	19,025,184	2,174,315	477,024	1,024,166	48,989,213	59,375,435
<b>75,567,046</b>	<b>179,996,688</b>	<b>8,626,791</b>	<b>401,061,093</b>	<b>231,077,004</b>	<b>12,067,885</b>	<b>194,583,507</b>	<b>3,962,261,008</b>	<b>3,998,296,222</b>

## GENERAL INSURANCE

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

Company	Aviation	Cargo	Marine Hull	Offshore Oil-Related	Fire	Motor 'Act'	Motor 'Others'
ACE JERNEH	0	234,854	1,174,598	195	1,620,855	48,975	49,032
AIA	0	0	0	0	1,587	0	0
AIG	12,633,539	15,922,065	0	8,363,845	75,542,665	1,431,726	12,370,539
ALLIANZ GENERAL	477,440	158,139	43,714	2,112,571	2,044,088	0	0
AMGENERAL	0	29,347	693,544	0	1,852,252	3	(7,952)
AXA AFFIN GENERAL	0	11,081,258	7,741,059	0	46,102,333	0	0
BERJAYA SOMPO	0	3,983,235	2,995,056	1,963,393	8,516,953	0	0
ETIQA	(88,679,897)	46,439	30,627,258	52,003,973	2,277,411	0	0
LIBERTY	0	336,784	0	0	2,763,596	0	755,684
LONPAC	0	10,813,827	518,371	8,451,677	30,981,374	0	0
MCIS	0	3,729	3,738,987	0	3,250	0	0
MPI GENERALI	410,314	486,722	966,121	1,309,386	10,834,606	0	287,231
MSIG	0	3,275,621	1,326,126	0	15,318,339	0	0
OAC	9,631,838	79,130	572,213	16,847,347	490,911	13,209	134,818
P&O	0	0	6,822,009	0	0	0	0
PACIFIC	0	629,329	9,732,613	136,338	4,096,842	1,008	90,977
PROGRESSIVE	4,683,733	957,782	1,537,212	0	4,540,023	0	0
PRUDENTIAL	0	0	0	0	0	0	0
QBE	5,885,007	1,259,977	8,691,480	0	41,800,492	30,519	580,700
RHB	0	457,564	695,919	0	10,084,294	0	0
TOKIO MARINE	23,366	3,718,594	1,118,295	90,319	8,259,395	0	0
TUNE	851,550	902,238	597,137	811,284	1,381,270	0	162,758
ZURICH	0	4,173,319	178,506	0	46,595,377	0	0
<b>Total (Industry)</b>	<b>(54,083,110)</b>	<b>58,549,953</b>	<b>79,770,218</b>	<b>92,090,328</b>	<b>315,107,913</b>	<b>1,525,440</b>	<b>14,423,787</b>

#### Notes:

1. Multi-Purpose Insurans Bhd changed company name to MPI Generali Insurans Berhad.
2. Uni.Asia General Insurance Berhad changed company name to Liberty Insurance Berhad.
3. Figures for MCIS Insurance Berhad are from January 2015 to February 2015.
4. Total Perious Year:
  - 4.1 Figures for AmGeneral Insurance Berhad are from January 2013 to March 2014.
  - 4.2 Figures for Liberty Insurance Berhad are from April 2013 to December 2014.
  - 4.3 Figures for MCIS Insurance Berhad are from July 2013 to December 2014.



Medical and Health	Personal Accident	Bonds	Contractor's All Risks & Engineering	Liability	Workmen's Compensation & Employers' Liability	Others	Total	Total Previous Year
0	3,736	5,223	1,021,053	933,512	2,347	5,321,883	10,416,263	15,500,542
0	13,793,389	0	0	0	0	0	13,794,976	11,636,688
0	6,930,431	0	6,656,695	43,878,057	5,917,159	1,761,465	191,408,186	100,214,501
0	124	5,336	4,993,795	1,742,943	0	4,045,701	15,623,851	10,824,671
650,626	315,247	12,445	1,183,766	25,035	6,350	594,663	5,355,326	7,214,886
21,896,688	3,091,953	4,018,559	17,824,225	8,313,233	159,394	13,570,071	133,798,773	111,614,536
1,280,119	189,204	16,669	3,511,677	10,599,931	3	3,340,674	36,396,914	34,261,129
0	213,310	0	3,662,043	2,232,326	0	74,345	2,457,208	185,013,127
83,935	2,705,187	0	312,260	32,011	1,848	2,718,647	9,709,952	14,772,317
2,551,702	2,139,882	5,408,668	4,751,545	13,383,711	8,046	7,518,895	86,527,698	60,781,462
0	0	0	184,767	32,190	39,199	7,629	4,009,751	23,076,725
0	775,069	140,252	7,195,370	1,312,836	11,872	13,289,130	37,018,909	28,624,918
15,376,491	246,806	0	4,104,690	6,336,351	3,889	10,608,276	56,596,589	47,283,834
0	199,494	1,949	210,640	332,437	7,735	2,352,021	30,873,742	13,593,756
0	0	0	762,298	2,442,199	0	0	10,026,506	13,768,588
0	158,935	5,669	6,018,034	145,184	3,740	480,439	21,499,108	11,817,097
0	425,582	455,904	1,644,057	1,108,926	(27,260)	15,496,789	30,822,748	38,781,284
0	0	0	0	0	0	0	0	0
125,193	415,424	106	9,117,158	4,369,671	321,300	4,081,211	76,678,238	63,986,921
0	102,146	159,247	660,285	3,048,159	0	(4,453)	15,203,161	18,004,208
0	93,037	374	3,608,820	3,367,937	0	6,198,176	26,478,313	26,750,337
7,823,151	950,231	92,579	3,547,607	421,599	10,121	18,871	17,570,396	13,119,191
0	152,872	(2)	3,122,280	12,278,477	402,196	4,544,989	71,448,014	65,975,964
<b>49,787,905</b>	<b>32,902,059</b>	<b>10,322,978</b>	<b>84,093,065</b>	<b>116,336,725</b>	<b>6,867,939</b>	<b>96,019,422</b>	<b>903,714,622</b>	<b>916,616,682</b>

## GENERAL INSURANCE

### NET PREMIUMS (RM)

Company	Aviation	Cargo	Marine Hull	Offshore Oil-Related	Fire	Motor 'Act'	Motor 'Others'
ACE JERNEH	5,143	36,900,658	4,393,616	(341,647)	89,182,785	30,992,407	247,031,636
AIA	0	(73)	0	0	29,980,902	8,074,774	31,239,835
AIG	1,758	4,728,474	0	6,473,950	49,549,540	27,100,332	232,132,203
ALLIANZ GENERAL	(554,383)	26,896,969	2,981,226	209,811	241,660,356	115,303,070	1,161,186,716
AMGENERAL	34,244	5,987,515	529,852	126,830	47,328,280	134,169,497	1,099,650,459
AXA AFFIN GENERAL	0	24,051,478	4,556,836	0	79,731,692	95,639,918	587,945,989
BERJAYA SOMPO	151,583	12,984,529	245,079	39,277	39,059,477	35,104,272	307,954,942
ETIQA	1,872,262	6,147,310	5,767,936	2,238,190	87,740,425	27,635,247	206,965,721
LIBERTY	31,553	2,370,554	19,690	269,226	21,057,040	100,041,758	302,090,623
LONPAC	47,890	12,376,325	168,075	1,439,603	317,462,751	26,984,522	194,874,919
MCIS	0	386,335	745,730	(38)	2,458,560	385,854	8,390,511
MPI GENERALI	40,741	9,144,742	620,019	1,003,093	57,272,042	26,834,076	132,530,547
MSIG	(839)	71,951,426	2,514,090	12,119	250,530,842	47,989,725	614,828,339
OAC	131,744	5,744,673	161,738	275,781	69,665,004	14,194,624	83,966,281
P&O	0	18,303	20,384	337,218	978,846	77,538,592	152,794,475
PACIFIC	793	1,586,177	3,974,657	1,331	24,268,224	7,333,267	58,727,073
PROGRESSIVE	80,116	727,265	50,269	0	11,321,072	10,871,501	39,281,793
PRUDENTIAL	0	0	0	0	2,418,079	7,093,977	5,443,461
QBE	293,879	21,257,441	25,504,257	0	60,240,391	10,992,297	26,988,081
RHB	0	9,449,580	1,426,982	0	72,500,296	32,499,201	147,431,753
TOKIO MARINE	(3,554)	37,525,278	420,679	(372,894)	83,052,670	50,548,029	546,612,233
TUNE	3,097	3,981,776	1,721,635	539,686	19,494,403	18,167,439	87,174,103
ZURICH	(1,411)	3,662,474	(117,130)	0	31,317,767	73,506,135	300,721,127
<b>Total (Industry)</b>	<b>2,134,616</b>	<b>297,879,209</b>	<b>55,705,620</b>	<b>12,251,536</b>	<b>1,688,271,444</b>	<b>979,000,514</b>	<b>6,575,962,820</b>

#### Notes:

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4. Total Perious Year:
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  - 4.3 Figures for MCIS Insurance Berhad are from July 2013 to December 2014.

Medical and Health	Personal Accident	Bonds	Contractor's All Risks & Engineering	Liability	Workmen's Compensation & Employers' Liability	Others	Total	Total Previous Year
64,954,523	86,993,244	7,805,500	14,232,762	36,917,815	24,471,535	25,509,812	669,049,789	619,389,671
34,584,679	202,275,878	0	(73)	248,048	34,737	753,042	307,191,749	468,899,141
19,429,193	109,456,616	0	5,437,933	19,875,116	1,143,516	37,020,442	512,349,073	562,917,972
36,523,813	83,590,824	4,104,256	24,930,355	21,055,679	21,539,859	59,612,369	1,799,040,920	1,630,295,716
26,343,074	62,177,821	2,055,148	3,663,625	7,983,361	15,045,210	18,768,110	1,423,863,026	1,833,880,274
158,450,482	61,307,872	1,095,518	16,234,726	10,626,584	25,600,415	34,254,116	1,099,495,626	936,116,777
87,356,397	15,856,101	1,111,442	5,855,903	9,808,537	7,319,191	16,930,963	539,777,693	490,529,272
3,146,057	113,053,025	87,222	3,036,742	4,978,607	2,399,324	13,538,078	478,606,146	488,668,962
4,682,767	17,846,726	6,773	1,311,878	935,166	1,008,452	3,292,973	454,965,179	681,808,189
31,972,968	18,510,175	5,082,050	15,241,058	11,774,482	21,399,264	31,605,801	688,939,883	649,444,937
319,318	801,346	253	185,094	268,959	96,876	521,845	14,560,643	172,413,093
44,278,496	13,574,923	2,494,641	6,849,551	14,216,995	6,000,789	41,821,800	356,682,455	347,792,417
69,894,680	64,851,845	1,595,680	28,483,876	16,146,504	10,805,568	53,583,683	1,233,187,538	1,203,020,199
35,544,839	39,391,909	710,865	5,389,009	6,581,604	4,588,122	23,915,346	290,261,539	271,165,412
213,063	17,977,809	473	29,909	1,869,711	11,036	143,981	251,933,800	333,656,765
56,524,847	9,422,232	178,179	3,785,044	(2,630,870)	3,010,963	6,677,091	172,859,008	153,450,425
5,990,210	4,413,416	1,080,234	4,152,819	1,652,743	3,447,188	3,190,246	86,258,872	91,552,696
0	10,456,648	0	0	0	0	0	25,412,165	33,460,685
3,069,238	7,981,984	64,473	37,766,288	31,636,885	5,624,206	24,378,918	255,798,338	212,879,054
49,411,475	52,011,831	5,946,592	4,848,767	5,505,518	23,751,820	29,894,993	434,678,808	380,343,244
53,706,920	35,391,622	740,428	6,791,298	8,394,270	10,213,238	47,027,628	880,047,845	852,404,293
17,196,116	25,119,364	1,060,665	2,014,558	3,321,420	6,044,578	11,494,392	197,333,232	168,919,529
30,817,064	38,710,572	5,268,987	3,610,601	3,138,314	19,222,806	9,245,915	519,103,221	518,029,696
<b>834,410,219</b>	<b>1,091,173,783</b>	<b>40,489,379</b>	<b>193,851,723</b>	<b>214,305,448</b>	<b>212,778,693</b>	<b>493,181,544</b>	<b>12,691,396,548</b>	<b>13,101,038,419</b>

## GENERAL INSURANCE

### EARNED PREMIUMS (RM)

Company	Aviation	Cargo	Marine Hull	Offshore Oil-Related	Fire	Motor 'Act'	Motor 'Others'
ACE JERNEH	9,951	37,843,143	6,196,336	1,111,640	84,195,377	31,839,804	231,751,556
AIA	0	(153)	0	0	26,617,286	8,584,211	32,146,505
AIG	(181,949)	5,015,882	0	6,638,992	54,797,452	22,654,979	234,863,418
ALLIANZ GENERAL	(153,337)	25,456,980	2,977,998	648,600	234,545,729	112,064,501	1,100,052,576
AMGENERAL	31,795	5,909,241	548,343	118,205	46,252,392	129,802,073	1,130,509,876
AXA AFFIN GENERAL	0	25,030,245	6,403,054	0	82,092,743	72,309,202	547,421,267
BERJAYA SOMPO	254,182	12,328,296	1,633,945	24,834	37,874,037	31,802,753	305,580,220
ETIQA	2,473,551	9,383,339	5,686,270	2,829,845	116,572,500	3,880,725	209,198,569
LIBERTY	32,510	2,164,583	15,633	104,896	21,704,446	85,586,505	292,835,172
LONPAC	53,279	10,556,012	200,051	2,229,758	311,244,584	27,353,222	175,695,717
MCIS	0	416,605	568,041	1,468	2,697,233	284,953	9,323,182
MPI GENERALI	44,865	9,383,515	620,252	907,921	52,682,307	30,652,567	127,221,018
MSIG	(839)	72,319,955	2,120,177	1,579	234,628,474	40,363,306	613,577,388
OAC	56,331	3,952,201	94,137	136,008	64,695,369	15,885,590	81,946,184
P&O	0	18,210	35,241	253,647	1,000,301	91,725,332	175,898,305
PACIFIC	793	1,950,879	3,968,381	1,331	23,996,998	10,611,926	74,949,508
PROGRESSIVE	(14,772)	341,526	27,654	0	11,167,470	13,374,008	39,619,365
PRUDENTIAL	0	0	0	0	2,629,089	8,901,726	6,474,856
QBE	330,818	20,567,293	21,237,773	0	56,456,443	12,010,409	25,563,644
RHB	0	8,920,480	1,343,818	0	69,353,603	34,396,780	144,402,956
TOKIO MARINE	(7,249)	37,471,941	201,816	(278,139)	79,715,707	44,092,383	538,725,827
TUNE	(8,903)	3,729,776	1,926,635	666,686	17,230,403	15,521,439	79,414,103
ZURICH	(1,207)	3,730,441	(41,151)	0	34,088,774	66,836,157	315,094,441
<b>Total (Industry)</b>	<b>2,919,819</b>	<b>296,490,390</b>	<b>55,764,404</b>	<b>15,397,271</b>	<b>1,666,238,717</b>	<b>910,534,551</b>	<b>6,492,265,653</b>

#### Notes:

1. Multi-Purpose Insurans Bhd changed company name to MPI Generali Insurans Berhad.
2. Uni.Asia General Insurance Berhad changed company name to Liberty Insurance Berhad.
3. Figures for MCIS Insurance Berhad are from January 2015 to February 2015.
4. Total Perious Year:
  - 4.1 Figures for AmGeneral Insurance Berhad are from January 2013 to March 2014.
  - 4.2 Figures for Liberty Insurance Berhad are from April 2013 to December 2014.
  - 4.3 Figures for MCIS Insurance Berhad are from July 2013 to December 2014.

Medical and Health	Personal Accident	Bonds	Contractor's All Risks & Engineering	Liability	Workmen's Compensation & Employers' Liability	Others	Total	Total Previous Year
58,418,577	83,494,846	4,401,120	13,588,198	33,850,788	26,338,582	26,714,806	639,754,724	593,776,683
274,944,663	168,626,827	0	(69)	190,219	27,902	419,426	511,556,817	479,911,123
20,128,072	108,046,377	0	3,306,550	28,086,107	1,974,656	34,645,170	519,975,706	540,632,184
37,624,176	83,456,482	3,474,278	23,700,474	20,886,447	22,976,545	51,008,974	1,718,720,423	1,562,662,190
27,074,557	63,317,405	2,118,611	3,565,848	7,732,812	15,284,478	17,904,038	1,450,169,674	1,817,842,421
141,744,015	61,747,680	3,107,405	13,388,794	8,580,343	25,994,669	39,420,531	1,027,239,948	853,102,047
65,361,733	16,047,654	1,458,581	7,057,119	10,033,656	7,704,674	17,658,417	514,820,101	455,830,320
2,428,202	140,242,787	219,504	17,558,642	5,531,633	4,168,624	(1,662,257)	518,511,934	484,465,790
1,699,696	21,583,294	6,664	1,204,792	935,098	1,100,439	3,255,357	432,229,085	646,783,821
39,344,342	19,725,032	(2,792,062)	13,396,216	4,469,603	23,412,514	28,992,465	653,880,733	616,284,730
17,347	959,163	628	268,209	499,731	104,162	1,174,009	16,314,731	175,029,098
37,806,859	14,400,109	2,224,834	4,046,955	12,270,677	6,333,347	40,744,949	339,340,175	330,956,659
66,114,165	63,549,030	1,217,527	23,648,244	16,117,940	10,644,683	49,539,863	1,193,841,492	1,158,953,107
32,287,593	37,081,850	718,687	5,116,850	5,796,549	4,653,373	23,144,777	275,565,499	271,144,117
227,449	19,862,745	819	(407,609)	705,955	11,003	1,038,597	290,369,995	349,733,008
59,904,469	9,527,781	178,179	2,792,008	(1,203,430)	3,172,514	8,868,148	198,719,485	144,392,425
5,648,869	4,101,899	2,270,517	1,964,905	2,457,153	3,459,768	2,424,251	86,842,613	94,296,196
215	11,702,856	0	0	0	0	0	29,708,742	33,411,231
2,958,177	7,941,829	58,466	22,879,666	25,475,706	4,227,428	22,921,023	222,628,675	191,196,601
36,212,103	51,005,568	2,083,849	5,271,020	5,409,119	15,072,530	29,750,241	403,222,067	360,081,373
52,514,602	35,985,134	1,162,874	2,382,969	9,062,181	12,052,559	47,708,515	860,791,120	834,473,966
15,169,116	24,072,364	986,665	2,404,558	3,430,420	5,763,578	9,594,392	179,901,232	159,982,529
31,071,068	36,573,404	2,956,891	5,190,429	7,647,429	16,173,331	8,630,086	527,950,093	486,622,179
1,008,700,065	1,083,052,116	25,854,037	172,324,768	207,966,136	210,651,359	463,895,778	12,612,055,064	12,641,563,798

## GENERAL INSURANCE

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

Company	Aviation	Cargo	Marine Hull	Offshore Oil-Related	Fire	Motor 'Act'	Motor 'Others'
ACE JERNEH	152,200	21,540,415	3,956,255	9,014,682	32,141,600	36,235,283	105,461,340
AIA	0	0	0	0	2,950,802	12,834,099	22,927,760
AIG	0	7,172,134	0	0	25,245,756	27,915,160	132,221,320
ALLIANZ GENERAL	672,001	10,513,730	4,313,620	228,666	90,519,206	227,269,267	537,505,943
AMGENERAL	142,124	2,329,842	4,415,130	0	30,496,910	245,859,602	580,233,171
AXA AFFIN GENERAL	0	9,733,785	25,112,174	0	40,511,112	56,752,771	289,007,518
BERJAYA SOMPO	683	6,083,217	382,161	0	31,398,897	41,513,151	172,815,126
ETIQA	83,478,155	2,537,597	42,364,629	269,869,936	36,092,298	38,563,719	138,173,910
LIBERTY	52,322	2,066,150	10,556	0	11,559,664	80,666,074	168,189,236
LONPAC	0	15,788,622	151,254	24,251,706	83,308,680	33,911,765	116,731,876
MCIS	0	348,164	341,225	109,919	552,524	1,335,129	5,218,778
MPI GENERALI	972,875	3,291,631	5,187,042	40,749,900	38,148,276	18,061,590	55,336,643
MSIG	0	28,978,161	1,642,028	0	130,429,874	72,038,706	357,023,832
OAC	16,062	850,633	709,881	0	59,298,617	20,837,204	45,045,134
P&O	0	8,321	288,712	0	238,945	145,462,148	88,118,640
PACIFIC	0	1,048,869	16,613,573	270,442	12,833,612	23,339,763	44,513,358
PROGRESSIVE	1,022,768	324,389	4,405	0	5,081,738	8,989,272	20,955,481
PRUDENTIAL	0	0	0	0	553,211	8,139,940	4,017,902
QBE	444,094	11,079,397	14,616,969	0	20,667,811	6,964,844	10,227,758
RHB	0	2,162,227	7,373,479	0	70,142,963	38,466,042	95,178,074
TOKIO MARINE	0	18,179,825	4,983,185	0	67,809,899	61,504,014	305,688,203
TUNE	0	5,792,168	14,594,022	293,099	29,033,067	21,171,724	44,705,678
ZURICH	17,974	3,580,850	1,246,560	0	16,766,681	59,805,342	140,287,754
<b>Total (Industry)</b>	<b>86,971,258</b>	<b>153,410,127</b>	<b>148,306,860</b>	<b>344,788,350</b>	<b>835,782,143</b>	<b>1,287,636,609</b>	<b>3,479,584,435</b>

#### Notes:

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  - 4.2 Figures for Liberty Insurance Berhad are from April 2013 to December 2014.
  - 4.3 Figures for MCIS Insurance Berhad are from July 2013 to December 2014.

Medical and Health	Personal Accident	Bonds	Contractor's All Risks & Engineering	Liability	Workmen's Compensation & Employers' Liability	Others	Total	Total Previous Year
16,280,915	18,773,762	449,459	17,389,081	17,893,624	3,288,583	14,717,010	297,294,209	295,704,631
74,320,584	65,196,357	0	1,120	152,834	300	221,468	178,605,324	280,902,404
4,499,967	48,281,251	0	3,502,888	1,789,214	55,735	15,536,911	266,220,336	247,669,141
25,851,342	24,209,701	1,194,200	35,929,242	8,994,014	5,901,509	35,167,306	1,008,269,747	970,114,633
10,607,339	10,784,188	(420,073)	12,610,444	2,334,791	1,611,070	11,776,532	912,781,070	1,190,871,673
85,407,705	20,050,575	9,389,270	4,650,992	3,551,840	1,451,151	16,101,914	561,720,807	473,644,335
57,710,633	4,208,105	696,869	10,289,868	2,358,140	794,475	10,145,202	338,396,527	296,961,245
933,465	19,328,365	3,500	5,656,530	22,946,677	3,200,714	18,089,812	681,239,307	1,440,432,717
7,065,729	1,997,826	0	2,891,899	233,230	17,189	3,441,204	278,191,079	453,227,790
26,155,219	10,897,679	2,421,384	24,169,569	165,381,075	4,151,449	26,771,770	534,092,048	354,841,507
148,417	179,057	0	1,519,813	32,830	19,114	957,259	10,762,229	136,450,172
35,166,216	5,639,391	(2,548,935)	7,602,696	6,989,072	574,092	34,492,123	249,662,612	232,372,606
67,095,818	34,004,006	(69,000)	44,875,442	4,905,040	881,836	29,989,474	771,795,217	762,264,634
20,381,909	15,334,675	153,814	15,989,202	3,694,807	433,659	20,963,034	203,708,631	170,878,258
124,093	2,837,720	0	0	11,692,128	0	301,535	249,072,242	291,525,646
34,504,167	5,816,848	0	6,565,573	1,249,301	229,653	5,003,958	151,989,117	89,717,485
5,915,733	1,987,477	429,767	6,911,750	1,387,835	178,814	5,908,599	59,098,028	70,207,778
0	4,493,554	0	0	0	0	0	17,204,607	19,045,036
1,888,578	4,192,955	0	5,653,056	2,519,599	224,331	9,670,808	88,150,200	89,202,030
13,456,832	8,688,833	46,038	11,809,866	1,062,358	1,582,025	21,752,083	271,720,820	231,883,100
41,086,036	17,117,669	13,943	37,534,858	3,139,594	1,582,179	33,366,263	592,005,668	574,754,575
24,711,605	5,954,730	2,250	2,995,678	626,969	551,295	8,424,041	158,856,326	148,694,909
10,824,521	6,823,678	974,525	5,681,325	7,739,947	2,471,580	4,034,464	260,255,201	235,045,791
<b>564,136,823</b>	<b>336,798,402</b>	<b>12,737,011</b>	<b>264,230,892</b>	<b>270,674,919</b>	<b>29,200,753</b>	<b>326,832,770</b>	<b>8,141,091,352</b>	<b>9,056,412,096</b>

## GENERAL INSURANCE

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

Company	Aviation	Cargo	Marine Hull	Offshore Oil-Related	Fire	Motor 'Act'	Motor 'Others'
ACE JERNEH	666	3,276,215	127,676	3,574,271	9,659,480	8,249	772,699
AIA	0	14	0	0	499	1,549	82
AIG	11,710	102,279	0	3,181,752	4,512,572	9,300,136	1,703,395
ALLIANZ GENERAL	14,937	(620)	35,992	1,056,667	2,266,258	23,952	988,291
AMGENERAL	14,271	24,209	228,249	23,358	2,127,328	25,116	62,181
AXA AFFIN GENERAL	0	135,791	3,195,807	0	3,166,423	97,182	536,812
BERJAYA SOMPO	0	203,763	175,497	0	1,390,000	0	277,446
ETIQA	88,246	49,237	323	133,024	323,518	592,393	(234,992)
LIBERTY	0	19,203	27,227	546,936	942,434	5,431	477,208
LONPAC	51,881	(49,096)	166,437	1,187,196	1,061,350	82,676	364,511
MCIS	0	2,960	4,111	722,090	937,342	193	605,259
MPI GENERALI	0	40,839	51,196	26,594	1,847,203	7,487,607	1,856,483
MSIG	40	31,148	588,175	2,600	4,774,543	6,322	586,457
OAC	64,221	(112,223)	125,629	519,100	5,383,243	6,976,096	1,702,590
P&O	0	16,816	4,371	200,039	189,815	50,081	840
PACIFIC	0	44,259	28	462,399	6,149,271	360	1,915,457
PROGRESSIVE	0	21,689	660	0	1,438,370	6,875,501	1,689,038
PRUDENTIAL	0	0	0	0	0	0	0
QBE	(76,955)	498,218	492,931	0	759,998	0	12,729
RHB	0	39,218	(48)	0	1,296,296	453	1,055,867
TOKIO MARINE	15,227	105,652	385,475	837,744	638,618	739	234,978
TUNE	0	20,040	1,637	580,164	1,904,795	5,895	165,912
ZURICH	667	11,838	525,222	0	903,130	6,877,172	1,777,928
<b>Total (Industry)</b>	<b>184,911</b>	<b>4,481,449</b>	<b>6,136,595</b>	<b>13,053,934</b>	<b>51,672,486</b>	<b>38,417,103</b>	<b>16,551,171</b>

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Medical and Health	Personal Accident	Bonds	Contractor's All Risks & Engineering	Liability	Workmen's Compensation & Employers' Liability	Others	Total	Total Previous Year
438	47,083	6,937	2,964,655	11,214,318	200	557,432	32,210,319	30,030,744
1	184	0	4,417	87	2	(101)	6,734	10,932
0	181,300	0	757,833	1,918,231	0	(37,972)	21,631,236	52,923,810
70	3,948	(5,370)	1,240,707	12,640	183,129	1,231,455	7,052,056	6,892,746
133,507	13,427	(616)	597,114	24,023	210	551,364	3,823,741	2,071,033
127,033	83,148	4,011	2,052,506	11,882	109	741,407	10,152,111	9,563,610
10,582	66	(62)	801,544	2,469,249	19,954	128,626	5,476,665	6,374,975
0	(10,331)	2,382	1,033,954	30,256	0	256,713	2,264,723	1,152,964
402	219,123	7,177	939,410	6,674	20,021	141,752	3,352,998	3,627,536
135,025	4,939	62	292,532	20,420	861,723	48,206	4,227,862	5,947,719
255	5,165	3,723	94,438	16,643	0	33,819	2,425,998	17,559,831
42	422,894	(41)	91,629	17,893	1,442	36,926	11,880,707	12,855,474
56	40,069	(740)	3,087,073	26,826	389	78,114	9,221,072	2,853,402
4,357	228,183	(194)	1,130,604	20,249	4	119,753	16,161,612	12,099,904
0	955	10	47,297	560	15	12,122	522,921	463,312
1,673,736	346,122	(51)	3,368,470	42,595	19,825	222,074	14,244,545	3,194,440
52,745	152,489	(7,355)	1,637,520	85,315	17	110,253	12,056,242	12,610,820
0	0	0	0	0	0	0	0	0
0	532	0	124,023	1,000	0	249,795	2,062,271	5,092,625
0	4,387,098	(13)	241,402	41,358	4	151,319	7,212,954	4,095,177
616	398,593	8,384	122,872	313,260	(7)	56,681	3,118,832	6,194,774
4	42,486	3	131,407	2,887	2	88,876	2,944,108	1,305,216
0	32,610	(906)	2,140,470	34,652	41	41,033	12,343,857	12,952,394
2,138,869	6,600,083	17,341	22,901,877	16,311,018	1,107,080	4,819,647	184,393,564	209,873,438

## 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	4,573,869	2,219,897	10,926,712	16,756,899	4,613,947	4,422,302
AIA	0	0	0	0	141,868	(61,010)	450,641
AIG	0	188,542	0	0	777,250	718,073	3,312,890
ALLIANZ GENERAL	612,478	7,539,279	2,726,575	162,810	31,574,266	79,703,915	45,962,254
AMGENERAL	98,549	267,936	3,172,654	0	19,648,936	37,642,424	20,630,907
AXA AFFIN GENERAL	0	636,611	11,376,829	0	7,636,158	2,045,008	7,058,371
BERJAYA SOMPO	154	644,937	438,176	0	17,967,962	2,992,593	5,540,158
ETIQA	72,863,713	1,424,885	21,155,967	260,167,922	21,774,263	2,570,871	3,540,466
LIBERTY	0	1,379,922	471	458,299	8,215,844	19,527,964	30,160,367
LONPAC	0	1,509,189	214,438	22,862,155	38,488,813	4,517,088	19,279,035
MCIS	0	(38,474)	205,918	0	816,288	43,219	209,540
MPI GENERALI	971,600	448,448	4,843,085	40,708,847	23,575,918	1,622,731	1,514,086
MSIG	0	9,689,793	1,032,521	0	61,510,380	3,446,849	9,380,180
OAC	0	242,807	608,972	0	49,895,532	4,750,123	1,203,606
P&O	0	8,880	127,071	0	146,581	41,035,647	19,757,237
PACIFIC	0	542,674	12,589,244	262	11,012,637	6,327,113	9,578,664
PROGRESSIVE	7,070	162,523	110	0	2,795,039	789,721	527,215
PRUDENTIAL	0	0	0	0	24,815	214,644	128,602
QBE	0	289,218	388,709	0	842,095	48,262	225,090
RHB	0	48,818	5,378,021	0	46,759,105	8,523,434	20,706,535
TOKIO MARINE	0	5,143,103	2,715,519	51,703	38,825,221	1,130,622	7,682,001
TUNE	0	3,814,457	13,716,089	777,070	7,356,132	2,172,186	9,791,578
ZURICH	20,131	1,204,803	1,045,480	0	446,761	1,532,100	3,429,311
<b>Total (Industry)</b>	<b>74,573,695</b>	<b>39,722,220</b>	<b>83,955,746</b>	<b>336,115,780</b>	<b>406,988,763</b>	<b>225,907,524</b>	<b>224,491,036</b>

#### Notes:

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4. Total Perious Year:
  - 4.1 Figures for AmGeneral Insurance Berhad are from January 2013 to March 2014.
  - 4.2 Figures for Liberty Insurance Berhad are from April 2013 to December 2014.
  - 4.3 Figures for MCIS Insurance Berhad are from July 2013 to December 2014.

Medical and Health	Personal Accident	Bonds	Contractor's All Risks & Engineering	Liability	Workmen's Compensation & Employers' Liability	Others	Total	Total Previous Year
3,495,804	4,446,754	26,214	15,029,866	11,597,586	104,375	2,951,396	81,165,621	96,050,474
1,791,350	5,120,072	0	903	0	0	1,972	7,445,796	19,510,056
118,305	1,240,552	0	518,175	68,416	1,387	30,765	6,974,355	6,154,527
587,427	2,682,086	(63,582)	30,785,108	7,290,747	3,344,993	14,789,471	227,697,827	139,791,586
265,189	1,631,628	(182,172)	11,310,050	616,784	104,232	2,978,055	98,185,172	162,837,508
2,227,631	792,251	0	1,286,356	89,020	46,480	1,540,802	34,735,517	24,548,273
1,617,343	239,430	378,571	8,080,899	93,056	30,842	3,213,381	41,237,502	45,266,500
21,384	759,788	88	5,331,468	24,708,368	10,916	1,418,619	415,748,718	1,180,772,912
155,350	137,174	0	2,273,965	(68,264)	689	1,370,168	63,611,949	119,641,502
6,541,203	5,180,423	1,132,528	17,802,572	3,139,688	138,223	8,323,745	129,129,100	124,200,094
76,064	5,490	0	710,566	1,441	506	63,989	2,094,547	31,529,563
1,915,814	725,800	(1,979,652)	4,894,751	2,798,400	18,940	12,000,116	94,058,884	79,911,972
1,702,507	9,312,708	(24,150)	26,637,420	1,004,355	176,642	3,820,456	127,689,661	108,615,199
510,112	2,940,022	69,916	13,147,548	2,244,933	14,804	9,573,001	85,201,376	48,542,891
3,102	73,337	0	32,919	7,815,322	0	17,540	69,017,636	84,672,035
1,358,468	1,123,439	0	6,090,498	780,250	8,150	573,432	49,984,831	18,949,690
2,358,788	50,238	4,578	7,826,893	221,539	6,505	156,808	14,907,027	10,059,733
0	776,416	0	0	0	0	0	1,144,477	1,206,741
47,215	105,454	0	249,048	61,026	7,777	298,372	2,562,266	3,212,529
336,349	772,132	47,336	8,351,885	411,066	420,733	7,322,483	99,077,897	76,214,058
1,042,231	1,611,876	1,915	18,965,858	321,740	52,855	8,846,581	86,391,225	78,498,075
593,473	1,847,270	0	684,620	235,516	15,273	3,679,950	44,683,614	46,500,321
270,758	224,695	58,495	4,934,859	356,396	81,688	914,444	14,519,921	10,818,058
27,035,867	41,799,035	(529,915)	184,946,227	63,787,385	4,586,010	83,885,546	1,797,264,919	2,517,504,297

## GENERAL INSURANCE

### CLAIMS RECOVERIES FROM FOREIGN INSURERS (RM)

Company	Aviation	Cargo	Marine Hull	Offshore Oil-Related	Fire	Motor 'Act'	Motor 'Others'
ACE JERNEH	148,395	120,754	182,226	905,818	304,889	0	0
AIA	0	0	0	0	770,628	165,065	464,883
AIG	11,709	4,870,187	0	2,956,208	15,685,682	0	61,272
ALLIANZ GENERAL	0	(2,274,108)	91,301	685,101	209,857	0	0
AMGENERAL	0	2,296	197,522	0	743,722	(21,564)	(258)
AXA AFFIN GENERAL	0	2,710,306	10,576,092	0	15,782,347	0	0
BERJAYA SOMPO	528	1,138,110	35,676	0	1,052,797	0	0
ETIQA	10,292,572	(253,124)	19,469,726	8,485,222	141,862	0	0
LIBERTY	0	39,801	0	0	1,053,765	(1,365)	0
LONPAC	0	10,501,899	58,778	2,097,274	8,951,112	0	0
MCIS	0	(5,287)	4,947	828,650	1,268	0	0
MPI GENERALI	0	134,861	163,189	3,232	2,850,610	192,220	0
MSIG	0	398,833	0	0	5,074,049	0	0
OAC	16,060	15,309	17,677	0	334,293	0	0
P&O	0	426	157,157	0	0	0	0
PACIFIC	0	167,962	1,209,796	722,068	441,799	0	0
PROGRESSIVE	1,008,877	23,394	3,006	0	55,506	0	0
PRUDENTIAL	0	0	0	0	0	0	0
QBE	346,808	3,955	530,431	0	385,674	0	0
RHB	0	16,109	1,240,715	0	10,962,539	0	0
TOKIO MARINE	0	682,491	452,703	811,674	2,911,443	(2,029)	23,989
TUNE	0	947,881	137,351	12,902	17,169,872	2,316,827	372,580
ZURICH	(2,211)	476,138	575,871	0	1,643,068	0	86,485
<b>Total (Industry)</b>	<b>11,822,738</b>	<b>19,718,193</b>	<b>35,104,164</b>	<b>17,508,149</b>	<b>86,526,782</b>	<b>2,649,154</b>	<b>1,008,951</b>

#### Notes:

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4. Total Perious Year:
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  - 4.2 Figures for Liberty Insurance Berhad are from April 2013 to December 2014.
  - 4.3 Figures for MCIS Insurance Berhad are from July 2013 to December 2014.

Medical and Health	Personal Accident	Bonds	Contractor's All Risks & Engineering	Liability	Workmen's Compensation & Employers' Liability	Others	Total	Total Previous Year
59	0	0	409,286	9,959,540	0	1,391,590	13,422,557	10,637,937
0	2,819,304	0	394	203	15	6,977	4,227,469	5,322,735
0	127,197	0	3,292,497	475,494	10,200	2,793,602	30,284,048	56,162,497
0	9,081	(4,186)	895,907	(1,432)	0	384,428	(4,051)	7,314,374
0	20,381	(172,653)	216,257	14,144	0	72,951	1,072,798	993,588
10,544,223	460,680	9,251,901	2,080,635	1,659,865	0	696,956	53,763,005	65,507,120
873,597	2,284	0	457,057	2,415,977	0	1,014,845	6,990,871	4,536,333
0	0	0	29,181	19,432	0	(832)	38,184,039	5,612,595
0	145,874	0	689,915	0	0	6,497	1,934,487	3,419,423
842,219	735,096	755,114	1,484,839	159,707,263	0	3,028,987	188,162,581	9,944,465
0	0	0	339,199	1,258	0	0	1,170,035	9,824,861
32,712	112,371	(415,387)	689,081	65,823	0	2,203,272	6,031,984	3,347,542
12,705,169	151,083	0	1,355,373	29,055	0	524,938	20,238,500	28,908,065
0	300,338	0	503,643	0	0	102,299	1,289,619	1,079,726
0	0	0	0	2,760,927	0	0	2,918,510	456,978
0	108,677	0	1,260,190	4,825	0	18,614	3,933,931	1,098,525
0	0	2,440	0	(302)	0	5,064,851	6,157,772	15,871,228
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	238,638	1,505,506	20,707,208
0	24,692	0	249,455	0	0	(247,584)	12,245,926	4,247,963
0	29,284	240	14,669,462	58,854	0	3,479,723	23,117,834	9,551,375
6,572,756	371,360	0	1,767,537	27	0	(98,797)	29,570,296	15,833,854
0	167,012	1,909	401,911	6,496,911	0	172,756	10,019,850	3,722,411
31,570,735	5,584,714	9,419,378	30,791,819	183,667,864	10,215	20,854,711	456,237,567	284,100,803

## GENERAL INSURANCE

### NET CLAIMS PAID (RM)

Company	Aviation	Cargo	Marine Hull	Offshore Oil-Related	Fire	Motor 'Act'	Motor 'Others'
ACE JERNEH	4,471	20,122,007	1,681,808	756,423	24,739,292	31,629,585	101,811,737
AIA	0	14	0	0	2,038,805	12,731,593	22,012,318
AIG	1	2,215,684	0	225,544	13,295,396	36,497,223	130,550,553
ALLIANZ GENERAL	74,460	5,247,939	1,531,736	437,422	61,001,341	147,589,304	492,531,980
AMGENERAL	57,846	2,083,819	1,273,203	23,358	12,231,580	208,263,858	559,664,703
AXA AFFIN GENERAL	0	6,522,659	6,355,060	0	20,259,030	54,804,945	282,485,959
BERJAYA SOMPO	1	4,503,933	83,806	0	13,768,138	38,520,558	167,552,414
ETIQA	410,116	1,415,073	1,739,259	1,349,816	14,499,691	36,585,241	134,398,452
LIBERTY	52,322	665,630	37,312	88,637	3,232,489	61,144,906	138,506,077
LONPAC	51,881	3,728,438	44,475	479,473	36,930,105	29,477,353	97,817,352
MCIS	0	394,885	134,471	3,359	672,310	1,292,103	5,614,497
MPI GENERALI	1,275	2,749,161	231,964	64,415	13,568,951	23,734,246	55,679,040
MSIG	40	18,920,683	1,197,682	2,600	68,619,988	68,598,179	348,230,109
OAC	64,223	480,294	208,861	519,100	14,452,035	23,063,177	45,544,118
P&O	0	15,831	8,855	200,039	282,179	104,476,582	68,362,243
PACIFIC	0	382,492	2,814,561	10,511	7,528,447	17,013,010	36,850,151
PROGRESSIVE	6,821	160,161	1,949	0	3,669,563	15,075,052	22,117,304
PRUDENTIAL	0	0	0	0	528,396	7,925,296	3,889,300
QBE	20,331	11,284,442	14,190,760	0	20,200,040	6,916,582	10,015,397
RHB	0	2,136,518	754,695	0	13,717,615	29,943,061	75,527,406
TOKIO MARINE	15,227	12,459,883	2,200,438	(25,633)	26,711,853	60,376,160	298,217,191
TUNE	0	1,049,870	742,219	83,291	6,411,858	16,688,606	34,707,432
ZURICH	721	1,911,747	150,431	0	15,579,982	65,150,414	138,549,886
<b>Total (Industry)</b>	<b>759,736</b>	<b>98,451,163</b>	<b>35,383,545</b>	<b>4,218,355</b>	<b>393,939,084</b>	<b>1,097,497,034</b>	<b>3,270,635,619</b>

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Medical and Health	Personal Accident	Bonds	Contractor's All Risks & Engineering	Liability	Workmen's Compensation & Employers' Liability	Others	Total	Total Previous Year
12,785,490	14,374,091	430,182	4,914,584	7,550,816	3,184,408	10,931,456	234,916,350	219,046,964
72,529,235	57,257,165	0	4,240	152,718	287	212,418	166,938,793	256,080,545
4,381,662	47,094,802	0	450,049	3,163,535	44,148	12,674,572	250,593,169	238,275,927
25,263,985	21,522,482	1,256,598	5,488,934	1,717,339	2,739,645	21,224,862	787,628,027	829,901,419
10,475,657	9,145,606	(65,864)	1,681,251	1,727,886	1,507,048	9,276,890	817,346,841	1,029,111,610
72,762,884	18,880,792	141,380	3,336,507	1,814,837	1,404,780	14,605,563	483,374,396	393,152,552
55,230,275	3,966,457	318,236	2,553,456	2,318,356	783,587	6,045,602	295,644,819	253,533,387
912,081	18,558,246	5,794	1,329,835	(1,750,867)	3,189,798	16,928,738	229,571,273	255,200,174
6,910,781	1,933,901	7,177	867,429	308,168	36,521	2,206,291	215,997,641	333,794,401
18,906,822	4,987,099	533,804	5,174,690	2,554,544	4,874,949	15,467,244	221,028,229	226,644,667
72,608	178,732	3,723	564,486	46,774	18,608	927,089	9,923,645	112,655,579
33,217,732	5,224,114	(153,937)	2,110,493	4,142,742	556,594	20,325,661	161,452,451	161,968,566
52,688,198	24,580,284	(45,590)	19,969,722	3,898,456	705,583	25,722,194	633,088,128	627,594,772
19,876,154	12,322,498	83,704	3,468,615	1,470,123	418,859	11,407,487	133,379,248	133,355,545
120,991	2,765,338	10	14,378	1,116,439	15	296,117	177,659,017	206,859,945
34,819,435	4,930,854	(51)	2,583,355	506,821	241,328	4,633,986	112,314,900	72,863,710
3,609,690	2,089,728	415,394	722,377	1,251,913	172,326	797,193	50,089,471	56,887,637
0	3,717,138	0	0	0	0	0	16,060,130	17,838,295
1,841,363	4,088,033	0	5,528,031	2,459,573	216,554	9,383,593	86,144,699	70,374,918
13,120,483	12,279,107	(1,311)	3,449,928	692,650	1,161,296	14,828,503	167,609,951	155,516,256
40,044,421	15,875,102	20,172	4,022,410	3,072,260	1,529,317	21,096,640	485,615,441	492,899,899
17,545,380	3,778,586	2,253	674,928	394,313	536,024	4,931,764	87,546,524	87,665,950
10,553,763	6,464,581	913,215	2,485,025	921,292	2,389,933	2,988,297	248,059,287	233,457,716
<b>507,669,090</b>	<b>296,014,736</b>	<b>3,864,889</b>	<b>71,394,723</b>	<b>39,530,688</b>	<b>25,711,608</b>	<b>226,912,160</b>	<b>6,071,982,430</b>	<b>6,464,680,434</b>

## GENERAL INSURANCE

### NET CLAIMS INCURRED (RM)

Company	Aviation	Cargo	Marine Hull	Offshore Oil-Related	Fire	Motor 'Act'	Motor 'Others'
ACE JERNEH	(1,350)	22,346,109	(210,728)	115,949	35,435,861	42,561,637	110,997,109
AIA	0	(41,709)	0	0	2,789,160	17,837,153	15,981,194
AIG	(239,045)	(1,352,867)	0	20,981	8,609,122	60,579,885	146,322,673
ALLIANZ GENERAL	(79,283)	5,445,021	617,707	(558,058)	87,502,780	315,640,768	554,499,406
AMGENERAL	127,839	1,947,613	(35,242)	668,081	16,075,775	287,865,424	570,922,047
AXA AFFIN GENERAL	(2,598)	6,077,940	(760,932)	0	25,469,198	164,900,041	317,455,429
BERJAYA SOMPO	(450)	4,691,897	303,418	4,062	16,996,452	65,197,241	167,949,409
ETIQA	1,629,160	1,197,320	3,560,812	1,105,104	26,168,801	58,380,879	150,419,272
LIBERTY	40,411	1,049,118	14,195	(361,474)	1,422,819	112,158,237	136,055,198
LONPAC	(18,094)	3,331,272	(15,871)	(326,956)	42,059,693	53,630,121	106,161,209
MCIS	238	(318,502)	356,891	13,162	(399,568)	1,187,315	2,897,071
MPI GENERALI	(9,825)	1,680,717	(115,244)	(568,725)	12,548,055	39,703,579	53,144,776
MSIG	(3,096)	23,063,544	1,931,206	2,362	72,635,848	95,880,620	347,663,276
OAC	165,499	1,554,300	(74,195)	(528,290)	8,525,683	37,172,163	43,276,123
P&O	(42)	(60,657)	8,467	(122,407)	688,822	157,786,770	49,100,231
PACIFIC	0	886,867	3,302,925	10,511	11,286,701	33,135,662	26,514,979
PROGRESSIVE	131,253	108,302	(31,619)	0	3,136,761	24,405,874	22,704,645
PRUDENTIAL	0	0	0	0	326,802	14,774,331	1,875,276
QBE	317,434	13,392,262	12,625,228	0	29,511,739	17,994,481	13,539,462
RHB	0	1,990,315	375,380	0	12,427,361	56,707,931	74,169,439
TOKIO MARINE	(26,185)	15,089,478	1,176,335	(1,126,850)	28,021,458	102,608,647	306,604,495
TUNE	(6,000)	1,340,870	201,219	26,291	8,914,858	33,352,606	39,223,432
ZURICH	1,836	1,349,571	(1,296,626)	0	13,775,361	121,461,001	124,119,740
<b>Total (Industry)</b>	<b>2,027,702</b>	<b>104,768,781</b>	<b>21,933,326</b>	<b>(1,626,257)</b>	<b>463,929,542</b>	<b>1,914,922,366</b>	<b>3,381,595,891</b>

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Medical and Health	Personal Accident	Bonds	Contractor's All Risks & Engineering	Liability	Workmen's Compensation & Employers' Liability	Others	Total	Total Previous Year
17,323,854	15,460,925	(159,354)	8,811,960	12,404,163	3,443,914	13,011,866	281,541,915	211,848,026
54,728,148	56,575,179	0	3,380	466,547	1,587	(535,787)	147,804,852	269,231,712
2,981,008	27,787,523	0	676,670	(3,137,340)	91,352	11,205,867	253,545,829	281,033,505
20,821,679	21,344,131	608,606	5,155,328	179,265	157,647	28,691,269	1,040,026,266	921,826,759
10,050,052	8,471,439	(29,922)	1,536,533	3,048,854	727,028	8,812,801	910,188,322	1,150,390,198
103,999,274	17,687,793	(109,137)	579,289	(2,046,419)	1,282,915	7,343,319	641,876,112	515,151,066
62,589,458	5,277,019	235,517	3,089,311	1,717,774	198,624	9,093,125	337,342,857	291,313,227
1,341,028	12,746,106	17,192	4,419,443	(520,931)	1,100,938	19,645,451	281,210,575	265,222,748
8,661,168	2,033,120	10,289	854,235	252,925	43,217	2,133,145	264,366,603	400,370,398
17,392,612	6,014,202	565,277	9,712,551	5,893,901	1,651,973	12,698,382	258,750,272	263,194,701
123,397	714,904	(13,243)	535,540	129,957	8,630	697,732	5,933,524	142,603,900
41,830,064	4,992,139	884,468	(179,206)	6,505,255	400,251	25,109,270	185,925,574	194,244,310
53,759,602	27,070,786	(19,683)	33,545,652	(605,141)	1,060,043	25,541,140	681,526,159	646,634,112
24,551,671	15,466,841	96,717	1,214,029	2,762,606	552,870	7,866,110	142,602,127	133,694,386
164,334	3,478,508	(3,702)	(5,821)	2,438,271	(216)	459,568	213,932,126	222,690,484
36,872,211	3,620,972	(51)	6,602,129	(3,458,448)	573,807	2,373,694	121,721,959	97,596,710
3,861,071	2,487,722	(750,689)	39,794	1,146,175	142,052	1,524,753	58,906,094	60,191,063
0	1,764,303	0	0	0	0	0	18,740,712	28,832,881
1,815,699	2,877,939	(241)	13,110,604	4,540,797	362,321	11,087,406	121,175,131	104,415,119
17,424,529	10,801,247	849	1,277,101	2,294,253	1,155,309	13,589,687	192,213,401	181,481,637
37,130,441	16,715,156	(76,251)	2,696,560	3,847,486	1,807,102	21,707,610	536,175,482	487,860,501
20,580,380	5,211,586	99,253	183,928	936,313	1,415,024	6,355,764	117,835,524	104,495,950
8,912,510	4,468,422	1,085,396	2,887,805	1,028,990	3,504,544	674,995	281,973,545	265,186,695
<b>546,914,190</b>	<b>273,067,962</b>	<b>2,441,291</b>	<b>96,746,815</b>	<b>39,825,253</b>	<b>19,680,932</b>	<b>229,087,167</b>	<b>7,095,314,961</b>	<b>7,239,510,088</b>

## GENERAL INSURANCE

### NET COMMISSIONS PAID (RM)

Company	Aviation	Cargo	Marine Hull	Offshore Oil-Related	Fire	Motor 'Act'	Motor 'Others'
ACE JERNEH	(5,109)	5,633,385	123,738	555,492	2,574,353	2,435,562	28,199,453
AIA	0	24	0	0	4,509,234	723,733	3,306,144
AIG	(1,597,830)	(834,967)	0	(1,412,457)	(3,572,175)	1,749,541	25,258,126
ALLIANZ GENERAL	(164,673)	1,999,695	(33,532)	266,786	25,533,984	12,109,316	120,588,255
AMGENERAL	4,745	896,628	(344,916)	7,745	5,313,447	12,215,996	118,396,642
AXA AFFIN GENERAL	0	2,536,794	(185,337)	0	(5,627,788)	9,517,381	62,294,656
BERJAYA SOMPO	(68,121)	756,164	(379,294)	246,482	(2,327,667)	3,797,572	32,152,279
ETIQA	2,644,010	1,151,243	747,280	(12,296,781)	2,823,605	1,967,659	20,126,897
LIBERTY	(28,495)	(184,640)	(17,893)	68,755	(4,341,168)	7,660,927	24,351,075
LONPAC	(106,597)	(544,911)	(404,124)	(496,362)	16,710,140	2,534,353	14,113,900
MCIS	0	53,398	(19,290)	(2)	(1,364,085)	29,008	753,389
MPI GENERALI	(417,858)	1,351,070	(16,763)	(44,353)	1,390,558	3,878,369	12,530,647
MSIG	(141)	6,365,505	73,721	344	23,079,953	5,040,846	60,914,856
OAC	(789,919)	757,830	(86,805)	(1,304,658)	2,666,045	1,759,993	8,470,816
P&O	0	1,838	(362,402)	72,898	80,004	4,226,679	7,328,860
PACIFIC	(13,911)	(19,892)	(912,495)	(8,440)	(1,851,710)	1,093,541	868,308
PROGRESSIVE	(192,664)	(390,980)	(166,430)	0	(1,222,694)	1,077,949	4,345,242
PRUDENTIAL	0	0	0	0	490,109	68,200	450,182
QBE	(137,913)	3,810,209	4,022,545	0	12,291,725	2,243,239	3,168,189
RHB	0	1,498,319	(30,745)	0	3,692,836	2,404,983	9,630,658
TOKIO MARINE	(531)	3,330,358	(355,244)	(11,507)	(1,065,847)	4,676,217	56,914,949
TUNE	(88,703)	(1,516,253)	(792,327)	(750,960)	(3,043,502)	1,971,145	7,664,743
ZURICH	(237)	352,741	(33,312)	0	1,821,698	8,777,703	34,247,412
<b>Total (Industry)</b>	<b>(963,947)</b>	<b>27,003,558</b>	<b>826,375</b>	<b>(15,107,018)</b>	<b>78,561,055</b>	<b>91,959,912</b>	<b>656,075,678</b>

#### Notes:

1. Multi-Purpose Insurans Bhd changed company name to MPI Generali Insurans Berhad.
2. Uni.Asia General Insurance Berhad changed company name to Liberty Insurance Berhad.
3. Figures for MCIS Insurance Berhad are from January 2015 to February 2015.
4. Total Perious Year:
  - 4.1 Figures for AmGeneral Insurance Berhad are from January 2013 to March 2014.
  - 4.2 Figures for Liberty Insurance Berhad are from April 2013 to December 2014.
  - 4.3 Figures for MCIS Insurance Berhad are from July 2013 to December 2014.

Medical and Health	Personal Accident	Bonds	Contractor's All Risks & Engineering	Liability	Workmen's Compensation & Employers' Liability	Others	Total	Total Previous Year
(4,336,293)	5,278,677	849,679	1,614,143	9,702,925	3,754,928	4,608,226	60,989,159	62,004,177
1,559,036	51,233,225	0	70	62,404	8,748	176,819	61,579,437	74,091,957
963,198	17,191,283	0	(1,373,397)	(2,611,831)	(1,056,025)	7,265,094	39,968,560	64,155,944
4,320,726	21,214,424	471,256	1,283,705	1,694,963	4,021,528	8,387,781	201,694,214	169,461,290
3,375,434	15,505,522	205,212	(2,163,841)	1,593,136	2,324,146	3,774,452	161,104,348	201,626,570
12,471,833	13,217,697	(976,497)	(1,299,737)	770,157	5,555,192	6,821,824	105,096,175	92,355,365
7,680,630	3,596,349	114,375	(1,567,199)	381,938	1,469,901	2,276,300	48,129,709	43,488,618
325,890	22,018,746	(16,914)	(1,791,606)	(1,041,560)	265,274	2,800,088	39,723,831	28,779,523
236,267	3,665,109	482	(179,206)	12,939	199,954	195,175	31,639,281	40,953,791
(2,514,867)	1,090,060	(202,846)	(3,612,847)	(1,855,561)	2,255,691	9,533,419	36,499,448	43,518,526
(41,055)	187,701	72	(242,181)	37,462	15,788	(58,062)	(647,857)	10,951,168
4,083,772	2,428,323	(49,370)	(503,855)	2,154,022	1,036,546	7,592,175	35,413,283	35,026,007
4,343,570	14,922,634	122,488	1,798,574	1,885,036	2,071,735	10,115,531	130,734,652	126,435,213
4,064,711	9,898,401	49,880	(216,495)	979,434	756,558	3,422,934	30,428,725	28,590,718
14,403	4,204,745	85	(75,538)	(478,831)	1,803	20,509	15,035,053	26,973,712
6,996,024	2,294,495	9,807	(1,938,195)	340,420	540,017	1,144,187	8,542,156	16,296,256
101,180	836,336	(111,779)	(1,307,498)	126,772	787,856	(135,776)	3,747,514	4,043,499
0	3,217,485	0	0	0	0	0	4,225,976	5,351,050
236,291	1,478,667	4,031	4,896,145	6,762,210	1,063,672	4,836,921	44,675,931	36,466,384
3,807,942	9,186,419	624,609	(951,247)	820,017	2,808,502	5,929,473	39,421,766	34,865,140
4,343,837	8,313,386	137,598	(1,288,250)	978,512	1,944,484	9,647,050	87,565,012	78,128,791
793,626	5,397,072	68,135	(551,305)	403,591	881,389	1,954,554	12,391,205	14,083,271
3,538,067	10,228,452	609,892	(1,079,613)	(1,448,276)	2,471,531	1,955,152	61,441,210	61,994,468
56,364,222	226,605,208	1,910,195	(10,549,373)	21,269,879	33,179,218	92,263,826	1,259,398,788	1,299,641,438

## GENERAL INSURANCE

### NET CLAIMS INCURRED RATIO (%)

Company	Aviation	Cargo	Marine Hull	Offshore Oil-Related	Fire	Total Motor	Motor 'Act'	Motor 'Others'
ACE JERNEH	(13.57)	59.05	(3.40)	10.43	42.09	58.26	133.67	47.89
AIA	0.00	27,260.78	0.00	0.00	10.48	83.03	207.79	49.71
AIG	131.38	(26.97)	0.00	0.32	15.71	80.34	267.40	62.30
ALLIANZ GENERAL	51.71	21.39	20.74	(86.04)	37.31	71.79	281.66	50.41
AMGENERAL	402.07	32.96	(6.43)	565.19	34.76	68.14	221.77	50.50
AXA AFFIN GENERAL	0.00	24.28	(11.88)	0.00	31.02	77.83	228.05	57.99
BERJAYA SOMPO	(0.18)	38.06	18.57	16.36	44.88	69.10	205.01	54.96
ETIQA	65.86	12.76	62.62	39.05	22.45	97.99	1,504.38	71.90
LIBERTY	124.30	48.47	90.80	(344.60)	6.56	65.59	131.05	46.46
LONPAC	(33.96)	31.56	(7.93)	(14.66)	13.51	78.70	196.07	60.42
MCIS	0.00	(76.45)	62.83	896.59	(14.81)	42.51	416.67	31.07
MPI GENERALI	(21.90)	17.91	(18.58)	(62.64)	23.82	58.81	129.53	41.77
MSIG	369.01	31.89	91.09	149.59	30.96	67.83	237.54	56.66
OAC	293.80	39.33	(78.82)	(388.43)	13.18	82.23	234.00	52.81
P&O	0.00	(333.10)	24.03	(48.26)	68.86	77.31	172.02	27.91
PACIFIC	0.00	45.46	83.23	789.71	47.03	69.72	312.25	35.38
PROGRESSIVE	(888.53)	31.71	(114.34)	0.00	28.09	88.90	182.49	57.31
PRUDENTIAL	0.00	0.00	0.00	0.00	12.43	108.28	165.97	28.96
QBE	95.95	65.11	59.45	0.00	52.27	83.92	149.82	52.96
RHB	0.00	22.31	27.93	0.00	17.92	73.20	164.86	51.36
TOKIO MARINE	361.22	40.27	582.87	405.14	35.15	70.21	232.71	56.91
TUNE	67.39	35.95	10.44	3.94	51.74	76.45	214.88	49.39
ZURICH	(152.11)	36.18	3,150.90	0.00	40.41	64.30	181.73	39.39
<b>Total (Industry)</b>	<b>69.45</b>	<b>35.34</b>	<b>39.33</b>	<b>(10.56)</b>	<b>27.84</b>	<b>71.55</b>	<b>210.31</b>	<b>52.09</b>

#### Notes:

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  - 4.2 Figures for Liberty Insurance Berhad are from April 2013 to December 2014.
  - 4.3 Figures for MCIS Insurance Berhad are from July 2013 to December 2014.

Medical and Health	Personal Accident	Bonds	Contractor's All Risks & Engineering	Liability	Workmen's Compensation & Employers' Liability	Others	Total	Total Previous Year
29.65	18.52	(3.62)	64.85	36.64	13.08	48.71	44.01	35.68
19.91	33.55	0.00	(4,898.55)	245.27	5.69	(127.74)	28.89	56.10
14.81	25.72	0.00	20.46	(11.17)	4.63	32.34	48.76	51.98
55.34	25.58	17.52	21.75	0.86	0.69	56.25	60.51	58.99
37.12	13.38	(1.41)	43.09	39.43	4.76	49.22	62.76	63.28
73.37	28.65	(3.51)	4.33	(23.85)	4.94	18.63	62.49	60.39
95.76	32.88	16.15	43.78	17.12	2.58	51.49	65.53	63.91
55.23	9.09	7.83	25.17	(9.42)	26.41	(1,181.85)	54.23	54.75
509.57	9.42	154.40	70.90	27.05	3.93	65.53	61.16	61.90
44.21	30.49	(20.25)	72.50	131.87	7.06	43.80	39.57	42.71
711.34	74.53	(2,108.76)	199.67	26.01	8.29	59.43	36.37	81.47
110.64	34.67	39.75	(4.43)	53.01	6.32	61.63	54.79	58.69
81.31	42.60	(1.62)	141.85	(3.75)	9.96	51.56	57.09	55.79
76.04	41.71	13.46	23.73	47.66	11.88	33.99	51.75	49.31
72.25	17.51	(452.01)	1.43	345.39	(1.96)	44.25	73.68	63.67
61.55	38.00	(0.03)	236.47	287.38	18.09	26.77	61.25	67.59
68.35	60.65	(33.06)	2.03	46.65	4.11	62.90	67.83	63.83
0.00	15.08	0.00	0.00	0.00	0.00	0.00	63.08	86.30
61.38	36.24	(0.41)	57.30	17.82	8.57	48.37	54.43	54.61
48.12	21.18	0.04	24.23	42.41	7.66	45.68	47.67	50.40
70.70	46.45	(6.56)	113.16	42.46	14.99	45.50	62.29	58.46
135.67	21.65	10.06	7.65	27.29	24.55	66.24	65.50	65.32
28.68	12.22	36.71	55.64	13.46	21.67	7.82	53.41	54.50
54.22	25.21	9.44	56.14	19.15	9.34	49.38	56.26	57.27

## GENERAL INSURANCE

### NET COMMISSIONS RATIO (%)

Company	Aviation	Cargo	Marine Hull	Offshore Oil-Related	Fire	Total Motor	Motor 'Act'	Motor 'Others'
ACE JERNEH	(51.34)	14.89	2.00	49.97	3.06	11.62	7.65	12.17
AIA	0.00	(15.69)	0.00	0.00	16.94	9.89	8.43	10.28
AIG	878.17	(16.65)	0.00	(21.28)	(6.52)	10.49	7.72	10.75
ALLIANZ GENERAL	107.39	7.86	(1.13)	41.13	10.89	10.95	10.81	10.96
AMGENERAL	14.92	15.17	(62.90)	6.55	11.49	10.36	9.41	10.47
AXA AFFIN GENERAL	0.00	10.13	(2.89)	0.00	(6.86)	11.59	13.16	11.38
BERJAYA SOMPO	(26.80)	6.13	(23.21)	992.52	(6.15)	10.66	11.94	10.52
ETIQA	106.89	12.27	13.14	(434.54)	2.42	10.37	50.70	9.62
LIBERTY	(87.65)	(8.53)	(114.46)	65.55	(20.00)	8.46	8.95	8.32
LONPAC	(200.07)	(5.16)	(202.01)	(22.26)	5.37	8.20	9.27	8.03
MCIS	0.00	12.82	(3.40)	(0.14)	(50.57)	8.14	10.18	8.08
MPI GENERALI	(931.37)	14.40	(2.70)	(4.89)	2.64	10.39	12.65	9.85
MSIG	16.81	8.80	3.48	21.79	9.84	10.09	12.49	9.93
OAC	(1,402.28)	19.17	(92.21)	(959.25)	4.12	10.46	11.08	10.34
P&O	0.00	10.09	(1,028.35)	28.74	8.00	4.32	4.61	4.17
PACIFIC	(1,754.22)	(1.02)	(22.99)	(634.11)	(7.72)	2.29	10.30	1.16
PROGRESSIVE	1,304.25	(114.48)	(601.83)	0.00	(10.95)	10.23	8.06	10.97
PRUDENTIAL	0.00	0.00	0.00	0.00	18.64	3.37	0.77	6.95
QBE	(41.69)	18.53	18.94	0.00	21.77	14.40	18.68	12.39
RHB	0.00	16.80	(2.29)	0.00	5.32	6.73	6.99	6.67
TOKIO MARINE	7.33	8.89	(176.02)	4.14	(1.34)	10.57	10.61	10.56
TUNE	996.33	(40.65)	(41.12)	(112.64)	(17.66)	10.15	12.70	9.65
ZURICH	19.64	9.46	80.95	0.00	5.34	11.27	13.13	10.87
<b>Total (Industry)</b>	<b>(33.01)</b>	<b>9.11</b>	<b>1.48</b>	<b>(98.11)</b>	<b>4.71</b>	<b>10.10</b>	<b>10.10</b>	<b>10.11</b>

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Medical and Health	Personal Accident	Bonds	Contractor's All Risks & Engineering	Liability	Workmen's Compensation & Employers' Liability	Others	Total	Total Previous Year
(7.42)	6.32	19.31	11.88	28.66	14.26	17.25	9.53	10.44
0.57	30.38	0.00	(101.45)	32.81	31.35	42.16	12.04	15.44
4.79	15.91	0.00	(41.54)	(9.30)	(53.48)	20.97	7.69	11.87
11.48	25.42	13.56	5.42	8.12	17.50	16.44	11.74	10.84
12.47	24.49	9.69	(60.68)	20.60	15.21	21.08	11.11	11.09
8.80	21.41	(31.42)	(9.71)	8.98	21.37	17.31	10.23	10.83
11.75	22.41	7.84	(22.21)	3.81	19.08	12.89	9.35	9.54
13.42	15.70	(7.71)	(10.20)	(18.83)	6.36	(168.45)	7.66	5.94
13.90	16.98	7.23	(14.87)	1.38	18.17	6.00	7.32	6.33
(6.39)	5.53	7.27	(26.97)	(41.52)	9.63	32.88	5.58	7.06
(236.67)	19.57	11.46	(90.30)	7.50	15.16	(4.95)	(3.97)	6.26
10.80	16.86	(2.22)	(12.45)	17.55	16.37	18.63	10.44	10.58
6.57	23.48	10.06	7.61	11.70	19.46	20.42	10.95	10.91
12.59	26.69	6.94	(4.23)	16.90	16.26	14.79	11.04	10.54
6.33	21.17	10.38	18.53	(67.83)	16.39	1.97	5.18	7.71
11.68	24.08	5.50	(69.42)	(28.29)	17.02	12.90	4.30	11.29
1.79	20.39	(4.92)	(66.54)	5.16	22.77	(5.60)	4.32	4.29
0.00	27.49	0.00	0.00	0.00	0.00	0.00	14.22	16.02
7.99	18.62	6.89	21.40	26.54	25.16	21.10	20.07	19.07
10.52	18.01	29.97	(18.05)	15.16	18.63	19.93	9.78	9.68
8.27	23.10	11.83	(54.06)	10.80	16.13	20.22	10.17	9.36
5.23	22.42	6.91	(22.93)	11.77	15.29	20.37	6.89	8.80
11.39	27.97	20.63	(20.80)	(18.94)	15.28	22.66	11.64	12.74
5.59	20.92	7.39	(6.12)	10.23	15.75	19.89	9.99	10.28

## GENERAL INSURANCE

### UNDERWRITING AND OPERATING RESULTS (RM)

Company	Earned Premiums	Net Claims Incurred	Commissions	Management Expenses*	Underwriting Gain/(Loss)	Operating Gain/(Loss)
ACE JERNEH	639,754,724	281,541,915	60,989,159	177,626,130	119,597,520	152,392,169
AIA	511,556,817	147,804,852	61,579,437	81,318,482	220,854,046	9,543,991
AIG	519,975,706	253,545,829	39,968,560	167,185,899	59,275,418	97,608,998
ALLIANZ GENERAL	1,718,720,423	1,040,026,266	201,694,214	284,342,910	192,657,033	334,870,430
AMGENERAL	1,450,169,674	910,188,322	161,104,348	283,780,270	95,096,734	235,685,647
AXA AFFIN GENERAL	1,027,239,948	641,876,112	105,096,175	211,243,256	69,024,405	130,389,710
BERJAYA SOMPO	514,820,101	337,342,857	48,129,709	103,797,139	25,550,396	102,878,594
ETIQA	518,511,934	281,210,575	39,723,831	138,957,660	58,619,868	96,888,758
LIBERTY	432,229,085	264,366,603	31,639,281	104,994,054	31,229,147	71,295,768
LONPAC	653,880,733	258,750,272	36,499,448	120,033,352	238,597,661	282,951,997
MCIS	16,314,731	5,933,524	(647,857)	3,734,162	7,294,902	7,276,762
MPI GENERALI	339,340,175	185,925,574	35,413,283	80,793,240	37,208,078	74,359,682
MSIG	1,193,841,492	681,526,159	130,734,652	206,307,820	175,272,861	264,373,948
OAC	275,565,499	142,602,127	30,428,725	78,731,178	23,803,469	52,392,176
P&O	290,369,995	213,932,126	15,035,053	55,132,456	6,270,360	28,501,029
PACIFIC	198,719,485	121,721,959	8,542,156	57,202,290	11,253,080	23,832,532
PROGRESSIVE	86,842,613	58,906,094	3,747,514	29,374,176	(5,185,171)	16,107,198
PRUDENTIAL	29,708,742	18,740,712	4,225,976	6,974,486	(232,432)	4,769,896
QBE	222,628,675	121,175,131	44,675,931	51,392,173	5,385,440	22,196,891
RHB	403,222,067	192,213,401	39,421,766	107,353,112	64,233,788	95,564,001
TOKIO MARINE	860,791,120	536,175,482	87,565,012	191,929,383	45,121,243	119,991,545
TUNE	179,901,232	117,835,524	12,391,205	48,423,058	1,251,445	24,855,733
ZURICH	527,950,093	281,973,545	61,441,210	140,756,241	43,779,097	77,817,516
<b>Total (Industry)</b>	<b>12,612,055,064</b>	<b>7,095,314,961</b>	<b>1,259,398,788</b>	<b>2,731,382,927</b>	<b>1,525,958,388</b>	<b>2,326,544,971</b>

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

#### Notes:

1. Multi-Purpose Insurans Bhd changed company name to MPI Generali Insurans Berhad.
2. Uni.Asia General Insurance Berhad changed company name to Liberty Insurance Berhad.
3. Figures for MCIS Insurance Berhad are from January 2015 to February 2015.
4. Total Perious Year:
  - 4.1 Figures for AmGeneral Insurance Berhad are from January 2013 to March 2014.
  - 4.2 Figures for Liberty Insurance Berhad are from April 2013 to December 2014.
  - 4.3 Figures for MCIS Insurance Berhad are from July 2013 to December 2014.



Operating Ratio	Operating Ratio (previous year)	Percentage of Earned Premiums (%)		Combined Ratio	Combined Ratio (previous year)
		Management Expenses Ratio	Management Expenses Ratio (previous year)		
76.18	66.05	27.76	28.60	81.31	74.72
98.13	90.39	15.90	21.53	56.83	93.07
81.23	85.18	32.15	27.82	88.60	91.67
80.52	79.04	16.54	16.84	88.79	86.67
83.75	86.96	19.57	17.52	93.44	91.89
87.31	84.53	20.56	19.87	93.28	91.08
80.02	80.36	20.16	17.70	95.04	91.15
81.31	79.28	26.80	28.06	88.69	88.74
83.51	77.63	24.29	21.28	92.77	89.51
56.73	59.95	18.36	17.24	63.51	67.01
55.40	89.66	22.89	24.15	55.29	111.88
78.09	78.48	23.81	22.62	89.04	91.89
77.86	75.93	17.28	16.85	85.32	83.55
80.99	73.74	28.57	23.40	91.36	83.25
90.18	80.73	18.99	15.40	97.84	86.79
88.01	90.35	28.79	24.41	94.34	103.29
81.45	73.12	33.82	28.02	105.97	96.14
83.94	96.78	23.48	13.16	100.78	115.47
90.03	90.46	23.08	23.69	97.58	97.38
76.30	68.96	26.62	20.97	84.07	81.06
86.06	79.21	22.30	19.72	94.76	87.54
86.18	82.68	26.92	25.95	99.30	100.07
85.26	84.97	26.66	24.71	91.71	91.95
81.55	79.77	21.66	20.39	87.90	87.94

## 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	$[(\text{Net Commissions} + \text{Net Claims Incurred} + \text{Management Expenses}) / \text{Earned Premiums}] \times 100\%$



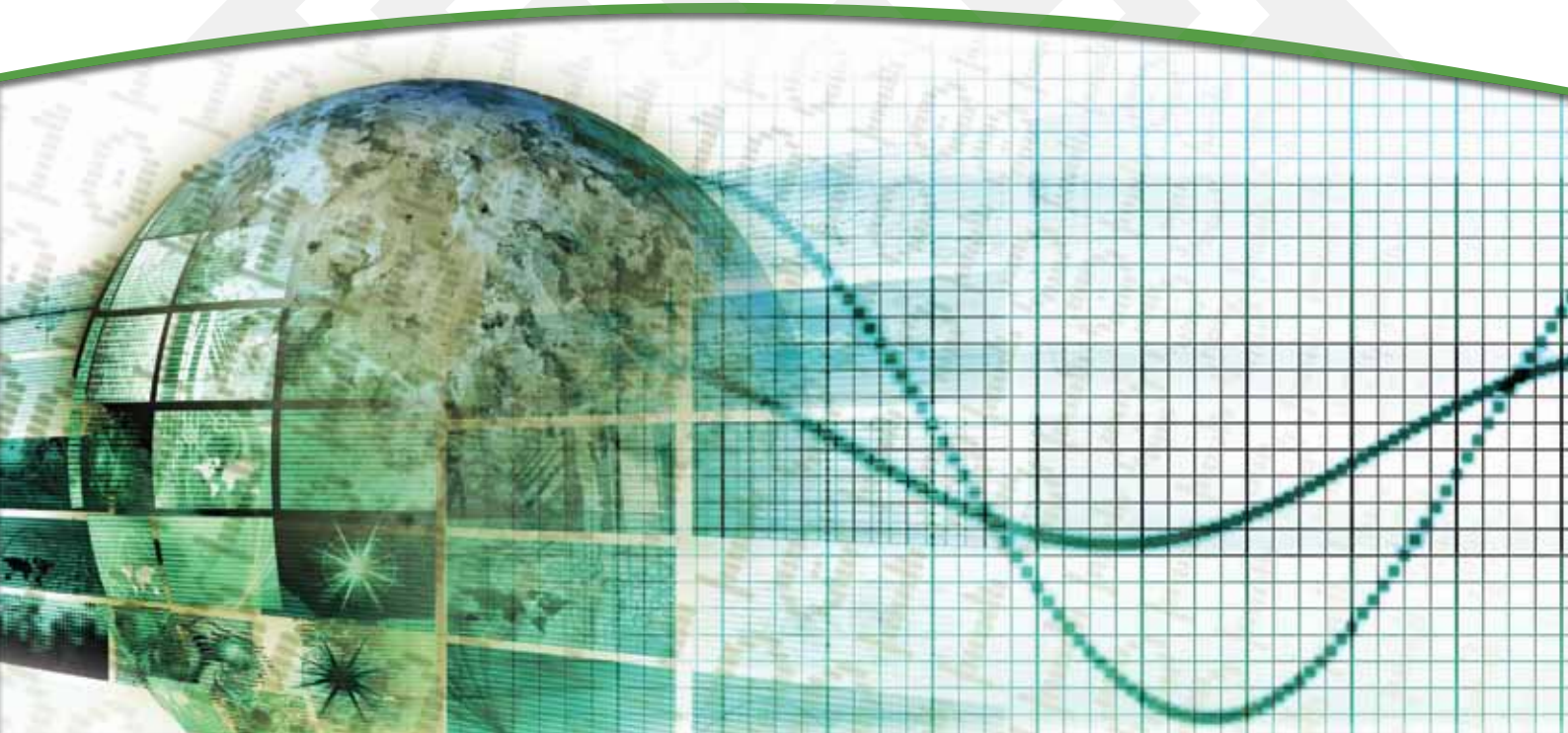
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# General Takaful

Financial Year 2015

## 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	552,371,952	585,906,901	202,806,938	0	1,025,290,474
HLMSIG TAKAFUL	10,971,013	27,249,281	1,711,147	7,004,661	21,195,337
HSBC AMANAH TAKAFUL	16,540,528	28,924,480	2,925,657	1,465,867	49,078,398
MAA TAKAFUL	39,610,595	46,525,732	(550,607)	0	104,029,812
PRU BSN TAKAFUL	5,181,701	1,420,576	4,502,317	0	7,394,601
SUN LIFE MALAYSIA	9,155,696	23,442,866	11,971,146	0	60,514,137
STMB	208,466,773	237,897,725	207,300,778	0	263,913,646
TAKAFUL IKHLAS	92,669,301	147,594,952	34,511,056	0	167,671,890
<b>Total (Industry)</b>	<b>934,967,559</b>	<b>1,098,962,513</b>	<b>465,178,432</b>	<b>8,470,528</b>	<b>1,699,088,295</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	493,578,534	97,464,029	193,457,343	1,883,021	3,739,730	152,184,866
HLMSIG TAKAFUL	5,865,814	7,428,172	6,141,812	482,855	3,171,829	7,270,180
HSBC AMANAH TAKAFUL	9,821,508	7,770,001	23,398,232	0	836,004	1,646,349
MAA TAKAFUL	37,166,276	33,413,471	41,942,486	0	203,217	1,518,000
PRU BSN TAKAFUL	632,790	882,923	1,658,382	0	120,680	0
SUN LIFE MALAYSIA	4,314,865	14,670,737	23,420,277	0	23,255	11,910,546
STMB	116,770,981	36,234,270	142,149,742	2,135,500	3,317,355	21,524,498
TAKAFUL IKHLAS	81,310,536	30,720,763	57,800,480	761,287	560,979	5,644,377
<b>Total (Industry)</b>	<b>749,461,304</b>	<b>228,584,366</b>	<b>489,968,754</b>	<b>5,262,663</b>	<b>11,973,049</b>	<b>201,698,816</b>

\* inclusive of wakalah fee

Net Investment Income	Write Back of Provision for Impairment in Value of Investment	Write Back of Allowance for Bad and Doubtful Debts	Other Income	Total Income	Total Income Previous Year
63,845,577	0	2,335,583	20,585,623	2,453,143,048	2,209,024,432
1,982,312	0	0	7,253,644	77,367,395	72,902,516
2,139,742	0	0	0	101,074,672	100,385,289
5,708,030	0	4,643,139	42,739,445	242,706,146	191,067,221
547,886	0	451,492	59,267	19,557,840	15,847,626
1,805,236	0	0	503,235	107,392,316	105,164,748
29,698,582	0	1,993,856	44,583,112	993,854,472	1,028,805,064
13,044,267	0	1,007,364	28,168,027	484,666,857	443,415,558
118,771,632	0	10,431,434	143,892,353	4,479,762,746	4,166,612,454

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		
(7,439,386)	69,770,212	740,355,509	562,146,884	146,002,306	0	2,453,143,048	2,209,024,432
3,526,472	7,270,180	23,240,386	9,334,605	3,635,090	0	77,367,395	72,902,516
1,390,226	5,082,100	24,325,875	17,896,643	6,361,408	2,546,326	101,074,672	100,385,289
3,942,614	1,518,000	75,320,510	45,966,896	1,714,676	0	242,706,146	191,067,221
614,815	0	953,323	7,679,890	7,015,037	0	19,557,840	15,847,626
71,180	11,457,778	20,227,330	9,777,969	11,518,379	0	107,392,316	105,164,748
1,492,851	32,728,177	185,621,728	228,866,782	223,012,588	0	993,854,472	1,028,805,064
9,076,065	18,860,026	136,210,999	88,336,841	55,384,504	0	484,666,857	443,415,558
12,674,837	146,686,473	1,206,255,660	970,006,510	454,643,988	2,546,326	4,479,762,746	4,166,612,454

## GENERAL TAKAFUL

### LIABILITIES OF STATUTORY FUNDS (RM)

Company	Takaful Funds and Reserves			Provision for Outstanding Claims
	Unearned Contributions Reserves	Surplus Attributable to Participants	Other Reserves	
ETIQA TAKAFUL	562,146,884	146,002,306	0	740,355,509
HLMSIG TAKAFUL	9,334,605	3,635,090	0	23,240,386
HSBC AMANAH TAKAFUL	17,896,643	6,361,408	2,546,326	24,325,875
MAA TAKAFUL	45,966,896	1,714,676	0	75,320,510
PRU BSN TAKAFUL	7,679,890	7,015,037	0	953,323
SUN LIFE MALAYSIA	9,777,969	11,518,379	0	20,227,330
STMB	228,866,782	223,012,588	0	185,621,728
TAKAFUL IKHLAS	88,336,841	55,384,504	0	136,210,999
<b>Total (Industry)</b>	<b>970,006,510</b>	<b>454,643,988</b>	<b>2,546,326</b>	<b>1,206,255,660</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	518,894,740	930,558,649	37,079,595
HLMSIG TAKAFUL	0	0	0	0	21,815,567	27,690,392
HSBC AMANAH TAKAFUL	0	0	0	0	50,113,200	0
MAA TAKAFUL	0	0	0	0	62,476,375	15,000,000
PRU BSN TAKAFUL	0	0	0	0	0	0
SUN LIFE MALAYSIA	0	0	0	16,636,160	9,574,595	9,930,250
STMB	0	24,140,000	0	32,575,869	322,032,446	114,284,645
TAKAFUL IKHLAS	0	0	0	61,416,987	114,603,107	69,803,876
<b>Total (Industry)</b>	<b>2</b>	<b>24,140,000</b>	<b>0</b>	<b>629,523,756</b>	<b>1,511,173,939</b>	<b>273,788,758</b>



Provision for Taxation	Amount Due to Income Statement / Takaful Funds	Other Liabilities	Total Liabilities	Total Liabilities Previous Year
0	90,859,903	237,124,925	1,776,489,527	1,615,851,136
3,169,048	8,073,162	20,105,475	67,557,766	58,119,484
0	5,527,565	6,309,148	62,966,965	54,577,133
0	1,777,060	100,449,037	225,228,179	219,373,019
427,503	237,307	4,168,592	20,481,652	21,458,254
0	(2,314,399)	16,423,615	55,632,894	58,831,983
0	10,729,551	82,221,662	730,452,311	736,836,804
3,994,119	28,841,343	59,373,515	372,141,321	371,122,044
7,590,670	143,731,492	526,175,969	3,310,950,615	3,136,169,857

Foreign Assets	Investment Accounts and Islamic Money Market	Cash and Bank Balances	Other Assets	Total Assets	Total Assets Previous Year
0	110,042,578	51,037,026	128,876,937	1,776,489,527	1,615,851,136
0	2,057,924	850,750	15,143,133	67,557,766	58,119,484
0	0	4,548,892	8,304,873	62,966,965	54,577,133
0	58,080,938	6,953,229	82,717,637	225,228,179	219,373,019
0	15,770,365	788,741	3,922,546	20,481,652	21,458,254
0	12,734,440	2,826,087	3,931,362	55,632,894	58,831,983
0	174,779,000	4,699,871	57,940,480	730,452,311	736,836,804
0	66,193,105	24,116,613	36,007,633	372,141,321	371,122,044
0	439,658,350	95,821,209	336,844,601	3,310,950,615	3,136,169,857

# 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	9,249,246	4,993,494	4,757,441	76,720	113,717,831	91,959,062	782,131,624
HLMSIG TAKAFUL	0	269,649	0	0	27,792,768	97,462	1,034,572
HSBC AMANAH TAKAFUL	0	0	1,564,172	0	40,724,690	0	0
MAA TAKAFUL	1,858,913	2,870,871	2,303,981	9,857,444	44,560,539	12,011,501	142,350,685
PRU BSN TAKAFUL	0	0	0	0	7,846,303	0	0
SUN LIFE MALAYSIA	0	0	0	0	12,209,993	0	0
STMB	0	1,301,719	331,081	171,831	173,920,641	22,122,876	176,760,933
TAKAFUL IKHLAS	0	108,864	160,861	0	36,084,549	21,191,385	171,457,571
<b>Total (Industry)</b>	<b>11,108,159</b>	<b>9,544,597</b>	<b>9,117,536</b>	<b>10,105,995</b>	<b>456,857,314</b>	<b>147,382,286</b>	<b>1,273,735,385</b>
<b>RETAKAFUL ACCEPTED CONTRIBUTIONS</b>							
ETIQA TAKAFUL	0	0	1,721	0	195,314	98	15,729
HLMSIG TAKAFUL	0	149,162	0	0	615,064	0	0
HSBC AMANAH TAKAFUL	0	0	0	0	0	0	0
MAA TAKAFUL	0	39,331	0	0	290,873	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	2,638,044	0	0	0
TAKAFUL IKHLAS	0	(8,816)	(16,481)	0	330,230	(328)	(2,651)
<b>Total (Industry)</b>	<b>0</b>	<b>179,677</b>	<b>(14,760)</b>	<b>2,638,044</b>	<b>1,431,481</b>	<b>(230)</b>	<b>13,078</b>
<b>RETAKAFUL CONTRIBUTIONS CEDED</b>							
ETIQA TAKAFUL	9,235,601	3,338,777	4,127,060	798	39,693,284	982,599	6,825,497
HLMSIG TAKAFUL	0	181,185	0	0	12,417,392	24,389	656,008
HSBC AMANAH TAKAFUL	0	0	359,047	0	5,093,065	0	0
MAA TAKAFUL	1,857,809	2,752,970	2,243,644	9,677,177	33,767,888	6,177,671	73,326,953
PRU BSN TAKAFUL	0	0	0	0	644,037	0	0
SUN LIFE MALAYSIA	0	0	0	0	1,637,180	0	(76)
STMB	0	695,506	9,172	1,132,503	87,472,958	6,464,373	59,117,067
TAKAFUL IKHLAS	0	32,360	88,175	0	16,618,504	8,545,663	69,142,178
<b>Total (Industry)</b>	<b>11,093,410</b>	<b>7,000,798</b>	<b>6,827,098</b>	<b>10,810,478</b>	<b>197,344,308</b>	<b>22,194,695</b>	<b>209,067,627</b>
<b>NET CONTRIBUTIONS</b>							
ETIQA TAKAFUL	13,645	1,654,717	632,102	75,922	74,219,861	90,976,561	775,321,856
HLMSIG TAKAFUL	0	237,626	0	0	15,990,440	73,073	378,564
HSBC AMANAH TAKAFUL	0	0	1,205,125	0	35,631,625	0	0
MAA TAKAFUL	1,104	157,232	60,337	180,267	11,083,524	5,833,830	69,023,732
PRU BSN TAKAFUL	0	0	0	0	7,202,266	0	0
SUN LIFE MALAYSIA	0	0	0	0	10,572,813	0	76
STMB	0	606,213	321,909	1,677,372	86,447,683	15,658,503	117,643,866
TAKAFUL IKHLAS	0	67,688	56,205	0	19,796,275	12,645,394	102,312,742
<b>Total (Industry)</b>	<b>14,749</b>	<b>2,723,476</b>	<b>2,275,678</b>	<b>1,933,561</b>	<b>260,944,487</b>	<b>125,187,361</b>	<b>1,064,680,836</b>
<b>NET EARNED CONTRIBUTIONS</b>							
ETIQA TAKAFUL	9,949	1,901,271	532,418	74,989	133,606,494	6,931,194	790,174,936
HLMSIG TAKAFUL	0	289,816	0	0	15,703,374	155,948	674,071
HSBC AMANAH TAKAFUL	0	0	1,239,173	0	32,498,250	0	0
MAA TAKAFUL	(607)	332,089	84,227	170,100	9,745,114	3,017,645	65,851,867
PRU BSN TAKAFUL	0	0	0	0	4,700,351	0	0
SUN LIFE MALAYSIA	0	0	0	0	9,679,913	0	76
STMB	0	645,222	343,019	533,857	69,806,007	14,800,044	114,051,781
TAKAFUL IKHLAS	0	58,622	55,304	0	20,223,267	12,840,878	107,268,876
<b>Total (Industry)</b>	<b>9,342</b>	<b>3,227,020</b>	<b>2,254,141</b>	<b>778,946</b>	<b>295,962,770</b>	<b>37,745,709</b>	<b>1,078,021,607</b>

Medical and Health	Personal Accident	Bonds	Contractor's All Risks & Engineering	Liability	Workmen's Compensation & Employers' Liability	Others	Total	Total Previous Year
998,220	63,547,497	107,851	14,842,693	5,860,561	2,899,960	13,278,489	1,108,420,689	1,013,446,069
0	3,323,590	0	5,246,076	1,004,022	129,617	5,042,758	43,940,514	43,596,848
0	10,619,472	0	0	65,376	0	1,956,217	54,929,927	60,683,589
2,480,261	20,664,272	487,834	10,610,923	18,130,641	3,869,375	9,603,783	281,661,023	310,534,552
0	225,920	0	0	0	0	0	8,072,223	7,977,502
0	55,912,633	0	0	0	0	0	68,122,626	60,420,994
419,649	32,159,245	0	14,832,181	6,415,206	1,702,784	11,748,897	441,887,043	416,081,890
2,320,604	26,321,163	0	7,116,130	912,653	1,167,333	7,996,085	274,837,198	223,989,029
<b>6,218,734</b>	<b>212,773,792</b>	<b>595,685</b>	<b>52,648,003</b>	<b>32,388,459</b>	<b>9,769,069</b>	<b>49,626,229</b>	<b>2,281,871,243</b>	<b>2,136,730,473</b>
0	4,304	0	0	1,324	0	13,664	232,154	300,959
0	7,530	0	186,777	4,900	842	35,201	999,476	1,525,654
0	0	0	0	0	0	0	0	135,370
0	10,667	0	(26,554)	600	0	21,724	336,641	1,450,129
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	2,638,044	2,376,100
0	23,548	0	3,483	0	1,347	(3,836)	326,496	312,932
<b>0</b>	<b>46,049</b>	<b>0</b>	<b>163,706</b>	<b>6,824</b>	<b>2,189</b>	<b>66,753</b>	<b>4,532,811</b>	<b>6,101,144</b>
0	2,170,809	0	12,039,585	3,149,278	19,939	1,779,142	83,362,369	110,618,689
0	940,773	0	4,734,546	586,076	32,492	4,171,792	23,744,653	18,390,661
0	(8,640)	0	0	140	0	407,917	5,851,529	9,030,530
1,114,910	10,149,476	225,000	9,463,375	16,614,869	2,005,430	8,590,680	177,967,852	225,885,758
0	33,585	0	0	0	0	0	677,622	503,947
0	5,971,385	0	0	0	0	0	7,608,489	6,828,878
0	4,542,046	0	10,781,805	5,358,145	102,552	4,935,314	180,611,441	163,428,423
1,067,523	2,162,824	0	4,066,162	202,351	19,298	5,546,766	107,491,804	69,454,273
<b>2,182,433</b>	<b>25,962,258</b>	<b>225,000</b>	<b>41,085,473</b>	<b>25,910,859</b>	<b>2,179,711</b>	<b>25,431,611</b>	<b>587,315,759</b>	<b>604,141,159</b>
998,220	61,380,992	107,851	2,803,108	2,712,607	2,880,021	11,513,011	1,025,290,474	903,128,339
0	2,390,347	0	698,307	422,846	97,967	906,167	21,195,337	26,731,841
0	10,628,112	0	0	65,236	0	1,548,300	49,078,398	51,788,429
1,365,351	10,525,463	262,834	1,120,994	1,516,372	1,863,945	1,034,827	104,029,812	86,098,923
0	192,335	0	0	0	0	0	7,394,601	7,473,555
0	49,941,248	0	0	0	0	0	60,514,137	53,592,116
419,649	27,617,199	0	4,050,376	1,057,061	1,600,232	6,813,583	263,913,646	255,029,567
1,253,081	24,181,887	0	3,053,451	710,302	1,149,382	2,445,483	167,671,890	154,847,688
<b>4,036,301</b>	<b>186,857,583</b>	<b>370,685</b>	<b>11,726,236</b>	<b>6,484,424</b>	<b>7,591,547</b>	<b>24,261,371</b>	<b>1,699,088,295</b>	<b>1,538,690,458</b>
461,174	62,891,576	176,616	1,666,011	2,318,185	3,303,897	11,466,832	1,015,515,542	862,310,992
0	1,952,870	0	2,140,213	602,203	136,599	1,176,651	22,831,745	29,214,574
0	11,139,617	0	0	171,154	0	2,674,089	47,722,283	49,314,312
1,456,328	9,493,090	199,619	1,409,371	1,692,881	1,694,233	2,527,554	97,673,511	67,727,468
0	196,061	0	0	0	0	0	4,896,412	5,838,861
0	50,211,875	0	0	0	0	0	59,891,864	51,431,542
332,742	28,565,963	0	4,457,064	1,203,723	1,639,421	7,134,794	243,513,637	249,129,029
1,233,071	25,844,531	0	2,000,957	667,103	1,154,774	656,967	172,004,350	140,946,481
<b>3,483,315</b>	<b>190,295,583</b>	<b>376,235</b>	<b>11,673,616</b>	<b>6,655,249</b>	<b>7,928,924</b>	<b>25,636,887</b>	<b>1,664,049,344</b>	<b>1,455,913,259</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	1,570	2,151,028	586,337	0	96,598,565	102,336,333	365,396,258
HLMSIG TAKAFUL	0	323,526	0	0	14,168,144	570,752	1,192,808
HSBC AMANAH TAKAFUL	0	0	4,143,473	0	8,704,617	0	0
MAA TAKAFUL	179	1,686,212	1,143,105	0	20,440,185	12,513,144	59,488,221
PRU BSN TAKAFUL	0	0	0	0	4,182,618	0	0
SUN LIFE MALAYSIA	0	0	0	0	4,770,605	25,877	63,141
STMB	0	1,314,660	405,358	133	59,860,418	31,816,184	69,723,420
TAKAFUL IKHLAS	0	140,328	0	0	9,984,580	24,643,259	85,579,806
<b>Total (Industry)</b>	<b>1,749</b>	<b>5,615,754</b>	<b>6,278,273</b>	<b>133</b>	<b>218,709,732</b>	<b>171,905,549</b>	<b>581,443,654</b>
<b>GROSS CLAIMS PAID RETAKAFUL ACCEPTED</b>							
ETIQA TAKAFUL	0	0	0	0	38,529	0	22,084
HLMSIG TAKAFUL	0	16,774	0	0	45,463	0	0
HSBC AMANAH TAKAFUL	0	0	0	0	0	0	0
MAA TAKAFUL	0	282,012	0	0	32,973	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	241,325	0	0	0
TAKAFUL IKHLAS	0	0	0	0	28,908	0	31,588
<b>Total (Industry)</b>	<b>0</b>	<b>298,786</b>	<b>0</b>	<b>241,325</b>	<b>145,873</b>	<b>0</b>	<b>53,672</b>
<b>CLAIMS RECOVERY FROM RETAKAFUL</b>							
ETIQA TAKAFUL	1,569	1,804,804	342,547	0	85,641,418	3,049,692	(69,365)
HLMSIG TAKAFUL	0	141,727	0	0	11,760,936	285,376	596,100
HSBC AMANAH TAKAFUL	0	0	3,455,922	0	3,972,599	0	0
MAA TAKAFUL	177	1,738,518	912,241	0	19,262,728	9,351,074	37,061,938
PRU BSN TAKAFUL	0	0	0	0	3,560,318	0	0
SUN LIFE MALAYSIA	0	0	0	0	3,744,579	0	0
STMB	0	488,853	0	(210)	44,590,448	4,797,359	21,130,127
TAKAFUL IKHLAS	0	16,287	0	0	5,710,235	9,488,188	30,626,639
<b>Total (Industry)</b>	<b>1,746</b>	<b>4,190,189</b>	<b>4,710,710</b>	<b>(210)</b>	<b>178,243,261</b>	<b>26,971,689</b>	<b>89,345,439</b>
<b>NET CLAIMS PAID</b>							
ETIQA TAKAFUL	1	346,224	243,790	0	10,995,676	99,286,641	365,487,707
HLMSIG TAKAFUL	0	198,573	0	0	2,452,671	285,376	596,708
HSBC AMANAH TAKAFUL	0	0	687,551	0	4,732,018	0	0
MAA TAKAFUL	2	229,706	230,864	0	1,210,430	3,162,070	22,426,283
PRU BSN TAKAFUL	0	0	0	0	622,300	0	0
SUN LIFE MALAYSIA	0	0	0	0	1,026,026	25,877	63,141
STMB	0	825,807	405,358	241,668	15,269,970	27,018,825	48,593,293
TAKAFUL IKHLAS	0	124,041	0	0	4,303,253	15,155,071	54,984,755
<b>Total (Industry)</b>	<b>3</b>	<b>1,724,351</b>	<b>1,567,563</b>	<b>241,668</b>	<b>40,612,344</b>	<b>144,933,860</b>	<b>492,151,887</b>
<b>NET CLAIMS INCURRED</b>							
ETIQA TAKAFUL	(1,010)	1,469,338	256,109	73,509	33,684,500	148,841,968	444,476,208
HLMSIG TAKAFUL	0	180,813	0	0	1,674,339	235,403	415,616
HSBC AMANAH TAKAFUL	0	0	996,162	0	3,073,955	0	0
MAA TAKAFUL	19	188,802	306,485	0	2,241,742	14,322,484	33,329,276
PRU BSN TAKAFUL	0	0	0	0	155,557	0	0
SUN LIFE MALAYSIA	0	(50)	0	0	(360,767)	(5,248,510)	(18,470)
STMB	0	1,375,621	399,247	(632,467)	7,939,874	(2,461,020)	45,307,379
TAKAFUL IKHLAS	0	50,900	27,101	0	3,277,022	4,229,024	52,066,293
<b>Total (Industry)</b>	<b>(991)</b>	<b>3,265,424</b>	<b>1,985,104</b>	<b>(558,958)</b>	<b>51,686,222</b>	<b>159,919,349</b>	<b>575,576,302</b>

Medical and Health	Personal Accident	Bonds	Contractor's All Risks & Engineering	Liability	Workmen's Compensation & Employers' Liability	Others	Total	Total Previous Year
1,048,816	9,788,020	113,650	3,726,730	(255,296)	342,133	5,548,445	587,382,589	469,051,280
0	1,127,946	0	2,242,639	180,784	364	13,915,513	33,722,476	15,564,443
0	3,792,384	0	0	128,922	0	2,344,806	19,114,202	11,873,952
409,543	17,608,508	40,757	2,291,165	1,056,553	103,221	3,697,595	120,478,388	86,032,203
0	10,490	0	0	0	0	0	4,193,108	3,327,487
0	5,689,430	0	5,680	0	0	0	10,554,733	7,801,106
36,909	15,957,532	0	9,307,056	3,175,089	37,497	10,491,067	202,125,323	186,130,794
1,818,741	4,746,859	0	2,161,223	258,050	45,948	646,168	130,024,962	108,474,974
<b>3,314,009</b>	<b>58,721,169</b>	<b>154,407</b>	<b>19,734,493</b>	<b>4,544,102</b>	<b>529,163</b>	<b>36,643,594</b>	<b>1,107,595,781</b>	<b>888,256,239</b>
0	0	0	0	0	0	1,925	62,538	32,938
0	221,325	0	19,049	0	0	43,202	345,813	3,524,995
0	0	0	0	0	0	0	0	0
0	515,146	0	0	0	0	12,559	842,690	98,575
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	241,325	573,119
0	0	0	11,479	704	0	958	73,637	270,340
<b>0</b>	<b>736,471</b>	<b>0</b>	<b>30,528</b>	<b>704</b>	<b>0</b>	<b>58,644</b>	<b>1,566,003</b>	<b>4,499,967</b>
0	55,337	91,120	1,744,978	(8,745)	0	1,213,238	93,866,593	27,761,570
0	412,879	0	2,460,625	3,345	0	12,541,487	28,202,475	11,791,842
0	951,861	0	0	0	0	912,312	9,292,694	4,493,343
183,905	11,150,409	20,379	1,788,195	549,134	64,301	2,071,803	84,154,802	64,921,850
0	0	0	0	0	0	0	3,560,318	2,253,942
0	2,491,267	0	4,519	0	0	(497)	6,239,868	5,816,915
0	1,514,952	0	7,257,689	729,999	0	5,086,450	85,595,667	67,595,507
894,475	139,402	0	1,732,812	6,000	1,266	172,759	48,788,063	31,678,909
<b>1,078,380</b>	<b>16,716,107</b>	<b>111,499</b>	<b>14,988,818</b>	<b>1,279,733</b>	<b>65,567</b>	<b>21,997,552</b>	<b>359,700,480</b>	<b>216,313,878</b>
1,048,816	9,732,683	22,530	1,981,752	(246,551)	342,133	4,337,132	493,578,534	441,322,648
0	936,392	0	(198,937)	177,439	364	1,417,228	5,865,814	7,297,596
0	2,840,523	0	0	128,922	0	1,432,494	9,821,508	7,380,609
225,638	6,973,245	20,378	502,970	507,419	38,920	1,638,351	37,166,276	21,208,928
0	10,490	0	0	0	0	0	632,790	1,073,545
0	3,198,163	0	1,161	0	0	497	4,314,865	1,984,191
36,909	14,442,580	0	2,049,367	2,445,090	37,497	5,404,617	116,770,981	119,108,406
924,266	4,607,457	0	439,890	252,754	44,682	474,367	81,310,536	77,066,405
<b>2,235,629</b>	<b>42,741,533</b>	<b>42,908</b>	<b>4,776,203</b>	<b>3,265,073</b>	<b>463,596</b>	<b>14,704,686</b>	<b>749,461,304</b>	<b>676,442,328</b>
(328,614)	8,579,286	39,305	996,844	2,603,211	740,260	6,596,228	648,027,142	501,268,339
0	921,736	0	(832,744)	(1,839,412)	(111,561)	1,212,729	1,856,919	6,465,587
0	159,581	0	0	266,857	0	726,348	5,222,903	14,962,308
257,075	11,752,234	27,973	613,866	640,975	167,828	2,112,295	65,961,054	35,196,287
0	10,948	0	0	0	0	(968)	165,537	8,852
0	7,011,427	0	(230,266)	(15,616)	0	(38,419)	1,099,329	(1,913,651)
39,647	14,127,280	0	(359,120)	1,547,917	(323,214)	(2,466,160)	64,494,984	81,160,107
200,216	8,496,074	0	(244,279)	1,936,234	(418,680)	306,678	69,926,583	64,788,737
<b>168,324</b>	<b>51,058,566</b>	<b>67,278</b>	<b>(55,699)</b>	<b>5,140,166</b>	<b>54,633</b>	<b>8,448,731</b>	<b>856,754,451</b>	<b>701,936,566</b>

## GENERAL TAKAFUL

### UNDERWRITING ACCOUNTS (RM)

Company	Earned Contribution Income	Net Claims Incurred	Net Commissions	Management Expenses*	Underwriting Profit
ETIQA TAKAFUL	1,015,515,542	648,027,142	85,524,179	194,861,490	87,102,731
HLMSIG TAKAFUL	22,831,745	1,856,919	2,062,980	9,313,641	9,598,205
HSBC AMANAH TAKAFUL	47,722,283	5,222,903	7,770,001	24,234,236	10,495,143
MAA TAKAFUL	97,673,511	65,961,054	(8,462,392)	37,502,564	2,672,285
PRU BSN TAKAFUL	4,896,412	165,537	882,923	1,327,570	2,520,382
SUN LIFE MALAYSIA	59,891,864	1,099,329	14,670,124	23,443,532	20,678,879
STMB	243,513,637	64,494,984	(942,679)	143,473,241	36,488,091
TAKAFUL IKHLAS	172,004,350	69,926,583	4,157,956	57,354,095	40,565,716
<b>Total (Industry)</b>	<b>1,664,049,344</b>	<b>856,754,451</b>	<b>105,663,092</b>	<b>491,510,369</b>	<b>210,121,432</b>

Company	Percentage of Earned Contributions 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	63.81	58.13	8.42	8.54	19.19	18.11	91.42	84.78
HLMSIG TAKAFUL	8.13	22.13	9.04	10.81	40.79	20.30	57.96	53.24
HSBC AMANAH TAKAFUL	10.94	30.34	16.28	19.47	50.78	49.70	78.01	99.52
MAA TAKAFUL	67.53	51.97	(8.66)	(17.31)	38.40	74.72	97.26	109.38
PRU BSN TAKAFUL	3.38	0.15	18.03	17.50	27.11	31.48	48.53	49.13
SUN LIFE MALAYSIA	1.84	(3.72)	24.49	24.82	39.14	36.48	65.47	57.58
STMB	26.49	32.58	(0.39)	(1.09)	58.92	46.51	85.02	78.00
TAKAFUL IKHLAS	40.65	45.97	2.42	6.05	33.34	22.86	76.42	74.87
<b>Total (Industry)</b>	<b>51.49</b>	<b>48.21</b>	<b>6.35</b>	<b>6.47</b>	<b>29.54</b>	<b>27.88</b>	<b>87.37</b>	<b>82.57</b>

\* including Bad & Doubtful Debts

# Life Insurance

## Financial Year 2015

## LIFE INSURANCE

### REVENUE ACCOUNT - INCOME (RM)

Company	Policy owners' Fund Beginning of the Year			
	Annuity	Investment-Linked	Ordinary	Total
AIA	0	4,318,698,263	32,212,453,102	36,531,151,365
ALLIANZ LIFE	0	873,611,945	4,857,053,496	5,730,665,441
AMMETLIFE	0	137,206,447	2,330,451,346	2,467,657,793
AXA AFFIN LIFE	0	140,592,634	522,427,089	663,019,723
ETIQA	605,832,144	1,976,574,061	8,607,952,479	11,190,358,684
GIBBSN LIFE	0	269,275,003	1,451,547,347	1,720,822,350
GELM	35,267,035	5,055,854,586	47,196,842,890	52,287,964,511
HLA	453,073,251	1,209,510,776	7,076,798,892	8,739,382,919
MANULIFE	199,278,855	890,397,216	2,232,039,924	3,321,715,995
MCIS	611,929,370	147,944,508	2,973,515,040	3,733,388,918
PRUDENTIAL	0	12,244,480,657	8,152,547,859	20,397,028,516
SLMA	0	153,259,325	1,115,211,420	1,268,470,745
TMLIM	0	186,801,263	5,574,204,967	5,761,006,230
ZURICH	776,628,865	976,000,742	3,098,116,386	4,850,745,993
<b>Total (Industry)</b>	<b>2,682,009,520</b>	<b>28,580,207,426</b>	<b>127,401,162,237</b>	<b>158,663,379,183</b>

## LIFE INSURANCE

### REVENUE ACCOUNT - OUTGO (RM)

Company	Net Policy Benefits					Agency Remuneration
	Death	Maturity	Surrender	Others	Total	
AIA	328,726,642	834,275,638	689,028,957	3,372,842,987	5,224,874,224	769,626,046
ALLIANZ LIFE	37,341,349	47,801,078	107,586,036	299,703,660	492,432,123	345,958,770
AMMETLIFE	15,495,080	123,269,410	123,516,876	124,479,087	386,760,453	41,693,570
AXA AFFIN LIFE	9,498,648	2,319,624	45,721,182	44,195,553	101,735,007	46,842,427
ETIQA	116,130,199	1,505,817,023	359,790,757	100,697,351	2,082,435,330	67,998,398
GIBBSN LIFE	16,973,866	114,112,995	62,676,656	63,178,140	256,941,657	24,585,565
GELM	314,103,230	744,387,149	1,388,924,100	2,405,379,916	4,852,794,395	908,839,879
HLA	46,134,968	458,689,653	310,327,321	306,722,041	1,121,873,983	392,926,648
MANULIFE	16,639,604	209,080,287	232,324,786	129,712,898	587,757,575	61,425,872
MCIS	21,625,635	232,960,045	128,597,247	106,568,812	489,751,739	80,892,696
PRUDENTIAL	93,325,249	367,514,332	1,185,785,986	1,033,085,948	2,679,711,515	829,337,561
SLMA	13,187,917	39,371,290	52,330,748	88,644,488	193,534,443	46,406,223
TMLIM	53,597,585	276,416,638	204,699,329	128,926,940	663,640,492	113,631,055
ZURICH	71,159,882	37,451,994	223,285,887	513,950,081	845,847,844	92,545,245
<b>Total (Industry)</b>	<b>1,153,939,854</b>	<b>4,993,467,156</b>	<b>5,114,595,868</b>	<b>8,718,087,902</b>	<b>19,980,090,780</b>	<b>3,822,709,955</b>

#### Notes:

The following company have changed their financial year end reporting in 2015, thus:

1 - Figures for Gibraltar BSN Life Berhad are from January 2015 to December 2015. Previous year figures are from April 2014 to December 2014.



Net Premiums	Net Investment Income	Bad Debts Recovery	Write Back of Diminution in Value of Investment	Other Income	Total Income	Total Income Previous Year
7,006,664,005	1,947,262,848	1,796,317	0	672,597,618	46,159,472,153	43,297,114,273
1,788,171,988	272,681,739	74,075	540,000	118,848,928	7,910,982,171	6,878,180,271
407,653,453	130,249,578	0	73,026	34,231,780	3,039,865,630	3,084,164,690
339,882,420	34,414,555	0	0	10,399,027	1,047,715,725	1,911,077,645
1,005,380,213	462,888,894	518,337	990,026	323,884,736	12,984,020,890	10,751,646,358
293,249,294	102,028,824	0	0	14,084,629	2,130,185,097	2,138,531,553
6,874,814,760	2,768,339,711	2,550,266	0	816,555,888	62,750,225,136	59,683,886,921
2,525,175,463	498,316,817	0	0	137,102,964	11,899,978,163	10,292,922,404
798,072,788	132,304,871	0	0	151,869,259	4,403,962,913	4,096,953,113
561,978,890	180,719,754	15,483	0	29,455,597	4,505,558,642	4,553,307,597
5,707,783,314	886,841,933	25,972	0	448,401,058	27,440,080,793	25,513,349,290
471,516,984	60,961,025	0	0	10,906,618	1,811,855,372	1,816,557,448
1,025,810,633	278,663,702	0	0	231,927,310	7,297,407,875	6,811,662,880
732,521,537	262,122,593	0	113,937,601	129,770,874	6,089,098,598	6,052,717,833
<b>29,538,675,742</b>	<b>8,017,796,844</b>	<b>4,980,450</b>	<b>115,540,653</b>	<b>3,130,036,286</b>	<b>199,470,409,158</b>	<b>186,882,072,276</b>

Management Expenses	Bad and Doubtful Debts	Diminution in Value of Investment	Other Outgo	Transfer to Income Statement	Fund Carried Forward	Total Outgo	Total Outgo Previous Year
661,861,687	956,249	0	1,136,609,220	696,120,000	37,669,424,727	46,159,472,153	43,297,114,273
155,866,603	759,223	56,480,048	117,362,548	4,825,519	6,737,297,337	7,910,982,171	6,878,180,271
133,913,767	3,370,282	3,100,057	22,326,728	0	2,448,700,773	3,039,865,630	3,084,164,690
69,330,572	219,160	0	10,124,429	(24,034,387)	843,498,517	1,047,715,725	1,911,077,645
110,208,675	120,450	122,539,544	263,386,242	23,100,000	10,314,232,251	12,984,020,890	10,751,646,358
91,294,005	2,176	212,636	21,226,440	0	1,735,922,618	2,130,185,097	2,138,531,553
495,427,103	325,100	254,960,518	808,994,469	786,125,468	54,642,758,204	62,750,225,136	59,683,886,921
133,842,817	0	53,796,315	133,809,390	90,000,000	9,973,729,010	11,899,978,163	10,292,922,404
95,580,383	153,919	36,355,980	103,859,127	72,831,339	3,445,998,718	4,403,962,913	4,096,953,113
75,881,420	52,890	10,331,258	36,295,898	15,538,467	3,796,814,274	4,505,558,642	4,553,307,597
562,440,529	0	0	522,760,896	426,858,324	22,418,971,968	27,440,080,793	25,513,349,290
100,336,924	0	0	23,004,024	72,400,000	1,376,173,758	1,811,855,372	1,816,557,448
133,154,404	2,543,871	0	76,666,037	16,992,441	6,290,779,575	7,297,407,875	6,811,662,880
124,551,653	730,000	107,423,240	56,881,379	0	4,861,119,237	6,089,098,598	6,052,717,833
<b>2,943,690,542</b>	<b>9,233,320</b>	<b>645,199,596</b>	<b>3,333,306,827</b>	<b>2,180,757,171</b>	<b>166,555,420,967</b>	<b>199,470,409,158</b>	<b>186,882,072,276</b>

## LIFE INSURANCE

### LIABILITIES OF INSURANCE FUNDS (RM)

Company	Insurance Fund & Reserves	Provision for Outstanding Claims	Amount Due To Income Statement / Insurance Funds	Provision For Tax On Unrealised Capital Gains
AIA	37,669,424,727	286,313,551	702,751,870	18,034,011
ALLIANZ LIFE	6,794,381,476	194,529,063	4,804,924	2,293,072
AMMETLIFE	2,455,567,238	0	3,979,396	0
AXA AFFIN LIFE	845,127,405	7,452,022	(2,943,528)	259,190
ETIQA	10,413,370,326	60,646,824	24,696,733	4,947,283
GIBBSN LIFE	1,747,389,088	151,520,246	0	(346,255)
GELM	58,544,819,832	315,280,662	778,473,608	0
HLA	10,224,615,936	79,983,929	89,908,338	4,810,712
MANULIFE	3,509,971,297	49,832,990	77,865,570	6,827,252
MCIS	3,815,213,336	70,666,797	15,054,163	0
PRUDENTIAL	22,418,971,968	513,050,093	274,025,093	138,853,904
SLMA	1,376,173,758	1,642,827	73,116,666	254,510
TMLIM	6,704,453,434	61,321,559	16,074,608	1,096,619
ZURICH	4,861,119,237	34,773,925	1,015,128	2,642,760
<b>Total (Industry)</b>	<b>171,380,599,058</b>	<b>1,827,014,488</b>	<b>2,058,822,569</b>	<b>179,673,058</b>

## LIFE INSURANCE

### ASSETS OF INSURANCE FUNDS (RM)

Company	Pr operty, Plant and E quipment	Investment Properties	Loans	Investment			Total
				Malaysian Government Papers / Guaranteed Loans	Corporate / Debt Securities	Other Investments	
AIA	364,982,680	324,227,606	3,777,576,026	7,031,433,030	29,660,085,654	304,642,415	36,996,161,099
ALLIANZ LIFE	33,290,005	3,840,000	104,368,223	2,002,610,359	4,413,154,450	58,113,183	6,473,877,992
AMMETLIFE	62,746,000	84,345,000	100,550,236	100,000,000	1,882,164,019	31,512,797	2,013,676,816
AXA AFFIN LIFE	7,242,940	0	8,584,790	189,965,715	491,078,754	102,519,625	783,564,094
ETIQA	83,737,921	618,606,617	248,050,755	215,893,063	6,681,223,803	1,060,523,865	7,957,640,731
GIBBSN LIFE	33,933,387	6,000,000	91,199,000	21,000,500	1,488,177,928	85,893,127	1,595,071,555
GELM	466,605,738	601,810,476	5,879,029,543	8,064,220,213	43,120,632,445	3,245,556,341	54,430,408,999
HLA	91,342,163	253,848,000	661,575,805	380,596,150	7,710,843,757	305,232,998	8,396,672,905
MANULIFE	20,710,277	51,319,886	198,102,547	754,880,539	2,158,933,129	194,235,120	3,108,048,788
MCIS	140,659,828	16,540,000	321,028,348	1,605,952,937	1,661,964,394	123,853,723	3,391,771,054
PRUDENTIAL	184,687,548	0	549,882,211	732,144,717	18,796,576,589	434,541,572	19,963,262,878
SLMA	50,257,860	0	9,394,011	352,423,387	852,263,016	136,046,159	1,340,732,562
TMLIM	172,479,310	138,149,280	508,018,861	589,291,357	5,052,651,962	96,667,347	5,738,610,666
ZURICH	25,260,519	362,150,800	413,184,765	753,197,708	4,663,165,498	80,046,255	5,496,409,461
<b>Total (Industry)</b>	<b>1,737,936,176</b>	<b>2,460,837,665</b>	<b>12,870,545,121</b>	<b>22,793,609,675</b>	<b>128,632,915,398</b>	<b>6,259,384,527</b>	<b>157,685,909,600</b>

#### Notes:

The following company have changed their financial year end reporting in 2015, thus:

1 - Figures for Gibraltar BSN Life Berhad are from January 2015 to December 2015. Previous year figures are from April 2014 to December 2014.

Other Liabilities	Total Liabilities	Total Liabilities Previous Year
6,268,961,610	44,945,485,769	43,407,184,292
476,071,323	7,472,079,858	6,422,012,393
392,497,995	2,852,044,629	2,801,257,869
162,721,112	1,012,616,201	840,296,437
371,890,033	10,875,551,199	11,683,807,357
124,283,724	2,022,846,803	1,997,982,806
9,716,188,605	69,354,762,707	66,249,373,181
1,819,072,307	12,218,391,222	10,622,041,639
529,568,861	4,174,065,970	3,968,007,807
231,814,467	4,132,748,763	4,084,184,425
918,112,252	24,263,013,310	22,041,165,886
70,862,835	1,522,050,596	1,570,253,385
568,698,085	7,351,644,305	6,872,136,444
1,835,312,882	6,734,863,932	6,572,714,252
<b>23,486,056,091</b>	<b>198,932,165,264</b>	<b>189,132,418,173</b>

Foreign Assets	Cash and Deposits	Other Assets	Total Assets	Total Assets Previous Year
1,566,299,966	897,982,061	1,018,256,331	44,945,485,769	43,407,184,292
46,062,690	658,976,908	151,664,040	7,472,079,858	6,422,012,393
0	456,092,406	134,634,171	2,852,044,629	2,801,257,869
43,821,081	133,814,504	35,588,792	1,012,616,201	840,296,437
222,686,693	1,541,195,892	203,632,590	10,875,551,199	11,683,807,357
43,330,673	186,060,386	67,251,802	2,022,846,803	1,997,982,806
4,345,299,716	2,501,252,621	1,130,355,614	69,354,762,707	66,249,373,181
612,621,448	1,973,196,590	229,134,311	12,218,391,222	10,622,041,639
486,753,017	219,893,391	89,238,064	4,174,065,970	3,968,007,807
900,143	148,142,616	113,706,774	4,132,748,763	4,084,184,425
1,063,107,051	2,129,058,549	373,015,073	24,263,013,310	22,041,165,886
0	94,437,003	27,229,160	1,522,050,596	1,570,253,385
271,876,133	321,488,955	201,021,100	7,351,644,305	6,872,136,444
94,536,559	210,966,618	132,355,210	6,734,863,932	6,572,714,252
<b>8,797,295,170</b>	<b>11,472,558,500</b>	<b>3,907,083,032</b>	<b>198,932,165,264</b>	<b>189,132,418,173</b>

## LIFE INSURANCE

### NEW POLICIES ISSUED - INDIVIDUAL

Company	ORDINARY LIFE			
	Whole Life			
	No. of Policies	Sums Insured	Single Premiums	Annual Premiums
AIA	11,152	1,078,474,270	0	24,134,390
ALLIANZ LIFE	1,105	144,007,595	58,724,035	7,029,079
AMMETLIFE	6,723	338,899,747	16,768,316	9,789,455
AXA AFFIN LIFE	818	68,229,976	0	1,409,324
ETIQA	11,354	275,809,593	0	18,361,597
GIBBSN LIFE	2,840	67,406,630	0	2,443,356
GELM	39,645	2,163,690,205	9,197,038	86,674,374
HLA	6,320	971,380,175	0	13,680,672
MANULIFE	1,168	37,786,480	0	3,550,430
MCIS	1,141	27,849,406	0	5,309,078
PRUDENTIAL	1,184	35,146,946	0	1,405,661
SLMA	4,992	145,912,400	0	8,014,560
TMLIM	7,210	267,335,210	0	16,953,413
ZURICH	10,800	210,596,056	0	12,599,020
<b>Total (Industry)</b>	<b>106,452</b>	<b>5,832,524,689</b>	<b>84,689,389</b>	<b>211,354,409</b>

Company	Endowment			
	No. of Policies	Sums Insured	Single Premiums	Annual Premiums
AIA	15,559	488,487,004	0	81,192,224
ALLIANZ LIFE	18,817	541,896,928	122,191,180	91,653,619
AMMETLIFE	6,757	148,660,770	0	36,875,591
AXA AFFIN LIFE	4,465	110,601,265	0	48,788,218
ETIQA	13,880	397,587,922	0	87,818,021
GIBBSN LIFE	26,092	326,316,236	0	14,801,426
GELM	27,779	722,180,170	0	230,043,416
HLA	21,803	453,214,989	70,498	106,474,824
MANULIFE	4,076	94,545,039	0	34,909,088
MCIS	14,480	326,948,103	0	36,497,299
PRUDENTIAL	50,253	1,602,855,666	59,335,286	313,679,912
SLMA	12,241	742,332,721	0	24,435,061
TMLIM	28,613	699,449,666	102,829,000	84,777,193
ZURICH	1,409	100,022,156	0	5,399,233
<b>Total (Industry)</b>	<b>246,224</b>	<b>6,755,098,636</b>	<b>284,425,964</b>	<b>1,197,345,125</b>

Company	Temporary			
	No. of Policies	Sums Insured	Single Premiums	Annual Premiums
AIA	34,711	2,286,219,316	1,221,270	25,946,895
ALLIANZ LIFE	2,139	171,845,711	389,266	1,589,367
AMMETLIFE	1,070	59,575,000	0	291,704
AXA AFFIN LIFE	3,888	84,602,611	1,328	1,031,443
ETIQA	677	130,313,796	8,193,422	79,693
GIBBSN LIFE	18,323	1,072,463,268	0	4,400,321
GELM	733	142,622,405	444,735	1,212,626
HLA	1,771	310,392,105	5,672,879	459,622
MANULIFE	1,992	158,117,425	0	1,029,388
MCIS	86	3,299,940	25,841	25,453
PRUDENTIAL	46,557	1,723,680,915	7,032,178	25,130,658
SLMA	8,927	471,727,000	55,410	9,467,990
TMLIM	3,252	258,900,000	4,475	2,346,927
ZURICH	7,605	178,763,807	1,770,230	739,294
<b>Total (Industry)</b>	<b>131,731</b>	<b>7,052,523,299</b>	<b>24,811,034</b>	<b>73,751,382</b>

#### Notes:

The following company have changed their financial year end reporting in 2015, thus:

1 - Figures for Gibraltar BSN Life Berhad are from January 2015 to December 2015. Previous year figures are from April 2014 to December 2014.

[illegible]

## LIFE INSURANCE

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

Company	ORDINARY LIFE			
	Medical and Health			
	No. of Policies	Sums Insured	Single Premiums	Annual Premiums
AIA	78,327	0	1,615,679	74,187,577
ALLIANZ LIFE	935	0	0	710,665
AMMETLIFE	13,802	952,386,553	0	10,516,377
AXA AFFIN LIFE	1,962	5,130,000	0	2,767,092
ETIQA	0	0	0	0
GIBBSN LIFE	0	0	0	0
GELM	44,502	0	32,098,194	10,292,444
HLA	9,625	390,250,354	0	6,430,333
MANULIFE	2,643	0	0	3,225,101
MCIS	8	470,000	0	6,940
PRUDENTIAL	0	0	0	0
SLMA	14,683	2,669,250	12,956,760	0
TMLIM	145	16,365,000	0	69,282
ZURICH	10,541	0	0	10,995,999
<b>Total (Industry)</b>	<b>177,173</b>	<b>1,367,271,157</b>	<b>46,670,633</b>	<b>119,201,810</b>

Company	Other Plans			
	No. of Policies	Sums Insured	Single Premiums	Annual Premiums
AIA	6,926	831,000	86,535	11,551,052
ALLIANZ LIFE	0	0	0	0
AMMETLIFE	0	0	0	0
AXA AFFIN LIFE	0	0	0	0
ETIQA	0	0	0	0
GIBBSN LIFE	0	0	0	0
GELM	0	0	0	0
HLA	0	0	0	0
MANULIFE	0	0	0	0
MCIS	0	0	0	0
PRUDENTIAL	0	0	0	0
SLMA	0	0	0	0
TMLIM	0	0	0	0
ZURICH	0	0	0	0
<b>Total (Industry)</b>	<b>6,926</b>	<b>831,000</b>	<b>86,535</b>	<b>11,551,052</b>

Company	Riders			
	No. of Policies	Sums Insured	Single Premiums	Annual Premiums
AIA	0	263,682,078	1,374,268	32,364,137
ALLIANZ LIFE	0	35,610,200	0	2,229,740
AMMETLIFE	0	18,799,589	0	1,190,568
AXA AFFIN LIFE	0	1,171,000	0	5,216,932
ETIQA	0	35,020,400	2,092,029	674,672
GIBBSN LIFE	0	2,058,000	0	18,336,452
GELM	0	145,106,698	0	7,693,604
HLA	0	402,527,130	0	124,262,021
MANULIFE	0	1,130,198	140,947	801,318
MCIS	0	280,473,669	0	5,609,031
PRUDENTIAL	0	243,989,429	22,245,090	21,312,026
SLMA	0	0	0	0
TMLIM	0	62,925,175	12,652,504	5,734,057
ZURICH	0	15,576,500	0	2,013,611
<b>Total (Industry)</b>	<b>0</b>	<b>1,508,070,066</b>	<b>38,504,838</b>	<b>227,438,168</b>

#### Notes:

The following company have changed their financial year end reporting in 2015, thus:

1 - Figures for Gibraltar BSN Life Berhad are from January 2015 to December 2015. Previous year figures are from April 2014 to December 2014.

## INVESTMENT-LINKED

## ANNUITY

Other Plans			
No. of Policies	Sums Insured	Single Premiums	Annual Premiums
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
1,612	82,446,393	101,343,147	0
1,612	82,446,393	101,343,147	0

Riders			
No. of Policies	Sums Insured	Single Premiums	Annual Premiums
0	84,882,179	5,209,394	22,115,662
0	2,798,635,916	0	4,648,139
0	42,016,658	0	2,174,457
0	0	0	773,117
0	0	0	0
0	0	0	0
0	0	0	0
0	753,946,546	77,982	24,211,322
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	82,000	0	316,907
0	3,679,563,299	5,287,376	54,239,604

## LIFE INSURANCE

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

Company	ORDINARY LIFE			
	Reinsurance Accepted			
	No. of Policies	Sums Insured	Single Premiums	Annual Premiums
AIA	0	55,260	0	0
ALLIANZ LIFE	0	0	0	0
AMMETLIFE	0	0	0	0
AXA AFFIN LIFE	0	0	0	0
ETIQA	0	0	0	0
GIBBSN LIFE	0	0	0	0
GELM	0	0	0	0
HLA	0	0	0	0
MANULIFE	0	0	0	0
MCIS	0	0	0	0
PRUDENTIAL	0	0	0	0
SLMA	0	0	0	0
TMLIM	0	0	0	0
ZURICH	0	0	0	0
<b>Total (Industry)</b>	<b>0</b>	<b>55,260</b>	<b>0</b>	<b>0</b>

Company	TOTAL			
	No. of Policies	Sums Insured	Single Premiums	Annual Premiums
AIA	146,675	4,117,748,928	4,297,751	249,376,275
ALLIANZ LIFE	22,996	893,360,434	181,304,481	103,212,471
AMMETLIFE	28,352	1,518,321,659	16,768,316	58,663,695
AXA AFFIN LIFE	11,133	269,734,852	1,328	59,213,009
ETIQA	25,911	838,731,711	10,285,451	106,933,983
GIBBSN LIFE	47,255	1,468,244,134	0	39,981,555
GELM	112,659	3,173,599,478	41,739,967	335,916,464
HLA	39,519	2,527,764,753	5,743,377	251,307,472
MANULIFE	9,879	291,579,142	140,947	43,515,325
MCIS	15,715	639,041,118	25,841	47,447,801
PRUDENTIAL	97,994	3,605,672,956	88,612,554	361,528,257
SLMA	40,843	1,362,641,371	13,012,170	41,917,611
TMLIM	39,220	1,304,975,051	115,485,979	109,880,872
ZURICH	30,355	504,958,519	1,770,230	31,747,157
<b>Total (Industry)</b>	<b>668,506</b>	<b>22,516,374,107</b>	<b>479,188,393</b>	<b>1,840,641,946</b>

Company	TOTAL PREVIOUS YEAR			
	No. of Policies	Sums Insured	Single Premiums	Annual Premiums
AIA	151,109	4,589,425,840	6,008,944	312,265,799
ALLIANZ LIFE	42,318	1,098,253,587	190,417,593	94,098,901
AMMETLIFE	34,182	1,698,379,076	34,833,897	66,304,628
AXA AFFIN LIFE	10,038	333,916,904	350,148	57,388,590
ETIQA	22,756	771,622,174	8,774,581	83,522,285
GIBBSN LIFE	14,042	645,593,121	3,340	17,694,508
GELM	117,195	2,642,953,259	32,077,698	313,006,999
HLA	46,987	2,762,566,529	6,024,265	287,194,480
MANULIFE	10,201	266,623,750	93,337	40,185,206
MCIS	15,208	514,417,130	51,456	46,817,538
PRUDENTIAL	89,014	3,252,049,749	97,884,849	229,207,126
SLMA	31,560	1,007,690,457	3,281,571	40,289,030
TMLIM	44,245	1,265,579,561	113,577,144	111,058,327
ZURICH	33,842	445,679,412	2,044,648	27,901,303
<b>Total (Industry)</b>	<b>662,697</b>	<b>21,294,750,549</b>	<b>495,423,472</b>	<b>1,726,934,720</b>

#### Notes:

The following company have changed their financial year end reporting in 2015, thus:

1 - Figures for Gibraltar BSN Life Berhad are from January 2015 to December 2015. Previous year figures are from April 2014 to December 2014.



[illegible]

		TOTAL	
No. of Policies	Sums Insured	Single Premiums	Annual Premiums
118,919	11,748,088,712	155,003,305	445,710,166
74,794	12,121,765,617	8,075,787	224,797,491
4,734	457,727,962	19,728,228	9,237,826
11,545	1,054,584,753	3,770,768	31,291,944
46,897	3,877,529,119	93,558,170	72,382,979
2,403	198,086,875	3,692,320	5,535,661
142,813	15,317,245,706	43,525,390	741,927,577
37,790	8,631,004,830	85,370,979	231,434,691
12,792	1,642,586,234	2,923,202	54,739,732
9,455	573,655,447	27,513,077	22,980,756
155,147	11,738,776,133	322,473,088	534,371,470
8,825	1,148,509,940	100,993,400	28,907,580
18,739	1,445,545,867	6,109,302	49,754,298
21,733	2,037,930,333	106,847,990	73,153,493
<b>666,586</b>	<b>71,993,037,529</b>	<b>979,585,006</b>	<b>2,526,225,665</b>

No. of Policies	TOTAL PREVIOUS YEAR		
	Sums Insured	Single Premiums	Annual Premiums
110,860	10,927,058,523	327,289,911	364,124,606
71,648	9,846,368,535	13,324,749	215,777,631
3,665	311,036,580	13,996,620	7,937,508
7,972	715,443,563	5,407,061	21,733,289
60,205	4,979,648,550	300,887,130	88,787,535
2,959	269,748,550	6,177,849	6,856,369
144,663	14,172,311,314	77,712,025	783,196,698
32,606	6,552,906,673	46,712,048	180,414,435
13,646	1,375,567,354	181,110,527	43,844,040
8,845	509,619,535	5,603,300	23,932,685
183,978	11,434,310,771	324,586,990	546,156,954
2,927	348,628,969	49,657,480	9,622,116
16,345	1,337,964,992	6,658,531	39,638,004
20,234	1,849,889,980	97,149,171	64,397,914
<b>680,553</b>	<b>64,630,503,889</b>	<b>1,456,273,393</b>	<b>2,396,419,783</b>

## LIFE INSURANCE

### NEW POLICIES ISSUED - GROUP

Company	ORDINARY LIFE			
	Whole Life			
	No. of Policies	Sums Insured	Single Premiums	Annual Premiums
AIA	0	0	0	0
ALLIANZ LIFE	0	0	0	0
AMMETLIFE	0	0	0	0
AXA AFFIN LIFE	0	0	0	0
ETIQA	0	0	0	0
GIBBSN LIFE	0	0	0	0
GELM	0	0	0	0
HLA	0	0	0	0
MANULIFE	0	0	0	0
MCIS	0	0	0	0
PRUDENTIAL	0	0	0	0
SLMA	0	0	0	0
TMLIM	0	0	0	0
ZURICH	0	0	0	0
<b>Total (Industry)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

Company	Endowment			
	No. of Policies	Sums Insured	Single Premiums	Annual Premiums
AIA	0	(10,772,354)	20,868	(72,924)
ALLIANZ LIFE	0	0	0	0
AMMETLIFE	0	0	0	0
AXA AFFIN LIFE	0	0	0	0
ETIQA	0	2,830,000	0	51,720
GIBBSN LIFE	0	0	0	0
GELM	0	5,310,071,164	72,085,382	381,375
HLA	0	0	0	0
MANULIFE	0	0	0	0
MCIS	0	0	0	0
PRUDENTIAL	0	156,017	66,158	2,103
SLMA	179	983,567,208	26,086,418	0
TMLIM	0	0	0	0
ZURICH	0	0	0	0
<b>Total (Industry)</b>	<b>179</b>	<b>6,285,852,035</b>	<b>98,258,826</b>	<b>362,274</b>

Company	Temporary			
	No. of Policies	Sums Insured	Single Premiums	Annual Premiums
AIA	5,120	96,015,291,526	474,138,965	585,069
ALLIANZ LIFE	1,284	10,655,765,328	134,642,694	379,870
AMMETLIFE	436	17,843,483,269	130,631,259	5,981,974
AXA AFFIN LIFE	255	14,656,711,606	42,616,456	1,152
ETIQA	110	17,618,080,652	106,593,982	0
GIBBSN LIFE	14	3,315,408,053	41,091,025	9,225,605
GELM	507	15,687,662,828	123,625,374	0
HLA	796	16,323,555,367	85,617,801	2,514,379
MANULIFE	3	1,359,763,121	28,112,788	441,598
MCIS	80	2,409,089,721	13,847,089	2,272,416
PRUDENTIAL	745	6,816,636,314	100,859,435	12,273,980
SLMA	9	10,818,913,436	261,353,344	0
TMLIM	342	19,903,966,884	200,537,175	0
ZURICH	176	2,811,298,027	26,078,966	0
<b>Total (Industry)</b>	<b>9,877</b>	<b>236,235,626,131</b>	<b>1,769,746,352</b>	<b>33,676,043</b>

#### Notes:

The following company have changed their financial year end reporting in 2015, thus:

1 - Figures for Gibraltar BSN Life Berhad are from January 2015 to December 2015. Previous year figures are from April 2014 to December 2014.

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## LIFE INSURANCE

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

Company	ORDINARY LIFE			
	Medical and Health			
	No. of Policies	Sums Insured	Single Premiums	Annual Premiums
AIA	7,283	0	851,723,811	0
ALLIANZ LIFE	313	6,000	0	89,439
AMMETLIFE	0	0	0	0
AXA AFFIN LIFE	0	0	0	0
ETIQA	47	0	6,173,087	0
GIBBSN LIFE	0	0	0	0
GELM	484	0	93,019,660	0
HLA	0	10,050	0	17,299
MANULIFE	0	0	0	0
MCIS	0	0	0	0
PRUDENTIAL	0	0	0	0
SLMA	73	322,235,000	5,706,156	0
TMLIM	112	0	10,253,093	0
ZURICH	11	0	489,051	0
<b>Total (Industry)</b>	<b>8,323</b>	<b>322,251,050</b>	<b>967,364,858</b>	<b>106,738</b>

Company	Other Plans			
	No. of Policies	Sums Insured	Single Premiums	Annual Premiums
AIA	0	0	0	0
ALLIANZ LIFE	0	0	0	0
AMMETLIFE	0	0	0	0
AXA AFFIN LIFE	0	0	0	0
ETIQA	0	0	0	0
GIBBSN LIFE	0	0	0	0
GELM	0	0	0	0
HLA	0	0	0	0
MANULIFE	0	0	0	0
MCIS	0	0	0	0
PRUDENTIAL	0	0	0	0
SLMA	0	0	0	0
TMLIM	0	0	0	0
ZURICH	0	0	0	0
<b>Total (Industry)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

Company	Riders			
	No. of Policies	Sums Insured	Single Premiums	Annual Premiums
AIA	0	47,510,289,381	44,458,419	0
ALLIANZ LIFE	0	54,640	0	16,626
AMMETLIFE	0	0	0	1,498,188
AXA AFFIN LIFE	0	1,389,195	1,173,614	0
ETIQA	0	0	0	0
GIBBSN LIFE	0	0	1,184,210	0
GELM	0	37,021,761	61,288,996	0
HLA	0	0	0	0
MANULIFE	0	0	4,855,523	0
MCIS	0	0	0	0
PRUDENTIAL	0	0	13,684,797	0
SLMA	0	133,674,333	581,311	0
TMLIM	0	0	4,113,877	0
ZURICH	0	0	0	0
<b>Total (Industry)</b>	<b>0</b>	<b>47,682,429,310</b>	<b>131,340,747</b>	<b>1,514,814</b>

#### Notes:

The following company have changed their financial year end reporting in 2015, thus:

1 - Figures for Gibraltar BSN Life Berhad are from January 2015 to December 2015. Previous year figures are from April 2014 to December 2014.

## INVESTMENT-LINKED

## ANNUITY

Other Plans			
No. of Policies	Sums Insured	Single Premiums	Annual Premiums
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0

[illegible]

## LIFE INSURANCE

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

Company	ORDINARY LIFE			
	Reinsurance Accepted			
	No. of Policies	Sums Insured	Single Premiums	Annual Premiums
AIA	26	106,155,621	881,390	0
ALLIANZ LIFE	0	0	0	0
AMMETLIFE	0	0	0	0
AXA AFFIN LIFE	0	0	0	0
ETIQA	0	0	0	0
GIBBSN LIFE	0	0	0	0
GELM	0	0	0	0
HLA	0	0	0	0
MANULIFE	0	0	0	0
MCIS	0	0	0	0
PRUDENTIAL	0	0	0	0
SLMA	0	0	0	0
TMLIM	0	0	0	0
ZURICH	0	0	0	0
<b>Total (Industry)</b>	<b>26</b>	<b>106,155,621</b>	<b>881,390</b>	<b>0</b>

Company	TOTAL			
	No. of Policies	Sums Insured	Single Premiums	Annual Premiums
AIA	12,429	143,620,964,174	1,371,223,453	512,145
ALLIANZ LIFE	1,597	10,655,825,968	134,642,694	485,935
AMMETLIFE	436	17,843,483,269	130,631,259	7,480,162
AXA AFFIN LIFE	255	14,658,100,801	43,790,070	1,152
ETIQA	157	17,620,910,652	112,767,069	51,720
GIBBSN LIFE	14	3,315,408,053	42,275,235	9,225,605
GELM	991	21,034,755,753	350,019,412	381,375
HLA	796	16,323,565,417	85,617,801	2,531,678
MANULIFE	3	1,359,763,121	32,968,311	441,598
MCIS	80	2,409,089,721	13,847,089	2,272,416
PRUDENTIAL	745	6,816,792,331	114,610,390	12,276,083
SLMA	261	12,258,389,976	293,727,229	0
TMLIM	454	19,903,966,884	214,904,145	0
ZURICH	187	2,811,298,027	26,568,017	0
<b>Total (Industry)</b>	<b>18,405</b>	<b>290,632,314,147</b>	<b>2,967,592,174</b>	<b>35,659,869</b>

Company	TOTAL PREVIOUS YEAR			
	No. of Policies	Sums Insured	Single Premiums	Annual Premiums
AIA	8,786	114,109,713,851	1,028,540,837	109,839
ALLIANZ LIFE	3,444	13,688,035,342	145,904,674	1,523,374
AMMETLIFE	591	19,198,406,033	142,986,685	8,522,036
AXA AFFIN LIFE	194	8,194,790,330	38,262,239	0
ETIQA	160	11,676,752,503	155,252,273	5,580
GIBBSN LIFE	7	2,746,255,646	24,489,087	3,236,237
GELM	863	19,272,246,005	339,936,237	478,723
HLA	746	17,817,331,127	77,339,198	140,872
MANULIFE	2	958,553,997	20,018,822	0
MCIS	41	610,139,100	2,886,658	2,066,916
PRUDENTIAL	751	7,361,596,872	108,197,276	13,517,683
SLMA	272	13,511,153,251	343,265,882	0
TMLIM	430	21,741,531,889	289,355,576	0
ZURICH	187	3,114,001,035	29,335,054	0
<b>Total (Industry)</b>	<b>16,474</b>	<b>254,000,506,980</b>	<b>2,745,770,499</b>	<b>29,601,260</b>

#### Notes:

The following company have changed their financial year end reporting in 2015, thus:

1 - Figures for Gibraltar BSN Life Berhad are from January 2015 to December 2015. Previous year figures are from April 2014 to December 2014.

INVESTMENT-LINKED			
Reinsurance Accepted			
No. of Policies	Sums Insured	Single Premiums	Annual Premiums
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0

TOTAL			
No. of Policies	Sums Insured	Single Premiums	Annual Premiums
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
13	8,961,278,576	100,613,711	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	5,370	1,534	0
0	0	0	0
14	8,961,283,946	100,615,245	0

TOTAL PREVIOUS YEAR			
No. of Policies	Sums Insured	Single Premiums	Annual Premiums
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
22	8,633,483,697	97,461,623	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
22	8,633,483,697	97,461,623	0

ANNUITY			
Reinsurance Accepted			
No. of Policies	Sums Insured	Single Premiums	Annual Premiums
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0

TOTAL			
No. of Policies	Sums Insured	Single Premiums	Annual Premiums
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
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0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0

TOTAL PREVIOUS YEAR			
No. of Policies	Sums Insured	Single Premiums	Annual Premiums
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0

## LIFE INSURANCE

### TERMINATIONS, TRANSFERS AND REVIVALS - INDIVIDUAL

Company	ORDINARY LIFE		
	Death		
	No. of Policies	Sums Insured	Annual Premiums
AIA	5,658	169,301,974	7,036,143
ALLIANZ LIFE	534	20,553,360	1,043,924
AMMETLIFE	177	7,129,082	197,100
AXA AFFIN LIFE	92	4,261,668	279,518
ETIQA	1,977	36,947,186	526,956
GIBBSN LIFE	135	5,334,289	368,826
GELM	5,943	177,644,832	9,110,934
HLA	940	25,359,689	1,396,636
MANULIFE	429	11,284,727	529,957
MCIS	449	15,292,466	1,313,009
PRUDENTIAL	717	33,825,699	1,637,812
SLMA	96	2,950,766	116,077
TMLIM	730	22,761,473	1,238,856
ZURICH	1,105	30,125,569	1,242,281
<b>Total (Industry)</b>	<b>18,982</b>	<b>562,772,780</b>	<b>26,038,030</b>

Company	Maturity		
	No. of Policies	Sums Insured	Annual Premiums
AIA	13,973	330,749,662	6,465,657
ALLIANZ LIFE	1,002	26,364,186	1,819,307
AMMETLIFE	3,198	138,684,373	772,700
AXA AFFIN LIFE	121	1,143,500	75,032
ETIQA	24,740	1,177,764,371	10,338,070
GIBBSN LIFE	2,404	166,779,082	3,506,965
GELM	27,832	520,506,478	36,301,885
HLA	929	36,762,532	1,179,141
MANULIFE	1,556	19,916,237	1,977,020
MCIS	12,939	187,413,954	12,221,536
PRUDENTIAL	4,590	111,792,703	5,578,007
SLMA	766	4,975,752	169,000
TMLIM	4,111	155,652,932	6,979,832
ZURICH	2,181	54,232,229	2,467,714
<b>Total (Industry)</b>	<b>100,342</b>	<b>2,932,737,991</b>	<b>89,851,866</b>

Company	Other Causes (including expiry)		
	No. of Policies	Sums Insured	Annual Premiums
AIA	108,598	1,660,434,667	242,396,354
ALLIANZ LIFE	5,123	664,790,100	28,373,748
AMMETLIFE	16,220	1,072,082,035	22,597,447
AXA AFFIN LIFE	1,681	77,749,268	4,950,199
ETIQA	31,755	881,457,390	23,114,290
GIBBSN LIFE	2,158	119,798,110	4,548,160
GELM	62,443	(534,143,417)	103,614,416
HLA	6,523	869,903,197	113,664,592
MANULIFE	5,673	240,930,056	27,012,844
MCIS	674	176,127,629	20,343,612
PRUDENTIAL	6,134	378,012,062	15,872,954
SLMA	2,373	37,954,081	219,714
TMLIM	159	106,677,843	27,750,165
ZURICH	30,633	347,991,302	18,407,823
<b>Total (Industry)</b>	<b>280,147</b>	<b>6,099,764,323</b>	<b>652,866,317</b>

#### Notes:

The following company have changed their financial year end reporting in 2015, thus:

1 - Figures for Gibraltar BSN Life Berhad are from January 2015 to December 2015. Previous year figures are from April 2014 to December 2014.



INVESTMENT-LINKED		
Death		
No. of Policies	Sums Insured	Annual Premiums
429	33,357,776	1,314,391
294	77,009,530	1,239,803
7	400,320	12,354
20	1,439,582	45,566
206	11,997,960	224,278
29	1,083,200	12,864
796	50,063,241	2,298,563
103	12,779,539	391,731
110	9,881,395	425,973
46	1,589,500	181,500
1,491	64,793,137	4,776,913
12	979,750	17,204
52	4,341,100	119,688
110	6,578,567	237,532
<b>3,705</b>	<b>276,294,598</b>	<b>11,298,360</b>
Maturity		
No. of Policies	Sums Insured	Annual Premiums
2,291	169,704,715	85,359
0	0	0
0	0	0
2	32,500	0
3,894	234,049,665	42,784
0	0	0
65	3,008,376	149,798
0	0	0
0	0	0
0	0	0
2,796	121,638,961	512,797
491	27,247,250	28,400
0	0	0
14	308,000	18,500
<b>9,553</b>	<b>555,989,467</b>	<b>837,637</b>
Other Causes (including expiry)		
No. of Policies	Sums Insured	Annual Premiums
2,034	100,645,034	13,938,745
1,308	208,067,988	6,391,433
60	20,750,280	6,602,681
207	25,403,063	221,330
1,833	165,761,318	3,145,902
35	18,520,314	4,010,374
1,818	742,514,957	193,670,545
632	355,408,617	46,136,310
322	175,405,771	6,675,910
95	13,897,743	1,618,158
(51)	154,376,527	54,064,013
11	3,628,223	1,058,338
46	11,213,221	1,552,865
212	67,197,825	13,373,933
<b>8,562</b>	<b>2,062,790,881</b>	<b>352,460,537</b>

ANNUITY		
Other Causes (including expiry)		
No. of Policies	Sums Insured	Annual Premiums
0	0	0
0	0	0
0	0	0
0	0	0
365	3,134,834	2,029,160
0	0	0
(9)	7,187	(26,534)
30	72,066	57,808
23	80,709	0
94	157,600	0
0	0	0
0	0	0
0	0	0
0	0	0
<b>503</b>	<b>3,452,396</b>	<b>2,060,434</b>

## LIFE INSURANCE

### TERMINATIONS, TRANSFERS AND REVIVALS - INDIVIDUAL (cont'd)

Company	ORDINARY LIFE		
	Surrender		
	No. of Policies	Sums Insured	Annual Premiums
AIA	66,377	2,677,908,863	100,414,302
ALLIANZ LIFE	9,253	315,346,477	34,048,048
AMMETLIFE	11,791	473,791,426	20,781,102
AXA AFFIN LIFE	4,912	170,683,345	18,485,546
ETIQA	20,856	551,879,388	25,278,110
GIBBSN LIFE	11,776	599,193,909	22,121,364
GELM	66,033	3,325,968,153	137,539,644
HLA	10,347	808,143,220	54,995,761
MANULIFE	5,164	180,894,046	9,418,824
MCIS	12,397	405,245,505	24,381,860
PRUDENTIAL	21,256	812,120,272	46,398,991
SLMA	2,281	96,710,723	3,807,094
TMLIM	8,966	272,653,625	15,684,779
ZURICH	12,127	501,806,338	12,203,520
<b>Total (Industry)</b>	<b>263,536</b>	<b>11,192,345,290</b>	<b>525,558,946</b>

Company	Forfeiture		
	No. of Policies	Sums Insured	Annual Premiums
AIA	115,080	3,242,269,609	132,752,869
ALLIANZ LIFE	13,228	292,171,730	10,736,219
AMMETLIFE	9,874	394,144,486	16,810,245
AXA AFFIN LIFE	4,012	119,188,508	6,933,088
ETIQA	11,126	326,134,541	21,407,841
GIBBSN LIFE	20,870	529,241,736	14,172,419
GELM	14,978	467,751,430	22,351,704
HLA	29,054	1,479,577,086	60,099,936
MANULIFE	6,647	121,949,437	9,800,792
MCIS	6,612	207,649,212	14,515,597
PRUDENTIAL	46,696	1,525,776,859	55,111,044
SLMA	25,553	857,532,097	29,482,889
TMLIM	15,762	473,643,626	24,817,826
ZURICH	12,206	258,254,565	10,196,968
<b>Total (Industry)</b>	<b>331,698</b>	<b>10,295,284,921</b>	<b>429,189,437</b>

Company	Revivals		
	No. of Policies	Sums Insured	Annual Premiums
AIA	46,657	1,065,104,586	70,745,299
ALLIANZ LIFE	1,200	35,510,107	1,953,881
AMMETLIFE	2,197	97,568,499	5,549,557
AXA AFFIN LIFE	160	5,774,617	1,054,863
ETIQA	3,764	129,129,203	6,520,696
GIBBSN LIFE	198	6,536,898	395,824
GELM	8,709	241,543,141	11,994,354
HLA	3,969	270,863,506	25,027,865
MANULIFE	306	5,854,656	817,851
MCIS	1,728	63,318,104	8,241,758
PRUDENTIAL	11,120	484,273,855	19,897,476
SLMA	4,496	179,718,696	6,723,604
TMLIM	488	15,503,623	1,059,167
ZURICH	680	8,498,549	620,556
<b>Total (Industry)</b>	<b>85,672</b>	<b>2,609,198,040</b>	<b>160,602,750</b>

#### Notes:

The following company have changed their financial year end reporting in 2015, thus:

1 - Figures for Gibraltar BSN Life Berhad are from January 2015 to December 2015. Previous year figures are from April 2014 to December 2014.

INVESTMENT-LINKED		
Surrender		
No. of Policies	Sums Insured	Annual Premiums
19,675	1,679,143,645	55,190,345
5,256	660,528,465	13,166,443
2,015	161,976,380	2,033,106
4,170	313,800,682	8,921,310
16,761	1,295,814,602	24,033,271
1,282	111,661,143	1,830,386
24,849	1,555,418,057	120,444,490
4,808	811,114,705	29,189,693
8,571	670,116,840	22,448,878
5,214	299,838,405	16,904,266
241,958	9,677,137,141	509,897,106
861	83,528,361	1,725,602
1,358	94,133,037	2,243,827
4,793	306,936,185	9,774,324
<b>341,571</b>	<b>17,721,147,648</b>	<b>817,803,048</b>
Forfeiture		
No. of Policies	Sums Insured	Annual Premiums
29,979	2,686,331,589	87,516,564
25,741	3,003,149,398	58,867,223
793	73,905,554	7,663
25	2,420,587	56,379
13,310	983,431,400	18,636,305
1,267	111,989,450	1,943,219
39,027	2,695,397,355	88,653,336
3,752	526,854,202	7,538,444
0	0	0
0	0	0
0	0	0
1,387	157,204,667	5,658,109
4,985	364,834,885	9,810,141
6,802	517,433,100	15,336,805
<b>127,068</b>	<b>11,122,952,187</b>	<b>294,024,188</b>
Revivals		
No. of Policies	Sums Insured	Annual Premiums
8,232	741,060,012	24,381,183
7,112	846,099,893	16,680,930
112	10,159,029	227,116
30	1,529,571	81,180
0	0	0
73	4,673,300	82,041
11,858	797,141,906	27,148,234
555	184,491,779	4,882,027
0	0	0
502	25,415,400	1,180,442
145,496	4,814,105,030	286,803,896
83	9,798,000	256,635
147	11,779,480	296,199
169	13,518,544	414,217
<b>174,369</b>	<b>7,459,771,944</b>	<b>362,434,099</b>

ANNUITY		
Surrender		
No. of Policies	Sums Insured	Annual Premiums
0	0	0
0	0	0
0	0	0
0	0	0
905	6,180,400	2,545,700
0	0	0
92	521,356	284,189
411	1,178,400	0
83	302,580	0
533	1,357,800	38,920
0	0	0
0	0	0
0	0	0
1,263	3,400,800	0
<b>3,287</b>	<b>12,941,336</b>	<b>2,868,809</b>

## LIFE INSURANCE

### TERMINATIONS, TRANSFERS AND REVIVALS - INDIVIDUAL (cont'd)

Company	ORDINARY LIFE		
	Reinsurance Accepted		
	No. of Policies	Sums Insured	Annual Premiums
AIA	117	485,471	50,934
ALLIANZ LIFE	0	0	0
AMMETLIFE	0	0	0
AXA AFFIN LIFE	21,644	106,690,887	0
ETIQA	0	0	0
GIBBSN LIFE	0	0	0
GELM	0	0	0
HLA	0	0	0
MANULIFE	0	0	0
MCIS	0	0	0
PRUDENTIAL	0	0	0
SLMA	0	0	0
TMLIM	0	0	0
ZURICH	0	0	0
<b>Total (Industry)</b>	<b>21,761</b>	<b>107,176,358</b>	<b>50,934</b>

Company	TOTAL		
	No. of Policies	Sums Insured	Annual Premiums
AIA	263,146	7,016,045,659	418,370,961
ALLIANZ LIFE	27,940	1,283,715,745	74,067,365
AMMETLIFE	39,063	1,988,262,903	55,609,037
AXA AFFIN LIFE	32,302	473,942,559	29,668,520
ETIQA	86,690	2,845,053,673	74,144,571
GIBBSN LIFE	37,145	1,413,810,228	44,321,910
GELM	168,520	3,716,184,335	296,924,229
HLA	43,824	2,948,882,218	206,308,201
MANULIFE	19,163	569,119,847	47,921,585
MCIS	31,343	928,410,662	64,533,856
PRUDENTIAL	68,273	2,377,253,739	104,701,332
SLMA	26,573	820,404,723	27,071,171
TMLIM	29,240	1,015,885,876	75,412,291
ZURICH	57,572	1,183,911,454	43,897,750
<b>Total (Industry)</b>	<b>930,794</b>	<b>28,580,883,622</b>	<b>1,562,952,779</b>

Company	TOTAL PREVIOUS YEAR		
	No. of Policies	Sums Insured	Annual Premiums
AIA	242,368	6,541,663,272	333,192,368
ALLIANZ LIFE	41,615	1,502,130,525	70,034,946
AMMETLIFE	39,104	1,976,070,754	55,805,215
AXA AFFIN LIFE	47,042	588,015,513	30,957,830
ETIQA	84,308	2,609,705,817	69,139,353
GIBBSN LIFE	14,871	737,546,179	22,188,513
GELM	161,532	3,787,750,676	308,846,992
HLA	45,850	2,652,418,080	102,888,960
MANULIFE	19,905	529,969,639	33,250,797
MCIS	33,568	967,534,808	58,879,445
PRUDENTIAL	67,128	2,295,490,557	94,983,376
SLMA	25,544	856,357,783	34,992,620
TMLIM	37,943	1,452,817,237	71,935,656
ZURICH	54,332	1,170,172,647	36,812,989
<b>Total (Industry)</b>	<b>915,110</b>	<b>27,667,643,486</b>	<b>1,323,909,060</b>

#### Notes:

The following company have changed their financial year end reporting in 2015, thus:

1 - Figures for Gibraltar BSN Life Berhad are from January 2015 to December 2015. Previous year figures are from April 2014 to December 2014.

[illegible]

## LIFE INSURANCE

### TERMINATIONS, TRANSFERS AND REVIVALS - GROUP

Company	ORDINARY LIFE		
	Death		
	No. of Policies	Sums Insured	Annual Premiums
AIA	0	65,060,449	10,380
ALLIANZ LIFE	7	3,973,978	39,128
AMMETLIFE	0	47,289,212	6,756
AXA AFFIN LIFE	0	17,369,759	0
ETIQA	0	48,234,082	2,400
GIBBSN LIFE	0	12,011,207	4,922
GELM	0	64,896,821	1,378
HLA	0	19,511,248	0
MANULIFE	0	1,389,050	0
MCIS	0	4,736,613	26,857
PRUDENTIAL	0	9,064,668	0
SLMA	0	62,597,992	2,898
TMLIM	0	0	0
ZURICH	0	10,364,085	300
<b>Total (Industry)</b>	<b>7</b>	<b>366,499,163</b>	<b>95,019</b>

Company	Maturity		
	No. of Policies	Sums Insured	Annual Premiums
AIA	0	8,036,500	0
ALLIANZ LIFE	0	8,612,500	91,350
AMMETLIFE	0	840,000	30,276
AXA AFFIN LIFE	0	0	0
ETIQA	0	0	0
GIBBSN LIFE	0	10,000	144
GELM	0	53,287,216	15,380
HLA	0	1,878,296	100,175
MANULIFE	0	0	0
MCIS	0	0	0
PRUDENTIAL	0	0	0
SLMA	0	95,157,076	141,636
TMLIM	0	0	0
ZURICH	0	6,403,902	20,373
<b>Total (Industry)</b>	<b>0</b>	<b>174,225,490</b>	<b>399,334</b>

Company	Other Causes (including expiry)		
	No. of Policies	Sums Insured	Annual Premiums
AIA	10,618	126,903,113,695	48,709
ALLIANZ LIFE	1,331	12,690,939,575	(2,152,175)
AMMETLIFE	442	17,683,444,089	6,946,508
AXA AFFIN LIFE	198	7,632,331,602	1,973,666
ETIQA	160	11,412,240,098	226,620
GIBBSN LIFE	37	2,569,664,602	(215,945)
GELM	969	20,266,101,404	35,813
HLA	760	17,423,304,207	2,462,809
MANULIFE	0	303,704,287	0
MCIS	9	1,382,886,180	7,575,609
PRUDENTIAL	569	4,555,508,421	12,293,676
SLMA	289	5,645,940,217	0
TMLIM	429	15,416,524,454	0
ZURICH	186	2,949,688,611	0
<b>Total (Industry)</b>	<b>15,997</b>	<b>246,835,391,443</b>	<b>29,195,290</b>

#### Notes:

The following company have changed their financial year end reporting in 2015, thus:

1 - Figures for Gibraltar BSN Life Berhad are from January 2015 to December 2015. Previous year figures are from April 2014 to December 2014.

INVESTMENT-LINKED		
Death		
No. of Policies	Sums Insured	Annual Premiums
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	36,270,217	0
0	0	0
0	0	0
0	0	0
0	0	0
1	34,574	0
0	0	0
1	36,304,791	0

Maturity		
No. of Policies	Sums Insured	Annual Premiums
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	741,875	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	741,875	0

Other Causes (including expiry)		
No. of Policies	Sums Insured	Annual Premiums
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
7	8,657,787,781	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
7	8,657,787,781	0

ANNUITY		
Other Causes (including expiry)		
No. of Policies	Sums Insured	Annual Premiums
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

## LIFE INSURANCE

### TERMINATIONS, TRANSFERS AND REVIVALS - GROUP (cont'd)

Company	ORDINARY LIFE		
	Surrender		
	No. of Policies	Sums Insured	Annual Premiums
AIA	0	2,013,702,856	272,556
ALLIANZ LIFE	117	51,112,351	391,449
AMMETLIFE	0	245,147,883	270,610
AXA AFFIN LIFE	0	1,635,429,971	4,815
ETIQA	0	1,394,431,091	0
GIBBSN LIFE	1	116,909,888	1,008
GELM	0	1,321,578,651	479,193
HLA	0	305,958,155	34,038
MANULIFE	0	15,960,886	0
MCIS	0	64,217,524	596,518
PRUDENTIAL	0	230,637,353	0
SLMA	0	2,368,054,770	8,712
TMLIM	0	0	0
ZURICH	0	212,260,453	135,754
<b>Total (Industry)</b>	<b>118</b>	<b>9,975,401,832</b>	<b>2,194,654</b>

Company	Forfeiture		
	No. of Policies	Sums Insured	Annual Premiums
AIA	0	0	0
ALLIANZ LIFE	2,061	65,876,020	2,014,325
AMMETLIFE	0	0	0
AXA AFFIN LIFE	0	0	0
ETIQA	0	0	0
GIBBSN LIFE	0	347,053,000	4,582,029
GELM	0	20,000	0
HLA	0	114,800	18,945
MANULIFE	0	300,000	686
MCIS	0	0	0
PRUDENTIAL	0	0	0
SLMA	0	0	0
TMLIM	0	0	0
ZURICH	0	0	0
<b>Total (Industry)</b>	<b>2,061</b>	<b>413,363,820</b>	<b>6,615,985</b>

Company	Revivals		
	No. of Policies	Sums Insured	Annual Premiums
AIA	12	2,682,210,489	1,308
ALLIANZ LIFE	221	39,739,620	556,316
AMMETLIFE	0	465,000	297,533
AXA AFFIN LIFE	0	0	0
ETIQA	0	0	0
GIBBSN LIFE	0	0	0
GELM	0	468,531	21,234
HLA	0	76,300	2,417
MANULIFE	0	1,135,000	119
MCIS	0	187,165,324	2,045,831
PRUDENTIAL	0	0	0
SLMA	0	0	0
TMLIM	0	0	0
ZURICH	0	4,009,000	0
<b>Total (Industry)</b>	<b>233</b>	<b>2,915,269,264</b>	<b>2,924,758</b>

#### Notes:

The following company have changed their financial year end reporting in 2015, thus:

1 - Figures for Gibraltar BSN Life Berhad are from January 2015 to December 2015. Previous year figures are from April 2014 to December 2014.



INVESTMENT-LINKED		
Surrender		
No. of Policies	Sums Insured	Annual Premiums
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	14,856,314	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
17	138,970	0
0	0	0
17	14,995,284	0

Forfeiture		
No. of Policies	Sums Insured	Annual Premiums
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

Revivals		
No. of Policies	Sums Insured	Annual Premiums
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

ANNUITY		
Surrender		
No. of Policies	Sums Insured	Annual Premiums
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0

# LIFE INSURANCE

## TERMINATIONS, TRANSFERS AND REVIVALS - GROUP (cont'd)

Company	ORDINARY LIFE		
	Reinsurance Accepted		
	No. of Policies	Sums Insured	Annual Premiums
AIA	0	234,640	0
ALLIANZ LIFE	0	0	0
AMMETLIFE	0	0	0
AXA AFFIN LIFE	0	0	0
ETIQA	0	0	0
GIBBSN LIFE	0	0	0
GELM	0	0	0
HLA	0	0	0
MANULIFE	0	0	0
MCIS	0	0	0
PRUDENTIAL	0	0	0
SLMA	0	0	0
TMLIM	0	0	0
ZURICH	0	0	0
<b>Total (Industry)</b>	<b>0</b>	<b>234,640</b>	<b>0</b>

Company	TOTAL		
	No. of Policies	Sums Insured	Annual Premiums
AIA	10,606	126,307,937,651	330,337
ALLIANZ LIFE	3,295	12,780,774,803	(172,238)
AMMETLIFE	442	17,976,256,184	6,956,617
AXA AFFIN LIFE	198	9,285,131,332	1,978,481
ETIQA	160	12,854,905,271	229,020
GIBBSN LIFE	38	3,045,648,697	4,372,158
GELM	969	21,705,415,561	510,530
HLA	760	17,750,690,406	2,613,551
MANULIFE	0	320,219,223	567
MCIS	9	1,264,674,993	6,153,153
PRUDENTIAL	569	4,795,210,442	12,293,676
SLMA	289	8,171,750,055	153,246
TMLIM	429	15,416,524,454	0
ZURICH	186	3,174,708,051	156,427
<b>Total (Industry)</b>	<b>17,950</b>	<b>254,849,847,124</b>	<b>35,575,524</b>

Company	TOTAL PREVIOUS YEAR		
	No. of Policies	Sums Insured	Annual Premiums
AIA	8,032	85,357,951,407	(827,413)
ALLIANZ LIFE	4,192	12,959,230,703	1,430,802
AMMETLIFE	604	19,809,357,060	8,499,132
AXA AFFIN LIFE	149	5,606,717,124	1,352
ETIQA	176	18,287,894,078	501,407
GIBBSN LIFE	12	2,755,169,232	1,808,675
GELM	838	18,265,316,189	421,378
HLA	541	10,265,948,777	222,552
MANULIFE	0	156,774,027	0
MCIS	212	2,263,931,391	1,112,796
PRUDENTIAL	605	4,612,485,701	13,555,463
SLMA	282	7,248,940,678	180,204
TMLIM	465	14,516,857,872	0
ZURICH	180	3,341,484,785	(49,513)
<b>Total (Industry)</b>	<b>16,288</b>	<b>205,448,059,023</b>	<b>26,856,834</b>

### Notes:

The following company have changed their financial year end reporting in 2015, thus:

1 - Figures for Gibraltar BSN Life Berhad are from January 2015 to December 2015. Previous year figures are from April 2014 to December 2014.

[illegible]

## LIFE INSURANCE

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

Company	ORDINARY LIFE		
	Whole Life		
	No. of Policies	Sums Insured	Annual Premiums
AIA	1,058,425	62,618,310,246	1,913,523,333
ALLIANZ LIFE	114,186	5,163,168,121	491,719,047
AMMETLIFE	65,620	3,248,001,360	313,660,328
AXA AFFIN LIFE	14,102	425,078,763	24,843,466
ETIQA	75,316	2,939,925,731	114,257,570
GIBBSN LIFE	26,098	1,034,218,286	52,301,428
GELM	1,394,738	89,420,988,176	2,150,673,365
HLA	181,548	10,809,379,627	492,669,805
MANULIFE	55,105	2,415,696,342	112,822,357
MCIS	28,265	873,239,563	81,980,955
PRUDENTIAL	69,275	2,616,553,165	79,041,460
SLMA	42,461	1,536,947,447	66,692,704
TMLIM	87,116	3,656,409,351	184,046,851
ZURICH	180,837	3,432,490,040	161,637,915
<b>Total (Industry)</b>	<b>3,393,092</b>	<b>190,190,406,217</b>	<b>6,239,870,585</b>

Company	Endowment		
	No. of Policies	Sums Insured	Annual Premiums
AIA	298,462	7,208,547,239	799,924,002
ALLIANZ LIFE	115,171	3,490,533,545	415,769,196
AMMETLIFE	59,724	1,685,768,714	181,734,918
AXA AFFIN LIFE	23,275	978,663,812	207,855,405
ETIQA	260,779	6,436,555,636	383,222,718
GIBBSN LIFE	67,238	2,483,214,260	131,718,715
GELM	434,119	12,694,032,379	1,621,758,061
HLA	120,521	4,017,645,649	613,683,313
MANULIFE	25,956	831,133,511	92,550,780
MCIS	205,563	4,054,366,904	289,569,913
PRUDENTIAL	352,020	11,287,818,804	1,316,285,446
SLMA	16,593	716,231,982	27,005,131
TMLIM	158,174	4,273,139,198	330,987,864
ZURICH	63,633	1,767,213,546	95,633,214
<b>Total (Industry)</b>	<b>2,201,228</b>	<b>61,924,865,180</b>	<b>6,507,698,675</b>

Company	Temporary		
	No. of Policies	Sums Insured	Annual Premiums
AIA	848,817	19,154,750,934	118,110,820
ALLIANZ LIFE	58,580	4,927,293,470	8,799,988
AMMETLIFE	22,368	946,755,750	13,105,548
AXA AFFIN LIFE	25,087	1,602,698,620	2,623,472
ETIQA	165,578	3,846,569,260	9,258,633
GIBBSN LIFE	12,976	920,692,955	4,487,666
GELM	10,155	943,642,576	9,187,623
HLA	63,824	4,311,618,516	56,993,264
MANULIFE	52,922	1,803,096,795	9,846,910
MCIS	1,820	58,863,410	171,905
PRUDENTIAL	235,343	9,438,282,734	118,789,140
SLMA	7,955	724,020,829	8,745,784
TMLIM	15,964	434,668,728	3,572,825
ZURICH	98,613	2,588,671,755	23,521,810
<b>Total (Industry)</b>	<b>1,620,002</b>	<b>51,701,626,331</b>	<b>387,215,388</b>

#### Notes:

The following company have changed their financial year end reporting in 2015, thus:

1 - Figures for Gibraltar BSN Life Berhad are from January 2015 to December 2015. Previous year figures are from April 2014 to December 2014.

INVESTMENT-LINKED		
Whole Life		
No. of Policies	Sums Insured	Annual Premiums
547,083	54,087,097,325	1,660,650,310
350,088	35,978,406,271	897,123,276
14,294	1,216,338,303	83,647,537
27,003	2,402,095,322	64,193,349
159,920	11,733,789,378	247,837,236
16,217	1,414,729,030	23,186,232
1,009,393	83,090,313,452	2,781,897,523
103,053	12,770,133,089	255,291,106
77,821	8,416,581,470	252,919,478
36,980	2,104,599,483	153,497,351
1,383,674	93,277,659,074	3,682,539,540
12,102	1,367,803,599	32,613,951
52,430	4,426,830,104	130,687,592
96,234	8,640,260,207	262,596,128
<b>3,886,292</b>	<b>320,926,636,107</b>	<b>10,528,680,610</b>
Endowment		
No. of Policies	Sums Insured	Annual Premiums
42,474	2,553,371,378	95,963,195
332	9,575,893	1,120,582
763	59,805,861	5,129,027
596	79,934,654	0
22,993	1,525,439,632	9,534,076
5,784	475,535,731	7,511,487
23,279	5,500,161,504	97,095,984
50,525	9,806,374,445	285,408,831
3,326	269,226,245	6,249,297
10	1,454,000	35,600
127,531	6,270,186,580	218,146,708
1,511	101,710,129	2,220,356
917	66,927,468	1,874,005
12,740	787,101,374	22,121,741
<b>292,781</b>	<b>27,506,804,893</b>	<b>752,410,890</b>
Temporary		
No. of Policies	Sums Insured	Annual Premiums
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
3,657	18,285,000	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
<b>3,657</b>	<b>18,285,000</b>	<b>0</b>

ANNUITY		
Immediate Annuities		
No. of Policies	Sums Insured	Annual Premiums
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
17	84,910	0
0	0	0
2	3,600	0
2	2,400	0
1	55,324	0
0	0	0
0	0	0
7	42,000	0
<b>29</b>	<b>188,234</b>	<b>0</b>
Deferred Annuities		
No. of Policies	Sums Insured	Annual Premiums
0	0	0
0	0	0
0	0	0
0	0	0
26,854	160,505,828	56,856,070
0	0	0
6,514	36,799,814	19,995,525
12,899	29,632,020	1,329,940
6,053	24,849,588	0
15,993	34,309,600	348,548
0	0	0
0	0	0
0	0	0
0	0	0
27,007	62,719,200	0
<b>95,320</b>	<b>348,816,050</b>	<b>78,530,083</b>

## LIFE INSURANCE

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

Company	ORDINARY LIFE		
	Medical and Health		
	No. of Policies	Sums Insured	Annual Premiums
AIA	534,014	0	510,571,667
ALLIANZ LIFE	5,855	4,604,200	4,368,002
AMMETLIFE	12,094	879,595,314	9,442,416
AXA AFFIN LIFE	4,941	13,093,000	11,214,660
ETIQA	121	0	53,743
GIBBSN LIFE	0	0	0
GELM	171,746	0	121,969,543
HLA	39,270	1,102,542,609	26,437,297
MANULIFE	17,303	0	20,728,930
MCIS	7,942	6,340,000	7,807,366
PRUDENTIAL	1,257	17,810,000	560,066
SLMA	10,522	4,350,450	0
TMLIM	4,252	470,549,000	2,301,944
ZURICH	81,945	0	93,701,089
<b>Total (Industry)</b>	<b>891,262</b>	<b>2,498,884,573</b>	<b>809,156,722</b>

Company	Other Plans		
	No. of Policies	Sums Insured	Annual Premiums
AIA	7,057	8,276,155	11,526,491
ALLIANZ LIFE	0	0	0
AMMETLIFE	0	0	0
AXA AFFIN LIFE	0	0	0
ETIQA	0	0	0
GIBBSN LIFE	0	0	0
GELM	0	0	0
HLA	0	0	0
MANULIFE	0	0	0
MCIS	0	0	0
PRUDENTIAL	0	0	0
SLMA	0	0	0
TMLIM	0	0	0
ZURICH	0	0	0
<b>Total (Industry)</b>	<b>7,057</b>	<b>8,276,155</b>	<b>11,526,491</b>

Company	Riders		
	No. of Policies	Sums Insured	Annual Premiums
AIA	0	4,020,770,424	665,023,043
ALLIANZ LIFE	0	677,948,949	50,164,551
AMMETLIFE	0	662,219,832	15,658,272
AXA AFFIN LIFE	0	2,364,343,235	21,525,741
ETIQA	0	1,041,510,385	19,076,705
GIBBSN LIFE	0	88,109,240	23,060,230
GELM	0	11,749,590,849	406,748,785
HLA	0	9,357,327,834	728,848,984
MANULIFE	0	493,309,691	68,186,042
MCIS	0	2,035,864,048	49,876,204
PRUDENTIAL	0	3,198,038,758	210,830,775
SLMA	0	34,541,277	902,142
TMLIM	0	1,087,441,777	76,334,894
ZURICH	0	4,850,002,531	78,007,957
<b>Total (Industry)</b>	<b>0</b>	<b>41,661,018,830</b>	<b>2,414,244,324</b>

#### Notes:

The following company have changed their financial year end reporting in 2015, thus:

1 - Figures for Gibraltar BSN Life Berhad are from January 2015 to December 2015. Previous year figures are from April 2014 to December 2014.

## INVESTMENT-LINKED

## ANNUITY

Other Plans		
No. of Policies	Sums Insured	Annual Premiums
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
11,966	385,502,092	0
11,966	385,502,092	0

Riders		
No. of Policies	Sums Insured	Annual Premiums
0	10,161,258	39,398,601
0	12,767,334,243	29,803,638
0	74,676,353	5,960,694
0	247,678,356	2,283,323
0	0	422,362
0	0	0
0	8,658	1,864,992
0	3,880,249,870	68,062,484
0	0	0
0	0	582,877
0	438,246,881	441,465,348
0	0	256,494
0	0	3,550
0	41,086,507	1,220,091
0	17,459,442,126	591,324,454

## LIFE INSURANCE

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

Company	ORDINARY LIFE		
	Reinsurance Accepted		
	No. of Policies	Sums Insured	Annual Premiums
AIA	848	4,764,454	381,137
ALLIANZ LIFE	0	0	0
AMMETLIFE	0	0	0
AXA AFFIN LIFE	129,297	1,368,103,044	0
ETIQA	0	0	0
GIBBSN LIFE	0	0	0
GELM	0	0	0
HLA	0	0	0
MANULIFE	0	0	0
MCIS	0	0	0
PRUDENTIAL	0	0	0
SLMA	0	0	0
TMLIM	0	0	0
ZURICH	0	0	0
<b>Total (Industry)</b>	<b>130,145</b>	<b>1,372,867,498</b>	<b>381,137</b>

Company	TOTAL		
	No. of Policies	Sums Insured	Annual Premiums
AIA	2,747,623	93,015,419,452	4,019,060,492
ALLIANZ LIFE	293,792	14,263,548,284	970,820,784
AMMETLIFE	159,806	7,422,340,970	533,601,482
AXA AFFIN LIFE	196,702	6,751,980,474	268,062,744
ETIQA	501,794	14,264,561,012	525,869,368
GIBBSN LIFE	106,312	4,526,234,741	211,568,039
GELM	2,010,758	114,808,253,980	4,310,337,377
HLA	405,163	29,598,514,235	1,918,632,663
MANULIFE	151,286	5,543,236,338	304,135,020
MCIS	243,590	7,028,673,925	429,406,343
PRUDENTIAL	657,895	26,558,503,461	1,725,506,888
SLMA	77,531	3,016,091,985	103,345,761
TMLIM	265,506	9,922,208,054	597,244,377
ZURICH	425,028	12,638,377,872	452,501,985
<b>Total (Industry)</b>	<b>8,242,786</b>	<b>349,357,944,783</b>	<b>16,370,093,322</b>

Company	TOTAL PREVIOUS YEAR		
	No. of Policies	Sums Insured	Annual Premiums
AIA	2,831,978	96,715,140,454	4,133,133,915
ALLIANZ LIFE	298,736	14,653,903,596	941,675,678
AMMETLIFE	170,517	7,892,282,212	622,014,819
AXA AFFIN LIFE	217,871	6,942,862,823	238,518,256
ETIQA	562,573	16,270,882,974	493,079,957
GIBBSN LIFE	96,202	4,471,800,835	215,908,394
GELM	2,066,619	115,350,838,837	4,283,581,239
HLA	409,468	30,019,631,700	1,873,633,392
MANULIFE	160,586	5,821,577,044	308,543,119
MCIS	259,218	7,318,043,471	446,793,536
PRUDENTIAL	628,174	25,330,084,244	1,468,679,963
SLMA	63,261	2,484,937,837	88,499,321
TMLIM	255,526	9,633,118,879	562,775,796
ZURICH	452,245	13,317,330,807	464,652,578
<b>Total (Industry)</b>	<b>8,472,974</b>	<b>356,222,435,712</b>	<b>16,141,489,962</b>

#### Notes:

The following company have changed their financial year end reporting in 2015, thus:

1 - Figures for Gibraltar BSN Life Berhad are from January 2015 to December 2015. Previous year figures are from April 2014 to December 2014.



TOTAL PREVIOUS YEAR		
No. of Policies	Sums Insured	Annual Premiums
516,814	48,904,690,384	1,483,966,160
301,113	39,736,206,279	766,233,978
13,086	1,139,966,059	90,326,880
20,448	2,030,111,732	44,348,133
172,020	12,072,754,836	231,493,233
22,138	1,930,758,693	32,876,859
944,556	77,522,497,988	2,516,999,420
124,528	19,347,417,858	455,701,881
81,015	7,916,910,487	233,979,803
32,388	1,822,308,283	148,075,677
1,456,756	93,451,157,137	4,090,227,059
7,467	626,260,639	14,414,240
40,902	3,510,954,468	96,241,172
110,969	8,700,954,980	251,111,345
<b>3,844,200</b>	<b>318,712,949,822</b>	<b>10,455,995,840</b>

TOTAL PREVIOUS YEAR		
No. of Policies	Sums Insured	Annual Premiums
0	0	0
0	0	0
0	0	0
0	0	0
25,279	141,371,062	48,790,540
0	0	0
5,962	33,272,869	18,264,129
13,340	30,840,979	1,059,941
4,400	11,336,400	0
16,601	35,512,400	312,648
1	55,324	0
0	0	0
0	0	0
28,277	66,162,000	0
<b>93,860</b>	<b>318,551,034</b>	<b>68,427,258</b>

## LIFE INSURANCE

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

Company	ORDINARY LIFE		
	Whole Life		
	No. of Policies	Sums Insured	Annual Premiums
AIA	1	456,000	20,009
ALLIANZ LIFE	0	0	0
AMMETLIFE	4	55,532,200	1,004,127
AXA AFFIN LIFE	0	0	0
ETIQA	0	0	0
GIBBSN LIFE	0	0	0
GELM	2	400,000	14,727
HLA	0	0	0
MANULIFE	0	0	0
MCIS	0	0	0
PRUDENTIAL	0	0	0
SLMA	0	0	0
TMLIM	0	0	0
ZURICH	0	0	0
<b>Total (Industry)</b>	<b>7</b>	<b>56,388,200</b>	<b>1,038,863</b>

Company	Endowment		
	No. of Policies	Sums Insured	Annual Premiums
AIA	65	43,529,974	2,684,832
ALLIANZ LIFE	0	0	0
AMMETLIFE	2	84,709,115	69,524,210
AXA AFFIN LIFE	0	0	0
ETIQA	7	23,812,000	370,200
GIBBSN LIFE	4	835,200	8,827
GELM	213	5,532,332,635	4,575,885
HLA	3	5,097,101	247,686
MANULIFE	0	0	0
MCIS	0	0	0
PRUDENTIAL	6	99,845,269	452,339
SLMA	200	1,077,917,202	1,613,832
TMLIM	0	0	0
ZURICH	12	330,305,916	100,888
<b>Total (Industry)</b>	<b>512</b>	<b>7,198,384,412</b>	<b>79,578,700</b>

Company	Temporary		
	No. of Policies	Sums Insured	Annual Premiums
AIA	4,576	143,234,542,035	5,796,305
ALLIANZ LIFE	2,181	12,098,074,837	14,794,564
AMMETLIFE	375	43,484,306,008	981,595,897
AXA AFFIN LIFE	268	17,573,754,807	69,035
ETIQA	136	56,492,611,562	0
GIBBSN LIFE	74	13,844,241,460	10,712,097
GELM	567	27,326,157,115	9,111
HLA	866	33,659,559,137	2,471,701
MANULIFE	28	2,438,693,970	442,869
MCIS	303	5,375,499,628	22,686,702
PRUDENTIAL	1,080	21,109,608,602	0
SLMA	59	46,953,842,876	0
TMLIM	443	46,654,969,089	0
ZURICH	268	6,874,158,205	0
<b>Total (Industry)</b>	<b>11,224</b>	<b>477,120,019,331</b>	<b>1,038,578,280</b>

#### Notes:

The following company have changed their financial year end reporting in 2015, thus:

1 - Figures for Gibraltar BSN Life Berhad are from January 2015 to December 2015. Previous year figures are from April 2014 to December 2014.

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## LIFE INSURANCE

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

Company	ORDINARY LIFE		
	Medical and Health		
	No. of Policies	Sums Insured	Annual Premiums
AIA	6,107	0	0
ALLIANZ LIFE	8,364	28,160	6,855,633
AMMETLIFE	0	0	0
AXA AFFIN LIFE	0	0	0
ETIQA	43	0	0
GIBBSN LIFE	0	0	0
GELM	416	0	0
HLA	1	74,050	126,390
MANULIFE	0	0	0
MCIS	0	0	0
PRUDENTIAL	0	0	0
SLMA	74	509,555,000	0
TMLIM	111	0	0
ZURICH	11	0	0
<b>Total (Industry)</b>	<b>15,127</b>	<b>509,657,210</b>	<b>6,982,023</b>

Company	Other Plans		
	No. of Policies	Sums Insured	Annual Premiums
AIA	0	0	0
ALLIANZ LIFE	0	0	0
AMMETLIFE	0	0	0
AXA AFFIN LIFE	0	0	0
ETIQA	0	0	0
GIBBSN LIFE	0	0	0
GELM	0	0	0
HLA	0	0	0
MANULIFE	0	0	0
MCIS	0	0	0
PRUDENTIAL	0	0	0
SLMA	0	298,250	0
TMLIM	0	0	0
ZURICH	0	0	0
<b>Total (Industry)</b>	<b>0</b>	<b>298,250</b>	<b>0</b>

Company	Riders		
	No. of Policies	Sums Insured	Annual Premiums
AIA	0	31,954,548,261	1,440
ALLIANZ LIFE	0	2,703,976	859,288
AMMETLIFE	0	0	1,489,804
AXA AFFIN LIFE	0	1,259,764	0
ETIQA	0	15,469,218	0
GIBBSN LIFE	0	0	0
GELM	0	32,622,317	38,095
HLA	0	2,379,485	49,381
MANULIFE	0	6,472,413	0
MCIS	0	0	0
PRUDENTIAL	0	0	0
SLMA	0	126,694,933	0
TMLIM	0	0	0
ZURICH	0	0	0
<b>Total (Industry)</b>	<b>0</b>	<b>32,142,150,367</b>	<b>2,438,008</b>

#### Notes:

The following company have changed their financial year end reporting in 2015, thus:

1 - Figures for Gibraltar BSN Life Berhad are from January 2015 to December 2015. Previous year figures are from April 2014 to December 2014.

## INVESTMENT-LINKED

## ANNUITY

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## LIFE INSURANCE

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

Company	ORDINARY LIFE		
	Reinsurance Accepted		
	No. of Policies	Sums Insured	Annual Premiums
AIA	0	0	0
ALLIANZ LIFE	0	0	0
AMMETLIFE	0	0	0
AXA AFFIN LIFE	0	0	0
ETIQA	0	0	0
GIBBSN LIFE	0	0	0
GELM	0	0	0
HLA	0	0	0
MANULIFE	0	0	0
MCIS	0	0	0
PRUDENTIAL	0	0	0
SLMA	0	0	0
TMLIM	0	0	0
ZURICH	0	0	0
<b>Total (Industry)</b>	<b>0</b>	<b>0</b>	<b>0</b>

Company	TOTAL		
	No. of Policies	Sums Insured	Annual Premiums
AIA	10,749	175,233,076,270	8,502,586
ALLIANZ LIFE	10,545	12,100,806,973	22,509,485
AMMETLIFE	381	43,624,547,323	1,053,614,038
AXA AFFIN LIFE	268	17,575,014,571	69,035
ETIQA	186	56,531,892,780	370,200
GIBBSN LIFE	78	13,845,076,660	10,720,924
GELM	1,198	32,891,512,067	4,637,818
HLA	870	33,667,109,773	2,895,158
MANULIFE	28	2,445,166,383	442,869
MCIS	303	5,375,499,628	22,686,702
PRUDENTIAL	1,086	21,209,453,871	452,339
SLMA	333	48,668,308,262	1,613,832
TMLIM	554	46,654,969,089	0
ZURICH	291	7,204,464,121	100,888
<b>Total (Industry)</b>	<b>26,870</b>	<b>517,026,897,771</b>	<b>1,128,615,874</b>

Company	TOTAL PREVIOUS YEAR		
	No. of Policies	Sums Insured	Annual Premiums
AIA	8,971	162,972,545,930	8,320,778
ALLIANZ LIFE	12,243	14,225,755,809	21,851,311
AMMETLIFE	387	43,757,320,239	1,045,846,869
AXA AFFIN LIFE	210	12,201,445,103	2,044,060
ETIQA	189	51,765,887,398	547,500
GIBBSN LIFE	102	13,575,317,304	5,867,477
GELM	1,176	33,562,171,875	4,766,973
HLA	834	35,094,234,761	2,977,030
MANULIFE	24	1,404,822,485	0
MCIS	275	2,047,337,538	22,584,716
PRUDENTIAL	910	19,187,871,982	469,932
SLMA	361	44,581,668,340	1,767,078
TMLIM	529	42,167,526,659	0
ZURICH	290	7,567,874,145	257,315
<b>Total (Industry)</b>	<b>26,501</b>	<b>484,111,779,569</b>	<b>1,117,301,038</b>

#### Notes:

The following company have changed their financial year end reporting in 2015, thus:

1 - Figures for Gibraltar BSN Life Berhad are from January 2015 to December 2015. Previous year figures are from April 2014 to December 2014.

[illegible]

		TOTAL	
No. of Policies		Sums Insured	Annual Premiums
0		0	0
0		0	0
0		0	0
0		0	0
0		0	0
0		0	0
289		8,979,213,368	0
0		0	0
0		0	0
0		0	0
0		0	0
0		0	0
673		10,210,827	0
0		0	0
962		8,989,424,195	0

TOTAL PREVIOUS YEAR		
No. of Policies	Sums Insured	Annual Premiums
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
283	8,727,590,979	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
690	10,379,001	0
0	0	0
973	8,737,969,980	0

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# Family Takaful

Financial Year 2015

## FAMILY TAKAFUL

### REVENUE ACCOUNT - INCOME (RM)

Company	Takaful Fund and Reserves Beginning of the Year			
	Annuity	Investment-Linked	Ordinary	Total
AIA PUBLIC	0	52,021,894	226,582,631	278,604,525
AMMETLIFE	0	18,248,792	62,832,347	81,081,139
ETIQA TAKAFUL	891,399,094	24,864,186	7,185,557,100	8,101,820,380
GETAKAFUL	0	78,327,927	103,467,294	181,795,221
HLMSIG TAKAFUL	0	15,860,103	125,316,880	141,176,983
HSBC AMANAH TAKAFUL	0	322,905,442	597,027,934	919,933,376
MAA TAKAFUL	0	380,341,300	37,501,727	417,843,027
PRU BSN TAKAFUL	0	969,316,841	352,949,281	1,322,266,122
SUN LIFE MALAYSIA	0	16,785,914	503,667,765	520,453,679
STMB	351,458,821	89,066,878	3,958,192,516	4,398,718,215
TAKAFUL IKHLAS	0	131,521,918	1,715,685,016	1,847,206,934
<b>Total (Industry)</b>	<b>1,242,857,915</b>	<b>2,099,261,195</b>	<b>14,868,780,491</b>	<b>18,210,899,601</b>

## FAMILY TAKAFUL

### REVENUE ACCOUNT - OUTGO (RM)

Company	Net Certificate Benefits					Commissions Paid
	Death	Maturity	Surrender	Others	Total	
AIA PUBLIC	11,288,638	0	6,411,580	88,079,256	105,779,474	0
AMMETLIFE	8,765,743	0	2,113,573	9,409,906	20,289,222	5,697,349
ETIQA TAKAFUL	255,751,314	35,766,792	220,903,117	218,290,408	730,711,631	5,735,659
GETAKAFUL	2,573,794	27,183	25,508,871	13,234,763	41,344,611	0
HLMSIG TAKAFUL	2,701,839	20,753	1,922,558	548,294	5,193,444	0
HSBC AMANAH TAKAFUL	8,761,247	16,049,097	84,536,383	2,138,266	111,484,993	0
MAA TAKAFUL	11,521,754	0	81,007,238	57,190,724	149,719,716	0
PRU BSN TAKAFUL	16,327,025	482,432	60,215,353	275,991,963	353,016,773	0
SUN LIFE MALAYSIA	8,910,065	108,702	26,769,770	37,300,972	73,089,509	0
STMB	125,137,241	52,420,089	136,103,327	268,690,199	582,350,856	(112,294)
TAKAFUL IKHLAS	72,569,757	7,076,739	60,514,239	71,843,744	212,004,479	0
<b>Total (Industry)</b>	<b>524,308,417</b>	<b>111,951,787</b>	<b>706,006,009</b>	<b>1,042,718,495</b>	<b>2,384,984,708</b>	<b>11,320,714</b>

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
274,953,323	12,532,043	0	0	2,589,247	568,679,138	425,420,489
54,317,673	3,100,378	0	0	2,676,775	141,175,965	112,117,473
1,231,798,497	369,227,354	2,464,004	0	316,595,080	10,021,905,315	9,304,439,845
203,711,140	8,552,931	0	0	13,673,871	407,733,163	323,572,336
50,154,707	6,221,024	1,500,000	0	1,871,297	200,924,011	187,218,975
175,276,033	38,567,583	41,119	0	5,880,110	1,139,698,221	1,079,445,180
236,682,374	11,401,168	2,638,764	0	20,404,419	688,969,752	742,063,660
1,150,013,055	61,944,188	0	0	30,861,855	2,565,085,220	2,115,399,346
327,748,010	25,631,289	0	0	6,743,359	880,576,337	675,757,539
877,779,098	209,228,746	8,599	0	19,952,036	5,505,686,694	5,196,766,105
514,862,482	77,651,112	12,747,320	0	9,086,390	2,461,554,238	2,202,003,733
5,097,296,392	824,057,816	19,399,806	0	430,334,439	24,581,988,054	22,364,204,681

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	119,379,062	0	343,520,602	568,679,138	425,420,489
325,291	0	0	15,518,964	1,500,000	97,845,139	141,175,965	112,117,473
31,318,204	43,684	137,495,965	536,848,383	91,368,698	8,488,383,091	10,021,905,315	9,304,439,845
0	0	0	119,934,559	11,495,898	234,958,095	407,733,163	323,572,336
0	677,516	1,138,661	17,568,603	764,682	175,581,105	200,924,011	187,218,975
0	0	0	47,400,610	5,096,836	975,715,782	1,139,698,221	1,079,445,180
0	1,138,764	0	97,519,567	11,250,000	429,341,705	688,969,752	742,063,660
0	0	0	542,002,014	34,164,889	1,635,901,544	2,565,085,220	2,115,399,346
0	880	0	138,006,253	6,120,433	663,359,262	880,576,337	675,757,539
0	2,107,966	18,195,176	230,143,896	67,274,026	4,605,727,068	5,505,686,694	5,196,766,105
8,636,593	20,805,232	6,974,394	154,446,997	3,824,226	2,054,862,317	2,461,554,238	2,202,003,733
40,280,088	24,774,042	163,804,196	2,018,768,908	232,859,688	19,705,195,710	24,581,988,054	22,364,204,681

## 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 PUBLIC	343,520,602	18,713,693	9,961,257	128,741
AMMETLIFE	97,845,139	3,754,237	2,533,262	0
ETIQA TAKAFUL	8,488,383,091	111,617,271	112,980,755	11,542
GETAKAFUL	234,958,095	12,226,473	30,598,891	0
HLMSIG TAKAFUL	175,581,105	711,796	1,297,607	0
HSBC AMANAH TAKAFUL	975,715,782	1,417,336	8,479,977	0
MAA TAKAFUL	429,341,705	10,664,104	(13,745,559)	400,723
PRU BSN TAKAFUL	1,635,901,544	70,122,456	133,338,570	0
SUN LIFE MALAYSIA	663,359,262	3,528,218	6,972,786	44,601
STMB	4,605,727,068	143,749,654	31,332,867	0
TAKAFUL IKHLAS	2,054,862,317	49,898,137	26,049,812	0
<b>Total (Industry)</b>	<b>19,705,195,710</b>	<b>426,403,375</b>	<b>349,800,225</b>	<b>585,607</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 PUBLIC	0	0	0	75,127,185	173,678,612	64,328,371	313,134,168
AMMETLIFE	0	0	0	280,017	52,745,599	12,615,399	65,641,015
ETIQA TAKAFUL	0	0	3,300,000	404,672,438	5,870,993,428	1,244,715,368	7,520,381,234
GETAKAFUL	0	0	0	63,788,269	83,894,183	69,574,916	217,257,368
HLMSIG TAKAFUL	0	0	0	8,126,775	63,150,174	79,245,969	150,522,918
HSBC AMANAH TAKAFUL	0	0	0	88,429,664	510,721,400	352,894,821	952,045,885
MAA TAKAFUL	0	0	0	0	94,793,413	322,406,742	417,200,155
PRU BSN TAKAFUL	0	0	0	199,561,293	768,759,601	664,012,947	1,632,333,841
SUN LIFE MALAYSIA	0	0	0	89,502,940	233,293,582	240,876,798	563,673,320
STMB	0	208,100,000	0	277,308,906	2,414,283,356	873,899,910	3,565,492,172
TAKAFUL IKHLAS	0	106,922,000	0	438,585,657	804,345,632	314,287,492	1,557,218,781
<b>Total (Industry)</b>	<b>0</b>	<b>315,022,000</b>	<b>3,300,000</b>	<b>1,645,383,144</b>	<b>11,070,658,980</b>	<b>4,238,858,733</b>	<b>16,954,900,857</b>

Other Liabilities	Total Liabilities	Total Liabilities Previous Year
76,395,661	448,719,954	345,864,923
9,868,908	114,001,546	93,392,984
278,812,545	8,991,805,204	8,521,033,853
55,260,209	333,043,668	264,757,780
13,584,167	191,174,675	162,752,930
26,167,567	1,011,780,662	968,705,949
47,684,817	474,345,790	463,744,743
25,164,319	1,864,526,889	1,408,235,209
25,267,540	699,172,407	573,455,460
62,209,100	4,843,018,689	4,620,149,742
94,023,338	2,224,833,604	2,127,760,239
<b>714,438,171</b>	<b>21,196,423,088</b>	<b>19,549,853,812</b>

Foreign Assets	Investment Accounts and Islamic Money Market	Cash and Bank Balances	Other Assets	Total Assets	Total Assets Previous Year
0	58,990,000	26,283,580	50,312,206	448,719,954	345,864,923
0	30,251,831	6,508,349	11,600,351	114,001,546	93,392,984
73,975	1,196,294,240	61,178,959	210,576,796	8,991,805,204	8,521,033,853
0	69,080,000	6,247,045	40,459,255	333,043,668	264,757,780
0	31,996,185	1,954,091	6,701,481	191,174,675	162,752,930
0	3,010,000	40,593,766	16,131,011	1,011,780,662	968,705,949
0	41,225,552	8,128,181	7,791,902	474,345,790	463,744,743
0	202,709,203	6,565,368	22,918,477	1,864,526,889	1,408,235,209
0	80,110,419	14,399,307	40,989,361	699,172,407	573,455,460
0	888,920,825	1,268,699	179,236,993	4,843,018,689	4,620,149,742
0	440,120,808	42,522,245	78,049,770	2,224,833,604	2,127,760,239
<b>73,975</b>	<b>3,042,709,063</b>	<b>215,649,590</b>	<b>664,767,603</b>	<b>21,196,423,088</b>	<b>19,549,853,812</b>

## FAMILY TAKAFUL

### NEW CERTIFICATES ISSUED - INDIVIDUAL

Company	ORDINARY FAMILY			
	Endowment			
	No. of Certificates	Sums Participated	Single Contributions	Annual Contributions
AIA PUBLIC	1,597	141,266,500	0	26,577,004
AMMETLIFE	971	30,162,000	0	984,450
ETIQA TAKAFUL	25,875	1,603,752,370	0	38,609,041
GE TAKAFUL	10,557	214,716,412	0	10,501,256
HLMSIG TAKAFUL	66	3,536,353	0	419,284
HSBC AMANAH TAKAFUL	2,705	854,143,678	400,000	5,819,470
MAA TAKAFUL	6,947	803,609,575	0	6,696,879
PRU BSN TAKAFUL	512	19,325,000	0	9,322,032
SUN LIFE MALAYSIA	0	0	0	0
STMB	0	0	0	0
TAKAFUL IKHLAS	17,731	621,615,211	0	14,760,276
<b>Total (Industry)</b>	<b>66,961</b>	<b>4,292,127,099</b>	<b>400,000</b>	<b>113,689,692</b>
Company	Temporary			
	No. of Certificates	Sums Participated	Single Contributions	Annual Contributions
	No. of Certificates	Sums Participated	Single Contributions	Annual Contributions
AIA PUBLIC	23,473	1,124,619,100	0	24,555,885
AMMETLIFE	0	0	0	0
ETIQA TAKAFUL	134,197	16,163,994,002	582,741,815	385,027
GE TAKAFUL	1,231	67,039,406	5,992,726	1,439,671
HLMSIG TAKAFUL	54	4,326,419	0	183,492
HSBC AMANAH TAKAFUL	0	0	0	0
MAA TAKAFUL	431	4,310,000	0	199,802
PRU BSN TAKAFUL	4,481	322,836,000	0	2,172,458
SUN LIFE MALAYSIA	7	11,920,000	0	155,666
STMB	33,647	8,194,859,691	361,489,082	0
TAKAFUL IKHLAS	219	25,250,577	676,211	0
<b>Total (Industry)</b>	<b>197,740</b>	<b>25,919,155,195</b>	<b>950,899,834</b>	<b>29,092,001</b>
Company	Medical & Health			
	No. of Certificates	Sums Participated	Single Contributions	Annual Contributions
	No. of Certificates	Sums Participated	Single Contributions	Annual Contributions
AIA PUBLIC	14,130	11,400,000	0	17,328,895
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	169	0	0	384,725
MAA TAKAFUL	29,256	146,280,000	0	31,068,737
PRU BSN TAKAFUL	0	0	0	0
SUN LIFE MALAYSIA	384	0	132,124	0
STMB	3,160	0	1,784,372	1,179,568
TAKAFUL IKHLAS	679	31,430,000	0	494,390
<b>Total (Industry)</b>	<b>47,778</b>	<b>189,110,000</b>	<b>1,916,496</b>	<b>50,456,315</b>

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## FAMILY TAKAFUL

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

Company	ORDINARY LIFE			
	Other Plans			
	No. of Certificates	Sums Participated	Single Contributions	Annual Contributions
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	3,863	68,100,000	0	1,543,380
PRU BSN TAKAFUL	0	0	0	0
SUN LIFE MALAYSIA	8,364	32,309,000	5,549,460	887,400
STMB	0	0	0	0
TAKAFUL IKHLAS	0	0	0	0
<b>Total (Industry)</b>	<b>12,227</b>	<b>100,409,000</b>	<b>5,549,460</b>	<b>2,430,780</b>

Company	Riders			
	No. of Certificates	Sums Participated	Single Contributions	Annual Contributions
AIA PUBLIC	0	43,104,221	0	1,308,261
AMMETLIFE	0	0	0	100,957
ETIQA TAKAFUL	0	23,171,089	0	13,753,542
GE TAKAFUL	0	26,069,650	0	711,705
HLMSIG TAKAFUL	0	734,737	0	18,060
HSBC AMANAH TAKAFUL	0	0	0	0
MAA TAKAFUL	0	8,393,000	0	3,295,063
PRU BSN TAKAFUL	0	17,252	0	1,637,695
SUN LIFE MALAYSIA	0	2,525,368	0	47,776
STMB	0	0	0	0
TAKAFUL IKHLAS	0	16,223,720	0	15,144,458
<b>Total (Industry)</b>	<b>0</b>	<b>120,239,037</b>	<b>0</b>	<b>36,017,517</b>

Company	Retakaful Accepted			
	No. of Certificates	Sums Participated	Single Contributions	Annual Contributions
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	0	0	0	0
STMB	0	0	0	0
TAKAFUL IKHLAS	0	0	0	0
<b>Total (Industry)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>



[illegible]

		Riders	
No. of Certificates	Sums Participated	Single Contributions	Annual Contributions
0	966,964,147	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	2,115,623	0	544,270
0	0	0	0
0	93,107,000	12,056,691	0
0	1,534,006,431	0	324,752,425
0	0	0	0
0	2,359,180	0	0
0	9,743,638	0	10,907,151
<b>0</b>	<b>2,608,296,019</b>	<b>12,056,691</b>	<b>336,203,846</b>

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## FAMILY TAKAFUL

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

Company	ORDINARY FAMILY			
	TOTAL			
	No. of Certificates	Sums Participated	Single Contributions	Annual Contributions
AIA PUBLIC	39,200	1,320,389,821	0	69,770,045
AMMETLIFE	971	30,162,000	0	1,085,407
ETIQA TAKAFUL	160,072	17,790,917,461	582,741,815	52,747,610
GE TAKAFUL	11,788	307,825,468	5,992,726	12,652,632
HLMSIG TAKAFUL	120	8,597,509	0	620,836
HSBC AMANAH TAKAFUL	2,874	854,143,678	400,000	6,204,195
MAA TAKAFUL	40,497	1,030,692,575	0	42,803,861
PRU BSN TAKAFUL	4,993	342,178,252	0	13,132,185
SUN LIFE MALAYSIA	8,755	46,754,368	5,681,584	1,090,842
STMB	36,807	8,194,859,691	363,273,454	1,179,568
TAKAFUL IKHLAS	18,629	694,519,508	676,211	30,399,124
<b>Total (Industry)</b>	<b>324,706</b>	<b>30,621,040,331</b>	<b>958,765,790</b>	<b>231,686,305</b>

Company	TOTAL PREVIOUS YEAR			
	No. of Certificates	Sums Participated	Single Contributions	Annual Contributions
AIA PUBLIC	33,218	802,526,244	0	42,734,297
AMMETLIFE	786	23,160,000	0	791,400
ETIQA TAKAFUL	165,468	15,706,838,544	470,332,473	81,156,529
GE TAKAFUL	23,319	533,954,204	0	15,672,563
HLMSIG TAKAFUL	227	8,355,505	0	846,354
HSBC AMANAH TAKAFUL	2,527	601,389,572	1,299,585	4,520,358
MAA TAKAFUL	21,183	432,929,689	0	25,442,950
PRU BSN TAKAFUL	7,165	354,444,330	0	7,552,002
SUN LIFE MALAYSIA	8,329	25,019,100	5,860,104	58,721
STMB	37,450	7,954,741,517	330,451,413	1,000,284
TAKAFUL IKHLAS	20,092	1,930,456,418	501,659	34,810,033
<b>Total (Industry)</b>	<b>319,764</b>	<b>28,373,815,123</b>	<b>808,445,234</b>	<b>214,585,491</b>

INVESTMENT-LINKED			
TOTAL			
No. of Certificates	Sums Participated	Single Contributions	Annual Contributions
15,163	2,480,400,010	6,288,725	56,870,865
1,189	110,616,862	3,335,890	2,555,771
6,993	839,980,000	1,043,820	18,542,017
24,734	1,626,915,855	0	66,398,676
1,318	66,270,597	0	2,133,844
3,431	448,489,465	50,464,969	7,433,052
21,406	1,807,919,912	12,795,408	33,450,983
184,983	11,360,135,958	15,768,924	410,455,650
1,214	159,299,052	2,000	6,232,728
6,975	317,201,787	0	13,441,213
13,034	1,273,321,330	10,114,202	25,335,807
280,440	20,490,550,828	99,813,938	642,850,606

TOTAL PREVIOUS YEAR			
No. of Certificates	Sums Participated	Single Contributions	Annual Contributions
13,667	2,090,797,483	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	145,060,720	0	3,771,789
2,654	361,334,157	44,702,900	5,873,646
34,051	2,631,617,598	147,912,301	55,164,509
148,519	6,460,432,471	37,358,816	317,566,006
246	39,885,567	16,560	1,658,040
6,205	307,724,807	0	12,578,627
6,712	530,128,586	5,644,200	7,608,941
238,716	14,284,005,613	265,090,054	515,795,769

ANNUITY			
TOTAL			
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

TOTAL PREVIOUS YEAR			
No. of Certificates	Sums Participated	Single Contributions	Annual Contributions
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0

## FAMILY TAKAFUL

### NEW CERTIFICATES ISSUED - GROUP

Company	ORDINARY FAMILY			
	Endowment			
	No. of Certificates	Sums Participated	Single Contributions	Annual Contributions
AIA PUBLIC	0	0	0	0
AMMETLIFE	0	0	0	0
ETIQA TAKAFUL	196	785,990,000	0	9,433,620
GE TAKAFUL	0	0	0	0
HLMSIG TAKAFUL	0	0	0	0
HSBC AMANAH TAKAFUL	0	0	0	0
MAA TAKAFUL	0	2,020,000	0	17,351
PRU BSN TAKAFUL	0	0	0	0
SUN LIFE MALAYSIA	0	0	0	0
STMB	0	0	0	0
TAKAFUL IKHLAS	9	105,026,000	0	1,129,416
<b>Total (Industry)</b>	<b>205</b>	<b>893,036,000</b>	<b>0</b>	<b>10,580,387</b>

Company	Temporary			
	No. of Certificates	Sums Participated	Single Contributions	Annual Contributions
AIA PUBLIC	1	2,878,557,599	68,322,812	0
AMMETLIFE	14	1,269,843,878	17,615,074	0
ETIQA TAKAFUL	667	23,108,287,917	44,483,824	0
GE TAKAFUL	21,593	15,135,152,288	97,528,748	0
HLMSIG TAKAFUL	15	2,808,434,619	52,597,081	404,670
HSBC AMANAH TAKAFUL	7	2,518,959,443	45,568,504	0
MAA TAKAFUL	9	1,625,001,766	3,012,596	350,586
PRU BSN TAKAFUL	27,401	2,910,001,924	91,087,723	0
SUN LIFE MALAYSIA	57	15,616,543,558	306,112,990	0
STMB	2,604	33,990,705,074	199,894,401	0
TAKAFUL IKHLAS	124	17,801,867,638	169,138,194	0
<b>Total (Industry)</b>	<b>52,492</b>	<b>119,663,355,704</b>	<b>1,095,361,947</b>	<b>755,256</b>

Company	Medical & Health			
	No. of Certificates	Sums Participated	Single Contributions	Annual Contributions
AIA PUBLIC	661	0	47,042,312	0
AMMETLIFE	7	0	6,598,904	0
ETIQA TAKAFUL	246	0	25,748,630	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	49,174,290	0
STMB	570	0	244,913,888	0
TAKAFUL IKHLAS	120	0	49,114,881	0
<b>Total (Industry)</b>	<b>1,604</b>	<b>0</b>	<b>422,592,905</b>	<b>0</b>

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## FAMILY TAKAFUL

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

Company	ORDINARY FAMILY			
	Other Plans			
	No. of Certificates	Sums Participated	Single Contributions	Annual Contributions
AIA PUBLIC	263	4,657,263,523	6,908,893	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	0	280,000	7,068	0
STMB	0	0	0	0
TAKAFUL IKHLAS	0	0	0	0
<b>Total (Industry)</b>	<b>263</b>	<b>4,657,543,523</b>	<b>6,915,961</b>	<b>0</b>

Company	Riders			
	No. of Certificates	Sums Participated	Single Contributions	Annual Contributions
AIA PUBLIC	0	5,388,952,059	1,374,547	0
AMMETLIFE	0	0	0	0
ETIQA TAKAFUL	0	0	0	0
GE TAKAFUL	0	0	0	0
HLMSIG TAKAFUL	0	336,019,288	11,163	0
HSBC AMANAH TAKAFUL	0	0	0	0
MAA TAKAFUL	0	10,049,000	129,075	9,911
PRU BSN TAKAFUL	0	0	135,129	0
SUN LIFE MALAYSIA	0	0	2,469	0
STMB	0	0	0	0
TAKAFUL IKHLAS	0	0	5,941,717	0
<b>Total (Industry)</b>	<b>0</b>	<b>5,735,020,347</b>	<b>7,594,100</b>	<b>9,911</b>

Company	Retakaful Accepted			
	No. of Certificates	Sums Participated	Single Contributions	Annual Contributions
AIA PUBLIC	0	0	0	0
AMMETLIFE	1	1,746,865,609	38,824,228	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	0	0	0	0
STMB	0	0	0	0
TAKAFUL IKHLAS	2	15,026,114,931	38,778,060	0
<b>Total (Industry)</b>	<b>3</b>	<b>16,772,980,540</b>	<b>77,602,288</b>	<b>0</b>

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## FAMILY TAKAFUL

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

Company	ORDINARY FAMILY			
	TOTAL			
	No. of Certificates	Sums Participated	Single Contributions	Annual Contributions
AIA PUBLIC	925	12,924,773,181	123,648,564	0
AMMETLIFE	22	3,016,709,487	63,038,206	0
ETIQA TAKAFUL	1,109	23,894,277,917	70,232,454	9,433,620
GE TAKAFUL	21,593	15,135,152,288	97,528,748	0
HLMSIG TAKAFUL	15	3,144,453,907	52,608,244	404,670
HSBC AMANAH TAKAFUL	7	2,518,959,443	45,568,504	0
MAA TAKAFUL	9	1,637,070,766	3,141,671	377,848
PRU BSN TAKAFUL	27,401	2,910,001,924	91,222,852	0
SUN LIFE MALAYSIA	57	15,616,823,558	355,296,817	0
STMB	3,174	33,990,705,074	444,808,289	0
TAKAFUL IKHLAS	255	32,933,008,569	262,972,852	1,129,416
<b>Total (Industry)</b>	<b>54,567</b>	<b>147,721,936,114</b>	<b>1,610,067,201</b>	<b>11,345,554</b>

Company	TOTAL PREVIOUS YEAR			
	No. of Certificates	Sums Participated	Single Contributions	Annual Contributions
AIA PUBLIC	554	23,788,851,603	135,953,855	0
AMMETLIFE	23	7,464,111,822	67,603,438	0
ETIQA TAKAFUL	962	15,527,648,786	90,344,052	16,626,240
GE TAKAFUL	30,002	13,047,921,482	130,688,410	0
HLMSIG TAKAFUL	28	7,160,578,369	62,693,670	873,020
HSBC AMANAH TAKAFUL	19	15,414,964,954	106,344,940	0
MAA TAKAFUL	9	627,080,935	6,575,186	155,142
PRU BSN TAKAFUL	26,351	14,735,504,968	109,222,180	0
SUN LIFE MALAYSIA	18	12,942,079,928	282,589,974	0
STMB	5,311	26,014,837,073	369,967,323	0
TAKAFUL IKHLAS	505	55,654,929,271	296,158,550	985,920
<b>Total (Industry)</b>	<b>63,782</b>	<b>192,378,509,191</b>	<b>1,658,141,578</b>	<b>18,640,322</b>



ANNUITY			
<hr/> TOTAL <hr/>			
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

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## FAMILY TAKAFUL

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

Company	ORDINARY FAMILY		
	Death		
	No. of Certificates	Sums Participated	Annual Contributions
AIA PUBLIC	24	1,957,732	86,291
AMMETLIFE	0	0	0
ETIQA TAKAFUL	3,258	195,933,435	532,251
GE TAKAFUL	36	673,598	29,761
HLMSIG TAKAFUL	0	0	0
HSBC AMANAH TAKAFUL	29	2,062,895	91,386
MAA TAKAFUL	39	1,753,320	67,273
PRU BSN TAKAFUL	12	382,230	14,538
SUN LIFE MALAYSIA	1	60,000	2,588
STMB	1,121	55,408,590	114,574
TAKAFUL IKHLAS	382	9,521,371	319,581
<b>Total (Industry)</b>	<b>4,902</b>	<b>267,753,171</b>	<b>1,258,243</b>

Company	Maturity		
	No. of Certificates	Sums Participated	Annual Contributions
AIA PUBLIC	0	0	0
AMMETLIFE	0	0	0
ETIQA TAKAFUL	2,017	69,985,877	1,801,914
GE TAKAFUL	0	0	0
HLMSIG TAKAFUL	0	0	0
HSBC AMANAH TAKAFUL	0	0	0
MAA TAKAFUL	0	0	0
PRU BSN TAKAFUL	4	438,500	1,729
SUN LIFE MALAYSIA	0	0	0
STMB	20,544	80,275,621	7,097,227
TAKAFUL IKHLAS	509	23,424,251	416,490
<b>Total (Industry)</b>	<b>23,074</b>	<b>174,124,249</b>	<b>9,317,360</b>

Company	Other Causes		
	No. of Certificates	Sums Participated	Annual Contributions
AIA PUBLIC	14,409	396,200,807	17,947,049
AMMETLIFE	515	16,870,000	535,080
ETIQA TAKAFUL	61,151	7,294,515,515	49,404,514
GE TAKAFUL	6,996	241,889,585	4,872,841
HLMSIG TAKAFUL	135	4,653,364	485,118
HSBC AMANAH TAKAFUL	184	38,803,618	12,849
MAA TAKAFUL	7,643	200,485,147	1,019,535
PRU BSN TAKAFUL	3,584	196,015,114	3,504,091
SUN LIFE MALAYSIA	1,915	(13,849,163)	(181,696)
STMB	6,511	1,456,913,826	(731,375)
TAKAFUL IKHLAS	8,999	358,300,100	16,327,059
<b>Total (Industry)</b>	<b>112,042</b>	<b>10,190,797,913</b>	<b>93,195,065</b>

INVESTMENT-LINKED		
Death		
No. of Certificates	Sums Participated	Annual Contributions
20	3,572,500	90,708
2	97,500	1,800
0	0	0
17	1,173,603	39,749
8	314,803	7,079
13	2,032,500	18,600
88	5,497,251	155,420
272	9,813,337	678,859
2	100,000	2,400
19	581,822	37,505
17	598,886	26,595
458	23,782,202	1,058,715
Maturity		
No. of Certificates	Sums Participated	Annual Contributions
0	0	0
0	0	0
0	0	0
0	0	0
1	12,500	0
288	11,495,290	0
0	0	0
0	0	0
1	50,000	1,225
70	383,000	16,800
454	5,222,156	0
814	17,162,946	18,025
Other Causes		
No. of Certificates	Sums Participated	Annual Contributions
4,774	764,326,008	13,637,400
274	28,544,233	614,700
1,532	165,154,000	3,980,198
7,122	459,512,151	15,377,547
1,810	78,204,581	1,899,070
1,050	733,500	9,000
14,263	1,015,549,952	22,361,842
69,862	2,939,576,633	143,780,606
(8)	(80,331)	494,256
1,203	65,402,879	2,504,173
15,408	599,839,193	27,733,976
117,290	6,116,762,799	232,392,768

ANNUITY		
Other Causes		
No. of Certificates	Sums Participated	Annual Contributions
0	0	0
0	0	0
70	3,216,000	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
20	10,154,585	0
0	0	0
90	13,370,585	0

## FAMILY TAKAFUL

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

Company	ORDINARY FAMILY		
	No. of Certificates	Surrender Sums Participated	Annual Contributions
AIA PUBLIC	1,516	9,135,136	3,557,733
AMMETLIFE	66	2,040,000	63,360
ETIQA TAKAFUL	88,080	4,704,460,068	20,691,590
GE TAKAFUL	451	12,856,789	517,715
HLMSIG TAKAFUL	31	1,708,942	87,033
HSBC AMANAH TAKAFUL	2,628	297,278,758	6,788,116
MAA TAKAFUL	20,175	111,717,480	22,001,098
PRU BSN TAKAFUL	1,153	50,755,904	1,560,934
SUN LIFE MALAYSIA	10,864	70,828,509	305,919
STMB	20,501	512,846,845	7,565,770
TAKAFUL IKHLAS	12,891	513,663,064	10,956,265
<b>Total (Industry)</b>	<b>158,356</b>	<b>6,287,291,495</b>	<b>74,095,533</b>

Company	Transfers to or from Malaysian Register		
	No. of Certificates	Sums Participated	Annual Contributions
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	Retakaful Accepted		
	No. of Certificates	Sums Participated	Annual Contributions
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>

ANNUITY		
	Surrender	
No. of Certificates	Sums Participated	Annual Contributions
0	0	0
0	0	0
536	30,720,000	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
211	6,386,215	0
0	0	0
<b>747</b>	<b>37,106,215</b>	<b>0</b>

<b>Retakaful Accepted</b>		
<b>No. of Certificates</b>	<b>Sums Participated</b>	<b>Annual Contributions</b>
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>

## FAMILY TAKAFUL

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

Company	ORDINARY FAMILY		
	TOTAL		
	No. of Certificates	Sums Participated	Annual Contributions
AIA PUBLIC	15,949	407,293,675	21,591,073
AMMETLIFE	581	18,910,000	598,440
ETIQA TAKAFUL	154,506	12,264,894,895	72,430,269
GE TAKAFUL	7,483	255,419,972	5,420,317
HLMSIG TAKAFUL	166	6,362,306	572,151
HSBC AMANAH TAKAFUL	2,841	338,145,271	6,892,351
MAA TAKAFUL	27,857	313,955,947	23,087,906
PRU BSN TAKAFUL	4,753	247,591,748	5,081,292
SUN LIFE MALAYSIA	12,780	57,039,346	126,811
STMB	48,677	2,105,444,882	14,046,196
TAKAFUL IKHLAS	22,781	904,908,786	28,019,395
<b>Total (Industry)</b>	<b>298,374</b>	<b>16,919,966,828</b>	<b>177,866,201</b>

Company	TOTAL PREVIOUS YEAR		
	TOTAL		
	No. of Certificates	Sums Participated	Annual Contributions
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>263,631</b>	<b>16,235,960,877</b>	<b>192,336,589</b>

INVESTMENT-LINKED		
TOTAL		
No. of Certificates	Sums Participated	Annual Contributions
5,413	856,993,187	16,420,157
384	37,265,495	805,140
1,765	193,398,000	4,618,199
8,563	559,089,695	23,014,400
2,136	99,494,999	2,360,740
3,608	312,777,230	4,922,300
20,170	1,391,064,048	31,500,418
85,750	3,657,887,275	174,866,099
401	42,609,613	1,686,259
2,286	117,101,527	4,326,946
16,000	613,465,596	27,887,953
146,476	7,881,146,665	292,408,611

TOTAL PREVIOUS YEAR		
No. of Certificates	Sums Participated	Annual Contributions
4,583	491,954,681	12,474,148
402	42,654,461	780,292
168	16,651,000	356,209
5,579	344,306,457	14,012,168
2,085	115,515,479	2,142,898
3,491	305,349,779	4,892,396
21,575	1,387,898,264	32,671,537
62,062	2,368,651,997	130,685,795
180	14,014,072	557,173
1,812	85,081,995	2,822,458
602	34,075,310	638,950
102,539	5,206,153,495	202,034,024

ANNUITY		
TOTAL		
No. of Certificates	Sums Participated	Annual Contributions
0	0	0
0	0	0
606	33,936,000	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
231	16,540,800	0
0	0	0
837	50,476,800	0

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

## FAMILY TAKAFUL

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

Company	ORDINARY FAMILY		
	Death		
	No. of Certificates	Sums Participated	Annual Contributions
AIA PUBLIC	0	14,404,111	0
AMMETLIFE	0	2,910,908	0
ETIQA TAKAFUL	0	49,171,315	85,560
GE TAKAFUL	88	15,965,295	0
HLMSIG TAKAFUL	0	6,886,026	40
HSBC AMANAH TAKAFUL	0	11,286,614	0
MAA TAKAFUL	0	2,938,718	2,696
PRU BSN TAKAFUL	296	17,126,774	0
SUN LIFE MALAYSIA	0	41,499,494	0
STMB	0	67,920,033	0
TAKAFUL IKHLAS	0	91,550,266	16,200
<b>Total (Industry)</b>	<b>384</b>	<b>321,659,554</b>	<b>104,496</b>

Company	Maturity		
	No. of Certificates	Sums Participated	Annual Contributions
AIA PUBLIC	0	139,324	0
AMMETLIFE	0	0	0
ETIQA TAKAFUL	0	0	0
GE TAKAFUL	4,007	142,853,163	0
HLMSIG TAKAFUL	0	297,502,521	0
HSBC AMANAH TAKAFUL	0	0	0
MAA TAKAFUL	0	0	0
PRU BSN TAKAFUL	8,653	198,980,831	0
SUN LIFE MALAYSIA	0	0	0
STMB	0	0	0
TAKAFUL IKHLAS	0	1,068,033,060	75,180
<b>Total (Industry)</b>	<b>12,660</b>	<b>1,707,508,899</b>	<b>75,180</b>

Company	Other Causes		
	No. of Certificates	Sums Participated	Annual Contributions
AIA PUBLIC	635	6,710,343,766	0
AMMETLIFE	22	4,986,546,489	0
ETIQA TAKAFUL	847	22,115,586,401	25,303,200
GE TAKAFUL	(2,812)	12,901,304,091	0
HLMSIG TAKAFUL	22	3,915,756,642	494,390
HSBC AMANAH TAKAFUL	13	1,836,002,787	0
MAA TAKAFUL	8	755,894,181	467,138
PRU BSN TAKAFUL	41	99,907,000	0
SUN LIFE MALAYSIA	27	2,570,473,468	0
STMB	5,302	34,725,733,432	0
TAKAFUL IKHLAS	243	18,567,926,719	449,916
<b>Total (Industry)</b>	<b>4,348</b>	<b>109,185,474,976</b>	<b>26,714,644</b>



INVESTMENT-LINKED		
Death		
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
<hr/>		
0	0	0
<hr/>		
Maturity		
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
<hr/>		
0	0	0
<hr/>		
Other Causes		
No. of Certificates	Sums Participated	Annual Contributions
0	0	0
0	0	0
0	0	0
0	2,690,000	32,148
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
<hr/>		
0	2,690,000	32,148

# FAMILY TAKAFUL

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

Company	ORDINARY FAMILY		
	No. of Certificates	Surrender Sums Participated	Annual Contributions
AIA PUBLIC	0	80,590,797	0
AMMETLIFE	0	5,338,005	0
ETIQA TAKAFUL	0	1,077,373,190	9,487,680
GE TAKAFUL	1,488	54,365,729	0
HLMSIG TAKAFUL	0	451,990,545	154,570
HSBC AMANAH TAKAFUL	0	159,352,002	0
MAA TAKAFUL	0	13,898,521	31,225
PRU BSN TAKAFUL	5,247	274,023,194	0
SUN LIFE MALAYSIA	0	3,422,590,263	0
STMB	0	0	0
TAKAFUL IKHLAS	0	780,261,457	214,800
<b>Total (Industry)</b>	<b>6,735</b>	<b>6,319,783,703</b>	<b>9,888,275</b>

Company	Transfers to or from Malaysian Register		
	No. of Certificates	Sums Participated	Annual Contributions
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	Retakaful Accepted		
	No. of Certificates	Sums Participated	Annual Contributions
AIA PUBLIC	0	0	0
AMMETLIFE	1	459,557,417	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	1	12,003,643,487	0
<b>Total (Industry)</b>	<b>2</b>	<b>12,463,200,904</b>	<b>0</b>

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

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

## FAMILY TAKAFUL

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

Company	ORDINARY FAMILY		
	TOTAL		
	No. of Certificates	Sums Participated	Annual Contributions
AIA PUBLIC	635	6,805,477,998	0
AMMETLIFE	23	5,454,352,819	0
ETIQA TAKAFUL	847	23,242,130,906	34,876,440
GE TAKAFUL	2,771	13,114,488,278	0
HLMSIG TAKAFUL	22	4,672,135,734	649,000
HSBC AMANAH TAKAFUL	13	2,006,641,403	0
MAA TAKAFUL	8	772,731,420	501,059
PRU BSN TAKAFUL	14,237	590,037,799	0
SUN LIFE MALAYSIA	27	6,034,563,225	0
STMB	5,302	34,793,653,465	0
TAKAFUL IKHLAS	244	32,511,414,989	756,096
<b>Total (Industry)</b>	<b>24,129</b>	<b>129,997,628,036</b>	<b>36,782,595</b>

Company	TOTAL PREVIOUS YEAR		
	TOTAL		
	No. of Certificates	Sums Participated	Annual Contributions
AIA PUBLIC	217	21,105,280,392	192,819
AMMETLIFE	0	261,643,853	0
ETIQA TAKAFUL	1,208	4,461,236,721	17,456,100
GE TAKAFUL	3,896	10,068,749,263	0
HLMSIG TAKAFUL	42	4,162,155,913	42,190
HSBC AMANAH TAKAFUL	22	2,334,832,176	0
MAA TAKAFUL	4	58,171,448	79,869
PRU BSN TAKAFUL	23,865	12,651,183,214	0
SUN LIFE MALAYSIA	10	2,221,225,338	0
STMB	4,776	18,368,023,030	0
TAKAFUL IKHLAS	232	27,581,558,523	417,540
<b>Total (Industry)</b>	<b>34,272</b>	<b>103,274,059,871</b>	<b>18,188,518</b>

INVESTMENT-LINKED		
TOTAL		
No. of Certificates	Sums Participated	Annual Contributions
0	0	0
0	0	0
0	0	0
0	2,990,000	36,108
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	2,990,000	36,108

TOTAL PREVIOUS YEAR		
No. of Certificates	Sums Participated	Annual Contributions
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0

ANNUITY		
TOTAL		
No. of Certificates	Sums Participated	Annual Contributions
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0

TOTAL PREVIOUS YEAR		
No. of Certificates	Sums Participated	Annual Contributions
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0

## FAMILY TAKAFUL

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

Company	ORDINARY FAMILY		
	Endowment		
	No. of Certificates	Sums Participated	Annual Contributions
AIA PUBLIC	3,815	377,182,865	37,723,263
AMMETLIFE	982	28,552,000	984,330
ETIQA TAKAFUL	359,146	19,134,607,172	407,038,461
GE TAKAFUL	97,882	1,689,067,820	64,931,166
HLMSIG TAKAFUL	302	8,563,426	901,512
HSBC AMANAH TAKAFUL	23,172	3,329,328,914	66,468,107
MAA TAKAFUL	8,861	1,147,186,082	10,148,829
PRU BSN TAKAFUL	505	19,110,000	9,228,444
SUN LIFE MALAYSIA	0	0	0
STMB	177,782	545,084,811	73,003,712
TAKAFUL IKHLAS	231,934	8,205,506,728	190,112,549
<b>Total (Industry)</b>	<b>904,381</b>	<b>34,484,189,818</b>	<b>860,540,373</b>

Company	Temporary		
	No. of Certificates	Sums Participated	Annual Contributions
AIA PUBLIC	37,889	1,540,699,650	38,195,110
AMMETLIFE	0	0	0
ETIQA TAKAFUL	1,689,381	126,608,231,525	1,397,704
GE TAKAFUL	1,416	160,975,978	1,413,877
HLMSIG TAKAFUL	114	8,289,357	354,000
HSBC AMANAH TAKAFUL	642	190,636,301	0
MAA TAKAFUL	1,152	11,520,000	588,260
PRU BSN TAKAFUL	22,915	938,438,248	16,541,752
SUN LIFE MALAYSIA	200	118,066,660	760,948
STMB	434,805	43,421,648,551	0
TAKAFUL IKHLAS	1,159	189,452,628	0
<b>Total (Industry)</b>	<b>2,189,673</b>	<b>173,187,958,898</b>	<b>59,251,651</b>

Company	Medical and Health		
	No. of Certificates	Sums Participated	Annual Contributions
AIA PUBLIC	19,842	56,649,130	26,389,197
AMMETLIFE	0	0	0
ETIQA TAKAFUL	318	0	123,933
GE TAKAFUL	0	0	0
HLMSIG TAKAFUL	0	0	0
HSBC AMANAH TAKAFUL	169	0	384,725
MAA TAKAFUL	46,002	230,010,000	53,478,428
PRU BSN TAKAFUL	0	0	0
SUN LIFE MALAYSIA	383	0	0
STMB	44,766	312,150,000	30,526,851
TAKAFUL IKHLAS	2,582	120,180,000	2,026,796
<b>Total (Industry)</b>	<b>114,062</b>	<b>718,989,130</b>	<b>112,929,930</b>



## FAMILY TAKAFUL

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

Company	ORDINARY FAMILY		
	Other Plans		
	No. of Certificates	Sums Participated	Annual Contributions
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	3,681	64,620,000	1,457,661
PRU BSN TAKAFUL	0	0	0
SUN LIFE MALAYSIA	26,430	203,549,250	1,148,695
STMB	0	0	0
TAKAFUL IKHLAS	0	0	0
<b>Total (Industry)</b>	<b>30,111</b>	<b>268,169,250</b>	<b>2,606,356</b>

Company	Riders		
	No. of Certificates	Sums Participated	Annual Contributions
AIA PUBLIC	0	47,938,469	10,697,666
AMMETLIFE	0	0	100,957
ETIQA TAKAFUL	0	1,516,747,992	97,535,091
GE TAKAFUL	0	97,075,069	1,206,304
HLMSIG TAKAFUL	0	4,552,455	63,910
HSBC AMANAH TAKAFUL	0	0	0
MAA TAKAFUL	0	7,182,000	3,688,367
PRU BSN TAKAFUL	0	156,511,185	7,186,219
SUN LIFE MALAYSIA	0	4,027,250	130,373
STMB	0	64,313,950	746,259
TAKAFUL IKHLAS	0	192,785,823	93,041,542
<b>Total (Industry)</b>	<b>0</b>	<b>2,091,134,193</b>	<b>214,396,688</b>

Company	Retakaful Accepted		
	No. of Certificates	Sums Participated	Annual Contributions
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>



INVESTMENT-LINKED		
Other Plans		
No. of Certificates	Sums Participated	Annual Contributions
702	88,576,110	2,353,973
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
702	88,576,110	2,353,973

Riders		
No. of Certificates	Sums Participated	Annual Contributions
0	1,162,389,245	370,036
0	0	0
0	0	0
0	0	0
0	11,986,738	1,381,649
0	0	0
0	481,161,000	0
0	4,828,215,097	1,063,366,505
0	15,590,624	102,716
0	8,802,150	0
0	15,127,601	17,582,352
0	6,523,272,455	1,082,803,258

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

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

## FAMILY TAKAFUL

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

Company	ORDINARY FAMILY		
	TOTAL		
	No. of Certificates	Sums Participated	Annual Contributions
AIA PUBLIC	61,546	2,022,470,114	113,005,236
AMMETLIFE	982	28,552,000	1,085,287
ETIQA TAKAFUL	2,048,845	147,259,586,689	506,095,189
GE TAKAFUL	99,298	1,947,118,867	67,551,347
HLMSIG TAKAFUL	416	21,405,238	1,319,422
HSBC AMANAH TAKAFUL	23,983	3,519,965,215	66,852,832
MAA TAKAFUL	59,696	1,460,518,082	69,361,545
PRU BSN TAKAFUL	23,420	1,114,059,433	32,956,415
SUN LIFE MALAYSIA	27,013	325,643,160	2,040,016
STMB	657,353	44,343,197,312	104,276,822
TAKAFUL IKHLAS	235,675	8,707,925,179	285,180,887
<b>Total (Industry)</b>	<b>3,238,227</b>	<b>210,750,441,289</b>	<b>1,249,724,998</b>

Company	TOTAL PREVIOUS YEAR		
	TOTAL		
	No. of Certificates	Sums Participated	Annual Contributions
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>3,211,552</b>	<b>206,842,508,278</b>	<b>1,204,222,975</b>

INVESTMENT-LINKED		
TOTAL		
No. of Certificates	Sums Participated	Annual Contributions
30,146	4,686,182,350	114,299,877
2,458	233,840,677	5,316,981
7,028	831,328,000	18,236,318
63,541	4,344,978,161	161,744,306
13,647	603,880,592	12,636,396
16,242	2,215,021,470	35,885,429
135,044	9,530,271,762	215,759,110
636,046	31,011,636,903	1,309,822,972
2,302	245,431,378	7,805,305
26,626	1,276,704,724	46,913,579
28,266	1,876,306,892	48,158,984
961,346	56,855,582,909	1,976,579,257

TOTAL PREVIOUS YEAR		
No. of Certificates	Sums Participated	Annual Contributions
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
826,336	44,239,487,068	1,617,806,921

ANNUITY		
TOTAL		
No. of Certificates	Sums Participated	Annual Contributions
0	0	0
0	0	0
19,675	925,560,000	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
8,033	337,027,200	0
0	0	0
27,708	1,262,587,200	0

TOTAL PREVIOUS YEAR		
No. of Certificates	Sums Participated	Annual Contributions
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 PUBLIC	0	0	0
AMMETLIFE	0	0	0
ETIQA TAKAFUL	304	8,910,690,000	107,932,560
GE TAKAFUL	0	0	0
HLMSIG TAKAFUL	0	0	0
HSBC AMANAH TAKAFUL	0	0	0
MAA TAKAFUL	4	76,727,500	726,386
PRU BSN TAKAFUL	0	0	0
SUN LIFE MALAYSIA	0	0	0
STMB	0	0	0
TAKAFUL IKHLAS	163	967,679,000	9,808,620
<b>Total (Industry)</b>	<b>471</b>	<b>9,955,096,500</b>	<b>118,467,566</b>
Company	Temporary		
	No. of Certificates	Sums Participated	Annual Contributions
AIA PUBLIC	0	10,099,413,272	0
AMMETLIFE	19	5,004,390,140	0
ETIQA TAKAFUL	854	25,034,207,629	0
GE TAKAFUL	82,054	16,354,715,151	0
HLMSIG TAKAFUL	46	10,337,016,267	2,603,910
HSBC AMANAH TAKAFUL	11	48,857,820,062	0
MAA TAKAFUL	36	4,174,493,496	32,949
PRU BSN TAKAFUL	246,632	19,704,577,818	0
SUN LIFE MALAYSIA	86	38,656,429,049	0
STMB	14,203	56,770,982,582	0
TAKAFUL IKHLAS	676	52,604,229,268	0
<b>Total (Industry)</b>	<b>344,617</b>	<b>287,598,274,734</b>	<b>2,636,859</b>
Company	Medical and Health		
	No. of Certificates	Sums Participated	Annual Contributions
AIA PUBLIC	611	0	0
AMMETLIFE	7	0	0
ETIQA TAKAFUL	282	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	474	0	0
TAKAFUL IKHLAS	473	0	0
<b>Total (Industry)</b>	<b>1,848</b>	<b>0</b>	<b>0</b>

INVESTMENT-LINKED		
Endowment		
No. of Certificates	Sums Participated	Annual Contributions
0	0	0
0	0	0
0	0	0
4	93,706,000	1,836,972
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
4	93,706,000	1,836,972

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

ANNUITY		
Endowment		
No. of Certificates	Sums Participated	Annual Contributions
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0

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

# FAMILY TAKAFUL

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

Company	ORDINARY FAMILY		
	Other Plans		Annual Contributions
	No. of Certificates	Sums Participated	
AIA PUBLIC	237	8,043,284,462	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	25,075,000	0
STMB	0	0	0
TAKAFUL IKHLAS	0	0	0
<b>Total (Industry)</b>	<b>240</b>	<b>8,068,359,462</b>	<b>0</b>

Company	Riders		Annual Contributions
	No. of Certificates	Sums Participated	
AIA PUBLIC	0	16,555,072,902	0
AMMETLIFE	0	0	0
ETIQA TAKAFUL	0	0	0
GE TAKAFUL	0	0	0
HLMSIG TAKAFUL	0	2,900,226,827	0
HSBC AMANAH TAKAFUL	0	0	0
MAA TAKAFUL	0	97,016,500	215,374
PRU BSN TAKAFUL	0	0	0
SUN LIFE MALAYSIA	0	16,498,800	0
STMB	0	0	0
TAKAFUL IKHLAS	0	0	0
<b>Total (Industry)</b>	<b>0</b>	<b>19,568,815,029</b>	<b>215,374</b>

Company	Retakaful Accepted		Annual Contributions
	No. of Certificates	Sums Participated	
AIA PUBLIC	0	0	0
AMMETLIFE	1	1,967,964,676	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	1	2,951,510,859	0
<b>Total (Industry)</b>	<b>2</b>	<b>4,919,475,535</b>	<b>0</b>

INVESTMENT-LINKED		
	Other Plans	
No. of Certificates	Sums Participated	Annual Contributions
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0

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

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

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

## FAMILY TAKAFUL

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

Company	TOTAL		
	No. of Certificates	Sums Participated	Annual Contributions
AIA PUBLIC	848	34,697,770,636	0
AMMETLIFE	27	6,972,354,816	0
ETIQA TAKAFUL	1,440	33,944,897,629	107,932,560
GE TAKAFUL	82,054	16,354,715,151	0
HLMSIG TAKAFUL	46	13,237,243,094	2,603,910
HSBC AMANAH TAKAFUL	11	48,857,820,062	0
MAA TAKAFUL	40	4,348,237,496	974,709
PRU BSN TAKAFUL	246,632	19,704,577,818	0
SUN LIFE MALAYSIA	90	38,698,002,849	0
STMB	14,677	56,770,982,582	0
TAKAFUL IKHLAS	1,313	56,523,419,127	9,808,620
<b>Total (Industry)</b>	<b>347,178</b>	<b>330,110,021,260</b>	<b>121,319,799</b>

Company	TOTAL PREVIOUS YEAR		
	No. of Certificates	Sums Participated	Annual Contributions
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>316,951</b>	<b>337,236,136,238</b>	<b>146,756,840</b>



INVESTMENT-LINKED		
TOTAL		
No. of Certificates	Sums Participated	Annual Contributions
0	0	0
0	0	0
0	0	0
4	93,706,000	1,836,972
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
4	93,706,000	1,836,972

TOTAL PREVIOUS YEAR		
No. of Certificates	Sums Participated	Annual Contributions
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

ANNUITY		
TOTAL		
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

TOTAL PREVIOUS YEAR		
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

# 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

### **Liberty 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.libertyinsurance.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

### **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

### **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 2723 7882  
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

### **Allianz General Insurance Company (Malaysia) Berhad** (735426-V)

Level 29, Menara Allianz Sentral  
203 Jalan Tun Sambanthan  
50470 Kuala Lumpur  
Tel : 6 03 2264 1188  
Fax : 6 03 2264 1199  
www.allianz.com.my

### **MPI Generali Insurans Berhad** (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

### **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

### **AmGeneral Insurance Berhad** (44191-P)

12th Floor Menara Shell  
No. 211 Jalan Tun Sambanthan  
50470 Kuala Lumpur  
Tel : 6 03 2268 3333  
Fax : 6 03 2268 2222  
www.amgeneralinsurance.com

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

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

### **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

### **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

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

1-38-1 1-38-2, Menara Bangkok Bank  
Laman Sentral Berjaya  
No. 105 Jalan Ampang  
50450 Kuala Lumpur  
Tel : 6 03 2117 2118  
Fax : 6 03 2181 1695  
www.berjayasampo.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

## 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)  
Level 23 Menara 1 Sentrum  
No. 201 Jalan Tun Sambanthan  
50470 Kuala Lumpur  
Tel : 6 03 2271 8000  
Fax : 6 03 2272 3229  
www.ammertilfetakaful.com

### 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 2078 1188  
Fax : 6 03 2172 6888  
www.prubsn.com.my

## MEMBERS & AFFILIATES (cont'd)

### LIFE INSURANCE

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**Allianz Life Insurance Malaysia Berhad**  
(104248-X)  
Level 29, Menara Allianz Sentral  
203 Jalan Tun Sambanthan  
50470 Kuala Lumpur  
Tel : 6 03 2264 1188  
Fax : 6 03 2264 1199  
www.allianz.com.my

**Gibraltar BSN Life Berhad**  
(277714-A)  
Bangunan Gibraltar BSN  
16, Jalan Tun Tan Siew Sin  
50050 Kuala Lumpur  
Tel : 6 03 2687 2000  
Fax : 6 03 2031 4689  
www.gibraltartbsn.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 24 Menara 1 Sentrum  
No. 201 Jalan Tun Sambanthan  
50470 Kuala Lumpur  
Tel : 6 03 2271 8000  
Fax : 6 03 2272 3230  
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 Malaysia 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 6768  
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

**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

**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

**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

**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

**Scor Reinsurance Asia-Pacific Pte Ltd,  
Labuan Branch**  
(LF02218)  
Kuala Lumpur Co-Located Office  
Suite 47.02, Level 47  
110 Menara AmBank  
8 Jalan Yap Kwan Seng  
55100 Kuala Lumpur  
Tel : 6 03 2070 3933  
Fax : 6 03 2070 3808  
www.scor.com



