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# Statistical Yearbook

Insurance & Takaful

Financial Year 2017

Published by

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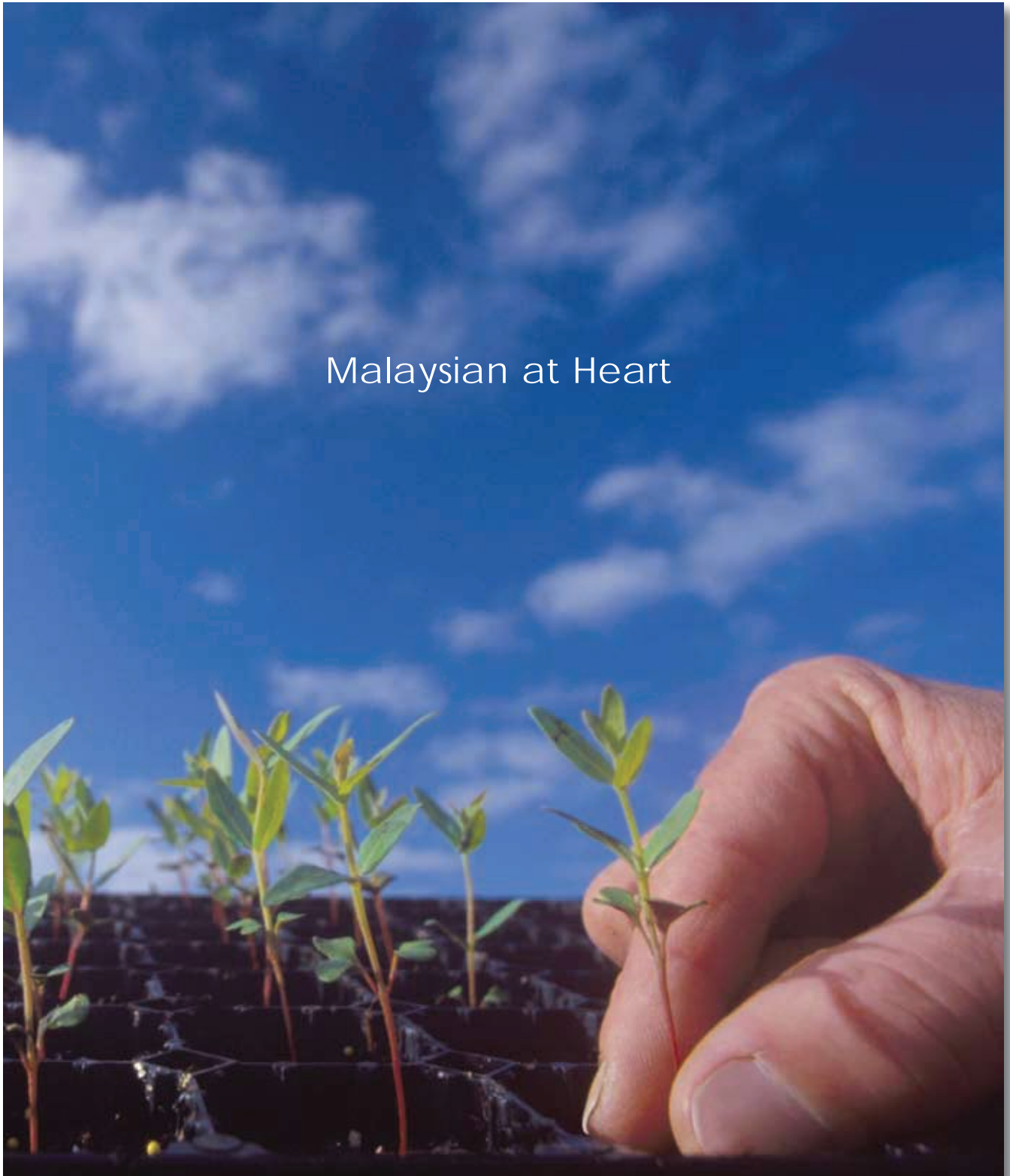


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## OUR VISION

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 Insurance Companies and Takaful Operators in Malaysia. This publication now in its thirteenth edition represents the industry statistics as at Financial Year End of 2017. Based on audited financial figures, the publication provides comprehensive data on the financial performance of the Malaysian insurance and takaful industry. This information is useful for a better understanding of the Malaysian insurance and takaful landscape as well as trends in particular areas of business, including analytical view of past year's performance and industrial growth.

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



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TABLE 1 : KEY ECONOMIC INDICATORS

	2014	2015	2016	2017 <sup>1</sup>	2018 <sup>2</sup>
<b>Malaysia – Key Economic Indicators</b>					
Population (million persons) <sup>5</sup>	30.7	31.2	31.7	32.1	32.9
Labour Force (million persons) <sup>5</sup>	14.3	14.5	14.7	14.9	n.a.
Employment (million persons) <sup>5</sup>	13.9	14.1	14.2	14.3	n.a.
Unemployment (% of labour force) <sup>5</sup>	2.9	3.1	3.4	3.4	3.3
	2014	2015	2016	2017 <sup>2</sup>	2018 <sup>3</sup>
<b>National Accounts (RM million)</b>					
Gross Domestic Product (GDP)					
Current Prices	1,106,443	1,157,723	1,230,120	1,344,896	1,446,793
Constant 2010 Prices	1,012,449	1,063,355	1,108,227	1,168,444	1,228,822
Gross National Income (GNI)					
Current Prices	1,069,819	1,125,611	1,195,480	1,304,828	1,405,770
Constant 2010 Prices	972,535	1,038,993	1,084,896	1,145,512	1,205,869
Gross National Savings	324,916	325,901	347,309	380,209	403,617
GNI Per Capita	34,848	36,077	37,712	40,649	42,729
Savings (% of GNI)	30.4	29.0	29.1	29.1	28.7
Economic Growth Rate (%)	6.0	5.0	4.2	5.4	5.2
	2014	2015	2016	2017 <sup>2</sup>	2018 <sup>3</sup>
<b>Balance of Payments (RM million)</b>					
Goods (net)	113,327	109,224	101,382	109,127	114,374
Exports	678,865	681,275	686,075	808,871	n.a.
Imports	565,538	572,051	584,708	690,764	n.a.
Services (net)	(10,706)	(20,632)	(19,090)	(18,841)	(22,689)
Primary Income (net)	(36,624)	(32,112)	(34,640)	(40,068)	(41,023)
Secondary Income (net)	(17,443)	(21,325)	(18,629)	(17,905)	(17,723)
Balance on current account (net)	48,554	35,155	29,023	32,313	32,940
(% of Gross National Income)	4.5	3.1	2.4	2.5	2.3
	2014	2015	2016	2017 <sup>2</sup>	2018 <sup>3</sup>
<b>Price Indices &amp; Interest Rates</b>					
Consumer Price Index (2010 = 100) (annual change, %)	3.2	2.1	2.1	3.7	2.5-3.5 <sup>4</sup>
Commercial Banks Base lending rate (average rates as at end-year, %)	6.7	6.8	6.7	6.7	6.7 <sup>4</sup>

**Note:**<sup>1</sup> Preliminary.<sup>2</sup> Estimate.<sup>3</sup> Forecast.<sup>4</sup> As at January 2018.<sup>5</sup> As at March 2018.

n.a. not available.

Economic Growth Rate is referring to the annual percentages of constant price GDP i.e. year-on-year change.

**Formula:**

GNI Per Capita = GNI Current Prices / Population

Savings (% GNI) = Gross National Savings / GNI Current Prices

Balance on current account (% of GNI) = Balance on current account / GNI Current Prices

**Source:**

1. Economic Report 2018 - Department of Statistics and Ministry of Finance, Malaysia

2. The Malaysian Economics in Figures 2018 - Economic Planning Unit, Prime Minister's Department

## COMPANY FINANCIAL YEAR END DATE

GENERAL INSURANCE	Abbreviations	Financial Year End 2017
AIA Bhd	AIA	30-Nov-17
AIG Malaysia Insurance Berhad	AIG	31-Dec-17
Allianz General Insurance Company (Malaysia) Berhad	ALLIANZ GENERAL	31-Dec-17
AmGeneral Insurance Berhad	AMGENERAL	31-Mar-17
AXA Affin General Insurance Berhad	AXA AFFIN GENERAL	31-Dec-17
Berjaya Sompo Insurance Berhad	BERJAYA SOMPO	31-Dec-17
Chubb Insurance Malaysia Berhad	CHUBB	31-Dec-17
Etiqa Insurance Berhad	ETIQA	31-Dec-17
Liberty Insurance Berhad	LIBERTY	31-Dec-17
Lonpac Insurance Bhd	LONPAC	31-Dec-17
MPI Generali Insurans Berhad	MPI GENERALI	31-Dec-17
MSIG Insurance (Malaysia) Bhd	MSIG	31-Dec-17
Overseas Assurance Corporation (Malaysia) Berhad	OAC	31-Dec-17
Pacific & Orient Insurance Co. Berhad	P&O	30-Sep-17
Pacific Insurance Berhad (The)	PACIFIC	31-Dec-17
Progressive Insurance Bhd	PROGRESSIVE	31-Dec-17
Prudential Assurance Malaysia Bhd	PRUDENTIAL	31-Dec-17
QBE Insurance (Malaysia) Berhad	QBE	31-Dec-17
RHB Insurance Berhad	RHB	31-Dec-17
Tokio Marine Insurans (Malaysia) Berhad	TOKIO MARINE	31-Dec-17
Tune Insurance Malaysia Berhad	TUNE	31-Dec-17
Zurich Insurance Malaysia Berhad	ZURICH	31-Dec-17

TAKAFUL OPERATORS	Abbreviations	Financial Year End 2017
AIA PUBLIC Takaful Berhad	AIA PUBLIC	30-Nov-17
AmMetLife Takaful Berhad	AMMETLIFE TAKAFUL	31-Mar-17
Etiqa Takaful Berhad	ETIQA TAKAFUL	31-Dec-17
Great Eastern Takaful Berhad	GE TAKAFUL	31-Dec-17
Hong Leong MSIG Takaful Berhad	HLMSIG TAKAFUL	30-Jun-17
HSBC Amanah Takaful (Malaysia) Berhad	HSBC AMANAH TAKAFUL	31-Dec-17
Prudential BSN Takaful Berhad	PRU BSN TAKAFUL	31-Dec-17
Sun Life Malaysia Takaful Berhad	SUN LIFE MALAYSIA	31-Dec-17
Syarikat Takaful Malaysia Berhad	STMB	31-Dec-17
Takaful Ikhlas Berhad	TAKAFUL IKHLAS	31-Mar-17
Zurich Takaful Malaysia Berhad	ZURICH TAKAFUL	31-Dec-17

LIFE INSURANCE	Abbreviations	Financial Year End 2017
AIA Bhd	AIA	30-Nov-17
Allianz Life Insurance Malaysia Berhad	ALLIANZ LIFE	31-Dec-17
AmMetLife Insurance Berhad	AMMETLIFE	31-Mar-17
AXA AFFIN Life Insurance Berhad	AXA AFFIN LIFE	31-Dec-17
Etiqa Insurance Berhad	ETIQA	31-Dec-17
Gibraltar BSN Life Berhad	GIBBSN LIFE	31-Dec-17
Great Eastern Life Assurance (Malaysia) Berhad	GELM	31-Dec-17
Hong Leong Assurance Berhad	HLA	30-Jun-17
Manulife Insurance Berhad	MANULIFE	31-Dec-17
MCIS Insurance Berhad	MCIS	31-Dec-17
Prudential Assurance Malaysia Berhad	PRUDENTIAL	31-Dec-17
Sun Life Malaysia Assurance Berhad	SLMA	31-Dec-17
Tokio Marine Life Insurance Malaysia Bhd	TMLIM	31-Dec-17
Zurich Insurance Malaysia Berhad	ZURICH	31-Dec-17

### Note:

- Overseas Assurance Corporation (Malaysia) Berhad has changed company name to Great Eastern General Insurance (Malaysia) Berhad.
- On 30 August 2017, Pacific Insurance Berhad (The) acquired the general insurance business of Prudential Assurance Malaysia Berhad.

# INSURANCE AND TAKAFUL REPORT BY FITCH RATINGS

## MALAYSIAN CREDIT AND ECONOMIC OUTLOOK

Malaysia's economic performance improved in 2017, with GDP growth speeding up to 5.9% from 4.2% a year earlier, taking Malaysia's five-year average real GDP growth at end-2017 to 5.2%, above the median for sovereigns rated 'A' by Fitch Ratings. We expect Malaysia's GDP growth to remain reasonably strong in 2018 and 2019, and to remain driven primarily by domestic demand and exports. Private consumption expenditure will remain a key driver of growth and will receive a boost from improving labour market conditions and payouts in 2018 ahead of general elections due before August. The 2018 government budget included a large support package for the rural sector and payouts to public-sector workers and pensioners. Investment spending will be supported by progress on certain infrastructure projects. Higher commodity prices and favorable global demand conditions will continue to support relatively strong export growth and the manufacturing sector's performance. We expect annual real GDP growth in Malaysia to average around 5.4% in 2018-2019.

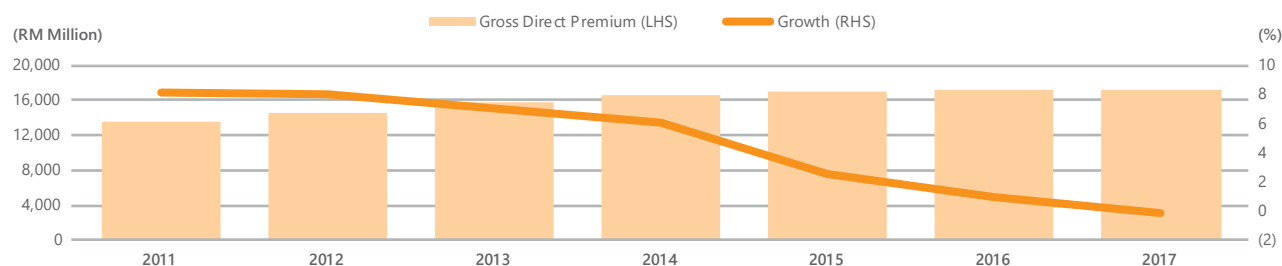
The authorities are targeting a further reduction in the federal government deficit to 2.8% of GDP in 2018 from 3.0% in 2017. Although the government expects operating expenditures to rise by 6.5%, they have also raised their revenue projections on account of relatively strong nominal GDP growth and higher dividend payments from the state-owned oil company, Petronas. The government expects direct tax collection to increase by around 7% and GST revenue to rise by 5.5%. Dividends from Petronas are estimated at MYR19 billion, up from MYR16 billion last year. Fitch expects the authorities to stick to fiscal consolidation despite higher spending because of elections in 2018. Federal government debt fell to 50.8% of GDP by end-2017 from 52.7% at end-2016. Under our baseline assumptions, federal government debt is forecast to keep falling, which is in line with our expectation of narrowing deficits, and remain within the authorities' self-imposed debt ceiling of 55% of GDP. However, explicitly guaranteed debt by the federal government increased to 16.8% of GDP by end-September 2017 from 15.2% at end-2016.

Malaysia's foreign exchange reserves improved by around USD7.9 billion in 2017, taking FX reserves up to USD102.4 billion from USD94.5 billion at end-2016. Non-resident holdings of government debt recovered by end-2017, after falling in the first quarter of 2017. Further, Malaysia continues to remain a net external creditor and continues to run current account surpluses. The current account surplus improved to around 3% of GDP by end-2017 from 2.3% at end-2016 on stronger exports. We expect export growth to slow in 2018 as the effects of comparison with a lower base dissipate but forecast exports to keep increasing briskly because we expect global demand conditions to remain favorable. We think this will continue to support a current account surplus of between 2% and 3% of GDP in 2018 and 2019. In addition, the sovereign continues to remain a substantial net creditor in foreign currency.

Household debt-to-GDP although high, continues to decline. At end-2017 the ratio was 84.3% of GDP, down from 86.7% at end-March 2017. Nevertheless, we remain watchful for signs of stress from more vulnerable lower-income households.

## GENERAL INSURANCE

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

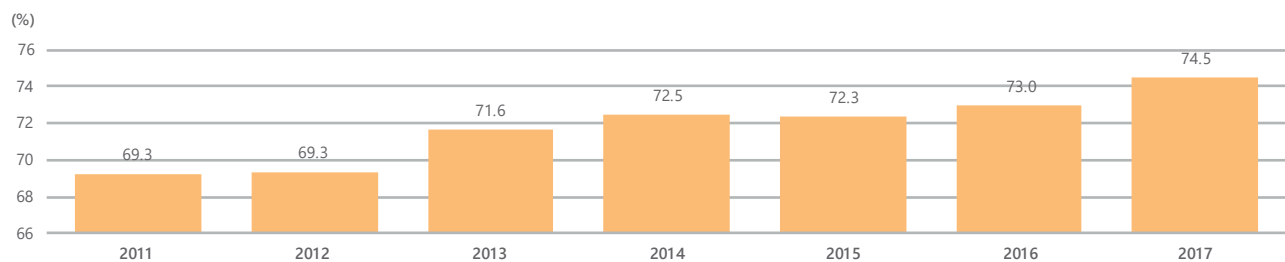


Source: ISM

The risk retention ratio for general insurance increased slightly to 74.5% by end-2017 from 73.0% a year earlier, as insurers sought to retain more risks across their portfolios, which was attributable to increased capacities, particularly in personal or less volatile lines, such as motor, medical and health, and workmen's compensation and employers' liability. Risks ceded for more specialised business classes continue to remain elevated, due to limited domestic underwriting capacity and expertise.



## General Insurance's Retention Ratio

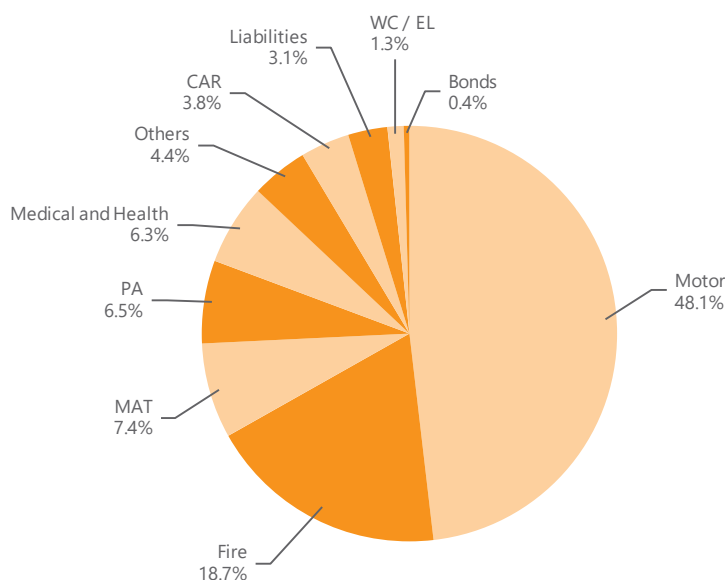


Source: ISM

The motor class continued to account for the majority of the overall general insurance market, accounting for 48% of GDP in 2017. Premiums from the compulsory motor line (covered under legislation known locally as "Motor Act") made up 17% of total motor GDP, or RM1.4 billion. Since the motor tariff deregulation in July 2017, the share of premium volumes from the compulsory motor line has increased to 17.3% for 2017 from 13.6% a year ago, as insurers were able to assign more premiums to the "Motor Act" segment.

Fire and MAT continued as the second- and third-largest business classes, with 19% and 7% of GDP in 2017, respectively. Premium volumes in both classes have diverged in recent years; we expect continued structural demand for insurance and an ongoing domestic economic recovery to bode well for the Fire business, while MAT insurance will be heavily dependent on external factors, in particular the outlook for global trade and offshore oil-related activities.

## Breakdown of General Insurance's Gross Direct Premiums in 2017



\*CAR = Contractor's All Risks & Engineering

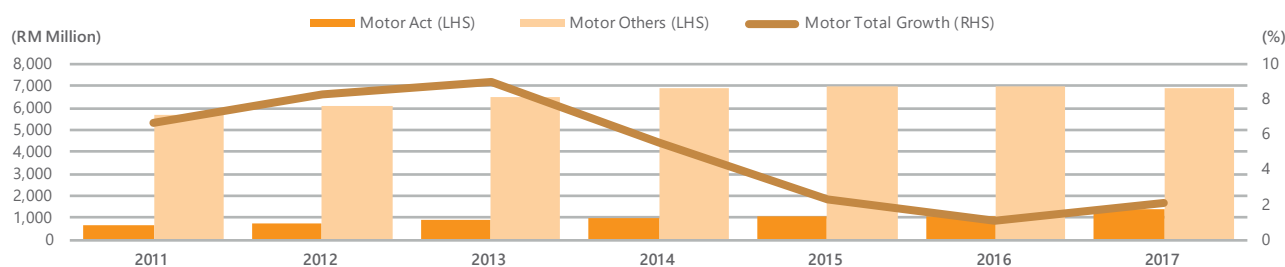
\*MAT = Marine, Aviation and Transit

\*WC/EL = Workmen's Compensation & Employers' Liability

Source: ISM

The motor class delivered steady growth of 2.1%, with GDP reaching RM8.3 billion in 2017. We expect the modest increase in motor GDP to continue in the near term as more insurers reassess their strategies for the segment amid industry-wide efforts to achieve better risk assessments and reduce fraudulent claims, which will lead to better underwriting experience.

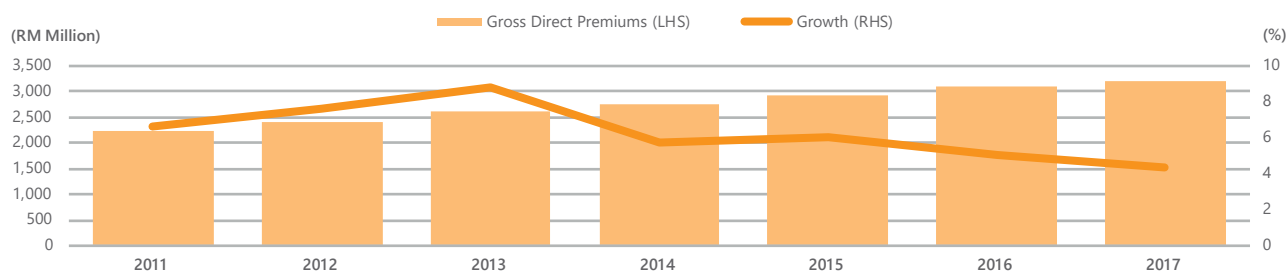
## Motor Insurance: Gross Direct Premiums and Growth



Source: ISM

The fire class delivered total GDP of RM3.2 billion in 2017, growing 4.3% from a year ago. We do not expect significant deviation from this trend in the near term due to the tariffed environment and a broad-based economic recovery in Malaysia. In addition, the strong underwriting performance of this business class provides a firm foundation for the financial performance of insurers.

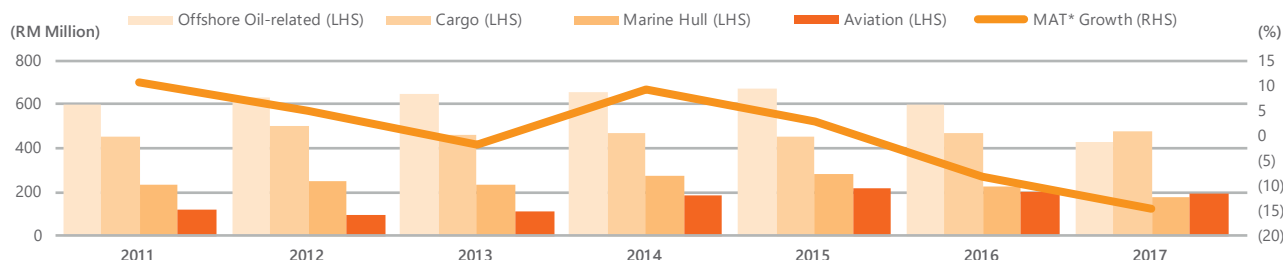
### Fire Insurance: Gross Direct Premiums and Growth



Source: ISM

Total GDP for the MAT class fell 14.7% to RM1.28 billion in 2017. In particular, the offshore oil-related segment decreased the most as global demand for such activities remain depressed relative to the activity levels prior to 2014, and lower oil prices and related capital expenditures resulted in a declining trend for premiums. However, we observe that most of these risks continue to be ceded abroad, due to a lack of domestic capacity to underwrite the larger and more complex nature of these risks.

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



\*MAT = Marine, Aviation and Transit

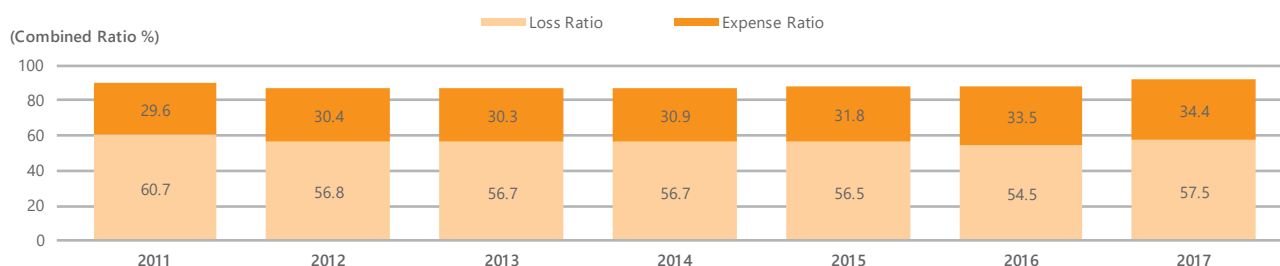
Source: ISM

## Underwriting Performance

The overall combined ratio for the general insurance sector rose to 91.9% in 2017 from 88.1% in the previous year. This is driven by increases in both incurred claims and higher management expenses. The loss ratio on an incurred basis after the inclusion of incurred but not reported (IBNR) losses and provision of risk margin for adverse deviation (PRAD) deteriorated to 57.5% from 54.5% a year ago. The loss ratio on a paid basis also worsened, increasing to 56.3% from 54.3% over the same period.

The management expense ratio increased to 24.3% in 2017 from 23.6% a year ago, while commission costs crept up to 10.0% from 9.9%. Overall, the expense ratio increased to 34.4% from 33.5%. Fitch expects wage inflation and capital expenditure on digital transformation efforts to put pressure on the cost structures of insurers; however the impact on the profitability of insurers should be manageable.

### General Insurance: Underwriting Performance



Expense Ratio is based on net earned premium

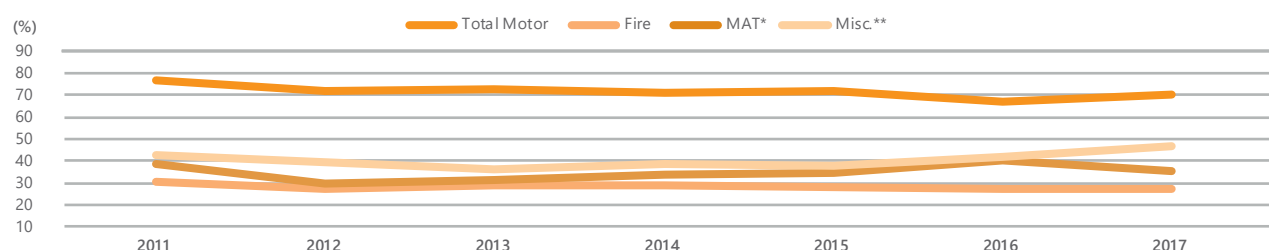
Source: ISM

The loss experience for the two major business classes diverged in 2017. The loss ratio for the motor class increased to 70.4% from 66.9% a year ago, due to claims in the non-“Motor Act” segment rising to 60.8% from 57.4%, potentially a consequence of the heightened competition among insurers as they compete for market share post-deregulation of motor tariffs. While the loss ratio for the compulsory motor segment improved to 117.1% from 126.0% on the back of a higher premium base, it nonetheless remains plagued by elevated claims, and hence remains unprofitable. Fitch believes the deregulated environment is a structural positive for the segment in the long term, as free market forces will force consumers and insurers to rationalise their driving habits and risk-pricing decisions, respectively. However, it may take slightly more time before we witness the positive consequences, as the shift towards the new tariff-free environment is done in a controlled environment by the regulator.

On the other hand, fire class continues to maintain a sub-30% loss ratio, with the figure standing at 27.6% for 2017. The potential deregulation of fire tariffs may be a negative for the segment’s profitability come 2019, but Fitch expects this to be balanced with sustainable profitability improvements in the motor portfolio as committed to by the regulator, and therefore the overall impact on insurers’ profitability should be minimal.

MAT’s loss ratio also improved to 35.5% in 2017 from 40.3% a year ago, largely in-line with historical averages. Adverse loss experience of the aviation class was offset by improvements in marine hull, offshore oil-related, and cargo classes, which have relatively higher retained risks.

### General Insurance: Loss Ratio by Major Class of Business



\*MAT = Marine, Aviation and Transit

\*\*Misc. = Bonds, Contractor's All Risks & Engineering, Liabilities, Medical & Health, Personal Accident, Workmen's Compensation & Employers' Liability, Others

Source: ISM

Within the smaller lines of business, the personal accident and workmen's compensation and employers' liability classes continued to maintain healthy loss ratios at 31.7% and 10.5%, respectively, as exposures of such risks are usually smaller and more diversified – suitable for the current risk appetites of local insurers.

### General Insurance: Loss Ratios by Class of Business 2017



\*MAT = Marine, Aviation and Transit

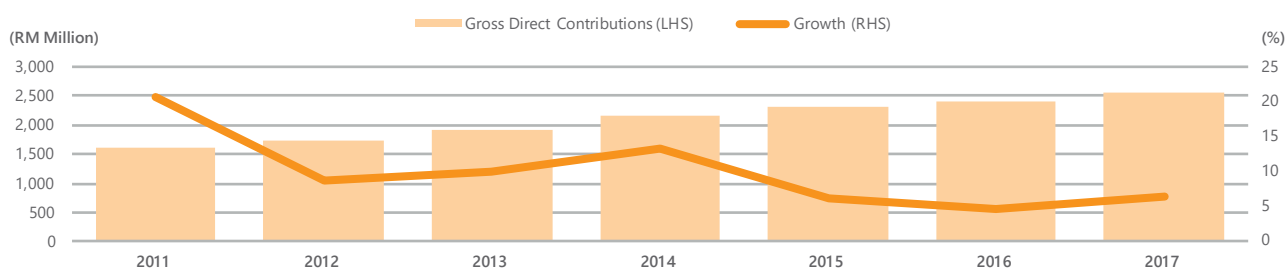
Source: ISM

## GENERAL TAKAFUL

General takaful growth continues to outpace the conventional insurance sector, albeit from a small base. Total gross direct contributions (GDC) increased by 6.5% in 2017 to RM2.56 billion, compared to the flat growth trend of its conventional counterpart.

As in its conventional counterpart, the takaful motor class accounted for the largest share of total GDC, standing at 59% in 2017 with RM1.5 billion. Fire remained the second-largest class, accounting for 22% of the total with RM550 million. Fitch expects these two largest business classes to continue leading general takaful's expansion in Malaysia, particularly towards the lower-income segment as the government strives to improve insurance penetration.

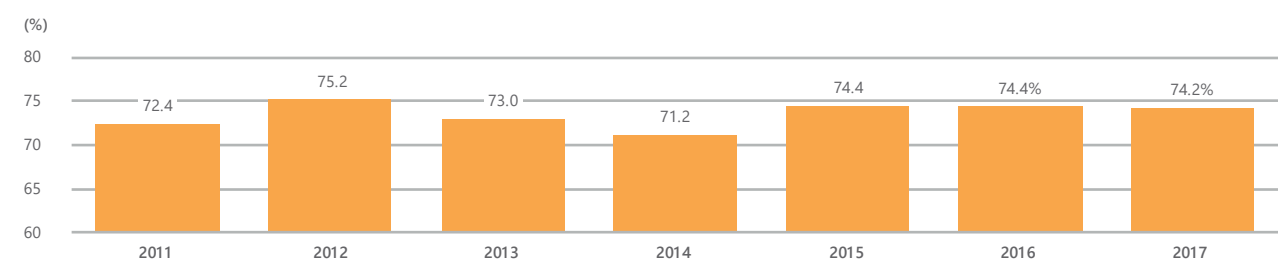
## General Takaful: Gross Direct Contributions and Growth



Source: ISM

Where risk retention is concerned, takaful operators continue to retain a level of risk similar to the conventional insurers, primarily as the motor and fire classes account for similar proportions in the two market segments. At the time of writing, there are 13 takaful operators in Malaysia, of which seven are composite operators and the rest are family takaful operators. This number is likely to change significantly in 2018 as composite operators adhere to the deadline for splitting their operations into separate family and general takaful entities as prescribed by the Islamic Financial Services Act in 2013.

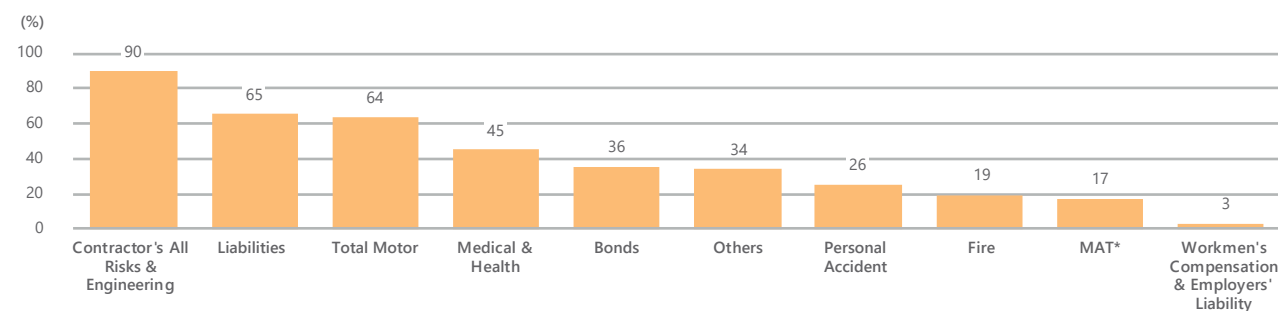
## General Takaful: Retention Ratio



Source: ISM

The loss ratio for general takaful stood at 51.1% in 2017, slightly worse than 49.0% a year ago, but broadly in line with historical averages. This is primarily driven by higher losses in the fire and personal accident classes, the two larger classes with higher retained risks. Historically, the general takaful sector has delivered superior underwriting profitability, as measured by the loss ratio, compared with the conventional sector; however, this is balanced by the inherent underwriting volatility due to its lack of operational scale. Nevertheless, the gradual encroachment of market share by general takaful in the non-life insurance market is an indication of the industry's potential in a country where Islam is the dominant religion, and bodes well for the prospects of this small but growing segment over the longer term.

## General Takaful: Loss Ratio by Class of Business in 2017



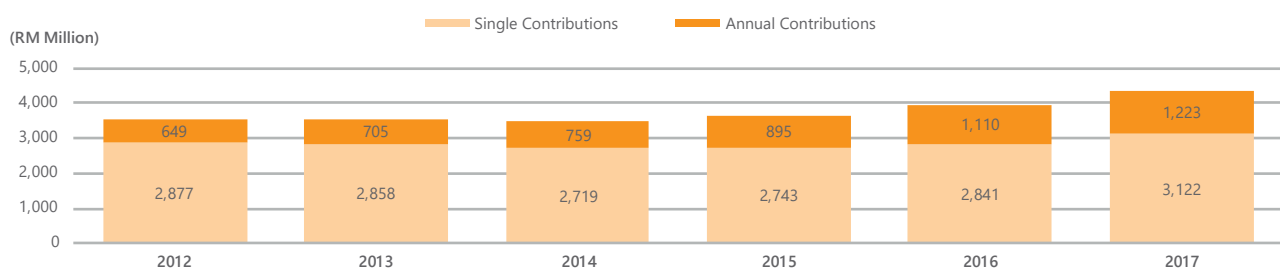
\*MAT = Marine, Aviation and Transit

Source: ISM

## FAMILY TAKAFUL

Family takaful premiums, as measured by new business contributions (NBC), increased by 10.0% in 2017 to RM4.3 billion, continuing the robust expansion trend from the previous year. The family takaful segment benefits from similar structural drivers as conventional life insurance. In addition, the government's push for affordable insurance and achieving 75% insurance penetration by 2020, particularly as Muslims form the bulk of the untapped population, will aid the sector's growth from a small base. Single-premium products continue to account for the bulk of new business (72% of NBC in 2017); nonetheless its proportion has gradually declined over the years.

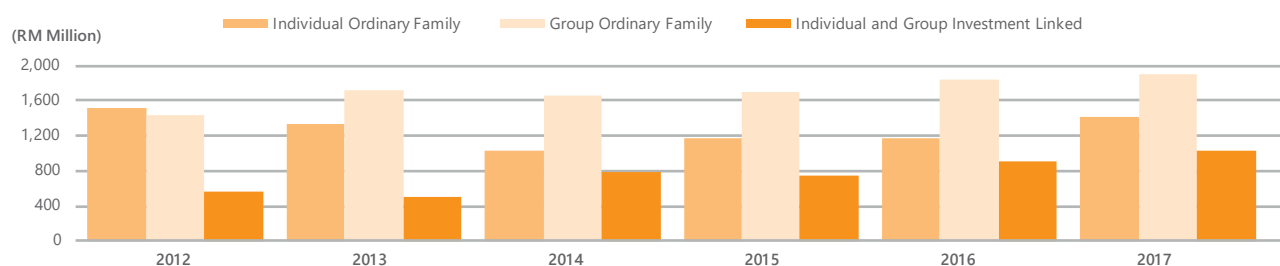
## New Business Growth: Single Contributions versus Annual Contributions



Source: ISM

Group ordinary family takaful plans accounted for 43.7% of total NBC in 2017, followed by individual family takaful plans, and investment-linked plans at 32.7% and 23.6% respectively. Investment-linked plans continue to gain popularity as consumers seek to take advantage of the flexibility in these policies to access to investment opportunities.

## Family Takaful: New Business Growth by Major Plans



Source: ISM

## ISSUES IN MALAYSIA'S INSURANCE SECTOR

Regulatory changes continue to drive improvements in Malaysia's insurance sector in both the general and life sectors. Fitch sees these developments as positive for the industry as a whole, as they build upon the strong foundations of the industry and promote greater inclusion of consumers, while maintaining high operating standards and greater accountability to stakeholders.

Motor insurers have adapted well to the deregulated environment, following the second phase of motor detariffication from July 2017. We expect motor premiums to become more affordable for consumers, as insurers have more flexibility to compete with each other based on their risk-pricing assessments, and products can be better targeted at different consumer segments. More importantly, the market liberalisation has also delivered some innovations – insurers have introduced add-ons such as smart key insurance, breakdown assistance and telematics-based pricing. Nonetheless, we expect any underwriting volatility to be minimal, as Bank Negara Malaysia (BNM) retains significant oversight on any new product, and reviews their features and pricing before they can be introduced to the market.

This year will see the implementations of more measures that were mooted as part of the Life Insurance and Family Takaful (LIFE) framework, specifically the removal of commission limits and establishment of direct distribution channels for critical illness and health insurance for both conventional and takaful products. The gradual approach towards liberalisation by BNM is likely to spur further innovation and promote development of more affordable products in the life segment, particularly as the regulator seeks to improve penetration rates. The Balanced Scorecard was also introduced at the beginning of 2018, and will help to better align consumers' interests with agents and intermediaries by promoting longer-term goals and non-sale performance assessment indicators as part of the consideration for remuneration, and help to reduce surrender rates and policy lapses.

Fitch expects corporate activity to increase in the near term. Industry consolidation may gain momentum as composite insurers have to split their life and general businesses from July. Smaller players, particularly the takaful operators, may find the additional capital requirements to be unattractive from a returns perspective and therefore could consider M&A options. The foreign shareholding limit of insurance companies has been another area of focus. BNM has stepped up enforcement against insurers that exceed the 70% cap, and the foreign shareholders have to pare their stakes, either via stake sales to strategic domestic investors or a public listing. We expect further details on their courses of action to be announced soon. On the financial reporting front, new accounting standards in the form of IFRS 9 (Financial Instruments) and IFRS 17 (Insurance Contracts) will be effective from 2018 and 2021, respectively. Together, they represent a shift towards a more fair-value approach in valuing both financial assets and insurance liabilities, and aim to enhance comparability and transparency across different jurisdictions. Domestic insurers will have to look into the impact of the new standards on their financial reporting and the potential implications on their business strategies, as well as prepare themselves operationally for the higher level of granularity required in their portfolio of policies.

Premium growth for 2018 could surprise on the upside, on the back of a modest global economic recovery, rising commodity prices, and improving trade volumes. The optimism could be dampened somewhat by domestic concerns over fiscal consolidation weighing on growth and the upcoming elections. Nevertheless, structural drivers for industry growth will continue to support the healthy progress in the industry's development, underpinned by the low insurance penetration, strong domestic consumption and government's push to address the protection gap. Growth in the personal insurance lines in particular, should broadly be resilient as a result.

The personal protection gap in Malaysia remains large, as such BNM has been pushing initiatives to help improve insurance penetration. One example is the Perlindungan Tenang campaign, which is designed to offer insurance products that are affordable and easy-to-understand, and cater to the low-income segment. Going forward, we expect this to continue to be a near-term focus for BNM. Life insurers and family takaful operators are likely to benefit from this trend, and will probably align their efforts to develop new product to cater to this untapped demand, including by improving the reach of current distribution channels, while embracing the benefits of digitisation.

Fitch expects general insurers to deliver stable underwriting performance, consistent with previous years. The motor tariff deregulation is unlikely to radically increase market competition; instead the increased innovation and incentive to develop new products will be a positive externality for consumers. The strong profitability of the fire class will continue to be a foundation supporting insurers' earnings, at least until the revision of tariff rates by the regulator. As digitisation efforts become more commonplace among the larger insurers, we expect more mid- and small-sized players to join the bandwagon and explore such initiatives to expand their direct distribution channels, particularly for simpler products, such as motor and travel insurance.

The takaful segment will continue to expand and gain market share from a small base. The government's push to increase affordable insurance and the penetration rate to 75% by 2020 will be a long-term driver for the takaful segment, while the motor tariff deregulation may provide a boost to motor takaful premiums in the short term, as policyholders reassess their options across both conventional and takaful products. Over the longer term, the ability to innovate and differentiate itself from conventional products would be a significant catalyst for further expansion of the general takaful market.

Fitch views the overall industry's capitalisation to be adequate to support future growth, and buffer against any adverse underwriting shocks. This is underpinned by the robust risk-based capital (RBC) and the ICAAP framework that is currently in place. The overall industry's capitalisation has remained above 200% in the past few years, comfortably above the regulatory minimum of 130%, driven by surplus growth, prudent capital management and sound risk-management practices. BNM's ongoing efforts in reviewing the RBC framework will also ensure its relevance in today's insurance and takaful landscape. The profitability of insurers is also likely to remain healthy, driven by motor sector reforms for general insurers and a continuing favorable business environment for life insurers.

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# GENERAL INSURANCE

## KEY PERFORMANCE INDICATORS

	2014	2015	2016	2017
<b>Premiums (RM)</b>				
Gross Written Premiums	17,098,913,931	17,483,117,538	17,673,625,744	17,653,717,649
Gross Direct Premiums	16,669,811,330	17,088,403,019	17,247,073,362	17,233,318,561
Reinsurance Accepted	429,102,601	394,714,519	426,552,382	420,399,088
Reinsurance Premiums Ceded	4,710,022,868	4,835,658,934	4,779,756,126	4,508,239,591
Net Premiums	12,388,891,063	12,647,458,604	12,893,869,619	13,145,478,058
Net Earned Premiums	11,979,037,312	12,548,407,606	12,822,896,787	13,037,950,345
<b>Net Premiums by Line of Business (RM)</b>				
Aviation	2,740,218	2,052,430	1,514,470	1,760,041
Cargo	299,509,073	296,959,329	309,708,235	333,589,676
Marine Hull	49,193,793	55,745,364	53,664,524	54,195,859
Offshore Oil-related	14,910,903	12,318,320	11,907,184	9,814,919
Fire	1,554,091,232	1,687,994,502	1,797,843,475	1,911,655,089
Total Motor	7,297,339,028	7,511,583,961	7,513,701,847	7,710,072,107
Motor Act	932,895,932	975,491,441	978,975,568	1,322,465,831
Motor Others	6,364,443,096	6,536,092,520	6,534,726,279	6,387,606,276
Medical & Health	920,804,961	837,276,818	916,937,039	978,539,545
Personal Accident	1,080,890,944	1,088,812,740	1,114,000,221	966,445,080
Bonds	34,063,827	41,534,651	54,277,034	49,985,071
Contractor's All Risks & Engineering	184,491,351	192,886,672	207,981,017	200,143,159
Liabilities	237,752,137	214,365,863	219,332,642	236,320,910
Workmen's Compensation & Employers' Liability	227,338,829	213,441,261	201,914,692	205,165,911
Others	485,764,767	492,486,693	491,087,239	487,790,691
<b>Claims (RM)</b>				
Gross Claims Paid	8,778,751,552	8,261,840,871	9,877,142,205	9,673,771,563
Claims Recoveries	2,660,004,959	2,246,642,604	2,917,160,353	2,338,424,666
Net Claims Paid	6,118,746,593	6,015,198,267	6,959,981,852	7,335,346,897
Net Claims Incurred	6,788,808,572	7,090,401,167	6,991,880,085	7,502,671,190
<b>Net Claims Incurred Ratio by Line of Business (%)</b>				
Aviation	54.8	88.8	26.7	69.7
Cargo	32.1	34.9	33.2	30.6
Marine Hull	38.3	42.4	83.2	75.2
Offshore Oil-related	52.9	(8.1)	25.7	(3.3)
Fire	28.8	28.3	27.7	27.6
Total Motor	71.5	72.0	66.9	70.4
Motor Act	222.0	219.1	126.0	117.1
Motor Others	51.9	51.8	57.4	60.8
Medical & Health	57.4	54.0	70.5	71.1
Personal Accident	29.4	25.9	28.8	31.7
Bonds	9.7	9.4	7.1	5.9
Contractor's All Risks & Engineering	44.5	56.7	47.5	77.1
Liabilities	20.1	17.4	24.2	37.5
Workmen's Compensation & Employers' Liability	9.7	9.4	9.9	10.5
Others	49.9	48.8	44.2	44.0
<b>Underwriting Result (%)</b>				
Net Claims Incurred Ratio	56.7	56.5	54.5	57.5
Management Expenses Ratio	20.5	21.9	23.6	24.3
Net Commission Ratio	10.4	9.9	9.9	10.0
Underwriting Margin	12.4	11.7	11.9	8.1
Operating Ratio	79.4	81.9	79.3	83.8
<b>Operating Result (RM)</b>				
Underwriting Profit / Loss	1,488,144,363	1,463,624,550	1,529,484,762	1,051,012,505
Total Investment Income	985,360,186	802,503,739	1,120,943,046	1,063,764,269
Operating Profit / Loss	2,473,504,549	2,266,128,289	2,650,427,808	2,114,776,774

### 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 debts)

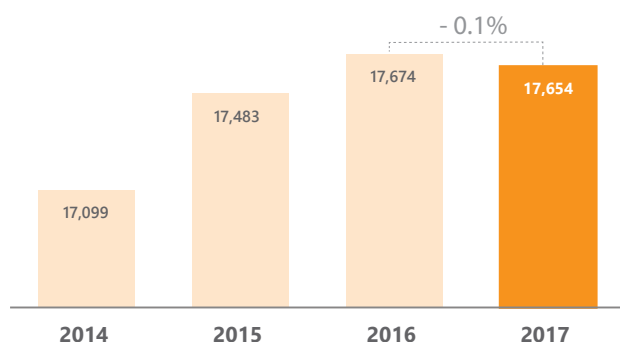


# GENERAL INSURANCE

## KEY PERFORMANCE INDICATORS CHART

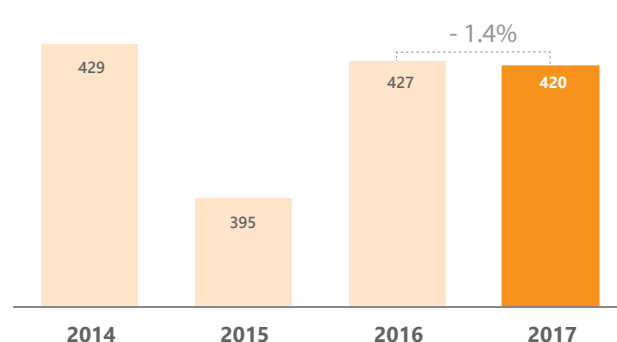
### Gross Written Premiums

(RM million) 2014 - 2017



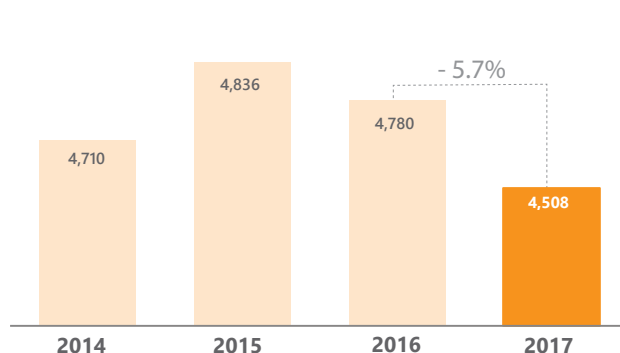
### Reinsurance Accepted

(RM million) 2014 - 2017



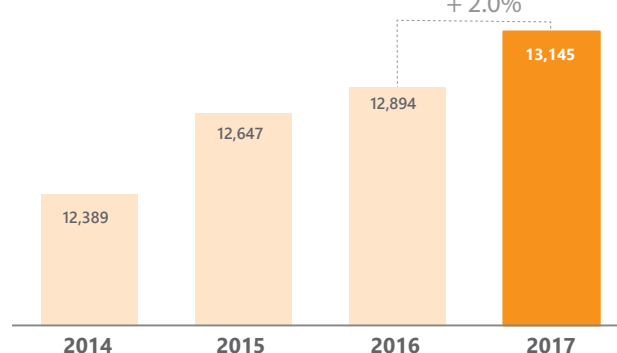
### Reinsurance Premiums Ceded

(RM million) 2014 - 2017



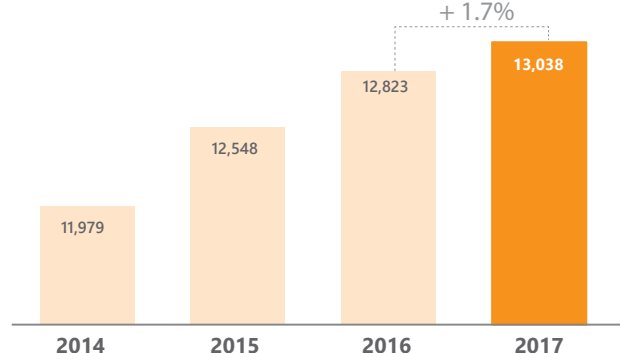
### Net Premiums

(RM million) 2014 - 2017



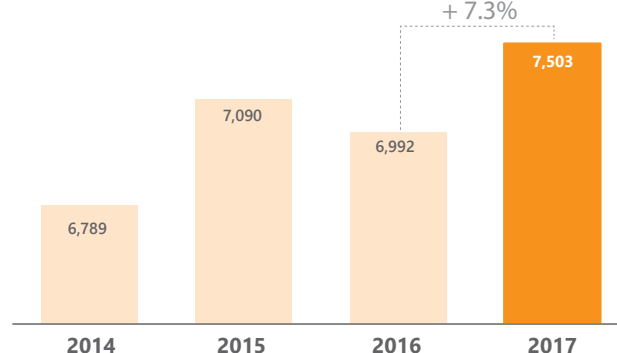
### Net Earned Premiums

(RM million) 2014 - 2017



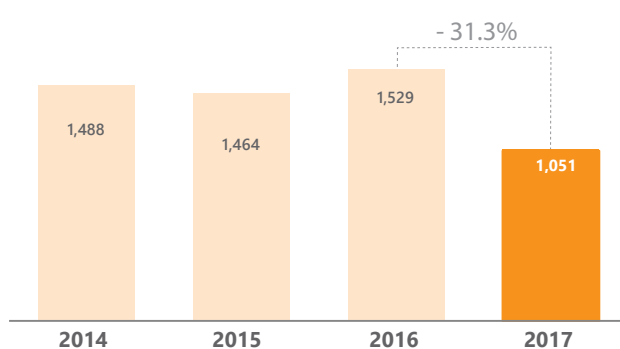
### Net Claims Incurred

(RM million) 2014 - 2017



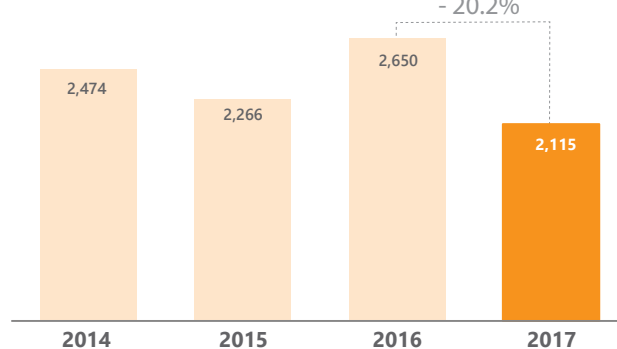
### Underwriting Profit / Loss

(RM million) 2013 - 2017



### Operating Profit / Loss

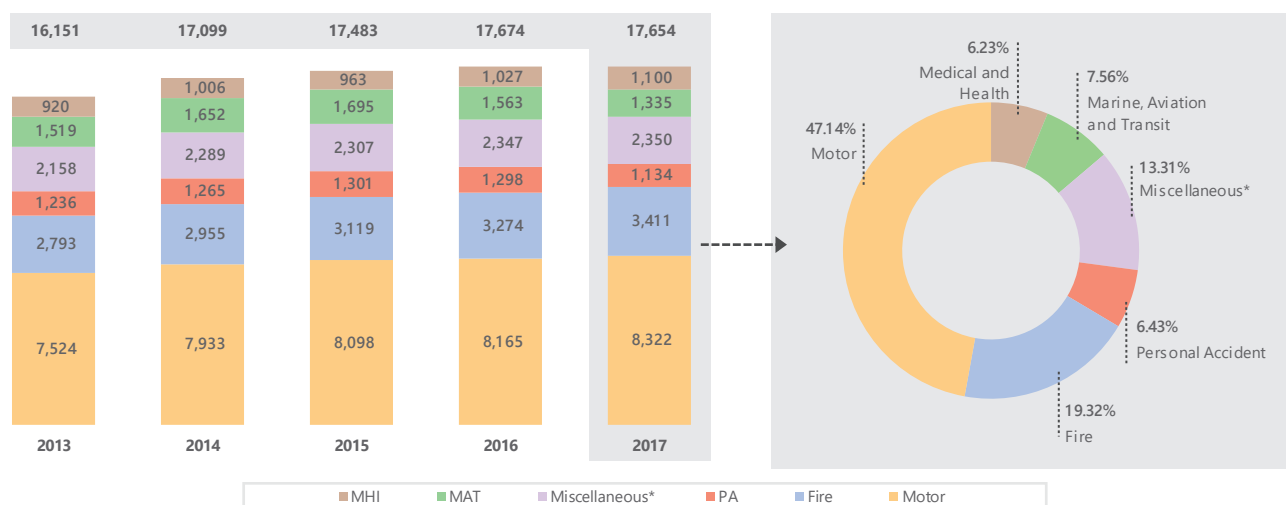
(RM million) 2014 - 2017



# GENERAL INSURANCE

## PREMIUMS BY LINE OF BUSINESS

### GROSS WRITTEN PREMIUMS



Gross Written Premiums in Amount (RM million)

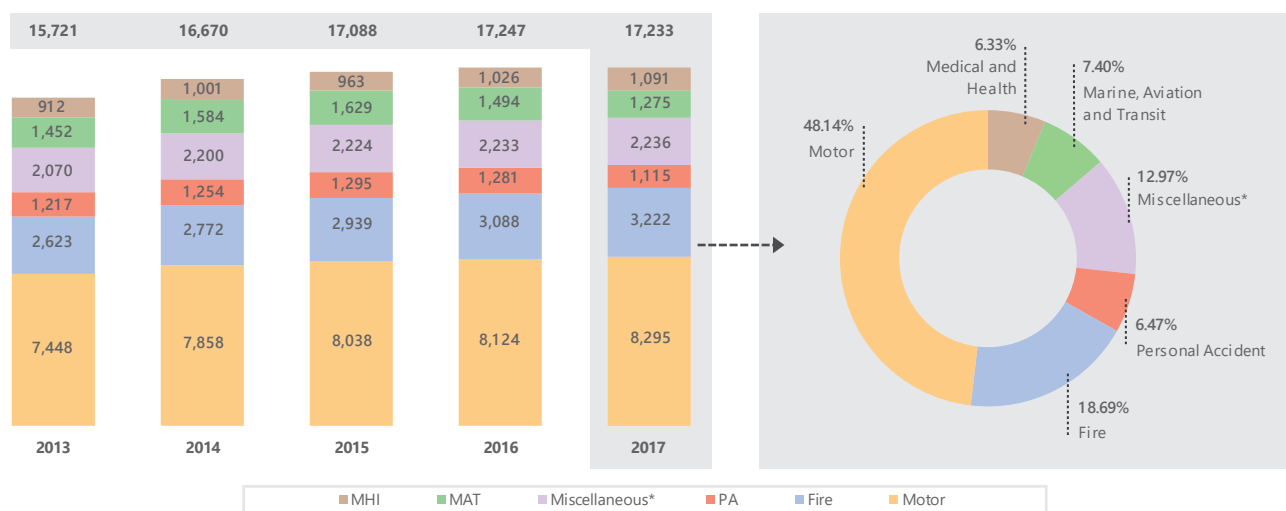
Line of Business	2013	2014	2015	2016	2017
MHI	920	1,006	963	1,027	1,100
MAT	1,519	1,652	1,695	1,563	1,335
Miscellaneous*	2,158	2,289	2,307	2,347	2,350
PA	1,236	1,265	1,301	1,298	1,134
Fire	2,793	2,955	3,119	3,274	3,411
Motor	7,524	7,933	8,098	8,165	8,322
<b>Total</b>	<b>16,151</b>	<b>17,099</b>	<b>17,483</b>	<b>17,674</b>	<b>17,654</b>

Gross Written Premiums by Market Share (%)

Line of Business	2013	2014	2015	2016	2017
MHI	5.70	5.89	5.51	5.81	6.23
MAT	9.41	9.66	9.70	8.84	7.56
Miscellaneous*	13.36	13.38	13.19	13.28	13.31
PA	7.65	7.40	7.44	7.35	6.43
Fire	17.30	17.28	17.84	18.52	19.32
Motor	46.59	46.39	46.32	46.20	47.14

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

### GROSS DIRECT PREMIUMS



Gross Direct Premiums in Amount (RM million)

Line of Business	2013	2014	2015	2016	2017
MHI	912	1,001	963	1,026	1,091
MAT	1,452	1,584	1,629	1,494	1,275
Miscellaneous*	2,070	2,200	2,224	2,233	2,236
PA	1,217	1,254	1,295	1,281	1,115
Fire	2,623	2,772	2,939	3,088	3,222
Motor	7,448	7,858	8,038	8,124	8,295
<b>Total</b>	<b>15,721</b>	<b>16,670</b>	<b>17,088</b>	<b>17,247</b>	<b>17,233</b>

Gross Direct Premiums by Market Share (%)

Line of Business	2013	2014	2015	2016	2017
MHI	5.80	6.01	5.64	5.95	6.33
MAT	9.23	9.50	9.53	8.66	7.40
Miscellaneous*	13.17	13.20	13.01	12.94	12.97
PA	7.74	7.52	7.58	7.43	6.47
Fire	16.68	16.63	17.20	17.91	18.69
Motor	47.37	47.14	47.04	47.10	48.14

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

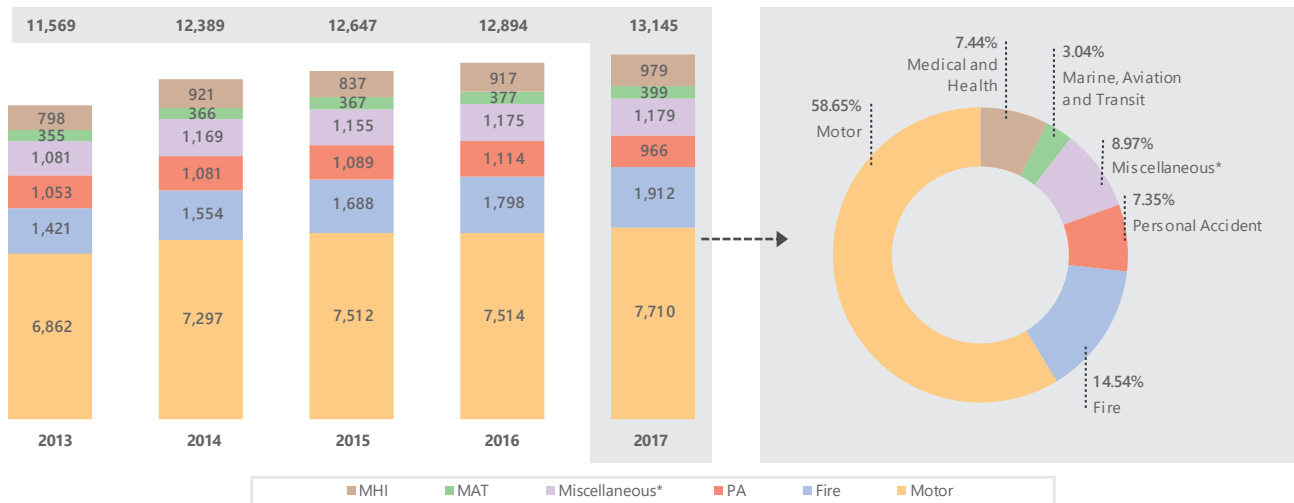
Note:

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

# GENERAL INSURANCE

## PREMIUMS BY LINE OF BUSINESS

### NET PREMIUMS



#### Net Premiums in Amount (RM million)

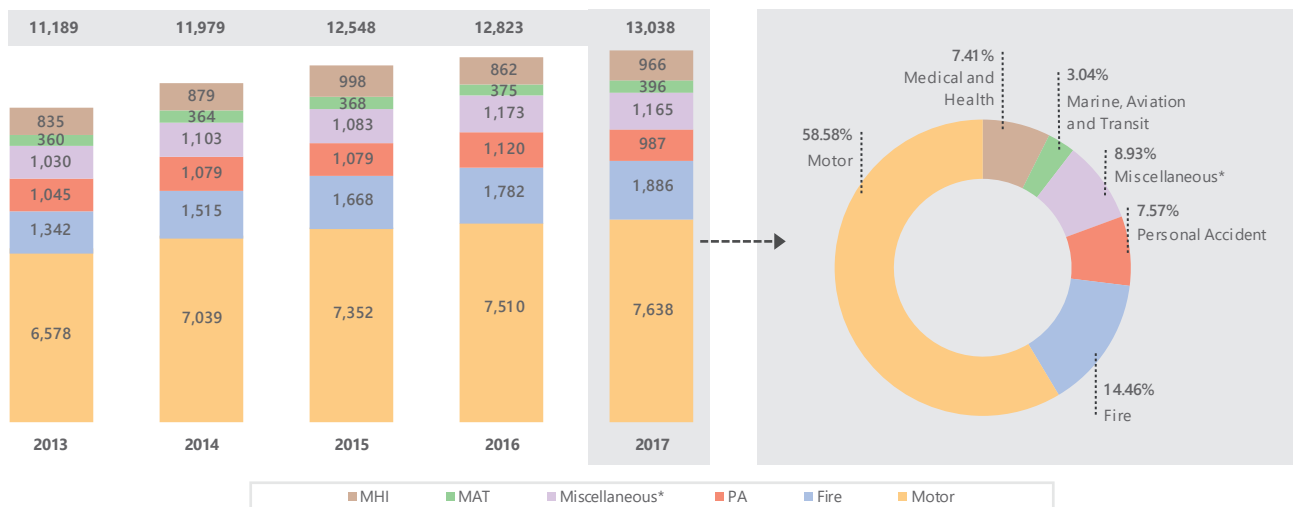
Line of Business	2013	2014	2015	2016	2017
MHI	798	921	837	917	979
MAT	355	366	367	377	399
Miscellaneous*	1,081	1,169	1,155	1,175	1,179
PA	1,053	1,081	1,089	1,114	966
Fire	1,421	1,554	1,688	1,798	1,912
Motor	6,862	7,297	7,512	7,514	7,710
<b>Total</b>	<b>11,569</b>	<b>12,389</b>	<b>12,647</b>	<b>12,894</b>	<b>13,145</b>

#### Net Premiums by Market Share (%)

Line of Business	2013	2014	2015	2016	2017
MHI	6.89	7.43	6.62	7.11	7.44
MAT	3.07	2.96	2.90	2.92	3.04
Miscellaneous*	9.34	9.44	9.13	9.11	8.97
PA	9.10	8.72	8.61	8.64	7.35
Fire	12.28	12.54	13.35	13.94	14.54
Motor	59.31	58.90	59.39	58.27	58.65

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

### NET EARNED PREMIUMS



#### Net Earned Premiums in Amount (RM million)

Line of Business	2013	2014	2015	2016	2017
MHI	835	879	998	862	966
MAT	360	364	368	375	396
Miscellaneous*	1,030	1,103	1,083	1,173	1,165
PA	1,045	1,079	1,079	1,120	987
Fire	1,342	1,515	1,668	1,782	1,886
Motor	6,578	7,039	7,352	7,510	7,638
<b>Total</b>	<b>11,189</b>	<b>11,979</b>	<b>12,548</b>	<b>12,823</b>	<b>13,038</b>

#### Net Earned Premiums by Market Share (%)

Line of Business	2013	2014	2015	2016	2017
MHI	7.46	7.34	7.95	6.72	7.41
MAT	3.21	3.04	2.93	2.92	3.04
Miscellaneous*	9.20	9.20	8.63	9.15	8.93
PA	9.34	9.01	8.60	8.73	7.57
Fire	11.99	12.65	13.30	13.90	14.46
Motor	58.79	58.76	58.59	58.57	58.58

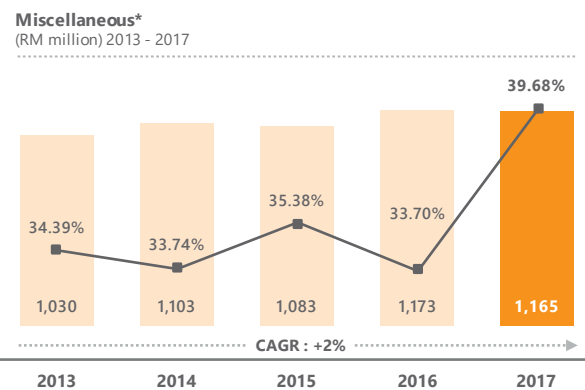
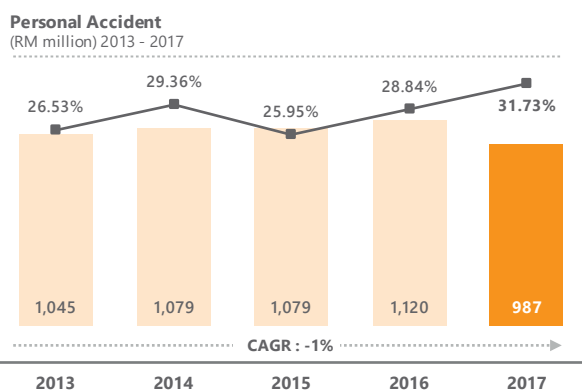
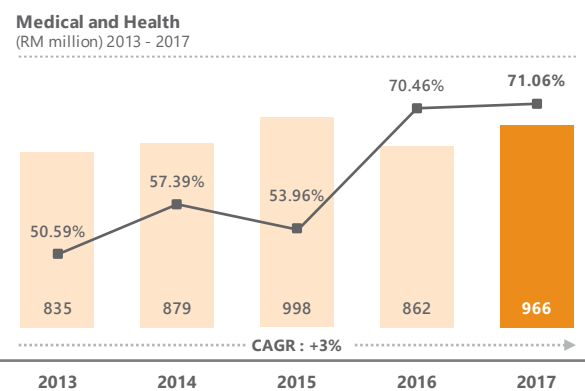
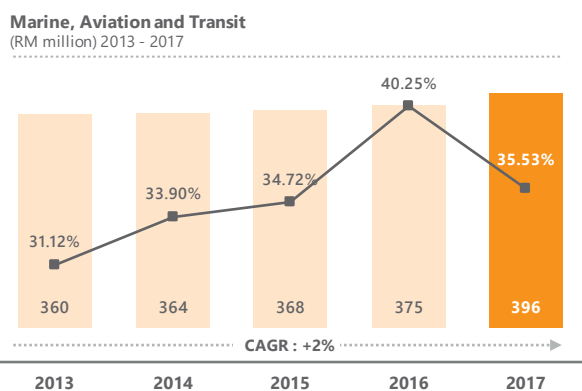
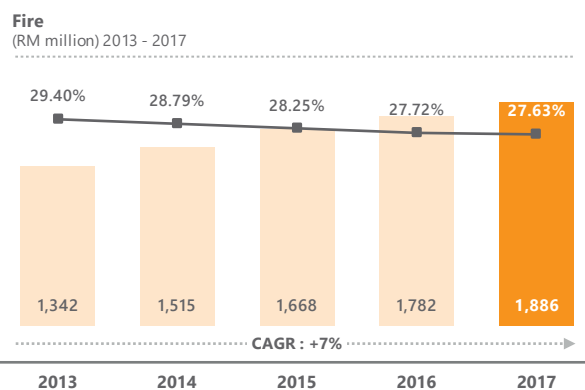
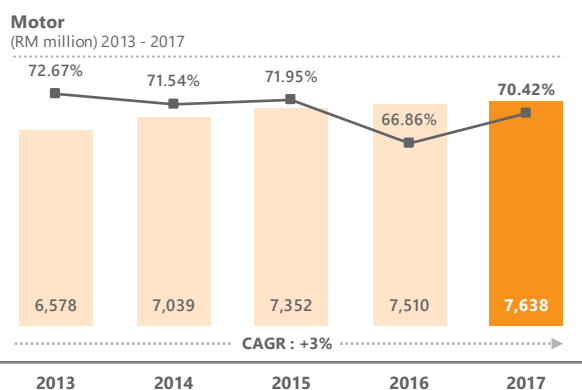
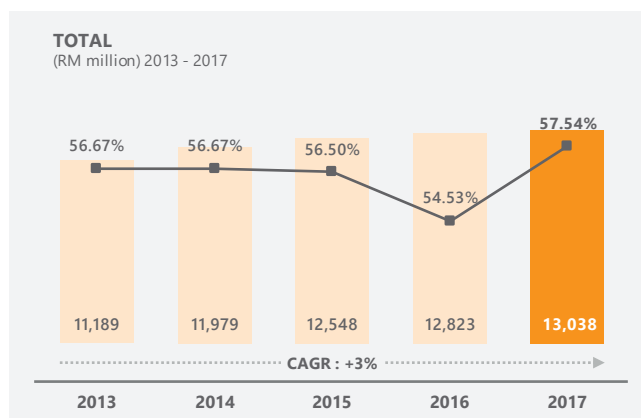
\* Miscellaneous includes Bonds, Contractor's All Risks & Engineering, Liabilities, Others, Workmen's Compensation & Employers' Liability

#### Note:

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

# GENERAL INSURANCE

## NET EARNED PREMIUMS AND NET CLAIMS INCURRED 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 net earned premiums; line chart represents net claims incurred ratio

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# GENERAL TAKAFUL

## KEY PERFORMANCE INDICATORS

	2014	2015	2016	2017
<b>Contributions (RM)</b>				
Gross Written Contributions	2,169,443,871	2,300,366,906	2,407,616,114	2,560,740,405
Gross Direct Contributions	2,163,746,286	2,295,874,652	2,401,652,692	2,556,988,097
Retakaful Accepted	5,697,585	4,492,254	5,963,422	3,752,308
Retakaful Contributions Ceded	625,138,709	589,095,504	616,925,362	660,361,702
Net Contributions	1,544,305,162	1,711,271,402	1,790,690,752	1,900,378,703
Net Earned Contributions	1,467,535,548	1,671,398,294	1,777,990,052	1,863,782,683
<b>Net Contributions by Line of Business (RM)</b>				
Aviation	3,119	14,749	270,506	(2,178)
Cargo	2,908,590	2,882,536	2,066,755	3,982,093
Marine Hull	1,674,185	2,253,334	979,901	600,840
Offshore Oil-related	1,881,927	1,792,938	2,443,350	1,351,730
Fire	230,781,745	270,946,933	310,159,499	334,741,135
Total Motor	1,059,997,515	1,190,516,013	1,206,466,714	1,278,616,133
Motor Act	95,241,347	125,234,035	127,504,412	208,121,564
Motor Others	964,756,168	1,065,281,978	1,078,962,302	1,070,494,569
Medical & Health	3,934,812	3,522,323	4,766,318	5,715,215
Personal Accident	182,745,846	187,701,544	202,207,199	215,348,457
Bonds	334,001	370,685	263,274	263,921
Contractor's All Risks & Engineering	14,554,527	11,690,120	14,315,525	13,812,281
Liabilities	7,510,315	6,357,934	8,187,612	8,433,375
Workmen's Compensation & Employers' Liability	8,458,556	7,676,730	7,132,865	9,570,689
Others	29,520,024	25,545,563	31,431,234	27,945,012
<b>Claims (RM)</b>				
Gross Claims Paid	922,927,321	1,095,661,454	1,194,845,067	1,355,726,617
Claims Recoveries	250,593,451	345,285,598	339,919,459	376,082,561
Net Claims Paid	672,333,870	750,375,856	854,925,608	979,644,056
Net Claims Incurred	703,045,211	867,746,110	870,456,673	953,274,444
<b>Net Claims Incurred Ratio by Line of Business (%)</b>				
Aviation	(22,415.2)	(10.6)	26.5	(196.8)
Cargo	31.6	99.2	103.2	4.6
Marine Hull	136.7	89.9	(377.2)	(39.3)
Offshore Oil-related	16.6	(87.6)	46.3	102.1
Fire	14.1	18.7	9.1	19.5
Total Motor	61.2	67.0	66.4	63.5
Motor Act	252.1	443.9	148.4	94.4
Motor Others	53.5	53.9	54.9	57.2
Medical & Health	125.3	1.1	58.0	45.1
Personal Accident	30.7	23.4	23.7	25.5
Bonds	7.7	17.9	(1.9)	35.8
Contractor's All Risks & Engineering	6.8	7.6	73.7	90.0
Liabilities	87.5	99.1	59.4	65.5
Workmen's Compensation & Employers' Liability	19.8	(1.9)	7.6	3.1
Others	(19.7)	33.4	26.5	34.2
<b>Underwriting Result (%)</b>				
Net Claims Incurred Ratio	47.9	51.9	49.0	51.1
Management Expenses Ratio	27.9	30.1	30.7	34.9
Net Commission Ratio	6.3	6.3	5.7	5.3
Underwriting Margin	18.0	11.7	14.6	8.6
Operating Ratio	74.1	81.1	75.4	84.4
<b>Operating Result (RM)</b>				
Underwriting Profit / Loss	263,763,267	195,763,311	259,622,493	160,509,292
Total Investment Income	116,032,236	120,241,429	177,397,586	130,634,114
Operating Profit / Loss	379,795,503	316,004,740	437,020,079	291,143,406

### Notes:

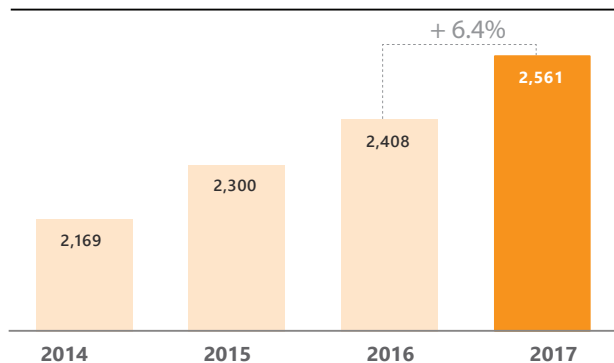
1. The above information is based on aggregated calendar year statistics from January to December (unaudited)
2. The above stated Management Expenses is obtained from Revenue Account (excluding bad & doubtful debts)

# GENERAL TAKAFUL

## KEY PERFORMANCE INDICATORS CHART

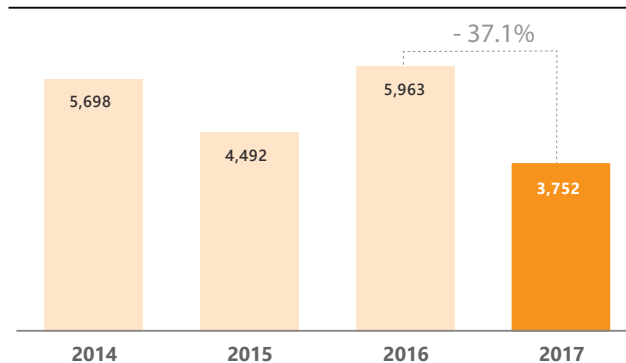
### Gross Written Contributions

(RM million) 2014 - 2017



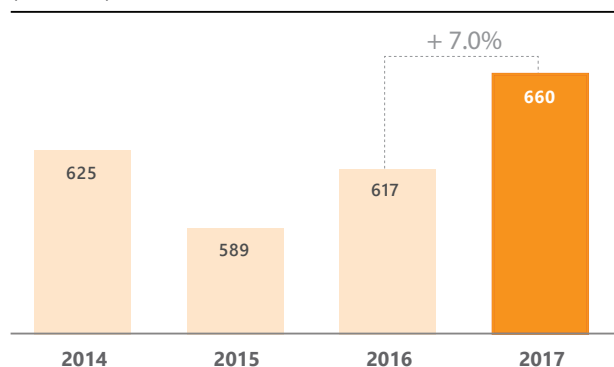
### Retakaful Accepted

(RM '000) 2014 - 2017



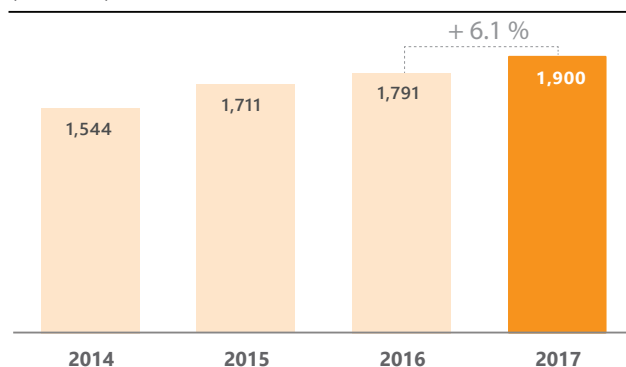
### Retakaful Contributions Ceded

(RM million) 2014 - 2017



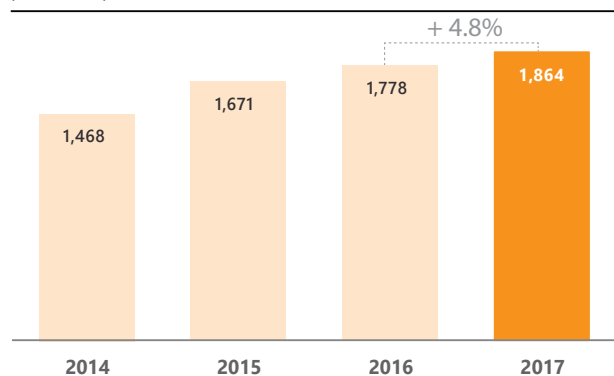
### Net Contributions

(RM million) 2014 - 2017



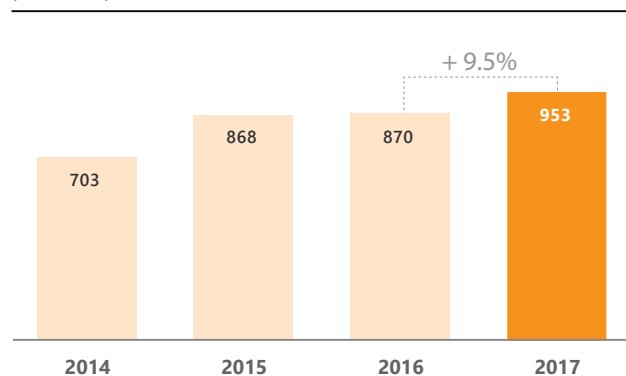
### Net Earned Contributions

(RM million) 2014 - 2017



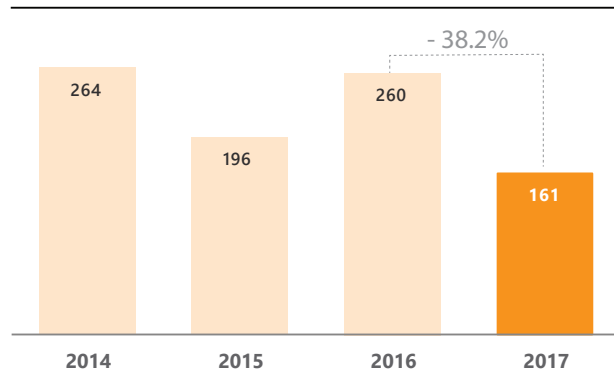
### Net Claims Incurred

(RM million) 2014 - 2017



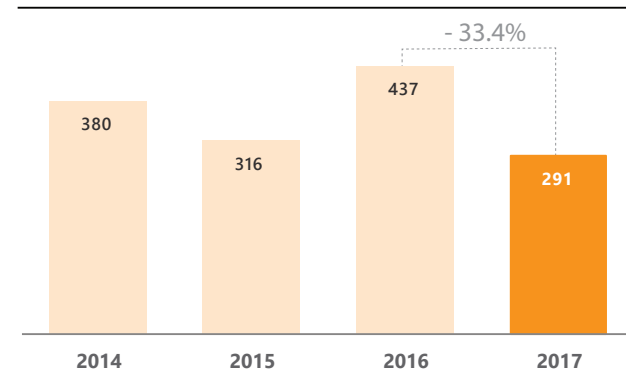
### Underwriting Profit / Loss

(RM million) 2014 - 2017



### Operating Profit / Loss

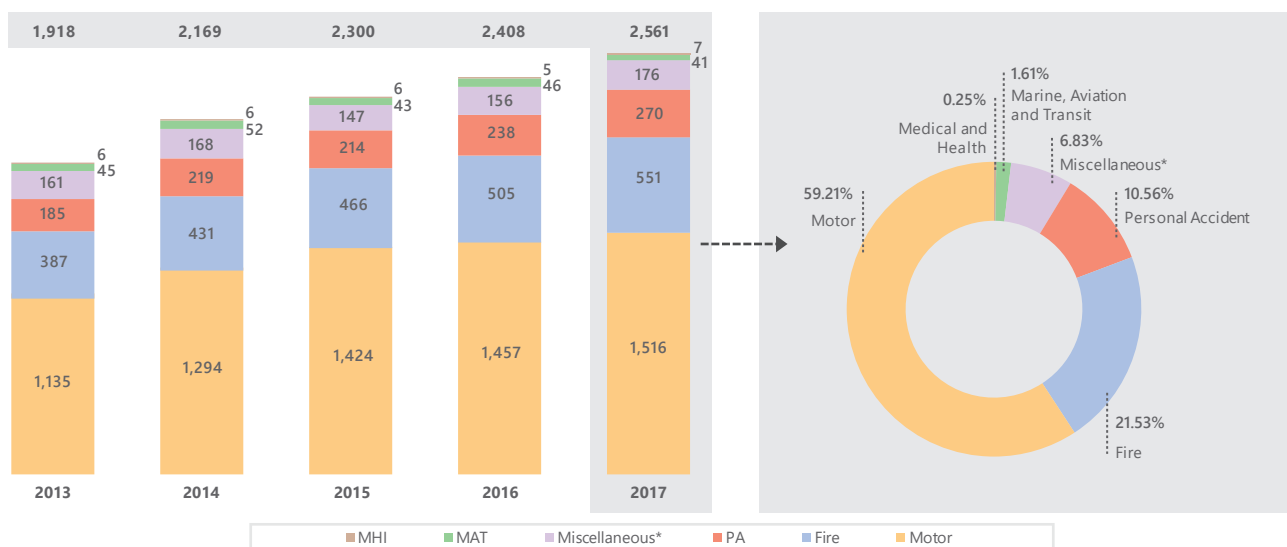
(RM million) 2014 - 2017



# GENERAL TAKAFUL

## CONTRIBUTIONS BY LINE OF BUSINESS

### GROSS WRITTEN CONTRIBUTIONS



Gross Written Contributions in Amount (RM million)

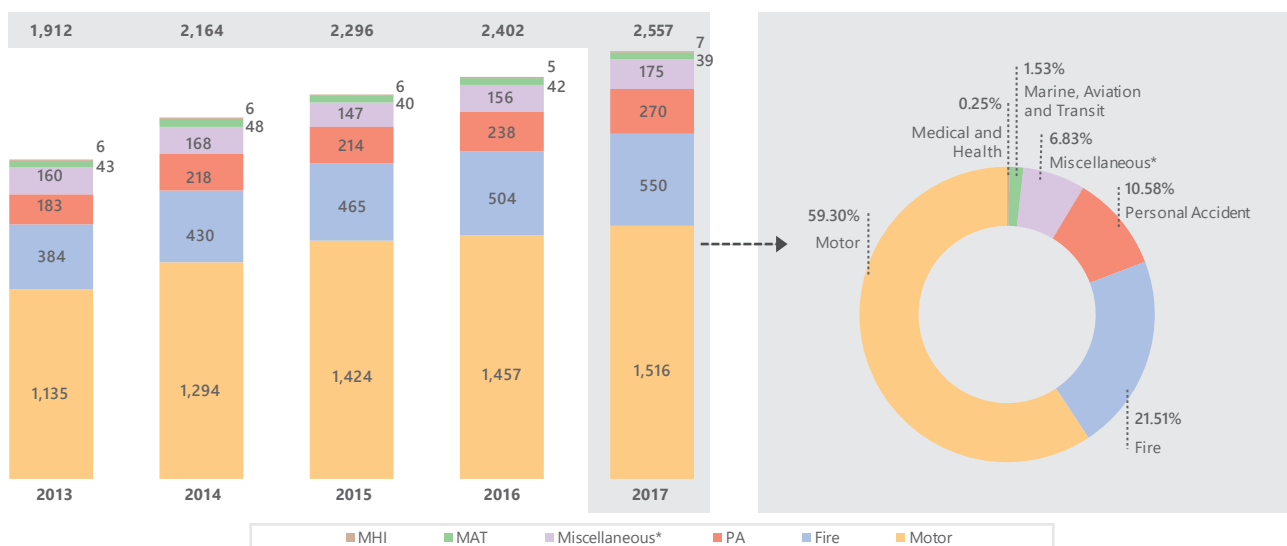
Line of Business	2013	2014	2015	2016	2017
MHI	6	6	6	5	7
MAT	45	52	43	46	41
Miscellaneous*	161	168	147	156	175
PA	185	219	214	238	270
Fire	387	431	466	505	551
Motor	1,135	1,294	1,424	1,457	1,516
Total	1,918	2,169	2,300	2,408	2,561

Gross Written Contributions by Market Share (%)

Line of Business	2013	2014	2015	2016	2017
MHI	0.33	0.27	0.24	0.21	0.25
MAT	2.33	2.38	1.86	1.93	1.61
Miscellaneous*	8.38	7.74	6.41	6.50	6.83
PA	9.63	10.08	9.29	9.87	10.56
Fire	20.15	19.87	20.28	20.98	21.53
Motor	59.18	59.65	61.92	60.51	59.21

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

### GROSS DIRECT CONTRIBUTIONS



Gross Direct Contributions in Amount (RM million)

Line of Business	2013	2014	2015	2016	2017
MHI	6	6	6	5	7
MAT	43	48	40	42	39
Miscellaneous*	160	168	147	156	175
PA	183	218	214	238	270
Fire	384	430	465	504	550
Motor	1,135	1,294	1,424	1,457	1,516
Total	1,912	2,164	2,296	2,402	2,557

Gross Direct Contributions by Market Share (%)

Line of Business	2013	2014	2015	2016	2017
MHI	0.33	0.27	0.24	0.22	0.25
MAT	2.26	2.23	1.74	1.77	1.53
Miscellaneous*	8.39	7.75	6.41	6.50	6.83
PA	9.56	10.08	9.30	9.89	10.58
Fire	20.08	19.86	20.26	20.97	21.51
Motor	59.37	59.81	62.05	60.65	59.30

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

Note:

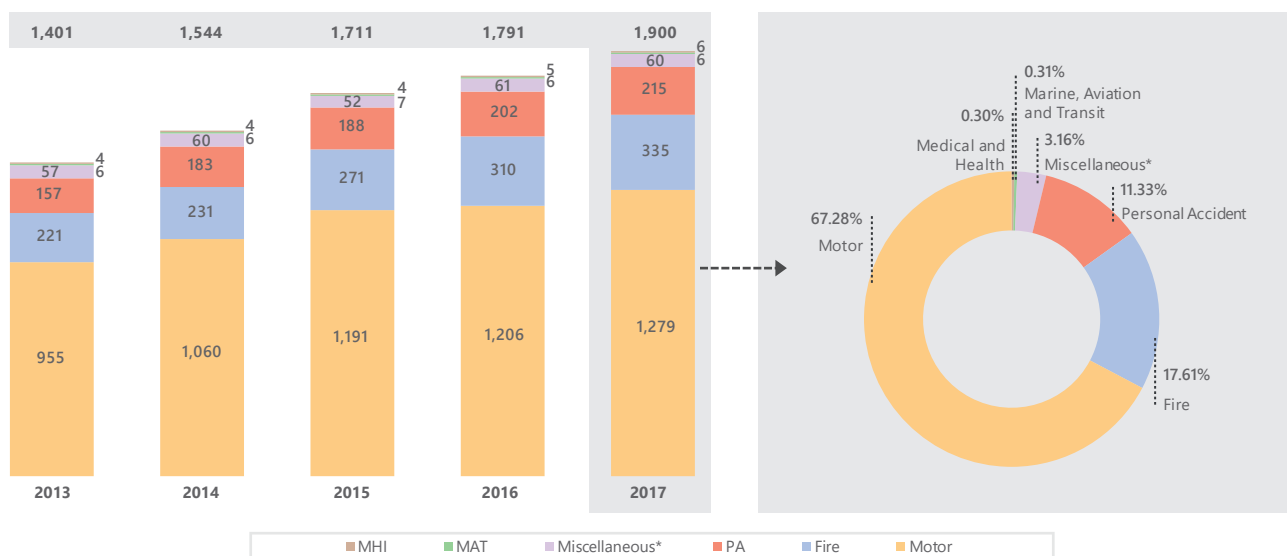
1. The above information is based on aggregated calendar year statistics from January to December (unaudited)



# GENERAL TAKAFUL

## CONTRIBUTIONS BY LINE OF BUSINESS

### NET CONTRIBUTIONS



#### Gross Written Contributions in Amount (RM million)

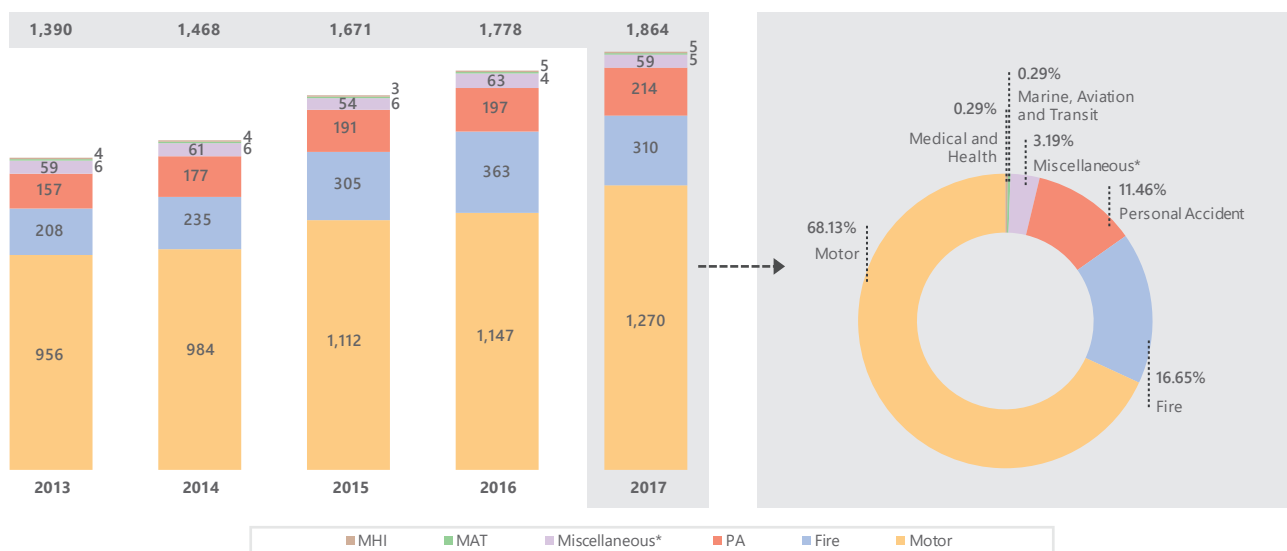
Line of Business	2013	2014	2015	2016	2017
MHI	4	4	4	5	6
MAT	6	6	7	6	6
Miscellaneous*	57	60	52	61	60
PA	157	183	188	202	215
Fire	221	231	271	310	335
Motor	955	1,060	1,191	1,206	1,279
<b>Total</b>	<b>1,401</b>	<b>1,544</b>	<b>1,711</b>	<b>1,791</b>	<b>1,900</b>

#### Gross Written Contributions by Market Share (%)

Line of Business	2013	2014	2015	2016	2017
MHI	0.26	0.25	0.21	0.27	0.30
MAT	0.45	0.42	0.41	0.32	0.31
Miscellaneous*	4.07	3.91	3.02	3.42	3.16
PA	11.22	11.83	10.97	11.29	11.33
Fire	15.79	14.94	15.83	17.32	17.61
Motor	68.21	68.64	69.57	67.37	67.28

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

### NET EARNED CONTRIBUTIONS



#### Gross Written Contributions in Amount (RM million)

Line of Business	2013	2014	2015	2016	2017
MHI	4	4	3	5	5
MAT	6	6	6	4	5
Miscellaneous*	59	61	54	63	59
PA	157	177	191	197	214
Fire	208	235	305	363	310
Motor	956	984	1,112	1,147	1,270
<b>Total</b>	<b>1,390</b>	<b>1,468</b>	<b>1,671</b>	<b>1,778</b>	<b>1,864</b>

#### Gross Written Contributions by Market Share (%)

Line of Business	2013	2014	2015	2016	2017
MHI	0.30	0.25	0.19	0.28	0.29
MAT	0.45	0.41	0.37	0.21	0.29
Miscellaneous*	4.23	4.16	3.21	3.52	3.19
PA	11.26	12.09	11.45	11.07	11.46
Fire	14.94	16.03	18.25	20.40	16.65
Motor	68.81	67.06	66.52	64.53	68.13

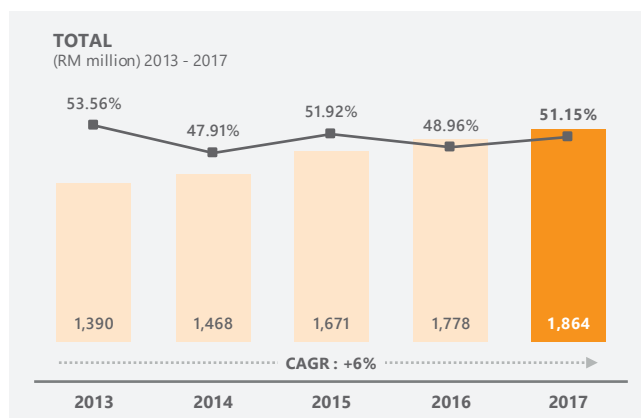
\* Miscellaneous includes Bonds, Contractor's All Risks & Engineering, Liabilities, Others, Workmen's Compensation & Employers' Liability

Note:

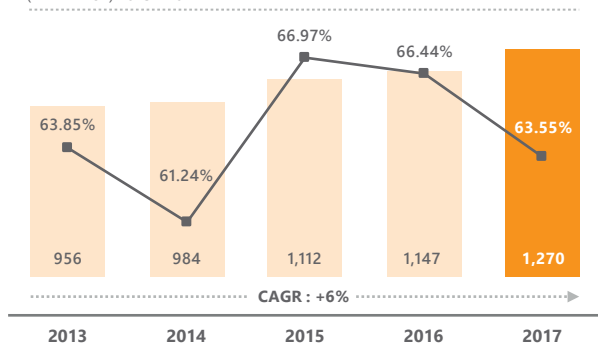
1. The above information is based on aggregated calendar year statistics from January to December (unaudited)

# GENERAL TAKAFUL

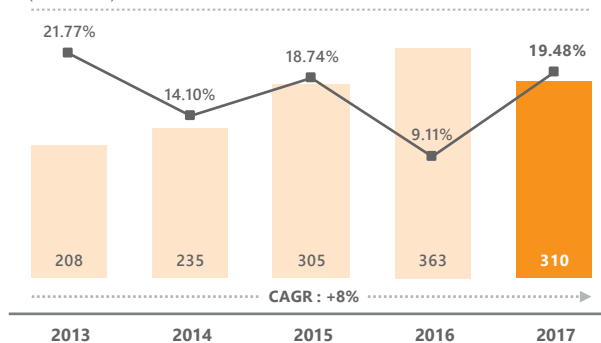
## NET EARNED CONTRIBUTIONS AND NET CLAIMS INCURRED RATIO



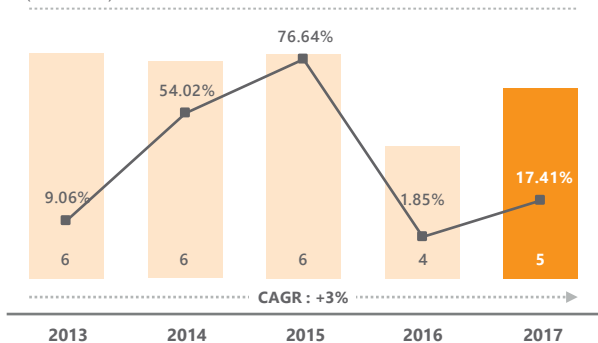
**Motor**  
(RM million) 2013 - 2017



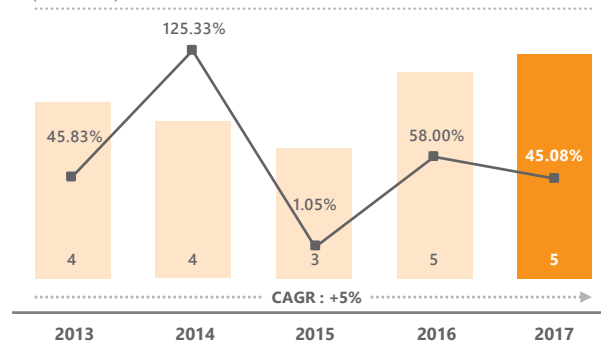
**Fire**  
(RM million) 2013 - 2017



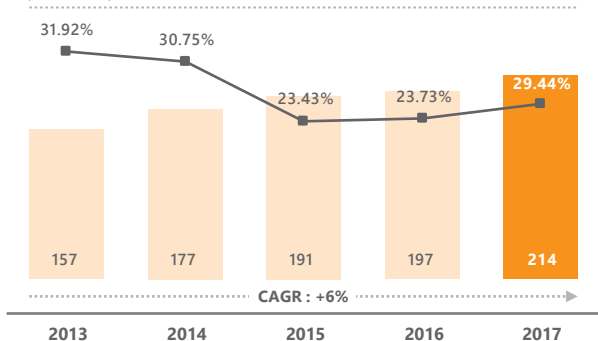
**Marine, Aviation and Transit**  
(RM million) 2013 - 2017



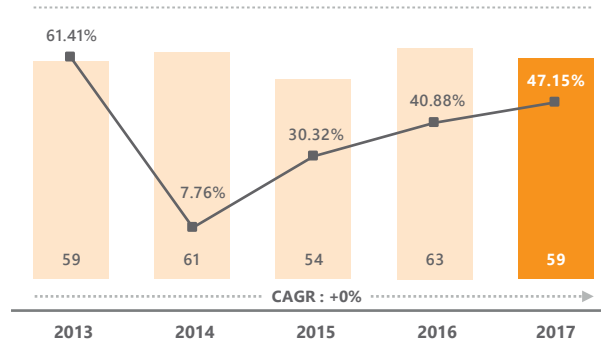
**Medical and Health**  
(RM million) 2013 - 2017



**Personal Accident**  
(RM million) 2013 - 2017



**Miscellaneous\***  
(RM million) 2013 - 2017



\* 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 net earned contributions; line chart represents net claims incurred ratio

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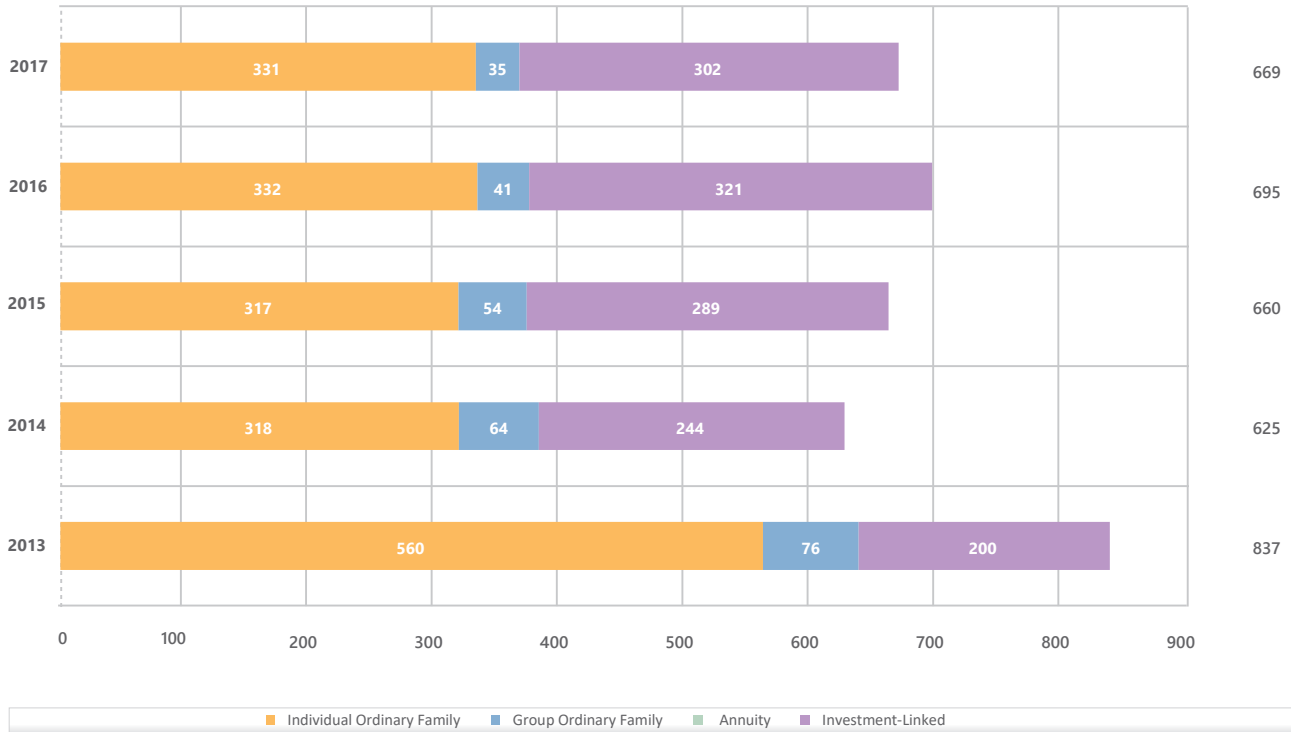
# FAMILY TAKAFUL

## CERTIFICATES BY LINE OF BUSINESS

### NEW CERTIFICATION ISSUED

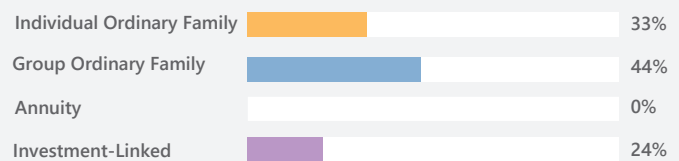
No. of New Certificate Issued

('000) 2013-2017



Line of Business	2013	2014	2015	2016	2017
<b>New Certification Issued - No. of Certificate (thousand)</b>					
Individual Ordinary Family	560	318	317	332	331
Group Ordinary Family	76	64	54	41	35
Annuity	0	0	0	0	0
Investment-Linked	200	244	289	321	302
Total No. of Certificate	837	625	660	695	669
<b>New Certification Issued - No. of Certificate in Percentage (%)</b>					
Individual Ordinary Family	66.97	50.82	48.06	47.83	49.53
Group Ordinary Family	9.11	10.18	8.25	5.94	5.24
Annuity	0.00	0.00	0.00	0.00	0.00
Investment-Linked	23.92	39.00	43.70	46.23	45.23
<b>New Certification Issued - Contributions in Amount (RM million)</b>					
Individual Ordinary Family	1,342	1,022	1,181	1,183	1,422
Group Ordinary Family	1,712	1,660	1,702	1,850	1,898
Annuity	0	0	0	0	0
Investment-Linked	509	796	756	919	1,026
Total Amount Contributed	3,563	3,478	3,638	3,951	4,346

#### 2017 Market Share of New Certification Issued



Note:

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

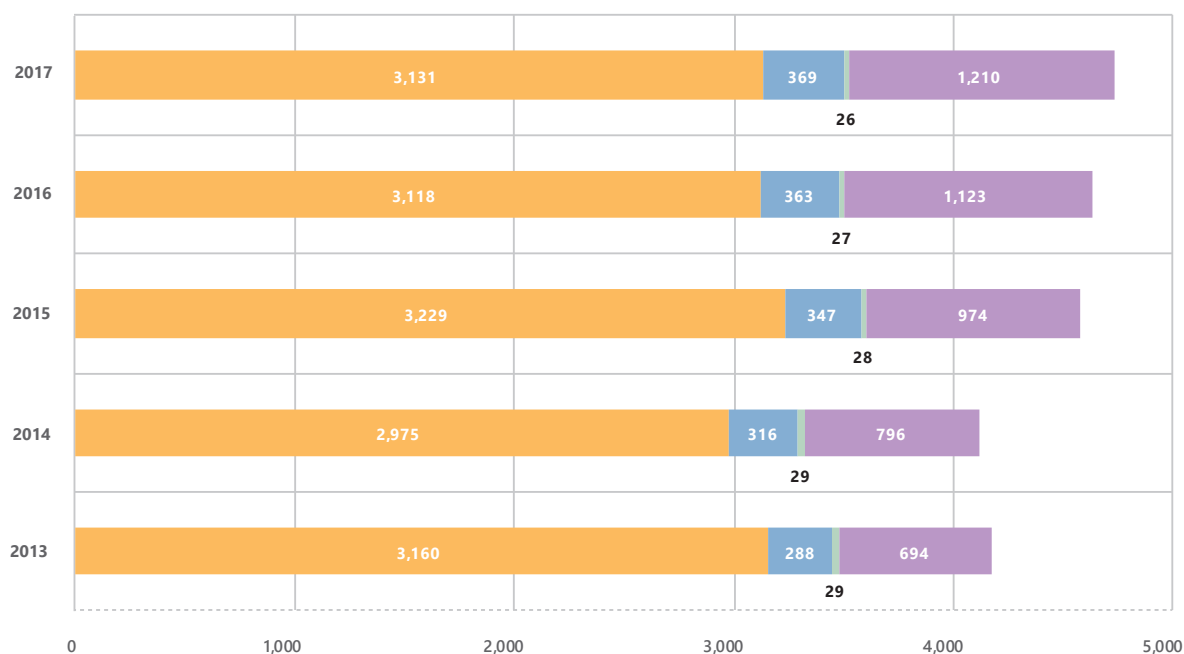
# FAMILY TAKAFUL

## CERTIFICATES BY LINE OF BUSINESS

### CERTIFICATES IN FORCE

No. of Certification In Force at End of Year

('000) 2013-2017



Individual Ordinary Family Group Ordinary Family Annuity Investment-Linked

Line of Business	2013	2014	2015	2016	2017
<b>New Certification Issued - No. of Certificate (thousand)</b>					
Individual Ordinary Family	3,160	2,975	3,229	3,118	3,131
Group Ordinary Family	288	316	347	363	369
Annuity	29	29	28	27	26
Investment-Linked	694	796	974	1,123	1,210
Total No. of Certificate	4,171	4,115	4,577	4,630	4,736
<b>New Certification Issued - No. of Certificate in Percentage (%)</b>					
Individual Ordinary Family	75.76	72.29	70.54	67.34	66.11
Group Ordinary Family	6.90	7.68	7.59	7.83	7.80
Annuity	0.70	0.69	0.61	0.58	0.55
Investment-Linked	16.65	19.33	21.27	24.25	25.54
<b>New Certification Issued - Contributions in Amount (RM million)</b>					
Individual Ordinary Family	1,197	917	1,239	1,285	1,281
Group Ordinary Family	147	137	122	129	154
Annuity	0	0	0	0	0
Investment-Linked	1,312	1,578	2,009	2,469	2,910
Total Amount Contributed	2,655	2,632	3,370	3,882	4,346

#### 2017 Market Share of Certificates in Force at End of Year

Individual Ordinary Family	29%
Group Ordinary Family	4%
Annuity	0%
Investment-Linked	67%

Note:

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



# #AIGJagaYou



#AIGJagaYou



# General Insurance

## Financial Year 2017

## GENERAL INSURANCE

### REVENUE ACCOUNT - INCOME (RM)

Company	Opening Reserves			
	Premium Liabilities	Claims Liabilities	Other Reserves	Net Premiums
AIA	107,827,230	189,853,369	0	253,976,659
AIG	263,435,160	292,650,057	0	522,893,027
ALLIANZ GENERAL	766,022,528	1,638,005,395	0	1,884,327,520
AMGENERAL	670,436,771	1,542,018,141	0	1,439,325,756
AXA AFFIN GENERAL	520,428,859	994,542,389	0	1,151,737,316
BERJAYA SOMPO	293,099,079	442,849,518	0	612,185,863
CHUBB	337,670,659	414,383,621	0	728,013,417
ETIQA	180,381,603	365,771,021	0	394,725,506
GE GENERAL	129,423,915	206,407,516	0	310,616,778
LIBERTY	226,129,591	428,198,458	0	555,637,804
LONPAC	418,596,249	377,479,190	0	831,950,505
MPI GENERALI	191,181,002	344,123,636	0	428,202,716
MSIG	588,436,980	744,378,618	0	1,247,718,858
P&O	94,975,109	370,026,058	0	173,576,489
PACIFIC	100,141,497	260,863,804	0	231,102,768
PROGRESSIVE	41,855,637	121,598,186	0	71,001,619
QBE	158,901,877	220,354,531	0	301,780,580
RHB	192,532,492	301,376,729	0	459,996,644
TOKIO MARINE	444,789,723	616,431,350	0	895,881,998
TUNE	104,790,000	230,223,000	0	198,503,933
ZURICH	235,368,799	406,782,429	0	535,300,931
<b>Total (Industry)</b>	<b>6,066,424,760</b>	<b>10,508,317,016</b>	<b>0</b>	<b>13,228,456,687</b>

**Note:**

1. Overseas Assurance Corporation (Malaysia) Berhad has changed company name to Great Eastern General Insurance (Malaysia) Berhad.
2. On 30 August 2017, Pacific Insurance Berhad (The) acquired the general insurance business of Prudential Assurance Malaysia Berhad.



Net Investment Income	Transfer from Shareholders' / Working Fund	Profits on Disposal of Assets	Miscellaneous Income	Total Income	Total Income Previous Year
14,264,477	0	0	9,214,602	575,136,337	637,415,810
36,529,162	0	1,623,535	25,440,113	1,142,571,054	1,177,686,650
165,808,202	0	1,295,784	23,153,088	4,478,612,517	4,256,746,226
108,906,934	0	17,702,273	8,518,747	3,786,908,622	3,668,428,596
86,426,192	0	667,014	975,841	2,754,777,611	2,682,708,190
52,350,904	0	4,254,237	11,294,209	1,416,033,810	1,351,686,086
49,192,396	0	0	12,155,801	1,541,415,894	1,476,677,541
31,099,323	0	13,574,855	8,677,978	994,230,286	1,134,337,774
29,118,048	0	10,463,723	4,884,320	690,914,300	682,416,494
44,772,144	0	0	10,781,174	1,265,519,171	1,147,416,934
53,287,316	0	1,437,633	9,561,134	1,692,312,027	1,569,740,430
41,140,738	0	5,351,964	6,836,242	1,016,836,298	950,171,002
103,517,187	0	34,858,485	10,972,378	2,729,882,506	2,706,552,178
28,468,831	0	2,509,200	5,787,195	675,342,882	781,700,823
19,319,160	0	1,311,336	13,257,523	625,996,088	582,325,581
13,572,431	0	9,470,516	17,147,288	274,645,677	282,878,793
18,794,329	0	0	879,819	700,711,136	628,453,421
39,275,730	0	7,426,468	10,538,549	1,011,146,612	962,279,427
66,785,187	0	53,451	12,272,541	2,036,214,250	2,048,355,830
19,186,726	0	3,112,299	2,946,134	558,762,092	560,326,358
28,009,336	0	7,727,758	7,552,384	1,220,741,637	1,215,214,628
1,049,824,753	0	122,840,531	212,847,060	31,188,710,807	30,503,518,772

## GENERAL INSURANCE

### REVENUE ACCOUNT - OUTGO (RM)

Company	Net Claims Paid	Net Commissions	Management Expenses*	Loss on Disposal Assets	Impairment Loss	Taxes
AIA	111,672,414	64,281,785	85,066,146	381,135	0	8,959,747
AIG	267,261,969	34,317,903	195,130,475	991,263	148,785	20,411,843
ALLIANZ GENERAL	1,074,486,796	229,100,797	324,258,819	0	0	83,330,558
AMGENERAL	877,305,044	164,162,919	326,896,313	0	0	20,840,205
AXA AFFIN GENERAL	704,942,617	110,408,277	257,107,534	0	745,137	36,386,267
BERJAYA SOMPO	377,282,325	54,356,678	134,296,307	140,552	10,436,612	7,904,864
CHUBB	322,955,011	80,509,848	237,295,454	51,033	0	31,629,823
ETIQA	221,736,980	15,128,386	150,498,574	587,737	2,124,746	30,422,770
GE GENERAL	159,268,149	36,506,001	92,773,504	2,533,521	326,138	13,997,547
LIBERTY	298,831,501	45,114,719	115,056,588	0	0	12,979,513
LONPAC	300,008,116	48,782,149	150,268,384	0	0	87,165,214
MPI GENERALI	247,837,728	44,235,054	90,641,559	0	17,940,662	8,388,361
MSIG	705,719,418	139,189,976	228,917,865	10,307,216	1,722,686	64,308,513
P&O	140,174,037	9,679,725	61,760,823	1,286	60,564	9,288,617
PACIFIC	130,845,370	903,236	81,735,668	25,242	0	2,495,984
PROGRESSIVE	48,622,092	3,647,485	35,593,404	74,720	0	6,460,000
QBE	140,238,807	57,616,281	63,065,681	405,892	0	7,963,513
RHB	210,892,169	40,342,534	109,965,336	590	0	16,612,912
TOKIO MARINE	598,839,013	86,158,166	185,478,472	115,581	0	(142,853)
TUNE	119,582,495	1,897,633	68,720,039	452,401	0	1,268,105
ZURICH	285,342,128	58,835,860	160,143,672	4,481,966	970,000	15,550,608
<b>Total (Industry)</b>	<b>7,343,844,179</b>	<b>1,325,175,412</b>	<b>3,154,670,617</b>	<b>20,550,135</b>	<b>34,475,330</b>	<b>486,222,111</b>

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

#### Note:

- Overseas Assurance Corporation (Malaysia) Berhad has changed company name to Great Eastern General Insurance (Malaysia) Berhad.
- On 30 August 2017, Pacific Insurance Berhad (The) acquired the general insurance business of Prudential Assurance Malaysia Berhad.

Closing Reserves						
Other Outgo	Premium Liabilities	Claims Liabilities	Other Reserves	Transfer to Income Statement / Head Office Account	Total Outgo	Total Outgo Previous Year
2,681,235	104,991,451	171,790,550	0	25,311,874	575,136,337	637,415,810
8,872,698	284,006,911	310,530,559	0	20,898,648	1,142,571,054	1,177,686,650
53,694,195	816,714,076	1,696,878,757	0	200,148,519	4,478,612,517	4,256,746,226
1,339,287	672,119,134	1,569,263,663	0	154,982,057	3,786,908,622	3,668,428,596
4,819,825	506,557,195	1,023,031,082	0	110,779,677	2,754,777,611	2,682,708,190
1,064,881	307,314,814	474,898,614	0	48,338,163	1,416,033,810	1,351,686,086
4,151,508	344,158,186	451,014,213	0	69,650,818	1,541,415,894	1,476,677,541
2,219,284	181,040,092	300,047,889	0	90,423,828	994,230,286	1,134,337,774
1,015,092	147,797,914	194,809,995	0	41,886,439	690,914,300	682,416,494
1,860,570	264,232,350	474,667,330	0	52,776,600	1,265,519,171	1,147,416,934
923,410	431,778,159	392,062,283	0	281,324,312	1,692,312,027	1,569,740,430
3,339,057	201,502,979	369,021,626	0	33,929,272	1,016,836,298	950,171,002
11,184,112	593,013,410	732,892,644	0	242,626,666	2,729,882,506	2,706,552,178
7,650,591	83,567,652	327,133,218	0	36,026,369	675,342,882	781,700,823
7,716,584	106,446,642	269,344,482	0	26,482,880	625,996,088	582,325,581
1,383,333	38,401,452	112,990,186	0	27,473,005	274,645,677	282,878,793
890,595	167,524,661	242,214,417	0	20,791,289	700,711,136	628,453,421
4,429,050	201,047,753	314,501,734	0	113,354,534	1,011,146,612	962,279,427
929,972	441,915,757	667,288,048	0	55,632,094	2,036,214,250	2,048,355,830
7,207,580	87,849,296	249,183,000	0	22,601,543	558,762,092	560,326,358
1,534,588	241,114,858	399,875,633	0	52,892,324	1,220,741,637	1,215,214,628
128,907,447	6,223,094,742	10,743,439,923	0	1,728,330,911	31,188,710,807	30,503,518,772

## GENERAL INSURANCE

### LIABILITIES OF INSURANCE FUNDS (RM)

Company	Insurance Funds		Claims Liabilities	Provision for Taxation	Amount Due to Clients / Intermediaries / Reinsurers
	Premium Liabilities	Other Reserves			
AIA	104,991,451	0	171,790,550	801,561	12,489,559
AIG	284,006,911	0	310,530,559	0	102,653,868
ALLIANZ GENERAL	816,714,076	0	1,696,878,757	0	104,596,572
AMGENERAL	672,119,134	0	1,569,263,663	0	84,417,251
AXA AFFIN GENERAL	506,557,195	0	1,023,031,082	3,257,307	220,116,332
BERJAYA SOMPO	307,314,814	0	474,898,614	0	67,579,516
CHUBB	344,158,186	0	451,014,213	0	69,640,438
ETIQA	181,040,092	0	300,047,889	0	276,268,307
GE GENERAL	147,797,914	0	194,809,995	5,689,292	56,727,536
LIBERTY	264,232,350	0	474,667,330	0	19,596,963
LONPAC	431,778,159	0	392,062,283	21,629,800	119,610,710
MPI GENERALI	201,502,979	0	369,021,626	4,732,466	138,654,111
MSIG	593,013,410	0	732,892,644	7,643,000	113,124,489
P&O	83,567,652	0	327,133,218	2,381,162	10,504,305
PACIFIC	106,446,642	0	269,344,482	0	98,599,121
PROGRESSIVE	38,401,452	0	112,990,186	0	21,646,346
QBE	167,524,661	0	242,214,417	133,262	30,219,277
RHB	201,047,753	0	314,501,734	0	46,216,102
TOKIO MARINE	441,915,757	0	667,288,048	0	90,588,988
TUNE	87,849,296	0	249,183,000	0	107,392,898
ZURICH	241,114,858	0	399,875,633	356,245	75,049,007
<b>Total (Industry)</b>	<b>6,223,094,742</b>	<b>0</b>	<b>10,743,439,923</b>	<b>46,624,095</b>	<b>1,865,691,696</b>

Note:

- Overseas Assurance Corporation (Malaysia) Berhad has changed company name to Great Eastern General Insurance (Malaysia) Berhad.
- On 30 August 2017, Pacific Insurance Berhad (The) acquired the general insurance business of Prudential Assurance Malaysia Berhad.

Other Liabilities	Amount Due to Shareholders' Fund / Head Office Account	Reserves for Insurance Funds	Total Liabilities	Total Liabilities Previous Year
14,302,975	30,408,129	152,420	334,936,645	395,484,296
159,350,102	380,748,830	12,683,002	1,249,973,272	1,163,726,660
319,657,146	1,884,424,126	0	4,822,270,677	4,583,416,471
267,987,075	366,166,770	0	2,959,953,893	3,610,333,947
168,484,257	715,675,362	27,908,340	2,665,029,875	2,565,034,636
88,646,013	766,998,679	31,062,786	1,736,500,422	1,580,538,908
158,608,294	561,814,617	9,311,666	1,594,547,414	1,553,075,112
139,287,545	70,950,113	0	967,593,946	1,038,949,382
45,173,404	316,236,291	0	766,434,432	749,685,958
45,891,197	580,111,693	0	1,384,499,533	1,288,956,350
94,594,639	682,379,757	0	1,742,055,348	1,558,886,993
38,936,932	499,417,976	0	1,252,266,090	1,163,565,043
89,599,887	1,566,798,772	0	3,103,072,202	2,937,125,476
85,914,876	245,014,851	0	754,516,064	803,386,990
62,138,346	247,940,262	0	784,468,853	740,698,037
48,565,646	252,824,523	0	474,428,153	464,354,510
25,812,032	178,323,861	0	644,227,510	620,892,430
158,803,130	512,218,864	729,964	1,233,517,547	1,075,207,790
69,958,691	862,481,358	18,713,981	2,150,946,823	2,106,182,851
40,381,087	268,145,514	0	752,951,795	750,253,292
150,114,398	118,526,175	9,645,554	994,681,870	911,095,961
2,272,207,672	11,107,606,523	110,207,713	32,368,872,364	31,660,851,093

## 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	
AIA	4,644,126	0	41,248,882	151,625,910	0	0
AIG	5,766,852	0	236,540,180	359,302,557	9,491,951	0
ALLIANZ GENERAL	101,457,997	6,339,715	1,667,073,110	2,262,554,509	42,057,958	16,074,000
AMGENERAL	127,318,565	2,058,454	0	1	2,412,259,875	5,387,745
AXA AFFIN GENERAL	50,072,371	1,325,391	475,677,200	703,011,918	495,349,495	0
BERJAYA SOMPO	123,026,957	29,878	5,053,500	417,373,198	911,407,799	23,730,000
CHUBB	61,386,398	0	566,269,550	393,546,453	0	0
ETIQA	87,462,216	1,460,683	92,714,920	206,744,199	605,630	1,364,000
GE GENERAL	31,042,326	1,200,639	53,294,481	434,359,791	21,228,583	0
LIBERTY	63,577,104	0	170,907,735	212,320,273	0	50,368,000
LONPAC	13,545,271	34,224,432	40,054,971	164,635,924	58,385,856	0
MPI GENERALI	13,162,980	0	0	34,971,830	354,352,513	7,700,923
MSIG	14,307,933	227,011	25,255,500	317,856,820	1,428,785,113	136,539
P&O	23,871,348	0	0	21,534,521	71,173,175	1,220,000
PACIFIC	4,286,867	4,384	0	21,231,878	450,248,017	0
PROGRESSIVE	15,170,545	0	0	101,803,665	199,736,551	0
QBE	15,239,138	0	46,260,200	0	0	0
RHB	33,010,988	20,307	0	123,214,735	783,664,806	0
TOKIO MARINE	25,478,868	1,993,515	0	0	1,655,510,176	0
TUNE	6,194,185	354,033	0	10,008,400	468,284,933	2,389,420
ZURICH	8,106,000	312,133	0	94,682,170	709,265,960	11,960,000
<b>Total (Industry)</b>	<b>828,129,035</b>	<b>49,550,575</b>	<b>3,420,350,229</b>	<b>6,030,778,752</b>	<b>10,071,808,391</b>	<b>120,330,627</b>

Note:

- Overseas Assurance Corporation (Malaysia) Berhad has changed company name to Great Eastern General Insurance (Malaysia) Berhad.
- On 30 August 2017, Pacific Insurance Berhad (The) acquired the general insurance business of Prudential Assurance Malaysia Berhad.

Cash and Deposits	Amount Due from Clients / Intermediaries / Reinsurers	Other Assets	Foreign Assets	Total Assets	Total Assets Previous Year
36,685,544	39,838,914	60,893,269	0	334,936,645	395,484,296
442,068,660	110,196,139	86,606,933	0	1,249,973,272	1,163,726,660
319,085,029	165,003,959	242,624,400	0	4,822,270,677	4,583,416,471
177,095,681	69,580,342	166,253,230	0	2,959,953,893	3,610,333,947
575,665,001	231,456,827	118,978,312	13,493,360	2,665,029,875	2,565,034,636
91,312,479	93,554,033	68,801,093	2,211,485	1,736,500,422	1,580,538,908
314,595,290	154,183,578	104,566,145	0	1,594,547,414	1,553,075,112
118,798,888	359,375,371	90,116,129	8,951,910	967,593,946	1,038,949,382
81,803,565	73,321,937	70,183,110	0	766,434,432	749,685,958
763,765,344	32,238,371	91,322,706	0	1,384,499,533	1,288,956,350
1,186,935,377	148,867,744	95,405,773	0	1,742,055,348	1,558,886,993
594,718,002	179,464,705	67,895,137	0	1,252,266,090	1,163,565,043
1,048,600,959	139,057,797	128,844,530	0	3,103,072,202	2,937,125,476
541,002,132	20,381,098	75,333,790	0	754,516,064	803,386,990
113,078,235	73,027,493	87,225,246	35,366,733	784,468,853	740,698,037
74,439,892	18,358,210	64,919,290	0	474,428,153	464,354,510
368,267,604	136,388,855	78,071,713	0	644,227,510	620,892,430
85,977,861	109,810,983	97,817,867	0	1,233,517,547	1,075,207,790
275,512,680	108,613,306	83,838,278	0	2,150,946,823	2,106,182,851
56,750,893	104,584,351	104,385,580	0	752,951,795	750,253,292
37,823,102	69,790,367	62,742,138	0	994,681,870	911,095,961
7,303,982,218	2,437,094,380	2,046,824,669	60,023,488	32,368,872,364	31,660,851,093

## GENERAL INSURANCE

### GROSS DIRECT PREMIUMS (RM)

Company	Aviation	Cargo	Marine Hull	Offshore Oil-Related	Fire	Motor 'Act'	Motor 'Others'
AIA	0	1,179	0	0	31,032,556	5,758,493	23,501,370
AIG	6,232,155	25,010,682	0	0	104,194,489	29,631,662	238,525,927
ALLIANZ GENERAL	3,974,359	51,617,766	7,017,768	1,851,841	385,905,127	111,222,312	1,195,487,101
AMGENERAL	0	10,726,999	4,346,787	0	102,679,091	166,753,015	1,104,261,628
AXA AFFIN GENERAL	9,803	34,630,243	16,966,919	0	157,339,236	224,423,100	516,838,779
BERJAYA SOMPO	958,564	19,609,658	4,473,347	0	102,800,623	42,155,866	369,030,778
CHUBB	132,187	42,143,422	9,000,891	3,861,825	156,714,579	38,431,509	274,253,698
ETIQA	125,124,073	15,548,731	36,344,977	338,857,431	177,559,210	30,291,043	163,047,163
GE GENERAL	22,580,288	5,639,470	3,507,242	(967,068)	132,418,370	15,018,471	99,425,984
LIBERTY	797,220	3,566,130	5,610	0	58,335,255	131,462,993	417,804,874
LONPAC	1,500,450	31,674,728	2,293,835	37,388,661	540,277,459	29,205,421	253,232,008
MPI GENERALI	12,338,703	17,537,958	1,643,441	14,201,619	148,202,944	45,991,407	170,777,156
MSIG	0	95,793,833	7,618,022	7,291,969	402,605,952	89,620,501	582,745,025
P&O	0	457,824	7,483,144	0	1,417,217	75,912,657	132,511,726
PACIFIC	440,078	9,587,549	20,046,159	163,818	85,515,304	78,758,386	149,356,976
PROGRESSIVE	7,382,816	2,489,639	1,692,100	0	22,117,826	4,103,566	31,970,241
QBE	2,598,513	23,649,890	27,749,218	0	82,468,569	7,383,279	36,953,260
RHB	0	16,308,385	6,596,965	0	189,421,619	50,390,517	180,249,725
TOKIO MARINE	106,430	51,293,062	4,583,962	0	165,093,629	56,527,556	576,659,942
TUNE	6,241,601	11,910,726	18,932,787	25,160,329	61,640,085	30,216,755	157,493,416
ZURICH	0	7,740,912	384,746	0	104,923,603	74,186,234	349,378,336
<b>Total (Industry)</b>	<b>190,417,240</b>	<b>476,938,786</b>	<b>180,687,920</b>	<b>427,810,425</b>	<b>3,212,662,743</b>	<b>1,337,444,743</b>	<b>7,023,505,113</b>

**Note:**

1. Overseas Assurance Corporation (Malaysia) Berhad has changed company name to Great Eastern General Insurance (Malaysia) Berhad.
2. On 30 August 2017, Pacific Insurance Berhad (The) acquired the general insurance business of Prudential Assurance Malaysia Berhad.



Medical and Health	Personal Accident	Bonds	Contractor's All Risks & Engineering	Liability	Workmen's Compensation & Employers' Liability	Others	Total	Total Previous Year
(600)	214,446,143	0	1	255,490	43,081	666,389	275,704,102	294,566,810
22,571,297	120,596,659	0	5,580,714	70,327,601	6,381,563	38,537,059	667,589,808	658,651,594
42,120,287	82,877,386	5,208,242	61,751,782	59,891,964	19,381,564	69,064,719	2,097,372,218	2,052,150,035
30,181,849	65,091,384	4,271,263	21,386,993	14,477,701	16,381,255	29,879,025	1,570,436,990	1,559,079,896
219,796,022	68,724,233	10,045,843	30,802,072	14,006,451	20,452,716	51,322,988	1,365,358,405	1,433,707,734
103,050,344	16,487,942	1,606,522	17,204,662	31,098,016	8,443,264	39,862,530	756,782,116	712,186,719
86,129,083	103,952,700	14,491,148	29,012,150	49,372,248	32,182,827	44,505,809	884,184,076	884,360,302
1,913,631	107,219,139	127,039	47,791,764	22,760,362	2,507,607	10,297,109	1,079,389,279	1,302,770,357
48,363,969	46,747,977	580,687	12,288,327	10,404,858	3,823,732	43,892,913	443,725,220	425,064,066
5,057,856	8,831,356	8,897	2,853,367	2,124,930	802,513	18,542,031	650,193,032	621,443,477
86,642,781	32,782,635	16,529,396	152,630,259	51,985,743	22,684,029	70,704,633	1,329,532,038	1,177,929,689
58,277,100	16,101,999	2,939,573	42,023,419	28,719,191	6,069,533	67,481,625	632,305,668	611,006,959
94,590,043	67,926,981	2,061,688	65,234,618	25,292,029	10,854,829	74,544,340	1,526,179,830	1,511,307,079
1,416,736	11,621,880	258,550	777,621	40,863,380	861,870	272,816	273,855,421	302,346,717
58,235,930	14,024,494	274,064	52,988,386	8,545,262	2,574,342	14,074,268	494,585,016	467,120,527
8,578,722	4,988,883	1,930,226	18,138,307	5,376,791	2,417,869	17,856,367	129,043,353	141,343,148
3,048,234	7,924,851	84,611	21,564,782	30,679,397	4,436,069	34,620,975	283,161,648	285,174,894
87,639,568	29,630,559	5,525,841	34,340,430	17,866,267	18,686,087	40,523,201	677,179,164	631,012,446
80,829,012	36,242,557	916,436	17,998,105	18,286,653	9,789,734	58,548,312	1,076,875,390	1,077,642,469
20,532,324	71,800,466	2,733,299	11,846,248	10,426,120	11,819,472	15,449,220	456,202,848	429,333,232
30,761,768	17,695,252	5,556,539	16,524,785	13,891,054	17,833,899	13,226,062	652,103,190	641,133,576
1,089,735,956	1,145,715,476	75,149,864	662,738,792	526,651,508	218,427,855	753,872,391	17,321,758,812	17,219,331,726

## GENERAL INSURANCE

### REINSURANCE ACCEPTED PREMIUMS (RM)

Company	Aviation	Cargo	Marine Hull	Offshore Oil-Related	Fire	Motor 'Act'	Motor 'Others'
AIA	0	0	0	0	(12)	909	0
AIG	6,193,780	3,211,511	0	10,130,804	16,440,930	3,106,280	844,016
ALLIANZ GENERAL	96,364	776,550	576,986	95,824	16,786,141	5,186	1,336,815
AMGENERAL	1,465	51,517	22	1,979,372	4,098,213	76,227	1,157,885
AXA AFFIN GENERAL	0	2,877,846	2,745,758	0	15,568,420	9,336	184,941
BERJAYA SOMPO	0	511,227	27,663	1,471,117	8,679,669	0	733,103
CHUBB	(8)	2,918,015	924,527	6,067,773	21,825,968	(11,152)	804,958
ETIQA	159,597	190,541	83	0	1,730,946	11,808	195,158
GE GENERAL	40,013	6,821	11,450	45,323	4,009,912	472	139,955
LIBERTY	(8)	972	109	(1,625)	788,016	33,575	83,771
LONPAC	131,158	360,122	37,984	2,863,089	17,174,610	3,601	1,388,115
MPI GENERALI	0	24,325	6,331	522,025	6,702,360	3,196,945	1,089,345
MSIG	(8)	135,219	81,342	(79)	6,554,890	46,627	520,188
P&O	0	381	50	386,932	98,998	2,718	0
PACIFIC	0	1,257,922	374,875	225,543	16,705,574	1,919,542	3,845
PROGRESSIVE	(82)	76,838	3,342	0	2,732,222	2,955,778	1,092,096
QBE	2,642,574	5,323,742	3,772,235	0	34,587,081	4,717	217,038
RHB	0	133,035	4,884	0	6,652,247	69	596,057
TOKIO MARINE	0	143,640	347	(53,128)	3,386,502	0	562,124
TUNE	0	195,342	(2,259)	988,422	2,083,374	9,168	186,634
ZURICH	(8)	35,576	30,071	0	1,623,119	2,693,325	780,113
<b>Total (Industry)</b>	<b>9,264,837</b>	<b>18,231,142</b>	<b>8,595,800</b>	<b>24,721,392</b>	<b>188,229,180</b>	<b>14,065,131</b>	<b>11,916,157</b>

Note:

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2. On 30 August 2017, Pacific Insurance Berhad (The) acquired the general insurance business of Prudential Assurance Malaysia Berhad.

Medical and Health	Personal Accident	Bonds	Contractor's All Risks & Engineering	Liability	Workmen's Compensation & Employers' Liability	Others	Total	Total Previous Year
0	(35)	0	1	0	0	(1)	862	(253)
0	51,759	0	1,309,979	5,951,012	32,668	17	47,272,756	54,254,597
0	27,583	34	4,872,493	3,034,059	58,994	300,288	27,967,317	25,668,332
0	173,981	6	1,403,460	29,670	2,548	171,962	9,146,328	8,307,471
0	127,960	0	7,650,220	46,399	155,437	325,957	29,692,274	32,074,273
3,681,602	60,524	2	3,074,279	701,540	142,729	362,718	19,446,173	18,041,614
0	74,560	26	2,678,150	21,501,338	6,486	987,476	57,778,117	65,722,558
0	4,367	9	1,114,451	5,992	0	68,237	3,481,189	3,298,900
0	29,970	(443)	2,362,995	11,696	271	137,589	6,796,024	5,148,636
0	23,476	25	74,562	35	51,366	62,586	1,116,860	1,502,400
577,148	240,422	84	1,375,346	37,930	7,470	1,160,313	25,357,392	25,611,766
0	11,816,325	0	1,589,751	146,480	354,816	142,346	25,591,049	26,648,890
0	27,016	9	1,917,138	47,092	1,979	277,589	9,609,002	10,056,731
0	2,546	10	15,106	12,633	0	8,403	527,777	1,010,240
(28,902)	454,530	50	6,635,726	359,396	120,235	499,688	28,528,024	25,400,669
0	92,359	42	911,157	7,506	0	638,614	8,509,872	10,303,034
0	1,479,296	0	24,461,151	4,236,836	1,071,582	3,099,959	80,896,211	73,710,900
0	4,992,654	124,537	774,065	66,021	32,372	342,064	13,718,005	14,624,586
5,458,807	47,504	(184)	263,040	32,059	118	197,866	10,038,695	6,989,365
0	72,574	0	956,339	11,582	54	95,527	4,596,757	7,869,600
0	18,742	33	735,606	2,548,021	0	540,045	9,004,643	9,902,456
9,688,655	19,818,113	124,240	64,175,015	38,787,297	2,039,125	9,419,243	419,075,327	426,146,765

## GENERAL INSURANCE

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

Company	Aviation	Cargo	Marine Hull	Offshore Oil-Related	Fire	Motor 'Act'	Motor 'Others'
AIA	0	0	0	0	2,240,149	125,133	866,681
AIG	0	528,395	0	0	7,944,279	740,828	5,963,551
ALLIANZ GENERAL	3,897,758	11,847,039	1,980,531	0	78,755,469	3,891,273	43,040,659
AMGENERAL	(580)	1,685,357	2,812,826	892,231	43,906,236	5,025,129	35,988,954
AXA AFFIN GENERAL	0	2,629,273	6,330,355	0	46,483,679	6,135,120	14,877,405
BERJAYA SOMPO	1,041,849	2,645,942	1,613,047	0	45,808,764	1,557,980	15,764,159
CHUBB	120,773	8,064,654	4,706,204	10,962,905	67,962,951	1,042,970	11,388,202
ETIQA	(32,367,998)	9,008,234	16,401,394	324,671,811	74,733,743	1,133,765	6,401,166
GE GENERAL	537,223	1,361,485	1,717,608	575,574	57,118,729	696,210	6,132,746
LIBERTY	795,448	1,240,350	1,192	4,016	30,971,468	7,685,914	25,548,278
LONPAC	1,520,784	9,275,822	1,609,866	33,856,839	148,943,808	2,379,539	22,970,471
MPI GENERALI	11,965,436	5,313,630	878,837	14,082,491	64,690,239	2,302,336	9,875,889
MSIG	0	13,448,514	3,724,411	62,367	147,557,488	2,811,686	18,894,661
P&O	0	8,919	346,139	391,263	743,736	17,405,369	32,745,111
PACIFIC	439,376	6,312,380	16,436,324	161,977	77,116,161	41,577,863	75,159,692
PROGRESSIVE	4,119,539	1,940,831	466,969	0	11,576,652	211,378	1,388,128
QBE	0	791,052	861,406	0	3,496,306	106,637	957,280
RHB	0	6,065,096	4,438,104	0	73,388,380	11,044,054	42,458,337
TOKIO MARINE	46,697	5,752,898	2,463,379	60,670	75,779,193	2,005,113	20,906,111
TUNE	2,609,439	8,300,307	15,533,092	20,815,416	41,163,601	11,814,017	69,884,079
ZURICH	0	672,236	10,169	0	7,348,418	2,061,688	8,758,879
<b>Total (Industry)</b>	<b>(5,274,256)</b>	<b>96,892,414</b>	<b>82,331,853</b>	<b>406,537,560</b>	<b>1,107,729,449</b>	<b>121,754,002</b>	<b>469,970,439</b>

#### Note:

1. Overseas Assurance Corporation (Malaysia) Berhad has changed company name to Great Eastern General Insurance (Malaysia) Berhad.
2. On 30 August 2017, Pacific Insurance Berhad (The) acquired the general insurance business of Prudential Assurance Malaysia Berhad.

Medical and Health	Personal Accident	Bonds	Contractor's All Risks & Engineering	Liability	Workmen's Compensation & Employers' Liability	Others	Total	Total Previous Year
(15)	9,898,042	0	0	6,376	1,002	61,967	13,199,335	14,197,791
565,113	3,009,776	0	81,243	330,065	163,266	90,813	19,417,329	20,508,420
1,042,814	3,201,285	190,235	35,453,194	38,011,552	1,212,001	7,955,835	230,479,645	302,843,836
1,906,172	5,990,734	312,959	19,949,789	6,492,822	664,885	10,903,782	136,531,296	123,217,854
5,944,511	2,504,009	1,537,472	10,083,845	1,890,498	598,656	2,167,579	101,182,402	106,912,134
2,762,589	1,391,616	158,105	12,180,123	7,291,242	333,399	13,879,205	106,428,020	87,945,603
19,786,219	21,621,576	1,014,857	19,586,103	27,366,521	1,635,565	12,190,540	207,450,040	219,811,908
47,122	11,184,047	3,176	34,970,277	19,162,609	418,487	2,660,713	468,428,546	793,142,517
1,144,966	5,308,244	47,021	9,888,552	3,935,404	223,775	15,774,073	104,461,610	108,718,555
128,393	457,791	222	1,263,201	1,028,125	26,075	4,124,102	73,274,575	110,446,494
16,669,390	9,363,345	1,891,694	64,597,227	24,693,201	622,557	17,475,047	355,869,590	385,122,064
5,208,954	6,140,839	462,275	32,353,299	8,464,455	214,285	12,793,545	174,746,510	195,417,145
2,715,177	3,870,272	390,780	28,183,122	6,796,426	787,965	10,876,027	240,118,896	249,625,170
1,150,616	853,548	239,424	20,415	30,917,542	790,308	123,531	85,735,921	93,620,881
1,634,817	1,240,271	23,119	52,494,716	4,791,407	118,778	4,625,238	282,132,119	327,563,264
3,218,129	381,976	552,815	13,171,661	912,447	226,393	1,193,787	39,360,705	44,247,498
76,184	196,726	1,576	558,062	270,035	103,343	1,347,095	8,765,702	10,308,033
11,091,344	1,725,626	1,453,471	27,346,731	11,337,631	980,416	13,515,079	204,844,269	206,078,371
4,046,177	3,480,339	37,033	7,041,993	3,945,112	354,420	16,589,733	142,508,868	139,478,981
448,085	52,785,763	252,313	7,089,355	7,315,449	637,900	4,743,936	243,392,752	204,906,027
978,748	480,651	26,724	7,771,742	3,740,658	443,026	940,257	33,233,196	33,899,263
80,565,505	145,086,476	8,595,271	384,084,650	208,699,577	10,556,502	154,031,884	3,271,561,326	3,778,011,809

## GENERAL INSURANCE

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

Company	Aviation	Cargo	Marine Hull	Offshore Oil-Related	Fire	Motor 'Act'	Motor 'Others'
AIA	0	0	0	0	(428)	0	0
AIG	12,419,288	20,920,369	0	5,632,780	67,289,939	471,998	4,127,545
ALLIANZ GENERAL	0	179,602	0	1,685,630	1,720,463	0	0
AMGENERAL	0	12,587	1,388,719	0	528,854	0	0
AXA AFFIN GENERAL	9,803	9,656,086	8,701,649	0	47,832,286	0	4,076,072
BERJAYA SOMPO	51,792	3,711,660	2,564,460	1,601,535	14,978,811	29,386	273,100
CHUBB	0	32,429	216,603	1,639	804,754	46,877	82,921
ETIQA	156,533,114	191,608	13,230,334	11,871,227	26,833,034	0	0
GE GENERAL	21,975,498	485,633	1,761,216	(1,543,917)	3,987,284	38,226	311,806
LIBERTY	0	474,388	0	0	5,326,717	(28,048)	2,395,613
LONPAC	0	8,206,825	478,627	4,630,642	37,798,456	0	0
MPI GENERALI	275,400	764,757	117,289	140,580	27,196,128	379,481	1,741,589
MSIG	0	3,510,193	1,318,039	7,228,409	16,859,596	0	0
P&O	0	444,416	7,124,005	0	0	0	0
PACIFIC	0	696,671	1,352,628	192,284	1,882,881	80,403	0
PROGRESSIVE	3,243,870	70,269	1,169,654	0	2,659,780	0	0
QBE	5,029,600	4,019,659	7,644,304	0	25,816,878	46,627	491,471
RHB	0	357,281	1,117,752	0	20,772,315	0	0
TOKIO MARINE	54,176	6,096,586	1,807,989	61,087	16,968,204	0	7,004,430
TUNE	3,626,522	656,869	2,267,286	4,200,543	3,351,401	441	190,935
ZURICH	0	4,818,364	346,754	0	68,170,846	0	0
<b>Total (Industry)</b>	<b>203,219,063</b>	<b>65,306,252</b>	<b>52,607,308</b>	<b>35,702,439</b>	<b>390,778,199</b>	<b>1,065,391</b>	<b>20,695,482</b>

Note:

1. Overseas Assurance Corporation (Malaysia) Berhad has changed company name to Great Eastern General Insurance (Malaysia) Berhad.
2. On 30 August 2017, Pacific Insurance Berhad (The) acquired the general insurance business of Prudential Assurance Malaysia Berhad.

Medical and Health	Personal Accident	Bonds	Contractor's All Risks & Engineering	Liability	Workmen's Compensation & Employers' Liability	Others	Total	Total Previous Year
0	8,529,398	0	0	0	0	0	8,528,970	7,149,365
0	3,104,793	0	4,353,192	47,142,498	3,585,203	3,504,603	172,552,208	174,962,955
0	62,737	0	67,814	696,357	0	6,119,767	10,532,370	14,998,440
1,129,675	41,290	5,629	526,986	9,621	0	82,905	3,726,266	4,030,321
31,219,043	1,931,442	6,658,543	17,213,873	3,654,961	106,364	11,070,839	142,130,961	133,464,383
4,452,565	98,998	10,919	5,482,218	14,287,031	6,092	10,065,839	57,614,406	41,683,826
0	0	0	89,843	267,754	6,072	4,949,844	6,498,736	7,009,130
0	52,273	0	9,574,890	1,034,112	0	395,824	219,716,416	103,536,702
0	523,456	781	705,184	656,103	12,071	6,529,515	35,442,856	25,818,611
22,411	3,553,293	0	651,851	334,888	4,567	9,661,833	22,397,513	16,941,739
3,617,345	2,319,234	8,782,901	71,693,778	16,251,187	(9,233)	13,299,573	167,069,335	82,525,805
377,842	792,684	104,243	4,915,209	6,063,290	40,994	12,038,005	54,947,491	38,742,527
293,927	222,372	0	2,097,796	3,949,371	21,106	12,450,269	47,951,078	45,125,300
0	15,844	0	759,787	6,680,198	0	46,538	15,070,788	15,436,555
0	3,850	0	2,866,018	41,481	0	2,761,937	9,878,153	11,371,800
243,951	252,264	632,169	2,564,531	2,532,867	(79,200)	13,900,746	27,190,901	28,895,072
104,423	409,881	248	3,597,063	2,257,067	56,528	4,037,828	53,511,577	82,432,930
0	33,834	392,693	2,571,298	743,163	0	67,920	26,056,256	17,524,867
0	221,303	934	4,665,876	5,544,552	0	6,098,082	48,523,219	37,212,208
(5,206)	949,845	26,242	1,741,982	7,389	16,743	1,871,928	18,902,920	11,374,907
0	384,713	0	6,181,046	8,203,638	373,853	4,094,492	92,573,706	94,155,848
41,455,976	23,503,504	16,615,302	142,320,235	120,357,528	4,141,160	123,048,287	1,240,816,126	994,393,291

## GENERAL INSURANCE

### NET PREMIUMS (RM)

Company	Aviation	Cargo	Marine Hull	Offshore Oil-Related	Fire	Motor 'Act'	Motor 'Others'
AIA	0	1,179	0	0	28,792,823	5,634,269	22,634,689
AIG	6,647	6,773,429	0	4,498,024	45,401,201	31,525,116	229,278,847
ALLIANZ GENERAL	172,965	40,367,675	5,614,223	262,035	322,215,336	107,336,225	1,153,783,257
AMGENERAL	2,045	9,080,572	145,264	1,087,141	62,342,214	161,804,113	1,069,430,559
AXA AFFIN GENERAL	0	25,222,730	4,680,673	0	78,591,691	218,297,316	498,070,243
BERJAYA SOMPO	(135,077)	13,763,283	323,503	(130,418)	50,692,717	40,568,500	353,726,622
CHUBB	11,406	36,964,354	5,002,611	(1,034,946)	109,772,842	37,330,510	263,587,533
ETIQA	1,118,554	6,539,430	6,713,332	2,314,393	77,723,379	29,169,086	156,841,155
GE GENERAL	107,580	3,799,173	39,868	46,598	75,322,269	14,284,507	93,121,387
LIBERTY	1,764	1,852,364	4,527	(5,641)	22,825,086	123,838,702	389,944,754
LONPAC	110,824	14,552,203	243,326	1,764,269	370,709,805	26,829,483	231,649,652
MPI GENERALI	97,867	11,483,896	653,646	500,573	63,018,937	46,506,535	160,249,023
MSIG	(8)	78,970,345	2,656,914	1,114	244,743,758	86,855,442	564,370,552
P&O	0	4,870	13,050	(4,331)	772,479	58,510,006	99,766,615
PACIFIC	702	3,836,420	2,632,082	35,100	23,221,836	39,019,662	74,201,129
PROGRESSIVE	19,325	555,377	58,819	0	10,613,616	6,847,966	31,674,209
QBE	211,487	24,162,921	23,015,743	0	87,742,466	7,234,732	35,721,547
RHB	0	10,019,043	1,045,993	0	101,913,171	39,346,532	138,387,445
TOKIO MARINE	5,557	39,587,218	312,941	(174,885)	75,732,734	54,522,443	549,311,525
TUNE	5,640	3,148,892	1,130,150	1,132,792	19,208,457	18,411,465	87,605,036
ZURICH	(8)	2,285,888	57,894	0	31,027,458	74,817,871	341,399,570
<b>Total (Industry)</b>	<b>1,737,270</b>	<b>332,971,262</b>	<b>54,344,559</b>	<b>10,291,818</b>	<b>1,902,384,275</b>	<b>1,228,690,481</b>	<b>6,544,755,349</b>

Note:

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- On 30 August 2017, Pacific Insurance Berhad (The) acquired the general insurance business of Prudential Assurance Malaysia Berhad.



Medical and Health	Personal Accident	Bonds	Contractor's All Risks & Engineering	Liability	Workmen's Compensation & Employers' Liability	Others	Total	Total Previous Year
(585)	196,018,668	0	2	249,114	42,079	604,421	253,976,659	273,219,401
22,006,184	114,533,849	0	2,456,258	28,806,050	2,665,762	34,941,660	522,893,027	517,434,816
41,077,473	79,640,947	5,018,041	31,103,267	24,218,114	18,228,557	55,289,405	1,884,327,520	1,759,976,091
27,146,002	59,233,341	3,952,681	2,313,678	8,004,928	15,718,918	19,064,300	1,439,325,756	1,440,139,192
182,632,468	64,416,742	1,849,828	11,154,574	8,507,391	19,903,133	38,410,527	1,151,737,316	1,225,405,490
99,516,792	15,057,852	1,437,500	2,616,600	10,221,283	8,246,502	16,280,204	612,185,863	600,598,904
66,342,864	82,405,684	13,476,317	12,014,354	43,239,311	30,547,676	28,352,901	728,013,417	723,261,822
1,866,509	95,987,186	123,872	4,361,048	2,569,633	2,089,120	7,308,809	394,725,506	409,390,038
47,219,003	40,946,247	532,442	4,057,586	5,825,047	3,588,157	21,726,914	310,616,778	295,675,536
4,907,052	4,843,748	8,700	1,012,877	761,952	823,237	4,818,682	555,637,804	495,557,644
66,933,194	21,340,478	5,854,885	17,714,600	11,079,285	22,078,175	41,090,326	831,950,505	735,893,586
52,690,304	20,984,801	2,373,055	6,344,662	14,337,926	6,169,070	42,792,421	428,202,716	403,496,177
91,580,939	63,861,353	1,670,917	36,870,838	14,593,324	10,047,737	51,495,633	1,247,718,858	1,226,613,340
266,120	10,755,034	19,136	12,525	3,278,273	71,562	111,150	173,576,489	194,299,521
56,572,211	13,234,903	250,995	4,263,378	4,071,770	2,575,799	7,186,781	231,102,768	153,586,132
5,116,642	4,447,002	745,284	3,313,272	1,938,983	2,270,676	3,400,448	71,001,619	78,503,612
2,867,627	8,797,540	82,787	41,870,808	32,389,131	5,347,780	32,336,011	301,780,580	266,144,831
76,548,224	32,863,753	3,804,214	5,196,466	5,851,494	17,738,043	27,282,266	459,996,644	422,033,794
82,241,642	32,588,419	878,285	6,553,276	8,829,048	9,435,432	36,058,363	895,881,998	907,940,645
20,089,445	18,137,432	2,454,744	3,971,250	3,114,864	11,164,883	8,928,883	198,503,933	220,921,898
29,783,020	16,848,630	5,529,848	3,307,603	4,494,779	17,017,020	8,731,358	535,300,931	522,980,921
977,403,130	996,943,609	50,063,531	200,508,922	236,381,700	205,769,318	486,211,463	13,228,456,687	12,873,073,391

## GENERAL INSURANCE

### NET EARNED PREMIUMS (RM)

Company	Aviation	Cargo	Marine Hull	Offshore Oil-Related	Fire	Motor 'Act'	Motor 'Others'
AIA	0	1,004	0	0	26,672,084	3,214,382	25,507,861
AIG	19,190	6,785,116	0	4,724,006	43,874,560	28,567,245	213,616,036
ALLIANZ GENERAL	124,582	37,988,924	4,237,120	337,698	305,171,517	108,811,222	1,124,280,839
AMGENERAL	163,860	8,995,212	172,019	954,361	63,604,976	170,346,501	1,057,837,399
AXA AFFIN GENERAL	0	24,956,128	2,167,321	0	81,792,872	207,759,702	514,465,302
BERJAYA SOMPO	(80,445)	14,022,015	595,072	(122,138)	44,288,880	36,745,389	343,247,741
CHUBB	10,250	36,951,610	4,514,524	1,755,627	105,469,501	34,451,962	260,358,680
ETIQA	990,425	6,468,531	6,832,533	2,087,878	59,154,207	27,707,222	166,363,277
GE GENERAL	73,902	4,290,965	97,252	37,720	73,081,963	10,993,439	82,122,900
LIBERTY	2,162	2,144,445	7,220	129,905	19,901,832	108,334,568	376,117,460
LONPAC	108,906	12,964,279	268,041	2,324,127	387,144,229	29,099,825	237,482,310
MPI GENERALI	13,498	11,081,362	544,024	448,222	64,920,772	22,109,576	161,540,465
MSIG	(8)	78,041,788	2,767,446	1,985	245,910,404	102,857,775	539,411,275
P&O	0	(11,217)	9,454	(4,331)	538,544	55,771,812	108,427,360
PACIFIC	457	3,827,657	3,582,087	35,100	22,874,628	36,168,324	72,253,258
PROGRESSIVE	14,178	617,999	56,855	0	10,845,872	7,966,236	33,340,495
QBE	264,931	22,912,559	24,993,759	0	89,442,172	8,350,145	34,535,600
RHB	0	10,236,191	1,074,429	0	103,720,375	22,153,434	143,015,554
TOKIO MARINE	15,464	39,148,951	338,878	(174,885)	75,636,255	69,878,331	530,309,156
TUNE	25,640	3,188,892	1,020,150	1,333,792	20,666,457	26,109,506	92,783,699
ZURICH	(8)	2,383,248	(112,446)	0	34,830,240	75,243,586	331,238,651
<b>Total (Industry)</b>	<b>1,746,984</b>	<b>326,995,659</b>	<b>53,165,738</b>	<b>13,869,067</b>	<b>1,879,542,340</b>	<b>1,192,640,182</b>	<b>6,448,255,318</b>

Note:

1. Overseas Assurance Corporation (Malaysia) Berhad has changed company name to Great Eastern General Insurance (Malaysia) Berhad.
2. On 30 August 2017, Pacific Insurance Berhad (The) acquired the general insurance business of Prudential Assurance Malaysia Berhad.

Medical and Health	Personal Accident	Bonds	Contractor's All Risks & Engineering	Liability	Workmen's Compensation & Employers' Liability	Others	Total	Total Previous Year
(585)	200,439,491	0	2	259,473	43,647	675,079	256,812,438	290,590,487
21,947,738	114,779,891	0	3,190,836	29,089,337	2,656,907	33,070,414	502,321,276	546,992,868
39,393,027	84,625,634	4,707,076	23,539,585	23,679,072	18,077,242	58,662,434	1,833,635,972	1,746,233,581
27,247,128	59,619,015	3,836,360	2,448,940	7,745,994	15,301,041	19,370,587	1,437,643,393	1,447,838,665
193,245,467	65,444,618	(2,040,928)	5,444,661	12,094,747	20,126,954	40,152,136	1,165,608,980	1,188,657,195
110,800,471	13,880,770	1,400,574	(1,111,072)	9,777,336	8,095,473	16,430,062	597,970,128	564,048,766
68,046,094	81,016,769	16,699,163	10,868,610	41,032,611	32,513,945	27,836,544	721,525,890	692,387,575
3,369,938	94,906,014	70,758	4,048,403	3,598,360	1,824,445	16,645,026	394,067,017	455,919,131
44,700,736	41,442,728	556,056	4,220,683	5,915,564	3,443,475	21,265,396	292,242,779	294,241,572
4,830,717	6,491,772	6,383	698,540	261,509	541,429	(1,932,897)	517,535,045	484,188,701
52,941,522	19,556,787	6,520,865	(388,548)	11,177,928	22,228,914	37,339,410	818,768,595	721,298,478
53,046,318	20,849,363	2,662,108	9,376,578	17,621,292	5,960,363	47,706,798	417,880,739	390,845,679
88,920,395	66,097,522	1,501,392	38,678,406	16,625,308	10,082,794	52,245,946	1,243,142,428	1,241,499,135
235,675	10,719,900	18,500	1,902	9,101,941	16,714	157,692	184,983,946	216,162,159
52,864,538	14,963,142	251,661	3,985,294	4,218,810	2,585,164	7,187,503	224,797,623	159,147,056
5,251,855	4,639,357	1,479,409	3,582,519	759,296	2,278,666	3,623,067	74,455,804	84,510,039
2,736,939	8,302,097	75,915	34,915,703	30,369,071	5,295,593	30,963,312	293,157,796	243,111,223
68,368,841	33,136,289	5,280,333	6,126,221	6,222,184	22,736,738	29,410,794	451,481,383	431,230,883
80,992,871	32,942,155	904,275	9,604,616	8,280,284	9,748,618	41,130,995	898,755,964	878,869,606
19,346,445	19,205,432	2,583,744	3,458,250	3,014,864	10,844,883	11,862,883	215,444,637	208,800,898
27,064,972	21,267,980	4,089,298	3,403,648	5,078,753	16,199,160	8,867,790	529,554,872	526,846,951
965,351,102	1,014,326,726	50,602,942	166,093,777	245,923,734	210,602,165	502,670,971	13,071,786,705	12,813,420,648

## GENERAL INSURANCE

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

Company	Aviation	Cargo	Marine Hull	Offshore Oil-Related	Fire	Motor 'Act'	Motor 'Others'
AIA	0	0	0	0	2,471,296	14,155,556	16,500,461
AIG	14,714	3,034,343	0	0	40,101,629	26,866,395	150,546,692
ALLIANZ GENERAL	274,948	12,226,094	13,207,890	10,454	99,045,456	258,382,795	674,597,271
AMGENERAL	3,819	2,421,489	861,927	0	137,962,157	263,416,313	596,895,656
AXA AFFIN GENERAL	0	7,655,094	16,115,450	0	47,112,687	143,911,919	354,540,839
BERJAYA SOMPO	0	5,120,396	4,875,931	0	24,828,106	57,437,255	216,167,972
CHUBB	218,017	12,943,531	13,891,085	632,699	49,411,873	51,005,681	152,813,978
ETIQA	263,823,191	1,414,759	13,619,022	123,119,613	32,562,993	49,463,864	131,617,644
GE GENERAL	22,421	1,340,537	2,156,457	108,063	53,122,049	28,063,150	55,011,176
LIBERTY	1,328	1,214,801	8,931	0	7,962,774	140,502,468	195,215,678
LONPAC	0	15,766,826	1,104,151	25,822,664	93,784,417	46,118,134	150,010,963
MPI GENERALI	455,264	8,055,946	2,746,013	5,776,382	42,130,359	41,500,450	88,380,353
MSIG	0	23,289,509	1,499,308	94,610	150,251,385	74,365,877	398,345,026
P&O	0	0	0	0	38,592	124,518,446	56,658,455
PACIFIC	126,202	8,460,964	21,575,873	341,857	24,173,690	49,145,848	81,944,338
PROGRESSIVE	8,906,057	491,500	4,029	0	4,429,683	10,031,357	20,702,826
QBE	4,494,803	7,419,536	22,546,491	0	41,648,656	12,906,636	18,956,951
RHB	0	3,140,195	11,084,073	0	58,816,978	49,289,467	99,198,771
TOKIO MARINE	5,940	32,564,327	470,356	0	46,046,795	79,673,180	390,913,282
TUNE	0	4,247,391	5,389,828	193,216	23,858,591	27,425,054	79,390,767
ZURICH	603,822	3,255,760	904,384	0	28,445,473	77,488,302	152,938,522
<b>Total (Industry)</b>	<b>278,950,526</b>	<b>154,062,998</b>	<b>132,061,199</b>	<b>156,099,558</b>	<b>1,008,205,639</b>	<b>1,625,668,147</b>	<b>4,081,347,621</b>

Note:

1. Overseas Assurance Corporation (Malaysia) Berhad has changed company name to Great Eastern General Insurance (Malaysia) Berhad.
2. On 30 August 2017, Pacific Insurance Berhad (The) acquired the general insurance business of Prudential Assurance Malaysia Berhad.

Medical and Health	Personal Accident	Bonds	Contractor's All Risks & Engineering	Liability	Workmen's Compensation & Employers' Liability	Others	Total	Total Previous Year
0	84,967,995	0	0	68,779	0	82,203	118,246,290	107,966,224
4,505,591	37,687,703	0	2,911,846	4,147,964	16,501	21,516,707	291,350,085	309,561,175
32,326,459	28,051,990	1,439,822	144,235,923	18,112,870	1,840,884	71,095,760	1,354,848,616	1,220,072,924
19,191,059	11,876,589	(1,599,484)	12,093,372	7,114,505	1,697,238	11,473,401	1,063,408,041	885,941,054
168,765,810	21,819,936	947,747	10,697,932	2,728,907	1,250,404	18,493,475	794,040,200	676,145,707
83,858,723	6,637,268	(150,000)	23,306,492	1,065,036	825,078	11,670,586	435,642,843	512,162,783
35,028,785	17,432,700	598,164	10,299,916	16,484,134	3,392,678	12,209,757	376,362,998	424,366,477
628,792	13,841,673	(1,500)	7,902,746	131,011,038	161,631	6,080,232	775,245,698	885,384,729
32,522,103	21,138,533	(11,843)	50,887,353	1,241,164	420,389	17,658,853	263,680,405	214,968,053
7,868,933	1,816,390	0	3,049,204	453,241	32,346	2,366,506	360,492,600	300,279,436
54,003,762	10,798,560	2,311,363	41,191,549	5,162,893	2,834,523	23,615,991	472,525,796	481,045,856
52,183,932	4,226,363	5,194,879	36,352,580	6,837,307	457,079	30,899,738	325,196,645	336,220,885
73,115,100	27,440,876	(273,935)	45,767,447	4,744,889	1,375,320	28,896,896	828,912,308	919,435,977
408,321	1,478,618	0	0	7,065,570	139,357	3,426	190,310,785	243,589,110
40,478,351	5,149,564	0	8,676,848	1,207,742	304,840	4,863,235	246,449,352	212,575,675
5,261,539	986,004	133,686	3,002,758	1,665,422	33,269	7,707,649	63,355,779	54,094,165
2,025,296	4,045,148	0	10,418,443	9,099,570	368,314	10,072,642	144,002,486	109,242,680
44,548,367	7,574,277	425,838	11,857,627	4,417,443	2,853,603	16,530,864	309,737,503	317,543,038
59,662,624	12,555,506	(2,650)	13,165,778	4,870,213	762,084	34,323,030	675,010,465	763,940,147
9,064,301	9,331,940	0	3,747,991	2,049,961	912,025	15,357,267	180,968,332	170,068,099
11,815,253	15,085,833	(88,831)	6,956,950	1,112,629	1,926,466	3,597,072	304,041,635	289,104,131
737,263,101	343,943,466	8,923,256	446,522,755	230,661,277	21,604,029	348,515,290	9,573,828,862	9,433,708,325

## GENERAL INSURANCE

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

Company	Aviation	Cargo	Marine Hull	Offshore Oil-Related	Fire	Motor 'Act'	Motor 'Others'
AIA	0	(1)	0	0	1,155	1,138	250
AIG	759,416	550,217	0	1,253,445	6,366,975	9,107,172	1,098,201
ALLIANZ GENERAL	79,483	347,157	(998)	105,490	10,292,251	470,261	1,282,947
AMGENERAL	69,025	1,657	603	111,658	783,406	21,261	487,845
AXA AFFIN GENERAL	0	442,277	2,107,003	0	2,991,917	24,288	793,545
BERJAYA SOMPO	0	598,171	2	16,682	1,138,187	0	314,659
CHUBB	3,713	1,169,716	1,134,116	911,305	7,550,089	0	722,350
ETIQA	198,665	3,999	443	0	141,171	4,699	117,469
GE GENERAL	(44,256)	2,817	139	62,949	1,248,877	32,860	63,934
LIBERTY	0	4,846	3,977	21,913	284,051	4,241	241,998
LONPAC	281,492	8,796	5,121	718,361	7,689,586	55,770	569,613
MPI GENERALI	0	5,649	0	20,167	1,907,736	8,912,764	1,073,390
MSIG	0	43,888	1,900	17	1,317,944	7,385	293,525
P&O	0	3,856	1,720	107,163	22,914	11,869	(173)
PACIFIC	0	106,081	6,529	3,259	3,802,785	989	1,696,837
PROGRESSIVE	829	9,156	2,172	0	846,729	9,440,951	962,623
QBE	716,694	815,795	1,913,562	0	6,086,611	0	10,369
RHB	0	(8,661)	5	0	5,643,939	402	879,546
TOKIO MARINE	0	61,091	7,707	115,261	850,436	(80,561)	378,086
TUNE	117	20,143	319,752	289,566	156,906	5,404	505,357
ZURICH	3,657	6,153	6,705	0	(415,623)	9,242,558	923,864
<b>Total (Industry)</b>	<b>2,068,835</b>	<b>4,192,803</b>	<b>5,510,458</b>	<b>3,737,236</b>	<b>58,708,042</b>	<b>37,263,451</b>	<b>12,416,235</b>

Note:

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2. On 30 August 2017, Pacific Insurance Berhad (The) acquired the general insurance business of Prudential Assurance Malaysia Berhad.

Medical and Health	Personal Accident	Bonds	Contractor's All Risks & Engineering	Liability	Workmen's Compensation & Employers' Liability	Others	Total	Total Previous Year
0	803	0	42	25	0	20	3,432	7,929
0	62,146	0	12,265,110	1,452,486	0	0	32,915,168	40,947,450
0	(304)	(1,365)	3,659,591	5,364	(179)	151,289	16,390,987	23,305,156
3	69,025	(390)	751,735	104,003	7,200	93,689	2,500,720	2,867,190
(3,438)	302,060	(529)	6,532,985	21,740	0	866,454	14,078,302	14,062,507
1,386,824	9,883	(25)	1,335,133	6,982,451	52,750	180,661	12,015,378	43,550,743
0	20,643	(656)	17,995,015	4,985,531	0	792,335	35,284,157	26,665,261
0	1,908	(430)	229,082	37,781	20	408,518	1,143,325	2,398,497
0	(10,739)	(14)	365,762	1,611	0	15,238	1,739,178	10,287,878
0	11,371	(540)	122,241	680	16,651	(81,378)	630,051	2,616,667
249,134	111,406	(1,852)	828,392	15,847	255,752	99,285	10,886,703	8,509,324
0	6,545,085	0	383,065	9,666	0	50,296	18,907,818	18,810,994
0	21,148	(139)	1,171,422	77,507	0	37,489	2,972,086	6,238,204
0	6,196	(221)	19,319	1,478	0	6,312	180,433	343,218
122,753	67,891	(988)	922,171	40,175	16,284	178,783	6,963,549	23,931,913
0	11,499	(8,714)	708,661	14,247	0	67,216	12,055,369	15,653,191
0	261,416	0	2,894,398	1,639,280	5,618	572,981	14,916,724	9,771,425
0	2,286,101	(17)	690,183	47,664	0	87,932	9,627,094	6,745,576
2,374,010	25,362	(3,165)	542,303	61,744	0	32,205	4,364,479	2,695,128
0	4,044	3	466,693	19,440	0	86,637	1,874,062	5,327,122
0	91,091	(1,207)	2,071,766	26,238	1,644	17,716	11,974,562	12,204,584
4,129,286	9,898,035	(20,249)	53,955,069	15,544,958	355,740	3,663,678	211,423,577	276,939,957

## GENERAL INSURANCE

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

Company	Aviation	Cargo	Marine Hull	Offshore Oil-Related	Fire	Motor 'Act'	Motor 'Others'
AIA	0	0	0	0	61,959	288,626	408,522
AIG	0	176,774	0	0	4,282,293	677,280	3,749,226
ALLIANZ GENERAL	258,569	2,851,565	11,503,425	4,435	35,262,473	29,520,670	18,049,422
AMGENERAL	3,685	189,832	992,069	0	131,319,748	20,817,137	16,055,770
AXA AFFIN GENERAL	0	619,126	7,914,536	0	12,747,790	6,024,910	6,628,278
BERJAYA SOMPO	0	768,113	2,464,074	0	13,097,281	4,292,890	6,073,670
CHUBB	163,513	904,640	8,972,965	532,784	18,235,944	1,750,270	5,195,448
ETIQA	250,592,269	245,255	7,696,812	118,535,775	15,768,727	1,240,907	3,272,814
GE GENERAL	20	613,918	1,917,197	0	33,028,923	2,969,344	1,411,619
LIBERTY	0	641,676	223	0	4,812,244	25,574,057	23,397,118
LONPAC	217,032	4,753,787	874,344	24,146,118	39,458,502	7,204,871	20,113,685
MPI GENERALI	452,565	3,327,049	1,963,184	5,531,565	18,342,440	2,701,796	2,501,558
MSIG	0	5,857,708	38,574	0	66,523,285	2,255,363	9,798,395
P&O	0	1,207	0	0	19,323	31,736,351	11,804,474
PACIFIC	126,064	2,162,593	11,460,977	0	18,623,162	20,528,451	43,756,990
PROGRESSIVE	4,034,280	353,635	3,706	0	3,850,268	426,834	523,142
QBE	0	193,880	678,620	0	1,236,771	131,123	457,124
RHB	0	175,805	6,809,100	0	43,202,721	10,772,796	21,947,845
TOKIO MARINE	0	10,345,847	330,683	0	12,636,437	4,408,280	9,467,773
TUNE	0	2,361,114	4,145,308	274,744	16,137,880	4,500,690	15,715,885
ZURICH	0	19,396	837,574	0	622,824	1,947,255	3,824,011
<b>Total (Industry)</b>	<b>255,847,997</b>	<b>36,562,920</b>	<b>68,603,371</b>	<b>149,025,421</b>	<b>489,270,995</b>	<b>179,769,901</b>	<b>224,152,769</b>

Note:

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2. On 30 August 2017, Pacific Insurance Berhad (The) acquired the general insurance business of Prudential Assurance Malaysia Berhad.



Medical and Health	Personal Accident	Bonds	Contractor's All Risks & Engineering	Liability	Workmen's Compensation & Employers' Liability	Others	Total	Total Previous Year
0	4,902,706	0	38	28,562	0	2,226	5,692,639	3,788,655
112,640	951,258	0	61,016	19,768	11	10,398	10,040,664	9,760,638
808,060	2,407,765	37,113	130,385,798	13,813,880	19,484	42,010,239	286,932,898	230,155,799
479,674	2,537,953	(1,406,049)	8,998,652	4,846,540	72,791	2,134,982	187,042,784	86,052,143
4,280,012	676,635	(197,154)	3,795,308	116,496	32,894	478,835	43,117,666	30,460,901
2,594,184	1,162,616	(78,391)	5,656,751	2,966,107	59,197	2,850,864	41,907,356	178,684,562
8,756,425	3,751,491	144,495	20,052,876	15,286,119	87,382	2,814,949	86,649,301	139,984,154
15,011	679,482	(409)	6,117,213	130,369,980	4,084	230,224	534,768,144	623,799,819
808,113	3,133,570	(592)	49,585,269	576,472	10,823	7,661,084	101,715,760	60,343,708
191,493	108,457	0	2,041,657	36,576	827	476,720	57,281,048	57,414,988
13,317,177	3,266,072	290,368	33,125,479	1,534,429	77,453	5,106,860	153,486,177	192,416,362
2,357,495	806,884	3,904,957	27,468,792	1,608,169	11,486	6,735,592	77,713,532	145,873,343
1,847,153	1,493,201	(21,611)	21,987,096	1,298,534	120,954	5,398,643	116,597,295	224,740,241
291,398	109,675	0	14,371	5,172,151	128,905	4,646	49,282,501	71,808,695
1,021,819	1,873,310	0	7,562,203	434,001	7,759	1,118,369	108,675,698	112,322,757
2,013,068	27,908	(22,809)	2,408,190	6,456	893	1,504,289	15,129,860	11,491,004
50,666	101,129	0	290,766	120,594	9,414	243,482	3,513,569	2,741,585
6,944,302	192,629	433,746	8,885,254	1,615,085	269,308	3,710,579	104,959,170	134,214,512
1,588,272	544,060	0	6,880,997	163,900	19,444	14,867,795	61,253,488	138,794,258
189,784	3,996,119	0	2,284,759	1,335,389	22,801	3,564,195	54,528,668	57,862,528
283,663	372,899	(7,298)	3,859,004	607,201	48,461	214,888	12,629,878	13,169,950
47,950,409	33,095,819	3,076,366	341,461,489	181,956,409	1,004,371	101,139,859	2,112,918,096	2,525,880,602

## GENERAL INSURANCE

### CLAIMS RECOVERIES FROM FOREIGN INSURERS (RM)

Company	Aviation	Cargo	Marine Hull	Offshore Oil-Related	Fire	Motor 'Act'	Motor 'Others'
AIA	0	0	0	0	0	0	0
AIG	774,045	2,409,909	0	988,752	29,668,937	0	232,028
ALLIANZ GENERAL	0	1,220,561	6,824	5,930	379,291	0	0
AMGENERAL	0	4,304	33,694	0	115,220	0	34
AXA AFFIN GENERAL	0	1,356,113	5,670,256	0	14,177,959	0	0
BERJAYA SOMPO	0	1,732,509	1,764,245	14,926	2,061,579	0	149,708
CHUBB	0	5,599	344,692	9,699	0	3,212	0
ETIQA	12,851,375	2,321	520,615	4,063,943	2,396,977	0	0
GE GENERAL	22,399	11,727	4,396	108,051	2,145,712	(329)	(707)
LIBERTY	1,326	140,061	0	0	794,589	1,173,193	1,225,246
LONPAC	0	5,145,852	184,710	2,038,402	8,684,055	0	0
MPI GENERALI	380	762,404	253,105	90,824	8,863,081	543,297	0
MSIG	0	729,457	0	94,602	623,423	0	0
P&O	0	0	0	0	0	9,169	0
PACIFIC	0	5,044,957	6,289,024	341,790	1,668,945	281,672	0
PROGRESSIVE	4,812,476	14,031	41	0	267,758	0	0
QBE	4,950,922	91,178	296,915	0	9,423,256	0	0
RHB	0	119,314	2,303,768	0	927,737	0	0
TOKIO MARINE	4,752	10,067,204	44,946	249,413	4,756,420	0	47,823
TUNE	0	469,453	339,413	105,216	2,226,447	78,849	6,459
ZURICH	603,360	2,511,781	19,047	0	10,493,302	0	0
<b>Total (Industry)</b>	<b>24,021,035</b>	<b>31,838,735</b>	<b>18,075,691</b>	<b>8,111,548</b>	<b>99,674,688</b>	<b>2,089,063</b>	<b>1,660,591</b>

Note:

1. Overseas Assurance Corporation (Malaysia) Berhad has changed company name to Great Eastern General Insurance (Malaysia) Berhad.
2. On 30 August 2017, Pacific Insurance Berhad (The) acquired the general insurance business of Prudential Assurance Malaysia Berhad.

Medical and Health	Personal Accident	Bonds	Contractor's All Risks & Engineering	Liability	Workmen's Compensation & Employers' Liability	Others	Total	Total Previous Year
0	884,669	0	0	0	0	0	884,669	522,051
0	11,793	0	10,867,890	1,972,652	9,070	27,544	46,962,620	44,221,809
0	4,086	(145)	5,018,379	11,655	0	3,173,328	9,819,909	569,601
0	46,032	0	1,354,233	0	0	7,416	1,560,933	1,106,116
26,487,334	23,729	1,047,861	7,297,842	304,486	0	3,692,639	60,058,219	38,494,272
2,768,726	16,178	(2,954)	15,037,306	3,031,167	0	1,895,150	28,468,540	21,974,721
0	0	0	787,220	(22,201)	0	914,622	2,042,843	2,683,926
0	0	(821)	6,211	0	0	43,278	19,883,899	13,146,002
0	211,908	0	174,853	0	0	1,757,664	4,435,674	11,186,896
16,553	472,027	0	597,144	3,208	0	586,755	5,010,102	2,626,870
2,314,114	752,498	1,702,658	1,565,742	1,328,634	0	6,201,541	29,918,206	27,097,248
8,176	162,359	1,149,675	2,980,953	648,425	0	3,090,524	18,553,203	9,556,370
307,097	19,588	0	7,011,701	21,346	0	760,467	9,567,681	14,227,300
0	0	0	0	1,025,511	0	0	1,034,680	1,064,644
0	30	0	254,483	10,932	0	0	13,891,833	5,350,939
152,573	0	87,138	242,836	379,340	0	5,703,003	11,659,196	3,869,628
0	0	0	1,036	(1,354)	0	404,881	15,166,834	12,226,824
0	0	(13,600)	138,899	27,153	0	9,987	3,513,258	4,164,797
0	280	0	1,043,061	1,282,341	0	1,786,203	19,282,443	56,180,907
81,507	37,500	0	226,540	194,627	0	4,965,220	8,731,231	17,172,201
0	523,676	36	3,165,475	202,631	0	524,883	18,044,191	9,190,836
32,136,080	3,166,353	3,969,848	57,771,804	10,420,553	9,070	35,545,105	328,490,164	296,633,958

## GENERAL INSURANCE

### NET CLAIMS PAID (RM)

Company	Aviation	Cargo	Marine Hull	Offshore Oil-Related	Fire	Motor 'Act'	Motor 'Others'
AIA	0	(1)	0	0	2,410,492	13,868,068	16,092,189
AIG	85	997,877	0	264,693	12,517,374	35,296,287	147,663,639
ALLIANZ GENERAL	95,862	8,501,125	1,696,643	105,579	73,695,943	229,332,386	657,830,796
AMGENERAL	69,159	2,229,010	(163,233)	111,658	7,310,595	242,620,437	581,327,697
AXA AFFIN GENERAL	0	6,122,132	4,637,661	0	23,178,855	137,911,297	348,706,106
BERJAYA SOMPO	0	3,217,945	647,614	1,756	10,807,433	53,144,365	210,259,253
CHUBB	58,217	13,203,008	5,707,544	1,001,521	38,726,018	49,252,199	148,340,880
ETIQA	578,212	1,171,182	5,402,038	519,895	14,538,460	48,227,656	128,462,299
GE GENERAL	(44,254)	717,709	235,003	62,961	19,196,291	25,126,995	53,664,198
LIBERTY	2	437,910	12,685	21,913	2,639,992	113,759,459	170,835,312
LONPAC	64,460	5,875,983	50,218	356,505	53,331,446	38,969,033	130,466,891
MPI GENERALI	2,319	3,972,142	529,724	174,160	16,832,574	47,168,121	86,952,185
MSIG	0	16,746,232	1,462,634	25	84,422,621	72,117,899	388,840,156
P&O	0	2,649	1,720	107,163	42,183	92,784,795	44,853,808
PACIFIC	138	1,359,495	3,832,401	3,326	7,684,368	28,336,714	39,884,185
PROGRESSIVE	60,130	132,990	2,454	0	1,158,386	19,045,474	21,142,307
QBE	260,575	7,950,273	23,484,518	0	37,075,240	12,775,513	18,510,196
RHB	0	2,836,415	1,971,210	0	20,330,459	38,517,073	78,130,472
TOKIO MARINE	1,188	12,212,367	102,434	(134,152)	29,504,374	75,184,339	381,775,772
TUNE	117	1,436,967	1,224,859	102,822	5,651,170	22,850,919	64,173,780
ZURICH	4,119	730,736	54,468	0	16,913,724	84,783,605	150,038,375
<b>Total (Industry)</b>	<b>1,150,329</b>	<b>89,854,146</b>	<b>50,892,595</b>	<b>2,699,825</b>	<b>477,967,998</b>	<b>1,481,072,634</b>	<b>3,867,950,496</b>

Note:

1. Overseas Assurance Corporation (Malaysia) Berhad has changed company name to Great Eastern General Insurance (Malaysia) Berhad.
2. On 30 August 2017, Pacific Insurance Berhad (The) acquired the general insurance business of Prudential Assurance Malaysia Berhad.

Medical and Health	Personal Accident	Bonds	Contractor's All Risks & Engineering	Liability	Workmen's Compensation & Employers' Liability	Others	Total	Total Previous Year
9	65,986,829	0	(1,022)	78,510	2,736	248,693	93,609,595	85,000,816
4,605,310	33,773,969	0	5,537,540	12,303,746	75,533	19,472,633	285,142,471	262,010,290
40,168,742	27,676,395	964,140	19,198,768	243,906	780,281	31,315,792	1,133,360,158	1,073,194,700
20,443,615	10,452,703	(263,844)	2,439,364	3,748,019	1,774,203	9,685,654	904,550,566	927,057,355
135,286,758	22,468,632	90,333	5,620,957	2,459,425	977,796	13,315,684	733,431,310	749,589,757
87,420,040	6,990,545	(15,589)	5,383,355	3,461,640	1,010,427	4,857,978	409,331,421	359,529,295
23,214,365	18,511,881	1,116,348	15,170,030	7,912,624	4,458,860	9,966,459	359,585,603	330,840,552
306,394	12,860,881	(805)	4,875,072	(762,287)	(222,836)	4,219,144	156,013,848	182,356,520
30,741,165	19,694,495	(17,680)	866,160	2,137,572	622,085	8,992,872	147,670,628	139,927,903
5,959,550	967,107	(666)	(140,607)	728,119	44,778	1,054,995	345,300,373	287,984,857
43,015,822	7,850,345	255,564	1,774,940	5,120,095	2,390,427	12,518,662	314,591,209	273,670,498
46,653,243	11,226,392	(47,322)	9,227,055	9,906,130	893,092	29,832,596	272,735,718	226,653,387
75,487,578	28,959,824	(328,709)	15,678,379	5,744,931	919,323	20,630,407	694,233,444	685,333,316
414,743	1,809,903	4,391	8,093	2,553,410	87,692	176,600	97,281,197	103,277,912
39,244,036	5,067,379	(13,806)	6,194,182	1,751,896	310,497	2,236,095	139,326,048	74,079,900
3,347,082	324,594	264,103	665,136	696,493	50,084	723,045	40,014,092	40,020,392
1,700,859	4,157,554	89	19,522,887	15,498,394	459,960	16,402,298	162,098,693	118,762,416
47,291,855	12,990,220	49,966	3,841,330	4,288,373	2,910,562	11,683,631	224,017,174	189,368,894
68,535,943	11,801,895	153	4,960,434	2,556,332	655,613	14,677,535	649,695,711	538,892,213
6,813,010	6,786,365	(305,997)	2,936,385	1,783,385	1,706,224	7,056,489	138,542,495	107,239,492
11,389,472	7,858,467	621,686	3,755,123	3,296,889	2,875,771	3,313,690	278,435,332	271,773,823
692,039,591	318,216,375	2,372,355	127,513,561	85,507,602	22,783,108	222,380,952	7,578,967,086	7,026,564,288

## GENERAL INSURANCE

### NET CLAIMS INCURRED (RM)

Company	Aviation	Cargo	Marine Hull	Offshore Oil-Related	Fire	Motor 'Act'	Motor 'Others'
AIA	0	(43)	0	0	5,362,797	8,079,426	13,851,660
AIG	12,692	5,302,326	0	4,170,496	14,638,029	27,632,146	157,618,051
ALLIANZ GENERAL	127,059	9,864,728	634,374	18,422	89,467,102	232,665,904	680,234,545
AMGENERAL	(127,709)	2,614,645	272,128	103,442	9,123,426	242,633,463	601,651,457
AXA AFFIN GENERAL	454	8,897,577	5,708,763	0	25,643,448	218,077,470	294,884,013
BERJAYA SOMPO	85,857	2,871,950	43,398	(36,856)	11,724,550	62,760,921	222,773,205
CHUBB	57,755	13,128,987	6,985,310	(906,441)	49,288,725	58,421,082	152,259,618
ETIQA	575,900	1,400,657	4,484,031	(523,347)	(4,028,530)	20,312,990	112,516,584
GE GENERAL	27,501	682,691	116,879	(57,538)	17,924,035	17,703,777	48,236,614
LIBERTY	(17,790)	70,628	(2,471)	(554,581)	4,147,522	153,442,954	179,600,835
LONPAC	192,210	5,341,221	(27,907)	(181,961)	55,140,554	42,405,647	138,795,590
MPI GENERALI	44,632	3,117,249	411,045	(293,258)	16,021,330	55,934,639	89,808,895
MSIG	(95)	16,963,891	596,764	(58,492)	82,774,273	51,133,613	395,731,757
P&O	0	92,271	10,671	(322,056)	466,065	45,241,429	46,737,985
PACIFIC	2,693	674,713	1,645,134	(19,896)	11,300,963	28,862,406	42,069,756
PROGRESSIVE	(114,011)	111,428	1,134	0	3,147,141	11,850,828	18,947,035
QBE	137,553	8,311,462	16,979,761	0	54,642,818	5,144,704	19,140,354
RHB	0	4,402,254	899,125	0	22,698,682	33,654,673	79,306,503
TOKIO MARINE	1,775	14,890,138	1,050	(226,149)	26,165,704	110,786,090	394,889,198
TUNE	36,117	649,967	2,150,859	(240,178)	9,273,170	24,206,919	75,689,780
ZURICH	(53,583)	83,149	(473,677)	0	14,219,220	85,388,027	146,161,098
<b>Total (Industry)</b>	<b>989,010</b>	<b>99,471,889</b>	<b>40,436,371</b>	<b>871,607</b>	<b>519,141,024</b>	<b>1,536,339,108</b>	<b>3,910,904,533</b>

Note:

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2. On 30 August 2017, Pacific Insurance Berhad (The) acquired the general insurance business of Prudential Assurance Malaysia Berhad.

Medical and Health	Personal Accident	Bonds	Contractor's All Risks & Engineering	Liability	Workmen's Compensation & Employers' Liability	Others	Total	Total Previous Year
9	65,986,829	0	(1,022)	78,510	2,736	248,693	93,609,595	85,000,816
4,605,310	33,773,969	0	5,537,540	12,303,746	75,533	19,472,633	285,142,471	262,010,290
40,168,742	27,676,395	964,140	19,198,768	243,906	780,281	31,315,792	1,133,360,158	1,073,194,700
20,443,615	10,452,703	(263,844)	2,439,364	3,748,019	1,774,203	9,685,654	904,550,566	927,057,355
135,286,758	22,468,632	90,333	5,620,957	2,459,425	977,796	13,315,684	733,431,310	749,589,757
87,420,040	6,990,545	(15,589)	5,383,355	3,461,640	1,010,427	4,857,978	409,331,421	359,529,295
23,214,365	18,511,881	1,116,348	15,170,030	7,912,624	4,458,860	9,966,459	359,585,603	330,840,552
306,394	12,860,881	(805)	4,875,072	(762,287)	(222,836)	4,219,144	156,013,848	182,356,520
30,741,165	19,694,495	(17,680)	866,160	2,137,572	622,085	8,992,872	147,670,628	139,927,903
5,959,550	967,107	(666)	(140,607)	728,119	44,778	1,054,995	345,300,373	287,984,857
43,015,822	7,850,345	255,564	1,774,940	5,120,095	2,390,427	12,518,662	314,591,209	273,670,498
46,653,243	11,226,392	(47,322)	9,227,055	9,906,130	893,092	29,832,596	272,735,718	226,653,387
75,487,578	28,959,824	(328,709)	15,678,379	5,744,931	919,323	20,630,407	694,233,444	685,333,316
414,743	1,809,903	4,391	8,093	2,553,410	87,692	176,600	97,281,197	103,277,912
39,244,036	5,067,379	(13,806)	6,194,182	1,751,896	310,497	2,236,095	139,326,048	74,079,900
3,347,082	324,594	264,103	665,136	696,493	50,084	723,045	40,014,092	40,020,392
1,700,859	4,157,554	89	19,522,887	15,498,394	459,960	16,402,298	162,098,693	118,762,416
47,291,855	12,990,220	49,966	3,841,330	4,288,373	2,910,562	11,683,631	224,017,174	189,368,894
68,535,943	11,801,895	153	4,960,434	2,556,332	655,613	14,677,535	649,695,711	538,892,213
6,813,010	6,786,365	(305,997)	2,936,385	1,783,385	1,706,224	7,056,489	138,542,495	107,239,492
11,389,472	7,858,467	621,686	3,755,123	3,296,889	2,875,771	3,313,690	278,435,332	271,773,823
692,039,591	318,216,375	2,372,355	127,513,561	85,507,602	22,783,108	222,380,952	7,578,967,086	7,026,564,288

## GENERAL INSURANCE

### NET COMMISSIONS (RM)

Company	Aviation	Cargo	Marine Hull	Offshore Oil-Related	Fire	Motor 'Act'	Motor 'Others'
AIA	0	72	0	0	4,852,841	298,878	2,589,826
AIG	(1,660,147)	(1,792,098)	0	(1,407,551)	(6,613,829)	3,207,777	22,439,440
ALLIANZ GENERAL	(187,458)	5,535,097	85,192	(311)	43,003,439	10,747,053	123,423,817
AMGENERAL	769	1,436,790	38,388	228,787	4,120,998	15,736,513	118,406,033
AXA AFFIN GENERAL	(332)	3,171,858	(301,304)	0	(5,381,898)	22,226,287	50,904,067
BERJAYA SOMPO	(76,034)	1,192,497	(293,123)	(185,524)	(4,093,463)	4,349,373	38,599,160
CHUBB	(9,368)	5,581,794	622,118	85,503	10,577,738	3,432,015	29,789,491
ETIQA	(4,579,841)	229,298	583,365	(8,500,470)	(5,118,524)	2,145,670	13,489,243
GE GENERAL	(1,117,051)	32,649	(105,464)	18,066	6,208,683	1,638,373	9,196,418
LIBERTY	(20,190)	(378,941)	460	8,591	(1,477,368)	11,239,243	34,693,411
LONPAC	(86,557)	(709,664)	(200,881)	(79,300)	25,582,289	2,467,792	19,243,151
MPI GENERALI	(368,093)	1,836,320	37,640	(70,161)	395,593	4,984,559	17,479,049
MSIG	213	7,120,891	78,586	(410,685)	28,361,796	8,876,084	56,141,772
P&O	0	(27,794)	(382,885)	50,516	59,342	2,633,755	5,721,766
PACIFIC	(13,822)	(127,797)	60,324	(16,640)	(3,706,232)	(9,403,698)	6,912,933
PROGRESSIVE	(149,605)	(45,848)	(257,185)	0	(254,441)	1,100,698	3,239,019
QBE	(134,291)	4,280,736	3,867,904	0	16,385,487	1,559,436	3,665,569
RHB	0	1,378,894	(89,744)	0	7,828,048	2,714,989	7,815,874
TOKIO MARINE	(5,101)	2,960,687	(331,640)	6,538	(1,514,237)	5,013,563	55,332,740
TUNE	(279,949)	(231,972)	(588,773)	(674,925)	(3,598,887)	786,726	1,840,810
ZURICH	(1)	(31,445)	(74,801)	0	2,529,364	8,292,639	37,809,390
<b>Total (Industry)</b>	<b>(8,686,858)</b>	<b>31,412,024</b>	<b>2,748,177</b>	<b>(10,947,566)</b>	<b>118,146,739</b>	<b>104,047,725</b>	<b>658,732,979</b>

Note:

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2. On 30 August 2017, Pacific Insurance Berhad (The) acquired the general insurance business of Prudential Assurance Malaysia Berhad.



Medical and Health	Personal Accident	Bonds	Contractor's All Risks & Engineering	Liability	Workmen's Compensation & Employers' Liability	Others	Total	Total Previous Year
(100,605)	56,392,580	0	90	58,406	9,588	180,109	64,281,785	57,890,610
902,575	17,146,714	0	(513,278)	(4,823,582)	(430,947)	7,862,829	34,317,903	37,078,865
4,314,832	19,279,239	572,647	3,514,709	3,902,297	3,621,089	11,289,155	229,100,797	198,892,114
3,481,083	14,328,576	401,488	(1,802,365)	1,418,359	2,503,829	3,863,671	164,162,919	158,650,364
15,885,886	12,521,415	(1,008,717)	(1,065,793)	1,350,206	4,198,688	7,907,914	110,408,277	123,880,928
9,364,281	3,377,002	130,898	(504,955)	(381,717)	1,316,977	1,561,306	54,356,678	58,604,799
(1,809,110)	9,604,855	1,375,120	832,097	10,913,259	4,055,493	5,458,843	80,509,848	75,630,260
235,550	17,741,308	11,743	(1,698,838)	(1,165,226)	233,816	1,521,292	15,128,386	11,763,808
5,250,256	9,901,820	71,316	(589,843)	836,928	856,353	4,307,497	36,506,001	35,884,652
256,853	1,227,287	775	(173,493)	37,315	150,739	(449,963)	45,114,719	31,103,291
3,853,198	185,086	(828,696)	(8,870,027)	(2,835,047)	2,275,112	8,785,693	48,782,149	36,652,087
5,537,339	4,101,591	186,417	(1,041,744)	2,371,221	1,165,751	7,619,572	44,235,054	40,211,082
6,457,920	14,010,966	105,785	3,094,594	2,199,478	1,842,674	11,309,902	139,189,976	139,906,885
(7,036)	2,515,818	(3,493)	(71,279)	(815,293)	(9,555)	15,863	9,679,725	11,285,297
6,341,677	2,811,971	22,218	(1,087,931)	(1,635,445)	402,115	343,563	903,236	3,574,847
(75,225)	738,647	(474,490)	(678,021)	154,976	515,542	(166,582)	3,647,485	3,791,055
223,365	2,094,284	4,386	9,298,599	7,182,596	1,589,411	7,598,799	57,616,281	49,705,787
7,053,147	5,605,095	342,889	(738,707)	869,242	2,248,791	5,314,016	40,342,534	35,984,890
6,249,446	7,864,637	148,098	(12,249)	662,707	2,066,864	7,716,113	86,158,166	75,037,175
1,894,569	(724,262)	232,724	(20,269)	344,294	1,573,434	1,344,113	1,897,633	17,419,818
3,222,785	3,999,877	617,698	(1,055,517)	(745,591)	2,111,149	2,160,313	58,835,860	58,822,415
78,532,786	204,724,506	1,908,806	(3,184,220)	19,899,383	32,296,913	95,544,018	1,325,175,412	1,261,771,029

## GENERAL INSURANCE

### NET CLAIMS INCURRED RATIO (%)

Company	Aviation	Cargo	Marine Hull	Offshore Oil-Related	Fire	Total Motor	Motor 'Act'	Motor 'Others'
AIA	0.00	(4.28)	0.00	0.00	20.11	76.36	251.35	54.30
AIG	66.14	78.15	0.00	88.28	33.36	76.49	96.73	73.79
ALLIANZ GENERAL	101.99	25.97	14.97	5.46	29.32	74.03	213.83	60.50
AMGENERAL	(77.94)	29.07	158.20	10.84	14.34	68.74	142.44	56.88
AXA AFFIN GENERAL	0.00	35.65	263.40	0.00	31.35	71.03	104.97	57.32
BERJAYA SOMPO	(106.73)	20.48	7.29	30.18	26.47	75.14	170.80	64.90
CHUBB	563.46	35.53	154.73	(51.63)	46.73	71.46	169.57	58.48
ETIQA	58.15	21.65	65.63	(25.07)	(6.81)	68.44	73.31	67.63
GE GENERAL	37.21	15.91	120.18	(152.54)	24.53	70.82	161.04	58.74
LIBERTY	(822.85)	3.29	(34.22)	(426.91)	20.84	68.75	141.64	47.75
LONPAC	176.49	41.20	(10.41)	(7.83)	14.24	67.97	145.72	58.44
MPI GENERALI	330.66	28.13	75.56	(65.43)	24.68	79.36	252.99	55.60
MSIG	1,187.50	21.74	21.56	(2,946.70)	33.66	69.58	49.71	73.36
P&O	0.00	(822.60)	112.87	7,436.07	86.54	56.02	81.12	43.11
PACIFIC	589.28	17.63	45.93	(56.68)	49.40	65.42	79.80	58.23
PROGRESSIVE	(804.14)	18.03	1.99	0.00	29.02	74.56	148.76	56.83
QBE	51.92	36.27	67.94	0.00	61.09	56.63	61.61	55.42
RHB	0.00	43.01	83.68	0.00	21.88	68.39	151.92	55.45
TOKIO MARINE	11.48	38.03	0.31	129.31	34.59	84.25	158.54	74.46
TUNE	140.86	20.38	210.84	(18.01)	44.87	84.02	92.71	81.58
ZURICH	669,787.50	3.49	421.25	0.00	40.82	56.96	113.48	44.13
<b>Total (Industry)</b>	<b>56.61</b>	<b>30.42</b>	<b>76.06</b>	<b>6.28</b>	<b>27.62</b>	<b>71.29</b>	<b>128.82</b>	<b>60.65</b>

Note:

1. Overseas Assurance Corporation (Malaysia) Berhad has changed company name to Great Eastern General Insurance (Malaysia) Berhad.
2. On 30 August 2017, Pacific Insurance Berhad (The) acquired the general insurance business of Prudential Assurance Malaysia Berhad.

Medical and Health	Personal Accident	Bonds	Contractor's All Risks & Engineering	Liability	Workmen's Compensation & Employers' Liability	Others	Total	Total Previous Year
(1.54)	32.92	0.00	(51,100.00)	30.26	6.27	36.84	36.45	29.25
20.98	29.42	0.00	173.55	42.30	2.84	58.88	56.76	47.90
101.97	32.70	20.48	81.56	1.03	4.32	53.38	61.81	61.46
75.03	17.53	(6.88)	99.61	48.39	11.60	50.00	62.92	64.03
70.01	34.33	(4.43)	103.24	20.33	4.86	33.16	62.92	63.06
78.90	50.36	(1.11)	(484.52)	35.40	12.48	29.57	68.45	63.74
34.12	22.85	6.69	139.58	19.28	13.71	35.80	49.84	47.78
9.09	13.55	(1.14)	120.42	(21.18)	(12.21)	25.35	39.59	40.00
68.77	47.52	(3.18)	20.52	36.13	18.07	42.29	50.53	47.56
123.37	14.90	(10.43)	(20.13)	278.43	8.27	(54.58)	66.72	59.48
81.25	40.14	3.92	(456.81)	45.81	10.75	33.53	38.42	37.94
87.95	53.85	(1.78)	98.41	56.22	14.98	62.53	65.27	57.99
84.89	43.81	(21.89)	40.54	34.56	9.12	39.49	55.85	55.20
175.98	16.88	23.74	425.50	28.05	524.66	111.99	52.59	47.78
74.24	33.87	(5.49)	155.43	41.53	12.01	31.11	61.98	46.55
63.73	7.00	17.85	18.57	91.73	2.20	19.96	53.74	47.36
62.14	50.08	0.12	55.91	51.03	8.69	52.97	55.29	48.85
69.17	39.20	0.95	62.70	68.92	12.80	39.73	49.62	43.91
84.62	35.83	0.02	51.65	30.87	6.73	35.68	72.29	61.32
35.22	35.34	(11.84)	84.91	59.15	15.73	59.48	64.31	51.36
42.08	36.95	15.20	110.33	64.92	17.75	37.37	52.58	51.58
71.69	31.37	4.69	76.77	34.77	10.82	44.24	57.98	54.84

## GENERAL INSURANCE

### NET COMMISSIONS RATIO (%)

Company	Aviation	Cargo	Marine Hull	Offshore Oil-Related	Fire	Total Motor	Motor 'Act'	Motor 'Others'
AIA	0.00	7.17	0.00	0.00	18.19	10.06	9.30	10.15
AIG	(8,651.10)	(26.41)	0.00	(29.80)	(15.07)	10.59	11.23	10.50
ALLIANZ GENERAL	(150.47)	14.57	2.01	(0.09)	14.09	10.88	9.88	10.98
AMGENERAL	0.47	15.97	22.32	23.97	6.48	10.92	9.24	11.19
AXA AFFIN GENERAL	0.00	12.71	(13.90)	0.00	(6.58)	10.13	10.70	9.89
BERJAYA SOMPO	94.52	8.50	(49.26)	151.90	(9.24)	11.30	11.84	11.25
CHUBB	(91.40)	15.11	13.78	4.87	10.03	11.27	9.96	11.44
ETIQA	(462.41)	3.54	8.54	(407.13)	(8.65)	8.06	7.74	8.11
GE GENERAL	(1,511.53)	0.76	(108.44)	47.90	8.50	11.64	14.90	11.20
LIBERTY	(933.86)	(17.67)	6.37	6.61	(7.42)	9.48	10.37	9.22
LONPAC	(79.48)	(5.47)	(74.94)	(3.41)	6.61	8.14	8.48	8.10
MPI GENERALI	(2,727.02)	16.57	6.92	(15.65)	0.61	12.23	22.54	10.82
MSIG	(2,662.50)	9.12	2.84	(20,689.42)	11.53	10.12	8.63	10.41
P&O	0.00	247.78	(4,049.98)	(1,166.38)	11.02	5.09	4.72	5.28
PACIFIC	(3,024.51)	(3.34)	1.68	(47.41)	(16.20)	(2.30)	(26.00)	9.57
PROGRESSIVE	(1,055.19)	(7.42)	(452.35)	0.00	(2.35)	10.51	13.82	9.71
QBE	(50.69)	18.68	15.48	0.00	18.32	12.18	18.68	10.61
RHB	0.00	13.47	(8.35)	0.00	7.55	6.38	12.26	5.47
TOKIO MARINE	(32.99)	7.56	(97.86)	(3.74)	(2.00)	10.05	7.17	10.43
TUNE	(1,091.84)	(7.27)	(57.71)	(50.60)	(17.41)	2.21	3.01	1.98
ZURICH	12.50	(1.32)	66.52	0.00	7.26	11.34	11.02	11.41
<b>Total (Industry)</b>	<b>(497.25)</b>	<b>9.61</b>	<b>5.17</b>	<b>(78.94)</b>	<b>6.29</b>	<b>9.98</b>	<b>8.72</b>	<b>10.22</b>

Note:

1. Overseas Assurance Corporation (Malaysia) Berhad has changed company name to Great Eastern General Insurance (Malaysia) Berhad.
2. On 30 August 2017, Pacific Insurance Berhad (The) acquired the general insurance business of Prudential Assurance Malaysia Berhad.

Medical and Health	Personal Accident	Bonds	Contractor's All Risks & Engineering	Liability	Workmen's Compensation & Employers' Liability	Others	Total	Total Previous Year
17,197.44	28.13	0.00	4,500.00	22.51	21.97	26.68	25.03	19.92
4.11	14.94	0.00	(16.09)	(16.58)	(16.22)	23.78	6.83	6.78
10.95	22.78	12.17	14.93	16.48	20.03	19.24	12.49	11.39
12.78	24.03	10.47	(73.60)	18.31	16.36	19.95	11.42	10.96
8.22	19.13	49.42	(19.58)	11.16	20.86	19.69	9.47	10.42
8.45	24.33	9.35	45.45	(3.90)	16.27	9.50	9.09	10.39
(2.66)	11.86	8.23	7.66	26.60	12.47	19.61	11.16	10.92
6.99	18.69	16.60	(41.96)	(32.38)	12.82	9.14	3.84	2.58
11.75	23.89	12.83	(13.98)	14.15	24.87	20.26	12.49	12.20
5.32	18.91	12.14	(24.84)	14.27	27.84	23.28	8.72	6.42
7.28	0.95	(12.71)	2,282.87	(25.36)	10.23	23.53	5.96	5.08
10.44	19.67	7.00	(11.11)	13.46	19.56	15.97	10.59	10.29
7.26	21.20	7.05	8.00	13.23	18.28	21.65	11.20	11.27
(2.99)	23.47	(18.88)	(3,747.58)	(8.96)	(57.17)	10.06	5.23	5.22
12.00	18.79	8.83	(27.30)	(38.77)	15.55	4.78	0.40	2.25
(1.43)	15.92	(32.07)	(18.93)	20.41	22.62	(4.60)	4.90	4.49
8.16	25.23	5.78	26.63	23.65	30.01	24.54	19.65	20.45
10.32	16.92	6.49	(12.06)	13.97	9.89	18.07	8.94	8.34
7.72	23.87	16.38	(0.13)	8.00	21.20	18.76	9.59	8.54
9.79	(3.77)	9.01	(0.59)	11.42	14.51	11.33	0.88	8.34
11.91	18.81	15.11	(31.01)	(14.68)	13.03	24.36	11.11	11.16
8.14	20.18	3.77	(1.92)	8.09	15.34	19.01	10.14	9.85

## GENERAL INSURANCE

### UNDERWRITING AND OPERATING RESULTS (RM)

Company	Net Earned Premiums	Net Claims Incurred	Net Commissions	Management Expenses*	Underwriting Profit / Loss	Operating Profit / Loss
AIA	256,812,438	93,609,595	64,281,785	85,066,146	13,854,912	34,214,958
AIG	502,321,276	285,142,471	34,317,903	195,130,475	(12,269,573)	41,310,491
ALLIANZ GENERAL	1,833,635,972	1,133,360,158	229,100,797	324,258,819	146,916,198	285,887,877
AMGENERAL	1,437,643,393	904,550,566	164,162,919	326,896,313	42,033,595	176,101,540
AXA AFFIN GENERAL	1,165,608,980	733,431,310	110,408,277	257,107,534	64,661,859	147,165,944
BERJAYA SOMPO	597,970,128	409,331,421	54,356,678	134,296,307	(14,278)	52,921,638
CHUBB	721,525,890	359,585,603	80,509,848	237,295,454	44,134,985	101,280,641
ETIQA	394,067,017	156,013,848	15,128,386	150,498,574	72,426,209	120,646,598
GE GENERAL	292,242,779	147,670,628	36,506,001	92,773,504	15,292,646	55,356,499
LIBERTY	517,535,045	345,300,373	45,114,719	115,056,588	12,063,365	66,036,113
LONPAC	818,768,595	314,591,209	48,782,149	150,268,384	305,126,853	368,489,526
MPI GENERALI	417,880,739	272,735,718	44,235,054	90,641,559	10,268,408	42,317,633
MSIG	1,243,142,428	694,233,444	139,189,976	228,917,865	180,801,143	306,935,179
P&O	184,983,946	97,281,197	9,679,725	61,760,823	16,262,201	43,994,986
PACIFIC	224,797,623	139,326,048	903,236	81,735,668	2,832,671	19,996,531
PROGRESSIVE	74,455,804	40,014,092	3,647,485	35,593,404	(4,799,177)	21,996,152
QBE	293,157,796	162,098,693	57,616,281	63,065,681	10,377,141	28,068,420
RHB	451,481,383	224,017,174	40,342,534	109,965,336	77,156,339	122,152,606
TOKIO MARINE	898,755,964	649,695,711	86,158,166	185,478,472	(22,576,385)	55,489,241
TUNE	215,444,637	138,542,495	1,897,633	68,720,039	6,284,470	21,853,792
ZURICH	529,554,872	278,435,332	58,835,860	160,143,672	32,140,008	68,442,932
<b>Total (Industry)</b>	<b>13,071,786,705</b>	<b>7,578,967,086</b>	<b>1,325,175,412</b>	<b>3,154,670,617</b>	<b>1,012,973,590</b>	<b>2,180,659,297</b>

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

#### Note:

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- On 30 August 2017, Pacific Insurance Berhad (The) acquired the general insurance business of Prudential Assurance Malaysia Berhad.

Operating Ratio	Operating Ratio (previous year)	Percentage of Net Earned Premiums (%)		Combined Ratio	Combined Ratio (previous year)
		Management Expenses Ratio	Management Expenses Ratio (previous year)		
86.68	70.47	33.12	29.72	94.61	78.89
91.78	88.49	38.85	39.69	102.44	94.36
84.41	81.03	17.68	17.05	91.99	89.90
87.75	87.67	22.74	21.18	97.08	96.17
87.37	84.66	22.06	19.30	94.45	92.78
91.15	86.50	22.46	20.95	100.00	95.08
85.96	82.61	32.89	31.18	93.88	89.88
69.38	64.51	38.19	31.64	81.62	74.21
81.06	76.52	31.75	27.89	94.77	87.64
87.24	80.08	22.23	25.14	97.67	91.04
54.99	53.78	18.35	18.20	62.73	61.22
89.87	80.74	21.69	23.69	97.54	91.97
75.31	74.66	18.41	17.12	85.46	83.59
76.22	68.58	33.39	27.87	91.21	80.87
91.10	83.85	36.36	45.23	98.74	94.03
70.46	63.21	47.80	35.27	106.45	87.11
90.43	84.67	21.51	23.87	96.46	93.17
72.94	70.93	24.36	24.92	82.91	77.18
93.83	88.00	20.64	24.40	102.51	94.25
89.86	76.89	31.90	27.77	97.08	87.47
87.08	83.27	30.24	26.82	93.93	89.57
83.32	79.57	24.13	23.39	92.25	88.07

## 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	$[\text{Net Claims Incurred} / \text{Net Earned Premiums}] \times 100\%$
2 Net Comissions Ratio	$[\text{Net Commissions} / \text{Net Earned Premiums}] \times 100\%$
3 Underwriting Profit floss	$\text{Net Earned Premiums} - \text{Net Claims Incurred} - \text{Net Commissions} - \text{Management Expenses}$
4 Operating Profit / Loss	$\text{Underwriting Profit / Loss} + \text{Net Investment Income} + \text{Miscellaneous Income} - \text{Miscellaneous Expenses}$
5 Operating Margin	$[(\text{Operating Profit / Loss}) / \text{Net Earned Premiums}] \times 100\%$
6 Combined Ratio	$[(\text{Net Commissions} + \text{Net Claims Incurred} + \text{Management Expenses}) / \text{Net Earned Premiums}] \times 100\%$



# General Takaful

## Financial Year 2017

## GENERAL TAKAFUL

### REVENUE ACCOUNT - INCOME (RM)

Company	Opening Reserves				
	Unearned Contributions Reserves	Provision for Outstanding Claims	Surplus Attributable to Participants	Other Reserves	Net Contributions
ETIQA TAKAFUL	554,856,420	762,694,991	175,392,716	0	1,076,831,381
HLMSIG TAKAFUL	9,572,012	20,357,540	2,027,036	0	31,839,637
HSBC AMANAH TAKAFUL	17,899,977	21,168,467	12,130,674	4,457,030	43,257,851
PRU BSN TAKAFUL	10,194,485	736,288	8,751,744	0	6,248,484
SUN LIFE MALAYSIA	7,721,787	17,674,432	11,789,808	0	42,743,645
STMB	242,559,005	165,641,623	234,516,389	0	340,594,103
TAKAFUL IKHLAS	94,952,205	155,642,912	93,923,582	0	181,522,331
ZURICH TAKAFUL	50,490,981	90,467,769	7,428,737	0	182,823,410
<b>Total (Industry)</b>	<b>988,246,872</b>	<b>1,234,384,022</b>	<b>545,960,686</b>	<b>4,457,030</b>	<b>1,905,860,842</b>

## GENERAL TAKAFUL

### REVENUE ACCOUNT - OUTGO (RM)

Company	Net Claims Paid	Net Commissions*	Management Expenses*	Diminution in Value of Investments	Bad and Doubtful Debts	Surplus Paid and Payable to Participants
ETIQA TAKAFUL	673,162,494	108,613,622	261,186,682	252,984	206,676	91,397,293
HLMSIG TAKAFUL	9,182,530	10,031,950	8,688,625	88,496	0	5,808,109
HSBC AMANAH TAKAFUL	4,038,510	6,608,220	21,494,849	0	172,259	3,178,351
PRU BSN TAKAFUL	1,418,404	1,110,710	1,856,615	0	250,295	0
SUN LIFE MALAYSIA	3,212,187	9,859,048	18,162,027	0	85,663	9,009,205
STMB	134,727,204	51,411,670	213,807,751	1,279,442	5,034,783	21,400,916
TAKAFUL IKHLAS	89,490,492	34,578,378	54,210,876	199,748	4,359,608	5,483,957
ZURICH TAKAFUL	62,196,277	32,994,232	51,200,108	0	2,778,959	5,107,583
<b>Total (Industry)</b>	<b>977,428,098</b>	<b>255,207,830</b>	<b>630,607,533</b>	<b>1,820,670</b>	<b>12,888,243</b>	<b>141,385,414</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
72,074,673	0	1,111,765	26,064,400	2,669,026,346	2,652,048,145
2,992,280	0	169,906	7,645,135	74,603,546	68,269,671
1,872,327	0	0	65,310	100,851,636	93,693,059
846,298	0	0	230,423	27,007,722	23,889,754
1,892,268	0	25,504	153,674	82,001,118	101,996,488
30,236,582	0	3,548,154	77,225,679	1,094,321,535	1,022,132,369
15,162,057	0	49,432	34,207,773	575,460,292	522,438,466
7,563,883	0	0	24,863,712	363,638,492	283,362,306
132,640,368	0	4,904,761	170,456,106	4,986,910,687	4,767,830,258

----- Closing Reserves -----							
Other Outgo	Transfer to Income Statement	Provision for Outstanding Claims	Unearned Contributions Reserves	Surplus Attributable to Participants	Other Reserves	Total Outgo	Total Outgo Previous Year
1,577,338	91,398,868	529,373,051	715,558,827	196,298,511	0	2,669,026,346	2,652,048,145
3,011,151	7,642,248	11,976,660	16,883,086	1,290,691	0	74,603,546	68,269,671
13,625,020	561,080	19,190,354	18,081,184	9,513,403	4,388,406	100,851,636	93,693,059
3,179,949	3,500,000	1,230,045	680,852	13,780,852	0	27,007,722	23,889,754
107,688	9,867,976	8,604,609	10,444,136	12,648,579	0	82,001,118	101,996,488
4,271,693	17,197,342	270,668,257	174,358,292	200,164,185	0	1,094,321,535	1,022,132,369
10,255,037	7,000,000	95,958,610	155,185,100	118,738,486	0	575,460,292	522,438,466
2,628,716	4,835,000	84,825,153	106,763,874	10,308,590	0	363,638,492	283,362,306
38,656,592	142,002,514	1,021,826,739	1,197,955,351	562,743,297	4,388,406	4,986,910,687	4,767,830,258

## GENERAL TAKAFUL

### LIABILITIES OF STATUTORY FUNDS (RM)

Company	Takaful Funds and Reserves			
	Unearned Contributions Reserves	Surplus Attributable to Participants	Other Reserves	Provision for Outstanding Claims
ETIQA TAKAFUL	529,373,051	196,298,511	0	715,558,827
HLMSIG TAKAFUL	11,976,660	1,290,691	0	16,883,086
HSBC AMANAH TAKAFUL	19,190,354	9,513,403	4,388,406	18,081,184
PRU BSN TAKAFUL	1,230,045	13,780,852	0	680,852
SUN LIFE MALAYSIA	8,604,609	12,648,579	0	10,444,136
STMB	270,668,257	200,164,185	0	174,358,292
TAKAFUL IKHLAS	95,958,610	118,738,486	0	155,185,100
ZURICH TAKAFUL	84,825,153	10,308,590	0	106,763,874
<b>Total (Industry)</b>	<b>1,021,826,739</b>	<b>562,743,297</b>	<b>4,388,406</b>	<b>1,197,955,351</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	340,196,858	1,142,232,278	12,667,596
HLMSIG TAKAFUL	0	0	0	0	20,332,008	57,857,912
HSBC AMANAH TAKAFUL	0	0	0	0	20,030,500	10,080,400
PRU BSN TAKAFUL	0	0	0	0	0	0
SUN LIFE MALAYSIA	0	0	0	12,126,700	6,634,220	9,902,350
STMB	0	24,940,000	0	5,000,000	349,757,807	62,982,851
TAKAFUL IKHLAS	0	0	0	121,327,109	156,796,173	21,282,321
ZURICH TAKAFUL	0	0	0	0	158,571,439	0
<b>Total (Industry)</b>	<b>2</b>	<b>24,940,000</b>	<b>0</b>	<b>478,650,667</b>	<b>1,854,354,425</b>	<b>174,773,430</b>

Provision for Taxation	Amount Due to Income Statement / Takaful Funds	Other Liabilities	Total Liabilities	Total Liabilities Previous Year
0	115,000,781	308,836,008	1,865,067,178	1,932,487,474
3,278,384	9,749,158	60,623,323	103,801,302	92,286,882
2,837,873	1,684,178	2,653,029	58,348,427	62,146,297
2,801,199	3,545,596	5,110,689	27,149,233	24,382,158
0	10,905,993	2,530,261	45,133,578	50,973,422
2,741,712	30,399,955	99,526,876	777,859,277	779,061,943
6,680,906	19,496,869	72,843,673	468,903,644	411,466,024
2,313,379	(3,519,299)	46,438,691	247,130,388	211,156,119
20,653,453	187,263,231	598,562,550	3,593,393,027	3,563,960,319

Foreign Assets	Investment Accounts / Islamic Money Market	Cash and Bank Balances	Other Assets	Total Assets	Total Assets Previous Year
0	202,250,616	33,959,195	133,760,633	1,865,067,178	1,932,487,474
0	4,155,275	2,713,600	18,742,507	103,801,302	92,286,882
0	19,748,307	3,976,075	4,513,145	58,348,427	62,146,297
0	25,631,402	1,378,361	139,470	27,149,233	24,382,158
0	10,334,575	2,524,430	3,611,303	45,133,578	50,973,422
0	190,131,000	30,375,559	114,672,060	777,859,277	779,061,943
0	96,292,427	10,518,853	62,686,761	468,903,644	411,466,024
0	319,871	38,625,609	49,613,469	247,130,388	211,156,119
0	548,863,473	124,071,682	387,739,348	3,593,393,027	3,563,960,319

# GENERAL TAKAFUL CONTRIBUTIONS (RM)

Company	Aviation	Cargo	Marine Hull	Offshore Oil-Related	Fire	Motor 'Act'	Motor 'Others'
<b>GROSS DIRECT CONTRIBUTIONS</b>							
ETIQA TAKAFUL	4,023,129	7,530,736	4,084,138	50,407	164,508,993	158,647,552	683,534,997
HLMSIG TAKAFUL	0	2,517,106	0	0	34,979,134	15,407	166,555
HSBC AMANAH TAKAFUL	0	30,250	0	0	40,718,513	0	0
PRU BSN TAKAFUL	0	0	0	0	8,607,973	0	0
SUN LIFE MALAYSIA	0	0	0	0	15,894,202	0	0
STMB	500,503	2,461,672	130,021	12,190,394	206,611,476	30,775,754	244,516,946
TAKAFUL IKHLAS	538,901	762,948	202,430	0	50,713,629	22,787,018	178,156,703
ZURICH TAKAFUL	0	1,438,764	2,188,339	0	33,033,886	18,062,346	181,483,723
<b>Total (Industry)</b>	<b>5,062,533</b>	<b>14,741,476</b>	<b>6,604,928</b>	<b>12,240,801</b>	<b>555,067,806</b>	<b>230,288,077</b>	<b>1,287,858,924</b>
<b>RETAKAFUL ACCEPTED CONTRIBUTIONS</b>							
ETIQA TAKAFUL	0	0	0	0	563,145	122	20,369
HLMSIG TAKAFUL	0	147,907	0	0	719,961	0	0
HSBC AMANAH TAKAFUL	0	0	0	0	0	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	2,144,208	0	0	0
TAKAFUL IKHLAS	0	0	0	0	388,428	0	0
ZURICH TAKAFUL	0	0	0	0	240,957	0	0
<b>Total (Industry)</b>	<b>0</b>	<b>147,907</b>	<b>0</b>	<b>2,144,208</b>	<b>1,912,491</b>	<b>122</b>	<b>20,369</b>
<b>RETAKAFUL CONTRIBUTIONS CEDED TO LICENSED / OFFSHORE COMPANIES</b>							
ETIQA TAKAFUL	2,359,981	5,055,899	2,818,421	1,143	52,089,520	59,431	5,097,848
HLMSIG TAKAFUL	0	2,425,008	0	0	10,612,970	2,752	28,449
HSBC AMANAH TAKAFUL	0	13,333	0	0	3,504,671	0	0
PRU BSN TAKAFUL	0	0	0	0	2,178,893	0	0
SUN LIFE MALAYSIA	0	0	0	0	1,163,873	0	0
STMB	476,986	1,714,600	19,482	12,743,232	102,281,014	9,298,849	87,574,181
TAKAFUL IKHLAS	285,909	575,531	197,727	0	20,678,099	9,771,631	76,397,951
ZURICH TAKAFUL	0	993,806	2,170,791	0	19,283,827	4,503,863	47,348,689
<b>Total (Industry)</b>	<b>3,122,876</b>	<b>10,778,177</b>	<b>5,206,421</b>	<b>12,744,375</b>	<b>211,792,867</b>	<b>23,636,526</b>	<b>216,447,118</b>
<b>RETAKAFUL CONTRIBUTIONS CEDED TO FOREIGN COMPANIES</b>							
ETIQA TAKAFUL	1,619,377	11,912	778,943	23	415,224	0	0
HLMSIG TAKAFUL	0	0	0	0	23,181	0	0
HSBC AMANAH TAKAFUL	0	554	0	0	(4,977)	0	0
PRU BSN TAKAFUL	0	0	0	0	0	0	0
SUN LIFE MALAYSIA	0	0	0	0	0	0	0
STMB	0	(1,535)	0	288,881	(124,473)	0	364,096
TAKAFUL IKHLAS	110,572	34,200	0	0	756,244	20,318	158,857
ZURICH TAKAFUL	0	5,059	9,383	0	6,790	0	0
<b>Total (Industry)</b>	<b>1,729,949</b>	<b>50,190</b>	<b>788,326</b>	<b>288,904</b>	<b>1,071,989</b>	<b>20,318</b>	<b>522,953</b>

Medical and Health	Personal Accident	Bonds	Contractor's All Risks & Engineering	Liability	Workmen's Compensation & Employers' Liability	Others	Total	Total Previous Year
915,404	125,780,952	147,920	42,595,735	7,476,631	3,205,978	15,251,780	1,217,754,352	1,181,385,964
0	12,502,281	0	6,291,211	750,555	106,005	1,508,838	58,837,092	42,208,839
0	5,610,527	0	0	9,782	0	320,834	46,689,906	41,824,078
0	161,908	0	0	0	0	0	8,769,881	8,618,483
0	32,538,686	0	(175,902)	(5,009)	0	(2,289)	48,249,688	64,622,712
4,263,242	38,899,186	0	19,531,320	8,309,729	3,751,265	16,907,040	588,848,548	490,181,156
1,184,492	27,729,609	0	14,879,827	3,664,989	1,662,141	12,500,800	314,783,487	293,675,415
415,665	19,968,359	204,378	6,426,729	7,101,218	2,001,146	8,700,973	281,025,526	266,128,248
<b>6,778,803</b>	<b>263,191,508</b>	<b>352,298</b>	<b>89,548,920</b>	<b>27,307,895</b>	<b>10,726,535</b>	<b>55,187,976</b>	<b>2,564,958,480</b>	<b>2,388,644,895</b>
0	(33)	0	0	0	0	27,175	610,778	256,211
0	53,008	0	98,892	4,491	0	158,020	1,182,279	855,683
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	2,144,208	3,636,698
0	18,426	0	16,889	800	0	11,873	436,416	239,391
0	0	0	13,291	0	0	0	254,248	347,471
<b>0</b>	<b>71,401</b>	<b>0</b>	<b>129,072</b>	<b>5,291</b>	<b>0</b>	<b>197,068</b>	<b>4,627,929</b>	<b>5,335,454</b>
0	25,246,623	0	39,302,786	4,143,887	86,530	1,367,843	137,629,912	95,503,004
0	7,169,253	0	6,063,386	544,154	44,507	1,266,074	28,156,553	19,900,085
0	(121,308)	0	0	0	0	45,303	3,441,999	2,853,580
0	342,504	0	0	0	0	0	2,521,397	1,446,757
0	4,342,160	0	8	0	2	0	5,506,043	6,530,648
788,798	7,821,748	0	13,315,530	5,013,082	189,899	8,411,464	249,648,865	191,296,261
(7,214)	1,164,339	0	11,391,712	3,074,047	362,420	6,099,151	129,991,303	110,329,955
40,388	8,087,144	85,707	4,201,572	5,827,331	383,187	5,409,403	98,335,708	153,487,914
<b>821,972</b>	<b>54,052,463</b>	<b>85,707</b>	<b>74,274,994</b>	<b>18,602,501</b>	<b>1,066,545</b>	<b>22,599,238</b>	<b>655,231,780</b>	<b>581,348,204</b>
0	36,732	0	487,430	285,000	0	269,196	3,903,837	8,239,847
0	0	0	0	0	0	0	23,181	70,165
0	(6,532)	0	0	0	0	1,011	(9,944)	108,150
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0	198,950	0	(14,568)	12,931	6,397	19,109	749,788	4,886,389
0	1,889	0	112,829	(46,663)	885	2,557,138	3,706,269	2,769,986
0	0	2,670	43,213	(7,560)	0	61,101	120,656	2,494,190
<b>0</b>	<b>231,039</b>	<b>2,670</b>	<b>628,904</b>	<b>243,708</b>	<b>7,282</b>	<b>2,907,555</b>	<b>8,493,787</b>	<b>18,568,727</b>

## GENERAL TAKAFUL CONTRIBUTIONS (RM) (cont'd)

Company	Aviation	Cargo	Marine Hull	Offshore Oil-Related	Fire	Motor 'Act'	Motor 'Others'
<b>NET CONTRIBUTIONS</b>							
ETIQA TAKAFUL	43,771	2,462,925	486,774	49,241	112,567,394	158,588,243	678,457,518
HLMSIG TAKAFUL	0	240,005	0	0	25,062,944	12,655	138,106
HSBC AMANAH TAKAFUL	0	16,363	0	0	37,218,819	0	0
PRU BSN TAKAFUL	0	0	0	0	6,429,080	0	0
SUN LIFE MALAYSIA	0	0	0	0	14,730,329	0	0
STMB	23,517	748,607	110,539	1,302,489	104,454,935	21,476,905	156,578,669
TAKAFUL IKHLAS	142,420	153,217	4,703	0	29,667,714	12,995,069	101,599,895
ZURICH TAKAFUL	0	439,899	8,165	0	13,984,226	13,558,483	134,135,034
<b>Total (Industry)</b>	<b>209,708</b>	<b>4,061,016</b>	<b>610,181</b>	<b>1,351,730</b>	<b>344,115,441</b>	<b>206,631,355</b>	<b>1,070,909,222</b>
<b>NET EARNED CONTRIBUTIONS</b>							
ETIQA TAKAFUL	37,327	2,056,008	572,475	41,398	96,950,928	179,245,520	700,081,465
HLMSIG TAKAFUL	0	223,324	0	0	24,644,901	56,099	278,197
HSBC AMANAH TAKAFUL	0	34,655	0	0	36,681,115	0	0
PRU BSN TAKAFUL	0	0	0	0	15,398,182	0	0
SUN LIFE MALAYSIA	0	0	0	0	13,805,977	0	0
STMB	21,550	750,255	109,171	1,018,960	94,337,487	19,419,354	139,988,738
TAKAFUL IKHLAS	142,420	140,568	991	0	32,416,001	4,334,692	105,564,382
ZURICH TAKAFUL	767	397,360	16,858	4,153	13,137,771	4,157,666	109,108,183
<b>Total (Industry)</b>	<b>202,064</b>	<b>3,602,170</b>	<b>699,495</b>	<b>1,064,511</b>	<b>327,372,362</b>	<b>207,213,331</b>	<b>1,055,020,965</b>



Medical and Health	Personal Accident	Bonds	Contractor's All Risks & Engineering	Liability	Workmen's Compensation & Employers' Liability	Others	Total	Total Previous Year
915,404	100,497,564	147,920	2,805,519	3,047,744	3,119,448	13,641,916	1,076,831,381	1,077,899,324
0	5,386,036	0	326,717	210,892	61,498	400,784	31,839,637	23,094,272
0	5,738,367	0	0	9,782	0	274,520	43,257,851	38,862,348
0	(180,596)	0	0	0	0	0	6,248,484	7,171,726
0	28,196,526	0	(175,910)	(5,009)	(2)	(2,289)	42,743,645	58,092,064
3,474,444	30,878,488	0	6,230,358	3,283,716	3,554,969	8,476,467	340,594,103	297,635,204
1,191,706	26,581,807	0	3,392,175	638,405	1,298,836	3,856,384	181,522,331	180,814,865
375,277	11,881,215	116,001	2,195,235	1,281,447	1,617,959	3,230,469	182,823,410	110,493,615
<b>5,956,831</b>	<b>208,979,407</b>	<b>263,921</b>	<b>14,774,094</b>	<b>8,466,977</b>	<b>9,652,708</b>	<b>29,878,251</b>	<b>1,905,860,842</b>	<b>1,794,063,418</b>
638,766	100,083,458	126,139	3,150,547	3,089,136	2,517,959	13,723,624	1,102,314,750	1,085,189,788
0	2,717,250	0	681,861	229,287	63,595	540,475	29,434,989	22,856,865
0	5,024,485	0	0	13,439	0	213,780	41,967,474	38,859,014
0	(185,258)	0	0	0	0	0	15,212,924	4,657,131
0	28,238,056	0	(175,910)	(5,009)	(2)	(2,289)	41,860,823	60,148,246
3,391,716	31,680,496	0	6,490,738	3,204,246	3,298,050	8,774,090	312,484,851	283,942,981
958,984	26,416,437	0	4,436,780	659,532	1,192,460	4,264,735	180,527,982	174,199,501
350,146	13,323,719	116,922	1,820,910	1,268,675	1,484,777	3,301,331	148,489,238	105,969,530
<b>5,339,612</b>	<b>207,298,643</b>	<b>243,061</b>	<b>16,404,926</b>	<b>8,459,306</b>	<b>8,556,839</b>	<b>30,815,746</b>	<b>1,872,293,031</b>	<b>1,775,823,056</b>

# GENERAL TAKAFUL CLAIMS (RM)

Company	Aviation	Cargo	Marine Hull	Offshore Oil-Related	Fire	Motor 'Act'	Motor 'Others'
<b>GROSS CLAIMS PAID - DIRECT BUSINESS</b>							
ETIQA TAKAFUL	20,839,268	1,267,984	685,711	4,804	47,304,632	166,113,196	458,972,371
HLMSIG TAKAFUL	0	223,902	0	0	4,991,853	171,247	325,280
HSBC AMANAH TAKAFUL	0	(411,444)	0	0	2,565,255	0	0
PRU BSN TAKAFUL	0	0	0	0	953,053	0	0
SUN LIFE MALAYSIA	0	0	0	0	995,433	0	0
STMB	0	259,489	(5,147)	289,131	63,153,263	37,241,881	103,907,501
TAKAFUL IKHLAS	0	184,009	0	0	7,003,116	33,582,036	96,820,551
ZURICH TAKAFUL	37,653	263,007	366,740	0	21,989,138	16,583,332	91,333,983
<b>Total (Industry)</b>	<b>20,876,921</b>	<b>1,786,947</b>	<b>1,047,304</b>	<b>293,935</b>	<b>148,955,743</b>	<b>253,691,692</b>	<b>751,359,686</b>
<b>GROSS CLAIMS PAID - RETAKAFUL ACCEPTED</b>							
ETIQA TAKAFUL	0	0	4,365	0	17,694	0	(2,053)
HLMSIG TAKAFUL	0	65,885	0	0	139,340	0	0
HSBC AMANAH TAKAFUL	0	0	0	0	0	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	302,224	0	0	0
TAKAFUL IKHLAS	0	0	0	0	12,133	0	(5,500)
ZURICH TAKAFUL	0	0	0	0	19,394	0	0
<b>Total (Industry)</b>	<b>0</b>	<b>65,885</b>	<b>4,365</b>	<b>302,224</b>	<b>188,561</b>	<b>0</b>	<b>(7,553)</b>
<b>CLAIMS RECOVERIES FROM LICENSED / OFFSHORE COMPANIES</b>							
ETIQA TAKAFUL	8,339,950	854,286	179,336	0	13,767,406	8,166,585	18,136
HLMSIG TAKAFUL	0	250,745	0	0	481,217	70,202	180,468
HSBC AMANAH TAKAFUL	0	(415,678)	0	0	522,177	0	0
PRU BSN TAKAFUL	0	0	0	0	11,709	0	0
SUN LIFE MALAYSIA	0	0	0	0	28,370	0	0
STMB	0	455,997	0	236,093	47,304,508	12,256,783	29,851,422
TAKAFUL IKHLAS	0	167,123	0	0	2,493,343	14,201,427	39,514,202
ZURICH TAKAFUL	37,651	199,630	314,819	0	19,846,680	9,481,498	45,345,309
<b>Total (Industry)</b>	<b>8,377,601</b>	<b>1,512,103</b>	<b>494,155</b>	<b>236,093</b>	<b>84,455,410</b>	<b>44,176,495</b>	<b>114,909,537</b>
<b>CLAIMS RECOVERIES FROM FOREIGN COMPANIES</b>							
ETIQA TAKAFUL	12,486,283	28,260	9,916	0	52	0	0
HLMSIG TAKAFUL	0	0	0	0	204	0	0
HSBC AMANAH TAKAFUL	0	5,546	0	0	74,991	0	0
PRU BSN TAKAFUL	0	0	0	0	0	0	0
SUN LIFE MALAYSIA	0	0	0	0	2,300	0	0
STMB	0	8,415	0	0	2,557,730	0	0
TAKAFUL IKHLAS	0	72	0	0	365,363	210,552	(10,355)
ZURICH TAKAFUL	0	11,512	27,509	0	207,862	0	0
<b>Total (Industry)</b>	<b>12,486,283</b>	<b>53,805</b>	<b>37,425</b>	<b>0</b>	<b>3,208,502</b>	<b>210,552</b>	<b>(10,355)</b>

Medical and Health	Personal Accident	Bonds	Contractor's All Risks & Engineering	Liability	Workmen's Compensation & Employers' Liability	Others	Total	Total Previous Year
725,830	23,179,788	406,534	45,064,845	848,872	212,789	2,432,033	768,058,657	610,366,942
0	693,211	0	7,740,253	605,090	7,537	2,203,302	16,961,675	3,526,704
0	1,894,090	0	0	37,779	0	958,437	5,044,117	6,916,788
0	622	0	0	0	0	880,455	1,834,130	835,158
0	4,200,811	0	66,917	0	0	0	5,263,161	14,232,218
783,543	19,927,764	0	2,746,679	4,873,960	164,647	8,646,036	241,988,747	289,983,067
1,734,872	5,017,774	0	1,895,252	665,069	53,297	2,200,395	149,156,371	139,935,424
181,777	6,001,181	30,602	3,042,735	2,395,850	93,626	11,222,980	153,542,604	126,553,844
<b>3,426,022</b>	<b>60,915,241</b>	<b>437,136</b>	<b>60,556,681</b>	<b>9,426,620</b>	<b>531,896</b>	<b>28,543,638</b>	<b>1,341,849,462</b>	<b>1,192,350,145</b>
0	0	0	0	0	0	807	20,813	44,186
0	2,300	0	19,858	657	0	6,684	234,724	451,657
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	302,224	50,967
0	32	0	18,672	0	0	15,729	41,066	284,467
0	96,480	0	178	0	0	70	116,122	135,597
<b>0</b>	<b>98,812</b>	<b>0</b>	<b>38,708</b>	<b>657</b>	<b>0</b>	<b>23,290</b>	<b>714,949</b>	<b>966,874</b>
0	6,781,702	291,264	41,785,415	0	0	(83,195)	80,100,885	28,398,229
0	227,063	0	7,176,827	256,017	0	(630,755)	8,011,784	716,394
0	474,078	0	0	0	0	300,942	881,519	3,035,535
0	0	0	0	0	0	404,017	415,726	150,938
0	1,980,714	0	36,238	0	0	0	2,045,322	8,898,678
3,280	3,542,720	0	1,816,790	2,204,003	218	7,146,558	104,818,372	136,835,903
244,013	308,468	0	1,267,711	244	0	434,828	58,631,359	56,614,977
52,950	1,798,801	15,301	2,163,853	1,712,794	34,299	9,446,660	90,450,245	73,264,420
<b>300,243</b>	<b>15,113,546</b>	<b>306,565</b>	<b>54,246,834</b>	<b>4,173,058</b>	<b>34,517</b>	<b>17,019,055</b>	<b>345,355,212</b>	<b>307,915,074</b>
0	0	32,363	2,259,100	117	0	0	14,816,091	1,126,500
0	0	0	1,821	0	0	60	2,085	1,852,339
0	1,923	0	0	0	0	41,628	124,088	308,756
0	0	0	0	0	0	0	0	0
0	0	0	3,352	0	0	0	5,652	408,536
0	20,630	0	76,649	0	0	81,970	2,745,394	28,339,741
0	0	0	256,713	0	0	253,241	1,075,586	549,366
0	5,324	0	703,343	44,619	0	12,035	1,012,204	664,789
<b>0</b>	<b>27,877</b>	<b>32,363</b>	<b>3,300,978</b>	<b>44,736</b>	<b>0</b>	<b>388,934</b>	<b>19,781,100</b>	<b>33,250,027</b>

## GENERAL TAKAFUL CLAIMS (RM) (cont'd)

Company	Aviation	Cargo	Marine Hull	Offshore Oil-Related	Fire	Motor 'Act'	Motor 'Others'
<b>NET CLAIMS PAID</b>							
ETIQA TAKAFUL	13,035	385,438	500,824	4,804	33,554,868	157,946,611	458,952,182
HLMSIG TAKAFUL	0	39,042	0	0	4,649,772	101,045	144,812
HSBC AMANAH TAKAFUL	0	(1,312)	0	0	1,968,087	0	0
PRU BSN TAKAFUL	0	0	0	0	941,344	0	0
SUN LIFE MALAYSIA	0	0	0	0	964,763	0	0
STMB	0	(204,923)	(5,147)	355,262	13,291,025	24,985,098	74,056,079
TAKAFUL IKHLAS	0	16,814	0	0	4,156,543	19,170,057	57,311,204
ZURICH TAKAFUL	2	51,865	24,412	0	1,953,990	7,101,834	45,988,674
<b>Total (Industry)</b>	<b>13,037</b>	<b>286,924</b>	<b>520,089</b>	<b>360,066</b>	<b>61,480,392</b>	<b>209,304,645</b>	<b>636,452,951</b>
<b>NET CLAIMS INCURRED</b>							
ETIQA TAKAFUL	(58,397)	589,850	(97,093)	39,760	31,604,621	143,809,849	413,207,502
HLMSIG TAKAFUL	0	122,969	0	0	4,235,849	(38,248)	192,834
HSBC AMANAH TAKAFUL	0	(1,268,032)	0	0	3,632,938	0	0
PRU BSN TAKAFUL	0	0	0	0	1,213,755	0	0
SUN LIFE MALAYSIA	0	0	0	0	(429,948)	0	0
STMB	0	(307,335)	4,259	1,046,649	11,483,259	24,177,861	78,491,393
TAKAFUL IKHLAS	65,679	296,433	(23,328)	0	2,085,861	22,849,860	52,267,754
ZURICH TAKAFUL	(241)	(58,283)	(146,772)	0	2,347,517	13,984,951	53,075,044
<b>Total (Industry)</b>	<b>7,041</b>	<b>(624,398)</b>	<b>(262,934)</b>	<b>1,086,409</b>	<b>56,173,852</b>	<b>204,784,273</b>	<b>597,234,527</b>

Medical and Health	Personal Accident	Bonds	Contractor's All Risks & Engineering	Liability	Workmen's Compensation & Employers' Liability	Others	Total	Total Previous Year
725,830	16,398,086	82,907	1,020,330	848,755	212,789	2,516,035	673,162,494	580,886,399
0	468,448	0	581,463	349,730	7,537	2,840,681	9,182,530	1,409,628
0	1,418,089	0	0	37,779	0	615,867	4,038,510	3,572,497
0	622	0	0	0	0	476,438	1,418,404	684,220
0	2,220,097	0	27,327	0	0	0	3,212,187	4,925,004
780,263	16,364,413	0	853,240	2,669,957	164,429	1,417,508	134,727,204	124,858,390
1,490,859	4,709,338	0	389,500	664,825	53,297	1,528,055	89,490,492	83,055,548
128,827	4,293,536	15,301	175,717	638,437	59,327	1,764,355	62,196,277	52,760,232
<b>3,125,779</b>	<b>45,872,629</b>	<b>98,208</b>	<b>3,047,577</b>	<b>5,209,483</b>	<b>497,379</b>	<b>11,158,939</b>	<b>977,428,098</b>	<b>852,151,918</b>
913,484	24,872,495	55,004	6,300,536	1,306,644	543,330	2,938,745	626,026,330	603,225,881
0	1,719,087	0	(787,324)	(1,292,936)	7,356	1,548,489	5,708,076	(1,473,218)
0	582,840	0	0	(86,788)	0	(1,909,731)	951,227	415,089
0	207,472	0	0	0	0	(58,259)	1,362,968	467,185
0	(3,448,874)	0	(139,287)	0	0	0	(4,018,109)	2,372,106
777,657	18,383,618	0	1,758,538	4,057,441	270,322	3,300,211	143,443,873	104,878,285
1,037,918	3,200,898	0	2,040,581	1,989,370	(235,495)	3,457,149	89,032,680	102,487,461
121,238	4,421,348	31,997	1,459,226	870,386	108,967	2,277,004	78,492,382	67,907,491
<b>2,850,297</b>	<b>49,938,884</b>	<b>87,001</b>	<b>10,632,270</b>	<b>6,844,117</b>	<b>694,480</b>	<b>11,553,608</b>	<b>940,999,427</b>	<b>880,280,280</b>

## GENERAL TAKAFUL

### UNDERWRITING AND OPERATING RESULTS (RM)

Company	Net Earned Contributions	Net Claims Incurred	Net Commissions*
ETIQA TAKAFUL	1,102,314,750	626,026,330	89,591,538
HLMSIG TAKAFUL	29,434,989	5,708,076	2,962,686
HSBC AMANAH TAKAFUL	41,967,474	951,227	6,608,220
PRU BSN TAKAFUL	15,212,924	1,362,968	1,110,710
SUN LIFE MALAYSIA	41,860,823	(4,018,109)	9,859,048
STMB	312,484,851	143,443,873	(23,487,023)
TAKAFUL IKHLAS	180,527,982	89,032,680	6,037,446
ZURICH TAKAFUL	148,489,238	78,492,382	9,207,008
<b>Total (Industry)</b>	<b>1,872,293,031</b>	<b>940,999,427</b>	<b>101,889,633</b>

Company	Percentage of Net Earned Contributions			
	Net Claims Incurred Ratio	Net Claims Incurred Ratio (previous year)	Net Commissions* Ratio	Net Commissions* Ratio (previous year)
ETIQA TAKAFUL	56.79	55.59	8.13	8.21
HLMSIG TAKAFUL	19.39	(6.45)	10.07	10.14
HSBC AMANAH TAKAFUL	2.27	1.07	15.75	17.23
PRU BSN TAKAFUL	8.96	10.03	7.30	20.16
SUN LIFE MALAYSIA	(9.60)	3.94	23.55	23.02
STMB	45.90	36.94	(7.52)	(3.86)
TAKAFUL IKHLAS	49.32	58.83	3.34	1.60
ZURICH TAKAFUL	52.86	64.08	6.20	(4.33)
<b>Total (Industry)</b>	<b>50.26</b>	<b>49.57</b>	<b>5.44</b>	<b>5.64</b>

\* Inclusive of Wakalah Fee and Retakaful Ceded

^ Inclusive of Wakalah Fee and Bad & Doubtful Debts

Management Expenses^	Underwriting Profit / Loss	Operating Profit / Loss
260,281,593	126,415,289	204,607,045
8,518,719	12,245,508	15,008,639
21,667,108	12,740,919	12,653,717
2,106,910	10,632,336	11,104,772
18,222,186	17,797,698	19,675,793
215,294,380	(22,766,379)	5,501,137
58,521,052	26,936,804	42,656,357
53,979,067	6,810,781	12,123,992
<b>638,591,015</b>	<b>190,812,956</b>	<b>323,331,452</b>

Percentage of Net Earned Contributions					
Management Expenses^ Ratio	Management Expenses ^ Ratio (previous year)	Combined Ratio	Combined Ratio (previous year)	Operating Ratio	Operating Ratio (previous year)
23.61	21.87	88.53	85.67	81.44	76.45
28.94	26.06	58.40	29.76	49.01	13.97
51.63	48.93	69.64	67.23	69.85	60.65
13.85	32.90	30.11	63.09	27.00	45.90
43.53	43.22	57.48	70.19	53.00	67.43
68.90	62.05	107.29	95.13	98.24	86.48
32.42	29.71	85.08	90.15	76.37	73.66
36.35	39.50	95.41	99.25	91.84	86.32
<b>34.11</b>	<b>31.52</b>	<b>89.81</b>	<b>86.72</b>	<b>82.73</b>	<b>76.83</b>

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# Life Insurance

## Financial Year 2017

## LIFE INSURANCE

### REVENUE ACCOUNT - INCOME (RM)

Company	Policy owners' Fund Beginning of the Year			
	Annuity	Investment-Linked	Ordinary	Total
AIA	0	5,352,749,445	33,477,330,871	38,830,080,316
ALLIANZ LIFE	0	1,394,022,598	6,371,928,275	7,765,950,873
AMMETLIFE	0	130,096,318	2,302,708,538	2,432,804,856
AXA AFFIN LIFE	0	170,061,137	823,262,358	993,323,495
ETIQA	708,839,609	1,328,619,930	8,002,480,818	10,039,940,357
GIBBSN LIFE	0	202,210,160	1,483,409,224	1,685,619,384
GELM	62,626,451	6,421,334,838	50,928,902,125	57,412,863,414
HLA	464,639,944	1,645,348,990	9,029,445,453	11,139,434,387
MANULIFE	204,595,550	1,220,181,958	2,205,525,578	3,630,303,086
MCIS	622,102,491	160,111,113	3,026,946,655	3,809,160,259
PRUDENTIAL	0	13,907,636,991	10,442,833,108	24,350,470,099
SLMA	0	225,543,017	1,160,442,061	1,385,985,078
TMLIM	0	264,004,119	6,241,474,949	6,505,479,068
ZURICH	777,014,902	1,030,342,146	2,855,421,660	4,662,778,708
<b>Total (Industry)</b>	<b>2,839,818,947</b>	<b>33,452,262,760</b>	<b>138,352,111,673</b>	<b>174,644,193,380</b>

## LIFE INSURANCE

### REVENUE ACCOUNT - OUTGO (RM)

Company	Net Policy Benefits					Agency Remuneration
	Death	Maturity	Surrender	Others	Total	
AIA	378,570,694	917,885,790	2,140,647,131	2,770,219,142	6,207,322,757	845,880,246
ALLIANZ LIFE	43,136,009	121,810,259	251,858,663	482,473,577	899,278,508	390,611,799
AMMETLIFE	31,326,587	68,830,199	86,975,149	133,494,687	320,626,622	45,176,443
AXA AFFIN LIFE	10,889,277	41,453,679	66,419,392	67,154,610	185,916,958	53,568,486
ETIQA	96,778,984	631,072,561	406,932,426	86,669,945	1,221,453,916	101,392,032
GIBBSN LIFE	19,060,436	34,332,041	40,876,366	100,410,636	194,679,479	13,147,563
GELM	371,471,901	576,389,944	1,791,799,266	2,740,838,637	5,480,499,748	1,042,696,182
HLA	58,080,026	618,245,202	442,366,561	320,032,514	1,438,724,303	434,313,173
MANULIFE	20,578,734	151,827,123	283,724,478	157,902,150	614,032,485	64,240,638
MCIS	21,703,617	214,171,132	125,725,815	131,638,434	493,238,998	84,588,130
PRUDENTIAL	131,621,829	442,142,396	1,429,175,938	1,191,463,465	3,194,403,628	910,392,984
SLMA	16,964,738	35,905,120	157,320,595	28,314,748	238,505,201	55,717,433
TMLIM	55,587,100	355,476,653	302,104,859	151,543,064	864,711,676	108,956,457
ZURICH	69,915,906	51,909,796	243,093,956	468,672,308	833,591,966	96,993,546
<b>Total (Industry)</b>	<b>1,325,685,838</b>	<b>4,261,451,895</b>	<b>7,769,020,595</b>	<b>8,830,827,917</b>	<b>22,186,986,245</b>	<b>4,247,675,112</b>

Net Premiums	Net Investment Income	Bad Debts Recovery	Write back of Diminution in Value of Investment	Other Income	Total Income	Total Income Previous Year
7,598,129,530	2,077,382,638	2,220,860	0	1,295,141,425	49,802,954,769	47,690,248,741
2,096,463,211	377,914,263	998,265	0	354,916,096	10,596,242,708	9,169,523,773
363,869,322	130,464,163	10,129	532	7,450,828	2,934,599,830	3,009,928,471
467,015,182	53,695,020	0	0	25,093,200	1,539,126,897	1,256,480,506
1,360,201,816	461,187,756	100,922	0	387,679,970	12,249,110,821	12,053,953,699
286,035,018	159,594,342	0	0	4,892,452	2,136,141,196	2,140,734,640
7,432,626,086	3,056,997,982	153,695	0	2,254,651,565	70,157,292,742	65,877,693,989
2,916,914,904	619,732,943	4,140	0	345,064,881	15,021,151,255	13,340,040,369
858,982,205	141,292,285	0	0	258,317,376	4,888,894,952	4,551,840,380
538,603,790	188,898,382	818,380	0	60,981,670	4,598,462,481	4,578,039,853
6,389,547,222	1,112,996,521	0	0	1,811,258,816	33,664,272,658	29,952,839,588
507,373,766	62,698,285	0	0	55,224,135	2,011,281,264	1,839,680,510
1,070,147,345	314,890,388	410,429	0	171,456,650	8,062,383,880	7,699,813,206
721,929,130	291,693,723	991,259	213,502,860	15,226,926	5,906,122,606	6,076,092,389
32,607,838,527	9,049,438,691	5,708,079	213,503,392	7,047,355,990	223,568,038,059	209,236,910,114

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
748,720,168	12,314,127	0	463,004,634	1,079,839,000	40,445,873,837	49,802,954,769	47,690,248,741
213,339,707	1,177,540	6,582,030	180,444,303	11,758,952	8,893,049,869	10,596,242,708	9,169,523,773
119,812,096	705,026	2,683,938	22,957,645	(11,455,123)	2,434,093,183	2,934,599,830	3,009,928,471
78,711,237	1,944,664	0	9,881,431	(26,760,746)	1,235,864,867	1,539,126,897	1,256,480,506
123,172,948	288,979	18,274,850	183,254,850	166,800,000	10,434,473,246	12,249,110,821	12,053,953,699
121,458,016	4,243	0	19,839,591	0	1,787,012,304	2,136,141,196	2,140,734,640
585,012,261	104,994	185,019,412	824,697,791	808,973,193	61,230,289,161	70,157,292,742	65,877,693,989
158,683,276	56,530	45,031,214	113,879,782	120,000,000	12,710,462,977	15,021,151,255	13,340,040,369
106,179,822	36,168	11,379,886	112,228,789	53,520,164	3,927,277,000	4,888,894,952	4,551,840,380
84,511,679	863,934	2,439,197	24,316,776	0	3,908,503,767	4,598,462,481	4,578,039,853
690,327,617	59,845	0	542,410,336	399,848,787	27,926,829,461	33,664,272,658	29,952,839,588
112,495,647	16,917	0	14,360,253	83,000,000	1,507,185,813	2,011,281,264	1,839,680,510
158,220,646	3,000,759	15,425,917	56,276,075	18,094,535	6,837,697,815	8,062,383,880	7,699,813,206
123,515,886	564,030	77,215,619	78,319,744	5,300,703	4,690,621,112	5,906,122,606	6,076,092,389
3,424,161,006	21,137,756	364,052,063	2,645,872,000	2,708,919,465	187,969,234,412	223,568,038,059	209,236,910,114

## LIFE INSURANCE

### LIABILITIES OF INSURANCE FUNDS (RM)

Company	Insurance Fund and Reserve	Provision for Outstanding Claims	Amount Due To Income Statement / Insurance Fund	Provision for Tax on Unrealised Capital Gain
AIA	40,445,873,837	279,483,567	1,081,257,498	37,381,816
ALLIANZ LIFE	9,044,057,513	331,262,200	6,753,619	10,898,130
AMMETLIFE	2,438,038,276	207,044,429	(11,506,279)	0
AXA AFFIN LIFE	1,249,669,939	16,898,303	(8,492,173)	862,633
ETIQA	10,426,871,387	57,884,714	63,310,604	6,810,263
GIBBSN LIFE	1,789,420,416	17,422,458	0	1,727
GELM	66,597,731,993	324,175,281	809,075,851	0
HLA	13,038,283,445	75,519,649	118,843,547	12,847,360
MANULIFE	4,046,059,999	51,349,245	30,732,930	7,672,303
MCIS	4,007,144,184	110,954,290	(238,311)	0
PRUDENTIAL	27,926,829,461	633,267,233	334,952,135	192,102,222
SLMA	1,507,185,813	6,986,363	83,007,185	2,142,621
TMLIM	7,466,355,730	102,586,762	17,437,886	2,910,154
ZURICH	4,690,621,112	65,261,617	29,780,021	7,785,313
<b>Total (Industry)</b>	<b>194,674,143,105</b>	<b>2,280,096,111</b>	<b>2,554,914,513</b>	<b>281,414,542</b>

## LIFE INSURANCE

### ASSETS OF INSURANCE FUNDS (RM)

Company	Property, Plant and Equipment	Investment Properties	Loans	Investments			Total
				Malaysian Government Papers / Guaranteed Loans	Corporate / Debt Securities	Other Investments	
AIA	553,165,391	370,311,601	3,914,406,167	6,354,046,900	33,572,857,146	342,985,385	40,269,889,431
ALLIANZ LIFE	36,216,785	3,840,000	98,830,918	1,840,484,070	6,585,908,503	277,408,681	8,703,801,254
AMMETLIFE	76,295,180	89,263,183	94,387,797	257,049,100	1,936,319,808	24,833,292	2,478,148,360
AXA AFFIN LIFE	7,011,524	254,500	12,219,524	235,682,904	714,091,025	340,056,328	1,289,830,257
ETIQA	104,985,269	635,708,912	208,797,306	328,333,850	7,826,554,375	451,669,389	8,606,557,614
GIBBSN LIFE	19,906,371	5,500,000	59,845,235	46,683,750	1,735,907,022	3,966,083	1,786,556,855
GELM	479,648,207	601,421,567	5,793,750,358	7,727,962,159	51,049,779,924	4,002,104,445	62,779,846,528
HLA	89,796,535	265,030,000	584,545,849	656,206,188	10,616,808,534	858,551,154	12,131,565,876
MANULIFE	22,295,249	51,486,062	160,932,311	659,123,333	2,679,050,382	249,864,578	3,588,038,293
MCIS	124,845,146	45,017,000	305,425,031	1,353,959,980	2,129,774,524	157,601,773	3,641,336,277
PRUDENTIAL	365,829,368	0	610,150,417	1,013,945,216	24,231,533,313	374,339,802	25,619,818,331
SLMA	60,812,745	0	10,123,880	735,386,159	534,691,230	193,797,832	1,534,811,846
TMLIM	186,438,030	148,407,850	476,865,320	703,261,435	5,815,606,492	91,820,496	6,610,688,423
ZURICH	21,712,297	177,250,000	344,400,605	657,420,784	5,067,595,744	78,295,450	5,803,311,978
<b>Total (Industry)</b>	<b>2,148,958,097</b>	<b>2,393,490,675</b>	<b>12,674,680,718</b>	<b>22,569,545,828</b>	<b>154,496,478,022</b>	<b>7,447,294,688</b>	<b>184,844,201,323</b>

Other Liabilities	Total Liabilities	Total Liabilities Previous Year
7,089,732,424	48,933,729,142	46,362,983,822
687,515,966	10,080,487,428	8,615,229,234
172,342,580	2,805,919,006	2,817,466,858
186,948,201	1,445,886,903	1,202,968,148
370,248,671	10,925,125,639	10,517,851,048
286,181,297	2,093,025,898	2,005,378,374
10,917,156,832	78,648,139,957	72,284,342,468
2,549,784,095	15,795,278,096	13,732,580,955
630,101,383	4,765,915,860	4,373,675,473
250,775,882	4,368,636,045	4,205,527,375
1,155,353,106	30,242,504,157	26,632,970,858
83,583,143	1,682,905,125	1,543,590,121
650,658,834	8,239,949,366	7,664,925,799
2,088,445,503	6,881,893,566	6,746,027,035
27,118,827,917	226,909,396,188	208,705,517,568

Foreign Assets	Cash and Deposits	Other Assets	Total Assets	Total Assets Previous Year
1,917,862,562	969,997,368	938,096,622	48,933,729,142	46,362,983,822
146,920,841	924,226,529	166,651,101	10,080,487,428	8,615,229,234
0	189,733,916	138,036,730	2,805,919,006	2,817,466,858
19,327,045	78,943,668	38,300,385	1,445,886,903	1,202,968,148
402,661,746	756,323,392	210,091,400	10,925,125,639	10,517,851,048
44,537,722	126,945,700	49,734,015	2,093,025,898	2,005,378,374
5,463,733,074	2,397,489,310	1,132,250,913	78,648,139,957	72,284,342,468
474,363,795	1,956,411,248	293,564,793	15,795,278,096	13,732,580,955
670,400,272	188,584,880	84,178,793	4,765,915,860	4,373,675,473
899,892	109,618,498	141,494,201	4,368,636,045	4,205,527,375
1,303,901,794	1,923,758,268	419,045,979	30,242,504,157	26,632,970,858
0	86,818,301	61,274,978	1,682,905,125	1,543,590,121
371,418,405	295,329,961	150,801,377	8,239,949,366	7,664,925,799
163,008,130	256,344,170	115,866,386	6,881,893,566	6,746,027,035
10,979,035,278	10,260,525,209	3,939,387,673	226,909,396,188	208,705,517,568

## LIFE INSURANCE

### NEW POLICIES ISSUED - INDIVIDUAL

Company	ORDINARY LIFE			
	Whole Life			
	No. of Policies	Sums Insured	Single Premiums	Annual Premiums
AIA	6,054	651,985,120	0	10,423,279
ALLIANZ LIFE	637	140,804,639	56,395,612	38,568,178
AMMETLIFE	1,302	138,576,291	1,211,134	4,474,506
AXA AFFIN LIFE	148	17,954,149	0	235,649
ETIQA	7,741	233,166,211	0	13,962,261
GIBBSN LIFE	6,240	96,887,300	0	4,418,503
GELM	6,345	634,093,813	19,093,936	18,758,245
HLA	3,985	406,897,006	0	6,995,218
MANULIFE	166	7,060,630	0	407,423
MCIS	5,251	87,847,822	0	6,873,463
PRUDENTIAL	579	20,395,534	1,000,000	734,765
SLMA	1,132	213,978,900	0	13,125,222
TMLIM	1,218	58,152,529	0	3,141,788
ZURICH	11,424	234,460,026	0	14,203,542
<b>Total (Industry)</b>	<b>52,222</b>	<b>2,942,259,970</b>	<b>77,700,682</b>	<b>136,322,041</b>

Company	Endowment			
	No. of Policies	Sums Insured	Single Premiums	Annual Premiums
AIA	14,453	255,105,200	0	61,309,475
ALLIANZ LIFE	14,176	264,068,950	105,970,075	92,602,252
AMMETLIFE	11,066	207,335,248	0	46,327,819
AXA AFFIN LIFE	3,788	51,878,391	0	13,192,744
ETIQA	13,445	566,231,700	0	172,781,817
GIBBSN LIFE	40,232	623,795,096	0	24,167,046
GELM	59,122	1,899,089,284	0	315,939,245
HLA	22,494	617,489,868	113,947	242,447,838
MANULIFE	4,514	106,641,109	0	54,663,698
MCIS	17,064	339,254,301	38,198	34,619,973
PRUDENTIAL	29,843	1,150,231,992	0	217,629,741
SLMA	8,656	595,374,034	0	29,776,740
TMLIM	13,606	471,841,188	0	32,258,492
ZURICH	2,294	101,158,335	0	12,109,942
<b>Total (Industry)</b>	<b>254,753</b>	<b>7,249,494,696</b>	<b>106,122,220</b>	<b>1,349,826,823</b>

Company	Temporary			
	No. of Policies	Sums Insured	Single Premiums	Annual Premiums
AIA	14,437	1,373,352,758	690,752	13,476,965
ALLIANZ LIFE	1,853	152,920,421	534,997	1,094,044
AMMETLIFE	2,328	144,440,000	0	1,922,008
AXA AFFIN LIFE	3,648	76,546,012	2,270	1,020,072
ETIQA	2,450	621,868,617	33,917,429	546,432
GIBBSN LIFE	24,863	1,419,080,600	0	5,855,901
GELM	358	63,428,173	710,878	398,933
HLA	1,823	368,133,093	7,930,436	436,776
MANULIFE	1,967	176,536,940	0	1,091,949
MCIS	144	5,276,673	64,384	16,036
PRUDENTIAL	18,406	1,191,431,763	11,633,273	10,111,253
SLMA	18,225	992,520,159	0	70,070,428
TMLIM	7,923	733,947,300	0	2,139,378
ZURICH	8,783	259,727,913	1,964,389	1,107,135
<b>Total (Industry)</b>	<b>107,208</b>	<b>7,579,210,422</b>	<b>57,448,808</b>	<b>109,287,309</b>

INVESTMENT-LINKED			
----- Whole Life -----			
No. of Policies	Sums Insured	Single Premiums	Annual Premiums
121,194	19,576,771,828	274,883,934	627,916,125
75,113	16,024,411,165	4,523,782	254,643,111
5,821	661,475,649	3,128,340	10,936,078
11,788	1,512,289,963	107,458,873	33,878,093
37,107	3,672,534,054	0	70,959,820
980	74,774,600	342,916	2,346,128
142,366	15,406,087,034	50,425,939	630,333,316
25,005	4,666,718,591	88,239,996	74,551,363
11,736	1,542,312,674	2,372,860	73,251,139
7,868	958,699,835	21,272,950	23,088,752
139,040	19,275,833,540	111,334,228	835,231,917
15,552	2,157,802,520	76,560,610	50,689,536
25,315	1,728,135,070	24,319,801	70,121,444
23,601	2,709,179,550	27,575,968	105,239,545
642,486	89,967,026,073	792,440,197	2,863,186,367

Endowment			
No. of Policies	Sums Insured	Single Premiums	Annual Premiums
1,911	107,959,200	418,195	5,612,942
0	0	0	0
0	0	0	0
351	81,507,481	10,000	2,141,043
6,160	547,798,071	184,452,187	12,015,896
0	0	2,200	0
14,227	8,184,305,313	0	156,438,377
26,247	6,073,687,038	11,097,379	168,661,699
59	4,795,000	3,000	192,936
8	861,800	4	30,521
3,056	195,328,998	64,560,621	68,935,691
0	0	0	0
6,172	1,577,197,020	20,998	55,598,178
89	13,087,488	12,471	256,812
58,280	16,786,527,409	260,577,055	469,884,095

	Temporary		
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

# LIFE INSURANCE

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

Company	ORDINARY LIFE			
	Medical & Health			
	No. of Policies	Sums Insured	Single Premiums	Annual Premiums
AIA	73,406	0	1,410,417	83,749,467
ALLIANZ LIFE	839	0	188,145	669,605
AMMETLIFE	12,139	799,517,652	0	11,508,741
AXA AFFIN LIFE	8,906	17,265,000	0	7,872,972
ETIQA	0	0	0	0
GIBBSN LIFE	0	0	0	0
GELM	39,452	0	33,277,463	15,061,571
HLA	8,019	459,441,365	0	5,307,909
MANULIFE	3,626	0	0	5,828,893
MCIS	1,776	5,872,750	0	2,429,220
PRUDENTIAL	0	0	0	0
SLMA	4,334	867,650	0	4,167,120
TMLIM	119	12,700,000	0	52,254
ZURICH	270	0	0	410,338
<b>Total (Industry)</b>	<b>152,886</b>	<b>1,295,664,417</b>	<b>34,876,025</b>	<b>137,058,089</b>

Company	Other Plans			
	No. of Policies	Sums Insured	Single Premiums	Annual Premiums
AIA	46,241	893,000	103,716	71,432,325
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>46,241</b>	<b>893,000</b>	<b>103,716</b>	<b>71,432,325</b>

Company	Riders			
	No. of Policies	Sums Insured	Single Premiums	Annual Premiums
AIA	0	90,760,000	6,936	15,483,747
ALLIANZ LIFE	0	56,061,939	0	676,452
AMMETLIFE	0	10,370,800	0	854,296
AXA AFFIN LIFE	0	0	0	4,534,523
ETIQA	0	11,751,175	1,148,777	655,187
GIBBSN LIFE	0	2,070,000	0	28,400,071
GELM	0	49,670,268	351,448	2,172,447
HLA	0	69,888,600	11,574,549	29,810,531
MANULIFE	0	496,792	102,747	977,768
MCIS	0	168,089,756	0	1,940,950
PRUDENTIAL	0	119,849,505	50,340,410	12,638,971
SLMA	719	28,031,815	0	10,482,197
TMLIM	0	12,590,300	10,476,833	1,182,500
ZURICH	0	11,048,270	0	1,567,950
<b>Total (Industry)</b>	<b>719</b>	<b>630,679,220</b>	<b>74,001,700</b>	<b>111,377,590</b>



## 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
526	12,068,332	11,406,331	0
526	12,068,332	11,406,331	0

..... Riders .....

No. of Policies	Sums Insured	Single Premiums	Annual Premiums
0	350,255	1,773,329	19,084,009
0	3,029,774,529	0	10,886,820
0	45,731,000	0	3,757,560
0	0	0	856,213
0	0	0	915,055
0	0	0	0
0	0	0	0
0	244,484,155	46,592	68,828,340
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	27,174,765
0	206,900	0	4,220,893
0	3,320,546,839	1,819,921	135,723,655

# LIFE INSURANCE

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

Company	ORDINARY LIFE			
	Reinsurance Accepted			
	No. of Policies	Sums Insured	Single Premiums	Annual Premiums
AIA	0	15,217	0	0
ALLIANZ LIFE	0	0	0	0
AMMETLIFE	0	0	0	0
AXA AFFIN LIFE	0	0	0	45,061
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>15,217</b>	<b>0</b>	<b>45,061</b>

Company	TOTAL			
	No. of Policies	Sums Insured	Single Premiums	Annual Premiums
AIA	154,591	2,372,111,295	2,211,821	255,875,257
ALLIANZ LIFE	17,505	613,855,949	163,088,829	133,610,531
AMMETLIFE	26,835	1,300,239,991	1,211,134	65,087,370
AXA AFFIN LIFE	16,490	163,643,552	2,270	26,901,021
ETIQA	23,636	1,433,017,703	35,066,206	187,945,697
GIBBSN LIFE	71,335	2,141,832,996	0	62,841,521
GELM	105,277	2,646,281,538	53,433,725	352,330,441
HLA	36,321	1,921,849,932	19,618,932	284,998,272
MANULIFE	10,273	290,735,471	102,747	62,969,731
MCIS	24,235	606,341,302	102,582	45,879,642
PRUDENTIAL	48,828	2,481,908,794	62,973,683	241,114,730
SLMA	33,066	1,830,772,558	0	127,621,708
TMLIM	22,866	1,289,231,317	10,476,833	38,774,411
ZURICH	22,771	606,394,544	1,964,389	29,398,907
<b>Total (Industry)</b>	<b>614,029</b>	<b>19,698,216,942</b>	<b>350,253,151</b>	<b>1,915,349,239</b>

Company	TOTAL PREVIOUS YEAR			
	No. of Policies	Sums Insured	Single Premiums	Annual Premiums
AIA	160,354	3,942,127,658	2,919,100	283,500,614
ALLIANZ LIFE	20,719	620,501,883	227,505,018	98,014,587
AMMETLIFE	29,422	1,470,243,020	8,870,186	54,474,395
AXA AFFIN LIFE	12,995	228,655,735	209	52,620,076
ETIQA	28,175	940,998,151	8,126,462	154,273,223
GIBBSN LIFE	59,781	1,923,435,392	0	53,197,036
GELM	109,703	4,254,503,781	59,817,459	339,275,761
HLA	41,019	1,929,798,920	4,980,794	312,091,903
MANULIFE	12,815	296,149,693	57,092	69,151,778
MCIS	34,548	711,963,150	95,860	73,956,538
PRUDENTIAL	83,307	3,656,814,624	275,812,855	395,625,953
SLMA	44,008	1,758,352,693	0	79,609,048
TMLIM	37,858	1,352,874,360	65,150,869	95,140,760
ZURICH	24,300	560,713,179	1,775,665	41,907,891
<b>Total (Industry)</b>	<b>699,004</b>	<b>23,647,132,240</b>	<b>655,111,569</b>	<b>2,102,839,563</b>

TOTAL PREVIOUS YEAR			
No. of Policies	Sums Insured	Single Premiums	Annual Premiums
122,048	18,643,102,184	209,373,457	605,767,244
68,172	17,756,333,395	2,097,223	238,577,802
5,717	584,468,521	8,816,124	12,624,907
12,152	1,259,862,110	3,543,897	40,781,962
51,720	4,280,649,613	73,965,190	81,071,109
1,462	111,932,000	876,114	3,090,918
153,803	20,176,168,835	37,853,057	872,356,431
42,931	9,901,462,605	78,372,457	249,764,003
12,215	1,552,837,047	1,902,411	61,934,309
7,257	432,444,008	17,127,725	17,915,571
135,907	12,300,069,935	149,196,592	587,175,379
13,714	1,966,188,686	22,861,700	49,466,208
21,472	2,236,660,748	5,203,868	88,654,142
20,807	1,883,280,923	58,539,326	84,353,266
669,377	93,085,460,610	669,729,141	2,993,533,252

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
2,335	23,350,000	0	10,425,300
0	0	0	0
532	3,737,967	0	1,753,495
0	19,895	0	159,723
1,946	23,934,524	169,129,036	0
6	90,000	0	19,070
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
4,819	51,132,386	169,129,036	12,357,588

# 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	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	5,131,233,496	72,063,485	148,778
HLA	0	82,395,642	11,406,457	26,518
MANULIFE	0	0	0	0
MCIS	0	0	0	0
PRUDENTIAL	0	64,702	52,529	0
SLMA	0	10,979,832	9,241,257	0
TMLIM	0	0	0	0
ZURICH	0	0	0	0
<b>Total (Industry)</b>	<b>0</b>	<b>5,224,673,672</b>	<b>92,763,728</b>	<b>175,296</b>

Company	Temporary			
	No. of Policies	Sums Insured	Single Premiums	Annual Premiums
AIA	4,759	90,605,309,945	512,659,310	199,815
ALLIANZ LIFE	1,481	10,536,618,319	160,763,940	208,094
AMMETLIFE	303	15,752,839,580	100,296,644	5,293,722
AXA AFFIN LIFE	304	12,433,926,161	42,873,744	0
ETIQA	67	11,005,491,297	108,035,084	0
GIBBSN LIFE	8	2,134,587,086	29,143,040	12,924,548
GELM	529	19,820,798,101	53,415,884	0
HLA	585	14,875,149,305	70,463,345	8,107,413
MANULIFE	0	1,905,407,105	24,079,248	141,536
MCIS	166	4,652,703,544	14,824,661	3,567,744
PRUDENTIAL	753	7,697,199,480	108,197,635	11,817,220
SLMA	5	7,380,080,292	156,275,361	154,560
TMLIM	392	22,543,105,509	213,897,620	2,520
ZURICH	188	2,660,927,125	24,666,749	0
<b>Total (Industry)</b>	<b>9,540</b>	<b>224,004,142,849</b>	<b>1,619,592,265</b>	<b>42,417,172</b>

INVESTMENT-LINKED			
	<b>Whole Life</b>		
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
<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

Endowment			
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
20	9,709,197,800	109,362,412	0
0	0	0	0
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	9,709,197,800	109,362,412	0

[illegible]

## LIFE INSURANCE

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

Company	ORDINARY LIFE			
	Medical & Health			
	No. of Policies	Sums Insured	Single Premiums	Annual Premiums
AIA	8,785	0	945,743,919	0
ALLIANZ LIFE	387	0	0	103,111
AMMETLIFE	168	0	63,439,483	0
AXA AFFIN LIFE	0	0	0	0
ETIQA	28	0	3,151,482	0
GIBBSN LIFE	0	0	0	0
GELM	533	0	130,673,952	0
HLA	0	2,050	0	11,105
MANULIFE	0	0	0	0
MCIS	0	0	0	0
PRUDENTIAL	0	0	0	0
SLMA	0	7,005,000	0	99,948
TMLIM	91	0	10,126,931	0
ZURICH	10	0	1,063,782	0
<b>Total (Industry)</b>	<b>10,002</b>	<b>7,007,050</b>	<b>1,154,199,548</b>	<b>214,164</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	42,597,766,524	46,677,793	0
ALLIANZ LIFE	0	52,000	0	1,139
AMMETLIFE	0	0	135,048	1,577,184
AXA AFFIN LIFE	0	0	5,528,526	0
ETIQA	0	0	0	0
GIBBSN LIFE	0	0	831,103	0
GELM	0	21,177,616	97,089,530	0
HLA	0	0	0	0
MANULIFE	0	9,877,227	7,321,079	0
MCIS	0	0	0	0
PRUDENTIAL	0	0	15,947,983	0
SLMA	0	0	0	0
TMLIM	0	0	3,981,344	0
ZURICH	0	0	0	0
<b>Total (Industry)</b>	<b>0</b>	<b>42,628,873,367</b>	<b>177,512,406</b>	<b>1,578,323</b>

## INVESTMENT-LINKED

## ANNUITY

..... **Other Plans** .....

[illegible]

..... Riders .....

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

# LIFE INSURANCE

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

Company	ORDINARY LIFE			
	Reinsurance Accepted			
	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	TOTAL			
	No. of Policies	Sums Insured	Single Premiums	Annual Premiums
AIA	13,544	133,203,076,469	1,505,081,022	199,815
ALLIANZ LIFE	1,868	10,536,670,319	160,763,940	312,344
AMMETLIFE	471	15,752,839,580	163,871,175	6,870,906
AXA AFFIN LIFE	304	12,433,926,161	48,402,270	0
ETIQA	95	11,005,491,297	111,186,566	0
GIBBSN LIFE	8	2,134,587,086	29,974,143	12,924,548
GELM	1,062	24,973,209,213	353,242,851	148,778
HLA	585	14,957,546,997	81,869,802	8,145,036
MANULIFE	0	1,915,284,332	31,400,327	141,536
MCIS	166	4,652,703,544	14,824,661	3,567,744
PRUDENTIAL	753	7,697,264,182	124,198,147	11,817,220
SLMA	5	7,398,065,124	165,516,618	254,508
TMLIM	483	22,543,105,509	228,005,895	2,520
ZURICH	198	2,660,927,125	25,730,531	0
<b>Total (Industry)</b>	<b>19,542</b>	<b>271,864,696,938</b>	<b>3,044,067,948</b>	<b>44,384,955</b>

Company	TOTAL PREVIOUS YEAR			
	No. of Policies	Sums Insured	Single Premiums	Annual Premiums
AIA	17,125	134,757,652,559	1,409,989,566	290,282
ALLIANZ LIFE	1,505	11,324,071,005	148,104,138	458,495
AMMETLIFE	388	15,093,319,818	119,310,770	7,460,472
AXA AFFIN LIFE	295	12,872,143,275	42,087,912	39,192
ETIQA	98	13,691,071,568	85,502,026	0
GIBBSN LIFE	9	2,441,197,219	38,375,361	12,941,837
GELM	888	21,419,554,970	292,772,010	407,628
HLA	718	15,065,371,832	86,232,748	7,105,466
MANULIFE	2	2,248,677,720	42,292,393	1,098,790
MCIS	150	2,806,262,286	18,400,045	2,548,560
PRUDENTIAL	732	8,417,440,763	148,385,437	11,835,764
SLMA	11	8,676,992,868	210,975,934	155,940
TMLIM	469	21,740,468,651	212,281,036	0
ZURICH	177	2,368,161,709	24,821,404	0
<b>Total (Industry)</b>	<b>22,567</b>	<b>272,922,386,243</b>	<b>2,879,530,780</b>	<b>44,342,426</b>



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
0	0	0	0
20	9,709,197,800	109,362,412	0
0	0	0	0
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	9,709,197,800	109,362,412	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
7	9,199,203,096	103,368,792	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
7	9,199,203,096	103,368,792	0

# LIFE INSURANCE

## TERMINATIONS, TRANSFERS AND REVIVALS - INDIVIDUAL

Company	ORDINARY LIFE		
	Death		
	No. of Policies	Sums Insured	Annual Premiums
AIA	5,501	171,675,600	6,769,268
ALLIANZ LIFE	541	20,328,228	1,353,648
AMMETLIFE	220	8,189,112	318,175
AXA AFFIN LIFE	95	4,161,392	656,516
ETIQA	1,474	30,804,679	991,649
GIBBSN LIFE	129	5,107,432	310,847
GELM	6,430	204,259,577	11,370,932
HLA	913	31,500,921	1,885,368
MANULIFE	456	13,511,082	738,651
MCIS	598	13,527,274	814,586
PRUDENTIAL	826	39,180,947	2,562,741
SLMA	103	3,551,773	177,765
TMLIM	599	17,713,706	1,110,755
ZURICH	1,374	34,198,332	1,575,837
<b>Total (Industry)</b>	<b>19,259</b>	<b>597,710,054</b>	<b>30,636,738</b>

Company	Maturity		
	No. of Policies	Sums Insured	Annual Premiums
AIA	20,620	457,761,095	789,489
ALLIANZ LIFE	2,350	94,842,003	4,526,756
AMMETLIFE	2,175	56,111,971	789,749
AXA AFFIN LIFE	79	1,093,000	55,273
ETIQA	12,967	538,434,129	10,278,049
GIBBSN LIFE	1,094	90,479,731	3,030,506
GELM	19,161	369,010,817	26,904,504
HLA	588	23,331,293	698,813
MANULIFE	1,408	18,557,427	1,524,576
MCIS	11,051	191,438,259	9,842,651
PRUDENTIAL	6,749	178,117,849	7,181,010
SLMA	709	5,545,988	20,161
TMLIM	4,714	209,645,709	6,253,350
ZURICH	3,744	101,394,443	4,538,605
<b>Total (Industry)</b>	<b>87,409</b>	<b>2,335,763,715</b>	<b>76,433,492</b>

Company	Other Causes (including expiry)		
	No. of Policies	Sums Insured	Annual Premiums
AIA	138,038	1,015,679,401	228,851,080
ALLIANZ LIFE	5,345	584,814,993	38,046,158
AMMETLIFE	15,919	1,173,117,017	45,353,494
AXA AFFIN LIFE	2,269	96,980,879	2,072,993
ETIQA	30,290	560,929,760	37,985,851
GIBBSN LIFE	4,561	192,606,771	7,586,302
GELM	50,815	(169,288,613)	252,155,998
HLA	8,262	(2,725,721,276)	198,020,228
MANULIFE	5,040	142,252,051	11,500,254
MCIS	1,126	149,038,428	21,201,625
PRUDENTIAL	6,313	463,501,877	16,064,511
SLMA	1,509	25,211,151	2,170,588
TMLIM	378	156,827,081	28,901,865
ZURICH	10,170	269,658,405	10,555,879
<b>Total (Industry)</b>	<b>280,035</b>	<b>1,935,607,924</b>	<b>900,466,826</b>

INVESTMENT-LINKED		
Death		
No. of Policies	Sums Insured	Annual Premiums
646	57,510,837	2,241,270
405	62,721,955	1,676,059
33	1,595,285	74,309
23	2,612,670	74,107
226	14,279,150	330,722
35	985,425	11,333
887	52,981,005	4,230,291
179	24,380,208	731,949
154	14,077,148	690,367
65	3,504,800	106,325
1,808	88,299,503	6,033,992
29	1,692,500	59,669
89	8,053,000	281,744
139	12,361,462	342,484
4,718	345,054,948	16,884,621

Maturity		
No. of Policies	Sums Insured	Annual Premiums
94	3,850,600	16,759
22	945,000	126,349
0	0	0
293	46,780,986	0
70	3,779,444	66,003
0	0	0
220	11,850,191	333,105
65	3,676,000	122,280
1	50,000	1,200
0	0	0
671	32,933,447	1,348,377
34	2,152,000	10,800
3	57,500	3,900
40	1,612,000	69,925
1,513	107,687,168	2,098,698

Other Causes (including expiry)		
No. of Policies	Sums Insured	Annual Premiums
1,982	398,473,946	27,045,714
1,467	269,271,333	8,515,280
93	40,661,956	7,554,897
233	45,015,155	2,007,497
2,202	248,617,131	4,544,370
4	11,490,633	(40,886,660)
2,367	596,399,151	106,536,964
656	763,740,148	32,823,743
333	206,684,638	5,090,704
92	21,534,356	5,516,582
(118)	291,489,843	47,726,693
84	15,744,537	4,463,328
131	37,318,059	5,959,080
179	78,133,144	18,009,902
9,705	3,024,574,029	234,908,095

ANNUITY		
Other Causes (including expiry)		
No. of Policies	Sums Insured	Annual Premiums
0	0	0
0	0	0
0	0	0
0	0	0
398	3,676,400	2,541,220
0	0	0
19	94,782	48,180
38	101,314	45,873
22	(2,616,730)	0
101	(729,794)	(26,399)
0	0	0
0	0	0
0	0	0
0	0	0
9	25,200	0
587	551,172	2,608,874

## LIFE INSURANCE

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

Company	No. of Policies	ORDINARY LIFE	
		Surrender	Annual Premiums
AIA	71,870	3,315,847,303	112,025,102
ALLIANZ LIFE	11,397	389,136,469	46,193,979
AMMETLIFE	10,018	367,191,337	18,670,501
AXA AFFIN LIFE	3,817	85,852,636	14,930,371
ETIQA	19,917	552,211,235	35,267,302
GIBBSN LIFE	19,316	1,007,925,432	29,071,790
GELM	69,545	3,562,866,052	164,491,329
HLA	12,821	932,781,222	47,990,295
MANULIFE	4,938	170,937,615	11,038,206
MCIS	11,037	341,266,215	17,872,920
PRUDENTIAL	22,873	763,354,738	67,946,482
SLMA	2,807	109,799,812	5,552,593
TMLIM	13,855	421,655,293	26,066,562
ZURICH	12,151	508,652,484	12,740,186
<b>Total (Industry)</b>	<b>286,362</b>	<b>12,529,477,843</b>	<b>609,857,619</b>
Company	No. of Policies	Forfeiture	
		Sums Insured	Annual Premiums
AIA	81,032	2,580,804,614	88,671,655
ALLIANZ LIFE	6,238	141,340,362	5,212,065
AMMETLIFE	7,897	337,878,452	15,383,184
AXA AFFIN LIFE	9,672	132,640,412	11,295,118
ETIQA	7,151	226,019,064	16,996,329
GIBBSN LIFE	37,083	735,654,602	23,487,084
GELM	24,746	1,081,716,656	40,978,300
HLA	21,594	1,085,564,209	70,948,626
MANULIFE	6,046	117,007,756	12,478,558
MCIS	11,301	291,138,264	19,541,684
PRUDENTIAL	41,779	1,571,349,765	51,078,617
SLMA	29,159	1,254,240,282	39,158,672
TMLIM	15,988	679,580,702	24,454,582
ZURICH	21,147	296,082,335	22,008,532
<b>Total (Industry)</b>	<b>320,833</b>	<b>10,531,017,475</b>	<b>441,693,006</b>
Company	No. of Policies	Revivals	
		Sums Insured	Annual Premiums
AIA	37,847	541,887,278	57,559,355
ALLIANZ LIFE	487	22,922,755	815,825
AMMETLIFE	2,294	127,153,172	8,588,833
AXA AFFIN LIFE	220	5,104,810	905,235
ETIQA	2,764	84,850,883	5,793,563
GIBBSN LIFE	163	7,158,483	285,615
GELM	19,162	760,708,402	30,847,875
HLA	2,855	176,736,464	19,714,256
MANULIFE	409	7,549,136	1,417,032
MCIS	1,089	37,155,199	3,319,403
PRUDENTIAL	9,999	491,755,603	19,985,384
SLMA	2,702	122,151,297	4,846,085
TMLIM	293	13,038,625	807,898
ZURICH	661	10,807,740	820,109
<b>Total (Industry)</b>	<b>80,945</b>	<b>2,408,979,847</b>	<b>155,706,468</b>

INVESTMENT-LINKED		
Surrender		
No. of Policies	Sums Insured	Annual Premiums
57,086	5,655,812,678	185,783,781
8,910	1,290,673,440	23,665,438
1,140	82,558,720	879,948
6,315	562,791,074	16,998,525
21,254	1,766,639,706	32,420,036
1,301	114,049,233	1,551,736
29,488	2,377,443,268	176,386,784
8,223	1,344,674,336	54,443,923
9,754	896,684,058	30,457,244
6,661	351,058,065	20,758,734
261,480	13,922,433,778	617,655,107
4,478	546,411,225	10,233,056
2,597	213,148,223	5,371,610
5,453	381,543,682	12,275,095
424,140	29,505,921,486	1,188,881,017

Forfeiture		
No. of Policies	Sums Insured	Annual Premiums
0	0	0
27,956	4,514,954,139	69,000,880
2,416	224,430,437	478,409
33	2,529,584	80,448
14,496	1,096,688,720	20,812,242
919	80,983,000	679,053
45,825	3,579,950,211	116,635,303
6,239	798,034,270	14,841,915
0	0	12,712
0	0	0
0	0	0
4,068	497,080,512	13,694,176
6,381	488,346,914	14,151,451
8,468	633,563,447	21,619,727
116,801	11,916,561,234	272,006,316

Revivals		
No. of Policies	Sums Insured	Annual Premiums
9,199	967,235,927	32,238,529
7,698	1,257,243,770	19,447,134
447	45,086,693	1,075,770
131	7,594,819	337,390
94	7,459,000	241,150
66	4,012,000	136,380
13,519	975,723,940	33,784,433
539	81,826,238	5,138,834
31	3,740,800	151,960
499	24,209,100	1,069,007
166,766	7,712,408,802	374,214,662
169	24,205,879	498,719
220	15,897,800	510,512
229	17,821,970	653,342
199,607	11,144,466,738	469,497,822

ANNUITY		
Surrender		
No. of Policies	Sums Insured	Annual Premiums
0	0	0
0	0	0
0	0	0
0	0	0
1,060	7,827,600	3,415,680
0	0	0
102	713,282	360,591
384	1,041,756	54,088
248	3,200,920	0
437	1,077,000	9,979
0	0	0
0	0	0
0	0	0
0	0	0
1,080	2,866,800	0
3,311	16,727,358	3,840,338

# LIFE INSURANCE

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

Company	ORDINARY LIFE		
	Reinsurance Accepted		
	No. of Policies	Sums Insured	Annual Premiums
AIA	202	1,422,459	55,511
ALLIANZ LIFE	0	0	0
AMMETLIFE	0	0	0
AXA AFFIN LIFE	20,538	118,798,075	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>20,740</b>	<b>120,220,534</b>	<b>55,511</b>

Company	TOTAL		
	No. of Policies	Sums Insured	Annual Premiums
AIA	279,416	7,001,303,193	379,602,751
ALLIANZ LIFE	25,384	1,207,539,300	94,516,781
AMMETLIFE	33,935	1,815,334,717	71,926,270
AXA AFFIN LIFE	36,250	434,421,584	28,105,036
ETIQA	69,035	1,823,547,984	95,725,617
GIBBSN LIFE	62,020	2,024,615,485	63,200,914
GELM	151,535	4,287,856,087	465,053,188
HLA	41,323	(829,280,095)	299,829,074
MANULIFE	17,479	454,716,795	35,863,213
MCIS	34,024	949,253,241	65,954,063
PRUDENTIAL	68,541	2,523,749,573	124,847,977
SLMA	31,585	1,276,197,709	42,233,694
TMLIM	35,241	1,472,383,865	85,979,215
ZURICH	47,925	1,199,178,259	50,598,930
<b>Total (Industry)</b>	<b>933,693</b>	<b>25,640,817,697</b>	<b>1,903,436,723</b>

Company	TOTAL PREVIOUS YEAR		
	No. of Policies	Sums Insured	Annual Premiums
AIA	264,918	7,515,971,510	473,770,225
ALLIANZ LIFE	24,783	1,163,466,345	78,546,326
AMMETLIFE	34,569	1,799,733,342	46,725,390
AXA AFFIN LIFE	33,924	466,641,978	30,183,996
ETIQA	68,821	1,850,381,707	83,330,974
GIBBSN LIFE	48,294	1,692,135,210	54,851,693
GELM	159,756	4,159,623,847	407,092,776
HLA	38,133	4,631,254,465	251,519,466
MANULIFE	21,009	499,066,877	32,215,830
MCIS	33,718	771,368,479	65,750,176
PRUDENTIAL	74,032	2,717,956,031	117,567,752
SLMA	38,394	1,389,412,319	40,275,557
TMLIM	34,850	1,212,549,904	82,888,714
ZURICH	53,224	1,236,417,359	58,276,219
<b>Total (Industry)</b>	<b>928,425</b>	<b>31,105,979,372</b>	<b>1,822,995,094</b>

<b>INVESTMENT-LINKED</b>					
<b>Reinsurance Accepted</b>					
No. of Policies	Sums Insured	Annual Premiums	Cash Value	Paid-up Death Benefit	Total Cash Surrender Value
0	0	0	0	0	0
0	0	0	0	0	0
0	0	0	0	0	0
0	0	0	0	0	0
0	0	0	0	0	0
0	0	0	0	0	0
0	0	0	0	0	0
0	0	0	0	0	0
0	0	0	0	0	0
0	0	0	0	0	0
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>

No. of Policies	TOTAL	
	Sums Insured	Annual Premiums
50,609	5,148,412,134	182,848,996
31,062	4,881,322,097	83,536,872
3,235	304,159,705	7,911,793
6,766	652,134,650	18,823,187
38,154	3,122,545,151	57,932,223
2,193	203,496,291	(38,780,918)
65,268	5,642,899,886	370,338,014
14,823	2,852,678,724	97,824,976
10,211	1,113,755,044	36,100,267
6,319	351,888,121	25,312,634
97,075	6,622,747,769	298,549,507
8,524	1,038,874,895	27,962,310
8,981	731,025,896	25,257,273
14,050	1,089,391,764	51,663,790
357,270	33,755,332,126	1,245,280,924

TOTAL PREVIOUS YEAR		
No. of Policies	Sums Insured	Annual Premiums
45,438	4,443,161,000	157,282,647
28,607	4,114,081,517	71,756,310
2,419	248,567,299	6,031,357
6,442	569,149,249	15,384,983
48,362	3,586,104,236	54,458,593
4,059	323,533,044	6,556,145
66,245	5,218,611,373	408,096,879
11,982	5,395,925,703	68,676,819
9,226	990,108,240	33,554,747
5,337	302,735,511	21,686,090
97,093	5,557,963,465	295,242,523
5,081	610,555,682	21,220,710
8,668	629,851,611	20,390,673
12,690	1,007,792,444	39,704,603
351,649	32,998,140,373	1,220,043,078

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TOTAL		
No. of Policies	Sums Insured	Annual Premiums
0	0	0
0	0	0
0	0	0
0	0	0
1,458	11,504,000	5,956,900
0	0	0
121	808,064	408,771
422	1,143,070	99,961
270	584,190	0
538	347,206	(16,420)
0	0	0
0	0	0
0	0	0
1,089	2,892,000	0
3,898	17,278,530	6,449,212

TOTAL PREVIOUS YEAR		
No. of Policies	Sums Insured	Annual Premiums
0	0	0
0	0	0
0	0	0
0	0	0
1,330	10,407,966	5,055,580
0	0	0
104	614,892	324,886
421	1,103,122	150,231
164	(9,738,322)	0
663	1,517,200	11,780
0	0	0
0	0	0
0	0	0
1,133	2,820,000	0
<b>3,815</b>	<b>6,724,858</b>	<b>5,542,477</b>

# LIFE INSURANCE

## TERMINATIONS, TRANSFERS AND REVIVALS - GROUP

Company	ORDINARY LIFE		
	Death		
	No. of Policies	Sums Insured	Annual Premiums
AIA	0	94,763,362	27,789
ALLIANZ LIFE	7	3,340,782	42,131
AMMETLIFE	0	48,154,961	3,360
AXA AFFIN LIFE	0	21,661,488	0
ETIQA	0	41,731,729	0
GIBBSN LIFE	0	14,748,372	9,580
GELM	0	59,896,549	0
HLA	0	18,946,466	0
MANULIFE	0	2,401,544	4,772
MCIS	0	104,098,448	32,640
PRUDENTIAL	0	15,917,985	0
SLMA	0	61,031,659	57,678
TMLIM	0	0	0
ZURICH	0	7,637,552	0
<b>Total (Industry)</b>	<b>7</b>	<b>494,330,897</b>	<b>177,950</b>

Company	Maturity		
	No. of Policies	Sums Insured	Annual Premiums
AIA	0	7,968,500	0
ALLIANZ LIFE	0	17,707,501	200,726
AMMETLIFE	0	1,545,000	53,868
AXA AFFIN LIFE	0	0	0
ETIQA	0	0	0
GIBBSN LIFE	0	40,000	533
GELM	0	71,146,741	31,264
HLA	0	1,041,806	59,873
MANULIFE	0	850,000	3,344
MCIS	0	0	0
PRUDENTIAL	0	0	0
SLMA	0	81,765,582	971,454
TMLIM	0	0	0
ZURICH	0	10,560,000	0
<b>Total (Industry)</b>	<b>0</b>	<b>192,625,130</b>	<b>1,321,062</b>

Company	Other Causes (including expiry)		
	No. of Policies	Sums Insured	Annual Premiums
AIA	13,758	129,771,123,320	323,332
ALLIANZ LIFE	1,150	9,108,395,691	(107,831)
AMMETLIFE	415	18,348,336,213	7,136,664
AXA AFFIN LIFE	302	10,762,533,787	1,110
ETIQA	85	11,881,786,969	54,240
GIBBSN LIFE	12	1,315,379,964	52,757
GELM	848	22,427,450,246	(48,825)
HLA	626	14,750,624,639	7,986,579
MANULIFE	0	1,304,961,279	1,456
MCIS	163	4,716,426,895	2,120,301
PRUDENTIAL	1,159	6,720,612,789	11,865,774
SLMA	17	5,911,897,669	174,716
TMLIM	476	19,089,350,777	0
ZURICH	184	2,468,744,112	8,292
<b>Total (Industry)</b>	<b>19,195</b>	<b>258,577,624,350</b>	<b>29,568,565</b>



**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	0	0
0	35,702,481	0
0	0	0
0	0	0
0	0	0
0	0	0
2	22,842	0
0	0	0
2	35,725,323	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	1,661,037	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	1,661,037	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
0	0	0
0	0	0
0	0	0
0	0	0
1	9,116,877,087	0
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	9,116,877,087	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
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	6	1,981,840,355	259,565
ALLIANZ LIFE	42	34,705,489	415,118
AMMETLIFE	0	136,090,556	275,178
AXA AFFIN LIFE	0	1,698,363,952	2,724
ETIQA	0	1,041,974,658	0
GIBBSN LIFE	0	109,691,945	11,974
GELM	0	810,602,148	348,972
HLA	0	209,790,186	95,559
MANULIFE	0	58,930,049	0
MCIS	0	46,757,193	423,408
PRUDENTIAL	0	169,903,447	0
SLMA	0	2,610,962,896	1,075,500
TMLIM	0	0	0
ZURICH	0	241,391,543	12,604
<b>Total (Industry)</b>	<b>48</b>	<b>9,151,004,417</b>	<b>2,920,602</b>

Company	Forfeiture		
	No. of Policies	Sums Insured	Annual Premiums
AIA	0	0	0
ALLIANZ LIFE	782	32,592,800	852,263
AMMETLIFE	0	0	0
AXA AFFIN LIFE	0	900,000	3,816
ETIQA	0	0	0
GIBBSN LIFE	0	777,266,000	12,430,885
GELM	0	0	0
HLA	0	7,221	18,017
MANULIFE	0	24,500,000	91,134
MCIS	0	0	0
PRUDENTIAL	0	0	0
SLMA	0	47,755,000	747,000
TMLIM	0	0	0
ZURICH	0	0	0
<b>Total (Industry)</b>	<b>782</b>	<b>883,021,021</b>	<b>14,143,115</b>

Company	Revivals		
	No. of Policies	Sums Insured	Annual Premiums
AIA	0	160,680,289	14,750
ALLIANZ LIFE	123	15,700,400	221,341
AMMETLIFE	0	122,810	41,727
AXA AFFIN LIFE	0	0	0
ETIQA	0	0	0
GIBBSN LIFE	0	0	0
GELM	0	100,000	451
HLA	0	0	294
MANULIFE	0	1,352,500	4,060
MCIS	0	16,379,000	194,036
PRUDENTIAL	2	2,320,000	0
SLMA	0	5,890,000	100,452
TMLIM	0	0	0
ZURICH	0	52,814,000	0
<b>Total (Industry)</b>	<b>125</b>	<b>255,358,999</b>	<b>577,111</b>

[illegible]

<b>ANNUITY</b>		
<b>Surrender</b>		
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
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	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	13,764	131,695,015,248	595,936
ALLIANZ LIFE	1,858	9,181,041,863	1,181,066
AMMETLIFE	415	18,534,003,920	7,427,343
AXA AFFIN LIFE	302	12,483,459,227	7,650
ETIQA	85	12,965,493,356	54,240
GIBBSN LIFE	12	2,217,126,281	12,505,729
GELM	848	23,368,995,684	330,960
HLA	626	14,980,410,318	8,159,734
MANULIFE	0	1,390,290,372	96,646
MCIS	163	4,850,903,536	2,382,313
PRUDENTIAL	1,157	6,904,114,221	11,865,774
SLMA	17	8,707,522,806	2,925,896
TMLIM	476	19,089,350,777	0
ZURICH	184	2,675,519,207	20,896
<b>Total (Industry)</b>	<b>19,907</b>	<b>269,043,246,815</b>	<b>47,554,183</b>

Company	TOTAL PREVIOUS YEAR		
	No. of Policies	Sums Insured	Annual Premiums
AIA	16,540	127,673,496,588	709,069
ALLIANZ LIFE	2,439	10,753,052,206	1,418,695
AMMETLIFE	388	17,883,396,867	7,611,275
AXA AFFIN LIFE	259	11,042,675,082	40,944
ETIQA	147	19,360,803,386	120,240
GIBBSN LIFE	12	2,798,937,188	7,931,753
GELM	932	19,092,224,519	485,331
HLA	791	16,326,755,170	7,738,151
MANULIFE	0	1,283,225,938	36,526
MCIS	101	2,852,467,364	1,539,477
PRUDENTIAL	568	4,775,142,349	11,930,911
SLMA	18	7,589,552,850	(21,707,848)
TMLIM	472	19,242,558,861	0
ZURICH	196	3,134,043,895	10,392
<b>Total (Industry)</b>	<b>22,863</b>	<b>263,808,332,263</b>	<b>17,864,916</b>

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
0	0	0
5	8,988,526,358	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
19	198,415	0
0	0	0
24	8,988,724,773	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
0	0	0
1	18,120	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
1	18,120	0

# LIFE INSURANCE

## POLICIES IN FORCE AT END OF YEAR - INDIVIDUAL

Company	ORDINARY LIFE		
	Whole Life		
	No. of Policies	Sums Insured	Annual Premiums
AIA	952,214	57,970,065,577	1,657,072,371
ALLIANZ LIFE	103,931	4,967,849,003	446,997,385
AMMETLIFE	58,436	3,024,647,933	64,840,232
AXA AFFIN LIFE	12,299	362,312,708	22,103,811
ETIQA	71,299	2,770,812,954	109,936,402
GIBBSN LIFE	26,668	975,161,834	46,607,114
GELM	1,292,653	87,551,355,638	1,991,223,071
HLA	163,885	11,022,465,562	368,548,731
MANULIFE	49,785	2,246,605,277	102,247,089
MCIS	38,595	1,055,795,295	93,241,733
PRUDENTIAL	63,771	2,404,239,194	72,507,172
SLMA	33,561	1,370,063,745	63,224,126
TMLIM	80,929	3,394,832,219	179,460,997
ZURICH	171,271	3,321,100,796	159,085,738
<b>Total (Industry)</b>	<b>3,119,297</b>	<b>182,437,307,734</b>	<b>5,377,095,973</b>

Company	Endowment		
	No. of Policies	Sums Insured	Annual Premiums
AIA	262,924	6,373,979,471	643,196,121
ALLIANZ LIFE	118,949	3,476,567,976	524,608,437
AMMETLIFE	59,616	1,500,241,442	170,260,522
AXA AFFIN LIFE	24,301	966,650,726	228,753,285
ETIQA	228,505	5,920,033,327	555,478,444
GIBBSN LIFE	76,914	2,385,723,790	121,330,514
GELM	461,263	15,336,078,187	1,696,057,136
HLA	146,840	6,403,002,267	789,695,791
MANULIFE	30,034	965,189,387	176,277,957
MCIS	187,764	3,736,086,936	265,253,961
PRUDENTIAL	373,981	12,611,494,758	1,721,862,296
SLMA	19,396	1,088,692,372	50,884,327
TMLIM	148,559	3,977,804,195	299,887,521
ZURICH	57,378	1,668,688,324	92,573,364
<b>Total (Industry)</b>	<b>2,196,424</b>	<b>66,410,233,158</b>	<b>7,336,119,676</b>

Company	Temporary		
	No. of Policies	Sums Insured	Annual Premiums
AIA	726,218	17,713,908,804	100,462,716
ALLIANZ LIFE	52,807	4,155,131,665	8,346,171
AMMETLIFE	18,697	821,920,796	10,769,485
AXA AFFIN LIFE	25,282	1,511,044,825	2,798,885
ETIQA	115,845	3,476,611,081	7,652,304
GIBBSN LIFE	23,532	1,439,220,810	6,478,251
GELM	8,560	854,377,876	8,506,771
HLA	54,286	3,992,839,342	43,237,028
MANULIFE	41,848	1,566,156,521	8,416,337
MCIS	1,442	45,212,097	112,470
PRUDENTIAL	208,800	9,584,627,823	109,950,556
SLMA	23,011	1,408,163,266	95,170,678
TMLIM	22,973	1,168,019,205	5,047,465
ZURICH	83,738	2,323,972,943	18,368,268
<b>Total (Industry)</b>	<b>1,407,039</b>	<b>50,061,207,054</b>	<b>425,317,386</b>

INVESTMENT-LINKED		
Whole Life		
No. of Policies	Sums Insured	Annual Premiums
699,290	83,152,926,485	2,550,299,891
433,752	59,728,481,494	1,238,884,865
20,414	1,908,112,960	28,154,343
37,732	3,921,734,057	101,157,915
176,092	13,867,028,975	287,757,896
14,608	1,222,688,826	58,021,284
1,165,963	102,226,332,492	3,424,444,477
130,665	19,071,110,603	331,111,149
83,575	9,439,385,914	319,008,932
40,438	2,840,248,494	147,572,889
1,476,267	112,456,730,161	4,536,276,313
28,091	3,864,966,788	84,161,617
77,590	6,150,251,870	204,640,091
117,584	11,299,511,871	359,051,134
4,502,061	431,149,510,990	13,670,542,796

Endowment		
No. of Policies	Sums Insured	Annual Premiums
40,018	2,394,583,091	93,596,275
284	8,264,893	951,072
527	43,893,421	569,589
950	192,671,574	5,214,370
15,292	1,184,532,385	21,318,577
3,583	327,253,200	10,338,254
45,592	19,269,198,045	335,502,723
90,291	19,405,157,736	523,378,404
3,038	246,968,239	5,883,213
29	3,187,000	103,698
118,773	6,020,982,667	265,880,070
1,183	79,107,569	1,707,976
11,067	2,524,621,033	90,208,398
11,423	734,786,098	19,769,239
342,050	52,435,206,951	1,374,421,858

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
2,764	13,820,000	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
2,764	13,820,000	0

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
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
6	40,800	0
28	187,034	0

Deferred Annuities		
No. of Policies	Sums Insured	Annual Premiums
0	0	0
0	0	0
0	0	0
0	0	0
28,860	186,533,862	67,367,019
0	0	0
7,202	41,832,848	22,207,641
12,056	27,422,877	1,355,026
8,996	76,426,333	0
14,803	32,610,194	398,144
0	0	0
0	0	0
0	0	0
24,786	57,008,400	0
96,703	421,834,514	91,327,831

## LIFE INSURANCE

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

Company	ORDINARY LIFE		
	Medical & Health		
	No. of Policies	Sums Insured	Annual Premiums
AIA	532,705	0	589,658,288
ALLIANZ LIFE	6,162	4,078,100	4,995,030
AMMETLIFE	10,810	760,235,687	10,537,369
AXA AFFIN LIFE	8,125	17,336,000	12,326,952
ETIQA	100	0	42,148
GIBBSN LIFE	0	0	0
GELM	151,971	0	128,228,764
HLA	38,036	1,305,951,915	28,960,897
MANULIFE	14,219	0	23,873,886
MCIS	6,830	9,870,000	10,649,099
PRUDENTIAL	905	12,600,000	403,639
SLMA	7,992	3,148,600	7,412,364
TMLIM	3,678	405,109,000	2,164,069
ZURICH	58,563	0	76,979,310
<b>Total (Industry)</b>	<b>840,096</b>	<b>2,518,329,302</b>	<b>896,231,815</b>

Company	Other Plans		
	No. of Policies	Sums Insured	Annual Premiums
AIA	51,930	7,472,155	84,027,893
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>51,930</b>	<b>7,472,155</b>	<b>84,027,893</b>

Company	Riders		
	No. of Policies	Sums Insured	Annual Premiums
AIA	0	3,387,766,780	630,095,248
ALLIANZ LIFE	0	523,273,726	44,435,774
AMMETLIFE	0	470,710,064	12,387,191
AXA AFFIN LIFE	0	2,982,898,940	23,311,878
ETIQA	0	797,189,816	15,922,401
GIBBSN LIFE	0	74,646,000	35,138,110
GELM	0	9,519,747,664	305,781,873
HLA	0	6,923,929,631	733,931,851
MANULIFE	0	398,386,646	57,362,215
MCIS	0	1,779,392,330	48,281,023
PRUDENTIAL	0	2,679,188,573	215,108,176
SLMA	666	69,539,227	11,375,770
TMLIM	0	933,615,344	75,731,567
ZURICH	0	4,056,127,914	67,926,954
<b>Total (Industry)</b>	<b>666</b>	<b>34,596,412,654</b>	<b>2,276,790,031</b>



## 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
10,216	306,808,296	0
<b>10,216</b>	<b>306,808,296</b>	<b>0</b>

..... Riders .....

No. of Policies	Sums Insured	Annual Premiums
0	9,880,136	67,519,550
0	16,833,685,494	37,026,110
0	137,762,303	10,516,505
0	194,404,952	3,553,529
0	0	1,288,264
0	0	0
0	3,000	1,604,530
0	618,237,027	149,576,479
0	0	0
0	0	475,361
0	9,850,713,531	437,555,355
0	0	193,933
0	0	33,617,243
0	33,482,900	9,819,710
0	27,678,169,343	752,746,569

## 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	589	3,536,892	274,032
ALLIANZ LIFE	0	0	0
AMMETLIFE	0	0	0
AXA AFFIN LIFE	86,012	1,025,015,306	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>86,601</b>	<b>1,028,552,198</b>	<b>274,032</b>

Company	TOTAL		
	No. of Policies	Sums Insured	Annual Premiums
AIA	2,526,580	85,456,729,679	3,704,786,669
ALLIANZ LIFE	281,849	13,126,900,470	1,029,382,797
AMMETLIFE	147,559	6,577,755,922	268,794,799
AXA AFFIN LIFE	156,019	6,865,258,505	289,294,812
ETIQA	415,749	12,964,647,178	689,031,699
GIBBSN LIFE	127,114	4,874,752,434	209,553,989
GELM	1,914,447	113,261,559,365	4,129,797,615
HLA	403,047	29,648,188,717	1,964,374,298
MANULIFE	135,886	5,176,337,832	368,177,484
MCIS	234,631	6,626,356,658	417,538,287
PRUDENTIAL	647,457	27,292,150,348	2,119,831,839
SLMA	84,626	3,939,607,210	228,067,265
TMLIM	256,139	9,879,379,962	562,291,619
ZURICH	370,950	11,369,889,977	414,933,634
<b>Total (Industry)</b>	<b>7,702,053</b>	<b>337,059,514,256</b>	<b>16,395,856,806</b>

Company	TOTAL PREVIOUS YEAR		
	No. of Policies	Sums Insured	Annual Premiums
AIA	2,651,408	90,086,066,863	3,828,320,495
ALLIANZ LIFE	289,728	13,720,583,822	990,289,045
AMMETLIFE	154,659	7,092,850,648	275,633,700
AXA AFFIN LIFE	175,773	6,462,364,289	290,498,825
ETIQA	461,148	13,355,177,456	596,811,617
GIBBSN LIFE	117,799	4,757,534,923	209,913,382
GELM	1,960,705	114,903,133,914	4,242,520,362
HLA	408,049	26,897,058,690	1,979,205,100
MANULIFE	143,092	5,340,319,155	341,070,966
MCIS	244,420	6,969,268,596	437,612,707
PRUDENTIAL	667,170	27,497,362,055	2,003,565,088
SLMA	83,145	3,385,032,360	142,679,251
TMLIM	268,514	10,062,532,510	609,496,423
ZURICH	396,104	11,962,673,692	436,133,657
<b>Total (Industry)</b>	<b>8,021,714</b>	<b>342,491,958,973</b>	<b>16,383,750,619</b>

TOTAL PREVIOUS YEAR		
No. of Policies	Sums Insured	Annual Premiums
666,812	70,908,597,282	2,241,651,636
389,985	62,397,568,284	1,094,868,989
18,355	1,686,721,740	32,458,593
33,309	3,394,325,512	91,873,651
186,271	13,953,774,387	284,406,189
19,404	1,678,663,717	27,232,492
1,120,230	103,548,041,076	3,345,118,051
184,527	30,962,294,306	789,849,606
87,793	9,266,821,522	287,548,337
38,910	2,235,761,980	150,345,309
1,550,019	106,728,199,004	4,634,084,451
22,246	2,825,146,732	63,336,300
66,151	6,100,566,709	200,828,616
129,057	10,729,438,659	330,586,623
<b>4,513,069</b>	<b>426,415,920,911</b>	<b>13,574,188,844</b>

TOTAL PREVIOUS YEAR		
No. of Policies	Sums Insured	Annual Premiums
0	0	0
0	0	0
0	0	0
0	0	0
27,859	173,447,862	62,225,790
0	0	0
6,959	40,007,799	21,424,134
12,478	28,548,793	1,339,432
7,837	58,526,035	0
15,338	32,884,800	355,838
1	55,324	0
0	0	0
0	0	0
25,881	59,941,200	0
96,353	393,411,813	85,345,194

# 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	0
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>34,736</b>

Company	Endowment		
	No. of Policies	Sums Insured	Annual Premiums
AIA	51	52,626,101	2,418,418
ALLIANZ LIFE	0	0	0
AMMETLIFE	1	1,409,500	134,077
AXA AFFIN LIFE	0	0	0
ETIQA	6	13,754,000	195,720
GIBBSN LIFE	4	440,000	6,163
GELM	204	5,329,364,983	4,324,767
HLA	34	158,193,990	531,056
MANULIFE	0	0	0
MCIS	0	0	0
PRUDENTIAL	6	94,985,192	308,639
SLMA	190	843,175,155	11,291,250
TMLIM	0	0	0
ZURICH	10	289,083,592	69,600
<b>Total (Industry)</b>	<b>506</b>	<b>6,783,032,513</b>	<b>19,279,690</b>

Company	Temporary		
	No. of Policies	Sums Insured	Annual Premiums
AIA	4,080	153,325,882,132	6,566,990
ALLIANZ LIFE	2,503	14,025,640,771	13,845,394
AMMETLIFE	296	37,996,364,234	4,831,986
AXA AFFIN LIFE	306	19,353,689,933	59,634
ETIQA	110	48,875,060,178	0
GIBBSN LIFE	67	13,404,357,496	16,133,344
GELM	671	31,462,674,593	9,111
HLA	721	32,224,521,042	1,565,276
MANULIFE	30	3,900,998,396	1,550,024
MCIS	355	5,131,094,557	24,881,216
PRUDENTIAL	840	25,549,917,056	0
SLMA	53	47,148,741,790	1,737,313
TMLIM	469	52,606,633,612	2,520
ZURICH	266	6,134,906,261	0
<b>Total (Industry)</b>	<b>10,767</b>	<b>491,140,482,052</b>	<b>71,182,807</b>

INVESTMENT-LINKED		
----- Whole Life -----		
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
12	325,000	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
12	325,000	0

Endowment		
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
298	9,727,809,836	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
641	9,727,593	0
0	0	0
939	9,737,537,429	0

[illegible]

# LIFE INSURANCE

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

Company	ORDINARY LIFE		
	Medical & Health		
	No. of Policies	Sums Insured	Annual Premiums
AIA	6,855	0	0
ALLIANZ LIFE	7,118	18,780	6,052,105
AMMETLIFE	136	0	0
AXA AFFIN LIFE	0	0	0
ETIQA	31	0	0
GIBBSN LIFE	0	0	0
GELM	491	0	0
HLA	1	0	125,168
MANULIFE	0	0	0
MCIS	0	0	0
PRUDENTIAL	0	0	0
SLMA	71	353,650,000	7,309,471
TMLIM	89	0	0
ZURICH	10	0	0
Total (Industry)	14,802	353,668,780	13,486,744

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	252,830	0
TMLIM	0	0	0
ZURICH	0	0	0
Total (Industry)	0	252,830	0

Company	Riders		
	No. of Policies	Sums Insured	Annual Premiums
AIA	0	31,570,710,619	0
ALLIANZ LIFE	0	1,794,676	783,062
AMMETLIFE	0	0	1,529,523
AXA AFFIN LIFE	0	11,213,946	0
ETIQA	0	13,344,724	0
GIBBSN LIFE	0	0	10,320
GELM	0	30,616,471	29,328
HLA	0	148,082	26,274
MANULIFE	0	34,613,728	0
MCIS	0	0	0
PRUDENTIAL	0	0	0
SLMA	0	100,470,823	468,198
TMLIM	0	0	0
ZURICH	0	0	0
Total (Industry)	0	31,762,913,069	2,846,705

## INVESTMENT-LINKED

## ANNUITY

..... **Other Plans** .....

[illegible]

..... Riders .....

[illegible]

## 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	10,987	184,949,674,852	9,005,417
ALLIANZ LIFE	9,621	14,027,454,227	20,680,561
AMMETLIFE	437	38,053,305,934	6,495,586
AXA AFFIN LIFE	306	19,364,903,879	59,634
ETIQA	147	48,902,158,902	195,720
GIBBSN LIFE	71	13,404,797,496	16,149,827
GELM	1,368	36,823,056,047	4,377,933
HLA	756	32,382,863,114	2,247,774
MANULIFE	30	3,935,612,124	1,550,024
MCIS	355	5,131,094,557	24,881,216
PRUDENTIAL	846	25,644,902,248	308,639
SLMA	314	48,446,290,598	20,806,232
TMLIM	558	52,606,633,612	2,520
ZURICH	286	6,423,989,853	69,600
<b>Total (Industry)</b>	<b>26,082</b>	<b>530,096,737,444</b>	<b>106,830,682</b>

Company	TOTAL PREVIOUS YEAR		
	No. of Policies	Sums Insured	Annual Premiums
AIA	11,334	182,346,131,409	8,097,333
ALLIANZ LIFE	9,611	12,671,825,772	21,549,285
AMMETLIFE	381	40,834,470,274	7,052,024
AXA AFFIN LIFE	304	19,408,327,951	67,283
ETIQA	137	50,862,160,962	249,960
GIBBSN LIFE	75	13,487,336,691	15,731,008
GELM	1,154	35,218,842,518	4,560,115
HLA	797	32,405,726,435	2,262,472
MANULIFE	30	3,410,618,164	1,505,133
MCIS	352	5,329,294,549	23,695,785
PRUDENTIAL	1,250	24,851,752,286	357,193
SLMA	326	49,755,748,280	23,477,620
TMLIM	551	49,152,878,879	0
ZURICH	272	6,438,581,935	90,496
<b>Total (Industry)</b>	<b>26,574</b>	<b>526,173,696,105</b>	<b>108,695,708</b>



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
291	9,189,890,106	0
0	0	0
0	0	0
0	0	0
0	0	0
654	10,012,412	0
0	0	0
945	9,199,902,518	0

<b>TOTAL PREVIOUS YEAR</b>		
<b>No. of Policies</b>	<b>Sums Insured</b>	<b>Annual Premiums</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
0	0	0
0	0	0
0	0	0
<b>0</b>	<b>0</b>	<b>0</b>

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# Family Takaful

## Financial Year 2017

## FAMILY TAKAFUL

### REVENUE ACCOUNT - INCOME (RM)

----- Takaful Fund and Reserves Beginning of the Year -----				
Company	Annuity	Investment-Linked	Ordinary	Total
AIA PUBLIC	0	122,105,563	355,132,791	477,238,354
AMMETLIFE TAKAFUL	0	24,560,972	91,587,027	116,147,999
ETIQA TAKAFUL	881,435,980	40,539,016	8,041,201,673	8,963,176,669
GE TAKAFUL	0	131,207,353	194,407,328	325,614,681
HLMSIG TAKAFUL	0	28,487,115	194,863,440	223,350,555
HSBC AMANAH TAKAFUL	0	365,836,297	649,539,488	1,015,375,785
PRU BSN TAKAFUL	0	1,421,547,409	455,900,370	1,877,447,779
SUN LIFE MALAYSIA	0	21,951,527	766,748,643	788,700,170
STMB	344,997,131	109,093,235	4,344,806,525	4,798,896,891
TAKAFUL IKHLAS	0	130,542,961	2,145,648,909	2,276,191,870
ZURICH TAKAFUL	0	411,398,810	46,558,440	457,957,250
<b>Total (Industry)</b>	<b>1,226,433,111</b>	<b>2,807,270,258</b>	<b>17,286,394,634</b>	<b>21,320,098,003</b>

## FAMILY TAKAFUL

### REVENUE ACCOUNT - OUTGO (RM)

----- Net Certificate Benefits -----						
Company	Death	Maturity	Surrender	Others	Total	Net Commissions
AIA PUBLIC	26,134,139	0	45,326,057	168,741,408	240,201,604	0
AMMETLIFE TAKAFUL	7,267,455	0	4,399,362	8,912,324	20,579,141	0
ETIQA TAKAFUL	265,181,014	48,255,081	248,372,054	206,450,429	768,258,578	(1,008,404)
GE TAKAFUL	3,451,066	707,319	16,881,523	28,855,339	49,895,247	0
HLMSIG TAKAFUL	6,139,205	145,201	5,625,036	2,361,240	14,270,682	0
HSBC AMANAH TAKAFUL	4,241,269	87,578	91,898,878	662,567	96,890,292	0
PRU BSN TAKAFUL	35,209,464	754,430	85,743,539	404,050,986	525,758,419	0
SUN LIFE MALAYSIA	14,410,467	327,205	71,270,178	49,808,877	135,816,727	0
STMB	188,927,634	64,524,257	145,035,913	190,214,988	588,702,792	67,625
TAKAFUL IKHLAS	14,994,969	12,625,129	111,613,023	156,072,989	295,306,110	0
ZURICH TAKAFUL	13,352,552	0	51,959,120	87,055,281	152,366,953	0
<b>Total (Industry)</b>	<b>579,309,234</b>	<b>127,426,200</b>	<b>878,124,683</b>	<b>1,303,186,428</b>	<b>2,888,046,545</b>	<b>(940,779)</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
611,565,168	24,531,395	0	0	15,564,688	1,128,899,605	832,733,256
47,410,826	5,070,246	439,607	0	2,597,848	171,666,526	157,166,389
1,282,101,407	445,046,971	0	0	1,453,758,952	12,144,083,999	10,251,247,794
260,173,787	14,917,107	0	0	41,853,959	642,559,534	516,313,459
80,377,190	9,901,198	0	0	7,996,291	321,625,234	258,157,890
170,543,283	44,098,366	654	0	59,273,695	1,289,291,783	1,159,283,027
1,483,904,319	80,747,756	0	0	107,920,080	3,550,019,934	3,020,871,794
428,670,940	38,705,094	593	0	14,076,442	1,270,153,239	1,135,099,043
1,072,595,870	233,337,734	1,264,583	0	41,147,185	6,147,242,263	5,877,695,898
602,497,339	99,334,111	11,697,791	388,090	52,309,025	3,042,418,226	2,754,187,494
257,635,764	20,473,000	0	0	34,582,066	770,648,080	705,461,926
6,297,475,893	1,016,162,978	13,403,228	388,090	1,831,080,231	30,478,608,423	26,668,217,970

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
3,186,636	4,411,397	0	226,593,204	21,091,672	633,415,092	1,128,899,605	832,733,256
376,549	7,315	0	16,762,754	589,400	133,351,367	171,666,526	157,166,389
26,595,548	211,664	26,293,716	1,630,650,381	100,562,441	9,592,520,075	12,144,083,999	10,251,247,794
0	0	529,672	159,925,458	15,864,078	416,345,079	642,559,534	516,313,459
0	50,094	666,794	38,021,839	5,833,512	262,782,313	321,625,234	258,157,890
0	0	0	61,296,726	4,453,285	1,126,651,480	1,289,291,783	1,159,283,027
0	0	0	681,969,399	30,119,939	2,312,172,177	3,550,019,934	3,020,871,794
0	2,087	0	204,255,999	28,706,696	901,371,730	1,270,153,239	1,135,099,043
0	118,153	5,525,665	384,353,905	60,131,287	5,108,342,836	6,147,242,263	5,877,695,898
(15,968,306)	15,998,927	2,489,914	208,909,249	4,765,316	2,530,917,016	3,042,418,226	2,754,187,494
0	0	0	106,832,977	13,500,000	497,948,150	770,648,080	705,461,926
14,190,427	20,799,637	35,505,761	3,719,571,891	285,617,626	23,515,817,315	30,478,608,423	26,668,217,970

## 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	633,415,092	32,477,021	42,994,509	362,327
AMMETLIFE TAKAFUL	133,351,367	1,591,435	(1,730,921)	0
ETIQA TAKAFUL	9,592,520,075	154,298,207	104,384,520	155,466
GE TAKAFUL	416,345,079	5,744,987	29,205,360	0
HLMSIG TAKAFUL	262,782,313	2,920,876	9,079,027	0
HSBC AMANAH TAKAFUL	1,126,651,480	2,116,772	7,657,556	0
PRU BSN TAKAFUL	2,312,172,177	78,849,480	131,177,451	0
SUN LIFE MALAYSIA	901,371,730	10,318,537	61,066,158	156,018
STMB	5,108,342,836	114,079,094	29,695,544	0
TAKAFUL IKHLAS	2,530,917,016	85,031,698	24,748,441	0
ZURICH TAKAFUL	497,948,150	15,854,869	15,774,167	1,903,009
<b>Total (Industry)</b>	<b>23,515,817,315</b>	<b>503,282,976</b>	<b>454,051,812</b>	<b>2,576,820</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	95,155,680	294,728,942	187,995,758	577,880,380
AMMETLIFE TAKAFUL	0	0	0	0	65,978,337	34,219,711	100,198,048
ETIQA TAKAFUL	0	0	0	202,793,217	7,880,135,697	908,627,026	8,991,555,940
GE TAKAFUL	0	0	0	83,183,422	160,755,438	128,885,803	372,824,663
HLMSIG TAKAFUL	0	0	0	18,181,275	77,282,045	167,222,354	262,685,674
HSBC AMANAH TAKAFUL	0	0	0	78,548,140	318,636,650	697,180,902	1,094,365,692
PRU BSN TAKAFUL	0	0	0	206,371,809	955,198,713	1,069,241,268	2,230,811,790
SUN LIFE MALAYSIA	0	0	0	128,529,295	364,796,270	371,071,042	864,396,607
STMB	0	217,370,000	0	273,946,378	2,889,640,454	588,214,389	3,751,801,221
TAKAFUL IKHLAS	0	115,778,000	0	743,464,760	973,328,947	230,490,669	1,947,284,376
ZURICH TAKAFUL	0	0	0	0	147,128,851	348,768,530	495,897,381
<b>Total (Industry)</b>	<b>0</b>	<b>333,148,000</b>	<b>0</b>	<b>1,830,173,976</b>	<b>14,127,610,344</b>	<b>4,731,917,452</b>	<b>20,689,701,772</b>

Other Liabilities	Total Liabilities	Total Liabilities Previous Year
99,961,671	809,210,620	594,348,041
10,239,247	143,451,128	134,887,144
260,424,360	10,111,782,628	9,492,747,628
38,339,009	489,634,435	396,472,709
32,237,265	307,019,481	248,934,449
21,334,611	1,157,760,419	1,050,566,894
89,469,219	2,611,668,327	2,128,883,649
28,957,372	1,001,869,815	911,867,874
73,129,554	5,325,247,028	5,012,229,877
140,708,248	2,781,405,403	2,487,478,529
51,457,225	582,937,420	498,852,915
846,257,781	25,321,986,704	22,957,269,709

Foreign Assets	Investment Accounts and Islamic Money Market	Cash and Bank Balances	Other Assets	Total Assets	Total Assets Previous Year
0	101,030,000	107,781,773	22,518,467	809,210,620	594,348,041
0	27,119,555	12,900,470	3,233,055	143,451,128	134,887,144
509,470	711,132,938	45,417,772	363,166,508	10,111,782,628	9,492,747,628
0	91,050,000	9,683,613	16,076,159	489,634,435	396,472,709
0	27,974,246	6,812,405	9,547,156	307,019,481	248,934,449
0	31,219,143	14,338,049	17,837,535	1,157,760,419	1,050,566,894
0	308,761,755	35,227,990	36,866,792	2,611,668,327	2,128,883,649
0	83,253,147	11,923,536	42,296,525	1,001,869,815	911,867,874
0	1,162,314,908	39,543,812	154,217,087	5,325,247,028	5,012,229,877
0	571,494,307	49,364,021	97,484,699	2,781,405,403	2,487,478,529
0	0	78,269,329	8,770,710	582,937,420	498,852,915
509,470	3,115,349,999	411,262,770	772,014,693	25,321,986,704	22,957,269,709

# FAMILY TAKAFUL

## NEW CERTIFICATES ISSUED - INDIVIDUAL

Company	ORDINARY FAMILY			
	Endowment			
	No. of Certificates	Sums Participated	Single Contributions	Annual Contributions
AIA PUBLIC	593	53,820,000	1,995,524	8,122,950
AMMETLIFE TAKAFUL	0	0	0	0
ETIQA TAKAFUL	14,219	962,963,160	0	31,928,094
GE TAKAFUL	6,775	296,695,467	0	7,349,964
HLMSIG TAKAFUL	189	62,496,323	8,553,534	364,107
HSBC AMANAH TAKAFUL	2,186	507,940,672	6,988,000	9,987,051
PRU BSN TAKAFUL	527	34,395,000	0	22,857,909
SUN LIFE MALAYSIA	0	0	0	0
STMB	0	0	0	0
TAKAFUL IKHLAS	8,399	245,699,859	0	6,894,093
ZURICH TAKAFUL	12,292	971,711,448	0	11,924,876
<b>Total (Industry)</b>	<b>45,180</b>	<b>3,135,721,929</b>	<b>17,537,058</b>	<b>99,429,044</b>
Company	Temporary			
	No. of Certificates	Sums Participated	Single Contributions	Annual Contributions
AIA PUBLIC	23,863	1,243,168,750	5,728	24,948,971
AMMETLIFE TAKAFUL	0	0	0	0
ETIQA TAKAFUL	129,395	16,459,444,378	595,624,003	804,222
GE TAKAFUL	456	12,341,201	0	589,450
HLMSIG TAKAFUL	1	85,800	0	1,560
HSBC AMANAH TAKAFUL	0	0	0	0
PRU BSN TAKAFUL	8,012	362,434,000	0	2,769,665
SUN LIFE MALAYSIA	31	13,300,000	0	36,429
STMB	46,360	12,818,085,223	559,229,531	5,658
TAKAFUL IKHLAS	74	16,405,923	503,465	542
ZURICH TAKAFUL	681	6,810,000	0	323,545
<b>Total (Industry)</b>	<b>208,873</b>	<b>30,932,075,275</b>	<b>1,155,362,727</b>	<b>29,480,042</b>
Company	Medical & Health			
	No. of Certificates	Sums Participated	Single Contributions	Annual Contributions
AIA PUBLIC	33,468	0	0	40,489,954
AMMETLIFE TAKAFUL	0	0	0	0
ETIQA TAKAFUL	0	0	0	0
GE TAKAFUL	2,596	428,700	0	2,895,245
HLMSIG TAKAFUL	0	0	0	0
HSBC AMANAH TAKAFUL	64	0	0	119,856
PRU BSN TAKAFUL	0	0	0	0
SUN LIFE MALAYSIA	49	0	0	16,471
STMB	2,433	0	2,181,373	0
TAKAFUL IKHLAS	0	0	0	0
ZURICH TAKAFUL	17,216	86,080,000	0	19,649,152
<b>Total (Industry)</b>	<b>55,826</b>	<b>86,508,700</b>	<b>2,181,373</b>	<b>63,170,678</b>



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# FAMILY TAKAFUL

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

Company	ORDINARY FAMILY			
	Other Plans			
	No. of Certificates	Sums Participated	Single Contributions	Annual Contributions
AIA PUBLIC	0	0	0	0
AMMETLIFE TAKAFUL	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
PRU BSN TAKAFUL	0	0	0	0
SUN LIFE MALAYSIA	17,972	494,806,300	0	21,102,312
STMB	0	0	0	0
TAKAFUL IKHLAS	0	0	0	0
ZURICH TAKAFUL	5,757	101,110,000	0	2,307,765
<b>Total (Industry)</b>	<b>23,729</b>	<b>595,916,300</b>	<b>0</b>	<b>23,410,077</b>

Company	Riders			
	No. of Certificates	Sums Participated	Single Contributions	Annual Contributions
AIA PUBLIC	0	76,353,343	0	4,020,297
AMMETLIFE TAKAFUL	0	0	0	0
ETIQA TAKAFUL	0	14,756,679	0	9,791,678
GE TAKAFUL	0	25,930,916	0	366,803
HLMSIG TAKAFUL	0	1,438,294	0	19,014
HSBC AMANAH TAKAFUL	0	0	0	0
PRU BSN TAKAFUL	0	0	0	6,531,835
SUN LIFE MALAYSIA	0	10,197,847	0	186,011
STMB	0	0	0	0
TAKAFUL IKHLAS	0	7,600,390	0	4,017,477
ZURICH TAKAFUL	0	19,275,633	0	3,105,330
<b>Total (Industry)</b>	<b>0</b>	<b>155,553,102</b>	<b>0</b>	<b>28,038,445</b>

Company	Retakaful Accepted			
	No. of Certificates	Sums Participated	Single Contributions	Annual Contributions
AIA PUBLIC	0	0	0	0
AMMETLIFE TAKAFUL	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
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
ZURICH TAKAFUL	0	0	0	0
<b>Total (Industry)</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>

INVESTMENT-LINKED			
----- Other Plans -----			
No. of Certificates	Sums Participated	Single Contributions	Annual Contributions
0	0	71,131	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
5,035	740,841,130	109,600	17,099,376
0	0	0	0
0	0	0	0
0	0	0	0
5,035	740,841,130	180,731	17,099,376

Riders			
No. of Certificates	Sums Participated	Single Contributions	Annual Contributions
0	2,194,733,623	0	7,596,823
0	0	0	0
0	0	0	0
0	0	0	0
0	41,690,635	500	3,441,184
0	0	0	0
0	1,018,157,908	0	249,152,870
0	0	0	0
0	10,796	0	0
0	54,476,486	0	477,363
0	88,122,000	3,938,992	0
0	3,397,191,448	3,939,492	260,668,240

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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	57,924	1,373,342,093	2,001,252	77,582,172
AMMETLIFE TAKAFUL	0	0	0	0
ETIQA TAKAFUL	143,614	17,437,164,217	595,624,003	42,523,994
GE TAKAFUL	9,827	335,396,284	0	11,201,462
HLMSIG TAKAFUL	190	64,020,417	8,553,534	384,681
HSBC AMANAH TAKAFUL	2,250	507,940,672	6,988,000	10,106,907
PRU BSN TAKAFUL	8,539	396,829,000	0	32,159,409
SUN LIFE MALAYSIA	18,052	518,304,147	0	21,341,223
STMB	48,793	12,818,085,223	561,410,904	5,658
TAKAFUL IKHLAS	8,473	269,706,172	503,465	10,912,112
ZURICH TAKAFUL	35,946	1,184,987,081	0	37,310,668
<b>Total (Industry)</b>	<b>333,608</b>	<b>34,905,775,306</b>	<b>1,175,081,158</b>	<b>243,528,286</b>

Company	TOTAL PREVIOUS YEAR			
	No. of Certificates	Sums Participated	Single Contributions	Annual Contributions
AIA PUBLIC	51,589	1,364,589,168	0	67,982,767
AMMETLIFE TAKAFUL	182	6,692,000	0	237,342
ETIQA TAKAFUL	134,359	14,826,700,676	461,276,385	60,354,264
GE TAKAFUL	13,656	365,516,866	6,596,584	15,734,811
HLMSIG TAKAFUL	98	11,466,474	740,659	493,722
HSBC AMANAH TAKAFUL	2,659	663,191,093	1,500,000	8,095,806
PRU BSN TAKAFUL	6,451	468,533,000	0	20,180,305
SUN LIFE MALAYSIA	34,906	913,335,839	24,000	38,678,739
STMB	41,080	9,859,788,521	450,974,183	0
TAKAFUL IKHLAS	9,091	310,651,788	410,389	13,868,315
ZURICH TAKAFUL	38,546	1,023,592,803	0	37,003,345
<b>Total (Industry)</b>	<b>332,617</b>	<b>29,814,058,228</b>	<b>921,522,200</b>	<b>262,629,416</b>

INVESTMENT-LINKED			
TOTAL			
No. of Certificates	Sums Participated	Single Contributions	Annual Contributions
41,606	11,422,134,323	10,297,019	185,125,174
840	91,662,000	544,000	2,049,333
5,757	717,294,000	1,745,616	87,624,336
29,310	2,950,470,025	5,000	83,655,919
1,986	256,473,938	500	6,712,555
2,082	299,778,252	69,542,744	3,770,600
157,541	18,171,018,559	3,787,526	435,583,842
5,035	740,841,130	109,600	17,099,376
21	2,013,796	0	40,453
33,361	2,644,851,603	793,000	68,085,611
23,040	3,004,051,797	4,727,655	43,445,067
300,579	40,300,589,423	91,552,660	933,192,266

TOTAL PREVIOUS YEAR			
No. of Certificates	Sums Participated	Single Contributions	Annual Contributions
29,741	8,648,279,170	7,366,658	141,499,777
1,319	131,096,334	2,705,800	2,938,802
4,860	608,511,000	1,012,271	12,416,399
27,645	2,073,208,787	0	93,933,674
1,485	153,269,990	9,048,780	4,652,811
2,201	318,178,622	41,032,892	5,077,332
185,716	15,717,696,650	6,537,477	426,343,962
3,393	488,816,257	600	12,189,840
5,117	242,035,928	0	9,781,015
26,468	2,285,175,729	3,555,500	53,739,705
26,812	2,652,171,739	22,780,944	43,690,271
314,757	33,318,440,206	94,040,922	806,263,588

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
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

ORDINARY FAMILY				
Company	Endowment			
	No. of Certificates	Sums Participated	Single Contributions	Annual Contributions
AIA PUBLIC	0	0	0	0
AMMETLIFE TAKAFUL	0	0	0	0
ETIQA TAKAFUL	201	737,340,000	0	9,150,840
GE TAKAFUL	0	0	0	0
HLMSIG TAKAFUL	0	0	0	0
HSBC AMANAH 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	31	164,449,500	0	1,615,656
ZURICH TAKAFUL	0	2,000,000	0	15,722
<b>Total (Industry)</b>	<b>232</b>	<b>903,789,500</b>	<b>0</b>	<b>10,782,218</b>
Company	Temporary			
	No. of Certificates	Sums Participated	Single Contributions	Annual Contributions
AIA PUBLIC	354	10,637,786,435	136,336,350	0
AMMETLIFE TAKAFUL	7	1,509,952,959	41,217,319	0
ETIQA TAKAFUL	528	42,213,462,515	35,798,200	0
GE TAKAFUL	8,813	12,436,436,158	90,046,686	0
HLMSIG TAKAFUL	24	49,964,160,016	83,481,627	11,372,400
HSBC AMANAH TAKAFUL	1	1,021,099,999	5,316,578	0
PRU BSN TAKAFUL	20,236	3,018,388,028	84,379,242	0
SUN LIFE MALAYSIA	10	23,169,901,292	366,124,577	15,898,170
STMB	2,586	30,122,720,073	236,776,130	0
TAKAFUL IKHLAS	120	36,332,469,203	286,137,876	0
ZURICH TAKAFUL	2	357,309,243	1,885,727	37,076
<b>Total (Industry)</b>	<b>32,681</b>	<b>210,783,685,921</b>	<b>1,367,500,312</b>	<b>27,307,646</b>
Company	Medical & Health			
	No. of Certificates	Sums Participated	Single Contributions	Annual Contributions
AIA PUBLIC	795	0	37,770,479	0
AMMETLIFE TAKAFUL	9	0	1,761,238	0
ETIQA TAKAFUL	231	0	45,757,318	0
GE TAKAFUL	22	622,530	2,476,600	0
HLMSIG TAKAFUL	0	0	0	0
HSBC AMANAH TAKAFUL	0	0	0	0
PRU BSN TAKAFUL	0	0	0	0
SUN LIFE MALAYSIA	0	0	52,660,752	0
STMB	946	0	218,256,290	0
TAKAFUL IKHLAS	97	0	78,585,699	0
ZURICH TAKAFUL	0	0	0	0
<b>Total (Industry)</b>	<b>2,100</b>	<b>622,530</b>	<b>437,268,376</b>	<b>0</b>

INVESTMENT-LINKED			
Endowment			
No. of Certificates	Sums Participated	Single Contributions	Annual Contributions
0	0	0	0
0	0	0	0
0	0	0	0
4	80,902,000	0	1,036,284
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
4	80,902,000	0	1,036,284

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

ANNUITY			
Immediate Annuities			
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
0	0	0	0
0	0	0	0

Deferred Annuities			
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
0	0	0	0
0	0	0	0
0	0	0	0

# FAMILY TAKAFUL

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

Company	ORDINARY FAMILY			
	Other Plans			
	No. of Certificates	Sums Participated	Single Contributions	Annual Contributions
AIA PUBLIC	0	7,800,000	18,720	0
AMMETLIFE TAKAFUL	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
PRU BSN TAKAFUL	0	0	0	0
SUN LIFE MALAYSIA	1	24,067,650	0	623,316
STMB	0	0	0	0
TAKAFUL IKHLAS	0	0	0	0
ZURICH TAKAFUL	0	0	0	0
<b>Total (Industry)</b>	<b>1</b>	<b>31,867,650</b>	<b>18,720</b>	<b>623,316</b>

Company	Riders			
	No. of Certificates	Sums Participated	Single Contributions	Annual Contributions
AIA PUBLIC	0	992,119,753	15,115,818	0
AMMETLIFE TAKAFUL	0	0	0	0
ETIQA TAKAFUL	0	0	0	0
GE TAKAFUL	0	865,284,757	1,361,192	0
HLMSIG TAKAFUL	0	4,719,570,800	13,930	0
HSBC AMANAH TAKAFUL	0	0	0	0
PRU BSN TAKAFUL	0	0	672,920	0
SUN LIFE MALAYSIA	0	90,941,900	5,438	704,931
STMB	0	0	0	0
TAKAFUL IKHLAS	0	0	8,567,119	0
ZURICH TAKAFUL	0	20,000	22,997	8,278
<b>Total (Industry)</b>	<b>0</b>	<b>6,667,937,210</b>	<b>25,759,414</b>	<b>713,209</b>

Company	Retakaful Accepted			
	No. of Certificates	Sums Participated	Single Contributions	Annual Contributions
AIA PUBLIC	0	0	0	0
AMMETLIFE TAKAFUL	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
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
ZURICH TAKAFUL	0	0	0	0
<b>Total (Industry)</b>	<b>0</b>	<b>0</b>	<b>0</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	1,149	11,637,706,188	189,241,367	0
AMMETLIFE TAKAFUL	16	1,509,952,959	42,978,557	0
ETIQA TAKAFUL	960	42,950,802,515	81,555,518	9,150,840
GE TAKAFUL	8,835	13,302,343,445	93,884,478	0
HLMSIG TAKAFUL	24	54,683,730,816	83,495,557	11,372,400
HSBC AMANAH TAKAFUL	1	1,021,099,999	5,316,578	0
PRU BSN TAKAFUL	20,236	3,018,388,028	85,052,162	0
SUN LIFE MALAYSIA	11	23,284,910,842	418,790,767	17,226,417
STMB	3,532	30,122,720,073	455,032,420	0
TAKAFUL IKHLAS	248	36,496,918,703	373,290,694	1,615,656
ZURICH TAKAFUL	2	359,329,243	1,908,724	61,076
<b>Total (Industry)</b>	<b>35,014</b>	<b>218,387,902,811</b>	<b>1,830,546,822</b>	<b>39,426,389</b>

Company	TOTAL PREVIOUS YEAR			
	No. of Certificates	Sums Participated	Single Contributions	Annual Contributions
AIA PUBLIC	1,101	7,919,891,113	189,850,289	0
AMMETLIFE TAKAFUL	21	1,740,619,273	42,998,753	0
ETIQA TAKAFUL	1,146	29,874,716,758	72,304,866	13,518,000
GE TAKAFUL	17,143	15,238,699,377	105,366,365	0
HLMSIG TAKAFUL	20	69,368,705,799	78,293,901	3,059,160
HSBC AMANAH TAKAFUL	1	1,023,589,068	8,219,808	0
PRU BSN TAKAFUL	18,282	2,215,266,753	64,513,656	0
SUN LIFE MALAYSIA	14	20,180,364,749	442,005,924	115,392
STMB	3,335	31,518,023,712	458,795,734	0
TAKAFUL IKHLAS	186	33,549,605,499	383,405,722	940,416
ZURICH TAKAFUL	2	502,201,409	3,453,312	44,494
<b>Total (Industry)</b>	<b>41,251</b>	<b>213,131,683,510</b>	<b>1,849,208,330</b>	<b>17,677,462</b>

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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	27	2,879,250	142,926
AMMETLIFE TAKAFUL	1	20,000	960
ETIQA TAKAFUL	3,734	223,274,074	585,861
GE TAKAFUL	293	4,173,042	290,629
HLMSIG TAKAFUL	0	0	0
HSBC AMANAH TAKAFUL	25	3,710,981	93,700
PRU BSN TAKAFUL	21	557,451	19,183
SUN LIFE MALAYSIA	26	511,900	36,000
STMB	772	56,258,001	128,461
TAKAFUL IKHLAS	358	9,218,212	295,893
ZURICH TAKAFUL	82	1,450,600	113,421
<b>Total (Industry)</b>	<b>5,339</b>	<b>302,053,511</b>	<b>1,707,034</b>
Company	Maturity		
	No. of Certificates	Sums Participated	Annual Contributions
AIA PUBLIC	0	0	0
AMMETLIFE TAKAFUL	0	0	0
ETIQA TAKAFUL	2,793	130,625,644	2,723,395
GE TAKAFUL	0	0	0
HLMSIG TAKAFUL	0	0	0
HSBC AMANAH TAKAFUL	33	370,137	17,955
PRU BSN TAKAFUL	12	688,000	3,449
SUN LIFE MALAYSIA	0	0	0
STMB	17,690	74,051,277	6,161,414
TAKAFUL IKHLAS	1,209	30,934,344	1,029,144
ZURICH TAKAFUL	1	1,000,000	2,290
<b>Total (Industry)</b>	<b>21,738</b>	<b>237,669,402</b>	<b>9,937,647</b>
Company	Other Causes		
	No. of Certificates	Sums Participated	Annual Contributions
AIA PUBLIC	35,935	1,258,189,215	47,386,428
AMMETLIFE TAKAFUL	79	2,251,000	81,751
ETIQA TAKAFUL	42,004	7,747,323,275	41,570,102
GE TAKAFUL	24,505	438,445,665	16,337,504
HLMSIG TAKAFUL	25	1,808,820	83,201
HSBC AMANAH TAKAFUL	333	47,354,650	48,617
PRU BSN TAKAFUL	3,974	265,297,931	4,953,525
SUN LIFE MALAYSIA	927	(1,115,463)	92,990
STMB	5,511	1,874,582,563	687,187
TAKAFUL IKHLAS	7,742	302,694,733	18,211,594
ZURICH TAKAFUL	(386)	327,441,537	(1,217,479)
<b>Total (Industry)</b>	<b>120,649</b>	<b>12,264,273,926</b>	<b>128,235,420</b>

INVESTMENT-LINKED		
Death		
No. of Certificates	Sums Participated	Annual Contributions
38	15,877,368	255,568
4	359,500	7,200
0	0	0
46	4,831,269	157,130
6	353,617	6,399
18	1,813,500	34,800
430	19,439,551	1,084,701
7	809,500	16,200
36	1,901,782	90,250
49	2,426,449	78,517
118	6,940,370	201,439
752	54,752,906	1,932,204

Maturity		
No. of Certificates	Sums Participated	Annual Contributions
0	0	0
0	0	0
0	0	0
0	0	0
1	12,500	0
0	0	0
3	57,319	4,368
1	48,000	1,200
63	491,000	51,600
340	4,735,039	0
0	0	0
408	5,343,858	57,168

Other Causes		
No. of Certificates	Sums Participated	Annual Contributions
8,832	1,920,040,085	33,331,315
508	56,433,980	1,236,726
1,774	226,802,000	5,902,895
10,637	742,248,785	24,437,029
1,806	134,334,948	2,638,586
1,097	1,132,500	16,800
115,359	7,775,186,446	246,164,795
(23)	(3,597,994)	550,962
1,895	96,902,608	3,417,324
11,489	903,957,413	23,389,894
(29,567)	(748,613,085)	(24,131,627)
123,807	11,104,827,686	316,954,699

ANNUITY		
Other Causes		
No. of Certificates	Sums Participated	Annual Contributions
0	0	0
0	0	0
70	3,612,000	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
24	13,637,157	0
0	0	0
0	0	0
94	17,249,157	0

# FAMILY TAKAFUL

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

Company	ORDINARY FAMILY		
	Surrender		
	No. of Certificates	Sums Participated	Annual Contributions
AIA PUBLIC	325	32,569,634	3,610,005
AMMETLIFE TAKAFUL	28	1,085,000	41,262
ETIQA TAKAFUL	91,747	5,411,689,922	26,165,956
GE TAKAFUL	1,005	35,548,159	2,085,737
HLMSIG TAKAFUL	30	4,916,438	418,475
HSBC AMANAH TAKAFUL	2,413	302,848,957	7,033,905
PRU BSN TAKAFUL	1,494	64,149,588	7,229,433
SUN LIFE MALAYSIA	21,595	496,049,326	22,138,058
STMB	15,795	378,615,151	6,364,165
TAKAFUL IKHLAS	15,671	604,701,131	13,129,876
ZURICH TAKAFUL	22,602	210,622,573	22,738,656
<b>Total (Industry)</b>	<b>172,705</b>	<b>7,542,795,879</b>	<b>110,955,528</b>

Company	Transfers to or from Malaysian Register		
	No. of Certificates	Sums Participated	Annual Contributions
AIA PUBLIC	0	0	0
AMMETLIFE TAKAFUL	0	0	0
ETIQA TAKAFUL	0	0	0
GE TAKAFUL	0	0	0
HLMSIG TAKAFUL	0	0	0
HSBC AMANAH 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
ZURICH TAKAFUL	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 TAKAFUL	0	0	0
ETIQA TAKAFUL	0	0	0
GE TAKAFUL	0	0	0
HLMSIG TAKAFUL	0	0	0
HSBC AMANAH 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
ZURICH TAKAFUL	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
603	31,980,000	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
233	5,782,443	0
0	0	0
0	0	0
836	37,762,443	0

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# FAMILY TAKAFUL

## TERMINATION ETC. OF LIABILITIES OR CONTRIBUTIONS - INDIVIDUAL

(cont'd)

Company	ORDINARY FAMILY		
	TOTAL		
	No. of Certificates	Sums Participated	Annual Contributions
AIA PUBLIC	36,287	1,293,638,099	51,139,359
AMMETLIFE TAKAFUL	108	3,356,000	123,973
ETIQA TAKAFUL	140,278	13,512,912,915	71,045,314
GE TAKAFUL	25,803	478,166,866	18,713,870
HLMSIG TAKAFUL	55	6,725,258	501,676
HSBC AMANAH TAKAFUL	2,804	354,284,725	7,194,177
PRU BSN TAKAFUL	5,501	330,692,970	12,205,590
SUN LIFE MALAYSIA	22,548	495,445,763	22,267,048
STMB	39,768	2,383,506,992	13,341,227
TAKAFUL IKHLAS	24,980	947,548,420	32,666,507
ZURICH TAKAFUL	22,299	540,514,710	21,636,888
<b>Total (Industry)</b>	<b>320,431</b>	<b>20,346,792,718</b>	<b>250,835,629</b>

Company	TOTAL PREVIOUS YEAR		
	No. of Certificates	Sums Participated	Annual Contributions
AIA PUBLIC	45,316	1,680,229,422	62,667,787
AMMETLIFE TAKAFUL	422	13,104,000	427,896
ETIQA TAKAFUL	161,566	13,371,499,856	70,167,389
GE TAKAFUL	7,279	193,106,882	6,096,505
HLMSIG TAKAFUL	123	5,909,781	359,356
HSBC AMANAH TAKAFUL	2,922	365,254,268	7,842,883
PRU BSN TAKAFUL	4,899	284,826,966	7,899,362
SUN LIFE MALAYSIA	16,219	219,405,694	(4,388,928)
STMB	41,834	2,064,729,072	14,107,670
TAKAFUL IKHLAS	21,827	845,852,036	29,336,410
ZURICH TAKAFUL	20,954	453,449,036	21,633,885
<b>Total (Industry)</b>	<b>323,361</b>	<b>19,497,367,013</b>	<b>216,150,215</b>



INVESTMENT-LINKED		
TOTAL		
No. of Certificates	Sums Participated	Annual Contributions
10,635	2,415,235,746	45,691,621
730	77,004,968	1,672,606
2,673	329,549,000	8,284,937
13,513	962,114,880	46,997,568
2,148	157,991,244	3,197,833
3,440	317,858,678	5,241,880
138,991	9,247,458,278	296,531,012
2,003	271,712,736	7,471,394
4,174	195,513,446	7,602,879
13,708	1,061,988,846	25,954,408
20,142	1,691,059,899	33,642,403
212,157	16,727,487,721	482,288,541

TOTAL PREVIOUS YEAR		
No. of Certificates	Sums Participated	Annual Contributions
9,236	1,582,469,963	33,364,809
578	55,458,085	1,264,130
2,565	294,688,000	6,227,234
11,256	714,478,224	34,968,396
8,498	310,172,176	6,114,120
3,691	327,114,825	5,531,272
104,495	5,399,495,156	218,815,636
1,105	134,219,159	5,816,828
3,657	166,211,551	5,115,835
7,359	520,462,257	12,826,178
19,641	1,527,315,609	32,101,490
172,081	11,032,085,005	362,145,928

ANNUITY		
TOTAL		
No. of Certificates	Sums Participated	Annual Contributions
0	0	0
0	0	0
673	35,592,000	0
0	0	0
0	0	0
0	0	0
0	0	0
257	19,419,600	0
0	0	0
0	0	0
930	55,011,600	0

TOTAL PREVIOUS YEAR		
No. of Certificates	Sums Participated	Annual Contributions
0	0	0
0	0	0
636	32,676,000	0
0	0	0
0	0	0
0	0	0
0	0	0
284	20,139,600	0
0	0	0
0	0	0
920	52,815,600	0

# FAMILY TAKAFUL

## TERMINATION ETC. OF LIABILITIES OR CONTRIBUTIONS - GROUP

Company	ORDINARY FAMILY		
	Death		
	No. of Certificates	Sums Participated	Annual Contributions
AIA PUBLIC	0	19,504,458	0
AMMETLIFE TAKAFUL	0	12,435,461	0
ETIQA TAKAFUL	0	54,342,777	150,600
GE TAKAFUL	178	23,298,873	0
HLMSIG TAKAFUL	0	13,446,358	15,960
HSBC AMANAH TAKAFUL	0	10,274,992	0
PRU BSN TAKAFUL	437	30,353,869	0
SUN LIFE MALAYSIA	0	77,016,847	1,536
STMB	0	124,939,107	0
TAKAFUL IKHLAS	0	143,713,395	16,080
ZURICH TAKAFUL	0	3,397,866	3,414
<b>Total (Industry)</b>	<b>615</b>	<b>512,724,003</b>	<b>187,590</b>

Company	Maturity		
	No. of Certificates	Sums Participated	Annual Contributions
AIA PUBLIC	0	0	0
AMMETLIFE TAKAFUL	0	0	0
ETIQA TAKAFUL	0	0	0
GE TAKAFUL	4,080	45,979,284	0
HLMSIG TAKAFUL	0	104,461,554	121,680
HSBC AMANAH TAKAFUL	0	0	0
PRU BSN TAKAFUL	6,383	341,623,457	0
SUN LIFE MALAYSIA	0	0	0
STMB	0	0	0
TAKAFUL IKHLAS	0	2,692,328,349	284,760
ZURICH TAKAFUL	0	0	0
<b>Total (Industry)</b>	<b>10,463</b>	<b>3,184,392,644</b>	<b>406,440</b>

Company	Other Causes		
	No. of Certificates	Sums Participated	Annual Contributions
AIA PUBLIC	1,101	1,546,392,675	0
AMMETLIFE TAKAFUL	20	762,369,366	0
ETIQA TAKAFUL	778	23,994,873,248	6,554,760
GE TAKAFUL	669	11,890,514,875	0
HLMSIG TAKAFUL	19	48,178,314,351	3,587,280
HSBC AMANAH TAKAFUL	1	1,364,883,181	0
PRU BSN TAKAFUL	64	235,048,240	0
SUN LIFE MALAYSIA	9	3,979,866,167	(73,345)
STMB	8,963	29,576,900,603	0
TAKAFUL IKHLAS	98	27,698,539,138	113,820
ZURICH TAKAFUL	19	1,835,237,077	56,440
<b>Total (Industry)</b>	<b>11,741</b>	<b>151,062,938,921</b>	<b>10,238,955</b>

INVESTMENT-LINKED		
<b>Death</b>		
No. of Certificates	Sums Participated	Annual Contributions
0	0	0
0	0	0
0	0	0
0	250,000	3,516
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	250,000	3,516

	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
0	0	0

Other Causes		
No. of Certificates	Sums Participated	Annual Contributions
0	0	0
0	0	0
0	0	0
0	(2,714,000)	(32,544)
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	(2,714,000)	(32,544)

# FAMILY TAKAFUL

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

Company	ORDINARY FAMILY		
	Surrender		
	No. of Certificates	Sums Participated	Annual Contributions
AIA PUBLIC	0	103,253,253	0
AMMETLIFE TAKAFUL	0	16,588,690	0
ETIQA TAKAFUL	0	622,369,900	5,053,140
GE TAKAFUL	2,598	204,618,679	0
HLMSIG TAKAFUL	2	376,658,862	449,040
HSBC AMANAH TAKAFUL	0	106,240,342	0
PRU BSN TAKAFUL	3,526	249,880,746	0
SUN LIFE MALAYSIA	0	8,371,105,929	2,697,697
STMB	0	0	0
TAKAFUL IKHLAS	0	1,162,458,694	734,520
ZURICH TAKAFUL	0	16,942,771	67,580
<b>Total (Industry)</b>	<b>6,126</b>	<b>11,230,117,866</b>	<b>9,001,977</b>

Company	Transfers to or from Malaysian Register		
	No. of Certificates	Sums Participated	Annual Contributions
AIA PUBLIC	0	0	0
AMMETLIFE TAKAFUL	0	0	0
ETIQA TAKAFUL	0	0	0
GE TAKAFUL	0	0	0
HLMSIG TAKAFUL	0	0	0
HSBC AMANAH 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
ZURICH TAKAFUL	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 TAKAFUL	0	372,777,876	0
ETIQA TAKAFUL	0	0	0
GE TAKAFUL	0	0	0
HLMSIG TAKAFUL	0	0	0
HSBC AMANAH TAKAFUL	0	0	0
PRU BSN TAKAFUL	0	0	0
SUN LIFE MALAYSIA	0	0	0
STMB	0	0	0
TAKAFUL IKHLAS	0	992,709,301	0
ZURICH TAKAFUL	0	0	0
<b>Total (Industry)</b>	<b>0</b>	<b>1,365,487,177</b>	<b>0</b>

<b>ANNUITY</b>		
<b>Surrender</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
0	0	0

[illegible]

## FAMILY TAKAFUL

# TERMINATION ETC. OF LIABILITIES OR CONTRIBUTIONS - GROUP

(cont'd)

Company	ORDINARY FAMILY		
	TOTAL		
	No. of Certificates	Sums Participated	Annual Contributions
AIA PUBLIC	1,101	1,669,150,386	0
AMMETLIFE TAKAFUL	20	1,164,171,393	0
ETIQA TAKAFUL	778	24,671,585,925	11,758,500
GE TAKAFUL	7,525	12,164,411,711	0
HLMSIG TAKAFUL	21	48,672,881,125	4,173,960
HSBC AMANAH TAKAFUL	1	1,481,398,515	0
PRU BSN TAKAFUL	10,410	856,906,312	0
SUN LIFE MALAYSIA	9	12,427,988,943	2,625,888
STMB	8,963	29,701,839,710	0
TAKAFUL IKHLAS	98	32,689,748,877	1,149,180
ZURICH TAKAFUL	19	1,855,577,714	127,434
<b>Total (Industry)</b>	<b>28,945</b>	<b>167,355,660,611</b>	<b>19,834,962</b>

Company	TOTAL PREVIOUS YEAR		
	No. of Certificates	Sums Participated	Annual Contributions
AIA PUBLIC	844	31,499,907,207	0
AMMETLIFE TAKAFUL	26	1,161,444,455	0
ETIQA TAKAFUL	808	20,077,761,736	13,750,920
GE TAKAFUL	6,419	12,280,725,908	0
HLMSIG TAKAFUL	16	28,487,790,770	643,230
HSBC AMANAH TAKAFUL	2	1,528,063,235	0
PRU BSN TAKAFUL	9,740	636,627,714	0
SUN LIFE MALAYSIA	7	8,989,384,727	(537,960)
STMB	7,547	19,198,210,453	0
TAKAFUL IKHLAS	370	29,443,167,470	174,960
ZURICH TAKAFUL	(2)	1,688,801,925	59,051
<b>Total (Industry)</b>	<b>25,777</b>	<b>154,991,885,600</b>	<b>14,090,201</b>

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

<b>TOTAL PREVIOUS YEAR</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
0	0	0
<b>0</b>	<b>0</b>	<b>0</b>

# FAMILY TAKAFUL

## CERTIFICATES IN FORCE AT END OF YEAR - INDIVIDUAL

Company	ORDINARY FAMILY		
	Endowment		
	No. of Certificates	Sums Participated	Annual Contributions
AIA PUBLIC	3,426	311,805,239	31,938,040
AMMETLIFE TAKAFUL	634	18,784,000	654,546
ETIQA TAKAFUL	309,795	17,110,861,709	367,457,565
GE TAKAFUL	85,071	1,642,678,421	63,057,130
HLMSIG TAKAFUL	477	75,238,885	1,182,432
HSBC AMANAH TAKAFUL	22,804	3,832,311,889	69,454,598
PRU BSN TAKAFUL	1,296	62,650,000	36,609,824
SUN LIFE MALAYSIA	0	0	0
STMB	132,076	426,777,068	53,610,625
TAKAFUL IKHLAS	203,958	7,069,285,456	166,976,323
ZURICH TAKAFUL	21,315	2,169,202,587	21,524,624
<b>Total (Industry)</b>	<b>780,852</b>	<b>32,719,595,254</b>	<b>812,465,707</b>
Company	Temporary		
	No. of Certificates	Sums Participated	Annual Contributions
AIA PUBLIC	29,640	1,418,341,850	30,973,270
AMMETLIFE TAKAFUL	0	0	0
ETIQA TAKAFUL	1,714,909	134,343,685,852	1,821,023
GE TAKAFUL	1,790	44,478,209	2,300,121
HLMSIG TAKAFUL	49	5,059,192	84,895
HSBC AMANAH TAKAFUL	522	139,246,098	0
PRU BSN TAKAFUL	26,714	1,179,720,997	16,032,252
SUN LIFE MALAYSIA	206	107,738,776	677,702
STMB	376,519	58,114,054,660	5,658
TAKAFUL IKHLAS	1,251	202,519,866	542
ZURICH TAKAFUL	2,067	20,670,000	1,116,480
<b>Total (Industry)</b>	<b>2,153,667</b>	<b>195,575,515,500</b>	<b>53,011,943</b>
Company	Medical & Health		
	No. of Certificates	Sums Participated	Annual Contributions
AIA PUBLIC	58,699	16,614,838	72,979,974
AMMETLIFE TAKAFUL	0	0	0
ETIQA TAKAFUL	270	0	104,645
GE TAKAFUL	2,491	411,200	2,770,539
HLMSIG TAKAFUL	0	0	0
HSBC AMANAH TAKAFUL	248	0	563,888
PRU BSN TAKAFUL	0	0	0
SUN LIFE MALAYSIA	452	0	162,043
STMB	34,112	231,767,500	20,870,189
TAKAFUL IKHLAS	1,223	56,710,000	1,000,124
ZURICH TAKAFUL	58,003	290,015,000	67,039,856
<b>Total (Industry)</b>	<b>155,498</b>	<b>595,518,538</b>	<b>165,491,258</b>



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

Deferred Annuities		
No. of Certificates	Sums Participated	Annual Contributions
0	0	0
0	0	0
18,366	857,292,000	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
7,492	297,468,000	0
0	0	0
0	0	0
25,858	1,154,760,000	0

# 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 TAKAFUL	0	0	0
ETIQA TAKAFUL	0	0	0
GE TAKAFUL	0	0	0
HLMSIG TAKAFUL	0	0	0
HSBC AMANAH TAKAFUL	0	0	0
PRU BSN TAKAFUL	0	0	0
SUN LIFE MALAYSIA	40,546	907,474,617	42,753,172
STMB	0	0	0
TAKAFUL IKHLAS	0	0	0
ZURICH TAKAFUL	9,550	163,350,000	3,740,536
<b>Total (Industry)</b>	<b>50,096</b>	<b>1,070,824,617</b>	<b>46,493,708</b>
Company	Riders		
	No. of Certificates	Sums Participated	Annual Contributions
AIA PUBLIC	0	122,631,319	11,849,813
AMMETLIFE TAKAFUL	0	0	116,214
ETIQA TAKAFUL	0	1,184,491,248	98,377,509
GE TAKAFUL	0	91,073,959	1,549,454
HLMSIG TAKAFUL	0	3,959,013	69,466
HSBC AMANAH TAKAFUL	0	0	0
PRU BSN TAKAFUL	0	121,530,500	12,549,101
SUN LIFE MALAYSIA	0	27,218,296	588,940
STMB	0	46,273,950	557,427
TAKAFUL IKHLAS	0	166,367,361	79,981,406
ZURICH TAKAFUL	0	31,896,633	6,983,290
<b>Total (Industry)</b>	<b>0</b>	<b>1,795,442,279</b>	<b>212,622,620</b>
Company	Retakaful Accepted		
	No. of Certificates	Sums Participated	Annual Contributions
AIA PUBLIC	0	0	0
AMMETLIFE TAKAFUL	0	0	0
ETIQA TAKAFUL	0	0	0
GE TAKAFUL	0	0	0
HLMSIG TAKAFUL	0	0	0
HSBC AMANAH 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
ZURICH TAKAFUL	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
435	52,056,845	1,263,575
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
6,754	1,009,106,739	22,575,696
0	0	0
0	0	0
0	0	0
7,189	1,061,163,584	23,839,271

Riders		
No. of Certificates	Sums Participated	Annual Contributions
0	4,159,448,459	11,894,986
0	0	0
0	0	0
0	0	0
0	90,051,401	5,800,757
0	0	0
0	5,565,442,357	1,222,723,128
0	11,684,324	80,202
0	9,426,778	0
0	88,842,300	12,952,018
0	526,790,000	0
0	10,451,685,619	1,253,451,091

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

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

# 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	91,765	1,869,393,246	147,741,097
AMMETLIFE TAKAFUL	634	18,784,000	770,760
ETIQA TAKAFUL	2,024,974	152,639,038,809	467,760,742
GE TAKAFUL	89,352	1,778,641,789	69,677,244
HLMSIG TAKAFUL	526	84,257,090	1,336,793
HSBC AMANAH TAKAFUL	23,574	3,971,557,987	70,018,486
PRU BSN TAKAFUL	28,010	1,363,901,497	65,191,177
SUN LIFE MALAYSIA	41,204	1,042,431,689	44,181,857
STMB	542,707	58,818,873,178	75,043,899
TAKAFUL IKHLAS	206,432	7,494,882,683	247,958,395
ZURICH TAKAFUL	90,935	2,675,134,220	100,404,786
<b>Total (Industry)</b>	<b>3,140,113</b>	<b>231,756,896,188</b>	<b>1,290,085,236</b>

Company	TOTAL PREVIOUS YEAR		
	TOTAL		
	No. of Certificates	Sums Participated	Annual Contributions
AIA PUBLIC	70,128	1,789,689,251	121,298,283
AMMETLIFE TAKAFUL	742	22,140,000	894,734
ETIQA TAKAFUL	2,021,638	148,714,787,509	496,282,062
GE TAKAFUL	105,675	2,119,528,850	77,189,652
HLMSIG TAKAFUL	391	26,961,931	1,453,787
HSBC AMANAH TAKAFUL	23,834	3,817,902,040	67,105,755
PRU BSN TAKAFUL	24,972	1,297,765,467	45,237,358
SUN LIFE MALAYSIA	45,700	1,019,573,305	45,107,683
STMB	533,697	48,386,054,946	88,379,469
TAKAFUL IKHLAS	222,939	8,172,724,929	269,712,792
ZURICH TAKAFUL	77,288	2,030,661,849	84,731,006
<b>Total (Industry)</b>	<b>3,127,004</b>	<b>217,397,790,077</b>	<b>1,297,392,581</b>

INVESTMENT-LINKED		
TOTAL		
No. of Certificates	Sums Participated	Annual Contributions
82,446	20,887,653,321	363,918,223
3,309	324,135,958	7,368,380
12,407	1,532,896,000	103,764,882
95,727	7,692,063,869	257,367,935
6,472	545,461,101	14,689,809
15,757	2,188,022,841	33,960,208
735,817	50,253,398,678	1,656,404,127
7,622	1,069,156,870	23,806,299
23,933	1,159,029,451	44,016,334
67,028	5,223,883,122	131,203,714
145,111	11,968,119,789	237,150,556
1,195,629	102,843,821,000	2,873,650,467

TOTAL PREVIOUS YEAR		
No. of Certificates	Sums Participated	Annual Contributions
51,475	11,880,754,745	224,484,671
3,199	309,478,926	6,991,653
9,323	1,145,151,000	24,425,484
79,930	5,703,708,724	220,709,584
6,634	446,978,406	11,175,088
16,023	2,205,953,267	35,429,089
717,267	41,329,838,397	1,517,351,298
4,590	600,028,476	14,178,317
28,086	1,352,529,101	51,578,759
47,375	3,641,020,364	89,072,512
142,214	10,655,127,892	227,347,891
1,106,116	79,270,569,298	2,422,744,346

ANNUITY		
TOTAL		
No. of Certificates	Sums Participated	Annual Contributions
0	0	0
0	0	0
18,366	857,292,000	0
0	0	0
0	0	0
0	0	0
0	0	0
7,492	297,468,000	0
0	0	0
0	0	0
25,858	1,154,760,000	0

TOTAL PREVIOUS YEAR		
No. of Certificates	Sums Participated	Annual Contributions
0	0	0
0	0	0
19,039	892,884,000	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
7,749	316,887,600	0
0	0	0
0	0	0
26,788	1,209,771,600	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 TAKAFUL	0	0	0
ETIQA TAKAFUL	313	8,710,760,000	105,091,980
GE TAKAFUL	0	0	0
HLMSIG TAKAFUL	0	0	0
HSBC AMANAH TAKAFUL	0	0	0
PRU BSN TAKAFUL	0	0	0
SUN LIFE MALAYSIA	0	0	0
STMB	0	0	0
TAKAFUL IKHLAS	170	1,096,438,000	11,040,552
ZURICH TAKAFUL	3	72,397,500	685,490
<b>Total (Industry)</b>	<b>486</b>	<b>9,879,595,500</b>	<b>116,818,022</b>

Company	Temporary		
	No. of Certificates	Sums Participated	Annual Contributions
AIA PUBLIC	364	23,951,399,255	0
AMMETLIFE TAKAFUL	12	6,172,879,696	0
ETIQA TAKAFUL	1,261	53,310,309,241	0
GE TAKAFUL	94,413	19,796,677,235	0
HLMSIG TAKAFUL	53	55,811,046,317	12,218,280
HSBC AMANAH TAKAFUL	6	8,992,998,131	0
PRU BSN TAKAFUL	265,000	23,444,698,573	0
SUN LIFE MALAYSIA	93	60,615,220,819	13,683,495
STMB	4,188	69,511,676,205	0
TAKAFUL IKHLAS	423	60,566,434,655	0
ZURICH TAKAFUL	24	1,590,352,733	5,397
<b>Total (Industry)</b>	<b>365,837</b>	<b>383,763,692,860</b>	<b>25,907,172</b>

Company	Medical & Health		
	No. of Certificates	Sums Participated	Annual Contributions
AIA PUBLIC	795	0	0
AMMETLIFE TAKAFUL	5	0	0
ETIQA TAKAFUL	386	0	0
GE TAKAFUL	22	586,340	0
HLMSIG TAKAFUL	0	0	0
HSBC AMANAH TAKAFUL	0	0	0
PRU BSN TAKAFUL	0	0	0
SUN LIFE MALAYSIA	1	0	0
STMB	846	0	0
TAKAFUL IKHLAS	685	0	0
ZURICH TAKAFUL	0	0	0
<b>Total (Industry)</b>	<b>2,740</b>	<b>586,340</b>	<b>0</b>

INVESTMENT-LINKED		
Endowment		
No. of Certificates	Sums Participated	Annual Contributions
0	0	0
0	0	0
0	0	0
12	195,755,000	3,143,772
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
12	195,755,000	3,143,772

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

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

Deferred Annuities		
No. of Certificates	Sums Participated	Annual Contributions
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
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		
	No. of Certificates	Sums Participated	Annual Contributions
AIA PUBLIC	2	66,224,000	0
AMMETLIFE TAKAFUL	0	0	0
ETIQA TAKAFUL	0	0	0
GE TAKAFUL	0	0	0
HLMSIG TAKAFUL	0	0	0
HSBC AMANAH TAKAFUL	0	0	0
PRU BSN TAKAFUL	0	0	0
SUN LIFE MALAYSIA	5	38,182,650	891,756
STMB	0	0	0
TAKAFUL IKHLAS	0	0	0
ZURICH TAKAFUL	0	0	0
<b>Total (Industry)</b>	<b>7</b>	<b>104,406,650</b>	<b>891,756</b>

Company	Riders		
	No. of Certificates	Sums Participated	Annual Contributions
AIA PUBLIC	0	1,005,119,753	0
AMMETLIFE TAKAFUL	0	0	0
ETIQA TAKAFUL	0	0	0
GE TAKAFUL	0	851,473,258	0
HLMSIG TAKAFUL	0	4,317,961,500	0
HSBC AMANAH TAKAFUL	0	0	0
PRU BSN TAKAFUL	0	0	0
SUN LIFE MALAYSIA	0	92,501,300	678,630
STMB	0	0	0
TAKAFUL IKHLAS	0	0	0
ZURICH TAKAFUL	0	4,565,000	203,110
<b>Total (Industry)</b>	<b>0</b>	<b>6,271,620,811</b>	<b>881,740</b>

Company	Retakaful Accepted		
	No. of Certificates	Sums Participated	Annual Contributions
AIA PUBLIC	0	0	0
AMMETLIFE TAKAFUL	1	1,724,431,504	0
ETIQA TAKAFUL	0	0	0
GE TAKAFUL	0	0	0
HLMSIG TAKAFUL	0	0	0
HSBC AMANAH TAKAFUL	0	0	0
PRU BSN TAKAFUL	0	0	0
SUN LIFE MALAYSIA	0	0	0
STMB	0	0	0
TAKAFUL IKHLAS	1	2,837,723,488	0
ZURICH TAKAFUL	0	0	0
<b>Total (Industry)</b>	<b>2</b>	<b>4,562,154,992</b>	<b>0</b>



## ANNUITY

..... Retakaful Accepted .....

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# FAMILY TAKAFUL

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

Company	ORDINARY FAMILY		
	TOTAL		
	No. of Certificates	Sums Participated	Annual Contributions
AIA PUBLIC	1,161	25,022,743,008	0
AMMETLIFE TAKAFUL	18	7,897,311,200	0
ETIQA TAKAFUL	1,960	62,021,069,241	105,091,980
GE TAKAFUL	94,435	20,648,736,833	0
HLMSIG TAKAFUL	53	60,129,007,817	12,218,280
HSBC AMANAH TAKAFUL	6	8,992,998,131	0
PRU BSN TAKAFUL	265,000	23,444,698,573	0
SUN LIFE MALAYSIA	99	60,745,904,769	15,253,881
STMB	5,034	69,511,676,205	0
TAKAFUL IKHLAS	1,279	64,500,596,143	11,040,552
ZURICH TAKAFUL	27	1,667,315,233	893,997
<b>Total (Industry)</b>	<b>369,072</b>	<b>404,582,057,153</b>	<b>144,498,690</b>

Company	TOTAL PREVIOUS YEAR		
	No. of Certificates	Sums Participated	Annual Contributions
AIA PUBLIC	1,113	15,054,187,206	0
AMMETLIFE TAKAFUL	22	7,551,529,634	0
ETIQA TAKAFUL	1,778	43,741,852,651	107,699,640
GE TAKAFUL	92,778	19,312,688,619	0
HLMSIG TAKAFUL	50	54,118,158,125	5,019,840
HSBC AMANAH TAKAFUL	6	9,477,350,501	0
PRU BSN TAKAFUL	255,174	21,283,216,857	0
SUN LIFE MALAYSIA	97	49,888,982,871	653,352
STMB	10,465	69,090,795,842	0
TAKAFUL IKHLAS	1,129	60,710,552,311	10,574,076
ZURICH TAKAFUL	44	3,163,563,704	960,355
<b>Total (Industry)</b>	<b>362,656</b>	<b>353,392,878,321</b>	<b>124,907,263</b>

INVESTMENT-LINKED		
TOTAL		
No. of Certificates	Sums Participated	Annual Contributions
0	0	0
0	0	0
0	0	0
12	195,755,000	3,143,772
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
12	195,755,000	3,143,772

TOTAL PREVIOUS YEAR		
No. of Certificates	Sums Participated	Annual Contributions
0	0	0
0	0	0
0	0	0
8	112,819,000	2,083,380
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
8	112,819,000	2,083,380

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 (As at 31 December 2017)

### GENERAL INSURANCE

**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

**Great Eastern General Insurance (Malaysia) Berhad**  
(formerly known as 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.greateasterngeneral.com

**The Pacific Insurance Berhad**  
(91603-K)  
40-01, Q Sentral  
2A Jalan Stesen Sentral2  
50470 Kuala Lumpur  
Tel : 6 03 2633 8899  
Fax : 6 03 2633 8998  
www.pacificinsurance.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

**Liberty Insurance Berhad**  
(16688-K)  
Menara Liberty  
1008, Jalan Sultan Ismail  
50250 Kuala Lumpur  
Tel : 6 03 2619 9000  
Fax : 6 03 2693 2893  
www.libertyinsurance.com.my

**Progressive Insurance Bhd**  
(19002-P)  
6th, 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

**AmGeneral Insurance Berhad**  
(44191-P)  
Menara Shell  
No. 211 Jalan Tun Sambanthan  
Kuala Lumpur Sentral  
50470 Kuala Lumpur  
Tel : 6 03 2268 3333  
Fax : 6 03 2268 2222  
www.amgeneralinsurance.com

**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

**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

**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

**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.mpigenerali.com

**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

**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 2141 3323  
Fax : 6 03 2181 0558  
www.berjayasampo.com.my

**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

**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

**Chubb Insurance Malaysia Berhad**  
(9827-A)  
Wisma Chubb  
38, Jalan Sultan Ismail, 50250 Kuala Lumpur  
Tel : 6 03 2058 3000  
Fax : 6 03 2058 3333  
www.chubb.com

**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  
Tel : 6 03 2087 9000  
Fax : 6 03 2094 1366  
www.tuneprotect.com

## COMPOSITE INSURANCE

### AIA Bhd

(790895-D)  
No. 99, Jalan Ampang  
50450 Kuala Lumpur  
Tel : 6 03 2056 1111  
Fax : 6 03 2056 2992  
www.aia.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

### Zurich Insurance Malaysia Berhad

(8029-A)  
11th Floor, Menara Zurich  
12, Jalan Dewan Bahasa  
50460 Kuala Lumpur  
Tel : 6 03 2146 8000  
Fax : 6 03 2142 5863  
www.zurich.com.my

## TAKAFUL

### AIA Public Takaful Berhad

(924363-W)  
Level 14, Menara AIA  
No. 99, Jalan Ampang  
50450 Kuala Lumpur  
Tel : 6 03 2037 1333  
Fax : 6 03 2056 3690  
www.aiapublic.com.my

### Hong Leong MSIG Takaful Berhad

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

### Syarikat Takaful Malaysia Berhad

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

### 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

### Takaful Ikhlas Berhad

(593075-U)  
Ikhlas Point  
Tower 11A, Avenue 5, Bangsar South  
No. 8, Jalan Kerinchi, 59200 Kuala Lumpur  
Tel : 6 03 2723 9999  
Fax : 6 03 2723 9998  
www.takaful-ikhlas.com.my

### 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

### 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

### Zurich Takaful Malaysia Berhad

(731996-H)  
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

### 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

### 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

## MEMBERS & AFFILIATES (cont'd)

### LIFE INSURANCE

**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

**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.greatasteasternlife.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

**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

**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

**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

**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

**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.gibraltarbsn.com

**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

### REINSURANCE & RETAKAFUL

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

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

**Scor Reinsurance Asia-Pacific Pte Ltd, Labuan Branch**  
(LF02218)  
Suite 19-03, Level 19  
Menara Hap Seng 2  
Plaza Hap Seng  
1 Jalan P.Ramlee  
50250 Kuala Lumpur  
Tel : 6 03 2022 3933  
Fax : 6 03 2022 3808  
www.scor.com

**Hannover Rueck SE**  
(993601-H)  
Malaysian Branch  
Suite 29-01 Integra Tower, The Intermark  
348 Jalan Tun Razak  
50450 Kuala Lumpur  
Tel : 6 03 2687 3600  
Fax : 6 03 2687 3760  
www.hannover-re.com

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

**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



