
Statistical Yearbook

Insurance & Takaful

Financial Year 2018

Published by

ISM Insurance Services Malaysia Berhad

KDN PP 18148/04/2013 (033498)
Price : RM 200.00

Sponsored by

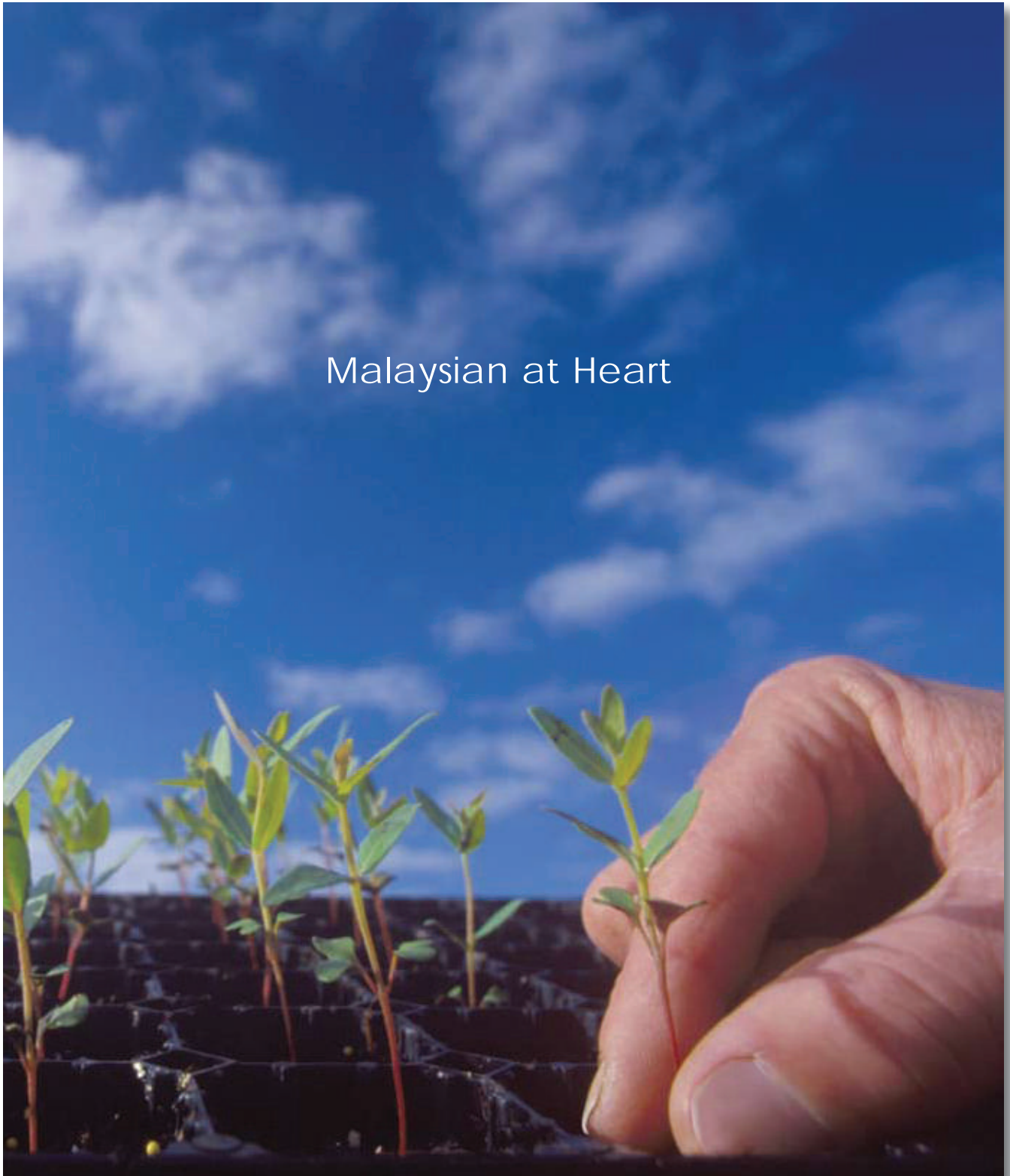


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55100 Kuala Lumpur
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OUR VISION

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 fourteenth edition represents the industry statistics as at Financial Year End of 2018. 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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KEY ECONOMIC INDICATORS

	2015	2016	2017	2018	2019
Malaysia – Key Economic Indicators					
Population (million persons) ⁵	31.2	31.6	32.0	32.4	33.3
Labour Force (million persons) ⁵	14.5	14.7	15.0	15.5	15.5
Employment (million persons) ⁵	14.1	14.2	14.5	15.0	15.0
Unemployment (% of labour force) ⁵	3.1	3.4	3.4	3.3	3.3

	2015	2016	2017	2018 ²	2019 ³
National Accounts (RM million)					
Gross Domestic Product (GDP)					
Current Prices	1,158,513	1,231,020	1,353,380	1,431,392	1,530,315
Constant 2010 Prices	1,063,998	1,108,935	1,174,329	1,230,336	1,290,734
Gross National Income (GNI)					
Current Prices	1,125,611	1,195,480	1,317,027	1,390,507	1,489,171
Constant 2010 Prices	1,038,993	1,084,896	1,151,288	1,204,667	1,265,386
Gross National Savings	325,901	347,309	386,177	387,759	400,774
GNI Per Capita	36,077	37,832	41,157	42,917	44,720
Savings (% of GNI)	29.0	29.1	29.3	27.9	26.9
Economic Growth Rate (%)	5.1	4.2	5.9	4.8	4.9

	2015	2016	2017	2018	2019
Balance of Payments (RM million)					
Goods (net)	109,224	102,046	116,766	121,362	n.a.
Exports	777,355	786,964	934,927	998,278	n.a.
Imports	685,778	698,819	836,422	877,761	n.a.
Services (net)	(20,632)	(18,917)	(22,815)	(19,700)	n.a.
Primary Income (net)	(32,112)	(34,592)	(36,354)	(49,377)	n.a.
Secondary Income (net)	(21,325)	(18,629)	(17,322)	(18,780)	n.a.
Balance on current account (net)	35,155	29,907	40,275	33,505	n.a.
(% of Gross National Income)	3.1	2.5	3.1	2.4	n.a.

	2015	2016	2017	2018	2019
Price Indices & Interest Rates					
Consumer Price Index (2010 = 100) (annual change, %)	2.1	2.1	3.7	1.0	2.5-3.5 ⁴
Commercial Banks Base lending rate (average rates as at end-year, %)	6.8	6.7	6.7	6.9	6.9 ⁴

Notes:

¹ Preliminary.

² Estimate.

³ Forecast.

⁴ As at March 2019.

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 Indicators March 2019 - Ministry of Finance, Malaysia

2. Malaysia: Key Data and Forecast - Treasury Department, Malaysia

COMPANY FINANCIAL YEAR END DATE

GENERAL INSURANCE	Abbreviations	Financial Year End 2018
AIA Bhd	AIA	31-Dec-18
AIA General Berhad	AIA GENERAL	31-Dec-18
AIG Malaysia Insurance Berhad	AIG	31-Dec-18
Allianz General Insurance Company (Malaysia) Berhad	ALLIANZ GENERAL	31-Dec-18
AmGeneral Insurance Berhad	AMGENERAL	31-Mar-18
AXA Affin General Insurance Berhad	AXA AFFIN GENERAL	31-Dec-18
Berjaya Sompo Insurance Berhad	BERJAYA SOMPO	31-Dec-18
Chubb Insurance Malaysia Berhad	CHUBB	31-Dec-18
Etiqa General Insurance Berhad	ETIQA GENERAL	31-Dec-18
Great Eastern General Insurance (Malaysia) Berhad	GE GENERAL	31-Dec-18
Liberty Insurance Berhad	LIBERTY	31-Dec-18
Lonpac Insurance Bhd	LONPAC	31-Dec-18
MPI Generali Insurans Berhad	MPI GENERALI	31-Dec-18
MSIG Insurance (Malaysia) Bhd	MSIG	31-Dec-18
Pacific & Orient Insurance Co. Berhad	P&O	30-Sep-18
Pacific Insurance Berhad (The)	PACIFIC	31-Dec-18
Progressive Insurance Bhd	PROGRESSIVE	31-Dec-18
QBE Insurance (Malaysia) Berhad	QBE	31-Dec-18
RHB Insurance Berhad	RHB	31-Dec-18
Tokio Marine Insurans (Malaysia) Berhad	TOKIO MARINE	31-Dec-18
Tune Insurance Malaysia Berhad	TUNE	31-Dec-18
Zurich General Insurance Malaysia Berhad	ZURICH GENERAL	31-Dec-18
LIFE INSURANCE	Abbreviations	Financial Year End 2018
AIA Bhd	AIA	31-Dec-18
Allianz Life Insurance Malaysia Berhad	ALLIANZ LIFE	31-Dec-18
AmMetLife Insurance Berhad	AMMETLIFE	31-Mar-18
AXA AFFIN Life Insurance Berhad	AXA AFFIN LIFE	31-Dec-18
Etiqa Insurance Berhad	ETIQA	31-Dec-18
Gibraltar BSN Life Berhad	GIBBSN LIFE	31-Dec-18
Great Eastern Life Assurance (Malaysia) Berhad	GELM	31-Dec-18
Hong Leong Assurance Berhad	HLA	30-Jun-18
Manulife Insurance Berhad	MANULIFE	31-Dec-18
MCIS Insurance Berhad	MCIS	31-Dec-18
Prudential Assurance Malaysia Berhad	PRUDENTIAL	31-Dec-18
Sun Life Malaysia Assurance Berhad	SLMA	31-Dec-18
Tokio Marine Life Insurance Malaysia Bhd	TMLIM	31-Dec-18
Zurich Insurance Malaysia Berhad	ZURICH	31-Dec-18

Note:

1. AIA Berhad transferred their general insurance business to AIA General Berhad with effect from 1-Jul-2018.
 - AIA Berhad general insurance figures is for the period 1-Dec-2017 to 30-Jun-2018. AIA Berhad changed financial year end date to 31-Dec-2018 (prior year financial year end was 30-Nov-2017).
 - AIA General Berhad figures is for the period 1-Jul-2018 to 31-Dec-2018.

COMPANY FINANCIAL YEAR END DATE (cont'd)

GENERAL TAKAFUL	Abbreviations	Financial Year End 2018
Etiqa General Takaful Berhad	ETIQA GT	31-Dec-18
Hong Leong MSIG Takaful Berhad	HLMSIG TAKAFUL	30-Jun-18
HSBC Amanah Takaful (Malaysia) Berhad	HSBC AMANAH TAKAFUL	31-Dec-18
Prudential BSN Takaful Berhad	PRU BSN TAKAFUL	31-Dec-18
Sun Life Malaysia Takaful Berhad	SUN LIFE MALAYSIA	31-Dec-18
Syarikat Takaful Malaysia Am Berhad	STMAB	31-Dec-18
Syarikat Takaful Malaysia Berhad	STMB	31-Dec-18
Takaful Ikhlas Berhad	TAKAFUL IKHLAS	31-Mar-18
Zurich General Takaful Malaysia Berhad	ZURICH GT	31-Dec-18
Zurich Takaful Malaysia Berhad	ZURICH TAKAFUL	31-Dec-18

FAMILY TAKAFUL	Abbreviations	Financial Year End 2018
AIA PUBLIC Takaful Berhad	AIA PUBLIC	31-Dec-18
AmMetLife Takaful Berhad	AMMETLIFE TAKAFUL	31-Mar-18
Etiqa Family Takaful Berhad	ETIQA FT	31-Dec-18
Great Eastern Takaful Berhad	GE TAKAFUL	31-Dec-18
Hong Leong MSIG Takaful Berhad	HLMSIG TAKAFUL	30-Jun-18
HSBC Amanah Takaful (Malaysia) Berhad	HSBC AMANAH TAKAFUL	31-Dec-18
Prudential BSN Takaful Berhad	PRU BSN TAKAFUL	31-Dec-18
Sun Life Malaysia Takaful Berhad	SUN LIFE MALAYSIA	31-Dec-18
Syarikat Takaful Malaysia Keluarga Berhad	STMKB	31-Dec-18
Takaful Ikhlas Berhad	TAKAFUL IKHLAS	31-Mar-18
Zurich Takaful Malaysia Berhad	ZURICH TAKAFUL	31-Dec-18

Note:

1. AIA Public Takaful Berhad figures is for the period 1-Dec-2017 to 31-Dec-2018. AIA Public Takaful Berhad changed financial year end date to 31-Dec-2018 (prior year financial year end was 30-Nov-2017).
2. Syarikat Takaful Malaysia Berhad transferred their general takaful business to Syarikat Takaful Malaysia Am Berhad with effect from 1-Jun-2018.
 - Syarikat Takaful Malaysia Berhad general takaful figures is for the period 1-Jan-2018 to 31-May-2018.
 - Syarikat Takaful Malaysia Am Berhad figures is for the period 1-Jun-2018 to 31-Dec-2018.
3. Zurich Takaful Malaysia Berhad transferred their general takaful business to Zurich General Takaful Malaysia Berhad with effect from 1-Jun-2018.
 - Zurich Takaful Malaysia Berhad general takaful figures is for the period 1-Jan-2018 to 31-May-2018.
 - Zurich General Takaful Malaysia Berhad figures is for the period 1-Jun-2018 to 31-Dec-2018.

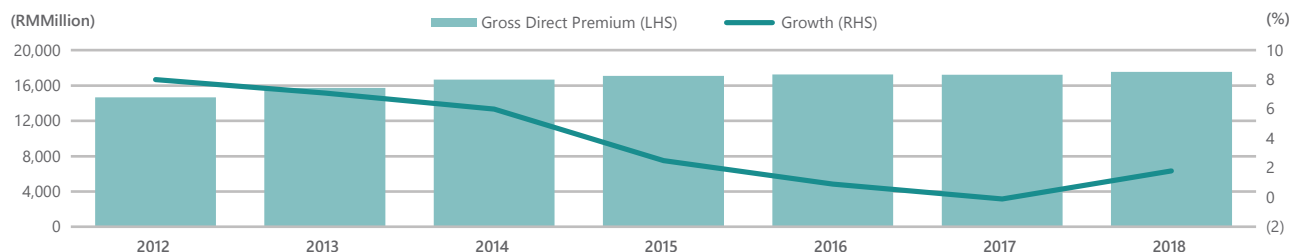
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INSURANCE AND TAKAFUL REPORT BY FITCH RATINGS

GENERAL INSURANCE

The general insurance sector grew modestly in 2018, reversing the declining growth trend over the past decade with total gross direct premiums (GDP) increased by 1.8% to RM17.6 billion. This was supported by steady expansion in motor and fire business – the two dominant classes of business – which grew by 1.9% and 3.3% respectively in 2018. Motor premiums continued to expand due to favorable motor sales from tax-free periods granted by Malaysian government during the year. GDP contributions from the marine, aviation and transit (MAT) segment continued to subdue, particularly in cargo and off-shore oil-related business lines, due to weak sentiment in the oil and gas sector, and heightened geo-political risks and global trade tensions.

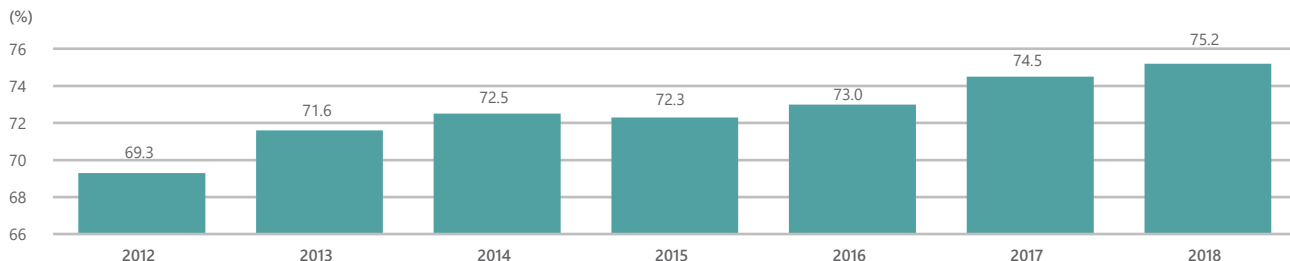
General Insurance: Gross Direct Premium and Growth



Source: ISM

Risk retention continues to gradually increase, with its ratio standing at 75.2% for 2018, as compared to 74.5% in 2017. No significant changes were observed within the business lines – risks from personal lines such as motor, medical and health and personal accident continued to be mostly retained, while those from specialised lines such as MAT continued to be mostly ceded, as underwriting capacity and domestic expertise in underwriting such risks remains limited.

General Insurance: Retention Ratio

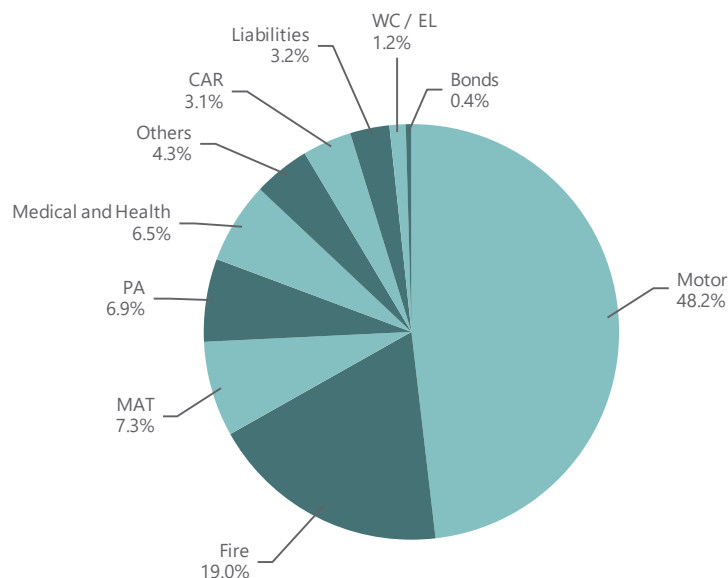


Source: ISM

Motor insurance continues to be the dominant class in the general insurance sector, accounting for 48% of total GDP. Premiums from the compulsory motor line (also known as 'Motor Act') made up 22% of total motor GDP, increased from 17% in the prior year. This trend started in July 2017 when motor tariffs were detariffed and insurers were able to assign more premiums to this segment.

Fire and MAT were the second- and third-largest business classes, accounting for 19.0% and 7.3% of total GDP respectively, in 2018. However, the underlying trends for each sector continue to be markedly different. The fire class continued to register above-industry growth rates, tapping on the broader expansion of the economy and higher trade flows, although this may be constrained somewhat by the persistent overcapacity in the global P&C and reinsurance market. In comparison, the MAT class remained flat year-on-year, a victim of the consistently lacklustre performance of the offshore oil & gas industry.

Breakdown of General Insurance's Gross Direct Premiums in 2018



*CAR = Contractor's All Risks & Engineering

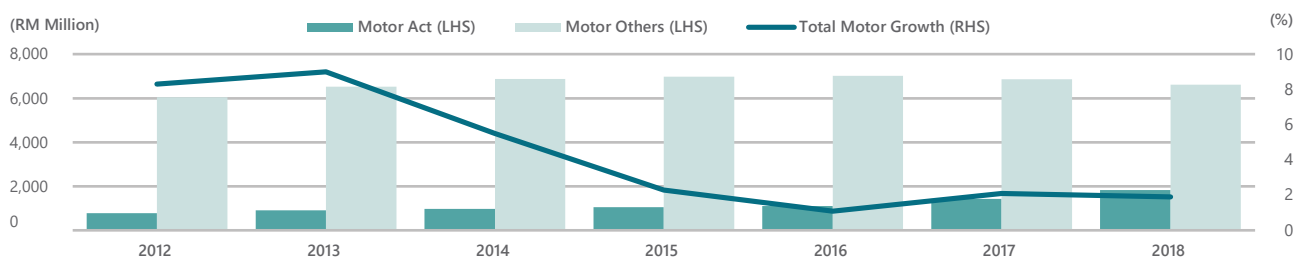
*MAT = Marine, Aviation and Transit

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

Source: ISM

Motor GDP increased by 1.9% to RM8.5 billion on better auto sales in 2018. Since the detariffication of motor class in July 2017, more equitable pricing has also been observed for different risk groups, while there has been an influx of new products and add-on covers to existing offerings. These are likely to support the motor GDP growth in the near term as consumers benefit from the wider product range and better coverage.

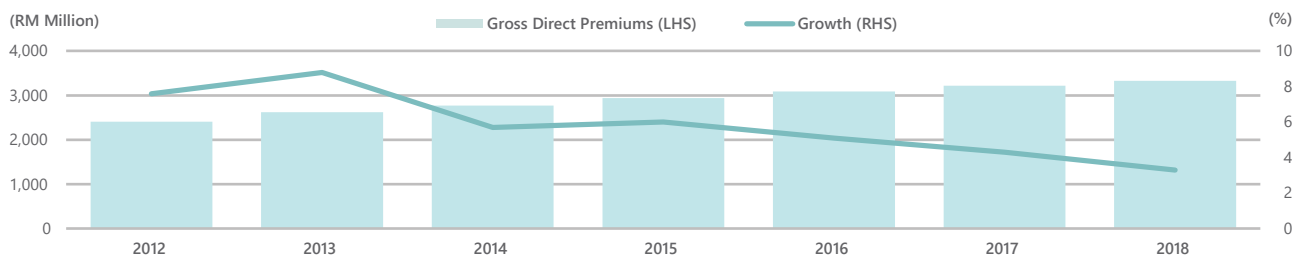
Motor Insurance: Gross Direct Premiums and Growth



Source: ISM

The fire class grew strongly by 3.3% to RM3.3 billion in 2018. The tarified environment and economic expansion in Malaysia continues to bode well for this class. A planned liberalisation may be on the horizon, and could temporarily dampen growth in this segment. Nonetheless Fitch expects the process to be well-managed by Bank Negara Malaysia, given its prior experience with the motor class.

Fire Insurance: Gross Direct Premiums and Growth

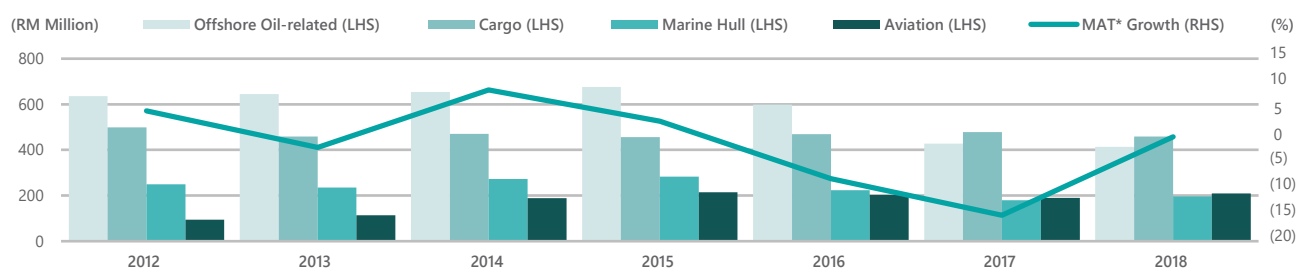


Source: ISM

Total GDP for the MAT class remained unchanged at RM1.3 billion in 2018, as growth in the aviation and marine hull classes were balanced by declines in the cargo and offshore oil-related segments. Nevertheless, risks in this class are mostly ceded abroad, as shown by its low retention, due to a lack of domestic underwriting capacity for these relatively complex and specialised risks.

GDP from the miscellaneous class declined by 4.1% to RM2.1 billion during the year due to uncertainty over large-scale construction projects that the authorities are reviewing, which resulted in the decline of GDP in bonds, contractor's all risks & engineering, and workmen's compensation & employers' liability classes.

MAT* Insurance: Gross Direct Premiums and Growth



*MAT = Marine, Aviation and Transit

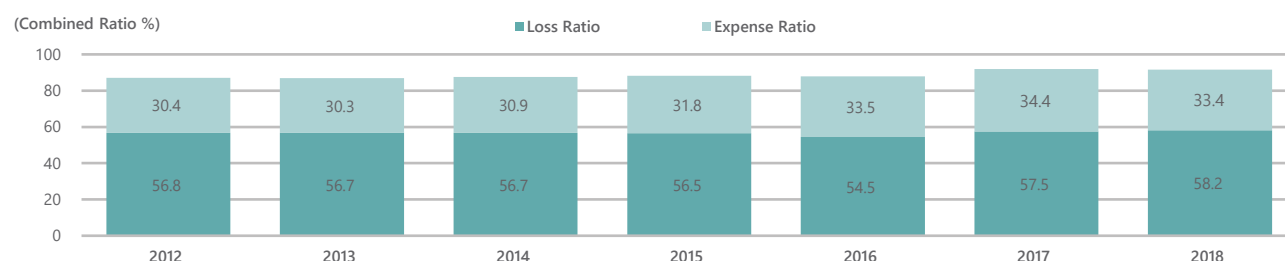
Source: ISM

Underwriting Performance

The overall combined ratio for the general insurance sector improved slightly to 91.7% in 2018 from 91.9% in the prior year. This was primarily due to an improvement in the management expense ratio, which decreased to 23.5% in 2018 from 24.3% a year ago. Commission ratio remained stable at 9.9%, from 10.0% in previous year.

The loss ratio worsened slightly to 58.2% from 57.5% over the same period last year. The deterioration was broad-based and affected all major classes of business except motor class. The loss ratio on a paid basis also deteriorated, increasing to 56.6% from 56.3% a year ago.

General Insurance: Underwriting Performance



Expense Ratio is based on net earned premium

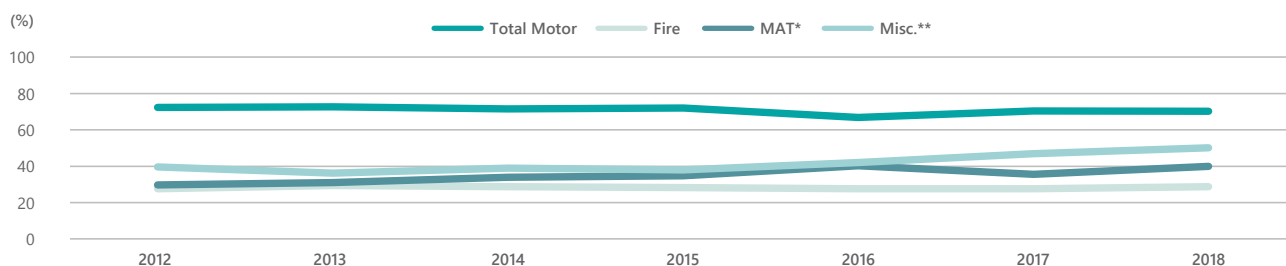
Source: ISM

The loss ratio for the motor class remained stable overall, coming in at 70.3% in 2018 compared to 70.4% a year ago. Specifically, the loss ratio for the 'Motor Act' segment declined to 102.1% from 117.1%, driven by a higher premium base. This was offset by the slight worsening in loss ratio from the remaining portion of the motor class to 61.8% from 60.8% in 2017. Overall, this largest insurance class remains unprofitable due to elevated claims stemming from high accident and fatality rates. Along with industry efforts to rein in claims, the deregulation of motor tariffs should also help promote better driving habits and behavior through risk-based pricing.

The fire class continues to maintain favourable underwriting performance. Although its loss ratio and combined ratio ticked up to 28.7% and 58.5% respectively in 2018 (2017: 27.6% and 58.2%), they remain lower than the industry averages. Bank Negara Malaysia is evaluating the potential for deregulation of this tariffed insurance class in 2019, so it may face some underwriting headwinds when liberalization plans materialise.

The loss ratio of the MAT class also increased to 40.0% from 35.5% in the same period, as improvements in the smaller aviation and marine hull classes were outweighed by higher losses in the cargo and offshore oil-related segments.

General Insurance: Loss Ratio by Major Class of Business



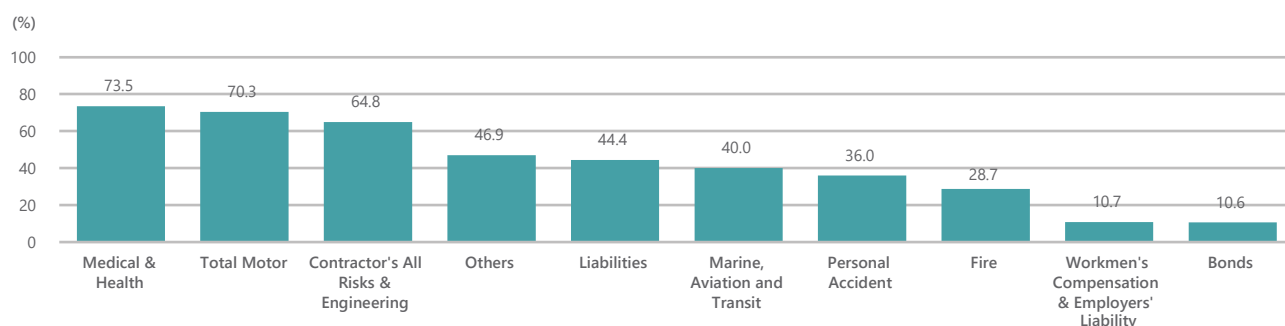
*MAT = Marine, Aviation and Transit

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

Source: ISM

Within the remaining insurance classes, loss ratios crept up to 79.6% in 2018 from 73.2% in 2017. Nevertheless, they represent a small proportion of the overall industry, and therefore have less bearing on the overall profitability of insurers, which remains healthy.

General Insurance: Loss Ratios by Class of Business 2018

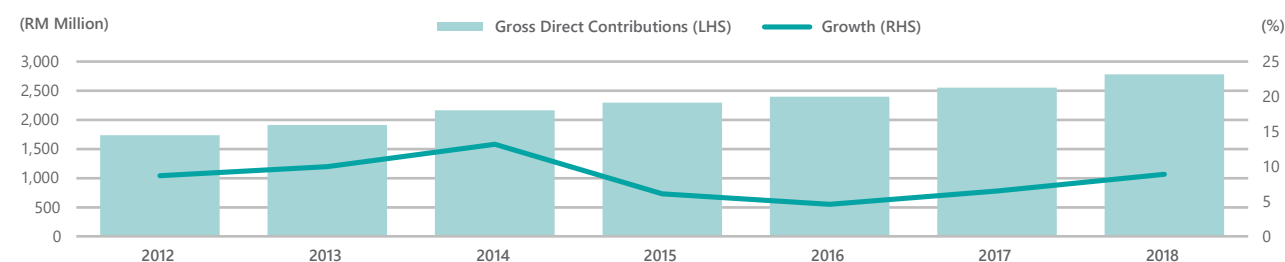


Source: ISM

GENERAL TAKAFUL

General takaful maintained its superior growth performance over its conventional counterpart, with general takaful gross direct contributions (GDC) rising 8.9% in 2018 to RM2.79 billion.

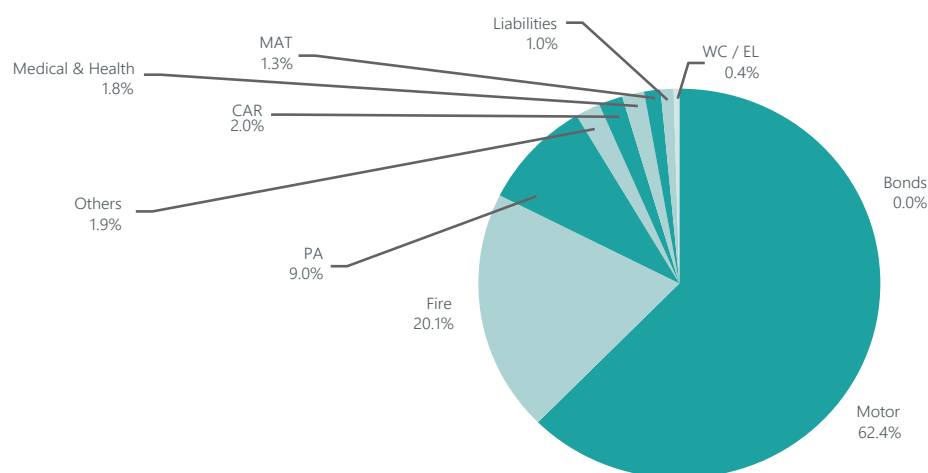
General Takaful: Gross Direct Contributions and Growth



Source: ISM

Motor contributions accounted for 62% of the total in 2018 with GDC of RM1.74 billion. This was followed by fire contributions with 20% at RM559 million. Fitch expects these two classes to remain dominant in the takaful industry, with motor deregulation and the government's push for insurance penetration of underserved customers driving business growth.

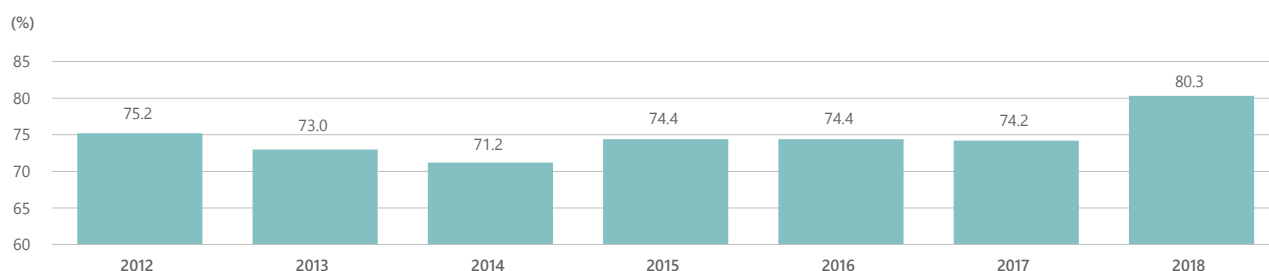
Breakdown of General Takaful's Gross Direct Contributions in 2018



Source: ISM

Risk retention in the general takaful segment is slightly higher as compared to conventional general insurance, partly due to the higher share of motor and fire classes, for which insurers tend to retain most of the risks. Currently, there are four general takaful operators in the country after the composite license split mandated by the Islamic Financial Services Act, compared with eight at the end of 2017. Of the eight composite companies previously, four operators continued both operations under separate legal entities, while the remaining either ceased or transferred their general takaful operations to focus on family takaful.

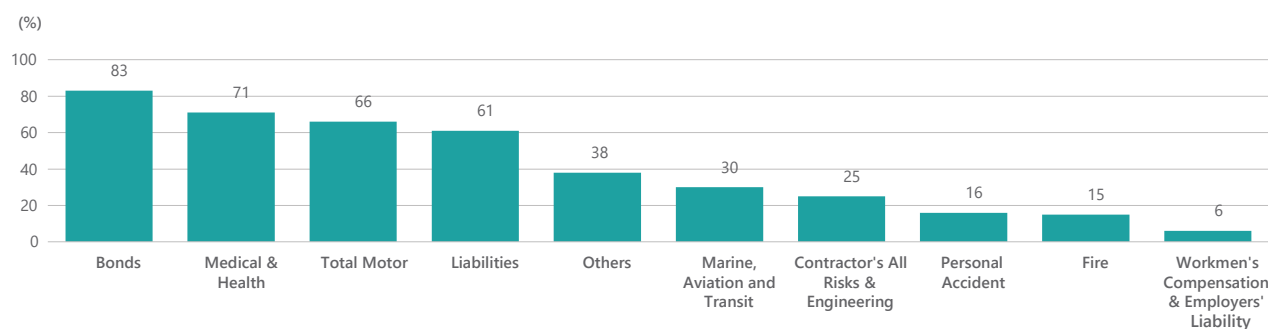
General Takaful: Retention Ratio



Source: ISM

The loss ratio for general takaful increased to 56.1% in 2018 from 51.1% a year ago, as more favorable results in fire and personal accident were offset by weaker performance in the dominant motor class. Overall, the combined ratio of 83.6% in 2018 is a marked improvement from 91.4% in the previous year, driven by a lower management and commission expenses during the year.

General Takaful: Loss Ratio by Class of Business in 2018



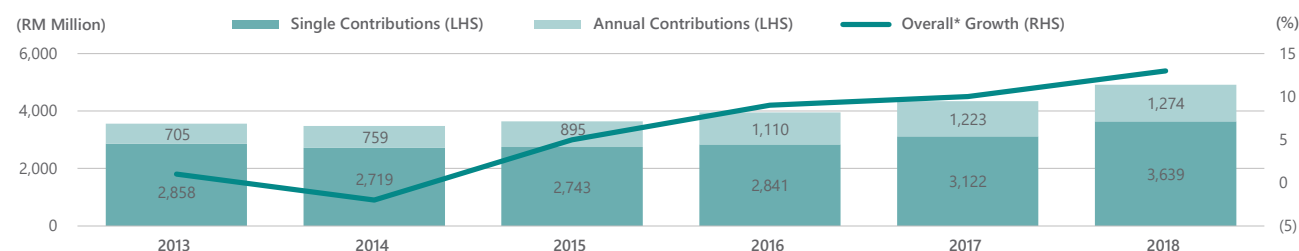
Source: ISM

Takaful also continued to gain market share in the domestic insurance market, accounting for 13.7% of overall gross direct premiums and contributions, increasing from 12.9% a year ago. Fitch expects this trend to continue in the near term, driven by increasing penetration of the population and structurally favourable trends in the operating environment, such as the government's push for more affordable insurance and greater adoption of technology in distribution.

FAMILY TAKAFUL

Family takaful contributions, as measured by new business contributions (NBC), grew by 13.1% to RM4.9 billion in 2018, continuing the accelerating growth trend in the past four years. In particular, single contribution temporary plans increased significantly by 21.4% to RM3.1 billion, and accounted for 74% of the total NBC during the year.

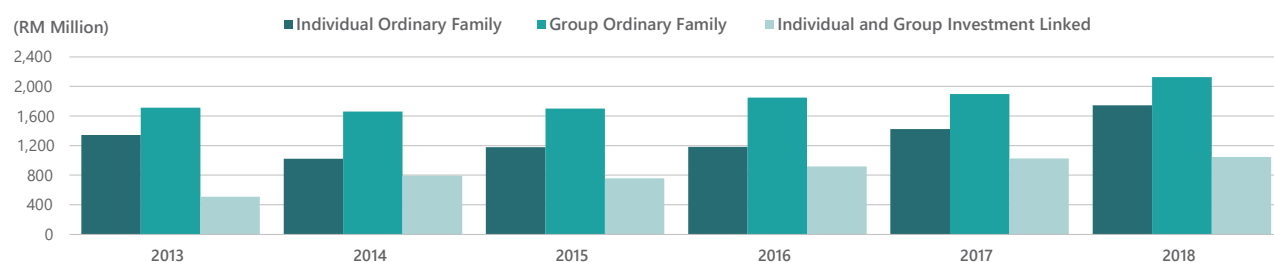
New Business Growth: Single Contributions versus Annual Contributions



*Overall = Single and Annual Contributions
Source: ISM

In terms of plan type, group ordinary family takaful accounted for 43.2% of total NBC in 2018, followed by individual ordinary family takaful plans and investment-linked plans at 35.5% and 21.3% respectively.

Family Takaful: New Business Growth by Major Plans



Source: ISM

Family takaful accounts for a larger proportion of the overall insurance industry than general takaful, as measured by new business premiums and contributions. Family takaful accounted for more than 30% of the overall insurance industry market share in 2018 by Fitch's calculation. Within the takaful segment, family takaful also accounts for a larger share of contributions, which is 64% of the total in 2018. Consequently, after the deadline for the composite licence split, four of the operators who opted not to set up new entities for their general takaful businesses chose to retain their family takaful licences.

CHALLENGES FACED IN THE MALAYSIAN INSURANCE SECTOR

The insurance industry in Malaysia remains resilient amidst regulatory changes, both on the domestic and international fronts. Fitch believes these developments are positive for the sector in the long term, and expects Malaysian insurers to be able to manage the challenges in the meantime.

Composite insurers and takaful operators completed the split of their operations into separate non-life and life entities in 2018. While the higher paid-up capital requirements implied are positive for companies from a solvency perspective, smaller insurers may not find it feasible to continue operating in both segments. While most of the conventional insurers which have larger capital bases retained both life and non-life operations, two takaful operators ceased their general takaful businesses to focus only on family takaful. Fitch believes these corporate actions are positive for the overall industry as they encourage sharper business focus from managements seeking to optimise returns on the increased capital deployed.

The 70% foreign ownership limit on domestic insurance units has also come under the spotlight in recent months, and affected companies that are 100% owned by foreign shareholders have reportedly explored options to comply with the limit. Overall, the push to further align national interests and promoting a more equitable insurance penetration among the population is a structural positive; the flexibility accorded by Bank Negara Malaysia will be critical in achieving a mutually agreeable outcome between the authorities and the affected insurers.

On a broader front, the implementation of the new IFRS17 insurance accounting standard also represents a significant challenge for insurance companies in Malaysia and abroad. The shift towards a more fair-value approach in valuing assets and liabilities, and the higher degree of details this demands, presents a significant change for insurers operationally. The takaful segment, in particular, will face major challenges, as interpretation of the new standard in the context of its operating model is not straightforward. The deferment in implementation to at least 2022 will give insurers more time to prepare, and it remains important for insurers and the central bank to work together to address industry concerns, as well as to work out a plan to ensure smooth implementation.

A shortage in human capital has been a consistent issue for the industry, and may be exacerbated by the developments mentioned above. The industry's growth will depend on its ability to consistently nurture and develop new talent.

INDUSTRY PROSPECT

Insurance premiums are widely expected to continue growing in 2019, on the back of healthy economic growth in the broader economy and an accommodative fiscal stance from the government that supports the life and family takaful segment. Consumer-friendly tax reforms, such as the separation of tax reliefs between the Employees Provident Fund and life insurance/takaful, will also encourage the uptake of insurance among the population.

In the non-life segment, uncertainties such as changes to government policies, external trade conditions and fluctuations in commodity prices may present challenges to overall market conditions. Post-liberalisation of motor tariffs, the market is observed to be broadly stable, with minimal signs of unhealthy price competition among insurers. This is testimony to Bank Negara Malaysia's management of the transition, and we expect a similar approach to be adopted for the deregulation of fire tariffs in the near future. Nevertheless, auto claims continue to remain elevated, and insurers' efforts to manage this will determine if they will be able to preserve underwriting profitability for the largest insurance class.

Structurally, strong demand for life insurance and wealth-management products will continue to underpin the favorable operating environment for life insurers. The Life Insurance and Family Takaful (LIFE) Framework has also been almost fully phased in. The framework includes initiatives such as the Balanced Scorecard, removal of commission limits and establishment of direct distribution channels, which will raise standards in the industry and affect value offered to consumers.

Insurance penetration in Malaysia has been stagnating at 4.5% to 5% of GDP in recent years, as shown in data from Swiss Re. A study by Malaysia's central bank also shows a large swathe of the population is not served by insurance. The government has taken steps to address this, with Bank Negara Malaysia launching Perlindungan Tenang to offer simple, accessible and affordable insurance products to this segment to address their protection needs. Major insurers have participated in this initiative, which Fitch believes can help to close the significant protection gap in the country in the longer term.

Growth in takaful continues to outpace the conventional segment, aided by a smaller base and a higher uptake of family takaful products. The setting up of new single-licence takaful companies after the composite licence split provides a good foundation for the industry's further growth. We continue to expect the takaful segment to benefit from the government's push for affordable insurance, particularly as Muslims being the country's dominant population. Greater adoption of technology particularly in distribution, will be important for operators to capture untapped population segments and younger consumers with greater cost-effectiveness.

Overall, the industry's capitalisation continues to improve, driven by consistent surplus accretion and sound risk-management practices. From a regulatory solvency perspective, the industry's risk-based capital (RBC) ratio has remained well above the regulatory minimum of 130% in the past decade, underpinned by the RBC framework and the Internal Capital Adequacy Assessment Process (ICAAP). The impact from IFRS17 and how it may affect insurers' solvency have yet to be fully assessed, but the industry should have the necessary resources and preparations to transition into the new accounting standard.

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GENERAL INSURANCE

KEY PERFORMANCE INDICATORS

	2015	2016	2017	2018
Premiums (RM)				
Gross Written Premiums	17,483,117,538	17,673,625,744	17,653,717,649	17,918,126,591
Gross Direct Premiums	17,088,403,019	17,247,073,362	17,233,318,561	17,551,525,332
Reinsurance Accepted	394,714,519	426,552,382	420,399,088	366,601,259
Reinsurance Premiums Ceded	4,835,658,934	4,779,756,125	4,508,239,591	4,446,367,992
Net Premiums	12,647,458,604	12,893,869,619	13,145,478,058	13,471,758,599
Net Earned Premiums	12,548,407,606	12,822,896,787	13,037,950,345	13,403,763,656
Net Premiums by Line of Business (RM)				
Aviation	2,052,430	1,514,470	1,760,041	1,850,733
Cargo	296,959,329	309,708,235	333,589,676	320,630,310
Marine Hull	55,745,364	53,664,524	54,195,859	47,634,722
Offshore Oil-related	12,318,320	11,907,184	9,814,919	12,763,155
Fire	1,687,994,502	1,797,843,475	1,911,655,089	2,020,063,637
Total Motor	7,511,583,961	7,513,701,847	7,710,072,107	7,826,210,319
Motor Act	975,491,441	978,975,568	1,322,465,831	1,662,231,704
Motor Others	6,536,092,520	6,534,726,279	6,387,606,276	6,163,978,615
Medical & Health	837,276,818	916,937,039	978,539,545	1,051,232,057
Personal Accident	1,088,812,740	1,114,000,221	966,445,080	1,023,179,611
Bonds	41,534,651	54,277,034	49,985,071	42,417,793
Contractor's All Risks & Engineering	192,886,672	207,981,017	200,143,159	180,822,279
Liabilities	214,365,863	219,332,642	236,320,910	237,906,612
Workmen's Compensation & Employers' Liability	213,441,261	201,914,692	205,165,911	192,521,222
Others	492,486,693	491,087,239	487,790,691	514,526,149
Claims (RM)				
Gross Claims Paid	8,261,840,871	9,877,142,205	9,673,771,563	9,816,862,469
Claims Recoveries	2,246,642,604	2,917,160,353	2,338,424,666	2,234,505,782
Net Claims Paid	6,015,198,267	6,959,981,852	7,335,346,897	7,582,356,687
Net Claims Incurred	7,090,401,167	6,991,880,085	7,502,671,190	7,803,883,565
Net Claims Incurred Ratio by Line of Business (%)				
Aviation	88.8	26.7	69.7	42.0
Cargo	34.9	33.2	30.6	36.3
Marine Hull	42.4	83.2	75.2	68.4
Offshore Oil-related	(8.1)	25.7	(3.3)	24.9
Fire	28.3	27.7	27.6	28.7
Total Motor	72.0	66.9	70.4	70.3
Motor Act	219.1	126.0	117.1	102.1
Motor Others	51.8	57.4	60.8	61.8
Medical & Health	54.0	70.5	71.1	73.5
Personal Accident	25.9	28.8	31.7	36.0
Bonds	9.4	7.1	5.9	10.6
Contractor's All Risks & Engineering	56.7	47.5	77.1	64.8
Liabilities	17.4	24.2	37.5	44.4
Workmen's Compensation & Employers' Liability	9.4	9.9	10.5	10.7
Others	48.8	44.2	44.0	46.9
Underwriting Result (%)				
Net Claims Incurred Ratio	56.5	54.5	57.5	58.2
Management Expenses Ratio	21.9	23.6	24.3	23.5
Net Commission Ratio	9.9	9.9	10.0	9.9
Underwriting Margin	11.7	11.9	8.1	8.3
Operating Ratio	81.9	79.3	83.8	83.0
Operating Result (RM)				
Underwriting Profit / Loss	1,463,624,550	1,529,484,762	1,051,012,505	1,117,242,305
Total Investment Income	802,503,739	1,120,943,046	1,063,764,269	1,165,823,462
Operating Profit / Loss	2,266,128,289	2,650,427,808	2,114,776,774	2,283,065,767

Notes:

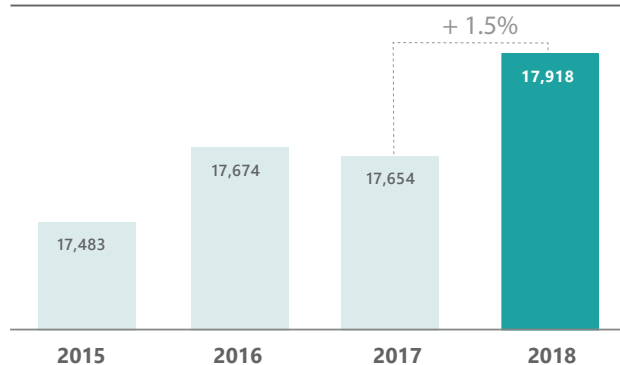
1. The above information is based on aggregated calendar year statistics from January to December (unaudited)
2. The above stated Management Expenses is obtained from Revenue Account (excluding bad & doubtful debts)

GENERAL INSURANCE

KEY PERFORMANCE INDICATORS CHART

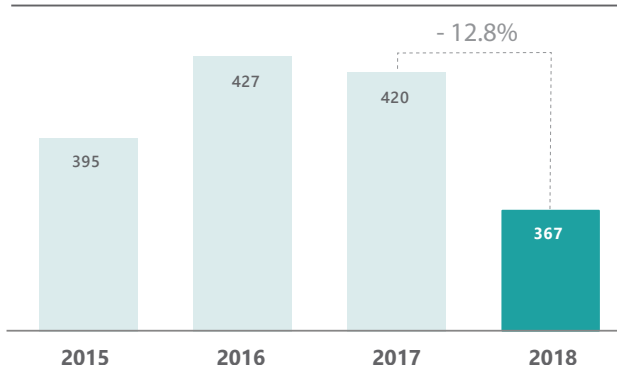
Gross Written Premiums

(RM million) 2015 - 2018



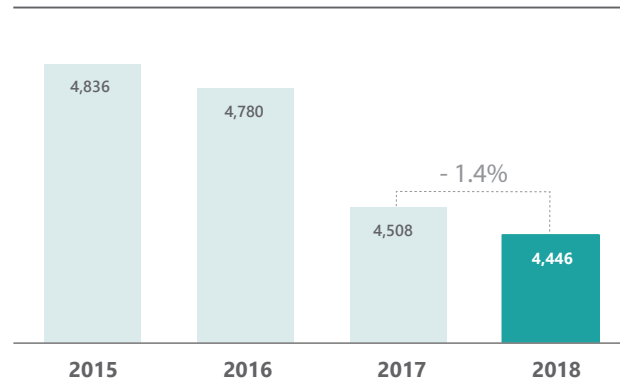
Reinsurance Accepted

(RM million) 2015 - 2018



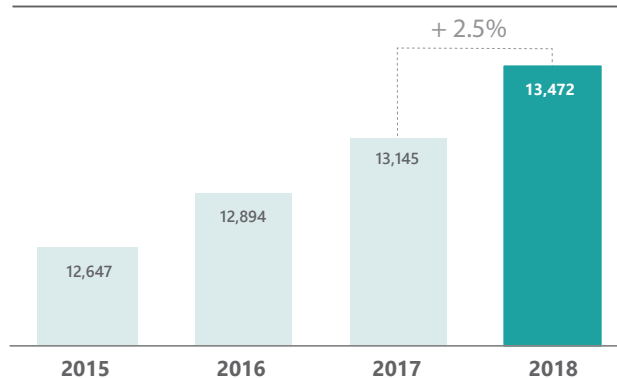
Reinsurance Premiums Ceded

(RM million) 2015 - 2018



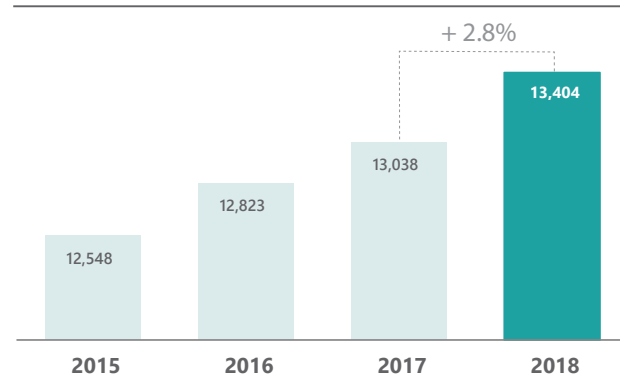
Net Premiums

(RM million) 2015 - 2018



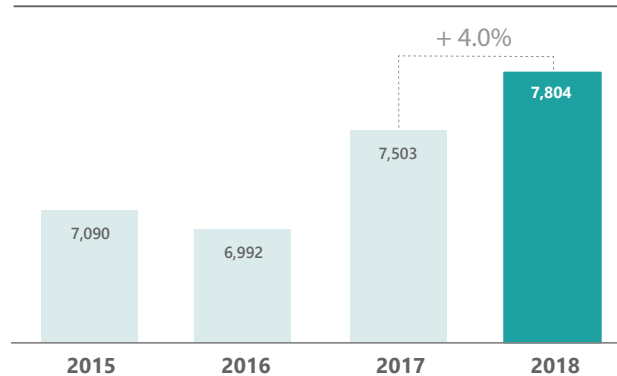
Net Earned Premiums

(RM million) 2015 - 2018



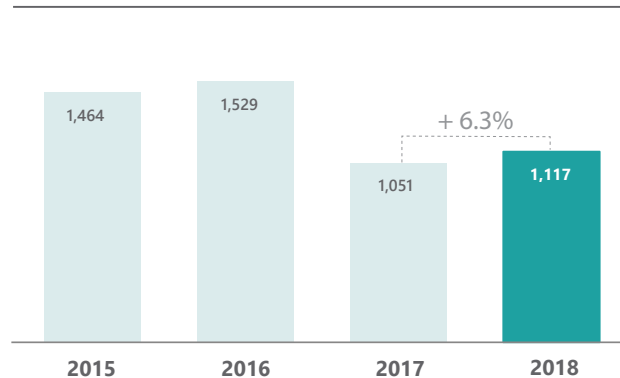
Net Claims Incurred

(RM million) 2015 - 2018



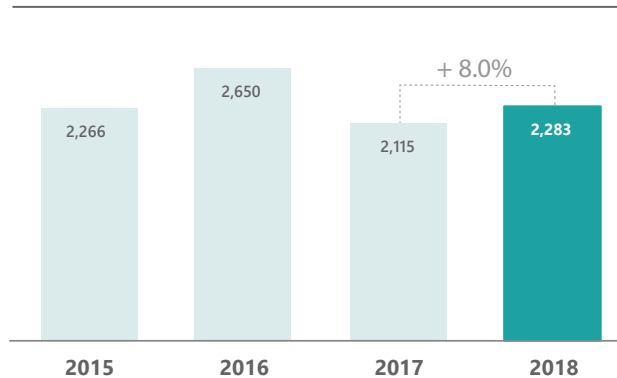
Underwriting Profit / Loss

(RM million) 2015 - 2018



Operating Profit / Loss

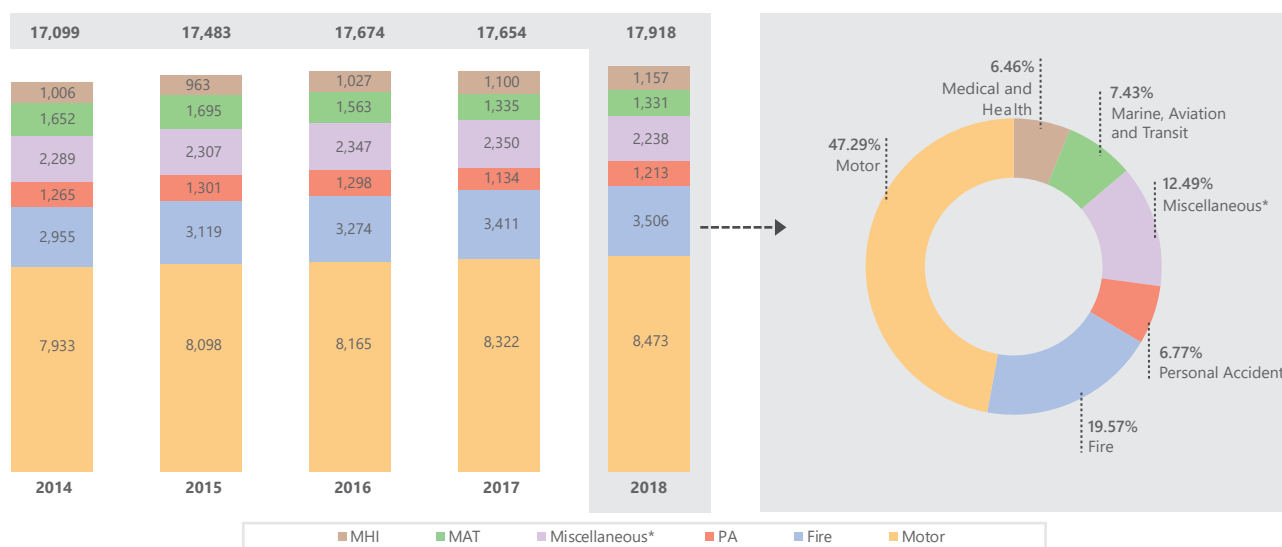
(RM million) 2015 - 2018



GENERAL INSURANCE

PREMIUMS BY LINE OF BUSINESS

GROSS WRITTEN PREMIUMS



Gross Written Premiums in Amount (RM million)

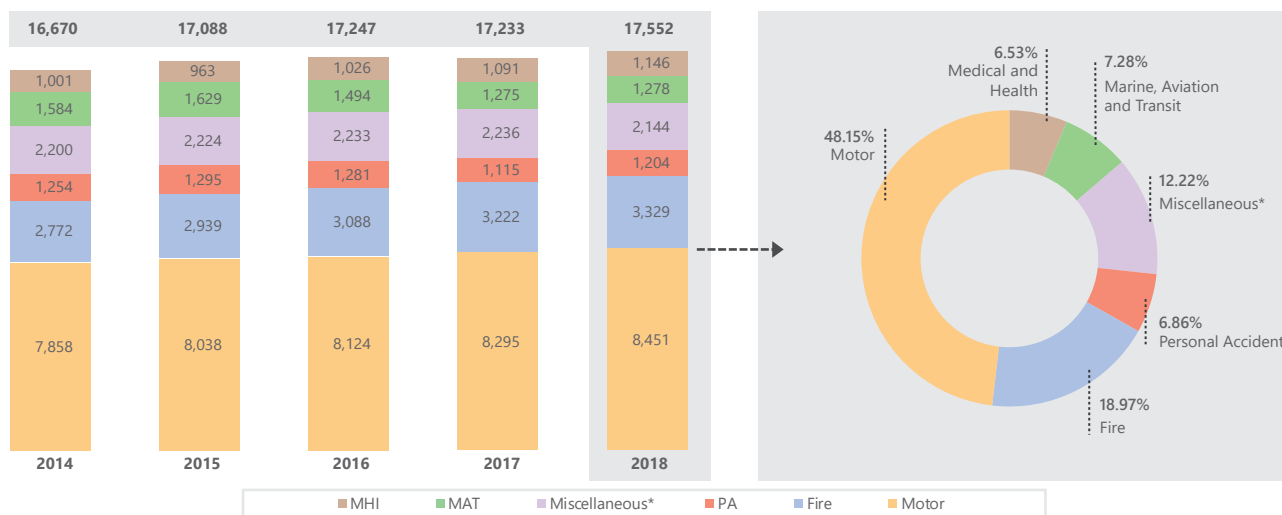
Line of Business	2014	2015	2016	2017	2018
MHI	1,006	963	1,027	1,100	1,157
MAT	1,652	1,695	1,563	1,335	1,331
Miscellaneous*	2,289	2,307	2,347	2,350	2,238
PA	1,265	1,301	1,298	1,134	1,213
Fire	2,955	3,119	3,274	3,411	3,506
Motor	7,933	8,098	8,165	8,322	8,473
Total	17,099	17,483	17,674	17,654	17,918

Gross Written Premiums by Market Share (%)

Line of Business	2014	2015	2016	2017	2018
MHI	5.89	5.51	5.81	6.23	6.46
MAT	9.66	9.70	8.84	7.56	7.43
Miscellaneous*	13.38	13.19	13.28	13.31	12.49
PA	7.40	7.44	7.35	6.43	6.77
Fire	17.28	17.84	18.52	19.32	19.57
Motor	46.39	46.32	46.20	47.14	47.29

* 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	2014	2015	2016	2017	2018
MHI	1,001	963	1,026	1,091	1,146
MAT	1,584	1,629	1,494	1,275	1,278
Miscellaneous*	2,200	2,224	2,233	2,236	2,144
PA	1,254	1,295	1,281	1,115	1,204
Fire	2,772	2,939	3,088	3,222	3,329
Motor	7,858	8,038	8,124	8,295	8,451
Total	16,670	17,088	17,247	17,233	17,552

Gross Direct Premiums by Market Share (%)

Line of Business	2014	2015	2016	2017	2018
MHI	6.01	5.64	5.95	6.33	6.53
MAT	9.50	9.53	8.66	7.40	7.28
Miscellaneous*	13.20	13.01	12.94	12.97	12.22
PA	7.52	7.58	7.43	6.47	6.86
Fire	16.63	17.20	17.91	18.69	18.97
Motor	47.14	47.04	47.10	48.14	48.15

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

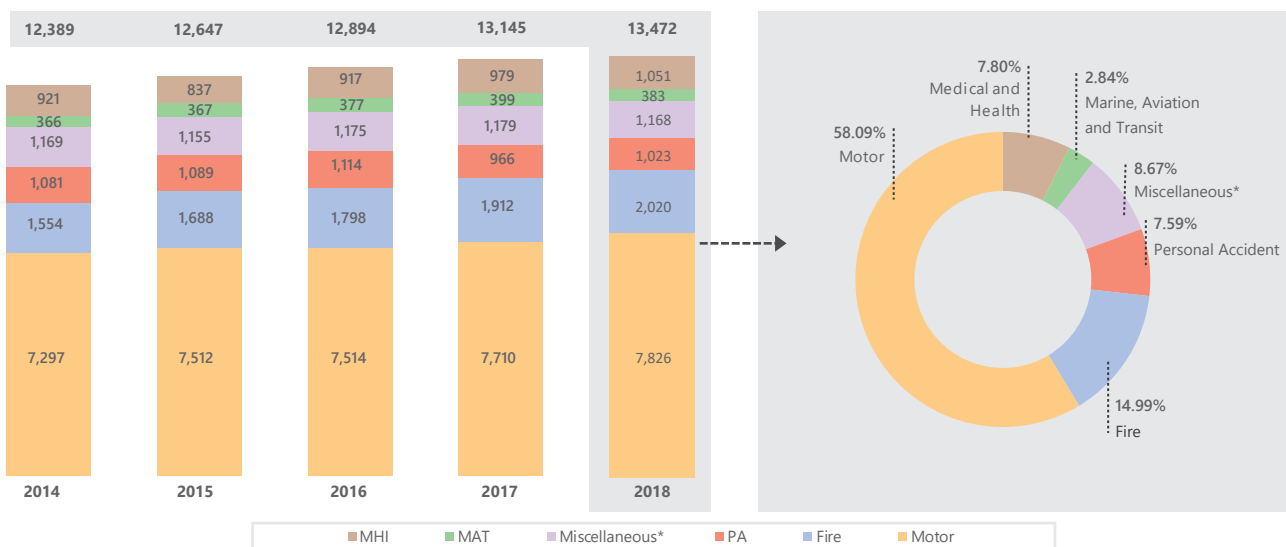
Note:

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)

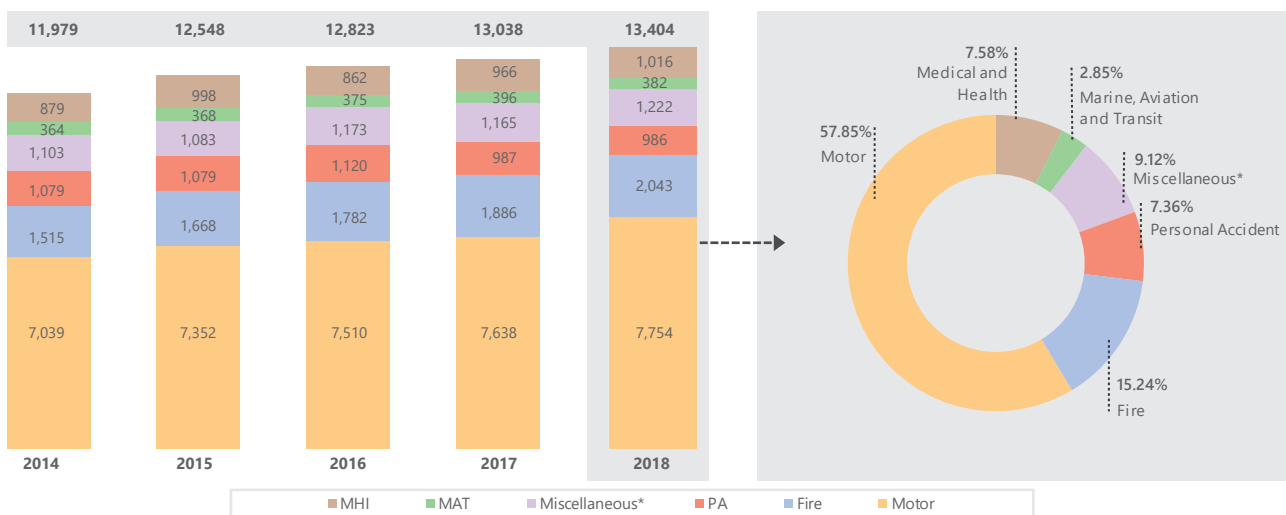
Line of Business	2014	2015	2016	2017	2018
MHI	921	837	917	979	1,051
MAT	366	367	377	399	383
Miscellaneous*	1,169	1,155	1,175	1,179	1,168
PA	1,081	1,089	1,114	966	1,023
Fire	1,554	1,688	1,798	1,912	2,020
Motor	7,297	7,512	7,514	7,710	7,826
Total	12,389	12,647	12,894	13,145	13,472

Net Premiums by Market Share (%)

Line of Business	2014	2015	2016	2017	2018
MHI	7.43	6.62	7.11	7.44	7.80
MAT	2.96	2.90	2.92	3.04	2.84
Miscellaneous*	9.44	9.13	9.11	8.97	8.67
PA	8.72	8.61	8.64	7.35	7.59
Fire	12.54	13.35	13.94	14.54	14.99
Motor	58.90	59.39	58.27	58.65	58.09

* 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	2014	2015	2016	2017	2018
MHI	879	998	862	966	1,016
MAT	364	368	375	396	382
Miscellaneous*	1,103	1,083	1,173	1,165	1,222
PA	1,079	1,079	1,120	987	986
Fire	1,515	1,668	1,782	1,886	2,043
Motor	7,039	7,352	7,510	7,638	7,754
Total	11,979	12,548	12,823	13,038	13,404

Net Earned Premiums by Market Share (%)

Line of Business	2014	2015	2016	2017	2018
MHI	7.34	7.95	6.72	7.41	7.58
MAT	3.04	2.93	2.92	3.04	2.85
Miscellaneous*	9.20	8.63	9.15	8.93	9.12
PA	9.01	8.60	8.73	7.57	7.36
Fire	12.65	13.30	13.90	14.46	15.24
Motor	58.76	58.59	58.57	58.58	57.85

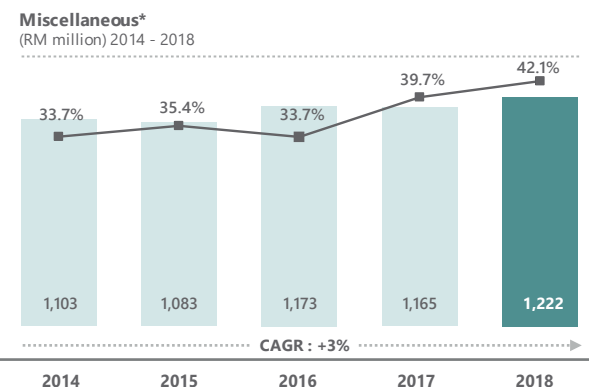
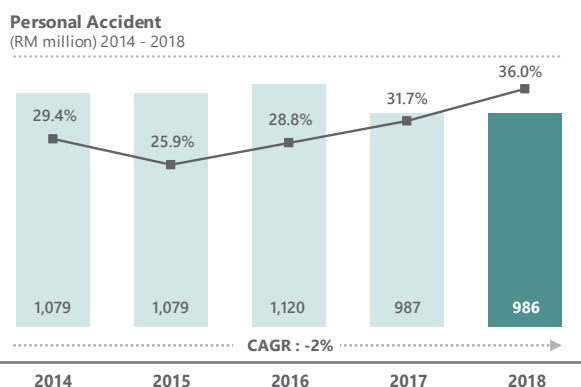
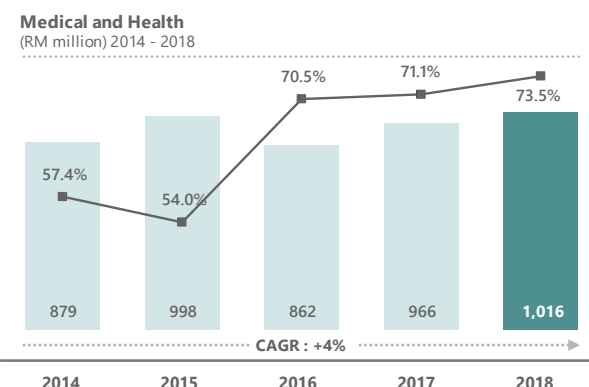
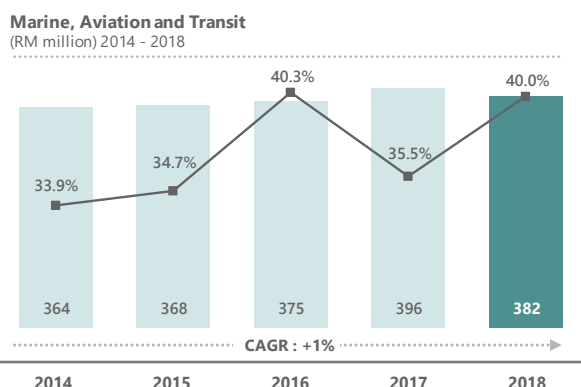
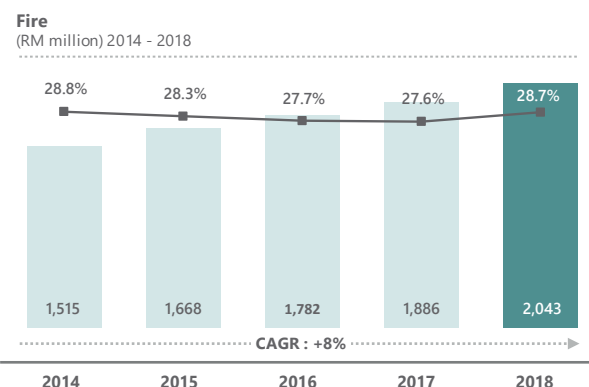
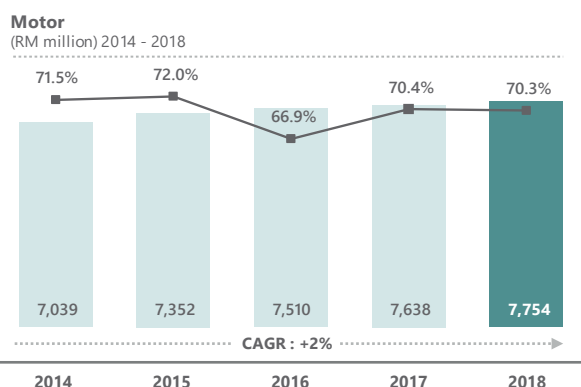
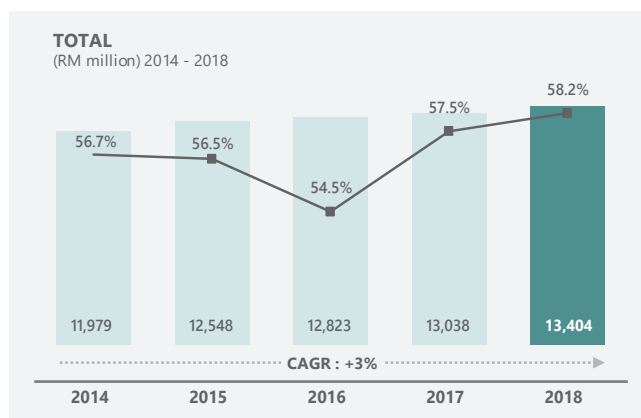
* Miscellaneous includes Bonds, Contractor's All Risks & Engineering, Liabilities, Others, Workmen's Compensation & Employers' Liability

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

	2015	2016	2017	2018
Contributions (RM)				
Gross Written Contributions	2,299,681,124	2,407,184,177	2,560,740,405	2,789,364,502
Gross Direct Contributions	2,295,188,870	2,401,220,755	2,556,988,097	2,784,525,780
Retakaful Accepted	4,492,254	5,963,422	3,752,308	4,838,722
Retakaful Contributions Ceded	588,409,722	616,493,425	660,361,702	548,320,218
Net Contributions	1,711,271,402	1,790,690,752	1,900,378,703	2,241,044,284
Net Earned Contributions	1,670,944,818	1,777,817,628	1,863,782,683	2,123,695,996
Net Contributions by Line of Business (RM)				
Aviation	14,749	270,506	(2,178)	76,259
Cargo	2,882,536	2,066,755	3,982,093	6,259,536
Marine Hull	2,253,334	979,901	600,840	1,138,369
Offshore Oil-related	1,792,938	2,443,350	1,351,730	2,122,050
Fire	270,946,933	310,159,499	334,741,135	368,513,674
Total Motor	1,190,516,013	1,206,466,714	1,278,616,133	1,535,681,150
Motor Act	125,234,035	127,504,412	208,121,564	386,095,652
Motor Others	1,065,281,978	1,078,962,302	1,070,494,569	1,149,585,498
Medical & Health	3,522,323	4,766,318	5,715,215	46,844,656
Personal Accident	187,701,544	202,207,199	215,348,457	210,726,893
Bonds	370,685	263,274	263,921	279,741
Contractor's All Risks & Engineering	11,690,120	14,315,525	13,812,281	18,351,541
Liabilities	6,357,934	8,187,612	8,433,375	7,484,992
Workmen's Compensation & Employers' Liability	7,676,730	7,132,865	9,570,689	11,973,587
Others	25,545,563	31,431,234	27,945,012	31,591,836
Claims (RM)				
Gross Claims Paid	1,095,661,454	1,194,845,067	1,355,726,617	1,405,475,115
Claims Recoveries	345,285,598	339,919,459	376,082,561	276,917,477
Net Claims Paid	750,375,856	854,925,608	979,644,056	1,128,557,638
Net Claims Incurred	867,746,110	870,456,673	953,274,444	1,190,927,967
Net Claims Incurred Ratio by Line of Business (%)				
Aviation	(10.6)	26.5	(196.8)	40.9
Cargo	99.2	103.2	4.6	33.3
Marine Hull	89.9	(377.2)	(39.3)	233.0
Offshore Oil-related	(87.6)	46.3	102.1	(13.0)
Fire	18.7	9.1	19.5	17.6
Total Motor	67.0	66.4	63.5	72.3
Motor Act	443.9	148.4	94.4	89.6
Motor Others	54.0	54.9	57.2	66.9
Medical & Health	1.1	58.0	45.1	72.2
Personal Accident	23.4	23.7	25.5	19.5
Bonds	17.9	(1.9)	35.8	84.9
Contractor's All Risks & Engineering	7.6	73.7	90.0	30.4
Liabilities	99.1	59.4	65.5	82.5
Workmen's Compensation & Employers' Liability	(1.9)	7.6	3.1	7.1
Others	33.4	26.5	34.2	48.5
Underwriting Result (%)				
Net Claims Incurred Ratio	51.9	49.0	51.1	56.1
Management Expenses Ratio	30.1	30.7	34.9	23.4
Net Commission Ratio	6.3	5.7	5.3	4.1
Underwriting Margin	11.7	14.6	8.6	16.4
Operating Ratio	81.1	75.4	84.4	60.8
Operating Result (RM)				
Underwriting Profit / Loss	195,763,311	259,622,493	160,509,292	348,909,158
Total Investment Income	120,241,429	177,397,586	130,634,114	483,033,691
Operating Profit / Loss	316,004,740	437,020,079	291,143,406	831,942,849

Notes:

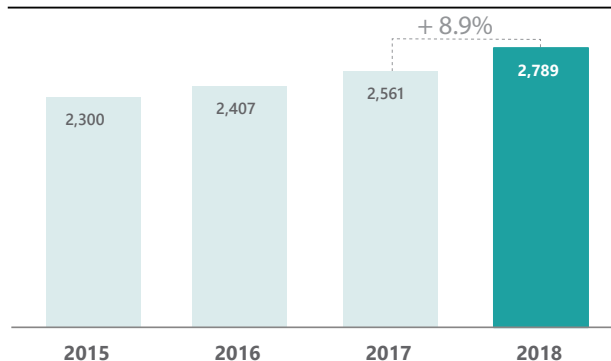
1. The above information is based on aggregated calendar year statistics from January to December (unaudited)
2. The above stated Management Expenses is obtained from Revenue Account (excluding bad & doubtful debts)

GENERAL TAKAFUL

KEY PERFORMANCE INDICATORS CHART

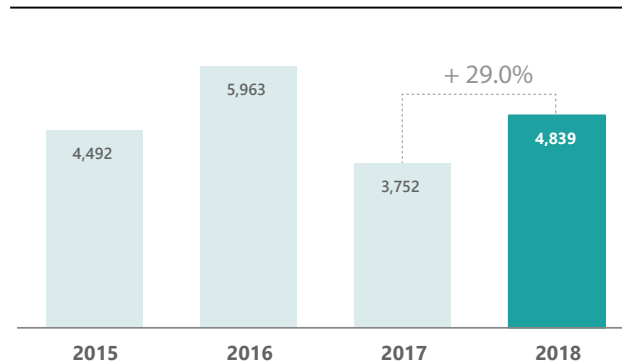
Gross Written Contributions

(RM million) 2015 - 2018



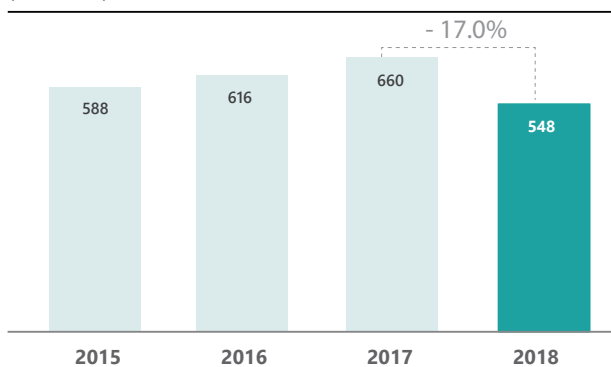
Retakaful Accepted

(RM '000) 2015 - 2018



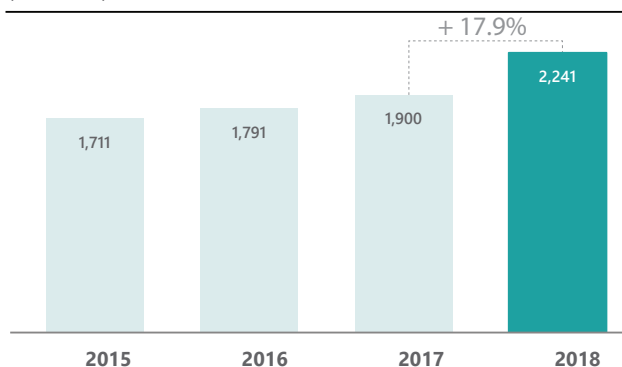
Retakaful Contributions Ceded

(RM million) 2015 - 2018



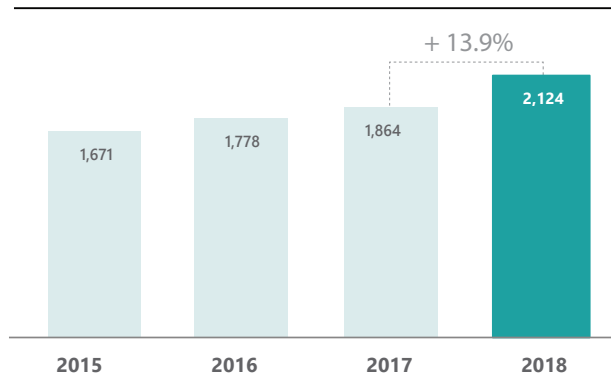
Net Contributions

(RM million) 2015 - 2018



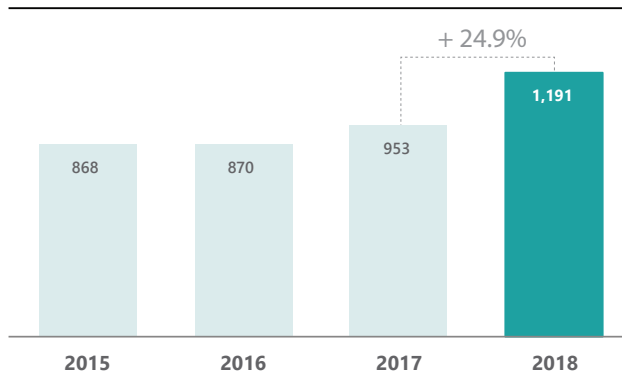
Net Earned Contributions

(RM million) 2015 - 2018



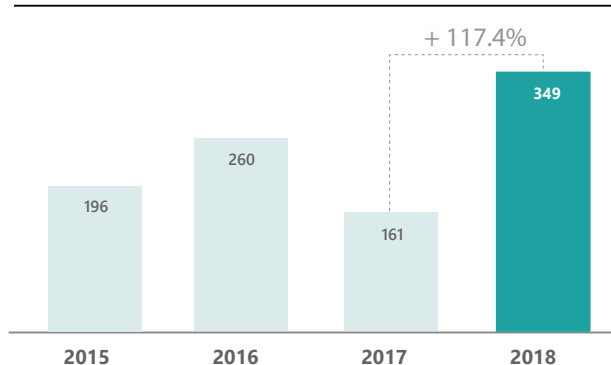
Net Claims Incurred

(RM million) 2015 - 2018



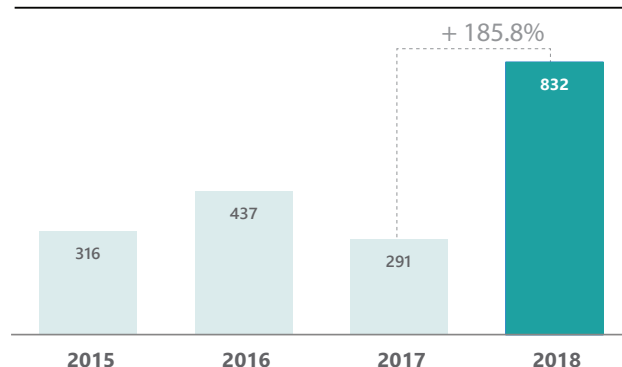
Underwriting Profit / Loss

(RM million) 2015 - 2018



Operating Profit / Loss

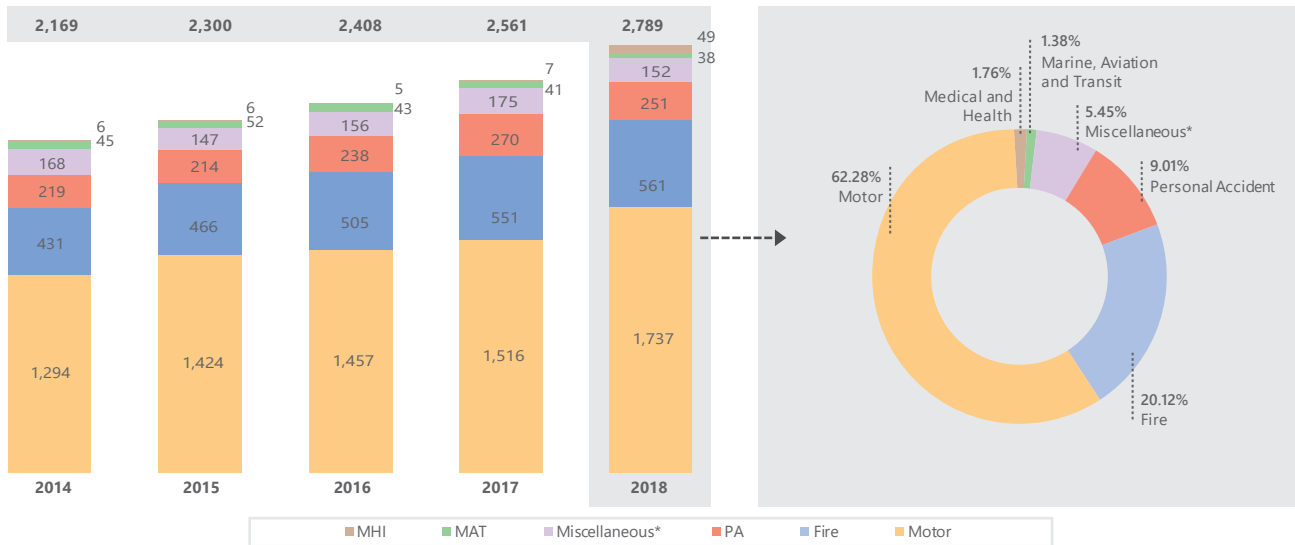
(RM million) 2015 - 2018



GENERAL TAKAFUL

CONTRIBUTIONS BY LINE OF BUSINESS

GROSS WRITTEN CONTRIBUTIONS



Gross Written Contributions in Amount (RM million)

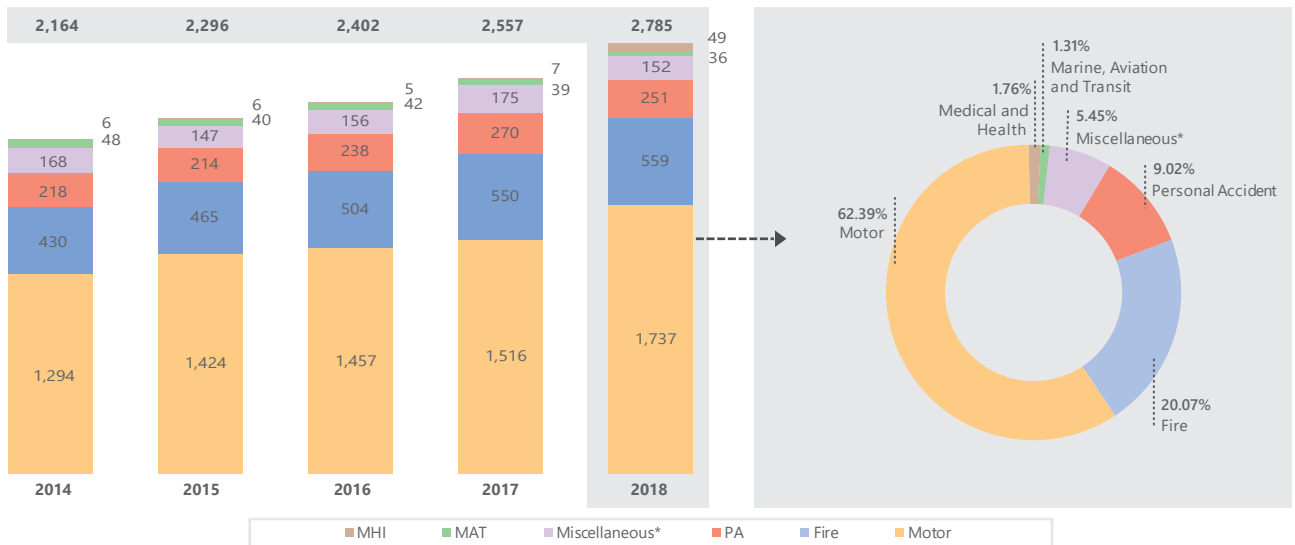
Line of Business	2014	2015	2016	2017	2018
MHI	6	6	5	7	49
MAT	52	43	46	41	38
Miscellaneous*	168	147	156	175	152
PA	219	214	238	270	251
Fire	431	466	505	551	561
Motor	1,294	1,424	1,457	1,516	1,737
Total	2,169	2,300	2,408	2,561	2,789

Gross Written Contributions by Market Share (%)

Line of Business	2014	2015	2016	2017	2018
MHI	0.27	0.24	0.21	0.25	1.76
MAT	2.38	1.86	1.93	1.61	1.38
Miscellaneous*	7.74	6.41	6.50	6.83	5.45
PA	10.08	9.29	9.87	10.56	9.01
Fire	19.87	20.28	20.98	21.53	20.12
Motor	59.65	61.92	60.51	59.21	62.28

* 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	2014	2015	2016	2017	2018
MHI	6	6	5	7	49
MAT	48	40	42	39	36
Miscellaneous*	168	147	156	175	152
PA	218	214	238	270	251
Fire	430	465	504	550	559
Motor	1,294	1,424	1,457	1,516	1,737
Total	2,164	2,296	2,402	2,557	2,785

Gross Direct Contributions by Market Share (%)

Line of Business	2014	2015	2016	2017	2018
MHI	0.27	0.24	0.22	0.25	1.76
MAT	2.23	1.74	1.77	1.53	1.31
Miscellaneous*	7.75	6.41	6.50	6.83	5.45
PA	10.08	9.30	9.89	10.58	9.02
Fire	19.86	20.26	20.97	21.51	20.07
Motor	59.81	62.05	60.65	59.30	62.39

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

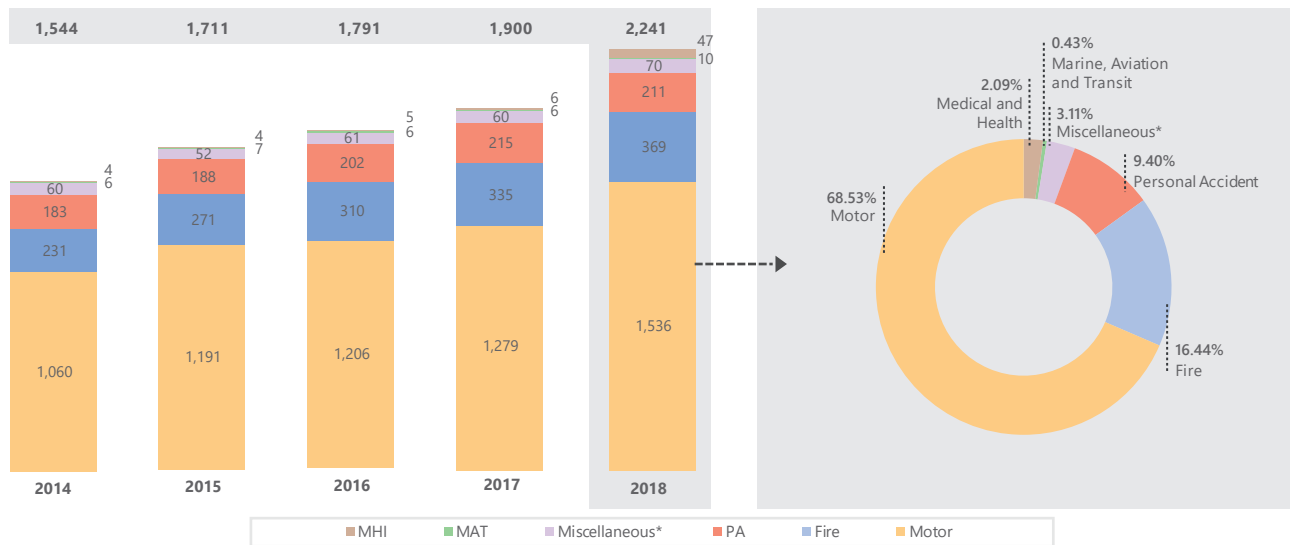
Note:

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

GENERAL TAKAFUL

CONTRIBUTIONS BY LINE OF BUSINESS

NET CONTRIBUTIONS



Net Contributions in Amount (RM million)

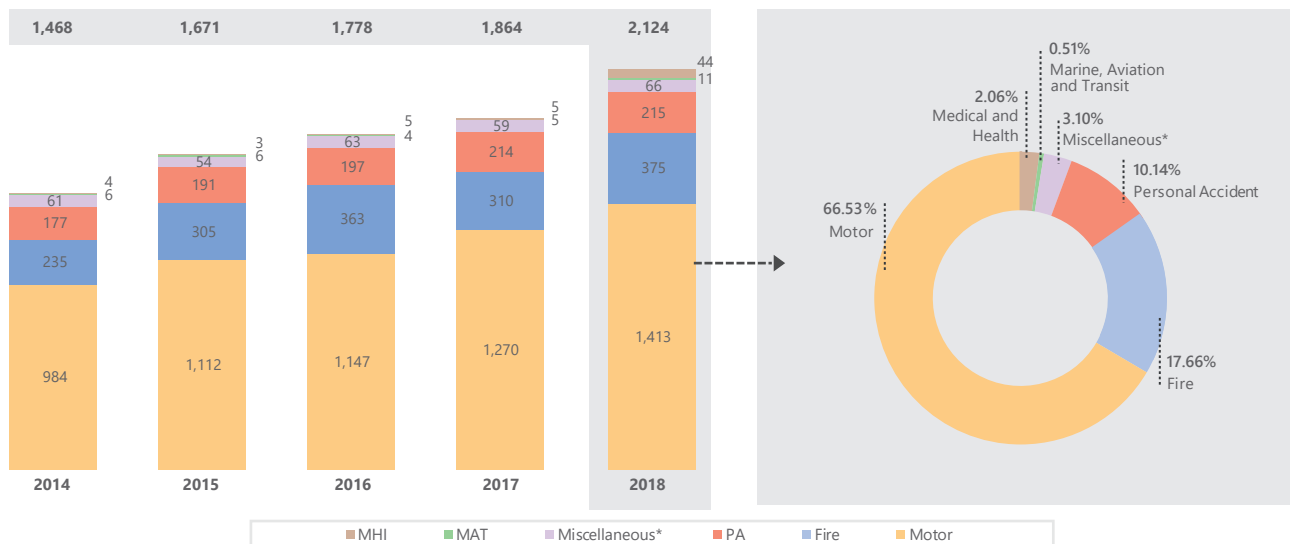
Line of Business	2014	2015	2016	2017	2018
MHI	4	4	5	6	47
MAT	6	7	6	6	10
Miscellaneous*	60	52	61	60	70
PA	183	188	202	215	211
Fire	231	271	310	335	369
Motor	1,060	1,191	1,206	1,279	1,536
Total	1,544	1,711	1,791	1,900	2,241

Net Contributions by Market Share (%)

Line of Business	2014	2015	2016	2017	2018
MHI	0.25	0.21	0.27	0.30	2.09
MAT	0.42	0.41	0.32	0.31	0.43
Miscellaneous*	3.91	3.02	3.42	3.16	3.11
PA	11.83	10.97	11.29	11.33	9.40
Fire	14.94	15.83	17.32	17.61	16.44
Motor	68.64	69.57	67.37	67.28	68.53

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

NET EARNED CONTRIBUTIONS



Net Earned Contributions in Amount (RM million)

Line of Business	2014	2015	2016	2017	2018
MHI	4	3	5	5	44
MAT	6	6	4	5	11
Miscellaneous*	61	54	63	59	66
PA	177	191	197	214	215
Fire	235	305	363	310	375
Motor	984	1,112	1,147	1,270	1,413
Total	1,468	1,671	1,778	1,864	2,124

Net Earned Contributions by Market Share (%)

Line of Business	2014	2015	2016	2017	2018
MHI	0.25	0.19	0.28	0.29	2.06
MAT	0.41	0.37	0.21	0.29	0.51
Miscellaneous*	4.16	3.21	3.52	3.19	3.10
PA	12.09	11.45	11.07	11.46	10.14
Fire	16.03	18.25	20.40	16.65	17.66
Motor	67.06	66.52	64.53	68.13	66.53

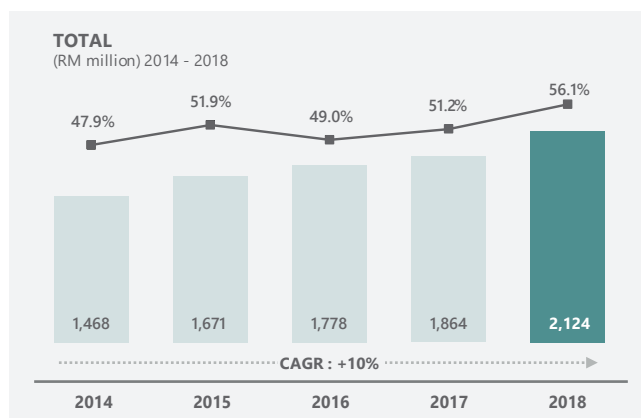
* Miscellaneous includes Bonds, Contractor's All Risks & Engineering, Liabilities, Others, Workmen's Compensation & Employers' Liability

Note:

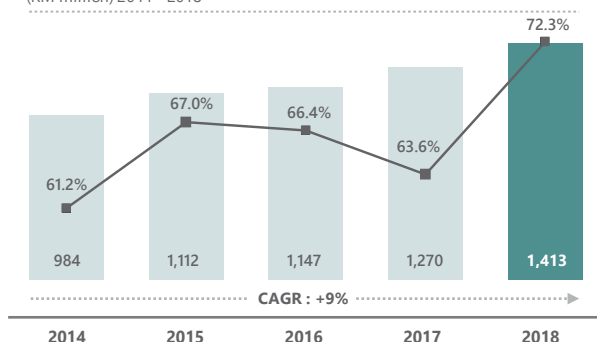
1. The above information is based on aggregated calendar year statistics from January to December (unaudited)

GENERAL TAKAFUL

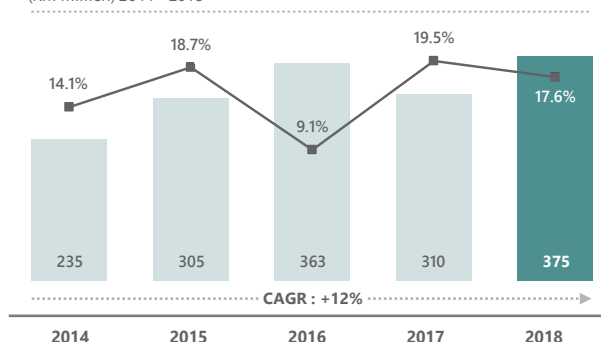
NET EARNED CONTRIBUTIONS AND NET CLAIMS INCURRED RATIO



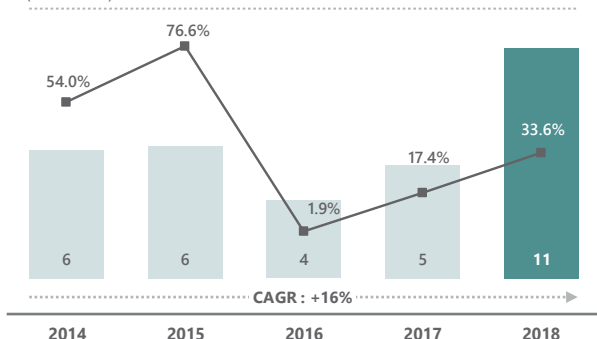
Motor
(RM million) 2014 - 2018



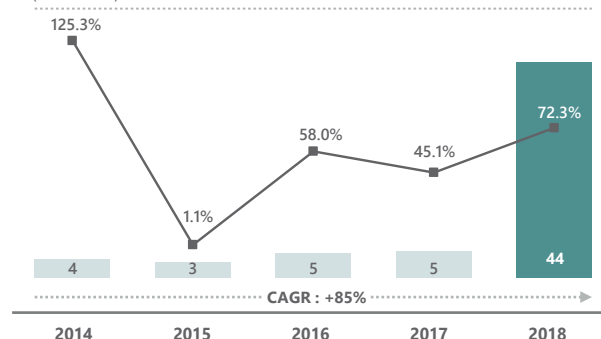
Fire
(RM million) 2014 - 2018



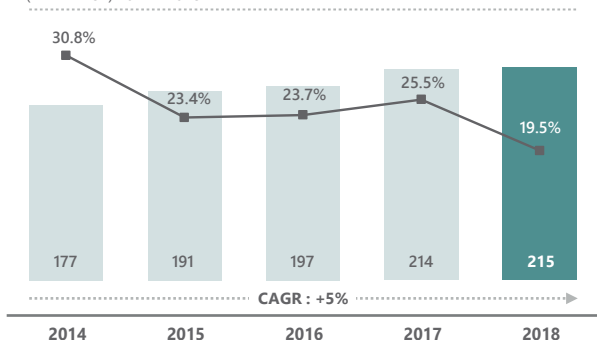
Marine, Aviation and Transit
(RM million) 2014 - 2018



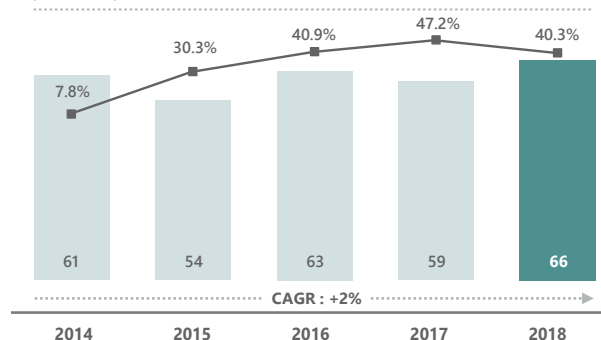
Medical and Health
(RM million) 2014 - 2018



Personal Accident
(RM million) 2014 - 2018



Miscellaneous*
(RM million) 2014 - 2018



* 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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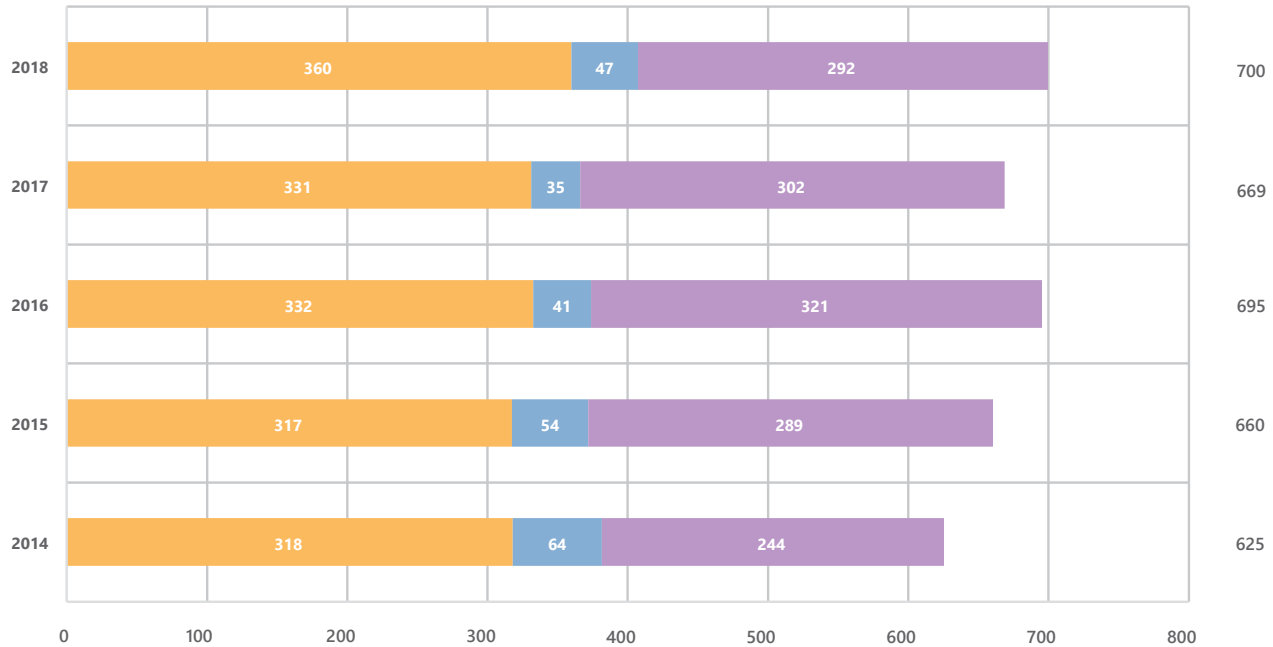
FAMILY TAKAFUL

CERTIFICATES BY LINE OF BUSINESS

NEW CERTIFICATION ISSUED

No. of New Certificate Issued

('000) 2014-2018



Individual Ordinary Family Group Ordinary Family Annuity Investment-Linked

Line of Business	2014	2015	2016	2017	2018
New Certification Issued - No. of Certificate (thousand)					
Individual Ordinary Family	318	317	332	331	360
Group Ordinary Family	64	54	41	35	47
Annuity	0	0	0	0	0
Investment-Linked	244	289	321	302	292
Total No. of Certificate	625	660	695	669	700
New Certification Issued - No. of Certificate in Percentage (%)					
Individual Ordinary Family	50.82	48.06	47.83	49.53	51.42
Group Ordinary Family	10.18	8.25	5.94	5.24	6.79
Annuity	0.00	0.00	0.00	0.00	0.00
Investment-Linked	39.00	43.70	46.23	45.23	41.79
New Certification Issued - Contributions in Amount (RM million)					
Individual Ordinary Family	1,022	1,181	1,183	1,422	1,743
Group Ordinary Family	1,660	1,702	1,850	1,898	2,125
Annuity	0	0	0	0	0
Investment-Linked	796	756	919	1,026	1,045
Total Amount Contributed	3,478	3,638	3,951	4,346	4,913

2018 Market Share of New Certification Issued

Individual Ordinary Family	35%
Group Ordinary Family	43%
Annuity	0%
Investment-Linked	21%

Note:

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

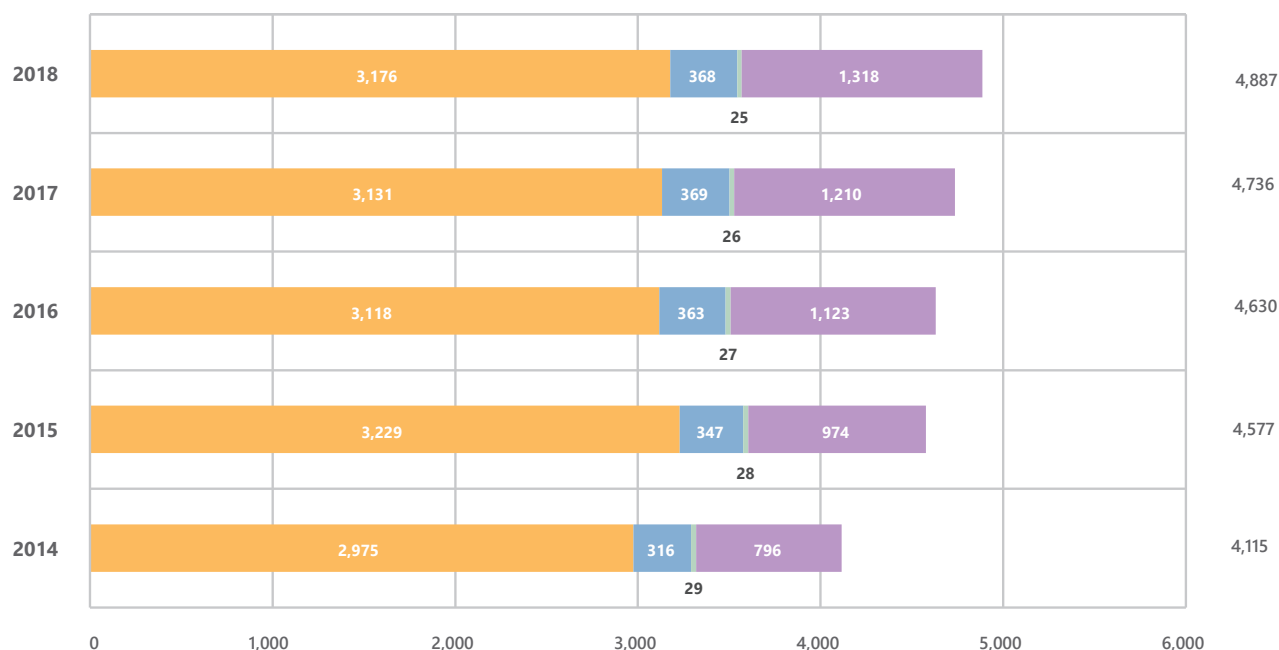
FAMILY TAKAFUL

CERTIFICATES BY LINE OF BUSINESS

CERTIFICATES IN FORCE

No. of Certificate In Force at End of Year

('000) 2014-2018



Individual Ordinary Family Group Ordinary Family Annuity Investment-Linked

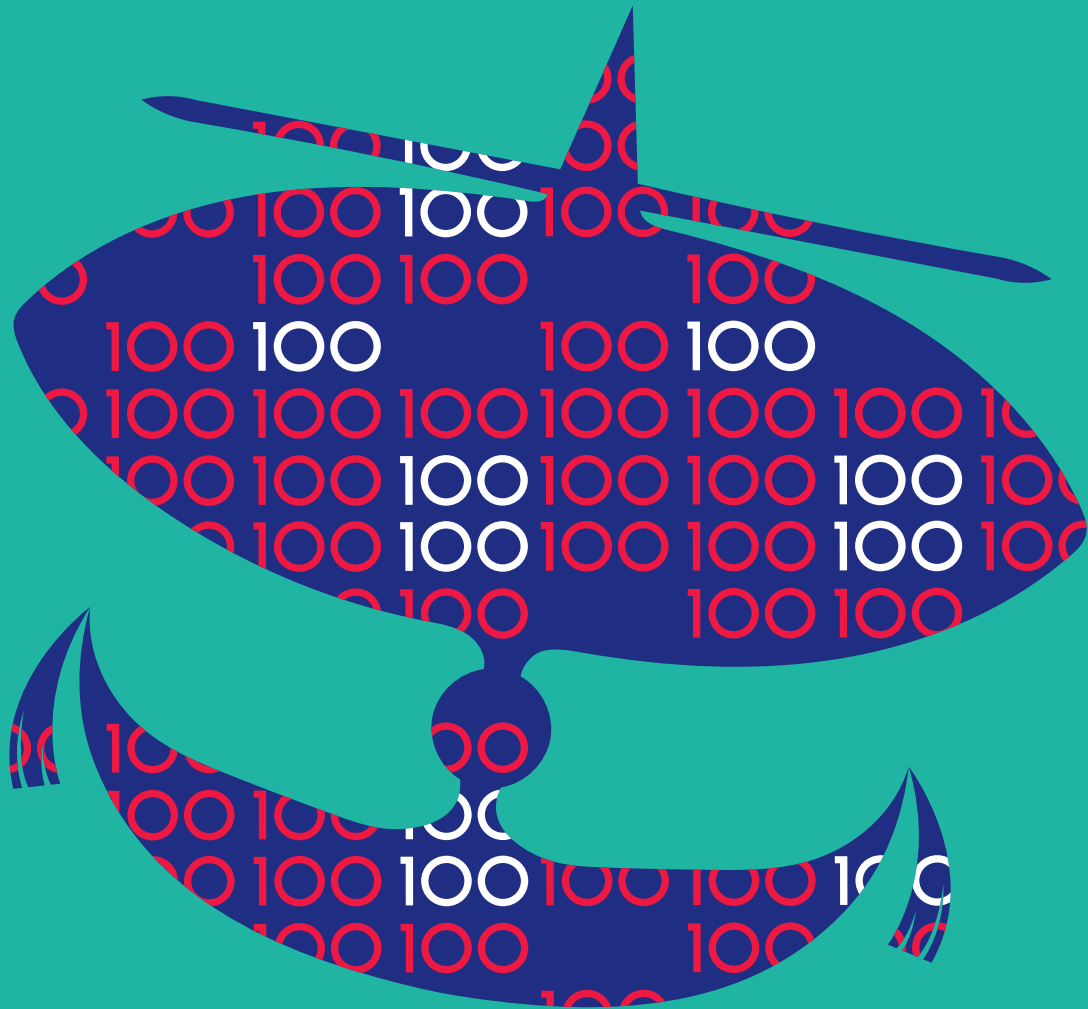
Line of Business	2014	2015	2016	2017	2018
Certificates In Force at End of Year - No. of Certificate (thousand)					
Individual Ordinary Family	2,975	3,229	3,118	3,131	3,176
Group Ordinary Family	316	347	363	369	368
Annuity	29	28	27	26	25
Investment-Linked	796	974	1,123	1,210	1,318
Total No. of Certificate	4,115	4,577	4,630	4,736	4,887
Certificates In Force at End of Year - No. of Certificate in Percentage (%)					
Individual Ordinary Family	72.29	70.54	67.34	66.11	65.00
Group Ordinary Family	7.68	7.59	7.83	7.80	7.52
Annuity	0.69	0.61	0.58	0.55	0.51
Investment-Linked	19.33	21.27	24.25	25.54	26.96
Certificates In Force at End of Year - Contributions in Amount (RM million)					
Individual Ordinary Family	917	1,239	1,285	1,281	1,299
Group Ordinary Family	137	122	129	154	198
Annuity	0	0	0	0	0
Investment-Linked	1,578	2,009	2,469	2,910	3,363
Total Amount Contributed	2,632	3,370	3,882	4,346	4,859

2018 Market Share of Certificates in Force at End of Year

Individual Ordinary Family	27%
Group Ordinary Family	4%
Annuity	0%
Investment-Linked	69%

Note:

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



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General Insurance

Financial Year 2018

GENERAL INSURANCE

REVENUE ACCOUNT - INCOME (RM)

Company	Opening Reserves			
	Premium Liabilities	Claims Liabilities	Other Reserves	Net Premiums
AIA	104,991,451	171,790,550	0	156,348,252
AIA GENERAL	110,713,790	180,702,947	0	136,243,247
AIG	284,006,911	310,530,559	0	557,208,113
ALLIANZ GENERAL	847,438,533	1,696,878,757	0	1,887,296,945
AMGENERAL	672,119,134	1,569,263,663	0	1,345,258,460
AXA AFFIN GENERAL	506,557,195	1,023,031,082	0	1,223,549,429
BERJAYA SOMPO	307,314,814	474,898,614	0	749,612,736
CHUBB	344,158,186	451,014,213	0	657,722,451
ETIQA GENERAL	181,040,092	300,047,889	0	430,631,323
GE GENERAL	147,797,914	194,809,995	0	358,964,971
LIBERTY	264,232,350	474,667,330	0	563,739,905
LONPAC	431,778,159	392,062,283	0	959,273,282
MPI GENERALI	201,502,979	369,021,626	0	408,930,045
MSIG	593,013,410	732,892,644	0	1,256,707,031
P&O	83,567,652	327,133,218	0	168,999,890
PACIFIC	106,446,642	269,344,482	0	275,442,800
PROGRESSIVE	38,401,452	112,990,186	0	59,963,644
QBE	167,524,661	242,214,417	0	184,239,353
RHB	201,047,753	314,501,733	0	548,469,746
TOKIO MARINE	441,915,757	667,288,048	0	738,906,855
TUNE	87,849,296	249,183,000	0	163,938,574
ZURICH GENERAL	241,114,858	399,875,633	0	609,177,848
Total (Industry)	6,364,532,989	10,924,142,869	0	13,440,624,900

Net Investment Income	Transfer from Shareholders' / Working Fund	Profits on Disposal of Assets	Miscellaneous Income	Total Income	Total Income Previous Year
6,620,865	0	0	3,320,179	443,071,297	575,136,337
7,205,876	0	24,212	5,382,619	440,272,691	0
40,566,479	0	1,308,131	5,592,665	1,199,212,858	1,142,571,054
177,807,553	0	387,586	9,747,672	4,619,557,046	4,478,612,517
112,706,282	0	1,980,423	8,096,078	3,709,424,040	3,786,908,622
92,344,693	0	12,596,816	1,660,037	2,859,739,252	2,754,777,611
59,538,788	0	4,041,865	10,513,475	1,605,920,292	1,416,033,810
52,455,581	0	194,255	10,253,043	1,515,797,729	1,541,415,894
25,067,173	0	704,698	30,463,257	967,954,432	994,230,286
29,555,047	0	8,142,497	22,690,629	761,961,053	690,914,300
48,375,094	0	3,256	6,805,248	1,357,823,183	1,265,519,171
60,677,044	0	25,736	7,250,603	1,851,067,107	1,692,312,027
44,919,463	0	897,183	22,372,551	1,047,643,847	1,016,836,298
113,892,927	0	29,340,266	14,320,646	2,740,166,924	2,729,882,506
26,095,415	0	777,731	752,280	607,326,186	675,342,882
23,025,575	0	630,195	10,907,675	685,797,369	625,996,088
12,746,271	0	5,050,306	4,473,923	233,625,782	274,645,677
20,039,253	0	377,522	1,237	614,396,443	700,711,136
41,836,336	0	0	9,285,549	1,115,141,117	1,011,146,612
73,064,963	0	563,805	10,937,432	1,932,676,860	2,036,214,250
22,942,785	0	161,487	3,897,669	527,972,811	558,762,092
25,390,283	0	4,547,311	7,990,040	1,288,095,973	1,220,741,637
1,116,873,746	0	71,755,281	206,714,507	32,124,644,292	31,188,710,807

GENERAL INSURANCE

REVENUE ACCOUNT - OUTGO (RM)

Company	Net Claims Paid	Net Commissions	Management Expenses*	Loss on Disposal Assets	Impairment Loss	Taxes
AIA	47,641,755	35,316,479	47,064,363	866,821	0	5,324,944
AIA GENERAL	40,866,152	31,681,493	37,958,392	0	0	0
AIG	277,798,966	48,256,022	114,263,344	1,664,500	1,319,239	36,283,623
ALLIANZ GENERAL	1,120,715,089	233,763,416	344,073,205	73,606	0	87,063,036
AMGENERAL	886,616,295	148,333,667	335,012,090	3,156	0	37,823,915
AXA AFFIN GENERAL	777,554,379	121,149,384	244,552,844	13	462,075	35,437,850
BERJAYA SOMPO	375,346,963	71,749,991	166,163,163	649,343	12,475,293	12,865,633
CHUBB	340,629,993	73,150,133	212,074,119	10,901	0	31,013,313
ETIQA GENERAL	221,898,388	14,525,389	134,554,902	6,188,564	0	19,072,350
GE GENERAL	181,170,748	39,870,636	97,409,797	217,471	0	11,078,039
LIBERTY	375,800,373	51,178,930	119,241,425	115,068	0	6,550,547
LONPAC	338,419,242	70,333,460	160,409,016	0	7,394	90,000,256
MPI GENERALI	247,439,016	43,060,455	100,829,291	0	0	9,219,662
MSIG	700,841,114	137,468,165	233,803,198	15,910,551	18,587,160	36,078,196
P&O	130,169,733	5,200,312	64,496,902	161,806	0	10,645,103
PACIFIC	154,939,635	4,184,323	91,590,614	5,706,913	0	1,233,674
PROGRESSIVE	44,804,871	549,665	32,518,930	54,193	0	(174,619)
QBE	137,458,791	27,078,663	57,409,464	4,149	348,690	6,570,308
RHB	276,734,466	50,717,026	116,445,911	2,827,989	0	11,462,219
TOKIO MARINE	545,612,327	61,706,445	196,458,158	13,073	0	14,423,967
TUNE	108,747,108	1,762,990	80,066,563	21,411	0	2,760,947
ZURICH GENERAL	281,393,100	64,195,923	173,256,338	4,964,967	0	10,037,961
Total (Industry)	7,612,598,504	1,335,232,967	3,159,652,029	39,454,495	33,199,851	474,770,924

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

Closing Reserves						
Other Outgo	Premium Liabilities	Claims Liabilities	Other Reserves	Transfer to Income Statement / Head Office Account	Total Outgo	Total Outgo Previous Year
294,078,513	0	0	0	12,778,422	443,071,297	575,136,337
455,169	113,889,715	176,491,695	0	38,930,075	440,272,691	0
8,204,269	291,627,650	311,105,780	0	108,689,465	1,199,212,858	1,142,571,054
19,702,887	811,030,521	1,744,057,335	0	259,077,951	4,619,557,046	4,478,612,517
152,712	626,960,102	1,477,882,352	0	196,639,751	3,709,424,040	3,786,908,622
4,344,971	525,889,324	1,045,483,063	0	104,865,349	2,859,739,252	2,754,777,611
2,010,573	347,407,164	556,636,132	0	60,616,037	1,605,920,292	1,416,033,810
10,175,119	306,108,175	465,158,938	0	77,477,038	1,515,797,729	1,541,415,894
12,092,120	212,218,231	285,320,169	0	62,084,319	967,954,432	994,230,286
30,633,497	159,985,354	202,133,088	0	39,462,423	761,961,053	690,914,300
3,609,122	251,230,059	530,547,454	0	19,550,205	1,357,823,183	1,265,519,171
2,311,508	484,927,331	425,778,786	0	278,880,114	1,851,067,107	1,692,312,027
16,320,550	196,779,147	404,635,234	0	29,360,492	1,047,643,847	1,016,836,298
10,996,391	599,634,222	810,266,067	0	176,581,860	2,740,166,924	2,729,882,506
7,161,205	83,822,719	278,501,927	0	27,166,479	607,326,186	675,342,882
13,564,428	121,608,828	288,846,683	0	4,122,271	685,797,369	625,996,088
19,289,573	36,536,643	92,699,252	0	7,347,274	233,625,782	274,645,677
2,907,265	125,388,631	235,474,565	0	21,755,917	614,396,443	700,711,136
5,699,235	242,827,508	340,050,646	0	68,376,117	1,115,141,117	1,011,146,612
2,687,384	372,780,319	644,354,691	0	94,640,496	1,932,676,860	2,036,214,250
5,859,782	71,791,422	236,014,313	0	20,948,275	527,972,811	558,762,092
6,333,964	273,203,856	435,344,148	0	39,365,716	1,288,095,973	1,220,741,637
478,590,237	6,255,646,921	10,986,782,318	0	1,748,716,046	32,124,644,292	31,188,710,807

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	0	0	0	0	0
AIA GENERAL	113,889,715	0	176,491,695	0	10,061,601
AIG	291,627,650	0	311,105,780	6,209,482	70,606,773
ALLIANZ GENERAL	811,030,521	0	1,744,057,335	0	121,807,500
AMGENERAL	626,960,102	0	1,477,882,352	0	181,037,733
AXA AFFIN GENERAL	525,889,324	0	1,045,483,063	0	212,585,915
BERJAYA SOMPO	347,407,164	0	556,636,132	3,093,892	71,370,991
CHUBB	306,108,175	0	465,158,938	0	68,276,993
ETIQA GENERAL	212,218,231	0	285,320,169	0	332,573,392
GE GENERAL	159,985,354	0	202,133,088	6,663,195	57,542,521
LIBERTY	251,230,059	0	530,547,454	0	23,263,796
LONPAC	484,927,331	0	425,778,786	23,499,000	87,145,227
MPI GENERALI	196,779,147	0	404,635,234	5,154,805	59,569,899
MSIG	599,634,222	0	810,266,067	0	102,273,519
P&O	83,822,719	0	278,501,927	3,764,121	14,770,948
PACIFIC	121,608,828	0	288,846,683	0	105,810,338
PROGRESSIVE	36,536,643	0	92,699,252	0	19,991,306
QBE	125,388,631	0	235,474,565	1,868,504	34,277,393
RHB	242,827,508	0	340,050,646	0	44,227,886
TOKIO MARINE	372,780,319	0	644,354,691	2,949,248	64,304,347
TUNE	71,791,422	0	236,014,313	0	119,242,991
ZURICH GENERAL	273,203,856	0	435,344,148	7,661,366	72,306,455
Total (Industry)	6,255,646,921	0	10,986,782,318	60,863,613	1,873,047,524

Other Liabilities	Amount Due to Shareholders' Fund / Head Office Account	Reserves for Insurance Funds	Total Liabilities	Total Liabilities Previous Year
0	0	0	0	334,936,645
26,287,059	39,832,011	0	366,562,081	0
103,444,056	446,618,448	0	1,229,612,189	1,249,973,272
224,915,125	2,118,053,806	0	5,019,864,287	4,822,270,677
236,025,745	562,145,207	0	3,084,051,139	2,959,953,893
186,898,537	820,816,482	13,209,553	2,804,882,874	2,665,029,875
99,043,976	827,593,073	19,954,793	1,925,100,021	1,736,500,422
168,024,581	636,738,891	11,230,139	1,655,537,717	1,594,547,414
165,678,532	136,157,734	0	1,131,948,058	967,593,946
40,262,529	322,333,451	0	788,920,138	766,434,432
47,870,808	597,311,871	0	1,450,223,988	1,384,499,533
88,706,016	754,837,145	0	1,864,893,505	1,742,055,348
76,757,877	520,867,686	0	1,263,764,648	1,252,266,090
109,163,325	1,649,801,409	0	3,271,138,542	3,103,072,202
82,659,619	232,339,941	0	695,859,275	754,516,064
66,084,593	251,843,492	0	834,193,934	784,468,853
33,622,742	247,630,052	0	430,479,995	474,428,153
84,393,393	199,943,439	0	681,345,925	644,227,510
65,104,423	572,644,663	0	1,264,855,126	1,233,517,547
93,456,372	982,428,741	0	2,160,273,718	2,150,946,823
40,615,756	277,968,665	0	745,633,147	752,951,795
178,561,573	157,854,033	13,964,321	1,138,895,752	994,681,870
2,217,576,637	12,355,760,240	58,358,806	33,808,036,059	32,368,872,364

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	0	0	0	0	0	0
AIA GENERAL	3,959,435	1,517,230	84,416,700	153,072,097	0	0
AIG	5,328,857	0	320,678,000	305,555,150	2,700,777	0
ALLIANZ GENERAL	100,769,988	6,745,601	1,515,032,800	2,180,385,912	220,269,817	16,074,000
AMGENERAL	97,630,098	1,587,199	0	1	2,574,661,053	5,191,864
AXA AFFIN GENERAL	50,227,025	861,872	354,067,000	759,391,835	443,295,777	0
BERJAYA SOMPO	125,993,319	16,231	4,971,000	380,184,937	1,004,080,759	23,930,000
CHUBB	56,113,290	0	640,410,100	439,158,304	0	0
ETIQA GENERAL	50,101,818	1,093,700	103,285,055	241,295,679	81,398	131,427,000
GE GENERAL	18,766,635	1,060,588	91,670,193	458,833,966	26,537,482	0
LIBERTY	58,955,270	0	159,897,199	203,916,669	0	47,912,000
LONPAC	15,459,994	31,161,228	40,033,186	168,122,760	192,758,633	0
MPI GENERALI	19,764,341	0	0	32,040,259	332,645,539	6,939,124
MSIG	13,365,546	170,218	30,315,250	305,736,603	1,565,051,695	131,877
P&O	22,328,921	0	0	16,390,590	88,811,938	1,220,000
PACIFIC	4,582,062	2,634	0	9,587,420	449,411,424	0
PROGRESSIVE	14,420,271	0	0	76,801,142	192,855,817	0
QBE	12,744,381	0	7,006,510	0	0	0
RHB	37,893,678	18,332	0	106,741,415	785,212,138	0
TOKIO MARINE	17,608,729	1,557,087	0	0	1,684,209,029	0
TUNE	6,010,632	207,375	0	20,092,600	463,204,445	0
ZURICH GENERAL	15,501,995	247,323	0	58,968,130	875,529,409	11,960,000
Total (Industry)	747,526,285	46,246,618	3,351,782,993	5,916,275,469	10,901,317,130	244,785,865

Cash and Deposits	Amount Due from Clients / Intermediaries / Reinsurers	Other Assets	Foreign Assets	Total Assets	Total Assets Previous Year
0	0	0	0	0	334,936,645
21,101,974	41,408,972	61,085,673	0	366,562,081	0
431,307,973	88,499,731	75,541,701	0	1,229,612,189	1,249,973,272
621,831,193	144,768,977	213,985,999	0	5,019,864,287	4,822,270,677
198,666,821	66,737,993	139,576,110	0	3,084,051,139	2,959,953,893
782,356,266	282,948,041	131,735,058	0	2,804,882,874	2,665,029,875
201,452,485	104,470,968	79,531,004	469,318	1,925,100,021	1,736,500,422
282,653,133	133,162,492	104,040,398	0	1,655,537,717	1,594,547,414
156,532,792	308,210,136	131,479,601	8,440,879	1,131,948,058	967,593,946
39,516,711	82,181,969	70,352,594	0	788,920,138	766,434,432
854,116,437	36,159,311	89,267,102	0	1,450,223,988	1,384,499,533
1,181,845,791	150,818,623	84,693,290	0	1,864,893,505	1,742,055,348
656,039,837	110,137,329	106,198,219	0	1,263,764,648	1,252,266,090
1,056,215,437	142,852,370	157,299,546	0	3,271,138,542	3,103,072,202
472,453,078	24,809,876	69,844,872	0	695,859,275	754,516,064
197,432,884	63,139,730	84,350,160	25,687,620	834,193,934	784,468,853
70,081,295	15,833,076	60,488,394	0	430,479,995	474,428,153
489,637,281	95,144,897	76,812,856	0	681,345,925	644,227,510
123,263,745	87,859,962	123,865,856	0	1,264,855,126	1,233,517,547
289,032,006	96,686,920	71,179,947	0	2,160,273,718	2,150,946,823
28,361,422	125,247,924	102,508,749	0	745,633,147	752,951,795
50,618,820	51,916,204	74,153,871	0	1,138,895,752	994,681,870
8,204,517,381	2,252,995,501	2,107,991,000	34,597,817	33,808,036,059	32,368,872,364

GENERAL INSURANCE

GROSS DIRECT PREMIUMS (RM)

Company	Aviation	Cargo	Marine Hull	Offshore Oil-Related	Fire	Motor 'Act'	Motor 'Others'
AIA	0	0	0	0	16,475,917	3,523,614	12,604,070
AIA GENERAL	0	0	0	0	15,448,324	3,266,399	11,166,691
AIG	3,320,222	15,597,859	0	0	103,877,317	40,452,000	251,772,620
ALLIANZ GENERAL	14,938,161	52,182,106	8,037,841	2,000,823	332,731,263	106,807,374	1,237,210,585
AMGENERAL	0	10,549,718	4,806,843	0	110,852,321	320,993,830	879,637,746
AXA AFFIN GENERAL	132,568	32,009,329	22,450,779	0	159,406,815	265,805,047	519,521,335
BERJAYA SOMPO	1,442,981	19,110,030	4,552,324	0	206,001,639	48,337,540	371,785,386
CHUBB	3,200	38,789,082	11,977,855	2,301,235	143,761,959	45,761,239	220,496,720
ETIQA GENERAL	149,816,649	14,916,890	45,614,958	333,527,436	216,404,890	59,429,836	163,995,237
GE GENERAL	17,589,614	6,145,950	9,925,059	4,250,144	133,122,578	19,464,547	106,897,003
LIBERTY	627,427	3,671,072	45,355	0	56,211,028	116,452,882	419,083,211
LONPAC	1,496,459	36,826,198	2,410,476	29,880,853	603,305,161	31,156,044	272,330,756
MPI GENERALI	11,770,072	17,029,044	1,471,224	1,467,026	135,655,898	63,294,710	153,113,427
MSIG	0	94,000,741	8,879,628	5,409,490	397,253,817	140,197,261	534,647,092
P&O	0	9,979	4,130,246	0	1,302,287	97,294,829	111,685,657
PACIFIC	330,927	9,353,603	20,550,620	0	73,546,536	131,518,590	153,846,279
PROGRESSIVE	1,317,616	2,450,804	1,572,417	0	27,287,847	4,681,966	25,838,966
QBE	1,691,370	23,338,817	17,369,906	0	72,537,824	6,186,872	36,909,128
RHB	0	14,349,447	5,692,653	0	199,489,193	88,139,801	195,157,870
TOKIO MARINE	63,374	50,425,121	4,977,233	0	163,545,925	37,367,659	441,063,328
TUNE	4,827,027	9,600,521	21,609,645	34,468,077	52,416,282	29,959,365	153,027,005
ZURICH GENERAL	52,004	9,314,491	34,257	0	105,013,092	80,379,917	412,970,871
Total (Industry)	209,419,671	459,670,802	196,109,319	413,305,084	3,325,647,913	1,740,471,322	6,684,760,983

Medical and Health	Personal Accident	Bonds	Contractor's All Risks & Engineering	Liability	Workmen's Compensation & Employers' Liability	Others	Total	Total Previous Year
0	135,495,968	0	0	136,926	22,623	326,896	168,586,014	275,704,102
0	116,858,725	0	0	121,923	21,454	336,750	147,220,266	0
21,173,251	127,397,266	0	7,881,332	48,989,459	5,842,273	39,205,833	665,509,432	667,589,808
46,741,464	74,584,091	5,533,334	46,951,730	85,904,084	17,453,241	51,196,184	2,082,272,281	2,097,372,218
30,717,459	22,753,001	4,108,195	18,831,285	12,599,171	15,186,988	33,365,612	1,464,402,169	1,570,436,990
227,711,394	74,511,215	8,376,930	29,662,747	21,134,686	19,207,566	51,143,146	1,431,073,557	1,365,358,405
106,672,070	31,931,671	1,362,041	20,738,333	30,012,657	8,074,086	42,791,275	892,812,033	756,782,116
68,615,536	124,677,843	6,863,617	22,010,457	55,114,513	21,920,149	45,090,116	807,383,521	884,184,076
1,807,450	118,047,051	92,613	43,533,227	24,813,573	2,044,071	10,698,682	1,184,742,563	1,079,389,279
56,248,856	57,432,749	491,425	16,122,955	10,436,704	4,219,860	47,302,760	489,650,204	443,725,220
5,722,821	9,667,232	26,125	3,094,731	7,636,751	1,361,302	15,100,426	638,700,363	650,193,032
108,575,573	34,855,494	15,134,572	70,578,069	57,644,376	22,684,093	79,359,069	1,366,237,193	1,329,532,038
51,247,750	14,126,078	2,811,049	28,021,907	29,551,742	10,066,671	66,837,442	586,464,040	632,305,668
100,863,272	70,095,866	2,198,387	61,581,672	26,678,091	12,011,364	74,749,871	1,528,566,552	1,526,179,830
1,676,354	10,777,864	346,405	1,283,934	44,908,390	1,086,896	214,786	274,717,627	273,855,421
64,398,324	25,434,431	317,984	50,507,808	8,002,647	2,385,391	14,210,439	554,403,579	494,585,016
9,196,662	4,796,656	1,531,289	30,422,594	3,178,499	2,891,336	18,665,421	133,832,073	129,043,353
4,133,848	7,850,541	258,107	19,033,845	23,745,755	4,014,815	27,071,074	244,141,902	283,161,648
115,179,073	27,817,302	6,658,085	26,032,543	24,701,034	20,212,029	49,396,544	772,825,574	677,179,164
73,098,073	34,967,040	982,276	22,160,061	19,573,538	8,908,034	58,115,707	915,247,369	1,076,875,390
21,253,623	74,171,820	2,661,912	10,594,728	11,091,284	12,605,686	9,427,942	447,714,917	456,202,848
30,845,771	12,088,743	5,308,511	17,225,985	17,290,007	18,272,069	13,857,761	722,653,479	652,103,190
1,145,878,624	1,210,338,647	65,062,857	546,269,943	563,265,810	210,491,997	748,463,736	17,519,156,708	17,321,758,812

GENERAL INSURANCE

REINSURANCE ACCEPTED PREMIUMS (RM)

Company	Aviation	Cargo	Marine Hull	Offshore Oil-Related	Fire	Motor 'Act'	Motor 'Others'
AIA	0	0	0	0	5	(81)	0
AIA GENERAL	0	0	0	0	(3)	0	0
AIG	8,261,836	3,793,407	0	5,968,484	19,722,938	2,411,466	658,662
ALLIANZ GENERAL	61,835	427,122	307,164	725,720	16,853,501	0	956,172
AMGENERAL	28,154	52,488	0	753,287	5,346,823	75,057	1,635,705
AXA AFFIN GENERAL	0	1,994,820	1,179,547	0	14,914,575	16,530	669,719
BERJAYA SOMPO	0	425,768	0	1,358,323	8,087,790	0	857,790
CHUBB	(5,592)	1,256,776	1,279,242	7,324,002	19,922,285	1,540	184,403
ETIQA GENERAL	0	156,134	(80)	0	1,555,663	12,115	200,713
GE GENERAL	(2,866)	55,065	16,296	417,622	6,314,054	38,969	354,682
LIBERTY	0	(2,556)	15,313	(6,857)	738,278	4,879	8,945
LONPAC	60,261	218,814	11,636	3,013,378	16,783,813	(2,369)	1,394,273
MPI GENERALI	0	(49,588)	6,538	1,624,419	5,816,166	2,318,754	843,250
MSIG	0	124,463	110,069	609,540	4,805,159	45,058	540,922
P&O	0	(1,040)	67	325,092	181,983	(3,115)	0
PACIFIC	0	859,798	592,915	(194,680)	17,769,765	1,232,641	(4,207)
PROGRESSIVE	0	114,729	3,283	0	2,436,782	2,208,984	1,079,902
QBE	2,259,871	4,099,962	1,257,876	0	22,276,116	347	135,742
RHB	0	146,872	8,111	0	6,528,322	166	537,243
TOKIO MARINE	(5,843)	40,911	620	341,144	3,295,369	0	514,643
TUNE	0	11,170	398	552,595	1,507,086	(44,350)	194,096
ZURICH GENERAL	(5,592)	1,398,380	74,901	0	2,311,566	2,564,914	702,287
Total (Industry)	10,652,064	15,123,495	4,863,896	22,812,069	177,168,036	10,881,505	11,464,942

Medical and Health	Personal Accident	Bonds	Contractor's All Risks & Engineering	Liability	Workmen's Compensation & Employers' Liability	Others	Total	Total Previous Year
0	(25)	0	0	0	0	0	(101)	862
0	(16)	0	0	0	0	0	(19)	0
0	2,520	0	44,414	6,433,291	(17,712)	3,474,849	50,754,155	47,272,756
0	48,064	0	9,723,728	2,822,791	12,849	861,195	32,800,141	27,967,317
0	184,299	0	1,190,102	56,888	1,306	164,391	9,488,500	9,146,328
4,688,028	125,215	0	5,964,715	6,465	0	1,669,848	31,229,462	29,692,274
106,142	6,778	0	1,431,530	442,924	3,196	434,906	13,155,147	19,446,173
0	43,074	8	1,433,414	22,224,064	53,558	573,625	54,290,399	57,778,117
0	3,125	10	648,247	44,453	0	76,550	2,696,930	3,481,189
20,033	81,200	5,233	1,208,123	68,932	17,591	364,265	8,959,199	6,796,024
0	28,197	8	35,343	21	(251)	74,999	896,319	1,116,860
854,375	265,292	8	1,422,186	53,663	9,027	1,010,541	25,094,898	25,357,392
0	2,446,296	0	1,990,796	180,258	253,524	535,088	15,965,501	25,591,049
0	58,014	0	1,264,042	23,456	0	220,588	7,801,311	9,609,002
0	(1)	3	52,714	8,237	0	3,462	567,402	527,777
4,067	63,975	0	5,950,093	(76,525)	(46,306)	434,968	26,586,504	28,528,024
5,255	64,552	4	1,117,667	10,725	1,875	273,250	7,317,008	8,509,872
5,722,957	393,469	0	4,247,667	5,010,672	15,610	2,150,568	47,570,857	80,896,211
0	5,372,047	147,518	709,681	39,111	2,625	329,634	13,821,330	13,718,005
82,698	(7,082)	25	337,243	11,672	180	149,999	4,761,579	10,038,695
0	60,663	0	685,457	9,515	6	89,763	3,066,399	4,596,757
37,572	11,255	0	730,509	2,789,146	390	364,343	10,979,671	9,004,643
11,521,127	9,250,911	152,817	40,187,671	40,159,759	307,468	13,256,832	367,802,592	419,075,327

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	798,880	109,983	455,643
AIA GENERAL	0	0	0	0	995,736	66,791	468,255
AIG	0	340,845	0	0	5,970,701	1,011,370	6,294,879
ALLIANZ GENERAL	14,761,758	13,285,897	1,423,768	0	72,628,789	3,073,678	37,794,500
AMGENERAL	0	1,414,886	2,860,553	392,921	41,212,805	9,071,433	30,901,604
AXA AFFIN GENERAL	0	3,405,043	7,889,905	0	46,219,595	7,214,741	14,547,392
BERJAYA SOMPO	1,156,614	2,296,608	2,773,507	0	44,961,886	1,665,932	14,786,380
CHUBB	2,400	7,837,720	7,475,357	8,245,563	61,254,885	1,295,227	8,446,864
ETIQA GENERAL	45,589,201	8,682,465	22,328,452	314,212,845	112,254,168	1,772,299	5,358,036
GE GENERAL	234,607	1,408,754	7,368,660	1,251,736	47,372,821	1,049,931	6,912,841
LIBERTY	626,110	1,390,275	31,772	8,231	29,180,635	2,840,027	13,484,351
LONPAC	1,437,585	11,433,421	1,908,581	26,582,612	159,565,138	1,291,871	12,619,902
MPI GENERALI	11,577,923	4,609,666	845,849	1,937,584	74,455,213	2,694,607	7,173,341
MSIG	0	14,432,635	5,082,675	219,134	137,014,337	4,448,020	17,089,499
P&O	0	5,816	278,620	121,219	669,249	27,185,982	27,772,097
PACIFIC	330,334	5,718,289	17,082,661	(161,977)	65,191,018	68,339,964	77,658,458
PROGRESSIVE	1,278,408	1,829,151	178,297	0	9,901,401	364,798	2,206,136
QBE	0	618,276	310,473	0	3,949,798	94,496	919,787
RHB	0	5,011,583	3,881,471	0	77,213,487	19,901,909	45,704,944
TOKIO MARINE	0	7,260,679	1,953,139	12,143	65,641,904	1,413,241	16,760,945
TUNE	2,462,993	(36,324,693)	13,939,148	26,498,749	34,928,569	17,429,254	92,891,073
ZURICH GENERAL	(1,826)	858,579	801	0	8,760,184	2,173,156	11,044,475
Total (Industry)	79,456,107	55,515,895	97,613,689	379,320,760	1,100,141,199	174,508,710	451,291,402

Medical and Health	Personal Accident	Bonds	Contractor's All Risks & Engineering	Liability	Workmen's Compensation & Employers' Liability	Others	Total	Total Previous Year
0	6,580,988	0	0	3,570	590	18,609	7,968,263	13,199,335
0	6,131,619	0	0	3,636	547	19,597	7,686,181	0
528,510	3,170,605	0	256,455	949,102	135,368	104,576	18,762,411	19,417,329
1,184,360	3,268,455	172,726	19,540,584	57,323,533	494,537	(10,318,949)	214,633,636	230,479,645
1,881,324	4,865,305	427,964	16,521,716	4,621,580	592,685	11,733,106	126,497,882	136,531,296
6,111,582	2,640,383	1,130,488	7,382,528	1,266,282	1,474,662	2,005,729	101,288,330	101,182,402
4,998,499	2,145,834	83,895	12,477,498	6,993,677	310,774	12,166,821	106,817,925	106,428,020
16,137,348	30,175,353	393,510	14,956,658	29,216,222	1,899,980	10,883,118	198,220,205	207,450,040
44,523	18,917,116	2,315	31,508,927	18,546,741	296,179	4,081,287	583,594,554	468,428,546
1,331,302	7,235,804	33,626	10,797,721	3,127,030	276,376	17,859,844	106,261,053	104,461,610
143,319	1,263,959	653	1,880,956	6,137,994	41,089	865,756	57,895,127	73,274,575
2,557,869	9,839,947	1,359,913	44,710,046	33,475,460	831,618	29,219,740	336,833,703	355,869,590
6,619,378	2,972,057	156,981	19,777,371	12,582,935	1,819,693	15,546,240	162,768,838	174,746,510
3,033,582	3,723,363	268,393	27,109,955	8,962,055	950,523	11,928,868	234,263,039	240,118,896
1,423,169	848,887	320,729	102,545	34,027,936	995,451	112,999	93,864,699	85,735,921
1,670,949	4,333,140	5,237	52,869,597	2,176,085	120,241	3,971,725	299,305,721	282,132,119
3,958,896	545,230	483,034	27,484,120	935,944	826,449	2,648,519	52,640,383	39,360,705
103,239	195,377	6,093	1,238,473	308,631	101,103	176,281	8,022,027	8,765,702
14,302,676	1,794,893	1,748,659	20,114,476	18,094,735	974,216	14,046,791	222,789,840	204,844,269
3,336,502	3,236,254	40,444	10,022,680	3,899,848	368,465	16,185,798	130,132,042	142,508,868
466,552	52,001,532	215,072	6,603,838	7,721,860	647,593	3,425,612	222,907,152	243,392,752
750,072	1,480,799	26,812	6,848,799	5,576,375	457,959	971,540	38,947,725	33,233,196
70,583,651	167,366,900	6,876,544	332,204,943	255,951,231	13,616,098	147,653,607	3,332,100,736	3,271,561,326

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	0	0	0
AIA GENERAL	0	0	0	0	(183)	0	0
AIG	11,550,594	13,579,463	0	3,313,106	57,054,097	1,128,743	5,889,247
ALLIANZ GENERAL	32,720	312,334	0	2,032,373	1,133,626	0	0
AMGENERAL	0	(13,721)	1,470,296	0	(172,332)	0	0
AXA AFFIN GENERAL	132,568	7,242,897	10,829,194	0	45,724,661	0	4,823,370
BERJAYA SOMPO	266,729	3,280,011	1,171,626	1,304,657	12,401,262	0	0
CHUBB	0	(114,223)	52,713	0	331,634	53,937	66,513
ETIQA GENERAL	103,068,361	639,998	17,772,496	16,778,343	23,313,522	0	0
GE GENERAL	17,362,577	417,210	2,221,821	2,994,996	4,250,241	12,454	87,252
LIBERTY	0	216,230	0	0	2,856,751	0	470,691
LONPAC	69,483	9,173,335	280,022	4,160,816	44,941,512	0	0
MPI GENERALI	152,258	749,240	64,680	441,383	9,860,786	190,957	432,847
MSIG	0	3,663,183	1,798,390	5,404,603	19,801,465	0	0
P&O	0	0	3,827,653	0	0	0	0
PACIFIC	0	267,714	833,762	0	585,116	0	55,004
PROGRESSIVE	51,382	209,630	1,338,413	0	9,875,926	0	0
QBE	3,585,103	3,944,047	4,437,404	0	62,052,073	41,427	566,282
RHB	0	570,986	473,123	0	10,521,753	0	0
TOKIO MARINE	47,882	5,137,986	2,688,497	0	16,209,094	0	8,735,120
TUNE	2,357,836	43,811,495	6,608,652	7,479,485	1,195,697	19,561	20,433
ZURICH GENERAL	53,783	5,014,308	(603)	0	62,267,992	0	0
Total (Industry)	138,731,276	98,102,123	55,868,139	43,909,762	384,204,693	1,447,079	21,146,759

Medical and Health	Personal Accident	Bonds	Contractor's All Risks & Engineering	Liability	Workmen's Compensation & Employers' Liability	Others	Total	Total Previous Year
0	4,269,398	0	0	0	0	0	4,269,398	8,528,970
0	3,291,002	0	0	0	0	0	3,290,819	0
0	3,831,875	0	3,903,805	34,572,435	3,181,235	2,288,463	140,293,063	172,552,208
0	66,714	0	87,714	638,022	0	8,838,338	13,141,841	10,532,370
890,210	121	5,461	(93,496)	47,243	0	545	2,134,327	3,726,266
30,714,670	1,687,572	5,287,608	12,085,731	8,273,976	116,358	10,546,655	137,465,260	142,130,961
2,306,998	28,408	3,240	4,473,036	13,663,753	4,821	10,631,978	49,536,519	57,614,406
0	0	0	18,150	52,531	3,354	5,266,655	5,731,264	6,498,736
0	0	0	7,723,400	3,611,078	0	306,418	173,213,616	219,716,416
0	591,264	2,273	1,205,491	447,912	9,652	3,780,236	33,383,379	35,442,856
19,390	4,028,145	0	418,585	323,974	3,733	9,624,151	17,961,650	22,397,513
(8,404)	1,842,041	8,749,068	9,238,383	12,313,435	2,827	4,462,588	95,225,106	167,069,335
65,813	1,144,687	32,024	3,702,383	3,267,440	59,802	10,566,358	30,730,658	54,947,491
140,905	306,968	656	647,064	2,700,770	8,269	10,925,520	45,397,793	47,951,078
0	0	0	1,209,211	7,383,576	0	0	12,420,440	15,070,788
0	7,258	0	495,640	1,396,230	2,603	2,598,235	6,241,562	9,878,153
901,040	278,950	508,392	1,060,011	1,273,972	0	13,047,338	28,545,054	27,190,901
340,883	303,173	1,134	13,037,383	3,274,456	66,965	7,801,049	99,451,379	53,511,577
0	33,834	498,551	2,356,953	933,615	0	(1,497)	15,387,318	26,056,256
0	235,791	1,554	5,686,399	6,537,156	0	5,690,572	50,970,051	48,523,219
0	884,593	2,156	1,325,522	874	0	229,286	63,935,590	18,902,920
0	75,498	0	4,825,349	8,815,152	305,890	4,150,208	85,507,577	92,573,706
35,371,505	22,907,292	15,092,117	73,406,714	109,527,600	3,765,509	110,753,096	1,114,233,664	1,240,816,126

GENERAL INSURANCE

NET PREMIUMS (RM)

Company	Aviation	Cargo	Marine Hull	Offshore Oil-Related	Fire	Motor 'Act'	Motor 'Others'
AIA	0	0	0	0	15,677,042	3,413,550	12,148,427
AIA GENERAL	0	0	0	0	14,452,768	3,199,608	10,698,436
AIG	31,464	5,470,958	0	2,655,378	60,575,457	40,723,353	240,247,156
ALLIANZ GENERAL	205,518	39,010,997	6,921,237	694,170	275,822,349	103,733,696	1,200,372,257
AMGENERAL	28,154	9,201,041	475,994	360,366	75,158,671	311,997,454	850,371,847
AXA AFFIN GENERAL	0	23,356,209	4,911,227	0	82,377,134	258,606,836	500,820,292
BERJAYA SOMPO	19,638	13,959,179	607,191	53,666	156,726,281	46,671,608	357,856,796
CHUBB	(4,792)	32,322,361	5,729,027	1,379,674	102,097,725	44,413,615	212,167,746
ETIQA GENERAL	1,159,087	5,750,561	5,513,930	2,536,248	82,392,863	57,669,652	158,837,914
GE GENERAL	(10,436)	4,375,051	350,874	421,034	87,813,570	18,441,131	100,251,592
LIBERTY	1,317	2,062,011	28,896	(15,088)	24,911,920	113,617,734	405,137,114
LONPAC	49,652	16,438,256	233,509	2,150,803	415,582,324	29,861,804	261,105,127
MPI GENERALI	39,891	11,620,550	567,233	712,478	57,156,065	62,727,900	146,350,489
MSIG	0	76,029,386	2,108,632	395,293	245,243,174	135,794,299	518,098,515
P&O	0	3,123	24,040	203,873	815,021	70,105,732	83,913,560
PACIFIC	593	4,227,398	3,227,112	(32,703)	25,540,167	64,411,267	76,128,610
PROGRESSIVE	(12,174)	526,752	58,990	0	9,947,302	6,526,152	24,712,732
QBE	366,138	22,876,456	13,879,905	0	28,812,069	6,051,296	35,558,801
RHB	0	8,913,750	1,346,170	0	118,282,275	68,238,058	149,990,169
TOKIO MARINE	9,649	38,067,367	336,217	329,001	84,990,296	35,954,418	416,081,906
TUNE	6,198	2,124,889	1,062,243	1,042,438	17,799,102	12,466,200	60,309,595
ZURICH GENERAL	(5,545)	4,839,984	108,960	0	36,296,482	80,771,675	402,628,683
Total (Industry)	1,884,352	321,176,279	47,491,387	12,886,631	2,018,470,057	1,575,397,038	6,223,787,764

Medical and Health	Personal Accident	Bonds	Contractor's All Risks & Engineering	Liability	Workmen's Compensation & Employers' Liability	Others	Total	Total Previous Year
0	124,645,557	0	0	133,356	22,033	308,287	156,348,252	253,976,659
0	107,436,088	0	0	118,287	20,907	317,153	136,243,247	0
20,644,741	120,397,306	0	3,765,486	19,901,213	2,507,958	40,287,643	557,208,113	522,893,027
45,557,104	71,296,986	5,360,608	37,047,160	30,765,320	16,971,553	53,537,990	1,887,296,945	1,884,327,520
27,945,925	18,071,874	3,674,770	3,593,167	7,987,236	14,595,609	21,796,352	1,345,258,460	1,439,325,756
195,573,170	70,308,475	1,958,834	16,159,203	11,600,893	17,616,546	40,260,610	1,223,549,429	1,151,737,316
99,472,715	29,764,207	1,274,906	5,219,329	9,798,151	7,761,687	20,427,382	749,612,736	612,185,863
52,478,188	94,545,564	6,470,115	8,469,063	48,069,824	20,070,373	29,513,968	657,722,451	728,013,417
1,762,927	99,133,060	90,308	4,949,147	2,700,207	1,747,892	6,387,527	430,631,323	394,725,506
54,937,587	49,686,881	460,759	5,327,866	6,930,694	3,951,423	26,026,945	358,964,971	310,616,778
5,560,112	4,403,325	25,480	830,533	1,174,804	1,316,229	4,685,518	563,739,905	555,637,804
106,880,483	23,438,798	5,025,599	18,051,826	11,909,144	21,858,675	46,687,282	959,273,282	831,950,505
44,562,559	12,455,630	2,622,044	6,532,949	13,881,625	8,440,700	41,259,932	408,930,045	428,202,716
97,688,785	66,123,549	1,929,338	35,088,695	15,038,722	11,052,572	52,116,071	1,256,707,031	1,247,718,858
253,185	9,928,976	25,679	24,892	3,505,115	91,445	105,249	168,999,890	173,576,489
62,731,442	21,158,008	312,747	3,092,664	4,353,807	2,216,241	8,075,447	275,442,800	231,102,768
4,341,981	4,037,028	539,867	2,996,130	979,308	2,066,762	3,242,814	59,963,644	71,001,619
9,412,683	7,745,460	250,880	9,005,656	25,173,340	3,862,357	21,244,312	184,239,353	301,780,580
100,876,397	31,360,622	4,558,393	4,270,795	5,711,795	19,240,438	35,680,884	548,469,746	459,996,644
69,844,269	31,487,913	940,303	6,788,225	9,148,206	8,539,749	36,389,336	738,906,855	895,881,998
20,787,071	21,346,358	2,444,684	3,350,825	3,378,065	11,958,099	5,862,807	163,938,574	198,503,933
30,133,271	10,543,701	5,281,699	6,282,346	5,687,626	17,508,610	9,100,356	609,177,848	535,300,931
1,051,444,595	1,029,315,366	43,247,013	180,845,957	237,946,738	193,417,858	503,313,865	13,440,624,900	13,228,456,687

GENERAL INSURANCE

NET EARNED PREMIUMS (RM)

Company	Aviation	Cargo	Marine Hull	Offshore Oil-Related	Fire	Motor 'Act'	Motor 'Others'
AIA	0	175	0	0	23,236,534	14,035,449	26,057,138
AIA GENERAL	0	0	0	0	14,582,258	4,215,995	10,275,452
AIG	(15,124)	5,828,078	0	2,622,818	62,406,338	44,650,659	239,460,201
ALLIANZ GENERAL	216,124	39,966,746	7,306,771	642,841	303,175,484	100,609,543	1,196,730,720
AMGENERAL	18,912	9,240,123	438,244	1,027,375	72,871,767	330,802,232	879,834,457
AXA AFFIN GENERAL	0	25,024,340	5,098,030	0	79,947,858	243,758,999	470,612,652
BERJAYA SOMPO	(379,105)	13,484,584	523,659	52,982	129,945,099	31,459,582	361,750,406
CHUBB	1,154	34,808,748	3,764,251	1,016,473	104,094,302	51,242,187	231,135,459
ETIQA GENERAL	1,116,163	5,751,670	4,761,976	2,318,168	79,493,593	44,912,332	142,336,242
GE GENERAL	8,071	4,337,968	279,443	420,516	87,290,258	12,236,152	98,516,623
LIBERTY	1,550	2,044,598	23,071	(14,972)	28,023,682	125,183,664	408,712,874
LONPAC	63,059	16,878,426	234,361	2,024,346	415,677,028	25,672,396	237,683,827
MPI GENERALI	(100,790)	11,341,285	640,748	469,962	56,864,508	68,135,973	145,931,553
MSIG	0	73,727,241	1,958,070	395,440	244,818,943	130,796,173	520,322,300
P&O	0	19,524	(34,550)	183,522	1,014,861	68,599,394	85,476,954
PACIFIC	503	4,336,669	1,877,973	(32,703)	27,072,358	59,321,606	70,178,651
PROGRESSIVE	6,440	505,752	22,364	0	9,390,338	5,585,969	28,684,754
QBE	401,886	23,859,173	18,029,447	0	42,088,613	6,515,520	35,707,118
RHB	0	9,107,357	774,150	0	119,052,640	71,764,499	134,588,514
TOKIO MARINE	11,990	37,341,094	66,627	329,001	87,368,766	54,563,385	464,757,546
TUNE	57,729	2,283,299	1,262,470	1,195,907	15,786,214	17,670,469	68,868,488
ZURICH GENERAL	(5,545)	4,533,269	353,466	0	39,299,136	68,738,966	376,210,732
Total (Industry)	1,403,017	324,420,119	47,380,571	12,651,676	2,043,500,578	1,580,471,144	6,233,832,661

Medical and Health	Personal Accident	Bonds	Contractor's All Risks & Engineering	Liability	Workmen's Compensation & Employers' Liability	Others	Total	Total Previous Year
0	197,263,838	0	0	182,066	28,044	536,459	261,339,703	256,812,438
0	103,581,532	0	0	115,808	15,251	281,026	133,067,322	0
20,800,683	120,326,757	0	4,595,772	20,474,690	2,502,958	25,933,544	549,587,374	502,321,276
43,818,757	63,037,248	2,851,746	41,931,676	28,073,125	17,393,309	77,950,867	1,923,704,957	1,833,635,972
27,757,653	21,225,377	4,017,204	3,141,809	7,829,498	14,516,683	17,696,158	1,390,417,492	1,437,643,393
197,110,377	71,535,832	8,065,834	29,357,283	14,935,037	18,290,325	40,480,733	1,204,217,300	1,165,608,980
102,572,751	26,456,865	1,383,421	7,613,110	7,292,757	7,848,927	19,515,348	709,520,386	597,970,128
59,710,515	87,584,264	11,264,836	11,414,416	45,709,058	24,849,191	29,177,608	695,772,462	721,525,890
1,903,838	99,790,344	111,092	4,797,461	2,910,076	1,806,899	7,443,330	399,453,184	394,067,017
52,972,020	47,675,308	537,592	4,662,880	6,864,482	4,158,615	26,817,603	346,777,531	292,242,779
5,032,513	4,069,234	18,465	1,001,287	1,086,762	1,243,678	315,790	576,742,196	517,535,045
83,275,716	16,901,617	5,285,701	18,952,266	12,707,776	20,479,861	50,287,730	906,124,110	818,768,595
45,990,994	12,866,788	2,724,132	8,362,492	13,605,494	7,975,342	38,845,396	413,653,877	417,880,739
95,730,642	61,930,790	2,038,361	38,897,965	16,099,290	11,269,982	52,101,022	1,250,086,219	1,243,142,428
308,877	9,924,793	23,299	(273,981)	3,284,897	129,495	87,738	168,744,823	184,983,946
60,429,698	20,437,288	313,534	3,977,322	2,969,489	2,261,631	7,136,595	260,280,614	224,797,623
4,793,307	4,216,020	965,527	3,600,603	(1,760,716)	2,096,952	3,721,143	61,828,453	74,455,804
8,784,286	8,349,156	128,787	22,693,011	29,626,466	4,315,542	25,876,378	226,375,383	293,157,796
80,303,188	32,365,653	3,957,937	3,456,548	5,822,839	19,527,308	25,969,358	506,689,991	451,481,383
73,032,192	30,789,959	884,772	6,518,524	8,278,382	8,644,013	35,456,042	808,042,293	898,755,964
20,538,068	20,807,273	2,440,181	3,883,163	3,263,507	11,520,101	10,419,579	179,996,448	215,444,637
31,933,925	11,846,630	7,609,472	4,651,779	4,780,925	18,472,852	8,663,243	577,088,850	529,554,872
1,016,800,000	1,072,982,566	54,621,893	223,235,386	234,151,708	199,346,959	504,712,690	13,549,510,968	13,071,786,705

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	2,324,165	5,815,216	8,846,206
AIA GENERAL	0	0	0	0	1,288,727	4,589,198	7,479,694
AIG	3,784,125	10,750,287	0	0	23,669,125	20,090,359	173,222,252
ALLIANZ GENERAL	7,320,669	16,584,256	1,021,971	1,274,251	104,429,566	267,103,312	695,364,765
AMGENERAL	0	2,925,803	3,532,242	0	(78,037,811)	297,720,333	597,641,540
AXA AFFIN GENERAL	0	10,008,788	9,805,781	0	144,054,663	216,990,855	353,850,204
BERJAYA SOMPO	69,016	4,377,393	3,444,960	0	43,553,502	66,939,561	211,991,352
CHUBB	29,767	14,063,515	17,613,755	2,986,967	58,265,514	64,143,006	151,055,184
ETIQA GENERAL	168,101,811	981,976	13,288,474	81,976,659	29,674,000	53,188,739	134,457,071
GE GENERAL	371	1,323,098	403,362	(7,878)	34,112,066	26,990,675	69,095,864
LIBERTY	2,161	622,170	12,413	0	125,502,358	190,120,495	215,340,164
LONPAC	0	10,827,473	513,119	4,570,988	95,246,274	49,563,613	157,923,040
MPI GENERALI	14,049,344	4,607,290	1,018,384	11,424,800	46,084,443	43,545,713	100,641,028
MSIG	0	24,758,324	1,895,623	0	232,868,910	62,547,122	398,387,503
P&O	0	6,078	0	0	1,112,631	126,325,775	49,539,650
PACIFIC	48,095	2,357,005	12,231,234	18,839	31,229,216	60,275,902	99,211,895
PROGRESSIVE	2,552,692	381,007	1,320	0	13,319,267	11,028,966	19,312,020
QBE	166,563	7,943,831	10,070,482	0	84,431,016	10,678,368	20,826,507
RHB	0	5,092,785	1,261,995	0	51,386,446	46,490,495	111,245,169
TOKIO MARINE	0	12,964,952	746,019	0	63,426,967	104,258,391	331,294,946
TUNE	0	2,047,451	6,008,078	300,890	34,560,120	42,634,746	76,056,565
ZURICH GENERAL	0	4,199,640	554,925	0	17,192,663	79,767,693	165,072,118
Total (Industry)	196,124,614	136,823,122	83,424,137	102,545,516	1,159,693,828	1,850,808,533	4,147,854,737

Medical and Health	Personal Accident	Bonds	Contractor's All Risks & Engineering	Liability	Workmen's Compensation & Employers' Liability	Others	Total	Total Previous Year
0	34,269,459	0	0	2,840	0	20,314	51,278,200	118,246,290
0	31,536,802	0	0	2,305	0	13,780	44,910,506	0
2,964,465	34,549,905	0	1,896,761	5,863,912	1,987,640	19,576,223	298,355,054	291,350,085
33,854,105	26,424,355	1,316,344	18,300,591	5,377,807	1,273,971	52,221,268	1,231,867,231	1,354,848,616
14,797,638	8,500,755	(74,507)	6,527,112	2,449,812	1,213,529	28,322,829	885,519,275	1,063,408,041
147,997,216	27,232,329	1,128,879	18,854,607	2,946,335	849,151	30,746,300	964,465,108	794,040,200
85,424,519	4,295,473	(338,424)	9,670,976	6,066,061	805,263	8,352,897	444,652,549	435,642,843
27,450,962	20,878,981	(10,552)	13,897,182	10,826,079	2,938,562	10,243,975	394,382,897	376,362,998
535,301	15,285,828	(11,625)	12,378,884	426,023	230,354	4,805,106	515,318,601	775,245,698
38,877,670	23,360,910	(10,000)	9,488,339	5,607,878	410,789	54,386,452	264,039,596	263,680,405
6,652,762	1,178,847	0	1,178,569	615,085	40,481	6,652,067	547,917,572	360,492,600
70,170,522	14,718,073	1,002,133	31,109,594	4,460,693	3,494,434	27,230,916	470,830,872	472,525,796
41,179,359	5,109,033	2,254,304	28,489,474	12,160,028	628,725	41,895,658	353,087,583	325,196,645
81,847,678	28,207,359	(451,016)	31,761,013	11,089,588	966,320	29,139,876	903,018,300	828,912,308
371,692	1,306,607	0	0	19,869,033	102,108	4,315	198,637,889	190,310,785
43,560,434	7,037,704	0	16,502,742	1,440,972	245,801	4,306,496	278,466,335	246,449,352
5,920,321	1,042,168	2,657,217	3,517,676	3,039,071	62,849	3,765,905	66,600,479	63,355,779
2,197,809	3,358,958	0	14,082,031	7,995,262	221,299	16,411,086	178,383,212	144,002,486
117,668,280	7,725,873	790,617	25,408,344	7,914,601	1,965,897	15,006,135	391,956,637	309,737,503
52,509,768	10,988,715	(246,950)	9,669,007	8,278,287	735,218	27,162,143	621,787,463	675,010,465
8,068,874	9,523,362	10,701	9,165,381	1,565,993	911,146	9,350,423	200,203,730	180,968,332
12,333,595	6,857,251	131,813	15,989,373	622,183	1,806,324	4,041,814	308,569,392	304,041,635
794,382,970	323,388,747	8,148,934	277,887,656	118,619,848	20,889,861	393,655,978	9,614,248,481	9,573,828,862

GENERAL INSURANCE

GROSS CLAIMS PAID - REINSURANCE ACCEPTED (RM)

Company	Aviation	Cargo	Marine Hull	Offshore Oil-Related	Fire	Motor 'Act'	Motor 'Others'
AIA	0	(2)	0	0	824	423	35
AIA GENERAL	0	(1)	0	0	127	(69)	15
AIG	4,379,787	4,850,230	0	190,415	1,299,068	5,534,075	997,341
ALLIANZ GENERAL	158,339	317,436	0	39,204	9,021,040	217,175	762,335
AMGENERAL	40,598	13,064	(49)	(19,549)	565,057	5,236	246,993
AXA AFFIN GENERAL	0	738,541	614,480	0	2,970,420	427,210	530,199
BERJAYA SOMPO	0	198,963	0	18,946	1,980,234	0	349,827
CHUBB	0	(552,549)	660,478	152,670	4,497,945	1,319	443,758
ETIQA GENERAL	0	183	(185)	0	235,255	13,283	265,672
GE GENERAL	105,430	(96,646)	893	34,888	74,757	(312,905)	(293,817)
LIBERTY	0	(13)	41,272	11,875	358,670	1,423	45,406
LONPAC	282,953	56,911	4,127	90,640	20,180,572	34,079	733,141
MPI GENERALI	0	2,573	0	242,456	4,774,003	(5,529,026)	(460,102)
MSIG	0	1,445	796	84	895,771	2,829	83,520
P&O	0	56	1,818	19,957	11,461	7,693	205
PACIFIC	0	365,414	1,169,103	0	5,127,602	0	1,221,741
PROGRESSIVE	0	6,787	2,147	0	573,705	5,461,838	1,105,506
QBE	215,718	2,016,363	1,807,334	0	7,709,630	0	499
RHB	0	69,099	0	0	4,154,980	0	576,749
TOKIO MARINE	26,011	69,670	12,573	868,536	668,074	300	321,834
TUNE	0	65,946	1,037	39,623	1,034,111	763	6,079
ZURICH GENERAL	(11)	35	44,488	0	1,473,977	5,941,812	1,186,293
Total (Industry)	5,208,825	8,123,505	4,360,312	1,689,745	67,607,283	11,807,458	8,123,229

Medical and Health	Personal Accident	Bonds	Contractor's All Risks & Engineering	Liability	Workmen's Compensation & Employers' Liability	Others	Total	Total Previous Year
0	987	0	41	0	0	0	2,308	3,432
0	0	0	1	0	0	(1)	72	0
0	0	0	735,823	52,570,926	0	0	70,557,665	32,915,168
0	11,892	(844)	1,740,426	4,674	(3)	396,043	12,667,717	16,390,987
0	9,038	(84)	1,199,567	37,091	0	245,481	2,342,443	2,500,720
47,194	158,252	0	1,157,785	3,609	0	548,481	7,196,171	14,078,302
1,964,497	28,000	(32)	1,468,515	2,565,392	4,763	128,180	8,707,285	12,015,378
0	20,411	(1,502)	3,540,589	36,933,831	0	301,014	45,997,964	35,284,157
0	(401)	(3,303)	87,388	62,767	36	180,484	841,179	1,143,325
(11,036)	(111,019)	(61,982)	347,948	(44,535)	(30,005)	(167,880)	(565,909)	1,739,178
0	2,015	(1,380)	103,828	0	4,578	8,933	576,607	630,051
649,059	43,570	(2,767)	181,401	4,423	4,968	479,542	22,742,619	10,886,703
0	5,188,922	0	264,758	3,234	46,710	31,402	4,564,930	18,907,818
0	4,902	(350)	496,549	1,261	0	84,315	1,571,122	2,972,086
0	161	(562)	39,452	3,184	0	22,460	105,885	180,433
39,449	45,622	0	821,387	7,321	4,578	242,092	9,044,309	6,963,549
0	28,312	(4,365)	822,183	4,774	0	52,518	8,053,405	12,055,369
1,815,511	635,510	0	3,558,605	1,627,809	577	1,496,685	20,884,241	14,916,724
0	1,529,276	(5)	677,172	4,180	0	35,758	7,047,209	9,627,094
2,417,904	21,691	(4,608)	781,101	53,514	0	83,808	5,320,408	4,364,479
0	37,607	0	479,092	4,237	0	24,551	1,693,046	1,874,062
70,028	23,226	(766)	598,527	10,098	165	6,961	9,354,833	11,974,562
6,992,606	7,677,974	(82,550)	19,102,138	93,857,790	36,367	4,200,827	238,705,509	211,423,577

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	58,372	43,812	200,847
AIA GENERAL	0	0	0	0	33,375	78,414	181,410
AIG	0	267,798	0	0	2,261,291	502,320	4,257,057
ALLIANZ GENERAL	7,265,335	8,061,375	273,589	8,128	19,651,388	32,318,339	15,956,099
AMGENERAL	0	298,771	3,698,406	0	(87,317,540)	44,181,192	14,822,386
AXA AFFIN GENERAL	0	1,286,289	2,688,665	0	63,321,932	9,012,200	7,523,053
BERJAYA SOMPO	0	302,580	824,255	0	28,218,851	10,980,065	5,801,554
CHUBB	22,325	1,854,011	12,628,419	2,001,421	16,535,323	1,675,364	4,768,756
ETIQA GENERAL	167,830,911	455,886	10,207,766	80,032,170	13,352,652	2,441,020	3,305,792
GE GENERAL	1	585,042	296,563	0	15,598,859	1,722,498	1,927,799
LIBERTY	2,157	183,207	3,526	0	108,533,510	33,861,475	10,085,868
LONPAC	62,247	1,596,171	353,622	4,263,254	50,171,993	11,658,407	11,199,338
MPI GENERALI	14,030,372	1,723,520	570,547	11,101,052	25,633,516	2,479,132	2,820,064
MSIG	0	4,610,610	1,261,605	0	114,813,537	4,100,251	9,790,205
P&O	0	5,848	0	0	1,012,793	37,926,112	10,961,059
PACIFIC	48,042	1,651,758	7,774,052	9,093	25,416,166	28,347,223	48,085,664
PROGRESSIVE	2,572,887	211,721	33	0	11,206,994	1,759,352	481,861
QBE	0	206,141	370,229	0	2,356,717	98,738	492,846
RHB	0	646,422	527,842	0	41,882,229	9,667,202	23,886,126
TOKIO MARINE	0	1,490,586	404,582	0	32,627,133	10,533,302	8,397,119
TUNE	0	1,390,427	5,214,207	25,054	23,917,778	11,268,158	31,973,240
ZURICH GENERAL	0	16,672	530,806	0	1,938,138	2,012,627	4,123,040
Total (Industry)	191,834,277	26,844,835	47,628,714	97,440,172	511,225,007	256,667,203	221,041,183

Medical and Health	Personal Accident	Bonds	Contractor's All Risks & Engineering	Liability	Workmen's Compensation & Employers' Liability	Others	Total	Total Previous Year
0	2,224,544	0	0	71	0	509	2,528,155	5,692,639
0	3,706,299	0	0	58	0	345	3,999,901	0
74,737	862,621	0	35,277	6,100	1,118	7,681	8,276,000	10,040,664
784,867	622,468	(260,418)	10,718,594	1,356,885	32,175	23,683,185	120,472,009	286,932,898
454,754	677,343	(46,633)	6,255,117	13,691	34,363	18,129,653	1,201,503	187,042,784
3,741,381	809,922	(280,301)	3,808,100	62,837	30,458	796,069	92,800,605	43,117,666
3,579,262	340,381	(190,526)	6,926,081	464,981	26,073	3,295,776	60,569,333	41,907,356
6,065,099	4,497,244	(72,875)	7,985,668	37,842,431	74,236	1,961,876	97,839,298	86,649,301
13,205	899,579	(10,488)	9,581,555	224,534	52,500	336,296	288,723,378	534,768,144
958,648	2,791,616	(500)	6,711,619	4,127,067	11,015	11,764,035	46,494,262	101,715,760
167,284	31,625	0	706,261	42,937	1,041	1,463,569	155,082,460	57,281,048
7,157,509	3,653,664	(503,990)	20,244,974	2,656,511	88,616	9,475,393	122,077,709	153,486,177
2,759,108	2,278,933	666,248	21,774,174	1,756,043	16,010	10,323,963	97,932,682	77,713,532
1,988,863	2,771,218	(18,232)	11,081,418	4,683,228	118,734	3,093,453	158,294,890	116,597,295
280,628	69,602	0	34,014	15,882,743	94,449	20,380	66,287,628	49,282,501
1,095,875	1,481,067	0	13,661,183	242,999	6,288	1,607,080	129,426,490	108,675,698
2,377,453	34,189	966,463	2,973,471	3,382	1,589	1,207,648	23,797,043	15,129,860
54,946	83,975	0	387,981	45,728	8,095	410,098	4,515,494	3,513,569
13,214,071	187,852	414,116	22,092,949	5,379,217	148,966	3,440,414	121,487,406	104,959,170
1,360,607	529,359	(169,745)	5,184,630	760,718	18,397	9,271,493	70,408,181	61,253,488
162,347	4,528,233	268	7,038,669	1,081,886	22,754	1,736,439	88,359,460	54,528,668
324,429	170,554	561	7,347,340	90,124	48,986	225,970	16,829,247	12,629,878
46,615,073	33,252,288	493,948	164,549,075	76,724,171	835,863	102,251,325	1,777,403,134	2,112,918,096

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
AIA GENERAL	0	0	0	0	0	0	0
AIG	8,163,092	11,390,601	0	117,503	12,624,986	0	1,266
ALLIANZ GENERAL	0	532	(8,556)	1,265,960	181,998	0	0
AMGENERAL	0	33	2,902	0	3,807	(80,478)	0
AXA AFFIN GENERAL	0	1,194,196	4,870,170	0	57,395,139	35,539	16,673
BERJAYA SOMPO	0	1,431,776	2,370,602	18,188	4,354,987	7,374	0
CHUBB	0	(4,774)	25,670	2,533	119,502	0	4,643
ETIQA GENERAL	330	1,745	1,924	1,273,877	3,173,448	9,563	0
GE GENERAL	370	63,963	61,174	(10,775)	1,084,183	(783)	(2,097)
LIBERTY	0	39,561	0	0	11,021,957	3,206,538	370,163
LONPAC	0	5,486,438	95,255	313,836	21,095,704	0	0
MPI GENERALI	0	371,402	89,580	186,096	4,869,720	240,111	0
MSIG	0	2,145,015	52,647	0	37,175,391	0	0
P&O	0	0	0	0	0	4,766	0
PACIFIC	0	362,847	2,566,761	9,710	(5,389)	90,338	0
PROGRESSIVE	(36,098)	21,482	901	0	603,425	0	0
QBE	362,939	469,295	258,247	0	54,351,506	0	0
RHB	0	270,738	423,470	0	(618,483)	0	0
TOKIO MARINE	0	1,088,518	149,128	13,647	3,616,814	0	649,521
TUNE	0	109,481	314,354	298,466	908,141	225,629	(3,600)
ZURICH GENERAL	0	3,506,090	679	0	5,241,920	0	0
Total (Industry)	8,490,633	27,948,939	11,274,908	3,489,041	217,198,756	3,738,597	1,036,569

Medical and Health	Personal Accident	Bonds	Contractor's All Risks & Engineering	Liability	Workmen's Compensation & Employers' Liability	Others	Total	Total Previous Year
0	1,110,598	0	0	0	0	0	1,110,598	884,669
0	44,525	0	0	0	0	0	44,525	0
0	39,017	0	1,591,541	47,364,848	1,092,587	452,312	82,837,753	46,962,620
0	3,248	(16,474)	82,426	3,976	0	1,834,740	3,347,850	9,819,909
0	(6,655)	1,644	117,636	0	0	5,031	43,920	1,560,933
20,854,866	478,510	1,477,203	5,485,169	491,019	0	9,007,811	101,306,295	60,058,219
4,212,301	4,743	(7,445)	1,054,447	4,218,340	0	(221,775)	17,443,538	28,468,540
0	0	0	1,710,182	5,153	0	48,661	1,911,570	2,042,843
0	0	(1,830)	972,468	0	0	106,489	5,538,014	19,883,899
0	118,498	0	543,683	0	0	33,950,461	35,808,677	4,435,674
14,726	170,403	0	184,549	0	0	2,603,449	17,611,346	5,010,102
1,314,379	545,437	1,551,606	2,387,165	(1,211,906)	0	1,498,626	33,076,540	29,918,206
8,375	99,968	241,255	2,475,503	1,605,250	0	2,093,555	12,280,815	18,553,203
214,364	62,350	0	4,282,214	74,074	0	1,447,363	45,453,418	9,567,681
0	0	0	0	2,281,647	0	0	2,286,413	1,034,680
0	0	0	95,859	2,008	0	22,385	3,144,519	13,891,833
330,363	0	1,127,897	310,040	1,930,930	0	1,763,030	6,051,970	11,659,196
0	0	0	1,084,759	18,505	0	747,917	57,293,168	15,166,834
0	34,115	324,298	502,652	1,112	0	(155,928)	781,974	3,513,258
0	8,097	1	650,690	3,378,739	0	1,532,208	11,087,363	19,282,443
20,074	0	0	845,522	51,030	0	2,021,111	4,790,208	8,731,231
0	41,518	0	8,281,872	78,144	0	2,551,655	19,701,878	18,044,191
26,969,448	2,754,372	4,698,155	32,658,377	60,292,869	1,092,587	61,309,101	462,952,352	328,490,164

GENERAL INSURANCE

NET CLAIMS PAID (RM)

Company	Aviation	Cargo	Marine Hull	Offshore Oil-Related	Fire	Motor 'Act'	Motor 'Others'
AIA	0	(2)	0	0	2,266,617	5,771,827	8,645,394
AIA GENERAL	0	(1)	0	0	1,255,479	4,510,715	7,298,299
AIG	820	3,942,118	0	72,912	10,081,916	25,122,114	169,961,270
ALLIANZ GENERAL	213,673	8,839,785	756,938	39,367	93,617,220	235,002,148	680,171,001
AMGENERAL	40,598	2,640,063	(169,115)	(19,549)	9,840,979	253,624,855	583,066,147
AXA AFFIN GENERAL	0	8,266,844	2,861,426	0	26,308,012	208,370,326	346,840,677
BERJAYA SOMPO	69,016	2,842,000	250,103	758	12,959,898	55,952,122	206,539,625
CHUBB	7,442	11,661,729	5,620,144	1,135,683	46,108,634	62,468,961	146,725,543
ETIQA GENERAL	270,570	524,528	3,078,599	670,612	13,383,155	50,751,439	131,416,951
GE GENERAL	105,430	577,447	46,518	37,785	17,503,781	24,956,055	66,876,345
LIBERTY	4	399,389	50,159	11,875	6,305,561	153,053,905	204,929,539
LONPAC	220,706	3,801,775	68,369	84,538	44,159,149	37,939,285	147,456,843
MPI GENERALI	18,972	2,514,941	358,257	380,108	20,355,210	35,297,444	97,360,862
MSIG	0	18,004,144	582,167	84	81,775,753	58,449,700	388,680,818
P&O	0	286	1,818	19,957	111,299	88,402,590	38,578,796
PACIFIC	53	707,814	3,059,524	36	10,946,041	31,838,341	52,347,972
PROGRESSIVE	15,903	154,591	2,533	0	2,082,553	14,731,452	19,935,665
QBE	19,342	9,284,758	11,249,340	0	35,432,423	10,579,630	20,334,160
RHB	0	4,244,724	310,683	0	14,277,680	36,823,293	87,935,792
TOKIO MARINE	26,011	10,455,518	204,882	854,889	27,851,094	93,725,389	322,570,140
TUNE	0	613,489	480,554	16,993	10,768,312	31,141,722	44,093,004
ZURICH GENERAL	(11)	676,913	67,928	0	11,486,582	83,696,878	162,135,371
Total (Industry)	1,008,529	90,152,853	28,880,827	3,306,048	498,877,348	1,602,210,191	3,933,900,214

Medical and Health	Personal Accident	Bonds	Contractor's All Risks & Engineering	Liability	Workmen's Compensation & Employers' Liability	Others	Total	Total Previous Year
0	30,935,304	0	41	2,769	0	19,805	47,641,755	111,672,414
0	27,785,978	0	1	2,247	0	13,434	40,866,152	0
2,889,728	33,648,267	0	1,005,766	11,063,890	893,935	19,116,230	277,798,966	267,261,969
33,069,238	25,810,531	1,592,392	9,239,997	4,021,620	1,241,793	27,099,386	1,120,715,089	1,074,486,796
14,342,884	7,839,105	(29,602)	1,353,926	2,473,212	1,179,166	10,433,626	886,616,295	877,305,044
123,448,163	26,102,149	(68,023)	10,719,123	2,396,088	818,693	21,490,901	777,554,379	704,942,617
79,597,453	3,978,349	(140,485)	3,158,963	3,948,132	783,953	5,407,076	375,346,963	377,282,325
21,385,863	16,402,148	60,821	7,741,921	9,912,326	2,864,326	8,534,452	340,629,993	322,955,011
522,096	14,385,848	(2,610)	1,912,249	264,256	177,890	4,542,805	221,898,388	221,736,980
37,907,986	20,339,777	(71,482)	2,580,985	1,436,276	369,769	8,504,076	181,170,748	159,268,149
6,470,752	978,834	(1,380)	391,587	572,148	44,018	2,593,982	375,800,373	298,831,501
62,347,693	10,562,542	(48,250)	8,658,856	3,020,511	3,410,786	16,736,439	338,419,242	300,008,116
38,411,876	7,919,054	1,346,801	4,504,555	8,801,969	659,425	29,509,542	247,439,016	247,837,728
79,644,451	25,378,693	(433,134)	16,893,930	6,333,547	847,586	24,683,375	700,841,114	705,719,418
91,064	1,237,166	(562)	5,438	1,707,827	7,659	6,395	130,169,733	140,174,037
42,504,008	5,602,259	0	3,567,087	1,203,286	244,091	2,919,123	154,939,635	130,845,370
3,212,505	1,036,291	558,492	1,056,348	1,109,533	61,260	847,745	44,804,871	48,622,092
3,958,374	3,910,493	0	16,167,896	9,558,838	213,781	16,749,756	137,458,791	140,238,807
104,454,209	9,033,182	52,198	3,489,915	2,538,452	1,816,931	11,757,407	276,734,466	210,892,169
53,567,065	10,472,950	(81,814)	4,614,788	4,192,344	716,821	16,442,250	545,612,327	598,839,013
7,886,453	5,032,736	10,433	1,760,282	437,314	888,392	5,617,424	108,747,108	119,582,495
12,079,194	6,668,405	130,486	958,688	464,013	1,757,503	1,271,150	281,393,100	285,342,128
727,791,055	295,060,061	2,874,281	99,782,342	75,460,598	18,997,778	234,296,379	7,612,598,504	7,343,844,179

GENERAL INSURANCE

NET CLAIMS INCURRED (RM)

Company	Aviation	Cargo	Marine Hull	Offshore Oil-Related	Fire	Motor 'Act'	Motor 'Others'
AIA	0	(72)	0	0	(4,372,586)	(52,277,405)	(9,479,344)
AIA GENERAL	0	(128)	0	0	(459,489)	(1,014,796)	3,471,010
AIG	18,222	3,145,528	0	(2,988,032)	5,431,644	26,688,453	191,383,087
ALLIANZ GENERAL	863,195	6,388,341	1,895,823	(63,808)	138,009,253	252,153,282	619,031,747
AMGENERAL	69,322	2,949,451	233,109	(317,666)	17,964,636	217,959,539	515,423,635
AXA AFFIN GENERAL	1,103	13,572,292	5,435,802	0	34,296,822	198,426,795	349,662,894
BERJAYA SOMPO	101,535	4,931,956	962,726	23,146	37,165,620	101,153,196	215,865,844
CHUBB	(592)	15,481,582	7,628,092	3,545,735	42,201,222	68,706,427	139,912,139
ETIQA GENERAL	189,388	961,135	5,776,241	2,447,330	18,657,446	49,173,302	110,316,884
GE GENERAL	80,587	748,991	192,545	(148,573)	23,139,834	22,121,088	60,838,209
LIBERTY	(13,837)	112,133	126,463	(72,003)	5,002,693	205,425,624	209,647,339
LONPAC	(42,029)	3,234,920	67,986	410,099	52,596,265	49,226,552	150,362,002
MPI GENERALI	(5,874)	5,689,277	(675,598)	307,715	25,381,429	59,428,725	110,129,766
MSIG	(5,981)	30,328,496	1,376,119	(2,765)	96,305,416	69,108,199	404,758,454
P&O	0	(100,237)	22,481	149,708	(287,689)	43,854,480	35,565,797
PACIFIC	225	936,303	3,618,830	5,513	3,528,441	50,409,652	54,681,676
PROGRESSIVE	43,515	(45,467)	58,521	0	(262,621)	5,205,731	14,674,213
QBE	(166,476)	12,248,479	5,955,229	0	21,328,154	10,111,835	20,138,089
RHB	0	1,922,129	1,266,074	0	15,657,293	39,561,459	94,131,966
TOKIO MARINE	(60,888)	13,332,005	473,591	324,149	28,743,619	98,049,143	291,064,134
TUNE	(299,248)	159,970	(577,018)	289,458	6,556,625	27,056,761	40,495,761
ZURICH GENERAL	(648)	1,532,642	(454,942)	0	12,248,902	103,721,530	172,558,821
Total (Industry)	771,519	117,529,726	33,382,074	3,910,006	578,832,929	1,644,249,572	3,794,634,123

Medical and Health	Personal Accident	Bonds	Contractor's All Risks & Engineering	Liability	Workmen's Compensation & Employers' Liability	Others	Total	Total Previous Year
(8)	(57,504,798)	0	(212)	(103,013)	(8,202)	(403,155)	(124,148,795)	93,609,595
0	34,328,603	0	(20)	(20,862)	(1,571)	352,153	36,654,900	0
1,774,757	35,225,302	0	3,154,046	(4,396,730)	842,484	18,095,426	278,374,187	285,142,471
32,484,661	37,886,923	2,310,208	21,789,250	24,154,215	336,579	30,653,998	1,167,893,667	1,133,360,158
13,597,955	7,036,396	(262,115)	5,254,588	4,045,193	1,436,072	9,844,869	795,234,984	904,550,566
127,866,831	27,590,570	101,169	11,439,277	2,511,994	723,988	28,376,823	800,006,360	733,431,310
69,498,371	6,755,565	(194,989)	3,170,160	7,460,701	1,200,927	8,989,723	457,084,481	409,331,421
18,476,099	19,098,088	676,990	16,382,968	13,121,370	1,341,753	8,202,845	354,774,718	359,585,603
459,131	15,410,599	(4,843)	(1,969,122)	95,720	563,120	5,094,337	207,170,668	156,013,848
38,575,504	26,633,662	96,261	5,545,269	1,925,884	148,353	8,596,227	188,493,841	147,670,628
5,779,570	1,886,809	(8,826)	573,996	819,835	(32,058)	2,432,759	431,680,497	345,300,373
69,611,411	12,131,915	38,278	10,984,305	3,507,562	3,759,551	16,246,928	372,135,745	314,591,209
36,651,493	8,368,777	1,331,009	5,309,979	9,052,336	1,509,518	20,574,072	283,052,624	272,735,718
81,713,387	35,930,540	(441,711)	25,817,296	4,313,429	1,563,475	27,450,183	778,214,537	694,233,444
(206,648)	1,274,123	(3,023)	26,448	1,600,434	(60,758)	(296,674)	81,538,442	97,281,197
44,342,262	7,777,853	(14)	1,657,852	3,140,026	215,339	4,127,878	174,441,836	139,326,048
3,978,333	1,432,497	482,510	(1,563,897)	1,601,034	40,501	(1,130,933)	24,513,937	40,014,092
6,128,208	5,687,502	409	17,478,254	14,800,609	(34,598)	17,043,245	130,718,939	162,098,693
119,858,993	7,538,992	396,582	7,663,010	3,310,614	1,480,181	9,496,086	302,283,379	224,017,174
49,708,283	13,258,076	(89,643)	6,265,489	2,623,063	1,049,846	17,938,103	522,678,970	649,695,711
9,354,588	4,428,649	274,305	964,521	1,114,850	2,453,836	3,305,363	95,578,421	138,542,495
12,358,134	8,718,560	226,522	3,654,461	(261,744)	1,017,373	1,542,004	316,861,615	278,435,332
742,011,315	260,895,203	4,929,079	143,597,918	94,416,520	19,545,709	236,532,260	7,675,237,953	7,578,967,086

GENERAL INSURANCE

NET COMMISSIONS (RM)

Company	Aviation	Cargo	Marine Hull	Offshore Oil-Related	Fire	Motor 'Act'	Motor 'Others'
AIA	0	0	0	0	2,211,856	212,921	790,183
AIA GENERAL	0	0	0	0	2,266,642	151,727	1,292,740
AIG	(1,464,692)	(1,010,634)	0	(936,158)	929,031	4,906,100	22,232,358
ALLIANZ GENERAL	(244,937)	4,851,099	951,600	65,367	36,960,246	10,007,141	133,076,111
AMGENERAL	4,381	1,318,997	320,765	85,210	3,638,979	30,718,892	96,865,085
AXA AFFIN GENERAL	(15,707)	3,041,907	(231,571)	0	(2,838,019)	27,246,531	50,712,117
BERJAYA SOMPO	(84,619)	1,284,577	(224,032)	(165,612)	12,787,902	4,967,602	35,825,173
CHUBB	1,647	5,053,152	593,638	(293,768)	10,078,572	4,200,546	23,300,151
ETIQA GENERAL	(2,428,567)	22,276	(431,262)	(8,278,214)	(8,906,667)	4,345,177	12,251,459
GE GENERAL	(875,868)	420,318	(421,441)	(138,461)	5,823,069	2,082,601	10,318,806
LIBERTY	(28,954)	(359,651)	1,258	67	475,086	11,204,487	39,390,967
LONPAC	(101,510)	(424,609)	(491,789)	(104,370)	29,779,280	2,844,269	23,616,109
MPI GENERALI	(414,146)	1,621,107	30,803	40,216	534,651	6,654,294	15,708,289
MSIG	0	6,813,563	(1,030,062)	(293,582)	28,608,388	13,065,721	50,451,109
P&O	0	(93,079)	(353,612)	36,178	(294,175)	2,167,824	3,069,103
PACIFIC	(10,398)	(124,402)	(344,739)	7,083	(994,976)	(10,437,307)	4,579,728
PROGRESSIVE	(125,624)	(56,213)	(185,127)	0	(879,649)	745,478	2,970,201
QBE	(30,804)	4,001,575	2,435,461	0	1,960,164	716,300	3,592,128
RHB	0	1,205,311	86,789	0	11,968,242	4,528,105	8,655,557
TOKIO MARINE	1,371	1,701,701	(487,677)	(549)	(8,890,241)	3,672,043	49,607,540
TUNE	(208,991)	274,420	(888,078)	(999,699)	(1,646,252)	(400,196)	(2,112,934)
ZURICH GENERAL	(13,165)	511,162	14,991	0	3,489,622	8,559,208	41,601,658
Total (Industry)	(6,040,583)	30,052,577	(654,085)	(10,976,292)	127,061,751	132,159,464	627,793,638

Medical and Health	Personal Accident	Bonds	Contractor's All Risks & Engineering	Liability	Workmen's Compensation & Employers' Liability	Others	Total	Total Previous Year
(4,978)	31,989,857	0	0	32,211	5,288	79,141	35,316,479	64,281,785
0	27,859,942	0	30	28,814	5,092	76,506	31,681,493	0
849,612	18,906,841	0	(904,169)	(2,913,369)	(533,389)	8,194,491	48,256,022	34,317,903
4,874,614	16,373,211	610,637	5,537,280	3,013,546	2,346,401	15,341,100	233,763,416	229,100,797
3,350,925	4,397,456	319,840	(1,611,641)	1,626,329	2,163,217	5,135,232	148,333,667	164,162,919
17,740,197	11,979,557	(665,277)	643,510	1,346,610	3,647,672	8,541,857	121,149,384	110,408,277
9,175,733	6,865,307	123,184	(712,115)	(918,879)	1,184,667	1,641,103	71,749,991	54,356,678
(1,015,309)	9,050,098	707,653	1,160,109	12,282,576	2,833,153	5,197,915	73,150,133	80,509,848
229,168	18,033,333	8,499	(1,345,394)	(1,317,291)	196,594	2,146,278	14,525,389	15,128,386
6,042,355	11,236,221	43,748	(355,060)	1,182,124	720,664	3,791,560	39,870,636	36,506,001
294,248	1,130,509	1,483	(779,797)	(759,513)	218,249	390,491	51,178,930	45,114,719
10,578,367	320,198	(511,783)	(4,507,593)	(3,145,608)	2,379,646	10,102,853	70,333,460	48,782,149
4,471,900	2,669,450	250,300	(591,521)	2,227,820	1,493,839	8,363,453	43,060,455	44,235,054
6,820,988	14,904,549	134,902	3,181,506	1,957,073	1,909,286	10,944,724	137,468,165	139,189,976
(15,306)	1,775,764	(4,794)	(114,184)	(750,673)	(12,949)	(209,785)	5,200,312	9,679,725
6,814,282	4,797,754	31,968	(1,389,291)	(343,231)	351,831	1,246,021	4,184,323	903,236
(288,325)	535,154	(213,370)	(2,075,984)	12,922	437,327	(327,125)	549,665	3,647,485
1,041,126	1,753,568	22,241	(516,998)	6,596,506	1,225,973	4,281,423	27,078,663	57,616,281
9,155,662	5,358,512	405,083	(757,881)	247,801	2,312,795	7,551,050	50,717,026	40,342,534
4,040,926	7,319,463	7,014	(1,298,960)	232,979	1,011,934	4,788,901	61,706,445	86,158,166
2,021,640	2,262,031	255,907	54,959	415,812	1,533,338	1,201,033	1,762,990	1,897,633
3,393,958	3,120,435	577,663	(50,326)	(1,351,356)	2,194,036	2,148,037	64,195,923	58,835,860
89,571,783	202,639,210	2,104,898	(6,433,520)	19,703,203	27,624,664	100,626,259	1,335,232,967	1,325,175,412

GENERAL INSURANCE

NET CLAIMS INCURRED RATIO (%)

Company	Aviation	Cargo	Marine Hull	Offshore Oil-Related	Fire	Total Motor	Motor 'Act'	Motor 'Others'
AIA	0.00	(41.14)	0.00	0.00	(18.82)	(154.04)	(372.47)	(36.38)
AIA GENERAL	0.00	0.00	0.00	0.00	(3.15)	16.95	(24.07)	33.78
AIG	(120.48)	53.97	0.00	(113.92)	8.70	76.76	59.77	79.92
ALLIANZ GENERAL	399.40	15.98	25.95	(9.93)	45.52	67.15	250.63	51.73
AMGENERAL	366.55	31.92	53.19	(30.92)	24.65	60.58	65.89	58.58
AXA AFFIN GENERAL	0.00	54.24	106.63	0.00	42.90	76.72	81.40	74.30
BERJAYA SOMPO	(26.78)	36.57	183.85	43.69	28.60	80.62	321.53	59.67
CHUBB	(51.30)	44.48	202.65	348.83	40.54	73.88	134.08	60.53
ETIQA GENERAL	16.97	16.71	121.30	105.57	23.47	85.18	109.49	77.50
GE GENERAL	998.48	17.27	68.90	(35.33)	26.51	74.90	180.78	61.75
LIBERTY	(892.71)	5.48	548.15	480.92	17.85	77.74	164.10	51.29
LONPAC	(66.65)	19.17	29.01	20.26	12.65	75.79	191.75	63.26
MPI GENERALI	5.83	50.16	(105.44)	65.48	44.63	79.21	87.22	75.47
MSIG	0.00	41.14	70.28	(0.70)	39.34	72.78	52.84	77.79
P&O	0.00	(513.40)	(65.07)	81.57	(28.35)	51.55	63.93	41.61
PACIFIC	44.73	21.59	192.70	(16.86)	13.03	81.15	84.98	77.92
PROGRESSIVE	675.70	(8.99)	261.68	0.00	(2.80)	58.01	93.19	51.16
QBE	(41.42)	51.34	33.03	0.00	50.67	71.64	155.20	56.40
RHB	0.00	21.11	163.54	0.00	13.15	64.79	55.13	69.94
TOKIO MARINE	(507.82)	35.70	710.81	98.53	32.90	74.93	179.70	62.63
TUNE	(518.37)	7.01	(45.71)	24.20	41.53	78.06	153.12	58.80
ZURICH GENERAL	11.69	33.81	(128.71)	0.00	31.17	62.09	150.89	45.87
Total (Industry)	54.99	36.23	70.46	30.91	28.33	69.60	104.04	60.87

Medical and Health	Personal Accident	Bonds	Contractor's All Risks & Engineering	Liability	Workmen's Compensation & Employers' Liability	Others	Total	Total Previous Year
0.00	(29.15)	0.00	0.00	(56.58)	(29.25)	(75.15)	(47.50)	36.45
0.00	33.14	0.00	0.00	(18.01)	(10.30)	125.31	27.55	0.00
8.53	29.27	0.00	68.63	(21.47)	33.66	69.78	50.65	56.76
74.13	60.10	81.01	51.96	86.04	1.94	39.32	60.71	61.81
48.99	33.15	(6.52)	167.25	51.67	9.89	55.63	57.19	62.92
64.87	38.57	1.25	38.97	16.82	3.96	70.10	66.43	62.92
67.76	25.53	(14.09)	41.64	102.30	15.30	46.06	64.42	68.45
30.94	21.81	6.01	143.53	28.71	5.40	28.11	50.99	49.84
24.12	15.44	(4.36)	(41.05)	3.29	31.16	68.44	51.86	39.59
72.82	55.86	17.91	118.92	28.06	3.57	32.05	54.36	50.53
114.84	46.37	(47.80)	57.33	75.44	(2.58)	770.37	74.85	66.72
83.59	71.78	0.72	57.96	27.60	18.36	32.31	41.07	38.42
79.69	65.04	48.86	63.50	66.53	18.93	52.96	68.43	65.27
85.36	58.02	(21.67)	66.37	26.79	13.87	52.69	62.25	55.85
(66.90)	12.84	(12.97)	(9.65)	48.72	(46.92)	(338.14)	48.32	52.59
73.38	38.06	(0.00)	41.68	105.74	9.52	57.84	67.02	61.98
83.00	33.98	49.97	(43.43)	(90.93)	1.93	(30.39)	39.65	53.74
69.76	68.12	0.32	77.02	49.96	(0.80)	65.86	57.74	55.29
149.26	23.29	10.02	221.70	56.86	7.58	36.57	59.66	49.62
68.06	43.06	(10.13)	96.12	31.69	12.15	50.59	64.68	72.29
45.55	21.28	11.24	24.84	34.16	21.30	31.72	53.10	64.31
38.70	73.60	2.98	78.56	(5.47)	5.51	17.80	54.91	52.58
72.98	24.31	9.02	64.33	40.32	9.80	46.86	56.65	57.98

GENERAL INSURANCE

NET COMMISSIONS RATIO (%)

Company	Aviation	Cargo	Marine Hull	Offshore Oil-Related	Fire	Total Motor	Motor 'Act'	Motor 'Others'
AIA	0.00	0.00	0.00	0.00	9.52	2.50	1.52	3.03
AIA GENERAL	0.00	0.00	0.00	0.00	15.54	9.97	3.60	12.58
AIG	9,684.55	(17.34)	0.00	(35.69)	1.49	9.55	10.99	9.28
ALLIANZ GENERAL	(113.33)	12.14	13.02	10.17	12.19	11.03	9.95	11.12
AMGENERAL	23.17	14.27	73.19	8.29	4.99	10.54	9.29	11.01
AXA AFFIN GENERAL	0.00	12.16	(4.54)	0.00	(3.55)	10.91	11.18	10.78
BERJAYA SOMPO	22.32	9.53	(42.78)	(312.58)	9.84	10.37	15.79	9.90
CHUBB	142.72	14.52	15.77	(28.90)	9.68	9.74	8.20	10.08
ETIQA GENERAL	(217.58)	0.39	(9.06)	(357.10)	(11.20)	8.86	9.67	8.61
GE GENERAL	(10,852.04)	9.69	(150.81)	(32.93)	6.67	11.20	17.02	10.47
LIBERTY	(1,868.00)	(17.59)	5.45	(0.45)	1.70	9.48	8.95	9.64
LONPAC	(160.98)	(2.52)	(209.84)	(5.16)	7.16	10.05	11.08	9.94
MPI GENERALI	410.90	14.29	4.81	8.56	0.94	10.45	9.77	10.76
MSIG	0.00	9.24	(52.61)	(74.24)	11.69	9.76	9.99	9.70
P&O	0.00	(476.74)	1,023.48	19.71	(28.99)	3.40	3.16	3.59
PACIFIC	(2,067.20)	(2.87)	(18.36)	(21.66)	(3.68)	(4.52)	(17.59)	6.53
PROGRESSIVE	(1,950.68)	(11.11)	(827.79)	0.00	(9.37)	10.84	13.35	10.35
QBE	(7.66)	16.77	13.51	0.00	4.66	10.20	10.99	10.06
RHB	0.00	13.23	11.21	0.00	10.05	6.39	6.31	6.43
TOKIO MARINE	11.43	4.56	(731.95)	(0.17)	(10.18)	10.26	6.73	10.67
TUNE	(362.02)	12.02	(70.34)	(83.59)	(10.43)	(2.90)	(2.26)	(3.07)
ZURICH GENERAL	237.42	11.28	4.24	0.00	8.88	11.27	12.45	11.06
Total (Industry)	(430.54)	9.26	(1.38)	(86.76)	6.22	9.73	8.36	10.07

Medical and Health	Personal Accident	Bonds	Contractor's All Risks & Engineering	Liability	Workmen's Compensation & Employers' Liability	Others	Total	Total Previous Year
0.00	16.22	0.00	0.00	17.69	18.86	14.75	13.51	25.03
0.00	26.90	0.00	0.00	24.88	33.39	27.22	23.81	0.00
4.08	15.71	0.00	(19.67)	(14.23)	(21.31)	31.60	8.78	6.83
11.12	25.97	21.41	13.21	10.73	13.49	19.68	12.15	12.49
12.07	20.72	7.96	(51.30)	20.77	14.90	29.02	10.67	11.42
9.00	16.75	(8.25)	2.19	9.02	19.94	21.10	10.06	9.47
8.95	25.95	8.90	(9.35)	(12.60)	15.09	8.41	10.11	9.09
(1.70)	10.33	6.28	10.16	26.87	11.40	17.81	10.51	11.16
12.04	18.07	7.65	(28.04)	(45.27)	10.88	28.83	3.64	3.84
11.41	23.57	8.14	(7.61)	17.22	17.33	14.14	11.50	12.49
5.85	27.78	8.03	(77.88)	(69.89)	17.55	123.66	8.87	8.72
12.70	1.89	(9.68)	(23.78)	(24.75)	11.62	20.09	7.76	5.96
9.72	20.75	9.19	(7.07)	16.37	18.73	21.53	10.41	10.59
7.13	24.07	6.62	8.18	12.16	16.94	21.01	11.00	11.20
(4.96)	17.89	(20.58)	41.68	(22.85)	(10.00)	(239.10)	3.08	5.23
11.28	23.48	10.20	(34.93)	(11.56)	15.56	17.46	1.61	0.40
(6.02)	12.69	(22.10)	(57.66)	(0.73)	20.86	(8.79)	0.89	4.90
11.85	21.00	17.27	(2.28)	22.27	28.41	16.55	11.96	19.65
11.40	16.56	10.23	(21.93)	4.26	11.84	29.08	10.01	8.94
5.53	23.77	0.79	(19.93)	2.81	11.71	13.51	7.64	9.59
9.84	10.87	10.49	1.42	12.74	13.31	11.53	0.98	0.88
10.63	26.34	7.59	(1.08)	(28.27)	11.88	24.79	11.12	11.11
8.81	18.89	3.85	(2.88)	8.41	13.86	19.94	9.85	10.14

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	261,339,703	(124,148,795)	35,316,479	47,064,363	303,107,656	18,262,468
AIA GENERAL	133,067,322	36,654,900	31,681,493	37,958,392	26,772,537	38,879,613
AIG	549,587,374	278,374,187	48,256,022	114,263,344	108,693,821	144,973,088
ALLIANZ GENERAL	1,923,704,957	1,167,893,667	233,763,416	344,073,205	177,974,669	346,140,987
AMGENERAL	1,390,417,492	795,234,984	148,333,667	335,012,090	111,836,751	234,579,747
AXA AFFIN GENERAL	1,204,217,300	800,006,360	121,149,384	244,552,844	38,508,712	140,303,199
BERJAYA SOMPO	709,520,386	457,084,481	71,749,991	166,163,163	14,522,751	68,540,877
CHUBB	695,772,462	354,774,718	73,150,133	212,074,119	55,773,492	108,490,351
ETIQA GENERAL	399,453,184	207,170,668	14,525,389	134,554,902	43,202,225	81,532,189
GE GENERAL	346,777,531	188,493,841	39,870,636	97,409,797	21,003,257	48,943,671
LIBERTY	576,742,196	431,680,497	51,178,930	119,241,425	(25,358,656)	28,394,700
LONPAC	906,124,110	372,135,745	70,333,460	160,409,016	303,245,889	369,872,229
MPI GENERALI	413,653,877	283,052,624	43,060,455	100,829,291	(13,288,493)	38,056,222
MSIG	1,250,086,219	778,214,537	137,468,165	233,803,198	100,600,319	212,660,056
P&O	168,744,823	81,538,442	5,200,312	64,496,902	17,509,167	38,251,582
PACIFIC	260,280,614	174,441,836	4,184,323	91,590,614	(9,936,159)	16,511,844
PROGRESSIVE	61,828,453	24,513,937	549,665	32,518,930	4,245,921	24,667,692
QBE	226,375,383	130,718,939	27,078,663	57,409,464	11,168,317	28,326,225
RHB	506,689,991	302,283,379	50,717,026	116,445,911	37,243,675	84,893,074
TOKIO MARINE	808,042,293	522,678,970	61,706,445	196,458,158	27,198,720	109,064,463
TUNE	179,996,448	95,578,421	1,762,990	80,066,563	2,588,474	21,329,314
ZURICH GENERAL	577,088,850	316,861,615	64,195,923	173,256,338	22,774,974	49,403,677
Total (Industry)	13,549,510,968	7,675,237,953	1,335,232,967	3,159,652,029	1,379,388,019	2,252,077,268

* Management Expenses from revenue account excluding bad & doubtful debts

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		
93.01	86.68	18.01	33.12	(15.98)	94.61
70.78	0.00	28.53	0.00	79.88	0.00
73.62	91.78	20.79	38.85	80.22	102.44
82.01	84.41	17.89	17.68	90.75	91.99
83.13	87.75	24.09	22.74	91.96	97.08
88.35	87.37	20.31	22.06	96.80	94.45
90.34	91.15	23.42	22.46	97.95	100.00
84.41	85.96	30.48	32.89	91.98	93.88
79.59	69.38	33.68	38.19	89.18	81.62
85.89	81.06	28.09	31.75	93.94	94.77
95.08	87.24	20.67	22.23	104.40	97.67
59.18	54.99	17.70	18.35	66.53	62.73
90.80	89.87	24.38	21.69	103.21	97.54
82.99	75.31	18.70	18.41	91.95	85.46
77.33	76.22	38.22	33.39	89.62	91.21
93.66	91.10	35.19	36.36	103.82	98.74
60.10	70.46	52.60	47.80	93.13	106.45
87.49	90.43	25.36	21.51	95.07	96.46
83.25	72.94	22.98	24.36	92.65	82.91
86.50	93.83	24.31	20.64	96.63	102.51
88.15	89.86	44.48	31.90	98.56	97.08
91.44	87.08	30.02	30.24	96.05	93.93
83.38	83.32	23.32	24.13	89.82	92.25

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General Takaful

Financial Year 2018

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 GT	529,373,051	715,558,827	194,748,334	0	1,188,980,290
HLMSIG TAKAFUL	11,976,660	16,883,086	1,290,691	0	34,915,112
HSBC AMANAH TAKAFUL	19,190,354	18,081,184	9,513,403	4,388,406	13,836,233
PRU BSN TAKAFUL	1,230,045	680,852	13,780,852	0	(1,025,482)
SUN LIFE MALAYSIA	8,604,609	10,444,136	12,648,579	0	6,171,164
STMAB	289,817,092	189,017,004	163,881,508	0	250,946,608
STMB	270,668,257	174,358,292	200,164,185	0	201,844,303
TAKAFUL IKHLAS	95,958,610	155,185,100	118,738,486	0	162,283,012
ZURICH GT	110,794,309	144,066,718	8,364,216	0	261,004,703
ZURICH TAKAFUL	84,825,153	106,763,874	10,308,590	0	134,288,478
Total (Industry)	1,422,438,140	1,531,039,073	733,438,844	4,388,406	2,253,244,421

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 GT	695,973,939	130,478,837	281,078,963	0	2,203,629	99,240,670
HLMSIG TAKAFUL	3,885,849	7,784,250	12,379,445	704,587	0	8,703,213
HSBC AMANAH TAKAFUL	3,382,579	2,360,928	7,756,440	0	0	9,513,403
PRU BSN TAKAFUL	320,096	3,532	97,106	0	0	4,506,751
SUN LIFE MALAYSIA	9,311,101	3,420,988	5,969,834	0	0	16,938,339
STMAB	97,318,751	34,687,921	139,283,023	0	514,214	8,736,540
STMB	71,788,227	30,757,184	117,226,713	2,618,556	874,580	0
TAKAFUL IKHLAS	95,677,301	29,485,036	58,215,561	0	829,118	14,822,440
ZURICH GT	108,726,574	32,465,646	56,550,244	0	3,761,739	4,240,000
ZURICH TAKAFUL	35,082,553	18,229,389	29,115,408	0	2,918,544	8,364,224
Total (Industry)	1,121,466,970	289,673,711	707,672,737	3,323,143	11,101,824	175,065,580

* 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
69,952,976	261,942	3,631,925	23,991,594	2,726,498,939	2,669,026,346
3,211,228	0	359,591	4,011,575	72,647,943	74,603,546
1,705,777	0	390,889	1,141,139	68,247,385	100,851,636
630,226	0	5,776	3,771,396	19,073,665	27,007,722
959,219	0	35,967	1,776,108	40,639,782	82,001,118
18,077,281	3,931,424	3,327,293	46,167,814	965,166,024	0
11,941,576	0	401,825	26,471,601	885,850,039	1,094,321,535
17,052,471	905,011	2,593,811	28,607,970	581,324,471	575,460,292
6,012,831	0	3,956,545	45,241,716	579,441,038	0
3,739,333	0	4,041,503	5,127,978	349,094,909	363,638,492
133,282,918	5,098,377	18,745,125	186,308,891	6,287,984,195	4,986,910,687

----- Closing Reserves -----							
Other Outgo	Transfer to Income Statement	Unearned Contributions Reserves	Provision for Outstanding Claims	Surplus Attributable to Participants	Other Reserves	Total Outgo	Total Outgo Previous Year
13,555,189	60,410,276	590,142,625	681,248,172	172,166,639	0	2,726,498,939	2,669,026,346
2,726,490	11,127,669	10,692,249	14,387,739	256,452	0	72,647,943	74,603,546
45,234,035	0	0	0	0	0	68,247,385	100,851,636
11,846,195	2,228,456	0	71,529	0	0	19,073,665	27,007,722
709,759	4,289,761	0	0	0	0	40,639,782	82,001,118
4,566,334	1,146,564	300,088,084	209,953,626	168,870,967	0	965,166,024	0
657,769,303	4,815,476	0	0	0	0	885,850,039	1,094,321,535
3,647,654	4,000,000	95,199,749	158,841,054	120,606,558	0	581,324,471	575,460,292
(1,367,524)	4,240,000	158,562,572	199,327,173	12,934,614	0	579,441,038	0
255,384,791	0	0	0	0	0	349,094,909	363,638,492
994,072,226	92,258,202	1,154,685,279	1,263,829,293	474,835,230	0	6,287,984,195	4,986,910,687

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 GT	590,142,625	172,166,639	0	681,248,172
HLMSIG TAKAFUL	10,692,249	256,452	0	14,387,739
HSBC AMANAH TAKAFUL	0	0	0	0
PRU BSN TAKAFUL	0	0	0	71,529
SUN LIFE MALAYSIA	0	0	0	0
STMAB	300,088,084	168,870,967	0	209,953,626
STMB	0	0	0	0
TAKAFUL IKHLAS	95,199,749	120,606,558	0	158,841,054
ZURICH GT	158,562,572	12,934,614	0	199,327,173
ZURICH TAKAFUL	0	0	0	0
Total (Industry)	1,154,685,279	474,835,230	0	1,263,829,293

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 GT	2	0	0	334,707,195	1,151,259,471	78,540,367
HLMSIG TAKAFUL	0	0	0	1,202,400	9,649,264	58,362,561
HSBC AMANAH TAKAFUL	0	0	0	0	0	0
PRU BSN TAKAFUL	0	0	0	0	0	0
SUN LIFE MALAYSIA	0	0	0	0	0	0
STMAB	0	10,615,000	0	30,271,900	342,603,451	48,712,058
STMB	0	0	0	0	0	0
TAKAFUL IKHLAS	0	0	0	121,940,565	136,893,015	7,807,496
ZURICH GT	0	0	0	2,013,340	242,363,166	0
ZURICH TAKAFUL	0	0	0	0	0	0
Total (Industry)	2	10,615,000	0	490,135,400	1,882,768,367	193,422,482

Provision for Taxation	Amount Due to Income Statement / Takaful Funds	Other Liabilities	Total Liabilities	Total Liabilities Previous Year
0	65,716,443	376,228,126	1,885,502,005	1,865,067,178
1,882,044	15,262,743	58,200,741	100,681,968	103,801,302
0	0	0	0	58,348,427
158,030	1,865,683	5,028,005	7,123,247	27,149,233
0	0	0	0	45,133,578
2,992,499	9,252,851	123,322,127	814,480,154	0
0	0	0	0	777,859,277
431,303	22,568,634	74,765,794	472,413,092	468,903,644
0	37,399,107	74,424,162	482,647,628	0
0	0	0	0	247,130,388
5,463,876	152,065,461	711,968,955	3,762,848,094	3,593,393,027

Foreign Assets	Investment Accounts / Islamic Money Market	Cash and Bank Balances	Other Assets	Total Assets	Total Assets Previous Year
0	132,710,509	62,113,988	126,170,473	1,885,502,005	1,865,067,178
0	24,027,008	1,896,892	5,543,843	100,681,968	103,801,302
0	0	0	0	0	58,348,427
0	5,442,322	1,670,500	10,425	7,123,247	27,149,233
0	0	0	0	0	45,133,578
0	287,904,914	9,384,887	84,987,944	814,480,154	0
0	0	0	0	0	777,859,277
0	131,351,680	27,588,534	46,831,802	472,413,092	468,903,644
0	31,500,000	154,723,354	52,047,768	482,647,628	0
0	0	0	0	0	247,130,388
0	612,936,433	257,378,155	315,592,255	3,762,848,094	3,593,393,027

GENERAL TAKAFUL CONTRIBUTIONS (RM)

Company	Aviation	Cargo	Marine Hull	Offshore Oil-Related	Fire	Motor 'Act'	Motor 'Others'
GROSS DIRECT CONTRIBUTIONS							
ETIQA GT	547,002	8,114,900	5,008,395	195,662	194,137,158	301,115,586	611,149,223
HLMSIG TAKAFUL	0	1,329,329	0	0	35,669,371	6,754	730,531
HSBC AMANAH TAKAFUL	0	70,261	0	0	15,484,199	0	0
PRU BSN TAKAFUL	0	0	0	0	623,308	0	0
SUN LIFE MALAYSIA	0	0	0	0	(2,404,098)	0	0
STMAB	741,805	1,149,627	111,450	2,686,515	148,445,252	24,073,269	177,597,565
STMB	92,311	1,195,737	118,920	11,115,840	94,853,437	17,497,845	130,337,914
TAKAFUL IKHLAS	307,523	2,147,270	226,296	0	36,449,930	28,695,390	163,375,496
ZURICH GT	(4,825)	2,982,815	140,170	0	40,265,407	18,839,666	163,756,014
ZURICH TAKAFUL	0	1,546,261	9,100	0	17,201,953	11,433,408	101,744,977
Total (Industry)	1,683,816	18,536,200	5,614,331	13,998,017	580,725,917	401,661,918	1,348,691,720
RETAFAFUL ACCEPTED CONTRIBUTIONS							
ETIQA GT	0	0	0	0	1,731,145	94	5,695
HLMSIG TAKAFUL	0	6,713	0	0	248,761	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
STMAB	0	0	0	1,596,268	0	0	0
STMB	0	0	0	293,371	0	0	0
TAKAFUL IKHLAS	0	0	0	0	164,417	0	0
ZURICH GT	0	0	0	0	213,799	0	0
ZURICH TAKAFUL	0	0	0	0	85,982	0	0
Total (Industry)	0	6,713	0	1,889,639	2,444,104	94	5,695
RETAFAFUL CONTRIBUTIONS CEDED TO LICENSED / OFFSHORE COMPANIES							
ETIQA GT	1,307,260	6,918,038	3,714,527	57,539	55,989,240	1,203,295	5,124,861
HLMSIG TAKAFUL	0	1,065,608	0	0	8,821,207	1,236	130,623
HSBC AMANAH TAKAFUL	0	39,507	0	0	5,944,673	0	0
PRU BSN TAKAFUL	0	0	0	0	1,620,444	0	0
SUN LIFE MALAYSIA	0	0	(9,263)	0	1,438,211	0	0
STMAB	675,750	629,810	69,702	3,082,821	59,496,071	7,415,989	62,855,861
STMB	81,958	589,736	6,165	10,462,994	32,621,685	5,401,868	42,664,752
TAKAFUL IKHLAS	399,198	2,022,888	220,913	0	19,722,140	16,933,220	62,715,041
ZURICH GT	(343)	443,271	131,222	0	10,017,582	203,589	1,750,735
ZURICH TAKAFUL	0	287,230	8,665	0	11,280,102	133,493	1,225,713
Total (Industry)	2,463,823	11,996,088	4,141,931	13,603,354	206,951,355	31,292,690	176,467,586
RETAFAFUL CONTRIBUTIONS CEDED TO FOREIGN COMPANIES							
ETIQA GT	(831,931)	65,865	337,860	0	513,715	0	0
HLMSIG TAKAFUL	0	0	0	0	1,464	0	0
HSBC AMANAH TAKAFUL	0	(752)	0	0	9,318	0	0
PRU BSN TAKAFUL	0	0	0	0	0	0	0
SUN LIFE MALAYSIA	0	0	0	0	0	0	0
STMAB	0	0	0	0	0	0	0
STMB	0	0	0	162,252	0	0	0
TAKAFUL IKHLAS	(22,209)	(81)	0	0	973,901	0	0
ZURICH GT	(4,476)	219	1,180	0	(261)	0	0
ZURICH TAKAFUL	0	(303)	62	0	450	0	0
Total (Industry)	(858,616)	64,948	339,102	162,252	1,498,587	0	0

Medical and Health	Personal Accident	Bonds	Contractor's All Risks & Engineering	Liability	Workmen's Compensation & Employers' Liability	Others	Total	Total Previous Year
5,916,974	130,517,270	247,173	21,748,693	7,911,557	4,519,201	16,434,729	1,307,563,523	1,217,754,352
0	8,116,111	0	3,078,330	761,356	165,164	1,100,919	50,957,865	58,837,092
0	4,083,724	0	0	5,806	0	290,536	19,934,526	46,689,906
0	18,134	0	0	0	0	0	641,442	8,769,881
0	11,790,793	0	0	0	0	0	9,386,695	48,249,688
4,067,711	21,193,167	0	8,545,651	4,824,331	2,383,000	9,411,108	405,230,451	0
3,254,424	26,771,278	0	11,040,440	5,558,658	2,027,354	9,770,882	313,635,040	588,848,548
864,946	27,809,223	0	5,444,474	2,996,443	864,293	8,776,066	277,957,350	314,783,487
31,302,512	12,752,339	239,760	4,605,848	4,223,440	1,663,772	2,559,254	283,326,172	0
3,753,111	7,774,889	128,183	2,855,783	2,504,607	897,622	7,283,715	157,133,609	281,025,526
49,159,678	250,826,928	615,116	57,319,219	28,786,198	12,520,406	55,627,209	2,825,766,673	2,564,958,480
0	0	0	15,200	0	3,800	55,392	1,811,326	610,778
0	5,206	0	54,937	600	3,527	15,308	335,052	1,182,279
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	1,596,268	0
0	0	0	0	0	0	0	293,371	2,144,208
0	71,908	0	202,458	1,000	0	4,373	444,156	436,416
0	0	0	5,558	0	0	0	219,357	0
0	0	0	4,932	0	0	0	90,914	254,248
0	77,114	0	283,085	1,600	7,327	75,073	4,790,444	4,627,929
0	20,596,898	0	17,188,434	4,391,604	16,983	2,809,899	119,318,578	137,629,912
0	1,964,819	0	1,998,518	562,768	107,702	747,767	15,400,248	28,156,553
0	(14)	0	0	0	0	106,634	6,090,800	3,441,999
0	46,480	0	0	0	0	0	1,666,924	2,521,397
0	1,791,524	0	242	0	0	(5,183)	3,215,531	5,506,043
1,325,078	4,412,578	0	5,706,558	5,036,700	59,702	4,865,672	155,632,292	0
942,283	4,098,190	0	7,300,870	2,900,541	32,639	4,652,383	111,756,064	249,648,865
(20,602)	953,144	0	3,226,562	2,546,004	62,269	4,028,343	112,809,120	129,991,303
0	3,669,235	315,433	1,961,900	3,555,545	(8,578)	472,287	22,511,878	0
893	2,433,707	17,507	1,366,294	1,891,193	48,944	4,239,999	22,933,740	98,335,708
2,247,652	39,966,561	332,940	38,749,378	20,884,355	319,661	21,917,801	571,335,175	655,231,780
0	0	0	302,439	315,329	0	372,704	1,075,981	3,903,837
0	0	0	855,549	0	0	120,544	977,557	23,181
0	(5)	0	0	0	0	(1,068)	7,493	(9,944)
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0	247,819	0	0	0	0	0	247,819	0
0	165,792	0	0	0	0	0	328,044	749,788
0	(118)	0	81,486	0	0	2,276,395	3,309,374	3,706,269
0	0	2,431	11,527	33,810	0	(15,482)	28,948	0
0	0	4	2,092	0	0	0	2,305	120,656
0	413,488	2,435	1,253,093	349,139	0	2,753,093	5,977,521	8,493,787

GENERAL TAKAFUL CONTRIBUTIONS (RM) (cont'd)

Company	Aviation	Cargo	Marine Hull	Offshore Oil-Related	Fire	Motor 'Act'	Motor 'Others'
NET CONTRIBUTIONS							
ETIQA GT	71,673	1,130,997	956,008	138,123	139,365,348	299,912,385	606,030,057
HLMSIG TAKAFUL	0	270,434	0	0	27,095,461	5,518	599,908
HSBC AMANAH TAKAFUL	0	31,506	0	0	9,530,208	0	0
PRU BSN TAKAFUL	0	0	0	0	(997,136)	0	0
SUN LIFE MALAYSIA	0	0	9,263	0	(3,842,309)	0	0
STMAB	66,055	519,817	41,748	1,199,962	88,949,181	16,657,280	114,741,704
STMB	10,353	606,001	112,755	783,965	62,231,752	12,095,977	87,673,162
TAKAFUL IKHLAS	(69,466)	124,463	5,383	0	15,918,306	11,762,170	100,660,455
ZURICH GT	(6)	2,539,325	7,768	0	30,461,885	18,636,077	162,005,279
ZURICH TAKAFUL	0	1,259,334	373	0	6,007,383	11,299,915	100,519,264
Total (Industry)	78,609	6,481,877	1,133,298	2,122,050	374,720,079	370,369,322	1,172,229,829
NET EARNED CONTRIBUTIONS							
ETIQA GT	52,239	1,524,813	738,741	73,222	142,632,751	272,107,247	570,209,052
HLMSIG TAKAFUL	0	203,063	0	0	26,805,498	36,569	33,364
HSBC AMANAH TAKAFUL	0	31,506	0	0	25,063,292	0	0
PRU BSN TAKAFUL	0	0	0	0	194,795	0	0
SUN LIFE MALAYSIA	0	0	9,263	0	4,321,560	0	0
STMAB	65,089	553,659	70,217	3,130,477	72,955,613	16,147,437	114,703,671
STMB	12,320	681,248	131,963	3,842,076	253,471,175	18,751,966	149,798,655
TAKAFUL IKHLAS	(57,410)	132,831	5,514	0	14,866,859	12,926,008	101,615,108
ZURICH GT	(6)	2,117,274	9,415	0	16,813,103	10,718,525	141,285,852
ZURICH TAKAFUL	0	1,386,199	8,395	0	10,542,224	33,101,780	148,966,448
Total (Industry)	72,232	6,630,593	973,508	7,045,775	567,666,870	363,789,532	1,226,612,150

Medical and Health	Personal Accident	Bonds	Contractor's All Risks & Engineering	Liability	Workmen's Compensation & Employers' Liability	Others	Total	Total Previous Year
5,916,974	109,920,372	247,173	4,273,020	3,204,624	4,506,018	13,307,518	1,188,980,290	1,076,831,381
0	6,156,498	0	279,200	199,188	60,989	247,916	34,915,112	31,839,637
0	4,083,743	0	0	5,806	0	184,970	13,836,233	43,257,851
0	(28,346)	0	0	0	0	0	(1,025,482)	6,248,484
0	9,999,269	0	(242)	0	0	5,183	6,171,164	42,743,645
2,742,633	16,532,770	0	2,839,093	(212,369)	2,323,298	4,545,436	250,946,608	0
2,312,141	22,507,296	0	3,739,570	2,658,117	1,994,715	5,118,499	201,844,303	340,594,103
885,548	26,928,105	0	2,338,884	451,439	802,024	2,475,701	162,283,012	181,522,331
31,302,512	9,083,104	(78,104)	2,637,979	634,085	1,672,350	2,102,449	261,004,703	0
3,752,218	5,341,182	110,672	1,492,329	613,414	848,678	3,043,716	134,288,478	182,823,410
46,912,026	210,523,993	279,741	17,599,833	7,554,304	12,208,072	31,031,388	2,253,244,421	1,905,860,842
5,998,762	110,780,915	144,925	3,245,492	3,241,164	4,300,192	13,161,201	1,128,210,716	1,102,314,750
0	7,984,506	0	285,947	(5,886)	66,771	789,691	36,199,523	29,434,989
0	7,593,179	0	0	12,938	0	325,672	33,026,587	41,967,474
0	9,768	0	0	0	0	0	204,563	15,212,924
0	10,440,009	0	(242)	0	0	5,183	14,775,773	41,860,823
2,727,072	20,218,200	0	2,908,496	19,487	2,255,975	4,920,223	240,675,616	0
2,746,350	26,285,716	0	4,115,671	3,182,535	2,896,895	6,595,990	472,512,560	312,484,851
892,198	26,462,195	0	2,201,780	475,690	922,005	2,599,095	163,041,873	180,527,982
28,217,570	8,628,446	(184,453)	1,292,514	423,541	2,107,220	1,807,439	213,236,440	0
3,899,776	11,639,978	240,959	2,680,050	1,019,297	1,492,966	4,135,559	219,113,631	148,489,238
44,481,728	230,042,912	201,431	16,729,708	8,368,766	14,042,024	34,340,053	2,520,997,282	1,872,293,031

GENERAL TAKAFUL CLAIMS (RM)

Company	Aviation	Cargo	Marine Hull	Offshore Oil-Related	Fire	Motor 'Act'	Motor 'Others'
GROSS CLAIM PAID - DIRECT BUSINESS							
ETIQA GT	0	1,639,098	646,944	23,363	29,556,251	190,583,915	453,884,623
HLMSIG TAKAFUL	0	1,088,762	0	0	2,950,882	18,624	116,381
HSBC AMANAH TAKAFUL	0	12,683	0	0	4,846,870	0	0
PRU BSN TAKAFUL	0	0	0	0	326,063	0	0
SUN LIFE MALAYSIA	0	0	0	0	1,536,615	0	205
STMAB	0	571,713	32,031	418,910	17,637,355	26,729,095	90,101,068
STMB	0	500,109	3,726	36,253	18,732,475	17,652,335	57,005,409
TAKAFUL IKHLAS	0	1,112,406	0	0	12,546,216	41,607,701	96,194,619
ZURICH GT	0	331,305	2,865	0	7,202,645	19,451,177	85,484,581
ZURICH TAKAFUL	11	360,924	1,257	0	4,228,174	6,711,363	40,797,092
Total (Industry)	11	5,617,000	686,823	478,526	99,563,546	302,754,210	823,583,978
GROSS CLAIMS PAID - RETAKAFUL ACCEPTED							
ETIQA GT	0	0	0	0	53,041	0	2,566
HLMSIG TAKAFUL	0	14,822	0	0	88,161	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
STMAB	0	0	0	81,967	0	0	0
STMB	0	0	0	1,495	0	0	0
TAKAFUL IKHLAS	0	0	0	0	7,867	0	0
ZURICH GT	0	0	0	0	3,167	0	0
ZURICH TAKAFUL	0	3,584	0	0	723	0	0
Total (Industry)	0	18,406	0	83,462	152,959	0	2,566
CLAIMS RECOVERIES FROM LICENSED / OFFSHORE COMPANIES							
ETIQA GT	0	1,233,385	551,078	0	(74,385)	5,341,209	11,774
HLMSIG TAKAFUL	0	981,539	0	0	851,511	0	25,561
HSBC AMANAH TAKAFUL	0	0	0	0	2,371,822	0	0
PRU BSN TAKAFUL	0	0	0	0	5,967	0	0
SUN LIFE MALAYSIA	0	0	(23)	0	0	0	0
STMAB	0	291,465	0	310,125	13,517,074	10,388,957	26,926,349
STMB	0	90,715	0	190,194	9,520,214	5,339,407	18,392,494
TAKAFUL IKHLAS	0	888,412	0	0	5,976,088	17,740,393	38,488,054
ZURICH GT	0	12,648	2,184	0	6,509,571	9,285,012	8,682,507
ZURICH TAKAFUL	2	229,635	4,070	0	3,071,508	3,815,062	12,448,840
Total (Industry)	2	3,727,799	557,309	500,319	41,749,370	51,910,040	104,975,579
CLAIMS RECOVERIES FROM FOREIGN COMPANIES							
ETIQA GT	0	0	7,578	0	0	0	0
HLMSIG TAKAFUL	0	0	0	0	0	0	0
HSBC AMANAH TAKAFUL	0	0	0	0	93,318	0	0
PRU BSN TAKAFUL	0	0	0	0	0	0	0
SUN LIFE MALAYSIA	0	0	0	0	1,965	0	0
STMAB	0	0	0	0	64,289	0	2,877
STMB	0	0	0	0	530,629	0	0
TAKAFUL IKHLAS	0	0	0	0	2,126,344	221,808	0
ZURICH GT	0	(6,359)	322	0	7,118	0	0
ZURICH TAKAFUL	9	5,137	(2,997)	0	1,312	0	0
Total (Industry)	9	(1,222)	4,903	0	2,824,975	221,808	2,877

Medical and Health	Personal Accident	Bonds	Contractor's All Risks & Engineering	Liability	Workmen's Compensation & Employers' Liability	Others	Total	Total Previous Year
720,932	24,423,463	300	21,510,973	1,067,204	330,633	4,237,094	728,624,793	768,058,657
0	2,644,485	0	2,705,209	85,167	0	431,794	10,041,304	16,961,675
0	316,390	0	0	760	0	8,160,535	13,337,238	5,044,117
0	0	0	0	0	0	0	326,063	1,834,130
0	9,396,049	0	0	0	0	0	10,932,869	5,263,161
389,354	7,482,661	0	5,934,757	1,731,712	118,118	3,744,766	154,891,540	0
351,356	8,618,351	0	3,292,745	2,339,011	93,588	6,565,634	115,190,992	241,988,747
1,185,836	5,751,233	0	5,165,382	653,973	27,292	5,387,454	169,632,112	149,156,371
17,433,204	2,995,736	0	4,804,606	2,800,291	47,096	2,011,495	142,565,001	0
54,909	1,957,106	1,557	4,265,709	494,053	4,267	2,621,246	61,497,668	153,542,604
20,135,591	63,585,474	1,857	47,679,381	9,172,171	620,994	33,160,018	1,407,039,580	1,341,849,462
0	1,042	0	0	0	0	25,409	82,058	20,813
0	88,550	0	47,066	456	0	59,504	298,559	234,724
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	81,967	0
0	0	0	0	0	0	0	1,495	302,224
0	25,300	0	7,312	0	0	110	40,589	41,066
0	0	0	0	0	0	0	3,167	0
0	0	0	0	0	0	0	4,307	116,122
0	114,892	0	54,378	456	0	85,023	512,142	714,949
0	5,303,042	216	16,976,155	78,040	0	38,540	29,459,054	80,100,885
0	1,625,327	0	2,664,766	180	0	305,130	6,454,014	8,011,784
0	2,660	0	0	0	0	6,731,839	9,106,321	881,519
0	0	0	0	0	0	0	5,967	415,726
0	1,619,826	0	0	0	0	0	1,619,803	2,045,322
18,460	1,222,973	0	4,624,940	329,635	0	(128,215)	57,501,763	0
11,892	1,661,911	0	2,465,930	1,176,536	0	3,903,245	42,752,538	104,818,372
3,900	212,144	0	4,147,611	35,118	0	3,266,705	70,758,425	58,631,359
0	965,233	0	4,685,963	2,493,371	7,786	1,153,819	33,798,094	0
3,263	742,109	780	4,057,642	168,413	2,201	1,806,746	26,350,271	90,450,245
37,515	13,355,225	996	39,623,007	4,281,293	9,987	17,077,809	277,806,250	345,355,212
0	0	24	3,265,350	906	0	0	3,273,858	14,816,091
0	0	0	0	0	0	0	0	2,085
0	0	0	0	0	0	755,020	848,338	124,088
0	0	0	0	0	0	0	0	0
0	0	0	0	0	0	0	1,965	5,652
0	33,400	0	0	0	0	52,427	152,993	0
0	1,106	0	68,169	0	0	51,818	651,722	2,745,394
0	0	0	338,044	0	0	550,779	3,236,975	1,075,586
0	0	0	39,593	0	0	2,826	43,500	0
0	0	0	60,488	0	0	5,202	69,151	1,012,204
0	34,506	24	3,771,644	906	0	1,418,072	8,278,502	19,781,100

GENERAL TAKAFUL CLAIMS (RM) (cont'd)

Company	Aviation	Cargo	Marine Hull	Offshore Oil-Related	Fire	Motor 'Act'	Motor 'Others'
NET CLAIMS PAID							
ETIQA GT	0	405,713	88,288	23,363	29,683,677	185,242,706	453,875,415
HLMSIG TAKAFUL	0	122,045	0	0	2,187,532	18,624	90,820
HSBC AMANAH TAKAFUL	0	12,683	0	0	2,381,730	0	0
PRU BSN TAKAFUL	0	0	0	0	320,096	0	0
SUN LIFE MALAYSIA	0	0	23	0	1,534,650	0	205
STMAB	0	280,248	32,031	190,752	4,055,992	16,340,138	63,171,842
STMB	0	409,394	3,726	(152,446)	8,681,632	12,312,928	38,612,915
TAKAFUL IKHLAS	0	223,994	0	0	4,451,651	23,645,500	57,706,565
ZURICH GT	0	325,016	359	0	689,123	10,166,165	76,802,074
ZURICH TAKAFUL	0	129,736	184	0	1,156,077	2,896,301	28,348,252
Total (Industry)	0	1,908,829	124,611	61,669	55,142,160	250,622,362	718,608,088
NET CLAIMS INCURRED							
ETIQA GT	(2,438)	18,991	489,830	(181,623)	35,814,728	193,155,502	407,916,123
HLMSIG TAKAFUL	0	134,327	0	0	937,990	(705,673)	77,617
HSBC AMANAH TAKAFUL	0	(516,566)	0	0	(5,201,811)	0	0
PRU BSN TAKAFUL	0	0	0	0	(76,025)	0	0
SUN LIFE MALAYSIA	0	0	23	0	(314,943)	0	205
STMAB	6	407,018	364,342	90,171	7,004,099	22,258,364	78,814,846
STMB	0	(750,881)	(10,510)	(1,880,854)	(10,882,648)	(69,617,443)	6,895,381
TAKAFUL IKHLAS	262,571	96,480	8,259	0	4,271,571	21,373,013	57,847,858
ZURICH GT	232	2,092,892	535,975	0	7,122,790	34,803,122	85,338,610
ZURICH TAKAFUL	(73)	(335,417)	(161,439)	0	(4,627,956)	(39,376,571)	(6,257,384)
Total (Industry)	260,298	1,146,844	1,226,480	(1,972,306)	34,047,795	161,890,314	630,633,256

Medical and Health	Personal Accident	Bonds	Contractor's All Risks & Engineering	Liability	Workmen's Compensation & Employers' Liability	Others	Total	Total Previous Year
720,932	19,121,463	60	1,269,468	988,258	330,633	4,223,963	695,973,939	673,162,494
0	1,107,708	0	87,509	85,443	0	186,168	3,885,849	9,182,530
0	313,730	0	0	760	0	673,676	3,382,579	4,038,510
0	0	0	0	0	0	0	320,096	1,418,404
0	7,776,223	0	0	0	0	0	9,311,101	3,212,187
370,894	6,226,288	0	1,309,817	1,402,077	118,118	3,820,554	97,318,751	0
339,464	6,955,334	0	758,646	1,162,475	93,588	2,610,571	71,788,227	134,727,204
1,181,936	5,564,389	0	687,039	618,855	27,292	1,570,080	95,677,301	89,490,492
17,433,204	2,030,503	0	79,050	306,920	39,310	854,850	108,726,574	0
51,646	1,214,997	777	147,579	325,640	2,066	809,298	35,082,553	62,196,277
20,098,076	50,310,635	837	4,339,108	4,890,428	611,007	14,749,160	1,121,466,970	977,428,098
1,025,063	18,381,717	1,070	(2,773,769)	1,501,519	318,331	5,998,240	661,663,284	626,026,330
0	2,056,549	0	(408,422)	(868,580)	(25,268)	191,962	1,390,502	5,708,076
0	(4,936,157)	0	0	(542,943)	0	(3,501,128)	(14,698,605)	951,227
0	(213,202)	0	0	0	0	0	(289,227)	1,362,968
0	(818,320)	0	0	0	0	0	(1,133,035)	(4,018,109)
368,437	3,880,332	0	(1,532,800)	1,712,421	74,885	4,813,252	118,255,373	0
312,750	(9,574,933)	0	(6,295,253)	(5,749,057)	(65,305)	(4,951,312)	(102,570,065)	143,443,873
1,064,037	7,975,570	0	3,214,516	645,405	(101,513)	2,675,488	99,333,255	89,032,680
25,487,365	4,370,710	11,330	1,952,659	13,390	131,327	2,126,627	163,987,029	0
21,995	(9,001,446)	(44,434)	(2,577,859)	(4,108,296)	(371,155)	(4,841,286)	(71,681,321)	78,492,382
28,279,647	12,120,820	(32,034)	(8,420,928)	(7,396,141)	(38,698)	2,511,843	854,257,190	940,999,427

GENERAL TAKAFUL

UNDERWRITING AND OPERATING RESULTS (RM)

Company	Net Earned Contributions	Net Claims Incurred	Net Commissions*
ETIQA GT	1,128,210,716	661,663,284	114,768,502
HLMSIG TAKAFUL	36,199,523	1,390,502	4,872,131
HSBC AMANAH TAKAFUL	33,026,587	(14,698,605)	2,360,928
PRU BSN TAKAFUL	204,563	(289,227)	3,532
SUN LIFE MALAYSIA	14,775,773	(1,133,035)	3,420,988
STMAB	240,675,616	118,255,373	(11,372,738)
STMB	472,512,560	(102,570,065)	4,406,631
TAKAFUL IKHLAS	163,041,873	99,333,255	1,707,157
ZURICH GT	213,236,440	163,987,029	28,884,571
ZURICH TAKAFUL	219,113,631	(71,681,321)	13,213,579
Total (Industry)	2,520,997,282	854,257,190	162,265,281

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 GT	58.65	56.79	10.17	8.13
HLMSIG TAKAFUL	3.84	19.39	13.46	10.07
HSBC AMANAH TAKAFUL	(44.51)	2.27	7.15	15.75
PRU BSN TAKAFUL	(141.39)	8.96	1.73	7.30
SUN LIFE MALAYSIA	(7.67)	(9.60)	23.15	23.55
STMAB	49.13	0	(4.73)	0
STMB	(21.71)	45.90	0.93	(7.52)
TAKAFUL IKHLAS	60.92	49.32	1.05	3.34
ZURICH GT	76.90	0	13.55	0
ZURICH TAKAFUL	(32.71)	52.86	6.03	6.20
Total (Industry)	33.89	50.26	6.44	5.44

* Inclusive of Wakalah Fee and Retakaful Ceded

^ Inclusive of Wakaful Fee and Bad & Doubtful Debts

Management Expenses^	Underwriting Profit / Loss	Operating Profit / Loss
279,650,667	72,128,263	139,956,247
12,019,854	17,917,036	19,156,234
7,365,551	37,998,713	(619,873)
91,330	398,928	(7,039,869)
5,933,867	6,553,953	8,615,488
136,469,944	(2,676,963)	14,003,546
117,699,468	452,976,526	(194,912,287)
56,450,868	5,550,593	23,406,988
56,355,438	(35,990,598)	11,494,515
27,992,449	249,588,924	(551,912)
700,029,436	804,445,375	13,509,077

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
24.79	23.61	93.61	88.53	87.59	81.44
33.20	28.94	50.50	58.40	47.08	49.01
22.30	51.63	(15.05)	69.64	101.88	69.85
44.65	13.85	(95.01)	30.11	3541.42	27.00
40.16	43.53	55.64	57.48	41.69	53.00
56.70	0	101.11	0	94.18	0
24.91	68.90	4.13	107.29	141.25	98.24
34.62	32.42	96.60	85.08	85.64	76.37
26.43	0	116.88	0	94.61	0
12.78	36.35	(13.91)	95.41	100.25	91.84
27.77	34.11	68.09	89.81	99.46	82.73

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Life Insurance

Financial Year 2018

LIFE INSURANCE

REVENUE ACCOUNT - INCOME (RM)

Company	Policy owners' Fund Beginning of the Year			
	Annuity	Investment-Linked	Ordinary	Total
AIA	0	6,427,720,512	34,018,153,330	40,445,873,842
ALLIANZ LIFE	0	1,864,553,699	7,028,496,170	8,893,049,869
AMMETLIFE	0	126,156,506	2,307,936,677	2,434,093,183
AXA AFFIN LIFE	0	273,685,525	962,179,342	1,235,864,867
ETIQA LIFE	800,296,753	1,564,122,184	8,101,861,653	10,466,280,590
GIBBSN LIFE	0	223,295,858	1,563,716,446	1,787,012,304
GELM	86,451,591	8,016,928,514	53,126,909,056	61,230,289,161
HLA	488,544,394	2,168,766,863	10,053,151,720	12,710,462,977
MANULIFE	207,584,535	1,418,166,170	2,301,526,295	3,927,277,000
MCIS	624,137,801	194,479,076	3,089,886,890	3,908,503,767
PRUDENTIAL	0	16,159,270,229	11,767,559,233	27,926,829,462
SLMA	0	279,396,696	1,227,789,117	1,507,185,813
TMLIM	0	412,710,146	6,424,987,669	6,837,697,815
ZURICH LIFE	764,463,626	1,156,762,172	2,769,395,314	4,690,621,112
Total (Industry)	2,971,478,700	40,286,014,150	144,743,548,912	188,001,041,762

LIFE INSURANCE

REVENUE ACCOUNT - OUTGO (RM)

Company	Net Policy Benefits					Agency Remuneration
	Death	Maturity	Surrender	Others	Total	
AIA	416,918,118	994,385,423	2,401,835,033	2,974,045,180	6,787,183,754	870,412,040
ALLIANZ LIFE	64,689,282	130,169,915	296,646,752	622,606,540	1,114,112,489	419,724,768
AMMETLIFE	33,624,161	20,777,843	79,017,818	188,560,725	321,980,547	52,290,552
AXA AFFIN LIFE	15,806,642	2,036,916	98,482,088	74,209,626	190,535,272	48,156,529
ETIQA LIFE	106,304,664	427,463,998	400,731,721	95,369,957	1,029,870,340	104,198,696
GIBBSN LIFE	17,512,076	50,994,998	48,969,346	92,150,741	209,627,161	15,662,837
GELM	396,983,589	571,052,880	1,894,130,287	2,975,625,413	5,837,792,169	1,072,712,222
HLA	76,344,184	695,961,101	540,109,214	356,827,883	1,669,242,382	425,119,193
MANULIFE	17,465,759	145,231,435	309,450,515	164,130,964	636,278,673	58,823,676
MCIS	25,826,402	256,884,418	123,797,928	156,250,495	562,759,243	76,453,867
PRUDENTIAL	129,827,499	589,043,882	1,527,393,148	1,301,074,625	3,547,339,154	1,002,945,033
SLMA	16,321,460	40,905,048	123,807,914	30,055,849	211,090,271	61,633,160
TMLIM	66,466,235	385,913,956	318,254,449	191,816,554	962,451,194	126,366,602
ZURICH LIFE	75,786,634	41,719,335	203,456,178	424,184,239	745,146,386	101,074,669
Total (Industry)	1,459,876,705	4,352,541,148	8,366,082,391	9,646,908,791	23,825,409,035	4,435,573,844

Net Premiums	Net Investment Income	Bad Debts Recovery	Write back of Diminution in Value of Investment	Other Income	Total Income	Total Income Previous Year
8,616,711,841	2,384,507,101	0	0	704,930,663	52,152,023,447	49,804,325,561
2,283,342,636	434,948,879	528,000	0	183,687,226	11,795,556,610	10,596,242,708
472,633,238	131,236,578	3,308,825	0	15,702,410	3,056,974,234	2,934,599,830
436,140,673	62,845,484	0	0	8,485,815	1,743,336,839	1,539,126,897
1,504,828,399	469,886,292	125,266	0	152,846,667	12,593,967,214	12,249,110,821
270,065,683	118,345,276	0	9,625,614	21,016,022	2,206,064,899	2,136,141,196
7,871,895,400	3,318,147,797	132,309	8,111,734	6,251,841,121	78,680,417,522	70,157,292,742
2,863,606,734	699,540,893	292,054	0	174,212,003	16,448,114,661	15,021,151,255
855,858,644	148,768,153	246,912	0	106,311,706	5,038,462,415	4,888,894,952
522,396,109	193,083,999	1,245,950	0	124,964,494	4,750,194,319	4,613,630,590
6,963,812,348	1,250,180,852	0	0	636,187,690	36,777,010,352	33,664,272,658
552,841,392	65,128,852	0	0	20,470,061	2,145,626,118	2,011,281,264
1,271,672,885	331,612,633	2,529,791	0	140,581,661	8,584,094,785	8,062,383,880
727,974,120	302,779,339	164,481	115,813,111	132,652,403	5,970,004,566	5,906,122,606
35,213,780,102	9,911,012,128	8,573,588	133,550,459	8,673,889,942	241,941,847,981	223,584,576,960

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
868,512,969	4,863,160	0	1,839,673,247	888,014,000	40,893,364,277	52,152,023,447	49,804,325,561
193,548,548	655,865	76,804,469	493,306,155	14,568,684	9,482,835,632	11,795,556,610	10,596,242,708
109,129,980	1,766,316	2,746,080	16,668,596	(14,959,342)	2,567,351,505	3,056,974,234	2,934,599,830
82,155,217	51,987	0	26,910,982	(11,402,218)	1,406,929,070	1,743,336,839	1,539,126,897
145,830,846	6,670	41,449	457,992,898	1,340,057,128	9,515,969,187	12,593,967,214	12,249,110,821
115,680,149	341,673	0	98,821,693	0	1,765,931,386	2,206,064,899	2,136,141,196
526,695,465	669,273	665,612	2,931,191,485	978,511,232	67,332,180,064	78,680,417,522	70,157,292,742
165,979,686	0	61,921,432	243,890,711	111,672,106	13,770,289,151	16,448,114,661	15,021,151,255
109,662,452	0	51,117,904	219,864,333	42,457,993	3,920,257,384	5,038,462,415	4,888,894,952
80,188,135	0	0	67,588,320	15,718,091	3,947,486,663	4,750,194,319	4,613,630,590
716,668,701	61,728	0	1,918,222,959	610,000,000	28,981,772,777	36,777,010,352	33,664,272,658
117,812,962	0	0	55,293,079	100,000,000	1,599,796,646	2,145,626,118	2,011,281,264
146,746,091	282,769	65,555,996	162,470,937	69,429,901	7,050,791,295	8,584,094,785	8,062,383,880
129,820,382	1,252	275,321,673	51,529,140	0	4,667,111,064	5,970,004,566	5,906,122,606
3,508,431,583	8,700,693	534,174,615	8,583,424,535	4,144,067,575	196,902,066,101	241,941,847,981	223,584,576,960

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	40,893,364,277	254,294,646	900,433,541	12,067,115
ALLIANZ LIFE	9,539,399,530	433,773,145	13,311,653	296,525
AMMETLIFE	2,572,433,082	237,615,850	(12,666,478)	0
AXA AFFIN LIFE	1,406,505,516	27,134,739	(18,521,450)	199,662
ETIQA LIFE	9,608,449,261	66,219,660	1,333,148,722	(1,586,822)
GIBBSN LIFE	1,773,684,903	15,336,502	0	98,237
GELM	67,373,268,192	359,031,565	1,030,612,994	0
HLA	13,913,751,458	79,903,830	125,139,788	3,993,893
MANULIFE	3,957,085,290	47,795,469	27,677,612	1,534,962
MCIS	3,973,413,691	116,271,312	14,502,773	0
PRUDENTIAL	28,981,772,777	772,920,163	530,108,015	96,097,904
SLMA	1,599,796,646	11,272,726	99,920,890	101,993
TMLIM	7,532,941,483	148,720,425	20,425,922	1,124,923
ZURICH LIFE	4,667,111,064	87,995,349	1,980,433	3,984,195
Total (Industry)	197,792,977,170	2,658,285,381	4,066,074,415	117,912,587

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	Others Investments	
AIA	528,809,715	363,220,001	3,959,590,969	8,141,635,447	29,697,565,882	2,979,933,321	40,819,134,650
ALLIANZ LIFE	37,172,837	3,840,000	92,702,931	2,506,494,160	6,450,096,387	385,339,994	9,341,930,541
AMMETLIFE	78,333,351	86,263,183	89,110,243	260,771,987	2,090,853,270	26,489,705	2,378,114,962
AXA AFFIN LIFE	10,217,201	248,500	12,839,625	285,193,691	775,369,991	401,501,483	1,462,065,165
ETIQA LIFE	68,514,512	912,840,000	211,829,307	316,719,900	8,316,570,519	286,014,333	8,919,304,752
GIBBSN LIFE	17,357,639	11,000,000	59,189,913	61,402,150	1,623,520,255	11,241,138	1,696,163,543
GELM	473,710,137	1,137,600,000	5,623,994,838	8,619,986,095	45,581,229,544	9,064,271,127	63,265,486,766
HLA	87,798,359	262,570,000	564,368,879	1,012,309,273	11,396,041,620	1,128,503,647	13,536,854,540
MANULIFE	21,739,239	51,105,461	152,677,184	432,065,693	2,874,046,833	328,700,123	3,634,812,649
MCIS	55,663,380	10,750,000	285,313,798	1,400,417,764	2,169,945,525	159,086,827	3,729,450,116
PRUDENTIAL	417,842,017	0	621,768,079	1,608,203,965	13,746,743,492	10,820,665,348	26,175,612,805
SLMA	66,918,497	0	11,722,197	845,802,261	501,260,580	199,346,778	1,546,409,619
TMLIM	189,070,878	159,094,770	484,007,801	876,238,254	5,623,973,190	83,789,385	6,584,000,829
ZURICH LIFE	32,246,313	177,250,000	301,588,566	518,330,477	5,051,622,835	252,873,690	5,822,827,002
Total (Industry)	2,085,394,075	3,175,781,915	12,470,704,330	26,885,571,117	135,898,839,923	26,127,756,899	188,912,167,939

Other Liabilities	Total Liabilities	Total Liabilities Previous Year
7,552,266,950	49,612,426,529	48,933,729,142
752,237,021	10,739,017,874	10,080,487,428
172,283,078	2,969,665,532	2,805,919,006
198,988,234	1,614,306,701	1,445,886,903
460,852,138	11,467,082,959	10,925,125,639
291,121,493	2,080,241,135	2,093,025,898
11,556,178,727	80,319,091,478	78,648,139,957
2,925,550,895	17,048,339,864	15,795,278,096
658,987,927	4,693,081,260	4,765,915,860
255,873,486	4,360,061,262	4,368,636,045
1,302,246,441	31,683,145,300	30,242,504,157
89,682,720	1,800,774,975	1,682,905,125
666,512,091	8,369,724,844	8,239,949,366
2,102,391,966	6,863,463,007	6,881,893,566
28,985,173,167	233,620,422,720	226,909,396,188

Foreign Assets	Cash and Deposits	Other Assets	Total Assets	Total Assets Previous Year
1,904,082,412	940,410,919	1,097,177,863	49,612,426,529	48,933,729,142
144,028,611	915,360,115	203,982,839	10,739,017,874	10,080,487,428
0	192,522,245	145,321,548	2,969,665,532	2,805,919,006
22,369,099	63,683,912	42,883,199	1,614,306,701	1,445,886,903
230,573,334	852,236,078	271,784,976	11,467,082,959	10,925,125,639
0	238,172,866	58,357,174	2,080,241,135	2,093,025,898
4,840,333,395	3,941,667,635	1,036,298,707	80,319,091,478	78,648,139,957
437,127,600	1,847,707,232	311,913,254	17,048,339,864	15,795,278,096
610,579,181	131,245,760	90,921,786	4,693,081,260	4,765,915,860
898,323	137,732,761	140,252,884	4,360,061,262	4,368,636,045
1,572,281,501	2,378,825,781	516,815,117	31,683,145,300	30,242,504,157
0	101,432,358	74,292,304	1,800,774,975	1,682,905,125
329,810,351	499,255,955	124,484,260	8,369,724,844	8,239,949,366
168,965,082	229,783,624	130,802,420	6,863,463,007	6,881,893,566
10,261,048,889	12,470,037,241	4,245,288,331	233,620,422,720	226,909,396,188

LIFE INSURANCE

NEW POLICIES ISSUED - INDIVIDUAL

ORDINARY LIFE				
----- Whole Life -----				
Company	No. of Policies	Sums Insured	Single Premiums	Annual Premiums
AIA	4,596	493,337,432	0	7,045,205
ALLIANZ LIFE	879	174,489,534	82,173,944	41,243,036
AMMETLIFE	280	29,984,464	4,333,500	1,054,719
AXA AFFIN LIFE	84	7,902,884	0	126,036
ETIQA LIFE	5,058	164,965,292	0	10,441,558
GIBBSN LIFE	820	23,171,300	0	699,053
GELM	4,189	464,463,332	8,298,377	22,137,449
HLA	1,916	232,122,569	0	3,985,936
MANULIFE	120	7,216,900	0	266,892
MCIS	3,712	62,723,475	0	4,830,767
PRUDENTIAL	287	10,745,017	2,250,000	294,919
SLMA	1,038	558,432,400	0	35,143,472
TMLIM	744	22,624,734	0	2,440,248
ZURICH LIFE	15,747	305,718,373	0	20,509,350
Total (Industry)	39,470	2,557,897,706	97,055,821	150,218,640
----- Endowment -----				
Company	No. of Policies	Sums Insured	Single Premiums	Annual Premiums
AIA	10,915	211,962,000	0	49,314,490
ALLIANZ LIFE	14,133	289,645,584	106,257,878	130,611,545
AMMETLIFE	12,978	227,296,234	0	41,543,684
AXA AFFIN LIFE	2,096	27,970,313	0	4,400,271
ETIQA LIFE	10,896	323,160,300	0	149,222,412
GIBBSN LIFE	33,533	796,254,310	0	23,183,609
GELM	53,334	3,004,867,751	0	430,386,695
HLA	8,258	431,657,278	284,820	70,838,787
MANULIFE	3,305	72,860,680	0	37,646,611
MCIS	14,822	305,058,758	34,849	37,448,733
PRUDENTIAL	28,378	1,088,479,803	92,533,084	180,991,079
SLMA	5,959	387,136,855	0	15,452,791
TMLIM	6,504	239,647,706	0	21,493,323
ZURICH LIFE	1,756	67,257,266	0	9,826,849
Total (Industry)	206,867	7,473,254,838	199,110,631	1,202,360,879
----- Temporary -----				
Company	No. of Policies	Sums Insured	Single Premiums	Annual Premiums
AIA	8,193	816,774,737	793,080	5,125,237
ALLIANZ LIFE	1,414	195,820,520	475,848	1,256,972
AMMETLIFE	1,274	70,840,000	0	960,291
AXA AFFIN LIFE	5,038	121,180,904	73,561	1,180,234
ETIQA LIFE	4,720	913,922,463	56,252,568	595,766
GIBBSN LIFE	9,630	577,740,100	0	2,381,804
GELM	385	54,657,286	495,177	350,395
HLA	2,297	583,711,376	13,755,432	437,499
MANULIFE	2,280	202,984,696	0	906,369
MCIS	84	2,711,150	36,988	9,002
PRUDENTIAL	16,871	1,885,465,422	16,712,250	11,123,975
SLMA	21,771	1,253,240,373	0	60,219,233
TMLIM	2,073	82,578,280	0	1,724,862
ZURICH LIFE	7,494	198,258,317	1,734,462	639,738
Total (Industry)	83,524	6,959,885,624	90,329,366	86,911,377

INVESTMENT-LINKED			
----- Whole Life -----			
No. of Policies	Sums Insured	Single Premiums	Annual Premiums
127,962	23,122,332,756	222,102,770	688,101,231
78,361	17,354,373,880	6,634,010	276,719,230
7,266	1,176,438,532	6,607,425	22,257,087
11,995	1,759,414,463	57,762,824	39,548,763
19,273	3,165,533,998	0	76,597,991
1,620	172,614,900	447,655	4,315,860
156,046	27,400,697,499	54,054,759	672,223,137
34,854	6,606,542,227	111,411,317	118,558,223
12,839	1,879,143,476	2,678,666	69,877,135
7,988	1,109,972,015	11,466,850	25,014,198
146,356	19,935,523,763	71,958,232	788,751,831
15,354	2,255,744,799	40,045,186	55,817,640
22,552	2,412,962,230	21,899,577	82,104,411
17,351	2,448,897,184	19,652,718	77,955,481
659,817	110,800,191,722	626,721,989	2,997,842,218

Endowment			
No. of Policies	Sums Insured	Single Premiums	Annual Premiums
2,304	119,558,600	589,362	6,395,486
0	0	0	0
0	0	0	0
185	23,828,386	0	1,836,484
9,923	1,050,854,500	118,184,223	85,218,417
20	2,868,600	122,418	50,400
5,599	2,771,448,912	0	66,235,447
30,174	5,842,663,610	25,421,068	227,745,624
35	3,330,500	16,000	155,965
4	336,000	13	15,000
2,221	132,138,797	41,999,647	61,298,963
0	0	0	0
7,976	880,303,620	28,293	53,045,128
75	10,779,609	1,410	230,800
58,516	10,838,111,134	186,362,434	502,227,714

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LIFE INSURANCE

NEW POLICIES ISSUED - INDIVIDUAL (cont'd)

Company	ORDINARY LIFE			
	Medical & Health			
	No. of Policies	Sums Insured	Single Premiums	Annual Premiums
AIA	63,944	0	1,337,685	72,740,503
ALLIANZ LIFE	1,093	0	1,191,588	537,521
AMMETLIFE	10,793	765,341,316	0	11,127,366
AXA AFFIN LIFE	4,344	153,468,000	0	3,194,420
ETIQA LIFE	0	0	0	0
GIBBSN LIFE	0	0	0	0
GELM	34,509	0	30,860,257	13,064,984
HLA	8,532	700,250,686	0	5,672,199
MANULIFE	3,068	0	0	5,524,463
MCIS	1,447	1,740,000	0	1,973,980
PRUDENTIAL	0	0	0	0
SLMA	4,020	857,800	0	3,903,132
TMLIM	33	5,230,000	0	26,237
ZURICH LIFE	205	0	0	271,625
	131,988	1,626,887,802	33,389,530	118,036,430

Company	Other Plans			
	No. of Policies	Sums Insured	Single Premiums	Annual Premiums
AIA	49,313	217,481,000	104,559	82,488,620
ALLIANZ LIFE	0	0	0	0
AMMETLIFE	0	0	0	0
AXA AFFIN LIFE	0	0	0	0
ETIQA LIFE	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 LIFE	0	0	0	0
Total (Industry)	49,313	217,481,000	104,559	82,488,620

Company	Riders			
	No. of Policies	Sums Insured	Single Premiums	Annual Premiums
AIA	0	46,805,000	7,697	14,500,129
ALLIANZ LIFE	0	3,579,884	163	561,694
AMMETLIFE	0	1,390,760	0	232,490
AXA AFFIN LIFE	0	0	0	6,115,273
ETIQA LIFE	0	5,150,510	747,814	349,188
GIBBSN LIFE	0	790,000	0	12,117,915
GELM	0	34,211,178	114,414	2,452,392
HLA	0	58,453,480	38,759,878	654,088
MANULIFE	0	269,098	88,476	658,169
MCIS	0	107,204,493	0	1,626,951
PRUDENTIAL	0	99,232,844	74,198,370	8,305,403
SLMA	1,236	18,134,164	0	15,467,004
TMLIM	0	1,994,000	8,875,891	241,768
ZURICH LIFE	0	5,601,021	0	1,041,241
Total (Industry)	1,236	382,816,432	122,792,703	64,323,705

INVESTMENT-LINKED

ANNUITY

..... Other Plans

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Riders

No. of Policies	Sums Insured	Single Premiums	Annual Premiums
0	439,863,620	963,822	16,683,889
0	14,823,032,410	0	3,115,350
0	48,357,500	0	3,912,144
0	0	0	486,574
0	0	0	3,320,767
0	0	0	0
0	0	0	0
0	170,438,398	74,183	83,485,478
0	0	0	0
0	0	0	818
0	0	0	6,056,324
0	0	0	0
0	0	0	48,025,585
0	0	0	3,333,818
0	15,481,691,928	1,038,005	168,420,747

LIFE INSURANCE

NEW POLICIES ISSUED - INDIVIDUAL (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 LIFE	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 LIFE	0	0	0	0
Total (Industry)	0	0	0	0

Company	TOTAL			
	No. of Policies	Sums Insured	Single Premiums	Annual Premiums
AIA	136,961	1,786,360,169	2,243,021	231,214,184
ALLIANZ LIFE	17,519	663,535,522	190,099,421	174,210,768
AMMETLIFE	25,325	1,094,852,774	4,333,500	54,918,550
AXA AFFIN LIFE	11,562	310,522,101	73,561	15,016,234
ETIQA LIFE	20,674	1,407,198,565	57,000,382	160,608,924
GIBBSN LIFE	43,983	1,397,955,710	0	38,382,381
GELM	92,417	3,558,199,547	39,768,225	468,391,915
HLA	21,003	2,006,195,389	52,800,130	81,588,509
MANULIFE	8,773	283,331,374	88,476	45,002,504
MCIS	20,065	479,437,876	71,837	45,889,433
PRUDENTIAL	45,536	3,083,923,086	185,693,704	200,715,376
SLMA	34,024	2,217,801,592	0	130,185,632
TMLIM	9,354	352,074,720	8,875,891	25,926,438
ZURICH LIFE	25,202	576,834,977	1,734,462	32,288,803
Total (Industry)	512,398	19,218,223,402	542,782,610	1,704,339,651

Company	TOTAL PREVIOUS YEAR			
	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 LIFE	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 LIFE	22,771	606,394,544	1,964,389	29,398,907
Total (Industry)	614,029	19,698,216,942	350,253,151	1,915,349,239

TOTAL PREVIOUS YEAR			
No. of Policies	Sums Insured	Single Premiums	Annual Premiums
123,105	19,685,081,283	277,075,458	652,613,075
75,113	19,054,185,694	4,523,782	265,529,931
5,821	707,206,649	3,128,340	14,693,638
12,139	1,593,797,444	107,468,873	36,875,349
43,267	4,220,332,125	184,452,187	83,890,771
980	74,774,600	345,116	2,346,128
156,593	23,590,392,347	50,425,939	786,771,693
51,252	10,984,889,784	99,383,967	312,041,402
11,795	1,547,107,674	2,375,860	73,444,075
7,876	959,561,635	21,272,954	23,119,273
142,096	19,471,242,995	175,894,849	904,176,794
15,552	2,157,802,520	76,560,610	50,689,536
31,487	3,305,332,090	24,340,798	152,894,387
24,216	2,734,542,270	38,994,770	109,717,250
701,292	110,086,249,110	1,066,243,503	3,468,803,302

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
2,459	24,590,000	0	11,098,130
0	0	0	0
381	2,718,023	0	1,192,278
0	17,154	0	115,555
1,431	18,488,089	125,189,456	0
5	75,000	0	25,886
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
4,276	45,888,266	125,189,456	12,431,849

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 LIFE	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 LIFE	0	0	0	0
Total (Industry)	0	0	0	0

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 LIFE	0	0	0	0
GIBBSN LIFE	0	0	0	0
GELM	0	4,875,222,157	67,264,444	569,993
HLA	0	2,395,000	92,220	21,600
MANULIFE	0	0	0	0
MCIS	0	0	0	0
PRUDENTIAL	0	189,706	70,428	0
SLMA	0	10,460,555	8,936,610	0
TMLIM	0	0	0	0
ZURICH LIFE	0	292,560	33,156	0
Total (Industry)	0	4,888,559,978	76,396,858	591,593

Company	Temporary			
	No. of Policies	Sums Insured	Single Premiums	Annual Premiums
AIA	4,007	81,943,374,309	557,015,351	121,366
ALLIANZ LIFE	2,716	22,911,421,185	198,988,520	41,424
AMMETLIFE	301	18,877,352,435	126,460,846	4,609,449
AXA AFFIN LIFE	307	16,229,429,546	50,070,308	0
ETIQA LIFE	44	9,100,143,465	138,662,688	0
GIBBSN LIFE	7	1,864,128,089	29,694,304	10,406,693
GELM	685	33,505,622,670	78,359,000	0
HLA	731	13,774,714,843	92,506,014	10,477,973
MANULIFE	2	1,990,809,729	36,707,691	208,196
MCIS	293	5,137,744,810	29,345,737	2,985,447
PRUDENTIAL	809	9,280,773,327	95,436,608	12,101,792
SLMA	7	7,783,584,638	148,430,800	963,192
TMLIM	398	23,840,812,706	221,995,362	10,908
ZURICH LIFE	194	3,157,983,222	24,572,255	0
Total (Industry)	10,501	249,397,894,974	1,828,245,484	41,926,440

[illegible]

		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
8	10,366,194,800	117,037,828	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
8	10,366,194,800	117,037,828	0

	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 - GROUP (cont'd)

Company	ORDINARY LIFE			
	Medical & Health			
	No. of Policies	Sums Insured	Single Premiums	Annual Premiums
AIA	7,689	0	975,779,269	0
ALLIANZ LIFE	54	0	0	11,422
AMMETLIFE	173	0	102,860,747	0
AXA AFFIN LIFE	0	0	0	0
ETIQA LIFE	24	0	2,772,015	0
GIBBSN LIFE	0	0	0	0
GELM	687	0	180,854,371	0
HLA	0	0	0	2,361
MANULIFE	1	2,700	0	34,423
MCIS	0	0	0	0
PRUDENTIAL	0	0	0	0
SLMA	0	0	0	0
TMLIM	114	0	17,489,490	0
ZURICH LIFE	35	0	5,446,610	0
Total (Industry)	8,777	2,700	1,285,202,502	48,206

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 LIFE	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 LIFE	0	0	0	0
Total (Industry)	0	0	0	0

Company	Riders			
	No. of Policies	Sums Insured	Single Premiums	Annual Premiums
AIA	0	35,545,884,442	40,887,847	0
ALLIANZ LIFE	0	197,431	1,220	0
AMMETLIFE	0	0	1,296,307	1,514,887
AXA AFFIN LIFE	0	0	16,711,559	0
ETIQA LIFE	0	0	0	0
GIBBSN LIFE	0	0	854,335	0
GELM	0	25,783,730	140,256,042	0
HLA	0	0	0	0
MANULIFE	0	21,514,610	12,825,924	0
MCIS	0	0	0	0
PRUDENTIAL	0	0	14,222,425	0
SLMA	0	2,149,243	2,149,243	24,976
TMLIM	0	0	3,680,907	0
ZURICH LIFE	0	0	0	0
Total (Industry)	0	35,595,529,456	232,885,809	1,539,863

INVESTMENT-LINKED

ANNUITY

..... Other Plans

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

===== Rider =====

[illegible]

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 LIFE	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 LIFE	0	0	0	0
Total (Industry)	0	0	0	0

Company	TOTAL			
	No. of Policies	Sums Insured	Single Premiums	Annual Premiums
AIA	11,696	117,489,258,751	1,573,682,467	121,366
ALLIANZ LIFE	2,770	22,911,618,616	198,989,740	52,846
AMMETLIFE	474	18,877,352,435	230,617,900	6,124,336
AXA AFFIN LIFE	307	16,229,429,546	66,781,867	0
ETIQA LIFE	68	9,100,143,465	141,434,703	0
GIBBSN LIFE	7	1,864,128,089	30,548,639	10,406,693
GELM	1,372	38,406,628,557	466,733,857	569,993
HLA	731	13,777,109,843	92,598,234	10,501,934
MANULIFE	3	2,012,327,039	49,533,615	242,619
MCIS	293	5,137,744,810	29,345,737	2,985,447
PRUDENTIAL	809	9,280,963,033	109,729,461	12,101,792
SLMA	7	7,796,194,436	159,516,653	988,168
TMLIM	512	23,840,812,706	243,165,759	10,908
ZURICH LIFE	229	3,158,275,782	30,052,021	0
Total (Industry)	19,278	289,881,987,108	3,422,730,653	44,106,102

Company	TOTAL PREVIOUS YEAR			
	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 LIFE	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 LIFE	198	2,660,927,125	25,730,531	0
Total (Industry)	19,542	271,864,696,938	3,044,067,948	44,384,955

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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
8	10,366,194,800	117,037,828	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
8	10,366,194,800	117,037,828	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
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

LIFE INSURANCE

TERMINATIONS, TRANSFERS AND REVIVALS - INDIVIDUAL

Company	ORDINARY LIFE		
	Death		
	No. of Policies	Sums Insured	Annual Premiums
AIA	5,708	177,315,298	6,832,189
ALLIANZ LIFE	526	23,763,090	1,655,964
AMMETLIFE	263	10,355,948	229,186
AXA AFFIN LIFE	83	2,925,116	306,600
ETIQA LIFE	1,898	31,949,318	1,096,436
GIBBSN LIFE	173	7,228,044	426,857
GELM	6,517	206,861,669	11,807,206
HLA	1,048	45,733,967	2,971,016
MANULIFE	447	14,502,349	924,929
MCIS	545	13,932,414	865,896
PRUDENTIAL	928	48,339,201	3,582,593
SLMA	83	3,711,905	390,383
TMLIM	581	15,845,434	1,102,902
ZURICH LIFE	1,489	34,092,897	1,753,865
Total (Industry)	20,289	636,556,650	33,946,022

Company	Maturity		
	No. of Policies	Sums Insured	Annual Premiums
AIA	22,016	450,350,724	730,987
ALLIANZ LIFE	2,168	98,748,202	4,971,725
AMMETLIFE	1,367	23,762,681	849,882
AXA AFFIN LIFE	86	1,227,444	61,173
ETIQA LIFE	8,919	240,158,271	10,716,443
GIBBSN LIFE	1,441	127,111,341	5,028,473
GELM	19,898	393,165,105	29,034,167
HLA	660	27,617,466	815,116
MANULIFE	1,375	21,008,642	1,521,111
MCIS	10,346	206,714,821	11,588,969
PRUDENTIAL	12,426	469,457,241	9,464,682
SLMA	663	11,920,143	97,520
TMLIM	5,597	235,843,389	6,320,052
ZURICH LIFE	2,774	83,041,407	4,020,668
Total (Industry)	89,736	2,390,126,877	85,220,968

Company	Other Causes (including expiry)		
	No. of Policies	Sums Insured	Annual Premiums
AIA	134,775	809,015,431	300,775,352
ALLIANZ LIFE	4,699	524,469,162	42,156,706
AMMETLIFE	13,470	1,009,427,909	37,030,845
AXA AFFIN LIFE	1,598	73,252,205	1,591,547
ETIQA LIFE	27,400	349,237,465	36,114,189
GIBBSN LIFE	1,895	75,899,032	4,700,134
GELM	45,215	(30,640,611)	202,637,919
HLA	8,158	55,459,500	352,894,537
MANULIFE	4,336	41,546,152	21,996,317
MCIS	814	123,558,230	19,859,126
PRUDENTIAL	5,839	464,507,297	17,593,828
SLMA	1,419	34,999,859	5,531,122
TMLIM	267	128,651,802	22,694,233
ZURICH LIFE	9,832	253,702,477	2,215,307
Total (Industry)	259,717	3,913,085,910	1,067,791,162

INVESTMENT-LINKED		
Death		
No. of Policies	Sums Insured	Annual Premiums
785	77,379,742	3,074,665
445	100,133,080	2,233,270
29	1,864,525	48,056
34	3,563,525	141,608
196	10,854,731	287,305
38	1,682,000	62,000
983	64,020,304	3,164,583
220	31,994,024	1,172,284
119	9,632,800	383,123
68	3,438,000	115,806
1,997	90,997,345	7,181,958
42	3,497,750	89,704
144	13,131,900	514,636
157	14,779,515	469,244
5,257	426,969,241	18,938,242

Maturity		
No. of Policies	Sums Insured	Annual Premiums
96	4,740,500	39,537
10	360,000	90,689
0	0	0
1	42,000	0
89	5,631,809	99,834
7	660,000	15,000
160	6,823,986	345,493
86	4,452,250	156,600
3	290,000	9,200
0	0	0
1,001	49,949,991	2,086,913
40	2,740,000	21,400
2	48,000	2,400
57	1,962,300	86,300
1,552	77,700,836	2,953,366

Other Causes (including expiry)		
No. of Policies	Sums Insured	Annual Premiums
2,560	639,625,655	31,974,992
1,343	513,603,634	4,257,156
196	72,464,978	4,185,984
188	49,116,027	1,273,985
1,363	214,799,061	9,718,038
25	8,728,247	350,056
2,613	727,703,538	57,495,328
904	882,514,835	73,541,084
380	240,098,619	13,662,199
159	48,561,605	910,321
(112)	539,125,410	59,855,118
83	17,840,884	3,277,814
128	22,203,136	10,366,565
220	106,955,211	26,469,787
10,050	4,083,340,840	297,338,427

ANNUITY		
Other Causes (including expiry)		
No. of Policies	Sums Insured	Annual Premiums
0	0	0
0	0	0
0	0	0
0	0	0
314	2,638,000	2,455,420
0	0	0
18	77,305	53,390
47	119,993	31,475
30	7,278,354	0
79	(138,410)	29,640
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
488	9,975,242	2,569,925

LIFE INSURANCE

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

Company	ORDINARY LIFE		
	Surrender		
	No. of Policies	Sums Insured	Annual Premiums
AIA	74,288	3,525,310,174	118,469,129
ALLIANZ LIFE	11,013	341,601,076	50,408,759
AMMETLIFE	6,412	250,998,158	13,225,460
AXA AFFIN LIFE	3,348	80,947,712	12,937,131
ETIQA LIFE	17,003	518,566,371	44,636,373
GIBBSN LIFE	13,392	706,939,054	23,036,932
GELM	65,744	3,366,848,245	163,509,918
HLA	14,107	1,165,724,482	49,661,382
MANULIFE	4,521	166,570,549	12,495,813
MCIS	11,312	350,188,807	20,299,446
PRUDENTIAL	26,500	999,270,738	76,086,107
SLMA	2,519	121,740,068	8,454,303
TMLIM	13,960	432,378,907	23,057,509
ZURICH LIFE	10,592	384,724,629	11,813,164
Total (Industry)	274,711	12,411,808,970	628,091,426

Company	Forfeiture		
	No. of Policies	Sums Insured	Annual Premiums
AIA	77,625	2,049,098,697	85,653,599
ALLIANZ LIFE	3,948	158,216,914	2,948,302
AMMETLIFE	13,385	445,416,834	31,129,571
AXA AFFIN LIFE	8,915	133,656,176	9,999,112
ETIQA LIFE	5,288	202,002,365	17,020,353
GIBBSN LIFE	37,404	846,812,166	25,897,020
GELM	22,256	1,090,215,469	43,827,245
HLA	19,302	949,214,754	63,634,102
MANULIFE	5,039	135,819,258	10,481,016
MCIS	10,201	255,025,182	18,254,211
PRUDENTIAL	21,229	821,659,315	26,956,212
SLMA	22,939	1,188,517,887	41,219,381
TMLIM	11,987	714,253,292	14,355,057
ZURICH LIFE	18,905	335,007,963	19,722,870
Total (Industry)	278,423	9,324,916,272	411,098,051

Company	Revivals		
	No. of Policies	Sums Insured	Annual Premiums
AIA	32,650	429,599,542	49,790,423
ALLIANZ LIFE	358	10,890,860	611,934
AMMETLIFE	1,985	99,205,991	7,762,094
AXA AFFIN LIFE	(145)	(3,196,904)	(697,214)
ETIQA LIFE	1,216	46,757,358	5,176,451
GIBBSN LIFE	119	5,150,402	166,748
GELM	15,243	682,403,874	29,728,698
HLA	2,480	151,678,833	21,634,949
MANULIFE	337	7,324,344	1,478,756
MCIS	736	22,592,654	1,835,147
PRUDENTIAL	4,381	233,338,538	9,864,915
SLMA	1,644	89,659,145	4,747,531
TMLIM	129	4,888,420	211,466
ZURICH LIFE	599	10,027,899	780,424
Total (Industry)	61,732	1,790,320,956	133,092,322

INVESTMENT-LINKED		
Surrender		
No. of Policies	Sums Insured	Annual Premiums
60,184	6,684,663,741	215,260,213
10,028	1,675,057,974	27,240,271
1,255	105,706,445	2,256,990
6,926	692,703,102	19,469,160
20,472	1,853,596,632	34,728,268
1,091	89,108,857	2,811,472
31,916	2,958,205,162	172,276,351
11,687	1,921,595,862	65,755,513
9,803	922,993,429	33,667,680
6,187	409,090,984	19,437,539
265,629	15,879,184,378	684,447,556
5,235	701,969,727	14,004,149
3,030	331,345,876	8,449,290
5,174	400,991,190	11,971,443
438,617	34,626,213,359	1,311,775,895

Forfeiture		
No. of Policies	Sums Insured	Annual Premiums
0	0	0
30,008	5,930,129,517	77,572,497
3,213	388,051,509	5,590,526
51	5,524,583	156,253
11,365	970,693,326	18,658,748
673	56,214,500	2,395,858
48,030	4,338,211,225	130,034,872
7,595	1,068,665,646	18,875,721
0	0	28,118
0	0	0
0	0	0
4,714	608,514,279	17,356,249
7,834	621,635,330	19,315,879
9,058	799,432,533	25,045,687
122,541	14,787,072,448	315,030,408

Revivals		
No. of Policies	Sums Insured	Annual Premiums
8,941	965,747,765	32,035,870
7,341	1,388,728,617	19,260,808
729	85,368,135	1,686,524
(100)	(6,473,880)	(233,248)
123	9,054,000	276,019
41	2,989,000	91,720
13,608	1,102,611,615	36,144,073
686	116,126,611	12,711,615
28	3,174,200	151,380
393	20,424,380	981,662
172,409	8,871,974,626	413,479,243
142	20,625,037	513,764
234	16,650,150	569,780
257	18,707,422	751,505
204,832	12,615,707,678	518,420,715

ANNUITY		
Surrender		
No. of Policies	Sums Insured	Annual Premiums
0	0	0
0	0	0
0	0	0
0	0	0
1,030	7,502,800	3,079,750
0	0	0
164	1,087,931	517,864
448	1,222,792	61,052
464	6,739,294	0
423	1,064,400	6,480
0	0	0
0	0	0
0	0	0
0	0	0
989	2,568,000	0
3,518	20,185,217	3,665,146

LIFE INSURANCE

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

Company	ORDINARY LIFE		
	Reinsurance Accepted		
	No. of Policies	Sums Insured	Annual Premiums
AIA	45	166,389	21,075
ALLIANZ LIFE	0	0	0
AMMETLIFE	0	0	0
AXA AFFIN LIFE	21,525	128,120,002	0
ETIQA LIFE	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 LIFE	0	0	0
Total (Industry)	21,570	128,286,391	21,075

Company	TOTAL		
	No. of Policies	Sums Insured	Annual Premiums
AIA	281,807	6,581,657,171	462,691,908
ALLIANZ LIFE	21,996	1,135,907,584	101,529,522
AMMETLIFE	32,912	1,640,755,539	74,702,850
AXA AFFIN LIFE	35,700	423,325,559	25,592,777
ETIQA LIFE	59,292	1,295,156,432	104,407,343
GIBBSN LIFE	54,186	1,758,839,235	58,922,668
GELM	144,387	4,344,046,003	421,087,757
HLA	40,795	2,092,071,336	448,341,204
MANULIFE	15,381	372,122,606	45,940,430
MCIS	32,482	926,826,800	69,032,501
PRUDENTIAL	62,541	2,569,895,254	123,818,507
SLMA	25,979	1,271,230,717	50,945,178
TMLIM	32,263	1,522,084,404	67,318,287
ZURICH LIFE	42,993	1,080,541,474	38,745,450
Total (Industry)	882,714	27,014,460,114	2,093,076,382

Company	TOTAL PREVIOUS YEAR		
	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 LIFE	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 LIFE	47,925	1,199,178,259	50,598,930
Total (Industry)	933,693	25,640,817,697	1,903,436,723

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TOTAL		
No. of Policies	Sums Insured	Annual Premiums
54,684	6,440,661,873	218,313,537
34,493	6,830,555,588	92,133,075
3,964	482,719,322	10,395,032
7,300	757,423,117	21,274,254
33,362	3,046,521,559	63,216,174
1,793	153,404,604	5,542,666
70,094	6,992,352,600	327,172,554
19,806	3,793,096,006	146,789,587
10,277	1,169,840,648	47,598,940
6,021	440,666,209	19,482,004
96,106	7,687,282,498	340,092,302
9,972	1,313,937,603	34,235,552
10,904	971,714,092	38,078,990
14,409	1,305,413,327	63,290,956
373,185	41,385,589,046	1,427,615,623

TOTAL PREVIOUS YEAR		
No. of Policies	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	33,755,332,127	1,245,280,924

LIFE INSURANCE

TERMINATIONS, TRANSFERS AND REVIVALS - GROUP

Company	ORDINARY LIFE		
	Death		
	No. of Policies	Sums Insured	Annual Premiums
AIA	0	98,049,219	15,389
ALLIANZ LIFE	8	3,743,824	62,523
AMMETLIFE	0	44,638,862	240
AXA AFFIN LIFE	0	17,810,126	0
ETIQA LIFE	0	42,041,263	0
GIBBSN LIFE	0	10,869,468	7,595
GELM	0	71,513,432	0
HLA	0	22,614,694	600
MANULIFE	0	4,685,680	3,940
MCIS	0	259,176,543	35,856
PRUDENTIAL	0	24,959,651	0
SLMA	0	50,696,700	47,868
TMLIM	0	26,553,179	180
ZURICH LIFE	0	8,839,658	300
Total (Industry)	8	686,192,299	174,491

Company	Maturity		
	No. of Policies	Sums Insured	Annual Premiums
AIA	0	6,546,000	0
ALLIANZ LIFE	0	18,732,500	281,141
AMMETLIFE	0	1,815,000	60,960
AXA AFFIN LIFE	0	0	0
ETIQA LIFE	0	0	0
GIBBSN LIFE	0	120,000	1,968
GELM	0	88,565,941	47,538
HLA	0	711,532	39,471
MANULIFE	0	300,000	1,284
MCIS	0	0	0
PRUDENTIAL	0	0	0
SLMA	0	73,159,802	847,596
TMLIM	0	0	0
ZURICH LIFE	0	10,487,000	0
Total (Industry)	0	200,437,775	1,279,958

Company	Other Causes (including expiry)		
	No. of Policies	Sums Insured	Annual Premiums
AIA	13,083	128,059,091,243	275,856
ALLIANZ LIFE	2,102	17,202,831,974	(175,274)
AMMETLIFE	480	18,278,796,515	6,384,135
AXA AFFIN LIFE	295	13,137,128,170	4,533
ETIQA LIFE	78	9,741,486,335	31,800
GIBBSN LIFE	7	1,282,181,285	(1,159,915)
GELM	1,102	28,616,789,388	3,530
HLA	587	15,357,463,106	10,393,411
MANULIFE	2	1,165,742,386	(63)
MCIS	186	5,017,603,663	3,280,182
PRUDENTIAL	643	6,061,252,970	12,136,087
SLMA	29	6,477,445,177	(397,921)
TMLIM	500	19,214,094,182	0
ZURICH LIFE	204	2,994,052,158	2,076
Total (Industry)	19,298	272,605,958,552	30,778,437

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	36,757,473	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
4	37,264	0
0	0	0
4	36,794,737	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	1,222,651	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	1,222,651	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
6	9,735,446,315	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
6	9,735,446,315	0

LIFE INSURANCE

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

Company	ORDINARY LIFE		
	Surrender		
	No. of Policies	Sums Insured	Annual Premiums
AIA	9	1,745,674,060	228,932
ALLIANZ LIFE	49	26,006,958	396,346
AMMETLIFE	0	144,611,546	274,324
AXA AFFIN LIFE	0	1,301,406,650	3,228
ETIQA LIFE	0	854,530,732	0
GIBBSN LIFE	0	108,535,835	4,548
GELM	1	873,740,233	376,036
HLA	0	193,443,248	68,677
MANULIFE	0	50,623,206	119
MCIS	0	62,754,201	618,027
PRUDENTIAL	0	194,235,123	0
SLMA	0	1,735,472,144	682,656
TMLIM	0	1,606,174,965	0
ZURICH LIFE	0	97,601,695	4,416
Total (Industry)	59	8,994,810,596	2,657,309

Company	Forfeiture		
	No. of Policies	Sums Insured	Annual Premiums
AIA	0	0	0
ALLIANZ LIFE	873	43,107,200	1,078,472
AMMETLIFE	0	0	0
AXA AFFIN LIFE	0	0	0
ETIQA LIFE	0	0	0
GIBBSN LIFE	0	801,556,000	13,675,569
GELM	0	0	0
HLA	0	0	16,722
MANULIFE	0	15,950,000	58,863
MCIS	0	0	0
PRUDENTIAL	0	0	0
SLMA	0	31,785,000	539,784
TMLIM	0	200,000	900
ZURICH LIFE	0	0	0
Total (Industry)	873	892,598,200	15,370,310

Company	Revivals		
	No. of Policies	Sums Insured	Annual Premiums
AIA	0	89,155,937	13,058
ALLIANZ LIFE	87	17,725,500	310,634
AMMETLIFE	0	513,865	49,524
AXA AFFIN LIFE	0	0	0
ETIQA LIFE	0	0	0
GIBBSN LIFE	0	0	0
GELM	0	300,000	0
HLA	0	0	0
MANULIFE	0	2,550,000	9,144
MCIS	0	210,517,251	2,264,632
PRUDENTIAL	1	1,750,000	0
SLMA	0	3,880,000	69,360
TMLIM	0	0	0
ZURICH LIFE	0	73,592,500	0
Total (Industry)	88	399,985,053	2,716,352

INVESTMENT-LINKED		
Surrender		
No. of Policies	Sums Insured	Annual Premiums
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	14,319,231	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
22	334,203	0
0	0	0
22	14,653,434	0

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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

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 LIFE	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 LIFE	0	0	0
Total (Industry)	0	0	0

Company	TOTAL		
	No. of Policies	Sums Insured	Annual Premiums
AIA	13,092	129,820,204,585	507,119
ALLIANZ LIFE	2,945	17,276,696,956	1,332,574
AMMETLIFE	480	18,469,348,058	6,670,135
AXA AFFIN LIFE	295	14,456,344,946	7,761
ETIQA LIFE	78	10,638,058,330	31,800
GIBBSN LIFE	7	2,203,262,588	12,529,765
GELM	1,103	29,650,308,994	427,104
HLA	587	15,574,232,580	10,518,881
MANULIFE	2	1,234,751,272	54,999
MCIS	186	5,129,017,156	1,669,433
PRUDENTIAL	642	6,278,697,744	12,136,087
SLMA	29	8,364,678,823	1,650,623
TMLIM	500	20,847,022,326	1,080
ZURICH LIFE	204	3,037,388,011	6,792
Total (Industry)	20,150	282,980,012,369	47,544,153

Company	TOTAL PREVIOUS YEAR		
	No. of Policies	Sums Insured	Annual Premiums
AIA	13,764	131,695,015,247	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 LIFE	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 LIFE	184	2,675,519,207	20,896
Total (Industry)	19,907	269,043,246,815	47,554,183

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
1	9,170,953,070	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
13	284,819	0
0	0	0
14	9,171,237,889	0

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LIFE INSURANCE

POLICIES IN FORCE AT END OF YEAR - INDIVIDUAL

Company	ORDINARY LIFE		
	Whole Life		
	No. of Policies	Sums Insured	Annual Premiums
AIA	894,960	55,141,378,049	1,527,807,831
ALLIANZ LIFE	98,886	4,876,817,690	434,923,596
AMMETLIFE	53,474	2,772,447,709	54,670,655
AXA AFFIN LIFE	11,395	329,846,867	20,792,696
ETIQA LIFE	67,994	2,631,011,861	104,805,373
GIBBSN LIFE	23,183	896,171,979	40,679,568
GELM	1,238,487	85,945,142,142	1,886,437,878
HLA	152,620	10,307,209,357	288,052,916
MANULIFE	47,343	2,149,101,207	94,201,024
MCIS	37,269	1,033,165,755	87,647,144
PRUDENTIAL	60,595	2,279,037,081	68,502,850
SLMA	30,845	1,744,710,248	89,252,654
TMLIM	75,214	3,146,993,430	159,420,908
ZURICH LIFE	170,461	3,325,414,717	163,069,735
Total (Industry)	2,962,726	176,578,448,092	5,020,264,828

Company	Endowment		
	No. of Policies	Sums Insured	Annual Premiums
AIA	240,276	5,858,422,509	543,629,996
ALLIANZ LIFE	122,725	3,491,016,904	612,526,581
AMMETLIFE	60,965	1,497,906,012	165,401,241
AXA AFFIN LIFE	22,987	919,158,394	220,633,551
ETIQA LIFE	214,031	5,804,321,143	618,820,647
GIBBSN LIFE	73,100	2,285,621,058	111,488,065
GELM	471,530	17,344,667,517	1,907,596,072
HLA	144,443	6,661,076,777	726,904,137
MANULIFE	30,387	1,075,532,190	189,717,160
MCIS	177,406	3,527,910,678	254,473,893
PRUDENTIAL	375,176	12,846,495,272	1,815,667,838
SLMA	18,718	1,093,123,172	52,968,738
TMLIM	135,077	3,577,531,907	277,644,941
ZURICH LIFE	54,266	1,585,384,551	93,003,673
Total (Industry)	2,141,087	67,568,168,084	7,590,476,533

Company	Temporary		
	No. of Policies	Sums Insured	Annual Premiums
AIA	657,016	16,376,458,532	89,303,610
ALLIANZ LIFE	49,271	3,836,738,682	7,905,040
AMMETLIFE	16,729	729,271,687	9,093,846
AXA AFFIN LIFE	24,225	1,383,292,424	2,851,253
ETIQA LIFE	95,018	3,943,320,906	7,157,367
GIBBSN LIFE	20,628	1,265,693,872	5,591,313
GELM	8,030	813,294,812	8,109,772
HLA	48,531	4,126,047,894	36,649,752
MANULIFE	37,978	1,507,963,982	7,725,925
MCIS	1,214	39,768,483	104,909
PRUDENTIAL	194,424	10,214,882,097	106,304,340
SLMA	33,129	1,961,791,694	136,287,081
TMLIM	19,729	799,908,925	5,070,256
ZURICH LIFE	76,420	2,166,489,105	16,925,700
Total (Industry)	1,282,342	49,164,923,095	439,080,164

INVESTMENT-LINKED		
Whole Life		
No. of Policies	Sums Insured	Annual Premiums
775,747	99,996,299,016	3,034,515,734
477,646	72,054,956,606	1,425,896,526
23,759	2,631,325,027	42,207,476
42,780	4,966,584,080	121,425,985
165,821	14,328,574,912	311,098,705
14,722	1,267,895,922	57,541,670
1,255,213	124,159,093,427	3,805,455,318
153,058	24,758,981,984	412,125,057
86,846	10,169,918,042	341,698,550
42,406	3,509,784,300	153,164,557
1,534,452	125,514,711,294	5,015,825,560
33,610	4,815,849,851	105,970,417
91,812	8,778,407,748	287,620,931
122,103	12,523,246,050	376,365,421
4,819,975	509,475,628,259	15,490,911,907
Endowment		
No. of Policies	Sums Insured	Annual Premiums
39,143	2,336,692,670	93,423,305
258	7,507,893	817,221
484	40,237,464	499,262
982	186,589,043	6,255,207
21,397	1,892,853,388	97,138,370
3,316	304,125,000	9,641,462
47,893	20,516,233,921	365,894,577
113,120	22,479,946,517	658,822,802
2,855	231,524,438	5,627,755
32	3,293,000	114,510
113,059	5,723,495,657	302,329,531
1,046	70,031,702	1,498,324
16,469	2,218,016,913	108,692,885
10,796	706,436,312	18,717,677
370,850	56,716,983,918	1,669,472,888
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
2,273	11,365,000	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
2,273	11,365,000	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
17	84,910	0
0	0	0
2	3,600	0
2	2,400	0
0	0	0
0	0	0
0	0	0
6	40,800	0
27	131,710	0
Deferred Annuities		
No. of Policies	Sums Insured	Annual Premiums
0	0	0
0	0	0
0	0	0
0	0	0
29,126	192,493,062	69,357,319
0	0	0
7,271	42,372,812	22,425,541
11,561	26,099,824	1,400,580
9,489	74,854,848	0
14,307	31,774,204	380,082
0	0	0
0	0	0
0	0	0
23,797	54,440,400	0
95,551	422,035,150	93,563,522

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	523,648	0	606,647,604
ALLIANZ LIFE	6,490	4,002,200	5,134,393
AMMETLIFE	8,804	644,896,001	9,321,743
AXA AFFIN LIFE	7,512	142,518,000	10,912,120
ETIQA LIFE	88	0	35,349
GIBBSN LIFE	0	0	0
GELM	144,430	0	130,624,897
HLA	37,661	1,669,776,244	30,364,667
MANULIFE	13,570	0	24,468,886
MCIS	6,325	9,120,000	9,932,685
PRUDENTIAL	257	3,340,000	94,464
SLMA	8,660	3,056,100	8,311,732
TMLIM	3,210	356,910,000	2,034,175
ZURICH LIFE	52,012	0	71,924,676
Total (Industry)	812,667	2,833,618,545	909,807,391

Company	Other Plans		
	No. of Policies	Sums Insured	Annual Premiums
AIA	65,290	420,910,155	110,304,473
ALLIANZ LIFE	0	0	0
AMMETLIFE	0	0	0
AXA AFFIN LIFE	0	0	0
ETIQA LIFE	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 LIFE	0	0	0
Total (Industry)	65,290	420,910,155	110,304,473

Company	Riders		
	No. of Policies	Sums Insured	Annual Premiums
AIA	0	3,084,692,929	595,362,334
ALLIANZ LIFE	0	445,952,932	41,574,432
AMMETLIFE	0	387,331,748	10,523,015
AXA AFFIN LIFE	0	4,011,473,453	24,923,076
ETIQA LIFE	0	698,035,399	14,414,547
GIBBSN LIFE	0	66,382,000	31,254,756
GELM	0	8,372,608,438	244,333,154
HLA	0	6,798,202,497	515,650,132
MANULIFE	0	354,949,220	51,126,563
MCIS	0	1,569,002,817	42,236,587
PRUDENTIAL	0	2,462,423,731	206,159,217
SLMA	1,319	83,496,871	20,487,514
TMLIM	0	828,026,017	76,729,493
ZURICH LIFE	0	3,788,895,107	63,553,203
Total (Industry)	1,319	32,951,473,159	1,938,328,023

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
9,717	278,453,297	0
9,717	278,453,297	0

..... Riders

No. of Policies	Sums Insured	Annual Premiums
0	465,491,130	76,343,747
0	29,854,818,084	37,849,806
0	160,282,903	12,307,898
0	172,369,586	3,308,683
0	0	4,048,663
0	0	0
0	0	1,487,865
0	682,125,094	216,117,910
0	0	0
0	0	420,893
0	9,470,599,470	437,571,466
0	0	176,872
0	0	77,248,051
0	27,956,100	11,786,128
0	40,833,642,367	878,667,982

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	544	3,370,504	252,957
ALLIANZ LIFE	0	0	0
AMMETLIFE	0	0	0
AXA AFFIN LIFE	66,052	1,002,117,818	0
ETIQA LIFE	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 LIFE	0	0	0
Total (Industry)	66,596	1,005,488,322	252,957

Company	TOTAL		
	No. of Policies	Sums Insured	Annual Premiums
AIA	2,381,734	80,885,232,678	3,473,308,805
ALLIANZ LIFE	277,372	12,654,528,408	1,102,064,042
AMMETLIFE	139,972	6,031,853,157	249,010,500
AXA AFFIN LIFE	132,171	7,788,406,956	280,112,696
ETIQA LIFE	377,131	13,076,689,309	745,233,283
GIBBSN LIFE	116,911	4,513,868,909	189,013,702
GELM	1,862,477	112,475,712,909	4,177,101,773
HLA	383,255	29,562,312,769	1,597,621,604
MANULIFE	129,278	5,087,546,599	367,239,558
MCIS	222,214	6,178,967,733	394,395,218
PRUDENTIAL	630,452	27,806,178,181	2,196,728,709
SLMA	92,671	4,886,178,085	307,307,719
TMLIM	233,230	8,709,370,279	520,899,773
ZURICH LIFE	353,159	10,866,183,480	408,476,987
Total (Industry)	7,332,027	330,523,029,452	16,008,514,369

Company	TOTAL PREVIOUS YEAR		
	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 LIFE	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 LIFE	370,950	11,369,889,977	414,933,634
Total (Industry)	7,702,053	337,059,514,257	16,395,856,806

TOTAL PREVIOUS YEAR		
No. of Policies	Sums Insured	Annual Premiums
739,308	85,557,389,712	2,711,415,716
434,036	76,570,431,881	1,276,862,047
20,941	2,089,768,684	39,240,437
38,682	4,308,810,583	109,925,814
191,384	15,051,561,360	310,364,738
18,191	1,549,942,026	68,359,538
1,211,555	121,495,533,537	3,761,551,730
220,956	39,094,505,366	1,004,066,032
89,377	9,700,174,153	324,892,145
40,467	2,843,435,494	148,151,947
1,595,040	128,328,426,359	5,239,711,738
29,274	3,944,074,357	86,063,526
88,657	8,674,872,903	328,465,732
139,223	12,374,589,165	388,640,083
4,857,091	511,583,515,580	15,797,711,223

TOTAL PREVIOUS YEAR		
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
7,219	41,917,758	22,207,641
12,056	27,422,877	1,355,026
8,998	76,429,933	0
14,805	32,612,594	398,144
1	55,324	0
0	0	0
0	0	0
24,792	57,049,200	0
96,731	422,021,548	91,327,830

LIFE INSURANCE

POLICIES IN FORCE AT END OF YEAR - GROUP

Company	ORDINARY LIFE		
	Whole Life		
	No. of Policies	Sums Insured	Annual Premiums
AIA	1	276,000	11,844
ALLIANZ LIFE	0	0	0
AMMETLIFE	4	55,532,200	0
AXA AFFIN LIFE	0	0	0
ETIQA LIFE	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 LIFE	0	0	0
Total (Industry)	7	56,208,200	26,571

Company	Endowment		
	No. of Policies	Sums Insured	Annual Premiums
AIA	51	51,813,709	2,363,511
ALLIANZ LIFE	0	0	0
AMMETLIFE	1	1,065,600	101,217
AXA AFFIN LIFE	0	0	0
ETIQA LIFE	6	11,569,000	163,920
GIBBSN LIFE	3	270,000	3,715
GELM	200	5,128,085,669	4,472,487
HLA	34	156,823,238	444,040
MANULIFE	0	0	0
MCIS	0	0	0
PRUDENTIAL	6	94,145,676	274,344
SLMA	181	746,023,896	9,990,144
TMLIM	0	0	0
ZURICH LIFE	9	277,102,838	62,808
Total (Industry)	491	6,466,899,626	17,876,186

Company	Temporary		
	No. of Policies	Sums Insured	Annual Premiums
AIA	3,802	157,728,222,545	6,244,309
ALLIANZ LIFE	3,124	19,660,778,464	12,875,064
AMMETLIFE	281	38,404,712,511	4,367,739
AXA AFFIN LIFE	318	21,126,774,534	51,873
ETIQA LIFE	105	47,339,928,076	0
GIBBSN LIFE	68	13,065,392,997	14,018,720
GELM	807	40,419,506,167	9,111
HLA	865	30,428,845,953	1,649,830
MANULIFE	30	4,662,048,756	1,703,220
MCIS	462	5,139,822,209	26,197,230
PRUDENTIAL	1,007	28,553,021,858	0
SLMA	47	46,721,976,568	2,575,360
TMLIM	472	55,600,423,991	12,348
ZURICH LIFE	268	6,267,774,786	0
Total (Industry)	11,656	515,119,229,415	69,704,804

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
9	225,000	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
9	225,000	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
0	0	0
303	10,306,358,966	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
615	9,356,126	0
0	0	0
918	10,315,715,092	0

	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
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0

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	6,557	0	0
ALLIANZ LIFE	6,322	16,280	5,790,604
AMMETLIFE	145	0	0
AXA AFFIN LIFE	0	0	0
ETIQA LIFE	26	0	0
GIBBSN LIFE	0	0	0
GELM	628	0	0
HLA	1	0	117,014
MANULIFE	1	2,700	34,423
MCIS	0	0	0
PRUDENTIAL	0	0	0
SLMA	64	314,840,000	6,979,649
TMLIM	98	0	0
ZURICH LIFE	34	0	0
Total (Industry)	13,876	314,858,980	12,921,690

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 LIFE	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	265,210	0
TMLIM	0	0	0
ZURICH LIFE	0	0	0
Total (Industry)	0	265,210	0

Company	Riders		
	No. of Policies	Sums Insured	Annual Premiums
AIA	0	30,334,881,711	0
ALLIANZ LIFE	0	1,581,145	735,165
AMMETLIFE	0	0	1,480,831
AXA AFFIN LIFE	0	29,087,729	0
ETIQA LIFE	0	12,746,962	0
GIBBSN LIFE	0	0	4,320
GELM	0	31,383,774	24,497
HLA	0	71,186	19,943
MANULIFE	0	51,136,435	0
MCIS	0	0	0
PRUDENTIAL	0	0	0
SLMA	0	94,700,537	598,624
TMLIM	0	0	0
ZURICH LIFE	0	0	0
Total (Industry)	0	30,555,589,479	2,863,380

INVESTMENT-LINKED

ANNUITY

Other Plans

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

..... Riders

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

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 LIFE	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 LIFE	0	0	0
Total (Industry)	0	0	0

Company	TOTAL		
	No. of Policies	Sums Insured	Annual Premiums
AIA	10,411	188,115,193,965	8,619,664
ALLIANZ LIFE	9,446	19,662,375,889	19,400,833
AMMETLIFE	431	38,461,310,311	5,949,787
AXA AFFIN LIFE	318	21,155,862,263	51,873
ETIQA LIFE	137	47,364,244,038	163,920
GIBBSN LIFE	71	13,065,662,997	14,026,755
GELM	1,637	45,579,375,610	4,520,822
HLA	900	30,585,740,377	2,230,827
MANULIFE	31	4,713,187,891	1,737,643
MCIS	462	5,139,822,209	26,197,230
PRUDENTIAL	1,013	28,647,167,534	274,344
SLMA	292	47,877,806,211	20,143,777
TMLIM	570	55,600,423,991	12,348
ZURICH LIFE	311	6,544,877,624	62,808
Total (Industry)	26,030	552,513,050,910	103,392,631

Company	TOTAL PREVIOUS YEAR		
	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 LIFE	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 LIFE	286	6,423,989,853	69,600
Total (Industry)	26,082	530,096,737,443	106,830,683

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
310	9,728,134,836	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
641	9,727,593	0
0	0	0
951	9,737,862,429	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
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0

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Family Takaful

Financial Year 2018

FAMILY TAKAFUL REVENUE ACCOUNT - INCOME (RM)

Company	-----Takaful Fund and Reserves Beginning of the Year -----			
	Annuity	Investment-Linked	Ordinary	Total
AIA PUBLIC	0	210,156,466	423,258,626	633,415,092
AMMETLIFE TAKAFUL	0	26,880,864	106,470,503	133,351,367
ETIQA FT	890,350,527	119,877,389	8,582,292,159	9,592,520,075
GE TAKAFUL	0	192,881,552	223,463,527	416,345,079
HLMSIG TAKAFUL	0	34,055,502	228,726,811	262,782,313
HSBC AMANAH TAKAFUL	0	452,909,772	673,741,708	1,126,651,480
PRU BSN TAKAFUL	0	1,787,038,115	525,134,062	2,312,172,177
SUN LIFE MALAYSIA	0	28,058,152	873,313,578	901,371,730
STMKB	341,588,256	121,071,973	4,645,682,607	5,108,342,836
TAKAFUL IKHLAS	0	127,723,561	2,403,193,455	2,530,917,016
ZURICH TAKAFUL	0	453,126,083	44,822,067	497,948,150
Total (Industry)	1,231,938,783	3,553,779,429	18,730,099,103	23,515,817,315

FAMILY TAKAFUL REVENUE ACCOUNT - OUTGO (RM)

Company	----- Net Certificate Benefits -----					Net Commissions
	Death	Maturity	Surrender	Others	Total	
AIA PUBLIC	40,452,293	0	52,426,823	237,099,018	329,978,134	0
AMMETLIFE TAKAFUL	6,102,624	316,905	3,627,540	8,926,246	18,973,315	52
ETIQA FT	327,686,870	48,242,224	243,195,350	222,286,159	841,410,603	759,393
GE TAKAFUL	7,221,558	2,056,364	24,866,254	41,530,490	75,674,666	0
HLMSIG TAKAFUL	8,180,761	63,727	4,775,189	3,178,905	16,198,582	0
HSBC AMANAH TAKAFUL	5,502,814	5,108,622	104,292,192	1,780,332	116,683,960	0
PRU BSN TAKAFUL	34,836,245	2,276,015	110,070,747	417,017,134	564,200,141	0
SUN LIFE MALAYSIA	45,657,539	552,142	71,743,925	34,297,161	152,250,767	0
STMKB	223,466,262	98,665,585	165,120,982	235,956,584	723,209,413	129,797
TAKAFUL IKHLAS	43,949,455	8,669,054	102,372,292	111,555,957	266,546,758	0
ZURICH TAKAFUL	18,142,015	0	91,236,059	82,414,355	191,792,429	0
Total (Industry)	761,198,436	165,950,638	973,727,353	1,396,042,341	3,296,918,768	889,242

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
822,834,483	37,987,642	0	0	7,706,579	1,501,943,796	1,128,899,605
77,782,964	6,639,978	88,808	0	3,839,043	221,702,160	171,666,526
1,501,470,646	470,421,696	1,708,819	45,632	289,195,520	11,855,362,388	12,144,083,999
366,051,538	20,110,922	0	54	32,268,015	834,775,608	642,559,534
133,823,133	12,913,801	0	0	4,779,123	414,298,370	321,625,234
141,776,529	42,461,160	0	0	13,520,271	1,324,409,440	1,289,291,783
1,637,275,825	95,295,144	0	0	12,972,240	4,057,715,386	3,550,019,934
382,197,575	42,605,379	8,204	0	2,384,078	1,328,566,966	1,270,153,239
1,420,700,478	242,941,034	650,109	2,232,570	3,719,114	6,778,586,141	6,147,242,263
573,547,890	114,819,623	17,396,353	2,473,738	42,850,527	3,282,005,147	3,042,418,226
332,788,442	23,796,983	0	0	13,155,671	867,689,246	770,648,080
7,390,249,503	1,109,993,362	19,852,293	4,751,994	426,390,181	32,467,054,648	30,478,608,423

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
2,296,907	630,746	0	343,005,975	16,686,727	809,345,307	1,501,943,796	1,128,899,605
485,966	0	0	25,527,450	1,441,200	175,274,177	221,702,160	171,666,526
23,617,069	3,161,477	117,380	787,762,629	133,360,249	10,065,173,588	11,855,362,388	12,144,083,999
0	648,782	45,038	208,361,019	15,015,734	535,030,369	834,775,608	642,559,534
0	0	3,190,550	55,179,434	4,852,544	334,877,260	414,298,370	321,625,234
0	3,039	0	80,247,867	4,398,760	1,123,075,814	1,324,409,440	1,289,291,783
0	0	0	833,332,424	60,150,000	2,600,032,821	4,057,715,386	3,550,019,934
0	0	0	195,435,909	32,185,680	948,694,610	1,328,566,966	1,270,153,239
0	129,032	50,668,471	550,230,776	46,604,013	5,407,614,639	6,778,586,141	6,147,242,263
264	542,690	0	280,652,824	4,404,534	2,729,858,077	3,282,005,147	3,042,418,226
0	0	0	189,260,140	14,500,000	472,136,677	867,689,246	770,648,080
26,400,206	5,115,766	54,021,439	3,548,996,447	333,599,441	25,201,113,339	32,467,054,648	30,478,608,423

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	809,345,307	54,661,492	33,011,057	(1,681,440)
AMMETLIFE TAKAFUL	175,274,177	1,886,971	3,953,138	0
ETIQA FT	10,065,173,588	144,664,457	183,537,147	(359,319)
GE TAKAFUL	535,030,369	9,778,684	26,018,342	0
HLMSIG TAKAFUL	334,877,260	16,581,328	13,065,429	0
HSBC AMANAH TAKAFUL	1,123,075,814	3,161,302	8,260,437	0
PRU BSN TAKAFUL	2,600,032,821	79,416,642	174,219,454	0
SUN LIFE MALAYSIA	948,694,610	19,663,487	38,058,617	0
STMKB	5,407,614,639	124,989,664	32,043,937	0
TAKAFUL IKHLAS	2,729,858,077	76,660,369	63,720,855	0
ZURICH TAKAFUL	472,136,677	21,071,287	17,736,733	88,416
Total (Industry)	25,201,113,339	552,535,683	593,625,146	(1,952,343)

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	138,428,951	386,928,517	229,789,174	755,146,642
AMMETLIFE TAKAFUL	0	0	0	0	88,290,041	40,513,678	128,803,719
ETIQA FT	0	0	0	342,723,450	8,799,865,642	540,292,593	9,682,881,685
GE TAKAFUL	0	0	0	93,677,379	173,734,683	194,328,314	461,740,376
HLMSIG TAKAFUL	0	0	0	36,439,900	90,121,442	176,881,644	303,442,986
HSBC AMANAH TAKAFUL	0	0	0	85,491,127	330,329,250	673,301,951	1,089,122,328
PRU BSN TAKAFUL	0	0	0	186,912,226	1,055,823,189	1,149,455,278	2,392,190,693
SUN LIFE MALAYSIA	0	0	0	150,775,125	389,348,650	392,135,212	932,258,987
STMKB	0	232,040,000	0	323,698,429	3,144,347,846	557,013,368	4,025,059,643
TAKAFUL IKHLAS	0	115,818,000	0	1,145,571,413	1,082,024,793	190,893,249	2,418,489,455
ZURICH TAKAFUL	0	0	0	0	152,107,419	317,241,421	469,348,840
Total (Industry)	0	347,858,000	0	2,503,718,000	15,692,921,472	4,461,845,882	22,658,485,354

Other Liabilities	Total Liabilities	Total Liabilities Previous Year
125,451,495	1,020,787,911	809,210,620
8,885,957	190,000,243	143,451,128
287,245,575	10,680,261,448	10,111,782,628
45,741,209	616,568,604	489,634,435
29,138,269	393,662,286	307,019,481
29,653,291	1,164,150,844	1,157,760,419
56,152,928	2,909,821,845	2,611,668,327
49,903,380	1,056,320,094	1,001,869,815
173,605,948	5,738,254,188	5,325,247,028
145,570,894	3,015,810,195	2,781,405,403
63,636,548	574,669,661	582,937,420
1,014,985,494	27,360,307,319	25,321,986,704

Foreign Assets	Investment Accounts and Islamic Money Market	Cash and Bank Balances	Other Assets	Total Assets	Total Assets Previous Year
0	117,820,000	120,868,803	26,952,466	1,020,787,911	809,210,620
0	49,965,608	8,708,157	2,522,759	190,000,243	143,451,128
0	627,355,688	103,531,033	266,493,042	10,680,261,448	10,111,782,628
0	116,880,000	16,021,357	21,926,871	616,568,604	489,634,435
0	70,059,113	5,712,156	14,448,031	393,662,286	307,019,481
0	39,577,000	18,596,041	16,855,475	1,164,150,844	1,157,760,419
0	440,101,346	39,251,080	38,278,726	2,909,821,845	2,611,668,327
0	66,780,566	18,617,850	38,662,691	1,056,320,094	1,001,869,815
0	1,309,705,220	39,950,276	131,499,049	5,738,254,188	5,325,247,028
0	318,737,700	70,174,511	92,590,529	3,015,810,195	2,781,405,403
0	0	84,329,485	20,991,336	574,669,661	582,937,420
0	3,156,982,241	525,760,749	671,220,975	27,360,307,319	25,321,986,704

FAMILY TAKAFUL

NEW CERTIFICATES ISSUED - INDIVIDUAL

Company	ORDINARY FAMILY			
	Endowment			
	No. of Certificates	Sums Participated	Single Contributions	Annual Contributions
AIA PUBLIC	5,212	268,117,000	0	24,660,214
AMMETLIFE TAKAFUL	783	39,664,000	0	1,493,136
ETIQA FT	10,861	661,208,437	0	14,814,226
GE TAKAFUL	7,052	639,515,953	0	8,545,208
HLMSIG TAKAFUL	162	160,325,752	26,211,733	26,457
HSBC AMANAH TAKAFUL	2,135	420,962,920	10,250,000	12,438,782
PRU BSN TAKAFUL	300	14,310,000	0	8,758,801
SUN LIFE MALAYSIA	0	0	0	0
STMTKB	0	0	0	0
TAKAFUL IKHLAS	5,477	141,551,855	0	4,723,903
ZURICH TAKAFUL	17,084	1,178,074,876	0	22,784,138
Total (Industry)	49,066	3,523,730,793	36,461,733	98,244,865
Company	Temporary			
	No. of Certificates	Sums Participated	Single Contributions	Annual Contributions
AIA PUBLIC	3,797	281,295,000	6,432	6,219,087
AMMETLIFE TAKAFUL	27	2,430,000	0	25,033
ETIQA FT	145,757	19,866,576,563	772,844,494	800,362
GE TAKAFUL	20,860	2,884,414,924	0	9,417,209
HLMSIG TAKAFUL	0	0	0	0
HSBC AMANAH TAKAFUL	3	900,000	0	1,777
PRU BSN TAKAFUL	28,828	1,063,154,000	0	10,453,805
SUN LIFE MALAYSIA	67	18,150,000	0	33,377
STMTKB	52,213	15,044,249,883	693,910,104	21,383
TAKAFUL IKHLAS	1,769	419,990,044	501,369	1,451,229
ZURICH TAKAFUL	516	5,160,000	0	258,464
Total (Industry)	253,837	39,586,320,414	1,467,262,399	28,681,726
Company	Medical & Health			
	No. of Certificates	Sums Participated	Single Contributions	Annual Contributions
AIA PUBLIC	19,170	0	0	23,344,112
AMMETLIFE TAKAFUL	0	0	0	0
ETIQA FT	0	0	0	0
GE TAKAFUL	7,407	1,237,650	0	8,188,252
HLMSIG TAKAFUL	0	0	0	0
HSBC AMANAH TAKAFUL	16	0	0	32,454
PRU BSN TAKAFUL	0	0	0	0
SUN LIFE MALAYSIA	18	0	0	7,015
STMTKB	6,257	0	3,274,954	0
TAKAFUL IKHLAS	0	0	0	0
ZURICH TAKAFUL	15,207	76,035,000	0	17,582,622
Total (Industry)	48,075	77,272,650	3,274,954	49,154,455

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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 FT	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	7,271	625,596,328	675,620	12,568,134
STMKB	0	0	0	0
TAKAFUL IKHLAS	0	0	0	0
ZURICH TAKAFUL	5,399	94,660,000	0	2,177,867
Total (Industry)	12,670	720,256,328	675,620	14,746,001

Company	Riders			
	No. of Certificates	Sums Participated	Single Contributions	Annual Contributions
AIA PUBLIC	0	53,557,000	0	2,576,523
AMMETLIFE TAKAFUL	0	0	0	29,045
ETIQA FT	0	8,940,213	0	8,882,211
GE TAKAFUL	0	30,389,875	0	595,581
HLMSIG TAKAFUL	0	10,000	0	635
HSBC AMANAH TAKAFUL	0	0	0	0
PRU BSN TAKAFUL	0	0	0	31,463,027
SUN LIFE MALAYSIA	0	1,322,970	0	38,581
STMKB	0	0	0	0
TAKAFUL IKHLAS	0	4,459,669	0	2,230,550
ZURICH TAKAFUL	0	28,294,070	0	3,260,006
Total (Industry)	0	126,973,797	0	49,076,159

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 FT	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
STMKB	0	0	0	0
TAKAFUL IKHLAS	0	0	0	0
ZURICH TAKAFUL	0	0	0	0
Total (Industry)	0	0	0	0

INVESTMENT-LINKED			
----- Other Plans -----			
No. of Certificates	Sums Participated	Single Contributions	Annual Contributions
0	0	56,101	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
6,570	1,054,316,706	13,508,680	24,428,426
0	0	0	0
0	0	0	0
0	0	0	0
6,570	1,054,316,706	13,564,781	24,428,426

Riders			
No. of Certificates	Sums Participated	Single Contributions	Annual Contributions
0	0	3,153,122	9,671,898
0	0	0	0
0	0	0	457,680
0	0	0	0
0	59,186,942	0	5,100,452
0	0	0	0
0	933,308,390	0	231,912,476
0	0	0	0
0	0	0	0
0	52,940,687	0	247,072
0	90,408,000	1,326,049	0
0	1,135,844,019	4,479,171	247,389,578

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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	28,179	602,969,000	6,432	56,799,936
AMMETLIFE TAKAFUL	810	42,094,000	0	1,547,214
ETIQA FT	156,618	20,536,725,213	772,844,494	24,496,799
GE TAKAFUL	35,319	3,555,558,402	0	26,746,250
HLMSIG TAKAFUL	162	160,335,752	26,211,733	27,092
HSBC AMANAH TAKAFUL	2,154	421,862,920	10,250,000	12,473,013
PRU BSN TAKAFUL	29,128	1,077,464,000	0	50,675,633
SUN LIFE MALAYSIA	7,356	645,069,298	675,620	12,647,107
STMKB	58,470	15,044,249,883	697,185,058	21,383
TAKAFUL IKHLAS	7,246	566,001,568	501,369	8,405,682
ZURICH TAKAFUL	38,206	1,382,223,946	0	46,063,097
Total (Industry)	363,648	44,034,553,982	1,507,674,706	239,903,206

Company	TOTAL PREVIOUS YEAR			
	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 FT	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
STMKB	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
Total (Industry)	333,608	34,905,775,306	1,175,081,158	243,528,286

INVESTMENT-LINKED			
TOTAL			
No. of Certificates	Sums Participated	Single Contributions	Annual Contributions
49,897	7,058,303,750	11,867,277	222,480,032
904	87,071,970	712,000	2,646,080
7,414	1,078,110,000	728,260	104,382,497
28,801	2,947,918,219	9,140,440	80,473,291
2,735	471,377,615	0	9,895,096
1,631	239,304,113	39,752,390	3,433,192
137,278	14,408,122,141	4,664,640	395,122,470
6,570	1,054,316,706	13,508,680	24,428,426
0	0	0	0
34,763	2,722,153,702	756,000	70,295,116
27,401	3,054,196,699	2,565,024	61,350,681
297,394	33,120,874,915	83,694,711	974,506,881

TOTAL PREVIOUS YEAR			
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

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

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

FAMILY TAKAFUL

NEW CERTIFICATES ISSUED - GROUP

Company	ORDINARY FAMILY			
	Endowment			
	No. of Certificates	Sums Participated	Single Contributions	Annual Contributions
AIA PUBLIC	0	0	0	0
AMMETLIFE TAKAFUL	0	0	0	0
ETIQA FT	177	770,040,000	0	9,373,860
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
STMTKB	0	0	0	0
TAKAFUL IKHLAS	26	283,608,500	0	3,938,040
ZURICH TAKAFUL	1	6,500,000	0	41,968
Total (Industry)	204	1,060,148,500	0	13,353,868
Company	Temporary			
	No. of Certificates	Sums Participated	Single Contributions	Annual Contributions
AIA PUBLIC	260	7,033,918,197	143,983,214	0
AMMETLIFE TAKAFUL	4	2,395,548,193	71,752,053	0
ETIQA FT	650	70,811,520,330	55,967,780	0
GE TAKAFUL	14,544	15,761,333,783	145,424,347	0
HLMSIG TAKAFUL	56	51,164,813,486	102,840,774	22,626,624
HSBC AMANAH TAKAFUL	1	1,023,528,007	3,737,334	0
PRU BSN TAKAFUL	28,212	4,453,918,808	119,010,945	0
SUN LIFE MALAYSIA	5	23,044,423,350	291,544,281	35,350,898
STMTKB	1,750	39,569,305,812	440,506,769	0
TAKAFUL IKHLAS	96	19,574,159,561	249,308,907	0
ZURICH TAKAFUL	5	1,171,019,792	42,225,599	4,289
Total (Industry)	45,583	236,003,489,319	1,666,302,003	57,981,811
Company	Medical & Health			
	No. of Certificates	Sums Participated	Single Contributions	Annual Contributions
AIA PUBLIC	628	0	31,741,034	0
AMMETLIFE TAKAFUL	0	0	90,545	0
ETIQA FT	227	0	83,110,370	0
GE TAKAFUL	46	1,296,790	5,544,001	0
HLMSIG TAKAFUL	1	5,010,000	67,383	0
HSBC AMANAH TAKAFUL	0	0	0	0
PRU BSN TAKAFUL	0	0	0	0
SUN LIFE MALAYSIA	0	0	16,316,964	0
STMTKB	619	0	235,722,590	0
TAKAFUL IKHLAS	112	0	61,725,457	0
ZURICH TAKAFUL	0	0	0	0
Total (Industry)	1,633	6,306,790	434,318,344	0

INVESTMENT-LINKED			
Endowment			
No. of Certificates	Sums Participated	Single Contributions	Annual Contributions
0	0	0	0
0	0	0	0
0	0	0	0
3	213,572,000	3	2,600,376
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
3	213,572,000	65,650,759	2,600,376

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

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

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	8,200,000	49,200	0
AMMETLIFE TAKAFUL	0	0	0	0
ETIQA FT	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	3	350,948,031	2,670,527	2,743,212
STMKB	0	0	0	0
TAKAFUL IKHLAS	0	0	0	0
ZURICH TAKAFUL	0	0	0	0
Total (Industry)	3	359,148,031	2,719,727	2,743,212

Company	Riders			
	No. of Certificates	Sums Participated	Single Contributions	Annual Contributions
AIA PUBLIC	0	0	10,321,760	0
AMMETLIFE TAKAFUL	0	0	0	0
ETIQA FT	0	0	0	0
GE TAKAFUL	0	1,430,818,369	2,303,620	0
HLMSIG TAKAFUL	0	4,879,881,000	17,123	0
HSBC AMANAH TAKAFUL	0	0	0	0
PRU BSN TAKAFUL	0	0	422,287	0
SUN LIFE MALAYSIA	0	253,613,500	3,222,556	2,002,361
STMKB	0	0	0	0
TAKAFUL IKHLAS	0	0	7,682,789	0
ZURICH TAKAFUL	0	0	6,160	36,992
Total (Industry)	0	6,564,312,869	23,976,295	2,039,353

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 FT	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
STMKB	0	0	0	0
TAKAFUL IKHLAS	0	0	0	0
ZURICH TAKAFUL	0	0	0	0
Total (Industry)	0	0	0	0

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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	888	7,042,118,197	186,095,208	0
AMMETLIFE TAKAFUL	4	2,395,548,193	71,842,598	0
ETIQA FT	1,054	71,581,560,330	139,078,150	9,373,860
GE TAKAFUL	14,590	17,193,448,942	153,271,968	0
HLMSIG TAKAFUL	57	56,049,704,486	102,925,280	22,626,624
HSBC AMANAH TAKAFUL	1	1,023,528,007	3,737,334	0
PRU BSN TAKAFUL	28,212	4,453,918,808	119,433,232	0
SUN LIFE MALAYSIA	8	23,648,984,881	313,754,328	40,096,471
STMKB	2,369	39,569,305,812	676,229,359	0
TAKAFUL IKHLAS	234	19,857,768,061	318,717,153	3,938,040
ZURICH TAKAFUL	6	1,177,519,792	42,231,759	83,249
Total (Industry)	47,423	243,993,405,509	2,127,316,369	76,118,244

Company	TOTAL PREVIOUS YEAR			
	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 FT	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
STMKB	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
Total (Industry)	35,014	218,387,902,811	1,830,546,822	39,426,389

INVESTMENT-LINKED			
TOTAL			
No. of Certificates	Sums Participated	Single Contributions	Annual Contributions
0	0	0	0
0	0	0	0
0	0	0	0
3	213,572,000	0	2,600,376
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
0	0	0	0
3	213,572,000	0	2,600,376

TOTAL PREVIOUS YEAR			
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

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

TERMINATION ETC. OF LIABILITIES OR CONTRIBUTIONS - INDIVIDUAL

Company	ORDINARY FAMILY		
	Death		
	No. of Certificates	Sums Participated	Annual Contributions
AIA PUBLIC	19	837,000	84,526
AMMETLIFE TAKAFUL	0	0	0
ETIQA FT	5,030	296,721,064	827,914
GE TAKAFUL	325	5,334,745	362,234
HLMSIG TAKAFUL	1	100,348	1,800
HSBC AMANAH TAKAFUL	22	1,635,156	61,599
PRU BSN TAKAFUL	34	861,687	47,202
SUN LIFE MALAYSIA	48	858,100	64,200
STMTKB	887	82,294,134	124,103
TAKAFUL IKHLAS	321	8,406,752	271,101
ZURICH TAKAFUL	218	3,420,191	277,158
Total (Industry)	6,905	400,469,177	2,121,837
Company	Maturity		
	No. of Certificates	Sums Participated	Annual Contributions
	No. of Certificates	Sums Participated	Annual Contributions
AIA PUBLIC	0	0	0
AMMETLIFE TAKAFUL	0	0	0
ETIQA FT	3,492	161,521,516	3,298,858
GE TAKAFUL	0	0	0
HLMSIG TAKAFUL	0	0	0
HSBC AMANAH TAKAFUL	307	16,908,714	608,208
PRU BSN TAKAFUL	36	2,544,750	18,637
SUN LIFE MALAYSIA	0	0	0
STMTKB	16,551	256,136,484	4,893,494
TAKAFUL IKHLAS	1,495	39,412,437	1,264,299
ZURICH TAKAFUL	2	675,000	1,304
Total (Industry)	21,883	477,198,901	10,084,800
Company	Other Causes		
	No. of Certificates	Sums Participated	Annual Contributions
	No. of Certificates	Sums Participated	Annual Contributions
AIA PUBLIC	21,697	413,508,737	22,681,911
AMMETLIFE TAKAFUL	141	5,590,000	174,554
ETIQA FT	8,085	7,074,937,309	28,587,116
GE TAKAFUL	39,739	758,367,187	25,892,217
HLMSIG TAKAFUL	20	916,775	38,236
HSBC AMANAH TAKAFUL	149	50,830,536	33,123
PRU BSN TAKAFUL	9,398	372,428,405	12,868,979
SUN LIFE MALAYSIA	(9,430)	(1,358,513,507)	(4,888,550)
STMTKB	2,681	1,621,648,174	573,557
TAKAFUL IKHLAS	6,001	290,523,614	14,140,027
ZURICH TAKAFUL	4,283	385,586,403	5,154,276
Total (Industry)	82,764	9,615,823,633	105,255,446

INVESTMENT-LINKED		
Death		
No. of Certificates	Sums Participated	Annual Contributions
71	12,982,450	433,432
5	711,000	25,600
0	0	0
54	4,428,194	168,904
6	208,138	5,304
15	988,625	16,800
483	23,917,816	1,341,165
17	1,948,000	45,000
37	1,155,119	84,756
92	5,502,045	154,543
150	7,857,844	283,118
930	59,699,231	2,558,622
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
8	269,597	14,399
6	310,000	7,781
135	148,000	161,760
18	299,400	0
0	0	0
168	1,039,497	183,940
Other Causes		
No. of Certificates	Sums Participated	Annual Contributions
11,749	1,300,347,690	43,395,673
387	43,526,694	915,690
2,069	294,256,000	65,295,964
10,771	905,146,459	25,837,220
1,306	143,863,689	2,804,850
768	8,839,166	21,120
76,621	5,341,670,798	175,573,080
(38)	(7,097,623)	321,374
1,161	67,218,680	(2,580,546)
13,720	1,062,204,617	28,280,107
2,164	727,820,095	11,169,553
120,678	9,887,796,265	351,034,085

ANNUITY		
Other Causes		
No. of Certificates	Sums Participated	Annual Contributions
0	0	0
0	0	0
44	2,844,000	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
21	16,616,146	0
0	0	0
0	0	0
65	19,460,146	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	498	34,053,431	3,296,226
AMMETLIFE TAKAFUL	36	1,557,000	54,007
ETIQA FT	76,022	4,724,506,862	29,895,274
GE TAKAFUL	1,294	59,545,676	2,057,208
HLMSIG TAKAFUL	36	1,112,305	92,334
HSBC AMANAH TAKAFUL	2,247	306,262,504	7,678,586
PRU BSN TAKAFUL	1,500	73,096,657	6,413,227
SUN LIFE MALAYSIA	10,781	407,254,780	12,774,933
STMKB	14,474	367,527,998	5,466,554
TAKAFUL IKHLAS	11,944	451,250,756	9,965,946
ZURICH TAKAFUL	17,602	223,286,037	17,014,800
Total (Industry)	136,434	6,649,454,006	94,709,095

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 FT	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
STMKB	0	0	0
TAKAFUL IKHLAS	0	0	0
ZURICH TAKAFUL	0	0	0
Total (Industry)	0	0	0

Company	Retakaful Accepted		
	No. of Certificates	Sums Participated	Annual Contributions
AIA PUBLIC	0	0	0
AMMETLIFE TAKAFUL	0	0	0
ETIQA FT	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
STMKB	0	0	0
TAKAFUL IKHLAS	0	0	0
ZURICH TAKAFUL	0	0	0
Total (Industry)	0	0	0

ANNUITY		
Surrender		
No. of Certificates	Sums Participated	Annual Contributions
0	0	0
0	0	0
597	30,948,000	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
219	6,698,654	0
0	0	0
0	0	0
816	37,646,654	0

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

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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

FAMILY TAKAFUL

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

Company	ORDINARY FAMILY		
	TOTAL		
	No. of Certificates	Sums Participated	Annual Contributions
AIA PUBLIC	22,214	448,399,168	26,062,663
AMMETLIFE TAKAFUL	177	7,147,000	228,561
ETIQA FT	92,629	12,257,686,751	62,609,162
GE TAKAFUL	41,358	823,247,608	28,311,659
HLMSIG TAKAFUL	57	2,129,428	132,370
HSBC AMANAH TAKAFUL	2,725	375,636,910	8,381,516
PRU BSN TAKAFUL	10,968	448,931,499	19,348,045
SUN LIFE MALAYSIA	1,399	(950,400,627)	7,950,583
STMKB	34,593	2,327,606,790	11,057,708
TAKAFUL IKHLAS	19,761	789,593,559	25,641,373
ZURICH TAKAFUL	22,105	612,967,631	22,447,538
Total (Industry)	247,986	17,142,945,717	212,171,178

Company	TOTAL PREVIOUS YEAR		
	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 FT	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
STMKB	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
Total (Industry)	320,431	20,346,792,718	250,835,629

INVESTMENT-LINKED		
TOTAL		
No. of Certificates	Sums Participated	Annual Contributions
14,972	1,902,334,480	65,732,281
656	67,758,813	1,438,610
3,263	441,438,000	75,386,131
14,002	1,189,806,434	44,983,055
1,726	178,959,699	3,761,956
2,830	286,488,527	4,354,732
107,467	7,666,935,395	247,863,107
3,209	437,643,588	12,358,280
3,070	139,442,746	1,095,735
16,163	1,252,481,905	31,809,041
19,909	1,789,149,128	33,930,494
187,267	15,352,438,715	522,713,422

TOTAL PREVIOUS YEAR		
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

ANNUITY		
TOTAL		
No. of Certificates	Sums Participated	Annual Contributions
0	0	0
0	0	0
641	33,792,000	0
0	0	0
0	0	0
0	0	0
0	0	0
240	23,314,800	0
0	0	0
0	0	0
881	57,106,800	0

TOTAL PREVIOUS YEAR		
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

FAMILY TAKAFUL

TERMINATION ETC. OF LIABILITIES OR CONTRIBUTIONS - GROUP

Company	ORDINARY FAMILY		
	Death		
	No. of Certificates	Sums Participated	Annual Contributions
AIA PUBLIC	0	38,786,115	0
AMMETLIFE TAKAFUL	0	10,219,314	0
ETIQA FT	0	143,928,460	905,340
GE TAKAFUL	270	25,830,528	0
HLMSIG TAKAFUL	0	14,042,426	21,240
HSBC AMANAH TAKAFUL	0	10,347,412	0
PRU BSN TAKAFUL	389	30,593,586	0
SUN LIFE MALAYSIA	0	94,982,236	9,096
STMKB	0	162,143,368	0
TAKAFUL IKHLAS	0	94,872,610	26,640
ZURICH TAKAFUL	0	2,744,329	0
Total (Industry)	659	628,490,384	962,316

Company	Maturity		
	No. of Certificates	Sums Participated	Annual Contributions
AIA PUBLIC	0	0	0
AMMETLIFE TAKAFUL	0	5,917,807	0
ETIQA FT	0	0	0
GE TAKAFUL	7,386	89,594,648	0
HLMSIG TAKAFUL	0	9,755,308	32,400
HSBC AMANAH TAKAFUL	0	0	0
PRU BSN TAKAFUL	18,486	710,742,710	0
SUN LIFE MALAYSIA	0	0	0
STMKB	0	0	0
TAKAFUL IKHLAS	0	3,626,145,071	215,436
ZURICH TAKAFUL	0	0	0
Total (Industry)	25,872	4,442,155,544	247,836

Company	Other Causes		
	No. of Certificates	Sums Participated	Annual Contributions
AIA PUBLIC	1,149	8,431,582,308	0
AMMETLIFE TAKAFUL	11	655,473,534	0
ETIQA FT	752	47,271,075,900	9,698,340
GE TAKAFUL	41	14,698,716,543	0
HLMSIG TAKAFUL	23	49,231,102,101	4,232,184
HSBC AMANAH TAKAFUL	2	2,358,543,192	0
PRU BSN TAKAFUL	53	74,364,000	0
SUN LIFE MALAYSIA	(11)	(1,046,257,820)	(14,988,173)
STMKB	3,967	30,379,576,182	0
TAKAFUL IKHLAS	91	17,142,001,949	(57,168)
ZURICH TAKAFUL	1	171,539,507	6,069
Total (Industry)	6,079	169,367,717,396	(1,108,748)

INVESTMENT-LINKED		
Death		
No. of Certificates	Sums Participated	Annual Contributions
0	0	0
0	0	0
0	0	0
0	655,000	8,172
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	655,000	8,172

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
0	0	0

Other Causes		
No. of Certificates	Sums Participated	Annual Contributions
0	0	0
0	0	0
0	0	0
0	18,025,000	325,572
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	18,025,000	325,572

ANNUITY		
Other Causes		
No. of Certificates	Sums Participated	Annual Contributions
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0

FAMILY TAKAFUL

TERMINATION ETC. OF LIABILITIES OR CONTRIBUTIONS - GROUP

(cont'd)

Company	ORDINARY FAMILY		
	Surrender		
	No. of Certificates	Sums Participated	Annual Contributions
AIA PUBLIC	0	144,731,967	0
AMMETLIFE TAKAFUL	0	14,808,783	0
ETIQA FT	0	574,984,900	4,806,300
GE TAKAFUL	8,138	416,582,392	0
HLMSIG TAKAFUL	1	159,331,687	63,360
HSBC AMANAH TAKAFUL	0	99,866,940	0
PRU BSN TAKAFUL	7,291	461,102,358	0
SUN LIFE MALAYSIA	0	13,808,924,858	22,046,968
STMKB	0	0	0
TAKAFUL IKHLAS	0	819,905,408	648,060
ZURICH TAKAFUL	0	14,259,229	16,560
Total (Industry)	15,430	16,514,498,522	27,581,248
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 FT	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
STMKB	0	0	0
TAKAFUL IKHLAS	0	0	0
ZURICH TAKAFUL	0	0	0
Total (Industry)	0	0	0
Company	Retakaful Accepted		
	No. of Certificates	Sums Participated	Annual Contributions
AIA PUBLIC	0	0	0
AMMETLIFE TAKAFUL	0	632,078,068	0
ETIQA FT	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
STMKB	0	0	0
TAKAFUL IKHLAS	0	762,893,034	0
ZURICH TAKAFUL	0	0	0
Total (Industry)	0	1,394,971,102	0

ANNUITY		
No. of Certificates	Surrender 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

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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

FAMILY TAKAFUL

TERMINATION ETC. OF LIABILITIES OR CONTRIBUTIONS - GROUP

(cont'd)

Company	ORDINARY FAMILY		
	TOTAL		
	No. of Certificates	Sums Participated	Annual Contributions
AIA PUBLIC	1,149	8,615,100,390	0
AMMETLIFE TAKAFUL	11	1,318,497,506	0
ETIQA FT	752	47,989,989,260	15,409,980
GE TAKAFUL	15,835	15,230,724,111	0
HLMSIG TAKAFUL	24	49,414,231,522	4,349,184
HSBC AMANAH TAKAFUL	2	2,468,757,544	0
PRU BSN TAKAFUL	26,219	1,276,802,654	0
SUN LIFE MALAYSIA	(11)	12,857,649,274	7,067,891
STMKB	3,967	30,541,719,550	0
TAKAFUL IKHLAS	91	22,445,818,072	832,968
ZURICH TAKAFUL	1	188,543,065	22,629
Total (Industry)	48,040	192,347,832,948	27,682,652

Company	TOTAL PREVIOUS YEAR		
	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 FT	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
STMKB	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
Total (Industry)	28,945	167,355,660,611	19,834,962

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

FAMILY TAKAFUL

CERTIFICATES IN FORCE AT END OF YEAR - INDIVIDUAL

Company	ORDINARY FAMILY		
	Endowment		
	No. of Certificates	Sums Participated	Annual Contributions
AIA PUBLIC	7,996	459,234,593	44,480,866
AMMETLIFE TAKAFUL	1,250	52,081,000	1,921,088
ETIQA FT	287,094	15,895,733,675	331,902,967
GE TAKAFUL	52,207	1,497,410,859	45,191,172
HLMSIG TAKAFUL	591	234,444,115	1,103,148
HSBC AMANAH TAKAFUL	22,436	3,898,366,558	73,665,280
PRU BSN TAKAFUL	1,290	63,690,000	38,245,550
SUN LIFE MALAYSIA	0	0	0
STMTKB	111,774	377,883,769	44,938,744
TAKAFUL IKHLAS	190,245	6,524,470,922	155,416,484
ZURICH TAKAFUL	33,687	2,890,869,465	38,622,116
Total (Industry)	708,570	31,894,184,956	775,487,415
Company	Temporary		
	No. of Certificates	Sums Participated	Annual Contributions
AIA PUBLIC	23,832	1,038,080,000	27,418,891
AMMETLIFE TAKAFUL	17	1,650,000	17,039
ETIQA FT	1,801,620	143,963,713,488	2,089,277
GE TAKAFUL	22,245	2,909,049,066	11,246,539
HLMSIG TAKAFUL	40	4,614,551	66,650
HSBC AMANAH TAKAFUL	495	119,417,439	1,777
PRU BSN TAKAFUL	44,880	1,823,928,156	21,639,045
SUN LIFE MALAYSIA	241	113,423,231	632,462
STMTKB	419,232	70,914,775,551	26,566
TAKAFUL IKHLAS	2,670	546,821,843	1,217,307
ZURICH TAKAFUL	2,055	20,550,000	1,168,342
Total (Industry)	2,317,327	221,456,023,325	65,523,895
Company	Medical & Health		
	No. of Certificates	Sums Participated	Annual Contributions
AIA PUBLIC	65,902	15,114,838	87,577,572
AMMETLIFE TAKAFUL	0	0	0
ETIQA FT	249	0	96,608
GE TAKAFUL	8,861	1,476,350	9,811,194
HLMSIG TAKAFUL	0	0	0
HSBC AMANAH TAKAFUL	190	0	442,925
PRU BSN TAKAFUL	0	0	0
SUN LIFE MALAYSIA	424	0	153,026
STMTKB	35,578	206,187,000	18,581,215
TAKAFUL IKHLAS	1,002	46,660,000	829,896
ZURICH TAKAFUL	60,907	304,535,000	71,572,259
Total (Industry)	173,113	573,973,188	189,064,695

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
17,725	823,500,000	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
7,253	274,153,200	0
0	0	0
0	0	0
24,978	1,097,653,200	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 FT	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	46,496	2,502,693,025	47,589,906
STMKB	0	0	0
TAKAFUL IKHLAS	0	0	0
ZURICH TAKAFUL	10,387	176,020,000	4,088,232
Total (Industry)	56,883	2,678,713,025	51,678,138
Company	Riders		
	No. of Certificates	Sums Participated	Annual Contributions
AIA PUBLIC	0	74,357,000	11,901,529
AMMETLIFE TAKAFUL	0	0	151,287
ETIQA FT	0	1,058,630,108	95,559,526
GE TAKAFUL	0	103,016,308	1,862,930
HLMSIG TAKAFUL	0	3,404,749	61,718
HSBC AMANAH TAKAFUL	0	0	0
PRU BSN TAKAFUL	0	104,815,842	36,634,170
SUN LIFE MALAYSIA	0	21,785,359	502,989
STMKB	0	36,669,950	461,049
TAKAFUL IKHLAS	0	153,337,927	73,259,016
ZURICH TAKAFUL	0	52,416,070	8,569,396
Total (Industry)	0	1,608,433,313	228,963,610
Company	Retakaful Accepted		
	No. of Certificates	Sums Participated	Annual Contributions
AIA PUBLIC	0	0	0
AMMETLIFE TAKAFUL	0	0	0
ETIQA FT	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
STMKB	0	0	0
TAKAFUL IKHLAS	0	0	0
ZURICH TAKAFUL	0	0	0
Total (Industry)	0	0	0

INVESTMENT-LINKED		
Other Plans		
No. of Certificates	Sums Participated	Annual Contributions
342	41,136,365	933,946
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
10,213	1,633,187,424	34,799,198
0	0	0
0	0	0
0	0	0
10,555	1,674,323,789	35,733,144

Riders		
No. of Certificates	Sums Participated	Annual Contributions
0	0	15,442,495
0	0	0
0	0	411,600
0	0	0
0	122,606,060	9,648,183
0	0	0
0	6,239,798,326	1,299,003,181
0	10,183,507	66,070
0	8,433,095	0
0	119,410,874	11,077,806
0	540,574,000	0
0	7,041,005,862	1,335,649,335

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	97,730	1,586,786,431	171,378,858
AMMETLIFE TAKAFUL	1,267	53,731,000	2,089,414
ETIQA FT	2,088,963	160,918,077,271	429,648,378
GE TAKAFUL	83,313	4,510,952,583	68,111,835
HLMSIG TAKAFUL	631	242,463,415	1,231,516
HSBC AMANAH TAKAFUL	23,121	4,017,783,997	74,109,982
PRU BSN TAKAFUL	46,170	1,992,433,998	96,518,765
SUN LIFE MALAYSIA	47,161	2,637,901,615	48,878,383
STMKB	566,584	71,535,516,270	64,007,574
TAKAFUL IKHLAS	193,917	7,271,290,692	230,722,703
ZURICH TAKAFUL	107,036	3,444,390,535	124,020,345
Total (Industry)	3,255,893	258,211,327,807	1,310,717,753

Company	TOTAL PREVIOUS YEAR		
	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 FT	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
STMKB	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
Total (Industry)	3,140,113	231,756,896,188	1,290,085,236

INVESTMENT-LINKED		
TOTAL		
No. of Certificates	Sums Participated	Annual Contributions
117,371	16,856,774,132	527,765,482
3,557	343,449,115	8,575,850
16,558	2,169,568,000	132,761,249
110,526	9,450,175,654	292,858,171
7,481	837,879,017	20,822,949
15,312	2,140,838,427	33,038,668
765,628	56,994,585,424	1,803,663,492
10,983	1,685,829,988	35,876,446
20,863	1,019,586,706	42,920,598
85,628	6,693,554,919	169,689,791
152,603	13,233,167,360	264,570,744
1,306,510	111,425,408,742	3,332,543,440

TOTAL PREVIOUS YEAR		
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

ANNUITY		
TOTAL		
No. of Certificates	Sums Participated	Annual Contributions
0	0	0
0	0	0
17,725	823,500,000	0
0	0	0
0	0	0
0	0	0
0	0	0
7,253	274,153,200	0
0	0	0
0	0	0
24,978	1,097,653,200	0

TOTAL PREVIOUS YEAR		
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

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 FT	268	8,158,850,000	99,055,860
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
STMKB	0	0	0
TAKAFUL IKHLAS	188	1,298,379,750	14,145,624
ZURICH TAKAFUL	4	77,357,500	712,876
Total (Industry)	460	9,534,587,250	113,914,360
Company	Temporary		
	No. of Certificates	Sums Participated	Annual Contributions
AIA PUBLIC	270	23,355,252,815	0
AMMETLIFE TAKAFUL	10	7,882,008,452	0
ETIQA FT	1,537	77,453,790,310	0
GE TAKAFUL	93,148	21,457,596,790	0
HLMSIG TAKAFUL	85	61,590,225,279	30,495,720
HSBC AMANAH TAKAFUL	5	7,525,728,586	0
PRU BSN TAKAFUL	266,993	26,621,814,728	0
SUN LIFE MALAYSIA	89	66,076,911,836	29,238,926
STMKB	2,839	78,539,262,466	0
TAKAFUL IKHLAS	436	58,539,335,929	0
ZURICH TAKAFUL	28	2,574,513,461	5,537
Total (Industry)	365,440	431,616,440,652	59,740,183
Company	Medical & Health		
	No. of Certificates	Sums Participated	Annual Contributions
AIA PUBLIC	628	0	0
AMMETLIFE TAKAFUL	0	0	0
ETIQA FT	457	0	0
GE TAKAFUL	42	1,078,730	0
HLMSIG TAKAFUL	1	4,810,000	0
HSBC AMANAH TAKAFUL	0	0	0
PRU BSN TAKAFUL	0	0	0
SUN LIFE MALAYSIA	1	0	0
STMKB	597	0	0
TAKAFUL IKHLAS	797	0	0
ZURICH TAKAFUL	0	0	0
Total (Industry)	2,523	5,888,730	0

INVESTMENT-LINKED		
Endowment		
No. of Certificates	Sums Participated	Annual Contributions
0	0	0
0	0	0
0	0	0
15	385,919,000	5,353,752
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
15	385,919,000	5,353,752

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
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
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
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	73,708,000	0
AMMETLIFE TAKAFUL	0	0	0
ETIQA FT	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	28	5,240,255,541	17,416,987
STMKB	0	0	0
TAKAFUL IKHLAS	0	0	0
ZURICH TAKAFUL	0	0	0
Total (Industry)	30	5,313,963,541	17,416,987
Company	Riders		
	No. of Certificates	Sums Participated	Annual Contributions
AIA PUBLIC	0	0	0
AMMETLIFE TAKAFUL	0	0	0
ETIQA FT	0	0	0
GE TAKAFUL	0	1,152,786,143	0
HLMSIG TAKAFUL	0	5,169,445,500	0
HSBC AMANAH TAKAFUL	0	0	0
PRU BSN TAKAFUL	0	0	0
SUN LIFE MALAYSIA	0	220,073,000	1,626,548
STMKB	0	0	0
TAKAFUL IKHLAS	0	0	0
ZURICH TAKAFUL	0	4,421,000	236,205
Total (Industry)	0	6,546,725,643	1,862,753
Company	Retakaful Accepted		
	No. of Certificates	Sums Participated	Annual Contributions
AIA PUBLIC	0	0	0
AMMETLIFE TAKAFUL	1	1,092,353,435	0
ETIQA FT	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
STMKB	0	0	0
TAKAFUL IKHLAS	1	2,183,443,290	0
ZURICH TAKAFUL	0	0	0
Total (Industry)	2	3,275,796,725	0

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

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

[illegible]

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	900	23,428,960,815	0
AMMETLIFE TAKAFUL	11	8,974,361,887	0
ETIQA FT	2,262	85,612,640,310	99,055,860
GE TAKAFUL	93,190	22,611,461,663	0
HLMSIG TAKAFUL	86	66,764,480,779	30,495,720
HSBC AMANAH TAKAFUL	5	7,525,728,586	0
PRU BSN TAKAFUL	266,993	26,621,814,728	0
SUN LIFE MALAYSIA	118	71,537,240,377	48,282,461
STMKB	3,436	78,539,262,466	0
TAKAFUL IKHLAS	1,422	62,021,158,969	14,145,624
ZURICH TAKAFUL	32	2,656,291,961	954,618
Total (Industry)	368,455	456,293,402,541	192,934,283

Company	TOTAL PREVIOUS YEAR		
	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 FT	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
STMKB	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
Total (Industry)	369,072	404,582,057,153	144,498,690

INVESTMENT-LINKED		
TOTAL		
No. of Certificates	Sums Participated	Annual Contributions
0	0	0
0	0	0
0	0	0
15	385,919,000	5,353,752
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
15	385,919,000	5,353,752

TOTAL PREVIOUS YEAR		
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
0	0	0
12	195,755,000	3,143,772

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

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

APPENDIX

Appended below are the formulas used in the preparation of the General Insurance and General Takaful segments of this Statistical Yearbook.

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

Appended below are the definitions of terms used in the preparation of the Life Insurance and Family Takaful segments of this Statistical Yearbook.

Term	Definition
1 Insurance (or Takaful) Fund And Reserves	Includes Insurance (or Takaful) and Investment-Linked Fund at the end of the year
2 Net Premiums (or Contributions)	Refers to premiums (or contributions) receivable less any reinsurance premiums (or retakaful contributions) ceded
3 New Business Premiums (or Contributions)	Refers to the entire single premium (or contribution) in respect of single premium (or contribution) contracts including 12 months contract or "annualized" premiums (or contributions) in other cases for new policies (or certificates). Premiums (or contributions) should include extra premiums (or contributions) of sub-standard lives
4 In-Force Premiums (or Contributions) at the end of year	Refers to the sum of annual premiums (or contributions) in-force at the beginning of year and new business annual premiums (or contributions), less annual premiums (or contributions) from terminations, transfers and revivals

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MEMBERS & AFFILIATES

GENERAL INSURANCE

AIA General Berhad

(924363-W)
Level 29, Menara AIA
No. 99, Jalan Ampang
50450 Kuala Lumpur
Tel : 6 03 2056 1111
Fax : 6 03 2056 2992
www.aia.com.my

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

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

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

Etika General 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

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

Allianz General Insurance Company (Malaysia) Berhad

(735426-V)
Level 21, 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 General Insurance (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

Progressive Insurance Bhd

(19002-P)
6th 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, Level 15
No. 211 Jalan Tun Sambanthan
Kuala Lumpur Sentral
50470 Kuala Lumpur
Tel : 6 03 2268 3333
Fax : 6 03 2031 7222
www.amgeneralinsurance.com

Liberty Insurance Berhad

(16688-K)
9th Floor, Menara Liberty
1008, Jalan Sultan Ismail
50250 Kuala Lumpur
Tel : 6 03 2619 9000
Fax : 6 03 2693 2893
www.libertyinsurance.com.my

QBE Insurance (Malaysia) Berhad

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

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

Lonpac Insurance Bhd

(307414-T)
6th 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

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

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

The Pacific Insurance Berhad

(91603-K)
40-01, Q Sentral
2A Jalan Stesen Sentral2
50470 Kuala Lumpur
Tel : 6 03 2633 8999
Fax : 6 03 2633 8998
www.pacificinsurance.com.my

MEMBERS & AFFILIATES (cont'd)

Tokio Marine Insurans (Malaysia) Berhad
(149520-U)
23rd Floor Menara Dion
27 Jalan Sultan Ismail
50250 Kuala Lumpur
Tel : 6 03 2026 9808
Fax : 6 03 2026 9708
www.tokiomarine.com.my

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

Zurich General Insurance Malaysia Berhad
(1249516-V)
Level 23A Mercu 3
No 3 Jalan Bangsar
KL Eco City, 59200 Kuala Lumpur
Tel : 6 03 2146 8000
Fax : 6 03 2143 2124
www.zurich.com.my

GENERAL TAKAFUL

Etiqa General Takaful Berhad
(1239197-A)
Level 21, Tower C, Dataran Maybank
No. 1, Jalan Maarof
59000 Kuala Lumpur
Tel : 6 03 2297 3888
Fax : 6 03 2297 3800
www.etiqa.com.my

Takaful Ikhlas General Berhad
(1233870-A)
9th Floor IKHLAS Point
No. 8, Jalan Kerinchi,
59200 Kuala Lumpur
Tel : 6 03 2723 9999
Fax : 6 03 2711 8989
www.takaful-ikhlas.com.my

Zurich General Takaful Malaysia Berhad
(1260157-U)
Level 23A Mercu 3
No 3 Jalan Bangsar
KL Eco City, 59200 Kuala Lumpur
Tel : 6 03 2146 8000
Fax : 6 03 2143 2124
www.zurich.com.my

Syarikat Takaful Malaysia Am Berhad
(1246486-D)
18th Floor, Annexe Block
Menara Takaful Malaysia
No. 4, Jalan Sultan Sulaiman
50000 Kuala Lumpur
Tel : 6 03 2268 1984
Fax : 6 03 2274 2864
www.takaful-malaysia.com.my

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 : 1 300 88 8800
Fax : 6 03 2171 3000
www.ammethlife.com

Hong Leong Assurance Berhad
(094613-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 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 3698
www.axa.com.my

Manulife Insurance Berhad
(814942-M)
Menara Manulife
6, Jalan Gelenggang, Damansara Heights
50490 Kuala Lumpur
Tel : 6 03 2719 9228
Fax : 6 03 2092 2960
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 2026 6097
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

MEMBERS & AFFILIATES (cont'd)

FAMILY TAKAFUL

AIA Public Takaful Berhad

(935955-M)
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

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

Syarikat Takaful Malaysia Keluarga Berhad

(131646-K)
18th Floor, Annexe Block
Menara Takaful Malaysia
No. 4, Jalan Sultan Sulaiman
50000 Kuala Lumpur
Tel : 6 03 2268 1984
Tel : 6 03 2274 2864
www.takaful-malaysia.com.my

AmMetLife Takaful Berhad

(931074-V)
Level 24 Menara 1 Sentrum
No. 201 Jalan Tun Sambanthan
50470 Kuala Lumpur
Tel : 6 03 2271 8000
Fax : 6 03 2272 3229
www.ammertilfetakaful.com

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.hlmstakaful.com.my

Takaful Ikhlas Family Berhad

(593075-U)
9th Floor IKHLAS Point
Tower 11A, Avenue 5, Bangsar South
No. 8, Jalan Kerinchi, 59200 Kuala Lumpur
Tel : 6 03 2096 8000
Fax : 6 03 2096 7000
www.takaful-ikhlas.com.my

Etika Family Takaful Berhad

(266243-D)
Level 21, 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)
Level 23A Mercu 3
No 3 Jalan Bangsar
KL Eco City, 59200 Kuala Lumpur
Tel : 6 03 2146 8000
Fax : 6 03 2143 2124
www.zurich.com.my

FWD Takaful Berhad

(formerly known as 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.fwd.com.my

Sun Life Malaysia Takaful Berhad

(689263-M)
Level 11, 338, Jalan Tuanku Abdul Rahman
50100 Kuala Lumpur
Tel : 6 03 2612 3600
Fax : 6 03 2698 7035
www.sunlifemalaysia.com

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, 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, Level 29
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
No. 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)
No. 10, Persiaran KLCC
Level 13A-2
Naza Tower @ Platinum Park
50088 Kuala Lumpur
Tel : 6 03 2633 5800
Fax : 6 03 2118 3811
www.swissre.com

