

STATISTICAL YEARBOOK

Insurance & Takaful

Financial Year 2023



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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 nineteenth edition, represents the industry statistics as at Financial Year End of 2023. 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 Malaysian Reinsurance Berhad for sponsoring this year's Statistical Yearbook as well as to Fitch Ratings for contributing an overview of the industry's economic prospects.

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KEY ECONOMIC INDICATORS

	2020	2021	2022	2023 ⁽²⁾	2024 ⁽³⁾
Malaysia – Key Economic Indicators					
Population (million persons)	32.4	32.6	32.7 ⁽¹⁾	33.4	33.7
Labour Force (million persons)	15.7	15.8	16.0 ⁽¹⁾	16.4	16.7
Employment (million persons)	15.0	15.1	15.4	15.8	16.1
Unemployment (% of labour force)	4.5	4.6	3.9	3.5	3.4
	2020	2021	2022 ⁽¹⁾	2023 ⁽²⁾	2024 ⁽³⁾
National Accounts (RM million)					
Gross Domestic Product (GDP)					
Current Prices	1,416,605	1,545,372	1,791,358	1,850,102	1,974,027
Constant 2015 Prices	1,343,880	1,386,738	1,510,939	1,569,247	1,645,078
Gross National Income (GNI)					
Current Prices	1,388,021	1,503,821	1,731,944	1,802,983	1,915,537
Constant 2015 Prices	1,330,169	1,367,707	1,479,619	1,544,269	1,614,614
Gross National Savings	339,549	402,874	476,178	458,596	471,844
GNI Per Capita	42,840	46,163	52,968	54,015	56,920
Savings (% of GNI)	24.5	26.8	27.5	25.4	24.6
Economic Growth Rate (%)	(5.5)	3.2	9.0	3.9	4.8
	2020	2021	2022 ⁽¹⁾	2023 ⁽²⁾	2024 ⁽³⁾
Balance of Payments (RM million)					
Goods (net)					
Exports	123,334	138,709	170,573	169,288	175,243
Imports	995,072	983,827	1,241,022	1,551,736	1,575,859
Services (net)	849,411	800,481	987,344	1,296,636	1,311,533
Primary Income (net)	(10,922)	(47,448)	(60,728)	(45,418)	(31,333)
Secondary Income (net)	(40,267)	(28,584)	(41,551)	(63,555)	(62,898)
Balance on current account (net)	(21,294)	(2,670)	(9,594)	(13,110)	(25,840)
(% of Gross National Income)	50,850	60,007	58,700	47,205	55,172
	3.5	4.3	3.9	2.7	3.0
	2020	2021	2022	2023	2024
Price Indices & Interest Rates					
Consumer Price Index (2010 = 100)	(1.2)	2.5	3.3 ⁽¹⁾	2.5 - 3.0 ⁽²⁾	2.1 - 3.6 ⁽³⁾
(annual change, %)					
Commercial Banks Base lending rate	5.5	5.5	6.4	6.7	6.7 ⁽⁴⁾
(average rates as at end-year, %)					

Notes:

⁽¹⁾ Preliminary.

⁽²⁾ Estimate.

⁽³⁾ Forecast.

⁽⁴⁾ As at February 2024

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 Outlook 2024 - Ministry of Finance, Malaysia

2. Monthly Highlights and Statistics - Bank Negara Malaysia

MALAYSIAN CREDIT & ECONOMIC OUTLOOK

Malaysia's ratings balance a diversified economy with strong medium-term growth prospects against high public debt, a low revenue base relative to operating expenditure, and political considerations that may hinder long-term policymaking and reform implementation.

The 2024 budget remains slightly expansionary with a federal government deficit target of 4.3% of GDP in 2024, in line with the estimated 2023 deficit, excluding the 1MDB bond repayment from development expenditure. The authorities expect development and operating expenditure, excluding subsidies and social assistance, to rise by 17.1% and 6.4%, respectively. Estimated gains from revenue-raising, such as a capital gains tax on companies' disposal of unlisted shares and raising the service tax to 8% from 6%, are small, at around 0.3% of GDP.

Operating expenditure (15%-16% of GDP) is rigid with 60% channeled to payrolls, pensions and debt-servicing charges. The authorities are seeking to reduce broad-based subsidies and compensate the low-income groups with targeted cash assistance. The government projects subsidies and social assistance to decrease by 17.9% to about 2.6% of GDP in 2024 (2023 estimate: 3.3% of GDP).

The government has started cutting electricity subsidies in 2023 and also plans to implement rationalization of diesel subsidies in phases in 2024. The government recently lifted price controls on chickens but kept those on chicken eggs. Malaysia's fuel subsidies are particularly costly (2022: 2.9% of GDP), but no details on reducing gasoline subsidies have been announced yet.

The medium-term fiscal framework projects an average federal government deficit of 3.5% in 2024-2026 and the recently passed Public Finance and Fiscal Responsibility Act mandates the federal government deficit to fall to 3% of GDP within the next three-to-five years. We project the federal government deficit to decline to 3.5% in 2025 amid further subsidy rationalization and the rollout of the global minimum tax.

In addition, we forecast the general government deficit to narrow to 2.8% of GDP in 2025 from an average of 5.2% of GDP in 2020-2022. We expect fiscal adjustments, such as a broad and immediate removal of subsidies and the introduction of broad-based consumption taxes, to be politically challenging in the near term, as the government balances interests within the ruling coalition and seeks to garner support from voters.

Gradual fiscal consolidation in the 2024 budget supports a moderate drop in general government debt in the medium term. We estimate general government debt to slide to 72.3% of GDP in 2023 (2022: 72.8%), although higher than the 54.9% 'BBB' category median. Our debt figures include committed guarantees on loans taken by government-linked companies that are serviced by the government (12% of GDP at end-June 2022). 1MDB's net debt fell to MYR5 billion after a USD3 billion redemption in 2023. We expect the remaining debt to be serviced by future receivables in the recovery fund.

Real GDP growth moderated to 3.7% in 2023, from the post-pandemic rebound of 8.7% in 2022. Exports will still face headwinds from weak global demand and trade restrictions. Wages and expansion in investment activity should underpin resilient domestic demand. The authorities have introduced several development initiatives guided by the Ekonomi MADANI framework, including an industrial policy masterplan and energy transition roadmap, but it is still too early to assess the projects' implementation and impact on growth.

Price controls and subsidies have kept year-to-date inflation contained at around 2.7%. We forecast headline inflation to average 3.0% in 2024, which is subject to upside risks from more substantial subsidy rationalization than expected, higher global commodities prices, as well as exchange-rate depreciation pressure. The authorities recently announced a pilot project planned for June 2024 on a yet-to-be finalized progressive wage policy and expect a full rollout of the programme, likely after December 2024, to add 0.2pp - 0.6pp to inflation.

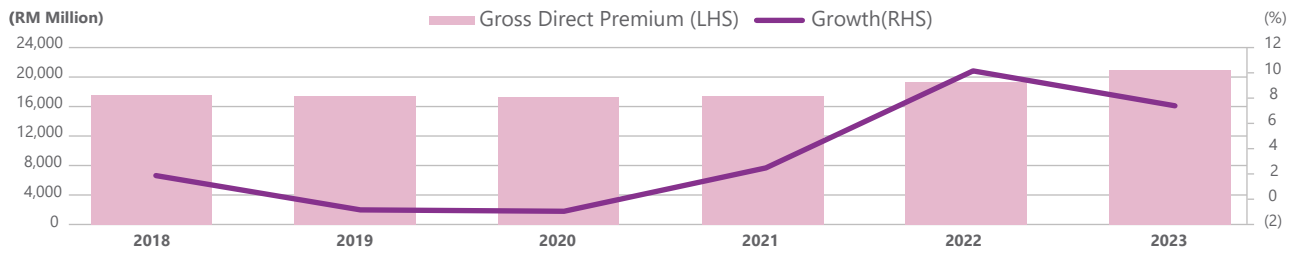
Malaysia has recorded current account surpluses for more than two decades and we expect the current account to remain in surplus in the medium term, despite near-term external challenges. We forecast the current account surplus to narrow to 2.6% of GDP in 2023 from 3.0% of GDP in 2022. Malaysia is well-positioned to benefit from the global supply-chain diversification with its competitive manufacturing sector, and FDI inflows have picked up noticeably since the reopening of the economy in 2022.

The low share of foreign-currency debt, at about 2% of total government debt, supports Malaysia's external finances. Malaysia's exposure to foreign financing risk mainly arises from high short-term debt (more than 25% of GDP), although a significant portion is stable intra-group borrowings. Non-resident holdings of domestic government bonds are high (22% of total as of 3Q23) but mostly stable, partly reflecting the deep and well-developed domestic bond market. Liquid external assets were 96.4% of liquid external liabilities, below the 2022 'BBB' median of 152.2%.

GENERAL INSURANCE

The general insurance sector continued to grow in 2023 with gross direct premiums increasing by 7.5%, reaching RM20.9 billion. This growth was driven by the dominant motor and fire classes, which expanded by 8.5% and 7.4%, respectively. Premiums in the personal accident segment fell by 16.3% following the end of the Perlindungan Tenang Voucher (PTV) Program¹. The miscellaneous segment grew by 18.2%, largely due to growth in the contactors all risk and engineering segment (CAR). Premium growth from the marine, aviation, and transit (MAT) business class slowed during the year and was mainly supported by aviation insurance.

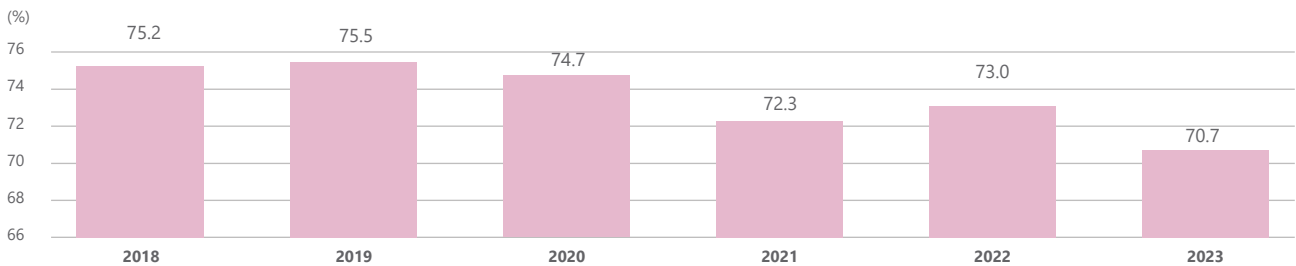
GENERAL INSURANCE: GROSS DIRECT PREMIUM AND GROWTH



Source: ISM

Risk retention stood at 70.7% in 2023, a decline from 73.0% in 2022. There were no significant changes within the business lines as 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 and CAR continued to be mostly ceded.

GENERAL INSURANCE: RETENTION RATIO



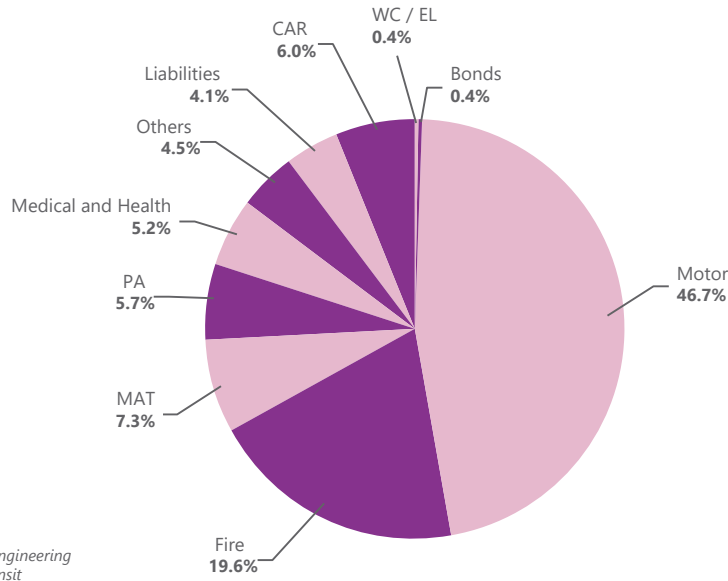
Source: ISM

The motor business continued to be the largest of all insurance classes, accounting for 46.7% of total gross direct premiums in 2023. Fire insurance was the second-largest with 19.6% of gross direct premiums, followed by MAT at 7.3%, with the proportion of both classes being relatively stable in the past five years. The miscellaneous segment has expanded significantly by 18.2% to increase its share of total gross direct premiums to 15.5% in 2023 from 14.1% in 2022. This is due to the 32.5% growth in the CAR segment following the post-pandemic acceleration of major infrastructure projects, according to Persatuan Insurans Am Malaysia².

¹ Persatuan Insurans Am Malaysia (PIAM), (2023, November 22). News Release. "General insurance industry premium grew by 7.3% and underwriting profit reduced by 38% yoy in 1H2023 as compared to 1H2022. Daily insurance claims payout rises to RM23m"

² Persatuan Insurans Am Malaysia (PIAM), (2024, April 1). News Release. "General insurance industry premium grew 7.8% yoy and underwriting profit reduced by 26% yoy in 2023. Insurance claims payout rises to RM21m daily"

BREAKDOWN OF GENERAL INSURANCE'S GROSS DIRECT PREMIUMS IN 2023

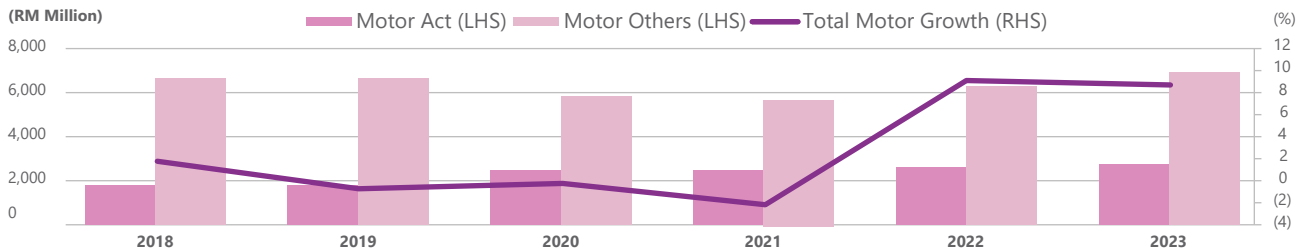


*CAR = Contractor's All Risks & Engineering
 *MAT = Marine, Aviation and Transit
 *WC/EL = Workmen's Compensation & Employers' Liability

Source: ISM

Gross direct premiums in the motor class increased by 8.5%, on an 11% rise in total new vehicle sales in Malaysia in 2023, according to the Malaysian Automotive Association. The higher vehicle sales were driven by continued demand for new vehicles, mainly passenger cars, in 2023, following a sales tax exemption and competitive pricing for electric vehicles.

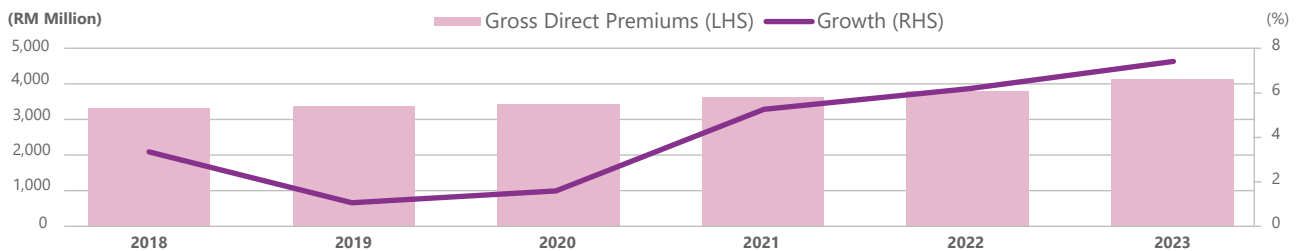
MOTOR INSURANCE: GROSS DIRECT PREMIUMS AND GROWTH



Source: ISM

Gross direct premiums for the fire class increased by 7.4% in 2023 to RM4.1 billion, due to a rise in residential and commercial construction activities, as well as increasing demand for flood coverage according to Persatuan Insurans Am Malaysia³. As premiums face downward pricing pressure due to phased liberalization, we anticipate some rationalization in the market. Nonetheless, Malaysia's low insurance penetration rates and the regulator's oversight should limit the downside risks to growth.

FIRE INSURANCE: GROSS DIRECT PREMIUMS AND GROWTH

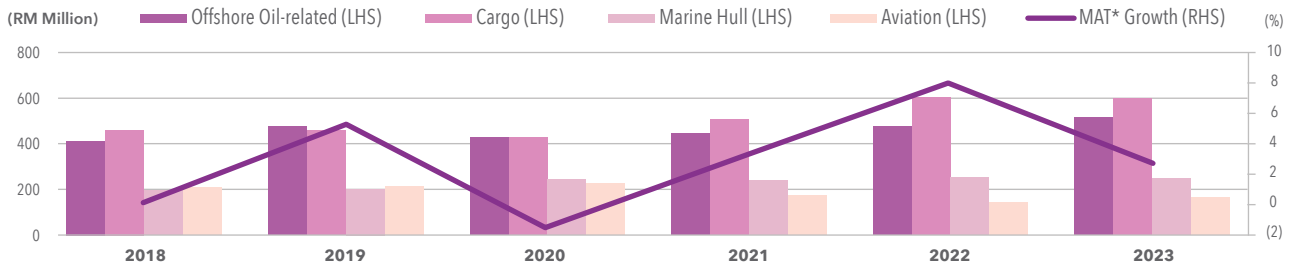


Source: ISM

³ Persatuan Insurans Am Malaysia (PIAM), (2024, January 4). News Release. "Malaysians encouraged to weather the storm with flood coverage"

The MAT class's gross direct premiums rose by 2.8% in 2023, mainly due to higher premiums in the offshore oil-related and cargo classes. Risks in these classes are mostly ceded abroad, evident in the low retention, due to a lack of domestic underwriting capacity for these relatively complex and specialised risks.

MAT* INSURANCE: GROSS DIRECT PREMIUMS AND GROWTH



*MAT = Marine, Aviation and Transit

Source: ISM

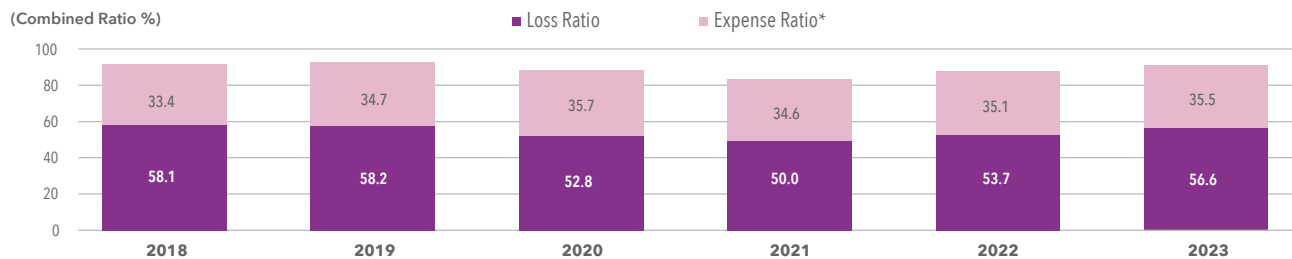
UNDERWRITING PERFORMANCE

The general insurance book's combined ratio deteriorated to 92.1% in 2023, from 88.8% in 2022. This was due to the increase in the loss ratio to 56.6% from 53.7%. The management expense ratio slightly increased to 24.6% in 2023 from 24.1% a year ago, while commission costs slightly decreased from 11.0% to 10.9%. Overall, the expense ratio slightly increased from 35.1 to 35.5%.

The loss ratio on an incurred basis without incurred but not reported (IBNR) losses and provision of risk margin for adverse deviation (PRAD) rose to 55.8% from 55.0% a year ago. The total motor class's loss ratio was 66.7% in 2023, up from 65.3% in 2022, on a higher frequency of motor claims, rising vehicle spare parts costs and flood-related losses in 2023Q1.

As the sector embraces a more liberalized pricing framework, there is potential for additional premium expansion as motor risks are priced more efficiently. Furthermore, initiatives by insurers to encourage safer driving, decrease fraudulent claims, and deter vehicle thefts have helped to manage the higher claim rates. Major flood events in recent years have resulted in an increased uptake of flood-related protection in both the motor and fire classes.

GENERAL INSURANCE: UNDERWRITING PERFORMANCE



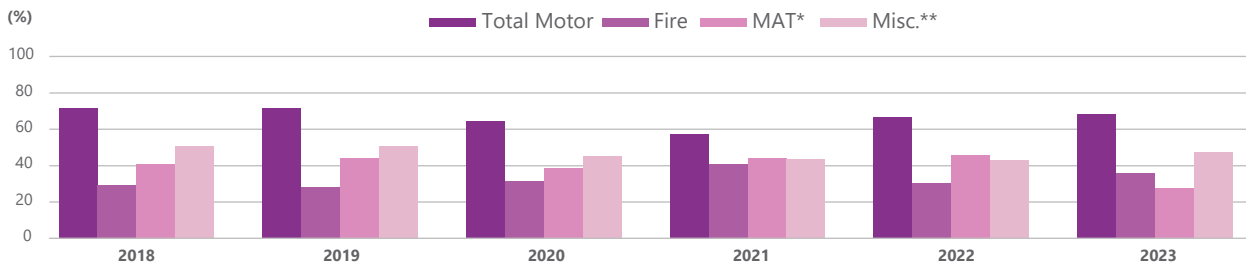
*Expense Ratio is based on net earned premium

Source: ISM

Fire class underwriting profitability deteriorated during 2023 with the loss ratio increasing to 35.4% from 29.5% in 2022, and the combined ratio deteriorating to 69.5% from 60.5%. The deterioration was driven by inflationary factors, tariff adjustments, intense competition in the sector, and increased flood events, according to Persatuan Insurans Am Malaysia⁴. Meanwhile, the loss ratio of the MAT class improved to 26.3% in 2023 from 44.2% in 2022.

⁴ Persatuan Insurans Am Malaysia (PIAM), (2024, April 1). News Release. "General insurance industry premium grew 7.8% yoy and underwriting profit reduced by 26% yoy in 2023. Insurance claims payout rises to RM21m daily"

GENERAL INSURANCE: LOSS RATIO BY MAJOR CLASS OF BUSINESS



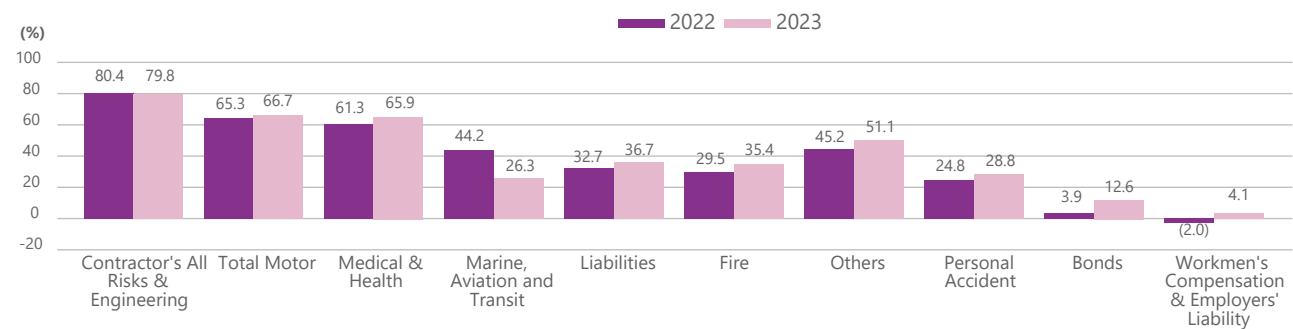
*MAT = Marine, Aviation and Transit

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

Source: ISM

While the medical and health class showed improvement in its top-line growth, its underwriting results deteriorated, due to higher claims following the resumption of travel activities and higher medical costs. The loss ratio for the personal accident and medical health classes stood at 28.8% and 65.9%, respectively in 2023.

GENERAL INSURANCE: LOSS RATIOS BY CLASS OF BUSINESS

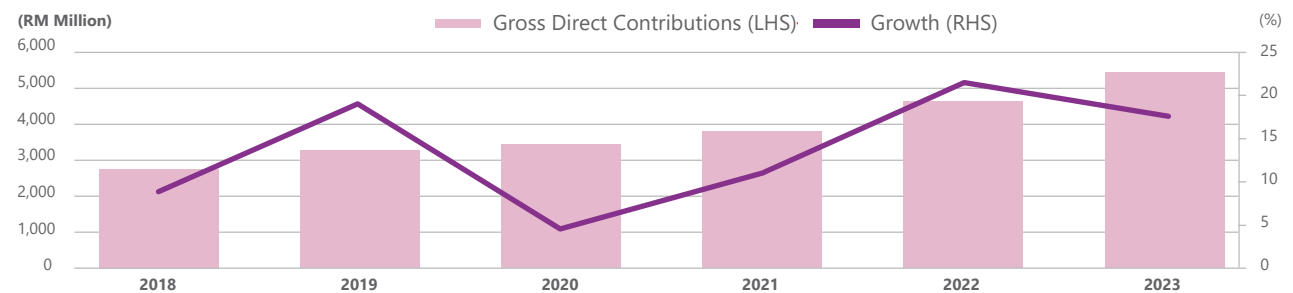


Source: ISM

GENERAL TAKAFUL

Gross direct contributions in Malaysia's general takaful industry increased by 17.4% in 2023, slowing from the 21.1% in 2022. However, its growth outpaced the 7.5% expansion in the general insurance industry. Gross direct contributions for general takaful reached RM5.4 billion in 2023 due to favourable domestic consumption, with growth driven by motor contributions on stronger passenger car sales.

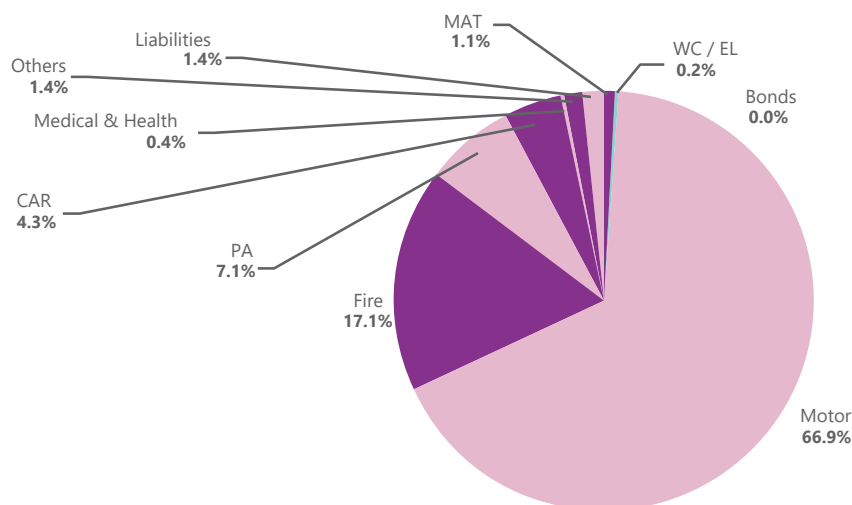
GENERAL TAKAFUL: GROSS DIRECT CONTRIBUTIONS AND GROWTH



Source: ISM

Motor remained the largest contributor to the general takaful industry, at 66.9% of total gross direct contributions in 2023 after expanding by 18.7%. Fire remained the second-largest general takaful class, accounting for 17.1% of gross direct contributions, with growth of 10.2% to RM0.9 billion. Personal accident is the third-largest contributor, with a share of 7.1%. Fitch expects the motor and fire classes to remain key contributors to the industry, amid growing consumer awareness as Malaysia continues to build on its position as one of the global centres of Islamic finance and takaful.

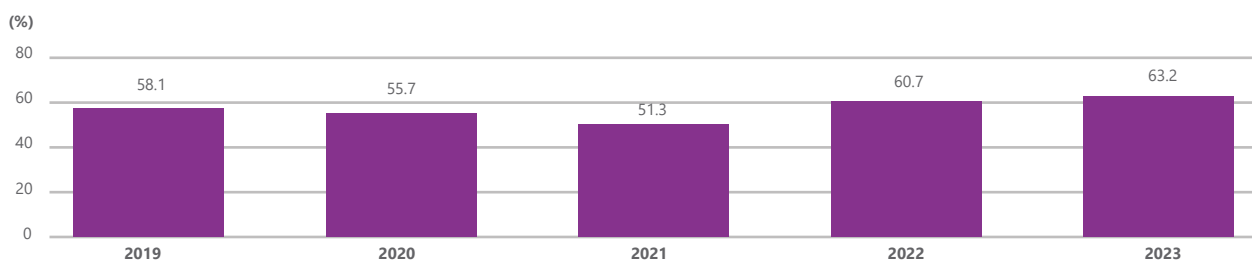
BREAKDOWN OF GENERAL TAKAFUL'S GROSS DIRECT CONTRIBUTIONS IN 2023



Source: ISM

The general takaful risk retention ratio reduced to 73.6% in 2023 from 76.8% in 2022. The ratio is higher than the risk retention ratio in conventional equivalents because of the higher share of motor and fire classes, for which takaful operators generally retain most risks. Compared with the conventional fire insurance industry, which had a retention rate of 52.5%, the fire takaful industry had a retention rate of 53.6%. The medical and health, motor, and personal accident classes in the takaful industry had risk retention rates of 90.0%, 83.4%, and 84.0%, respectively.

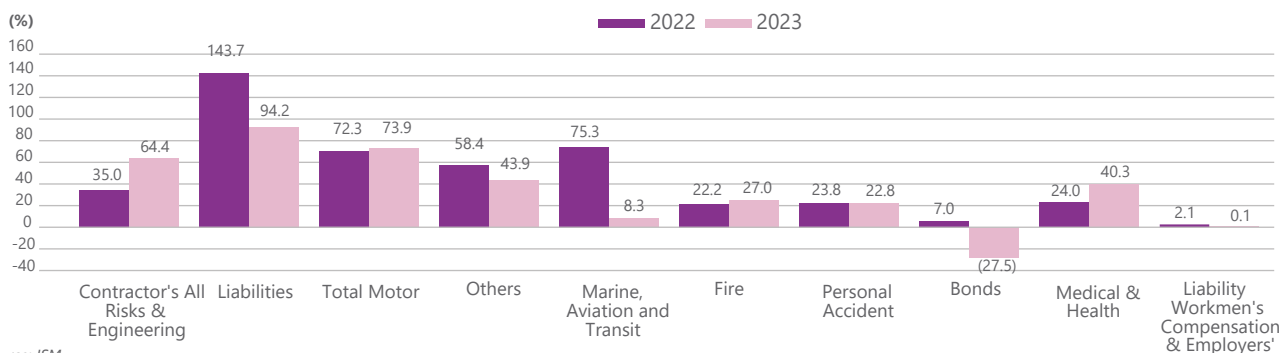
GENERAL TAKAFUL: TREND OF LOSS RATIO



Source: ISM

The loss ratio for general takaful deteriorated to 63.2% in 2023, from 60.7% in 2022, largely due to losses in the motor and medical and health business lines. The deterioration in the motor business was due to a return to pre-pandemic levels in motor claims, an increase in vehicle spare parts costs, and losses from floods in 2023. Meanwhile, the loss ratio for medical and health rose due to the accelerating medical inflation rate. As a result, the overall combined ratio rose to 105.0% in 2023 from 102.4%.

GENERAL TAKAFUL: LOSS RATIO BY CLASS OF BUSINESS



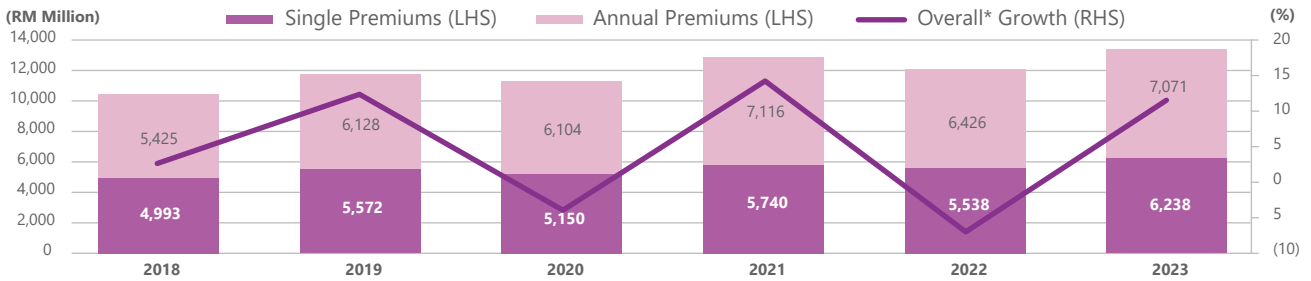
Source: ISM

General takaful continued to gain market share in the domestic insurance market, accounting for 20.7% of overall gross direct premiums and contributions, compared with 19.3% a year ago. Fitch expects this trend to continue in the near to medium term as takaful's market penetration increases and digital platforms emerge.

LIFE INSURANCE

Overall premiums in the life insurance industry rose by 11.2%, fueled by growth in the medical & health and endowment segments. Annual premium plans represented a significant portion of the market, constituting 53.1% of total new business premium. The rest of the market comprised single-premium policies. Each category saw notable gains, with annual premiums rising by 10% to reach RM7.1 billion, and single premiums growing by 12.6% to RM6.2 billion.

LIFE INSURANCE: NEW BUSINESS GROWTH (SINGLE PREMIUMS VERSUS ANNUAL PREMIUMS)

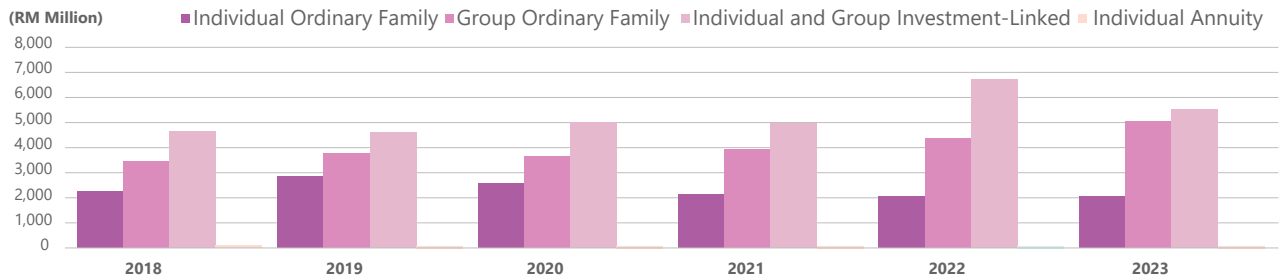


*Overall=Single and Annual Premiums
Source: ISM

In 2023, investment-linked plans continued to dominate the life insurance market, securing the largest share with 46.3% of total new business premiums. Premiums for these plans increased by 11.6% to RM6.1 billion. The sustained interest in investment-linked plans is attributed to policyholders' desire to capitalize on investment opportunities.

Additionally, the group ordinary life and individual ordinary life segments made up 38.0% and 15.7% of the total market share, respectively. New business premiums in the group ordinary life sector rose significantly by 15.1% to RM5.1 billion, while that in the individual ordinary life segment increased by 2.0% to RM2.1 billion.

LIFE INSURANCE: NEW BUSINESS GROWTH BY MAJOR PLANS

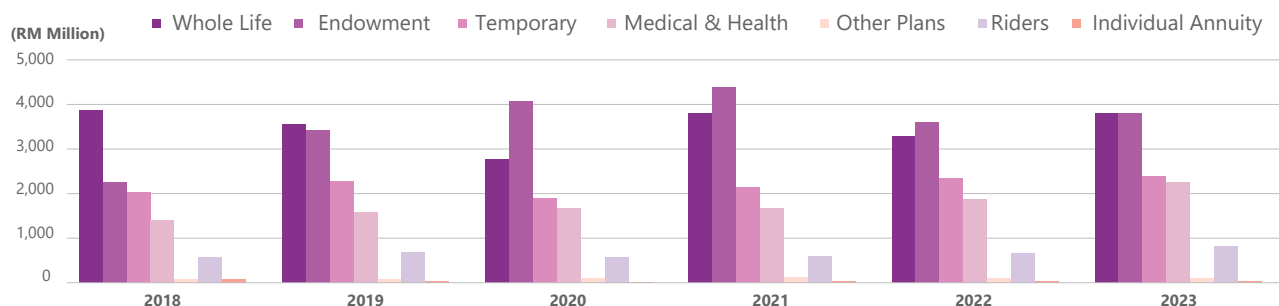


Source: ISM

In 2023, whole life plans saw a marginal increase in their share of total new business premiums, rising to 28.8% from 27.6% in 2022. Endowment plans emerged as the second-largest contributor, accounting for 28.8% of total new business premiums, followed by temporary (18.1%), medical and health (17.0%), riders (6.2%), and other plans (1.0%). The new business premiums for endowment and whole life plans increased by 16.3% and 6.4%, respectively, each reaching RM3.8 billion. Temporary premiums also experienced an uptick, with a 2.1% increase to RM2.4 billion.

At the same time, the family takaful segment continued to expand its share of new business premiums and contributions at the expense of the conventional life insurance segment. The conventional life insurance's share of the total new business premiums and contributions was 58% in 2023, with a notable decreasing trend over the years since 2017 (70%).

LIFE INSURANCE: NEW BUSINESS GROWTH BY KEY PRODUCTS

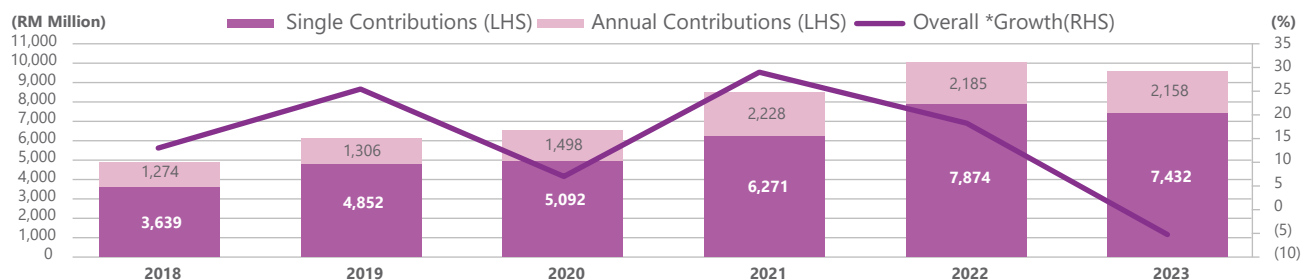


Source: ISM

FAMILY TAKAFUL

The family takaful segment declined by 4.7% in 2023, after growth of 18.3% in 2022, to reach RM9.6 billion in new business contributions. Single-contribution plans and annual contribution plans declined by 5.6% and 1.2% respectively.

FAMILY TAKAFUL: NEW BUSINESS GROWTH (SINGLE CONTRIBUTIONS VERSUS ANNUAL CONTRIBUTIONS)

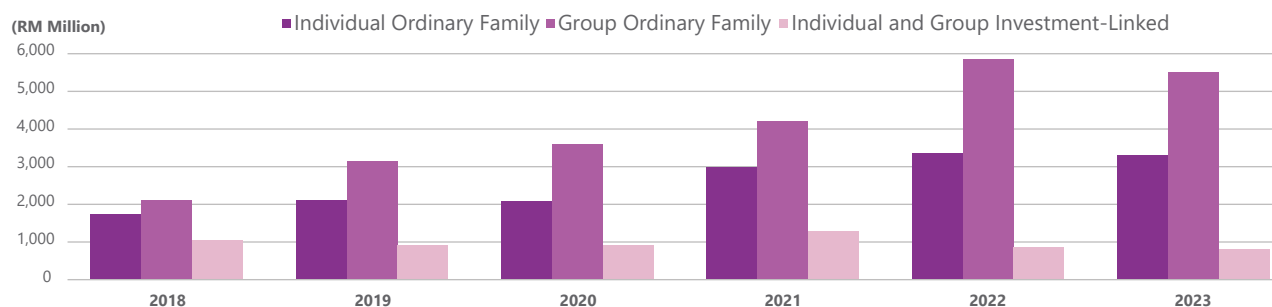


*Overall=Single and Annual Contributions

Source: ISM

Group ordinary family takaful accounted for 57.1% of total new business contributions in 2023, followed by individual family takaful plans with 34.4%, and investment-linked plans with 8.5%. Contributions in group ordinary family takaful and individual ordinary family takaful declined by 6.4% and 1.5% respectively, while investment-linked contributions also fell by 5.3% to RM0.81 billion, amid market uncertainties.

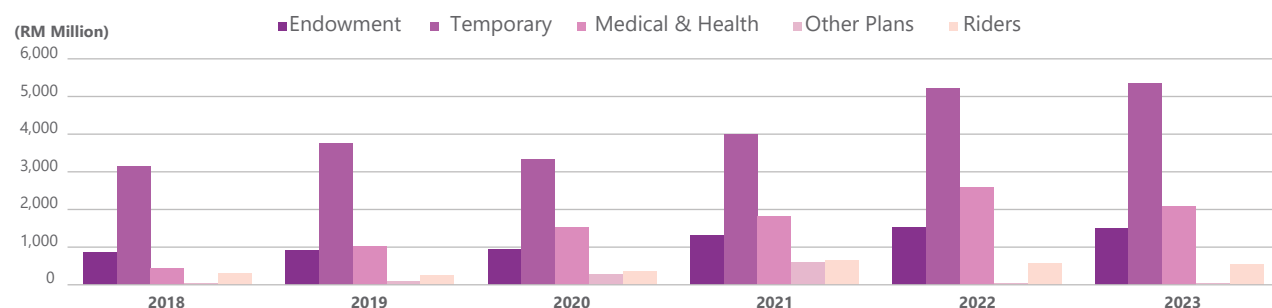
FAMILY TAKAFUL: NEW BUSINESS GROWTH BY MAJOR PLANS



Source: ISM

Family takaful accounts for a larger proportion of the overall takaful market than general takaful, as measured by new business contributions. However, family takaful's contributions decreased to 64% of total contributions in 2023 from 68% in 2022. In terms of products, temporary plans formed the largest share of total new business contributions at 55.8%, equivalent to RM5.3 billion in 2023. This was followed by medical and health (21.9%), endowment (16.0%), riders (5.9%), and other plans (0.5%). Medical and health contributions fell by 20.2% to RM2.1 billion, and contributions for endowment plans dropped by 1.2% to RM1.5 billion in 2023.

FAMILY TAKAFUL: NEW BUSINESS GROWTH BY KEY PRODUCTS



CHALLENGES FACING THE MALAYSIAN INSURANCE AND TAKAFUL INDUSTRY

We expect ongoing fierce competition in the non-life sector, inflationary pressure and a slowdown in economic activity compared to the strong post-pandemic rebound, to pose challenges to Malaysia's insurance and takaful industry. In addition, higher reinsurance costs in the face of more frequent extreme weather events, will likely put pressure on insurers' earnings.

Competition in Malaysia's non-life sector remains high, especially in the fire and motor segments, which will challenge the profitability of smaller players that lack scale and pricing power. We expect the ongoing tariff liberalisation to put pressure on motor and fire insurance prices. However, Fitch expects these developments to benefit the motor industry in the long run because consumers can enjoy lower premiums if they maintain lower accident rates, while insurers can attract more low-risk drivers by applying risk-based pricing. For the fire segment, insurers will benefit over the longer term from pricing that better reflects underlying risk.

Phase 2B of the pricing liberalisation for the fire and motor segments was implemented from 1 July 2023. Following the changes, the tariff for fire products can be reduced by no more than 30% of the tariff rate, with majority of the trade codes with tariff rates lowered compared to previous tariff. Premiums for the motor segment can be increased or decreased by up to 20%, compared with 15% previously.

High inflation could raise general insurance and takaful claims through rising vehicle prices and housing repair costs, leading insurance and takaful companies to focus on price adjustment and underwriting discipline. We expect moderately higher pricing due to rising inflation, the greater number of catastrophic events, mainly flood events, and the reinsurance market hardening.

Rising medical inflation will lead to higher medical insurance claims, which will challenge insurers as they try to improve profitability. In addition, Bank Negara Malaysia (BNM) is mandating the submission of medical claims data by insurance and takaful companies in 2024, which would facilitate the computation of the medical inflation rate and claims ratio at a more granular level.

Most life insurers are likely to remain cautious on investment risk-taking in light of market volatility in recent periods amid rising interest rates, the conflict in the Middle East and other geopolitical developments, and will continue to improve the resilience of their financial positions. We expect insurers to cautiously manage their holdings of riskier assets, as they need to consider capital charges and local solvency margin requirements.

The increased frequency of climate-related catastrophes, such as floods, continues to threaten insurance and takaful underwriting stability. In addition, greater awareness of environmental, social and governance (ESG) issues should increase the focus on exposure to extreme weather and natural catastrophes.

All insurers and takaful providers in Malaysia started applying Malaysia Financial Reporting Standard (MFRS) 17, equivalent to IFRS 17, from 1 January 2023. This materially changes the recognition and measurement of takaful contracts and the disclosure of financial statements, which will improve transparency and comparability. Insurers will start disclosing full-year performance under the new standard in 2024.

Life insurers' and family takaful operators' long-tail business means they will be more affected by implementation of the contractual service margin, where the insurer/takaful operator expects to earn as it provides services under the contracts, rather than when premiums/takaful contributions are received. The implementation of MFRS 17 is likely to spur takaful operators to examine the design and pricing of products as they will need to consider additional factors, such as measurement models, contract boundaries and amortisation factors.

MALAYSIAN INSURANCE INDUSTRY PROSPECTS

We expect insurance and takaful companies' underwriting income and capital strength to remain stable on sustained growth in premiums and contributions, despite volatile profitability. A boost in public awareness of insurance and takaful products, supportive government initiatives, and a growing economy, albeit at a slower pace compared to the stronger post-pandemic rebound, are likely to propel growth in premiums and contributions. Fitch expects growing demand for digital insurance and takaful products to drive growth in the Malaysian insurance and takaful market.

Overall, business growth is likely to be driven by the conventional life insurance and family takaful segments as Malaysian consumers are increasingly aware of the importance of protection products following the pandemic and rising medical costs.

Fitch expects conventional life insurance products to continue to be in demand, driven by investment-linked plans and health products. The rising cost of medical services and greater concerns about health after the pandemic have increased the awareness on the importance of health and life insurance coverage. Life insurance also benefits from digital transformation as marketing partnerships with digital platforms offer greater access to potential customers.

Motor insurance growth is likely to slow, as the Malaysian Automotive Association forecasts vehicle sales to decrease by 7.5% in 2024, compared with growth of 11% in 2023. The government's intention to carry out targeted rationalization of subsidies, the high cost of living, implementation of a proposed high-value goods tax, and higher services tax rates, may weigh on consumer spending, despite improved supply chains and the launch of new electric vehicles at competitive prices.

Growth in the general insurance segment is likely to be driven by ongoing construction projects, while the growth in the takaful industry's contributions will be led by family takaful, with growth in contributions in family and general takaful outpacing premium growth in conventional life and non-life insurance. A supportive Islamic finance ecosystem will continue to cement Malaysia's position as one of the global centres of Islamic finance and takaful.

At the same time, inflationary pressure and higher reinsurance costs amid greater frequency of extreme weather events, is likely to promote better underwriting discipline in the non-life sector.

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KEY PERFORMANCE INDICATORS

	2020	2021	2022	2023
Premiums (RM)				
Gross Written Premiums	17,659,599,997	18,130,764,771	19,891,271,833	21,439,387,776
Gross Direct Premiums	17,242,876,059	17,663,100,059	19,428,754,702	20,884,269,036
Reinsurance Accepted	416,723,938	467,664,712	462,517,131	555,118,740
Reinsurance Premiums Ceded	4,467,418,113	5,029,843,671	5,362,361,797	6,275,289,635
Net Premiums	13,192,181,884	13,100,921,100	14,528,910,036	15,164,098,141
Net Earned Premiums	13,105,503,124	13,080,033,653	13,964,222,840	14,667,248,469
Net Premiums by Line of Business (RM)				
Aviation	1,523,592	3,102,998	(173,345)	1,652,001
Cargo	288,660,768	336,325,412	377,846,129	362,716,457
Marine Hull	49,152,194	52,481,868	52,653,594	49,104,714
Offshore Oil-related	14,577,948	11,455,556	6,133,941	9,866,586
Fire	2,050,853,702	1,940,207,110	2,159,852,361	2,127,548,622
Total Motor	7,906,579,397	7,795,440,197	8,494,377,903	9,212,956,781
Motor Act	2,348,951,365	2,368,476,391	2,510,105,446	2,604,987,593
Motor Others	5,557,628,032	5,426,963,806	5,984,272,457	6,607,969,188
Medical & Health	926,036,757	903,643,236	916,762,353	1,006,958,230
Personal Accident	862,410,339	887,101,290	1,280,078,532	1,057,093,801
Bonds	41,915,730	37,665,028	55,255,278	54,383,703
Contractor's All Risks & Engineering	201,672,694	256,191,472	259,212,960	274,668,432
Liabilities	276,754,701	305,583,757	322,576,155	384,022,058
Workmen's Compensation & Employers' Liability	68,642,926	69,193,209	73,425,572	80,378,374
Others	503,401,136	502,529,967	530,908,603	542,748,382
Claims (RM)				
Gross Claims Paid	7,838,047,716	7,762,261,502	10,146,840,405	10,382,842,677
Claims Recoveries	1,595,902,316	2,218,010,355	3,340,558,888	2,806,442,015
Net Claims Paid	6,242,145,400	5,544,251,147	6,806,281,517	7,576,400,662
Net Claims Incurred	6,926,173,797	6,540,994,426	7,501,582,207	8,307,890,307
Net Claims Incurred Ratio by Line of Business (%)				
Aviation	76.9	(26.1)	(191.4)	(93.6)
Cargo	31.2	35.4	37.2	31.6
Marine Hull	48.4	70.4	63.7	30.6
Offshore Oil-related	112.9	179.1	215.5	(195.1)
Fire	31.4	39.7	29.5	35.4
Total Motor	62.5	55.6	65.3	66.7
Motor Act	78.6	72.9	78.4	80.3
Motor Others	55.9	48.1	59.8	61.3
Medical & Health	56.9	53.9	61.3	65.9
Personal Accident	27.6	21.7	24.8	28.8
Bonds	24.4	14.9	3.9	12.6
Contractor's All Risks & Engineering	91.3	104.1	80.4	79.8
Liabilities	42.1	42.1	32.7	36.7
Workmen's Compensation & Employers' Liability	(0.9)	(3.9)	(2.0)	4.1
Others	37.1	39.4	45.2	51.1
Underwriting Result (%)				
Net Claims Incurred Ratio	52.8	50.0	53.7	56.6
Management Expenses Ratio	25.7	24.6	24.1	24.6
Net Commission Ratio	9.9	10.0	11.0	10.9
Underwriting Margin	11.5	15.4	11.2	7.9
Operating Ratio	79.0	75.9	81.5	84.1
Operating Result (RM)				
Underwriting Profit/Loss	1,502,884,977	2,016,052,206	1,567,264,455	1,157,475,247
Total Investment Income	1,245,358,492	1,140,820,536	1,014,734,633	1,173,078,036
Operating Profit/Loss	2,748,243,469	3,156,872,742	2,581,999,088	2,330,553,283

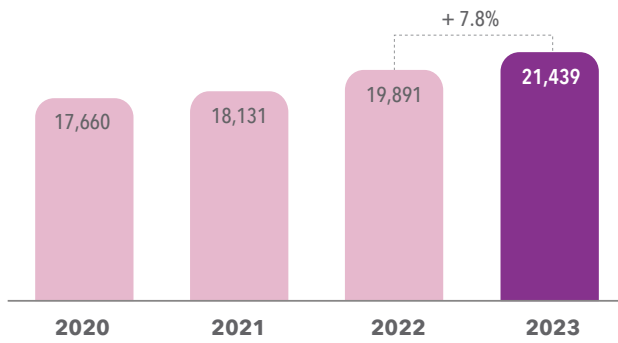
Notes:

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)

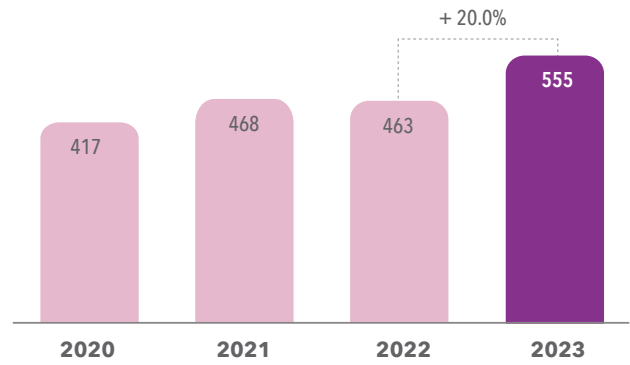
GENERAL INSURANCE

KEY PERFORMANCE INDICATORS CHART

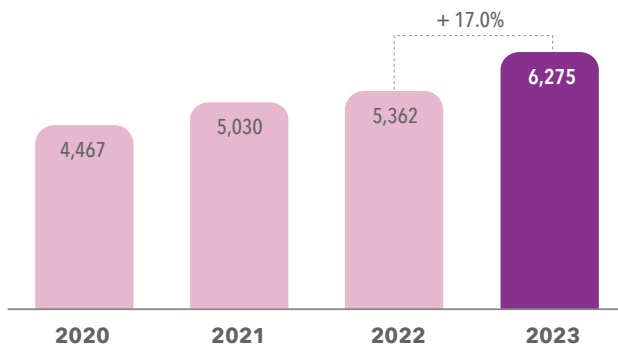
Gross Written Premiums
(RM million) 2020 - 2023



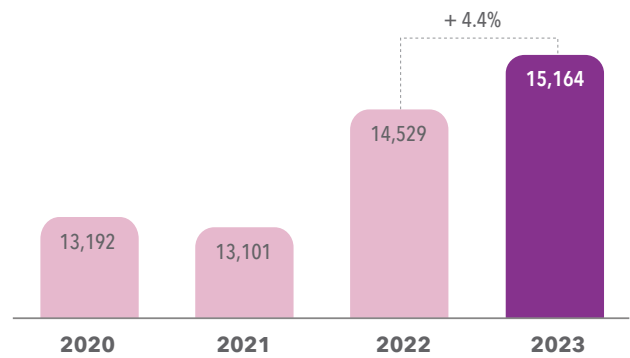
Reinsurance Accepted
(RM million) 2020 - 2023



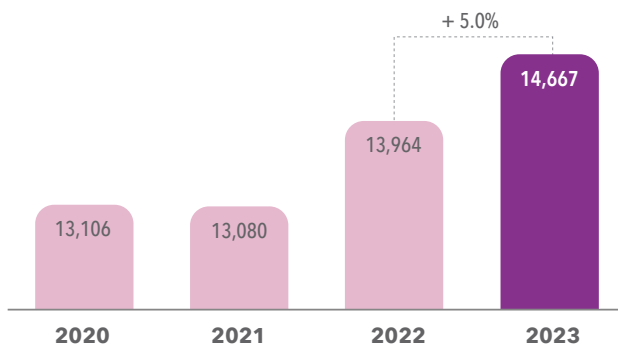
Reinsurance Premiums Ceded
(RM million) 2020 - 2023



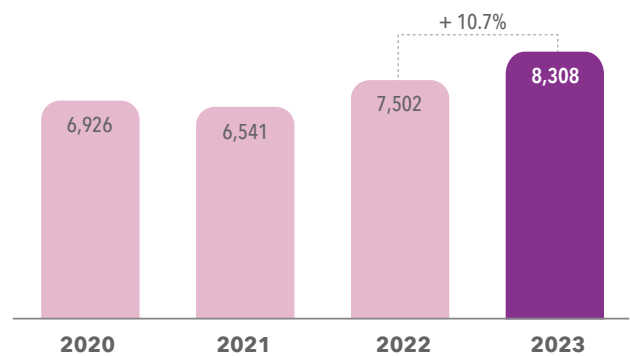
Net Premiums
(RM million) 2020 - 2023



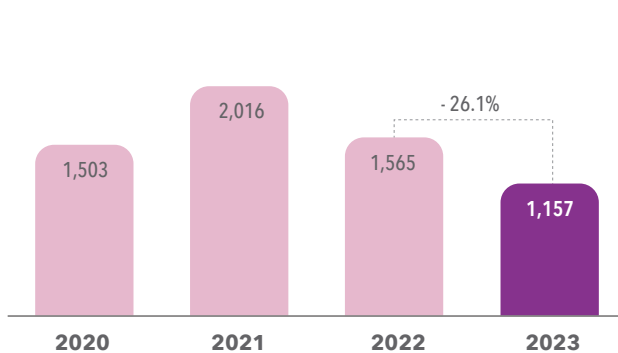
Net Earned Premiums
(RM million) 2020 - 2023



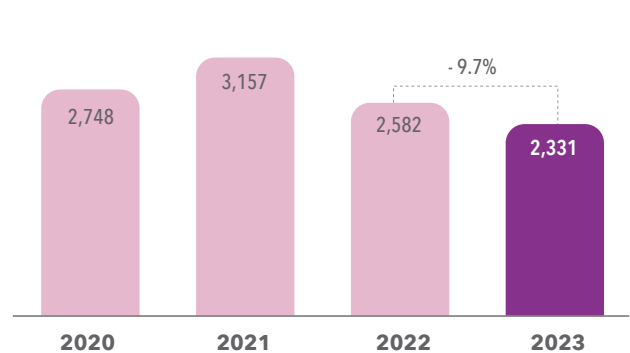
Net Claims Incurred
(RM million) 2020 - 2023



Underwriting Profit / Loss
(RM million) 2020 - 2023



Operating Profit / Loss
(RM million) 2020 - 2023



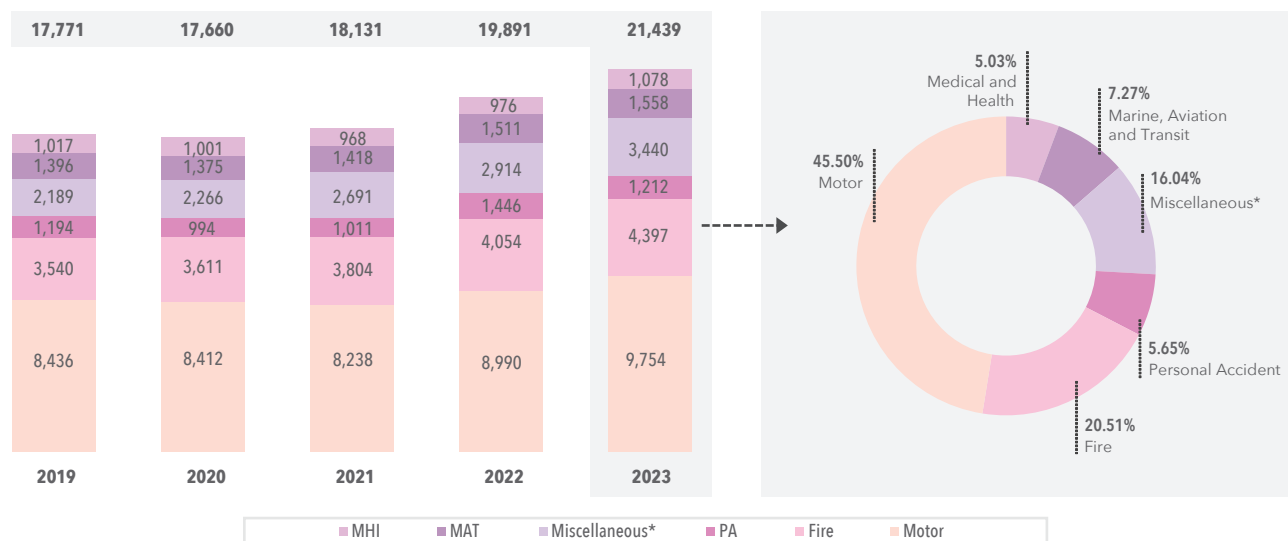
Notes

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

GENERAL INSURANCE

PREMIUMS BY LINE OF BUSINESS

Gross Written Premiums



Gross Written Premiums in Amount (RM million)

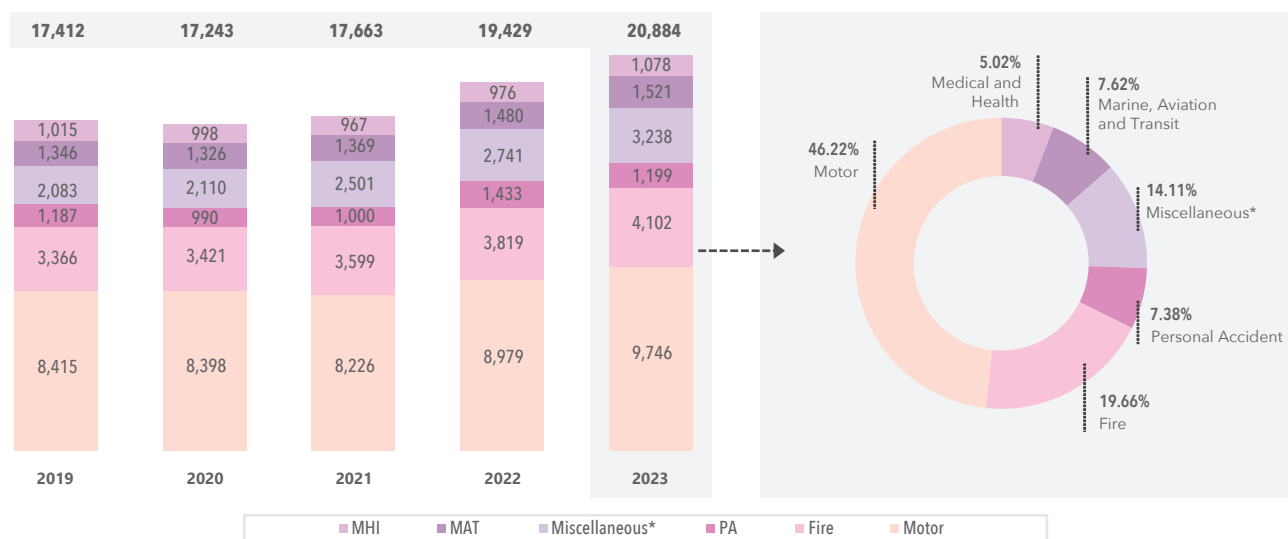
Line of Business	2019	2020	2021	2022	2023
MHI	1,017	1,001	968	976	1,078
MAT	1,396	1,375	1,418	1,511	1,558
Miscellaneous *	2,189	2,266	2,691	2,914	3,440
PA	1,194	994	1,011	1,446	1,212
Fire	3,540	3,611	3,804	4,054	4,397
Motor	8,436	8,412	8,238	8,990	9,754
Total	17,771	17,660	18,131	19,891	21,439

Gross Written Premiums by Market Share (%)

Line of Business	2019	2020	2021	2022	2023
Motor	47.47%	47.63%	45.44%	45.19%	45.50%
Fire	19.92%	20.45%	20.98%	20.38%	20.51%
Miscellaneous *	12.32%	12.83%	14.84%	14.65%	16.04%
Personal Accident	6.72%	5.63%	5.58%	7.27%	5.65%
Marine, Aviation and Transit	7.86%	7.79%	7.82%	7.59%	7.27%
Medical and Health	5.72%	5.67%	5.34%	4.91%	5.03%

* 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	2019	2020	2021	2022	2023
MHI	1,015	998	967	976	1,078
MAT	1,346	1,326	1,369	1,480	1,521
Miscellaneous *	2,083	2,110	2,501	2,741	3,238
PA	1,187	990	1,000	1,433	1,199
Fire	3,366	3,421	3,599	3,819	4,102
Motor	8,415	8,398	8,226	8,979	9,746
Total	17,412	17,243	17,663	19,429	20,884

Gross Direct Premiums by Market Share (%)

Line of Business	2019	2020	2021	2022	2023
Motor	48.16%	48.33%	48.71%	46.57%	46.22%
Fire	18.97%	19.33%	19.84%	20.38%	19.66%
Miscellaneous*	12.22%	11.96%	12.24%	14.16%	14.11%
Personal Accident	6.85%	6.82%	5.74%	5.66%	7.38%
Marine, Aviation and Transit	7.28%	7.73%	7.69%	7.75%	7.62%
Medical and Health	6.53%	5.83%	5.79%	5.48%	5.02%

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

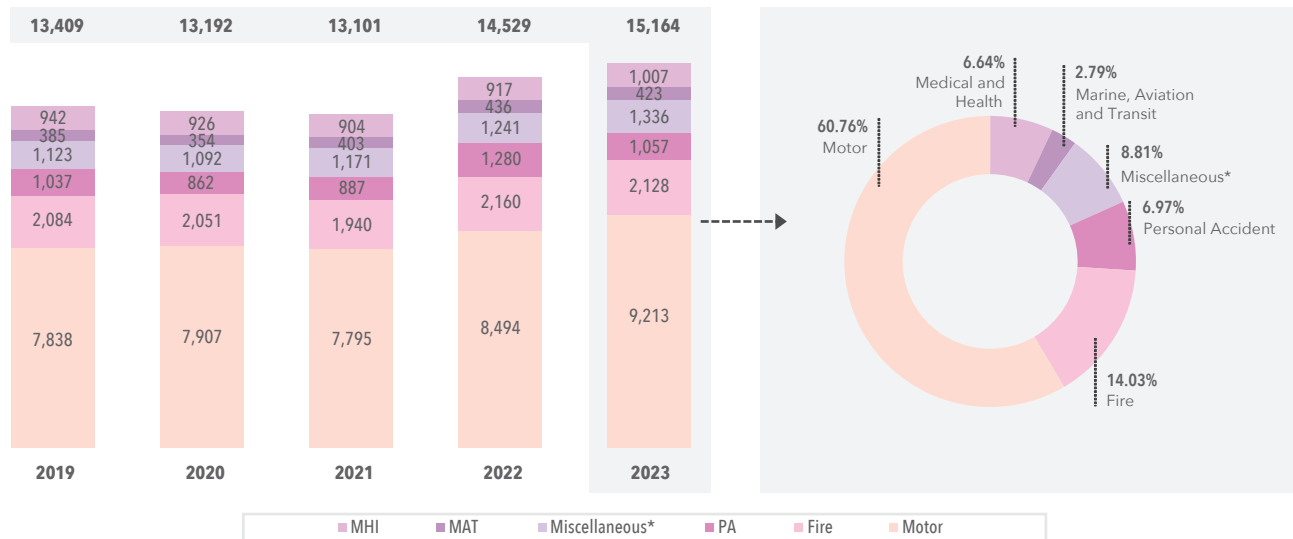
Note:

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)

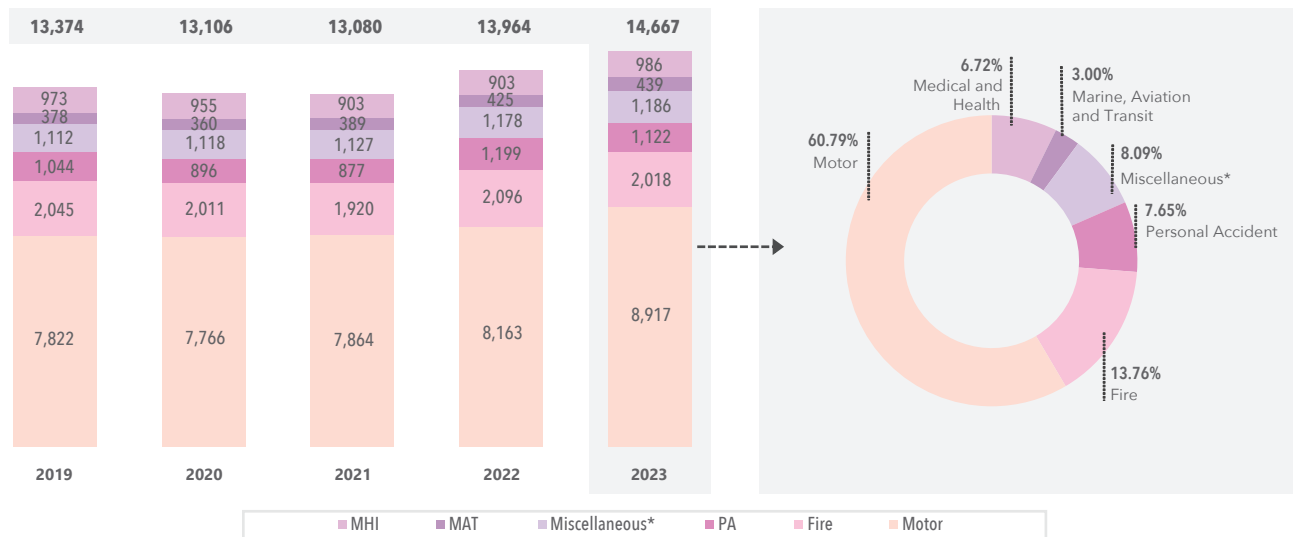
Line of Business	2019	2020	2021	2022	2023
MHI	942	926	904	917	1,007
MAT	385	354	403	436	423
Miscellaneous *	1,123	1,092	1,171	1,241	1,336
PA	1,037	862	887	1,280	1,057
Fire	2,084	2,051	1,940	2,160	2,128
Motor	7,838	7,907	7,795	8,494	9,213
Total	13,409	13,192	13,101	14,529	15,164

Net Premiums by Market Share (%)

Line of Business	2019	2020	2021	2022	2023
MHI	7.02	7.02	6.90	6.31	6.64
MAT	2.87	2.68	3.08	3.00	2.79
Miscellaneous *	8.37	8.28	8.94	8.54	8.81
PA	7.74	6.54	6.77	8.81	6.97
Fire	15.54	15.55	14.81	14.87	14.03
Motor	58.46	59.93	59.50	58.47	60.76

* 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	2019	2020	2021	2022	2023
MHI	973	955	903	903	986
MAT	378	360	389	425	439
Miscellaneous *	1,112	1,118	1,127	1,178	1,186
PA	1,044	896	877	1,199	1,122
Fire	2,045	2,011	1,920	2,096	2,018
Motor	7,822	7,766	7,864	8,163	8,917
Total	13,374	13,106	13,080	13,964	14,667

Net Earned Premiums by Market Share (%)

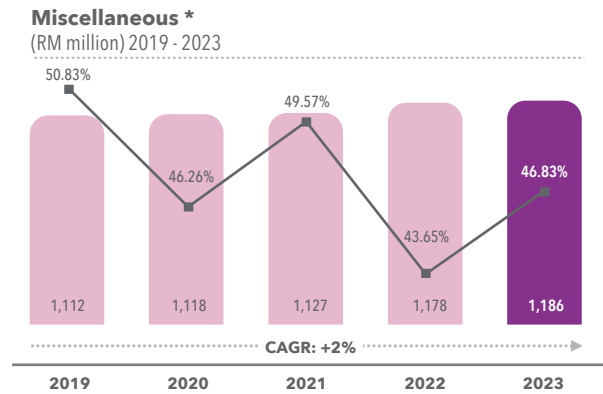
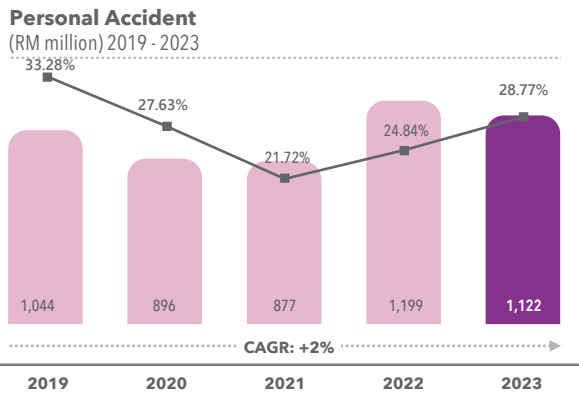
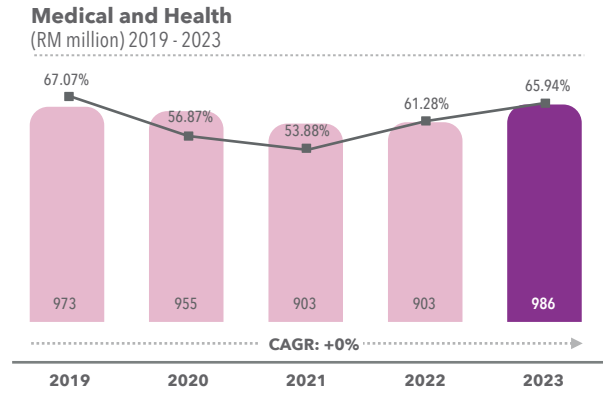
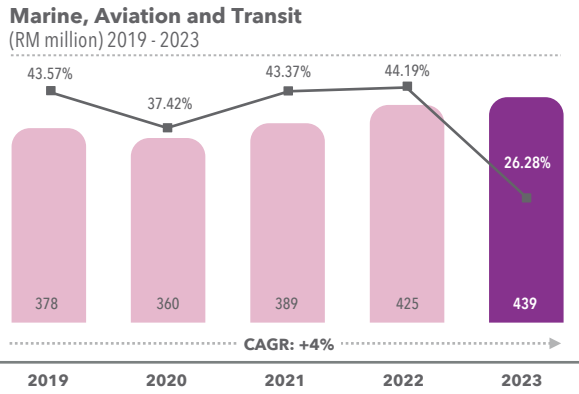
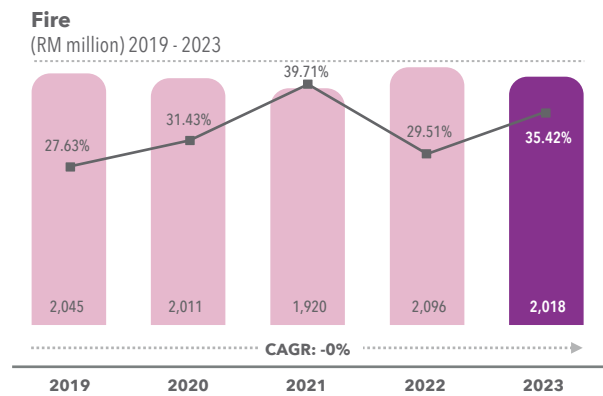
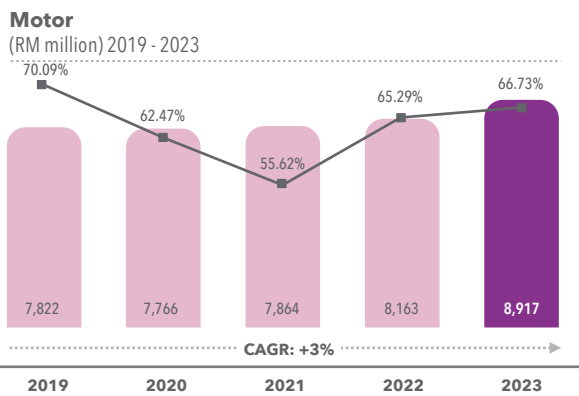
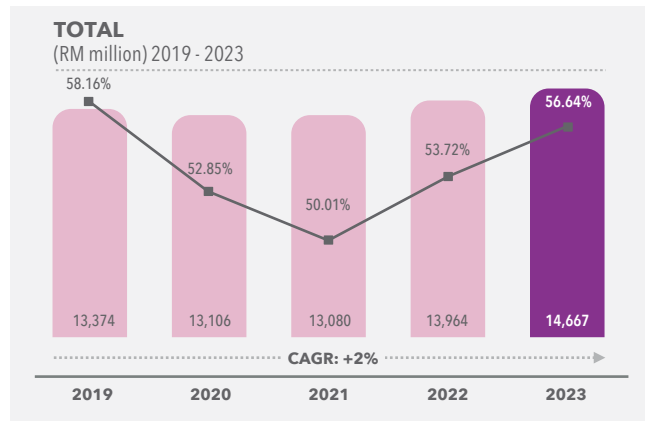
Line of Business	2019	2020	2021	2022	2023
MHI	7.28	7.28	6.91	6.47	6.72
MAT	2.83	2.75	2.97	3.04	3.00
Miscellaneous *	8.31	8.53	8.62	8.44	8.09
PA	7.81	6.83	6.71	8.58	7.65
Fire	15.29	15.34	14.68	15.01	13.76
Motor	58.48	59.26	60.12	58.45	60.79

* 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).

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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KEY PERFORMANCE INDICATORS

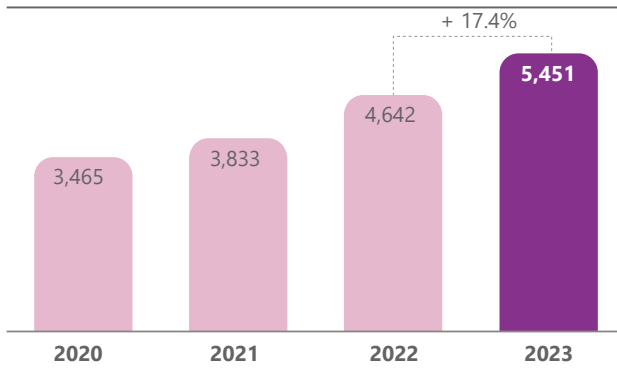
	2020	2021	2022	2023
Contributions (RM)				
Gross Written Contributions	3,464,956,605	3,833,175,166	4,641,633,609	5,451,142,867
Gross Direct Contributions	3,458,272,175	3,828,103,032	4,636,655,536	5,443,439,720
Retakaful Accepted	6,684,430	5,072,134	4,978,073	7,703,147
Retakaful Contributions Ceded	700,701,061	898,946,912	1,078,122,428	1,439,353,680
Net Contributions	2,764,255,544	2,934,228,254	3,563,511,181	4,011,789,187
Net Earned Contributions	2,677,894,539	2,821,228,288	3,346,414,072	3,805,945,271
Net Contributions by Line of Business (RM)				
Aviation	232,766	250,426	214,761	260,614
Cargo	4,972,432	5,700,038	6,132,363	6,954,561
Marine Hull	1,579,662	1,997,025	2,645,304	3,676,236
Offshore Oil-related	1,871,567	1,109,160	415,784	389,569
Fire	424,881,543	398,112,122	504,737,610	502,399,485
Total Motor	1,979,555,516	2,175,941,725	2,627,045,092	3,038,137,533
Motor Act	482,099,035	581,118,236	691,546,926	849,359,992
Motor Others	1,497,456,481	1,594,823,489	1,935,498,166	2,188,777,541
Medical & Health	37,413,156	21,156,572	13,391,108	17,961,231
Personal Accident	239,659,904	253,257,460	306,984,222	326,835,824
Bonds	436,871	334,571	473,324	379,220
Contractor's All Risks & Engineering	20,892,278	24,642,255	33,994,668	38,004,880
Liabilities	14,818,615	15,576,911	19,006,780	28,687,588
Workmen's Compensation & Employers' Liability	5,885,086	6,075,380	8,443,938	10,603,866
Others	32,056,148	30,074,609	40,026,227	37,498,580
Claims (RM)				
Gross Claims Paid	1,431,133,602	1,362,245,816	2,056,868,892	2,427,992,336
Claims Recoveries	226,395,372	283,978,514	570,082,255	483,943,161
Net Claims Paid	1,204,738,230	1,078,267,302	1,486,786,637	1,944,049,175
Net Claims Incurred	1,490,987,112	1,446,548,299	2,030,877,947	2,406,691,619
Net Claims Incurred Ratio by Line of Business (%)				
Aviation	(17.6)	35.7	20.7	(5.4)
Cargo	71.7	42.6	66.8	40.3
Marine Hull	(45.7)	43.3	170.6	(13.1)
Offshore Oil-related	201.8	(15.0)	(407.2)	(372.0)
Fire	16.8	25.7	22.2	27.0
Total Motor	68.2	60.1	72.3	73.9
Motor Act	105.6	95.4	98.1	99.9
Motor Others	56.6	48.3	63.1	64.3
Medical & Health	16.4	(2.4)	24.0	40.3
Personal Accident	25.3	16.0	23.8	22.8
Bonds	14.9	13.3	7.0	(27.5)
Contractor's All Risks & Engineering	58.2	98.4	35.0	64.4
Liabilities	123.2	89.3	143.7	94.2
Workmen's Compensation & Employers' Liability	0.7	(6.1)	2.1	0.1
Others	34.0	55.1	58.4	43.9
Underwriting Result (%)				
Net Claims Incurred Ratio	55.7	51.3	60.7	63.2
Management Expenses Ratio	30.9	31.2	32.4	33.1
Net Commission Ratio	8.4	8.4	9.3	8.6
Underwriting Margin	5.1	9.1	(2.4)	(5.0)
Operating Ratio	88.3	85.0	97.0	98.5
Operating Result (RM)				
Underwriting Profit/Loss	135,237,039	257,102,702	(80,152,252)	(188,801,662)
Total Investment Income	176,977,732	166,693,258	181,242,947	244,407,818
Operating Profit/Loss	312,214,771	423,795,960	101,090,695	55,606,156

Notes:

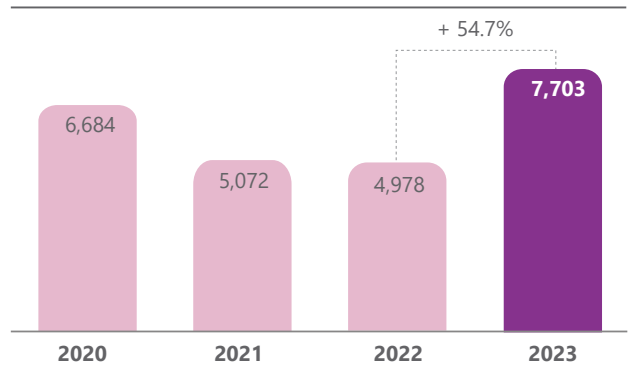
- The above information is based on aggregated calendar year statistics from January to December (unaudited).
- The above stated Management Expenses is obtained from Revenue Account (excluding bad & doubtful debts).

KEY PERFORMANCE INDICATORS CHART

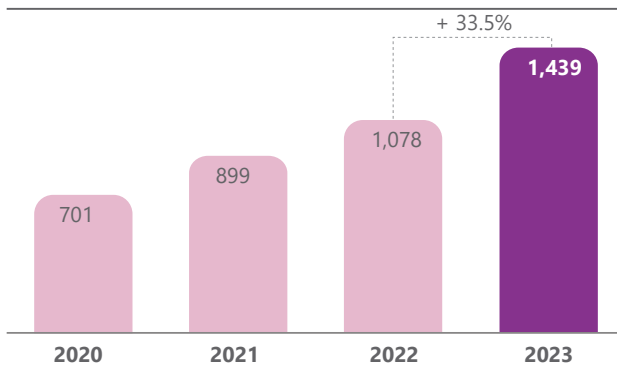
Gross Written Contributions
(RM million) 2020 - 2023



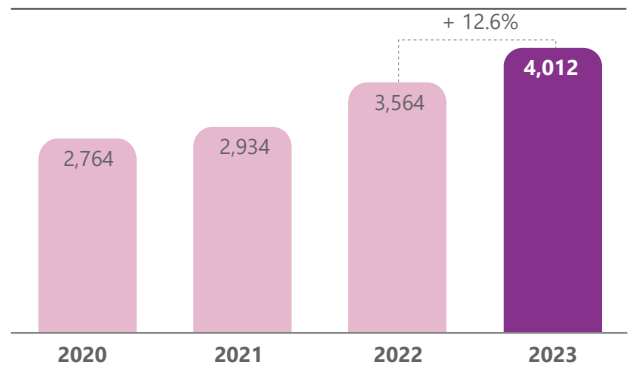
Retakaful Accepted
(RM million) 2020 - 2023



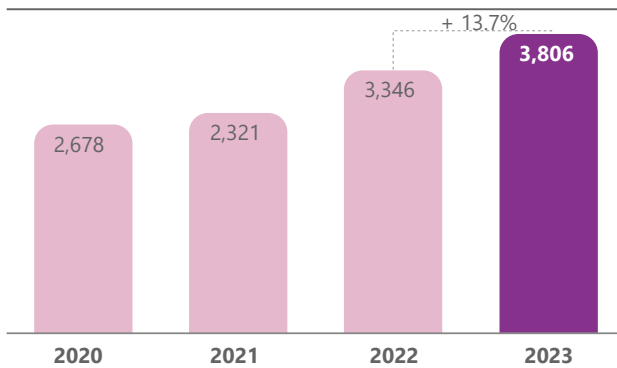
Retakaful Contributions Ceded
(RM million) 2020 - 2023



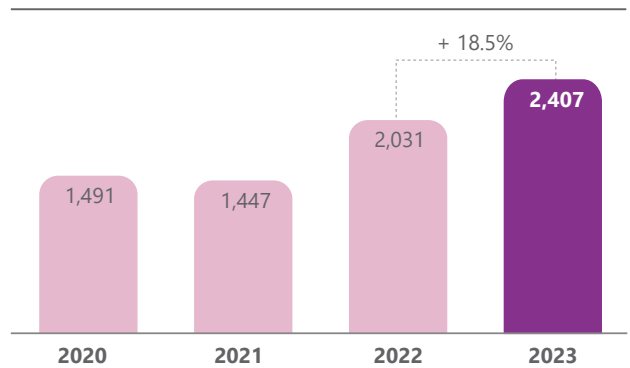
Net Contributions
(RM million) 2020 - 2023



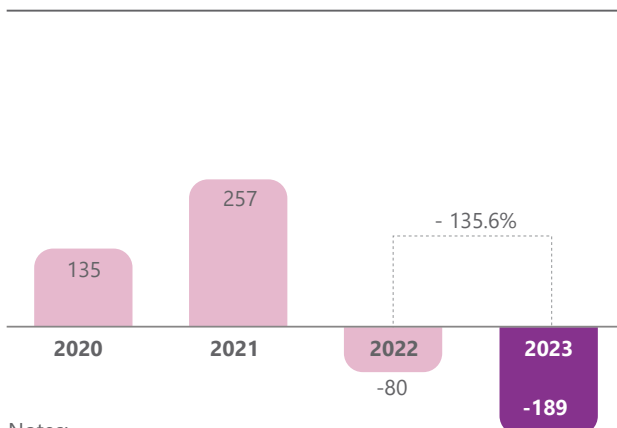
Net Earned Contributions
(RM million) 2020 - 2023



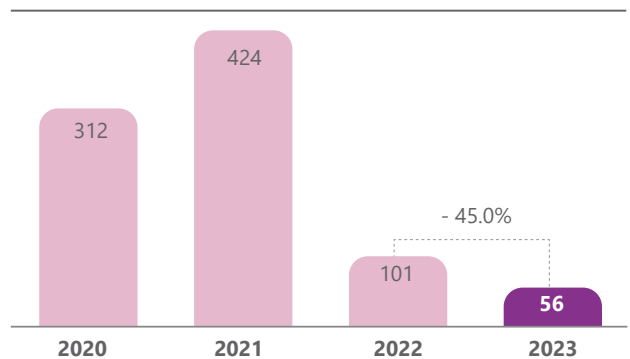
Net Claims Incurred
(RM million) 2020 - 2023



Underwriting Profit / Loss
(RM million) 2020 - 2023



Operating Profit / Loss
(RM million) 2020 - 2023

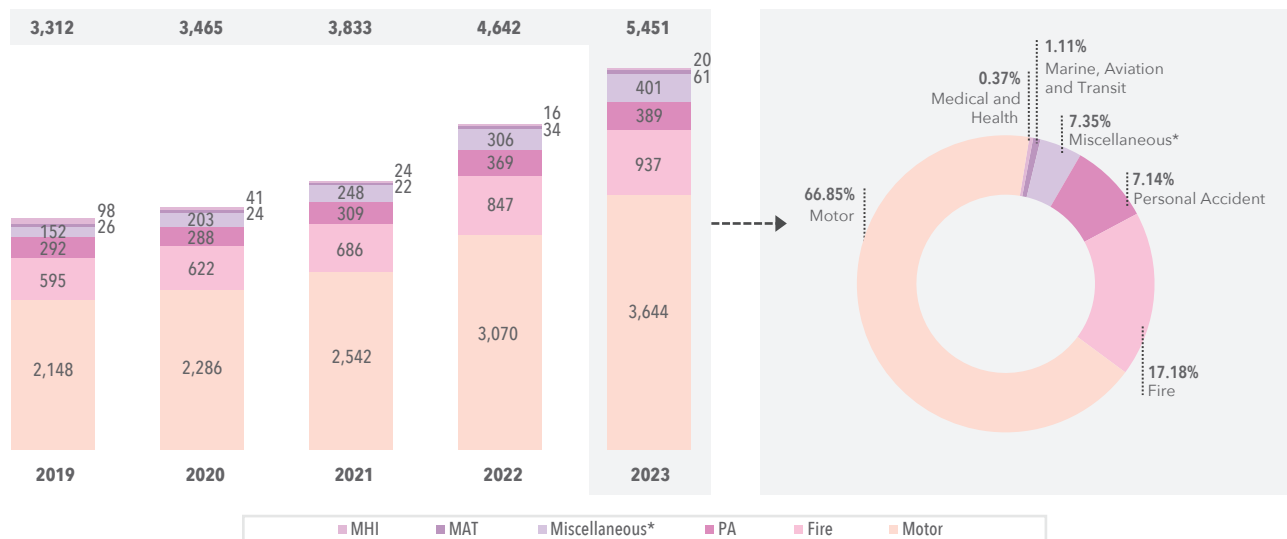


Notes:

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

CONTRIBUTIONS BY LINE OF BUSINESS

Gross Written Contributions



Gross Written Contributions in Amount (RM million)

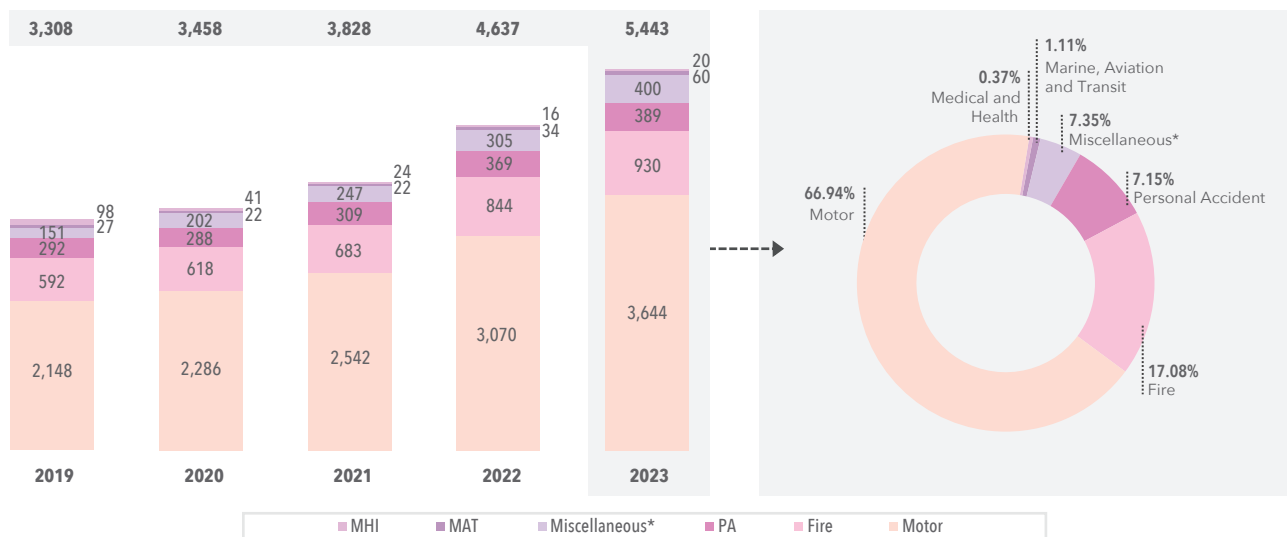
Line of Business	2019	2020	2021	2022	2023
MHI	98	41	24	16	20
MAT	26	24	22	34	61
Miscellaneous *	152	203	248	306	401
PA	292	288	309	369	389
Fire	595	622	686	847	937
Motor	2,148	2,286	2,542	3,070	3,644
Total	3,312	3,465	3,833	4,642	5,451

Gross Written Contributions by Market Share (%)

Line of Business	2019	2020	2021	2022	2023
MHI	2.97	1.19	0.63	0.33	0.37
MAT	0.80	0.68	0.58	0.73	1.11
Miscellaneous *	4.60	5.87	6.48	6.59	7.35
PA	8.83	8.32	8.07	7.96	7.14
Fire	17.97	17.96	17.91	18.25	17.18
Motor	64.85	65.98	66.33	66.14	66.85

* 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	2019	2020	2021	2022	2023
MHI	98	41	24	16	20
MAT	27	22	22	34	60
Miscellaneous *	151	202	247	305	400
PA	292	288	309	369	389
Fire	592	618	683	844	930
Motor	2,148	2,286	2,542	3,070	3,644
Total	3,308	3,458	3,828	4,637	5,443

Gross Direct Contributions by Market Share (%)

Line of Business	2019	2020	2021	2022	2023
Motor	64.92	66.11	66.41	66.21	66.94
Fire	17.90	17.88	17.85	18.19	17.08
PA	8.83	8.33	8.08	7.97	7.15
Miscellaneous*	4.57	5.85	6.45	6.57	7.35
MAT	0.80	0.63	0.57	0.73	1.11
MHI	2.97	1.19	0.63	0.33	0.37

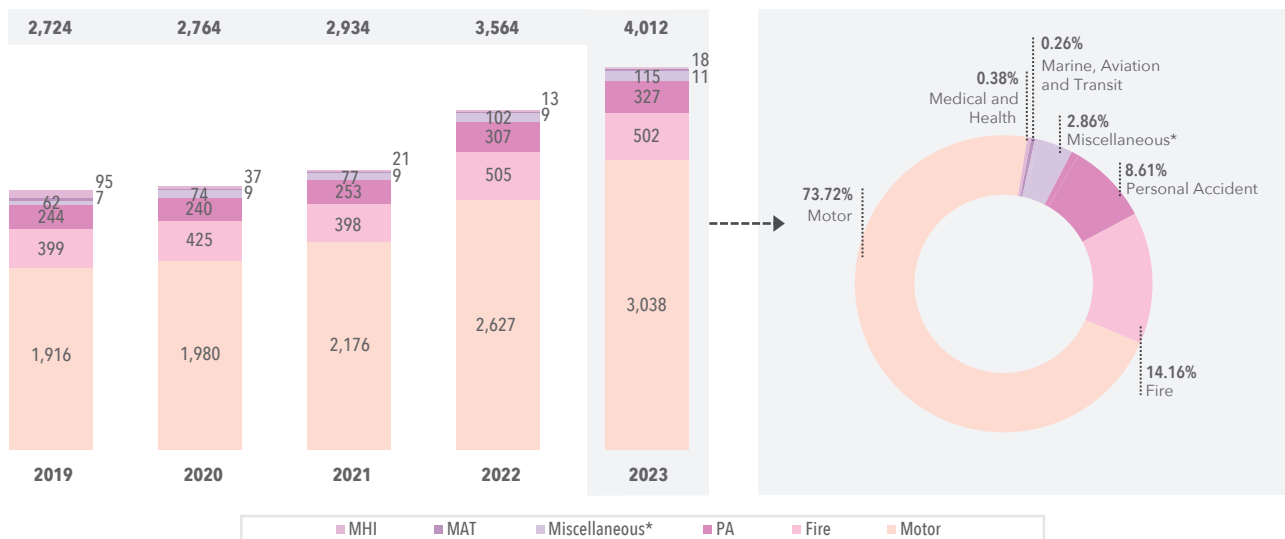
* Miscellaneous includes Bonds, Contractor's All Risks & Engineering, Liabilities, Others, Workmen's Compensation & Employers' Liability

Notes:

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

CONTRIBUTIONS BY LINE OF BUSINESS

Net Contributions



Net Contributions in Amount (RM million)

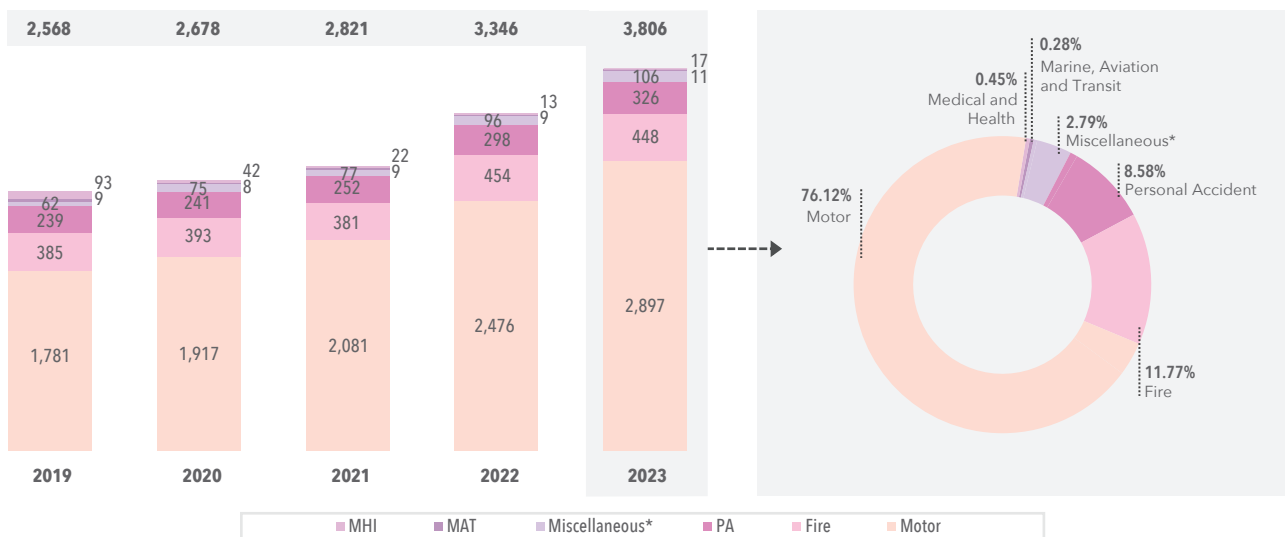
Line of Business	2019	2020	2021	2022	2023
MHI	95	37	21	13	18
MAT	7	9	9	9	11
Miscellaneous*	62	74	77	102	115
PA	244	240	253	307	327
Fire	399	425	398	505	502
Motor	1,916	1,980	2,176	2,627	3,038
Total	2,724	2,764	2,934	3,564	4,012

Net Contributions by Market Share (%)

Line of Business	2019	2020	2021	2022	2023
MHI	3.50	1.35	0.72	0.38	0.45
MAT	0.26	0.31	0.31	0.26	0.28
Miscellaneous*	2.28	2.68	2.61	2.86	2.87
PA	8.97	8.67	8.63	8.61	8.15
Fire	14.65	15.37	13.57	14.16	12.52
Motor	70.34	71.61	74.16	73.72	75.73

* 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	2019	2020	2021	2022	2023
MHI	93	42	22	13	17
MAT	9	8	9	9	11
Miscellaneous*	62	75	77	96	106
PA	239	241	252	298	326
Fire	385	393	381	454	448
Motor	1,781	1,917	2,081	2,476	2,897
Total	2,568	2,678	2,821	3,346	3,806

Net Earned Contributions by Market Share (%)

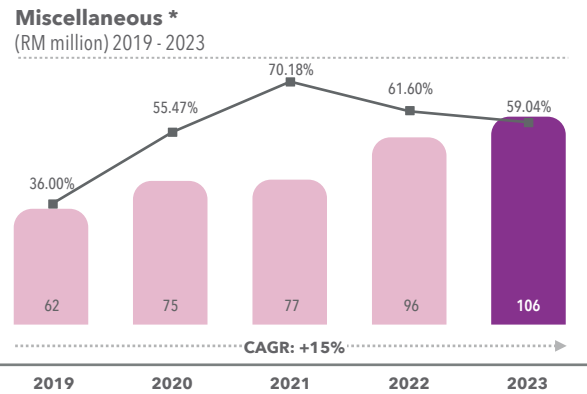
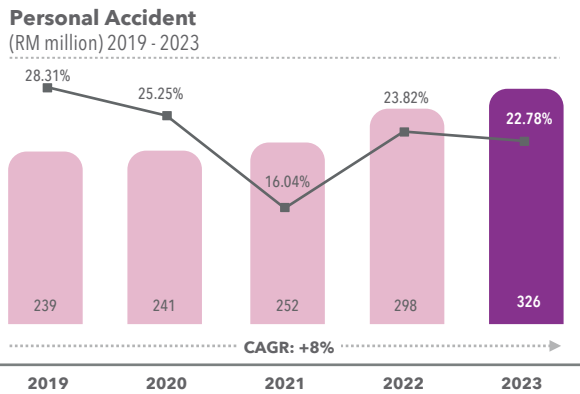
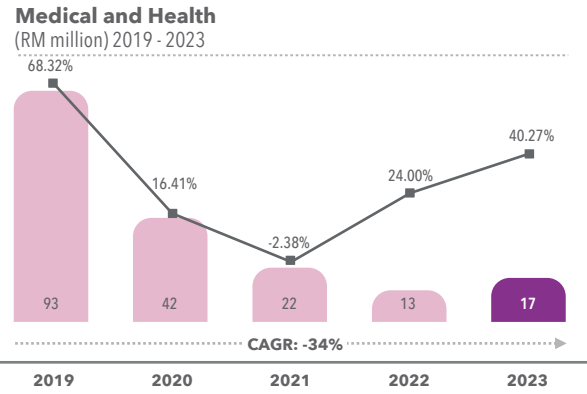
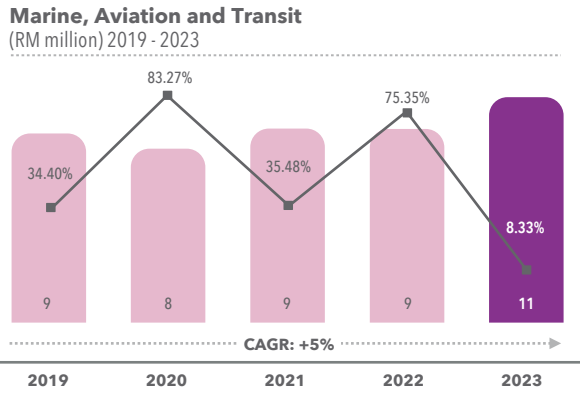
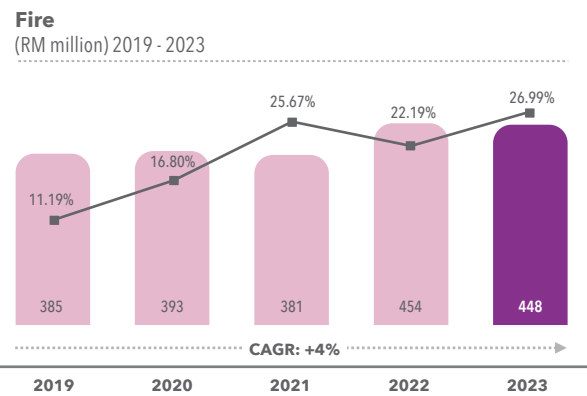
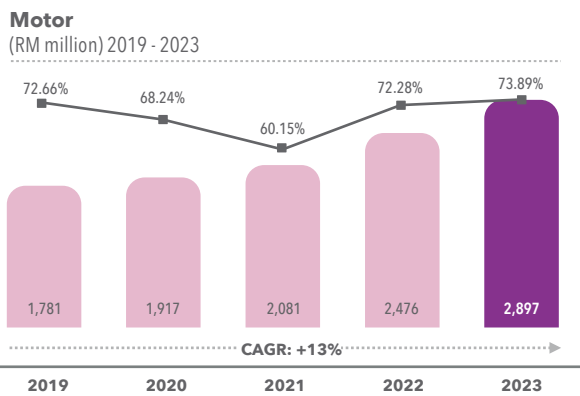
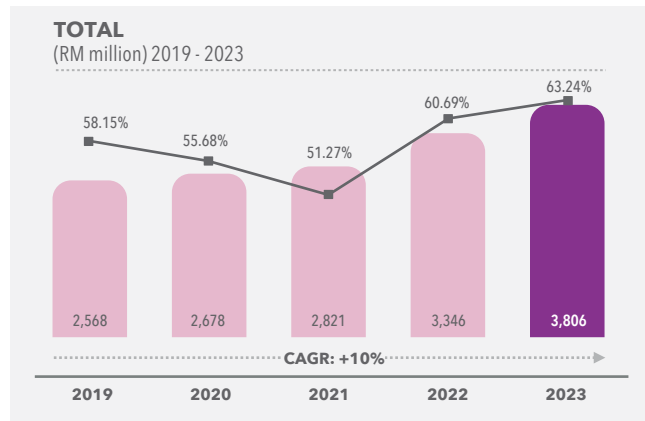
Line of Business	2019	2020	2021	2022	2023
MHI	3.62	1.58	0.77	0.40	0.45
MAT	0.35	0.31	0.33	0.27	0.28
Miscellaneous*	2.40	2.81	2.72	2.86	2.79
PA	9.30	9.01	8.93	8.89	8.58
Fire	14.99	14.69	13.49	13.57	11.77
Motor	69.34	71.60	73.77	74.00	76.12

* 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).

NET EARNED CONTRIBUTIONS 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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CERTIFICATES BY LINE OF BUSINESS

NEW CERTIFICATES ISSUED

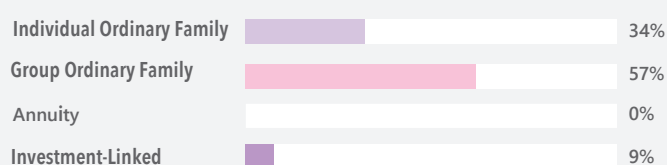
No. of New Certificates Issued

('000) 2019-2023



Line of Business	2019	2020	2021	2022	2023
New Certificates Issued - No. of Certificate (thousand)					
Individual Ordinary Family	399	552	914	1,094	837
Group Ordinary Family	70	65	61	79	128
Annuity	0	0	0	0	0
Investment-Linked	264	222	161	140	167
Total No. of Certificate	734	839	1,135	1,313	1,132
New Certificates Issued - No. of Certificate in Percentage (%)					
Individual Ordinary Family	54.44	65.81	80.48	83.35	73.93
Group Ordinary Family	9.53	7.74	5.34	6.01	11.28
Annuity	0.00	0.00	0.00	0.00	0.00
Investment-Linked	36.03	26.46	14.18	10.65	14.79
New Certificates Issued - Contributions in Amount (RM million)					
Individual Ordinary Family	2,100	2,065	2,980	3,353	3,301
Group Ordinary Family	3,133	3,603	4,204	5,850	5,478
Annuity	0	0	0	0	0
Investment-Linked	925	922	1,316	857	811
Total Amount Contributed	6,158	6,589	8,500	10,059	9,590

2023 Market Share of New Certificates Issued



Notes:

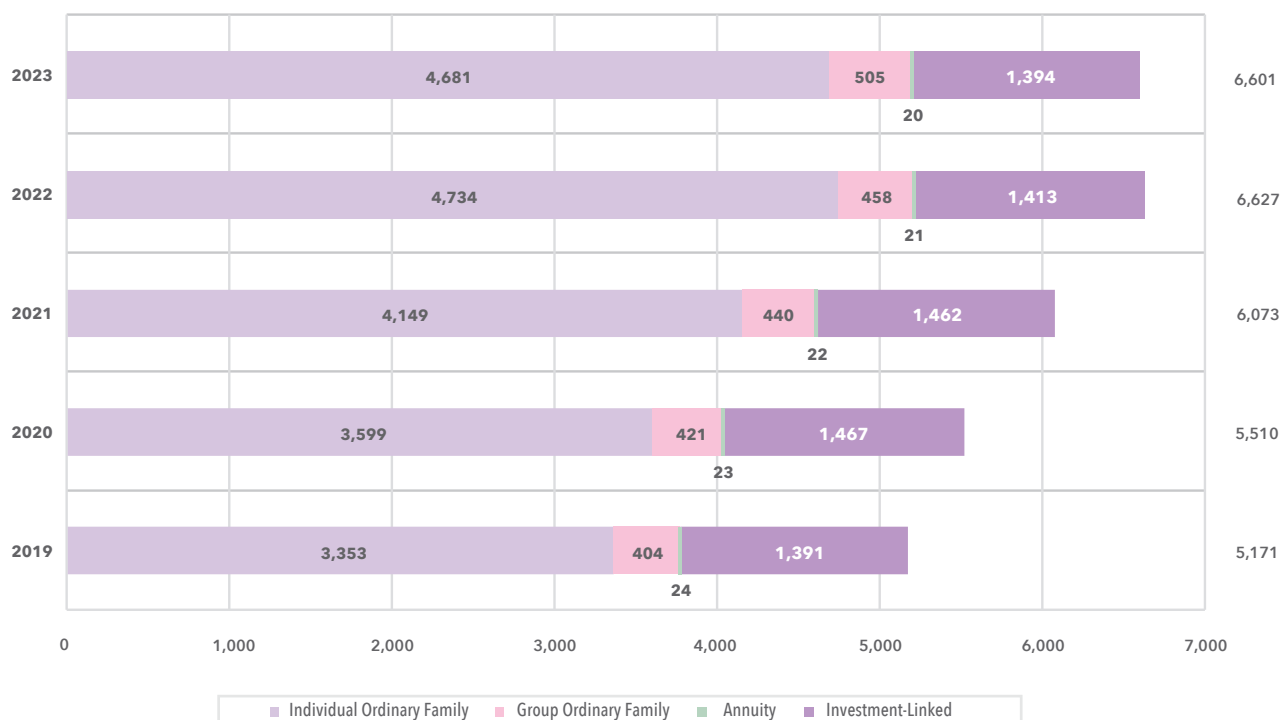
1. The above information is based on aggregated calendar year statistics from January to December (unaudited).

CERTIFICATES BY LINE OF BUSINESS

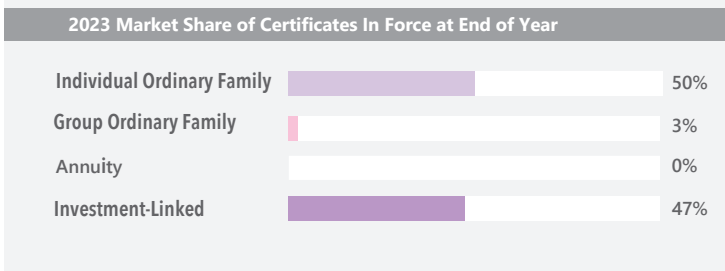
CERTIFICATES IN FORCE

No. of Certificates In Force at End of Year

('000) 2019-2023



Line of Business	2019	2020	2021	2022	2023
Certificates In Force at The End of Year - No. of Certificate (thousand)					
Individual Ordinary Family	3,353	3,599	4,149	4,734	4,681
Group Ordinary Family	404	421	440	458	505
Annuity	24	23	22	21	20
Investment-Linked	1,391	1,467	1,462	1,413	1,394
Total No. of Certificate	5,171	5,510	6,073	6,627	6,601
Certificates In Force at The End of Year - No. of Certificate in Percentage (%)					
Individual Ordinary Family	64.83	65.31	68.32	71.44	70.92
Group Ordinary Family	7.81	7.64	7.25	6.91	7.65
Annuity	0.46	0.42	0.37	0.32	0.31
Investment-Linked	26.89	26.63	24.07	21.32	21.12
Certificates In Force at The End of Year - Contributions in Amount (RM million)					
Individual Ordinary Family	1,488	2,019	3,060	3,895	4,502
Group Ordinary Family	214	215	222	226	232
Annuity	0	0	0	0	0
Investment-Linked	3,639	3,881	4,136	4,221	4,239
Total Amount Contributed	5,340	6,116	7,419	8,343	8,973



Notes:

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

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An abstract graphic on the left side of the page, consisting of several overlapping, wavy bands of color. The colors range from light blue and cyan at the top to deep blue and purple at the bottom, creating a sense of movement and depth. The bands curve downwards and then upwards, forming a large, open 'V' or 'U' shape that frames the text on the right.

GENERAL INSURANCE

Financial Year 2023

GENERAL INSURANCE COMPANY FINANCIAL YEAR END DATE

GENERAL INSURANCE	ABBREVIATIONS	FINANCIAL YEAR END 2023
AIA General Berhad	AIA General	31-Dec-23
AIG Malaysia Insurance Berhad	AIG	31-Dec-23
Allianz General Insurance Company (Malaysia) Berhad	Allianz General	31-Dec-23
AmGeneral Insurance Berhad	AmGeneral	31-Mar-23
Berjaya Sampo Insurance Berhad	Berjaya Sampo	31-Dec-23
Chubb Insurance Malaysia Berhad	Chubb	31-Dec-23
Etiqa General Insurance Berhad	Etiqa General	31-Dec-23
Generali Insurance Malaysia Berhad (f.m.a. AXA Affin General Insurance Berhad)	Generali	31-Dec-23
Great Eastern General Insurance (Malaysia) Berhad	GE General	31-Dec-23
Liberty General Insurance Berhad	Liberty (AMG)	31-Dec-23
Liberty Insurance Berhad	Liberty (LIB)	31-Dec-23
Lonpac Insurance Bhd	Lonpac	31-Dec-23
MPI Generali Insurans Berhad	MPIGen	31-Dec-23
MSIG Insurance (Malaysia) Bhd	MSIG	31-Dec-23
Pacific & Orient Insurance Co. Berhad	P&O	30-Sep-23
Pacific Insurance Berhad (The)	Pacific	31-Dec-23
Progressive Insurance Bhd	Progressive	31-Dec-23
QBE Insurance (Malaysia) Berhad	QBE	31-Dec-23
RHB Insurance Berhad	RHB	31-Dec-23
Tokio Marine Insurans (Malaysia) Berhad	Tokio Marine	31-Dec-23
Tune Insurance Malaysia Berhad	Tune	31-Dec-23
Zurich General Insurance Malaysia Berhad	Zurich General	31-Dec-23

1. Liberty Insurance Berhad transferred their general insurance business to AmGeneral Insurance Berhad with effect from 31 March 2023 and subsequently changed the company name to Liberty General Insurance Berhad (effective 1 September 2023). Also changed FYE from 31 March to 31 December.

- Liberty Insurance Berhad figures is for the period of 1 January 2023 to 31 March 2023 (unaudited).

- AmGeneral Insurance Berhad figures is for the period of 1 April 2022 to 31 March 2023.

- Liberty General Insurance Berhad figures is for the period of 1 April 2023 to 31 December 2023.

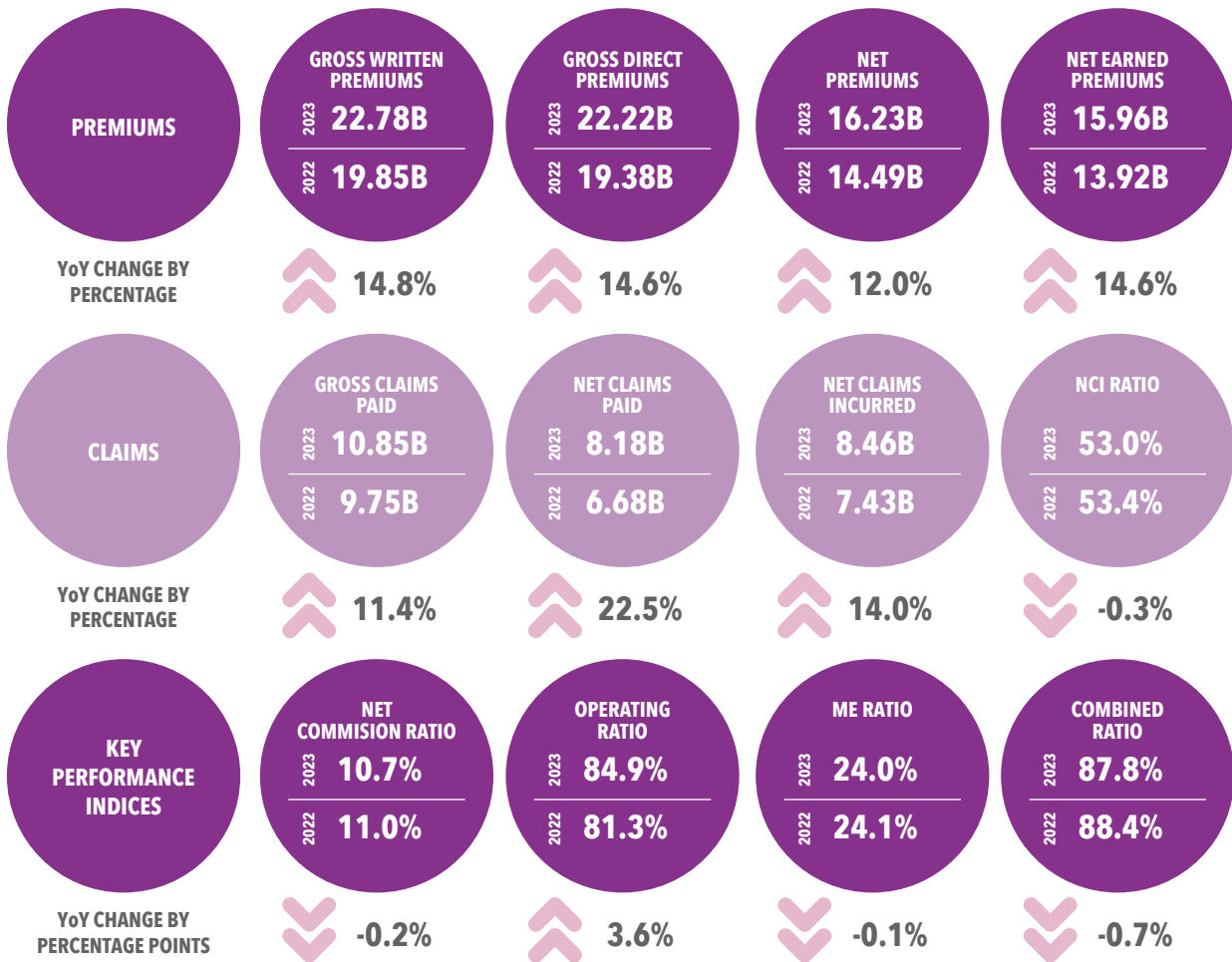
2. MPI Generali Insurans Berhad transferred their general insurance business to AXA Affin General Insurance Berhad with effect from 1 April 2023.

- AXA Affin General Insurance Berhad figures is for the period of 1 January 2023 to 31 December 2023. AXA Affin General Insurance Berhad changed the company name to Generali Insurance Malaysia Berhad effective 1 April 2023.

- MPI Generali Insurans Berhad figures is for the period of 1 January 2023 to 31 March 2023 (unaudited).

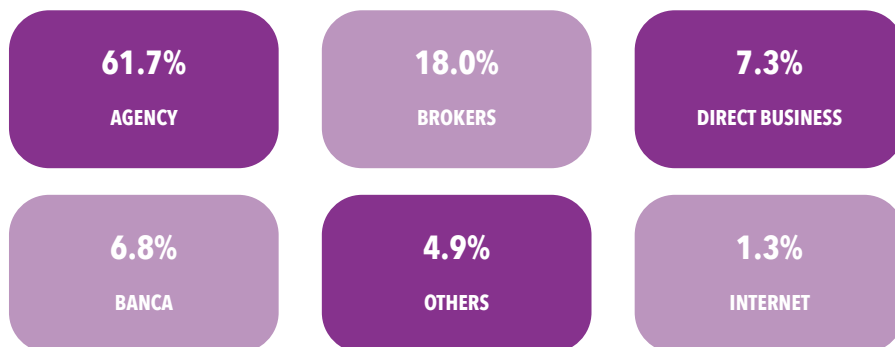
INDUSTRY OVERVIEW

21 GENERAL INSURERS



PREMIUMS BY DISTRIBUTION CHANNEL

21.44B TOTAL PREMIUMS IN 2023



Notes:

1. Premiums by distribution channel is based on General Insurance and General Takaful Distribution Channel (GITDC) data submission
2. NCI Ratio refers to Net Claims Incurred Ratio
3. ME Ratio refers to Management Expense Ratio
4. Number of General Insurers is counted based on beginning of financial year

GENERAL INSURANCE

REVENUE ACCOUNT - INCOME (RM)

Company	Opening Reserves			Net Premiums
	Premium Liabilities	Claims Liabilities	Other Reserves	
AIA General	115,807,709	202,719,512	0	332,642,085
AIG	280,598,474	388,792,872	0	605,003,015
Allianz General	1,051,288,489	2,359,741,043	0	2,675,264,370
AmGeneral	912,988,448	1,931,743,657	0	1,413,483,165
Berjaya Sampo	379,243,327	787,210,531	0	930,921,994
Chubb	228,721,120	476,181,706	0	540,108,449
Etiqa General	289,906,225	456,797,792	0	579,274,612
Generali	821,759,780	1,856,113,314	0	1,344,099,795
GE General	166,936,875	256,199,845	0	384,535,426
Liberty (AMG)	926,947,161	1,950,600,303	0	1,447,072,660
Liberty (LIB)	245,428,696	489,505,245	0	126,513,585
Lonpac	532,505,909	594,420,874	0	983,991,869
MPIGen	275,892,958	539,550,798	0	152,409,168
MSIG	639,701,205	937,982,591	0	1,313,791,005
P&O	71,167,237	270,760,623	0	123,910,958
Pacific	193,927,240	302,802,367	0	379,230,763
Progressive	26,313,391	69,454,723	0	55,825,750
QBE	71,183,882	301,466,627	0	184,870,733
RHB	206,608,474	459,339,515	0	511,657,856
Tokio Marine	512,131,809	800,150,118	0	1,070,118,060
Tune	97,106,305	223,374,270	0	230,327,438
Zurich General	375,013,048	889,928,585	0	843,492,510
Total (Industry)	8,118,041,680	15,986,675,497	0	16,228,545,266

Notes:

1. The total industry figures for premium liabilities and claim liabilities has been adjusted for Generali (AAGI) by taking its financial year end 2022 closing reserves.

Net Investment Income	Transfer from Shareholders' / Working Fund	Profits on Disposal of Assets	Miscellaneous Income	Total Income	Total Income Previous Year
15,936,043	0	1,126,189	6,827,995	675,059,533	600,895,031
48,404,989	0	1,177,372	13,184,775	1,337,161,497	1,293,795,054
217,214,411	0	596,498	28,979,490	6,333,084,301	5,863,720,675
85,809,790	0	8,825	10,106,163	4,354,140,048	3,487,107,370
80,044,010	0	68,599	131,644,102	2,309,132,563	1,953,941,885
57,270,440	0	2,130,796	24,347,306	1,328,759,817	1,277,964,002
49,172,384	0	3,292,552	61,445,171	1,439,888,736	1,322,837,852
140,067,642	0	495,587	34,940,158	4,197,476,276	3,045,742,463
30,477,168	0	743,266	6,167,422	845,060,002	810,666,072
86,765,551	0	3,107,253	54,999,280	4,469,492,208	0
12,528,474	0	0	556,001	874,532,001	1,253,948,064
81,606,367	0	157,090	30,225,820	2,222,907,929	2,051,535,909
11,807,418	0	0	11,163,393	990,823,735	1,340,037,764
122,580,151	0	4,671,866	89,917,543	3,108,644,361	2,855,204,918
14,808,221	0	6,618,930	9,015,611	496,281,580	528,302,504
27,206,152	0	30	22,854,780	926,021,332	819,703,199
11,523,440	0	0	13,534,726	176,652,030	161,764,382
20,533,292	0	0	1,153,225	579,207,759	533,678,026
39,951,038	0	53,669	26,473,754	1,244,084,306	1,159,833,309
89,527,683	0	42,699	46,656,128	2,518,626,497	2,125,196,003
7,569,878	0	15,392	22,005,314	580,398,597	521,107,034
56,376,020	0	6,215,207	27,223,941	2,198,249,311	1,978,357,581
1,307,180,562	0	30,521,820	673,422,098	42,344,386,923	34,985,339,097

GENERAL INSURANCE

REVENUE ACCOUNT - OUTGO (RM)

Company	Net Claims Paid	Net Commissions	Management Expenses*	Loss on Disposal Assets	Impairment Loss	Taxes
AIA General	101,505,636	74,327,053	90,615,849	1,111,174	0	0
AIG	190,914,193	43,223,395	167,813,023	7,079,542	0	53,100,779
Allianz General	1,260,446,082	335,382,742	463,098,840	203,018	0	122,573,464
AmGeneral	815,238,202	159,756,828	301,853,476	1,355,964	0	23,097,935
Berjaya Sompo	424,878,056	96,160,643	189,930,178	14,500,688	0	35,729,536
Chubb	175,740,010	78,350,216	151,159,483	17,788	0	34,104,578
Etiqa General	309,076,367	10,476,567	168,662,738	223,761	113,274	24,851,513
Generali	876,359,814	145,320,645	436,010,021	144,000	0	20,173,973
GE General	212,052,192	30,867,981	113,538,748	55,109	106,288	917,711
Liberty (AMG)	929,206,550	158,468,041	378,329,788	299,086	6,554,584	33,211,156
Liberty (LIB)	63,832,097	14,119,951	27,054,376	5	0	7,406,884
Lonpac	441,936,539	82,937,414	188,434,067	0	0	60,981,309
MPIGen	63,056,107	17,584,992	35,599,515	1,024	0	4,943,786
MSIG	653,188,324	142,317,562	263,120,645	12,704,819	0	60,897,668
P&O	117,346,317	3,168,321	63,279,280	489,480	6,793	1,096,886
Pacific	209,738,310	24,721,818	101,144,705	9,212,630	0	996,217
Progressive	21,995,520	1,380,263	35,575,245	710,018	0	258,727
QBE	67,314,656	30,961,304	46,935,857	64,190	147,000	13,908,019
RHB	271,779,330	45,885,275	126,946,098	0	0	5,412,803
Tokio Marine	479,553,499	97,306,324	237,262,691	123,340	0	27,040,619
Tune	79,807,012	27,424,656	90,256,634	558,343	0	1,405,710
Zurich General	413,225,031	93,051,918	150,231,812	0	630,067	12,663,640
Total (Industry)	8,178,189,844	1,713,193,909	3,826,853,069	48,853,979	7,558,006	544,772,913

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

Other Outgo	Closing Reserves			Transfer to Income Statement / Head Office Account	Total Outgo	Total Outgo Previous Year
	Premium Liabilities	Claims Liabilities	Other Reserves			
2,005,362	143,520,107	245,700,095	0	16,274,257	675,059,533	600,895,031
13,746,339	313,065,847	405,422,511	0	142,795,868	1,337,161,497	1,293,795,054
7,628,617	1,238,452,312	2,520,075,137	0	385,224,089	6,333,084,301	5,863,720,675
1,116,584	926,947,161	1,950,600,303	0	174,173,595	4,354,140,048	3,487,107,370
68,747,403	429,036,041	850,815,364	0	199,334,654	2,309,132,563	1,953,941,885
13,978,984	243,408,078	518,178,047	0	113,822,633	1,328,759,817	1,277,964,002
45,412,730	341,755,999	458,752,109	0	80,563,678	1,439,888,736	1,322,837,852
30,305,168	714,370,330	1,883,397,225	0	91,395,100	4,197,476,276	3,045,742,463
4,441,399	211,401,102	259,481,035	0	12,198,437	845,060,002	810,666,072
19,446,977	937,926,491	1,899,131,676	0	106,917,859	4,469,492,208	0
773,059,494	0	0	0	0	885,472,807	1,253,948,064
6,328,620	583,391,530	622,866,940	0	236,031,510	2,222,907,929	2,051,535,909
532,796	0	0	0	0	121,718,220	1,340,037,764
47,077,996	665,427,827	970,026,988	0	293,882,532	3,108,644,361	2,855,204,918
7,985,377	66,938,598	243,319,457	0	(7,348,929)	496,281,580	528,302,504
9,878,383	173,246,299	372,368,745	0	24,714,225	926,021,332	819,703,199
23,086	30,812,481	82,101,283	0	3,795,407	176,652,030	161,764,382
1,122,013	76,282,292	325,671,308	0	16,801,120	579,207,759	533,678,026
5,959,381	213,068,853	493,556,191	0	81,476,375	1,244,084,306	1,159,833,309
9,823,469	578,387,068	914,905,518	0	174,223,969	2,518,626,497	2,125,196,003
37,987,215	96,631,856	241,225,687	0	5,101,484	580,398,597	521,107,034
6,135,753	405,948,302	1,014,543,177	0	101,819,611	2,198,249,311	1,978,357,581
1,112,743,146	8,390,018,574	16,272,138,796	0	2,253,197,474	42,347,519,710	34,985,339,097

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 General	143,520,107	0	245,700,095	0	10,920,239
AIG	313,065,847	0	405,422,511	0	86,816,712
Allianz General	1,238,452,312	0	2,520,075,137	0	187,396,076
AmGeneral	926,947,161	0	1,950,600,303	19,345,536	133,840,919
Berjaya Sampo	429,036,041	0	850,815,364	14,472,351	70,596,078
Chubb	243,408,078	0	518,178,047	5,520,505	42,294,812
Etiqa General	341,755,999	0	458,752,109	0	400,858,253
Generali	714,370,330	0	1,883,397,225	0	213,211,027
GE General	211,401,102	0	259,481,035	0	194,449,486
Liberty (AMG)	937,926,491	0	1,899,131,676	35,274,568	129,958,408
Liberty (LIB)	0	0	0	5,966,706	0
Lonpac	583,391,530	0	622,866,940	9,823,738	123,833,025
MPIGen	0	0	0	0	92,981,389
MSIG	665,427,827	0	970,026,988	13,644,497	148,924,846
P&O	66,938,598	0	243,319,457	0	22,122,460
Pacific	173,246,299	0	372,368,745	0	114,931,621
Progressive	30,812,481	0	82,101,283	0	47,087,597
QBE	76,282,292	0	325,671,308	10,074,076	33,067,373
RHB	213,068,853	0	493,556,191	0	17,329,880
Tokio Marine	578,387,068	0	914,905,518	5,570,061	88,166,618
Tune	96,631,856	0	241,225,687	0	51,841,188
Zurich General	405,948,302	0	1,014,543,177	3,708,185	103,085,642
Total (Industry)	8,390,018,574	0	16,272,138,796	123,400,223	2,313,713,649

Other Liabilities	Amount Due to Shareholders' Fund / Head Office Account	Reserves for Insurance Funds	Total Liabilities	Total Liabilities Previous Year
30,522,125	64,379,735	0	495,042,301	430,463,800
147,596,641	623,412,364	0	1,576,314,075	1,522,876,398
398,428,752	2,521,327,496	0	6,865,679,773	6,338,779,265
319,823,872	1,186,061,031	0	4,536,618,822	2,847,799,094
173,417,677	1,266,093,043	0	2,804,430,554	2,491,508,296
141,228,364	902,038,016	6,275,185	1,858,943,007	1,784,190,215
229,553,155	207,581,583	0	1,638,501,099	1,440,015,782
307,453,403	1,770,979,806	0	4,889,411,791	3,198,367,206
69,779,275	309,366,018	0	1,044,476,916	940,550,255
408,888,957	1,005,972,952	0	4,417,153,052	0
3,106,637	1,867,463	0	10,940,806	1,630,464,916
134,692,002	1,000,097,624	0	2,474,704,859	2,358,817,039
59,403,117	774,665,026	0	927,049,532	1,732,680,202
168,727,589	2,082,264,346	0	4,049,016,093	3,903,946,210
19,381,687	206,567,296	0	558,329,498	584,230,096
36,023,341	367,473,209	0	1,064,043,215	988,638,140
37,311,553	281,992,617	0	479,305,531	440,658,669
40,638,717	253,798,537	0	739,532,303	663,740,280
78,278,926	615,335,217	0	1,417,569,067	1,276,614,782
169,839,847	1,169,151,133	0	2,926,020,245	2,638,148,714
66,217,335	303,317,418	0	759,233,484	769,415,875
195,063,126	87,647,441	0	1,809,995,873	1,611,957,085
3,235,376,098	17,001,389,371	6,275,185	47,342,311,896	39,593,862,319

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 General	3,593,249	91,366	2,145,220	211,050,306	130,149,752	0
AIG	3,855,971	39,776	806,033,200	367,695,331	2,308,617	0
Allianz General	111,276,925	5,957,663	2,389,576,988	2,147,247,824	1,060,488,024	0
AmGeneral	104,200,308	238,859	485,358,945	251,993,547	2,890,087,838	32,656,000
Berjaya Sampo	108,779,758	4,427	0	61,155,083	2,239,866,428	16,180,000
Chubb	50,485,409	0	876,652,350	521,713,100	0	0
Etiqa General	38,038,918	355,233	177,419,200	613,333,517	30,557,961	144,900,004
Generali	71,524,901	16,234	150,701,000	999,435,352	2,134,209,983	5,514,218
GE General	38,247,480	679,824	130,951,351	441,425,450	97,637,909	0
Liberty (AMG)	110,953,035	154,593	433,864,339	307,170,592	2,652,168,017	31,196,000
Liberty (LIB)	0	0	0	0	0	0
Lonpac	7,454,774	16,307,860	140,061,344	313,259,302	926,998,521	0
MPIGen	26,923,884	0	0	0	846,270,774	5,613,852
MSIG	10,074,940	0	0	208,759,281	2,166,447,895	108,567
P&O	22,485,875	0	0	95,693,186	232,160,616	640,000
Pacific	8,419,796	4,084	0	5,784,000	428,799,057	0
Progressive	16,521,412	7,078	0	55,638,851	247,375,022	0
QBE	4,936,742	0	70,321,000	0	0	0
RHB	49,952,588	26,099	0	0	1,113,799,702	0
Tokio Marine	28,230,958	240,221	0	0	2,050,640,816	0
Tune	34,071,054	57,198	0	5,048,350	215,615,254	0
Zurich General	12,043,065	0	48,261,180	380,764,441	1,092,186,797	2,985,500
Total (Industry)	862,071,042	24,180,515	5,711,346,117	6,987,167,513	20,557,768,983	239,794,141

Cash and Deposits	Amount Due from Clients / Intermediaries / Reinsurers	Other Assets	Foreign Assets	Total Assets	Total Assets Previous Year
53,454,746	43,926,304	50,631,358	0	495,042,301	430,463,800
176,875,649	151,450,201	68,055,330	0	1,576,314,075	1,522,876,398
798,316,373	147,120,530	205,695,446	0	6,865,679,773	6,338,779,265
520,124,483	114,700,909	137,257,933	0	4,536,618,822	2,847,799,094
166,960,486	149,458,845	60,718,826	1,306,701	2,804,430,554	2,491,508,296
210,406,622	122,325,064	77,360,462	0	1,858,943,007	1,784,190,215
165,334,402	376,822,839	86,994,966	4,744,059	1,638,501,099	1,440,015,782
1,083,235,267	275,487,783	169,287,053	0	4,889,411,791	3,198,367,206
42,646,160	202,678,401	89,774,665	435,676	1,044,476,916	940,550,255
575,882,625	170,067,451	135,696,400	0	4,417,153,052	0
0	0	0	0	0	1,630,464,916
807,998,270	176,004,609	86,620,179	0	2,474,704,859	2,358,817,039
671,903,549	153,851,309	91,591,679	0	1,796,155,047	1,732,680,202
1,392,922,407	147,913,469	122,789,534	0	4,049,016,093	3,903,946,210
135,292,447	12,934,062	59,123,312	0	558,329,498	584,230,096
435,210,179	91,526,817	63,413,986	30,885,296	1,064,043,215	988,638,140
61,257,393	45,894,225	52,611,550	0	479,305,531	440,658,669
512,256,316	89,676,813	62,341,432	0	739,532,303	663,740,280
113,045,589	79,089,715	61,655,374	0	1,417,569,067	1,276,614,782
621,534,252	130,339,168	95,034,830	0	2,926,020,245	2,638,148,714
348,624,025	91,721,228	64,096,375	0	759,233,484	769,415,875
79,182,574	88,290,396	106,281,920	0	1,809,995,873	1,611,957,085
8,972,463,814	2,861,280,138	1,947,032,610	37,371,732	48,200,476,605	39,593,862,319

GENERAL INSURANCE

GROSS DIRECT PREMIUMS (RM)

Company	Aviation	Cargo	Marine Hull	Offshore Oil-Related	Fire	Motor 'Act'	Motor 'Others'
AIA General	0	0	0	0	21,796,744	12,826,093	48,668,917
AIG	1,151,446	33,984,721	0	0	106,747,410	23,949,985	194,885,645
Allianz General	5,824,023	44,857,969	6,429,681	0	392,001,712	612,042,127	1,420,356,815
AmGeneral	0	12,156,554	3,531,485	0	139,441,731	431,304,533	852,937,341
Berjaya Sompo	3,241,119	33,575,863	3,363,883	0	252,658,198	101,764,571	492,846,443
Chubb	79,228	34,128,700	2,778,592	(49,838)	107,690,411	46,207,450	99,317,950
Etiqa General	110,197,848	49,082,536	133,106,050	464,777,178	449,672,533	78,788,493	248,489,079
Generali	12,435,742	49,738,303	15,984,065	5,207,616	348,258,370	244,506,083	630,727,015
GE General	14,602,513	12,201,760	21,194,722	471,663	152,155,502	41,344,591	129,909,011
Liberty (AMG)	0	22,958,305	6,327,228	0	165,205,944	420,612,944	873,097,799
Liberty (LIB)	0	4,181,169	346,244	0	10,572,126	36,965,215	75,946,801
Lonpac	3,503,263	45,237,065	2,590,514	50,035,741	661,537,257	116,486,893	247,356,673
MPIGen	58,261	5,845,649	458,778	2,262,689	75,177,506	30,893,995	52,575,943
MSIG	1,780,149	90,832,200	9,152,613	0	464,050,875	153,095,629	588,158,306
P&O	0	3,012	3,203,290	0	1,010,082	63,760,199	93,119,028
Pacific	993,052	15,040,533	32,356,214	0	148,805,637	82,011,914	159,566,791
Progressive	11,128,757	4,126,096	2,848,376	0	22,426,890	6,776,334	14,275,275
QBE	468,813	21,778,347	19,099,518	0	37,227,211	6,950,473	16,794,936
RHB	0	12,707,498	2,174,335	0	243,623,001	132,727,799	266,972,525
Tokio Marine	560,749	69,025,596	7,965,566	0	273,978,375	136,761,129	554,840,181
Tune	844,502	22,769,757	161,856	7,966,665	20,204,462	78,818,143	73,090,641
Zurich General	0	19,359,228	165,157	0	175,214,517	233,790,325	471,268,248
Total (Industry)	166,869,465	603,590,861	273,238,167	530,671,714	4,269,456,494	3,092,384,918	7,605,201,363

Medical and Health	Personal Accident	Bonds	Contractor's All Risks & Engineering	Liability	Workmen's Compensation & Employers' Liability	Others	Total	Total Previous Year
1,580,419	263,511,886	0	113,569	166,593	26,884	6,811,567	355,502,672	305,650,934
32,941,744	159,225,385	0	9,469,943	75,583,241	6,898,155	49,116,605	693,954,280	633,459,808
61,125,215	90,633,172	17,062,787	77,555,465	122,728,782	11,539,933	84,722,734	2,946,880,415	2,618,377,748
21,741,180	22,801,367	3,065,439	24,471,587	23,771,007	5,421,157	47,956,457	1,588,599,838	1,499,541,346
86,226,262	63,779,520	1,381,782	20,400,150	42,860,470	3,275,690	81,401,733	1,186,775,684	1,024,633,609
54,142,308	135,084,004	11,307,039	13,285,343	91,040,978	5,996,778	30,155,211	631,164,154	619,295,113
1,082,848	125,360,333	217,399	404,074,621	48,411,028	2,014,333	9,702,294	2,124,976,573	1,620,625,951
249,974,115	(278,009)	5,995,753	60,022,382	43,225,590	7,216,951	116,045,465	1,789,059,441	1,412,746,304
58,942,308	60,315,965	635,139	122,939,529	31,599,854	2,205,963	50,946,222	699,464,742	567,131,622
21,987,291	22,501,646	2,386,822	27,218,899	38,726,936	6,490,515	59,943,851	1,667,458,180	0
3,077,964	2,384,551	99,562	2,297,451	8,107,827	643,271	7,279,970	151,902,151	581,965,858
127,598,795	39,243,720	23,358,942	110,590,208	69,216,390	9,370,547	54,798,604	1,560,924,612	1,482,553,592
13,446,308	6,029,945	1,415,608	22,294,090	14,608,091	1,105,484	17,850,930	244,023,277	847,562,657
91,416,504	56,978,729	3,081,774	112,709,064	36,120,383	7,565,157	88,528,621	1,703,470,004	1,628,794,045
453,844	3,920,900	72,156	3,893,282	76,766,478	(5,806)	5,689,961	251,886,426	283,010,441
60,159,486	16,134,427	893,493	137,025,140	19,636,233	1,755,323	99,349,348	773,727,591	688,007,497
7,733,917	5,443,343	2,256,235	41,763,149	3,818,354	3,274,042	14,702,322	140,573,090	119,383,870
5,893,355	4,550,012	380,826	12,194,647	40,507,737	1,666,584	6,487,179	173,999,638	154,375,999
46,435,823	34,525,091	4,108,106	31,511,882	51,822,882	2,820,532	30,024,565	859,454,039	730,142,107
95,842,305	39,082,676	3,774,762	32,742,269	30,847,784	5,399,109	76,675,121	1,327,495,622	1,143,490,722
26,338,744	55,297,324	2,252,898	10,869,662	7,948,013	3,206,100	18,825,620	328,594,387	459,304,070
26,505,630	20,589,937	2,465,395	24,530,289	19,960,782	4,147,821	18,063,153	1,016,060,482	958,115,994
1,094,646,365	1,227,115,924	86,211,917	1,301,972,621	897,475,433	92,034,523	975,077,533	22,215,947,298	19,378,169,287

GENERAL INSURANCE

REINSURANCE ACCEPTED PREMIUMS (RM)

Company	Aviation	Cargo	Marine Hull	Offshore Oil-Related	Fire	Motor 'Act'	Motor 'Others'
AIA General	0	0	0	0	0	0	0
AIG	0	5,536,152	0	11,333,785	59,721,598	740,823	226,451
Allianz General	141	27,659	461,152	(8,323)	20,038,694	0	554,481
AmGeneral	0	583,586	0	101,686	6,712,456	251,009	858,109
Berjaya Sompo	0	276,156	13,966	233,161	12,357,665	0	496,827
Chubb	0	525,237	615	610,944	37,045,215	6	2,334
Etiqa General	0	1,077,763	31,340	75,827	7,510,174	579	121,459
Generali	0	1,870,479	110,963	278,279	6,928,114	(517,059)	253,910
GE General	(102)	43,660	7,109	0	12,374,903	43,398	191,681
Liberty (AMG)	0	1,582,024	0	408,328	10,965,436	143,743	519,994
Liberty (LIB)	0	129,332	0	0	675,518	0	0
Lonpac	71	246,493	9,445	3,933,737	20,591,451	2,187	345,852
MPIGen	0	483,742	0	46,179	620,917	189,617	183,010
MSIG	0	113,442	12,338	6,171	2,887,970	29,041	293,999
P&O	0	735	309	42,945	536,309	428	0
Pacific	6,715	747,722	3,438	0	64,206,802	2,140	1,319,578
Progressive	0	144,880	0	0	4,473,897	738,844	398,284
QBE	960,431	1,280,590	38,020	0	22,273,729	764	1,950
RHB	0	287,531	0	0	3,785,509	753	456,370
Tokio Marine	86,074	519,893	217	21,134	5,821,732	0	266,790
Tune	0	147,166	0	204,229	332,420	0	2,738
Zurich General	0	3,262,395	0	0	594,007	792,985	279,829
Total (Industry)	1,053,330	18,886,637	688,912	17,288,082	300,454,516	2,419,258	6,773,646

Medical and Health	Personal Accident	Bonds	Contractor's All Risks & Engineering	Liability	Workmen's Compensation & Employers' Liability	Others	Total	Total Previous Year
0	(10)	0	0	0	0	0	(10)	(3)
0	2,800	0	1,614,467	23,508,094	25,353	25,112,561	127,822,084	113,307,468
0	91,812	0	20,328,072	8,070,557	5,619	677,505	50,247,369	32,948,372
0	54,567	0	1,319,698	27,646	160	430,149	10,339,066	18,471,565
0	98,295	0	4,298,065	1,084,771	29,854	576,750	19,465,510	21,036,145
0	3	0	2,163,047	28,947,543	17,850	730,221	70,043,015	53,354,196
0	7,732,388	0	1,504,383	20,554	6,675	97,851	18,178,993	17,771,176
577	135,906	0	6,168,828	1,807,157	187,972	958,680	18,183,806	21,597,973
0	50,330	0	924,288	215,988	(5)	237,554	14,088,804	14,165,867
0	20,899	0	1,110,522	36,990	8,412	1,961,915	16,758,263	0
0	341	0	255,048	1,565	65	97,306	1,159,175	10,860,476
46,506	102,263	0	974,659	9,570	710	658,554	26,921,498	23,661,851
0	3,064	0	1,266,427	1,322,798	33,658	112,830	4,262,242	16,177,041
0	14,787	0	522,932	9,346	0	180,361	4,070,387	3,682,798
0	4,277	0	84,530	4,958	219	14,210	688,920	965,850
0	224,454	0	18,003,845	216,567	3,825	492,086	85,227,172	37,606,117
0	48,159	(9)	1,024,131	4,227	316	233,665	7,066,394	5,718,575
0	1,575	0	11,688,216	22,924,693	324,863	1,048,505	60,543,336	54,658,550
0	4,450,645	0	407,163	29,038	437	353,948	9,771,394	8,094,527
0	9,334	2	791,417	1,142,146	4,154	244,361	8,907,254	7,087,512
0	33,161	0	222,597	8,865	0	22,653	973,829	2,442,702
88,111	21,939	0	2,158,485	1,069,996	0	19,570	8,287,317	8,294,410
135,194	13,100,989	(7)	76,830,820	90,463,069	650,137	34,261,235	563,005,818	471,903,168

GENERAL INSURANCE

REINSURANCE PREMIUMS CEDED TO LICENSED / OFFSHORE INSURERS (RM)

Company	Aviation	Cargo	Marine Hull	Offshore Oil-Related	Fire	Motor 'Act'	Motor 'Others'
AIA General	0	0	0	0	1,644,363	419,711	1,752,352
AIG	0	644,858	0	0	7,525,784	598,597	4,872,882
Allianz General	4,501,344	14,382,887	1,302,830	0	99,025,773	18,274,757	46,784,529
AmGeneral	0	7,481,333	1,919,272	70,188	62,156,664	16,326,261	32,368,365
Berjaya Sompo	1,000,338	5,511,738	618,640	(4)	87,251,612	4,611,083	21,388,189
Chubb	0	9,253,420	956,138	280,552	60,030,640	1,938,571	4,588,097
Etiqa General	33,549,847	32,666,467	66,237,141	431,215,001	324,120,334	8,315,996	6,230,816
Generali	1,012,680	15,001,876	8,348,078	4,395,075	177,888,485	10,959,311	27,243,400
GE General	219,694	5,583,066	5,041,583	(147,117)	72,354,240	2,956,675	5,671,806
Liberty (AMG)	0	8,003,680	4,397,377	87,179	67,171,925	15,174,480	33,715,362
Liberty (LIB)	0	636,560	619,054	0	4,593,857	863,367	2,538,576
Lonpac	1,262,147	17,370,469	1,789,067	45,684,425	245,532,721	7,002,933	15,084,142
MPIGen	0	1,721,035	112,899	1,231,231	27,136,920	1,400,745	2,394,679
MSIG	250,997	15,337,560	1,793,518	0	180,315,323	4,916,529	18,883,859
P&O	0	2,277	(9,452)	10,609	1,027,117	17,455,075	25,248,981
Pacific	404,636	9,601,871	28,244,943	0	177,250,147	4,123,916	7,667,849
Progressive	1,500,877	5,531,953	2,124,528	0	16,427,991	798,311	1,725,656
QBE	0	546,212	503,806	0	2,185,669	153,568	411,503
RHB	0	2,975,262	600,886	0	144,514,904	35,643,199	73,429,099
Tokio Marine	0	7,008,514	565,394	0	78,508,782	5,185,080	20,406,788
Tune	0	5,534,752	(103,492)	6,461,484	6,077,334	15,584,068	13,888,218
Zurich General	0	9,011,998	150,587	0	107,195,690	6,331,191	12,498,077
Total (Industry)	43,702,560	173,807,788	125,212,797	489,288,623	1,949,936,275	179,033,424	378,793,225

Medical and Health	Personal Accident	Bonds	Contractor's All Risks & Engineering	Liability	Workmen's Compensation & Employers' Liability	Others	Total	Total Previous Year
39,510	13,305,725	0	110,075	12,700	1,355	3,358,685	20,644,476	17,838,317
823,531	3,980,096	0	203,377	1,503,065	193,533	17,702,196	38,047,919	40,646,205
1,532,971	3,900,435	626,173	22,116,677	51,476,998	357,015	4,056,291	268,338,680	232,450,941
1,736,722	6,310,702	521,744	19,479,171	10,416,927	145,247	17,321,767	176,254,363	164,082,332
2,135,574	9,826,484	219,411	14,096,385	14,113,699	149,440	27,449,691	188,372,280	178,804,803
5,462,756	14,594,199	331,049	9,938,759	37,882,787	2,211,999	5,996,212	153,465,179	152,142,770
27,009	33,832,482	5,433	256,866,773	22,622,076	318,326	1,599,435	1,217,607,136	881,468,006
10,465,586	3,497,598	2,662,988	25,403,226	10,674,781	367,420	23,670,679	321,591,183	168,412,491
2,041,548	9,839,213	206,770	73,921,647	17,693,541	115,385	16,855,879	212,353,930	162,190,130
1,391,527	5,903,662	459,165	19,471,440	28,425,187	222,168	14,194,928	198,618,080	0
75,024	657,700	2,489	1,006,034	6,959,374	18,899	1,082,769	19,053,703	83,091,629
8,728,226	9,737,242	2,667,772	77,249,722	39,441,362	541,337	22,492,971	494,584,536	431,473,777
780,285	726,407	697,141	5,975,948	4,156,424	51,359	2,623,843	49,008,916	219,569,515
2,467,203	3,100,791	697,448	45,378,385	14,657,635	237,324	16,472,448	304,509,020	256,114,018
353,164	506,307	66,829	556,419	65,419,034	169	4,304,897	114,941,426	113,867,882
1,614,345	1,877,574	327,444	142,534,074	10,006,410	132,360	75,351,412	459,136,981	325,373,162
2,503,010	438,758	1,220,831	32,134,895	2,640,394	403,674	1,745,728	69,196,606	53,062,280
147,380	111,841	9,522	150,796	554,658	43,046	243,377	5,061,378	4,864,551
1,142,061	3,434,994	2,877,353	26,353,225	37,909,164	197,910	10,212,777	339,290,834	249,900,118
3,955,063	2,374,946	428,697	10,902,010	4,882,959	214,271	11,742,523	146,175,027	135,679,420
537,092	11,862,331	555,955	6,238,844	3,594,237	188,357	12,063,887	82,483,067	170,440,183
635,684	3,510,769	5,376	7,388,003	13,044,053	503,520	4,587,103	164,862,051	142,274,449
48,595,271	143,330,256	14,589,590	797,475,885	398,087,465	6,614,114	295,129,498	5,043,596,771	4,183,746,979

GENERAL INSURANCE

REINSURANCE PREMIUMS CEDED TO FOREIGN INSURERS (RM)

Company	Aviation	Cargo	Marine Hull	Offshore Oil-Related	Fire	Motor 'Act'	Motor 'Others'
AIA General	0	0	0	0	(57)	0	0
AIG	1,152,067	18,306,891	0	6,300,341	79,578,006	580,238	922,301
Allianz General	1,205,208	3,726,228	(468,815)	0	2,576,520	0	72,240
AmGeneral	0	(1,653)	850,478	0	3,376,980	0	248
Berjaya Sompo	2,209,991	4,565,239	1,567,619	233,224	22,353,105	0	0
Chubb	0	204,941	173,637	0	2,371,917	64,045	8,710
Etiqa General	75,674,874	8,756,332	57,431,913	30,591,828	13,789,541	0	0
Generali	11,394,523	1,538,504	3,798,279	999,708	60,654,889	537,767	2,000,482
GE General	14,398,251	1,103,214	14,629,644	617,380	26,665,171	0	291
Liberty (AMG)	0	696,466	1,978,407	0	14,489,762	0	562,310
Liberty (LIB)	0	80,705	105,713	0	1,875,518	0	146,358
Lonpac	2,173,663	10,630,276	664,095	7,558,349	46,539,446	0	0
MPIGen	55,152	200,071	12,724	1,020,450	26,360,209	68,885	110,411
MSIG	1,525,558	5,810,102	5,197,725	0	41,610,925	8,745	33,763
P&O	0	0	3,223,231	0	0	0	0
Pacific	490,136	351,358	510,031	0	4,037,817	0	0
Progressive	9,492,908	(1,828,836)	563,635	0	654,122	0	0
QBE	1,398,653	2,468,726	3,394,835	0	24,940,391	45,654	55,344
RHB	0	1,244,741	30,124	0	4,992,389	0	0
Tokio Marine	553,131	10,862,125	5,020,734	8,344	52,892,021	0	11,215,720
Tune	844,120	12,888,141	219,029	1,235,325	475,311	0	0
Zurich General	0	186,795	290	0	1,658,431	82,011	158,008
Total (Industry)	122,568,235	81,790,366	98,903,328	48,564,949	431,892,414	1,387,345	15,286,186

Medical and Health	Personal Accident	Bonds	Contractor's All Risks & Engineering	Liability	Workmen's Compensation & Employers' Liability	Others	Total	Total Previous Year
0	2,216,158	0	0	0	0	0	2,216,101	2,890,333
295,280	2,433,590	0	6,188,540	59,482,566	1,400,138	2,085,472	178,725,430	155,057,303
(89)	84,210	0	10,475,271	22,084,039	23,555	13,746,367	53,524,734	36,174,836
0	(266)	19,827	1,753,114	3,069,843	0	132,805	9,201,376	11,133,156
4,063,289	2,855	18,600	4,524,558	16,782,283	0	30,626,157	86,946,920	75,480,769
0	0	8,534	456,368	0	0	4,345,389	7,633,541	9,879,774
0	0	0	138,325,756	21,696,678	0	6,896	346,273,818	213,901,572
19,508,479	1,249,140	418,455	16,134,123	5,156,382	67,732	18,093,806	141,552,269	107,205,035
0	358,981	11,454	46,982,493	3,909,262	0	7,988,049	116,664,190	26,658,177
99,098	3,020,957	55,293	2,153,755	537,563	2,863	14,929,229	38,525,703	0
82,273	735,287	0	164,480	2,253	641	4,300,810	7,494,038	28,241,375
0	981,004	14,495,815	8,118,033	16,508,813	150	1,600,061	109,269,705	107,372,249
0	177,315	71,709	14,851,579	1,130,778	9,969	2,798,183	46,867,435	90,465,036
(10,558)	289,195	89,530	20,382,443	2,520,564	12,349	11,770,025	89,240,366	60,420,183
0	0	0	3,415,121	6,767,744	0	316,866	13,722,962	14,777,943
0	0	0	4,233,494	2,995,245	0	7,968,938	20,587,019	21,354,442
130	179,498	5,826	2,722,851	252,617	0	10,574,377	22,617,128	24,819,222
255,091	34,562	0	2,505,393	8,640,406	28,004	843,804	44,610,863	31,166,689
0	827,600	2,064	1,652,300	9,219,393	0	308,132	18,276,743	6,794,280
0	2,857,310	70,121	9,091,152	11,964,356	0	15,574,775	120,109,789	91,207,685
0	664,579	10,796	275,804	0	0	144,606	16,757,711	42,015,468
0	556,081	0	8,768,014	4,427,695	1,321	154,592	15,993,238	18,047,421
24,292,993	16,668,056	15,278,024	303,174,642	197,148,480	1,546,722	148,309,339	1,506,811,079	1,175,062,948

GENERAL INSURANCE

NET PREMIUMS (RM)

Company	Aviation	Cargo	Marine Hull	Offshore Oil-Related	Fire	Motor 'Act'	Motor 'Others'
AIA General	0	0	0	0	20,152,438	12,406,382	46,916,565
AIG	(621)	20,569,124	0	5,033,444	79,365,218	23,511,973	189,316,913
Allianz General	117,612	26,776,513	6,056,818	(8,323)	310,438,113	593,767,370	1,374,054,527
AmGeneral	0	5,260,460	761,735	31,498	80,620,543	415,229,281	821,426,837
Berjaya Sompo	30,790	23,775,042	1,191,590	(59)	155,411,146	97,153,488	471,955,081
Chubb	79,228	25,195,576	1,649,432	280,554	82,333,069	44,204,840	94,723,477
Etiqa General	973,127	8,737,500	9,468,336	3,046,176	119,272,832	70,473,076	242,379,722
Generali	28,539	35,068,402	3,948,671	91,112	116,643,110	232,491,946	601,737,043
GE General	(15,534)	5,559,140	1,530,604	1,400	65,510,994	38,431,314	124,428,595
Liberty (AMG)	0	15,840,183	(48,556)	321,149	94,509,693	405,582,207	839,340,121
Liberty (LIB)	0	3,593,236	(378,523)	0	4,778,269	36,101,848	73,261,867
Lonpac	67,524	17,482,813	146,797	726,704	390,056,541	109,486,147	232,618,383
MPIGen	3,109	4,408,285	333,155	57,187	22,301,294	29,613,982	50,253,863
MSIG	3,594	69,797,980	2,173,708	6,171	245,012,597	148,199,396	569,534,683
P&O	0	1,470	(10,180)	32,336	519,274	46,305,552	67,870,047
Pacific	104,995	5,835,026	3,604,678	0	31,724,475	77,890,138	153,218,520
Progressive	134,972	567,859	160,213	0	9,818,674	6,716,867	12,947,903
QBE	30,591	20,043,999	15,238,897	0	32,374,880	6,752,015	16,330,039
RHB	0	8,775,026	1,543,325	0	97,901,217	97,085,353	193,999,796
Tokio Marine	93,692	51,674,850	2,379,655	12,790	148,399,304	131,576,049	523,484,463
Tune	382	4,494,030	46,319	474,085	13,984,237	63,234,075	59,205,161
Zurich General	0	13,422,830	14,280	0	66,954,403	228,170,108	458,891,992
Total (Industry)	1,652,000	366,879,344	49,810,954	10,106,224	2,188,082,321	2,914,383,407	7,217,895,598

Medical and Health	Personal Accident	Bonds	Contractor's All Risks & Engineering	Liability	Workmen's Compensation & Employers' Liability	Others	Total	Total Previous Year
1,540,909	247,989,993	0	3,494	153,893	25,529	3,452,882	332,642,085	284,922,281
31,822,933	152,814,499	0	4,692,493	38,105,704	5,329,837	54,441,498	605,003,015	551,063,768
59,592,333	86,740,339	16,436,614	65,291,589	57,238,302	11,164,982	67,597,581	2,675,264,370	2,382,700,343
20,004,458	16,545,498	2,523,868	4,559,000	10,311,883	5,276,070	30,932,034	1,413,483,165	1,342,797,423
80,027,399	54,048,476	1,143,771	6,077,272	13,049,259	3,156,104	23,902,635	930,921,994	791,384,182
48,679,552	120,489,808	10,967,456	5,053,263	82,105,734	3,802,629	20,543,831	540,108,449	510,626,765
1,055,839	99,260,239	211,966	10,386,475	4,112,828	1,702,682	8,193,814	579,274,612	543,027,549
220,000,627	(4,888,841)	2,914,310	24,653,861	29,201,584	6,969,771	75,239,660	1,344,099,795	1,158,726,751
56,900,760	50,168,101	416,915	2,959,677	10,213,039	2,090,573	26,339,848	384,535,426	392,449,182
20,496,666	13,597,926	1,872,364	6,704,226	9,801,176	6,273,896	32,781,609	1,447,072,660	0
2,920,667	991,905	97,073	1,381,985	1,147,765	623,796	1,993,697	126,513,585	481,493,330
118,917,075	28,627,737	6,195,355	26,197,112	13,275,785	8,829,770	31,364,126	983,991,869	967,369,417
12,666,023	5,129,287	646,758	2,732,990	10,643,687	1,077,814	12,541,734	152,409,168	553,705,147
88,959,859	53,603,530	2,294,796	47,471,168	18,951,530	7,315,484	60,466,509	1,313,791,005	1,315,942,642
100,680	3,418,870	5,327	6,272	4,584,658	(5,756)	1,082,408	123,910,958	155,330,466
58,545,141	14,481,307	566,049	8,261,417	6,851,145	1,626,788	16,521,084	379,230,763	378,886,010
5,230,777	4,873,246	1,029,569	7,929,534	929,570	2,870,684	2,615,882	55,825,750	47,220,943
5,490,884	4,405,184	371,304	21,226,674	54,237,366	1,920,397	6,448,503	184,870,733	173,003,309
45,293,762	34,713,142	1,228,689	3,913,520	4,723,363	2,623,059	19,857,604	511,657,856	481,542,236
91,887,242	33,859,754	3,275,946	13,540,524	15,142,615	5,188,992	49,602,184	1,070,118,060	923,691,129
25,801,652	42,803,575	1,686,147	4,577,611	4,362,641	3,017,743	6,639,780	230,327,438	249,291,121
25,958,057	16,545,026	2,460,019	10,532,757	3,559,030	3,642,980	13,341,028	843,492,510	806,088,534
1,021,893,295	1,080,218,601	56,344,296	278,152,914	392,702,557	84,523,824	565,899,931	16,228,545,266	14,491,262,528

GENERAL INSURANCE

NET EARNED PREMIUMS (RM)

Company	Aviation	Cargo	Marine Hull	Offshore Oil-Related	Fire	Motor 'Act'	Motor 'Others'
AIA General	0	0	0	0	21,244,781	(5,574,875)	30,180,411
AIG	(20,120)	20,272,273	0	4,674,954	76,305,323	33,071,215	172,177,293
Allianz General	108,036	28,943,020	6,008,464	(10,272)	282,181,609	549,398,054	1,284,022,701
AmGeneral	(4)	5,229,958	747,829	75,209	85,283,906	413,040,279	806,809,818
Berjaya Sompo	30,519	24,114,382	776,041	(59)	156,250,071	89,782,607	439,525,363
Chubb	17,322	25,006,195	1,291,048	228,224	73,593,900	45,038,705	94,977,813
Etiqa General	806,697	8,457,739	11,640,775	2,975,337	102,422,104	61,789,608	222,306,474
Generali	(37,702)	37,654,529	5,082,785	181,988	109,313,069	281,513,911	664,466,208
GE General	(15,913)	6,937,993	1,831,295	1,400	56,585,378	32,907,229	98,858,418
Liberty (AMG)	0	13,996,256	(361,398)	345,645	86,301,572	401,231,300	846,912,096
Liberty (LIB)	0	5,755,707	12,475	0	23,254,050	109,093,218	191,534,772
Lonpac	89,328	18,964,217	135,578	436,393	373,845,359	111,658,523	224,444,730
MPIGen	28,183	3,657,371	232,643	71,652	17,367,123	27,179,893	48,588,804
MSIG	3,809	73,473,621	2,060,985	7,764	246,312,450	150,672,815	546,320,480
P&O	0	1,503	916	39,491	523,017	51,414,001	67,001,517
Pacific	168,276	5,749,113	3,229,407	0	29,597,237	89,684,729	160,352,660
Progressive	36,100	522,591	87,521	0	9,469,740	5,738,309	12,398,659
QBE	181,377	20,001,690	15,037,485	0	30,098,991	7,085,256	16,717,531
RHB	0	9,107,090	1,862,617	0	99,772,045	91,073,790	187,746,400
Tokio Marine	(36,252)	51,876,990	3,456,526	12,790	135,919,636	113,880,049	482,338,495
Tune	508	7,193,919	190,617	519,552	15,197,265	56,000,254	49,323,873
Zurich General	0	13,590,224	19,142	0	66,355,149	219,509,619	444,509,011
Total (Industry)	1,360,164	380,506,381	53,342,751	9,560,068	2,097,193,775	2,935,188,489	7,091,513,527

Medical and Health	Personal Accident	Bonds	Contractor's All Risks & Engineering	Liability	Workmen's Compensation & Employers' Liability	Others	Total	Total Previous Year
617,189	254,132,232	0	(7,796)	164,738	26,835	4,146,172	304,929,687	280,120,327
31,842,255	152,150,058	0	5,710,577	35,311,013	5,390,097	35,650,704	572,535,642	527,850,163
56,651,305	92,336,192	15,174,026	52,518,948	46,277,800	11,020,402	63,470,262	2,488,100,547	2,308,927,238
20,384,089	15,646,055	2,360,820	4,292,601	9,481,959	4,968,428	31,203,505	1,399,524,452	1,334,847,339
77,172,581	50,841,579	896,753	8,017,280	12,393,573	3,143,052	18,185,538	881,129,280	714,335,894
45,687,190	119,527,364	8,405,525	14,159,137	73,837,474	3,531,695	20,119,899	525,421,491	508,434,420
986,094	98,528,987	34,240	5,615,903	3,441,974	1,709,219	6,709,687	527,424,838	524,796,364
202,707,500	22,374,102	2,629,714	16,474,527	28,433,240	6,641,155	74,054,219	1,451,489,245	1,145,031,518
51,000,017	49,524,043	492,382	3,342,972	10,838,282	2,101,532	25,666,171	340,071,199	387,054,599
21,135,675	15,601,168	1,628,653	4,046,481	10,621,695	6,532,613	28,101,574	1,436,093,330	0
5,152,765	2,793,556	472,250	4,471,300	1,846,414	967,544	26,588,230	371,942,281	467,997,808
125,317,825	30,296,598	4,720,596	(9,585,340)	15,713,015	9,226,704	27,842,722	933,106,248	925,539,720
9,583,291	3,961,082	548,461	(1,456,755)	7,122,174	1,013,736	7,268,386	125,166,044	536,989,060
88,835,357	60,732,919	1,996,842	36,392,810	17,450,906	7,179,923	56,623,702	1,288,064,383	1,259,978,455
110,648	3,486,348	6,065	(308,757)	5,038,115	4,930	821,803	128,139,597	160,397,886
56,452,905	16,307,632	544,922	11,910,779	6,810,678	1,568,765	17,534,601	399,911,704	336,338,494
5,144,877	4,843,882	1,275,021	5,642,957	1,006,027	2,818,997	2,341,979	51,326,660	47,551,398
5,014,992	4,407,125	364,714	22,483,631	50,455,191	1,753,277	6,171,063	179,772,323	173,656,435
52,262,681	33,807,931	1,698,174	1,363,514	4,734,344	2,573,673	19,195,218	505,197,477	483,894,674
92,682,281	41,708,012	3,000,028	9,137,788	15,930,543	4,688,632	49,267,283	1,003,862,801	820,689,582
25,700,832	56,584,253	1,805,799	5,298,805	4,385,949	2,966,426	5,633,835	230,801,887	204,827,578
25,572,007	15,875,442	2,451,411	4,213,573	3,695,289	3,603,012	13,163,377	812,557,256	769,939,852
1,000,014,356	1,145,466,560	50,506,396	203,734,935	364,990,393	83,430,647	539,759,930	15,956,568,372	13,919,198,804

GENERAL INSURANCE

GROSS CLAIMS PAID - DIRECT BUSINESS (RM)

Company	Aviation	Cargo	Marine Hull	Offshore Oil-Related	Fire	Motor 'Act'	Motor 'Others'
AIA General	0	2,412	0	0	2,428,603	4,858,004	15,111,231
AIG	0	9,258,192	0	0	31,647,338	18,874,818	94,123,329
Allianz General	837,549	7,955,429	1,739,492	514,967	137,872,470	311,817,921	737,534,487
AmGeneral	0	3,382,162	1,187,381	0	75,421,271	272,966,717	511,134,299
Berjaya Sompo	492,771	18,262,383	30,376	0	139,389,007	82,211,364	236,299,334
Chubb	0	7,988,580	1,279,679	827,543	39,327,239	38,001,873	61,691,916
Etiqa General	24,254,513	8,142,169	69,162,267	413,536,614	93,116,327	54,811,687	180,204,328
Generali	96,889	17,021,743	10,736,535	30,819,928	193,577,091	207,163,741	435,565,155
GE General	0	1,354,839	8,622,675	0	85,016,618	25,912,720	85,277,553
Liberty (AMG)	0	7,204,920	1,146,803	0	93,500,828	357,213,879	547,928,711
Liberty (LIB)	0	1,310,333	125,372	0	3,857,730	26,816,718	35,792,001
Lonpac	0	21,455,516	1,582,910	47,779,987	264,365,503	77,771,296	157,097,206
MPIGen	138,383	1,175,331	145,251	138,281	16,474,197	15,788,219	28,865,724
MSIG	0	23,819,805	1,069,429	57,880	224,730,016	76,563,771	361,645,776
P&O	0	0	0	0	552,892	77,557,143	78,837,302
Pacific	18,869	3,020,793	39,327,763	0	42,566,039	84,255,889	89,375,172
Progressive	2,402,819	265,490	686,081	0	12,995,865	3,361,065	10,129,151
QBE	29,734	7,272,168	1,879,764	0	28,055,618	4,765,144	9,698,116
RHB	0	2,590,284	1,230,665	0	82,187,484	80,531,417	153,829,422
Tokio Marine	0	21,317,626	3,923,399	12,890,712	136,242,709	67,585,715	276,391,257
Tune	0	4,302,808	26,075,997	18,515,403	20,429,745	40,786,415	33,660,202
Zurich General	0	10,057,363	1,832	0	25,799,523	140,049,147	227,092,031
Total (Industry)	28,271,527	177,160,346	169,953,671	525,081,315	1,749,554,113	2,069,664,663	4,367,283,703

Medical and Health	Personal Accident	Bonds	Contractor's All Risks & Engineering	Liability	Workmen's Compensation & Employers' Liability	Others	Total	Total Previous Year
0	98,732,073	0	0	1,195	0	340,902	121,474,420	90,251,595
3,855,590	22,333,969	0	2,425,560	3,803,752	74,574	21,203,877	207,600,999	209,953,126
44,990,436	22,982,010	7,413,859	24,526,731	11,102,665	184,511	39,003,799	1,348,476,326	1,432,505,186
13,103,403	3,033,371	1,587,705	6,191,424	4,907,389	63,307	15,723,777	908,702,206	738,921,958
63,638,758	6,808,626	0	11,825,577	4,526,801	103,947	21,659,206	585,248,150	510,805,897
16,504,306	25,933,689	(937,149)	7,085,579	10,239,878	76,166	7,174,289	215,193,588	245,551,224
416,117	16,659,558	0	28,590,895	10,104,160	15,678	7,817,120	906,831,433	693,159,969
151,978,169	19,419,805	(16,201,773)	40,436,248	16,430,934	166,899	33,859,134	1,141,070,498	860,133,160
38,910,290	17,631,740	0	13,405,423	1,017,051	25,459	46,021,001	323,195,369	360,156,453
14,266,320	6,721,038	209,882	8,910,912	3,096,722	48,990	24,755,014	1,065,004,019	0
1,531,536	253,741	0	392,358	78,360	0	3,289,099	73,447,248	341,056,929
98,060,986	7,550,264	9,242,571	39,259,654	4,608,945	175,689	16,938,372	745,888,899	632,260,756
8,030,054	2,487,835	3,592	2,668,517	1,809,939	85,155	3,710,325	81,520,803	437,256,151
58,042,784	25,173,146	62,950	32,968,190	8,557,285	177,806	30,743,067	843,611,905	957,454,937
254,533	387,201	0	4,567,126	13,870,384	0	176,563	176,203,144	143,839,940
43,471,670	4,543,530	0	44,339,986	2,127,172	31,254	22,381,525	375,459,662	315,474,228
4,561,869	685,576	40,423	6,379,249	380,924	28,544	3,980,507	45,897,563	48,133,362
2,020,444	2,464,871	0	6,132,265	6,321,033	12,345	(1,453,992)	67,197,510	74,808,620
37,736,775	7,348,259	0	12,751,938	3,342,771	89,791	18,222,276	399,861,082	377,925,097
45,876,945	10,582,598	6,244	7,452,931	4,528,736	60,897	22,026,415	608,886,184	731,815,603
9,593,162	7,587,442	1,836,231	5,845,391	1,151,287	3,474	4,581,699	174,369,256	156,600,698
14,230,869	5,151,666	254,474	9,519,363	1,112,087	123,308	4,396,534	437,788,197	387,796,831
671,075,016	314,472,008	3,519,009	315,675,317	113,119,470	1,547,794	346,550,509	10,852,928,461	9,745,861,720

GENERAL INSURANCE

GROSS CLAIMS PAID - REINSURANCE ACCEPTED (RM)

Company	Aviation	Cargo	Marine Hull	Offshore Oil-Related	Fire	Motor 'Act'	Motor 'Others'
AIA General	0	1	0	0	56	(6)	0
AIG	648,116	773,686	0	3,201,192	9,662,968	1,472,004	164,685
Allianz General	(67,720)	68,821	0	237,983	18,339,690	77,316	264,609
AmGeneral	(5,687)	130,718	0	1,828	8,581,773	16,575	101,549
Berjaya Sompo	0	149,790	1,229	1,165,520	3,129,818	0	64,125
Chubb	0	20,497	6,575	3,160,578	12,277,333	8	5,020
Etiqa General	0	378,623	0	0	1,375,323	241	8,896
Generali	0	651,783	884,230	65,650	6,139,344	11,918,570	1,520,255
GE General	(101,718)	158,679	0	4,279	4,986,059	2,479	7,984
Liberty (AMG)	68	429,966	329	38,948	10,186,126	91	36,990
Liberty (LIB)	0	76,927	0	0	3,203,597	0	0
Lonpac	(67,990)	165,725	39	341,230	4,968,065	5,483	144,186
MPIGen	0	45,750	0	2,536	347,323	215,491	44,937
MSIG	0	(9,533)	0	159,544	1,354,832	58	59,708
P&O	0	1	8	101,387	826,430	1,638	(1)
Pacific	0	271,771	3,868	0	12,848,383	248,282	301,807
Progressive	0	(1,113)	0	0	1,393,718	1,489,774	315,977
QBE	378	280,511	233,646	0	7,266,754	0	0
RHB	0	42,907	0	0	1,771,176	0	243,811
Tokio Marine	68	155,498	307	0	1,201,477	1,419	125,131
Tune	0	164,985	0	19,050	424,001	422	0
Zurich General	0	1,387,423	12	0	501,882	1,313,282	159,750
Total (Industry)	405,515	5,343,416	1,130,243	8,499,725	110,786,128	16,763,127	3,569,419

Medical and Health	Personal Accident	Bonds	Contractor's All Risks & Engineering	Liability	Workmen's Compensation & Employers' Liability	Others	Total	Total Previous Year
0	0	0	0	0	0	0	51	360
0	0	0	329,153	3,123,812	0	17,151,594	36,527,210	54,366,268
19	7,057	(215)	1,286,113	859,435	0	40,574	21,113,682	16,008,791
0	2,716	(30)	3,395,040	45,659	0	359,839	12,629,980	4,048,874
(210)	0	(2)	1,333,700	8,063,372	0	68,471	13,975,813	9,316,181
0	67	31	3,724,636	4,400,970	0	137,071	23,732,786	25,633,209
0	35,018	0	249,177	16,157	0	14,242	2,077,677	3,609,225
0	322,778	(2)	1,634,934	352,566	0	292,482	23,782,590	21,690,559
0	3,661	(11)	210,927	31,194	0	10,311	5,313,844	7,263,280
0	479	(4)	1,011,368	81,586	0	101,983	11,887,930	0
0	0	0	2,534	13,136	0	257,012	3,553,206	17,915,125
14,211	275	(66)	379,308	1,695	0	41,960	5,994,121	19,294,631
0	0	0	97,754	35,167	31,140	25,821	845,919	5,529,796
0	40	(14)	159,447	8,141	0	2,655	1,734,878	3,260,567
0	8,862	13	30,174	0	0	496	969,008	551,811
0	158,900	65	3,328,567	79,037	0	96,853	17,337,533	18,467,467
0	2,482	(2,240)	372,240	1,865	0	251,328	3,824,031	9,130,556
0	72,548	0	3,487,512	3,416,251	10,255	233,998	15,001,853	13,701,336
0	1,547,298	0	54,767	9,627	0	20,384	3,689,970	4,519,891
1	377	(154)	20,531	45,717	0	333,199	1,883,571	1,568,720
0	51,361	0	478,510	6,712	0	5,992	1,151,033	466,314
33,613	22	(81)	77,612	247,594	0	2,777	3,723,886	3,082,554
47,634	2,213,941	(2,710)	21,664,004	20,839,693	41,395	19,449,042	210,750,572	239,425,515

GENERAL INSURANCE

CLAIMS RECOVERIES FROM LICENSED / OFFSHORE INSURERS (RM)

Company	Aviation	Cargo	Marine Hull	Offshore Oil-Related	Fire	Motor 'Act'	Motor 'Others'
AIA General	0	60	0	0	670,141	87,037	376,462
AIG	0	171,249	0	0	10,335,267	471,870	2,352,869
Allianz General	799,476	1,687,352	141,006	0	44,760,794	20,928,137	24,026,750
AmGeneral	0	2,139,042	686,785	0	58,040,147	10,794,970	14,392,283
Berjaya Sompo	492,624	988,076	2,285	0	87,701,607	6,425,581	6,117,341
Chubb	0	2,037,433	523,903	2,362,053	28,408,222	4,032,012	1,542,356
Etiqa General	15,125,018	5,072,575	36,077,876	365,325,909	54,681,621	2,046,633	4,527,548
Generali	47,718	4,233,228	2,843,673	9,360,393	81,698,773	13,680,187	11,737,647
GE General	0	513,577	7,665,702	0	50,468,526	1,033,477	2,101,036
Liberty (AMG)	0	3,805,840	(19,573)	0	63,740,996	22,787,292	14,311,118
Liberty (LIB)	0	586,492	28,204	0	5,879,079	1,196,369	760,184
Lonpac	(236)	8,552,493	1,410,980	42,528,859	138,244,487	6,509,133	4,142,518
MPIGen	0	140,825	25,419	97,798	9,325,446	1,388,146	751,695
MSIG	0	4,483,588	272,489	57,464	134,453,503	2,531,654	8,538,205
P&O	0	0	0	0	1,150,714	23,093,619	18,313,543
Pacific	0	3,233,853	36,210,408	0	39,217,043	33,337,227	7,654,419
Progressive	0	113,029	114,492	0	3,297,601	10,845	272,782
QBE	0	184,834	47,013	0	1,899,198	111,336	242,388
RHB	0	74,941	152,703	0	47,009,450	21,826,745	37,547,346
Tokio Marine	0	1,052,190	134,995	2,858,589	36,485,710	4,253,605	6,880,132
Tune	0	819,757	24,825,648	10,926,997	15,254,555	17,428,154	8,115,691
Zurich General	0	5,585,895	1,745	0	6,205,333	3,497,927	5,672,244
Total (Industry)	16,464,600	45,476,329	111,145,753	433,518,062	918,928,213	197,471,956	180,376,557

Medical and Health	Personal Accident	Bonds	Contractor's All Risks & Engineering	Liability	Workmen's Compensation & Employers' Liability	Others	Total	Total Previous Year
0	18,166,662	0	0	30	0	165,279	19,465,671	6,779,612
96,615	558,912	0	46,648	391	1,864	12,009,900	26,045,585	21,929,817
1,124,801	574,280	181,542	(2,715,785)	2,955,583	4,613	11,536,427	106,004,976	201,454,893
426,373	820,252	643,214	6,673,934	1,042,427	1,583	6,306,339	101,967,349	67,388,410
1,598,912	727,680	0	8,662,027	166,306	3,784	11,167,450	124,053,673	161,923,895
1,348,245	2,185,997	(445,653)	6,264,785	2,178,829	1,618	1,757,942	52,197,742	57,353,628
10,403	1,942,365	0	21,236,422	4,601,101	392	554,804	511,202,667	443,622,524
7,272,987	1,162,210	71,124	16,157,816	619,885	4,172	2,413,583	151,303,396	77,591,855
1,050,254	2,568,047	0	10,631,999	105,761	637	33,798,539	109,937,555	179,272,458
406,916	997,755	26,544	5,581,945	441,824	1,225	4,524,469	116,606,351	0
24,794	6,345	0	91,321	2,101	0	18,005	8,592,894	55,475,091
2,826,124	1,971,849	196,105	27,108,276	1,232,696	4,392	5,457,295	240,184,971	271,111,120
670,699	376,177	90	1,445,821	96,938	2,129	829,435	15,150,618	164,310,770
1,451,600	1,185,077	(56,276)	15,404,689	3,638,804	4,561	4,756,361	176,721,719	382,172,986
148,344	27,008	0	4,260,944	10,015,761	0	141,434	57,151,367	41,648,415
1,197,545	683,951	0	41,083,231	392,420	781	16,875,756	179,886,634	151,974,565
1,434,917	17,713	25,190	5,955,723	6,371	714	95,252	11,344,629	19,415,679
49,596	60,883	0	193,708	27,010	309	54,477	2,870,752	3,381,994
904,488	709,269	0	8,088,148	1,755,028	2,245	8,296,411	126,366,774	143,916,752
1,195,094	383,893	2,380	2,705,176	250,698	1,522	3,428,748	59,632,732	223,961,086
158,612	1,191,558	938,103	4,086,784	213,173	87	1,650,510	85,609,629	72,914,721
356,402	157,819	6,362	1,007,277	247,484	3,810	114,673	22,856,971	15,986,502
23,753,721	36,475,702	1,588,725	183,970,889	29,990,621	40,438	125,953,089	2,305,154,655	2,763,586,773

GENERAL INSURANCE

CLAIMS RECOVERIES FROM FOREIGN INSURERS (RM)

Company	Aviation	Cargo	Marine Hull	Offshore Oil-Related	Fire	Motor 'Act'	Motor 'Others'
AIA General	0	0	0	0	0	0	0
AIG	648,050	5,739,523	0	1,760,578	13,775,469	0	0
Allianz General	0	161,874	0	514,967	30,768	(1,340)	29,489
AmGeneral	0	21,758	243,051	0	238,165	(447,589)	4,477
Berjaya Sompo	0	12,028,974	11,284	1,140,844	21,706,429	33,378	0
Chubb	0	0	51,328	7	10,214,877	70,664	11,532
Etiqa General	8,633,713	758,162	26,072,190	42,516,374	1,101,730	0	0
Generali	47,718	848,713	3,138,668	21,320,026	86,389,447	459,918	6,246,687
GE General	0	79,860	201,150	0	5,583,259	(890)	(2,975)
Liberty (AMG)	0	526,622	(230,209)	0	14,703,908	5,258,075	1,715
Liberty (LIB)	0	107,162	0	0	1,798,302	58,544	2,784
Lonpac	0	6,536,195	0	5,346,872	45,544,771	163,603	845
MPIGen	138,362	58,293	0	40,624	2,933,796	110,268	0
MSIG	0	1,255,712	25,550	0	11,269,140	0	0
P&O	0	0	0	0	0	0	0
Pacific	15,095	(1,626,296)	175,826	0	42,370	(23,784)	0
Progressive	2,311,223	92,299	570,221	0	9,730,918	0	0
QBE	24,546	74,062	33,699	0	13,942,874	0	74,011
RHB	0	(97,713)	(53)	0	4,845,505	0	0
Tokio Marine	0	3,534,233	2,794,106	10,019,851	48,836,392	0	3,530,986
Tune	0	1,303,461	444,234	7,569,315	150,034	10,699	0
Zurich General	0	24,111	0	0	5,423	0	0
Total (Industry)	11,818,707	31,427,005	33,531,045	90,229,458	292,843,577	5,691,546	9,899,551

Medical and Health	Personal Accident	Bonds	Contractor's All Risks & Engineering	Liability	Workmen's Compensation & Employers' Liability	Others	Total	Total Previous Year
0	503,164	0	0	0	0	0	503,164	399,452
0	76,418	0	1,472,715	3,671,636	12,995	11,047	27,168,431	42,946,056
0	0	(145)	252,637	788,145	0	1,362,555	3,138,950	5,071,525
0	230	579,853	1,925,471	1,531,283	0	29,936	4,126,635	5,397,070
3,740,008	2,823	0	510,273	9,038,822	0	2,079,399	50,292,234	51,000,768
0	0	(74,510)	138,233	(353)	0	576,844	10,988,622	9,348,841
0	0	0	4,730,301	4,750,000	0	67,606	88,630,076	11,821,498
9,824,643	72,518	(15,854,192)	13,862,439	7,554,026	0	3,279,267	137,189,878	96,998,789
0	51,731	0	452,237	0	0	155,094	6,519,466	12,146,943
22,541	240,144	20,462	1,280,543	0	0	9,255,247	31,079,048	0
26,989	10,799	0	39,870	0	0	2,531,013	4,575,463	23,020,028
0	168,163	7,992,759	2,541,787	1,086,173	0	380,342	69,761,510	36,369,162
0	65,779	0	270,548	455,607	0	86,720	4,159,997	31,686,417
1,069	198,719	0	776,225	46,511	0	1,863,814	15,436,740	26,185,173
0	0	0	308,922	2,365,546	0	0	2,674,468	1,884,708
0	0	0	3,945,496	0	0	643,544	3,172,251	1,507,309
0	0	5,964	109,441	123,074	0	3,438,305	16,381,445	5,594,234
1,006	0	0	1,422,811	30,728	0	(3,589,782)	12,013,955	21,096,238
0	145,430	0	316,744	197,348	0	(2,313)	5,404,948	8,256,300
0	0	429	981,769	432,383	0	1,453,375	71,583,524	132,547,175
0	14,129	46,958	481,418	0	0	83,400	10,103,648	18,763,776
0	49,680	0	4,886,104	365,229	0	99,534	5,430,081	3,437,276
13,616,256	1,599,727	(7,282,422)	40,705,984	32,436,158	12,995	23,804,947	580,334,534	545,478,738

GENERAL INSURANCE

NET CLAIMS PAID (RM)

Company	Aviation	Cargo	Marine Hull	Offshore Oil-Related	Fire	Motor 'Act'	Motor 'Others'
AIA General	0	2,353	0	0	1,758,518	4,770,961	14,734,769
AIG	66	4,121,106	0	1,440,614	17,199,570	19,874,952	91,935,145
Allianz General	(29,647)	6,175,024	1,598,486	237,983	111,420,598	290,968,440	713,742,857
AmGeneral	(5,687)	1,352,080	257,545	1,828	25,724,732	262,635,911	496,839,088
Berjaya Sompo	147	5,395,123	18,036	24,676	33,110,789	75,752,405	230,246,118
Chubb	0	5,971,644	711,023	1,626,061	12,981,473	33,899,205	60,143,048
Etiqa General	495,782	2,690,055	7,012,201	5,694,331	38,708,299	52,765,295	175,685,676
Generali	1,453	12,591,585	5,638,424	205,159	31,628,215	204,942,206	419,101,076
GE General	(101,718)	920,081	755,823	4,279	33,950,892	24,882,612	83,187,476
Liberty (AMG)	68	3,302,424	1,396,914	38,948	25,242,050	329,168,603	533,652,868
Liberty (LIB)	0	693,606	97,168	0	(616,054)	25,561,805	35,029,033
Lonpac	(67,754)	6,532,553	171,969	245,486	85,544,310	71,104,043	153,098,029
MPIGen	21	1,021,963	119,832	2,395	4,562,278	14,505,296	28,158,966
MSIG	0	18,070,972	771,390	159,960	80,362,205	74,032,175	353,167,279
P&O	0	1	8	101,387	228,608	54,465,162	60,523,758
Pacific	3,774	1,685,007	2,945,397	0	16,155,009	51,190,728	82,022,560
Progressive	91,596	59,049	1,368	0	1,361,064	4,839,994	10,172,346
QBE	5,566	7,293,783	2,032,698	0	19,480,300	4,653,808	9,381,717
RHB	0	2,655,963	1,078,015	0	32,103,705	58,704,672	116,525,887
Tokio Marine	68	16,886,701	994,605	12,272	52,122,084	63,333,529	266,105,270
Tune	0	2,344,575	806,115	38,141	5,449,157	23,347,984	25,544,511
Zurich General	0	5,834,780	99	0	20,090,649	137,864,502	221,579,537
Total (Industry)	393,735	105,600,428	26,407,116	9,833,520	648,568,451	1,883,264,288	4,180,577,014

Medical and Health	Personal Accident	Bonds	Contractor's All Risks & Engineering	Liability	Workmen's Compensation & Employers' Liability	Others	Total	Total Previous Year
0	80,062,247	0	0	1,165	0	175,623	101,505,636	83,072,891
3,758,975	21,698,639	0	1,235,350	3,255,537	59,715	26,334,524	190,914,193	199,443,521
43,865,654	22,414,787	7,232,247	28,275,992	8,218,372	179,898	26,145,391	1,260,446,082	1,241,987,559
12,677,030	2,215,605	364,608	987,059	2,379,338	61,724	9,747,341	815,238,202	670,185,352
58,299,628	6,078,123	(2)	3,986,977	3,385,045	100,163	8,480,828	424,878,056	307,197,415
15,156,061	23,747,759	(416,955)	4,407,197	12,462,372	74,548	4,976,574	175,740,010	204,481,964
405,714	14,752,211	0	2,873,349	769,216	15,286	7,208,952	309,076,367	241,325,172
134,880,539	18,507,855	(418,707)	12,050,927	8,609,589	162,727	28,458,766	876,359,814	707,233,075
37,860,036	15,015,623	(11)	2,532,114	942,484	24,822	12,077,679	212,052,192	176,000,332
13,836,863	5,483,618	162,872	3,059,792	2,736,484	47,765	11,077,281	929,206,550	0
1,479,753	236,597	0	263,701	89,395	0	997,093	63,832,097	280,476,935
95,249,073	5,410,527	1,053,641	9,988,899	2,291,771	171,297	11,142,695	441,936,539	344,075,105
7,359,355	2,045,879	3,502	1,049,902	1,292,561	114,166	2,819,991	63,056,107	246,788,760
56,590,115	23,789,390	119,212	16,946,723	4,880,111	173,245	24,125,547	653,188,324	552,357,345
106,189	369,055	13	27,434	1,489,077	0	35,625	117,346,317	100,858,628
42,274,125	4,018,479	65	2,639,826	1,813,789	30,473	4,959,078	209,738,310	180,459,821
3,126,952	670,345	7,029	686,325	253,344	27,830	698,278	21,995,520	32,254,005
1,969,842	2,476,536	0	8,003,258	9,679,546	22,291	2,315,311	67,314,656	64,031,724
36,832,287	8,040,858	0	4,401,813	1,400,022	87,546	9,948,562	271,779,330	230,271,936
44,681,852	10,199,082	3,281	3,786,517	3,891,372	59,375	17,477,491	479,553,499	376,876,062
9,434,550	6,433,116	851,170	1,755,699	944,826	3,387	2,853,781	79,807,012	65,388,515
13,908,080	4,944,189	248,031	3,703,594	746,968	119,498	4,185,104	413,225,031	371,455,607
633,752,673	278,610,520	9,209,996	112,662,448	71,532,384	1,535,756	216,241,515	8,178,189,844	6,676,221,724

GENERAL INSURANCE

NET CLAIMS INCURRED (RM)

Company	Aviation	Cargo	Marine Hull	Offshore Oil-Related	Fire	Motor 'Act'	Motor 'Others'
AIA General	0	(3,822)	0	0	1,690,207	14,432,915	23,552,138
AIG	(1,084)	5,753,123	0	2,656,223	18,962,774	14,439,563	98,320,772
Allianz General	(549,235)	6,391,979	1,018,117	141,028	155,108,976	409,424,584	695,219,945
AmGeneral	(40,406)	1,675,261	268,061	(229,715)	26,882,360	310,652,129	463,458,649
Berjaya Sompo	38,961	6,834,663	393,972	16,212	43,844,997	81,268,875	258,334,531
Chubb	0	7,752,211	509,135	(5,226,411)	30,008,350	36,811,047	62,353,134
Etiqa General	(504,078)	2,866,304	133,557	(15,206,666)	37,573,060	72,849,255	178,192,663
Generali	161,719	11,545,117	7,902,416	(701,592)	32,863,052	207,114,512	403,819,426
GE General	(102,575)	1,213,720	223,316	3,227	28,020,286	35,896,943	86,225,514
Liberty (AMG)	(1,779)	8,051,786	2,404,148	74,266	29,232,516	274,940,860	517,574,139
Liberty (LIB)	(3,029)	(3,207,156)	(742,358)	(50,031)	(12,687,153)	(352,696,819)	(38,522,274)
Lonpac	(55,492)	5,699,562	84,692	884,248	82,499,895	79,546,070	170,200,903
MPIGen	3,845	481,333	941,631	367,767	15,657,588	10,528,178	33,113,870
MSIG	170	14,267,924	502,710	(234,711)	57,061,076	84,999,233	377,600,608
P&O	0	(406)	(3,476)	(31,411)	325,299	34,200,276	54,667,551
Pacific	118,376	2,063,609	(1,183,650)	0	14,772,142	108,129,248	89,742,917
Progressive	(78,735)	(46,711)	265,061	0	763,589	11,851,709	10,097,118
QBE	(178,206)	8,160,782	2,126,434	0	32,150,526	3,782,719	8,241,325
RHB	0	1,457,769	536,470	0	24,109,929	91,694,630	121,495,503
Tokio Marine	2,834	18,303,529	2,335,976	7,406	87,650,205	98,385,473	292,429,005
Tune	(7,122)	1,130,791	(561,011)	(489,043)	7,689,047	36,348,457	38,877,530
Zurich General	(31,017)	15,304,221	(153,216)	0	21,078,771	246,426,295	222,678,655
Total (Industry)	(1,226,853)	115,695,589	17,001,985	(18,019,203)	735,257,492	1,911,026,152	4,167,673,622

Medical and Health	Personal Accident	Bonds	Contractor's All Risks & Engineering	Liability	Workmen's Compensation & Employers' Liability	Others	Total	Total Previous Year
542,457	103,831,811	0	3,009	(27,351)	(56)	464,911	144,486,219	92,461,369
4,276,078	36,019,575	0	(236,439)	(1,022,911)	903,013	27,473,145	207,543,832	159,500,093
48,327,695	18,713,025	5,438,274	19,981,010	31,720,142	(841,407)	30,686,043	1,420,780,176	1,332,355,545
10,669,553	1,929,531	(1,432,189)	1,763,162	5,876,421	40,249	12,581,782	834,094,848	727,260,594
76,267,707	7,524,212	(12,938)	(280,029)	(152,908)	(103,450)	14,508,084	488,482,889	342,358,536
16,653,778	32,084,770	(599,293)	1,762,257	27,330,844	689,647	7,606,882	217,736,351	198,896,592
342,193	13,382,307	(24,895)	7,632,736	6,533,575	165,579	7,095,094	311,030,684	280,297,815
134,526,653	33,346,939	(965,291)	17,752,390	18,168,185	215,757	37,894,442	903,643,725	725,477,822
36,884,437	12,249,375	(666,469)	(526,440)	183,471	(25,224)	15,753,801	215,333,382	206,604,214
14,271,322	6,593,999	499,019	6,153,774	2,457,985	410,261	15,075,627	877,737,923	0
(855,879)	(3,234,530)	(1,020)	(6,345,418)	(3,526,313)	(76,918)	(3,724,250)	(425,673,148)	282,776,113
82,798,745	6,731,805	1,602,032	22,709,281	1,679,311	(106,005)	16,107,558	470,382,605	403,251,877
7,994,209	1,197,399	3,518	2,491,834	5,025,607	130,377	3,729,567	81,666,723	292,972,317
60,840,759	20,671,546	391,521	33,117,432	10,811,267	364,235	24,838,951	685,232,721	656,372,772
94,119	187,951	(2,692)	(142,738)	441,555	(5,793)	174,916	89,905,151	98,114,149
43,314,414	5,192,787	14,221	9,693,688	2,901,334	(10,219)	4,555,821	279,304,688	211,819,572
3,459,191	1,872,541	763,300	3,934,639	(495,420)	(6,067)	2,261,865	34,642,080	25,448,007
2,249,016	(354,349)	0	13,965,749	17,970,966	91,049	3,313,326	91,519,337	92,820,610
40,306,962	11,511,562	(62,227)	4,057,497	1,471,766	(1,294)	9,417,439	305,996,006	265,227,056
48,187,682	9,342,220	68,683	5,898,375	9,314,165	1,591,333	20,792,013	594,308,899	465,980,369
10,465,664	(6,089,730)	1,074,810	4,706,692	1,087,564	(265,327)	3,690,107	97,658,429	88,123,970
14,339,381	6,177,190	(19,720)	8,056,791	(464,472)	(51,256)	4,498,000	537,839,623	478,918,348
655,956,136	318,881,936	6,068,644	156,149,252	137,284,783	3,108,484	258,795,124	8,463,653,143	7,427,037,740

GENERAL INSURANCE

NET COMMISSIONS (RM)

Company	Aviation	Cargo	Marine Hull	Offshore Oil-Related	Fire	Motor 'Act'	Motor 'Others'
AIA General	0	(511)	0	0	2,975,883	1,179,760	4,388,462
AIG	(144,154)	1,697,470	0	(1,742,044)	(8,509,290)	3,001,245	19,491,368
Allianz General	(370,747)	3,514,879	1,130,252	850	46,114,632	64,222,774	147,919,621
AmGeneral	0	182,616	(27,213)	13,233	8,568,979	41,053,166	96,258,305
Berjaya Sompo	(221,413)	2,074,950	87,778	(9,577)	17,220,313	9,280,367	49,072,443
Chubb	9,904	3,483,404	210,433	(40,697)	12,507,582	4,314,704	10,187,485
Etiqa General	(540,724)	(645,017)	(697,980)	(10,849,265)	(2,957,014)	4,903,048	15,180,613
Generali	(591,728)	5,466,029	337,762	(115,575)	8,484,600	25,722,706	64,584,853
GE General	(534,046)	(91,003)	(1,124,283)	(47,690)	(575,551)	3,856,701	12,574,108
Liberty (AMG)	0	2,243,858	(781,982)	26,442	10,596,637	37,652,330	95,270,812
Liberty (LIB)	0	510,816	23,768	0	1,085,221	3,453,073	7,976,375
Lonpac	(372,627)	(2,162,106)	(279,488)	(996,391)	48,084,703	9,926,962	20,895,830
MPIGen	(4,881)	809,044	46,363	(68,476)	206,955	3,352,203	5,720,739
MSIG	(108,358)	7,458,187	4,252	845	31,133,286	13,504,617	52,934,035
P&O	0	170	(110,245)	4,876	18,995	2,313,802	2,487,661
Pacific	(31,077)	200,810	(411,897)	0	(5,159,747)	9,191,405	15,894,100
Progressive	(439,147)	(201,427)	(149,426)	0	(10,818)	817,013	1,511,024
QBE	(62,444)	3,000,076	2,185,694	0	6,275,606	532,506	1,417,146
RHB	0	533,195	268,457	0	11,305,581	6,343,896	11,717,317
Tokio Marine	(8,437)	4,219,809	(292,649)	1,561	1,487,748	13,896,577	51,648,953
Tune	276,215	(177,019)	8,559	2,375	1,364,809	5,340,311	5,579,558
Zurich General	0	1,862,074	2,630	0	6,909,664	25,460,376	50,214,527
Total (Industry)	(3,143,664)	33,980,304	430,785	(13,819,533)	197,128,774	289,319,542	742,925,335

Medical and Health	Personal Accident	Bonds	Contractor's All Risks & Engineering	Liability	Workmen's Compensation & Employers' Liability	Others	Total	Total Previous Year
149,493	66,294,886	0	(5,071)	24,764	4,107	(684,720)	74,327,053	66,310,922
1,662,544	25,620,594	0	(1,751,194)	(3,517,621)	701,420	6,713,057	43,223,395	44,025,081
6,402,854	24,372,359	2,062,720	13,473,927	8,143,565	2,811,182	15,583,874	335,382,742	298,751,410
2,542,592	4,017,259	199,924	(1,667,839)	709,753	1,283,655	6,622,398	159,756,828	147,668,359
6,536,744	11,388,684	95,584	39,628	(1,242,395)	723,096	1,114,441	96,160,643	86,458,646
3,075,674	20,574,205	1,429,329	(130,762)	18,591,712	740,195	3,397,048	78,350,216	64,686,311
130,723	16,301,774	10,256	(9,532,815)	(2,096,803)	239,928	1,029,843	10,476,567	24,138,143
20,202,573	(3,551,880)	(365,658)	2,125,614	4,968,953	1,722,582	16,329,814	145,320,645	132,932,281
6,181,599	11,592,078	27,684	(5,769,495)	191,244	376,464	4,210,171	30,867,981	44,672,768
1,775,034	3,852,743	(290,603)	(917,997)	838,928	1,513,596	6,688,243	158,468,041	0
86,806	441,127	9,494	238,080	(243,307)	148,505	389,993	14,119,951	52,731,800
12,102,433	3,035,935	(1,266,815)	(5,656,724)	(4,760,438)	1,879,546	2,506,594	82,937,414	63,676,358
1,124,934	1,497,834	(72,457)	(114,958)	1,812,096	276,611	2,998,985	17,584,992	53,465,887
6,620,974	13,727,035	139,410	435,844	2,141,490	1,848,795	12,477,150	142,317,562	135,570,894
(4,329)	802,377	(992)	(193,893)	(2,153,303)	(2,893)	6,095	3,168,321	76,452
6,679,865	3,672,423	16,551	(5,706,412)	882,713	411,733	(918,649)	24,721,818	27,660,690
67,968	844,515	(224,866)	(1,221,412)	4,234	783,566	(400,961)	1,380,263	1,439,738
462,257	1,063,892	34,796	2,900,014	11,239,566	575,351	1,336,844	30,961,304	30,894,578
5,606,337	6,925,233	18,502	(119,361)	(1,613,295)	630,785	4,268,628	45,885,275	46,028,186
6,724,791	8,329,209	340,372	(324,905)	240,724	1,222,411	9,820,160	97,306,324	82,175,786
2,586,995	8,890,374	202,062	554,130	664,056	781,134	1,351,097	27,424,656	33,343,355
3,085,993	4,759,060	304,053	(232,248)	(2,989,223)	793,140	2,881,872	93,051,918	91,426,337
93,804,854	234,451,716	2,669,346	(13,577,849)	31,837,413	19,464,909	97,721,977	1,713,193,909	1,528,133,982

GENERAL INSURANCE

NET CLAIMS INCURRED RATIO (%)

Company	Aviation	Cargo	Marine Hull	Offshore Oil-Related	Fire	Total Motor	Motor 'Act'	Motor 'Others'
AIA General	0.00	0.00	0.00	0.00	7.96	154.38	(258.89)	78.04
AIG	5.39	28.38	0.00	56.82	24.85	54.94	43.66	57.10
Allianz General	(508.38)	22.08	16.94	(1,372.94)	54.97	60.25	74.52	54.14
AmGeneral	1,010,150.00	32.03	35.85	(305.44)	31.52	63.46	75.21	57.44
Berjaya Sompo	127.66	28.34	50.77	(27,477.97)	28.06	64.16	90.52	58.78
Chubb	0.00	31.00	39.44	(2,290.04)	40.78	70.82	81.73	65.65
Etiqa General	(62.49)	33.89	1.15	(511.09)	36.68	88.37	117.90	80.16
Generali	(428.94)	30.66	155.47	(385.52)	30.06	64.58	73.57	60.77
GE General	644.60	17.49	12.19	230.50	49.52	92.68	109.09	87.22
Liberty (AMG)	0.00	57.53	(665.24)	21.49	33.87	63.50	68.52	61.11
Liberty (LIB)	0.00	(55.72)	(5950.77)	0.00	(54.56)	(130.13)	(323.30)	(20.11)
Lonpac	(62.12)	30.05	62.47	202.63	22.07	74.31	71.24	75.83
MPIGen	13.64	13.16	404.75	513.27	90.16	57.60	38.74	68.15
MSIG	4.46	19.42	24.39	(3,023.07)	23.17	66.37	56.41	69.12
P&O	0.00	(27.01)	(379.48)	(79.54)	62.20	75.05	66.52	81.59
Pacific	70.35	35.89	(36.65)	0.00	49.91	79.14	120.57	55.97
Progressive	(218.10)	(8.94)	302.85	0.00	8.06	121.02	206.54	81.44
QBE	(98.25)	40.80	14.14	0.00	106.82	50.52	53.39	49.30
RHB	0.00	16.01	28.80	0.00	24.17	76.46	100.68	64.71
Tokio Marine	(7.82)	35.28	67.58	57.90	64.49	65.55	86.39	60.63
Tune	(1,401.97)	15.72	(294.31)	(94.13)	50.59	71.42	64.91	78.82
Zurich General	0.00	112.61	(800.42)	0.00	31.77	70.65	112.26	50.10
Total (Industry)	(90.20)	30.41	31.87	(188.48)	35.06	60.63	65.11	58.77

Medical and Health	Personal Accident	Bonds	Contractor's All Risks & Engineering	Liability	Workmen's Compensation & Employers' Liability	Others	Total	Total Previous Year
87.89	40.86	0.00	(38.60)	(16.60)	(0.21)	11.21	47.38	33.01
13.43	23.67	0.00	(4.14)	(2.90)	16.75	77.06	36.25	30.22
85.31	20.27	35.84	38.05	68.54	(7.63)	48.35	57.10	57.70
52.34	12.33	(60.66)	41.07	61.97	0.81	40.32	59.60	54.48
98.83	14.80	(1.44)	(3.49)	(1.23)	(3.29)	79.78	55.44	47.93
36.45	26.84	(7.13)	12.45	37.01	19.53	37.81	41.44	39.12
34.70	13.58	(72.71)	135.91	189.82	9.69	105.74	58.97	53.41
66.36	149.04	(36.71)	107.76	63.90	3.25	51.17	62.26	63.36
72.32	24.73	(135.36)	(15.75)	1.69	(1.20)	61.38	63.32	53.38
67.52	42.27	30.64	152.08	23.14	6.28	53.65	61.12	0.00
(16.61)	(115.79)	(0.22)	(141.91)	(190.98)	(7.95)	(14.01)	(114.45)	60.42
66.07	22.22	33.94	(236.92)	10.69	(1.15)	57.85	50.41	43.57
83.42	30.23	0.64	(171.05)	70.56	12.86	51.31	65.25	54.56
68.49	34.04	19.61	91.00	61.95	5.07	43.87	53.20	52.09
85.06	5.39	(44.39)	46.23	8.76	(117.51)	21.28	70.16	61.17
76.73	31.84	2.61	81.39	42.60	(0.65)	25.98	69.84	62.98
67.24	38.66	59.87	69.73	(49.25)	(0.22)	96.58	67.49	53.52
44.85	(8.04)	0.00	62.12	35.62	5.19	53.69	50.91	53.45
77.12	34.05	(3.66)	297.58	31.09	(0.05)	49.06	60.57	54.81
51.99	22.40	2.29	64.55	58.47	33.94	42.20	59.20	56.78
40.72	(10.76)	59.52	88.83	24.80	(8.94)	65.50	42.31	43.02
56.07	38.91	(0.80)	191.21	(12.57)	(1.42)	34.17	66.19	62.20
65.59	27.84	12.02	76.64	37.61	3.73	47.95	53.04	53.36

GENERAL INSURANCE

NET COMMISSIONS RATIO (%)

Company	Aviation	Cargo	Marine Hull	Offshore Oil-Related	Fire	Total Motor	Motor 'Act'	Motor 'Others'
AIA General	0.00	0.00	0.00	0.00	14.01	22.63	(21.16)	14.54
AIG	716.47	8.37	0.00	(37.26)	(11.15)	10.96	9.08	11.32
Allianz General	(343.17)	12.14	18.81	(8.27)	16.34	11.57	11.69	11.52
AmGeneral	0.00	3.49	(3.64)	17.59	10.05	11.26	9.94	11.93
Berjaya Sompo	(725.49)	8.60	11.31	16,232.20	11.02	11.02	10.34	11.16
Chubb	57.18	13.93	16.30	(17.83)	17.00	10.36	9.58	10.73
Etiqa General	(67.03)	(7.63)	(6.00)	(364.64)	(2.89)	7.07	7.94	6.83
Generali	1,569.49	14.52	6.65	(63.51)	7.76	9.55	9.14	9.72
GE General	3,356.04	(1.31)	(61.39)	(3,406.43)	(1.02)	12.47	11.72	12.72
Liberty (AMG)	0.00	16.03	216.38	7.65	12.28	10.65	9.38	11.25
Liberty (LIB)	0.00	8.87	190.53	0.00	4.67	3.80	3.17	4.16
Lonpac	(417.14)	(11.40)	(206.15)	(228.32)	12.86	9.17	8.89	9.31
MPIGen	(17.32)	22.12	19.93	(95.57)	1.19	11.97	12.33	11.77
MSIG	(2,844.79)	10.15	0.21	10.88	12.64	9.53	8.96	9.69
P&O	0.00	11.31	(12,035.48)	12.35	3.63	4.05	4.50	3.71
Pacific	(18.47)	3.49	(12.75)	0.00	(17.43)	10.03	10.25	9.91
Progressive	(1,216.47)	(38.54)	(170.73)	0.00	(0.11)	12.84	14.24	12.19
QBE	(34.43)	15.00	14.53	0.00	20.85	8.19	7.52	8.48
RHB	0.00	5.85	14.41	0.00	11.33	6.48	6.97	6.24
Tokio Marine	23.27	8.13	(8.47)	12.20	1.09	10.99	12.20	10.71
Tune	54,373.03	(2.46)	4.49	0.46	8.98	10.37	9.54	11.31
Zurich General	0.00	13.70	13.74	0.00	10.41	11.40	11.60	11.30
Total (Industry)	(231.12)	8.93	0.81	(144.55)	9.40	10.29	9.86	10.48

Medical and Health	Personal Accident	Bonds	Contractor's All Risks & Engineering	Liability	Workmen's Compensation & Employers' Liability	Others	Total	Total Previous Year
24.22	26.09	0.00	65.05	15.03	15.30	(16.51)	24.38	23.67
5.22	16.84	0.00	(30.67)	(9.96)	13.01	18.83	7.55	8.34
11.30	26.40	13.59	25.66	17.60	25.51	24.55	13.48	12.94
12.47	25.68	8.47	(38.85)	7.49	25.84	21.22	11.42	11.06
8.47	22.40	10.66	0.49	(10.02)	23.01	6.13	10.91	12.10
6.73	17.21	17.00	(0.92)	25.18	20.96	16.88	14.91	12.72
13.26	16.55	29.95	(169.75)	(60.92)	14.04	15.35	1.99	4.60
9.97	(15.87)	(13.90)	12.90	17.48	25.94	22.05	10.01	11.61
12.12	23.41	5.62	(172.59)	1.76	17.91	16.40	9.08	11.54
8.40	24.70	(17.84)	(22.69)	7.90	23.17	23.80	11.03	0.00
1.68	15.79	2.01	5.32	(13.18)	15.35	1.47	3.80	11.27
9.66	10.02	(26.84)	59.01	(30.30)	20.37	9.00	8.89	6.88
11.74	37.81	(13.21)	7.89	25.44	27.29	41.26	14.05	9.96
7.45	22.60	6.98	1.20	12.27	25.75	22.04	11.05	10.76
(3.91)	23.01	(16.36)	62.80	(42.74)	(58.68)	0.74	2.47	0.05
11.83	22.52	3.04	(47.91)	12.96	26.25	(5.24)	6.18	8.22
1.32	17.43	(17.64)	(21.64)	0.42	27.80	(17.12)	2.69	3.03
9.22	24.14	9.54	12.90	22.28	32.82	21.66	17.22	17.79
10.73	20.48	1.09	(8.75)	(34.08)	24.51	22.24	9.08	9.51
7.26	19.97	11.35	(3.56)	1.51	26.07	19.93	9.69	10.01
10.07	15.71	11.19	10.46	15.14	26.33	23.98	11.88	16.28
12.07	29.98	12.40	(5.51)	(80.89)	22.01	21.89	11.45	11.87
9.38	20.47	5.29	(6.66)	8.72	23.33	18.10	10.74	10.98

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 General	304,929,687	144,486,219	74,327,053	90,615,849	(4,499,434)	11,158,123
AIG	572,535,642	207,543,832	43,223,395	167,813,023	153,955,392	191,723,065
Allianz General	2,488,100,547	1,420,780,176	335,382,742	463,098,840	268,838,789	489,220,650
AmGeneral	1,399,524,452	834,094,848	159,756,828	301,853,476	103,819,300	197,826,482
Berjaya Sompo	881,129,280	488,482,889	96,160,643	189,930,178	106,555,570	171,526,509
Chubb	525,421,491	217,736,351	78,350,216	151,159,483	78,175,441	128,143,251
Etiqa General	527,424,838	311,030,684	10,476,567	168,662,738	37,254,849	99,074,336
Generali	1,451,489,245	903,643,725	145,320,645	436,010,021	(33,485,146)	95,595,935
GE General	340,071,199	215,333,382	30,867,981	113,538,748	(19,668,912)	9,483,982
Liberty (AMG)	1,436,093,330	877,737,923	158,468,041	378,329,788	21,557,578	102,854,315
Liberty (LIB)	371,942,281	(425,673,148)	14,119,951	27,054,376	756,441,102	2,537,976
Lonpac	933,106,248	470,382,605	82,937,414	188,434,067	191,352,162	273,633,158
MPIGen	125,166,044	81,666,723	17,584,992	35,599,515	(9,685,186)	4,139,022
MSIG	1,288,064,383	685,232,721	142,317,562	263,120,645	197,393,455	299,996,282
P&O	128,139,597	89,905,151	3,168,321	63,279,280	(28,213,155)	(8,159,736)
Pacific	399,911,704	279,304,688	24,721,818	101,144,705	(5,259,507)	12,045,379
Progressive	51,326,660	34,642,080	1,380,263	35,575,245	(20,270,928)	(4,476,016)
QBE	179,772,323	91,519,337	30,961,304	46,935,857	10,355,825	30,709,139
RHB	505,197,477	305,996,006	45,885,275	126,946,098	26,370,098	64,298,873
Tokio Marine	1,003,862,801	594,308,899	97,306,324	237,262,691	74,984,887	159,456,078
Tune	230,801,887	97,658,429	27,424,656	90,256,634	15,462,168	(8,336,314)
Zurich General	812,557,256	537,839,623	93,051,918	150,231,812	31,433,903	94,568,212
Total (Industry)	15,956,568,372	8,463,653,143	1,713,193,909	3,826,853,069	1,952,868,251	2,417,018,701

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

Percentage of Net Earned Premiums (%)					
Operating Ratio	Operating Ratio Previous Year	Management Expenses Ratio	Management Expenses Ratio Previous Year	Combined Ratio	Combined Ratio Previous Year
96.34	86.61	29.72	33.01	101.48	89.69
66.51	62.23	29.31	32.02	73.11	70.58
80.34	80.57	18.61	18.11	89.20	88.75
85.86	81.05	21.57	23.21	92.58	88.76
80.53	77.15	21.56	27.63	87.91	87.66
75.61	71.66	28.77	29.58	85.12	81.43
81.22	77.68	31.98	26.39	92.94	84.40
93.41	92.42	30.04	24.58	102.31	99.55
97.21	87.87	33.39	28.60	105.78	93.52
92.84	0.00	26.34	0.00	98.50	0.00
99.32	84.56	7.27	22.50	(103.38)	94.19
70.68	64.75	20.19	19.55	79.49	70.00
96.69	86.98	28.44	24.97	107.74	89.49
76.71	76.19	20.43	20.08	84.68	82.94
106.37	95.37	49.38	41.63	122.02	102.85
96.99	96.30	25.29	28.17	101.32	99.37
108.72	120.13	69.31	69.59	139.49	126.14
82.92	90.25	26.11	27.21	94.24	98.45
87.27	78.94	25.13	23.80	94.78	88.13
84.12	83.65	23.63	26.68	92.53	93.48
103.61	101.33	39.11	40.06	93.30	99.36
88.36	89.04	18.49	20.26	96.13	94.34
84.85	81.25	23.98	24.11	87.76	88.44

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GENERAL TAKAFUL

Financial Year 2023

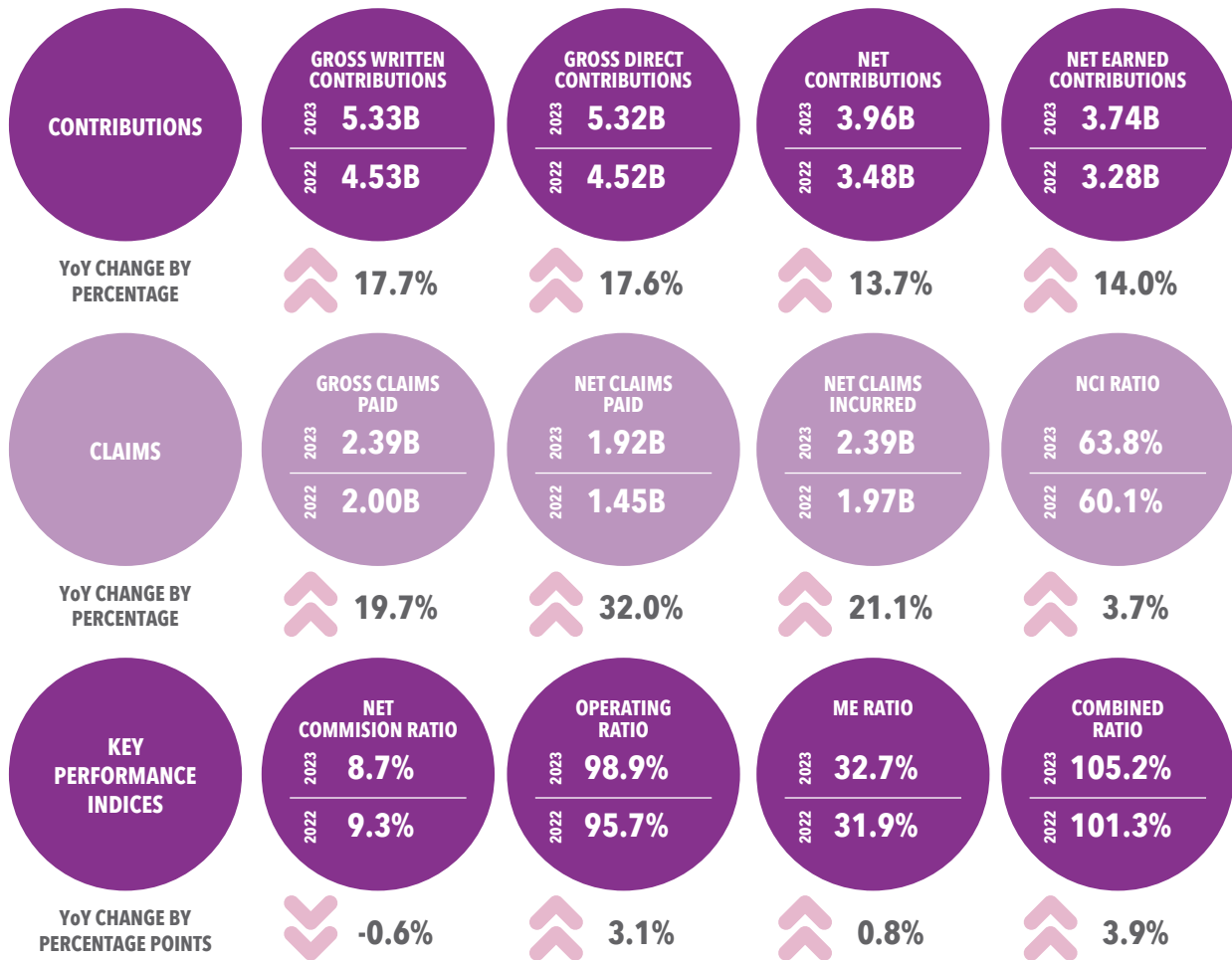


GENERAL TAKAFUL COMPANY FINANCIAL YEAR END DATE

GENERAL TAKAFUL	ABBREVIATIONS	FINANCIAL YEAR END 2023
Etiqa General Takaful Berhad	Etiqa GT	31-Dec-23
Syarikat Takaful Malaysia Am Berhad	STMAB	31-Dec-23
Takaful Ikhlas General Berhad	Takaful Ikhlas General	31-Mar-23
Zurich General Takaful Malaysia Berhad	Zurich GT	31-Dec-23

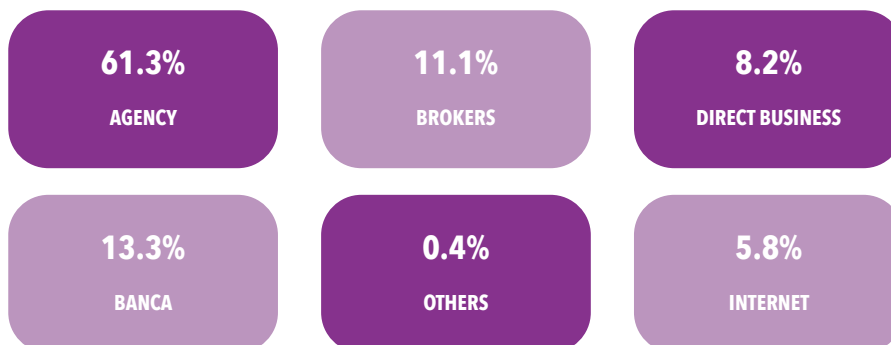
INDUSTRY OVERVIEW

4 GENERAL TAKAFUL OPERATORS



CONTRIBUTIONS BY DISTRIBUTION CHANNEL

5.45B TOTAL CONTRIBUTIONS IN 2023



Notes:

- Contributions by distribution channel is based on General Insurance and General Takaful Distribution Channel (GITDC) data submission
- NCI Ratio refers to Net Claims Incurred Ratio
- ME Ratio refers to Management Expense Ratio

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	823,905,218	1,271,332,249	224,027,137	0	1,851,915,269
STMAB	400,967,897	384,118,817	204,946,671	0	712,230,438
Takaful Ikhlas General	185,329,513	226,998,077	172,137,646	0	446,919,000
Zurich GT	293,627,158	720,541,980	93,065,699	0	951,034,890
Total (Industry)	1,703,829,786	2,602,991,123	694,177,153	0	3,962,099,597

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	1,087,353,369	229,759,474	472,909,977	317,140	834,260	0
STMAB	276,285,329	122,380,862	370,097,868	603,577	(225,941)	8,061,199
Takaful Ikhlas General	150,175,638	85,176,256	180,136,504	3,762	7,356	3,006,365
Zurich GT	401,895,938	106,661,786	205,506,347	275,011	276,694	9,000,000
Total (Industry)	1,915,710,274	543,978,378	1,228,650,696	1,199,490	892,369	20,067,564

* 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
117,262,672	0	110,237	49,082,285	4,337,635,067	3,926,061,321
51,660,229	0	0	128,777,340	1,882,701,392	1,618,658,558
23,765,722	0	2,805,482	64,023,371	1,121,978,811	896,758,958
50,238,625	148,789	868,473	3,666,930	2,113,192,544	1,669,617,576
242,927,248	148,789	3,784,192	245,549,926	9,455,507,814	8,111,096,413

----- 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
14,633,861	0	851,378,971	1,461,800,962	218,647,053	0	4,337,635,067	3,926,061,321
2,261,690	0	478,498,434	448,635,386	176,102,988	0	1,882,701,392	1,618,658,558
8,136,366	3,000,000	225,230,022	288,868,539	178,238,003	0	1,121,978,811	896,758,958
14,160,245	9,000,000	366,902,720	875,737,757	123,776,046	0	2,113,192,544	1,669,617,576
39,192,162	12,000,000	1,922,010,147	3,075,042,644	696,764,090	0	9,455,507,814	8,111,096,413

GENERAL TAKAFUL

LIABILITIES OF STATUTORY FUNDS (RM)

Company	Takaful Funds and Reserves			Provision for Outstanding Claims
	Unearned Contributions Reserves	Surplus Attributable to Participants	Other Reserves	
Etiqa GT	851,378,971	218,647,053	0	1,461,800,962
STMAB	478,498,434	176,102,988	0	448,635,386
Takaful Ikhlas General	225,230,022	178,238,003	0	288,868,539
Zurich GT	366,902,720	123,776,046	0	875,737,757
Total (Industry)	1,922,010,147	696,764,090	0	3,075,042,644

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	0	0	0	92,638,000	1,980,296,928	100,296,040
STMAB	0	10,980,000	0	75,837,700	613,292,041	58,275,278
Takaful Ikhlas General	0	0	0	130,150,250	146,700,696	29,596,223
Zurich GT	0	0	0	0	515,480,310	0
Total (Industry)	0	10,980,000	0	298,625,950	3,255,769,975	188,167,541

Provision for Taxation	Amount Due to Income Statement / Takaful Funds	Other Liabilities	Total Liabilities	Total Liabilities Previous Year
0	9,625,226	365,806,621	2,907,258,833	2,755,353,348
3,053,469	36,235,157	501,935,332	1,644,460,766	1,404,970,580
3,784,118	112,812,809	165,459,095	974,392,586	751,782,776
4,682,289	34,180,112	101,834,066	1,507,112,990	1,212,116,587
11,519,876	192,853,304	1,135,035,114	7,033,225,175	6,124,223,291

Foreign Assets	Investment Accounts / Islamic Money Market	Cash and Bank Balances	Other Assets	Total Assets	Total Assets Previous Year
1,327,844	546,078,936	49,919,680	136,701,405	2,907,258,833	2,755,353,348
0	486,072,506	46,440,930	353,562,311	1,644,460,766	1,404,970,580
0	508,094,160	47,195,720	112,655,537	974,392,586	751,782,776
0	880,372,174	37,204,626	74,055,880	1,507,112,990	1,212,116,587
1,327,844	2,420,617,776	180,760,956	676,975,133	7,033,225,175	6,124,223,291

CONTRIBUTIONS (RM)

Company	Aviation	Cargo	Marine Hull	Offshore Oil-Related	Fire	Motor 'Act'	Motor 'Others'
GROSS DIRECT CONTRIBUTIONS							
Etiqa GT	13,517,780	9,744,366	14,696,110	284,424	278,867,827	432,288,067	1,070,543,666
STMAB	295,948	15,656,017	251,618	447,603	423,558,372	158,036,679	568,623,629
Takaful Ikhlas General	0	151,821	119,655	0	161,435,237	154,833,052	307,631,260
Zurich GT	0	5,015,323	0	0	61,360,582	232,880,968	616,529,170
Total (Industry)	13,813,728	30,567,527	15,067,383	732,027	925,222,018	978,038,766	2,563,327,725

RETAKAFUL ACCEPTED CONTRIBUTIONS

Etiqa GT	0	0	60,057	0	5,745,753	965	105,075
STMAB	0	0	0	12,625	579,409	0	1,503
Takaful Ikhlas General	0	99,885	0	0	98,151	0	0
Zurich GT	0	0	0	0	230,118	0	0
Total (Industry)	0	99,885	60,057	12,625	6,653,431	965	106,578

RETAKAFUL CONTRIBUTIONS CEDED TO LICENSED / OFFSHORE COMPANIES

Etiqa GT	907,241	7,629,184	7,865,868	73,268	128,563,331	13,997,793	0
STMAB	197,134	11,647,940	32,565	201,795	247,217,352	63,032,978	261,412,368
Takaful Ikhlas General	0	520,521	47,746	0	33,613,911	68,136,087	135,315,948
Zurich GT	0	3,936,299	0	0	11,866,022	1,546,458	4,021,458
Total (Industry)	1,104,375	23,733,944	7,946,179	275,063	421,260,616	146,713,316	400,749,774

RETAKAFUL CONTRIBUTIONS CEDED TO FOREIGN COMPANIES

Etiqa GT	12,448,739	0	3,461,070	67,929	5,160,346	0	0
STMAB	0	230,954	369	12,091	3,614,339	0	1,133,481
Takaful Ikhlas General	0	0	50,048	0	0	0	0
Zurich GT	0	0	0	0	4,262	0	0
Total (Industry)	12,448,739	230,954	3,511,487	80,020	8,778,947	0	1,133,481

Medical and Health	Personal Accident	Bonds	Contractor's All Risks & Engineering	Liability	Workmen's Compensation & Employers' Liability	Others	Total	Total Previous Year
1,578,429	207,662,840	242,763	153,451,861	24,523,000	2,491,462	26,802,229	2,236,694,824	2,068,836,901
10,682,557	80,528,330	0	56,589,730	38,744,436	3,561,966	26,965,386	1,383,942,271	1,144,226,976
734,762	49,584,222	0	9,955,343	6,484,014	1,424,619	14,313,672	706,667,657	515,645,567
6,710,612	41,479,807	141,799	12,579,034	5,574,676	3,444,263	6,938,593	992,654,827	793,527,980
19,706,360	379,255,199	384,562	232,575,968	75,326,126	10,922,310	75,019,880	5,319,959,579	4,522,237,424

0	41,108	0	74,750	1,000	0	385,593	6,414,301	3,848,173
0	0	0	0	627	0	2,790	596,954	357,871
0	313	0	58,739	21	(3)	7,158	264,264	482,984
0	48,626	0	55,738	0	0	12,584	347,066	389,616
0	90,047	0	189,227	1,648	(3)	408,125	7,622,585	5,078,644

0	33,507,338	0	113,342,452	17,688,751	90,689	6,374,362	330,040,277	239,592,993
2,004,121	9,739,048	0	35,397,773	19,615,193	116,784	14,074,699	664,689,750	538,151,153
(873)	795,021	0	7,164,353	5,328,836	61,029	5,886,698	256,869,277	196,701,007
639	10,313,810	5,342	3,432,717	4,189,153	23,044	838,612	40,173,554	42,810,177
2,003,887	54,355,217	5,342	159,337,295	46,821,933	291,546	27,174,371	1,291,772,858	1,017,255,330

0	35,463	0	35,215,250	758,173	0	4,006,609	61,153,579	18,393,687
0	1,062,028	0	1,008,509	22,377	4,736	530,153	7,619,037	5,165,736
0	0	0	(30,375)	0	0	3,123,971	3,143,644	(86,938)
0	0	0	0	94,500	0	1,694,687	1,793,449	1,855,775
0	1,097,491	0	36,193,384	875,050	4,736	9,355,420	73,709,709	25,328,260

CONTRIBUTIONS (RM) (cont'd)

Company	Aviation	Cargo	Marine Hull	Offshore Oil-Related	Fire	Motor 'Act'	Motor 'Others'
NET CONTRIBUTIONS							
Etiqa GT	161,800	2,115,182	3,429,229	143,227	150,889,903	418,291,239	1,070,648,741
STMAB	98,814	3,777,123	218,684	246,342	173,306,090	95,003,701	306,079,283
Takaful Ikhlas General	0	(268,815)	21,861	0	127,919,477	86,696,965	172,315,312
Zurich GT	0	1,079,024	0	0	49,720,416	231,334,510	612,507,712
Total (Industry)	260,614	6,702,514	3,669,774	389,569	501,835,886	831,326,415	2,161,551,048

NET EARNED CONTRIBUTIONS

Etiqa GT	150,619	2,118,195	3,199,779	149,632	124,526,677	396,427,464	1,092,874,577
STMAB	98,946	3,758,147	190,533	211,998	140,514,604	85,418,728	275,534,916
Takaful Ikhlas General	0	(269,624)	20,495	0	114,772,184	80,980,108	157,030,576
Zurich GT	0	882,794	0	0	48,224,554	206,870,978	563,200,011
Total (Industry)	249,565	6,489,512	3,410,807	361,630	428,038,019	769,697,278	2,088,640,080

Medical and Health	Personal Accident	Bonds	Contractor's All Risks & Engineering	Liability	Workmen's Compensation & Employers' Liability	Others	Total	Total Previous Year
1,578,429	174,161,147	242,763	4,968,909	6,077,076	2,400,773	16,806,851	1,851,915,269	1,814,698,394
8,678,436	69,727,254	0	20,183,448	19,107,493	3,440,446	12,363,324	712,230,438	601,267,958
735,635	48,789,514	0	2,880,104	1,155,199	1,363,587	5,310,161	446,919,000	319,514,482
6,709,973	31,214,623	136,457	9,202,055	1,291,023	3,421,219	4,417,878	951,034,890	749,251,644
17,702,473	323,892,538	379,220	37,234,516	27,630,791	10,626,025	38,898,214	3,962,099,597	3,484,732,478

1,577,044	173,907,937	285,814	4,711,963	5,914,681	2,188,811	16,408,323	1,824,441,516	1,720,000,136
8,396,798	65,884,572	0	20,435,477	18,619,438	3,446,894	12,188,850	634,699,901	563,275,151
743,863	47,310,262	0	1,459,524	1,111,848	1,246,909	2,612,346	407,018,491	307,337,421
6,364,055	36,916,389	149,833	5,590,755	1,585,795	3,405,764	4,568,400	877,759,328	692,934,077
17,081,760	324,019,160	435,647	32,197,719	27,231,762	10,288,378	35,777,919	3,743,919,236	3,283,546,785

CLAIMS (RM)

Company	Aviation	Cargo	Marine Hull	Offshore Oil-Related	Fire	Motor 'Act'	Motor 'Others'
GROSS CLAIM PAID - DIRECT BUSINESS							
Etiqa GT	0	3,631,356	1,152,370	0	97,271,155	241,391,643	744,958,110
STMAB	1,243	1,959,984	0	2,902,719	133,722,429	85,695,262	295,457,095
Takaful Ikhlas General	0	76,734	0	0	32,538,039	64,183,670	156,281,950
Zurich GT	0	442,597	0	0	15,026,920	93,173,346	287,280,908
Total (Industry)	1,243	6,110,671	1,152,370	2,902,719	278,558,543	484,443,921	1,483,978,063

GROSS CLAIMS PAID - RETAKAFUL ACCEPTED

Etiqa GT	0	0	0	0	1,004,529	0	0
STMAB	0	0	0	171,831	0	0	0
Takaful Ikhlas General	0	0	0	0	27,085	0	6,688
Zurich GT	0	0	0	0	24,287	0	0
Total (Industry)	0	0	0	171,831	1,055,901	0	6,688

CLAIMS RECOVERIES FROM LICENSED / OFFSHORE COMPANIES

Etiqa GT	0	2,696,058	503,252	0	31,252,702	6,770,460	362,384
STMAB	0	1,126,968	0	2,529,082	109,410,326	40,662,714	117,094,581
Takaful Ikhlas General	0	17,793	0	0	20,285,114	31,899,175	62,941,398
Zurich GT	0	7,018	0	0	4,096,075	2,728,664	228,851
Total (Industry)	0	3,847,837	503,252	2,529,082	165,044,217	82,061,013	180,627,214

CLAIMS RECOVERIES FROM FOREIGN COMPANIES

Etiqa GT	0	0	241,793	0	210,757	0	0
STMAB	0	0	0	0	0	0	0
Takaful Ikhlas General	0	0	0	0	0	0	0
Zurich GT	0	0	0	0	0	0	0
Total (Industry)	0	0	241,793	0	210,757	0	0

Medical and Health	Personal Accident	Bonds	Contractor's All Risks & Engineering	Liability	Workmen's Compensation & Employers' Liability	Others	Total	Total Previous Year
290,857	33,750,814	0	2,419,996	4,344,975	10,592	8,653,644	1,137,875,512	961,161,399
906,954	13,761,034	0	13,762,994	10,916,918	29,245	9,314,613	568,430,490	513,565,898
898,890	7,522,605	0	2,852,525	1,847,877	42,069	2,893,849	269,138,208	214,248,713
1,511,802	8,508,512	0	3,826,369	2,376,021	308	1,567,917	413,714,700	307,774,929
3,608,503	63,542,965	0	22,861,884	19,485,791	82,214	22,430,023	2,389,158,910	1,996,750,939
0	0	0	420,763	625	0	2,407	1,428,324	217,759
0	0	0	0	0	0	0	171,831	75,983
0	2,416	0	33,608	0	0	2,607	72,404	198,817
0	0	0	19,722	0	0	120	44,129	109,087
0	2,416	0	474,093	625	0	5,134	1,716,688	601,646
0	3,057,624	0	1,696,599	552,757	0	4,309,427	51,201,263	108,854,544
85,140	1,683,044	0	10,234,314	4,197,286	0	5,293,537	292,316,992	310,289,846
0	(739)	0	1,603,034	71,999	1,016	1,888,564	118,707,354	112,619,716
0	412,618	0	3,041,729	1,070,169	0	277,767	11,862,891	13,299,267
85,140	5,152,547	0	16,575,676	5,892,211	1,016	11,769,295	474,088,500	545,063,373
0	3,273	0	96,672	103,413	0	93,296	749,204	1,233,972
0	0	0	0	0	0	0	0	0
0	0	0	37	0	0	327,583	327,620	19,756
0	0	0	0	0	0	0	0	10,725
0	3,273	0	96,709	103,413	0	420,879	1,076,824	1,264,453

CLAIMS (RM) (cont'd)

Company	Aviation	Cargo	Marine Hull	Offshore Oil-Related	Fire	Motor 'Act'	Motor 'Others'
NET CLAIMS PAID							
Etiqa GT	0	935,298	407,325	0	66,812,225	234,621,183	744,595,726
STMAB	1,243	833,016	0	545,468	24,312,103	45,032,548	178,362,514
Takaful Ikhlas General	0	58,941	0	0	12,280,010	32,284,495	93,347,240
Zurich GT	0	435,579	0	0	10,955,132	90,444,682	287,052,057
Total (Industry)	1,243	2,262,834	407,325	545,468	114,359,470	402,382,908	1,303,357,537

NET CLAIMS INCURRED

Etiqa GT	(427)	389,842	(535,222)	(1,331)	63,394,293	405,408,650	762,425,622
STMAB	(13,519)	1,483,111	42,587	(1,343,769)	23,086,043	65,314,435	202,897,616
Takaful Ikhlas General	0	2,871	(5,039)	0	17,281,437	63,830,569	107,692,516
Zurich GT	525	517,147	(2,102)	0	12,989,189	240,147,721	280,364,062
Total (Industry)	(13,421)	2,392,971	(499,776)	(1,345,100)	116,750,962	774,701,375	1,353,379,816

Medical and Health	Personal Accident	Bonds	Contractor's All Risks & Engineering	Liability	Workmen's Compensation & Employers' Liability	Others	Total	Total Previous Year
290,857	30,689,917	0	1,047,488	3,689,430	10,592	4,253,328	1,087,353,369	851,290,642
821,814	12,077,990	0	3,528,680	6,719,632	29,245	4,021,076	276,285,329	203,352,035
898,890	7,525,760	0	1,283,062	1,775,878	41,053	680,309	150,175,638	101,808,058
1,511,802	8,095,894	0	804,362	1,305,852	308	1,290,270	401,895,938	294,574,024
3,523,363	58,389,561	0	6,663,592	13,490,792	81,198	10,244,983	1,915,710,274	1,451,024,759

391,319	37,732,102	(9,504)	4,686,275	(1,202,512)	(51,987)	5,194,962	1,277,822,082	1,092,694,573
796,659	13,416,083	0	7,693,022	23,112,829	47,704	4,269,097	340,801,898	289,617,213
780,739	17,025,597	0	156,251	5,236,346	(25,818)	70,631	212,046,100	153,035,548
4,510,141	13,875,893	(110,083)	4,006,829	678,146	29,530	84,717	557,091,715	436,697,124
6,478,858	82,049,675	(119,587)	16,542,377	27,824,809	(571)	9,619,407	2,387,761,795	1,972,044,458

UNDERWRITING AND OPERATING RESULTS (RM)

Company	Net Earned Contributions	Net Claims Incurred	Net Commissions*
Etiqa GT	1,824,441,516	1,277,822,082	199,633,740
STMAB	634,699,901	340,801,898	(4,997,394)
Takaful Ikhlas General	407,018,491	212,046,100	28,631,045
Zurich GT	877,759,328	557,091,715	103,033,142
Total (Industry)	3,743,919,236	2,387,761,795	326,300,533

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	70.04	63.53	10.94	11.61
STMAB	53.69	51.42	(0.79)	0.32
Takaful Ikhlas General	52.10	49.79	7.03	6.31
Zurich GT	63.47	63.02	11.74	12.39
Total (Industry)	63.78	60.06	8.72	9.34

* Inclusive of Wakalah Fee and Retakaful Ceded

^ Inclusive of Wakaful Fee and Bad & Doubtful Debts

Management Expenses^	Underwriting Profit / Loss	Operating Profit / Loss
473,634,000	(126,648,306)	(18,297,361)
369,871,927	(70,976,530)	(19,384,705)
177,338,378	(10,997,032)	19,817,961
204,914,568	12,719,903	60,080,338
1,225,758,873	(195,901,965)	42,216,233

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
25.96	25.91	106.94	101.05	101.00	95.73
58.28	56.06	111.18	107.80	103.05	101.37
43.57	38.58	102.70	94.68	95.13	85.82
23.35	24.15	98.55	99.56	93.16	95.60
32.74	31.90	105.23	101.30	98.87	95.74

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LIFE INSURANCE

Financial Year 2023

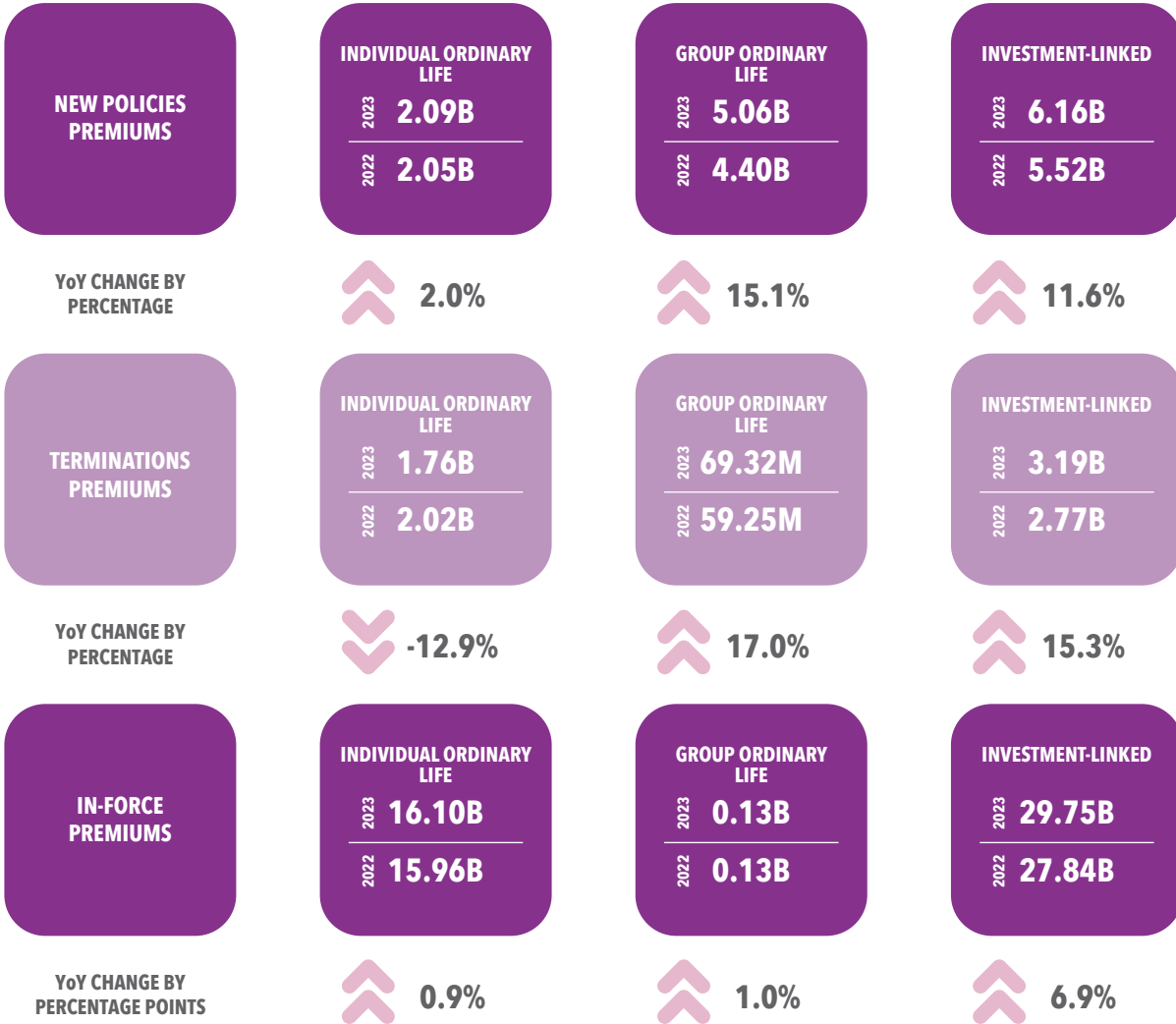


LIFE INSURANCE COMPANY FINANCIAL YEAR END DATE

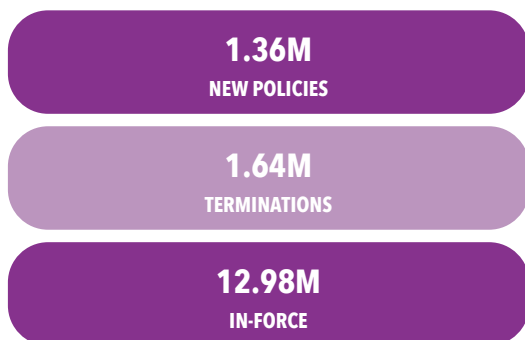
LIFE INSURANCE	ABBREVIATIONS	FINANCIAL YEAR END 2023
AIA Bhd	AIA	31-Dec-23
Allianz Life Insurance Malaysia Berhad	Allianz Life	31-Dec-23
AmMetLife Insurance Berhad	AmMetLife	31-Mar-23
Etiqa Life Insurance Berhad	Etiqa Life	31-Dec-23
FWD Insurance Berhad	FWD	31-Dec-23
Generali Life Insurance Malaysia Berhad	Generali Life	31-Dec-23
Great Eastern Life Assurance (Malaysia) Berhad	GE Life	31-Dec-23
Hong Leong Assurance Berhad	HLA	30-Jun-23
Manulife Insurance Berhad	Manulife	31-Dec-23
MCIS Insurance Berhad	MCIS	31-Dec-23
Prudential Assurance Malaysia Berhad	Prudential	31-Dec-23
Sun Life Malaysia Assurance Berhad	Sun Life Assurance	31-Dec-23
Tokio Marine Life Insurance Malaysia Bhd	Tokio Marine Life	31-Dec-23
Zurich Life Insurance Malaysia Berhad	Zurich Life	31-Dec-23

INDUSTRY OVERVIEW

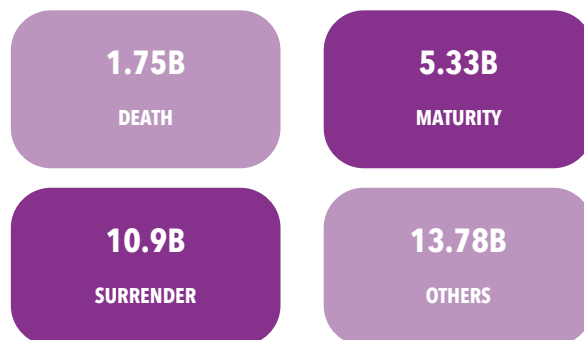
14 LIFE INSURERS



TOTAL NO OF POLICIES IN 2023



NET POLICY BENEFIT 2023



LIFE INSURANCE

REVENUE ACCOUNT - INCOME (RM)

Company	Policymakers' Fund Beginning of the Year			
	Annuity	Investment-Linked	Ordinary	Total
AIA	0	14,168,962,558	33,785,458,366	47,954,420,924
Allianz Life	0	4,604,329,625	9,954,809,939	14,559,139,564
AmMetLife	0	220,931,662	2,901,534,718	3,122,466,380
Etiqa Life	1,072,429,232	2,664,986,490	7,986,546,511	11,723,962,233
FWD	0	283,321,182	1,323,685,381	1,607,006,563
Generali Life	0	766,351,658	1,391,524,924	2,157,876,582
GE Life	212,353,463	13,582,822,180	59,611,002,581	73,406,178,224
HLA	526,020,545	6,669,926,892	11,146,609,890	18,342,557,327
Manulife	236,349,815	1,355,940,166	2,801,872,723	4,394,162,704
MCIS	618,731,833	421,182,144	2,677,897,919	3,717,811,896
Prudential	0	23,481,543,528	15,079,381,274	38,560,924,802
Sun Life Assurance	0	586,593,624	2,091,448,088	2,678,041,712
Tokio Marine Life	0	2,014,084,292	6,679,353,924	8,693,438,216
Zurich Life	698,914,554	1,558,250,734	2,644,820,200	4,901,985,488
Total (Industry)	3,364,799,442	72,379,226,735	160,075,946,438	235,819,972,615

LIFE INSURANCE

REVENUE ACCOUNT - OUTGO (RM)

Company	Net Policy Benefits					Agency Remuneration
	Death	Maturity	Surrender	Others	Total	
AIA	446,599,394	839,360,044	2,358,119,950	3,337,392,885	6,981,472,273	1,370,065,233
Allianz Life	73,785,926	217,258,824	356,745,287	1,499,561,582	2,147,351,619	501,251,718
AmMetLife	30,498,592	65,307,126	67,848,438	292,355,137	456,009,293	50,969,632
Etiqa Life	115,972,586	654,623,145	1,070,119,476	181,060,659	2,021,775,866	94,672,063
FWD	21,682,168	93,442,816	81,821,087	54,231,978	251,178,049	15,273,325
Generali Life	12,064,391	12,145,445	167,272,512	130,360,488	321,842,836	46,754,482
GE Life	446,792,501	911,858,504	2,497,399,211	4,603,151,081	8,459,201,297	1,312,794,614
HLA	112,450,439	852,664,737	714,357,124	354,544,426	2,034,016,726	388,204,197
Manulife	27,322,162	163,979,680	444,478,614	205,777,631	841,558,087	130,291,427
MCIS	36,309,501	154,609,920	225,258,157	264,656,462	680,834,040	81,274,213
Prudential	233,375,971	961,103,826	2,026,442,294	2,115,575,944	5,336,498,035	1,006,954,603
Sun Life Assurance	22,845,337	79,038,967	192,256,471	40,198,956	334,339,731	61,244,821
Tokio Marine Life	82,375,083	282,948,191	470,917,447	310,919,795	1,147,160,516	143,337,242
Zurich Life	87,963,928	40,230,859	230,109,134	385,947,816	744,251,737	108,803,402
Total (Industry)	1,750,037,979	5,328,572,084	10,903,145,202	13,775,734,840	31,757,490,105	5,311,890,972

Net Premiums	Net Investment Income	Bad Debts Recovery	Write back of Diminution in Value of Investment	Other Income	Total Income	Total Income Previous Year
9,223,826,296	2,318,022,942	0	11,828,681	2,103,393,849	61,611,492,692	59,760,284,263
3,411,077,274	687,839,144	3,006,886	0	426,843,601	19,087,906,469	17,562,832,997
711,772,473	160,561,329	1,550,551	0	64,946,267	4,061,297,000	3,750,724,699
1,970,031,820	554,339,230	267,065	177,238	738,955,991	14,987,733,577	14,057,045,152
179,361,940	214,555,343	0	0	3,333,225	2,004,257,071	1,955,478,732
465,985,045	103,891,183	346,884	0	32,234,893	2,760,334,587	2,637,902,975
9,510,675,553	3,658,235,502	5,879,443	3,136,903	2,439,510,840	89,023,616,465	87,425,385,861
2,940,651,922	973,136,617	785,750	0	927,855,012	23,184,986,628	22,604,453,053
1,106,766,147	217,120,936	13,692	1,615,505	262,991,664	5,982,670,648	5,718,326,862
659,378,185	171,513,100	1,405,293	0	222,280,255	4,772,388,729	4,777,964,855
8,152,757,619	1,675,577,416	0	0	1,702,403,220	50,091,663,057	48,311,106,078
552,872,342	106,576,131	855	0	145,398,101	3,482,889,141	3,383,092,286
1,706,389,774	388,326,725	63,285	502,081	259,068,052	11,047,788,133	10,420,261,771
808,682,967	292,667,921	174,019	125,323,663	61,187,883	6,190,021,941	6,239,865,133
41,400,229,357	11,522,363,519	13,493,723	142,584,071	9,390,402,853	298,289,046,138	288,604,724,717

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
1,085,007,369	3,663,884	2,217,642	853,576,674	400,000,000	50,915,489,617	61,611,492,692	59,760,284,263
355,456,499	3,118,667	60,000	261,146,281	202,155,901	15,617,365,784	19,087,906,469	17,562,832,997
124,350,344	48,955	2,196,895	36,943,967	4,658,550	3,386,119,364	4,061,297,000	3,750,724,699
170,743,542	159,264	132,650	182,147,444	279,750,000	12,238,352,748	14,987,733,577	14,057,045,152
106,720,194	749,085	3,931,389	11,589,942	0	1,614,815,087	2,004,257,071	1,955,478,732
125,308,524	753,914	0	27,529,877	(45,751,666)	2,283,896,620	2,760,334,587	2,637,902,975
643,262,297	4,620,735	9,237,405	1,149,630,081	774,623,476	76,670,246,560	89,023,616,465	87,425,385,861
204,053,274	0	0	376,437,828	90,000,000	20,092,274,603	23,184,986,628	22,604,453,053
183,115,411	0	276,389	85,739,222	29,388,439	4,712,301,673	5,982,670,648	5,718,326,862
145,634,457	731,440	0	46,875,507	26,419,562	3,790,619,510	4,772,388,729	4,777,964,855
844,232,584	115,762	0	979,478,711	321,180,696	41,603,202,666	50,091,663,057	48,311,106,078
140,763,965	0	0	25,261,996	68,000,000	2,853,278,628	3,482,889,141	3,383,092,286
176,433,652	114,675	0	167,255,945	40,000,000	9,373,486,103	11,047,788,133	10,420,261,771
119,811,766	1,229,522	101,288,446	66,835,840	145,083,698	4,902,717,530	6,190,021,941	6,239,865,133
4,424,893,878	15,305,903	119,340,816	4,270,449,315	2,335,508,656	250,054,166,493	298,289,046,138	288,604,724,717

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	50,915,489,617	404,806,470	200,439,718	58,065,762
Allianz Life	15,725,081,030	1,076,887,924	202,207,934	(823,474)
AmMetLife	3,415,318,264	428,590,986	(29,723,515)	0
Etiqa Life	12,372,346,880	106,265,720	260,133,217	19,216,917
FWD	1,681,528,831	200,841,915	(5,522,973)	2,757,203
Generali Life	2,283,896,620	27,091,385	(102,759,205)	132,437
GE Life	76,763,093,923	677,919,273	780,087,743	0
HLA	20,092,274,603	228,220,788	90,698,383	5,490,618
Manulife	4,781,905,699	86,772,409	41,384,662	2,521,547
MCIS	3,798,151,574	145,238,764	(8,696,041)	0
Prudential	41,603,202,666	1,975,917,974	216,252,059	50,383,169
Sun Life Assurance	2,865,316,299	37,463,302	67,935,438	2,224,174
Tokio Marine Life	9,629,241,013	436,337,181	39,935,549	5,288,465
Zurich Life	4,902,717,530	97,957,898	71,530,613	6,291,557
Total (Industry)	250,829,564,549	5,930,311,989	1,823,903,582	151,548,375

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	825,641,591	346,030,000	3,224,755,436	10,211,418,591	37,440,361,982	179,000,501	47,830,781,074
Allianz Life	43,603,890	0	66,419,569	6,004,642,160	9,825,214,988	130,456,850	15,960,313,998
AmMetLife	54,545,852	45,560,000	60,931,276	362,063,490	2,851,731,689	120,330,469	3,334,125,648
Etiqa Life	69,534,946	1,006,409,999	241,997,311	1,242,401,650	8,885,256,434	235,047,536	10,362,705,620
FWD	13,609,543	5,400,000	62,000,586	38,149,090	1,573,515,376	51,482,541	1,663,147,007
Generali Life	28,186,967	389,310	24,803,166	450,167,019	1,286,760,485	579,719,834	2,316,647,338
GE Life	297,407,397	969,650,000	5,081,762,375	13,751,551,260	59,351,386,903	4,555,916,884	77,658,855,047
HLA	81,870,766	262,630,000	254,747,780	2,762,896,140	15,419,848,132	3,664,685,411	21,847,429,683
Manulife	31,400,444	46,941,944	111,723,029	973,104,063	3,700,026,695	535,472,912	5,208,603,670
MCIS	70,354,745	300,000	166,306,611	1,006,935,364	2,305,185,783	267,177,874	3,579,299,021
Prudential	490,474,332	0	587,378,639	4,535,165,950	30,070,046,560	1,785,655,613	36,390,868,123
Sun Life Assurance	74,826,274	0	29,752,256	1,402,056,572	833,453,807	611,027,855	2,846,538,234
Tokio Marine Life	168,932,688	170,103,530	353,197,782	1,314,744,443	7,250,599,881	167,570,981	8,732,915,305
Zurich Life	21,354,070	36,950,000	281,163,050	1,201,693,241	4,324,377,872	394,193,929	5,920,265,042
Total (Industry)	2,271,743,505	2,890,364,783	10,546,938,866	45,256,989,033	185,117,766,587	13,277,739,190	243,652,494,810

Other Liabilities	Total Liabilities	Total Liabilities Previous Year
10,230,380,248	61,809,181,815	58,115,265,651
1,158,596,397	18,161,949,811	16,628,344,566
172,224,133	3,986,409,868	3,731,064,029
688,621,150	13,446,583,884	12,522,874,311
108,071,740	1,987,676,716	1,888,531,429
383,826,484	2,592,187,721	2,393,006,938
16,151,010,179	94,372,111,118	90,063,418,129
4,431,860,654	24,848,545,046	22,744,179,411
1,035,031,716	5,947,616,033	5,500,125,202
453,645,848	4,388,340,145	4,304,287,269
2,073,898,697	45,919,654,565	42,590,012,057
179,390,011	3,152,329,224	2,932,541,612
848,290,141	10,959,092,349	9,991,476,680
1,999,389,220	7,077,886,818	7,042,711,438
39,914,236,618	298,649,565,113	280,447,838,722

Foreign Assets	Cash and Deposits	Other Assets	Total Assets	Total Assets Previous Year
5,791,961,712	2,404,131,144	1,385,880,858	61,809,181,815	58,115,265,651
499,937,427	1,291,475,605	300,199,322	18,161,949,811	16,628,344,566
0	315,243,926	176,003,166	3,986,409,868	3,731,064,029
998,369,165	544,461,736	223,105,107	13,446,583,884	12,522,874,311
0	183,670,888	59,848,692	1,987,676,716	1,888,531,429
52,137,665	124,903,257	45,120,018	2,592,187,721	2,393,006,938
7,002,277,280	2,113,119,748	1,249,039,271	94,372,111,118	90,063,418,129
493,014,272	1,552,037,853	356,814,692	24,848,545,046	22,744,179,411
269,927,965	168,936,481	110,082,500	5,947,616,033	5,500,125,202
78,472,570	265,682,740	227,924,458	4,388,340,145	4,304,287,269
3,829,314,160	3,603,256,397	1,018,362,914	45,919,654,565	42,590,012,057
0	77,198,635	124,013,825	3,152,329,224	2,932,541,612
789,277,394	604,013,165	140,652,485	10,959,092,349	9,991,476,680
476,171,605	200,936,150	141,046,901	7,077,886,818	7,042,711,438
20,280,861,215	13,449,067,725	5,558,094,209	298,649,565,113	280,447,838,722

NEW POLICIES ISSUED - INDIVIDUAL

Company	ORDINARY LIFE			
	----- Whole Life -----			
	No. of Policies	Sums Insured	Single Premiums	Annual Premiums
AIA	4,487	521,215,035	0	7,289,888
Allianz Life	1,743	369,292,454	9,977,963	122,361,265
AmMetLife	122	7,894,665	319,300	475,093
Etiqa Life	84	6,742,240	0	243,163
FWD	30	3,073,400	0	39,558
Generali Life	247	10,030,225	0	148,680
GE Life	35,638	3,142,591,660	0	151,276,315
HLA	3,042	332,476,372	0	4,913,963
Manulife	286	27,269,209	0	6,353,548
MCIS	3,772	71,491,156	0	5,909,763
Prudential	(1)	(50,000)	0	182,665
Sun Life Assurance	193	152,774,000	0	8,307,067
Tokio Marine Life	384	8,086,800	0	1,045,266
Zurich Life	3,964	190,384,138	0	8,263,376
Total (Industry)	53,991	4,843,271,354	10,297,263	316,809,610
Company	----- Endowment -----			
	No. of Policies	Sums Insured	Single Premiums	Annual Premiums
AIA	15,257	327,079,000	0	58,517,920
Allianz Life	12,248	238,389,622	35,161,500	174,107,446
AmMetLife	6,983	120,879,793	0	33,302,394
Etiqa Life	9,933	297,336,740	0	107,926,475
FWD	2,812	140,052,100	0	3,092,556
Generali Life	96	1,932,538	0	828,253
GE Life	17,107	290,489,224	0	296,812,798
HLA	8,838	716,946,732	0	83,567,113
Manulife	3,630	127,998,317	0	67,122,245
MCIS	16,483	465,308,670	53,215,068	49,350,377
Prudential	15,504	625,425,773	30,013,988	307,454,940
Sun Life Assurance	8,749	531,025,285	0	22,244,786
Tokio Marine Life	5,257	266,557,050	0	109,376,549
Zurich Life	2,392	146,433,645	0	10,224,883
Total (Industry)	125,289	4,295,854,489	118,390,556	1,323,928,735
Company	----- Temporary -----			
	No. of Policies	Sums Insured	Single Premiums	Annual Premiums
AIA	24,408	1,813,457,219	147,667	11,024,014
Allianz Life	1,454	214,188,954	261,158	1,967,203
AmMetLife	578	30,069,859	0	555,765
Etiqa Life	21,997	1,591,076,407	4,689,162	10,020,349
FWD	56,465	889,844,000	0	16,365,283
Generali Life	5,294	223,882,291	0	2,395,212
GE Life	676	115,145,893	610,572	395,530
HLA	130,094	1,668,104,377	10,801,800	1,270,230
Manulife	892	80,374,600	0	562,916
MCIS	64,686	582,769,000	210,145	1,075,489
Prudential	7,905	293,121,311	403,641	1,986,215
Sun Life Assurance	0	0	0	0
Tokio Marine Life	7,881	631,030,000	0	3,305,881
Zurich Life	9,139	516,852,060	867,405	12,367,601
Total (Industry)	331,469	8,649,915,971	17,991,550	63,291,688

NEW POLICIES ISSUED - INDIVIDUAL (cont'd)

ORDINARY LIFE				
----- Medical & Health -----				
Company	No. of Policies	Sums Insured	Single Premiums	Annual Premiums
AIA	33,021	0	113,000	44,097,579
Allianz Life	615	0	3,413,700	231,572
AmMetLife	7,204	683,390,616	0	13,204,346
Etiqa Life	4,959	63,064,000	1,284,959	2,536,362
FWD	114	12,048,250	0	101,247
Generali Life	1,234	176,091,000	0	1,068,776
GE Life	25,961	0	32,053,928	20,506,872
HLA	11,550	737,185,500	0	7,896,573
Manulife	114	0	0	4,410,095
MCIS	3,794	0	0	7,046,640
Prudential	7,602	598,084,271	10,475	13,029,573
Sun Life Assurance	1,334	354,700	0	1,245,958
Tokio Marine Life	158	33,520,910	0	126,640
Zurich Life	2,627	0	0	4,367,639
Total (Industry)	100,287	2,303,739,247	36,876,062	119,869,872
----- Other Plans -----				
Company	No. of Policies	Sums Insured	Single Premiums	Annual Premiums
AIA	11,218	827,814,000	0	23,886,475
Allianz Life	0	0	0	0
AmMetLife	0	0	0	0
Etiqa Life	0	0	0	0
FWD	0	0	0	0
Generali Life	0	0	0	0
GE Life	0	0	0	0
HLA	0	0	0	0
Manulife	0	0	0	0
MCIS	0	0	0	0
Prudential	0	0	0	0
Sun Life Assurance	0	0	0	0
Tokio Marine Life	0	0	0	0
Zurich Life	0	0	0	0
Total (Industry)	11,218	827,814,000	0	23,886,475
----- Riders -----				
Company	No. of Policies	Sums Insured	Single Premiums	Annual Premiums
AIA	0	75,492,000	0	9,733,914
Allianz Life	0	456,800	925	60,578
AmMetLife	0	1,299,260	0	3,538,421
Etiqa Life	0	122,615,000	18,013	1,295,374
FWD	0	23,588,000	0	756,681
Generali Life	0	0	0	11,119,231
GE Life	0	18,521,799	886,378	4,517,676
HLA	0	5,340,264	2,786,699	4,139,797
Manulife	0	0	491	771,835
MCIS	0	96,461,970	0	2,566,452
Prudential	0	67,709,879	3,555,509	7,726,199
Sun Life Assurance	120	2,999,692	0	1,652,813
Tokio Marine Life	0	433,800	4,638,629	301,854
Zurich Life	0	8,274,143	0	812,637
Total (Industry)	120	423,192,607	11,886,644	48,993,462

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
Etiqa Life	0	0	0	0
FWD	0	0	0	0
Generali Life	0	0	0	0
GE Life	0	0	0	0
HLA	0	0	0	0
Manulife	0	0	0	0
MCIS	0	0	0	0
Prudential	0	0	0	0
Sun Life Assurance	0	0	0	0
Tokio Marine Life	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	88,391	3,565,057,254	260,667
Allianz Life	16,060	822,327,830	48,815,246	298,728,064
AmMetLife	14,887	843,534,193	319,300	51,076,019
Etiqa Life	36,973	2,080,834,387	5,992,134	122,021,723
FWD	59,421	1,068,605,750	0	20,355,325
Generali Life	6,871	411,936,054	0	15,560,152
GE Life	79,382	3,566,748,576	33,550,878	473,509,191
HLA	153,524	3,460,053,245	13,588,499	101,787,676
Manulife	4,922	235,642,126	491	79,220,639
MCIS	88,735	1,216,030,796	53,425,213	65,948,721
Prudential	31,010	1,584,291,234	33,983,613	330,379,592
Sun Life Assurance	10,396	687,153,677	0	33,450,624
Tokio Marine Life	13,680	939,628,560	4,638,629	114,156,190
Zurich Life	18,122	861,943,986	867,405	36,036,136
Total (Industry)	622,374	21,343,787,668	195,442,075	1,896,779,842
Company	----- TOTAL PREVIOUS YEAR -----			
	No. of Policies	Sums Insured	Single Premiums	Annual Premiums
	AIA	91,972	1,872,923,225	264,893
Allianz Life	23,029	915,522,558	112,187,955	237,705,670
AmMetLife	17,227	901,414,038	665,000	48,348,708
Etiqa Life	31,485	1,545,967,543	9,017,656	141,501,507
FWD	14,774	1,151,450,220	0	20,206,100
Generali Life	10,969	1,190,321,403	0	15,650,971
GE Life	79,054	3,220,255,949	35,276,103	454,518,625
HLA	147,000	3,081,891,677	13,065,447	64,551,026
Manulife	6,349	290,588,443	43,914	83,773,713
MCIS	542,438	6,763,030,049	14,086,814	54,548,143
Prudential	32,739	1,883,998,258	126,252,912	280,353,701
Sun Life Assurance	10,744	651,004,203	0	30,237,106
Tokio Marine Life	7,413	306,258,370	5,352,997	93,670,481
Zurich Life	16,909	891,181,812	1,068,209	31,984,380
Total (Industry)	1,032,102	24,665,807,748	317,281,900	1,734,862,153

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
Etiqa Life	0	0	0	0
FWD	0	0	0	0
Generali Life	0	0	0	0
GE Life	0	0	0	0
HLA	0	0	0	0
Manulife	0	0	0	0
MCIS	0	0	0	0
Prudential	0	0	0	0
Sun Life Assurance	0	0	0	0
Tokio Marine Life	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
Etiqa Life	0	0	0	0
FWD	0	0	0	0
Generali Life	0	0	0	0
GE Life	0	3,863,246,263	49,796,469	568,162
HLA	0	0	0	0
Manulife	0	144,189	235,308	0
MCIS	0	0	0	0
Prudential	0	3,084,928	43,394	0
Sun Life Assurance	0	5,725,833	4,987,797	0
Tokio Marine Life	0	0	0	0
Zurich Life	0	0	0	0
Total (Industry)	0	3,872,201,213	55,062,968	568,162
Company	----- Temporary -----			
	No. of Policies	Sums Insured	Single Premiums	Annual Premiums
AIA	3,354	103,902,647,017	722,398,341	0
Allianz Life	2,944	33,021,674,218	121,544,256	0
AmMetLife	542	28,399,668,395	225,194,269	2,722,724
Etiqa Life	225	8,888,146,776	122,756,040	0
FWD	5	208,793,747	2,164,670	240
Generali Life	267	14,179,783,079	108,584,852	0
GE Life	1,195	46,043,377,891	92,501,501	0
HLA	590	11,293,667,326	23,489,828	14,956,898
Manulife	0	4,269,878,668	110,866,928	4,715,995
MCIS	842	20,418,891,512	164,135,718	474,759
Prudential	1,370	9,382,859,664	122,890,597	367,548
Sun Life Assurance	40	18,629,692,748	157,315,266	25,922,737
Tokio Marine Life	310	19,741,241,597	227,028,538	847,440
Zurich Life	52	1,472,448,617	16,783,428	0
Total (Industry)	11,736	319,852,771,255	2,217,654,232	50,008,341

NEW POLICIES ISSUED - GROUP (cont'd)

ORDINARY LIFE				
----- Medical & Health -----				
Company	No. of Policies	Sums Insured	Single Premiums	Annual Premiums
AIA	7,206	0	1,271,908,806	0
Allianz Life	698	0	224,305,321	0
AmMetLife	436	0	220,426,155	0
Etiqa Life	154	0	36,139,234	0
FWD	1	0	300,846	0
Generali Life	0	0	0	0
GE Life	1,610	0	327,562,559	0
HLA	0	0	0	0
Manulife	0	150	0	2,303
MCIS	0	0	0	0
Prudential	4	768,038,053	851,793	16,562,400
Sun Life Assurance	0	0	0	0
Tokio Marine Life	72	0	10,770,416	0
Zurich Life	0	0	8,334	0
Total (Industry)	10,181	768,038,203	2,092,273,464	16,564,703
----- Other Plans -----				
Company	No. of Policies	Sums Insured	Single Premiums	Annual Premiums
AIA	0	2,153,950,000	111,932,783	0
Allianz Life	0	0	0	0
AmMetLife	0	0	0	0
Etiqa Life	0	0	0	0
FWD	0	0	0	0
Generali Life	0	0	0	0
GE Life	0	0	0	0
HLA	0	0	0	0
Manulife	0	0	0	0
MCIS	0	0	0	0
Prudential	0	0	0	0
Sun Life Assurance	0	0	0	0
Tokio Marine Life	0	0	0	0
Zurich Life	0	0	0	0
Total (Industry)	0	2,153,950,000	111,932,783	0
----- Riders -----				
Company	No. of Policies	Sums Insured	Single Premiums	Annual Premiums
AIA	0	41,988,306,720	58,627,892	0
Allianz Life	0	0	48,089,786	0
AmMetLife	0	0	2,890,757	1,163,172
Etiqa Life	0	0	0	0
FWD	0	0	693,946	0
Generali Life	0	0	56,642,997	0
GE Life	0	920,857	143,159,977	0
HLA	0	82,425,465	65,484,466	0
Manulife	0	32,775,741	16,040,993	0
MCIS	0	0	0	0
Prudential	0	0	99,426,128	0
Sun Life Assurance	0	1,274,509	1,275,356	2,144,863
Tokio Marine Life	0	0	20,083,582	237,360
Zurich Life	0	0	0	0
Total (Industry)	0	42,105,703,292	512,415,880	3,545,395

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
Etiqa Life	0	0	0	0
FWD	0	0	0	0
Generali Life	0	0	0	0
GE Life	0	0	0	0
HLA	0	0	0	0
Manulife	0	0	0	0
MCIS	0	0	0	0
Prudential	0	0	0	0
Sun Life Assurance	0	0	0	0
Tokio Marine Life	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	10,560	148,044,903,737	2,164,867,822
Allianz Life	3,642	33,021,674,218	393,939,363	0
AmMetLife	978	28,399,668,395	448,511,181	3,885,896
Etiqa Life	379	8,888,146,776	158,895,274	0
FWD	6	208,793,747	3,159,462	240
Generali Life	267	14,179,783,079	165,227,849	0
GE Life	2,805	49,907,545,011	613,020,506	568,162
HLA	590	11,376,092,791	88,974,294	14,956,898
Manulife	0	4,302,798,748	127,143,229	4,718,298
MCIS	842	20,418,891,512	164,135,718	474,759
Prudential	1,374	10,153,982,645	223,211,912	16,929,948
Sun Life Assurance	40	18,636,693,090	163,578,419	28,067,600
Tokio Marine Life	382	19,741,241,597	257,882,536	1,084,800
Zurich Life	52	1,472,448,617	16,791,762	0
Total (Industry)	21,917	368,752,663,963	4,989,339,327	70,686,601
Company	----- TOTAL PREVIOUS YEAR -----			
	No. of Policies	Sums Insured	Single Premiums	Annual Premiums
	AIA	10,259	141,464,261,591	1,904,258,178
Allianz Life	3,002	23,019,350,375	321,026,220	0
AmMetLife	769	22,162,798,425	313,314,302	4,155,929
Etiqa Life	284	8,762,125,836	141,960,403	0
FWD	8	242,525,670	3,894,674	19,144
Generali Life	302	14,416,446,347	177,974,721	0
GE Life	2,983	40,294,512,738	488,239,664	283,817
HLA	535	11,164,546,835	90,080,192	13,167,590
Manulife	2	3,150,774,381	83,925,238	686,154
MCIS	758	15,795,947,172	156,900,702	300,989
Prudential	1,227	8,067,635,555	174,218,448	9,014,400
Sun Life Assurance	46	18,087,843,798	173,784,698	32,784,615
Tokio Marine Life	389	22,405,138,227	278,783,754	6,546,480
Zurich Life	111	1,861,778,088	19,820,508	0
Total (Industry)	20,675	330,895,685,038	4,328,181,702	66,964,249

TERMINATIONS, TRANSFERS AND REVIVALS - INDIVIDUAL

Company	ORDINARY LIFE		
	Death		
	No. of Policies	Sums Insured	Annual Premiums
AIA	5,490	195,019,477	6,902,490
Allianz Life	764	36,323,910	4,034,487
AmMetLife	216	8,659,694	345,041
Etiqa Life	896	31,537,430	1,823,868
FWD	169	6,488,448	304,378
Generali Life	129	4,681,136	588,647
GE Life	7,751	320,604,771	19,495,444
HLA	1,222	59,011,675	2,394,219
Manulife	472	17,141,184	1,433,059
MCIS	684	16,177,710	1,338,148
Prudential	963	62,838,614	6,924,150
Sun Life Assurance	109	7,551,319	1,452,275
Tokio Marine Life	575	16,446,358	1,169,914
Zurich Life	2,453	58,288,722	3,246,439
Total (Industry)	21,893	840,770,448	51,452,559
Company	Maturity		
	No. of Policies	Sums Insured	Annual Premiums
AIA	10,543	226,905,671	543,956
Allianz Life	4,478	227,981,203	10,306,146
AmMetLife	1,826	50,550,884	947,855
Etiqa Life	10,627	392,428,754	10,990,997
FWD	2,295	79,176,444	7,839,511
Generali Life	507	24,661,150	643,229
GE Life	17,161	496,584,967	83,277,393
HLA	1,107	96,870,611	1,324,640
Manulife	1,162	87,849,699	2,250,897
MCIS	6,645	139,422,096	6,210,731
Prudential	5,022	289,679,577	9,226,113
Sun Life Assurance	714	40,234,209	7,108,067
Tokio Marine Life	3,783	108,696,041	4,853,026
Zurich Life	4,083	65,518,945	3,664,432
Total (Industry)	69,953	2,326,560,251	149,186,993
Company	Other Causes (including expiry)		
	No. of Policies	Sums Insured	Annual Premiums
AIA	101,549	719,884,531	120,427,115
Allianz Life	4,138	470,925,425	10,277,299
AmMetLife	7,278	598,792,127	25,511,537
Etiqa Life	15,145	(108,616,205)	85,854,109
FWD	828	60,270,235	1,139,006
Generali Life	2,113	209,143,067	244,010
GE Life	35,695	(341,885,798)	370,516,486
HLA	250,804	3,151,665,314	180,054,944
Manulife	4,484	(40,195,919)	38,382,713
MCIS	242,853	5,224,880,645	6,319,724
Prudential	20,891	854,922,308	12,520,523
Sun Life Assurance	1,552	(50,722,437)	(156,824,501)
Tokio Marine Life	183	73,206,776	9,857,038
Zurich Life	7,369	260,984,647	4,759,917
Total (Industry)	694,882	11,083,254,716	709,039,920

INVESTMENT-LINKED
Death

No. of Policies	Sums Insured	Annual Premiums
1,414	204,990,210	8,310,562
764	141,770,348	4,240,290
57	6,658,950	375,745
386	30,216,944	2,578,355
34	2,701,475	106,260
44	5,906,510	207,544
1,621	137,352,122	6,456,672
498	80,993,006	2,917,649
218	21,605,224	781,988
111	12,963,340	296,564
2,760	164,510,542	16,098,849
64	6,687,250	147,680
259	35,645,100	1,100,381
260	24,950,928	827,752
8,490	876,951,949	44,446,291

Maturity

No. of Policies	Sums Insured	Annual Premiums
531	27,815,731	176,738
11	440,000	39,541
7	609,480	9,151
73	3,651,923	69,186
19	1,673,900	36,600
1	180,000	3,002
631	33,996,827	967,541
263	14,444,755	493,795
101	2,214,485	47,588
0	0	0
2,370	114,140,466	3,982,760
57	3,372,000	61,850
17	513,000	22,981
159	7,271,075	246,169
4,240	210,323,642	6,156,902

Other Causes (including expiry)

No. of Policies	Sums Insured	Annual Premiums
4,385	2,252,462,986	131,446,849
1,238	(56,898,926)	29,801,070
37	42,691,981	7,037,866
743	199,642,411	222,259,189
153	12,663,050	1,942,306
113	34,180,077	3,681,662
3,321	870,097,882	163,790,668
750	2,115,173,236	294,079,723
209	229,152,504	13,965,631
41	260,322,908	12,424,926
(374)	1,891,823,745	45,644,466
3	14,975,399	852,225
110	37,972,197	98,255,522
170	385,985,273	20,429,772
10,899	8,290,244,723	1,045,611,875

ANNUITY
Other Causes (including expiry)

No. of Policies	Sums Insured	Annual Premiums
0	0	0
0	0	0
0	0	0
65	601,200	17,824,119
0	0	0
0	0	0
25	115,004	7,548,215
75	161,167	75,468
20	422,722	0
86	167,052	50,880
0	0	0
0	0	0
0	0	0
0	0	0
7	30,000	0
278	1,497,145	25,498,682

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

Company	ORDINARY LIFE		
	Surrender		
	No. of Policies	Sums Insured	Annual Premiums
AIA	61,719	2,779,847,529	85,807,117
Allianz Life	13,683	306,827,462	88,944,505
AmMetLife	4,167	161,882,440	7,825,312
Etiqa Life	11,224	373,092,947	57,091,045
FWD	4,735	199,809,049	6,679,193
Generali Life	3,406	73,770,161	10,851,523
GE Life	57,126	2,944,512,795	197,186,054
HLA	10,722	928,318,167	13,310,034
Manulife	3,818	138,355,526	15,441,238
MCIS	17,936	500,475,421	41,614,083
Prudential	20,797	1,024,194,263	96,260,896
Sun Life Assurance	2,131	149,420,104	12,623,152
Tokio Marine Life	9,585	326,283,050	15,639,203
Zurich Life	6,822	269,857,185	8,284,766
Total (Industry)	227,871	10,176,646,099	657,558,121
Company	Forfeiture		
	No. of Policies	Sums Insured	Annual Premiums
AIA	44,575	1,498,823,549	52,309,073
Allianz Life	5,257	226,399,345	10,061,004
AmMetLife	5,847	198,041,349	16,624,926
Etiqa Life	8,268	477,470,523	13,430,801
FWD	12,687	1,022,132,150	15,078,253
Generali Life	6,420	629,787,685	7,460,268
GE Life	36,792	3,072,170,998	44,159,216
HLA	21,393	1,098,139,535	26,287,488
Manulife	1,718	122,003,289	7,065,994
MCIS	13,226	277,149,388	26,357,643
Prudential	5,351	590,803,467	12,017,334
Sun Life Assurance	15,658	831,849,912	21,995,837
Tokio Marine Life	2,172	148,006,520	4,320,657
Zurich Life	13,784	443,663,241	22,820,716
Total (Industry)	193,148	10,636,440,951	279,989,210
Company	Revivals		
	No. of Policies	Sums Insured	Annual Premiums
AIA	22,005	193,565,436	41,702,778
Allianz Life	703	38,702,595	1,731,448
AmMetLife	843	38,307,532	3,448,616
Etiqa Life	36	1,863,150	356,825
FWD	34	1,520,100	61,730
Generali Life	90	4,837,927	156,986
GE Life	18,658	1,640,959,887	23,894,441
HLA	1,296	101,656,177	5,991,811
Manulife	65	2,524,667	137,125
MCIS	661	15,626,204	1,690,100
Prudential	3,145	228,607,205	9,359,024
Sun Life Assurance	523	37,538,361	1,970,820
Tokio Marine Life	55	2,770,300	214,495
Zurich Life	452	11,711,087	813,902
Total (Industry)	48,566	2,320,190,628	91,530,101

INVESTMENT-LINKED		
Surrender		
No. of Policies	Sums Insured	Annual Premiums
76,896	13,623,229,161	415,238,237
20,118	3,720,586,944	92,091,757
1,659	245,746,761	9,889,110
18,058	1,986,534,146	218,860,969
1,407	114,146,850	3,306,054
6,111	777,867,498	22,507,180
52,135	7,427,021,742	415,897,675
17,450	3,358,535,579	117,518,199
13,395	1,480,895,107	47,096,373
6,943	1,148,198,350	21,651,087
123,658	11,632,471,360	500,680,762
4,641	753,726,082	13,131,542
4,665	586,317,848	14,694,983
6,050	835,459,218	20,344,717
353,186	47,690,736,646	1,912,908,645

Forfeiture		
No. of Policies	Sums Insured	Annual Premiums
0	0	0
32,553	5,567,179,855	91,512,051
1,715	235,200,583	5,602,595
6,627	677,524,922	16,657,178
1,995	147,997,600	6,001,674
37	3,803,300	113,102
54,132	5,912,480,642	179,920,230
8,922	1,605,624,761	28,305,142
0	0	0
0	0	0
0	0	0
1,817	262,692,430	5,394,075
11,417	1,177,593,718	32,722,648
9,244	920,708,489	28,688,611
128,459	16,510,806,300	394,917,306

Revivals		
No. of Policies	Sums Insured	Annual Premiums
10,321	1,028,213,184	39,964,712
5,224	756,844,166	16,752,878
106	10,572,250	276,945
60	4,973,000	222,687
33	1,580,000	76,884
52	3,438,085	151,845
8,970	836,827,761	28,770,413
1,683	263,925,359	23,515,659
4	311,615	14,520
399	77,086,185	1,009,184
30,844	2,485,949,268	98,680,768
12	1,423,600	75,855
245	21,228,700	747,298
383	62,581,151	1,867,513
58,336	5,554,954,324	212,127,161

ANNUITY		
Surrender		
No. of Policies	Sums Insured	Annual Premiums
0	0	0
0	0	0
0	0	0
1,019	7,381,600	2,933,320
0	0	0
0	0	0
82	518,969	271,073
432	997,853	28,067
821	7,764,069	0
378	751,200	0
0	0	0
0	0	0
0	0	0
0	0	0
870	2,193,600	0
3,602	19,607,291	3,232,460

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

Company	ORDINARY LIFE		
	Reinsurance Accepted		
	No. of Policies	Sums Insured	Annual Premiums
AIA	264	1,586,050	105,710
Allianz Life	0	0	0
AmMetLife	0	0	0
Etiqa Life	0	0	0
FWD	0	0	0
Generali Life	4,212	64,094,670	0
GE Life	0	0	0
HLA	0	0	0
Manulife	0	0	0
MCIS	0	0	0
Prudential	0	0	0
Sun Life Assurance	0	0	0
Tokio Marine Life	0	0	0
Zurich Life	0	0	0
Total (Industry)	4,476	65,680,720	105,710
----- TOTAL -----			
Company	No. of Policies	Sums Insured	Annual Premiums
AIA	202,135	5,228,501,371	224,392,683
Allianz Life	27,617	1,229,754,750	121,891,993
AmMetLife	18,491	979,618,962	47,806,055
Etiqa Life	46,124	1,164,050,299	168,833,995
FWD	20,680	1,366,356,226	30,978,611
Generali Life	16,697	1,001,299,942	19,630,691
GE Life	135,867	4,851,027,846	690,740,152
HLA	283,952	5,232,349,125	217,379,514
Manulife	11,589	322,629,112	64,436,776
MCIS	280,683	6,142,479,056	80,150,229
Prudential	49,879	2,593,831,024	127,589,992
Sun Life Assurance	19,641	940,794,746	(115,615,990)
Tokio Marine Life	16,243	669,868,445	35,625,343
Zurich Life	34,059	1,086,601,653	41,962,368
Total (Industry)	1,163,657	32,809,162,557	1,755,802,412
----- TOTAL PREVIOUS YEAR -----			
Company	No. of Policies	Sums Insured	Annual Premiums
AIA	191,494	4,846,022,259	237,900,410
Allianz Life	23,667	1,102,772,772	90,292,775
AmMetLife	19,252	1,033,432,847	55,706,170
Etiqa Life	34,530	890,438,773	145,733,216
FWD	21,157	1,524,490,670	29,256,085
Generali Life	20,094	987,389,121	17,122,074
GE Life	134,435	4,473,498,139	672,045,752
HLA	37,630	2,531,569,698	295,158,902
Manulife	11,338	362,869,646	88,660,194
MCIS	757,620	5,887,501,622	90,810,422
Prudential	53,543	2,656,082,086	106,319,718
Sun Life Assurance	24,182	733,198,706	120,639,068
Tokio Marine Life	17,092	687,881,044	31,724,639
Zurich Life	39,422	1,089,769,856	35,438,133
Total (Industry)	1,385,456	28,806,917,239	2,016,807,558

TERMINATIONS, TRANSFERS AND REVIVALS - GROUP

ORDINARY LIFE			
----- Death -----			
Company	No. of Policies	Sums Insured	Annual Premiums
AIA	1	126,225,421	5,521
Allianz Life	9	2,986,207	52,829
AmMetLife	0	50,683,012	1,590
Etiqa Life	0	44,953,273	0
FWD	0	12,263,519	2,142
Generali Life	0	23,228,604	0
GE Life	0	95,685,539	0
HLA	0	18,684,106	0
Manulife	0	7,927,521	9,139
MCIS	0	18,584,650	29,664
Prudential	0	29,630,994	0
Sun Life Assurance	0	80,982,469	95,804
Tokio Marine Life	0	36,340,070	3,360
Zurich Life	0	6,494,781	0
Total (Industry)	10	554,670,166	200,049
----- Maturity -----			
Company	No. of Policies	Sums Insured	Annual Premiums
AIA	0	8,839,000	0
Allianz Life	0	25,412,277	376,628
AmMetLife	0	2,790,000	67,158
Etiqa Life	0	0	0
FWD	0	0	0
Generali Life	0	0	0
GE Life	0	286,599,482	6,449
HLA	0	4,280,000	60,711
Manulife	0	0	16,735
MCIS	0	0	0
Prudential	0	0	0
Sun Life Assurance	0	58,216,683	762,024
Tokio Marine Life	0	0	0
Zurich Life	0	16,395,000	0
Total (Industry)	0	402,532,442	1,289,705
----- Other Causes (including expiry) -----			
Company	No. of Policies	Sums Insured	Annual Premiums
AIA	10,162	128,245,639,267	831,967
Allianz Life	3,395	22,679,796,063	(1,970,752)
AmMetLife	808	23,293,085,197	4,107,337
Etiqa Life	278	7,438,581,348	2,400
FWD	20	1,030,520,869	(3,755)
Generali Life	313	11,190,915,440	1,320
GE Life	2,542	42,838,386,679	18,721
HLA	575	12,201,394,412	14,868,444
Manulife	0	1,079,776,340	600,026
MCIS	738	15,660,909,097	882,251
Prudential	1,030	6,458,917,957	16,577,336
Sun Life Assurance	42	12,294,831,721	5,314,654
Tokio Marine Life	383	17,954,175,016	24,060
Zurich Life	110	2,023,484,049	2,064
Total (Industry)	20,396	304,390,413,455	41,256,073

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	59,043,912	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	58,262	0
0	0	0
0	59,102,174	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	4,687,306	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	4,687,306	0

-----**Other Causes (including expiry)**-----

No. of Policies	Sums Insured	Annual Premiums
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	10,856,611,208	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	10,856,611,208	0

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-----**Other Causes (including expiry)**-----

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

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

Company	ORDINARY LIFE		
	No. of Policies	Sums Insured	Annual Premiums
----- Surrender -----			
AIA	9	2,222,569,586	447,176
Allianz Life	22	13,798,623	202,861
AmMetLife	0	128,945,089	45,120
Etiqa Life	0	1,161,033,167	0
FWD	0	87,267,395	1,260
Generali Life	0	1,746,516,547	3,075
GE Life	0	597,017,183	766,427
HLA	0	135,522,943	1,361
Manulife	0	52,316,606	0
MCIS	0	152,081,509	1,549,656
Prudential	0	283,887,546	36
Sun Life Assurance	0	853,379,521	362,532
Tokio Marine Life	0	728,184,424	292,440
Zurich Life	0	64,186,402	2,076
Total (Industry)	31	8,226,706,541	3,674,020
----- Forfeiture -----			
Company	No. of Policies	Sums Insured	Annual Premiums
AIA	0	0	0
Allianz Life	340	44,833,320	545,896
AmMetLife	0	2,705,002	69,464
Etiqa Life	0	0	0
FWD	0	7,947,000	61,414
Generali Life	0	0	0
GE Life	0	0	0
HLA	0	0	17,877
Manulife	0	28,324,976	142,340
MCIS	0	0	0
Prudential	0	0	0
Sun Life Assurance	0	4,100,625,000	19,857,155
Tokio Marine Life	0	634,520,000	3,119,352
Zurich Life	0	0	0
Total (Industry)	340	4,818,955,298	23,813,498
----- Revivals -----			
Company	No. of Policies	Sums Insured	Annual Premiums
AIA	70	52,742,180	15,855
Allianz Life	25	7,768,500	117,496
AmMetLife	0	2,835,000	130,836
Etiqa Life	0	0	0
FWD	0	0	0
Generali Life	0	0	0
GE Life	0	0	0
HLA	0	0	0
Manulife	0	1,196,920	3,025
MCIS	1	50,111,139	546,600
Prudential	0	0	0
Sun Life Assurance	0	12,080,000	97,327
Tokio Marine Life	0	0	0
Zurich Life	0	552,868	0
Total (Industry)	96	127,286,607	911,139

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

ORDINARY LIFE			
----- Reinsurance Accepted -----			
Company	No. of Policies	Sums Insured	Annual Premiums
AIA	0	0	0
Allianz Life	0	0	0
AmMetLife	0	0	0
Etiqa Life	0	0	0
FWD	0	0	0
Generali Life	0	0	0
GE Life	0	0	0
HLA	0	0	0
Manulife	0	0	0
MCIS	0	0	0
Prudential	0	0	0
Sun Life Assurance	0	0	0
Tokio Marine Life	0	0	0
Zurich Life	0	0	0
Total (Industry)	0	0	0
----- TOTAL -----			
Company	No. of Policies	Sums Insured	Annual Premiums
AIA	10,102	130,550,531,094	1,268,809
Allianz Life	3,741	22,759,057,990	(910,034)
AmMetLife	808	23,475,373,300	4,159,833
Etiqa Life	278	8,644,567,788	2,400
FWD	20	1,137,998,783	61,061
Generali Life	313	12,960,660,591	4,395
GE Life	2,542	43,817,688,883	791,597
HLA	575	12,359,881,461	14,948,393
Manulife	0	1,167,148,523	765,215
MCIS	737	15,781,464,117	1,914,971
Prudential	1,030	6,772,436,497	16,577,372
Sun Life Assurance	42	17,375,955,394	26,294,842
Tokio Marine Life	383	19,353,219,510	3,439,212
Zurich Life	110	2,110,007,364	4,140
Total (Industry)	20,681	318,265,991,295	69,322,206
----- TOTAL PREVIOUS YEAR -----			
Company	No. of Policies	Sums Insured	Annual Premiums
AIA	10,673	119,800,787,230	1,279,875
Allianz Life	3,213	19,601,303,294	849,449
AmMetLife	671	21,108,244,884	4,862,454
Etiqa Life	240	10,092,111,793	2,280
FWD	23	1,202,603,201	195,468
Generali Life	292	13,351,369,232	3,084
GE Life	2,821	39,586,995,990	652,615
HLA	623	12,771,602,050	13,209,599
Manulife	0	1,185,073,001	157,944
MCIS	626	17,300,398,623	2,341,634
Prudential	899	4,944,469,404	9,026,418
Sun Life Assurance	52	14,787,673,696	24,286,329
Tokio Marine Life	411	22,170,826,201	2,377,848
Zurich Life	251	3,680,001,900	2,640
Total (Industry)	20,795	301,583,460,499	59,247,637

POLICIES IN FORCE AT END OF YEAR - INDIVIDUAL

Company	ORDINARY LIFE		
	----- Whole Life -----		
	No. of Policies	Sums Insured	Annual Premiums
AIA	698,873	45,559,734,220	1,006,780,563
Allianz Life	82,492	4,752,793,275	689,932,135
AmMetLife	39,937	2,078,205,829	23,239,466
Etiqa Life	48,253	2,507,585,555	67,480,085
FWD	16,754	697,415,909	17,090,497
Generali Life	8,482	246,147,322	15,388,931
GE Life	1,091,630	84,648,608,926	1,824,090,876
HLA	122,082	7,953,607,725	145,752,741
Manulife	37,819	1,774,438,794	72,325,157
MCIS	40,679	1,032,879,142	69,281,464
Prudential	45,082	1,700,167,507	56,531,829
Sun Life Assurance	20,849	2,016,007,148	104,414,703
Tokio Marine Life	57,602	2,384,589,081	89,618,016
Zurich Life	150,697	3,049,015,703	155,723,945
Total (Industry)	2,461,231	160,401,196,136	4,337,650,408
Company	----- Endowment -----		
	No. of Policies	Sums Insured	Annual Premiums
AIA	185,475	4,359,558,788	464,385,928
Allianz Life	140,660	3,719,559,352	1,108,941,000
AmMetLife	67,233	1,694,750,999	202,722,225
Etiqa Life	159,102	5,741,318,033	556,327,796
FWD	39,253	1,302,708,390	50,815,881
Generali Life	17,594	714,584,728	195,982,633
GE Life	450,684	18,932,518,085	1,990,250,769
HLA	140,300	7,513,786,409	285,029,827
Manulife	39,127	1,739,004,575	299,294,634
MCIS	133,500	2,800,042,165	226,479,810
Prudential	281,266	8,736,141,801	2,696,638,972
Sun Life Assurance	47,482	3,070,636,941	279,257,401
Tokio Marine Life	96,814	2,548,802,747	323,511,930
Zurich Life	28,869	1,338,586,252	76,550,760
Total (Industry)	1,827,359	64,211,999,265	8,756,189,566
Company	----- Temporary -----		
	No. of Policies	Sums Insured	Annual Premiums
AIA	448,306	14,093,623,056	72,873,640
Allianz Life	39,060	3,037,967,807	9,611,871
AmMetLife	9,818	470,644,362	5,752,511
Etiqa Life	60,879	5,434,842,625	15,063,015
FWD	72,049	2,014,267,780	27,233,081
Generali Life	25,775	1,685,629,964	7,342,677
GE Life	33,011	3,669,845,186	38,390,698
HLA	32,715	3,849,966,458	10,234,802
Manulife	19,937	1,035,083,109	6,065,435
MCIS	14,465	243,351,720	1,699,198
Prudential	66,277	4,556,985,480	21,547,601
Sun Life Assurance	286	151,593,555	626,174
Tokio Marine Life	10,794	1,061,091,992	5,707,547
Zurich Life	55,646	2,153,649,780	30,686,399
Total (Industry)	889,018	43,458,542,874	252,834,649

INVESTMENT-LINKED

Whole Life

No. of Policies	Sums Insured	Annual Premiums
1,169,815	188,891,988,626	5,733,531,047
386,626	61,474,496,586	1,250,620,294
20,031	2,525,446,289	64,642,656
137,964	15,742,059,523	454,153,196
12,664	1,123,974,560	51,368,566
46,566	6,930,936,034	151,998,636
1,585,800	206,501,346,451	6,136,570,912
139,034	25,761,609,427	413,953,932
87,553	11,906,694,931	396,151,306
32,217	2,984,906,949	108,547,248
1,247,043	113,098,982,854	5,874,167,380
33,809	5,907,428,296	181,839,262
97,641	10,952,108,934	368,742,736
96,048	10,782,750,723	310,065,761
5,092,811	664,584,730,183	21,496,352,932

Endowment

No. of Policies	Sums Insured	Annual Premiums
30,455	1,880,990,500	79,050,323
267,494	52,669,888,046	1,094,147,334
6,159	954,264,847	9,634,101
31,278	3,004,760,618	428,689,181
11,426	1,046,228,600	32,414,082
2,331	209,888,264	110,874,345
177,379	35,828,326,158	676,137,505
311,979	65,332,907,840	1,541,321,308
41,255	5,935,516,668	126,164,524
18,482	4,469,730,503	73,381,346
564,101	80,491,428,462	2,465,997,400
492	31,948,418	714,903
77,366	10,223,177,086	272,310,973
7,760	535,024,493	12,510,408
1,547,957	262,614,080,503	6,923,347,733

Temporary

No. of Policies	Sums Insured	Annual Premiums
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
489	70,584,895	3,139,394
0	0	0
0	0	0
146	730,000	0
0	0	0
0	0	0
0	0	0
0	0	0
41,924	7,373,480,358	171,246,553
42,559	7,444,795,253	174,385,947

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Immediate Annuities

No. of Policies	Sums Insured	Annual Premiums
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
14	81,190	0
0	0	0
2	3,600	0
2	2,400	0
0	0	0
0	0	0
0	0	0
0	0	0
6	40,800	0
24	127,990	0

Deferred Annuities

No. of Policies	Sums Insured	Annual Premiums
0	0	0
0	0	0
0	0	0
25,010	165,768,392	39,985,120
0	0	0
0	0	0
7,415	44,028,764	10,671,510
9,387	20,680,207	1,065,208
4,463	19,344,261	0
11,721	27,668,268	93,074
0	0	0
0	0	0
0	0	0
0	0	0
19,332	43,201,200	0
77,328	320,691,092	51,814,912

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

Company	ORDINARY LIFE		
	----- Medical & Health -----		
	No. of Policies	Sums Insured	Annual Premiums
AIA	490,189	0	873,318,305
Allianz Life	6,358	3,017,840	6,052,036
AmMetLife	6,343	600,948,926	11,715,732
Etiqa Life	6,608	83,149,000	4,122,405
FWD	228	22,743,800	328,588
Generali Life	16,424	1,503,391,000	19,140,283
GE Life	112,126	0	199,870,515
HLA	46,019	2,867,505,529	48,477,140
Manulife	7,362	0	24,183,846
MCIS	12,451	12,670,000	24,538,402
Prudential	170,272	10,043,042,252	174,301,985
Sun Life Assurance	7,692	3,673,050	8,056,916
Tokio Marine Life	2,451	305,238,770	2,128,391
Zurich Life	32,449	0	78,852,325
Total (Industry)	916,972	15,445,380,167	1,475,086,869
Company	----- Other Plans -----		
	No. of Policies	Sums Insured	Annual Premiums
AIA	69,907	1,563,400,315	123,907,356
Allianz Life	0	0	0
AmMetLife	0	0	0
Etiqa Life	0	0	0
FWD	0	0	0
Generali Life	0	0	0
GE Life	0	0	0
HLA	0	0	0
Manulife	0	0	0
MCIS	0	0	0
Prudential	0	0	0
Sun Life Assurance	18	12,500,000	633,523
Tokio Marine Life	0	0	0
Zurich Life	0	0	0
Total (Industry)	69,925	1,575,900,315	124,540,879
Company	----- Riders -----		
	No. of Policies	Sums Insured	Annual Premiums
AIA	0	1,629,272,728	484,316,839
Allianz Life	0	195,277,089	37,843,878
AmMetLife	0	191,715,985	10,173,512
Etiqa Life	0	463,543,615	9,588,234
FWD	0	53,095,600	17,470,773
Generali Life	0	5,352,731,315	34,392,597
GE Life	0	4,813,337,522	117,622,951
HLA	0	6,032,821,903	65,859,438
Manulife	0	191,257,725	27,914,093
MCIS	0	996,593,400	32,384,939
Prudential	0	1,276,260,922	174,450,749
Sun Life Assurance	782	102,446,266	14,011,124
Tokio Marine Life	0	481,973,868	74,162,478
Zurich Life	0	2,853,615,234	50,934,627
Total (Industry)	782	24,633,943,172	1,151,126,232

POLICIES IN FORCE AT END OF YEAR - INDIVIDUAL (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
Etiqa Life	0	0	0
FWD	0	0	0
Generali Life	16,194	449,098,151	0
GE Life	0	0	0
HLA	0	0	0
Manulife	0	0	0
MCIS	0	0	0
Prudential	0	0	0
Sun Life Assurance	0	0	0
Tokio Marine Life	0	0	0
Zurich Life	0	0	0
Total (Industry)	16,194	449,098,151	0

Company	TOTAL		
	No. of Policies	Sums Insured	Annual Premiums
AIA	1,892,750	67,205,589,107	3,025,582,631
Allianz Life	268,570	11,708,615,363	1,852,380,920
AmMetLife	123,331	5,036,266,101	253,603,446
Etiqa Life	274,842	14,230,438,828	652,581,535
FWD	128,284	4,090,231,479	112,938,820
Generali Life	84,469	9,951,582,480	272,247,121
GE Life	1,687,451	112,064,309,719	4,170,225,809
HLA	341,116	28,217,688,024	555,353,948
Manulife	104,245	4,739,784,203	429,783,165
MCIS	201,095	5,085,536,427	354,383,813
Prudential	562,897	26,312,597,962	3,123,471,136
Sun Life Assurance	77,109	5,356,856,960	406,999,841
Tokio Marine Life	167,661	6,781,696,458	495,128,362
Zurich Life	267,661	9,394,866,969	392,748,056
Total (Industry)	6,181,481	310,176,060,080	16,097,428,603

Company	TOTAL PREVIOUS YEAR		
	No. of Policies	Sums Insured	Annual Premiums
AIA	2,006,494	68,869,033,225	3,095,425,526
Allianz Life	280,127	12,116,042,283	1,675,544,847
AmMetLife	126,935	5,172,350,870	250,333,482
Etiqa Life	283,993	13,313,654,740	699,393,806
FWD	89,543	4,387,981,955	123,562,106
Generali Life	94,295	10,184,026,521	276,317,660
GE Life	1,743,936	113,348,588,989	4,387,456,770
HLA	471,544	29,989,983,904	670,945,786
Manulife	110,912	4,826,771,189	414,999,301
MCIS	393,043	10,011,984,686	368,585,320
Prudential	581,766	27,322,137,752	2,920,681,538
Sun Life Assurance	86,354	5,610,498,029	257,933,227
Tokio Marine Life	170,224	6,511,936,343	416,597,514
Zurich Life	283,598	9,619,524,636	398,674,288
Total (Industry)	6,722,764	321,284,515,122	15,956,451,171

POLICIES IN FORCE AT END OF YEAR - GROUP

Company	ORDINARY LIFE		
	----- Whole Life -----		
	No. of Policies	Sums Insured	Annual Premiums
AIA	0	0	0
Allianz Life	0	0	0
AmMetLife	4	47,792,200	0
Etiqa Life	0	0	0
FWD	0	0	0
Generali Life	0	0	0
GE Life	1	300,000	2,299
HLA	0	0	0
Manulife	0	0	0
MCIS	0	0	0
Prudential	0	0	0
Sun Life Assurance	0	0	0
Tokio Marine Life	0	0	0
Zurich Life	0	0	0
Total (Industry)	5	48,092,200	2,299
Company	----- Endowment -----		
	No. of Policies	Sums Insured	Annual Premiums
AIA	28	57,740,129	2,318,266
Allianz Life	0	0	0
AmMetLife	1	350,000	32,277
Etiqa Life	6	8,346,000	115,560
FWD	1	50,000	648
Generali Life	0	0	0
GE Life	178	3,880,999,718	3,075,615
HLA	22	130,121,304	213,054
Manulife	1	501,396	0
MCIS	0	0	0
Prudential	4	62,222,186	167,795
Sun Life Assurance	152	402,863,095	5,356,254
Tokio Marine Life	0	0	0
Zurich Life	9	258,765,546	48,672
Total (Industry)	402	4,801,959,374	11,328,141
Company	----- Temporary -----		
	No. of Policies	Sums Insured	Annual Premiums
AIA	3,402	210,541,376,309	2,637,189
Allianz Life	4,067	38,698,688,318	9,191,028
AmMetLife	539	47,132,033,977	2,492,006
Etiqa Life	281	48,095,790,149	0
FWD	68	7,925,204,848	127,610
Generali Life	273	24,648,499,967	28,875
GE Life	1,267	48,116,680,491	0
HLA	687	23,814,451,859	1,777,433
Manulife	31	12,269,671,388	7,591,775
MCIS	905	13,456,757,510	19,686,912
Prudential	2,566	36,237,009,481	367,512
Sun Life Assurance	47	65,245,998,652	56,176,059
Tokio Marine Life	390	60,290,255,845	3,832,956
Zurich Life	114	3,378,091,849	0
Total (Industry)	14,637	639,850,510,643	103,909,355

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

ORDINARY LIFE			
----- Medical & Health -----			
Company	No. of Policies	Sums Insured	Annual Premiums
AIA	6,641	0	0
Allianz Life	5,019	217,500	6,976,064
AmMetLife	420	0	0
Etiqa Life	151	0	0
FWD	11	0	0
Generali Life	0	0	0
GE Life	1,208	0	0
HLA	1	0	150,188
Manulife	1	1,600	28,689
MCIS	0	0	0
Prudential	3	383,391,800	0
Sun Life Assurance	57	140,310,000	3,903,156
Tokio Marine Life	67	0	0
Zurich Life	0	0	0
Total (Industry)	13,579	523,920,900	11,058,097
----- Other Plans -----			
Company	No. of Policies	Sums Insured	Annual Premiums
AIA	0	6,753,850,000	0
Allianz Life	0	0	0
AmMetLife	0	0	0
Etiqa Life	0	0	0
FWD	0	0	0
Generali Life	0	0	0
GE Life	0	0	0
HLA	0	0	0
Manulife	0	0	0
MCIS	0	0	0
Prudential	0	0	0
Sun Life Assurance	1	53,841,845	947,616
Tokio Marine Life	0	0	0
Zurich Life	0	0	0
Total (Industry)	1	6,807,691,845	947,616
----- Riders -----			
Company	No. of Policies	Sums Insured	Annual Premiums
AIA	0	40,167,383,806	0
Allianz Life	0	3,833,422	542,917
AmMetLife	0	0	1,084,986
Etiqa Life	0	6,114,542	0
FWD	0	0	1,680
Generali Life	0	245,834,264	0
GE Life	0	10,709,926	4,468
HLA	0	139,042,075	8,574
Manulife	0	123,943,915	0
MCIS	0	0	0
Prudential	0	0	0
Sun Life Assurance	0	73,963,254	3,376,057
Tokio Marine Life	0	0	933,780
Zurich Life	0	0	0
Total (Industry)	0	40,770,825,204	5,952,462

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
Etiqa Life	0	0	0
FWD	0	0	0
Generali Life	0	0	0
GE Life	0	0	0
HLA	0	0	0
Manulife	0	0	0
MCIS	0	0	0
Prudential	0	0	0
Sun Life Assurance	0	0	0
Tokio Marine Life	0	0	0
Zurich Life	0	0	0
Total (Industry)	0	0	0
TOTAL			
Company	No. of Policies	Sums Insured	Annual Premiums
AIA	10,071	257,520,350,244	4,955,455
Allianz Life	9,086	38,702,739,240	16,710,009
AmMetLife	964	47,180,176,177	3,609,269
Etiqa Life	438	48,110,250,691	115,560
FWD	80	7,925,254,848	129,938
Generali Life	273	24,894,334,231	28,875
GE Life	2,654	52,008,690,135	3,082,382
HLA	710	24,083,615,238	2,149,249
Manulife	33	12,394,118,299	7,620,464
MCIS	905	13,456,757,510	19,686,912
Prudential	2,573	36,682,623,467	535,307
Sun Life Assurance	257	65,916,976,846	69,759,142
Tokio Marine Life	457	60,290,255,845	4,766,736
Zurich Life	123	3,636,857,395	48,672
Total (Industry)	28,624	692,803,000,166	133,197,970
TOTAL PREVIOUS YEAR			
Company	No. of Policies	Sums Insured	Annual Premiums
AIA	9,613	240,025,977,600	6,224,264
Allianz Life	9,185	28,440,123,011	15,799,975
AmMetLife	794	42,255,881,083	3,883,206
Etiqa Life	337	47,866,671,703	117,960
FWD	94	8,854,459,884	190,759
Generali Life	315	23,613,775,537	33,270
GE Life	2,391	45,918,834,007	3,305,817
HLA	695	25,067,403,908	2,140,743
Manulife	33	9,258,468,074	3,667,381
MCIS	787	8,815,430,114	21,127,124
Prudential	2,229	33,301,077,319	182,732
Sun Life Assurance	259	64,656,239,150	67,986,383
Tokio Marine Life	458	59,902,233,759	7,121,148
Zurich Life	181	4,274,416,142	52,812
Total (Industry)	27,371	642,250,991,291	131,833,574

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FAMILY TAKAFUL

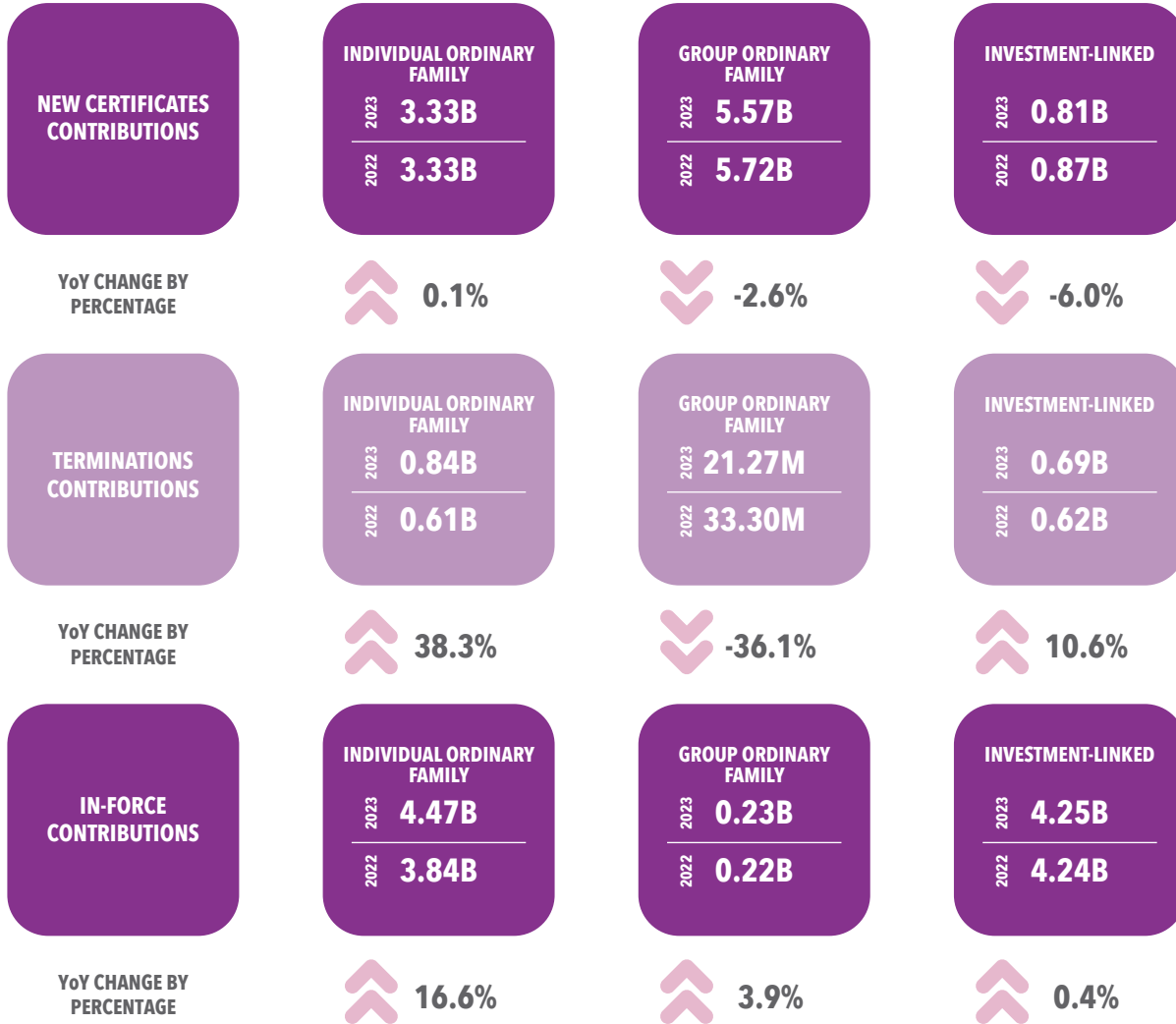
Financial Year 2023

FAMILY TAKAFUL COMPANY FINANCIAL YEAR END DATE

FAMILY TAKAFUL	ABBREVIATIONS	FINANCIAL YEAR END 2023
AIA PUBLIC Takaful Berhad	AIA Public Takaful	31-Dec-23
AmMetLife Takaful Berhad	AmMetLife Takaful	31-Mar-23
Etiqa Family Takaful Berhad	Etiqa FT	31-Dec-23
FWD Takaful Berhad	FWD Takaful	31-Dec-23
Great Eastern Takaful Berhad	GE Takaful	31-Dec-23
Hong Leong MSIG Takaful Berhad	HLM Takaful	30-Jun-23
Prudential BSN Takaful Berhad	PruBSN	31-Dec-23
Sun Life Malaysia Takaful Berhad	Sun Life Takaful	31-Dec-23
Syarikat Takaful Malaysia Keluarga Berhad	STMKB	31-Dec-23
Takaful Ikhlas Family Berhad	Takaful Ikhlas Family	31-Mar-23
Zurich Takaful Malaysia Berhad	Zurich Takaful	31-Dec-23

INDUSTRY OVERVIEW

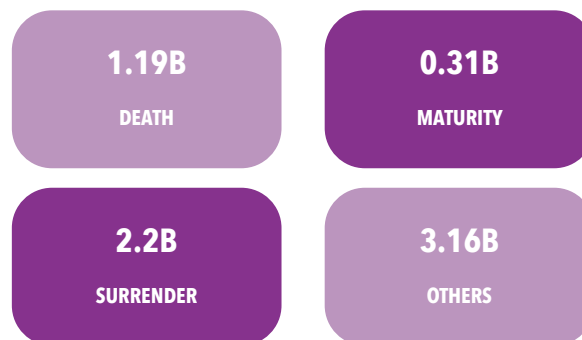
11 FAMILY TAKAFUL OPERATORS



TOTAL NO OF CERTIFICATES IN 2023



NET CERTIFICATE BENEFIT 2023



FAMILY TAKAFUL

REVENUE ACCOUNT - INCOME (RM)

Company	-----Takaful Fund and Reserves Beginning of the Year-----			
	Annuity	Investment-Linked	Ordinary	Total
AIA Public Takaful	0	1,191,570,846	1,409,979,575	2,601,550,421
AmMetLife Takaful	0	51,875,979	368,842,965	420,718,944
Etiqa FT	726,893,636	373,261,887	10,684,530,184	11,784,685,707
FWD Takaful	0	468,557,989	1,002,419,793	1,470,977,782
GE Takaful	0	622,804,452	1,297,376,118	1,920,180,570
HLM Takaful	0	71,611,211	904,336,315	975,947,526
PruBSN	0	3,928,676,470	1,162,050,153	5,090,726,623
Sun Life Takaful	0	555,890,299	1,602,760,513	2,158,650,812
STMKB	304,120,752	153,973,180	7,258,219,126	7,716,313,058
Takaful Ikhlas Family	0	263,248,569	3,333,407,150	3,596,655,719
Zurich Takaful	0	532,793,261	218,323,874	751,117,135
Total Industry	1,031,014,388	8,214,264,143	29,242,245,766	38,487,524,297

FAMILY TAKAFUL

REVENUE ACCOUNT - OUTGO (RM)

Company	----- Net Certificate Benefits -----					Total	Net Commissions
	Death	Maturity	Surrender	Others			
AIA Public Takaful	63,204,527	7,324,941	193,232,251	529,352,688	793,114,407	0	
AmMetLife Takaful	7,596,504	2,304,046	15,987,938	26,029,078	51,917,566	0	
Etiqa FT	407,801,162	128,134,885	515,776,140	640,406,000	1,692,118,187	644,155	
FWD Takaful	16,768,818	5,136,410	142,444,489	114,669,949	279,019,666	0	
GE Takaful	29,195,752	6,633,611	70,998,741	457,933,665	564,761,769	0	
HLM Takaful	90,220,322	800,897	20,601,919	35,928,877	147,552,015	0	
PruBSN	106,047,768	22,812,608	496,357,722	870,972,684	1,496,190,782	0	
Sun Life Takaful	23,936,197	3,815,936	227,768,142	39,387,602	294,907,877	0	
STMKB	330,850,009	88,117,077	326,071,555	226,254,208	971,292,849	127,583	
Takaful Ikhlas Family	81,837,622	43,269,629	113,706,979	132,267,229	371,081,459	0	
Zurich Takaful	35,369,880	801,999	79,919,477	82,112,385	198,203,741	0	
Total Industry	1,192,828,561	309,152,039	2,202,865,353	3,155,314,365	6,860,160,318	771,738	

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
1,771,994,166	123,207,742	229,615	228,458	123,654,805	4,620,865,207	3,986,316,656
164,914,640	19,894,021	2,054,161	0	23,559,848	631,141,614	543,388,085
2,247,174,284	583,379,748	49,626	0	536,831,800	15,152,121,165	14,199,236,490
487,253,950	64,957,050	109,347	0	63,916,212	2,087,214,341	1,977,647,328
1,173,793,978	56,706,544	0	0	81,308,587	3,231,989,679	2,632,283,307
557,183,126	47,641,528	0	0	76,519,128	1,657,291,308	1,273,158,164
2,916,359,227	211,476,741	0	0	83,546,511	8,302,109,102	7,677,370,840
969,262,897	86,452,250	0	2,645	90,056,631	3,304,425,235	2,920,962,635
2,059,894,186	358,852,628	67,867	1,392,304	16,480,364	10,153,000,407	9,487,441,008
670,343,060	147,821,582	707,494	0	82,228,358	4,497,756,213	4,271,979,918
364,392,565	26,158,182	0	128,364	34,744,971	1,176,541,217	1,142,687,637
13,382,566,079	1,726,548,016	3,218,110	1,751,771	1,212,847,215	54,814,455,488	50,112,472,068

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
4,457,374	0	0	616,399,046	80,307,062	3,126,587,318	4,620,865,207	3,986,316,656
861,993	0	0	62,276,692	5,231,900	510,853,463	631,141,614	543,388,085
25,361,262	930,873	657,662	822,371,155	289,559,683	12,320,478,188	15,152,121,165	14,199,236,490
0	0	913,956	159,402,264	26,703,909	1,621,174,546	2,087,214,341	1,977,647,328
0	9,501	28,109	393,486,652	20,244,314	2,253,459,334	3,231,989,679	2,632,283,307
0	0	0	195,071,494	4,658,168	1,310,009,631	1,657,291,308	1,273,158,164
0	0	0	1,031,170,985	57,000,000	5,717,747,335	8,302,109,102	7,677,370,840
0	0	150,038	372,168,231	50,542,160	2,586,656,929	3,304,425,235	2,920,962,635
0	3,902	6,149,315	848,619,382	59,824,162	8,266,983,214	10,153,000,407	9,487,441,008
3,636,107	0	0	294,448,304	0	3,828,590,343	4,497,756,213	4,271,979,918
0	0	305,993	150,894,470	15,000,000	812,137,013	1,176,541,217	1,142,687,637
34,316,736	944,276	8,205,073	4,946,308,675	609,071,358	42,354,677,314	54,814,455,488	50,112,472,068

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 Takaful	3,126,587,318	185,478,181	124,598,687	2,007,114
AmMetLife Takaful	510,853,463	6,231,647	12,122,986	0
Etiqa FT	12,320,478,188	253,009,078	310,485,871	2,542,051
FWD Takaful	1,621,174,546	26,411,094	34,904,546	0
GE Takaful	2,253,459,334	65,471,519	20,159,069	0
HLM Takaful	1,310,009,631	55,196,844	308,943	0
PruBSN	5,717,747,335	279,044,892	164,251,742	0
Sun Life Takaful	2,586,656,929	31,092,738	81,854,030	1,673,892
STMKB	8,266,983,214	131,820,160	59,179,466	0
Takaful Ikhlas Family	3,828,590,343	119,514,440	2,471,433	0
Zurich Takaful	812,137,013	31,662,148	27,600,069	0
Total (Industry)	42,354,677,314	1,184,932,741	837,936,842	6,223,057

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 Takaful	0	0	0	485,997,703	1,811,939,230	979,271,589	3,277,208,522
AmMetLife Takaful	0	0	0	31,111,952	290,631,819	81,441,041	403,184,812
Etiqa FT	0	0	0	655,924,330	10,719,102,696	647,596,431	12,022,623,457
FWD Takaful	0	0	0	256,250,746	538,974,964	770,446,423	1,565,672,133
GE Takaful	0	0	0	245,909,665	504,200,440	523,598,338	1,273,708,443
HLM Takaful	0	0	0	179,417,510	494,292,444	494,109,863	1,167,819,817
PruBSN	0	0	0	413,945,067	1,992,454,351	2,847,319,613	5,253,719,031
Sun Life Takaful	0	0	0	327,782,750	864,300,900	1,374,068,873	2,566,152,523
STMKB	0	256,200,000	0	596,462,850	5,556,790,627	770,218,332	6,923,471,809
Takaful Ikhlas Family	0	82,085,000	0	1,413,859,366	1,436,408,666	336,898,002	3,187,166,034
Zurich Takaful	0	0	0	12,574,585	388,082,547	401,134,069	801,791,201
Total (Industry)	0	338,285,000	0	4,619,236,524	24,597,178,684	9,226,102,574	38,442,517,782

Other Liabilities	Total Liabilities	Total Liabilities Previous Year
208,250,068	3,646,921,368	3,012,536,971
30,327,718	559,535,814	472,042,056
621,274,056	13,507,789,244	12,496,686,960
111,394,184	1,793,884,370	1,582,963,088
1,744,319,175	4,083,409,097	3,860,377,923
98,151,977	1,463,667,395	1,138,273,671
120,936,872	6,281,980,841	5,694,848,627
99,126,091	2,800,403,680	2,305,066,662
413,391,013	8,871,373,853	7,974,918,991
156,357,928	4,106,934,144	3,880,102,198
54,307,479	925,706,709	863,753,495
3,657,836,561	48,041,606,515	43,281,570,642

Foreign Assets	Investment Accounts and Islamic Money Market	Cash and Bank Balances	Other Assets	Total Assets	Total Assets Previous Year
66,887,398	91,762,369	92,804,906	118,258,173	3,646,921,368	3,012,536,971
0	86,118,782	57,867,135	12,365,085	559,535,814	472,042,056
125,767,837	1,024,245,887	23,056,343	312,095,720	13,507,789,244	12,496,686,960
0	168,390,523	41,227,453	18,594,261	1,793,884,370	1,582,963,088
43,906,080	429,310,000	72,884,907	2,263,599,667	4,083,409,097	3,860,377,923
0	234,181,106	7,030,088	54,636,384	1,463,667,395	1,138,273,671
2,342,594	619,477,548	146,035,859	260,405,809	6,281,980,841	5,694,848,627
0	156,463,121	23,723,903	54,064,133	2,800,403,680	2,305,066,662
0	1,143,399,547	141,883,897	406,418,600	8,871,373,853	7,974,918,991
0	744,310,584	9,022,057	84,350,469	4,106,934,144	3,880,102,198
17,896,977	0	82,111,897	23,906,634	925,706,709	863,753,495
256,800,886	4,697,659,467	697,648,445	3,608,694,935	48,041,606,515	43,281,570,642

NEW CERTIFICATES ISSUED - INDIVIDUAL

Company	ORDINARY FAMILY			
	Endowment			
	No. of Certificates	Sums Participated	Single Contributions	Annual Contributions
AIA Public Takaful	79,734	5,761,450,752	0	98,328,230
AmMetLife Takaful	435	33,270,000	0	993,615
Etiqa FT	13,077	740,060,128	0	35,305,616
FWD Takaful	9,404	751,200,278	13,680,000	42,056,879
GE Takaful	75,998	8,543,236,941	0	102,951,263
HLM Takaful	31,860	5,099,045,224	133,581	148,954,414
PruBSN	5,365	254,930,840	0	32,694,166
Sun Life Takaful	5,918	457,814,240	1,200	187,606,759
STMKB	2,251	252,461,000	0	34,572,635
Takaful Ikhlas Family	15,361	1,326,580,636	0	22,401,508
Zurich Takaful	30,225	4,654,172,955	0	39,419,098
Total (Industry)	269,628	27,874,222,994	13,814,781	745,284,183
Company	Temporary			
	No. of Certificates	Sums Participated	Single Contributions	Annual Contributions
AIA Public Takaful	2,260	143,530,000	18,502	3,714,068
AmMetLife Takaful	0	0	0	0
Etiqa FT	214,234	30,496,865,925	1,088,392,056	3,546,913
FWD Takaful	10,750	2,608,124,000	0	14,599,261
GE Takaful	17,966	1,908,020,104	0	10,874,692
HLM Takaful	42,772	1,573,966,200	0	3,217,614
PruBSN	148,935	7,451,621,208	0	61,037,959
Sun Life Takaful	883	287,621,567	1,099,891	993,273
STMKB	53,822	15,278,745,486	769,586,953	3,502,789
Takaful Ikhlas Family	4,896	1,095,361,040	245,488	3,785,084
Zurich Takaful	5,309	820,546,481	0	7,593,156
Total (Industry)	501,827	61,664,402,011	1,859,342,890	112,864,809
Company	Medical & Health			
	No. of Certificates	Sums Participated	Single Contributions	Annual Contributions
AIA Public Takaful	65,706	15,600,000	0	93,259,860
AmMetLife Takaful	0	0	0	0
Etiqa FT	6,642	297,046,000	251,713	1,889,092
FWD Takaful	6,503	383,890,000	0	5,109,993
GE Takaful	9,941	1,762,700	0	12,809,096
HLM Takaful	154	53,557,200	0	179,319
PruBSN	3	200,150	0	1,523
Sun Life Takaful	112	1,050,500	0	54,865
STMKB	12,712	0	528,235	11,008,509
Takaful Ikhlas Family	0	0	0	0
Zurich Takaful	7	1,000	0	2,048
Total (Industry)	101,780	753,107,550	779,948	124,314,305

INVESTMENT-LINKED

Endowment

No. of Certificates	Sums Participated	Single Contributions	Annual Contributions
18,803	9,341,026,600	8,712,846	111,558,151
1,707	432,666,000	730,000	9,316,754
15,450	2,582,579,000	34,946,171	163,528,520
4,090	1,394,176,197	26,515,310	48,561,709
92	13,201,250	265,000	3,176,858
1,999	163,074,132	1,136,911	3,845,409
105,559	49,721,625,745	2,505,159	249,799,396
20,008	4,042,669,932	19,370,800	76,871,506
0	0	0	0
0	0	0	0
257	73,035,002	4,087,978	1,396,557
167,965	67,764,053,858	98,270,175	668,054,860

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

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

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

NEW CERTIFICATES ISSUED - INDIVIDUAL (cont'd)

Company	ORDINARY FAMILY			
	Other Plans			
	No. of Certificates	Sums Participated	Single Contributions	Annual Contributions
AIA Public Takaful	0	0	0	0
AmMetLife Takaful	0	0	0	0
Etiqa FT	0	0	0	0
FWD Takaful	0	0	0	0
GE Takaful	0	0	0	0
HLM Takaful	0	0	0	0
PruBSN	0	0	0	0
Sun Life Takaful	0	0	0	0
STMKB	0	0	0	0
Takaful Ikhlas Family	0	0	0	0
Zurich Takaful	4,138	79,510,000	0	1,674,963
Total (Industry)	4,138	79,510,000	0	1,674,963
Company	Riders			
	No. of Certificates	Sums Participated	Single Contributions	Annual Contributions
AIA Public Takaful	0	52,588,000	0	76,705,616
AmMetLife Takaful	0	0	0	0
Etiqa FT	0	5,011,297	0	13,550,364
FWD Takaful	0	0	39,875	28,523,907
GE Takaful	0	0	0	99,057,186
HLM Takaful	0	631,584,136	0	8,839,992
PruBSN	0	2,174,084,312	0	215,769,543
Sun Life Takaful	0	3,180	0	322
STMKB	0	631,674	0	1,003,266
Takaful Ikhlas Family	0	26,563,722	0	6,989,517
Zurich Takaful	0	69,309,650	0	23,270,339
Total (Industry)	0	2,959,775,971	39,875	473,710,052
Company	Retakaful Accepted			
	No. of Certificates	Sums Participated	Single Contributions	Annual Contributions
AIA Public Takaful	0	0	0	0
AmMetLife Takaful	0	0	0	2,446
Etiqa FT	0	0	0	0
FWD Takaful	0	0	0	0
GE Takaful	0	0	0	0
HLM Takaful	0	0	0	0
PruBSN	0	0	0	0
Sun Life Takaful	0	0	0	0
STMKB	0	0	0	0
Takaful Ikhlas Family	0	0	0	0
Zurich Takaful	0	0	0	0
Total (Industry)	0	0	0	2,446

NEW CERTIFICATES ISSUED - INDIVIDUAL (cont'd)

Company	ORDINARY FAMILY			
	TOTAL			
	No. of Certificates	Sums Participated	Single Contributions	Annual Contributions
AIA Public Takaful	147,700	5,973,168,752	18,502	272,007,774
AmMetLife Takaful	435	33,270,000	0	996,061
Etiqa FT	233,953	31,538,983,350	1,088,643,769	54,291,985
FWD Takaful	26,657	3,743,214,278	13,719,875	90,290,040
GE Takaful	103,905	10,453,019,745	0	225,692,237
HLM Takaful	74,786	7,358,152,760	133,581	161,191,339
PruBSN	154,303	9,880,836,510	0	309,503,191
Sun Life Takaful	6,913	746,489,487	1,101,091	188,655,219
STMKB	68,785	15,531,838,160	770,115,188	50,087,199
Takaful Ikhlas Family	20,257	2,448,505,398	245,488	33,176,109
Zurich Takaful	39,679	5,623,540,086	0	71,959,604
Total (Industry)	877,373	93,331,018,526	1,873,977,494	1,457,850,758

Company	TOTAL PREVIOUS YEAR			
	No. of Certificates	Sums Participated	Single Contributions	Annual Contributions
AIA Public Takaful	174,865	11,477,207,438	968,504	334,635,183
AmMetLife Takaful	373	20,514,780	0	763,957
Etiqa FT	207,272	26,281,888,439	911,868,544	50,714,414
FWD Takaful	19,616	2,972,201,454	5,612,685	52,340,250
GE Takaful	97,252	13,963,112,726	0	187,591,274
HLM Takaful	183,056	9,348,633,879	16,049	155,878,370
PruBSN	183,914	12,416,654,190	0	353,667,025
Sun Life Takaful	7,489	596,756,521	5,238,758	151,004,237
STMKB	112,518	19,425,679,066	975,428,652	16,610,615
Takaful Ikhlas Family	30,452	3,873,741,535	147,975	42,392,317
Zurich Takaful	46,393	6,354,258,287	0	82,935,907
Total (Industry)	1,063,200	106,730,648,315	1,899,281,167	1,428,533,549

INVESTMENT-LINKED**TOTAL**

No. of Certificates	Sums Participated	Single Contributions	Annual Contributions
18,803	9,341,026,600	23,775,227	130,649,229
1,707	432,666,000	730,000	9,316,754
15,450	2,582,579,000	34,946,171	164,000,936
4,090	1,394,176,197	26,515,310	52,142,108
92	13,201,250	265,000	3,176,858
1,999	165,608,440	1,136,911	3,932,146
105,559	53,137,970,388	2,505,159	259,355,135
20,008	4,042,669,932	19,370,800	76,871,506
0	104,980	0	0
0	0	0	0
257	73,325,002	4,087,978	1,396,557
167,965	71,183,327,789	113,332,556	700,841,229

TOTAL PREVIOUS YEAR

No. of Certificates	Sums Participated	Single Contributions	Annual Contributions
6,138	3,067,426,000	46,892,762	85,602,581
1,868	501,648,720	1,065,000	11,806,637
7,016	2,018,744,000	235,950	99,489,437
6,511	1,666,962,868	16,654,400	71,335,589
122	3,042,825	1,890,260	523,596
3,402	414,596,752	966,415	7,912,128
91,267	51,231,997,144	4,254,646	245,762,847
23,442	3,960,273,797	67,573,350	176,702,457
0	0	0	0
4	130,080	0	6,633,551
496	104,402,594	19,044,085	1,811,772
140,266	62,969,224,780	158,576,868	707,580,595

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
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
0	0	0	0

NEW CERTIFICATES ISSUED - GROUP

Company	ORDINARY FAMILY			
	Endowment			
	No. of Certificates	Sums Participated	Single Contributions	Annual Contributions
AIA Public Takaful	0	0	0	0
AmMetLife Takaful	0	0	0	0
Etiqa FT	7	671,844,000	0	5,115,120
FWD Takaful	0	0	0	0
GE Takaful	3	680,835,000	0	3,260,172
HLM Takaful	0	0	0	0
PruBSN	0	0	0	0
Sun Life Takaful	0	444,877,308	15,993,871	902,214
STMKB	0	0	0	0
Takaful Ikhlas Family	12	769,786,500	0	4,247,899
Zurich Takaful	0	23,981,000	0	119,112
Total (Industry)	22	2,591,323,808	15,993,871	13,644,517
Company	Temporary			
	No. of Certificates	Sums Participated	Single Contributions	Annual Contributions
AIA Public Takaful	401	20,147,121,785	237,900,485	0
AmMetLife Takaful	22	9,046,362,239	158,817,470	0
Etiqa FT	940	33,063,037,827	77,643,058	0
FWD Takaful	4	4,227,130,758	153,721,481	682,639
GE Takaful	24,395	31,647,867,716	198,768,612	0
HLM Takaful	84	59,345,968,011	283,514,436	8,818,980
PruBSN	97,921	23,591,010,117	415,279,924	0
Sun Life Takaful	5	13,849,279,315	459,878,513	6,348,069
STMKB	1,860	71,916,010,781	1,117,699,423	0
Takaful Ikhlas Family	144	26,327,932,818	354,792,860	0
Zurich Takaful	40	1,055,168,564	15,736,691	199,266
Total (Industry)	125,816	294,216,889,931	3,473,752,953	16,048,954
Company	Medical & Health			
	No. of Certificates	Sums Participated	Single Contributions	Annual Contributions
AIA Public Takaful	732	0	53,296,555	0
AmMetLife Takaful	10	0	4,224,369	0
Etiqa FT	578	0	329,498,062	0
FWD Takaful	1	0	93,434,028	0
GE Takaful	153	88,023,079,575	1,257,003,449	0
HLM Takaful	0	27,460,000	548,933	0
PruBSN	0	0	0	0
Sun Life Takaful	0	0	0	0
STMKB	282	0	202,932,144	0
Takaful Ikhlas Family	94	0	21,394,192	0
Zurich Takaful	0	0	0	0
Total (Industry)	1,850	88,050,539,575	1,962,331,732	0

NEW CERTIFICATES ISSUED - GROUP (cont'd)

Company	ORDINARY FAMILY			
	Other Plans			
	No. of Certificates	Sums Participated	Single Contributions	Annual Contributions
AIA Public Takaful	1	799,400,000	45,390,916	0
AmMetLife Takaful	0	0	0	0
Etiqa FT	0	0	0	0
FWD Takaful	0	0	0	0
GE Takaful	0	0	0	0
HLM Takaful	0	0	0	0
PruBSN	0	0	0	0
Sun Life Takaful	0	0	0	0
STMKB	0	0	0	0
Takaful Ikhlas Family	0	0	0	0
Zurich Takaful	0	0	0	0
Total (Industry)	1	799,400,000	45,390,916	0

Company	Riders			
	No. of Certificates	Sums Participated	Single Contributions	Annual Contributions
AIA Public Takaful	0	0	17,359,488	0
AmMetLife Takaful	0	0	0	0
Etiqa FT	0	0	0	0
FWD Takaful	0	0	0	0
GE Takaful	0	0	4,087,134	0
HLM Takaful	0	4,288,095,500	335,335	0
PruBSN	0	0	16,234,161	0
Sun Life Takaful	0	40,773,600	0	256,792
STMKB	0	0	0	0
Takaful Ikhlas Family	0	0	9,153,867	0
Zurich Takaful	0	11,678,000	285,549	76,008
Total (Industry)	0	4,340,547,100	47,455,534	332,800

Company	Retakaful Accepted			
	No. of Certificates	Sums Participated	Single Contributions	Annual Contributions
AIA Public Takaful	0	0	0	0
AmMetLife Takaful	0	0	0	0
Etiqa FT	0	0	0	0
FWD Takaful	0	0	0	0
GE Takaful	0	0	0	0
HLM Takaful	0	0	0	0
PruBSN	0	0	0	0
Sun Life Takaful	0	0	0	0
STMKB	0	0	0	0
Takaful Ikhlas Family	0	0	0	0
Zurich Takaful	0	0	0	0
Total (Industry)	0	0	0	0

NEW CERTIFICATES ISSUED - GROUP (cont'd)

Company	ORDINARY FAMILY			
	TOTAL			
	No. of Certificates	Sums Participated	Single Contributions	Annual Contributions
AIA Public Takaful	1,134	20,946,521,785	353,947,444	0
AmMetLife Takaful	32	9,046,362,239	163,041,839	0
Etiqa FT	1,525	33,734,881,827	407,141,120	5,115,120
FWD Takaful	5	4,227,130,758	247,155,509	682,639
GE Takaful	24,551	120,351,782,291	1,459,859,195	3,260,172
HLM Takaful	84	63,661,523,511	284,398,704	8,818,980
PruBSN	97,921	23,591,010,117	431,514,085	0
Sun Life Takaful	5	14,334,930,223	475,872,384	7,507,075
STMKB	2,142	71,916,010,781	1,320,631,567	0
Takaful Ikhlas Family	250	27,097,719,318	385,340,919	4,247,899
Zurich Takaful	40	1,090,827,564	16,022,240	394,386
Total (Industry)	127,689	389,998,700,414	5,544,925,006	30,026,271

Company	TOTAL PREVIOUS YEAR			
	No. of Certificates	Sums Participated	Single Contributions	Annual Contributions
AIA Public Takaful	1,070	12,940,449,310	351,326,110	0
AmMetLife Takaful	29	9,031,891,392	160,691,819	0
Etiqa FT	1,637	126,489,246,299	993,747,313	4,422,720
FWD Takaful	3	5,871,590,661	287,009,289	0
GE Takaful	5,738	120,470,581,938	1,438,617,874	5,375,640
HLM Takaful	53	107,784,306,240	256,465,622	9,765,060
PruBSN	68,565	28,359,671,845	319,959,314	0
Sun Life Takaful	6	16,845,198,566	483,971,819	11,113,242
STMKB	1,507	61,829,565,849	1,078,350,731	0
Takaful Ikhlas Family	233	31,012,918,431	317,311,211	1,438,126
Zurich Takaful	24	661,406,542	1,505,251	641,908
Total (Industry)	78,865	521,296,827,073	5,688,956,353	32,756,696

TERMINATION ETC. OF LIABILITIES OR CONTRIBUTIONS - INDIVIDUAL

Company	ORDINARY FAMILY		
	Death		
	No. of Certificates	Sums Participated	Annual Contributions
AIA Public Takaful	224	26,049,900	732,831
AmMetLife Takaful	7	230,000	12,960
Etiqa FT	5,816	352,350,198	933,503
FWD Takaful	45	8,718,417	297,466
GE Takaful	453	26,285,091	718,489
HLM Takaful	89	11,693,323	1,116,487
PruBSN	461	64,919,621	1,303,338
Sun Life Takaful	111	5,728,028	1,376,504
STMKB	1,192	107,755,886	64,724
Takaful Ikhlas Family	291	10,583,209	260,287
Zurich Takaful	767	33,290,193	1,269,849
Total (Industry)	9,456	647,603,866	8,086,438
Company	Maturity		
	No. of Certificates	Sums Participated	Annual Contributions
AIA Public Takaful	0	0	0
AmMetLife Takaful	0	0	0
Etiqa FT	9,667	530,970,557	9,811,291
FWD Takaful	156	24,416,275	423,304
GE Takaful	127	6,028,068	184,988
HLM Takaful	1	19,650	1,842
PruBSN	497	23,106,440	610,337
Sun Life Takaful	0	0	0
STMKB	62,816	458,564,769	4,912,721
Takaful Ikhlas Family	3,059	93,681,971	2,628,687
Zurich Takaful	14	1,618,084	15,008
Total (Industry)	76,337	1,138,405,814	18,588,178
Company	Other Causes		
	No. of Certificates	Sums Participated	Annual Contributions
AIA Public Takaful	99,115	5,228,145,210	149,272,276
AmMetLife Takaful	175	9,299,000	340,058
Etiqa FT	97,790	12,200,032,017	16,268,516
FWD Takaful	15,190	2,342,173,810	32,795,053
GE Takaful	44,598	4,898,462,196	57,158,401
HLM Takaful	185,741	7,106,969,536	89,834,455
PruBSN	85,538	5,154,482,871	144,548,256
Sun Life Takaful	392	49,537,434	34,281,415
STMKB	8,902	5,224,351,473	5,565,795
Takaful Ikhlas Family	12,085	1,523,736,121	22,522,273
Zurich Takaful	24,712	3,186,024,124	40,671,391
Total (Industry)	574,238	46,923,213,792	593,257,889

INVESTMENT-LINKED

Death

No. of Certificates	Sums Participated	Annual Contributions
63	21,324,160	710,648
9	1,378,000	38,640
0	0	0
29	4,955,833	60,710
91	7,914,145	263,750
16	977,427	32,085
715	117,857,832	2,680,451
123	12,001,995	276,780
23	1,121,714	50,367
74	4,314,464	161,907
171	11,519,668	302,390
1,314	183,365,238	4,577,728

Maturity

No. of Certificates	Sums Participated	Annual Contributions
0	0	0
7	436,000	9,500
0	0	0
50	9,648,375	179,720
0	0	0
0	0	0
270	7,703,755	204,837
11	565,000	15,824
133	0	193,200
63	3,685,900	97,844
106	4,824,155	110,440
640	26,863,185	811,365

Other Causes

No. of Certificates	Sums Participated	Annual Contributions
11,200	2,631,579,011	64,483,962
1,074	183,758,350	3,879,088
2,276	518,254,032	34,868,437
3,330	842,527,944	34,089,816
6,781	634,279,732	16,654,206
1,996	225,623,018	5,447,663
54,599	18,730,607,279	125,791,365
(73)	(29,709,357)	56,292,694
213	21,425,933	515,656
4,767	302,649,634	9,848,646
7,395	657,340,788	14,060,040
93,558	24,718,336,364	365,931,573

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Other Causes

No. of Certificates	Sums Participated	Annual Contributions
0	0	0
0	0	0
100	4,608,000	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
19	21,776,960	0
0	0	0
0	0	0
119	26,384,960	0

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

Company	ORDINARY FAMILY		
	No. of Certificates	Sums Participated	Annual Contributions
AIA Public Takaful	9,999	1,597,254,844	41,934,988
AmMetLife Takaful	172	9,886,000	363,817
Etiqa FT	140,055	10,352,423,920	32,738,959
FWD Takaful	2,438	296,846,345	10,885,989
GE Takaful	4,752	385,170,014	12,552,570
HLM Takaful	624	135,357,804	3,311,922
PruBSN	17,818	1,106,568,298	56,977,828
Sun Life Takaful	5,334	413,819,625	36,492,444
STMKB	13,445	686,565,382	4,947,994
Takaful Ikhlas Family	7,491	360,994,221	6,782,165
Zurich Takaful	9,033	860,059,601	14,482,430
Total (Industry)	211,161	16,204,946,054	221,471,106

Company	Transfers to or from Malaysian Register		
	No. of Certificates	Sums Participated	Annual Contributions
AIA Public Takaful	0	0	0
AmMetLife Takaful	0	0	0
Etiqa FT	0	0	0
FWD Takaful	0	0	0
GE Takaful	0	0	0
HLM Takaful	0	0	0
PruBSN	0	0	0
Sun Life Takaful	0	0	0
STMKB	0	0	0
Takaful Ikhlas Family	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 Takaful	0	0	0
AmMetLife Takaful	0	0	0
Etiqa FT	0	0	0
FWD Takaful	0	0	0
GE Takaful	0	0	0
HLM Takaful	0	0	0
PruBSN	0	0	0
Sun Life Takaful	0	0	0
STMKB	0	0	0
Takaful Ikhlas Family	0	0	0
Zurich Takaful	0	0	0
Total (Industry)	0	0	0

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

Company	ORDINARY FAMILY		
	No. of Certificates	Sums Participated	Annual Contributions
AIA Public Takaful	109,338	6,851,449,954	191,940,095
AmMetLife Takaful	354	19,415,000	716,835
Etiqa FT	253,328	23,435,776,692	59,752,269
FWD Takaful	17,829	2,672,154,847	44,401,812
GE Takaful	49,930	5,315,945,369	70,614,448
HLM Takaful	186,455	7,254,040,313	94,264,706
PruBSN	104,314	6,349,077,230	203,439,759
Sun Life Takaful	5,837	469,085,087	72,150,363
STMKB	86,355	6,477,237,510	15,491,234
Takaful Ikhlas Family	22,926	1,988,995,522	32,193,412
Zurich Takaful	34,526	4,080,992,002	56,438,678
Total (Industry)	871,192	64,914,169,526	841,403,611

Company	TOTAL PREVIOUS YEAR		
	No. of Certificates	Sums Participated	Annual Contributions
AIA Public Takaful	83,877	5,875,469,006	172,166,681
AmMetLife Takaful	395	20,218,600	802,519
Etiqa FT	169,442	17,982,286,427	51,483,294
FWD Takaful	19,613	2,667,200,223	43,343,003
GE Takaful	36,755	3,663,760,410	49,040,296
HLM Takaful	8,593	1,448,550,840	48,833,935
PruBSN	87,275	4,712,673,901	142,151,756
Sun Life Takaful	6,288	528,812,894	16,122,431
STMKB	37,902	4,707,505,193	10,344,049
Takaful Ikhlas Family	22,973	2,025,279,175	24,006,392
Zurich Takaful	31,858	3,309,125,467	49,922,887
Total (Industry)	504,971	46,940,882,136	608,217,243

INVESTMENT-LINKED**TOTAL**

No. of Certificates	Sums Participated	Annual Contributions
17,261	3,701,786,572	104,368,486
1,615	288,734,800	7,470,419
5,013	1,082,506,032	63,261,196
6,185	1,402,878,957	53,423,908
11,884	1,114,165,668	28,749,817
2,898	323,012,463	7,762,629
102,498	27,085,223,198	260,604,266
15,035	2,225,309,109	112,036,605
975	46,288,047	1,926,124
9,006	604,710,059	17,342,450
14,986	1,323,686,539	28,296,490
187,356	39,198,301,444	685,242,390

TOTAL PREVIOUS YEAR

No. of Certificates	Sums Participated	Annual Contributions
15,432	1,787,378,105	89,587,919
1,347	255,152,538	7,488,859
4,020	892,046,946	50,420,889
7,162	1,647,387,074	45,882,661
12,589	1,326,195,000	31,777,421
2,927	344,455,005	7,037,423
89,739	20,549,299,780	236,619,034
14,437	2,071,474,720	61,116,448
1,055	47,152,300	2,015,412
9,972	664,626,181	31,535,322
30,557	2,275,759,402	55,361,522
189,237	31,860,927,051	618,842,910

ANNUITY**TOTAL**

No. of Certificates	Sums Participated	Annual Contributions
0	0	0
0	0	0
713	35,280,000	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
274	26,623,200	0
0	0	0
0	0	0
987	61,903,200	0

TOTAL PREVIOUS YEAR

No. of Certificates	Sums Participated	Annual Contributions
0	0	0
0	0	0
765	39,696,000	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
286	21,914,400	0
0	0	0
0	0	0
1,051	61,610,400	0

TERMINATION ETC. OF LIABILITIES OR CONTRIBUTIONS - GROUP

ORDINARY FAMILY			
Death			
Company	No. of Certificates	Sums Participated	Annual Contributions
AIA Public Takaful	0	70,095,694	0
AmMetLife Takaful	0	17,782,522	0
Etiqa FT	3	57,795,728	181,800
FWD Takaful	0	15,990,501	0
GE Takaful	398	52,125,553	11,640
HLM Takaful	0	49,317,638	110,880
PruBSN	758	115,012,333	0
Sun Life Takaful	0	109,615,870	42,936
STMKB	0	293,424,485	0
Takaful Ikhlas Family	0	154,445,089	34,702
Zurich Takaful	0	7,193,110	4,102
Total (Industry)	1,159	942,798,523	386,060
Maturity			
Company	No. of Certificates	Sums Participated	Annual Contributions
AIA Public Takaful	0	190,802,983	0
AmMetLife Takaful	0	414,796,760	0
Etiqa FT	0	0	0
FWD Takaful	0	0	0
GE Takaful	5,984	45,733,170	0
HLM Takaful	0	32,436,498	100,608
PruBSN	16,689	1,013,350,046	0
Sun Life Takaful	0	0	0
STMKB	0	0	0
Takaful Ikhlas Family	0	1,499,204,972	285,550
Zurich Takaful	0	814,000	9,840
Total (Industry)	22,673	3,197,138,429	395,998
Other Causes			
Company	No. of Certificates	Sums Participated	Annual Contributions
AIA Public Takaful	1,071	7,367,247,797	0
AmMetLife Takaful	31	6,463,059,141	0
Etiqa FT	1,425	32,102,765,322	4,234,320
FWD Takaful	0	4,472,970,765	0
GE Takaful	230	118,014,345,587	789,120
HLM Takaful	63	53,380,254,364	(2,178,876)
PruBSN	180	26,710,480,160	0
Sun Life Takaful	2	6,059,375,108	1,011,271
STMKB	1,645	62,083,863,013	0
Takaful Ikhlas Family	213	17,560,154,695	786,058
Zurich Takaful	25	294,473,876	(11,616)
Total (Industry)	4,885	334,508,989,828	4,630,277

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

Company	ORDINARY FAMILY		
	Surrender		
	No. of Certificates	Sums Participated	Annual Contributions
AIA Public Takaful	0	472,111,878	0
AmMetLife Takaful	0	1,201,441,065	0
Etiqa FT	4	379,297,000	2,948,280
FWD Takaful	0	122,423,870	0
GE Takaful	11,812	541,306,499	426,120
HLM Takaful	0	673,314,018	87,840
PruBSN	37,520	3,179,527,602	0
Sun Life Takaful	0	8,684,362,573	12,214,664
STMKB	0	0	0
Takaful Ikhlas Family	0	1,672,142,756	109,800
Zurich Takaful	0	153,651,256	72,120
Total (Industry)	49,336	17,079,578,517	15,858,824
Company	Transfers to or from Malaysian Register		
	No. of Certificates	Sums Participated	Annual Contributions
AIA Public Takaful	0	0	0
AmMetLife Takaful	0	0	0
Etiqa FT	0	0	0
FWD Takaful	0	0	0
GE Takaful	0	0	0
HLM Takaful	0	0	0
PruBSN	0	0	0
Sun Life Takaful	0	0	0
STMKB	0	0	0
Takaful Ikhlas Family	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 Takaful	0	0	0
AmMetLife Takaful	0	117,071,245	0
Etiqa FT	0	0	0
FWD Takaful	0	0	0
GE Takaful	0	0	0
HLM Takaful	0	0	0
PruBSN	0	0	0
Sun Life Takaful	0	0	0
STMKB	0	0	0
Takaful Ikhlas Family	0	264,024,690	0
Zurich Takaful	0	0	0
Total (Industry)	0	381,095,935	0

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

Company	ORDINARY FAMILY		
	No. of Certificates	Sums Participated	Annual Contributions
AIA Public Takaful	1,071	8,100,258,352	0
AmMetLife Takaful	31	8,214,150,733	0
Etiqa FT	1,432	32,539,858,050	7,364,400
FWD Takaful	0	4,611,385,136	0
GE Takaful	18,424	118,653,510,809	1,226,880
HLM Takaful	63	54,135,322,518	(1,879,548)
PruBSN	55,147	31,018,370,141	0
Sun Life Takaful	2	14,853,353,551	13,268,871
STMKB	1,645	62,377,287,498	0
Takaful Ikhlas Family	213	21,149,972,202	1,216,110
Zurich Takaful	25	456,132,242	74,446
Total (Industry)	78,053	356,109,601,232	21,271,159

Company	TOTAL PREVIOUS YEAR		
	No. of Certificates	Sums Participated	Annual Contributions
AIA Public Takaful	1,004	14,766,669,299	0
AmMetLife Takaful	17	5,524,301,546	0
Etiqa FT	1,212	57,611,586,240	9,004,920
FWD Takaful	2	525,261,558	0
GE Takaful	11,591	73,864,820,596	1047120
HLM Takaful	30	53,609,663,296	7,315,284
PruBSN	45,078	6,993,133,710	0
Sun Life Takaful	7	13,376,964,343	14,171,829
STMKB	1,546	50,533,498,831	0
Takaful Ikhlas Family	142	19,484,564,039	506,843
Zurich Takaful	17	1,030,109,186	1,256,886
Total (Industry)	60,646	297,320,572,644	33,302,882

CERTIFICATES IN FORCE AT END OF YEAR - INDIVIDUAL

Company	ORDINARY FAMILY		
	No. of Certificates	Sums Participated	Annual Contributions
AIA Public Takaful	257,674	25,905,391,245	438,310,578
AmMetLife Takaful	2,032	115,452,280	3,910,891
Etiqa FT	228,745	13,002,198,225	310,796,945
FWD Takaful	27,169	3,620,062,217	114,839,661
GE Takaful	215,794	28,167,777,867	263,713,535
HLM Takaful	58,006	10,255,376,708	261,917,746
PruBSN	26,201	1,176,747,840	184,407,946
Sun Life Takaful	23,839	1,229,543,310	336,251,204
STMKB	43,419	376,869,546	62,200,005
Takaful Ikhlas Family	164,685	7,717,093,656	157,632,271
Zurich Takaful	117,310	15,844,464,069	137,640,153
Total (Industry)	1,164,874	107,410,976,963	2,271,620,935
Company	Temporary		
	No. of Certificates	Sums Participated	Annual Contributions
AIA Public Takaful	9,086	498,452,895	13,085,632
AmMetLife Takaful	7	1,000,000	11,845
Etiqa FT	1,934,738	179,852,493,602	20,054,299
FWD Takaful	22,715	5,578,434,442	32,054,786
GE Takaful	68,894	8,033,513,597	43,045,134
HLM Takaful	20,369	669,852,454	1,504,513
PruBSN	530,214	23,048,596,033	190,331,429
Sun Life Takaful	8,847	2,291,214,043	7,198,498
STMKB	615,981	128,338,062,588	5,272,861
Takaful Ikhlas Family	16,765	3,776,915,500	12,375,443
Zurich Takaful	10,384	1,258,584,827	13,415,736
Total (Industry)	3,238,000	353,347,119,981	338,350,176
Company	Medical & Health		
	No. of Certificates	Sums Participated	Annual Contributions
AIA Public Takaful	175,854	53,071,945	273,328,879
AmMetLife Takaful	0	0	0
Etiqa FT	11,409	663,504,591	6,171,528
FWD Takaful	10,795	571,130,000	9,854,795
GE Takaful	27,776	5,105,250	36,555,081
HLM Takaful	294	95,824,200	338,049
PruBSN	4	400,000	1,765
Sun Life Takaful	6,894	40,090,100	5,188,349
STMKB	31,122	57,561,500	23,478,338
Takaful Ikhlas Family	428	20,390,300	490,801
Zurich Takaful	11,202	55,528,500	30,232,549
Total (Industry)	275,778	1,562,606,386	385,640,134

INVESTMENT-LINKED**Endowment**

No. of Certificates	Sums Participated	Annual Contributions
136,058	26,613,206,855	617,145,209
5,984	1,129,842,612	29,666,819
38,631	7,172,568,988	322,100,651
25,932	5,865,623,969	129,907,712
121,439	11,574,224,942	319,534,278
16,387	1,726,691,471	31,207,848
795,369	183,591,901,206	1,984,641,729
59,623	10,534,614,978	226,208,608
14,474	716,563,447	30,253,615
81,041	6,009,063,733	150,256,515
105,292	8,943,282,449	178,083,027
1,400,230	263,877,584,650	4,019,006,011

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
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
14,242	643,656,000	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
5,891	155,475,600	0
0	0	0
0	0	0
20,133	799,131,600	0

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

Company	ORDINARY FAMILY		
	No. of Certificates	Sums Participated	Annual Contributions
----- Other Plans -----			
AIA Public Takaful	0	0	0
AmMetLife Takaful	0	0	0
Etiqa FT	0	0	0
FWD Takaful	0	0	0
GE Takaful	0	0	0
HLM Takaful	0	0	0
PruBSN	0	0	0
Sun Life Takaful	0	0	0
STMKB	0	0	0
Takaful Ikhlas Family	0	0	0
Zurich Takaful	12,192	227,770,000	5,099,898
Total (Industry)	12,192	227,770,000	5,099,898
----- Riders -----			
Company	No. of Certificates	Sums Participated	Annual Contributions
AIA Public Takaful	0	306,471,000	190,454,763
AmMetLife Takaful	0	0	61,107
Etiqa FT	0	541,928,639	122,482,570
FWD Takaful	0	0	39,597,921
GE Takaful	0	0	217,229,297
HLM Takaful	0	521,352,142	18,816,822
PruBSN	0	7,084,586,570	743,807,400
Sun Life Takaful	0	10,272,056	241,993
STMKB	0	11,313,609	2,140,099
Takaful Ikhlas Family	0	174,978,471	68,380,516
Zurich Takaful	0	234,355,940	69,019,180
Total (Industry)	0	8,885,258,427	1,472,231,668
----- Retakaful Accepted -----			
Company	No. of Certificates	Sums Participated	Annual Contributions
AIA Public Takaful	0	0	0
AmMetLife Takaful	0	0	0
Etiqa FT	0	0	0
FWD Takaful	0	0	0
GE Takaful	0	0	0
HLM Takaful	0	0	0
PruBSN	0	0	0
Sun Life Takaful	0	0	0
STMKB	0	0	0
Takaful Ikhlas Family	0	0	0
Zurich Takaful	0	0	0
Total (Industry)	0	0	0

NEW CERTIFICATES ISSUED - INDIVIDUAL (cont'd)

Company	ORDINARY FAMILY		
	No. of Certificates	Sums Participated	Annual Contributions
AIA Public Takaful	442,614	26,763,387,085	915,179,852
AmMetLife Takaful	2,039	116,452,280	3,983,843
Etiqa FT	2,174,892	194,060,125,057	459,505,342
FWD Takaful	60,679	9,769,626,659	196,347,163
GE Takaful	312,464	36,206,396,714	560,543,047
HLM Takaful	78,669	11,542,405,504	282,577,130
PruBSN	556,419	31,310,330,443	1,118,548,540
Sun Life Takaful	39,580	3,571,119,509	348,880,044
STMKB	690,522	128,783,807,243	93,091,303
Takaful Ikhlas Family	181,878	11,689,377,927	238,879,031
Zurich Takaful	151,088	17,620,703,336	255,407,516
Total (Industry)	4,690,844	471,433,731,757	4,472,942,811

Company	TOTAL PREVIOUS YEAR		
	No. of Certificates	Sums Participated	Annual Contributions
AIA Public Takaful	404,252	27,641,668,287	835,112,172
AmMetLife Takaful	1,958	102,597,280	3,704,617
Etiqa FT	2,194,267	185,956,918,397	464,965,626
FWD Takaful	51,851	8,698,567,228	150,458,935
GE Takaful	258,489	31,069,322,338	399,151,742
HLM Takaful	190,338	11,438,293,058	215,650,496
PruBSN	506,430	27,778,571,163	1,009,325,933
Sun Life Takaful	38,504	3,293,715,109	232,375,187
STMKB	708,092	119,729,206,591	48,379,415
Takaful Ikhlas Family	184,547	11,229,868,051	237,896,333
Zurich Takaful	145,935	16,078,155,251	239,886,592
Total (Industry)	4,684,663	443,016,882,753	3,836,907,048

INVESTMENT-LINKED**TOTAL**

No. of Certificates	Sums Participated	Annual Contributions
136,252	26,636,562,887	721,061,081
5,984	1,129,842,612	29,666,819
38,631	7,172,568,988	323,617,475
25,932	5,865,623,969	142,014,902
121,439	11,574,224,942	319,534,278
16,387	1,891,097,643	43,468,720
795,369	197,869,192,335	2,073,163,749
59,623	10,541,128,190	226,249,592
14,474	720,267,249	30,253,615
81,041	6,121,978,029	157,334,944
105,292	9,286,929,449	178,083,027
1,400,424	278,809,416,293	4,244,448,202

TOTAL PREVIOUS YEAR

No. of Certificates	Sums Participated	Annual Contributions
134,710	20,997,322,859	694,780,339
5,892	985,911,412	27,820,484
28,194	5,672,496,020	222,877,734
28,027	5,874,326,729	143,296,705
133,231	12,675,189,360	345,107,237
17,286	2,048,501,666	47,299,204
792,308	171,816,445,145	2,074,412,880
54,650	8,723,767,367	261,414,692
15,449	766,450,316	32,179,740
90,047	6,726,688,088	174,677,395
120,021	10,537,290,988	204,982,960
1,419,815	246,824,389,950	4,228,849,370

ANNUITY**TOTAL**

No. of Certificates	Sums Participated	Annual Contributions
0	0	0
0	0	0
14,242	643,656,000	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
5,891	155,475,600	0
0	0	0
0	0	0
20,133	799,131,600	0

TOTAL PREVIOUS YEAR

No. of Certificates	Sums Participated	Annual Contributions
0	0	0
0	0	0
14,955	678,936,000	0
0	0	0
0	0	0
0	0	0
0	0	0
0	0	0
6,165	182,098,800	0
0	0	0
0	0	0
21,120	861,034,800	0

CERTIFICATES IN FORCE AT END OF YEAR - GROUP

Company	ORDINARY FAMILY		
	No. of Certificates	Sums Participated	Annual Contributions
----- Endowment -----			
AIA Public Takaful	0	0	0
AmMetLife Takaful	0	0	0
Etiqa FT	225	12,732,338,000	90,320,640
FWD Takaful	0	0	0
GE Takaful	14	1,695,528,000	11,121,852
HLM Takaful	0	0	0
PruBSN	0	0	0
Sun Life Takaful	2	788,241,956	1,941,766
STMKB	0	0	0
Takaful Ikhlas Family	181	2,294,900,250	18,857,755
Zurich Takaful	10	142,925,500	1,004,586
Total (Industry)	432	17,653,933,706	123,246,599
----- Temporary -----			
Company	No. of Certificates	Sums Participated	Annual Contributions
AIA Public Takaful	415	51,283,154,205	0
AmMetLife Takaful	34	18,109,592,162	0
Etiqa FT	687	9,660,950,633	0
FWD Takaful	15	13,687,960,770	682,639
GE Takaful	97,315	37,069,198,271	0
HLM Takaful	145	93,845,144,685	82,092,564
PruBSN	401,857	57,339,255,568	0
Sun Life Takaful	86	67,857,009,776	16,483,633
STMKB	1,917	131,643,777,013	0
Takaful Ikhlas Family	471	81,116,464,702	0
Zurich Takaful	62	3,881,879,287	152,822
Total (Industry)	503,004	565,494,387,072	99,411,658
----- Medical & Health -----			
Company	No. of Certificates	Sums Participated	Annual Contributions
AIA Public Takaful	733	0	0
AmMetLife Takaful	9	0	0
Etiqa FT	306	0	0
FWD Takaful	2	0	0
GE Takaful	156	88,023,879,200	0
HLM Takaful	1	22,120,000	0
PruBSN	0	0	0
Sun Life Takaful	4	9,530,000	320,820
STMKB	264	0	0
Takaful Ikhlas Family	74	0	0
Zurich Takaful	0	0	0
Total (Industry)	1,549	88,055,529,200	320,820

CERTIFICATES IN FORCE AT END OF YEAR - GROUP

Company	ORDINARY FAMILY		
	No. of Certificates	Sums Participated	Annual Contributions
----- Other Plans -----			
AIA Public Takaful	4	2,850,483,500	0
AmMetLife Takaful	0	0	0
Etiqa FT	0	0	0
FWD Takaful	0	0	0
GE Takaful	0	0	0
HLM Takaful	0	0	0
PruBSN	0	0	0
Sun Life Takaful	20	2,306,530,000	7,180,034
STMKB	0	0	0
Takaful Ikhlas Family	0	0	0
Zurich Takaful	0	0	0
Total (Industry)	24	5,157,013,500	7,180,034
----- Riders -----			
Company	No. of Certificates	Sums Participated	Annual Contributions
AIA Public Takaful	0	0	0
AmMetLife Takaful	0	0	0
Etiqa FT	0	0	0
FWD Takaful	0	0	0
GE Takaful	0	0	0
HLM Takaful	0	8,008,461,000	0
PruBSN	0	0	0
Sun Life Takaful	0	128,172,000	725,058
STMKB	0	0	0
Takaful Ikhlas Family	0	0	0
Zurich Takaful	0	17,987,000	444,414
Total (Industry)	0	8,154,620,000	1,169,472
----- Retakaful Accepted -----			
Company	No. of Certificates	Sums Participated	Annual Contributions
AIA Public Takaful	0	0	0
AmMetLife Takaful	1	230,719,860	0
Etiqa FT	0	0	0
FWD Takaful	0	0	0
GE Takaful	0	0	0
HLM Takaful	0	0	0
PruBSN	0	0	0
Sun Life Takaful	0	0	0
STMKB	0	0	0
Takaful Ikhlas Family	1	471,509,050	0
Zurich Takaful	0	0	0
Total (Industry)	2	702,228,910	0

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

Company	ORDINARY FAMILY		
	TOTAL		
	No. of Certificates	Sums Participated	Annual Contributions
AIA Public Takaful	1,152	54,133,637,705	0
AmMetLife Takaful	44	18,340,312,022	0
Etiqa FT	1,218	22,393,288,633	90,320,640
FWD Takaful	17	13,687,960,770	682,639
GE Takaful	97,485	126,788,605,471	11,121,852
HLM Takaful	146	101,875,725,685	82,092,564
PruBSN	401,857	57,339,255,568	0
Sun Life Takaful	112	71,089,483,732	26,651,311
STMKB	2,181	131,643,777,013	0
Takaful Ikhlas Family	727	83,882,874,002	18,857,755
Zurich Takaful	72	4,042,791,787	1,601,822
Total (Industry)	505,011	685,217,712,388	231,328,583

Company	TOTAL PREVIOUS YEAR		
	No. of Certificates	Sums Participated	Annual Contributions
AIA Public Takaful	1,089	41,287,374,273	0
AmMetLife Takaful	43	17,508,100,515	0
Etiqa FT	3,901	226,898,931,834	92,558,220
FWD Takaful	12	14,072,260,148	0
GE Takaful	91,369	125,096,936,490	9,088,560
HLM Takaful	125	92,349,524,690	71,394,036
PruBSN	359,083	64,766,615,592	0
Sun Life Takaful	109	71,607,907,060	32,413,107
STMKB	1,684	122,105,053,729	0
Takaful Ikhlas Family	690	77,885,040,094	15,825,965
Zurich Takaful	57	3,395,153,464	1,281,882
Total (Industry)	458,162	856,972,897,889	222,561,770

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

AIA General Berhad

201001040438 (924363-W)
Level 29, Menara AIA
No. 99, Jalan Ampang
50450 Kuala Lumpur
Tel : 1300-88-1899
www.aia.com.my

AIG Malaysia Insurance Berhad

200701037463 (795492-W)
Level 18, Menara
Worldwide 198, Jalan Bukit Bintang
55100 Kuala Lumpur
Tel : 1800-88-8811
www.aig.my

Allianz General Insurance Company (Malaysia) Berhad

200601015674 (735426-V)
Level 29, Menara Allianz Sentral 203
Jalan Tun Sambanthan
50470 Kuala Lumpur
Tel : 6 03 2264 1188
www.allianz.com.my

Berjaya Sampo Insurance Berhad

198001008821 (62605-U)
Level 36, Menara Bangkok Bank
Laman Sentral Berjaya
No. 105 Jalan Ampang
50450 Kuala Lumpur
Tel : 6 03 2141 3323
www.berjayasampo.com.my

Chubb Insurance Malaysia Berhad

197001000564 (9827-A)
Wisma Chubb
38, Jalan Sultan Ismail,
50250 Kuala Lumpur
Tel : 6 03 2058 3000
www.chubb.com

Etiqua General Insurance Berhad

197001000276 (9557-T)
Level 19, Tower C, Dataran Maybank
No. 1, Jalan Maarof
59000 Kuala Lumpur
Tel : 6 03 2297 3888
www.etiqua.com.my

Generali Insurance Malaysia Berhad

197501002042 (23820-W)
Ground Floor, Wisma Boustead
71, Jalan Raja Chulan,
50200 Kuala Lumpur
Tel : 6 03 2170 8282
www.generali.com.my

Great Eastern General Insurance (Malaysia) Berhad

198301007025 (102249-P)
Level 18, Menara Great Eastern 303, Jalan Ampang
50450 Kuala Lumpur
Tel : 6 03 4259 7888
www.greatasteerngeneral.com

Liberty General Insurance Berhad

197801007153 (44191-P)
Level 13A, Liberty Insurance Tower, CT9, Pavilion
Damansara Heights, 3, Jalan Damanlela, Pusat
Bandar Damansara, Kuala Lumpur 50490
Tel : 6 03 2268 3333
www.libertyinsurance.com.my

Lonpac Insurance Bhd

199401021735 (307414-T)
6th Floor, Bangunan Public
Bank 6, Jalan Sultan Sulaiman
50000 Kuala Lumpur
Tel : 6 03 2262 8688
www.lonpac.com

MSIG Insurance (Malaysia) Bhd

197901002705 (46983-W)
Level 18, Menara Hap Seng 2
Plaza Hap Seng no. 1, Jalan P.Ramlee 50250
Kuala Lumpur
Tel : 6 03 2050 8228
www.msig.com.my

Pacific & Orient Insurance Co. Berhad

197201000959 (12557-W)
11th Floor, Wisma Bumi Raya
10, Jalan Raja Laut, 50350
Kuala Lumpur
Tel : 6 03 2698 5033
www.pacific-orient.com

Progressive Insurance Bhd

197401001891 (19002-P)
6th, 9th & 10th Floor, Menara Cosway Plaza
Berjaya, No. 12, Jalan Imbi
55100 Kuala Lumpur
Tel : 6 03 2118 8000
www.progressiveinsurance.com.my

QBE Insurance (Malaysia) Berhad

198701002415 (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
www.qbe.com.my

RHB Insurance Berhad

197801000983 (38000-U)
Level 12, West Wing, The Icon
No. 1, Jalan 1/68F Jalan Tun Razak
55000 Kuala Lumpur
Tel : 6 03 2180 3000
www.rhbinsurance.com.my

The Pacific Insurance Berhad

198201011878 (91603-K)
40-01, Q Sentral 2A Jalan Stesen Sentral 2
50470 Kuala Lumpur
Tel : 6 03 2633 8999
www.pacificinsurance.com.my

Tokio Marine Insurans (Malaysia) Berhad

198601000381 (149520-U)
Level 20 Menara Hap Seng 3, Plaza Hap Seng,
No 1 Jalan P Ramlee
50250 Kuala Lumpur
Tel : 6 03 2027 8200
www.tokiomarine.com.my

Tune Insurance Malaysia Berhad

197601004719 (30686-K)
Level 8, Wisma Capital A,
No. 19, Lorong Dungun Damansara Heights
50490 Kuala Lumpur
Tel : 1800 88 5753
www.tuneprotect.com

Zurich General Insurance Malaysia Berhad

201701035345 (1249516-V)
Level 23A Mercu 3
No 3 Jalan Bangsar
KL Eco City, 59200 Kuala Lumpur
Tel : 6 03 2146 8000
www.zurich.com.my

GENERAL TAKAFUL

Etiqa General Takaful Berhad

201701025031 (1239197-A)
Level 19, Tower C, Dataran
Maybank No. 1, Jalan Maarof
59000 Kuala Lumpur
Tel : 1800 88 5753
www.etiqa.com.my

Takaful Ikhlas General Berhad

201701019705 (1233870-A)
5th Floor, Bangunan Malaysian Re No. 8,
Jalan Kerinchi,
No.17, Lorong Dungun Damansara Height
50490 Kuala Lumpur
Tel : 6 03 2723 9999
www.takaful-ikhlas.com.my

Zurich General Takaful Malaysia Berhad

201701045981 (1260157-U)
Level 23A Mercu 3 No 3 Jalan Bangsar
KL Eco City, 59200 Kuala Lumpur
Tel : 6 03 2146 8000
www.zurich.com.my

Syarikat Takaful Malaysia Am Berhad

201701032316
(1246486-D)
27th Floor, Annexe Block
Menara Takaful Malaysia
No. 4, Jalan Sultan Sulaiman
50000 Kuala Lumpur
Tel : 6 03 2268 1984

LIFE INSURANCE

AIA Bhd.

200701032867 (790895-D)
Menara AIA
99 Jalan Ampang
50450 Kuala Lumpur
Tel : 6 03 2056 1111
www.aia.com.my

Fwd Insurance Berhad

199301022976 (277714-A)
Level G, Mercu 2, KL Eco
City, No. 3, Jalan Bangsar,
59200 Kuala Lumpur
Tel : 6 03 22982000
www.fwd.com.my

Prudential Assurance Malaysia Berhad

198301012262 (107655-U)
Level 17, Menara Prudential No.
10, Jalan Sultan Ismail 50250 Kuala Lumpur
Tel : 6 03 2031 8228
www.prudential.com.my

Allianz Life Insurance Malaysia Berhad

198301008983 (104248-X)
Level 29, Menara Allianz Sentral
203 Jalan Tun Sambanthan
50470 Kuala Lumpur
Tel : 6 03 2264 1188
www.allianz.com.my

Great Eastern Life Assurance (Malaysia) Berhad

198201013982 (93745-A)
Menara Great Eastern
303, Jalan Ampang
50450 Kuala Lumpur
Tel : 6 03 4259 8888
www.greatasteamlife.com

Sun Life Malaysia Assurance Bhd

199001005930 (197499-U)
Level 11, No. 338 Jalan Tuanku Abdul Rahman
50100 Kuala Lumpur
Tel : 6 03 2612 3600
www.sunlifemalaysia.com

AmMetLife Insurance Berhad

197301002252 (15743-P)
Level 24 Menara 1 Sentrum
No. 201 Jalan Tun Sambanthan
50470 Kuala Lumpur
Tel : 1 300 88 8800
www.ammetylfe.com

Hong Leong Assurance Berhad

198201014849 (094613-X)
Level 3, Tower B, PJ City Development No. 15A,
Jalan 219, Seksyen 51A
46100 Petaling Jaya, Selangor
Tel : 6 03 7650 1818
www.hla.com.my

Tokio Marine Life Insurance Malaysia Bhd

199801001430 (457556-X)
Ground Floor, Menara Tokio Marine Life 189,
Jalan Tun Razak
50400 Kuala Lumpur
Tel : 6 03 2603 3999
www.tokiomarinelifelife.com.my

Generali Life Insurance Malaysia Berhad

200601003992 (723739-W)
8th Floor, Chulan Tower No.
3, Jalan Conlay
50450 Kuala Lumpur
Tel : 6 03 2117 6688
www.generali.com.my

Manulife Insurance Berhad

200801013654 (814942-M)
12th Floor, Menara Manulife
6, Jalan Gelenggang, Damansara Heights
50490 Kuala Lumpur
Tel : 6 03 2719 9112
www.manulife.com.my

Zurich Life Insurance Malaysia Berhad

196801000442 (8029-A)
Level 23A, Mercu 3 No. 3, Jalan Bangsar KL Eco
City, 59200 Kuala Lumpur
Tel : 1-300-888-622
www.zurich.com.my

Etiqa Life Insurance Berhad

201701025113 (1239279-P)
Level 21, Tower C Dataran Maybank No.
1, Jalan Maarof
59000 Kuala Lumpur
Tel : 6 03 2297 3888
www.etiqa.com.my

MCIS Insurance Berhad

199701019821 (435318-U)
Wisma MCIS, Jalan Barat
46200 Petaling Jaya, Selangor
Tel : 6 037652 3388
www.mcis.my

FAMILY TAKAFUL

AIA Public Takaful Berhad
201101007816 (935955-M)

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

Great Eastern Takaful Berhad
201001032332 (916257-H)

Level 3, Menara Great Eastern
No. 303, Jalan Ampang
50450 Kuala Lumpur
Tel : 6 03 4259 8338
www.greastertakaful.com

Syarikat Takaful Malaysia Keluarga Berhad
198401019089 (131646-K)

27th Floor, Annexe Block
Menara Takaful Malaysia
No. 4, Jalan Sultan Sulaiman
50000 Kuala Lumpur
Tel : 6 03 2268 1984
www.takaful-malaysia.com.my

AmMetLife Takaful Berhad
201101002936 (931074-V)

Level 23 Menara 1 Sentrum,
No.201 Jalan Tun Sambathan
50470 Kuala Lumpur
Tel : 6 03 2271 8000
www.ammertilfetakaful.com

Hong Leong MSIG Takaful Berhad
200601018337 (738090-M)

Level 5, Tower B
PJ City Development
No. 15A, Jalan 219, Seksyen 51A
46100 Petaling Jaya
Tel : 6 03 7650 1800
www.hlmsigtakaful.com.my

Takaful Ikhlas Family Berhad
200201025412 (593075-U)

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

Etiqua Family Takaful Berhad
199301011506 (266243-D)

Level 19, Tower C, Dataran
Maybank No. 1, Jalan Maarof
59000 Kuala Lumpur
Tel : 6 03 2297 3888
www.etiqua.com.my

Prudential BSN Takaful Berhad
200601020898 (740651-H)

Level 13, Menara Prudential Persiaran
Trx Barat
Tun Razak Exchange
55188 Kuala Lumpur
Tel : 6 03 2775 7188
www.prubsn.com.my

Zurich Takaful Malaysia Berhad
200601012246 (731996-H)

Level 23A Mercu 3
No. 3 Jalan Bangsar
KL Eco City
59200 Kuala Lumpur
Tel : 6 03 2146 5800
www.zurich.com.my

FWD Takaful Berhad

200601011780 (731530-M)
Level 29, Menara Shell,
211, Jalan Tun Sambathan
Brickfields
50470 Kuala Lumpur
Tel : 6 0 3 2771 7888
www.fwd.com.my

Sun Life Malaysia Takaful Berhad

200501012215 (689263-M)
Level 11, 338, Jalan Tuanku Abdul
Rahman 50100 Kuala Lumpur
Tel : 6 03 2612 3600
www.sunlifemalaysia.com

REINSURANCE & RETAKAFUL

Hannover Rueck SE

199502000002 (993601-H)
Level 32, Mercu 2
No.3 Jalan Bangsar
KL Eco City
59200 Kuala Lumpur
Tel : 6 03 2687 3600
www.hannover-re.com

Malaysian Reinsurance Berhad

200401025686 (664194-V)
12th Floor, Bangunan Malaysian Re No.
17, Lorong Dungun Damansara Heights
50490 Kuala Lumpur
Tel : 6 03 2096 8000
www.malaysian-re.com.my

Swiss Reinsurance Company Ltd

199602000031 (993718-U)
No. 10, Persiaran KLCC
Level 13A-2
Naza Tower @ Platinum Park
50088 Kuala Lumpur
Tel : 6 03 2633 5800
www.swissre.com

Labuan Reinsurance (L) Ltd
(LL00067)

Tower 5, Avenue 5
Bangsar South City
8, Jalan Kerinchi
59200 Kuala Lumpur
Tel : 6 03 2080 5200
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
www.scor.com

Malaysian Life Reinsurance Group Berhad

199701002371 (417867K)
Menara UOA Bangsar,
Unit 39-A-6, Level 39, Tower A,
No. 5 Jalan Bangsar Utama 1,
59000 Kuala Lumpur
Tel : 603-2780 6611
www.mlre.com.my

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