

## Mission

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We are committed ...

to develop a sound, responsible and progressive insurance industry that forms an important component of the financial system and is capable of serving Malaysia's insurance needs as well as able to compete locally against global competition.

**(Insurance Regulation Department)**

towards total quality supervision of the insurers and insurance intermediaries; promoting financial system stability; and fostering a sound and progressive insurance industry.

**(Insurance Supervision Department)**



**BANK NEGARA MALAYSIA**  
CENTRAL BANK OF MALAYSIA

## **Letter of Transmittal**

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Yang Amat Berhormat Dato' Seri Abdullah bin Hj. Ahmad Badawi,  
Prime Minister/Minister of Finance,  
Malaysia.

Yang Amat Berhormat,

In accordance with the requirements of section 192 of the Insurance Act 1996, I have the honour to submit for presentation to Parliament, the Insurance Annual Report on the administration of the Insurance Act 1996 and other related matters during the year ended 31 December 2004.

Respectfully submitted,

A handwritten signature in black ink, appearing to read 'Zeti Akhtar Aziz'.

Zeti Akhtar Aziz  
Governor

19 April 2005