

Appendices

Appendix	I	Subsidiary Legislation made under the Insurance Act 1963/ Insurance Act 1996 as at 31 December 2004
Appendix	II	Insurers Licensed under the Insurance Act 1996 as at 31 December 2004
Appendix	III	Insurance Brokers Licensed under the Insurance Act 1996 as at 31 December 2004
Appendix	IV	Adjusters Licenced under the Insurance Act 1996 as at 31 December 2004
Appendix	V	Restructured Insurers as at 31 December 2004
Appendix	VI	Insurance Organisations in Malaysia as at 31 December 2004
Appendix	VII	Organisation Chart: Insurance Regulation and Supervision Departments as at 31 December 2004
Appendix	VIII	Circulars, Surveys and Guidelines issued to the Industry during 2004
Appendix	IX	Calendar of Events, 2004
Appendix	X	Definitions of Insurance Terms

**Subsidiary Legislation made under the Insurance Act 1963*/Insurance Act 1996
as at 31 December 2004**

Statute No.	Title
P.U. (A) 8/1990	Insurance Guarantee Scheme (General Insurance Business) Fund Regulations 1990
P.U. (A) 119/1991	Insurance (Assumption of Control and Winding Up) (Mercantile Insurance Sdn. Bhd.) Order 1991
P.U. (A) 265/1994	Insurance (Winding Up) (Mercantile Insurance Sdn. Bhd.) Order 1994
P.U. (A) 278/1994	Insurance Guarantee Scheme (General Insurance Business) Fund (Amendment) Regulations 1994
P.U. (A) 377/1994	Insurance Guarantee Scheme Fund (General Insurance Business) (Restriction On Payment) Regulations 1994
P.U. (A) 653/1996	Insurance Regulations 1996
P.U. (A) 161/1999	Insurance (Exemption) Order 1999
P.U. (A) 182/1999	Insurance (Amendment) Regulations 1999
P.U. (A) 53/2000	Insurance (Amendment) Regulations 2000
P.U. (A) 60/2001	Insurance (Amendment) Regulations 2001
P.U. (A) 71/2001	Insurance (Amendment) (No. 2) Regulations 2001
P.U. (A) 99/2001	Insurance (Exemption) Order 2001
P.U. (A) 139/2001	Insurance (Exemption) (No. 2) Order 2001
P.U. (A) 140/2001	Insurance (Financial Guarantee Insurance) Regulations 2001
P.U. (A) 235/2001	Insurance (Amendment) (No. 3) Regulations 2001
P.U. (A) 342/2001	Insurance (Amendment) (No. 4) Regulations 2001
P.U. (A) 389/2002	Insurance (Exemption) Order 2002

* These regulations were saved when the Insurance Act 1963 was repealed

Insurers Licensed under the Insurance Act 1996

Name of Insurer	Address
LIFE BUSINESS ONLY	
Allianz Life Insurance Malaysia Berhad	Level 23 & 23A, Wisma UOA II, No. 21, Jalan Pinang, 50450 Kuala Lumpur
Asia Life (M) Berhad	3rd Floor, Asia Insurance Building, 2, Jalan Raja Chulan, 50200 Kuala Lumpur
Commerce Life Assurance Bhd.	39 - 41, Jalan Medan Tuanku, 50300 Kuala Lumpur
Great Eastern Life Assurance (Malaysia) Berhad ...	Menara Great Eastern, 303, Jalan Ampang, 50450 Kuala Lumpur
Manulife Insurance (Malaysia) Berhad ⁴	Menara John Hancock, Jalan Gelenggang, Damansara Heights, 50490 Kuala Lumpur
Mayban Life Assurance Bhd	Level 15, Mayban Life Assurance Tower, Block C, Dataran Maybank, No. 1, Jalan Maarof, 59000 Kuala Lumpur
Uni.Asia Life Assurance Berhad	8th Floor, Uni.Asia Building, 16, Jalan Tun Tan Siew Sin, 50050 Kuala Lumpur
GENERAL BUSINESS ONLY	
ACE Synergy Insurance Berhad	3rd Floor, Bangunan KWSP, Changkat Raja Chulan, P. O. Box 10875, 50728 Kuala Lumpur
Allianz General Insurance Malaysia Berhad	Level 40, Menara Citibank, 165, Jalan Ampang, P. O. Box 12485, 50780 Kuala Lumpur
American Home Assurance Company (United States of America)	Wisma AIG, 99, Jalan Ampang, 50450 Kuala Lumpur
Asia Insurance (Malaysia) Berhad	1st Floor, Asia Insurance Building, 2, Jalan Raja Chulan, 50200 Kuala Lumpur
Aviva Insurance Berhad	16th & 17th Floor, Faber Imperial Court (Sheraton Imperial Hotel), 21A, Jalan Sultan Ismail, 50250 Kuala Lumpur
AXA AFFIN Assurance Berhad	Ground Floor, Wisma Goldhill, 67, Jalan Raja Chulan, 50200 Kuala Lumpur
Berjaya General Insurance Berhad	18th Floor, Menara BGI, Berjaya Plaza, 12, Jalan Imbi, 55100 Kuala Lumpur

as at 31 December 2004

Tel. No./Fax No./Website	Chief Executive Officer ¹	Year of Licence ²
Tel. No.: 03-2162 3388 Fax No: 03-2162 6720 Website: www.allianz.com.my	Christopher Mark James	1984
Tel. No.: 03-2059 6188 Fax No: 03-2026 4260 Website: www.asialife.com.my	Ng Chek Khiang ³	1963
Tel. No.: 03-2612 3600 Fax No: 03-2698 7035 Website: www.commerz.com.my	Ezamshah bin Ismail	1992
Tel. No.: 03-4259 8333 Fax No: 03-4259 8000 Website: www.lifeisgreat.com.my	Alex Foong Soo Hah	1963
Tel. No.: 03-2719 9228 Fax No: 03-2094 0972 Website: www.manulife.com.my	Khor Hock Seng	1976
Tel. No.: 03-2297 1888 Fax No: 03-2297 1800 Website: www.maybanlife.com.my	Mohd. Zukki Ab. Rahman ³	1993
Tel. No.: 03-2072 1775 Fax No: 03-2031 4689 Website: www.uniasialife.com.my	Ooi Say Teng	1963
Tel. No.: 03-2058 3000 Fax No: 03-2058 3333 Website: www.acesynergy.com.my	Lee Koon Yew	1963
Tel. No.: 03-2168 6868 Fax No: 03-2715 8212 Website: www.allianz.com.my	Cornelius Alexander Ioannis Ankel	1973
Tel. No.: 03-2058 5000 Fax No: 03- 2058 5500 Website: www.aha.com.my	William Michael Rigby	1963
Tel. No.: 03-2059 6188 Fax No: 03-2072 3606 Website: www.asiainsurance.com.my	Lee Chai Long	1963
Tel. No.: 03-2698 1811 Fax No: 03-2026 9369 Website: www.aviva.net.my	Song Yam Lim	1987
Tel. No.: 03-2170 8282 Fax No: 03-2032 3131 Website: www.axa.com.my	Giles Richard Ward	1975
Tel. No.: 03-2141 3323 Fax No: 03-2142 4802 Website: www.bgl.com.my	Patrick Loh Lye Ngok	1980

Insurers Licensed under the Insurance Act 1996

Name of Insurer	Address
Commerce Assurance Berhad ⁵	Suite 3A - 15, Level 15, Block 3A, Plaza Sentral, Jalan Stesen Sentral 5, Kuala Lumpur Sentral, 50470 Kuala Lumpur
Jerneh Insurance Berhad	12th Floor, Wisma Jerneh, 38, Jalan Sultan Ismail, 50250 Kuala Lumpur
Kurnia Insurans (Malaysia) Berhad	Menara Kurnia, Block B4, Pusat Dagang Setia Jaya, (Leisure Commerce Square), No. 9, Jalan PJS 8/9, 46150 Petaling Jaya, Selangor Darul Ehsan
Lonpac Insurance Berhad	7th, 21st - 23rd Floor, Public Bank Building, No. 6, Jalan Sultan Sulaiman, 50000 Kuala Lumpur
Mayban General Assurance Berhad	Level 20, Mayban Assurance Tower, Block B, Dataran Maybank, No. 1, Jalan Maarof, 59000 Kuala Lumpur
Mitsui Sumitomo Insurance (Malaysia) Bhd.	Level 21, 22 & 23, Menara Weld, No. 76, Jalan Raja Chulan, 50200 Kuala Lumpur
MUI Continental Insurance Berhad	16th Floor, MUI Plaza, Jalan P. Ramlee, 50250 Kuala Lumpur
Multi-Purpose Insurans Bhd.	9th Floor, Menara Multi-Purpose, Capital Square, 8, Jalan Munshi Abdullah, 50100 Kuala Lumpur
Oriental Capital Assurance Berhad	Bangunan Oriental Capital, 36, Jalan Ampang, 50450 Kuala Lumpur
Overseas Assurance Corporation (Malaysia) Berhad ...	Level 18, Menara Great Eastern, No. 303, Jalan Ampang, 50450 Kuala Lumpur
Pacific & Orient Insurance Co. Bhd.	11th Floor, Wisma Bumi Raya, 10, Jalan Raja Laut, 50350 Kuala Lumpur
Pacific Insurance Berhad, The	Level 6, Menara Prudential, No. 10, Jalan Sultan Ismail, 50250 Kuala Lumpur
PanGlobal Insurance Berhad	Level 12B, Menara PanGlobal, No. 8, Lorong P. Ramlee, 50250 Kuala Lumpur
Progressive Insurance Bhd.	9th & 10th Floor, Berjaya Plaza, 12, Jalan Imbi, 55100 Kuala Lumpur
QBE Insurance (Malaysia) Berhad ⁶	No. 638, Level 6 & 7, Block B1, Pusat Dagang Setia Jaya, (Leisure Commerce Square), No. 9, Jalan PJS 8/9, 46150 Petaling Jaya, Selangor Darul Ehsan

as at 31 December 2004

Tel. No./Fax No./Website	Chief Executive Officer ¹	Year of Licence ²
Tel. No.: 03-2264 0400 Fax No: 03-2264 0767 Website: www.ami.com.my	Azman bin Dahlan	1980
Tel. No.: 03-2116 3300 Fax No: 03-2142 6672 Website: www.jerneh.com.my	Lim Sun	1970
Tel. No.: 03-7875 3333 Fax No: 03-7875 9933 Website: www.kurnia.com.my	Kong Shu Yin	1980
Tel. No.: 03-2262 8688 Fax No: 03-2078 7455 Website: www.lonpac.com	Tee Choon Yeow	1963
Tel. No.: 03-2297 2888 Fax No: 03-2297 2828 Website: www.maybangan.com.my	Zainal Abidin bin Mohd Noor	1963
Tel. No.: 03-2050 8228 Fax No: 03-2070 1454 Website: www.ms-ins.com.my	Fabian Wong Yin Onn	1979
Tel. No.: 03-2143 9226 Fax No: 03-2143 9227 Website: www.muicna.com	Wong Kim Teck	1976
Tel. No.: 03-2691 9888 Fax No: 03-2694 5758 Website: www.mpib.com.my	Wong Fook Wah	1975
Tel. No.: 03-2070 2828 Fax No: 03-2072 4150 Website: www.oricap.net	Mohd Yusof bin Idris	1977
Tel. No.: 03-4259 7888 Fax No: 03-4813 2737 Website : www.oac.com.my	Wong Ah Kow	1963
Tel. No.: 03-2698 5033 Fax No: 03-2693 8145 Website: www.pacific-orient.com	Abdul Rahman bin Talib	1974
Tel. No.: 03-2176 1188 Fax No: 03-2078 4928 Website: www.pacificinsurance.com.my	Sonny Tan Siew Hock	1984
Tel. No.: 03-2078 2090 Fax No: 03-2072 5534 Website: www.pgi.com.my	Edwin Wong Lee Tuck	1970
Tel. No.: 03-2141 0044 Fax No: 03-2141 8257 Website: www.progressive-ins.com.my	Francis Lai Yun Sen	1976
Tel. No.: 03-7861 8400 Fax No: 03-7873 7430 Website: www.qbe.com.my	Graeme John Evans	1987

Insurers Licensed under the Insurance Act 1996

Name of Insurer	Address
RHB Insurance Berhad	Level 8, Tower One, RHB Centre, Jalan Tun Razak, 50400 Kuala Lumpur
Royal & Sun Alliance Insurance (M) Bhd.	Menara Boustead, 71, Jalan Raja Chulan, 50200 Kuala Lumpur
Tokio Marine Insurans (Malaysia) Berhad	Level 29 - 31, Menara Dion, 27, Jalan Sultan Ismail, 50250 Kuala Lumpur
Uni.Asia General Insurance Berhad	Tingkat 9, Menara Uni.Asia, 1008, Jalan Sultan Ismail, 50250 Kuala Lumpur
LIFE AND GENERAL BUSINESS	
AmAssurance Berhad	9th Floor, Bangunan AMDB, 1, Jalan Lumut, 50400 Kuala Lumpur
American International Assurance Co. Ltd. (Hong Kong)	Menara AIA, 99, Jalan Ampang, 50450 Kuala Lumpur
Hong Leong Assurance Berhad	Level 26, Menara HLA, No. 3, Jalan Kia Peng, 50450 Kuala Lumpur
ING Insurance Berhad	Menara ING, 84, Jalan Raja Chulan, P. O. Box 10846, 50927 Kuala Lumpur
Malaysia National Insurance Berhad	Level 26, Tower 1, MNI Twins, 11, Jalan Pinang, 50450 Kuala Lumpur
Malaysian Assurance Alliance Berhad	Menara MAA, No. 12, Jalan Dewan Bahasa, 50460 Kuala Lumpur
MCIS Zurich Insurance Berhad	Wisma MCIS Zurich, Jalan Barat, P. O. Box 345, 46916 Petaling Jaya, Selangor Darul Ehsan
Prudential Assurance Malaysia Berhad	Level 17, Menara Prudential, No. 10, Jalan Sultan Ismail, 50250 Kuala Lumpur
Tahan Insurance Malaysia Berhad	Level 16, Menara MRCB, 2, Jalan Majlis 14/10, Section 14, P. O. Box 7784, 40728 Shah Alam, Selangor Darul Ehsan

as at 31 December 2004

Tel. No./Fax No./Website	Chief Executive Officer ¹	Year of Licence ²
Tel. No.: 03-9281 2731 Fax No: 03-9281 2729 Website: www.rhbinsurance.com.my	Koh Heng Kong	1979
Tel. No.: 03-2141 0233 Fax No: 03-2142 9219 Website: www.royalsunalliance.com.my	Paul Lim Hwa Swee	1976
Tel. No.: 03-2026 9808 Fax No: 03-2026 9708 Website: www.tokiomarine.com.my	Phang Kwang Chee	1963
Tel. No.: 03-2693 8111 Fax No: 03-2693 0111 Website: www.uniaslgeneral.com.my	Hashim bin Harun	1977
Tel. No.: 03-4043 2100 Fax No: 03-4043 8680 Website: www.ambg.com.my	Ng Lian Lu	1983
Tel. No.: 03-2056 1111 Fax No: 03-2056 2992 Website: www.aia.com.my	Richard Lewis Bender	1963
Tel. No.: 03-7650 1818 Fax No: 03-7650 1881(life) 03-7650 1991(general) Website: www.hla.com.my	Low Teik Leong	1972
Tel. No.: 03-2058 4838 Fax No: 03-2161 0549 Website: www.ing.com.my	Dato' Christopher Stephen Davies	1976
Tel. No.: 03-2176 9000 Fax No: 03-2176 9090 Website: www.mni.com.my	Mohd Najib bin Abdullah	1970
Tel. No.: 03-2146 8000 Fax No: 03-2146 5863 Website: www.maa.com.my	Datuk Ramlan bin Abdul Rashid	1970
Tel. No.: 03-7955 2577 Fax No: 03-7957 1562 Website: www.mciszurich.com.my	Datuk L. Meyyappan	1963
Tel. No.: 03-2031 8228 Fax No: 03-2032 3939 Website: www.prudential.com.my	Ng Keng Hooi	1984
Tel. No.: 03-5021 6088 Fax No: 03-5032 3088 Website: www.tahaninsurance.com	Izzuddin Tajudin ⁷	1974

Insurers Licensed under the Insurance Act 1996

Name of Insurer	Address
LIFE REINSURANCE BUSINESS	
Malaysian Life Reinsurance Group Berhad	10th Floor, Malaysian Re Building, No. 17, Lorong Dungun, Damansara Heights, 50490 Kuala Lumpur
GENERAL REINSURANCE BUSINESS	
Employers Reinsurance Corporation (United States of America)	Suite 11.03, Level 11, Menara Citibank, 165, Jalan Ampang, 50450 Kuala Lumpur
Malaysian Reinsurance Berhad ⁸	12th Floor, Malaysian Re Building, No. 17, Lorong Dungun, Damansara Heights, Locked Bag No. 11068, 50990 Kuala Lumpur
Munchener Ruckversicherungs - Gesellschaft (Germany)	Suite 13.1, Level 13, Menara IMC, 8, Jalan Sultan Ismail, 50250 Kuala Lumpur
Swiss Reinsurance Company (Switzerland)	28th Floor, Menara Keck Seng, 203, Jalan Bukit Bintang, 55100 Kuala Lumpur
Toa Reinsurance Company, Limited, The (Japan)	Level 5, Menara Chan, 138, Jalan Ampang, 50450 Kuala Lumpur
LIFE AND GENERAL REINSURANCE BUSINESS	
Hannover Rueckversicherung AG (Germany)	Suite 31 - 1, 31st Floor, Wisma UOA II, No. 21, Jalan Pinang, 50450 Kuala Lumpur

¹ Position as at 1 April 2005

² Refers to the year the company was first granted approval to conduct insurance business in Malaysia either under the repealed Insurance Act 1963 or Insurance Act 1996

³ Acting Chief Executive Officer

⁴ Formerly John Hancock Life Insurance (Malaysia) Berhad

⁵ Formerly AMI Insurans Berhad

⁶ Formerly QBE-MBF Insurans Berhad

⁷ Deputy Chief Executive Officer

⁸ Formerly Malaysian National Reinsurance Berhad (MNRB)

as at 31 December 2004

Tel. No./Fax No./Website	Chief Executive Officer ¹	Year of Licence ²
Tel. No.: 03-2710 7711 Fax No: 03-2710 7722 Website: -	Marc Hooi Tuck Kok	1997
Tel. No.: 03-2164 6998 Fax No: 03-2164 6992 Website: www.ge.com	Janice Chan Yee Ngor	1997
Tel. No.: 03-2093 5000 Fax No: 03-2093 7000 Website: www.malaysian-re.com.my	Anuar bin Mohd. Hassan	1973
Tel. No.: 03-2380 8500 Fax No: 03-2032 5822 Website: www.munichre.com	Firas El Azem	1996
Tel. No.: 03-2148 6092 Fax No: 03-2144 7199 Website: www.swissre.com	Qin Lu	1996
Tel. No.: 03-2732 5911 Fax No: 03-2732 5915 Website: www.toare.co.jp	Yong Chew Sang	1998
Tel. No.: 03-2164 5122 Fax No: 03-2164 5129 Website: www.hannover-re.com	S. Thava Rajah	1995

Insurance Brokers Licensed under the Insurance

Name of Insurance Broker	Address
AAO Pana Insurance Brokers Sdn. Bhd.	29-1, Dataran Prima Business Centre, Jalan PJU 1/41, 47301 Petaling Jaya, Selangor Darul Ehsan
Affin Insurance Brokers Sdn. Bhd.	2nd Floor, Right, Bangunan LTAT, Jalan Bukit Bintang, 55100 Kuala Lumpur
Alloy Insurance Brokers Sdn. Bhd.	No. 139, Jalan SBC 1, Taman Sri Batu Caves, 68100 Batu Caves, Selangor Darul Ehsan
Anika Insurance Brokers Sdn. Bhd.	4th Floor, 11, Jalan Medan Tuanku Satu, P.O. Box 12663, 50786 Kuala Lumpur
Antah Heath Lambert Insurance Brokers Sdn. Bhd. ...	4th Floor, Wisma Antah, Off Jalan Semantan, Damansara Heights, 50490 Kuala Lumpur
Aon Insurance Brokers (Malaysia) Sdn. Bhd.	7th Floor, Malaysian Re Building, No. 17, Lorong Dungun, Damansara Heights, 50490 Kuala Lumpur
BIB Insurance Brokers Sdn. Bhd.	Suite 1909, 19th Floor, Wisma MPL, Jalan Raja Chulan, 50200 Kuala Lumpur
Cendanasari Insurance Brokers Sdn. Bhd.	11th Floor, Menara TR, P.O. Box 34, 161-B, Jalan Ampang, 50450 Kuala Lumpur
Eastgate Insurance Brokers Sdn. Bhd.	31-3 & 31-5, The Boulevard, Mid Valley City, Lingkaran Syed Putra, 59200 Kuala Lumpur
Hayat Insurance Brokers Sdn. Bhd.	23C, Jalan SS 22/19, Damansara Jaya, 47400 Petaling Jaya, Selangor Darul Ehsan
IIB Insurance Brokers Sdn. Bhd.	Lot S2, 4th Floor, Wisma SEDCO, Coastal Highway, 88300 Kota Kinabalu, Sabah
Insfield Insurance Brokers Sdn. Bhd.	501, Block B, Phileo Damansara II, No. 15, Jalan 16/11, Off Jalan Damansara, 46350 Petaling Jaya, Selangor Darul Ehsan
Insurepro Sdn. Bhd.	Lot 269 - 270, Ground Floor, Jalan Chan Chin Ann, 93100 Kuching, Sarawak
Intan Insuran Broker Sdn. Berhad	4th Floor, No. 27, Jalan Tun Sambanthan 4, 50470 Kuala Lumpur
Jardine Lloyd Thompson Sdn. Bhd.	Suite 10.2, 10th Floor, Faber Imperial Court, 21A, Jalan Sultan Ismail, 50250 Kuala Lumpur

Appendix III

Act 1996 as at 31 December 2004

Tel. No.	Fax No.	Chief Executive Officer¹
03-7880 9277	03-7880 8689	Mohamad bin Abdullah
03-2164 3888	03-2164 4130	Lim Kok Hooi ²
03-6187 3869	03-6187 3864	Rozina binti Dato' Abdul Aziz
03-2691 4244	03-2691 4498	Chong Ping Leong
03-2732 6588	03-2732 5791	Arfah binti Abu Bakar
03-2095 6628	03-2095 6618	Mak Chee Keong
03-2141 3422	03-2142 3835	John Lam Peng Charm
03-2162 3311	03-2162 4422	Dato' Idrus bin Zainol
03-2282 9883	03-2282 6355	Philip Wong Mun Kuan
03-7729 3772	03-7729 3771	Hon Kah Sin
088-260 827	088-260 763	Haji Mohamed Rifai bin Mohd. Razi
03-7660 9828	03-7660 9818	Leong Swee Hau
082-416 919	082-426 919	Awang Bohari bin Awang Wal
03-2274 1688	03-2274 9688	Narayanan a/l N. Gopala Panikker
03-2723 3388	03-2723 3399	Alex Low Choon Hoong

Insurance Brokers Licensed under the Insurance

Name of Insurance Broker	Address
KSDC Insurance Brokers Sdn. Bhd.	Lot 149, 1st Floor, Kompleks Alor Setar, Lebuhraya Darul Aman, 05100 Alor Setar, Kedah Darul Aman
Malene Insurance Brokers Sdn. Bhd.	Suite 10.1 - 10.3, Level 10, Wisma UOA II, 21, Jalan Pinang, 50450 Kuala Lumpur
Marsh Insurance Brokers (M) Sdn. Bhd.	19th Floor, West Block, Wisma Selangor Dredging, 142-C, Jalan Ampang, 50450 Kuala Lumpur
Mit-Perinsima Insurance Brokers Sdn. Bhd.	Suite A307, West Wing, Wisma Consplant 2, Jalan SS 16/1, 47500 Subang Jaya, Selangor Darul Ehsan
MMS (Insurance Brokers) Sdn. Bhd.	20, Jalan SS 19/5B, 47500 Subang Jaya, Selangor Darul Ehsan
MP Insurance Brokers Sdn. Bhd.	25-3, The Boulevard, Mid Valley City, Lingkaran Syed Putra, 59200 Kuala Lumpur
Perinsu (Broker Insurans) Sdn. Bhd.	35, Jalan Inai, 55100 Kuala Lumpur
Perinsuran (Brokar) Sdn. Bhd.	No. 194, 194A & 194B, 2nd Floor, Al-Idrus Commercial Centre, Jalan Satok, 93400 Kuching, Sarawak
PNSB Insurance Brokers Sdn. Bhd.	No. 06-02, 6th Floor, Plaza Masalam, No. 2, Jalan Tengku Ampuan Zabedah E9/E, Seksyen 9, 40100 Shah Alam, Selangor Darul Ehsan
Protac Insurance Brokers Sdn. Bhd.	Wisma Protac, No. 35, Jalan Memanda 7, Ampang Point, 68000 Ampang, Selangor Darul Ehsan
Sepakat Insurance Brokers (M) Sdn. Bhd.	Unit A-6-1, Level 8, Block A, Menara Uncang Emas, 85, Jalan Loke Yew, 55200 Kuala Lumpur
Sime Alexander Forbes Insurance Brokers Sdn. Bhd. ...	17th Floor, Wisma Sime Darby, Jalan Raja Laut, 50350 Kuala Lumpur
SP&G Insurance Brokers Sdn. Bhd.	8th Floor, Menara SPK, 22, Jalan Sultan Ismail, 50250 Kuala Lumpur
State Insurance Brokers Sdn. Bhd.	No. 18M, Mezzanine Floor, Jalan Kampung Attap, 50460 Kuala Lumpur
Sterling Insurance Brokers Sdn. Bhd.	No. 27-2, The Boulevard, Mid-Valley City, Lingkaran Syed Putra, 59200 Kuala Lumpur

Act 1996 as at 31 December 2004

Tel. No.	Fax No.	Chief Executive Officer ¹
04-731 5424	04-730 5688	Aminnuddin bin Ahmad
03-2166 0028	03-2166 5028	Y.M. Tunku Abang Faisal Amir bin Dato' Abang Abu Bakar
03-2161 3455	03-2161 2230	Lim Cheng Boon
03-5632 8678	03-5632 6332	Jeyaratnam a/l Velupillai
03-5633 7800	03-5634 3793	Sufardi bin Rijan
03-2282 0891	03-2282 0391	Saw Kheng Lay
03-2145 3418	03-2145 4019	Phung Yoke Boo
082-251 501	082-425 651	Jeffrey Ho Boon Chow
03-5519 3271	03-5519 3280	Norlida binti Said
03-4251 1635	03-4251 2381	Ahmad bin Haji Hamid
03-9287 7880	03-9283 7880	Haji Noor Azmi bin Abu Kassim
03-2693 3499	03-2693 9807	Marzuki bin Anuar
03-2142 7366	03-2142 5915	Zakaria bin Meranun
03-2272 3855	03-2272 3857	Ong Jin Teck
03-2938 6888	03-2938 7888	Abdul Halim bin Jantan

Insurance Brokers Licensed under the Insurance

Name of Insurance Broker	Address
Tradewinds International Insurance Brokers Sdn. Bhd. ³	10th Floor, Menara Tun Razak, Jalan Raja Laut, 50350 Kuala Lumpur
Transnational Insurance Brokers (M) Sdn. Bhd.	2nd and 3rd Floor, Menara Zecon, Lot 393, Section 5, KTLD, Jalan Satok, 93400 Kuching, Sarawak
Willis (Malaysia) Sdn. Bhd.	Level 24, Tower 2, MNI Twins, 11, Jalan Pinang, 50450 Kuala Lumpur
YPM Insurance Brokers (1974) Sdn. Bhd.	82-1 & 84-1, Jalan 1/76D, Desa Pandan, 55100 Kuala Lumpur

¹ Position as at 1 April 2005

² Acting Chief Executive Officer

³ Formerly Pernas International Insurance Brokers Sdn. Bhd.

Appendix III – (contd.)

Act 1996 as at 31 December 2004

Tel. No.	Fax No.	Chief Executive Officer¹
03-2612 8686	03-2732 1961	Norhayati binti Mohamed
082-418 228	082-417 228	Dr. Haji Ahmad Ghiti bin Haji Mohd. Daud
03-2162 9211	03-2164 8949	Abdullah bin Md. Zahid
03-9200 5715	03-9200 5848	Nuruloune binti Mansor

Adjusters Licensed under the Insurance Act 1996

Name of Adjuster	Address
A.I.M.S. Adjusters Sdn. Bhd.	No. 9-2-1, 2nd & 3rd Floor, Jalan 2/50, Diamond Square Commercial Centre, Off Jalan Gombak, 53000 Kuala Lumpur
Afil Adjusters & Investigators Sdn. Bhd.	No. 34-1, Jalan 2A/27A, Wangsa Maju, Seksyen 1, Setapak, 53300 Kuala Lumpur
Associated Adjusters Sdn. Bhd.	Unit C-9-1, Block C, 9th Floor, Megan Avenue II, No. 12, Jalan Yap Kwan Seng, 50450 Kuala Lumpur
Auto Consultant Sdn. Bhd.	3A-4A, 1st Floor, Wisma Yakin, Jalan Masjid India, 50100 Kuala Lumpur
C.S. Tang Adjusters Sdn. Bhd.	No. 4-1, Jalan 1/128, Taman Gembira, Off Jalan Kuchai Lama, 58200 Kuala Lumpur
Century Independent Loss Adjusters Sdn. Bhd. ²	No. 6, Lorong Damai 12, Jalan Damai, 55100 Kuala Lumpur
City Adjusters & Investigators Sdn. Bhd.	Lot 14-1, Jalan 4/62A, Bandar Manjalara, 52200 Kuala Lumpur
Crawford & Company Adjusters (Malaysia) Sdn. Bhd. ...	Lot 22.03, 22nd Floor, Menara Maybank, 100, Jalan Tun Perak, 50050 Kuala Lumpur
Cunningham Lindsey (M) Sdn. Bhd.	Block B, Unit B-9-8, Megan Avenue I, 189, Jalan Tun Razak, 50400 Kuala Lumpur
Darmani Adjusters & Investigators (M) Sdn. Bhd.	16B, 2nd Floor, Jalan Balam, 3rd Mile, Off Jalan Ipoh, 51100 Kuala Lumpur
E.P. Ong Associates Sdn. Bhd.	30-4-2, Cheras Business Centre, Jalan 1/101 C, 5th Mile, Cheras, 56100 Kuala Lumpur
Elite Adjustments (M) Sdn. Bhd.	60-A, Jalan 30A/119, Taman Taynton View, 56000 Kuala Lumpur
GAB Robins (Malaysia) Sdn. Bhd.	43C, 43rd Floor, Empire Tower, Jalan Tun Razak, 50400 Kuala Lumpur
GMAK Adjusters (M) Sdn. Bhd.	225 B, Tingkat 2, Jalan Shahab 2, Shahab Perdana, 05150 Alor Setar, Kedah Darul Aman

as at 31 December 2004

Tel. No.	Fax No.	Chief Executive Officer ¹
03-4023 1822	03-4022 9728	–
03-4143 9140	03-4143 8746	Haji Ahmad bin Haji Kechut
03-2166 6330	03-2166 6110	Abdul Aziz bin Mohamed Nor
03-2693 1861	03-2693 9707	Haji Sellahuddin Ayobee bin Fateh Mohamed
03-7982 8196	03-7981 1258	Tang Chang San
03-2145 3030	03-2143 3555	Abdul Razak bin Abdul Rahman
03-6277 5599	03-6277 6699	Yong Ah Ba
03-2072 1055	03-2072 1731	Fong Kam Fatt
03-2161 7188	03-2161 8012	David Needham
03-4044 7143	03-4044 7146	Loganathan a/l Sinnadurai
03-9133 3585	03-9131 9208	Ong Eng Puang
03-9130 2111	03-9131 9111	Gan Kok Beng
03-2164 6163	03-2164 6093	Wong Phooi Hong
04-733 3268	04-730 3582	Ahmad Haris bin Abdul Kadir

Adjusters Licensed under the Insurance Act 1996

Name of Adjuster	Address
General Adjustment Expertise Sdn. Bhd.	11A, Jalan USJ 8/2B, 47610 UEP Subang Jaya, Selangor Darul Ehsan
GSCA Adjuster Sdn. Bhd.	Lot A, 1st Floor, Wisma Pahlawan, Jalan Sulaiman, 50000 Kuala Lumpur
Harper Wira Insurance Surveyors & Adjusters Sdn. Bhd. ...	2nd Floor, Wisma Luxor, 5, Jalan Bersatu 13/4, 46200 Petaling Jaya, Selangor Darul Ehsan
Jaya Adjusters Sendirian Berhad	No. 15, 1st Floor, Jalan Medan Tuanku Satu, 50300 Kuala Lumpur
Justicia Adjusters Sdn. Bhd.	14-1, 1st Floor, Lorong Yap Hin, Off Jalan Pasar, 55100 Kuala Lumpur
L.K. & Associates (M) Sdn. Bhd.	B-6-6, B Block, 6th Floor, Unit 6, Megan Phileo Avenue, 12, Jalan Yap Kwan Seng, 50450 Kuala Lumpur
Leong Adjustments Sdn. Bhd.	36-3, 3rd Floor, Ruby Complex, Jalan Landak, Off Jalan Pasar, 55100 Kuala Lumpur
Logan Loss Adjusters Sdn. Bhd.	No. 5, 2nd Floor, Jalan SS15/4C, 47500 Subang Jaya, Selangor Darul Ehsan
Malayan Adjustment Co. Sdn. Bhd.	8th Floor, Bangunan Ming (#08-03), Jalan Bukit Nanas, 50250 Kuala Lumpur
Malaysian Broadwise Adjusters Sdn. Bhd.	Lot A15-5, 5th Floor, Jalan Selaman 1/1, Palm Square, 68000 Ampang, Selangor Darul Ehsan
Maphilindo International Sdn. Bhd.	9th Floor, Menara Promet, Jalan Sultan Ismail, 50250 Kuala Lumpur
MCR Adjusters Sdn. Bhd.	31-2, Jalan 109E, Desa Business Park, Taman Desa, Off Jalan Kelang Lama, 58100 Kuala Lumpur
McLaren Saksama (Malaysia) Sdn. Bhd.	909, 9th Floor, Wisma MPL, Jalan Raja Chulan, 50200 Kuala Lumpur
Mestari Adjusters Sdn. Bhd.	4th Floor, Wisma Tri-Super, 37G, Jalan Cantonment, 10250 Pulau Pinang
Motor Jasa Adjusters Sdn. Bhd.	531A, Jalan Tiong, 3rd Mile, Off Jalan Ipoh, 51200 Kuala Lumpur

Appendix IV - (contd.)**as at 31 December 2004**

Tel. No.	Fax No.	Chief Executive Officer¹
03-5631 7091	03-5631 7093	Vincent Malcolm Pereira
03-2272 3135	03-2273 1663	Rajasingam a/l Johky @ Soliappan
03-7955 9884	03-7956 2109	-
03-2698 2766	03-2698 9759	Vaikunthanathan a/l Velupillai
03-2142 4826	03-2148 0891	Alan Yoong Yee Shen
03-2166 7323	03-2166 8323	Wong Teck Wai
03-2142 0095	03-2141 5364	Leong Kok How
03-5632 7871	03-5632 7875	K. Logan a/l K.A. Ratnam
03-2026 1011	03-2026 9075	Foo Look Onn
03-4270 5068	03-4270 5085	Lt. Gen. (B) Datuk Abdullah bin Samsudin
03-2148 0293	03-2142 1788	James Ong
03-7984 8488	03-7984 6388	Lee Thim Fook
03-2141 9533	03-2142 3013	Wong Kem Chen
04-228 5000	04-229 6227	Phen Say Bah
03-4042 8659	03-4042 9471	Chang See Wah

Adjusters Licensed under the Insurance Act 1996

Name of Adjuster	Address
Newvest (M) Sdn. Bhd.	Menara Maxisegar, 5th Floor, Unit 5.01 & 5.02, Jalan Pandan Indah 4/2, Pandan Indah, 55100 Kuala Lumpur
Penyelarasan Angkasa Sdn. Bhd.	35-8, The Boulevard, Mid Valley City, Lingkaran Syed Putra, 59200 Kuala Lumpur
Progressive Adjustment Sdn. Bhd.	Suite 201, 2nd Floor, Bangunan NUBE, No. 114, Jalan Tuanku Abdul Rahman, 50100 Kuala Lumpur
Syarikat Federal Adjustment Sdn. Bhd.	4th Floor, Wisma Yakin, Jalan Masjid India, 50100 Kuala Lumpur
Syarikat Penyelaras Borneo Sdn. Bhd.	No. 33, Likas Industrial Centre, MI. 5.5, Jalan Tuaran, P. O. Box 13992, 88846 Kota Kinabalu, Sabah
T.L. Giam Adjusters Sdn. Bhd.	B3-8, Block B, Plaza Dwitasik, Bandar Sri Permaisuri, Jalan Sri Permaisuri, 56000 Kuala Lumpur
Wan & Ahmad Adjusters (M) Sdn. Bhd.	153-1, Jalan Segambut, 51200 Kuala Lumpur
Zama Adjusters & Investigators Sdn. Bhd.	No. 6-3, Jalan Bangsar Utama 9, Bangsar Utama, 59000 Kuala Lumpur

¹ Position as at 1 April 2005

² Formerly Century Adjusters & Investigators Sdn. Bhd.

Appendix IV - (contd.)**as at 31 December 2004**

Tel. No.	Fax No.	Chief Executive Officer¹
03-4292 1552	03-4292 1550	Tharmalingam a/l S. Selvaratnam
03-2283 6366	03-2283 6533	Wong Peng Seong @ Wong Poo Peng
03-2694 4911	03-2691 7153	Shanmugavel a/l K. Sinnasamy
03-2692 3918	03-2692 3918	S. Thavaneswaren
088-422 543	088-433 543	Steven Lim Chee Keong
03-9171 2699	03-9171 7833	Giam Tong Leng @ Yam Ah See
03-6257 3577	03-6253 6388	Wan Kin Kee
03-2283 2166	03-2282 5091	Abdul Aziz bin Mat Amin

Restructured Insurers as at 31 December 2004

Foreign Branch	Restructured Insurer	Date of Registration
Royal Exchange	Guardian Royal Exchange Assurance (Malaysia) Sendirian Berhad (Name changed to Guardian Royal Exchange Assurance (Malaysia) Berhad on 3 June 1997) (Name changed to AXA AFFIN Assurance Berhad on 5 February 2001)	17 November 1975
Motor Union		
Guardian Assurance		
Atlas Assurance		
Amsterdam, London		
British – American Insurance Co. Ltd.	British American Insurance (Malaysia) Berhad (Name changed to British American Life and General Insurance Berhad on 5 February 1986) (Name changed to British American Life Insurance Berhad on 5 December 1992) (Name changed to John Hancock Life Insurance (Malaysia) Berhad on 16 December 1994) (Name changed to Manulife Insurance (Malaysia) Berhad on 15 December 2004)	5 April 1976
Nippon Fire and Marine Insurance Co. Ltd.	Malaysia & Nippon Insurans Berhad (Business transferred to Pacific Insurance Berhad, The on 1 October 2004) (Licence of Malaysian & Nippon Insurans Berhad was revoked on 6 November 2004)	1 October 1976
Firemen's Insurance Company of Newark	United Continental Insurance Sdn. Bhd. (Name changed to MUI Continental Insurance Sdn. Bhd. on 26 June 1989) (Name changed to MUI Continental Insurance Berhad on 17 March 1997)	11 October 1976
China Underwriters Life and General Insurance Co. Ltd.	Universal Life & General Insurance Sdn. Bhd. (Name changed to Aetna Universal Insurance Sdn. Bhd. on 21 January 1991) (Name changed to Aetna Universal Insurance Berhad on 14 May 1997) (Name changed to ING Insurance Berhad on 7 March 2002)	29 November 1976

Restructured Insurers as at 31 December 2004

Foreign Branch	Restructured Insurer	Date of Registration
People's Insurance Co. of Malaya Ltd., The	People's Insurance Co. (M) Sdn. Bhd., The (Name changed to People's Insurance Company (M) Berhad, The on 7 May 1997) (Business transferred to Talasco Insurance Berhad [now known as Tahan Insurance Malaysia Berhad] on 29 April 2002) (Licence of People's Insurance Company (M) Berhad, The was revoked on 26 June 2002)	17 December 1976
Law Union and Rock	Royal Insurance (Malaysia) Sdn. Bhd. (Name changed to Royal Insurance (Malaysia) Berhad on 4 October 1997) (Name changed to Royal & Sun Alliance Insurance (M) Bhd. on 18 December 1998) (Merged with Sun Alliance Insurance (Malaysia) Sdn. Bhd. [now known as Royal & Sun Alliance Insurance (M) Bhd.] on 1 September 1999)	21 December 1976
Royal Insurance Co. Ltd.		
Nanyang Insurance Co. Ltd.	Nanyang Insurance Company (Malaysia) Berhad (Name changed to Paramount Assurance Sendirian Berhad on 21 July 1993) (Name changed to Paramount Assurance Berhad on 7 May 1997) (Business transferred to Jerneh Insurance Berhad on 1 December 1999) (Licence of Paramount Assurance Berhad was revoked on 17 March 2000)	14 February 1977
New India Assurance Co. Ltd.	United Oriental Assurance Sdn. Bhd. (Life business was acquired by American Malaysian Life Assurance Sdn. Bhd. on 15 July 1992) (Name changed to United Oriental Assurance Berhad on 1 August 1997) (Acquired the business of Capital Insurance Berhad on 1 November 2002) (Name changed to Oriental Capital Assurance Berhad on 31 January 2003)	7 March 1977
National Insurance Co. Ltd.		
Oriental Fire and General Ins. Co. Ltd.		
United India Fire and General Ins. Co. Ltd.		
Life Insurance Corporation of India		

Restructured Insurers as at 31 December 2004

Foreign Branch	Restructured Insurer	Date of Registration
Phoenix Assurance Co. Ltd.	Mayban – Phoenix Assurance Bhd. (Name changed to Mayban Assurance Berhad on 10 October 1986) (Business transferred to UMBC Insurans Berhad [now known as Mayban General Assurance Berhad] on 2 February 2001) (Licence of Mayban Assurance Berhad was revoked on 12 June 2001)	12 July 1977
Norwich Union Fire Insurance Soc. Ltd.	Norwich Winterthur Insurance (Malaysia) Sdn. Bhd. (Name changed to Nusantara Worldwide Insurance (Malaysia) Sdn. Bhd. on 9 April 1992) (Name changed to Nusantara Worldwide Insurance (Malaysia) Berhad on 9 April 1997) (Business transferred to Kurnia Insurans (Malaysia) Berhad on 7 September 2000) (Licence of Nusantara Worldwide Insurance (Malaysia) Berhad was revoked on 21 December 2000)	1 January 1978
QBE Insurance Ltd.	Supreme QBE Insurance Bhd. (Name changed to SEG Insurance Sdn. Bhd. on 1 July 1987 and placed under liquidation on 10 July 1989)	1 April 1979
National Employers' Mutual General Insurance Association Ltd. ...	NEM Insurance (Malaysia) Sdn. Bhd. (Name changed to D & C Insurance Sdn. Bhd. on 6 July 1990) (Name changed to DCB Insurance Sdn. Bhd. on 17 December 1994) (Name changed to DCB Insurance Berhad on 6 June 1997) (Name changed to RHB Insurance Berhad on 1 July 1997)	1 June 1979

Restructured Insurers as at 31 December 2004

Foreign Branch	Restructured Insurer	Date of Registration
Commercial Union Assurance Company Ltd. ...	Commercial Union Assurance (Malaysia) Sdn. Bhd. (Name changed to Commercial Union Assurance (Malaysia) Bhd. on 29 April 1997) (Merged with G A Insurance Bhd. on 1 November 1999) (Merged entity changed name to CGU Insurance Berhad [now known as Aviva Insurance Berhad]) (Licence of Commercial Union Assurance (Malaysia) Bhd. was revoked on 9 December 1999)	1 July 1979
Taisho Marine and Fire Insurance Co. Ltd. ...	Taisho Marine and Fire Insurance (Malaysia) Sdn. Bhd. (Name changed to Taisho Marine and Fire Insurance (Malaysia) Bhd. on 2 January 1997) (Name changed to Mitsui Sumitomo Insurance (Malaysia) Bhd. on 1 October 2001)	1 October 1979
Industrial and Commercial Insurance Co. Ltd. ...	Industrial & Commercial Insurance (Malaysia) Bhd. (Name changed to Kurnia Insurans (Malaysia) Berhad on 1 July 1991) (Acquired the business of Nusantara Worldwide Insurance (Malaysia) Berhad on 7 September 2000)	15 April 1980
American Insurance Co. Ltd. ...	American Malaysian Insurance Sendirian Berhad, The (Name changed to American Malaysian Insurance Berhad, The on 25 November 1994) (Name changed to AMI Insurans Berhad on 11 June 1999) (Name changed to Commerce Assurance Berhad on 4 February 2005)	11 June 1980

Restructured Insurers as at 31 December 2004

Foreign Branch	Restructured Insurer	Date of Registration
South British Insurance Co. Ltd.	Amanah South British Sdn. Bhd. (Name changed to Trust International Insurance (M) Sdn. Bhd. on 10 July 1985) (Name changed to Trust International Insurance (M) Berhad on 17 March 1997) (Name changed to Amanah General Insurance Berhad on 29 December 1997) (Business transferred to Tokio Marine Insurans (Malaysia) Berhad on 1 November 2002) (Licence of Amanah General Insurance Berhad was revoked on 31 December 2002)	1 July 1980
Tokio Marine and Fire Insurance Co. Ltd., The ...	Tokio Marine & Fire Insurance (Malaysia) Sdn. Bhd., The (Name changed to Berjaya General Insurance Sdn. Bhd. on 15 November 1991) (Name changed to Berjaya General Insurance Berhad on 6 May 1997)	1 November 1980
Provincial Insurance Co. Ltd.	Provincial Insurance (Malaysia) Sendirian Berhad (Name changed to Tenaga Insurance (Malaysia) Sdn. Bhd. on 30 January 1991) (Name changed to Tenaga Insurance Bhd. on 26 June 1997) (Merged with Tahan Insurance Malaysia Berhad on 31 January 2003) (Licence of Tenaga Insurance Bhd. was revoked on 14 July 2003)	1 January 1982
General Accident Fire and Life Assurance Corporation Ltd. ...	General Accident Insurance (Malaysia) Sdn. Bhd. (Acquired by Straits and Island General Insurance Sdn. Bhd. [now known as Aviva Insurance Berhad] on 2 January 1990) (Licence of General Accident Insurance (Malaysia) Sdn. Bhd. was revoked in 1990)	1 October 1982

Restructured Insurers as at 31 December 2004

Foreign Branch	Restructured Insurer	Date of Registration
Malayan Insurance Co. Inc.	Malayan Insurance (M) Sdn. Bhd. (Name changed to Zurich Insurance (Malaysia) Sdn. Bhd. on 27 November 1989) (Name changed to Zurich Insurance (Malaysia) Bhd. on 26 June 1997) (Business transferred to MCIS Zurich Insurance Berhad on 28 June 2002) (Licence of Zurich Insurance (Malaysia) Bhd. was revoked on 3 March 2002)	15 December 1982
First Life Insurance Co. (Pte) Ltd., The	Perima Assurance Bhd. (Merged with Arab – Malaysian Insurance Berhad and established as Arab – Malaysian Eagle Assurance Berhad on 31 March 1986) (Licence of Perima Assurance Bhd. was revoked on 31 March 1986) (Name changed to Arab – Malaysian Assurance Berhad on 5 September 1994) (Name changed to AmAssurance Berhad on 11 June 2002)	1 January 1983
London Assurance, The	Sun Alliance Insurance (Malaysia) Sdn. Bhd. (Merged with Royal & Sun Alliance Insurance (M) Bhd. on 1 September 1999) (Licence of Sun Alliance Insurance (Malaysia) Sdn. Bhd. was revoked on 16 September 1999)	1 January 1983
L'Union Des Assurance De Paris	Union Insurance Malaysia Sdn. Bhd. (Name changed to Perbadanan Nasional Insurans Sdn. Bhd. on 9 June 1993) (Name changed to Perbadanan Nasional Insurans Berhad on 14 May 1997) (Name changed to Konsortium Insurans Berhad on 19 January 2000) (Merged with Pacific Insurance Berhad, The on 1 January 2002) (Licence of Konsortium Insurans Berhad was revoked on 1 April 2002)	1 February 1983

Restructured Insurers as at 31 December 2004

Foreign Branch	Restructured Insurer	Date of Registration
Malayan Motor & General Underwriters Limited ...	MBf Insurans Sdn. Bhd. (Name changed to MBf Insurans Berhad on 5 June 1997) (Merged with QBE Insurance (Malaysia) Berhad [now known as QBE-MBF Insurans Berhad] on 1 May 2002) (Licence of MBf Insurans Berhad was revoked on 12 July 2002) (Name changed to QBE Insurance (Malaysia) Berhad on 31 December 2004)	1 January 1984
Netherlands Insurance Co. Ltd., The ...	Netherlands Insurance (Malaysia) Sdn. Bhd., The (Name changed to Pacific Netherlands Insurance Berhad, The on 8 March 1994) (Name changed to Pacific Insurance Berhad, The on 15 June 1995) (Acquired the business of Konsortium Insurans Berhad on 1 January 2002)	1 January 1984
Public Insurance Co. Ltd. ...	Public Assurance Malaysia Sdn. Bhd. (Name changed to MBA Life Assurance Sdn. Bhd. on 13 March 1989) (Name changed to MBA Life Assurance Berhad on 9 December 1996) (Name changed to Allianz Life Insurance Malaysia Berhad on 26 February 2002)	1 January 1984
Public Life Assurance Co. Ltd. ...		
Prudential Assurance Co. Ltd. ...	Prudential Assurance Berhad (Name changed to Berjaya Prudential Assurance Berhad on 21 January 1993) (Name changed to Prudential Assurance Malaysia Berhad on 3 July 1998)	1 January 1984

Restructured Insurers as at 31 December 2004

Foreign Branch	Restructured Insurer	Date of Registration
Overseas Union Insurance Co. Ltd.	Overseas Union Insurance (Malaysia) Sdn. Bhd. (Name changed to Overseas Union Insurance (Malaysia) Bhd. on 17 May 1987) (Business transferred to South East Asia Insurance Berhad [now known as Uni.Asia General Insurance Berhad] on 1 November 2002) (Licence of Overseas Union Insurance (Malaysia) Bhd. was revoked on 31 December 2002)	1 January 1985
Lombard Insurance Co. Ltd.	Mercantile Insurance Sdn. Bhd. (Placed under liquidation on 6 September 1994)	1 March 1985
New Zealand Insurance Co. Ltd., The	Straits and Island General Insurance Sdn. Bhd. (Name changed to Straits and Island Insurance Bhd. on 10 January 1997) (Name changed to G A Insurance Bhd. on 1 April 1997) (Merged with Commercial Union Assurance (Malaysia) Berhad on 1 November 1999) (Merged entity changed name to CGU Insurance Berhad on 1 November 1999) (Name changed to Aviva Insurance Berhad on 28 November 2002)	27 October 1987
Wing On Life Assurance Co. Ltd., The	EON CMG Life Assurance Berhad (Name changed to Uni.Asia Life Assurance Berhad on 6 May 2003)	14 July 1995
Insurance Company of North America	Perdana CIGNA Insurance Berhad (Name changed to ACE Synergy Insurance Berhad on 23 September 1999)	18 August 1996
Asia Life Assurance Society Limited, The ¹	Asia Life (M) Berhad	1 January 1999
Asia Insurance Co. Ltd., The ¹	Asia Insurance (Malaysia) Berhad	1 January 1999

Restructured Insurers as at 31 December 2004

Foreign Branch	Restructured Insurer	Date of Registration
Great Eastern Life Assurance ¹ Company Limited, The	Great Eastern Life Assurance (Malaysia) Berhad (General licence was revoked on 19 November 2001)	1 January 1999
Overseas Assurance Corporation Limited ¹	Overseas Assurance Corporation (Malaysia) Berhad (Life licence was revoked following the transfer of life business to Great Eastern Life Assurance (Malaysia) Berhad on 19 November 2001)	1 January 1999
Wing On Fire & Marine Insurance Co. Ltd., The ¹	Wing On General Insurance Berhad, The (Name changed to Tokio Marine Insurans (Malaysia) Berhad on 28 August 1999) (Acquired the business of Amanah General Insurance (Malaysia) Berhad on 1 November 2002)	1 January 1999

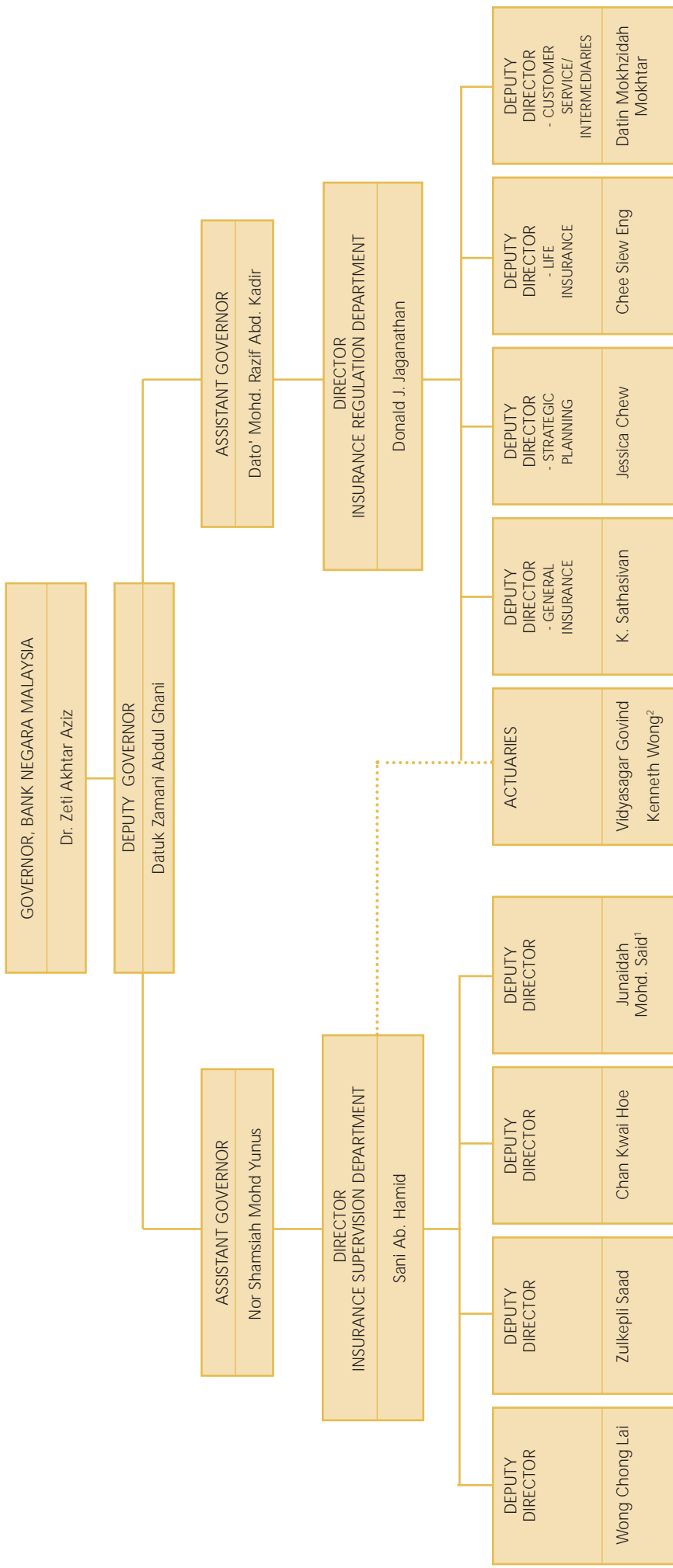
¹ Foreign branches which locally incorporated in accordance with section 217 of the Insurance Act 1996

**Insurance Organisations in Malaysia
as at 31 December 2004**

Name of Organisation	Address
MANDATORY ASSOCIATIONS	
Association of Malaysian Loss Adjusters (1981)	No. 30, Lorong 6A/91, Taman Shamelin Perkasa, 56100 Kuala Lumpur
Insurance Brokers Association of Malaysia	A303, Pusat Dagangan Phileo Damansara II, No. 15, Jalan 16/11, Off Jalan Damansara, 46350 Petaling Jaya, Selangor Darul Ehsan
Life Insurance Association of Malaysia	No. 4, Lorong Medan Tuanku Satu, Medan Tuanku, 50300 Kuala Lumpur
Persatuan Insuran Am Malaysia (General Insurance Association of Malaysia)	3rd Floor, Wisma PIAM, 150, Jalan Tun Sambanthan, 50470 Kuala Lumpur
OTHER ORGANISATIONS	
Actuarial Society of Malaysia	c/o Actuarial Department, American International Assurance Co. Ltd., Level 27, Menara AIA, 99, Jalan Ampang, 50450 Kuala Lumpur
Fire Protection Association of Malaysia Berhad	3rd Floor, Wisma PIAM, 150, Jalan Tun Sambanthan, 50470 Kuala Lumpur
Financial Mediation Bureau ¹	Level 25, No. 4, Jalan Sultan Sulaiman, 50000 Kuala Lumpur
Insurance Society of Sarawak	Lot 345, Section 9, 3rd Floor, Wisma HLA, Jalan Rubber, 94300 Kuching, Sarawak
Malaysian Insurance Institute, The	5, Jalan Sri Semantan Satu, Damansara Heights, 50490 Kuala Lumpur
Motor Insurers' Bureau of West Malaysia	3rd Floor, Wisma PIAM, 150, Jalan Tun Sambanthan, 50470 Kuala Lumpur
National Association of Malaysian Life Insurance and Financial Advisors	Wisma NAMLIFA, No. 55, Jalan 3/93, Taman Miharja, Jalan Cheras, 55200 Kuala Lumpur
National Insurance Association of Malaysia	c/o Messrs. Shamsir Jasani Grant Thornton, Level 11 – 1, Faber Imperial Court, Jalan Sultan Ismail, 50250 Kuala Lumpur

¹ Formerly Insurance Mediation Bureau

Organisation Chart: Insurance Regulation and Supervision Departments as at 31 December 2004



Functions of Insurance Supervision Department

Responsible for the financial health of individual insurers/reinsurers/takaful operators through:

- continuous and effective surveillance; and
- enforcement of compliance with regulations, rules and policies.

Functions of Insurance Regulation Department

Responsible for the overall health and development of the insurance industry including:

- formulation and implementation of policies and guidelines;
- administration and enforcement of the Insurance Act 1996; and
- processing of regulatory applications.

¹ effective from 3 January 2005
² effective from 17 January 2005

Circulars, Surveys and Guidelines issued to the Industry during 2004

Date Issued			Number	Subject Matter
Issued by Insurance Regulation Department				
CIRCULARS				
8 January 2004	...	...	JPI: 1/2004	Arrangements Between Insurers and Vehicle Franchise Holders on Repair of Vehicles
16 January 2004	...	...	JPI: 2/2004	Leave Passage Benefits
6 February 2004	...	...	JPI: 3/2004	Benchmark Indicators for the Insurance Industry
7 February 2004	...	...	JPI: 4/2004	Internet Insurance
18 February 2004	...	...	JPI: 5/2004	Fit and Proper Requirements for Board Members and Senior Management of Insurance Licensees
27 February 2004	...	...	JPI: 6/2004	Bankruptcy Search Forms with Jabatan Pemegang Harta Malaysia
3 March 2004	...	...	JPI: 7/2004	"Professional Indemnity" Insurance Policy Cover
26 March 2004	...	...	JPI: 8/2004	Prohibition of Commission Payments to Agents for Insurance Policies Sold Through Direct Distribution Channel
1 April 2004	...	...	JPI: 9/2004	Section 224 of the Insurance Act 1996
15 April 2004	...	...	JPI: 10/2004	Acceptance of Insurance Guarantees as Deposit for Application for Foreign Workers' Permits
29 April 2004	...	...	JPI: 11/2004	Appointment of Director/Chief Executive Officer by Licensee/ Controller of Insurers
24 May 2004	...	...	JPI: 12/2004	Minimum Standard for Training Expenditure
11 June 2004	...	...	JPI: 13/2004	Financial Institutions Corporate Profile System (FICPS) – Review of Hard Copy Submission Requirement
16 June 2004	...	...	JPI: 14/2004	Guidelines for Submission of Returns – General Business (i) Installment Premiums (ii) Change in Basis of Calculation of Unearned Premium Reserves
2 July 2004	...	...	JPI: 15/2004	Branching Policy for Insurance Brokers and Adjusters
26 July 2004	...	...	JPI: 16/2004	Consumer Education Programme – InsuranceInfo Booklets

Circulars, Surveys and Guidelines issued to the Industry during 2004

Date Issued			Number	Subject Matter
9 August 2004	...	...	JPI: 17/2004	Financial Institutions Corporate Profile System (FICPS) – Enhancement of the System
9 August 2004	...	...	JPI: 18/2004	Implementation of Electronic Motor Cover Notes System
12 August 2004	...	...	JPI: 19/2004	Benchmark Indicators for the Insurance Industry
23 August 2004	...	...	JPI: 20/2004	Anti-Money Laundering Act 2001 – Verification Procedures
26 August 2004	...	...	JPI: 21/2004	Electronic Motor Cover Notes System – Submission of System Applications
3 September 2004	...	...	JPI: 22/2004	Specification Under Section 46(2) of the Insurance Act 1996
23 September 2004	...	...	JPI: 23/2004	Submission of Information and Statistics to Bank Negara Malaysia
27 September 2004	...	...	JPI: 24/2004	Electronic Motor Cover Notes System – Submission of Report on Readiness for Implementation
28 September 2004	...	...	JPI: 25/2004	Section 176 of the Insurance Act 1996 – Collection of Levy for the Insurance Guarantee Scheme Fund
30 September 2004	...	...	JPI: 26/2004	Anti-Money Laundering Act 2001 – Compliance Officers
6 October 2004	...	...	JPI: 27/2004	Specification Under Section 46(2) of the Insurance Act 1996
12 October 2004	...	...	JPI: 28/2004	Compliance with Section 141 of the Insurance Act 1996 and Regulations 63-66 of Part XV of the Insurance Regulations 1996 – Statutory Requirements of Cash-Before-Cover
13 October 2004	...	...	JPI: 29/2004	Appointed Actuary's Report to the Board on Recommendation for a Reduction in Bonus Rates for Participating Life Products
23 November 2004	...	...	JPI: 30/2004	Implementation of JPJ eINSURANS
9 December 2004	...	...	JPI: 31/2004	Insurance Annual Report 2004
15 December 2004	...	...	JPI: 32/2004	Bancassurance
15 December 2004	...	...	JPI: 33/2004	Compliance of the Policy of Optimisation of Local Retention Capacity

Circulars, Surveys and Guidelines issued to the Industry during 2004

Date Issued			Number	Subject Matter
21 December 2004	...	...	JPI: 34/2004	Confirmation on Branch Information for the Purpose of Licensing Fee Payment under Section 21 of the Insurance Act 1996
SURVEYS				
23 April 2004	...	...	JPI Survey: 1/2004	Risk Based Capital Framework for Insurers – Testing of the Proposed Asset Charges
13 August 2004	...	...	JPI Survey: 2/2004	Survey on Replacement of Policies
19 November 2004	...	...	JPI Survey: 3/2004	Survey on Agriculture Insurance
9 December 2004	...	...	JPI Survey: 4/2004	Test Exercise on Draft Guidelines on Reserving for General Insurance Business
GUIDELINES				
4 October 2004	...	...	JPI/GPI 30	Guidelines on Dynamic Solvency Testing
24 December 2004	...	...	JPI/GPI 31	Guidelines on Outsourcing for Insurers
24 December 2004	...	...	JPI/GPI 13 (Revised)	Guidelines on Audit Committees and Internal Audit Departments for Insurance Companies
Issued by Statistical Services Department				
CIRCULARS				
6 January 2004	...	...	8900/1/5/NWK/NCS/NSJ	ICSS – Statistical Data Submission System (DSS) Version 3.2 (“Release 5”)
9 January 2004	...	...	JPS/A1/B1/2003NWK/NCS/FMA	IBASS - Statistical Data Submission System (DSS) Version 2.0 (“Release 4”)
21 January 2004	...	...	8900/1/5/NCS/NSJ	ICSS – Statistical Data Submission System (DSS) Version 3.2 (“Release 6”)

Circulars, Surveys and Guidelines issued to the Industry during 2004

Date Issued			Number	Subject Matter
29 March 2004	...	...	8900/1/5/NWK/NCS/SZA	ICSS – Statistical Data Submission System (DSS) Version 3.2 (“Release 7”)
20 April 2004	...	...	JPS/8611/4/NWK/AZA	ICSS – Extension of Time for Submission of Statistical Data Q4 2003, M1, M2 and Q1 2004 (under Section 89 and 193)
5 May 2004	...	...	8900/1/5/NWK/NCS/SZA	ICSS - Statistical Data Submission System (DSS) Version 3.2 (“Release 8”)
6 August 2004	...	...	8900/1/5/NWK/NCS/SZA	ICSS - Statistical Data Submission System (DSS) Version 3.2 (“Release 9”)
SURVEY				
26 August 2004	...	...	JPS/8900/1/4	Survey on Financial Soundness Indicators (FSIs)
Issued by Insurance Supervision Department				
CIRCULAR				
5 January 2004	...	...	JP3: 1/2004	Criteria for Appointment of Auditors Under Section 74 of the Insurance Act 1996
Issued by Information Systems Supervision Unit				
GUIDELINES				
27 May 2004	...	...	GPIS 1	Guidelines on Management of IT Environment

Calendar of Events, 2004

Listed below are highlights of significant events for the insurance industry in year 2004. The list is not meant to be exhaustive, but aims mainly to enumerate those events in which Bank Negara Malaysia (the Bank) played a role.

- | | |
|-------------------------|---|
| 16 February | <ul style="list-style-type: none">• Dialogue session with compliance officers of insurers, reinsurers, insurance brokers and takaful operators on requirements of the Anti-Money Laundering Act 2001 and relevant developments. |
| 21 April | <ul style="list-style-type: none">• Release of Insurance Annual Report 2003. |
| 20 – 22 September | <ul style="list-style-type: none">• Seventh Meeting of the ASEAN Insurance Regulators and Fifth Joint Meeting between the ASEAN Insurance Council and ASEAN Insurance Regulators in Makati City, the Philippines. |
| 28 September | <ul style="list-style-type: none">• Meeting between the Bank and the Management Committee of the Insurance Brokers Association of Malaysia. |
| 28 September | <ul style="list-style-type: none">• Meeting between the Bank and the Management Committee of the Association of Malaysian Loss Adjusters. |
| 5 October – 31 December | <ul style="list-style-type: none">• Parallel run of electronic motor cover notes system under the JPJ eINSURANS initiative. |
| 5 – 7 October | <ul style="list-style-type: none">• Eleventh Annual Conference and General Meeting of the International Association of Insurance Supervisors (IAIS) in Amman, Jordan. |
| 29 October | <ul style="list-style-type: none">• Dialogue Session with Insurers and Takaful Operators. |
| 15 December | <ul style="list-style-type: none">• Issuance of the Concept Paper on the Risk-Based Capital Framework for Insurers by the Bank. |
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Definitions of Insurance Terms*

LIFE INSURANCE

3 Policy Years Forfeiture Rate	The ratio of annual premiums forfeited over three policy years to the new annual premiums written in the third preceding year in respect of whole life, endowment and 'other' policies.
Annuity	A contract that provides for a stream of periodic income for a term dependent upon human life.
Claims	Notification to an insurer that payment of an amount is due under the terms of the policy.
Conservation Ratio	The ratio of current year renewal premiums to the previous year first year and renewal premiums.
Endowment Insurance	Insurance payable on death or survival to the maturity date stated in the policy.
Expense Rate	The ratio of the total expenses for the year (management expenses and agency remuneration) to the sum of first year premiums, renewal premiums and 10% of single premiums.
Forfeiture	The termination of a policy due to non-payment of premiums before the policy has acquired a surrender value.
Group Life Insurance	Life insurance usually without medical examination, on a group of people under a master policy. It is typically issued to an employer for the benefit of employees, or to members of an association.
Interest Rate (Without Capital Gains)	The net interest rate, without capital gains/(losses), for life insurance business, calculated by the formula:-

$$\frac{2 I}{A + B - I}$$

where I = net investment income for the year
 A = policy owners' fund brought forward
 B = policy owners' fund carried forward

Interest Rate (With Capital Gains)	The net interest rate, with capital gains/(losses), for life insurance business, calculated by the formula:-
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$$\frac{2 (I + CG)}{A + B - (I + CG)}$$

Where I = net investment income plus accretion of discounts' on securities less amortisation of premium on securities
 CG = profit on sale of assets/investments less loss on disposal of assets/investments
 A = policy owners' fund brought forward
 B = policy owners' fund carried forward

Definitions of Insurance Terms*

Investment-linked Insurance	Life insurance where the policy value at any time varies according to the value of the underlying assets at the time.
Medical and Health Insurance	Insurance which provides specified benefits to cover medical expenses incurred or against risks of persons becoming totally or partially incapacitated as a result of sickness or infirmity.
Mortality Table	A statistical table showing the death rate at each age, usually expressed as the number of so many deaths per thousand.
Net Interest	Returns on investments less rates and taxes.
Paid-up Policy	A policy without any future premium payments but which is not yet terminated by either death or maturity.
Participating Policy	A policy which shares in the distributable surplus of a life insurer by acquiring bonuses or dividends.
Policy Document	Evidence of the contract between a policy owner and an insurer which sets out the terms and conditions of the particular policy.
Premiums	The monetary consideration payable once or periodically by a policy owner to an insurer in return for the insurance coverage provided.
Rider	An attachment to a policy that modifies its conditions by expanding benefits.
Reinsurer's Deposit	An amount deposited with or retained by an insurer by way of security for the performance by the reinsurer of its reinsurance contracts.
Surplus at Valuation Date	Excess of the policy owners' fund carried forward over the actuarial liabilities of an insurer in respect of its life insurance business.
Surrender Rate	The ratio of the total annual premiums discontinued by surrender in the year to the annual premiums in force at the beginning of the year.
Surrender Value	The amount available in cash upon voluntary termination of a policy before it becomes payable on death or maturity.
Term (or Temporary) Insurance	Insurance payable only on death within a specified period.
Whole Life Insurance	Insurance payable on death whenever this may occur according to the policy conditions.
GENERAL INSURANCE	
Average Clause	Stipulates that an insurer is only liable for such proportion of the loss as the sum insured bears to total value at risk.
Claims Ratio	The ratio of net claims incurred to earned premium income.

Definitions of Insurance Terms*

Earned Premium Income	Net premiums less provision for reserves for unexpired risks (RUR) at end of the year plus the RUR at the beginning of the year.
Excess of Loss Treaty	A type of reinsurance treaty which provides that the reinsurer pays all or a specified percentage of a loss arising from a particular occurrence or event (frequently of a more or less catastrophic nature) in excess of a fixed amount and up to a stipulated limit.
Facultative Treaty	A reinsurance contract under which a ceding insurer has the option to cede and the reinsurer has the option to accept or decline individual risks.
Gross Direct Premiums	Premiums on original gross rate charged to clients in respect of direct insurance business without any deduction for commission or brokerage.
Gross Premiums	Gross direct premiums and reinsurance accepted premiums less reinsurances within Malaysia.
Incurred But Not Reported (IBNR) Claims	Refers to losses which have occurred during a stated period, usually a financial year, but have not yet been reported to the insurer as of the date under consideration.
Indemnity	Restoration to the claimant of a loss by payment, repair or replacement.
Net Claims Incurred	Net claims paid less provisions for outstanding claims at the beginning of the year plus provisions for outstanding claims at the end of the year.
Net Premiums	Gross premiums less all reinsurance premiums payable.
Proportional Treaty	An agreement under which an insurer and a reinsurer participate proportionately in the premiums and losses on every risk that comes within the scope of the agreement.
Retention Ratio	The ratio of net premiums to gross premiums.
Reserves for Unexpired Risks	Relates to premiums already received in respect of risks which are still unexpired at the end of the accounting period.
Total Loss	A loss of sufficient size so that it can be said there is nothing left of value.
Underwriting Gain/Loss	Earned premium income less net claims incurred, commissions and management expenses.

* The above definitions and explanations do not necessarily bear their legal meanings as they are prepared strictly for the information of readers who are not familiar with certain terms and expressions used in the Insurance Annual Report.

Ringkasan Penyata Berkanun

Summary of Statutory Returns

Catatan Am:

General Note:

1. Siri jadual berikut mengandungi petikan daripada penyata berkanun tahunan yang dikemukakan oleh penanggung insurans di bawah seksyen 85 dan 87 Akta Insurans 1996. Angka yang telah diaudit adalah bagi tahun kewangan meliputi tempoh daripada 1 Julai 2003 hingga 30 Jun 2004 bagi perniagaan dalam Malaysia.

The following series of tables contain abstracts from the annual statutory returns submitted by insurers under sections 85 and 87 of the Insurance Act 1996. The audited figures are for the financial year end covering the period from 1 July 2003 to 30 June 2004 for business within Malaysia.

2. Angka bagi Great Eastern Life Assurance (Malaysia) Berhad dan Manulife Insurance (Malaysia) Berhad [dahulunya dikenali sebagai John Hancock Life Insurance (Malaysia) Berhad] sebagaimana yang dilaporkan dalam jadual di bawah perniagaan am adalah bagi perniagaan am mereka yang sedang dilunaskan.

The figures for Great Eastern Life Assurance (Malaysia) Berhad and Manulife Insurance (Malaysia) Berhad [formerly known as John Hancock Life Insurance (Malaysia) Berhad] as reported in the tables under general business are in respect of their general business which they are running off.

3. Angka bagi Commerce Assurance Berhad (dahulunya dikenali sebagai AMI Insurans Berhad) sebagaimana yang dilaporkan dalam jadual perniagaan am adalah bagi tempoh enam belas bulan berikutan perubahan tarikh tahun kewangannya daripada 31 Ogos kepada 31 Disember.

Figures for Commerce Assurance Berhad (formerly known as AMI Insurans Berhad) as reported in the tables under general business are for a period of sixteen months following a change in its financial year end from 31 August to 31 December.

4. Angka bagi RHB Insurance Berhad sebagaimana yang dilaporkan dalam jadual perniagaan am adalah bagi tempoh enam bulan berikutan perubahan tarikh tahun kewangannya daripada 30 Jun kepada 31 Disember.

Figures for RHB Insurance Berhad as reported in the tables under general business are for a period of six months following a change in its financial year end from 30 June to 31 December.

5. Angka bagi HSB Engineering Insurance Limited (HSBE) sebagaimana yang dilaporkan dalam jadual perniagaan am adalah bagi perniagaan amnya yang sedang dilunaskan. Lesen insurans HSBE telah dibatalkan pada 7 September 2004.

Figures for HSB Engineering Insurance Limited (HSBE) as reported in the tables under general business are in respect of their general business which they are running off. HSBE's insurance license was revoked on 7 September 2004.

6. Premium langsung kasar dan premium insurans semula yang disid kepada penanggung insurans berlesen ke atas kelas perniagaan liabiliti dan pelbagai bagi QBE Insurance Berhad (dahulunya dikenali sebagai QBE-MBF Insurans Berhad) sebagaimana yang dilaporkan dalam jadual G.4 dan G.4(a) menggambarkan pelarasan yang dibuat oleh syarikat bagi rizab premium belum terperoleh berkaitan dengan satu Program Waranti Lanjutan yang diserahkan kepada penanggung insurans berlesen lain berikutan penggabungannya dengan MBF Insurans Berhad pada 1 Mei 2002.

Gross direct premiums and reinsurance premiums ceded to licensed insurers on liability and miscellaneous classes of business for QBE Insurance Berhad (formerly known as QBE-MBF Insurans Berhad) as reported in tables G.4 and G.4(a) reflect adjustments made by the company for unearned premium reserves relating to one Extended Warranty Programme novated to another licensed insurer following its merger with MBf Insurans Berhad on 1 May 2002.

7. Angka Perbelanjaan Pengurusan dalam jadual G.2, G.6, L.2 dan L.8 termasuk hutang lapuk dan ragu selepas ditolak terimaan hutang lapuk.

The figures for Management Expenses in tables G.2, G.6, L.2 and L.8 include bad and doubtful debts net of bad debt recoveries.

8. Untuk penanggung insurans semula hayat profesional, angka yang ditunjukkan dalam kolom 'Insurans Lain' bagi jadual L.4, L.4G, L.6 dan L.6G merujuk kepada perniagaan yang diurus niaga berdasarkan premium risiko.

In the case of professional life reinsurers, figures shown in the column 'Other Insurance' of tables L.4, L.4G, L.6 and L.6G refer to business written on risk premium basis.

9. Jumlah individu tidak semestinya bersamaan dengan jumlah keseluruhan disebabkan oleh pembundaran angka.

Individual totals do not necessarily add up to the overall total due to rounding.