

Perangkaan Insurans Hayat

Life Insurance Statistics

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**Jadual L. 1, Insurans Hayat
Akaun Hasil – Pendapatan
RM'000**

Syarikat	Tahun Kewangan Berakhir	Kumpulan Wang Empunya Polisi Pada Awal Tahun	PERNIAGAAN BIASA						
			Premium Tunggal	Premium Tahunan	Premium Diperbaharui				
Company	Financial Year Ended	Policy owners' Fund Beginning of the Year	ORDINARY BUSINESS						
			Single Premium	Annual Premium First Year Premium	Renewal Premium				
PENANGGUNG INSURANS LANGSUNG									
DIRECT INSURERS									
DITUBUHKAN DI MALAYSIA									
CONSTITUTED IN MALAYSIA									
ALLIANZ LIFE	31-12-03	340,806	25,323	59,144	109,272
AMASSURANCE	31-03-04	463,115	116,498	35,751	85,811
ASIA LIFE	31-12-03	1,846,583	17,667	46,663	278,983
COMMERCE LIFE	31-12-03	425,949	104,017	5,195	27,099
GREAT EASTERN	31-12-03	16,461,445	247,796	295,795	2,751,623
HONG LEONG	30-06-04	2,099,429	105,389	42,686	326,933
ING	31-12-03	4,186,824	127,641	175,576	841,357
MAA	31-12-03	3,143,111	539,214	40,837	388,621
MANULIFE	31-12-03	1,161,705	10,119	32,766	232,875
MAYBAN LIFE	30-06-04	1,528,312	194,018	19,767	129,360
MCIS ZURICH	30-06-04	1,710,231	211	74,708	231,000
MNI	31-03-04	2,204,059	486,838	33,530	181,248
PRUDENTIAL	31-12-03	2,554,798	51,682	30,154	431,898
TAHAN	31-12-03	179,340	6,481	5,977	16,840
UNI.ASIA LIFE	31-03-04	145,468	203,019	6,317	28,659
						38,451,175	2,235,913	904,866	6,061,579
DITUBUHKAN DI LUAR MALAYSIA									
CONSTITUTED OUTSIDE MALAYSIA									
AIA	30-11-03	6,427,759	93,995	136,476	1,288,787
						6,427,759	93,995	136,476	1,288,787
					Jumlah kecil	44,878,934	2,329,908	1,041,342	7,350,366
					Sub-total				
PENANGGUNG INSURANS SEMULA PROFESIONAL									
PROFESSIONAL REINSURERS									
DITUBUHKAN DI MALAYSIA									
CONSTITUTED IN MALAYSIA									
MLRGB	31-12-03	11,807	41,118	–	–
						11,807	41,118	–	–
DITUBUHKAN DI LUAR MALAYSIA									
CONSTITUTED OUTSIDE MALAYSIA									
HANNOVER RE	31-12-03	10,609	11,505	620	645
						10,609	11,505	620	645
					Jumlah kecil	22,416	52,623	620	645
					Sub-total				
					Jumlah	44,901,350	2,382,531	1,041,962	7,351,011
					Total				

**Table L. 1, Life Insurance
Revenue Accounts – Income**
RM'000

PERNIAGAAN BERKAITAN PELABURAN			ANUITI			Pendapatan Pelaburan Bersih	Pindahan daripada Kumpulan Wang Pemegang Saham/Kerja	Pindahan daripada Rizab	Keuntungan atas Pelupusan Aset	Pendapatan Pelbagai
Premium Tunggal	Premium Tahunan		Premium Tunggal	Premium Tahunan						
	Premium Tahun Pertama	Premium Diperbaharui		Premium Tahun Pertama	Premium Diperbaharui					
INVESTMENT-LINKED BUSINESS			ANNUITY			Net Investment Income	Transfer from Shareholders'/ Working Fund	Transfer from Reserves	Profit on Disposal of Assets	Miscellaneous Income
Single Premium	Annual Premium		Single Premium	Annual Premium						
	First Year Premium	Renewal Premium		First Year Premium	Renewal Premium					
94,846	5,642	379	-	-	-	18,072	10,868	-	16,500	22,481
4,438	373	-	-	-	-	31,966	5,000	-	11,731	9,154
-	-	-	-	-	-	103,500	-	-	24,485	17,083
122	86	5	-	-	-	21,337	-	-	5,761	8,348
35,396	107,901	21,341	-	-	-	971,730	-	-	202,199	162,723
19,142	42,850	33,626	-	-	-	99,306	-	-	159,931	11,662
-	2,777	1,096	-	-	-	236,134	-	-	55,145	26,721
31,515	37,009	44,747	-	-	-	207,668	-	-	19,794	165,628
10,340	20,735	1,951	-	-	-	66,999	-	-	12,828	13,094
575,653	27,272	42,593	-	-	-	75,362	-	-	17,981	27,266
187	1,075	186	99	-	-	95,582	-	-	44,544	27,072
-	-	-	-	-	-	123,802	-	-	31,331	148,362
28,186	301,384	443,605	-	-	-	147,277	-	-	22,125	122,035
-	-	-	-	-	-	8,908	-	-	44	6,817
-	-	-	-	-	-	8,093	2,000	-	16,434	3,118
799,825	547,104	589,529	99	-	-	2,215,736	17,868	-	640,833	771,564
159,892	108,262	80,857	-	-	-	483,605	-	-	10,492	271,625
159,892	108,262	80,857	-	-	-	483,605	-	-	10,492	271,625
959,717	655,366	670,386	99	-	-	2,699,341	17,868	-	651,325	1,043,189
-	-	-	-	-	-	1,164	4,820	-	6	40
-	-	-	-	-	-	1,164	4,820	-	6	40
-	-	-	-	-	-	979	-	-	-	-
-	-	-	-	-	-	979	-	-	-	-
-	-	-	-	-	-	2,143	4,820	-	6	40
959,717	655,366	670,386	99	-	-	2,701,484	22,688	-	651,331	1,043,229

**Jadual L. 2, Insurans Hayat
Akaun Hasil – Perbelanjaan
RM'000**

Syarikat	Tahun Kewangan Berakhir	Faedah Polisi Bersih							
		Kematian	Hilang Upaya	Cukup Tempoh/ Pemberian Hak	Serahan ¹	Perubatan	Bonus Dibayar Secara Tunai	Lain-lain	
Company	Financial Year Ended	Net Policy Benefits							
		Death	Disability	Maturity/ Vesting	Surrenders ¹	Medical	Bonuses Paid in Cash	Others	
PENANGGUNG INSURANS LANGSUNG DIRECT INSURERS DITUBUHKAN DI MALAYSIA CONSTITUTED IN MALAYSIA									
ALLIANZ LIFE	...	31-12-03	6,702	1,223	5,342	33,391	9,058	3,270	1,703
AMASSURANCE	...	31-03-04	14,387	1,316	5,929	19,740	5,432	1,230	–
ASIA LIFE	...	31-12-03	13,068	1,839	53,695	79,953	2,463	6,446	815
COMMERCE LIFE	...	31-12-03	12,434	2,657	14,006	11,145	2,471	335	(317)
GREAT EASTERN	...	31-12-03	152,739	49,808	294,229	480,514	50,878	201,003	331,956
HONG LEONG	...	30-06-04	27,003	1,001	10,284	83,479	9,333	15,176	8,793
ING	...	31-12-03	52,839	5,938	24,334	108,587	148,796	14,392	18,957
MAA	...	31-12-03	31,091	11,709	231,515	104,624	16,230	110,708	1,382
MANULIFE	...	31-12-03	15,011	2,892	22,388	44,299	10,533	17,566	40
MAYBAN LIFE	...	30-06-04	33,492	4,981	9,192	98,134	964	265	2,873
MCIS ZURICH	...	30-06-04	18,249	6,936	60,174	67,782	3,574	–	3,879
MNI	...	31-03-04	67,315	–	38,566	51,754	2,091	24,688	437
PRUDENTIAL	...	31-12-03	25,705	1,806	18,560	108,419	102,442	150	40,671
TAHAN	...	31-12-03	8,333	–	248	4,567	–	4,756	2,255
UNI.ASIA LIFE	...	31-03-04	3,402	109	1,281	7,184	676	–	3,851
			<u>481,770</u>	<u>92,215</u>	<u>789,743</u>	<u>1,303,572</u>	<u>364,941</u>	<u>399,985</u>	<u>417,295</u>
DITUBUHKAN DI LUAR MALAYSIA CONSTITUTED OUTSIDE MALAYSIA									
AIA	...	30-11-03	69,632	8,599	137,817	147,931	57,243	183,264	102,918
			<u>69,632</u>	<u>8,599</u>	<u>137,817</u>	<u>147,931</u>	<u>57,243</u>	<u>183,264</u>	<u>102,918</u>
		Jumlah kecil Sub-total	551,402	100,814	927,560	1,451,503	422,184	583,249	520,213
PENANGGUNG INSURANS SEMULA PROFESIONAL PROFESSIONAL REINSURERS DITUBUHKAN DI MALAYSIA CONSTITUTED IN MALAYSIA									
MLRGB	...	31-12-03	6,526	767	–	–	21,408	–	3,145
			<u>6,526</u>	<u>767</u>	<u>–</u>	<u>–</u>	<u>21,408</u>	<u>–</u>	<u>3,145</u>
DITUBUHKAN DI LUAR MALAYSIA CONSTITUTED OUTSIDE MALAYSIA									
HANNOVER RE	...	31-12-03	5,200	509	–	–	994	–	600
			<u>5,200</u>	<u>509</u>	<u>–</u>	<u>–</u>	<u>994</u>	<u>–</u>	<u>600</u>
		Jumlah kecil Sub-total	11,726	1,276	–	–	22,402	–	3,745
		Jumlah Total	563,128	102,090	927,560	1,451,503	444,586	583,249	523,958

1 - Termasuk 'Penebusan Unit' bagi perniagaan insurans berkaitan pelaburan/Includes 'Redemption of Units' for investment-linked business

2 - Termasuk 'Perbelanjaan Berkaitan Agensi' dan 'Manfaat Perpisahan'/Includes 'Agency-Related Expenses' and 'Breakaway Benefits'

3 - Termasuk 'Kerugian Pelupusan Pelaburan' bagi perniagaan insurans berkaitan pelaburan/Includes 'Loss on Disposal of Investments' for investment-linked business

4 - Termasuk 'Peruntukan bagi Cukai Keuntungan Modal Belum Terealisasi' dan 'Caj Pelaburan' bagi perniagaan insurans berkaitan pelaburan/Includes 'Provision for Tax on Unrealised Capital Gains' and 'Investment Charge' for investment-linked business

**Table L. 2, Life Insurance
Revenue Accounts – Expenditure
RM'000**

Imbuhan Agensi		Perbelanjaan Pengurusan	Kerugian atas Pelupusan Aset ³	Pengurangan Nilai Pelaburan	Cukai	Perbelanjaan Lain ⁴	Kumpulan Wang Empunya Polisi pada Akhir Tahun	Pindahan kepada Penyata Pendapatan/ Akaun Ibu Pejabat
Komisen	Lain-lain ²							
Agency Remuneration		Management Expenses	Loss on Disposal of Assets ³	Diminution in Value of Investments	Taxes	Other Outgo ⁴	Policy owners' Fund End of the Year	Transfer to Income Statement/ Head Office Account
Commission	Others ²							
52,737	4,937	43,992	24	–	2,848	2,969	531,018	4,118
41,364	3,268	31,043	–	–	3,369	822	635,937	–
54,407	6,962	22,497	505	2,139	10,916	9,235	2,058,027	11,996
8,101	32	23,996	–	–	1,870	5,108	515,637	445
489,914	69,206	150,957	32,763	26,917	108,915	46,966	18,453,148	318,035
91,348	13,707	51,208	23,202	1,322	18,809	5,736	2,535,552	45,000
237,571	27,504	150,463	–	37,487	19,506	10,872	4,761,523	34,500
84,585	15,096	84,624	20,963	–	15,604	18,573	3,816,032	55,407
53,308	6,306	26,946	83	2	6,206	1,911	1,323,493	32,429
39,987	933	31,940	5,115	10,771	5,781	11,115	2,377,041	5,000
66,659	8,622	48,192	7,179	4,298	9,448	26,553	1,844,351	9,000
44,820	3,291	26,217	47,224	19,422	24,079	18,826	2,800,441	40,000
306,880	34,714	99,742	–	–	11,217	30,281	3,154,039	198,517
5,315	1,973	10,367	3,885	190	(353)	1,164	181,707	–
13,146	1,069	18,186	–	–	1,783	35	362,386	–
1,590,142	197,620	820,370	140,943	102,548	239,998	190,166	45,350,332	754,447
276,289	42,533	115,188	19,702	–	22,653	91,772	7,622,011	164,200
276,289	42,533	115,188	19,702	–	22,653	91,772	7,622,011	164,200
1,866,431	240,153	935,558	160,645	102,548	262,651	281,938	52,972,343	918,647
4,891	–	4,095	–	–	–	–	18,125	–
4,891	–	4,095	–	–	–	–	18,125	–
2,582	–	971	–	–	690	30	11,280	1,502
2,582	–	971	–	–	690	30	11,280	1,502
7,473	–	5,066	–	–	690	30	29,405	1,502
1,873,904	240,153	940,624	160,645	102,548	263,341	281,968	53,001,748	920,149

Jadual L. 3, Insurans Hayat
Liabiliti dan Aset Kumpulan Wang Insurans
RM'000

Syarikat	Tahun Kewangan Berakhir	LIABILITI						Jumlah Aset/ Liabiliti	
		Kumpulan Wang Empunya Polisi	Peruntukan bagi Tuntutan Belum Dibayar	Peruntukan bagi Cukai	Amaun Tertunggak kepada Kumpulan Wang Pemegang Saham/Akaun Ibu Pejabat/Kumpulan Wang Insurans	Liabiliti Lain			
Company	Financial Year Ended	Policy owners' Fund	Provision for Outstanding Claims	Provision for Taxation	Amount Due to Shareholders' Fund/Head Office Account/ Insurance Fund	Other Liabilities	Total Assets/ Liabilities		
PENANGGUNG INSURANS LANGSUNG									
DIRECT INSURERS									
DITUBUHKAN DI MALAYSIA									
CONSTITUTED IN MALAYSIA									
ALLIANZ LIFE	31-12-03	531,018	18,548	1,997	–	91,012	642,575
AMASSURANCE	31-03-04	635,937	18,760	3,472	46,560	37,333	742,062
ASIA LIFE	31-12-03	2,058,027	7,421	591	11,295	100,288	2,177,622
COMMERCE LIFE	31-12-03	515,637	9,910	537	844	27,690	554,618
GREAT EASTERN	31-12-03	18,453,148	1,176,039	63,096	276,041	674,367	20,642,691
HONG LEONG	30-06-04	2,535,552	25,883	3,803	45,001	101,996	2,712,235
ING	31-12-03	4,761,523	43,436	5,786	28,376	328,437	5,167,558
MAA	31-12-03	3,816,032	21,299	7,328	58,883	432,554	4,336,096
MANULIFE	31-12-03	1,323,493	8,965	550	38,694	114,223	1,485,925
MAYBAN LIFE	30-06-04	2,377,041	13,815	2,395	5,670	61,239	2,460,160
MCIS ZURICH	30-06-04	1,844,351	26,261	3,911	9,000	67,849	1,951,372
MNI	31-03-04	2,800,441	7,318	39,425	98,440	92,878	3,038,502
PRUDENTIAL	31-12-03	3,154,039	35,396	9,169	190,065	143,009	3,531,678
TAHAN	31-12-03	181,707	640	1,334	29,660	21,812	235,153
UNI.ASIA LIFE	31-03-04	362,386	4,060	834	–	31,450	398,730
				<u>45,350,332</u>	<u>1,417,751</u>	<u>144,228</u>	<u>838,529</u>	<u>2,326,137</u>	<u>50,076,977</u>
DITUBUHKAN DI LUAR MALAYSIA									
CONSTITUTED OUTSIDE MALAYSIA									
AIA	30-11-03	7,622,011	53,400	44,498	204,794	4,118,759	12,043,462
				<u>7,622,011</u>	<u>53,400</u>	<u>44,498</u>	<u>204,794</u>	<u>4,118,759</u>	<u>12,043,462</u>
			Jumlah kecil	52,972,343	1,471,151	188,726	1,043,323	6,444,896	62,120,439
			Sub-total						
PENANGGUNG INSURANS SEMULA PROFESIONAL									
PROFESSIONAL REINSURERS									
DITUBUHKAN DI MALAYSIA									
CONSTITUTED IN MALAYSIA									
MLRGB	31-12-03	18,125	–	–	29	37,490	55,644
				<u>18,125</u>	<u>–</u>	<u>–</u>	<u>29</u>	<u>37,490</u>	<u>55,644</u>
DITUBUHKAN DI LUAR MALAYSIA									
CONSTITUTED OUTSIDE MALAYSIA									
HANNOVER RE	31-12-03	11,280	7,069	490	9,651	4,628	33,118
				<u>11,280</u>	<u>7,069</u>	<u>490</u>	<u>9,651</u>	<u>4,628</u>	<u>33,118</u>
			Jumlah kecil	29,405	7,069	490	9,680	42,118	88,762
			Sub-total						
			Jumlah Total	53,001,748	1,478,220	189,216	1,053,003	6,487,014	62,209,201

**Table L. 3, Life Insurance
Liabilities and Assets of Insurance Funds
RM'000**

Harta Benda, Loji & Kelengkapan	Pinjaman			ASET			Harta Benda Pelaburan	Wang Tunai dan Simpanan	Aset Lain	Aset Luar Negeri
	Pinjaman Polisi	Pinjaman Bercagar Lain	Pinjaman Tidak Bercagar	Kertas/ Pinjaman Dijamin oleh Kerajaan Malaysia	Pelaburan Sekuriti Korporat/ Hutang	Lain-lain				
Property, Plant & Equipment	Loans			ASSETS			Investment Properties	Cash and Deposits	Other Assets	Foreign Assets
Policy Loans	Other Secured Loans	Unsecured Loans	Malaysian Government Papers/ Guaranteed Loans	Investments Corporate/ Debt Securities	Others					
10,954	14,415	11,057	1,599	29,461	375,206	207	8,240	151,141	40,294	–
3,131	52,016	–	8,745	42,469	326,239	17,949	17,622	251,264	22,626	–
5,686	458,588	15,784	2,235	97,042	1,081,560	1,251	162,087	309,966	43,123	300
9,191	8,115	61	1,237	29,109	315,753	12,610	52,038	112,548	13,955	–
114,509	2,252,846	584,882	13,073	2,378,072	11,541,960	24,107	400,869	2,564,267	459,382	308,723
30,602	301,396	–	95	47,886	907,548	4,788	193,346	1,115,560	111,013	–
42,286	503,255	279,191	28,779	1,091,538	2,527,907	–	142,618	364,399	187,586	–
38,370	194,242	611,017	6,477	246,926	1,508,347	167,937	773,033	689,570	100,176	–
3,994	200,986	100,570	4,347	74,740	823,103	97	19,202	220,053	38,831	–
10,802	23,400	15,000	7,716	39,168	1,470,524	7,310	78,040	775,952	32,247	–
19,114	234,790	37,209	7,800	128,822	1,182,806	250	153,115	141,491	45,333	643
6,300	132,330	31,974	18,237	177,318	1,702,719	3,621	265,304	632,786	67,914	–
36,285	246,026	50,888	11,172	298,863	2,174,875	–	102,479	549,167	61,924	–
1,949	5,861	–	1,197	66,537	113,615	–	34,703	2,807	8,484	–
2,816	13,337	–	285	16,466	145,122	–	17,900	194,798	8,005	–
335,989	4,641,603	1,737,633	112,994	4,764,417	26,197,284	240,127	2,420,596	8,075,769	1,240,893	309,666
101,913	371,741	753,477	25,019	5,600,656	3,473,481	17,520	222,023	1,278,136	199,496	–
101,913	371,741	753,477	25,019	5,600,656	3,473,481	17,520	222,023	1,278,136	199,496	–
437,902	5,013,344	2,491,110	138,013	10,365,073	29,670,765	257,647	2,642,619	9,353,905	1,440,389	309,666
333	–	–	–	–	5,721	–	–	41,040	8,550	–
333	–	–	–	–	5,721	–	–	41,040	8,550	–
115	–	–	–	–	10,035	–	–	18,435	4,533	–
115	–	–	–	–	10,035	–	–	18,435	4,533	–
448	–	–	–	–	15,756	–	–	59,475	13,083	–
438,350	5,013,344	2,491,110	138,013	10,365,073	29,686,521	257,647	2,642,619	9,413,380	1,453,472	309,666

Jadual L. 4, Insurans Hayat
Polisi Baru Dikeluarkan – Insurans Hayat Individu
 RM'000

Syarikat	Tahun Kewangan Berakhir	INSURANS SEUMUR HIDUP								
		Bilangan Polisi	Nilai Diinsurans- kan	Premium Tunggal	Premium Tahunan					
Company	Financial Year Ended	WHOLE LIFE INSURANCE								
		No. of Policies	Sums Insured	Single Premium	Annual Premium					
PENANGGUNG INSURANS LANGSUNG										
DIRECT INSURERS										
DITUBUHKAN DI MALAYSIA										
CONSTITUTED IN MALAYSIA										
ALLIANZ LIFE	31-12-03	15,201	360,557	–	13,113
AMASSURANCE	31-03-04	18,404	659,126	17,228	10,085
ASIA LIFE	31-12-03	9,067	255,083	–	15,447
COMMERCE LIFE	31-12-03	310	9,784	–	224
GREAT EASTERN	31-12-03	148,849	6,288,808	–	205,635
HONG LEONG	30-06-04	23,519	799,847	–	26,641
ING	31-12-03	52,312	2,647,010	–	112,843
MAA	31-12-03	16,692	416,977	–	15,932
MANULIFE	31-12-03	7,977	364,163	–	14,990
MAYBAN LIFE	30-06-04	127	7,592	–	170
MCIS ZURICH	30-06-04	1,015	32,934	–	1,276
MNI	31-03-04	1,518	91,165	–	2,608
PRUDENTIAL	31-12-03	5,162	81,107	–	2,888
TAHAN	31-12-03	4,028	50,815	–	2,622
UNI.ASIA LIFE	31-03-04	2,314	61,958	–	2,381
							<u>306,495</u>	<u>12,126,926</u>	<u>17,228</u>	<u>426,855</u>
DITUBUHKAN DI LUAR MALAYSIA										
CONSTITUTED OUTSIDE MALAYSIA										
AIA	30-11-03	45,425	1,902,767	–	54,060
							<u>45,425</u>	<u>1,902,767</u>	<u>–</u>	<u>54,060</u>
						Jumlah kecil	351,920	14,029,693	17,228	480,915
						Sub-total				
PENANGGUNG INSURANS SEMULA PROFESIONAL										
PROFESSIONAL REINSURERS										
DITUBUHKAN DI MALAYSIA										
CONSTITUTED IN MALAYSIA										
MLRGB	31-12-03	–	–	–	–
							<u>–</u>	<u>–</u>	<u>–</u>	<u>–</u>
DITUBUHKAN DI LUAR MALAYSIA										
CONSTITUTED OUTSIDE MALAYSIA										
HANNOVER RE	31-12-03	–	–	–	–
							<u>–</u>	<u>–</u>	<u>–</u>	<u>–</u>
						Jumlah kecil	–	–	–	–
						Sub-total				
						Jumlah	351,920	14,029,693	17,228	480,915
						Total	<u><u>351,920</u></u>	<u><u>14,029,693</u></u>	<u><u>17,228</u></u>	<u><u>480,915</u></u>

**Table L. 4, Life Insurance
New Policies Issued – Individual Life
RM'000**

INSURANS ENDOWMEN				INSURANS HAYAT BIASA				INSURANS LAIN			
Bilangan Polisi	Nilai Diinsurans-kan	Premium Tunggal	Premium Tahunan	Bilangan Polisi	Nilai Diinsurans-kan	Premium Tunggal	Premium Tahunan	Bilangan Polisi	Nilai Diinsurans-kan	Premium Tunggal	Premium Tahunan
ENDOWMENT INSURANCE				ORDINARY LIFE				OTHER INSURANCE			
No. of Policies	Sums Insured	Single Premium	Annual Premium	No. of Policies	Sums Insured	Single Premium	Annual Premium	No. of Policies	Sums Insured	Single Premium	Annual Premium
22,813	1,146,467	1	44,682	8,291	728,036	19,451	718	1,634	–	947	71
9,636	136,195	10,529	6,422	114,543	4,099,423	69,520	15,500	2,419	404	–	1,065
23,094	390,659	–	28,351	161	11,591	55	88	–	–	–	–
3,698	93,024	–	2,779	270	10,073	18	98	650	–	286	–
41,699	943,412	328	75,947	42,334	451,330	799	2,900	43,552	–	16,183	–
3,337	117,492	–	4,046	3,247	150,454	1,699	421	712	–	–	273
10,275	217,896	–	17,125	141,307	1,544,725	–	11,857	131	–	–	98
24,480	786,084	507,079	11,811	52,643	1,230,611	78	10,281	49,592	–	23,247	–
3,751	261,337	–	6,720	21,910	493,250	7,452	1,842	–	–	–	–
18,844	563,483	17	22,808	226	23,780	–	205	57	–	–	25
44,745	1,217,079	–	55,708	77	8,523	185	45	–	–	–	–
42,651	1,144,653	465,126	33,484	4,758	227,248	10,349	2,138	152	–	–	94
11,053	181,272	–	10,492	25,351	729,462	553	9,633	6,345	56,000	–	4,008
3,882	87,652	–	2,042	795	106,828	3,684	–	181	400	–	85
8,848	318,209	179,189	4,463	297	16,310	–	168	44	–	8	–
272,806	7,604,914	1,162,269	326,880	416,210	9,831,644	113,843	55,894	105,469	56,804	40,671	5,719
8,323	178,215	–	15,439	97,077	902,247	529	10,520	452	5,942	248	–
8,323	178,215	–	15,439	97,077	902,247	529	10,520	452	5,942	248	–
281,129	7,783,129	1,162,269	342,319	513,287	10,733,891	114,372	66,414	105,921	62,746	40,919	5,719
–	–	–	–	2,238	21,115	713	–	664,356	19,350,363	48,649	–
–	–	–	–	2,238	21,115	713	–	664,356	19,350,363	48,649	–
–	–	–	–	–	–	–	–	506,528	6,065,357	14,194	680
–	–	–	–	–	–	–	–	506,528	6,065,357	14,194	680
–	–	–	–	2,238	21,115	713	–	1,170,884	25,415,720	62,843	680
281,129	7,783,129	1,162,269	342,319	515,525	10,755,006	115,085	66,414	1,276,805	25,478,466	103,762	6,399

Jadual L. 4, Insurans Hayat
Polisi Baru Dikeluarkan – Insurans Hayat Individu – (samb.)
 RM'000

Syarikat	Tahun Kewangan Berakhir	RIDER			
		Bilangan Polisi	Nilai Diinsurans- kan	Premium Tunggal	Premium Tahunan
Company	Financial Year Ended	RIDERS			
		No. of Policies	Sums Insured	Single Premium	Annual Premium
PENANGGUNG INSURANS LANGSUNG					
DIRECT INSURERS					
DITUBUHKAN DI MALAYSIA					
CONSTITUTED IN MALAYSIA					
ALLIANZ LIFE	31-12-03	–	133,728	–	16,647
AMASSURANCE	31-03-04	–	302,265	–	12,246
ASIA LIFE	31-12-03	–	90,582	10,333	11,964
COMMERCE LIFE	31-12-03	–	88,824	2	1,445
GREAT EASTERN	31-12-03	–	1,772,275	–	42,914
HONG LEONG	30-06-04	–	510,342	–	9,603
ING	31-12-03	–	–	–	56,168
MAA	31-12-03	–	436,155	–	24,512
MANULIFE	31-12-03	–	79,914	1,135	11,372
MAYBAN LIFE	30-06-04	–	279,501	1,304	2,695
MCIS ZURICH	30-06-04	–	870,538	–	12,015
MNI	31-03-04	–	52,888	–	5,329
PRUDENTIAL	31-12-03	–	220,836	–	11,536
TAHAN	31-12-03	–	233,809	–	1,826
UNI.ASIA LIFE	31-03-04	–	13,001	–	1,005
		–	5,084,658	12,774	221,277
DITUBUHKAN DI LUAR MALAYSIA					
CONSTITUTED OUTSIDE MALAYSIA					
AIA	30-11-03	–	409,403	1,672	58,040
		–	409,403	1,672	58,040
	Jumlah kecil	–	5,494,061	14,446	279,317
	Sub-total				
PENANGGUNG INSURANS SEMULA PROFESIONAL					
PROFESSIONAL REINSURERS					
DITUBUHKAN DI MALAYSIA					
CONSTITUTED IN MALAYSIA					
MLRGB	31-12-03	–	–	–	–
		–	–	–	–
DITUBUHKAN DI LUAR MALAYSIA					
CONSTITUTED OUTSIDE MALAYSIA					
HANNOVER RE	31-12-03	–	–	–	–
		–	–	–	–
	Jumlah kecil	–	–	–	–
	Sub-total				
	Jumlah	–	5,494,061	14,446	279,317
	Total				

Table L. 4, Life Insurance
New Policies Issued – Individual Life – (contd.)
RM'000

JUMLAH				INSURANS BERKAITAN PELABURAN				ANUITI			
Bilangan Polisi	Nilai Diinsurans-kan	Premium Tunggal	Premium Tahunan	Bilangan Polisi	Nilai Diinsurans-kan	Premium Tunggal	Premium Tahunan	Bilangan Polisi	Nilai Diinsurans-kan	Premium Tunggal	Premium Tahunan
TOTAL				INVESTMENT-LINKED INSURANCE				ANNUITY			
No. of Policies	Sums Insured	Single Premium	Annual Premium	No. of Policies	Sums Insured	Single Premium	Annual Premium	No. of Policies	Sums Insured	Single Premium	Annual Premium
47,939	2,368,788	20,399	75,231	6,061	421,466	94,850	6,561	–	–	–	–
145,002	5,197,413	97,277	45,318	214	5,396	398	485	–	–	–	–
32,322	747,915	10,388	55,850	–	–	–	–	–	–	–	–
4,928	201,705	306	4,546	125	9,106	99	178	–	–	–	–
276,434	9,455,825	17,310	327,396	77,655	5,075,033	7,857	163,750	–	–	–	–
30,815	1,578,135	1,699	40,984	22,057	1,406,228	13,288	53,582	–	–	–	–
204,025	4,409,631	–	198,091	220	28,598	876	604	–	–	–	–
143,407	2,869,827	530,404	62,536	20,761	1,000,174	18,336	38,989	–	–	–	–
33,638	1,198,664	8,587	34,924	6,610	398,147	7,236	29,752	–	–	–	–
19,254	874,356	1,321	25,903	35,110	1,474,719	588,866	28,941	–	–	–	–
45,837	2,129,074	185	69,044	769	22,401	183	1,322	–	–	–	–
49,079	1,515,954	475,475	43,653	–	–	–	–	–	–	–	–
47,911	1,268,677	553	38,557	135,164	9,147,525	28,186	325,760	–	–	–	–
8,886	479,504	3,684	6,575	–	–	–	–	–	–	–	–
11,503	409,478	179,197	8,017	–	–	–	–	–	–	–	–
1,100,980	34,704,946	1,346,785	1,036,625	304,746	18,988,793	760,175	649,924	–	–	–	–
151,277	3,398,574	2,449	138,059	43,059	3,233,816	155,466	103,383	–	–	–	–
151,277	3,398,574	2,449	138,059	43,059	3,233,816	155,466	103,383	–	–	–	–
1,252,257	38,103,520	1,349,234	1,174,684	347,805	22,222,609	915,641	753,307	–	–	–	–
666,594	19,371,478	49,362	–	–	–	–	–	–	–	–	–
666,594	19,371,478	49,362	–	–	–	–	–	–	–	–	–
506,528	6,065,357	14,194	680	74	4,404	5	–	–	–	–	–
506,528	6,065,357	14,194	680	74	4,404	5	–	–	–	–	–
1,173,122	25,436,835	63,556	680	74	4,404	5	–	–	–	–	–
2,425,379	63,540,355	1,412,790	1,175,364	347,879	22,227,013	915,646	753,307	–	–	–	–

Jadual L. 4G, Insurans Hayat
Polisi Baru Dikeluarkan – Insurans Hayat Berkumpulan
RM'000

Syarikat	Tahun Kewangan Berakhir	INSURANS ENDOWMEN					INSURANS SEMENTARA					Bilangan Polisi
		Bilangan Polisi	Bilangan Orang Dilindungi	Nilai Diinsuranskan	Premium Tunggal	Premium Tahunan	Bilangan Polisi	Bilangan Orang Dilindungi	Nilai Diinsuranskan	Premium Tunggal	Premium Tahunan	
Company	Financial Year Ended	No. of Policies	No. of Lives Covered	Sums Insured	Single Premium	Annual Premium	No. of Policies	No. of Lives Covered	Sums Insured	Single Premium	Annual Premium	No. of Policies
PENANGGUNG INSURANS LANGSUNG												
DIRECT INSURERS												
DITUBUHKAN DI MALAYSIA												
CONSTITUTED IN MALAYSIA												
ALLIANZ LIFE	31-12-03	–	–	–	–	–	2,806	212,816	7,583,385	21,551	703	41
AMASSURANCE	31-03-04	–	–	–	–	–	253	176,550	6,770,174	16,310	–	–
ASIA LIFE	31-12-03	–	–	–	–	–	46	7,737	606,784	7,663	–	–
COMMERCE LIFE	31-12-03	206	95,082	1,890,466	88,562	–	42	91,190	2,933,321	48,367	–	54
GREAT EASTERN	31-12-03	35	217,405	8,741,087	156,181	922	547	850,493	23,664,911	81,457	29	648
HONG LEONG	30-06-04	–	12	553	–	17	320	74,954	6,433,345	114,657	126	–
ING	31-12-03	–	–	–	–	–	713	310,489	11,219,263	49,263	–	1,938
MAA	31-12-03	–	140	1,213	425	22	45	68,913	2,664,593	22,750	–	18
MANULIFE	31-12-03	–	–	–	–	–	–	5,189	622,406	1,750	–	–
MAYBAN LIFE	30-06-04	–	–	–	–	–	4	109,768	6,050,699	194,934	–	–
MCIS ZURICH	30-06-04	–	–	–	–	–	81	44,544	1,240,369	2,591	4,270	–
MNI	31-03-04	–	180	2,660	–	32	222	105,073	7,020,345	20,464	–	–
PRUDENTIAL	31-12-03	2	895	15,289	787	29	144	18,122	1,905,050	52,014	–	–
TAHAN	31-12-03	–	–	–	–	–	31	5,358	181,870	801	–	2
UNI.ASIA LIFE	31-03-04	–	25	280	–	4	50	69,279	2,269,978	26,945	–	1
		<u>243</u>	<u>313,739</u>	<u>10,651,548</u>	<u>245,955</u>	<u>1,026</u>	<u>5,304</u>	<u>2,150,475</u>	<u>81,166,493</u>	<u>661,517</u>	<u>5,128</u>	<u>2,702</u>
DITUBUHKAN DI LUAR MALAYSIA												
CONSTITUTED OUTSIDE MALAYSIA												
AIA	30-11-03	–	–	676	–	432	2,534	284,541	13,991,162	146,423	85	–
		–	–	676	–	432	2,534	284,541	13,991,162	146,423	85	–
Jumlah kecil	Sub-total	243	313,739	10,652,224	245,955	1,458	7,838	2,435,016	95,157,655	807,940	5,213	2,702
PENANGGUNG INSURANS SEMULA PROFESIONAL												
PROFESSIONAL REINSURERS												
DITUBUHKAN DI MALAYSIA												
CONSTITUTED IN MALAYSIA												
MLRGB	31-12-03	–	–	–	–	–	–	–	–	–	–	229,962
		–	–	–	–	–	–	–	–	–	–	229,962
DITUBUHKAN DI LUAR MALAYSIA												
CONSTITUTED OUTSIDE MALAYSIA												
HANNOVER RE	31-12-03	–	–	–	–	–	–	–	–	–	–	5,952
		–	–	–	–	–	–	–	–	–	–	5,952
Jumlah kecil	Sub-total	–	–	–	–	–	–	–	–	–	–	235,914
Jumlah Total		243	313,739	10,652,224	245,955	1,458	7,838	2,435,016	95,157,655	807,940	5,213	238,616

Table L. 4G, Life Insurance
New Policies Issued – Group Life
RM'000

INSURANS LAIN				RIDER					JUMLAH				
Bilangan Orang Dilindungi	Nilai Diinsuranskan	Premium Tunggal	Premium Tahunan	Bilangan Polisi	Bilangan Orang Dilindungi	Nilai Diinsuranskan	Premium Tunggal	Premium Tahunan	Bilangan Polisi	Bilangan Orang Dilindungi	Nilai Diinsuranskan	Premium Tunggal	Premium Tahunan
OTHER INSURANCE				RIDERS					TOTAL				
No. of Lives Covered	Sums Insured	Single Premium	Annual Premium	No. of Policies	No. of Lives Covered	Sums Insured	Single Premium	Annual Premium	No. of Policies	No. of Lives Covered	Sums Insured	Single Premium	Annual Premium
555	–	553	–	–	–	–	–	–	2,847	213,371	7,583,385	22,104	703
–	–	–	–	–	–	–	–	–	253	176,550	6,770,174	16,310	–
154	16,214	–	13	–	1,989	–	181	–	46	7,891	622,998	7,844	13
5,115	15,972	1,604	–	–	567	43	5	–	302	191,387	4,839,802	138,538	–
123,811	–	29,197	–	–	101,809	86,146	22,246	10	1,230	1,191,709	32,492,144	289,081	961
–	–	–	–	–	1	8	–	–	320	74,966	6,433,906	114,657	143
428,159	–	128,117	–	–	323,811	1,161,230	8,316	–	2,651	738,648	12,380,493	185,696	–
11,676	2,580	4,925	57	–	–	–	–	–	63	80,729	2,668,386	28,100	79
–	–	–	–	–	–	–	–	–	–	5,189	622,406	1,750	–
3,924	137,229	129	–	–	–	–	–	–	4	113,692	6,187,928	195,063	–
–	–	–	–	–	–	–	–	–	81	44,544	1,240,369	2,591	4,270
–	–	–	–	–	1	5	2	–	222	105,253	7,023,010	20,466	32
–	–	–	–	–	8,801	–	1,250	–	146	19,017	1,920,339	54,051	29
26	–	–	8	–	–	–	–	–	33	5,384	181,870	801	8
85	–	5	–	–	8,852	–	149	–	51	69,389	2,270,258	27,099	4
573,505	171,995	164,530	78	–	445,831	1,247,432	32,149	10	8,249	3,037,719	93,237,468	1,104,151	6,242
–	–	–	–	–	42,492	–	3,470	–	2,534	284,541	13,991,838	149,893	517
–	–	–	–	–	42,492	–	3,470	–	2,534	284,541	13,991,838	149,893	517
573,505	171,995	164,530	78	–	488,323	1,247,432	35,619	10	10,783	3,322,260	107,229,306	1,254,044	6,759
–	3,935,585	3,444	–	–	–	–	–	–	229,962	–	3,935,585	3,444	–
–	3,935,585	3,444	–	–	–	–	–	–	229,962	–	3,935,585	3,444	–
–	1,140,782	595	1,057	–	–	–	–	–	5,952	–	1,140,782	595	1,057
–	1,140,782	595	1,057	–	–	–	–	–	5,952	–	1,140,782	595	1,057
–	5,076,367	4,039	1,057	–	–	–	–	–	235,914	–	5,076,367	4,039	1,057
573,505	5,248,362	168,569	1,135	–	488,323	1,247,432	35,619	10	246,697	3,322,260	112,305,673	1,258,083	7,816

Jadual L. 5, Insurans Hayat
Penamatan, Pemindahan dan Pemulihan – Insurans Hayat Individu
 RM'000

Syarikat	Tahun Kewangan Berakhir	KEMATIAN			CUKUP TEMPOH			SERAHAN			
		Bilangan Polisi	Nilai Diinsurans- kan	Premium Tahunan	Bilangan Polisi	Nilai Diinsurans- kan	Premium Tahunan	Bilangan Polisi	Nilai Diinsurans- kan	Premium Tahunan	
Company	Financial Year Ended	No. of Policies	Sums Insured	Annual Premium	No. of Policies	Sums Insured	Annual Premium	No. of Policies	Sums Insured	Annual Premium	
PENANGGUNG INSURANS LANGSUNG											
DIRECT INSURERS											
DITUBUHKAN DI MALAYSIA											
CONSTITUTED IN MALAYSIA											
ALLIANZ LIFE	...	31-12-03	116	6,438	172	51	1,736	33	1,911	101,666	2,393
AMASSURANCE	...	31-03-04	331	19,027	133	2,586	41,247	433	6,605	543,684	4,137
ASIA LIFE	...	31-12-03	350	11,287	521	1,535	20,060	1,325	7,810	256,989	10,465
COMMERCE LIFE	...	31-12-03	541	10,510	309	330	2,041	100	1,582	44,398	1,127
GREAT EASTERN	...	31-12-03	3,897	129,925	5,153	14,296	187,657	13,678	81,683	3,209,313	87,737
HONG LEONG	...	30-06-04	629	13,331	729	315	4,083	415	9,727	530,161	14,291
ING	...	31-12-03	1,764	50,755	1,981	2,835	13,667	-	36,064	696,397	19,754
MAA	...	31-12-03	541	17,794	561	4,461	279,057	314	7,440	300,089	7,728
MANULIFE	...	31-12-03	592	9,616	518	1,699	5,198	480	8,884	174,662	6,835
MAYBAN LIFE	...	30-06-04	73	2,712	104	35	366	14	4,192	182,226	5,882
MCIS ZURICH	...	30-06-04	747	11,139	578	6,412	39,937	3,674	6,594	118,254	5,118
MNI	...	31-03-04	2,415	120,059	252	1,631	23,249	1,154	13,888	547,113	5,903
PRUDENTIAL	...	31-12-03	401	15,929	539	284	8,806	458	20,791	644,255	16,881
TAHAN	...	31-12-03	91	8,559	30	26	245	18	1,326	66,007	411
UNI.ASIA LIFE	...	31-03-04	31	743	29	50	672	42	1,426	40,159	1,384
			<u>12,519</u>	<u>427,824</u>	<u>11,609</u>	<u>36,546</u>	<u>628,021</u>	<u>22,138</u>	<u>209,923</u>	<u>7,455,373</u>	<u>190,046</u>
DITUBUHKAN DI LUAR MALAYSIA											
CONSTITUTED OUTSIDE MALAYSIA											
AIA	...	30-11-03	2,078	63,813	2,444	4,283	92,786	4,285	15,587	606,730	13,354
			<u>2,078</u>	<u>63,813</u>	<u>2,444</u>	<u>4,283</u>	<u>92,786</u>	<u>4,285</u>	<u>15,587</u>	<u>606,730</u>	<u>13,354</u>
		Jumlah kecil	14,597	491,637	14,053	40,829	720,807	26,423	225,510	8,062,103	203,400
		Sub-total									
PENANGGUNG INSURANS SEMULA PROFESIONAL											
PROFESSIONAL REINSURERS											
DITUBUHKAN DI MALAYSIA											
CONSTITUTED IN MALAYSIA											
MLRGB	...	31-12-03	387	13,927	-	-	-	-	-	-	-
			<u>387</u>	<u>13,927</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
DITUBUHKAN DI LUAR MALAYSIA											
CONSTITUTED OUTSIDE MALAYSIA											
HANNOVER RE	...	31-12-03	513	3,518	-	-	-	-	-	-	-
			<u>513</u>	<u>3,518</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
		Jumlah kecil	900	17,445	-	-	-	-	-	-	-
		Sub-total									
		Jumlah Total	15,497	509,082	14,053	40,829	720,807	26,423	225,510	8,062,103	203,400

**Table L. 5, Life Insurance
Terminations, Transfers and Revivals – Individual Life**
RM'000

INSURANS HAYAT BIASA											
RAMPASAN			LAIN-LAIN			PEMULIHAN			JUMLAH		
Bilangan Polisi	Nilai Diinsurans-kan	Premium Tahunan	Bilangan Polisi	Nilai Diinsurans-kan	Premium Tahunan	Bilangan Polisi	Nilai Diinsurans-kan	Premium Tahunan	Bilangan Polisi	Nilai Diinsurans-kan	Premium Tahunan
ORDINARY LIFE											
FORFEITURE			OTHERS			REVIVALS			TOTAL		
No. of Policies	Sums Insured	Annual Premium	No. of Policies	Sums Insured	Annual Premium	No. of Policies	Sums Insured	Annual Premium	No. of Policies	Sums Insured	Annual Premium
16,074	725,103	26,380	7,098	304,585	7,677	7,089	303,843	11,900	18,161	835,685	24,755
23,267	2,121,800	21,693	4,438	54,177	3,726	15,796	1,923,772	5,746	21,431	856,163	24,376
8,405	84,250	11,031	1,834	262,614	4,387	1,017	32,232	1,829	18,917	602,968	25,900
3,237	121,599	3,031	3,412	127,263	3,501	3,043	83,296	2,129	6,059	222,515	5,939
142,899	4,667,332	162,235	43,086	1,119,229	44,674	86,414	2,985,068	101,181	199,447	6,328,388	212,296
25,728	760,950	27,413	2,404	418,290	3,768	11,364	450,381	15,332	27,439	1,276,434	31,284
58,170	1,172,584	49,017	6,126	138,730	(11,117)	11,914	209,713	7,187	93,045	1,862,420	52,448
48,963	904,984	24,768	85,435	1,117,965	13,243	2,604	47,801	1,346	144,236	2,572,088	45,268
15,496	332,014	11,159	320	28,839	1,255	1,043	26,574	1,188	25,948	523,755	19,059
7,641	365,102	9,031	483	22,236	761	881	42,722	1,353	11,543	529,920	14,439
56,861	2,365,141	73,080	13,745	478,397	8,866	44,099	1,542,789	50,264	40,260	1,470,079	41,052
16,456	442,626	20,289	7,965	678,517	2,982	4,729	128,832	6,143	37,626	1,682,732	24,437
27,968	762,006	21,731	1,291	686,280	12,741	13,218	383,882	11,508	37,517	1,733,394	40,842
7,662	176,843	5,715	1,367	155,724	222	1,849	123,081	864	8,623	284,297	5,532
2,592	49,581	2,897	2,073	23,264	887	267	4,644	254	5,905	109,775	4,985
461,419	15,051,915	469,470	181,077	5,616,110	97,573	205,327	8,288,630	218,224	696,157	20,890,613	572,612
24,925	876,591	30,630	66,453	1,555,490	73,842	20,940	579,885	20,422	92,386	2,615,525	104,133
24,925	876,591	30,630	66,453	1,555,490	73,842	20,940	579,885	20,422	92,386	2,615,525	104,133
486,344	15,928,506	500,100	247,530	7,171,600	171,415	226,267	8,868,515	238,646	788,543	23,506,138	676,745
-	-	-	664,329	19,348,527	-	-	-	-	664,716	19,362,454	-
-	-	-	664,329	19,348,527	-	-	-	-	664,716	19,362,454	-
-	-	-	-	-	-	-	-	-	513	3,518	-
-	-	-	-	-	-	-	-	-	513	3,518	-
-	-	-	664,329	19,348,527	-	-	-	-	665,229	19,365,972	-
486,344	15,928,506	500,100	911,859	26,520,127	171,415	226,267	8,868,515	238,646	1,453,772	42,872,110	676,745

Jadual L. 5, Insurans Hayat
Penamatan, Pemindahan dan Pemulihan – Insurans Hayat Individu – (samb.)
 RM'000

Syarikat	Tahun	PERNIAGAAN BERKAITAN PELABURAN									
		CUKUP TEMPOH			SERAHAN ¹			LAIN-LAIN			
	Kewangan Berakhir	Bilangan Polisi	Nilai Diinsuranskan	Premium Tahunan	Bilangan Polisi	Nilai Diinsuranskan	Premium Tahunan	Bilangan Polisi	Nilai Diinsuranskan	Premium Tahunan	
Company	Financial Year Ended	MATURITY			SURRENDER ¹			OTHERS			
		No. of Policies	Sums Insured	Annual Premium	No. of Policies	Sums Insured	Annual Premium	No. of Policies	Sums Insured	Annual Premium	
PENANGGUNG INSURANS LANGSUNG											
DIRECT INSURERS											
DITUBUHKAN DI MALAYSIA											
CONSTITUTED IN MALAYSIA											
ALLIANZ LIFE	...	31-12-03	-	-	-	884	36,729	778	186	11,700	(118)
AMASSURANCE	...	31-03-04	-	-	-	-	-	-	-	-	-
ASIA LIFE	...	31-12-03	-	-	-	65	1,536	-	1	32	-
COMMERCE LIFE	...	31-12-03	-	-	-	3	75	1	83	5,997	102
GREAT EASTERN	...	31-12-03	-	-	-	2,787	227,155	13,523	4,002	366,145	9,338
HONG LEONG	...	30-06-04	-	-	-	1,294	64,014	2,402	5,403	309,529	11,220
ING	...	31-12-03	-	-	-	75	3,251	95	20	7,122	69
MAA	...	31-12-03	-	-	-	53	2,434	143	8,686	422,941	16,969
MANULIFE	...	31-12-03	-	-	-	515	49,049	25,422	4	360	18
MAYBAN LIFE	...	30-06-04	765	30,171	1,086	7,600	273,615	8,348	6,347	264,443	10,130
MCIS ZURICH	...	30-06-04	-	-	-	76	987	5	255	7,755	459
MNI	...	31-03-04	-	-	-	-	-	-	-	-	-
PRUDENTIAL	...	31-12-03	-	-	-	4,360	261,682	4,784	33,304	2,184,631	76,372
TAHAN	...	31-12-03	-	-	-	-	-	-	-	-	-
UNI.ASIA LIFE	...	31-03-04	-	-	-	-	-	-	-	-	-
			<u>765</u>	<u>30,171</u>	<u>1,086</u>	<u>17,712</u>	<u>920,527</u>	<u>55,501</u>	<u>58,291</u>	<u>3,580,655</u>	<u>124,559</u>
DITUBUHKAN DI LUAR MALAYSIA											
CONSTITUTED OUTSIDE MALAYSIA											
AIA	...	30-11-03	-	-	-	2,939	134,930	3,533	6,030	451,664	16,805
			<u>-</u>	<u>-</u>	<u>-</u>	<u>2,939</u>	<u>134,930</u>	<u>3,533</u>	<u>6,030</u>	<u>451,664</u>	<u>16,805</u>
		Jumlah kecil	765	30,171	1,086	20,651	1,055,457	59,034	64,321	4,032,319	141,364
		Sub-total									
PENANGGUNG INSURANS SEMULA PROFESIONAL											
PROFESSIONAL REINSURERS											
DITUBUHKAN DI MALAYSIA											
CONSTITUTED IN MALAYSIA											
MLRGB	...	31-12-03	-	-	-	-	-	-	-	-	-
			<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
DITUBUHKAN DI LUAR MALAYSIA											
CONSTITUTED OUTSIDE MALAYSIA											
HANNOVER RE	...	31-12-03	-	-	-	-	-	-	-	-	-
			<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
		Jumlah kecil	-	-	-	-	-	-	-	-	-
		Sub-total									
		Jumlah Total	765	30,171	1,086	20,651	1,055,457	59,034	64,321	4,032,319	141,364

1 Termasuk 'Penebusan Unit' / Includes 'Redemption of Units'

Table L. 5, Life Insurance
Terminations, Transfers and Revivals – Individual Life – (contd.)
RM'000

PEMULIHAN			JUMLAH			SERAHAN			ANUITI			JUMLAH		
Bilangan Polisi	Nilai Diinsuranskan	Premium Tahunan	Bilangan Polisi	Nilai Diinsuranskan	Premium Tahunan	Bilangan Polisi	Nilai Diinsuranskan	Premium Tahunan	Bilangan Polisi	Nilai Diinsuranskan	Premium Tahunan	Bilangan Polisi	Nilai Diinsuranskan	Premium Tahunan
REVIVALS			TOTAL			SURRENDER			ANNUIITY			TOTAL		
No. of Policies	Sums Insured	Annual Premium	No. of Policies	Sums Insured	Annual Premium	No. of Policies	Sums Insured	Annual Premium	No. of Policies	Sums Insured	Annual Premium	No. of Policies	Sums Insured	Annual Premium
106	9,539	330	964	38,890	330	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	66	1,568	-	-	-	-	-	-	-	-	-	-
2	276	2	84	5,796	101	-	-	-	-	-	-	-	-	-
848	112,224	1,909	5,941	481,076	20,952	-	-	-	-	-	-	-	-	-
1,475	87,381	3,160	5,222	286,162	10,462	788	2,132	-	33	91	-	821	2,223	-
2	400	8	93	9,973	156	-	-	-	-	-	-	-	-	-
-	-	-	8,739	425,375	17,112	1,740	45,321	-	116	3,204	-	1,856	48,525	-
-	-	-	519	49,409	25,440	253	636	-	25	68	-	278	704	-
-	-	-	14,712	568,229	19,564	166	538	-	-	-	-	166	538	-
143	5,141	250	188	3,601	214	1,177	2,790	-	218	490	-	1,395	3,280	-
-	-	-	-	-	-	862	205	-	18	2,311	-	880	2,516	-
12,583	742,588	27,024	25,081	1,703,725	54,132	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
15,159	957,549	32,683	61,609	3,573,804	148,463	4,986	51,622	-	410	6,164	-	5,396	57,786	-
2,307	199,742	5,677	6,662	386,852	14,661	-	-	-	-	-	-	-	-	-
2,307	199,742	5,677	6,662	386,852	14,661	-	-	-	-	-	-	-	-	-
17,466	1,157,291	38,360	68,271	3,960,656	163,124	4,986	51,622	-	410	6,164	-	5,396	57,786	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
17,466	1,157,291	38,360	68,271	3,960,656	163,124	4,986	51,622	-	410	6,164	-	5,396	57,786	-

Jadual L. 5G, Insurans Hayat
Penamatan, Pemindahan dan Pemulihan – Insurans Hayat Berkumpulan
 RM'000

Syarikat	Tahun Kewangan Berakhir	KEMATIAN			
		Bilangan Polisi	Bilangan Orang Dilindungi	Nilai Diinsuranskan	Premium Tahunan
Company	Financial Year Ended	DEATH			
		No. of Policies	No. of Lives Covered	Sums Insured	Annual Premium
PENANGGUNG INSURANS LANGSUNG					
DIRECT INSURERS					
DITUBUHKAN DI MALAYSIA					
CONSTITUTED IN MALAYSIA					
ALLIANZ LIFE	31-12-03	–	13	545	–
AMASSURANCE	31-03-04	–	1,087	12,882	–
ASIA LIFE	31-12-03	–	153	645	–
COMMERCE LIFE	31-12-03	–	665	30,327	5
GREAT EASTERN	31-12-03	–	951	34,953	9
HONG LEONG	30-06-04	–	235	11,609	2
ING	31-12-03	–	321	5,944	–
MAA	31-12-03	–	–	–	–
MANULIFE	31-12-03	–	56	2,267	–
MAYBAN LIFE	30-06-04	–	451	18,474	–
MCIS ZURICH	30-06-04	–	377	4,135	17
MNI	31-03-04	–	154	6,982	3
PRUDENTIAL	31-12-03	–	36	3,046	–
TAHAN	31-12-03	–	12	119	–
UNI.ASIA LIFE	31-03-04	–	56	1,981	–
		–	4,567	133,909	36
DITUBUHKAN DI LUAR MALAYSIA					
CONSTITUTED OUTSIDE MALAYSIA					
AIA	30-11-03	–	429	20,960	1
		–	429	20,960	1
	Jumlah kecil	–	4,996	154,869	37
	Sub-total				
PENANGGUNG INSURANS SEMULA PROFESIONAL					
PROFESSIONAL REINSURERS					
DITUBUHKAN DI MALAYSIA					
CONSTITUTED IN MALAYSIA					
MLRGB	31-12-03	45	–	1,056	–
		45	–	1,056	–
DITUBUHKAN DI LUAR MALAYSIA					
CONSTITUTED OUTSIDE MALAYSIA					
HANNOVER RE	31-12-03	2,416	–	858	–
		2,416	–	858	–
	Jumlah kecil	2,461	–	1,914	–
	Sub-total				
	Jumlah Total	2,461	4,996	156,783	37

Table L. 5G, Life Insurance
Terminations, Transfers and Revivals – Group Life
RM'000

CUKUP TEMPOH				SERAHAN			
Bilangan Polisi	Bilangan Orang Dilindungi	Nilai Diinsuranskan	Premium Tahunan	Bilangan Polisi	Bilangan Orang Dilindungi	Nilai Diinsuranskan	Premium Tahunan
MATURITY				SURRENDER			
No. of Policies	No. of Lives Covered	Sums Insured	Annual Premium	No. of Policies	No. of Lives Covered	Sums Insured	Annual Premium
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	2,189	47,674	87	1	8,396	286,310	38
2	923	8,962	210	24	8,914	589,946	1,119
-	657	1,605	193	-	5,701	383,233	27
-	-	-	-	-	1,862	92,525	-
-	-	-	-	-	-	-	-
-	-	-	-	-	585	44,379	-
-	-	-	-	-	16,937	709,556	-
-	-	-	-	-	1,193	20,505	247
-	-	-	-	-	1,805	75,698	109
-	-	-	-	-	1,532	172,128	-
-	-	-	-	-	16	1,056	-
-	9	180	4	-	682	48,900	25
<u>2</u>	<u>3,778</u>	<u>58,421</u>	<u>494</u>	<u>25</u>	<u>47,623</u>	<u>2,424,236</u>	<u>1,565</u>
-	-	-	-	-	4,131	339,036	-
-	-	-	-	-	4,131	339,036	-
<u>2</u>	<u>3,778</u>	<u>58,421</u>	<u>494</u>	<u>25</u>	<u>51,754</u>	<u>2,763,272</u>	<u>1,565</u>
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
<u>2</u>	<u>3,778</u>	<u>58,421</u>	<u>494</u>	<u>25</u>	<u>51,754</u>	<u>2,763,272</u>	<u>1,565</u>

Jadual L. 5G, Insurans Hayat
Penamatan, Pemindahan dan Pemulihan – Insurans Hayat Berkumpulan – (samb.)
 RM'000

Syarikat	Tahun Kewangan Berakhir	RAMPASAN				LAIN-LAIN	
		Bilangan Polisi	Bilangan Orang Dilindung	Nilai Diinsuranskan	Premium Tahunan	Bilangan Polisi	Bilangan Orang Dilindung
Company	Financial Year Ended	FORFEITURE				OTHERS	
		No. of Policies	No. of Lives Covered	Sums Insured	Annual Premium	No. of Policies	No. of Lives Covered
PENANGGUNG INSURANS LANGSUNG							
DIRECT INSURERS							
DITUBUHKAN DI MALAYSIA							
CONSTITUTED IN MALAYSIA							
ALLIANZ LIFE	31-12-03	–	219	9,645	152	2,992	189,163
AMASSURANCE	31-03-04	–	–	–	–	188	79,615
ASIA LIFE	31-12-03	–	–	–	–	43	9,556
COMMERCE LIFE	31-12-03	–	–	–	–	257	159,025
GREAT EASTERN	31-12-03	–	42,133	1,247,038	–	1,368	1,166,757
HONG LEONG	30-06-04	–	532	5,703	60	321	58,212
ING	31-12-03	–	–	–	–	1,719	1,291,019
MAA	31-12-03	–	–	–	–	50	62,289
MANULIFE	31-12-03	–	–	–	–	1	33,383
MAYBAN LIFE	30-06-04	–	–	–	–	10	23,791
MCIS ZURICH	30-06-04	–	82	975	12	37	27,339
MNI	31-03-04	–	–	–	–	237	77,770
PRUDENTIAL	31-12-03	–	–	–	–	67	3,692
TAHAN	31-12-03	–	–	–	–	29	3,202
UNI.ASIA LIFE	31-03-04	–	–	–	–	52	139,491
		–	42,966	1,263,361	224	7,371	3,324,304
DITUBUHKAN DI LUAR MALAYSIA							
CONSTITUTED OUTSIDE MALAYSIA							
AIA	30-11-03	–	–	–	–	2,467	206,254
		–	–	–	–	2,467	206,254
	Jumlah kecil	–	42,966	1,263,361	224	9,838	3,530,558
	Sub-total						
PENANGGUNG INSURANS SEMULA PROFESIONAL							
PROFESSIONAL REINSURERS							
DITUBUHKAN DI MALAYSIA							
CONSTITUTED IN MALAYSIA							
MLRGB	31-12-03	–	–	–	–	229,962	–
		–	–	–	–	229,962	–
DITUBUHKAN DI LUAR MALAYSIA							
CONSTITUTED OUTSIDE MALAYSIA							
HANNOVER RE	31-12-03	–	–	–	–	–	–
		–	–	–	–	–	–
	Jumlah kecil	–	–	–	–	229,962	–
	Sub-total						
	Jumlah	–	42,966	1,263,361	224	239,800	3,530,558
	Total						

**Table L. 5G, Life Insurance
Terminations, Transfers and Revivals – Group Life – (contd.)
RM'000**

Nilai Diinsuranskan	Premium Tahunan	PEMULIHAN				JUMLAH			
		Bilangan Polisi	Bilangan Orang Dilindung	Nilai Diinsuranskan	Premium Tahunan	Bilangan Polisi	Bilangan Orang Dilindung	Nilai Diinsuranskan	Premium Tahunan
<i>Sums Insured</i>	<i>Annual Premium</i>	<i>No. of Policies</i>	<i>No. of Lives Covered</i>	<i>Sums Insured</i>	<i>Annual Premium</i>	<i>No. of Policies</i>	<i>No. of Lives Covered</i>	<i>Sums Insured</i>	<i>Annual Premium</i>
						TOTAL			
4,403,026	(1,124)	–	40	1,805	29	2,992	189,355	4,411,411	(1,001)
3,831,631	810	–	–	–	–	188	80,702	3,844,513	810
376,379	2	–	–	–	–	43	9,709	377,024	2
3,277,124	2	–	131	2,943	1	258	170,144	3,638,492	131
31,087,860	81	–	51,983	1,507,458	26	1,394	1,167,695	31,461,301	1,393
3,519,784	1,431	3	733	69,390	112	318	64,604	3,852,544	1,601
11,918,715	–	–	–	–	–	1,719	1,293,202	12,017,184	–
1,970,426	2,048	–	–	–	–	50	62,289	1,970,426	2,048
1,174,660	–	–	–	–	–	1	34,024	1,221,306	–
1,256,276	–	–	–	–	–	10	41,179	1,984,306	–
666,766	398	–	–	–	–	37	28,991	692,381	674
6,969,843	–	–	2	78	–	237	79,727	7,052,445	112
289,727	–	–	–	–	–	67	5,260	464,901	–
141,890	152	–	–	–	–	29	3,230	143,065	152
2,094,010	8	–	–	–	–	52	140,238	2,145,071	37
72,978,117	3,808	3	52,889	1,581,674	168	7,395	3,370,349	75,276,370	5,959
9,863,059	959	4	1,081	78,522	188	2,463	209,733	10,144,533	772
9,863,059	959	4	1,081	78,522	188	2,463	209,733	10,144,533	772
82,841,176	4,767	7	53,970	1,660,196	356	9,858	3,580,082	85,420,903	6,731
3,935,585	–	–	–	–	–	230,007	–	3,936,641	–
3,935,585	–	–	–	–	–	230,007	–	3,936,641	–
–	–	–	–	–	–	2,416	–	858	–
–	–	–	–	–	–	2,416	–	858	–
3,935,585	–	–	–	–	–	232,423	–	3,937,499	–
86,776,761	4,767	7	53,970	1,660,196	356	242,281	3,580,082	89,358,402	6,731

**Jadual L. 6, Insurans Hayat
Polisi Berkuat Kuasa pada Akhir Tahun (Tidak Termasuk Bonus Berbalik) –
Insurans Hayat Individu
RM'000**

Syarikat	Tahun Kewangan Berakhir	INSURANS SEUMUR HIDUP		
		Bilangan Polisi	Nilai Diinsuranskan	Premium Tahunan
Company	Financial Year Ended	WHOLE LIFE INSURANCE		
		No. of Policies	Sums Insured	Annual premium
PENANGGUNG INSURANS LANGSUNG				
DIRECT INSURERS				
DITUBUHKAN DI MALAYSIA				
CONSTITUTED IN MALAYSIA				
ALLIANZ LIFE	31-12-03	71,485	2,539,380	77,247
AMASSURANCE	31-03-04	52,542	2,250,200	36,401
ASIA LIFE	31-12-03	69,406	3,113,816	94,883
COMMERCE LIFE	31-12-03	3,003	56,383	1,245
GREAT EASTERN	31-12-03	1,567,408	79,604,409	1,884,640
HONG LEONG	30-06-04	91,746	4,016,724	151,374
ING	31-12-03	398,262	17,526,116	545,428
MAA	31-12-03	269,453	4,750,627	205,287
MANULIFE	31-12-03	79,102	2,682,880	89,816
MAYBAN LIFE	30-06-04	2,915	107,003	2,684
MCIS ZURICH	30-06-04	22,766	398,600	11,758
MNI	31-03-04	37,675	1,911,398	33,090
PRUDENTIAL	31-12-03	64,969	2,433,346	71,133
TAHAN	31-12-03	20,049	249,008	11,781
UNI.ASIA LIFE	31-03-04	14,045	489,378	13,813
		<u>2,764,826</u>	<u>122,129,268</u>	<u>3,230,580</u>
DITUBUHKAN DI LUAR MALAYSIA				
CONSTITUTED OUTSIDE MALAYSIA				
AIA	30-11-03	709,411	35,669,909	796,157
		<u>709,411</u>	<u>35,669,909</u>	<u>796,157</u>
	Jumlah kecil	3,474,237	157,799,177	4,026,737
	Sub-total			
PENANGGUNG INSURANS SEMULA PROFESIONAL				
PROFESSIONAL REINSURERS				
DITUBUHKAN DI MALAYSIA				
CONSTITUTED IN MALAYSIA				
MLRGB	31-12-03	–	–	–
		<u>–</u>	<u>–</u>	<u>–</u>
DITUBUHKAN DI LUAR MALAYSIA				
CONSTITUTED OUTSIDE MALAYSIA				
HANNOVER RE	31-12-03	–	–	–
		<u>–</u>	<u>–</u>	<u>–</u>
	Jumlah kecil	–	–	–
	Sub-total			
	Jumlah	3,474,237	157,799,177	4,026,737
	Total	<u><u>3,474,237</u></u>	<u><u>157,799,177</u></u>	<u><u>4,026,737</u></u>

**Table L. 6, Life Insurance
Policies in Force at End of Year (Excluding Reversionary Bonuses) –
Individual Life
RM'000**

INSURANS ENDOWMEN			INSURANS HAYAT BIASA			INSURANS LAIN		
Bilangan Polisi	Nilai Diinsuranskan	Premium Tahunan	Bilangan Polisi	Nilai Diinsuranskan	Premium Tahunan	Bilangan Polisi	Nilai Diinsuranskan	Premium Tahunan
ENDOWMENT INSURANCE			ORDINARY LIFE			OTHER INSURANCE		
No. of Policies	Sums Insured	Annual Premium	No. of Policies	Sums Insured	Annual Premium	No. of Policies	Sums Insured	Annual Premium
38,842	1,627,038	67,657	29,840	2,196,253	4,017	2,130	11,250	234
40,246	613,811	27,215	263,213	10,140,066	28,949	5,260	895	3,022
137,392	3,610,254	205,928	3,219	130,651	1,346	2,873	77,031	803
20,805	276,777	7,820	1,901	62,314	186	504	–	–
671,739	12,501,142	847,383	136,701	1,886,069	10,300	85,547	–	126
39,872	1,855,372	55,124	115,868	4,585,763	106,685	1,445	–	543
229,511	3,592,776	206,368	484,633	5,388,150	39,635	131	–	95
101,703	2,056,286	92,159	191,800	4,709,760	58,950	44,989	–	–
47,345	806,143	33,950	126,719	2,736,298	18,756	–	–	–
95,039	2,311,010	118,932	971	113,356	866	337	–	152
326,659	5,677,993	239,035	5,493	182,937	383	–	–	–
191,845	3,629,612	150,961	362,117	12,339,150	13,006	84	–	55
193,107	5,127,022	220,436	180,728	5,444,512	56,099	6,345	56,000	4,008
13,043	352,333	6,992	23,611	2,790,204	45	114	–	59
20,637	487,788	17,441	523	37,276	327	173	–	–
2,167,785	44,525,357	2,297,401	1,927,337	52,742,759	339,550	149,932	145,176	9,097
145,148	3,179,017	214,730	480,368	7,780,955	54,953	699	20,675	196
145,148	3,179,017	214,730	480,368	7,780,955	54,953	699	20,675	196
2,312,933	47,704,374	2,512,131	2,407,705	60,523,714	394,503	150,631	165,851	9,293
–	–	–	12,374	105,008	–	664,356	19,350,363	–
–	–	–	12,374	105,008	–	664,356	19,350,363	–
–	–	–	–	–	–	506,015	6,061,840	680
–	–	–	–	–	–	506,015	6,061,840	680
–	–	–	12,374	105,008	–	1,170,371	25,412,203	680
2,312,933	47,704,374	2,512,131	2,420,079	60,628,722	394,503	1,321,002	25,578,054	9,973

**Jadual L. 6, Insurans Hayat
Polisi Berkuat Kuasa pada Akhir Tahun (Tidak Termasuk Bonus Berbalik) –
Insurans Hayat Individu – (samb.)**
RM'000

Syarikat	Tahun Kewangan Berakhir	RIDER		
		Bilangan Polisi	Nilai Diinsuranskan	Premium Tahunan
Company	Financial Year Ended	RIDERS		
		No. of Policies	Sums Insured	Annual Premium
PENANGGUNG INSURANS LANGSUNG				
DIRECT INSURERS				
DITUBUHKAN DI MALAYSIA				
CONSTITUTED IN MALAYSIA				
ALLIANZ LIFE	31-12-03	–	1,038,984	31,812
AMASSURANCE	31-03-04	–	1,250,153	28,675
ASIA LIFE	31-12-03	–	860,116	27,768
COMMERCE LIFE	31-12-03	–	135,111	3,061
GREAT EASTERN	31-12-03	–	18,292,862	349,752
HONG LEONG	30-06-04	–	2,437,141	57,880
ING	31-12-03	–	2,633,782	253,384
MAA	31-12-03	–	10,961,989	133,528
MANULIFE	31-12-03	–	524,736	120,525
MAYBAN LIFE	30-06-04	–	1,667,916	15,742
MCIS ZURICH	30-06-04	–	2,357,998	48,276
MNI	31-03-04	–	885,155	27,137
PRUDENTIAL	31-12-03	–	7,229,904	118,270
TAHAN	31-12-03	–	918,217	5,725
UNI.ASIA LIFE	31-03-04	–	124,057	4,686
		–	51,318,121	1,226,221
DITUBUHKAN DI LUAR MALAYSIA				
CONSTITUTED OUTSIDE MALAYSIA				
AIA	30-11-03	–	5,139,970	349,827
		–	5,139,970	349,827
	Jumlah kecil	–	56,458,091	1,576,048
	Sub-total			
PENANGGUNG INSURANS SEMULA PROFESIONAL				
PROFESSIONAL REINSURERS				
DITUBUHKAN DI MALAYSIA				
CONSTITUTED IN MALAYSIA				
MLRGB	31-12-03	–	–	–
		–	–	–
DITUBUHKAN DI LUAR MALAYSIA				
CONSTITUTED OUTSIDE MALAYSIA				
HANNOVER RE	31-12-03	–	–	–
		–	–	–
	Jumlah kecil	–	–	–
	Sub-total			
	Jumlah	–	56,458,091	1,576,048
	Total			

1 - Termasuk 'Polisi Berkumpulan'/Includes 'Group Policies'

**Table L. 6, Life Insurance
Policies in Force at End of Year (Excluding Reversionary Bonuses) –
Individual Life – (contd.)**
RM'000

JUMLAH			INSURANS BERKAITAN PELABURAN			ANUITI¹		
Bilangan Polisi	Nilai Diinsuranskan	Premium Tahunan	Bilangan Polisi	Nilai Diinsuranskan	Premium Tahunan	Bilangan Polisi	Nilai Diinsuranskan	Premium Tahunan
TOTAL			INVESTMENT-LINKED INSURANCE			ANNUITY¹		
No. of Policies	Sums Insured	Annual Premium	No. of Policies	Sums Insured	Annual Premium	No. of Policies	Sums Insured	Annual Premium
142,297	7,412,905	180,967	6,276	465,615	7,890	–	–	–
361,261	14,255,125	124,262	214	5,396	485	–	–	–
212,890	7,791,868	330,728	1,406	33,972	–	–	–	–
26,213	530,585	12,312	104	8,053	143	–	–	–
2,461,395	112,284,482	3,092,201	98,245	6,667,826	209,640	30	108	–
248,931	12,895,000	371,606	47,778	2,977,293	107,733	21,558	52,993	–
1,112,537	29,140,824	1,044,910	1,167	81,722	2,405	–	–	–
607,945	22,478,662	489,924	60,967	2,774,628	98,540	64,804	1,408,477	–
253,166	6,750,057	263,047	8,193	486,499	27,176	6,346	17,274	–
99,262	4,199,285	138,376	77,792	3,043,573	82,455	5,199	13,324	–
354,918	8,617,528	299,452	966	25,161	1,454	26,992	57,881	–
591,721	18,765,315	224,249	9	97	–	17,540	44,470	–
445,149	20,290,784	469,946	384,980	27,430,476	957,565	1	55	–
56,817	4,309,762	24,602	–	–	–	–	–	–
35,378	1,138,499	36,267	–	–	–	–	–	–
7,009,880	270,860,681	7,102,849	688,097	44,000,311	1,495,486	142,470	1,594,582	–
1,335,626	51,790,526	1,415,863	103,785	7,740,488	236,102	–	–	–
1,335,626	51,790,526	1,415,863	103,785	7,740,488	236,102	–	–	–
8,345,506	322,651,207	8,518,712	791,882	51,740,799	1,731,588	142,470	1,594,582	–
676,730	19,455,371	–	–	–	–	–	–	–
676,730	19,455,371	–	–	–	–	–	–	–
506,015	6,061,840	680	74	4,404	–	–	–	–
506,015	6,061,840	680	74	4,404	–	–	–	–
1,182,745	25,517,211	680	74	4,404	–	–	–	–
9,528,251	348,168,418	8,519,392	791,956	51,745,203	1,731,588	142,470	1,594,582	–

**Jadual L. 6G, Insurans Hayat
Polisi Berkuat Kuasa pada Akhir Tahun (Tidak Termasuk Bonus Berbalik) –
Insurans Hayat Berkumpulan
RM'000**

Syarikat	Tahun Kewangan Berakhir	INSURANS ENDOWMEN				INSURANS SEMENTARA			
		Bilangan Polisi	Bilangan Orang Dilindungi	Nilai Diinsuranskan	Premium Tahunan	Bilangan Polisi	Bilangan Orang Dilindungi	Nilai Diinsuranskan	Premium Tahunan
Company	Financial Year Ended	ENDOWMENT INSURANCE				TEMPORARY INSURANCE			
		No. of Policies	No. of Lives Covered	Sums Insured	Annual Premium	No. of Policies	No. of Lives Covered	Sums Insured	Annual Premium
PENANGGUNG INSURANS LANGSUNG									
DIRECT INSURERS									
DITUBUHKAN DI MALAYSIA									
CONSTITUTED IN MALAYSIA									
ALLIANZ LIFE	31-12-03	–	–	–	–	1,315	139,550	5,867,885	3,495
AMASSURANCE	31-03-04	1	97	8,541	887	319	799,650	15,781,578	–
ASIA LIFE	31-12-03	1	12	1,015	–	131	17,320	1,196,055	–
COMMERCE LIFE	31-12-03	225	96,429	2,032,506	3,316	84	214,038	9,275,277	–
GREAT EASTERN	31-12-03	284	221,715	8,832,066	5,919	568	181,387	9,566,783	114
HONG LEONG	30-06-04	3	9,999	48,632	2,855	468	315,735	17,449,385	3,491
ING	31-12-03	1	168	292	–	866	345,764	13,139,226	–
MAA	31-12-03	11	2,129	72,965	491	421	359,202	8,408,074	87
MANULIFE	31-12-03	–	–	–	–	19	19,207	1,252,219	–
MAYBAN LIFE	30-06-04	–	–	–	–	47	495,767	23,572,789	–
MCIS ZURICH	30-06-04	–	–	–	–	293	270,651	3,034,291	10,430
MNI	31-03-04	9	7,344	98,090	1,476	268	174,577	10,468,074	–
PRUDENTIAL	31-12-03	7	12,118	66,852	887	421	85,129	7,397,480	–
TAHAN	31-12-03	–	–	–	–	49	12,943	240,246	–
UNI.ASIA LIFE	31-03-04	13	726	9,656	107	81	77,197	3,005,795	–
		<u>555</u>	<u>350,737</u>	<u>11,170,615</u>	<u>15,938</u>	<u>5,350</u>	<u>3,508,117</u>	<u>129,655,157</u>	<u>17,617</u>
DITUBUHKAN DI LUAR MALAYSIA									
CONSTITUTED OUTSIDE MALAYSIA									
AIA	30-11-03	59	6,824	53,201	7,534	2,238	422,716	23,601,246	15
		<u>59</u>	<u>6,824</u>	<u>53,201</u>	<u>7,534</u>	<u>2,238</u>	<u>422,716</u>	<u>23,601,246</u>	<u>15</u>
Jumlah kecil	Sub-total	614	357,561	11,223,816	23,472	7,588	3,930,833	153,256,403	17,632
PENANGGUNG INSURANS SEMULA PROFESIONAL									
PROFESSIONAL REINSURERS									
DITUBUHKAN DI MALAYSIA									
CONSTITUTED IN MALAYSIA									
MLRGB	31-12-03	–	–	–	–	–	–	–	–
		<u>–</u>	<u>–</u>	<u>–</u>	<u>–</u>	<u>–</u>	<u>–</u>	<u>–</u>	<u>–</u>
DITUBUHKAN DI LUAR MALAYSIA									
CONSTITUTED OUTSIDE MALAYSIA									
HANNOVER RE	31-12-03	–	–	–	–	–	–	–	–
		<u>–</u>	<u>–</u>	<u>–</u>	<u>–</u>	<u>–</u>	<u>–</u>	<u>–</u>	<u>–</u>
Jumlah kecil	Sub-total	–	–	–	–	–	–	–	–
Jumlah Total		<u>614</u>	<u>357,561</u>	<u>11,223,816</u>	<u>23,472</u>	<u>7,588</u>	<u>3,930,833</u>	<u>153,256,403</u>	<u>17,632</u>

**Table L. 6G, Life Insurance
Policies in Force at End of Year (Excluding Reversionary Bonuses) –
Group Life
RM'000**

INSURANS LAIN				RIDER				JUMLAH			
Bilangan Polisi	Bilangan Orang Dilindungi	Nilai Diinsuranskan	Premium Tahunan	Bilangan Polisi	Bilangan Orang Dilindungi	Nilai Diinsuranskan	Premium Tahunan	Bilangan Polisi	Bilangan Orang Dilindungi	Nilai Diinsuranskan	Premium Tahunan
OTHER INSURANCE				RIDERS				TOTAL			
No. of Policies	No. of Lives Covered	Sums Insured	Annual Premium	No. of Policies	No. of Lives Covered	Sums Insured	Annual Premium	No. of Policies	No. of Lives Covered	Sums Insured	Annual Premium
4	441	–	–	–	–	–	–	1,319	139,991	5,867,885	3,495
2	1,303	29,765	–	–	–	–	–	322	801,050	15,819,884	887
1	1,334	88,186	171	–	4,165	–	–	133	18,666	1,285,256	171
43	5,021	17,240	4	–	558	43	–	352	315,488	11,325,066	3,320
507	54,422	1,053	35	–	74,598	85,441	74	1,359	457,524	18,485,343	6,142
–	–	–	–	–	9,902	13,778	317	471	325,734	17,511,795	6,663
2,203	412,659	–	–	–	363,966	1,194,919	–	3,070	758,591	14,334,437	–
117	24,089	22,737	771	–	–	–	–	549	385,420	8,503,776	1,349
–	–	–	–	–	–	–	–	19	19,207	1,252,219	–
1	4,597	159,370	–	–	–	–	–	48	500,364	23,732,159	–
–	–	–	–	–	–	–	–	293	270,651	3,034,291	10,430
–	–	–	–	–	21	198	–	277	181,921	10,566,362	1,476
–	–	–	–	–	36,572	–	–	428	97,247	7,464,332	887
2	26	–	8	–	–	–	–	51	12,969	240,246	8
–	–	–	–	–	5,109	–	–	94	77,923	3,015,451	107
2,880	503,892	318,351	989	–	494,891	1,294,379	391	8,785	4,362,746	142,438,502	34,935
1	46	4,000	185	–	38,177	–	–	2,298	429,586	23,658,447	7,734
1	46	4,000	185	–	38,177	–	–	2,298	429,586	23,658,447	7,734
2,881	503,938	322,351	1,174	–	533,068	1,294,379	391	11,083	4,792,332	166,096,949	42,669
229,962	–	3,935,585	–	–	–	–	–	229,962	–	3,935,585	–
229,962	–	3,935,585	–	–	–	–	–	229,962	–	3,935,585	–
3,536	–	1,139,923	1,057	–	–	–	–	3,536	–	1,139,923	1,057
3,536	–	1,139,923	1,057	–	–	–	–	3,536	–	1,139,923	1,057
233,498	–	5,075,508	1,057	–	–	–	–	233,498	–	5,075,508	1,057
236,379	503,938	5,397,859	2,231	–	533,068	1,294,379	391	244,581	4,792,332	171,172,457	43,726

Jadual L. 7, Insurans Hayat
Ringkasan Laporan Penilaian
RM'000

Syarikat	Tarikh Penilaian	Jadual Kemortalan ¹	Jumlah Nilai Diinsuranskan	Jumlah Bonus	Anuiti Setahun
Company	Date of Valuation	Mortality Table ¹	Total Sums Insured	Total Bonuses	Annuities per Annum
PENANGGUNG INSURANS LANGSUNG					
DIRECT INSURERS					
DITUBUHKAN DI MALAYSIA					
CONSTITUTED IN MALAYSIA					
ALLIANZ LIFE	31-12-03	SV96 4%, 4.5%	12,743,243	305	–
AMASSURANCE	31-03-04	SV96 4%, 4.5%	30,080,405	44,723	–
ASIA LIFE	31-12-03	SV96 4%, 4.5%	9,111,096	1,302,972	–
COMMERCE LIFE	31-12-03	SV96 4%, 4.5%	11,863,703	28,402	–
GREAT EASTERN	31-12-03	SV96 4%, 4.5%, a(90)	137,440,887	9,191,988	108
HONG LEONG	30-06-04	SV96 4%, 4.5%, a(90)	27,968,956	904,800	52,993
ING	31-12-03	SV96 4%, 4.5%	37,268,449	2,383,880	–
MAA	31-12-03	SV96 4%, 4.5%, a(90)	30,908,592	849,412	1,408,477
MANULIFE	31-12-03	SV96 4%, 4.5%, a(90)	8,506,050	631,813	17,274
MAYBAN LIFE	30-06-04	SV96 4%, 4.5%, a(90)	30,988,340	195,090	13,324
MCIS ZURICH	30-06-04	SV96 4%, 4.5%, a(90)	11,734,861	508,088	57,881
MNI	31-03-04	SV96 4%, 4.5%, a(90)	27,817,665	308,694	44,470
PRUDENTIAL	31-12-03	SV96 4%, 4.5%, a(90)	49,060,278	1,406,998	55
TAHAN	31-12-03	SV96 4%, 4.5%	4,550,007	–	–
UNI. ASIA LIFE	31-03-04	SV96 4%, 4.5%	4,153,950	82,961	–
			434,196,482	17,840,126	1,594,582
DITUBUHKAN DI LUAR MALAYSIA					
CONSTITUTED OUTSIDE MALAYSIA					
AIA	30-11-03	SV96 4%, 4.5%	81,725,383	702,348	–
			81,725,383	702,348	–
		Jumlah kecil	515,921,865	18,542,474	1,594,582
		Sub-total			
PENANGGUNG INSURANS SEMULA PROFESIONAL					
PROFESSIONAL REINSURERS					
DITUBUHKAN DI MALAYSIA					
CONSTITUTED IN MALAYSIA					
MLRGB	31-12-03	SV96 4%, 4.5%	13,933,525	–	–
			13,933,525	–	–
DITUBUHKAN DI LUAR MALAYSIA					
CONSTITUTED OUTSIDE MALAYSIA					
HANNOVER RE	31-12-03	SV96 4%, 4.5%	5,764,934	–	–
			5,764,934	–	–
		Jumlah kecil	19,698,459	–	–
		Sub-total			
		Jumlah Total	535,620,324	18,542,474	1,594,582

**Table L. 7, Life Insurance
Summary of Valuation Reports
RM'000**

BUTIR PENILAIAN (TOLAK INSURANS SEMULA)						Liabiliti	Kumpulan Wang Empunya Polisi Di Bawa Ke Hadapan	Lebihan pada Tarikh Penilaian	Lebihan/(Defisit) dalam Tahun
Premium Pejabat	Jumlah Premium Bersih	Nilai Diinsuranskan dan Anuiti	Nilai Bonus	Penyelarasan dan Peruntukan Tambahhan	Nilai Premium Bersih				
PARTICULARS OF VALUATION (LESS REINSURANCES)						Liabilities	Policy owners' Fund Carried Forward	Surplus at Valuation Date	Surplus/(Deficit) Arising in the Year
Office Premiums	Total Net Premiums	Value of Sums Insured and Annuities	Value of Bonus	Adjustment and Additional Provisions	Value of Net Premiums				
194,972	94,374	1,789,290	243	44,971	1,344,699	489,805	535,136	45,331	19,878
182,997	79,873	1,494,072	17,468	1,195	922,521	581,394	635,937	54,543	10,514
330,900	187,787	3,289,845	657,741	6,257	2,217,761	1,764,958	2,070,023	305,065	188,056
17,812	13,491	614,789	18,983	20,696	152,894	506,718	515,637	8,919	2,524
3,307,987	2,223,729	41,004,402	4,542,379	203,550	30,706,637	15,238,494	18,771,183	3,532,689	1,295,811
481,324	150,958	3,652,545	551,007	26,077	2,262,028	2,035,405	2,580,552	545,146	310,702
1,118,983	533,037	11,225,699	1,084,021	219,597	8,026,391	4,502,926	4,796,023	293,097	177,159
596,719	152,485	4,275,384	420,118	128,242	1,841,627	3,157,784	3,871,438	713,654	370,577
298,281	94,623	2,004,810	441,438	1,902	1,384,622	1,095,124	1,355,922	260,798	154,273
228,295	96,331	2,071,467	127,224	30,227	925,394	2,193,330	2,382,041	188,711	66,675
311,337	144,669	2,924,068	346,423	27,633	1,641,968	1,656,156	1,853,351	197,195	91,291
225,725	121,369	3,411,981	190,805	72,692	1,398,497	2,326,899	2,840,441	513,542	194,761
1,428,399	261,317	4,933,860	680,294	66,013	3,749,343	2,819,153	3,352,556	533,402	364,910
24,610	19,330	485,355	–	9,916	336,872	158,398	181,707	23,309	8,070
36,413	20,821	591,516	25,674	1,058	273,451	344,798	371,138	26,340	10,708
<u>8,784,754</u>	<u>4,194,194</u>	<u>83,769,083</u>	<u>9,103,818</u>	<u>860,026</u>	<u>57,184,705</u>	<u>38,871,342</u>	<u>46,113,085</u>	<u>7,241,741</u>	<u>3,265,909</u>
1,659,699	629,992	14,434,403	507,769	38,817	9,189,702	5,804,423	7,786,211	1,981,788	1,005,266
<u>1,659,699</u>	<u>629,992</u>	<u>14,434,403</u>	<u>507,769</u>	<u>38,817</u>	<u>9,189,702</u>	<u>5,804,423</u>	<u>7,786,211</u>	<u>1,981,788</u>	<u>1,005,266</u>
10,444,453	4,824,186	98,203,486	9,611,587	898,843	66,374,407	44,675,765	53,899,296	9,223,529	4,271,175
38,171	–	8,527	–	9,598	–	18,125	18,125	–	(4,820)
<u>38,171</u>	<u>–</u>	<u>8,527</u>	<u>–</u>	<u>9,598</u>	<u>–</u>	<u>18,125</u>	<u>18,125</u>	<u>–</u>	<u>(4,820)</u>
13,001	–	8,070	–	3,210	–	11,280	12,781	1,502	1,502
<u>13,001</u>	<u>–</u>	<u>8,070</u>	<u>–</u>	<u>3,210</u>	<u>–</u>	<u>11,280</u>	<u>12,781</u>	<u>1,502</u>	<u>1,502</u>
51,172	–	16,597	–	12,808	–	29,405	30,906	1,502	(3,318)
<u>10,495,625</u>	<u>4,824,186</u>	<u>98,220,083</u>	<u>9,611,587</u>	<u>911,651</u>	<u>66,374,407</u>	<u>44,705,170</u>	<u>53,930,202</u>	<u>9,225,031</u>	<u>4,267,857</u>

**Jadual L. 8, Insurans Hayat
Penunjuk Terpilih bagi Insurans Hayat Biasa***

%

Syarikat	Tahun Kewangan Berakhir	Nilai Diinsuranskan Baru kepada Nilai Diinsuranskan Yang Berkuat Kuasa pada Awal Tahun	Premium Tahunan Baru kepada Premium Tahunan Yang Berkuat Kuasa pada Awal Tahun	Perubahan Tahunan		
				Nilai Diinsuranskan Yang Berkuat Kuasa	Premium Tahunan Yang Berkuat Kuasa	
Company	Financial Year Ended	New Sums Insured to Sums Insured in Force at Beginning of the Year	New Annual Premium to Annual Premium in Force Beginning of the Year	Annual Change Sums Insured in Force	Annual Change Annual Premium in Force	
PENANGGUNG INSURANS LANGSUNG DIRECT INSURERS DITUBUHKAN DI MALAYSIA CONSTITUTED IN MALAYSIA						
ALLIANZ LIFE	...	31-12-03	116.1	57.4	54.9	39.4
AMASSURANCE	...	31-03-04	52.5	43.2	31.9	19.2
ASIA LIFE	...	31-12-03	15.8	18.6	4.5	10.0
COMMERCE LIFE	...	31-12-03	47.2	26.5	11.1	(8.9)
GREAT EASTERN	...	31-12-03	31.7	11.0	2.7	3.8
HONG LEONG	...	30-06-04	29.1	11.1	10.5	2.2
ING	...	31-12-03	41.4	22.0	7.2	16.2
MAA	...	31-12-03	18.5	13.2	3.3	3.2
MANULIFE	...	31-12-03	23.0	14.1	1.0	6.4
MAYBAN LIFE	...	30-06-04	30.2	20.4	19.4	9.0
MCIS ZURICH	...	30-06-04	32.3	26.3	11.6	11.4
MNI	...	31-03-04	28.9	21.1	(0.7)	9.3
PRUDENTIAL	...	31-12-03	11.8	8.2	2.5	(0.5)
TAHAN	...	31-12-03	15.3	27.8	5.4	3.8
UNI.ASIA LIFE	...	31-03-04	71.9	24.0	11.4	9.0
DITUBUHKAN DI LUAR MALAYSIA CONSTITUTED OUTSIDE MALAYSIA						
AIA	...	30-11-03	24.6	10.0	6.5	2.4

**Table L. 8, Life Insurance
Selected Indicators for Ordinary Life ***
%

Kadar Serahan	Kadar Rampasan Bagi 3 Tahun Polisi	Kadar Perbelanjaan			Kadar Faedah		Nisbah Pengekalan
		Perbelanjaan Pengurusan	Imbuan Agensi	Jumlah	Tanpa Keuntungan Modal	Dengan Keuntungan Modal	
<i>Surrender Rate</i>	<i>3 Policy Years Forfeiture Rate</i>	<i>Expense Rate</i>			<i>Interest Rate</i>		<i>Conservation Ratio</i>
		<i>Management Expenses</i>	<i>Agency Remuneration</i>	<i>Total</i>	<i>Without Capital Gains</i>	<i>With Capital Gains</i>	
1.8	29.7	24.5	31.4	55.9	4.3	6.7	95.6
3.9	48.6	23.3	33.4	56.7	6.0	8.3	86.3
3.5	22.5	6.7	18.7	25.4	5.5	7.0	94.3
6.8	48.2	56.1	19.1	75.2	4.7	5.8	82.0
3.0	21.7	4.5	16.9	21.4	5.7	7.0	94.0
3.9	27.6	11.0	19.7	30.7	4.5	10.7	93.7
2.2	22.1	14.6	25.6	40.2	5.4	6.7	94.3
1.6	28.0	15.1	13.7	28.8	6.8	6.6	91.8
2.8	34.2	9.0	19.9	28.9	5.5	7.1	92.5
4.6	35.2	12.6	14.7	27.3	4.2	5.5	99.7
1.9	40.3	15.8	24.5	40.3	5.5	7.7	83.4
2.9	31.8	9.9	18.3	28.2	5.2	3.7	90.0
3.6	27.1	6.1	13.4	19.5	5.5	6.9	93.3
1.7	50.2	44.2	31.0	75.2	5.1	2.4	71.9
4.2	42.7	32.9	25.7	58.6	3.2	10.4	91.4
1.0	15.5	5.2	16.4	21.6	7.3	6.9	93.7