

Perangkaan Insurans Am

General Insurance Statistics

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Jadual G.1, Insurans Am
Akaun Hasil – Pendapatan
 RM'000

Syarikat	Tahun Kewangan Berakhir	Peruntukan bagi Tuntutan Belum Dibayar	RIZAB AWAL Premium Tidak Terperoleh
Company	Financial Year Ended	Provision for Outstanding Claims	OPENING RESERVES Unearned Premium
PENANGGUNG INSURANS LANGSUNG			
DIRECT INSURERS			
DITUBUHKAN DI MALAYSIA			
CONSTITUTED IN MALAYSIA			
ACE	31-12-03	39,766	40,537
ALLIANZ GENERAL	31-12-03	234,036	102,823
AMASSURANCE	31-03-04	133,267	85,957
ASIA	31-12-03	45,530	19,269
AVIVA	31-12-03	168,170	91,730
AXA	31-12-03	137,634	75,956
BERJAYA	30-04-04	139,218	72,240
COMMERCE	31-12-03	85,628	54,471
GREAT EASTERN	31-12-03	1,450	23
HONG LEONG	30-06-04	122,197	91,557
ING	31-12-03	49,314	21,443
JERNEH	31-12-03	127,307	51,805
KURNIA	30-06-04	647,826	360,857
LONPAC	31-12-03	84,794	74,342
MAA	31-12-03	223,364	135,742
MALAYSIA & NIPPON	31-12-03	36,748	7,634
MANULIFE	31-12-03	2,209	-
MCIS ZURICH	30-06-04	60,272	27,436
MGAB	30-06-04	167,453	62,400
mitsui	31-12-03	130,741	68,444
MNI	31-03-04	239,472	184,237
MUI CONTINENTAL	31-12-03	36,414	19,874
MULTI-PURPOSE	31-12-03	66,200	27,517
OAC	31-12-03	61,284	28,648
OCA	31-12-03	139,984	58,336
P & O	30-09-03	324,109	89,999
PACIFIC	31-12-03	68,882	22,365
PANGLOBAL	31-12-03	110,101	22,702
PROGRESSIVE	31-12-03	48,773	20,545
PRUDENTIAL	31-12-03	2,359	3,247
QBE	31-12-03	131,663	47,428
RHB	30-06-04	56,333	32,688
ROYAL & SUN ALLIANCE	31-12-03	126,597	52,154
TAHAN	31-12-03	300,797	82,664
TOKIO MARINE	31-12-03	137,428	62,893
UNI.ASIA GENERAL	31-03-04	282,601	137,605
		<u>4,769,921</u>	<u>2,337,568</u>

**Table G.1, General Insurance
Revenue Accounts – Income**
RM'000

Rizab Lain	Premium	Pendapatan Pelaburan Bersih	Pindahan daripada Kumpulan Wang Pemegang Saham/Kerja	Keuntungan atas Pelupusan Aset	Pendapatan Pelbagai
<i>Other Reserves</i>	<i>Premiums</i>	<i>Net Investment Income</i>	<i>Transfer from Shareholders'/ Working Fund</i>	<i>Profit on Disposal of Assets</i>	<i>Miscellaneous Income</i>
–	56,513	8,415	–	274	814
–	259,048	19,419	–	6,177	29,617
–	254,846	14,944	–	9,538	8,326
–	38,153	4,426	–	242	863
–	221,725	13,988	–	4,543	3,215
–	174,846	13,513	–	1,369	12,295
–	147,035	12,129	–	4,323	4,258
–	224,300	9,797	–	2,402	6,362
–	(6)	470	–	–	173
–	215,549	13,627	–	32,703	486
–	52,664	3,481	–	–	4,355
–	106,626	11,550	–	6,983	1,423
–	963,771	53,818	–	28,049	9,975
–	140,616	11,768	–	–	2,991
–	308,075	19,188	–	17,097	23,338
–	12,805	3,844	–	1,074	2,030
–	–	125	–	–	26
–	62,592	10,065	–	133	1,703
–	166,284	20,558	–	8,090	1,684
–	166,709	13,815	–	435	5,409
–	174,668	31,521	–	5,559	63,154
–	54,025	4,862	–	1,590	1,760
–	78,465	6,118	–	5,226	2,923
–	72,682	10,063	–	3,473	170
–	128,382	13,008	–	6,014	7,119
–	183,014	18,254	–	6,294	9,771
–	66,618	7,299	–	4,670	3,100
–	76,429	3,035	–	7,347	6,116
–	29,004	7,403	–	3,666	5,239
–	7,691	190	–	–	–
–	79,731	9,074	–	738	1,556
–	90,846	7,908	–	5,792	2,900
–	116,002	14,764	–	308	4,698
–	133,415	13,350	–	6,029	23,205
–	168,225	9,650	–	234	2,818
–	248,060	18,677	–	9,271	23,618
–	5,279,408	434,116	–	189,643	277,490

Jadual G.1, Insurans Am
Akaun Hasil – Pendapatan – (samb.)
 RM'000

Syarikat	Tahun Kewangan Berakhir	Peruntukan bagi Tuntutan Belum Dibayar	RIZAB AWAL Premium Tidak Terperoleh
Company	Financial Year Ended	Provision for Outstanding Claims	OPENING RESERVES Unearned Premium
DITUBUHKAN DI LUAR MALAYSIA CONSTITUTED OUTSIDE MALAYSIA			
AIA	... .. 30-11-03	44,114	66,186
AMERICAN HOME	... .. 31-12-03	152,022	141,282
		<u>196,136</u>	<u>207,468</u>
	Jumlah kecil	4,966,057	2,545,036
	Sub-total		
PENANGGUNG INSURANS SEMULA PROFESIONAL PROFESSIONAL REINSURERS DITUBUHKAN DI MALAYSIA CONSTITUTED IN MALAYSIA			
MNRB	... .. 31-03-04	549,934	197,898
		<u>549,934</u>	<u>197,898</u>
DITUBUHKAN DI LUAR MALAYSIA CONSTITUTED OUTSIDE MALAYSIA			
COLOGNE	... .. 31-12-03	4,755	2,763
EMPLOYERS RE	... .. 31-12-03	34,859	14,685
HANNOVER RE	... .. 31-12-03	87,052	27,404
HSBE	... .. 31-12-03	2,799	282
MUNICH RE	... .. 31-12-03	242,903	73,411
SWISS RE	... .. 31-12-03	171,772	56,898
TOA RE	... .. 31-03-04	38,901	14,200
		<u>583,041</u>	<u>189,643</u>
	Jumlah kecil	1,132,975	387,541
	Sub-total		
	Jumlah	6,099,032	2,932,577
	Total	<u><u>6,099,032</u></u>	<u><u>2,932,577</u></u>

... Negligible

**Table G.1, General Insurance
Revenue Accounts – Income – (contd.)**
RM'000

Rizab Lain	Premium	Pendapatan Pelaburan Bersih	Pindahan daripada Kumpulan Wang Pemegang Saham/Kerja	Keuntungan atas Pelupusan Aset	Pendapatan Pelbagai
<i>Other Reserves</i>	<i>Premiums</i>	<i>Net Investment Income</i>	<i>Transfer from Shareholders'/ Working Fund</i>	<i>Profit on Disposal of Assets</i>	<i>Miscellaneous Income</i>
–	161,889	9,110	–	305	712
–	245,148	23,800	–	324	2,989
–	407,037	32,910	–	629	3,701
–	5,686,445	467,026	–	190,272	281,191
–	477,529	40,940	–	2,290	19,626
–	477,529	40,940	–	2,290	19,626
–	2,132	435	–	–	–
–	58,044	1,132	–	–	126
–	54,959	5,676	–	12	503
–	353	873	–	–	280
–	123,813	16,624	–	4,784	94
–	138,144	10,061	–	8,438	1,744
–	27,639	3,489	–	–	257
–	405,084	38,290	–	13,234	3,004
–	882,613	79,230	–	15,524	22,630
–	6,569,058	546,256	–	205,796	303,821

Jadual G. 2, Insurans Am
Akaun Hasil – Perbelanjaan
 RM'000

Syarikat	Tahun Kewangan Berakhir	Tuntutan Dibayar	Komisen Bersih	Perbelanjaan Pengurusan
Company	Financial Year Ended	Claims Paid	Net Commissions	Management Expenses
PENANGGUNG INSURANS LANGSUNG				
DIRECT INSURERS				
DITUBUHKAN DI MALAYSIA				
CONSTITUTED IN MALAYSIA				
ACE	31-12-03	14,105	6,688	17,346
ALLIANZ GENERAL	31-12-03	142,283	22,083	68,644
AMASSURANCE	31-03-04	92,891	29,513	39,427
ASIA	31-12-03	19,400	3,652	9,745
AVIVA	31-12-03	102,013	28,677	43,094
AXA	31-12-03	83,756	12,084	42,097
BERJAYA	30-04-04	87,367	16,668	30,121
COMMERCE	31-12-03	87,922	17,756	56,229
GREAT EASTERN	31-12-03	251	–	38
HONG LEONG	30-06-04	122,389	21,540	44,348
ING	31-12-03	30,495	8,699	11,440
JERNEH	31-12-03	51,915	2,758	27,846
KURNIA	30-06-04	509,099	93,951	162,374
LONPAC	31-12-03	61,347	10,647	29,485
MAA	31-12-03	166,127	30,859	67,226
MALAYSIA & NIPPON	31-12-03	12,289	969	6,881
MANULIFE	31-12-03	64	–	(66)
MCIS ZURICH	30-06-04	30,159	(5,207)	21,623
MGAB	30-06-04	73,455	23,533	48,802
mitsui	31-12-03	81,663	1,163	27,209
MNI	31-03-04	130,513	7,772	73,367
MUI CONTINENTAL	31-12-03	27,149	6,593	10,945
MULTI-PURPOSE	31-12-03	45,551	6,507	18,263
OAC	31-12-03	32,602	539	20,705
OCA	31-12-03	82,923	7,523	24,824
P & O	30-09-03	159,516	18,796	28,565
PACIFIC	31-12-03	35,726	7,386	16,040
PANGLOBAL	31-12-03	45,837	7,901	30,194
PROGRESSIVE	31-12-03	15,717	255	12,463
PRUDENTIAL	31-12-03	3,876	1,333	4,017
QBE	31-12-03	54,868	10,808	26,035
RHB	30-06-04	33,605	7,781	19,536
ROYAL & SUN ALLIANCE	31-12-03	68,444	5,175	30,014
TAHAN	31-12-03	105,495	13,200	61,762
TOKIO MARINE	31-12-03	101,957	11,678	35,512
UNI.ASIA GENERAL	31-03-04	183,710	21,643	61,988
		<u>2,896,479</u>	<u>460,923</u>	<u>1,228,139</u>

**Table G. 2, General Insurance
Revenue Accounts – Expenditure**
RM'000

Kerugian atas Pelupusan Aset	Pengurangan Nilai Pelaburan	Cukai	Perbelanjaan Lain	RIZAB AKHIR			Pindahan kepada Penyata Pendapatan/ Akaun Ibu Pejabat
				Peruntukan bagi Tuntutan Belum Dibayar	Premium Tidak Terperoleh	Rizab Lain	
<i>Loss on Disposal of Assets</i>	<i>Diminution in Value of Investments</i>	<i>Taxes</i>	<i>Other Outgo</i>	<i>Provision for Outstanding Claims</i>	<i>Unearned Premium</i>	<i>Other Reserves</i>	<i>Transfer to Income Statement/Head Office Account</i>
2	2,229	6,660	1,851	35,332	50,809	–	11,296
12	–	10,864	9,930	240,180	116,856	–	40,264
17	–	9,213	942	170,205	133,867	–	30,803
–	–	1,102	131	52,429	20,275	–	1,750
–	–	12,691	1,806	183,806	92,254	–	39,033
396	–	8,735	2,830	150,824	84,143	–	30,747
–	–	9,107	188	150,936	66,743	–	18,073
–	–	3,301	96	116,306	87,093	–	14,257
–	–	316	25	801	–	–	679
–	–	18,804	937	119,449	96,467	–	52,187
72	–	330	396	51,696	25,967	–	2,161
–	–	6,035	618	133,713	56,869	–	25,943
936	–	35,524	1,574	749,592	426,489	–	84,755
1	–	7,977	503	95,406	81,058	–	28,088
6,258	115	2,828	6,660	278,485	146,103	–	22,143
–	–	1,597	513	30,801	5,714	–	5,370
–	–	219	–	1,580	–	–	564
–	–	–	1,300	67,438	27,447	–	19,445
449	–	16,874	769	150,607	57,823	–	54,158
265	222	13,262	3,718	149,870	73,811	–	34,368
27,319	2,676	2,621	21,283	227,963	180,716	–	24,381
–	850	2,508	906	38,244	25,659	–	5,670
–	–	3,280	1,219	66,711	33,876	–	11,043
263	–	5,820	603	67,865	32,733	–	15,188
880	2,706	5,217	762	153,679	65,468	–	8,861
–	2,454	3,721	558	318,458	90,894	–	8,477
1,265	–	3,913	607	66,181	30,555	–	11,261
–	–	1,363	313	97,662	37,946	–	4,514
–	–	5,480	72	48,793	18,537	–	13,311
–	–	74	–	4,621	3,200	–	(3,636)
626	–	(203)	7,122	124,277	39,673	–	6,981
–	2,627	9,256	909	64,245	38,208	–	20,298
–	–	10,513	719	118,276	47,905	–	33,480
9,737	–	–	5,177	341,713	61,385	–	(39,009)
160	–	–	647	154,444	77,570	–	(717)
–	8,390	17,157	5,504	253,201	115,430	–	52,808
48,658	22,269	236,159	81,188	5,075,789	2,549,543	–	688,995

Jadual G. 2, Insurans Am
Akaun Hasil – Perbelanjaan – (samb.)
 RM'000

Syarikat	Tahun Kewangan Berakhir	Tuntutan Dibayar	Komisen Bersih	Perbelanjaan Pengurusan
Company	Financial Year Ended	Claims Paid	Net Commissions	Management Expenses
DITUBUHKAN DI LUAR MALAYSIA				
CONSTITUTED OUTSIDE MALAYSIA				
AIA	30-11-03	71,855	25,624	28,852
AMERICAN HOME	31-12-03	125,906	11,520	55,887
		<u>197,761</u>	<u>37,144</u>	<u>84,739</u>
	Jumlah kecil	3,094,240	498,067	1,312,878
	Sub-total			
PENANGGUNG INSURANS SEMULA PROFESIONAL				
PROFESSIONAL REINSURERS				
DITUBUHKAN DI MALAYSIA				
CONSTITUTED IN MALAYSIA				
MNRB	31-03-04	264,164	115,428	24,885
		<u>264,164</u>	<u>115,428</u>	<u>24,885</u>
DITUBUHKAN DI LUAR MALAYSIA				
CONSTITUTED OUTSIDE MALAYSIA				
COLOGNE	31-12-03	1,193	141	(129)
EMPLOYERS RE	31-12-03	15,043	13,120	1,973
HANNOVER RE	31-12-03	24,632	14,561	1,057
HSBE	31-12-03	497	146	310
MUNICH RE	31-12-03	52,824	24,943	8,724
SWISS RE	31-12-03	37,406	23,054	7,114
TOA RE	31-03-04	13,370	6,107	1,856
		<u>144,965</u>	<u>82,072</u>	<u>20,905</u>
	Jumlah kecil	409,129	197,500	45,790
	Sub-total			
	Jumlah	3,503,369	695,567	1,358,668
	Total			

**Table G. 2, General Insurance
Revenue Accounts – Expenditure – (contd.)
RM'000**

Kerugian atas Pelupusan Aset	Pengurangan Nilai Pelaburan	Cukai	Perbelanjaan Lain	RIZAB AKHIR			Pindahan kepada Penyata Pendapatan/ Akaun Ibu Pejabat
				Peruntukan bagi Tuntutan Belum Dibayar	Premium Tidak Terperoleh	Rizab Lain	
<i>Loss on Disposal of Assets</i>	<i>Diminution in Value of Investments</i>	<i>Taxes</i>	<i>Other Outgo</i>	<i>Provision for Outstanding Claims</i>	<i>Unearned Premium</i>	<i>Other Reserves</i>	<i>Transfer to Income Statement/Head Office Account</i>
–	–	10,246	374	45,554	73,416	–	26,395
93	–	12,679	6,523	153,155	172,224	–	27,579
<u>93</u>	<u>–</u>	<u>22,925</u>	<u>6,897</u>	<u>198,709</u>	<u>245,640</u>	<u>–</u>	<u>53,974</u>
48,751	22,269	259,084	88,085	5,274,498	2,795,183	–	742,969
4,291	–	34,300	2,480	546,860	195,388	–	100,421
<u>4,291</u>	<u>–</u>	<u>34,300</u>	<u>2,480</u>	<u>546,860</u>	<u>195,388</u>	<u>–</u>	<u>100,421</u>
100	–	770	14	4,433	591	–	2,970
–	–	171	73	49,371	21,852	–	7,245
1	–	2,301	1,353	101,297	23,297	–	7,107
–	–	289	214	2,491	115	–	526
684	–	6,948	16,581	276,501	57,909	–	16,517
–	–	–	17,238	194,466	64,625	–	43,155
2	–	2,529	64	39,044	11,849	–	9,665
<u>787</u>	<u>–</u>	<u>13,008</u>	<u>35,537</u>	<u>667,603</u>	<u>180,238</u>	<u>–</u>	<u>87,185</u>
5,078	–	47,308	38,017	1,214,463	375,626	–	187,606
53,829	22,269	306,392	126,102	6,488,961	3,170,809	–	930,575

Jadual G. 3, Insurans Am
Liabiliti dan Aset Kumpulan Wang Insurans
RM'000

Syarikat	Tahun Kewangan Berakhir	Kumpulan Wang Insurans		Peruntukan bagi Tuntutan Belum Dibayar	Peruntukan bagi Cukai	LIABILITI				
		Rizab bagi Premium Tidak Terperoleh	Rizab Lain			Amaun Tertunggak kepada Pelanggan/ Pengantara/ Penanggung Insurans Semula	Liabiliti Lain	Amaun Tertunggak kepada Kumpulan Wang Pemegang Saham/ Akaun Ibu Pejabat		
Company	Financial Year Ended	Insurance Unearned Premium Reserves	Funds Other Reserves	Provision for Outstanding Claims	Provision for Taxation	Amount Due to Clients/ Inter- mediaries/ Reinsurers	Other Liabilities	Amount Due to Shareholders' Fund/Head Office Account		
PENANGGUNG INSURANS LANGSUNG										
DIRECT INSURERS										
DITUBUHKAN DI MALAYSIA										
CONSTITUTED IN MALAYSIA										
ACE	31-12-03	50,809	–	35,332	957	18,696	7,472	74,064
ALLIANZ GENERAL	31-12-03	116,856	–	240,180	–	80,344	89,978	255,845
AMASSURANCE	31-03-04	133,867	–	170,205	–	31,276	15,121	102,056
ASIA	31-12-03	20,275	–	52,429	415	11,784	6,773	51,214
AVIVA	31-12-03	92,254	–	183,806	6,914	23,279	15,464	98,781
AXA	31-12-03	84,143	–	150,824	2,964	34,291	13,771	129,772
BERJAYA	30-04-04	66,743	–	150,936	19,964	18,000	9,082	117,793
COMMERCE	31-12-03	87,093	–	116,306	1,398	85,007	13,644	48,494
GREAT EASTERN	31-12-03	–	–	801	877	–	70	7,690
HONG LEONG	30-06-04	96,467	–	119,449	1,915	45,183	14,509	147,613
ING	31-12-03	25,967	–	51,696	143	14,297	3,800	7,944
JERNEH	31-12-03	56,869	–	133,713	–	41,348	19,225	75,000
KURNIA	30-06-04	426,489	–	749,592	–	27,112	41,042	412,763
LONPAC	31-12-03	81,058	–	95,406	1,563	30,916	6,038	131,399
MAA	31-12-03	146,103	–	278,485	712	48,705	43,471	150,715
MALAYSIA & NIPPON	31-12-03	5,714	–	30,801	257	2,003	1,136	76,578
MANULIFE	31-12-03	–	–	1,580	147	204	894	946
MCIS ZURICH	30-06-04	27,447	–	67,438	557	42,555	26,386	81,135
MGAB	30-06-04	57,823	–	150,607	–	18,160	25,836	193,154
MITSUMI	31-12-03	73,811	–	149,870	3,686	24,712	10,130	207,590
MNI	31-03-04	180,716	–	227,963	2,621	205,555	28,846	275,175
MUI CONTINENTAL	31-12-03	25,659	–	38,244	–	12,979	6,470	78,237
MULTI-PURPOSE	31-12-03	33,876	–	66,711	29	24,341	10,127	82,222
OAC	31-12-03	32,733	–	67,865	5,686	14,848	8,543	96,857
OCA	31-12-03	65,468	–	153,679	1,982	39,377	20,934	105,085
P & O	30-09-03	90,894	–	318,458	–	4,520	3,964	102,148
PACIFIC	31-12-03	30,555	–	66,181	–	12,977	6,104	94,870
PANGLOBAL	31-12-03	37,946	–	97,662	–	9,864	14,683	143,523
PROGRESSIVE	31-12-03	18,537	–	48,793	242	9,347	50,037	134,343
PRUDENTIAL	31-12-03	3,200	–	4,621	665	376	566	3,395
QBE-MBF	31-12-03	39,673	–	124,277	–	11,033	8,502	105,628
RHB	30-06-04	38,208	–	64,245	1,517	15,690	8,741	122,309
ROYAL & SUN ALLIANCE	31-12-03	47,905	–	118,276	4,204	32,394	58,916	130,197
TAHAN	31-12-03	61,385	–	341,713	3,241	41,304	25,046	2,993
TOKIO MARINE	31-12-03	77,570	–	154,444	–	42,070	14,239	94,078
UNI.ASIA GENERAL	31-03-04	115,430	–	253,201	14,835	25,709	20,292	161,728
				2,549,543	–	5,075,789	77,491	1,100,256	649,852	4,103,334

**Table G. 3, General Insurance
Liabilities and Assets of Insurance Funds**
RM'000

Rizab Penilaian Semula Aset	Jumlah Aset/ Liabiliti	ASET									
		Harta Benda, Loji dan Kelengkapan	Pinjaman	Pelaburan			Harta Benda Pelaburan	Wang Tunai dan Simpanan	Amaun Tertunggak daripada Pelanggan/ Pengantara/ Penanggung Insurans Semula	Aset Lain	Aset Luar Negeri
				Kertas/ Pinjaman Dijamin oleh Kerajaan Malaysia	Sekuriti Korporat/ Hutang	Lain-lain					
Asset Revaluation Reserves	Total Assets/ Liabilities	Property, Plant and Equipment	Loans	Investments			Investment Properties	Cash and Deposits	Amount Due from Clients/ Inter- mediaries/ Reinsurers	Other Assets	Foreign Assets
				Malaysian Government Papers/ Guaranteed Loans	Corporate/ Debt Securities	Others					
-	187,330	1,047	-	82,645	44,327	-	-	46,916	7,571	4,824	-
4,506	787,709	34,916	14,018	36,797	398,566	-	3,788	182,434	103,398	13,791	-
-	452,525	14,542	837	36,578	238,913	20,728	-	99,171	30,576	11,181	-
-	142,890	15,198	719	7,459	38,683	-	-	63,652	10,886	5,847	444
-	420,498	4,314	887	82,044	54,780	65	-	235,996	27,146	15,265	-
2,360	418,125	10,151	1,229	20,467	84,441	1,767	4,850	250,002	36,036	9,183	-
-	382,518	22,416	63	27,877	119,805	4,798	10,407	176,604	11,202	9,347	-
-	351,942	37,430	-	4,869	99,796	-	4,532	111,453	83,890	9,971	-
-	9,438	-	-	5,140	-	-	-	3,824	23	451	-
-	425,136	41,910	112	-	124,019	-	-	168,825	63,176	27,095	-
-	103,847	669	-	12,804	47,922	-	-	21,614	12,258	8,581	-
-	326,155	7,159	-	24,664	128,939	-	42,224	69,106	37,566	12,550	3,947
-	1,656,998	241,394	49,689	49,219	544,651	15,803	7,500	659,091	60,879	28,773	-
-	346,380	4,619	11,199	30,713	85,125	-	400	170,396	38,171	5,756	-
-	668,191	10,249	96,169	41,866	157,729	11,353	116,103	151,962	61,651	21,109	-
-	116,489	592	143	5,500	27,147	-	-	75,518	2,479	5,110	-
-	3,771	-	-	-	-	-	-	3,705	59	8	-
-	245,518	3,207	687	84,269	110,856	-	-	23,970	18,236	4,293	-
-	445,580	42,297	8,230	13,539	229,869	4,558	19,718	93,601	19,991	13,726	50
-	469,799	9,398	289	49,556	38,025	11,476	-	320,022	30,830	10,203	-
-	920,876	26,162	9,986	87,100	458,794	933	-	122,747	185,884	29,271	-
-	161,589	1,700	-	17,910	31,407	-	-	75,879	27,107	7,587	-
-	217,306	4,192	4,280	6,821	47,307	5,627	1,916	105,905	31,583	9,675	-
-	226,532	1,681	8,781	29,360	109,338	-	-	50,474	15,690	9,992	1,216
-	386,525	17,295	2,660	33,205	130,076	470	7,340	131,401	43,261	20,817	-
-	519,984	15,488	-	5,036	154,318	1,000	1,436	310,872	11,493	20,339	-
-	210,687	2,580	-	17,543	53,720	11,507	832	101,925	12,407	10,175	-
-	303,678	16,627	663	34,158	32,623	2,770	48,248	151,684	10,153	6,749	2
-	261,299	6,670	3	-	90,208	11,000	-	134,820	12,585	6,014	-
-	12,823	2,467	-	600	-	-	-	9,720	-	34	-
-	289,113	12,756	-	93,680	59,293	-	-	75,620	21,762	26,004	-
-	250,710	3,476	745	20,021	109,975	-	-	88,494	21,493	6,508	-
-	391,892	3,330	4,471	11,351	194,679	2,354	6,050	141,025	21,458	7,174	-
5,308	480,990	33,649	8,479	49,703	249,902	-	-	97,878	23,189	18,190	-
274	382,675	5,188	1,817	14,388	44,675	487	3,000	247,033	51,359	14,727	-
2,152	593,347	52,627	590	29,277	213,685	-	30,467	219,103	29,895	17,702	-
14,600	13,570,865	707,396	226,746	1,066,159	4,553,593	106,696	308,811	4,992,442	1,175,343	428,022	5,659

Jadual G. 3, Insurans Am
Liabiliti dan Aset Kumpulan Wang Insurans – (samb.)

RM'000

Syarikat	Tahun Kewangan Berakhir	Kumpulan Wang Insurans		Peruntukan bagi Tuntutan Belum Dibayar	Peruntukan bagi Cukai	LIABILITI				
		Rizab bagi Premium Tidak Terperoleh	Rizab Lain			Amaun Tertunggak kepada Pelanggan/ Pengantara/ Penanggung Insurans Semula	Liabiliti Lain	Amaun Tertunggak kepada kumpulan Wang Pemegang Saham/ Akaun Ibu Pejabat		
Company	Financial Year Ended	Insurance Unearned Premium Reserves	Funds Other Reserves	Provision for Outstanding Claims	Provision for Taxation	Amount Due to Clients/ Inter- mediaries/ Reinsurers	Other Liabilities	Amount Due to Shareholders' Fund/Head Office Account		
DITUBUHKAN DI LUAR MALAYSIA										
CONSTITUTED OUTSIDE MALAYSIA										
AIA	30-11-03	73,416	–	45,554	1,903	1,507	3,586	43,274
AMERICAN HOME	31-12-03	172,224	–	153,155	360	59,522	26,859	139,480
				<u>245,640</u>	<u>–</u>	<u>198,709</u>	<u>2,263</u>	<u>61,029</u>	<u>30,445</u>	<u>182,754</u>
			Jumlah kecil	2,795,183	–	5,274,498	79,754	1,161,285	680,297	4,286,088
			Sub-total							
PENANGGUNG INSURANS SEMULA PROFESIONAL										
PROFESSIONAL REINSURERS										
DITUBUHKAN DI MALAYSIA										
CONSTITUTED IN MALAYSIA										
MNRB	31-03-04	195,388	–	546,860	17,442	14,535	13,085	311,618
				<u>195,388</u>	<u>–</u>	<u>546,860</u>	<u>17,442</u>	<u>14,535</u>	<u>13,085</u>	<u>311,618</u>
DITUBUHKAN DI LUAR MALAYSIA										
CONSTITUTED OUTSIDE MALAYSIA										
COLOGNE	31-12-03	591	–	4,433	338	52	40	16,512
EMPLOYERS RE	31-12-03	21,852	–	49,371	–	1,008	423	44,694
GERLING	31-12-03	–	–	–	–	–	–	–
HANNOVER RE	31-12-03	23,297	–	101,297	75	2,485	31,363	5,453
HSBE	31-12-03	115	–	2,491	–	2,475	37	25,579
MUNICH RE	31-12-03	57,909	–	276,501	382	1,794	1,584	83,652
SWISS RE	31-12-03	64,625	–	194,466	107	9,393	4,214	106,923
TOA RE	31-03-04	11,849	–	39,044	821	1,222	109	48,863
				<u>180,238</u>	<u>–</u>	<u>667,603</u>	<u>1,723</u>	<u>18,429</u>	<u>37,770</u>	<u>331,676</u>
			Jumlah kecil	375,626	–	1,214,463	19,165	32,964	50,855	643,294
			Sub-total							
			Jumlah	3,170,809	–	6,488,961	98,919	1,194,249	731,152	4,929,382
			Total							

1 - Aset dan liabiliti telah dilaporkan dalam Kunci Kira-kira entiti yang digabungkan/Assets and liabilities were reported in the Balance Sheet of merged entities

**Table G. 3, General Insurance
Liabilities and Assets of Insurance Funds – (contd.)**
RM'000

Rizab Penilaian Semula Aset	Jumlah Aset/ Liabiliti	ASET									
		Harta Benda, Loji dan Kelengkapan	Pinjaman	Kertas/ Pinjaman Dijamin oleh Kerajaan Malaysia	Pelaburan Sekuriti Korporat/ Hutang	Lain-lain	Harta Benda Pelaburan	Wang Tunai dan Simpanan	Amaun Tertunggak daripada Pelanggan/ Pengantara/ Penanggung Insurans Semula	Aset Lain	Aset Luar Negeri
Asset Revaluation Reserves	Total Assets/ Liabilities	Property, Plant and Equipment	Loans	Malaysian Government Papers/ Guaranteed Loans	Investments Corporate/ Debt Securities	Others	Investment Properties	Cash and Deposits	Amount Due from Clients/ Inter- mediaries/ Reinsurers	Other Assets	Foreign Assets
-	169,240	134	10,000	62,922	86,584	-	-	3,337	-	6,263	-
-	551,600	17,545	16,257	258,876	91,725	-	-	121,818	25,690	19,689	-
-	720,840	17,679	26,257	321,798	178,309	-	-	125,155	25,690	25,952	-
14,600	14,291,705	725,075	253,003	1,387,957	4,731,902	106,696	308,811	5,117,597	1,201,033	453,974	5,659
-	1,098,928	-	1,547	82,289	455,170	10,187	145,818	332,288	35,815	35,815	-
-	1,098,928	-	1,547	82,289	455,170	10,187	145,818	332,288	35,815	35,815	-
-	21,966	-	-	-	-	-	-	21,572	216	179	-
-	117,348	62	-	15,000	-	-	-	94,107	3,837	4,341	-
-	-	-	-	-	-	-	-	-	-	-	-
-	163,970	291	-	40,227	45,874	-	-	69,224	6,468	1,886	-
-	30,697	10	-	10,243	-	-	-	18,180	56	2,208	-
-	421,822	701	40	259,748	37,214	-	-	83,936	29,867	10,316	-
-	379,728	196	-	94,973	52,000	-	-	211,002	13,021	8,536	-
-	101,908	40	-	20,289	24,939	-	-	53,687	1,686	1,267	-
-	1,237,439	1,300	40	440,480	160,027	-	-	551,708	55,151	28,733	-
-	2,336,367	1,300	1,587	522,769	615,197	10,187	145,818	883,996	90,966	64,548	-
14,600	16,628,072	726,375	254,590	1,910,726	5,347,099	116,882	454,629	6,001,593	1,291,999	518,522	5,659

**Jadual G. 4, Insurans Am
Premium
RM'000**

				PREMIUM LANGSUNG KASAR							
Syarikat	Tahun	Marin, Udara dan Transit	Semua Risiko Kontraktor dan Kejuruteraan	Kebakaran	Perbe- lanjaan Perubatan dan Kemalangan Diri	Motor		Liabiliti			
	Kewangan Berakhir					Perlin- dungan 'Akta'	Lain-lain				
				GROSS DIRECT PREMIUMS							
Company	Financial Year Ended	Marine, Aviation and Transit	Contractors' All Risks and Engineering	Fire	Medical Expenses and Personal Accident	Motor		Liability			
						'Act' Cover	Others				
PENANGGUNG INSURANS LANGSUNG DIRECT INSURERS DITUBUHKAN DI MALAYSIA CONSTITUTED IN MALAYSIA											
ACE	31-12-03	3,560	14,516	18,182	45,792	74	1,227	14,894
ALLIANZ GENERAL	31-12-03	27,636	70,248	133,258	56,096	7,560	100,958	17,890
AMASSURANCE	31-03-04	8,825	4,244	33,906	15,782	15,469	217,029	12,327
ASIA	31-12-03	3,858	3,988	22,264	3,529	1,671	23,155	1,751
AVIVA	31-12-03	23,560	11,711	104,859	20,709	4,642	76,857	6,356
AXA	31-12-03	13,285	14,167	52,550	22,294	5,190	95,609	3,758
BERJAYA	30-04-04	6,557	3,938	40,216	22,182	9,375	86,613	2,471
COMMERCE	31-12-03	166,413	27,380	72,373	12,908	15,948	174,926	12,488
GREAT EASTERN	31-12-03	-	-	-	-	-	-	-
HONG LEONG	30-06-04	24,134	21,895	120,790	55,085	3,775	51,109	10,693
ING	31-12-03	1,045	1,393	15,895	17,096	1,915	26,932	428
JERNEH	31-12-03	21,267	12,741	82,180	13,559	3,892	46,932	4,679
KURNIA	30-06-04	8,768	11,494	21,317	22,074	175,164	783,847	3,213
LONPAC	31-12-03	10,583	38,444	76,260	12,798	4,378	64,526	14,818
MAA	31-12-03	7,523	10,601	46,570	28,159	46,043	245,349	4,346
MALAYSIA & NIPPON	31-12-03	202	414	3,518	1,162	1,012	8,714	208
MANULIFE	31-12-03	-	-	-	-	-	-	-
MCIS ZURICH	30-06-04	30,629	7,897	36,481	7,810	2,339	27,388	5,987
MGAB	30-06-04	3,644	5,643	72,863	64,055	2,325	33,346	7,509
mitsui	31-12-03	50,921	7,090	79,818	14,366	3,726	71,988	5,086
MNI	31-03-04	249,981	17,496	62,299	28,345	7,063	103,904	11,501
MUI CONTINENTAL	31-12-03	11,205	6,869	28,584	13,256	1,544	18,115	4,865
MULTI-PURPOSE	31-12-03	12,986	10,579	34,816	15,549	2,616	36,891	7,933
OAC	31-12-03	3,711	5,181	47,382	23,252	2,545	29,588	3,718
OCA	31-12-03	126,327	6,869	47,165	5,198	5,615	88,286	3,617
P & O	30-09-03	1,162	319	2,847	3,613	32,443	146,900	1,613
PACIFIC	31-12-03	1,790	1,911	15,670	32,573	1,598	20,511	1,897
PANGLOBAL	31-12-03	1,362	571	4,233	2,849	5,912	68,243	1,751
PROGRESSIVE	31-12-03	7,156	8,449	13,433	6,538	1,068	9,808	2,102
PRUDENTIAL	31-12-03	-	-	539	3,465	260	5,257	-
QBE	31-12-03	7,557	11,884	27,390	7,812	2,193	25,765	32,908
RHB	30-06-04	4,634	7,218	50,472	10,507	2,083	30,557	1,824
ROYAL & SUN ALLIANCE	31-12-03	25,114	8,477	72,780	16,508	4,289	49,207	5,158
TAHAN	31-12-03	5,167	5,651	12,780	7,321	30,272	83,008	1,716
TOKIO MARINE	31-12-03	27,755	11,343	53,202	18,793	5,929	98,468	4,710
UNI.ASIA GENERAL	31-03-04	5,155	11,277	43,985	8,589	16,096	209,885	3,971
					<u>903,472</u>	<u>381,898</u>	<u>1,550,877</u>	<u>639,624</u>	<u>426,024</u>	<u>3,160,898</u>	<u>218,186</u>

Table G. 4, General Insurance Premiums
RM'000

PREMIUM INSURANS SEMULA DITERIMA												
Pampasan Pekerja dan Liabiliti Majikan	Pelbagai	Jumlah	Marin, Udara dan Transit	Semua Risiko Kontraktor dan Kejuruteraan	Kebakaran	Perbe- lanjauan Perubatan dan Kemalangan Diri	Motor		Liabiliti	Pampasan Pekerja dan Liabiliti Majikan	Pelbagai	Jumlah
							Perlin- dungan 'Akta'	Lain-lain				
REINSURANCE ACCEPTED PREMIUMS												
Workmen's Compensation and Employers' Liability	Miscellaneous	Total	Marine, Aviation and Transit	Contractors' All Risks and Engineering	Fire	Medical Expenses and Personal Accident	Motor		Liability	Workmen's Compensation and Employers' Liability	Miscellaneous	Total
							'Act' Cover	Others				
98	–	98,343	191	4,226	8,280	325	2	15	8,473	44	–	21,556
20,535	32,215	466,396	2,549	7,980	16,646	1,169	129	1,300	266	165	1,731	31,935
1,788	14,196	323,566	55	352	905	81	161	838	25	10	118	2,545
874	5,306	66,396	517	336	4,169	1,033	71	747	96	48	478	7,495
1,951	16,751	267,396	760	544	4,294	228	240	2,306	115	212	350	9,049
1,451	12,267	220,571	824	825	8,778	293	70	2,024	109	57	543	13,523
1,419	13,208	185,979	130	156	3,650	105	63	572	9	202	176	5,063
2,563	14,173	499,172	914	1,071	5,652	277	286	3,036	35	191	470	11,932
–	–	–	–	–	–	–	–	–	–	–	–	–
2,702	26,821	317,004	1,949	1,584	9,869	4,311	55	389	114	33	361	18,665
252	3,788	68,744	29	64	912	222	126	376	15	16	115	1,875
1,538	8,381	195,169	853	846	15,496	200	23	571	40	176	1,322	19,527
10,357	16,878	1,053,112	457	391	877	58	122	1,184	88	9	(6)	3,180
15,982	22,307	260,096	1,064	1,455	8,449	794	145	1,364	185	137	1,181	14,774
12,994	16,321	417,906	644	682	5,472	(654)	486	3,956	56	70	1,554	12,266
238	2,050	17,518	(13)	269	675	(31)	(42)	(114)	2	(34)	(17)	695
–	–	–	–	–	–	–	–	–	–	–	–	–
562	9,768	128,861	4,984	2,611	13,437	79	–	920	177	40	1,781	24,029
7,327	7,214	203,926	132	263	1,171	91	96	45	38	42	(81)	1,797
567	16,173	249,735	2,233	3,523	25,618	310	3,343	3,337	177	236	893	39,670
4,463	9,595	494,647	2,214	1,729	4,245	28	(46)	342	21	8	199	8,740
700	11,052	96,190	362	958	5,554	394	16	347	207	26	700	8,564
842	18,874	141,086	832	405	4,862	705	113	1,232	80	95	593	8,917
1,278	11,047	127,702	187	3,721	8,006	322	57	408	104	26	593	13,424
645	17,395	301,117	2,744	1,152	7,985	112	162	7,320	92	17	833	20,417
377	38,789	228,063	860	178	802	139	328	2,186	37	7	240	4,777
2,306	8,092	86,348	254	396	1,835	383	3	352	131	18	584	3,956
428	2,769	88,118	108	97	756	89	68	543	47	8	402	2,118
1,119	19,501	69,174	406	463	3,352	185	10	199	156	(3)	848	5,616
–	–	9,521	–	–	–	–	–	–	–	–	–	–
1,218	(9,390)	107,337	791	1,536	2,936	1,036	117	892	852	66	375	8,601
932	17,855	126,082	635	1,464	10,158	394	120	352	257	8	548	13,936
1,154	7,776	190,463	1,146	3,057	10,362	408	257	1,152	139	183	798	17,502
1,198	12,138	159,251	234	1,210	4,094	498	31	340	55	15	783	7,260
2,341	16,365	238,906	1,528	1,206	5,205	231	169	1,787	166	70	1,009	11,371
1,681	7,620	308,259	461	1,016	4,212	138	(22)	(54)	24	10	1,171	6,956
103,880	427,295	7,812,154	31,034	45,766	208,714	13,953	6,759	40,264	12,388	2,208	20,645	381,731

**Jadual G. 4, Insurans Am
Premium – (samb.)**
RM'000

				PREMIUM LANGSUNG KASAR						
Syarikat			Tahun Kewangan Berakhir	Marin, Udara dan Transit	Semua Risiko Kontraktor dan Kejuruteraan	Kebakaran	Perbe- lanjaan Perubatan dan Kemalangan Diri	Motor		Liabiliti
								Perlin- dungan 'Akta'	Lain-lain	
				GROSS DIRECT PREMIUMS						
Company			Financial Year Ended	Marine, Aviation and Transit	Contractors' All Risks and Engineering	Fire	Medical Expenses and Personal Accident	Motor		Liability
								'Act' Cover	Others	
DITUBUHKAN DI LUAR MALAYSIA										
CONSTITUTED OUTSIDE MALAYSIA										
AIA	...	...	30-11-03	-	-	6,447	141,883	1,434	28,637	-
AMERICAN HOME	...	...	31-12-03	10,196	60,192	57,385	40,947	7,206	134,959	38,382
				<u>10,196</u>	<u>60,192</u>	<u>63,832</u>	<u>182,830</u>	<u>8,640</u>	<u>163,596</u>	<u>38,382</u>
			Jumlah kecil Sub-total	913,668	442,090	1,614,709	822,454	434,664	3,324,494	256,568
PENANGGUNG INSURANS SEMULA PROFESIONAL										
PROFESSIONAL REINSURERS										
DITUBUHKAN DI MALAYSIA										
CONSTITUTED IN MALAYSIA										
MNRB	...	...	31-03-04	-	-	-	-	-	-	-
				<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
DITUBUHKAN DI LUAR MALAYSIA										
CONSTITUTED OUTSIDE MALAYSIA										
COLOGNE	...	...	31-12-03	-	-	-	-	-	-	-
EMPLOYERS RE	...	...	31-12-03	-	-	-	-	-	-	-
HANNOVER RE	...	...	31-12-03	-	-	-	-	-	-	-
HSBE	...	...	31-12-03	-	-	-	-	-	-	-
MUNICH RE	...	...	31-12-03	-	-	-	-	-	-	-
SWISS RE	...	...	31-12-03	-	-	-	-	-	-	-
TOA RE	...	...	31-03-04	-	-	-	-	-	-	-
				<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
			Jumlah kecil Sub-total	-	-	-	-	-	-	-
			Jumlah Total	913,668	442,090	1,614,709	822,454	434,664	3,324,494	256,568

**Table G. 4, General Insurance
Premiums – (contd.)**
RM'000

PREMIUM INSURANS SEMULA DITERIMA												
Pampasan Pekerja dan Liabiliti Majikan	Pelbagai	Jumlah	Marin, Udara dan Transit	Semua Risiko Kontraktor dan Kejuruteraan	Kebakaran	Perbe- lanjauan Perubatan dan Kemalangan Diri	Motor		Liabiliti	Pampasan Pekerja dan Liabiliti Majikan	Pelbagai	Jumlah
							Perlin- dungan 'Akta'	Lain-lain				
REINSURANCE ACCEPTED PREMIUMS												
<i>Workmen's Compensation and Employers' Liability</i>	<i>Miscella- neous</i>	Total	<i>Marine, Aviation and Transit</i>	<i>Contractors' All Risks and Engineering</i>	<i>Fire</i>	<i>Medical Expenses and Personal Accident</i>	Motor		<i>Liability</i>	<i>Workmen's Compensation and Employers' Liability</i>	<i>Miscella- neous</i>	Total
							'Act' Cover	Others				
–	1,224	179,625	–	–	–	1,097	45	361	–	–	–	1,503
2,016	4,717	356,000	10,109	10,177	7,285	3,453	193	1,580	12,409	322	13	45,541
2,016	5,941	535,625	10,109	10,177	7,285	4,550	238	1,941	12,409	322	13	47,044
105,896	433,236	8,347,779	41,143	55,943	215,999	18,503	6,997	42,205	24,797	2,530	20,658	428,775
–	–	–	69,799	44,300	153,359	44,535	20,337	183,456	3,550	5,696	44,640	569,672
–	–	–	69,799	44,300	153,359	44,535	20,337	183,456	3,550	5,696	44,640	569,672
–	–	–	188	82	1,203	16	–	–	148	176	319	2,132
–	–	–	1,836	7,594	36,231	991	–	3,647	3,839	38	3,868	58,044
–	–	–	9,229	9,528	41,724	1,148	–	4,268	2,762	–	5,411	74,070
–	–	–	–	230	–	–	–	–	–	–	–	230
–	–	–	7,665	30,379	46,897	11,216	–	19,557	1,274	222	6,603	123,813
–	–	–	20,451	20,421	72,361	6,997	–	10,236	7,522	–	156	138,144
–	–	–	4,163	2,121	19,878	–	–	30	–	–	2,467	28,659
–	–	–	43,532	70,355	218,294	20,368	–	37,738	15,545	436	18,824	425,092
–	–	–	113,331	114,655	371,653	64,903	20,337	221,194	19,095	6,132	63,464	994,764
105,896	433,236	8,347,779	154,474	170,598	587,652	83,406	27,334	263,399	43,892	8,662	84,122	1,423,539

**Jadual G. 4(a), Insurans Am
Premium Insurans Semula
RM'000**

Syarikat	Tahun Kewangan Berakhir	DISIDKAN KEPADA PENANGGUNG INSURANS BERLESEN/LUAR PESIRIR									
		Marin, Udara dan Transit	Semua Risiko Kontraktor dan Kejuruteraan	Kebakaran	Perbe- lanjaan Perubatan dan Kemalangan Diri	Motor		Liabiliti			
						Perlin- dungan 'Akta'	Lain-lain				
Company	Financial Year Ended	CEDED TO LICENSED/OFFSHORE INSURERS									
		Marine, Aviation and Transit	Contractors' All Risks and Engineering	Fire	Medical Expenses and Personal Accident	Motor		Liability			
						'Act' Cover	Others				
PENANGGUNG INSURANS LANGSUNG DIRECT INSURERS DITUBUHKAN DI MALAYSIA CONSTITUTED IN MALAYSIA											
ACE	31-12-03	188	1,001	2,637	2,264	22	227	574
ALLIANZ GENERAL	31-12-03	19,645	62,668	95,026	10,361	592	8,822	9,770
AMASSURANCE	31-03-04	2,765	1,843	19,626	4,413	2,269	14,627	9,529
ASIA	31-12-03	3,422	3,545	18,171	1,079	177	2,479	778
AVIVA	31-12-03	2,003	1,916	23,264	2,459	267	4,620	632
AXA	31-12-03	3,055	10,871	19,401	2,616	343	5,850	1,333
BERJAYA	30-04-04	1,494	2,697	20,166	1,706	26	6,437	420
COMMERCE	31-12-03	9,328	22,601	47,349	4,795	1,950	25,854	5,669
GREAT EASTERN	31-12-03	-	-	-	6	-	-	-
HONG LEONG	30-06-04	8,222	17,769	66,432	3,961	209	3,304	5,541
ING	31-12-03	356	1,235	4,976	2,319	99	2,532	93
JERNEH	31-12-03	9,985	9,927	45,924	3,134	225	3,866	806
KURNIA	30-06-04	3,064	8,564	9,102	4,112	8,938	48,356	475
LONPAC	31-12-03	4,941	24,351	33,410	5,564	1,076	12,340	4,773
MAA	31-12-03	4,521	8,471	30,810	5,086	9,439	50,578	2,686
MALAYSIA & NIPPON	31-12-03	222	515	2,393	202	102	909	58
MANULIFE	31-12-03	-	-	-	-	-	-	-
MCIS ZURICH	30-06-04	8,192	4,015	19,548	590	179	2,251	305
MGAB	30-06-04	1,512	4,102	13,950	6,315	151	2,228	6,378
mitsui	31-12-03	20,322	7,035	70,867	3,703	233	11,260	1,645
MNI	31-03-04	139,013	12,233	43,151	1,063	838	5,090	5,897
MUI CONTINENTAL	31-12-03	7,759	5,564	20,771	1,759	176	2,149	2,749
MULTI-PURPOSE	31-12-03	11,010	9,398	23,789	4,432	227	3,409	5,435
OAC	31-12-03	1,916	7,703	34,817	6,296	566	7,158	1,060
OCA	31-12-03	34,824	4,106	11,672	610	601	11,167	211
P & O	30-09-03	1,203	191	1,751	632	2,392	10,809	1,157
PACIFIC	31-12-03	1,804	1,141	8,679	5,446	93	1,801	788
PANGLOBAL	31-12-03	721	628	3,198	822	301	5,476	81
PROGRESSIVE	31-12-03	1,155	4,861	6,972	3,047	165	1,068	461
PRUDENTIAL	31-12-03	-	-	147	824	40	819	-
QBE	31-12-03	961	1,265	2,911	663	118	2,602	(2,293)
RHB	30-06-04	2,362	6,142	26,874	1,287	154	2,311	821
ROYAL & SUN ALLIANCE	31-12-03	9,415	4,641	30,251	2,358	409	4,837	683
TAHAN	31-12-03	2,609	3,806	7,284	969	1,187	4,439	130
TOKIO MARINE	31-12-03	8,609	5,867	37,153	2,367	470	7,599	525
UNI.ASIA GENERAL	31-03-04	2,181	6,041	27,714	821	1,258	13,617	708
					<u>328,779</u>	<u>266,713</u>	<u>830,186</u>	<u>98,081</u>	<u>35,292</u>	<u>290,891</u>	<u>69,878</u>

**Table G. 4(a), General Insurance
Reinsurance Premiums**
RM'000

DISIDKAN KEPADA PENANGGUNG INSURANS ASING												
Pampasan Pekerja dan Liabiliti Majikan	Pelbagai	Jumlah	Marin, Udara dan Transit	Semua Risiko Kontraktor dan Kejuruteraan	Kebakaran	Perbe- lanjaraan Perubahan dan Kemalangan Diri	Motor		Liabiliti	Pampasan Pekerja dan Liabiliti Majikan	Pelbagai	Jumlah
							Perlin- dungan 'Akta'	Lain-lain				
CEDED TO FOREIGN INSURERS												
Workmen's Compensation and Employers' Liability	Miscellaneous	Total	Marine, Aviation and Transit	Contractors' All Risks and Engineering	Fire	Medical Expenses and Personal Accident	Motor		Liability	Workmen's Compensation and Employers' Liability	Miscellaneous	Total
							'Act' Cover	Others				
5	–	6,918	2,032	14,159	18,960	11,846	6	112	9,273	82	–	56,470
1,506	10,180	218,570	5,384	4,246	7,002	1,284	–	–	1,469	9	1,323	20,717
91	2,852	58,015	4,621	2,261	2,175	225	–	–	1,739	–	2,229	13,250
66	2,555	32,272	272	267	2,400	154	9	126	188	–	49	3,465
113	2,093	37,367	1,892	1,175	9,184	652	107	1,805	1,759	50	729	17,353
219	1,819	45,507	2,487	514	7,900	206	–	–	791	26	1,820	13,744
99	3,841	36,886	1,577	390	4,376	103	–	–	237	–	440	7,123
681	7,109	125,336	152,648	3,179	338	440	–	–	4,791	–	69	161,465
–	–	6	–	–	–	–	–	–	–	–	–	–
150	8,332	113,920	1,592	280	3,696	259	–	–	17	–	352	6,196
33	912	12,555	237	41	553	4,349	–	–	–	–	222	5,402
88	3,091	77,046	3,096	1,255	24,736	(3)	–	1	1,833	–	104	31,022
648	4,628	87,887	489	1,959	261	–	–	687	1,186	–	53	4,635
1,847	13,145	101,447	2,350	12,389	6,117	453	(41)	22	8,832	23	2,661	32,806
2,177	5,309	119,077	168	128	2,063	271	–	–	–	–	392	3,022
24	621	5,046	(3)	–	(23)	–	–	–	–	–	388	362
–	–	–	–	–	–	–	–	–	–	–	–	–
42	2,552	37,674	22,727	5,412	19,170	111	–	–	3,072	1	2,132	52,625
1,232	1,621	37,489	439	535	153	712	–	–	–	–	110	1,949
51	7,157	122,273	2,201	28	(2,361)	(61)	–	638	719	8	(749)	423
257	1,835	209,377	103,778	6,463	5,003	827	4	133	2,738	7	390	119,343
111	4,628	45,666	749	293	893	300	–	–	839	–	1,989	5,063
77	9,237	67,014	545	232	2,001	95	6	87	759	2	799	4,526
114	6,017	65,647	37	280	1,676	170	–	–	399	2	229	2,793
56	1,259	64,506	75,334	2,000	36,983	252	–	–	1,408	–	12,671	128,648
31	30,775	48,941	78	49	315	164	–	152	–	–	127	885
206	3,640	23,598	1	8	–	–	58	–	23	–	(2)	88
64	700	11,991	360	47	338	(1)	–	–	989	–	84	1,817
133	13,003	30,865	5,088	2,938	2,867	336	–	–	706	128	2,853	14,916
–	–	1,830	–	–	–	–	–	–	–	–	–	–
88	(11,637)	(5,322)	1,674	1,295	5,597	384	77	792	31,535	57	123	41,534
72	7,344	47,367	46	229	1,071	269	–	–	115	–	77	1,807
91	1,133	53,818	3,929	3,663	25,239	3,185	34	423	1,437	8	225	38,143
77	4,611	25,112	352	1,181	2,843	135	–	–	137	–	3,337	7,985
178	5,634	68,402	2,795	4,393	3,256	48	–	–	2,210	–	949	13,651
117	1,820	54,277	1,083	4,661	4,495	231	2	–	2,225	4	176	12,877
10,744	157,816	2,088,380	400,058	75,950	199,277	27,396	262	4,978	81,426	407	36,351	826,105

**Jadual G. 4(a), Insurans Am
Premium Insurans Semula – (samb.)**
RM'000

Syarikat	Tahun Kewangan Berakhir	DISIDKAN KEPADA PENANGGUNG INSURANS BERLESEN/LUAR PESISIR									
		Marin, Udara dan Transit	Semua Risiko Kontraktor dan Kejuruteraan	Kebakaran	Perbe- lanjaan Perubatan dan Kemalangan Diri	Motor		Liabiliti			
Company	Financial Year Ended	CEDED TO LICENSED/OFFSHORE INSURERS									
		Marine, Aviation and Transit	Contractors' All Risks and Engineering	Fire	Medical Expenses and Personal Accident	'Act' Cover	Others	Liability			
DITUBUHKAN DI LUAR MALAYSIA CONSTITUTED OUTSIDE MALAYSIA											
AIA	30-11-03	–	–	301	6,526	73	1,462	–
AMERICAN HOME	31-12-03	539	3,986	6,842	2,622	363	6,277	464
					539	3,986	7,143	9,148	436	7,739	464
				Jumlah kecil Sub-total	329,318	270,699	837,329	107,229	35,728	298,630	70,342
PENANGGUNG INSURANS SEMULA PROFESIONAL PROFESSIONAL REINSURERS DITUBUHKAN DI MALAYSIA CONSTITUTED IN MALAYSIA											
MNRB	31-03-04	22,318	6,129	23,122	3,107	502	7,477	176
					22,318	6,129	23,122	3,107	502	7,477	176
DITUBUHKAN DI LUAR MALAYSIA CONSTITUTED OUTSIDE MALAYSIA											
COLOGNE	31-12-03	–	–	–	–	–	–	–
EMPLOYERS RE	31-12-03	–	–	–	–	–	–	–
HANNOVER RE	31-12-03	–	–	–	–	–	–	–
HSBE	31-12-03	–	–	–	–	–	–	–
MUNICH RE	31-12-03	–	–	–	–	–	–	–
SWISS RE	31-12-03	–	–	–	–	–	–	–
TOA RE	31-03-04	–	–	–	–	–	–	–
					–	–	–	–	–	–	–
				Jumlah kecil Sub-total	22,318	6,129	23,122	3,107	502	7,477	176
				Jumlah Total	351,636	276,828	860,451	110,336	36,230	306,107	70,518

**Table G. 4(a), General Insurance
Reinsurance Premiums – (contd.)**
RM'000

DISIDKAN KEPADA PENANGGUNG INSURANS ASING												
Pampasan Pekerja dan Liabiliti Majikan	Pelbagai	Jumlah	Marin, Udara dan Transit	Semua Risiko Kontraktor dan Kejuruteraan	Kebakaran	Perbe- lanjaan Perubatan dan Kemalangan Diri	Motor		Liabiliti	Pampasan Pekerja dan Liabiliti Majikan	Pelbagai	Jumlah
							Perlin- dungan 'Akta'	Lain-lain				
CEDED TO FOREIGN INSURERS												
Workmen's Compensation and Employers' Liability	Miscellane-ous	Total	Marine, Aviation and Transit	Contractors' All Risks and Engineering	Fire	Medical Expenses and Personal Accident	Motor		Liability	Workmen's Compensation and Employers' Liability	Miscellane-ous	Total
							'Act' Cover	Others				
–	40	8,402	–	–	–	10,250	587	–	–	–	–	10,837
537	244	21,874	15,725	66,087	27,262	3,125	257	5,006	16,239	64	752	134,517
537	284	30,276	15,725	66,087	27,262	13,375	844	5,006	16,239	64	752	145,354
11,281	158,100	2,118,656	415,783	142,037	226,539	40,771	1,106	9,984	97,665	471	37,103	971,459
(336)	5,349	67,844	12,977	2,444	7,547	252	–	–	–	–	1,080	24,300
(336)	5,349	67,844	12,977	2,444	7,547	252	–	–	–	–	1,080	24,300
–	–	–	–	–	–	–	–	–	–	–	–	–
–	–	–	2,330	2,554	10,913	285	–	1,026	669	–	1,334	19,111
–	–	–	–	(122)	–	–	–	–	–	–	–	(122)
–	–	–	–	–	–	–	–	–	–	–	–	–
–	–	–	144	106	640	–	–	12	–	–	118	1,020
–	–	–	2,474	2,538	11,553	285	–	1,038	669	–	1,452	20,009
(336)	5,349	67,844	15,451	4,982	19,100	537	–	1,038	669	–	2,532	44,309
10,945	163,449	2,186,500	431,234	147,019	245,639	41,308	1,106	11,022	98,334	471	39,635	1,015,768

**Table G. 4(b), General Insurance
Net Premiums and Earned Premium Income**
RM'000

PENDAPATAN PREMIUM TERPEROLEH												
Pampasan Pekerja dan Liabiliti Majikan	Pelbagai	Jumlah	Marin, Udara dan Transit	Semua Risiko Kontraktor dan Kejuruteraan	Kebakaran	Perbe- lanjaraan Perubatan dan Kemalangan Diri	Motor		Liabiliti	Pampasan Pekerja dan Liabiliti Majikan	Pelbagai	Jumlah
							Perlin- dungan 'Akta'	Lain-lain				
EARNED PREMIUM INCOME												
Workmen's Compensation and Employers' Liability	Miscellaneous	Total	Marine, Aviation and Transit	Contractors' All Risks and Engineering	Fire	Medical Expenses and Personal Accident	Motor		Liability	Workmen's Compensation and Employers' Liability	Miscellaneous	Total
							'Act' Cover	Others				
56	–	56,513	1,675	2,048	239	28,656	65	1,185	12,296	75	–	46,239
19,186	22,444	259,048	6,451	8,499	45,773	42,958	6,888	90,560	6,189	16,268	21,428	245,014
1,706	9,233	254,846	1,474	507	13,095	9,694	10,606	161,356	123	1,738	8,342	206,935
856	3,179	38,153	715	865	6,030	3,326	1,504	19,670	865	860	3,313	37,148
2,001	14,279	221,725	19,135	9,033	74,928	17,642	4,806	75,858	3,904	2,081	13,816	221,203
1,264	9,170	174,846	8,428	6,277	27,967	15,781	5,339	91,049	1,468	1,489	8,860	166,658
1,522	9,104	147,035	3,692	1,107	19,900	18,539	9,182	87,889	1,793	1,477	8,951	152,530
2,073	7,465	224,300	3,340	3,925	29,271	7,229	12,224	123,870	2,808	1,967	7,044	191,678
–	–	(6)	–	–	–	16	–	–	–	–	–	16
2,584	18,497	215,549	15,892	5,309	56,438	52,068	3,707	49,609	6,517	2,705	18,397	210,642
236	2,769	52,664	301	232	11,278	6,750	1,936	24,161	356	363	2,761	48,138
1,625	6,507	106,626	8,729	1,591	27,585	10,318	3,475	40,469	1,774	1,664	5,958	101,563
9,718	12,191	963,771	5,980	137	11,406	17,598	154,190	687,197	1,989	8,892	10,749	898,138
14,249	7,682	140,616	4,009	2,904	42,846	6,988	3,554	53,924	(114)	12,571	7,218	133,900
10,888	12,174	308,075	3,280	2,967	18,869	23,447	36,557	189,331	1,758	9,393	12,112	297,714
180	1,024	12,805	(42)	187	2,529	1,095	1,157	8,440	151	210	999	14,726
–	–	–	–	–	–	–	–	–	–	–	–	–
559	6,865	62,592	4,708	622	11,487	7,255	2,168	26,478	2,822	627	6,416	62,583
6,136	5,402	166,284	2,020	1,761	56,888	56,192	2,649	37,738	1,812	6,337	5,466	170,863
744	10,657	166,709	29,042	3,684	38,231	10,694	4,376	61,116	2,277	903	11,020	161,343
4,207	7,569	174,668	(817)	1,995	26,199	28,345	7,342	99,073	5,256	3,782	7,015	178,190
615	5,135	54,025	2,983	1,792	10,534	10,890	1,461	15,557	994	595	3,432	48,238
858	9,432	78,465	1,981	(202)	11,704	13,316	2,537	34,128	1,410	656	6,576	72,106
1,188	5,393	72,682	2,134	753	18,006	15,065	2,040	22,829	1,942	1,101	4,727	68,597
606	4,299	128,382	13,668	979	6,437	4,453	5,388	84,011	2,329	563	3,421	121,249
353	8,127	183,014	552	263	1,624	2,925	30,863	141,977	450	383	3,081	182,118
2,118	5,037	66,618	294	1,224	9,099	19,875	1,418	18,580	1,085	1,914	4,938	58,427
372	2,388	76,429	422	50	2,013	2,263	4,580	49,389	18	424	2,024	61,183
854	4,492	29,004	1,186	1,443	7,057	3,055	944	8,946	1,168	803	6,409	31,011
–	–	7,691	–	–	305	1,880	259	5,293	–	–	–	7,737
1,140	2,499	79,731	5,330	7,716	20,080	7,796	2,772	32,269	4,224	1,179	6,120	87,486
868	10,982	90,846	2,834	2,286	31,024	8,020	1,957	26,615	1,555	922	10,112	85,325
1,237	7,216	116,002	12,673	2,964	29,262	10,689	4,332	48,206	3,586	1,314	7,228	120,254
1,136	4,974	133,415	3,498	1,849	8,166	7,326	31,976	92,526	1,455	1,329	6,568	154,693
2,234	10,791	168,225	18,864	2,962	16,969	14,501	5,563	81,109	1,895	1,630	10,056	153,549
1,569	6,795	248,060	2,786	11,651	12,218	7,929	15,742	210,186	998	1,660	7,065	270,235
94,938	253,771	5,279,408	187,217	89,380	705,457	494,574	383,557	2,800,594	77,153	87,875	241,622	5,067,429

Jadual G. 4(b), Insurans Am
Premium Bersih dan Pendapatan Premium Terperoleh – (samb.)
 RM'000

Syarikat	Tahun Kewangan Berakhir	PREMIUM BERSIH									
		Marin, Udara dan Transit	Semua Risiko Kontraktor dan Kejuruteraan	Kebakaran	Perbe- lanjaan Perubatan dan Kemalangan Diri	Motor		Liabiliti			
Company	Financial Year Ended	NET PREMIUMS									
		Marine, Aviation and Transit	Contractors' All Risks and Engineering	Fire	Medical Expenses and Personal Accident	'Act' Cover	Others	Liability			
DITUBUHKAN DI LUAR MALAYSIA CONSTITUTED OUTSIDE MALAYSIA											
AIA	30-11-03	–	–	6,146	126,205	819	27,535	–
AMERICAN HOME	31-12-03	4,041	296	30,565	38,653	6,780	125,256	34,087
					4,041	296	36,711	164,858	7,599	152,791	34,087
				Jumlah kecil Sub-total	209,703	85,305	766,837	692,959	404,827	3,058,091	113,360
PENANGGUNG INSURANS SEMULA PROFESIONAL PROFESSIONAL REINSURERS DITUBUHKAN DI MALAYSIA CONSTITUTED IN MALAYSIA											
MNRB	31-03-04	34,505	35,727	122,690	41,177	19,836	175,978	3,373
					34,505	35,727	122,690	41,177	19,836	175,978	3,373
DITUBUHKAN DI LUAR MALAYSIA CONSTITUTED OUTSIDE MALAYSIA											
COLOGNE	31-12-03	188	82	1,203	16	–	–	148
EMPLOYERS RE	31-12-03	1,836	7,594	36,231	991	–	3,647	3,839
HANNOVER RE	31-12-03	6,899	6,974	30,812	863	–	3,242	2,093
HSBE	31-12-03	–	353	–	–	–	–	–
MUNICH RE	31-12-03	7,665	30,379	46,897	11,216	–	19,557	1,274
SWISS RE	31-12-03	20,451	20,421	72,361	6,997	–	10,236	7,522
TOA RE	31-03-04	4,019	2,015	19,238	–	–	18	–
					41,058	67,818	206,742	20,083	–	36,700	14,876
				Jumlah kecil Sub-total	75,563	103,545	329,432	61,260	19,836	212,678	18,249
				Jumlah Total	285,266	188,850	1,096,269	754,219	424,663	3,270,769	131,609

**Table G. 4(b), General Insurance
Net Premiums and Earned Premium Income – (contd.)**
RM'000

PENDAPATAN PREMIUM TERPEROLEH												
Pampasan Pekerja dan Liabiliti Majikan	Pelbagai	Jumlah	Marin, Udara dan Transit	Semua Risiko Kontraktor dan Kejuruteraan	Kebakaran	Perbelanjaan Perubatan dan Kemalangan Diri	Motor		Liabiliti	Pampasan Pekerja dan Liabiliti Majikan	Pelbagai	Jumlah
							Perlin- dungan 'Akta'	Lain-lain				
EARNED PREMIUM INCOME												
Workmen's Compensation and Employers' Liability	Miscellaneous	Total	Marine, Aviation and Transit	Contractors' All Risks and Engineering	Fire	Medical Expenses and Personal Accident	Motor		Liability	Workmen's Compensation and Employers' Liability	Miscellaneous	Total
							'Act' Cover	Others				
–	1,184	161,889	–	–	5,824	119,931	795	26,849	–	–	1,260	154,659
1,736	3,734	245,148	3,832	(21,593)	31,034	35,381	6,775	124,781	28,946	1,436	3,615	214,207
1,736	4,918	407,037	3,832	(21,593)	36,858	155,312	7,570	151,630	28,946	1,436	4,875	368,866
96,674	258,689	5,686,445	191,049	67,787	742,315	649,886	391,127	2,952,224	106,099	89,311	246,497	5,436,295
6,033	38,210	477,529	37,238	32,140	133,521	40,587	19,563	167,777	3,595	6,019	39,600	480,040
6,033	38,210	477,529	37,238	32,140	133,521	40,587	19,563	167,777	3,595	6,019	39,600	480,040
176	319	2,132	326	134	2,680	15	–	–	625	123	401	4,304
38	3,868	58,044	1,739	6,374	31,141	888	–	3,345	3,817	38	3,535	50,877
–	4,076	54,959	8,099	7,629	32,079	840	–	2,910	1,957	–	5,551	59,065
–	–	353	–	520	–	–	–	–	–	–	–	520
222	6,603	123,813	9,031	44,134	47,316	10,570	–	19,130	1,641	201	7,293	139,316
–	156	138,144	15,242	22,570	66,062	6,015	–	12,800	7,502	14	212	130,417
–	2,349	27,639	4,358	2,625	20,075	–	–	159	–	–	2,774	29,991
436	17,371	405,084	38,795	83,986	199,353	18,328	–	38,344	15,542	376	19,766	414,490
6,469	55,581	882,613	76,033	116,126	332,874	58,915	19,563	206,121	19,137	6,395	59,366	894,530
103,143	314,270	6,569,058	267,082	183,913	1,075,189	708,801	410,690	3,158,345	125,236	95,706	305,863	6,330,825

**Jadual G. 5, Insurans Am
Tuntutan Kasar Dibayar
RM'000**

Syarikat	Tahun Kewangan Berakhir	PERNIAGAAN LANGSUNG									
		Marin, Udara dan Transit	Semua Risiko Kontraktor dan Kejuruteraan	Kebakaran	Perbelan- jaan Perubatan dan Kemalangan Diri	Motor Perlin- dungan 'Akta'	Lain-lain	Liabiliti			
Company	Financial Year Ended	DIRECT BUSINESS									
		Marine, Aviation and Transit	Contractors' All Risks and Engineering	Fire	Medical Expenses and Personal Accident	Motor 'Act' Cover	Others	Liability			
PENANGGUNG INSURANS LANGSUNG DIRECT INSURERS DITUBUHKAN DI MALAYSIA CONSTITUTED IN MALAYSIA											
ACE	31-12-03	1,139	(328)	3,245	8,753	(30)	1,097	603
ALLIANZ GENERAL	31-12-03	8,995	26,311	56,739	34,674	18,116	58,396	728
AMASSURANCE	31-03-04	2,599	3,461	5,285	10,376	16,825	65,322	456
ASIA	31-12-03	170	1,306	8,929	1,415	1,586	11,174	65
AVIVA	31-12-03	9,036	4,991	27,594	10,141	6,372	51,773	271
AXA	31-12-03	5,068	11,751	27,776	8,852	7,003	45,365	511
BERJAYA	30-04-04	1,244	2,501	12,823	9,482	3,942	56,876	354
COMMERCE	31-12-03	3,682	15,482	17,270	13,217	5,098	56,808	2,040
GREAT EASTERN	31-12-03	-	-	-	276	-	-	-
HONG LEONG	30-06-04	9,587	10,410	71,011	38,712	12,312	33,892	755
ING	31-12-03	360	434	11,786	5,262	1,419	20,720	105
JERNEH	31-12-03	2,937	5,448	20,938	10,338	6,282	22,614	651
KURNIA	30-06-04	6,639	1,519	5,232	8,692	159,810	354,833	579
LONPAC	31-12-03	4,172	14,466	11,447	5,190	6,171	40,866	1,350
MAA	31-12-03	2,087	2,962	18,192	20,761	38,715	114,254	483
MALAYSIA & NIPPON	31-12-03	326	324	674	675	3,068	5,153	8
MANULIFE	31-12-03	-	-	-	-	113	1	-
MCIS ZURICH	30-06-04	11,539	1,274	3,189	2,049	2,048	15,875	147
MGAB	30-06-04	39,030	31,404	22,323	21,937	10,203	22,728	1,251
mitsui	31-12-03	12,936	4,084	12,150	8,153	4,093	49,609	70
MNI	31-03-04	96,440	18,354	12,286	17,948	15,349	65,071	2,535
MUI CONTINENTAL	31-12-03	3,140	1,241	6,388	11,490	2,735	9,039	137
MULTI-PURPOSE	31-12-03	838	1,309	8,047	23,042	3,674	20,459	421
OAC	31-12-03	868	1,110	21,908	10,439	2,662	16,428	309
OCA	31-12-03	17,948	26,569	6,851	4,058	10,343	61,103	680
P & O	30-09-03	558	279	645	816	84,418	88,047	289
PACIFIC	31-12-03	1,443	664	5,459	15,739	7,961	12,680	415
PANGLOBAL	31-12-03	1,350	2,877	1,649	1,109	17,890	27,151	68
PROGRESSIVE	31-12-03	1,136	2,396	5,458	2,652	2,663	5,497	222
PRUDENTIAL	31-12-03	-	-	70	513	1	3,564	-
QBE	31-12-03	3,116	4,329	6,911	8,593	11,150	25,897	445
RHB	30-06-04	1,664	1,468	11,305	5,608	1,960	15,615	205
ROYAL & SUN ALLIANCE	31-12-03	8,990	7,565	24,904	5,987	8,624	32,069	1,969
TAHAN	31-12-03	5,570	3,691	7,831	5,863	37,661	67,456	235
TOKIO MARINE	31-12-03	18,668	4,454	12,702	11,001	8,219	61,047	11
UNI.ASIA GENERAL	31-03-04	4,642	2,224	5,862	7,417	34,920	141,164	300
					<u>287,917</u>	<u>216,330</u>	<u>474,879</u>	<u>351,230</u>	<u>553,376</u>	<u>1,679,643</u>	<u>18,668</u>

**Table G. 5, General Insurance
Gross Claims Paid
RM'000**

INSURANS SEMULA DITERIMA												
Pampasan Pekerja dan Liabiliti Majikan	Pelbagai	Jumlah	Marin, Udara dan Transit	Semua Risiko Kontraktor dan Kejuruteraan	Kebakaran	Perbelan- jaan Perubatan dan Kemalangan Diri	Motor		Liabiliti	Pampasan Pekerja dan Liabiliti Majikan	Pelbagai	Jumlah
							Perlin- dungan 'Akta'	Lain-lain				
REINSURANCE ACCEPTED												
<i>Workmen's Compen- sation and Employers' Liability</i>	<i>Miscella- neous</i>	Total	<i>Marine, Aviation and Transit</i>	<i>Contractors' All Risks and Engineering</i>	<i>Fire</i>	<i>Medical Expenses and Personal Accident</i>	Motor		<i>Liability</i>	<i>Workmen's Compen- sation and Employers' Liability</i>	<i>Miscella- neous</i>	Total
							'Act' Cover	Others				
–	246	14,725	402	8,286	2,409	307	10	29	935	–	(23)	12,355
4,293	19,961	228,213	8,488	478	6,586	1,008	400	1,158	58	44	739	18,959
508	8,877	113,709	185	265	920	303	418	1,270	26	17	287	3,691
72	2,948	27,665	302	184	1,396	555	41	414	13	9	205	3,119
160	10,951	121,289	473	638	2,288	270	457	2,319	36	69	496	7,046
203	6,266	112,795	415	1,602	4,856	315	218	2,577	11	40	465	10,499
152	11,829	99,203	252	397	1,468	246	583	1,961	33	28	302	5,270
223	13,973	127,793	818	1,065	5,049	173	(307)	2,023	35	23	415	9,294
–	–	276	–	–	–	–	–	–	–	–	–	–
1,461	15,686	193,826	743	1,335	4,561	2,474	273	863	230	32	1,559	12,070
76	3,397	43,559	15	130	749	195	139	394	7	6	171	1,806
299	4,768	74,275	307	924	5,780	248	270	765	81	24	614	9,013
1,525	7,378	546,207	532	729	1,443	147	3,464	8,986	24	19	676	16,020
3,983	11,579	99,224	369	1,096	3,542	1,207	495	1,195	74	41	994	9,013
2,152	9,957	209,563	627	585	2,977	(83)	1,246	3,401	40	37	818	9,648
69	1,411	11,708	245	303	1,064	27	–	714	110	1	322	2,786
–	–	114	–	1	9	–	–	–	–	–	2	12
91	4,799	41,011	12,436	260	3,000	122	1,570	835	51	21	506	18,801
1,942	5,568	156,386	1,185	1,079	3,896	242	568	715	94	62	541	8,382
66	5,834	96,995	1,291	1,359	11,231	343	1,062	5,228	92	49	1,260	21,915
1,135	11,795	240,913	1,963	102	2,523	161	486	2,085	49	43	3,594	11,006
134	5,683	39,987	341	123	2,057	492	97	279	5	11	424	3,829
480	3,992	62,262	441	415	1,438	409	234	537	2	3	170	3,649
136	7,827	61,687	88	575	1,704	239	345	467	18	11	308	3,755
33	2,408	129,993	1,401	1,456	2,763	95	910	5,455	42	10	320	12,452
29	1,024	176,105	75	51	130	106	1,066	2,428	6	5	229	4,096
774	3,091	48,226	504	140	1,651	353	28	317	12	10	171	3,186
85	2,714	54,893	119	606	1,525	(138)	864	451	42	10	267	3,746
81	6,339	26,444	88	94	1,695	315	157	252	50	(2)	755	3,404
–	–	4,148	–	–	–	–	–	–	–	–	–	–
100	2,983	63,524	423	766	1,066	51	(417)	97	(64)	(27)	169	2,064
125	12,589	50,539	451	619	2,426	150	98	443	30	18	469	4,704
143	6,515	96,766	496	674	4,178	209	385	1,474	95	39	489	8,039
271	5,681	134,259	209	246	1,023	84	100	219	13	6	104	2,004
179	12,173	128,454	982	753	2,518	343	162	1,481	(5)	34	584	6,852
366	12,446	209,341	324	130	1,923	191	1,198	2,722	(8)	21	684	7,185
21,346	242,688	3,846,077	36,990	27,466	91,844	11,159	16,620	53,554	2,237	714	19,086	259,670

**Jadual G. 5, Insurans Am
Tuntutan Kasar Dibayar – (samb.)**

RM'000

Syarikat	Tahun Kewangan Berakhir	PERNIAGAAN LANGSUNG									
		Marin, Udara dan Transit	Semua Risiko Kontraktor dan Kejuruteraan	Kebakaran	Perbelan- jaan Perubatan dan Kemalangan Diri	Motor Perlin- dungan 'Akta'	Lain-lain	Liabiliti			
Company	Financial Year Ended	DIRECT BUSINESS									
		Marine, Aviation and Transit	Contractors' All Risks and Engineering	Fire	Medical Expenses and Personal Accident	Motor 'Act' Cover	Others	Liability			
DITUBUHKAN DI LUAR MALAYSIA CONSTITUTED OUTSIDE MALAYSIA											
AIA	30-11-03	–	–	865	60,189	1,851	14,888	–
AMERICAN HOME	31-12-03	3,945	3,237	12,744	14,185	13,008	79,977	4,697
					<u>3,945</u>	<u>3,237</u>	<u>13,609</u>	<u>74,374</u>	<u>14,859</u>	<u>94,865</u>	<u>4,697</u>
				Jumlah kecil Sub-total	291,862	219,567	488,488	425,604	568,235	1,774,508	23,365
PENANGGUNG INSURANS SEMULA PROFESIONAL PROFESSIONAL REINSURERS DITUBUHKAN DI MALAYSIA CONSTITUTED IN MALAYSIA											
MNRB	31-03-04	–	–	–	–	–	–	–
					<u>–</u>	<u>–</u>	<u>–</u>	<u>–</u>	<u>–</u>	<u>–</u>	<u>–</u>
DITUBUHKAN DI LUAR MALAYSIA CONSTITUTED OUTSIDE MALAYSIA											
COLOGNE	31-12-03	–	–	–	–	–	–	–
EMPLOYERS RE	31-12-03	–	–	–	–	–	–	–
HANNOVER RE	31-12-03	–	–	–	–	–	–	–
HSBE	31-12-03	–	–	–	–	–	–	–
MUNICH RE	31-12-03	–	–	–	–	–	–	–
SWISS RE	31-12-03	–	–	–	–	–	–	–
TOA RE	31-03-04	–	–	–	–	–	–	–
					<u>–</u>	<u>–</u>	<u>–</u>	<u>–</u>	<u>–</u>	<u>–</u>	<u>–</u>
				Jumlah kecil Sub-total	–	–	–	–	–	–	–
				Jumlah Total	291,862	219,567	488,488	425,604	568,235	1,774,508	23,365

**Table G. 5, General Insurance
Gross Claims Paid – (contd.)**
RM'000

INSURANS SEMULA DITERIMA												
Pampasan Pekerja dan Liabiliti Majikan	Pelbagai	Jumlah	Marin, Udara dan Transit	Semua Risiko Kontraktor dan Kejuruteraan	Kebakaran	Perbelan- jaan Perubatan dan Kemalangan Diri	Motor		Liabiliti	Pampasan Pekerja dan Liabiliti Majikan	Pelbagai	Jumlah
							Perlin- dungan 'Akta'	Lain-lain				
REINSURANCE ACCEPTED												
<i>Workmen's Compensation and Employers' Liability</i>	<i>Miscellaneous</i>	Total	<i>Marine, Aviation and Transit</i>	<i>Contractors' All Risks and Engineering</i>	<i>Fire</i>	<i>Medical Expenses and Personal Accident</i>	Motor		<i>Liability</i>	<i>Workmen's Compensation and Employers' Liability</i>	<i>Miscellaneous</i>	Total
							'Act' Cover	Others				
–	691	78,484	–	–	–	1,164	141	364	–	–	–	1,669
145	3,624	135,562	3,106	9,223	2,727	1,010	1,075	1,472	5,407	19	–	24,039
145	4,315	214,046	3,106	9,223	2,727	2,174	1,216	1,836	5,407	19	–	25,708
21,491	247,003	4,060,123	40,096	36,689	94,571	13,333	17,836	55,390	7,644	733	19,086	285,378
–	–	–	31,259	19,492	86,878	29,754	42,769	128,988	1,251	1,964	39,276	381,631
–	–	–	31,259	19,492	86,878	29,754	42,769	128,988	1,251	1,964	39,276	381,631
–	–	–	91	2	829	13	–	–	–	–	258	1,193
–	–	–	985	1,344	8,597	624	–	1,176	–	–	2,317	15,043
–	–	–	2,461	4,651	14,167	408	–	1,709	100	–	7,462	30,958
–	–	–	–	1,296	–	–	–	–	–	–	–	1,296
–	–	–	4,028	15,205	15,464	7,893	–	5,257	241	–	5,032	53,120
–	–	–	8,387	8,439	13,587	4,105	–	2,046	751	–	91	37,406
–	–	–	3,370	1,937	5,652	–	–	177	–	–	2,234	13,370
–	–	–	19,322	32,874	58,296	13,043	–	10,365	1,092	–	17,394	152,386
–	–	–	50,581	52,366	145,174	42,797	42,769	139,353	2,343	1,964	56,670	534,017
21,491	247,003	4,060,123	90,677	89,055	239,745	56,130	60,605	194,743	9,987	2,697	75,756	819,395

**Jadual G. 5(a), Insurans Am
Tuntutan Diperoleh**
RM'000

Syarikat	Tahun Kewangan Berakhir	DIPEROLEH DARIPADA PENANGGUNG INSURANS BERLESEN/LUAR PESIRIR									
		Marin, Udara dan Transit	Semua Risiko Kontraktor dan Kejuruteraan	Kebakaran	Perbelan- jaan Perubatan dan Kemalangan Diri	Motor Perlin- dungan 'Akta'	Lain-lain	Liabiliti			
Company	Financial Year Ended	RECOVERIES FROM LICENSED/OFFSHORE INSURERS									
		Marine, Aviation and Transit	Contractors' All Risks and Engineering	Fire	Medical Expenses and Personal Accident	Motor 'Act' Cover	Others	Liability			
PENANGGUNG INSURANS LANGSUNG DIRECT INSURERS DITUBUHKAN DI MALAYSIA CONSTITUTED IN MALAYSIA											
ACE	31-12-03	161	2,751	614	542	(4)	73	5
ALLIANZ GENERAL	31-12-03	3,004	18,347	19,760	2,527	1,716	4,870	138
AMASSURANCE	31-03-04	1,383	2,426	2,767	4,955	2,484	2,992	86
ASIA	31-12-03	194	1,293	5,971	423	117	824	20
AVIVA	31-12-03	1,016	1,441	9,079	1,216	807	4,118	42
AXA	31-12-03	1,641	4,156	17,517	1,153	614	3,370	130
BERJAYA	30-04-04	179	450	2,347	568	299	3,918	58
COMMERCE	31-12-03	1,138	9,782	11,545	5,030	556	4,393	1,321
GREAT EASTERN	31-12-03	-	-	-	26	-	-	-
HONG LEONG	30-06-04	3,706	8,947	53,770	2,768	1,181	2,170	134
ING	31-12-03	66	437	9,544	1,247	138	1,515	6
JERNEH	31-12-03	1,301	3,731	11,619	2,340	616	2,031	345
KURNIA	30-06-04	1,945	1,707	2,111	2,542	17,329	23,717	101
LONPAC	31-12-03	1,314	10,473	6,819	2,649	1,904	7,139	211
MAA	31-12-03	382	1,738	10,353	4,209	6,753	23,423	101
MALAYSIA & NIPPON	31-12-03	106	327	431	104	253	474	1
MANULIFE	31-12-03	-	-	-	-	11	-	-
MCIS ZURICH	30-06-04	1,076	784	2,012	364	177	1,153	10
MGAB	30-06-04	31,050	25,184	14,406	2,429	1,165	1,387	312
mitsui	31-12-03	4,621	2,630	8,099	2,393	411	9,775	80
MNI	31-03-04	38,478	14,075	5,169	1,231	1,489	4,285	1,052
MUI CONTINENTAL	31-12-03	2,665	1,043	3,713	3,118	415	802	25
MULTI-PURPOSE	31-12-03	617	1,243	5,792	7,152	756	1,598	271
OAC	31-12-03	471	1,224	19,078	2,152	1,099	3,898	143
OCA	31-12-03	6,363	20,280	3,628	825	1,979	9,174	285
P & O	30-09-03	388	161	212	196	10,463	6,635	125
PACIFIC	31-12-03	1,720	499	3,960	3,837	1,739	1,071	59
PANGLOBAL	31-12-03	895	2,215	1,415	86	3,536	2,044	22
PROGRESSIVE	31-12-03	493	1,795	3,118	998	237	388	14
PRUDENTIAL	31-12-03	-	-	3	26	-	242	-
QBE	31-12-03	1,120	1,776	1,702	1,016	864	1,893	70
RHB	30-06-04	823	1,410	7,469	1,966	121	1,111	21
ROYAL & SUN ALLIANCE	31-12-03	3,386	781	9,203	695	1,272	2,805	271
TAHAN	31-12-03	3,541	2,324	3,915	769	4,206	11,583	95
TOKIO MARINE	31-12-03	9,319	3,475	7,917	1,638	1,162	4,295	(116)
UNI.ASIA GENERAL	31-03-04	3,022	1,263	3,243	1,266	4,742	9,795	29
					<u>127,584</u>	<u>150,168</u>	<u>268,301</u>	<u>64,456</u>	<u>70,607</u>	<u>158,961</u>	<u>5,467</u>

**Table G. 5(a), General Insurance
Claims Recoveries**
RM'000

DIPEROLEH DARIPADA PENANGGUNG INSURANS ASING												
Pampasan Pekerja dan Liabiliti Majikan	Pelbagai	Jumlah	Marin, Udara dan Transit	Semua Risiko Kontraktor dan Kejuruteraan	Kebakaran	Perbelanjaan Perubatan dan Kemalangan Diri	Motor Perlin- dungan 'Akta'	Lain-lain	Liabiliti	Pampasan Pekerja dan Liabiliti Majikan	Pelbagai	Jumlah
RECOVERIES FROM FOREIGN INSURERS												
Workmen's Compensation and Employers' Liability	Miscellaneous	Total	Marine, Aviation and Transit	Contractors' All Risks and Engineering	Fire	Medical Expenses and Personal Accident	Motor 'Act' Cover	Others	Liability	Workmen's Compensation and Employers' Liability	Miscellaneous	Total
–	37	4,179	537	3,570	2,377	1,685	–	–	623	–	3	8,795
414	1,983	52,759	8,918	6,328	18,611	9,394	2,850	446	33	43	5,503	52,126
131	2,733	19,957	688	901	526	95	299	1,110	73	(89)	950	4,553
6	1,001	9,849	(33)	85	1,380	27	7	96	34	–	(62)	1,534
16	1,765	19,500	200	337	4,308	61	291	1,584	3	–	36	6,820
20	899	29,500	621	4,443	4,708	63	–	199	3	–	1	10,038
17	2,138	9,974	4	1,796	2,969	4	–	–	4	–	2,353	7,130
19	7,899	41,683	1,014	3,798	982	23	–	–	1	–	1,663	7,481
–	–	26	–	–	–	–	–	–	–	–	–	–
295	5,063	78,034	321	918	3,000	81	503	7	51	222	369	5,472
8	897	13,858	3	20	296	569	–	–	–	–	122	1,010
32	1,747	23,762	379	725	6,172	6	132	6	139	–	50	7,609
123	1,576	51,151	42	206	162	13	1,412	29	–	–	111	1,975
578	5,730	36,817	1,886	3,838	611	373	72	9	859	4	2,424	10,076
461	2,685	50,105	61	246	713	62	1,604	340	95	–	(142)	2,979
7	427	2,130	1	53	4	–	–	–	–	–	19	77
–	–	11	–	–	–	–	51	–	–	–	–	51
8	804	6,388	20,955	396	1,543	77	–	–	(460)	–	756	23,267
314	727	76,974	6,491	5,492	1,660	291	–	92	219	–	94	14,339
7	1,605	29,621	3,355	1,391	2,118	23	62	107	36	–	534	7,626
93	6,257	72,129	43,712	2,691	1,235	337	(65)	158	124	–	1,087	49,279
22	3,764	15,567	2	90	864	18	–	1	–	8	119	1,102
346	1,349	19,124	73	108	642	15	35	–	6	16	343	1,238
13	4,064	32,142	5	170	257	76	25	87	2	–	71	693
3	305	42,842	6,814	6,481	1,855	184	664	11	8	–	664	16,681
3	373	18,556	30	26	19	36	1,891	48	–	–	75	2,125
77	1,088	14,050	1	1	40	1,041	489	–	12	–	49	1,633
7	1,202	11,422	210	916	129	–	–	–	–	–	126	1,381
7	4,268	11,318	438	413	925	219	–	–	–	–	818	2,813
–	–	271	–	–	–	–	–	–	–	–	–	–
10	477	8,928	1,084	–	92	614	–	–	–	–	–	1,790
11	8,017	20,949	172	129	221	108	–	–	–	–	59	689
15	995	19,423	1,194	6,115	7,824	636	724	67	269	–	111	16,940
15	2,288	28,736	522	498	763	34	–	–	–	–	215	2,032
18	2,060	29,768	1,951	217	303	26	157	3	72	–	854	3,583
37	6,253	29,650	276	279	650	279	292	2	8	–	1,381	3,167
3,133	82,476	931,153	101,927	52,677	67,959	16,470	11,495	4,402	2,214	204	20,756	278,104

**Jadual G. 5(a), Insurans Am
Tuntutan Diperoleh – (samb.)**

RM'000

Syarikat	Tahun Kewangan Berakhir	DIPEROLEH DARIPADA PENANGGUNG INSURANS BERLESEN/LUAR PESIR									
		Marin, Udara dan Transit	Semua Risiko Kontraktor dan Kejuruteraan	Kebakaran	Perbelan- jaan Perubatan dan Kemalangan Diri	Motor Perlin- dungan 'Akta'	Lain-lain	Liabiliti			
Company	Financial Year Ended	RECOVERIES FROM LICENSED/OFFSHORE INSURERS									
		Marine, Aviation and Transit	Contractors' All Risks and Engineering	Fire	Medical Expenses and Personal Accident	Motor 'Act' Cover	Others	Liability			
DITUBUHKAN DI LUAR MALAYSIA CONSTITUTED OUTSIDE MALAYSIA											
AIA	30-11-03	–	–	39	3,149	270	1,250	–
AMERICAN HOME	31-12-03	343	55	1,475	1,473	1,033	5,417	25
					343	55	1,514	4,622	1,303	6,667	25
				Jumlah kecil Sub-total	127,927	150,223	269,815	69,078	71,910	165,628	5,492
PENANGGUNG INSURANS SEMULA PROFESIONAL PROFESSIONAL REINSURERS DITUBUHKAN DI MALAYSIA CONSTITUTED IN MALAYSIA											
MNRB	31-03-04	9,505	4,558	22,269	6,793	14,689	38,152	319
					9,505	4,558	22,269	6,793	14,689	38,152	319
DITUBUHKAN DI LUAR MALAYSIA CONSTITUTED OUTSIDE MALAYSIA											
COLOGNE	31-12-03	–	–	–	–	–	–	–
EMPLOYERS RE	31-12-03	–	–	–	–	–	–	–
HANNOVER RE	31-12-03	–	–	–	–	–	–	–
HSBE	31-12-03	–	–	–	–	–	–	–
MUNICH RE	31-12-03	–	–	–	–	–	–	–
SWISS RE	31-12-03	–	–	–	–	–	–	–
TOA RE	31-03-04	–	–	–	–	–	–	–
					–	–	–	–	–	–	–
				Jumlah kecil Sub-total	9,505	4,558	22,269	6,793	14,689	38,152	319
				Jumlah Total	137,432	154,781	292,084	75,871	86,599	203,780	5,811

... Negligible

**Table G. 5(a), General Insurance
Claims Recoveries – (contd.)**
RM'000

DIPEROLEH DARIPADA PENANGGUNG INSURANS ASING												
Pampasan Pekerja dan Liabiliti Majikan	Pelbagai	Jumlah	Marin, Udara dan Transit	Semua Risiko Kontraktor dan Kejuruteraan	Kebakaran	Perbelanjaan Perubatan dan Kemalangan Diri	Motor Perlingdungan 'Akta'	Lain-lain	Liabiliti	Pampasan Pekerja dan Liabiliti Majikan	Pelbagai	Jumlah
RECOVERIES FROM FOREIGN INSURERS												
Workmen's Compensation and Employers' Liability	Miscellaneous	Total	Marine, Aviation and Transit	Contractors' All Risks and Engineering	Fire	Medical Expenses and Personal Accident	Motor 'Act' Cover	Others	Liability	Workmen's Compensation and Employers' Liability	Miscellaneous	Total
–	29	4,737	–	–	–	3,562	–	–	–	–	–	3,562
19	338	10,178	5,240	12,095	4,482	134	–	352	770	–	444	23,517
19	367	14,915	5,240	12,095	4,482	3,696	–	352	770	–	444	27,079
3,152	82,843	946,068	107,167	64,772	72,441	20,166	11,495	4,754	2,984	204	21,200	305,183
835	8,823	105,943	1,419	899	9,368	43	–	(11)	–	–	(194)	11,524
835	8,823	105,943	1,419	899	9,368	43	–	(11)	–	–	(194)	11,524
–	–	–	–	–	–	–	–	–	–	–	–	–
–	–	–	492	946	2,951	82	–	342	20	–	1,492	6,325
–	–	–	–	799	–	–	–	–	–	–	–	799
–	–	–	210	–	66	–	–	–	–	–	20	296
–	–	–	–	–	–	–	–	–	–	–	–	–
–	–	–	–	–	–	–	–	–	–	–	–	–
–	–	–	702	1,745	3,017	82	–	342	20	–	1,512	7,420
835	8,823	105,943	2,121	2,644	12,385	125	–	331	20	–	1,318	18,944
3,987	91,666	1,052,011	109,288	67,416	84,826	20,291	11,495	5,085	3,004	204	22,518	324,126

Jadual G. 5(b), Insurans Am
Tuntutan Bersih Dibayar dan Tuntutan Bersih Kena Dibayar
 RM'000

Syarikat	Tahun Kewangan Berakhir	TUNTUTAN BERSIH DIBAYAR							Liabiliti
		Marin, Udara dan Transit	Semua Risiko Kontraktor dan Kejuruteraan	Kebakaran	Perbelan- jaan Perubatan dan Kemalangan Diri	Motor Perlin- dungan 'Akta'	Lain-lain		
Company	Financial Year Ended	NET CLAIMS PAID							Liability
		Marine, Aviation and Transit	Contractors' All Risks and Engineering	Fire	Medical Expenses and Personal Accident	Motor 'Act' Cover	Others		

PENANGGUNG INSURANS LANGSUNG
DIRECT INSURERS
DITUBUHKAN DI MALAYSIA
CONSTITUTED IN MALAYSIA

ACE	...	...	...	31-12-03	843	1,636	2,662	6,833	(16)	1,053	910
ALLIANZ GENERAL	...	...	...	31-12-03	5,561	2,113	24,953	23,761	13,949	54,238	614
AMASSURANCE	...	...	...	31-03-04	713	400	2,913	5,629	14,461	62,490	323
ASIA	...	...	...	31-12-03	311	111	2,974	1,521	1,503	10,667	25
AVIVA	...	...	...	31-12-03	8,293	3,850	16,495	9,134	5,730	48,390	262
AXA	...	...	...	31-12-03	3,221	4,754	10,407	7,951	6,607	44,373	389
BERJAYA	...	...	...	30-04-04	1,313	651	8,976	9,155	4,225	54,919	326
COMMERCE	...	...	...	31-12-03	2,348	2,967	9,793	8,337	4,235	54,437	753
GREAT EASTERN	...	...	...	31-12-03	-	-	-	251	-	-	-
HONG LEONG	...	...	...	30-06-04	6,303	1,881	18,803	38,336	10,901	32,578	799
ING	...	...	...	31-12-03	306	107	2,695	3,640	1,420	19,599	106
JERNEH	...	...	...	31-12-03	1,564	1,916	8,927	8,239	5,803	21,342	248
KURNIA	...	...	...	30-06-04	5,184	335	4,402	6,283	144,532	340,073	502
LONPAC	...	...	...	31-12-03	1,341	1,251	7,560	3,375	4,691	34,913	355
MAA	...	...	...	31-12-03	2,270	1,564	10,103	16,408	31,604	93,892	326
MALAYSIA & NIPPON	...	...	...	31-12-03	465	247	1,303	598	2,816	5,393	117
MANULIFE	...	...	...	31-12-03	-	1	9	-	51	1	-
MCIS ZURICH	...	...	...	30-06-04	1,944	354	2,635	1,730	3,441	15,557	648
MGAB	...	...	...	30-06-04	2,674	1,806	10,153	19,458	9,606	21,964	815
mitsui	...	...	...	31-12-03	6,251	1,423	13,163	6,079	4,682	44,955	47
MNI	...	...	...	31-03-04	16,213	1,690	8,405	16,541	14,411	62,714	1,409
MUI CONTINENTAL	...	...	...	31-12-03	814	232	3,869	8,845	2,418	8,515	117
MULTI-PURPOSE	...	...	...	31-12-03	589	373	3,052	16,284	3,118	19,397	147
OAC	...	...	...	31-12-03	479	290	4,276	8,449	1,883	12,910	182
OCA	...	...	...	31-12-03	6,172	1,265	4,132	3,144	8,609	57,373	429
P & O	...	...	...	30-09-03	214	144	544	690	73,129	83,791	170
PACIFIC	...	...	...	31-12-03	226	303	3,111	11,213	5,761	11,926	355
PANGLOBAL	...	...	...	31-12-03	364	352	1,630	886	15,218	25,558	88
PROGRESSIVE	...	...	...	31-12-03	293	283	3,110	1,750	2,583	5,361	258
PRUDENTIAL	...	...	...	31-12-03	-	-	67	486	1	3,322	-
QBE	...	...	...	31-12-03	1,335	3,319	6,182	7,013	9,869	24,101	311
RHB	...	...	...	30-06-04	1,120	549	6,041	3,684	1,937	14,947	213
ROYAL & SUN ALLIANCE	...	...	...	31-12-03	4,906	1,343	12,055	4,866	7,013	30,672	1,524
TAHAN	...	...	...	31-12-03	1,716	1,116	4,175	5,143	33,555	56,092	153
TOKIO MARINE	...	...	...	31-12-03	8,380	1,516	7,000	9,680	7,062	58,231	50
UNI.ASIA GENERAL	...	...	...	31-03-04	1,668	812	3,893	6,063	31,084	134,089	256
					<u>95,394</u>	<u>40,954</u>	<u>230,468</u>	<u>281,455</u>	<u>487,892</u>	<u>1,569,833</u>	<u>13,227</u>

**Table G. 5(b), General Insurance
Net Claims Paid and Net Claims Incurred**
RM'000

TUNTUTAN BERSIH KENA DIBAYAR												
Pampasan Pekerja dan Liabiliti Majikan	Pelbagai	Jumlah	Marin, Udara dan Transit	Semua Risiko Kontraktor dan Kejuruteraan	Kebakaran	Perbelanjaan Perubatan dan Kemalangan Diri	Motor Perlin- dungan 'Akta'	Lain-lain	Liabiliti	Pampasan Pekerja dan Liabiliti Majikan	Pelbagai	Jumlah
NET CLAIMS INCURRED												
Workmen's Compensation and Employers' Liability	Miscellaneous	Total	Marine, Aviation and Transit	Contractors' All Risks and Engineering	Fire	Medical Expenses and Personal Accident	Motor 'Act' Cover	Others	Liability	Workmen's Compensation and Employers' Liability	Miscellaneous	Total
–	184	14,105	1,080	(1,353)	(329)	7,791	43	726	1,003	(130)	839	9,670
3,880	13,214	142,283	4,716	6,383	30,053	24,859	11,753	58,981	(2,202)	3,149	10,735	148,427
482	5,480	92,891	736	246	2,914	3,614	15,168	102,048	55	549	4,498	129,828
75	2,213	19,400	218	337	4,181	2,065	2,383	13,060	450	97	3,510	26,301
213	9,646	102,013	10,636	3,504	24,040	9,228	7,367	50,861	895	283	10,835	117,649
223	5,831	83,756	3,463	4,154	8,198	11,476	15,982	49,797	284	(108)	3,700	96,946
162	7,640	87,367	1,394	168	8,689	10,606	15,489	54,738	737	377	6,885	99,083
226	4,826	87,922	2,464	936	10,848	8,769	16,504	75,762	1,545	125	1,647	118,600
–	–	251	–	–	–	(398)	–	–	–	–	–	(398)
976	11,812	122,389	5,437	4,771	17,412	39,073	9,174	32,391	1,382	777	9,224	119,641
74	2,548	30,495	48	98	1,729	4,547	2,564	21,376	74	(60)	2,502	32,878
291	3,585	51,915	3,612	2,410	7,793	8,001	6,383	24,049	3,008	(207)	3,270	58,319
1,421	6,367	509,099	4,829	99	5,904	4,725	253,628	332,428	309	2,565	6,377	610,864
3,442	4,419	61,347	1,721	2,060	8,330	3,769	9,560	37,127	614	4,025	4,754	71,960
1,728	8,232	166,127	5,542	1,997	11,219	16,169	58,419	115,317	1,392	2,406	8,789	221,250
63	1,287	12,289	(182)	167	1,248	395	2,635	1,165	133	(8)	789	6,342
–	2	64	9	1	(4)	–	(413)	(46)	(9)	–	(104)	(566)
104	3,746	30,159	3,428	470	3,985	3,525	6,452	15,400	1,125	172	2,766	37,323
1,691	5,288	73,455	628	15,030	9,722	17,747	743	12,615	1,159	(202)	(833)	56,609
108	4,955	81,663	9,129	7,192	8,638	6,652	12,337	48,121	3,687	503	4,534	100,793
1,086	8,044	130,513	19,716	4,530	3,260	20,816	12,035	63,504	2,263	63	(7,183)	119,004
115	2,224	27,149	1,224	734	5,160	9,040	1,645	8,186	16	86	2,890	28,981
121	2,470	45,551	532	979	3,402	15,429	2,923	18,730	525	54	3,488	46,062
133	4,000	32,602	(203)	275	3,357	9,576	5,475	16,202	(418)	115	4,805	39,184
40	1,759	82,923	14,132	4,772	2,914	2,878	11,559	58,333	185	50	1,794	96,617
30	804	159,516	(32)	532	846	796	66,532	84,983	(17)	(55)	279	153,864
707	2,124	35,726	109	–	1,054	12,623	6,245	9,493	591	516	2,395	33,026
88	1,653	45,837	(206)	(244)	1,284	796	7,165	23,942	214	(12)	458	33,397
72	2,007	15,717	453	312	2,432	3,675	(1,787)	6,322	3,244	63	1,026	15,740
–	–	3,876	–	–	76	851	377	4,834	–	–	–	6,138
63	2,675	54,868	1,569	3,214	5,996	1,617	11,058	21,183	1,161	379	1,306	47,483
131	4,983	33,605	700	1,168	5,414	4,356	5,188	17,953	434	154	6,151	41,518
168	5,897	68,444	4,622	813	9,887	4,970	5,281	27,581	1,629	(24)	5,362	60,121
262	3,283	105,495	2,007	1,856	3,084	6,799	54,467	73,721	728	315	3,434	146,411
195	9,843	101,957	7,727	1,584	7,610	12,405	17,594	63,588	(1,073)	230	9,308	118,973
350	5,495	183,710	(97)	77	2,626	6,158	25,466	117,548	73	234	2,225	154,310
18,720	158,536	2,896,479	111,161	69,272	222,972	295,398	677,394	1,662,019	25,196	16,481	122,455	3,202,348

Jadual G. 5(b), Insurans Am
Tuntutan Bersih Dibayar dan Tuntutan Bersih Kena Dibayar – (samb.)
 RM'000

Syarikat	Tahun Kewangan Berakhir	TUNTUTAN BERSIH DIBAYAR							Liabiliti		
		Marin, Udara dan Transit	Semua Risiko Kontraktor dan Kejuruteraan	Kebakaran	Perbelan- jaan Perubatan dan Kemalangan Diri	Motor Perlin- dungan 'Akta'	Lain-lain				
Company	Financial Year Ended	NET CLAIMS PAID							Liability		
		Marine, Aviation and Transit	Contractors' All Risks and Engineering	Fire	Medical Expenses and Personal Accident	Motor 'Act' Cover	Others				
DITUBUHKAN DI LUAR MALAYSIA CONSTITUTED OUTSIDE MALAYSIA											
AIA	30-11-03	–	–	827	54,642	1,722	14,002	–
AMERICAN HOME	31-12-03	1,468	311	9,514	13,588	13,049	75,680	9,310
					1,468	311	10,341	68,230	14,771	89,682	9,310
				Jumlah kecil Sub-total	96,862	41,265	240,809	349,685	502,663	1,659,515	22,537
PENANGGUNG INSURANS SEMULA PROFESIONAL PROFESSIONAL REINSURERS											
DITUBUHKAN DI MALAYSIA CONSTITUTED IN MALAYSIA											
MNRB	31-03-04	20,335	14,035	55,241	22,918	28,080	90,847	932
					20,335	14,035	55,241	22,918	28,080	90,847	932
DITUBUHKAN DI LUAR MALAYSIA CONSTITUTED OUTSIDE MALAYSIA											
COLOGNE	31-12-03	91	2	829	13	–	–	–
EMPLOYERS RE	31-12-03	985	1,344	8,597	624	–	1,176	–
HANNOVER RE	31-12-03	1,969	3,705	11,216	326	–	1,367	80
HSBE	31-12-03	–	497	–	–	–	–	–
MUNICH RE	31-12-03	3,818	15,205	15,398	7,893	–	5,257	241
SWISS RE	31-12-03	8,387	8,439	13,587	4,105	–	2,046	751
TOA RE	31-03-04	3,370	1,937	5,652	–	–	177	–
					18,620	31,129	55,279	12,961	–	10,023	1,072
				Jumlah kecil Sub-total	38,955	45,164	110,520	35,879	28,080	100,870	2,004
				Jumlah Total	135,817	86,429	351,329	385,564	530,743	1,760,385	24,541

Table G. 5(b), General Insurance
Net Claims Paid and Net Claims Incurred – (contd.)
RM'000

TUNTUTAN BERSIH KENA DIBAYAR												
Pampasan Pekerja dan Liabiliti Majikan	Pelbagai	Jumlah	Marin, Udara dan Transit	Semua Risiko Kontraktor dan Kejuruteraan	Kebakaran	Perbelanjaan Perubatan dan Kemalangan Diri	Motor Perlin-dungan 'Akta'	Lain-lain	Liabiliti	Pampasan Pekerja dan Liabiliti Majikan	Pelbagai	Jumlah
NET CLAIMS INCURRED												
Workmen's Compensation and Employers' Liability	Miscellaneous	Total	Marine, Aviation and Transit	Contractors' All Risks and Engineering	Fire	Medical Expenses and Personal Accident	Motor 'Act' Cover	Others	Liability	Workmen's Compensation and Employers' Liability	Miscellaneous	Total
–	662	71,855	–	–	1,184	54,399	3,443	13,631	–	–	637	73,294
144	2,842	125,906	1,748	1,428	8,992	13,951	15,148	73,692	10,119	237	1,723	127,038
144	3,504	197,761	1,748	1,428	10,176	68,350	18,591	87,323	10,119	237	2,360	200,332
18,864	162,040	3,094,240	112,909	70,700	233,148	363,748	695,985	1,749,342	35,315	16,718	124,815	3,402,680
1,129	30,647	264,164	17,256	15,830	39,300	29,550	27,191	104,537	(395)	545	27,275	261,089
1,129	30,647	264,164	17,256	15,830	39,300	29,550	27,191	104,537	(395)	545	27,275	261,089
–	258	1,193	33	(3)	603	(39)	–	–	60	–	218	872
–	2,317	15,043	1,397	5,449	16,267	829	–	2,566	(288)	94	3,238	29,552
–	5,969	24,632	6,704	8,397	10,622	316	–	4,152	1,924	–	6,763	38,878
–	–	497	–	188	–	–	–	–	–	–	–	188
–	5,012	52,824	6,741	23,865	24,626	6,336	–	17,450	2,813	(15)	4,606	86,422
–	91	37,406	16,580	7,622	30,750	3,789	–	4,207	(2,915)	23	44	60,100
–	2,234	13,370	1,768	5,387	5,690	–	–	514	–	1	155	13,515
–	15,881	144,965	33,223	50,905	88,558	11,231	–	28,889	1,594	103	15,024	229,527
1,129	46,528	409,129	50,479	66,735	127,858	40,781	27,191	133,426	1,199	648	42,299	490,616
19,993	208,568	3,503,369	163,388	137,435	361,006	404,529	723,176	1,882,768	36,514	17,366	167,114	3,893,296

Jadual G. 6, Insurans Am
Keputusan Pengunderaitan dan Kendalian
 RM'000

Syarikat	Tahun Kewangan Berakhir	Pendapatan Premium Terperoleh	Tuntutan Bersih Kena Dibayar	Komisen
Company	Financial Year Ended	Earned Premium Income	Net Claims Incurred	Commissions
PENANGGUNG INSURANS LANGSUNG				
DIRECT INSURERS				
DITUBUHKAN DI MALAYSIA				
CONSTITUTED IN MALAYSIA				
ACE	31-12-03	46,239	9,670	6,688
ALLIANZ GENERAL	31-12-03	245,014	148,427	22,083
AMASSURANCE	31-03-04	206,935	129,828	29,513
ASIA	31-12-03	37,148	26,301	3,652
AVIVA	31-12-03	221,203	117,649	28,677
AXA	31-12-03	166,658	96,946	12,084
BERJAYA	30-04-04	152,530	99,083	16,668
COMMERCE	31-12-03	191,678	118,600	17,756
GREAT EASTERN	31-12-03	16	(398)	–
HONG LEONG	30-06-04	210,642	119,641	21,540
ING	31-12-03	48,138	32,878	8,699
JERNEH	31-12-03	101,563	58,319	2,758
KURNIA	30-06-04	898,138	610,864	93,951
LONPAC	31-12-03	133,900	71,960	10,647
MAA	31-12-03	297,714	221,250	30,859
MALAYSIA & NIPPON	31-12-03	14,726	6,342	969
MANULIFE	31-12-03	–	(566)	–
MCIS ZURICH	30-06-04	62,583	37,323	(5,207)
MGAB	30-06-04	170,863	56,609	23,533
mitsui	31-12-03	161,343	100,793	1,163
MNI	31-03-04	178,190	119,004	7,772
MUI CONTINENTAL	31-12-03	48,238	28,981	6,593
MULTI-PURPOSE	31-12-03	72,106	46,062	6,507
OAC	31-12-03	68,597	39,184	539
OCA	31-12-03	121,249	96,617	7,523
P & O	30-09-03	182,118	153,864	18,796
PACIFIC	31-12-03	58,427	33,026	7,386
PANGLOBAL	31-12-03	61,183	33,397	7,901
PROGRESSIVE	31-12-03	31,011	15,740	255
PRUDENTIAL	31-12-03	7,737	6,138	1,333
QBE	31-12-03	87,486	47,483	10,808
RHB	30-06-04	85,325	41,518	7,781
ROYAL & SUN ALLIANCE	31-12-03	120,254	60,121	5,175
TAHAN	31-12-03	154,693	146,411	13,200
TOKIO MARINE	31-12-03	153,549	118,973	11,678
UNI.ASIA GENERAL	31-03-04	270,235	154,310	21,643
		<u>5,067,429</u>	<u>3,202,348</u>	<u>460,923</u>

**Table G. 6, General Insurance
Underwriting and Operating Results**
RM'000

Perbelanjaan Pengurusan	Keuntungan/ (Kerugian) Pengunderaitan	Pendapatan/ (Kerugian) Lain	Keuntungan/ (Kerugian) Kendalian	PERATUS PENDAPATAN PREMIUM TERPEROLEH (%)			Jumlah
				Tuntutan Bersih Kena Dibayar	Komisen	Perbelanjaan Pengurusan	
Management Expenses	Underwriting Gain/(Loss)	Other Income/ (Loss)	Operating Gain/ (Loss)	PERCENTAGE OF EARNED PREMIUM INCOME (%)			Total
				Net Claims Incurred	Commissions	Management Expenses	
17,346	12,535	5,422	17,957	20.9	14.5	37.5	72.9
68,644	5,860	45,271	51,131	60.6	9.0	28.0	97.6
39,427	8,167	31,849	40,016	62.7	14.3	19.1	96.1
9,745	(2,550)	5,401	2,851	70.8	9.8	26.2	106.8
43,094	31,783	19,940	51,723	53.2	13.0	19.5	85.7
42,097	15,531	23,951	39,482	58.2	7.3	25.3	90.8
30,121	6,658	20,522	27,180	65.0	10.9	19.7	95.6
56,229	(907)	18,465	17,558	61.9	9.3	29.3	100.5
38	376	618	994	(2,487.5)	—	237.5	(2,250.0)
44,348	25,113	45,880	70,993	56.8	10.2	21.1	88.1
11,440	(4,879)	7,368	2,489	68.3	18.1	23.8	110.2
27,846	12,640	19,339	31,979	57.4	2.7	27.4	87.5
162,374	30,949	89,331	120,280	68.0	10.5	18.1	96.6
29,485	21,808	14,256	36,064	53.7	8.0	22.0	83.7
67,226	(21,621)	46,591	24,970	74.3	10.4	22.6	107.3
6,881	534	6,434	6,968	43.1	6.6	46.7	96.4
(66)	632	151	783	—	—	—	—
21,623	8,844	10,602	19,446	59.6	(8.3)	34.6	85.9
48,802	41,919	29,113	71,032	33.1	13.8	28.6	75.5
27,209	32,178	15,454	47,632	62.5	0.7	16.9	80.1
73,367	(21,953)	48,956	27,003	66.8	4.4	41.2	112.4
10,945	1,719	6,456	8,175	60.1	13.7	22.7	96.5
18,263	1,274	13,048	14,322	63.9	9.0	25.3	98.2
20,705	8,169	12,840	21,009	57.1	0.8	30.2	88.1
24,824	(7,715)	21,792	14,077	79.7	6.2	20.5	106.4
28,565	(19,107)	31,305	12,198	84.5	10.3	15.7	110.5
16,040	1,975	13,197	15,172	56.5	12.6	27.5	96.6
30,194	(10,309)	16,184	5,875	54.6	12.9	49.4	116.9
12,463	2,553	16,237	18,790	50.8	0.8	40.2	91.8
4,017	(3,751)	190	(3,561)	79.3	17.2	51.9	148.4
26,035	3,160	3,619	6,779	54.3	12.4	29.8	96.5
19,536	16,490	13,063	29,553	48.7	9.1	22.9	80.7
30,014	24,944	19,051	43,995	50.0	4.3	25.0	79.3
61,762	(66,680)	27,670	(39,010)	94.6	8.5	39.9	143.0
35,512	(12,614)	11,896	(718)	77.5	7.6	23.1	108.2
61,988	32,294	37,672	69,966	57.1	8.0	22.9	88.0
1,228,139	176,019	749,134	925,153	63.2	9.1	24.2	96.5

Jadual G. 6, Insurans Am
Keputusan Pengunderaitan dan Kendalian – (samb.)
 RM'000

Syarikat	Tahun Kewangan Berakhir	Pendapatan Premium Terperoleh	Tuntutan Bersih Kena Dibayar	Komisen
Company	Financial Year Ended	Earned Premium Income	Net Claims Incurred	Commissions
DITUBUHKAN DI LUAR MALAYSIA				
CONSTITUTED OUTSIDE MALAYSIA				
AIA	30-11-03	154,659	73,294	25,624
AMERICAN HOME	31-12-03	214,207	127,038	11,520
		<u>368,866</u>	<u>200,332</u>	<u>37,144</u>
	Jumlah kecil	5,436,295	3,402,680	498,067
	Sub-total			
PENANGGUNG SEMULA INSURANS PROFESIONAL				
PROFESSIONAL REINSURERS				
DITUBUHKAN DI MALAYSIA				
CONSTITUTED IN MALAYSIA				
MNRB	31-03-04	480,040	261,089	115,428
		<u>480,040</u>	<u>261,089</u>	<u>115,428</u>
DITUBUHKAN DI LUAR MALAYSIA				
CONSTITUTED OUTSIDE MALAYSIA				
COLOGNE	31-12-03	4,304	872	141
EMPLOYERS RE	31-12-03	50,877	29,552	13,120
HANNOVER RE	31-12-03	59,065	38,878	14,561
HSBE	31-12-03	520	188	146
MUNICH RE	31-12-03	139,316	86,422	24,943
SWISS RE	31-12-03	130,417	60,100	23,054
TOA RE	31-03-04	29,991	13,515	6,107
		<u>414,490</u>	<u>229,527</u>	<u>82,072</u>
	Jumlah kecil	894,530	490,616	197,500
	Sub-total			
	Jumlah	6,330,825	3,893,296	695,567
	Total			

**Table G. 6, General Insurance
Underwriting and Operating Results – (contd.)**
RM'000

Perbelanjaan Pengurusan	Keuntungan/ (Kerugian) Pengunderaitan	Pendapatan/ (Kerugian) Lain	Keuntungan/ (Kerugian) Kendalian	PERATUS PENDAPATAN PREMIUM TERPEROLEH (%)			Jumlah
				Tuntutan Bersih Kena Dibayar	Komisen	Perbelanjaan Pengurusan	
Management Expenses	Underwriting Gain/(Loss)	Other Income/ (Loss)	Operating Gain/ (Loss)	PERCENTAGE OF EARNED PREMIUM INCOME (%)			Total
				Net Claims Incurred	Commissions	Management Expenses	
28,852	26,889	9,753	36,642	47.4	16.6	18.7	82.7
55,887	19,762	20,498	40,260	59.3	5.4	26.1	90.8
<u>84,739</u>	<u>46,651</u>	<u>30,251</u>	<u>76,902</u>	<u>54.3</u>	<u>10.1</u>	<u>23.0</u>	<u>87.4</u>
1,312,878	222,670	779,385	1,002,055	62.6	9.2	24.2	95.9
24,885	78,638	56,085	134,723	54.4	24.0	5.2	83.6
<u>24,885</u>	<u>78,638</u>	<u>56,085</u>	<u>134,723</u>	<u>54.4</u>	<u>24.0</u>	<u>5.2</u>	<u>83.6</u>
(129)	3,420	320	3,740	20.3	3.3	(3.0)	20.6
1,973	6,232	1,185	7,417	58.1	25.8	3.9	87.8
1,057	4,569	4,837	9,406	65.8	24.7	1.8	92.3
310	(124)	939	815	36.2	28.1	59.6	123.9
8,724	19,227	4,236	23,463	62.0	17.9	6.3	86.2
7,114	40,149	3,005	43,154	46.1	17.7	5.5	69.3
1,856	8,513	3,680	12,193	45.1	20.4	6.2	71.7
<u>20,905</u>	<u>81,986</u>	<u>18,202</u>	<u>100,188</u>	<u>55.4</u>	<u>19.8</u>	<u>5.0</u>	<u>80.2</u>
45,790	160,624	74,287	234,911	54.8	22.1	5.1	82.0
<u>1,358,668</u>	<u>383,294</u>	<u>853,672</u>	<u>1,236,966</u>	<u>61.5</u>	<u>11.0</u>	<u>21.5</u>	<u>94.0</u>