

# Perangkaan Insurans Hayat

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

Syarikat	Tahun Kewangan Berakhir	Kumpulan Wang Pemegang Polisi Pada Awal Tahun	PERNIAGAAN BIASA						
			Premium Tunggal	Premium Tahunan	Premium Tahun	Premium Diperbaharui			
Company	Financial Year Ended	Policy owners' Fund Beginning of the Year	ORDINARY BUSINESS						
			Single Premium	Annual Premium	First Year Premium	Renewal Premium			
<b>PENANGGUNG INSURANS LANGSUNG</b>									
<b>DIRECT INSURERS</b>									
<b>DITUBUHKAN DALAM MALAYSIA</b>									
<b>CONSTITUTED IN MALAYSIA</b>									
ALLIANZ LIFE	...	...	...	...	31-12-02	256,273	49,875	38,084	76,262
AMASSURANCE	...	...	...	...	31-03-03	371,690	67,474	26,258	73,145
ASIA LIFE	...	...	...	...	31-12-02	1,620,072	12,105	35,339	260,443
COMMERCE LIFE	...	...	...	...	31-12-02	386,803	51,554	5,697	27,362
GREAT EASTERN	...	...	...	...	31-12-02	14,362,367	515,171	312,971	2,614,563
HONG LEONG	...	...	...	...	30-06-03	1,841,021	77,994	32,001	316,933
ING	...	...	...	...	31-12-02	3,687,354	88,937	158,532	733,684
JOHN HANCOCK	...	...	...	...	31-12-02	1,011,401	10,307	35,810	215,853
MAA	...	...	...	...	31-12-02	2,968,526	277,291	26,257	397,238
MAYBAN LIFE	...	...	...	...	30-06-03	1,111,817	126,598	17,074	112,702
MCIS ZURICH	...	...	...	...	30-06-03	1,601,780	9,828	62,034	214,997
MNI	...	...	...	...	31-03-03	2,223,332	29,652	29,641	171,855
PRUDENTIAL	...	...	...	...	31-12-02	2,089,174	64,056	38,267	424,586
TAHAN	...	...	...	...	31-12-02	187,432	7,906	4,952	18,480
UNI.ASIA LIFE	...	...	...	...	31-03-03	118,156	18,770	6,683	31,887
						<u>33,837,198</u>	<u>1,407,518</u>	<u>829,600</u>	<u>5,689,990</u>
<b>DITUBUHKAN LUAR MALAYSIA</b>									
<b>CONSTITUTED OUTSIDE MALAYSIA</b>									
AIA	...	...	...	...	30-11-02	5,596,382	265,245	141,397	1,233,605
						<u>5,596,382</u>	<u>265,245</u>	<u>141,397</u>	<u>1,233,605</u>
					<b>Jumlah kecil</b>	<b>39,433,580</b>	<b>1,672,763</b>	<b>970,997</b>	<b>6,923,595</b>
					<b>Sub-total</b>				
<b>PENANGGUNG INSURANS SEMULA PROFESIONAL</b>									
<b>PROFESSIONAL REINSURERS</b>									
<b>DITUBUHKAN DALAM MALAYSIA</b>									
<b>CONSTITUTED IN MALAYSIA</b>									
MLRGB	...	...	...	...	31-12-02	9,309	27,210	-	-
						<u>9,309</u>	<u>27,210</u>	<u>-</u>	<u>-</u>
<b>DITUBUHKAN LUAR MALAYSIA</b>									
<b>CONSTITUTED OUTSIDE MALAYSIA</b>									
HANNOVER RE	...	...	...	...	31-12-02	8,275	11,445	1,010	315
						<u>8,275</u>	<u>11,445</u>	<u>1,010</u>	<u>315</u>
					<b>Jumlah kecil</b>	<b>17,584</b>	<b>38,655</b>	<b>1,010</b>	<b>315</b>
					<b>Sub-total</b>				
					<b>Jumlah</b>	<b>39,451,164</b>	<b>1,711,418</b>	<b>972,007</b>	<b>6,923,910</b>
					<b>Total</b>				

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

<b>PERNIAGAAN BERKAITAN PELABURAN</b>			<b>ANUITI</b>			Pendapatan Pelaburan Bersih	Pindahan daripada Kumpulan Wang Pemegang Syer/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					
<b>INVESTMENT-LINKED BUSINESS</b>			<b>ANNUITY</b>			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					
1,964	987	57	–	–	–	12,750	14,865	–	5,697	3,576
–	–	–	–	–	–	25,331	2,050	–	3,330	848
28,432	–	–	–	–	–	93,571	–	–	11,878	10,983
–	4,095	–	–	–	–	17,991	–	–	2,900	3,857
41,727	35,568	6,941	–	–	–	843,453	–	–	214,745	117,002
920	29,828	14,352	(440)	–	–	91,901	–	–	15,730	3,436
–	3,048	402	–	–	–	213,002	–	–	16,674	17,042
8,643	11,605	1,196	(27)	–	–	59,002	–	–	6,600	11,951
18,425	42,849	18,545	(1,811)	–	–	152,800	–	–	9,257	21,772
202,623	38,027	18,980	–	–	–	57,700	–	–	27,648	10,146
440	121	–	(2,370)	–	–	87,667	–	–	20,205	19,942
–	–	–	71	–	–	112,641	–	–	25,446	21,968
30,249	213,753	274,852	–	–	–	117,079	–	–	2,322	33,663
–	–	–	–	–	–	7,361	–	–	3,684	1,186
–	–	–	–	–	–	4,857	11,000	–	1,140	857
<b>333,423</b>	<b>379,881</b>	<b>335,325</b>	<b>(4,577)</b>	<b>–</b>	<b>–</b>	<b>1,897,106</b>	<b>27,915</b>	<b>–</b>	<b>367,256</b>	<b>278,229</b>
162,351	56,320	53,874	–	–	–	441,055	–	–	51,159	228,990
162,351	56,320	53,874	–	–	–	441,055	–	–	51,159	228,990
<b>495,774</b>	<b>436,201</b>	<b>389,199</b>	<b>(4,577)</b>	<b>–</b>	<b>–</b>	<b>2,338,161</b>	<b>27,915</b>	<b>–</b>	<b>418,415</b>	<b>507,219</b>
–	–	–	–	–	–	1,039	3,361	–	4	39
–	–	–	–	–	–	1,039	3,361	–	4	39
–	–	–	–	–	–	873	–	–	–	–
–	–	–	–	–	–	873	–	–	–	–
–	–	–	–	–	–	<b>1,912</b>	<b>3,361</b>	–	<b>4</b>	<b>39</b>
<b>495,774</b>	<b>436,201</b>	<b>389,199</b>	<b>(4,577)</b>	<b>–</b>	<b>–</b>	<b>2,340,073</b>	<b>31,276</b>	<b>–</b>	<b>418,419</b>	<b>507,258</b>

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

Syarikat	Tahun Kewangan Berakhir	Faedah Polisi Bersih								
		Kematian	Hilang Upaya	Cukup Tempoh	Serahan <sup>1</sup>	Perubatan	Bonus Dibayar Secara Tunai	Lain-lain	Anuiti	
Company	Financial Year Ended	Net Policies Benefit								
		Death	Disability	Maturity	Surrenders <sup>1</sup>	Medical	Bonuses Paid in Cash	Others	Annuity	
<b>PENANGGUNG INSURANS LANGSUNG</b>										
<b>DIRECT INSURERS</b>										
<b>DITUBUHKAN DALAM MALAYSIA</b>										
<b>CONSTITUTED IN MALAYSIA</b>										
ALLIANZ LIFE	...	31-12-02	4,756	189	8,051	6,991	7,330	2,932	2,184	-
AMASSURANCE	...	31-03-03	8,436	1,252	4,450	16,507	4,825	1,436	-	-
ASIA LIFE	...	31-12-02	15,270	2,829	48,376	39,369	2,315	6,387	555	-
COMMERCE LIFE	...	31-12-02	15,983	1,407	10,844	9,640	3,122	-	70	-
GREAT EASTERN	...	31-12-02	127,854	54,333	416,365	379,373	32,732	171,597	267,311	-
HONG LEONG	...	30-06-03	15,393	930	5,835	74,786	11,013	6,634	5,126	19,198
ING	...	31-12-02	65,538	6,225	20,975	95,511	94,120	6,684	14,482	-
JOHN HANCOCK	...	31-12-02	10,176	1,768	20,494	27,057	7,813	14,994	-	7,196
MAA	...	31-12-02	23,715	9,635	237,526	41,213	11,112	80,421	1,423	81,820
MAYBAN LIFE	...	30-06-03	18,817	3,513	18,065	40,781	800	395	2,219	3,295
MCIS ZURICH	...	30-06-03	12,233	6,203	46,283	45,510	-	-	5,353	37,701
MNI	...	31-03-03	61,271	-	29,832	31,744	3,527	23,425	426	28,562
PRUDENTIAL	...	31-12-02	27,865	1,049	16,422	76,076	69,199	584	27,826	-
TAHAN	...	31-12-02	8,153	-	119	3,695	-	6,005	1,950	-
UNI.ASIA LIFE	...	31-03-03	3,249	704	1,275	7,009	760	(17)	3,732	-
			<u>418,709</u>	<u>90,037</u>	<u>884,912</u>	<u>895,262</u>	<u>248,668</u>	<u>321,477</u>	<u>332,657</u>	<u>177,772</u>
<b>DITUBUHKAN LUAR MALAYSIA</b>										
<b>CONSTITUTED OUTSIDE MALAYSIA</b>										
AIA	...	30-11-02	60,569	9,604	148,412	88,233	52,624	219,050	276,418	-
			<u>60,569</u>	<u>9,604</u>	<u>148,412</u>	<u>88,233</u>	<u>52,624</u>	<u>219,050</u>	<u>276,418</u>	<u>-</u>
		<b>Jumlah kecil</b>	<b>479,278</b>	<b>99,641</b>	<b>1,033,324</b>	<b>983,495</b>	<b>301,292</b>	<b>540,527</b>	<b>609,075</b>	<b>177,772</b>
		<b>Sub-total</b>								
<b>PENANGGUNG INSURANS SEMULA PROFESIONAL</b>										
<b>PROFESSIONAL REINSURERS</b>										
<b>DITUBUHKAN DALAM MALAYSIA</b>										
<b>CONSTITUTED IN MALAYSIA</b>										
MLRGB	...	31-12-02	4,453	322	-	-	12,836	-	3,477	-
			<u>4,453</u>	<u>322</u>	<u>-</u>	<u>-</u>	<u>12,836</u>	<u>-</u>	<u>3,477</u>	<u>-</u>
<b>DITUBUHKAN LUAR MALAYSIA</b>										
<b>CONSTITUTED OUTSIDE MALAYSIA</b>										
HANNOVER RE	...	31-12-02	4,058	188	-	-	702	-	463	-
			<u>4,058</u>	<u>188</u>	<u>-</u>	<u>-</u>	<u>702</u>	<u>-</u>	<u>463</u>	<u>-</u>
		<b>Jumlah kecil</b>	<b>8,511</b>	<b>510</b>	<b>-</b>	<b>-</b>	<b>13,538</b>	<b>-</b>	<b>3,940</b>	<b>-</b>
		<b>Sub-total</b>								
		<b>Jumlah Total</b>	<b>487,789</b>	<b>100,151</b>	<b>1,033,324</b>	<b>983,495</b>	<b>314,830</b>	<b>540,527</b>	<b>613,015</b>	<b>177,772</b>

1 - Termasuk 'Pembatalan Unit Bersih' bagi perniagaan insurans berkaitan pelaburan/Includes 'Net Cancellation of Units' for investment-linked business

2 - Termasuk 'Perbelanjaan Berkaitan Ejen' 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 atas Modal Tak Nyata' 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

<b>Imbuhan Ejensi</b>		Perbelanjaan Pengurusan	Kerugian atas Pelupusan Aset <sup>3</sup>	Pengurangan Nilai Pelaburan	Cukai	Perbelanjaan- perbelanjaan Lain <sup>4</sup>	Kumpulan Wang Pemegang Polisi pada Akhir Tahun	Pindahan kepada Penyata Pendapatan/ Akaun Ibu Pejabat
Komisen	Lain-lain <sup>2</sup>							
<b>Agency Remuneration</b>		Management Expenses	Loss on Disposal of Assets <sup>3</sup>	Diminution in Value of Investments	Taxes	Other Outgo <sup>4</sup>	Policy owners' Fund End of the Year	Transfer to Income Statement/ Head Office Account
Commission	Others <sup>2</sup>							
30,728	3,138	38,134	–	10,091	1,260	1,185	340,806	2,615
28,922	3,201	25,426	–	9,970	2,229	357	463,115	–
50,790	5,544	18,673	1,305	8,145	8,879	6,254	1,846,583	11,550
7,911	62	20,457	165	631	893	2,640	425,949	484
461,693	62,552	157,433	69,267	55,442	90,222	38,084	16,461,445	218,806
81,947	11,455	43,726	204	10,050	5,673	2,277	2,099,429	30,000
202,411	22,568	127,319	–	13,779	18,051	12,188	4,186,824	32,000
47,931	6,355	27,900	66	6,899	4,855	2,487	1,161,705	24,644
64,744	17,693	82,178	1,257	73,116	13,758	6,271	3,143,111	42,155
26,440	3,047	33,965	2,277	4,042	6,353	5,993	1,528,312	25,000
50,971	6,567	43,311	24,379	4,610	7,425	5,865	1,710,231	8,000
25,999	(3,502)	22,788	21,567	52,234	9,844	22,831	2,204,059	80,000
236,942	22,108	79,628	17,125	–	8,315	12,003	2,554,798	138,061
4,980	1,141	7,021	1,463	2,364	816	955	179,340	13,000
9,907	1,223	16,754	–	2,664	609	13	145,468	–
<b>1,332,316</b>	<b>163,152</b>	<b>744,713</b>	<b>139,075</b>	<b>254,037</b>	<b>179,182</b>	<b>119,403</b>	<b>38,451,175</b>	<b>626,315</b>
246,968	36,875	95,154	–	251,930	52,212	19,569	6,427,759	245,000
246,968	36,875	95,154	–	251,930	52,212	19,569	6,427,759	245,000
<b>1,579,284</b>	<b>200,027</b>	<b>839,867</b>	<b>139,075</b>	<b>505,967</b>	<b>231,394</b>	<b>138,972</b>	<b>44,878,934</b>	<b>871,315</b>
4,069	–	3,998	–	–	–	–	11,807	–
4,069	–	3,998	–	–	–	–	11,807	–
3,773	–	739	–	–	521	31	10,609	833
3,773	–	739	–	–	521	31	10,609	833
<b>7,842</b>	<b>–</b>	<b>4,737</b>	<b>–</b>	<b>–</b>	<b>521</b>	<b>31</b>	<b>22,416</b>	<b>833</b>
<b>1,587,126</b>	<b>200,027</b>	<b>844,604</b>	<b>139,075</b>	<b>505,967</b>	<b>231,915</b>	<b>139,003</b>	<b>44,901,350</b>	<b>872,148</b>

**Jadual L. 3, Insurans Hayat**  
**Liabiliti dan Aset Kumpulan Wang Insurans**

RM'000

Syarikat	Tahun Kewangan Berakhir	LIABILITI						Jumlah Aset/ Liabiliti	
		Kumpulan Wang Pemegang Polisi	Peruntukan bagi Tuntutan Belum Dibayar	Peruntukan bagi Cukai	Amaun Tertunggak kepada Penyata Pendapatan/Akaun Ibu Pejabat/Kumpulan Wang Insurans	Liabiliti- liabiliti Lain			
Company	Financial Year Ended	Policy owners' Fund	Provision for Outstanding Claims	Provision for Taxation	Amount Due to Income Statement/Head Office Account/ Insurance Fund	Other Liabilities	Total Assets/ Liabilities		
<b>PENANGGUNG INSURANS LANGSUNG</b>									
<b>DIRECT INSURERS</b>									
<b>DITUBUHKAN DALAM MALAYSIA</b>									
<b>CONSTITUTED IN MALAYSIA</b>									
ALLIANZ LIFE	...	...	31-12-02	340,806	12,205	96	(23)	60,573	<b>413,657</b>
AMASSURANCE	...	...	31-03-03	463,115	15,725	2,134	36,306	25,304	<b>542,584</b>
ASIA LIFE	...	...	31-12-02	1,846,583	11,134	386	12,707	89,774	<b>1,960,584</b>
COMMERCE LIFE	...	...	31-12-02	425,949	8,608	994	484	13,482	<b>449,517</b>
GREAT EASTERN	...	...	31-12-02	16,461,445	1,022,644	466	152,498	647,440	<b>18,284,493</b>
HONG LEONG	...	...	30-06-03	2,099,429	20,992	1,526	30,258	102,926	<b>2,255,131</b>
ING	...	...	31-12-02	4,186,824	32,257	12,071	36,855	253,485	<b>4,521,492</b>
JOHN HANCOCK	...	...	31-12-02	1,161,705	8,954	696	27,589	107,939	<b>1,306,883</b>
MAA	...	...	31-12-02	3,143,111	20,362	4,204	64,331	374,865	<b>3,606,873</b>
MAYBAN LIFE	...	...	30-06-03	1,528,312	10,844	4,195	23,961	64,462	<b>1,631,774</b>
MCIS ZURICH	...	...	30-06-03	1,710,231	19,249	5,586	7,997	64,335	<b>1,807,398</b>
MNI	...	...	31-03-03	2,204,059	9,036	19,873	85,335	89,760	<b>2,408,063</b>
PRUDENTIAL	...	...	31-12-02	2,554,798	5,879	3,156	131,961	148,793	<b>2,844,587</b>
TAHAN	...	...	31-12-02	179,340	3,049	1,334	29,967	19,652	<b>233,342</b>
UNI.ASIA LIFE	...	...	31-03-03	145,468	3,026	225	(25)	18,956	<b>167,650</b>
				<b>38,451,175</b>	<b>1,203,964</b>	<b>56,942</b>	<b>640,201</b>	<b>2,081,746</b>	<b>42,434,028</b>
<b>DITUBUHKAN LUAR MALAYSIA</b>									
<b>CONSTITUTED OUTSIDE MALAYSIA</b>									
AIA	...	...	30-11-02	6,427,759	48,632	37,028	293,948	2,485,988	<b>9,293,355</b>
				<b>6,427,759</b>	<b>48,632</b>	<b>37,028</b>	<b>293,948</b>	<b>2,485,988</b>	<b>9,293,355</b>
			<b>Jumlah kecil</b>	<b>44,878,934</b>	<b>1,252,596</b>	<b>93,970</b>	<b>934,149</b>	<b>4,567,734</b>	<b>51,727,383</b>
			<b>Sub-total</b>						
<b>PENANGGUNG INSURANS SEMULA PROFESIONAL</b>									
<b>PROFESSIONAL REINSURERS</b>									
<b>DITUBUHKAN DALAM MALAYSIA</b>									
<b>CONSTITUTED IN MALAYSIA</b>									
MLRGB	...	...	31-12-02	11,807	-	-	1,028	30,169	<b>43,004</b>
				<b>11,807</b>	<b>-</b>	<b>-</b>	<b>1,028</b>	<b>30,169</b>	<b>43,004</b>
<b>DITUBUHKAN LUAR MALAYSIA</b>									
<b>CONSTITUTED OUTSIDE MALAYSIA</b>									
HANNOVER RE	...	...	31-12-02	10,609	5,834	-	8,677	4,171	<b>29,291</b>
				<b>10,609</b>	<b>5,834</b>	<b>-</b>	<b>8,677</b>	<b>4,171</b>	<b>29,291</b>
			<b>Jumlah kecil</b>	<b>22,416</b>	<b>5,834</b>	<b>-</b>	<b>9,705</b>	<b>34,340</b>	<b>72,295</b>
			<b>Sub-total</b>						
			<b>Jumlah Total</b>	<b>44,901,350</b>	<b>1,258,430</b>	<b>93,970</b>	<b>943,854</b>	<b>4,602,074</b>	<b>51,799,678</b>

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

Harta Benda, Loji & Kelengkapan		Pinjaman			ASET			Pelaburan Harta Benda	Wang Tunai dan Simpanan	Aset-aset Lain	Aset Luar Negeri
		Pinjaman Polisi	Pinjaman Lain Bercagar	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				
7,149	13,050	7,652	1,059	7,676	243,661	184	4,650	107,029	21,546	-	
3,107	47,501	22	8,522	39,558	232,457	13,307	10,353	169,454	18,303	-	
5,166	420,277	21,005	1,949	98,122	910,394	1,120	162,087	295,102	45,362	-	
11,963	7,863	69	1,356	18,806	263,177	11,752	52,512	69,427	12,593	-	
106,420	2,107,710	437,659	15,954	1,853,315	10,405,373	16,590	414,549	2,211,027	400,700	315,197	
28,904	251,892	21,000	166	27,607	1,283,003	-	207,143	367,736	67,679	-	
45,939	446,406	276,290	27,397	929,160	2,141,886	157	182,162	345,063	127,032	-	
4,392	160,969	89,605	5,291	75,944	782,717	82	19,702	126,300	41,882	-	
39,487	171,596	376,072	7,633	99,843	1,465,625	82,820	775,749	469,414	118,635	-	
13,668	16,503	10,000	8,369	200	757,961	6,535	78,190	716,050	24,298	-	
18,429	217,512	36,997	7,887	83,884	1,138,393	26,403	154,511	73,011	49,724	646	
4,194	121,229	50,918	-	150,085	1,400,673	7,183	265,304	368,502	39,975	-	
35,763	223,622	53,509	9,240	273,061	1,688,033	-	93,791	407,145	60,422	-	
2,141	7,432	-	1,217	76,664	61,803	-	34,860	42,468	6,757	-	
1,381	12,328	-	1,173	2,020	48,941	-	21,827	74,126	5,855	-	
<b>328,103</b>	<b>4,225,890</b>	<b>1,380,798</b>	<b>97,213</b>	<b>3,735,945</b>	<b>22,824,097</b>	<b>166,133</b>	<b>2,477,390</b>	<b>5,841,854</b>	<b>1,040,763</b>	<b>315,843</b>	
<b>49,937</b>	<b>369,208</b>	<b>588,195</b>	<b>28,758</b>	<b>3,772,007</b>	<b>2,944,798</b>	<b>15,625</b>	<b>222,023</b>	<b>1,019,911</b>	<b>282,893</b>	<b>-</b>	
<b>49,937</b>	<b>369,208</b>	<b>588,195</b>	<b>28,758</b>	<b>3,772,007</b>	<b>2,944,798</b>	<b>15,625</b>	<b>222,023</b>	<b>1,019,911</b>	<b>282,893</b>	<b>-</b>	
<b>378,040</b>	<b>4,595,098</b>	<b>1,968,993</b>	<b>125,971</b>	<b>7,507,952</b>	<b>25,768,895</b>	<b>181,758</b>	<b>2,699,413</b>	<b>6,861,765</b>	<b>1,323,656</b>	<b>315,843</b>	
494	-	-	-	-	2,987	-	-	33,662	5,861	-	
494	-	-	-	-	2,987	-	-	33,662	5,861	-	
49	-	-	-	-	10,064	-	-	17,181	1,996	-	
49	-	-	-	-	10,064	-	-	17,181	1,996	-	
<b>543</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>13,051</b>	<b>-</b>	<b>-</b>	<b>50,843</b>	<b>7,857</b>	<b>-</b>	
<b>378,583</b>	<b>4,595,098</b>	<b>1,968,993</b>	<b>125,971</b>	<b>7,507,952</b>	<b>25,781,946</b>	<b>181,758</b>	<b>2,699,413</b>	<b>6,912,608</b>	<b>1,331,513</b>	<b>315,843</b>	

**Jadual L. 4, Insurans Hayat**  
**Polisi - 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
<b>PENANGGUNG INSURANS LANGSUNG</b>					
<b>DIRECT INSURERS</b>					
<b>DITUBUHKAN DALAM MALAYSIA</b>					
<b>CONSTITUTED IN MALAYSIA</b>					
ALLIANZ LIFE	31-12-02	9,285	286,227	1	10,341
AMASSURANCE	31-03-03	12,813	551,309	319	9,929
ASIA LIFE	31-12-02	6,046	216,352	–	13,478
COMMERCE LIFE	31-12-02	197	5,842	–	143
GREAT EASTERN	31-12-02	139,416	5,542,899	–	184,245
HONG LEONG	30-06-03	33,051	808,121	–	35,485
ING	31-12-02	44,689	2,261,897	–	93,010
JOHN HANCOCK	31-12-02	7,880	296,006	–	14,355
MAA	31-12-02	17,092	367,530	–	13,012
MAYBAN LIFE	30-06-03	154	8,389	6	174
MCIS ZURICH	30-06-03	1,431	42,877	–	1,655
MNI	31-03-03	1,454	54,785	–	1,751
PRUDENTIAL	31-12-02	3,867	82,878	–	3,080
TAHAN	31-12-02	3,592	48,191	–	2,517
UNI.ASIA LIFE	31-03-03	2,349	60,180	–	2,172
		<b>283,316</b>	<b>10,633,483</b>	<b>326</b>	<b>385,347</b>
<b>DITUBUHKAN LUAR MALAYSIA</b>					
<b>CONSTITUTED OUTSIDE MALAYSIA</b>					
AIA	30-11-02	54,468	2,459,937	–	69,520
		<b>54,468</b>	<b>2,459,937</b>	<b>–</b>	<b>69,520</b>
	<b>Jumlah kecil</b>	<b>337,784</b>	<b>13,093,420</b>	<b>326</b>	<b>454,867</b>
	<b>Sub-total</b>				
<b>PENANGGUNG INSURANS SEMULA PROFESIONAL</b>					
<b>PROFESSIONAL REINSURERS</b>					
<b>DITUBUHKAN DALAM MALAYSIA</b>					
<b>CONSTITUTED IN MALAYSIA</b>					
MLRGB	31-12-02	–	–	–	–
		<b>–</b>	<b>–</b>	<b>–</b>	<b>–</b>
<b>DITUBUHKAN LUAR MALAYSIA</b>					
<b>CONSTITUTED OUTSIDE MALAYSIA</b>					
HANNOVER RE	31-12-02	–	–	–	–
		<b>–</b>	<b>–</b>	<b>–</b>	<b>–</b>
	<b>Jumlah kecil</b>	<b>–</b>	<b>–</b>	<b>–</b>	<b>–</b>
	<b>Sub-total</b>				
	<b>Jumlah</b>	<b>337,784</b>	<b>13,093,420</b>	<b>326</b>	<b>454,867</b>
	<b>Total</b>				

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

<b>INSURANS ENDOWMEN</b>				<b>INSURANS HAYAT BIASA INSURANS SEMENTARA</b>				<b>INSURANS LAIN</b>			
Bilangan Polisi	Nilai Diinsuranskan	Premium Tunggal	Premium Tahunan	Bilangan Polisi	Nilai Diinsuranskan	Premium Tunggal	Premium Tahunan	Bilangan Polisi	Nilai Diinsuranskan	Premium Tunggal	Premium Tahunan
<b>ENDOWMENT INSURANCE</b>				<b>ORDINARY LIFE TEMPORARY INSURANCE</b>				<b>OTHER INSURANCE</b>			
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
15,487	783,840	27,393	27,479	8,502	833,860	22,782	425	3,078	–	1,571	131
6,401	103,604	50	4,533	54,994	2,304,940	53,412	6,522	2,954	456	–	1,231
16,193	299,679	–	16,468	194	12,990	72	124	–	–	–	–
2,068	54,698	–	1,588	255	11,181	145	85	556	–	240	–
43,693	958,922	5,668	76,585	53,771	504,500	751	3,324	30,411	–	10,078	–
1,444	57,273	–	2,841	2,560	158,065	1,453	457	1,005	–	–	351
12,182	271,528	–	20,316	132,423	1,443,185	–	10,721	–	–	–	–
2,983	190,125	432	4,771	28,549	379,153	2,605	2,316	–	–	–	–
21,991	473,436	256,515	11,414	51,589	1,133,169	204	8,961	61,679	–	30,241	–
14,062	412,321	21	17,487	90	16,731	–	131	87	–	–	33
45,777	958,551	–	48,183	82	7,630	–	34	–	–	–	–
25,482	475,434	1,180	24,261	5,749	364,663	17,820	2,550	854	–	–	409
13,081	238,236	–	13,032	34,340	934,550	563	11,377	–	–	–	–
3,315	85,071	–	1,676	1,738	365,984	6,100	2	558	–	–	249
3,520	57,150	1,356	4,709	30	2,906	–	30	1,139	–	248	–
<b>227,679</b>	<b>5,419,868</b>	<b>292,615</b>	<b>275,343</b>	<b>374,866</b>	<b>8,473,507</b>	<b>105,907</b>	<b>47,059</b>	<b>102,321</b>	<b>456</b>	<b>42,378</b>	<b>2,404</b>
10,294	272,734	834	25,359	78,178	602,600	378	4,595	648	9,686	324	11
10,294	272,734	834	25,359	78,178	602,600	378	4,595	648	9,686	324	11
<b>237,973</b>	<b>5,692,602</b>	<b>293,449</b>	<b>300,702</b>	<b>453,044</b>	<b>9,076,107</b>	<b>106,285</b>	<b>51,654</b>	<b>102,969</b>	<b>10,142</b>	<b>42,702</b>	<b>2,415</b>
–	–	–	–	10,142	83,960	1,921	–	530,218	15,521,766	23,552	–
–	–	–	–	10,142	83,960	1,921	–	530,218	15,521,766	23,552	–
–	–	–	–	–	–	–	–	452,154	5,568,508	13,475	456
–	–	–	–	–	–	–	–	452,154	5,568,508	13,475	456
–	–	–	–	<b>10,142</b>	<b>83,960</b>	<b>1,921</b>	–	<b>982,372</b>	<b>21,090,274</b>	<b>37,027</b>	<b>456</b>
<b>237,973</b>	<b>5,692,602</b>	<b>293,449</b>	<b>300,702</b>	<b>463,186</b>	<b>9,160,067</b>	<b>108,206</b>	<b>51,654</b>	<b>1,085,341</b>	<b>21,100,416</b>	<b>79,729</b>	<b>2,871</b>

**Jadual L. 4, Insurans Hayat**  
**Polisi - 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
<b>PENANGGUNG INSURANS LANGSUNG</b>					
<b>DIRECT INSURERS</b>					
<b>DITUBUHKAN DALAM MALAYSIA</b>					
<b>CONSTITUTED IN MALAYSIA</b>					
ALLIANZ LIFE	31-12-02	-	94,873	8	10,069
AMASSURANCE	31-03-03	-	231,896	-	6,948
ASIA LIFE	31-12-02	-	71,361	10,619	6,788
COMMERCE LIFE	31-12-02	-	33,265	13	801
GREAT EASTERN	31-12-02	-	1,569,467	-	47,618
HONG LEONG	30-06-03	-	240,785	-	6,937
ING	31-12-02	-	-	-	47,038
JOHN HANCOCK	31-12-02	-	92,406	1,225	17,713
MAA	31-12-02	-	344,033	-	15,127
MAYBAN LIFE	30-06-03	-	210,226	1,178	2,183
MCIS ZURICH	30-06-03	-	865,590	-	11,611
MNI	31-03-03	-	48,037	-	4,801
PRUDENTIAL	31-12-02	-	261,384	-	13,328
TAHAN	31-12-02	-	222,214	-	1,495
UNI.ASIA LIFE	31-03-03	-	16,086	-	991
		-	4,301,623	13,043	193,448
<b>DITUBUHKAN LUAR MALAYSIA</b>					
<b>CONSTITUTED OUTSIDE MALAYSIA</b>					
AIA	30-11-02	-	471,081	1,835	49,347
		-	471,081	1,835	49,347
	<b>Jumlah kecil</b>	-	<b>4,772,704</b>	<b>14,878</b>	<b>242,795</b>
	<b>Sub-total</b>				
<b>PENANGGUNG INSURANS SEMULA PROFESIONAL</b>					
<b>PROFESSIONAL REINSURERS</b>					
<b>DITUBUHKAN DALAM MALAYSIA</b>					
<b>CONSTITUTED IN MALAYSIA</b>					
MLRGB	31-12-02	-	-	-	-
		-	-	-	-
<b>DITUBUHKAN LUAR MALAYSIA</b>					
<b>CONSTITUTED OUTSIDE MALAYSIA</b>					
HANNOVER RE	31-12-02	-	-	-	-
		-	-	-	-
	<b>Jumlah kecil</b>	-	-	-	-
	<b>Sub-total</b>				
	<b>Jumlah Total</b>	-	<b>4,772,704</b>	<b>14,878</b>	<b>242,795</b>

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

JUMLAH				INSURANS BERKAITAN PELABURAN				ANUITI			
Bilangan Polisi	Nilai Diinsuranskan	Premium Tunggal	Premium Tahunan	Bilangan Polisi	Nilai Diinsuranskan	Premium Tunggal	Premium Tahunan	Bilangan Polisi	Nilai Diinsuranskan	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
36,352	1,998,800	51,755	48,445	960	63,370	1,964	1,401	–	–	–	–
77,162	3,192,205	53,781	29,163	–	–	–	–	–	–	–	–
22,433	600,382	10,691	36,858	1,472	35,540	28,432	–	–	–	–	–
3,076	104,986	398	2,617	68	4,951	44	71	–	–	–	–
267,291	8,575,788	16,497	311,772	18,389	1,655,904	28,964	50,522	–	–	–	–
38,060	1,264,244	1,453	46,071	18,545	1,164,908	917	40,349	14	34	236	–
189,294	3,976,610	–	171,085	246	18,972	1,205	707	–	–	–	–
39,412	957,690	4,262	39,155	1,409	101,973	3,678	24,723	2	5	36	–
152,351	2,318,168	286,960	48,514	31,751	1,436,820	12,931	51,344	–	–	–	–
14,393	647,667	1,205	20,008	35,893	4,699,702	208,189	43,263	–	–	–	–
47,290	1,874,648	–	61,483	252	5,208	405	334	2	5	31	–
33,539	942,919	19,000	33,772	–	–	–	–	23	50	332	–
51,288	1,517,048	563	40,817	119,034	8,285,869	30,249	291,926	–	–	–	–
9,203	721,460	6,100	5,939	–	–	–	–	–	–	–	–
7,038	136,322	1,604	7,902	–	–	–	–	–	–	–	–
<b>988,182</b>	<b>28,828,937</b>	<b>454,269</b>	<b>903,601</b>	<b>228,019</b>	<b>17,473,217</b>	<b>316,978</b>	<b>504,640</b>	<b>41</b>	<b>94</b>	<b>635</b>	<b>–</b>
<b>143,588</b>	<b>3,816,038</b>	<b>3,371</b>	<b>148,832</b>	<b>30,577</b>	<b>2,275,044</b>	<b>154,017</b>	<b>72,271</b>	<b>–</b>	<b>–</b>	<b>–</b>	<b>–</b>
<b>143,588</b>	<b>3,816,038</b>	<b>3,371</b>	<b>148,832</b>	<b>30,577</b>	<b>2,275,044</b>	<b>154,017</b>	<b>72,271</b>	<b>–</b>	<b>–</b>	<b>–</b>	<b>–</b>
<b>1,131,770</b>	<b>32,644,975</b>	<b>457,640</b>	<b>1,052,433</b>	<b>258,596</b>	<b>19,748,261</b>	<b>470,995</b>	<b>576,911</b>	<b>41</b>	<b>94</b>	<b>635</b>	<b>–</b>
<b>540,360</b>	<b>15,605,726</b>	<b>25,473</b>	<b>–</b>	<b>–</b>	<b>–</b>	<b>–</b>	<b>–</b>	<b>–</b>	<b>–</b>	<b>–</b>	<b>–</b>
<b>540,360</b>	<b>15,605,726</b>	<b>25,473</b>	<b>–</b>	<b>–</b>	<b>–</b>	<b>–</b>	<b>–</b>	<b>–</b>	<b>–</b>	<b>–</b>	<b>–</b>
<b>452,154</b>	<b>5,568,508</b>	<b>13,475</b>	<b>456</b>	<b>153</b>	<b>9,455</b>	<b>6</b>	<b>–</b>	<b>–</b>	<b>–</b>	<b>–</b>	<b>–</b>
<b>452,154</b>	<b>5,568,508</b>	<b>13,475</b>	<b>456</b>	<b>153</b>	<b>9,455</b>	<b>6</b>	<b>–</b>	<b>–</b>	<b>–</b>	<b>–</b>	<b>–</b>
<b>992,514</b>	<b>21,174,234</b>	<b>38,948</b>	<b>456</b>	<b>153</b>	<b>9,455</b>	<b>6</b>	<b>–</b>	<b>–</b>	<b>–</b>	<b>–</b>	<b>–</b>
<b>2,124,284</b>	<b>53,819,209</b>	<b>496,588</b>	<b>1,052,889</b>	<b>258,749</b>	<b>19,757,716</b>	<b>471,001</b>	<b>576,911</b>	<b>41</b>	<b>94</b>	<b>635</b>	<b>–</b>

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

Syarikat	Tahun Kewangan Berakhir	INSURANS ENDOWMEN					INSURANS SEMENTARA					Bilangan Polisi
		Bilangan Polisi	Bilangan Orang Dilindungi	Nilai Diinsurans-kan	Premium Tunggal	Premium Tahunan	Bilangan Polisi	Bilangan Orang Dilindungi	Nilai Diinsurans-kan	Premium Tunggal	Premium Tahunan	
Company	Financial Year Ended	ENDOWMENT INSURANCE					TEMPORARY INSURANCE					No. of Policies
		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
<b>PENANGGUNG INSURANS LANGSUNG</b>												
<b>DIRECT INSURERS</b>												
<b>DITUBUHKAN DALAM MALAYSIA</b>												
<b>CONSTITUTED IN MALAYSIA</b>												
ALLIANZ LIFE	31-12-02	–	–	–	–	–	2,293	181,141	4,543,256	15,151	323	11
AMASSURANCE	31-03-03	–	–	–	–	–	277	236,295	7,478,627	14,263	–	2
ASIA LIFE	31-12-02	–	–	–	–	–	65	13,429	879,576	3,164	–	–
COMMERCE LIFE	31-12-02	186	89,966	1,664,398	23,043	33	46	106,315	4,081,335	58,490	–	44
GREAT EASTERN	31-12-02	32	195,661	7,682,141	431,524	1,311	482	74,104	5,305,865	50,135	24	578
HONG LEONG	30-06-03	1	93	911	–	40	372	98,644	6,690,810	92,631	585	–
ING	31-12-02	–	–	–	–	–	918	419,837	17,732,236	54,931	–	2,314
JOHN HANCOCK	31-12-02	–	–	–	–	–	–	13,007	959,002	6,408	–	–
MAA	31-12-02	2	645	5,814	420	162	208	43,606	1,910,206	15,460	–	70
MAYBAN LIFE	30-06-03	–	–	–	–	–	6	79,668	3,941,191	126,406	–	1
MCIS ZURICH	30-06-03	–	–	–	–	–	69	58,592	681,000	1,615	2,312	–
MNI	31-03-03	–	1,067	13,201	–	790	302	135,920	8,276,493	23,683	–	–
PRUDENTIAL	31-12-02	–	902	3,863	1,140	–	326	57,085	3,770,695	62,972	–	–
TAHAN	31-12-02	–	–	–	–	–	24	5,383	150,581	602	–	7
UNI.ASIA LIFE	31-03-03	5	82	880	–	14	60	141,536	2,437,146	18,313	–	4
		<u>226</u>	<u>288,416</u>	<u>9,371,208</u>	<u>456,127</u>	<u>2,350</u>	<u>5,448</u>	<u>1,664,562</u>	<u>68,838,019</u>	<u>544,224</u>	<u>3,244</u>	<u>3,031</u>
<b>DITUBUHKAN LUAR MALAYSIA</b>												
<b>CONSTITUTED OUTSIDE MALAYSIA</b>												
AIA	30-11-02	–	2	786	–	1,043	2,256	259,925	12,995,151	126,569	52	–
		–	2	786	–	1,043	2,256	259,925	12,995,151	126,569	52	–
<b>Jumlah kecil</b>	<b>Sub-total</b>	<b>226</b>	<b>288,418</b>	<b>9,371,994</b>	<b>456,127</b>	<b>3,393</b>	<b>7,704</b>	<b>1,924,487</b>	<b>81,833,170</b>	<b>670,793</b>	<b>3,296</b>	<b>3,031</b>
<b>PENANGGUNG INSURANS SEMULA PROFESIONAL</b>												
<b>PROFESSIONAL REINSURERS</b>												
<b>DITUBUHKAN DALAM MALAYSIA</b>												
<b>CONSTITUTED IN MALAYSIA</b>												
MLRGB	31-12-02	–	–	–	–	–	–	–	–	–	–	127,877
		–	–	–	–	–	–	–	–	–	–	127,877
<b>DITUBUHKAN LUAR MALAYSIA</b>												
<b>CONSTITUTED OUTSIDE MALAYSIA</b>												
HANNOVER RE	31-12-02	–	–	–	–	–	–	–	–	–	–	4,050
		–	–	–	–	–	–	–	–	–	–	4,050
<b>Jumlah kecil</b>	<b>Sub-total</b>	<b>–</b>	<b>–</b>	<b>–</b>	<b>–</b>	<b>–</b>	<b>–</b>	<b>–</b>	<b>–</b>	<b>–</b>	<b>–</b>	<b>131,927</b>
<b>Jumlah Total</b>		<b>226</b>	<b>288,418</b>	<b>9,371,994</b>	<b>456,127</b>	<b>3,393</b>	<b>7,704</b>	<b>1,924,487</b>	<b>81,833,170</b>	<b>670,793</b>	<b>3,296</b>	<b>134,958</b>

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
–	–	405	–	–	–	–	–	–	2,304	181,141	4,543,256	15,556	323
1,303	29,765	364	–	–	–	–	–	–	279	237,598	7,508,392	14,627	–
147	15,317	–	14	–	–	–	741	–	65	13,576	894,893	3,905	14
6,605	5,169	1,626	–	–	–	–	–	–	276	202,886	5,750,902	83,159	33
51,378	–	8,934	–	–	–	79,292	10,609	52	1,092	321,143	13,067,298	501,202	1,387
–	–	–	–	–	86	358	–	3	373	98,823	6,692,079	92,631	628
298,710	–	59,929	–	–	335,984	1,091,046	10,938	–	3,232	1,054,531	18,823,282	125,798	–
–	–	–	–	–	–	–	–	–	–	13,007	959,002	6,408	–
11,874	3,890	3,231	121	–	–	–	–	–	280	56,125	1,919,910	19,111	283
673	22,141	21	–	–	–	–	–	–	7	80,341	3,963,332	126,427	–
–	–	–	–	–	–	–	–	–	69	58,592	681,000	1,615	2,312
–	–	–	–	–	3	32	6	–	302	136,990	8,289,726	23,689	790
–	–	–	–	–	–	527,353	2,050	–	326	57,987	4,301,911	66,162	–
388	–	–	152	–	–	–	–	–	31	5,771	150,581	602	152
356	–	107	–	–	10,636	–	588	–	69	152,610	2,438,026	19,008	14
<b>371,434</b>	<b>76,282</b>	<b>74,617</b>	<b>287</b>	<b>–</b>	<b>346,709</b>	<b>1,698,081</b>	<b>24,932</b>	<b>55</b>	<b>8,705</b>	<b>2,671,121</b>	<b>79,983,590</b>	<b>1,099,900</b>	<b>5,936</b>
–	–	–	–	–	–	–	3,191	–	2,256	259,927	12,995,937	129,760	1,095
–	–	–	–	–	–	–	3,191	–	2,256	259,927	12,995,937	129,760	1,095
<b>371,434</b>	<b>76,282</b>	<b>74,617</b>	<b>287</b>	<b>–</b>	<b>346,709</b>	<b>1,698,081</b>	<b>28,123</b>	<b>55</b>	<b>10,961</b>	<b>2,931,048</b>	<b>92,979,527</b>	<b>1,229,660</b>	<b>7,031</b>
–	1,798,662	5,573	–	–	–	–	–	–	127,877	–	1,798,662	5,573	–
–	1,798,662	5,573	–	–	–	–	–	–	127,877	–	1,798,662	5,573	–
–	648,432	560	1,069	–	–	–	–	–	4,050	–	648,432	560	1,069
–	648,432	560	1,069	–	–	–	–	–	4,050	–	648,432	560	1,069
–	<b>2,447,094</b>	<b>6,133</b>	<b>1,069</b>	–	–	–	–	–	131,927	–	2,447,094	6,133	1,069
<b>371,434</b>	<b>2,523,376</b>	<b>80,750</b>	<b>1,356</b>	<b>–</b>	<b>346,709</b>	<b>1,698,081</b>	<b>28,123</b>	<b>55</b>	<b>142,888</b>	<b>2,931,048</b>	<b>95,426,621</b>	<b>1,235,793</b>	<b>8,100</b>

**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	
<b>PENANGGUNG INSURANS LANGSUNG</b>											
<b>DIRECT INSURERS</b>											
<b>DITUBUHKAN DALAM MALAYSIA</b>											
<b>CONSTITUTED IN MALAYSIA</b>											
ALLIANZ LIFE	...	31-12-02	79	3,306	105	34	796	28	1,805	83,776	1,442
AMASSURANCE	...	31-03-03	207	7,232	114	341	6,739	289	4,517	226,734	3,131
ASIA LIFE	...	31-12-02	369	11,854	535	1,449	16,442	1,094	4,936	154,457	5,512
COMMERCE LIFE	...	31-12-02	61	1,759	52	378	2,016	100	982	22,554	551
GREAT EASTERN	...	31-12-02	2,565	100,292	3,405	27,948	185,895	12,351	73,594	2,749,487	77,794
HONG LEONG	...	30-06-03	201	10,909	245	54	664	20	9,702	483,638	10,896
ING	...	31-12-02	1,572	44,754	1,675	3,251	12,287	-	33,415	691,206	19,406
JOHN HANCOCK	...	31-12-02	538	8,531	435	2,018	6,927	569	7,903	162,203	6,359
MAA	...	31-12-02	550	19,336	569	4,099	283,145	176	5,653	260,769	7,313
MAYBAN LIFE	...	30-06-03	42	1,887	63	49	551	16	4,442	188,761	6,221
MCIS ZURICH	...	30-06-03	785	9,336	573	5,740	34,065	2,985	9,414	115,748	5,831
MNI	...	31-03-03	2,214	100,588	236	1,511	18,926	1,114	15,459	573,911	6,554
PRUDENTIAL	...	31-12-02	365	17,820	567	204	4,870	346	21,805	604,066	16,983
TAHAN	...	31-12-02	72	6,863	20	11	172	8	1,866	197,638	371
UNI.ASIA LIFE	...	31-03-03	29	919	38	68	727	41	1,309	40,210	1,263
			<u>9,649</u>	<u>345,386</u>	<u>8,632</u>	<u>47,155</u>	<u>574,222</u>	<u>19,137</u>	<u>196,802</u>	<u>6,555,158</u>	<u>169,627</u>
<b>DITUBUHKAN LUAR MALAYSIA</b>											
<b>CONSTITUTED OUTSIDE MALAYSIA</b>											
AIA	...	30-11-02	1,822	64,583	2,323	4,085	90,218	-	11,623	467,694	10,206
			<u>1,822</u>	<u>64,583</u>	<u>2,323</u>	<u>4,085</u>	<u>90,218</u>	<u>-</u>	<u>11,623</u>	<u>467,694</u>	<u>10,206</u>
		<b>Jumlah kecil</b>	<b>11,471</b>	<b>409,969</b>	<b>10,955</b>	<b>51,240</b>	<b>664,440</b>	<b>19,137</b>	<b>208,425</b>	<b>7,022,852</b>	<b>179,833</b>
		<b>Sub-total</b>									
<b>PENANGGUNG INSURANS SEMULA PROFESIONAL</b>											
<b>PROFESSIONAL REINSURERS</b>											
<b>DITUBUHKAN DALAM MALAYSIA</b>											
<b>CONSTITUTED IN MALAYSIA</b>											
MLRGB	...	31-12-02	310	5,517	-	-	-	-	-	-	-
			<u>310</u>	<u>5,517</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
<b>DITUBUHKAN LUAR MALAYSIA</b>											
<b>CONSTITUTED OUTSIDE MALAYSIA</b>											
HANNOVER RE	...	31-12-02	738	3,065	-	-	-	-	-	-	-
			<u>738</u>	<u>3,065</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
		<b>Jumlah kecil</b>	<b>1,048</b>	<b>8,582</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
		<b>Sub-total</b>									
		<b>Jumlah Total</b>	<b>12,519</b>	<b>418,551</b>	<b>10,955</b>	<b>51,240</b>	<b>664,440</b>	<b>19,137</b>	<b>208,425</b>	<b>7,022,852</b>	<b>179,833</b>

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

INSURANS HAYAT BIASA											
RAMPASAN			LAIN-LAIN			PEMULIHAN			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
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
10,801	410,661	15,261	3,536	(81,680)	2,755	5,876	223,728	8,172	<b>10,379</b>	<b>193,131</b>	<b>11,419</b>
20,811	725,008	24,042	2,832	385,760	1,494	19,529	796,662	13,204	<b>9,179</b>	<b>554,811</b>	<b>15,866</b>
7,444	193,270	11,737	1,914	153,223	2,489	1,135	34,511	1,705	<b>14,977</b>	<b>494,735</b>	<b>19,662</b>
4,311	146,271	3,570	989	14,616	357	2,112	70,329	1,697	<b>4,609</b>	<b>116,887</b>	<b>2,933</b>
155,655	5,849,626	175,416	35,512	1,732,524	(5,916)	94,048	3,458,081	108,967	<b>201,226</b>	<b>7,159,743</b>	<b>154,083</b>
25,616	832,813	16,634	1,877	220,322	5,046	7,985	376,594	8,415	<b>29,465</b>	<b>1,171,752</b>	<b>24,426</b>
51,344	1,117,903	43,024	5,244	151,443	11,070	11,645	239,048	7,927	<b>83,181</b>	<b>1,778,545</b>	<b>67,248</b>
14,035	255,072	10,979	60	10,729	980	816	20,726	969	<b>23,738</b>	<b>422,736</b>	<b>18,353</b>
33,837	674,792	19,807	92,394	1,675,990	26,447	5,051	103,868	3,298	<b>131,482</b>	<b>2,810,164</b>	<b>51,014</b>
5,327	270,923	6,641	2,465	111,976	3,738	1,076	47,559	1,433	<b>11,249</b>	<b>526,539</b>	<b>15,246</b>
64,206	1,865,066	75,987	14,946	153,937	13,349	48,105	1,371,418	55,704	<b>46,986</b>	<b>806,734</b>	<b>43,021</b>
16,832	433,778	20,306	8,679	1,134,453	(311)	5,217	139,616	6,092	<b>39,478</b>	<b>2,122,040</b>	<b>21,807</b>
27,591	895,991	22,323	684	739,870	11,374	13,905	482,474	12,080	<b>36,744</b>	<b>1,780,143</b>	<b>39,513</b>
4,112	236,237	3,467	792	128,811	143	709	16,893	444	<b>6,144</b>	<b>552,828</b>	<b>3,565</b>
3,325	63,547	3,326	1,930	36,602	1,632	271	5,624	236	<b>6,390</b>	<b>136,381</b>	<b>6,064</b>
<b>445,247</b>	<b>13,970,958</b>	<b>452,520</b>	<b>173,854</b>	<b>6,568,576</b>	<b>74,647</b>	<b>217,480</b>	<b>7,387,131</b>	<b>230,343</b>	<b>655,227</b>	<b>20,627,169</b>	<b>494,220</b>
26,572	978,638	34,221	66,933	1,738,042	63,446	24,623	692,445	22,849	<b>86,412</b>	<b>2,646,730</b>	<b>87,347</b>
26,572	978,638	34,221	66,933	1,738,042	63,446	24,623	692,445	22,849	<b>86,412</b>	<b>2,646,730</b>	<b>87,347</b>
<b>471,819</b>	<b>14,949,596</b>	<b>486,741</b>	<b>240,787</b>	<b>8,306,618</b>	<b>138,093</b>	<b>242,103</b>	<b>8,079,576</b>	<b>253,192</b>	<b>741,639</b>	<b>23,273,899</b>	<b>581,567</b>
-	-	-	377,052	8,767,291	-	-	-	-	<b>377,362</b>	<b>8,772,808</b>	-
-	-	-	377,052	8,767,291	-	-	-	-	<b>377,362</b>	<b>8,772,808</b>	-
-	-	-	-	-	-	-	-	-	<b>738</b>	<b>3,065</b>	-
-	-	-	-	-	-	-	-	-	<b>738</b>	<b>3,065</b>	-
-	-	-	377,052	8,767,291	-	-	-	-	<b>378,100</b>	<b>8,775,873</b>	-
<b>471,819</b>	<b>14,949,596</b>	<b>486,741</b>	<b>617,839</b>	<b>17,073,909</b>	<b>138,093</b>	<b>242,103</b>	<b>8,079,576</b>	<b>253,192</b>	<b>1,119,739</b>	<b>32,049,772</b>	<b>581,567</b>

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

Syarikat	Tahun	INSURANS BERKAITAN PELABURAN									
		CUKUP TEMPOH			SERAHAN			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			OTHERS			
		No. of Policies	Sums Insured	Annual Premium	No. of Policies	Sums Insured	Annual Premium	No. of Policies	Sums Insured	Annual Premium	
<b>PENANGGUNG INSURANS LANGSUNG</b>											
<b>DIRECT INSURERS</b>											
<b>DITUBUHKAN DALAM MALAYSIA</b>											
<b>CONSTITUTED IN MALAYSIA</b>											
ALLIANZ LIFE	...	31-12-02	-	-	-	22	1,277	58	6	1,313	10
AMASSURANCE	...	31-03-03	-	-	-	-	-	-	-	-	-
ASIA LIFE	...	31-12-02	-	-	-	-	-	-	-	-	-
COMMERCE LIFE	...	31-12-02	-	-	-	-	-	5	207	5	
GREAT EASTERN	...	31-12-02	-	-	-	1,150	82,431	5,195	662	82,055	1,905
HONG LEONG	...	30-06-03	-	-	-	473	25,241	914	2,376	126,975	4,329
ING	...	31-12-02	-	-	-	48	1,879	50	14	998	66
JOHN HANCOCK	...	31-12-02	-	-	-	111	11,988	4,824	-	-	-
MAA	...	31-12-02	-	-	-	1,180	50,413	915	5,592	325,495	1,581
MAYBAN LIFE	...	30-06-03	2,380	88,183	3,385	4,150	150,956	5,582	4,897	284,350	8,089
MCIS ZURICH	...	30-06-03	1	6	-	11	93	13	-	-	-
MNI	...	31-03-03	-	-	-	4	31	-	-	-	-
PRUDENTIAL	...	31-12-02	-	-	-	2,551	154,250	5,297	18,457	1,160,246	44,021
TAHAN	...	31-12-02	-	-	-	-	-	-	-	-	-
UNI.ASIA LIFE	...	31-03-03	-	-	-	-	-	-	-	-	-
			<u>2,381</u>	<u>88,189</u>	<u>3,385</u>	<u>9,700</u>	<u>478,559</u>	<u>22,848</u>	<u>32,009</u>	<u>1,981,639</u>	<u>60,006</u>
<b>DITUBUHKAN LUAR MALAYSIA</b>											
<b>CONSTITUTED OUTSIDE MALAYSIA</b>											
AIA	...	30-11-02	-	-	-	1,050	46,519	1,404	4,780	380,582	13,191
			-	-	-	1,050	46,519	1,404	4,780	380,582	13,191
		<b>Jumlah kecil</b>	<b>2,381</b>	<b>88,189</b>	<b>3,385</b>	<b>10,750</b>	<b>525,078</b>	<b>24,252</b>	<b>36,789</b>	<b>2,362,221</b>	<b>73,197</b>
		<b>Sub-total</b>									
<b>PENANGGUNG INSURANS SEMULA PROFESIONAL</b>											
<b>PROFESSIONAL REINSURERS</b>											
<b>DITUBUHKAN DALAM MALAYSIA</b>											
<b>CONSTITUTED IN MALAYSIA</b>											
MLRGB	...	31-12-02	-	-	-	-	-	-	-	-	-
			-	-	-	-	-	-	-	-	-
		<b>Jumlah kecil</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
		<b>Sub-total</b>									
<b>DITUBUHKAN LUAR MALAYSIA</b>											
<b>CONSTITUTED OUTSIDE MALAYSIA</b>											
HANNOVER RE	...	31-12-02	-	-	-	-	-	-	-	-	-
			-	-	-	-	-	-	-	-	-
		<b>Jumlah kecil</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
		<b>Sub-total</b>									
		<b>Jumlah Total</b>	<b>2,381</b>	<b>88,189</b>	<b>3,385</b>	<b>10,750</b>	<b>525,078</b>	<b>24,252</b>	<b>36,789</b>	<b>2,362,221</b>	<b>73,197</b>
		<b>Total</b>									

Table L. 5, Life Insurance  
Terminations, Transfers and Revivals –(contd.)

RM'000

PEMULIHAN			JUMLAH			SERAHAN			ANUITI LAIN-LAIN			JUMLAH		
Bilangan Polisi	Nilai Diinsu- ranskan	Premium Tahunan	Bilangan Polisi	Nilai Diinsu- ranskan	Premium Tahunan	Bilangan Polisi	Nilai Diinsu- ranskan	Premium Tahunan	Bilangan Polisi	Nilai Diinsu- ranskan	Premium Tahunan	Bilangan Polisi	Nilai Diinsu- ranskan	Premium Tahunan
REVIVALS			TOTAL			SURRENDER			ANNUITY OTHERS			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
-	-	-	28	2,590	68	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	5	207	5	-	-	-	-	-	-	-	-	-
81	25,084	255	1,731	139,402	6,845	-	-	-	2	22	-	2	22	-
162	11,712	250	2,687	140,504	4,993	873	2,303	-	83	178	-	956	2,481	-
5	746	34	57	2,131	82	-	-	-	-	-	-	-	-	-
-	-	-	111	11,988	4,824	368	936	-	3	4	-	371	940	-
-	-	-	6,772	375,908	2,496	3,865	84,556	-	92	2,460	-	3,957	87,016	-
-	-	-	11,427	523,489	17,056	139	428	-	(1)	1	-	138	429	-
-	-	-	12	99	13	2,056	4,400	-	248	505	-	2,304	4,905	-
-	-	-	4	31	-	1,408	3,682	-	45	100	-	1,453	3,782	-
6,280	375,769	22,684	14,728	938,727	26,634	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
6,528	413,311	23,223	37,562	2,135,076	63,016	8,709	96,305	-	472	3,270	-	9,181	99,575	-
1,822	145,097	4,414	4,008	282,004	10,181	-	-	-	-	-	-	-	-	-
1,822	145,097	4,414	4,008	282,004	10,181	-	-	-	-	-	-	-	-	-
8,350	558,408	27,637	41,570	2,417,080	73,197	8,709	96,305	-	472	3,270	-	9,181	99,575	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
8,350	558,408	27,637	41,570	2,417,080	73,197	8,709	96,305	-	472	3,270	-	9,181	99,575	-

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
<b>PENANGGUNG INSURANS LANGSUNG</b>					
<b>DIRECT INSURERS</b>					
<b>DITUBUHKAN DALAM MALAYSIA</b>					
<b>CONSTITUTED IN MALAYSIA</b>					
ALLIANZ LIFE	31-12-02	–	26	1,102	–
AMASSURANCE	31-03-03	–	786	5,649	–
ASIA LIFE	31-12-02	–	120	516	–
COMMERCE LIFE	31-12-02	–	451	15,622	18
GREAT EASTERN	31-12-02	–	672	23,933	1
HONG LEONG	30-06-03	–	248	8,914	6
ING	31-12-02	–	369	11,667	48
JOHN HANCOCK	31-12-02	–	47	1,759	–
MAA	31-12-02	–	–	–	–
MAYBAN LIFE	30-06-03	–	412	13,441	–
MCIS ZURICH	30-06-03	–	255	1,908	5
MNI	31-03-03	–	227	13,016	1
PRUDENTIAL	31-12-02	–	24	1,734	–
TAHAN	31-12-02	–	54	408	–
UNI.ASIA LIFE	31-03-03	–	67	1,803	–
		–	3,758	101,472	69
<b>DITUBUHKAN LUAR MALAYSIA</b>					
<b>CONSTITUTED OUTSIDE MALAYSIA</b>					
AIA	30-11-02	–	381	14,254	–
		–	381	14,254	–
	<b>Jumlah kecil</b>	–	<b>4,139</b>	<b>115,726</b>	<b>69</b>
	<b>Sub-total</b>				
<b>PENANGGUNG INSURANS SEMULA PROFESIONAL</b>					
<b>PROFESSIONAL REINSURERS</b>					
<b>DITUBUHKAN DALAM MALAYSIA</b>					
<b>CONSTITUTED IN MALAYSIA</b>					
MLRGB	31-12-02	56	–	1,431	–
		56	–	1,431	–
<b>DITUBUHKAN LUAR MALAYSIA</b>					
<b>CONSTITUTED OUTSIDE MALAYSIA</b>					
HANNOVER RE	31-12-02	14	–	651	–
		14	–	651	–
	<b>Jumlah kecil</b>	<b>70</b>	<b>–</b>	<b>2,082</b>	<b>–</b>
	<b>Sub-total</b>				
	<b>Jumlah</b>	<b>70</b>	<b>4,139</b>	<b>117,808</b>	<b>69</b>
	<b>Total</b>				

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

<b>CUKUP TEMPOH</b>				<b>SERAHAN</b>			
Bilangan Polisi	Bilangan Orang Dilindungi	Nilai Diinsuranskan	Premium Tahunan	Bilangan Polisi	Bilangan Orang Dilindungi	Nilai Diinsuranskan	Premium Tahunan
<b>MATURITY</b>				<b>SURRENDER</b>			
No. of Policies	No. of Lives Covered	Sums Insured	Annual Premium	No. of Policies	No. of Lives Covered	Sums Insured	Annual Premium
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	2,062	39,512	69	1	6,895	265,372	41
5	4,628	105,348	75	1	4,559	28,007	646
-	744	1,612	215	-	5,338	393,711	26
-	2	8	-	-	1,755	84,955	3,300
-	-	-	-	7	8,276	494,312	1
-	5	30	3	-	-	-	-
-	-	-	-	-	13,870	600,971	-
2	123	1,625	20	-	382	5,129	54
-	-	-	-	-	7,357	163,198	589
-	-	-	-	-	998	109,913	-
-	-	-	-	-	35	1,788	-
-	-	-	-	-	954	69,197	13
7	7,564	148,135	382	9	50,419	2,216,553	4,670
-	-	5,439	476	-	3,482	284,696	-
-	-	5,439	476	-	3,482	284,696	-
7	7,564	153,574	858	9	53,901	2,501,249	4,670
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
7	7,564	153,574	858	9	53,901	2,501,249	4,670

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	
<b>PENANGGUNG INSURANS LANGSUNG</b>								
<b>DIRECT INSURERS</b>								
<b>DITUBUHKAN DALAM MALAYSIA</b>								
<b>CONSTITUTED IN MALAYSIA</b>								
ALLIANZ LIFE	...	31-12-02	-	-	-	-	1,429	157,805
AMASSURANCE	...	31-03-03	-	-	-	-	225	66,493
ASIA LIFE	...	31-12-02	-	-	-	-	51	14,813
COMMERCE LIFE	...	31-12-02	-	-	-	-	266	164,849
GREAT EASTERN	...	31-12-02	-	22,382	763,091	1	839	245,599
HONG LEONG	...	30-06-03	-	2,961	32,352	296	281	149,571
ING	...	31-12-02	-	-	-	-	3,971	1,036,681
JOHN HANCOCK	...	31-12-02	-	-	-	-	-	9,571
MAA	...	31-12-02	-	35	-	-	3	190,773
MAYBAN LIFE	...	30-06-03	-	-	-	-	9	5,943
MCIS ZURICH	...	30-06-03	-	22	320	4	18	45,246
MNI	...	31-03-03	-	-	-	-	375	262,073
PRUDENTIAL	...	31-12-02	-	-	-	-	277	41,698
TAHAN	...	31-12-02	-	-	-	-	17	25,230
UNI.ASIA LIFE	...	31-03-03	-	-	-	-	70	139,053
			-	25,400	795,763	301	7,831	2,555,398
<b>DITUBUHKAN LUAR MALAYSIA</b>								
<b>CONSTITUTED OUTSIDE MALAYSIA</b>								
AIA	...	30-11-02	-	-	-	-	2,184	248,611
			-	-	-	-	2,184	248,611
		<b>Jumlah kecil</b>	-	<b>25,400</b>	<b>795,763</b>	<b>301</b>	<b>10,015</b>	<b>2,804,009</b>
		<b>Sub-total</b>						
<b>PENANGGUNG INSURANS SEMULA PROFESIONAL</b>								
<b>PROFESSIONAL REINSURERS</b>								
<b>DITUBUHKAN DALAM MALAYSIA</b>								
<b>CONSTITUTED IN MALAYSIA</b>								
MLRGB	...	31-12-02	-	-	-	-	203,680	-
			-	-	-	-	203,680	-
<b>DITUBUHKAN LUAR MALAYSIA</b>								
<b>CONSTITUTED OUTSIDE MALAYSIA</b>								
HANNOVER RE	...	31-12-02	-	-	-	-	-	-
			-	-	-	-	-	-
		<b>Jumlah kecil</b>	-	-	-	-	<b>203,680</b>	-
		<b>Sub-total</b>						
		<b>Jumlah Total</b>	-	<b>25,400</b>	<b>795,763</b>	<b>301</b>	<b>213,695</b>	<b>2,804,009</b>

*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			
3,277,831	(1,468)	–	–	–	–	<b>1,429</b>	<b>157,831</b>	<b>3,278,933</b>	<b>(1,468)</b>
3,310,533	799	–	–	–	–	<b>225</b>	<b>67,279</b>	<b>3,316,182</b>	<b>799</b>
271,644	30	–	–	–	–	<b>51</b>	<b>14,933</b>	<b>272,160</b>	<b>30</b>
3,941,707	(1)	4	596	13,547	–	<b>263</b>	<b>173,661</b>	<b>4,248,666</b>	<b>117</b>
9,069,769	346	–	8,057	239,922	26	<b>845</b>	<b>269,783</b>	<b>9,750,226</b>	<b>1,043</b>
5,436,795	746	–	117	8,407	55	<b>281</b>	<b>158,745</b>	<b>5,864,977</b>	<b>1,234</b>
19,034,106	103,548	–	–	–	–	<b>3,971</b>	<b>1,038,807</b>	<b>19,130,736</b>	<b>106,896</b>
479,831	–	–	–	–	–	<b>7</b>	<b>17,894</b>	<b>975,902</b>	<b>1</b>
2,349,263	906	–	–	–	–	<b>3</b>	<b>190,813</b>	<b>2,349,293</b>	<b>909</b>
844,680	–	–	–	–	–	<b>9</b>	<b>20,225</b>	<b>1,459,092</b>	<b>–</b>
486,755	(106)	–	–	–	–	<b>20</b>	<b>46,028</b>	<b>495,737</b>	<b>(23)</b>
8,387,132	658	–	3	444	–	<b>375</b>	<b>269,654</b>	<b>8,562,902</b>	<b>1,248</b>
2,766,353	–	–	–	–	–	<b>277</b>	<b>42,720</b>	<b>2,877,999</b>	<b>–</b>
147,746	–	–	–	–	–	<b>17</b>	<b>25,319</b>	<b>149,942</b>	<b>–</b>
2,197,080	(3)	–	–	–	–	<b>70</b>	<b>140,074</b>	<b>2,268,080</b>	<b>10</b>
<b>62,001,224</b>	<b>105,455</b>	<b>4</b>	<b>8,773</b>	<b>262,320</b>	<b>81</b>	<b>7,843</b>	<b>2,633,766</b>	<b>65,000,827</b>	<b>110,796</b>
10,471,500	1,253	9	587	41,860	15	<b>2,175</b>	<b>251,887</b>	<b>10,734,029</b>	<b>1,714</b>
10,471,500	1,253	9	587	41,860	15	<b>2,175</b>	<b>251,887</b>	<b>10,734,029</b>	<b>1,714</b>
<b>72,472,724</b>	<b>106,708</b>	<b>13</b>	<b>9,360</b>	<b>304,180</b>	<b>96</b>	<b>10,018</b>	<b>2,885,653</b>	<b>75,734,856</b>	<b>112,510</b>
1,316,168	–	–	–	–	–	<b>203,736</b>	<b>–</b>	<b>1,317,599</b>	<b>–</b>
1,316,168	–	–	–	–	–	<b>203,736</b>	<b>–</b>	<b>1,317,599</b>	<b>–</b>
–	–	–	–	–	–	<b>14</b>	<b>–</b>	<b>651</b>	<b>–</b>
–	–	–	–	–	–	<b>14</b>	<b>–</b>	<b>651</b>	<b>–</b>
<b>1,316,168</b>	<b>–</b>	<b>–</b>	<b>–</b>	<b>–</b>	<b>–</b>	<b>203,750</b>	<b>–</b>	<b>1,318,250</b>	<b>–</b>
<b>73,788,892</b>	<b>106,708</b>	<b>13</b>	<b>9,360</b>	<b>304,180</b>	<b>96</b>	<b>213,768</b>	<b>2,885,653</b>	<b>77,053,106</b>	<b>112,510</b>

**Jadual L. 6, Insurans Hayat**  
**Polisi - 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
<b>PENANGGUNG INSURANS LANGSUNG</b>				
<b>DIRECT INSURERS</b>				
<b>DITUBUHKAN DALAM MALAYSIA</b>				
<b>CONSTITUTED IN MALAYSIA</b>				
ALLIANZ LIFE	31-12-02	62,201	2,383,565	66,332
AMASSURANCE	31-03-03	45,624	2,039,079	34,004
ASIA LIFE	31-12-02	65,159	3,039,595	86,641
COMMERCE LIFE	31-12-02	3,214	55,935	1,247
GREAT EASTERN	31-12-02	1,521,278	76,520,766	1,790,830
HONG LEONG	30-06-03	79,295	3,562,513	137,834
ING	31-12-02	367,606	15,638,735	466,131
JOHN HANCOCK	31-12-02	78,233	2,481,535	81,580
MAA	31-12-02	273,235	4,713,257	202,575
MAYBAN LIFE	30-06-03	2,975	107,877	2,759
MCIS ZURICH	30-06-03	23,513	411,311	12,244
MNI	31-03-03	39,284	1,946,569	33,213
PRUDENTIAL	31-12-02	63,876	2,482,975	72,400
TAHAN	31-12-02	19,927	250,958	11,726
UNI.ASIA LIFE	31-03-03	13,666	483,502	13,170
		<u>2,659,086</u>	<u>116,118,172</u>	<u>3,012,686</u>
<b>DITUBUHKAN LUAR MALAYSIA</b>				
<b>CONSTITUTED OUTSIDE MALAYSIA</b>				
AIA	30-11-02	705,627	35,553,998	787,236
		<u>705,627</u>	<u>35,553,998</u>	<u>787,236</u>
	<b>Jumlah kecil</b>	<b>3,364,713</b>	<b>151,672,170</b>	<b>3,799,922</b>
	<b>Sub-total</b>			
<b>PENANGGUNG INSURANS SEMULA PROFESIONAL</b>				
<b>PROFESSIONAL REINSURERS</b>				
<b>DITUBUHKAN DALAM MALAYSIA</b>				
<b>CONSTITUTED IN MALAYSIA</b>				
MLRGB	31-12-02	-	-	-
		<u>-</u>	<u>-</u>	<u>-</u>
<b>DITUBUHKAN LUAR MALAYSIA</b>				
<b>CONSTITUTED OUTSIDE MALAYSIA</b>				
HANNOVER RE	31-12-02	-	-	-
		<u>-</u>	<u>-</u>	<u>-</u>
	<b>Jumlah kecil</b>	<b>-</b>	<b>-</b>	<b>-</b>
	<b>Sub-total</b>			
	<b>Jumlah</b>	<b>3,364,713</b>	<b>151,672,170</b>	<b>3,799,922</b>
	<b>Total</b>	<u><u>3,364,713</u></u>	<u><u>151,672,170</u></u>	<u><u>3,799,922</u></u>

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

<b>INSURANS ENDOWMEN</b>			<b>INSURANS HAYAT BIASA</b>			<b>INSURANS LAIN</b>		
Bilangan Polisi	Nilai Diinsuranskan	Premium Tahunan	Bilangan Polisi	Nilai Diinsuranskan	Premium Tahunan	Bilangan Polisi	Nilai Diinsuranskan	Premium Tahunan
<b>ENDOWMENT INSURANCE</b>			<b>ORDINARY LIFE</b>			<b>OTHER INSURANCE</b>		
No. of Policies	Sums Insured	Annual Premium	No. of Policies	Sums Insured	Annual Premium	No. of Policies	Sums Insured	Annual Premium
24,145	895,799	35,440	23,392	1,607,488	3,824	2,781	8,775	1,551
35,937	562,268	24,508	149,540	6,188,862	18,862	6,589	1,092	2,964
126,688	3,491,730	193,068	3,585	143,778	1,491	4,053	108,001	1,144
21,307	277,718	7,741	2,061	68,832	227	762	–	–
684,760	12,357,597	837,753	124,017	1,856,300	9,785	54,353	–	141
40,379	1,876,606	56,631	124,898	4,762,899	111,947	983	–	346
232,663	3,567,913	205,008	401,288	4,541,246	32,583	–	–	–
49,791	650,998	31,358	117,452	2,429,590	18,576	–	–	–
92,947	1,704,016	88,059	184,783	4,854,528	56,779	57,809	–	–
87,384	2,055,496	108,366	870	107,458	816	322	–	140
319,711	5,283,144	213,763	6,117	198,227	398	–	–	–
168,422	2,849,751	133,764	371,901	13,289,500	12,492	661	–	321
197,131	5,301,413	227,467	173,748	5,275,410	53,541	–	–	–
12,171	350,681	6,379	23,889	2,893,292	59	567	263	247
13,769	203,297	15,472	279	23,741	185	2,066	–	–
<b>2,107,205</b>	<b>41,428,427</b>	<b>2,184,777</b>	<b>1,707,820</b>	<b>48,241,151</b>	<b>321,565</b>	<b>130,946</b>	<b>118,131</b>	<b>6,854</b>
148,456	3,242,675	233,439	421,851	7,095,220	49,019	801	25,277	209
148,456	3,242,675	233,439	421,851	7,095,220	49,019	801	25,277	209
<b>2,255,661</b>	<b>44,671,102</b>	<b>2,418,216</b>	<b>2,129,671</b>	<b>55,336,371</b>	<b>370,584</b>	<b>131,747</b>	<b>143,408</b>	<b>7,063</b>
–	–	–	10,142	83,960	–	530,218	15,521,766	–
–	–	–	10,142	83,960	–	530,218	15,521,766	–
–	–	–	–	–	–	451,416	5,565,443	456
–	–	–	–	–	–	451,416	5,565,443	456
–	–	–	<b>10,142</b>	<b>83,960</b>	–	<b>981,634</b>	<b>21,087,209</b>	<b>456</b>
<b>2,255,661</b>	<b>44,671,102</b>	<b>2,418,216</b>	<b>2,139,813</b>	<b>55,420,331</b>	<b>370,584</b>	<b>1,113,381</b>	<b>21,230,617</b>	<b>7,519</b>

**Jadual L. 6, Insurans Hayat**  
**Polisi - 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
<b>PENANGGUNG INSURANS LANGSUNG</b>				
<b>DIRECT INSURERS</b>				
<b>DITUBUHKAN DALAM MALAYSIA</b>				
<b>CONSTITUTED IN MALAYSIA</b>				
ALLIANZ LIFE	31-12-02	–	984,177	23,345
AMASSURANCE	31-03-03	–	1,122,577	22,982
ASIA LIFE	31-12-02	–	863,817	18,435
COMMERCE LIFE	31-12-02	–	148,912	4,490
GREAT EASTERN	31-12-02	–	18,422,382	338,591
HONG LEONG	30-06-03	–	2,391,280	55,149
ING	31-12-02	–	2,845,721	195,546
JOHN HANCOCK	31-12-02	–	513,024	115,667
MAA	31-12-02	–	10,909,124	125,243
MAYBAN LIFE	30-06-03	–	1,584,019	14,814
MCIS ZURICH	30-06-03	–	2,065,851	45,056
MNI	31-03-03	–	846,273	25,244
PRUDENTIAL	31-12-02	–	7,695,703	118,821
TAHAN	31-12-02	–	619,360	5,147
UNI.ASIA LIFE	31-03-03	–	128,254	4,407
		–	51,140,474	1,112,937
<b>DITUBUHKAN LUAR MALAYSIA</b>				
<b>CONSTITUTED OUTSIDE MALAYSIA</b>				
AIA	30-11-02	–	5,090,308	312,034
		–	5,090,308	312,034
	<b>Jumlah kecil</b>	–	<b>56,230,782</b>	<b>1,424,971</b>
	<b>Sub-total</b>			
<b>PENANGGUNG INSURANS SEMULA PROFESIONAL</b>				
<b>PROFESSIONAL REINSURERS</b>				
<b>DITUBUHKAN DALAM MALAYSIA</b>				
<b>CONSTITUTED IN MALAYSIA</b>				
MLRGB	31-12-02	–	–	–
		–	–	–
<b>DITUBUHKAN LUAR MALAYSIA</b>				
<b>CONSTITUTED OUTSIDE MALAYSIA</b>				
HANNOVER RE	31-12-02	–	–	–
		–	–	–
	<b>Jumlah kecil</b>	–	–	–
	<b>Sub-total</b>			
	<b>Jumlah</b>	–	<b>56,230,782</b>	<b>1,424,971</b>
	<b>Total</b>			

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*

<b>JUMLAH</b>			<b>INSURANS BERKAITAN PELABURAN</b>			<b>ANUITI'</b>		
Bilangan Polisi	Nilai Diinsuranskan	Premium Tahunan	Bilangan Polisi	Nilai Diinsuranskan	Premium Tahunan	Bilangan Polisi	Nilai Diinsuranskan	Premium Tahunan
<b>TOTAL</b>			<b>INVESTMENT-LINKED INSURANCE</b>			<b>ANNUITY'</b>		
No. of Policies	Sums Insured	Annual Premium	No. of Policies	Sums Insured	Annual Premium	No. of Policies	Sums Insured	Annual Premium
112,519	5,879,804	130,492	1,179	83,039	1,659	–	–	–
237,690	9,913,878	103,320	–	–	–	–	–	–
199,485	7,646,921	300,779	1,472	35,540	–	–	–	–
27,344	551,397	13,705	63	4,743	66	–	–	–
<b>2,384,408</b>	<b>109,157,045</b>	<b>2,977,100</b>	26,531	2,073,870	66,841	30	108	–
245,555	12,593,298	361,907	30,943	1,857,227	64,614	22,379	55,217	–
1,001,557	26,593,615	899,268	1,040	63,097	1,956	–	–	–
245,476	6,075,147	247,181	2,102	137,761	22,864	6,624	17,978	–
608,774	22,180,925	472,656	48,945	2,199,830	76,663	66,660	1,457,002	–
91,551	3,854,850	126,895	57,394	5,461,803	73,079	5,365	13,861	–
349,341	7,958,533	271,461	385	6,361	346	28,387	61,160	–
580,268	18,932,093	205,034	9	97	–	18,420	46,985	–
434,755	20,755,501	472,229	274,897	19,986,675	685,937	1	55	–
56,554	4,114,554	23,558	–	–	–	–	–	–
29,780	838,794	33,234	–	–	–	–	–	–
<b>6,605,057</b>	<b>257,046,355</b>	<b>6,638,819</b>	444,960	31,910,043	994,025	147,866	1,652,366	–
1,276,735	51,007,478	1,381,937	67,388	4,893,524	147,380	–	–	–
1,276,735	51,007,478	1,381,937	67,388	4,893,524	147,380	–	–	–
<b>7,881,792</b>	<b>308,053,833</b>	<b>8,020,756</b>	<b>512,348</b>	<b>36,803,567</b>	<b>1,141,405</b>	<b>147,866</b>	<b>1,652,366</b>	–
540,360	15,605,726	–	–	–	–	–	–	–
540,360	15,605,726	–	–	–	–	–	–	–
451,416	5,565,443	456	153	9,455	–	–	–	–
451,416	5,565,443	456	153	9,455	–	–	–	–
991,776	21,171,169	456	153	9,455	–	–	–	–
<b>8,873,568</b>	<b>329,225,002</b>	<b>8,021,212</b>	<b>512,501</b>	<b>36,813,022</b>	<b>1,141,405</b>	<b>147,866</b>	<b>1,652,366</b>	–

**Jadual L. 6G, Insurans Hayat**  
**Polisi - 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
<b>PENANGGUNG INSURANS LANGSUNG</b>									
<b>DIRECT INSURERS</b>									
<b>DITUBUHKAN DALAM MALAYSIA</b>									
<b>CONSTITUTED IN MALAYSIA</b>									
ALLIANZ LIFE	31-12-02	–	–	–	–	1,466	115,672	2,695,911	1,693
AMASSURANCE	31-03-03	1	108	10,191	1,696	254	703,791	12,854,268	–
ASIA LIFE	31-12-02	1	12	1,015	–	128	15,807	959,546	–
COMMERCE LIFE	31-12-02	209	93,155	1,845,414	3,447	76	197,237	8,273,567	–
GREAT EASTERN	31-12-02	256	186,878	7,398,786	6,329	588	176,479	9,957,844	121
HONG LEONG	30-06-03	3	10,746	52,673	3,064	466	304,626	14,861,523	4,722
ING	31-12-02	1	176	340	–	347	489,607	13,010,027	–
JOHN HANCOCK	31-12-02	–	–	–	–	20	48,042	1,851,119	–
MAA	31-12-02	12	2,087	68,649	490	403	350,699	7,713,795	2,020
MAYBAN LIFE	30-06-03	–	–	–	–	53	427,178	19,506,396	–
MCIS ZURICH	30-06-03	–	–	–	–	249	255,098	2,486,303	6,833
MNI	31-03-03	9	7,853	104,795	1,557	283	148,540	10,490,778	–
PRUDENTIAL	31-12-02	6	11,391	59,654	859	343	72,099	5,949,241	–
TAHAN	31-12-02	–	–	–	–	40	10,427	201,441	–
UNI.ASIA LIFE	31-03-03	14	907	11,772	140	77	136,887	2,878,494	–
		<u>512</u>	<u>313,313</u>	<u>9,553,289</u>	<u>17,582</u>	<u>4,793</u>	<u>3,452,189</u>	<u>113,690,253</u>	<u>15,389</u>
<b>DITUBUHKAN LUAR MALAYSIA</b>									
<b>CONSTITUTED OUTSIDE MALAYSIA</b>									
AIA	30-11-02	60	7,446	54,853	8,352	2,166	342,967	19,757,527	–
		<u>60</u>	<u>7,446</u>	<u>54,853</u>	<u>8,352</u>	<u>2,166</u>	<u>342,967</u>	<u>19,757,527</u>	<u>–</u>
<b>Jumlah kecil</b>	<b>Sub-total</b>	<b>572</b>	<b>320,759</b>	<b>9,608,142</b>	<b>25,934</b>	<b>6,959</b>	<b>3,795,156</b>	<b>133,447,780</b>	<b>15,389</b>
<b>PENANGGUNG INSURANS SEMULA PROFESIONAL</b>									
<b>PROFESSIONAL REINSURERS</b>									
<b>DITUBUHKAN DALAM MALAYSIA</b>									
<b>CONSTITUTED IN MALAYSIA</b>									
MLRGB	31-12-02	–	–	–	–	–	–	–	–
		<u>–</u>	<u>–</u>	<u>–</u>	<u>–</u>	<u>–</u>	<u>–</u>	<u>–</u>	<u>–</u>
<b>DITUBUHKAN LUAR MALAYSIA</b>									
<b>CONSTITUTED OUTSIDE MALAYSIA</b>									
HANNOVER RE	31-12-02	–	–	–	–	–	–	–	–
		<u>–</u>	<u>–</u>	<u>–</u>	<u>–</u>	<u>–</u>	<u>–</u>	<u>–</u>	<u>–</u>
<b>Jumlah kecil</b>	<b>Sub-total</b>	<b>–</b>	<b>–</b>	<b>–</b>	<b>–</b>	<b>–</b>	<b>–</b>	<b>–</b>	<b>–</b>
<b>Jumlah Total</b>		<b>572</b>	<b>320,759</b>	<b>9,608,142</b>	<b>25,934</b>	<b>6,959</b>	<b>3,795,156</b>	<b>133,447,780</b>	<b>15,389</b>

*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
23	303	–	98	–	–	–	–	1,489	115,975	2,695,911	1,791
2	1,303	29,765	–	–	–	–	–	257	705,202	12,894,224	1,696
1	1,214	78,721	160	–	–	–	–	130	17,033	1,039,282	160
23	3,844	4,775	4	–	–	–	–	308	294,236	10,123,756	3,451
679	42,942	1,439	47	–	–	96,434	79	1,523	406,299	17,454,503	6,576
–	–	–	–	–	–	10,654	16,237	469	326,026	14,930,433	8,122
1,790	354,954	–	–	–	–	508,563	960,762	2,138	1,353,300	13,971,129	–
–	–	–	–	–	–	–	–	20	48,042	1,851,119	–
121	14,194	23,373	808	–	–	–	–	536	366,980	7,805,817	3,318
1	673	22,141	–	–	–	–	–	54	427,851	19,528,537	–
–	–	–	–	–	–	–	–	249	255,098	2,486,303	6,833
–	–	–	–	–	22	224	–	292	156,415	10,595,797	1,557
–	–	–	–	–	–	326,933	–	349	83,490	6,335,828	859
7	388	–	152	–	–	–	–	47	10,815	201,441	152
4	321	–	–	–	6,914	–	–	95	145,029	2,890,266	140
<u>2,651</u>	<u>420,136</u>	<u>160,214</u>	<u>1,269</u>	<u>–</u>	<u>526,153</u>	<u>1,400,590</u>	<u>415</u>	<u>7,956</u>	<u>4,711,791</u>	<u>124,804,346</u>	<u>34,655</u>
1	50	4,293	200	–	–	–	–	2,227	350,463	19,816,673	8,552
1	50	4,293	200	–	–	–	–	2,227	350,463	19,816,673	8,552
<u>2,652</u>	<u>420,186</u>	<u>164,507</u>	<u>1,469</u>	<u>–</u>	<u>526,153</u>	<u>1,400,590</u>	<u>415</u>	<u>10,183</u>	<u>5,062,254</u>	<u>144,621,019</u>	<u>43,207</u>
127,877	–	1,798,662	–	–	–	–	–	127,877	–	1,798,662	–
127,877	–	1,798,662	–	–	–	–	–	127,877	–	1,798,662	–
4,036	–	647,781	1,069	–	–	–	–	4,036	–	647,781	1,069
4,036	–	647,781	1,069	–	–	–	–	4,036	–	647,781	1,069
<u>131,913</u>	<u>–</u>	<u>2,446,443</u>	<u>1,069</u>	<u>–</u>	<u>–</u>	<u>–</u>	<u>–</u>	<u>131,913</u>	<u>–</u>	<u>2,446,443</u>	<u>1,069</u>
<u>134,565</u>	<u>420,186</u>	<u>2,610,950</u>	<u>2,538</u>	<u>–</u>	<u>526,153</u>	<u>1,400,590</u>	<u>415</u>	<u>142,096</u>	<u>5,062,254</u>	<u>147,067,462</u>	<u>44,276</u>

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

Syarikat	Tarikh Penilaian	Jadual Kemortalan <sup>1</sup>	Jumlah Nilai Diinsuranskan	Jumlah Bonus	Anuiti Setahun
Company	Date of Valuation	Mortality Table <sup>1</sup>	Total Sums Insured	Total Bonuses	Annuities per Annum
<b>PENANGGUNG INSURANS LANGSUNG</b>					
<b>DIRECT INSURERS</b>					
<b>DITUBUHKAN DALAM MALAYSIA</b>					
<b>CONSTITUTED IN MALAYSIA</b>					
ALLIANZ LIFE	31-12-02	SV96 4%, 4.5%	7,890,799	131	–
AMASSURANCE	31-03-03	SV96 4%, 4.5%	22,808,101	37,484	–
ASIA LIFE	31-12-02	SV96 4%, 4.5%	8,721,743	1,259,377	–
COMMERCE LIFE	31-12-02	SV96 4%, 4.5%	10,679,896	30,072	–
GREAT EASTERN	31-12-02	SV96 4%, 4.5%, a(90)	28,685,526	8,902,687	108
HONG LEONG	30-06-03	SV96 4%, 4.5%, a(90)	26,801,905	804,099	55,217
ING	31-12-02	SV96 4%, 4.5%	35,805,871	2,266,148	–
JOHN HANCOCK	31-12-02	SV96 4%, 4.5%, a(90)	8,082,006	554,034	17,978
MAA	31-12-02	SV96 4%, 4.5%, a(90)	29,527,073	780,290	1,457,002
MAYBAN LIFE	30-06-03	SV96 4%, 4.5%, a(90)	28,859,051	157,406	13,861
MCIS ZURICH	30-06-03	SV96 4%, 4.5%, a(90)	10,512,358	469,800	61,160
MNI	31-03-03	SV96 4%, 4.5%, a(90)	27,881,222	262,255	46,985
PRUDENTIAL	31-12-02	SV96 4%, 4.5%, a(90)	42,260,630	1,295,072	55
TAHAN	31-12-02	SV96 4%, 4.5%	4,315,996	–	–
UNI.ASIA LIFE	31-03-03	SV96 4%, 4.5%	3,729,060	74,885	–
			<b>296,561,237</b>	<b>16,893,740</b>	<b>1,652,366</b>
<b>DITUBUHKAN LUAR MALAYSIA</b>					
<b>CONSTITUTED OUTSIDE MALAYSIA</b>					
AIA	30-11-02	SV96 4%, 4.5%	74,648,724	706,929	–
			<b>74,648,724</b>	<b>706,929</b>	<b>–</b>
		<b>Jumlah kecil</b>	<b>371,209,961</b>	<b>17,600,669</b>	<b>1,652,366</b>
		<b>Sub-total</b>			
<b>PENANGGUNG INSURANS SEMULA PROFESIONAL</b>					
<b>PROFESSIONAL REINSURERS</b>					
<b>DITUBUHKAN DALAM MALAYSIA</b>					
<b>CONSTITUTED IN MALAYSIA</b>					
MLRGB	31-12-02	SV96 4%, 4.5%	6,920,984	–	–
			<b>6,920,984</b>	<b>–</b>	<b>–</b>
<b>DITUBUHKAN LUAR MALAYSIA</b>					
<b>CONSTITUTED OUTSIDE MALAYSIA</b>					
HANNOVER RE	31-12-02	SV96 4%, 4.5%	4,978,143	–	–
			<b>4,978,143</b>	<b>–</b>	<b>–</b>
		<b>Jumlah kecil</b>	<b>11,899,127</b>	<b>–</b>	<b>–</b>
		<b>Sub-total</b>			
		<b>Jumlah Total</b>	<b>383,109,088</b>	<b>17,600,669</b>	<b>1,652,366</b>

1 - SV96 merujuk kepada Jadual Kemortalan Penilaian Berkanun 1996/SV96 refers to Statutory Valuation Mortality Table 1996

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

<b>BUTIR-BUTIR PENILAIAN (TOLAK INSURANS SEMULA)</b>						Liabiliti	Kumpulan Wang Pemegang Polisi Hantar Ke Hadapan	Lebihan pada Tarikh Penilaian	Lebihan/(Defisit) dalam Tahun
Premium Pejabat	Jumlah Premium Bersih	Nilai Diinsuranskan dan Anuiti	Nilai Bonus	Penyelarasan dan Peruntukan Tambahan	Nilai Premium Bersih				
<b>PARTICULARS OF VALUATION (LESS REINSURANCES)</b>						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				
131,592	70,844	1,314,709	109	50,007	1,056,342	315,330	343,420	28,090	(11,153)
289,459	60,750	1,207,429	14,672	1,104	793,103	415,525	463,115	47,590	(9,620)
300,940	173,791	3,087,631	620,309	42,651	2,124,103	1,653,499	1,858,133	204,634	97,845
18,832	13,639	532,799	19,502	18,901	157,750	417,608	426,433	8,825	1,666
3,050,517	2,079,514	38,317,373	4,337,430	98,300	29,256,912	13,620,895	16,680,251	3,059,356	1,190,664
432,935	145,753	3,439,128	470,091	17,029	2,195,390	1,758,530	2,129,429	370,899	192,826
931,835	471,408	9,756,464	998,927	165,645	6,970,116	3,950,920	4,218,824	267,904	151,409
279,048	85,785	1,857,011	376,647	2,469	1,283,392	973,144	1,186,349	213,205	130,186
547,392	147,366	3,832,053	361,714	132,279	1,776,343	2,675,025	3,185,266	510,241	179,756
210,099	88,733	1,824,035	99,265	24,073	880,559	1,379,130	1,553,312	174,182	89,138
279,063	130,184	2,707,653	309,831	20,426	1,498,457	1,539,453	1,718,231	178,778	104,641
206,590	111,508	2,898,046	168,413	70,870	1,341,221	1,835,723	2,284,059	448,336	251,609
1,159,025	264,626	5,068,899	614,854	52,540	3,814,698	2,302,407	2,692,860	390,453	262,370
23,710	17,886	468,799	-	11,679	316,376	164,101	192,340	28,239	14,159
33,919	19,401	376,031	22,519	1,244	260,901	138,892	157,576	18,684	(4,861)
<b>7,894,956</b>	<b>3,881,188</b>	<b>76,688,060</b>	<b>8,414,283</b>	<b>709,217</b>	<b>53,725,663</b>	<b>33,140,182</b>	<b>39,089,598</b>	<b>5,949,416</b>	<b>2,640,635</b>
1,537,868	634,550	13,695,169	502,276	91,593	9,164,072	5,138,248	6,672,759	1,534,511	707,321
1,537,868	634,550	13,695,169	502,276	91,593	9,164,072	5,138,248	6,672,759	1,534,511	707,321
<b>9,432,824</b>	<b>4,515,738</b>	<b>90,383,229</b>	<b>8,916,559</b>	<b>800,810</b>	<b>62,889,735</b>	<b>38,278,430</b>	<b>45,762,357</b>	<b>7,483,927</b>	<b>3,347,956</b>
24,959	-	4,514	-	7,293	-	11,807	11,807	-	(3,361)
24,959	-	4,514	-	7,293	-	11,807	11,807	-	(3,361)
12,156	-	7,526	-	3,083	-	10,609	11,442	833	833
12,156	-	7,526	-	3,083	-	10,609	11,442	833	833
<b>37,115</b>	<b>-</b>	<b>12,040</b>	<b>-</b>	<b>10,376</b>	<b>-</b>	<b>22,416</b>	<b>23,249</b>	<b>833</b>	<b>(2,528)</b>
<b>9,469,939</b>	<b>4,515,738</b>	<b>90,395,269</b>	<b>8,916,559</b>	<b>811,186</b>	<b>62,889,735</b>	<b>38,300,846</b>	<b>45,785,606</b>	<b>7,484,760</b>	<b>3,345,428</b>

**Jadual L. 8, Insurans Hayat**  
**Petunjuk - petunjuk Terpilih bagi Insurans Hayat Biasa\***

%

Syarikat	Tahun Kewangan Berakhir	Nilai Diinsuranskan Baru kepada Nilai Diinsuranskan Berkuat Kuasa pada Awal Tahun	Premium Tahunan Baru kepada Premium Tahunan Berkuat Kuasa pada Awal Tahun	Perubahan Tahunan		
				Nilai Diinsuranskan Berkuat Kuasa	Premium Tahunan 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	
<b>PENANGGUNG INSURANS LANGSUNG</b>						
<b>DIRECT INSURERS</b>						
<b>DITUBUHKAN DALAM MALAYSIA</b>						
<b>CONSTITUTED IN MALAYSIA</b>						
ALLIANZ LIFE	...	31-12-02	118.8	52.2	55.8	41.5
AMASSURANCE	...	31-03-03	67.0	31.9	42.7	14.7
ASIA LIFE	...	31-12-02	18.8	13.0	9.1	6.1
COMMERCE LIFE	...	31-12-02	63.8	15.1	16.2	(2.3)
GREAT EASTERN	...	31-12-02	16.7	11.1	3.1	5.6
HONG LEONG	...	30-06-03	29.9	13.4	3.5	6.0
ING	...	31-12-02	59.0	21.5	4.9	12.9
JOHN HANCOCK	...	31-12-02	25.9	17.3	7.0	9.2
MAA	...	31-12-02	13.7	10.2	(3.0)	(0.7)
MAYBAN LIFE	...	30-06-03	22.2	16.4	12.6	3.9
MCIS ZURICH	...	30-06-03	27.8	24.8	13.6	8.1
MNI	...	31-03-03	29.8	17.7	(4.7)	5.9
PRUDENTIAL	...	31-12-02	22.4	8.7	4.5	0.3
TAHAN	...	31-12-02	21.0	28.8	4.1	11.9
UNI.ASIA LIFE	...	31-03-03	72.3	25.1	4.8	5.8
<b>DITUBUHKAN LUAR MALAYSIA</b>						
<b>CONSTITUTED OUTSIDE MALAYSIA</b>						
AIA	...	30-11-02	24.9	11.3	5.1	4.6
<b>PENANGGUNG INSURANS SEMULA PROFESIONAL</b>						
<b>PROFESSIONAL REINSURERS</b>						
<b>DITUBUHKAN DALAM MALAYSIA</b>						
<b>CONSTITUTED IN MALAYSIA</b>						
MLRGB	...	31-12-02	155.5	-	55.5	-
<b>DITUBUHKAN LUAR MALAYSIA</b>						
<b>CONSTITUTED OUTSIDE MALAYSIA</b>						
HANNOVER RE	...	31-12-02	123.0	209.3	22.9	109.3

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

Kadar Serahan	Kadar Rampasan Berwajar	Kadar Perbelanjaan			Kadar Faedah		Nisbah Pengekalan
		Perbelanjaan Pengurusan	Imbuan Ejensi	Jumlah	Tanpa Keuntungan Modal	Dengan Keuntungan Modal	
<i>Surrender Rate</i>	<i>Weighted Forfeiture Rate</i>	<i>Management Expenses</i>	<i>Agency Remuneration</i>	<i>Total</i>	<i>Without Capital Gains</i>	<i>With Capital Gains</i>	<i>Conservation Ratio</i>
1.5	33.1	33.0	29.3	62.3	4.4	6.2	93.2
1.4	52.2	25.6	32.3	57.9	6.3	7.1	83.7
1.9	20.2	6.2	18.7	24.9	5.6	6.2	88.3
3.1	52.0	61.8	24.1	85.9	4.5	5.2	83.7
2.3	18.7	5.3	17.4	22.7	5.6	6.6	93.4
3.3	18.8	10.6	22.0	32.6	5.0	5.8	91.1
2.0	24.5	14.3	25.2	39.5	5.6	6.0	93.5
8.9	31.9	10.5	20.9	31.4	5.5	6.0	94.2
0.8	34.3	17.6	13.6	31.2	5.1	5.3	92.7
3.8	18.5	18.5	12.9	31.4	4.7	7.0	91.9
1.3	32.8	15.6	20.8	36.4	5.4	4.8	85.2
2.4	44.3	11.3	11.2	22.5	5.4	5.3	84.0
2.8	37.7	6.2	15.0	21.2	5.4	4.5	92.7
4.8	51.8	30.0	26.1	56.1	4.1	5.4	80.4
3.1	35.7	43.4	28.9	72.3	3.8	4.7	88.4
1.1	8.2	5.1	16.9	22.0	7.7	8.6	93.8
-	-	-	-	-	10.3	10.4	-
-	-	55.8	284.7	340.5	9.7	9.7	-