

Jadual L. 11, Insurans Hayat
Penunjuk Terpilih bagi Insurans Hayat Biasa
%

Table L. 11, Life Insurance
Selected Indicators for Ordinary Life
%

Syarikat	Tahun Kewangan Berakhir	Nilai Diinsuranskan Baru kepada Nilai Diinsuranskan Yang Berkuat Kuasa pada Awal Tahun	Premium Tahunan Baru kepada Premium Tahunan Yang Berkuat Kuasa pada Awal Tahun	Perubahan Tahunan		Kadar Serahan ¹	Kadar Rampasan Bagi 3 Tahun Polisi	Kadar Perbelanjaan ³			Kadar Feadah		Nisbah Pengekalan ⁴
				Nilai Diinsuranskan Yang Berkuat Kuasa	Premium Tahunan Yang Berkuat Kuasa			Perbelanjaan Pengurusan ²	Imbuhan Agensi	Jumlah	Tanpa Keuntungan Modal	Dengan Keuntungan Modal	
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 Premium in Force	Surrender Rate ¹	3 Policy Years Forfeiture Rate	Management Expenses ²	Agency Remuneration	Total	Without Capital Gains	With Capital Gains	Conservation Ratio ⁴

PENANGGUNG INSURANS LANGSUNG
DIRECT INSURERS
DITUBUHKAN DI MALAYSIA
CONSTITUTED IN MALAYSIA

ALLIANZ LIFE	...	...	...	31-12-05	78.2	41.2	9.3	27.2	1.4	31.7	16.4	31.5	47.8	5.1	4.9	94.1
AMASSURANCE	...	...	...	31-03-06	39.6	35.6	15.2	12.6	3.5	40.8	22.0	38.6	60.6	6.5	6.5	84.1
ASIA LIFE	...	...	...	31-12-05	24.5	15.6	4.0	4.5	3.8	25.2	6.6	17.9	24.5	5.6	6.6	91.1
COMMERCE LIFE	...	...	...	31-12-05	56.0	6.5	21.0	(5.8)	9.2	78.6	39.6	25.1	64.8	6.0	7.3	72.6
GREAT EASTERN	...	...	...	31-12-05	15.4	7.8	0.7	1.3	3.0	26.7	4.4	14.7	19.1	6.1	7.6	94.9
HONG LEONG	...	...	...	30-06-06	29.8	13.2	14.6	4.4	2.3	30.0	12.0	19.0	31.0	5.3	5.6	88.4
ING	...	...	...	31-12-05	56.4	15.8	9.6	8.9	1.9	19.3	12.8	24.5	37.3	5.5	6.5	94.2
MAA	...	...	...	31-12-05	30.6	14.9	(5.3)	1.8	3.1	40.6	13.3	15.6	28.9	5.4	4.4	94.8
MANULIFE	...	...	...	31-12-05	15.1	9.0	4.7	(7.0)	2.6	31.0	7.3	15.8	23.2	5.8	6.5	92.2
MAYBAN LIFE	...	...	...	30-06-06	22.8	9.2	13.8	1.7	4.4	29.7	10.1	12.7	22.8	4.3	6.2	97.4
MCIS ZURICH	...	...	...	30-06-06	17.2	15.1	(4.8)	0.2	2.4	38.0	13.0	21.0	34.0	5.6	6.5	81.9
MNI	...	...	...	30-06-06	52.5	19.6	4.3	4.7	3.3	31.3	13.9	17.1	31.0	6.7	7.8	114.9
PRUDENTIAL	...	...	...	31-12-05	12.0	4.7	0.7	(2.0)	2.6	29.0	6.6	11.3	17.9	5.7	7.9	93.4
TAHAN	...	...	...	31-12-05	11.1	5.9	(1.4)	(9.5)	8.8	-	39.0	20.3	59.3	4.7	(1.1)	80.0
UNI.ASIA LIFE	...	...	...	31-03-06	66.3	39.2	35.3	24.1	3.4	42.0	33.0	27.0	60.1	4.6	5.1	89.7

DITUBUHKAN DI LUAR MALAYSIA
CONSTITUTED OUTSIDE MALAYSIA

AIA	...	...	...	30-11-05	19.7	8.4	0.6	1.6	1.4	14.8	6.7	15.3	22.0	6.6	6.6	92.9
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¹ Nisbah jumlah premium tahunan yang dihentikan akibat serahan pada tahun berkenaan kepada jumlah premium tahunan berkuat kuasa pada awal tahun/The ratio of the total annual premiums discontinued by surrender in the year to the annual premiums in force at the beginning of the year

² Termasuk 'Hutang Lapuk dan Ragu' selepas ditolak 'Terimaan Hutang Lapuk'Includes 'Bad and Doubtful Debts' net of 'Bad Debt Recoveries'

³ Nisbah jumlah perbelanjaan bagi sesuatu tahun (perbelanjaan pengurusan dan imbuhan agensi) kepada jumlah premium tahun pertama, premium pembaharuan dan 10% daripada premium tunggal/The ratio of the total expenses for the year (management expenses and agency remuneration) to the sum of first year premiums, renewal premiums and 10% of single premiums

⁴ Nisbah premium pembaharuan tahun semasa kepada premium tahun pertama dan premium pembaharuan bagi tahun sebelumnya/ The ratio of current year renewal premiums to the previous year first year and renewal premiums
Angka bagi MNI Berhad adalah bagi tempoh 15 bulan berikutan perubahan tarikh tahun kewangannya daripada 31 Mac kepada 30 Jun/The figures for MNI Berhad are for a period of 15 months following a change in its financial year end from 31 March to 30 June
Jumlah individu tidak semestinya bersamaan dengan jumlah keseluruhan disebabkan oleh pembundaran angka/Individual totals do not necessarily add up to the overall total due to rounding
Dikemaskini sehingga 31 Mei 2007/ Updated as at 31 May 2007