

Jadual L. 11, Insurans Hayat
Penunjuk Terpilih bagi Insurans Hayat Biasa
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Table L. 11, Life Insurance
Selected Indicators for Ordinary Life *
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Syarikat	Tahun Kewangan Berakhir	Nilai Diinsuranskan Yang Berkuat Kuasa pada Awal Tahun	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	Premium			Perbelanjaan	Imbuhan	Jumlah	Tanpa	Dengan				
				Diinsuranskan Yang Berkuat Kuasa	Tahunan Yang Berkuat Kuasa						Pengurusan ²	Agensi		Keuntungan Modal	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		Surrender Rate ¹	3 Policy Years Forfeiture Rate	Expense Rate ³			Interest Rate		Conservation Ratio ⁴			
				Sums Insured in Force	Annual Premium in Force			Management Expenses ²	Agency Remuneration	Total	Without Capital Gains	With Capital Gains				
PENANGGUNG INSURANS LANGSUNG DIRECT INSURERS DITUBUHKAN DI MALAYSIA CONSTITUTED IN MALAYSIA																
ALLIANZ LIFE	...	...	...	31-12-07	55.5	31.0	11.1	17.8	1.7	30.0	14.6	27.6	42.2	4.7	8.0	89.9
AMASSURANCE	...	...	...	31-03-08	30.3	39.3	3.1	17.7	2.8	47.5	21.8	37.9	59.7	5.9	7.6	84.7
AXALIFE	...	...	...	31-12-07	16.4	5.6	14.8	(6.9)	9.8	45.2	178.0	5.5	183.4	5.6	8.0	159.9
CIMB AVIVA	...	...	...	31-12-07	51.4	21.7	11.9	(10.7)	26.8	74.2	56.5	18.2	74.6	5.4	9.6	88.2
ETIQA	...	...	...	30-06-08	48.6	15.9	1.5	7.3	3.4	27.5	17.9	14.5	32.3	5.1	5.6	92.3
GREAT EASTERN	...	...	...	31-12-07	19.9	9.8	5.5	3.9	3.0	16.1	5.9	14.5	20.4	5.9	11.3	94.3
HONG LEONG	...	...	...	30-06-08	24.7	40.4	4.5	31.0	1.8	27.5	9.6	18.0	27.6	5.3	6.3	98.6
ING	...	...	...	31-12-07	64.1	15.9	14.1	9.6	1.9	18.0	13.6	20.5	34.0	5.4	10.1	94.9
MAA	...	...	...	31-12-07	23.6	11.9	3.7	0.4	1.9	43.4	14.9	13.7	28.6	4.9	7.5	86.9
MANULIFE	...	...	...	31-12-07	7.3	6.0	2.7	(0.8)	2.9	22.9	8.1	9.3	17.4	5.2	14.3	94.4
MAYBAN LIFE	...	...	...	30-06-08	15.8	12.4	6.3	1.4	3.4	39.6	18.6	11.4	30.0	4.4	6.0	91.9
MCIS ZURICH	...	...	...	30-06-08	21.9	16.1	4.9	5.2	2.1	39.0	12.8	19.4	32.2	5.5	6.3	83.5
PRUDENTIAL	...	...	...	31-12-07	14.0	13.2	1.3	6.6	2.4	19.6	7.6	11.6	19.2	5.8	12.9	95.6
TM ASIA LIFE	...	...	...	31-12-07	29.3	14.3	9.5	3.5	3.0	18.6	8.1	16.0	24.1	5.7	9.1	88.6
UNI.ASIA LIFE	...	...	...	31-03-08	39.6	41.0	13.3	23.2	5.3	34.0	28.7	19.9	48.6	4.9	7.8	88.5
DITUBUHKAN DI LUAR MALAYSIA CONSTITUTED OUTSIDE MALAYSIA																
AIA	...	...	...	30-11-07	19.3	11.5	6.3	4.3	1.4	10.7	7.4	15.4	22.8	6.7	7.1	91.6

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