

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 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	Expense Rate ³ Agency Remuneration	Total	Interest Rate Without Capital Gains	With Capital Gains	Conservation Ratio ⁴	
PENANGGUNG INSURANS LANGSUNG DIRECT INSURERS DITUBUHKAN DI MALAYSIA CONSTITUTED IN MALAYSIA														
AIAB	...	...	...	30-11-08	-	-	-	-	7.5	14.4	21.9	3.3	4.5	-
ALLIANZ LIFE	...	...	...	31-12-08	68.5	30.3	5.3	17.4	2.2	28.6	10.9	27.2	38.1	90.7
AMLIFE	...	...	...	31-03-09	34.2	39.6	7.4	18.1	2.7	37.0	19.7	35.9	55.6	86.7
AXALIFE	...	...	...	31-12-08	51.6	52.7	(3.7)	25.9	5.6	37.9	189.6	10.4	200.0	84.2
CIMB AVIVA	...	...	...	31-12-08	54.3	28.0	18.9	4.0	4.2	54.3	58.7	27.4	86.2	76.9
ETIQA	...	...	...	30-06-09	50.6	16.4	0.7	6.8	4.4	15.9	19.8	14.9	34.7	91.8
GREAT EASTERN	...	...	...	31-12-08	17.8	10.1	0.6	4.6	3.1	12.0	6.4	14.4	20.8	95.2
HONG LEONG	...	...	...	30-06-09	21.9	35.9	7.4	26.6	2.0	28.0	8.7	17.9	26.6	92.1
ING	...	...	...	31-12-08	67.3	14.5	15.8	9.3	1.3	23.9	13.8	21.3	35.1	95.2
MAA	...	...	...	31-12-08	19.5	6.3	(2.3)	(4.0)	2.7	40.0	14.9	11.3	26.1	90.0
MANULIFE	...	...	...	31-12-08	4.9	4.3	(3.8)	(1.5)	2.2	-	8.3	9.5	17.8	65.3
MIB	...	...	...	31-12-08	-	-	-	-	-	28.3	6.9	9.2	16.0	-
MAYBAN LIFE	...	...	...	30-06-09	15.6	20.4	2.2	4.7	3.2	51.8	12.6	11.2	23.8	91.8
MCIS ZURICH	...	...	...	30-06-09	25.9	17.5	0.9	7.0	2.1	39.0	12.5	19.5	32.0	90.6
PRUDENTIAL	...	...	...	31-12-08	38.3	23.8	3.7	16.9	2.3	17.8	8.6	14.7	23.2	90.8
TM ASIA LIFE	...	...	...	31-12-08	50.1	12.4	31.0	2.4	3.1	14.8	9.8	15.7	25.6	92.4
UNI.ASIA LIFE	...	...	...	31-03-09	36.4	83.0	(9.1)	62.3	4.9	30.3	24.7	21.3	46.0	87.9
DITUBUHKAN DI LUAR MALAYSIA CONSTITUTED OUTSIDE MALAYSIA														
AIA	...	...	...	30-11-08	14.5	5.9	0.2	2.5	0.6	13.3	6.9	14.6	21.5	44.8

Angka bagi American International Assurance Co. Ltd (AIA) adalah bagi tempoh 6 bulan berikutan pemindahan perniagaannya kepada American International Assurance Berhad (AIAB) berkuatkuasa pada 1 Jun 2008/
The figures for American International Assurance Co. Ltd (AIA) are for a period of 6 months following its transfer of business to American International Assurance Berhad (AIAB) effective 1 June 2008

Angka bagi Manulife Insurance (Malaysia) Berhad adalah bagi tempoh 9 bulan berikutan pemindahan perniagaannya kepada Manulife Insurance Berhad (MIB) berkuatkuasa pada 1 Oktober 2008/
The figures for Manulife Insurance (Malaysia) Berhad are for a period of 9 months following its transfer of business to Manulife Insurance Berhad (MIB) effective 1 October 2008

Berkuatkuasa 1 December 2008, AmAssurance Berhad (AMAB) kini dikenali sebagai AmLife Insurance Berhad (AMLIFE) /
Effective 1 December 2008, AmAssurance Berhad (AMAB) is now known as AmLife Insurance Berhad (AMLIFE)

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