Jadual L.2, Insuran Hayat
Akaun Hasil - Perbelanjaan
RM ' 000

Table L. 2, Life Insurance
Revenue Accounts - Expenditure
RM ' 000

Syarikat / *Company*	Tahun Kewangan Berakhir / *Financial Year Ended*	Faedah Polisi Bersih / *Net Policy Benefit*							Imbuhan Agensi / *Agency Remuneration*		Perbelanjaan Pengurusan[3] / *Management Expenses*[3]	Kerugian atas Pelupusan Aset[4] / *Loss on Disposal of Assets*[4]	Pengurangan Nilai Pelaburan / *Diminution in Value of Investments*	Cukai / *Taxes*	Perbelanjaan Lain[5] / *Other Outgo*[6]	Kumpulan Wang Empunya Polisi pada Akhir Tahun / *Policy owners' Fund End of the Year*	Pindahan kepada Penyata Pendapatan/ Akaun Ibu Pejabat / *Transfer to Income Statement/ Head Office Account*
		Kematian / *Death*	Hilang Upaya / *Disability*	Cukup Tempoh/ Pemberian Hak / *Maturity/ Vesting*	Serahan[1] / *Surrenders*[1]	Perubatan / *Medical*	Bonus Dibayar Secara Tunai / *Bonuses Paid in Cash*	Lain-lain / *Others*	Komisen / *Commission*	Lain-lain[2] / *Others*[2]							
PENANGGUNG INSURANS LANGSUNG																	
DIRECT INSURERS																	
DITUBUHKAN DI MALAYSIA																	
CONSTITUTED IN MALAYSIA																	
AIAB	30-11-08	60,052	10,522	135,881	261,725	80,949	164,870	51,329	130,090	29,110	84,600	108,724	171,579	48,016	485,827	12,973,534	425,000
ALLIANZ LIFE	31-12-08	15,258	654	9,437	73,309	26,088	14,248	4,457	143,269	14,560	67,022	22,865	9,320	4,899	55,440	1,687,185	5,317
AMLIFE	31-03-09	29,701	9,185	12,422	50,690	4,361	756	1,795	93,168	7,638	56,128	19,489	16,159	6,810	2,950	1,787,480	20,000
AXALIFE	31-12-08	7,519	172	606	5,395	90	4,318	233	2,632	604	36,811	1,000	2,627	1,448	16,705	210,710	1,929
CIMB AVIVA	31-12-08	24,759	7,028	254,613	157,805	27,402	25	777	25,970	693	59,352	76,238	20,727	-	49,210	1,823,476	259
ETIQA	30-06-09	71,538	153	186,574	133,291	10,436	37,293	1,803	39,810	4,907	59,809	617	1,751	23,268	901	4,171,012	92,000
GREAT EASTERN	31-12-08	211,369	43,103	581,679	524,316	168,178	673,989	397,117	623,570	92,373	292,619	65,902	95,140	220,882	388,014	32,382,883	387,668
HONG LEONG	30-06-09	27,405	2,470	140,380	119,273	32,371	61,628	6,266	130,429	21,348	69,176	29,784	12,614	14,246	21,672	4,503,391	57,000
ING	31-12-08	76,750	7,813	176,317	210,505	408,002	65,644	34,404	333,826	41,547	238,773	142,682	200,342	16,131	56,174	9,066,515	51,285
MAA	31-12-08	44,062	12,706	559,625	274,050	45,703	219,584	6,098	79,166	13,202	98,464	125,831	36,338	11,372	200,320	5,224,038	47,799
MANULIFE	31-12-08	12,036	2,467	79,472	67,410	22,098	20,546	233	35,578	4,409	24,635	227	94,049	11,881	56,887	2,326,356	-
MIB	31-12-08	4,305	620	37,605	28,796	7,484	10,835	96	12,261	2,103	8,360	24,924	10,098	1,571	25,494	2,274,223	47,525
MAYBAN LIFE	30-06-09	54,976	10,390	769,982	263,709	808	125	13,675	30,721	2,811	40,998	79,931	12,491	16,240	166,435	6,197,846	42,400
MCIS ZURICH	30-06-09	22,670	6,258	99,570	71,878	18,817	1,449	14,302	67,461	10,858	49,941	16,468	1,367	13,975	17,831	2,765,886	11,664
PRUDENTIAL	31-12-08	48,604	4,642	48,892	169,791	337,148	795	215,057	410,738	43,006	196,286	20,908	60,295	27,838	1,103,008	7,757,633	277,636
TM ASIA LIFE	31-12-08	17,379	3,437	70,999	113,421	11,787	20,736	1,246	51,019	9,982	38,077	21,928	3,912	17,432	28,701	3,384,649	6,095
UNI.ASIA LIFE	31-03-09	10,461	1,731	3,330	62,662	4,489	-	6,197	27,853	2,801	35,234	41,832	17,426	(1,306)	45,229	1,249,577	3,000
		738,844	123,351	3,167,384	2,588,026	1,206,211	1,296,841	755,085	2,237,561	301,952	1,456,285	799,350	766,235	434,703	2,720,798	99,786,394	1,476,577
DITUBUHKAN DI LUAR MALAYSIA																	
CONSTITUTED OUTSIDE MALAYSIA																	
AIA	30-11-08	45,205	7,015	86,944	165,813	68,797	131,449	42,431	132,896	23,498	74,473	21,671	1,979	40,343	163,328	13,241,364	-
		45,205	7,015	86,944	165,813	68,797	131,449	42,431	132,896	23,498	74,473	21,671	1,979	40,343	163,328	13,241,364	-
	Jumlah kecil / ***Sub-total***	**784,049**	**130,366**	**3,254,328**	**2,753,839**	**1,275,008**	**1,428,290**	**797,516**	**2,370,457**	**325,450**	**1,530,758**	**821,021**	**768,214**	**475,046**	**2,884,126**	**113,027,758**	**1,476,577**
PENANGGUNG INSURANS SEMULA PROFESIONAL																	
PROFESSIONAL REINSURERS																	
DITUBUHKAN DI MALAYSIA																	
CONSTITUTED IN MALAYSIA																	
MLRGB	31-12-08	28,258	2,014	-	1,556	3,310	-	15,459	18,176	-	12,495	102	912	-	-	100,666	15,175
		28,258	2,014	-	1,556	3,310	-	15,459	18,176	-	12,495	102	912	-	-	100,666	15,175
DITUBUHKAN DI LUAR MALAYSIA																	
CONSTITUTED OUTSIDE MALAYSIA																	
HANNOVER RE	31-12-08	13,156	1,543	-	-	1,646	-	855	5,286	-	3,397	-	-	153	555	55,533	(1,026)
		13,156	1,543	-	-	1,646	-	855	5,286	-	3,397	-	-	153	555	55,533	(1,026)
	Jumlah kecil / ***Sub-total***	**41,414**	**3,557**	**-**	**1,556**	**4,956**	**-**	**16,314**	**23,462**	**-**	**15,892**	**102**	**912**	**153**	**555**	**156,199**	**14,149**
	Jumlah / ***Total***	**825,463**	**133,923**	**3,254,328**	**2,755,395**	**1,279,964**	**1,428,290**	**813,830**	**2,393,919**	**325,450**	**1,546,650**	**821,123**	**769,126**	**475,199**	**2,884,681**	**113,183,957**	**1,490,726**

[1] Termasuk 'Penebusan Unit' bagi perniagaan insurans berkaitan pelaburan/ *Includes 'Redemption of Units' for investment-linked business*
[2] Termasuk 'Perbelanjaan Berkaitan Agensi' dan 'Manfaat Perpisahan'/ *Includes 'Agency-Related Expenses' and 'Breakaway Benefits'*
[3] Termasuk 'Hutang Lapuk dan Ragu' selepas ditolak 'Terimaan Hutang Lapuk'/ *Includes 'Bad and Doubtful Debts' net of 'Bad Debt Recoveries'*
[4] Termasuk 'Kerugian Pelupusan Pelaburan' bagi perniagaan insurans berkaitan pelaburan/ *Includes 'Loss on Disposal of Investments' for investment-linked business*
[5] Termasuk 'Peruntukan bagi Cukai Keuntungan Modal Belum Terealisasi' dan 'Caj Pelaburan' bagi perniagaan insurans berkaitan pelaburan/ *Includes 'Provision for Tax on Unrealised Capital Gains' and 'Investment Charge' for investment-linked business*
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)
... Terlalu kecil/*Negligible*
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*