

Jadual G. 10, Insurans Am  
Keputusan Pengunderaitan dan Kendalian  
RM ' 000

Table G. 10, General Insurance  
Underwriting and Operating Results  
RM ' 000

| Syarikat                                                                                             |     |     |     |     |     |     | Tahun<br>Kewangan<br>Berakhir | Pendapatan<br><br>Terperoleh | Tuntutan<br>Bersih Kena<br>Dibayar | Komisen    | Perbelanjaan<br>Pengurusan | Keuntungan/<br>(Kerugian)<br>Pengunderaitan | Pendapatan/<br>(Kerugian)<br>Lain | Keuntungan/<br>(Kerugian)<br>Kendalian | PERATUS PENDAPATAN PREMIUM TERPEROLEH (%) |            |                            |        |
|------------------------------------------------------------------------------------------------------|-----|-----|-----|-----|-----|-----|-------------------------------|------------------------------|------------------------------------|------------|----------------------------|---------------------------------------------|-----------------------------------|----------------------------------------|-------------------------------------------|------------|----------------------------|--------|
|                                                                                                      |     |     |     |     |     |     |                               |                              |                                    |            |                            |                                             |                                   |                                        | Tuntutan<br>Bersih Kena<br>Dibayar        | Komisen    | Perbelanjaan<br>Pengurusan | Jumlah |
| Company                                                                                              |     |     |     |     |     |     | Financial<br>Year<br>Ended    | Earned<br>Premium<br>Income  | Net Claims<br>Incurred             | Comissions | Management<br>Expenses     | Underwriting<br>Gain/(Loss)                 | Other Income/<br>(Loss)           | Operating Gain/<br>(Loss)              | Net Claims<br>Incurred                    | Comissions | Management<br>Expenses     | Total  |
| PENANGGUNG INSURANS LANGSUNG<br>DIRECT INSURERS<br>DITUBUHKAN DI MALAYSIA<br>CONSTITUTED IN MALAYSIA |     |     |     |     |     |     |                               |                              |                                    |            |                            |                                             |                                   |                                        |                                           |            |                            |        |
| ACE                                                                                                  | ... | ... | ... | ... | ... | ... | 31-12-09                      | 126,643                      | 40,715                             | 15,445     | 49,797                     | 20,686                                      | 14,756                            | 35,441                                 | 32.1                                      | 12.2       | 39.3                       | 83.7   |
| AGIC                                                                                                 | ... | ... | ... | ... | ... | ... | 31-12-09                      | 785,976                      | 455,880                            | 77,293     | 153,700                    | 99,102                                      | 53,260                            | 152,363                                | 58.0                                      | 9.8        | 19.6                       | 87.4   |
| AIAB                                                                                                 | ... | ... | ... | ... | ... | ... | 30-11-09                      | 272,775                      | 160,687                            | 47,193     | 56,656                     | 8,239                                       | 19,095                            | 27,334                                 | 58.9                                      | 17.3       | 20.8                       | 97.0   |
| CHARTIS                                                                                              | ... | ... | ... | ... | ... | ... | 31-12-09                      | 309,691                      | 156,018                            | 33,829     | 90,806                     | 29,038                                      | 28,811                            | 57,850                                 | 50.4                                      | 10.9       | 29.3                       | 90.6   |
| AMG                                                                                                  | ... | ... | ... | ... | ... | ... | 31-03-10                      | 494,231                      | 358,762                            | 47,782     | 76,170                     | 11,518                                      | 53,142                            | 64,659                                 | 72.6                                      | 9.7        | 15.4                       | 97.7   |
| AXA                                                                                                  | ... | ... | ... | ... | ... | ... | 31-12-09                      | 247,915                      | 157,385                            | 25,131     | 58,013                     | 7,385                                       | 21,022                            | 28,407                                 | 63.5                                      | 10.1       | 23.4                       | 97.0   |
| BERJAYA                                                                                              | ... | ... | ... | ... | ... | ... | 30-04-10                      | 342,798                      | 258,372                            | 33,203     | 48,957                     | 2,266                                       | 84,979                            | 87,245                                 | 75.4                                      | 9.7        | 14.3                       | 99.3   |
| BH INSURANCE                                                                                         | ... | ... | ... | ... | ... | ... | 31-12-09                      | 176,438                      | 99,024                             | 12,670     | 39,293                     | 25,451                                      | 17,090                            | 42,541                                 | 56.1                                      | 7.2        | 22.3                       | 85.6   |
| ETIQA                                                                                                | ... | ... | ... | ... | ... | ... | 30-06-10                      | 403,058                      | 213,862                            | 39,005     | 111,323                    | 38,868                                      | 51,136                            | 90,004                                 | 53.1                                      | 9.7        | 27.6                       | 90.4   |
| GREAT EASTERN                                                                                        | ... | ... | ... | ... | ... | ... | 31-12-09                      | -                            | -                                  | -          | 7                          | (7)                                         | 16                                | 9                                      | /0                                        | /0         | /0                         | /0     |
| HONG LEONG                                                                                           | ... | ... | ... | ... | ... | ... | 30-06-10                      | 219,171                      | 134,743                            | 26,119     | 53,096                     | 5,214                                       | 24,396                            | 29,611                                 | 61.5                                      | 11.9       | 24.2                       | 97.6   |
| ING                                                                                                  | ... | ... | ... | ... | ... | ... | 31-12-09                      | 61,639                       | 40,500                             | 7,550      | 20,137                     | (6,549)                                     | 7,655                             | 1,106                                  | 65.7                                      | 12.2       | 32.7                       | 110.6  |
| JERNEH                                                                                               | ... | ... | ... | ... | ... | ... | 31-12-09                      | 184,788                      | 124,866                            | 5,045      | 51,050                     | 3,828                                       | 45,523                            | 49,350                                 | 67.6                                      | 2.7        | 27.6                       | 97.9   |
| KURNIA                                                                                               | ... | ... | ... | ... | ... | ... | 31-12-09                      | 429,162                      | 304,268                            | 42,984     | 78,372                     | 3,538                                       | 62,442                            | 65,980                                 | 70.9                                      | 10.0       | 18.3                       | 99.2   |
| LONPAC                                                                                               | ... | ... | ... | ... | ... | ... | 31-12-09                      | 365,537                      | 166,510                            | 34,632     | 66,029                     | 98,365                                      | 80,945                            | 179,310                                | 45.6                                      | 9.5        | 18.1                       | 73.1   |
| MAA                                                                                                  | ... | ... | ... | ... | ... | ... | 31-12-09                      | 280,352                      | 193,086                            | 31,350     | 70,899                     | (14,983)                                    | 40,482                            | 25,499                                 | 68.9                                      | 11.2       | 25.3                       | 105.3  |
| MCIS ZURICH                                                                                          | ... | ... | ... | ... | ... | ... | 30-06-10                      | 112,677                      | 77,935                             | 1,395      | 28,392                     | 4,956                                       | 15,939                            | 20,895                                 | 69.2                                      | 1.2        | 25.2                       | 95.6   |
| MSIG                                                                                                 | ... | ... | ... | ... | ... | ... | 31-12-09                      | 610,894                      | 340,385                            | 58,415     | 106,025                    | 106,069                                     | 34,467                            | 140,536                                | 55.7                                      | 9.6        | 17.4                       | 82.6   |
| MUI CONTINENTAL                                                                                      | ... | ... | ... | ... | ... | ... | 31-12-09                      | 99,310                       | 62,708                             | 10,103     | 18,041                     | 8,458                                       | 27,042                            | 35,500                                 | 63.1                                      | 10.2       | 18.2                       | 91.5   |
| MULTI-PURPOSE                                                                                        | ... | ... | ... | ... | ... | ... | 31-12-09                      | 189,854                      | 119,400                            | 16,670     | 44,347                     | 9,436                                       | 21,838                            | 31,274                                 | 62.9                                      | 8.8        | 23.4                       | 95.0   |
| OAC                                                                                                  | ... | ... | ... | ... | ... | ... | 31-12-09                      | 134,871                      | 72,218                             | 11,832     | 31,563                     | 19,259                                      | 14,867                            | 34,126                                 | 53.5                                      | 8.8        | 23.4                       | 85.7   |
| OCA                                                                                                  | ... | ... | ... | ... | ... | ... | 31-12-09                      | 108,895                      | 87,815                             | 6,137      | 23,861                     | (8,917)                                     | 25,655                            | 16,738                                 | 80.6                                      | 5.6        | 21.9                       | 108.2  |
| PACIFIC                                                                                              | ... | ... | ... | ... | ... | ... | 30-09-09                      | 99,540                       | 70,661                             | 11,806     | 25,652                     | (8,578)                                     | 11,759                            | 3,180                                  | 71.0                                      | 11.9       | 25.8                       | 108.6  |
| PROGRESSIVE                                                                                          | ... | ... | ... | ... | ... | ... | 31-12-09                      | 55,371                       | 36,840                             | 2,663      | 18,838                     | (2,969)                                     | 24,083                            | 21,114                                 | 66.5                                      | 4.8        | 34.0                       | 105.4  |
| P & O                                                                                                | ... | ... | ... | ... | ... | ... | 31-12-09                      | 290,806                      | 210,599                            | 34,687     | 39,671                     | 5,849                                       | 25,929                            | 31,778                                 | 72.4                                      | 11.9       | 13.6                       | 98.0   |
| PRUDENTIAL                                                                                           | ... | ... | ... | ... | ... | ... | 31-12-09                      | 19,070                       | 8,994                              | 3,795      | 4,397                      | 1,884                                       | 2,430                             | 4,314                                  | 47.2                                      | 19.9       | 23.1                       | 90.1   |
| QBE                                                                                                  | ... | ... | ... | ... | ... | ... | 31-12-09                      | 86,001                       | 36,830                             | 15,981     | 23,132                     | 10,058                                      | 11,548                            | 21,606                                 | 42.8                                      | 18.6       | 26.9                       | 88.3   |
| RHB                                                                                                  | ... | ... | ... | ... | ... | ... | 31-12-09                      | 179,069                      | 100,110                            | 18,131     | 38,295                     | 22,533                                      | 20,230                            | 42,763                                 | 55.9                                      | 10.1       | 21.4                       | 87.4   |
| TAHAN                                                                                                | ... | ... | ... | ... | ... | ... | 31-12-09                      | 60,044                       | 23,716                             | 5,205      | 20,991                     | 10,133                                      | 3,291                             | 13,424                                 | 39.5                                      | 8.7        | 35.0                       | 83.1   |
| TOKIO MARINE                                                                                         | ... | ... | ... | ... | ... | ... | 31-12-09                      | 558,910                      | 374,691                            | 47,258     | 98,012                     | 38,950                                      | 47,420                            | 86,370                                 | 67.0                                      | 8.5        | 17.5                       | 93.0   |
| UNI.ASIA GENERAL                                                                                     | ... | ... | ... | ... | ... | ... | 31-03-10                      | 337,009                      | 319,974                            | 31,796     | 54,446                     | (69,208)                                    | 44,610                            | (24,598)                               | 94.9                                      | 9.4        | 16.2                       | 120.5  |
|                                                                                                      |     |     |     |     |     |     |                               | 7,642,495                    | 4,807,553                          | 755,103    | 1,599,967                  | 479,872                                     | 935,858                           | 1,415,729                              | 62.9                                      | 9.9        | 20.9                       | 93.7   |

Jadual G. 10, Insurans Am  
Keputusan Pengunderaitan dan Kendalian - (samb.)  
RM ' 000

Table G. 10, General Insurance  
Underwriting and Operating Results - (contd.)  
RM ' 000

| Syarikat                               |  |  |  |  |  |  | Tahun<br>Kewangan<br>Berakhir | Pendapatan<br><br>Terperoleh | Tuntutan<br>Bersih Kena<br>Dibayar | Komisen    | Perbelanjaan<br>Pengurusan | Keuntungan/<br>(Kerugian)<br>Pengunderaitan | Pendapatan/<br>(Kerugian)<br>Lain | Keuntungan/<br>(Kerugian)<br>Kendalian | PERATUS PENDAPATAN PREMIUM TERPEROLEH (%) |            |                            |        |        |         |      |      |     |      |
|----------------------------------------|--|--|--|--|--|--|-------------------------------|------------------------------|------------------------------------|------------|----------------------------|---------------------------------------------|-----------------------------------|----------------------------------------|-------------------------------------------|------------|----------------------------|--------|--------|---------|------|------|-----|------|
|                                        |  |  |  |  |  |  |                               |                              |                                    |            |                            |                                             |                                   |                                        | Tuntutan<br>Bersih Kena<br>Dibayar        | Komisen    | Perbelanjaan<br>Pengurusan | Jumlah |        |         |      |      |     |      |
| Company                                |  |  |  |  |  |  | Financial<br>Year<br>Ended    | Earned<br>Premium<br>Income  | Net Claims<br>Incurred             | Comissions | Management<br>Expenses     | Underwriting<br>Gain/(Loss)                 | Other Income/<br>(Loss)           | Operating Gain/<br>(Loss)              | PERCENTAGE OF EARNED PREMIUM INCOME (%)   |            |                            |        |        |         |      |      |     |      |
|                                        |  |  |  |  |  |  |                               |                              |                                    |            |                            |                                             |                                   |                                        | Net Claims<br>Incurred                    | Comissions | Management<br>Expenses     | Total  |        |         |      |      |     |      |
| PENANGGUNG INSURANS SEMULA PROFESIONAL |  |  |  |  |  |  |                               |                              |                                    |            |                            |                                             |                                   |                                        |                                           |            |                            |        |        |         |      |      |     |      |
| PROFESSIONAL REINSURERS                |  |  |  |  |  |  |                               |                              |                                    |            |                            |                                             |                                   |                                        |                                           |            |                            |        |        |         |      |      |     |      |
| DITUBUHKAN DI MALAYSIA                 |  |  |  |  |  |  |                               |                              |                                    |            |                            |                                             |                                   |                                        |                                           |            |                            |        |        |         |      |      |     |      |
| CONSTITUTED IN MALAYSIA                |  |  |  |  |  |  |                               |                              |                                    |            |                            |                                             |                                   |                                        |                                           |            |                            |        |        |         |      |      |     |      |
| ASIACAPRE                              |  |  |  |  |  |  | ...                           | ...                          | ...                                | ...        | ...                        | ...                                         | 31-12-09                          | 64,528                                 | 39,373                                    | 15,001     | 3,668                      | 6,486  | 10,982 | 17,467  | 61.0 | 23.2 | 5.7 | 89.9 |
| MRB                                    |  |  |  |  |  |  | ...                           | ...                          | ...                                | ...        | ...                        | ...                                         | 31-03-10                          | 769,967                                | 476,456                                   | 166,942    | 39,675                     | 86,894 | 63,831 | 150,726 | 61.9 | 21.7 | 5.2 | 88.7 |
|                                        |  |  |  |  |  |  |                               |                              |                                    |            |                            |                                             |                                   |                                        |                                           |            |                            |        |        |         |      |      |     |      |
|                                        |  |  |  |  |  |  |                               |                              |                                    |            |                            |                                             |                                   |                                        |                                           |            |                            |        |        |         |      |      |     |      |
|                                        |  |  |  |  |  |  |                               |                              |                                    |            |                            |                                             |                                   |                                        |                                           |            |                            |        |        |         |      |      |     |      |
|                                        |  |  |  |  |  |  |                               |                              |                                    |            |                            |                                             |                                   |                                        |                                           |            |                            |        |        |         |      |      |     |      |
|                                        |  |  |  |  |  |  |                               |                              |                                    |            |                            |                                             |                                   |                                        |                                           |            |                            |        |        |         |      |      |     |      |
|                                        |  |  |  |  |  |  |                               |                              |                                    |            |                            |                                             |                                   |                                        |                                           |            |                            |        |        |         |      |      |     |      |
|                                        |  |  |  |  |  |  |                               |                              |                                    |            |                            |                                             |                                   |                                        |                                           |            |                            |        |        |         |      |      |     |      |
|                                        |  |  |  |  |  |  |                               |                              |                                    |            |                            |                                             |                                   |                                        |                                           |            |                            |        |        |         |      |      |     |      |
|                                        |  |  |  |  |  |  |                               |                              |                                    |            |                            |                                             |                                   |                                        |                                           |            |                            |        |        |         |      |      |     |      |
|                                        |  |  |  |  |  |  |                               |                              |                                    |            |                            |                                             |                                   |                                        |                                           |            |                            |        |        |         |      |      |     |      |
|                                        |  |  |  |  |  |  |                               |                              |                                    |            |                            |                                             |                                   |                                        |                                           |            |                            |        |        |         |      |      |     |      |
|                                        |  |  |  |  |  |  |                               |                              |                                    |            |                            |                                             |                                   |                                        |                                           |            |                            |        |        |         |      |      |     |      |
|                                        |  |  |  |  |  |  |                               |                              |                                    |            |                            |                                             |                                   |                                        |                                           |            |                            |        |        |         |      |      |     |      |
|                                        |  |  |  |  |  |  |                               |                              |                                    |            |                            |                                             |                                   |                                        |                                           |            |                            |        |        |         |      |      |     |      |
|                                        |  |  |  |  |  |  |                               |                              |                                    |            |                            |                                             |                                   |                                        |                                           |            |                            |        |        |         |      |      |     |      |
|                                        |  |  |  |  |  |  |                               |                              |                                    |            |                            |                                             |                                   |                                        |                                           |            |                            |        |        |         |      |      |     |      |
|                                        |  |  |  |  |  |  |                               |                              |                                    |            |                            |                                             |                                   |                                        |                                           |            |                            |        |        |         |      |      |     |      |
|                                        |  |  |  |  |  |  |                               |                              |                                    |            |                            |                                             |                                   |                                        |                                           |            |                            |        |        |         |      |      |     |      |
|                                        |  |  |  |  |  |  |                               |                              |                                    |            |                            |                                             |                                   |                                        |                                           |            |                            |        |        |         |      |      |     |      |
|                                        |  |  |  |  |  |  |                               |                              |                                    |            |                            |                                             |                                   |                                        |                                           |            |                            |        |        |         |      |      |     |      |
|                                        |  |  |  |  |  |  |                               |                              |                                    |            |                            |                                             |                                   |                                        |                                           |            |                            |        |        |         |      |      |     |      |
|                                        |  |  |  |  |  |  |                               |                              |                                    |            |                            |                                             |                                   |                                        |                                           |            |                            |        |        |         |      |      |     |      |
|                                        |  |  |  |  |  |  |                               |                              |                                    |            |                            |                                             |                                   |                                        |                                           |            |                            |        |        |         |      |      |     |      |
|                                        |  |  |  |  |  |  |                               |                              |                                    |            |                            |                                             |                                   |                                        |                                           |            |                            |        |        |         |      |      |     |      |
|                                        |  |  |  |  |  |  |                               |                              |                                    |            |                            |                                             |                                   |                                        |                                           |            |                            |        |        |         |      |      |     |      |
|                                        |  |  |  |  |  |  |                               |                              |                                    |            |                            |                                             |                                   |                                        |                                           |            |                            |        |        |         |      |      |     |      |
|                                        |  |  |  |  |  |  |                               |                              |                                    |            |                            |                                             |                                   |                                        |                                           |            |                            |        |        |         |      |      |     |      |
|                                        |  |  |  |  |  |  |                               |                              |                                    |            |                            |                                             |                                   |                                        |                                           |            |                            |        |        |         |      |      |     |      |
|                                        |  |  |  |  |  |  |                               |                              |                                    |            |                            |                                             |                                   |                                        |                                           |            |                            |        |        |         |      |      |     |      |
|                                        |  |  |  |  |  |  |                               |                              |                                    |            |                            |                                             |                                   |                                        |                                           |            |                            |        |        |         |      |      |     |      |
|                                        |  |  |  |  |  |  |                               |                              |                                    |            |                            |                                             |                                   |                                        |                                           |            |                            |        |        |         |      |      |     |      |
|                                        |  |  |  |  |  |  |                               |                              |                                    |            |                            |                                             |                                   |                                        |                                           |            |                            |        |        |         |      |      |     |      |
|                                        |  |  |  |  |  |  |                               |                              |                                    |            |                            |                                             |                                   |                                        |                                           |            |                            |        |        |         |      |      |     |      |
|                                        |  |  |  |  |  |  |                               |                              |                                    |            |                            |                                             |                                   |                                        |                                           |            |                            |        |        |         |      |      |     |      |
|                                        |  |  |  |  |  |  |                               |                              |                                    |            |                            |                                             |                                   |                                        |                                           |            |                            |        |        |         |      |      |     |      |
|                                        |  |  |  |  |  |  |                               |                              |                                    |            |                            |                                             |                                   |                                        |                                           |            |                            |        |        |         |      |      |     |      |
|                                        |  |  |  |  |  |  |                               |                              |                                    |            |                            |                                             |                                   |                                        |                                           |            |                            |        |        |         |      |      |     |      |
|                                        |  |  |  |  |  |  |                               |                              |                                    |            |                            |                                             |                                   |                                        |                                           |            |                            |        |        |         |      |      |     |      |
|                                        |  |  |  |  |  |  |                               |                              |                                    |            |                            |                                             |                                   |                                        |                                           |            |                            |        |        |         |      |      |     |      |
|                                        |  |  |  |  |  |  |                               |                              |                                    |            |                            |                                             |                                   |                                        |                                           |            |                            |        |        |         |      |      |     |      |
|                                        |  |  |  |  |  |  |                               |                              |                                    |            |                            |                                             |                                   |                                        |                                           |            |                            |        |        |         |      |      |     |      |
|                                        |  |  |  |  |  |  |                               |                              |                                    |            |                            |                                             |                                   |                                        |                                           |            |                            |        |        |         |      |      |     |      |
|                                        |  |  |  |  |  |  |                               |                              |                                    |            |                            |                                             |                                   |                                        |                                           |            |                            |        |        |         |      |      |     |      |
|                                        |  |  |  |  |  |  |                               |                              |                                    |            |                            |                                             |                                   |                                        |                                           |            |                            |        |        |         |      |      |     |      |
|                                        |  |  |  |  |  |  |                               |                              |                                    |            |                            |                                             |                                   |                                        |                                           |            |                            |        |        |         |      |      |     |      |
|                                        |  |  |  |  |  |  |                               |                              |                                    |            |                            |                                             |                                   |                                        |                                           |            |                            |        |        |         |      |      |     |      |
|                                        |  |  |  |  |  |  |                               |                              |                                    |            |                            |                                             |                                   |                                        |                                           |            |                            |        |        |         |      |      |     |      |
|                                        |  |  |  |  |  |  |                               |                              |                                    |            |                            |                                             |                                   |                                        |                                           |            |                            |        |        |         |      |      |     |      |
|                                        |  |  |  |  |  |  |                               |                              |                                    |            |                            |                                             |                                   |                                        |                                           |            |                            |        |        |         |      |      |     |      |
|                                        |  |  |  |  |  |  |                               |                              |                                    |            |                            |                                             |                                   |                                        |                                           |            |                            |        |        |         |      |      |     |      |
|                                        |  |  |  |  |  |  |                               |                              |                                    |            |                            |                                             |                                   |                                        |                                           |            |                            |        |        |         |      |      |     |      |
|                                        |  |  |  |  |  |  |                               |                              |                                    |            |                            |                                             |                                   |                                        |                                           |            |                            |        |        |         |      |      |     |      |
|                                        |  |  |  |  |  |  |                               |                              |                                    |            |                            |                                             |                                   |                                        |                                           |            |                            |        |        |         |      |      |     |      |
|                                        |  |  |  |  |  |  |                               |                              |                                    |            |                            |                                             |                                   |                                        |                                           |            |                            |        |        |         |      |      |     |      |
|                                        |  |  |  |  |  |  |                               |                              | </                                 |            |                            |                                             |                                   |                                        |                                           |            |                            |        |        |         |      |      |     |      |

Angka bagi Great Eastern Life Assurance (Malaysia) Berhad sebagaimana yang dilaporkan dalam jadual adalah bagi perniagaan am mereka yang sedang dilunaskan/  
The figures for Great Eastern Life Assurance (Malaysia) Berhad as reported in the table are in respect of their general business which they are running o

Angka bagi Kurnia Insurans (Malaysia) Berhad sebagaimana yang dilaporkan dalam jadual perniagaan am adalah bagi tempoh enam bulan berikutan perubahan tarikh tahun kewangannya daripada 30 Jun kepada 31 Disember/  
The figures for Kurnia Insurans (Malaysia) Berhad as reported in the table under general business are for a period of six months following a change in its financial year end from 30 June to 31 December

Jumlah individu tidak semestinya bersamaan dengan jumlah keseluruhan disebabkan oleh pembundaran angkaIndividual totals do not necessarily add up to the overall total due to rounding