

**Table 2.7**  
**Life Insurance : Average Size and Cost of Ordinary Individual Life**  
**New Policies of Direct Insurers<sup>1</sup>**

| Year | Average Annual Premiums |            | Average Sums Insured |            | Average Cost <sup>2</sup> |            |
|------|-------------------------|------------|----------------------|------------|---------------------------|------------|
|      | Whole Life              | Endow-ment | Whole Life           | Endow-ment | Whole Life                | Endow-ment |
|      | RM                      |            |                      |            |                           |            |
| 2007 | 2,326                   | 1,923      | 48,971               | 29,647     | 47                        | 65         |
| 2008 | 2,514                   | 2,439      | 50,866               | 30,155     | 49                        | 81         |
| 2009 | 2,925                   | 3,072      | 51,279               | 27,342     | 57                        | 112        |
| 2010 | 3,478                   | 3,837      | 56,540               | 30,183     | 62                        | 127        |
| 2011 | 3,000                   | 4,419      | 53,721               | 28,508     | 56                        | 155        |

<sup>1</sup> For annual premium policies only

<sup>2</sup> New annual premium per RM1,000 of new sums insured