

**Table L. 1, Life Insurance
Revenue Accounts – Income**
RM'000

PERNIAGAAN BERKAITAN PELABURAN			ANUITI			Pendapatan Pelaburan Bersih	Pindahan daripada Kumpulan Wang Pemegang Saham/Kerja	Pindahan daripada Rizab	Keuntungan atas Pelupusan Aset	Pendapatan Pelbagai
Premium Tunggal	Premium Tahunan		Premium Tunggal	Premium Tahunan						
	Premium Tahun Pertama	Premium Diperbaharui		Premium Tahun Pertama	Premium Diperbaharui					
INVESTMENT-LINKED BUSINESS			ANNUITY			Net Investment Income	Transfer from Shareholders'/ Working Fund	Transfer from Reserves	Profit on Disposal of Assets	Miscellaneous Income
Single Premium	Annual Premium		Single Premium	Annual Premium						
	First Year Premium	Renewal Premium		First Year Premium	Renewal Premium					
212,954	18,432	1,496	–	–	–	29,631	2,148	–	26,351	16,673
3,193	953	–	–	–	–	43,312	–	–	4,594	2,020
35,436	12,780	40	–	–	–	120,630	–	–	12,673	17,024
144,525	–	167	–	–	–	30,360	–	–	21,987	17,022
45,407	187,917	87,797	–	–	–	1,231,960	–	–	928,956	107,129
8,231	48,699	64,478	–	–	–	123,799	–	–	35,675	4,682
–	5,670	3,760	–	–	–	258,995	–	–	64,717	15,580
37,300	41,208	68,303	–	–	–	224,310	–	–	88,454	23,854
5,138	24,850	9,599	–	–	–	80,154	–	–	15,858	9,037
179,492	22,791	56,657	–	–	–	115,577	–	–	19,732	76,757
505	1,093	700	–	–	–	106,748	–	–	11,600	20,708
–	–	–	(74)	–	–	153,431	–	–	36,779	14,641
23,262	318,192	689,504	–	–	–	178,937	–	–	91,164	86,005
–	–	–	–	–	–	7,366	–	–	843	6,890
–	–	–	–	–	–	19,181	12,000	–	107	1,180
<u>695,443</u>	<u>682,585</u>	<u>982,501</u>	<u>(74)</u>	<u>–</u>	<u>–</u>	<u>2,724,391</u>	<u>14,148</u>	<u>–</u>	<u>1,359,490</u>	<u>419,202</u>
218,089	102,703	150,467	–	–	–	497,299	–	–	63,545	103,969
<u>218,089</u>	<u>102,703</u>	<u>150,467</u>	<u>–</u>	<u>–</u>	<u>–</u>	<u>497,299</u>	<u>–</u>	<u>–</u>	<u>63,545</u>	<u>103,969</u>
913,532	785,288	1,132,968	(74)	–	–	3,221,690	14,148	–	1,423,035	523,171
–	–	–	–	–	–	1,964	–	–	–	525
<u>–</u>	<u>–</u>	<u>–</u>	<u>–</u>	<u>–</u>	<u>–</u>	<u>1,964</u>	<u>–</u>	<u>–</u>	<u>–</u>	<u>525</u>
–	–	–	–	–	–	1,126	–	–	–	–
<u>–</u>	<u>–</u>	<u>–</u>	<u>–</u>	<u>–</u>	<u>–</u>	<u>1,126</u>	<u>–</u>	<u>–</u>	<u>–</u>	<u>–</u>
–	–	–	–	–	–	3,090	–	–	–	525
<u>–</u>	<u>–</u>	<u>–</u>	<u>–</u>	<u>–</u>	<u>–</u>	<u>3,090</u>	<u>–</u>	<u>–</u>	<u>–</u>	<u>525</u>
913,532	785,288	1,132,968	(74)	–	–	3,224,780	14,148	–	1,423,035	523,696

**Jadual L. 2, Insurans Hayat
Akaun Hasil – Perbelanjaan**
RM'000

Syarikat	Tahun Kewangan Berakhir	Faedah Polisi Bersih						
		Kematian	Hilang Upaya	Cukup Tempoh/ Pemberian Hak	Serahan ¹	Perubatan	Bonus Dibayar Secara Tunai	Lain-lain
Company	Financial Year Ended	Net Policy Benefits						
		Death	Disability	Maturity/ Vesting	Surrenders ¹	Medical	Bonuses Paid in Cash	Others

**PENANGGUNG INSURANS LANGSUNG
DIRECT INSURERS
DITUBUHKAN DI MALAYSIA
CONSTITUTED IN MALAYSIA**

ALLIANZ LIFE	...	...	...	31-12-04	7,178	545	6,202	74,764	12,890	6,363	2,616
AMASSURANCE	...	...	...	31-03-05	19,595	3,549	7,153	20,474	5,960	1,015	35
ASIA LIFE	...	...	...	31-12-04	20,252	4,224	61,427	142,532	4,756	7,984	654
COMMERCE LIFE	...	...	...	31-12-04	16,741	1,964	58,271	25,879	1,870	1,407	-
GREAT EASTERN	...	...	...	31-12-04	184,608	38,685	349,915	500,686	70,315	237,224	371,558
HONG LEONG	...	...	...	30-06-05	19,955	3,387	9,523	80,375	16,519	20,836	9,201
ING	...	...	...	31-12-04	59,341	5,562	27,132	111,199	213,895	18,036	19,814
MAA	...	...	...	31-12-04	34,404	12,702	311,954	121,079	21,450	143,777	2,080
MANULIFE	...	...	...	31-12-04	12,762	2,166	32,252	47,173	14,048	21,218	77
MAYBAN LIFE	...	...	...	30-06-05	36,269	5,936	6,367	85,705	963	188	3,712
MCIS ZURICH	...	...	...	30-06-05	20,034	4,790	63,875	61,222	3,810	-	6,554
MNI	...	...	...	31-03-05	71,800	-	57,268	73,051	2,504	25,951	460
PRUDENTIAL	...	...	...	31-12-04	30,860	3,359	22,778	108,836	147,569	502	55,647
TAHAN	...	...	...	31-12-04	8,379	-	292	5,389	46	6,326	1,738
UNI.ASIA LIFE	...	...	...	31-03-05	3,689	590	636	8,339	723	(1)	4,057
					<u>545,867</u>	<u>87,459</u>	<u>1,015,045</u>	<u>1,466,703</u>	<u>517,318</u>	<u>490,826</u>	<u>478,203</u>

**DITUBUHKAN DI LUAR MALAYSIA
CONSTITUTED OUTSIDE MALAYSIA**

AIA	...	...	...	30-11-04	71,974	14,637	143,164	160,994	80,097	174,659	136,726
					<u>71,974</u>	<u>14,637</u>	<u>143,164</u>	<u>160,994</u>	<u>80,097</u>	<u>174,659</u>	<u>136,726</u>
				Jumlah kecil Sub-total	617,841	102,096	1,158,209	1,627,697	597,415	665,485	614,929

**PENANGGUNG INSURANS SEMULA PROFESIONAL
PROFESSIONAL REINSURERS
DITUBUHKAN DI MALAYSIA
CONSTITUTED IN MALAYSIA**

MLRGB	...	...	...	31-12-04	13,907	606	-	-	9,811	-	5,492
					<u>13,907</u>	<u>606</u>	<u>-</u>	<u>-</u>	<u>9,811</u>	<u>-</u>	<u>5,492</u>

**DITUBUHKAN DI LUAR MALAYSIA
CONSTITUTED OUTSIDE MALAYSIA**

HANNOVER RE	...	...	...	31-12-04	3,409	266	-	-	1,109	-	923
					<u>3,409</u>	<u>266</u>	<u>-</u>	<u>-</u>	<u>1,109</u>	<u>-</u>	<u>923</u>
				Jumlah kecil Sub-total	17,316	872	-	-	10,920	-	6,415
				Jumlah Total	635,157	102,968	1,158,209	1,627,697	608,335	665,485	621,344

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 'Kerugian Pelupusan Pelaburan' bagi perniagaan insurans berkaitan pelaburan/Includes 'Loss on Disposal of Investments' for investment-linked business

⁴ - 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

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

Imbuhan Agensi		Perbelanjaan Pengurusan	Kerugian atas Pelupusan Aset ³	Pengurangan Nilai Pelaburan	Cukai	Perbelanjaan Lain ⁴	Kumpulan Wang Empunya Polisi pada Akhir Tahun	Pindahan kepada Penyata Pendapatan/ Akaun Ibu Pejabat
Komisen	Lain-lain ²							
Agency Remuneration		Management Expenses	Loss on Disposal of Assets ³	Diminution in Value of Investments	Taxes	Other Outgo ⁴	Policy owners' Fund End of the Year	Transfer to Income Statement/ Head Office Account
Commission	Others ²							
78,241	5,984	48,426	1	1,951	4,520	8,421	829,051	4,148
53,161	5,141	34,192	–	71	3,949	1,265	818,627	2,000
54,344	7,337	22,452	356	390	10,008	8,449	2,249,984	15,724
14,301	86	31,738	–	3,590	4,291	16,899	752,553	2,200
549,029	71,409	172,664	102,250	1,899	112,667	63,896	21,161,537	445,348
102,927	10,874	53,832	3,229	4,098	11,628	8,915	2,918,660	45,000
268,468	29,459	149,687	–	80	24,227	10,847	5,433,325	52,252
105,563	16,451	89,873	2,426	30,123	23,671	24,272	4,383,756	50,813
53,980	5,849	26,832	2,499	835	8,378	621	1,479,129	42,525
41,752	1,010	33,648	12,091	1,354	9,684	20,790	3,260,522	23,029
70,423	8,135	48,631	2,760	–	9,883	16,746	1,992,418	10,000
56,381	4,819	34,296	4,428	9,844	15,729	8,881	3,631,565	30,000
353,030	41,884	114,401	43	85	19,766	33,914	3,875,358	236,915
4,866	846	11,707	–	12,738	199	1,798	171,920	–
16,362	701	17,746	143	7,806	1,299	41	574,104	–
1,822,828	209,985	890,125	130,226	74,864	259,899	225,755	53,532,509	959,954
298,282	46,223	117,402	167	3,824	37,485	118,047	8,873,393	177,407
298,282	46,223	117,402	167	3,824	37,485	118,047	8,873,393	177,407
2,121,110	256,208	1,007,527	130,393	78,688	297,384	343,802	62,405,902	1,137,361
8,835	–	4,997	–	–	–	16	25,222	1,819
8,835	–	4,997	–	–	–	16	25,222	1,819
6,727	–	1,345	–	–	754	34	20,629	1,513
6,727	–	1,345	–	–	754	34	20,629	1,513
15,562	–	6,342	–	–	754	50	45,851	3,332
2,136,672	256,208	1,013,869	130,393	78,688	298,138	343,852	62,451,753	1,140,693

Jadual L. 3, Insurans Hayat
Liabiliti dan Aset Kumpulan Wang Insurans
RM'000

Syarikat	Tahun Kewangan Berakhir	LIABILITI					Liabiliti Lain	Jumlah Aset/ Liabiliti
		Kumpulan Wang Empunya Polisi	Peruntukan bagi Tuntutan Belum Dibayar	Peruntukan bagi Cukai	Amaun Tertunggak kepada Kumpulan Wang Pemegang Saham/Akaun Ibu Pejabat/Kumpulan Wang Insurans			
Company	Financial Year Ended	Policy owners' Fund	Provision for Outstanding Claims	Provision for Taxation	Amount Due to Shareholders' Fund/Head Office Account/ Insurance Fund	Other Liabilities	Total Assets/ Liabilities	
PENANGGUNG INSURANS LANGSUNG								
DIRECT INSURERS								
DITUBUHKAN DI MALAYSIA								
CONSTITUTED IN MALAYSIA								
ALLIANZ LIFE	...	31-12-04	829,051	21,647	1,314	50,336	59,727	962,075
AMASSURANCE	...	31-03-05	818,627	25,647	1,350	47,556	48,156	941,336
ASIA LIFE	...	31-12-04	2,249,984	8,489	506	15,725	104,868	2,379,572
COMMERCE LIFE	...	31-12-04	752,553	10,098	1,089	59,335	66,416	889,491
GREAT EASTERN	...	31-12-04	21,161,537	1,499,497	67,127	293,650	553,343	23,575,154
HONG LEONG	...	30-06-05	2,918,660	30,614	5,400	45,011	133,111	3,132,796
ING	...	31-12-04	5,433,325	61,641	7,439	216,240	327,460	6,046,105
MAA	...	31-12-04	4,383,756	14,104	7,124	53,087	548,197	5,006,268
MANULIFE	...	31-12-04	1,479,129	9,660	460	47,128	133,603	1,669,980
MAYBAN LIFE	...	30-06-05	3,260,522	14,971	7,552	21,794	49,389	3,354,228
MCIS ZURICH	...	30-06-05	1,992,418	33,714	1,305	10,000	86,024	2,123,461
MNI	...	31-03-05	3,631,565	8,919	49,037	44,827	108,118	3,842,466
PRUDENTIAL	...	31-12-04	3,875,358	49,736	13,471	234,819	145,330	4,318,714
TAHAN	...	31-12-04	171,920	1,558	2,016	31,245	20,383	227,122
UNI.ASIA LIFE	...	31-03-05	574,104	5,231	(357)	50,000	75,536	704,514
			53,532,509	1,795,526	164,833	1,220,753	2,459,661	59,173,282
DITUBUHKAN DI LUAR MALAYSIA								
CONSTITUTED OUTSIDE MALAYSIA								
AIA	...	30-11-04	8,873,393	69,694	52,912	245,412	2,397,324	11,638,735
			8,873,393	69,694	52,912	245,412	2,397,324	11,638,735
		Jumlah kecil	62,405,902	1,865,220	217,745	1,466,165	4,856,985	70,812,017
		Sub-total						
PENANGGUNG INSURANS SEMULA PROFESIONAL								
PROFESSIONAL REINSURERS								
DITUBUHKAN DI MALAYSIA								
CONSTITUTED IN MALAYSIA								
MLRGB	...	31-12-04	25,222	10,435	-	52,366	22,919	110,942
			25,222	10,435	-	52,366	22,919	110,942
DITUBUHKAN DI LUAR MALAYSIA								
CONSTITUTED OUTSIDE MALAYSIA								
HANNOVER RE	...	31-12-04	20,629	7,008	-	19,868	168	47,673
			20,629	7,008	-	19,868	168	47,673
		Jumlah kecil	45,851	17,443	-	72,234	23,087	158,615
		Sub-total						
		Jumlah Total	62,451,753	1,882,663	217,745	1,538,399	4,880,072	70,970,632

**Table L. 3, Life Insurance
Liabilities and Assets of Insurance Funds**
RM'000

ASET										
Harta Benda, Loji & Kelengkapan	Pinjaman			Pelaburan			Harta Benda Pelaburan	Wang Tunai dan Simpanan	Aset Lain	Aset Luar Negeri
	Pinjaman Polisi	Pinjaman Bercagar Lain	Pinjaman Tidak Bercagar	Kertas/ Pinjaman Dijamin oleh Kerajaan Malaysia	Sekuriti Korporat/ Hutang	Lain-lain				
ASSETS										
Property, Plant & Equipment	Loans			Investments			Investment Properties	Cash and Deposits	Other Assets	Foreign Assets
	Policy Loans	Other Secured Loans	Unsecured Loans	Malaysian Government Papers/ Guaranteed Loans	Corporate/ Debt Securities	Others				
11,780	15,365	17,255	1,383	93,102	601,203	214	9,878	156,818	55,075	–
4,388	59,459	–	9,487	94,840	472,421	23,807	52,373	200,269	24,293	–
6,280	454,620	5,390	2,406	139,054	1,105,636	6,590	162,087	431,207	46,992	19,310
8,380	10,211	40	1,143	64,546	563,651	12,785	52,038	156,002	20,695	–
99,647	2,367,247	692,878	11,623	4,684,571	12,774,190	24,107	585,455	1,690,998	497,233	147,204
33,580	358,944	–	57	145,093	1,020,969	5,000	189,997	1,306,597	72,559	–
34,462	568,422	420,775	30,929	1,096,591	3,062,551	–	150,868	503,750	177,758	–
36,443	218,414	527,143	5,605	283,999	2,072,264	100,410	875,555	789,779	96,654	–
3,567	243,203	74,560	3,859	176,376	834,768	95	18,202	271,508	43,843	–
7,282	31,135	20,000	8,185	134,205	2,122,476	7,160	78,827	859,364	43,514	42,080
16,748	255,801	35,263	8,054	177,026	1,287,867	35,389	151,435	100,977	54,241	661
8,523	139,599	19,962	19,339	324,467	1,795,889	3,008	264,654	1,195,065	71,960	–
35,475	269,179	27,582	10,491	262,424	2,806,853	–	74,979	754,661	77,069	–
999	5,735	–	1,068	25,593	130,059	–	34,703	22,419	6,546	–
2,896	13,769	–	237	54,330	284,771	–	17,900	318,312	12,298	–
310,450	5,011,103	1,840,848	113,866	7,756,217	30,935,568	218,565	2,718,951	8,757,726	1,300,730	209,255
43,223	376,692	1,100,758	26,271	4,894,102	4,053,098	18,210	269,805	665,456	191,120	–
43,223	376,692	1,100,758	26,271	4,894,102	4,053,098	18,210	269,805	665,456	191,120	–
353,673	5,387,795	2,941,606	140,137	12,650,319	34,988,666	236,775	2,988,756	9,423,182	1,491,850	209,255
619	–	–	–	–	36,464	–	–	67,575	6,283	–
619	–	–	–	–	36,464	–	–	67,575	6,283	–
121	–	–	–	8,101	20,013	–	–	13,733	5,704	–
121	–	–	–	8,101	20,013	–	–	13,733	5,704	–
740	–	–	–	8,101	56,477	–	–	81,308	11,987	–
354,413	5,387,795	2,941,606	140,137	12,658,420	35,045,143	236,775	2,988,756	9,504,490	1,503,837	209,255

Jadual L. 4, Insurans Hayat
Polisi Baru Dikeluarkan – Insurans Hayat Individu
 RM'000

Syarikat	Tahun Kewangan Berakhir	INSURANS SEUMUR HIDUP								
		Bilangan Polisi	Nilai Diinsurans- kan	Premium Tunggal	Premium Tahunan					
Company	Financial Year Ended	WHOLE LIFE INSURANCE								
		No. of Policies	Sums Insured	Single Premium	Annual Premium					
PENANGGUNG INSURANS LANGSUNG										
DIRECT INSURERS										
DITUBUHKAN DI MALAYSIA										
CONSTITUTED IN MALAYSIA										
ALLIANZ LIFE	31-12-04	13,386	323,772	–	18,977
AMASSURANCE	31-03-05	12,096	448,444	17,952	11,677
ASIA LIFE	31-12-04	4,972	166,149	–	10,260
COMMERCE LIFE	31-12-04	45	2,205	–	47
GREAT EASTERN	31-12-04	109,921	4,833,195	–	165,915
HONG LEONG	30-06-05	23,786	713,108	–	27,453
ING	31-12-04	46,624	2,432,943	–	102,456
MAA	31-12-04	12,588	341,504	–	14,595
MANULIFE	31-12-04	8,280	408,974	–	16,810
MAYBAN LIFE	30-06-05	116	7,291	–	161
MCIS ZURICH	30-06-05	1,358	60,883	–	3,044
MNI	31-03-05	1,374	86,084	–	2,540
PRUDENTIAL	31-12-04	3,462	54,996	–	2,303
TAHAN	31-12-04	2,473	31,574	–	1,635
UNI.ASIA LIFE	31-03-05	2,421	59,603	–	2,309
							<u>242,902</u>	<u>9,970,725</u>	<u>17,952</u>	<u>380,182</u>
DITUBUHKAN DI LUAR MALAYSIA										
CONSTITUTED OUTSIDE MALAYSIA										
AIA	30-11-04	28,740	1,155,596	–	32,386
							<u>28,740</u>	<u>1,155,596</u>	<u>–</u>	<u>32,386</u>
						Jumlah kecil	271,642	11,126,321	17,952	412,568
						Sub-total				
PENANGGUNG INSURANS SEMULA PROFESIONAL										
PROFESSIONAL REINSURERS										
DITUBUHKAN DI MALAYSIA										
CONSTITUTED IN MALAYSIA										
MLRGB	31-12-04	–	–	–	–
							<u>–</u>	<u>–</u>	<u>–</u>	<u>–</u>
DITUBUHKAN DI LUAR MALAYSIA										
CONSTITUTED OUTSIDE MALAYSIA										
HANNOVER RE	31-12-04	–	–	–	–
							<u>–</u>	<u>–</u>	<u>–</u>	<u>–</u>
						Jumlah kecil	–	–	–	–
						Sub-total				
						Jumlah	271,642	11,126,321	17,952	412,568
						Total	<u><u>271,642</u></u>	<u><u>11,126,321</u></u>	<u><u>17,952</u></u>	<u><u>412,568</u></u>

**Table L. 4, Life Insurance
New Policies Issued – Individual Life**
RM'000

INSURANS ENDOWMEN				INSURANS HAYAT BIASA				INSURANS LAIN			
Bilangan Polisi	Nilai Diinsurans-kan	Premium Tunggal	Premium Tahunan	Bilangan Polisi	Nilai Diinsurans-kan	Premium Tunggal	Premium Tahunan	Bilangan Polisi	Nilai Diinsurans-kan	Premium Tunggal	Premium Tahunan
ENDOWMENT INSURANCE				ORDINARY LIFE				OTHER INSURANCE			
No. of Policies	Sums Insured	Single Premium	Annual Premium	No. of Policies	Sums Insured	Single Premium	Annual Premium	No. of Policies	Sums Insured	Single Premium	Annual Premium
17,939	850,013	–	34,123	14,701	1,408,521	25,873	2,468	808	–	534	39
7,674	117,055	12,035	5,367	108,223	4,868,832	84,797	20,379	2,044	4,363	–	795
13,805	260,447	–	23,804	71	8,883	44	67	–	–	–	–
927	25,408	–	753	34	2,307	–	22	474	–	243	–
29,296	677,199	5,795	55,703	9,415	332,841	780	2,248	23,835	–	11,483	–
2,102	132,722	–	4,119	2,695	153,796	2,190	378	–	–	–	–
10,440	229,211	–	17,936	122,670	1,483,103	–	11,522	110	–	–	69
20,167	817,072	554,610	8,382	74,600	1,528,655	138	12,475	33,266	–	21,960	–
3,439	208,265	–	6,395	9,394	287,547	5,193	912	–	–	–	–
21,606	917,781	344,599	18,038	428	43,581	–	253	46	–	–	25
44,680	1,273,051	–	56,682	42	5,662	116	16	–	–	–	–
52,479	1,518,227	758,722	38,737	14,122	206,413	11,858	1,844	103	–	–	64
6,733	120,661	–	9,334	16,754	935,819	658	14,823	9,987	88,598	–	5,682
3,700	119,381	–	1,700	1,747	207,805	4,881	2	2	–	–	3
8,331	466,728	155,824	9,355	373	12,779	–	134	–	–	–	–
243,318	7,733,221	1,831,585	290,428	375,269	11,486,544	136,528	67,543	70,675	92,961	34,220	6,677
18,776	690,871	182,488	24,590	57,291	735,807	1,901	5,567	376	4,932	219	–
18,776	690,871	182,488	24,590	57,291	735,807	1,901	5,567	376	4,932	219	–
262,094	8,424,092	2,014,073	315,018	432,560	12,222,351	138,429	73,110	71,051	97,893	34,439	6,677
–	–	–	–	–	–	–	–	1,397,695	34,314,207	55,109	–
–	–	–	–	–	–	–	–	1,397,695	34,314,207	55,109	–
–	–	–	–	–	–	–	–	480,616	6,409,623	15,121	1,175
–	–	–	–	–	–	–	–	480,616	6,409,623	15,121	1,175
–	–	–	–	–	–	–	–	1,878,311	40,723,830	70,230	1,175
262,094	8,424,092	2,014,073	315,018	432,560	12,222,351	138,429	73,110	1,949,362	40,821,723	104,669	7,852

**Jadual L. 4, Insurans Hayat
Polisi Baru Dikeluarkan – Insurans Hayat Individu – (samb.)**

RM'000

Syarikat	Tahun Kewangan Berakhir	RIDER			
		Bilangan Polisi	Nilai Diinsurans- kan	Premium Tunggal	Premium Tahunan
Company	Financial Year Ended	RIDERS			
		No. of Policies	Sums Insured	Single Premium	Annual Premium
PENANGGUNG INSURANS LANGSUNG					
DIRECT INSURERS					
DITUBUHKAN DI MALAYSIA					
CONSTITUTED IN MALAYSIA					
ALLIANZ LIFE	31-12-04	–	136,700	–	21,345
AMASSURANCE	31-03-05	–	281,380	–	8,956
ASIA LIFE	31-12-04	–	71,388	9,765	6,942
COMMERCE LIFE	31-12-04	–	12,805	–	306
GREAT EASTERN	31-12-04	–	1,256,725	–	36,866
HONG LEONG	30-06-05	–	163,386	–	7,037
ING	31-12-04	–	–	–	51,254
MAA	31-12-04	–	303,309	–	36,192
MANULIFE	31-12-04	–	52,726	753	5,508
MAYBAN LIFE	30-06-05	–	216,278	1,848	1,767
MCIS ZURICH	30-06-05	–	822,368	–	14,603
MNI	31-03-05	–	54,060	–	5,175
PRUDENTIAL	31-12-04	–	151,747	–	7,151
TAHAN	31-12-04	–	218,245	–	1,433
UNI.ASIA LIFE	31-03-05	–	15,112	–	1,058
		–	3,756,229	12,366	205,593
DITUBUHKAN DI LUAR MALAYSIA					
CONSTITUTED OUTSIDE MALAYSIA					
AIA	30-11-04	–	327,971	1,483	37,087
		–	327,971	1,483	37,087
	Jumlah kecil	–	4,084,200	13,849	242,680
	Sub-total				
PENANGGUNG INSURANS SEMULA PROFESIONAL					
PROFESSIONAL REINSURERS					
DITUBUHKAN DI MALAYSIA					
CONSTITUTED IN MALAYSIA					
MLRGB	31-12-04	–	–	–	–
		–	–	–	–
DITUBUHKAN DI LUAR MALAYSIA					
CONSTITUTED OUTSIDE MALAYSIA					
HANNOVER RE	31-12-04	–	–	–	–
		–	–	–	–
	Jumlah kecil	–	–	–	–
	Sub-total				
	Jumlah	–	4,084,200	13,849	242,680
	Total				

**Table L. 4, Life Insurance
New Policies Issued – Individual Life – (contd.)**
RM'000

JUMLAH				INSURANS BERKAITAN PELABURAN				ANUITI			
Bilangan Polisi	Nilai Diinsuranskan	Premium Tunggal	Premium Tahunan	Bilangan Polisi	Nilai Diinsuranskan	Premium Tunggal	Premium Tahunan	Bilangan Polisi	Nilai Diinsuranskan	Premium Tunggal	Premium Tahunan
TOTAL				INVESTMENT-LINKED INSURANCE				ANNUITY			
No. of Policies	Sums Insured	Single Premium	Annual Premium	No. of Policies	Sums Insured	Single Premium	Annual Premium	No. of Policies	Sums Insured	Single Premium	Annual Premium
46,834	2,719,006	26,407	76,952	12,523	910,160	216,086	18,290	-	-	-	-
130,037	5,720,074	114,784	47,174	862	22,794	3,287	1,078	-	-	-	-
18,848	506,867	9,809	41,073	2,991	154,517	25,055	7,957	-	-	-	-
1,480	42,725	243	1,128	28	1,847	35	44	-	-	-	-
172,467	7,099,960	18,058	260,732	108,282	8,151,392	6,819	213,092	7	22	407	-
28,583	1,163,012	2,190	38,987	21,265	1,933,856	12,071	50,213	-	-	-	-
179,844	4,145,257	-	183,237	1,015	152,964	2,573	3,942	-	-	-	-
140,621	2,990,540	576,708	71,644	24,262	1,217,075	38,061	45,098	-	-	-	-
21,113	957,512	5,946	29,625	10,153	637,688	6,517	24,570	-	-	-	-
22,196	1,184,931	346,447	20,244	26,068	1,490,433	163,233	32,771	-	-	-	-
46,080	2,161,964	116	74,345	1,335	50,157	209	2,469	-	-	-	-
68,078	1,864,784	770,580	48,360	-	-	-	-	-	-	-	-
36,936	1,351,821	658	39,293	119,710	8,506,662	29,254	381,922	-	-	-	-
7,922	577,005	4,881	4,773	-	-	-	-	-	-	-	-
11,125	554,222	155,824	12,856	-	-	-	-	-	-	-	-
932,164	33,039,680	2,032,651	950,423	328,494	23,229,545	503,200	781,446	7	22	407	-
105,183	2,915,177	186,091	99,630	43,327	3,769,564	191,901	102,581	-	-	-	-
105,183	2,915,177	186,091	99,630	43,327	3,769,564	191,901	102,581	-	-	-	-
1,037,347	35,954,857	2,218,742	1,050,053	371,821	26,999,109	695,101	884,027	7	22	407	-
1,397,695	34,314,207	55,109	-	-	-	-	-	-	-	-	-
1,397,695	34,314,207	55,109	-	-	-	-	-	-	-	-	-
480,616	6,409,623	15,121	1,175	1,570	309,743	164	-	-	-	-	-
480,616	6,409,623	15,121	1,175	1,570	309,743	164	-	-	-	-	-
1,878,311	40,723,830	70,230	1,175	1,570	309,743	164	-	-	-	-	-
2,915,658	76,678,687	2,288,972	1,051,228	373,391	27,308,852	695,265	884,027	7	22	407	-

Jadual L. 4G, Insurans Hayat
Polisi Baru Dikeluarkan – Insurans Hayat Berkumpulan
 RM'000

Syarikat	Tahun Kewangan Berakhir	INSURANS ENDOWMEN					INSURANS SEMENTARA					Bilangan Polisi
		Bilangan Polisi	Bilangan Orang Dilindungi	Nilai Diinsuranskan	Premium Tunggal	Premium Tahunan	Bilangan Polisi	Bilangan Orang Dilindungi	Nilai Diinsuranskan	Premium Tunggal	Premium Tahunan	
Company	Financial Year Ended	No. of Policies	No. of Lives Covered	Sums Insured	Single Premium	Annual Premium	No. of Policies	No. of Lives Covered	Sums Insured	Single Premium	Annual Premium	No. of Policies

PENANGGUNG INSURANS LANGSUNG
DIRECT INSURERS
DITUBUHKAN DI MALAYSIA
CONSTITUTED IN MALAYSIA

ALLIANZ LIFE	31-12-04	–	–	–	–	–	1,693	324,765	8,752,828	35,057	1,428	2
AMASSURANCE	31-03-05	1	1,042	1,544	1,369	–	185	154,418	4,180,089	23,116	–	2
ASIA LIFE	31-12-04	–	–	–	–	–	39	22,605	2,044,394	13,096	–	2
COMMERCE LIFE	31-12-04	212	95,742	2,146,946	279,027	11	43	106,222	3,804,939	73,987	–	86
GREAT EASTERN	31-12-04	44	241,265	9,505,284	183,662	688	474	192,169	9,495,087	80,081	11	534
HONG LEONG	30-06-05	–	–	–	–	–	357	128,363	7,404,674	134,666	464	–
ING	31-12-04	–	–	–	–	–	1,011	387,932	16,836,643	69,138	–	2,524
MAA	31-12-04	–	555	253,414	28,290	7	68	216,371	4,993,881	32,501	–	33
MANULIFE	31-12-04	–	–	–	–	–	–	1,267	91,189	499	–	–
MAYBAN LIFE	30-06-05	–	–	–	–	–	1	123,038	6,668,741	221,297	–	–
MCIS ZURICH	30-06-05	–	–	–	–	–	52	25,821	872,055	1,582	2,521	–
MNI	31-03-05	–	54	1,000	–	12	335	129,543	8,833,329	23,478	–	–
PRUDENTIAL	31-12-04	–	1,446	9,043	1,831	16	303	29,352	2,513,375	41,510	–	–
TAHAN	31-12-04	–	–	–	–	–	67	11,685	189,917	1,196	–	–
UNI.ASIA LIFE	31-03-05	–	12	120	–	2	29	47,484	2,498,160	48,508	–	–
		<u>257</u>	<u>340,116</u>	<u>11,917,351</u>	<u>494,179</u>	<u>736</u>	<u>4,657</u>	<u>1,901,035</u>	<u>79,179,301</u>	<u>799,712</u>	<u>4,424</u>	<u>3,183</u>

DITUBUHKAN DI LUAR MALAYSIA
CONSTITUTED OUTSIDE MALAYSIA

AIA	30-11-04	2	30	2,187	–	88	2,510	293,259	14,612,520	150,255	14	–
		2	30	2,187	–	88	2,510	293,259	14,612,520	150,255	14	–
Jumlah kecil		<u>259</u>	<u>340,146</u>	<u>11,919,538</u>	<u>494,179</u>	<u>824</u>	<u>7,167</u>	<u>2,194,294</u>	<u>93,791,821</u>	<u>949,967</u>	<u>4,438</u>	<u>3,183</u>
		<i>Sub-total</i>										

PENANGGUNG INSURANS SEMULA PROFESIONAL
PROFESSIONAL REINSURERS
DITUBUHKAN DI MALAYSIA
CONSTITUTED IN MALAYSIA

MLRGB	31-12-04	–	–	–	–	–	–	–	–	–	–	636,119
		–	–	–	–	–	–	–	–	–	–	636,119

DITUBUHKAN DI LUAR MALAYSIA
CONSTITUTED OUTSIDE MALAYSIA

HANNOVER RE	31-12-04	–	–	–	–	–	–	–	–	–	–	6,682
		–	–	–	–	–	–	–	–	–	–	6,682
Jumlah kecil		–	–	–	–	–	–	–	–	–	–	<u>642,801</u>
		<i>Sub-total</i>										
Jumlah Total		<u>259</u>	<u>340,146</u>	<u>11,919,538</u>	<u>494,179</u>	<u>824</u>	<u>7,167</u>	<u>2,194,294</u>	<u>93,791,821</u>	<u>949,967</u>	<u>4,438</u>	<u>645,984</u>

Table L. 4G, Life Insurance
New Policies Issued – Group Life
RM'000

INSURANS LAIN				RIDER					JUMLAH				
Bilangan Orang Dilindungi	Nilai Diinsuranskan	Premium Tunggal	Premium Tahunan	Bilangan Polisi	Bilangan Orang Dilindungi	Nilai Diinsuranskan	Premium Tunggal	Premium Tahunan	Bilangan Polisi	Bilangan Orang Dilindungi	Nilai Diinsuranskan	Premium Tunggal	Premium Tahunan
OTHER INSURANCE				RIDERS					TOTAL				
No. of Lives Covered	Sums Insured	Single Premium	Annual Premium	No. of Policies	No. of Lives Covered	Sums Insured	Single Premium	Annual Premium	No. of Policies	No. of Lives Covered	Sums Insured	Single Premium	Annual Premium
274	–	111	–	–	476	–	–	40	1,695	325,039	8,752,828	35,168	1,468
1,567	41,661	492	–	–	–	–	–	–	188	157,027	4,223,294	24,977	–
2,201	143,051	–	286	–	10,762	–	756	–	41	24,806	2,187,445	13,852	286
12,988	132,854	3,770	–	–	8,139	1,676	75	–	341	214,952	6,086,415	356,859	11
69,111	75	18,862	–	–	148,412	46,177	21,534	3	1,052	502,545	19,046,623	304,139	702
–	–	–	–	–	–	–	–	–	357	128,363	7,404,674	134,666	464
612,006	–	229,886	–	–	500,775	1,867,148	14,074	–	3,535	999,938	18,703,791	313,098	–
40,408	–	7,895	–	–	–	–	–	–	101	257,334	5,247,295	68,686	7
–	–	–	–	–	–	–	–	–	–	1,267	91,189	499	–
1,742	64,696	79	–	–	–	–	–	–	1	124,780	6,733,437	221,376	–
–	–	–	–	–	–	–	–	–	52	25,821	872,055	1,582	2,521
–	–	–	–	–	3	96	10	–	335	129,597	8,834,425	23,488	12
–	–	–	–	–	24,948	–	2,711	–	303	30,798	2,522,418	46,052	16
–	–	–	–	–	–	–	–	–	67	11,685	189,917	1,196	–
–	–	–	–	–	5,497	–	92	–	29	47,496	2,498,280	48,600	2
740,297	382,337	261,095	286	–	699,012	1,915,097	39,252	43	8,097	2,981,448	93,394,086	1,594,238	5,489
–	–	–	–	–	57,543	–	4,145	–	2,512	293,289	14,614,707	154,400	102
–	–	–	–	–	57,543	–	4,145	–	2,512	293,289	14,614,707	154,400	102
740,297	382,337	261,095	286	–	756,555	1,915,097	43,397	43	10,609	3,274,737	108,008,793	1,748,638	5,591
–	11,586,758	8,982	–	–	–	–	–	–	636,119	–	11,586,758	8,982	–
–	11,586,758	8,982	–	–	–	–	–	–	636,119	–	11,586,758	8,982	–
–	1,694,358	1,140	1,696	–	–	–	–	–	6,682	–	1,694,358	1,140	1,696
–	1,694,358	1,140	1,696	–	–	–	–	–	6,682	–	1,694,358	1,140	1,696
–	13,281,116	10,122	1,696	–	–	–	–	–	642,801	–	13,281,116	10,122	1,696
740,297	13,663,453	271,217	1,982	–	756,555	1,915,097	43,397	43	653,410	3,274,737	121,289,909	1,758,760	7,287

Jadual L. 5, Insurans Hayat
Penamatan, Pemindahan dan Pemulihan – Insurans Hayat Individu
 RM'000

Syarikat	Tahun Kewangan Berakhir	KEMATIAN			CUKUP TEMPOH			SERAHAN		
		Bilangan Polisi	Nilai Diinsurans- kan	Premium Tahunan	Bilangan Polisi	Nilai Diinsurans- kan	Premium Tahunan	Bilangan Polisi	Nilai Diinsurans- kan	Premium Tahunan
Company	Financial Year Ended	No. of Policies	Sums Insured	Annual Premium	No. of Policies	Sums Insured	Annual Premium	No. of Policies	Sums Insured	Annual Premium
PENANGGUNG INSURANS LANGSUNG										
DIRECT INSURERS										
DITUBUHKAN DI MALAYSIA										
CONSTITUTED IN MALAYSIA										
ALLIANZ LIFE	... 31-12-04	129	7,510	161	58	2,743	48	2,528	143,813	2,049
AMASSURANCE	... 31-03-05	461	18,166	121	878	17,365	730	6,489	324,622	3,711
ASIA LIFE	... 31-12-04	457	14,146	650	1,958	24,949	1,634	10,510	402,971	17,409
COMMERCE LIFE	... 31-12-04	63	1,067	28	618	3,431	139	1,548	39,605	924
GREAT EASTERN	... 31-12-04	4,210	125,516	5,351	15,924	221,301	15,874	83,004	3,319,761	91,774
HONG LEONG	... 30-06-05	476	8,986	487	88	2,678	128	8,677	504,599	13,568
ING	... 31-12-04	1,613	36,212	1,390	2,965	15,792	683	35,437	664,836	19,038
MAA	... 31-12-04	700	25,308	794	5,751	374,657	381	10,655	394,261	10,116
MANULIFE	... 31-12-04	615	11,056	494	1,403	3,909	491	10,808	174,373	7,487
MAYBAN LIFE	... 30-06-05	67	3,321	120	429	5,067	576	4,532	189,437	6,450
MCIS ZURICH	... 30-06-05	666	11,354	508	8,493	50,029	4,559	7,713	154,365	6,501
MNI	... 31-03-05	2,444	121,190	257	2,740	47,662	1,703	14,011	565,542	5,903
PRUDENTIAL	... 31-12-04	416	19,405	591	325	10,039	583	18,493	497,854	13,515
TAHAN	... 31-12-04	81	7,487	27	25	206	23	2,161	106,644	677
UNI.ASIA LIFE	... 31-03-05	43	1,110	51	28	345	30	1,696	45,192	1,626
		<u>12,441</u>	<u>411,834</u>	<u>11,030</u>	<u>41,683</u>	<u>780,173</u>	<u>27,582</u>	<u>218,262</u>	<u>7,527,875</u>	<u>200,748</u>
DITUBUHKAN DI LUAR MALAYSIA										
CONSTITUTED OUTSIDE MALAYSIA										
AIA	... 30-11-04	2,067	63,439	2,344	4,407	98,721	4,323	18,280	732,428	15,946
		<u>2,067</u>	<u>63,439</u>	<u>2,344</u>	<u>4,407</u>	<u>98,721</u>	<u>4,323</u>	<u>18,280</u>	<u>732,428</u>	<u>15,946</u>
	Jumlah kecil	14,508	475,273	13,374	46,090	878,894	31,905	236,542	8,260,303	216,694
	Sub-total									
PENANGGUNG INSURANS SEMULA PROFESIONAL										
PROFESSIONAL REINSURERS										
DITUBUHKAN DI MALAYSIA										
CONSTITUTED IN MALAYSIA										
MLRGB	... 31-12-04	676	34,333	-	-	-	-	-	-	-
		<u>676</u>	<u>34,333</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
DITUBUHKAN DI LUAR MALAYSIA										
CONSTITUTED OUTSIDE MALAYSIA										
HANNOVER RE	... 31-12-04	309	3,737	-	-	-	-	-	-	-
		<u>309</u>	<u>3,737</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>	<u>-</u>
	Jumlah kecil	985	38,070	-	-	-	-	-	-	-
	Sub-total									
	Jumlah Total	15,493	513,343	13,374	46,090	878,894	31,905	236,542	8,260,303	216,694

**Table L. 5, Life Insurance
Terminations, Transfers and Revivals – Individual Life**
RM'000

INSURANS HAYAT BIASA											
RAMPASAN			LAIN-LAIN			PEMULIHAN			JUMLAH		
Bilangan Polisi	Nilai Diinsuranskan	Premium Tahunan	Bilangan Polisi	Nilai Diinsuranskan	Premium Tahunan	Bilangan Polisi	Nilai Diinsuranskan	Premium Tahunan	Bilangan Polisi	Nilai Diinsuranskan	Premium Tahunan
ORDINARY LIFE											
FORFEITURE			OTHERS			REVIVALS			TOTAL		
No. of Policies	Sums Insured	Annual Premium	No. of Policies	Sums Insured	Annual Premium	No. of Policies	Sums Insured	Annual Premium	No. of Policies	Sums Insured	Annual Premium
21,122	891,752	33,908	4,724	499,078	8,350	10,240	440,628	17,134	18,321	1,104,268	27,382
21,037	685,333	13,399	5,563	544,977	11,926	2,264	76,436	1,657	32,164	1,514,027	28,230
8,153	154,296	8,473	1,335	150,085	5,128	1,135	27,632	1,564	21,278	718,815	31,730
6,829	255,678	6,465	1,845	19,997	(25)	4,861	158,688	4,188	6,042	161,090	3,343
126,828	3,906,532	148,912	53,261	1,494,161	43,519	80,701	2,505,489	93,273	202,526	6,561,782	212,157
20,726	657,940	24,400	1,089	51,068	12,054	8,531	350,910	26,104	22,525	874,361	24,533
61,139	1,228,861	52,919	6,633	91,607	4,836	11,379	196,374	7,210	96,408	1,840,934	71,656
54,179	1,111,034	28,652	67,637	1,940,547	35,838	2,183	44,701	1,306	136,739	3,801,106	74,475
13,493	293,949	12,869	1,861	88,527	241	1,197	25,371	1,025	26,983	546,443	20,557
7,575	378,235	7,855	2,666	141,606	7,569	522	27,495	957	14,747	690,171	21,613
56,736	2,643,535	81,088	5,046	474,264	3,590	39,130	1,799,175	55,345	39,524	1,534,372	40,901
15,092	355,715	18,516	10,074	874,353	6,959	4,047	103,599	5,439	40,314	1,860,863	27,899
30,662	817,363	22,229	2,354	626,264	15,524	12,267	386,920	10,376	39,983	1,584,005	42,066
1,115	26,586	978	3,184	726,743	2,983	447	9,364	434	6,119	858,302	4,254
2,760	59,509	3,080	340	27,384	1,174	220	4,542	230	4,647	128,998	5,731
447,446	13,466,318	463,743	167,612	7,750,661	159,666	179,124	6,157,324	226,242	708,320	23,779,537	636,527
24,175	736,935	27,447	68,516	1,718,443	63,431	21,057	524,276	20,755	96,388	2,825,690	92,736
24,175	736,935	27,447	68,516	1,718,443	63,431	21,057	524,276	20,755	96,388	2,825,690	92,736
471,621	14,203,253	491,190	236,128	9,469,104	223,097	200,181	6,681,600	246,997	804,708	26,605,227	729,263
-	-	-	759,386	21,625,037	-	-	-	-	760,062	21,659,370	-
-	-	-	759,386	21,625,037	-	-	-	-	760,062	21,659,370	-
-	-	-	-	-	-	-	-	-	309	3,737	-
-	-	-	-	-	-	-	-	-	309	3,737	-
-	-	-	759,386	21,625,037	-	-	-	-	760,371	21,663,107	-
471,621	14,203,253	491,190	995,514	31,094,141	223,097	200,181	6,681,600	246,997	1,565,079	48,268,334	729,263

**Jadual L. 5, Insurans Hayat
Penamatan, Pemindahan dan Pemulihan – Insurans Hayat Individu – (samb.)**

RM'000

Syarikat	Tahun Kewangan Berakhir	PERNIAGAAN BERKAITAN PELABURAN										
		CUKUP TEMPOH			SERAHAN ¹			LAIN-LAIN				
		Bilangan Polisi	Nilai Diinsu- ranskan	Premium Tahunan	Bilangan Polisi	Nilai Diinsu- ranskan	Premium Tahunan	Bilangan Polisi	Nilai Diinsu- ranskan	Premium Tahunan		
Company	Financial Year Ended	INVESTMENT-LINKED BUSINESS										
		MATURITY			SURRENDER ¹			OTHERS				
		No. of Policies	Sums Insured	Annual Premium	No. of Policies	Sums Insured	Annual Premium	No. of Policies	Sums Insured	Annual Premium		
PENANGGUNG INSURANS LANGSUNG												
DIRECT INSURERS												
DITUBUHKAN DI MALAYSIA												
CONSTITUTED IN MALAYSIA												
ALLIANZ LIFE	31-12-04	–	–	–	1,947	75,499	626	588	(29,327)	1,773
AMASSURANCE	31-03-05	–	–	–	11	455	81	30	1,113	110
ASIA LIFE	31-12-04	1	13	–	646	17,649	35	118	7,333	301
COMMERCE LIFE	31-12-04	–	–	–	9	803	17	5	328	3
GREAT EASTERN	31-12-04	–	–	–	4,603	328,773	19,253	18,614	1,196,695	33,193
HONG LEONG	30-06-05	–	–	–	1,818	106,417	4,200	6,113	380,363	13,297
ING	31-12-04	–	–	–	133	5,164	128	24	3,934	98
MAA	31-12-04	–	–	–	2,717	99,031	4,818	5,881	307,096	11,382
MANULIFE	31-12-04	–	–	–	1,465	69,797	6,752	130	16,001	2,449
MAYBAN LIFE	30-06-05	23	2,106	56	7,675	288,274	8,890	5,547	245,026	8,076
MCIS ZURICH	30-06-05	–	–	–	69	1,503	5	329	10,144	462
MNI	31-03-05	–	–	–	2	16	–	–	–	–
PRUDENTIAL	31-12-04	–	–	–	5,378	326,058	11,300	40,100	2,547,680	89,258
TAHAN	31-12-04	–	–	–	–	–	–	–	–	–
UNI.ASIA LIFE	31-03-05	–	–	–	–	–	–	–	–	–
				<u>24</u>	<u>2,119</u>	<u>56</u>	<u>26,473</u>	<u>1,319,439</u>	<u>56,105</u>	<u>77,479</u>	<u>4,686,386</u>	<u>160,402</u>
DITUBUHKAN DI LUAR MALAYSIA												
CONSTITUTED OUTSIDE MALAYSIA												
AIA	30-11-04	–	–	–	3,643	169,150	4,669	7,214	478,990	19,804
				–	–	–	3,643	169,150	4,669	7,214	478,990	19,804
			Jumlah kecil	24	2,119	56	30,116	1,488,589	60,774	84,693	5,165,376	180,206
			<i>Sub-total</i>									
PENANGGUNG INSURANS SEMULA PROFESIONAL												
PROFESSIONAL REINSURERS												
DITUBUHKAN DI MALAYSIA												
CONSTITUTED IN MALAYSIA												
MLRGB	31-12-04	–	–	–	–	–	–	–	–	–
				–	–	–	–	–	–	–	–	–
DITUBUHKAN DI LUAR MALAYSIA												
CONSTITUTED OUTSIDE MALAYSIA												
HANNOVER RE	31-12-04	–	–	–	–	–	–	–	–	–
				–	–	–	–	–	–	–	–	–
			Jumlah kecil	–	–	–	–	–	–	–	–	–
			<i>Sub-total</i>									
			Jumlah	24	2,119	56	30,116	1,488,589	60,774	84,693	5,165,376	180,206
			<i>Total</i>									

¹ Termasuk 'Penebusan Unit' / Includes 'Redemption of Units'

Table L. 5, Life Insurance
Terminations, Transfers and Revivals – Individual Life – (contd.)
RM'000

PEMULIHAN						JUMLAH			SERAHAN			ANUITI			LAIN-LAIN			JUMLAH		
Bilangan Polisi	Nilai Diinsuranskan	Premium Tahunan	Bilangan Polisi	Nilai Diinsuranskan	Premium Tahunan	Bilangan Polisi	Nilai Diinsuranskan	Premium Tahunan	Bilangan Polisi	Nilai Diinsuranskan	Premium Tahunan	Bilangan Polisi	Nilai Diinsuranskan	Premium Tahunan	Bilangan Polisi	Nilai Diinsuranskan	Premium Tahunan	Bilangan Polisi	Nilai Diinsuranskan	Premium Tahunan
REVIVALS			TOTAL			SURRENDER			ANNUITY			TOTAL								
No. of Policies	Sums Insured	Annual Premium	No. of Policies	Sums Insured	Annual Premium	No. of Policies	Sums Insured	Annual Premium	No. of Policies	Sums Insured	Annual Premium	No. of Policies	Sums Insured	Annual Premium	No. of Policies	Sums Insured	Annual Premium	No. of Policies	Sums Insured	Annual Premium
93	13,059	319	2,442	33,113	2,080	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
–	–	–	41	1,568	191	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
–	–	–	765	24,995	336	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
7	429	8	7	702	12	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
6,064	446,197	10,337	17,153	1,079,271	42,109	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
1,046	68,054	2,273	6,885	418,726	15,224	721	2,094	–	39	108	–	760	2,202	–	–	–	–	–	–	–
–	–	–	157	9,098	226	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
331	15,230	496	8,267	390,897	15,704	1,985	53,897	–	122	2,604	–	2,107	56,501	–	–	–	–	–	–	–
–	–	–	1,595	85,798	9,201	247	764	–	14	43	–	261	807	–	–	–	–	–	–	–
–	–	–	13,245	535,406	17,022	–	–	–	162	574	–	162	574	–	–	–	–	–	–	–
284	9,475	283	114	2,172	184	1,224	2,783	–	334	650	–	1,558	3,433	–	–	–	–	–	–	–
–	–	–	2	16	–	904	226	–	39	2,589	–	943	2,815	–	–	–	–	–	–	–
15,663	903,835	33,515	29,815	1,969,903	67,043	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
23,488	1,456,279	47,231	80,488	4,551,665	169,332	5,081	59,764	–	710	6,568	–	5,791	66,332	–	–	–	–	–	–	–
2,680	239,367	7,041	8,177	408,773	17,432	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
2,680	239,367	7,041	8,177	408,773	17,432	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
26,168	1,695,646	54,272	88,665	4,960,438	186,764	5,081	59,764	–	710	6,568	–	5,791	66,332	–	–	–	–	–	–	–
–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–	–
26,168	1,695,646	54,272	88,665	4,960,438	186,764	5,081	59,764	–	710	6,568	–	5,791	66,332	–	–	–	–	–	–	–

**Jadual L. 5G, Insurans Hayat
Penamatan, Pemindahan dan Pemulihan – Insurans Hayat Berkumpulan**

RM'000

Syarikat	Tahun Kewangan Berakhir	KEMATIAN							
		Bilangan Polisi	Bilangan Orang Dilindungi	Nilai Diinsuranskan	Premium Tahunan				
Company	Financial Year Ended	No. of Policies	No. of Lives Covered	Sums Insured	Annual Premium				
PENANGGUNG INSURANS LANGSUNG									
DIRECT INSURERS									
DITUBUHKAN DI MALAYSIA									
CONSTITUTED IN MALAYSIA									
ALLIANZ LIFE	31-12-04	–	55	2,187	...
AMASSURANCE	31-03-05	–	1,172	16,599	–
ASIA LIFE	31-12-04	–	126	725	–
COMMERCE LIFE	31-12-04	–	670	26,443	5
GREAT EASTERN	31-12-04	–	1,119	40,757	8
HONG LEONG	30-06-05	–	218	12,360	1
ING	31-12-04	–	413	4,077	–
MAA	31-12-04	–	95	1,612	23
MANULIFE	31-12-04	–	27	1,153	–
MAYBAN LIFE	30-06-05	–	567	22,893	–
MCIS ZURICH	30-06-05	–	466	4,463	13
MNI	31-03-05	–	194	11,004	3
PRUDENTIAL	31-12-04	–	62	6,518	–
TAHAN	31-12-04	–	57	547	–
UNI.ASIA LIFE	31-03-05	–	32	1,381	1
						–	5,273	152,719	54
DITUBUHKAN DI LUAR MALAYSIA									
CONSTITUTED OUTSIDE MALAYSIA									
AIA	30-11-04	–	487	23,323	...
						–	487	23,323	...
					Jumlah kecil	–	5,760	176,042	54
					Sub-total				
PENANGGUNG INSURANS SEMULA PROFESIONAL									
PROFESSIONAL REINSURERS									
DITUBUHKAN DI MALAYSIA									
CONSTITUTED IN MALAYSIA									
MLRGB	31-12-04	153	–	4,309	–
						153	–	4,309	–
DITUBUHKAN DI LUAR MALAYSIA									
CONSTITUTED OUTSIDE MALAYSIA									
HANNOVER RE	31-12-04	26	–	530	–
						26	–	530	–
					Jumlah kecil	179	–	4,839	–
					Sub-total				
					Jumlah	179	5,760	180,881	54
					Total				

**Table L. 5G, Life Insurance
Terminations, Transfers and Revivals – Group Life
RM'000**

CUKUP TEMPOH				SERAHAN			
Bilangan Polisi	Bilangan Orang Dilindungi	Nilai Diinsuranskan	Premium Tahunan	Bilangan Polisi	Bilangan Orang Dilindungi	Nilai Diinsuranskan	Premium Tahunan
MATURITY				SURRENDER			
No. of Policies	No. of Lives Covered	Sums Insured	Annual Premium	No. of Policies	No. of Lives Covered	Sums Insured	Annual Premium
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
1	2,312	68,549	83	3	7,420	379,391	19
3	1,563	42,659	110	4	9,907	356,865	594
-	542	1,414	154	-	6,711	460,535	136
-	-	-	-	-	1,317	65,692	-
-	-	-	-	-	852	49,038	-
-	-	-	-	-	755	58,219	-
-	-	-	-	-	19,407	729,490	-
-	-	-	-	3	1,544	30,397	275
-	-	-	-	-	1,676	89,421	145
-	-	-	-	-	3,607	399,588	-
-	-	-	-	-	61	1,545	-
-	17	180	3	-	738	60,260	19
4	4,434	112,802	350	10	53,995	2,680,441	1,188
-	-	-	-	-	5,034	432,569	-
-	-	-	-	-	5,034	432,569	-
4	4,434	112,802	350	10	59,029	3,113,010	1,188
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
-	-	-	-	-	-	-	-
4	4,434	112,802	350	10	59,029	3,113,010	1,188

**Jadual L. 5G, Insurans Hayat
Penamatan, Pemindahan dan Pemulihan – Insurans Hayat Berkumpulan – (samb.)**

RM'000

Syarikat	Tahun Kewangan Berakhir	RAMPASAN				LAIN-LAIN	
		Bilangan Polisi	Bilangan Orang Dilindungi	Nilai Diinsuranskan	Premium Tahunan	Bilangan Polisi	Bilangan Orang Dilindungi
Company	Financial Year Ended	No. of Policies	No. of Lives Covered	Sums Insured	Annual Premium	No. of Policies	No. of Lives Covered
PENANGGUNG INSURANS LANGSUNG DIRECT INSURERS DITUBUHKAN DI MALAYSIA CONSTITUTED IN MALAYSIA							
ALLIANZ LIFE	31-12-04	–	659	26,920	416	1,228	286,472
AMASSURANCE	31-03-05	–	–	–	–	189	139,876
ASIA LIFE	31-12-04	–	–	–	–	44	16,893
COMMERCE LIFE	31-12-04	–	–	–	–	297	175,871
GREAT EASTERN	31-12-04	–	–	–	–	605	481,157
HONG LEONG	30-06-05	–	215	1,826	18	439	70,921
ING	31-12-04	–	–	–	–	3,725	1,499,563
MAA	31-12-04	–	322	33,721	–	153	257,890
MANULIFE	31-12-04	–	–	–	–	1	7,494
MAYBAN LIFE	30-06-05	–	–	–	–	2	26,902
MCIS ZURICH	30-06-05	–	228	2,495	27	30	16,961
MNI	31-03-05	–	–	–	–	309	117,159
PRUDENTIAL	31-12-04	–	–	–	–	363	21,683
TAHAN	31-12-04	–	76	1,460	–	1	2,174
UNI.ASIA LIFE	31-03-05	–	–	–	–	27	52,998
		–	1,500	66,422	461	7,413	3,174,014
DITUBUHKAN DI LUAR MALAYSIA CONSTITUTED OUTSIDE MALAYSIA							
AIA	30-11-04	–	–	–	–	2,437	301,610
		–	–	–	–	2,437	301,610
	Jumlah kecil Sub-total	–	1,500	66,422	461	9,850	3,475,624
PENANGGUNG INSURANS SEMULA PROFESIONAL PROFESSIONAL REINSURERS DITUBUHKAN DI MALAYSIA CONSTITUTED IN MALAYSIA							
MLRGB	31-12-04	–	–	–	–	229,540	–
		–	–	–	–	229,540	–
DITUBUHKAN DI LUAR MALAYSIA CONSTITUTED OUTSIDE MALAYSIA							
HANNOVER RE	31-12-04	–	–	–	–	–	–
		–	–	–	–	–	–
	Jumlah kecil Sub-total	–	–	–	–	229,540	–
	Jumlah Total	–	1,500	66,422	461	239,390	3,475,624

... Terlalu kecil/Negligible

**Table L. 5G, Life Insurance
Terminations, Transfers and Revivals – Group Life – (contd.)**
RM'000

Nilai Diinsurankan	Premium Tahunan	PEMULIHAN				JUMLAH			
		Bilangan Polisi	Bilangan Orang Dilindung	Nilai Diinsurankan	Premium Tahunan	Bilangan Polisi	Bilangan Orang Dilindung	Nilai Diinsurankan	Premium Tahunan
<i>Sums Insured</i>	<i>Annual Premium</i>	<i>No. of Policies</i>	<i>No. of Lives Covered</i>	<i>Sums Insured</i>	<i>Annual Premium</i>	<i>No. of Policies</i>	<i>No. of Lives Covered</i>	<i>Sums Insured</i>	<i>Annual Premium</i>
						TOTAL			
7,284,881	617	–	477	20,305	312	1,228	286,709	7,293,683	721
3,658,566	104	–	–	–	–	189	141,048	3,675,165	104
846,513	171	–	–	–	–	44	17,019	847,238	171
3,951,993	6	–	1	53	1	301	186,272	4,426,323	112
12,556,005	73	–	45	1,790	126	612	493,701	12,994,496	659
4,104,764	163	–	233	25,753	27	439	78,374	4,555,146	445
16,634,491	–	–	–	–	–	3,725	1,501,293	16,704,260	–
4,927,473	403	–	1,665	77,670	15	153	257,494	4,934,174	411
431,977	–	–	–	–	–	1	8,276	491,349	–
1,431,735	–	–	–	–	–	2	46,876	2,184,118	–
517,418	4	–	–	–	–	33	19,199	554,773	319
8,433,391	–	–	–	–	–	309	119,029	8,533,816	148
1,181,920	–	–	–	–	–	363	25,352	1,588,026	–
69,312	8	–	87	1,970	–	1	2,281	70,894	8
732,287	...	–	–	–	–	27	53,785	794,108	23
<u>66,762,726</u>	<u>1,549</u>	<u>–</u>	<u>2,508</u>	<u>127,541</u>	<u>481</u>	<u>7,427</u>	<u>3,236,708</u>	<u>69,647,569</u>	<u>3,121</u>
10,981,654	1,210	12	874	67,661	–	2,425	306,257	11,369,885	1,210
10,981,654	1,210	12	874	67,661	–	2,425	306,257	11,369,885	1,210
77,744,380	2,759	12	3,382	195,202	481	9,852	3,542,965	81,017,454	4,331
1,554,215	–	–	–	–	–	229,693	–	1,558,524	–
1,554,215	–	–	–	–	–	229,693	–	1,558,524	–
–	–	–	–	–	–	26	–	530	–
–	–	–	–	–	–	26	–	530	–
1,554,215	–	–	–	–	–	229,719	–	1,559,054	–
79,298,595	2,759	12	3,382	195,202	481	239,571	3,542,965	82,576,508	4,331

**Jadual L. 6, Insurans Hayat
Polisi Berkuat Kuasa pada Akhir Tahun (Tidak Termasuk Bonus Berbalik) –
Insurans Hayat Individu**
RM'000

Syarikat	Tahun Kewangan Berakhir	INSURANS SEUMUR HIDUP					
		Bilangan Polisi	Nilai Diinsuranskan	Premium Tahunan			
Company	Financial Year Ended	WHOLE LIFE INSURANCE					
		No. of Policies	Sums Insured	Annual Premium			
PENANGGUNG INSURANS LANGSUNG							
DIRECT INSURERS							
DITUBUHKAN DI MALAYSIA							
CONSTITUTED IN MALAYSIA							
ALLIANZ LIFE	31-12-04	78,568	2,791,806	101,109
AMASSURANCE	31-03-05	55,602	2,352,625	39,447
ASIA LIFE	31-12-04	68,815	3,064,610	97,360
COMMERCE LIFE	31-12-04	2,774	47,206	934
GREAT EASTERN	31-12-04	1,582,377	80,915,493	1,943,326
HONG LEONG	30-06-05	105,155	4,376,525	166,783
ING	31-12-04	422,469	19,236,718	612,444
MAA	31-12-04	258,650	4,670,668	200,716
MANULIFE	31-12-04	79,866	2,902,485	99,101
MAYBAN LIFE	30-06-05	2,825	105,206	2,615
MCIS ZURICH	30-06-05	22,342	421,650	13,492
MNI	31-03-05	36,392	1,887,991	33,193
PRUDENTIAL	31-12-04	64,266	2,371,303	69,354
TAHAN	31-12-04	20,080	250,017	11,926
UNI.ASIA LIFE	31-03-05	14,401	492,469	14,299
					<u>2,814,582</u>	<u>125,886,772</u>	<u>3,406,099</u>
DITUBUHKAN DI LUAR MALAYSIA							
CONSTITUTED OUTSIDE MALAYSIA							
AIA	30-11-04	695,669	35,023,280	783,126
					<u>695,669</u>	<u>35,023,280</u>	<u>783,126</u>
				Jumlah kecil	3,510,251	160,910,052	4,189,225
				Sub-total			
PENANGGUNG INSURANS SEMULA PROFESIONAL							
PROFESSIONAL REINSURERS							
DITUBUHKAN DI MALAYSIA							
CONSTITUTED IN MALAYSIA							
MLRGB	31-12-04	–	–	–
					<u>–</u>	<u>–</u>	<u>–</u>
DITUBUHKAN DI LUAR MALAYSIA							
CONSTITUTED OUTSIDE MALAYSIA							
HANNOVER RE	31-12-04	–	–	–
					<u>–</u>	<u>–</u>	<u>–</u>
				Jumlah kecil	–	–	–
				Sub-total			
				Jumlah	3,510,251	160,910,052	4,189,225
				Total	<u><u>3,510,251</u></u>	<u><u>160,910,052</u></u>	<u><u>4,189,225</u></u>

**Table L. 6, Life Insurance
Policies in Force at End of Year (Excluding Reversionary Bonuses) –
Individual Life
RM'000**

INSURANS HAYAT BIASA								
INSURANS ENDOWMEN			INSURANS SEMENTARA			INSURANS LAIN		
Bilangan Polisi	Nilai Diinsuranskan	Premium Tahunan	Bilangan Polisi	Nilai Diinsuranskan	Premium Tahunan	Bilangan Polisi	Nilai Diinsuranskan	Premium Tahunan
ORDINARY LIFE								
ENDOWMENT INSURANCE			TEMPORARY INSURANCE			OTHER INSURANCE		
No. of Policies	Sums Insured	Annual Premium	No. of Policies	Sums Insured	Annual Premium	No. of Policies	Sums Insured	Annual Premium
48,789	1,949,570	88,406	41,949	3,366,900	5,689	1,504	–	132
42,281	652,362	28,757	356,261	14,143,454	41,763	4,990	9,002	2,498
136,801	3,511,230	209,458	2,880	119,091	1,251	1,964	53,505	551
17,325	214,274	5,978	1,548	47,194	68	4	–	–
648,077	12,432,933	837,504	110,521	1,773,499	10,019	90,361	–	119
38,756	1,859,004	54,921	109,905	4,482,832	102,418	1,173	–	462
227,145	3,638,353	208,242	546,130	6,118,427	45,813	229	–	162
105,263	2,343,003	90,568	218,762	5,192,420	59,762	29,152	–	–
44,314	903,135	36,142	123,116	2,828,030	18,069	–	–	–
102,503	2,793,843	122,317	1,052	116,637	846	331	–	154
334,147	6,097,538	265,261	4,985	164,171	315	–	–	–
221,267	4,724,575	169,535	361,748	11,287,333	13,447	78	–	51
186,129	4,940,008	213,743	179,882	5,854,940	62,227	11,825	104,143	6,766
14,388	406,921	7,498	24,150	2,724,652	48	2	–	1
26,739	908,786	23,784	716	38,580	340	–	–	–
2,193,924	47,375,535	2,362,114	2,083,605	58,258,160	362,075	141,613	166,650	10,896
152,602	3,650,536	221,423	495,542	8,129,156	54,664	608	16,992	180
152,602	3,650,536	221,423	495,542	8,129,156	54,664	608	16,992	180
2,346,526	51,026,071	2,583,537	2,579,147	66,387,316	416,739	142,221	183,642	11,076
–	–	–	12,060	101,753	–	1,397,695	34,314,207	–
–	–	–	12,060	101,753	–	1,397,695	34,314,207	–
–	–	–	–	–	–	480,307	6,405,886	1,175
–	–	–	–	–	–	480,307	6,405,886	1,175
–	–	–	12,060	101,753	–	1,878,002	40,720,093	1,175
2,346,526	51,026,071	2,583,537	2,591,207	66,489,069	416,739	2,020,223	40,903,735	12,251

**Jadual L. 6, Insurans Hayat
Polisi Berkuat Kuasa pada Akhir Tahun (Tidak Termasuk Bonus Berbalik) –
Insurans Hayat Individu – (samb.)**
RM'000

Syarikat	Tahun Kewangan Berakhir	RIDER						
		Bilangan Polisi	Nilai Diinsuranskan	Premium Tahunan				
Company	Financial Year Ended	No. of Policies	Sums Insured	Annual Premium				
PENANGGUNG INSURANS LANGSUNG								
DIRECT INSURERS								
DITUBUHKAN DI MALAYSIA								
CONSTITUTED IN MALAYSIA								
ALLIANZ LIFE	31-12-04	–	919,366	35,198
AMASSURANCE	31-03-05	–	1,309,508	30,740
ASIA LIFE	31-12-04	–	831,484	31,451
COMMERCE LIFE	31-12-04	–	103,544	3,115
GREAT EASTERN	31-12-04	–	17,700,748	349,808
HONG LEONG	30-06-05	–	2,465,289	61,475
ING	31-12-04	–	2,451,649	289,832
MAA	31-12-04	–	9,462,008	136,046
MANULIFE	31-12-04	–	527,476	118,804
MAYBAN LIFE	30-06-05	–	1,678,360	11,087
MCIS ZURICH	30-06-05	–	2,561,761	53,828
MNI	31-03-05	–	869,339	28,484
PRUDENTIAL	31-12-04	–	6,788,207	115,082
TAHAN	31-12-04	–	646,875	5,648
UNI.ASIA LIFE	31-03-05	–	123,886	4,967
						–	48,439,500	1,275,565
DITUBUHKAN DI LUAR MALAYSIA								
CONSTITUTED OUTSIDE MALAYSIA								
AIA	30-11-04	–	5,060,047	363,361
						–	5,060,047	363,361
					Jumlah kecil	–	53,499,547	1,638,926
					Sub-total			
PENANGGUNG INSURANS SEMULA PROFESIONAL								
PROFESSIONAL REINSURERS								
DITUBUHKAN DI MALAYSIA								
CONSTITUTED IN MALAYSIA								
MLRGB	31-12-04	–	–	–
						–	–	–
DITUBUHKAN DI LUAR MALAYSIA								
CONSTITUTED OUTSIDE MALAYSIA								
HANNOVER RE	31-12-04	–	–	–
						–	–	–
					Jumlah kecil	–	–	–
					Sub-total			
					Jumlah	–	53,499,547	1,638,926
					Total			

1 - Termasuk 'Polisi Berkumpulan'/Includes 'Group Policies'

**Table L. 6, Life Insurance
Policies in Force at End of Year (Excluding Reversionary Bonuses) –
Individual Life – (contd.)**
RM'000

JUMLAH			INSURANS BERKAITAN PELABURAN			ANUITI ¹		
Bilangan Polisi	Nilai Diinsuranskan	Premium Tahunan	Bilangan Polisi	Nilai Diinsuranskan	Premium Tahunan	Bilangan Polisi	Nilai Diinsuranskan	Premium Tahunan
TOTAL			INVESTMENT-LINKED INSURANCE			ANNUITY ¹		
No. of Policies	Sums Insured	Annual Premium	No. of Policies	Sums Insured	Annual Premium	No. of Policies	Sums Insured	Annual Premium
170,810	9,027,642	230,534	16,357	1,342,662	24,099	–	–	–
459,134	18,466,951	143,205	1,035	26,621	1,372	–	–	–
210,460	7,579,920	340,071	3,632	163,495	7,621	–	–	–
21,651	412,218	10,095	125	9,197	175	–	–	–
2,431,336	112,822,673	3,140,776	189,374	13,739,948	380,622	37	130	–
254,989	13,183,650	386,059	62,158	4,492,422	142,722	20,798	50,791	–
1,195,973	31,445,147	1,156,493	2,025	225,588	6,120	–	–	–
611,827	21,668,099	487,092	76,962	3,600,807	127,934	62,697	1,351,976	–
247,296	7,161,126	272,116	16,751	1,038,389	42,545	6,085	16,466	–
106,711	4,694,046	137,019	90,615	3,998,599	98,204	5,037	12,750	–
361,474	9,245,120	332,896	2,187	73,147	3,739	25,434	54,448	–
619,485	18,769,238	244,710	7	81	–	16,597	41,656	–
442,102	20,058,601	467,172	474,875	33,967,234	1,272,445	1	55	–
58,620	4,028,465	25,121	–	–	–	–	–	–
41,856	1,563,721	43,390	–	–	–	–	–	–
7,233,724	280,126,617	7,416,749	936,103	62,678,190	2,107,598	136,686	1,528,272	–
1,344,421	51,880,011	1,422,754	138,935	11,101,279	321,250	–	–	–
1,344,421	51,880,011	1,422,754	138,935	11,101,279	321,250	–	–	–
8,578,145	332,006,628	8,839,503	1,075,038	73,779,469	2,428,848	136,686	1,528,272	–
1,409,755	34,415,960	–	–	–	–	–	–	–
1,409,755	34,415,960	–	–	–	–	–	–	–
480,307	6,405,886	1,175	1,570	309,743	–	–	–	–
480,307	6,405,886	1,175	1,570	309,743	–	–	–	–
1,890,062	40,821,846	1,175	1,570	309,743	–	–	–	–
10,468,207	372,828,474	8,840,678	1,076,608	74,089,212	2,428,848	136,686	1,528,272	–

**Jadual L. 6G, Insurans Hayat
Polisi Berkuat Kuasa pada Akhir Tahun (Tidak Termasuk Bonus Berbalik) –
Insurans Hayat Berkumpulan**
RM'000

Syarikat	Tahun Kewangan Berakhir	INSURANS ENDOWMEN				INSURANS SEMENTARA			
		Bilangan Polisi	Bilangan Orang Dilindungi	Nilai Diinsuranskan	Premium Tahunan	Bilangan Polisi	Bilangan Orang Dilindungi	Nilai Diinsuranskan	Premium Tahunan
Company	Financial Year Ended	No. of Policies	No. of Lives Covered	Sums Insured	Annual Premium	No. of Policies	No. of Lives Covered	Sums Insured	Annual Premium

PENANGGUNG INSURANS LANGSUNG

DIRECT INSURERS

DITUBUHKAN DI MALAYSIA

CONSTITUTED IN MALAYSIA

ALLIANZ LIFE	31-12-04	–	–	–	–	1,784	177,985	7,326,967	4,198
AMASSURANCE	31-03-05	2	1,128	9,039	782	317	814,334	16,317,314	–
ASIA LIFE	31-12-04	1	12	1,015	–	127	28,418	2,481,397	–
COMMERCE LIFE	31-12-04	233	100,340	2,314,900	3,216	92	240,452	10,592,988	–
GREAT EASTERN	31-12-04	306	265,697	10,158,394	5,997	796	227,244	14,297,850	78
HONG LEONG	30-06-05	3	9,053	43,319	2,582	386	366,670	20,307,185	3,810
ING	31-12-04	1	168	308	–	897	374,616	15,073,806	–
MAA	31-12-04	11	2,014	257,925	373	396	347,984	8,541,763	13
MANULIFE	31-12-04	–	–	–	–	18	12,198	852,060	–
MAYBAN LIFE	30-06-05	–	–	–	–	46	571,929	28,057,412	–
MCIS ZURICH	30-06-05	–	–	–	–	312	277,273	3,351,574	12,632
MNI	31-03-05	9	6,959	92,575	1,341	294	185,530	10,774,101	–
PRUDENTIAL	31-12-04	7	13,706	74,353	903	361	88,987	8,324,372	–
TAHAN	31-12-04	–	–	–	–	117	22,373	359,269	–
UNI.ASIA LIFE	31-03-05	11	601	8,263	86	85	75,682	4,711,361	–
		584	399,678	12,960,091	15,280	6,028	3,811,675	151,369,419	20,731

DITUBUHKAN DI LUAR MALAYSIA

CONSTITUTED OUTSIDE MALAYSIA

AIA	30-11-04	57	6,021	25,133	1,672	2,327	460,315	26,847,120	15
		57	6,021	25,133	1,672	2,327	460,315	26,847,120	15
Jumlah kecil		641	405,699	12,985,224	16,952	8,355	4,271,990	178,216,539	20,746
		Sub-total							

PENANGGUNG INSURANS SEMULA PROFESIONAL

PROFESSIONAL REINSURERS

DITUBUHKAN DI MALAYSIA

CONSTITUTED IN MALAYSIA

MLRGB	31-12-04	–	–	–	–	–	–	–	–
		–	–	–	–	–	–	–	–

DITUBUHKAN DI LUAR MALAYSIA

CONSTITUTED OUTSIDE MALAYSIA

HANNOVER RE	31-12-04	–	–	–	–	–	–	–	–
		–	–	–	–	–	–	–	–
Jumlah kecil		–	–	–	–	–	–	–	–
		Sub-total							
Jumlah Total		641	405,699	12,985,224	16,952	8,355	4,271,990	178,216,539	20,746

**Table L. 6G, Life Insurance
Policies in Force at End of Year (Excluding Reversionary Bonuses) –
Group Life
RM'000**

INSURANS LAIN				RIDER				JUMLAH			
Bilangan Polisi	Bilangan Orang Dilindungi	Nilai Diinsuranskan	Premium Tahunan	Bilangan Polisi	Bilangan Orang Dilindungi	Nilai Diinsuranskan	Premium Tahunan	Bilangan Polisi	Bilangan Orang Dilindungi	Nilai Diinsuranskan	Premium Tahunan
OTHER INSURANCE				RIDERS				TOTAL			
No. of Policies	No. of Lives Covered	Sums Insured	Annual Premium	No. of Policies	No. of Lives Covered	Sums Insured	Annual Premium	No. of Policies	No. of Lives Covered	Sums Insured	Annual Premium
2	274	–	–	–	538	63	44	1,786	178,259	7,327,030	4,242
2	1,567	41,661	–	–	–	–	–	321	817,029	16,368,014	782
2	2,201	143,051	286	–	10,749	–	–	130	30,631	2,625,463	286
67	7,638	76,364	4	–	4,435	906	–	392	348,430	12,985,158	3,220
697	60,493	1,381	30	–	135,944	79,846	81	1,799	553,434	24,537,471	6,186
–	–	–	–	–	8,964	10,818	290	389	375,723	20,361,322	6,682
1,982	396,167	–	–	–	351,026	1,259,854	–	2,880	770,951	16,333,968	–
90	35,262	17,210	558	–	–	–	–	497	385,260	8,816,898	944
–	–	–	–	–	–	–	–	18	12,198	852,060	–
1	6,339	224,066	–	–	–	–	–	47	578,268	28,281,478	–
–	–	–	–	–	–	–	–	312	277,273	3,351,574	12,632
–	–	–	–	–	24	295	–	303	192,489	10,866,971	1,341
–	–	–	–	–	36,715	–	–	368	102,693	8,398,725	903
–	–	–	–	–	–	–	–	117	22,373	359,269	–
–	–	–	–	–	5,957	–	–	96	76,283	4,719,624	86
2,843	509,941	503,733	878	–	554,352	1,351,782	415	9,455	4,721,294	166,185,025	37,304
1	42	3,697	171	–	45,960	27,319	4,767	2,385	466,378	26,903,269	6,625
1	42	3,697	171	–	45,960	27,319	4,767	2,385	466,378	26,903,269	6,625
2,844	509,983	507,430	1,049	–	600,312	1,379,101	5,182	11,840	5,187,672	193,088,294	43,929
636,119	–	11,586,758	–	–	–	–	–	636,119	–	11,586,758	–
636,119	–	11,586,758	–	–	–	–	–	636,119	–	11,586,758	–
6,682	–	1,693,828	1,696	–	–	–	–	6,682	–	1,693,828	1,696
6,682	–	1,693,828	1,696	–	–	–	–	6,682	–	1,693,828	1,696
642,801	–	13,280,586	1,696	–	–	–	–	642,801	–	13,280,586	1,696
645,645	509,983	13,788,016	2,745	–	600,312	1,379,101	5,182	654,641	5,187,672	206,368,880	45,625

Jadual L. 7, Insurans Hayat
Ringkasan Laporan Penilaian
 RM'000

Syarikat	Tarikh Penilaian	Jadual Kemortalan ¹	Jumlah Nilai Diinsuranskan	Jumlah Bonus	Anuiti Setahun
Company	Date of Valuation	Mortality Table ¹	Total Sums Insured	Total Bonuses	Annuities per Annum
PENANGGUNG INSURANS LANGSUNG					
DIRECT INSURERS					
DITUBUHKAN DI MALAYSIA					
CONSTITUTED IN MALAYSIA					
ALLIANZ LIFE	31-12-04	SV96 4%, 4.5%	13,618,217	775	–
AMASSURANCE	31-03-05	SV96 4%, 4.5%	34,861,586	52,263	–
ASIA LIFE	31-12-04	SV96 4%, 4.5%	10,368,877	1,296,912	–
COMMERCE LIFE	31-12-04	SV96 4%, 4.5%	12,660,817	26,271	–
GREAT EASTERN	31-12-04	SV96 4%, 4.5%, a(90)	151,100,222	9,469,712	130
HONG LEONG	30-06-05	SV96 4%, 4.5%, a(90)	29,418,935	1,003,961	50,791
ING	31-12-04	SV96 4%, 4.5%	39,570,925	2,549,967	–
MAA	31-12-04	SV96 4%, 4.5%, a(90)	31,719,580	916,119	1,351,976
MANULIFE	31-12-04	SV96 4%, 4.5%, a(90)	9,068,049	709,702	16,466
MAYBAN LIFE	30-06-05	SV96 4%, 4.5%, a(90)	36,986,873	230,798	12,750
MCIS ZURICH	30-06-05	SV96 4%, 4.5%, a(90)	12,724,288	550,798	54,448
MNI	31-03-05	SV96 4%, 4.5%, a(90)	28,228,388	341,127	41,656
PRUDENTIAL	31-12-04	SV96 4%, 4.5%, a(90)	55,592,481	1,521,356	55
TAHAN	31-12-04	SV96 4%, 4.5%	4,387,734	–	–
UNI.ASIA LIFE	31-03-05	SV96 4%, 4.5%	5,687,884	88,679	–
			475,994,856	18,758,440	1,528,272
DITUBUHKAN DI LUAR MALAYSIA					
CONSTITUTED OUTSIDE MALAYSIA					
AIA	30-11-04	SV96 4%, 4.5%	87,990,175	743,314	–
			87,990,175	743,314	–
	Jumlah kecil		563,985,031	19,501,754	1,528,272
	Sub-total				
PENANGGUNG INSURANS SEMULA PROFESIONAL					
PROFESSIONAL REINSURERS					
DITUBUHKAN DI MALAYSIA					
CONSTITUTED IN MALAYSIA					
MLRGB	31-12-04	SV96 4%, 4.5%	31,300,462	–	–
			31,300,462	–	–
DITUBUHKAN DI LUAR MALAYSIA					
CONSTITUTED OUTSIDE MALAYSIA					
HANNOVER RE	31-12-04	SV96 4%, 4.5%	8,409,457	–	–
			8,409,457	–	–
	Jumlah kecil		39,709,919	–	–
	Sub-total				
	Jumlah Total		603,694,950	19,501,754	1,528,272

1 - SV96 merujuk kepada Jadual Kemortalan Penilaian Berkanun 1996/SV96 refers to Statutory Valuation Mortality Table 1996

**Table L. 7, Life Insurance
Summary of Valuation Reports**
RM'000

BUTIR PENILAIAN (TOLAK INSURANS SEMULA)						Liabiliti	Kumpulan Wang Empunya Polisi Di Bawa Ke Hadapan	Lebihan pada Tarikh Penilaian	Lebihan/(Defisit) dalam tahun
Premium Pejabat	Jumlah Premium Bersih	Nilai Diinsuranskan dan Anuiti	Nilai Bonus	Penyelarasan dan Peruntukan Tambahhan	Nilai Premium Bersih				
PARTICULARS OF VALUATION (LESS REINSURANCES)						Liabilities	Policy owners' Fund Carried Forward	Surplus at Valuation Date	Surplus/(Deficit) Arising in the Year
Office Premiums	Total Net Premiums	Value of Sums Insured and Annuities	Value of Bonus	Adjustment and Additional Provisions	Value of Net Premiums				
254,839	129,502	2,562,222	727	59,460	1,842,117	780,292	833,198	52,906	26,018
206,832	94,640	1,858,961	20,799	1,195	1,092,674	760,153	820,627	60,474	16,210
357,726	196,039	3,341,942	670,612	57,743	2,173,903	1,951,180	2,260,352	309,172	95,237
15,979	10,904	810,371	17,635	19,118	114,689	738,065	754,753	16,688	9,950
3,527,584	2,265,045	42,010,559	4,800,380	220,735	30,418,133	16,892,538	21,606,885	4,714,347	2,141,999
533,755	158,704	3,891,863	636,073	46,271	2,320,956	2,363,136	2,963,660	600,524	227,187
1,234,374	585,592	12,439,230	1,303,656	293,919	8,905,433	5,152,673	5,485,577	332,904	217,641
603,107	155,705	4,696,310	482,227	152,543	1,920,326	3,629,326	4,434,568	805,242	287,799
322,427	101,109	2,129,937	509,244	1,671	1,472,377	1,210,278	1,521,654	311,376	173,284
235,223	98,988	2,615,444	155,369	20,479	914,736	3,010,296	3,283,551	273,255	118,494
349,266	181,721	3,191,590	385,501	18,997	1,825,488	1,770,600	2,002,418	231,818	112,291
246,051	138,820	4,330,382	203,278	81,331	1,551,079	3,111,090	3,661,565	550,475	130,422
1,746,753	260,138	5,305,108	751,467	92,339	3,641,732	3,418,955	4,112,273	693,318	446,291
25,130	19,765	493,931	-	14,076	341,306	166,701	171,920	5,219	(18,090)
43,476	26,801	854,525	28,643	1,075	329,107	555,136	582,856	27,720	(6,066)
<u>9,702,522</u>	<u>4,423,473</u>	<u>90,532,375</u>	<u>9,965,611</u>	<u>1,080,952</u>	<u>58,864,056</u>	<u>45,510,419</u>	<u>54,495,857</u>	<u>8,985,438</u>	<u>3,978,667</u>
<u>1,750,631</u>	<u>627,223</u>	<u>17,348,120</u>	<u>542,414</u>	<u>98,879</u>	<u>11,193,687</u>	<u>6,810,880</u>	<u>9,050,800</u>	<u>2,239,920</u>	<u>732,601</u>
<u>1,750,631</u>	<u>627,223</u>	<u>17,348,120</u>	<u>542,414</u>	<u>98,879</u>	<u>11,193,687</u>	<u>6,810,880</u>	<u>9,050,800</u>	<u>2,239,920</u>	<u>732,601</u>
11,453,153	5,050,696	107,880,495	10,508,025	1,179,831	70,057,743	52,321,299	63,546,657	11,225,358	4,711,268
49,174	-	8,354	-	16,868	-	25,222	27,041	1,819	1,819
49,174	-	8,354	-	16,868	-	25,222	27,041	1,819	1,819
19,296	-	11,853	-	8,776	-	20,629	22,142	1,513	1,513
19,296	-	11,853	-	8,776	-	20,629	22,142	1,513	1,513
68,470	-	20,207	-	25,644	-	45,851	49,183	3,332	3,332
<u>11,521,623</u>	<u>5,050,696</u>	<u>107,900,702</u>	<u>10,508,025</u>	<u>1,205,475</u>	<u>70,057,743</u>	<u>52,367,150</u>	<u>63,595,840</u>	<u>11,228,690</u>	<u>4,714,600</u>

**Jadual L. 8, Insurans Hayat
Penunjuk Terpilih bagi Insurans Hayat Biasa***

%

Syarikat	Tahun Kewangan Berakhir	Nilai Diinsuranskan Baru kepada Nilai Diinsuranskan Yang Berkuat Kuasa pada Awal Tahun	Premium Tahunan Baru kepada Premium Tahunan Yang Berkuat Kuasa pada Awal Tahun	Perubahan Tahunan	
				Nilai Diinsuranskan Yang Berkuat Kuasa	Premium Tahunan Yang Berkuat Kuasa
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 Change Annual Premium in Force

PENANGGUNG INSURANS LANGSUNG

DIRECT INSURERS

DITUBUHKAN DI MALAYSIA

CONSTITUTED IN MALAYSIA

ALLIANZ LIFE	...	...	...	31-12-04	86.4	42.5	23.1	27.3
AMASSURANCE	...	...	...	31-03-05	33.1	37.7	15.8	15.1
ASIA LIFE	...	...	...	31-12-04	29.7	12.5	12.4	2.9
COMMERCE LIFE	...	...	...	31-12-04	50.2	7.3	11.5	(14.8)
GREAT EASTERN	...	...	...	31-12-04	17.9	8.4	4.4	1.6
HONG LEONG	...	...	...	30-06-05	28.2	10.4	10.3	3.8
ING	...	...	...	31-12-04	52.6	17.5	9.9	10.7
MAA	...	...	...	31-12-04	26.6	14.6	(1.6)	(0.7)
MANULIFE	...	...	...	31-12-04	13.1	11.3	0.1	3.4
MAYBAN LIFE	...	...	...	30-06-05	28.3	14.6	18.1	(1.0)
MCIS ZURICH	...	...	...	30-06-05	26.0	24.8	8.1	11.5
MNI	...	...	...	31-03-05	36.5	21.4	1.0	9.0
PRUDENTIAL	...	...	...	31-12-04	14.0	8.3	2.5	(0.6)
TAHAN	...	...	...	31-12-04	16.9	19.4	(3.6)	2.1
UNI.ASIA LIFE	...	...	...	31-03-05	73.5	35.3	51.3	19.5

DITUBUHKAN DI LUAR MALAYSIA

CONSTITUTED OUTSIDE MALAYSIA

AIA	30-11-04	23.2	7.0	4.4	0.4
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* Sila rujuk Lampiran X tentang definisi penunjuk tertentu yang digunakan/Please refer to Appendix X for definitions of certain indicators used

**Table L. 8, Life Insurance
Selected Indicators for Ordinary Life ***
%

Kadar Serahan	Kadar Rampasan Bagi 3 Tahun Polisi	Kadar Perbelanjaan			Kadar Faedah		Nisbah Pengekalan
		Perbelanjaan Pengurusan	Imbuan Agensi	Jumlah	Tanpa Keuntungan Modal	Dengan Keuntungan Modal	
<i>Surrender Rate</i>	<i>3 Policy Years Forfeiture Rate</i>	<i>Expense Rate</i>			<i>Interest Rate</i>		<i>Conservation Ratio</i>
		<i>Management Expenses</i>	<i>Agency Remuneration</i>	<i>Total</i>	<i>Without Capital Gains</i>	<i>With Capital Gains</i>	
1.1	28.9	17.0	32.4	49.4	5.0	7.9	84.8
3.0	49.8	22.3	37.9	60.2	6.2	7.0	80.3
5.3	22.2	5.9	17.8	23.7	5.8	6.5	90.2
6.0	79.2	64.3	20.9	85.2	5.3	9.0	78.4
3.0	17.6	4.7	17.0	21.7	6.5	10.9	92.9
3.6	27.9	10.3	18.7	29.0	4.7	5.7	95.2
1.8	21.4	12.9	25.5	38.4	5.2	6.6	95.4
2.1	49.1	15.1	16.5	31.6	5.9	8.8	93.9
2.8	30.3	8.1	17.7	25.8	5.9	7.2	93.4
4.7	25.9	10.8	15.5	26.3	4.1	5.3	91.7
2.2	44.5	14.5	23.4	37.9	5.6	6.2	82.9
2.7	30.7	10.7	19.2	29.9	5.0	6.2	93.4
2.9	25.6	5.9	12.1	18.0	5.6	8.6	93.8
2.7	44.1	45.1	22.0	67.1	4.3	4.6	86.9
4.5	36.1	28.9	27.8	56.7	4.2	4.4	90.1
1.1	13.3	5.7	16.0	21.7	6.4	6.9	92.5