

Jadual G.1, Insurans Am
Akaun Hasil – Pendapatan
RM'000

Syarikat	Tahun Kewangan Berakhir	RIZAB AWAL	
		Peruntukan bagi Tuntutan Belum Dibayar	Premium Tidak Terperoleh
Company	Financial Year Ended	Provision for Outstanding Claims	Unearned Premium

PENANGGUNG INSURANS LANGSUNG
DIRECT INSURERS
DITUBUHKAN DI MALAYSIA
CONSTITUTED IN MALAYSIA

ACE	...	...	...	...	...	31-12-04	35,332	50,809
ALLIANZ GENERAL	...	...	...	...	...	31-12-04	240,180	116,856
AMASSURANCE	...	...	...	...	...	31-03-05	170,205	133,867
ASIA	...	...	...	...	...	31-12-04	52,429	20,275
AVIVA	...	...	...	...	...	31-12-04	183,806	92,254
AXA	...	...	...	...	...	31-12-04	150,824	84,143
BERJAYA	...	...	...	...	...	30-04-05	150,936	66,743
COMMERCE	...	...	...	...	...	31-12-04	116,306	87,093
GREAT EASTERN	...	...	...	...	...	31-12-04	801	...
HONG LEONG	...	...	...	...	...	30-06-05	119,449	96,467
ING	...	...	...	...	...	31-12-04	51,696	25,967
JERNEH	...	...	...	...	...	31-12-04	133,713	56,869
KURNIA	...	...	...	...	...	30-06-05	749,592	426,489
LONPAC	...	...	...	...	...	31-12-04	95,406	81,058
MAA	...	...	...	...	...	31-12-04	278,485	146,103
MALAYSIA & NIPPON	...	...	...	...	...	31-12-04	30,801	5,714
MANULIFE	...	...	...	...	...	31-12-04	1,580	-
MCIS ZURICH	...	...	...	...	...	30-06-05	67,438	27,447
MGAB	...	...	...	...	...	30-06-05	150,607	57,823
mitsui	...	...	...	...	...	31-12-04	149,870	73,811
MNI	...	...	...	...	...	31-03-05	227,963	180,716
MUI CONTINENTAL	...	...	...	...	...	31-12-04	38,244	25,659
MULTI-PURPOSE	...	...	...	...	...	31-12-04	66,711	33,876
OAC	...	...	...	...	...	31-12-04	67,865	32,733
OCA	...	...	...	...	...	31-12-04	153,679	65,468
P & O	...	...	...	...	...	30-09-04	318,458	90,894
PACIFIC	...	...	...	...	...	31-12-04	93,332	35,115
PANGLOBAL	...	...	...	...	...	31-12-04	97,662	37,946
PROGRESSIVE	...	...	...	...	...	31-12-04	48,793	18,537
PRUDENTIAL	...	...	...	...	...	31-12-04	4,621	3,200
QBE	...	...	...	...	...	31-12-04	124,277	39,673
RHB	...	...	...	...	...	31-12-04	64,245	38,208
ROYAL & SUN ALLIANCE	...	...	...	...	...	31-12-04	118,276	47,905
TAHAN	...	...	...	...	...	31-12-04	341,713	61,385
TOKIO MARINE	...	...	...	...	...	31-12-04	154,444	77,570
UNI.ASIA GENERAL	...	...	...	...	...	31-03-05	253,201	115,430
							<u>5,102,940</u>	<u>2,554,103</u>

**Table G.1, General Insurance
Revenue Accounts – Income**
RM'000

Rizab Lain	Premium	Pendapatan Pelaburan Bersih	Pindahan daripada Kumpulan Wang Pemegang Saham/Kerja	Keuntungan atas Pelupusan Aset	Pendapatan Pelbagai
<i>Other Reserves</i>	<i>Premiums</i>	<i>Net Investment Income</i>	<i>Transfer from Shareholders'/ Working Fund</i>	<i>Profit on Disposal of Assets</i>	<i>Miscellaneous Income</i>
–	69,610	9,540	–	3,058	1,914
–	252,885	20,735	–	14,101	2,275
–	326,243	19,267	–	3,365	2,130
–	42,586	4,759	–	365	395
–	236,972	15,952	–	8,411	423
–	187,503	12,800	–	44	592
–	164,224	13,686	–	3,840	539
–	237,374	11,886	–	1,129	896
–	–	467	–	–	–
–	227,286	13,041	–	1,175	167
–	54,649	4,827	–	700	360
–	126,990	9,413	–	11,990	887
–	1,092,922	55,057	–	2,864	1,598
–	165,491	22,655	–	162	1,988
–	260,328	22,952	–	4,437	2,819
–	7,817	2,666	–	1,056	10
–	–	88	–	–	72
–	63,890	10,188	–	...	1,112
–	196,912	18,961	–	3,187	1,802
–	198,436	15,927	–	1,169	725
–	182,573	30,799	–	11,375	6,548
–	54,295	5,283	–	3,791	1,186
–	94,854	6,300	–	3,866	431
–	77,967	10,812	–	7,688	151
–	111,909	14,001	–	7,768	633
–	170,414	18,359	10,000	940	3,713
–	72,042	7,611	–	5,183	1,019
–	89,400	5,814	–	125	2,027
–	29,624	8,142	–	3,739	1,213
–	9,654	1,249	–	–	2
–	68,370	9,769	–	1,495	–
–	53,951	4,757	–	1,161	3,067
–	118,248	14,466	–	3,801	4,422
–	127,808	13,596	–	3,321	5,472
–	192,546	10,303	–	502	6,032
–	257,831	16,726	–	6,233	8,376
–	5,623,604	462,854	10,000	122,041	64,996

Jadual G.1, Insurans Am
Akaun Hasil – Pendapatan – (samb.)
 RM'000

Syarikat	Tahun Kewangan Berakhir	RIZAB AWAL	
		Peruntukan bagi Tuntutan Belum Dibayar	Premium Tidak Terperoleh
Company	Financial Year Ended	Provision for Outstanding Claims	Unearned Premium
DITUBUHKAN DI LUAR MALAYSIA CONSTITUTED OUTSIDE MALAYSIA			
AIA	...	...	...
AMERICAN HOME	...	...	...
	30-11-04	45,554	73,416
	31-12-04	153,155	172,224
		198,709	245,640
	Jumlah kecil Sub-total	5,301,649	2,799,743
PENANGGUNG INSURANS SEMULA PROFESIONAL PROFESSIONAL REINSURERS DITUBUHKAN DI MALAYSIA CONSTITUTED IN MALAYSIA			
MRB	...	...	...
	31-03-05	546,860	195,388
		546,860	195,388
DITUBUHKAN DI LUAR MALAYSIA CONSTITUTED OUTSIDE MALAYSIA			
EMPLOYERS RE	...	...	...
HANNOVER RE	...	...	...
MUNICH RE	...	...	...
SWISS RE	...	...	...
TOA RE	...	...	...
	31-12-04	49,371	21,852
	31-12-04	101,297	23,297
	31-12-04	276,501	57,909
	31-12-04	194,466	64,625
	31-03-05	39,044	11,849
		660,679	179,532
	Jumlah kecil Sub-total	1,207,539	374,920
	Jumlah Total	6,509,188	3,174,663

... Terlalu kecil/Negligible

**Table G.1, General Insurance
Revenue Accounts – Income – (contd.)**
RM'000

Rizab Lain	Premium	Pendapatan Pelaburan Bersih	Pindahan daripada Kumpulan Wang Pemegang Saham/Kerja	Keuntungan atas Pelupusan Aset	Pendapatan Pelbagai
<i>Other Reserves</i>	<i>Premiums</i>	<i>Net Investment Income</i>	<i>Transfer from Shareholders'/ Working Fund</i>	<i>Profit on Disposal of Assets</i>	<i>Miscellaneous Income</i>
–	176,238	9,888	–	40	806
–	272,104	25,849	–	2,587	324
–	448,342	35,737	–	2,627	1,130
–	6,071,946	498,591	10,000	124,668	66,126
–	507,520	51,003	–	327	9,130
–	507,520	51,003	–	327	9,130
–	57,426	1,795	–	...	3
–	73,676	6,160	–	–	144
–	112,111	18,005	–	2,423	529
–	145,500	14,965	–	42	167
–	26,328	3,722	–	47	6
–	415,041	44,647	–	2,512	849
–	922,561	95,650	–	2,839	9,979
–	6,994,507	594,241	10,000	127,507	76,105

Jadual G. 2, Insurans Am
Akaun Hasil – Perbelanjaan
 RM'000

Syarikat	Tahun Kewangan Berakhir	Tuntutan Dibayar	Komisen Bersih	Perbelanjaan Pengurusan
Company	Financial Year Ended	Claims Paid	Net Commissions	Management Expenses
PENANGGUNG INSURANS LANGSUNG				
DIRECT INSURERS				
DITUBUHKAN DI MALAYSIA				
CONSTITUTED IN MALAYSIA				
ACE	31-12-04	16,091	6,610	23,991
ALLIANZ GENERAL	31-12-04	152,047	19,542	77,208
AMASSURANCE	31-03-05	158,020	33,473	50,620
ASIA	31-12-04	22,137	4,399	12,426
AVIVA	31-12-04	113,629	31,631	48,116
AXA	31-12-04	101,656	14,724	43,274
BERJAYA	30-04-05	92,010	18,524	30,157
COMMERCE	31-12-04	96,990	19,998	52,897
GREAT EASTERN	31-12-04	47	–	–
HONG LEONG	30-06-05	119,324	21,921	49,776
ING	31-12-04	31,113	9,166	11,201
JERNEH	31-12-04	62,928	4,142	31,616
KURNIA	30-06-05	501,571	104,925	168,228
LONPAC	31-12-04	64,874	9,463	34,031
MAA	31-12-04	195,715	25,458	71,061
MALAYSIA & NIPPON	31-12-04	9,392	1,166	6,450
MANULIFE	31-12-04	22	–	41
MCIS ZURICH	30-06-05	34,130	(3,151)	16,595
MGAB	30-06-05	72,150	26,063	40,936
mitsui	31-12-04	90,930	2,966	30,795
MNI	31-03-05	132,108	7,783	70,929
MUI CONTINENTAL	31-12-04	31,318	6,006	13,711
MULTI-PURPOSE	31-12-04	48,490	6,602	21,645
OAC	31-12-04	35,575	1,562	21,372
OCA	31-12-04	94,818	6,691	26,382
P & O	30-09-04	167,624	15,956	30,763
PACIFIC	31-12-04	43,887	8,378	18,954
PANGLOBAL	31-12-04	64,452	8,392	29,576
PROGRESSIVE	31-12-04	21,536	927	11,626
PRUDENTIAL	31-12-04	4,614	1,802	4,535
QBE	31-12-04	49,249	9,167	21,984
RHB	31-12-04	18,005	5,276	11,030
ROYAL & SUN ALLIANCE	31-12-04	68,114	7,404	30,394
TAHAN	31-12-04	121,942	10,836	17,562
TOKIO MARINE	31-12-04	126,258	7,486	41,897
UNI.ASIA GENERAL	31-03-05	178,549	20,675	48,135
		<u>3,141,315</u>	<u>475,963</u>	<u>1,219,914</u>

**Table G. 2, General Insurance
Revenue Accounts – Expenditure**
RM'000

Kerugian atas Pelupusan Aset	Pengurangan Nilai Pelaburan	Cukai	Perbelanjaan Lain	RIZAB AKHIR			Pindahan kepada Penyata Pendapatan/ Akaun Ibu Pejabat
				Peruntukan bagi Tuntutan Belum Dibayar	Premium Tidak Terperoleh	Rizab Lain	
<i>Loss on Disposal of Assets</i>	<i>Diminution in Value of Investments</i>	<i>Taxes</i>	<i>Other Outgo</i>	CLOSING RESERVES			<i>Transfer to Income Statement/Head Office Account</i>
				<i>Provision for Outstanding Claims</i>	<i>Unearned Premium</i>	<i>Other Reserves</i>	
30	–	9,241	1,959	34,937	56,987	–	20,417
–	–	12,966	5,624	235,601	110,420	–	33,626
428	2,790	9,012	1,013	205,413	173,212	–	21,096
...	48	760	64	55,326	19,831	–	5,814
–	–	17,257	1,818	177,210	99,381	–	48,779
217	360	7,742	537	144,649	89,422	–	33,321
–	5,096	6,710	182	164,686	70,470	–	12,134
–	19	6,110	641	140,556	122,825	–	14,648
–	–	(402)	37	504	–	–	1,082
–	–	10,880	25	124,552	102,869	–	28,237
–	–	9	1,286	56,917	27,966	–	541
–	–	6,563	641	143,055	68,446	–	22,475
8	3,698	60,811	782	870,373	464,441	–	153,686
–	–	15,227	596	107,629	95,522	–	39,417
1,292	7,491	7,068	3,073	273,768	118,150	–	12,048
–	807	281	742	27,151	4,560	–	(2,486)
–	–	46	–	1,513	–	–	118
2	–	–	1,383	68,718	31,159	–	21,239
1,792	414	22,221	1,071	139,515	66,942	–	58,187
–	21	13,794	4,606	167,024	86,973	–	42,827
1,488	1,019	2,614	4,582	238,009	152,781	–	28,660
...	1,414	3,987	521	39,953	25,948	–	5,603
–	6,276	2,659	183	65,704	47,007	–	7,473
73	–	7,768	878	75,129	35,756	–	19,102
1,214	3,884	7,343	1,279	153,877	47,100	–	10,871
–	1,327	5,254	289	280,775	88,528	–	22,263
1,722	35	4,510	829	88,525	34,335	–	13,129
1,642	...	(266)	297	91,075	42,557	–	(4,751)
–	363	2,250	14	46,962	16,541	–	9,827
–	–	15	133	4,642	4,193	–	(1,209)
29	278	1,275	3,620	107,201	32,476	–	18,305
–	–	1,167	851	84,557	40,464	–	4,041
–	–	10,919	965	111,404	48,475	–	29,441
–	14,782	(5,337)	2,539	346,625	44,545	–	(199)
–	–	3,265	164	159,412	83,372	–	19,540
–	6,179	11,031	931	222,551	120,332	–	49,413
<u>9,937</u>	<u>56,301</u>	<u>264,750</u>	<u>44,155</u>	<u>5,255,498</u>	<u>2,673,986</u>	<u>–</u>	<u>798,715</u>

Jadual G. 2, Insurans Am
Akaun Hasil – Perbelanjaan – (samb.)
 RM'000

Syarikat						Tahun Kewangan Berakhir	Tuntutan Dibayar	Komisen Bersih	Perbelanjaan Pengurusan
Company						Financial Year Ended	Claims Paid	Net Commissions	Management Expenses
DITUBUHKAN DI LUAR MALAYSIA CONSTITUTED OUTSIDE MALAYSIA									
AIA	...	...	...	...	...	30-11-04	81,875	26,850	43,041
AMERICAN HOME	...	...	...	...	...	31-12-04	139,140	12,852	63,016
							<u>221,015</u>	<u>39,702</u>	<u>106,057</u>
						Jumlah kecil Sub-total	3,362,330	515,665	1,325,971
PENANGGUNG INSURANS SEMULA PROFESIONAL PROFESSIONAL REINSURERS DITUBUHKAN DI MALAYSIA CONSTITUTED IN MALAYSIA									
MRB	...	...	...	...	...	31-03-05	267,233	122,941	30,104
							<u>267,233</u>	<u>122,941</u>	<u>30,104</u>
DITUBUHKAN DI LUAR MALAYSIA CONSTITUTED OUTSIDE MALAYSIA									
EMPLOYERS RE	...	...	...	...	...	31-12-04	17,359	16,146	4,023
HANNOVER RE	...	...	...	...	...	31-12-04	9,930	17,591	947
MUNICH RE	...	...	...	...	...	31-12-04	68,910	27,019	9,927
SWISS RE	...	...	...	...	...	31-12-04	57,050	27,403	9,097
TOA RE	...	...	...	...	...	31-03-05	10,133	6,264	1,898
							<u>163,382</u>	<u>94,423</u>	<u>25,892</u>
						Jumlah kecil Sub-total	430,615	217,364	55,996
						Jumlah Total	3,792,945	733,029	1,381,967

... Terlalu kecil/Negligible

**Table G. 2, General Insurance
Revenue Accounts – Expenditure – (contd.)
RM'000**

Kerugian atas Pelupusan Aset	Pengurangan Nilai Pelaburan	Cukai	Perbelanjaan Lain	RIZAB AKHIR			Pindahan kepada Penyata Pendapatan/ Akaun Ibu Pejabat
				Peruntukan bagi Tuntutan Belum Dibayar	Premium Tidak Terperoleh	Rizab Lain	
<i>Loss on Disposal of Assets</i>	<i>Diminution in Value of Investments</i>	<i>Taxes</i>	<i>Other Outgo</i>	CLOSING RESERVES			<i>Transfer to Income Statement/Head Office Account</i>
				<i>Provision for Outstanding Claims</i>	<i>Unearned Premium</i>	<i>Other Reserves</i>	
–	–	8,229	232	49,016	80,810	–	15,890
102	–	13,793	7,426	164,053	193,255	–	32,606
102	–	22,022	7,658	213,069	274,065	–	48,496
10,039	56,301	286,772	51,813	5,468,567	2,948,051	–	847,211
1,442	126	33,405	2,651	549,835	206,929	–	95,564
1,442	126	33,405	2,651	549,835	206,929	–	95,564
–	–	2,292	15	62,385	20,425	–	7,802
–	–	1,476	471	137,381	33,158	–	3,619
516	–	10,188	4,867	275,076	46,089	–	24,885
–	–	–	4,768	262,454	64,431	–	(5,438)
–	–	2,739	229	41,989	11,660	–	6,083
516	–	16,695	10,350	779,285	175,763	–	36,951
1,958	126	50,100	13,001	1,329,120	382,692	–	132,515
11,997	56,427	336,872	64,814	6,797,687	3,330,743	–	979,726

Jadual G. 3, Insurans Am
Liabiliti dan Aset Kumpulan Wang Insurans
RM'000

Syarikat	Tahun Kewangan Berakhir	Kumpulan Wang Insurans		Peruntukan bagi Tuntutan Belum Dibayar	Peruntukan bagi Cukai	LIABILITI		
		Rizab bagi Premium Tidak Terperoleh	Rizab Lain			Amaun Tertunggak kepada Pelanggan/ Pengantara/ Penanggung Insurans Semula	Liabiliti Lain	Amaun Tertunggak kepada Kumpulan Wang Pemegang Saham/ Akaun Ibu Pejabat
Company	Financial Year Ended	Insurance Unearned Premium Reserves	Funds Other Reserves	Provision for Outstanding Claims	Provision for Taxation	Amount Due to Clients/ Inter- mediaries/ Reinsurers	Other Liabilities	Amount Due to Shareholders' Fund/Head Office Account

PENANGGUNG INSURANS LANGSUNG
DIRECT INSURERS
DITUBUHKAN DI MALAYSIA
CONSTITUTED IN MALAYSIA

ACE	...	...	31-12-04	56,987	–	34,937	–	12,577	9,873	83,959
ALLIANZ GENERAL	...	...	31-12-04	110,420	–	235,601	4,694	55,859	83,089	292,534
AMASSURANCE	...	...	31-03-05	173,212	–	205,413	–	29,753	16,588	114,967
ASIA	...	...	31-12-04	19,831	–	55,326	1,495	11,590	7,147	72,543
AVIVA	...	...	31-12-04	99,381	–	177,210	6,585	20,741	18,605	144,569
AXA	...	...	31-12-04	89,422	–	144,649	–	34,420	13,758	140,997
BERJAYA	...	...	30-04-05	70,470	–	164,686	9,006	16,034	9,609	126,484
COMMERCE	...	...	31-12-04	122,825	–	140,556	933	91,899	16,384	112,643
GREAT EASTERN	...	...	31-12-04	–	–	504	309	–	64	8,024
HONG LEONG	...	...	30-06-05	102,869	–	124,552	2,518	54,940	16,773	156,257
ING	...	...	31-12-04	27,966	–	56,917	67	12,845	1,373	63,263
JERNEH	...	...	31-12-04	68,446	–	143,055	–	42,075	20,233	81,987
KURNIA	...	...	30-06-05	464,441	–	870,373	13,018	24,008	48,097	491,449
LONPAC	...	...	31-12-04	95,522	–	107,629	3,755	25,137	6,006	127,877
MAA	...	...	31-12-04	118,150	–	273,768	1,016	56,579	46,883	140,931
MALAYSIA & NIPPON ¹	...	...	31-12-04	–	–	–	–	–	–	–
MANULIFE	...	...	31-12-04	–	–	1,513	5	206	823	486
MCIS ZURICH	...	...	30-06-05	31,159	–	68,718	364	59,913	22,560	96,069
MGAB	...	...	30-06-05	66,942	–	139,515	595	10,499	22,223	173,142
MITSUMI	...	...	31-12-04	86,973	–	167,024	4,975	17,630	11,424	243,235
MNI	...	...	31-03-05	152,781	–	238,009	5,233	155,896	23,192	305,179
MUI CONTINENTAL	...	...	31-12-04	25,948	–	39,953	1,017	11,287	12,663	81,862
MULTI-PURPOSE	...	...	31-12-04	47,007	–	65,704	266	32,397	6,090	89,579
OAC	...	...	31-12-04	35,756	–	75,129	4,747	13,836	11,018	94,284
OCA	...	...	31-12-04	47,100	–	153,877	–	35,839	21,024	111,726
P & O	...	...	30-09-04	88,528	–	280,775	855	4,706	4,209	124,262
PACIFIC	...	...	31-12-04	34,335	–	88,525	31	8,063	6,943	106,312
PANGLOBAL	...	...	31-12-04	42,557	–	91,075	–	6,503	12,215	134,596
PROGRESSIVE	...	...	31-12-04	16,541	–	46,962	–	12,516	29,050	138,162
PRUDENTIAL	...	...	31-12-04	4,193	–	4,642	363	296	1,077	53,577
QBE	...	...	31-12-04	32,476	–	107,201	1,243	13,552	7,913	123,882
RHB	...	...	31-12-04	40,464	–	84,557	25	12,102	9,128	126,339
ROYAL & SUN ALLIANCE	...	...	31-12-04	48,475	–	111,404	3,823	30,118	22,216	158,809
TAHAN	...	...	31-12-04	44,545	–	346,625	2,536	19,624	24,201	(2,769)
TOKIO MARINE	...	...	31-12-04	83,372	–	159,412	–	41,165	18,070	113,258
UNI.ASIA GENERAL	...	...	31-03-05	120,332	–	222,551	8,519	19,462	13,669	181,506
				2,669,426	–	5,228,347	77,993	994,067	594,190	4,611,980

**Table G. 3, General Insurance
Liabilities and Assets of Insurance Funds**
RM'000

Rizab Penilaian Semula Aset	Jumlah Aset/ Liabiliti	ASET									Aset Luar Negeri
		Harta Benda, Loji dan Kelengkapan	Pinjaman	Pelaburan			Harta Benda Pelaburan	Wang Tunai dan Simpanan	Amaun Tertunggak daripada Pelanggan/ Pengantara/ Penanggung Insurans Semula	Aset Lain	
				Kertas/ Pinjaman Dijamin oleh Kerajaan Malaysia	Sekuriti Korporat/ Hutang	Lain-lain					
Asset Revaluation Reserves	Total Assets/ Liabilities	Property, Plant and Equipment	Loans	Investments			Investment Properties	Cash and Deposits	Amount Due from Clients/ Inter- mediaries/ Reinsurers	Other Assets	Foreign Assets
				Malaysian Government Papers/ Guaranteed Loans	Corporate/ Debt Securities	Others					
-	198,333	1,385	-	108,233	43,566	-	-	30,036	8,924	6,188	-
4,601	786,798	35,135	20,633	56,272	387,879	-	4,634	207,414	57,597	17,232	-
-	539,933	15,991	1,128	71,311	287,070	19,394	-	103,672	32,901	8,466	-
-	167,932	15,742	859	7,388	42,149	-	-	84,046	12,665	4,687	396
-	467,091	2,940	645	90,208	149,472	-	-	181,780	28,591	13,455	-
2,360	425,606	9,575	1,162	23,988	127,554	6,957	4,850	202,128	37,247	12,144	-
-	396,289	22,762	57	32,527	125,742	10,331	10,407	171,276	11,010	9,333	2,842
-	485,240	43,272	-	24,901	165,450	-	999	149,653	89,189	11,776	-
-	8,901	-	-	3,015	-	-	-	5,765	-	121	-
-	457,909	40,643	68	9,967	155,277	-	60	172,542	69,260	10,093	-
-	162,431	674	-	45,447	63,953	-	-	33,609	10,674	8,072	-
199	355,995	10,235	-	32,684	114,471	-	42,500	106,702	39,391	10,011	-
-	1,911,386	253,920	42,582	42,967	414,738	15,693	7,500	1,075,010	13,762	45,213	-
-	365,926	6,671	14,482	45,891	74,429	-	400	181,700	29,109	13,243	-
-	637,327	11,683	80,994	38,000	243,256	13,803	95,259	68,183	76,632	9,518	-
-	-	-	-	-	-	-	-	-	-	-	-
-	3,033	-	-	-	-	-	-	3,028	-	6	-
-	278,783	2,198	540	73,988	119,084	5,020	-	35,894	37,974	4,086	-
-	412,916	34,911	10,464	16,033	185,821	4,117	17,770	112,915	18,846	11,989	50
-	531,261	10,320	583	56,843	33,229	16,538	-	359,594	43,227	10,928	-
-	880,290	14,733	1,996	62,922	511,852	816	-	141,269	120,359	26,345	-
-	172,730	1,636	-	17,473	32,767	-	-	93,676	19,500	7,678	-
-	241,043	4,768	876	9,093	63,646	4,971	4,916	104,190	40,125	8,459	-
-	234,770	2,078	5,529	33,887	120,788	-	-	45,127	15,867	10,279	1,216
-	369,566	16,475	2,128	39,039	131,427	530	7,340	121,426	36,728	14,473	-
-	503,335	15,384	-	19,544	139,057	1,057	1,436	297,776	11,556	17,525	-
-	244,209	2,938	-	22,574	67,595	8,933	797	112,119	17,718	11,534	-
-	286,946	12,973	1,751	35,871	53,622	3,147	48,248	101,856	10,680	18,797	2
-	243,231	6,923	6	11,105	106,321	14,099	-	84,678	11,908	8,191	-
-	64,148	1,745	-	6,803	21,627	-	-	32,447	-	1,527	-
-	286,267	12,201	-	96,973	30,688	-	-	107,509	18,595	20,302	-
-	272,615	4,189	688	21,665	121,840	-	-	93,549	22,013	8,669	-
-	374,845	3,046	3,846	39,662	140,637	2,517	6,050	114,378	26,969	37,742	-
5,308	440,070	32,775	7,758	47,076	256,320	-	-	49,431	31,010	15,699	-
274	415,551	6,138	4,236	21,919	43,147	460	3,371	267,469	53,171	15,642	-
1,693	567,732	53,148	948	18,769	212,613	-	27,062	211,048	25,329	18,815	-
14,435	14,190,438	709,207	203,959	1,284,038	4,787,087	128,383	283,599	5,262,895	1,078,527	448,238	4,506

Jadual G. 3, Insurans Am
Liabiliti dan Aset Kumpulan Wang Insurans – (samb.)
 RM'000

Syarikat	Tahun Kewangan Berakhir	Kumpulan Wang Insurans		Peruntukan bagi Tuntutan Belum Dibayar	Peruntukan bagi Cukai	LIABILITI				
		Rizab bagi Premium Tidak Terperoleh	Rizab Lain			Amaun Tertunggak kepada Pelanggan/ Pengantara/ Penanggung Insurans Semula	Liabiliti Lain	Amaun Tertunggak kepada Kumpulan Wang Pemegang Saham/ Akaun Ibu Pejabat		
Company	Financial Year Ended	Insurance Unearned Premium Reserves	Funds Other Reserves	Provision for Outstanding Claims	Provision for Taxation	Amount Due to Clients/ Inter- mediaries/ Reinsurers	Other Liabilities	Amount Due to Shareholders' Fund/Head Office Account		
DITUBUHKAN DI LUAR MALAYSIA CONSTITUTED OUTSIDE MALAYSIA										
AIA	30-11-04	80,810	–	49,016	–	2,514	3,192	55,031
AMERICAN HOME	31-12-04	193,255	–	164,053	1,705	63,528	7,155	157,086
				<u>274,065</u>	<u>–</u>	<u>213,069</u>	<u>1,705</u>	<u>66,042</u>	<u>10,347</u>	<u>212,117</u>
			Jumlah kecil	2,943,491	–	5,441,416	79,698	1,060,109	604,537	4,824,097
			Sub-total							
PENANGGUNG INSURANS SEMULA PROFESIONAL PROFESSIONAL REINSURERS										
DITUBUHKAN DI MALAYSIA CONSTITUTED IN MALAYSIA										
MRB	31-03-05	206,929	–	549,835	24,298	16,832	12,840	291,841
				<u>206,929</u>	<u>–</u>	<u>549,835</u>	<u>24,298</u>	<u>16,832</u>	<u>12,840</u>	<u>291,841</u>
DITUBUHKAN DI LUAR MALAYSIA CONSTITUTED OUTSIDE MALAYSIA										
EMPLOYERS RE	31-12-04	20,425	–	62,385	–	2,499	1,353	52,495
HANNOVER RE	31-12-04	33,158	–	137,381	–	466	137	21,339
MUNICH RE	31-12-04	46,089	–	275,076	4,422	5,362	384	79,343
SWISS RE	31-12-04	64,431	–	262,454	107	11,417	2,944	111,031
TOA RE	31-03-05	11,660	–	41,989	656	1,504	58	54,794
				<u>175,763</u>	<u>–</u>	<u>779,285</u>	<u>5,185</u>	<u>21,248</u>	<u>4,876</u>	<u>319,002</u>
			Jumlah kecil	382,692	–	1,329,120	29,483	38,080	17,716	610,843
			Sub-total							
			Jumlah Total	3,326,183	–	6,770,536	109,181	1,098,189	622,253	5,434,940

¹ - Aset dan liabiliti telah dilaporkan dalam Kunci Kira-kira entiti yang digabungkan/Assets and liabilities were reported in the Balance Sheet of merged entities

**Table G. 3, General Insurance
Liabilities and Assets of Insurance Funds – (contd.)**
RM'000

Rizab Penilaian Semula Aset	Jumlah Aset/ Liabiliti	ASET									Aset Luar Negeri
		Harta Benda, Loji dan Kelengkapan	Pinjaman	Pelaburan			Harta Benda Pelaburan	Wang Tunai dan Simpanan	Amaun Tertunggak daripada Pelanggan/ Pengantara/ Penanggung Insurans Semula	Aset Lain	
				Kertas/ Pinjaman Dijamin oleh Kerajaan Malaysia	Sekuriti Korporat/ Hutang	Lain-lain					
Asset Revaluation Reserves	Total Assets/ Liabilities	Property, Plant and Equipment	Loans	Investments			Investment Properties	Cash and Deposits	Amount Due from Clients/ Inter- mediaries/ Reinsurers	Other Assets	Foreign Assets
				Malaysian Government Papers/ Guaranteed Loans	Corporate/ Debt Securities	Others					
-	190,563	37	2,000	67,061	95,062	-	-	19,014	2,225	5,165	-
-	586,782	16,215	15,175	240,620	123,185	-	-	128,613	47,670	15,306	-
-	777,345	16,252	17,175	307,681	218,247	-	-	147,627	49,895	20,471	-
14,435	14,967,783	725,459	221,134	1,591,719	5,005,334	128,383	283,599	5,410,522	1,128,422	468,709	4,506
-	1,102,575	-	1,514	96,774	403,049	21,261	144,259	371,242	41,009	23,467	-
-	1,102,575	-	1,514	96,774	403,049	21,261	144,259	371,242	41,009	23,467	-
-	139,157	270	304	14,890	-	-	-	118,584	3,596	1,514	-
-	192,481	235	-	35,262	114,557	-	-	33,260	5,628	3,538	-
-	410,676	563	28	298,083	58,810	-	-	19,448	23,613	10,132	-
-	452,384	232	-	225,286	37,126	-	-	161,456	6,617	21,669	-
-	110,661	198	-	20,159	24,970	-	-	61,325	2,768	1,241	-
-	1,305,359	1,498	332	593,680	235,463	-	-	394,073	42,222	38,094	-
-	2,407,934	1,498	1,846	690,454	638,512	21,261	144,259	765,315	83,231	61,561	-
14,435	17,375,717	726,957	222,980	2,282,173	5,643,846	149,644	427,858	6,175,837	1,211,653	530,270	4,506

**Jadual G. 4, Insurans Am
Premium
RM'000**

Syarikat	Tahun Kewangan Berakhir	PREMIUM LANGSUNG KASAR							
		Marin, Udara dan Transit	Semua Risiko Kontraktor dan Kejuruteraan	Kebakaran	Perbe- lanjaan Perubahan dan Kemalangan Diri	Motor Perlin- dungan 'Akta'	Lain-lain	Liabiliti	
Company	Financial Year Ended	GROSS DIRECT PREMIUMS							
		Marine, Aviation and Transit	Contractors' All Risks and Engineering	Fire	Medical Expenses and Personal Accident	Motor 'Act' Cover	Others	Liability	

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

ACE	...	...	...	31-12-04	14,220	15,431	25,915	51,807	66	1,133	16,372
ALLIANZ GENERAL	...	...	...	31-12-04	35,998	68,893	118,932	53,998	7,671	99,789	19,410
AMASSURANCE	...	...	...	31-03-05	4,642	4,011	28,484	14,773	20,450	287,895	12,087
ASIA	...	...	...	31-12-04	4,009	4,143	18,491	3,357	1,854	27,352	1,891
AVIVA	...	...	...	31-12-04	27,519	15,728	110,669	26,395	4,521	76,953	7,155
AXA	...	...	...	31-12-04	19,186	11,839	50,261	25,023	5,767	97,190	3,732
BERJAYA	...	...	...	30-04-05	7,383	4,792	38,649	22,614	11,658	103,015	3,012
COMMERCE	...	...	...	31-12-04	75,397	30,260	62,314	9,632	16,807	176,807	14,674
GREAT EASTERN	...	...	...	31-12-04	-	-	-	-	-	-	-
HONG LEONG	...	...	...	30-06-05	29,569	24,805	125,650	50,151	3,626	51,629	12,481
ING	...	...	...	31-12-04	1,225	924	16,924	23,896	1,801	26,219	432
JERNEH	...	...	...	31-12-04	32,236	14,446	82,519	14,371	4,864	62,571	5,387
KURNIA	...	...	...	30-06-05	7,250	10,774	20,023	22,082	201,130	893,106	3,263
LONPAC	...	...	...	31-12-04	9,936	31,906	90,929	13,774	4,436	65,899	16,254
MAA	...	...	...	31-12-04	12,702	11,394	55,232	23,886	32,936	185,184	4,706
MALAYSIA & NIPPON	...	...	...	31-12-04	105	57	1,774	611	562	4,996	138
MANULIFE	...	...	...	31-12-04	-	-	-	-	-	-	-
MCIS ZURICH	...	...	...	30-06-05	23,011	11,339	39,007	7,214	2,380	28,014	7,796
MGAB	...	...	...	30-06-05	4,565	4,399	80,777	74,433	2,410	33,332	7,858
MITSUMI	...	...	...	31-12-04	60,365	11,927	77,713	16,395	4,012	86,394	5,232
MNI	...	...	...	31-03-05	184,012	10,815	64,165	20,068	6,693	105,526	10,968
MUI CONTINENTAL	...	...	...	31-12-04	10,709	6,370	31,242	13,513	1,811	18,510	3,914
MULTI-PURPOSE	...	...	...	31-12-04	18,722	14,958	43,615	16,034	3,344	42,546	9,711
OAC	...	...	...	31-12-04	3,768	7,412	55,991	27,076	2,608	30,122	5,029
OCA	...	...	...	31-12-04	137,101	4,159	34,755	4,662	4,823	75,440	4,000
P & O	...	...	...	30-09-04	1,311	346	2,626	3,245	31,962	138,628	1,820
PACIFIC	...	...	...	31-12-04	2,512	2,232	15,913	38,862	2,303	20,148	1,841
PANGLOBAL	...	...	...	31-12-04	1,574	808	5,422	5,576	6,321	77,462	849
PROGRESSIVE	...	...	...	31-12-04	3,932	9,980	13,046	5,522	1,074	11,094	2,100
PRUDENTIAL	...	...	...	31-12-04	-	-	759	6,510	178	3,612	-
QBE	...	...	...	31-12-04	32,489	9,151	28,787	7,170	1,089	14,760	8,643
RHB	...	...	...	31-12-04	2,072	2,718	24,498	7,811	1,199	18,721	874
ROYAL & SUN ALLIANCE	...	...	...	31-12-04	27,309	21,507	63,264	18,988	4,494	51,819	5,769
TAHAN	...	...	...	31-12-04	4,967	5,085	14,128	6,757	30,901	77,090	3,028
TOKIO MARINE	...	...	...	31-12-04	36,589	14,731	54,406	22,681	6,380	109,111	7,286
UNI.ASIA GENERAL	...	...	...	31-03-05	9,328	11,362	32,326	8,467	14,194	222,246	3,414
					<u>845,713</u>	<u>398,702</u>	<u>1,529,206</u>	<u>667,354</u>	<u>446,325</u>	<u>3,324,313</u>	<u>211,126</u>

Table G. 4, General Insurance Premiums
RM'000

PREMIUM INSURANS SEMULA DITERIMA												
Pampasan Pekerja dan Liabiliti Majikan	Pelbagai	Jumlah	Marin, Udara dan Transit	Semua Risiko Kontraktor dan Kejuruteraan	Kebakaran	Perbe- lanjauan Perubatan dan Kemalangan Diri	Motor		Liabiliti	Pampasan Pekerja dan Liabiliti Majikan	Pelbagai	Jumlah
							Perlin- dungan 'Akta'	Lain-lain				
149	–	125,093	802	4,837	5,867	1,295	...	1	8,974	1	–	21,777
16,265	29,191	450,147	580	4,037	13,554	273	5	82	462	623	826	20,442
1,070	15,781	389,193	34	125	968	(16)	35	...	5	2	12	1,165
763	5,304	67,164	445	300	4,437	1,091	32	471	40	107	479	7,402
2,394	19,593	290,927	355	651	3,121	20	74	805	53	174	238	5,491
1,252	17,587	231,837	2,115	298	6,346	120	6	1,198	65	90	465	10,703
1,633	13,349	206,105	15	206	2,733	28	...	47	...	234	95	3,358
1,437	11,388	398,716	492	727	5,420	132	16	653	36	101	468	8,045
–	–	–	–	–	–	–	–	–	–	–	–	–
2,755	29,177	329,843	781	925	11,231	4,605	4	293	22	14	293	18,168
230	3,440	75,091	(26)	37	32	104	53	3	(3)	...	(27)	173
1,786	9,629	227,809	917	1,559	15,065	108	3	397	93	338	1,635	20,115
11,997	16,427	1,186,052	340	139	324	28	1	76	30	5	67	1,010
18,759	25,217	277,110	837	744	7,065	236	20	213	120	7	665	9,907
15,717	16,074	357,831	675	474	3,740	219	14	484	61	5	1,252	6,924
–	–	–	–	–	–	–	–	–	–	–	–	–
114	953	9,310	71	272	1,222	1	...	(58)	1	8	57	1,574
–	–	–	–	–	–	–	–	–	–	–	–	–
509	10,534	129,804	5,188	2,526	14,829	69	–	432	24	2	1,353	24,423
16,315	6,227	230,316	(4)	113	1,250	17	17	46	67	597	51	2,154
1,177	16,865	280,080	1,559	3,948	22,132	123	61	5,103	222	165	716	34,029
2,122	9,292	413,661	4,452	1,769	3,005	(11)	...	393	2	276	387	10,273
964	16,772	103,805	1,041	857	4,323	216	8	64	127	102	474	7,212
984	24,933	174,847	492	950	4,949	309	57	739	39	71	639	8,245
1,334	13,593	146,933	120	3,324	5,218	45	20	90	153	12	323	9,305
663	19,226	284,829	931	537	5,727	64	30	7,582	67	2	818	15,758
270	21,007	201,215	657	188	840	190	100	15	29	1	209	2,229
1,646	8,267	93,724	386	273	1,922	512	26	561	104	147	576	4,507
395	2,872	101,279	58	69	559	53	151	478	735	3	240	2,346
441	18,363	65,552	355	445	4,500	136	9	209	110	12	874	6,650
–	–	11,059	–	–	–	–	–	–	–	–	–	–
1,039	5,541	108,669	70	346	1,262	(175)	1	16	301	43	(60)	1,804
431	13,721	72,045	355	606	4,210	151	40	295	62	1	172	5,892
1,247	6,988	201,385	3,078	6,183	11,752	465	49	545	50	25	926	23,073
903	11,109	153,968	696	1,569	4,521	433	(1)	97	98	4	1,010	8,427
2,753	19,374	273,311	823	452	5,160	17	...	444	38	51	724	7,709
1,079	10,030	312,446	510	1,421	4,198	153	3	34	107	18	1,182	7,626
110,593	447,824	7,981,156	29,200	40,907	181,482	11,011	834	21,808	12,294	3,241	17,139	317,916

**Jadual G. 4, Insurans Am
Premium – (samb.)**
RM'000

Syarikat	Tahun Kewangan Berakhir	PREMIUM LANGSUNG KASAR									
		Marin, Udara dan Transit	Semua Risiko Kontraktor dan Kejuruteraan	Kebakaran	Perbe- lanjaan Perubatan dan Kemalangan Diri	Motor Perlin- dungan 'Akta'	Lain-lain	Liabiliti			
Company	Financial Year Ended	GROSS DIRECT PREMIUMS									
		Marine, Aviation and Transit	Contractors' All Risks and Engineering	Fire	Medical Expenses and Personal Accident	Motor 'Act' Cover	Others	Liability			
DITUBUHKAN DI LUAR MALAYSIA CONSTITUTED OUTSIDE MALAYSIA											
AIA	30-11-04	–	–	6,731	159,791	1,478	29,587	–
AMERICAN HOME	31-12-04	8,802	17,335	112,799	53,492	7,778	145,986	40,234
					<u>8,802</u>	<u>17,335</u>	<u>119,530</u>	<u>213,283</u>	<u>9,256</u>	<u>175,573</u>	<u>40,234</u>
				Jumlah kecil Sub-total	854,515	416,037	1,648,736	880,637	455,581	3,499,886	251,360
PENANGGUNG INSURANS SEMULA PROFESIONAL PROFESSIONAL REINSURERS DITUBUHKAN DI MALAYSIA CONSTITUTED IN MALAYSIA											
MRB	31-03-05	–	–	–	–	–	–	–
					<u>–</u>	<u>–</u>	<u>–</u>	<u>–</u>	<u>–</u>	<u>–</u>	<u>–</u>
DITUBUHKAN DI LUAR MALAYSIA CONSTITUTED OUTSIDE MALAYSIA											
EMPLOYERS RE	31-12-04	–	–	–	–	–	–	–
HANNOVER RE	31-12-04	–	–	–	–	–	–	–
MUNICH RE	31-12-04	–	–	–	–	–	–	–
SWISS RE	31-12-04	–	–	–	–	–	–	–
TOA RE	31-03-05	–	–	–	–	–	–	–
					<u>–</u>	<u>–</u>	<u>–</u>	<u>–</u>	<u>–</u>	<u>–</u>	<u>–</u>
				Jumlah kecil Sub-total	–	–	–	–	–	–	–
				Jumlah Total	854,515	416,037	1,648,736	880,637	455,581	3,499,886	251,360

... Terlalu kecil/Negligible

**Table G. 4, General Insurance
Premiums – (contd.)**
RM'000

PREMIUM INSURANS SEMULA DITERIMA												
Pampasan Pekerja dan Liabiliti Majikan	Pelbagai	Jumlah	Marin, Udara dan Transit	Semua Risiko Kontraktor dan Kejuruteraan	Kebakaran	Perbe- lanjauan Perubatan dan Kemalangan Diri	Motor		Liabiliti	Pampasan Pekerja dan Liabiliti Majikan	Pelbagai	Jumlah
							Perlin- dungan 'Akta'	Lain-lain				
REINSURANCE ACCEPTED PREMIUMS												
<i>Workmen's Compensation and Employers' Liability</i>	<i>Miscella- neous</i>	Total	<i>Marine, Aviation and Transit</i>	<i>Contractors' All Risks and Engineering</i>	<i>Fire</i>	<i>Medical Expenses and Personal Accident</i>	Motor		<i>Liability</i>	<i>Workmen's Compensation and Employers' Liability</i>	<i>Miscella- neous</i>	Total
							'Act' Cover	Others				
–	981	198,568	–	–	–	634	1	2	–	–	–	637
3,255	7,014	396,695	11,453	2,234	19,322	4,507	4	11	6,768	2	134	44,435
<u>3,255</u>	<u>7,995</u>	595,263	<u>11,453</u>	<u>2,234</u>	<u>19,322</u>	<u>5,141</u>	<u>5</u>	<u>13</u>	<u>6,768</u>	<u>2</u>	<u>134</u>	45,072
113,848	455,819	8,576,419	40,653	43,141	200,804	16,152	839	21,821	19,062	3,243	17,273	362,988
–	–	–	70,644	44,669	163,239	47,066	21,260	186,791	3,659	5,749	42,676	585,753
<u>–</u>	<u>–</u>	<u>–</u>	<u>70,644</u>	<u>44,669</u>	<u>163,239</u>	<u>47,066</u>	<u>21,260</u>	<u>186,791</u>	<u>3,659</u>	<u>5,749</u>	<u>42,676</u>	585,753
–	–	–	2,572	9,217	36,812	755	–	2,032	3,422	20	3,228	58,058
–	–	–	5,323	8,550	43,955	848	–	4,751	2,168	–	4,678	70,273
–	–	–	4,876	31,826	39,145	12,839	–	19,045	1,002	203	2,954	111,890
–	–	–	23,181	26,057	70,949	7,367	–	10,756	7,094	–	96	145,500
–	–	–	3,961	2,080	19,670	–	–	146	–	–	2,322	28,179
<u>–</u>	<u>–</u>	<u>–</u>	<u>39,913</u>	<u>77,730</u>	<u>210,531</u>	<u>21,809</u>	<u>–</u>	<u>36,730</u>	<u>13,686</u>	<u>223</u>	<u>13,278</u>	413,900
–	–	–	110,557	122,399	373,770	68,875	21,260	223,521	17,345	5,972	55,954	999,653
113,848	455,819	8,576,419	151,210	165,540	574,574	85,027	22,099	245,342	36,407	9,215	73,227	1,362,641

**Jadual G. 4(a), Insurans Am
Premium Insurans Semula
RM'000**

Syarikat	Tahun Kewangan Berakhir	DISIDKAN KEPADA PENANGGUNG INSURANS BERLESEN/LUAR PESIRIR						
		Marin, Udara dan Transit	Semua Risiko Kontraktor dan Kejuruteraan	Kebakaran	Perbe- lanjaan Perubatan dan Kemalangan Diri	Motor Perlin- dungan 'Akta'	Lain-lain	Liabiliti
<i>Company</i>	<i>Financial Year Ended</i>	<i>Marine, Aviation and Transit</i>	<i>Contractors' All Risks and Engineering</i>	<i>Fire</i>	<i>Medical Expenses and Personal Accident</i>	<i>Motor 'Act' Cover</i>	<i>Others</i>	<i>Liability</i>

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

ACE	...	...	...	31-12-04	588	888	4,373	2,575	13	145	379
ALLIANZ GENERAL	...	...	...	31-12-04	24,679	57,149	77,125	9,894	679	9,078	11,643
AMASSURANCE	...	...	...	31-03-05	3,075	3,738	17,270	4,304	1,226	18,135	3,174
ASIA	...	...	...	31-12-04	3,603	3,736	15,741	1,134	204	3,022	578
AVIVA	...	...	...	31-12-04	2,260	2,665	25,836	1,921	241	4,281	694
AXA	...	...	...	31-12-04	3,572	5,482	14,628	2,141	349	5,359	1,039
BERJAYA	...	...	...	30-04-05	1,655	3,349	20,750	1,704	33	7,346	623
COMMERCE	...	...	...	31-12-04	6,634	27,232	30,666	2,405	1,702	12,652	4,690
GREAT EASTERN	...	...	...	31-12-04	-	-	-	-	-	-	-
HONG LEONG	...	...	...	30-06-05	8,447	18,540	64,861	4,185	207	3,051	5,282
ING	...	...	...	31-12-04	167	850	4,142	2,983	90	2,288	89
JERNEH	...	...	...	31-12-04	11,246	11,523	45,868	3,993	275	4,758	593
KURNIA	...	...	...	30-06-05	2,576	5,970	8,229	5,889	9,100	53,864	504
LONPAC	...	...	...	31-12-04	3,359	20,641	32,274	3,828	646	10,146	6,052
MAA	...	...	...	31-12-04	7,711	9,260	36,238	4,694	4,565	25,652	2,759
MALAYSIA & NIPPON	...	...	...	31-12-04	131	195	1,303	107	80	749	52
MANULIFE	...	...	...	31-12-04	-	-	-	-	-	-	-
MCIS ZURICH	...	...	...	30-06-05	2,292	5,186	26,020	511	166	2,120	258
MGAB	...	...	...	30-06-05	1,511	2,103	11,867	4,859	128	1,741	7,140
mitsui	...	...	...	31-12-04	16,946	8,195	51,772	4,086	232	13,195	1,890
MNI	...	...	...	31-03-05	64,641	4,304	41,996	1,137	328	5,197	6,097
MUI CONTINENTAL	...	...	...	31-12-04	5,468	4,723	21,029	503	163	1,747	2,144
MULTI-PURPOSE	...	...	...	31-12-04	8,415	7,169	29,141	5,208	248	3,241	6,085
OAC	...	...	...	31-12-04	2,020	8,460	38,142	8,079	561	7,082	1,040
OCA	...	...	...	31-12-04	28,462	2,002	12,801	574	541	11,035	250
P & O	...	...	...	30-09-04	1,344	201	1,692	620	2,138	9,252	1,292
PACIFIC	...	...	...	31-12-04	2,318	1,212	7,814	7,667	114	2,612	588
PANGLOBAL	...	...	...	31-12-04	1,176	695	2,807	666	321	7,006	61
PROGRESSIVE	...	...	...	31-12-04	955	6,053	9,401	2,283	100	526	487
PRUDENTIAL	...	...	...	31-12-04	-	-	105	1,081	29	162	-
QBE	...	...	...	31-12-04	646	734	2,105	329	47	670	1,648
RHB	...	...	...	31-12-04	800	2,594	10,366	236	85	1,447	308
ROYAL & SUN ALLIANCE	...	...	...	31-12-04	7,849	5,557	28,158	3,000	416	4,840	795
TAHAN	...	...	...	31-12-04	2,736	4,174	9,698	916	2,024	3,439	1,753
TOKIO MARINE	...	...	...	31-12-04	10,680	10,410	38,607	2,910	567	7,896	901
UNI.ASIA GENERAL	...	...	...	31-03-05	2,061	10,110	16,786	1,014	648	14,204	712
					<u>240,023</u>	<u>255,100</u>	<u>759,611</u>	<u>97,436</u>	<u>28,266</u>	<u>257,938</u>	<u>71,600</u>

**Table G. 4(a), General Insurance
Reinsurance Premiums**
RM'000

DISIDKAN KEPADA PENANGGUNG INSURANS ASING												
Pampasan Pekerja dan Liabiliti Majikan	Pelbagai	Jumlah	Marin, Udara dan Transit	Semua Risiko Kontraktor dan Kejuruteraan	Kebakaran	Perbe- lanjaan Perubahan dan Kemalangan Diri	Motor		Liabiliti	Pampasan Pekerja dan Liabiliti Majikan	Pelbagai	Jumlah
							Perlin- dungan 'Akta'	Lain-lain				
CEDED TO FOREIGN INSURERS												
Workmen's Compensation and Employers' Liability	Miscellaneous	Total	Marine, Aviation and Transit	Contractors' All Risks and Engineering	Fire	Medical Expenses and Personal Accident	Motor		Liability	Workmen's Compensation and Employers' Liability	Miscellaneous	Total
							'Act' Cover	Others				
8	–	8,969	7,688	13,792	19,769	13,724	...	3	13,182	133	–	68,291
1,300	6,858	198,405	4,875	3,736	7,290	1,264	–	–	1,016	–	1,117	19,298
68	4,561	55,551	222	118	(724)	(16)	–	–	7,819	–	1,146	8,565
92	1,908	30,018	69	123	1,326	140	–	–	259	–	45	1,962
130	2,360	40,388	2,110	1,247	9,603	949	114	1,956	2,105	65	907	19,056
150	2,608	35,328	3,983	1,522	10,380	139	–	–	903	24	2,759	19,710
103	4,105	39,668	1,706	249	3,049	221	–	–	110	–	236	5,571
131	4,039	90,151	66,135	2,140	2,708	427	–	–	7,677	–	149	79,236
–	–	–	–	–	–	–	–	–	–	–	–	–
164	9,093	113,830	1,760	572	3,770	159	–	–	402	–	233	6,896
17	629	11,255	678	19	576	7,841	–	97	1	1	148	9,361
114	3,517	81,887	10,612	1,089	24,904	–	–	–	2,376	–	69	39,050
843	3,578	90,553	7	3,914	(36)	...	–	(559)	258	–	2	3,586
2,645	10,894	90,485	2,825	7,333	7,314	502	3	(17)	8,289	–	4,792	31,041
2,559	4,937	98,375	2,694	326	2,790	81	–	–	9	–	152	6,052
18	199	2,834	–	–	2	–	–	–	–	–	230	232
–	–	–	–	–	–	–	–	–	–	–	–	–
38	2,765	39,356	21,715	7,611	14,797	181	–	–	4,546	2	2,127	50,979
4,549	901	34,799	100	188	146	187	–	–	–	–	139	760
81	7,623	104,020	3,310	587	5,952	(253)	–	586	1,180	8	282	11,652
125	1,729	125,554	106,549	506	6,763	144	...	1	1,679	1	166	115,809
127	6,691	42,595	4,018	(159)	2,214	461	13	127	694	1	6,758	14,127
82	10,170	69,759	6,877	5,857	2,714	166	7	88	1,217	3	1,555	18,484
108	5,248	70,740	165	762	3,459	619	9	101	292	11	2,113	7,531
60	2,146	57,871	92,940	2,293	21,510	220	–	...	1,616	–	12,227	130,806
22	16,329	32,890	7	4	5	125	–	–	–	–	1	142
256	3,484	26,065	50	3	(1)	...	–	32	5	9	24	122
27	618	13,377	169	74	388	...	–	–	148	–	66	845
46	11,396	31,247	2,071	2,688	2,103	527	–	–	635	(127)	3,433	11,330
–	–	1,377	–	–	–	30	–	–	–	–	–	30
50	380	6,609	26,414	937	5,599	482	39	414	1,451	65	92	35,493
26	7,558	23,420	36	92	454	(49)	–	–	(6)	–	38	565
96	909	51,620	8,531	19,143	20,831	4,262	45	524	1,159	11	85	54,591
56	7,062	31,858	96	327	1,374	30	–	–	–	–	904	2,731
198	5,209	77,378	3,029	2,090	1,655	52	159	–	3,758	–	355	11,098
90	3,691	49,316	4,885	1,217	4,319	68	117	–	1,765	4	548	12,923
14,379	153,195	1,877,548	386,326	80,400	187,003	32,683	506	3,353	64,545	211	42,898	797,925

Jadual G. 4(a), Insurans Am
Premium Insurans Semula – (samb.)
 RM'000

Syarikat	Tahun Kewangan Berakhir	DISIDKAN KEPADA PENANGGUNG INSURANS BERLESEN/LUAR PESIRIR									
		Marin, Udara dan Transit	Semua Risiko Kontraktor dan Kejuruteraan	Kebakaran	Perbe- lanjaan Perubatan dan Kemalangan Diri	Motor Perlin- dungan 'Akta'	Lain-lain	Liabiliti			
Company	Financial Year Ended	CEDED TO LICENSED/OFFSHORE INSURERS									
		Marine, Aviation and Transit	Contractors' All Risks and Engineering	Fire	Medical Expenses and Personal Accident	Motor 'Act' Cover	Others	Liability			
DITUBUHKAN DI LUAR MALAYSIA CONSTITUTED OUTSIDE MALAYSIA											
AIA	30-11-04	–	–	337	6,903	72	1,473	–
AMERICAN HOME	31-12-04	421	2,369	10,189	3,775	388	7,281	300
					421	2,369	10,526	10,678	460	8,754	300
				Jumlah kecil Sub-total	240,444	257,469	770,137	108,114	28,726	266,692	71,900
PENANGGUNG INSURANS SEMULA PROFESIONAL PROFESSIONAL REINSURERS DITUBUHKAN DI MALAYSIA CONSTITUTED IN MALAYSIA											
MRB	31-03-05	23,581	4,189	17,902	1,216	3	2,466	148
					23,581	4,189	17,902	1,216	3	2,466	148
DITUBUHKAN DI LUAR MALAYSIA CONSTITUTED OUTSIDE MALAYSIA											
EMPLOYERS RE	31-12-04	–	–	–	–	–	–	–
HANNOVER RE	31-12-04	–	–	–	–	–	–	–
MUNICH RE	31-12-04	–	–	–	–	–	–	–
SWISS RE	31-12-04	–	–	–	–	–	–	–
TOA RE	31-03-05	–	–	–	–	–	–	–
					–	–	–	–	–	–	–
				Jumlah kecil Sub-total	23,581	4,189	17,902	1,216	3	2,466	148
				Jumlah Total	264,025	261,658	788,039	109,330	28,729	269,158	72,048

... Terlalu kecil/Negligible

**Table G. 4(a), General Insurance
Reinsurance Premiums – (contd.)**
RM'000

DISIDKAN KEPADA PENANGGUNG INSURANS ASING												
Pampasan Pekerja dan Liabiliti Majikan	Pelbagai	Jumlah	Marin, Udara dan Transit	Semua Risiko Kontraktor dan Kejuruteraan	Kebakaran	Perbe- lanjaan Perubatan dan Kemalangan Diri	Motor Perlin- dungan 'Akta'		Liabiliti	Pampasan Pekerja dan Liabiliti Majikan	Pelbagai	Jumlah
CEDED TO FOREIGN INSURERS												
Workmen's Compensation and Employers' Liability	Miscellaneous	Total	Marine, Aviation and Transit	Contractors' All Risks and Engineering	Fire	Medical Expenses and Personal Accident	Motor 'Act' Cover Others		Liability	Workmen's Compensation and Employers' Liability	Miscellaneous	Total
–	49	8,834	–	–	–	13,533	602	–	–	–	–	14,135
817	316	25,856	16,016	16,736	82,576	3,892	273	5,618	15,020	85	2,951	143,167
817	365	34,690	16,016	16,736	82,576	17,425	875	5,618	15,020	85	2,951	157,302
15,196	153,560	1,912,238	402,342	97,136	269,579	50,108	1,381	8,971	79,565	296	45,849	955,227
53	4,871	54,429	12,070	1,637	8,983	258	–	21	...	1	833	23,803
53	4,871	54,429	12,070	1,637	8,983	258	–	21	...	1	833	23,803
–	–	–	...	–	458	–	–	–	175	–	–	633
–	–	–	(454)	(385)	(1,949)	(52)	–	(198)	(103)	–	(260)	(3,401)
–	–	–	(221)	–	–	–	–	–	–	–	–	(221)
–	–	–	–	–	–	–	–	–	–	–	–	–
–	–	–	–	160	1,515	–	–	2	–	–	175	1,852
–	–	–	(675)	(225)	24	(52)	–	(196)	72	–	(85)	(1,137)
53	4,871	54,429	11,395	1,412	9,007	206	–	(175)	72	1	748	22,666
15,249	158,431	1,966,667	413,737	98,548	278,586	50,314	1,381	8,796	79,637	297	46,597	977,893

Jadual G. 4(b), Insurans Am
Premium Bersih dan Pendapatan Premium Terperoleh
 RM'000

Syarikat	Tahun Kewangan Berakhir	PREMIUM BERSIH							Liabiliti
		Marin, Udara dan Transit	Semua Risiko Kontraktor dan Kejuruteraan	Kebakaran	Perbe- lanjaan Perubahan dan Kemalangan Diri	Motor			
						Perlin- dungan 'Akta'	Lain-lain		
Company	Financial Year Ended	Marine, Aviation and Transit	Contractors' All Risks and Engineering	Fire	Medical Expenses and Personal Accident	Motor 'Act' Cover	Others	Liability	

PENANGGUNG INSURANS LANGSUNG
DIRECT INSURERS
DITUBUHKAN DI MALAYSIA
CONSTITUTED IN MALAYSIA

ACE	...	...	...	31-12-04	6,746	5,588	7,640	36,803	53	985	11,786
ALLIANZ GENERAL	...	...	...	31-12-04	7,024	12,045	48,071	43,113	6,996	90,793	7,213
AMASSURANCE	...	...	...	31-03-05	1,378	280	12,906	10,469	19,259	269,760	1,100
ASIA	...	...	...	31-12-04	781	585	5,861	3,175	1,682	24,801	1,093
AVIVA	...	...	...	31-12-04	23,503	12,467	78,351	23,544	4,240	71,520	4,409
AXA	...	...	...	31-12-04	13,746	5,132	31,600	22,864	5,424	93,029	1,854
BERJAYA	...	...	...	30-04-05	4,036	1,399	17,583	20,717	11,626	95,716	2,280
COMMERCE	...	...	...	31-12-04	3,120	1,615	34,361	6,931	15,121	164,808	2,343
GREAT EASTERN	...	...	...	31-12-04	-	-	-	-	-	-	-
HONG LEONG	...	...	...	30-06-05	20,143	6,618	68,251	50,412	3,422	48,870	6,820
ING	...	...	...	31-12-04	354	91	12,237	13,177	1,764	23,837	339
JERNEH	...	...	...	31-12-04	11,295	3,393	26,811	10,486	4,593	58,210	2,512
KURNIA	...	...	...	30-06-05	5,008	1,030	12,154	16,220	192,031	839,876	2,531
LONPAC	...	...	...	31-12-04	4,589	4,675	58,405	9,680	3,808	55,984	2,033
MAA	...	...	...	31-12-04	2,972	2,282	19,945	19,330	28,385	160,016	1,999
MALAYSIA & NIPPON	...	...	...	31-12-04	46	134	1,691	505	482	4,188	86
MANULIFE	...	...	...	31-12-04	-	-	-	-	-	-	-
MCIS ZURICH	...	...	...	30-06-05	4,192	1,068	13,018	6,591	2,214	26,325	3,016
MGAB	...	...	...	30-06-05	2,950	2,222	70,014	69,404	2,299	31,637	785
mitsui	...	...	...	31-12-04	41,667	7,094	42,121	12,685	3,841	77,715	2,384
MNI	...	...	...	31-03-05	17,273	7,774	18,412	18,777	6,365	100,723	3,193
MUI CONTINENTAL	...	...	...	31-12-04	2,264	2,663	12,322	12,764	1,644	16,699	1,203
MULTI-PURPOSE	...	...	...	31-12-04	3,922	2,883	16,708	10,970	3,147	39,956	2,449
OAC	...	...	...	31-12-04	1,703	1,514	19,607	18,422	2,058	23,029	3,851
OCA	...	...	...	31-12-04	16,630	401	6,171	3,932	4,311	71,988	2,201
P & O	...	...	...	30-09-04	617	329	1,770	2,689	29,924	129,392	557
PACIFIC	...	...	...	31-12-04	529	1,289	10,022	31,707	2,215	18,065	1,352
PANGLOBAL	...	...	...	31-12-04	287	108	2,785	4,963	6,151	70,933	1,375
PROGRESSIVE	...	...	...	31-12-04	1,260	1,685	6,041	2,848	983	10,777	1,087
PRUDENTIAL	...	...	...	31-12-04	-	-	654	5,399	150	3,451	-
QBE	...	...	...	31-12-04	5,499	7,826	22,344	6,184	1,004	13,692	5,846
RHB	...	...	...	31-12-04	1,591	638	17,888	7,775	1,154	17,569	633
ROYAL & SUN ALLIANCE	...	...	...	31-12-04	14,007	2,990	26,027	12,192	4,081	47,001	3,865
TAHAN	...	...	...	31-12-04	2,832	2,153	7,577	6,244	28,877	73,747	1,373
TOKIO MARINE	...	...	...	31-12-04	23,703	2,682	19,304	19,737	5,654	101,659	2,666
UNI.ASIA GENERAL	...	...	...	31-03-05	2,891	1,456	15,419	7,538	13,432	208,075	1,044
					<u>248,558</u>	<u>104,109</u>	<u>764,071</u>	<u>548,247</u>	<u>418,390</u>	<u>3,084,826</u>	<u>87,278</u>

**Table G. 4(b), General Insurance
Net Premiums and Earned Premium Income**
RM'000

PENDAPATAN PREMIUM TERPEROLEH												
Pampasan Pekerja dan Liabiliti Majikan	Pelbagai	Jumlah	Marin, Udara dan Transit	Semua Risiko Kontraktor dan Kejuruteraan	Kebakaran	Perbe- lanjaraan Perubatan dan Kemalangan Diri	Motor		Liabiliti	Pampasan Pekerja dan Liabiliti Majikan	Pelbagai	Jumlah
							Perlin- dungan 'Akta'	Lain-lain				
EARNED PREMIUM INCOME												
Workmen's Compensation and Employers' Liability	Miscellaneous	Total	Marine, Aviation and Transit	Contractors' All Risks and Engineering	Fire	Medical Expenses and Personal Accident	Motor		Liability	Workmen's Compensation and Employers' Liability	Miscellaneous	Total
							'Act' Cover	Others				
9	–	69,610	2,859	6,150	8,464	33,669	48	918	11,291	33	–	63,432
15,588	22,042	252,885	7,076	11,966	47,337	44,484	7,141	93,070	7,148	18,499	22,602	259,323
1,005	10,086	326,243	1,662	619	12,058	10,951	16,890	233,745	(390)	1,389	9,973	286,897
778	3,830	42,586	777	678	6,712	3,249	1,712	24,371	974	823	3,731	43,027
2,373	16,565	236,972	22,659	11,407	78,363	21,217	4,258	70,178	4,047	2,176	15,540	229,845
1,168	12,686	187,503	12,169	4,613	32,844	21,669	5,203	91,986	1,899	1,113	10,725	182,221
1,764	9,103	164,224	4,005	1,295	19,295	21,008	10,434	91,182	2,193	1,719	9,366	160,497
1,408	7,667	237,374	1,933	2,079	26,945	6,353	13,519	142,247	474	1,435	6,657	201,642
–	–	–	–	–	–	–	–	–	–	–	–	–
2,606	20,144	227,286	18,799	6,197	63,164	52,049	3,544	49,046	6,031	2,643	19,411	220,884
213	2,637	54,649	295	125	11,674	11,578	1,815	23,973	335	215	2,642	52,652
2,011	7,679	126,990	10,582	3,286	25,460	10,542	4,092	50,638	2,014	1,798	7,001	115,413
11,158	12,914	1,092,922	5,098	1,974	12,468	16,386	183,669	809,363	2,473	10,658	12,882	1,054,971
16,121	10,196	165,491	4,485	4,021	50,941	8,061	1,764	56,076	2,643	14,290	8,746	151,027
13,162	12,237	260,328	3,271	2,446	19,121	20,400	33,704	183,528	1,850	11,850	12,110	288,280
105	580	7,817	169	135	1,509	607	556	5,019	97	124	757	8,973
–	–	–	–	–	–	–	–	–	–	–	–	–
471	6,995	63,890	4,317	(1,032)	11,738	6,797	2,156	25,717	3,121	505	6,859	60,178
12,363	5,238	196,912	2,688	1,982	64,079	71,379	2,169	30,523	925	8,716	5,332	187,793
1,254	9,675	198,436	38,367	5,631	39,798	12,116	6,083	70,565	2,250	994	9,468	185,272
2,272	7,784	182,573	28,604	7,406	27,527	27,271	6,068	98,536	3,507	3,512	8,078	210,509
938	3,798	54,295	1,939	2,406	12,703	12,450	1,521	16,528	1,561	860	4,039	54,007
971	13,848	94,854	3,020	1,656	14,271	10,635	2,580	36,248	1,957	960	10,395	81,722
1,228	6,555	77,967	1,783	1,237	19,255	18,210	2,049	23,187	3,040	1,196	4,985	74,942
604	5,671	111,909	20,176	1,580	10,464	4,271	4,696	79,089	2,284	652	7,064	130,276
250	4,886	170,414	659	309	1,717	2,789	29,764	131,782	506	289	4,965	172,780
1,528	5,335	72,042	431	1,221	9,735	31,753	1,928	19,104	1,306	1,900	5,446	72,824
370	2,428	89,400	336	61	2,303	3,508	6,128	67,990	1,804	376	2,282	84,788
535	4,408	29,624	3,338	1,344	7,133	2,992	981	10,026	1,140	733	3,932	31,619
–	–	9,654	–	–	549	4,088	183	3,841	–	–	–	8,661
967	5,008	68,370	5,471	9,917	22,259	6,914	1,453	17,209	5,847	1,033	5,462	75,565
406	6,297	53,951	1,610	1,149	17,007	9,231	1,062	15,317	427	356	5,537	51,696
1,165	6,920	118,248	13,543	3,282	27,564	11,435	4,102	45,813	3,758	1,200	6,981	117,678
851	4,154	127,808	3,172	2,903	8,529	7,468	34,376	79,525	1,727	1,158	5,789	144,647
2,606	14,535	192,546	22,261	2,408	20,107	18,910	5,624	98,927	1,994	2,736	13,776	186,743
1,003	6,973	257,831	2,770	3,443	16,143	7,934	13,906	199,720	1,016	1,237	6,760	252,929
99,251	268,874	5,623,604	250,324	103,894	749,236	552,374	415,178	2,994,987	81,249	97,178	259,293	5,503,713

Jadual G. 4(b), Insurans Am
Premium Bersih dan Pendapatan Premium Terperoleh – (samb.)
 RM'000

Syarikat	Tahun Kewangan Berakhir	PREMIUM BERSIH									
		Marin, Udara dan Transit	Semua Risiko Kontraktor dan Kejuruteraan	Kebakaran	Perbe- lanjaan Perubahan dan Kemalangan Diri	Motor		Liabiliti			
						Perlin- dungan 'Akta'	Lain-lain				
Company	Financial Year Ended	Marine, Aviation and Transit	Contractors' All Risks and Engineering	Fire	Medical Expenses and Personal Accident	Motor 'Act' Cover	Others	Liability			
DITUBUHKAN DI LUAR MALAYSIA CONSTITUTED OUTSIDE MALAYSIA											
AIA	30-11-04	–	–	6,395	139,989	805	28,117	–
AMERICAN HOME	31-12-04	3,818	463	39,355	50,331	7,121	133,098	31,683
					3,818	463	45,750	190,320	7,926	161,215	31,683
				Jumlah kecil Sub-total	252,376	104,572	809,821	738,567	426,316	3,246,041	118,961
PENANGGUNG INSURANS SEMULA PROFESIONAL PROFESSIONAL REINSURERS DITUBUHKAN DI MALAYSIA CONSTITUTED IN MALAYSIA											
MRB	31-03-05	34,993	38,842	136,354	45,592	21,257	184,304	3,511
					34,993	38,842	136,354	45,592	21,257	184,304	3,511
DITUBUHKAN DI LUAR MALAYSIA CONSTITUTED OUTSIDE MALAYSIA											
EMPLOYERS RE	31-12-04	2,572	9,217	36,354	755	–	2,032	3,248
HANNOVER RE	31-12-04	5,777	8,936	45,904	900	–	4,950	2,271
MUNICH RE	31-12-04	5,097	31,826	39,145	12,839	–	19,045	1,002
SWISS RE	31-12-04	23,181	26,057	70,949	7,367	–	10,756	7,094
TOA RE	31-03-05	3,961	1,921	18,155	–	–	144	–
					40,588	77,957	210,507	21,861	–	36,927	13,615
				Jumlah kecil Sub-total	75,581	116,799	346,861	67,453	21,257	221,231	17,126
				Jumlah Total	327,957	221,371	1,156,682	806,020	447,573	3,467,272	136,087

... Terlalu kecil/Negligible

**Table G. 4(b), General Insurance
Net Premiums and Earned Premium Income – (contd.)**
RM'000

PENDAPATAN PREMIUM TERPEROLEH												
Pampasan Pekerja dan Liabiliti Majikan	Pelbagai	Jumlah	Marin, Udara dan Transit	Semua Risiko Kontraktor dan Kejuruteraan	Kebakaran	Perbelanjaan Perubatan dan Kemalangan Diri	Motor Perlin-dungan 'Akta'	Lain-lain	Liabiliti	Pampasan Pekerja dan Liabiliti Majikan	Pelbagai	Jumlah
EARNED PREMIUM INCOME												
Workmen's Compensation and Employers' Liability	Miscellaneous	Total	Marine, Aviation and Transit	Contractors' All Risks and Engineering	Fire	Medical Expenses and Personal Accident	Motor 'Act' Cover	Others	Liability	Workmen's Compensation and Employers' Liability	Miscellaneous	Total
–	932	176,238	–	–	6,307	132,910	802	27,800	–	–	1,024	168,843
2,354	3,881	272,104	4,180	30,810	(1,107)	44,595	6,882	128,404	32,680	2,011	2,619	251,074
2,354	4,813	448,342	4,180	30,810	5,200	177,505	7,684	156,204	32,680	2,011	3,643	419,917
101,605	273,687	6,071,946	254,504	134,704	754,436	729,879	422,862	3,151,191	113,929	99,189	262,936	5,923,630
5,695	36,972	507,520	34,494	39,060	129,251	43,713	20,874	180,724	3,565	5,981	38,317	495,979
5,695	36,972	507,520	34,494	39,060	129,251	43,713	20,874	180,724	3,565	5,981	38,317	495,979
20	3,228	57,426	2,216	8,774	37,038	774	–	2,391	3,922	26	3,713	58,854
–	4,938	73,676	5,726	7,874	38,531	904	–	4,362	2,287	–	4,130	63,814
203	2,954	112,111	5,745	30,810	45,764	13,543	–	20,289	1,073	263	6,443	123,930
–	96	145,500	22,810	24,591	72,665	7,213	–	11,200	7,102	–	113	145,694
–	2,147	26,328	3,879	1,866	18,528	–	–	98	–	...	2,146	26,517
223	13,363	415,041	40,376	73,915	212,526	22,434	–	38,340	14,384	289	16,545	418,809
5,918	50,335	922,561	74,870	112,975	341,777	66,147	20,874	219,064	17,949	6,270	54,862	914,788
107,523	324,022	6,994,507	329,374	247,679	1,096,213	796,026	443,736	3,370,255	131,878	105,459	317,798	6,838,418

**Jadual G. 5, Insurans Am
Tuntutan Kasar Dibayar**
RM'000

Syarikat	Tahun Kewangan Berakhir	PERNIAGAAN LANGSUNG								
		Marin, Udara dan Transit	Semua Risiko Kontraktor dan Kejuruteraan	Kebakaran	Perbelan- jaan Perubatan dan Kemalangan Diri	Motor		Liabiliti		
							Perlin- dungan 'Akta'	Lain-lain		

Company	Financial Year Ended	DIRECT BUSINESS								
		Marine, Aviation and Transit	Contractors' All Risks and Engineering	Fire	Medical Expenses and Personal Accident	Motor		Liability		
						'Act' Cover	Others			

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

ACE	...	...	...	31-12-04	1,602	1,796	571	10,606	(13)	1,097	510
ALLIANZ GENERAL	...	...	...	31-12-04	15,293	8,239	54,085	30,420	18,390	63,701	2,026
AMASSURANCE	...	...	...	31-03-05	1,295	1,550	5,752	9,150	20,176	129,206	251
ASIA	...	...	...	31-12-04	568	559	9,790	1,665	2,498	12,517	175
AVIVA	...	...	...	31-12-04	10,468	6,612	34,601	10,832	6,989	47,041	1,387
AXA	...	...	...	31-12-04	4,434	9,263	25,254	15,830	9,330	55,302	457
BERJAYA	...	...	...	30-04-05	1,147	2,053	16,238	10,541	8,873	58,278	266
COMMERCE	...	...	...	31-12-04	16,285	14,174	4,932	6,484	8,649	75,064	1,103
GREAT EASTERN	...	...	...	31-12-04	-	-	-	40	-	-	-
HONG LEONG	...	...	...	30-06-05	11,600	13,929	56,857	37,458	7,577	29,218	1,876
ING	...	...	...	31-12-04	397	454	2,978	5,347	3,544	20,639	48
JERNEH	...	...	...	31-12-04	8,296	5,072	15,257	10,180	9,656	30,651	1,229
KURNIA	...	...	...	30-06-05	6,084	2,519	9,579	8,540	170,332	338,868	319
LONPAC	...	...	...	31-12-04	11,153	4,231	17,504	5,759	8,222	37,216	807
MAA	...	...	...	31-12-04	4,075	4,977	19,532	19,684	54,580	133,292	328
MALAYSIA & NIPPON	...	...	...	31-12-04	296	75	1,137	538	3,646	3,572	3
MANULIFE	...	...	...	31-12-04	-	-	-	-	-	-	-
MCIS ZURICH	...	...	...	30-06-05	9,294	818	5,498	3,387	4,035	16,104	1,007
MGAB	...	...	...	30-06-05	39,802	19,605	34,695	28,094	11,438	15,845	1,441
mitsui	...	...	...	31-12-04	18,704	13,165	16,136	9,838	5,847	48,888	1,716
MNI	...	...	...	31-03-05	150,246	8,336	10,045	19,729	20,278	61,790	2,197
MUI CONTINENTAL	...	...	...	31-12-04	2,324	1,056	13,518	8,778	2,835	10,191	145
MULTI-PURPOSE	...	...	...	31-12-04	2,290	2,400	6,303	11,917	4,302	26,827	416
OAC	...	...	...	31-12-04	530	2,406	10,640	16,937	3,565	16,004	221
OCA	...	...	...	31-12-04	111,043	34,195	14,180	3,166	13,063	54,990	567
P & O	...	...	...	30-09-04	640	149	1,168	1,159	83,538	94,782	35
PACIFIC	...	...	...	31-12-04	741	898	4,330	22,311	9,260	11,871	682
PANGLOBAL	...	...	...	31-12-04	1,486	360	1,760	1,534	30,411	37,661	41
PROGRESSIVE	...	...	...	31-12-04	1,439	3,015	1,565	6,570	4,413	7,509	342
PRUDENTIAL	...	...	...	31-12-04	-	-	87	1,327	354	3,252	-
QBE	...	...	...	31-12-04	6,354	582	7,185	5,292	13,114	15,737	1,751
RHB	...	...	...	31-12-04	190	712	6,981	2,380	1,784	8,672	100
ROYAL & SUN ALLIANCE	...	...	...	31-12-04	12,004	3,338	12,296	5,203	8,646	32,503	3,039
TAHAN	...	...	...	31-12-04	6,464	5,639	6,258	8,221	50,426	60,534	488
TOKIO MARINE	...	...	...	31-12-04	13,756	3,997	24,265	14,482	12,865	69,524	937
UNI.ASIA GENERAL	...	...	...	31-03-05	1,492	2,765	10,535	5,906	35,866	136,672	404
					<u>471,792</u>	<u>178,939</u>	<u>461,512</u>	<u>359,305</u>	<u>648,489</u>	<u>1,765,018</u>	<u>26,314</u>

**Table G. 5, General Insurance
Gross Claims Paid
RM'000**

INSURANS SEMULA DITERIMA												
Pampasan Pekerja dan Liabiliti Majikan	Pelbagai	Jumlah	Marin, Udara dan Transit	Semua Risiko Kontraktor dan Kejuruteraan	Kebakaran	Perbelanjaan Perubatan dan Kemalangan Diri	Motor		Liabiliti	Pampasan Pekerja dan Liabiliti Majikan	Pelbagai	Jumlah
							Perlin- dungan 'Akta'	Lain-lain				
REINSURANCE ACCEPTED												
Workmen's Compensation and Employers' Liability	Miscellaneous	Total	Marine, Aviation and Transit	Contractors' All Risks and Engineering	Fire	Medical Expenses and Personal Accident	Motor		Liability	Workmen's Compensation and Employers' Liability	Miscellaneous	Total
							'Act' Cover	Others				
–	...	16,169	270	3,786	3,623	203	14	70	26	–	26	8,018
5,755	17,202	215,111	5,041	1,079	4,491	359	269	218	(2)	2	224	11,681
510	10,641	178,531	84	626	1,629	28	595	362	62	9	87	3,482
106	3,397	31,275	190	242	1,070	679	109	419	12	8	187	2,916
179	12,254	130,363	498	273	1,029	121	413	1,814	13	60	402	4,623
148	5,022	125,040	222	663	4,421	140	960	960	30	27	280	7,703
226	9,035	106,657	348	281	845	43	439	1,066	91	41	65	3,219
89	2,265	129,045	355	729	1,707	102	62	1,376	(5)	43	291	4,660
–	–	40	–	–	–	–	–	–	–	–	–	–
562	17,862	176,939	413	1,978	4,483	3,212	308	439	93	13	262	11,201
65	4,017	37,489	5	57	295	172	137	252	15	5	58	996
188	5,269	85,798	719	395	3,792	91	207	621	26	43	598	6,492
1,425	7,743	545,409	366	532	808	87	4,766	2,781	34	20	711	10,105
5,002	7,217	97,111	505	525	2,444	234	617	861	41	38	516	5,781
3,857	8,258	248,583	776	491	2,324	120	1,530	2,001	22	24	850	8,138
134	922	10,323	(63)	69	383	3	–	292	6	10	151	851
–	–	–	18	...	13	–	–	–	–	–	...	31
80	5,655	45,878	8,960	725	2,944	43	90	530	32	8	404	13,736
2,703	6,353	159,976	425	895	1,190	69	256	346	80	15	437	3,713
62	8,925	123,281	1,514	2,570	7,580	218	322	5,657	121	44	511	18,537
699	11,254	284,574	1,795	1,090	1,886	(20)	(215)	1,358	1	55	738	6,688
80	7,938	46,865	117	565	2,159	270	142	175	36	29	515	4,008
83	10,011	64,549	552	120	1,132	245	478	415	15	8	198	3,163
122	6,566	56,991	62	484	1,443	112	447	212	18	8	157	2,943
50	5,823	237,077	6,906	3,299	2,537	63	307	7,627	21	5	337	21,102
31	1,010	182,512	148	46	203	99	983	1,319	3	3	158	2,962
1,012	4,805	55,910	179	271	1,092	108	(134)	89	(27)	(20)	(30)	1,528
131	1,625	75,009	(16)	378	556	(27)	(533)	(356)	(9)	(3)	19	8
57	10,311	35,221	285	653	2,455	247	315	208	24	19	511	4,717
–	–	5,020	–	–	–	–	–	–	–	–	–	–
333	3,081	53,429	1,884	501	1,110	107	216	442	17	14	257	4,548
63	2,602	23,484	150	143	1,495	228	52	326	4	6	155	2,559
123	8,753	85,905	1,029	2,433	3,944	183	293	1,114	56	26	498	9,576
224	9,115	147,369	347	837	2,280	247	(2,006)	3,119	34	23	1,890	6,771
542	13,593	153,961	3,098	423	2,027	106	373	1,067	35	14	228	7,371
430	4,441	198,511	118	429	2,734	71	1,260	778	23	17	721	6,151
<u>25,071</u>	<u>232,965</u>	<u>4,169,405</u>	<u>37,300</u>	<u>27,588</u>	<u>72,124</u>	<u>7,963</u>	<u>13,072</u>	<u>37,958</u>	<u>947</u>	<u>614</u>	<u>12,412</u>	<u>209,978</u>

**Jadual G. 5, Insurans Am
Tuntutan Kasar Dibayar – (samb.)**
RM'000

Syarikat	Tahun Kewangan Berakhir	PERNIAGAAN LANGSUNG									
		Marin, Udara dan Transit	Semua Risiko Kontraktor dan Kejuruteraan	Kebakaran	Perbelan- jaan Perubatan dan Kemalangan Diri	Motor Perlin- dungan 'Akta'	Lain-lain	Liabiliti			
Company	Financial Year Ended	DIRECT BUSINESS									
		Marine, Aviation and Transit	Contractors' All Risks and Engineering	Fire	Medical Expenses and Personal Accident	Motor 'Act' Cover	Others	Liability			
DITUBUHKAN DI LUAR MALAYSIA CONSTITUTED OUTSIDE MALAYSIA											
AIA	30-11-04	–	–	1,309	65,529	4,236	16,526	–
AMERICAN HOME	31-12-04	5,723	2,831	26,922	15,388	17,604	86,573	6,970
					<u>5,723</u>	<u>2,831</u>	<u>28,231</u>	<u>80,917</u>	<u>21,840</u>	<u>103,099</u>	<u>6,970</u>
				Jumlah kecil Sub-total	477,515	181,770	489,743	440,222	670,329	1,868,117	33,284
PENANGGUNG INSURANS SEMULA PROFESIONAL PROFESSIONAL REINSURERS DITUBUHKAN DI MALAYSIA CONSTITUTED IN MALAYSIA											
MRB	31-03-05	–	–	–	–	–	–	–
					<u>–</u>	<u>–</u>	<u>–</u>	<u>–</u>	<u>–</u>	<u>–</u>	<u>–</u>
DITUBUHKAN DI LUAR MALAYSIA CONSTITUTED OUTSIDE MALAYSIA											
EMPLOYERS RE	31-12-04	–	–	–	–	–	–	–
HANNOVER RE	31-12-04	–	–	–	–	–	–	–
MUNICH RE	31-12-04	–	–	–	–	–	–	–
SWISS RE	31-12-04	–	–	–	–	–	–	–
TOA RE	31-03-05	–	–	–	–	–	–	–
					<u>–</u>	<u>–</u>	<u>–</u>	<u>–</u>	<u>–</u>	<u>–</u>	<u>–</u>
				Jumlah kecil Sub-total	–	–	–	–	–	–	–
				Jumlah Total	<u>477,515</u>	<u>181,770</u>	<u>489,743</u>	<u>440,222</u>	<u>670,329</u>	<u>1,868,117</u>	<u>33,284</u>

... Terlalu kecil/Negligible

**Table G. 5, General Insurance
Gross Claims Paid – (contd.)**
RM'000

INSURANS SEMULA DITERIMA												
Pampasan Pekerja dan Liabiliti Majikan	Pelbagai	Jumlah	Marin, Udara dan Transit	Semua Risiko Kontraktor dan Kejuruteraan	Kebakaran	Perbelanjaan Perubatan dan Kemalangan Diri	Motor		Liabiliti	Pampasan Pekerja dan Liabiliti Majikan	Pelbagai	Jumlah
							Perlin- dungan 'Akta'	Lain-lain				
REINSURANCE ACCEPTED												
Workmen's Compensation and Employers' Liability	Miscellaneous	Total	Marine, Aviation and Transit	Contractors' All Risks and Engineering	Fire	Medical Expenses and Personal Accident	Motor		Liability	Workmen's Compensation and Employers' Liability	Miscellaneous	Total
							'Act' Cover	Others				
–	519	88,119	–	–	–	132	131	204	–	–	–	467
40	2,585	164,636	5,150	7,472	4,763	1,573	628	979	507	18	...	21,090
40	3,104	252,755	5,150	7,472	4,763	1,705	759	1,183	507	18	...	21,557
25,111	236,069	4,422,160	42,450	35,060	76,887	9,668	13,831	39,141	1,454	632	12,412	231,535
–	–	–	31,968	17,143	61,559	23,675	49,942	112,897	1,393	1,890	28,660	329,127
–	–	–	31,968	17,143	61,559	23,675	49,942	112,897	1,393	1,890	28,660	329,127
–	–	–	746	2,145	9,985	374	–	1,851	...	–	2,258	17,359
–	–	–	5,341	4,444	18,446	416	–	1,961	269	–	3,100	33,977
–	–	–	3,833	22,963	20,910	9,067	–	8,571	229	–	3,369	68,942
–	–	–	25,575	4,609	14,082	2,706	–	8,124	1,812	–	142	57,050
–	–	–	2,456	2,134	3,994	–	–	158	–	–	1,391	10,133
–	–	–	37,951	36,295	67,417	12,563	–	20,665	2,310	–	10,260	187,461
–	–	–	69,919	53,438	128,976	36,238	49,942	133,562	3,703	1,890	38,920	516,588
25,111	236,069	4,422,160	112,369	88,498	205,863	45,906	63,773	172,703	5,157	2,522	51,332	748,123

Jadual G. 5(a), Insurans Am
Tuntutan Diperoleh
 RM'000

Syarikat	Tahun Kewangan Berakhir	DIPEROLEH DARIPADA PENANGGUNG INSURANS BERLESEN/LUAR PESIRIS							
		Marin, Udara dan Transit	Semua Risiko Kontraktor dan Kejuruteraan	Kebakaran	Perbelan- jaan Perubatan dan Kemalangan Diri	Motor		Liabiliti	
						Perlin- dungan 'Akta'	Lain-lain		

Company	Financial Year Ended	RECOVERIES FROM LICENSED/OFFSHORE INSURERS							
		Marine, Aviation and Transit	Contractors' All Risks and Engineering	Fire	Medical Expenses and Personal Accident	Motor		Liability	
						'Act' Cover	Others		

PENANGGUNG INSURANS LANGSUNG
DIRECT INSURERS
DITUBUHKAN DI MALAYSIA
CONSTITUTED IN MALAYSIA

ACE	...	...	31-12-04	111	540	50	553	2	204	9
ALLIANZ GENERAL	...	...	31-12-04	3,101	1,911	12,233	1,658	1,630	4,201	175
AMASSURANCE	...	...	31-03-05	356	1,462	3,042	4,894	2,230	6,315	33
ASIA	...	...	31-12-04	478	563	7,492	655	201	802	81
AVIVA	...	...	31-12-04	715	1,250	9,374	1,179	773	2,740	172
AXA	...	...	31-12-04	1,098	2,404	10,784	822	700	3,196	51
BERJAYA	...	...	30-04-05	185	519	4,069	711	666	3,062	48
COMMERCE	...	...	31-12-04	2,957	11,027	2,874	1,071	659	3,494	723
GREAT EASTERN	...	...	31-12-04	-	-	-	(7)	-	-	-
HONG LEONG	...	...	30-06-05	5,517	13,877	35,834	2,464	752	1,595	173
ING	...	...	31-12-04	70	379	1,059	732	818	1,177	7
JERNEH	...	...	31-12-04	4,226	4,282	10,074	2,350	995	3,203	523
KURNIA	...	...	30-06-05	2,190	2,030	3,140	2,620	23,001	17,922	6
LONPAC	...	...	31-12-04	2,674	3,025	8,096	1,841	2,430	6,167	202
MAA	...	...	31-12-04	1,300	4,185	11,270	5,255	11,472	23,252	50
MALAYSIA & NIPPON	...	...	31-12-04	43	67	403	66	422	291	...
MANULIFE	...	...	31-12-04	-	-	-	-	9	-	-
MCIS ZURICH	...	...	30-06-05	334	559	2,189	255	382	920	40
MGAB	...	...	30-06-05	33,607	14,913	23,794	2,002	1,409	1,159	695
mitsui	...	...	31-12-04	6,677	9,638	10,086	2,755	818	9,524	814
MNI	...	...	31-03-05	89,431	5,637	4,743	552	2,305	3,004	1,026
MUI CONTINENTAL	...	...	31-12-04	1,079	1,072	6,842	1,309	243	536	17
MULTI-PURPOSE	...	...	31-12-04	1,315	1,601	3,666	3,740	841	1,949	99
OAC	...	...	31-12-04	291	2,435	7,504	4,617	993	3,398	60
OCA	...	...	31-12-04	62,582	28,210	6,657	385	1,497	6,965	318
P & O	...	...	30-09-04	390	63	404	219	9,497	5,694	1
PACIFIC	...	...	31-12-04	690	934	2,304	3,916	1,831	997	392
PANGLOBAL	...	...	31-12-04	807	491	1,086	74	4,917	2,256	2
PROGRESSIVE	...	...	31-12-04	485	2,710	996	2,022	411	519	56
PRUDENTIAL	...	...	31-12-04	-	-	4	106	25	271	-
QBE	...	...	31-12-04	1,391	(2,543)	1,841	444	1,144	931	1,244
RHB	...	...	31-12-04	109	516	4,644	163	123	466	25
ROYAL & SUN ALLIANCE	...	...	31-12-04	4,691	1,633	4,974	565	797	2,350	333
TAHAN	...	...	31-12-04	3,884	2,368	1,833	1,074	4,551	6,296	1,945
TOKIO MARINE	...	...	31-12-04	2,148	1,897	15,459	915	2,162	4,492	97
UNI.ASIA GENERAL	...	...	31-03-05	557	2,148	7,871	300	5,193	7,228	107
				<u>235,489</u>	<u>121,803</u>	<u>226,691</u>	<u>52,277</u>	<u>85,899</u>	<u>136,576</u>	<u>9,524</u>

**Table G. 5(a), General Insurance
Claims Recoveries**
RM'000

DIPEROLEH DARIPADA PENANGGUNG INSURANS ASING												
Pampasan Pekerja dan Liabiliti Majikan	Pelbagai	Jumlah	Marin, Udara dan Transit	Semua Risiko Kontraktor dan Kejuruteraan	Kebakaran	Perbelanjaan Perubatan dan Kemalangan Diri	Motor Perlin- dungan 'Akta'	Lain-lain	Liabiliti	Pampasan Pekerja dan Liabiliti Majikan	Pelbagai	Jumlah
<i>Workmen's Compensation and Employers' Liability</i>	<i>Miscellaneous</i>	<i>Total</i>	<i>Marine, Aviation and Transit</i>	<i>Contractors' All Risks and Engineering</i>	<i>Fire</i>	<i>Medical Expenses and Personal Accident</i>	Motor 'Act' Cover	<i>Others</i>	<i>Liability</i>	<i>Workmen's Compensation and Employers' Liability</i>	<i>Miscellaneous</i>	<i>Total</i>
–	...	1,469	368	1,065	2,964	2,044	–	–	187	–	–	6,628
385	1,755	27,049	10,103	4,566	20,100	4,129	3,513	1,149	374	54	3,711	47,699
31	3,314	21,677	144	183	435	73	139	791	23	–	528	2,316
8	644	10,924	68	26	830	11	11	165	...	–	19	1,130
18	1,714	17,935	1,258	206	1,878	7	3	5	15	–	54	3,426
11	738	19,804	169	4,670	6,275	–	–	–	163	–	5	11,282
19	1,323	10,602	59	1,355	4,497	68	427	–	–	–	860	7,266
...	784	23,589	11,375	2,240	(722)	24	–	–	136	–	73	13,126
–	–	(7)	–	–	–	–	–	–	–	–	–	–
48	4,752	65,012	339	425	2,668	51	(3)	...	(12)	...	336	3,804
5	832	5,079	4	29	190	1,674	–	–	–	–	397	2,294
19	1,662	27,334	852	202	883	4	–	–	51	–	39	2,031
94	1,950	52,953	63	362	168	16	257	...	26	22	76	990
570	3,237	28,242	7,000	638	803	411	114	...	302	–	509	9,777
653	1,800	59,237	91	235	1,379	36	126	(76)	8	–	(33)	1,766
15	235	1,542	232	...	5	–	–	–	–	–	...	237
–	–	9	–	–	–	–	–	–	–	–	–	–
5	959	5,643	16,473	465	2,176	33	–	–	13	–	679	19,839
658	2,874	81,111	5,191	3,856	648	86	–	39	77	–	529	10,426
8	2,099	42,419	733	3,484	2,760	5	155	103	496	–	734	8,470
47	4,989	111,734	44,059	1,906	135	827	(11)	(311)	631	–	185	47,421
11	3,567	14,676	...	6	3,479	2	280	139	1	–	972	4,879
(26)	5,001	18,186	156	212	349	14	36	18	13	(3)	240	1,035
8	3,019	22,325	4	143	874	610	38	114	3	–	248	2,034
3	1,534	108,151	40,579	6,996	5,461	230	191	2	–	–	1,752	55,211
3	405	16,676	15	65	34	57	887	23	–	–	95	1,176
176	2,137	13,377	2	55	22	70	–	–	5	–	24	178
16	193	9,842	237	161	272	...	–	–	–	–	55	725
6	6,937	14,142	767	479	507	1,109	–	–	2	–	1,399	4,263
–	–	406	–	–	–	–	–	–	–	–	–	–
33	1,186	5,671	2,746	–	252	57	–	–	–	–	–	3,055
4	1,583	7,633	19	38	301	...	52	–	–	–	(3)	407
11	2,197	17,551	3,223	2,145	3,340	310	–	17	427	...	356	9,818
12	3,360	25,323	1,033	2,208	1,623	582	60	–	1	–	1,368	6,875
35	2,123	29,328	2,482	1,130	753	6	134	2	330	–	910	5,747
31	1,057	24,492	23	253	725	...	111	1	(47)	–	555	1,621
2,917	69,960	941,136	149,867	39,804	66,064	12,546	6,520	2,181	3,225	73	16,672	296,952

Jadual G. 5(a), Insurans Am
Tuntutan Diperoleh – (samb.)
 RM'000

Syarikat	Tahun Kewangan Berakhir	DIPEROLEH DARIPADA PENANGGUNG INSURANS BERLESEN/LUAR PESIR									
		Marin, Udara dan Transit	Semua Risiko Kontraktor dan Kejuruteraan	Kebakaran	Perbelan- jaan Perubatan dan Kemalangan Diri	Motor Perlin- dungan 'Akta'	Lain-lain	Liabiliti			
Company	Financial Year Ended	RECOVERIES FROM LICENSED/OFFSHORE INSURERS									
		Marine, Aviation and Transit	Contractors' All Risks and Engineering	Fire	Medical Expenses and Personal Accident	Motor 'Act' Cover	Others	Liability			
DITUBUHKAN DI LUAR MALAYSIA CONSTITUTED OUTSIDE MALAYSIA											
AIA	30-11-04	–	–	93	2,216	234	717	–
AMERICAN HOME	31-12-04	348	238	2,788	1,066	1,346	4,523	43
					348	238	2,881	3,282	1,580	5,240	43
				Jumlah kecil	235,837	122,041	229,572	55,559	87,479	141,816	9,567
				Sub-total							
PENANGGUNG INSURANS SEMULA PROFESIONAL PROFESSIONAL REINSURERS DITUBUHKAN DI MALAYSIA CONSTITUTED IN MALAYSIA											
MRB	31-03-05	7,539	3,443	10,637	2,081	16,482	12,238	312
					7,539	3,443	10,637	2,081	16,482	12,238	312
DITUBUHKAN DI LUAR MALAYSIA CONSTITUTED OUTSIDE MALAYSIA											
EMPLOYERS RE	31-12-04	–	–	–	–	–	–	–
HANNOVER RE	31-12-04	–	–	–	–	–	–	–
MUNICH RE	31-12-04	–	–	–	–	–	–	–
SWISS RE	31-12-04	–	–	–	–	–	–	–
TOA RE	31-03-05	–	–	–	–	–	–	–
					–	–	–	–	–	–	–
				Jumlah kecil	7,539	3,443	10,637	2,081	16,482	12,238	312
				Sub-total							
				Jumlah	243,376	125,484	240,209	57,640	103,961	154,054	9,879
				Total							

... Terlalu kecil/Negligible

**Table G. 5(a), General Insurance
Claims Recoveries – (contd.)**
RM'000

DIPEROLEH DARIPADA PENANGGUNG INSURANS ASING												
Pampasan Pekerja dan Liabiliti Majikan	Pelbagai	Jumlah	Marin, Udara dan Transit	Semua Risiko Kontraktor dan Kejuruteraan	Kebakaran	Perbelanjaan Perubatan dan Kemalangan Diri	Motor Perlin- dungan 'Akta'	Lain-lain	Liabiliti	Pampasan Pekerja dan Liabiliti Majikan	Pelbagai	Jumlah
<i>Workmen's Compensation and Employers' Liability</i>	<i>Miscellaneous</i>	<i>Total</i>	<i>Marine, Aviation and Transit</i>	<i>Contractors' All Risks and Engineering</i>	<i>Fire</i>	<i>Medical Expenses and Personal Accident</i>	<i>Motor 'Act' Cover</i>	<i>Others</i>	<i>Liability</i>	<i>Workmen's Compensation and Employers' Liability</i>	<i>Miscellaneous</i>	<i>Total</i>
–	18	3,278	–	–	–	3,434	–	–	–	–	–	3,434
3	141	10,496	7,772	9,440	17,086	1,152	–	75	398	–	167	36,090
3	159	13,774	7,772	9,440	17,086	4,586	–	75	398	–	167	39,524
2,920	70,119	954,910	157,639	49,244	83,150	17,132	6,520	2,256	3,623	73	16,839	336,476
293	4,693	57,718	1,891	961	1,231	59	–	3	–	–	31	4,176
293	4,693	57,718	1,891	961	1,231	59	–	3	–	–	31	4,176
–	–	–	–	–	–	–	–	–	–	–	–	–
–	–	–	3,274	6,363	6,847	12	–	2,978	1,180	–	3,395	24,049
–	–	–	32	–	–	–	–	–	–	–	–	32
–	–	–	–	–	–	–	–	–	–	–	–	–
–	–	–	–	–	–	–	–	–	–	–	–	–
–	–	–	3,306	6,363	6,847	12	–	2,978	1,180	–	3,395	24,081
293	4,693	57,718	5,197	7,324	8,078	71	–	2,981	1,180	–	3,426	28,257
3,213	74,812	1,012,628	162,836	56,568	91,228	17,203	6,520	5,237	4,803	73	20,265	364,733

Jadual G. 5(b), Insurans Am
Tuntutan Bersih Dibayar dan Tuntutan Bersih Kena Dibayar
 RM'000

Syarikat	Tahun Kewangan Berakhir	TUNTUTAN BERSIH DIBAYAR							Liabiliti
		Marin, Udara dan Transit	Semua Risiko Kontraktor dan Kejuruteraan	Kebakaran	Perbelan- jaan Perubatan dan Kemalangan Diri	Motor Perlin- dungan 'Akta'	Lain-lain		
Company	Financial Year Ended	Marine, Aviation and Transit	Contractors' All Risks and Engineering	Fire	Medical Expenses and Personal Accident	Motor 'Act' Cover	Others	Liability	

PENANGGUNG INSURANS LANGSUNG
DIRECT INSURERS
DITUBUHKAN DI MALAYSIA
CONSTITUTED IN MALAYSIA

ACE	...	...	...	31-12-04	1,392	3,976	1,181	8,212	(1)	964	340
ALLIANZ GENERAL	...	...	...	31-12-04	7,130	2,842	26,244	24,991	13,516	58,570	1,476
AMASSURANCE	...	...	...	31-03-05	878	531	3,904	4,212	18,402	122,462	256
ASIA	...	...	...	31-12-04	212	212	2,538	1,678	2,395	11,969	107
AVIVA	...	...	...	31-12-04	8,994	5,429	24,378	9,768	6,626	46,111	1,213
AXA	...	...	...	31-12-04	3,389	2,853	12,616	15,147	9,590	53,065	273
BERJAYA	...	...	...	30-04-05	1,252	460	8,517	9,805	8,219	56,282	309
COMMERCE	...	...	...	31-12-04	2,308	1,636	4,487	5,490	8,053	72,946	240
GREAT EASTERN	...	...	...	31-12-04	-	-	-	47	-	-	-
HONG LEONG	...	...	...	30-06-05	6,156	1,606	22,838	38,155	7,136	28,063	1,808
ING	...	...	...	31-12-04	328	103	2,024	3,113	2,864	19,714	56
JERNEH	...	...	...	31-12-04	3,936	984	8,092	7,918	8,868	28,068	682
KURNIA	...	...	...	30-06-05	4,198	658	7,080	5,991	151,840	323,727	321
LONPAC	...	...	...	31-12-04	1,984	1,093	11,049	3,740	6,294	31,910	345
MAA	...	...	...	31-12-04	3,460	1,048	9,206	14,513	44,511	112,117	291
MALAYSIA & NIPPON	...	...	...	31-12-04	(43)	77	1,112	474	3,224	3,573	8
MANULIFE	...	...	...	31-12-04	18	...	13	-	(9)	-	-
MCIS ZURICH	...	...	...	30-06-05	1,446	518	4,077	3,141	3,744	15,715	985
MGAB	...	...	...	30-06-05	1,428	1,730	11,443	26,075	10,284	14,993	749
mitsui	...	...	...	31-12-04	12,808	2,613	10,870	7,295	5,197	44,919	527
MNI	...	...	...	31-03-05	18,552	1,883	7,053	18,330	17,769	60,455	540
MUI CONTINENTAL	...	...	...	31-12-04	1,362	544	5,355	7,738	2,454	9,690	164
MULTI-PURPOSE	...	...	...	31-12-04	1,371	707	3,421	8,408	3,902	25,275	320
OAC	...	...	...	31-12-04	296	311	3,706	11,822	2,981	12,704	177
OCA	...	...	...	31-12-04	14,789	2,288	4,599	2,614	11,682	55,650	270
P & O	...	...	...	30-09-04	383	67	934	981	74,137	90,385	37
PACIFIC	...	...	...	31-12-04	229	181	3,097	18,434	7,295	10,963	258
PANGLOBAL	...	...	...	31-12-04	425	86	959	1,434	24,961	35,049	30
PROGRESSIVE	...	...	...	31-12-04	472	479	2,517	3,687	4,317	7,199	308
PRUDENTIAL	...	...	...	31-12-04	-	-	83	1,221	329	2,981	-
QBE	...	...	...	31-12-04	4,101	3,625	6,202	4,898	12,186	15,248	524
RHB	...	...	...	31-12-04	211	302	3,531	2,446	1,661	8,532	80
ROYAL & SUN ALLIANCE	...	...	...	31-12-04	5,119	1,994	7,926	4,512	8,142	31,250	2,335
TAHAN	...	...	...	31-12-04	1,895	1,900	5,082	6,811	43,808	57,357	(1,422)
TOKIO MARINE	...	...	...	31-12-04	12,224	1,393	10,081	13,667	10,942	66,097	545
UNI.ASIA GENERAL	...	...	...	31-03-05	1,030	793	4,674	5,677	31,821	130,221	367
					<u>123,733</u>	<u>44,922</u>	<u>240,889</u>	<u>302,445</u>	<u>569,140</u>	<u>1,664,224</u>	<u>14,519</u>

**Table G. 5(b), General Insurance
Net Claims Paid and Net Claims Incurred**
RM'000

TUNTUTAN BERSIH KENA DIBAYAR												
Pampasan Pekerja dan Liabiliti Majikan	Pelbagai	Jumlah	Marin, Udara dan Transit	Semua Risiko Kontraktor dan Kejuruteraan	Kebakaran	Perbelanjaan Perubatan dan Kemalangan Diri	Motor		Liabiliti	Pampasan Pekerja dan Liabiliti Majikan	Pelbagai	Jumlah
							Perlin- dungan 'Akta'	Lain-lain				
NET CLAIMS INCURRED												
Workmen's Compensation and Employers' Liability	Miscellaneous	Total	Marine, Aviation and Transit	Contractors' All Risks and Engineering	Fire	Medical Expenses and Personal Accident	'Act' Cover	Others	Liability	Workmen's Compensation and Employers' Liability	Miscellaneous	Total
–	27	16,091	1,998	(898)	(354)	8,911	62	971	5,777	9	(779)	15,697
5,318	11,960	152,047	9,425	6,065	27,758	21,693	12,827	51,219	(329)	6,583	12,226	147,467
488	6,887	158,020	(256)	187	4,786	4,168	27,186	150,331	4	136	6,685	193,227
106	2,920	22,137	111	481	1,514	1,824	5,106	12,245	333	170	3,251	25,035
221	10,889	113,629	6,624	7,200	18,714	12,000	6,588	43,162	2,686	75	9,983	107,032
164	4,559	101,656	3,786	4,965	12,698	14,170	10,066	44,076	813	(5)	4,915	95,484
248	6,918	92,010	1,230	(8)	10,022	11,918	20,334	51,960	3,564	194	6,548	105,762
132	1,698	96,990	2,759	47	4,032	3,894	25,283	84,055	(22)	(302)	1,493	121,239
–	–	47	–	–	–	(250)	–	–	–	–	–	(250)
527	13,035	119,324	6,124	1,946	27,912	38,940	5,258	28,617	1,874	339	13,417	124,427
65	2,846	31,113	207	(66)	1,948	3,720	5,991	22,554	30	75	1,876	36,335
213	4,167	62,928	2,466	2,618	8,219	6,820	9,300	34,110	3,295	279	5,161	72,268
1,329	6,427	501,571	3,515	679	6,175	4,379	208,657	390,728	332	898	6,988	622,351
4,471	3,988	64,874	2,343	3,361	11,944	3,858	8,622	37,895	272	5,305	3,497	77,097
3,228	7,341	195,715	1,689	1,974	12,465	11,491	53,538	97,904	1,342	2,618	7,976	190,997
129	838	9,392	(145)	119	863	298	723	3,588	(263)	(25)	585	5,743
–	...	22	26	(4)	3	...	(9)	...	(11)	(2)	(49)	(46)
83	4,421	34,130	(409)	143	4,269	4,005	8,375	15,430	458	41	3,099	35,411
2,061	3,387	72,150	(1,828)	8,034	15,526	29,598	1,973	7,665	228	2,700	(2,837)	61,059
98	6,603	90,930	13,219	7,719	18,370	7,873	12,302	39,829	1,273	144	7,357	108,086
708	6,818	132,108	7,198	5,171	8,828	16,809	39,154	60,707	(1,010)	(2,243)	7,541	142,155
98	3,913	31,318	1,113	572	5,385	8,284	4,387	8,651	422	149	4,062	33,025
119	4,967	48,490	2,866	841	5,915	9,703	(1,854)	21,124	686	121	8,081	47,483
122	3,456	35,575	89	1,047	5,644	13,400	2,894	16,417	474	29	2,847	42,841
52	2,874	94,818	15,914	140	4,566	3,843	9,926	57,119	782	61	2,664	95,015
31	669	167,624	669	866	830	785	47,244	79,423	(116)	34	204	129,939
816	2,614	43,887	165	566	3,111	20,415	750	10,124	515	1,015	2,418	39,079
112	1,396	64,452	34	(487)	306	1,466	25,403	31,996	(36)	(66)	(751)	57,865
70	2,487	21,536	1,226	534	4,386	3,307	1,925	5,195	162	72	2,899	19,706
–	–	4,614	...	–	94	1,362	1,073	2,107	–	–	–	4,636
314	2,151	49,249	2,857	5,779	8,566	965	5,758	4,306	1,836	381	1,724	32,172
65	1,177	18,005	1,012	739	4,931	5,213	3,589	9,959	100	241	12,533	38,317
137	6,699	68,114	4,713	1,239	6,521	4,704	12,050	24,166	1,926	86	5,838	61,243
235	6,276	121,942	2,395	2,163	2,572	7,079	58,309	47,020	86	293	6,936	126,853
521	10,788	126,258	14,886	1,103	10,023	13,066	16,375	62,717	905	1,044	11,109	131,228
416	3,550	178,549	1,206	1,238	4,918	3,861	21,818	112,132	614	404	1,708	147,899
22,697	158,746	3,141,315	109,227	66,073	263,460	303,572	670,983	1,669,502	29,002	20,853	161,205	3,293,877

Jadual G. 5(b), Insurans Am
Tuntutan Bersih Dibayar dan Tuntutan Bersih Kena Dibayar – (samb.)

RM'000

Syarikat	Tahun Kewangan Berakhir	TUNTUTAN BERSIH DIBAYAR							Liabiliti		
		Marin, Udara dan Transit	Semua Risiko Kontraktor dan Kejuruteraan	Kebakaran	Perbelan- jaan Perubatan dan Kemalangan Diri	Motor Perlin- dungan 'Akta'	Lain-lain				
Company	Financial Year Ended	Marine, Aviation and Transit	Contractors' All Risks and Engineering	Fire	Medical Expenses and Personal Accident	Motor 'Act' Cover	Others	Liability			
DITUBUHKAN DI LUAR MALAYSIA CONSTITUTED OUTSIDE MALAYSIA											
AIA	30-11-04	–	–	1,217	60,011	4,133	16,013	–
AMERICAN HOME	31-12-04	2,754	625	11,811	14,743	16,887	82,954	7,035
					2,754	625	13,028	74,754	21,020	98,967	7,035
				Jumlah kecil	126,487	45,547	253,917	377,199	590,160	1,763,191	21,554
				Sub-total							
PENANGGUNG INSURANS SEMULA PROFESIONAL PROFESSIONAL REINSURERS DITUBUHKAN DI MALAYSIA CONSTITUTED IN MALAYSIA											
MRB	31-03-05	22,538	12,739	49,691	21,535	33,460	100,656	1,081
					22,538	12,739	49,691	21,535	33,460	100,656	1,081
DITUBUHKAN DI LUAR MALAYSIA CONSTITUTED OUTSIDE MALAYSIA											
EMPLOYERS RE	31-12-04	746	2,145	9,985	374	–	1,851	...
HANNOVER RE	31-12-04	2,067	(1,919)	11,599	405	–	(1,016)	(911)
MUNICH RE	31-12-04	3,801	22,963	20,910	9,067	–	8,571	229
SWISS RE	31-12-04	25,575	4,609	14,082	2,706	–	8,124	1,812
TOA RE	31-03-05	2,456	2,134	3,994	–	–	158	–
					34,645	29,932	60,570	12,552	–	17,688	1,130
				Jumlah kecil	57,183	42,671	110,261	34,087	33,460	118,344	2,211
				Sub-total							
				Jumlah	183,670	88,218	364,178	411,286	623,620	1,881,535	23,765
				Total							

... Terlalu kecil/Negligible

**Table G. 5(b), General Insurance
Net Claims Paid and Net Claims Incurred – (contd.)**
RM'000

TUNTUTAN BERSIH KENA DIBAYAR												
Pampasan Pekerja dan Liabiliti Majikan	Pelbagai	Jumlah	Marin, Udara dan Transit	Semua Risiko Kontraktor dan Kejuruteraan	Kebakaran	Perbelanjaan Perubatan dan Kemalangan Diri	Motor Perlin- dungan 'Akta' Lain-lain		Liabiliti	Pampasan Pekerja dan Liabiliti Majikan	Pelbagai	Jumlah
NET CLAIMS INCURRED												
Workmen's Compensation and Employers' Liability	Miscellaneous	Total	Marine, Aviation and Transit	Contractors' All Risks and Engineering	Fire	Medical Expenses and Personal Accident	Motor 'Act' Cover Others		Liability	Workmen's Compensation and Employers' Liability	Miscellaneous	Total
–	501	81,875	–	–	1,884	62,337	4,123	16,387	–	–	606	85,337
54	2,277	139,140	1,875	2,308	14,020	22,303	19,062	78,742	9,864	(56)	1,922	150,040
54	2,778	221,015	1,875	2,308	15,904	84,640	23,185	95,129	9,864	(56)	2,528	235,377
22,751	161,524	3,362,330	111,102	68,381	279,364	388,212	694,168	1,764,631	38,866	20,797	163,733	3,529,254
1,597	23,936	267,233	23,092	10,110	46,906	2,010	33,713	108,593	494	1,229	44,061	270,208
1,597	23,936	267,233	23,092	10,110	46,906	2,010	33,713	108,593	494	1,229	44,061	270,208
–	2,258	17,359	1,638	5,172	16,773	719	–	2,516	1,405	...	2,150	30,373
–	(295)	9,930	2,711	5,271	28,330	400	–	5,872	1,199	–	2,230	46,013
–	3,369	68,910	4,628	11,143	18,669	12,748	–	17,948	(300)	–	2,648	67,484
–	142	57,050	36,251	22,914	45,723	7,785	–	8,271	4,014	10	70	125,038
–	1,391	10,133	3,609	5,069	3,684	–	–	236	–	1	478	13,077
–	6,865	163,382	48,837	49,569	113,179	21,652	–	34,843	6,318	11	7,576	281,985
1,597	30,801	430,615	71,929	59,679	160,085	23,662	33,713	143,436	6,812	1,240	51,637	552,193
24,348	192,325	3,792,945	183,031	128,060	439,449	411,874	727,881	1,908,067	45,678	22,037	215,370	4,081,447

Jadual G. 6, Insurans Am
Keputusan Pengunderaitan dan Kendalian
RM'000

Syarikat	Tahun Kewangan Berakhir	Pendapatan Premium Terperoleh	Tuntutan Bersih Kena Dibayar	Komisen
Company	Financial Year Ended	Earned Premium Income	Net Claims Incurred	Commissions
PENANGGUNG INSURANS LANGSUNG				
DIRECT INSURERS				
DITUBUHKAN DI MALAYSIA				
CONSTITUTED IN MALAYSIA				
ACE	31-12-04	63,432	15,697	6,610
ALLIANZ GENERAL	31-12-04	259,323	147,467	19,542
AMASSURANCE	31-03-05	286,897	193,227	33,473
ASIA	31-12-04	43,027	25,035	4,399
AVIVA	31-12-04	229,845	107,032	31,631
AXA	31-12-04	182,221	95,484	14,724
BERJAYA	30-04-05	160,497	105,762	18,524
COMMERCE	31-12-04	201,642	121,239	19,998
GREAT EASTERN	31-12-04	...	(250)	-
HONG LEONG	30-06-05	220,884	124,427	21,921
ING	31-12-04	52,652	36,335	9,166
JERNEH	31-12-04	115,413	72,268	4,142
KURNIA	30-06-05	1,054,971	622,351	104,925
LONPAC	31-12-04	151,027	77,097	9,463
MAA	31-12-04	288,280	190,997	25,458
MALAYSIA & NIPPON	31-12-04	8,973	5,743	1,166
MANULIFE	31-12-04	-	(46)	-
MCIS ZURICH	30-06-05	60,178	35,411	(3,151)
MGAB	30-06-05	187,793	61,059	26,063
mitsui	31-12-04	185,272	108,086	2,966
MNI	31-03-05	210,509	142,155	7,783
MUI CONTINENTAL	31-12-04	54,007	33,025	6,006
MULTI-PURPOSE	31-12-04	81,722	47,483	6,602
OAC	31-12-04	74,942	42,841	1,562
OCA	31-12-04	130,276	95,015	6,691
P & O	30-09-04	172,780	129,939	15,956
PACIFIC	31-12-04	72,824	39,079	8,378
PANGLOBAL	31-12-04	84,788	57,865	8,392
PROGRESSIVE	31-12-04	31,619	19,706	927
PRUDENTIAL	31-12-04	8,661	4,636	1,802
QBE	31-12-04	75,565	32,172	9,167
RHB	31-12-04	51,696	38,317	5,276
ROYAL & SUN ALLIANCE	31-12-04	117,678	61,243	7,404
TAHAN	31-12-04	144,647	126,853	10,836
TOKIO MARINE	31-12-04	186,743	131,228	7,486
UNI.ASIA GENERAL	31-03-05	252,929	147,899	20,675
		<u>5,503,713</u>	<u>3,293,877</u>	<u>475,963</u>

**Table G. 6, General Insurance
Underwriting and Operating Results**
RM'000

Perbelanjaan Pengurusan	Keuntungan/ (Kerugian) Pengunderaitan	Pendapatan/ (Kerugian) Lain	Keuntungan/ (Kerugian) Kendalian	PERATUS PENDAPATAN PREMIUM TERPEROLEH (%)			Jumlah
				Tuntutan Bersih Kena Dibayar	Komisen	Perbelanjaan Pengurusan	
Management Expenses	Underwriting Gain/(Loss)	Other Income/ (Loss)	Operating Gain/ (Loss)	Net Claims Incurred	Commissions	Management Expenses	Total
23,991	17,135	12,523	29,657	24.7	10.4	37.8	73.0
77,208	15,105	31,487	46,592	56.9	7.5	29.8	94.2
50,620	9,578	20,531	30,108	67.4	11.7	17.6	96.7
12,426	1,167	5,408	6,574	58.2	10.2	28.9	97.3
48,116	43,067	22,969	66,036	46.6	13.8	20.9	81.3
43,274	28,741	12,322	41,063	52.4	8.1	23.7	84.2
30,157	6,057	12,787	18,844	65.9	11.5	18.8	96.2
52,897	7,506	13,252	20,758	60.1	9.9	26.2	96.3
...	250	430	680	-	-	-	-
49,776	24,760	14,357	39,117	56.3	9.9	22.5	88.8
11,201	(4,051)	4,601	550	69.0	17.4	21.3	107.7
31,616	7,388	21,650	29,038	62.6	3.6	27.4	93.6
168,228	159,467	55,031	214,498	59.0	9.9	15.9	84.9
34,031	30,436	24,208	54,644	51.0	6.3	22.5	79.8
71,061	764	18,352	19,116	66.3	8.8	24.7	99.7
6,450	(4,387)	2,183	(2,204)	64.0	13.0	71.9	148.9
41	4	161	165	-	-	-	-
16,595	11,324	9,915	21,239	58.8	(5.2)	27.6	81.2
40,936	59,734	20,674	80,408	32.5	13.9	21.8	68.2
30,795	43,427	13,194	56,621	58.3	1.6	16.6	76.6
70,929	(10,359)	41,633	31,274	67.5	3.7	33.7	104.9
13,711	1,264	8,326	9,590	61.2	11.1	25.4	97.7
21,645	5,992	4,139	10,131	58.1	8.1	26.5	92.7
21,372	9,169	17,700	26,870	57.2	2.1	28.5	87.8
26,382	2,189	16,025	18,214	72.9	5.1	20.3	98.3
30,763	(3,881)	21,397	17,516	75.2	9.2	17.8	102.2
18,954	6,412	11,227	17,639	53.7	11.5	26.0	91.2
29,576	(11,043)	6,027	(5,016)	68.2	9.9	34.9	113.0
11,626	(639)	12,716	12,077	62.3	2.9	36.8	102.0
4,535	(2,312)	1,117	(1,194)	53.5	20.8	52.4	126.7
21,984	12,244	7,336	19,580	42.6	12.1	29.1	83.8
11,030	(2,927)	8,135	5,208	74.1	10.2	21.3	105.7
30,394	18,637	21,723	40,360	52.0	6.3	25.8	84.2
17,562	(10,605)	5,068	(5,537)	87.7	7.5	12.1	107.3
41,897	6,133	16,673	22,806	70.3	4.0	22.4	96.7
48,135	36,218	24,226	60,444	58.5	8.2	19.0	85.7
1,219,914	513,964	539,503	1,053,466	59.8	8.6	22.2	90.7

Jadual G. 6, Insurans Am
Keputusan Pengunderaitan dan Kendalian – (samb.)

RM'000

Syarikat	Tahun Kewangan Berakhir	Pendapatan Premium Terperoleh	Tuntutan Bersih Kena Dibayar	Komisen
Company	Financial Year Ended	Earned Premium Income	Net Claims Incurred	Commissions
DITUBUHKAN DI LUAR MALAYSIA CONSTITUTED OUTSIDE MALAYSIA				
AIA	30-11-04	168,843	85,337	26,850
AMERICAN HOME	31-12-04	251,074	150,040	12,852
		<u>419,917</u>	<u>235,377</u>	<u>39,702</u>
	Jumlah kecil	5,923,630	3,529,254	515,665
	Sub-total			
PENANGGUNG INSURANS SEMULA PROFESIONAL PROFESSIONAL REINSURERS DITUBUHKAN DI MALAYSIA CONSTITUTED IN MALAYSIA				
MRB	31-03-05	495,979	270,208	122,941
		<u>495,979</u>	<u>270,208</u>	<u>122,941</u>
DITUBUHKAN DI LUAR MALAYSIA CONSTITUTED OUTSIDE MALAYSIA				
EMPLOYERS RE	31-12-04	58,854	30,373	16,146
HANNOVER RE	31-12-04	63,814	46,013	17,591
MUNICH RE	31-12-04	123,930	67,484	27,019
SWISS RE	31-12-04	145,694	125,038	27,403
TOA RE	31-03-05	26,517	13,077	6,264
		<u>418,809</u>	<u>281,985</u>	<u>94,423</u>
	Jumlah kecil	914,788	552,193	217,364
	Sub-total			
	Jumlah	6,838,418	4,081,447	733,029
	Total	<u><u>6,838,418</u></u>	<u><u>4,081,447</u></u>	<u><u>733,029</u></u>

... Terlalu kecil/Negligible

**Table G. 6, General Insurance
Underwriting and Operating Results – (contd.)**
RM'000

Perbelanjaan Pengurusan	Keuntungan/ (Kerugian) Pengunderaitan	Pendapatan/ (Kerugian) Lain	Keuntungan/ (Kerugian) Kendalian	PERATUS PENDAPATAN PREMIUM TERPEROLEH (%)			Jumlah
				Tuntutan Bersih Kena Dibayar	Komisen	Perbelanjaan Pengurusan	
Management Expenses	Underwriting Gain/(Loss)	Other Income/ (Loss)	Operating Gain/ (Loss)	Net Claims Incurred	Commissions	Management Expenses	Total
				PERCENTAGE OF EARNED PREMIUM INCOME (%)			
43,041	13,616	10,503	24,119	50.5	15.9	25.5	91.9
63,016	25,167	21,232	46,398	59.8	5.1	25.1	90.0
<u>106,057</u>	<u>38,783</u>	<u>31,735</u>	<u>70,517</u>	<u>56.1</u>	<u>9.5</u>	<u>25.3</u>	<u>90.8</u>
1,325,971	552,747	571,238	1,123,983	59.6	8.7	22.4	90.7
30,104	72,728	56,241	128,969	54.5	24.8	6.1	85.3
<u>30,104</u>	<u>72,728</u>	<u>56,241</u>	<u>128,969</u>	<u>54.5</u>	<u>24.8</u>	<u>6.1</u>	<u>85.3</u>
4,023	8,311	1,783	10,094	51.6	27.4	6.8	85.9
947	(738)	5,834	5,095	72.1	27.6	1.5	101.2
9,927	19,500	15,573	35,074	54.5	21.8	8.0	84.3
9,097	(15,844)	10,406	(5,438)	85.8	18.8	6.2	110.9
1,898	5,277	3,545	8,822	49.3	23.6	7.2	80.1
<u>25,892</u>	<u>16,506</u>	<u>37,141</u>	<u>53,647</u>	<u>67.3</u>	<u>22.5</u>	<u>6.2</u>	<u>96.1</u>
55,996	89,234	93,382	182,616	60.4	23.8	6.1	90.2
1,381,967	641,981	664,620	1,306,599	59.7	10.7	20.2	90.6