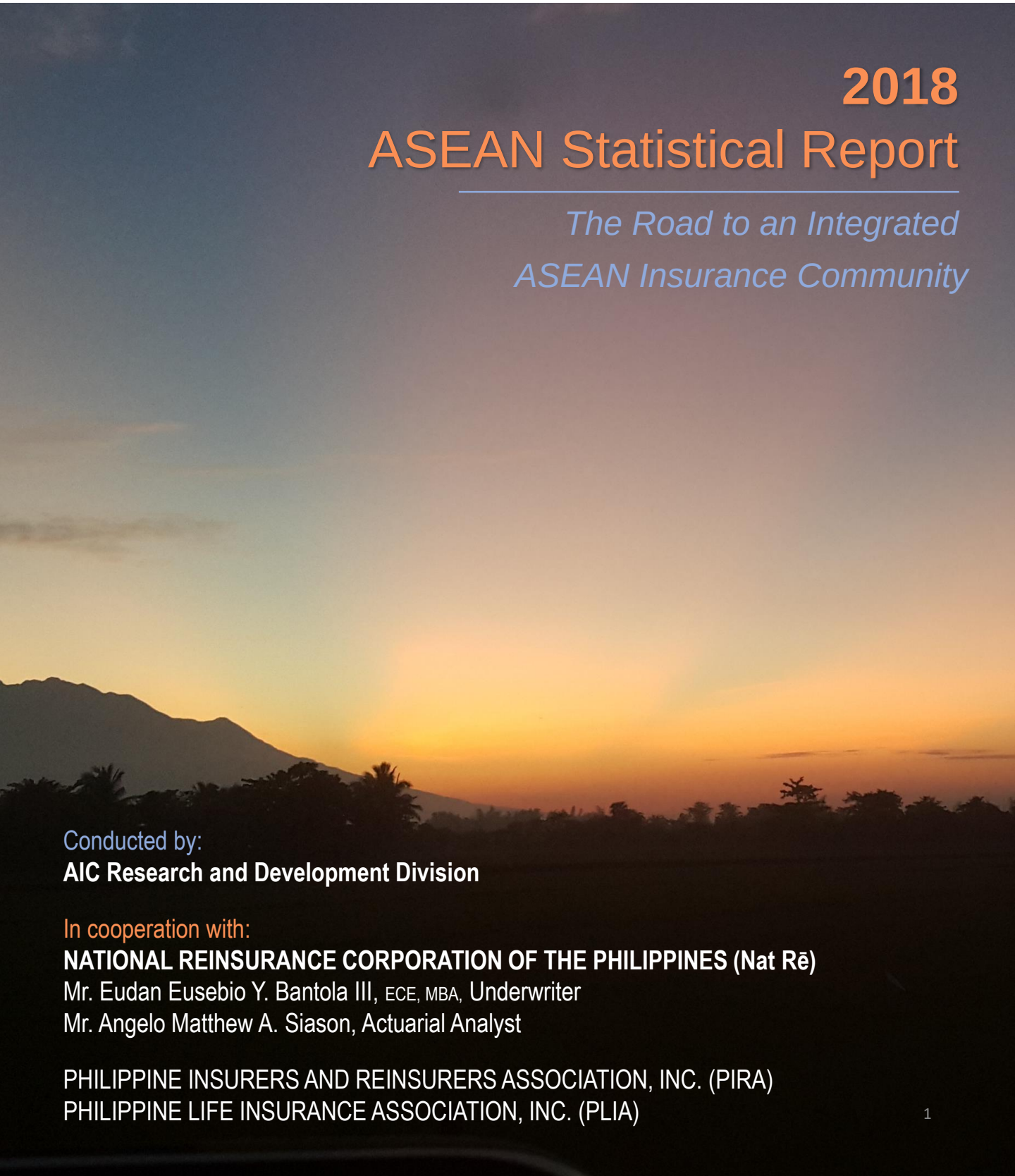
ASEAN INSURANCE COUNCIL



2018
ASEAN Statistical Report

The Road to an Integrated
ASEAN Insurance Community

Conducted by:
AIC Research and Development Division

In cooperation with:
NATIONAL REINSURANCE CORPORATION OF THE PHILIPPINES (Nat Rē)
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PHILIPPINE INSURERS AND REINSURERS ASSOCIATION, INC. (PIRA)
PHILIPPINE LIFE INSURANCE ASSOCIATION, INC. (PLIA)

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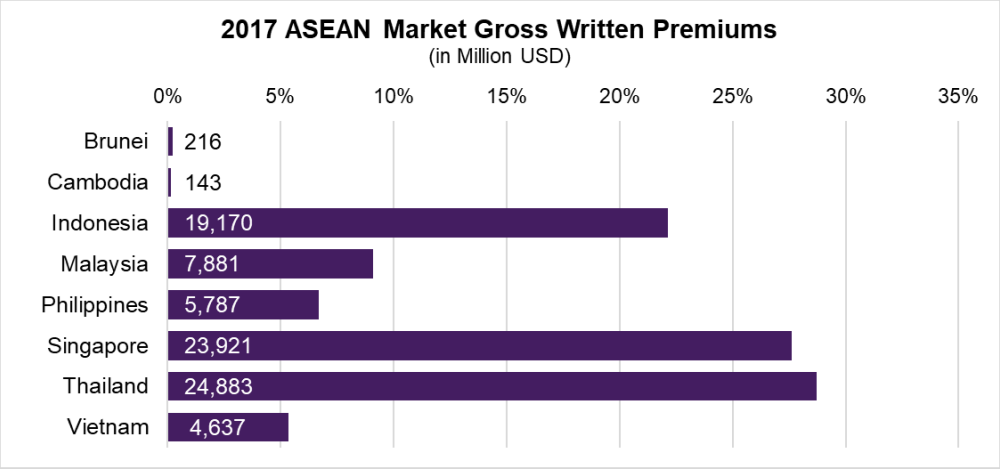
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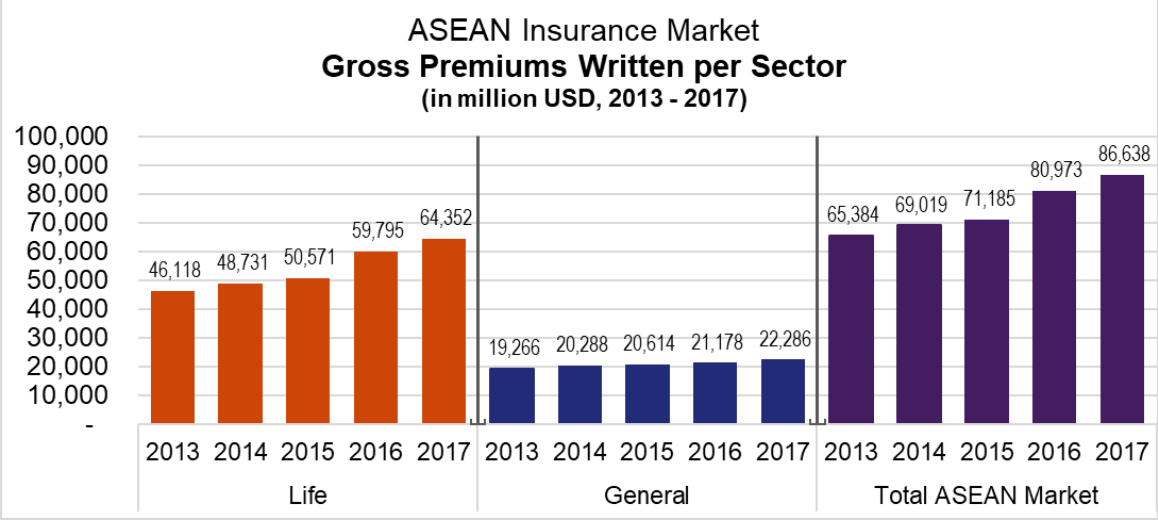
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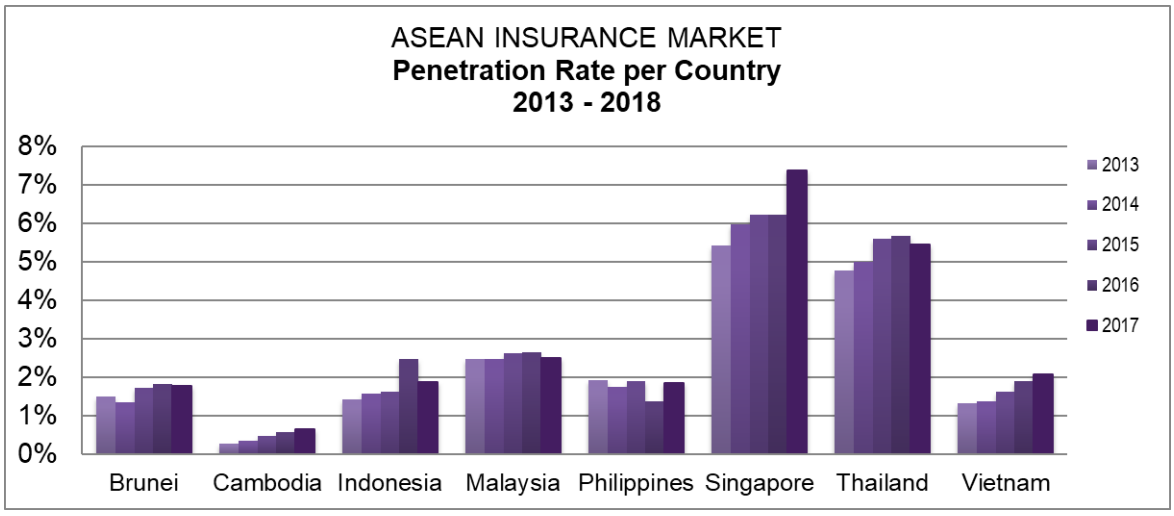
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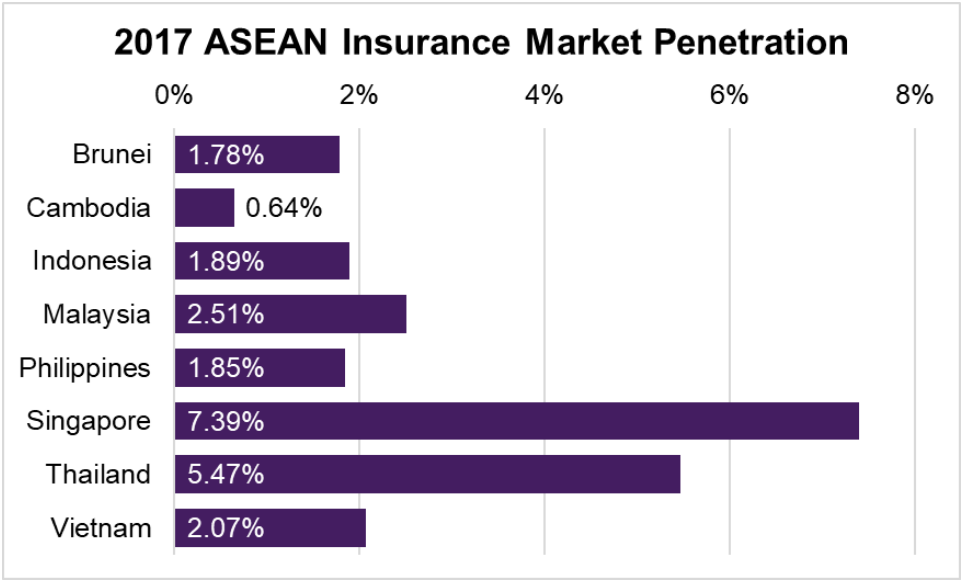
ASEAN INSURANCE MARKET

	BOTH LIFE AND GENERAL INSURANCE					GDP (in Million USD)					OVERALL INSURANCE PENETRATION RATE				
	GROSS WRITTEN PREMIUMS (in Million USD)														
	2013	2014	2015	2016	2017	2013	2014	2015	2016	2017	2013	2014	2015	2016	2017
Brunei	244	233	225	208	216	16,111	17,105	12,930	11,400	12,130	1.5%	1.4%	1.7%	1.8%	1.8%
Cambodia	44	61	84	114	143	15,450	16,778	18,050	20,020	22,160	0.3%	0.4%	0.5%	0.6%	0.6%
Indonesia	13,125	14,154	13,982	23,086	19,170	912,524	890,487	861,934	932,300	1,016,000	1.4%	1.6%	1.6%	2.5%	1.9%
Malaysia	8,048	8,398	7,783	7,886	7,881	323,343	338,104	296,218	296,400	314,500	2.5%	2.5%	2.6%	2.7%	2.5%
Philippines	5,266	5,004	5,564	4,190	5,787	271,927	284,777	291,965	304,900	313,600	1.9%	1.8%	1.9%	1.4%	1.8%
Singapore	16,287	18,342	18,262	18,525	23,921	300,288	306,344	292,739	297,000	323,900	5.4%	6.0%	6.2%	6.2%	7.4%
Thailand	20,109	20,253	22,131	23,112	24,883	419,889	404,320	395,282	406,800	455,200	4.8%	5.0%	5.6%	5.7%	5.5%
Vietnam	2,262	2,575	3,156	3,853	4,637	171,222	186,205	193,599	202,600	223,900	1.3%	1.4%	1.6%	1.9%	2.1%
TOTAL	**65,384**	**69,019**	**71,185**	**80,973**	**86,638**										



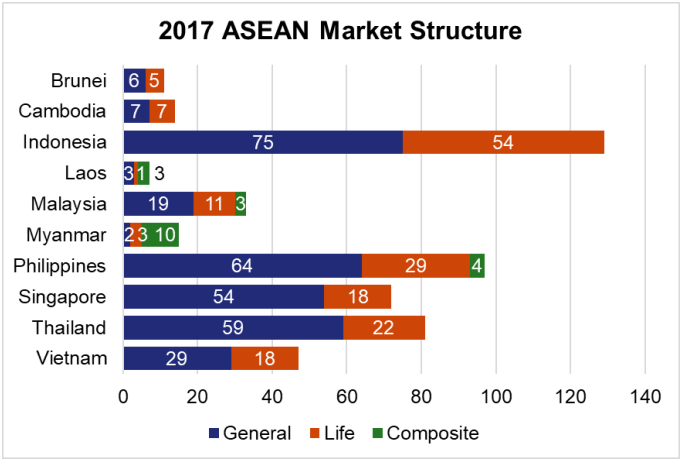


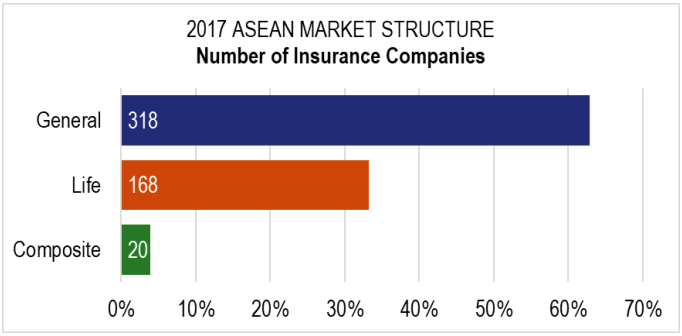

ASEAN INSURANCE MARKET
Penetration Rate per Country
2013 - 2018
8%
7%
6%
5%
4%
3%
2%
1%
0%
Brunei
Cambodia
Indonesia
Malaysia
Philippines
Singapore
Thailand
Vietnam
2013
2014
2015
2016
2017

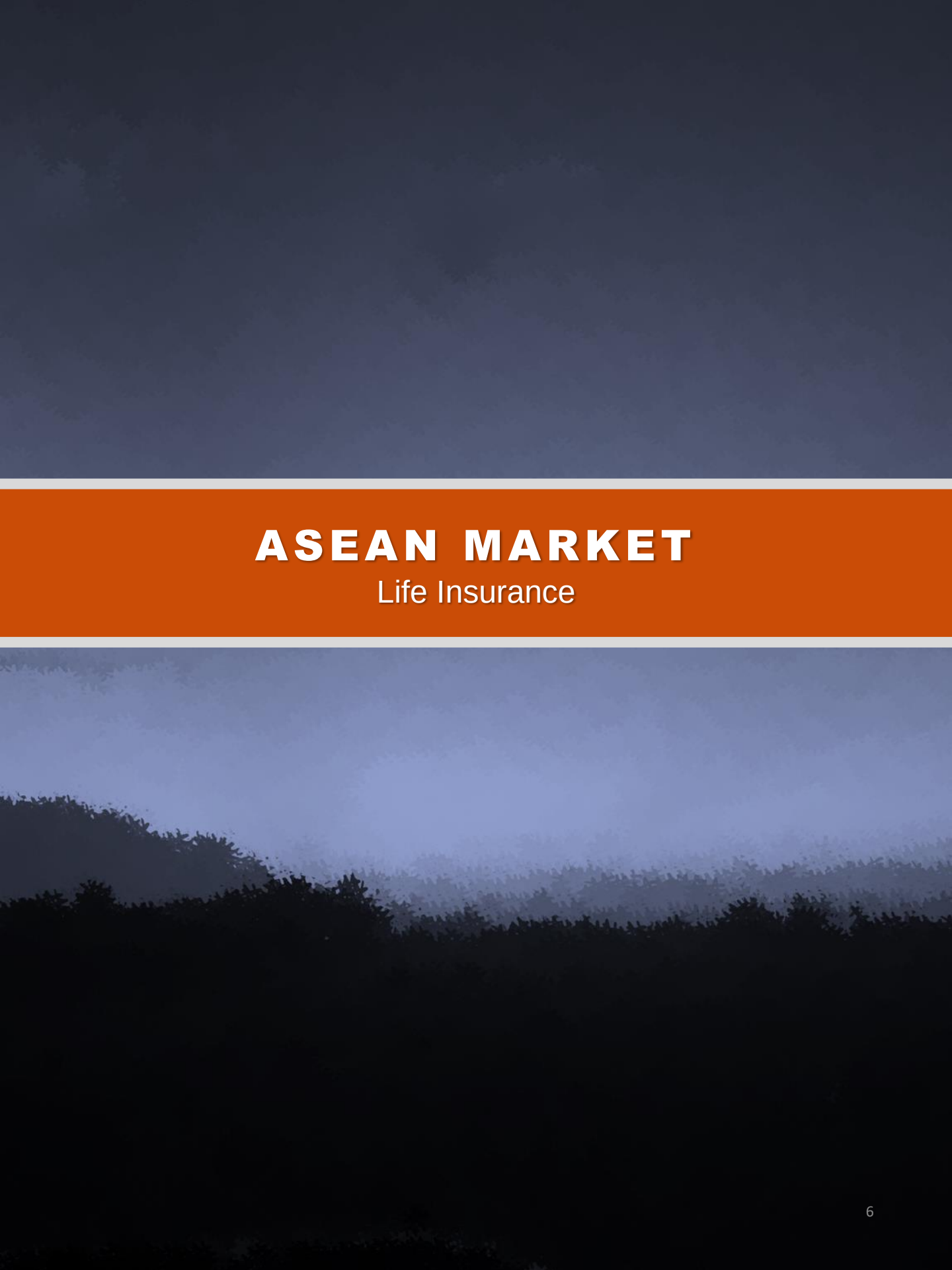

2017 ASEAN Insurance Market Penetration
0%
2%
4%
6%
8%
Brunei
1.78%
Cambodia
0.64%
Indonesia
1.89%
Malaysia
2.51%
Philippines
1.85%
Singapore
7.39%
Thailand
5.47%
Vietnam
2.07%

ASEAN INSURANCE MARKET

Number of Insurance Companies 2017 ASEAN Market				
	General	Life	Composite	Total
Brunei	6	5		11
Cambodia	7	7		14
Indonesia	75	54		129
Laos	3	1	3	7
Malaysia	19	11	3	33
Myanmar	2	3	10	15
Philippines	64	29	4	97
Singapore	54	18		72
Thailand	59	22		81
Vietnam	29	18		47
TOTAL	**318**	**168**	**20**	**506**



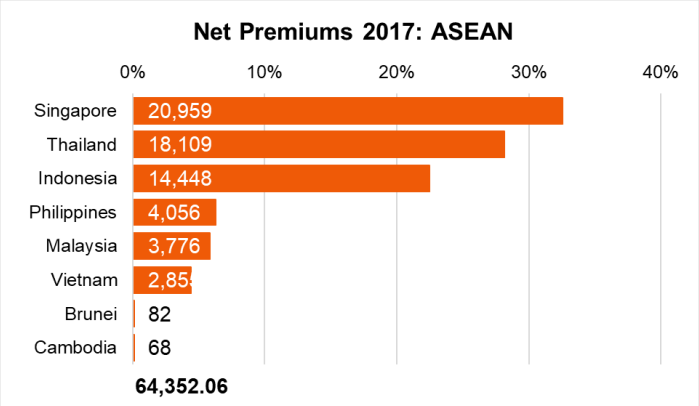




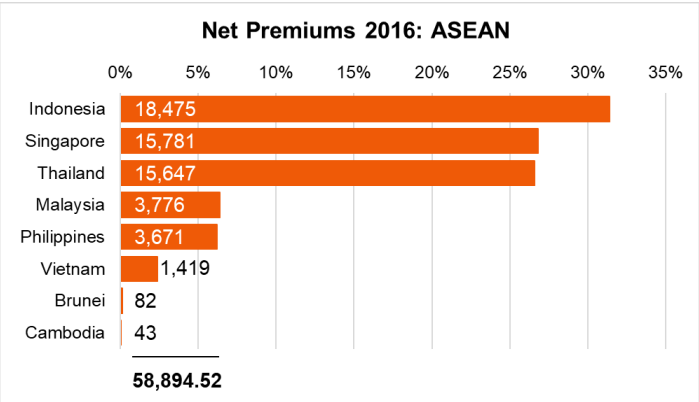
ASEAN MARKET

Life Insurance

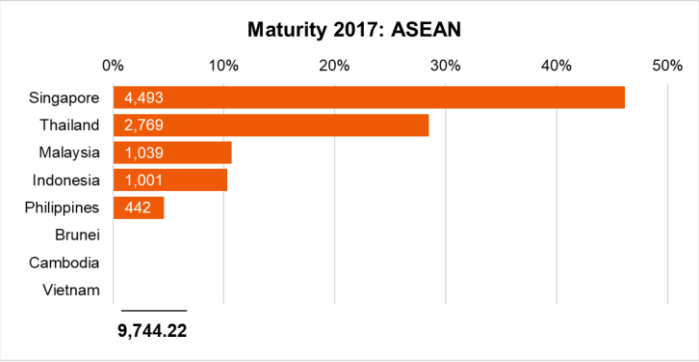
NET WRITTEN PREMIUMS 2017		
Country	Amount	Percentage
Brunei	82.20	0.1%
Cambodia	67.52	0.1%
Indonesia	14,447.90	22.5%
Malaysia	3,775.56	5.9%
Philippines	4,056.00	6.3%
Singapore	20,959.05	32.6%
Thailand	18,109.09	28.1%
Vietnam	2,854.74	4.4%
Total	64,352.06	100.0%



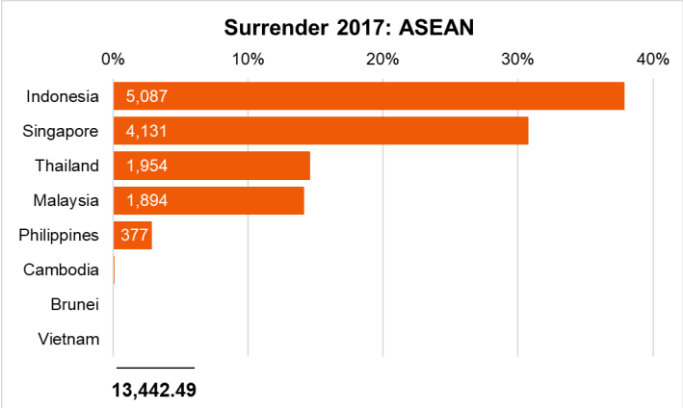
NET WRITTEN PREMIUMS 2016		
Country	Amount	Percentage
Brunei	82.20	0.1%
Cambodia	43.14	0.1%
Indonesia	18,474.99	31.4%
Malaysia	3,775.56	6.4%
Philippines	3,671.00	6.2%
Singapore	15,781.25	26.8%
Thailand	15,647.38	26.6%
Vietnam	1,419.00	2.4%
Total	58,894.52	100.0%



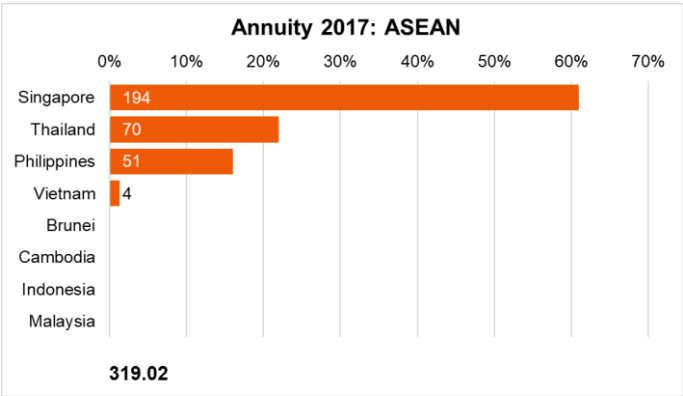
MATURITY 2017 (in millions USD)		
Country	Amount	Percentage
Brunei	-	0.0%
Cambodia	-	0.0%
Indonesia	1,001	10.3%
Malaysia	1,039	10.7%
Philippines	442	4.5%
Singapore	4,493	46.1%
Thailand	2,769	28.4%
Vietnam	-	0.0%
Total	9,744.22	100.0%



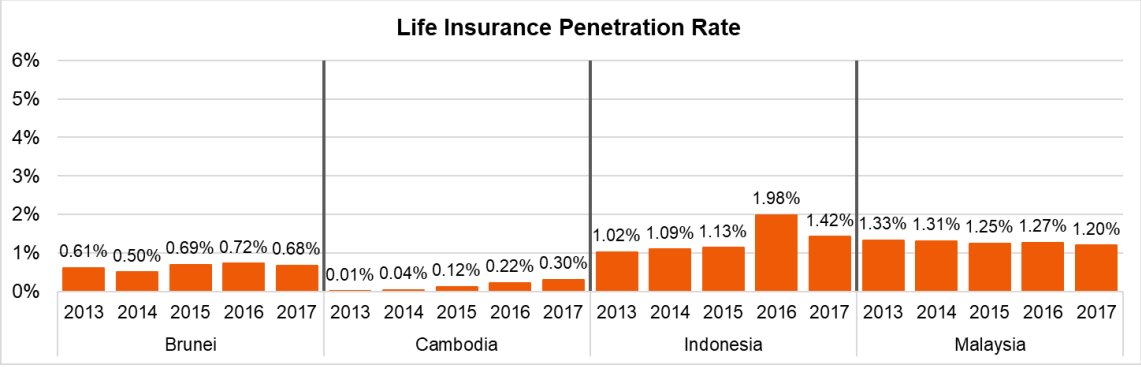
SURRENDER 2017 (in millions USD)		
Country	Amount	Percentage
Brunei	-	0.0%
Cambodia	0.04	0.0%
Indonesia	5,086.55	37.8%
Malaysia	1,894.40	14.1%
Philippines	377.00	2.8%
Singapore	4,131.00	30.7%
Thailand	1,953.51	14.5%
Vietnam	-	0.0%
Total	13,442.49	100.0%

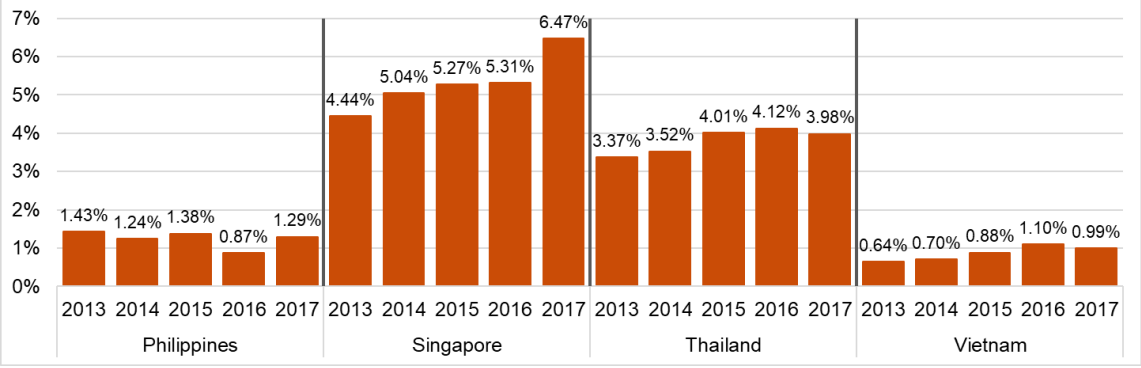


ANNUITY 2017 (in millions USD)		
Country	Amount	Percentage
Brunei	-	0.0%
Cambodia	-	0.0%
Indonesia	-	0.0%
Malaysia	-	0.0%
Philippines	51.00	16.0%
Singapore	194.11	60.8%
Thailand	69.86	21.9%
Vietnam	4.06	1.3%
Total	319.02	100.0%



LIFE INSURANCE PENETRATION RATE					
Country	2013	2014	2015	2016	2017
Brunei	0.6%	0.5%	0.7%	0.7%	0.7%
Cambodia	0.0%	0.0%	0.1%	0.2%	0.3%
Indonesia	1.0%	1.1%	1.1%	2.0%	1.4%
Malaysia	1.3%	1.3%	1.3%	1.3%	1.2%
Philippines	1.4%	1.2%	1.4%	0.9%	1.3%
Singapore	4.4%	5.0%	5.3%	5.3%	6.5%
Thailand	3.4%	3.5%	4.0%	4.1%	4.0%
Vietnam	0.6%	0.7%	0.9%	1.1%	1.0%



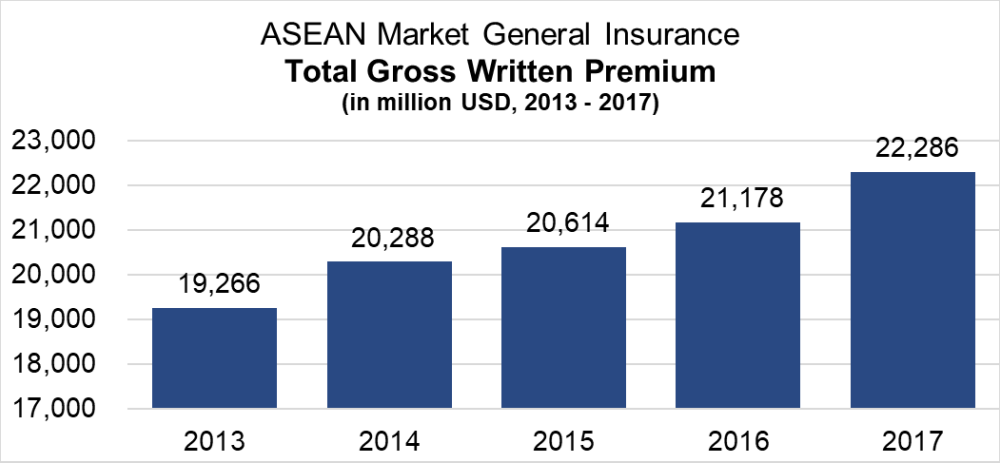


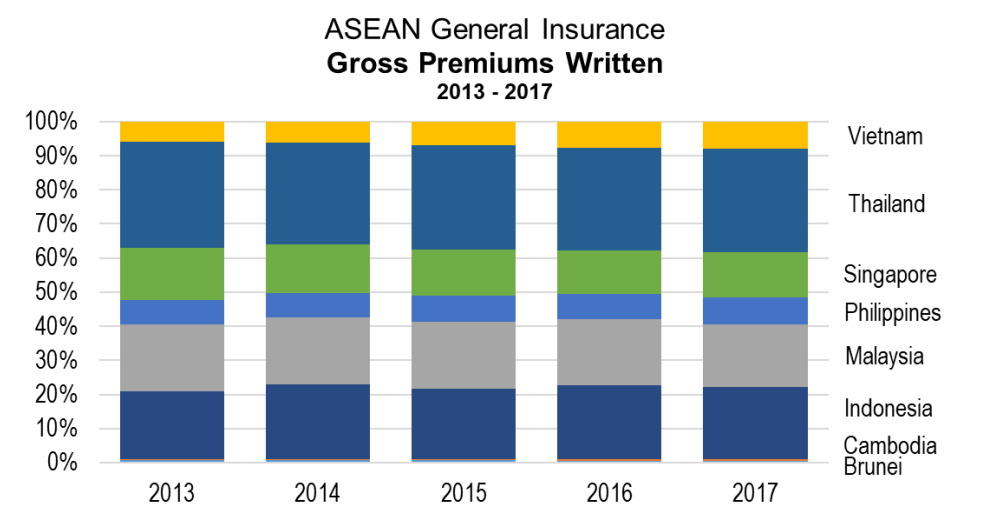
ASEAN MARKET

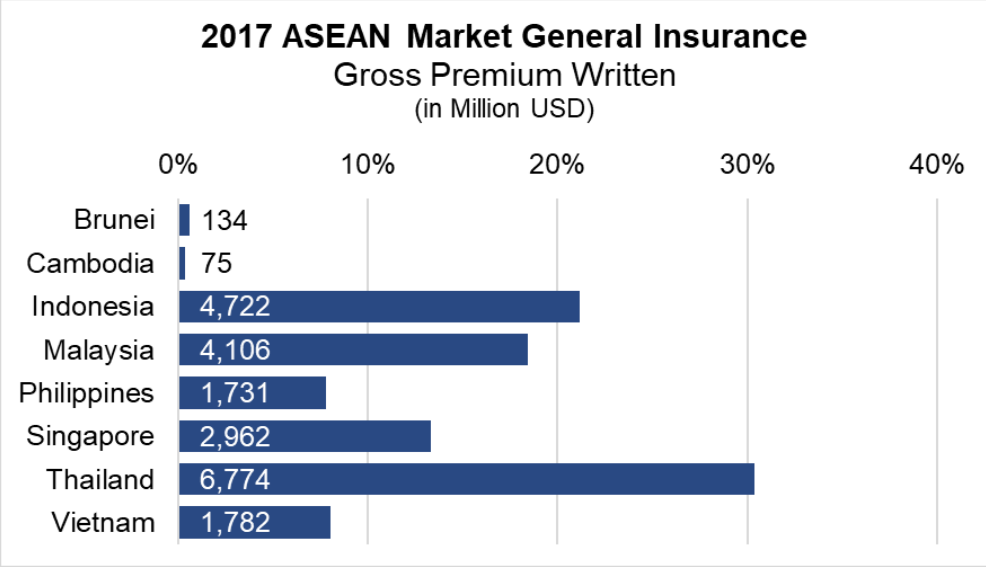
General Insurance

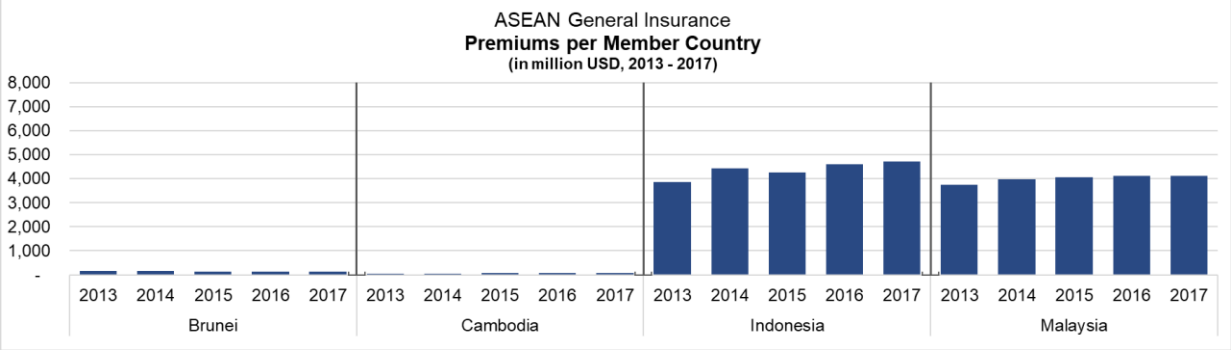


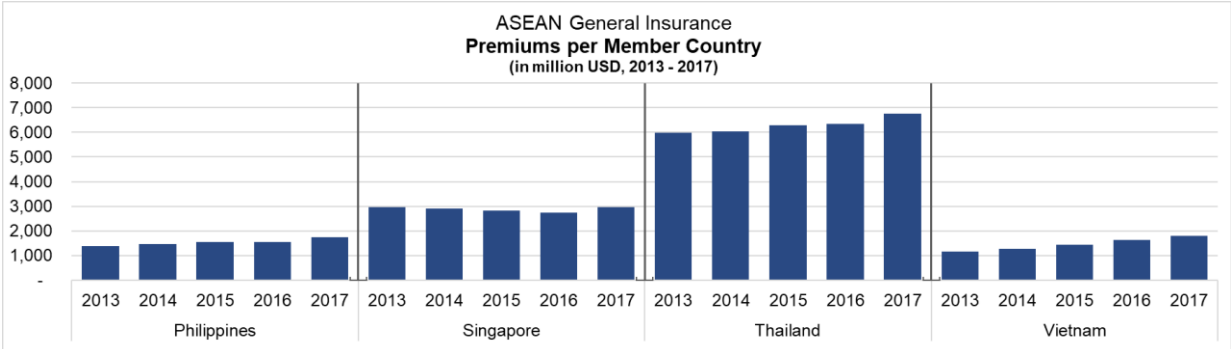
GROSS PREMIUMS WRITTEN (in Million USD)					
ASEAN Members	2013	2014	2015	2016	2017
Brunei	145	147	136	126	134
Cambodia	42	53	62	70	75
Indonesia	3,848	4,442	4,261	4,597	4,722
Malaysia	3,756	3,976	4,066	4,110	4,106
Philippines	1,385	1,459	1,541	1,543	1,731
Singapore	2,961	2,908	2,824	2,744	2,962
Thailand	5,970	6,036	6,281	6,344	6,774
Vietnam	1,159	1,268	1,444	1,630	1,782
TOTAL	19,266	20,288	20,614	21,164	22,286



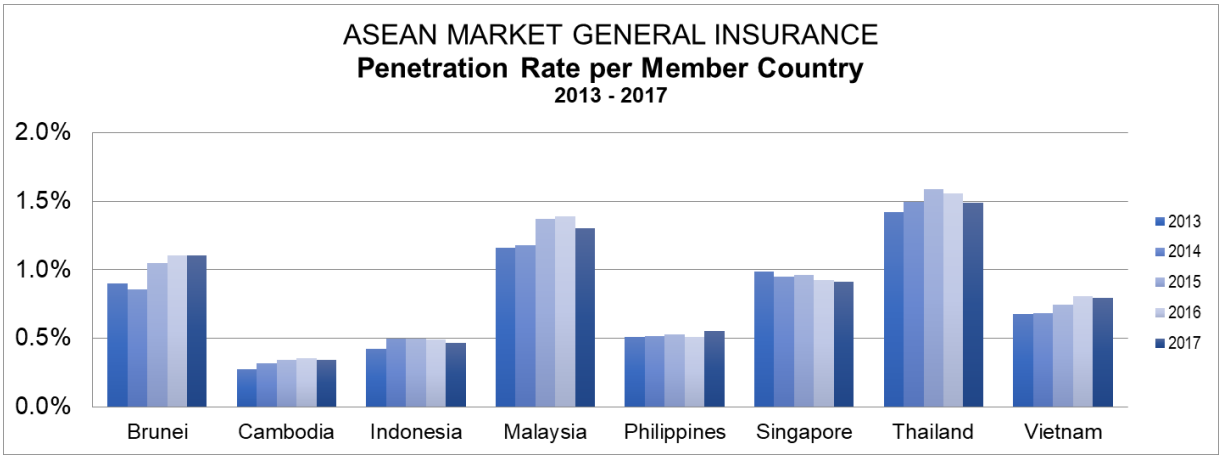


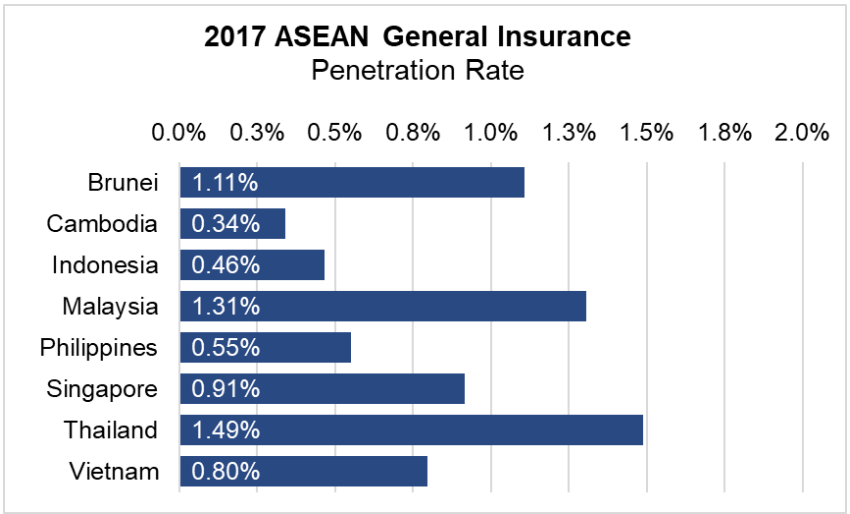

2017 ASEAN Market General Insurance
Gross Premium Written
(in Million USD)
0%
10%
20%
30%
40%
Brunei
134
Cambodia
75
Indonesia
4,722
Malaysia
4,106
Philippines
1,731
Singapore
2,962
Thailand
6,774
Vietnam
1,782


ASEAN General Insurance
Premiums per Member Country
(in million USD, 2013 - 2017)
8,000
7,000
6,000
5,000
4,000
3,000
2,000
1,000
-
2013 2014 2015 2016 2017
Brunei
Cambodia
Indonesia
Malaysia


ASEAN General Insurance
Premiums per Member Country
(in million USD, 2013 - 2017)
8,000
7,000
6,000
5,000
4,000
3,000
2,000
1,000
-
2013 2014 2015 2016 2017
Philippines
Singapore
Thailand
Vietnam

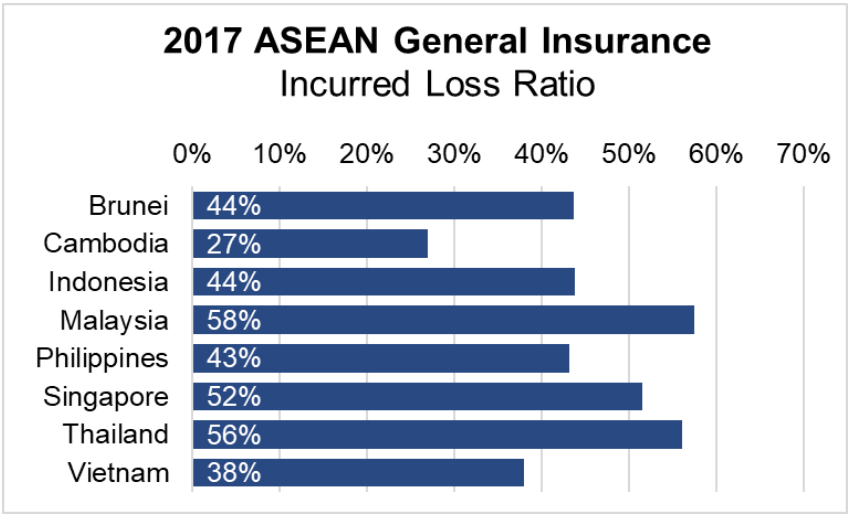
PENETRATION RATE					
ASEAN Members	2013	2014	2015	2016	2017
Brunei	0.90%	0.86%	1.05%	1.10%	1.11%
Cambodia	0.27%	0.32%	0.34%	0.35%	0.34%
Indonesia	0.42%	0.50%	0.49%	0.49%	0.46%
Malaysia	1.16%	1.18%	1.37%	1.39%	1.31%
Philippines	0.51%	0.51%	0.53%	0.51%	0.55%
Singapore	0.99%	0.95%	0.96%	0.92%	0.91%
Thailand	1.42%	1.49%	1.59%	1.56%	1.49%
Vietnam	0.68%	0.68%	0.75%	0.80%	0.80%
TOTAL	0.79%	0.83%	0.87%	0.86%	0.83%





INCURRED CLAIM (in Million USD)					
ASEAN Members	2013	2014	2015	2016	2017
Brunei	47	41	37	64	50
Cambodia	9	14	12	14	18
Indonesia	1,504	1,894	2,092	2,022	2,067
Malaysia	1,475	1,578	1,648	1,626	1,706
Philippines	320	307	289	336	451
Singapore	1,446	1,352	1,362	1,418	1,436
Thailand	6,094	3,940	3,429	3,336	3,769
Vietnam	508	502	617	575	684
TOTAL	11,403	9,627	9,485	9,392	10,181

INCURRED LOSS RATIO					
ASEAN Members	2013	2014	2015	2016	2017
Brunei	40%	36%	35%	51%	44%
Cambodia	33%	30%	29%	31%	27%
Indonesia	39%	43%	49%	44%	44%
Malaysia	57%	57%	57%	55%	58%
Philippines	50%	39%	40%	43%	43%
Singapore	52%	48%	50%	52%	52%
Thailand	42%	47%	50%	55%	56%
Vietnam	43%	40%	43%	35%	38%
TOTAL	59%	47%	46%	44%	46%



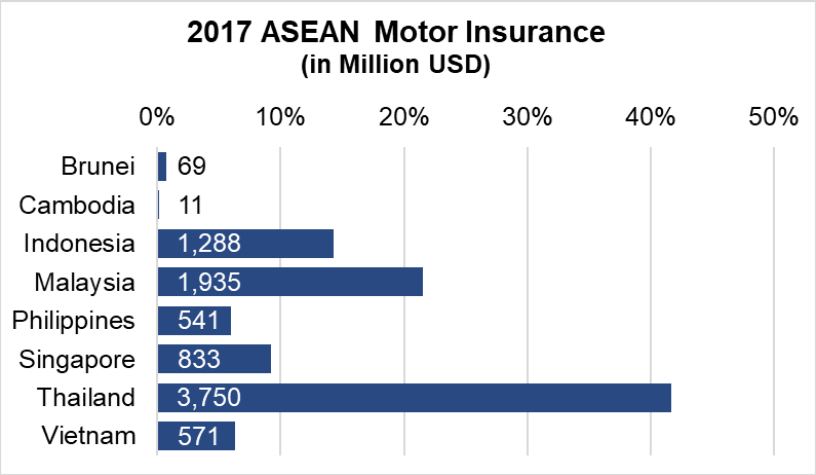
MOTOR INSURANCE PREMIIUMS (in Million USD)					
ASEAN Members	2013	2014	2015	2016	2017
Brunei	68	69	69	68	69
Cambodia	7	8	9	10	11
Indonesia	1,104	1,273	1,180	1,220	1,288
Malaysia	1,750	1,845	1,883	1,889	1,935
Philippines	382	409	430	466	541
Singapore	965	893	803	795	833
Thailand	3,362	3,347	3,423	3,488	3,750
Vietnam	325	357	436	531	571
TOTAL	7,964	8,201	8,233	8,468	8,999

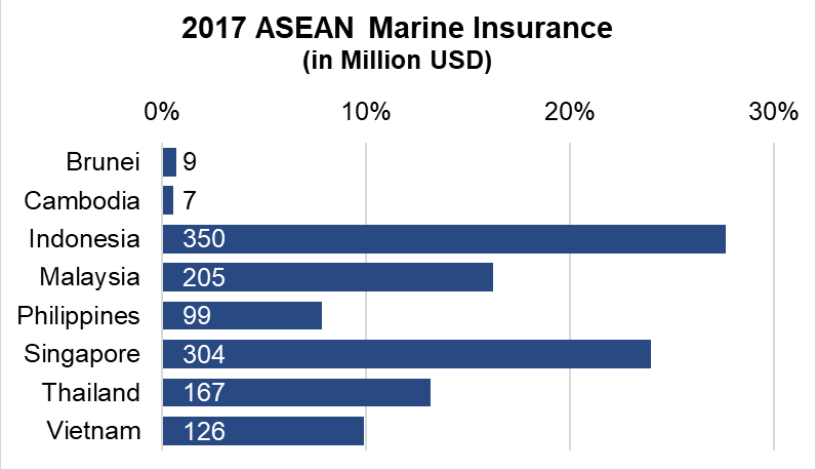
FIRE INSURANCE (in Million USD)					
ASEAN Members	2013	2014	2015	2016	2017
Brunei	12	12	10	16	16
Cambodia	14	18	24	26	27
Indonesia	1,041	1,294	1,279	1,422	1,367
Malaysia	650	687	725	761	793
Philippines	495	542	579	556	620
Singapore	329	331	322	352	396
Thailand	375	342	346	331	325
Vietnam	84	103	130	129	143
TOTAL	3,000	3,330	3,416	3,593	3,687

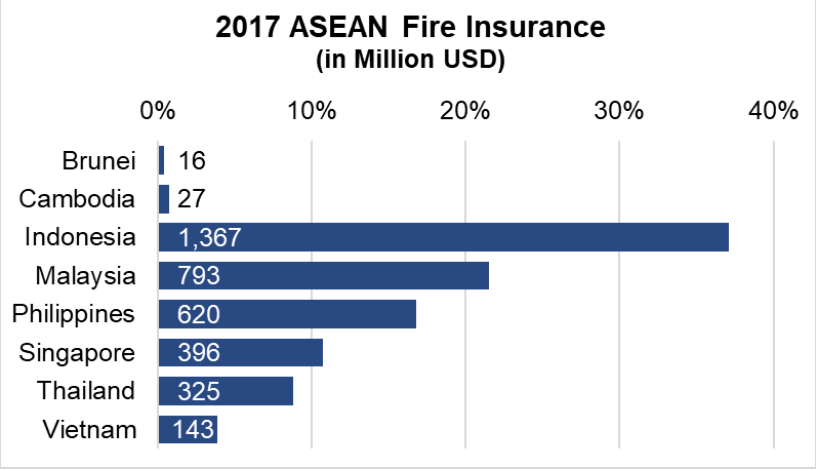
MARINE INSURANCE					
ASEAN Members	2013	2014	2015	2016	2017
Brunei	10	7	9	6	9
Cambodia	1	3	2	5	7
Indonesia	336	365	348	367	350
Malaysia	207	223	228	217	205
Philippines	98	107	111	92	99
Singapore	301	312	334	311	304
Thailand	162	161	160	157	167
Vietnam	107	109	117	136	126
TOTAL	1,221	1,288	1,310	1,291	1,267

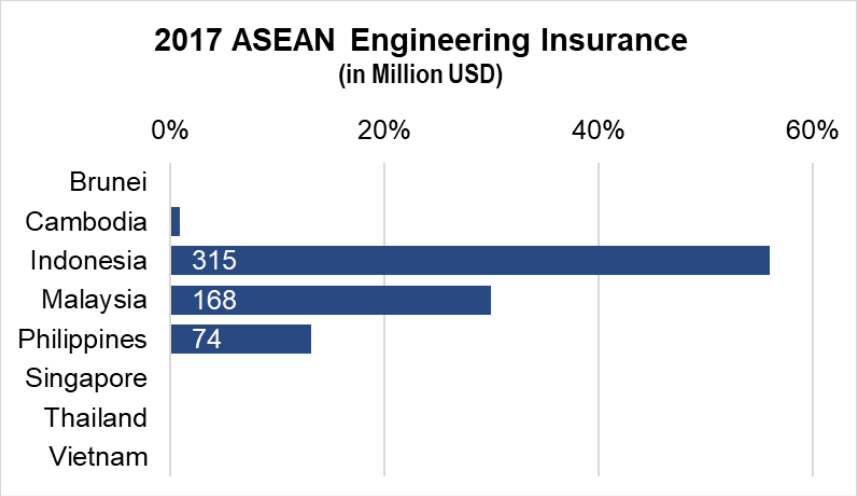
ENGINEERING					
ASEAN Members	2013	2014	2015	2016	2017
Brunei	-	-	-	-	-
Cambodia	4	5	4	6	5
Indonesia	248	293	268	318	315
Malaysia	150	157	156	162	168
Philippines	121	92	97	93	74
Singapore	-	-	-	-	-
Thailand	97	98	-	-	-
Vietnam	-	-	-	-	-
TOTAL	620	644	525	579	563

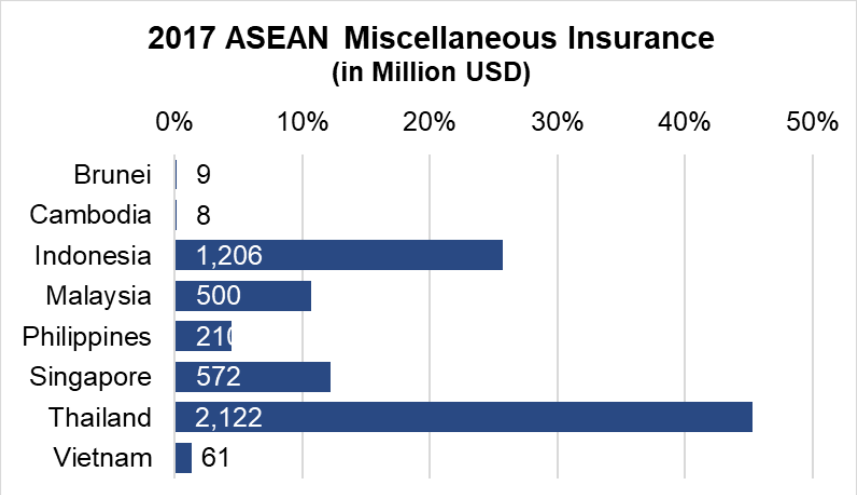
MISCELLANEOUS INSURANCE					
ASEAN Members	2013	2014	2015	2016	2017
Brunei	-	-	-	-	9
Cambodia	7	8	9	7	8
Indonesia	951	1,036	1,042	1,167	1,206
Malaysia	560	582	599	583	500
Philippines	76	98	89	124	210
Singapore	588	547	567	484	572
Thailand	1,836	1,965	1,949	1,943	2,122
Vietnam	47	42	46	56	61
TOTAL	4,064	4,278	4,301	4,363	4,688


2017 ASEAN Motor Insurance
(in Million USD)
0%
10%
20%
30%
40%
50%
Brunei
69
Cambodia
11
Indonesia
1,288
Malaysia
1,935
Philippines
541
Singapore
833
Thailand
3,750
Vietnam
571


2017 ASEAN Marine Insurance
(in Million USD)
0%
10%
20%
30%
Brunei
9
Cambodia
7
Indonesia
350
Malaysia
205
Philippines
99
Singapore
304
Thailand
167
Vietnam
126


2017 ASEAN Fire Insurance
(in Million USD)
0%
10%
20%
30%
40%
Brunei
16
Cambodia
27
Indonesia
1,367
Malaysia
793
Philippines
620
Singapore
396
Thailand
325
Vietnam
143





TOP THREE COUNTRIES PER LINE OF BUSINESS						
	Motor	Fire	Marine	Engineering	Miscellaneous	Gross Premiums Written
Top 1	Thailand	Indonesia	Indonesia	Indonesia	Thailand	Thailand
Top 2	Malaysia	Malaysia	Singapore	Malaysia	Indonesia	Indonesia
Top 3	Indonesia	Philippines	Malaysia	Philippines	Singapore	Malaysia

COUNTRY REPORTS

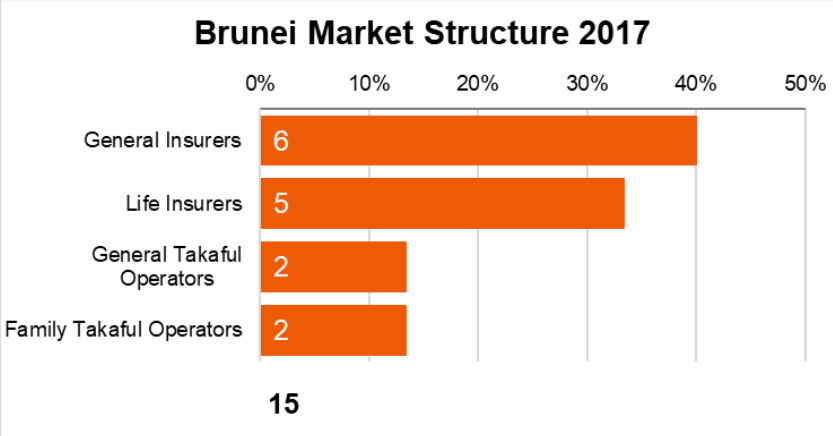


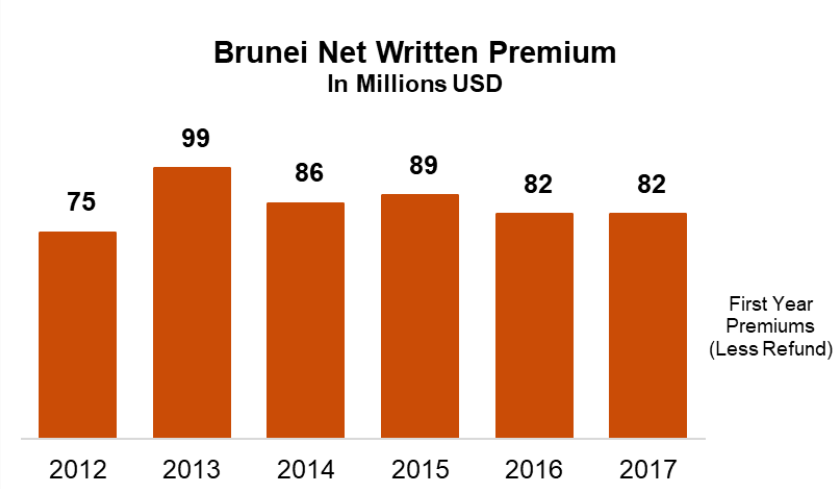
MARKET STRUCTURE						
	2012	2013	2014	2015	2016	2017
Number of registered insurance company	13	13	13	13	13	15
By type of business						
General Insurers	**8**	**6**	**6**	**6**	**7**	**6**
Life Insurers	**5**	**3**	**3**	**3**	**5**	**5**
General Takaful Operators	**0**	**2**	**2**	**2**	**2**	**2**
Family Takaful Operators	**0**	**2**	**2**	**2**	**2**	**2**
Civil Servant & Armed Forces	0	0	0	0	0	0

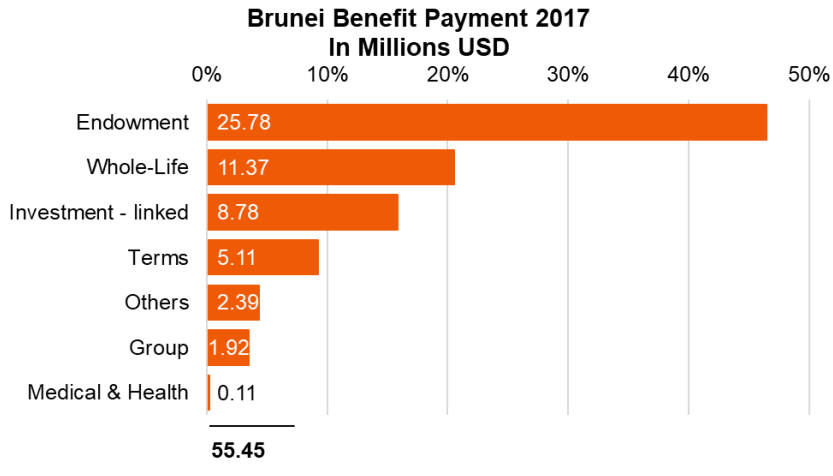
NET PREMIUM (in Millions USD)						
Net Written Premiums / Year	2012	2013	2014	2015	2016	2017
First Year Premiums (Less Refund)	75	99	86	89	82	82
Renewal Premiums (Less Refund)	-	-	-	-	-	-
Single Premiums (Less Refund)	-	-	-	-	-	-
Total (Including Single Premium)	75	99	86	89	82	82
Total (Excluding Single Premium)	75	99	86	89	82	82

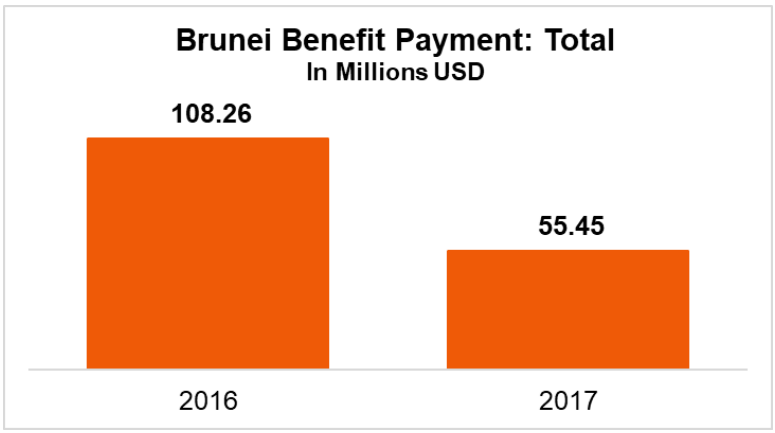
BENEFIT PAYMENT (In Millions USD)		
	2016	***2017***
Group	*16.54*	*1.92*
Investment - linked	-	*8.78*
Medical & Health	*0.10*	*0.11*
Endowment	*8.37*	*25.78*
Whole-Life	*77.86*	*11.37*
Terms	*5.10*	*5.11*
Others	*0.29*	*2.39*
Total	108.26	55.45

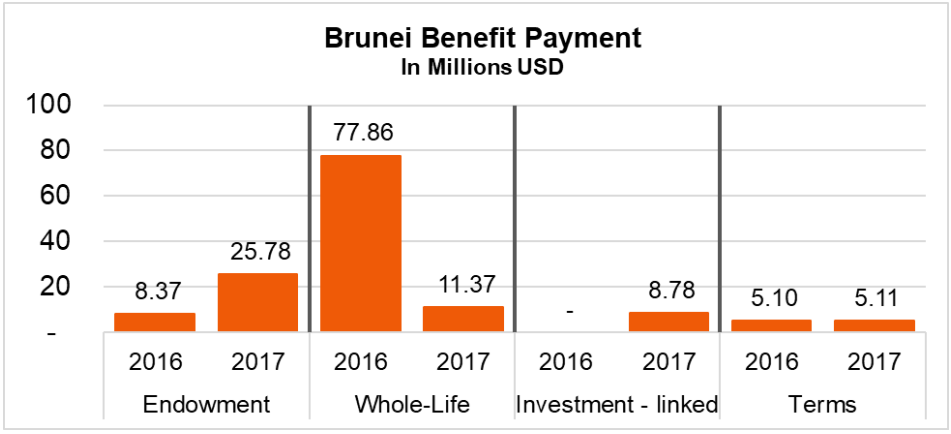
IN FORCE DURING THE YEAR (In Millions USD)		
Sum Assured / Year	2016	2017
Total	**12,602**	**8,602**
Annuities	-	-
Other than Annuities	12,602	8,602
Individual	6,002	6,295
Term Insurance	3,223	3,405
Other than term	2,592	2,709
Unit - Linked	187	181
Group Insurance	6,600	2,307

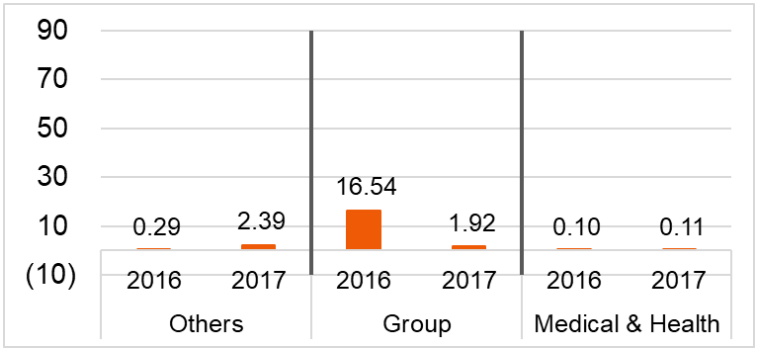

Brunei Market Structure 2017
0%
10%
20%
30%
40%
50%
General Insurers
6
Life Insurers
5
General Takaful Operators
2
Family Takaful Operators
2
15

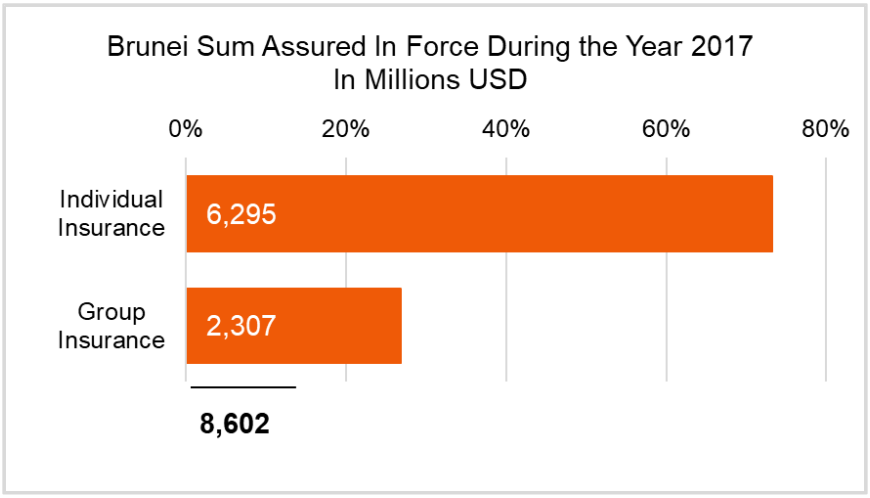

Brunei Net Written Premium
In Millions USD
75
99
86
89
82
82
2012
2013
2014
2015
2016
2017
First Year Premiums (Less Refund)

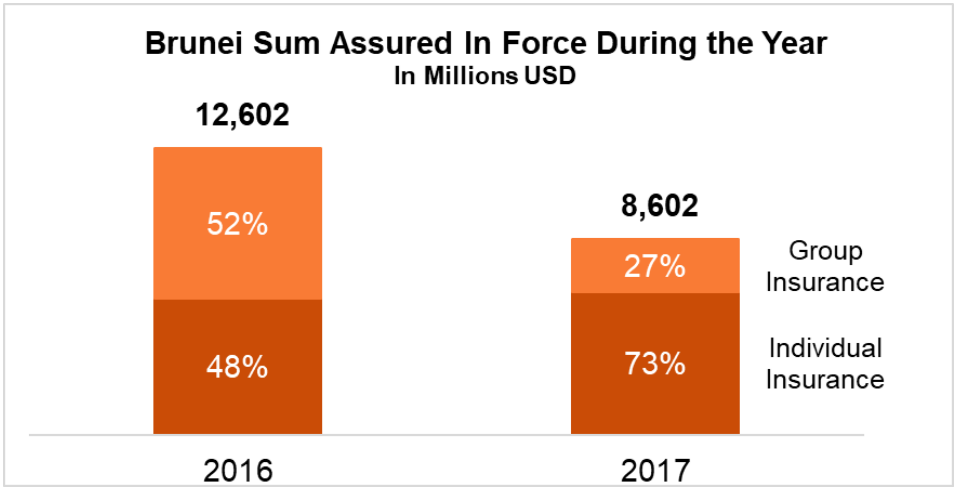

Brunei Benefit Payment 2017
In Millions USD
0%
10%
20%
30%
40%
50%
Endowment
25.78
Whole-Life
11.37
Investment - linked
8.78
Terms
5.11
Others
2.39
Group
1.92
Medical & Health
0.11
55.45


Brunei Benefit Payment: Total
In Millions USD
108.26
55.45
2016
2017


Brunei Benefit Payment
In Millions USD
100
80
60
40
20
-
8.37
25.78
77.86
11.37
-
8.78
5.10
5.11
2016
2017
2016
2017
2016
2017
2016
2017
Endowment
Whole-Life
Investment - linked
Terms

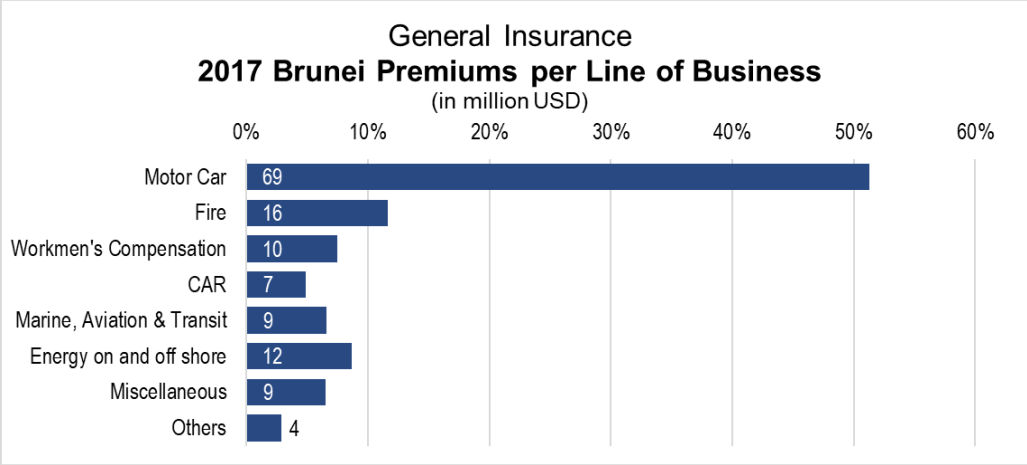

90
70
50
30
10
(10)
0.29
2.39
16.54
1.92
0.10
0.11
2016
2017
2016
2017
2016
2017
Others
Group
Medical & Health

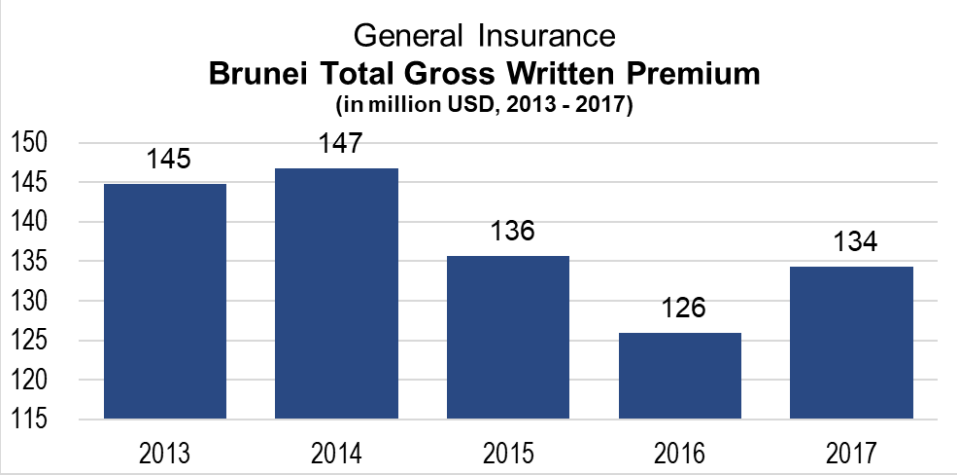

Brunei Sum Assured In Force During the Year 2017
In Millions USD
0%
20%
40%
60%
80%
Individual Insurance
6,295
Group Insurance
2,307
8,602

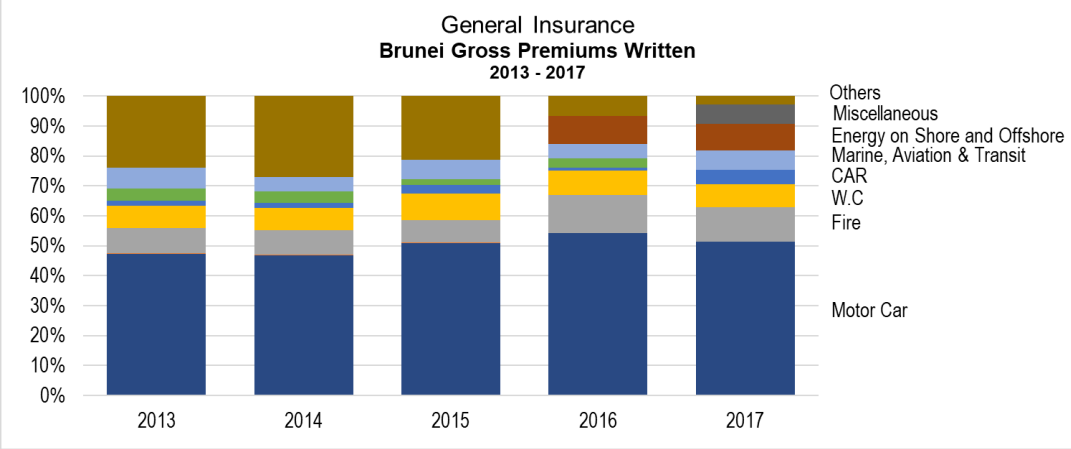

Brunei Sum Assured In Force During the Year
In Millions USD
12,602
52%
48%
8,602
27%
73%
Group Insurance
Individual Insurance
2016
2017

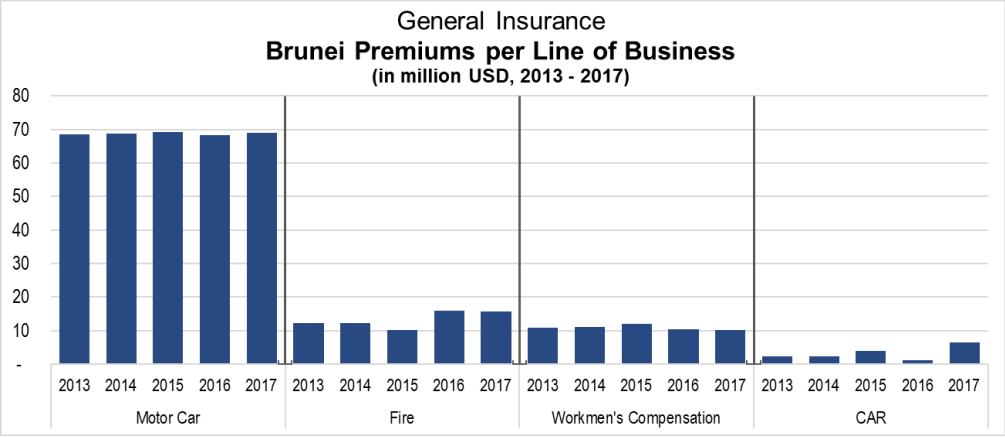
OVERVIEW OF GENERAL INSURANCE AND TAKAFUL INDUSTRY (in Millions USD)					
Classification	2013	2014	2015	2016	2017
Gross Written Premium	144.80	146.78	135.67	125.95	134.27
Net Premium Earned	-	-	-	-	-
Gross Claim	46.72	40.84	36.65	64.19	50.16
Retention Ratio	62.50%	62.50%	64.40%	63.60%	65.50%
Incurred Loss Ratio	39.90%	35.80%	34.70%	51.00%	43.70%
Underwriting Results	-	-	-	-	-
Total Assets	291.17	253.77	262.40	307.53	350.72

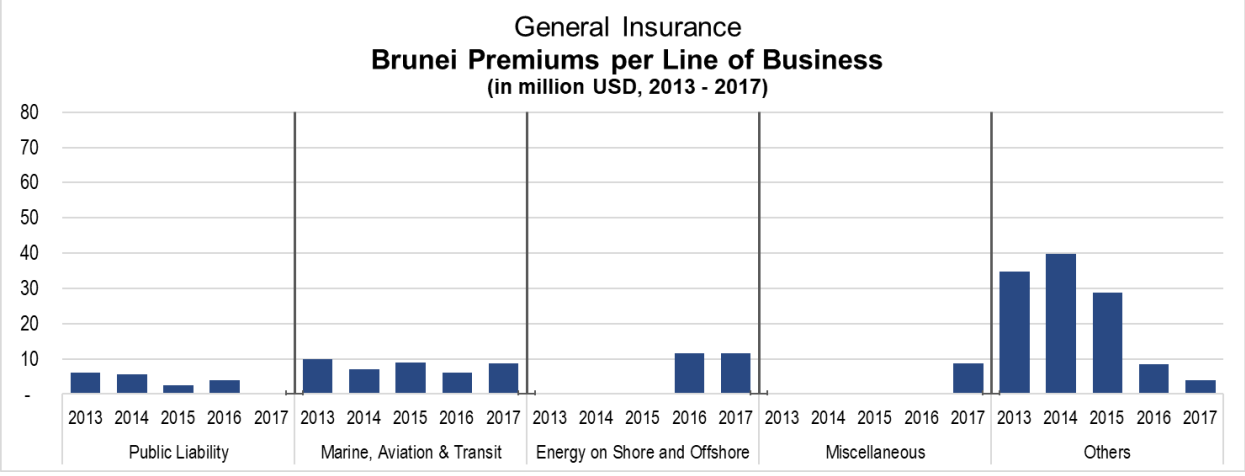
GROSS WRITTEN PREMIUM PER CLASS OF BUSINESS (in Millions USD)					
Classification	2013	2014	2015	2016	2017
Motor Car	68.44	68.73	69.12	68.32	68.87
Bonds	0.34	0.25	0.22	-	-
Fire	12.19	12.12	10.22	15.90	15.67
Workmen's Compensation	10.82	10.99	12.01	10.44	10.09
CAR	2.30	2.41	3.83	1.17	6.51
Public Liability	6.03	5.51	2.52	3.94	
Marine, Aviation & Transit	9.94	7.00	9.02	6.10	8.83
Marine Cargo	-	-	-		
Marine Hull	-	-	-		
Satellite	-	-	-		
Energy on Shore and Offshore	-	-	-	11.70	11.66
	-	-	-		
Engineering	-	-	-		
Miscellaneous	-	-	-		8.76
Industrial All Risk					
Public Liability					
Engineering Insurance					
Aviation Insurance					
Personal Accident					
Health Insurance					
Crop Insurance					
Credit & Surety					
Others	34.74	39.78	28.74	8.37	3.87
Total Gross Written Premium	144.80	146.78	135.67	125.95	134.27


General Insurance
2017 Brunei Premiums per Line of Business
(in million USD)
0%
10%
20%
30%
40%
50%
60%
Motor Car
69
Fire
16
Workmen's Compensation
10
CAR
7
Marine, Aviation & Transit
9
Energy on and off shore
12
Miscellaneous
9
Others
4


General Insurance
Brunei Total Gross Written Premium
(in million USD, 2013 - 2017)
150
145
140
135
130
125
120
115
145
147
136
126
134
2013
2014
2015
2016
2017


General Insurance
Brunei Gross Premiums Written
2013 - 2017
100%
90%
80%
70%
60%
50%
40%
30%
20%
10%
0%
2013
2014
2015
2016
2017
Others
Miscellaneous
Energy on Shore and Offshore
Marine, Aviation & Transit
CAR
W.C
Fire
Motor Car


General Insurance
Brunei Premiums per Line of Business
(in million USD, 2013 - 2017)
80
70
60
50
40
30
20
10
-
2013 2014 2015 2016 2017 2013 2014 2015 2016 2017 2013 2014 2015 2016 2017 2013 2014 2015 2016 2017
Motor Car
Fire
Workmen's Compensation
CAR

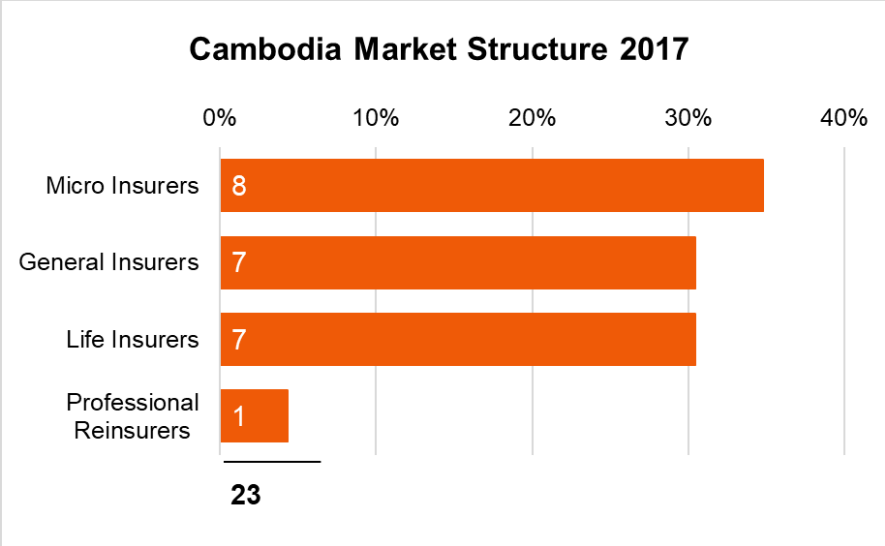

General Insurance
Brunei Premiums per Line of Business
(in million USD, 2013 - 2017)
80
70
60
50
40
30
20
10
-
2013 2014 2015 2016 2017 2013 2014 2015 2016 2017 2013 2014 2015 2016 2017 2013 2014 2015 2016 2017 2013 2014 2015 2016 2017
Public Liability
Marine, Aviation & Transit
Energy on Shore and Offshore
Miscellaneous
Others

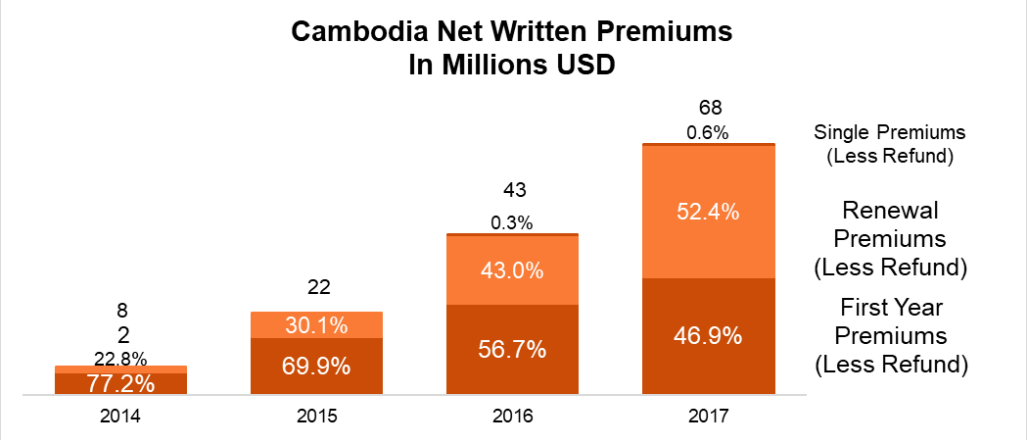
MARKET STRUCTURE						
	2012	2013	2014	2015	2016	2017
Number of registered insurance company	16	19	10	11	20	23
By type of business						
General Insurers	**6**	**6**	**6**	**7**	**7**	**7**
Life Insurers	**3**	**3**	**3**	**3**	**5**	**7**
Professional Reinsurers	**1**	**1**	**1**	**1**	**1**	**1**
Micro Insurers	**2**	**2**	**2**	**5**	**7**	**8**
Brokers	1	1	3	7	0	
Loss Adjusters	0	0	0	2	2	2
Agents	3	6	9	10	0	15
Social Insurer & Jamsostek	0	0	0	0	0	
Civil Servant & Armed Forces	0	0	0	0	0	

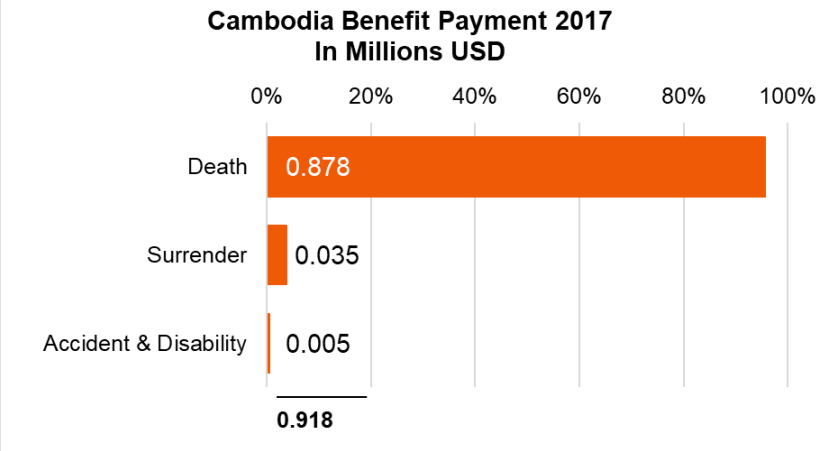
NET PREMIUM (In Millions USD)						
Net Written Premiums / Year	2012	2013	2014	2015	2016	2017
First Year Premiums (Less Refund)	-	2	6	15	24	32
Renewal Premiums (Less Refund)	-	-	2	7	19	35
Single Premiums (Less Refund)	-	-	-	-	0	0
Total (Including Single Premium)	-	-	8	22	43	68
Total (Excluding Single Premium)	-	-	8	22	43	67

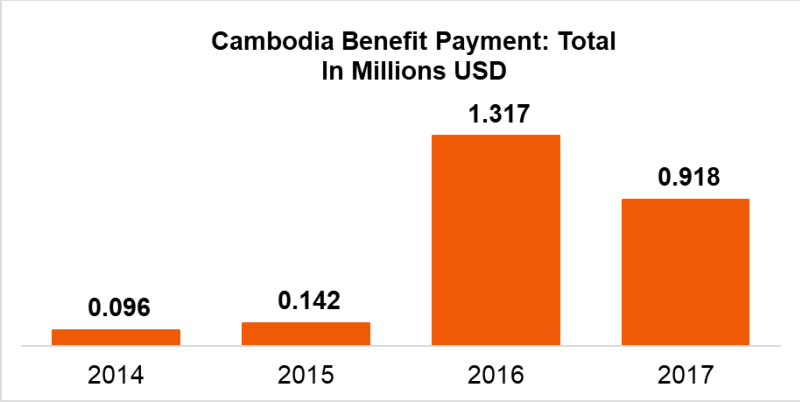
BENEFIT PAYMENT (in Millions USD)						
	2012	2013	2014	2015	2016	2017
Maturity	-	-	-	-	-	-
Death	-	-	0.096	0.140	1.308	0.878
Surrender	-	-	-	0.002	0.009	0.035
Annuity	-	-	-	-	-	-
Accident & Disability	-	-	-	-	-	0.005
Health	-	-	-	-	-	-
Dividends	-	-	-	-	-	-
Others	-	-	-	-	-	-
Total	-	-	0.096	0.142	1.317	0.918

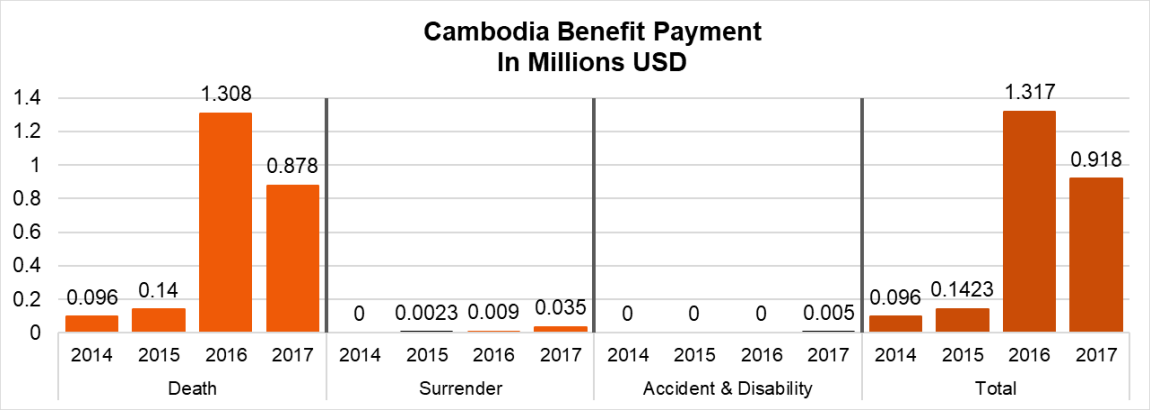
IN FORCE DURING THE YEAR (In Millions USD)						
Sum Assured / Year	2012	2013	2014	2015	2016	2017
Total	-	-	7.64	22.34	43.14	67.52
Annuities					0	0
Other than Annuities	-	-	7.636	22.34	43.14	67.52
Individual	-	-	7.62	22.2	42.79	66.83
Term Insurance	-	-	0.20	0.47	0.82	2.99
Other than term	-	-	7.43	21.73	-	-
Whole Life					0.52	0.92
Endowment					41.46	62.92
Group Insurance	-	-	0.016	0.14	0.35	0.70

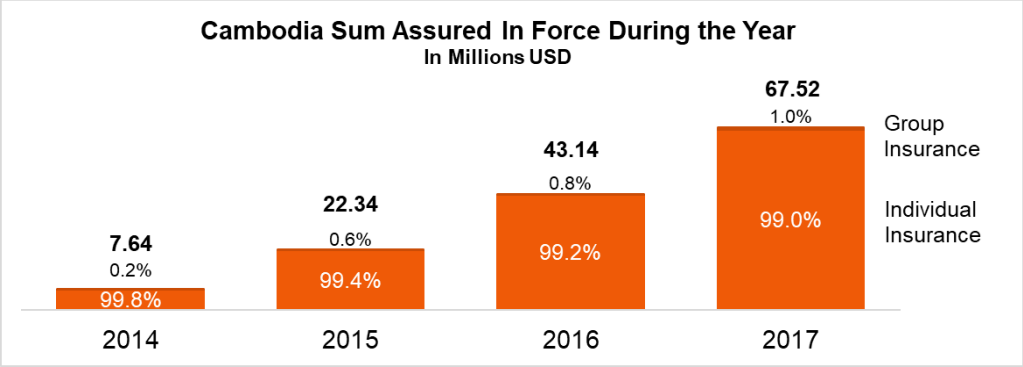

Cambodia Market Structure 2017
0%
10%
20%
30%
40%
Micro Insurers
8
General Insurers
7
Life Insurers
7
Professional Reinsurers
1
23

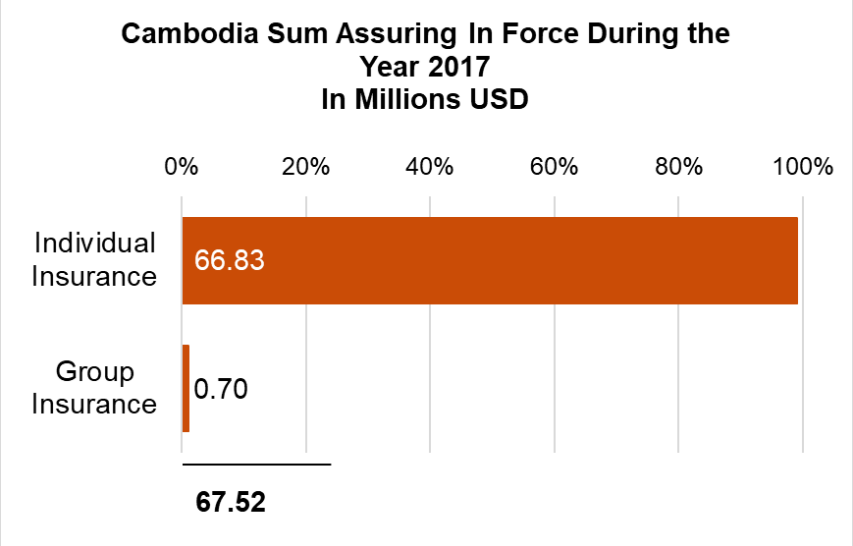

Cambodia Net Written Premiums
In Millions USD
8
2
22.8%
77.2%
2014
22
30.1%
69.9%
2015
43
0.3%
43.0%
56.7%
2016
68
0.6%
52.4%
46.9%
2017
Single Premiums (Less Refund)
Renewal Premiums (Less Refund)
First Year Premiums (Less Refund)


Cambodia Benefit Payment 2017
In Millions USD
0%
20%
40%
60%
80%
100%
Death
0.878
Surrender
0.035
Accident & Disability
0.005
0.918


Cambodia Benefit Payment: Total
In Millions USD
0.096
0.142
1.317
0.918
2014
2015
2016
2017

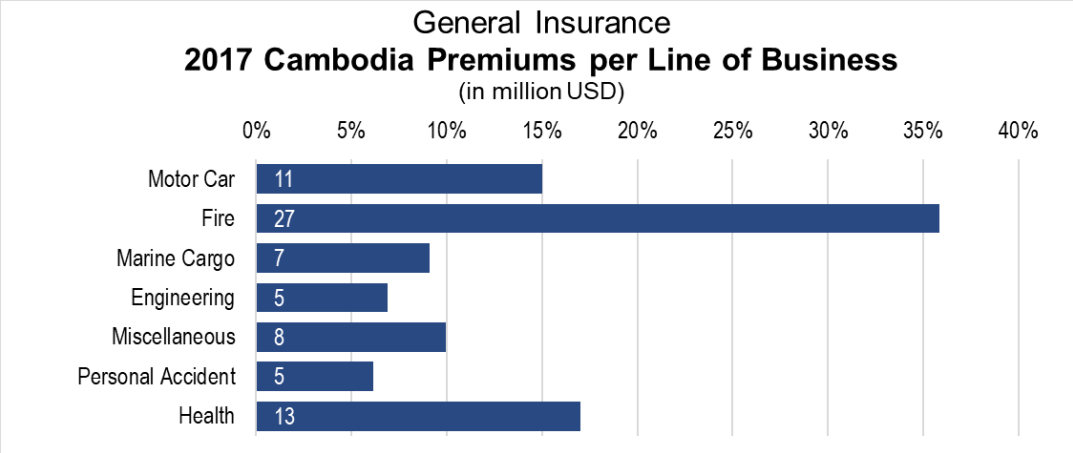

Cambodia Benefit Payment
In Millions USD
1.4
1.2
1
0.8
0.6
0.4
0.2
0
0.096
0.14
1.308
0.878
0
0.0023
0.009
0.035
0
0
0
0.005
0.096
0.1423
1.317
0.918
2014
2015
2016
2017
Death
Surrender
Accident & Disability
Total

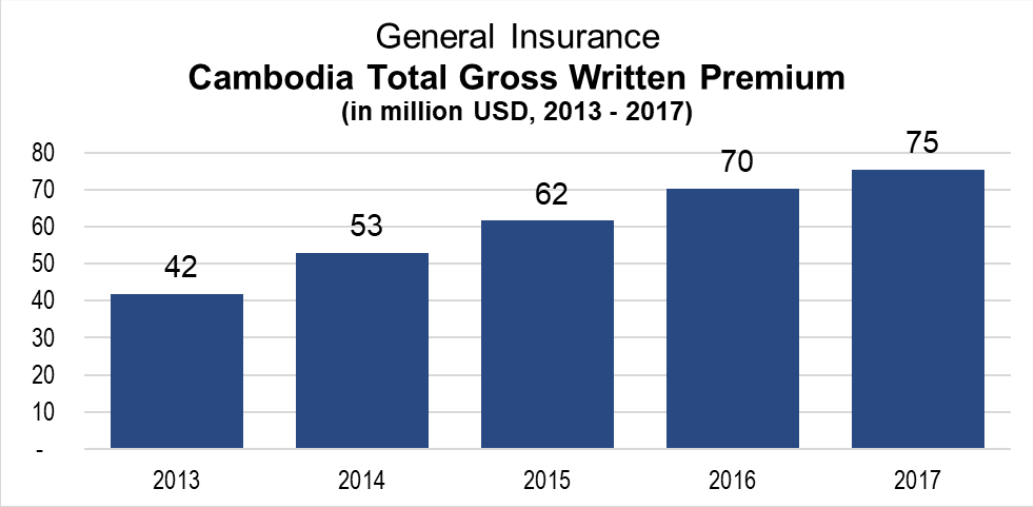

Cambodia Sum Assured In Force During the Year
In Millions USD
7.64
0.2%
99.8%
22.34
0.6%
99.4%
43.14
0.8%
99.2%
67.52
1.0%
99.0%
Group Insurance
Individual Insurance
2014
2015
2016
2017

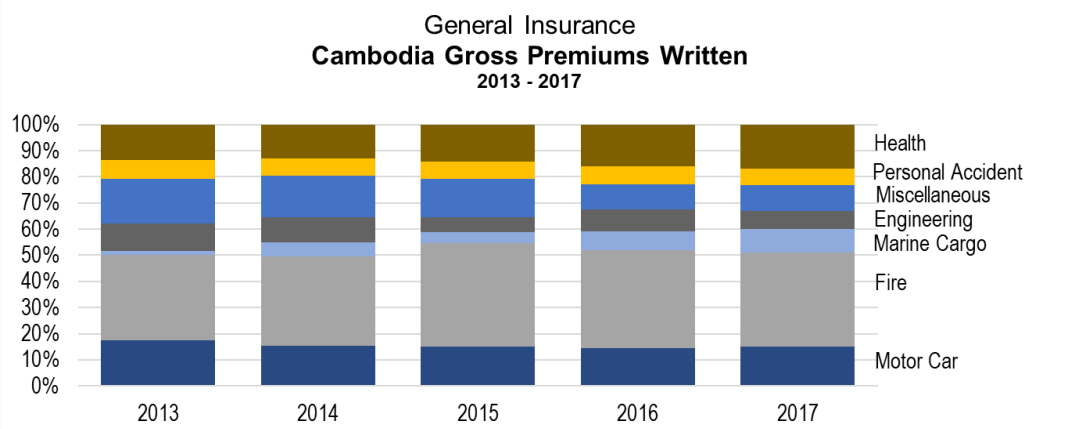

Cambodia Sum Assuring In Force During the Year 2017
In Millions USD
0%
20%
40%
60%
80%
100%
Individual Insurance
66.83
Group Insurance
0.70
67.52

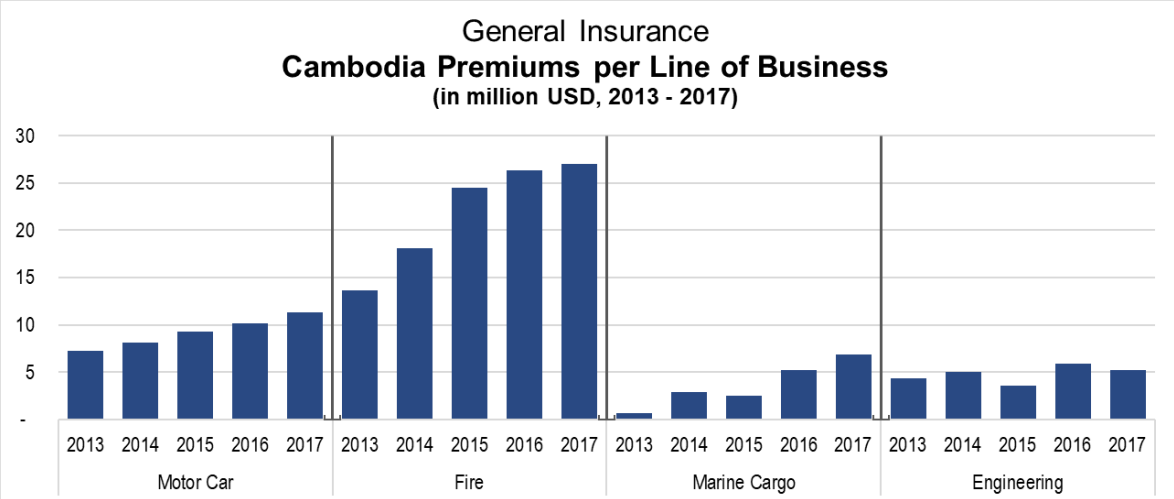
OVERVIEW OF GENERAL INSURANCE INDUSTRY (in Millions USD)					
Classification	2013	2014	2015	2016	2017
National Gross Premiums	41.81	52.98	61.65	70.40	75.37
Net Premium Earned	19.46	22.32	27.87	29.10	27.40
Benefit Payments (Gross Claim)	8.63	14.37	11.72	13.64	18.26
Retention Ratio	47%	42%	45%	41%	36%
Incurred Loss Ratio	33%	30%	29%	31%	27%
Underwriting Results	12.68	15.57	18.77	21.15	23.27
Total Assets	77.39	80.71	97.76	110.99	117.64

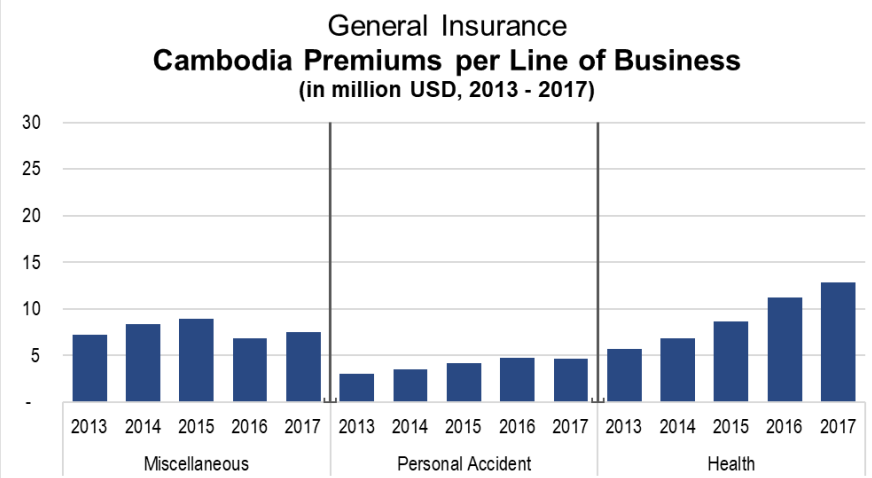
GROSS WRITTEN PREMIUM PER CLASS OF BUSINESS (in Millions USD)					
Classification	2013	2014	2015	2016	2017
Motor Car	7.24	8.12	9.30	10.18	11.33
Bonds					
Fire	13.68	18.11	24.47	26.31	27.04
W.C					
CAR					
Property					
Marine, Aviation & Transit					
Marine Cargo	0.70	2.90	2.47	5.23	6.87
Marine Hull					
Satellite					
Energy on Shore					
Energy off Shore					
Engineering	4.30	5.02	3.57	5.85	5.197
Miscellaneous	7.20	8.40	8.96	6.81	7.51
Industrial All Risk					
Public Liability					
Engineering Insurance					
Aviation Insurance					
Personal Accident	3.00	3.54	4.20	4.76	4.62
Health Insurance	5.69	6.88	8.67	11.26	12.81
Crop Insurance					
Credit & Surety					
Microinsurance	0.01	0.32	1.92	6.10	9.59
Others					
Total Gross Written Premium	41.81	52.97	61.64	70.40	75.37


General Insurance
2017 Cambodia Premiums per Line of Business
(in million USD)
0%
5%
10%
15%
20%
25%
30%
35%
40%
Motor Car
11
Fire
27
Marine Cargo
7
Engineering
5
Miscellaneous
8
Personal Accident
5
Health
13


General Insurance
Cambodia Total Gross Written Premium
(in million USD, 2013 - 2017)
80
70
60
50
40
30
20
10
-
42
53
62
70
75
2013
2014
2015
2016
2017


General Insurance
Cambodia Gross Premiums Written
2013 - 2017
100%
90%
80%
70%
60%
50%
40%
30%
20%
10%
0%
2013
2014
2015
2016
2017
Health
Personal Accident
Miscellaneous
Engineering
Marine Cargo
Fire
Motor Car


General Insurance
Cambodia Premiums per Line of Business
(in million USD, 2013 - 2017)
30
25
20
15
10
5
-
2013 2014 2015 2016 2017 2013 2014 2015 2016 2017 2013 2014 2015 2016 2017 2013 2014 2015 2016 2017
Motor Car
Fire
Marine Cargo
Engineering


General Insurance
Cambodia Premiums per Line of Business
(in million USD, 2013 - 2017)
30
25
20
15
10
5
-
2013 2014 2015 2016 2017 2013 2014 2015 2016 2017 2013 2014 2015 2016 2017
Miscellaneous
Personal Accident
Health

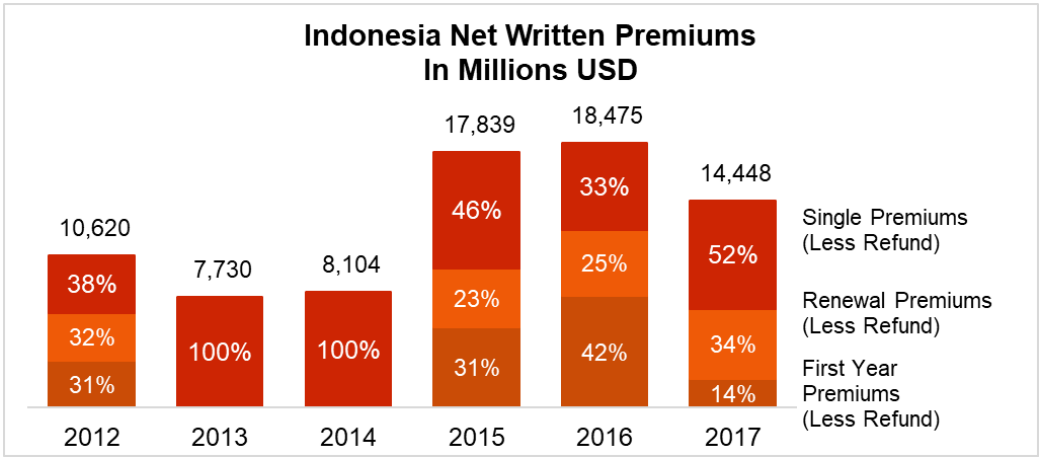
MARKET STRUCTURE						
	2012	2013	2014	2015	2016	2017
Number of registered insurance company	51	52	56	59	59	135
By type of business						
General Insurers						75
Life Insurers	47	48	51	54	55	54
Professional Reinsurers	4	4	5	5	4	6
Social Insurer & Jamsostek	0	0	0	0	0	
Civil Servant & Armed Forces	0	0	0	0	0	
Insurance Agents						

NET PREMIUM (in Millions USD)						
Net Written Premiums / Year	2012	2013	2014	2015	2016	2017
First Year Premiums (Less Refund)	3,260	-	-	5,597	7,805	2,002
Renewal Premiums (Less Refund)	3,356	-	-	4,124	4,585	4,902
Single Premiums (Less Refund)	4,004	7,730	8,104	8,119	6,085	7,544
Total (Including Single Premium)	10,620	7,730	8,104	17,839	18,475	14,448
Total (Excluding Single Premium)	6,616	-	-	9,721	12,390	6,904

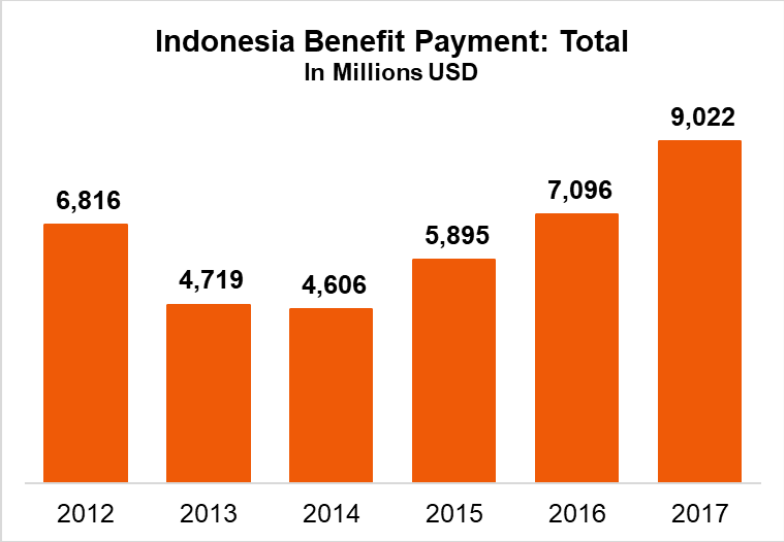
BENEFIT PAYMENT (in Millions USD)						
	2012	2013	2014	2015	2016	2017
Maturity	834	515	639	813	749	1,001
Death	388	430	501	510	603	628
Surrender	4,976	3,143	2,708	2,922	3,852	5,087
Partial Withdrawal					1,009	1,306
Annuity	-	-	-	-	-	
Accident & Disability	-	-	-	-	-	
Health	-	504	572	537	693	700
Dividends	-	-	-	-	-	
Others	618	127	185	1,113	190	300
Total	6,816	4,719	4,606	5,895	7,096	9,022

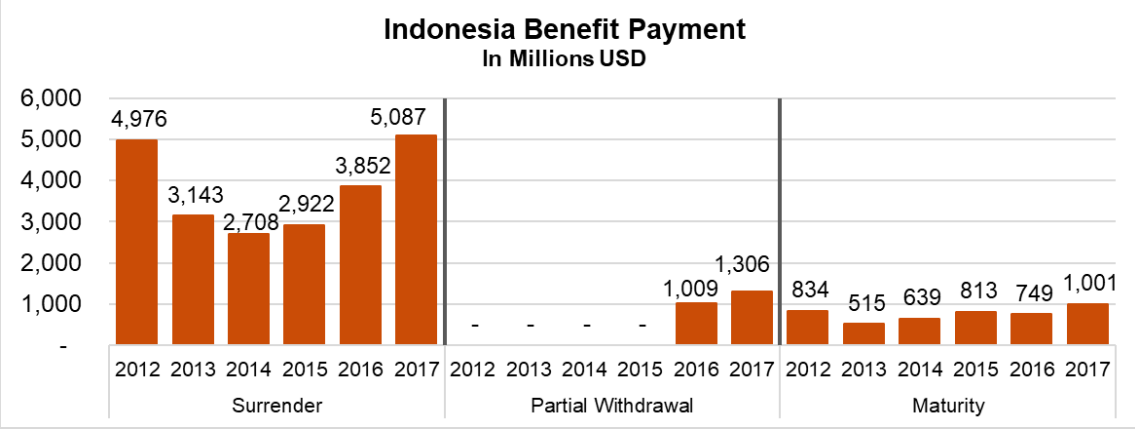
IN FORCE DURING THE YEAR (in Millions USD)						
Sum Assured / Year	2012	2013	2014	2015	2016	2017
Total	235,165	183,699	219,025	220,233	252,134	312,909
Annuities	-	-	-	-	-	-
Other than Annuities	235,165	-	-	220,233	252,134	312,909
Individual	127,524	94,569	114,413	119,388	129,141	150,473
Term Insurance	-	-	-	-	-	
Other than term	-	-	-	-	-	
Unit - Linked	-	-	-	-	-	
Group Insurance	107,641	89,130	104,612	100,845	122,993	162,436

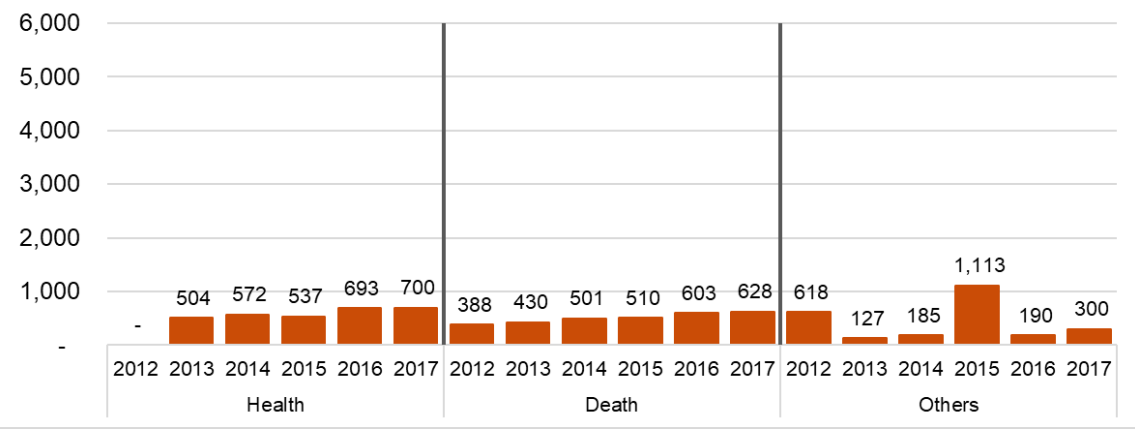

Indonesia Market Structure 2017
0%
20%
40%
60%
General Insurers
75
Life Insurers
54
Professional Reinsurers
6
135

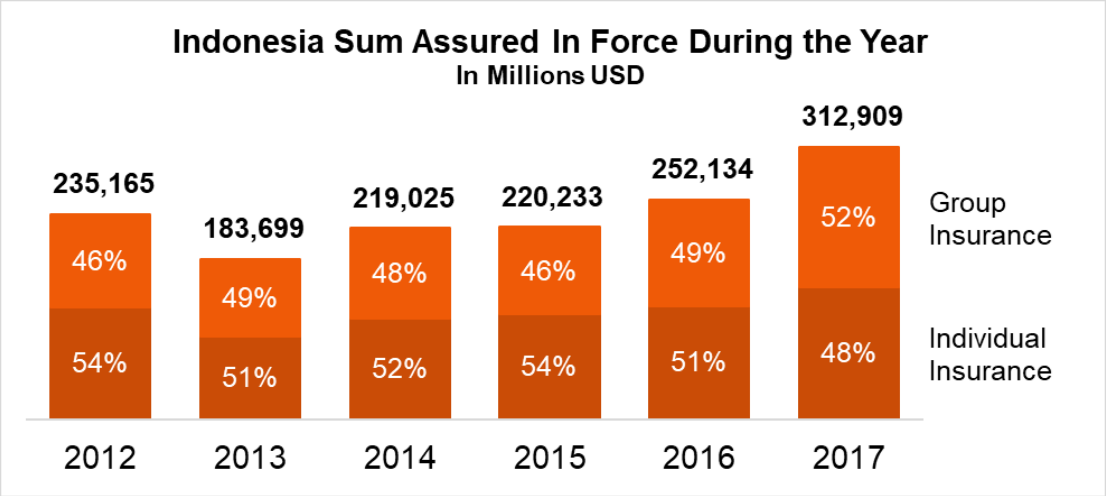

Indonesia Net Written Premiums
In Millions USD
10,620
38%
32%
31%
7,730
100%
8,104
100%
17,839
46%
23%
31%
18,475
33%
25%
42%
14,448
52%
34%
14%
2012
2013
2014
2015
2016
2017
Single Premiums (Less Refund)
Renewal Premiums (Less Refund)
First Year Premiums (Less Refund)

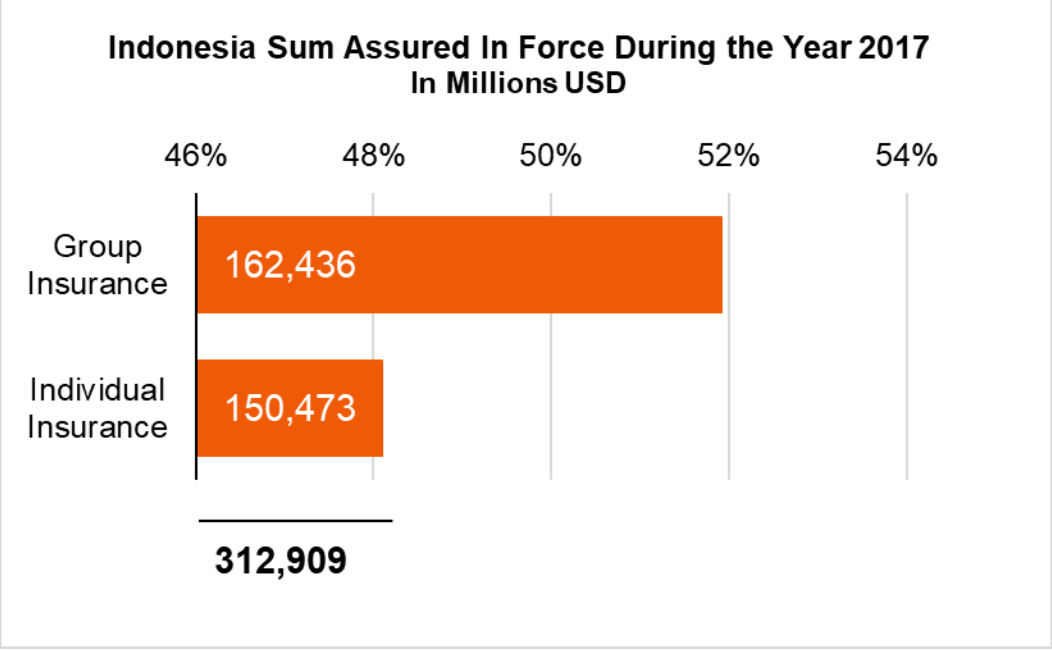

Indonesia Benefit Payment 2017
In Millions USD
0%
10%
20%
30%
40%
50%
60%
Surrender
5,087
Partial Withdrawal
1,306
Maturity
1,001
Health
700
Death
628
Others
300
9,022


Indonesia Benefit Payment: Total
In Millions USD
6,816
4,719
4,606
5,895
7,096
9,022
2012
2013
2014
2015
2016
2017


Indonesia Benefit Payment
In Millions USD
6,000
5,000
4,000
3,000
2,000
1,000
-
4,976
3,143
2,708
2,922
3,852
5,087
1,009
1,306
834
515
639
813
749
1,001
2012 2013 2014 2015 2016 2017
Surrender
Partial Withdrawal
Maturity

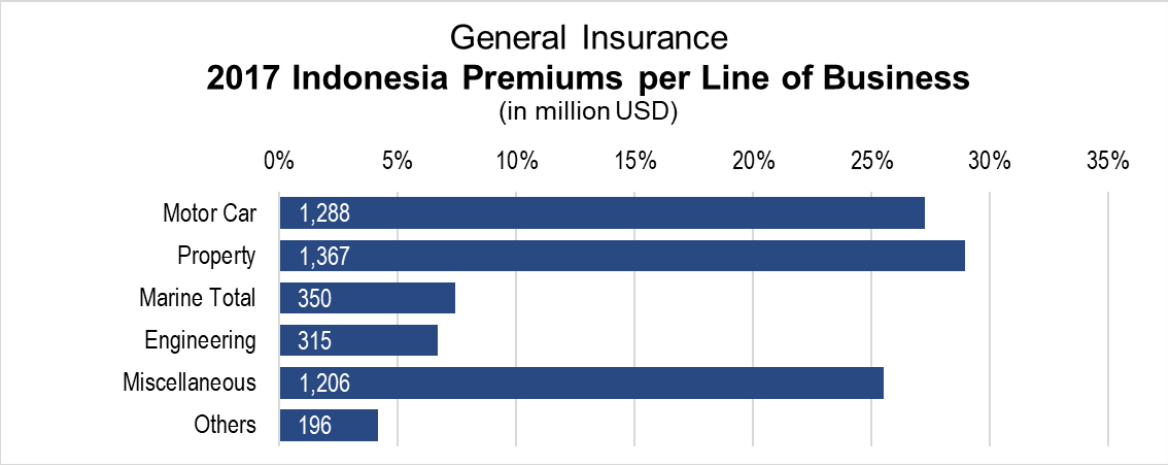

6,000
5,000
4,000
3,000
2,000
1,000
-
504
572
537
693
700
388
430
501
510
603
628
618
127
185
1,113
190
300
2012 2013 2014 2015 2016 2017
Health
Death
Others

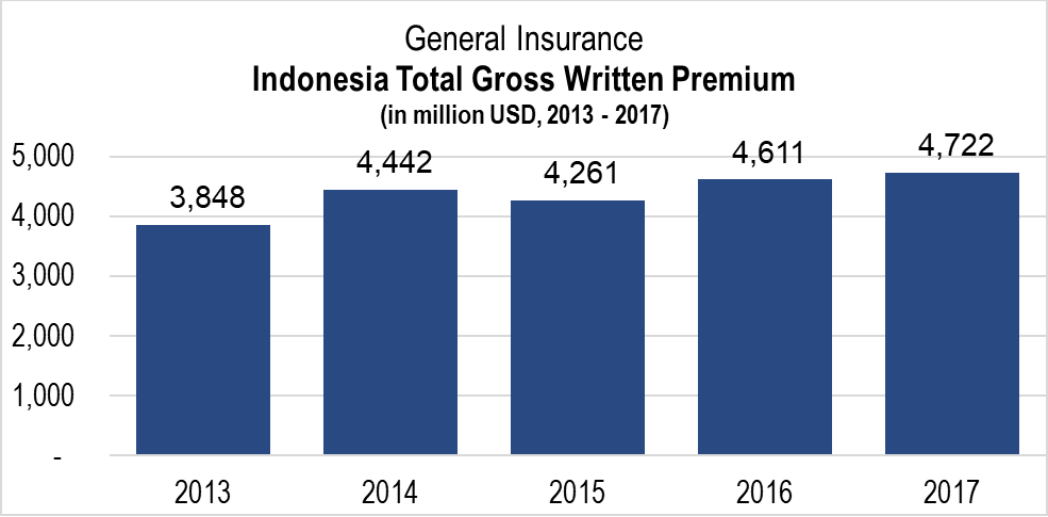

Indonesia Sum Assured In Force During the Year
In Millions USD
235,165
46%
54%
183,699
49%
51%
219,025
48%
52%
220,233
46%
54%
252,134
49%
51%
312,909
52%
48%
Group Insurance
Individual Insurance
2012
2013
2014
2015
2016
2017

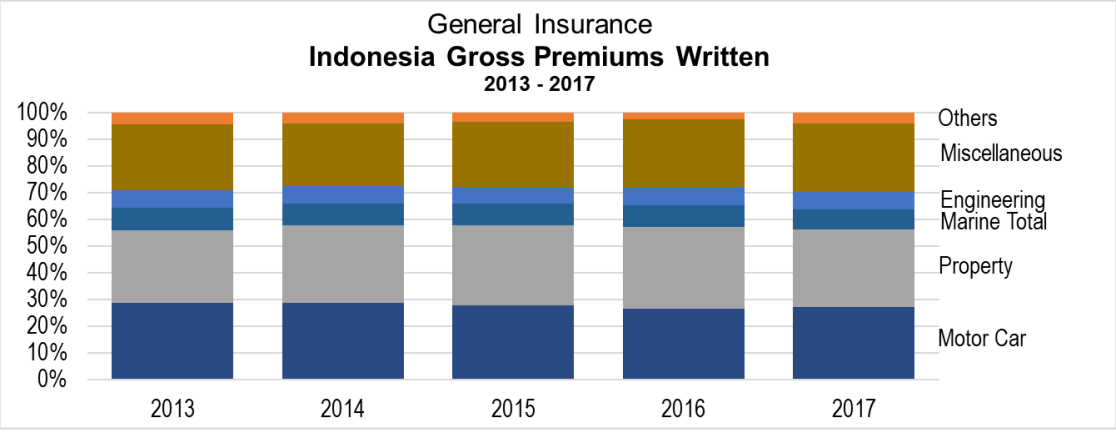

Indonesia Sum Assured In Force During the Year 2017
In Millions USD
46%
48%
50%
52%
54%
Group Insurance
162,436
Individual Insurance
150,473
312,909

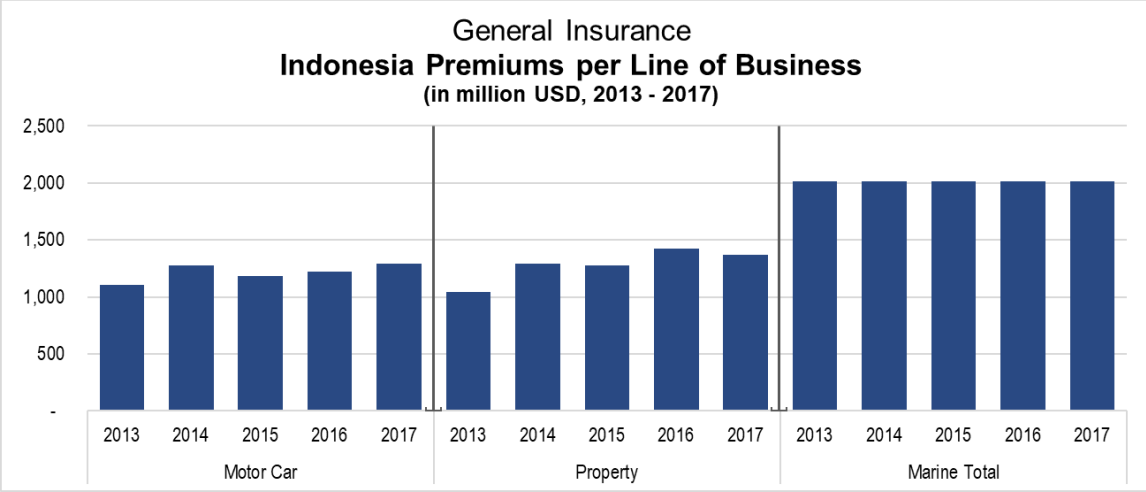
OVERVIEW OF GENERAL INSURANCE INDUSTRY (in Millions USD)					
Classification	2013	2014	2015	2016	2017
National Gross Premiums	3,848.11	4,441.73	4,261.25	4,597.00	4,722.13
Net Premium Earned	1,922.74	2,281.46	2,182.86	2,240.12	2,362.72
Benefit Payments (Gross Claim)	1,504.06	1,908.25	2,068.06	2,027.83	2,066.54
Retention Ratio	50.0%	50.9%	51.2%	48.6%	50%
Incurred Loss Ratio	39.1%	42.6%	48.5%	44.1%	44%
Underwriting Results	636.27	744.87	770.22	903.96	900.03
Total Assets	7,477.52	9,292.34	8,743.49	9,444.12	9,854.00

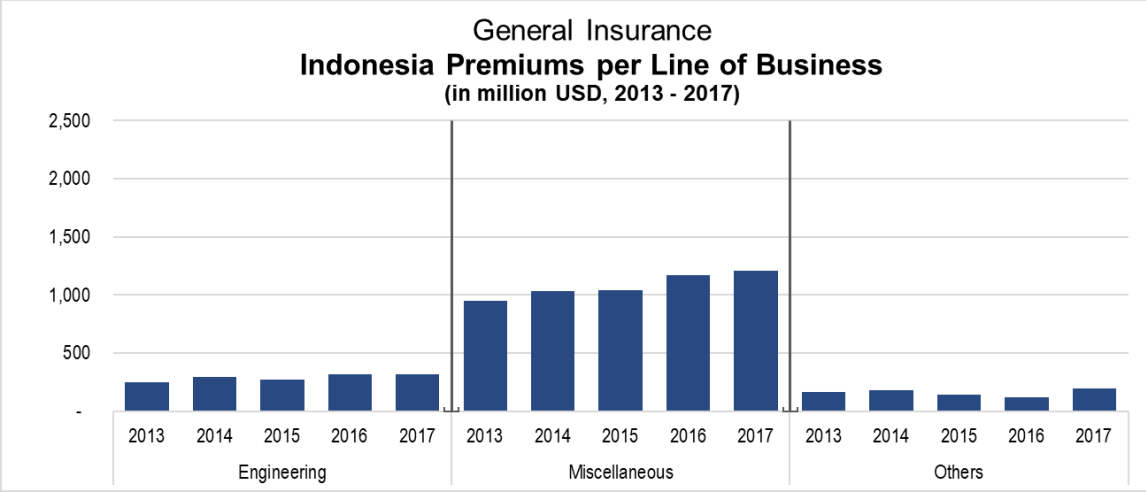
GROSS WRITTEN PREMIUM PER CLASS OF BUSINESS (In Millions USD)					
Classification	2013	2014	2015	2016	2017
Motor Car	1,104.31	1,272.55	1,180.08	1,220.05	1,288.18
Bonds	-	-	-	-	
Fire	-	-	-	-	
W.C	-	-	-	-	
CAR	-	-	-	-	
Property	1,041.31	1,294.45	1,278.92	1,421.50	1,366.91
Marine Cargo	220.49	239.09	231.28	235.36	230.09
Marine Hull	115.13	126.02	117.18	131.62	120.02
Marine Total	335.62	365.12	348.46	366.98	350.11
Satellite	1.45	1.27	0.92	13.27	
Energy on Shore	87.21	6.26	6.23	136.31	122.45
Energy off Shore	35.66	154.61	116.61		
Engineering	123.40	130.77	144.59	168.36	192.62
Engineering Total	247.71	292.92	268.36	317.94	315.07
Miscellaneous	951.27	1,035.92	1,042.36	1,166.68	1,205.70
Industrial All Risk	-	-	-		
Public Liability	82.18	102.64	115.84	136.46	151.20
Engineering Insurance	-	-	-		
Aviation Insurance	108.11	107.51	108.03	114.03	72.67
Personal Accident	496.35	455.66	420.33	419.30	488.71
Health Insurance	-	-	-		
Crop Insurance	-	-	-		
Credit & Surety	264.62	370.10	398.16	496.89	493.13
Others	167.91	180.77	143.08	117.98	196.19
Total Gross Written Premium	3,848.11	4,441.73	4,261.25	4,611.15	4,722.16


General Insurance
2017 Indonesia Premiums per Line of Business
(in million USD)
0%
5%
10%
15%
20%
25%
30%
35%
Motor Car
1,288
Property
1,367
Marine Total
350
Engineering
315
Miscellaneous
1,206
Others
196


General Insurance
Indonesia Total Gross Written Premium
(in million USD, 2013 - 2017)
5,000
4,000
3,000
2,000
1,000
-
3,848
4,442
4,261
4,611
4,722
2013
2014
2015
2016
2017


General Insurance
Indonesia Gross Premiums Written
2013 - 2017
100%
90%
80%
70%
60%
50%
40%
30%
20%
10%
0%
2013
2014
2015
2016
2017
Others
Miscellaneous
Engineering
Marine Total
Property
Motor Car


General Insurance
Indonesia Premiums per Line of Business
(in million USD, 2013 - 2017)
2,500
2,000
1,500
1,000
500
-
2013 2014 2015 2016 2017 2013 2014 2015 2016 2017 2013 2014 2015 2016 2017
Motor Car
Property
Marine Total

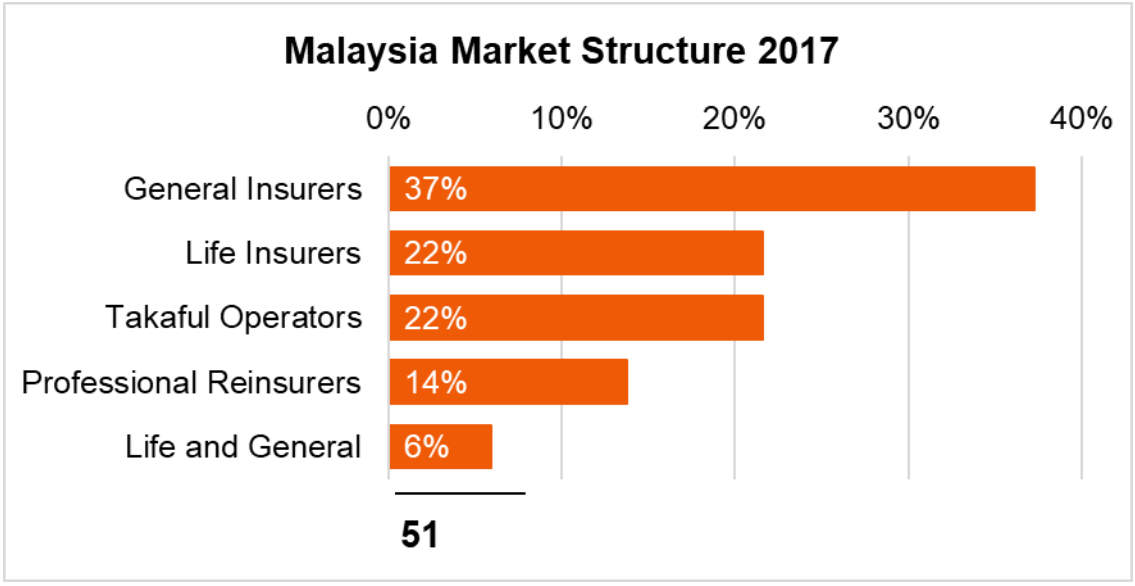

General Insurance
Indonesia Premiums per Line of Business
(in million USD, 2013 - 2017)
2,500
2,000
1,500
1,000
500
-
2013 2014 2015 2016 2017 2013 2014 2015 2016 2017 2013 2014 2015 2016 2017
Engineering
Miscellaneous
Others

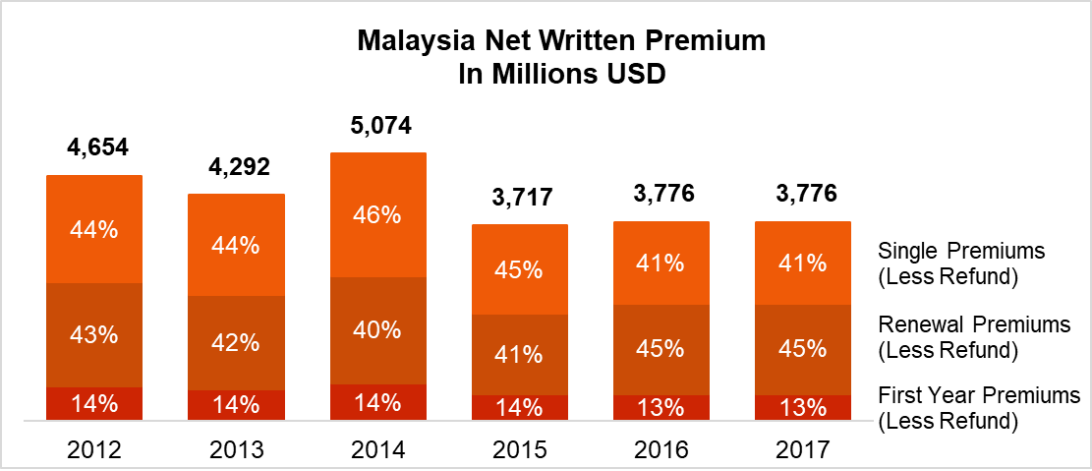
MARKET STRUCTURE						
	2012	2013	2014	2015	2016	2017
Number of registered insurance company	54	52	51	51	51	51
By type of business						
General Insurers	**20**			**19**	**19**	**19**
Life Insurers	**9**			**10**	**10**	**11**
Life and General	**6**			**4**	**4**	**3**
Professional Reinsurers	**7**			**7**	**7**	**7**
Takaful Operators	**12**			**11**	**11**	**11**
Domestic			8	8	8	5
Foreign			8	8	8	11
State-Owned						5
Insurance Broker			29	29		
Loss Adjuster			41	41		

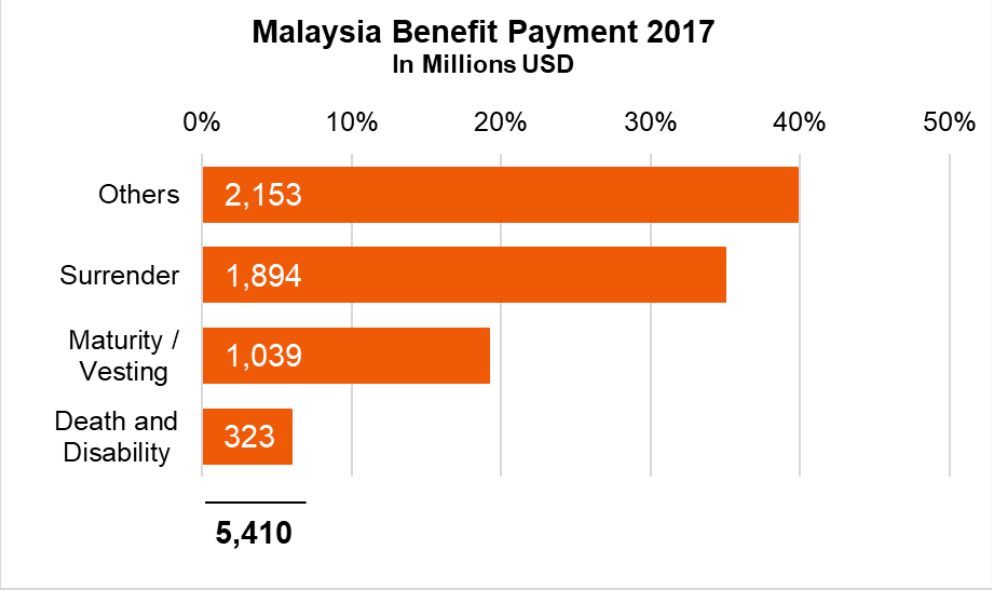
NET PREMIUM (in Millions USD) *(from 4.6 data)*						
Net Written Premiums / Year	2012	2013	2014	2015	2016	2017
First Year Premiums (Less Refund)	649	600	708	510	509	509
Renewal Premiums (Less Refund)	1,979	1,784	2,035	1,516	1,717	1,717
Single Premiums (Less Refund)	2,026	1,908	2,331	1,691	1,550	1,550
Total (Including Single Premium)	4,654	4,292	5,074	3,717	3,776	3,776
Total (Excluding Single Premium)	2,628	2,384	2,742	2,026	2,225	2,225

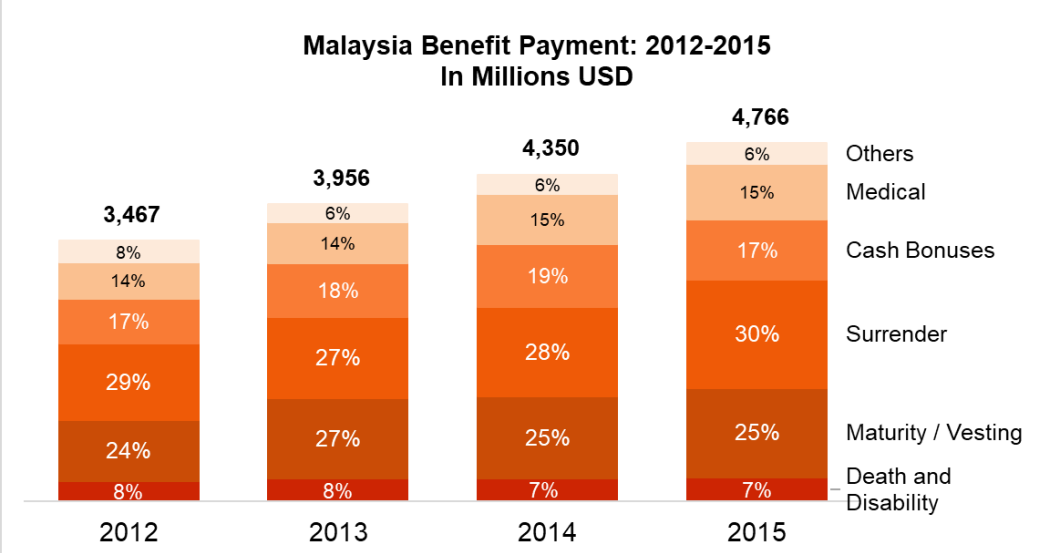
DISTRIBUTION OF ANNUAL PREMIUM IN FORCE (in Millions USD)						
	2012	2013	2014	2015	2016	2017
Ordinary Life	3,656	3,789	3,876	3,799	4,071	4,013
Whole Life	1,530	1,528	1,490	1,386	1,379	1,294
Endownment	1,194	1,341	1,470	1,510	1,726	1,773
Temporary	117	106	106	103	114	120
Others	815	815	810	801	852	826
Investment Linked	1,933	2,213	2,544	2,775	3,339	3,898
Annuity	-	-	-	-	-	-
Total	5,589	6,002	6,420	6,574	7,409	7,911
Ordinary Life	*3,656*	*3,789*	*3,876*	*3,799*	*4,071*	*4,013*
Investment-Linked	*1,933*	*2,213*	*2,544*	*2,775*	*3,339*	*3,898*
Total	*5,589*	*6,002*	*6,420*	*6,574*	*7,409*	*7,911*
Check	-	-	-	-	-	-

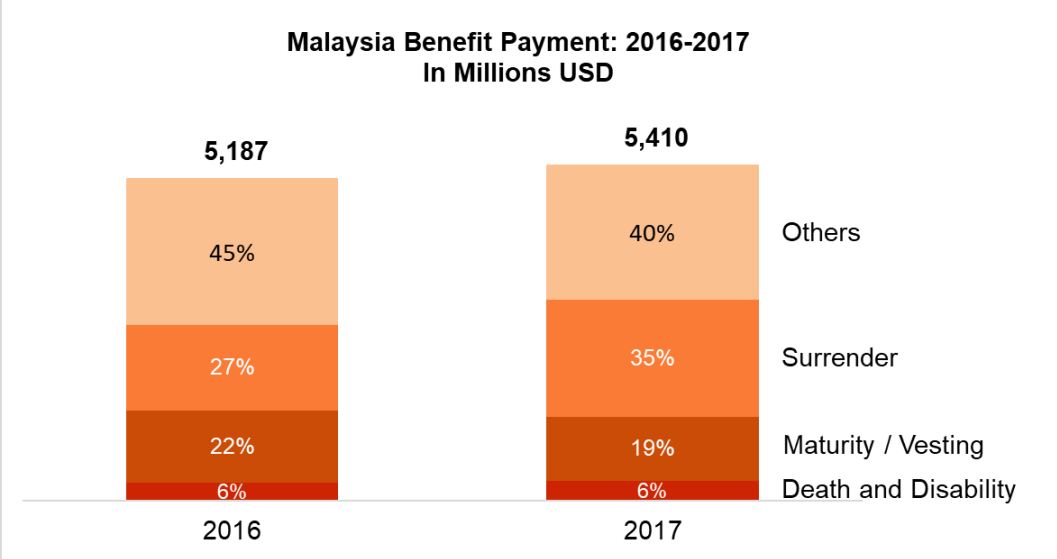
BENEFIT PAYMENT (In Millions USD)						
	2012	2013	2014	2015	2016	2017
Death and Disability	266	304	309	322	298	323
Maturity / Vesting	815	1,072	1,083	1,188	1,166	1,039
Surrender	1,020	1,072	1,196	1,443	1,376	1,894
Cash Bonuses	600	721	834	797		
Medical	477	544	664	736		
Others	290	241	265	280	2,348	2,153
Total	3,467	3,956	4,350	4,766	5,187	5,410

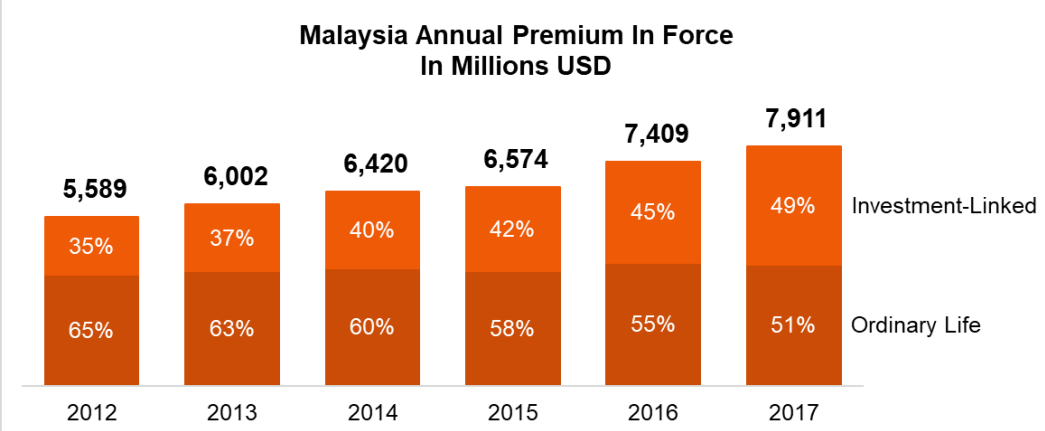


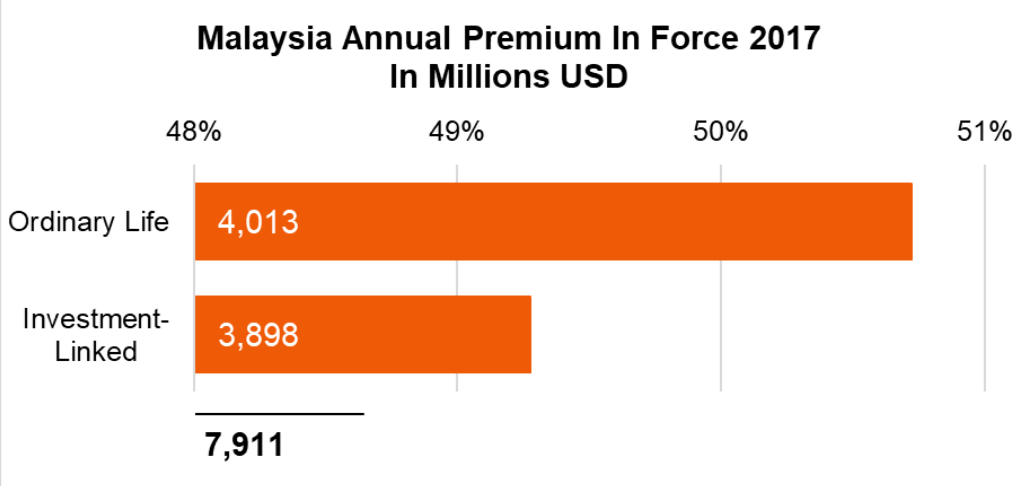

Malaysia Net Written Premium
In Millions USD
4,654
4,292
5,074
3,717
3,776
3,776
44%
43%
14%
44%
42%
14%
46%
40%
14%
45%
41%
14%
41%
45%
13%
41%
45%
13%
2012
2013
2014
2015
2016
2017
Single Premiums (Less Refund)
Renewal Premiums (Less Refund)
First Year Premiums (Less Refund)


Malaysia Benefit Payment 2017
In Millions USD
0%
10%
20%
30%
40%
50%
Others
2,153
Surrender
1,894
Maturity / Vesting
1,039
Death and Disability
323
5,410


Malaysia Benefit Payment: 2012-2015
In Millions USD
3,467
8%
14%
17%
29%
24%
8%
3,956
6%
14%
18%
27%
27%
8%
4,350
6%
15%
19%
28%
25%
7%
4,766
6%
15%
17%
30%
25%
7%
Others
Medical
Cash Bonuses
Surrender
Maturity / Vesting
Death and Disability
2012
2013
2014
2015

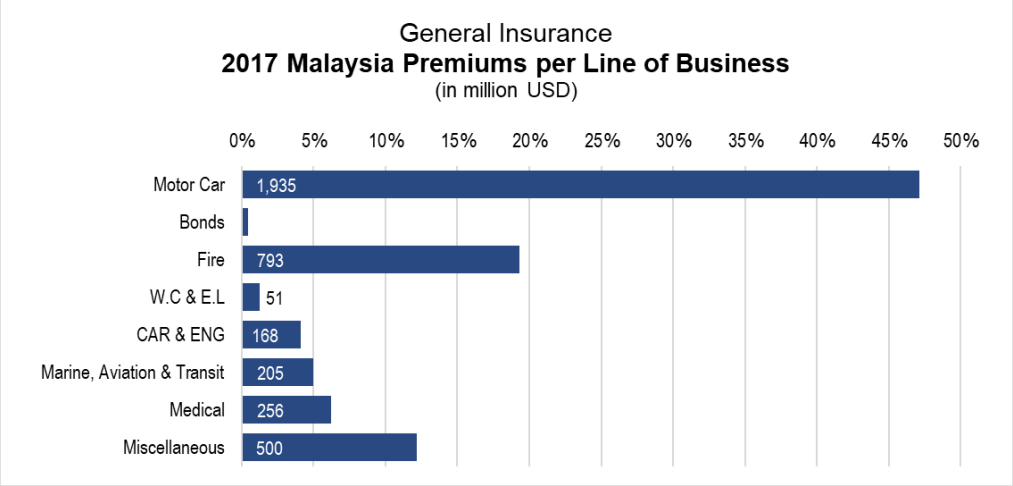

Malaysia Benefit Payment: 2016-2017
In Millions USD
5,187
45%
27%
22%
6%
5,410
40%
35%
19%
6%
Others
Surrender
Maturity / Vesting
Death and Disability
2016
2017

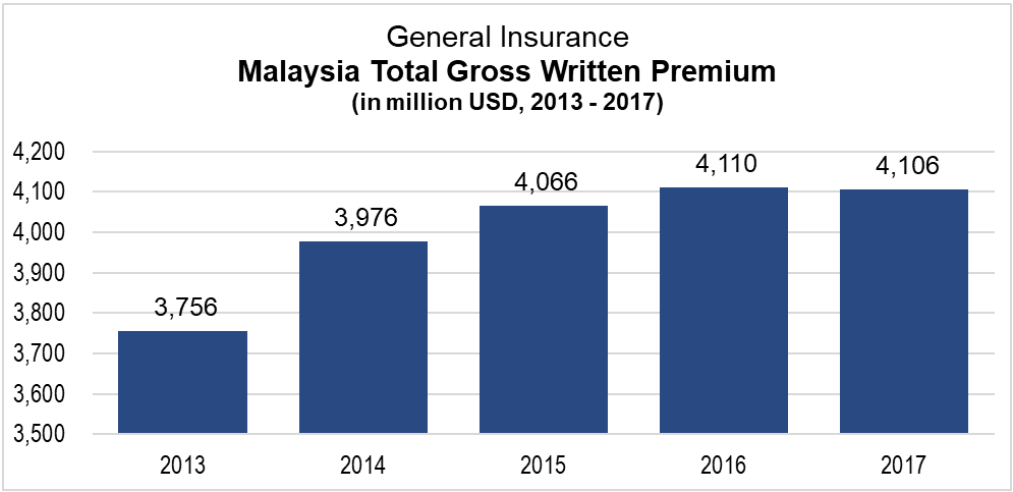

Malaysia Annual Premium In Force
In Millions USD
5,589
6,002
6,420
6,574
7,409
7,911
35%
37%
40%
42%
45%
49%
65%
63%
60%
58%
55%
51%
Investment-Linked
Ordinary Life
2012
2013
2014
2015
2016
2017

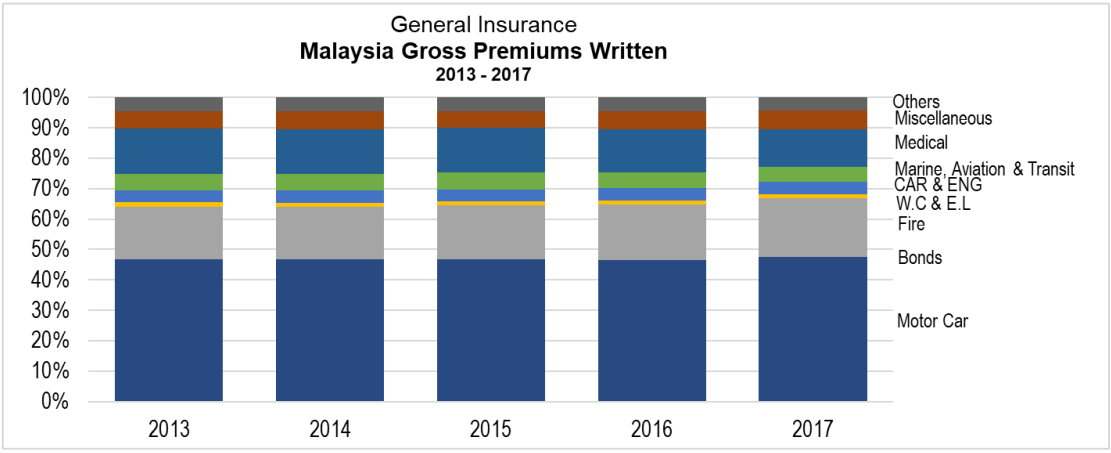

Malaysia Annual Premium In Force 2017
In Millions USD
48%
49%
50%
51%
Ordinary Life
4,013
Investment-Linked
3,898
7,911

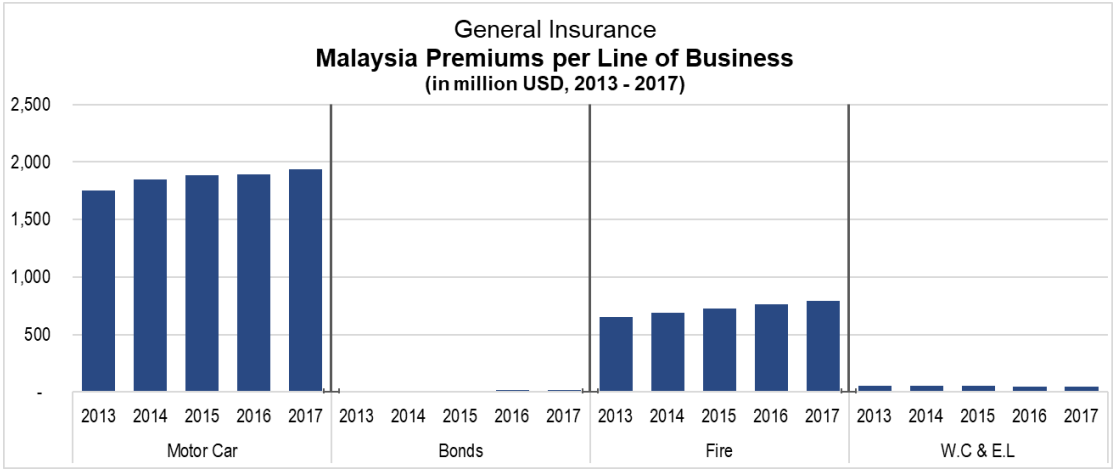
OVERVIEW OF GENERAL INSURANCE INDUSTRY (in Millions USD					
Classification	2013	2014	2015	2016	2017
National Gross Premiums	3,756.0	3,976.2	4,065.8	4,110.0	4,106
Net Premium Earned	2,690.4	2,880.9	2,941.1	2,998.3	3,057
Benefit Payments (Gross Claim)	-	-	-	-	
Retention Ratio	93.50%	92.90%	93.00%	92.30%	91
Incurred Loss Ratio	56.7%	56.7%	56.5%	54.5%	58%
Underwriting Results	340.0	346.0	341.0	356.0	244
Total Assets	6,455.0	6,723.0	7,223.0	7,215.0	7,537

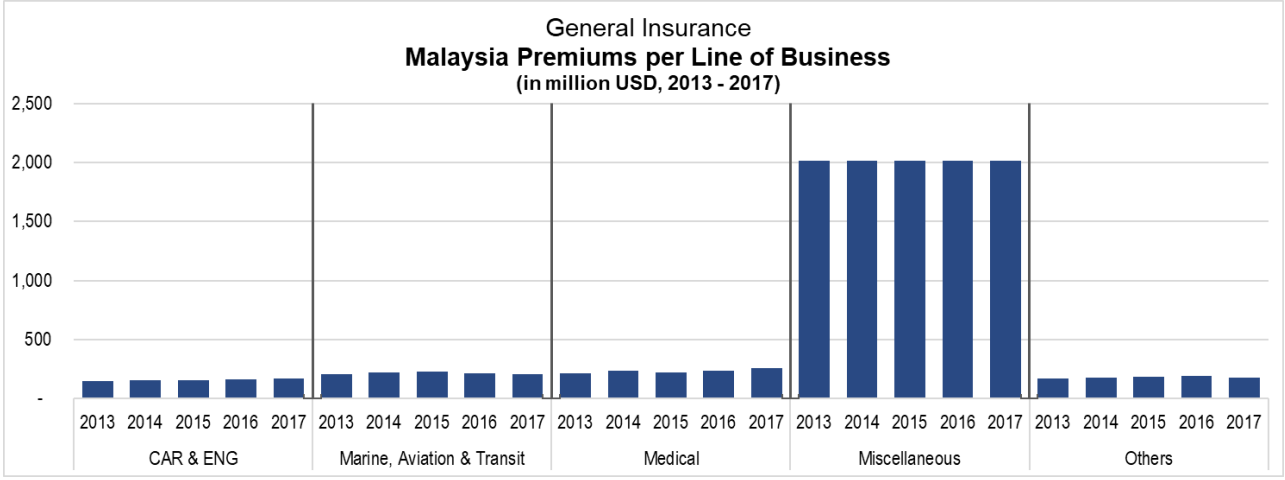
GROSS WRITTEN PREMIUM PER CLASS OF BUSINESS (in Millions USD)					
Classification	2013	2014	2015	2016	2017
Motor Car	1,750.00	1,845.00	1,883.00	1,889.00	1,935.41
Bonds	12.30	11.80	14.10	17.20	17.52
Fire	649.60	687.10	725.30	761.30	793.26
W.C & E.L	54.20	55.90	54.00	51.20	51.13
CAR & ENG	149.90	156.50	155.80	161.80	168.48
Marine, Aviation & Transit	206.50	223.30	228.00	216.50	205.46
Medical	213.90	234.00	224.00	238.80	255.91
Liability	115.30	127.40	130.30	134.20	131.40
Personal Accident	287.50	294.10	302.60	301.90	263.83
Off Shore Oil-Related	156.70	160.80	166.10	146.80	105.08
Miscellaneous	559.50	582.30	599.00	582.90	500.31
Others	170.00	180.30	182.80	191.00	178.04
Total Gross Written Premium	3,756.00	3,976.00	4,066.00	4,110.00	4,105.52


General Insurance
2017 Malaysia Premiums per Line of Business
(in million USD)
0%
5%
10%
15%
20%
25%
30%
35%
40%
45%
50%
Motor Car
1,935
Bonds
Fire
793
W.C & E.L
51
CAR & ENG
168
Marine, Aviation & Transit
205
Medical
256
Miscellaneous
500


General Insurance
Malaysia Total Gross Written Premium
(in million USD, 2013 - 2017)
4,200
4,100
4,000
3,900
3,800
3,700
3,600
3,500
3,756
3,976
4,066
4,110
4,106
2013
2014
2015
2016
2017


General Insurance
Malaysia Gross Premiums Written
2013 - 2017
100%
90%
80%
70%
60%
50%
40%
30%
20%
10%
0%
2013
2014
2015
2016
2017
Others
Miscellaneous
Medical
Marine, Aviation & Transit
CAR & ENG
W.C & E.L
Fire
Bonds
Motor Car


General Insurance
Malaysia Premiums per Line of Business
(in million USD, 2013 - 2017)
2,500
2,000
1,500
1,000
500
-
2013 2014 2015 2016 2017
Motor Car
Bonds
Fire
W.C & E.L

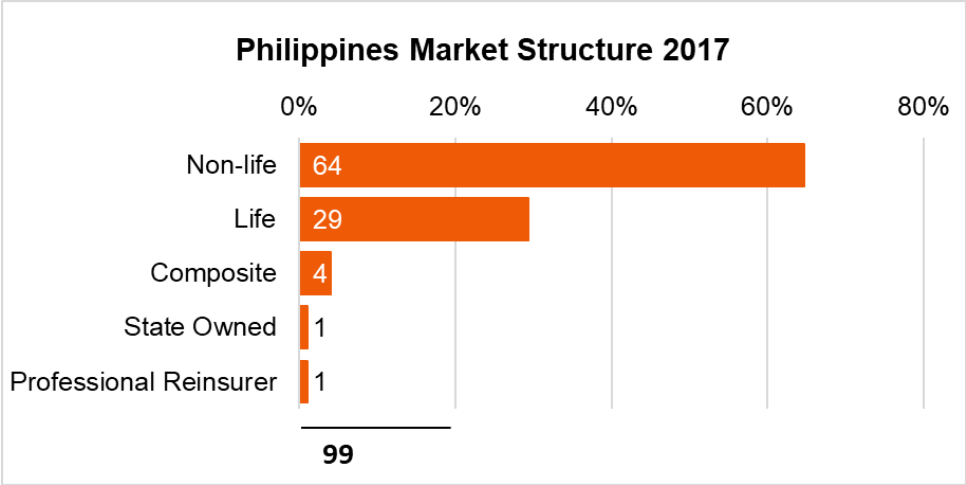

General Insurance
Malaysia Premiums per Line of Business
(in million USD, 2013 - 2017)
2,500
2,000
1,500
1,000
500
-
2013 2014 2015 2016 2017
CAR & ENG
Marine, Aviation & Transit
Medical
Miscellaneous
Others

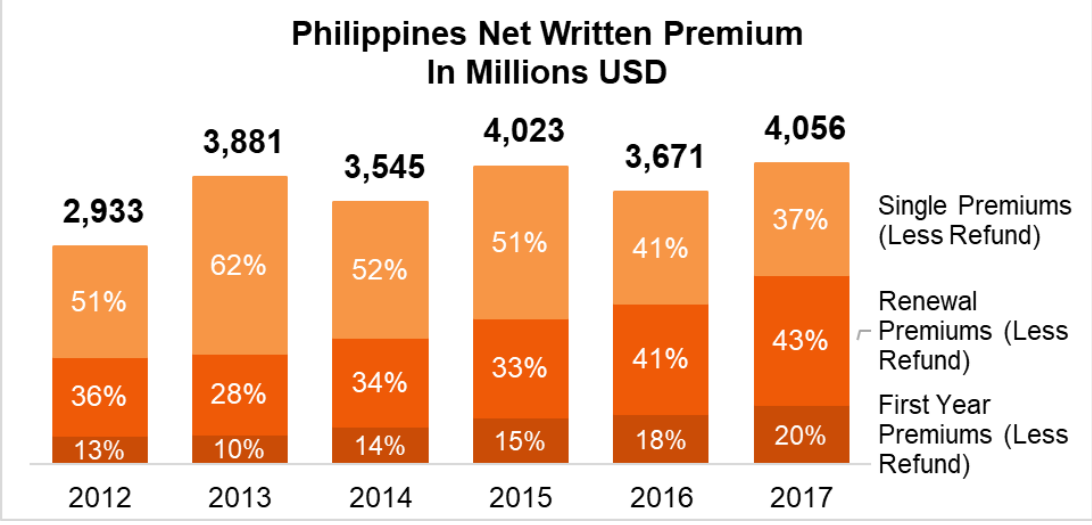
MARKET STRUCTURE						
	2012	2013	2014	2015	2016	2017
Number of registered insurance company			100	99	99	99
Composite	**4**	**4**			**4**	**4**
Domestic	3	3	82	82	79	74
Foreign			16	15	18	23
Domestically Incorporated	1	1				1
Branch						23
Mutuals			1	1	1	1
State Owned			**1**	**1**	**1**	**1**
Professional Reinsurer					**1**	**1**
Life	**29**	**30**	**31**		**27**	**29**
Non-life	**76**	**71**			**66**	**64**

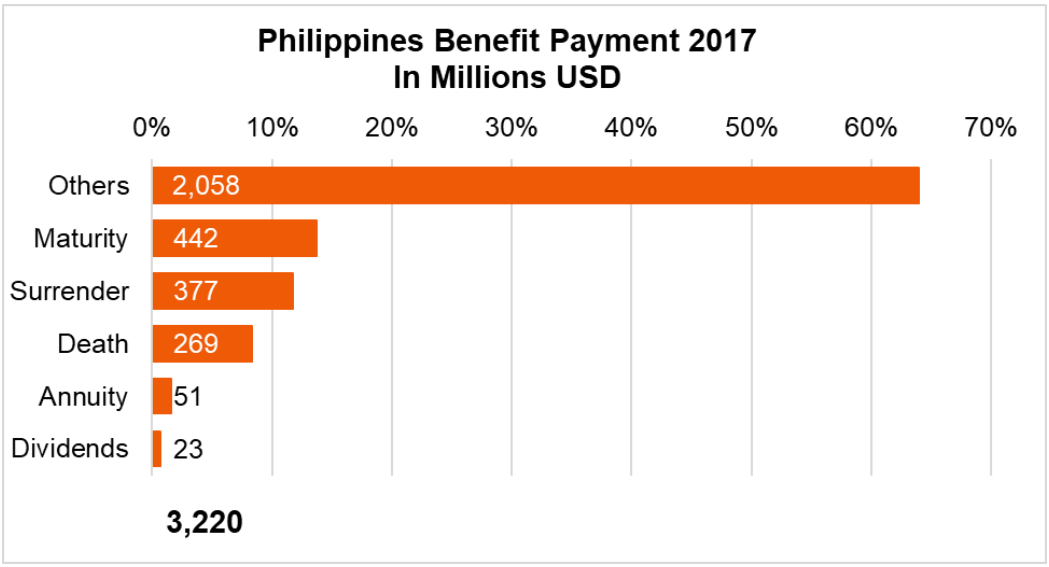
NET PREMIUM (In Millions USD)						
Net Written Premiums / Year	2012	2013	2014	2015	2016	2017
First Year Premiums (Less Refund)	386	400	503	620	669	791
Renewal Premiums (Less Refund)	1,054	1,092	1,203	1,342	1,503	1,764
Single Premiums (Less Refund)	1,494	2,388	1,838	2,061	1,499	1,501
Total (Including Single Premium)	2,933	3,881	3,545	4,023	3,671	4,056
Total (Excluding Single Premium)	1,440	1,492	1,706	1,962	2,172	2,555

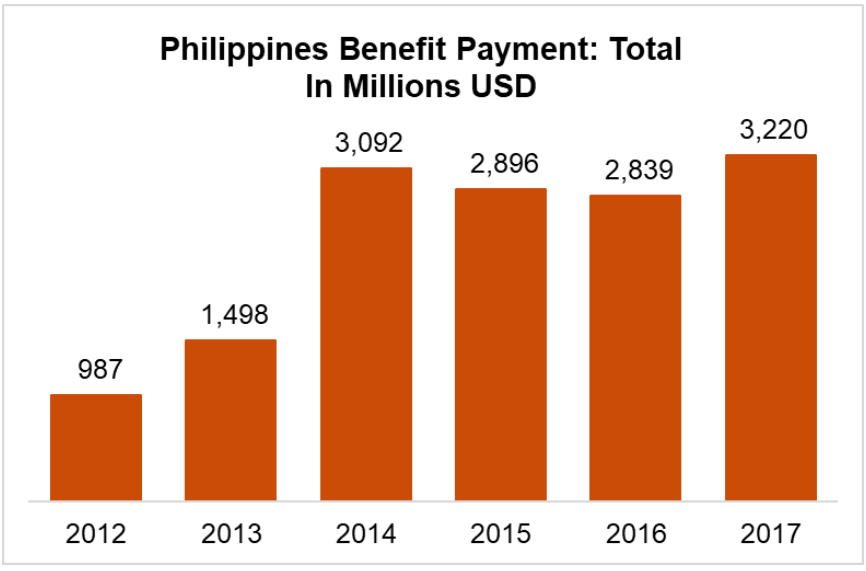
BENEFIT PAYMENT (In Millions USD)						
	2012	2013	2014	2015	2016	2017
Maturity	310	288	472	258	444	442
Death	165	171	175	203	198	269
Surrender	245	316	348	224	334	377
Annuity	1	1	0	0	24	51
Accident, Disability and Health	56	69	-	-	-	-
Dividends	126	94	98	99	78	23
Others	85	560	1,998	2,112	1,761	2,058
Total	987	1,498	3,092	2,896	2,839	3,220

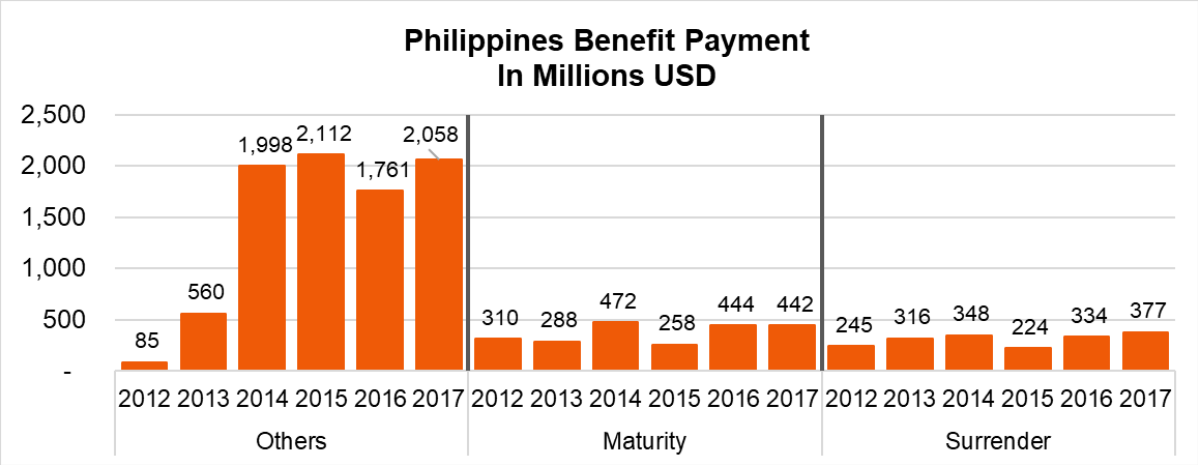
IN FORCE DURING THE YEAR (in Millions USD)						
Sum Assured / Year	2012	2013	2014	2015	2016	2017
Sum Assured	-	-	104,563	113,627	111,788	140,214
Annuities	-	-	-	-	-	-
Other than Annuities	-	-	104,563	113,627	111,788	140,214
Individual	-	-	35,554	38,990	40,805	46,797
Term Insurance	-	-	2,376	2,194	1,934	1,963
Other than Term	-	-	17,336	16,390	15,303	15,206
Unit-linked	-	-	15,841	20,406	23,568	29,628
Group Insurance	52,747	50,637	63,759	69,101	70,983	93,417
Accidental Health	-	-	5,250	5,537		

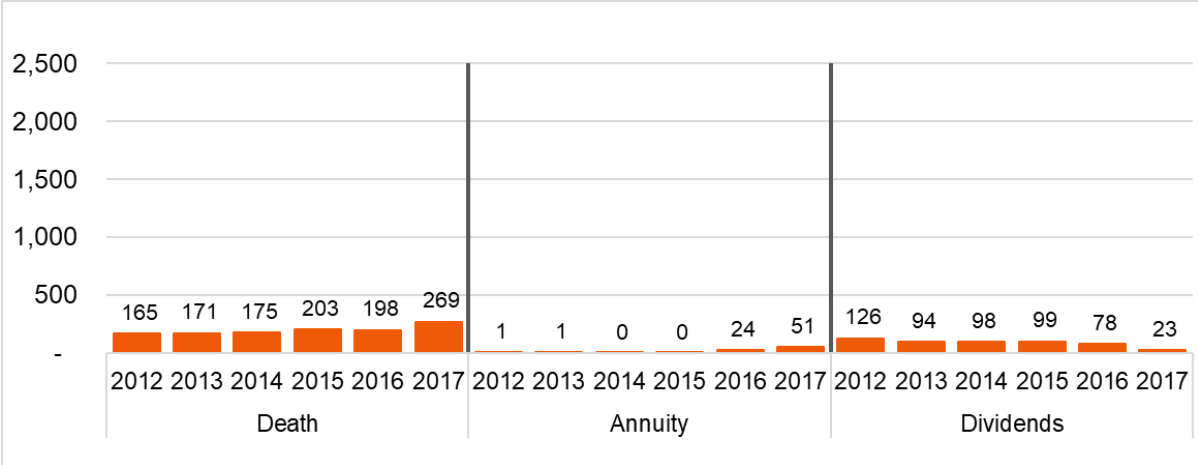

Philippines Market Structure 2017
0%
20%
40%
60%
80%
Non-life
64
Life
29
Composite
4
State Owned
1
Professional Reinsurer
1
99

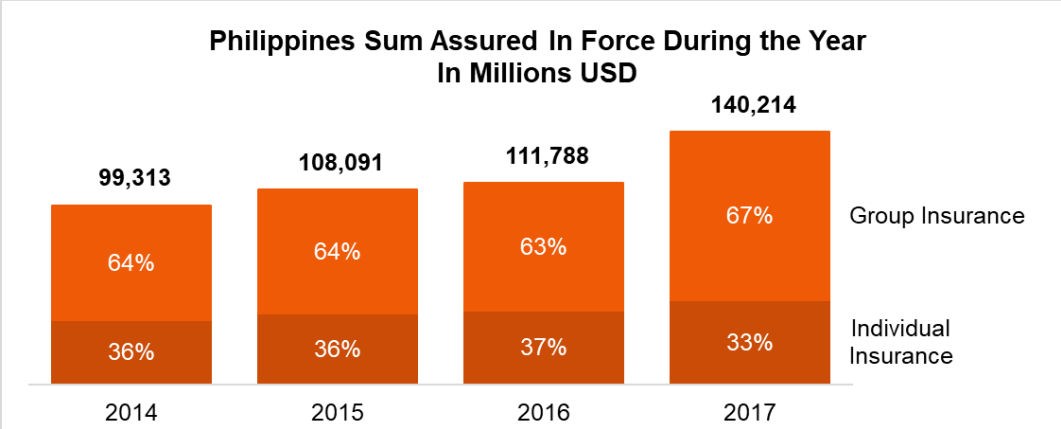

Philippines Net Written Premium
In Millions USD
2,933
3,881
3,545
4,023
3,671
4,056
51%
36%
13%
62%
28%
10%
52%
34%
14%
51%
33%
15%
41%
41%
18%
37%
43%
20%
2012
2013
2014
2015
2016
2017
Single Premiums (Less Refund)
Renewal Premiums (Less Refund)
First Year Premiums (Less Refund)

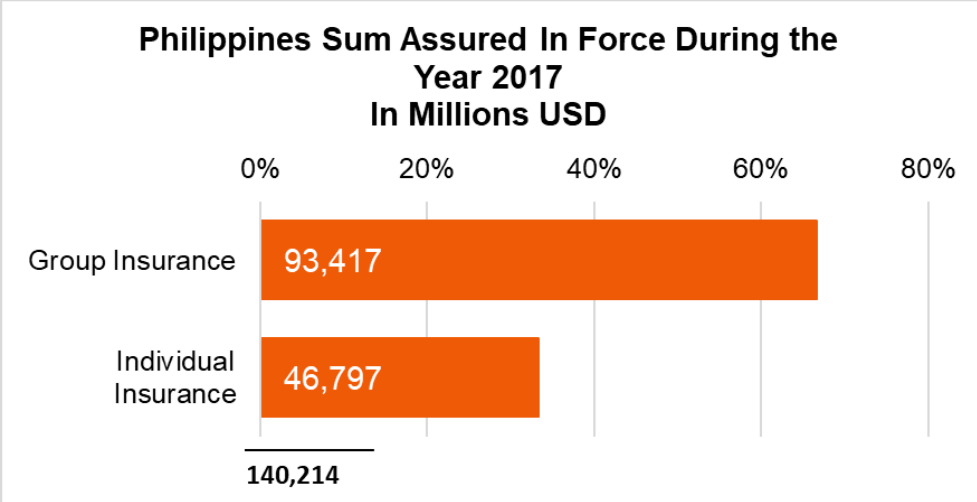

Philippines Benefit Payment 2017
In Millions USD
0%
10%
20%
30%
40%
50%
60%
70%
Others
2,058
Maturity
442
Surrender
377
Death
269
Annuity
51
Dividends
23
3,220


Philippines Benefit Payment: Total
In Millions USD
987
1,498
3,092
2,896
2,839
3,220
2012
2013
2014
2015
2016
2017


Philippines Benefit Payment
In Millions USD
2,500
2,000
1,500
1,000
500
-
85
560
1,998
2,112
1,761
2,058
310
288
472
258
444
442
245
316
348
224
334
377
2012 2013 2014 2015 2016 2017
Others
Maturity
Surrender

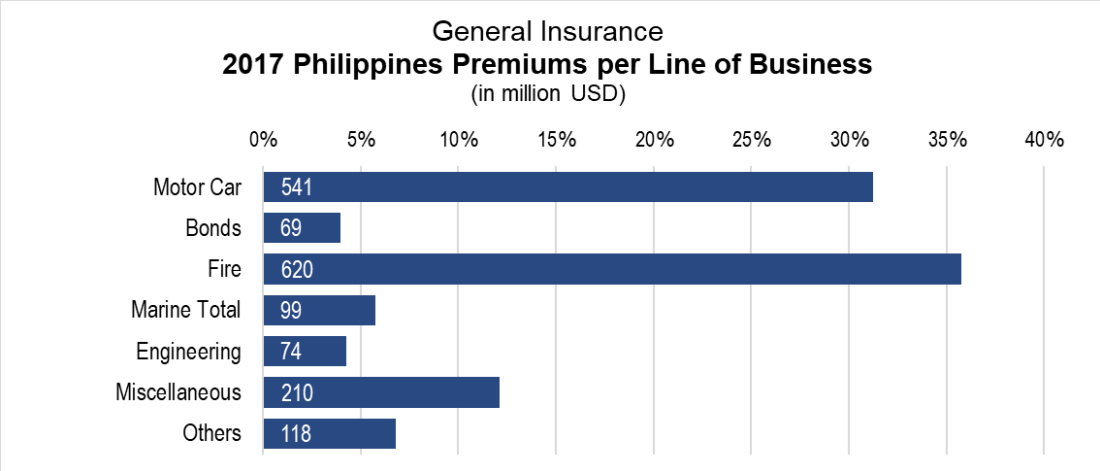

2,500
2,000
1,500
1,000
500
-
165
171
175
203
198
269
1
1
0
0
24
51
126
94
98
99
78
23
2012 2013 2014 2015 2016 2017
Death
Annuity
Dividends

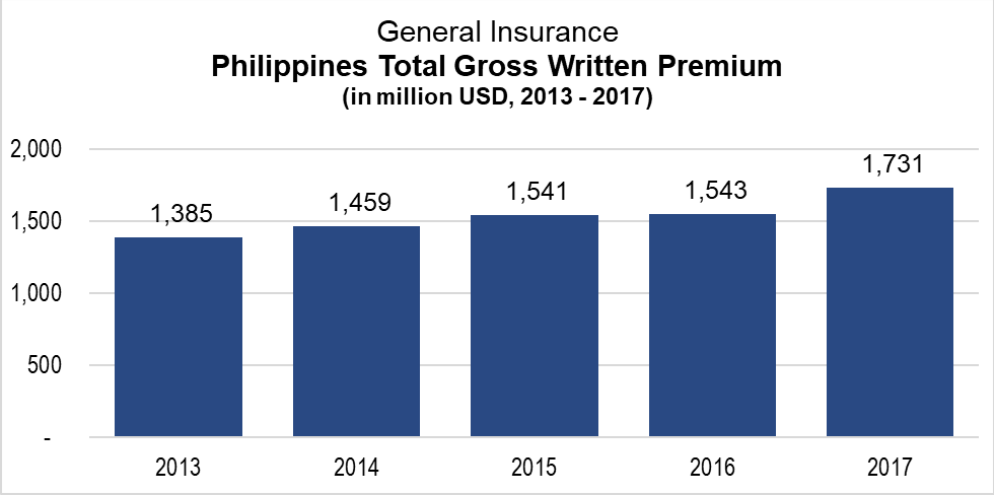

Philippines Sum Assured In Force During the Year
In Millions USD
99,313
108,091
111,788
140,214
64%
64%
63%
67%
36%
36%
37%
33%
Group Insurance
Individual Insurance
2014
2015
2016
2017

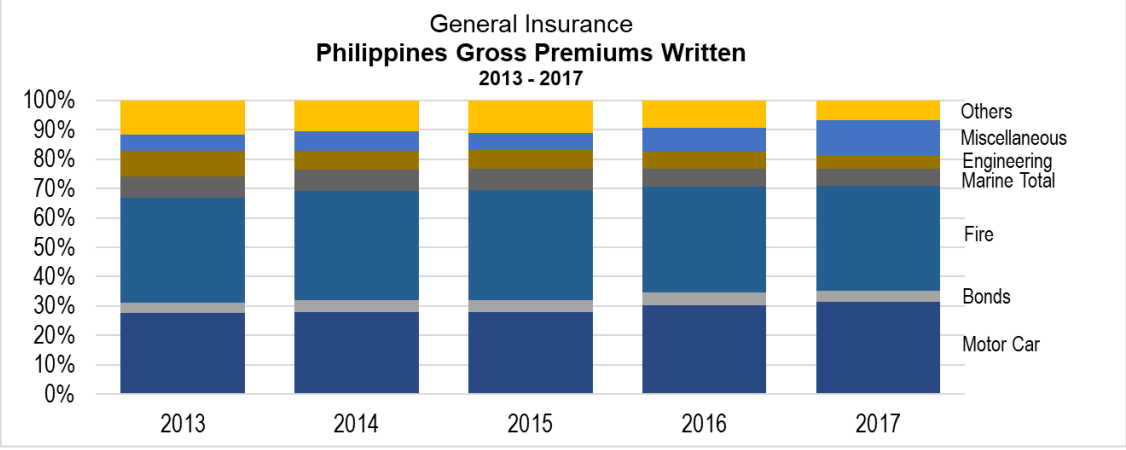

Philippines Sum Assured In Force During the Year 2017
In Millions USD
0%
20%
40%
60%
80%
Group Insurance
93,417
Individual Insurance
46,797
140,214

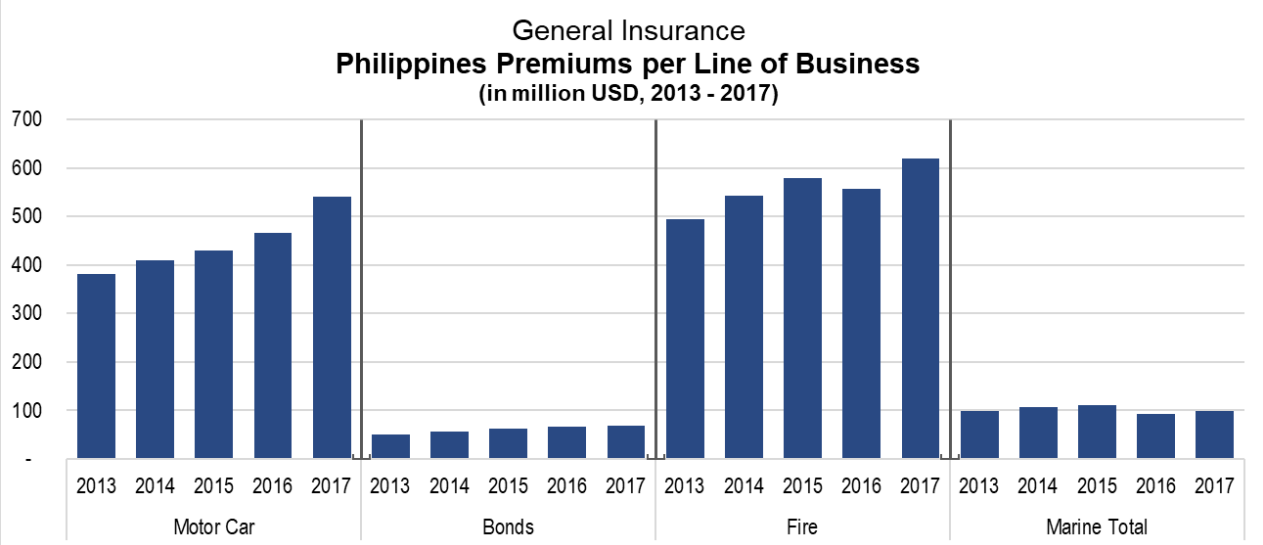
OVERVIEW OF GENERAL INSURANCE INDUSTRY (in Millions USD)					
Classification	2013	2014	2015	2016	2017
National Gross Premiums	1385.00	1459.00	1541.00	1543.00	1,731.04
Net Premium Earned	642.00	695.00	756.00	815.00	973.02
Benefit Payments (Gross Claim)					401.94
Retention Ratio	46%	47.60%	49.10%	52.80%	56.21%
Incurred Loss Ratio	49.60%	39.20%	39.60%	43.30%	43.18%
Underwriting Results	139.40	214.00	236.00	257.00	272.87
Total Assets	3,606.90	3,513.00	3,431.00	3,846.00	4442

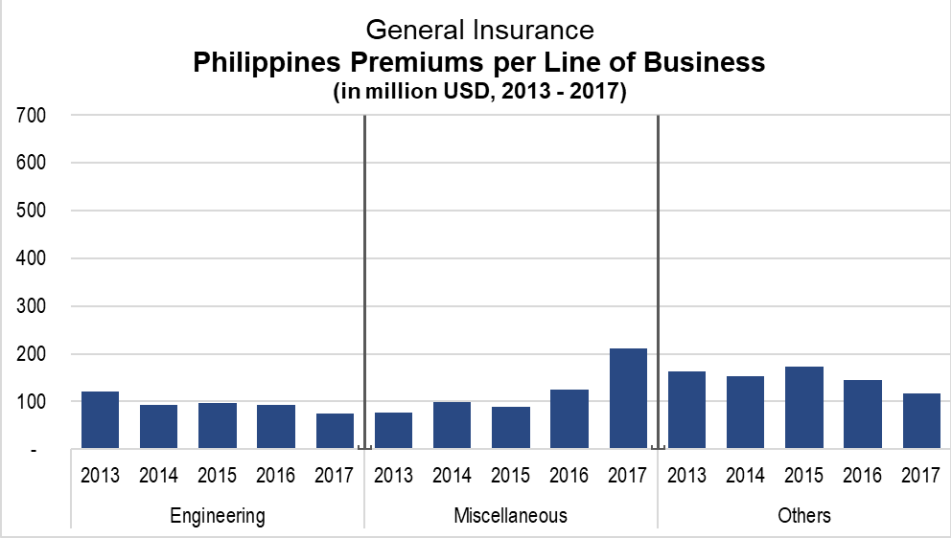
GROSS WRITTEN PREMIUM PER CLASS OF BUSINESS (In Millions USD)					
Classification	2013	2014	2015	2016	2017
Motor Car	382.00	409.00	430.00	466.00	541.29
Bonds	49.60	57.00	62.00	67.00	68.76
Fire	495.00	542.00	579.00	556.00	619.60
W.C					
CAR					
Property					
Marine Cargo	62.00	70.00	68.00	59.00	99.45
Marine Hull	36.00	37.00	43.00	33.00	
Marine Total	98.00	107.00	111.00	92.00	99.45
Satellite					
Energy on Shore					
Energy off Shore					
Engineering	121.00	92.00	97.00	93.00	74.42
Miscellaneous	76.00	98.00	89.00	124.00	210.10
Industrial All Risk					
Public Liability					
Engineering Insurance					
Aviation Insurance	52.00	38.00	26.00	27.00	38.48
Personal Accident	96.00	94.00	124.00	79.00	125.65
Health Insurance	15.00	21.00	22.00	38.00	45.98
Crop Insurance					
Credit & Surety					
Others	163.00	153.00	172.00	144.00	117.52
Total Gross Written Premium	1,385.00	1,459.00	1,541.00	1,543.00	1,731.14


General Insurance
2017 Philippines Premiums per Line of Business
(in million USD)
0%
5%
10%
15%
20%
25%
30%
35%
40%
Motor Car
541
Bonds
69
Fire
620
Marine Total
99
Engineering
74
Miscellaneous
210
Others
118


General Insurance
Philippines Total Gross Written Premium
(in million USD, 2013 - 2017)
2,000
1,500
1,000
500
-
1,385
1,459
1,541
1,543
1,731
2013
2014
2015
2016
2017


General Insurance
Philippines Gross Premiums Written
2013 - 2017
100%
90%
80%
70%
60%
50%
40%
30%
20%
10%
0%
2013
2014
2015
2016
2017
Others
Miscellaneous
Engineering
Marine Total
Fire
Bonds
Motor Car


General Insurance
Philippines Premiums per Line of Business
(in million USD, 2013 - 2017)
700
600
500
400
300
200
100
-
2013 2014 2015 2016 2017 2013 2014 2015 2016 2017 2013 2014 2015 2016 2017 2013 2014 2015 2016 2017
Motor Car
Bonds
Fire
Marine Total

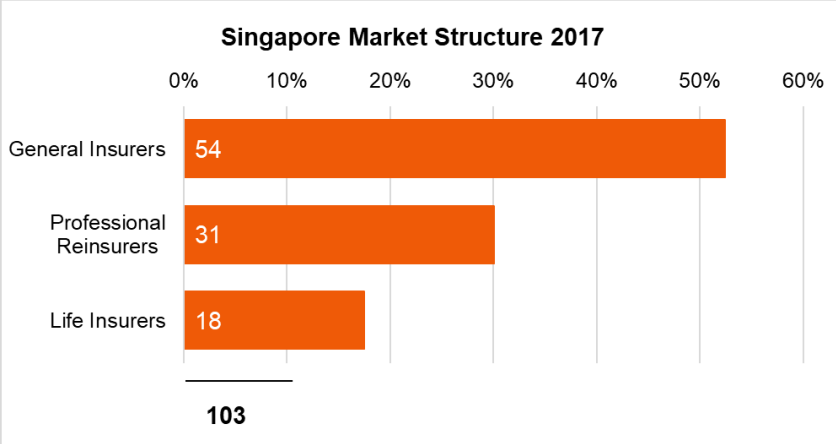

General Insurance
Philippines Premiums per Line of Business
(in million USD, 2013 - 2017)
700
600
500
400
300
200
100
-
2013 2014 2015 2016 2017 2013 2014 2015 2016 2017 2013 2014 2015 2016 2017
Engineering
Miscellaneous
Others

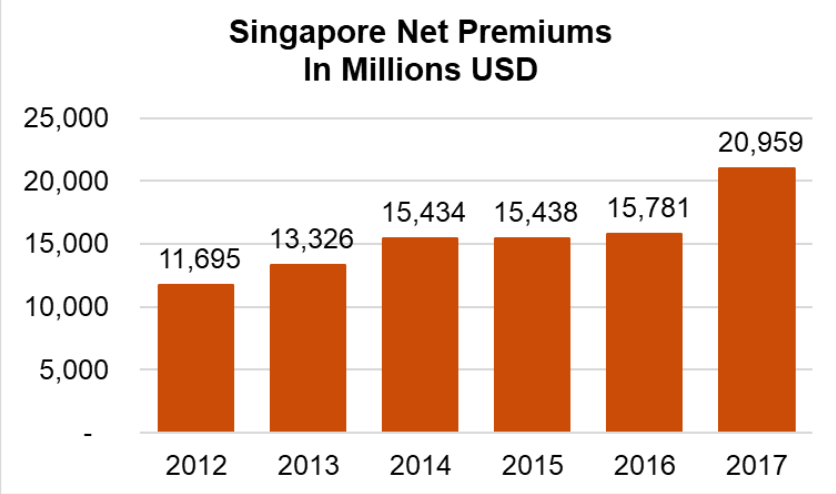
MARKET STRUCTURE						
	2012	2013	2014	2015	2016	2017
Number of registered insurance company	97	19	24	85	29	103
By type of business						
General Insurers	50			58		54
Life Insurers	19	19	20	21	22	18
Professional Reinsurers	28		4	6	7	31

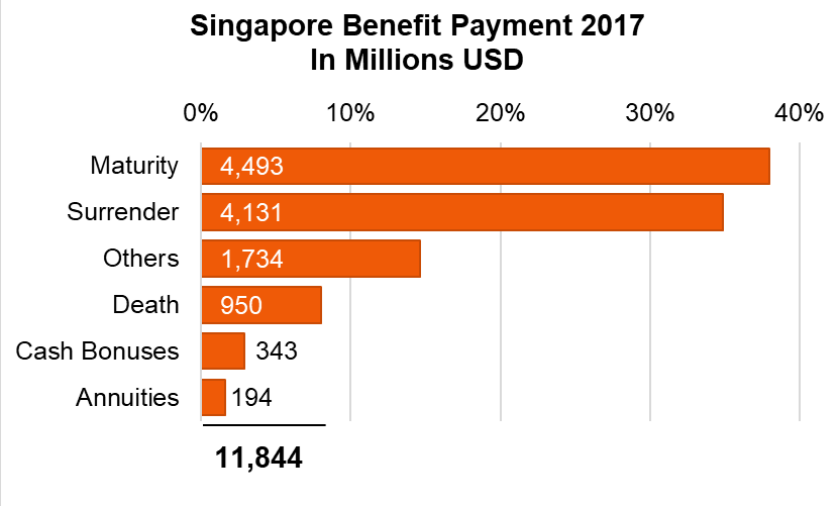
INDIVIDUAL NEW BUSINESS PREMIUM (in Millions USD)						
Net Written Premiums / Year	2012	2013	2014	2015	2016	2017
Annual Premiums	1,547	1,922	1,659	1,708	1,927	2,208
Single Premiums	4,747	5,605	6,504	6,907	7,488	10,686
Annuities	139	20	22	12	15	18
Total	6,433	7,547	8,186	8,627	9,430	12,912

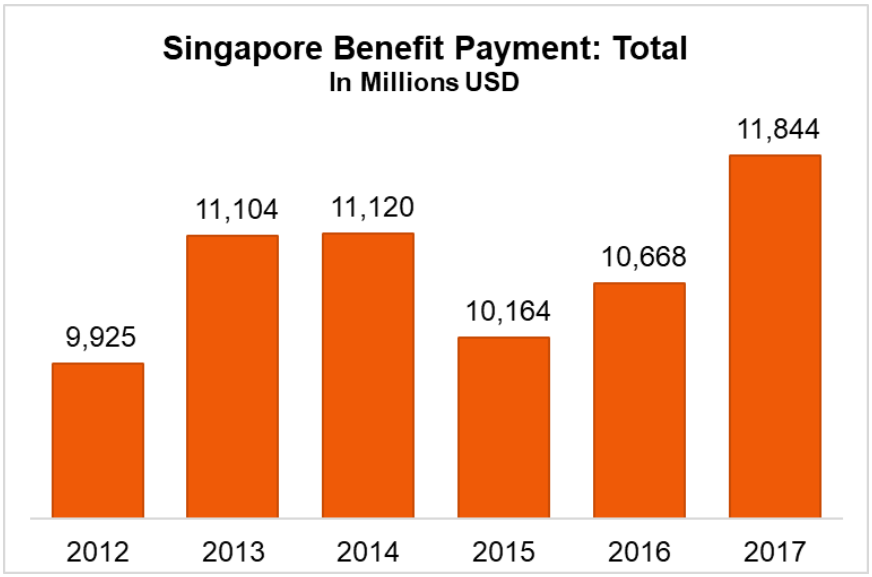
BENEFIT PAYMENT (in Millions USD)						
	2012	2013	2014	2015	2016	2017
Maturity	5,355	6,009	5,811	4,449	4,511	4,493
Death	672	675	715	797	871	950
Surrender	2,661	2,966	3,051	3,225	3,314	4,131
Cash Bonuses	196	212	231	272	306	343
Forfeitures						
Expiry						
Annuities	193	200	193	192	194	194
Others	848	1,042	1,120	1,230	1,472	1,734
Total	9,925	11,104	11,120	10,164	10,668	11,844

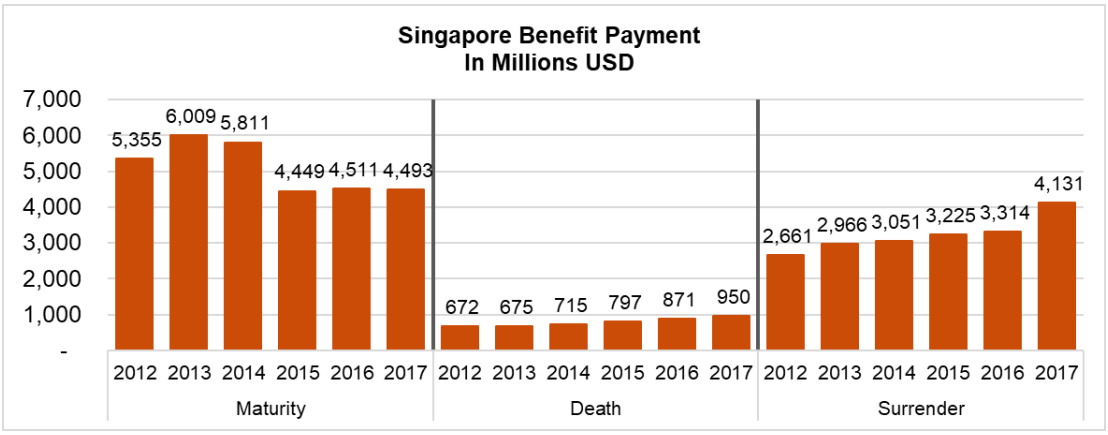
NET PREMIUM (in Millions USD) *(from MAS website)*						
Net Written Premiums / Year	2012	2013	2014	2015	2016	2017
In USD	11,695	13,326	15,434	15,438	15,781	20,959

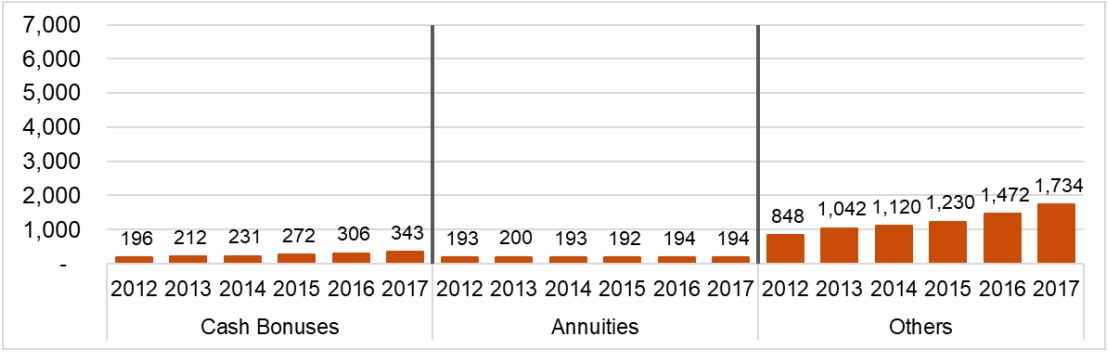

Singapore Market Structure 2017
0%
10%
20%
30%
40%
50%
60%
General Insurers
54
Professional Reinsurers
31
Life Insurers
18
103

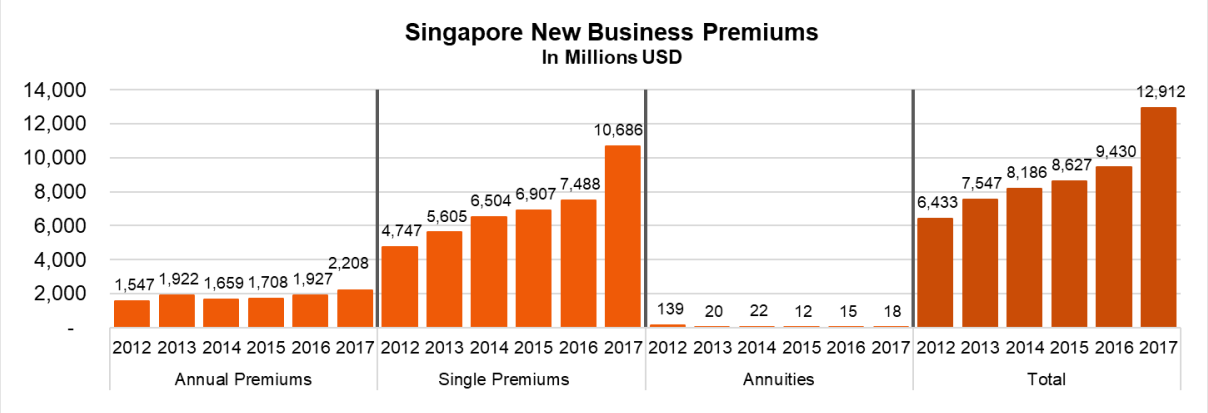

Singapore Net Premiums
In Millions USD
25,000
20,000
15,000
10,000
5,000
-
11,695
13,326
15,434
15,438
15,781
20,959
2012
2013
2014
2015
2016
2017


Singapore Benefit Payment 2017
In Millions USD
0%
10%
20%
30%
40%
Maturity
4,493
Surrender
4,131
Others
1,734
Death
950
Cash Bonuses
343
Annuities
194
11,844


Singapore Benefit Payment: Total
In Millions USD
9,925
11,104
11,120
10,164
10,668
11,844
2012
2013
2014
2015
2016
2017

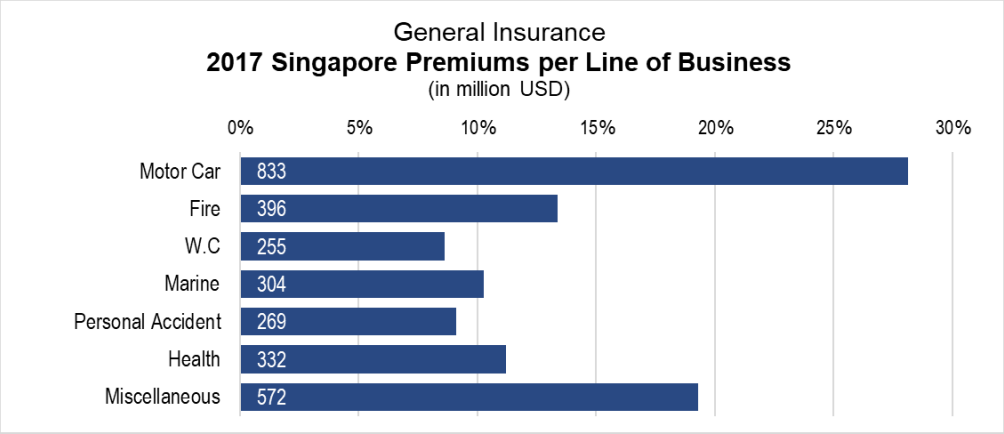

Singapore Benefit Payment
In Millions USD
7,000
6,000
5,000
4,000
3,000
2,000
1,000
-
5,355
6,009
5,811
4,449
4,511
4,493
672
675
715
797
871
950
2,661
2,966
3,051
3,225
3,314
4,131
2012 2013 2014 2015 2016 2017
Maturity
Death
Surrender

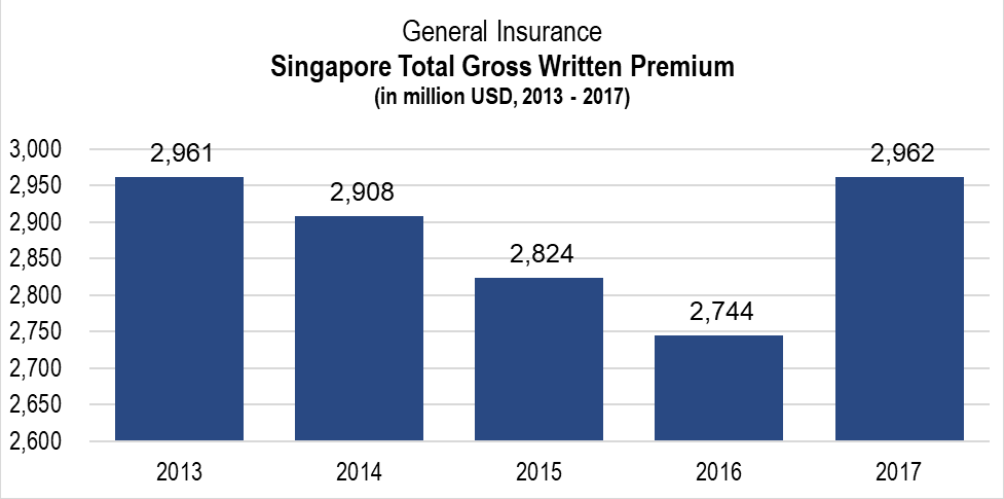

7,000
6,000
5,000
4,000
3,000
2,000
1,000
-
196
212
231
272
306
343
193
200
193
192
194
194
848
1,042
1,120
1,230
1,472
1,734
2012 2013 2014 2015 2016 2017
Cash Bonuses
Annuities
Others

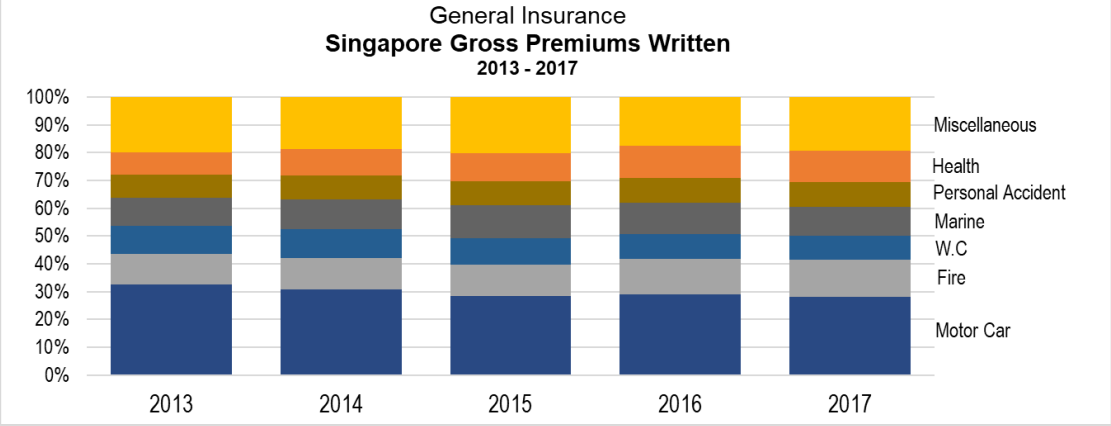

Singapore New Business Premiums
In Millions USD
14,000
12,000
10,000
8,000
6,000
4,000
2,000
-
1,547
1,922
1,659
1,708
1,927
2,208
4,747
5,605
6,504
6,907
7,488
10,686
139
20
22
12
15
18
6,433
7,547
8,186
8,627
9,430
12,912
2012 2013 2014 2015 2016 2017
Annual Premiums
Single Premiums
Annuities
Total

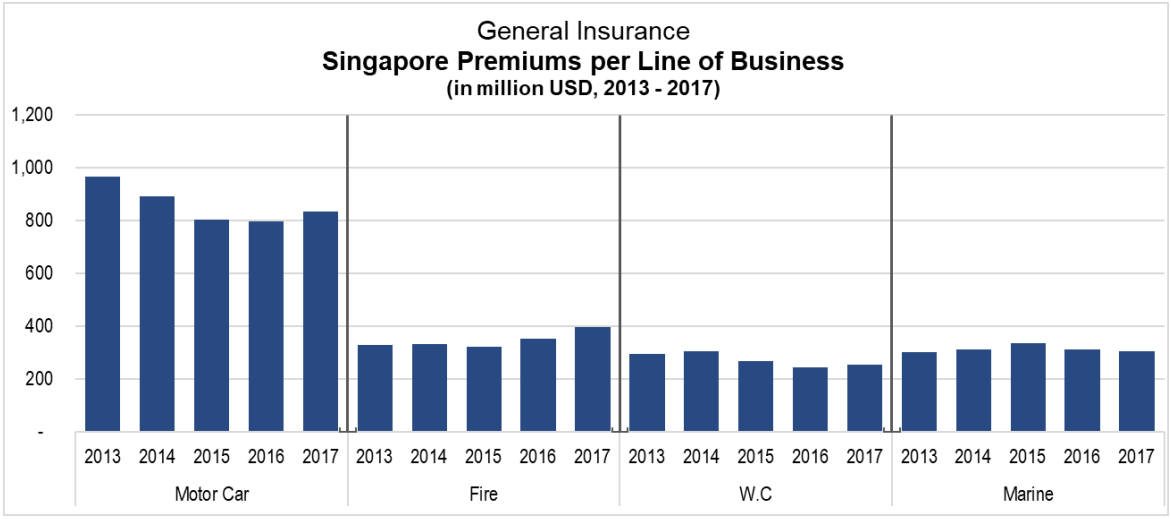
OVERVIEW OF GENERAL INSURANCE INDUSTRY (in Millions USD)					
Classification	2013	2014	2015	2016	2017
National Gross Premiums	2,961	2,908	2,824	2,744	2,962
Net Premium Earned	2,271	2,217	1,871	1,844	1,874
Net Incurred Claim	1,155	1,057	956	975	958
Retention Ratio	76.7%	76.3%	66.3%	67.2%	63.3%
Incurred Loss Ratio	51.6%	48.0%	50.2%	52.4%	51.6%
Underwriting Results	293	332	227	128	97
Total Assets	7,913	7,921	7,819	7,698	8,116

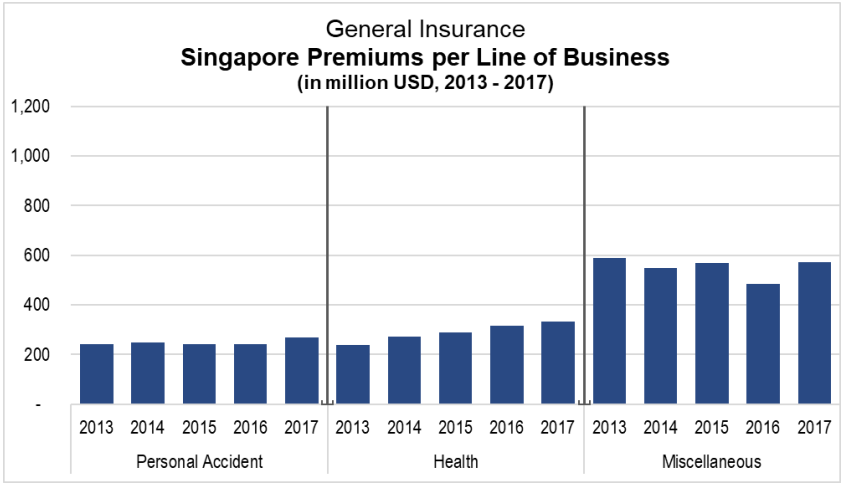
GROSS WRITTEN PREMIUM PER CLASS OF BUSINESS (in Millions USD)					
Classification	2013	2014	2015	2016	2017
Motor Car	965.00	893.00	803.00	795.00	833.50
Fire	329.00	331.00	322.00	352.00	396.05
W.C	296.00	303.43	266.00	244.00	255.07
Marine Cargo	88.00	84.00	70.00	66.00	70.90
Hull and Liability	213.00	228.00	264.00	245.00	233.14
Marine	301.00	312.00	334.00	311.00	304.04
Personal Accident	243.00	249.00	242.00	242.00	269.45
Health	239.00	272.01	290.00	315.00	332.04
Miscellaneous	588.00	547.00	567.00	484.00	571.91
Bonds					
Public Liability					
Engineering Insurance					
Professional Indemnity					
Credit / Political Risk					
Others					
Others					
Total Gross Written Premium	2,961.00	2,908.00	2,824.00	2,744.00	2,962.04


General Insurance
2017 Singapore Premiums per Line of Business
(in million USD)
0%
5%
10%
15%
20%
25%
30%
Motor Car
833
Fire
396
W.C
255
Marine
304
Personal Accident
269
Health
332
Miscellaneous
572


General Insurance
Singapore Total Gross Written Premium
(in million USD, 2013 - 2017)
3,000
2,950
2,900
2,850
2,800
2,750
2,700
2,650
2,600
2,961
2,908
2,824
2,744
2,962
2013
2014
2015
2016
2017


General Insurance
Singapore Gross Premiums Written
2013 - 2017
100%
90%
80%
70%
60%
50%
40%
30%
20%
10%
0%
2013
2014
2015
2016
2017
Miscellaneous
Health
Personal Accident
Marine
W.C
Fire
Motor Car


General Insurance
Singapore Premiums per Line of Business
(in million USD, 2013 - 2017)
1,200
1,000
800
600
400
200
-
2013 2014 2015 2016 2017
Motor Car
Fire
W.C
Marine

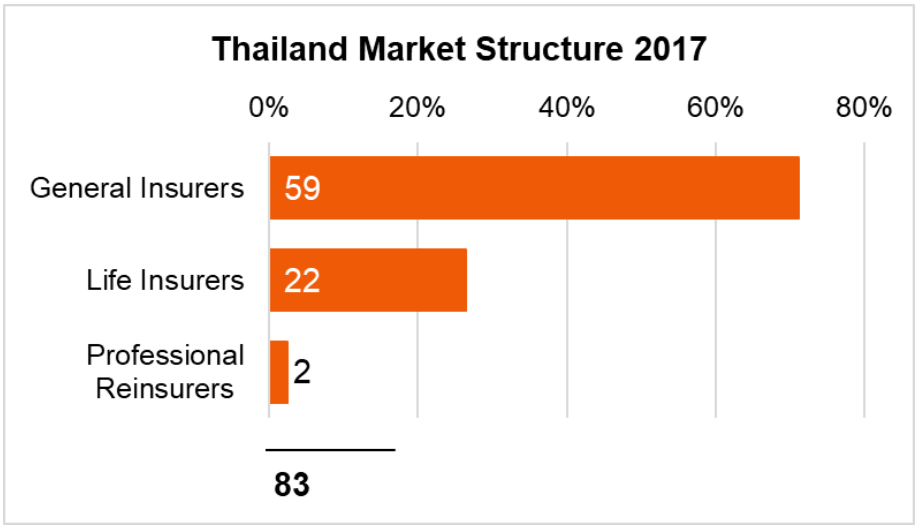

General Insurance
Singapore Premiums per Line of Business
(in million USD, 2013 - 2017)
1,200
1,000
800
600
400
200
-
2013 2014 2015 2016 2017
Personal Accident
Health
Miscellaneous

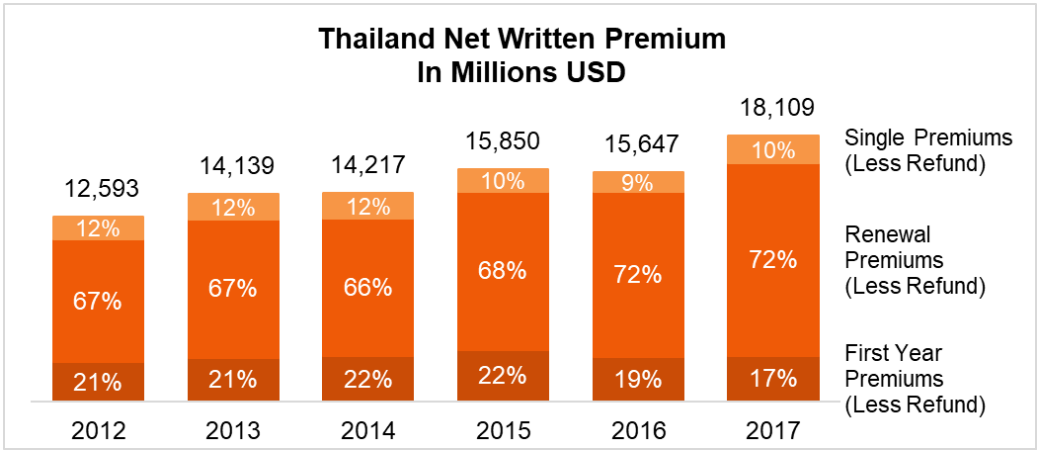
MARKET STRUCTURE						
	2012	2013	2014	2015	2016	2017
Number of registered insurance company			88	85	84	83
By type of business						
General Insurers			62	61	60	59
Life Insurers	23	23	24	23	22	22
Professional Reinsurers	1	1	2	1	2	2

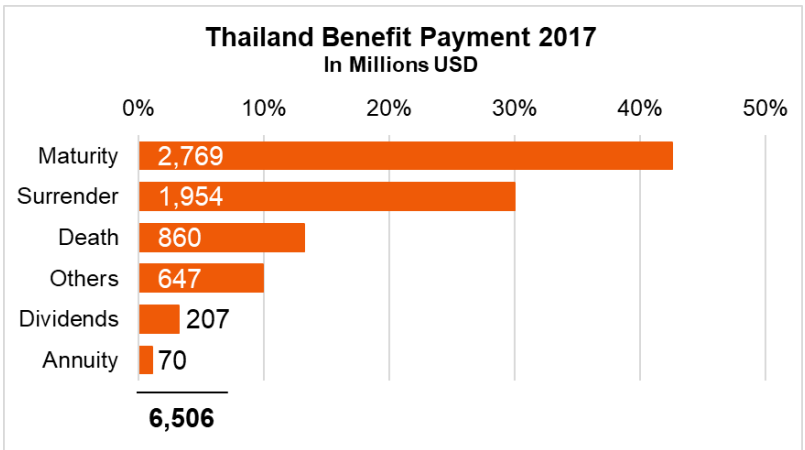
NET PREMIUM (IN MILLIONS USD)						
Net Written Premiums / Year	2012	2013	2014	2015	2016	2017
First Year Premiums (Less Refund)	2,669	2,989	3,057	3,519	3,037	3,104
Renewal Premiums (Less Refund)	8,392	9,444	9,401	10,803	11,230	13,122
Single Premiums (Less Refund)	1,532	1,706	1,758	1,528	1,380	1,883
Total (Including Single Premium)	12,593	14,139	14,217	15,850	15,647	18,109
Total (Excluding Single Premium)	11,061	12,433	12,459	14,323	14,267	16,226

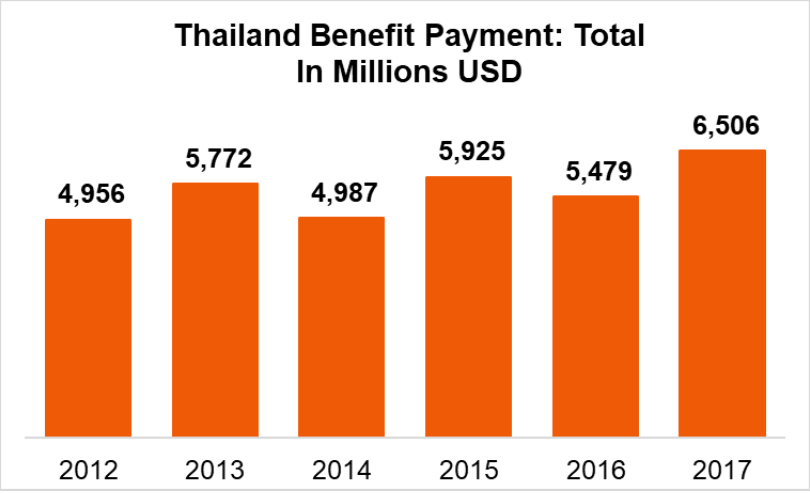
BENEFIT PAYMENT (IN MILLIONS USD)						
	2012	2013	2014	2015	2016	2017
Maturity	2,408	3,001	2,084	2,309	2,305	2,769
Death	538	574	623	686	734	860
Surrender	877	935	1,013	1,433	1,588	1,954
Annuity	2	3	3	40	46	70
Accident and Disability	83	79	51	93	-	
Health	551	623	688	760	-	
Dividends	177	194	184	190	186	207
Others	320	363	341	414	619	647
Total	4,956	5,772	4,987	5,925	5,479	6,506

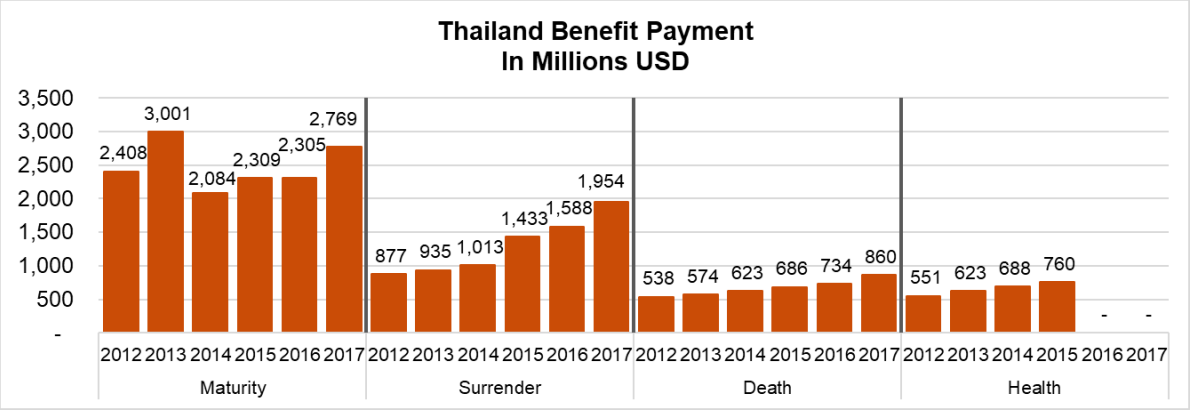
IN FORCE DURING THE YEAR (in Millions USD)						
Sum Assured / Year	2012	2013	2014	2015	2016	2017
Sum Assured	292,674	319,651	319,743	490,493	478,906	536,969
Annuities	-	-	-	1,175	1,335	1,621
Other than Annuities	292,674	319,651	319,743	489,317	477,572	535,348
Individual	131,330	144,890	138,063	285,396	257,647	283,780
Term Insurance	22,385	25,849	24,693	28,604	17,883	18,996
Other than term	108,945	119,041	113,370	124,747	123,834	140,851
Unit - Linked	-	-	-	2,491	4,538	8,805
Universal Life	-	-	-	1,196	1,068	1,210
Personal Accident Stand Alone	-	-	-	128,357	110,324	113,918
Group Insurance	161,344	174,760	181,679	200,376	216,798	248,238
Industrial	-	-	3,564	3,545	3,126	3,331

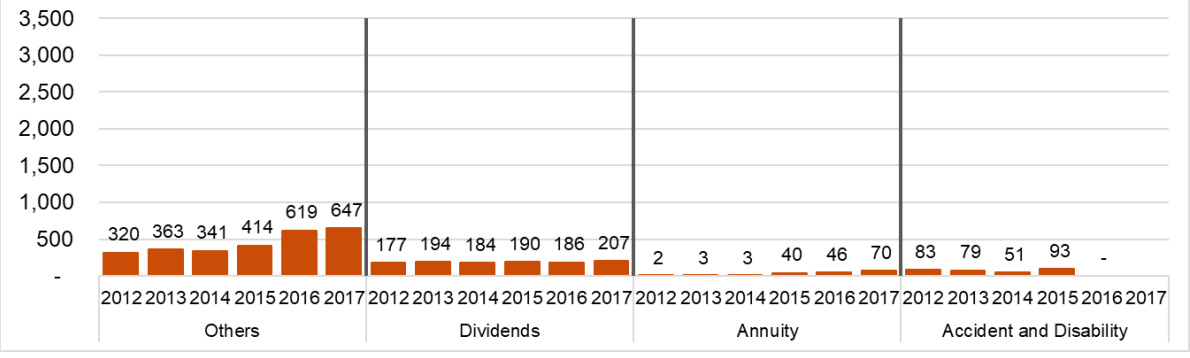

Thailand Market Structure 2017
0%
20%
40%
60%
80%
General Insurers
59
Life Insurers
22
Professional Reinsurers
2
83

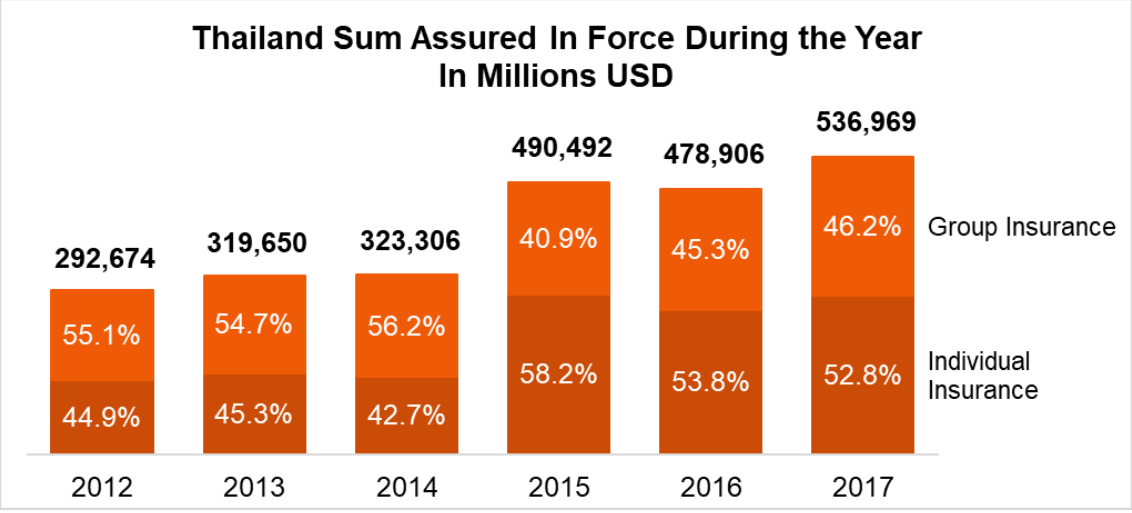

Thailand Net Written Premium
In Millions USD
12,593
12%
67%
21%
14,139
12%
67%
21%
14,217
12%
66%
22%
15,850
10%
68%
22%
15,647
9%
72%
19%
18,109
10%
72%
17%
2012
2013
2014
2015
2016
2017
Single Premiums (Less Refund)
Renewal Premiums (Less Refund)
First Year Premiums (Less Refund)

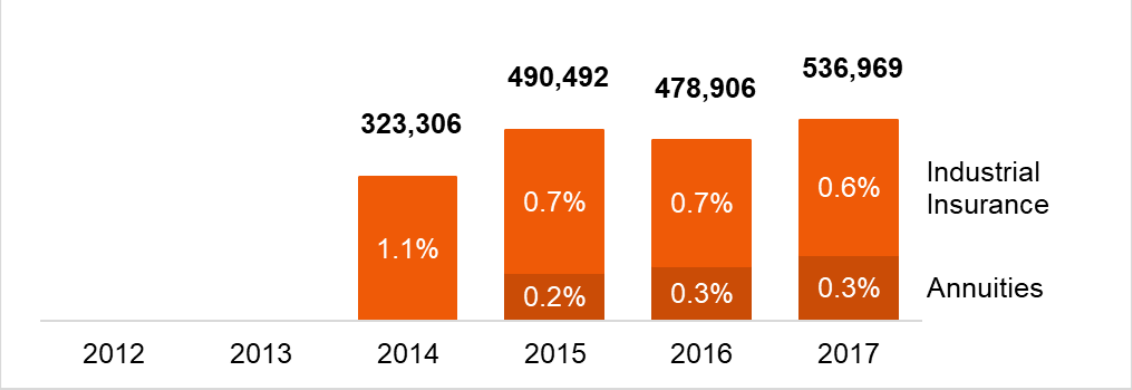

Thailand Benefit Payment 2017
In Millions USD
0%
10%
20%
30%
40%
50%
Maturity
2,769
Surrender
1,954
Death
860
Others
647
Dividends
207
Annuity
70
6,506

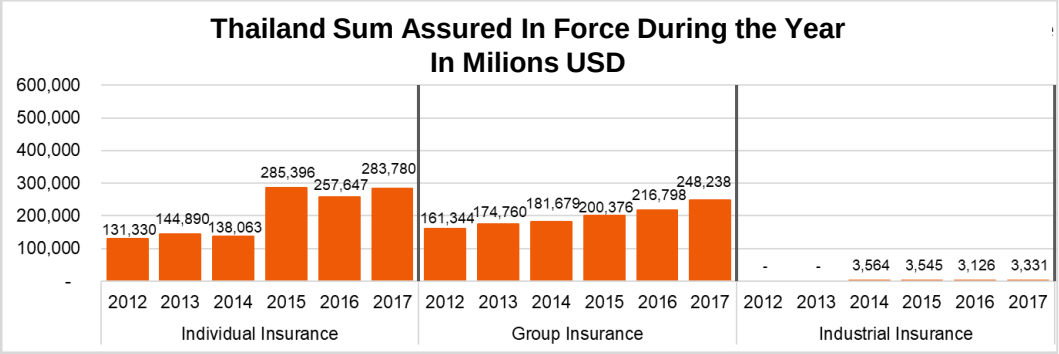

Thailand Benefit Payment: Total
In Millions USD
4,956
5,772
4,987
5,925
5,479
6,506
2012
2013
2014
2015
2016
2017

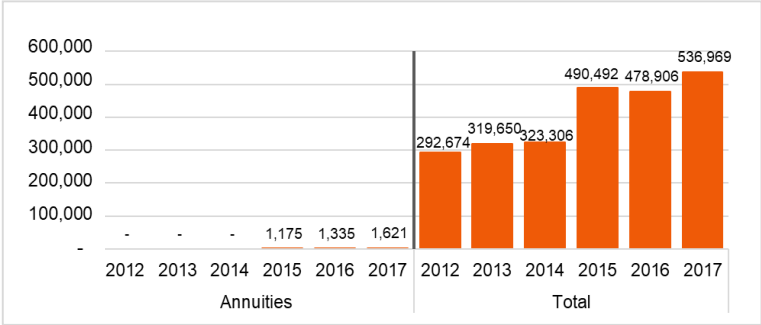

Thailand Benefit Payment
In Millions USD
3,500
3,000
2,500
2,000
1,500
1,000
500
-
2,408
3,001
2,084
2,309
2,305
2,769
877
935
1,013
1,433
1,588
1,954
538
574
623
686
734
860
551
623
688
760
- -
2012 2013 2014 2015 2016 2017
Maturity
Surrender
Death
Health

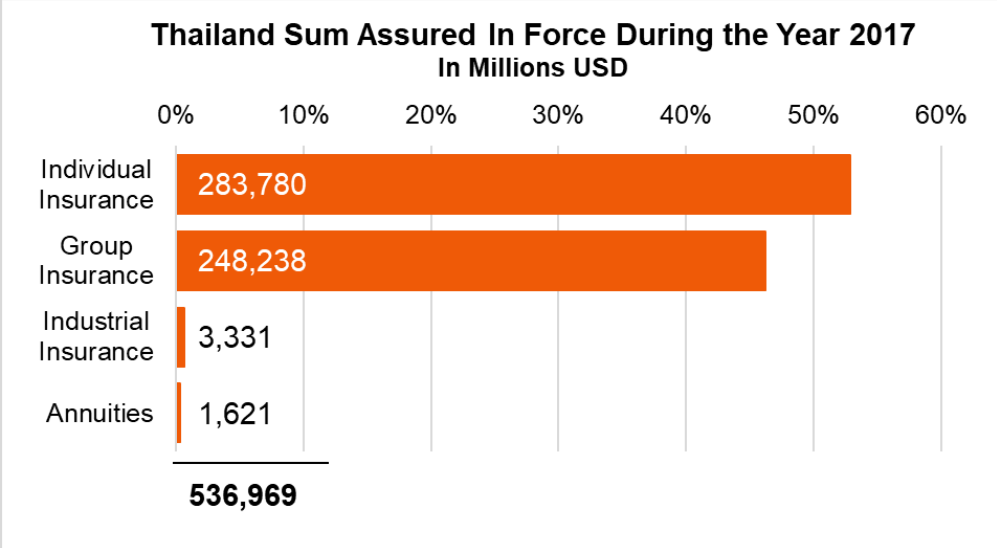

3,500
3,000
2,500
2,000
1,500
1,000
500
-
320 363 341 414 619 647
177 194 184 190 186 207
2 3 3 40 46 70
83 79 51 93 -
2012 2013 2014 2015 2016 2017
Others
Dividends
Annuity
Accident and Disability


Thailand Sum Assured In Force During the Year
In Millions USD
292,674
319,650
323,306
490,492
478,906
536,969
55.1%
54.7%
56.2%
40.9%
45.3%
46.2%
44.9%
45.3%
42.7%
58.2%
53.8%
52.8%
Group Insurance
Individual Insurance
2012
2013
2014
2015
2016
2017


323,306
490,492
478,906
536,969
1.1%
0.7%
0.7%
0.6%
0.2%
0.3%
0.3%
Industrial Insurance
Annuities
2012
2013
2014
2015
2016
2017

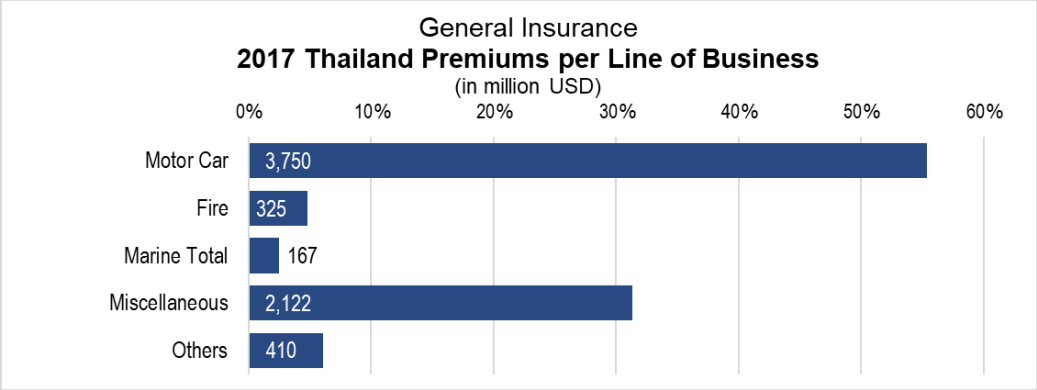

Thailand Sum Assured In Force During the Year
In Milions USD
600,000
500,000
400,000
300,000
200,000
100,000
-
131,330
144,890
138,063
285,396
257,647
283,780
161,344
174,760
181,679
200,376
216,798
248,238
-
-
3,564
3,545
3,126
3,331
2012 2013 2014 2015 2016 2017 2012 2013 2014 2015 2016 2017 2012 2013 2014 2015 2016 2017
Individual Insurance
Group Insurance
Industrial Insurance

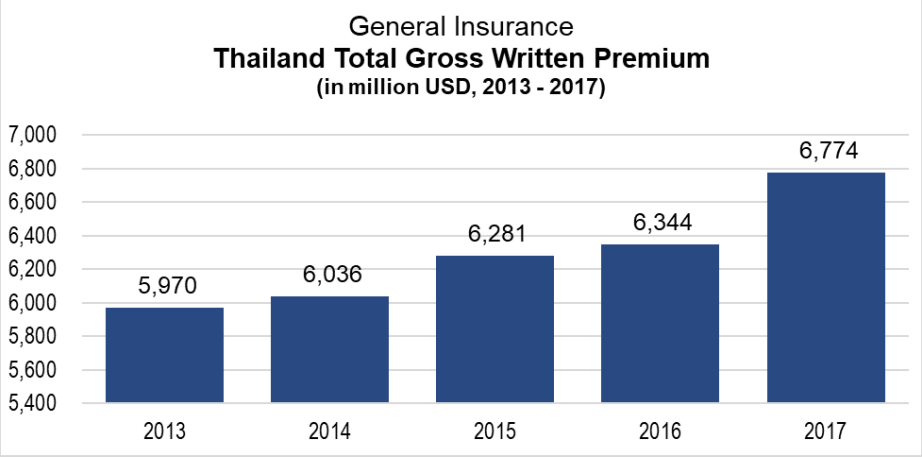

600,000
500,000
400,000
300,000
200,000
100,000
-
-
-
-
1,175
1,335
1,621
292,674
319,650
323,306
490,492
478,906
536,969
2012 2013 2014 2015 2016 2017 2012 2013 2014 2015 2016 2017
Annuities
Total

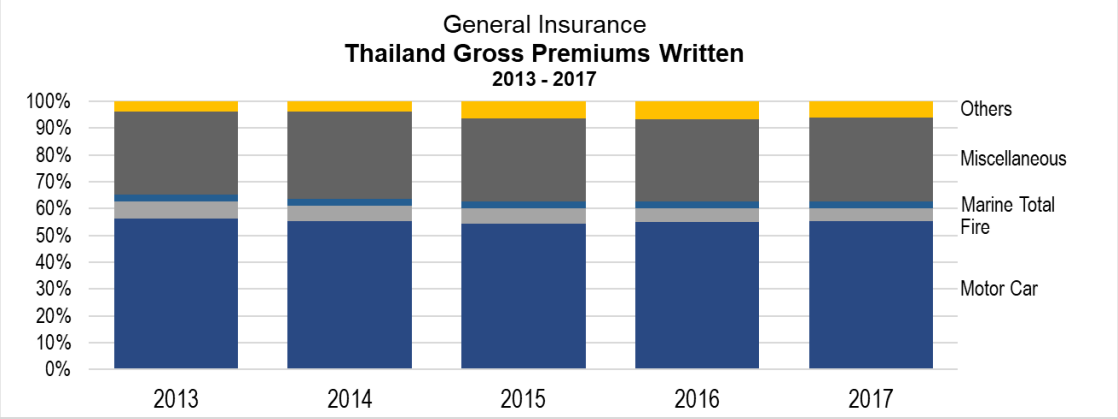

Thailand Sum Assured In Force During the Year 2017
In Millions USD
0%
10%
20%
30%
40%
50%
60%
Individual Insurance
283,780
Group Insurance
248,238
Industrial Insurance
3,331
Annuities
1,621
536,969

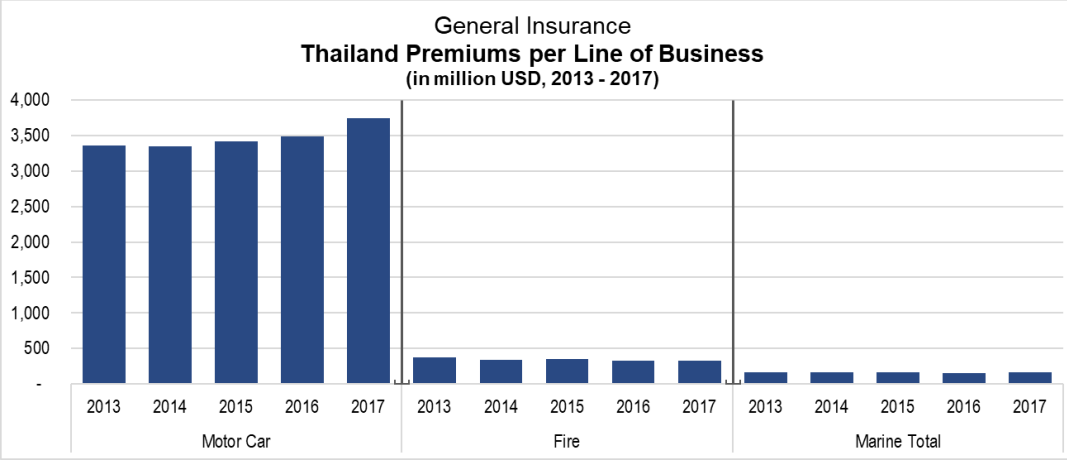
OVERVIEW OF GENERAL INSURANCE INDUSTRY (in Millions USD)					
Classification	2013	2014	2015	2016	2017
Gross Written Premium	5,970	6,036	6,281	6,344	6,774
Net Written Premium	4,170	4,227	4,424	4,477	4,800
Net Claims Incurred	1,686	1,955	2,287	2,450	2,660
Retention Ratio	70.0%	70.0%	70.0%	71.0%	71%
Incurred Loss Ratio	42.0%	47.0%	50.0%	55.0%	56%
Underwriting Results	584	457	331	208	146

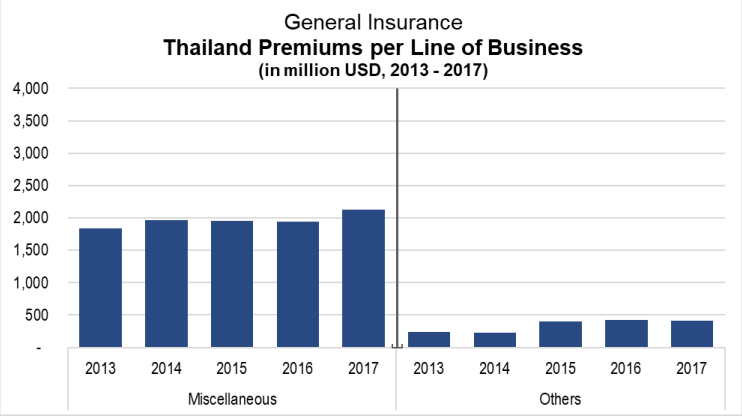
GROSS WRITTEN PREMIUM PER CLASS OF BUSINESS (in Millions USD)					
Classification	2013	2014	2015	2016	2017
Motor Car	3,362	3,347	3,423	3,488	3,750
Fire	375	342	346	331	325
Marine Cargo	150	147	147	145	153
Marine Hull	12	14	13	12	14
Marine Total	162	161	160	157	167
Bonds					
Satellite					
Energy on Shore					
Energy off Shore					
Personal Accident					
Engineering					
Miscellaneous	1,836	1,965	1,949	1,943	2,122
Industrial All Risk	768	815	790	741	
Public Liability	54	60	63	71	
Engineering Insurance	97	98			
Aviation Insurance	31	33			
Health Insurance	176	202	296	285	
Crop Insurance	0.100	6.300			
Personal Accident	710	751	800	846	
Others	235	222	402	425	410
Total Gross Written Premium	5,970	6,036	6,281	6,344	6,774


General Insurance
2017 Thailand Premiums per Line of Business
(in million USD)
0%
10%
20%
30%
40%
50%
60%
Motor Car
3,750
Fire
325
Marine Total
167
Miscellaneous
2,122
Others
410


General Insurance
Thailand Total Gross Written Premium
(in million USD, 2013 - 2017)
7,000
6,800
6,600
6,400
6,200
6,000
5,800
5,600
5,400
5,970
6,036
6,281
6,344
6,774
2013
2014
2015
2016
2017


General Insurance
Thailand Gross Premiums Written
2013 - 2017
100%
90%
80%
70%
60%
50%
40%
30%
20%
10%
0%
2013
2014
2015
2016
2017
Others
Miscellaneous
Marine Total
Fire
Motor Car


General Insurance
Thailand Premiums per Line of Business
(in million USD, 2013 - 2017)
4,000
3,500
3,000
2,500
2,000
1,500
1,000
500
-
2013 2014 2015 2016 2017
Motor Car
2013 2014 2015 2016 2017
Fire
2013 2014 2015 2016 2017
Marine Total

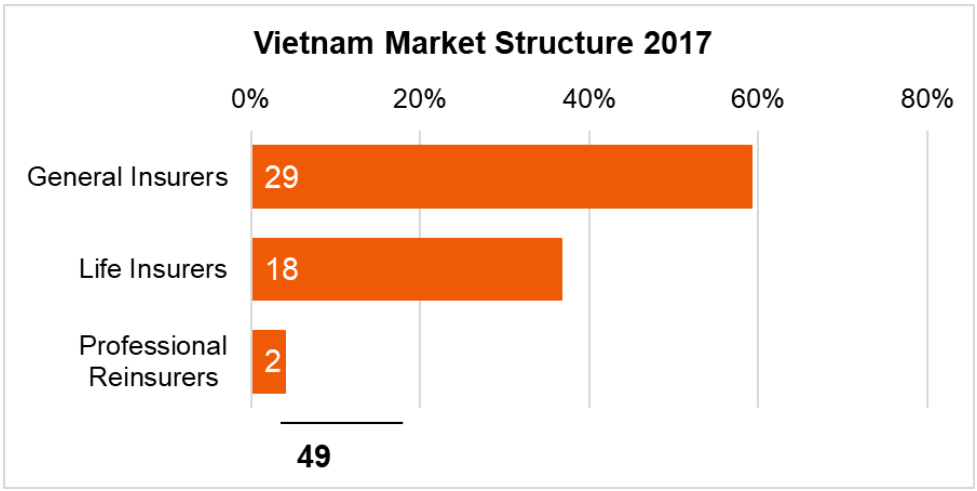

General Insurance
Thailand Premiums per Line of Business
(in million USD, 2013 - 2017)
4,000
3,500
3,000
2,500
2,000
1,500
1,000
500
-
2013 2014 2015 2016 2017
Miscellaneous
2013 2014 2015 2016 2017
Others

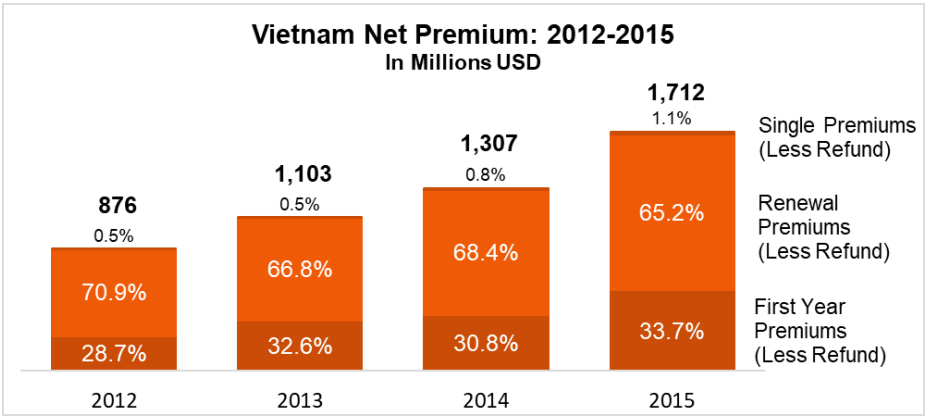
MARKET STRUCTURE						
	2012	2013	2014	2015	2016	2017
Number of registered insurance company	45	47	49	49	49	49
By type of business						
General Insurers	**29**	**29**	**30**	**30**	**29**	**29**
Life Insurers	**14**	**16**	**17**	**17**	**18**	**18**
Professional Reinsurers	**2**	**2**	**2**	**2**	**2**	**2**

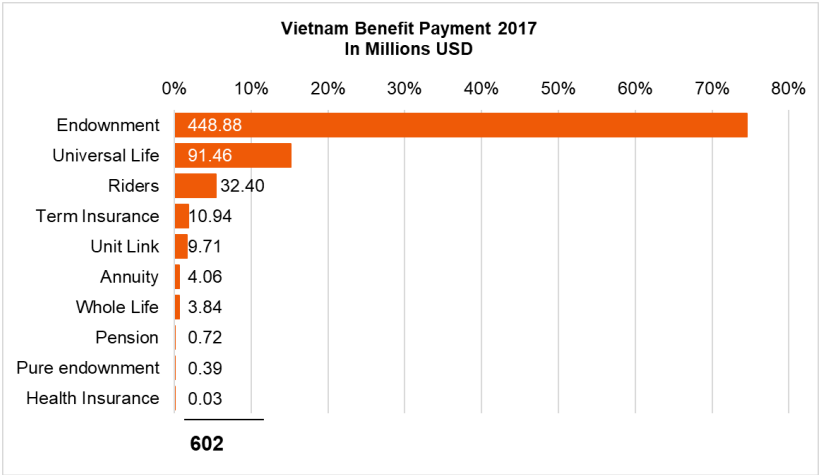
NET WRITTEN PREMIUM (IN MILLIONS USD)		
	2016	2017
New business Premiums (Less Refund)	739	972
Non-New business Premiums (Less Refund)	680	1,883
Total Premiums (Less Refund)	1,419	2,855

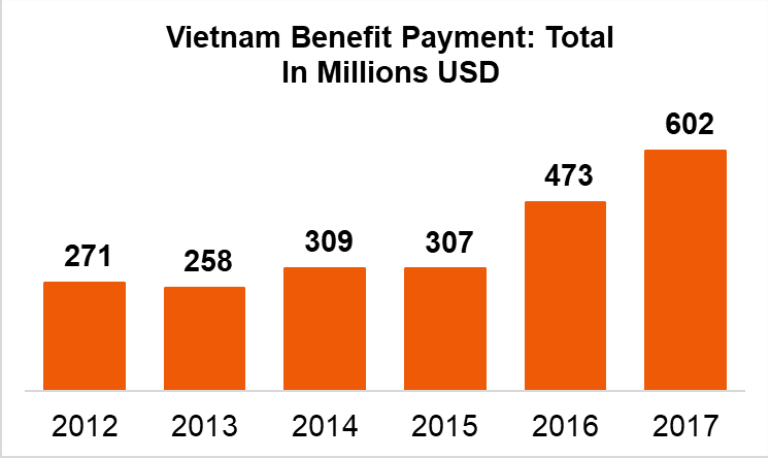
BENEFIT PAYMENT (IN MILLIONS USD)						
	2012	2013	2014	2015	2016	2017
Whole Life	2	2	1	1	2	4
Term Insurance	3	3	3	2	2	11
Pure endownment	0	0	0	0	-	0
Endownment	234	216	253	229	279	449
Annuity	0	0	0	0	-	4
Universal Life						91
Unit Link						10
Pension	-	-	-	0	-	1
Health Insurance						0
Riders	12	10	13	18	29	32
Dividends	-	-	-	-	81	
Investment Insurance	20	27	38	56	80	
Total	271	258	309	307	473	602

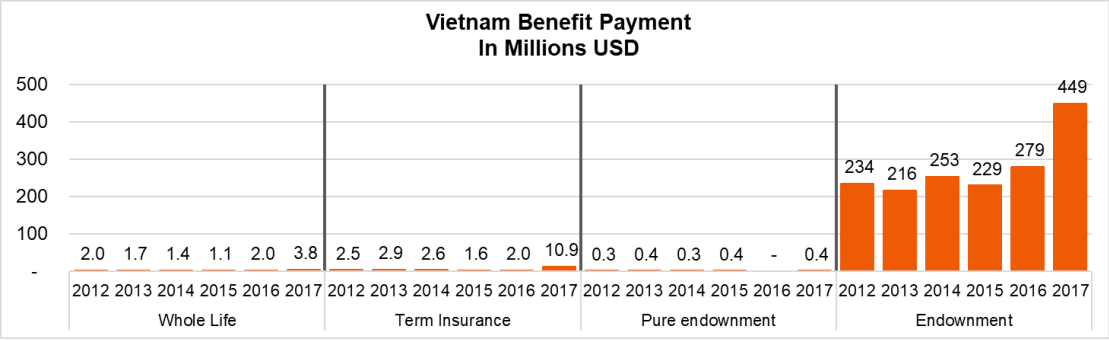
IN FORCE DURING THE YEAR (IN MILLIONS USD)						
Sum Assured / Year	2012	2013	2014	2015	2016	2017
Sum Assured	27,639	27,508	43,307	57,033	78,150	106,717
Annuities	4	4	6	9	14	18
Other than Annuities	27,635	27,504	43,301	57,024	78,136	106,699
Individual	27,207	27,078	42,075	55,938	76,250	104,598
Term Insurance	2,174	2,164	3,683	1,359	1,389	1,526
Other than term	14,495	14,426	19,830	28,992	38,849	101,774
Unit - Linked	10,538	10,488	18,562	25,586	36,012	1,298
Group Insurance	428	426	1,226	1,086	1,886	2,101

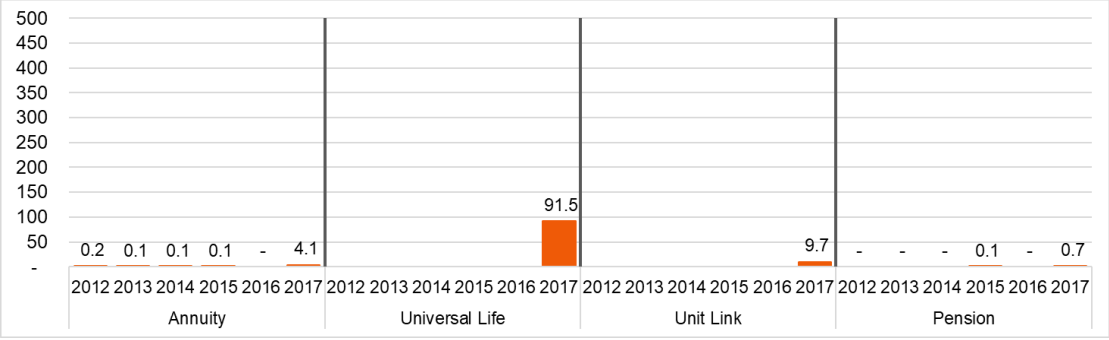

Vietnam Market Structure 2017
0%
20%
40%
60%
80%
General Insurers
29
Life Insurers
18
Professional Reinsurers
2
49

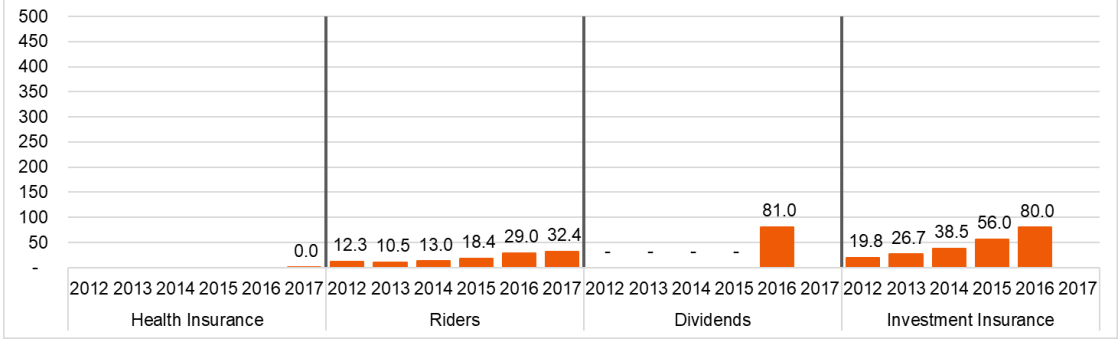

Vietnam Net Premium: 2012-2015
In Millions USD
876
0.5%
70.9%
28.7%
1,103
0.5%
66.8%
32.6%
1,307
0.8%
68.4%
30.8%
1,712
1.1%
65.2%
33.7%
2012
2013
2014
2015
Single Premiums (Less Refund)
Renewal Premiums (Less Refund)
First Year Premiums (Less Refund)

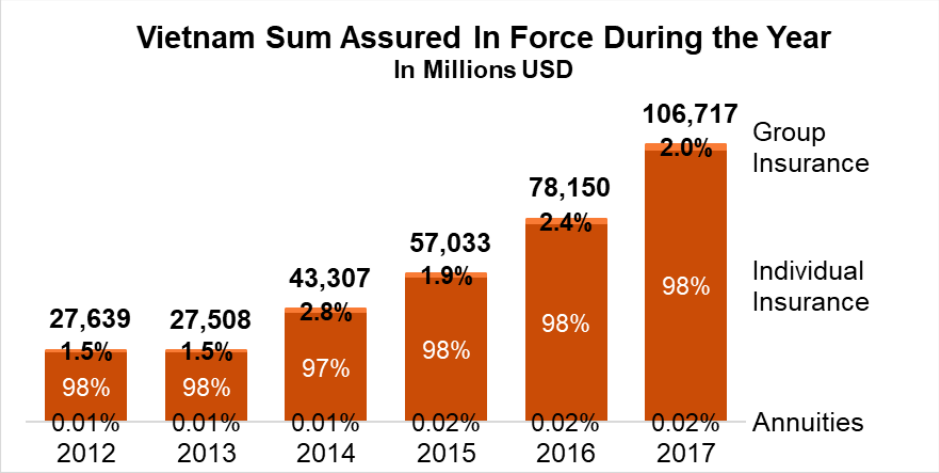

Vietnam Benefit Payment 2017
In Millions USD
0%
10%
20%
30%
40%
50%
60%
70%
80%
Endownment
448.88
Universal Life
91.46
Riders
32.40
Term Insurance
10.94
Unit Link
9.71
Annuity
4.06
Whole Life
3.84
Pension
0.72
Pure endownment
0.39
Health Insurance
0.03
602

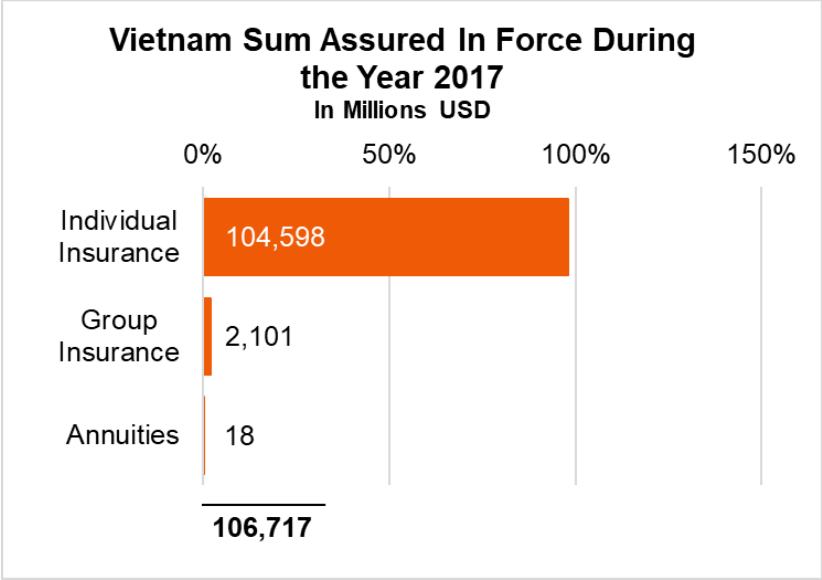

Vietnam Benefit Payment: Total
In Millions USD
271
258
309
307
473
602
2012
2013
2014
2015
2016
2017

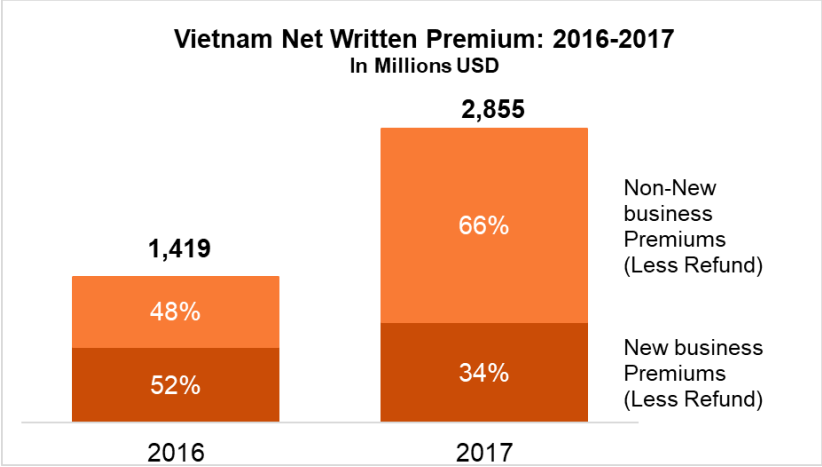

Vietnam Benefit Payment
In Millions USD
500
400
300
200
100
-
2.0 1.7 1.4 1.1 2.0 3.8
2.5 2.9 2.6 1.6 2.0 10.9
0.3 0.4 0.3 0.4 - 0.4
234 216 253 229 279 449
2012 2013 2014 2015 2016 2017
Whole Life
Term Insurance
Pure endownment
Endownment


500
450
400
350
300
250
200
150
100
50
-
0.2 0.1 0.1 0.1 - 4.1
91.5
9.7
- - - 0.1 - 0.7
2012 2013 2014 2015 2016 2017
Annuity
Universal Life
Unit Link
Pension


500
450
400
350
300
250
200
150
100
50
-
0.0
12.3 10.5 13.0 18.4 29.0 32.4
- - - - 81.0
19.8 26.7 38.5 56.0 80.0
2012 2013 2014 2015 2016 2017
Health Insurance
Riders
Dividends
Investment Insurance

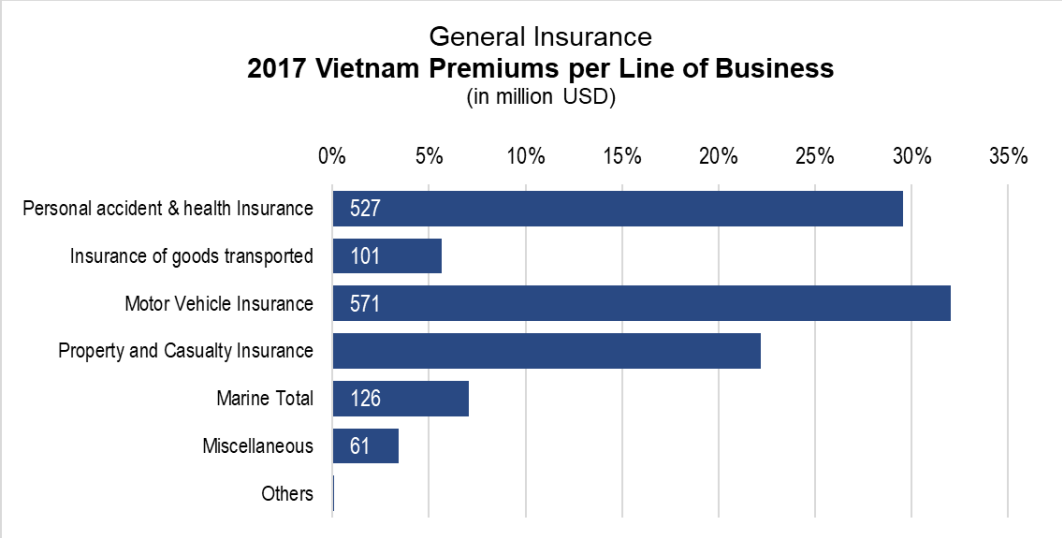

Vietnam Sum Assured In Force During the Year
In Millions USD
27,639
1.5%
98%
0.01%
2012
27,508
1.5%
98%
0.01%
2013
43,307
2.8%
97%
0.01%
2014
57,033
1.9%
98%
0.02%
2015
78,150
2.4%
98%
0.02%
2016
106,717
2.0%
98%
0.02%
2017
Group Insurance
Individual Insurance
Annuities

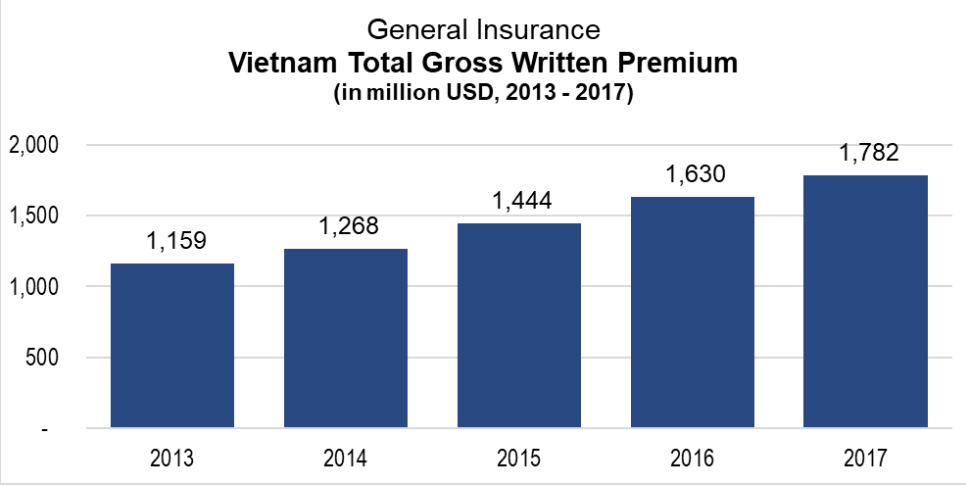

Vietnam Sum Assured In Force During the Year 2017
In Millions USD
0%
50%
100%
150%
Individual Insurance
104,598
Group Insurance
2,101
Annuities
18
106,717

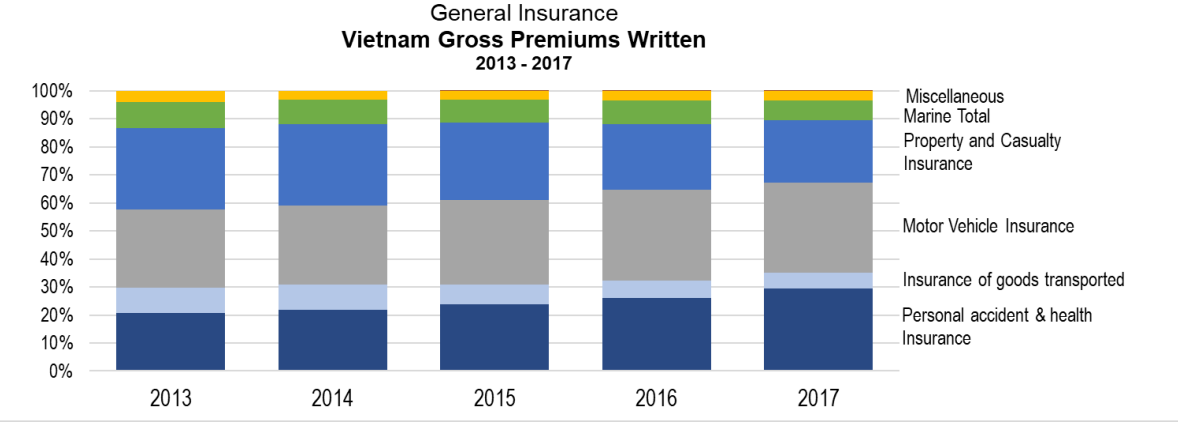

Vietnam Net Written Premium: 2016-2017
In Millions USD
1,419
48%
52%
2016
2,855
66%
34%
2017
Non-New business Premiums (Less Refund)
New business Premiums (Less Refund)

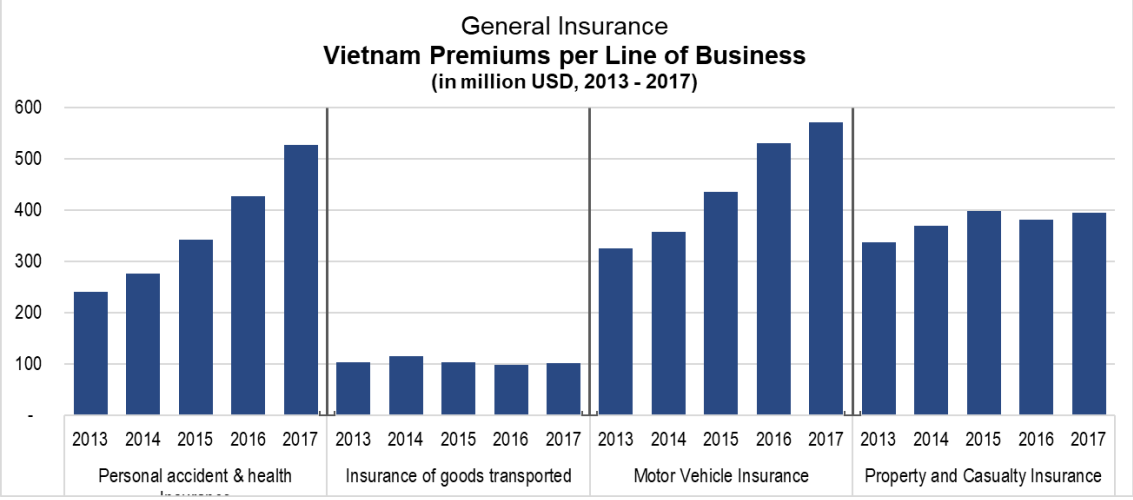
OVERVIEW OF GENERAL INSURANCE INDUSTRY (in Millions USD)					
Classification	2013	2014	2015	2016	2017
National Gross Premiums	1,159.00	1,267.59	1,443.65	1,629.81	1,782.07
Net Premium Earned	906.16	887.21	1.131.65	1,192.10	1,294.68
Benefit Payments (Gross Claim)	507.64	501.71	616.84	575.29	683.91
Retention Ratio	78.0%	70.0%	78.4%	73.0%	73%
Incurred Loss Ratio	43.0%	40.0%	42.8%	35.0%	38%
Underwriting Results	1,159.00	1,267.59	1,443.65	1,629.81	1,782.07
Total Assets	1,767.50	2,336.38	2,313.17	2,845.42	3,180.98

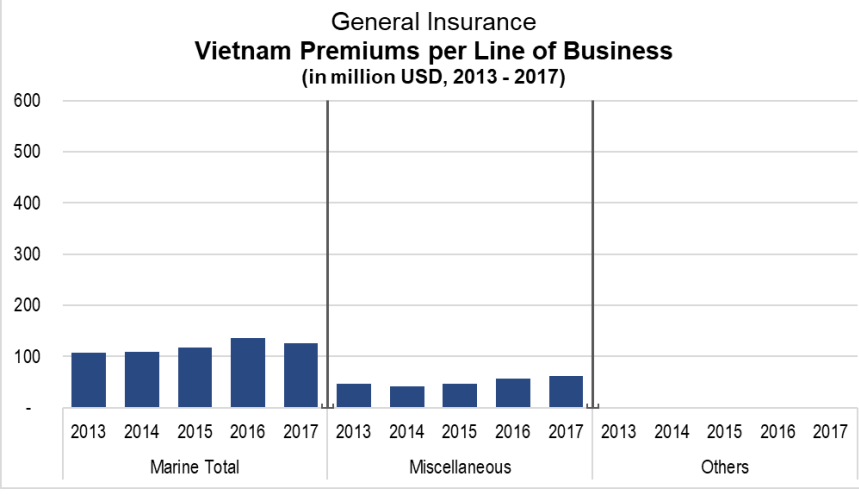
GROSS WRITTEN PREMIUM PER CLASS OF BUSINESS (in Millions USD)					
Classification	2013	2014	2015	2016	2017
Personal accident & health Insurance	241.32	276.11	342.11	426.72	526.50
Insurance of goods transported	102.53	114.58	103.83	97.71	100.79
Aviation Insurance	27.73	24.39	24.48	30.68	26.87
Motor Vehicle Insurance	324.64	357.12	435.80	531.04	570.92
CAR & EAR insurance	-	-	-	-	
Property and Casualty Insurance	336.91	368.71	398.68	381.04	395.66
Fire and explosion insurance	83.82	103.27	129.91	128.59	143.18
Property all risk insurance	-	-	-	-	
Property and Casualty Insurance	253.09	265.44	268.77	252.45	252.48
Marine Total	107.08	109.47	116.73	136.13	125.63
Hull and P&I insurance	79.35	85.08	92.25	105.45	98.76
Miscellaneous	46.52	41.61	46.04	55.96	61.38
Public liability insurance	29.03	29.26	30.93	35.70	39.98
Business Interuption Insurance	5.21	6.22	6.24	9.98	10.17
Agriculture Insurance	9.25	1.43	2.01	1.86	1.96
Credit and financial risk insurance	3.03	4.70	6.86	8.42	9.27
Machinery breakdown insurance	-	-	-	-	
Electronic equipment insurance	-	-	-	-	
Oil and gas insurance	-	-	-	-	
Others	-	-	0.44	1.20	1.21
Total Gross Written Premium	1,159.00	1,267.59	1,443.65	1,629.81	1,782.07


General Insurance
2017 Vietnam Premiums per Line of Business
(in million USD)
0%
5%
10%
15%
20%
25%
30%
35%
Personal accident & health Insurance
527
Insurance of goods transported
101
Motor Vehicle Insurance
571
Property and Casualty Insurance
Marine Total
126
Miscellaneous
61
Others


General Insurance
Vietnam Total Gross Written Premium
(in million USD, 2013 - 2017)
2,000
1,500
1,000
500
-
1,159
1,268
1,444
1,630
1,782
2013
2014
2015
2016
2017


General Insurance
Vietnam Gross Premiums Written
2013 - 2017
100%
90%
80%
70%
60%
50%
40%
30%
20%
10%
0%
2013
2014
2015
2016
2017
Miscellaneous
Marine Total
Property and Casualty Insurance
Motor Vehicle Insurance
Insurance of goods transported
Personal accident & health Insurance


General Insurance
Vietnam Premiums per Line of Business
(in million USD, 2013 - 2017)
600
500
400
300
200
100
-
2013 2014 2015 2016 2017
Personal accident & health
Insurance of goods transported
Motor Vehicle Insurance
Property and Casualty Insurance


General Insurance
Vietnam Premiums per Line of Business
(in million USD, 2013 - 2017)
600
500
400
300
200
100
-
2013 2014 2015 2016 2017
Marine Total
Miscellaneous
Others