### Key Industry Performance Indicators (All Class)

**Business Type**: General Insurance  
**Report Date**: 09-09-2015  
**Period**: Q1 2013 - Q3 2016  
**Auditor**: KPMG / Business Class

#### General Information

- **Business Type**: General Insurance
- **Premium Revenue**: Amount Growth
- **Net Written Premium**: Amount Growth
- **Net Earned Premium**: Amount Growth
- **Direct Premium**: Amount Growth
- **Net Losses Incurred**: Amount Growth
- **Net Loss Ratio (6/5)**: Amount Growth
- **Net Retention Ratio**: Amount Growth
- **Regulation**: 2. Preliminary Data means the data of Accounting Year from OIC quarterly statistic reports.
- **Other Factors**: 27. High premium was issued on 01-07-2015.

#### Financial Summary

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<tbody>
<tr>
<td>2012</td>
<td>21,191,114</td>
<td>72.33%</td>
<td>82.64%</td>
<td>45.97%</td>
<td>49.86%</td>
<td>49.31%</td>
<td>49.31%</td>
<td>16.13%</td>
<td>22.37%</td>
<td>23.10%</td>
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<tr>
<td>2013</td>
<td>14,978,250</td>
<td>48.77%</td>
<td>72.67%</td>
<td>47.74%</td>
<td>48.48%</td>
<td>48.04%</td>
<td>48.04%</td>
<td>15.06%</td>
<td>21.42%</td>
<td>22.17%</td>
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<tr>
<td>2014</td>
<td>11,329,240</td>
<td>36.03%</td>
<td>71.97%</td>
<td>46.38%</td>
<td>48.04%</td>
<td>47.59%</td>
<td>47.59%</td>
<td>16.00%</td>
<td>22.03%</td>
<td>22.56%</td>
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<tr>
<td>2015</td>
<td>9,081,340</td>
<td>28.07%</td>
<td>74.12%</td>
<td>46.37%</td>
<td>47.88%</td>
<td>47.43%</td>
<td>47.43%</td>
<td>16.00%</td>
<td>22.03%</td>
<td>22.56%</td>
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<tr>
<td>2016</td>
<td>7,504,094</td>
<td>22.94%</td>
<td>71.09%</td>
<td>45.97%</td>
<td>47.59%</td>
<td>47.14%</td>
<td>47.14%</td>
<td>17.77%</td>
<td>22.37%</td>
<td>23.10%</td>
</tr>
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### Compounding Growth Rate

\[ \text{Compounding Growth Rate} = \left( \frac{\text{Amount at the last year}}{\text{Amount at the beginning year}} \right)^{\frac{1}{n}} - 1 \]

Where:  
- \( n \) = latest year - beginning year

#### Statistics

- **Net Written Premium**: Amount Growth
- **Average Premium per Policy [2/1]**: Amount Growth
- **Net Losses Incurred**: Amount Growth
- **Net Loss Ratio (6/5)**: Amount Growth
- **Net Retention Ratio**: Amount Growth
- **Direct Premium**: Amount Growth
- **Net Earned Premium**: Amount Growth
- **No. of Policies**: Amount Growth
- **Regulation**: 4. In 2016, Bail Bond and Travel are the new subclass.
- **Other Factors**: 1. Accounting 2016 data is only from the 01-07-2015 revised regulatory reports.

#### Notes

- **Net Loss Ratio**: (Net Losses Incurred/Net Written Premium) x 100
- **Net Retention Ratio**: (Net Written Premium/Gross Written Premium) x 100
- **Comprehensive Financial Statements [2015]**: (In thousand Ringgit)<br>\[ \frac{\text{Cumulative Return on Capital}}{\text{Year of Issue}} \] x 100%