



# Your Retirement Aspirations Making it a Reality

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# Why is life insurance so important?

# Malaysia Life Insurance Market

Every year, **thousands** of road users meets with fatal road accidents.

## Malaysia ranked 20th in road deaths

BY AINA NASA - 9 JULY 2014 @ 8:09 AM

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KUALA LUMPUR: IT is often said that Malaysians are bad drivers. Statistics are now proving it to be true.

The World Health Ranking 2011 has ranked Malaysia at number 20 in its list of countries with the most deaths caused by road accidents.

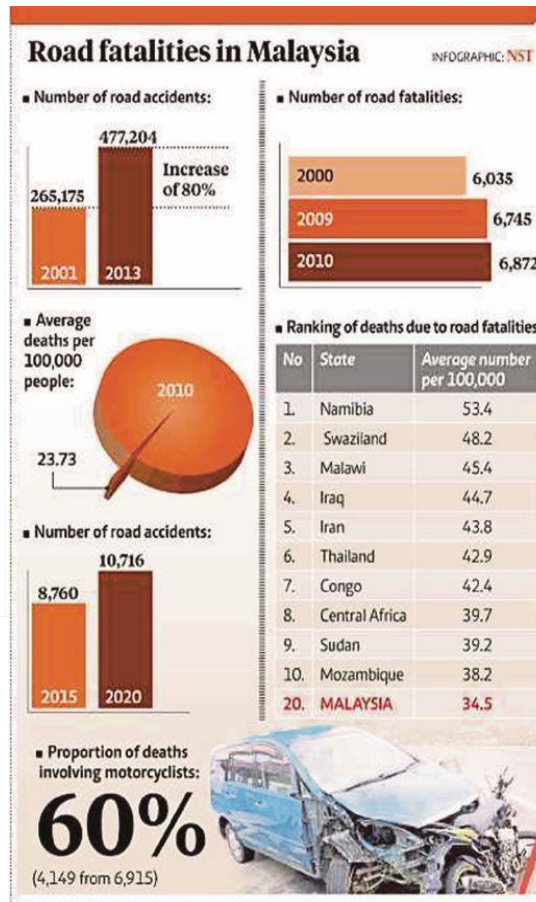
Road traffic accidents have also been identified as the leading cause of death in Malaysia, after coronary/heart disease, stroke, influenza and pneumonia.

Research by the Malaysian Institute of Road Safety (Miros) showed that an average of 18 people were killed on Malaysian roads daily.

The figure is expected to rise to 29 by 2020.

Miros' research predicted that road fatalities would account for 10,716 deaths in 2020 compared with an average of 6,915 annual deaths in recent years.

Not surprisingly, motorcyclists account for 60 per cent (4,149) of the total number of deaths.

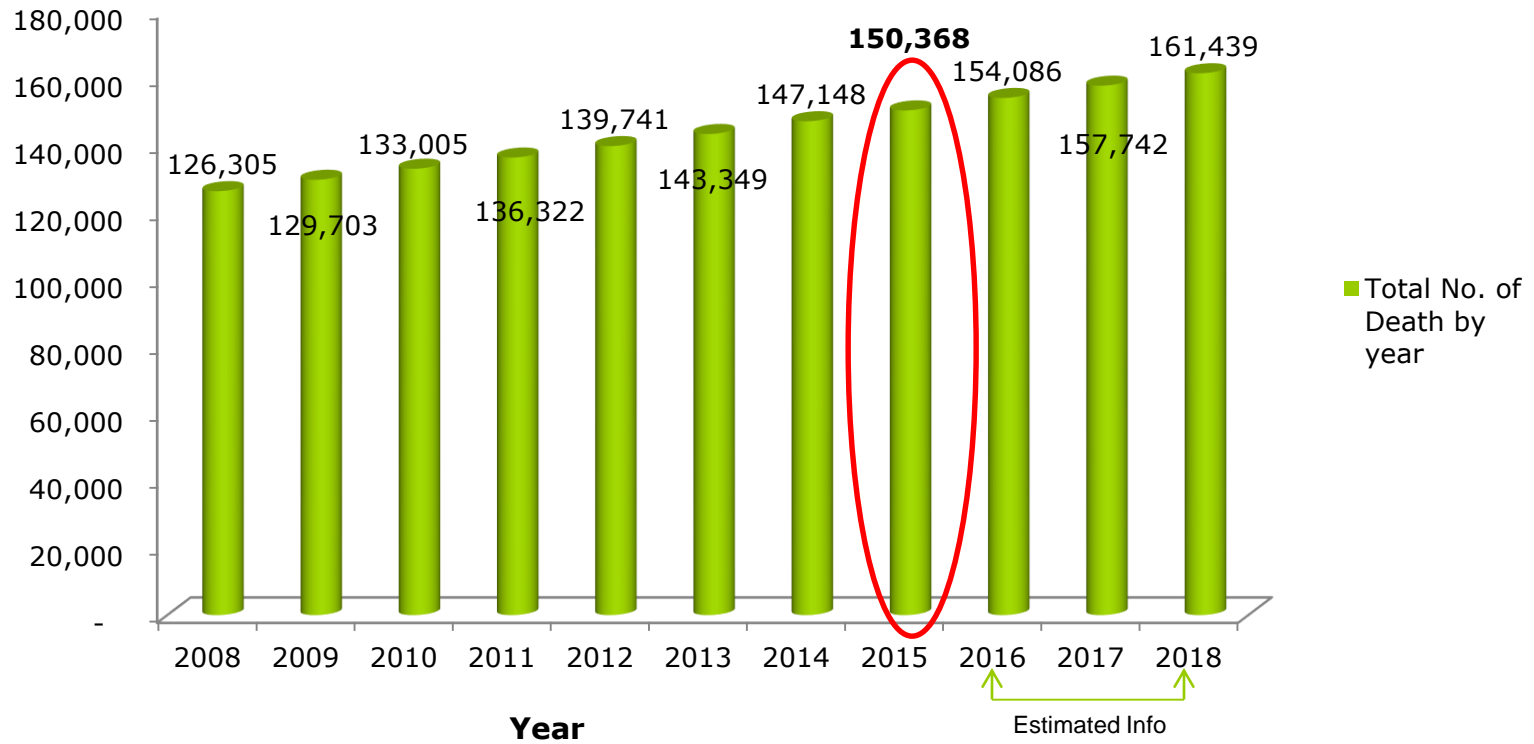


- Road accident increase to 80% from year 2001 to 2013
- Number of road fatalities increase from 6,745 in year 2009 to 6,872 in year 2010

# Number of deaths per year

**Total No. of Death by year**

**Population**

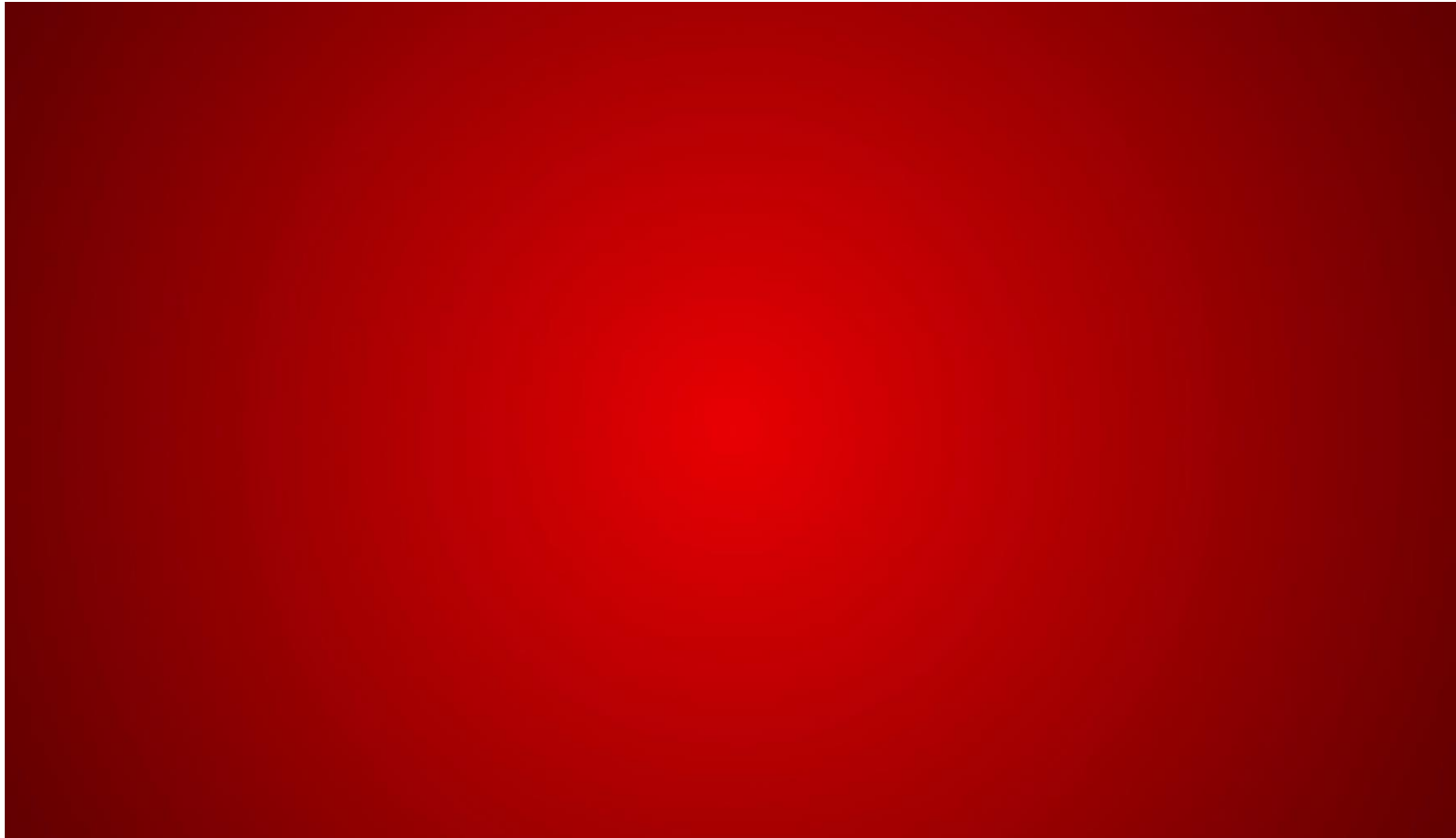


Source: The World Bank - <http://data.worldbank.org/>



# Life Insurance – What's Your Excuse Now?

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<https://www.youtube.com/watch?v=Ud9gh9v4FuQ>

# Malaysia Life Insurance Market



THE REAL LIFE COMPANY



Gibraltar BSN  
A refreshing approach to life insurance



HongLeong Assurance



Manulife



TOKIO MARINE INSURANCE GROUP



# Malaysia Life Insurance Market

2009	2010	2011	2012	2013	2014*
<b>25.71</b> (Million)	<b>28.27</b> (Million)	<b>28.72</b> (Million)	<b>29.17</b> (Million)	<b>30.09</b> (Million)	<b>30.26</b> (Million)

\* As at 2<sup>nd</sup> Quarter of 2014

Source: Dept of Statistics Malaysia

**13,920,000 Malaysian are still NOT insured**



only **55.6%** of Malaysian are insured





# Report Card

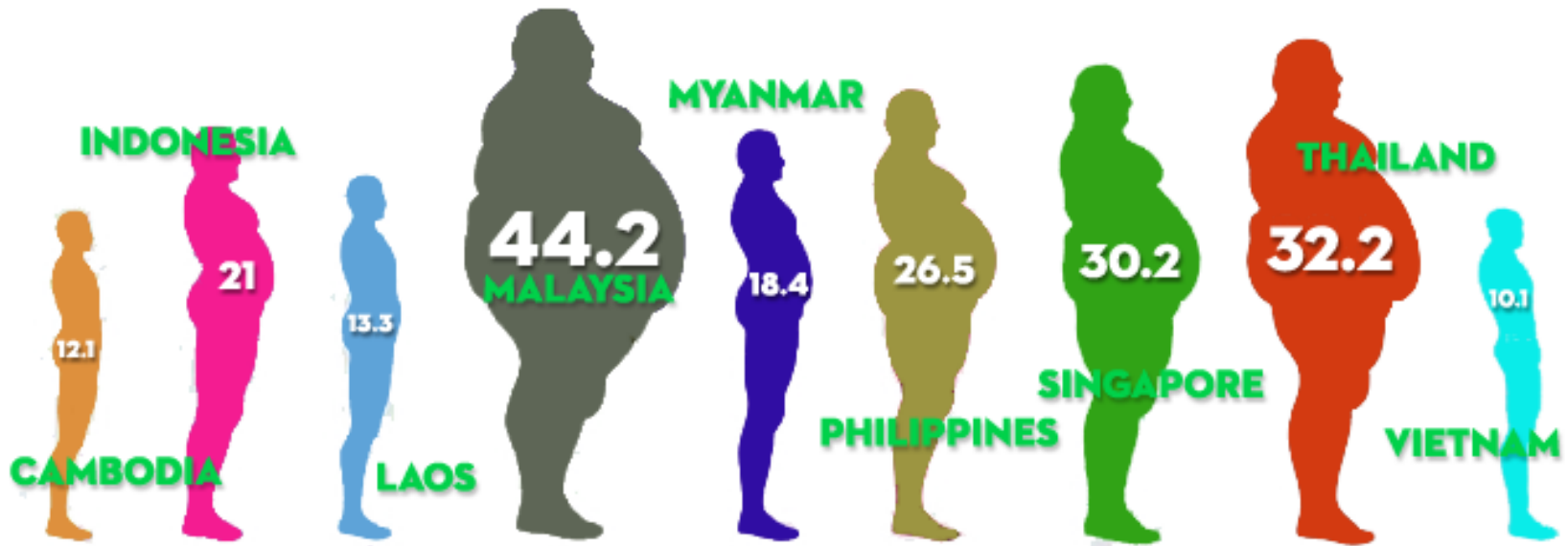
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<https://www.youtube.com/watch?v=W9H8TkTTcJU>



# Malaysia's Obesity Rate Highest In Asia



Numero uno: According to WHO, we are the fattest nation in South-East Asia. Source : WHO Non-Communicable Disease Country Profiles, 2011

# Malaysia Life Insurance Market

- Heart attack is **the Number 1 killer** in Malaysia. Estimated 4.52 cases reported each hour.
- The risk of getting cancer is **1 in every 4** Malaysian.
- 1 in 7 Malaysian adults has diabetes
- 1 in 3 Malaysian adults has hypertension



Source :<http://www.thestar.com.my/News/Nation/2013/03/17/Organ-donation-Optin-vs-Optout/2013>

National Cancer Society Malaysia; National Health and Morbidity Survey 2011 by Ministry of Health Malaysia



*Thank You*