

Perangkaan Takaful Keluarga
Family Takaful Statistics

Jadual TK 1, Takaful Keluarga
Ringkasan Akaun Hasil - Pendapatan dan Wang Keluar
RM

Butiran <i>Item</i>	Pengendali Takaful <i>Takaful Operator</i>	Akaun Khas Peserta <i>Participants' Special Account</i>	Akaun Peserta <i>Participants' Account</i>	Akaun Kumpulan <i>Group Account</i>	Jumlah <i>Total</i>
Baki Akaun Hasil Awal Tahun <i>Balance of Revenue Account</i>	STMB	190,442,091	141,782,848	24,279,394	356,504,333
<i>Beginning of Year</i>	TNSB	221,277,165	10,215,688	27,335,675	258,828,528
Caruman Takaful Perseorangan <i>Individual Takaful Contributions</i>	STMB	6,470,253	65,782,066	–	72,252,319
	TNSB	7,981,035	11,623,844	–	19,604,879
Caruman Takaful Gadai Janji <i>Mortgage Takaful Contributions</i>	STMB	45,799,170	916,854	–	46,716,024
	TNSB	119,939,879	–	–	119,939,879
Caruman Takaful Berkumpulan <i>Group Takaful Contributions</i>	STMB	–	–	22,322,992	22,322,992
	TNSB	–	–	37,002,805	37,002,805
Caruman kepada Lebihan Bersih <i>Contribution to Net Surplus</i>	STMB	–	–	–	–
	TNSB	–	–	–	–
Pendapatan Pelaburan Bersih <i>Net Investment Income</i>	STMB	5,127,555	3,766,598	549,015	9,443,168
	TNSB	17,450,621	1,585,693	5,047,819	24,084,133
Pendapatan Lain <i>Other Income</i>	STMB	–	–	–	–
	TNSB	286	26	84	396
Jumlah Pendapatan	STMB	247,839,069	212,248,366	47,151,401	507,238,836
Total Income	TNSB	366,648,986	23,425,251	69,386,383	459,460,620

Table TK 1, Family Takaful
Abstract of Revenue Accounts - Income and Outgo
RM

Butiran <i>Item</i>	Pengendali Takaful <i>Takaful Operator</i>	Akaun Khas Peserta <i>Participants' Special Account</i>	Akaun Peserta <i>Participants' Account</i>	Akaun Kumpulan <i>Group Account</i>	Jumlah <i>Total</i>
Tuntutan Kematian dan Hilang Upaya <i>Claims by Death and Disability</i>	STMB	5,567,226	171,596	8,244,599	13,983,421
	TNSB	7,052,450	-	10,503,127	17,555,577
Tuntutan Cukup Tempoh <i>Claims by Maturity</i>	STMB	-	1,926,012	-	1,926,012
	TNSB	-	-	-	-
Serahan Takaful Perseorangan <i>Individual Takaful Surrender</i>	STMB	-	12,366,600	-	12,366,600
	TNSB	316,384	-	-	316,384
Serahan Takaful Berkumpulan <i>Group Takaful Surrender</i>	STMB	-	-	-	-
	TNSB	-	-	644,622	644,622
Serahan Takaful Gadai Janji <i>Mortgage Takaful Surrender</i>	STMB	3,538,832	-	-	3,538,832
	TNSB	841,517	-	-	841,517
Anuiti <i>Annuities</i>	STMB	186	94,546	-	94,732
	TNSB	-	-	-	-
Takaful Semula <i>Retakaful</i>	STMB	953,391	-	1,541,779	2,495,170
	TNSB	325,277	-	476,071	801,348
Komisen <i>Commissions</i>	STMB	-	-	-	-
	TNSB	12,474,056	-	1,730,750	14,204,806
Perbelanjaan Pengurusan <i>Management Expenses</i>	STMB	32,406	-	-	32,406
	TNSB	7,924,391	-	2,135,090	10,059,481
Bayaran Keuntungan <i>Payment of Profit</i>	STMB	50,237	1,616,294	2,274,083	3,940,614
	TNSB	-	-	351,396	351,396
Pindahan kepada Pengendali Takaful <i>Transfer to Takaful Operator</i>	STMB	1,438,052	1,236,315	4,154,862	6,829,229
	TNSB	5,226,413	-	1,511,809	6,738,222
Pindahan kepada Pelan Pendidikan <i>Transfer to Education Plan</i>	STMB	-	12,932	-	12,932
	TNSB	-	-	-	-
Wang Keluar Lain <i>Other Outgo</i>	STMB	-	-	-	-
	TNSB	3,382,349	-	978,389	4,360,738
Baki Akaun Hasil Akhir Tahun <i>Balance of Revenue Account End of Year</i>	STMB	236,258,739	194,824,071	30,936,078	462,018,888
	TNSB	329,106,149	23,425,251	51,055,130	403,586,530
Jumlah Wang Keluar Total Outgo	STMB	247,839,069	212,248,366	47,151,401	507,238,836
	TNSB	366,648,986	23,425,251	69,386,383	459,460,620

Jadual TK 2, Takaful Keluarga
Liabiliti dan Aset Kumpulan Wang Berkanun
RM

Butiran <i>Item</i>	Pengendali Takaful <i>Takaful Operator</i>	Akaun Khas Peserta <i>Participants' Special Account</i>	Akaun Peserta <i>Participants' Account</i>	Akaun Kumpulan <i>Group Account</i>	Jumlah <i>Total</i>
Baki Akaun Hasil <i>Balance of Revenue Account</i>	STMB TNSB	236,258,739 329,106,149	194,824,071 23,425,251	30,936,078 51,055,130	462,018,888 403,586,530
Rizab untuk Tuntutan Belum Dibayar <i>Reserve for Claims Admitted or Intimated but Not Paid</i>	STMB TNSB	2,410,699 540,738	1,335,218 –	1,174,836 5,765,440	4,920,753 6,306,178
Takaful Semula <i>Retakaful</i>	STMB TNSB	1,166,355 233,177	– –	287,076 36,173	1,453,431 269,350
Kumpulan Wang Takaful Am <i>General Takaful Fund</i>	STMB TNSB	181,744 –	430,006 –	– –	611,750 –
Kumpulan Wang Pemegang Syer <i>Shareholders' Fund</i>	STMB TNSB	93,328 16,779,754	171,717 –	496,392 2,603,089	761,437 19,382,843
Peruntukan bagi Pengurangan Nilai Pelaburan <i>Provision for Diminution in Value of Investment</i>	STMB TNSB	(10,999,533) –	(13,222,812) –	(1,689,986) –	(25,912,331) –
Peruntukan bagi Pembiayaan Lapuk dan Ragu <i>Provision for Bad and Doubtful Financing</i>	STMB TNSB	(2,841,594) –	(2,115,727) –	– –	(4,957,321) –
Liabiliti-liabiliti Lain <i>Other Liabilities</i>	STMB TNSB	2,847,467 901,220	4,129,870 –	625,764 139,809	7,603,101 1,041,029
Jumlah Liabiliti Total Liabilities	STMB TNSB	229,117,205 347,561,038	185,552,343 23,425,251	31,830,160 59,599,641	446,499,708 430,585,930

**Table TK 2, Family Takaful
Liabilities and Assets of Statutory Funds
RM**

Butiran <i>Item</i>	Pengendali Takaful <i>Takaful Operator</i>	Akaun Khas Peserta <i>Participants' Special Account</i>	Akaun Peserta <i>Participants' Account</i>	Akaun Kumpulan <i>Group Account</i>	Jumlah <i>Total</i>
Aset Tetap	STMB	28,995,303	23,608,833	769,300	53,373,436
<i>Fixed Assets</i>	TNSB	579,311	41,235	89,871	710,417
Pembiayaan secara Islam	STMB	12,222,763	7,541,479	2,550,000	22,314,242
<i>Islamic Financing</i>	TNSB	20,430,029	1,454,176	3,169,366	25,053,571
Terbitan Pelaburan Kerajaan	STMB	18,725,449	7,939,430	1,691,160	28,356,039
<i>Government Investment Issues</i>	TNSB	64,937,088	4,622,118	10,073,866	79,633,072
Sekuriti Korporat/Hutang	STMB	57,387,452	59,631,865	2,907,375	119,926,692
<i>Corporate/Debt Securities</i>	TNSB	70,225,002	3,431,205	12,461,494	86,117,701
Akaun Pelaburan	STMB	98,653,851	75,699,213	29,280,871	203,633,935
<i>Investment Accounts</i>	TNSB	181,584,053	13,178,484	32,285,551	227,048,088
Unit Amanah	STMB	2,763,203	1,682,602	200,000	4,645,805
<i>Unit Trust</i>	TNSB	2,039,156	145,143	316,340	2,500,639
Bil Penerimaan Islam	STMB	197,404	8,287,591	4,374,463	12,859,458
<i>Islamic Accepted Bills</i>	TNSB	—	—	—	—
Wang Tunai dan Simpanan	STMB	9,886,323	149,955	(10,511,418)	(475,140)
<i>Cash and Deposits</i>	TNSB	2,115,419	150,572	328,170	2,594,161
Aset-aset Lain	STMB	285,457	1,011,375	568,409	1,865,241
<i>Other Assets</i>	TNSB	5,650,979	402,318	874,983	6,928,280
Jumlah Aset	STMB	229,117,205	185,552,343	31,830,160	446,499,708
Total Assets	TNSB	347,561,037	23,425,251	59,599,641	430,585,929

Jadual TK 3, Takaful Keluarga
Sijil-sijil Baru Dikeluarkan, Penamatan dsb., ke atas Liabiliti atau
Caruman dan Sijil-sijil Berkuatkuasa pada Akhir Tahun
RM

Butiran <i>Item</i>	Pengendali Takaful <i>Takaful Operator</i>	Bilangan Sijil <i>No. of Certificates</i>	Jumlah Penyertaan <i>Sums Participated</i>	Jumlah Caruman <i>Total Contributions</i>	
				Akaun Khas Peserta <i>Participants'</i> <i>Special Account</i>	Akaun Peserta <i>Participants'</i> <i>Account</i>
Perniagaan Baru					
<i>New Business</i>					
Pelan Perseorangan <i>Individual Plans</i>	STMB	82,075	772,362,712	2,715,777	41,460,779
	TNSB	20,220	1,006,399,424	16,426,729	3,979,408
Pelan Perseorangan Berjangka <i>Term Individual Plans</i>	STMB	3,037	170,819,770	1,357,382	–
	TNSB	2,075	16,773,718	375,957	–
Pelan Gadai Janji <i>Mortgage Plans</i>	STMB	20,172	1,025,752,909	40,825,862	18,923,596
	TNSB	33,641	1,929,708,378	104,251,238	–
Pelan Berkumpulan <i>Group Plans</i>	STMB	1,896	5,099,801,710	20,189,561	–
	TNSB	376	2,045,872,032	24,659,494	4,360,261
Jumlah	STMB	107,180	7,068,737,101	65,088,582	60,384,375
Total	TNSB	56,312	4,998,753,552	145,713,418	8,339,669
Penamatan dsb., ke atas Liabiliti					
<i>atau Caruman</i>					
<i>Termination etc., of Liabilities</i>					
<i>or Contributions</i>					
Kematian <i>Death</i>	STMB	344	15,308,897	2,195,986	–
	TNSB	1,464	13,282,704	837,477	12,431
Hentian, Cukup Tempoh dan Sebab-sebab Lain <i>Expiry, Maturity and Other Causes</i>	STMB	2,097	4,031,267,479	6,040,672	2,040,556
	TNSB	1,801	1,114,468	18,900	199,689
Serahan <i>Surrender</i>	STMB	10,236	474,209,326	–	17,525,265
	TNSB	3,230	989,503	699,079	396,328
Jumlah	STMB	12,677	4,520,785,702	8,236,658	19,565,821
Total	TNSB	6,495	15,386,675	1,555,456	608,448

**Table TK 3, Family Takaful
New Certificates Issued, Terminations etc., of
Liabilities or Contributions and Certificates in Force at End of Year
RM**

Butiran <i>Item</i>	Pengendali Takaful <i>Takaful Operator</i>	Bilangan Sijil <i>No. of Certificates</i>	Jumlah Penyertaan <i>Sums Participated</i>	Jumlah Caruman <i>Total Contributions</i>	
				Akaun Khas Peserta <i>Participants' Special Account</i>	Akaun Peserta <i>Participants' Account</i>
Perniagaan Berkuatkuasa					
<i>Business in Force</i>					
Pelan Perseorangan <i>Individual Plans</i>	STMB	188,737	1,778,079,386	9,909,445	93,152,566
	TNSB	36,617	1,421,907,206	20,920,950	4,863,428
Pelan Perseorangan Berjangka <i>Term Individual Plans</i>	STMB	2,818	155,867,250	1,135,483	–
	TNSB	2,181	16,769,498	311,748	–
Pelan Gadai Janji <i>Mortgage Plans</i>	STMB	92,016	4,677,206,825	34,342,331	6,497,240
	TNSB	114,820	6,222,843,923	365,532,470	–
Pelan Berkumpulan <i>Group Plans</i>	STMB	1,986	6,496,938,376	21,744,951	–
	TNSB	647	4,798,592,407	29,296,810	8,991,093
Jumlah	STMB	285,557	13,108,091,837	67,132,210	99,649,806
Total	TNSB	154,265	12,460,113,034	416,061,978	13,854,521

**Jadual TK 4, Takaful Keluarga
Ringkasan Laporan Penilaian
(Akaun Khas Peserta)**

**Table TK 4, Family Takaful
Summary of Valuation Reports
(Participants' Special Account)**

	STMB ¹	TNSB
Asas Penilaian <i>Valuation Basis</i>		
Jadual Kemortalan <i>Mortality Table</i>	Jadual Kemortalan Penilaian Berkanun 1996 <i>Statutory Valuation Mortality Table 1996</i>	Jadual Kemortalan Penilaian Berkanun 1996 <i>Statutory Valuation Mortality Table 1996</i>
Keuntungan Tahunan <i>Annual Profit</i>	4.5% - caruman tunggal <i>4.5% - single contributions</i> 4% - lain-lain <i>4% - others</i>	4.5% - caruman tunggal <i>4.5% - single contributions</i> 4% - lain-lain <i>4% - others</i>
Bilangan Sijil <i>No. of Certificates</i>	270,956	154,265
	RM	RM
Jumlah Berisiko <i>Sums at Risk</i>	5,699,440,166	12,460,113,034
Keuntungan <i>Profits</i>	-	-
Butir-butir Penilaian <i>Particulars of Valuation</i>		
Caruman Pejabat <i>Office Contributions</i>	44,171,310	31,463,569
Caruman Penilaian <i>Valuation Contributions</i>	39,895,452	4,714,635
Penilaian <i>Valuation</i>		
Jumlah Berisiko <i>Sums at Risk</i>	265,538,799	401,159,385
Keuntungan <i>Profit</i>	-	-
Caruman <i>Contributions</i>	59,483,516	59,319,523
Peruntukan Tambahan <i>Additional Provisions</i>	6,500,000	1,252,868
Liabiliti Bersih <i>Net Liabilities</i>	212,555,283	343,092,730
Baki Akaun Hasil <i>Balance of Revenue Account</i>	222,417,612	391,962,751
Lebihan Penilaian <i>Valuation Surplus</i>	9,862,329	48,870,021

¹ Tidak termasuk akaun berkumpulan. Caruman bagi takaful berkumpulan dihipunkan dalam akaun berasingan daripada akaun khas peserta. Aktuari tidak menentukan keuntungan yang boleh dibayar kerana ia ditentukan oleh kumpulan wang yang ada selepas membayar semua tuntutan pada setiap bulan. Keuntungan (selepas membuat rizab berpatutan) dikongsi sama rata di antara pengendali takaful dan peserta-peserta yang layak.

Excluding group account. Contributions for group plans are accumulated in a separate account from that of the participants' special account. The actuary does not determine the profits payable as this is determined by the fund available after paying all claims in each month. Profits (after making appropriate reserves) are shared equally between the takaful operator and eligible participants.

Jadual TK 4, Takaful Keluarga
Ringkasan Laporan Penilaian
(Akaun Kumpulan)

Table TK 4, Family Takaful
Summary of Valuation Reports
(Group Account)

	STMB
Bilangan Sijil <i>No. of Certificates</i>	1,986
	RM
Jumlah Penyertaan <i>Sums Participated</i>	6,496,938,376
Butir-butir Penilaian <i>Particulars of Valuation</i>	
Caruman Tunggal <i>Single Contributions</i>	21,744,951
Caruman Tahunan <i>Annual Contributions</i>	-
Penilaian <i>Valuation</i>	
Caruman Risiko Belum Tamat <i>Unexpired Risk Contribution</i>	15,488,223
Peruntukan bagi Tuntutan Dialami Tetapi Belum Dikemukakan <i>Provision for Claims Incurred But Yet to be Submitted</i>	3,410,481
Baki Akaun Hasil <i>Balance of Revenue Account</i>	29,246,092
Lebihan <i>Surplus</i>	10,347,388