

Perangkaan Takaful Am
General Takaful Statistics

**Jadual TA 1, Takaful Am
Ringkasan Akaun Hasil
- Pendapatan dan Wang Keluar
RM**

**Table TA 1, General Takaful
Abstract of Revenue Account
- Income and Outgo
RM**

| Butiran <i>Item</i> | Pengendali Takaful <i>Takaful Operator</i> | | |
|--|---|-------------------|------------------------|
| | STMB | TNSB | Jumlah <i>Total</i> |
| Rizab pada Awal Tahun <i>Reserves at the Beginning of the Year</i> | | | |
| Baki Dibawa Ke Hadapan <i>Balance Brought Forward</i> | 25,761,248 | 621,440 | 26,382,688 |
| Caruman Takaful Belum Diperolehi <i>Unearned Takaful Contributions</i> | 53,504,477 | 12,435,135 | 65,939,612 |
| Tuntutan Belum Dibayar <i>Claims Admitted or Intimated but Not Paid</i> | 69,107,614 | 9,920,299 | 79,027,913 |
| Caruman Takaful <i>Takaful Contributions</i> | 88,991,822 | 37,858,178 | 126,850,000 |
| Pendapatan Pelaburan <i>Investment Income</i> | 2,444,373 | 4,312,457 | 6,756,830 |
| Pindahan daripada Rizab <i>Transfer from Reserves</i> | – | – | – |
| Pendapatan Lain <i>Other Income</i> | – | 331,479 | 331,479 |
| Jumlah Pendapatan <i>Total Income</i> | 239,809,534 | 65,478,988 | 305,288,522 |
| Tuntutan yang Dibayar <i>Claims Paid</i> | 22,211,168 | 8,797,934 | 31,009,102 |
| Komisen <i>Commissions</i> | – | 3,055,383 | 3,055,383 |
| Perbelanjaan Pengurusan <i>Management Expenses</i> | 441,261 | 6,966,560 | 7,407,911 |
| Pindahan kepada Rizab <i>Transfer to Reserves</i> | – | – | – |
| Pindahan kepada Akaun Untung Rugi <i>Transfer to Profit and Loss Account</i> | 30,819,564 | 828,515 | 31,648,079 |
| Keuntungan Mudharabah Dibayar kepada Peserta <i>Mudharabah Profits Paid to Participants</i> | 27,203,785 | 1,441,418 | 28,645,203 |
| Perbelanjaan Lain <i>Other Expenses</i> | – | 3,785,925 | 3,785,925 |
| Rizab pada Akhir Tahun <i>Reserves at the End of the Year</i> | | | |
| Caruman Takaful Belum Diperolehi <i>Unearned Takaful Contributions</i> | 56,361,940 | 22,350,251 | 78,712,191 |
| Tuntutan Belum Dibayar <i>Claims Admitted or Intimated but Not Paid</i> | 73,818,384 | 18,244,466 | 92,062,850 |
| Baki Dihantar ke Hadapan <i>Balance Carried Forward</i> | 28,953,432 | 8,536 | 28,961,878 |
| Jumlah Wang Keluar <i>Total Outgo</i> | 239,809,534 | 65,478,988 | 305,288,522 |

Jadual TA 2, Takaful Am
Liabiliti dan Aset Kumpulan Wang Berkanun
RM

Table TA 2, General Takaful
Liabilities and Assets of Statutory Funds
RM

| Butiran <i>Item</i> | Pengendali Takaful <i>Takaful Operator</i> | | |
|--|---|--------------------|------------------------|
| | STMB | TNSB | Jumlah <i>Total</i> |
| Baki Akaun Hasil <i>Balance of Revenue Account</i> | 28,953,432 | 8,536 | 28,961,968 |
| Rizab Caruman Takaful Belum Diperolehi <i>Reserves for Unearned Takaful Contributions</i> | 56,361,940 | 22,350,251 | 78,712,191 |
| Rizab bagi Tuntutan Belum Dibayar <i>Reserves for Claims Admitted or Intimated but Not Paid</i> | 73,818,384 | 18,244,466 | 92,062,850 |
| Peruntukan Pengurangan Nilai Pelaburan <i>Provision for Diminution in Value of Investments</i> | (22,854,495) | — | (22,854,495) |
| Deposit Takaful Semula <i>Retakaful Deposits</i> | 10,601,928 | 29,216,024 | 39,817,952 |
| Jumlah Terhutang kepada Akaun Pemegang Syer <i>Amount Due to Shareholders' Fund</i> | 828,400 | 12,051,871 | 12,880,271 |
| Keuntungan akan Dibayar <i>Profits Payable</i> | 8,433,578 | — | 8,433,578 |
| Liabiliti-liabiliti Lain <i>Other Liabilities</i> | 13,468,801 | 39,629,652 | 53,098,453 |
| Jumlah Liabiliti Total Liabilities | 169,611,968 | 121,500,800 | 291,112,768 |
| Aset Tetap <i>Fixed Assets</i> | 29,732,177 | 504,780 | 30,236,957 |
| Pembiayaan secara Islam <i>Islamic Financing</i> | 12,510,005 | 2,125,000 | 14,635,005 |
| Terbitan Pelaburan Kerajaan <i>Government Investment Issues</i> | 15,473,961 | 18,822,111 | 34,296,072 |
| Sekuriti Korporat/Hutang <i>Corporate/Debt Securities</i> | 73,238,367 | 22,792,611 | 96,030,978 |
| Akaun Pelaburan <i>Investment Accounts</i> | 21,335,344 | 46,169,806 | 67,505,150 |
| Unit Amanah <i>Unit Trusts</i> | 1,786,500 | 400,000 | 2,186,500 |
| Bil Penerimaan Islam <i>Islamic Accepted Bills</i> | 3,969,798 | — | 3,969,798 |
| Wang Tunai dan Simpanan <i>Cash and Deposits</i> | 7,525,402 | 2,720,415 | 10,245,817 |
| Aset-aset Lain <i>Other Assets</i> | 4,040,414 | 27,966,077 | 32,006,491 |
| Jumlah Aset Total Assets | 169,611,968 | 121,500,800 | 291,112,768 |

Jadual TA 3, Takaful Am
Caruman
RM

| Butiran <i>Item</i> | Pengendali Takaful <i>Takaful Operator</i> | Marin, Udara dan Transit <i>Marine, Aviation and Transit</i> | Kebakaran <i>Fire</i> |
|--|---|---|---------------------------------------|
| Caruman Kasar Tolak Caruman yang Dipulangkan <i>Gross Contributions Less Return Contributions</i> | STMB TNSB | 2,255,115 4,533,811 | 48,523,904 23,410,301 |
| Caruman yang Dibayar bagi Takaful Semula di Malaysia <i>Contributions Paid for Retakaful in Malaysia</i> | STMB TNSB | 853,652 4,127,819 | 10,239,160 15,056,274 |
| Caruman Diurusniaga <i>Written Contributions</i> | STMB TNSB | 1,401,463 405,992 | 38,284,744 8,354,027 |
| Caruman yang Dibayar bagi Takaful Semula yang Bukan Deduktibel <i>Contributions Paid for Retakaful but Not Deductible</i> | STMB TNSB | 109,583 — | 6,792,525 244,532 |
| Caruman Bersih (a) <i>Net Contributions (a)</i> | STMB TNSB | 1,291,880 405,992 | 31,492,219 8,109,495 |
| Rizab Caruman yang Belum Diperolehi Awal Tahun (b) <i>Reserves for Unearned Contributions Beginning of Year (b)</i> | STMB TNSB | 98,948 57,000 | 32,057,821 2,021,371 |
| Rizab Caruman yang Belum Diperolehi Akhir Tahun (c) <i>Reserves for Unearned Contributions End of Year (c)</i> | STMB TNSB | 132,283 288,067 | 37,908,014 5,557,263 |
| Pendapatan Caruman yang Diperolehi (a+b-c) <i>Earned Contributions Income (a+b-c)</i> | STMB TNSB | 1,258,545 174,925 | 25,642,026 4,573,603 |

**Table TA 3, General Takaful
Contributions
RM**

| Perlindungan 'Akta' 'Act' Cover | Motor <i>Motor</i> Lain-lain <i>Others</i> | Jumlah <i>Total</i> | Pelbagai <i>Miscellaneous</i> | Semua Sektor <i>All Sectors</i> |
|------------------------------------|---|------------------------|----------------------------------|------------------------------------|
| 9,752,934 | 32,176,296 | 41,929,230 | 20,378,965 | 113,087,214 |
| 3,367,802 | 19,278,863 | 22,646,665 | 13,332,293 | 63,923,070 |
| 10,870 | 666,650 | 677,520 | 3,835,266 | 15,605,598 |
| 224,729 | 700,877 | 925,606 | 5,756,999 | 25,866,698 |
| 9,742,064 | 31,509,646 | 41,251,710 | 16,543,699 | 97,481,616 |
| 3,143,073 | 18,577,986 | 21,721,059 | 7,575,294 | 38,056,372 |
| – | – | – | 1,587,686 | 8,489,794 |
| – | 2,507 | 2,507 | (48,846) | 198,193 |
| 9,742,064 | 31,509,646 | 41,251,710 | 14,956,013 | 88,991,822 |
| 3,143,073 | 18,575,479 | 21,718,552 | 7,624,140 | 37,858,179 |
| 3,735,254 | 11,536,174 | 15,271,428 | 6,076,280 | 53,504,477 |
| 898,590 | 5,855,375 | 6,753,965 | 3,602,799 | 12,435,135 |
| 3,535,253 | 11,663,294 | 15,198,547 | 3,123,096 | 56,361,940 |
| 1,729,330 | 10,220,296 | 11,949,626 | 4,555,295 | 22,350,251 |
| 9,942,065 | 31,382,526 | 41,324,591 | 17,909,197 | 86,134,359 |
| 2,312,333 | 14,210,558 | 16,522,891 | 6,671,644 | 27,943,063 |

Jadual TA 4, Takaful Am
Tuntutan
RM

| Butiran <i>Item</i> | Pengendali Takaful <i>Takaful Operator</i> | Marin, Udara dan Transit <i>Marine, Aviation and Transit</i> | Kebakaran <i>Fire</i> |
|---|---|---|--------------------------------------|
| Tuntutan Kasar yang Dibayar Tolak Salvaj (a) <i>Gross Claims Paid Less Salvage (a)</i> | STMB TNSB | 4,910,701 (734) | 5,120,656 986,733 |
| Terimaan Tuntutan daripada Takaful Semula di Malaysia (b) <i>Claims Recoveries from Retakaful in Malaysia (b)</i> | STMB TNSB | 4,708,819 8,811 | 3,869,732 390,282 |
| Terimaan Tuntutan daripada Takaful Semula di luar Malaysia (c) <i>Claims Recoveries from Retakaful outside Malaysia (c)</i> | STMB TNSB | — — | — — |
| Tuntutan Bersih Dibayar (a - b - c) <i>Net Claims Paid (a - b - c)</i> | STMB TNSB | 201,882 (9,545) | 1,250,924 596,451 |
| Tuntutan Belum Dibayar Akhir Tahun <i>Outstanding Claims End of Year</i> | STMB TNSB | 709,457 310,775 | 8,986,928 2,178,995 |
| Tuntutan Belum Dibayar Awal Tahun <i>Outstanding Claims Beginning of Year</i> | STMB TNSB | 252,490 88,629 | 7,250,041 1,150,228 |
| Tuntutan Bersih Kena Dibayar <i>Net Claims Incurred</i> | STMB TNSB | 658,849 212,601 | 2,987,811 1,625,218 |

**Table TA 4, General Takaful
Claims
RM**

| Perlindungan 'Akta' 'Act' Cover | Motor <i>Motor</i> Lain-lain <i>Others</i> | Jumlah <i>Total</i> | Pelbagai <i>Miscellaneous</i> | Semua Sektor <i>All Sectors</i> |
|------------------------------------|---|---------------------------------|----------------------------------|------------------------------------|
| 6,337,212 867,529 | 5,712,616 5,127,071 | 12,049,828 5,994,600 | 10,025,038 4,597,135 | 32,106,223 11,577,734 |
| — 96,196 | 97,698 568,515 | 97,698 664,711 | 1,218,806 1,715,996 | 9,895,055 2,779,800 |
| — — | — — | — — | — — | — — |
| 6,337,212 771,333 | 5,614,918 4,558,556 | 11,952,130 5,329,889 | 8,806,232 2,881,139 | 22,211,168 8,797,934 |
| 21,012,568 1,629,001 | 27,510,500 9,627,357 | 48,523,068 11,256,358 | 15,598,931 4,498,338 | 73,818,384 18,244,466 |
| 23,686,865 762,773 | 27,068,531 4,931,149 | 50,755,396 5,693,922 | 10,849,687 2,987,520 | 69,107,614 9,920,299 |
| 3,662,915 1,637,561 | 6,056,887 9,254,764 | 9,719,802 10,892,325 | 13,555,476 4,391,957 | 26,921,938 17,122,101 |

**Jadual TA 5, Takaful Am
Akaun Pengunderaitan**

**Table TA 5, General Takaful
Underwriting Account**

| Butiran <i>Item</i> | Pengendali Takaful <i>Takaful Operator</i> | | |
|--|---|-------------------|------------------------|
| | STMB | TNSB | Jumlah <i>Total</i> |
| | RM | RM | RM |
| Pendapatan Caruman Diperolehi <i>Earned Contributions Income</i> | 86,134,359 | 27,943,063 | 114,077,422 |
| Kerugian Pengunderaitan <i>Underwriting Loss</i> | — | — | — |
| Jumlah <i>Total</i> | 86,134,359 | 27,943,063 | 114,077,422 |
| Tuntutan Bersih Kena Dibayar <i>Net Claims Incurred</i> | 26,921,938 | 17,122,101 | 44,044,039 |
| Komisen <i>Commissions</i> | — | 3,055,383 | 3,055,383 |
| Perbelanjaan Pengurusan <i>Management Expenses</i> | 441,261 | 6,966,650 | 7,407,911 |
| Keuntungan Pengunderaitan <i>Underwriting Gain</i> | 58,771,160 | 798,929 | 59,570,089 |
| Jumlah <i>Total</i> | 86,134,359 | 27,943,063 | 114,077,422 |
| Peratus daripada Pendapatan Caruman Diperolehi <i>Percentage of Earned Contributions Income</i> | | % | |
| Tuntutan Bersih Kena Dibayar <i>Net Claims Incurred</i> | 31.3 | 61.3 | 38.6 |
| Komisen <i>Commissions</i> | — | 10.9 | 2.7 |
| Perbelanjaan Pengurusan <i>Management Expenses</i> | 0.5 | 24.9 | 6.5 |
| Jumlah <i>Total</i> | 31.8 | 97.1 | 47.8 |