

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 Item	Pengendali Takaful Takaful Operator		
	STMB	TNSB	Jumlah Total
Rizab pada Awal Tahun <i>Reserves at the Beginning of the Year</i>			
Baki Dibawa Ke Hadapan <i>Balance Brought Forward</i>	28,953,432	8,536	28,961,968
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
Caruman Takaful Bersih <i>Net Takaful Contributions</i>	108,382,123	50,749,437	159,131,560
Pendapatan Pelaburan <i>Investment Income</i>	7,285,334	3,984,993	11,270,327
Pindahan daripada Rizab <i>Transfer from Reserves</i>	-	-	-
Pendapatan Lain <i>Other Income</i>	-	10,511,664	10,511,664
<b>Jumlah Pendapatan Total Income</b>	<b>274,801,213</b>	<b>105,849,347</b>	<b>380,650,560</b>
Tuntutan Dibayar <i>Claims Paid</i>	26,390,241	12,295,154	38,685,395
Komisen <i>Commissions</i>	-	1,733,775	1,733,775
Peruntukan Hutang Ragu <i>Provision For Bad and Doubtful Debts</i>	-	9,285,730	9,285,730
Perbelanjaan Pengurusan <i>Management Expenses</i>	433,953	9,279,657	9,713,610
Pindahan kepada Akaun Untung Rugi <i>Transfer to Profit and Loss Account</i>	40,416,659	4,954,433	45,371,092
Keuntungan Dibayar kepada Peserta <i>Profits Paid to Participants</i>	25,718,704	1,308,613	27,027,317
Perbelanjaan Lain <i>Other Expenses</i>	-	1,045,360	1,045,360
Rizab pada Akhir Tahun <i>Reserves at the End of the Year</i>			
Caruman Takaful Belum Diperolehi <i>Unearned Takaful Contributions</i>	72,495,503	25,071,301	97,566,804
Tuntutan Belum Dibayar <i>Claims Admitted or Intimated but Not Paid</i>	74,308,956	37,220,969	111,529,925
Baki Dihantar ke Hadapan <i>Balance Carried Forward</i>	35,037,197	3,654,355	38,691,552
<b>Jumlah Wang Keluar Total Outgo</b>	<b>274,801,213</b>	<b>105,849,347</b>	<b>380,650,560</b>

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

Table TA 2, General Takaful  
Liabilities and Assets of Statutory Funds  
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Butiran Item	Pengendali Takaful Takaful Operator		
	STMB	TNSB	Jumlah Total
Baki Akaun Hasil <i>Balance of Revenue Account</i>	35,037,197	3,654,355	38,691,552
Rizab Caruman Takaful Belum Diperolehi <i>Reserves for Unearned Takaful Contributions</i>	72,495,503	25,071,301	97,566,804
Rizab bagi Tuntutan Belum Dibayar <i>Reserves for Claims Admitted or Intimated but Not Paid</i>	74,308,956	37,220,969	111,529,925
Peruntukan Pengurangan Nilai Pelaburan <i>Provision for Diminution in Value of Investments</i>	(25,512,403)	(9,409,663)	(34,922,066)
Deposit Takaful Semula <i>Retakaful Deposits</i>	45,751,746	6,742,104	52,493,850
Jumlah Terhutang kepada Akaun Pemegang Syer <i>Amount Due to Shareholders' Fund</i>	4,151,512	8,438,274	12,589,786
Keuntungan akan Dibayar <i>Profits Payable</i>	4,962,244	-	4,962,244
Liabiliti Lain <sup>1</sup> <i>Other Liabilities<sup>1</sup></i>	24,737,753	59,758,888	84,496,641
<b>Jumlah Liabiliti Total Liabilities</b>	<b>235,932,508</b>	<b>131,476,228</b>	<b>367,408,736</b>
Aset Tetap <i>Fixed Assets</i>	30,789,843	535,848	31,325,691
Pembiayaan <i>Financing</i>	12,350,428	3,500,000	15,850,428
Terbitan Pelaburan Kerajaan <i>Government Investment Issues</i>	14,469,376	13,146,805	27,616,181
Sekuriti Korporat <i>Corporate Securities</i>	38,316,731	46,418,903	84,735,634
Deposit Pelaburan <i>Investment Deposits</i>	98,113,496	60,489,268	158,602,764
Unit Amanah <i>Unit Trusts</i>	1,216,750	322,629	1,539,379
Bil Penerimaan Islam <i>Islamic Accepted Bills</i>	4,023,944	-	4,023,944
Wang Tunai dan Deposit <i>Cash and Deposits</i>	(296,905)	6,783,049	6,486,144
Aset Lain <i>Other Assets</i>	36,948,845	279,726	37,228,571
<b>Jumlah Aset Total Assets</b>	<b>235,932,508</b>	<b>131,476,228</b>	<b>367,408,736</b>

<sup>1</sup> Termasuk caruman terdahulu / Includes advanced contribution

Jadual TA 3, Takaful Am  
Caruman  
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Table TA 3, General Takaful  
Contributions  
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Butiran Item	Pengendali Takaful Takaful Operator	Marin, Udara dan Transit Marine, Aviation and Transit	Kebakaran Fire	Motor			Pelbagai Miscellaneous	Semua Sektor All Sectors
				Perindungan 'Akta' 'Act' Cover	Lain-lain Others	Jumlah Total		
Caruman Kasar Tolak Caruman Dipulangkan <i>Gross Contributions Less Return Contributions</i>	STMB TNSB	3,115,177 4,431,977	70,422,792 25,031,598	10,254,506 4,161,285	34,518,647 30,902,473	44,773,153 35,063,758	31,645,713 13,208,237	149,956,835 77,735,570
Caruman Dibayar bagi Takaful Semula di Malaysia <i>Contributions Paid For Retakaful in Malaysia</i>	STMB TNSB	197,174 3,871,167	12,424,068 13,318,314	16,539 658,806	531,340 2,155,704	547,879 2,814,510	4,939,194 6,982,142	18,108,315 26,986,133
Caruman Dirusniagakan <i>Written Contributions</i>	STMB TNSB	2,918,003 560,810	57,998,724 11,713,284	10,237,967 3,502,479	33,987,307 28,746,769	44,225,274 32,249,248	26,706,519 6,226,095	131,848,520 50,749,437
Caruman Dibayar bagi Takaful Semula Bukan Deduktibel <i>Contributions Paid for Retakaful but Not Deductible</i>	STMB TNSB	1,294,026 -	17,083,257 -	- -	542,641 -	542,641 -	4,546,473 -	23,466,397 -
<b>Caruman Bersih</b> <i>Net Contribution (a)</i>	STMB TNSB	1,623,977 560,810	40,915,467 11,713,284	10,237,967 3,502,479	33,444,666 28,746,769	43,682,633 32,249,248	22,160,045 6,226,095	108,382,122 50,749,437
Rizab Caruman Belum Diperolehi Pada Awal Tahun <i>Reserves for Unearned Contributions Beginning of Year (b)</i>	STMB TNSB	132,284 288,067	37,908,014 5,557,263	3,535,252 1,729,330	11,663,294 10,220,296	15,198,546 11,949,626	3,123,096 4,555,295	56,361,940 22,350,251
Rizab Caruman Belum Diperolehi Pada Akhir Tahun <i>Reserves for Unearned Contributions End of Year (c)</i>	STMB TNSB	345,828 475,222	46,895,062 5,181,831	4,051,890 1,997,821	13,639,444 14,836,192	17,691,334 16,834,013	7,563,279 2,580,234	72,495,503 25,071,300
<b>Pendapatan Caruman yang Diperolehi</b> <i>Earned Contribution Income (a+b-c)</i>	STMB TNSB	1,410,433 373,655	31,928,419 12,088,716	9,721,329 3,233,987	31,468,516 24,130,873	41,189,845 27,364,860	17,719,863 8,201,156	92,248,560 48,028,387

Jadual TA 4, Takaful Am  
Tuntutan  
RM

Table TA 4, General Takaful  
Claims  
RM

Butiran Item	Pengendali Takaful Takaful Operator	Marin, Udara dan Transit Marine, Aviation and Transit	Kebakaran Fire	Perindungan 'Akta' 'Act' Cover	Motor Motor		Pelbagai Miscellaneous	Semua Sektor All Sectors
					Lain-lain Others	Jumlah Total		
Tuntutan Kasar Dibayar Tolak Salvaj <i>Gross Claims Paid Less Salvage (a)</i>	STMB TNSB	9,279,032 746,054	27,551,392 2,234,482	5,567,180 1,218,259	7,597,237 7,199,871	13,164,417 8,418,130	14,205,240 5,686,199	64,200,081 17,084,865
Terimaan Tuntutan daripada Takaful Semula di Malaysia <i>Claims Recoveries from Retakaful in Malaysia (b)</i>	STMB TNSB	8,544,825 674,623	25,973,223 938,585	- 89,521	166,544 529,063	166,544 618,584	3,125,248 2,557,919	37,809,840 4,789,711
Terimaan Tuntutan daripada Takaful Semula di luar Malaysia <i>Claims Recoveries from Retakaful outside Malaysia (c)</i>	STMB TNSB	- -	- -	- -	- -	- -	- -	- -
<b>Tuntutan Bersih Dibayar</b> <i>Net Claims Paid (a - b - c)</i>	STMB TNSB	734,207 71,431	1,578,169 1,295,897	5,567,180 1,128,738	7,430,693 6,670,807	12,997,873 7,799,545	11,079,992 3,128,280	26,390,241 12,295,153
Tuntutan Belum Dibayar Pada Akhir Tahun <i>Outstanding Claims End of Year</i>	STMB TNSB	1,690,555 369,832	8,994,656 3,792,265	18,738,037 3,510,813	26,997,221 20,811,301	45,735,258 24,322,114	17,888,487 8,736,758	74,308,956 37,220,969
Tuntutan Belum Dibayar Pada Awal Tahun <i>Outstanding Claims Beginning of Year</i>	STMB TNSB	709,457 310,775	8,986,928 2,178,996	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 18,244,467
<b>Tuntutan Bersih Kena Dibayar</b> <i>Net Claims Incurred</i>	STMB TNSB	1,715,305 130,488	1,585,897 2,909,167	3,292,649 3,010,551	6,917,414 17,854,751	10,210,063 20,865,302	13,369,548 7,366,700	26,880,813 31,271,657

**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 Contribution Income</i>	92,248,560	48,028,387	140,276,947
<b>Tolak</b> Tuntutan Bersih Kena Dibayar <b>Less</b> <i>Net Claims Incurred</i>	26,880,813	31,271,657	58,152,470
Komisen <i>Commissions</i>	–	1,733,775	1,733,775
Perbelanjaan Pengurusan <i>Management Expenses</i>	433,953	9,279,657	9,713,610
Keuntungan Pengunderaitan <i>Underwriting Gain</i>	64,933,794	5,743,298	70,677,092
Peratus daripada Pendapatan Caruman Diperolehi <i>Percentage of Earned Contribution Income</i>		%	
Tuntutan Bersih Kena Dibayar <i>Net Claims Incurred</i>	29.1	65.1	41.5
Komisen <i>Commissions</i>	–	3.6	1.2
Perbelanjaan Pengurusan <i>Management Expenses</i>	0.5	19.3	6.9
<b>Jumlah</b> <b>Total</b>	29.6	88.0	49.6