

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

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

Butiran <i>Item</i>	Tempoh Laporan <i>Reporting Period</i>	
	Tahun Kewangan ¹ <i>Financial Year</i>	Tahun Kalendar ² <i>Calendar Year</i>
Rizab Awal Tahun <i>Reserves Beginning of Year</i>	302,630,677	326,062,164
Rizab Caruman Tidak Terperoleh <i>Unearned Contributions Reserves</i>	116,284,763	126,411,477
Peruntukan Tuntutan Belum Lunas <i>Provision for Outstanding Claims</i>	150,739,842	163,828,236
Lebihan Dibayar kepada Peserta <i>Surplus Attributable to Participants</i>	32,349,805	30,775,248
Rizab-rizab Lain <i>Other Reserves</i>	3,256,267	5,047,203
Pendapatan Caruman Bersih <i>Net Contribution Income</i>	236,807,305	251,475,046
Pendapatan Pelaburan Bersih <i>Net Investment Income</i>	9,260,290	21,469,456
Masuk Kira Semula Peruntukan Penjejasan Nilai Pelaburan <i>Write Back of Provision for Impairment in Value of Investments</i>	–	–
Masuk Kira Semula Elaun Hutang Lapuk dan Ragu <i>Write Back of Allowance for Bad and Doubtful Debts</i>	–	–
Pendapatan Lain <i>Other Income</i>	2,314,746	893,521
Jumlah Pendapatan <i>Total Income</i>	551,013,018	599,900,187
Tuntutan Bersih Dibayar <i>Net Claims Paid</i>	73,288,561	78,663,942
Komisen Bersih ³ <i>Net Commissions</i>	6,728,994	9,057,008
Perbelanjaan Pengurusan ³ <i>Management Expenses</i>	14,958,709	17,525,093
Penjejasan Nilai Pelaburan <i>Impairment in Value of Investments</i>	6,679,772	3,448,257
Hutang Lapuk dan Ragu <i>Bad and Doubtful Debts</i>	3,311,326	3,637,161
Lebihan Dibayar dan akan Dibayar kepada Peserta <i>Surplus Paid and Payable to Participants</i>	34,778,457	34,333,609
Wang Keluar Lain <i>Other Outgo</i>	2,183,038	14,439,127
Pindahan kepada Penyata Pendapatan <i>Transfer to Income Statement</i>	57,773,820	68,153,984

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Butiran <i>Item</i>	Tempoh Laporan <i>Reporting Period</i>	
	Tahun Kewangan ¹ <i>Financial Year</i>	Tahun Kalendar ² <i>Calendar Year</i>
Rizab Akhir Tahun <i>Reserves End of Year</i>	351,310,341	370,642,006
Rizab Caruman Tidak Terperoleh <i>Unearned Contributions Reserves</i>	146,262,417	147,892,406
Peruntukan Tuntutan Belum Lunas <i>Provision for Outstanding Claims</i>	159,860,774	170,890,684
Lebihan Dibayar kepada Peserta <i>Surplus Attributable to Participants</i>	37,881,514	42,687,909
Rizab-rizab Lain <i>Other Reserves</i>	7,305,636	9,171,007
Jumlah Wang Keluar <i>Total Outgo</i>	551,013,018	599,900,187

¹ Tahun kewangan berakhir 2003 / *Financial year ended 2003*

² Tahun kalendar berakhir Disember 2003 / *Calendar year ended December 2003*

³ Termasuk fi wakalah / *Includes wakalah fee*

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>	Tempoh Laporan <i>Reporting Period</i>	
	Tahun Kewangan ¹ <i>Financial Year</i>	Tahun Kalendar ² <i>Calendar Year</i>
Kumpulan Wang Takaful dan Rizab <i>Takaful Funds and Reserves</i>	191,449,567	199,751,322
Rizab Caruman Tidak Terperoleh <i>Unearned Contributions Reserves</i>	146,262,417	147,892,406
Lebih Dibayar kepada Peserta <i>Surplus Attributable to Participants</i>	37,881,514	42,687,909
Rizab-rizab Lain <i>Other Reserves</i>	7,305,636	9,171,007
Peruntukan Tuntutan Belum Lunas <i>Provision for Outstanding Claims</i>	159,860,774	170,890,684
Jumlah Terhutang kepada Penyata Pendapatan/Kumpulan Wang Takaful <i>Amount Due to Income Statement/Takaful Funds</i>	13,005,818	9,629,768
Peruntukan Penjejasan Nilai Pelaburan <i>Provision for Impairment in Value of Investments</i>	-20,735,625	-5,049,604
Liabiliti-liabiliti Lain <i>Other Liabilities</i>	170,225,477	192,915,885
Jumlah Liabiliti <i>Total Liabilities</i>	513,806,011	568,138,055
Hartanah, Loji dan Peralatan <i>Property, Plant and Equipment</i>	496,748	1,252,717
Pelaburan Hartanah <i>Investment Properties</i>	34,078,739	33,783,630
Pembiayaan <i>Financing</i>	13,692,673	13,593,174
Pelaburan <i>Investments</i>	195,807,102	257,199,025
Sekuriti Islam Kerajaan <i>Government Islamic Papers</i>	48,678,803	59,391,660
Sekuriti Hutang Swasta Secara Islam dan Ekuiti <i>Islamic Private Debt Securities and Equities</i>	145,377,992	196,384,845
Pelaburan-pelaburan Lain <i>Other Investments</i>	1,750,307	1,422,520
Aset Asing <i>Foreign Assets</i>	2,474,486	2,474,486
Akaun Pelaburan dan Pasaran Wang Secara Islam <i>Investment Accounts and Islamic Money Market</i>	185,307,933	202,272,172
Wang Tunai dan Baki Bank <i>Cash and Bank Balances</i>	26,063,904	4,843,975
Aset-aset Lain <i>Other Assets</i>	55,884,426	52,718,876
Jumlah Aset <i>Total Assets</i>	513,806,011	568,138,055

¹ Tahun kewangan berakhir 2003 / *Financial year ended 2003*

² Tahun kalendar berakhir Disember 2003 / *Calendar year ended December 2003*

**Jadual TA 3, Takaful Am
Caruman
RM**

Butiran <i>Item</i>	Tempoh Laporan <i>Reporting Period</i>	Marin, Udara dan Transit <i>Marine, Aviation and Transit</i>	Kebakaran <i>Fire</i>
Caruman Kasar (Tolak Caruman Pulangan) <i>Gross Contributions (Less Return Contributions)</i>	Tahun Kewangan ¹ <i>Financial Year</i>	26,134,067	168,353,382
	Tahun Kalendar ² <i>Calendar Year</i>	34,911,729	167,196,028
Caruman Takaful Semula Disidkan di Malaysia <i>Retakaful Contributions Ceded in Malaysia</i>	Tahun Kewangan ¹ <i>Financial Year</i>	16,396,229	95,289,350
	Tahun Kalendar ² <i>Calendar Year</i>	15,559,928	53,908,031
Caruman Takaful Semula Disidkan di Luar Malaysia <i>Retakaful Contributions Ceded Outside Malaysia</i>	Tahun Kewangan ¹ <i>Financial Year</i>	–	–
	Tahun Kalendar ² <i>Calendar Year</i>	6,974,687	39,042,366
Caruman Bersih <i>Net Contributions</i>	Tahun Kewangan ¹ <i>Financial Year</i>	9,737,838	73,064,032
	Tahun Kalendar ² <i>Calendar Year</i>	12,377,114	74,245,631
Rizab Caruman Tidak Terperoleh Awal Tahun <i>Unearned Contributions Reserves Beginning of Year</i>	Tahun Kewangan ¹ <i>Financial Year</i>	1,511,309	64,444,832
	Tahun Kalendar ² <i>Calendar Year</i>	3,021,878	73,022,913
Rizab Caruman Tidak Terperoleh Akhir Tahun <i>Unearned Contributions Reserves End of Year</i>	Tahun Kewangan ¹ <i>Financial Year</i>	2,210,080	78,607,193
	Tahun Kalendar ² <i>Calendar Year</i>	2,385,542	80,185,620
Pendapatan Caruman Terperoleh <i>Earned Contribution Income</i>	Tahun Kewangan ¹ <i>Financial Year</i>	9,039,067	58,901,671
	Tahun Kalendar ² <i>Calendar Year</i>	13,013,450	67,082,924

¹ Tahun kewangan berakhir 2003 / *Financial year ended 2003*

² Tahun kalendar berakhir Disember 2003 / *Calendar year ended December 2003*

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

Perlindungan 'Akta' 'Act' Cover	Motor Motor Lain-lain Others	Jumlah Total	Pelbagai Miscellaneous	Semua Sektor All Sectors
16,259,018	94,615,991	110,875,009	68,011,867	373,374,325
15,211,928	105,207,861	120,419,789	80,498,696	403,026,242
1,223,158	4,245,186	5,468,344	19,413,097	136,567,020
1,508,152	4,153,584	5,661,736	17,797,047	92,926,742
-	-	-	-	-
48,566	215,372	263,938	12,343,463	58,624,454
15,035,860	90,370,805	105,406,665	48,598,770	236,807,305
13,655,210	100,838,905	114,494,115	50,358,186	251,475,046
6,309,230	32,026,736	38,335,966	11,992,656	116,284,763
6,498,970	35,557,687	42,056,657	8,310,029	126,411,477
6,942,974	42,294,557	49,237,531	16,207,613	146,262,417
6,961,451	47,261,872	54,223,323	11,097,921	147,892,406
14,402,116	80,102,984	94,505,100	44,383,813	206,829,651
13,192,729	89,134,720	102,327,449	47,570,294	229,994,117

Jadual TA 4, Takaful Am
Tuntutan
RM

Butiran <i>Item</i>	Tempoh Laporan <i>Reporting Period</i>	Marin, Udara dan Transit <i>Marine, Aviation and Transit</i>	Kebakaran <i>Fire</i>
Tuntutan Kasar Dibayar (Tolak Salvaj) <i>Gross Claims Paid (Less Salvage)</i>	Tahun Kewangan ¹ <i>Financial Year</i>	5,241,578	38,028,169
	Tahun Kalendar ² <i>Calendar Year</i>	4,602,546	19,879,421
Penerimaan Tuntutan daripada Takaful Semula di Malaysia <i>Claims Recoveries from Retakaful in Malaysia</i>	Tahun Kewangan ¹ <i>Financial Year</i>	3,180,201	24,907,147
	Tahun Kalendar ² <i>Calendar Year</i>	2,232,511	11,823,650
Penerimaan Tuntutan daripada Takaful Semula di Luar Malaysia <i>Claims Recoveries from Retakaful Outside Malaysia</i>	Tahun Kewangan ¹ <i>Financial Year</i>	–	–
	Tahun Kalendar ² <i>Calendar Year</i>	–	–
Tuntutan Bersih Dibayar <i>Net Claims Paid</i>	Tahun Kewangan ¹ <i>Financial Year</i>	2,061,377	13,121,022
	Tahun Kalendar ² <i>Calendar Year</i>	2,370,035	8,055,771
Peruntukan Tuntutan Belum Lunas Akhir Tahun <i>Provision for Outstanding Claims End of Year</i>	Tahun Kewangan ¹ <i>Financial Year</i>	5,543,848	15,241,993
	Tahun Kalendar ² <i>Calendar Year</i>	7,073,819	16,120,440
Peruntukan Tuntutan Belum Lunas Awal Tahun <i>Provision for Outstanding Claims Beginning of Year</i>	Tahun Kewangan ¹ <i>Financial Year</i>	5,222,002	23,445,469
	Tahun Kalendar ² <i>Calendar Year</i>	5,626,583	20,085,653
Tuntutan Bersih Tertanggung <i>Net Claims Incurred</i>	Tahun Kewangan ¹ <i>Financial Year</i>	2,383,223	4,917,546
	Tahun Kalendar ² <i>Calendar Year</i>	3,817,271	4,090,558

¹ Tahun kewangan berakhir 2003 / *Financial year ended 2003*

² Tahun kalendar berakhir Disember 2003 / *Calendar year ended December 2003*

**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>
8,294,380	27,433,933	35,728,313	33,501,174	112,499,234
12,281,429	32,462,597	44,744,026	34,857,259	104,083,252
110,262	1,041,840	1,152,102	9,971,223	39,210,673
724,725	778,257	1,502,982	9,860,167	25,419,310
-	-	-	-	-
-	-	-	-	-
8,184,118	26,392,093	34,576,211	23,529,951	73,288,561
11,556,704	31,684,340	43,241,044	24,997,092	78,663,942
57,717,626	40,871,431	98,589,057	40,485,876	159,860,774
58,255,788	47,498,879	105,754,667	41,941,758	170,890,684
32,855,583	52,126,738	84,982,321	37,090,050	150,739,842
37,415,710	64,203,838	101,619,548	36,496,452	163,828,236
33,046,161	15,136,786	48,182,947	26,925,777	82,409,493
32,396,782	14,979,381	47,376,163	30,442,398	85,726,390

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

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

Butiran <i>Item</i>	Tempoh Laporan <i>Reporting Period</i>	
	Tahun Kewangan ¹ <i>Financial Year</i>	Tahun Kalendar ² <i>Calendar Year</i>
Pendapatan Caruman Terperoleh <i>Earned Contribution Income</i>	206,829,651	229,994,117
Tolak Tuntutan Bersih Tertanggung <i>Less Net Claims Incurred</i>	82,409,493	85,726,390
Komisen Bersih <i>Net Commissions</i>	6,728,994	9,057,008
Perbelanjaan Pengurusan <i>Management Expenses</i>	14,958,709	60,616,730 ³
Keuntungan Pengunderaitan <i>Underwriting Profit</i>	102,732,455	74,593,989
	%	%
Peratus Perbelanjaan Pengunderaitan daripada Pendapatan Caruman Terperoleh <i>Underwriting Expenses as a Percentage of Earned Contribution Income</i>	50.3	67.6
Tuntutan Bersih Tertanggung <i>Net Claims Incurred</i>	39.8	37.3
Komisen Bersih <i>Net Commissions</i>	3.3	3.9
Perbelanjaan Pengurusan <i>Management Expenses</i>	7.2	26.4

¹ Tahun kewangan berakhir 2003 / *Financial year ended 2003*

² Tahun kalendar berakhir Disember 2003 / *Calendar year ended December 2003*

³ Termasuk perbelanjaan kumpulan wang takaful am yang ditanggung oleh dana pemegang saham / *Includes expenses of the general takaful fund that were borne by the shareholders' fund*