

**Jadual 5.5, Takaful Am
Akaun Pengunderaitan
RM**

**Table 5.5, General Takaful
Underwriting Account
RM**

Butiran Item	Tempoh Laporan Reporting Period	
	Tahun Kewangan ¹ Financial Year	Tahun Kalendar ² Calendar Year
Pendapatan Caruman Terperoleh <i>Earned Contribution Income</i>	378,911,703	377,032,229
Tolak Tuntutan Bersih Tertanggung <i>Less Net Claims Incurred</i>	189,083,176	221,808,697
Komisen Bersih ³ <i>Net Commissions</i>	(9,983,522)	(11,232,203)
Perbelanjaan Pengurusan ⁴ <i>Management Expenses</i>	98,528,294	97,009,621
Keuntungan Pengunderaitan <i>Underwriting Profit</i>	101,283,755	69,446,114
	%	%
Peratus Perbelanjaan Pengunderaitan daripada Pendapatan Caruman Diperoleh <i>Underwriting Expenses as a Percentage of Earned Contribution Income</i>	73.3	81.6
Tuntutan Bersih Tertanggung <i>Net Claims Incurred</i>	49.9	58.8
Komisen Bersih <i>Net Commissions</i>	(2.6)	(3.0)
Perbelanjaan Pengurusan <i>Management Expenses</i>	26.0	25.7

1 Tahun kewangan berakhir 2006 / *Financial year ended 2006*

2 Tahun kalendar berakhir Disember 2006 / *Calendar year ended December 2006*

3 Termasuk komisen atau keuntungan komisen yang diterima daripada caruman takaful semula disidkan / *Includes commission or profit commission earned on retakaful ceded*

4 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*
Dikemaskini sehingga 31 Mei 2007/ *Updated as at 31 May 2007*