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 *Reserves at the Beginning of the Year*			
Baki Dibawa Ke Hadapan *Balance Brought Forward*	28,953,432	8,536	28,961,968
Caruman Takaful Belum Diperolehi *Unearned Takaful Contributions*	56,361,940	22,350,251	78,712,191
Tuntutan Belum Dibayar *Claims Admitted or Intimated but Not Paid*	73,818,384	18,244,466	92,062,850
Caruman Takaful Bersih *Net Takaful Contributions*	108,382,123	50,749,437	159,131,560
Pendapatan Pelaburan *Investment Income*	7,285,334	3,984,993	11,270,327
Pindahan daripada Rizab *Transfer from Reserves*	–	–	–
Pendapatan Lain *Other Income*	–	10,511,664	10,511,664
Jumlah Pendapatan ***Total Income***	**274,801,213**	**105,849,347**	**380,650,560**
Tuntutan Dibayar *Claims Paid*	26,390,241	12,295,154	38,685,395
Komisen *Commissions*	–	1,733,775	1,733,775
Peruntukan Hutang Ragu *Provision For Bad and Doubtful Debts*	–	9,285,730	9,285,730
Perbelanjaan Pengurusan *Management Expenses*	433,953	9,279,657	9,713,610
Pindahan kepada Akaun Untung Rugi *Transfer to Profit and Loss Account*	40,416,659	4,954,433	45,371,092
Keuntungan Dibayar kepada Peserta *Profits Paid to Participants*	25,718,704	1,308,613	27,027,317
Perbelanjaan Lain *Other Expenses*	–	1,045,360	1,045,360
Rizab pada Akhir Tahun *Reserves at the End of the Year*			
Caruman Takaful Belum Diperolehi *Unearned Takaful Contributions*	72,495,503	25,071,301	97,566,804
Tuntutan Belum Dibayar *Claims Admitted or Intimated but Not Paid*	74,308,956	37,220,969	111,529,925
Baki Dihantar ke Hadapan *Balance Carried Forward*	35,037,197	3,654,355	38,691,552
Jumlah Wang Keluar ***Total Outgo***	**274,801,213**	**105,849,347**	**380,650,560**

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

[1] Termasuk caruman terdahulu / *Includes advanced contribution*

Jadual TA 3, Takaful Am
Caruman
RM

Table TA 3, General Takaful
Contributions
RM

Butiran *Item*	Pengendali Takaful *Takaful Operator*	Marin, Udara dan Transit *Marine, Aviation and Transit*	Kebakaran *Fire*	Motor *Motor*			Pelbagai *Miscellaneous*	Semua Sektor *All Sectors*
				Perlindungan 'Akta' *'Act' Cover*	Lain-lain *Others*	Jumlah *Total*		
Caruman Kasar Tolak Caruman Dipulangkan	STMB	3,115,177	70,422,792	10,254,506	34,518,647	44,773,153	31,645,713	149,956,835
Gross Contributions Less Return Contributions	TNSB	4,431,977	25,031,598	4,161,285	30,902,473	35,063,758	13,208,237	77,735,570
Caruman Dibayar bagi Takaful Semula di Malaysia	STMB	197,174	12,424,068	16,539	531,340	547,879	4,939,194	18,108,315
Contributions Paid for Retakaful in Malaysia	TNSB	3,871,167	13,318,314	658,806	2,155,704	2,814,510	6,982,142	26,986,133
Caruman Diurusniagakan	STMB	2,918,003	57,998,724	10,237,967	33,987,307	44,225,274	26,706,519	131,848,520
Written Contributions	TNSB	560,810	11,713,284	3,502,479	28,746,769	32,249,248	6,226,095	50,749,437
Caruman Dibayar bagi Takaful Semula Bukan Deduktibel	STMB	1,294,026	17,083,257	–	542,641	542,641	4,546,473	23,466,397
Contributions Paid for Retakaful but Not Deductible	TNSB	–	–	–	–	–	–	–
Caruman Bersih	STMB	1,623,977	40,915,467	10,237,967	33,444,666	43,682,633	22,160,045	108,382,122
Net Contribution (a)	TNSB	560,810	11,713,284	3,502,479	28,746,769	32,249,248	6,226,095	50,749,437
Rizab Caruman Belum Diperolehi Pada Awal Tahun	STMB	132,284	37,908,014	3,535,252	11,663,294	15,198,546	3,123,096	56,361,940
Reserves for Unearned Contributions Beginning of Year (b)	TNSB	288,067	5,557,263	1,729,330	10,220,296	11,949,626	4,555,295	22,350,251
Rizab Caruman Belum Diperolehi Pada Akhir Tahun	STMB	345,828	46,895,062	4,051,890	13,639,444	17,691,334	7,563,279	72,495,503
Reserves for Unearned Contributions End of Year (c)	TNSB	475,222	5,181,831	1,997,821	14,836,192	16,834,013	2,580,234	25,071,300
Pendapatan Caruman yang Diperolehi	STMB	1,410,433	31,928,419	9,721,329	31,468,516	41,189,845	17,719,863	92,248,560
Earned Contribution Income (a+b-c)	TNSB	373,655	12,088,716	3,233,987	24,130,873	27,364,860	8,201,156	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*	Motor *Motor*			Pelbagai *Miscellaneous*	Semua Sektor *All Sectors*
				Perlindungan 'Akta' *'Act' Cover*	Lain-lain *Others*	Jumlah *Total*		
Tuntutan Kasar Dibayar Tolak Salvaj *Gross Claims Paid Less Salvage (a)*	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 *Claims Recoveries from Retakaful in Malaysia (b)*	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 *Claims Recoveries from Retakaful outside Malaysia (c)*	STMB TNSB	– –	– –	– –	– –	– –	– –	– –
Tuntutan Bersih Dibayar ***Net Claims Paid (a - b - c)***	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 *Outstanding Claims End of Year*	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 *Outstanding Claims Beginning of Year*	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
Tuntutan Bersih kena Dibayar ***Net Claims Incurred***	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 *Item*	Pengendali Takaful *Takaful Operator*		
	STMB	**TNSB**	**Jumlah** ***Total***
	RM	**RM**	**RM**
Pendapatan Caruman Diperolehi *Earned Contribution Income*	92,248,560	48,028,387	140,276,947
Tolak Tuntutan Bersih Kena Dibayar ***Less*** *Net Claims Incurred*	26,880,813	31,271,657	58,152,470
Komisen *Commissions*	–	1,733,775	1,733,775
Perbelanjaan Pengurusan *Management Expenses*	433,953	9,279,657	9,713,610
Keuntungan Pengunderaitan *Underwriting Gain*	64,933,794	5,743,298	70,677,092
Peratus daripada Pendapatan Caruman Diperolehi *Percentage of Earned Contribution Income*		**%**	
Tuntutan Bersih Kena Dibayar *Net Claims Incurred*	29.1	65.1	41.5
Komisen *Commissions*	–	3.6	1.2
Perbelanjaan Pengurusan *Management Expenses*	0.5	19.3	6.9
Jumlah ***Total***	29.6	88.0	49.6