Perangkaan Takaful Am
General Takaful Statistics

TA 1 Abstrak Akaun Hasil – Pendapatan dan Perbelanjaan
Abstract of Revenue Accounts – Income and Outgo

TA 2 Liabiliti dan Aset Kumpulan Wang Berkanun
Liabilities and Assets of Statutory Funds

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TA 5 Akaun Pengunderaitan
Underwriting Account

Jadual TA 1, Takaful Am
Abstrak Akaun Hasil
- Pendapatan dan Perbelanjaan
RM

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

Butiran *Item*	Tempoh Laporan *Reporting Period*	
	Tahun Kewangan[1] *Financial Year*	Tahun Kalendar[2] *Calendar Year*
Rizab Awal Tahun *Reserves Beginning of Year*	430,727,002	464,288,540
Rizab Caruman Tidak Terperoleh *Unearned Contributions Reserves*	225,056,757	241,538,940
Peruntukan Tuntutan Belum Dibayar *Provision for Outstanding Claims*	159,860,774	170,890,684
Lebihan Dibayar kepada Peserta *Surplus Attributable to Participants*	38,503,835	42,561,554
Rizab Lain *Other Reserves*	7,305,636	9,297,362
Pendapatan Caruman Bersih *Net Contribution Income*	304,227,619	328,651,744
Pendapatan Pelaburan Bersih *Net Investment Income*	15,711,864	14,748,580
Masuk Kira Semula Peruntukan Penjejasan Nilai Pelaburan *Write Back of Provision for Impairment in Value of Investment*	1,260,942	–
Masuk Kira Semula Elaun Hutang Lapuk dan Ragu *Write Back of Allowance for Bad and Doubtful Debts*	–	4,667,572
Pendapatan Lain *Other Income*	2,772,311	5,115,599
Jumlah Pendapatan ***Total Income***	**754,699,738**	**817,472,035**
Tuntutan Dibayar Bersih *Net Claims Paid*	79,398,044	90,833,199
Komisen Bersih[3] *Net Commissions*	10,250,752	12,091,151
Perbelanjaan Pengurusan[3] *Management Expenses*	20,468,063	30,576,123
Penjejasan Nilai Pelaburan *Impairment in Value of Investments*	11,359,218	7,805,751
Hutang Lapuk dan Ragu *Bad and Doubtful Debts*	914,216	3,856,326
Lebihan Dibayar dan akan Dibayar kepada Peserta *Surplus Paid and Payable to Participants*	39,059,967	38,801,909
Perbelanjaan Lain *Other Outgo*	10,568,652	9,603,773
Pindahan kepada Penyata Pendapatan *Transfer to Income Statement*	70,991,210	67,312,752

Jadual TA 1, Takaful Am
Abstrak Akaun Hasil
- Pendapatan dan Perbelanjaan
RM

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

Butiran *Item*	Tempoh Laporan *Reporting Period*	
	Tahun Kewangan[1] *Financial Year*	Tahun Kalendar[2] *Calendar Year*
Rizab Akhir Tahun *Reserves End of Year*	511,689,616	556,591,051
Rizab Caruman Tidak Terperoleh *Unearned Contributions Reserves*	278,840,464	306,710,197
Peruntukan Tuntutan Belum Dibayar *Provision for Outstanding Claims*	176,559,561	188,692,820
Lebihan Dibayar kepada Peserta *Surplus Attributable to Participants*	44,307,303	47,408,617
Rizab Lain *Other Reserves*	11,982,288	13,779,417
Jumlah Perbelanjaan ***Total Outgo***	**754,699,738**	**817,472,035**

[1] Tahun kewangan berakhir 2004 / *Financial year ended 2004*
[2] Tahun kalendar berakhir Disember 2004 / *Calendar year ended December 2004*
[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 *Item*	Tempoh Laporan *Reporting Period*	
	Tahun Kewangan[1] *Financial Year*	Tahun Kalendar[2] *Calendar Year*
Kumpulan Wang Takaful dan Rizab *Takaful Funds and Reserves*	335,130,055	367,898,231
Rizab Caruman Tidak Terperoleh *Unearned Contributions Reserves*	278,840,464	306,710,197
Lebihan Dibayar kepada Peserta *Surplus Attributable to Participants*	44,307,303	47,408,617
Rizab Lain *Other Reserves*	11,982,288	13,779,417
Peruntukan Tuntutan Belum Dibayar *Provision for Outstanding Claims*	176,559,561	188,692,820
Jumlah Terhutang kepada Penyata Pendapatan / Kumpulan Wang Takaful *Amount Due to Income Statement / Takaful Funds*	27,010,945	29,886,926
Peruntukan Penjejasan Nilai Pelaburan *Provision for Impairment in Value of Investments*	–	–
Liabiliti Lain *Other Liabilities*	144,616,098	137,042,813
Jumlah Liabiliti ***Total Liabilities***	**683,316,659**	**723,520,790**
Harta Benda, Loji dan Peralatan *Property, Plant and Equipment*	1,555,006	1,464,169
Pelaburan Harta Benda *Investment Properties*	33,488,524	33,193,415
Pembiayaan *Financing*	9,066,321	8,519,072
Pelaburan *Investments*	273,043,893	349,560,830
Sekuriti Islam Kerajaan *Government Islamic Papers*	64,686,230	99,134,780
Sekuriti Hutang Swasta Islam dan Ekuiti *Islamic Private Debt Securities and Equities*	206,865,940	248,947,030
Pelaburan Lain *Other Investments*	1,491,723	1,479,020
Aset Asing *Foreign Assets*	2,474,486	2,474,486
Akaun Pelaburan dan Pasaran Wang Islam *Investment Accounts and Islamic Money Market*	262,218,380	236,577,439
Wang Tunai dan Baki Bank *Cash and Bank Balances*	16,608,233	8,061,337
Aset Lain *Other Assets*	84,861,816	83,670,042
Jumlah Aset ***Total Assets***	**683,316,659**	**723,520,790**

[1] Tahun kewangan berakhir 2004 / *Financial year ended 2004*
[2] Tahun kalendar berakhir Disember 2004 / *Calendar year ended December 2004*

Jadual TA 3, Takaful Am
Caruman
RM

Butiran *Item*	Tempoh Laporan *Reporting Period*	Marin, Udara dan Transit *Marine, Aviation and Transit*	Kebakaran *Fire*
Caruman Kasar (Tolak Caruman Pulangan) *Gross Contributions (Less Return Contributions)*	Tahun Kewangan[1] *Financial Year*	54,504,927	196,637,463
	Tahun Kalendar[2] *Calendar Year*	75,401,100	186,204,186
Caruman Takaful Semula Disidkan di Malaysia *Retakaful Contributions Ceded in Malaysia*	Tahun Kewangan[1] *Financial Year*	6,337,707	61,066,542
	Tahun Kalendar[2] *Calendar Year*	8,401,548	52,005,605
Caruman Takaful Semula Disidkan di Luar Malaysia *Retakaful Contributions Ceded Outside Malaysia*	Tahun Kewangan[1] *Financial Year*	34,151,886	20,528,823
	Tahun Kalendar[2] *Calendar Year*	51,253,771	20,599,413
Caruman Bersih ***Net Contributions***	Tahun Kewangan[1] *Financial Year*	**14,015,334**	**115,042,098**
	Tahun Kalendar[2] *Calendar Year*	**15,745,781**	**113,599,168**
Rizab Caruman Tidak Terperoleh Awal Tahun *Unearned Contributions Reserves Beginning of Year*	Tahun Kewangan[1] *Financial Year*	2,210,080	157,401,534
	Tahun Kalendar[2] *Calendar Year*	2,385,361	173,832,154
Rizab Caruman Tidak Terperoleh Akhir Tahun *Unearned Contributions Reserves End of Year*	Tahun Kewangan[1] *Financial Year*	4,043,757	195,381,065
	Tahun Kalendar[2] *Calendar Year*	4,036,340	220,167,420
Pendapatan Caruman Terperoleh ***Earned Contribution Income***	Tahun Kewangan[1] *Financial Year*	**12,181,657**	**77,062,567**
	Tahun Kalendar[2] *Calendar Year*	**14,094,802**	**67,263,902**

[1] Tahun kewangan berakhir 2004 / *Financial year ended 2004*

[2] Tahun kalendar berakhir Disember 2004 / *Calendar year ended December 2004*

Table TA 3, General Takaful Contributions
RM

Motor *Motor*				
Perlindungan `Akta´ *`Act´ Cover*	Lain-lain *Others*	Jumlah *Total*	Pelbagai *Miscellaneous*	Semua Sektor *All Sectors*
14,337,036	110,497,314	124,834,350	84,352,428	460,329,168
17,670,837	132,175,947	149,846,784	81,054,041	492,506,111
272,184	4,481,985	4,754,169	22,068,902	94,227,320
502,049	5,135,768	5,637,817	19,442,027	85,486,997
10,635	219,352	229,987	6,963,533	61,874,229
22,472	306,518	328,990	6,185,196	78,367,370
14,054,217	**105,795,977**	**119,850,194**	**55,319,993**	**304,227,619**
17,146,316	**126,733,661**	**143,879,977**	**55,426,818**	**328,651,744**
6,942,974	42,294,557	49,237,531	16,207,612	225,056,757
6,961,451	47,261,872	54,223,323	11,098,102	241,538,940
6,668,045	52,416,034	59,084,079	20,331,563	278,840,464
8,151,441	60,636,825	68,788,266	13,718,171	306,710,197
14,329,146	**95,674,500**	**110,003,646**	**51,196,042**	**250,443,912**
15,956,326	**113,358,708**	**129,315,034**	**52,806,749**	**263,480,487**

Jadual TA 4, Takaful Am
Tuntutan
RM

Butiran *Item*	Tempoh Laporan *Reporting Period*	Marin, Udara dan Transit *Marine, Aviation and Transit*	Kebakaran *Fire*
Tuntutan Kasar Dibayar (Tolak Salvaj) *Gross Claims Paid (Less Salvage)*	Tahun Kewangan[1] *Financial Year*	6,088,825	23,159,798
	Tahun Kalendar[2] *Calendar Year*	5,255,269	17,783,317
Penerimaan Tuntutan daripada Takaful Semula di Malaysia *Claims Recoveries from Retakaful in Malaysia*	Tahun Kewangan[1] *Financial Year*	3,515,388	16,721,997
	Tahun Kalendar[2] *Calendar Year*	3,473,499	10,078,035
Penerimaan Tuntutan daripada Takaful Semula di Luar Malaysia *Claims Recoveries from Retakaful Outside Malaysia*	Tahun Kewangan[1] *Financial Year*	–	–
	Tahun Kalendar[2] *Calendar Year*	–	192,331
Tuntutan Bersih Dibayar ***Net Claims Paid***	Tahun Kewangan[1] *Financial Year*	**2,573,437**	**6,437,801**
	Tahun Kalendar[2] *Calendar Year*	**1,781,770**	**7,512,951**
Peruntukan Tuntutan Belum Dibayar Akhir Tahun *Provision for Outstanding Claims End of Year*	Tahun Kewangan[1] *Financial Year*	6,875,367	16,095,787
	Tahun Kalendar[2] *Calendar Year*	7,218,849	16,545,484
Peruntukan Tuntutan Belum Dibayar Awal Tahun *Provision for Outstanding Claims Beginning of Year*	Tahun Kewangan[1] *Financial Year*	5,529,949	15,241,993
	Tahun Kalendar[2] *Calendar Year*	7,148,480	16,120,440
Tuntutan Bersih Kena Dibayar ***Net Claims Incurred***	Tahun Kewangan[1] *Financial Year*	**3,918,855**	**7,291,595**
	Tahun Kalendar[2] *Calendar Year*	**1,852,139**	**7,937,995**

[1] Tahun kewangan berakhir 2004 / *Financial year ended 2004*

[2] Tahun kalendar berakhir Disember 2004 / *Calendar year ended December 2004*

Table TA 4, General Takaful
Claims
RM

Motor *Motor*			Pelbagai *Miscellaneous*	Semua Sektor *All Sectors*
Perlindungan `Akta´ *`Act´ Cover*	Lain-lain *Others*	Jumlah *Total*		
13,893,977	33,988,986	47,882,963	33,411,363	110,542,949
16,591,579	41,584,167	58,175,746	34,805,391	116,019,723
834,570	288,340	1,122,910	9,784,610	31,144,905
829,260	253,562	1,082,822	10,265,910	24,900,266
–	–	–	–	–
–	520	520	93,407	286,258
13,059,407	**33,700,646**	**46,760,053**	**23,626,753**	**79,398,044**
15,762,319	**41,330,085**	**57,092,404**	**24,446,074**	**90,833,199**
59,006,997	48,137,348	107,144,345	46,444,062	176,559,561
54,294,429	60,779,671	115,074,100	49,854,387	188,692,820
57,717,626	40,871,431	98,589,057	40,499,775	159,860,774
54,165,875	51,588,792	105,754,667	41,867,097	170,890,684
14,348,778	**40,966,563**	**55,315,341**	**29,571,040**	**96,096,831**
15,890,873	**50,520,964**	**66,411,837**	**32,433,364**	**108,635,335**

Jadual TA 5, Takaful Am
Akaun Pengunderaitan
RM

Table TA 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 *Earned Contribution Income*	250,443,912	263,480,487
Tolak Tuntutan Bersih Kena Dibayar *Less Net Claims Incurred*	96,096,831	108,635,335
Komisen Bersih *Net Commissions*	10,250,752	12,091,151
Perbelanjaan Pengurusan *Management Expenses*	64,687,127	74,041,843[3]
Keuntungan Pengunderaitan ***Underwriting Profit***	**79,409,202**	**68,712,158**
	%	%
Peratus Perbelanjaan Pengunderaitan daripada Pendapatan Caruman Terperoleh ***Underwriting Expenses as a Percentage of Earned Contribution Income***	**68.3**	**73.9**
Tuntutan Bersih Kena Dibayar *Net Claims Incurred*	38.4	41.2
Komisen Bersih *Net Commissions*	4.1	4.6
Perbelanjaan Pengurusan *Management Expenses*	25.8	28.1

[1] Tahun kewangan berakhir 2004 / *Financial year ended 2004*

[2] Tahun kalendar berakhir Disember 2004 / *Calendar year ended December 2004*

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