

Penunjuk-penunjuk Utama bagi Tahun Kewangan dan Tahun Kalendar 2000 - 2003
Key Indicators for Financial Year and Calendar Year 2000 - 2003

	Tahun Kewangan <i>Financial Year</i>				Tahun Kalendar ¹ <i>Calendar Year</i>			
	2000	2001	2002	2003	2000	2001	2002	2003
Takaful Keluarga <i>Family Takaful</i>								
Perniagaan Baru <i>New Business</i>								
Bilangan Sijil (unit) <i>No. of Certificates (unit)</i>	163,492	221,868	241,496	278,778	209,256	229,199	237,037	265,035
Jumlah Penyertaan (RM juta) <i>Sums Participated (RM million)</i>	12,067.5	17,483.7	14,667.3	19,545.2	12,350.7	13,990.5	14,174.8	18,330.0
Caruman (RM juta) <i>Contributions (RM million)</i>	279.5	1,306.4	497.7	563.3	764.8	952.0	452.2	511.0
Perniagaan Berkuat Kuasa <i>Business in Force</i>								
Bilangan Sijil (unit) <i>No. of Certificates (unit)</i>	439,822	648,654	863,324	1,053,720	572,354	771,265	932,212	1,128,446
Jumlah Penyertaan (RM juta) <i>Sums Participated (RM million)</i>	25,568.2	37,492.0	45,199.1	61,178.5	34,167.7	48,559.0	53,625.9	63,573.8
Caruman (RM juta) <i>Contributions (RM million)</i>	596.7	1,698.5	1,924.0	2,543.2	1,257.2	2,019.0	2,105.8	394.2 ²
Agihan Jumlah Penyertaan Berkuat Kuasa (%) <i>Distribution of Sums Participated in Force (%)</i>								
Keluarga Biasa <i>Ordinary Family</i>	100.0	95.3	95.1	96.4	97.2	95.2	95.9	96.6
Individu <i>Individual</i>	55.8	58.6	63.6	63.6	57.0	56.8	61.9	65.2
Berkumpulan <i>Group</i>	44.2	36.7	31.5	32.8	40.2	38.4	34.0	31.4
Anuiti <i>Annuity</i>	—	4.7	5.0	3.6	2.8	4.8	4.1	3.4
Pelaburan Berkaitan <i>Investment-linked</i>	—	—	—	...	—	—	—	...
Pendapatan Caruman Bersih (RM juta) <i>Net Contribution Income (RM million)</i>	314.5	1,302.5	844.7	752.5	841.3	1,219.8	663.8	762.5
Manfaat Sijil Bersih (RM juta) <i>Net Certificate Benefits (RM million)</i>	55.6	92.0	162.5	181.7	78.4	132.7	178.6	201.4
Kematian dan Hilang Upaya <i>Death and Disability</i>	31.6	43.1	59.8	78.1	44.2	53.1	68.8	50.9
Matang <i>Maturity</i>	1.9	3.8	4.0	4.1	2.7	4.2	3.3	6.3
Serahan <i>Surrender</i>	17.8	29.0	89.8	83.3	21.9	63.2	93.5	76.0
Sebab-sebab Lain <i>Other Causes</i>	4.3	16.1	8.9	16.2	9.6	12.2	13.0	68.1
Aset <i>Assets</i>								
Aset Kumpulan Wang (RM juta) <i>Fund Assets (RM million)</i>	877.1	2,039.6	2,842.4	3,354.1	1,542.4	2,644.7	3,162.8	3,861.0
Pertumbuhan Aset Kumpulan Wang (%) <i>Fund Assets Growth (%)</i>	44.4	132.5	39.4	18.0	—	71.5	19.6	22.1

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Takaful Am								
<i>General Takaful</i>								
Caruman (RM juta)								
<i>Contributions (RM million)</i>								
Caruman Langsung Kasar <i>Gross Direct Contributions</i>	177.0	227.7	284.2	373.4	202.7	266.8	332.7	403.0
Caruman Bersih <i>Net Contributions</i>	126.9	159.1	195.2	236.8	149.8	180.2	222.2	251.5
Caruman Terperoleh <i>Earned Contributions</i>	114.1	140.3	180.0	206.8	131.3	162.5	199.2	230.0
Pertumbuhan Caruman Kasar (%) <i>Gross Contributions Growth (%)</i>	23.9	28.6	24.8	31.4	–	31.6	24.7	21.1
Marin, Udara dan Transit <i>Marine, Aviation and Transit</i>	353.3	11.2	79.8	92.6	–	53.3	89.5	66.8
Kebakaran <i>Fire</i>	24.6	32.7	33.0	32.6	–	40.8	28.9	11.8
Motor <i>Motor</i>	20.1	23.6	16.6	19.1	–	21.6	11.5	17.8
Pelbagai <i>Miscellaneous</i>	13.1	33.1	12.8	34.4	–	27.6	24.5	34.1
Nisbah Bendungan (%) <i>Retention Ratio (%)</i>	71.7	69.9	68.7	63.4	73.9	67.6	66.8	62.4
Tuntutan (RM juta)								
<i>Claims (RM million)</i>								
Tuntutan Kasar tolak Penerimaan Tuntutan Tempatan <i>Gross Claims less Local Recoveries</i>	31.0	38.7	56.1	73.3	34.1	48.4	72.9	78.7
Tuntutan Bersih Dibayar <i>Net Claims Paid</i>	31.0	38.7	56.1	73.3	34.1	48.4	72.9	78.7
Nisbah Tuntutan (%) <i>Claims Ratio (%)</i>	38.6	41.5	52.9	39.8	39.0	45.0	54.4	37.3
Marin, Udara dan Transit <i>Marine, Aviation and Transit</i>	60.8	103.5	77.5	26.4	102.5	103.6	65.8	29.3
Kebakaran <i>Fire</i>	15.3	10.2	25.5	8.3	11.3	15.1	23.3	6.1
Motor <i>Motor</i>	35.6	45.3	55.4	51.0	38.8	49.1	65.4	46.3
Pelbagai <i>Miscellaneous</i>	73.0	80.0	89.7	60.7	77.4	76.1	73.1	64.0

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Pengunderaitan								
<i>Underwriting</i>								
Keuntungan/(Kerugian) Pengunderaitan (RM juta) <i>Underwriting Profit/(Loss) (RM million)</i>	59.6	70.7	69.7	102.7	72.6	70.5	72.5	74.6
Pengalaman Pengunderaitan (%)								
<i>Underwriting Experience (%)</i>								
Margin Pengunderaitan <i>Underwriting Margin</i>	52.2	50.4	38.7	49.7	55.3	43.4	36.4	32.4
Nisbah Tuntutan <i>Claims Ratio</i>	38.6	41.5	52.9	39.8	39.0	45.0	54.4	37.3
Nisbah Komisen <i>Commissions Ratio</i>	2.7	1.2	2.2	3.3	-0.8	4.3	2.3	3.9
Nisbah Perbelanjaan Pengurusan <i>Management Expenses Ratio</i>	6.5	6.9	6.2	7.2	6.5	7.2	6.9	26.4 ³
Aset								
<i>Assets</i>								
Aset Kumpulan Wang (RM juta) <i>Fund Assets (RM million)</i>	291.1	367.4	429.8	513.8	330.5	374.8	464.1	568.1
Pertumbuhan Aset Kumpulan Wang (%) <i>Fund Assets Growth (%)</i>	28.2	26.2	17.0	19.5	-	13.4	23.8	22.4

¹ Tahun kalendar berakhir Disember / *Calendar year ended December*

² Hanya caruman tahunan / *Only annual contributions*

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*

... Terlalu kecil / *Negligible*

