

Perangkaan Takaful Am

General Takaful Statistics

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

Butiran Item	Tempoh Laporan Reporting Period	
	Tahun Kewangan ¹ Financial Year ¹	Tahun Kalendar ² Calendar Year ²
Rizab Awal Tahun <i>Reserves Beginning of Year</i>	511,689,616	556,591,051
Rizab Caruman Tidak Terperoleh <i>Unearned Contribution Reserves</i>	278,840,464	306,710,197
Peruntukan Tuntutan Belum Dibayar <i>Provision for Outstanding Claims</i>	176,559,561	188,692,820
Lebihan Dibayar kepada Peserta <i>Surplus Attributable to Participants</i>	44,307,303	47,408,617
Rizab Lain <i>Other Reserves</i>	11,982,288	13,779,417
Pendapatan Caruman Bersih <i>Net Contribution Income</i>	311,132,370	356,563,473
Pendapatan Pelaburan Bersih <i>Net Investment Income</i>	15,442,211	19,647,403
Masuk Kira Semula Peruntukan Penjejasan Nilai Pelaburan <i>Write Back of Provision for Impairment in Value of Investments</i>	4,433,513	2,207,960
Masuk Kira Semula Elaun Hutang Lapuk dan Ragu <i>Write Back of Allowance for Bad and Doubtful Debts</i>	3,771,906	—
Pendapatan Lain <i>Other Income</i>	58,252,699	68,306,917
Jumlah Pendapatan Total Income	904,722,315	1,003,316,804

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

Butiran Item	Tempoh Laporan Reporting Period	
	Tahun Kewangan ¹ Financial Year ¹	Tahun Kalendar ² Calendar Year ²
Tuntutan Dibayar Bersih Net Claims Paid	100,553,694	116,912,690
Komisen Dibayar ³ Commissions Paid ³	23,096,910	29,159,829
Perbelanjaan Pengurusan ³ Management Expenses ³	31,094,274	39,063,174
Penjejasan Nilai Pelaburan Impairment in Value of Investments	1,608,299	2,316,117
Hutang Lapuk dan Ragu Bad and Doubtful Debts	3,925,830	2,474,558
Lebihan Dibayar dan Akan Dibayar kepada Peserta Surplus Paid and Payable to Participants	35,667,958	38,703,553
Perbelanjaan Lain Other Outgo	12,739,110	16,058,484
Pindahan kepada Penyata Pendapatan Transfer to Income Statement	90,419,091	103,833,044
Rizab Akhir Tahun Reserves End of Year	605,617,149	654,795,355
Rizab Caruman Tidak Terperoleh Unearned Contribution Reserves	327,008,594	350,605,749
Peruntukan Tuntutan Belum Dibayar Provision for Outstanding Claims	190,221,514	205,596,320
Lebihan Dibayar kepada Peserta Surplus Attributable to Participants	69,390,661	77,039,875
Rizab Lain Other Reserves	18,996,380	21,553,411
Jumlah Perbelanjaan Total Outgo	904,722,315	1,003,316,804

¹ Tahun kewangan berakhir 2005 / Financial year ended 2005

² Tahun kalendar berakhir Disember 2005 / Calendar year ended December 2005

³ Termasuk fi wakalah / Includes wakalah fees

Jadual TA 2, Takaful Am
Liabiliti dan Aset Kumpulan Wang Berkanun
RM

Butiran Item	Tempoh Laporan Reporting Period	
	Tahun Kewangan ¹ Financial Year ¹	Tahun Kalendar ² Calendar Year ²
Kumpulan Wang Takaful dan Rizab <i>Takaful Funds and Reserves</i>	415,395,635	449,199,035
Rizab Caruman Tidak Terperoleh <i>Unearned Contribution Reserves</i>	327,008,594	350,605,749
Lebihan Dibayar kepada Peserta <i>Surplus Attributable to Participants</i>	69,390,661	77,039,875
Rizab Lain <i>Other Reserves</i>	18,996,380	21,553,411
Peruntukan Tuntutan Belum Dibayar <i>Provision for Outstanding Claims</i>	190,221,514	205,596,320
Jumlah Terhutang kepada Penyata Pendapatan / Kumpulan Wang Takaful <i>Amount Due to Income Statement / Takaful Funds</i>	41,566,269	32,056,435
Peruntukan Penjejasan Nilai Pelaburan <i>Provision for Impairment in Value of Investments</i>	—	—
Liabiliti Lain <i>Other Liabilities</i>	141,702,960	143,113,721
Jumlah Liabiliti Total Liabilities	788,886,378	829,965,511

**Table TA 2, General Takaful
Liabilities and Assets of Statutory Funds
RM**

Butiran Item	Tempoh Laporan Reporting Period	
	Tahun Kewangan ¹ Financial Year ¹	Tahun Kalendar ² Calendar Year ²
Harta Benda, Loji dan Peralatan <i>Property, Plant and Equipment</i>	5,916,731	6,080,415
Pelaburan Harta Benda <i>Investment Properties</i>	42,257,086	41,898,171
Pembiayaan <i>Financing</i>	6,179,221	6,563,096
Pelaburan <i>Investments</i>	379,885,696	434,315,823
Sekuriti Islam Kerajaan <i>Government Islamic Papers</i>	121,702,337	106,375,215
Sekuriti Hutang Islam Swasta dan Ekuiti <i>Islamic Private Debt Securities and Equities</i>	256,816,711	326,649,262
Pelaburan Lain <i>Other Investments</i>	1,366,648	1,291,346
Aset Asing <i>Foreign Assets</i>	2,474,486	2,474,486
Akaun Pelaburan dan Pasaran Wang Islam <i>Investment Accounts and Islamic Money Market</i>	220,736,646	213,699,992
Wang Tunai dan Baki Bank <i>Cash and Bank Balances</i>	13,196,833	16,670,643
Aset Lain <i>Other Assets</i>	118,239,679	108,262,885
Jumlah Aset Total Assets	788,886,378	829,965,511

¹ Tahun kewangan berakhir 2005 / *Financial year ended 2005*

² Tahun kalendar berakhir Disember 2005 / *Calendar year ended December 2005*

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 Year¹</i>	64,049,877	178,160,463
	Tahun Kalendar ² <i>Calendar Year²</i>	69,574,740	174,297,581
Caruman Takaful Semula Disidkan di Malaysia <i>Retakaful Contributions Ceded in Malaysia</i>	Tahun Kewangan ¹ <i>Financial Year¹</i>	14,353,916	68,458,373
	Tahun Kalendar ² <i>Calendar Year²</i>	27,581,225	60,890,102
Caruman Takaful Semula Disidkan di Luar Malaysia <i>Retakaful Contributions Ceded Outside Malaysia</i>	Tahun Kewangan ¹ <i>Financial Year¹</i>	35,816,557	29,822,774
	Tahun Kalendar ² <i>Calendar Year²</i>	28,314,588	34,367,597
Caruman Bersih Net Contributions	Tahun Kewangan ¹ <i>Financial Year¹</i>	13,879,404	79,879,316
	Tahun Kalendar ² <i>Calendar Year²</i>	13,678,927	79,039,882
Rizab Caruman Tidak Terperoleh Pada Awal Tahun <i>Unearned Contribution Reserves Beginning of Year</i>	Tahun Kewangan ¹ <i>Financial Year¹</i>	4,043,757	195,381,065
	Tahun Kalendar ² <i>Calendar Year²</i>	4,036,340	220,167,420
Rizab Caruman Tidak Terperoleh Pada Akhir Tahun <i>Unearned Contribution Reserves End of Year</i>	Tahun Kewangan ¹ <i>Financial Year¹</i>	6,230,800	226,394,731
	Tahun Kalendar ² <i>Calendar Year²</i>	2,163,423	238,868,527
Pendapatan Caruman Terperoleh Earned Contribution Income	Tahun Kewangan ¹ <i>Financial Year¹</i>	11,692,361	48,865,650
	Tahun Kalendar ² <i>Calendar Year²</i>	15,551,844	60,338,775

¹ Tahun kewangan berakhir 2005 / *Financial year ended 2005*

² Tahun kalendar berakhir Disember 2005 / *Calendar year ended December 2005*

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

	Motor <i>Motor</i>		Pelbagai <i>Miscellaneous</i>	Semua Sektor <i>All Sectors</i>
Perlindungan 'Akta' <i>'Act' Cover</i>	Lain-lain <i>Others</i>	Jumlah <i>Total</i>		
16,259,672	145,627,053	161,886,725	95,594,018	499,691,083
17,050,490	191,424,898	208,475,388	101,470,824	553,818,533
220,877	5,771,074	5,991,951	25,276,850	114,081,090
408,197	5,650,518	6,058,715	25,467,090	119,997,132
59,289	560,879	620,168	8,218,124	74,477,623
136,079	1,776,332	1,912,411	12,663,332	77,257,928
15,979,506	139,295,100	155,274,606	62,099,044	311,132,370
16,506,214	183,998,048	200,504,262	63,340,402	356,563,473
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
6,933,921	64,995,870	71,929,791	22,453,272	327,008,594
7,749,181	86,282,022	94,031,203	15,542,596	350,605,749
15,713,630	126,715,264	142,428,894	59,977,335	262,964,240
16,908,474	158,352,851	175,261,325	61,515,977	312,667,921

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 Dibayar Kasar (Tolak Salvaj) <i>Gross Claims Paid (Less Salvage)</i>	Tahun Kewangan ¹ <i>Financial Year¹</i>	29,955,814	26,303,285
	Tahun Kalendar ² <i>Calendar Year²</i>	48,955,648	31,373,198
Penerimaan Tuntutan daripada Takaful Semula di Malaysia <i>Claims Recoveries from Retakaful in Malaysia</i>	Tahun Kewangan ¹ <i>Financial Year¹</i>	27,539,322	16,346,666
	Tahun Kalendar ² <i>Calendar Year²</i>	38,389,772	20,019,563
Penerimaan Tuntutan daripada Takaful Semula di Luar Malaysia <i>Claims Recoveries from Retakaful Outside Malaysia</i>	Tahun Kewangan ¹ <i>Financial Year¹</i>	—	194,478
	Tahun Kalendar ² <i>Calendar Year²</i>	1,378,035	194,478
Tuntutan Dibayar Bersih <i>Net Claims Paid</i>	Tahun Kewangan ¹ <i>Financial Year¹</i>	2,416,492	9,762,141
	Tahun Kalendar ² <i>Calendar Year²</i>	9,187,841	11,159,157
Peruntukan Tuntutan Belum Dibayar Akhir Tahun <i>Provision for Outstanding Claims End of Year</i>	Tahun Kewangan ¹ <i>Financial Year¹</i>	7,880,072	18,882,584
	Tahun Kalendar ² <i>Calendar Year²</i>	1,626,723	20,199,541
Peruntukan Tuntutan Belum Dibayar Awal Tahun <i>Provision for Outstanding Claims Beginning of Year</i>	Tahun Kewangan ¹ <i>Financial Year¹</i>	6,875,367	16,095,787
	Tahun Kalendar ² <i>Calendar Year²</i>	7,218,849	16,545,484
Tuntutan Kena Dibayar Bersih <i>Net Claims Incurred</i>	Tahun Kewangan ¹ <i>Financial Year¹</i>	3,421,197	12,548,938
	Tahun Kalendar ² <i>Calendar Year²</i>	3,595,715	14,813,214

¹ Tahun kewangan berakhir 2005 / *Financial year ended 2005*

² Tahun kalendar berakhir Disember 2005 / *Calendar year ended December 2005*

**Table TA 4, General Takaful
Claims
RM**

	Motor <i>Motor</i>		Pelbagai <i>Miscellaneous</i>	Semua Sektor <i>All Sectors</i>
Perlindungan 'Akta' <i>'Act' Cover</i>	Lain-lain <i>Others</i>	Jumlah <i>Total</i>		
17,663,976	45,404,576	63,068,552	37,479,609	156,807,260
16,918,862	55,260,482	72,179,344	35,119,810	187,628,000
957,532	708,722	1,666,254	10,701,324	56,253,566
564,843	798,447	1,363,290	8,640,986	68,413,611
5,284	86,953	92,237	58,911	345,626
65,740	371,832	437,572	291,614	2,301,699
16,701,160	44,608,901	61,310,061	26,719,374	100,208,068
16,288,279	54,090,203	70,378,482	26,187,210	116,912,690
57,309,889	55,591,625	112,901,514	50,557,344	190,221,514
54,963,496	78,109,256	133,072,752	50,697,304	205,596,320
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
15,004,052	52,063,178	67,067,230	30,832,656	113,870,021
16,957,346	71,419,788	88,377,134	27,030,127	133,816,190

**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 ¹	Tahun Kalendar ² Calendar Year ²
Pendapatan Caruman Terperoleh <i>Earned Contribution Income</i>		262,964,240	312,667,921
Tolak Less	Tuntutan Bersih Kena Dibayar <i>Net Claims Incurred</i>	113,870,021	133,816,190
	Komisen Bersih ³ <i>Net Commissions³</i>	-32,109,621	-32,310,963
	Perbelanjaan Pengurusan ⁴ <i>Management Expenses⁴</i>	79,491,887	95,375,627
Keuntungan Pengunderaitan Underwriting Profit		101,711,953	115,787,067
		%	%
Peratus Perbelanjaan Pengunderaitan daripada Pendapatan Caruman Terperoleh <i>Underwriting Expenses as a Percentage of Earned Contribution Income</i>		61.3	63.0
	Tuntutan Kena Dibayar Bersih <i>Net Claims Incurred</i>	43.3	42.8
	Komisen Bersih <i>Net Commissions</i>	-12.2	-10.3
	Perbelanjaan Pengurusan <i>Management Expenses</i>	30.2	30.5

¹ Tahun kewangan berakhir 2005 / Financial year ended 2005

² Tahun kalendar berakhir Disember 2005 / Calendar year ended December 2005

³ Termasuk komisen atau komisen keuntungan diperoleh atas 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

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