

1. GENERAL TAKAFUL: DISTRIBUTION OF GROSS CONTRIBUTIONS

KEY INDICATORS	2007			2008			2009			2010			2011		
	RM million	% change	% share	RM million	% change	% share	RM million	% change	% share	RM million	% change	% share	RM million	% change	% share
Marine, Aviation And Transit	36.4	-10.4	4.7	47.2	29.7	5.4	48.6	3.0	4.6	81.4	67.5	6.0	104.2	28.0	6.5
Fire	211.8	-9.8	27.6	191.9	-9.4	22.0	218.9	14.1	20.8	299.2	36.7	22.2	280.8	-6.1	17.6
Motor															
-Act Cover	33.3	24.9	4.3	35.5	6.6	4.1	52.3	47.3	5.0	70.7	35.2	5.3	78.9	11.6	4.9
-Others	341.5	25.9	44.5	400.7	17.3	45.9	505.3	26.1	48.0	644.9	27.6	47.9	799.4	24.0	50.0
Total	374.8	25.8	48.8	436.3	16.4	49.9	557.6	27.8	52.9	715.6	28.3	53.2	878.3	22.7	54.9
Contractor's All Risk & Engineering	43.7	-20.5	5.7	55.6	27.2	6.4	34.4	-38.1	3.3	44.0	27.9	3.3	98.6	124.1	6.2
Personal Accident	39.4	17.7	5.1	74.5	89.1	8.5	113.5	52.3	10.8	114.9	1.2	8.5	132.4	15.2	8.3
Miscellaneous	61.5	11.0	8.0	68.3	11.1	7.8	80.7	18.2	7.7	90.8	12.5	6.7	105.5	16.2	6.6
Total	767.6	7.0	100.0	873.8	13.8	100.0	1,053.7	20.6	100.0	1,345.9	27.7	100.0	1,599.8	18.9	100.0

2. GENERAL TAKAFUL: DISTRIBUTION OF NET CONTRIBUTIONS

KEY INDICATORS	2007			2008			2009			2010			2011		
	RM million	% change	% share	RM Million	% change	% share	RM million	% change	% share	RM million	% change	% share	RM million	% change	% share
Marine, Aviation and Transit	5.7	-64.6	1.0	-0.2	-103.5	0.0	10.3	5,250.0	1.3	6.2	-39.8	0.6	8.8	41.9	0.8
Fire	109.7	7.7	19.0	123.0	12.1	19.0	113.0	-8.1	14.1	180.2	59.5	17.5	156.3	-13.3	13.5
Motor															
- Act Cover	29.7	19.5	5.2	34.4	15.8	5.2	51.7	50.3	6.4	69.6	34.6	6.8	76.7	10.2	6.6
- Others	337.2	28.7	58.5	391.8	16.2	58.5	494.3	26.2	61.5	620.5	25.5	60.2	742.2	19.6	64.0
Total	366.9	27.9	63.6	426.2	16.2	63.6	545.9	28.1	67.9	690.2	26.4	67.0	818.9	18.6	70.7
Contractor's All Risk & Engineering	20.6	77.9	3.6	8.7	-57.8	3.6	12.5	43.7	1.6	12.0	-4.0	1.2	13.8	15.0	1.2
Personal Accident	40.1	43.8	7.3	52.9	25.7	7.3	82.9	56.7	10.3	100.3	21.0	9.7	117.8	17.4	10.2
Miscellaneous	31.6	-6.0	5.5	41.5	31.3	5.5	29.1	-5.8	4.9	41.8	6.9	4.1	43.2	3.3	3.7
Total	576.5	20.3	100.0	652.2	13.1	100.0	803.7	23.2	100.0	1,030.7	28.2	100.0	1,158.9	12.4	100.0

3. GENERAL TAKAFUL: RETENTION RATIO*

KEY INDICATORS	2007	2008	2009	2010	2011
	%	%	%	%	%
Marine,Aviation and Transit	40.84	-0.65	34.47	24.40	27.60
Fire	80.83	97.17	90.61	94.91	92.73
Motor					
-Act Cover	99.98	99.95	99.89	99.99	99.98
-Others	99.98	99.96	99.97	99.92	99.87
<i>Total</i>	99.98	99.96	99.96	99.93	99.88
Contractor's All Risk Engineering	85.27	82.04	85.60	73.76	33.75
Personal Accident	104.20	79.35	76.60	97.71	99.12
Miscellenious	82.41	97.30	89.06	82.47	69.25
<i>Total</i>	93.07	92.63	92.66	95.81	93.26

*The retention ratio is calculated based on percentage of net contributions to gross direct and retakaful accepted contribution less retakaful ceded within Malaysia

4. GENERAL TAKAFUL: CLAIMS EXPERIENCE

KEY INDICATORS	2007		2008		2009		2010		2011	
	RM million	% change	RM million	% change	RM million	% change	RM million	% change	RM million	% change
Gross Claims Paid	261.5	24.8	325.8	24.6	426.8	31.0	543.4	27.3	619.0	13.9
Net Claims Paid	218.6	38.3	234.3	7.1	304.2	29.9	419.4	37.9	525.1	25.2

5. GENERAL TAKAFUL: UNDERWRITING EXPERIENCE

KEY INDICATORS	2007			2008			2009			2010			2011		
	RM million	% change	% of earned contribution income	RM million	% change	% of earned contribution income	RM million	% change	% of earned contribution income	RM million	% change	% of earned contribution income	RM million	% change	% of earned contribution income
Earned Contributions Income	501.0	32.9	NA	611.9	22.1	NA	722.3	18.0	NA	938.6	29.9	NA	1,089.8	16.1	NA
Net Claims Incurred	359.1	NA	71.7	306.3	NA	50.1	411.6	NA	57.0	558.4	NA	59.5	738.9	NA	67.8
Net Commissions Management Expenses*	20.1	NA	4.0	411.6	NA	5.6	55.5	NA	7.7	82.0	NA	8.7	96.7	NA	8.9
Underwriting Profit	151.4	NA	30.2	558.4	NA	25.2	85.3	NA	11.8	153.0	NA	16.3	156.8	NA	14.4
	-29.5	NA	-5.9	738.9	NA	19.2	169.9	NA	23.5	145.1	NA	15.5	97.4	NA	8.9

* figures reflect expenses borne by general takaful funds and inclusive of net bad and doubtful debts

6. (A) GENERAL TAKAFUL: INCOME

KEY INDICATORS	2007		2008		2009		2010		2011	
	RM million	% share	RM million	% share	RM million	% share	RM million	% share	RM million	% share
Opening Reserves										
- <i>Unearned Contributions Reserves</i>	478.5	31.2	528.3	28.9	568.6	27.0	650.0	25.2	742.2	23.8
- <i>Provision For Outstanding Claims</i>	304.8	19.9	409.9	22.4	482.1	22.9	589.6	22.8	728.6	23.4
- <i>Surplus Attributable To Participants</i>	46.7	3.0	22.4	1.2	54.3	2.6	112.4	4.4	189.2	6.1
- <i>Other Reserves</i>	0.0	0.0	0.2	0.0	1.7	0.1	3.4	0.1	5.5	0.2
Net Contribution Income	576.5	37.6	652.2	35.7	803.7	38.1	1,030.7	39.9	1,158.9	37.2
Net Investment Income	44.6	2.9	50.6	2.8	57.7	2.7	68.4	2.6	84.5	2.7
Write Back Of Provision Impairment In Value Of Investment	0.2	0.0	4.8	0.0	15.8	0.7	0.6	0.0	0.0	0.0
Write Back Of Allowance For Bad And Doubtful Debts	19.5	1.3	66.7	1.3	44.7	2.1	38.4	1.5	51.7	1.7
Other Income	62.7	4.1	92.0	4.1	79.3	3.8	90.4	3.5	156.2	5.0
<i>Total</i>	1,533.6	100.0	1,827.2	100.0	2,107.9	100.0	2,583.9	100.0	3,116.7	100.0

6. (B) GENERAL TAKAFUL: OUTGO

KEY INDICATORS	2007		2008		2009		2010		2011	
	RM million	% share	RM million	% share	RM million	% share	RM million	% share	RM million	% share
Net Claim Paid	218.6	14.5	234.2	12.8	304.2	14.4	419.4	16.2	525.1	16.8
Commission Paid	62.0	4.1	79.3	4.3	116.8	5.5	141.0	5.5	177.1	5.7
Management Expenses*	84.8	5.6	102.2	5.6	108.1	5.1	149.8	5.8	183.4	5.9
Impairment In Value Of Investment	2.7	0.2	19.4	1.1	0.0	0.0	2.3	0.1	4.0	0.1
Bad And Doubtful Debts	86.1	5.7	118.5	6.5	21.9	1.0	41.6	1.6	25.1	0.8
Surplus Paid And Payble To Participants	2.7	0.2	33.3	1.8	47.3	2.2	18.9	0.7	81.4	2.6
Other Outgo	11.7	0.8	22.6	1.2	13.9	0.7	12.6	0.5	13.6	0.4
Transfer To Income Statement	45.6	3.0	111.0	6.1	140.3	6.7	132.9	5.1	130.5	4.2
Closing Reserves										
-Unearned Contributions Reserves	528.3	35.0	568.6	31.1	650.0	30.8	742.2	28.7	811.3	26.0
-Provision For Outstanding Claims	445.3	29.5	482.1	26.4	589.6	28.0	728.6	28.2	942.4	30.2
-Surplus Attributable To Participants	20.0	1.3	54.3	3	112.4	5.3	189.2	7.3	217.5	7.0
-Other Reserves	0.2	0	1.7	0.1	3.4	0.2	5.5	0.2	5.4	0.2
Total	1507.9	100.0	1827.2	100.0	2107.9	100.0	2583.9	100.0	3116.7	100.0

* Figures reflect actual expenses borne by general Takaful funds

7. GENERAL TAKAFUL: STATEMENT OF ASSETS

KEY INDICATORS	2007		2008		2009		2010		2011	
	RM million	% share	RM million	% share	RM million	% share	RM million	% share	RM million	% share
Property, Plant And Equipment	8.9	0.6	7.9	0.5	7.8	0.4	0.1	0.0	0.0	0.0
Investment Properties	40.1	2.9	43.1	2.6	29.0	1.5	29.1	1.3	26.6	1.0
Financing	3.9	0.3	5.4	0.3	5.1	0.3	3.1	0.1	0.9	0.0
Investments										
- <i>Government Islamic Papers</i>	145.4	10.6	173.4	10.4	200.9	10.5	364.4	16.1	380.4	14.8
- <i>Islamic Private Debt Securities and Equities</i>	489.3	35.6	625.3	37.5	847.1	44.4	978.3	43.3	1,196.9	46.6
- <i>Other Investments</i>	2.3	0.2	22.6	1.4	39.6	2.1	48.7	2.2	64.8	2.5
Total	637.0	46.4	821.3	49.2	1,087.6	57.0	1,391.3	61.6	1,642.2	63.9
Foreign Assets	2.0	0.1	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Investment Accounts And Islamic Money Market	490.9	35.8	492.8	29.5	531.1	27.8	474.6	21.0	601.2	23.4
Cash And Bank Balances	49.2	3.6	43.2	2.6	49.8	2.6	82.7	3.7	37.1	1.4
Other Assets	141.0	10.3	255.6	15.3	198.8	10.4	278.3	12.3	261.8	10.2
Total	1,373.1	100.0	1,669.3	100.0	1,909.2	100.0	2,259.2	100.0	2,569.9	100.0

8. GENERAL TAKAFUL: STATEMENT OF LIABILITIES

KEY INDICATORS	2007		2008		2009		2010		2011	
	RM million	% share	RM million	% share	RM million	% share	RM million	% share	RM million	% share
Takaful Fund and Reserves										
-Unearned Contributions Reserves	528.3	38.5	568.6	34.1	650.0	34.0	742.2	32.9	811.3	31.6
-Surplus Attributable to Participants	16.6	1.2	54.3	3.3	112.4	5.9	189.2	8.4	217.5	8.5
-Other Reserves	0.2	0.0	1.7	0.1	3.4	0.2	5.5	0.2	5.4	0.2
<i>Total</i>	545.1	39.7	624.6	37.4	765.8	40.1	936.9	41.5	1,034.2	40.2
Provision For Outstanding Claims Amount Due To Income Statement	409.8	29.8	482.1	28.9	589.6	30.9	728.6	32.3	942.4	36.7
Takaful Funds	64.4	4.7	129.0	7.7	167.8	8.8	91.0	4.0	82.4	3.2
Privision For Impairment In Value Of Investments	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other Liabiliites	353.8	25.8	433.6	26.0	386.0	20.2	502.8	22.3	510.9	19.9
<i>Total</i>	1,373.1	100.0	1,669.3	100.0	1,909.2	100.0	2,259.2	100.0	2,569.9	100.0