

# General Takaful Fund Revenue Account For The Financial Year Ended 31 December 2008

**GROUP**

|  | <b>Note</b> | <b>Motor<br/>Fire<br/>RM'000</b> | <b>Motor<br/>vehicles<br/>RM'000</b> | <b>Marine,<br/>Aviation<br/>&amp; Transit<br/>RM'000</b> | <b>Misce-<br/>llaneous<br/>RM'000</b> | <b>Total<br/>RM'000</b> |
|--|-------------|----------------------------------|--------------------------------------|--|---------------------------------------|-------------------------|
| Gross contribution                                   |             | 7,094                            | 1,983                                | 16,607   | 8,198                                 | 33,882                  |
| Retakaful  |             |                                  |                                      |  |                                       |                         |
| - Proportional                                       |             | (5,482)                          | (974)                                | (16,552)   | (4,851)                               | (27,859)                |
| - Non-proportional                                   |             | (402)                            | (48)                                 | (20)   | (278)                                 | (748)                   |
| Net contribution                                     |             | 1,210                            | 961                                  | 35   | 3,069                                 | 5,275                   |
| Increase in unearned contribution reserves           | 20(b)       | (737)                            | (461)                                | (2,831)  | (1,447)                               | (5,476)                 |
| Earned contribution                                  |             | 473                              | 500                                  | (2,796)  | 1,622                                 | (201)                   |
| Net claims incurred                                  | 35(c)       | (357)                            | (349)                                | (70)   | (873)                                 | (1,649)                 |
| Commission earned on retakaful                       |             | 1,655                            | 265                                  | 1,960  | 1,267                                 | 5,147                   |
| Underwriting surplus/(deficit)<br>before wakalah fee |             | 1,771                            | 416                                  | (906)  | 2,016                                 | 3,297                   |
| Wakalah fee  | 28          | (2,093)                          | (525)                                | (4,567)  | (3,095)                               | (10,280)                |
| Underwriting deficit before taxation                 |             | (322)                            | (109)                                | (5,473)  | (1,079)                               | (6,983)                 |
| Investment income                                    | 26(f)       |                                  |                                      |  |                                       | 37                      |
| Allowance for doubtful debts                         |             |                                  |                                      |  |                                       | (901)                   |
|  |             |                                  |                                      |  |                                       | (7,847)                 |
| Taxation   | 32(c)       |                                  |                                      |  |                                       | -                       |
|  |             |                                  |                                      |  |                                       | (7,847)                 |
| Qardhul Hassan                                       | 22(a)       |                                  |                                      |  |                                       | 7,847                   |
| General takaful fund at end of financial year        |             |                                  |                                      |  |                                       | -                       |

The accompanying notes are an integral part of these financial statements.