

Table A.14

Family Takaful¹: Income and Outgo

	For the calendar year				
	2013	2014	2015	2016	2017 ^p
	RM million				
Net contributions	4,807.4	4,787.2	5,104.3	5,743.9	6,353.0
Less: Net certificate benefits	1,999.2	2,027.6	2,449.9	2,666.3	2,881.4
Net commissions	761.2	731.5	850.6	953.7	1,063.7
Total management expenses	642.5	731.4	845.7	968.9	1,118.3
Balance of transaction	1,404.5	1,296.7	958.2	1,155.0	1,289.5
Add: Net investment income	659.1	736.9	837.4	922.6	1,031.6
Net capital gain (loss)	-164.4	-56.1	16.4	-8.8	194.3
Net other income (outgo)	206.6	138.5	-140.5	-59.1	41.0
Excess income over outgo	2,105.9	2,116.0	1,671.5	2,009.6	2,556.4

¹ Figures are based on global business and actual expenses borne by family takaful funds

^p Preliminary

Note: Figures may not necessarily add up due to rounding

Source: Bank Negara Malaysia

Table A.15

General Takaful¹: Underwriting and Operating Results

	For the calendar year				
	2013	2014	2015	2016	2017 ^p
	RM million				
Earned contribution income	1,390.0	1,466.8	1,671.4	1,778.0	1,863.8
Less: Net claims incurred	743.2	700.6	867.9	870.5	953.3
Net commission	192.4	91.9	105.0	101.3	99.5
Total management expenses	247.4	416.7	502.9	553.2	650.5
Underwriting profit	207.0	257.6	195.6	253.0	160.5
Add: Net investment income	102.8	110.6	119.1	128.6	134.0
Net capital gains (loss)	-0.9	0.5	0.7	-0.4	0.0
Net other income (outgo)	72.7	9.6	3.3	39.3	6.9
Operating profit	381.6	378.3	318.8	420.5	301.5

¹ Figures are based on global business and actual expenses borne by general takaful funds

^p Preliminary

Note: Figures may not necessarily add up due to rounding

Source: Bank Negara Malaysia