

Table A.11

General Insurance¹: Underwriting and Operating Results

	For the calendar year				
	2012	2013	2014	2015	2016 ^p
	RM million				
Earned premium income	12,418.7	13,821.3	14,885.6	15,633.8	16,000.3
Less: Net claims incurred	7,126.7	7,934.2	8,699.6	9,553.3	9,081.0
Net commission	1,587.4	1,789.8	1,963.4	2,015.6	2,171.1
Total management expenses	2,220.2	2,477.1	2,656.4	2,929.3	3,205.0
Underwriting profit	1,484.3	1,620.1	1,566.3	1,135.6	1,543.2
Add: Net investment income	970.1	1,015.7	1,063.9	1,152.8	1,247.6
Net capital gains (loss)	19.6	24.8	-29.2	1.0	-6.1
Net other income	114.9	180.5	197.3	88.3	200.9
Operating profit	2,588.9	2,841.1	2,798.3	2,377.7	2,985.5

¹ Figures are based on global business of general insurance

^p Preliminary

Note: Figures may not necessarily add up due to rounding

Source: Bank Negara Malaysia

Table A.12

Family Takaful¹: Income and Outgo

	For the calendar year				
	2012	2013	2014	2015	2016 ^p
	RM million				
Net contributions	4,574.8	4,803.9	4,787.2	5,104.3	5,742.0
Less: Net certificate benefits	1,635.9	1,999.2	2,027.6	2,449.9	2,675.7
Net commissions	711.2	761.2	731.5	850.6	955.2
Total management expenses	574.6	642.5	731.4	845.7	968.1
Balance of transaction	1,653.2	1,401.0	1,296.7	958.2	1,143.0
Add: Net investment income	590.1	659.1	736.9	837.4	922.6
Net capital gain (loss)	54.6	-164.4	-56.1	16.4	-8.7
Net other income (outgo)	155.8	204.4	138.5	-140.5	-73.0
Excess income over outgo	2,453.7	2,100.1	2,116.0	1,671.5	1,983.9

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