

Table A.13

**General Takaful<sup>1</sup>: Underwriting and Operating Results**

	For the calendar year				
	2012	2013	2014	2015	2016 <sup>p</sup>
	RM million				
Earned contributions income	1,282.1	1,390.0	1,466.8	1,671.4	1,778.0
Less: Net claims incurred	730.0	743.2	700.6	867.7	870.5
Net commission	156.7	192.4	91.9	105.0	101.3
Total management expenses	206.0	247.4	416.7	502.9	546.6
Underwriting profit	189.5	207.0	257.6	195.8	259.6
Add: Net investment income	96.3	102.8	110.6	119.1	128.7
Net capital gains (loss)	41.6	80.4	11.8	6.9	-0.4
Net other income (outgo)	-18.3	-7.7	-2.2	-1.6	20.0
<b>Operating profit</b>	<b>309.1</b>	<b>382.5</b>	<b>377.8</b>	<b>320.3</b>	<b>407.9</b>

<sup>1</sup> Figures are based on global business and actual expenses borne by general takaful funds

<sup>p</sup> Preliminary

Note: Figures may not necessarily add up due to rounding

Source: Bank Negara Malaysia