

Table A.11

General Insurance<sup>1</sup>: Underwriting and Operating Results

	For the calendar year				
	2011	2012	2013	2014	2015 <sup>p</sup>
	RM million				
Earned premium income	11,236.9	12,418.7	13,821.3	14,885.6	15,631.8
Less: Net claims incurred	7,483.7	7,126.7	7,934.2	8,699.6	9,554.6
Net commission	1,374.3	1,587.4	1,789.8	1,963.4	2,016.7
Total management expenses	1,990.2	2,220.2	2,477.1	2,656.4	2,932.7
Underwriting profit	388.7	1,484.3	1,620.1	1,566.2	1,127.8
Add: Net investment income	924.6	970.1	1,015.7	1,063.9	1,151.1
Net capital gains (loss)	18.9	19.6	24.8	-29.2	3.1
Net other income	127.2	114.9	180.5	197.3	75.9
<b>Operating profit</b>	<b>1,459.5</b>	<b>2,588.9</b>	<b>2,841.1</b>	<b>2,798.2</b>	<b>2,357.9</b>

<sup>1</sup> Figures are based on global business of general insurance

<sup>p</sup> Preliminary

Note: Figures may not necessarily add up due to rounding

Source: Bank Negara Malaysia

Table A.12

Family Takaful<sup>1</sup>: Income and Outgo

	For the calendar year				
	2011	2012	2013	2014	2015 <sup>p</sup>
	RM million				
Net contributions	3,703.6	4,574.8	4,803.9	4,787.2	5,098.4
Less: Net certificate benefits	1,660.9	1,635.9	1,999.2	2,027.6	2,437.2
Net commissions	599.2	711.2	761.2	731.5	846.6
Total management expenses	476.5	574.6	642.5	731.4	741.4
Balance of transaction	967.0	1,653.2	1,401.0	1,296.7	1,073.2
Add: Net investment income	494.2	590.1	659.1	736.9	830.9
Net capital gain (loss)	27.8	54.6	-164.4	-56.1	16.4
Net other income (outgo)	78.1	155.8	204.4	138.5	-260.3
<b>Excess income over outgo</b>	<b>1,567.1</b>	<b>2,453.7</b>	<b>2,100.1</b>	<b>2,116.0</b>	<b>1,660.2</b>

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

<sup>p</sup> Preliminary

Note: Figures may not necessarily add up due to rounding

Source: Bank Negara Malaysia