

Table A.13

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

	For the calendar year				
	2011	2012	2013	2014	2015 <sup>p</sup>
	RM million				
Earned contributions income	1,090.3	1,282.1	1,390.0	1,466.8	1,671.4
Less: Net claims incurred	738.9	730.0	743.2	700.6	867.7
Net commission	96.7	156.7	192.4	91.9	105.0
Total management expenses	155.9	206.0	247.4	416.7	502.9
Underwriting profit	98.7	189.5	207.0	257.6	195.8
Add: Net investment income	84.5	96.3	102.8	110.6	119.1
Net capital gains (loss)	35.8	41.6	80.4	11.8	6.9
Net other income (outgo)	17.5	-18.3	-7.7	-2.2	-1.3
<b>Operating profit</b>	<b>236.5</b>	<b>309.1</b>	<b>382.5</b>	<b>377.8</b>	<b>320.5</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