

Table A.11

General Insurance¹: Underwriting and Operating Results

	For the calendar year				
	2010	2011	2012	2013	2014 ^p
	RM million				
Earned premium income	10,715.2	11,236.9	12,418.7	13,821.3	14,877.3
Less: Net claims incurred	6,731.8	7,483.7	7,126.7	7,934.2	8,689.9
Net commission	1,284.0	1,374.3	1,587.4	1,789.8	1,962.1
Total management expenses	1,895.0	1,990.2	2,220.2	2,477.1	2,667.4
Underwriting profit	804.3	388.7	1,484.3	1,620.1	1,557.9
Add: Net investment income	813.3	924.6	970.1	1,015.7	1,063.7
Net capital gains (loss)	61.9	18.9	19.6	24.8	-28.5
Net other income	229.9	127.2	114.9	180.5	176.1
Operating profit	1,909.4	1,459.5	2,588.9	2,841.1	2,769.3

¹ Figures are based on global business of general insurance

^p Preliminary

Note: Numbers may not necessarily add up due to rounding

Table A.12

Family Takaful¹: Income and Outgo

	For the calendar year				
	2010	2011	2012	2013	2014 ^p
	RM million				
Net contributions	3,392.8	3,703.6	4,574.8	4,803.9	4,769.7
Less: Net certificate benefits	1,601.2	1,660.9	1,635.9	1,999.2	1,996.0
Net commissions	531.6	599.2	711.2	761.2	730.5
Total management expenses	414.3	476.5	574.6	642.5	732.5
Balance of transaction	845.7	967.0	1,653.2	1,401.0	1,310.7
Add: Net investment income	447.3	494.2	590.1	659.1	729.8
Net capital gain (loss)	45.0	27.8	54.6	-164.4	-56.4
Net other income	92.4	78.1	155.8	204.4	138.7
Excess income over outgo	1,430.4	1,567.1	2,453.7	2,100.1	2,122.8

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

^p Preliminary

Note: Numbers may not necessarily add up due to rounding