

Table A.13

General Takaful¹: Underwriting and Operating Results

	For the calendar year				
	2010	2011	2012	2013	2014 ^p
	RM million				
Earned contributions income	938.6	1,090.3	1,282.1	1,390.0	1,467.5
Less: Net claims incurred	558.4	738.9	730.0	743.2	703.0
Net commission	85.8	96.7	156.7	192.4	91.9
Total management expenses	181.6	155.9	206.0	247.4	408.8
Underwriting profit	112.7	98.7	189.5	207.0	263.8
Add: Net investment income	68.4	84.5	96.3	102.8	110.6
Net capital gains (loss)	17.7	35.8	41.6	80.4	11.8
Net other income (loss)	3.8	17.5	-18.3	-7.7	-5.3
Operating profit	202.5	236.5	309.1	382.5	380.9

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

^p Preliminary

Note: Figures may not necessarily add up due to rounding