

Table A.11

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

Item	For the calendar year				
	2009	2010	2011	2012	2013 <sup>p</sup>
	RM million				
Earned premium income	9,911.2	10,715.2	11,236.9	12,418.7	13,821.2
Less: Net claims incurred	6,100.7	6,731.8	7,483.7	7,126.7	7,941.6
Net commission	1,228.6	1,284.0	1,374.3	1,587.4	1,786.7
Total management expenses	1,839.3	1,895.0	1,990.2	2,220.2	2,477.7
Underwriting profit	742.7	804.3	388.7	1,484.3	1,615.2
Add: Net investment income	772.0	813.3	924.6	970.1	1,013.2
Net capital gains	239.3	61.9	18.9	19.6	24.4
Net other income	94.5	229.9	127.2	114.9	182.3
<b>Operating profit</b>	<b>1,848.5</b>	<b>1,909.4</b>	<b>1,459.5</b>	<b>2,588.9</b>	<b>2,835.0</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

Table A.12

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

Item	For the calendar year				
	2009	2010	2011	2012	2013 <sup>p</sup>
	RM million				
Net contributions	2,719.8	3,392.8	3,703.6	4,574.8	4,788.0
Less: Net certificate benefits	905.4	1,601.2	1,660.9	1,635.9	1,978.9
Net commissions	432.7	531.6	599.2	711.2	761.2
Total management expenses	317.9	414.3	476.5	574.6	684.2
Balance of transaction	1,063.8	845.7	967.0	1,653.2	1,363.7
Add: Net investment income	354.8	447.3	494.2	590.1	659.7
Net capital gain (loss)	60.3	45.0	27.8	54.6	-159.2
Net other income	184.3	92.4	78.1	155.8	162.0
<b>Excess income over outgo</b>	<b>1,663.2</b>	<b>1,430.4</b>	<b>1,567.1</b>	<b>2,453.7</b>	<b>2,026.1</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