

Table A.13

General Takaful¹: Underwriting and Operating Results

Item	For the calendar year				
	2009	2010	2011	2012	2013 ^p
	RM million				
Earned contributions income	722.4	938.6	1,090.3	1,282.1	1,389.9
Less: Net claims incurred	411.6	558.4	738.9	730.0	744.4
Net commission	53.0	85.8	96.7	156.7	192.0
Total management expenses	117.8	181.6	155.9	206.0	246.0
Underwriting profit	140.0	112.7	98.7	189.5	207.5
Add: Net investment income	57.7	68.4	84.5	96.3	102.8
Net capital gains	9.1	17.7	35.8	41.6	80.4
Net other income (loss)	9.6	3.8	17.5	-18.3	-6.5
Operating profit	216.5	202.5	236.5	309.1	384.3

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