

Table A.11

General Insurance¹: Underwriting and Operating Results

Item	For the calendar year				
	2008	2009	2010	2011	2012 ^p
	RM million				
Earned premium income	9,109.4	9,911.2	10,715.2	11,236.9	12,416.0
Less: Net claims incurred	6,007.1	6,100.7	6,731.8	7,483.7	7,153.2
Net commission	1,136.7	1,228.6	1,284.0	1,374.3	1,585.2
Total management expenses	1,863.1	1,839.3	1,895.0	1,990.2	2,223.2
Underwriting profit	102.5	742.7	804.3	388.7	1,454.4
Add: Net investment income	820.0	772.0	813.3	924.6	969.9
Net capital gains	0.0	239.3	61.9	18.9	43.3
Net other income (loss)	-311.6	94.5	229.9	127.2	159.9
Operating profit	610.9	1,848.5	1,909.4	1,459.5	2,627.5

¹ Figures are based on the global business of general insurance

^p Preliminary

Note: Figures may not necessarily add up due to rounding

Table A.12

Family Takaful¹: Income and Outgo

Item	For the calendar year				
	2008	2009	2010	2011	2012 ^p
	RM million				
Net contributions	2,374.7	2,719.8	3,392.8	3,703.6	4,567.7
Less: Net certificate benefits	633.4	905.4	1,601.2	1,660.9	1,632.1
Net commissions	297.1	432.7	531.6	599.2	711.4
Total management expenses	246.5	317.9	414.3	476.5	608.6
Balance of transaction	1,197.8	1,063.8	845.7	967.0	1,615.6
Add: Net investment income	298.8	354.8	447.3	494.2	594.6
Net capital gain (loss)	-55.7	60.3	45.0	27.8	55.0
Net other income	19.3	184.3	92.4	78.1	114.5
Excess of income over outgo	1,460.1	1,663.2	1,430.4	1,567.1	2,379.7

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

^p Preliminary

Note: Figures may not necessarily add up due to rounding