

Table A.13

General Takaful¹: Underwriting and Operating Results

Item	For the calendar year				
	2008	2009	2010	2011	2012 ^p
	RM million				
Earned contributions income	611.8	722.4	938.6	1,090.3	1,281.3
Less: Net claims incurred	306.3	411.6	558.4	738.9	735.6
Net commission	32.0	53.0	85.8	96.7	157.0
Total management expenses	191.1	117.8	181.6	155.9	210.1
Underwriting profit	82.5	140.0	112.7	98.7	178.6
Add: Net investment income	50.6	57.7	68.4	84.5	95.0
Net capital gains (loss)	-1.5	9.1	17.7	35.8	41.6
Net other income (loss)	9.4	9.6	3.8	17.5	-15.9
Operating profit	141.0	216.5	202.5	236.5	299.2

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

^p Preliminary

Note: Figures may not necessarily add up due to rounding