

Financial Stability and Payment Systems Report 2009

Table A.10
General Insurance¹: Underwriting and Operating Results

Item	For the calendar year				
	2005	2006	2007	2008	2009
	RM million				
Underwriting profit	998.1	490.3	16.0	111.6	675.1
Investment income	663.3	730.0	796.6	789.9	772.3
Capital gains	161.2	334.1	635.4	149.9	441.2
Other income	60.0	119.6	60.2	108.8	128.1
Capital losses	272.0	166.0	107.1	508.1	133.8
Other outgo	22.5	47.5	62.0	40.8	81.8
Operating profit	1,588.2	1,460.5	1,339.0	611.4	1,801.0

¹ Figures have been adjusted to reflect the global business of general insurance
Note: Numbers may not necessarily add up due to rounding

Table A.11
Family Takaful¹: Income and Outgo

Item	For the calendar year				
	2005	2006	2007	2008	2009
	RM million				
Income					
Net contributions	977.1	1,241.5	1,990.5	2,374.7	2,697.5
Net investment income	192.3	232.0	282.2	298.8	358.9
Profit on sale of assets and miscellaneous income	57.3	120.5	103.1	165.1	305.2
Total	1,226.6	1,594.0	2,375.8	2,838.6	3,361.7
Outgo					
Net certificate benefits	347.2	400.8	535.5	633.4	903.9
Net commissions	92.5	118.5	178.0	297.1	432.9
Management expenses ²	83.0	171.5	248.6	246.5	317.9
Loss on disposal of assets and other outgo	60.3	100.7	50.3	201.6	45.2
Total	583.1	791.6	1,012.5	1,378.5	1,699.9
Excess of income over outgo	643.6	802.4	1,363.3	1,460.1	1,661.7

¹ Figures have been adjusted to reflect the global business and actual expenses borne by family takaful funds

² Inclusive of net bad and doubtful debts

Note: Numbers may not necessarily add up due to rounding