

Financial Stability and Payment Systems Report 2008

Table A.10
General Insurance¹: Underwriting and Operating Results

Item	For the calendar year				
	2004	2005	2006	2007	2008 ^p
	RM million				
Underwriting profit	474.8	998.1	490.3	16.0	81.5
Investment income	610.3	663.3	730.0	796.6	789.9
Capital gains	195.2	108.6	184.7	588.0	122.3
Other income	83.4	112.6	269.1	107.6	133.6
Capital losses	19.7	89.1	87.6	16.1	155.4
Other outgo	127.7	205.4	125.9	153.0	383.0
Operating profit	1,216.3	1,588.1	1,460.6	1,339.1	588.9

¹ Figures are based on combined business within and outside Malaysia

^p Preliminary

Note: Numbers may not necessarily add up due to rounding

Table A.11
Family Takaful¹: Income and Outgo

Item	For the calendar year				
	2004	2005	2006	2007	2008 ^p
	RM million				
Income					
Net contributions	794.4	977.1	1,241.5	1,990.5	2,370.4
Net investment income	156.6	192.3	232.0	282.2	298.5
Profit on sale of assets and miscellaneous income	78.4	57.7	126.5	103.1	165.4
Total	1,029.4	1,227.0	1,600.0	2,375.8	2,834.3
Outgo					
Net certificate benefits	281.0	347.2	400.8	535.5	633.3
Net commissions	83.1	93.0	129.4	187.1	317.2
Management expenses ²	95.0	46.3	97.5	161.3	141.6
Loss on disposal of assets and other outgo	95.3	60.3	100.7	50.3	202.3
Total	554.5	546.8	728.5	934.3	1,294.4
Excess of income over outgo	475.0	680.3	871.6	1,441.5	1,539.9

¹ Figures are based on combined business within and outside Malaysia; and actual expenses borne by family takaful funds

² Inclusive of net bad and doubtful debts

^p Preliminary

Note: Numbers may not necessarily add up due to rounding