

Financial Stability and Payment Systems Report 2007

Table A.9
Life Insurance: Income and Outgo

Item	For the calendar year					
	2005		2006		2007 ^p	
	RM million	%	RM million	%	RM million	%
Income						
Premium income	16,002.1	76.5	17,120.2	72.1	18,898.9	66.5
Net investment income	3,660.8	17.5	3,994.0	16.8	4,572.7	16.1
Profit on sale of assets and miscellaneous income	1,257.1	6.0	2,624.5	11.1	4,935.6	17.4
Total	20,920.0	100.0	23,738.7	100.0	28,407.2	100.0
Outgo						
Net policy benefits	6,268.7	30.0	7,311.1	30.8	9,653.9	34.0
Agency remuneration	2,504.6	12.0	2,453.7	10.3	2,566.6	9.0
Management expenses ¹	1,071.7	5.1	1,249.6	5.3	1,387.3	4.9
Loss on disposal of assets and other outgo	1,158.9	5.5	1,063.8	4.5	915.0	3.2
Total	11,003.9	52.6	12,078.2	50.9	14,522.8	51.1
Excess of income over outgo	9,916.1	47.4	11,660.5	49.1	13,884.4	48.9

¹ Inclusive of net bad and doubtful debts

^p Preliminary

Note: Numbers may not necessarily add up due to rounding

Table A.10
General Insurance: Underwriting and Operating Results

Item	For the calendar year					
	2005		2006		2007 ^p	
	RM million	% change	RM million	% change	RM million	% change
Underwriting profit	956.9	106.0	492.4	-48.5	39.2	-92.0
Investment income	641.2	8.0	697.8	8.8	758.6	8.7
Capital gains	106.7	-43.5	182.9	71.4	577.9	216.0
Other income	108.9	45.1	264.3	142.7	108.0	-59.1
Capital losses	87.6	365.5	86.5	-1.3	13.8	-84.0
Other outgo	191.1	53.4	112.8	-41.0	124.7	10.5
Operating profit	1,535.0	30.2	1,438.1	-6.3	1,345.2	-6.5

^p Preliminary

Note: Numbers may not necessarily add up due to rounding