

Financial Stability and Payment Systems Report 2006

Table A.14
Distribution of New Business Contributions

Year	Ordinary Family						Investment-linked	Annuity	Total
	Endowment		Temporary		Medical & Health	Others			
	Education	Others	Mortgage	Others					
RM million									
2003	7.5	47.0	340.5	59.3	39.0	9.6	3.2	4.9	511.0
2004	29.1	75.8	373.6	33.7	62.7	17.5	9.4	1.9	603.7
2005	45.7	97.2	376.6	41.6	70.4	21.6	70.1	2.2	725.5
2006	37.3	100.4	654.1	118.8	122.6	21.9	210.4	1.1	1,266.6
% change									
2004	286.0	61.4	9.7	-43.1	60.8	82.6	197.5	-62.0	18.1
2005	57.2	28.2	0.8	23.4	12.3	23.1	642.7	15.6	20.2
2006	-18.4	3.2	73.7	185.4	74.1	1.5	200.1	-48.5	74.6
% share									
2003	1.5	9.2	66.6	11.6	7.6	1.9	0.6	1.0	100.0
2004	4.8	12.6	61.9	5.6	10.4	2.9	1.6	0.3	100.0
2005	6.3	13.4	51.9	5.7	9.7	3.0	9.7	0.3	100.0
2006	2.9	7.9	51.6	9.4	9.7	1.7	16.6	0.1	100.0

Note: Numbers may not necessarily add up due to rounding

Table A.15
Income and Outgo

Item	2002		2003		2004		2005		2006	
	RM million	%	RM million	%	RM million	%	RM million	%	RM million	%
Income										
Net contributions	663.8	83.1	762.5	78.7	794.4	77.2	977.1	78.8	1,242.5	77.5
Net investment income	110.2	13.8	165.3	17.1	156.6	15.2	192.3	15.5	232.0	14.5
Other income	25.0	3.1	41.2	4.3	78.4	7.6	70.0	5.6	129.5	8.1
Total	799.0	100.0	968.9	100.0	1,029.4	100.0	1,239.3	100.0	1,603.9	100.0
Outgo										
Net certificate benefits	178.6	22.4	201.4	20.8	281.0	27.3	347.2	28.0	400.8	25.0
Net commissions	46.4	5.8	46.5	4.8	83.1	8.1	93.0	7.5	129.6	8.1
Management expenses ¹	25.2	3.2	60.0	6.2	86.3	8.4	91.7	7.4	123.7	7.7
Other outgo	34.5	4.3	51.4	5.3	136.3	13.2	60.7	4.9	131.1	8.2
Total	284.7	35.6	359.3	37.1	586.7	57.0	592.5	47.8	785.2	49.0
Excess of income over outgo	514.3	64.4	609.6	62.9	442.7	43.0	646.8	52.2	818.7	51.0

¹ Management expenses from 2003 onwards include the expenses borne by the shareholders' fund in respect of family takaful fund
Note: Numbers may not necessarily add up due to rounding