

## Financial Stability and Payment Systems Report 2006

**Table A.18**  
**Claims Ratio<sup>1</sup>**

Year	Marine, Aviation and Transit	Fire	Motor			Contractors' All Risks and Engineering	Personal Accident	Miscellaneous	Total
			'Act' Cover <sup>2</sup>	Others	Total				
2003	30.1	6.1	245.6	16.8	46.3	33.1	75.9	62.9	37.3
2004	13.1	11.8	99.6	44.6	51.4	83.9	69.5	48.4	64.0
2005	23.1	24.6	100.3	45.1	50.4	29.5	56.8	37.6	42.8
2006	73.5	26.3	162.8	50.9	59.4	294.8	97.1	69.0	59.2

<sup>1</sup> Net claims incurred as a ratio of earned contribution income

<sup>2</sup> Compulsory coverage required under the Road Transport Act 1987

**Table A.19**  
**Underwriting and Operating Results**

Item	2004		2005		2006	
	RM million	% change	RM million	% change	RM million	% change
Underwriting profit	69.5	-2.0	113.3	63.0	-5.8	-105.1
Investment income	14.7	-31.3	19.6	33.2	32.3	64.4
Capital gains	2.1	527.0	3.2	52.0	3.8	18.1
Other income	3.0	439.4	5.8	94.3	17.7	203.7
Capital losses	1.2	62.8	4.5	282.6	9.5	113.7
Other outgo	16.2	-5.4	13.9	-14.3	9.9	-29.0
Operating Profit	72.0	-4.6	123.6	71.8	28.6	-76.9

Note: Numbers may not necessarily add up due to rounding