

**Table 2.13**  
**Life Insurance : Income and Outgo**

Item	2005		2006		2007	
	RMm	%	RMm	%	RMm	%
<b>Income</b>						
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
<b>Outgo</b>						
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	1,071.7	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

<sup>1</sup> Inclusive of net bad and doubtful debts  
Numbers may not necessarily add up due to rounding