

Table A.12

Life Insurance¹: Income and Outgo

	For the calendar year				
	2014	2015	2016	2017	2018 _p
	RM million				
Net premiums	28,824.8	30,041.2	31,585.9	33,236.2	35,044.5
Less: Net policy benefits	17,997.2	20,541.3	21,372.9	22,610.5	23,672.9
Agency remuneration	3,837.0	3,899.6	4,100.8	4,304.2	4,475.0
Total management expenses	2,626.5	2,994.6	3,228.1	3,471.8	3,455.0
Balance of transaction	4,364.1	2,605.6	2,884.2	2,849.7	3,441.6
Add: Net investment income	7,623.2	8,057.0	8,446.2	9,070.4	9,749.2
Net capital gain (loss)	-856.2	-209.7	260.4	4,063.8	-5,542.1
Net other income (outgo)	512.9	-104.2	-341.1	460.5	-346.9
Excess income over outgo	11,643.9	10,348.7	11,249.7	16,444.4	7,301.8

¹ Figures are based on global business of life insurance

p Preliminary

Note: Figures may not necessarily add up due to rounding

Source: Bank Negara Malaysia

Table A.13

General Insurance¹: Underwriting and Operating Results

	For the calendar year				
	2014	2015	2016	2017	2018 _p
	RM million				
Earned premium income	14,885.6	15,633.8	15,995.0	16,360.1	16,603.6
Less: Net claims incurred	8,699.6	9,553.3	9,062.6	9,717.5	9,396.4
Net commission	1,963.4	2,015.6	2,172.5	2,129.8	2,131.2
Total management expenses	2,656.4	2,929.3	3,211.1	3,357.2	3,324.6
Underwriting profit	1,566.3	1,135.6	1,548.9	1,155.6	1,751.4
Add: Net investment income	1,063.9	1,152.8	1,247.6	1,257.4	1,323.0
Net capital gains (loss)	-29.2	1.0	-6.4	40.3	-54.4
Net other income (outgo)	197.3	88.3	194.9	-60.7	-218.1
Operating profit	2,798.3	2,377.7	2,984.9	2,392.7	2,801.9

¹ Figures are based on global business of general insurance

p Preliminary

Note: Figures may not necessarily add up due to rounding

Source: Bank Negara Malaysia