

Table A.14

Family Takaful¹: Income and Outgo

	For the calendar year				
	2014	2015	2016	2017	2018 ^p
	RM million				
Net contributions	4,787.2	5,104.3	5,743.9	6,351.0	7,317.7
Less: Net certificate benefits	2,027.6	2,449.9	2,666.3	2,911.1	3,241.4
Net commissions	731.5	850.6	953.7	1,060.7	1,211.6
Total management expenses	731.4	845.7	968.9	1,118.4	1,234.5
Balance of transaction	1,296.7	958.2	1,155.0	1,260.9	1,630.3
Add: Net investment income	736.9	837.4	922.6	1,031.6	1,121.0
Net capital gain (loss)	-56.1	16.4	-8.8	200.2	-250.7
Net other income (outgo)	138.5	-140.5	-59.1	33.8	-328.9
Excess income over outgo	2,116.0	1,671.5	2,009.6	2,526.5	2,171.6

¹ Figures are based on global business and actual expenses borne by family takaful funds

^p Preliminary

Note: Figures may not necessarily add up due to rounding

Source: Bank Negara Malaysia

Table A.15

General Takaful¹: Underwriting and Operating Results

	For the calendar year				
	2014	2015	2016	2017	2018 ^p
	RM million				
Earned contribution income	1,466.8	1,671.4	1,778.0	1,863.2	2,123.7
Less: Net claims incurred	700.6	867.9	870.5	953.3	1,190.9
Net commission	91.9	105.0	101.3	99.3	164.7
Total management expenses	416.7	502.9	553.2	650.4	691.1
Underwriting profit	257.6	195.6	253.0	160.3	77.0
Add: Net investment income	110.6	119.1	128.6	134.0	133.2
Net capital gains (loss)	0.5	0.7	-0.4	0.0	-2.1
Net other income (outgo)	9.6	3.3	39.3	6.9	-6.2
Operating profit	378.3	318.8	420.5	301.2	201.8

¹ Figures are based on global business and actual expenses borne by general takaful funds

^p Preliminary

Note: Figures may not necessarily add up due to rounding

Source: Bank Negara Malaysia