

**Table 3.6****Underwriting Experience**

	<b>Earned Contribution Income</b>	<b>Net Claims Incurred</b>	<b>Net Commissions</b>	<b>Management Expenses<sup>1</sup></b>	<b>Underwriting Profit</b>
	RM million				
2001	162.5	73.1	7.0	11.8	70.5
2002	199.2	108.2	4.7	13.7	72.5
2003	230.0	85.7	9.1	60.6	74.6
2004	263.4	108.6	12.1	74.0	68.7
2005	312.7	133.8	-32.3	95.4	115.8
2006	377.0	221.8	-11.2	97.0	69.4
	<b>% change</b>	<b>% of earned contribution income</b>			
2001	23.8	45.0	4.3	7.2	43.4
2002	22.6	54.4	2.3	6.9	36.4
2003	15.5	37.3	3.9	26.4	32.4
2004	14.5	41.2	4.6	28.1	26.1
2005	18.7	42.8	-10.3	30.5	37.0
2006	20.6	58.8	-3.0	25.7	184.2

<sup>1</sup> Management expenses from 2003 onwards include expenses that were borne by the shareholders' fund in respect of the general takaful fund.

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