

Table 2.13
Life Insurance : Income and Outgo

Item	2006		2007		2008	
	RMm	%	RMm	%	RMm	%
Income						
Premium income	17,120.2	72.1	18,893.0	66.5	18,736.2	70.1
Net investment income	3,994.0	16.8	4,567.5	16.1	4,905.7	18.3
Profit on sale of assets and miscellaneous income	2,624.5	11.1	4,949.7	17.4	3,099.6	11.6
Total	23,738.7	100.0	28,410.2	100.0	26,741.5	100.0
Outgo						
Net policy benefits	7,311.1	30.8	9,653.6	34.0	10,012.8	37.4
Agency remuneration	2,453.7	10.3	2,565.9	9.0	2,713.5	10.1
Management expenses	1,249.6	5.3	1,385.0	4.9	1,559.4	5.8
Loss on disposal of assets and other outgo	1,063.8	4.5	983.8	3.5	4,925.0	18.4
Total	12,078.2	50.9	14,588.4	51.3	19,210.7	71.8
Excess of income over outgo	11,660.5	49.1	13,821.8	48.7	7,530.8	28.2

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