

GENERAL INSURANCE REVENUE ACCOUNT

FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2007

	Note	Fire RM'000	Motor RM'000	Marine, Aviation & Transit RM'000	Miscellaneous RM'000	Total RM'000
Gross premium	18	74,090	66,433	49,651	71,537	261,711
Reinsurance		(48,242)	(4,827)	(29,992)	(31,217)	(114,278)
Net premium		25,848	61,606	19,659	40,320	147,433
Increase in unearned premium reserves	15	(758)	(1,631)	(2,753)	(663)	(5,805)
Earned premium		25,090	59,975	16,906	39,657	141,628
Net claims incurred	24	(8,645)	(44,565)	(7,940)	(18,123)	(79,273)
Net commission		3,405	(7,071)	(724)	(7,214)	(11,604)
Underwriting surplus before management expenses		19,850	8,339	8,242	14,320	50,751
Management expenses	19					(37,196)
Underwriting surplus						13,555
Investment income	20					13,787
Other income - net	21					5,527
Surplus transferred to Income Statement						32,869

The accompanying notes are an integral part of these financial statements.

GENERAL INSURANCE REVENUE ACCOUNT (cont'd)

FOR THE FINANCIAL YEAR ENDED 31 DECEMBER 2006

	Note	Fire RM'000	Motor RM'000	Marine, Aviation & Transit RM'000	Miscellaneous RM'000	Total RM'000
Gross premium	18	70,761	61,761	79,221	66,720	278,463
Reinsurance		(47,251)	(4,523)	(64,717)	(31,513)	(148,004)
Net premium		23,510	57,238	14,504	35,207	130,459
Decrease/(increase) in unearned premium reserves	15	2,363	(265)	(457)	4,353	5,994
Earned premium		25,873	56,973	14,047	39,560	136,453
Net claims incurred	24	(15,594)	(30,834)	(6,217)	(16,308)	(68,953)
Net commission		4,024	(6,022)	2,556	(5,487)	(4,929)
Underwriting surplus before management expenses		14,303	20,117	10,386	17,765	62,571
Management expenses	19					(35,468)
Underwriting surplus						27,103
Investment income	20					14,401
Other income - net	21					782
Surplus transferred to Income Statement						42,286

The accompanying notes are an integral part of these financial statements.