

Five Year Financial Highlights

	2007 Group RM'000	2007 Company RM'000	2006 Group RM'000	2006 Company RM'000	2005 Group RM'000	2005 Company RM'000	2004 Group RM'000	2004 Company RM'000	2003 Company RM'000
Gross premium	692,485	–	632,325	–	–	639,993	–	625,292	801,738
Reinsurance	99,349	–	79,258	–	–	85,444	–	104,931	256,779
Net premium	593,136	–	553,067	–	–	554,549	–	520,361	544,959
Net earned premium	572,585	–	556,281	–	–	543,375	–	521,273	507,896
Underwriting surplus	54,441	–	81,436	–	–	61,815	–	63,034	53,469
Net claims incurred	323,500	–	295,656	–	–	307,258	–	296,432	295,793
Net investment income	68,100	152,256	61,399	8,528	57,132	56,137	45,437	44,358	41,458
Technical reserves	1,065,270	–	912,445	–	859,782	817,711	798,839	795,635	792,577
Profit before zakat and tax	144,644	150,445	153,764	6,123	122,540	125,337	123,777	124,690	92,455
Profit after zakat and tax	129,479	131,312	115,183	(2,147)	90,023	91,932	88,581	90,390	66,943
Total assets	1,963,036	693,601	1,772,311	638,491	1,607,197	1,543,479	1,476,021	1,452,581	1,427,390
Shareholders' fund	808,477	691,629	747,803	621,687	677,039	665,322	617,010	603,384	564,609
Paid-up capital	211,866	211,866	208,908	208,908	202,880	202,880	195,934	195,934	194,299
Earnings per share (sen)	61.4	62.3	57.5	–1.0	46.0	47.0	45.0	46.0	34.0
Net assets per share (RM)	3.80	3.30	3.60	3.00	3.30	3.30	3.10	3.10	2.90
Claim incurred ratio (%)	56.5	–	53.1	–	56.5	56.5	56.9	56.9	58.2
Profit before zakat and tax to Shareholders' fund (%)	17.9	21.8	20.6	1	18.1	18.8	20.1	20.7	16.4
Profit after zakat and tax to Shareholders' fund (%)	16.0	19.0	15.4	–0.30	13.3	13.8	14.4	15.0	11.9
Profit after zakat and tax to paid-up capital (%)	61.1	62.0	55.1	–1.0	44.4	45.3	45.2	46.1	34.5
Dividends (%)	46.0	46.0	40.0	40.0	30.0	30.0	30.0	30.0	25.0
Net dividends paid	69,838	69,838	58,742	58,742	49,826	49,826	56,235	56,235	32,954
Net dividends per share (sen)	37.6	37.6	34.3	34.3	24.9	24.9	24.9	24.9	18.0
Gross dividends paid to profit after zakat and tax (%)	65.3	64.4	54.0	–2,896.8	66.5	65.1	77.0	66.3	63.9
Net dividends paid to profit after zakat and tax (%)	53.9	53.2	51.0	–2,736.0	55.3	54.2	63.5	62.2	49.2