

**Table 3.1**  
**General Insurance : Premium Income**

Year	Gross Premiums <sup>1</sup>	Gross Direct Premiums	Net Premiums	Retention Ratio (%)
	RM Million			
2003	7,522.0	8,186.3	6,437.9	85.6
2004	7,888.0	8,557.5	6,910.9	87.6
2005	8,519.4	9,388.2	7,552.6	88.7
2006	8,719.8	9,639.3	7,765.7	89.1
2007	9,077.1	10,044.2	8,197.1	90.3
<b>% change</b>				
2003	8.5	9.9	6.9	n.a
2004	4.9	4.5	7.3	n.a
2005	8.0	9.7	9.3	n.a
2006	2.4	2.7	2.8	n.a
2007	4.1	4.2	5.6	n.a

<sup>1</sup> Gross direct and reinsurance accepted premiums less reinsurances within Malaysia  
n.a Not applicable