

**Table 3.4**  
**General Insurance : Net Retention Ratio**

Year	Marine, Aviation and Transit	Contractors' All Risks and Engineering	Fire	Medical Expenses and Personal Accident	Motor			Liability	Workmen's Compensation and Employers' Liability	Miscellaneous	Total
					'Act' Cover	Others	Total				
<b>Combined<sup>1</sup></b>											
2003	38.1	51.9	81.1	94.7	99.4	99.7	99.7	57.3	99.5	88.5	85.6
2004	43.9	68.5	80.5	94.2	99.7	99.7	99.7	63.9	99.7	87.7	87.6
2005	41.2	77.3	83.9	95.3	99.7	99.8	99.8	63.7	99.7	87.2	88.7
2006	41.5	79.5	85.2	97.7	99.8	99.8	99.8	66.4	99.7	84.3	89.1
2007	48.1	84.5	86.6	96.0	99.9	99.8	99.8	66.6	99.6	88.2	90.3
<b>Direct Insurers<sup>1</sup></b>											
2003	31.6	33.8	76.0	94.3	99.4	99.7	99.7	53.9	99.5	87.2	84.2
2004	38.3	50.2	75.1	93.8	99.7	99.7	99.7	60.7	99.7	85.8	86.3
2005	36.0	65.0	79.9	95.0	99.7	99.8	99.8	59.8	99.7	85.9	87.7
2006	36.3	67.9	81.9	97.6	99.8	99.8	99.8	63.3	99.7	82.4	88.1
2007	42.1	75.7	84.1	95.8	99.9	99.8	99.9	62.1	99.6	87.1	89.6
<b>Professional Reinsurers<sup>2</sup></b>											
2003	65.9	89.5	87.0	90.9	86.0	87.7	87.6	93.8	86.6	83.1	85.1
2004	68.5	94.7	92.7	96.9	99.9	98.8	98.9	98.7	99.2	91.5	92.3
2005	70.5	94.6	93.4	97.9	100.0	98.3	98.5	98.4	99.6	90.0	92.2
2006	63.1	93.9	91.8	97.5	99.9	98.4	98.5	98.4	99.6	89.6	90.5
2007	67.9	94.8	90.0	97.9	100.0	98.8	98.9	98.6	99.7	90.7	90.2

<sup>1</sup> Net premiums to gross direct and reinsurance accepted premiums less reinsurances within Malaysia

<sup>2</sup> Net premiums to reinsurance accepted premiums

Numbers may not necessarily add up due to rounding