

Table 3.3**Retention Ratio¹**

	Marine, Aviation and Transit	Fire	Motor			Contractor's All Risk & Engineering	Personal Accident	Miscellaneous	Total
			'Act' Cover	Others	Total				
%									
2003	64.0	65.5	99.6	99.8	99.8	46.0	99.4	80.3	81.1
2004	23.5	84.7	99.9	99.8	99.8	71.6	99.5	90.0	80.7
2005	32.6	69.7	99.2	99.0	99.1	57.6	97.9	85.5	82.2
2006	84.9	73.9	99.5	99.7	99.7	55.7	95.1	87.6	89.6

¹ The retention ratio from 2003 onwards is calculated based on percentage of net contributions to gross direct and retakaful accepted contributions less retakaful ceded within Malaysia.
Updated as at 31 May 2007