

Table 3.4

General Insurance : Net Retention Ratio

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

¹ Net premiums to gross direct and reinsurance accepted premiums less reinsurances within Malaysia

² Net premiums to reinsurance accepted premiums

Numbers may not necessarily add up due to rounding