

Table 3.1
General Insurance : Premium Income

Year	Gross Premiums ¹	Gross Direct Premiums	Net Premiums	Retention Ratio (%)
	RM Million			
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	9,066.7	10,046.4	8,186.7	90.3
2008	9,727.1	10,895.7	8,997.8	92.5
% change				
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	4.0	4.2	5.4	n.a
2008	7.3	8.5	9.9	n.a

¹ Gross direct and reinsurance accepted premiums less reinsurances within Malaysia

n.a Not applicable