

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				
2004 2005 2006 2007 2008	Combined ¹										
	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	86.5	96.0	99.9	99.8	99.8	66.7	99.6	88.3	90.3
	63.8	77.2	86.0	97.7	99.9	99.9	99.9	67.1	99.1	89.4	92.5
	Direct Insurers ¹										
	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	99.8	62.1	99.6	87.2	89.6	
60.8	68.9	83.6	97.6	99.9	99.9	99.9	63.9	99.0	88.2	92.4	
2004 2005 2006 2007 2008	Professional Reinsurers ²										
	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
	67.4	94.8	89.8	97.9	100.0	98.8	98.9	98.6	99.7	90.7	90.1
	57.7	85.5	88.9	97.3	100.0	98.2	98.4	84.7	99.5	88.8	86.8

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