

Table 3.1**General Insurance : Premium Income**

Year	Gross Premiums ¹	Gross Direct Premiums	Net Premiums	Retention Ratio (%)
	RM Million			
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	9,696.8	10,894.0	8,983.3	92.6
2009	10,153.8	11,520.0	9,352.7	92.1
	% change			
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	6.9	8.4	9.7	n.a
2009	4.7	5.7	4.1	n.a

¹ Gross direct and reinsurance accepted premiums less reinsurances within Malaysia

n.a Not applicable