

Table 3.4

General Insurance : Net Retention Ratio

Year	Marine, Aviation and Transit	Contractors' All Risks and Engineering	Fire	Medical Expenses and Personal Accident	Motor			Liability	Workmen's Compensation and Employers' Liability	Miscellaneous	Total
					'Act' Cover	Others	Total				
2005 2006 2007 2008 2009	Combined ¹										
	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
	64.2	77.7	86.3	97.7	99.9	99.9	99.9	67.6	99.1	89.5	92.6
	59.7	79.6	84.8	95.7	99.9	99.8	99.8	67.1	99.0	87.0	92.1
	Direct Insurers ¹										
	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
61.3	69.7	83.9	97.6	99.9	99.9	99.9	64.6	99.0	88.4	92.6	
56.3	74.6	84.3	95.5	99.9	99.9	99.9	65.5	98.9	85.8	92.5	
2005 2006 2007 2008 2009	Professional Reinsurers ²										
	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
	52.5	83.8	83.5	96.5	100.0	97.5	97.7	78.7	99.4	87.8	83.2

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