

Table 3.1**General Insurance : Premium Income**

Year	Gross Premiums ¹	Gross Direct Premiums	Net Premiums	Retention Ratio (%)
	RM Million			
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	10,184.1	11,531.2	9,376.9	92.1
2010	10,981.1	12,584.7	10,127.9	92.2
2011	11,729.1	13,596.1	10,858.9	92.6
	% change			
2007	4.0	4.2	5.4	n.a
2008	6.9	8.4	9.7	n.a
2009	5.0	5.9	4.4	n.a
2010	7.8	9.1	8.0	n.a
2011	6.8	8.0	7.2	n.a

¹ Gross direct and reinsurance accepted premiums less reinsurances within Malaysia

n.a Not applicable