

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				
2007 2008 2009 2010 2011	Combined 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
	59.8	79.2	84.9	95.7	99.9	99.8	99.8	67.4	99.0	87.0	92.1
	59.2	81.4	84.7	96.2	99.5	99.7	99.7	66.2	99.1	87.0	92.2
	66.1	76.0	84.7	96.4	99.5	99.6	99.6	68.9	99.6	85.8	92.6
2007 2008 2009 2010 2011	Direct Insurers 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
	56.2	73.9	84.3	95.5	99.9	99.9	99.9	65.5	98.9	85.8	92.4
	55.9	77.1	84.4	96.1	99.9	99.8	99.8	64.8	99.0	85.5	92.6
	63.7	68.9	85.2	96.3	99.9	99.8	99.8	67.6	99.6	84.1	93.2
2007 2008 2009 2010 2011	Professional Reinsurers ²										
	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
	53.4	83.9	83.4	96.5	100.0	97.5	97.8	79.6	99.4	87.8	83.2
	55.3	83.9	82.2	96.8	96.0	96.9	96.8	69.7	99.7	91.0	84.3
	49.4	84.4	79.5	96.5	95.9	96.0	96.0	70.1	99.7	92.4	81.0

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