

Financial Stability and Payment Systems Report 2006

Table A.10
Distribution of Gross Direct Premiums

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 ¹	Others	Total				
RM million											
2002	748.2	413.0	1,458.6	703.6	405.4	3,026.3	3,431.7	205.3	85.6	403.1	7,449.1
2003	908.5	465.9	1,585.1	809.0	413.5	3,211.3	3,624.8	262.2	104.5	426.2	8,186.3
2004	880.2	412.7	1,668.6	895.5	446.2	3,425.2	3,871.4	249.7	113.0	466.4	8,557.5
2005											
Q1	235.5	114.3	508.3	247.3	124.2	967.2	1,091.4	75.5	30.3	145.8	2,448.3
Q2	574.8	193.7	937.8	492.1	248.6	1,937.0	2,185.7	142.1	58.1	267.2	4,851.5
Q3	761.7	297.1	1,323.8	731.4	377.1	2,948.8	3,325.9	207.4	91.0	387.3	7,125.8
Q4	1,015.9	391.7	1,700.5	963.3	503.1	3,925.1	4,428.1	268.3	121.0	499.3	9,388.2
2006											
Q1	192.3	91.9	507.6	285.5	129.2	988.1	1,117.3	77.4	33.1	161.8	2,467.0
Q2	675.6	183.6	946.3	556.4	251.7	1,951.8	2,203.5	155.9	64.8	287.1	5,073.2
Q3	889.4	288.0	1,348.6	823.5	380.6	2,937.8	3,318.4	223.1	99.7	409.2	7,399.9
Q4	1,144.4	373.7	1,741.5	1,089.0	502.0	3,852.3	4,354.3	276.7	130.6	525.7	9,635.9

¹ Compulsory insurance cover required under the Road Transport Act 1987

Note: Numbers may not necessarily add up due to rounding

Table A.11
Claims Ratio¹

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 ²	Others	Total				
2002	58.6	67.7	45.4	65.9	141.5	57.3	67.1	44.0	22.8	90.9	62.9
2003	58.4	64.3	34.3	56.2	162.7	58.2	70.1	23.4	22.0	64.6	59.8
2004	62.6	56.6	39.4	56.1	179.6	56.6	70.8	35.1	22.7	58.4	60.9
2005											
Q1	44.8	37.4	39.2	42.7	194.2	53.7	69.6	25.8	10.3	55.7	56.8
Q2	50.9	44.9	36.2	45.7	177.3	52.5	66.8	24.0	16.6	54.1	55.7
Q3	42.3	49.1	37.4	48.2	169.6	53.3	66.6	36.2	22.5	52.6	56.1
Q4	41.3	27.7	39.2	47.1	166.3	54.1	66.9	22.9	19.1	50.9	55.4
2006											
Q1	47.6	54.4	38.8	50.4	151.8	55.1	65.8	15.0	23.0	64.2	56.7
Q2	55.0	39.2	38.8	52.4	202.3	56.1	72.3	49.0	26.0	50.8	60.8
Q3	49.2	47.0	37.8	53.7	198.5	56.0	71.8	41.6	27.7	50.2	60.3
Q4	45.4	45.6	41.9	49.2	196.1	55.5	71.1	32.2	25.6	51.3	59.4

¹ Net claims incurred as a ratio of earned premium income

² Compulsory insurance cover required under the Road Transport Act 1987

Note: Numbers may not necessarily add up due to rounding