

**TABLE AG 5
INCURRED LOSS RATIOS OF SINGAPORE INSURANCE FUND BUSINESS BY LINE**

Year	Cargo	Hull and Liability	Fire	Motor	Work Injury Compensation	Personal Accident	Health	Miscellaneous	Total
(%)									
INDUSTRY									
2007	26.8	37.9	22.1	87.8	72.7	30.2	60.0	20.4	54.2
2008	33.8	55.6	24.8	89.8	72.0	26.3	59.9	26.2	58.0
2009	16.7	73.4	25.3	75.0	74.1	30.3	63.0	27.5	56.0
2010	7.1	64.3	22.9	73.8	67.6	26.8	64.4	32.5	55.1
2011	32.6	76.4	48.8	68.3	66.1	29.3	63.0	29.3	56.3
DIRECT INSURERS									
2007	27.3	41.4	20.0	88.8	73.9	30.2	60.1	25.1	58.1
2008	30.0	53.2	18.7	92.2	70.4	27.3	60.0	27.9	60.6
2009	15.8	71.1	22.0	74.6	75.2	31.1	63.0	32.8	58.3
2010	11.4	61.5	22.9	74.3	67.8	27.1	64.3	33.5	57.0
2011	28.2	71.7	27.2	68.5	66.8	28.3	63.1	33.7	56.0
REINSURERS									
2007	22.9	29.1	25.5	66.2	37.8	28.9	43.9	1.4	24.6
2008	60.3	61.9	35.9	23.2	117.1	-2.8	39.2	20.0	35.7
2009	22.6	80.3	31.8	86.0	44.0	7.6	38.2	6.5	36.0
2010	-25.3	74.6	23.2	58.7	59.6	18.2	91.3	28.9	36.5
2011	71.8	97.6	106.3	62.4	40.4	83.2	57.1	12.4	59.0

**TABLE AG 5.1
BREAKDOWN OF MISCELLANEOUS CATEGORY**

Year	Miscellaneous						
	Public Liability	Bonds	Engineering / CAR / EAR	Professional Indemnity	Credit / Political Risk	Others	Total
(%)							
2007	13.0	12.2	22.6	57.3	20.5	24.6	25.1
2008	22.9	34.0	23.2	24.7	21.4	33.7	27.9
2009	32.9	20.3	26.6	36.5	58.3	30.6	32.8
2010	32.8	2.7	34.8	45.1	63.5	34.2	33.5
2011	40.2	19.2	31.4	38.1	11.4	46.9	33.7