

**TABLE AG 4  
RETENTION RATIOS OF SINGAPORE INSURANCE FUND BUSINESS BY LINE**

Year	Cargo	Hull and Liability	Fire	Motor	Work Injury Compensation	Personal Accident	Health	Miscellaneous	Total
(%)									
<b>INDUSTRY</b>									
2009	76.7	46.6	58.2	95.5	87.7	76.8	47.4	62.2	76.0
2010	76.4	49.1	58.1	95.4	88.1	78.9	77.2	64.7	77.9
2011	72.9	52.1	57.2	94.6	87.8	78.6	77.2	62.1	77.3
2012	76.5	49.7	53.9	95.0	88.5	79.3	77.5	60.7	76.8
<b>2013</b>	<b>77.3</b>	<b>47.8</b>	<b>56.6</b>	<b>96.0</b>	<b>90.0</b>	<b>80.1</b>	<b>76.2</b>	<b>58.7</b>	<b>76.7</b>
<b>DIRECT INSURERS</b>									
2009	65.9	35.1	40.2	92.3	84.8	74.2	47.1	49.3	68.3
2010	67.4	39.2	41.7	91.9	85.5	76.6	76.6	52.3	71.0
2011	65.4	43.7	42.1	90.8	85.6	77.4	76.6	49.0	70.5
2012	69.2	44.8	39.8	92.4	86.6	77.6	77.4	52.4	71.8
<b>2013</b>	<b>69.2</b>	<b>43.2</b>	<b>41.6</b>	<b>92.4</b>	<b>88.1</b>	<b>78.6</b>	<b>76.0</b>	<b>51.5</b>	<b>71.5</b>
<b>REINSURERS</b>									
2009	90.0	78.0	78.6	81.5	87.1	89.2	61.2	83.0	81.6
2010	91.3	79.4	72.0	85.5	89.8	88.6	91.4	82.6	80.5
2011	90.7	73.3	71.5	86.8	88.6	84.6	89.2	82.6	79.9
2012	86.6	58.9	65.4	74.0	78.3	82.7	84.3	64.6	67.6
<b>2013</b>	<b>89.0</b>	<b>63.6</b>	<b>64.9</b>	<b>74.3</b>	<b>68.5</b>	<b>79.9</b>	<b>86.4</b>	<b>66.0</b>	<b>68.5</b>

**TABLE AG 4.1  
BREAKDOWN OF MISCELLANEOUS CATEGORY**

Year	Miscellaneous						
	Public Liability	Bonds	Engineering / CAR / EAR	Professional Indemnity	Credit / Political Risk	Others	Total
(%)							
2009	54.6	51.8	19.1	66.5	50.4	61.6	49.3
2010	52.6	57.7	27.8	64.3	43.3	64.9	52.3
2011	55.7	61.9	22.9	61.6	35.5	61.6	49.0
2012	60.2	66.6	28.6	65.1	31.6	59.3	52.4
<b>2013</b>	<b>59.9</b>	<b>62.8</b>	<b>27.9</b>	<b>67.7</b>	<b>35.7</b>	<b>58.2</b>	<b>51.5</b>