

**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
(%)									
<b>INDUSTRY</b>									
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
2012	26.9	50.2	54.2	65.6	65.7	34.9	62.6	25.0	53.8
<b>2013</b>	<b>17.3</b>	<b>52.6</b>	<b>37.6</b>	<b>62.1</b>	<b>69.1</b>	<b>30.1</b>	<b>65.6</b>	<b>27.5</b>	<b>51.6</b>
<b>DIRECT INSURERS</b>									
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
2012	22.0	54.5	44.6	66.2	64.8	34.9	62.8	20.8	53.6
<b>2013</b>	<b>22.0</b>	<b>50.9</b>	<b>33.4</b>	<b>62.4</b>	<b>68.9</b>	<b>30.3</b>	<b>65.8</b>	<b>26.9</b>	<b>52.2</b>
<b>REINSURERS</b>									
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
2012	68.9	18.2	77.7	44.9	105.2	34.2	5.5	47.4	56.2
<b>2013</b>	<b>-27.1</b>	<b>67.8</b>	<b>49.7</b>	<b>53.9</b>	<b>78.9</b>	<b>15.8</b>	<b>21.3</b>	<b>31.4</b>	<b>43.2</b>

**TABLE AG 5.1  
BREAKDOWN OF MISCELLANEOUS CATEGORY**

Year	Miscellaneous						
	Public Liability	Bonds	Engineering / CAR / EAR	Professional Indemnity	Credit / Political Risk	Others	Total
(%)							
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
2012	23.1	11.2	43.9	20.2	8.8	24.7	20.8
<b>2013</b>	<b>-20.9</b>	<b>31.8</b>	<b>55.5</b>	<b>38.3</b>	<b>40.9</b>	<b>44.6</b>	<b>26.9</b>