

**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									
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
2013	17.3	52.6	37.6	62.1	69.1	30.1	65.6	27.5	51.6
2014	46.3	69.9	26.9	53.5	60.7	27.9	69.4	26.3	48.0
2015	41.3	60.0	31.6	56.0	55.2	33.5	68.3	34.7	50.2
DIRECT INSURERS									
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
2013	22.0	50.9	33.4	62.4	68.9	30.3	65.8	26.9	52.2
2014	47.0	71.6	24.5	54.1	60.9	28.1	69.5	26.1	48.9
2015	44.0	62.6	28.5	56.0	55.8	33.5	68.5	35.6	51.0
REINSURERS									
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
2013	-27.1	67.8	49.7	53.9	78.9	15.8	21.3	31.4	43.2
2014	40.1	54.1	33.4	42.2	50.6	18.9	16.2	28.1	36.3
2015	14.5	-15.7	43.6	54.6	15.6	37.3	-21.6	26.9	36.8

**TABLE AG 5.1
BREAKDOWN OF MISCELLANEOUS CATEGORY**

Year	Miscellaneous						
	Public Liability	Bonds	Engineering / CAR / EAR	Professional Indemnity	Credit / Political Risk	Others	Total
(%)							
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
2013	-20.9	31.8	55.5	38.3	40.9	44.6	26.9
2014	20.6	37.6	-22.5	26.5	77.6	18.4	26.1
2015	33.1	24.4	42.7	-1.5	128.8	25.5	35.6