

**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>									
2012	76.5	49.7	53.9	95.0	88.5	79.3	77.5	60.7	76.8
2013	77.3	47.8	56.6	96.0	90.0	80.1	76.2	58.7	76.7
2014	76.3	47.9	55.9	95.0	89.4	78.2	83.9	57.8	76.3
2015	72.5	43.1	48.4	82.9	81.5	66.0	76.4	50.5	66.3
<b>2016</b>	<b>69.1</b>	<b>45.7</b>	<b>47.9</b>	<b>82.6</b>	<b>81.1</b>	<b>68.0</b>	<b>76.2</b>	<b>53.3</b>	<b>67.2</b>
<b>DIRECT INSURERS</b>									
2012	69.2	44.8	39.8	92.4	86.6	77.6	77.4	52.4	71.8
2013	69.2	43.2	41.6	92.4	88.1	78.6	76.0	51.5	71.5
2014	69.1	44.4	41.8	90.4	87.7	76.7	83.8	51.9	71.3
2015	65.3	41.4	39.1	79.8	80.1	64.6	76.3	45.8	62.8
<b>2016</b>	<b>61.7</b>	<b>42.6</b>	<b>37.4</b>	<b>80.0</b>	<b>79.6</b>	<b>66.5</b>	<b>76.1</b>	<b>47.4</b>	<b>63.3</b>
<b>REINSURERS</b>									
2012	86.6	58.9	65.4	74.0	78.3	82.7	84.3	64.6	67.6
2013	89.0	63.6	64.9	74.3	68.5	79.9	86.4	66.0	68.5
2014	84.3	51.3	66.4	77.7	75.3	90.2	85.9	64.2	69.0
2015	90.4	40.7	60.4	78.8	66.7	78.6	87.3	62.5	65.3
<b>2016</b>	<b>88.3</b>	<b>55.2</b>	<b>70.5</b>	<b>85.3</b>	<b>79.0</b>	<b>88.8</b>	<b>86.9</b>	<b>69.2</b>	<b>72.7</b>

**TABLE AG 4.1  
BREAKDOWN OF MISCELLANEOUS CATEGORY**

Year	Miscellaneous						Total
	Public Liability	Bonds	Engineering / CAR / EAR	Professional Indemnity	Credit / Political Risk	Others	
(%)							
2012	60.2	66.6	28.6	65.1	31.6	59.3	52.4
2013	59.9	62.8	27.9	67.7	35.7	58.2	51.5
2014	62.8	58.3	33.8	66.0	31.7	57.0	51.9
2015	57.8	57.5	24.0	54.5	33.3	54.2	45.8
<b>2016</b>	<b>57.3</b>	<b>56.9</b>	<b>33.6</b>	<b>53.2</b>	<b>27.7</b>	<b>54.3</b>	<b>47.4</b>