

**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									
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
2016	18.0	54.8	30.9	53.4	54.2	33.3	71.2	62.2	52.4
DIRECT INSURERS									
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
2016	16.4	53.7	24.6	53.8	53.5	32.7	71.3	62.8	52.3
REINSURERS									
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
2016	30.5	71.0	52.4	41.7	93.0	62.0	36.9	57.0	53.4

**TABLE AG 5.1
BREAKDOWN OF MISCELLANEOUS CATEGORY**

Year	Miscellaneous						
	Public Liability	Bonds	Engineering / CAR / EAR	Professional Indemnity	Credit / Political Risk	Others	Total
(%)							
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	37.7	-22.5	26.5	77.1	18.4	26.1
2015	33.1	25.2	42.7	-1.5	121.4	25.5	35.6
2016	11.9	24.7	25.6	18.3	377.0	27.3	62.8