

**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
(%)									
INDUSTRY									
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
2016	69.1	45.7	47.9	82.6	81.1	68.0	76.2	53.3	67.2
2017	64.2	38.8	45.0	81.7	75.7	65.3	66.9	50.3	63.3
DIRECT INSURERS									
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
2016	61.7	42.6	37.4	80.0	79.6	66.5	76.1	47.4	63.3
2017	55.9	35.8	35.6	78.3	74.1	63.5	66.8	44.8	59.2
REINSURERS									
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
2016	88.3	55.2	70.5	85.3	79.0	88.8	86.9	69.2	72.7
2017	89.1	70.6	76.4	89.9	89.0	90.1	87.8	75.2	80.0

**TABLE AG 4.1
BREAKDOWN OF MISCELLANEOUS CATEGORY**

Year	Miscellaneous						Total
	Public Liability	Bonds	Engineering / CAR / EAR	Professional Indemnity	Credit / Political Risk	Others	
(%)							
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
2016	57.3	56.9	33.6	53.2	27.7	54.3	47.4
2017	51.3	58.9	26.4	45.5	35.5	49.9	44.8