

**TABLE QG 12  
RETENTION RATIOS OF OFFSHORE INSURANCE FUND BUSINESS BY LINE**

Quarter	Cargo	Hull & Liability	Property	Casualty and Others	Total
					(%)
<b>INDUSTRY</b>					
4Q 2015	70.4	61.3	64.3	51.9	61.2
1Q 2016	65.4	61.4	35.4	56.6	43.8
2Q 2016	66.9	63.5	69.0	65.4	67.8
3Q 2016	65.5	62.6	66.4	61.3	65.1
4Q 2016	72.5	60.0	69.7	61.3	67.3
1Q 2017	60.1	65.1	55.3	60.8	57.6
2Q 2017	53.2	65.1	63.4	71.0	64.7
3Q 2017	74.1	62.8	64.6	60.3	63.8
4Q 2017	63.2	59.2	57.4	61.2	58.9
1Q 2018	65.3	71.2	55.4	58.5	57.7
2Q 2018	70.2	73.2	74.4	60.8	69.8
<b>3Q 2018</b>	<b>78.4</b>	<b>68.3</b>	<b>69.5</b>	<b>52.6</b>	<b>64.4</b>
<b>DIRECT INSURERS</b>					
4Q 2015	60.0	63.0	37.6	45.9	46.5
1Q 2016	66.7	58.7	33.8	54.5	44.3
2Q 2016	71.3	66.9	41.4	47.7	49.0
3Q 2016	62.9	64.8	38.8	56.4	47.8
4Q 2016	68.2	65.2	38.6	45.8	46.2
1Q 2017	59.6	51.2	36.2	40.2	40.7
2Q 2017	59.1	65.1	42.9	50.6	48.2
3Q 2017	70.1	64.8	34.2	49.7	44.2
4Q 2017	66.2	57.4	36.7	47.6	44.1
1Q 2018	54.9	55.4	36.5	47.0	43.5
2Q 2018	59.5	64.8	39.1	50.2	45.8
<b>3Q 2018</b>	<b>72.7</b>	<b>65.2</b>	<b>35.6</b>	<b>55.8</b>	<b>46.3</b>

**TABLE QG 12  
RETENTION RATIOS OF OFFSHORE INSURANCE FUND BUSINESS BY LINE**

<b>Quarter</b>	<b>Cargo</b>	<b>Hull &amp; Liability</b>	<b>Property</b>	<b>Casualty and Others</b>	<b>Total</b>
					( <b>%</b> )
<b>REINSURERS</b>					
4Q 2015	233.3	57.2	76.4	55.7	70.8
1Q 2016	63.6	63.9	36.0	57.5	43.5
2Q 2016	60.0	56.9	78.7	79.7	77.6
3Q 2016	77.3	55.5	79.9	64.8	76.4
4Q 2016	91.0	44.1	88.0	74.3	83.7
1Q 2017	60.6	77.4	63.5	73.4	66.5
2Q 2017	45.0	65.1	75.8	83.0	76.0
3Q 2017	95.0	56.9	79.9	66.9	76.3
4Q 2017	54.5	63.6	73.3	71.6	72.0
1Q 2018	77.5	81.3	59.1	60.8	61.1
2Q 2018	78.2	85.4	89.2	63.8	79.9
<b>3Q 2018</b>	<b>94.0</b>	<b>72.6</b>	<b>81.4</b>	<b>51.9</b>	<b>70.8</b>

Note: Excludes marine mutual insurers