

**TABLE QG 4
RETENTION RATIOS OF SINGAPORE INSURANCE FUND BUSINESS BY LINE**

Quarter	Cargo	Hull & Liability	Fire	Motor	Work Injury Compensation	Personal Accident	Health	Miscellaneous	Total
(%)									
INDUSTRY									
4Q 2015	66.4	52.9	49.9	85.6	80.5	69.3	71.1	49.2	67.2
1Q 2016	55.7	51.8	47.6	76.8	79.1	69.6	78.1	51.0	66.6
2Q 2016	82.9	55.7	48.3	83.8	81.2	69.5	77.7	50.3	68.2
3Q 2016	79.6	57.9	41.7	85.2	84.2	64.5	74.6	59.4	69.2
4Q 2016	65.2	64.6	51.0	86.3	80.6	67.4	72.5	53.9	70.9
1Q 2017	55.5	25.3	44.0	73.8	70.9	65.3	66.1	45.6	60.7
2Q 2017	72.9	52.5	44.9	83.4	79.4	67.1	65.4	54.6	66.1
3Q 2017	60.2	51.8	46.6	85.5	76.9	63.1	68.7	51.3	65.6
4Q 2017	74.4	48.7	45.8	87.4	77.6	65.3	68.4	48.5	66.3
1Q 2018	59.1	45.3	48.4	81.0	73.4	66.7	69.5	50.0	65.8
2Q 2018	77.9	46.5	44.1	84.6	77.7	62.8	64.8	51.7	64.4
3Q 2018	70.0	48.7	45.9	83.9	70.4	62.0	68.4	52.0	64.8
DIRECT INSURERS									
4Q 2015	60.6	49.1	41.8	84.0	78.9	67.6	70.9	44.5	64.1
1Q 2016	47.6	47.1	34.2	72.7	77.8	68.1	78.0	45.2	61.9
2Q 2016	74.9	48.8	38.4	81.6	79.7	68.1	77.6	45.4	64.4
3Q 2016	72.1	55.0	34.0	82.3	81.7	63.5	74.5	52.1	65.3
4Q 2016	59.4	55.6	38.5	84.8	79.7	65.1	72.3	48.1	66.9
1Q 2017	48.6	21.5	33.2	69.6	69.6	62.9	66.1	38.9	56.2
2Q 2017	61.1	47.9	35.2	81.0	77.4	65.4	65.2	50.3	62.3
3Q 2017	56.0	45.3	38.6	83.3	74.9	62.2	68.5	44.6	61.7
4Q 2017	62.1	41.3	36.9	82.9	76.8	63.4	68.3	44.1	62.0
1Q 2018	52.1	40.7	35.2	78.4	72.4	64.1	69.4	41.6	61.2
2Q 2018	60.5	41.8	35.3	82.3	75.3	61.8	64.6	46.6	60.4
3Q 2018	61.3	42.4	37.7	81.8	69.2	61.0	68.3	46.2	61.1

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Quarter	Cargo	Hull & Liability	Fire	Motor	Work Injury Compensation	Personal Accident	Health	Miscellaneous	Total
(%)									
REINSURERS									
4Q 2015	97.8	64.7	58.9	78.9	80.4	82.6	76.2	63.6	66.7
1Q 2016	87.8	69.4	80.1	96.9	83.6	84.2	85.3	67.5	80.3
2Q 2016	89.5	50.5	63.1	82.5	72.6	88.0	86.2	66.1	67.0
3Q 2016	86.8	56.5	68.2	77.8	91.8	81.2	87.3	76.2	74.1
4Q 2016	91.8	51.8	70.9	73.9	57.2	95.4	89.6	65.3	68.1
1Q 2017	85.3	54.6	77.3	93.2	85.5	95.9	86.5	80.5	82.3
2Q 2017	93.6	72.1	79.2	82.1	93.7	89.6	85.9	71.3	78.8
3Q 2017	80.7	70.7	77.0	89.6	84.4	79.0	89.2	83.4	80.7
4Q 2017	98.0	82.7	74.4	90.0	81.8	89.4	89.9	64.2	78.1
1Q 2018	93.2	70.7	81.0	70.4	80.2	84.2	90.8	76.7	77.8
2Q 2018	87.4	75.8	83.4	72.4	84.0	55.8	81.1	63.2	74.1
3Q 2018	92.2	68.5	83.8	82.8	85.1	55.2	89.7	67.2	75.7

Note: Excludes marine mutual insurers

**TABLE QG 4.1
BREAKDOWN OF MISCELLANEOUS CATEGORY**

Quarter	Public Liability	Bonds	Engineering / CAR / EAR	Professional Indemnity	Credit / Political Risk	Others	Total
							(%)
4Q 2015	62.1	56.9	24.1	46.5	31.7	55.7	44.5
1Q 2016	55.0	56.3	28.9	54.2	20.5	57.2	45.2
2Q 2016	52.0	52.9	28.8	55.0	29.3	52.3	45.4
3Q 2016	59.5	59.4	36.7	57.3	34.5	61.6	52.1
4Q 2016	64.0	59.8	47.5	41.3	30.5	53.6	48.1
1Q 2017	43.3	57.9	24.0	33.4	21.5	47.5	38.9
2Q 2017	55.7	62.0	32.0	57.0	44.2	51.1	50.3
3Q 2017	56.8	54.7	22.6	42.7	36.8	51.1	44.6
4Q 2017	52.1	62.4	22.5	41.8	36.9	48.0	44.1
1Q 2018	48.1	52.7	32.2	40.9	22.2	48.3	41.6
2Q 2018	58.3	55.6	20.3	54.8	29.0	48.9	46.6
3Q 2018	52.8	54.2	38.4	49.0	28.7	52.0	46.2

Note: The above figures exclude reinsurers as reinsurers are not required to provide a breakdown of the miscellaneous line of business.