

**TABLE QG 5
INCURRED LOSS 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	29.7	48.8	30.0	51.6	39.6	28.1	81.4	36.7	46.4
1Q 2016	28.4	47.7	18.5	63.9	57.9	36.5	64.2	40.0	51.3
2Q 2016	22.6	45.4	40.2	46.5	63.2	31.1	70.0	43.6	48.3
3Q 2016	19.2	59.2	31.8	65.8	62.5	33.6	68.8	80.7	61.1
4Q 2016	5.4	72.9	42.3	38.9	32.1	21.9	87.9	124.6	55.6
1Q 2017	11.3	56.7	51.1	68.6	75.8	43.1	63.2	45.0	59.2
2Q 2017	14.6	49.4	13.0	54.8	48.1	34.7	82.2	50.8	49.4
3Q 2017	72.9	72.6	13.8	66.7	72.2	38.6	67.4	27.0	53.6
4Q 2017	-70.1	70.1	16.7	69.0	19.9	42.8	76.4	8.8	44.1
1Q 2018	26.7	64.9	36.9	67.7	77.4	46.3	64.7	35.2	57.1
2Q 2018	25.9	71.7	22.1	68.3	56.8	31.1	75.7	49.5	56.2
3Q 2018	44.0	75.0	31.9	64.2	71.4	36.8	79.1	26.6	55.3
DIRECT INSURERS									
4Q 2015	36.3	49.9	30.8	50.9	40.5	27.8	81.6	23.9	45.1
1Q 2016	21.6	46.0	25.1	62.8	57.3	36.1	64.3	35.5	51.3
2Q 2016	18.1	44.2	39.1	46.9	63.0	31.4	70.0	38.4	47.8
3Q 2016	22.1	54.2	18.5	67.1	62.2	33.6	68.9	85.3	61.4
4Q 2016	7.0	76.8	27.4	39.6	32.1	21.6	88.1	134.2	55.9

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(%)									
1Q 2017	9.8	48.7	49.8	68.3	75.9	42.8	63.3	49.8	59.7
2Q 2017	14.0	47.9	-0.5	54.3	46.1	35.0	82.3	51.4	49.0
3Q 2017	74.7	69.3	12.6	67.3	72.9	37.8	67.4	25.9	54.6
4Q 2017	-80.2	66.7	20.8	70.3	21.1	43.5	76.4	7.0	45.5
1Q 2018	23.0	66.2	35.6	68.6	77.3	48.8	64.9	33.8	58.1
2Q 2018	18.0	70.6	26.6	66.6	59.0	28.3	75.8	49.3	56.5
3Q 2018	39.0	68.9	29.8	65.4	71.6	35.8	79.2	23.0	55.7
REINSURERS									
4Q 2015	-51.5	34.2	26.7	71.7	-2.9	43.6	34.3	137.7	68.9
1Q 2016	82.7	65.3	-2.6	92.8	87.2	58.5	2.1	83.7	52.2
2Q 2016	63.7	56.5	43.6	30.4	73.6	20.4	46.3	89.1	56.2
3Q 2016	-6.2	122.4	93.2	29.4	76.4	36.6	-23.6	41.6	57.3
4Q 2016	-7.1	38.1	87.5	21.4	28.4	36.6	4.7	43.9	50.9
1Q 2017	26.4	130.6	56.1	75.1	70.4	54.8	27.8	7.6	52.1
2Q 2017	18.3	62.7	53.9	70.1	146.0	20.3	41.0	45.7	55.0
3Q 2017	59.1	96.2	18.4	43.7	39.5	65.4	36.1	35.6	38.2
4Q 2017	-17.7	88.3	-0.7	42.5	-83.0	14.8	94.1	25.4	22.1
1Q 2018	57.6	41.7	41.9	38.8	83.6	-34.6	-44.7	46.6	41.0
2Q 2018	58.2	80.2	7.5	122.7	-24.4	198.4	27.0	50.9	51.8
3Q 2018	80.3	119.6	39.4	16.1	60.7	71.2	8.8	57.0	50.1

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									(%)

Note: Excludes marine mutual insurers

**TABLE QG 5.1
BREAKDOWN OF MISCELLANEOUS CATEGORY**

Quarter	Public Liability	Bonds	Engineering / CAR / EAR	Professional Indemnity	Credit / Political Risk	Others	Total
							(%)
4Q 2015	12.6	7.1	23.8	-50.1	156.2	17.0	23.9
1Q 2016	16.6	30.1	27.8	-4.6	138.5	31.3	35.5
2Q 2016	23.7	-1.2	29.9	35.1	147.8	30.9	38.4
3Q 2016	15.3	44.0	22.7	24.4	457.9	36.3	85.3
4Q 2016	4.4	27.8	25.5	21.2	1,166.5	20.2	134.2
1Q 2017	33.1	40.8	38.1	8.0	186.4	18.7	49.8
2Q 2017	32.9	20.1	47.9	37.2	153.8	32.8	51.4
3Q 2017	16.5	46.9	55.6	4.9	31.5	24.4	25.9
4Q 2017	10.6	31.0	99.7	-12.0	-51.1	23.3	7.0
1Q 2018	38.2	29.9	15.6	14.5	64.2	45.0	33.8
2Q 2018	33.1	26.5	-17.9	37.7	213.0	47.6	49.3
3Q 2018	35.1	43.6	93.6	28.3	-82.9	50.0	23.0

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