

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

Year	Cargo	Hull and Liability	Property	Casualty and Others	Total
(%)					
<b>INDUSTRY</b>					
2014	75.3	58.6	63.5	67.9	64.4
2015	66.7	54.9	57.4	54.1	56.9
2016	71.7	53.8	59.3	60.9	59.6
2017	65.8	54.1	60.1	67.9	61.7
<b>2018</b>	<b>73.8</b>	<b>61.0</b>	<b>65.1</b>	<b>57.7</b>	<b>63.0</b>
<b>DIRECT INSURERS</b>					
2014	74.1	58.3	45.9	51.3	52.1
2015	60.6	55.1	39.8	48.4	46.5
2016	67.8	53.9	40.9	46.9	46.4
2017	63.2	50.5	38.5	47.7	44.3
<b>2018</b>	<b>60.7</b>	<b>53.2</b>	<b>36.9</b>	<b>48.6</b>	<b>44.1</b>
<b>REINSURERS</b>					
2014	65.6	64.2	75.5	76.0	74.6
2015	58.3	58.6	66.3	55.5	63.3
2016	66.7	58.1	70.1	68.1	69.1
2017	56.3	68.9	72.8	73.7	72.4
<b>2018</b>	<b>83.8</b>	<b>77.9</b>	<b>76.4</b>	<b>58.7</b>	<b>70.6</b>
<b>CAPTIVE INSURERS</b>					
2014	93.7	23.2	44.8	71.2	53.5
2015	93.9	17.5	50.6	65.4	55.6
2016	88.2	23.3	45.9	65.5	52.4
2017	84.5	16.7	57.3	101.2	69.1
<b>2018</b>	<b>91.3</b>	<b>23.7</b>	<b>59.2</b>	<b>75.9</b>	<b>64.2</b>

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

Year	Cargo	Marine Hull	Aviation Hull	Property	Motor	Engineering	Liability and Others	Total
(%)								
<b>INDUSTRY</b>								
2019	77.0	66.7	36.5	66.2	62.3	78.3	53.2	64.7
<b>DIRECT INSURERS</b>								
2019	64.2	53.1	19.3	33.2	75.0	41.3	38.5	40.5
<b>REINSURERS</b>								
2019	85.5	90.9	53.8	77.4	61.4	91.9	60.1	74.2
<b>CAPTIVE INSURERS</b>								
2019	86.6	84.2	0.0	65.1	94.5	-	75.0	67.8