

**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 | | | | | | | | | |
| 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 |
| 2018 | 69.6 | 41.8 | 45.5 | 83.1 | 73.4 | 63.7 | 68.2 | 50.9 | 64.0 |
| DIRECT INSURERS | | | | | | | | | |
| 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 |
| 2018 | 59.1 | 38.9 | 35.6 | 80.9 | 72.0 | 62.3 | 68.1 | 45.3 | 60.2 |
| REINSURERS | | | | | | | | | |
| 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 |
| 2018 | 91.4 | 72.3 | 80.6 | 73.3 | 80.5 | 64.3 | 87.4 | 67.4 | 74.5 |

**TABLE AG 4.1
BREAKDOWN OF MISCELLANEOUS CATEGORY**

| Year | Miscellaneous | | | | | | |
|-------------|------------------|-------------|-------------------------|------------------------|-------------------------|-------------|-------------|
| | Public Liability | Bonds | Engineering / CAR / EAR | Professional Indemnity | Credit / Political Risk | Others | Total |
| (%) | | | | | | | |
| 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 |
| 2018 | 54.1 | 53.9 | 30.1 | 46.3 | 29.9 | 51.9 | 45.3 |

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

| Year | Cargo | Marine Hull | Aviation Hull | Property | Motor | Employers' Liability | Personal Accident | Health | Public Liability/ Product Liability | Surety | Engineering | Professional Indemnity | Credit/ Credit-related | Others | Total |
|------------------------|-------|-------------|---------------|----------|-------|----------------------|-------------------|--------|--|--------|-------------|------------------------|------------------------|--------|-------|
| | | | | | | | | | | | | | | | (%) |
| INDUSTRY | | | | | | | | | | | | | | | |
| 2019 | 68.2 | 44.5 | 18.5 | 42.6 | 85.9 | 73.1 | 63.3 | 67 | 56.6 | 61.6 | 32.6 | 43.4 | 40 | 55 | 63.3 |
| DIRECT INSURERS | | | | | | | | | | | | | | | |
| 2019 | 56.2 | 39.4 | 15.9 | 33.3 | 83.2 | 71.6 | 61.9 | 66.9 | 55.4 | 54.2 | 27.7 | 42 | 36.2 | 43 | 59.4 |
| REINSURERS | | | | | | | | | | | | | | | |
| 2019 | 86.9 | 81.2 | 32.3 | 75 | 73.2 | 78.9 | 53.1 | 89 | 21.2 | 64.5 | 82 | 50.1 | 65.4 | 75.2 | 72 |