

**TABLE AG 5
INCURRED LOSS 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	46.3	69.9	26.9	53.5	60.7	27.9	69.4	26.3	48.0
2015	41.3	60.0	31.6	56.0	55.2	33.5	68.3	34.7	50.2
2016	18.0	54.8	30.9	53.4	54.2	33.3	71.2	62.2	52.4
2017	10.2	52.8	23.9	65.1	54.1	41.6	73.3	30.6	51.6
2018	27.9	69.2	21.8	61.5	64.9	36.8	76.5	41.9	54.3
DIRECT INSURERS									
2014	47.0	71.6	24.5	54.1	60.9	28.1	69.5	26.1	48.9
2015	44.0	62.6	28.5	56.0	55.8	33.5	68.5	35.6	51.0
2016	16.4	53.7	24.6	53.8	53.5	32.7	71.3	62.8	52.3
2017	9.4	48.2	21.7	65.4	54.0	41.4	73.3	30.3	52.1
2018	23.6	66.8	20.4	61.7	65.8	36.2	76.6	40.3	54.7
REINSURERS									
2014	40.1	54.1	33.4	42.2	50.6	18.9	16.2	28.1	36.3
2015	14.5	-15.7	43.6	54.6	15.6	37.3	-21.6	26.9	36.8
2016	30.5	71.0	52.4	41.7	93.0	62.0	36.9	57.0	53.4
2017	16.2	108.5	32.2	56.3	56.7	51.1	47.5	32.6	43.6
2018	54.1	101.0	26.8	55.9	19.8	58.4	53.5	54.7	47.0

**TABLE AG 5.1
BREAKDOWN OF MISCELLANEOUS CATEGORY**

Year	Miscellaneous						Total
	Public Liability	Bonds	Engineering / CAR / EAR	Professional Indemnity	Credit / Political Risk	Others	
(%)							
2014	20.6	37.7	-22.5	26.5	77.1	18.4	26.1
2015	33.1	25.2	42.7	-1.5	121.4	25.5	35.6
2016	11.9	24.7	25.6	18.3	377.0	27.3	62.8
2017	8.2	35.4	51.7	13.6	76.5	23.1	30.3
2018	27.2	34.7	27.8	48.8	70.1	38.4	40.3

**TABLE AG 5
INCURRED LOSS 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	19.4	113.9	78.7	36.9	65.2	65.5	38.1	67.3	10.8	59	31	70	61.7	70.7	59.9
DIRECT INSURERS															
2019	16.9	116.3	18.7	40.4	65.5	65.7	39	67.4	8.5	46.5	35.2	72.4	52.5	73.1	60.3
REINSURERS															
2019	31.2	92.3	321.1	23.1	56	53.6	-5	-77.8	84.2	161.4	4.8	-1.4	153.1	61.1	52.8