

TABLE QG 13
INCURRED LOSS RATIOS OF OFFSHORE INSURANCE FUND BUSINESS BY LINE

Quarter	Cargo	Hull and Liability	Property	Casualty and Others	Total
					(%)
INDUSTRY					
2Q 2018	61.6	87.4	42.2	52.2	48.7
3Q 2018	56.1	83.6	186.1	49.1	142.5
4Q 2018	180.5	111.4	57.8	75.0	71.8
DIRECT INSURERS					
2Q 2018	104.8	106.4	88.0	82.3	91.6
3Q 2018	50.3	86.6	60.6	46.1	60.3
4Q 2018	114.8	152.3	77.4	86.1	97.6
REINSURERS					
2Q 2018	25.4	67.9	33.0	46.8	38.2
3Q 2018	65.2	80.0	206.8	49.9	162.7
4Q 2018	241.6	68.4	54.5	72.1	65.3

Notes:

1) Excludes Marine Mutual Insurers and Captive Insurers

2) These figures for the latest quarter is preliminary, and could be subjected to changes.

**TABLE QG 13
INCURRED LOSS RATIOS OF OFFSHORE INSURANCE FUND BUSINESS BY LINE**

Quarter	Cargo	Marine Hull	Aviation Hull	Property	Motor	Engineering	Liability and Others	Total
(%)								
INDUSTRY								
1Q 2019	51.2	77.6	198.7	85.1	72.1	61.3	52.3	76.5
2Q 2019	28.0	77.0	67.5	60.0	65.5	54.8	64.6	60.3
3Q 2019	82.2	91.6	95.9	111.8	71.4	39.8	62.6	94.2
4Q 2019	37.3	82.1	68.2	100.7	99.1	126.0	61.5	92.9
1Q 2020	81.2	78.7	96.5	83.1	39.4	81.4	83.7	75.9
2Q 2020	58.1	77.9	69.9	78.1	85.3	70.0	75.1	76.8
3Q 2020	31.6	91.5	72.7	54.9	47.9	63.0	80.9	59.1
4Q 2020	87.4	56.0	61.5	77.6	54.3	78.6	42.4	69.6
1Q 2021	55.4	79.1	69.4	64.5	72.0	42.1	63.2	63.7
DIRECT INSURERS								
1Q 2019	55.1	99.6	81.7	59.4	64.6	100.9	39.7	63.1
2Q 2019	42.1	95.8	- 51.8	58.9	82.5	44.3	74.4	63.8
3Q 2019	99.5	95.9	112.4	78.7	80.8	200.5	49.0	81.4
4Q 2019	55.7	68.6	- 56.6	90.0	83.4	177.7	43.7	74.2
1Q 2020	104.7	79.0	52.8	125.9	84.4	148.2	88.5	105.2
2Q 2020	55.4	50.1	192.4	82.6	84.2	149.8	45.8	72.6

Quarter	Cargo	Marine Hull	Aviation Hull	Property	Motor	Engineering	Liability and Others	Total
3Q 2020	17.8	89.9	- 27.2	73.2	40.3	88.0	96.5	75.5
4Q 2020	115.6	- 3.5	98.4	74.7	52.6	112.3	57.7	64.6
1Q 2021	64.4	55.4	144.8	54.0	54.2	- 81.2	64.5	55.5
REINSURERS								
1Q 2019	47.9	61.4	259.1	89.6	72.6	54.2	60.3	79.8
2Q 2019	16.1	60.9	89.1	60.1	64.5	57.5	60.2	59.6
3Q 2019	65.5	87.5	93.2	116.7	70.3	29.5	70.5	97.0
4Q 2019	23.2	100.4	95.1	102.2	100.6	117.3	70.6	97.2
1Q 2020	58.0	78.4	114.6	74.6	35.9	73.4	80.4	68.1
2Q 2020	61.6	109.8	53.3	77.2	85.3	51.3	91.3	78.0
3Q 2020	43.0	92.9	100.0	52.4	48.3	56.8	71.6	55.4
4Q 2020	67.0	125.8	44.9	78.1	54.5	74.3	30.4	70.9
1Q 2021	48.9	97.1	45.9	66.6	73.0	48.9	62.5	65.8

Notes:

- 1) Excludes Marine Mutual Insurers and Captive Insurers
- 2) These figures for the latest quarter is preliminary, and could be subjected to changes.