

**TABLE QG 5**  
**INCURRED LOSS RATIOS OF SINGAPORE INSURANCE FUND BUSINESS BY LINE**

Quarter	Cargo	Hull and Liability	Fire	Motor	Work Injury Compensation	Personal Accident	Health	Miscellaneous	Total
									(%)
<b>INDUSTRY</b>									
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
4Q 2018	-3.8	67.0	15.6	46.7	53.0	35.1	83.1	43.9	47.0
<b>DIRECT INSURERS</b>									
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
4Q 2018	-6.4	61.4	14.4	47.8	54.7	32.9	82.9	47.8	48.4
<b>REINSURERS</b>									
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
4Q 2018	10.7	104.8	19.9	17.8	-96.7	176.3	263.5	16.2	26.6

Notes:

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

**TABLE QG 5  
INCURRED LOSS RATIOS OF SINGAPORE INSURANCE FUND BUSINESS BY LINE**

Quarter	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
(%)															
<b>INDUSTRY</b>															
1Q 2019	19.9	329.0	178.7	45.9	67.7	72.9	25.5	61.8	-6.6	34.3	35.4	86.4	-34.3	69.0	63.6
2Q 2019	12.7	99.4	27.4	20.9	65.3	66.0	43.6	76.1	112.5	57.0	72.0	-19.8	93.5	41.9	59.6
3Q 2019	28.9	62.1	89.1	46.2	70.2	69.3	39.6	65.0	-44.7	93.4	38.6	185.6	85.6	21.6	61.0
4Q 2019	19.8	99.7	8.0	38.1	54.9	57.8	42.8	68.5	-24.8	59.3	-41.5	7.1	83.4	193.3	54.4
1Q 2020	34.9	73.1	180.0	29.6	67.7	70.5	51.2	57.8	38.0	89.7	39.7	64.4	161.2	53.7	61.0
2Q 2020	35.5	65.8	61.3	46.1	41.2	50.1	32.3	60.8	20.8	132.0	62.9	49.0	442.2	161.9	59.2
3Q 2020	39.7	18.5	-300.3	29.0	57.3	35.4	13.4	64.9	21.9	98.7	46.5	27.3	116.2	-0.9	46.2
4Q 2020	23.5	20.0	-294.1	9.3	49.8	50.5	-0.9	70.7	75.9	190.9	19.1	48.5	276.0	17.8	48.6
<b>1Q 2021</b>	<b>24.0</b>	<b>52.2</b>	<b>1.4</b>	<b>33.7</b>	<b>60.4</b>	<b>57.7</b>	<b>21.2</b>	<b>66.0</b>	<b>38.7</b>	<b>60.2</b>	<b>63.1</b>	<b>21.5</b>	<b>87.1</b>	<b>91.2</b>	<b>54.4</b>
<b>DIRECT INSURERS</b>															
1Q 2019	27.1	332.7	-172.6	47.5	68.2	73.5	32.0	62.3	-9.7	33.4	31.2	87.9	-120.1	84.3	63.9
2Q 2019	4.7	109.2	-12.6	22.2	66.0	65.7	42.7	76.2	111.0	47.4	78.0	-22.7	102.1	45.1	60.9
3Q 2019	20.0	50.7	248.6	57.0	70.6	70.6	40.3	65.1	-48.6	94.9	39.2	195.5	64.8	9.4	61.4
4Q 2019	20.9	114.2	-0.4	36.9	55.0	57.8	41.7	68.6	-27.6	28.7	17.1	7.9	90.8	199.7	54.1
1Q 2020	32.3	68.9	69.9	40.6	69.1	69.7	52.9	57.8	38.1	66.8	43.1	65.4	83.6	32.5	60.6
2Q 2020	34.8	69.1	88.2	39.6	40.2	50.2	29.4	60.7	15.6	114.2	35.2	47.6	358.1	109.0	53.5
3Q 2020	24.2	8.9	-176.8	13.4	57.0	35.5	10.0	64.9	21.5	104.7	72.7	26.6	107.6	-22.5	44.4
4Q 2020	0.6	25.9	-31.3	5.5	50.3	52.0	4.2	70.8	78.4	186.9	23.3	50.0	213.6	0.5	48.4
<b>1Q 2021</b>	<b>28.2</b>	<b>56.9</b>	<b>4.2</b>	<b>21.6</b>	<b>61.8</b>	<b>59.7</b>	<b>20.9</b>	<b>65.9</b>	<b>38.9</b>	<b>16.8</b>	<b>56.0</b>	<b>22.9</b>	<b>76.6</b>	<b>59.1</b>	<b>52.8</b>
<b>REINSURERS</b>															
1Q 2019	-35.1	285.7	1,519.2	36.2	55.5	43.2	-249.8	-252.5	28.5	41.4	67.1	2.9	367.6	-53.0	57.7
2Q 2019	38.0	59.6	79.3	17.3	40.8	78.8	93.2	18.8	332.5	120.6	23.7	19.9	-73.6	28.5	40.0
3Q 2019	108.7	109.2	-33.9	6.9	58.2	0.5	9.6	18.2	97.3	86.5	35.8	-12.7	278.5	78.5	55.5
4Q 2019	16.2	27.0	17.1	43.1	50.8	58.4	96.3	-6.5	23.9	660.5	-212.2	-12.2	56.4	168.6	58.7
1Q 2020	46.8	87.7	1,193.2	3.0	38.1	291.0	-13.1	36.7	35.1	310.7	26.3	-21.4	1,554.7	148.2	67.3

Quarter	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
2Q 2020	38.3	49.7	-113.1	72.5	67.7	43.8	126.3	115.6	171.5	222.9	145.0	-56.4	1,057.3	538.4	144.9
3Q 2020	115.2	75.6	961.7	68.9	70.0	30.1	92.1	78.3	30.9	54.3	9.4	71.7	220.8	68.8	69.5
4Q 2020	165.6	-59.9	-3,113.5	22.2	-20.2	2.1	-242.9	2.9	34.3	204.0	-6.4	-7.8	-4,409.8	75.8	51.7
<b>1Q 2021</b>	<b>-0.1</b>	<b>29.1</b>	<b>845.2</b>	<b>64.5</b>	<b>21.6</b>	<b>-44.8</b>	<b>28.7</b>	<b>82.2</b>	<b>24.9</b>	<b>454.7</b>	<b>72.3</b>	<b>-47.8</b>	<b>147.7</b>	<b>214.0</b>	<b>75.0</b>

Notes:

1) Exclude Marine Mutual Insurers

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