

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

Year	Marine & Aviation		Fire	Motor	Workmen Compensation	Personal Accident ¹	Health ¹	Miscellaneous	Total
	Cargo	Hull and Liability							
(%)									
INDUSTRY									
2001	79.4	23.0	64.2	94.3	83.9			77.2	75.7
2002	77.4	24.2	56.7	95.0	84.2			72.8	72.2
2003	76.7	25.9	58.7	97.5	88.3			71.8	74.6
2004	77.8	28.4	56.1	98.7	88.5			69.8	74.4
2005	80.0	36.2	59.9	99.6	88.5	79.4	83.4	62.2	76.4
DIRECT INSURERS									
2001	60.5	15.7	38.5	86.1	78.8			64.2	63.1
2002	62.8	15.0	31.7	89.0	79.5			60.1	60.4
2003	63.4	18.9	30.1	92.0	82.4			61.4	63.5
2004	65.3	21.7	31.2	92.4	83.9			59.0	63.7
2005	66.4	24.5	33.4	94.5	85.1	76.0	82.8	48.6	66.0
REINSURERS									
2001	73.7	93.8	84.2	92.1	90.8			89.1	86.8
2002	81.6	95.6	86.0	91.1	92.4			83.9	86.5
2003	93.8	90.7	88.5	90.5	96.4			73.9	83.9
2004	94.8	86.0	86.6	91.8	95.0			89.6	89.3
2005	96.5	93.8	89.5	92.2	95.2	91.2	89.5	85.2	90.0

¹ Personal Accident and Health were reported under the Miscellaneous Line prior to 2005.