

**TABLE AG 5
INCURRED LOSS 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	33.1	86.1	28.1	92.0	84.6			60.1	68.7
2002	25.1	54.8	28.0	91.0	104.1			52.7	66.1
2003	22.6	80.6	33.3	81.6	83.9			39.5	58.4
2004	27.1	51.1	31.8	69.5	81.8			49.6	56.3
2005	24.5	49.1	34.1	63.6	95.2	30.1	59.6	47.9	53.6
DIRECT INSURERS									
2001	20.8	85.1	22.9	89.8	84.8			47.1	64.4
2002	18.6	46.6	21.3	91.2	100.7			48.7	66.2
2003	23.9	93.9	30.5	80.5	83.0			42.9	61.5
2004	22.7	56.2	28.7	70.3	82.5			42.4	55.8
2005	22.6	40.0	22.2	64.5	91.7	29.6	59.6	39.3	52.6
REINSURERS									
2001	77.0	88.2	36.1	115.3	81.1			122.5	90.7
2002	53.9	69.1	36.6	89.2	160.2			72.7	65.6
2003	16.9	54.3	36.0	99.0	95.9			20.7	41.9
2004	49.8	36.1	35.4	57.8	72.7			87.8	59.0
2005	34.4	70.4	49.8	51.1	170.5	39.7	59.3	74.4	59.6

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