

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

Year	Cargo	Hull and Liability	Fire	Motor	Work Injury Compensation	Personal Accident	Health	Miscellaneous	Total
(%)									
<b>INDUSTRY</b>									
2005	80.0	36.2	59.9	99.6	88.5	79.4	83.4	62.2	76.4
2006	75.5	36.4	61.6	97.6	88.7	80.2	85.8	66.2	76.9
2007	76.6	55.2	61.8	98.9	88.4	81.0	86.3	62.9	78.8
2008	78.2	50.5	60.4	97.2	86.6	81.1	86.3	63.3	78.5
<b>2009</b>	<b>76.7</b>	<b>46.6</b>	<b>58.2</b>	<b>95.5</b>	<b>87.7</b>	<b>76.8</b>	<b>47.4</b>	<b>62.2</b>	<b>76.0</b>
<b>DIRECT INSURERS</b>									
2005	66.4	24.5	33.4	94.5	85.1	76.0	82.8	48.6	66.0
2006	65.9	27.6	36.1	94.6	85.3	74.3	84.8	52.0	67.7
2007	68.1	37.4	38.5	94.9	85.8	77.4	85.9	50.0	69.8
2008	68.3	37.0	39.4	94.5	83.4	78.2	86.1	49.8	70.5
<b>2009</b>	<b>65.9</b>	<b>35.1</b>	<b>40.2</b>	<b>92.3</b>	<b>84.8</b>	<b>74.2</b>	<b>47.1</b>	<b>49.3</b>	<b>68.3</b>
<b>REINSURERS</b>									
2005	96.5	93.8	89.5	92.2	95.2	91.2	89.5	85.2	90.0
2006	94.6	82.1	89.2	86.7	92.6	91.9	87.8	87.6	88.5
2007	96.2	89.6	89.1	89.8	91.9	90.8	79.6	88.1	89.5
2008	93.2	85.9	82.2	81.2	89.4	90.3	77.0	84.9	84.7
<b>2009</b>	<b>90.0</b>	<b>78.0</b>	<b>78.6</b>	<b>81.5</b>	<b>87.1</b>	<b>89.2</b>	<b>61.2</b>	<b>83.0</b>	<b>81.6</b>