

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

Year	Cargo	Hull and Liability	Fire	Motor	Work Injury Compensation	Personal Accident	Health	Miscellaneous	Total
(%)									
INDUSTRY									
2005	24.8	49.5	34.4	63.5	95.9	30.1	59.6	47.8	53.6
2006	31.0	39.3	29.7	67.7	92.4	21.8	74.3	23.4	49.5
2007	26.8	37.9	22.1	87.8	72.7	30.2	60.0	20.4	54.2
2008	33.8	55.6	24.8	89.8	72.0	26.3	59.9	26.2	58.0
2009	16.7	73.4	25.3	75.0	74.1	30.3	63.0	27.5	56.0
DIRECT INSURERS									
2005	23.0	40.0	22.2	64.3	92.5	29.6	59.6	39.3	52.6
2006	26.6	35.0	24.5	68.7	94.9	21.3	74.4	25.2	51.8
2007	27.3	41.4	20.0	88.8	73.9	30.2	60.1	25.1	58.1
2008	30.0	53.2	18.7	92.2	70.4	27.3	60.0	27.9	60.6
2009	15.8	71.1	22.0	74.6	75.2	31.1	63.0	32.9	58.3
REINSURERS									
2005	33.9	71.8	50.3	51.4	170.5	41.0	59.3	74.0	59.9
2006	58.0	50.9	36.6	36.8	32.0	31.2	61.7	17.6	34.0
2007	22.9	29.1	25.5	66.2	37.8	28.9	43.9	1.4	24.6
2008	60.3	61.9	35.9	23.2	117.1	-2.8	39.2	20.0	35.7
2009	22.6	80.3	31.8	86.0	44.0	7.6	38.2	6.5	36.0