

**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
(%)									
INDUSTRY									
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
2009	76.7	46.6	58.2	95.5	87.7	76.8	47.4	62.2	76.0
2010	76.4	49.1	58.1	95.4	88.1	78.9	77.2	64.7	77.9
DIRECT INSURERS									
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
2009	65.9	35.1	40.2	92.3	84.8	74.2	47.1	49.3	68.3
2010	67.4	39.2	41.7	91.9	85.5	76.6	76.6	52.3	71.0
REINSURERS									
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
2009	90.0	78.0	78.6	81.5	87.1	89.2	61.2	83.0	81.6
2010	91.3	79.4	72.0	85.5	89.8	88.6	91.4	82.6	80.5

**TABLE AG 4.1
BREAKDOWN OF MISCELLANEOUS CATEGORY
(DIRECT INSURERS ONLY)**

Year	Miscellaneous						Total
	Public Liability	Bonds	Engineering / CAR / EAR	Professional Indemnity	Credit / Political Risk	Others	
(%)							
2006	51.1	63.2	23.0	68.8	51.2	60.0	52.0
2007	53.6	61.4	22.2	67.7	46.5	63.6	50.0
2008	53.6	57.8	21.6	69.5	45.6	58.0	49.8
2009	54.6	51.8	19.1	66.5	50.4	61.6	49.3
2010	52.6	57.7	27.8	64.3	43.3	64.9	52.3