

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									
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
2011	72.9	52.1	57.2	94.6	87.8	78.6	77.2	62.1	77.3
2012	76.5	49.7	53.9	95.0	88.5	79.3	77.5	60.7	76.8
DIRECT INSURERS									
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
2011	65.4	43.7	42.1	90.8	85.6	77.4	76.6	49.0	70.5
2012	69.2	44.8	39.8	92.4	86.6	77.6	77.4	52.4	71.8
REINSURERS									
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
2011	90.7	73.3	71.5	86.8	88.6	84.6	89.2	82.6	79.9
2012	86.6	58.9	65.4	74.0	78.3	82.7	84.3	64.6	67.6

TABLE AG 4.1
BREAKDOWN OF MISCELLANEOUS CATEGORY

Year	Miscellaneous						Total
	Public Liability	Bonds	Engineering / CAR / EAR	Professional Indemnity	Credit / Political Risk	Others	
(%)							
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
2011	55.7	61.9	22.9	61.6	35.5	61.6	49.0
2012	60.2	66.6	28.6	65.1	31.6	59.3	52.4