

**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>									
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
2013	77.3	47.8	56.6	96.0	90.0	80.1	76.2	58.7	76.7
<b>2014</b>	<b>76.3</b>	<b>47.9</b>	<b>55.9</b>	<b>95.0</b>	<b>89.4</b>	<b>78.2</b>	<b>83.9</b>	<b>57.8</b>	<b>76.3</b>
<b>DIRECT INSURERS</b>									
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
2013	69.2	43.2	41.6	92.4	88.1	78.6	76.0	51.5	71.5
<b>2014</b>	<b>69.1</b>	<b>44.4</b>	<b>41.8</b>	<b>90.4</b>	<b>87.7</b>	<b>76.7</b>	<b>83.8</b>	<b>51.9</b>	<b>71.3</b>
<b>REINSURERS</b>									
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
2013	89.0	63.6	64.9	74.3	68.5	79.9	86.4	66.0	68.5
<b>2014</b>	<b>84.3</b>	<b>51.3</b>	<b>66.4</b>	<b>77.7</b>	<b>75.3</b>	<b>90.2</b>	<b>85.9</b>	<b>64.2</b>	<b>69.0</b>

**TABLE AG 4.1  
BREAKDOWN OF MISCELLANEOUS CATEGORY**

Year	Miscellaneous						Total
	Public Liability	Bonds	Engineering / CAR / EAR	Professional Indemnity	Credit / Political Risk	Others	
(%)							
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
2013	59.9	62.8	27.9	67.7	35.7	58.2	51.5
<b>2014</b>	<b>62.8</b>	<b>57.8</b>	<b>33.8</b>	<b>66.0</b>	<b>30.7</b>	<b>57.0</b>	<b>51.9</b>