

ANNUAL RETURN: FORM 6 - STATEMENT OF PREMIUMS, CLAIMS AND UNDERWRITING RESULTS IN RESPECT OF GENERAL BUSINESS

I876G HDI GLOBAL SE SINGAPORE

General: Singapore Insurance Fund

Reporting Cycle: 201812

Description	Row No.	Marine and Aviation - Cargo	Marine and Aviation - Hull and Liability	Fire	Motor	Work Injury Compensation	Personal Accident	Health	Misc - Public Liability	Misc - Bonds	Misc - Engineering / CAR / EAR	Misc - Professional Indemnity	Misc - Credit / Political Risk	Misc - Others	Misc - Sub-Total	Total
A. PREMIUMS																
Gross premiums																
Direct business	1	1,671,620	6,508,589	7,919,157	0	0	0	0	4,544,248	0	1,060,844	61,830	0	0	5,666,922	21,766,288
Reinsurance business accepted -																
In Singapore	2	159,142	0	934,752	0	0	0	0	149,165	0	0	10,966	0	0	160,131	1,254,025
From other ASEAN countries	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
From other countries	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total (2 to 4)	5	159,142	0	934,752	0	0	0	0	149,165	0	0	10,966	0	0	160,131	1,254,025
Reinsurance business ceded -																
In Singapore	6	7,802	0	0	0	0	0	0	0	0	0	0	0	0	0	7,802
To other ASEAN countries	7	0	0	125,749	0	0	0	0	0	0	0	0	0	0	0	125,749
To other countries	8	1,474,176	6,508,589	7,404,817	0	0	0	0	4,533,747	0	1,060,628	53,205	0	0	5,647,580	21,035,162
Total (6 to 8)	9	1,481,978	6,508,589	7,530,566	0	0	0	0	4,533,747	0	1,060,628	53,205	0	0	5,647,580	21,168,713
Net premiums written (1 + 5 - 9)	10	348,784	0	1,323,343	0	0	0	0	159,666	0	216	19,591	0	0	179,473	1,851,600
Premium liabilities at beginning of period	11	1,773	180,043	251,458	0	0	0	0	198,988	0	154,726	8,640	0	0	362,354	795,628
Premium liabilities at end of period	12	167,353	322,190	210,515	0	0	0	0	150,064	0	89,577	5,494	0	0	245,135	945,193
Premiums earned during the period (10 + 11 - 12)	13	183,204	-142,147	1,364,286	0	0	0	0	208,590	0	65,365	22,737	0	0	296,692	1,702,035
B. CLAIMS																
Gross claims settled																
Direct business	14	859,656	0	327,190	0	0	0	0	197,953	0	150	0	0	0	198,103	1,384,949
Reinsurance business accepted -																
In Singapore	15	26,380	0	453	0	0	0	0	509	0	0	0	0	0	509	27,342
From other ASEAN countries	16	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
From other countries	17	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total (15 to 17)	18	26,380	0	453	0	0	0	0	509	0	0	0	0	0	509	27,342
Recoveries from reinsurance business ceded -																
In Singapore	19	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
To other ASEAN countries	20	0	0	270	0	0	0	0	0	0	0	0	0	0	0	270
To other countries	21	864,366	0	243,777	0	0	0	0	209,334	0	94	0	0	0	209,428	1,317,571
Total (19 to 21)	22	864,366	0	244,047	0	0	0	0	209,334	0	94	0	0	0	209,428	1,317,841
Net claims settled (14 + 18 - 22)	23	21,670	0	83,596	0	0	0	0	-10,872	0	56	0	0	0	-10,816	94,450
Claims liabilities at end of period	24	236,464	117,068	1,241,845	0	0	0	0	420,952	0	25,645	34,947	0	0	481,544	2,076,921
Claims liabilities at beginning of period	25	73,918	113,587	1,203,912	0	0	0	0	275,472	0	29,374	48,033	0	0	352,879	1,744,296
Net claims incurred (23 + 24 - 25)	26	184,216	3,481	121,529	0	0	0	0	134,608	0	-3,673	-13,086	0	0	117,849	427,075
C. MANAGEMENT EXPENSES																
Management Expenses	27	142,627	507,057	689,770	0	0	0	0	365,644	0	82,646	5,671	0	0	453,961	1,793,415
D. DISTRIBUTION EXPENSES																
Commissions	28	138,999	0	1,062,201	0	0	0	0	260,875	0	42,210	5,170	0	0	308,255	1,509,455
Reinsurance commissions	29	67,151	198,150	1,321,433	0	0	0	0	581,894	0	89,207	17,214	0	0	688,315	2,275,049
Net commissions incurred (28 - 29)	30	71,848	-198,150	-259,232	0	0	0	0	-321,019	0	-46,997	-12,044	0	0	-380,060	-765,594