

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: 2017 12

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
<b>A. PREMIUMS</b>																
Gross premiums																
Direct business	1	1,062,713	117,024	7,326,514	0	0	0	0	3,308,452	0	1,019,319	89,301	0	0	4,417,072	12,923,323
Reinsurance business accepted -																
In Singapore	2	5,141	0	404,704	0	0	0	0	480,087	0	438,172	7,840	0	0	926,099	1,335,944
From other ASEAN countries	3	0	0	261,831	0	0	0	0	0	0	0	0	0	0	0	261,831
From other countries	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total (2 to 4)	5	5,141	0	666,535	0	0	0	0	480,087	0	438,172	7,840	0	0	926,099	1,597,775
Reinsurance business ceded -																
In Singapore	6	2,850	0	0	0	0	0	0	0	0	0	0	0	0	0	2,850
To other ASEAN countries	7	0	0	520,678	0	0	0	0	0	0	0	0	0	0	0	520,678
To other countries	8	1,053,818	117,024	7,698,658	0	0	0	0	3,340,100	0	1,285,772	72,115	0	0	4,697,987	13,567,487
Total (6 to 8)	9	1,056,668	117,024	8,219,336	0	0	0	0	3,340,100	0	1,285,772	72,115	0	0	4,697,987	14,091,015
Net premiums written (1 + 5 - 9)	10	11,186	0	-226,287	0	0	0	0	448,439	0	171,719	25,026	0	0	645,184	430,083
Premium liabilities at beginning of period	11	0	517,723	352,011	0	0	0	0	92,395	0	6,172	7,039	0	0	105,606	975,340
Premium liabilities at end of period	12	1,773	180,043	251,458	0	0	0	0	198,988	0	154,726	8,640	0	0	362,354	795,628
Premiums earned during the period (10 + 11 - 12)	13	9,413	337,680	-125,734	0	0	0	0	341,846	0	23,165	23,425	0	0	388,436	609,795
<b>B. CLAIMS</b>																
Gross claims settled																
Direct business	14	584,476	0	197,121	0	0	0	0	260,671	0	94	0	0	0	260,765	1,042,362
Reinsurance business accepted -																
In Singapore	15	2,473	0	0	0	0	0	0	0	0	0	0	0	0	0	2,473
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	2,473	0	0	0	0	0	0	0	0	0	0	0	0	0	2,473
Recoveries from reinsurance business ceded -																
In Singapore	19	74	0	0	0	0	0	0	0	0	0	0	0	0	0	74
To other ASEAN countries	20	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
To other countries	21	585,890	0	194,903	0	0	0	0	271,435	0	59	0	0	0	271,494	1,052,287
Total (19 to 21)	22	585,964	0	194,903	0	0	0	0	271,435	0	59	0	0	0	271,494	1,052,361
Net claims settled (14 + 18 - 22)	23	985	0	2,218	0	0	0	0	-10,764	0	35	0	0	0	-10,729	-7,526
Claims liabilities at end of period	24	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
Claims liabilities at beginning of period	25	85,907	117,333	1,094,727	0	0	0	0	266,847	0	49,361	48,866	0	0	365,074	1,663,041
Net claims incurred (23 + 24 - 25)	26	-11,004	-3,746	111,403	0	0	0	0	-2,139	0	-19,952	-833	0	0	-22,924	73,729
<b>C. MANAGEMENT EXPENSES</b>																
Management Expenses	27	146,142	16,015	1,093,892	0	0	0	0	518,482	0	199,466	13,294	0	0	731,242	1,987,291
<b>D. DISTRIBUTION EXPENSES</b>																
Commissions	28	22,593	0	993,848	0	0	0	0	295,264	0	127,133	9,164	0	0	431,561	1,448,002
Reinsurance commissions	29	53,202	3,957	1,343,941	0	0	0	0	492,469	0	153,048	18,977	0	0	664,494	2,065,594
Net commissions incurred (28 - 29)	30	-30,609	-3,957	-350,093	0	0	0	0	-197,205	0	-25,915	-9,813	0	0	-232,933	-617,592