

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

I518C AVIVA LTD

General: Singapore Insurance Fund

Reporting Cycle: 2014 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	0	0	183,806	25,011,037	0	0	0	0	0	0	0	0	2,118,029	2,118,029	27,312,872
Reinsurance business accepted -																
In Singapore	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Reinsurance business ceded -																
In Singapore	6	0	0	1,110	807,314	0	0	0	0	0	0	0	0	133,804	133,804	942,228
To other ASEAN countries	7	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
To other countries	8	0	0	370	269,103	0	0	0	0	0	0	0	0	16,633	16,633	286,106
Total (6 to 8)	9	0	0	1,480	1,076,417	0	0	0	0	0	0	0	0	150,437	150,437	1,228,334
Net premiums written (1 + 5 - 9)	10	0	0	182,326	23,934,620	0	0	0	0	0	0	0	0	1,967,592	1,967,592	26,084,538
Premium liabilities at beginning of period	11	0	0	81,572	15,076,207	0	0	0	0	0	0	0	0	285,552	285,552	15,443,331
Premium liabilities at end of period	12	0	0	105,321	13,256,075	0	0	0	0	0	0	0	0	331,306	331,306	13,692,702
Premiums earned during the period (10 + 11 - 12)	13	0	0	158,577	25,754,752	0	0	0	0	0	0	0	0	1,921,838	1,921,838	27,835,167
<b>B. CLAIMS</b>																
Gross claims settled																
Direct business	14	0	0	11,915	14,108,004	0	0	0	0	0	0	0	0	741,014	741,014	14,860,933
Reinsurance business accepted -																
In Singapore	15	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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	0	0	0	0	0	0	0	0	0	0	0	0	0
To other countries	21	0	0	0	0	0	0	0	0	0	0	0	0	18,744	18,744	18,744
Total (19 to 21)	22	0	0	0	0	0	0	0	0	0	0	0	0	18,744	18,744	18,744
Net claims settled (14 + 18 - 22)	23	0	0	11,915	14,108,004	0	0	0	0	0	0	0	0	722,270	722,270	14,842,189
Claims liabilities at end of period	24	0	0	131,694	21,775,132	0	0	0	0	0	0	0	0	772,701	772,701	22,679,527
Claims liabilities at beginning of period	25	0	0	119,381	19,047,048	0	0	0	0	0	0	0	0	334,939	334,939	19,501,368
Net claims incurred (23 + 24 - 25)	26	0	0	24,228	16,836,088	0	0	0	0	0	0	0	0	1,160,032	1,160,032	18,020,348
<b>C. MANAGEMENT EXPENSES</b>																
Management Expenses	27	0	0	60,144	8,183,926	0	0	0	0	0	0	0	0	693,046	693,046	8,937,116
<b>D. DISTRIBUTION EXPENSES</b>																
Commissions	28	0	0	0	0	0	0	0	0	0	0	0	0	72,789	72,789	72,789
Reinsurance commissions	29	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Net commissions incurred (28 - 29)	30	0	0	0	0	0	0	0	0	0	0	0	0	72,789	72,789	72,789
Other distribution expenses	31	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>E. UNDERWRITING RESULTS</b>																
Underwriting gain / (loss) (13 - 26 - 27 - 30 - 31)	32	0	0	74,205	734,738	0	0	0	0	0	0	0	0	(4,029)	(4,029)	804,914
<b>F. NET INVESTMENT INCOME</b>	33	0	0	2,823	417,243	0	0	0	0	0	0	0	0	13,149	13,149	433,215
<b>G. OPERATING RESULT (32 + 33)</b>	34	0	0	77,028	1,151,981	0	0	0	0	0	0	0	0	9,120	9,120	1,238,129