

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

I810G TOKIO MARINE GENERAL ASSET PTE LTD

General: Singapore Insurance Fund

Reporting Cycle: 2007 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
A. PREMIUMS																
Gross premiums																
Direct business	1	13,883,248	220,948	10,653,766	52,385,106	4,334,025	1,367,819	1,996,484	2,315,829	0	2,294,698	26,198	0	1,876,182	6,512,907	91,354,303
Reinsurance business accepted -																
In Singapore	2	148,683	0	1,188,942	27,625	119,711	43,872	128,089	52,406	0	205,869	0	0	86,536	344,811	2,001,733
From other ASEAN countries	3	0	0	32,189	0	0	0	0	0	0	0	0	0	0	0	32,189
From other countries	4	596	0	5,082	0	835	0	0	0	0	0	0	0	0	0	6,513
Total (2 to 4)	5	149,279	0	1,226,213	27,625	120,546	43,872	128,089	52,406	0	205,869	0	0	86,536	344,811	2,040,435
Reinsurance business ceded -																
In Singapore	6	1,051,211	5,524	850,956	181,431	230,837	61,467	118,838	78,271	0	479,146	8,806	0	124,840	691,063	3,191,327
To other ASEAN countries	7	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
To other countries	8	2,576,414	211,651	10,242,993	177,762	265,981	375,259	87,527	1,530,349	0	1,619,658	13,456	0	235,896	3,399,359	17,336,946
Total (6 to 8)	9	3,627,625	217,175	11,093,949	359,193	496,818	436,726	206,365	1,608,620	0	2,098,804	22,262	0	360,736	4,090,422	20,528,273
Net premiums written (1 + 5 - 9)	10	10,404,902	3,773	786,030	52,053,538	3,957,753	974,965	1,918,208	759,615	0	401,763	3,936	0	1,601,982	2,767,296	72,866,465
Premium liabilities at beginning of period	11	1,003,088	6,044	767,992	3,445,236	1,045,308	248,437	556,317	230,280	0	438,467	138	0	355,086	1,023,971	8,096,393
Premium liabilities at end of period	12	1,034,752	3,518	696,954	2,365,781	1,182,988	269,245	574,284	286,030	0	390,004	522	0	475,659	1,152,215	7,279,737
Premiums earned during the period (10 + 11 - 12)	13	10,373,238	6,299	857,068	53,132,993	3,820,073	954,157	1,900,241	703,865	0	450,226	3,552	0	1,481,409	2,639,052	73,683,121
B. CLAIMS																
Gross claims settled																
Direct business	14	3,544,431	46,794	18,698,626	24,671,779	1,685,154	103,113	1,907,039	156,355	0	2,985,807	0	0	232,045	3,374,207	54,031,143
Reinsurance business accepted -																
In Singapore	15	17,382	0	19,187	7,212	37,977	14,627	84,814	4,317	0	2,823	0	0	3,206	10,346	191,545
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	17,382	0	19,187	7,212	37,977	14,627	84,814	4,317	0	2,823	0	0	3,206	10,346	191,545
Recoveries from reinsurance business ceded -																
In Singapore	19	161,172	1,170	1,216,522	41,757	90,293	2,418	82,500	15,709	0	88,721	0	0	73,830	178,260	1,774,092
To other ASEAN countries	20	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
To other countries	21	226,640	45,156	17,353,438	66,907	67,140	6,276	0	21,048	0	2,768,451	0	0	26,901	2,816,400	20,581,957
Total (19 to 21)	22	387,812	46,326	18,569,960	108,664	157,433	8,694	82,500	36,757	0	2,857,172	0	0	100,731	2,994,660	22,356,049
Net claims settled (14 + 18 - 22)	23	3,174,001	468	147,853	24,570,327	1,565,698	109,046	1,909,353	123,915	0	131,458	0	0	134,520	389,893	31,866,639
Claims liabilities at end of period	24	1,963,658	14,100	242,508	46,488,341	3,152,920	122,508	329,301	492,306	0	545,611	0	0	201,958	1,239,875	53,553,211
Claims liabilities at beginning of period	25	2,638,874	11,320	336,714	26,800,780	2,209,370	38,295	472,808	706,469	0	290,676	0	0	176,110	1,173,255	33,681,416
Net claims incurred (23 + 24 - 25)	26	2,498,785	3,248	53,647	44,257,888	2,509,248	193,259	1,765,846	(90,248)	0	386,393	0	0	160,368	456,513	51,738,434
C. MANAGEMENT EXPENSES																
Management Expenses	27	1,494,742	542	112,919	7,477,878	568,561	140,061	275,565	109,124	0	57,716	565	0	230,137	397,542	10,467,810
D. DISTRIBUTION EXPENSES																
Commissions	28	450,674	0	712,699	4,839,707	161,963	125,226	73,581	119,674	0	140,468	0	0	134,828	394,970	6,758,820
Reinsurance commissions	29	295,677	10,762	2,202,406	24,512	40,736	207,606	16,313	228,328	0	572,632	3,108	0	53,135	857,203	3,655,215
Net commissions incurred (28 - 29)	30	154,997	(10,762)	(1,489,707)	4,815,195	121,227	(82,380)	57,268	(108,654)	0	(432,164)	(3,108)	0	81,693	(462,233)	3,103,605
Other distribution expenses	31	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
E. UNDERWRITING RESULTS																
Underwriting gain / (loss) (13 - 26 - 27 - 30 - 31)	32	6,224,714	13,271	2,180,209	(3,417,968)	621,037	703,217	(198,438)	793,643	0	438,281	6,095	0	1,009,211	2,247,230	8,373,272
F. NET INVESTMENT INCOME	33	335,935	122	25,378	1,680,613	127,781	31,478	61,932	24,525	0	12,971	127	0	51,722	89,345	2,352,584
G. OPERATING RESULT (32 + 33)	34	6,560,649	13,393	2,205,587	(1,737,355)	748,818	734,695	(136,506)	818,168	0	451,252	6,222	0	1,060,933	2,336,575	10,725,856