

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

I892G BERKSHIRE HATHAWAY SPECIALTY INSURANCE COMPANY

General: Singapore Insurance Fund

Reporting Cycle: 201512

| 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 | 32,500 | 0 | 353,657 | 0 | 3,301,148 | 0 | 0 | 1,223,636 | 0 | 0 | 636,718 | 0 | 0 | 1,860,354 | 5,547,659 |
| Reinsurance business accepted - | | | | | | | | | | | | | | | | |
| In Singapore | 2 | 905,818 | 7,035,864 | 22,722,476 | 398,055 | 0 | 5,233,634 | 0 | 186,459 | 0 | 904,589 | 46,000 | 0 | 167,670 | 1,304,718 | 37,600,565 |
| 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 | 905,818 | 7,035,864 | 22,722,476 | 398,055 | 0 | 5,233,634 | 0 | 186,459 | 0 | 904,589 | 46,000 | 0 | 167,670 | 1,304,718 | 37,600,565 |
| Reinsurance business ceded - | | | | | | | | | | | | | | | | |
| In Singapore | 6 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| To other ASEAN countries | 7 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| To other countries | 8 | 754,329 | 5,656,835 | 18,553,216 | 320,036 | 2,647,267 | 4,207,842 | 0 | 1,129,245 | 0 | 727,290 | 547,274 | 0 | 134,807 | 2,538,616 | 34,678,141 |
| Total (6 to 8) | 9 | 754,329 | 5,656,835 | 18,553,216 | 320,036 | 2,647,267 | 4,207,842 | 0 | 1,129,245 | 0 | 727,290 | 547,274 | 0 | 134,807 | 2,538,616 | 34,678,141 |
| Net premiums written (1 + 5 - 9) | 10 | 183,989 | 1,379,029 | 4,522,917 | 78,019 | 653,881 | 1,025,792 | 0 | 280,850 | 0 | 177,299 | 135,444 | 0 | 32,863 | 626,456 | 8,470,083 |
| Premium liabilities at beginning of period | 11 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 32,172 | 32,172 | 32,172 |
| Premium liabilities at end of period | 12 | 80,002 | 846,986 | 1,936,600 | 51,725 | 980,960 | 477,414 | 0 | 917,383 | 0 | 102,117 | 70,554 | 0 | 0 | 1,090,054 | 5,463,741 |
| Premiums earned during the period (10 + 11 - 12) | 13 | 103,987 | 532,043 | 2,586,317 | 26,294 | -327,079 | 548,378 | 0 | -636,533 | 0 | 75,182 | 64,890 | 0 | 65,035 | -431,426 | 3,038,514 |
| B. CLAIMS | | | | | | | | | | | | | | | | |
| Gross claims settled | | | | | | | | | | | | | | | | |
| Direct business | 14 | 0 | 0 | 0 | 0 | 485,073 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 485,073 |
| Reinsurance business accepted - | | | | | | | | | | | | | | | | |
| In Singapore | 15 | 917 | 4,727 | -12,759,878 | 0 | 0 | -3,579,471 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | -16,333,705 |
| 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 | 917 | 4,727 | -12,759,878 | 0 | 0 | -3,579,471 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | -16,333,705 |
| 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 | 734 | 3,783 | -10,207,903 | 0 | 388,058 | -2,863,577 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | -12,678,905 |
| Total (19 to 21) | 22 | 734 | 3,783 | -10,207,903 | 0 | 388,058 | -2,863,577 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | -12,678,905 |
| Net claims settled (14 + 18 - 22) | 23 | 183 | 944 | -2,551,975 | 0 | 97,015 | -715,894 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | -3,169,727 |
| Claims liabilities at end of period | 24 | 25,936 | 275,026 | 3,951,700 | 47,610 | 854,336 | 1,209,621 | 0 | 257,540 | 0 | 11,426 | 48,624 | 0 | 13,363 | 330,953 | 6,695,182 |
| Claims liabilities at beginning of period | 25 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Net claims incurred (23 + 24 - 25) | 26 | 26,119 | 275,970 | 1,399,725 | 47,610 | 951,351 | 493,727 | 0 | 257,540 | 0 | 11,426 | 48,624 | 0 | 13,363 | 330,953 | 3,525,455 |
| C. MANAGEMENT EXPENSES | | | | | | | | | | | | | | | | |
| Management Expenses | 27 | 5,237 | 39,254 | 128,744 | 2,221 | 18,613 | 29,199 | 0 | 7,994 | 0 | 5,048 | 3,855 | 0 | 935 | 17,832 | 241,100 |
| D. DISTRIBUTION EXPENSES | | | | | | | | | | | | | | | | |
| Commissions | 28 | 325,128 | 1,747,662 | 4,696,560 | 0 | 393,878 | 876,239 | 0 | 127,814 | 0 | 303,037 | 130,886 | 0 | 16,766 | 578,503 | 8,617,970 |
| Reinsurance commissions | 29 | 260,103 | 1,398,129 | 3,757,248 | 0 | 315,102 | 700,991 | 0 | 102,251 | 0 | 242,430 | 104,708 | 0 | 13,414 | 462,803 | 6,894,376 |
| Net commissions incurred (28 - 29) | 30 | 65,025 | 349,533 | 939,312 | 0 | 78,776 | 175,248 | 0 | 25,563 | 0 | 60,607 | 26,178 | 0 | 3,352 | 115,700 | 1,723,594 |