

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: 201612

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	205,216	19,007,762	0	102,857	0	0	0	0	0	0	2,509,841	2,509,841	21,825,676
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	1,699	488,149	0	5,296	0	0	0	0	0	0	52,951	52,951	548,095
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	818	235,035	0	2,550	0	0	0	0	0	0	312,547	312,547	550,950
Total (6 to 8)	9	0	0	2,517	723,184	0	7,846	0	0	0	0	0	0	365,498	365,498	1,099,045
Net premiums written (1 + 5 - 9)	10	0	0	202,699	18,284,578	0	95,011	0	0	0	0	0	0	2,144,343	2,144,343	20,726,631
Premium liabilities at beginning of period	11	0	0	116,253	12,758,478	0	80,991	0	0	0	0	0	0	355,365	355,365	13,311,087
Premium liabilities at end of period	12	0	0	125,188	11,402,672	0	59,366	0	0	0	0	0	0	367,935	367,935	11,955,161
Premiums earned during the period (10 + 11 - 12)	13	0	0	193,764	19,640,384	0	116,636	0	0	0	0	0	0	2,131,773	2,131,773	22,082,557
<b>B. CLAIMS</b>																
Gross claims settled																
Direct business	14	0	0	12,684	18,359,797	0	28,736	0	0	0	0	0	0	850,135	850,135	19,251,352
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	23,485	23,485	23,485
Total (19 to 21)	22	0	0	0	0	0	0	0	0	0	0	0	0	23,485	23,485	23,485
Net claims settled (14 + 18 - 22)	23	0	0	12,684	18,359,797	0	28,736	0	0	0	0	0	0	826,650	826,650	19,227,867
Claims liabilities at end of period	24	0	0	254,507	12,509,287	0	120,085	0	0	0	0	0	0	814,103	814,103	13,697,982
Claims liabilities at beginning of period	25	0	0	183,819	16,823,924	0	19,244	0	0	0	0	0	0	785,674	785,674	17,812,661
Net claims incurred (23 + 24 - 25)	26	0	0	83,372	14,045,160	0	129,577	0	0	0	0	0	0	855,079	855,079	15,113,188
<b>C. MANAGEMENT EXPENSES</b>																
Management Expenses	27	0	0	86,475	8,009,637	0	43,343	0	0	0	0	0	0	1,057,616	1,057,616	9,197,071
<b>D. DISTRIBUTION EXPENSES</b>																
Commissions	28	0	0	181	14,469	0	912	0	0	0	0	0	0	101,167	101,167	116,729
Reinsurance commissions	29	0	0	0	0	0	0	0	0	0	0	0	0	29,173	29,173	29,173
Net commissions incurred (28 - 29)	30	0	0	181	14,469	0	912	0	0	0	0	0	0	71,994	71,994	87,556