

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: 2013 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	146,815	27,026,921	0	0	0	0	0	0	0	0	1,807,899	1,807,899	28,981,635
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	3,656	1,171,306	0	0	0	0	0	0	0	0	122,658	122,658	1,297,620
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	0	0	0	0	0	0	0	0	0	0	0	0	0
Total (6 to 8)	9	0	0	3,656	1,171,306	0	0	0	0	0	0	0	0	122,658	122,658	1,297,620
Net premiums written (1 + 5 - 9)	10	0	0	143,159	25,855,615	0	0	0	0	0	0	0	0	1,685,241	1,685,241	27,684,015
Premium liabilities at beginning of period	11	0	0	67,659	15,236,753	0	0	0	0	0	0	0	0	228,768	228,768	15,533,180
Premium liabilities at end of period	12	0	0	81,572	15,076,207	0	0	0	0	0	0	0	0	285,552	285,552	15,443,331
Premiums earned during the period (10 + 11 - 12)	13	0	0	129,246	26,016,161	0	0	0	0	0	0	0	0	1,628,457	1,628,457	27,773,864
<b>B. CLAIMS</b>																
Gross claims settled																
Direct business	14	0	0	11,179	16,688,774	0	0	0	0	0	0	0	0	545,145	545,145	17,245,098
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	25,129	25,129	25,129
Total (19 to 21)	22	0	0	0	0	0	0	0	0	0	0	0	0	25,129	25,129	25,129
Net claims settled (14 + 18 - 22)	23	0	0	11,179	16,688,774	0	0	0	0	0	0	0	0	520,016	520,016	17,219,969
Claims liabilities at end of period	24	0	0	119,381	19,047,048	0	0	0	0	0	0	0	0	334,939	334,939	19,501,368
Claims liabilities at beginning of period	25	0	0	111,469	18,010,749	0	0	0	0	0	0	0	0	365,197	365,197	18,487,415
Net claims incurred (23 + 24 - 25)	26	0	0	19,091	17,725,073	0	0	0	0	0	0	0	0	489,758	489,758	18,233,922
<b>C. MANAGEMENT EXPENSES</b>																
Management Expenses	27	0	0	44,384	8,170,512	0	0	0	0	0	0	0	0	546,546	546,546	8,761,442
<b>D. DISTRIBUTION EXPENSES</b>																
Commissions	28	0	0	0	0	0	0	0	0	0	0	0	0	45,170	45,170	45,170
Reinsurance commissions	29	0	0	0	37,749	0	0	0	0	0	0	0	0	0	0	37,749
Net commissions incurred (28 - 29)	30	0	0	0	(37,749)	0	0	0	0	0	0	0	0	45,170	45,170	7,421
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	65,771	158,325	0	0	0	0	0	0	0	0	546,983	546,983	771,079
<b>F. NET INVESTMENT INCOME</b>	33	0	0	2,665	452,481	0	0	0	0	0	0	0	0	8,228	8,228	463,374
<b>G. OPERATING RESULT (32 + 33)</b>	34	0	0	68,436	610,806	0	0	0	0	0	0	0	0	555,211	555,211	1,234,453