

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: 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
<b>A. PREMIUMS</b>																
Gross premiums																
Direct business	1	0	0	202,896	24,318,613	0	46,491	0	0	0	0	0	0	2,338,776	2,338,776	26,906,776
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	1,173	600,119	0	0	0	0	0	0	0	0	45,120	45,120	646,412
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	565	288,946	0	5,263	0	0	0	0	0	0	123,651	123,651	418,425
Total (6 to 8)	9	0	0	1,738	889,065	0	5,263	0	0	0	0	0	0	168,771	168,771	1,064,837
Net premiums written (1 + 5 - 9)	10	0	0	201,158	23,429,548	0	41,228	0	0	0	0	0	0	2,170,005	2,170,005	25,841,939
Premium liabilities at beginning of period	11	0	0	105,321	13,256,075	0	0	0	0	0	0	0	0	331,306	331,306	13,692,702
Premium liabilities at end of period	12	0	0	116,253	12,758,478	0	80,991	0	0	0	0	0	0	355,365	355,365	13,311,087
Premiums earned during the period (10 + 11 - 12)	13	0	0	190,226	23,927,145	0	-39,763	0	0	0	0	0	0	2,145,946	2,145,946	26,223,554
<b>B. CLAIMS</b>																
Gross claims settled																
Direct business	14	0	0	6,110	20,255,686	0	10,181	0	0	0	0	0	0	992,543	992,543	21,264,520
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	19,975	19,975	19,975
Total (19 to 21)	22	0	0	0	0	0	0	0	0	0	0	0	0	19,975	19,975	19,975
Net claims settled (14 + 18 - 22)	23	0	0	6,110	20,255,686	0	10,181	0	0	0	0	0	0	972,568	972,568	21,244,545
Claims liabilities at end of period	24	0	0	183,819	16,823,924	0	19,244	0	0	0	0	0	0	785,674	785,674	17,812,661
Claims liabilities at beginning of period	25	0	0	131,694	21,775,132	0	0	0	0	0	0	0	0	772,701	772,701	22,679,527
Net claims incurred (23 + 24 - 25)	26	0	0	58,235	15,304,478	0	29,425	0	0	0	0	0	0	985,541	985,541	16,377,679
<b>C. MANAGEMENT EXPENSES</b>																
Management Expenses	27	0	0	72,221	8,656,186	0	16,548	0	0	0	0	0	0	832,485	832,485	9,577,440
<b>D. DISTRIBUTION EXPENSES</b>																
Commissions	28	0	0	0	0	0	0	0	0	0	0	0	0	80,262	80,262	80,262
Reinsurance commissions	29	0	0	0	20,000	0	0	0	0	0	0	0	0	1,464	1,464	21,464
Net commissions incurred (28 - 29)	30	0	0	0	-20,000	0	0	0	0	0	0	0	0	78,798	78,798	58,798