

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: 2012 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	0	0	118,273	26,268,508	0	0	0	0	0	0	0	0	1,300,339	1,300,339	27,687,120
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	3,291	489,136	0	0	0	0	0	0	0	0	59,280	59,280	551,707
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	3,291	489,136	0	0	0	0	0	0	0	0	59,280	59,280	551,707
Net premiums written (1 + 5 - 9)	10	0	0	114,982	25,779,372	0	0	0	0	0	0	0	0	1,241,059	1,241,059	27,135,413
Premium liabilities at beginning of period	11	0	0	46,413	14,996,447	0	0	0	0	0	0	0	0	108,503	108,503	15,151,363
Premium liabilities at end of period	12	0	0	67,659	15,236,753	0	0	0	0	0	0	0	0	228,768	228,768	15,533,180
Premiums earned during the period (10 + 11 - 12)	13	0	0	93,736	25,539,066	0	0	0	0	0	0	0	0	1,120,794	1,120,794	26,753,596
B. CLAIMS																
Gross claims settled																
Direct business	14	0	0	27,176	14,564,459	0	0	0	0	0	0	0	0	480,077	480,077	15,071,712
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	0	0	0
Total (19 to 21)	22	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Net claims settled (14 + 18 - 22)	23	0	0	27,176	14,564,459	0	0	0	0	0	0	0	0	480,077	480,077	15,071,712
Claims liabilities at end of period	24	0	0	111,469	18,010,749	0	0	0	0	0	0	0	0	365,197	365,197	18,487,415
Claims liabilities at beginning of period	25	0	0	101,843	13,515,775	0	0	0	0	0	0	0	0	190,727	190,727	13,808,345
Net claims incurred (23 + 24 - 25)	26	0	0	36,802	19,059,433	0	0	0	0	0	0	0	0	654,547	654,547	19,750,782
C. MANAGEMENT EXPENSES																
Management Expenses	27	0	0	36,576	8,123,619	0	0	0	0	0	0	0	0	402,134	402,134	8,562,329
D. DISTRIBUTION EXPENSES																
Commissions	28	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Reinsurance commissions	29	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Net commissions incurred (28 - 29)	30	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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	0	0	20,358	(1,643,986)	0	0	0	0	0	0	0	0	64,113	64,113	(1,559,515)
F. NET INVESTMENT INCOME	33	0	0	1,670	309,924	0	0	0	0	0	0	0	0	5,537	5,537	317,131
G. OPERATING RESULT (32 + 33)	34	0	0	22,028	(1,334,062)	0	0	0	0	0	0	0	0	69,650	69,650	(1,242,384)