

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: 2017 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	242,124	18,518,231	0	160,051	0	0	0	0	0	0	3,203,353	3,203,353	22,123,759
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	26	234,818	0	2,138	0	0	0	0	0	0	37,724	37,724	274,706
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	5	49,810	0	454	0	0	0	0	0	0	251,858	251,858	302,127
Total (6 to 8)	9	0	0	31	284,628	0	2,592	0	0	0	0	0	0	289,582	289,582	576,833
Net premiums written (1 + 5 - 9)	10	0	0	242,093	18,233,603	0	157,459	0	0	0	0	0	0	2,913,771	2,913,771	21,546,926
Premium liabilities at beginning of period	11	0	0	125,188	11,402,672	0	59,366	0	0	0	0	0	0	367,935	367,935	11,955,161
Premium liabilities at end of period	12	0	0	166,204	14,623,383	0	67,736	0	0	0	0	0	0	576,626	576,626	15,433,949
Premiums earned during the period (10 + 11 - 12)	13	0	0	201,077	15,012,892	0	149,089	0	0	0	0	0	0	2,705,080	2,705,080	18,068,138
<b>B. CLAIMS</b>																
Gross claims settled																
Direct business	14	0	0	169,868	14,391,210	0	60,934	0	0	0	0	0	0	1,071,909	1,071,909	15,693,921
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	2,666	2,666	2,666
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	64,496	64,496	64,496
Total (19 to 21)	22	0	0	0	0	0	0	0	0	0	0	0	0	67,162	67,162	67,162
Net claims settled (14 + 18 - 22)	23	0	0	169,868	14,391,210	0	60,934	0	0	0	0	0	0	1,004,747	1,004,747	15,626,759
Claims liabilities at end of period	24	0	0	153,503	14,228,762	0	138,768	0	0	0	0	0	0	1,016,488	1,016,488	15,537,521
Claims liabilities at beginning of period	25	0	0	254,507	12,509,287	0	120,085	0	0	0	0	0	0	814,103	814,103	13,697,982
Net claims incurred (23 + 24 - 25)	26	0	0	68,864	16,110,685	0	79,617	0	0	0	0	0	0	1,207,132	1,207,132	17,466,298
<b>C. MANAGEMENT EXPENSES</b>																
Management Expenses	27	0	0	78,498	6,003,691	0	51,888	0	0	0	0	0	0	1,038,541	1,038,541	7,172,618
<b>D. DISTRIBUTION EXPENSES</b>																
Commissions	28	0	0	8,884	360,098	0	12,212	0	0	0	0	0	0	180,138	180,138	561,332
Reinsurance commissions	29	0	0	0	18,034	0	0	0	0	0	0	0	0	66,363	66,363	84,397
Net commissions incurred (28 - 29)	30	0	0	8,884	342,064	0	12,212	0	0	0	0	0	0	113,775	113,775	476,935