

ANNUAL RETURN: FORM 6 - STATEMENT OF PREMIUMS, CLAIMS AND UNDERWRITING RESULTS IN RESPECT OF GENERAL BUSINESS

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

General: Singapore Insurance Fund

Reporting Cycle: 2005 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	4,343,981	2,016,464	12,552,637	19,858,692	9,122,280	935,635	1,256,406	4,086,474	399,543	8,048,193	86,720	0	2,601,833	15,222,763	65,308,858
Reinsurance business accepted -																
In Singapore	2	218,835	461,733	932,955	11,589	173,785	183,536	14,980	160,642	24,441	122,367	0	0	354,049	661,499	2,658,912
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	218,835	461,733	932,955	11,589	173,785	183,536	14,980	160,642	24,441	122,367	0	0	354,049	661,499	2,658,912
Reinsurance business ceded -																
In Singapore	6	1,198,575	1,201,107	4,666,099	1,194,692	938,244	290,167	634,085	829,650	247,383	4,688,793	55,515	0	709,002	6,530,343	16,653,312
To other ASEAN countries	7	346,358	233,507	1,210,066	0	22,391	23,996	0	2,041	53,473	198,934	0	0	91,495	345,943	2,182,261
To other countries	8	781,925	349,123	5,947,645	(61,470)	202,278	87,394	69,394	1,623,254	25,449	2,975,678	3,630	0	110,247	4,738,258	12,114,547
Total (6 to 8)	9	2,326,858	1,783,737	11,823,810	1,133,222	1,162,913	401,557	703,479	2,454,945	326,305	7,863,405	59,145	0	910,744	11,614,544	30,950,120
Net premiums written (1 + 5 - 9)	10	2,235,958	694,460	1,661,782	18,737,059	8,133,152	717,614	567,907	1,792,171	97,679	307,155	27,575	0	2,045,138	4,269,718	37,017,650
Premium liabilities at beginning of period	11	798,446	432,186	1,576,012	7,292,563	3,809,244	326,218	269,859	1,154,305	554,531	2,407,177	10,045	0	893,041	5,019,099	19,523,627
Premium liabilities at end of period	12	558,991	303,623	1,351,761	7,821,529	3,346,044	222,500	237,221	891,020	271,058	1,519,945	7,659	0	897,662	3,587,344	17,429,013
Premiums earned during the period (10 + 11 - 12)	13	2,475,413	823,023	1,886,033	18,208,093	8,596,352	821,332	600,545	2,055,456	381,152	1,194,387	29,961	0	2,040,517	5,701,473	39,112,264
B. CLAIMS																
Gross claims settled																
Direct business	14	1,069,891	989,381	1,016,470	13,799,271	7,202,431	141,033	726,642	1,502,806	625,644	330,897	0	0	613,692	3,073,039	28,018,158
Reinsurance business accepted -																
In Singapore	15	345,473	625,079	165,249	18,216	325,656	8,021	15,186	75,125	215,965	122,316	0	0	118,921	532,327	2,035,207
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	345,473	625,079	165,249	18,216	325,656	8,021	15,186	75,125	215,965	122,316	0	0	118,921	532,327	2,035,207
Recoveries from reinsurance business ceded -																
In Singapore	19	459,525	817,817	365,276	1,556,269	684,404	18,372	359,201	469,816	680,272	243,346	0	0	88,604	1,482,038	5,742,902
To other ASEAN countries	20	137,079	195,517	217,905	0	471	8,559	0	60,170	29,213	5,419	0	0	7,830	102,632	662,163
To other countries	21	233,408	213,757	285,540	15,448	6,387	12,444	31,384	22,341	26,868	126,537	0	0	16,483	192,229	990,597
Total (19 to 21)	22	830,012	1,227,091	868,721	1,571,717	691,262	39,375	390,585	552,327	736,353	375,302	0	0	112,917	1,776,899	7,395,662
Net claims settled (14 + 18 - 22)	23	585,352	387,369	312,998	12,245,770	6,836,825	109,679	351,243	1,025,604	105,256	77,911	0	0	619,696	1,828,467	22,657,703
Claims liabilities at end of period	24	830,404	1,444,324	1,392,106	32,961,643	13,525,610	27,131	148,841	4,343,742	317,010	607,138	140,522	0	3,182,625	8,591,037	58,921,096
Claims liabilities at beginning of period	25	984,257	1,439,931	1,218,055	36,874,849	11,889,658	79,418	143,080	3,523,798	481,334	601,925	110,694	0	3,030,245	7,747,996	60,377,244
Net claims incurred (23 + 24 - 25)	26	431,499	391,762	487,049	8,332,564	8,472,777	57,392	357,004	1,845,548	(59,068)	83,124	29,828	0	772,076	2,671,508	21,201,555
C. MANAGEMENT EXPENSES																
Management Expenses	27	527,579	163,859	392,101	4,421,045	1,919,033	169,322	133,999	422,866	23,048	72,474	6,506	0	482,554	1,007,448	8,734,386
D. DISTRIBUTION EXPENSES																
Commissions	28	672,633	362,004	2,178,426	2,646,395	842,856	251,448	190,633	387,630	36,157	660,993	10,509	0	579,898	1,675,187	8,819,582
Reinsurance commissions	29	486,486	307,897	3,272,996	115,350	68,211	110,221	193,443	307,981	57,612	1,071,959	13,574	0	418,428	1,869,554	6,424,158
Net commissions incurred (28 - 29)	30	186,147	54,107	(1,094,570)	2,531,045	774,645	141,227	(2,810)	79,649	(21,455)	(410,966)	(3,065)	0	161,470	(194,367)	2,395,424
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	1,330,188	213,295	2,101,453	2,923,439	(2,570,103)	453,391	112,352	(292,607)	438,627	1,449,755	(3,308)	0	624,417	2,216,884	6,780,899
F. NET INVESTMENT INCOME	33	2,992,920	929,563	2,224,362	25,080,306	10,886,551	960,555	760,166	2,398,892	130,747	411,139	36,910	0	2,737,500	5,715,188	49,549,611
G. OPERATING RESULT (32 + 33)	34	4,323,108	1,142,858	4,325,815	28,003,745	8,316,448	1,413,946	872,518	2,106,285	569,374	1,860,894	33,602	0	3,361,917	7,932,072	56,330,510