

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

I855G ADVANTAGE HEALTH BENEFITS PTE LTD

General: Singapore Insurance Fund

Reporting Cycle: 2007 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	0	0	0	0	1,905,531	0	0	0	0	0	0	0	1,905,531
Reinsurance business accepted -																
In Singapore	2	0	0	0	0	0	0	9,586,479	0	0	0	0	0	0	0	9,586,479
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	9,586,479	0	0	0	0	0	0	0	9,586,479
Reinsurance business ceded -																
In Singapore	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
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	0	0	0	0	0	0	0	0	0	0	0	0	0
Net premiums written (1 + 5 - 9)	10	0	0	0	0	0	0	11,492,010	0	0	0	0	0	0	0	11,492,010
Premium liabilities at beginning of period	11	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Premium liabilities at end of period	12	0	0	0	0	0	0	181,000	0	0	0	0	0	0	0	181,000
Premiums earned during the period (10 + 11 - 12)	13	0	0	0	0	0	0	11,311,010	0	0	0	0	0	0	0	11,311,010
<b>B. CLAIMS</b>																
Gross claims settled																
Direct business	14	0	0	0	0	0	0	1,272,871	0	0	0	0	0	0	0	1,272,871
Reinsurance business accepted -																
In Singapore	15	0	0	0	0	0	0	6,336,590	0	0	0	0	0	0	0	6,336,590
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	6,336,590	0	0	0	0	0	0	0	6,336,590
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	0	0	0	0	7,609,461	0	0	0	0	0	0	0	7,609,461
Claims liabilities at end of period	24	0	0	0	0	0	0	2,967,000	0	0	0	0	0	0	0	2,967,000
Claims liabilities at beginning of period	25	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Net claims incurred (23 + 24 - 25)	26	0	0	0	0	0	0	10,576,461	0	0	0	0	0	0	0	10,576,461
<b>C. MANAGEMENT EXPENSES</b>																
Management Expenses	27	0	0	0	0	0	0	2,247,901	0	0	0	0	0	0	0	2,247,901
<b>D. DISTRIBUTION EXPENSES</b>																
Commissions	28	0	0	0	0	0	0	779	0	0	0	0	0	0	0	779
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	779	0	0	0	0	0	0	0	779
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	0	0	0	0	(1,514,131)	0	0	0	0	0	0	0	(1,514,131)
<b>F. NET INVESTMENT INCOME</b>	33	0	0	0	0	0	0	2,061,033	0	0	0	0	0	0	0	2,061,033
<b>G. OPERATING RESULT (32 + 33)</b>	34	0	0	0	0	0	0	546,902	0	0	0	0	0	0	0	546,902