

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: 2008 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 | 12,560,631 | 2,296,049 | 9,239,791 | 42,507,019 | 17,407,038 | 1,697,774 | 2,369,747 | 3,042,360 | 397,205 | 3,483,896 | 61,488 | 0 | 3,823,994 | 10,808,943 | 98,886,992 |
| Reinsurance business accepted - | | | | | | | | | | | | | | | | |
| In Singapore | 2 | 165,136 | 153,477 | 630,726 | 43,038 | 347,052 | 82,723 | 31,606 | 59,082 | 577 | 90,358 | 0 | 0 | 23,757 | 173,774 | 1,627,532 |
| From other ASEAN countries | 3 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| From other countries | 4 | 3,562 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 3,562 |
| Total (2 to 4) | 5 | 168,698 | 153,477 | 630,726 | 43,038 | 347,052 | 82,723 | 31,606 | 59,082 | 577 | 90,358 | 0 | 0 | 23,757 | 173,774 | 1,631,094 |
| Reinsurance business ceded - | | | | | | | | | | | | | | | | |
| In Singapore | 6 | 2,656,382 | 1,548,531 | 3,878,846 | 907,105 | 1,000,595 | 206,062 | 776,109 | 281,020 | 207,673 | 2,366,765 | 0 | 0 | 827,366 | 3,682,824 | 14,656,454 |
| To other ASEAN countries | 7 | 299,593 | 310,334 | 1,253,296 | 259,065 | 159,391 | 92,242 | 0 | 32,424 | 80,925 | 371,628 | 0 | 0 | 396,071 | 881,048 | 3,254,969 |
| To other countries | 8 | 1,997,611 | 161,341 | 2,578,588 | 442,217 | 493,623 | 407,596 | 110,886 | 304,661 | 5,730 | 401,086 | 42,259 | 0 | 101,692 | 855,428 | 7,047,290 |
| Total (6 to 8) | 9 | 4,953,586 | 2,020,206 | 7,710,730 | 1,608,387 | 1,653,609 | 705,900 | 886,995 | 618,105 | 294,328 | 3,139,479 | 42,259 | 0 | 1,325,129 | 5,419,300 | 24,958,713 |
| Net premiums written (1 + 5 - 9) | 10 | 7,775,743 | 429,320 | 2,159,787 | 40,941,670 | 16,100,481 | 1,074,597 | 1,514,358 | 2,483,337 | 103,454 | 434,775 | 19,229 | 0 | 2,522,622 | 5,563,417 | 75,559,373 |
| Premium liabilities at beginning of period | 11 | 1,667,648 | 257,727 | 1,673,244 | 27,369,314 | 9,802,195 | 622,292 | 1,245,192 | 1,519,377 | 157,182 | 1,347,863 | 8,418 | 0 | 1,712,892 | 4,745,732 | 47,383,344 |
| Premium liabilities at end of period | 12 | 826,491 | 201,397 | 1,108,190 | 22,404,612 | 10,187,439 | 510,495 | 822,286 | 1,099,188 | 127,697 | 735,386 | 6,755 | 0 | 1,258,462 | 3,227,488 | 39,288,398 |
| Premiums earned during the period (10 + 11 - 12) | 13 | 8,616,900 | 485,650 | 2,724,841 | 45,906,372 | 15,715,237 | 1,186,394 | 1,937,264 | 2,903,526 | 132,939 | 1,047,252 | 20,892 | 0 | 2,977,052 | 7,081,661 | 83,654,319 |
| B. CLAIMS | | | | | | | | | | | | | | | | |
| Gross claims settled | | | | | | | | | | | | | | | | |
| Direct business | 14 | 2,655,560 | 182,608 | 7,797,470 | 40,166,464 | 13,154,587 | 176,843 | 2,136,720 | 2,243,079 | (66,932) | 4,229,080 | 0 | 0 | 1,102,722 | 7,507,949 | 73,778,201 |
| Reinsurance business accepted - | | | | | | | | | | | | | | | | |
| In Singapore | 15 | (51,494) | 127,070 | 367,743 | 14,263 | 209,723 | 71,242 | 61,755 | 198,513 | 351 | 76,627 | 0 | 0 | 91,247 | 366,738 | 1,167,040 |
| 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 | 1,665 | 1,076 | 0 | 2,730 | 0 | 0 | 0 | 0 | 0 | 3,986 | 3,986 | 9,457 |
| Total (15 to 17) | 18 | (51,494) | 127,070 | 367,743 | 15,928 | 210,799 | 71,242 | 64,485 | 198,513 | 351 | 76,627 | 0 | 0 | 95,233 | 370,724 | 1,176,497 |
| Recoveries from reinsurance business ceded - | | | | | | | | | | | | | | | | |
| In Singapore | 19 | 536,918 | 109,247 | 4,762,911 | 381,632 | 631,866 | 31,305 | 497,758 | 654,006 | (50,454) | 2,042,304 | 0 | 0 | 150,732 | 2,796,588 | 9,748,225 |
| To other ASEAN countries | 20 | 28,824 | 45,367 | 985,364 | 0 | 20,489 | 12,195 | 0 | 175 | 2,022 | 170,267 | 0 | 0 | (41,532) | 130,932 | 1,223,171 |
| To other countries | 21 | 142,891 | 14,808 | 921,152 | 49,864 | 74,388 | 9,759 | 67,933 | 481,102 | (6,026) | 1,897,144 | 0 | 0 | 20,097 | 2,392,317 | 3,673,112 |
| Total (19 to 21) | 22 | 708,633 | 169,422 | 6,669,427 | 431,496 | 726,743 | 53,259 | 565,691 | 1,135,283 | (54,458) | 4,109,715 | 0 | 0 | 129,297 | 5,319,837 | 14,644,508 |
| Net claims settled (14 + 18 - 22) | 23 | 1,895,433 | 140,256 | 1,495,786 | 39,750,896 | 12,638,643 | 194,826 | 1,635,514 | 1,306,309 | (12,123) | 195,992 | 0 | 0 | 1,068,658 | 2,558,836 | 60,310,190 |
| Claims liabilities at end of period | 24 | 4,183,806 | 1,141,826 | 1,371,720 | 122,013,518 | 31,027,241 | 52,429 | 691,988 | 6,455,066 | 56,075 | 1,198,696 | 12,792 | 0 | 3,134,828 | 10,857,457 | 171,339,985 |
| Claims liabilities at beginning of period | 25 | 3,626,166 | 915,941 | 2,059,099 | 105,715,399 | 22,411,300 | 92,246 | 577,404 | 6,947,399 | 101,391 | 1,629,146 | 13,254 | 0 | 3,203,256 | 11,894,446 | 147,292,001 |
| Net claims incurred (23 + 24 - 25) | 26 | 2,453,073 | 366,141 | 808,407 | 56,049,015 | 21,254,584 | 155,009 | 1,750,098 | 813,976 | (57,439) | (234,458) | (462) | 0 | 1,000,230 | 1,521,847 | 84,358,174 |
| C. MANAGEMENT EXPENSES | | | | | | | | | | | | | | | | |
| Management Expenses | 27 | 1,411,976 | 77,959 | 392,190 | 7,434,485 | 2,923,642 | 195,133 | 274,988 | 450,942 | 18,786 | 78,949 | 3,492 | 0 | 458,076 | 1,010,245 | 13,720,618 |
| D. DISTRIBUTION EXPENSES | | | | | | | | | | | | | | | | |
| Commissions | 28 | 1,075,985 | 354,606 | 1,652,201 | 4,290,847 | 1,677,977 | 333,212 | 297,196 | 440,023 | 38,538 | 515,345 | 5,524 | 0 | 595,901 | 1,595,331 | 11,277,355 |
| Reinsurance commissions | 29 | 820,630 | 390,652 | 1,672,974 | 89,063 | 126,550 | 313,015 | 222,508 | 122,607 | 54,818 | 674,275 | 6,866 | 0 | 442,112 | 1,300,678 | 4,936,070 |
| Net commissions incurred (28 - 29) | 30 | 255,355 | (36,046) | (20,773) | 4,201,784 | 1,551,427 | 20,197 | 74,688 | 317,416 | (16,280) | (158,930) | (1,342) | 0 | 153,789 | 294,653 | 6,341,285 |
| Other distribution expenses | 31 | 106,309 | 4,964 | 72,741 | 473,345 | 186,145 | 12,424 | 17,508 | 47,573 | 1,656 | 5,027 | 222 | 0 | 58,541 | 113,019 | 986,455 |
| E. UNDERWRITING RESULTS | | | | | | | | | | | | | | | | |
| Underwriting gain / (loss) (13 - 26 - 27 - 30 - 31) | 32 | 4,390,187 | 72,632 | 1,472,276 | (22,252,257) | (10,200,561) | 803,631 | (180,018) | 1,273,619 | 186,216 | 1,356,664 | 18,982 | 0 | 1,306,416 | 4,141,897 | (21,752,213) |
| F. NET INVESTMENT INCOME | 33 | (4,424,530) | (244,290) | (1,228,955) | (23,296,505) | (9,161,446) | (611,464) | (861,696) | (1,413,061) | (58,867) | (247,394) | (10,942) | 0 | (1,435,415) | (3,165,679) | (42,994,565) |
| G. OPERATING RESULT (32 + 33) | 34 | (34,343) | (171,658) | 243,321 | (45,548,762) | (19,362,007) | 192,167 | (1,041,714) | (139,442) | 127,349 | 1,109,270 | 8,040 | 0 | (128,999) | 976,218 | (64,746,778) |