

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: 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	9,164,824	1,181,829	13,568,280	40,341,720	25,101,599	6,591,010	11,710,667	5,310,110	8,450,263	4,893,038	267,222	231,474	5,502,981	24,655,088	132,315,017
Reinsurance business accepted -																
In Singapore	2	125,656	0	1,574,603	34,607	282,556	86,909	145,771	181,552	22,977	52,431	0	0	117,295	374,255	2,624,357
From other ASEAN countries	3	0	0	4,568	0	0	0	0	0	0	0	0	0	0	0	4,568
From other countries	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total (2 to 4)	5	125,656	0	1,579,171	34,607	282,556	86,909	145,771	181,552	22,977	52,431	0	0	117,295	374,255	2,628,925
Reinsurance business ceded -																
In Singapore	6	1,120,009	558,287	5,484,573	1,379,165	1,102,839	580,096	2,863,535	256,662	4,975,414	1,714,553	113,297	75,120	674,009	7,809,055	20,897,559
To other ASEAN countries	7	1,069,745	94,007	4,817,840	504,809	448,733	147,855	136,591	86,119	9,854	1,421,226	1,463	0	310,235	1,828,897	9,048,477
To other countries	8	495,928	418,298	1,620,927	8,991	20,933	3,394,741	36,824	681,343	0	607,431	38,696	156,056	424,022	1,907,548	7,904,190
Total (6 to 8)	9	2,685,682	1,070,592	11,923,340	1,892,965	1,572,505	4,122,692	3,036,950	1,024,124	4,985,268	3,743,210	153,456	231,176	1,408,266	11,545,500	37,850,226
Net premiums written (1 + 5 - 9)	10	6,604,798	111,237	3,224,111	38,483,362	23,811,650	2,555,227	8,819,488	4,467,538	3,487,972	1,202,259	113,766	298	4,212,010	13,483,843	97,093,716
Premium liabilities at beginning of period	11	423,170	30,611	1,303,354	19,193,474	9,281,762	821,839	1,787,598	1,339,059	2,280,193	592,302	95,749	0	1,062,091	5,369,394	38,211,202
Premium liabilities at end of period	12	387,095	71,502	1,253,710	19,363,055	10,373,674	726,061	2,864,038	1,630,093	3,069,109	634,101	176,014	19,575	1,570,961	7,099,853	42,138,988
Premiums earned during the period (10 + 11 - 12)	13	6,640,873	70,346	3,273,755	38,313,781	22,719,738	2,651,005	7,743,048	4,176,504	2,699,056	1,160,460	33,501	(19,277)	3,703,140	11,753,384	93,165,930
B. CLAIMS																
Gross claims settled																
Direct business	14	1,689,926	586,500	3,355,816	28,148,801	10,132,209	1,896,386	5,836,129	1,407,052	1,838,881	1,223,731	16,106	0	1,969,591	6,455,361	58,101,128
Reinsurance business accepted -																
In Singapore	15	24,146	(432)	817,310	15,461	493,898	57,543	62,398	66,117	(3,793)	2,724	0	0	27,424	92,472	1,562,796
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	24,146	(432)	817,310	15,461	493,898	57,543	62,398	66,117	(3,793)	2,724	0	0	27,424	92,472	1,562,796
Recoveries from reinsurance business ceded -																
In Singapore	19	50,377	497,153	1,161,606	256,773	184,472	228,928	1,371,078	77,175	1,020,916	571,537	4,832	0	387,063	2,061,523	5,811,910
To other ASEAN countries	20	14,465	63,055	1,589,713	35,995	134,263	34,516	0	603	6,357	133,591	0	0	32,785	173,336	2,045,343
To other countries	21	93,192	0	393,426	93,019	0	279,356	20,821	38,333	(7,038)	416,556	10,952	0	512,046	970,849	1,850,663
Total (19 to 21)	22	158,034	560,208	3,144,745	385,787	318,735	542,800	1,391,899	116,111	1,020,235	1,121,684	15,784	0	931,894	3,205,708	9,707,916
Net claims settled (14 + 18 - 22)	23	1,556,038	25,860	1,028,381	27,778,475	10,307,372	1,411,129	4,506,628	1,357,058	814,853	104,771	322	0	1,065,121	3,342,125	49,956,008
Claims liabilities at end of period	24	2,071,850	634,776	2,149,149	52,199,379	27,799,132	350,806	1,706,061	6,837,952	303,588	1,533,601	232	0	3,242,061	11,917,434	98,828,587
Claims liabilities at beginning of period	25	2,229,175	786,074	1,921,449	61,922,400	25,878,049	838,362	1,620,710	7,073,098	157,771	1,551,562	0	0	3,639,122	12,421,553	107,617,772
Net claims incurred (23 + 24 - 25)	26	1,398,713	(125,438)	1,256,081	18,055,454	12,228,455	923,573	4,591,979	1,121,912	960,670	86,810	554	0	668,060	2,838,006	41,166,823
C. MANAGEMENT EXPENSES																
Management Expenses	27	1,200,338	20,216	585,941	6,993,860	4,327,464	464,380	1,602,829	811,918	633,895	218,495	20,676	54	765,479	2,450,517	17,645,545
D. DISTRIBUTION EXPENSES																
Commissions	28	750,095	112,416	2,029,931	5,742,735	2,162,458	2,474,070	3,002,007	695,907	1,972,063	518,857	36,211	11,313	685,882	3,920,233	20,193,945
Reinsurance commissions	29	404,955	151,029	2,493,718	2,828	49,292	2,039,434	822,705	215,294	1,279,372	719,646	33,142	31,120	359,750	2,638,324	8,602,285
Net commissions incurred (28 - 29)	30	345,140	(38,613)	(463,787)	5,739,907	2,113,166	434,636	2,179,302	480,613	692,691	(200,789)	3,069	(19,807)	326,132	1,281,909	11,591,660
Other distribution expenses	31	(27,926)	(20,083)	(333,511)	764,102	359,091	114,090	174,515	70,689	(156,684)	(72,970)	2,966	190	27,909	(127,900)	902,378
E. UNDERWRITING RESULTS																
Underwriting gain / (loss) (13 - 26 - 27 - 30 - 31)	32	3,724,608	234,264	2,229,031	6,760,458	3,691,562	714,326	(805,577)	1,691,372	568,484	1,128,914	6,236	286	1,915,560	5,310,852	21,859,524
F. NET INVESTMENT INCOME	33	1,935,342	32,595	944,731	11,276,419	6,977,305	748,734	2,584,292	1,309,081	1,022,048	352,287	33,336	87	1,234,206	3,951,045	28,450,463
G. OPERATING RESULT (32 + 33)	34	5,659,950	266,859	3,173,762	18,036,877	10,668,867	1,463,060	1,778,715	3,000,453	1,590,532	1,481,201	39,572	373	3,149,766	9,261,897	50,309,987