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

1892G BERKSHIRE HATHAWAY SPECIALTY INSURANCE COMPANY

General: Singapore Insurance Fund Reporting Cycle: 201612

Description	Row No.	Marine and Aviation - Cargo	Marine and Aviation - Hull and Liability	Fire	Motor	Work Injury Compensati on	Personal Accident	Health	Misc - Public Liability	Misc - Bonds	Misc - Engineering / CAR / EAR	Misc - Professiona I Indemnity	Misc - Credit / Political Risk	Misc - Others	Misc - Sub- Total	Total
A. PREMIUMS																
Gross premiums																
Direct business	1	252,068	0	147,584	0	4,563,565	0	0	863,972	737,692	163,045	2,438,695	0	145,083	4,348,487	9,311,704
Reinsurance business accepted -																
In Singapore	2	1,295,777	11,313,087	45,218,350	562,592	0	5,614,353	0	22,489	0	2,487,873	60,800	0	0	2,571,162	66,575,321
From other ASEAN countries	3	0	0	0	0	0	0	0	0	0	0	44,000	0	0	44,000	44,000
From other countries	4	0	0	0	0	0	0	0	18,272	0	0	0	0	0	18,272	18,272
Total (2 to 4)	5	1,295,777	11,313,087	45,218,350	562,592	0	5,614,353	0	40,761	0	2,487,873	104,800	0	0	2,633,434	66,637,593
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	1,243,897	9,095,722	36,474,228	452,324	3,667,855	4,513,940	0	727,510	590,494	2,129,875	2,041,815	0	116,191	5,605,885	61,053,851
Total (6 to 8)	9	1,243,897	9,095,722	36,474,228	452,324	3,667,855	4,513,940	0	727,510	590,494	2,129,875	2,041,815	0	116,191	5,605,885	61,053,851
Net premiums written (1 + 5 - 9)	10	303,948	2,217,365	8,891,706	110,268	895,710	1,100,413	0	177,223	147,198	521,043	501,680	0	28,892	1,376,036	14,895,446
Premium liabilities at beginning of period	11	80,002	846,986	1,936,600	51,725	980,960	477,414	0	917,383	0	102,117	70,554	0	0	1,090,054	5,463,741
Premium liabilities at end of period	12	137,112	1,055,733	3,193,944	51,542	484,849	512,692	0	229,230	110,947	554,687	197,086	0	18,773	1,110,723	6,546,595
Premiums earned during the period (10 + 11 - 12)	13	246,838	2,008,618	7,634,362	110,451	1,391,821	1,065,135	0	865,376	36,251	68,473	375,148	0	10,119	1,355,367	13,812,592
B. CLAIMS																
Gross claims settled																
Direct business	14	2,144	0	0	0	2,764,880	0	0	548,521	0	0	19,356	0	0	567,877	3,334,901
Reinsurance business accepted -																
In Singapore	15	91,717	567,444	6,342,513	0	0	553,523	0	0	0	2,571	0	0	0	2,571	7,557,768
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	91,717	567,444	6,342,513	0	0	553,523	0	0	0	2,571	0	0	0	2,571	7,557,768
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	75,088	453,955	5,074,011	0	2,211,898	442,819	0	438,817	0	2,057	15,484	0	0	456,358	8,714,129
Total (19 to 21)	22	75,088	453,955	5,074,011	0	2,211,898	442,819	0	438,817	0	2,057	15,484	0	0	456,358	8,714,129
Net claims settled (14 + 18 - 22)	23	18,773	113,489	1,268,502	0	552,982	110,704	0	109,704	0	514	3,872	0	0	114,090	2,178,540
Claims liabilities at end of period	24	245,144	1,358,202	6,104,886	121,800	648,465	1,818,763	0	128,770	5,990	95,482	138,324	0	16,969	385,535	10,682,795
Claims liabilities at beginning of period	25	25,936	275,026	3,951,700	47,610	854,336	1,209,621	0	257,540	0	11,426	48,624	0	13,363	330,953	6,695,182
Net claims incurred (23 + 24 - 25)	26	237,981	1,196,665	3,421,688	74,190	347,111	719,846	0	-19,066	5,990	84,570	93,572	0	3,606	168,672	6,166,153
C. MANAGEMENT EXPENSES																
Management Expenses	27	40,845	297,972	1,194,878	14,818	120,366	147,875	0	23,815	19,781	70,018	67,416	0	3,883	184,913	2,001,667
D. DISTRIBUTION EXPENSES																
Commissions	28	355,410	2,369,263	11,258,236	0	609,449	939,223	0	166,612	112,338	333,909	496,167	0	7,756	1,116,782	16,648,363
Reinsurance commissions	29	345,314	2,343,658	10,803,450	22,291	657,668	973,830	0	172,301	118,280	370,821	491,996	0	6,921	1,160,319	16,306,530
Net commissions incurred (28 - 29)	30	10,096	25,605	454,786	-22,291	-48,219	-34,607	0	-5,689	-5,942	-36,912	4,171	0	835	-43,537	341,833