

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

I859G XL INSURANCE COMPANY SE SINGAPORE BRANCH

General: Singapore Insurance Fund

Reporting Cycle: 201812

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	1,112,944	2,678,915	6,141,037	0	14,357	0	0	6,385,108	0	2,214,920	6,951,891	10,396,823	4,147,013	30,095,755	40,043,008
Reinsurance business accepted -																
In Singapore	2	514,569	6,092,428	5,692,502	0	0	0	0	111,526	0	0	2,753,167	-259,320	1,637,506	4,242,879	16,542,378
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	514,569	6,092,428	5,692,502	0	0	0	0	111,526	0	0	2,753,167	-259,320	1,637,506	4,242,879	16,542,378
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	1,108,860	6,120,915	8,951,421	0	8,614	0	0	5,517,298	0	1,634,152	6,302,361	9,535,321	4,088,325	27,077,457	43,267,267
Total (6 to 8)	9	1,108,860	6,120,915	8,951,421	0	8,614	0	0	5,517,298	0	1,634,152	6,302,361	9,535,321	4,088,325	27,077,457	43,267,267
Net premiums written (1 + 5 - 9)	10	518,653	2,650,428	2,882,118	0	5,743	0	0	979,336	0	580,768	3,402,697	602,182	1,696,194	7,261,177	13,318,119
Premium liabilities at beginning of period	11	105,898	962,282	385,171	0	10,854	0	0	1,727,499	0	3,978,353	1,469,555	4,643,172	1,073,431	12,892,010	14,356,215
Premium liabilities at end of period	12	205,483	1,829,772	995,111	0	12,804	0	0	1,600,480	0	3,110,396	2,889,226	5,058,942	785,134	13,444,178	16,487,348
Premiums earned during the period (10 + 11 - 12)	13	419,068	1,782,938	2,272,178	0	3,793	0	0	1,106,355	0	1,448,725	1,983,026	186,412	1,984,491	6,709,009	11,186,986
<b>B. CLAIMS</b>																
Gross claims settled																
Direct business	14	177,140	1,350,350	1,763,223	0	0	0	0	501,063	0	14,500	33,482	13,059,415	117,763	13,726,223	17,016,936
Reinsurance business accepted -																
In Singapore	15	303,806	65,079	429,911	0	0	6,894	0	7,090	0	0	0	0	31,469	38,559	844,249
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	303,806	65,079	429,911	0	0	6,894	0	7,090	0	0	0	0	31,469	38,559	844,249
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	322,468	833,045	1,391,424	0	0	2,068	0	-435,388	0	8,514	20,226	8,476,528	91,087	8,160,967	10,709,972
Total (19 to 21)	22	322,468	833,045	1,391,424	0	0	2,068	0	-435,388	0	8,514	20,226	8,476,528	91,087	8,160,967	10,709,972
Net claims settled (14 + 18 - 22)	23	158,478	582,384	801,710	0	0	4,826	0	943,541	0	5,986	13,256	4,582,887	58,145	5,603,815	7,151,213
Claims liabilities at end of period	24	910,989	2,520,977	5,040,904	0	3,509	10,463	514	5,029,965	0	1,970,738	3,278,663	2,622,445	1,368,599	14,270,410	22,757,766
Claims liabilities at beginning of period	25	523,519	1,842,423	2,759,399	0	2,302	26,067	1,280	3,179,114	0	429,314	1,938,284	2,673,607	1,213,665	9,433,984	14,588,974
Net claims incurred (23 + 24 - 25)	26	545,948	1,260,938	3,083,215	0	1,207	-10,778	-766	2,794,392	0	1,547,410	1,353,635	4,531,725	213,079	10,440,241	15,320,005
<b>C. MANAGEMENT EXPENSES</b>																
Management Expenses	27	310,925	1,588,894	1,727,788	0	3,443	0	0	587,098	0	348,162	2,039,868	360,999	1,016,845	4,352,972	7,984,022
<b>D. DISTRIBUTION EXPENSES</b>																
Commissions	28	417,048	946,450	2,654,144	0	4,305	0	0	717,374	0	323,393	3,208,968	1,440,674	1,828,086	7,518,495	11,540,442
Reinsurance commissions	29	285,378	1,512,741	1,998,158	0	2,886	0	0	1,002,916	0	437,048	2,052,273	4,039,834	1,219,634	8,751,705	12,550,868
Net commissions incurred (28 - 29)	30	131,670	-566,291	655,986	0	1,419	0	0	-285,542	0	-113,655	1,156,695	-2,599,160	608,452	-1,233,210	-1,010,426