

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: 2010 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	9,501,058	1,003,208	12,249,444	31,605,668	19,752,319	3,561,605	6,006,549	4,743,342	5,382,783	7,217,139	58,790	0	3,801,446	21,203,500	104,883,351
Reinsurance business accepted -																
In Singapore	2	123,181	70,690	1,339,962	27,476	333,851	145,047	165,403	162,010	255,878	176,499	0	0	110,966	705,353	2,910,963
From other ASEAN countries	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
From other countries	4	13,088	0	121	0	0	0	0	0	0	0	0	0	0	0	13,209
Total (2 to 4)	5	136,269	70,690	1,340,083	27,476	333,851	145,047	165,403	162,010	255,878	176,499	0	0	110,966	705,353	2,924,172
Reinsurance business ceded -																
In Singapore	6	1,188,636	572,996	4,431,470	985,813	816,740	309,917	1,779,417	681,616	2,681,837	2,897,531	14,119	0	584,236	6,859,339	16,944,328
To other ASEAN countries	7	1,128,703	121,200	4,513,518	444,597	372,827	118,618	122,064	73,127	162,771	1,190,602	91	0	234,951	1,661,542	8,483,069
To other countries	8	524,280	271,489	1,908,079	19,880	68,163	1,744,763	80,880	647,721	1,436,745	2,256,746	21,163	0	207,831	4,570,206	9,187,740
Total (6 to 8)	9	2,841,619	965,685	10,853,067	1,450,290	1,257,730	2,173,298	1,982,361	1,402,464	4,281,353	6,344,879	35,373	0	1,027,018	13,091,087	34,615,137
Net premiums written (1 + 5 - 9)	10	6,795,708	108,213	2,736,460	30,182,854	18,828,440	1,533,354	4,189,591	3,502,888	1,357,308	1,048,759	23,417	0	2,885,394	8,817,766	73,192,386
Premium liabilities at beginning of period	11	540,830	126,179	1,034,250	19,355,793	8,054,256	519,450	996,319	1,499,111	313,536	890,859	4,926	0	1,296,215	4,004,647	34,631,724
Premium liabilities at end of period	12	496,202	23,944	1,152,679	17,338,943	8,554,870	352,040	1,468,005	1,296,175	1,141,701	568,147	11,339	0	768,262	3,785,624	33,172,307
Premiums earned during the period (10 + 11 - 12)	13	6,840,336	210,448	2,618,031	32,199,704	18,327,826	1,700,764	3,717,905	3,705,824	529,143	1,371,471	17,004	0	3,413,347	9,036,789	74,651,803
<b>B. CLAIMS</b>																
Gross claims settled																
Direct business	14	1,291,680	380,702	3,525,357	45,661,200	13,458,848	457,784	3,737,070	1,040,901	(38,539)	1,507,016	10,075	0	2,058,906	4,578,359	73,091,000
Reinsurance business accepted -																
In Singapore	15	22,856	24,293	411,435	17,934	528,974	48,602	105,128	(53,580)	(88)	32,942	0	0	311,338	290,612	1,449,834
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	22,856	24,293	411,435	17,934	528,974	48,602	105,128	(53,580)	(88)	32,942	0	0	311,338	290,612	1,449,834
Recoveries from reinsurance business ceded -																
In Singapore	19	(41,349)	57,865	847,782	348,379	661,473	35,802	816,869	155,175	(49,251)	734,462	252	0	468,431	1,309,069	4,035,890
To other ASEAN countries	20	(617,488)	40,143	1,956,554	10,556	20,823	18,423	0	26,381	19,833	216,199	0	0	243,829	506,242	1,935,253
To other countries	21	182,374	207,591	150,689	247,767	250,278	110,383	74,562	74,452	(10,225)	377,353	0	0	700,858	1,142,438	2,366,082
Total (19 to 21)	22	(476,463)	305,599	2,955,025	606,702	932,574	164,608	891,431	256,008	(39,643)	1,328,014	252	0	1,413,118	2,957,749	8,337,225
Net claims settled (14 + 18 - 22)	23	1,790,999	99,396	981,767	45,072,432	13,055,248	341,778	2,950,767	731,313	1,016	211,944	9,823	0	957,126	1,911,222	66,203,609
Claims liabilities at end of period	24	1,911,300	1,063,315	1,128,735	83,756,583	27,021,678	265,533	1,286,386	5,498,955	171,394	1,423,492	758	0	3,877,360	10,971,959	127,405,489
Claims liabilities at beginning of period	25	3,234,612	1,215,698	1,503,168	106,485,055	30,624,471	433,581	880,037	5,278,264	48,896	817,610	2,580	0	3,290,897	9,438,247	153,814,869
Net claims incurred (23 + 24 - 25)	26	467,687	(52,987)	607,334	22,343,960	9,452,455	173,730	3,357,116	952,004	123,514	817,826	8,001	0	1,543,589	3,444,934	39,794,229
<b>C. MANAGEMENT EXPENSES</b>																
Management Expenses	27	1,581,608	25,185	636,874	7,024,646	4,382,062	356,867	975,070	815,249	315,895	244,084	5,450	0	671,536	2,052,214	17,034,526
<b>D. DISTRIBUTION EXPENSES</b>																
Commissions	28	684,252	126,211	1,680,454	4,274,002	1,657,664	995,475	623,108	610,155	697,609	510,248	7,156	0	424,376	2,249,544	12,290,710
Reinsurance commissions	29	405,741	147,711	2,292,371	4,473	46,524	906,585	513,718	294,024	810,009	815,814	8,750	0	201,987	2,130,584	6,447,707
Net commissions incurred (28 - 29)	30	278,511	(21,500)	(611,917)	4,269,529	1,611,140	88,890	109,390	316,131	(112,400)	(305,566)	(1,594)	0	222,389	118,960	5,843,003
Other distribution expenses	31	1,111	(369)	(523,946)	769,954	250,779	16,511	(101,343)	49,916	28,239	(48,169)	467	0	45,824	76,277	488,974
<b>E. UNDERWRITING RESULTS</b>																
Underwriting gain / (loss) (13 - 26 - 27 - 30 - 31)	32	4,511,419	260,119	2,509,686	(2,208,385)	2,631,390	1,064,766	(622,328)	1,572,524	173,895	663,296	4,680	0	930,009	3,344,404	11,491,071
<b>F. NET INVESTMENT INCOME</b>	33	2,016,896	32,117	812,153	8,957,960	5,588,087	455,084	1,243,428	1,039,621	402,835	311,261	6,950	0	856,355	2,617,022	21,722,747
<b>G. OPERATING RESULT (32 + 33)</b>	34	6,528,315	292,236	3,321,839	6,749,575	8,219,477	1,519,850	621,100	2,612,145	576,730	974,557	11,630	0	1,786,364	5,961,426	33,213,818