

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

I892G BERKSHIRE HATHAWAY SPECIALTY INSURANCE COMPANY

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       | 124,942                     | 205,670                                  | 134,683    | 0         | 8,327,822                | 994,354           | 55,558  | 827,219                 | 1,408,322    | 7,206                          | 7,808,443                     | 0                              | 315,357       | 10,366,547       | 20,209,576 |
| Reinsurance business accepted -                  |         |                             |  |            |           |                          |                   |         |                         |              |                                |                               |                                |               |                  |            |
| In Singapore                                     | 2       | 1,028,628                   | 10,052,882                               | 51,978,527 | 43,527    | 13,083                   | 7,431,326         | 0       | 0                       | 0            | 3,492,631                      | 216,819                       | 0                              | 0             | 3,709,450        | 74,257,423 |
| From other ASEAN countries                       | 3       | 0                           | 0  | 0          | 0         | 0                        | 0                 | 0       | 0                       | 0            | 0                              | 0                             | 0                              | 0             | 0                | 0          |
| From other countries                             | 4       | 16,283                      | 0  | 0          | 0         | 0                        | 0                 | 0       | 0                       | 0            | 0                              | 0                             | 0                              | 0             | 0                | 16,283     |
| Total (2 to 4)                                   | 5       | 1,044,911                   | 10,052,882                               | 51,978,527 | 43,527    | 13,083                   | 7,431,326         | 0       | 0                       | 0            | 3,492,631                      | 216,819                       | 0                              | 0             | 3,709,450        | 74,273,706 |
| 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       | 939,685                     | 8,231,710                                | 41,836,325 | 34,219    | 6,703,908                | 6,763,538         | 44,669  | 665,890                 | 1,129,549    | 2,802,681                      | 6,434,267                     | 0                              | 253,465       | 11,285,852       | 75,839,906 |
| Total (6 to 8)                                   | 9       | 939,685                     | 8,231,710                                | 41,836,325 | 34,219    | 6,703,908                | 6,763,538         | 44,669  | 665,890                 | 1,129,549    | 2,802,681                      | 6,434,267                     | 0                              | 253,465       | 11,285,852       | 75,839,906 |
| Net premiums written (1 + 5 - 9)                 | 10      | 230,168                     | 2,026,842                                | 10,276,885 | 9,308     | 1,636,997                | 1,662,142         | 10,889  | 161,329                 | 278,773      | 697,156                        | 1,590,995                     | 0                              | 61,892        | 2,790,145        | 18,643,376 |
| Premium liabilities at beginning of period       | 11      | 75,485                      | 1,105,894                                | 3,707,281  | 487,244   | 418,194                  | 518,984           | 2,151   | 221,774                 | 184,691      | 593,300                        | 215,666                       | 0                              | 24,666        | 1,240,097        | 7,555,330  |
| Premium liabilities at end of period             | 12      | 55,146                      | 966,595                                  | 2,462,526  | 38,836    | 574,568                  | 466,749           | 0       | 183,760                 | 302,031      | 661,805                        | 938,149                       | 0                              | 338,308       | 2,424,053        | 6,988,473  |
| Premiums earned during the period (10 + 11 - 12) | 13      | 250,507                     | 2,166,141                                | 11,521,640 | 457,716   | 1,480,623                | 1,714,377         | 13,040  | 199,343                 | 161,433      | 628,651                        | 868,512                       | 0                              | -251,750      | 1,606,189        | 19,210,233 |
| <b>B. CLAIMS</b>                                 |         |                             |  |            |           |                          |                   |         |                         |              |                                |                               |                                |               |                  |            |
| Gross claims settled                             |         |                             |  |            |           |                          |                   |         |                         |              |                                |                               |                                |               |                  |            |
| Direct business                                  | 14      | 97,284                      | 3,364                                    | 1,243      | 0         | 4,558,086                | 148,339           | 399,659 | 180,269                 | 0            | 0                              | 13,273                        | 0                              | 75,612        | 269,154          | 5,477,129  |
| Reinsurance business accepted -                  |         |                             |  |            |           |                          |                   |         |                         |              |                                |                               |                                |               |                  |            |
| In Singapore                                     | 15      | 1,363,633                   | 4,756,883                                | 33,497,285 | 1,748,469 | 0                        | 1,919,699         | 0       | 0                       | 0            | 189,860                        | 0                             | 0                              | 0             | 189,860          | 43,475,829 |
| 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      | 1,363,633                   | 4,756,883                                | 33,497,285 | 1,748,469 | 0                        | 1,919,699         | 0       | 0                       | 0            | 189,860                        | 0                             | 0                              | 0             | 189,860          | 43,475,829 |
| 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      | 1,168,733                   | 3,808,197                                | 26,798,822 | 1,398,775 | 3,646,470                | 1,654,431         | 319,727 | 144,215                 | 0            | 151,888                        | 10,619                        | 0                              | 60,489        | 367,211          | 39,162,366 |
| Total (19 to 21)                                 | 22      | 1,168,733                   | 3,808,197                                | 26,798,822 | 1,398,775 | 3,646,470                | 1,654,431         | 319,727 | 144,215                 | 0            | 151,888                        | 10,619                        | 0                              | 60,489        | 367,211          | 39,162,366 |
| Net claims settled (14 + 18 - 22)                | 23      | 292,184                     | 952,050                                  | 6,699,706  | 349,694   | 911,616                  | 413,607           | 79,932  | 36,054                  | 0            | 37,972                         | 2,654                         | 0                              | 15,123        | 91,803           | 9,790,592  |
| Claims liabilities at end of period              | 24      | 365,654                     | 5,565,705                                | 15,573,141 | 823,460   | 1,584,097                | 2,980,033         | 53,916  | 257,136                 | 131,146      | 570,983                        | 728,600                       | 0                              | 577,624       | 2,265,489        | 29,211,495 |
| Claims liabilities at beginning of period        | 25      | 414,182                     | 4,438,488                                | 14,864,805 | 587,529   | 878,580                  | 2,355,540         | 131,970 | 237,993                 | 58,670       | 127,733                        | 443,225                       | 0                              | 33,209        | 900,830          | 24,571,924 |
| Net claims incurred (23 + 24 - 25)               | 26      | 243,656                     | 2,079,267                                | 7,408,042  | 585,625   | 1,617,133                | 1,038,100         | 1,878   | 55,197                  | 72,476       | 481,222                        | 288,029                       | 0                              | 559,538       | 1,456,462        | 14,430,163 |
| <b>C. MANAGEMENT EXPENSES</b>                    |         |                             |  |            |           |                          |                   |         |                         |              |                                |                               |                                |               |                  |            |
| Management Expenses                              | 27      | 44,431                      | 391,260                                  | 1,983,842  | 1,797     | 316,005                  | 320,858           | 2,102   | 31,143                  | 53,814       | 134,578                        | 307,125                       | 0                              | 11,948        | 538,608          | 3,598,903  |
| <b>D. DISTRIBUTION EXPENSES</b>                  |         |                             |  |            |           |                          |                   |         |                         |              |                                |                               |                                |               |                  |            |
| Commissions                                      | 28      | 305,245                     | 2,322,802                                | 18,188,756 | -81,944   | 1,117,508                | 2,072,454         | 8,334   | 162,142                 | 206,347      | 992,596                        | 1,582,757                     | 0                              | 45,762        | 2,989,604        | 26,922,759 |
| Reinsurance commissions                          | 29      | 315,978                     | 2,356,500                                | 17,080,345 | -63,267   | 1,309,697                | 2,066,567         | 9,344   | 169,966                 | 233,609      | 965,544                        | 1,655,870                     | 0                              | 51,824        | 3,076,813        | 26,151,977 |
| Net commissions incurred (28 - 29)               | 30      | -10,733                     | -33,698                                  | 1,108,411  | -18,677   | -192,189                 | 5,887             | -1,010  | -7,824                  | -27,262      | 27,052                         | -73,113                       | 0                              | -6,062        | -87,209          | 770,782    |