

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: 2009 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	12,387,119	1,582,472	12,683,398	45,643,573	18,284,492	3,004,342	3,801,341	3,849,762	705,131	5,089,849	41,099	0	4,207,972	13,893,813	111,280,550
Reinsurance business accepted -																
In Singapore	2	224,928	164,174	1,330,872	57,122	361,495	82,771	145,502	96,655	800	78,966	0	0	80,024	256,445	2,623,309
From other ASEAN countries	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
From other countries	4	10,356	0	0	0	0	0	0	0	0	0	0	0	0	0	10,356
Total (2 to 4)	5	235,284	164,174	1,330,872	57,122	361,495	82,771	145,502	96,655	800	78,966	0	0	80,024	256,445	2,633,665
Reinsurance business ceded -																
In Singapore	6	1,994,951	979,294	4,762,937	1,462,719	1,096,150	228,090	845,173	254,442	310,844	2,098,235	8,602	0	786,486	3,458,609	14,827,923
To other ASEAN countries	7	1,601,137	262,690	4,804,591	685,480	459,405	136,994	84,798	88,101	162,000	1,016,245	121	0	320,727	1,587,194	9,622,289
To other countries	8	1,298,983	281,848	2,036,279	5,281	95,466	1,269,980	84,344	709,151	67,308	1,277,572	13,648	0	261,260	2,328,939	7,401,120
Total (6 to 8)	9	4,895,071	1,523,832	11,603,807	2,153,480	1,651,021	1,635,064	1,014,315	1,051,694	540,152	4,392,052	22,371	0	1,368,473	7,374,742	31,851,332
Net premiums written (1 + 5 - 9)	10	7,727,332	222,814	2,410,463	43,547,215	16,994,966	1,452,049	2,932,528	2,894,723	165,779	776,763	18,728	0	2,919,523	6,775,516	82,062,883
Premium liabilities at beginning of period	11	826,491	201,397	1,108,190	22,404,612	10,187,439	510,495	822,286	1,099,188	127,697	735,386	6,755	0	1,258,462	3,227,488	39,288,398
Premium liabilities at end of period	12	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
Premiums earned during the period (10 + 11 - 12)	13	8,012,993	298,032	2,484,403	46,596,034	19,128,149	1,443,094	2,758,495	2,494,800	(20,060)	621,290	20,557	0	2,881,770	5,998,357	86,719,557
<b>B. CLAIMS</b>																
Gross claims settled																
Direct business	14	6,301,399	722,755	6,300,040	53,630,418	16,407,777	192,332	3,163,368	2,552,093	108,931	9,170,294	0	0	3,076,117	14,907,435	101,625,524
Reinsurance business accepted -																
In Singapore	15	417,429	17,893	85,380	19,260	541,059	17,553	154,208	48,634	(1,605)	25,622	0	0	46,094	118,745	1,371,527
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	4,382	5,076	0	254	0	0	0	0	0	0	0	9,712
Total (15 to 17)	18	417,429	17,893	85,380	23,642	546,135	17,553	154,462	48,634	(1,605)	25,622	0	0	46,094	118,745	1,381,239
Recoveries from reinsurance business ceded -																
In Singapore	19	1,191,101	286,639	1,447,022	266,558	1,119,586	17,012	497,705	66,940	42,040	1,850,511	0	0	990,555	2,950,046	7,775,669
To other ASEAN countries	20	940,700	83,023	1,425,057	12,270	122,122	9,150	0	733	35,634	343,808	0	0	317,529	697,704	3,290,026
To other countries	21	200,657	90,939	3,198,229	281,711	394,557	50,436	60,112	1,142,733	(1,183)	6,772,300	0	0	285,447	8,199,297	12,475,938
Total (19 to 21)	22	2,332,458	460,601	6,070,308	560,539	1,636,265	76,598	557,817	1,210,406	76,491	8,966,619	0	0	1,593,531	11,847,047	23,541,633
Net claims settled (14 + 18 - 22)	23	4,386,370	280,047	315,112	53,093,521	15,317,647	133,287	2,760,013	1,390,321	30,835	229,297	0	0	1,528,680	3,179,133	79,465,130
Claims liabilities at end of period	24	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
Claims liabilities at beginning of period	25	4,183,806	1,141,826	1,371,720	122,013,518	31,027,241	52,429	691,988	6,455,066	56,075	1,198,696	12,792	0	3,134,828	10,857,457	171,339,985
Net claims incurred (23 + 24 - 25)	26	3,437,176	353,919	446,560	37,565,058	14,914,877	514,439	2,948,062	213,519	23,656	(151,789)	(10,212)	0	1,684,749	1,759,923	61,940,014
<b>C. MANAGEMENT EXPENSES</b>																
Management Expenses	27	1,503,927	43,365	469,135	8,475,350	3,307,634	282,604	570,742	563,384	32,265	151,177	3,645	0	568,210	1,318,681	15,971,438
<b>D. DISTRIBUTION EXPENSES</b>																
Commissions	28	978,033	222,930	1,710,369	5,291,731	1,520,527	825,928	311,494	464,326	100,692	359,937	2,681	0	496,269	1,423,905	12,284,917
Reinsurance commissions	29	892,368	233,384	2,449,335	12,983	69,347	831,555	444,243	208,633	112,913	674,310	2,782	0	437,602	1,436,240	6,369,455
Net commissions incurred (28 - 29)	30	85,665	(10,454)	(738,966)	5,278,748	1,451,180	(5,627)	(132,749)	255,693	(12,221)	(314,373)	(101)	0	58,667	(12,335)	5,915,462
Other distribution expenses	31	(984)	59	(31,055)	633,145	245,066	9,800	0	48,594	0	(36,990)	0	0	47,752	59,356	915,387
<b>E. UNDERWRITING RESULTS</b>																
Underwriting gain / (loss) (13 - 26 - 27 - 30 - 31)	32	2,987,209	(88,857)	2,338,729	(5,356,267)	(790,608)	641,878	(627,560)	1,413,610	(63,760)	973,265	27,225	0	522,392	2,872,732	1,977,256
<b>F. NET INVESTMENT INCOME</b>	33	4,967,702	143,241	1,549,625	27,995,379	10,925,623	933,484	1,885,248	1,860,943	106,575	499,361	12,040	0	1,876,885	4,355,804	52,756,106
<b>G. OPERATING RESULT (32 + 33)</b>	34	7,954,911	54,384	3,888,354	22,639,112	10,135,015	1,575,362	1,257,688	3,274,553	42,815	1,472,626	39,265	0	2,399,277	7,228,536	54,733,362