

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

I726G QBE INSURANCE (INTERNATIONAL) LTD, SINGAPORE BRANCH

General: Singapore Insurance Fund

Reporting Cycle: 201512

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	6,775,116	33,702,260	8,146,971	9,781,091	19,383,241	4,644,950	16,306,819	6,912,581	1,097,976	3,247,152	9,717,779	1,962,906	2,898,787	25,837,181	124,577,629
Reinsurance business accepted -																
In Singapore	2	4,202	740,355	313,131	4,622,645	395,764	0	0	135,505	26,801	202,256	325,938	0	4,032	694,532	6,770,629
From other ASEAN countries	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
From other countries	4	62,890	55,962	0	0	0	0	0	0	0	0	804,742	0	0	804,742	923,594
Total (2 to 4)	5	67,092	796,317	313,131	4,622,645	395,764	0	0	135,505	26,801	202,256	1,130,680	0	4,032	1,499,274	7,694,223
Reinsurance business ceded -																
In Singapore	6	141,272	394,227	68,308	0	0	0	0	0	468,686	0	589,130	0	9,604	1,067,420	1,671,227
To other ASEAN countries	7	0	0	0	0	0	0	0	0	0	0	3,524	0	0	3,524	3,524
To other countries	8	554,411	3,976,551	4,303,541	304,545	342,153	227,165	0	317,985	7	625,929	1,164,868	1,962,906	786,978	4,858,673	14,567,039
Total (6 to 8)	9	695,683	4,370,778	4,371,849	304,545	342,153	227,165	0	317,985	468,693	625,929	1,757,522	1,962,906	796,582	5,929,617	16,241,790
Net premiums written (1 + 5 - 9)	10	6,146,525	30,127,799	4,088,253	14,099,191	19,436,852	4,417,785	16,306,819	6,730,101	656,084	2,823,479	9,090,937	0	2,106,237	21,406,838	116,030,062
Premium liabilities at beginning of period	11	1,671,000	14,435,000	4,122,000	5,035,000	12,283,000	1,010,000	5,658,000	3,447,000	879,000	3,458,000	4,367,000	0	2,190,000	14,341,000	58,555,000
Premium liabilities at end of period	12	2,297,000	15,020,000	4,301,000	6,248,000	13,349,000	1,545,000	7,647,000	3,796,000	815,000	3,159,000	4,566,000	0	2,057,000	14,393,000	64,800,000
Premiums earned during the period (10 + 11 - 12)	13	5,520,525	29,542,799	3,909,253	12,886,191	18,370,852	3,882,785	14,317,819	6,381,101	720,084	3,122,479	8,891,937	0	2,239,237	21,354,838	109,785,062
<b>B. CLAIMS</b>																
Gross claims settled																
Direct business	14	3,845,459	12,196,649	1,142,945	5,900,017	9,457,945	1,648,947	8,727,842	1,261,878	11,169,548	1,703,301	2,868,997	-230,238	1,376,599	18,150,085	61,069,889
Reinsurance business accepted -																
In Singapore	15	0	200,137	36,575	139,693	653,064	0	0	66,358	0	24,251	0	0	0	90,609	1,120,078
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	19,264	0	0	0	0	0	0	0	0	0	0	0	0	19,264
Total (15 to 17)	18	0	219,401	36,575	139,693	653,064	0	0	66,358	0	24,251	0	0	0	90,609	1,139,342
Recoveries from reinsurance business ceded -																
In Singapore	19	219,722	517,707	0	44	0	0	0	0	8,740,638	313	5,806	0	0	8,746,757	9,484,230
To other ASEAN countries	20	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
To other countries	21	20,269	293,692	28,685	60,464	0	0	0	0	2,130,686	0	102,294	-230,238	1,044,762	3,047,504	3,450,614
Total (19 to 21)	22	239,991	811,399	28,685	60,508	0	0	0	0	10,871,324	313	108,100	-230,238	1,044,762	11,794,261	12,934,844
Net claims settled (14 + 18 - 22)	23	3,605,468	11,604,651	1,150,835	5,979,202	10,111,009	1,648,947	8,727,842	1,328,236	298,224	1,727,239	2,760,897	0	331,837	6,446,433	49,274,387
Claims liabilities at end of period	24	4,435,000	35,616,000	2,699,000	11,293,000	26,223,000	1,250,000	4,263,000	7,403,000	1,341,000	2,601,000	9,351,000	0	69,000	20,765,000	106,544,000
Claims liabilities at beginning of period	25	2,724,000	32,028,000	3,270,000	11,096,000	25,607,000	1,395,000	2,847,000	7,150,000	1,502,000	3,453,000	11,731,000	0	127,000	23,963,000	102,930,000
Net claims incurred (23 + 24 - 25)	26	5,316,468	15,192,651	579,835	6,176,202	10,727,009	1,503,947	10,143,842	1,581,236	137,224	875,239	380,897	0	273,837	3,248,433	52,888,387
<b>C. MANAGEMENT EXPENSES</b>																
Management Expenses	27	1,261,499	6,183,364	839,064	2,893,687	3,989,177	906,697	3,346,776	1,381,272	134,653	579,485	1,865,804	0	432,279	4,393,493	23,813,757
<b>D. DISTRIBUTION EXPENSES</b>																
Commissions	28	1,443,674	5,232,968	1,476,484	3,214,041	2,469,455	1,201,160	1,841,184	1,227,998	162,271	580,567	1,803,578	231,776	627,324	4,633,514	21,512,480
Reinsurance commissions	29	37,727	68,245	11,869	0	0	0	0	22,223	59,210	0	243,917	231,776	97,122	654,248	772,089
Net commissions incurred (28 - 29)	30	1,405,947	5,164,723	1,464,615	3,214,041	2,469,455	1,201,160	1,841,184	1,205,775	103,061	580,567	1,559,661	0	530,202	3,979,266	20,740,391