

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

1728G TOKIO MARINE INSURANCE SINGAPORE LTD

General: Singapore Insurance Fund

Reporting Cycle: 2017 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	6,155,186	4,205,613	12,861,962	37,228,096	21,905,919	11,051,975	14,606,988	6,229,615	7,306,324	8,642,499	949,260	919,835	6,955,913	31,003,446	139,019,185
Reinsurance business accepted -																
In Singapore	2	68,443	76,100	3,363,719	37,517	297,120	56,592	198,013	381,592	83,965	90,524	0	0	87,109	643,190	4,740,694
From other ASEAN countries	3	577	0	4,233	0	0	0	0	0	0	0	0	0	1	1	4,811
From other countries	4	4,005	0	0	0	0	0	0	0	0	8,226	0	0	0	8,226	12,231
Total (2 to 4)	5	73,025	76,100	3,367,952	37,517	297,120	56,592	198,013	381,592	83,965	98,750	0	0	87,110	651,417	4,757,736
Reinsurance business ceded -																
In Singapore	6	418,858	563,176	6,464,683	848,293	1,422,528	502,981	1,840,289	1,066,960	3,281,483	5,573,234	732,427	851,876	948,753	12,454,733	24,515,541
To other ASEAN countries	7	83,454	0	112,077	0	10,719	67,137	0	950	-92	411	0	0	3,185	4,454	277,841
To other countries	8	1,485,967	3,553,802	6,229,782	282,181	309,549	5,453,891	141,126	972,010	0	1,884,740	114,735	130,681	2,963,351	6,065,517	23,521,815
Total (6 to 8)	9	1,988,279	4,116,978	12,806,542	1,130,474	1,742,796	6,024,009	1,981,415	2,039,920	3,281,391	7,458,385	847,162	982,557	3,915,289	18,524,704	48,315,197
Net premiums written (1 + 5 - 9)	10	4,239,932	164,735	3,423,372	36,135,139	20,460,243	5,084,558	12,823,586	4,571,287	4,108,898	1,282,864	102,098	-62,722	3,127,734	13,130,159	95,461,724
Premium liabilities at beginning of period	11	552,599	128,559	1,537,970	20,803,743	9,592,853	1,163,986	6,944,016	1,498,543	3,107,185	850,632	218,887	136,930	1,515,094	7,327,271	48,050,997
Premium liabilities at end of period	12	487,844	157,970	1,548,696	20,604,476	9,479,331	1,221,726	6,608,287	1,566,167	2,655,627	945,924	203,549	85,171	1,419,191	6,875,629	46,983,959
Premiums earned during the period (10 + 11 - 12)	13	4,304,687	135,324	3,412,646	36,334,406	20,573,765	5,026,818	13,159,315	4,503,663	4,560,456	1,187,572	117,436	-10,963	3,223,637	13,581,801	96,528,762
<b>B. CLAIMS</b>																
Gross claims settled																
Direct business	14	1,085,799	1,037,747	3,468,412	26,133,579	12,997,584	2,896,088	8,398,085	4,541,866	9,179,854	955,312	0	6,285,958	1,179,185	22,142,175	78,159,469
Reinsurance business accepted -																
In Singapore	15	1,767	-9	312,007	4,216	223,555	54,660	143,112	59,923	-1,416,639	3,974	0	0	39,717	-1,313,025	-573,717
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	71	0	0	0	71	71
Total (15 to 17)	18	1,767	-9	312,007	4,216	223,555	54,660	143,112	59,923	-1,416,639	4,045	0	0	39,717	-1,312,954	-573,646
Recoveries from reinsurance business ceded -																
In Singapore	19	14,781	44,301	1,379,210	272,924	851,925	51,108	1,278,961	1,642,366	4,439,812	474,884	0	6,264,413	334,331	13,155,806	17,049,016
To other ASEAN countries	20	0	4	15,119	0	0	1,293	0	0	-61,446	1,897	0	0	-1	-59,550	-43,134
To other countries	21	611,325	973,027	1,838,995	100,890	101,198	591,414	6,841	792,531	-2,341	317,866	0	0	169,020	1,277,076	5,500,766
Total (19 to 21)	22	626,106	1,017,332	3,233,324	373,814	953,123	643,815	1,285,802	2,434,897	4,376,025	794,647	0	6,264,413	503,350	14,373,332	22,506,648
Net claims settled (14 + 18 - 22)	23	461,460	20,406	547,095	25,763,981	12,268,016	2,306,933	7,255,395	2,166,892	3,387,190	164,710	0	21,545	715,552	6,455,889	55,079,175
Claims liabilities at end of period	24	1,304,328	236,295	2,455,833	34,018,325	21,268,624	441,729	2,907,675	4,240,048	264,018	729,127	18,824	253,114	1,842,378	7,347,509	69,980,318
Claims liabilities at beginning of period	25	1,405,679	219,983	2,310,051	38,977,613	25,762,583	807,014	3,225,908	6,059,353	588,287	588,905	120	3,798	1,567,708	8,808,171	81,517,002
Net claims incurred (23 + 24 - 25)	26	360,109	36,718	692,877	20,804,693	7,774,057	1,941,648	6,937,162	347,587	3,062,921	304,932	18,704	270,861	990,222	4,995,227	43,542,491
<b>C. MANAGEMENT EXPENSES</b>																
Management Expenses	27	823,164	31,983	664,633	7,015,481	3,972,268	987,145	2,489,644	887,496	797,725	249,062	19,822	-12,177	607,235	2,549,163	18,533,481
<b>D. DISTRIBUTION EXPENSES</b>																
Commissions	28	544,001	142,691	2,630,802	5,872,436	2,080,789	5,671,515	4,772,648	751,753	1,995,508	405,229	120,187	92,688	1,617,399	4,982,764	26,697,646
Reinsurance commissions	29	418,358	425,827	3,455,214	30,115	174,513	4,511,793	460,317	358,861	859,683	776,803	186,630	186,060	1,487,985	3,856,022	13,332,159
Net commissions incurred (28 - 29)	30	125,643	-283,136	-824,412	5,842,321	1,906,276	1,159,722	4,312,331	392,892	1,135,825	-371,574	-66,443	-93,372	129,414	1,126,742	13,365,487