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

R947G XL BERMUDA LTD

General: Singapore Insurance Fund

Reporting Cycle: 201512

Description	Row No.	Marine and Aviation - Cargo	Marine and Aviation - Hull and Liability	Fire	Motor	Work Injury Compensati on	Personal Accident	Health	Misc - Public Liability	Misc - Bonds	Misc - Engineering / CAR / EAR	Misc - Professiona I Indemnity	Misc - Credit / Political Risk	Misc - Others	Misc - Sub- Total	Total
A. PREMIUMS																
Gross premiums Direct business	1		0	0	0		0		0					0	0	0
Reinsurance business accepted -	'		0	0							, 0	0		0		0
In Singapore	2	55,614	239,728	1,072,575	562,247	0	0	0	0		0	0	0	274,311	274,311	2,204,475
From other ASEAN countries	3	0	0	0	0	0	0	0	0	() 0	0	0	0	0	0
From other countries	4	0	0	0	0	0	0	0	0) 0	0	0	0	0	0
Total (2 to 4)	5	55,614	239,728	1,072,575	562,247	0	0	0	0	(0	0	0	274,311	274,311	2,204,475
Reinsurance business ceded -		33,311		1,012,010										,,		_,,,,,,
In Singapore	6	o	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
To other countries	8	0	0	8,979	0	0	0	0	0) 0	0	0	0	0	8,979
Total (6 to 8)	9	0	0	8,979	0	0	0	0	0	() 0	0	0	0	0	8,979
Net premiums written (1 + 5 - 9)	10	55,614	239,728	1,063,596	562,247		0	0	0) 0	0	0	274,311	274,311	2,195,496
Premium liabilities at beginning of period	11	-3,657	9,674	141,758			0	0	0) 0	0	0	0	0	166,922
Premium liabilities at end of period	12	0	269,953	447,657	12,452		0	0	0	() 0	0	0	0	0	730,062
Premiums earned during the period (10 + 11 - 12)	13	51,957	-20,551	757,697	568,942		0	0	0	(0	0	0	274,311	274,311	1,632,356
B. CLAIMS Gross claims settled														•		
Direct business	14	0	0	0	0	0	0	0	0	C	0	0	0	0	0	0
Reinsurance business accepted -																
In Singapore	15	13,201	0	386,002	62,160	0	0	0	0	(0	0	0	0	0	461,363
From other ASEAN countries	16	0	0	0	0	0	0	0	0	C	0	0	0	0	0	0
From other countries	17	0	0	0	0	0	0	0	0	(0	0	0	0	0	0
Total (15 to 17)	18	13,201	0	386,002	62,160	0	0	0	0	(0	0	0	0	0	461,363
Recoveries from reinsurance business ceded -																
In Singapore	19	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
To other countries	21	0	0	0	0	0	0	0	0	(0	0	0	0	0	0
Total (19 to 21)	22	0	0	0	0	0	0	0	0	(0	0	0	0	0	0
Net claims settled (14 + 18 - 22)	23	13,201	0	386,002	62,160	0	0	0	0	C	0	0	0	0	0	461,363
Claims liabilities at end of period	24	305,530	285,423	1,801,600	1,942,099		0	0	0	(0	0	0	1,091,553	1,091,553	5,426,205
Claims liabilities at beginning of period	25	132,543	279,723	2,284,377	2,156,943	0	0	0	0	(0	0	0	50,266	50,266	4,903,852
Net claims incurred (23 + 24 - 25)	26	186,188	5,700	-96,775	-152,684	0	0	0	0	(0	0	0	1,041,287	1,041,287	983,716
C. MANAGEMENT EXPENSES Management Expenses D. DISTRIBUTION EXPENSES	27	7,034	30,319	134,515	71,109	0	0	0	0	C	0	0	0	34,693	34,693	277,670
Commissions	28	4,986	23,973	272,191	55,751	0	0	0	0	(0	0	0	27,431	27,431	384,332
Reinsurance commissions	29	0	0	411	0	0	0	0	0	(0	0	0	0	0	411
Net commissions incurred (28 - 29)	30	4,986	23,973	271,780	55,751	0	0	0	0	(0	0	0	27,431	27,431	383,921
Other distribution expenses	31	0	0	0	0	0	0	0	0	(0	0	0	0	0	0
E. UNDERWRITING RESULTS																
Underwriting gain / (loss) (13 - 26 - 27 - 30 - 31)	32	-146,251	-80,543	448,177	594,766	0	0	0	0	C	0	0	0	-829,100	-829,100	-12,951