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

1889G GARD P. & I. (BERMUDA) LTD.

General: Singapore Insurance Fund

Reporting Cycle: 20152

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 - Professional Indemnity	Misc - Credit / Political Risk	Misc - Others	Misc - Sub- Total	Total
A. PREMIUMS																
Gross premiums																1
Direct business	1	0	22,734,026	0	0	0	0	0	0	(0 0	0	0	0	0	22,734,026
Reinsurance business accepted -																
In Singapore	2	0	0	0	0	0	0	0	0	(0 0	0	0	0	0	0
From other ASEAN countries	3	0	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	0
Total (2 to 4)	5	0	0	0	0	0	0	0	0		0 0	0	0	0	0	0
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	0	14,633,312	0	0	0	0	0	0		0 0	0	0	0	0	14,633,312
Total (6 to 8)	9	0	14,633,312	0	0	0	0	0	0		0 0	0	0	0	0	14,633,312
Net premiums written (1 + 5 - 9)	10	0	8,100,714	0	0	0	0	0	0		0 0	0	0	0	0	8,100,714
Premium liabilities at beginning of period	11	0	0	0	0	0	0	0	0	1	0 0	0	0	0	0	0
Premium liabilities at end of period	12	0	0	0	0	0	0	0	0	(0 0	0	0	0	0	0
Premiums earned during the period (10 + 11 - 12) B. CLAIMS	13	0	8,100,714	0	0	0	0	0	0	1	0 0	0	0	0	0	8,100,714
Gross claims settled																
Direct business	14	0	3,900,865	0	0	0	0	0	0		o	0	0	0	0	3,900,865
Reinsurance business accepted -																
In Singapore	15	0	0	0	0	0	0	0	0	(o	0	0	0	0	0
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
Total (15 to 17)	18	0	0	0	0	0	0	0	0		0 0	0	0	0	0	0
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	0	560,507	0	0	0	0	0	0	(0 0	0	0	0	0	560,507
Total (19 to 21)	22	0	560,507	0	0	0	0	0	0	(0 0	0	0	0	0	560,507
Net claims settled (14 + 18 - 22)	23	0	3,340,358	0	0	0	0	0	0	(0 0	0	0	0	0	3,340,358
Claims liabilities at end of period	24	0	3,667,142	0	0	0	0	0	0	(0 0	0	0	0	0	3,667,142
Claims liabilities at beginning of period	25	0	228,115	0	0	0	0	0	0	(0 0	0	0	0	0	228,115
Net claims incurred (23 + 24 - 25)	26	0	6,779,385	0	0	0	0	0	0	(0 0	0	0	0	0	6,779,385
C. MANAGEMENT EXPENSES																
Management Expenses	27	0	217,230	0	0	0	0	0	0	1	0 0	0	0	0	0	217,230
D. DISTRIBUTION EXPENSES																
Commissions	28	0	2,027,337	0	0	0	0	0	0	(0 0	0	0	0	0	2,027,337
Reinsurance commissions	29	0	2,175,225	0	0	0	0	0	0	(0 0	0	0	0	0	2,175,225
Net commissions incurred (28 - 29)	30	0	-147,888	0	0	0	0	0	0	(0 0	0	0	0	0	-147,888