

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

I518C AVIVA LTD

General: Singapore Insurance Fund

Reporting Cycle: 201812

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
A. PREMIUMS																
Gross premiums																
Direct business	1	0	0	278,036	18,593,259	3,487	238,291	0	7,646	0	0	0	0	4,882,437	4,890,083	24,003,156
Reinsurance business accepted -																
In Singapore	2	0	0	29,132	0	42,005	0	0	0	0	0	0	0	0	0	71,137
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	29,132	0	42,005	0	0	0	0	0	0	0	0	0	71,137
Reinsurance business ceded -																
In Singapore	6	0	0	29,357	457,235	314	3,841	0	475	0	0	0	0	109,296	109,771	600,518
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	0	2,758	220,150	1,929	1,849	0	2,920	0	0	0	0	208,224	211,144	437,830
Total (6 to 8)	9	0	0	32,115	677,385	2,243	5,690	0	3,395	0	0	0	0	317,520	320,915	1,038,348
Net premiums written (1 + 5 - 9)	10	0	0	275,053	17,915,874	43,249	232,601	0	4,251	0	0	0	0	4,564,917	4,569,168	23,035,945
Premium liabilities at beginning of period	11	0	0	166,204	14,623,383	0	67,736	0	0	0	0	0	0	576,626	576,626	15,433,949
Premium liabilities at end of period	12	0	0	192,868	16,611,896	24,860	98,948	0	2,305	0	0	0	0	827,789	830,094	17,758,666
Premiums earned during the period (10 + 11 - 12)	13	0	0	248,389	15,927,361	18,389	201,389	0	1,946	0	0	0	0	4,313,754	4,315,700	20,711,228
B. CLAIMS																
Gross claims settled																
Direct business	14	0	0	37,224	14,393,662	0	87,433	0	0	0	0	0	0	2,378,779	2,378,779	16,897,098
Reinsurance business accepted -																
In Singapore	15	0	0	0	0	0	0	0	0	0	0	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	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	0	0	131,503	0	0	0	0	0	0	0	0	64,065	64,065	195,568
Total (19 to 21)	22	0	0	0	131,503	0	0	0	0	0	0	0	0	64,065	64,065	195,568
Net claims settled (14 + 18 - 22)	23	0	0	37,224	14,262,159	0	87,433	0	0	0	0	0	0	2,314,714	2,314,714	16,701,530
Claims liabilities at end of period	24	0	0	218,824	14,735,216	20,813	115,982	0	1,276	0	0	0	0	1,170,347	1,171,623	16,262,458
Claims liabilities at beginning of period	25	0	0	153,503	14,228,762	0	138,768	0	0	0	0	0	0	1,016,488	1,016,488	15,537,521
Net claims incurred (23 + 24 - 25)	26	0	0	102,545	14,768,613	20,813	64,647	0	1,276	0	0	0	0	2,468,573	2,469,849	17,426,467
C. MANAGEMENT EXPENSES																
Management Expenses	27	0	0	364,712	4,771,339	158,614	70,939	0	347,813	0	0	0	0	1,453,502	1,801,315	7,166,919
D. DISTRIBUTION EXPENSES																
Commissions	28	0	0	7,143	1,075,511	11	27,811	0	399	0	0	0	0	411,127	411,526	1,522,002
Reinsurance commissions	29	0	0	4,169	142,857	-440	0	0	403	0	0	0	0	49,174	49,577	196,163
Net commissions incurred (28 - 29)	30	0	0	2,974	932,654	451	27,811	0	-4	0	0	0	0	361,953	361,949	1,325,839