

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

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

General: Singapore Insurance Fund

Reporting Cycle: 2011 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	9,562,854	421,542	12,994,211	35,938,342	23,414,537	6,450,021	8,448,090	4,895,284	7,000,259	5,932,855	310,963	0	4,620,046	22,759,407	119,989,004
Reinsurance business accepted -																
In Singapore	2	149,197	1,818	1,549,141	40,634	385,992	97,279	129,043	161,128	44,667	84,698	0	0	98,489	388,982	2,742,086
From other ASEAN countries	3	0	0	4,568	0	0	0	0	0	0	1,805	0	0	0	1,805	6,373
From other countries	4	(1,529)	0	0	0	0	0	0	0	0	0	0	0	0	0	(1,529)
Total (2 to 4)	5	147,668	1,818	1,553,709	40,634	385,992	97,279	129,043	161,128	44,667	86,503	0	0	98,489	390,787	2,746,930
Reinsurance business ceded -																
In Singapore	6	1,103,582	250,898	5,010,225	1,188,679	1,129,683	313,439	2,203,231	294,545	3,945,663	2,741,078	157,507	0	561,557	7,700,350	18,900,087
To other ASEAN countries	7	1,178,010	27,743	4,329,077	437,511	396,033	78,317	129,126	74,153	10,641	1,143,497	1,460	0	268,083	1,497,834	8,073,651
To other countries	8	621,972	121,078	1,939,021	10,338	55,373	2,678,667	32,629	606,096	148	934,951	32,598	0	419,034	1,992,827	7,451,905
Total (6 to 8)	9	2,903,564	399,719	11,278,323	1,636,528	1,581,089	3,070,423	2,364,986	974,794	3,956,452	4,819,526	191,565	0	1,248,674	11,191,011	34,425,643
Net premiums written (1 + 5 - 9)	10	6,806,958	23,641	3,269,597	34,342,448	22,219,440	3,476,877	6,212,147	4,081,618	3,088,474	1,199,832	119,398	0	3,469,861	11,959,183	88,310,291
Premium liabilities at beginning of period	11	496,202	23,944	1,152,679	17,338,943	8,554,870	352,040	1,468,005	1,296,175	1,141,701	568,147	11,339	0	768,262	3,785,624	33,172,307
Premium liabilities at end of period	12	423,170	30,611	1,303,354	19,193,474	9,281,762	821,839	1,787,598	1,339,059	2,280,193	592,302	95,749	0	1,062,091	5,369,394	38,211,202
Premiums earned during the period (10 + 11 - 12)	13	6,879,990	16,974	3,118,922	32,487,917	21,492,548	3,007,078	5,892,554	4,038,734	1,949,982	1,175,677	34,988	0	3,176,032	10,375,413	83,271,396
<b>B. CLAIMS</b>																
Gross claims settled																
Direct business	14	1,202,128	645,490	1,365,513	34,527,786	11,463,083	608,226	4,365,192	691,340	225,878	3,564,553	4,093	0	2,037,980	6,523,844	60,701,262
Reinsurance business accepted -																
In Singapore	15	4,766	83,778	453,447	9,011	556,263	9,795	97,188	60,987	120	88,940	0	0	44,886	194,933	1,409,181
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	4,766	83,778	453,447	9,011	556,263	9,795	97,188	60,987	120	88,940	0	0	44,886	194,933	1,409,181
Recoveries from reinsurance business ceded -																
In Singapore	19	(315,655)	624,195	644,664	171,230	728,604	11,916	1,099,050	91,511	117,535	1,485,515	1,995	0	295,091	1,991,647	4,955,651
To other ASEAN countries	20	41,913	96,944	767,308	38,086	59,223	5,319	0	(195)	(21,504)	294,428	0	0	210,977	483,706	1,492,499
To other countries	21	52,865	7,467	50,807	84,964	47,547	195,358	30,942	27,089	(6,814)	1,574,037	998	0	6,196	1,601,506	2,071,456
Total (19 to 21)	22	(220,877)	728,606	1,462,779	294,280	835,374	212,593	1,129,992	118,405	89,217	3,353,980	2,993	0	512,264	4,076,859	8,519,606
Net claims settled (14 + 18 - 22)	23	1,427,771	662	356,181	34,242,517	11,183,972	405,428	3,332,388	633,922	136,781	299,513	1,100	0	1,570,602	2,641,918	53,590,837
Claims liabilities at end of period	24	2,229,175	786,074	1,921,449	61,922,400	25,878,049	838,362	1,620,710	7,073,098	157,771	1,551,562	0	0	3,639,122	12,421,553	107,617,772
Claims liabilities at beginning of period	25	1,911,300	1,063,315	1,128,735	83,756,583	27,021,678	265,533	1,286,386	5,498,955	171,394	1,423,492	758	0	3,877,360	10,971,959	127,405,489
Net claims incurred (23 + 24 - 25)	26	1,745,646	(276,579)	1,148,895	12,408,334	10,040,343	978,257	3,666,712	2,208,065	123,158	427,583	342	0	1,332,364	4,091,512	33,803,120
<b>C. MANAGEMENT EXPENSES</b>																
Management Expenses	27	1,397,874	4,855	671,443	7,052,548	4,562,973	714,010	1,275,723	838,199	634,247	246,397	24,519	0	712,569	2,455,931	18,135,357
<b>D. DISTRIBUTION EXPENSES</b>																
Commissions	28	717,037	48,269	1,731,880	5,140,798	2,007,934	2,575,196	1,645,965	644,586	1,620,839	549,510	41,498	0	568,355	3,424,788	17,291,867
Reinsurance commissions	29	397,498	60,934	2,323,515	1,125	72,285	1,519,911	633,649	226,214	985,009	836,524	43,999	0	289,451	2,381,197	7,390,114
Net commissions incurred (28 - 29)	30	319,539	(12,665)	(591,635)	5,139,673	1,935,649	1,055,285	1,012,316	418,372	635,830	(287,014)	(2,501)	0	278,904	1,043,591	9,901,753
Other distribution expenses	31	2,385	6	(202,770)	946,613	534,425	97,892	149,932	94,891	163,400	98,749	5,381	0	8,039	370,460	1,898,943
<b>E. UNDERWRITING RESULTS</b>																
Underwriting gain / (loss) (13 - 26 - 27 - 30 - 31)	32	3,414,546	301,357	2,092,989	6,940,749	4,419,158	161,634	(212,129)	479,207	393,347	689,962	7,247	0	844,156	2,413,919	19,532,223
<b>F. NET INVESTMENT INCOME</b>	33	682,451	2,370	327,803	3,443,102	2,227,675	348,584	622,817	409,214	309,644	120,293	11,971	0	347,881	1,199,003	8,853,805
<b>G. OPERATING RESULT (32 + 33)</b>	34	4,096,997	303,727	2,420,792	10,383,851	6,646,833	510,218	410,688	888,421	702,991	810,255	19,218	0	1,192,037	3,612,922	28,386,028