

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: 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 l Indemnity	Misc - Credit / Political Risk	Misc - Others	Misc - Sub-Total	Total
A. PREMIUMS																
Gross premiums																
Direct business	1	7,299,625	3,147,939	12,719,430	41,368,327	26,244,394	7,829,713	15,634,593	5,563,196	10,014,438	4,129,269	455,023	695,361	4,843,624	25,700,911	139,944,932
Reinsurance business accepted -																
In Singapore	2	124,241	21,976	2,027,298	42,737	359,703	97,861	179,754	195,809	107,604	154,915	1,838	0	113,985	574,151	3,427,721
From other ASEAN countries	3	2,219	0	4,568	0	0	0	0	0	0	0	0	0	0	0	6,787
From other countries	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total (2 to 4)	5	126,460	21,976	2,031,866	42,737	359,703	97,861	179,754	195,809	107,604	154,915	1,838	0	113,985	574,151	3,434,508
Reinsurance business ceded -																
In Singapore	6	534,648	478,328	5,755,487	1,227,424	1,447,004	715,398	2,687,070	344,561	5,786,403	1,573,249	289,631	650,254	594,158	9,238,256	22,083,615
To other ASEAN countries	7	632,913	98,188	4,393,317	410,061	402,504	199,384	156,852	86,483	3	1,094,857	551	0	317,160	1,499,054	7,792,273
To other countries	8	1,329,026	2,438,717	1,517,420	-311	6,862	2,451,735	18,756	616,958	0	604,101	95,468	21,125	465,547	1,803,199	9,565,404
Total (6 to 8)	9	2,496,587	3,015,233	11,666,224	1,637,174	1,856,370	3,366,517	2,862,678	1,048,002	5,786,406	3,272,207	385,650	671,379	1,376,865	12,540,509	39,441,292
Net premiums written (1 + 5 - 9)	10	4,929,498	154,682	3,085,072	39,773,890	24,747,727	4,561,057	12,951,669	4,711,003	4,335,636	1,011,977	71,211	23,982	3,580,744	13,734,553	103,938,148
Premium liabilities at beginning of period	11	393,264	74,263	1,323,271	21,687,109	9,940,698	813,000	6,386,947	1,622,856	3,102,259	601,100	221,840	21,743	1,640,627	7,210,425	47,828,977
Premium liabilities at end of period	12	388,306	87,490	1,463,001	20,803,517	9,922,384	1,015,785	6,558,376	1,650,998	3,113,331	581,147	218,384	33,102	1,513,743	7,110,705	47,349,564
Premiums earned during the period (10 + 11 - 12)	13	4,934,456	141,455	2,945,342	40,657,482	24,766,041	4,358,272	12,780,240	4,682,861	4,324,564	1,031,930	74,667	12,623	3,707,628	13,834,273	104,417,561
B. CLAIMS																
Gross claims settled																
Direct business	14	2,150,714	8,190,608	4,439,013	23,906,298	11,860,325	5,221,698	8,299,378	2,170,065	1,847,459	962,638	0	0	998,661	5,978,823	70,046,857
Reinsurance business accepted -																
In Singapore	15	150,038	-87	241,051	7,009	343,689	29,429	85,639	37,795	-4,361	22,053	0	0	36,055	91,542	948,310
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	150,038	-87	241,051	7,009	343,689	29,429	85,639	37,795	-4,361	22,053	0	0	36,055	91,542	948,310
Recoveries from reinsurance business ceded -																
In Singapore	19	505,768	305,958	1,639,743	647,381	501,478	209,084	1,706,944	256,486	825,869	448,687	0	0	131,683	1,662,725	7,179,081
To other ASEAN countries	20	89,883	39,141	942,002	2,268	0	38,291	0	63,725	-922	251,337	0	0	50,812	364,952	1,476,537
To other countries	21	548,508	7,427,382	1,365,108	205,787	0	2,592,779	3,763	7,130	-2,981	87,065	0	0	32,072	123,286	12,266,613
Total (19 to 21)	22	1,144,159	7,772,481	3,946,853	855,436	501,478	2,840,154	1,710,707	327,341	821,966	787,089	0	0	214,567	2,150,963	20,922,231
Net claims settled (14 + 18 - 22)	23	1,156,593	418,040	733,211	23,057,871	11,702,536	2,410,973	6,674,310	1,880,519	1,021,132	197,602	0	0	820,149	3,919,402	50,072,936
Claims liabilities at end of period	24	1,493,046	267,784	1,223,033	41,413,734	26,541,404	744,826	3,413,113	6,901,608	160,489	747,069	0	3,000	1,848,341	9,660,507	84,757,447
Claims liabilities at beginning of period	25	1,944,295	483,267	1,060,935	43,659,864	28,102,513	680,782	2,773,269	6,827,158	278,043	482,504	0	3,000	2,750,206	10,340,911	89,045,836
Net claims incurred (23 + 24 - 25)	26	705,344	202,557	895,309	20,811,741	10,141,427	2,475,017	7,314,154	1,954,969	903,578	462,167	0	0	-81,716	3,238,998	45,784,547
C. MANAGEMENT EXPENSES																
Management Expenses	27	882,003	27,676	551,992	7,116,481	4,427,948	816,080	2,317,357	842,909	775,747	181,066	12,741	4,291	640,679	2,457,433	18,596,970
D. DISTRIBUTION EXPENSES																
Commissions	28	587,140	113,467	2,138,382	6,393,739	2,377,292	2,610,010	4,799,500	705,299	2,266,266	430,294	48,739	86,076	639,309	4,175,983	23,195,513
Reinsurance commissions	29	496,661	242,102	2,938,125	1,584	88,145	1,567,297	702,610	230,630	1,130,110	682,037	84,543	129,105	336,493	2,592,918	8,629,442
Net commissions incurred (28 - 29)	30	90,479	-128,635	-799,743	6,392,155	2,289,147	1,042,713	4,096,890	474,669	1,136,156	-251,743	-35,804	-43,029	302,816	1,583,065	14,566,071