

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: 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	0	0	84,233	24,833,353	0	0	0	0	0	0	0	0	835,733	835,733	25,753,319
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	2,851	1,319,865	0	0	0	0	0	0	0	0	42,116	42,116	1,364,832
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	0	0	0	0	0	0	0	0	0	0	0	0	0
Total (6 to 8)	9	0	0	2,851	1,319,865	0	0	0	0	0	0	0	0	42,116	42,116	1,364,832
Net premiums written (1 + 5 - 9)	10	0	0	81,382	23,513,488	0	0	0	0	0	0	0	0	793,617	793,617	24,388,487
Premium liabilities at beginning of period	11	0	0	17,316	12,544,463	0	0	0	0	0	0	0	0	49,916	49,916	12,611,695
Premium liabilities at end of period	12	0	0	46,413	14,996,448	0	0	0	0	0	0	0	0	108,503	108,503	15,151,364
Premiums earned during the period (10 + 11 - 12)	13	0	0	52,285	21,061,503	0	0	0	0	0	0	0	0	735,030	735,030	21,848,818
<b>B. CLAIMS</b>																
Gross claims settled																
Direct business	14	0	0	0	7,230,717	0	0	0	0	0	0	0	0	303,726	303,726	7,534,443
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	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	0
Net claims settled (14 + 18 - 22)	23	0	0	0	7,230,717	0	0	0	0	0	0	0	0	303,726	303,726	7,534,443
Claims liabilities at end of period	24	0	0	101,843	13,515,775	0	0	0	0	0	0	0	0	190,727	190,727	13,808,345
Claims liabilities at beginning of period	25	0	0	2,160	3,025,704	0	0	0	0	0	0	0	0	52,838	52,838	3,080,702
Net claims incurred (23 + 24 - 25)	26	0	0	99,683	17,720,788	0	0	0	0	0	0	0	0	441,615	441,615	18,262,086
<b>C. MANAGEMENT EXPENSES</b>																
Management Expenses	27	0	0	27,453	8,093,418	0	0	0	0	0	0	0	0	272,373	272,373	8,393,244
<b>D. DISTRIBUTION EXPENSES</b>																
Commissions	28	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Reinsurance commissions	29	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Net commissions incurred (28 - 29)	30	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other distribution expenses	31	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>E. UNDERWRITING RESULTS</b>																
Underwriting gain / (loss) (13 - 26 - 27 - 30 - 31)	32	0	0	(74,851)	(4,752,703)	0	0	0	0	0	0	0	0	21,042	21,042	(4,806,512)
<b>F. NET INVESTMENT INCOME</b>	33	0	0	517	99,550	0	0	0	0	0	0	0	0	1,043	1,043	101,110
<b>G. OPERATING RESULT (32 + 33)</b>	34	0	0	(74,334)	(4,653,153)	0	0	0	0	0	0	0	0	22,085	22,085	(4,705,402)