

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

I889G GARD P. & I. (BERMUDA) LTD.

General: Singapore Insurance Fund

Reporting Cycle: 20182

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	23,065,334	0	0	0	0	0	0	0	0	0	0	0	0	23,065,334
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	15,206,048	0	0	0	0	0	0	0	0	0	0	0	0	15,206,048
Total (6 to 8)	9	0	15,206,048	0	0	0	0	0	0	0	0	0	0	0	0	15,206,048
Net premiums written (1 + 5 - 9)	10	0	7,859,286	0	0	0	0	0	0	0	0	0	0	0	0	7,859,286
Premium liabilities at beginning of period	11	0	0	0	0	0	0	0	0	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)	13	0	7,859,286	0	0	0	0	0	0	0	0	0	0	0	0	7,859,286
B. CLAIMS																
Gross claims settled																
Direct business	14	0	28,381,943	0	0	0	0	0	0	0	0	0	0	0	0	28,381,943
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	13,328,748	0	0	0	0	0	0	0	0	0	0	0	0	13,328,748
Total (19 to 21)	22	0	13,328,748	0	0	0	0	0	0	0	0	0	0	0	0	13,328,748
Net claims settled (14 + 18 - 22)	23	0	15,053,195	0	0	0	0	0	0	0	0	0	0	0	0	15,053,195
Claims liabilities at end of period	24	0	17,452,168	0	0	0	0	0	0	0	0	0	0	0	0	17,452,168
Claims liabilities at beginning of period	25	0	14,221,224	0	0	0	0	0	0	0	0	0	0	0	0	14,221,224
Net claims incurred (23 + 24 - 25)	26	0	18,284,139	0	0	0	0	0	0	0	0	0	0	0	0	18,284,139
C. MANAGEMENT EXPENSES																
Management Expenses	27	0	243,472	0	0	0	0	0	0	0	0	0	0	0	0	243,472
D. DISTRIBUTION EXPENSES																
Commissions	28	0	2,481,505	0	0	0	0	0	0	0	0	0	0	0	0	2,481,505
Reinsurance commissions	29	0	2,452,728	0	0	0	0	0	0	0	0	0	0	0	0	2,452,728
Net commissions incurred (28 - 29)	30	0	28,777	0	0	0	0	0	0	0	0	0	0	0	0	28,777