

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: 2018 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
A. PREMIUMS																
Gross premiums																
Direct business	1	6,969,435	4,817,604	13,268,891	42,709,686	20,840,072	12,112,307	13,101,534	6,383,552	5,636,746	8,086,537	1,298,229	1,635,257	8,617,811	31,658,132	145,477,661
Reinsurance business accepted -																
In Singapore	2	44,184	61,086	2,609,203	4,122	204,379	53,271	151,873	235,944	31,438	80,646	0	0	79,607	427,635	3,555,753
From other ASEAN countries	3	1,073	0	0	0	0	0	0	0	0	0	0	0	0	0	1,073
From other countries	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total (2 to 4)	5	45,257	61,086	2,609,203	4,122	204,379	53,271	151,873	235,944	31,438	80,646	0	0	79,607	427,635	3,556,826
Reinsurance business ceded -																
In Singapore	6	479,399	1,011,464	6,274,838	971,502	1,419,860	454,445	1,807,553	732,850	2,345,325	5,582,169	1,005,414	1,629,894	1,028,024	12,323,676	24,742,737
To other ASEAN countries	7	81,870	0	96,539	0	0	57,239	0	950	0	2,983	0	0	4,034	7,967	243,615
To other countries	8	2,244,373	3,674,042	6,338,400	321,925	288,941	6,554,261	135,902	1,160,092	0	1,473,886	138,908	-5,146	4,887,683	7,655,423	27,213,267
Total (6 to 8)	9	2,805,642	4,685,506	12,709,777	1,293,427	1,708,801	7,065,945	1,943,455	1,893,892	2,345,325	7,059,038	1,144,322	1,624,748	5,919,741	19,987,066	52,199,619
Net premiums written (1 + 5 - 9)	10	4,209,050	193,184	3,168,317	41,420,381	19,335,650	5,099,633	11,309,952	4,725,604	3,322,859	1,108,145	153,907	10,509	2,777,677	12,098,701	96,834,868
Premium liabilities at beginning of period	11	487,844	157,970	1,548,696	20,604,476	9,479,331	1,221,726	6,608,287	1,566,167	2,655,627	945,924	203,549	85,171	1,419,191	6,875,629	46,983,959
Premium liabilities at end of period	12	507,393	211,972	1,583,850	25,244,342	9,214,140	1,220,104	5,960,285	1,798,840	2,227,399	977,589	197,605	89,700	1,409,487	6,700,620	50,642,706
Premiums earned during the period (10 + 11 - 12)	13	4,189,501	139,182	3,133,163	36,780,515	19,600,841	5,101,255	11,957,954	4,492,931	3,751,087	1,076,480	159,851	5,980	2,787,381	12,273,710	93,176,121
B. CLAIMS																
Gross claims settled																
Direct business	14	1,690,210	2,215,655	3,424,420	24,031,108	10,541,736	3,722,053	7,252,762	221,463	3,984,799	2,854,969	44,584	857,931	1,530,157	9,493,903	62,371,847
Reinsurance business accepted -																
In Singapore	15	5,073	29,378	314,772	0	298,419	30,047	103,308	24,807	6,132	13,852	0	0	33,248	78,039	859,036
From other ASEAN countries	16	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
From other countries	17	2,927	0	0	0	0	0	0	0	0	3,098	0	0	0	3,098	6,025
Total (15 to 17)	18	8,000	29,378	314,772	0	298,419	30,047	103,308	24,807	6,132	16,950	0	0	33,248	81,137	865,061
Recoveries from reinsurance business ceded -																
In Singapore	19	24,864	28,736	1,891,971	0	586,948	5,262	1,037,240	-600,931	2,404,553	1,693,112	39,504	815,034	555,408	4,906,680	8,481,701
To other ASEAN countries	20	36	0	296	0	0	0	0	0	-163	8,179	0	0	2,349	10,365	10,697
To other countries	21	1,070,785	2,193,774	953,567	0	1,739	1,610,164	0	-208,422	-4,527	697,959	0	0	307,940	792,950	6,622,979
Total (19 to 21)	22	1,095,685	2,222,510	2,845,834	0	588,687	1,615,426	1,037,240	-809,353	2,399,863	2,399,250	39,504	815,034	865,697	5,709,995	15,115,377
Net claims settled (14 + 18 - 22)	23	602,525	22,523	893,358	24,031,108	10,251,468	2,136,674	6,318,830	1,055,623	1,591,068	472,669	5,080	42,897	697,708	3,865,045	48,121,531
Claims liabilities at end of period	24	1,394,587	229,990	2,280,700	32,647,400	21,010,921	910,000	2,529,813	4,042,808	337,886	672,533	15,210	447,956	1,615,943	7,132,336	68,135,747
Claims liabilities at beginning of period	25	1,304,328	236,295	2,455,833	34,018,325	21,268,624	441,729	2,907,675	4,240,048	264,018	729,127	18,824	253,114	1,842,378	7,347,509	69,980,318
Net claims incurred (23 + 24 - 25)	26	692,784	16,218	718,225	22,660,183	9,993,765	2,604,945	5,940,968	858,383	1,664,936	416,075	1,466	237,739	471,273	3,649,872	46,276,960
C. MANAGEMENT EXPENSES																
Management Expenses	27	777,481	35,684	585,241	7,651,030	3,571,615	941,987	2,089,135	872,898	613,787	204,693	28,429	1,941	513,082	2,234,830	17,887,003
D. DISTRIBUTION EXPENSES																
Commissions	28	604,300	236,906	2,588,836	6,793,950	1,913,381	6,308,304	3,888,974	767,498	1,557,416	389,247	210,104	224,437	2,034,910	5,183,612	27,518,263
Reinsurance commissions	29	643,836	599,038	3,427,481	38,841	142,549	5,259,753	450,850	364,088	656,437	687,643	269,247	350,428	2,172,364	4,500,207	15,062,555
Net commissions incurred (28 - 29)	30	-39,536	-362,132	-838,645	6,755,109	1,770,832	1,048,551	3,438,124	403,410	900,979	-298,396	-59,143	-125,991	-137,454	683,405	12,455,708