

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: 2006 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	4,512,195	1,754,239	10,518,033	19,881,728	11,044,441	933,657	1,374,695	3,038,950	447,358	8,534,509	32,850	0	2,462,586	14,516,253	64,535,241
Reinsurance business accepted -																
In Singapore	2	332,132	380,366	751,219	14,861	79,081	167,210	21,047	89,059	2,104	88,396	0	0	241,736	421,295	2,167,211
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	332,132	380,366	751,219	14,861	79,081	167,210	21,047	89,059	2,104	88,396	0	0	241,736	421,295	2,167,211
Reinsurance business ceded -																
In Singapore	6	986,737	1,166,902	4,183,450	1,000,228	1,160,402	250,254	686,473	470,129	274,249	4,552,546	827	0	651,937	5,949,688	15,384,134
To other ASEAN countries	7	310,508	167,021	1,113,723	531	14,208	25,068	0	5,805	26,633	185,290	0	0	55,249	272,977	1,904,036
To other countries	8	981,731	232,197	4,009,985	64,500	117,568	108,912	68,708	581,463	28,966	3,487,546	11,882	0	96,279	4,206,136	9,789,737
Total (6 to 8)	9	2,278,976	1,566,120	9,307,158	1,065,259	1,292,178	384,234	755,181	1,057,397	329,848	8,225,382	12,709	0	803,465	10,428,801	27,077,907
Net premiums written (1 + 5 - 9)	10	2,565,351	568,485	1,962,094	18,831,330	9,831,344	716,633	640,561	2,070,612	119,614	397,523	20,141	0	1,900,857	4,508,747	39,624,545
Premium liabilities at beginning of period	11	558,991	303,623	1,351,761	7,821,529	3,346,044	222,500	237,221	891,020	271,058	1,519,945	7,659	0	897,662	3,587,344	17,429,013
Premium liabilities at end of period	12	641,336	250,585	986,392	8,908,458	5,999,034	256,060	266,832	913,863	213,603	1,590,389	6,379	0	758,434	3,482,668	20,791,365
Premiums earned during the period (10 + 11 - 12)	13	2,483,006	621,523	2,327,463	17,744,401	7,178,354	683,073	610,950	2,047,769	177,069	327,079	21,421	0	2,040,085	4,613,423	36,262,193
B. CLAIMS																
Gross claims settled																
Direct business	14	1,534,224	1,777,792	1,269,769	14,151,662	7,361,141	116,975	543,333	1,748,676	(35,075)	1,379,806	0	0	345,684	3,439,091	30,193,987
Reinsurance business accepted -																
In Singapore	15	157,928	275,888	100,534	648	199,361	8,065	25,567	46,467	(5,419)	144,174	0	0	31,973	217,195	985,186
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	157,928	275,888	100,534	648	199,361	8,065	25,567	46,467	(5,419)	144,174	0	0	31,973	217,195	985,186
Recoveries from reinsurance business ceded -																
In Singapore	19	487,191	1,016,749	505,961	384,477	830,200	25,274	261,468	1,062,644	(39,544)	930,028	0	0	46,210	1,999,338	5,510,658
To other ASEAN countries	20	164,394	168,773	225,554	0	277	2,427	0	105,535	4,903	47,230	0	0	19,615	177,283	738,708
To other countries	21	233,901	245,070	456,537	13,042	26,570	5,157	33,158	44,082	(3,619)	480,578	0	0	(6,701)	514,340	1,527,775
Total (19 to 21)	22	885,486	1,430,592	1,188,052	397,519	857,047	32,858	294,626	1,212,261	(38,260)	1,457,836	0	0	59,124	2,690,961	7,777,141
Net claims settled (14 + 18 - 22)	23	806,666	623,088	182,251	13,754,791	6,703,455	92,182	274,274	582,882	(2,234)	66,144	0	0	318,533	965,325	23,402,032
Claims liabilities at end of period	24	673,144	1,113,309	911,751	31,054,289	13,919,661	35,210	195,468	5,150,911	217,108	769,664	93,260	0	2,560,197	8,791,140	56,693,972
Claims liabilities at beginning of period	25	830,404	1,444,324	1,392,106	32,961,643	13,525,610	27,131	148,841	4,343,742	317,010	607,138	140,522	0	3,182,625	8,591,037	58,921,096
Net claims incurred (23 + 24 - 25)	26	649,406	292,073	(298,104)	11,847,437	7,097,506	100,261	320,901	1,390,051	(102,136)	228,670	(47,262)	0	(303,895)	1,165,428	21,174,908
C. MANAGEMENT EXPENSES																
Management Expenses	27	603,634	133,766	461,686	4,431,059	2,313,340	168,625	150,726	487,220	28,145	93,538	4,739	0	447,277	1,060,919	9,323,755
D. DISTRIBUTION EXPENSES																
Commissions	28	645,748	311,509	1,740,233	2,704,439	1,045,466	239,423	203,077	405,507	41,451	524,445	3,062	0	547,988	1,522,453	8,412,348
Reinsurance commissions	29	604,593	299,943	2,410,211	112,357	96,923	106,092	208,155	173,567	58,063	1,029,166	5,814	0	321,340	1,587,950	5,426,224
Net commissions incurred (28 - 29)	30	41,155	11,566	(669,978)	2,592,082	948,543	133,331	(5,078)	231,940	(16,612)	(504,721)	(2,752)	0	226,648	(65,497)	2,986,124
Other distribution expenses	31	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
E. UNDERWRITING RESULTS																
Underwriting gain / (loss) (13 - 26 - 27 - 30 - 31)	32	1,188,811	184,118	2,833,859	(1,126,177)	(3,181,035)	280,856	144,401	(61,442)	267,672	509,592	66,696	0	1,670,055	2,452,573	2,777,406
F. NET INVESTMENT INCOME	33	2,211,288	490,024	1,691,291	16,232,281	8,474,449	617,725	552,153	1,784,832	103,105	342,658	17,361	0	1,638,506	3,886,462	34,155,673
G. OPERATING RESULT (32 + 33)	34	3,400,099	674,142	4,525,150	15,106,104	5,293,414	898,581	696,554	1,723,390	370,777	852,250	84,057	0	3,308,561	6,339,035	36,933,079