

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: 2014 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 | 7,629,446 | 1,911,144 | 12,755,022 | 43,485,876 | 25,440,215 | 9,176,506 | 14,109,857 | 6,661,876 | 8,720,530 | 5,557,082 | 244,367 | 258,246 | 5,322,855 | 26,764,956 | 141,273,022 |
| Reinsurance business accepted - | | | | | | | | | | | | | | | | |
| In Singapore | 2 | 282,214 | 34 | 1,786,062 | 40,689 | 312,154 | 101,291 | 149,079 | 166,393 | 13,862 | 63,274 | 0 | 0 | 111,825 | 355,354 | 3,026,877 |
| From other ASEAN countries | 3 | 967 | 0 | 4,568 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 5,535 |
| From other countries | 4 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 0 | 84,547 | 0 | 0 | 0 | 84,547 | 84,547 |
| Total (2 to 4) | 5 | 283,181 | 34 | 1,790,630 | 40,689 | 312,154 | 101,291 | 149,079 | 166,393 | 13,862 | 147,821 | 0 | 0 | 111,825 | 439,901 | 3,116,959 |
| Reinsurance business ceded - | | | | | | | | | | | | | | | | |
| In Singapore | 6 | 968,263 | 579,217 | 5,304,523 | 1,294,674 | 1,014,275 | 663,911 | 2,616,067 | 1,076,347 | 4,798,131 | 1,712,357 | 112,362 | 223,272 | 590,397 | 8,512,866 | 20,953,796 |
| To other ASEAN countries | 7 | 864,048 | 83,818 | 4,439,708 | 430,283 | 407,599 | 160,493 | 147,593 | 80,311 | 388 | 1,091,938 | 502 | 0 | 273,617 | 1,446,756 | 7,980,298 |
| To other countries | 8 | 520,849 | 1,136,300 | 1,721,248 | 0 | 8,301 | 4,725,487 | 23,876 | 1,050,104 | 0 | 1,834,618 | 55,297 | 34,974 | 600,124 | 3,575,117 | 11,711,178 |
| Total (6 to 8) | 9 | 2,353,160 | 1,799,335 | 11,465,479 | 1,724,957 | 1,430,175 | 5,549,891 | 2,787,536 | 2,206,762 | 4,798,519 | 4,638,913 | 168,161 | 258,246 | 1,464,138 | 13,534,739 | 40,645,272 |
| Net premiums written (1 + 5 - 9) | 10 | 5,559,467 | 111,843 | 3,080,173 | 41,801,608 | 24,322,194 | 3,727,906 | 11,471,400 | 4,621,507 | 3,935,873 | 1,065,990 | 76,206 | 0 | 3,970,542 | 13,670,118 | 103,744,709 |
| Premium liabilities at beginning of period | 11 | 411,373 | 60,848 | 1,371,882 | 21,171,030 | 9,956,394 | 834,684 | 4,022,971 | 1,748,501 | 3,451,063 | 640,434 | 240,926 | 41,262 | 1,776,712 | 7,898,898 | 45,728,080 |
| Premium liabilities at end of period | 12 | 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 |
| Premiums earned during the period (10 + 11 - 12) | 13 | 5,577,576 | 98,428 | 3,128,784 | 41,285,529 | 24,337,890 | 3,749,590 | 9,107,424 | 4,747,152 | 4,284,677 | 1,105,324 | 95,292 | 19,519 | 4,106,627 | 14,358,591 | 101,643,812 |
| B. CLAIMS | | | | | | | | | | | | | | | | |
| Gross claims settled | | | | | | | | | | | | | | | | |
| Direct business | 14 | 2,746,798 | 622,727 | 4,265,911 | 22,569,437 | 10,830,254 | 3,345,400 | 8,731,914 | 3,697,793 | 1,497,100 | 2,779,294 | 0 | 0 | 1,432,802 | 9,406,989 | 62,519,430 |
| Reinsurance business accepted - | | | | | | | | | | | | | | | | |
| In Singapore | 15 | 57,067 | (72) | 185,827 | 4,009 | 308,430 | 27,899 | 112,828 | 66,087 | 473 | 31,177 | 0 | 0 | 45,180 | 142,917 | 838,905 |
| 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 | 57,067 | (72) | 185,827 | 4,009 | 308,430 | 27,899 | 112,828 | 66,087 | 473 | 31,177 | 0 | 0 | 45,180 | 142,917 | 838,905 |
| Recoveries from reinsurance business ceded - | | | | | | | | | | | | | | | | |
| In Singapore | 19 | 248,580 | 293,398 | 3,096,443 | 177,034 | 268,191 | 40,319 | 2,020,713 | 282,375 | 903,650 | 1,064,804 | 0 | 0 | 222,405 | 2,473,234 | 8,617,912 |
| To other ASEAN countries | 20 | 39,466 | 61,690 | 610,965 | 25,785 | 15 | 3,582 | 0 | 1,597,930 | (1,006) | 679,555 | 0 | 0 | 64,507 | 2,340,986 | 3,082,489 |
| To other countries | 21 | 54,686 | 204,883 | 294,721 | 160,051 | 5,859 | 1,836,322 | 30,339 | 1,300 | (4,468) | 399,281 | 0 | 0 | 32,559 | 428,672 | 3,015,533 |
| Total (19 to 21) | 22 | 342,732 | 559,971 | 4,002,129 | 362,870 | 274,065 | 1,880,223 | 2,051,052 | 1,881,605 | 898,176 | 2,143,640 | 0 | 0 | 319,471 | 5,242,892 | 14,715,934 |
| Net claims settled (14 + 18 - 22) | 23 | 2,461,133 | 62,684 | 449,609 | 22,210,576 | 10,864,619 | 1,493,076 | 6,793,690 | 1,882,275 | 599,397 | 666,831 | 0 | 0 | 1,158,511 | 4,307,014 | 48,642,401 |
| Claims liabilities at end of period | 24 | 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 |
| Claims liabilities at beginning of period | 25 | 3,374,557 | 586,793 | 1,685,104 | 46,034,621 | 28,851,007 | 327,945 | 1,961,223 | 6,362,345 | 256,067 | 1,601,188 | 0 | 2,000 | 2,997,693 | 11,219,293 | 94,040,543 |
| Net claims incurred (23 + 24 - 25) | 26 | 1,030,871 | (40,842) | (174,560) | 19,835,819 | 10,116,125 | 1,845,913 | 7,605,736 | 2,347,088 | 621,373 | (451,853) | 0 | 1,000 | 911,024 | 3,428,632 | 43,647,694 |
| C. MANAGEMENT EXPENSES | | | | | | | | | | | | | | | | |
| Management Expenses | 27 | 986,316 | 19,842 | 546,459 | 7,416,104 | 4,315,047 | 661,375 | 2,035,163 | 819,910 | 698,271 | 189,119 | 13,520 | 0 | 704,421 | 2,425,241 | 18,405,547 |
| D. DISTRIBUTION EXPENSES | | | | | | | | | | | | | | | | |
| Commissions | 28 | 638,896 | 117,338 | 2,071,445 | 6,398,831 | 2,171,222 | 3,205,533 | 3,987,063 | 743,661 | 2,050,371 | 540,232 | 19,012 | 14,904 | 679,660 | 4,047,840 | 22,638,168 |
| Reinsurance commissions | 29 | 375,547 | 193,416 | 2,601,864 | 1,486 | 49,109 | 2,485,834 | 688,410 | 392,748 | 1,131,670 | 876,681 | 35,783 | 58,856 | 329,033 | 2,824,771 | 9,220,437 |
| Net commissions incurred (28 - 29) | 30 | 263,349 | (76,078) | (530,419) | 6,397,345 | 2,122,113 | 719,699 | 3,298,653 | 350,913 | 918,701 | (336,449) | (16,771) | (43,952) | 350,627 | 1,223,069 | 13,417,731 |
| Other distribution expenses | 31 | (78,710) | (51,358) | (399,281) | 1,702,082 | 731,012 | 296,504 | 209,480 | 138,864 | 302,407 | (131,146) | 5,383 | 857 | 69,207 | 385,572 | 2,795,301 |
| E. UNDERWRITING RESULTS | | | | | | | | | | | | | | | | |
| Underwriting gain / (loss) (13 - 26 - 27 - 30 - 31) | 32 | 3,375,750 | 246,864 | 3,686,585 | 5,934,179 | 7,053,593 | 226,099 | (4,041,608) | 1,090,377 | 1,743,925 | 1,835,653 | 93,160 | 61,614 | 2,071,348 | 6,896,077 | 23,377,539 |
| F. NET INVESTMENT INCOME | 33 | 1,036,933 | 20,861 | 574,503 | 7,796,694 | 4,536,493 | 695,316 | 2,139,606 | 861,988 | 734,106 | 198,825 | 14,214 | 0 | 740,572 | 2,549,705 | 19,350,111 |
| G. OPERATING RESULT (32 + 33) | 34 | 4,412,683 | 267,725 | 4,261,088 | 13,730,873 | 11,590,086 | 921,415 | (1,902,002) | 1,952,365 | 2,478,031 | 2,034,478 | 107,374 | 61,614 | 2,811,920 | 9,445,782 | 42,727,650 |