

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

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

General: Singapore Insurance Fund

Reporting Cycle: 201512

Description	Row No.	Marine and Aviation - Cargo	Marine and Aviation - Hull and Liability	Fire	Motor	Work Injury Compensati on	Personal Accident	Health	Misc - Public Liability	Misc - Bonds	Misc - Engineering / CAR / EAR	Misc - Professiona l Indemnity	Misc - Credit / Political Risk	Misc - Others	Misc - Sub-Total	Total
A. PREMIUMS																
Gross premiums																
Direct business	1	354,835	8,609,551	5,631,419	50,648,581	15,967,406	148,616	721,868	595,718	154,493	8,499,420	2,188,854	0	1,526,526	12,965,011	95,047,287
Reinsurance business accepted -																
In Singapore	2	28,372	225,631	630,782	71,870	166,756	0	0	4,315	1,087	118,806	28,688	0	4,559	157,455	1,280,866
From other ASEAN countries	3	0	82,669	0	0	0	0	0	0	0	0	0	0	0	0	82,669
From other countries	4	-2,100	217,131	0	0	0	0	0	0	0	0	0	0	0	0	215,031
Total (2 to 4)	5	26,272	525,431	630,782	71,870	166,756	0	0	4,315	1,087	118,806	28,688	0	4,559	157,455	1,578,566
Reinsurance business ceded -																
In Singapore	6	78,894	910,651	4,225,127	3,250,779	1,907,732	22,891	47,224	217,656	12,285	4,095,758	545,719	0	465,204	5,336,622	15,779,920
To other ASEAN countries	7	60,866	576,614	1,099,663	13,632,292	312,693	30,157	75,647	63,193	7,718	1,915,251	147,805	0	98,013	2,231,980	18,019,912
To other countries	8	90,506	670,912	197,376	528,038	194,954	8,376	123,229	127,826	8,081	2,310,493	161,947	0	233,459	2,841,806	4,655,197
Total (6 to 8)	9	230,266	2,158,177	5,522,166	17,411,109	2,415,379	61,424	246,100	408,675	28,084	8,321,502	855,471	0	796,676	10,410,408	38,455,029
Net premiums written (1 + 5 - 9)	10	150,841	6,976,805	740,035	33,309,342	13,718,783	87,192	475,768	191,358	127,496	296,724	1,362,071	0	734,409	2,712,058	58,170,824
Premium liabilities at beginning of period	11	23,672	4,181,829	518,889	13,363,645	9,193,204	27,541	82,918	204,851	571,095	2,165,578	403,789	0	181,904	3,527,217	30,918,915
Premium liabilities at end of period	12	21,232	2,984,744	442,443	10,724,093	6,340,056	24,126	66,746	133,798	405,986	1,356,453	352,570	0	186,570	2,435,377	23,038,817
Premiums earned during the period (10 + 11 - 12)	13	153,281	8,173,890	816,481	35,948,894	16,571,931	90,607	491,940	262,411	292,605	1,105,849	1,413,290	0	729,743	3,803,898	66,050,922
B. CLAIMS																
Gross claims settled																
Direct business	14	58,530	9,197,381	2,424,888	50,834,790	9,409,740	9,526	373,315	353,738	398,338	2,844,496	1,479,318	0	596,243	5,672,133	77,980,303
Reinsurance business accepted -																
In Singapore	15	14,363	288,863	249,517	49,056	1,193,799	0	0	40,582	1,727	96,881	0	0	60,708	199,898	1,995,496
From other ASEAN countries	16	0	46,473	0	0	0	0	0	0	0	0	0	0	0	0	46,473
From other countries	17	4,835	-24,581	0	0	0	0	0	0	0	0	0	0	0	0	-19,746
Total (15 to 17)	18	19,198	310,755	249,517	49,056	1,193,799	0	0	40,582	1,727	96,881	0	0	60,708	199,898	2,022,223
Recoveries from reinsurance business ceded -																
In Singapore	19	43,888	1,412,588	-2,044,817	6,076,682	1,484,371	476	-67,633	-4,317	24,174	-2,733,357	143,063	0	240,108	-2,330,329	4,575,226
To other ASEAN countries	20	9,417	441,858	539,334	7,745,456	106,942	0	62,029	131,399	3,231	981,664	52,447	0	55,261	1,224,002	10,129,038
To other countries	21	19,490	815,615	3,765,328	3,432,436	143,204	0	174,056	174,882	2,770	4,207,612	44,955	0	95,168	4,525,387	12,875,516
Total (19 to 21)	22	72,795	2,670,061	2,259,845	17,254,574	1,734,517	476	168,452	301,964	30,175	2,455,919	240,465	0	390,537	3,419,060	27,579,780
Net claims settled (14 + 18 - 22)	23	4,933	6,838,075	414,560	33,629,272	8,869,022	9,050	204,863	92,356	369,890	485,458	1,238,853	0	266,414	2,452,971	52,422,746
Claims liabilities at end of period	24	280,154	11,183,960	2,452,653	63,932,423	23,604,928	13,572	471,520	1,196,891	237,553	5,237,104	6,148,478	0	1,968,994	14,789,020	116,728,230
Claims liabilities at beginning of period	25	239,441	12,038,252	1,949,364	80,102,762	22,655,044	9,067	111,206	1,394,021	240,804	3,898,761	5,785,464	0	2,834,741	14,153,791	131,258,927
Net claims incurred (23 + 24 - 25)	26	45,646	5,983,783	917,849	17,458,933	9,818,906	13,555	565,177	-104,774	366,639	1,823,801	1,601,867	0	-599,333	3,088,200	37,892,049
C. MANAGEMENT EXPENSES																
Management Expenses	27	20,547	492,492	337,612	2,734,477	869,836	8,012	38,918	32,349	8,388	464,632	119,554	0	82,545	707,468	5,209,362
D. DISTRIBUTION EXPENSES																
Commissions	28	31,876	1,559,480	937,225	6,686,376	675,428	19,383	119,603	60,105	14,175	310,715	403,110	0	214,160	1,002,265	11,031,636
Reinsurance commissions	29	172,039	369,353	1,056,060	3,048,237	196,002	4,561	62,804	37,911	-1,579	754,314	184,705	0	56,424	1,031,775	5,940,831
Net commissions incurred (28 - 29)	30	-140,163	1,190,127	-118,835	3,638,139	479,426	14,822	56,799	22,194	15,754	-443,599	218,405	0	157,736	-29,510	5,090,805