

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: 20172

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	30,133,637	0	0	0	0	0	0	0	0	0	0	0	0	30,133,637
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	19,980,018	0	0	0	0	0	0	0	0	0	0	0	0	19,980,018
Total (6 to 8)	9	0	19,980,018	0	0	0	0	0	0	0	0	0	0	0	0	19,980,018
Net premiums written (1 + 5 - 9)	10	0	10,153,619	0	0	0	0	0	0	0	0	0	0	0	0	10,153,619
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	10,153,619	0	0	0	0	0	0	0	0	0	0	0	0	10,153,619
B. CLAIMS																
Gross claims settled																
Direct business	14	0	16,678,773	0	0	0	0	0	0	0	0	0	0	0	0	16,678,773
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	7,367,560	0	0	0	0	0	0	0	0	0	0	0	0	7,367,560
Total (19 to 21)	22	0	7,367,560	0	0	0	0	0	0	0	0	0	0	0	0	7,367,560
Net claims settled (14 + 18 - 22)	23	0	9,311,213	0	0	0	0	0	0	0	0	0	0	0	0	9,311,213
Claims liabilities at end of period	24	0	15,416,411	0	0	0	0	0	0	0	0	0	0	0	0	15,416,411
Claims liabilities at beginning of period	25	0	14,261,237	0	0	0	0	0	0	0	0	0	0	0	0	14,261,237
Net claims incurred (23 + 24 - 25)	26	0	10,466,387	0	0	0	0	0	0	0	0	0	0	0	0	10,466,387
C. MANAGEMENT EXPENSES																
Management Expenses	27	0	371,107	0	0	0	0	0	0	0	0	0	0	0	0	371,107
D. DISTRIBUTION EXPENSES																
Commissions	28	0	3,216,999	0	0	0	0	0	0	0	0	0	0	0	0	3,216,999
Reinsurance commissions	29	0	2,917,157	0	0	0	0	0	0	0	0	0	0	0	0	2,917,157
Net commissions incurred (28 - 29)	30	0	299,842	0	0	0	0	0	0	0	0	0	0	0	0	299,842