

# ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

**I728G TOKIO MARINE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2016 12**

**General: Singapore Insurance Fund**

Description	Annex	Row No.	Amount
<b>ASSETS</b>			
Equity securities	1A	1	49,482,634
Debt securities	1B	2	284,821,042
Land and buildings	1C	3	44,000,000
Loans	1D	4	0
Cash and deposits		5	40,362,502
Other invested assets	1E	6	0
Investment income due or accrued		7	236,453
Outstanding premiums and agents' balances	1F	8	12,640,925
Deposits withheld by cedants		9	1,585
Reinsurance recoverables (on paid claims)	1G	10	1,998,862
Income tax recoverables		11	0
Fixed assets	1H	12	1,006,620
Inter-fund balances and intra group balances (due from)	1I	13	666,272
Other assets	1J	14	1,237,016
<b>Total Assets (1 to 14)</b>		<b>15</b>	<b>436,453,911</b>
<b>LIABILITIES</b>			
Policy liabilities	1K	16	129,567,999
Other liabilities:			
Outstanding claims		17	0
Annuities due and unpaid		18	0
Reinsurance deposits		19	2,381,950
Amounts owing to insurers		20	2,993,043
Bank loans and overdrafts		21	0
Inter-fund balances and intra-group balances (due to)	1L	22	312,354
Others	1M	23	45,083,360
<b>Total Liabilities (16 to 23)</b>		<b>24</b>	<b>180,338,706</b>
<b>SURPLUS (15 - 24)</b>	<b>1N</b>	<b>25</b>	<b>256,115,205</b>

**ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET**

**I728G TOKIO MARINE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2016 12**

**General: Offshore Insurance Fund**

Description	Annex	Row No.	Amount
<b>ASSETS</b>			
Equity securities	1A	1	3,030,275
Debt securities	1B	2	17,992,070
Land and buildings	1C	3	0
Loans	1D	4	0
Cash and deposits		5	17,873,392
Other invested assets	1E	6	0
Investment income due or accrued		7	24,561
Outstanding premiums and agents' balances	1F	8	3,232,598
Deposits withheld by cedants		9	17,280,219
Reinsurance recoverables (on paid claims)	1G	10	524
Income tax recoverables		11	0
Fixed assets	1H	12	267,866
Inter-fund balances and intra group balances (due from)	1I	13	495,632
Other assets	1J	14	821,224
<b>Total Assets (1 to 14)</b>		<b>15</b>	<b>61,018,361</b>
<b>LIABILITIES</b>			
Policy liabilities	1K	16	4,278,712
Other liabilities:			
Outstanding claims		17	0
Annuities due and unpaid		18	0
Reinsurance deposits		19	17,457,843
Amounts owing to insurers		20	12,357,276
Bank loans and overdrafts		21	0
Inter-fund balances and intra-group balances (due to)	1L	22	0
Others	1M	23	863,515
<b>Total Liabilities (16 to 23)</b>		<b>24</b>	<b>34,957,346</b>
<b>SURPLUS (15 - 24)</b>	<b>1N</b>	<b>25</b>	<b>26,061,015</b>

**ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES**

**I728G TOKIO MARINE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**General: Singapore Insurance Fund**

<b>Description</b>	<b>Row No.</b>	<b>Listed</b>	<b>Unlisted</b>	<b>Amount</b>
Equity securities other than collective investment schemes	1	49,482,634	0	49,482,634
Collective investment schemes	2	0	0	0
Total (1 to 2) = Row 1 of Form 1	3			49,482,634

**ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES**

**I728G TOKIO MARINE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**General: Offshore Insurance Fund**

<b>Description</b>	<b>Row No.</b>	<b>Listed</b>	<b>Unlisted</b>	<b>Amount</b>
Equity securities other than collective investment schemes	1	3,030,275	0	3,030,275
Collective investment schemes	2	0	0	0
Total (1 to 2) = Row 1 of Form 1	3			3,030,275

**ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES**

**I728G TOKIO MARINE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**General: Singapore Insurance Fund**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Government debt securities	1	35,143,875
Qualifying debt securities	2	180,562,743
Other debt securities	3	69,114,424
Total (1 to 3) = Row 2 of Form 1	4	284,821,042

**ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES**

**I728G TOKIO MARINE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**General: Offshore Insurance Fund**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Government debt securities	1	0
Qualifying debt securities	2	12,936,241
Other debt securities	3	5,055,829
Total (1 to 3) = Row 2 of Form 1	4	17,992,070

**ANNUAL RETURN: ANNEX 1C - INVESTMENT IN LAND AND BUILDINGS**

**I728G TOKIO MARINE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**General: Singapore Insurance Fund**

<b>Location and Description of Land and Buildings</b>	<b>Row No.</b>	<b>Cost</b>	<b>Last Revaluation Date</b>	<b>Last Reported Amount</b>	<b>Changes from Last Reported Amount</b>	<b>Amount</b>
Neil Road, Singapore 088833 - 088844	1	7,923,259	31/12/2015	37,000,000	0	37,000,000
25 Claymore Road, #21-03, The Claymore, Singapore 229543	2	6,690,602	31/12/2015	7,000,000	0	7,000,000
Total = Row 3 of Form 1	21					44,000,000

**ANNUAL RETURN: ANNEX 1C - INVESTMENT IN LAND AND BUILDINGS**

**I728G TOKIO MARINE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**General: Offshore Insurance Fund**

<b>Location and Description of Land and Buildings</b>	<b>Row No.</b>	<b>Cost</b>	<b>Last Revaluation Date</b>	<b>Last Reported Amount</b>	<b>Changes from Last Reported Amount</b>	<b>Amount</b>
Total = Row 3 of Form 1	21					0



**ANNUAL RETURN: ANNEX 1D - INVESTMENT IN LOANS**

**I728G TOKIO MARINE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**General: Singapore Insurance Fund**

<b>Description</b>	<b>Row No.</b>	<b>Amount Outstanding</b>	<b>Provision for Doubtful Loans</b>	<b>Amount</b>
Policy loans	1	0	0	0
Mortgage loans	2	0	0	0
Other secured loans	3	0	0	0
Unsecured loans	4	0	0	0
Total (1 to 4) = Row 4 of Form 1	5			0

**ANNUAL RETURN: ANNEX 1D - INVESTMENT IN LOANS**

**I728G TOKIO MARINE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**General: Offshore Insurance Fund**

<b>Description</b>	<b>Row No.</b>	<b>Amount Outstanding</b>	<b>Provision for Doubtful Loans</b>	<b>Amount</b>
Policy loans	1	0	0	0
Mortgage loans	2	0	0	0
Other secured loans	3	0	0	0
Unsecured loans	4	0	0	0
Total (1 to 4) = Row 4 of Form 1	5			0

**ANNUAL RETURN: ANNEX 1E - BREAKDOWN OF OTHER INVESTED ASSETS**

**I728G TOKIO MARINE INSURANCE SINGAPORE LTD**

**General: Singapore Insurance Fund**

**Reporting Cycle: 201612**

Description	Row No.	Notional Principal Amount	Amount
<b>Derivatives</b>			
Options:			
(a) Call options	1	0	0
(b) Put options	2	0	0
(c) Swaptions	3	0	0
(d) Other options	4	0	0
Total investments in options (1 to 4)	5	0	0
Futures contracts:			
(a) Currency futures contracts	6	0	0
(b) Interest rate futures contracts	7	0	0
(c) Other futures contracts	8	0	0
Total investments in futures contracts (6 to 8)	9	0	0
Forward contracts:			
(a) Currency forward contracts	10	0	0
(b) Interest rate forward contracts	11	0	0
(c) Other forward contracts	12	0	0
Total investments in forward contracts (10 to 12)	13	0	0
Swaps:			
(a) Interest rate swaps	14	0	0
(b) Currency swaps	15	0	0
(c) Other swaps	16	0	0
Total investments in swaps (14 to 16)	17	0	0
Other derivatives	18	0	0
Total investments in derivatives (5 + 9 + 13 + 17 + 18)	19	0	0

<b>Other invested assets excluding derivatives</b>			
Total investments in other invested assets excluding derivatives	40		0
Total = Row 6 of Form 1	41		0

**ANNUAL RETURN: ANNEX 1E - BREAKDOWN OF OTHER INVESTED ASSETS**

**I728G TOKIO MARINE INSURANCE SINGAPORE LTD**

**General: Offshore Insurance Fund**

**Reporting Cycle: 201612**

Description	Row No.	Notional Principal Amount	Amount
<b>Derivatives</b>			
Options:			
(a) Call options	1	0	0
(b) Put options	2	0	0
(c) Swaptions	3	0	0
(d) Other options	4	0	0
Total investments in options (1 to 4)	5	0	0
Futures contracts:			
(a) Currency futures contracts	6	0	0
(b) Interest rate futures contracts	7	0	0
(c) Other futures contracts	8	0	0
Total investments in futures contracts (6 to 8)	9	0	0
Forward contracts:			
(a) Currency forward contracts	10	0	0
(b) Interest rate forward contracts	11	0	0
(c) Other forward contracts	12	0	0
Total investments in forward contracts (10 to 12)	13	0	0
Swaps:			
(a) Interest rate swaps	14	0	0
(b) Currency swaps	15	0	0
(c) Other swaps	16	0	0
Total investments in swaps (14 to 16)	17	0	0
Other derivatives	18	0	0
Total investments in derivatives (5 + 9 + 13 + 17 + 18)	19	0	0
<b>Other invested assets excluding derivatives</b>			

Total investments in other invested assets excluding derivatives	40		0
Total = Row 6 of Form 1	41		0

**ANNUAL RETURN: ANNEX 1F(b) - AGEING OF OUTSTANDING PREMIUMS AND AGENTS' BALANCES OF DIRECT GENERAL INSURER**

**I728G TOKIO MARINE INSURANCE SINGAPORE LTD**

**General: Singapore Insurance Fund**

**Reporting Cycle: 201612**

Description	Row No.	Direct Business - Agents	Direct Business - Brokers	Direct Business - Others	Amount
<b>In respect of direct business</b>					
Bad debts written off during the year	1	0	250	0	250
Ageing of outstanding premiums and agents' balances:					
<i>Outstanding period</i>					
Up to 3 months	2	5,695,215	2,541,569	1,440,556	9,677,340
Above 3 months but not exceeding 6 months	3	842,076	1,159,910	77,504	2,079,490
Above 6 months but not exceeding 12 months	4	44,972	224,037	93,235	362,244
Above 12 months	5	135	143,312	2,931	146,378
Gross total (2 to 5)	6	6,582,398	4,068,828	1,614,226	12,265,452
Provision for doubtful debts	7	7,000	113,000	15,000	135,000
Total outstanding premiums and agents' balances in respect of direct business (6 - 7)	8	6,575,398	3,955,828	1,599,226	12,130,452
<b>In respect of reinsurance business</b>					
Bad debts written off during the year	9				0
Ageing of outstanding premiums and agents' balances:					
<i>Outstanding period</i>					

Up to 6 months	10				287,957
Above 6 months but not exceeding 12 months	11				195,006
Above 12 months but not exceeding 24 months	12				27,510
Above 24 months	13				0
Gross total (10 to 13)	14				510,473
Provision for doubtful debts	15				0
Total outstanding premiums and agents' balances in respect of reinsurance business (14 - 15)	16				510,473
Total (8 + 16) = Row 8 of Form 1	17				12,640,925

Note: For direct insurance business, outstanding period starts from date of commencement of the cover.

In respect of reinsurance business, outstanding period commences from the date premiums are accrued in the books of the licensed insurer.



**ANNUAL RETURN: ANNEX 1F(b) - AGEING OF OUTSTANDING PREMIUMS AND AGENTS' BALANCES OF DIRECT GENERAL INSURER**

**I728G TOKIO MARINE INSURANCE SINGAPORE LTD**

**General: Offshore Insurance Fund**

**Reporting Cycle: 201612**

Description	Row No.	Direct Business - Agents	Direct Business - Brokers	Direct Business - Others	Amount
<b>In respect of direct business</b>					
Bad debts written off during the year	1	0	0	0	0
Ageing of outstanding premiums and agents' balances: <i>Outstanding period</i>					
Up to 3 months	2	56,149	193,817	153,219	403,185
Above 3 months but not exceeding 6 months	3	979	30,350	202,014	233,343
Above 6 months but not exceeding 12 months	4	4,464	137	79,386	83,987
Above 12 months	5	0	1,592	5,740	7,332
Gross total (2 to 5)	6	61,592	225,896	440,359	727,847
Provision for doubtful debts	7	0	0	0	0
Total outstanding premiums and agents' balances in respect of direct business (6 - 7)	8	61,592	225,896	440,359	727,847
<b>In respect of reinsurance business</b>					
Bad debts written off during the year	9				0
Ageing of outstanding premiums and agents' balances: <i>Outstanding period</i>					
Up to 6 months	10				2,461,830

Above 6 months but not exceeding 12 months	11				38,715
Above 12 months but not exceeding 24 months	12				414
Above 24 months	13				3,792
Gross total (10 to 13)	14				2,504,751
Provision for doubtful debts	15				0
Total outstanding premiums and agents' balances in respect of reinsurance business (14 - 15)	16				2,504,751
Total (8 + 16) = Row 8 of Form 1	17				3,232,598

Note: For direct insurance business, outstanding period starts from date of commencement of the cover.

In respect of reinsurance business, outstanding period commences from the date premiums are accrued in the books of the licensed insurer.

**ANNUAL RETURN: ANNEX 1G - STATEMENT OF REINSURANCE RECOVERABLES**

**I728G TOKIO MARINE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**General: Singapore Insurance Fund**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Reinsurance recoveries on unpaid claims	1	49,302,924
Reinsurance recoverables written off during the year	2	0
Ageing of reinsurance recoverables (on paid claims): <i>Outstanding period</i>		
Up to 1 year	3	1,995,542
Above 1 year but not exceeding 2 years	4	28,545
Above 2 years	5	4,775
Total (3 to 5)	6	2,028,862
Provision for doubtful reinsurance recoverables	7	30,000
Total (6 - 7) = Row 10 of Form 1	8	1,998,862

**ANNUAL RETURN: ANNEX 1G - STATEMENT OF REINSURANCE RECOVERABLES****I728G TOKIO MARINE INSURANCE SINGAPORE LTD****Reporting Cycle: 201612****General: Offshore Insurance Fund**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Reinsurance recoveries on unpaid claims	1	111,236,369
Reinsurance recoverables written off during the year	2	0
Ageing of reinsurance recoverables (on paid claims): <i>Outstanding period</i>		
Up to 1 year	3	24
Above 1 year but not exceeding 2 years	4	268
Above 2 years	5	232
Total (3 to 5)	6	524
Provision for doubtful reinsurance recoverables	7	0
Total (6 - 7) = Row 10 of Form 1	8	524

**ANNUAL RETURN: ANNEX 1H - FIXED ASSETS**

**I728G TOKIO MARINE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**General: Singapore Insurance Fund**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Motor vehicles	1	342,298
Computer equipment	2	331,691
Other fixed assets	3	332,631
Total (1 to 3) = Row 12 of Form 1	4	1,006,620

**ANNUAL RETURN: ANNEX 1H - FIXED ASSETS**

**I728G TOKIO MARINE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**General: Offshore Insurance Fund**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Motor vehicles	1	0
Computer equipment	2	267,866
Other fixed assets	3	0
Total (1 to 3) = Row 12 of Form 1	4	267,866

**ANNUAL RETURN: ANNEX 1I - INTER-FUND BALANCES AND  
INTRA-GROUP BALANCES (DUE FROM)**

**I728G TOKIO MARINE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**General: Singapore Insurance Fund**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Balances due from head office / shareholders fund	1	199,982
Balances due from overseas branches / related corporations	2	466,290
Balances due from other insurance funds established and maintained under the Act	3	0
Total (1 to 3) = Row 13 of Form 1	4	666,272

**ANNUAL RETURN: ANNEX 1I - INTER-FUND BALANCES AND  
INTRA-GROUP BALANCES (DUE FROM)**

**I728G TOKIO MARINE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**General: Offshore Insurance Fund**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Balances due from head office / shareholders fund	1	0
Balances due from overseas branches / related corporations	2	183,278
Balances due from other insurance funds established and maintained under the Act	3	312,354
Total (1 to 3) = Row 13 of Form 1	4	495,632



**ANNUAL RETURN: ANNEX 1J - BREAKDOWN OF OTHER ASSETS**

**I728G TOKIO MARINE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2016 12**

**General: Singapore Insurance Fund**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Sundry debtors	1	378,140
Prepayment	2	231,260
Sundry deposits	3	102,916
Club membership	4	524,700
Total = Row 14 of Form 1	26	1,237,016

**ANNUAL RETURN: ANNEX 1J - BREAKDOWN OF OTHER ASSETS**

**I728G TOKIO MARINE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2016 12**

**General: Offshore Insurance Fund**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Sundry debtors	1	67,681
Prepayment	2	753,543
Total = Row 14 of Form 1	26	821,224

**ANNUAL RETURN: ANNEX 1L - INTER-FUND BALANCES AND  
INTRA-GROUP BALANCES (DUE TO)**

**I728G TOKIO MARINE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**General: Singapore Insurance Fund**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Balances due to head office / shareholders fund	1	0
Balances due to overseas branches / related corporations	2	0
Balances due to other insurance funds established and maintained under the Act	3	312,354
Total (1 to 3) = Row 22 of Form 1	4	312,354

**ANNUAL RETURN: ANNEX 1L - INTER-FUND BALANCES AND  
INTRA-GROUP BALANCES (DUE TO)**

**I728G TOKIO MARINE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**General: Offshore Insurance Fund**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Balances due to head office / shareholders fund	1	0
Balances due to overseas branches / related corporations	2	0
Balances due to other insurance funds established and maintained under the Act	3	0
Total (1 to 3) = Row 22 of Form 1	4	0

**ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS**

**I728G TOKIO MARINE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**General: Singapore Insurance Fund**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Provision for taxation	1	6,537,571
Agent's credit balance	2	723,180
Tenant's deposits	3	304,406
Audit, professional fees and other provisions	4	7,190,274
Prepaid premium	5	895,338
Production bonus and profit commission	6	3,150,891
Sundry creditors and accrued liabilities	7	12,622,830
Contingency reserves - Credit risks	8	78,700
Deferred taxation	9	13,580,170
Total = Row 23 of Form 1	26	45,083,360

**ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS**

**I728G TOKIO MARINE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**General: Offshore Insurance Fund**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Provision for taxation	1	727,857
Agent's credit balance	2	23,056
Audit professional fees and other provisions	3	38,270
Sundry creditors and accrued liabilities	4	74,332
Total = Row 23 of Form 1	26	863,515

**ANNUAL RETURN: ANNEX 1N - SURPLUS**

**I728G TOKIO MARINE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**General: Singapore Insurance Fund**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Surplus at beginning of period	1	257,935,218
Net income	2	26,179,987
Transfer (to) from head office / shareholders fund	3	-28,000,000
Surplus at End of Period (1 to 3) = Row 25 of Form 1	4	256,115,205

**ANNUAL RETURN: ANNEX 1N - SURPLUS**

**I728G TOKIO MARINE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**General: Offshore Insurance Fund**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Surplus at beginning of period	1	24,096,209
Net income	2	3,464,806
Transfer (to) from head office / shareholders fund	3	-1,500,000
Surplus at End of Period (1 to 3) = Row 25 of Form 1	4	26,061,015



**ANNUAL RETURN: ANNEX 1(ii) - INFORMATION IN RESPECT OF REDUCTION IN UNEARNED PREMIUM RESERVES  
DUE TO REINSURANCE CEDED TO REINSURERS IN RESPECT OF GENERAL BUSINESS**

**I728G TOKIO MARINE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**General: Singapore Insurance Fund**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Licensed insurer / foreign insurer under the foreign insurer scheme	1	8,798,233
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	4,858,605
Unlicensed reinsurer	3	1,994,631
Total (1 to 3)	4	15,651,469

**ANNUAL RETURN: ANNEX 1(ii) - INFORMATION IN RESPECT OF REDUCTION IN UNEARNED PREMIUM RESERVES  
DUE TO REINSURANCE CEDED TO REINSURERS IN RESPECT OF GENERAL BUSINESS**

**I728G TOKIO MARINE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**General: Offshore Insurance Fund**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Licensed insurer / foreign insurer under the foreign insurer scheme	1	394,310
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	34,582,494
Unlicensed reinsurer	3	84,265
Total (1 to 3)	4	35,061,069

**ANNUAL RETURN: ANNEX 1(iii) - INFORMATION IN RESPECT OF INVESTMENTS IN  
A RELATED CORPORATION OF LICENSED INSURER**

**I728G TOKIO MARINE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2016 12**

**General: Singapore Insurance Fund**

Description of Assets and Name of Investee Company	Row No.	No. of Units	Cost	Amount
Name of company: -				
Equity securities	1	0	0	0
Debt securities	2	0	0	0
Secured loans	3	0	0	0
Unsecured loans	4	0	0	0
Other invested assets	5	0	0	0

**ANNUAL RETURN: ANNEX 1(iii) - INFORMATION IN RESPECT OF INVESTMENTS IN  
A RELATED CORPORATION OF LICENSED INSURER**

**I728G TOKIO MARINE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2016 12**

**General: Offshore Insurance Fund**

<b>Description of Assets and Name of Investee Company</b>	<b>Row No.</b>	<b>No. of Units</b>	<b>Cost</b>	<b>Amount</b>
Name of company: -				
Equity securities	1	0	0	0
Debt securities	2	0	0	0
Secured loans	3	0	0	0
Unsecured loans	4	0	0	0
Other invested assets	5	0	0	0

# ANNUAL RETURN: NOTES TO FORM 1

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 201612

General: Singapore Insurance Fund

Note 1 The aggregate amounts of loans to and amounts due from -	Amount
(a) Directors	0
(b) Employees of the licensed insurer	0

	Description	Row no	Amount

**Note 3 - Description of any change in accounting policies and methodologies in the valuation of assets and liabilities and the quantification of their effects.**

NIL

**Note 4 - Description of any prior adjustment and correction for errors and reasons for the adjustments and corrections.**

NIL

Note 5 In respect of financial guarantee business -	Amount
(a) where premiums are payable in instalments, the present value of future instalment premiums payable by the insured in a future accounting period	0
and discount rate used	0
(b) where the premiums are payable in full at the commencement of the policy of insurance, the full amount of the premiums payable by the insured in the accounting period in which the policy commences.	0

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 201612

General: Offshore Insurance Fund

Note 1 The aggregate amounts of loans to and amounts due from -			Amount
(a) Directors			0
(b) Employees of the licensed insurer			0
	Description	Row no	Amount

**Note 3 - Description of any change in accounting policies and methodologies in the valuation of assets and liabilities and the quantification of their effects.**

NIL

**Note 4 - Description of any prior adjustment and correction for errors and reasons for the adjustments and corrections.**

NIL

**Note 5 In respect of financial guarantee business -**

Amount

(a) where premiums are payable in instalments, the present value of future instalment premiums payable by the insured in a future accounting period

0

and discount rate used

0

(b) where the premiums are payable in full at the commencement of the policy of insurance, the full amount of the premiums payable by the insured in the accounting period in which the policy commences.

0

**ANNUAL RETURN: FORM 1 - ADDITIONAL INFORMATION**

**I728G TOKIO MARINE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2016 12**

NIL

# ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2016 12

General: Singapore Insurance Fund

Description	Annex	Row No.	Amount
Gross premiums	2A	1	144,414,430
Less: Outward reinsurance premiums	2B	2	43,979,383
Investment revenue	2C	3	12,856,150
Less: Investment expenses		4	533,692
Other income	2D	5	647,648
<b>Total Income (1 to 5)</b>		<b>6</b>	<b>113,405,153</b>
Gross claims settled	2E	7	65,597,305
Less: Reinsurance recoveries		8	16,310,833
Management expenses	2F	9	18,577,473
Distribution expenses	2G	10	16,941,892
Increase (decrease) in net policy liabilities	2H	11	-2,539,012
Provision for doubtful debts/ bad debts written off on receivables		12	54,783
Taxation expenses		13	3,925,547
Other expenses	2I	14	978,011
<b>Total Outgo (7 to 14)</b>		<b>15</b>	<b>87,225,166</b>
<b>Net Income (6 - 15)</b>	<b>2J</b>	<b>16</b>	<b>26,179,987</b>



# ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2016 12

General: Offshore Insurance Fund

Description	Annex	Row No.	Amount
Gross premiums	2A	1	114,216,423
Less: Outward reinsurance premiums	2B	2	109,147,007
Investment revenue	2C	3	981,795
Less: Investment expenses		4	18,623
Other income	2D	5	212,250
<b>Total Income (1 to 5)</b>		<b>6</b>	<b>6,244,838</b>
Gross claims settled	2E	7	79,407,896
Less: Reinsurance recoveries		8	77,183,915
Management expenses	2F	9	5,122,773
Distribution expenses	2G	10	-4,985,111
Increase (decrease) in net policy liabilities	2H	11	-326,163
Provision for doubtful debts/ bad debts written off on receivables		12	0
Taxation expenses		13	453,280
Other expenses	2I	14	291,272
<b>Total Outgo (7 to 14)</b>		<b>15</b>	<b>2,780,032</b>
<b>Net Income (6 - 15)</b>	<b>2J</b>	<b>16</b>	<b>3,464,806</b>

**ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS**

**I728G TOKIO MARINE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**General: Singapore Insurance Fund**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Licensed insurer / foreign insurer under the foreign insurer scheme	1	19,921,876
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	15,873,617
Unlicensed reinsurer	3	8,183,890
Total (1 to 3) = Row 2 of Form 2	4	43,979,383

**ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS**

**I728G TOKIO MARINE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**General: Offshore Insurance Fund**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Licensed insurer / foreign insurer under the foreign insurer scheme	1	1,850,793
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	106,505,533
Unlicensed reinsurer	3	790,681
Total (1 to 3) = Row 2 of Form 2	4	109,147,007

# ANNUAL RETURN: ANNEX 2C - INVESTMENT REVENUE

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 201612

General: Singapore Insurance Fund

Description	Row No.	Interest / Dividend / Rental Income	Realised Gains (Losses) From Last Reported Value / Write- backs (Write-offs)	Unrealised Changes From Last Reported Value	Amount
Equity securities	1	1,935,854	4,992	-83,775	1,857,071
Debt securities	2	9,466,338	424,964	-735,787	9,155,515
Land and Buildings	3	1,168,685	0	0	1,168,685
Loans	4	0	0	0	0
Cash and deposits	5	684,469	-9,590	0	674,879
Other invested assets	6	0	0	0	0
Total (1 to 6) = Row 3 of Form 2	7				12,856,150

**ANNUAL RETURN: ANNEX 2C - INVESTMENT REVENUE**

**I728G TOKIO MARINE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**General: Offshore Insurance Fund**

<b>Description</b>	<b>Row No.</b>	<b>Interest / Dividend / Rental Income</b>	<b>Realised Gains (Losses) From Last Reported Value / Write- backs (Write-offs)</b>	<b>Unrealised Changes From Last Reported Value</b>	<b>Amount</b>
Equity securities	1	88,398	0	-6,982	81,416
Debt securities	2	668,187	52,348	-103,602	616,933
Land and Buildings	3	0	0	0	0
Loans	4	0	0	0	0
Cash and deposits	5	126,668	156,778	0	283,446
Other invested assets	6	0	0	0	0
Total (1 to 6) = Row 3 of Form 2	7				981,795

**ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME**

**I728G TOKIO MARINE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**General: Singapore Insurance Fund**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Handling& service charges	1	237,000
Miscellaneous sundry income	2	398,088
Foreign exchange - operation	3	12,560
Total = Row 5 of Form 2	26	647,648

**ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME**

**I728G TOKIO MARINE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 201612**

**General: Offshore Insurance Fund**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Miscellaneous sundry income	1	61,597
Foreign Exchange - Operation	2	150,653
Total = Row 5 of Form 2	26	212,250

**ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES****I728G TOKIO MARINE INSURANCE SINGAPORE LTD****Reporting Cycle: 201612****General: Singapore Insurance Fund**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Staff salaries & expenses	1	14,794,162
Office rent	2	190,292
Head office / parent company expenses	3	0
Directors' fees	4	124,719
Audit fees	5	387,375
Managing agent's fees	6	0
Repairs and maintenance	7	29,655
Public utilities	8	22,913
Printing, stationery and periodicals	9	173,657
Postage, telephone and telex charges	10	177,698
Computer charges	11	763,469
Hire of office equipment	12	0
Licence and association fees	13	145,065
Advertising and subscriptions	14	7,625
Entertainment	15	150,368
Travelling expenses	16	70,218
Agency expenses	1	294,946
Other professional services	2	268,881
Insurance	3	20,138
Survey fees	4	143,573
Reinsurance expenses	5	12,130
Legal expenses	6	151,741
General expenses	7	424,644
Information technologies services	8	224,204
Total = Row 9 of Form 2	27	18,577,473



**ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES****I728G TOKIO MARINE INSURANCE SINGAPORE LTD****Reporting Cycle: 201612****General: Offshore Insurance Fund**

Description	Row No.	Amount
Staff salaries & expenses	1	1,996,069
Office rent	2	18,688
Head office / parent company expenses	3	0
Directors' fees	4	8,073
Audit fees	5	38,287
Managing agent's fees	6	0
Repairs and maintenance	7	2,915
Public utilities	8	2,258
Printing, stationery and periodicals	9	7,894
Postage, telephone and telex charges	10	8,073
Computer charges	11	1,888,954
Hire of office equipment	12	0
Licence and association fees	13	7,981
Advertising and subscriptions	14	423
Entertainment	15	6,743
Travelling expenses	16	21,132
Other professional services	1	25,727
Insurance	2	2,023
Survey fees	3	8,438
Reinsurance expenses	4	524
Legal expenses	5	129,166
General expenses	6	27,206
Information technologies services	7	922,199
Total = Row 9 of Form 2	27	5,122,773

**ANNUAL RETURN: ANNEX 2I - BREAKDOWN OF OTHER EXPENSES**

**I728G TOKIO MARINE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2016 12**

**General: Singapore Insurance Fund**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Depreciation	1	537,053
GST expenses	2	95,310
Movement in contingency reserves - Credit Risks	3	43,500
Corporate expenses	4	302,148
Total = Row 14 of Form 2	26	978,011

**ANNUAL RETURN: ANNEX 2I - BREAKDOWN OF OTHER EXPENSES**

**I728G TOKIO MARINE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2016 12**

**General: Offshore Insurance Fund**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Depreciation	1	288,603
GST expenses	2	2,669
Total = Row 14 of Form 2	26	291,272

**ANNUAL RETURN: FORM 2 - ADDITIONAL INFORMATION**

**I728G TOKIO MARINE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2016 12**

NIL

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: 201612

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
<b>A. PREMIUMS</b>																
Gross premiums																
Direct business	1	7,119,486	3,760,768	12,927,284	38,761,033	22,832,011	7,858,956	16,043,799	5,454,533	8,971,081	7,354,282	682,110	1,492,538	7,771,743	31,726,287	141,029,624
Reinsurance business accepted -																
In Singapore	2	30,140	123,765	2,381,534	22,620	162,366	57,508	204,110	173,869	69,770	44,859	0	0	109,272	397,770	3,379,813
From other ASEAN countries	3	684	0	4,233	0	0	0	0	0	0	0	0	0	0	0	4,917
From other countries	4	0	0	0	0	0	0	0	0	0	76	0	0	0	76	76
Total (2 to 4)	5	30,824	123,765	2,385,767	22,620	162,366	57,508	204,110	173,869	69,770	44,935	0	0	109,272	397,846	3,384,806
Reinsurance business ceded -																
In Singapore	6	527,590	514,315	6,028,316	924,544	1,093,037	589,273	2,183,913	377,817	4,362,834	1,930,434	499,305	460,345	1,050,951	8,681,686	20,542,674
To other ASEAN countries	7	134,192	16,525	166,718	1,460	8,775	73,420	-90	1,129	72	219,883	0	0	3,121	224,205	625,205
To other countries	8	1,729,706	3,202,893	5,694,302	306,499	325,249	2,116,036	153,271	952,454	0	3,885,847	84,346	937,821	3,423,080	9,283,548	22,811,504
Total (6 to 8)	9	2,391,488	3,733,733	11,889,336	1,232,503	1,427,061	2,778,729	2,337,094	1,331,400	4,362,906	6,036,164	583,651	1,398,166	4,477,152	18,189,439	43,979,383
Net premiums written (1 + 5 - 9)	10	4,758,822	150,800	3,423,715	37,551,150	21,567,316	5,137,735	13,910,815	4,297,002	4,677,945	1,363,053	98,459	94,372	3,403,863	13,934,694	100,435,047
Premium liabilities at beginning of period	11	388,306	87,490	1,463,001	20,803,517	9,922,384	1,015,785	6,558,376	1,650,998	3,113,331	581,147	218,384	33,102	1,513,743	7,110,705	47,349,564
Premium liabilities at end of period	12	552,599	128,559	1,537,970	20,803,743	9,592,853	1,163,986	6,944,016	1,498,543	3,107,185	850,632	218,887	136,930	1,515,094	7,327,271	48,050,997
Premiums earned during the period (10 + 11 - 12)	13	4,594,529	109,731	3,348,746	37,550,924	21,896,847	4,989,534	13,525,175	4,449,457	4,684,091	1,093,568	97,956	-9,456	3,402,512	13,718,128	99,733,614
<b>B. CLAIMS</b>																
Gross claims settled																
Direct business	14	1,544,339	2,842,713	5,348,611	22,157,043	10,968,071	2,623,990	9,567,359	1,452,811	5,106,935	985,523	0	84,046	1,774,221	9,403,536	64,455,662
Reinsurance business accepted -																
In Singapore	15	157,654	32	406,101	15,787	261,178	35,009	189,642	43,582	-702	15,248	0	0	18,072	76,200	1,141,603
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	40	0	0	0	40	40
Total (15 to 17)	18	157,654	32	406,101	15,787	261,178	35,009	189,642	43,582	-702	15,288	0	0	18,072	76,240	1,141,643
Recoveries from reinsurance business ceded -																
In Singapore	19	232,332	72,148	2,963,774	46,401	741,698	51,315	1,655,661	141	2,762,402	481,853	0	79,844	238,639	3,562,879	9,326,208
To other ASEAN countries	20	20,842	12,649	223,748	14,067	100,015	691	0	-13,360	-1,593	151,893	0	0	322	137,262	509,274
To other countries	21	607,950	2,672,241	1,935,422	5,519	121,914	535,234	22,217	82,101	-3,746	139,229	0	0	357,270	574,854	6,475,351
Total (19 to 21)	22	861,124	2,757,038	5,122,944	65,987	963,627	587,240	1,677,878	68,882	2,757,063	772,975	0	79,844	596,231	4,274,995	16,310,833
Net claims settled (14 + 18 - 22)	23	840,869	85,707	631,768	22,106,843	10,265,622	2,071,759	8,079,123	1,427,511	2,349,170	227,836	0	4,202	1,196,062	5,204,781	49,286,472
Claims liabilities at end of period	24	1,405,679	219,983	2,310,051	38,977,613	25,762,583	807,014	3,225,908	6,059,353	588,287	588,905	120	3,798	1,567,708	8,808,171	81,517,002
Claims liabilities at beginning of period	25	1,493,046	267,784	1,223,033	41,413,734	26,541,404	744,826	3,413,113	6,901,608	160,489	747,069	0	3,000	1,848,341	9,660,507	84,757,447
Net claims incurred (23 + 24 - 25)	26	753,502	37,906	1,718,786	19,670,722	9,486,801	2,133,947	7,891,918	585,256	2,776,968	69,672	120	5,000	915,429	4,352,445	46,046,027
<b>C. MANAGEMENT EXPENSES</b>																
Management Expenses	27	880,239	27,893	633,285	6,945,837	3,989,306	950,327	2,573,084	794,816	865,280	252,124	18,212	17,456	629,614	2,577,502	18,577,473
<b>D. DISTRIBUTION EXPENSES</b>																
Commissions	28	599,640	127,334	2,270,028	6,090,650	2,106,402	2,954,794	5,350,388	674,273	2,391,800	560,607	77,494	60,683	2,265,666	6,030,523	25,529,759
Reinsurance commissions	29	466,908	334,448	2,982,290	192	100,841	1,687,884	512,853	290,201	1,047,099	1,034,243	125,477	179,745	2,123,325	4,800,090	10,885,506
Net commissions incurred (28 - 29)	30	132,732	-207,114	-712,262	6,090,458	2,005,561	1,266,910	4,837,535	384,072	1,344,701	-473,636	-47,983	-119,062	142,341	1,230,433	14,644,253

Other distribution expenses	31	-140,222	-40,915	-75,749	1,553,073	521,088	172,153	292,719	121,964	-148,435	-5,694	8,458	299	38,900	15,492	2,297,639
<b>E. UNDERWRITING RESULTS</b>																
Underwriting gain / (loss) (13 - 26 - 27 - 30 - 31)	32	2,968,278	291,961	1,784,686	3,290,834	5,894,091	466,197	-2,070,081	2,563,349	-154,423	1,251,102	119,149	86,851	1,676,228	5,542,256	18,168,222
<b>F. NET INVESTMENT INCOME</b>	33	583,864	18,502	420,058	4,607,181	2,646,111	630,353	1,706,729	527,203	573,941	167,234	12,080	11,579	417,623	1,709,660	12,322,458
<b>G. OPERATING RESULT (32 + 33)</b>	34	3,552,142	310,463	2,204,744	7,898,015	8,540,202	1,096,550	-363,352	3,090,552	419,518	1,418,336	131,229	98,430	2,093,851	7,251,916	30,490,680

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

**I728G TOKIO MARINE INSURANCE SINGAPORE LTD**

**General: Offshore Insurance Fund**

**Reporting Cycle: 2016 12**

Description	Row No.	Marine and Aviation - Cargo	Marine and Aviation - Hull and Liability	Property	Casualty and Others	Total
<b>A. PREMIUMS</b>						
Gross premiums						
Direct business	1	7,403,163	123,667	140,669	222,464	7,889,963
Reinsurance business accepted - In Singapore	2	0	0	186,964	270,232	457,196
From other ASEAN countries	3	2,864,293	286,205	57,729,590	10,352,350	71,232,438
From other countries	4	4,183,939	467,327	23,026,747	6,958,813	34,636,826
Total (2 to 4)	5	7,048,232	753,532	80,943,301	17,581,395	106,326,460
Reinsurance business ceded - In Singapore	6	929,952	97,115	722,827	909,616	2,659,510
To other ASEAN countries	7	63,539	4,193	135,549	31	203,312
To other countries	8	8,515,697	760,695	80,206,638	16,801,155	106,284,185
Total (6 to 8)	9	9,509,188	862,003	81,065,014	17,710,802	109,147,007
Net premiums written (1 + 5 - 9)	10	4,942,207	15,196	18,956	93,057	5,069,416
Premium liabilities at beginning of period	11	514,922	109,848	1,833,707	441,801	2,900,278
Premium liabilities at end of period	12	524,691	48,193	1,879,309	492,935	2,945,128
Premiums earned during the period (10 + 11 - 12)	13	4,932,438	76,851	-26,646	41,923	5,024,566
<b>B. CLAIMS</b>						
Gross claims settled						
Direct business	14	2,620,879	26,829	0	0	2,647,708
Reinsurance business accepted - In Singapore	15	1,806,523	22	0	67,739	1,874,284
From other ASEAN countries	16	-13,854	21,322	13,515,439	11,395,198	24,918,105
From other countries	17	2,106,263	9,371,408	36,904,141	1,585,987	49,967,799
Total (15 to 17)	18	3,898,932	9,392,752	50,419,580	13,048,924	76,760,188
Recoveries from reinsurance business						
In Singapore	19	75,591	13,535	8	27,950	117,084
To other ASEAN countries	20	1,806,847	1,504	53,224	97	1,861,672
To other countries	21	2,439,207	9,399,825	50,366,370	12,999,757	75,205,159
Total (19 to 21)	22	4,321,645	9,414,864	50,419,602	13,027,804	77,183,915
Net claims settled (14 + 18 - 22)	23	2,198,166	4,717	-22	21,120	2,223,981
Claims liabilities at end of period	24	1,197,266	46,403	51,414	38,501	1,333,584
Claims liabilities at beginning of period	25	1,380,124	87,272	91,699	145,502	1,704,597
Net claims incurred (23 + 24 - 25)	26	2,015,308	-36,152	-40,307	-85,881	1,852,968
<b>C. MANAGEMENT EXPENSES</b>						

Management Expenses	27	1,819,694	32,007	2,744,303	526,769	5,122,773
<b>D. DISTRIBUTION EXPENSES</b>						
Commissions	28	1,415,469	98,110	22,666,801	4,856,405	29,036,785
Reinsurance commissions	29	1,748,894	140,482	26,380,584	5,752,060	34,022,020
Net commissions incurred (28 - 29)	30	-333,425	-42,372	-3,713,783	-895,655	-4,985,235
Other distribution expenses	31	130	-5	1	-2	124
<b>E. UNDERWRITING RESULTS</b>						
Underwriting gain / (loss) (13 - 26 - 27 - 30 - 31)	32	1,430,731	123,373	983,140	496,692	3,033,936
<b>F. NET INVESTMENT INCOME</b>	33	768,731	3,785	149,869	40,787	963,172
<b>G. OPERATING RESULT (32 + 33)</b>	34	2,199,462	127,158	1,133,009	537,479	3,997,108



**ANNUAL RETURN: NOTES TO FORM 6**

**I728G TOKIO MARINE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2016 12**

**General: Singapore Insurance Fund**

**Note 1 - Items in this Form may be allocated according to a reasonable basis used by the licensed insurer which is acceptable to its external auditor. The bases used shall be stated as a Note to this Form.**

Management Expenses: -

Expenses in the fund is being allocated to the different classes of business based on net premium written, same as prior years.

Net Investment Income: -

Allocated to the different classes of business based on net premium written, same as prior years.

**Note 2 - Particulars on reinsurances of special risks other than reinsurances of liabilities under a marine and aviation policy.**

NIL

## ANNUAL RETURN: NOTES TO FORM 6

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2016 12

General: Offshore Insurance Fund

**Note 1 - Items in this Form may be allocated according to a reasonable basis used by the licensed insurer which is acceptable to its external auditor. The bases used shall be stated as a Note to this Form.**

Management Expenses: -

Expenses in the fund is being allocated to the different classes of business based on net premium written, except expenses incurred for the inward business accepted from related parties and 100% ceded to Head Office are allocated based on gross premium written.

Net Investment Income: -

Allocated to the different classes of business based on net premium written, same as prior years.

**Note 2 - Particulars on reinsurances of special risks other than reinsurances of liabilities under a marine and aviation policy.**

NIL

**ANNUAL RETURN: FORM 6 - ADDITIONAL INFORMATION**

**I728G TOKIO MARINE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2016 12**

NIL

## ANNUAL RETURN: FORM 7 - STATEMENT IN RESPECT OF ACCIDENT AND HEALTH BENEFITS

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 201612

## Form 7 (b) - Accident and Health Insurance (Short-term)

Description	Row No.	Medical Expense	Medical Expense	Critical Illness	Critical Illness	Disability	Disability	Personal Accident	Personal Accident	Hospital Cash	Hospital Cash	Total	Total
		Individual	Group	Individual	Group	Individual	Group	Individual	Group	Individual	Group	Individual	Group
<b>A. PREMIUMS</b>													
Gross premiums	1	250,701	15,997,208	0	0	0	0	2,230,326	5,686,138	0	0	2,481,027	21,683,346
Reinsurance ceded	2	74,667	2,262,427	0	0	0	0	330,625	2,448,104	0	0	405,292	4,710,531
Net premiums written (1 - 2)	3	176,034	13,734,781	0	0	0	0	1,899,701	3,238,034	0	0	2,075,735	16,972,815
Premium liabilities at beginning of period	4	91,424	6,466,952	0	0	0	0	300,539	715,246	0	0	391,963	7,182,198
Premium liabilities at end of period	5	87,872	6,856,144	0	0	0	0	430,431	733,555	0	0	518,303	7,589,699
Premium earned during the period (3 + 4 - 5)	6	179,586	13,345,589	0	0	0	0	1,769,809	3,219,725	0	0	1,949,395	16,565,314
<b>B. CLAIMS</b>													
Gross claims settled	7	198,226	9,558,775	0	0	0	0	1,083,338	1,575,661	0	0	1,281,564	11,134,436
Reinsurance recoveries	8	76,094	1,601,784	0	0	0	0	0	587,240	0	0	76,094	2,189,024
Net claims settled (7 - 8)	9	122,132	7,956,991	0	0	0	0	1,083,338	988,421	0	0	1,205,470	8,945,412
Claim liabilities at end of period	10	48,766	3,177,142	0	0	0	0	421,994	385,020	0	0	470,760	3,562,162
Claim liabilities at beginning of period	11	71,136	3,341,977	0	0	0	0	248,073	496,753	0	0	319,209	3,838,730
Net claims incurred (9 + 10 - 11)	12	99,762	7,792,156	0	0	0	0	1,257,259	876,688	0	0	1,357,021	8,668,844
<b>C. MANAGEMENT EXPENSES</b>													
Management expenses	13	32,561	2,540,523	0	0	0	0	351,388	598,939	0	0	383,949	3,139,462
<b>D. DISTRIBUTION EXPENSES</b>													
Commissions	14	43,229	5,307,159	0	0	0	0	516,755	2,438,039	0	0	559,984	7,745,198
Reinsurance commissions	15	16,331	496,522	0	0	0	0	6,133	1,681,751	0	0	22,464	2,178,273
Net commissions incurred (14 - 15)	16	26,898	4,810,637	0	0	0	0	510,622	756,288	0	0	537,520	5,566,925
Other distribution expenses	17	3,704	289,015	0	0	0	0	63,654	108,499	0	0	67,358	397,514
<b>E. UNDERWRITING RESULTS (6 - 12 - 13 - 16 - 17)</b>	18	16,661	-2,086,742	0	0	0	0	-413,114	879,311	0	0	-396,453	-1,207,431
<b>F. NET INVESTMENT INCOME</b>	19	21,598	1,685,131	0	0	0	0	233,076	397,277	0	0	254,674	2,082,408
<b>G. OPERATING RESULTS (18 + 19)</b>	20	38,259	-401,611	0	0	0	0	-180,038	1,276,588	0	0	-141,779	874,977
<b>H. OTHERS</b>													
Number of policies in force	21	432	8,064	0	0	0	0	6,452	2,591	0	0	6,884	10,655
Number of lives covered under policies in force	22	527	148,609	0	0	0	0	9,126	93,136	0	0	9,653	241,745
Number of claims licensed	23	31	4,313	0	0	0	0	3,304	3,109	0	0	3,335	7,422

**ANNUAL RETURN: NOTES TO FORM 7(b)**

**I728G TOKIO MARINE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2016 12**

**Note 1 - Items in this Form may be allocated according to a reasonable basis used by the licensed insurer. The bases used shall be stated as a Note to this Form.**

Nil

**ANNUAL RETURN: FORM 7(b) - ADDITIONAL INFORMATION**

**I728G TOKIO MARINE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2016 12**

NIL

**ANNUAL RETURN: FORM 8 - BALANCE SHEET IN RESPECT OF GLOBAL BUSINESS OPERATIONS**

**I728G TOKIO MARINE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2016 12**

Description	Row No.	Business in Singapore - Life Business	Business in Singapore - General Business	Overseas (Branch) Operations - Life Business	Overseas (Branch) Operations - General Business	Shareholders Fund	Total
<b>ASSETS</b>							
Equity securities	1	0	52,512,909	0	0	7,211,616	59,724,525
Debt securities	2	0	302,813,112	0	6,076,368	14,051,597	322,941,077
Land and buildings	3	0	44,000,000	0	0	233,500,000	277,500,000
Loans	4	0	0	0	0	0	0
Cash and deposits	5	0	58,235,894	0	16,808,547	22,137,380	97,181,821
Other invested assets	6	0	0	0	0	0	0
Investment income due or accrued	7	0	261,014	0	69,315	24,649	354,978
Outstanding premiums and agents' balances	8	0	15,873,523	0	440,784	0	16,314,307
Deposits withheld by cedants	9	0	17,281,804	0	0	0	17,281,804
Reinsurance recoverables (on paid claims)	10	0	1,999,386	0	460	0	1,999,846
Income tax recoverables	11	0	0	0	0	0	0
Fixed assets	12	0	1,274,486	0	19,716	6,586,457	7,880,659
Inter-fund balances and intra-group balances (due from)	13	0	1,161,904	0	0	2,230	1,164,134
Other assets	14	0	2,058,240	0	202,826	1,414,381	3,675,447
<b>Total Assets (1 to 14)</b>	<b>15</b>	<b>0</b>	<b>497,472,272</b>	<b>0</b>	<b>23,618,016</b>	<b>284,928,310</b>	<b>806,018,598</b>
<b>LIABILITIES</b>							
Policy liabilities	16	0	133,846,711	0	7,170,436		141,017,147
Other liabilities							
Outstanding claims	17	0	0	0	0	0	0
Annuities due and unpaid	18	0	0	0	0	0	0
Reinsurance deposits	19	0	19,839,793	0	272,319	0	20,112,112
Amounts owing to insurers	20	0	15,350,319	0	655,207	0	16,005,526
Bank loans and overdrafts	21	0	0	0	0	0	0

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Inter-fund balances and intra-group balances (due to)	22	0	312,354	0	212,433	199,981	724,768
Others	23	0	45,946,875	0	2,280,584	25,716,422	73,943,881
<b>Total Liabilities (16 to 23)</b>	<b>24</b>	<b>0</b>	<b>215,296,052</b>	<b>0</b>	<b>10,590,979</b>	<b>25,916,403</b>	<b>251,803,434</b>
<b>NET ASSETS (15 - 24)</b>	<b>25</b>	<b>0</b>	<b>282,176,220</b>	<b>0</b>	<b>13,027,037</b>	<b>259,011,907</b>	<b>554,215,164</b>
<b>SHAREHOLDERS' EQUITY &amp; SURPLUS</b>							
Paid-up capital	26					100,000,000	100,000,000
Reserves:							
Unappropriated profits (losses)	27					159,011,907	159,011,907
Other reserves	28					0	0
Surplus	29	0	282,176,220	0	13,027,037		295,203,257
<b>Total (26 to 29)</b>	<b>30</b>	<b>0</b>	<b>282,176,220</b>	<b>0</b>	<b>13,027,037</b>	<b>259,011,907</b>	<b>554,215,164</b>



**ANNUAL RETURN: ANNEX 8A - STATEMENT OF CHANGES IN EQUITY OF SHAREHOLDERS FUND**

**I728G TOKIO MARINE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2016 12**

<b>Description</b>	<b>Row No.</b>	<b>Paid-up Capital</b>	<b>Other Reserves</b>	<b>Unappropriated Profits (Losses) (Please Specify)</b>	<b>Total</b>
Balance at beginning of period	1	100,000,000	0	159,253,656	259,253,656
Changes in accounting policy	2	0	0	0	0
Increase (decrease) in reserves	3	0	0	0	0
Net profit for the period	4	0	0	2,258,251	2,258,251
Dividends paid for the period	5	0	0	-34,000,000	-34,000,000
Issue of share capital	6	0	0	0	0
Transfer (to) from insurance funds maintained in Singapore	7	0	0	29,500,000	29,500,000
Transfer (to) from overseas (branch) operations	8	0	0	2,000,000	2,000,000
<b>Balance at End of Period</b>	<b>9</b>	<b>100,000,000</b>	<b>0</b>	<b>159,011,907</b>	<b>259,011,907</b>

**ANNUAL RETURN: ANNEX 8B - INTRA-GROUP BALANCES IN RESPECT  
OF OVERSEAS OPERATIONS (GENERAL BUSINESS)**

**I728G TOKIO MARINE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2016 12**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
<b>Due From</b>		
Balances due from head office / shareholders fund	1	0
Balances due from related corporations	2	0
Balances due from insurance funds established and maintained under the Act	3	0
Total Balances Due From	4	0
<b>Due To</b>		
Balances due to head office / shareholders fund	5	0
Balances due to related corporations	6	0
Balances due to insurance funds established and maintained under the Act	7	212,433
Total Balances Due To	8	212,433
<b>Total Net Balances (4 - 8)</b>	9	-212,433

**ANNUAL RETURN: NOTES TO FORM 8**

**Reporting Cycle:**

<b>Note 1 Breakdown of "Other Reserves"</b>	<b>Row No.</b>	<b>Amount</b>

**ANNUAL RETURN: FORM 8 - ADDITIONAL INFORMATION**

**I728G TOKIO MARINE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2016 12**

NIL

**ANNUAL RETURN: FORM 9 - PROFIT AND LOSS ACCOUNT IN RESPECT OF GLOBAL BUSINESS OPERATIONS**

**I728G TOKIO MARINE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2016 12**

Description	Row No.	Business in Singapore - Life Business	Business in Singapore - General Business	Overseas (Branch) Operations - Life Business	Overseas (Branch) Operations - General Business	Shareholders Fund	Total
Gross premiums	1	0	258,630,853	0	15,285,175		273,916,028
Less: Outward reinsurance premiums	2	0	153,126,390	0	3,682,098		156,808,488
Investment revenue	3	0	13,837,945	0	281,664	6,856,377	20,975,986
Less: Investment expenses	4	0	552,315	0	5,722	1,574,195	2,132,232
Other income	5	0	859,898	0	42,844	1,298,068	2,200,810
<b>Total Income (1 to 5)</b>	<b>6</b>	<b>0</b>	<b>119,649,991</b>	<b>0</b>	<b>11,921,863</b>	<b>6,580,250</b>	<b>138,152,104</b>
Gross claims settled	7	0	145,005,201	0	2,469,131		147,474,332
Less: Reinsurance recoveries	8	0	93,494,748	0	223,881		93,718,629
Management expenses	9	0	23,700,246	0	1,761,850	573,272	26,035,368
Distribution expenses	10	0	11,956,781	0	2,366,255	0	14,323,036
Increase (decrease) in net policy liabilities	11	0	-2,865,175	0	516,217		-2,348,958
Provision for doubtful debts / bad debts written off on receivables	12	0	54,783	0	10,000	0	64,783
Taxation expenses	13	0	4,378,827	0	822,125	580,418	5,781,370
Other expenses	14	0	1,269,283	0	87,076	3,168,309	4,524,668
<b>Total Outgo (7 to 14)</b>	<b>15</b>	<b>0</b>	<b>90,005,198</b>	<b>0</b>	<b>7,808,773</b>	<b>4,321,999</b>	<b>102,135,970</b>
<b>NET INCOME (6 - 15)</b>	<b>16</b>	<b>0</b>	<b>29,644,793</b>	<b>0</b>	<b>4,113,090</b>	<b>2,258,251</b>	<b>36,016,134</b>

**ANNUAL RETURN: FORM 9 - ADDITIONAL INFORMATION**

**I728G TOKIO MARINE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2016 12**

NIL

**ANNUAL RETURN: FORM 20 - ACTUARY'S CERTIFICATE ON POLICY LIABILITIES IN  
RESPECT OF GENERAL BUSINESS**

**ACTUARIAL INVESTIGATION OF POLICY LIABILITIES**

**I728G TOKIO MARINE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2016 12**

I have conducted an investigation into the valuation of policy liabilities relating to general business as required under section 37 of the Insurance Act and confirm that the valuation is in accordance with all applicable requirements stipulated under the Act and directions issued under the Act, subject to the qualifications stated below\*. I certify these amounts, net of reinsurance, as follows:

<b>Description</b>	<b>Singapore Insurance Fund</b>	<b>Offshore Insurance Fund</b>
Premium Liabilities	43,490,478	2,851,141
Claim Liabilities	72,722,651	1,094,294
Policy Liabilities	116,213,129	3,945,435

**\*Qualifications (if none, state "none"):**

None

**ANNUAL RETURN: FORM 20 - ADDITIONAL INFORMATION**

**I728G TOKIO MARINE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2016 12**

NIL



**ANNUAL RETURN: FORM 21 - STATEMENT IN RELATION TO FUND SOLVENCY  
REQUIREMENT OF INSURANCE FUND**

**I728G TOKIO MARINE INSURANCE SINGAPORE LTD**

**General: Singapore Insurance Fund**

**Reporting Cycle: 2016 12**

Description	Row No.	Amount
<b>(i) Financial Resources of Insurance Fund</b>		
Balance in the surplus account (of participating fund)	1	0
Add:		
Allowance for provision for non-guaranteed benefits (of participating fund): (lower of 3 or 4)	2	0
Policy liabilities - minimum condition liability	3	0
50% of aggregate of provisions for non-guaranteed benefits and PAD	4	0
Surplus of insurance fund (of any other insurance fund)	5	256,115,205
Less:		
Reinsurance adjustment	6	1,661,708
Financial resource adjustment: (8 to 12)	7	253,857
(a) loans to, guarantees granted for, and other unsecured amounts owed to the licensed insurer	8	253,857
(b) charged assets	9	0
(c) deferred tax assets	10	0
(d) intangible assets	11	0
(e) other financial resource adjustments	12	0
<b>Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)</b>	13	254,199,640
<b>(ii) Total Risk Requirement of Insurance Fund</b>		
<b>A. Component 1 Requirement - Insurance Risks</b>		
Life Insurance Risk Requirement (for participating fund): (15 + 18)	14	0
(a) Policy Liability Risk Requirement: (zero or 16 - 17, whichever is higher)	15	0
Modified minimum condition liability	16	0
Minimum condition liability	17	0
(b) Surrender Value Condition Risk Requirement: (zero or 19 - 20, whichever is higher)	18	0
Aggregate of surrender values of policies of the insurance fund	19	0
Higher of 21 or 22:	20	0
Sum of total risk requirement and minimum condition liability of the insurance fund	21	0
Policy liabilities of the insurance fund	22	0
Life Insurance Risk Requirement (other than participating fund) (24 + 27)	23	0
(a) Policy Liability Risk Requirement:		

(zero or 25 - 26, whichever is higher)	24	0	
Modified policy liabilities	25	0	
Policy Liabilities	26	0	
(b) Surrender Value Condition Risk Requirement: (zero or 28 - 29, whichever is higher)	27	0	
Aggregate of surrender values of policies of the insurance fund	28	0	
Sum of total risk requirement and policy liabilities of the insurance fund	29	0	
General Insurance Risk Requirement (for general business): (31 to 32)	30		24,964,118
(a) Premium liability risk requirement	31	6,824,075	
(b) Claim liability risk requirement	32	18,140,043	
<b>Total C1 Requirement (14 + 23 + 30)</b>	<b>33</b>		<b>24,964,118</b>
<b>B. Component 2 Requirement - Investment Risks and Risks arising from Interest Rate Sensitivity and Foreign Currency Mismatch between Asset and Liabilities</b>			
Equity Investment Risk Requirement (35 to 36)	34		0
(a) Specific Risk Requirement	35	0	
(b) General Risk Requirement	36	0	
Debt Investment and Duration Mismatch Risk Requirement: (38 or 43, whichever is higher)	37		19,569,798
(a) Sum of: (39 + 42)	38	19,569,798	
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	19,569,798	
Debt specific risk requirement	40	9,758,299	
Debt general risk requirement	41	9,811,499	
Liability adjustment requirement in an increasing interest rate environment	42	0	
(b) Sum of: (44 + 47)	43	-53,200	
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	-53,200	
Debt specific risk requirement	45	9,758,299	
Negative of debt general risk requirement	46	-9,811,499	
Liability adjustment requirement in a decreasing interest rate environment	47	0	
Loan Investment Risk Requirement	48		0
Property Risk Requirement	49		7,040,000
Foreign Currency Mismatch Risk Requirement (for Singapore Insurance Fund)	50		0
Derivative Counterparty Risk Requirement	51		0
Miscellaneous Risk Requirement	52		2,284,333
<b>Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)</b>	<b>53</b>		<b>28,894,131</b>
<b>C. Component 3 Requirement - Concentration Risks</b>			
Counterparty Exposure	54		0
Equity Securities Exposure	55		0
Unsecured Loans Exposure	56		0
Property Exposure	57		0

Foreign Currency Risk Exposure	58	0
Exposure to assets in miscellaneous risk requirements	59	0
Exposure to non-liquid assets with Singapore Insurance Fund		
(for general business)	60	0
<b>Total C3 Requirement (54 to 60)</b>	<b>61</b>	<b>0</b>
<b>Total Risk Requirement of Insurance Fund (33 + 53 +61)</b>	<b>62</b>	<b>53,858,249</b>

**ANNUAL RETURN: FORM 21 - STATEMENT IN RELATION TO FUND SOLVENCY  
REQUIREMENT OF INSURANCE FUND**

**I728G TOKIO MARINE INSURANCE SINGAPORE LTD**

**General: Offshore Insurance Fund**

**Reporting Cycle: 2016 12**

Description	Row No.	Amount
<b>(i) Financial Resources of Insurance Fund</b>		
Balance in the surplus account (of participating fund)	1	0
Add:		
Allowance for provision for non-guaranteed benefits (of participating fund): (lower of 3 or 4)	2	0
Policy liabilities - minimum condition liability	3	0
50% of aggregate of provisions for non-guaranteed benefits and PAD	4	0
Surplus of insurance fund (of any other insurance fund)	5	26,061,015
Less:		
Reinsurance adjustment	6	1,863,204
Financial resource adjustment: (8 to 12)	7	195,298
(a) loans to, guarantees granted for, and other unsecured amounts owed to the licensed insurer	8	183,278
(b) charged assets	9	0
(c) deferred tax assets	10	12,020
(d) intangible assets	11	0
(e) other financial resource adjustments	12	0
<b>Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)</b>	13	24,002,513
<b>(ii) Total Risk Requirement of Insurance Fund</b>		
<b>A. Component 1 Requirement - Insurance Risks</b>		
Life Insurance Risk Requirement (for participating fund): (15 + 18)	14	0
(a) Policy Liability Risk Requirement: (zero or 16 - 17, whichever is higher)	15	0
Modified minimum condition liability	16	0
Minimum condition liability	17	0
(b) Surrender Value Condition Risk Requirement: (zero or 19 - 20, whichever is higher)	18	0
Aggregate of surrender values of policies of the insurance fund	19	0
Higher of 21 or 22:	20	0
Sum of total risk requirement and minimum condition liability of the insurance fund	21	0
Policy liabilities of the insurance fund	22	0
Life Insurance Risk Requirement (other than participating fund) (24 + 27)	23	0
(a) Policy Liability Risk Requirement: (zero or 25 - 26, whichever is higher)	24	0

Modified policy liabilities	25	0
Policy Liabilities	26	0
(b) Surrender Value Condition Risk Requirement: (zero or 28 - 29, whichever is higher)	27	0
Aggregate of surrender values of policies of the insurance fund	28	0
Sum of total risk requirement and policy liabilities of the insurance fund	29	0
General Insurance Risk Requirement (for general business): (31 to 32)	30	277,425
(a) Premium liability risk requirement	31	0
(b) Claim liability risk requirement	32	277,425
<b>Total C1 Requirement (14 + 23 + 30)</b>	<b>33</b>	<b>277,425</b>
<b>B. Component 2 Requirement - Investment Risks and Risks arising from Interest Rate Sensitivity and Foreign Currency Mismatch between Asset and Liabilities</b>		
Equity Investment Risk Requirement (35 to 36)	34	0
(a) Specific Risk Requirement	35	0
(b) General Risk Requirement	36	0
Debt Investment and Duration Mismatch Risk Requirement: (38 or 43, whichever is higher)	37	1,282,691
(a) Sum of: (39 + 42)	38	1,282,691
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	1,282,691
Debt specific risk requirement	40	689,910
Debt general risk requirement	41	592,781
Liability adjustment requirement in an increasing interest rate environment	42	0
(b) Sum of: (44 + 47)	43	97,129
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	97,129
Debt specific risk requirement	45	689,910
Negative of debt general risk requirement	46	-592,781
Liability adjustment requirement in a decreasing interest rate environment	47	0
Loan Investment Risk Requirement	48	0
Property Risk Requirement	49	0
Foreign Currency Mismatch Risk Requirement (for Singapore Insurance Fund)	50	0
Derivative Counterparty Risk Requirement	51	0
Miscellaneous Risk Requirement	52	1,880,851
<b>Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)</b>	<b>53</b>	<b>3,163,542</b>
<b>C. Component 3 Requirement - Concentration Risks</b>		
Counterparty Exposure	54	0
Equity Securities Exposure	55	0
Unsecured Loans Exposure	56	0
Property Exposure	57	0
Foreign Currency Risk Exposure	58	0

Exposure to assets in miscellaneous risk requirements	59	0
Exposure to non-liquid assets with Singapore Insurance Fund (for general business)	60	0
<b>Total C3 Requirement (54 to 60)</b>	<b>61</b>	<b>0</b>
<b>Total Risk Requirement of Insurance Fund (33 + 53 +61)</b>	<b>62</b>	<b>3,440,967</b>

**ANNUAL RETURN: FORM 21 - ADDITIONAL INFORMATION**

**I728G TOKIO MARINE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2016 12**

NIL

**ANNUAL RETURN: FORM 22 - STATEMENT IN RELATION TO TOTAL RISK REQUIREMENT  
OF ASSETS AND LIABILITIES OF LICENSED INSURER THAT DO NOT BELONG TO ANY  
INSURANCE FUND ESTABLISHED AND MAINTAINED UNDER THE ACT**

**I728G TOKIO MARINE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2016 12**

Description	Row No.	Amount
<b>(i) Total Risk Requirement</b>		
<b>A. Component 1 Requirement - Insurance Risks</b>		
Life Insurance Risk Requirement:		
(for participating business only) (2 + 5)	1	0
(a) Policy Liability Risk Requirement: (zero or 3 - 4, whichever is higher)	2	0
Modified minimum condition liability	3	0
Minimum condition liability	4	0
(b) Surrender Value Condition Risk Requirement: (zero or 6 - 7, whichever is higher)	5	0
Aggregate of surrender values of policies	6	0
Higher of 8 or 9:	7	0
Sum of total risk requirement and minimum condition liability	8	0
Policy liabilities	9	0
Life Insurance Risk Requirement: (other than participating business) (11 + 14)	10	0
(a) Policy Liability Risk Requirement: (zero or 12 - 13, whichever is higher)	11	0
Modified policy liabilities	12	0
Policy liabilities	13	0
(b) Surrender Value Condition Risk Requirement: (zero or 15 - 16, whichever is higher)	14	0
Aggregate of surrender values of policies	15	0
Sum of total risk requirement and policy liabilities	16	0
General Insurance Risk Requirement (for general business) (18 to 19)	17	434,686
(a) Premium liability risk requirement	18	0
(b) Claim liability risk requirement	19	434,686



<b>Total C1 Requirement (1 + 10 + 17)</b>	<b>20</b>	<b>434,686</b>
<b>B. Component 2 Requirement - Investment Risks and Risks arising from Interest</b>		
<b>Rate Sensitivity and Foreign Currency Mismatch between Asset and Liabilities</b>		
Equity Investment Risk Requirement: (22 to 23)	21	181,998
(a) Specific Risk Requirement	22	90,999
(b) General Risk Requirement	23	90,999
Debt Investment and Duration Mismatch Risk Requirement:		
(25 or 30, whichever is higher)	24	1,551,894
(a) Sum of: (26 + 29)	25	1,551,894
Debt investment risk requirement in an increasing interest rate environment		
(27 to 28)	26	1,551,894
Debt specific risk requirement	27	724,366
Debt general risk requirement	28	827,528
Liability adjustment requirement in an increasing interest rate environment	29	0
(b) Sum of: (31 + 34)	30	-103,162
Debt investment risk requirement in a decreasing interest rate environment		
(32 to 33)	31	-103,162
Debt specific risk requirement	32	724,366
Negative of debt general risk requirement	33	-827,528
Liability adjustment requirement in a decreasing interest rate environment	34	0
Loan Investment Risk Requirement	35	0
Property Risk Requirement	36	37,360,000
Derivative Counterparty Risk Requirement	37	0
Miscellaneous Risk Requirement	38	838,073
<b>Total C2 Requirement (21 + 24 + 35 + 36 + 37 + 38)</b>	<b>39</b>	<b>39,931,965</b>
<b>Total Risk Requirement of Assets and Liabilities of Licensed Insurer that do not belong to any insurance fund established and maintained under the Act (20 + 39)</b>	<b>40</b>	<b>40,366,651</b>

**ANNUAL RETURN: FORM 22 - ADDITIONAL INFORMATION**

**I728G TOKIO MARINE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2016 12**

NIL

**ANNUAL RETURN**  
**FORM 23 - STATEMENT IN RELATION TO CAPITAL ADEQUACY REQUIREMENT OF**  
**LICENSED INSURER**

**I728G TOKIO MARINE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2016 12**

Description	Row No.	Amount
<b>(i) Financial Resources of Licensed Insurer</b>		
<b>A. Tier 1 Resource</b>		
Aggregate of surpluses of all insurance funds other than a participating fund	1	282,176,220
Balances in the surplus account of each participating fund	2	0
Paid-up ordinary share capital	3	100,000,000
Unappropriated profits (losses)	4	159,011,907
Surpluses of Overseas Branch Operations	5	13,027,037
Irredeemable and non-cumulative preference shares	6	0
Any other capital instrument approved by the Authority as a Tier 1 resource	7	0
Less:		
Reinsurance adjustment	8	3,524,912
Financial resource adjustment: (10 to 14)	9	1,713,983
(a) loans to, guarantees granted for and other unsecured amounts owed to the licensed insurer	10	439,365
(b) charged assets	11	1,000,000
(c) deferred tax assets	12	274,618
(d) intangible assets	13	0
(e) other financial resource adjustments	14	0
<b>Total Tier 1 Resource (1 to 7 less 8 to 9)</b>	<b>15</b>	<b>548,976,269</b>
<b>B. Tier 2 Resource</b>		
Irredeemable and non-cumulative preference shares not recognised as Tier 1 resource	16	0
Irredeemable and non-cumulative preference shares	17	0
Other Tier 2 resource	18	0
<b>Total Tier 2 Resource (16 to 18)</b>	<b>19</b>	<b>0</b>
<b>C. Aggregate of allowance for provisions for non-guaranteed benefits of participating funds</b>	<b>20</b>	<b>0</b>
<b>Financial Resources of Licensed Insurer (higher of \$5m or 15 + 19 +20)</b>	<b>21</b>	<b>548,976,269</b>

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<b>(ii) Total Risk Requirement of Licensed Insurer</b>			
(a) Total risk requirements of insurance funds established or maintained under the Act	22	57,299,216	
(b) Total risk requirements of assets and liabilities that do not belong to any insurance fund established and maintained under the Act	23	40,366,651	
<b>Total Risk Requirement of Licensed Insurer (22 to 23)</b>	24		97,665,867
<b>CAPITAL ADEQUACY RATIO (21/24)</b>	<b>25</b>		562.10 %

**ANNUAL RETURN: FORM 23 - ADDITIONAL INFORMATION**

**I728G TOKIO MARINE INSURANCE SINGAPORE LTD**

**Reporting Cycle: 2016 12**

NIL