

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

General: Singapore Insurance Fund

Description	Annex	Row No.	Amount
ASSETS			
Equity securities	1A	1	83,311,427
Debt securities	1B	2	232,119,566
Land and buildings	1C	3	32,000,000
Loans	1D	4	0
Cash and deposits		5	43,025,434
Other invested assets	1E	6	0
Investment income due or accrued		7	304,166
Outstanding premiums and agents' balances	1F	8	13,752,063
Deposits withheld by cedants		9	1,718
Reinsurance recoverables (on paid claims)	1G	10	1,188,708
Income tax recoverables		11	0
Fixed assets	1H	12	2,438,142
Inter-fund balances and intra group balances (due from)	1I	13	132,799
Other assets	1J	14	1,875,147
Total Assets (1 to 14)		15	410,149,170
LIABILITIES			
Policy liabilities	1K	16	160,577,796
Other liabilities:			
Outstanding claims		17	0
Annuities due and unpaid		18	0
Reinsurance deposits		19	3,382,532
Amounts owing to insurers		20	4,680,984
Bank loans and overdrafts		21	0
Inter-fund balances and intra-group balances (due to)	1L	22	1,044,172
Others	1M	23	39,646,193
Total Liabilities (16 to 23)		24	209,331,677
SURPLUS (15 - 24)	1N	25	200,817,493

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

General: Offshore Insurance Fund

Description	Annex	Row No.	Amount
ASSETS			
Equity securities	1A	1	4,810,380
Debt securities	1B	2	13,683,992
Land and buildings	1C	3	0
Loans	1D	4	0
Cash and deposits		5	6,237,719
Other invested assets	1E	6	0
Investment income due or accrued		7	17,171
Outstanding premiums and agents' balances	1F	8	1,225,319
Deposits withheld by cedants		9	2,073
Reinsurance recoverables (on paid claims)	1G	10	33,371
Income tax recoverables		11	0
Fixed assets	1H	12	0
Inter-fund balances and intra group balances (due from)	1I	13	3,138
Other assets	1J	14	224
Total Assets (1 to 14)		15	26,013,387
LIABILITIES			
Policy liabilities	1K	16	5,221,657
Other liabilities:			
Outstanding claims		17	0
Annuities due and unpaid		18	87,373
Reinsurance deposits		19	1,653,009
Amounts owing to insurers		20	0
Bank loans and overdrafts		21	0
Inter-fund balances and intra-group balances (due to)	1L	22	0
Others	1M	23	1,036,386
Total Liabilities (16 to 23)		24	7,998,425
SURPLUS (15 - 24)	1N	25	18,014,962

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

General: Singapore Insurance Fund

Description	Row No.	Listed	Unlisted	Amount
Equity securities other than collective investment schemes	1	73,040,308	41,541	73,081,849
Collective investment schemes	2	0	10,229,578	10,229,578
Total (1 to 2) = Row 1 of Form 1	3			83,311,427

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

General: Offshore Insurance Fund

Description	Row No.	Listed	Unlisted	Amount
Equity securities other than collective investment schemes	1	4,810,380	0	4,810,380
Collective investment schemes	2	0	0	0
Total (1 to 2) = Row 1 of Form 1	3			4,810,380

ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Government debt securities	1	32,874,920
Qualifying debt securities	2	98,988,239
Other debt securities	3	100,256,407
Total (1 to 3) = Row 2 of Form 1	4	232,119,566

ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Government debt securities	1	0
Qualifying debt securities	2	7,841,435
Other debt securities	3	5,842,557
Total (1 to 3) = Row 2 of Form 1	4	13,683,992

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

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

General: Singapore Insurance Fund

Location and Description of Land and Buildings	Row No.	Cost	Last Revaluation Date	Last Reported Amount	Changes from Last Reported Amount	Amount
Neil Road, Singapore 088833 - 088844	1	4,650,613	31/12/2010	22,000,000	3,000,000	25,000,000
25 Claymore Road, #21-03, The Claymore, Singapore 229543	2	6,690,602	31/12/2010	6,500,000	500,000	7,000,000
Total = Row 3 of Form 1	21					32,000,000

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

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

General: Offshore Insurance Fund

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

ANNUAL RETURN: ANNEX 1D - INVESTMENT IN LOANS

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

General: Singapore Insurance Fund

Description	Row No.	Amount Outstanding	Provision for Doubtful Loans	Amount
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: 2010 12

General: Offshore Insurance Fund

Description	Row No.	Amount Outstanding	Provision for Doubtful Loans	Amount
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: 2010 12

Description	Row No.	Notional Principal Amount	Amount
Derivatives			
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
Other invested assets excluding derivatives			

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: 2010 12

Description	Row No.	Notional Principal Amount	Amount
Derivatives			
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
Other invested assets excluding derivatives			

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: 2010 12

Description	Row No.	Direct Business - Agents	Direct Business - Brokers	Direct Business - Others	Amount
In respect of direct business					
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	3,026,253	5,278,039	1,958,098	10,262,390
Above 3 months but not exceeding 6 months	3	586,430	1,565,568	184,291	2,336,289
Above 6 months but not exceeding 12 months	4	22,553	381,703	44,629	448,885
Above 12 months	5	6,373	710,349	44,913	761,635
Gross total (2 to 5)	6	3,641,609	7,935,659	2,231,931	13,809,199
Provision for doubtful debts	7	3,000	79,700	0	82,700
Total outstanding premiums and agents' balances in respect of direct business (6 - 7)	8	3,638,609	7,855,959	2,231,931	13,726,499
In respect of reinsurance business					
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				25,564
Above 6 months but not exceeding 12 months	11				0
Above 12 months but not exceeding 24 months	12				0
Above 24 months	13				0
Gross total (10 to 13)	14				25,564
Provision for doubtful debts	15				0
Total outstanding premiums and agents' balances in respect of reinsurance business (14 - 15)	16				25,564
Total (8 + 16) = Row 8 of Form 1	17				13,752,063

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 of premiums are accrued in the books of the registered 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: 2010 12

Description	Row No.	Direct Business - Agents	Direct Business - Brokers	Direct Business - Others	Amount
In respect of direct business					
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	32,713	74,483	416,491	523,687
Above 3 months but not exceeding 6 months	3	28	58,180	107,447	165,655
Above 6 months but not exceeding 12 months	4	0	813	19	832
Above 12 months	5	1	1,277	3	1,281
Gross total (2 to 5)	6	32,742	134,753	523,960	691,455
Provision for doubtful debts	7	0	2,500	0	2,500
Total outstanding premiums and agents' balances in respect of direct business (6 - 7)	8	32,742	132,253	523,960	688,955
In respect of reinsurance business					
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				530,903

Above 6 months but not exceeding 12 months	11				487
Above 12 months but not exceeding 24 months	12				301
Above 24 months	13				4,673
Gross total (10 to 13)	14				536,364
Provision for doubtful debts	15				0
Total outstanding premiums and agents' balances in respect of reinsurance business (14 - 15)	16				536,364
Total (8 + 16) = Row 8 of Form 1	17				1,225,319

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 of premiums are accrued in the books of the registered insurer.

ANNUAL RETURN: ANNEX 1G - STATEMENT OF REINSURANCE RECOVERABLES**I728G TOKIO MARINE INSURANCE SINGAPORE LTD****Reporting Cycle: 2010 12****General: Singapore Insurance Fund**

Description	Row No.	Amount
Reinsurance recoveries on unpaid claims	1	31,285,966
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	1,190,149
Above 1 year but not exceeding 2 years	4	22,261
Above 2 years	5	6,298
Total (3 to 5)	6	1,218,708
Provision for doubtful reinsurance recoverables	7	30,000
Total (6 - 7) = Row 10 of Form 1	8	1,188,708

ANNUAL RETURN: ANNEX 1G - STATEMENT OF REINSURANCE RECOVERABLES**I728G TOKIO MARINE INSURANCE SINGAPORE LTD****Reporting Cycle: 2010 12****General: Offshore Insurance Fund**

Description	Row No.	Amount
Reinsurance recoveries on unpaid claims	1	1,769,321
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	32,076
Above 1 year but not exceeding 2 years	4	0
Above 2 years	5	1,295
Total (3 to 5)	6	33,371
Provision for doubtful reinsurance recoverables	7	0
Total (6 - 7) = Row 10 of Form 1	8	33,371

ANNUAL RETURN: ANNEX 1H - FIXED ASSETS

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Motor vehicles	1	156,259
Computer equipment	2	1,418,513
Other fixed assets	3	863,370
Total (1 to 3) = Row 12 of Form 1	4	2,438,142

ANNUAL RETURN: ANNEX 1H - FIXED ASSETS

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Motor vehicles	1	0
Computer equipment	2	0
Other fixed assets	3	0
Total (1 to 3) = Row 12 of Form 1	4	0

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

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Balances due from head office / shareholders fund	1	0
Balances due from overseas branches / related corporations	2	132,799
Balances due from other insurance funds established and maintained under the Act	3	0
Total (1 to 3) = Row 13 of Form 1	4	132,799

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

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Balances due from head office / shareholders fund	1	0
Balances due from overseas branches / related corporations	2	586
Balances due from other insurance funds established and maintained under the Act	3	2,552
Total (1 to 3) = Row 13 of Form 1	4	3,138

ANNUAL RETURN: ANNEX 1J - BREAKDOWN OF OTHER ASSETS

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Sundry debtors	1	219,558
Prepayment	2	138,316
Sundry deposits	3	564,073
Club membership	4	953,200
Total = Row 14 of Form 1	26	1,875,147

ANNUAL RETURN: ANNEX 1J - BREAKDOWN OF OTHER ASSETS

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Sundry debtors	1	224
Total = Row 14 of Form 1	26	224

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

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Balances due to head office / shareholders fund	1	1,031,620
Balances due to overseas branches / related corporations	2	10,000
Balances due to other insurance funds established and maintained under the Act	3	2,552
Total (1 to 3) = Row 22 of Form 1	4	1,044,172

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

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

General: Offshore Insurance Fund

Description	Row No.	Amount
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: 2010 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Provision for taxation	1	5,148,958
Agent's credit balance	2	619,166
Tenant's deposits	3	204,275
Audit and other professional fees	4	3,025,540
Prepaid premium	5	138,491
Production bonus and profit commission	6	900,000
Sundry creditors and accrued liabilities	7	13,154,860
Deferred taxation	8	16,454,903
Total = Row 23 of Form 1	26	39,646,193

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Provision for taxation	1	772,359
Agent's credit balance	2	11,611
Sundry creditors and accrued liabilities	3	69,251
Deferred taxation	4	183,165
Total = Row 23 of Form 1	26	1,036,386

ANNUAL RETURN: ANNEX 1N - SURPLUS

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Surplus at beginning of period	1	177,303,037
Net income	2	30,514,456
Transfer (to) from head office / shareholders fund	3	-7,000,000
Surplus at End of Period (1 to 3) = Row 25 of Form 1	4	200,817,493

ANNUAL RETURN: ANNEX 1N - SURPLUS

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Surplus at beginning of period	1	16,912,135
Net income	2	3,102,827
Transfer (to) from head office / shareholders fund	3	-2,000,000
Surplus at End of Period (1 to 3) = Row 25 of Form 1	4	18,014,962

**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: 2010 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Registered insurer / foreign insurer under the foreign insurer scheme	1	6,010,412
Authorised reinsurer / related corporation / head office / branch of head office of the registered insurer	2	2,669,017
Unregistered reinsurer	3	1,772,791
Total (1 to 3)	4	10,452,220

**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: 2010 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Registered insurer / foreign insurer under the foreign insurer scheme	1	125,688
Authorised reinsurer / related corporation / head office / branch of head office of the registered insurer	2	207,535
Unregistered reinsurer	3	23,280
Total (1 to 3)	4	356,503

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

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 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 REGISTERED INSURER**

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

General: Offshore 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: NOTES TO FORM 1

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

General: Singapore Insurance Fund

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

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: NOTES TO FORM 1

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

General: Offshore Insurance Fund

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

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 2010 12

NIL

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

General: Singapore Insurance Fund

Description	Annex	Row No.	Amount
Gross premiums	2A	1	107,807,523
Less: Outward reinsurance premiums	2B	2	34,615,137
Investment revenue	2C	3	22,108,929
Less: Investment expenses		4	386,182
Other income	2D	5	200,570
Total Income (1 to 5)		6	95,115,703
Gross claims settled	2E	7	74,540,834
Less: Reinsurance recoveries		8	8,337,225
Management expenses	2F	9	17,034,526
Distribution expenses	2G	10	6,331,977
Increase (decrease) in net policy liabilities	2H	11	(27,868,797)
Provision for doubtful debts/ bad debts written off on receivables		12	112,152
Taxation expenses		13	303,538
Other expenses	2I	14	2,484,242
Total Outgo (7 to 14)		15	64,601,247
Net Income (6 - 15)	2J	16	30,514,456

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

General: Offshore Insurance Fund

Description	Annex	Row No.	Amount
Gross premiums	2A	1	7,218,924
Less: Outward reinsurance premiums	2B	2	3,005,919
Investment revenue	2C	3	1,125,317
Less: Investment expenses		4	16,373
Other income	2D	5	12,022
Total Income (1 to 5)		6	5,333,971
Gross claims settled	2E	7	2,056,526
Less: Reinsurance recoveries		8	882,209
Management expenses	2F	9	1,073,103
Distribution expenses	2G	10	(24,478)
Increase (decrease) in net policy liabilities	2H	11	209,772
Provision for doubtful debts/ bad debts written off on receivables		12	2,500
Taxation expenses		13	(322,529)
Other expenses	2I	14	118,459
Total Outgo (7 to 14)		15	2,231,144
Net Income (6 - 15)	2J	16	3,102,827

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Registered insurer / foreign insurer under the foreign insurer scheme	1	15,998,252
Authorised reinsurer / related corporation / head office / branch of head office of the registered insurer	2	11,249,454
Unregistered reinsurer	3	7,367,431
Total (1 to 3) = Row 2 of Form 2	4	34,615,137

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Registered insurer / foreign insurer under the foreign insurer scheme	1	992,569
Authorised reinsurer / related corporation / head office / branch of head office of the registered insurer	2	1,614,959
Unregistered reinsurer	3	398,391
Total (1 to 3) = Row 2 of Form 2	4	3,005,919

ANNUAL RETURN: ANNEX 2C - INVESTMENT REVENUE

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

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	2,673,785	-1,262,878	4,749,132	6,160,039
Debt securities	2	7,705,425	2,012,063	1,966,126	11,683,614
Land and Buildings	3	805,883	0	3,706,010	4,511,893
Loans	4	0	0	0	0
Cash and deposits	5	209,309	-455,926	0	-246,617
Other invested assets	6	0	0	0	0
Total (1 to 6) = Row 3 of Form 2	7				22,108,929

ANNUAL RETURN: ANNEX 2C - INVESTMENT REVENUE

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

General: Offshore 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	184,336	-143,951	290,125	330,510
Debt securities	2	534,733	238,643	122,733	896,109
Land and Buildings	3	0	0	0	0
Loans	4	0	0	0	0
Cash and deposits	5	20,094	-121,396	0	-101,302
Other invested assets	6	0	0	0	0
Total (1 to 6) = Row 3 of Form 2	7				1,125,317

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Miscellaneous sundry income	1	200,570
Total = Row 5 of Form 2	26	200,570

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Foreign Exchange - operation	1	12,022
Total = Row 5 of Form 2	26	12,022

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Staff salaries & expenses	1	11,678,220
Office rent	2	1,641,718
Head office / parent company expenses	3	0
Directors' fees	4	63,534
Audit fees	5	230,104
Managing agent's fees	6	0
Repairs and maintenance	7	113,583
Public utilities	8	68,056
Printing, stationery and periodicals	9	299,102
Postage, telephone and telex charges	10	233,288
Computer charges	11	870,097
Hire of office equipment	12	778
Licence and association fees	13	52,639
Advertising and subscriptions	14	16,996
Entertainment	15	86,059
Travelling expenses	16	69,235
Agency expenses	1	95,193
Other professional services	2	307,067
Insurance	3	13,262
Survey fees	4	84,791
Reinsurance expenses	5	19,734
Legal expenses	6	241,658
General expenses	7	388,793
Management& consultancy fees	8	460,619
Total = Row 9 of Form 2	27	17,034,526

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES**I728G TOKIO MARINE INSURANCE SINGAPORE LTD****Reporting Cycle: 2010 12****General: Offshore Insurance Fund**

Description	Row No.	Amount
Staff salaries & expenses	1	766,847
Office rent	2	101,954
Head office / parent company expenses	3	0
Directors' fees	4	3,958
Audit fees	5	14,767
Managing agent's fees	6	0
Repairs and maintenance	7	7,298
Public utilities	8	4,300
Printing, stationery and periodicals	9	14,746
Postage, telephone and telex charges	10	11,516
Computer charges	11	55,721
Hire of office equipment	12	52
Licence and association fees	13	2,373
Advertising and subscriptions	14	885
Entertainment	15	1,656
Travelling expenses	16	4,200
Other professional services	1	17,570
Insurance	2	686
Survey fees	3	5,963
Reinsurance expenses	4	2,642
Legal expenses	5	10,486
General expenses	6	20,571
Management& consultancy fees	7	24,912
Total = Row 9 of Form 2	27	1,073,103

ANNUAL RETURN: ANNEX 2I - BREAKDOWN OF OTHER EXPENSES

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Depreciation	1	2,070,735
GST expenses	2	182,481
Assets written off	3	4,132
Corporate expenses	4	226,894
Total = Row 14 of Form 2	26	2,484,242

ANNUAL RETURN: ANNEX 2I - BREAKDOWN OF OTHER EXPENSES

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Depreciation	1	118,416
GST expenses	2	43
Total = Row 14 of Form 2	26	118,459

ANNUAL RETURN: FORM 2 - ADDITIONAL INFORMATION

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

NIL

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: 2010 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	9,501,058	1,003,208	12,249,444	31,605,668	19,752,319	3,561,605	6,006,549	4,743,342	5,382,783	7,217,139	58,790	0	3,801,446	21,203,500	104,883,351
Reinsurance business accepted -																
In Singapore	2	123,181	70,690	1,339,962	27,476	333,851	145,047	165,403	162,010	255,878	176,499	0	0	110,966	705,353	2,910,963
From other ASEAN countries	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
From other countries	4	13,088	0	121	0	0	0	0	0	0	0	0	0	0	0	13,209
Total (2 to 4)	5	136,269	70,690	1,340,083	27,476	333,851	145,047	165,403	162,010	255,878	176,499	0	0	110,966	705,353	2,924,172
Reinsurance business ceded -																
In Singapore	6	1,188,636	572,996	4,431,470	985,813	816,740	309,917	1,779,417	681,616	2,681,837	2,897,531	14,119	0	584,236	6,859,339	16,944,328
To other ASEAN countries	7	1,128,703	121,200	4,513,518	444,597	372,827	118,618	122,064	73,127	162,771	1,190,602	91	0	234,951	1,661,542	8,483,069
To other countries	8	524,280	271,489	1,908,079	19,880	68,163	1,744,763	80,880	647,721	1,436,745	2,256,746	21,163	0	207,831	4,570,206	9,187,740
Total (6 to 8)	9	2,841,619	965,685	10,853,067	1,450,290	1,257,730	2,173,298	1,982,361	1,402,464	4,281,353	6,344,879	35,373	0	1,027,018	13,091,087	34,615,137
Net premiums written (1 + 5 - 9)	10	6,795,708	108,213	2,736,460	30,182,854	18,828,440	1,533,354	4,189,591	3,502,888	1,357,308	1,048,759	23,417	0	2,885,394	8,817,766	73,192,386
Premium liabilities at beginning of period	11	540,830	126,179	1,034,250	19,355,793	8,054,256	519,450	996,319	1,499,111	313,536	890,859	4,926	0	1,296,215	4,004,647	34,631,724
Premium liabilities at end of period	12	496,202	23,944	1,152,679	17,338,943	8,554,870	352,040	1,468,005	1,296,175	1,141,701	568,147	11,339	0	768,262	3,785,624	33,172,307
Premiums earned during the period (10 + 11 - 12)	13	6,840,336	210,448	2,618,031	32,199,704	18,327,826	1,700,764	3,717,905	3,705,824	529,143	1,371,471	17,004	0	3,413,347	9,036,789	74,651,803
B. CLAIMS																
Gross claims settled																
Direct business	14	1,291,680	380,702	3,525,357	45,661,200	13,458,848	457,784	3,737,070	1,040,901	(38,539)	1,507,016	10,075	0	2,058,906	4,578,359	73,091,000
Reinsurance business accepted -																
In Singapore	15	22,856	24,293	411,435	17,934	528,974	48,602	105,128	(53,580)	(88)	32,942	0	0	311,338	290,612	1,449,834
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	22,856	24,293	411,435	17,934	528,974	48,602	105,128	(53,580)	(88)	32,942	0	0	311,338	290,612	1,449,834
Recoveries from reinsurance business ceded -																
In Singapore	19	(41,349)	57,865	847,782	348,379	661,473	35,802	816,869	155,175	(49,251)	734,462	252	0	468,431	1,309,069	4,035,890
To other ASEAN countries	20	(617,488)	40,143	1,956,554	10,556	20,823	18,423	0	26,381	19,833	216,199	0	0	243,829	506,242	1,935,253
To other countries	21	182,374	207,591	150,689	247,767	250,278	110,383	74,562	74,452	(10,225)	377,353	0	0	700,858	1,142,438	2,366,082
Total (19 to 21)	22	(476,463)	305,599	2,955,025	606,702	932,574	164,608	891,431	256,008	(39,643)	1,328,014	252	0	1,413,118	2,957,749	8,337,225
Net claims settled (14 + 18 - 22)	23	1,790,999	99,396	981,767	45,072,432	13,055,248	341,778	2,950,767	731,313	1,016	211,944	9,823	0	957,126	1,911,222	66,203,609
Claims liabilities at end of period	24	1,911,300	1,063,315	1,128,735	83,756,583	27,021,678	265,533	1,286,386	5,498,955	171,394	1,423,492	758	0	3,877,360	10,971,959	127,405,489
Claims liabilities at beginning of period	25	3,234,612	1,215,698	1,503,168	106,485,055	30,624,471	433,581	880,037	5,278,264	48,896	817,610	2,580	0	3,290,897	9,438,247	153,814,869
Net claims incurred (23 + 24 - 25)	26	467,687	(52,987)	607,334	22,343,960	9,452,455	173,730	3,357,116	952,004	123,514	817,826	8,001	0	1,543,589	3,444,934	39,794,229
C. MANAGEMENT EXPENSES																
Management Expenses	27	1,581,608	25,185	636,874	7,024,646	4,382,062	356,867	975,070	815,249	315,895	244,084	5,450	0	671,536	2,052,214	17,034,526
D. DISTRIBUTION EXPENSES																
Commissions	28	684,252	126,211	1,680,454	4,274,002	1,657,664	995,475	623,108	610,155	697,609	510,248	7,156	0	424,376	2,249,544	12,290,710
Reinsurance commissions	29	405,741	147,711	2,292,371	4,473	46,524	906,585	513,718	294,024	810,009	815,814	8,750	0	201,987	2,130,584	6,447,707
Net commissions incurred (28 - 29)	30	278,511	(21,500)	(611,917)	4,269,529	1,611,140	88,890	109,390	316,131	(112,400)	(305,566)	(1,594)	0	222,389	118,960	5,843,003
Other distribution expenses	31	1,111	(369)	(523,946)	769,954	250,779	16,511	(101,343)	49,916	28,239	(48,169)	467	0	45,824	76,277	488,974
E. UNDERWRITING RESULTS																
Underwriting gain / (loss) (13 - 26 - 27 - 30 - 31)	32	4,511,419	260,119	2,509,686	(2,208,385)	2,631,390	1,064,766	(622,328)	1,572,524	173,895	663,296	4,680	0	930,009	3,344,404	11,491,071
F. NET INVESTMENT INCOME	33	2,016,896	32,117	812,153	8,957,960	5,588,087	455,084	1,243,428	1,039,621	402,835	311,261	6,950	0	856,355	2,617,022	21,722,747
G. OPERATING RESULT (32 + 33)	34	6,528,315	292,236	3,321,839	6,749,575	8,219,477	1,519,850	621,100	2,612,145	576,730	974,557	11,630	0	1,786,364	5,961,426	33,213,818

**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: 2010 12

Description	Row No.	Marine and Aviation - Cargo	Marine and Aviation - Hull and Liability	Property	Casualty and Others	Total
A. PREMIUMS						
Gross premiums						
Direct business	1	6,343,106	0	165,832	255,495	6,764,433
Reinsurance business accepted -						
In Singapore	2	827	(435)	389,457	0	389,849
From other ASEAN countries	3	(40)	18,781	8,215	30,978	57,934
From other countries	4	(3,191)	(3)	(2,785)	12,687	6,708
Total (2 to 4)	5	(2,404)	18,343	394,887	43,665	454,491
Reinsurance business ceded -						
In Singapore	6	646,182	5,707	144,344	245,075	1,041,308
To other ASEAN countries	7	771,957	3,355	377,568	1,984	1,154,864
To other countries	8	781,846	(1)	27,902	0	809,747
Total (6 to 8)	9	2,199,985	9,061	549,814	247,059	3,005,919
Net premiums written (1 + 5 - 9)	10	4,140,717	9,282	10,905	52,101	4,213,005
Premium liabilities at beginning of period	11	308,814	2,873	16,440	28,872	356,999
Premium liabilities at end of period	12	380,821	14	30,967	17,285	429,087
Premiums earned during the period (10 + 11 - 12)	13	4,068,710	12,141	(3,622)	63,688	4,140,917
B. CLAIMS						
Gross claims settled						
Direct business	14	1,045,236	249,463	0	22,390	1,317,089
Reinsurance business accepted -						
In Singapore	15	0	28,594	432,373	0	460,967
From other ASEAN countries	16	174	107	(3,840)	18,842	15,283
From other countries	17	146,458	46,747	48,938	21,044	263,187
Total (15 to 17)	18	146,632	75,448	477,471	39,886	739,437
Recoveries from reinsurance business ceded -						
In Singapore	19	67,061	200,951	29,302	22,141	319,455
To other ASEAN countries	20	(202)	66,268	397,235	1	463,302
To other countries	21	88,305	9,685	1,462	0	99,452
Total (19 to 21)	22	155,164	276,904	427,999	22,142	882,209
Net claims settled (14 + 18 - 22)	23	1,036,704	48,007	49,472	40,134	1,174,317
Claims liabilities at end of period	24	1,709,597	851,043	972,674	1,259,256	4,792,570
Claims liabilities at beginning of period	25	1,414,812	895,142	1,026,756	1,318,176	4,654,886
Net claims incurred (23 + 24 - 25)	26	1,331,489	3,908	(4,610)	(18,786)	1,312,001
C. MANAGEMENT EXPENSES						
Management Expenses	27	1,054,691	2,364	2,777	13,271	1,073,103
D. DISTRIBUTION EXPENSES						
Commissions	28	271,497	3,439	106,805	40,449	422,190
Reinsurance commissions	29	251,924	1,728	135,295	61,813	450,760
Net commissions incurred (28 - 29)	30	19,573	1,711	(28,490)	(21,364)	(28,570)
Other distribution expenses	31	2,613	16	1,308	155	4,092
E. UNDERWRITING RESULTS						
Underwriting gain / (loss) (13 - 26 - 27 - 30 - 31)	32	1,660,344	4,142	25,393	90,412	1,780,291
F. NET INVESTMENT INCOME	33	1,089,917	2,443	2,870	13,714	1,108,944
G. OPERATING RESULT (32 + 33)	34	2,750,261	6,585	28,263	104,126	2,889,235

ANNUAL RETURN: NOTES TO FORM 6

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

General: Singapore Insurance Fund

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

Management Expenses: -

The allocation method for common expenses in the Singapore Insurance Fund to other Funds remain unchanged, using the combination of number of policies and claims handled, net premium written, and head counts, where appropriate.

The allocation basis on net premium written to the different classes of business remain unchanged.

Net investment income: -

Allocated to the different classes of business based on net premium written.

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: 2010 12

General: Offshore Insurance Fund

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

Management Expenses: -

The allocation method for common expenses in the Singapore Insurance Fund to other Funds remain unchanged, using the combination of number of policies and claims handled, net premium written, and head counts, where appropriate.

The allocation basis on net premium written to the different classes of business remain unchanged.

Net investment income: -

Allocated to the different classes of business based on net premium written.

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: 2010 12

NIL

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

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

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
A. PREMIUMS													
Gross premiums	1	276,978	5,894,973	0	0	0	0	387,172	3,319,480	0	0	664,150	9,214,453
Reinsurance ceded	2	134,801	1,847,561	0	0	0	0	124,905	2,048,391	0	0	259,706	3,895,952
Net premiums written (1 - 2)	3	142,177	4,047,412	0	0	0	0	262,267	1,271,089	0	0	404,444	5,318,501
Premium liabilities at beginning of period	4	104,060	892,258	0	0	0	0	112,346	407,104	0	0	216,406	1,299,362
Premium liabilities at end of period	5	48,380	1,419,625	0	0	0	0	58,388	293,652	0	0	106,768	1,713,277
Premium earned during the period (3 + 4 - 5)	6	197,857	3,520,045	0	0	0	0	316,225	1,384,541	0	0	514,082	4,904,586
B. CLAIMS													
Gross claims settled	7	200,328	3,641,871	0	0	0	0	87,523	418,863	0	0	287,851	4,060,734
Reinsurance recoveries	8	93,770	797,660	0	0	0	0	35,912	128,697	0	0	129,682	926,357
Net claims settled (7 - 8)	9	106,558	2,844,211	0	0	0	0	51,611	290,166	0	0	158,169	3,134,377
Claim liabilities at end of period	10	46,704	1,239,682	0	0	0	0	36,723	228,809	0	0	83,427	1,468,491
Claim liabilities at beginning of period	11	51,199	828,839	0	0	0	0	357,872	75,709	0	0	409,071	904,548
Net claims incurred (9 + 10 - 11)	12	102,063	3,255,054	0	0	0	0	-269,538	443,266	0	0	-167,475	3,698,320
C. MANAGEMENT EXPENSES													
Management expenses	13	33,090	941,980	0	0	0	0	61,039	295,828	0	0	94,129	1,237,808
D. DISTRIBUTION EXPENSES													
Commissions	14	44,864	578,242	0	0	0	0	93,454	902,023	0	0	138,318	1,480,265
Reinsurance commissions	15	50,292	463,427	0	0	0	0	24,210	882,375	0	0	74,502	1,345,802
Net commissions incurred (14 - 15)	16	-5,428	114,815	0	0	0	0	69,244	19,648	0	0	63,816	134,463
Other distribution expenses	17	-3,439	-97,904	0	0	0	0	2,824	13,687	0	0	-615	-84,217
E. UNDERWRITING RESULTS (6 - 12 - 13 - 16 - 17)	18	71,571	-693,900	0	0	0	0	452,656	612,112	0	0	524,227	-81,788
F. NET INVESTMENT INCOME	19	42,197	1,201,231	0	0	0	0	77,838	377,246	0	0	120,035	1,578,477
G. OPERATING RESULTS (18 + 19)	20	113,768	507,331	0	0	0	0	530,494	989,358	0	0	644,262	1,496,689
H. OTHERS													
Number of policies in force	21	359	3,487	0	0	0	0	3,089	1,353	0	0	3,448	4,840
Number of lives covered under policies in force	22	675	52,170	0	0	0	0	20,620	122,054	0	0	21,295	174,224
Number of claims registered	23	47	603	0	0	0	0	135	1,890	0	0	182	2,493

ANNUAL RETURN: NOTES TO FORM 7(b)

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Note 1 - Items in this Form may be allocated according to a reasonable basis used by the registered 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: 2010 12

NIL

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

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 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
ASSETS							
Equity securities	1	0	88,121,807	0	0	10,657,365	98,779,172
Debt securities	2	0	245,803,558	0	3,673,369	33,451,422	282,928,349
Land and buildings	3	0	32,000,000	0	0	176,520,000	208,520,000
Loans	4	0	0	0	0	34,137,432	34,137,432
Cash and deposits	5	0	49,263,153	0	10,117,405	19,401,348	78,781,906
Other invested assets	6	0	0	0	0	0	0
Investment income due or accrued	7	0	321,337	0	88,819	38,036	448,192
Outstanding premiums and agents' balances	8	0	14,977,382	0	482,801	0	15,460,183
Deposits withheld by cedants	9	0	3,791	0	0	0	3,791
Reinsurance recoverables (on paid claims)	10	0	1,222,079	0	60,782	0	1,282,861
Income tax recoverables	11	0	0	0	0	0	0
Fixed assets	12	0	2,438,142	0	12,567	21,119,770	23,570,479
Inter-fund balances and intra-group balances (due from)	13	0	135,937	0	6,250	1,057,169	1,199,356
Other assets	14	0	1,875,371	0	30,801	4,870,071	6,776,243
Total Assets (1 to 14)	15	0	436,162,557	0	14,472,794	301,252,613	751,887,964
LIABILITIES							
Policy liabilities	16	0	165,799,453	0	3,291,828		169,091,281
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	3,469,905	0	74,556	0	3,544,461
Amounts owing to insurers	20	0	6,333,993	0	502,067	0	6,836,060
Bank loans and overdrafts	21	0	0	0	0	0	0
Inter-fund balances and intra-group balances (due to)	22	0	1,044,172	0	123,126	10,710	1,178,008
Others	23	0	40,682,579	0	984,372	57,895,909	99,562,860
Total Liabilities (16 to 23)	24	0	217,330,102	0	4,975,949	57,906,619	280,212,670
NET ASSETS (15 - 24)	25	0	218,832,455	0	9,496,845	243,345,994	471,675,294
SHAREHOLDERS' EQUITY & SURPLUS							
Paid-up capital	26					100,000,000	100,000,000
Reserves:							
Unappropriated profits (losses)	27					143,345,994	143,345,994
Other reserves	28					0	0
Surplus	29	0	218,832,455	0	9,496,845		228,329,300
Total (26 to 29)	30	0	218,832,455	0	9,496,845	243,345,994	471,675,294

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

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Description	Row No.	Paid-up Capital	Other Reserves	Unappropriated Profits (Losses) (Please Specify)	Total
Balance at beginning of period	1	100,000,000	0	108,333,246	208,333,246
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	25,012,748	25,012,748
Dividends paid for the period	5	0	0	0	0
Issue of share capital	6	0	0	0	0
Transfer (to) from insurance funds maintained in Singapore	7	0	0	9,000,000	9,000,000
Transfer (to) from overseas (branch) operations	8	0	0	1,000,000	1,000,000
Balance at End of Period	9	100,000,000	0	143,345,994	243,345,994

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

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Description	Row No.	Amount
Due From		
Balances due from head office / shareholders fund	1	6,250
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	6,250
Due To		
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	123,126
Total Balances Due To	8	123,126
Total Net Balances (4 - 8)	9	-116,876

ANNUAL RETURN: NOTES TO FORM 8

Reporting Cycle:

Note 1 Breakdown of "Other Reserves"	Row No.	Amount
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ANNUAL RETURN: FORM 8 - ADDITIONAL INFORMATION

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

NIL

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

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 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	115,026,447	0	5,219,810		120,246,257
Less: Outward reinsurance premiums	2	0	37,621,056	0	1,800,935		39,421,991
Investment revenue	3	0	23,234,246	0	147,387	35,674,250	59,055,883
Less: Investment expenses	4	0	402,555	0	1,712	590,699	994,966
Other income	5	0	212,592	0	28,938	864,354	1,105,884
Total Income (1 to 5)	6	0	100,449,674	0	3,593,488	35,947,905	139,991,067
Gross claims settled	7	0	76,597,360	0	1,323,411		77,920,771
Less: Reinsurance recoveries	8	0	9,219,434	0	402,042		9,621,476
Management expenses	9	0	18,107,629	0	860,708	37,507	19,005,844
Distribution expenses	10	0	6,307,499	0	931,791	0	7,239,290
Increase (decrease) in net policy liabilities	11	0	-27,659,025	0	-284,610		-27,943,635
Provision for doubtful debts / bad debts written off on receivables	12	0	114,652	0	323	0	114,975
Taxation expenses	13	0	-18,991	0	218,689	5,313,730	5,513,428
Other expenses	14	0	2,602,701	0	44,268	5,583,920	8,230,889
Total Outgo (7 to 14)	15	0	66,832,391	0	2,692,538	10,935,157	80,460,086
NET INCOME (6 - 15)	16	0	33,617,283	0	900,950	25,012,748	59,530,981

ANNUAL RETURN: FORM 9 - ADDITIONAL INFORMATION

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 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: 2010 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:

Description	Singapore Insurance Fund	Offshore Insurance Fund
Premium Liabilities	30,494,000	419,000
Claim Liabilities	123,152,000	4,792,000
Policy Liabilities	153,646,000	5,211,000

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

None

ANNUAL RETURN: FORM 20 - ADDITIONAL INFORMATION

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Premium Liabilities differ from the signed copy due to rounding difference of Singapore dollar one thousand.

**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: 2010 12

Description	Row No.	Amount
(i) Financial Resources of Insurance Fund		
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	200,817,493
Less:		
Reinsurance adjustment	6	748,589
Financial resource adjustment: (8 to 12)	7	0
(a) loans to, guarantees granted for, and other unsecured amounts owed to the registered insurer	8	0
(b) charged assets	9	0
(c) deferred tax assets	10	0
(d) intangible assets	11	0
(e) other financial resource adjustments	12	0
Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)	13	200,068,904
(ii) Total Risk Requirement of Insurance Fund		
A. Component 1 Requirement - Insurance Risks		
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	38,717,709
(a) Premium liability risk requirement	31	6,672,218
(b) Claim liability risk requirement	32	32,045,491
Total C1 Requirement (14 + 23 + 30)	33	38,717,709
B. Component 2 Requirement - Investment Risks and Risks arising from Interest Rate Sensitivity and Foreign Currency Mismatch between Asset and Liabilities		
Equity Investment Risk Requirement (35 to 36)	34	13,329,828
(a) Specific Risk Requirement	35	6,664,914

(b) General Risk Requirement	36	6,664,914	
Debt Investment and Duration Mismatch Risk Requirement: (38 or 43, whichever is higher)	37		16,271,232
(a) Sum of: (39 + 42)	38	16,271,232	
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	16,271,232	
Debt specific risk requirement	40	9,561,584	
Debt general risk requirement	41	6,709,648	
Liability adjustment requirement in an increasing interest rate environment	42	0	
(b) Sum of: (44 + 47)	43	2,851,936	
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	2,851,936	
Debt specific risk requirement	45	9,561,584	
Negative of debt general risk requirement	46	-6,709,648	
Liability adjustment requirement in a decreasing interest rate environment	47	0	
Loan Investment Risk Requirement	48		0
Property Risk Requirement	49		5,120,000
Foreign Currency Mismatch Risk Requirement (for Singapore Insurance Fund)	50		0
Derivative Counterparty Risk Requirement	51		0
Miscellaneous Risk Requirement	52		4,430,800
Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)	53		39,151,860
C. Component 3 Requirement - Concentration Risks			
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
Total C3 Requirement (54 to 60)	61		0
Total Risk Requirement of Insurance Fund (33 + 53 + 61)	62		77,869,569

**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: 2010 12

Description	Row No.	Amount
(i) Financial Resources of Insurance Fund		
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	18,014,962
Less:		
Reinsurance adjustment	6	86,354
Financial resource adjustment: (8 to 12)	7	0
(a) loans to, guarantees granted for, and other unsecured amounts owed to the registered insurer	8	0
(b) charged assets	9	0
(c) deferred tax assets	10	0
(d) intangible assets	11	0
(e) other financial resource adjustments	12	0
Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)	13	17,928,608
(ii) Total Risk Requirement of Insurance Fund		
A. Component 1 Requirement - Insurance Risks		
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	1,317,641
(a) Premium liability risk requirement	31	13,983
(b) Claim liability risk requirement	32	1,303,658
Total C1 Requirement (14 + 23 + 30)	33	1,317,641
B. Component 2 Requirement - Investment Risks and Risks arising from Interest Rate Sensitivity and Foreign Currency Mismatch between Asset and Liabilities		
Equity Investment Risk Requirement (35 to 36)	34	769,660
(a) Specific Risk Requirement	35	384,830
(b) General Risk Requirement	36	384,830
Debt Investment and Duration Mismatch Risk Requirement:		

(38 or 43, whichever is higher)	37	1,066,120
(a) Sum of: (39 + 42)	38	1,066,120
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	1,066,120
Debt specific risk requirement	40	592,868
Debt general risk requirement	41	473,252
Liability adjustment requirement in an increasing interest rate environment	42	0
(b) Sum of: (44 + 47)	43	119,616
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	119,616
Debt specific risk requirement	45	592,868
Negative of debt general risk requirement	46	-473,252
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	568,447
Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)	53	2,404,227
C. Component 3 Requirement - Concentration Risks		
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
Total C3 Requirement (54 to 60)	61	0
Total Risk Requirement of Insurance Fund (33 + 53 + 61)	62	3,721,868

ANNUAL RETURN: FORM 21 - ADDITIONAL INFORMATION

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

NIL

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

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Description	Row No.	Amount
(i) Total Risk Requirement		
A. Component 1 Requirement - Insurance Risks		
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	617,112
(a) Premium liability risk requirement	18	35,472
(b) Claim liability risk requirement	19	581,640
Total C1 Requirement (1 + 10 + 17)	20	617,112
B. Component 2 Requirement - Investment Risks and Risks arising from Interest Rate Sensitivity and Foreign Currency Mismatch between Asset and Liabilities		
Equity Investment Risk Requirement: (22 to 23)	21	1,705,178
(a) Specific Risk Requirement	22	852,589
(b) General Risk Requirement	23	852,589
Debt Investment and Duration Mismatch Risk Requirement:		
(25 or 30, whichever is higher)	24	2,959,231
(a) Sum of: (26 + 29)	25	2,959,231
Debt investment risk requirement in an increasing interest rate environment		
(27 to 28)	26	2,959,231
Debt specific risk requirement	27	1,580,267
Debt general risk requirement	28	1,378,964
Liability adjustment requirement in an increasing interest rate environment	29	0
(b) Sum of: (31 + 34)	30	201,303
Debt investment risk requirement in a decreasing interest rate environment		
(32 to 33)	31	201,303
Debt specific risk requirement	32	1,580,267

Negative of debt general risk requirement	33	-1,378,964
Liability adjustment requirement in a decreasing interest rate environment	34	0
Loan Investment Risk Requirement	35	18,210
Property Risk Requirement	36	28,243,200
Derivative Counterparty Risk Requirement	37	0
Miscellaneous Risk Requirement	38	2,694,172
Total C2 Requirement (21 + 24 + 35 + 36 + 37 + 38)	39	35,619,991
Total Risk Requirement of Assets and Liabilities of Registered Insurer that do not belong to any insurance fund established and maintained under the Act (20 + 39)	40	36,237,103

ANNUAL RETURN: FORM 22 - ADDITIONAL INFORMATION

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

NIL

ANNUAL RETURN

FORM 23 - STATEMENT IN RELATION TO CAPITAL ADEQUACY REQUIREMENT OF REGISTERED INSURER

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Description	Row No.	Amount
(i) Financial Resources of Registered Insurer		
A. Tier 1 Resource		
Aggregate of surpluses of all insurance funds other than a participating fund	1	218,832,455
Balances in the surplus account of each participating fund	2	0
Paid-up ordinary share capital	3	100,000,000
Unappropriated profits (losses)	4	143,345,994
Surpluses of Overseas Branch Operations	5	9,496,846
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	834,942
Financial resource adjustment: (10 to 14)	9	34,507,938
(a) loans to, guarantees granted for and other unsecured amounts owed to the registered insurer	10	34,000,000
(b) charged assets	11	500,000
(c) deferred tax assets	12	7,938
(d) intangible assets	13	0
(e) other financial resource adjustments	14	0
Total Tier 1 Resource (1 to 7 less 8 to 9)	15	436,332,415
B. Tier 2 Resource		
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
Total Tier 2 Resource (16 to 18)	19	0
C. Aggregate of allowance for provisions for non-guaranteed benefits of participating funds	20	0
Financial Resources of Registered Insurer (higher of \$5m or 15 + 19 +20)	21	436,332,415
(ii) Total Risk Requirement of Registered Insurer		
(a) Total risk requirements of insurance funds established or maintained under the Act	22	81,591,437
(b) Total risk requirements of assets and liabilities that do not belong to any insurance fund established and maintained under the Act	23	36,237,103
Total Risk Requirement of Registered Insurer (22 to 23)	24	117,828,540
CAPITAL ADEQUACY RATIO (21/24)	25	370.31 %

ANNUAL RETURN: FORM 23 - ADDITIONAL INFORMATION

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

NIL