

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

General: Singapore Insurance Fund

Description	Annex	Row No.	Amount
ASSETS			
Equity securities	1A	1	92,061,874
Debt securities	1B	2	245,902,494
Land and buildings	1C	3	39,500,000
Loans	1D	4	0
Cash and deposits		5	44,588,485
Other invested assets	1E	6	0
Investment income due or accrued		7	304,057
Outstanding premiums and agents' balances	1F	8	13,794,879
Deposits withheld by cedants		9	1,598
Reinsurance recoverables (on paid claims)	1G	10	563,246
Income tax recoverables		11	0
Fixed assets	1H	12	991,848
Inter-fund balances and intra group balances (due from)	1I	13	183,947
Other assets	1J	14	1,104,743
Total Assets (1 to 14)		15	438,997,171
LIABILITIES			
Policy liabilities	1K	16	139,768,623
Other liabilities:			
Outstanding claims		17	0
Annuities due and unpaid		18	0
Reinsurance deposits		19	3,505,258
Amounts owing to insurers		20	4,396,213
Bank loans and overdrafts		21	0
Inter-fund balances and intra-group balances (due to)	1L	22	0
Others	1M	23	52,820,399
Total Liabilities (16 to 23)		24	200,490,493
SURPLUS (15 - 24)	1N	25	238,506,678

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

General: Offshore Insurance Fund

Description	Annex	Row No.	Amount
ASSETS			
Equity securities	1A	1	251,595
Debt securities	1B	2	19,277,463
Land and buildings	1C	3	0
Loans	1D	4	0
Cash and deposits		5	6,626,892
Other invested assets	1E	6	0
Investment income due or accrued		7	6,359
Outstanding premiums and agents' balances	1F	8	30,583,908
Deposits withheld by cedants		9	2,016
Reinsurance recoverables (on paid claims)	1G	10	105,579
Income tax recoverables		11	0
Fixed assets	1H	12	0
Inter-fund balances and intra group balances (due from)	1I	13	0
Other assets	1J	14	117,128
Total Assets (1 to 14)		15	56,970,940
LIABILITIES			
Policy liabilities	1K	16	3,980,022
Other liabilities:			
Outstanding claims		17	0
Annuities due and unpaid		18	0
Reinsurance deposits		19	127,279
Amounts owing to insurers		20	31,219,488
Bank loans and overdrafts		21	0
Inter-fund balances and intra-group balances (due to)	1L	22	32,517
Others	1M	23	1,196,013
Total Liabilities (16 to 23)		24	36,555,319
SURPLUS (15 - 24)	1N	25	20,415,621

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

General: Singapore Insurance Fund

Description	Row No.	Listed	Unlisted	Amount
Equity securities other than collective investment schemes	1	72,199,920	0	72,199,920
Collective investment schemes	2	0	19,861,954	19,861,954
Total (1 to 2) = Row 1 of Form 1	3			92,061,874

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

General: Offshore Insurance Fund

Description	Row No.	Listed	Unlisted	Amount
Equity securities other than collective investment schemes	1	251,595	0	251,595
Collective investment schemes	2	0	0	0
Total (1 to 2) = Row 1 of Form 1	3			251,595

ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Government debt securities	1	27,742,408
Qualifying debt securities	2	130,815,621
Other debt securities	3	87,344,465
Total (1 to 3) = Row 2 of Form 1	4	245,902,494

ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Government debt securities	1	0
Qualifying debt securities	2	13,070,562
Other debt securities	3	6,206,901
Total (1 to 3) = Row 2 of Form 1	4	19,277,463

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

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 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	7,923,259	31/12/2013	28,000,000	4,000,000	32,000,000
25 Claymore Road, #21-03, The Claymore, Singapore 229543	2	6,690,602	31/12/2013	7,250,000	250,000	7,500,000
Total = Row 3 of Form 1	21					39,500,000

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

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 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: 2013 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: 2013 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: 2013 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: 2013 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: 2013 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	4,326	2,981	7,307
Ageing of outstanding premiums and agents' balances:					
<i>Outstanding period</i>					
Up to 3 months	2	5,520,783	4,451,727	796,659	10,769,169
Above 3 months but not exceeding 6 months	3	645,803	1,187,200	452,026	2,285,029
Above 6 months but not exceeding 12 months	4	1,255	502,675	35,533	539,463
Above 12 months	5	343	12,521	34,540	47,404
Gross total (2 to 5)	6	6,168,184	6,154,123	1,318,758	13,641,065
Provision for doubtful debts	7	7,000	40,000	28,000	75,000
Total outstanding premiums and agents' balances in respect of direct business (6 - 7)	8	6,161,184	6,114,123	1,290,758	13,566,065
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				202,113
Above 6 months but not exceeding 12 months	11				26,696
Above 12 months but not exceeding 24 months	12				5
Above 24 months	13				0
Gross total (10 to 13)	14				228,814
Provision for doubtful debts	15				0
Total outstanding premiums and agents' balances in respect of reinsurance business (14 - 15)	16				228,814
Total (8 + 16) = Row 8 of Form 1	17				13,794,879

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 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: 2013 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	46,755	141,750	434,504	623,009
Above 3 months but not exceeding 6 months	3	1,194	25,721	189,418	216,333
Above 6 months but not exceeding 12 months	4	28	2,608	70,502	73,138
Above 12 months	5	0	125	0	125
Gross total (2 to 5)	6	47,977	170,204	694,424	912,605
Provision for doubtful debts	7	0	0	0	0
Total outstanding premiums and agents' balances in respect of direct business (6 - 7)	8	47,977	170,204	694,424	912,605
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				29,663,557

Above 6 months but not exceeding 12 months	11				742
Above 12 months but not exceeding 24 months	12				1,326
Above 24 months	13				5,678
Gross total (10 to 13)	14				29,671,303
Provision for doubtful debts	15				0
Total outstanding premiums and agents' balances in respect of reinsurance business (14 - 15)	16				29,671,303
Total (8 + 16) = Row 8 of Form 1	17				30,583,908

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 licensed insurer.

ANNUAL RETURN: ANNEX 1G - STATEMENT OF REINSURANCE RECOVERABLES

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Reinsurance recoveries on unpaid claims	1	21,813,266
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	498,141
Above 1 year but not exceeding 2 years	4	81,070
Above 2 years	5	14,035
Total (3 to 5)	6	593,246
Provision for doubtful reinsurance recoverables	7	30,000
Total (6 - 7) = Row 10 of Form 1	8	563,246

ANNUAL RETURN: ANNEX 1G - STATEMENT OF REINSURANCE RECOVERABLES**I728G TOKIO MARINE INSURANCE SINGAPORE LTD****Reporting Cycle: 2013 12****General: Offshore Insurance Fund**

Description	Row No.	Amount
Reinsurance recoveries on unpaid claims	1	8,353,317
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	105,347
Above 1 year but not exceeding 2 years	4	0
Above 2 years	5	232
Total (3 to 5)	6	105,579
Provision for doubtful reinsurance recoverables	7	0
Total (6 - 7) = Row 10 of Form 1	8	105,579

ANNUAL RETURN: ANNEX 1H - FIXED ASSETS

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Motor vehicles	1	121,089
Computer equipment	2	549,275
Other fixed assets	3	321,484
Total (1 to 3) = Row 12 of Form 1	4	991,848

ANNUAL RETURN: ANNEX 1H - FIXED ASSETS

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 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: 2013 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Balances due from head office / shareholders fund	1	109,451
Balances due from overseas branches / related corporations	2	41,979
Balances due from other insurance funds established and maintained under the Act	3	32,517
Total (1 to 3) = Row 13 of Form 1	4	183,947

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

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 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	0
Balances due from other insurance funds established and maintained under the Act	3	0
Total (1 to 3) = Row 13 of Form 1	4	0

ANNUAL RETURN: ANNEX 1J - BREAKDOWN OF OTHER ASSETS

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Sundry debtors	1	224,564
Prepayment	2	87,084
Sundry deposits	3	81,795
Club membership	4	711,300
Total = Row 14 of Form 1	26	1,104,743

ANNUAL RETURN: ANNEX 1J - BREAKDOWN OF OTHER ASSETS

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Sundry debtors	1	5,774
Deferred Tax Asset	2	111,354
Total = Row 14 of Form 1	26	117,128

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

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

General: Singapore 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 1L - INTER-FUND BALANCES AND
INTRA-GROUP BALANCES (DUE TO)**

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 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	32,517
Total (1 to 3) = Row 22 of Form 1	4	32,517

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Provision for taxation	1	8,208,072
Agent's credit balance	2	392,721
Tenant's deposits	3	280,699
Audit and other professional fees	4	7,448,772
Prepaid premium	5	1,783,457
Production and profit commission	6	2,324,112
Sundry creditors and accrued liabilities	7	17,117,628
Contingency reserves - Credit risks	8	10,100
Deferred taxation	9	15,254,838
Total = Row 23 of Form 1	26	52,820,399

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Provision for taxation	1	976,250
Agent's credit balance	2	4,481
Sundry creditors and accrued liabilities	3	74,357
Prepaid premium	4	140,925
Total = Row 23 of Form 1	26	1,196,013

ANNUAL RETURN: ANNEX 1N - SURPLUS

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Surplus at beginning of period	1	230,524,938
Net income	2	29,981,740
Transfer (to) from head office / shareholders fund	3	-22,000,000
Surplus at End of Period (1 to 3) = Row 25 of Form 1	4	238,506,678

ANNUAL RETURN: ANNEX 1N - SURPLUS

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Surplus at beginning of period	1	18,220,510
Net income	2	3,695,111
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	20,415,621

**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: 2013 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Licensed insurer / foreign insurer under the foreign insurer scheme	1	6,846,958
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	4,838,392
Unlicensed reinsurer	3	1,083,761
Total (1 to 3)	4	12,769,111

**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: 2013 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Licensed insurer / foreign insurer under the foreign insurer scheme	1	159,167
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	33,215,765
Unlicensed reinsurer	3	12,340
Total (1 to 3)	4	33,387,272

**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: 2013 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: 2013 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: 2013 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 licensed 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: 2013 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 licensed insurer	0

	Description	Row No.	Amount
Note 2(a) Intangible assets -	Deferred taxation	1	111,354

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 2013 12

NIL

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

General: Singapore Insurance Fund

Description	Annex	Row No.	Amount
Gross premiums	2A	1	142,202,247
Less: Outward reinsurance premiums	2B	2	37,871,913
Investment revenue	2C	3	14,450,325
Less: Investment expenses		4	486,896
Other income	2D	5	250,192
Total Income (1 to 5)		6	118,543,955
Gross claims settled	2E	7	62,971,364
Less: Reinsurance recoveries		8	11,975,084
Management expenses	2F	9	17,587,502
Distribution expenses	2G	10	15,637,490
Increase (decrease) in net policy liabilities	2H	11	(1,198,952)
Provision for doubtful debts/ bad debts written off on receivables		12	(35,693)
Taxation expenses		13	4,547,655
Other expenses	2I	14	1,027,933
Total Outgo (7 to 14)		15	88,562,215
Net Income (6 - 15)	2J	16	29,981,740

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

General: Offshore Insurance Fund

Description	Annex	Row No.	Amount
Gross premiums	2A	1	61,481,879
Less: Outward reinsurance premiums	2B	2	56,486,981
Investment revenue	2C	3	613,901
Less: Investment expenses		4	17,950
Other income	2D	5	39,728
Total Income (1 to 5)		6	5,630,577
Gross claims settled	2E	7	2,060,648
Less: Reinsurance recoveries		8	433,999
Management expenses	2F	9	1,360,762
Distribution expenses	2G	10	(326,957)
Increase (decrease) in net policy liabilities	2H	11	(1,133,650)
Provision for doubtful debts/ bad debts written off on receivables		12	0
Taxation expenses		13	343,317
Other expenses	2I	14	65,345
Total Outgo (7 to 14)		15	1,935,466
Net Income (6 - 15)	2J	16	3,695,111

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Licensed insurer / foreign insurer under the foreign insurer scheme	1	18,214,164
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	13,803,737
Unlicensed reinsurer	3	5,854,012
Total (1 to 3) = Row 2 of Form 2	4	37,871,913

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Licensed insurer / foreign insurer under the foreign insurer scheme	1	1,283,143
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	54,731,653
Unlicensed reinsurer	3	472,185
Total (1 to 3) = Row 2 of Form 2	4	56,486,981

ANNUAL RETURN: ANNEX 2C - INVESTMENT REVENUE

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 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	3,571,312	90,881	2,237,099	5,899,292
Debt securities	2	8,488,303	-188,692	-5,442,007	2,857,604
Land and Buildings	3	1,113,584	0	4,250,000	5,363,584
Loans	4	0	0	0	0
Cash and deposits	5	312,255	17,590	0	329,845
Other invested assets	6	0	0	0	0
Total (1 to 6) = Row 3 of Form 2	7				14,450,325

ANNUAL RETURN: ANNEX 2C - INVESTMENT REVENUE

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 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	25,976	-11,823	-5,584	8,569
Debt securities	2	794,343	3,598	-276,709	521,232
Land and Buildings	3	0	0	0	0
Loans	4	0	0	0	0
Cash and deposits	5	23,036	61,064	0	84,100
Other invested assets	6	0	0	0	0
Total (1 to 6) = Row 3 of Form 2	7				613,901

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Miscellaneous sundry income	1	250,192
Total = Row 5 of Form 2	26	250,192

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Miscellaneous sundry income	1	18,550
Foreign Exchange - Operation	2	21,178
Total = Row 5 of Form 2	26	39,728

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Staff salaries & expenses	1	14,475,694
Office rent	2	171,534
Head office / parent company expenses	3	0
Directors' fees	4	72,800
Audit fees	5	229,592
Managing agent's fees	6	0
Repairs and maintenance	7	33,856
Public utilities	8	38,588
Printing, stationery and periodicals	9	167,402
Postage, telephone and telex charges	10	181,900
Computer charges	11	521,151
Hire of office equipment	12	349
Licence and association fees	13	154,914
Advertising and subscriptions	14	3,786
Entertainment	15	96,834
Travelling expenses	16	66,926
Agency expenses	1	122,862
Other professional services	2	250,140
Insurance	3	24,070
Survey fees	4	140,561
Reinsurance expenses	5	12,526
Legal expenses	6	98,887
General expenses	7	723,130
Total = Row 9 of Form 2	27	17,587,502

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Staff salaries & expenses	1	1,155,778
Office rent	2	14,520
Head office / parent company expenses	3	0
Directors' fees	4	4,522
Audit fees	5	19,431
Managing agent's fees	6	0
Repairs and maintenance	7	2,882
Public utilities	8	3,264
Printing, stationery and periodicals	9	11,024
Postage, telephone and telex charges	10	11,948
Computer charges	11	44,230
Hire of office equipment	12	30
Licence and association fees	13	7,163
Advertising and subscriptions	14	178
Entertainment	15	928
Travelling expenses	16	4,413
Agency expenses	1	15
Other professional services	2	20,162
Insurance	3	2,044
Survey fees	4	501
Reinsurance expenses	5	2,180
Legal expenses	6	5,379
General expenses	7	50,170
Total = Row 9 of Form 2	27	1,360,762

ANNUAL RETURN: ANNEX 2I - BREAKDOWN OF OTHER EXPENSES

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Depreciation	1	765,734
Foreign Exchange - Operation	2	15,271
GST expenses	3	97,726
Movement in contingency reserves - Credit risks	4	10,100
Corporate expenses	5	139,102
Total = Row 14 of Form 2	26	1,027,933

ANNUAL RETURN: ANNEX 2I - BREAKDOWN OF OTHER EXPENSES

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Depreciation	1	65,307
GST expenses	2	38
Total = Row 14 of Form 2	26	65,345

ANNUAL RETURN: FORM 2 - ADDITIONAL INFORMATION

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 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: 2013 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	8,725,518	1,221,981	13,538,289	43,173,516	25,803,324	7,689,764	14,617,869	5,258,358	7,859,598	4,261,912	230,453	899,892	5,351,169	23,861,382	138,631,643
Reinsurance business accepted -																
In Singapore	2	154,387	0	2,260,326	49,335	345,861	89,774	145,989	166,221	23,130	208,823	0	0	114,504	512,678	3,558,350
From other ASEAN countries	3	0	0	5,857	0	0	0	0	0	0	0	0	0	0	0	5,857
From other countries	4	0	0	0	0	0	0	0	0	0	6,397	0	0	0	6,397	6,397
Total (2 to 4)	5	154,387	0	2,266,183	49,335	345,861	89,774	145,989	166,221	23,130	215,220	0	0	114,504	519,075	3,570,604
Reinsurance business ceded -																
In Singapore	6	1,000,694	533,422	7,316,235	1,287,380	1,034,973	713,691	2,668,848	270,815	3,712,643	1,750,012	48,084	644,785	702,202	7,128,541	21,683,784
To other ASEAN countries	7	971,922	65,341	4,807,282	471,651	419,425	149,091	145,650	81,374	4,545	1,075,423	186	0	288,410	1,449,938	8,480,300
To other countries	8	597,076	511,017	1,110,567	2,875	21,816	3,627,266	27,539	569,045	0	520,494	37,658	250,274	432,202	1,809,673	7,707,829
Total (6 to 8)	9	2,569,692	1,109,780	13,234,084	1,761,906	1,476,214	4,490,048	2,842,037	921,234	3,717,188	3,345,929	85,928	895,059	1,422,814	10,388,152	37,871,913
Net premiums written (1 + 5 - 9)	10	6,310,213	112,201	2,570,388	41,460,945	24,672,971	3,289,490	11,921,821	4,503,345	4,165,540	1,131,203	144,525	4,833	4,042,859	13,992,305	104,330,334
Premium liabilities at beginning of period	11	387,095	71,502	1,253,710	19,363,055	10,373,674	726,061	2,864,038	1,630,093	3,069,109	634,101	176,014	19,575	1,570,961	7,099,853	42,138,988
Premium liabilities at end of period	12	411,373	60,848	1,371,882	21,171,030	9,956,394	834,684	4,022,971	1,748,501	3,451,063	640,434	240,926	41,262	1,776,712	7,898,898	45,728,080
Premiums earned during the period (10 + 11 - 12)	13	6,285,935	122,855	2,452,216	39,652,970	25,090,251	3,180,867	10,762,888	4,384,937	3,783,586	1,124,870	79,613	(16,854)	3,837,108	13,193,260	100,741,242
B. CLAIMS																
Gross claims settled																
Direct business	14	2,869,038	534,616	3,338,859	26,419,373	12,323,467	1,188,110	7,884,970	930,980	790,723	1,590,135	(1,000)	0	1,427,539	4,738,377	59,296,810
Reinsurance business accepted -																
In Singapore	15	30,284	15	617,303	9,672	263,687	28,187	81,158	31,739	2,448,681	3,603	0	0	160,178	2,644,201	3,674,507
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	47	0	0	0	47	47
Total (15 to 17)	18	30,284	15	617,303	9,672	263,687	28,187	81,158	31,739	2,448,681	3,650	0	0	160,178	2,644,248	3,674,554
Recoveries from reinsurance business ceded -																
In Singapore	19	1,033,328	377,694	2,077,508	1,168,675	151,264	14,728	1,813,808	(3,216)	1,942,171	737,177	(300)	0	348,556	3,024,388	9,661,393
To other ASEAN countries	20	144,129	92,568	541,743	139,621	15,788	2,325	0	156	104,838	327,726	0	0	133,606	566,326	1,502,500
To other countries	21	62,848	0	67,174	167,697	16,546	290,361	40,610	(21,254)	(1,821)	173,683	(680)	0	16,027	165,955	811,191
Total (19 to 21)	22	1,240,305	470,262	2,686,425	1,475,993	183,598	307,414	1,854,418	(24,314)	2,045,188	1,238,586	(980)	0	498,189	3,756,669	11,975,084
Net claims settled (14 + 18 - 22)	23	1,659,017	64,369	1,269,737	24,953,052	12,403,556	908,883	6,111,710	987,033	1,194,216	355,199	(20)	0	1,089,528	3,625,956	50,996,280
Claims liabilities at end of period	24	3,374,557	586,793	1,685,104	46,034,621	28,851,007	327,945	1,961,223	6,362,345	256,067	1,601,188	0	2,000	2,997,693	11,219,293	94,040,543
Claims liabilities at beginning of period	25	2,071,850	634,776	2,149,149	52,199,379	27,799,132	350,806	1,706,061	6,837,952	303,588	1,533,601	232	0	3,242,061	11,917,434	98,828,587
Net claims incurred (23 + 24 - 25)	26	2,961,724	16,386	805,692	18,788,294	13,455,431	886,022	6,366,872	511,426	1,146,695	422,786	(252)	2,000	845,160	2,927,815	46,208,236
C. MANAGEMENT EXPENSES																
Management Expenses	27	1,063,745	18,914	433,303	6,989,285	4,159,250	554,526	2,009,723	759,152	702,207	190,693	24,363	815	681,526	2,358,756	17,587,502
D. DISTRIBUTION EXPENSES																
Commissions	28	678,975	106,917	2,167,405	6,239,465	2,248,429	2,786,718	4,217,108	701,009	2,135,043	513,864	20,338	86,211	668,803	4,125,268	22,570,285
Reinsurance commissions	29	391,116	147,099	2,733,955	2,183	51,504	2,122,729	710,422	204,547	984,650	698,414	914	131,819	323,834	2,344,178	8,503,186
Net commissions incurred (28 - 29)	30	287,859	(40,182)	(566,550)	6,237,282	2,196,925	663,989	3,506,686	496,462	1,150,393	(184,550)	19,424	(45,608)	344,969	1,781,090	14,067,099
Other distribution expenses	31	(35,783)	(48,140)	32,339	1,097,203	510,005	143,212	136,975	88,113	(147,231)	(268,875)	7,854	5,743	48,976	(265,420)	1,570,391
E. UNDERWRITING RESULTS																
Underwriting gain / (loss) (13 - 26 - 27 - 30 - 31)	32	2,008,390	175,877	1,747,432	6,540,906	4,768,640	933,118	(1,257,368)	2,529,784	931,522	964,816	28,224	20,196	1,916,477	6,391,019	21,308,014
F. NET INVESTMENT INCOME	33	844,550	15,017	344,017	5,549,076	3,302,197	440,261	1,595,600	602,721	557,510	151,399	19,343	647	541,091	1,872,711	13,963,429
G. OPERATING RESULT (32 + 33)	34	2,852,940	190,894	2,091,449	12,089,982	8,070,837	1,373,379	338,232	3,132,505	1,489,032	1,116,215	47,567	20,843	2,457,568	8,263,730	35,271,443

**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: 2013 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	7,260,191	265,810	144,210	22,410	7,692,621
Reinsurance business accepted -						
In Singapore	2	0	28,395	261,975	0	290,370
From other ASEAN countries	3	29,086	0	(65)	0	29,021
From other countries	4	1,112,919	37,318,999	9,551,171	5,486,778	53,469,867
Total (2 to 4)	5	1,142,005	37,347,394	9,813,081	5,486,778	53,789,258
Reinsurance business ceded -						
In Singapore	6	1,024,402	236,289	108,416	10,878	1,379,985
To other ASEAN countries	7	765,667	25,607	291,654	826	1,083,754
To other countries	8	1,670,976	37,318,999	9,551,613	5,481,654	54,023,242
Total (6 to 8)	9	3,461,045	37,580,895	9,951,683	5,493,358	56,486,981
Net premiums written (1 + 5 - 9)	10	4,941,151	32,309	5,608	15,830	4,994,898
Premium liabilities at beginning of period	11	297,340	9,068	22,632	17,915	346,955
Premium liabilities at end of period	12	375,788	167,683	28,296	10,281	582,048
Premiums earned during the period (10 + 11 - 12)	13	4,862,703	(126,306)	(56)	23,464	4,759,805
B. CLAIMS						
Gross claims settled						
Direct business	14	803,791	0	385,023	106,063	1,294,877
Reinsurance business accepted -						
In Singapore	15	0	(12,979)	576,744	0	563,765
From other ASEAN countries	16	(74)	0	6,276	(10)	6,192
From other countries	17	148,698	59	38,289	8,768	195,814
Total (15 to 17)	18	148,624	(12,920)	621,309	8,758	765,771
Recoveries from reinsurance business ceded -						
In Singapore	19	(918,070)	(6,132)	251,728	105,293	(567,181)
To other ASEAN countries	20	(129,215)	(3,602)	686,188	0	553,371
To other countries	21	400,374	0	39,357	8,078	447,809
Total (19 to 21)	22	(646,911)	(9,734)	977,273	113,371	433,999
Net claims settled (14 + 18 - 22)	23	1,599,326	(3,186)	29,059	1,450	1,626,649
Claims liabilities at end of period	24	1,716,050	481,257	559,814	640,853	3,397,974
Claims liabilities at beginning of period	25	1,801,861	746,170	956,389	1,262,297	4,766,717
Net claims incurred (23 + 24 - 25)	26	1,513,515	(268,099)	(367,516)	(619,994)	257,906
C. MANAGEMENT EXPENSES						
Management Expenses	27	1,346,120	8,802	1,528	4,312	1,360,762
D. DISTRIBUTION EXPENSES						
Commissions	28	681,482	418,741	1,564,298	777,562	3,442,083
Reinsurance commissions	29	636,416	618,323	1,688,526	829,008	3,772,273
Net commissions incurred (28 - 29)	30	45,066	(199,582)	(124,228)	(51,446)	(330,190)
Other distribution expenses	31	110	(5)	2,137	991	3,233
E. UNDERWRITING RESULTS						
Underwriting gain / (loss) (13 - 26 - 27 - 30 - 31)	32	1,957,892	332,578	488,023	689,601	3,468,094
F. NET INVESTMENT INCOME	33	589,538	3,855	669	1,889	595,951
G. OPERATING RESULT (32 + 33)	34	2,547,430	336,433	488,692	691,490	4,064,045

ANNUAL RETURN: NOTES TO FORM 6

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 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.

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: 2013 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, same as prior years.

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: 2013 12

NIL

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

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 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	294,831	14,469,027	0	0	0	0	853,076	6,926,462	0	0	1,147,907	21,395,489
Reinsurance ceded	2	106,689	2,735,348	0	0	0	0	213,719	4,276,329	0	0	320,408	7,011,677
Net premiums written (1 - 2)	3	188,142	11,733,679	0	0	0	0	639,357	2,650,133	0	0	827,499	14,383,812
Premium liabilities at beginning of period	4	44,156	2,819,882	0	0	0	0	109,253	616,808	0	0	153,409	3,436,690
Premium liabilities at end of period	5	63,488	3,959,483	0	0	0	0	162,417	672,267	0	0	225,905	4,631,750
Premium earned during the period (3 + 4 - 5)	6	168,810	10,594,078	0	0	0	0	586,193	2,594,674	0	0	755,003	13,188,752
B. CLAIMS													
Gross claims settled	7	263,095	7,703,033	0	0	0	0	309,504	906,793	0	0	572,599	8,609,826
Reinsurance recoveries	8	123,522	1,730,896	0	0	0	0	623	306,791	0	0	124,145	2,037,687
Net claims settled (7 - 8)	9	139,573	5,972,137	0	0	0	0	308,881	600,002	0	0	448,454	6,572,139
Claim liabilities at end of period	10	44,824	1,916,399	0	0	0	0	112,165	215,780	0	0	156,989	2,132,179
Claim liabilities at beginning of period	11	48,744	1,657,317	0	0	0	0	82,437	268,369	0	0	131,181	1,925,686
Net claims incurred (9 + 10 - 11)	12	135,653	6,231,219	0	0	0	0	338,609	547,413	0	0	474,262	6,778,632
C. MANAGEMENT EXPENSES													
Management expenses	13	31,716	1,978,007	0	0	0	0	107,780	446,746	0	0	139,496	2,424,753
D. DISTRIBUTION EXPENSES													
Commissions	14	50,746	4,166,362	0	0	0	0	228,732	2,557,986	0	0	279,478	6,724,348
Reinsurance commissions	15	28,053	682,369	0	0	0	0	8,599	2,114,130	0	0	36,652	2,796,499
Net commissions incurred (14 - 15)	16	22,693	3,483,993	0	0	0	0	220,133	443,856	0	0	242,826	3,927,849
Other distribution expenses	17	2,162	134,813	0	0	0	0	27,835	115,377	0	0	29,997	250,190
E. UNDERWRITING RESULTS (6 - 12 - 13 - 16 - 17)	18	-23,414	-1,233,954	0	0	0	0	-108,164	1,041,282	0	0	-131,578	-192,672
F. NET INVESTMENT INCOME	19	25,181	1,570,419	0	0	0	0	85,571	354,690	0	0	110,752	1,925,109
G. OPERATING RESULTS (18 + 19)	20	1,767	336,465	0	0	0	0	-22,593	1,395,972	0	0	-20,826	1,732,437
H. OTHERS													
Number of policies in force	21	341	5,744	0	0	0	0	2,276	2,095	0	0	2,617	7,839
Number of lives covered under policies in force	22	512	99,607	0	0	0	0	2,966	121,923	0	0	3,478	221,530
Number of claims registered	23	47	5,118	0	0	0	0	793	1,395	0	0	840	6,513

ANNUAL RETURN: NOTES TO FORM 7(b)

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 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: 2013 12

NIL

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

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 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	92,313,469	0	0	5,261,358	97,574,827
Debt securities	2	0	265,179,957	0	5,130,869	38,514,209	308,825,035
Land and buildings	3	0	39,500,000	0	0	233,500,000	273,000,000
Loans	4	0	0	0	0	34,000,000	34,000,000
Cash and deposits	5	0	51,215,377	0	10,098,319	8,065,404	69,379,100
Other invested assets	6	0	0	0	0	0	0
Investment income due or accrued	7	0	310,416	0	37,907	17,068	365,391
Outstanding premiums and agents' balances	8	0	44,378,787	0	430,608	0	44,809,395
Deposits withheld by cedants	9	0	3,614	0	0	0	3,614
Reinsurance recoverables (on paid claims)	10	0	668,825	0	8,737	0	677,562
Income tax recoverables	11	0	0	0	0	0	0
Fixed assets	12	0	991,848	0	24,953	13,337,180	14,353,981
Inter-fund balances and intra-group balances (due from)	13	0	183,947	0	0	103,211	287,158
Other assets	14	0	1,221,871	0	153,826	1,256,508	2,632,205
Total Assets (1 to 14)	15	0	495,968,111	0	15,885,219	334,054,938	845,908,268
LIABILITIES							
Policy liabilities	16	0	143,748,645	0	3,270,776		147,019,421
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	3,632,537	0	147,690	0	3,780,227
Amounts owing to insurers	20	0	35,615,701	0	617,167	0	36,232,868
Bank loans and overdrafts	21	0	0	0	0	0	0
Inter-fund balances and intra-group balances (due to)	22	0	32,517	0	54,979	111,939	199,435
Others	23	0	54,016,412	0	1,449,355	67,967,064	123,432,831
Total Liabilities (16 to 23)	24	0	237,045,812	0	5,539,967	68,079,003	310,664,782
NET ASSETS (15 - 24)	25	0	258,922,299	0	10,345,252	265,975,935	535,243,486
SHAREHOLDERS' EQUITY & SURPLUS							
Paid-up capital	26					100,000,000	100,000,000
Reserves:							
Unappropriated profits (losses)	27					165,975,935	165,975,935
Other reserves	28					0	0
Surplus	29	0	258,922,299	0	10,345,252		269,267,551
Total (26 to 29)	30	0	258,922,299	0	10,345,252	265,975,935	535,243,486

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

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 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	124,150,331	224,150,331
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	42,825,604	42,825,604
Dividends paid for the period	5	0	0	-26,000,000	-26,000,000
Issue of share capital	6	0	0	0	0
Transfer (to) from insurance funds maintained in Singapore	7	0	0	23,500,000	23,500,000
Transfer (to) from overseas (branch) operations	8	0	0	1,500,000	1,500,000
Balance at End of Period	9	100,000,000	0	165,975,935	265,975,935

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

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Description	Row No.	Amount
Due From		
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
Due To		
Balances due to head office / shareholders fund	5	13,000
Balances due to related corporations	6	0
Balances due to insurance funds established and maintained under the Act	7	41,979
Total Balances Due To	8	54,979
Total Net Balances (4 - 8)	9	-54,979

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: 2013 12

NIL

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

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 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	203,684,126	0	7,643,838		211,327,964
Less: Outward reinsurance premiums	2	0	94,358,894	0	2,381,348		96,740,242
Investment revenue	3	0	15,064,226	0	-127,589	55,089,516	70,026,153
Less: Investment expenses	4	0	504,846	0	4,770	1,336,349	1,845,965
Other income	5	0	289,920	0	75,232	1,288,191	1,653,343
Total Income (1 to 5)	6	0	124,174,532	0	5,205,363	55,041,358	184,421,253
Gross claims settled	7	0	65,032,012	0	777,836		65,809,848
Less: Reinsurance recoveries	8	0	12,409,083	0	65,028		12,474,111
Management expenses	9	0	18,948,264	0	1,153,175	575,316	20,676,755
Distribution expenses	10	0	15,310,533	0	1,625,288	0	16,935,821
Increase (decrease) in net policy liabilities	11	0	-2,332,602	0	-32,013		-2,364,615
Provision for doubtful debts / bad debts written off on receivables	12	0	-35,693	0	0	0	-35,693
Taxation expenses	13	0	4,890,972	0	301,854	8,859,107	14,051,933
Other expenses	14	0	1,093,278	0	74,503	2,781,331	3,949,112
Total Outgo (7 to 14)	15	0	90,497,681	0	3,835,615	12,215,754	106,549,050
NET INCOME (6 - 15)	16	0	33,676,851	0	1,369,748	42,825,604	77,872,203

ANNUAL RETURN: FORM 9 - ADDITIONAL INFORMATION

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 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: 2013 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	43,215,240	419,272
Claim Liabilities	87,987,326	2,689,497
Policy Liabilities	131,202,566	3,108,769

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

None

ANNUAL RETURN: FORM 20 - ADDITIONAL INFORMATION

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 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: 2013 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	238,506,678
Less:		
Reinsurance adjustment	6	1,300,344
Financial resource adjustment: (8 to 12)	7	0
(a) loans to, guarantees granted for, and other unsecured amounts owed to the licensed 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	237,206,334
(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	31,430,301
(a) Premium liability risk requirement	31	9,284,723
(b) Claim liability risk requirement	32	22,145,578
Total C1 Requirement (14 + 23 + 30)	33	31,430,301
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	10,723,494
(a) Specific Risk Requirement	35	5,361,747

(b) General Risk Requirement	36	5,361,747	
Debt Investment and Duration Mismatch Risk Requirement: (38 or 43, whichever is higher)	37		16,445,760
(a) Sum of: (39 + 42)	38	16,445,760	
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	16,445,760	
Debt specific risk requirement	40	9,727,409	
Debt general risk requirement	41	6,718,351	
Liability adjustment requirement in an increasing interest rate environment	42	0	
(b) Sum of: (44 + 47)	43	3,009,058	
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	3,009,058	
Debt specific risk requirement	45	9,727,409	
Negative of debt general risk requirement	46	-6,718,351	
Liability adjustment requirement in a decreasing interest rate environment	47	0	
Loan Investment Risk Requirement	48		0
Property Risk Requirement	49		6,320,000
Foreign Currency Mismatch Risk Requirement (for Singapore Insurance Fund)	50		0
Derivative Counterparty Risk Requirement	51		0
Miscellaneous Risk Requirement	52		3,430,325
Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)	53		36,919,579
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		68,349,880

**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: 2013 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	20,415,621
Less:		
Reinsurance adjustment	6	3,366,141
Financial resource adjustment: (8 to 12)	7	111,354
(a) loans to, guarantees granted for, and other unsecured amounts owed to the licensed insurer	8	0
(b) charged assets	9	0
(c) deferred tax assets	10	111,354
(d) intangible assets	11	0
(e) other financial resource adjustments	12	0
Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)	13	16,938,126
(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	709,175
(a) Premium liability risk requirement	31	0
(b) Claim liability risk requirement	32	709,175
Total C1 Requirement (14 + 23 + 30)	33	709,175
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	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	1,140,846
(a) Sum of: (39 + 42)	38	1,140,846
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	1,140,846
Debt specific risk requirement	40	688,903
Debt general risk requirement	41	451,943
Liability adjustment requirement in an increasing interest rate environment	42	0
(b) Sum of: (44 + 47)	43	236,960
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	236,960
Debt specific risk requirement	45	688,903
Negative of debt general risk requirement	46	-451,943
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	2,623,052
Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)	53	3,763,898
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	4,473,073

ANNUAL RETURN: FORM 21 - ADDITIONAL INFORMATION

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 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: 2013 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	302,733
(a) Premium liability risk requirement	18	0
(b) Claim liability risk requirement	19	302,733
Total C1 Requirement (1 + 10 + 17)	20	302,733
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	152,982
(a) Specific Risk Requirement	22	76,491
(b) General Risk Requirement	23	76,491
Debt Investment and Duration Mismatch Risk Requirement:		
(25 or 30, whichever is higher)	24	3,550,194
(a) Sum of: (26 + 29)	25	3,550,194
Debt investment risk requirement in an increasing interest rate environment		
(27 to 28)	26	3,550,194
Debt specific risk requirement	27	2,252,366
Debt general risk requirement	28	1,297,828
Liability adjustment requirement in an increasing interest rate environment	29	0
(b) Sum of: (31 + 34)	30	954,538
Debt investment risk requirement in a decreasing interest rate environment		
(32 to 33)	31	954,538
Debt specific risk requirement	32	2,252,366

Negative of debt general risk requirement	33	-1,297,828
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	1,373,569
Total C2 Requirement (21 + 24 + 35 + 36 + 37 + 38)	39	42,436,745
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)	40	42,739,478

ANNUAL RETURN: FORM 22 - ADDITIONAL INFORMATION

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

NIL

ANNUAL RETURN

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

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

Description	Row No.	Amount
(i) Financial Resources of Licensed Insurer		
A. Tier 1 Resource		
Aggregate of surpluses of all insurance funds other than a participating fund	1	258,922,299
Balances in the surplus account of each participating fund	2	0
Paid-up ordinary share capital	3	100,000,000
Unappropriated profits (losses)	4	165,975,935
Surpluses of Overseas Branch Operations	5	10,345,252
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	4,666,485
Financial resource adjustment: (10 to 14)	9	34,330,269
(a) loans to, guarantees granted for and other unsecured amounts owed to the licensed insurer	10	34,090,210
(b) charged assets	11	0
(c) deferred tax assets	12	240,059
(d) intangible assets	13	0
(e) other financial resource adjustments	14	0
Total Tier 1 Resource (1 to 7 less 8 to 9)	15	496,246,732
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 Licensed Insurer (higher of \$5m or 15 + 19 +20)	21	496,246,732
(ii) Total Risk Requirement of Licensed Insurer		
(a) Total risk requirements of insurance funds established or maintained under the Act	22	72,822,953
(b) Total risk requirements of assets and liabilities that do not belong to any insurance fund established and maintained under the Act	23	42,739,478
Total Risk Requirement of Licensed Insurer (22 to 23)	24	115,562,431
CAPITAL ADEQUACY RATIO (21/24)	25	429.42 %

ANNUAL RETURN: FORM 23 - ADDITIONAL INFORMATION

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2013 12

NIL