

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2014 12

General: Singapore Insurance Fund

Description	Annex	Row No.	Amount
ASSETS			
Equity securities	1A	1	101,162,002
Debt securities	1B	2	249,774,511
Land and buildings	1C	3	39,500,000
Loans	1D	4	0
Cash and deposits		5	42,092,489
Other invested assets	1E	6	0
Investment income due or accrued		7	439,469
Outstanding premiums and agents' balances	1F	8	14,466,990
Deposits withheld by cedants		9	1,585
Reinsurance recoverables (on paid claims)	1G	10	1,658,332
Income tax recoverables		11	0
Fixed assets	1H	12	584,786
Inter-fund balances and intra group balances (due from)	1I	13	220,296
Other assets	1J	14	1,323,521
Total Assets (1 to 14)		15	451,223,981
LIABILITIES			
Policy liabilities	1K	16	136,874,813
Other liabilities:			
Outstanding claims		17	0
Annuities due and unpaid		18	0
Reinsurance deposits		19	2,617,004
Amounts owing to insurers		20	7,133,504
Bank loans and overdrafts		21	0
Inter-fund balances and intra-group balances (due to)	1L	22	0
Others	1M	23	53,468,123
Total Liabilities (16 to 23)		24	200,093,444
SURPLUS (15 - 24)	1N	25	251,130,537

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2014 12

General: Offshore Insurance Fund

Description	Annex	Row No.	Amount
ASSETS			
Equity securities	1A	1	1,023,172
Debt securities	1B	2	18,099,948
Land and buildings	1C	3	0
Loans	1D	4	0
Cash and deposits		5	7,512,334
Other invested assets	1E	6	0
Investment income due or accrued		7	13,570
Outstanding premiums and agents' balances	1F	8	22,578,872
Deposits withheld by cedants		9	2,014
Reinsurance recoverables (on paid claims)	1G	10	1,780
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	3,904
Total Assets (1 to 14)		15	49,235,594
LIABILITIES			
Policy liabilities	1K	16	2,560,964
Other liabilities:			
Outstanding claims		17	0
Annuities due and unpaid		18	0
Reinsurance deposits		19	135,400
Amounts owing to insurers		20	23,064,586
Bank loans and overdrafts		21	0
Inter-fund balances and intra-group balances (due to)	1L	22	96,974
Others	1M	23	874,283
Total Liabilities (16 to 23)		24	26,732,207
SURPLUS (15 - 24)	1N	25	22,503,387

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2014 12

General: Singapore Insurance Fund

Description	Row No.	Listed	Unlisted	Amount
Equity securities other than collective investment schemes	1	82,641,366	0	82,641,366
Collective investment schemes	2	0	18,520,636	18,520,636
Total (1 to 2) = Row 1 of Form 1	3			101,162,002

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2014 12

General: Offshore Insurance Fund

Description	Row No.	Listed	Unlisted	Amount
Equity securities other than collective investment schemes	1	1,023,172	0	1,023,172
Collective investment schemes	2	0	0	0
Total (1 to 2) = Row 1 of Form 1	3			1,023,172

ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2014 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Government debt securities	1	31,549,466
Qualifying debt securities	2	119,610,430
Other debt securities	3	98,614,615
Total (1 to 3) = Row 2 of Form 1	4	249,774,511

ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2014 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Government debt securities	1	0
Qualifying debt securities	2	11,148,630
Other debt securities	3	6,951,318
Total (1 to 3) = Row 2 of Form 1	4	18,099,948

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

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2014 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	32,000,000	0	32,000,000
25 Claymore Road, #21-03, The Claymore, Singapore 229543	2	6,690,602	31/12/2013	7,500,000	0	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: 2014 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: 2014 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: 2014 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: 2014 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: 2014 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: 2014 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	301	12,119	0	12,420
Ageing of outstanding premiums and agents' balances:					
<i>Outstanding period</i>					
Up to 3 months	2	5,008,375	4,056,323	1,600,874	10,665,572
Above 3 months but not exceeding 6 months	3	1,420,911	1,237,018	180,499	2,838,428
Above 6 months but not exceeding 12 months	4	3,830	565,173	45,862	614,865
Above 12 months	5	14,073	65,822	2,260	82,155
Gross total (2 to 5)	6	6,447,189	5,924,336	1,829,495	14,201,020
Provision for doubtful debts	7	7,000	53,000	15,000	75,000
Total outstanding premiums and agents' balances in respect of direct business (6 - 7)	8	6,440,189	5,871,336	1,814,495	14,126,020
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				234,927
Above 6 months but not exceeding 12 months	11				106,043
Above 12 months but not exceeding 24 months	12				0
Above 24 months	13				0
Gross total (10 to 13)	14				340,970
Provision for doubtful debts	15				0
Total outstanding premiums and agents' balances in respect of reinsurance business (14 - 15)	16				340,970
Total (8 + 16) = Row 8 of Form 1	17				14,466,990

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: 2014 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	57,236	99,167	258,480	414,883
Above 3 months but not exceeding 6 months	3	305	8,360	96,933	105,598
Above 6 months but not exceeding 12 months	4	0	2,045	48,684	50,729
Above 12 months	5	6,569	3	1,122	7,694
Gross total (2 to 5)	6	64,110	109,575	405,219	578,904
Provision for doubtful debts	7	0	0	0	0
Total outstanding premiums and agents' balances in respect of direct business (6 - 7)	8	64,110	109,575	405,219	578,904
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				21,993,655

Above 6 months but not exceeding 12 months	11				69
Above 12 months but not exceeding 24 months	12				31
Above 24 months	13				6,213
Gross total (10 to 13)	14				21,999,968
Provision for doubtful debts	15				0
Total outstanding premiums and agents' balances in respect of reinsurance business (14 - 15)	16				21,999,968
Total (8 + 16) = Row 8 of Form 1	17				22,578,872

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: 2014 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Reinsurance recoveries on unpaid claims	1	29,042,798
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	1,639,768
Above 1 year but not exceeding 2 years	4	43,078
Above 2 years	5	5,486
Total (3 to 5)	6	1,688,332
Provision for doubtful reinsurance recoverables	7	30,000
Total (6 - 7) = Row 10 of Form 1	8	1,658,332

ANNUAL RETURN: ANNEX 1G - STATEMENT OF REINSURANCE RECOVERABLES**I728G TOKIO MARINE INSURANCE SINGAPORE LTD****Reporting Cycle: 2014 12****General: Offshore Insurance Fund**

Description	Row No.	Amount
Reinsurance recoveries on unpaid claims	1	18,772,333
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	1,548
Above 1 year but not exceeding 2 years	4	0
Above 2 years	5	232
Total (3 to 5)	6	1,780
Provision for doubtful reinsurance recoverables	7	0
Total (6 - 7) = Row 10 of Form 1	8	1,780

ANNUAL RETURN: ANNEX 1H - FIXED ASSETS

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2014 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Motor vehicles	1	41,012
Computer equipment	2	485,026
Other fixed assets	3	58,748
Total (1 to 3) = Row 12 of Form 1	4	584,786

ANNUAL RETURN: ANNEX 1H - FIXED ASSETS

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2014 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: 2014 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Balances due from head office / shareholders fund	1	48,700
Balances due from overseas branches / related corporations	2	74,622
Balances due from other insurance funds established and maintained under the Act	3	96,974
Total (1 to 3) = Row 13 of Form 1	4	220,296

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

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2014 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: 2014 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Sundry debtors	1	185,114
Prepayment	2	100,969
Sundry deposits	3	377,138
Club membership	4	660,300
Total = Row 14 of Form 1	26	1,323,521

ANNUAL RETURN: ANNEX 1J - BREAKDOWN OF OTHER ASSETS

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2014 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Sundry debtors	1	3,904
Total = Row 14 of Form 1	26	3,904

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

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2014 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: 2014 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	96,974
Total (1 to 3) = Row 22 of Form 1	4	96,974

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2014 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Provision for taxation	1	10,363,352
Agent's credit balance	2	378,545
Tenant's deposits	3	261,313
Audit and other professional fees	4	7,333,221
Prepaid premium	5	1,049,233
Production and profit commission	6	3,300,000
Sundry creditors and accrued liabilities	7	15,185,101
Contingency reserves - Credit risks	8	10,100
Deferred taxation	9	15,587,258
Total = Row 23 of Form 1	26	53,468,123

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2014 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Provision for taxation	1	744,676
Agent's credit balance	2	15,434
Sundry creditors and accrued liabilities	3	74,010
Deferred taxation	4	40,163
Total = Row 23 of Form 1	26	874,283

ANNUAL RETURN: ANNEX 1N - SURPLUS

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2014 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Surplus at beginning of period	1	238,506,678
Net income	2	34,623,859
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	251,130,537

ANNUAL RETURN: ANNEX 1N - SURPLUS

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2014 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Surplus at beginning of period	1	20,415,621
Net income	2	3,587,766
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	22,503,387

**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: 2014 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Licensed insurer / foreign insurer under the foreign insurer scheme	1	6,588,089
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	5,481,417
Unlicensed reinsurer	3	931,309
Total (1 to 3)	4	13,000,815

**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: 2014 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Licensed insurer / foreign insurer under the foreign insurer scheme	1	166,095
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	27,257,777
Unlicensed reinsurer	3	12,360
Total (1 to 3)	4	27,436,232

**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: 2014 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: 2014 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: 2014 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: 2014 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

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 2014 12

NIL

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2014 12

General: Singapore Insurance Fund

Description	Annex	Row No.	Amount
Gross premiums	2A	1	144,389,981
Less: Outward reinsurance premiums	2B	2	40,645,272
Investment revenue	2C	3	19,872,511
Less: Investment expenses		4	522,400
Other income	2D	5	273,443
Total Income (1 to 5)		6	123,368,263
Gross claims settled	2E	7	63,358,335
Less: Reinsurance recoveries		8	14,715,934
Management expenses	2F	9	18,405,547
Distribution expenses	2G	10	16,213,032
Increase (decrease) in net policy liabilities	2H	11	(2,893,810)
Provision for doubtful debts/ bad debts written off on receivables		12	12,420
Taxation expenses		13	7,431,796
Other expenses	2I	14	933,018
Total Outgo (7 to 14)		15	88,744,404
Net Income (6 - 15)	2J	16	34,623,859

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2014 12

General: Offshore Insurance Fund

Description	Annex	Row No.	Amount
Gross premiums	2A	1	27,932,328
Less: Outward reinsurance premiums	2B	2	23,360,417
Investment revenue	2C	3	1,083,253
Less: Investment expenses		4	19,364
Other income	2D	5	32,171
Total Income (1 to 5)		6	5,667,971
Gross claims settled	2E	7	1,600,911
Less: Reinsurance recoveries		8	(194,967)
Management expenses	2F	9	1,420,285
Distribution expenses	2G	10	(229,935)
Increase (decrease) in net policy liabilities	2H	11	(1,419,058)
Provision for doubtful debts/ bad debts written off on receivables		12	0
Taxation expenses		13	445,661
Other expenses	2I	14	67,374
Total Outgo (7 to 14)		15	2,080,205
Net Income (6 - 15)	2J	16	3,587,766

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2014 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Licensed insurer / foreign insurer under the foreign insurer scheme	1	17,885,561
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	15,353,469
Unlicensed reinsurer	3	7,406,242
Total (1 to 3) = Row 2 of Form 2	4	40,645,272

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2014 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Licensed insurer / foreign insurer under the foreign insurer scheme	1	1,289,469
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	21,618,833
Unlicensed reinsurer	3	452,115
Total (1 to 3) = Row 2 of Form 2	4	23,360,417

ANNUAL RETURN: ANNEX 2C - INVESTMENT REVENUE

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2014 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	3,833,737	-679,020	5,050,196	8,204,913
Debt securities	2	8,265,486	-291,637	1,857,559	9,831,408
Land and Buildings	3	1,184,808	0	0	1,184,808
Loans	4	0	0	0	0
Cash and deposits	5	394,488	256,894	0	651,382
Other invested assets	6	0	0	0	0
Total (1 to 6) = Row 3 of Form 2	7				19,872,511

ANNUAL RETURN: ANNEX 2C - INVESTMENT REVENUE

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2014 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	22,319	875	11,577	34,771
Debt securities	2	737,420	-17,081	147,691	868,030
Land and Buildings	3	0	0	0	0
Loans	4	0	0	0	0
Cash and deposits	5	57,882	122,570	0	180,452
Other invested assets	6	0	0	0	0
Total (1 to 6) = Row 3 of Form 2	7				1,083,253

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2014 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Miscellaneous sundry income	1	257,871
Foreign exchange - operation	2	15,572
Total = Row 5 of Form 2	26	273,443

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2014 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Miscellaneous sundry income	1	8,813
Foreign exchange - operation	2	23,358
Total = Row 5 of Form 2	26	32,171

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2014 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Staff salaries & expenses	1	14,924,244
Office rent	2	191,362
Head office / parent company expenses	3	0
Directors' fees	4	70,369
Audit fees	5	246,785
Managing agent's fees	6	0
Repairs and maintenance	7	21,388
Public utilities	8	34,204
Printing, stationery and periodicals	9	181,834
Postage, telephone and telex charges	10	181,903
Computer charges	11	633,067
Hire of office equipment	12	1,817
Licence and association fees	13	155,773
Advertising and subscriptions	14	1,676
Entertainment	15	113,842
Travelling expenses	16	53,259
Agency expenses	1	285,005
Other professional services	2	169,877
Insurance	3	21,777
Survey fees	4	127,474
Reinsurance expenses	5	12,856
Legal expenses	6	334,587
General expenses	7	642,448
Total = Row 9 of Form 2	27	18,405,547

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2014 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Staff salaries & expenses	1	1,197,127
Office rent	2	16,116
Head office / parent company expenses	3	0
Directors' fees	4	4,515
Audit fees	5	20,784
Managing agent's fees	6	0
Repairs and maintenance	7	1,790
Public utilities	8	2,880
Printing, stationery and periodicals	9	9,579
Postage, telephone and telex charges	10	9,704
Computer charges	11	53,714
Hire of office equipment	12	147
Licence and association fees	13	6,403
Advertising and subscriptions	14	77
Entertainment	15	1,189
Travelling expenses	16	8,414
Other professional services	1	14,104
Insurance	2	1,886
Survey fees	3	9,170
Reinsurance expenses	4	2,357
Legal expenses	5	15,826
General expenses	6	44,503
Total = Row 9 of Form 2	27	1,420,285

ANNUAL RETURN: ANNEX 2I - BREAKDOWN OF OTHER EXPENSES

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2014 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Depreciation	1	796,641
GST expenses	2	65,777
Corporate expenses	3	70,600
Total = Row 14 of Form 2	26	933,018

ANNUAL RETURN: ANNEX 2I - BREAKDOWN OF OTHER EXPENSES

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2014 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Depreciation	1	67,212
GST expenses	2	162
Total = Row 14 of Form 2	26	67,374

ANNUAL RETURN: FORM 2 - ADDITIONAL INFORMATION

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2014 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: 2014 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	7,629,446	1,911,144	12,755,022	43,485,876	25,440,215	9,176,506	14,109,857	6,661,876	8,720,530	5,557,082	244,367	258,246	5,322,855	26,764,956	141,273,022
Reinsurance business accepted -																
In Singapore	2	282,214	34	1,786,062	40,689	312,154	101,291	149,079	166,393	13,862	63,274	0	0	111,825	355,354	3,026,877
From other ASEAN countries	3	967	0	4,568	0	0	0	0	0	0	0	0	0	0	0	5,535
From other countries	4	0	0	0	0	0	0	0	0	0	84,547	0	0	0	84,547	84,547
Total (2 to 4)	5	283,181	34	1,790,630	40,689	312,154	101,291	149,079	166,393	13,862	147,821	0	0	111,825	439,901	3,116,959
Reinsurance business ceded -																
In Singapore	6	968,263	579,217	5,304,523	1,294,674	1,014,275	663,911	2,616,067	1,076,347	4,798,131	1,712,357	112,362	223,272	590,397	8,512,866	20,953,796
To other ASEAN countries	7	864,048	83,818	4,439,708	430,283	407,599	160,493	147,593	80,311	388	1,091,938	502	0	273,617	1,446,756	7,980,298
To other countries	8	520,849	1,136,300	1,721,248	0	8,301	4,725,487	23,876	1,050,104	0	1,834,618	55,297	34,974	600,124	3,575,117	11,711,178
Total (6 to 8)	9	2,353,160	1,799,335	11,465,479	1,724,957	1,430,175	5,549,891	2,787,536	2,206,762	4,798,519	4,638,913	168,161	258,246	1,464,138	13,534,739	40,645,272
Net premiums written (1 + 5 - 9)	10	5,559,467	111,843	3,080,173	41,801,608	24,322,194	3,727,906	11,471,400	4,621,507	3,935,873	1,065,990	76,206	0	3,970,542	13,670,118	103,744,709
Premium liabilities at beginning of period	11	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
Premium liabilities at end of period	12	393,264	74,263	1,323,271	21,687,109	9,940,698	813,000	6,386,947	1,622,856	3,102,259	601,100	221,840	21,743	1,640,627	7,210,425	47,828,977
Premiums earned during the period (10 + 11 - 12)	13	5,577,576	98,428	3,128,784	41,285,529	24,337,890	3,749,590	9,107,424	4,747,152	4,284,677	1,105,324	95,292	19,519	4,106,627	14,358,591	101,643,812
B. CLAIMS																
Gross claims settled																
Direct business	14	2,746,798	622,727	4,265,911	22,569,437	10,830,254	3,345,400	8,731,914	3,697,793	1,497,100	2,779,294	0	0	1,432,802	9,406,989	62,519,430
Reinsurance business accepted -																
In Singapore	15	57,067	(72)	185,827	4,009	308,430	27,899	112,828	66,087	473	31,177	0	0	45,180	142,917	838,905
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	57,067	(72)	185,827	4,009	308,430	27,899	112,828	66,087	473	31,177	0	0	45,180	142,917	838,905
Recoveries from reinsurance business ceded -																
In Singapore	19	248,580	293,398	3,096,443	177,034	268,191	40,319	2,020,713	282,375	903,650	1,064,804	0	0	222,405	2,473,234	8,617,912
To other ASEAN countries	20	39,466	61,690	610,965	25,785	15	3,582	0	1,597,930	(1,006)	679,555	0	0	64,507	2,340,986	3,082,489
To other countries	21	54,686	204,883	294,721	160,051	5,859	1,836,322	30,339	1,300	(4,468)	399,281	0	0	32,559	428,672	3,015,533
Total (19 to 21)	22	342,732	559,971	4,002,129	362,870	274,065	1,880,223	2,051,052	1,881,605	898,176	2,143,640	0	0	319,471	5,242,892	14,715,934
Net claims settled (14 + 18 - 22)	23	2,461,133	62,684	449,609	22,210,576	10,864,619	1,493,076	6,793,690	1,882,275	599,397	666,831	0	0	1,158,511	4,307,014	48,642,401
Claims liabilities at end of period	24	1,944,295	483,267	1,060,935	43,659,864	28,102,513	680,782	2,773,269	6,827,158	278,043	482,504	0	3,000	2,750,206	10,340,911	89,045,836
Claims liabilities at beginning of period	25	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
Net claims incurred (23 + 24 - 25)	26	1,030,871	(40,842)	(174,560)	19,835,819	10,116,125	1,845,913	7,605,736	2,347,088	621,373	(451,853)	0	1,000	911,024	3,428,632	43,647,694
C. MANAGEMENT EXPENSES																
Management Expenses	27	986,316	19,842	546,459	7,416,104	4,315,047	661,375	2,035,163	819,910	698,271	189,119	13,520	0	704,421	2,425,241	18,405,547
D. DISTRIBUTION EXPENSES																
Commissions	28	638,896	117,338	2,071,445	6,398,831	2,171,222	3,205,533	3,987,063	743,661	2,050,371	540,232	19,012	14,904	679,660	4,047,840	22,638,168
Reinsurance commissions	29	375,547	193,416	2,601,864	1,486	49,109	2,485,834	688,410	392,748	1,131,670	876,681	35,783	58,856	329,033	2,824,771	9,220,437
Net commissions incurred (28 - 29)	30	263,349	(76,078)	(530,419)	6,397,345	2,122,113	719,699	3,298,653	350,913	918,701	(336,449)	(16,771)	(43,952)	350,627	1,223,069	13,417,731
Other distribution expenses	31	(78,710)	(51,358)	(399,281)	1,702,082	731,012	296,504	209,480	138,864	302,407	(131,146)	5,383	857	69,207	385,572	2,795,301
E. UNDERWRITING RESULTS																
Underwriting gain / (loss) (13 - 26 - 27 - 30 - 31)	32	3,375,750	246,864	3,686,585	5,934,179	7,053,593	226,099	(4,041,608)	1,090,377	1,743,925	1,835,653	93,160	61,614	2,071,348	6,896,077	23,377,539
F. NET INVESTMENT INCOME	33	1,036,933	20,861	574,503	7,796,694	4,536,493	695,316	2,139,606	861,988	734,106	198,825	14,214	0	740,572	2,549,705	19,350,111
G. OPERATING RESULT (32 + 33)	34	4,412,683	267,725	4,261,088	13,730,873	11,590,086	921,415	(1,902,002)	1,952,365	2,478,031	2,034,478	107,374	61,614	2,811,920	9,445,782	42,727,650

**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: 2014 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	6,746,921	278,277	142,769	52,343	7,220,310
Reinsurance business accepted -						
In Singapore	2	0	(12,486)	278,750	40,413	306,677
From other ASEAN countries	3	20,297	0	0	35,687	55,984
From other countries	4	1,573,451	718,402	15,257,061	2,800,443	20,349,357
Total (2 to 4)	5	1,593,748	705,916	15,535,811	2,876,543	20,712,018
Reinsurance business ceded -						
In Singapore	6	978,748	226,622	107,453	98,514	1,411,337
To other ASEAN countries	7	750,287	16,989	296,419	8,365	1,072,060
To other countries	8	2,084,582	723,089	15,272,100	2,797,249	20,877,020
Total (6 to 8)	9	3,813,617	966,700	15,675,972	2,904,128	23,360,417
Net premiums written (1 + 5 - 9)	10	4,527,052	17,493	2,608	24,758	4,571,911
Premium liabilities at beginning of period	11	375,788	167,683	28,296	10,281	582,048
Premium liabilities at end of period	12	419,975	122,943	76,380	13,555	632,853
Premiums earned during the period (10 + 11 - 12)	13	4,482,865	62,233	(45,476)	21,484	4,521,106
B. CLAIMS						
Gross claims settled						
Direct business	14	2,073,533	9,853	0	0	2,083,386
Reinsurance business accepted -						
In Singapore	15	0	1,389	0	0	1,389
From other ASEAN countries	16	0	157	433	96	686
From other countries	17	706,678	(990)	(1,162,175)	(28,063)	(484,550)
Total (15 to 17)	18	706,678	556	(1,161,742)	(27,967)	(482,475)
Recoveries from reinsurance business ceded -						
In Singapore	19	71,373	6,323	14,766	0	92,462
To other ASEAN countries	20	4,634	3,422	4,922	0	12,978
To other countries	21	889,805	80	(1,162,200)	(28,092)	(300,407)
Total (19 to 21)	22	965,812	9,825	(1,142,512)	(28,092)	(194,967)
Net claims settled (14 + 18 - 22)	23	1,814,399	584	(19,230)	125	1,795,878
Claims liabilities at end of period	24	1,396,262	131,745	136,978	263,126	1,928,111
Claims liabilities at beginning of period	25	1,716,050	481,257	559,814	640,853	3,397,974
Net claims incurred (23 + 24 - 25)	26	1,494,611	(348,928)	(442,066)	(377,602)	326,015
C. MANAGEMENT EXPENSES						
Management Expenses	27	1,406,350	5,434	810	7,691	1,420,285
D. DISTRIBUTION EXPENSES						
Commissions	28	829,279	46,445	2,188,447	692,158	3,756,329
Reinsurance commissions	29	780,567	64,519	2,415,415	726,127	3,986,628
Net commissions incurred (28 - 29)	30	48,712	(18,074)	(226,968)	(33,969)	(230,299)
Other distribution expenses	31	21	(16)	0	359	364
E. UNDERWRITING RESULTS						
Underwriting gain / (loss) (13 - 26 - 27 - 30 - 31)	32	1,533,171	423,817	622,748	425,005	3,004,741
F. NET INVESTMENT INCOME	33	1,053,450	4,071	607	5,761	1,063,889
G. OPERATING RESULT (32 + 33)	34	2,586,621	427,888	623,355	430,766	4,068,630

ANNUAL RETURN: NOTES TO FORM 6

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2014 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: 2014 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: 2014 12

NIL

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

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2014 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	289,614	13,969,322	0	0	0	0	1,158,114	8,119,683	0	0	1,447,728	22,089,005
Reinsurance ceded	2	111,749	2,675,787	0	0	0	0	271,333	5,278,558	0	0	383,082	7,954,345
Net premiums written (1 - 2)	3	177,865	11,293,535	0	0	0	0	886,781	2,841,125	0	0	1,064,646	14,134,660
Premium liabilities at beginning of period	4	63,488	3,959,483	0	0	0	0	162,417	672,267	0	0	225,905	4,631,750
Premium liabilities at end of period	5	99,030	6,287,917	0	0	0	0	193,769	619,231	0	0	292,799	6,907,148
Premium earned during the period (3 + 4 - 5)	6	142,323	8,965,101	0	0	0	0	855,429	2,894,161	0	0	997,752	11,859,262
B. CLAIMS													
Gross claims settled	7	416,809	8,427,933	0	0	0	0	414,080	2,959,219	0	0	830,889	11,387,152
Reinsurance recoveries	8	186,329	1,864,723	0	0	0	0	8,350	1,871,873	0	0	194,679	3,736,596
Net claims settled (7 - 8)	9	230,480	6,563,210	0	0	0	0	405,730	1,087,346	0	0	636,210	7,650,556
Claim liabilities at end of period	10	102,428	2,670,841	0	0	0	0	184,996	495,786	0	0	287,424	3,166,627
Claim liabilities at beginning of period	11	44,824	1,916,399	0	0	0	0	112,165	215,780	0	0	156,989	2,132,179
Net claims incurred (9 + 10 - 11)	12	288,084	7,317,652	0	0	0	0	478,561	1,367,352	0	0	766,645	8,685,004
C. MANAGEMENT EXPENSES													
Management expenses	13	31,555	2,003,608	0	0	0	0	157,326	504,049	0	0	188,881	2,507,657
D. DISTRIBUTION EXPENSES													
Commissions	14	50,843	3,936,220	0	0	0	0	316,064	2,889,469	0	0	366,907	6,825,689
Reinsurance commissions	15	28,656	659,754	0	0	0	0	8,150	2,477,684	0	0	36,806	3,137,438
Net commissions incurred (14 - 15)	16	22,187	3,276,466	0	0	0	0	307,914	411,785	0	0	330,101	3,688,251
Other distribution expenses	17	3,248	206,232	0	0	0	0	70,531	225,973	0	0	73,779	432,205
E. UNDERWRITING RESULTS (6 - 12 - 13 - 16 - 17)	18	-202,751	-3,838,857	0	0	0	0	-158,903	385,002	0	0	-361,654	-3,453,855
F. NET INVESTMENT INCOME	19	33,175	2,106,431	0	0	0	0	165,399	529,917	0	0	198,574	2,636,348
G. OPERATING RESULTS (18 + 19)	20	-169,576	-1,732,426	0	0	0	0	6,496	914,919	0	0	-163,080	-817,507
H. OTHERS													
Number of policies in force	21	444	6,379	0	0	0	0	2,919	2,259	0	0	3,363	8,638
Number of lives covered under policies in force	22	609	108,285	0	0	0	0	4,068	118,062	0	0	4,677	226,347
Number of claims registered	23	43	4,409	0	0	0	0	1,314	2,570	0	0	1,357	6,979

ANNUAL RETURN: NOTES TO FORM 7(b)

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2014 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: 2014 12

NIL

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

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2014 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	102,185,174	0	0	6,225,245	108,410,419
Debt securities	2	0	267,874,459	0	5,097,279	23,575,715	296,547,453
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	49,604,823	0	10,664,403	5,698,247	65,967,473
Other invested assets	6	0	0	0	0	0	0
Investment income due or accrued	7	0	453,039	0	31,758	18,409	503,206
Outstanding premiums and agents' balances	8	0	37,045,862	0	492,865	0	37,538,727
Deposits withheld by cedants	9	0	3,599	0	0	0	3,599
Reinsurance recoverables (on paid claims)	10	0	1,660,112	0	177,223	0	1,837,335
Income tax recoverables	11	0	0	0	0	0	0
Fixed assets	12	0	584,786	0	19,417	10,961,090	11,565,293
Inter-fund balances and intra-group balances (due from)	13	0	220,296	0	0	21,064	241,360
Other assets	14	0	1,327,425	0	190,704	1,271,658	2,789,787
Total Assets (1 to 14)	15	0	500,459,575	0	16,673,649	315,271,428	832,404,652
LIABILITIES							
Policy liabilities	16	0	139,435,777	0	3,990,614		143,426,391
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	2,752,404	0	213,552	0	2,965,956
Amounts owing to insurers	20	0	30,198,090	0	727,399	0	30,925,489
Bank loans and overdrafts	21	0	0	0	0	0	0
Inter-fund balances and intra-group balances (due to)	22	0	96,974	0	74,622	51,738	223,334
Others	23	0	54,342,406	0	1,443,745	43,204,823	98,990,974
Total Liabilities (16 to 23)	24	0	226,825,651	0	6,449,932	43,256,561	276,532,144
NET ASSETS (15 - 24)	25	0	273,633,924	0	10,223,717	272,014,867	555,872,508
SHAREHOLDERS' EQUITY & SURPLUS							
Paid-up capital	26					100,000,000	100,000,000
Reserves:							
Unappropriated profits (losses)	27					172,014,867	172,014,867
Other reserves	28					0	0
Surplus	29	0	273,633,924	0	10,223,717		283,857,641
Total (26 to 29)	30	0	273,633,924	0	10,223,717	272,014,867	555,872,508

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

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2014 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	165,975,935	265,975,935
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	28,038,932	28,038,932
Dividends paid for the period	5	0	0	-47,000,000	-47,000,000
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	172,014,867	272,014,867

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

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2014 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	0
Balances due to related corporations	6	0
Balances due to insurance funds established and maintained under the Act	7	74,622
Total Balances Due To	8	74,622
Total Net Balances (4 - 8)	9	-74,622

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: 2014 12

NIL

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

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2014 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	172,322,309	0	9,003,996		181,326,305
Less: Outward reinsurance premiums	2	0	64,005,689	0	2,629,271		66,634,960
Investment revenue	3	0	20,955,764	0	225,657	8,686,553	29,867,974
Less: Investment expenses	4	0	541,764	0	5,252	1,442,706	1,989,722
Other income	5	0	305,614	0	17,645	1,129,180	1,452,439
Total Income (1 to 5)	6	0	129,036,234	0	6,612,775	8,373,027	144,022,036
Gross claims settled	7	0	64,959,246	0	5,085,010		70,044,256
Less: Reinsurance recoveries	8	0	14,520,967	0	4,404,312		18,925,279
Management expenses	9	0	19,825,832	0	1,457,128	706,527	21,989,487
Distribution expenses	10	0	15,983,097	0	1,996,696	0	17,979,793
Increase (decrease) in net policy liabilities	11	0	-4,312,868	0	719,839		-3,593,029
Provision for doubtful debts / bad debts written off on receivables	12	0	12,420	0	12,000	0	24,420
Taxation expenses	13	0	7,877,457	0	286,708	-23,568,481	-15,404,316
Other expenses	14	0	1,000,392	0	81,241	3,196,049	4,277,682
Total Outgo (7 to 14)	15	0	90,824,609	0	5,234,310	-19,665,905	76,393,014
NET INCOME (6 - 15)	16	0	38,211,625	0	1,378,465	28,038,932	67,629,022

ANNUAL RETURN: FORM 9 - ADDITIONAL INFORMATION

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2014 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: 2014 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	42,890,705	514,865
Claim Liabilities	81,410,268	1,879,024
Policy Liabilities	124,300,973	2,393,889

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

None

ANNUAL RETURN: FORM 20 - ADDITIONAL INFORMATION

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2014 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: 2014 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	251,130,537
Less:		
Reinsurance adjustment	6	1,295,681
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	249,834,856
(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	27,195,742
(a) Premium liability risk requirement	31	6,749,976
(b) Claim liability risk requirement	32	20,445,766
Total C1 Requirement (14 + 23 + 30)	33	27,195,742
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	11,499,260
(a) Specific Risk Requirement	35	5,749,630

(b) General Risk Requirement	36	5,749,630	
Debt Investment and Duration Mismatch Risk Requirement: (38 or 43, whichever is higher)	37		18,241,991
(a) Sum of: (39 + 42)	38	18,241,991	
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	18,241,991	
Debt specific risk requirement	40	10,780,127	
Debt general risk requirement	41	7,461,864	
Liability adjustment requirement in an increasing interest rate environment	42	0	
(b) Sum of: (44 + 47)	43	3,318,263	
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	3,318,263	
Debt specific risk requirement	45	10,780,127	
Negative of debt general risk requirement	46	-7,461,864	
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		2,973,731
Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)	53		39,034,982
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		66,230,724

**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: 2014 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	22,503,387
Less:		
Reinsurance adjustment	6	2,798,795
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	19,704,592
(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	489,232
(a) Premium liability risk requirement	31	0
(b) Claim liability risk requirement	32	489,232
Total C1 Requirement (14 + 23 + 30)	33	489,232
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	1,274,211
(a) Sum of: (39 + 42)	38	1,274,211
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	1,274,211
Debt specific risk requirement	40	775,805
Debt general risk requirement	41	498,406
Liability adjustment requirement in an increasing interest rate environment	42	0
(b) Sum of: (44 + 47)	43	277,399
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	277,399
Debt specific risk requirement	45	775,805
Negative of debt general risk requirement	46	-498,406
Liability adjustment requirement in a decreasing interest rate environment	47	0
Loan Investment Risk Requirement	48	0
Property Risk Requirement	49	0
Foreign Currency Mismatch Risk Requirement (for Singapore Insurance Fund)	50	0
Derivative Counterparty Risk Requirement	51	0
Miscellaneous Risk Requirement	52	1,874,779
Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)	53	3,148,990
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	3,638,222

ANNUAL RETURN: FORM 21 - ADDITIONAL INFORMATION

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2014 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: 2014 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	286,951
(a) Premium liability risk requirement	18	0
(b) Claim liability risk requirement	19	286,951
Total C1 Requirement (1 + 10 + 17)	20	286,951
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	168,454
(a) Specific Risk Requirement	22	84,227
(b) General Risk Requirement	23	84,227
Debt Investment and Duration Mismatch Risk Requirement:		
(25 or 30, whichever is higher)	24	2,572,100
(a) Sum of: (26 + 29)	25	2,572,100
Debt investment risk requirement in an increasing interest rate environment		
(27 to 28)	26	2,572,100
Debt specific risk requirement	27	1,661,565
Debt general risk requirement	28	910,535
Liability adjustment requirement in an increasing interest rate environment	29	0
(b) Sum of: (31 + 34)	30	751,030
Debt investment risk requirement in a decreasing interest rate environment		
(32 to 33)	31	751,030
Debt specific risk requirement	32	1,661,565

Negative of debt general risk requirement	33	-910,535
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	1,120,067
Total C2 Requirement (21 + 24 + 35 + 36 + 37 + 38)	39	41,220,621
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	41,507,572

ANNUAL RETURN: FORM 22 - ADDITIONAL INFORMATION

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2014 12

NIL

ANNUAL RETURN

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

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2014 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	273,633,924
Balances in the surplus account of each participating fund	2	0
Paid-up ordinary share capital	3	100,000,000
Unappropriated profits (losses)	4	172,014,867
Surpluses of Overseas Branch Operations	5	10,223,717
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	4,094,476
Financial resource adjustment: (10 to 14)	9	36,186,321
(a) loans to, guarantees granted for and other unsecured amounts owed to the licensed insurer	10	34,021,064
(b) charged assets	11	2,000,000
(c) deferred tax assets	12	165,257
(d) intangible assets	13	0
(e) other financial resource adjustments	14	0
Total Tier 1 Resource (1 to 7 less 8 to 9)	15	515,591,711
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	515,591,711
(ii) Total Risk Requirement of Licensed Insurer		
(a) Total risk requirements of insurance funds established or maintained under the Act	22	69,868,946
(b) Total risk requirements of assets and liabilities that do not belong to any insurance fund established and maintained under the Act	23	41,507,572
Total Risk Requirement of Licensed Insurer (22 to 23)	24	111,376,518
CAPITAL ADEQUACY RATIO (21/24)	25	462.93 %

ANNUAL RETURN: FORM 23 - ADDITIONAL INFORMATION

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2014 12

NIL