

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2015 12

General: Singapore Insurance Fund

Description	Annex	Row No.	Amount
ASSETS			
Equity securities	1A	1	34,749,310
Debt securities	1B	2	278,707,573
Land and buildings	1C	3	44,000,000
Loans	1D	4	0
Cash and deposits		5	73,561,663
Other invested assets	1E	6	0
Investment income due or accrued		7	305,827
Outstanding premiums and agents' balances	1F	8	12,574,349
Deposits withheld by cedants		9	1,585
Reinsurance recoverables (on paid claims)	1G	10	1,451,374
Income tax recoverables		11	0
Fixed assets	1H	12	1,051,474
Inter-fund balances and intra group balances (due from)	1I	13	203,864
Other assets	1J	14	926,057
Total Assets (1 to 14)		15	447,533,076
LIABILITIES			
Policy liabilities	1K	16	132,107,011
Other liabilities:			
Outstanding claims		17	0
Annuities due and unpaid		18	0
Reinsurance deposits		19	2,636,734
Amounts owing to insurers		20	4,825,808
Bank loans and overdrafts		21	0
Inter-fund balances and intra-group balances (due to)	1L	22	0
Others	1M	23	50,028,305
Total Liabilities (16 to 23)		24	189,597,858
SURPLUS (15 - 24)	1N	25	257,935,218

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2015 12

General: Offshore Insurance Fund

Description	Annex	Row No.	Amount
ASSETS			
Equity securities	1A	1	1,267,657
Debt securities	1B	2	18,616,298
Land and buildings	1C	3	0
Loans	1D	4	0
Cash and deposits		5	27,128,145
Other invested assets	1E	6	0
Investment income due or accrued		7	27,732
Outstanding premiums and agents' balances	1F	8	18,666,819
Deposits withheld by cedants		9	14,082,094
Reinsurance recoverables (on paid claims)	1G	10	15,145
Income tax recoverables		11	0
Fixed assets	1H	12	406,306
Inter-fund balances and intra group balances (due from)	1I	13	0
Other assets	1J	14	1,300,732
Total Assets (1 to 14)		15	81,510,928
LIABILITIES			
Policy liabilities	1K	16	4,604,875
Other liabilities:			
Outstanding claims		17	0
Annuities due and unpaid		18	0
Reinsurance deposits		19	14,224,860
Amounts owing to insurers		20	35,797,644
Bank loans and overdrafts		21	0
Inter-fund balances and intra-group balances (due to)	1L	22	64,437
Others	1M	23	2,722,903
Total Liabilities (16 to 23)		24	57,414,719
SURPLUS (15 - 24)	1N	25	24,096,209

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 201512

General: Singapore Insurance Fund

Description	Row No.	Listed	Unlisted	Amount
Equity securities other than collective investment schemes	1	34,749,310	0	34,749,310
Collective investment schemes	2	0	0	0
Total (1 to 2) = Row 1 of Form 1	3			34,749,310

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 201512

General: Offshore Insurance Fund

Description	Row No.	Listed	Unlisted	Amount
Equity securities other than collective investment schemes	1	1,267,657	0	1,267,657
Collective investment schemes	2	0	0	0
Total (1 to 2) = Row 1 of Form 1	3			1,267,657

ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 201512

General: Singapore Insurance Fund

Description	Row No.	Amount
Government debt securities	1	30,210,234
Qualifying debt securities	2	153,229,488
Other debt securities	3	95,267,851
Total (1 to 3) = Row 2 of Form 1	4	278,707,573

ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 201512

General: Offshore Insurance Fund

Description	Row No.	Amount
Government debt securities	1	0
Qualifying debt securities	2	12,772,509
Other debt securities	3	5,843,789
Total (1 to 3) = Row 2 of Form 1	4	18,616,298

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

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 201512

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	31/12/2015	32,000,000	5,000,000	37,000,000
25 Claymore Road, #21-03, The Claymore, Singapore 229543	2	6,690,602	31/12/2015	7,500,000	-500,000	7,000,000
Total = Row 3 of Form 1	21					44,000,000

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

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 201512

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: 201512

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: 201512

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: 201512

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: 201512

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: 201512

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	23	0	23
Ageing of outstanding premiums and agents' balances:					
<i>Outstanding period</i>					
Up to 3 months	2	5,420,787	3,434,695	1,081,255	9,936,737
Above 3 months but not exceeding 6 months	3	629,131	1,291,564	203,883	2,124,578
Above 6 months but not exceeding 12 months	4	720	214,169	55,776	270,665
Above 12 months	5	4,431	56,487	12,117	73,035
Gross total (2 to 5)	6	6,055,069	4,996,915	1,353,031	12,405,015
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	6,048,069	4,943,915	1,338,031	12,330,015
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				228,808
Above 6 months but not exceeding 12 months	11				15,356
Above 12 months but not exceeding 24 months	12				170
Above 24 months	13				0
Gross total (10 to 13)	14				244,334
Provision for doubtful debts	15				0
Total outstanding premiums and agents' balances in respect of reinsurance business (14 - 15)	16				244,334
Total (8 + 16) = Row 8 of Form 1	17				12,574,349

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

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

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

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

General: Offshore Insurance Fund

Reporting Cycle: 201512

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	59,745	180,073	240,240	480,058
Above 3 months but not exceeding 6 months	3	6,967	118,727	136,303	261,997
Above 6 months but not exceeding 12 months	4	413	1,291	35,835	37,539
Above 12 months	5	0	106	216	322
Gross total (2 to 5)	6	67,125	300,197	412,594	779,916
Provision for doubtful debts	7	0	0	0	0
Total outstanding premiums and agents' balances in respect of direct business (6 - 7)	8	67,125	300,197	412,594	779,916
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				15,638,624

Above 6 months but not exceeding 12 months	11				2,243,799
Above 12 months but not exceeding 24 months	12				61
Above 24 months	13				4,419
Gross total (10 to 13)	14				17,886,903
Provision for doubtful debts	15				0
Total outstanding premiums and agents' balances in respect of reinsurance business (14 - 15)	16				17,886,903
Total (8 + 16) = Row 8 of Form 1	17				18,666,819

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

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

ANNUAL RETURN: ANNEX 1G - STATEMENT OF REINSURANCE RECOVERABLES

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 201512

General: Singapore Insurance Fund

Description	Row No.	Amount
Reinsurance recoveries on unpaid claims	1	29,271,703
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	1,424,749
Above 1 year but not exceeding 2 years	4	25,430
Above 2 years	5	31,195
Total (3 to 5)	6	1,481,374
Provision for doubtful reinsurance recoverables	7	30,000
Total (6 - 7) = Row 10 of Form 1	8	1,451,374

ANNUAL RETURN: ANNEX 1G - STATEMENT OF REINSURANCE RECOVERABLES**I728G TOKIO MARINE INSURANCE SINGAPORE LTD****Reporting Cycle: 201512****General: Offshore Insurance Fund**

Description	Row No.	Amount
Reinsurance recoveries on unpaid claims	1	162,325,737
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	14,913
Above 1 year but not exceeding 2 years	4	0
Above 2 years	5	232
Total (3 to 5)	6	15,145
Provision for doubtful reinsurance recoverables	7	0
Total (6 - 7) = Row 10 of Form 1	8	15,145

ANNUAL RETURN: ANNEX 1H - FIXED ASSETS

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 201512

General: Singapore Insurance Fund

Description	Row No.	Amount
Motor vehicles	1	456,397
Computer equipment	2	464,517
Other fixed assets	3	130,560
Total (1 to 3) = Row 12 of Form 1	4	1,051,474

ANNUAL RETURN: ANNEX 1H - FIXED ASSETS

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 201512

General: Offshore Insurance Fund

Description	Row No.	Amount
Motor vehicles	1	0
Computer equipment	2	406,306
Other fixed assets	3	0
Total (1 to 3) = Row 12 of Form 1	4	406,306

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

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 201512

General: Singapore Insurance Fund

Description	Row No.	Amount
Balances due from head office / shareholders fund	1	90,170
Balances due from overseas branches / related corporations	2	49,257
Balances due from other insurance funds established and maintained under the Act	3	64,437
Total (1 to 3) = Row 13 of Form 1	4	203,864

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

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 201512

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: 2015 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Sundry debtors	1	138,124
Prepayment	2	100,370
Sundry deposits	3	109,263
Club membership	4	578,300
Total = Row 14 of Form 1	26	926,057

ANNUAL RETURN: ANNEX 1J - BREAKDOWN OF OTHER ASSETS

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2015 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Sundry debtors	1	21,808
Prepayment	2	1,278,924
Total = Row 14 of Form 1	26	1,300,732

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

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 201512

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: 201512

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	64,437
Total (1 to 3) = Row 22 of Form 1	4	64,437

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 201512

General: Singapore Insurance Fund

Description	Row No.	Amount
Provision for taxation	1	8,523,593
Agent's credit balance	2	325,205
Tenant's deposits	3	316,716
Audit, professional fees and other provisions	4	7,185,798
Prepaid premium	5	903,547
Production bonus and profit commission	6	3,350,000
Sundry creditors and accrued liabilities	7	15,591,623
Contingency reserves - credit risks	8	35,200
Deferred taxation	9	13,796,623
Total = Row 23 of Form 1	26	50,028,305

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 201512

General: Offshore Insurance Fund

Description	Row No.	Amount
Provision for taxation	1	533,713
Agent's credit balance	2	14,507
Professional fees	3	1,112,360
Prepaid premium	4	588,293
Sundry creditors and accrued	5	394,330
Deferred taxation	6	79,700
Total = Row 23 of Form 1	26	2,722,903

ANNUAL RETURN: ANNEX 1N - SURPLUS

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 201512

General: Singapore Insurance Fund

Description	Row No.	Amount
Surplus at beginning of period	1	251,130,537
Net income	2	28,804,681
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	257,935,218

ANNUAL RETURN: ANNEX 1N - SURPLUS

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 201512

General: Offshore Insurance Fund

Description	Row No.	Amount
Surplus at beginning of period	1	22,503,387
Net income	2	3,092,822
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	24,096,209

**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: 201512

General: Singapore Insurance Fund

Description	Row No.	Amount
Licensed insurer / foreign insurer under the foreign insurer scheme	1	7,434,652
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	4,827,290
Unlicensed reinsurer	3	664,232
Total (1 to 3)	4	12,926,174

**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: 201512

General: Offshore Insurance Fund

Description	Row No.	Amount
Licensed insurer / foreign insurer under the foreign insurer scheme	1	331,391
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	30,863,980
Unlicensed reinsurer	3	16,447
Total (1 to 3)	4	31,211,818

**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: 2015 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: 2015 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: 201512

General: Singapore Insurance Fund

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

	Description	Row no	Amount

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

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

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

ANNUAL RETURN: NOTES TO FORM 1

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 201512

General: Offshore Insurance Fund

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

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

NIL

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

NIL

Note 5 In respect of financial guarantee business -

Amount

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

0

and discount rate used

0

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

0

ANNUAL RETURN: FORM 1 - ADDITIONAL INFORMATION

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2015 12

NIL

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2015 12

General: Singapore Insurance Fund

Description	Annex	Row No.	Amount
Gross premiums	2A	1	143,379,440
Less: Outward reinsurance premiums	2B	2	39,441,292
Investment revenue	2C	3	10,871,742
Less: Investment expenses		4	555,339
Other income	2D	5	390,280
Total Income (1 to 5)		6	114,644,831
Gross claims settled	2E	7	70,995,167
Less: Reinsurance recoveries		8	20,922,231
Management expenses	2F	9	18,596,970
Distribution expenses	2G	10	16,571,906
Increase (decrease) in net policy liabilities	2H	11	-4,767,802
Provision for doubtful debts/ bad debts written off on receivables		12	23
Taxation expenses		13	4,506,365
Other expenses	2I	14	859,752
Total Outgo (7 to 14)		15	85,840,150
Net Income (6 - 15)	2J	16	28,804,681

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2015 12

General: Offshore Insurance Fund

Description	Annex	Row No.	Amount
Gross premiums	2A	1	110,825,805
Less: Outward reinsurance premiums	2B	2	105,802,460
Investment revenue	2C	3	858,761
Less: Investment expenses		4	26,141
Other income	2D	5	98,017
Total Income (1 to 5)		6	5,953,982
Gross claims settled	2E	7	52,779,763
Less: Reinsurance recoveries		8	51,095,344
Management expenses	2F	9	5,268,831
Distribution expenses	2G	10	-4,544,879
Increase (decrease) in net policy liabilities	2H	11	514
Provision for doubtful debts/ bad debts written off on receivables		12	0
Taxation expenses		13	192,536
Other expenses	2I	14	259,739
Total Outgo (7 to 14)		15	2,861,160
Net Income (6 - 15)	2J	16	3,092,822

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 201512

General: Singapore Insurance Fund

Description	Row No.	Amount
Licensed insurer / foreign insurer under the foreign insurer scheme	1	18,484,464
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	16,604,037
Unlicensed reinsurer	3	4,352,791
Total (1 to 3) = Row 2 of Form 2	4	39,441,292

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 201512

General: Offshore Insurance Fund

Description	Row No.	Amount
Licensed insurer / foreign insurer under the foreign insurer scheme	1	1,534,482
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	103,870,238
Unlicensed reinsurer	3	397,740
Total (1 to 3) = Row 2 of Form 2	4	105,802,460

ANNUAL RETURN: ANNEX 2C - INVESTMENT REVENUE

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 201512

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	3,606,980	-5,362,322	-421,439	-2,176,781
Debt securities	2	8,431,744	-76,496	-2,149,284	6,205,964
Land and Buildings	3	1,236,233	0	4,500,000	5,736,233
Loans	4	0	0	0	0
Cash and deposits	5	585,462	520,864	0	1,106,326
Other invested assets	6	0	0	0	0
Total (1 to 6) = Row 3 of Form 2	7				10,871,742

ANNUAL RETURN: ANNEX 2C - INVESTMENT REVENUE

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 201512

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	53,260	-4,290	-3,851	45,119
Debt securities	2	702,699	14,819	-176,370	541,148
Land and Buildings	3	0	0	0	0
Loans	4	0	0	0	0
Cash and deposits	5	119,567	152,927	0	272,494
Other invested assets	6	0	0	0	0
Total (1 to 6) = Row 3 of Form 2	7				858,761

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 201512

General: Singapore Insurance Fund

Description	Row No.	Amount
Miscellaneous sundry income	1	354,113
Foreign exchange - operation	2	36,167
Total = Row 5 of Form 2	26	390,280

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 201512

General: Offshore Insurance Fund

Description	Row No.	Amount
Miscellaneous sundry income	1	13,866
Foreign exchange - operation	2	84,151
Total = Row 5 of Form 2	26	98,017

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES**I728G TOKIO MARINE INSURANCE SINGAPORE LTD****Reporting Cycle: 201512****General: Singapore Insurance Fund**

Description	Row No.	Amount
Staff salaries & expenses	1	15,100,232
Office rent	2	190,846
Head office / parent company expenses	3	0
Directors' fees	4	80,932
Audit fees	5	292,026
Managing agent's fees	6	0
Repairs and maintenance	7	19,477
Public utilities	8	29,211
Printing, stationery and periodicals	9	180,358
Postage, telephone and telex charges	10	159,543
Computer charges	11	633,584
Hire of office equipment	12	247
Licence and association fees	13	155,592
Advertising and subscriptions	14	8,342
Entertainment	15	114,686
Travelling expenses	16	53,898
Agency expenses	1	313,798
Other professional services	2	214,022
Insurance	3	25,343
Survey fees	4	120,252
Reinsurance expenses	5	14,471
Legal expenses	6	204,190
Information technologies services	7	280,448
General expenses	8	405,472
Total = Row 9 of Form 2	27	18,596,970

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES**I728G TOKIO MARINE INSURANCE SINGAPORE LTD****Reporting Cycle: 201512****General: Offshore Insurance Fund**

Description	Row No.	Amount
Staff salaries & expenses	1	1,704,539
Office rent	2	16,754
Head office / parent company expenses	3	0
Directors' fees	4	5,074
Audit fees	5	25,720
Managing agent's fees	6	0
Repairs and maintenance	7	1,694
Public utilities	8	2,560
Printing, stationery and periodicals	9	8,903
Postage, telephone and telex charges	10	7,700
Computer charges	11	2,221,048
Hire of office equipment	12	22
Licence and association fees	13	6,914
Advertising and subscriptions	14	420
Entertainment	15	1,773
Travelling expenses	16	16,027
Agency expenses	1	57
Other professional services	2	17,716
Insurance	3	2,360
Reinsurance expenses	4	716
Legal expenses	5	79,852
Information technologies services	6	1,124,684
General expenses	7	24,298
Total = Row 9 of Form 2	27	5,268,831

ANNUAL RETURN: ANNEX 2I - BREAKDOWN OF OTHER EXPENSES

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2015 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Depreciation	1	633,781
GST expenses	2	73,934
Movement in contingency reserves - credit risks	3	25,100
Corporate expenses	4	126,937
Total = Row 14 of Form 2	26	859,752

ANNUAL RETURN: ANNEX 2I - BREAKDOWN OF OTHER EXPENSES

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2015 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Depreciation	1	259,522
GST expenses	2	217
Total = Row 14 of Form 2	26	259,739

ANNUAL RETURN: FORM 2 - ADDITIONAL INFORMATION

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 201512

Offshore Insurance Fund

Increase / (decrease) in net policy liabilities include changes in opening balance due to business transferred from related party of S\$2,043,397 reported in Form 6 row 11.

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

1728G TOKIO MARINE INSURANCE SINGAPORE LTD

General: Singapore Insurance Fund

Reporting Cycle: 201512

Description	Row No.	Marine and Aviation - Cargo	Marine and Aviation - Hull and Liability	Fire	Motor	Work Injury Compensati on	Personal Accident	Health	Misc - Public Liability	Misc - Bonds	Misc - Engineering / CAR / EAR	Misc - Professiona l Indemnity	Misc - Credit / Political Risk	Misc - Others	Misc - Sub-Total	Total
A. PREMIUMS																
Gross premiums																
Direct business	1	7,299,625	3,147,939	12,719,430	41,368,327	26,244,394	7,829,713	15,634,593	5,563,196	10,014,438	4,129,269	455,023	695,361	4,843,624	25,700,911	139,944,932
Reinsurance business accepted -																
In Singapore	2	124,241	21,976	2,027,298	42,737	359,703	97,861	179,754	195,809	107,604	154,915	1,838	0	113,985	574,151	3,427,721
From other ASEAN countries	3	2,219	0	4,568	0	0	0	0	0	0	0	0	0	0	0	6,787
From other countries	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total (2 to 4)	5	126,460	21,976	2,031,866	42,737	359,703	97,861	179,754	195,809	107,604	154,915	1,838	0	113,985	574,151	3,434,508
Reinsurance business ceded -																
In Singapore	6	534,648	478,328	5,755,487	1,227,424	1,447,004	715,398	2,687,070	344,561	5,786,403	1,573,249	289,631	650,254	594,158	9,238,256	22,083,615
To other ASEAN countries	7	632,913	98,188	4,393,317	410,061	402,504	199,384	156,852	86,483	3	1,094,857	551	0	317,160	1,499,054	7,792,273
To other countries	8	1,329,026	2,438,717	1,517,420	-311	6,862	2,451,735	18,756	616,958	0	604,101	95,468	21,125	465,547	1,803,199	9,565,404
Total (6 to 8)	9	2,496,587	3,015,233	11,666,224	1,637,174	1,856,370	3,366,517	2,862,678	1,048,002	5,786,406	3,272,207	385,650	671,379	1,376,865	12,540,509	39,441,292
Net premiums written (1 + 5 - 9)	10	4,929,498	154,682	3,085,072	39,773,890	24,747,727	4,561,057	12,951,669	4,711,003	4,335,636	1,011,977	71,211	23,982	3,580,744	13,734,553	103,938,148
Premium liabilities at beginning of period	11	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
Premium liabilities at end of period	12	388,306	87,490	1,463,001	20,803,517	9,922,384	1,015,785	6,558,376	1,650,998	3,113,331	581,147	218,384	33,102	1,513,743	7,110,705	47,349,564
Premiums earned during the period (10 + 11 - 12)	13	4,934,456	141,455	2,945,342	40,657,482	24,766,041	4,358,272	12,780,240	4,682,861	4,324,564	1,031,930	74,667	12,623	3,707,628	13,834,273	104,417,561
B. CLAIMS																
Gross claims settled																
Direct business	14	2,150,714	8,190,608	4,439,013	23,906,298	11,860,325	5,221,698	8,299,378	2,170,065	1,847,459	962,638	0	0	998,661	5,978,823	70,046,857
Reinsurance business accepted -																
In Singapore	15	150,038	-87	241,051	7,009	343,689	29,429	85,639	37,795	-4,361	22,053	0	0	36,055	91,542	948,310
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	150,038	-87	241,051	7,009	343,689	29,429	85,639	37,795	-4,361	22,053	0	0	36,055	91,542	948,310
Recoveries from reinsurance business ceded -																
In Singapore	19	505,768	305,958	1,639,743	647,381	501,478	209,084	1,706,944	256,486	825,869	448,687	0	0	131,683	1,662,725	7,179,081
To other ASEAN countries	20	89,883	39,141	942,002	2,268	0	38,291	0	63,725	-922	251,337	0	0	50,812	364,952	1,476,537
To other countries	21	548,508	7,427,382	1,365,108	205,787	0	2,592,779	3,763	7,130	-2,981	87,065	0	0	32,072	123,286	12,266,613
Total (19 to 21)	22	1,144,159	7,772,481	3,946,853	855,436	501,478	2,840,154	1,710,707	327,341	821,966	787,089	0	0	214,567	2,150,963	20,922,231
Net claims settled (14 + 18 - 22)	23	1,156,593	418,040	733,211	23,057,871	11,702,536	2,410,973	6,674,310	1,880,519	1,021,132	197,602	0	0	820,149	3,919,402	50,072,936
Claims liabilities at end of period	24	1,493,046	267,784	1,223,033	41,413,734	26,541,404	744,826	3,413,113	6,901,608	160,489	747,069	0	3,000	1,848,341	9,660,507	84,757,447
Claims liabilities at beginning of period	25	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
Net claims incurred (23 + 24 - 25)	26	705,344	202,557	895,309	20,811,741	10,141,427	2,475,017	7,314,154	1,954,969	903,578	462,167	0	0	-81,716	3,238,998	45,784,547
C. MANAGEMENT EXPENSES																
Management Expenses	27	882,003	27,676	551,992	7,116,481	4,427,948	816,080	2,317,357	842,909	775,747	181,066	12,741	4,291	640,679	2,457,433	18,596,970
D. DISTRIBUTION EXPENSES																
Commissions	28	587,140	113,467	2,138,382	6,393,739	2,377,292	2,610,010	4,799,500	705,299	2,266,266	430,294	48,739	86,076	639,309	4,175,983	23,195,513
Reinsurance commissions	29	496,661	242,102	2,938,125	1,584	88,145	1,567,297	702,610	230,630	1,130,110	682,037	84,543	129,105	336,493	2,592,918	8,629,442
Net commissions incurred (28 - 29)	30	90,479	-128,635	-799,743	6,392,155	2,289,147	1,042,713	4,096,890	474,669	1,136,156	-251,743	-35,804	-43,029	302,816	1,583,065	14,566,071

Other distribution expenses	31	20,626	-3,392	-518,535	1,370,842	692,269	196,558	203,776	112,859	1,559	-118,903	7,454	1,321	39,401	43,691	2,005,835
E. UNDERWRITING RESULTS																
Underwriting gain / (loss) (13 - 26 - 27 - 30 - 31)	32	3,236,004	43,249	2,816,319	4,966,263	7,215,250	-172,096	-1,151,937	1,297,455	1,507,524	759,343	90,276	50,040	2,806,448	6,511,086	23,464,138
F. NET INVESTMENT INCOME	33	489,278	15,353	306,209	3,947,766	2,456,341	452,709	1,285,521	467,592	430,334	100,444	7,068	2,380	355,408	1,363,226	10,316,403
G. OPERATING RESULT (32 + 33)	34	3,725,282	58,602	3,122,528	8,914,029	9,671,591	280,613	133,584	1,765,047	1,937,858	859,787	97,344	52,420	3,161,856	7,874,312	33,780,541

**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: 2015 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	7,269,881	221,228	206,596	110,283	7,807,988
Reinsurance business						
accepted - In Singapore	2	0	0	38,351	30,426	68,777
From other ASEAN countries	3	3,408,954	224,753	54,214,178	11,382,102	69,229,987
From other countries	4	3,948,230	472,611	23,377,100	5,921,112	33,719,053
Total (2 to 4)	5	7,357,184	697,364	77,629,629	17,333,640	103,017,817
Reinsurance business						
ceded - In Singapore	6	994,632	166,652	167,060	322,265	1,650,609
To other ASEAN countries	7	642,873	17,658	216,411	1,422	878,364
To other countries	8	8,039,107	699,788	77,448,566	17,086,026	103,273,487
Total (6 to 8)	9	9,676,612	884,098	77,832,037	17,409,713	105,802,460
Net premiums written (1 + 5 - 9)	10	4,950,453	34,494	4,188	34,210	5,023,345
Premium liabilities at beginning of period	11	457,764	138,504	1,216,254	863,728	2,676,250
Premium liabilities at end of period	12	514,922	109,848	1,833,707	441,801	2,900,278
Premiums earned during the period (10 + 11 - 12)	13	4,893,295	63,150	-613,265	456,137	4,799,317
B. CLAIMS						
Gross claims settled						
Direct business	14	1,836,679	88,934	0	0	1,925,613
Reinsurance business						
accepted - In Singapore	15	555,125	-13,748	0	67,915	609,292
From other ASEAN countries	16	171,134	182,991	8,886,968	3,472,413	12,713,506
From other countries	17	2,005,147	733,236	33,973,756	819,213	37,531,352
Total (15 to 17)	18	2,731,406	902,479	42,860,724	4,359,541	50,854,150
Recoveries from reinsurance business						
In Singapore	19	16,527	78,425	0	0	94,952
To other ASEAN countries	20	556,533	-674	2,178	50,790	608,827
To other countries	21	2,311,946	913,353	42,857,673	4,308,593	50,391,565
Total (19 to 21)	22	2,885,006	991,104	42,859,851	4,359,383	51,095,344
Net claims settled (14 + 18 - 22)	23	1,683,079	309	873	158	1,684,419
Claims liabilities at end of period	24	1,380,124	87,272	91,699	145,502	1,704,597
Claims liabilities at beginning of period	25	1,396,262	131,745	136,978	263,126	1,928,111
Net claims incurred (23 + 24 - 25)	26	1,666,941	-44,164	-44,406	-117,466	1,460,905
C. MANAGEMENT EXPENSES						

Management Expenses	27	1,674,885	38,874	2,922,155	632,917	5,268,831
D. DISTRIBUTION EXPENSES						
Commissions	28	1,352,167	110,379	19,777,099	4,879,060	26,118,705
Reinsurance commissions	29	1,623,112	153,220	23,223,618	5,665,038	30,664,988
Net commissions incurred (28 - 29)	30	-270,945	-42,841	-3,446,519	-785,978	-4,546,283
Other distribution expenses	31	1,309	34	14	47	1,404
E. UNDERWRITING RESULTS						
Underwriting gain / (loss) (13 - 26 - 27 - 30 - 31)	32	1,821,105	111,247	-44,509	726,617	2,614,460
F. NET INVESTMENT INCOME	33	773,988	5,754	39,313	13,565	832,620
G. OPERATING RESULT (32 + 33)	34	2,595,093	117,001	-5,196	740,182	3,447,080

ANNUAL RETURN: NOTES TO FORM 6

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 201512

General: Singapore Insurance Fund

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

Management Expenses: -

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

Net Investment Income: -

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

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

NIL

ANNUAL RETURN: NOTES TO FORM 6

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2015 12

General: Offshore Insurance Fund

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

Management Expenses: -

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

Net Investment Income: -

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

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

NIL

ANNUAL RETURN: FORM 6 - ADDITIONAL INFORMATION

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2015 12

Offshore Insurance Fund

Net Premium Liabilities as at 31.12.2014 S\$632,853

Changes due to business transfer from related party S\$2,043,397

Net Premium Liabilities as at 1.1.2015 S\$2,676,250

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

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 201512

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	286,212	15,528,135	0	0	0	0	1,679,844	6,247,730	0	0	1,966,056	21,775,865
Reinsurance ceded	2	105,665	2,757,013	0	0	0	0	313,071	3,053,446	0	0	418,736	5,810,459
Net premiums written (1 - 2)	3	180,547	12,771,122	0	0	0	0	1,366,773	3,194,284	0	0	1,547,320	15,965,406
Premium liabilities at beginning of period	4	99,030	6,287,917	0	0	0	0	193,769	619,231	0	0	292,799	6,907,148
Premium liabilities at end of period	5	91,424	6,466,952	0	0	0	0	300,539	715,246	0	0	391,963	7,182,198
Premium earned during the period (3 + 4 - 5)	6	188,153	12,592,087	0	0	0	0	1,260,003	3,098,269	0	0	1,448,156	15,690,356
B. CLAIMS													
Gross claims settled	7	234,544	8,150,473	0	0	0	0	812,419	4,438,708	0	0	1,046,963	12,589,181
Reinsurance recoveries	8	93,818	1,616,889	0	0	0	0	9,415	2,830,739	0	0	103,233	4,447,628
Net claims settled (7 - 8)	9	140,726	6,533,584	0	0	0	0	803,004	1,607,969	0	0	943,730	8,141,553
Claim liabilities at end of period	10	71,136	3,341,977	0	0	0	0	248,073	496,753	0	0	319,209	3,838,730
Claim liabilities at beginning of period	11	102,428	2,670,841	0	0	0	0	184,996	495,786	0	0	287,424	3,166,627
Net claims incurred (9 + 10 - 11)	12	109,434	7,204,720	0	0	0	0	866,081	1,608,936	0	0	975,515	8,813,656
C. MANAGEMENT EXPENSES													
Management expenses	13	32,304	2,285,053	0	0	0	0	244,548	571,532	0	0	276,852	2,856,585
D. DISTRIBUTION EXPENSES													
Commissions	14	49,538	4,749,962	0	0	0	0	413,679	2,196,331	0	0	463,217	6,946,293
Reinsurance commissions	15	26,850	675,760	0	0	0	0	6,970	1,560,327	0	0	33,820	2,236,087
Net commissions incurred (14 - 15)	16	22,688	4,074,202	0	0	0	0	406,709	636,004	0	0	429,397	4,710,206
Other distribution expenses	17	2,841	200,935	0	0	0	0	58,901	137,657	0	0	61,742	338,592
E. UNDERWRITING RESULTS (6 - 12 - 13 - 16 - 17)	18	20,886	-1,172,823	0	0	0	0	-316,236	144,140	0	0	-295,350	-1,028,683
F. NET INVESTMENT INCOME	19	17,920	1,267,601	0	0	0	0	135,659	317,050	0	0	153,579	1,584,651
G. OPERATING RESULTS (18 + 19)	20	38,806	94,778	0	0	0	0	-180,577	461,190	0	0	-141,771	555,968
H. OTHERS													
Number of policies in force	21	453	7,279	0	0	0	0	4,746	2,434	0	0	5,199	9,713
Number of lives covered under policies in force	22	613	119,801	0	0	0	0	6,690	94,746	0	0	7,303	214,547
Number of claims licensed	23	40	4,125	0	0	0	0	2,058	3,767	0	0	2,098	7,892

ANNUAL RETURN: NOTES TO FORM 7(b)

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2015 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: 201512

NIL

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

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2015 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	36,016,967	0	0	5,949,097	41,966,064
Debt securities	2	0	297,323,871	0	4,900,402	10,611,386	312,835,659
Land and buildings	3	0	44,000,000	0	0	233,500,000	277,500,000
Loans	4	0	0	0	0	34,000,000	34,000,000
Cash and deposits	5	0	100,689,808	0	14,856,897	6,485,214	122,031,919
Other invested assets	6	0	0	0	0	0	0
Investment income due or accrued	7	0	333,559	0	46,906	23,611	404,076
Outstanding premiums and agents' balances	8	0	31,241,168	0	509,099	0	31,750,267
Deposits withheld by cedants	9	0	14,083,679	0	0	0	14,083,679
Reinsurance recoverables (on paid claims)	10	0	1,466,519	0	3,000	0	1,469,519
Income tax recoverables	11	0	0	0	0	0	0
Fixed assets	12	0	1,457,780	0	17,930	8,773,740	10,249,450
Inter-fund balances and intra-group balances (due from)	13	0	203,864	0	0	43,249	247,113
Other assets	14	0	2,226,789	0	111,520	1,372,229	3,710,538
Total Assets (1 to 14)	15	0	529,044,004	0	20,445,754	300,758,526	850,248,284
LIABILITIES							
Policy liabilities	16	0	136,711,886	0	6,654,219		143,366,105
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	16,861,594	0	242,225	0	17,103,819
Amounts owing to insurers	20	0	40,623,452	0	835,725	0	41,459,177
Bank loans and overdrafts	21	0	0	0	0	0	0

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Inter-fund balances and intra-group balances (due to)	22	0	64,437	0	49,257	95,219	208,913
Others	23	0	52,751,208	0	1,750,381	41,409,651	95,911,240
Total Liabilities (16 to 23)	24	0	247,012,577	0	9,531,807	41,504,870	298,049,254
NET ASSETS (15 - 24)	25	0	282,031,427	0	10,913,947	259,253,656	552,199,030
SHAREHOLDERS' EQUITY & SURPLUS							
Paid-up capital	26					100,000,000	100,000,000
Reserves:							
Unappropriated profits (losses)	27					159,253,656	159,253,656
Other reserves	28					0	0
Surplus	29	0	282,031,427	0	10,913,947		292,945,374
Total (26 to 29)	30	0	282,031,427	0	10,913,947	259,253,656	552,199,030

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

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2015 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	172,014,867	272,014,867
Changes in accounting policy	2	0	0	0	0
Increase (decrease) in reserves	3	0	0	0	0
Net profit for the period	4	0	0	2,238,789	2,238,789
Dividends paid for the period	5	0	0	-40,000,000	-40,000,000
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	159,253,656	259,253,656

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

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2015 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	49,257
Total Balances Due To	8	49,257
Total Net Balances (4 - 8)	9	-49,257

ANNUAL RETURN: NOTES TO FORM 8

Reporting Cycle:

Note 1 Breakdown of "Other Reserves"	Row No.	Amount

ANNUAL RETURN: FORM 8 - ADDITIONAL INFORMATION

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2015 12

NIL

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

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2015 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	254,205,245	0	12,768,301		266,973,546
Less: Outward reinsurance premiums	2	0	145,243,752	0	2,767,260		148,011,012
Investment revenue	3	0	11,730,503	0	126,169	7,650,652	19,507,324
Less: Investment expenses	4	0	581,480	0	6,352	1,562,740	2,150,572
Other income	5	0	488,297	0	5,857	1,192,726	1,686,880
Total Income (1 to 5)	6	0	120,598,813	0	10,126,715	7,280,638	138,006,166
Gross claims settled	7	0	123,774,930	0	922,299		124,697,229
Less: Reinsurance recoveries	8	0	72,017,575	0	121,743		72,139,318
Management expenses	9	0	23,865,801	0	1,640,646	696,573	26,203,020
Distribution expenses	10	0	12,027,027	0	2,326,837	0	14,353,864
Increase (decrease) in net policy liabilities	11	0	-4,767,288	0	2,663,605		-2,103,683
Provision for doubtful debts / bad debts written off on receivables	12	0	23	0	18,000	0	18,023
Taxation expenses	13	0	4,698,901	0	403,037	900,455	6,002,393
Other expenses	14	0	1,119,491	0	83,804	3,444,821	4,648,116
Total Outgo (7 to 14)	15	0	88,701,310	0	7,936,485	5,041,849	101,679,644
NET INCOME (6 - 15)	16	0	31,897,503	0	2,190,230	2,238,789	36,326,522

ANNUAL RETURN: FORM 9 - ADDITIONAL INFORMATION

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2015 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: 2015 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	41,630,563	2,823,289
Claim Liabilities	75,683,753	1,679,791
Policy Liabilities	117,314,316	4,503,080

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

None

ANNUAL RETURN: FORM 20 - ADDITIONAL INFORMATION

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2015 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: 2015 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	257,935,218
Less:		
Reinsurance adjustment	6	1,016,951
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	256,918,267
(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		24,447,309
(a) Premium liability risk requirement	31	5,490,502	
(b) Claim liability risk requirement	32	18,956,807	
Total C1 Requirement (14 + 23 + 30)	33		24,447,309
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		46,806
(a) Specific Risk Requirement	35	23,403	
(b) General Risk Requirement	36	23,403	
Debt Investment and Duration Mismatch Risk Requirement:			
(38 or 43, whichever is higher)	37		19,810,757
(a) Sum of: (39 + 42)	38	19,810,757	
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	19,810,757	
Debt specific risk requirement	40	11,249,708	
Debt general risk requirement	41	8,561,049	
Liability adjustment requirement in an increasing interest rate environment	42	0	
(b) Sum of: (44 + 47)	43	2,688,659	
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	2,688,659	
Debt specific risk requirement	45	11,249,708	
Negative of debt general risk requirement	46	-8,561,049	
Liability adjustment requirement in a decreasing interest rate environment	47	0	
Loan Investment Risk Requirement	48		0
Property Risk Requirement	49		7,040,000
Foreign Currency Mismatch Risk Requirement (for Singapore Insurance Fund)	50		0
Derivative Counterparty Risk Requirement	51		0
Miscellaneous Risk Requirement	52		3,447,773
Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)	53		30,345,336
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	54,792,645

**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: 2015 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	24,096,209
Less:		
Reinsurance adjustment	6	3,109,612
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	20,986,597
(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		431,311
(a) Premium liability risk requirement	31	0	
(b) Claim liability risk requirement	32	431,311	
Total C1 Requirement (14 + 23 + 30)	33		431,311
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		1,237,183
(a) Sum of: (39 + 42)	38	1,237,183	
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	1,237,183	
Debt specific risk requirement	40	723,319	
Debt general risk requirement	41	513,864	
Liability adjustment requirement in an increasing interest rate environment	42	0	
(b) Sum of: (44 + 47)	43	209,455	
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	209,455	
Debt specific risk requirement	45	723,319	
Negative of debt general risk requirement	46	-513,864	
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		2,918,417
Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)	53		4,155,600
C. Component 3 Requirement - Concentration Risks			
Counterparty Exposure	54		1,689,671
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	1,689,671
Total Risk Requirement of Insurance Fund (33 + 53 +61)	62	6,276,582

ANNUAL RETURN: FORM 21 - ADDITIONAL INFORMATION

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2015 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: 2015 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	631,098
(a) Premium liability risk requirement	18	0
(b) Claim liability risk requirement	19	631,098

Total C1 Requirement (1 + 10 + 17)	20	631,098
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	178,180
(a) Specific Risk Requirement	22	89,090
(b) General Risk Requirement	23	89,090
Debt Investment and Duration Mismatch Risk Requirement:		
(25 or 30, whichever is higher)	24	1,337,031
(a) Sum of: (26 + 29)	25	1,337,031
Debt investment risk requirement in an increasing interest rate environment		
(27 to 28)	26	1,337,031
Debt specific risk requirement	27	697,872
Debt general risk requirement	28	639,159
Liability adjustment requirement in an increasing interest rate environment	29	0
(b) Sum of: (31 + 34)	30	58,713
Debt investment risk requirement in a decreasing interest rate environment		
(32 to 33)	31	58,713
Debt specific risk requirement	32	697,872
Negative of debt general risk requirement	33	-639,159
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	1,090,365
Total C2 Requirement (21 + 24 + 35 + 36 + 37 + 38)	39	39,965,576
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	40,596,674

ANNUAL RETURN: FORM 22 - ADDITIONAL INFORMATION

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2015 12

NIL

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

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2015 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	282,031,427
Balances in the surplus account of each participating fund	2	0
Paid-up ordinary share capital	3	100,000,000
Unappropriated profits (losses)	4	159,253,656
Surpluses of Overseas Branch Operations	5	10,913,947
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	4,126,563
Financial resource adjustment: (10 to 14)	9	35,130,772
(a) loans to, guarantees granted for and other unsecured amounts owed to the licensed insurer	10	34,043,249
(b) charged assets	11	1,000,000
(c) deferred tax assets	12	87,523
(d) intangible assets	13	0
(e) other financial resource adjustments	14	0
Total Tier 1 Resource (1 to 7 less 8 to 9)	15	512,941,695
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	512,941,695

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(ii) Total Risk Requirement of Licensed Insurer		
(a) Total risk requirements of insurance funds established or maintained under the Act	22	61,069,227
(b) Total risk requirements of assets and liabilities that do not belong to any insurance fund established and maintained under the Act	23	40,596,674
Total Risk Requirement of Licensed Insurer (22 to 23)	24	101,665,901
CAPITAL ADEQUACY RATIO (21/24)	25	504.54 %

ANNUAL RETURN: FORM 23 - ADDITIONAL INFORMATION

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2015 12

NIL