

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2012 12

General: Singapore Insurance Fund

Description	Annex	Row No.	Amount
ASSETS			
Equity securities	1A	1	92,910,782
Debt securities	1B	2	243,807,093
Land and buildings	1C	3	35,250,000
Loans	1D	4	0
Cash and deposits		5	42,370,516
Other invested assets	1E	6	0
Investment income due or accrued		7	364,348
Outstanding premiums and agents' balances	1F	8	12,504,287
Deposits withheld by cedants		9	1,655
Reinsurance recoverables (on paid claims)	1G	10	1,154,444
Income tax recoverables		11	0
Fixed assets	1H	12	1,384,348
Inter-fund balances and intra group balances (due from)	1I	13	198,894
Other assets	1J	14	1,270,447
Total Assets (1 to 14)		15	431,216,814
LIABILITIES			
Policy liabilities	1K	16	140,967,575
Other liabilities:			
Outstanding claims		17	0
Annuities due and unpaid		18	0
Reinsurance deposits		19	3,926,237
Amounts owing to insurers		20	4,581,098
Bank loans and overdrafts		21	0
Inter-fund balances and intra-group balances (due to)	1L	22	0
Others	1M	23	51,216,972
Total Liabilities (16 to 23)		24	200,691,882
SURPLUS (15 - 24)	1N	25	230,524,932

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2012 12

General: Offshore Insurance Fund

Description	Annex	Row No.	Amount
ASSETS			
Equity securities	1A	1	506,627
Debt securities	1B	2	20,595,456
Land and buildings	1C	3	0
Loans	1D	4	0
Cash and deposits		5	3,601,310
Other invested assets	1E	6	0
Investment income due or accrued		7	6,154
Outstanding premiums and agents' balances	1F	8	9,477,627
Deposits withheld by cedants		9	2,025
Reinsurance recoverables (on paid claims)	1G	10	1,439
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	0
Total Assets (1 to 14)		15	34,190,638
LIABILITIES			
Policy liabilities	1K	16	5,113,672
Other liabilities:			
Outstanding claims		17	0
Annuities due and unpaid		18	0
Reinsurance deposits		19	131,130
Amounts owing to insurers		20	9,694,158
Bank loans and overdrafts		21	0
Inter-fund balances and intra-group balances (due to)	1L	22	178,846
Others	1M	23	852,322
Total Liabilities (16 to 23)		24	15,970,128
SURPLUS (15 - 24)	1N	25	18,220,510

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2012 12

General: Singapore Insurance Fund

Description	Row No.	Listed	Unlisted	Amount
Equity securities other than collective investment schemes	1	73,857,226	0	73,857,226
Collective investment schemes	2	0	19,053,556	19,053,556
Total (1 to 2) = Row 1 of Form 1	3			92,910,782

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2012 12

General: Offshore Insurance Fund

Description	Row No.	Listed	Unlisted	Amount
Equity securities other than collective investment schemes	1	506,627	0	506,627
Collective investment schemes	2	0	0	0
Total (1 to 2) = Row 1 of Form 1	3			506,627

ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2012 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Government debt securities	1	22,697,545
Qualifying debt securities	2	132,741,417
Other debt securities	3	88,368,131
Total (1 to 3) = Row 2 of Form 1	4	243,807,093

ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2012 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Government debt securities	1	0
Qualifying debt securities	2	14,128,791
Other debt securities	3	6,466,665
Total (1 to 3) = Row 2 of Form 1	4	20,595,456

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

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2012 12

General: Singapore Insurance Fund

Location and Description of Land and Buildings	Row No.	Cost	Last Revaluation Date	Last Reported Amount	Changes from Last Reported Amount	Amount
Neil Road, Singapore 088833 - 088844	1	4,560,613	31/12/2011	28,000,000	0	28,000,000
25 Claymore Road, #21-03, The Claymore, Singapore 229543	2	6,690,602	31/12/2011	7,250,000	0	7,250,000
Total = Row 3 of Form 1	21					35,250,000

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

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2012 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: 2012 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: 2012 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: 2012 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: 2012 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: 2012 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	694	19,677	1,336	21,707
Ageing of outstanding premiums and agents' balances:					
<i>Outstanding period</i>					
Up to 3 months	2	4,335,603	4,751,683	1,190,041	10,277,327
Above 3 months but not exceeding 6 months	3	449,421	1,311,980	148,343	1,909,744
Above 6 months but not exceeding 12 months	4	27,824	320,966	17,274	366,064
Above 12 months	5	830	6,019	20,580	27,429
Gross total (2 to 5)	6	4,813,678	6,390,648	1,376,238	12,580,564
Provision for doubtful debts	7	50,000	40,000	28,000	118,000
Total outstanding premiums and agents' balances in respect of direct business (6 - 7)	8	4,763,678	6,350,648	1,348,238	12,462,564
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				41,060
Above 6 months but not exceeding 12 months	11				571
Above 12 months but not exceeding 24 months	12				92
Above 24 months	13				0
Gross total (10 to 13)	14				41,723
Provision for doubtful debts	15				0
Total outstanding premiums and agents' balances in respect of reinsurance business (14 - 15)	16				41,723
Total (8 + 16) = Row 8 of Form 1	17				12,504,287

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

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

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

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

General: Offshore Insurance Fund

Reporting Cycle: 2012 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	282	0	294	576
Ageing of outstanding premiums and agents' balances:					
<i>Outstanding period</i>					
Up to 3 months	2	17,802	86,669	272,880	377,351
Above 3 months but not exceeding 6 months	3	12,251	168,820	186,854	367,925
Above 6 months but not exceeding 12 months	4	0	830	53,223	54,053
Above 12 months	5	0	7,029	698	7,727
Gross total (2 to 5)	6	30,053	263,348	513,655	807,056
Provision for doubtful debts	7	0	0	0	0
Total outstanding premiums and agents' balances in respect of direct business (6 - 7)	8	30,053	263,348	513,655	807,056
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				8,653,468

Above 6 months but not exceeding 12 months	11				0
Above 12 months but not exceeding 24 months	12				93
Above 24 months	13				17,010
Gross total (10 to 13)	14				8,670,571
Provision for doubtful debts	15				0
Total outstanding premiums and agents' balances in respect of reinsurance business (14 - 15)	16				8,670,571
Total (8 + 16) = Row 8 of Form 1	17				9,477,627

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

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

ANNUAL RETURN: ANNEX 1G - STATEMENT OF REINSURANCE RECOVERABLES

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2012 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Reinsurance recoveries on unpaid claims	1	18,044,070
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	1,168,486
Above 1 year but not exceeding 2 years	4	6,983
Above 2 years	5	8,975
Total (3 to 5)	6	1,184,444
Provision for doubtful reinsurance recoverables	7	30,000
Total (6 - 7) = Row 10 of Form 1	8	1,154,444

ANNUAL RETURN: ANNEX 1G - STATEMENT OF REINSURANCE RECOVERABLES

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2012 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Reinsurance recoveries on unpaid claims	1	1,816,266
Reinsurance recoverables written off during the year	2	0
Ageing of reinsurance recoverables (on paid claims): <i>Outstanding period</i>		
Up to 1 year	3	1,207
Above 1 year but not exceeding 2 years	4	0
Above 2 years	5	232
Total (3 to 5)	6	1,439
Provision for doubtful reinsurance recoverables	7	0
Total (6 - 7) = Row 10 of Form 1	8	1,439

ANNUAL RETURN: ANNEX 1H - FIXED ASSETS

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2012 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Motor vehicles	1	201,166
Computer equipment	2	596,291
Other fixed assets	3	586,891
Total (1 to 3) = Row 12 of Form 1	4	1,384,348

ANNUAL RETURN: ANNEX 1H - FIXED ASSETS

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2012 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: 2012 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Balances due from head office / shareholders fund	1	77,911
Balances due from overseas branches / related corporations	2	42,137
Balances due from other insurance funds established and maintained under the Act	3	78,846
Total (1 to 3) = Row 13 of Form 1	4	198,894

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

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2012 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: 2012 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Sundry debtors	1	202,130
Prepayment	2	113,172
Sundry deposits	3	125,145
Club membership	4	830,000
Total = Row 14 of Form 1	26	1,270,447

ANNUAL RETURN: ANNEX 1J - BREAKDOWN OF OTHER ASSETS

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2012 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Total = Row 14 of Form 1	26	0

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

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2012 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: 2012 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Balances due to head office / shareholders fund	1	100,000
Balances due to overseas branches / related corporations	2	0
Balances due to other insurance funds established and maintained under the Act	3	78,846
Total (1 to 3) = Row 22 of Form 1	4	178,846

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2012 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Provision for taxation	1	8,548,041
Agent's credit balance	2	232,293
Tenant's deposits	3	205,336
Audit and other professional fees	4	6,625,184
Prepaid premium	5	1,210,356
Production and profit commission	6	2,000,000
Sundry creditors and accrued liabilities	7	16,755,245
Deferred taxation	8	15,640,517
Total = Row 23 of Form 1	26	51,216,972

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2012 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Provision for taxation	1	669,250
Agent's credit balance	2	7,970
Sundry creditiors and accrued liabilities	3	67,041
Deferred taxation	4	51,329
Prepaid premium	5	56,732
Total = Row 23 of Form 1	26	852,322

ANNUAL RETURN: ANNEX 1N - SURPLUS

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2012 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Surplus at beginning of period	1	209,004,048
Net income	2	41,520,884
Transfer (to) from head office / shareholders fund	3	-20,000,000
Surplus at End of Period (1 to 3) = Row 25 of Form 1	4	230,524,932

ANNUAL RETURN: ANNEX 1N - SURPLUS

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2012 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Surplus at beginning of period	1	16,903,474
Net income	2	2,317,036
Transfer (to) from head office / shareholders fund	3	-1,000,000
Surplus at End of Period (1 to 3) = Row 25 of Form 1	4	18,220,510

**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: 2012 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Registered insurer / foreign insurer under the foreign insurer scheme	1	8,968,734
Authorised reinsurer / related corporation / head office / branch of head office of the registered insurer	2	3,147,144
Unregistered reinsurer	3	1,139,391
Total (1 to 3)	4	13,255,269

**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: 2012 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Registered insurer / foreign insurer under the foreign insurer scheme	1	204,704
Authorised reinsurer / related corporation / head office / branch of head office of the registered insurer	2	8,616,066
Unregistered reinsurer	3	27,636
Total (1 to 3)	4	8,848,406

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

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2012 12

General: Singapore Insurance Fund

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

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

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2012 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: 2012 12

General: Singapore Insurance Fund

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

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

NIL

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

NIL

Note 5 In respect of financial guarantee business -

Amount

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

0

and discount rate used

0

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

0

ANNUAL RETURN: NOTES TO FORM 1

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2012 12

General: Offshore Insurance Fund

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

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

NIL

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

NIL

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

ANNUAL RETURN: FORM 1 - ADDITIONAL INFORMATION

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle 2012 12

NIL

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2012 12

General: Singapore Insurance Fund

Description	Annex	Row No.	Amount
Gross premiums	2A	1	134,943,942
Less: Outward reinsurance premiums	2B	2	37,850,226
Investment revenue	2C	3	28,889,715
Less: Investment expenses		4	439,252
Other income	2D	5	683,176
Total Income (1 to 5)		6	126,227,355
Gross claims settled	2E	7	59,663,924
Less: Reinsurance recoveries		8	9,707,916
Management expenses	2F	9	17,645,545
Distribution expenses	2G	10	12,494,038
Increase (decrease) in net policy liabilities	2H	11	(4,861,399)
Provision for doubtful debts/ bad debts written off on receivables		12	14,207
Taxation expenses		13	8,028,911
Other expenses	2I	14	1,429,161
Total Outgo (7 to 14)		15	84,706,471
Net Income (6 - 15)	2J	16	41,520,884

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2012 12

General: Offshore Insurance Fund

Description	Annex	Row No.	Amount
Gross premiums	2A	1	18,096,282
Less: Outward reinsurance premiums	2B	2	13,419,712
Investment revenue	2C	3	1,212,159
Less: Investment expenses		4	16,871
Other income	2D	5	39,710
Total Income (1 to 5)		6	5,911,568
Gross claims settled	2E	7	5,211,087
Less: Reinsurance recoveries		8	3,154,936
Management expenses	2F	9	1,342,709
Distribution expenses	2G	10	(95,302)
Increase (decrease) in net policy liabilities	2H	11	(304,775)
Provision for doubtful debts/ bad debts written off on receivables		12	(1,925)
Taxation expenses		13	472,491
Other expenses	2I	14	125,183
Total Outgo (7 to 14)		15	3,594,532
Net Income (6 - 15)	2J	16	2,317,036

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2012 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Registered insurer / foreign insurer under the foreign insurer scheme	1	19,942,748
Authorised reinsurer / related corporation / head office / branch of head office of the registered insurer	2	11,040,272
Unregistered reinsurer	3	6,867,206
Total (1 to 3) = Row 2 of Form 2	4	37,850,226

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2012 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Registered insurer / foreign insurer under the foreign insurer scheme	1	1,678,190
Authorised reinsurer / related corporation / head office / branch of head office of the registered insurer	2	10,900,652
Unregistered reinsurer	3	840,870
Total (1 to 3) = Row 2 of Form 2	4	13,419,712

ANNUAL RETURN: ANNEX 2C - INVESTMENT REVENUE

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2012 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	3,498,435	3,606,308	7,899,262	15,004,005
Debt securities	2	8,056,667	446,248	4,323,913	12,826,828
Land and Buildings	3	960,007	0	0	960,007
Loans	4	0	0	0	0
Cash and deposits	5	229,574	-130,699	0	98,875
Other invested assets	6	0	0	0	0
Total (1 to 6) = Row 3 of Form 2	7				28,889,715

ANNUAL RETURN: ANNEX 2C - INVESTMENT REVENUE

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2012 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	102,617	185,864	-2,747	285,734
Debt securities	2	675,753	-8,935	290,330	957,148
Land and Buildings	3	0	0	0	0
Loans	4	0	0	0	0
Cash and deposits	5	11,004	-41,727	0	-30,723
Other invested assets	6	0	0	0	0
Total (1 to 6) = Row 3 of Form 2	7				1,212,159

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2012 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Miscellaneous sundry income	1	683,176
Total = Row 5 of Form 2	26	683,176

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2012 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Miscellaneous sundry income	1	39,710
Total = Row 5 of Form 2	26	39,710

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2012 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Staff salaries & expenses	1	14,589,853
Office rent	2	167,196
Head office / parent company expenses	3	0
Directors' fees	4	63,475
Audit fees	5	260,830
Managing agent's fees	6	0
Repairs and maintenance	7	59,806
Public utilities	8	43,097
Printing, stationery and periodicals	9	223,247
Postage, telephone and telex charges	10	162,664
Computer charges	11	625,965
Hire of office equipment	12	2,667
Licence and association fees	13	151,416
Advertising and subscriptions	14	4,733
Entertainment	15	87,722
Travelling expenses	16	51,839
Agency expenses	1	537,875
Other professional services	2	143,373
Insurance	3	22,278
Survey fees	4	154,584
Reinsurance expenses	5	7,364
Legal expenses	6	106,920
General expenses	7	178,641
Total = Row 9 of Form 2	27	17,645,545

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2012 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Staff salaries & expenses	1	1,174,309
Office rent	2	14,141
Head office / parent company expenses	3	0
Directors' fees	4	3,736
Audit fees	5	22,071
Managing agent's fees	6	0
Repairs and maintenance	7	5,130
Public utilities	8	3,654
Printing, stationery and periodicals	9	14,156
Postage, telephone and telex charges	10	10,460
Computer charges	11	52,801
Hire of office equipment	12	214
Licence and association fees	13	7,482
Advertising and subscriptions	14	229
Entertainment	15	1,063
Travelling expenses	16	4,167
Other professional services	1	11,450
Insurance	2	1,922
Survey fees	3	1,648
Reinsurance expenses	4	1,297
Legal expenses	5	6,545
General expenses	6	6,234
Total = Row 9 of Form 2	27	1,342,709

ANNUAL RETURN: ANNEX 2I - BREAKDOWN OF OTHER EXPENSES

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2012 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Depreciation	1	948,224
Foreign Exchange - Operation	2	23,797
GST expenses	3	155,140
Corporate expenses	4	302,000
Total = Row 14 of Form 2	26	1,429,161

ANNUAL RETURN: ANNEX 2I - BREAKDOWN OF OTHER EXPENSES

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2012 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Depreciation	1	80,594
Foreign Exchange - Operation	2	44,436
GST expenses	3	153
Total = Row 14 of Form 2	26	125,183

ANNUAL RETURN: FORM 2 - ADDITIONAL INFORMATION

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2012 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: 2012 12

Description	Row No.	Marine and Aviation - Cargo	Marine and Aviation - Hull and Liability	Fire	Motor	Work Injury Compensation	Personal Accident	Health	Misc - Public Liability	Misc - Bonds	Misc - Engineering / CAR / EAR	Misc - Professional Indemnity	Misc - Credit / Political Risk	Misc - Others	Misc - Sub-Total	Total
A. PREMIUMS																
Gross premiums																
Direct business	1	9,164,824	1,181,829	13,568,280	40,341,720	25,101,599	6,591,010	11,710,667	5,310,110	8,450,263	4,893,038	267,222	231,474	5,502,981	24,655,088	132,315,017
Reinsurance business accepted -																
In Singapore	2	125,656	0	1,574,603	34,607	282,556	86,909	145,771	181,552	22,977	52,431	0	0	117,295	374,255	2,624,357
From other ASEAN countries	3	0	0	4,568	0	0	0	0	0	0	0	0	0	0	0	4,568
From other countries	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total (2 to 4)	5	125,656	0	1,579,171	34,607	282,556	86,909	145,771	181,552	22,977	52,431	0	0	117,295	374,255	2,628,925
Reinsurance business ceded -																
In Singapore	6	1,120,009	558,287	5,484,573	1,379,165	1,102,839	580,096	2,863,535	256,662	4,975,414	1,714,553	113,297	75,120	674,009	7,809,055	20,897,559
To other ASEAN countries	7	1,069,745	94,007	4,817,840	504,809	448,733	147,855	136,591	86,119	9,854	1,421,226	1,463	0	310,235	1,828,897	9,048,477
To other countries	8	495,928	418,298	1,620,927	8,991	20,933	3,394,741	36,824	681,343	0	607,431	38,696	156,056	424,022	1,907,548	7,904,190
Total (6 to 8)	9	2,685,682	1,070,592	11,923,340	1,892,965	1,572,505	4,122,692	3,036,950	1,024,124	4,985,268	3,743,210	153,456	231,176	1,408,266	11,545,500	37,850,226
Net premiums written (1 + 5 - 9)	10	6,604,798	111,237	3,224,111	38,483,362	23,811,650	2,555,227	8,819,488	4,467,538	3,487,972	1,202,259	113,766	298	4,212,010	13,483,843	97,093,716
Premium liabilities at beginning of period	11	423,170	30,611	1,303,354	19,193,474	9,281,762	821,839	1,787,598	1,339,059	2,280,193	592,302	95,749	0	1,062,091	5,369,394	38,211,202
Premium liabilities at end of period	12	387,095	71,502	1,253,710	19,363,055	10,373,674	726,061	2,864,038	1,630,093	3,069,109	634,101	176,014	19,575	1,570,961	7,099,853	42,138,988
Premiums earned during the period (10 + 11 - 12)	13	6,640,873	70,346	3,273,755	38,313,781	22,719,738	2,651,005	7,743,048	4,176,504	2,699,056	1,160,460	33,501	(19,277)	3,703,140	11,753,384	93,165,930
B. CLAIMS																
Gross claims settled																
Direct business	14	1,689,926	586,500	3,355,816	28,148,801	10,132,209	1,896,386	5,836,129	1,407,052	1,838,881	1,223,731	16,106	0	1,969,591	6,455,361	58,101,128
Reinsurance business accepted -																
In Singapore	15	24,146	(432)	817,310	15,461	493,898	57,543	62,398	66,117	(3,793)	2,724	0	0	27,424	92,472	1,562,796
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	24,146	(432)	817,310	15,461	493,898	57,543	62,398	66,117	(3,793)	2,724	0	0	27,424	92,472	1,562,796
Recoveries from reinsurance business ceded -																
In Singapore	19	50,377	497,153	1,161,606	256,773	184,472	228,928	1,371,078	77,175	1,020,916	571,537	4,832	0	387,063	2,061,523	5,811,910
To other ASEAN countries	20	14,465	63,055	1,589,713	35,995	134,263	34,516	0	603	6,357	133,591	0	0	32,785	173,336	2,045,343
To other countries	21	93,192	0	393,426	93,019	0	279,356	20,821	38,333	(7,038)	416,556	10,952	0	512,046	970,849	1,850,663
Total (19 to 21)	22	158,034	560,208	3,144,745	385,787	318,735	542,800	1,391,899	116,111	1,020,235	1,121,684	15,784	0	931,894	3,205,708	9,707,916
Net claims settled (14 + 18 - 22)	23	1,556,038	25,860	1,028,381	27,778,475	10,307,372	1,411,129	4,506,628	1,357,058	814,853	104,771	322	0	1,065,121	3,342,125	49,956,008
Claims liabilities at end of period	24	2,071,850	634,776	2,149,149	52,199,379	27,799,132	350,806	1,706,061	6,837,952	303,588	1,533,601	232	0	3,242,061	11,917,434	98,828,587
Claims liabilities at beginning of period	25	2,229,175	786,074	1,921,449	61,922,400	25,878,049	838,362	1,620,710	7,073,098	157,771	1,551,562	0	0	3,639,122	12,421,553	107,617,772
Net claims incurred (23 + 24 - 25)	26	1,398,713	(125,438)	1,256,081	18,055,454	12,228,455	923,573	4,591,979	1,121,912	960,670	86,810	554	0	668,060	2,838,006	41,166,823
C. MANAGEMENT EXPENSES																
Management Expenses	27	1,200,338	20,216	585,941	6,993,860	4,327,464	464,380	1,602,829	811,918	633,895	218,495	20,676	54	765,479	2,450,517	17,645,545
D. DISTRIBUTION EXPENSES																
Commissions	28	750,095	112,416	2,029,931	5,742,735	2,162,458	2,474,070	3,002,007	695,907	1,972,063	518,857	36,211	11,313	685,882	3,920,233	20,193,945
Reinsurance commissions	29	404,955	151,029	2,493,718	2,828	49,292	2,039,434	822,705	215,294	1,279,372	719,646	33,142	31,120	359,750	2,638,324	8,602,285
Net commissions incurred (28 - 29)	30	345,140	(38,613)	(463,787)	5,739,907	2,113,166	434,636	2,179,302	480,613	692,691	(200,789)	3,069	(19,807)	326,132	1,281,909	11,591,660
Other distribution expenses	31	(27,926)	(20,083)	(333,511)	764,102	359,091	114,090	174,515	70,689	(156,684)	(72,970)	2,966	190	27,909	(127,900)	902,378
E. UNDERWRITING RESULTS																
Underwriting gain / (loss) (13 - 26 - 27 - 30 - 31)	32	3,724,608	234,264	2,229,031	6,760,458	3,691,562	714,326	(805,577)	1,691,372	568,484	1,128,914	6,236	286	1,915,560	5,310,852	21,859,524
F. NET INVESTMENT INCOME	33	1,935,342	32,595	944,731	11,276,419	6,977,305	748,734	2,584,292	1,309,081	1,022,048	352,287	33,336	87	1,234,206	3,951,045	28,450,463
G. OPERATING RESULT (32 + 33)	34	5,659,950	266,859	3,173,762	18,036,877	10,668,867	1,463,060	1,778,715	3,000,453	1,590,532	1,481,201	39,572	373	3,149,766	9,261,897	50,309,987

**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: 2012 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	7,285,917	122,429	149,344	413,416	7,971,106
Reinsurance business accepted -						
In Singapore	2	3,914	19,991	353,657	0	377,562
From other ASEAN countries	3	46	0	7	38	91
From other countries	4	23,214	(4)	9,704,183	20,130	9,747,523
Total (2 to 4)	5	27,174	19,987	10,057,847	20,168	10,125,176
Reinsurance business ceded -						
In Singapore	6	1,281,029	123,659	145,410	394,334	1,944,432
To other ASEAN countries	7	860,162	8,804	394,411	1,380	1,264,757
To other countries	8	534,866	0	9,661,370	14,287	10,210,523
Total (6 to 8)	9	2,676,057	132,463	10,201,191	410,001	13,419,712
Net premiums written (1 + 5 - 9)	10	4,637,034	9,953	6,000	23,583	4,676,570
Premium liabilities at beginning of period	11	245,845	0	25,648	16,201	287,694
Premium liabilities at end of period	12	297,340	9,068	22,632	17,915	346,955
Premiums earned during the period (10 + 11 - 12)	13	4,585,539	885	9,016	21,869	4,617,309
B. CLAIMS						
Gross claims settled						
Direct business	14	2,252,336	27,507	2,879,204	0	5,159,047
Reinsurance business accepted -						
In Singapore	15	0	7,491	9,421	0	16,912
From other ASEAN countries	16	(1,416)	0	2,406	25	1,015
From other countries	17	9,371	1,208	3,120	20,414	34,113
Total (15 to 17)	18	7,955	8,699	14,947	20,439	52,040
Recoveries from reinsurance business ceded -						
In Singapore	19	188,131	20,839	1,783,054	0	1,992,024
To other ASEAN countries	20	9,000	6,850	931,446	0	947,296
To other countries	21	214,483	935	198	0	215,616
Total (19 to 21)	22	411,614	28,624	2,714,698	0	3,154,936
Net claims settled (14 + 18 - 22)	23	1,848,677	7,582	179,453	20,439	2,056,151
Claims liabilities at end of period	24	1,801,861	746,170	956,389	1,262,297	4,766,717
Claims liabilities at beginning of period	25	1,908,370	792,848	1,186,220	1,243,315	5,130,753
Net claims incurred (23 + 24 - 25)	26	1,742,168	(39,096)	(50,378)	39,421	1,692,115
C. MANAGEMENT EXPENSES						
Management Expenses	27	1,331,358	2,858	1,722	6,771	1,342,709
D. DISTRIBUTION EXPENSES						
Commissions	28	428,273	22,500	831,983	68,075	1,350,831
Reinsurance commissions	29	374,719	30,770	962,419	80,335	1,448,243
Net commissions incurred (28 - 29)	30	53,554	(8,270)	(130,436)	(12,260)	(97,412)
Other distribution expenses	31	37	4	69	2,000	2,110
E. UNDERWRITING RESULTS						
Underwriting gain / (loss) (13 - 26 - 27 - 30 - 31)	32	1,458,422	45,389	188,039	(14,063)	1,677,787
F. NET INVESTMENT INCOME	33	1,185,184	2,544	1,533	6,027	1,195,288
G. OPERATING RESULT (32 + 33)	34	2,643,606	47,933	189,572	(8,036)	2,873,075

ANNUAL RETURN: NOTES TO FORM 6

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2012 12

General: Singapore Insurance Fund

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

Management Expenses: -

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: 2012 12

General: Offshore Insurance Fund

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

Management Expenses: -
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: 2012 12

NIL

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

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2012 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	268,331	11,588,107	0	0	0	0	532,182	6,145,737	0	0	800,513	17,733,844
Reinsurance ceded	2	132,358	2,904,592	0	0	0	0	185,424	3,937,268	0	0	317,782	6,841,860
Net premiums written (1 - 2)	3	135,973	8,683,515	0	0	0	0	346,758	2,208,469	0	0	482,731	10,891,984
Premium liabilities at beginning of period	4	39,393	1,748,205	0	0	0	0	84,074	737,765	0	0	123,467	2,485,970
Premium liabilities at end of period	5	44,155	2,819,883	0	0	0	0	109,253	616,808	0	0	153,408	3,436,691
Premium earned during the period (3 + 4 - 5)	6	131,211	7,611,837	0	0	0	0	321,579	2,329,426	0	0	452,790	9,941,263
B. CLAIMS													
Gross claims settled	7	253,821	5,644,706	0	0	0	0	274,314	1,679,615	0	0	528,135	7,324,321
Reinsurance recoveries	8	122,225	1,269,674	0	0	0	0	632	542,168	0	0	122,857	1,811,842
Net claims settled (7 - 8)	9	131,596	4,375,032	0	0	0	0	273,682	1,137,447	0	0	405,278	5,512,479
Claim liabilities at end of period	10	48,745	1,657,316	0	0	0	0	82,437	268,369	0	0	131,182	1,925,685
Claim liabilities at beginning of period	11	42,586	1,578,124	0	0	0	0	233,045	605,317	0	0	275,631	2,183,441
Net claims incurred (9 + 10 - 11)	12	137,755	4,454,224	0	0	0	0	123,074	800,499	0	0	260,829	5,254,723
C. MANAGEMENT EXPENSES													
Management expenses	13	25,085	1,602,005	0	0	0	0	63,973	407,436	0	0	89,058	2,009,441
D. DISTRIBUTION EXPENSES													
Commissions	14	46,277	2,955,730	0	0	0	0	137,749	2,336,321	0	0	184,026	5,292,051
Reinsurance commissions	15	38,435	784,270	0	0	0	0	6,881	2,032,553	0	0	45,316	2,816,823
Net commissions incurred (14 - 15)	16	7,842	2,171,460	0	0	0	0	130,868	303,768	0	0	138,710	2,475,228
Other distribution expenses	17	2,691	171,824	0	0	0	0	15,483	98,607	0	0	18,174	270,431
E. UNDERWRITING RESULTS (6 - 12 - 13 - 16 - 17)	18	-42,162	-787,676	0	0	0	0	-11,819	719,116	0	0	-53,981	-68,560
F. NET INVESTMENT INCOME	19	39,843	2,544,449	0	0	0	0	101,607	647,127	0	0	141,450	3,191,576
G. OPERATING RESULTS (18 + 19)	20	-2,319	1,756,773	0	0	0	0	89,788	1,366,243	0	0	87,469	3,123,016
H. OTHERS													
Number of policies in force	21	304	5,728	0	0	0	0	5,005	2,725	0	0	5,309	8,453
Number of lives covered under policies in force	22	590	103,378	0	0	0	0	16,161	412,215	0	0	16,751	515,593
Number of claims registered	23	1	19	0	0	0	0	6	271	0	0	7	290

ANNUAL RETURN: NOTES TO FORM 7(b)

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2012 12

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

Nil

ANNUAL RETURN: FORM 7(b) - ADDITIONAL INFORMATION

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2012 12

NIL

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

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2012 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	93,417,409	0	0	1,497,072	94,914,481
Debt securities	2	0	264,402,549	0	5,298,738	37,949,433	307,650,720
Land and buildings	3	0	35,250,000	0	0	184,380,000	219,630,000
Loans	4	0	0	0	0	34,000,000	34,000,000
Cash and deposits	5	0	45,971,826	0	10,085,227	8,976,624	65,033,677
Other invested assets	6	0	0	0	0	0	0
Investment income due or accrued	7	0	370,502	0	48,614	22,796	441,912
Outstanding premiums and agents' balances	8	0	21,981,914	0	426,998	0	22,408,912
Deposits withheld by cedants	9	0	3,680	0	0	0	3,680
Reinsurance recoverables (on paid claims)	10	0	1,155,883	0	0	0	1,155,883
Income tax recoverables	11	0	0	0	0	0	0
Fixed assets	12	0	1,384,348	0	28,076	15,713,270	17,125,694
Inter-fund balances and intra-group balances (due from)	13	0	198,894	0	0	127,540	326,434
Other assets	14	0	1,270,447	0	128,177	1,210,567	2,609,191
Total Assets (1 to 14)	15	0	465,407,452	0	16,015,830	283,877,302	765,300,584
LIABILITIES							
Policy liabilities	16	0	146,081,247	0	3,302,788		149,384,035
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	4,057,367	0	162,161	0	4,219,528
Amounts owing to insurers	20	0	14,275,256	0	440,187	0	14,715,443
Bank loans and overdrafts	21	0	0	0	0	0	0
Inter-fund balances and intra-group balances (due to)	22	0	178,846	0	42,137	80,688	301,671
Others	23	0	52,069,294	0	1,593,053	59,646,283	113,308,630
Total Liabilities (16 to 23)	24	0	216,662,010	0	5,540,326	59,726,971	281,929,307
NET ASSETS (15 - 24)	25	0	248,745,442	0	10,475,504	224,150,331	483,371,277
SHAREHOLDERS' EQUITY & SURPLUS							
Paid-up capital	26					100,000,000	100,000,000
Reserves:							
Unappropriated profits (losses)	27					124,150,331	124,150,331
Other reserves	28					0	0
Surplus	29	0	248,745,442	0	10,475,504		259,220,946
Total (26 to 29)	30	0	248,745,442	0	10,475,504	224,150,331	483,371,277

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

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2012 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	143,002,074	243,002,074
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	3,148,257	3,148,257
Dividends paid for the period	5	0	0	-44,000,000	-44,000,000
Issue of share capital	6	0	0	0	0
Transfer (to) from insurance funds maintained in Singapore	7	0	0	21,000,000	21,000,000
Transfer (to) from overseas (branch) operations	8	0	0	1,000,000	1,000,000
Balance at End of Period	9	100,000,000	0	124,150,331	224,150,331

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

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2012 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	42,137
Total Balances Due To	8	42,137
Total Net Balances (4 - 8)	9	-42,137

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: 2012 12

NIL

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

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2012 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	153,040,224	0	6,245,805		159,286,029
Less: Outward reinsurance premiums	2	0	51,269,938	0	1,741,540		53,011,478
Investment revenue	3	0	30,101,874	0	263,927	6,975,757	37,341,558
Less: Investment expenses	4	0	456,123	0	3,982	616,143	1,076,248
Other income	5	0	722,886	0	36,119	1,199,474	1,958,479
Total Income (1 to 5)	6	0	132,138,923	0	4,800,329	7,559,088	144,498,340
Gross claims settled	7	0	64,875,011	0	384,779		65,259,790
Less: Reinsurance recoveries	8	0	12,862,852	0	36,417		12,899,269
Management expenses	9	0	18,988,254	0	1,077,717	613,352	20,679,323
Distribution expenses	10	0	12,398,736	0	1,380,947	0	13,779,683
Increase (decrease) in net policy liabilities	11	0	-5,166,174	0	-139,901		-5,306,075
Provision for doubtful debts / bad debts written off on receivables	12	0	12,282	0	0	0	12,282
Taxation expenses	13	0	8,501,402	0	388,151	849,252	9,738,805
Other expenses	14	0	1,554,344	0	73,180	2,948,227	4,575,751
Total Outgo (7 to 14)	15	0	88,301,003	0	3,128,456	4,410,831	95,840,290
NET INCOME (6 - 15)	16	0	43,837,920	0	1,671,873	3,148,257	48,658,050

ANNUAL RETURN: FORM 9 - ADDITIONAL INFORMATION

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2012 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: 2012 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	39,502,000	331,000
Claim Liabilities	91,300,000	4,629,000
Policy Liabilities	130,802,000	4,960,000

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

None

ANNUAL RETURN: FORM 20 - ADDITIONAL INFORMATION

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2012 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: 2012 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	230,524,932
Less:		
Reinsurance adjustment	6	791,125
Financial resource adjustment: (8 to 12)	7	0
(a) loans to, guarantees granted for, and other unsecured amounts owed to the registered insurer	8	0
(b) charged assets	9	0
(c) deferred tax assets	10	0
(d) intangible assets	11	0
(e) other financial resource adjustments	12	0
Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)	13	229,733,807
(ii) Total Risk Requirement of Insurance Fund		
A. Component 1 Requirement - Insurance Risks		
Life Insurance Risk Requirement (for participating fund): (15 + 18)	14	0
(a) Policy Liability Risk Requirement: (zero or 16 - 17, whichever is higher)	15	0
Modified minimum condition liability	16	0
Minimum condition liability	17	0
(b) Surrender Value Condition Risk Requirement: (zero or 19 - 20, whichever is higher)	18	0
Aggregate of surrender values of policies of the insurance fund	19	0
Higher of 21 or 22:	20	0
Sum of total risk requirement and minimum condition liability of the insurance fund	21	0
Policy liabilities of the insurance fund	22	0
Life Insurance Risk Requirement (other than participating fund) (24 + 27)	23	0
(a) Policy Liability Risk Requirement: (zero or 25 - 26, whichever is higher)	24	0
Modified policy liabilities	25	0
Policy Liabilities	26	0
(b) Surrender Value Condition Risk Requirement: (zero or 28 - 29, whichever is higher)	27	0
Aggregate of surrender values of policies of the insurance fund	28	0
Sum of total risk requirement and policy liabilities of the insurance fund	29	0
General Insurance Risk Requirement (for general business): (31 to 32)	30	31,442,039
(a) Premium liability risk requirement	31	8,479,889
(b) Claim liability risk requirement	32	22,962,150
Total C1 Requirement (14 + 23 + 30)	33	31,442,039
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	11,360,722
(a) Specific Risk Requirement	35	5,680,361

(b) General Risk Requirement	36	5,680,361	
Debt Investment and Duration Mismatch Risk Requirement: (38 or 43, whichever is higher)	37		18,518,617
(a) Sum of: (39 + 42)	38	18,518,617	
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	18,518,617	
Debt specific risk requirement	40	9,767,917	
Debt general risk requirement	41	8,750,700	
Liability adjustment requirement in an increasing interest rate environment	42	0	
(b) Sum of: (44 + 47)	43	1,017,217	
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	1,017,217	
Debt specific risk requirement	45	9,767,917	
Negative of debt general risk requirement	46	-8,750,700	
Liability adjustment requirement in a decreasing interest rate environment	47	0	
Loan Investment Risk Requirement	48		0
Property Risk Requirement	49		5,640,000
Foreign Currency Mismatch Risk Requirement (for Singapore Insurance Fund)	50		0
Derivative Counterparty Risk Requirement	51		0
Miscellaneous Risk Requirement	52		2,601,808
Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)	53		38,121,147
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		69,563,186

**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: 2012 12

Description	Row No.	Amount
(i) Financial Resources of Insurance Fund		
Balance in the surplus account (of participating fund)	1	0
Add:		
Allowance for provision for non-guaranteed benefits (of participating fund): (lower of 3 or 4)	2	0
Policy liabilities - minimum condition liability	3	0
50% of aggregate of provisions for non-guaranteed benefits and PAD	4	0
Surplus of insurance fund (of any other insurance fund)	5	18,220,510
Less:		
Reinsurance adjustment	6	898,985
Financial resource adjustment: (8 to 12)	7	0
(a) loans to, guarantees granted for, and other unsecured amounts owed to the registered insurer	8	0
(b) charged assets	9	0
(c) deferred tax assets	10	0
(d) intangible assets	11	0
(e) other financial resource adjustments	12	0
Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)	13	17,321,525
(ii) Total Risk Requirement of Insurance Fund		
A. Component 1 Requirement - Insurance Risks		
Life Insurance Risk Requirement (for participating fund): (15 + 18)	14	0
(a) Policy Liability Risk Requirement: (zero or 16 - 17, whichever is higher)	15	0
Modified minimum condition liability	16	0
Minimum condition liability	17	0
(b) Surrender Value Condition Risk Requirement: (zero or 19 - 20, whichever is higher)	18	0
Aggregate of surrender values of policies of the insurance fund	19	0
Higher of 21 or 22:	20	0
Sum of total risk requirement and minimum condition liability of the insurance fund	21	0
Policy liabilities of the insurance fund	22	0
Life Insurance Risk Requirement (other than participating fund) (24 + 27)	23	0
(a) Policy Liability Risk Requirement: (zero or 25 - 26, whichever is higher)	24	0
Modified policy liabilities	25	0
Policy Liabilities	26	0
(b) Surrender Value Condition Risk Requirement: (zero or 28 - 29, whichever is higher)	27	0
Aggregate of surrender values of policies of the insurance fund	28	0
Sum of total risk requirement and policy liabilities of the insurance fund	29	0
General Insurance Risk Requirement (for general business): (31 to 32)	30	1,256,552
(a) Premium liability risk requirement	31	452
(b) Claim liability risk requirement	32	1,256,100
Total C1 Requirement (14 + 23 + 30)	33	1,256,552
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	1,537,365
(a) Sum of: (39 + 42)	38	1,537,365
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	1,537,365
Debt specific risk requirement	40	766,431
Debt general risk requirement	41	770,934
Liability adjustment requirement in an increasing interest rate environment	42	0
(b) Sum of: (44 + 47)	43	-4,503
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	-4,503
Debt specific risk requirement	45	766,431
Negative of debt general risk requirement	46	-770,934
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	872,555
Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)	53	2,409,920
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	3,666,472

ANNUAL RETURN: FORM 21 - ADDITIONAL INFORMATION

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2012 12

NIL

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

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2012 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	335,950
(a) Premium liability risk requirement	18	0
(b) Claim liability risk requirement	19	335,950
Total C1 Requirement (1 + 10 + 17)	20	335,950
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	153,510
(a) Specific Risk Requirement	22	76,755
(b) General Risk Requirement	23	76,755
Debt Investment and Duration Mismatch Risk Requirement:		
(25 or 30, whichever is higher)	24	3,553,926
(a) Sum of: (26 + 29)	25	3,553,926
Debt investment risk requirement in an increasing interest rate environment		
(27 to 28)	26	3,553,926
Debt specific risk requirement	27	2,050,669
Debt general risk requirement	28	1,503,257
Liability adjustment requirement in an increasing interest rate environment	29	0
(b) Sum of: (31 + 34)	30	547,412
Debt investment risk requirement in a decreasing interest rate environment		
(32 to 33)	31	547,412
Debt specific risk requirement	32	2,050,669

Negative of debt general risk requirement	33	-1,503,257
Liability adjustment requirement in a decreasing interest rate environment	34	0
Loan Investment Risk Requirement	35	0
Property Risk Requirement	36	29,500,800
Derivative Counterparty Risk Requirement	37	0
Miscellaneous Risk Requirement	38	1,800,381
Total C2 Requirement (21 + 24 + 35 + 36 + 37 + 38)	39	35,008,617
Total Risk Requirement of Assets and Liabilities of Registered Insurer that do not belong to any insurance fund established and maintained under the Act (20 + 39)	40	35,344,567

ANNUAL RETURN: FORM 22 - ADDITIONAL INFORMATION

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2012 12

NIL

ANNUAL RETURN

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

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2012 12

Description	Row No.	Amount
(i) Financial Resources of Registered Insurer		
A. Tier 1 Resource		
Aggregate of surpluses of all insurance funds other than a participating fund	1	248,745,442
Balances in the surplus account of each participating fund	2	0
Paid-up ordinary share capital	3	100,000,000
Unappropriated profits (losses)	4	124,150,331
Surpluses of Overseas Branch Operations	5	10,475,504
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	1,690,110
Financial resource adjustment: (10 to 14)	9	34,122,098
(a) loans to, guarantees granted for and other unsecured amounts owed to the registered insurer	10	34,027,540
(b) charged assets	11	0
(c) deferred tax assets	12	94,558
(d) intangible assets	13	0
(e) other financial resource adjustments	14	0
Total Tier 1 Resource (1 to 7 less 8 to 9)	15	447,559,069
B. Tier 2 Resource		
Irredeemable and non-cumulative preference shares not recognised as Tier 1 resource	16	0
Irredeemable and non-cumulative preference shares	17	0
Other Tier 2 resource	18	0
Total Tier 2 Resource (16 to 18)	19	0
C. Aggregate of allowance for provisions for non-guaranteed benefits of participating funds	20	0
Financial Resources of Registered Insurer (higher of \$5m or 15 + 19 +20)	21	447,559,069
(ii) Total Risk Requirement of Registered Insurer		
(a) Total risk requirements of insurance funds established or maintained under the Act	22	73,229,658
(b) Total risk requirements of assets and liabilities that do not belong to any insurance fund established and maintained under the Act	23	35,344,567
Total Risk Requirement of Registered Insurer (22 to 23)	24	108,574,225
CAPITAL ADEQUACY RATIO (21/24)	25	412.21 %

ANNUAL RETURN: FORM 23 - ADDITIONAL INFORMATION

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2012 12

NIL