

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2007 12

General: Singapore Insurance Fund

Description	Annex	Row No.	Amount
ASSETS			
Equity securities	1A	1	75,110,278
Debt securities	1B	2	150,516,235
Land and buildings	1C	3	20,000,000
Loans	1D	4	0
Cash and deposits		5	33,376,658
Other invested assets	1E	6	0
Investment income due or accrued		7	286,015
Outstanding premiums and agents' balances	1F	8	9,310,144
Deposits withheld by cedants		9	2,508
Reinsurance recoverables (on paid claims)	1G	10	2,220,557
Income tax recoverables		11	0
Fixed assets	1H	12	534,103
Inter-fund balances and intra group balances (due from)	1I	13	439,590
Other assets	1J	14	791,981
Total Assets (1 to 14)		15	292,588,069
LIABILITIES			
Policy liabilities	1K	16	84,250,802
Other liabilities:			
Outstanding claims		17	0
Annuities due and unpaid		18	0
Reinsurance deposits		19	1,874,732
Amounts owing to insurers		20	4,234,850
Bank loans and overdrafts		21	0
Inter-fund balances and intra-group balances (due to)	1L	22	470,705
Others	1M	23	28,994,526
Total Liabilities (16 to 23)		24	119,825,615
SURPLUS (15 - 24)	1N	25	172,762,454

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2007 12

General: Offshore Insurance Fund

Description	Annex	Row No.	Amount
ASSETS			
Equity securities	1A	1	9,296,195
Debt securities	1B	2	11,079,405
Land and buildings	1C	3	757,440
Loans	1D	4	0
Cash and deposits		5	12,604,568
Other invested assets	1E	6	0
Investment income due or accrued		7	58,536
Outstanding premiums and agents' balances	1F	8	533,392
Deposits withheld by cedants		9	151,971
Reinsurance recoverables (on paid claims)	1G	10	228,056
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	589,385
Total Assets (1 to 14)		15	35,298,948
LIABILITIES			
Policy liabilities	1K	16	5,512,723
Other liabilities:			
Outstanding claims		17	0
Annuities due and unpaid		18	0
Reinsurance deposits		19	150,867
Amounts owing to insurers		20	362,551
Bank loans and overdrafts		21	0
Inter-fund balances and intra-group balances (due to)	1L	22	38,521
Others	1M	23	1,973,566
Total Liabilities (16 to 23)		24	8,038,228
SURPLUS (15 - 24)	1N	25	27,260,720

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2007 12

General: Singapore Insurance Fund

Description	Row No.	Listed	Unlisted	Amount
Equity securities other than collective investment schemes	1	72,911,648	114,421	73,026,069
Collective investment schemes	2	0	2,084,209	2,084,209
Total (1 to 2) = Row 1 of Form 1	3			75,110,278

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2007 12

General: Offshore Insurance Fund

Description	Row No.	Listed	Unlisted	Amount
Equity securities other than collective investment schemes	1	9,296,195	0	9,296,195
Collective investment schemes	2	0	0	0
Total (1 to 2) = Row 1 of Form 1	3			9,296,195

ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2007 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Government debt securities	1	21,301,518
Qualifying debt securities	2	50,795,290
Other debt securities	3	78,419,427
Total (1 to 3) = Row 2 of Form 1	4	150,516,235

ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2007 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Government debt securities	1	0
Qualifying debt securities	2	4,032,108
Other debt securities	3	7,047,297
Total (1 to 3) = Row 2 of Form 1	4	11,079,405

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

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2007 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	1	4,650,613	31/12/2007	16,000,000	4,000,000	20,000,000
Total = Row 3 of Form 1	21					20,000,000

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

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2007 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
South Tower Hong Kong Plaza #21-04 Shanghai, China	1	725,667	31/12/2007	730,503	26,937	757,440
Total = Row 3 of Form 1	21					757,440

ANNUAL RETURN: ANNEX 1D - INVESTMENT IN LOANS

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2007 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: 2007 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: 2007 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: 2007 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: 2007 12

Description	Row No.	Direct Business - Agents	Direct Business - Brokers	Direct Business - Others	Amount
In respect of direct business					
Bad debts written off during the year	1	0	0	0	0
Ageing of outstanding premiums and agents' balances:					
<i>Outstanding period</i>					
Up to 3 months	2	2,248,674	5,431,388	153,830	7,833,892
Above 3 months but not exceeding 6 months	3	230,815	789,466	53,361	1,073,642
Above 6 months but not exceeding 12 months	4	1,842	164,584	35,961	202,387
Above 12 months	5	835	5,729	6,526	13,090
Gross total (2 to 5)	6	2,482,166	6,391,167	249,678	9,123,011
Provision for doubtful debts	7	0	0	0	0
Total outstanding premiums and agents' balances in respect of direct business (6 - 7)	8	2,482,166	6,391,167	249,678	9,123,011
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				139,366
Above 6 months but not exceeding 12 months	11				32,476
Above 12 months but not exceeding 24 months	12				15,291
Above 24 months	13				0
Gross total (10 to 13)	14				187,133
Provision for doubtful debts	15				0
Total outstanding premiums and agents' balances in respect of reinsurance business (14 - 15)	16				187,133
Total (8 + 16) = Row 8 of Form 1	17				9,310,144

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: 2007 12

Description	Row No.	Direct Business - Agents	Direct Business - Brokers	Direct Business - Others	Amount
In respect of direct business					
Bad debts written off during the year	1	0	0	0	0
Ageing of outstanding premiums and agents' balances:					
<i>Outstanding period</i>					
Up to 3 months	2	0	164,609	2,269	166,878
Above 3 months but not exceeding 6 months	3	0	1,675	0	1,675
Above 6 months but not exceeding 12 months	4	0	0	0	0
Above 12 months	5	0	0	0	0
Gross total (2 to 5)	6	0	166,284	2,269	168,553
Provision for doubtful debts	7	0	0	0	0
Total outstanding premiums and agents' balances in respect of direct business (6 - 7)	8	0	166,284	2,269	168,553
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				345,843

Above 6 months but not exceeding 12 months	11				18,432
Above 12 months but not exceeding 24 months	12				564
Above 24 months	13				0
Gross total (10 to 13)	14				364,839
Provision for doubtful debts	15				0
Total outstanding premiums and agents' balances in respect of reinsurance business (14 - 15)	16				364,839
Total (8 + 16) = Row 8 of Form 1	17				533,392

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: 2007 12****General: Singapore Insurance Fund**

Description	Row No.	Amount
Reinsurance recoveries on unpaid claims	1	39,856,306
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	1,964,501
Above 1 year but not exceeding 2 years	4	177,053
Above 2 years	5	248,411
Total (3 to 5)	6	2,389,965
Provision for doubtful reinsurance recoverables	7	169,408
Total (6 - 7) = Row 10 of Form 1	8	2,220,557

ANNUAL RETURN: ANNEX 1G - STATEMENT OF REINSURANCE RECOVERABLES**I728G TOKIO MARINE INSURANCE SINGAPORE LTD****Reporting Cycle: 2007 12****General: Offshore Insurance Fund**

Description	Row No.	Amount
Reinsurance recoveries on unpaid claims	1	1,380,216
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	204,328
Above 1 year but not exceeding 2 years	4	1,885
Above 2 years	5	21,843
Total (3 to 5)	6	228,056
Provision for doubtful reinsurance recoverables	7	0
Total (6 - 7) = Row 10 of Form 1	8	228,056

ANNUAL RETURN: ANNEX 1H - FIXED ASSETS

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2007 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Motor vehicles	1	0
Computer equipment	2	72,321
Other fixed assets	3	461,782
Total (1 to 3) = Row 12 of Form 1	4	534,103

ANNUAL RETURN: ANNEX 1H - FIXED ASSETS

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2007 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: 2007 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Balances due from head office / shareholders fund	1	398,794
Balances due from overseas branches / related corporations	2	2,275
Balances due from other insurance funds established and maintained under the Act	3	38,521
Total (1 to 3) = Row 13 of Form 1	4	439,590

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

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2007 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: 2007 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Sundry debtors	1	570,012
Deposits	2	221,969
Total = Row 14 of Form 1	26	791,981

ANNUAL RETURN: ANNEX 1J - BREAKDOWN OF OTHER ASSETS

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2007 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Sundry debtors	1	197,860
Deposits	2	391,525
Total = Row 14 of Form 1	26	589,385

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

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2007 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	470,705
Balances due to other insurance funds established and maintained under the Act	3	0
Total (1 to 3) = Row 22 of Form 1	4	470,705

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

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2007 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Balances due to head office / shareholders fund	1	0
Balances due to overseas branches / related corporations	2	0
Balances due to other insurance funds established and maintained under the Act	3	38,521
Total (1 to 3) = Row 22 of Form 1	4	38,521

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2007 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Provision for taxation	1	5,281,504
Agents' credit balance	2	148,985
Tenants' deposits	3	260,971
Audit and other professional fees	4	315,153
Prepaid Premium	5	300,535
Production and profit commission	6	675,593
Sundry creditors and accrued liabilities	7	1,755,592
Deferred taxation	8	20,256,193
Total = Row 23 of Form 1	26	28,994,526

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2007 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Provision for taxation	1	1,546,925
Agents' credit balance	2	15,475
Tenants' deposits	3	11,943
Sundry creditors and accrued liabilities	4	66,534
Deferred taxation	5	332,689
Total = Row 23 of Form 1	26	1,973,566

ANNUAL RETURN: ANNEX 1N - SURPLUS

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2007 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Surplus at beginning of period	1	192,717,272
Net income	2	20,045,182
Transfer (to) from head office / shareholders fund	3	-40,000,000
Surplus at End of Period (1 to 3) = Row 25 of Form 1	4	172,762,454

ANNUAL RETURN: ANNEX 1N - SURPLUS

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2007 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Surplus at beginning of period	1	27,295,183
Net income	2	4,965,537
Transfer (to) from head office / shareholders fund	3	-5,000,000
Surplus at End of Period (1 to 3) = Row 25 of Form 1	4	27,260,720

**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: 2007 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Registered insurer / foreign insurer under the foreign insurer scheme	1	9,939,880
Authorised reinsurer / related corporation / head office / branch of head office of the registered insurer	2	1,080,184
Unregistered reinsurer	3	7,022,607
Total (1 to 3)	4	18,042,671

**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: 2007 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Registered insurer / foreign insurer under the foreign insurer scheme	1	247,987
Authorised reinsurer / related corporation / head office / branch of head office of the registered insurer	2	48,597
Unregistered reinsurer	3	31,489
Total (1 to 3)	4	328,073

**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: 2007 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: 2007 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: 2007 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.

The method used in the calculation of unearned premium reserves for all classes of business other than marine cargo and inward treaty reinsurance business has been changed from 1/24th method to 1/365th method with effect from 01 January 2007.

The method for marine cargo and inward treaty reinsurance business remain unchanged.

The impact for this change is a decrease in reserves for unearned premium for financial year 2007 by S\$1,144,212.00.

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: 2007 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.

The method used in the calculation of unearned premium reserves for all classes of business other than marine cargo and inward treaty reinsurance business has been changed from 1/24th method to 1/365th method with effect from 01 January 2007.

The method for marine cargo and inward treaty reinsurance business remain unchanged.

The impact for this change is an increase in reserves for unearned premium for financial year 2007 by S\$238,750.00.

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 2007 12

NIL

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2007 12

General: Singapore Insurance Fund

Description	Annex	Row No.	Amount
Gross premiums	2A	1	75,399,666
Less: Outward reinsurance premiums	2B	2	26,439,233
Investment revenue	2C	3	24,414,831
Less: Investment expenses		4	307,937
Other income	2D	5	235,654
Total Income (1 to 5)		6	73,302,981
Gross claims settled	2E	7	40,490,934
Less: Reinsurance recoveries		8	11,104,255
Management expenses	2F	9	10,235,925
Distribution expenses	2G	10	4,594,017
Increase (decrease) in net policy liabilities	2H	11	6,765,465
Provision for doubtful debts/ bad debts written off on receivables		12	0
Taxation expenses		13	1,800,608
Other expenses	2I	14	475,105
Total Outgo (7 to 14)		15	53,257,799
Net Income (6 - 15)	2J	16	20,045,182

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2007 12

General: Offshore Insurance Fund

Description	Annex	Row No.	Amount
Gross premiums	2A	1	2,223,487
Less: Outward reinsurance premiums	2B	2	1,098,390
Investment revenue	2C	3	3,545,671
Less: Investment expenses		4	73,133
Other income	2D	5	61,207
Total Income (1 to 5)		6	4,658,842
Gross claims settled	2E	7	2,804,458
Less: Reinsurance recoveries		8	494,610
Management expenses	2F	9	381,598
Distribution expenses	2G	10	742,041
Increase (decrease) in net policy liabilities	2H	11	(4,094,431)
Provision for doubtful debts/ bad debts written off on receivables		12	0
Taxation expenses		13	329,040
Other expenses	2I	14	25,209
Total Outgo (7 to 14)		15	(306,695)
Net Income (6 - 15)	2J	16	4,965,537

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2007 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Registered insurer / foreign insurer under the foreign insurer scheme	1	18,323,327
Authorised reinsurer / related corporation / head office / branch of head office of the registered insurer	2	2,310,767
Unregistered reinsurer	3	5,805,139
Total (1 to 3) = Row 2 of Form 2	4	26,439,233

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2007 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Registered insurer / foreign insurer under the foreign insurer scheme	1	886,414
Authorised reinsurer / related corporation / head office / branch of head office of the registered insurer	2	135,966
Unregistered reinsurer	3	76,010
Total (1 to 3) = Row 2 of Form 2	4	1,098,390

ANNUAL RETURN: ANNEX 2C - INVESTMENT REVENUE

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2007 12

General: Singapore Insurance Fund

Description	Row No.	Interest / Dividend / Rental Income	Realised Gains (Losses) From Last Reported Value / Write-backs (Write-offs)	Unrealised Changes From Last Reported Value	Amount
Equity securities	1	2,616,291	5,414,699	5,729,150	13,760,140
Debt securities	2	3,343,547	-61,937	52,491	3,334,101
Land and Buildings	3	839,368	0	4,072,121	4,911,489
Loans	4	0	0	0	0
Cash and deposits	5	3,040,938	-631,837	0	2,409,101
Other invested assets	6	0	0	0	0
Total (1 to 6) = Row 3 of Form 2	7				24,414,831

ANNUAL RETURN: ANNEX 2C - INVESTMENT REVENUE

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2007 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	273,675	2,280,431	115,579	2,669,685
Debt securities	2	73,885	0	-37,934	35,951
Land and Buildings	3	44,661	0	41,450	86,111
Loans	4	0	0	0	0
Cash and deposits	5	744,251	9,673	0	753,924
Other invested assets	6	0	0	0	0
Total (1 to 6) = Row 3 of Form 2	7				3,545,671

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2007 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Sundry income	1	207,502
Unpresented cheques written back	2	28,033
Service charges	3	119
Total = Row 5 of Form 2	26	235,654

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2007 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Sundry income	1	10,288
Reinsurance interest and exchange gain	2	50,919
Total = Row 5 of Form 2	26	61,207

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES**I728G TOKIO MARINE INSURANCE SINGAPORE LTD****Reporting Cycle: 2007 12****General: Singapore Insurance Fund**

Description	Row No.	Amount
Staff salaries & expenses	1	6,700,836
Office rent	2	764,586
Head office / parent company expenses	3	346,510
Directors' fees	4	71,431
Audit fees	5	272,440
Managing agent's fees	6	0
Repairs and maintenance	7	16,058
Public utilities	8	45,745
Printing, stationery and periodicals	9	170,544
Postage, telephone and telex charges	10	111,455
Computer charges	11	186,591
Hire of office equipment	12	40,205
Licence and association fees	13	134,448
Advertising and subscriptions	14	2,443
Entertainment	15	118,153
Travelling expenses	16	39,082
Agency expenses	1	658,380
Other professional services	2	150,939
Exchange loss	3	72,065
Insurance	4	50,670
Survey fees	5	5,547
Reinsurance expenses	6	9,175
Legal expenses	7	10,408
General expenses	8	129,904
Management& consultancy fees	9	128,310
Total = Row 9 of Form 2	27	10,235,925

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES**I728G TOKIO MARINE INSURANCE SINGAPORE LTD****Reporting Cycle: 2007 12****General: Offshore Insurance Fund**

Description	Row No.	Amount
Staff salaries & expenses	1	182,340
Office rent	2	24,828
Head office / parent company expenses	3	13,659
Directors' fees	4	2,816
Audit fees	5	10,739
Managing agent's fees	6	0
Repairs and maintenance	7	387
Public utilities	8	1,335
Printing, stationery and periodicals	9	2,138
Postage, telephone and telex charges	10	1,055
Computer charges	11	3,495
Hire of office equipment	12	947
Licence and association fees	13	4,425
Advertising and subscriptions	14	50
Entertainment	15	3,350
Travelling expenses	16	9,988
Other professional services	1	5,488
Exchange loss	2	87,442
Insurance	3	1,167
Reinsurance expenses	4	19,999
General expenses	5	437
Management& consultancy fees	6	2,518
Legal expenses	7	2,995
Total = Row 9 of Form 2	27	381,598

ANNUAL RETURN: ANNEX 2I - BREAKDOWN OF OTHER EXPENSES

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2007 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Depreciation	1	303,737
Bad debts	2	3,024
GST Expense	3	41,909
Assets written off	4	10
Corporate expenses	5	126,425
Total = Row 14 of Form 2	26	475,105

ANNUAL RETURN: ANNEX 2I - BREAKDOWN OF OTHER EXPENSES

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2007 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Depreciation	1	19,655
GST expense	2	33
Assets written off	3	560
Corporate expenses	4	4,961
Total = Row 14 of Form 2	26	25,209

ANNUAL RETURN: FORM 2 - ADDITIONAL INFORMATION

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2007 12

The allocation method for certain common expenses in the Singapore Insurance Fund to other Funds has been changed from 01 January 2007 from percentage basis to a more accurate basis, using the combination of work time study, number of claims handled and head counts, where appropriate.

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: 2007 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	4,958,535	2,451,139	6,211,946	23,154,552	15,036,004	923,318	1,467,415	4,356,787	478,365	11,130,479	30,465	0	2,999,245	18,995,341	73,198,250
Reinsurance business accepted -																
In Singapore	2	183,800	315,918	919,781	10,785	216,788	121,507	26,666	76,936	8,065	141,254	0	0	179,916	406,171	2,201,416
From other ASEAN countries	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
From other countries	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total (2 to 4)	5	183,800	315,918	919,781	10,785	216,788	121,507	26,666	76,936	8,065	141,254	0	0	179,916	406,171	2,201,416
Reinsurance business ceded -																
In Singapore	6	1,499,517	1,716,023	3,422,706	746,505	996,109	217,846	711,864	1,056,732	281,313	6,944,731	109	0	768,758	9,051,643	18,362,213
To other ASEAN countries	7	208,254	244,673	681,458	62,156	47,845	57,632	0	5,988	57,869	448,840	0	0	184,200	696,897	1,998,915
To other countries	8	703,940	93,077	494,333	114,547	168,169	93,296	66,111	846,711	19,741	3,406,318	12,396	0	59,466	4,344,632	6,078,105
Total (6 to 8)	9	2,411,711	2,053,773	4,598,497	923,208	1,212,123	368,774	777,975	1,909,431	358,923	10,799,889	12,505	0	1,012,424	14,093,172	26,439,233
Net premiums written (1 + 5 - 9)	10	2,730,624	713,284	2,533,230	22,242,129	14,040,669	676,051	716,106	2,524,292	127,507	471,844	17,960	0	2,166,737	5,308,340	48,960,433
Premium liabilities at beginning of period	11	641,336	250,585	986,392	8,908,458	5,999,034	256,060	266,832	913,863	213,603	1,590,389	6,379	0	758,434	3,482,668	20,791,365
Premium liabilities at end of period	12	682,656	251,635	822,344	13,040,726	7,276,409	220,618	275,333	929,335	157,182	860,866	6,558	0	915,774	2,869,715	25,439,436
Premiums earned during the period (10 + 11 - 12)	13	2,689,304	712,234	2,697,278	18,109,861	12,763,294	711,493	707,605	2,508,820	183,928	1,201,367	17,781	0	2,009,397	5,921,293	44,312,362
B. CLAIMS																
Gross claims settled																
Direct business	14	1,019,589	1,653,019	2,959,686	18,705,042	7,562,329	106,490	579,912	1,407,596	(90,723)	5,357,814	0	0	582,496	7,257,183	39,843,250
Reinsurance business accepted -																
In Singapore	15	62,801	110,542	138,947	2,359	230,462	1,126	19,142	27,697	(10,252)	36,765	0	0	28,095	82,305	647,684
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	62,801	110,542	138,947	2,359	230,462	1,126	19,142	27,697	(10,252)	36,765	0	0	28,095	82,305	647,684
Recoveries from reinsurance business ceded -																
In Singapore	19	284,271	936,569	1,448,978	479,745	359,056	30,014	276,718	162,461	(75,834)	3,615,944	0	0	193,923	3,896,494	7,711,845
To other ASEAN countries	20	69,354	138,347	207,297	0	5,465	5,420	0	24,102	220	279,331	0	0	(7,247)	296,406	722,289
To other countries	21	187,794	213,924	861,670	18,718	8,340	3,114	36,158	2,919	(8,417)	1,321,457	0	0	24,444	1,340,403	2,670,121
Total (19 to 21)	22	541,419	1,288,840	2,517,945	498,463	372,861	38,548	312,876	189,482	(84,031)	5,216,732	0	0	211,120	5,533,303	11,104,255
Net claims settled (14 + 18 - 22)	23	540,971	474,721	580,688	18,208,938	7,419,930	69,068	286,178	1,245,811	(16,944)	177,847	0	0	399,471	1,806,185	29,386,679
Claims liabilities at end of period	24	625,070	899,941	1,817,662	26,986,218	17,930,496	49,159	220,860	6,193,013	101,391	1,031,820	13,254	0	2,942,482	10,281,960	58,811,366
Claims liabilities at beginning of period	25	673,144	1,113,309	911,751	31,054,289	13,919,661	35,210	195,468	5,150,911	217,108	769,664	93,260	0	2,560,197	8,791,140	56,693,972
Net claims incurred (23 + 24 - 25)	26	492,897	261,353	1,486,599	14,140,867	11,430,765	83,017	311,570	2,287,913	(132,661)	440,003	(80,006)	0	781,756	3,297,005	31,504,073
C. MANAGEMENT EXPENSES																
Management Expenses	27	570,879	149,123	529,610	4,650,056	2,935,416	141,339	149,713	527,742	26,657	98,646	3,755	0	452,989	1,109,789	10,235,925
D. DISTRIBUTION EXPENSES																
Commissions	28	767,290	422,402	1,613,425	3,224,813	1,472,268	223,152	223,211	570,492	47,581	1,065,658	2,534	0	628,155	2,314,420	10,260,981
Reinsurance commissions	29	599,919	489,246	1,753,592	1,078	85,383	103,692	212,816	328,077	68,397	1,564,637	5,353	0	454,774	2,421,238	5,666,964
Net commissions incurred (28 - 29)	30	167,371	(66,844)	(140,167)	3,223,735	1,386,885	119,460	10,395	242,415	(20,816)	(498,979)	(2,819)	0	173,381	(106,818)	4,594,017
Other distribution expenses	31	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
E. UNDERWRITING RESULTS																
Underwriting gain / (loss) (13 - 26 - 27 - 30 - 31)	32	1,458,157	368,602	821,236	(3,904,797)	(2,989,772)	367,677	235,927	(549,250)	310,748	1,161,697	96,851	0	601,271	1,621,317	(2,021,653)
F. NET INVESTMENT INCOME	33	1,344,491	351,203	1,247,299	10,951,469	6,913,275	332,871	352,593	1,242,898	62,781	232,324	8,843	0	1,066,847	2,613,693	24,106,894
G. OPERATING RESULT (32 + 33)	34	2,802,648	719,805	2,068,535	7,046,672	3,923,503	700,548	588,520	693,648	373,529	1,394,021	105,694	0	1,668,118	4,235,010	22,085,241

**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: 2007 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	0	509,250	173,195	247,725	930,170
Reinsurance business accepted -						
In Singapore	2	0	135,257	0	22	135,279
From other ASEAN countries	3	157,281	48,449	577,192	189,040	971,962
From other countries	4	82,081	49,863	34,310	19,822	186,076
Total (2 to 4)	5	239,362	233,569	611,502	208,884	1,293,317
Reinsurance business ceded -						
In Singapore	6	0	432,433	213,551	240,074	886,058
To other ASEAN countries	7	0	84,499	38,351	(195)	122,655
To other countries	8	0	30,291	59,687	(301)	89,677
Total (6 to 8)	9	0	547,223	311,589	239,578	1,098,390
Net premiums written (1 + 5 - 9)	10	239,362	195,596	473,108	217,031	1,125,097
Premium liabilities at beginning of period	11	142,441	68,751	1,377,688	309,041	1,897,921
Premium liabilities at end of period	12	59,839	75,388	154,947	57,794	347,968
Premiums earned during the period (10 + 11 - 12)	13	321,964	188,959	1,695,849	468,278	2,675,050
B. CLAIMS						
Gross claims settled						
Direct business	14	0	333,386	0	184,734	518,120
Reinsurance business accepted -						
In Singapore	15	0	49,338	2,602	0	51,940
From other ASEAN countries	16	106,482	1,238	1,529,569	136,518	1,773,807
From other countries	17	67,512	92,148	204,628	96,303	460,591
Total (15 to 17)	18	173,994	142,724	1,736,799	232,821	2,286,338
Recoveries from reinsurance business ceded -						
In Singapore	19	0	264,457	4,498	114,474	383,429
To other ASEAN countries	20	0	39,960	1,626	18,655	60,241
To other countries	21	0	28,841	985	21,114	50,940
Total (19 to 21)	22	0	333,258	7,109	154,243	494,610
Net claims settled (14 + 18 - 22)	23	173,994	142,852	1,729,690	263,312	2,309,848
Claims liabilities at end of period	24	715,844	1,346,889	1,546,392	1,555,630	5,164,755
Claims liabilities at beginning of period	25	861,627	1,588,824	3,226,419	2,032,363	7,709,233
Net claims incurred (23 + 24 - 25)	26	28,211	(99,083)	49,663	(213,421)	(234,630)
C. MANAGEMENT EXPENSES						
Management Expenses	27	81,184	66,340	160,464	73,610	381,598
D. DISTRIBUTION EXPENSES						
Commissions	28	117,351	158,355	519,787	147,235	942,728
Reinsurance commissions	29	0	117,831	47,195	35,661	200,687
Net commissions incurred (28 - 29)	30	117,351	40,524	472,592	111,574	742,041
Other distribution expenses	31	0	0	0	0	0
E. UNDERWRITING RESULTS						
Underwriting gain / (loss) (13 - 26 - 27 - 30 - 31)	32	95,218	181,178	1,013,130	496,515	1,786,041
F. NET INVESTMENT INCOME	33	738,775	603,694	1,460,217	669,853	3,472,539
G. OPERATING RESULT (32 + 33)	34	833,993	784,872	2,473,347	1,166,368	5,258,580

ANNUAL RETURN: NOTES TO FORM 6

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2007 12

General: Singapore Insurance Fund

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

Management Expenses:

The allocation method for certain common expenses in the Singapore Insurance Fund to other Funds has been changed from 01 January 2007 from percentage basis to a more accurate basis, using the combination of work time study, number of claims handled and head counts, where appropriate.

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

Net Investment Income:

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

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

NIL

ANNUAL RETURN: NOTES TO FORM 6

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2007 12

General: Offshore Insurance Fund

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

Management Expenses:

The allocation method for certain common expenses in the Singapore Insurance Fund to other Funds has been changed from 01 January 2007 from percentage basis to a more accurate basis, using the combination of work time study, number of claims handled and head counts, where appropriate.

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

Net Investment Income:

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

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

NIL

ANNUAL RETURN: FORM 6 - ADDITIONAL INFORMATION

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2007 12

NIL

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

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2007 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	330,062	1,164,019	0	0	0	0	366,872	677,953	0	0	696,934	1,841,972
Reinsurance ceded	2	242,268	535,707	0	0	0	0	111,485	257,289	0	0	353,753	792,996
Net premiums written (1 - 2)	3	87,794	628,312	0	0	0	0	255,387	420,664	0	0	343,181	1,048,976
Premium liabilities at beginning of period	4	66,437	200,395	0	0	0	0	102,826	153,234	0	0	169,263	353,629
Premium liabilities at end of period	5	74,004	201,329	0	0	0	0	82,284	138,334	0	0	156,288	339,663
Premium earned during the period (3 + 4 - 5)	6	80,227	627,378	0	0	0	0	275,929	435,564	0	0	356,156	1,062,942
B. CLAIMS													
Gross claims settled	7	147,410	451,644	0	0	0	0	60,553	47,063	0	0	207,963	498,707
Reinsurance recoveries	8	112,916	199,960	0	0	0	0	20,700	17,848	0	0	133,616	217,808
Net claims settled (7 - 8)	9	34,494	251,684	0	0	0	0	39,853	29,215	0	0	74,347	280,899
Claim liabilities at end of period	10	31,227	189,633	0	0	0	0	42,625	6,534	0	0	73,852	196,167
Claim liabilities at beginning of period	11	33,144	162,324	0	0	0	0	25,682	9,528	0	0	58,826	171,852
Net claims incurred (9 + 10 - 11)	12	32,577	278,993	0	0	0	0	56,796	26,221	0	0	89,373	305,214
C. MANAGEMENT EXPENSES													
Management expenses	13	18,355	131,358	0	0	0	0	53,393	87,946	0	0	71,748	219,304
D. DISTRIBUTION EXPENSES													
Commissions	14	57,222	165,989	0	0	0	0	109,674	113,478	0	0	166,896	279,467
Reinsurance commissions	15	69,919	142,897	0	0	0	0	36,669	67,023	0	0	106,588	209,920
Net commissions incurred (14 - 15)	16	-12,697	23,092	0	0	0	0	73,005	46,455	0	0	60,308	69,547
Other distribution expenses	17	0	0	0	0	0	0	0	0	0	0	0	0
E. UNDERWRITING RESULTS (6 - 12 - 13 - 16 - 17)	18	41,992	193,935	0	0	0	0	92,735	274,942	0	0	134,727	468,877
F. NET INVESTMENT INCOME	19	43,228	309,365	0	0	0	0	125,746	207,125	0	0	168,974	516,490
G. OPERATING RESULTS (18 + 19)	20	85,220	503,300	0	0	0	0	218,481	482,067	0	0	303,701	985,367
H. OTHERS													
Number of policies in force	21	491	536	0	0	0	0	2,397	961	0	0	2,888	1,497
Number of lives covered under policies in force	22	823	8,197	0	0	0	0	3,650	11,486	0	0	4,473	19,683
Number of claims registered	23	68	282	0	0	0	0	117	45	0	0	185	327

ANNUAL RETURN: NOTES TO FORM 7(b)

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2007 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: 2007 12

NIL

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

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2007 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	84,406,473	0	0	33,755,039	118,161,512
Debt securities	2	0	161,595,640	0	0	54,571,604	216,167,244
Land and buildings	3	0	20,757,440	0	0	141,261,791	162,019,231
Loans	4	0	0	0	0	411,208	411,208
Cash and deposits	5	0	45,981,226	0	12,511,795	53,287,899	111,780,920
Other invested assets	6	0	0	0	0	0	0
Investment income due or accrued	7	0	344,551	0	78,237	101,373	524,161
Outstanding premiums and agents' balances	8	0	9,843,536	0	3,342,937	0	13,186,473
Deposits withheld by cedants	9	0	154,479	0	0	0	154,479
Reinsurance recoverables (on paid claims)	10	0	2,448,613	0	67,381	0	2,515,994
Income tax recoverables	11	0	0	0	0	0	0
Fixed assets	12	0	534,103	0	27,193	10,428	571,724
Inter-fund balances and intra-group balances (due from)	13	0	439,590	0	0	262,102	701,692
Other assets	14	0	1,381,366	0	21,165	1,769,107	3,171,638
Total Assets (1 to 14)	15	0	327,887,017	0	16,048,708	285,430,551	629,366,276
LIABILITIES							
Policy liabilities	16	0	89,763,525	0	4,510,401		94,273,926
Other liabilities							
Outstanding claims	17	0	0	0	0	0	0
Annuities due and unpaid	18	0	0	0	0	0	0
Reinsurance deposits	19	0	2,025,599	0	36,566	0	2,062,165
Amounts owing to insurers	20	0	4,597,401	0	2,965,296	5,910	7,568,607
Bank loans and overdrafts	21	0	0	0	0	0	0
Inter-fund balances and intra-group balances (due to)	22	0	509,226	0	262,102	398,794	1,170,122
Others	23	0	30,968,092	0	105,155	44,599,216	75,672,463
Total Liabilities (16 to 23)	24	0	127,863,843	0	7,879,520	45,003,920	180,747,283
NET ASSETS (15 - 24)	25	0	200,023,174	0	8,169,188	240,426,631	448,618,993
SHAREHOLDERS' EQUITY & SURPLUS							
Paid-up capital	26					100,000,000	100,000,000
Reserves:							
Unappropriated profits (losses)	27					140,426,631	140,426,631
Other reserves	28					0	0
Surplus	29	0	200,023,174	0	8,169,188		208,192,362
Total (26 to 29)	30	0	200,023,174	0	8,169,188	240,426,631	448,618,993

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

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2007 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	27,179,716	127,179,716
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	141,443,473	141,443,473
Dividends paid for the period	5	0	0	0	0
Issue of share capital	6	0	0	0	0
Transfer (to) from insurance funds maintained in Singapore	7	0	0	0	0
Transfer (to) from overseas (branch) operations	8	0	0	-28,196,558	-28,196,558
Balance at End of Period	9	100,000,000	0	140,426,631	240,426,631

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

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2007 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	262,102
Balances due to related corporations	6	0
Balances due to insurance funds established and maintained under the Act	7	0
Total Balances Due To	8	262,102
Total Net Balances (4 - 8)	9	-262,102

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: 2007 12

NIL

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

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2007 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	77,623,153	0	6,638,594		84,261,747
Less: Outward reinsurance premiums	2	0	27,537,623	0	3,867,386		31,405,009
Investment revenue	3	0	27,960,502	0	323,574	154,518,742	182,802,818
Less: Investment expenses	4	0	381,070	0	0	312,308	693,378
Other income	5	0	296,861	0	5,507	432,225	734,593
Total Income (1 to 5)	6	0	77,961,823	0	3,100,289	154,638,659	235,700,771
Gross claims settled	7	0	43,295,392	0	806,690		44,102,082
Less: Reinsurance recoveries	8	0	11,598,865	0	194,530		11,793,395
Management expenses	9	0	10,617,523	0	879,949	10,254	11,507,726
Distribution expenses	10	0	5,336,058	0	302,278	0	5,638,336
Increase (decrease) in net policy liabilities	11	0	2,671,034	0	1,316,007		3,987,041
Provision for doubtful debts / bad debts written off on receivables	12	0	0	0	-35,500	0	-35,500
Taxation expenses	13	0	2,129,648	0	0	12,080,533	14,210,181
Other expenses	14	0	500,314	0	26,926	1,104,399	1,631,639
Total Outgo (7 to 14)	15	0	52,951,104	0	3,101,820	13,195,186	69,248,110
NET INCOME (6 - 15)	16	0	25,010,719	0	-1,531	141,443,473	166,452,661

ANNUAL RETURN: FORM 9 - ADDITIONAL INFORMATION

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2007 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: 2007 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	24,069,000	329,000
Claim Liabilities	58,779,000	5,163,000
Policy Liabilities	82,848,000	5,492,000

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

None

ANNUAL RETURN: FORM 20 - ADDITIONAL INFORMATION

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2007 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: 2007 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	172,762,454
Less:		
Reinsurance adjustment	6	3,989,883
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	168,772,571
(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	21,769,934
(a) Premium liability risk requirement	31	6,816,166
(b) Claim liability risk requirement	32	14,953,768
Total C1 Requirement (14 + 23 + 30)	33	21,769,934
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	12,017,644
(a) Specific Risk Requirement	35	6,008,822

(b) General Risk Requirement	36	6,008,822	
Debt Investment and Duration Mismatch Risk Requirement: (38 or 43, whichever is higher)	37		10,778,309
(a) Sum of: (39 + 42)	38	10,778,309	
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	10,778,309	
Debt specific risk requirement	40	7,024,213	
Debt general risk requirement	41	3,754,096	
Liability adjustment requirement in an increasing interest rate environment	42	0	
(b) Sum of: (44 + 47)	43	3,270,117	
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	3,270,117	
Debt specific risk requirement	45	7,024,213	
Negative of debt general risk requirement	46	-3,754,096	
Liability adjustment requirement in a decreasing interest rate environment	47	0	
Loan Investment Risk Requirement	48		0
Property Risk Requirement	49		2,870,958
Foreign Currency Mismatch Risk Requirement (for Singapore Insurance Fund)	50		0
Derivative Counterparty Risk Requirement	51		0
Miscellaneous Risk Requirement	52		2,469,936
Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)	53		28,136,847
C. Component 3 Requirement - Concentration Risks			
Counterparty Exposure	54		0
Equity Securities Exposure	55		0
Unsecured Loans Exposure	56		0
Property Exposure	57		2,056,518
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		2,056,518
Total Risk Requirement of Insurance Fund (33 + 53 + 61)	62		51,963,299

**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: 2007 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	27,260,720
Less:		
Reinsurance adjustment	6	62,802
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	27,197,918
(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	1,513,666
(a) Premium liability risk requirement	31	77,351
(b) Claim liability risk requirement	32	1,436,315
Total C1 Requirement (14 + 23 + 30)	33	1,513,666
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	1,487,392
(a) Specific Risk Requirement	35	743,696
(b) General Risk Requirement	36	743,696
Debt Investment and Duration Mismatch Risk Requirement:		

(38 or 43, whichever is higher)	37	933,173
(a) Sum of: (39 + 42)	38	933,173
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	933,173
Debt specific risk requirement	40	628,297
Debt general risk requirement	41	304,876
Liability adjustment requirement in an increasing interest rate environment	42	0
(b) Sum of: (44 + 47)	43	323,421
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	323,421
Debt specific risk requirement	45	628,297
Negative of debt general risk requirement	46	-304,876
Liability adjustment requirement in a decreasing interest rate environment	47	0
Loan Investment Risk Requirement	48	0
Property Risk Requirement	49	121,190
Foreign Currency Mismatch Risk Requirement (for Singapore Insurance Fund)	50	0
Derivative Counterparty Risk Requirement	51	0
Miscellaneous Risk Requirement	52	389,327
Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)	53	2,931,082
C. Component 3 Requirement - Concentration Risks		
Counterparty Exposure	54	0
Equity Securities Exposure	55	0
Unsecured Loans Exposure	56	0
Property Exposure	57	0
Foreign Currency Risk Exposure	58	0
Exposure to assets in miscellaneous risk requirements	59	0
Exposure to non-liquid assets with Singapore Insurance Fund (for general business)	60	0
Total C3 Requirement (54 to 60)	61	0
Total Risk Requirement of Insurance Fund (33 + 53 + 61)	62	4,444,748

ANNUAL RETURN: FORM 21 - ADDITIONAL INFORMATION

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2007 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: 2007 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	1,037,310
(a) Premium liability risk requirement	18	95,469
(b) Claim liability risk requirement	19	941,841
Total C1 Requirement (1 + 10 + 17)	20	1,037,310
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	5,400,806
(a) Specific Risk Requirement	22	2,700,403
(b) General Risk Requirement	23	2,700,403
Debt Investment and Duration Mismatch Risk Requirement:		
(25 or 30, whichever is higher)	24	4,130,478
(a) Sum of: (26 + 29)	25	4,130,478
Debt investment risk requirement in an increasing interest rate environment		
(27 to 28)	26	4,130,478
Debt specific risk requirement	27	3,400,939
Debt general risk requirement	28	729,539
Liability adjustment requirement in an increasing interest rate environment	29	0
(b) Sum of: (31 + 34)	30	2,671,400
Debt investment risk requirement in a decreasing interest rate environment		
(32 to 33)	31	2,671,400
Debt specific risk requirement	32	3,400,939

Negative of debt general risk requirement	33	-729,539
Liability adjustment requirement in a decreasing interest rate environment	34	0
Loan Investment Risk Requirement	35	54,485
Property Risk Requirement	36	22,601,886
Derivative Counterparty Risk Requirement	37	0
Miscellaneous Risk Requirement	38	1,043,080
Total C2 Requirement (21 + 24 + 35 + 36 + 37 + 38)	39	33,230,735
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	34,268,045

ANNUAL RETURN: FORM 22 - ADDITIONAL INFORMATION

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2007 12

NIL

ANNUAL RETURN

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

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2007 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	200,023,174
Balances in the surplus account of each participating fund	2	0
Paid-up ordinary share capital	3	100,000,000
Unappropriated profits (losses)	4	140,426,631
Surpluses of Overseas Branch Operations	5	8,169,188
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	4,052,685
Financial resource adjustment: (10 to 14)	9	1,500,000
(a) loans to, guarantees granted for and other unsecured amounts owed to the registered insurer	10	0
(b) charged assets	11	1,500,000
(c) deferred tax assets	12	0
(d) intangible assets	13	0
(e) other financial resource adjustments	14	0
Total Tier 1 Resource (1 to 7 less 8 to 9)	15	443,066,308
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	443,066,308
(ii) Total Risk Requirement of Registered Insurer		
(a) Total risk requirements of insurance funds established or maintained under the Act	22	56,408,047
(b) Total risk requirements of assets and liabilities that do not belong to any insurance fund established and maintained under the Act	23	34,268,045
Total Risk Requirement of Registered Insurer (22 to 23)	24	90,676,092
CAPITAL ADEQUACY RATIO (21/24)	25	488.63 %

ANNUAL RETURN: FORM 23 - ADDITIONAL INFORMATION

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2007 12

NIL