

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2009 12

General: Singapore Insurance Fund

Description	Annex	Row No.	Amount
ASSETS			
Equity securities	1A	1	85,295,749
Debt securities	1B	2	196,911,337
Land and buildings	1C	3	28,500,000
Loans	1D	4	0
Cash and deposits		5	68,039,302
Other invested assets	1E	6	0
Investment income due or accrued		7	316,984
Outstanding premiums and agents' balances	1F	8	19,392,065
Deposits withheld by cedants		9	1,736
Reinsurance recoverables (on paid claims)	1G	10	2,043,819
Income tax recoverables		11	0
Fixed assets	1H	12	2,155,632
Inter-fund balances and intra group balances (due from)	1I	13	261,997
Other assets	1J	14	1,942,753
Total Assets (1 to 14)		15	404,861,374
LIABILITIES			
Policy liabilities	1K	16	188,446,593
Other liabilities:			
Outstanding claims		17	0
Annuities due and unpaid		18	0
Reinsurance deposits		19	3,713,866
Amounts owing to insurers		20	4,083,379
Bank loans and overdrafts		21	0
Inter-fund balances and intra-group balances (due to)	1L	22	362,865
Others	1M	23	30,951,634
Total Liabilities (16 to 23)		24	227,558,337
SURPLUS (15 - 24)	1N	25	177,303,037

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2009 12

General: Offshore Insurance Fund

Description	Annex	Row No.	Amount
ASSETS			
Equity securities	1A	1	6,052,313
Debt securities	1B	2	12,403,874
Land and buildings	1C	3	0
Loans	1D	4	0
Cash and deposits		5	4,689,620
Other invested assets	1E	6	0
Investment income due or accrued		7	18,835
Outstanding premiums and agents' balances	1F	8	711,219
Deposits withheld by cedants		9	3,632
Reinsurance recoverables (on paid claims)	1G	10	46,861
Income tax recoverables		11	0
Fixed assets	1H	12	0
Inter-fund balances and intra group balances (due from)	1I	13	146,454
Other assets	1J	14	597,712
Total Assets (1 to 14)		15	24,670,520
LIABILITIES			
Policy liabilities	1K	16	5,011,885
Other liabilities:			
Outstanding claims		17	0
Annuities due and unpaid		18	0
Reinsurance deposits		19	239,266
Amounts owing to insurers		20	1,125,201
Bank loans and overdrafts		21	0
Inter-fund balances and intra-group balances (due to)	1L	22	0
Others	1M	23	1,382,033
Total Liabilities (16 to 23)		24	7,758,385
SURPLUS (15 - 24)	1N	25	16,912,135

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2009 12

General: Singapore Insurance Fund

Description	Row No.	Listed	Unlisted	Amount
Equity securities other than collective investment schemes	1	77,017,954	81,861	77,099,815
Collective investment schemes	2	0	8,195,934	8,195,934
Total (1 to 2) = Row 1 of Form 1	3			85,295,749

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2009 12

General: Offshore Insurance Fund

Description	Row No.	Listed	Unlisted	Amount
Equity securities other than collective investment schemes	1	6,052,313	0	6,052,313
Collective investment schemes	2	0	0	0
Total (1 to 2) = Row 1 of Form 1	3			6,052,313

ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2009 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Government debt securities	1	24,947,842
Qualifying debt securities	2	74,457,273
Other debt securities	3	97,506,222
Total (1 to 3) = Row 2 of Form 1	4	196,911,337

ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2009 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Government debt securities	1	0
Qualifying debt securities	2	6,500,605
Other debt securities	3	5,903,269
Total (1 to 3) = Row 2 of Form 1	4	12,403,874

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

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2009 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	4,650,613	31/12/2009	18,000,000	4,000,000	22,000,000
25 Claymore Road, #21-03 The Claymore, Singapore 229543	2	6,690,602	31/12/2009	6,500,000	0	6,500,000
Total = Row 3 of Form 1	21					28,500,000

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

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2009 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: 2009 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: 2009 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: 2009 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: 2009 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: 2009 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	234	0	0	234
Ageing of outstanding premiums and agents' balances:					
<i>Outstanding period</i>					
Up to 3 months	2	2,632,652	14,010,043	1,191,440	17,834,135
Above 3 months but not exceeding 6 months	3	111,038	509,150	124,177	744,365
Above 6 months but not exceeding 12 months	4	4,846	206,219	275,793	486,858
Above 12 months	5	0	113,632	150,766	264,398
Gross total (2 to 5)	6	2,748,536	14,839,044	1,742,176	19,329,756
Provision for doubtful debts	7	0	548	0	548
Total outstanding premiums and agents' balances in respect of direct business (6 - 7)	8	2,748,536	14,838,496	1,742,176	19,329,208
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				50,246
Above 6 months but not exceeding 12 months	11				1,279
Above 12 months but not exceeding 24 months	12				0
Above 24 months	13				11,332
Gross total (10 to 13)	14				62,857
Provision for doubtful debts	15				0
Total outstanding premiums and agents' balances in respect of reinsurance business (14 - 15)	16				62,857
Total (8 + 16) = Row 8 of Form 1	17				19,392,065

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: 2009 12

Description	Row No.	Direct Business - Agents	Direct Business - Brokers	Direct Business - Others	Amount
In respect of direct business					
Bad debts written off during the year	1	0	0	0	0
Ageing of outstanding premiums and agents' balances:					
<i>Outstanding period</i>					
Up to 3 months	2	46,142	104,010	417,050	567,202
Above 3 months but not exceeding 6 months	3	603	27,144	1,129	28,876
Above 6 months but not exceeding 12 months	4	0	7,837	5,000	12,837
Above 12 months	5	0	4	295	299
Gross total (2 to 5)	6	46,745	138,995	423,474	609,214
Provision for doubtful debts	7	0	0	0	0
Total outstanding premiums and agents' balances in respect of direct business (6 - 7)	8	46,745	138,995	423,474	609,214
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				67,583

Above 6 months but not exceeding 12 months	11				13,052
Above 12 months but not exceeding 24 months	12				17,072
Above 24 months	13				4,298
Gross total (10 to 13)	14				102,005
Provision for doubtful debts	15				0
Total outstanding premiums and agents' balances in respect of reinsurance business (14 - 15)	16				102,005
Total (8 + 16) = Row 8 of Form 1	17				711,219

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: 2009 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Reinsurance recoveries on unpaid claims	1	36,781,570
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	1,939,018
Above 1 year but not exceeding 2 years	4	64,297
Above 2 years	5	40,504
Total (3 to 5)	6	2,043,819
Provision for doubtful reinsurance recoverables	7	0
Total (6 - 7) = Row 10 of Form 1	8	2,043,819

ANNUAL RETURN: ANNEX 1G - STATEMENT OF REINSURANCE RECOVERABLES

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2009 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Reinsurance recoveries on unpaid claims	1	1,555,584
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	45,386
Above 1 year but not exceeding 2 years	4	180
Above 2 years	5	1,295
Total (3 to 5)	6	46,861
Provision for doubtful reinsurance recoverables	7	0
Total (6 - 7) = Row 10 of Form 1	8	46,861

ANNUAL RETURN: ANNEX 1H - FIXED ASSETS

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2009 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Motor vehicles	1	0
Computer equipment	2	1,925,654
Other fixed assets	3	229,978
Total (1 to 3) = Row 12 of Form 1	4	2,155,632

ANNUAL RETURN: ANNEX 1H - FIXED ASSETS

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2009 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: 2009 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Balances due from head office / shareholders fund	1	79,012
Balances due from overseas branches / related corporations	2	0
Balances due from other insurance funds established and maintained under the Act	3	182,985
Total (1 to 3) = Row 13 of Form 1	4	261,997

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

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2009 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	686
Balances due from other insurance funds established and maintained under the Act	3	145,768
Total (1 to 3) = Row 13 of Form 1	4	146,454

ANNUAL RETURN: ANNEX 1J - BREAKDOWN OF OTHER ASSETS

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2009 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Sundry debtors	1	260,853
Prepayment	2	108,632
Sundry deposits	3	550,068
Club membership	4	1,023,200
Total = Row 14 of Form 1	26	1,942,753

ANNUAL RETURN: ANNEX 1J - BREAKDOWN OF OTHER ASSETS

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2009 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Sundry debtors	1	597,712
Total = Row 14 of Form 1	26	597,712

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

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2009 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	217,097
Balances due to other insurance funds established and maintained under the Act	3	145,768
Total (1 to 3) = Row 22 of Form 1	4	362,865

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

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2009 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	0
Total (1 to 3) = Row 22 of Form 1	4	0

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2009 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Provision for taxation	1	2,608,474
Agent's credit balance	2	336,361
Tenant's deposits	3	185,042
Audit and other professional fees	4	852,648
Prepaid premium	5	274,955
Production bonus and profit commission	6	652,000
Accrued expenses	7	747,118
CPF payable	8	493,792
GST payable	9	593,543
Investment creditors	10	997,500
Cash collateral	11	3,235,423
Sundry creditors	12	1,266,738
Deferred taxation	13	18,708,040
Total = Row 23 of Form 1	26	30,951,634

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2009 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Provision for taxation	1	1,046,376
Agent's credit balance	2	60,168
Sundry creditors and accrued liabilities	3	43,812
Deferred taxation	4	231,677
Total = Row 23 of Form 1	26	1,382,033

ANNUAL RETURN: ANNEX 1N - SURPLUS

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2009 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Surplus at beginning of period	1	127,943,849
Net income	2	49,359,188
Transfer (to) from head office / shareholders fund	3	0
Surplus at End of Period (1 to 3) = Row 25 of Form 1	4	177,303,037

ANNUAL RETURN: ANNEX 1N - SURPLUS

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2009 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Surplus at beginning of period	1	13,984,668
Net income	2	4,927,467
Transfer (to) from head office / shareholders fund	3	-2,000,000
Surplus at End of Period (1 to 3) = Row 25 of Form 1	4	16,912,135

**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: 2009 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Registered insurer / foreign insurer under the foreign insurer scheme	1	5,104,209
Authorised reinsurer / related corporation / head office / branch of head office of the registered insurer	2	3,398,139
Unregistered reinsurer	3	1,863,323
Total (1 to 3)	4	10,365,671

**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: 2009 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Registered insurer / foreign insurer under the foreign insurer scheme	1	132,811
Authorised reinsurer / related corporation / head office / branch of head office of the registered insurer	2	169,432
Unregistered reinsurer	3	8,761
Total (1 to 3)	4	311,004

**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: 2009 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: 2009 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: 2009 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: 2009 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 2009 12

NIL

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2009 12

General: Singapore Insurance Fund

Description	Annex	Row No.	Amount
Gross premiums	2A	1	113,914,215
Less: Outward reinsurance premiums	2B	2	31,851,332
Investment revenue	2C	3	53,139,274
Less: Investment expenses		4	383,168
Other income	2D	5	492,005
Total Income (1 to 5)		6	135,310,994
Gross claims settled	2E	7	103,006,763
Less: Reinsurance recoveries		8	23,541,633
Management expenses	2F	9	15,971,438
Distribution expenses	2G	10	6,830,849
Increase (decrease) in net policy liabilities	2H	11	(22,181,790)
Provision for doubtful debts/ bad debts written off on receivables		12	(4,589)
Taxation expenses		13	3,908,617
Other expenses	2I	14	1,962,151
Total Outgo (7 to 14)		15	85,951,806
Net Income (6 - 15)	2J	16	49,359,188

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2009 12

General: Offshore Insurance Fund

Description	Annex	Row No.	Amount
Gross premiums	2A	1	4,500,416
Less: Outward reinsurance premiums	2B	2	2,216,664
Investment revenue	2C	3	3,703,294
Less: Investment expenses		4	14,633
Other income	2D	5	23,717
Total Income (1 to 5)		6	5,996,130
Gross claims settled	2E	7	1,171,725
Less: Reinsurance recoveries		8	670,417
Management expenses	2F	9	428,790
Distribution expenses	2G	10	(6,789)
Increase (decrease) in net policy liabilities	2H	11	(161,279)
Provision for doubtful debts/ bad debts written off on receivables		12	0
Taxation expenses		13	261,988
Other expenses	2I	14	44,645
Total Outgo (7 to 14)		15	1,068,663
Net Income (6 - 15)	2J	16	4,927,467

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2009 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Registered insurer / foreign insurer under the foreign insurer scheme	1	14,747,602
Authorised reinsurer / related corporation / head office / branch of head office of the registered insurer	2	12,010,500
Unregistered reinsurer	3	5,093,230
Total (1 to 3) = Row 2 of Form 2	4	31,851,332

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2009 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Registered insurer / foreign insurer under the foreign insurer scheme	1	938,800
Authorised reinsurer / related corporation / head office / branch of head office of the registered insurer	2	1,179,163
Unregistered reinsurer	3	98,701
Total (1 to 3) = Row 2 of Form 2	4	2,216,664

ANNUAL RETURN: ANNEX 2C - INVESTMENT REVENUE

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2009 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	4,598,748	12,874,111	19,548,440	37,021,299
Debt securities	2	6,472,758	-56,943	4,555,401	10,971,216
Land and Buildings	3	692,910	0	4,206,010	4,898,920
Loans	4	0	0	0	0
Cash and deposits	5	328,447	-80,608	0	247,839
Other invested assets	6	0	0	0	0
Total (1 to 6) = Row 3 of Form 2	7				53,139,274

ANNUAL RETURN: ANNEX 2C - INVESTMENT REVENUE

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2009 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	334,410	671,098	1,822,487	2,827,995
Debt securities	2	498,548	0	366,144	864,692
Land and Buildings	3	0	0	0	0
Loans	4	0	0	0	0
Cash and deposits	5	10,607	0	0	10,607
Other invested assets	6	0	0	0	0
Total (1 to 6) = Row 3 of Form 2	7				3,703,294

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2009 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Handling and service charges	1	256,564
Miscellaneous sundry income	2	231,979
Foreign Exchange - Operation	3	3,462
Total = Row 5 of Form 2	26	492,005

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2009 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Handling and service charges	1	2,687
Foreign Exchange - Operation	2	21,030
Total = Row 5 of Form 2	26	23,717

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2009 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Staff salaries & expenses	1	9,985,850
Office rent	2	1,507,940
Head office / parent company expenses	3	0
Directors' fees	4	71,349
Audit fees	5	267,466
Managing agent's fees	6	0
Repairs and maintenance	7	67,082
Public utilities	8	58,562
Printing, stationery and periodicals	9	332,921
Postage, telephone and telex charges	10	207,116
Computer charges	11	686,186
Hire of office equipment	12	3,364
Licence and association fees	13	54,480
Advertising and subscriptions	14	2,804
Entertainment	15	53,016
Travelling expenses	16	28,725
Agency expenses	1	56,736
Other professional services	2	288,929
Insurance	3	1,640
Survey fees	4	113,983
Reinsurance expenses	5	20,565
Legal expenses	6	175,964
General expenses	7	357,486
Management& consultancy fees	8	1,629,274
Total = Row 9 of Form 2	27	15,971,438

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2009 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Staff salaries & expenses	1	283,868
Office rent	2	37,190
Head office / parent company expenses	3	0
Directors' fees	4	4,115
Audit fees	5	6,815
Managing agent's fees	6	0
Repairs and maintenance	7	1,655
Public utilities	8	1,501
Printing, stationery and periodicals	9	6,520
Postage, telephone and telex charges	10	4,092
Computer charges	11	17,390
Hire of office equipment	12	66
Licence and association fees	13	609
Advertising and subscriptions	14	17
Entertainment	15	738
Travelling expenses	16	746
Other professional services	1	6,654
Insurance	2	35
Survey fees	3	584
Reinsurance expenses	4	2,768
Legal expenses	5	2,584
General expenses	6	11,791
Management& consultancy fees	7	39,052
Total = Row 9 of Form 2	27	428,790

ANNUAL RETURN: ANNEX 2I - BREAKDOWN OF OTHER EXPENSES

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2009 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Depreciation	1	1,537,077
GST expenses	2	204,177
Corporate expenses	3	220,897
Total = Row 14 of Form 2	26	1,962,151

ANNUAL RETURN: ANNEX 2I - BREAKDOWN OF OTHER EXPENSES

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2009 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Depreciation	1	38,199
GST expenses	2	12
Corporate expenses	3	6,434
Total = Row 14 of Form 2	26	44,645

ANNUAL RETURN: FORM 2 - ADDITIONAL INFORMATION

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2009 12

Management Expenses: -

The allocation method for common expenses in the Singapore Insurance Fund to other Funds remain unchanged, using the combination of number of policies and claims handled, net premium written, 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.

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: 2009 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	12,387,119	1,582,472	12,683,398	45,643,573	18,284,492	3,004,342	3,801,341	3,849,762	705,131	5,089,849	41,099	0	4,207,972	13,893,813	111,280,550
Reinsurance business accepted -																
In Singapore	2	224,928	164,174	1,330,872	57,122	361,495	82,771	145,502	96,655	800	78,966	0	0	80,024	256,445	2,623,309
From other ASEAN countries	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
From other countries	4	10,356	0	0	0	0	0	0	0	0	0	0	0	0	0	10,356
Total (2 to 4)	5	235,284	164,174	1,330,872	57,122	361,495	82,771	145,502	96,655	800	78,966	0	0	80,024	256,445	2,633,665
Reinsurance business ceded -																
In Singapore	6	1,994,951	979,294	4,762,937	1,462,719	1,096,150	228,090	845,173	254,442	310,844	2,098,235	8,602	0	786,486	3,458,609	14,827,923
To other ASEAN countries	7	1,601,137	262,690	4,804,591	685,480	459,405	136,994	84,798	88,101	162,000	1,016,245	121	0	320,727	1,587,194	9,622,289
To other countries	8	1,298,983	281,848	2,036,279	5,281	95,466	1,269,980	84,344	709,151	67,308	1,277,572	13,648	0	261,260	2,328,939	7,401,120
Total (6 to 8)	9	4,895,071	1,523,832	11,603,807	2,153,480	1,651,021	1,635,064	1,014,315	1,051,694	540,152	4,392,052	22,371	0	1,368,473	7,374,742	31,851,332
Net premiums written (1 + 5 - 9)	10	7,727,332	222,814	2,410,463	43,547,215	16,994,966	1,452,049	2,932,528	2,894,723	165,779	776,763	18,728	0	2,919,523	6,775,516	82,062,883
Premium liabilities at beginning of period	11	826,491	201,397	1,108,190	22,404,612	10,187,439	510,495	822,286	1,099,188	127,697	735,386	6,755	0	1,258,462	3,227,488	39,288,398
Premium liabilities at end of period	12	540,830	126,179	1,034,250	19,355,793	8,054,256	519,450	996,319	1,499,111	313,536	890,859	4,926	0	1,296,215	4,004,647	34,631,724
Premiums earned during the period (10 + 11 - 12)	13	8,012,993	298,032	2,484,403	46,596,034	19,128,149	1,443,094	2,758,495	2,494,800	(20,060)	621,290	20,557	0	2,881,770	5,998,357	86,719,557
B. CLAIMS																
Gross claims settled																
Direct business	14	6,301,399	722,755	6,300,040	53,630,418	16,407,777	192,332	3,163,368	2,552,093	108,931	9,170,294	0	0	3,076,117	14,907,435	101,625,524
Reinsurance business accepted -																
In Singapore	15	417,429	17,893	85,380	19,260	541,059	17,553	154,208	48,634	(1,605)	25,622	0	0	46,094	118,745	1,371,527
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	4,382	5,076	0	254	0	0	0	0	0	0	0	9,712
Total (15 to 17)	18	417,429	17,893	85,380	23,642	546,135	17,553	154,462	48,634	(1,605)	25,622	0	0	46,094	118,745	1,381,239
Recoveries from reinsurance business ceded -																
In Singapore	19	1,191,101	286,639	1,447,022	266,558	1,119,586	17,012	497,705	66,940	42,040	1,850,511	0	0	990,555	2,950,046	7,775,669
To other ASEAN countries	20	940,700	83,023	1,425,057	12,270	122,122	9,150	0	733	35,634	343,808	0	0	317,529	697,704	3,290,026
To other countries	21	200,657	90,939	3,198,229	281,711	394,557	50,436	60,112	1,142,733	(1,183)	6,772,300	0	0	285,447	8,199,297	12,475,938
Total (19 to 21)	22	2,332,458	460,601	6,070,308	560,539	1,636,265	76,598	557,817	1,210,406	76,491	8,966,619	0	0	1,593,531	11,847,047	23,541,633
Net claims settled (14 + 18 - 22)	23	4,386,370	280,047	315,112	53,093,521	15,317,647	133,287	2,760,013	1,390,321	30,835	229,297	0	0	1,528,680	3,179,133	79,465,130
Claims liabilities at end of period	24	3,234,612	1,215,698	1,503,168	106,485,055	30,624,471	433,581	880,037	5,278,264	48,896	817,610	2,580	0	3,290,897	9,438,247	153,814,869
Claims liabilities at beginning of period	25	4,183,806	1,141,826	1,371,720	122,013,518	31,027,241	52,429	691,988	6,455,066	56,075	1,198,696	12,792	0	3,134,828	10,857,457	171,339,985
Net claims incurred (23 + 24 - 25)	26	3,437,176	353,919	446,560	37,565,058	14,914,877	514,439	2,948,062	213,519	23,656	(151,789)	(10,212)	0	1,684,749	1,759,923	61,940,014
C. MANAGEMENT EXPENSES																
Management Expenses	27	1,503,927	43,365	469,135	8,475,350	3,307,634	282,604	570,742	563,384	32,265	151,177	3,645	0	568,210	1,318,681	15,971,438
D. DISTRIBUTION EXPENSES																
Commissions	28	978,033	222,930	1,710,369	5,291,731	1,520,527	825,928	311,494	464,326	100,692	359,937	2,681	0	496,269	1,423,905	12,284,917
Reinsurance commissions	29	892,368	233,384	2,449,335	12,983	69,347	831,555	444,243	208,633	112,913	674,310	2,782	0	437,602	1,436,240	6,369,455
Net commissions incurred (28 - 29)	30	85,665	(10,454)	(738,966)	5,278,748	1,451,180	(5,627)	(132,749)	255,693	(12,221)	(314,373)	(101)	0	58,667	(12,335)	5,915,462
Other distribution expenses	31	(984)	59	(31,055)	633,145	245,066	9,800	0	48,594	0	(36,990)	0	0	47,752	59,356	915,387
E. UNDERWRITING RESULTS																
Underwriting gain / (loss) (13 - 26 - 27 - 30 - 31)	32	2,987,209	(88,857)	2,338,729	(5,356,267)	(790,608)	641,878	(627,560)	1,413,610	(63,760)	973,265	27,225	0	522,392	2,872,732	1,977,256
F. NET INVESTMENT INCOME	33	4,967,702	143,241	1,549,625	27,995,379	10,925,623	933,484	1,885,248	1,860,943	106,575	499,361	12,040	0	1,876,885	4,355,804	52,756,106
G. OPERATING RESULT (32 + 33)	34	7,954,911	54,384	3,888,354	22,639,112	10,135,015	1,575,362	1,257,688	3,274,553	42,815	1,472,626	39,265	0	2,399,277	7,228,536	54,733,362

**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: 2009 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	3,182,730	(14,602)	175,344	268,934	3,612,406
Reinsurance business accepted -						
In Singapore	2	384	50,813	610,640	(413)	661,424
From other ASEAN countries	3	658	19,987	98,921	41,482	161,048
From other countries	4	71,309	(22,170)	(2,175)	18,574	65,538
Total (2 to 4)	5	72,351	48,630	707,386	59,643	888,010
Reinsurance business ceded -						
In Singapore	6	406,889	12,099	261,045	258,770	938,803
To other ASEAN countries	7	469,454	6,520	535,454	2,248	1,013,676
To other countries	8	236,941	(5)	27,249	0	264,185
Total (6 to 8)	9	1,113,284	18,614	823,748	261,018	2,216,664
Net premiums written (1 + 5 - 9)	10	2,141,797	15,414	58,982	67,559	2,283,752
Premium liabilities at beginning of period	11	1,973	11,456	24,421	14,070	51,920
Premium liabilities at end of period	12	308,814	2,873	16,440	28,872	356,999
Premiums earned during the period (10 + 11 - 12)	13	1,834,956	23,997	66,963	52,757	1,978,673
B. CLAIMS						
Gross claims settled						
Direct business	14	109,687	487,610	0	0	597,297
Reinsurance business accepted -						
In Singapore	15	1,469	31,274	201,921	475	235,139
From other ASEAN countries	16	(9,617)	786	297,748	14,256	303,173
From other countries	17	5,223	8,461	(11,498)	33,930	36,116
Total (15 to 17)	18	(2,925)	40,521	488,171	48,661	574,428
Recoveries from reinsurance business ceded -						
In Singapore	19	84	336,975	119,431	0	456,490
To other ASEAN countries	20	0	86,947	99,075	0	186,022
To other countries	21	0	23,356	4,549	0	27,905
Total (19 to 21)	22	84	447,278	223,055	0	670,417
Net claims settled (14 + 18 - 22)	23	106,678	80,853	265,116	48,661	501,308
Claims liabilities at end of period	24	1,414,812	895,142	1,026,756	1,318,176	4,654,886
Claims liabilities at beginning of period	25	871,398	1,150,262	1,537,735	1,561,849	5,121,244
Net claims incurred (23 + 24 - 25)	26	650,092	(174,267)	(245,863)	(195,012)	34,950
C. MANAGEMENT EXPENSES						
Management Expenses	27	402,137	2,894	11,074	12,685	428,790
D. DISTRIBUTION EXPENSES						
Commissions	28	138,842	3,617	190,941	50,668	384,068
Reinsurance commissions	29	141,916	2,844	230,460	38,797	414,017
Net commissions incurred (28 - 29)	30	(3,074)	773	(39,519)	11,871	(29,949)
Other distribution expenses	31	9,316	268	5,563	8,013	23,160
E. UNDERWRITING RESULTS						
Underwriting gain / (loss) (13 - 26 - 27 - 30 - 31)	32	776,485	194,329	335,708	215,200	1,521,722
F. NET INVESTMENT INCOME	33	3,459,379	24,896	95,266	109,120	3,688,661
G. OPERATING RESULT (32 + 33)	34	4,235,864	219,225	430,974	324,320	5,210,383

ANNUAL RETURN: NOTES TO FORM 6

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2009 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 common expenses in the Singapore Insurance Fund to other Funds remain unchanged, using the combination of number of policies and claims handled, net premium written, 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: 2009 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 common expenses in the Singapore Insurance Fund to other Funds remain unchanged, using the combination of number of policies and claims handled, net premium written, 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: 2009 12

NIL

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

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2009 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	273,536	3,673,307	0	0	0	0	313,976	2,773,137	0	0	587,512	6,446,444
Reinsurance ceded	2	190,274	824,041	0	0	0	0	102,698	1,532,366	0	0	292,972	2,356,407
Net premiums written (1 - 2)	3	83,262	2,849,266	0	0	0	0	211,278	1,240,771	0	0	294,540	4,090,037
Premium liabilities at beginning of period	4	71,077	751,209	0	0	0	0	78,364	432,131	0	0	149,441	1,183,340
Premium liabilities at end of period	5	104,060	892,258	0	0	0	0	112,346	407,104	0	0	216,406	1,299,362
Premium earned during the period (3 + 4 - 5)	6	50,279	2,708,217	0	0	0	0	177,296	1,265,798	0	0	227,575	3,974,015
B. CLAIMS													
Gross claims settled	7	227,898	3,089,932	0	0	0	0	44,053	165,832	0	0	271,951	3,255,764
Reinsurance recoveries	8	108,268	449,549	0	0	0	0	19,126	57,472	0	0	127,394	507,021
Net claims settled (7 - 8)	9	119,630	2,640,383	0	0	0	0	24,927	108,360	0	0	144,557	2,748,743
Claim liabilities at end of period	10	51,199	828,839	0	0	0	0	357,872	75,709	0	0	409,071	904,548
Claim liabilities at beginning of period	11	64,193	627,795	0	0	0	0	22,558	29,871	0	0	86,751	657,666
Net claims incurred (9 + 10 - 11)	12	106,636	2,841,427	0	0	0	0	360,241	154,198	0	0	466,877	2,995,625
C. MANAGEMENT EXPENSES													
Management expenses	13	16,205	554,537	0	0	0	0	41,120	241,484	0	0	57,325	796,021
D. DISTRIBUTION EXPENSES													
Commissions	14	45,764	265,730	0	0	0	0	67,890	758,038	0	0	113,654	1,023,768
Reinsurance commissions	15	148,492	295,751	0	0	0	0	32,314	799,241	0	0	180,806	1,094,992
Net commissions incurred (14 - 15)	16	-102,728	-30,021	0	0	0	0	35,576	-41,203	0	0	-67,152	-71,224
Other distribution expenses	17	0	0	0	0	0	0	1,426	8,374	0	0	1,426	8,374
E. UNDERWRITING RESULTS (6 - 12 - 13 - 16 - 17)	18	30,166	-657,726	0	0	0	0	-261,067	902,945	0	0	-230,901	245,219
F. NET INVESTMENT INCOME	19	53,527	1,831,721	0	0	0	0	135,825	797,659	0	0	189,352	2,629,380
G. OPERATING RESULTS (18 + 19)	20	83,693	1,173,995	0	0	0	0	-125,242	1,700,604	0	0	-41,549	2,874,599
H. OTHERS													
Number of policies in force	21	352	1,329	0	0	0	0	2,374	1,319	0	0	2,726	2,648
Number of lives covered under policies in force	22	630	27,756	0	0	0	0	3,697	73,284	0	0	4,327	101,040
Number of claims registered	23	46	3,498	0	0	0	0	129	4,531	0	0	175	8,029

ANNUAL RETURN: NOTES TO FORM 7(b)

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2009 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: 2009 12

NIL

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

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2009 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	91,348,062	0	0	22,626,908	113,974,970
Debt securities	2	0	209,315,211	0	0	17,807,395	227,122,606
Land and buildings	3	0	28,500,000	0	0	162,947,198	191,447,198
Loans	4	0	0	0	0	34,232,617	34,232,617
Cash and deposits	5	0	72,728,922	0	14,648,171	27,730,299	115,107,392
Other invested assets	6	0	0	0	0	0	0
Investment income due or accrued	7	0	335,819	0	150,950	155,856	642,625
Outstanding premiums and agents' balances	8	0	20,103,284	0	270,958	0	20,374,242
Deposits withheld by cedants	9	0	5,368	0	0	0	5,368
Reinsurance recoverables (on paid claims)	10	0	2,090,680	0	365	0	2,091,045
Income tax recoverables	11	0	0	0	0	0	0
Fixed assets	12	0	2,155,632	0	17,597	162,897	2,336,126
Inter-fund balances and intra-group balances (due from)	13	0	408,451	0	0	19,152	427,603
Other assets	14	0	2,540,465	0	22,907	2,716,855	5,280,227
Total Assets (1 to 14)	15	0	429,531,894	0	15,110,948	268,399,177	713,042,019
LIABILITIES							
Policy liabilities	16	0	193,458,478	0	3,576,438		197,034,916
Other liabilities							
Outstanding claims	17	0	0	0	0	0	0
Annuities due and unpaid	18	0	0	0	0	0	0
Reinsurance deposits	19	0	3,953,132	0	80,248	0	4,033,380
Amounts owing to insurers	20	0	5,208,580	0	701,229	0	5,909,809
Bank loans and overdrafts	21	0	0	0	0	0	0
Inter-fund balances and intra-group balances (due to)	22	0	362,865	0	182,985	86,476	632,326
Others	23	0	32,333,667	0	974,154	59,979,455	93,287,276
Total Liabilities (16 to 23)	24	0	235,316,722	0	5,515,054	60,065,931	300,897,707
NET ASSETS (15 - 24)	25	0	194,215,172	0	9,595,894	208,333,246	412,144,312
SHAREHOLDERS' EQUITY & SURPLUS							
Paid-up capital	26					100,000,000	100,000,000
Reserves:							
Unappropriated profits (losses)	27					108,333,246	108,333,246
Other reserves	28					0	0
Surplus	29	0	194,215,172	0	9,595,894		203,811,066
Total (26 to 29)	30	0	194,215,172	0	9,595,894	208,333,246	412,144,312

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

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2009 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	111,673,853	211,673,853
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	-5,340,607	-5,340,607
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	2,000,000	2,000,000
Transfer (to) from overseas (branch) operations	8	0	0	0	0
Balance at End of Period	9	100,000,000	0	108,333,246	208,333,246

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

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2009 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	182,985
Total Balances Due To	8	182,985
Total Net Balances (4 - 8)	9	-182,985

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: 2009 12

NIL

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

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2009 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	118,414,631	0	4,773,430		123,188,061
Less: Outward reinsurance premiums	2	0	34,067,996	0	1,484,802		35,552,798
Investment revenue	3	0	56,842,568	0	227,044	-7,831,782	49,237,830
Less: Investment expenses	4	0	397,801	0	0	22,122	419,923
Other income	5	0	515,722	0	3,454	1,898,006	2,417,182
Total Income (1 to 5)	6	0	141,307,124	0	3,519,126	-5,955,898	138,870,352
Gross claims settled	7	0	104,178,488	0	690,776		104,869,264
Less: Reinsurance recoveries	8	0	24,212,050	0	93,575		24,305,625
Management expenses	9	0	16,400,228	0	1,065,490	47,036	17,512,754
Distribution expenses	10	0	6,824,060	0	930,081	0	7,754,141
Increase (decrease) in net policy liabilities	11	0	-22,343,069	0	143,308		-22,199,761
Provision for doubtful debts / bad debts written off on receivables	12	0	-4,589	0	0	0	-4,589
Taxation expenses	13	0	4,170,605	0	159,563	-2,628,072	1,702,096
Other expenses	14	0	2,006,796	0	59,589	1,965,745	4,032,130
Total Outgo (7 to 14)	15	0	87,020,469	0	2,955,232	-615,291	89,360,410
NET INCOME (6 - 15)	16	0	54,286,655	0	563,894	-5,340,607	49,509,942

ANNUAL RETURN: FORM 9 - ADDITIONAL INFORMATION

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2009 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: 2009 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	33,900,000	340,000
Claim Liabilities	153,812,000	4,656,000
Policy Liabilities	187,712,000	4,996,000

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

None

ANNUAL RETURN: FORM 20 - ADDITIONAL INFORMATION

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2009 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: 2009 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	177,303,037
Less:		
Reinsurance adjustment	6	2,301,129
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	175,001,908
(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	47,701,364
(a) Premium liability risk requirement	31	9,063,658
(b) Claim liability risk requirement	32	38,637,706
Total C1 Requirement (14 + 23 + 30)	33	47,701,364
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	13,647,320
(a) Specific Risk Requirement	35	6,823,660

(b) General Risk Requirement	36	6,823,660	
Debt Investment and Duration Mismatch Risk Requirement: (38 or 43, whichever is higher)	37		14,034,319
(a) Sum of: (39 + 42)	38	14,034,319	
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	14,034,319	
Debt specific risk requirement	40	8,948,056	
Debt general risk requirement	41	5,086,263	
Liability adjustment requirement in an increasing interest rate environment	42	0	
(b) Sum of: (44 + 47)	43	3,861,793	
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	3,861,793	
Debt specific risk requirement	45	8,948,056	
Negative of debt general risk requirement	46	-5,086,263	
Liability adjustment requirement in a decreasing interest rate environment	47	0	
Loan Investment Risk Requirement	48		0
Property Risk Requirement	49		4,560,000
Foreign Currency Mismatch Risk Requirement (for Singapore Insurance Fund)	50		0
Derivative Counterparty Risk Requirement	51		0
Miscellaneous Risk Requirement	52		4,674,824
Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)	53		36,916,463
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		84,617,827

**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: 2009 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	16,912,135
Less:		
Reinsurance adjustment	6	70,877
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	16,841,258
(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	1,274,387
(a) Premium liability risk requirement	31	0
(b) Claim liability risk requirement	32	1,274,387
Total C1 Requirement (14 + 23 + 30)	33	1,274,387
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	968,370
(a) Specific Risk Requirement	35	484,185
(b) General Risk Requirement	36	484,185
Debt Investment and Duration Mismatch Risk Requirement:		

(38 or 43, whichever is higher)	37	892,672
(a) Sum of: (39 + 42)	38	892,672
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	892,672
Debt specific risk requirement	40	576,271
Debt general risk requirement	41	316,401
Liability adjustment requirement in an increasing interest rate environment	42	0
(b) Sum of: (44 + 47)	43	259,870
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	259,870
Debt specific risk requirement	45	576,271
Negative of debt general risk requirement	46	-316,401
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	440,432
Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)	53	2,301,474
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	3,575,861

ANNUAL RETURN: FORM 21 - ADDITIONAL INFORMATION

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2009 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: 2009 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	757,974
(a) Premium liability risk requirement	18	73,711
(b) Claim liability risk requirement	19	684,263
Total C1 Requirement (1 + 10 + 17)	20	757,974
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	3,620,306
(a) Specific Risk Requirement	22	1,810,153
(b) General Risk Requirement	23	1,810,153
Debt Investment and Duration Mismatch Risk Requirement:		
(25 or 30, whichever is higher)	24	1,309,305
(a) Sum of: (26 + 29)	25	1,309,305
Debt investment risk requirement in an increasing interest rate environment		
(27 to 28)	26	1,309,305
Debt specific risk requirement	27	1,140,497
Debt general risk requirement	28	168,808
Liability adjustment requirement in an increasing interest rate environment	29	0
(b) Sum of: (31 + 34)	30	971,689
Debt investment risk requirement in a decreasing interest rate environment		
(32 to 33)	31	971,689
Debt specific risk requirement	32	1,140,497

Negative of debt general risk requirement	33	-168,808
Liability adjustment requirement in a decreasing interest rate environment	34	0
Loan Investment Risk Requirement	35	30,821
Property Risk Requirement	36	26,071,552
Derivative Counterparty Risk Requirement	37	0
Miscellaneous Risk Requirement	38	1,026,245
Total C2 Requirement (21 + 24 + 35 + 36 + 37 + 38)	39	32,058,229
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	32,816,203

ANNUAL RETURN: FORM 22 - ADDITIONAL INFORMATION

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2009 12

NIL

ANNUAL RETURN

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

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2009 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	194,215,172
Balances in the surplus account of each participating fund	2	0
Paid-up ordinary share capital	3	100,000,000
Unappropriated profits (losses)	4	108,333,246
Surpluses of Overseas Branch Operations	5	9,595,894
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	2,372,006
Financial resource adjustment: (10 to 14)	9	34,500,000
(a) loans to, guarantees granted for and other unsecured amounts owed to the registered insurer	10	34,000,000
(b) charged assets	11	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	375,272,306
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	375,272,306
(ii) Total Risk Requirement of Registered Insurer		
(a) Total risk requirements of insurance funds established or maintained under the Act	22	88,193,688
(b) Total risk requirements of assets and liabilities that do not belong to any insurance fund established and maintained under the Act	23	32,816,203
Total Risk Requirement of Registered Insurer (22 to 23)	24	121,009,891
CAPITAL ADEQUACY RATIO (21/24)	25	310.12 %

ANNUAL RETURN: FORM 23 - ADDITIONAL INFORMATION

I728G TOKIO MARINE INSURANCE SINGAPORE LTD

Reporting Cycle: 2009 12

NIL