

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2008 12

General: Singapore Insurance Fund

Description	Annex	Row No.	Amount
ASSETS			
Equity securities	1A	1	33,789,134
Debt securities	1B	2	34,243,546
Land and buildings	1C	3	17,700,000
Loans	1D	4	17,773,168
Cash and deposits		5	243,146,443
Other invested assets	1E	6	0
Investment income due or accrued		7	991,545
Outstanding premiums and agents' balances	1F	8	12,918,011
Deposits withheld by cedants		9	125,528
Reinsurance recoverables (on paid claims)	1G	10	997,692
Income tax recoverables		11	0
Fixed assets	1H	12	714,200
Inter-fund balances and intra group balances (due from)	1I	13	0
Other assets	1J	14	1,341,560
Total Assets (1 to 14)		15	363,740,827
LIABILITIES			
Policy liabilities	1K	16	126,545,864
Other liabilities:			
Outstanding claims		17	0
Annuities due and unpaid		18	0
Reinsurance deposits		19	7,025,305
Amounts owing to insurers		20	28,262,702
Bank loans and overdrafts		21	0
Inter-fund balances and intra-group balances (due to)	1L	22	0
Others	1M	23	14,441,447
Total Liabilities (16 to 23)		24	176,275,318
SURPLUS (15 - 24)	1N	25	187,465,509

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2008 12

General: Offshore Insurance Fund

Description	Annex	Row No.	Amount
ASSETS			
Equity securities	1A	1	3,171,111
Debt securities	1B	2	54,412,198
Land and buildings	1C	3	0
Loans	1D	4	1,800,000
Cash and deposits		5	127,997,142
Other invested assets	1E	6	0
Investment income due or accrued		7	1,024,114
Outstanding premiums and agents' balances	1F	8	14,700,388
Deposits withheld by cedants		9	194,132
Reinsurance recoverables (on paid claims)	1G	10	411,383
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	940,628
Total Assets (1 to 14)		15	204,651,096
LIABILITIES			
Policy liabilities	1K	16	72,170,588
Other liabilities:			
Outstanding claims		17	0
Annuities due and unpaid		18	0
Reinsurance deposits		19	21,146,141
Amounts owing to insurers		20	34,524,461
Bank loans and overdrafts		21	0
Inter-fund balances and intra-group balances (due to)	1L	22	0
Others	1M	23	10,573,464
Total Liabilities (16 to 23)		24	138,414,654
SURPLUS (15 - 24)	1N	25	66,236,442

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2008 12

General: Singapore Insurance Fund

Description	Row No.	Listed	Unlisted	Amount
Equity securities other than collective investment schemes	1	33,739,134	50,000	33,789,134
Collective investment schemes	2	0	0	0
Total (1 to 2) = Row 1 of Form 1	3			33,789,134

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2008 12

General: Offshore Insurance Fund

Description	Row No.	Listed	Unlisted	Amount
Equity securities other than collective investment schemes	1	915,980	1,119,030	2,035,010
Collective investment schemes	2	0	1,136,101	1,136,101
Total (1 to 2) = Row 1 of Form 1	3			3,171,111

ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2008 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Government debt securities	1	0
Qualifying debt securities	2	27,185,464
Other debt securities	3	7,058,082
Total (1 to 3) = Row 2 of Form 1	4	34,243,546

ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2008 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Government debt securities	1	2,220,214
Qualifying debt securities	2	52,191,984
Other debt securities	3	0
Total (1 to 3) = Row 2 of Form 1	4	54,412,198

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

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2008 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
6 RAFFLES QUAY, 22ND FLOOR SINGAPORE 048580	1	9,619,025	31/12/2008	17,700,000	0	17,700,000
Total = Row 3 of Form 1	21					17,700,000

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

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2008 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

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2008 12

General: Singapore Insurance Fund

Description	Row No.	Amount Outstanding	Provision for Doubtful Loans	Amount
Policy loans	1	0	0	0
Mortgage loans	2	20,633,168	2,860,000	17,773,168
Other secured loans	3	0	0	0
Unsecured loans	4	0	0	0
Total (1 to 4) = Row 4 of Form 1	5			17,773,168

ANNUAL RETURN: ANNEX 1D - INVESTMENT IN LOANS

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2008 12

General: Offshore Insurance Fund

Description	Row No.	Amount Outstanding	Provision for Doubtful Loans	Amount
Policy loans	1	0	0	0
Mortgage loans	2	3,000,000	1,200,000	1,800,000
Other secured loans	3	0	0	0
Unsecured loans	4	0	0	0
Total (1 to 4) = Row 4 of Form 1	5			1,800,000

ANNUAL RETURN: ANNEX 1E - BREAKDOWN OF OTHER INVESTED ASSETS

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

General: Singapore Insurance Fund

Reporting Cycle: 2008 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

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

General: Offshore Insurance Fund

Reporting Cycle: 2008 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

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

General: Singapore Insurance Fund

Reporting Cycle: 2008 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	468,771	9,072,196	458,784	9,999,751
Above 3 months but not exceeding 6 months	3	27,412	912,687	161,416	1,101,515
Above 6 months but not exceeding 12 months	4	0	665,492	1,793	667,285
Above 12 months	5	3,118	155,115	67	158,300
Gross total (2 to 5)	6	499,301	10,805,490	622,060	11,926,851
Provision for doubtful debts	7	3,118	2,799	0	5,917
Total outstanding premiums and agents' balances in respect of direct business (6 - 7)	8	496,183	10,802,691	622,060	11,920,934
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				803,282
Above 6 months but not exceeding 12 months	11				154,509
Above 12 months but not exceeding 24 months	12				39,286
Above 24 months	13				0
Gross total (10 to 13)	14				997,077
Provision for doubtful debts	15				0
Total outstanding premiums and agents' balances in respect of reinsurance business (14 - 15)	16				997,077
Total (8 + 16) = Row 8 of Form 1	17				12,918,011

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

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

General: Offshore Insurance Fund

Reporting Cycle: 2008 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	5,941,266	2,219	5,943,485
Above 3 months but not exceeding 6 months	3	0	1,082,862	259	1,083,121
Above 6 months but not exceeding 12 months	4	0	601,498	0	601,498
Above 12 months	5	0	423,821	0	423,821
Gross total (2 to 5)	6	0	8,049,447	2,478	8,051,925
Provision for doubtful debts	7	0	57,490	0	57,490
Total outstanding premiums and agents' balances in respect of direct business (6 - 7)	8	0	7,991,957	2,478	7,994,435
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				5,070,913

Above 6 months but not exceeding 12 months	11				649,408
Above 12 months but not exceeding 24 months	12				932,030
Above 24 months	13				111,113
Gross total (10 to 13)	14				6,763,464
Provision for doubtful debts	15				57,511
Total outstanding premiums and agents' balances in respect of reinsurance business (14 - 15)	16				6,705,953
Total (8 + 16) = Row 8 of Form 1	17				14,700,388

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

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2008 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Reinsurance recoveries on unpaid claims	1	30,045,024
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	662,202
Above 1 year but not exceeding 2 years	4	101,342
Above 2 years	5	698,182
Total (3 to 5)	6	1,461,726
Provision for doubtful reinsurance recoverables	7	464,034
Total (6 - 7) = Row 10 of Form 1	8	997,692

ANNUAL RETURN: ANNEX 1G - STATEMENT OF REINSURANCE RECOVERABLES

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2008 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Reinsurance recoveries on unpaid claims	1	48,320,652
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	228,329
Above 1 year but not exceeding 2 years	4	11,864
Above 2 years	5	532,094
Total (3 to 5)	6	772,287
Provision for doubtful reinsurance recoverables	7	360,904
Total (6 - 7) = Row 10 of Form 1	8	411,383

ANNUAL RETURN: ANNEX 1H - FIXED ASSETS

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2008 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Motor vehicles	1	148,859
Computer equipment	2	327,363
Other fixed assets	3	237,978
Total (1 to 3) = Row 12 of Form 1	4	714,200

ANNUAL RETURN: ANNEX 1H - FIXED ASSETS

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2008 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 11 - INTER-FUND BALANCES AND
INTRA-GROUP BALANCES (DUE FROM)**

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2008 12

General: Singapore 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 11 - INTER-FUND BALANCES AND
INTRA-GROUP BALANCES (DUE FROM)**

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2008 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

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2008 12

General: Singapore Insurance Fund

Description	Row No.	Amount
FRANKING ADVANCE	1	1,611
SUNDRY DEPOSITS	2	159,224
SUNDRY DEBTORS	3	1,077,085
SERVICE DIVISION DEBTORS	4	8,419
PREPAID EXPENSES	5	85,179
AMOUNT RECEIVABLES	6	10,042
Total = Row 14 of Form 1	26	1,341,560

ANNUAL RETURN: ANNEX 1J - BREAKDOWN OF OTHER ASSETS

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2008 12

General: Offshore Insurance Fund

Description	Row No.	Amount
SERVICES DIVISION DEBTORS	1	936,051
SERVICES DIVISION DEBTORS	2	4,576
OTHERS	3	1
Total = Row 14 of Form 1	26	940,628

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

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2008 12

General: Singapore Insurance Fund

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

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

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2008 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

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2008 12

General: Singapore Insurance Fund

Description	Row No.	Amount
PROVISION FOR TAXATION	1	2,430,053
PROVISION FOR DEFFERED TAX	2	281,822
LIABILITIES FOR OUTSTANDING EXPENSES	3	23,263
OUTPUT TAX	4	805,059
SUNDRY CREDITORS	5	8,675,868
PROVISION FOR AUDIT FEES	6	53,100
PROVISION FOR ACTUARIAL FEES	7	20,000
AMOUNT OWING TO AGENTS	8	137,032
SERVICES DIVISION CREDITORS	9	1,925,250
PROVISION FOR DIRECTORS SITTING FEES	10	90,000
Total = Row 23 of Form 1	26	14,441,447

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2008 12

General: Offshore Insurance Fund

Description	Row No.	Amount
PROVISION FOR TAXATION	1	897,542
PROVISION FOR DEFFERED TAX	2	26,334
PREMIUMS RECEIVED IN ADVANCE	3	0
SUNDRY CREDITORS	4	5,220,879
AMOUNT OWING TO AGENTS	5	1,953
SERVICES DIVISION CREDITORS	6	4,426,756
Total = Row 23 of Form 1	26	10,573,464

ANNUAL RETURN: ANNEX 1N - SURPLUS

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2008 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Surplus at beginning of period	1	210,850,105
Net income	2	-21,847,096
Transfer (to) from head office / shareholders fund	3	-1,537,500
Surplus at End of Period (1 to 3) = Row 25 of Form 1	4	187,465,509

ANNUAL RETURN: ANNEX 1N - SURPLUS

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2008 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Surplus at beginning of period	1	62,738,234
Net income	2	3,498,208
Transfer (to) from head office / shareholders fund	3	0
Surplus at End of Period (1 to 3) = Row 25 of Form 1	4	66,236,442

**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**

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2008 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Registered insurer / foreign insurer under the foreign insurer scheme	1	6,796,935
Authorised reinsurer / related corporation / head office / branch of head office of the registered insurer	2	635,987
Unregistered reinsurer	3	8,876,527
Total (1 to 3)	4	16,309,449

**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**

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2008 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Registered insurer / foreign insurer under the foreign insurer scheme	1	2,392,002
Authorised reinsurer / related corporation / head office / branch of head office of the registered insurer	2	785,485
Unregistered reinsurer	3	7,567,753
Total (1 to 3)	4	10,745,240

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

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2008 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**

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2008 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

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2008 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	13168

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

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2008 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

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle 2008 12

NIL

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2008 12

General: Singapore Insurance Fund

Description	Annex	Row No.	Amount
Gross premiums	2A	1	62,688,117
Less: Outward reinsurance premiums	2B	2	26,703,491
Investment revenue	2C	3	(33,921,623)
Less: Investment expenses		4	95,450
Other income	2D	5	7,298,657
Total Income (1 to 5)		6	9,266,210
Gross claims settled	2E	7	28,222,586
Less: Reinsurance recoveries		8	7,353,760
Management expenses	2F	9	3,646,654
Distribution expenses	2G	10	1,015,386
Increase (decrease) in net policy liabilities	2H	11	3,651,766
Provision for doubtful debts/ bad debts written off on receivables		12	45,879
Taxation expenses		13	1,783,636
Other expenses	2I	14	101,159
Total Outgo (7 to 14)		15	31,113,306
Net Income (6 - 15)	2J	16	(21,847,096)

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2008 12

General: Offshore Insurance Fund

Description	Annex	Row No.	Amount
Gross premiums	2A	1	43,202,940
Less: Outward reinsurance premiums	2B	2	32,861,198
Investment revenue	2C	3	(833,352)
Less: Investment expenses		4	0
Other income	2D	5	649,295
Total Income (1 to 5)		6	10,157,685
Gross claims settled	2E	7	10,765,884
Less: Reinsurance recoveries		8	6,607,963
Management expenses	2F	9	2,519,504
Distribution expenses	2G	10	(3,139,517)
Increase (decrease) in net policy liabilities	2H	11	2,116,940
Provision for doubtful debts/ bad debts written off on receivables		12	272
Taxation expenses		13	323,477
Other expenses	2I	14	680,880
Total Outgo (7 to 14)		15	6,659,477
Net Income (6 - 15)	2J	16	3,498,208

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2008 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Registered insurer / foreign insurer under the foreing insurer scheme	1	13,008,538
Authorised reinsurer / related corporation / head office / branch of head office of the registered insurer	2	1,047,587
Unregistered reinsurer	3	12,647,366
Total (1 to 3) = Row 2 of Form 2	4	26,703,491

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2008 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Registered insurer / foreign insurer under the foreign insurer scheme	1	7,366,134
Authorised reinsurer / related corporation / head office / branch of head office of the registered insurer	2	2,442,222
Unregistered reinsurer	3	23,052,842
Total (1 to 3) = Row 2 of Form 2	4	32,861,198

ANNUAL RETURN: ANNEX 2C - INVESTMENT REVENUE

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2008 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	2,602,108	41,549	-36,472,224	-33,828,567
Debt securities	2	1,571,921	0	-2,386,767	-814,846
Land and Buildings	3	486,192	0	-2,500,000	-2,013,808
Loans	4	734,241	0	0	734,241
Cash and deposits	5	4,937,537	0	-2,936,180	2,001,357
Other invested assets	6	0	0	0	0
Total (1 to 6) = Row 3 of Form 2	7				-33,921,623

ANNUAL RETURN: ANNEX 2C - INVESTMENT REVENUE

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2008 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	53,503	0	-1,065,068	-1,011,565
Debt securities	2	3,182,197	0	-4,897,429	-1,715,232
Land and Buildings	3	0	0	0	0
Loans	4	254,331	0	-111,000	143,331
Cash and deposits	5	4,317,603	0	-2,567,489	1,750,114
Other invested assets	6	0	0	0	0
Total (1 to 6) = Row 3 of Form 2	7				-833,352

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2008 12

General: Singapore Insurance Fund

Description	Row No.	Amount
BROKERAGE INCOME	1	353,992
MANAGEMENT FEE	2	180,686
SERVICE DIVISION INCOME	3	9,700
SUNDRY CREDIT BALANCE WRITTEN BACK	4	56,301
BAD DEBTS RECOVERED	5	1,652
DEFERRED TAX PROVISION WRITTEN BACK	6	6,503,141
(GAIN)/LOSS ON EXCHANGE	7	193,185
Total = Row 5 of Form 2	26	7,298,657

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2008 12

General: Offshore Insurance Fund

Description	Row No.	Amount
SERVICES DIVISION INCOME	1	2,743
SUNDRY CREDIT BALANCES WRITTEN BACK	2	0
BAD DEBTS RECOVERED	3	11,242
INTEREST RECEIVED ON TREATY RESERVE	4	316
BROKERAGE ON NON-PROP O/W TREATY	5	602,046
DEFERRED TAX PROVISION WRITTEN BACK	6	32,948
Total = Row 5 of Form 2	26	649,295

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2008 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Staff salaries & expenses	1	2,412,817
Office rent	2	570,613
Head office / parent company expenses	3	0
Directors' fees	4	53,280
Audit fees	5	60,088
Managing agent's fees	6	0
Repairs and maintenance	7	40,163
Public utilities	8	16,839
Printing, stationery and periodicals	9	44,624
Postage, telephone and telex charges	10	26,565
Computer charges	11	67,377
Hire of office equipment	12	11,840
Licence and association fees	13	70,467
Advertising and subscriptions	14	4,616
Entertainment	15	17,811
Travelling expenses	16	15,162
Agent Expenses	1	28,416
Bank Charges	2	7,389
Conveyance Charges	3	3,774
Donation	4	2,960
General Charges	5	19,877
Insurance Expenses	6	22,283
Legal Charges	7	-12
Motor Vehicle Expenses	8	5,846
Rent - House	9	97,989
Professional Charges	10	45,870
Total = Row 9 of Form 2	27	3,646,654

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES

1821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2008 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Staff salaries & expenses	1	1,662,887
Office rent	2	393,260
Head office / parent company expenses	3	0
Directors' fees	4	36,720
Audit fees	5	41,412
Managing agent's fees	6	0
Repairs and maintenance	7	27,680
Public utilities	8	11,605
Printing, stationery and periodicals	9	30,754
Postage, telephone and telex charges	10	18,308
Computer charges	11	46,436
Hire of office equipment	12	8,160
Licence and association fees	13	48,565
Advertising and subscriptions	14	3,181
Entertainment	15	12,275
Travelling expenses	16	10,450
Agent Expenses	1	19,584
Bank Charges	2	11,363
Conveyance Charges	3	2,601
Donation	4	2,040
General Charges	5	13,699
Insurance Expenses	6	15,357
Legal Charges	7	-8
Motor Vehicle Expenses	8	4,029
Rent - House	9	67,533
Professional Charges	10	31,613
Total = Row 9 of Form 2	27	2,519,504

ANNUAL RETURN: ANNEX 2I - BREAKDOWN OF OTHER EXPENSES

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2008 12

General: Singapore Insurance Fund

Description	Row No.	Amount
PROVISION FOR DEPRECIATION	1	81,792
(PROFIT)/LOSS ON SALE OF ASSET	2	19,363
INTEREST PAID ON TREATY RESERVES	3	4
OTHER TAXES AND EXPENSES PAID ON TREATY	4	0
Total = Row 14 of Form 2	26	101,159

ANNUAL RETURN: ANNEX 2I - BREAKDOWN OF OTHER EXPENSES

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2008 12

General: Offshore Insurance Fund

Description	Row No.	Amount
PROVISION FOR DEPRECIATION	1	56,370
(GAIN)/LOSS ON EXCHANGE	2	611,840
INTEREST PAID ON TREATY RESERVES	3	10,255
OTHER TAXES AND EXPENSES PAID ON TREATY	4	2,415
PROVISION FOR DIMINUTION IN VALUE OF INVESTMENT	5	0
Total = Row 14 of Form 2	26	680,880

ANNUAL RETURN: FORM 2 - ADDITIONAL INFORMATION

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2008 12

NIL

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

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

General: Singapore Insurance Fund

Reporting Cycle: 2008 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	985,784	6,676,702	3,563,567	19,006,284	9,391,716	161,781	576,797	652,871	6,368,539	4,395,912	2,844,295	0	1,313,476	15,575,093	55,937,724
Reinsurance business accepted -																
In Singapore	2	61,965	1,911,859	1,493,650	11,529	443,671	0	0	38,710	509,092	518,767	107,972	0	322,746	1,497,287	5,419,961
From other ASEAN countries	3	191,817	0	0	0	0	0	0	0	0	0	0	0	0	0	191,817
From other countries	4	1,137,058	0	0	0	0	0	0	0	0	1,557	0	0	0	1,557	1,138,615
Total (2 to 4)	5	1,390,840	1,911,859	1,493,650	11,529	443,671	0	0	38,710	509,092	520,324	107,972	0	322,746	1,498,844	6,750,393
Reinsurance business ceded -																
In Singapore	6	391,140	1,244,249	1,918,731	1,555,290	811,836	18,468	43,264	92,498	3,047,782	1,081,852	313,832	0	241,427	4,777,391	10,760,369
To other ASEAN countries	7	181,502	461,173	302,627	69,613	34,864	28,684	7,714	57,324	259,711	363,599	107,441	0	43,031	831,106	1,917,283
To other countries	8	1,058,018	4,671,459	2,197,396	806,398	164,021	31,799	44,939	126,938	1,795,929	2,151,412	504,017	0	473,513	5,051,809	14,025,839
Total (6 to 8)	9	1,630,660	6,376,881	4,418,754	2,431,301	1,010,721	78,951	95,917	276,760	5,103,422	3,596,863	925,290	0	757,971	10,660,306	26,703,491
Net premiums written (1 + 5 - 9)	10	745,964	2,211,680	638,463	16,586,512	8,824,666	82,830	480,880	414,821	1,774,209	1,319,373	2,026,977	0	878,251	6,413,631	35,984,626
Premium liabilities at beginning of period	11	70,099	884,035	979,495	7,268,538	3,963,428	29,101	304,236	149,855	1,205,276	777,053	534,001	0	274,535	2,940,720	16,439,652
Premium liabilities at end of period	12	67,771	780,222	193,933	13,661,790	4,926,310	28,926	66,695	144,654	1,420,749	690,141	405,689	0	163,184	2,824,417	22,550,064
Premiums earned during the period (10 + 11 - 12)	13	748,292	2,315,493	1,424,025	10,193,260	7,861,784	83,005	718,421	420,022	1,558,736	1,406,285	2,155,289	0	989,602	6,529,934	29,874,214
B. CLAIMS																
Gross claims settled																
Direct business	14	131,228	3,673,552	292,508	11,771,674	3,814,169	2,900	285,948	883,238	(21,178)	29,149	910,908	0	25,424	1,827,541	21,799,520
Reinsurance business accepted -																
In Singapore	15	50,218	1,515,914	1,014,719	2,245,586	264,729	0	0	74,622	0	263,601	0	0	883,156	1,221,379	6,312,545
From other ASEAN countries	16	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
From other countries	17	110,521	0	0	0	0	0	0	0	0	0	0	0	0	0	110,521
Total (15 to 17)	18	160,739	1,515,914	1,014,719	2,245,586	264,729	0	0	74,622	0	263,601	0	0	883,156	1,221,379	6,423,066
Recoveries from reinsurance business ceded -																
In Singapore	19	(12,449)	457,094	145,690	1,633,306	193,439	175	16,952	113,141	1,967	49,410	135,532	0	7,600	307,650	2,741,857
To other ASEAN countries	20	5,272	188,211	(3,359)	(10,592)	2,567	25	2,181	71,678	2,495	18,246	16,641	0	609	109,669	293,974
To other countries	21	191,032	1,899,390	557,042	577,407	31,637	159	14,126	464,351	16,164	184,272	107,807	0	274,542	1,047,136	4,317,929
Total (19 to 21)	22	183,855	2,544,695	699,373	2,200,121	227,643	359	33,259	649,170	20,626	251,928	259,980	0	282,751	1,464,455	7,353,760
Net claims settled (14 + 18 - 22)	23	108,112	2,644,771	607,854	11,817,139	3,851,255	2,541	252,689	308,690	(41,804)	40,822	650,928	0	625,829	1,584,465	20,868,826
Claims liabilities at end of period	24	917,894	3,746,004	2,328,361	54,103,103	12,085,385	36,124	179,470	1,405,875	590,975	930,415	13,637,576	0	14,034,618	30,599,459	103,995,800
Claims liabilities at beginning of period	25	1,041,512	4,111,079	4,635,794	55,873,158	8,490,215	60,195	23,953	1,652,439	531,975	835,184	14,027,212	0	15,171,730	32,218,540	106,454,446
Net claims incurred (23 + 24 - 25)	26	(15,506)	2,279,696	(1,699,579)	10,047,084	7,446,425	(21,530)	408,206	62,126	17,196	136,053	261,292	0	(511,283)	(34,616)	18,410,180
C. MANAGEMENT EXPENSES																
Management Expenses	27	138,252	499,609	294,185	1,106,293	572,138	9,411	33,553	40,230	400,081	285,984	171,737	0	95,181	993,213	3,646,654
D. DISTRIBUTION EXPENSES																
Commissions	28	340,493	1,648,868	1,741,712	2,698,914	681,619	17,048	70,717	98,533	1,050,493	552,460	500,960	0	647,859	2,850,305	10,049,676
Reinsurance commissions	29	542,776	1,667,403	2,637,399	216,658	108,845	18,670	51,107	94,382	1,602,127	1,081,947	431,002	0	581,974	3,791,432	9,034,290
Net commissions incurred (28 - 29)	30	(202,283)	(18,535)	(895,687)	2,482,256	572,774	(1,622)	19,610	4,151	(551,634)	(529,487)	69,958	0	65,885	(941,127)	1,015,386
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	827,829	(445,277)	3,725,106	(3,442,373)	(729,553)	96,746	257,052	313,515	1,693,093	1,513,735	1,652,302	0	1,339,819	6,512,464	6,801,994
F. NET INVESTMENT INCOME																
	33	(1,289,651)	(4,660,496)	(2,744,248)	(10,319,824)	(5,337,073)	(87,789)	(312,993)	(375,279)	(3,732,077)	(2,667,746)	(1,602,018)	0	(887,879)	(9,264,999)	(34,017,073)
G. OPERATING RESULT (32 + 33)																
	34	(461,822)	(5,105,773)	980,858	(13,762,197)	(6,066,626)	8,957	(55,941)	(61,764)	(2,038,984)	(1,154,011)	50,284	0	451,940	(2,752,535)	(27,215,079)

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

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

General: Offshore Insurance Fund

Reporting Cycle: 2008 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	21,514,296	453,410	491,038	22,458,744
Reinsurance business accepted -						
In Singapore	2	0	1,513,970	2,228,921	424,874	4,167,765
From other ASEAN countries	3	6	1,515,976	2,536,553	475,678	4,528,213
From other countries	4	2	7,680,750	4,293,122	74,344	12,048,218
Total (2 to 4)	5	8	10,710,696	9,058,596	974,896	20,744,196
Reinsurance business ceded -						
In Singapore	6	1	5,369,769	1,558,247	264,336	7,192,353
To other ASEAN countries	7	0	2,728,323	796,247	129,780	3,654,350
To other countries	8	0	16,476,378	5,106,077	432,040	22,014,495
Total (6 to 8)	9	1	24,574,470	7,460,571	826,156	32,861,198
Net premiums written (1 + 5 - 9)	10	7	7,650,522	2,051,435	639,778	10,341,742
Premium liabilities at beginning of period	11	1,838	1,693,948	1,176,744	445,762	3,318,292
Premium liabilities at end of period	12	0	2,483,790	995,497	403,188	3,882,475
Premiums earned during the period (10 + 11 - 12)	13	1,845	6,860,680	2,232,682	682,352	9,777,559
B. CLAIMS						
Gross claims settled						
Direct business	14	0	3,514,795	99,420	15,080	3,629,295
Reinsurance business accepted -						
In Singapore	15	0	695,552	164,220	117,111	976,883
From other ASEAN countries	16	(1,694)	1,031,084	361,350	274,570	1,665,310
From other countries	17	386	228,405	2,094,114	2,171,491	4,494,396
Total (15 to 17)	18	(1,308)	1,955,041	2,619,684	2,563,172	7,136,589
Recoveries from reinsurance business ceded -						
In Singapore	19	225	998,487	446,156	519,775	1,964,643
To other ASEAN countries	20	0	197,974	92,508	(8,957)	281,525
To other countries	21	0	2,333,048	1,676,742	352,005	4,361,795
Total (19 to 21)	22	225	3,529,509	2,215,406	862,823	6,607,963
Net claims settled (14 + 18 - 22)	23	(1,533)	1,940,327	503,698	1,715,429	4,157,921
Claims liabilities at end of period	24	86,871	11,026,598	3,017,783	54,156,861	68,288,113
Claims liabilities at beginning of period	25	90,778	4,932,887	3,249,771	58,461,920	66,735,356
Net claims incurred (23 + 24 - 25)	26	(5,440)	8,034,038	271,710	(2,589,630)	5,710,678
C. MANAGEMENT EXPENSES						
Management Expenses	27	0	1,879,293	554,720	85,491	2,519,504
D. DISTRIBUTION EXPENSES						
Commissions	28	1,633	6,862,558	1,519,982	228,872	8,613,045
Reinsurance commissions	29	0	8,028,197	3,202,501	521,864	11,752,562
Net commissions incurred (28 - 29)	30	1,633	(1,165,639)	(1,682,519)	(292,992)	(3,139,517)
Other distribution expenses	31	0	0	0	0	0
E. UNDERWRITING RESULTS						
Underwriting gain / (loss) (13 - 26 - 27 - 30 - 31)	32	5,652	(1,887,012)	3,088,771	3,479,483	4,686,894
F. NET INVESTMENT INCOME	33	0	(621,595)	(183,480)	(28,277)	(833,352)
G. OPERATING RESULT (32 + 33)	34	5,652	(2,508,607)	2,905,291	3,451,206	3,853,542

ANNUAL RETURN: NOTES TO FORM 6

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2008 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:
ALLOCATED ON THE BASIS OF GROSS PREMIUM FOR EACH CLASS OF BUSINESS.

NET INVESTMENT INCOME:
ALLOCATED ON THE BASIS OF GROSS PREMIUM FOR EACH CLASS OF BUSINESS.

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

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2008 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:
ALLOCATED ON THE BASIS OF GROSS PREMIUM FOR EACH CLASS OF BUSINESS.

NET INVESTMENT INCOME:
ALLOCATED ON THE BASIS OF GROSS PREMIUM FOR EACH CLASS OF BUSINESS.

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

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2008 12

NIL

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

1821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2008 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	12,426	564,371	0	0	0	0	27,422	134,359	0	0	39,848	698,730
Reinsurance ceded	2	624	95,293	0	0	0	0	17,296	61,655	0	0	17,920	156,948
Net premiums written (1 - 2)	3	11,802	469,078	0	0	0	0	10,126	72,704	0	0	21,928	541,782
Premium liabilities at beginning of period	4	15,943	288,293	0	0	0	0	6,770	22,331	0	0	22,713	310,624
Premium liabilities at end of period	5	4,817	61,878	0	0	0	0	3,839	25,087	0	0	8,656	86,965
Premium earned during the period (3 + 4 - 5)	6	22,928	695,493	0	0	0	0	13,057	69,948	0	0	35,985	765,441
B. CLAIMS													
Gross claims settled	7	63,101	222,847	0	0	0	0	0	2,900	0	0	63,101	225,747
Reinsurance recoveries	8	3,155	30,104	0	0	0	0	0	359	0	0	3,155	30,463
Net claims settled (7 - 8)	9	59,946	192,743	0	0	0	0	0	2,541	0	0	59,946	195,284
Claim liabilities at end of period	10	34,600	144,741	0	0	0	0	2,685	33,439	0	0	37,285	178,180
Claim liabilities at beginning of period	11	5,892	16,560	0	0	0	0	3,173	57,022	0	0	9,065	73,582
Net claims incurred (9 + 10 - 11)	12	88,654	320,924	0	0	0	0	-488	-21,042	0	0	88,166	299,882
C. MANAGEMENT EXPENSES													
Management expenses	13	723	32,830	0	0	0	0	1,595	7,816	0	0	2,318	40,646
D. DISTRIBUTION EXPENSES													
Commissions	14	296	70,422	0	0	0	0	5,918	11,130	0	0	6,214	81,552
Reinsurance commissions	15	166	50,942	0	0	0	0	11,278	7,392	0	0	11,444	58,334
Net commissions incurred (14 - 15)	16	130	19,480	0	0	0	0	-5,360	3,738	0	0	-5,230	23,218
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	-66,579	322,259	0	0	0	0	17,310	79,436	0	0	-49,269	401,695
F. NET INVESTMENT INCOME													
	19	-6,743	-306,250	0	0	0	0	-14,880	-72,909	0	0	-21,623	-379,159
G. OPERATING RESULTS (18 + 19)													
	20	-73,322	16,009	0	0	0	0	2,430	6,527	0	0	-70,892	22,536
H. OTHERS													
Number of policies in force	21	63	589	0	0	0	0	52	32	0	0	115	621
Number of lives covered under policies in force	22	86	10,211	0	0	0	0	54	6,303	0	0	140	16,514
Number of claims registered	23	91	118	0	0	0	0	1	12	0	0	92	130

ANNUAL RETURN: NOTES TO FORM 7(b)

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2008 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

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2008 12

NIL

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

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2008 12

Description	Row No.	Business in Singapore - Life Business	Business in Singapore - General Business	Overseas (Branch) Operations - Life Business	Overseas (Branch) Operations - General Business	Shareholders Fund	Total
ASSETS							
Equity securities	1	0	36,960,245	0	0	0	36,960,245
Debt securities	2	0	88,655,744	0	0	0	88,655,744
Land and buildings	3	0	17,700,000	0	0	0	17,700,000
Loans	4	0	19,573,168	0	0	0	19,573,168
Cash and deposits	5	0	371,143,585	0	0	216,254	371,359,839
Other invested assets	6	0	0	0	0	0	0
Investment income due or accrued	7	0	2,015,659	0	0	1,511	2,017,170
Outstanding premiums and agents' balances	8	0	27,618,399	0	0	0	27,618,399
Deposits withheld by cedants	9	0	319,660	0	0	0	319,660
Reinsurance recoverables (on paid claims)	10	0	1,409,075	0	0	0	1,409,075
Income tax recoverables	11	0	0	0	0	0	0
Fixed assets	12	0	714,200	0	0	0	714,200
Inter-fund balances and intra-group balances (due from)	13	0	0	0	0	0	0
Other assets	14	0	2,282,188	0	0	0	2,282,188
Total Assets (1 to 14)	15	0	568,391,923	0	0	217,765	568,609,688
LIABILITIES							
Policy liabilities	16	0	198,716,452	0	0		198,716,452
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	28,171,446	0	0	0	28,171,446
Amounts owing to insurers	20	0	62,787,163	0	0	0	62,787,163
Bank loans and overdrafts	21	0	0	0	0	0	0
Inter-fund balances and intra-group balances (due to)	22	0	0	0	0	0	0
Others	23	0	25,014,911	0	0	0	25,014,911
Total Liabilities (16 to 23)	24	0	314,689,972	0	0	0	314,689,972
NET ASSETS (15 - 24)	25	0	253,701,951	0	0	217,765	253,919,716
SHAREHOLDERS' EQUITY & SURPLUS							
Paid-up capital	26					25,000,000	25,000,000
Reserves:							
Unappropriated profits (losses)	27					-24,782,235	-24,782,235
Other reserves	28					0	0
Surplus	29	0	253,701,951	0	0		253,701,951
Total (26 to 29)	30	0	253,701,951	0	0	217,765	253,919,716

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

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2008 12

Description	Row No.	Paid-up Capital	Other Reserves	Unappropriated Profits (Losses) (Please Specify)	Total
Balance at beginning of period	1	25,000,000	0	-24,785,376	214,624
Changes in accounting policy	2	0	0	0	0
Increase (decrease) in reserves	3	0	0	0	0
Net profit for the period	4	0	0	3,141	3,141
Dividends paid for the period	5	0	0	-1,537,500	-1,537,500
Issue of share capital	6	0	0	0	0
Transfer (to) from insurance funds maintained in Singapore	7	0	0	1,537,500	1,537,500
Transfer (to) from overseas (branch) operations	8	0	0	0	0
Balance at End of Period	9	25,000,000	0	-24,782,235	217,765

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

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2008 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	0
Total Balances Due To	8	0
Total Net Balances (4 - 8)	9	0

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

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2008 12

NIL

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

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2008 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	105,891,057	0	0		105,891,057
Less: Outward reinsurance premiums	2	0	59,564,689	0	0		59,564,689
Investment revenue	3	0	-34,754,975	0	0	3,141	-34,751,834
Less: Investment expenses	4	0	95,450	0	0	0	95,450
Other income	5	0	7,947,952	0	0	0	7,947,952
Total Income (1 to 5)	6	0	19,423,895	0	0	3,141	19,427,036
Gross claims settled	7	0	38,988,470	0	0		38,988,470
Less: Reinsurance recoveries	8	0	13,961,723	0	0		13,961,723
Management expenses	9	0	6,166,158	0	0	0	6,166,158
Distribution expenses	10	0	-2,124,131	0	0	0	-2,124,131
Increase (decrease) in net policy liabilities	11	0	5,768,706	0	0		5,768,706
Provision for doubtful debts / bad debts written off on receivables	12	0	46,151	0	0	0	46,151
Taxation expenses	13	0	2,107,113	0	0	0	2,107,113
Other expenses	14	0	782,039	0	0	0	782,039
Total Outgo (7 to 14)	15	0	37,772,783	0	0	0	37,772,783
NET INCOME (6 - 15)	16	0	-18,348,888	0	0	3,141	-18,345,747

ANNUAL RETURN: FORM 9 - ADDITIONAL INFORMATION

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2008 12

NIL

**ANNUAL RETURN: FORM 20 - ACTUARY'S CERTIFICATE ON POLICY LIABILITIES IN
RESPECT OF GENERAL BUSINESS**

ACTUARIAL INVESTIGATION OF POLICY LIABILITIES

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2008 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	22,550,063	3,882,474
Claim Liabilities	103,995,801	68,288,114
Policy Liabilities	126,545,864	72,170,588

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

None

ANNUAL RETURN: FORM 20 - ADDITIONAL INFORMATION

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2008 12

NIL

**ANNUAL RETURN: FORM 21 - STATEMENT IN RELATION TO FUND SOLVENCY REQUIREMENT OF
INSURANCE FUND**

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

General: Singapore Insurance Fund

Reporting Cycle: 2008 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	187,465,509
Less:		
Reinsurance adjustment	6	877,738
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	186,587,771
(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	33,676,924
(a) Premium liability risk requirement	31	6,827,612
(b) Claim liability risk requirement	32	26,849,312
Total C1 Requirement (14 + 23 + 30)	33	33,676,924
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	5,406,262
(a) Specific Risk Requirement	35	2,703,131

(b) General Risk Requirement	36	2,703,131	
Debt Investment and Duration Mismatch Risk Requirement: (38 or 43, whichever is higher)	37		2,086,756
(a) Sum of: (39 + 42)	38	2,086,756	
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	2,086,756	
Debt specific risk requirement	40	1,049,326	
Debt general risk requirement	41	1,037,430	
Liability adjustment requirement in an increasing interest rate environment	42	0	
(b) Sum of: (44 + 47)	43	11,896	
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	11,896	
Debt specific risk requirement	45	1,049,326	
Negative of debt general risk requirement	46	-1,037,430	
Liability adjustment requirement in a decreasing interest rate environment	47	0	
Loan Investment Risk Requirement	48		967,885
Property Risk Requirement	49		2,832,000
Foreign Currency Mismatch Risk Requirement (for Singapore Insurance Fund)	50		830,628
Derivative Counterparty Risk Requirement	51		0
Miscellaneous Risk Requirement	52		7,348,677
Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)	53		19,472,208
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		53,149,132

**ANNUAL RETURN: FORM 21 - STATEMENT IN RELATION TO FUND SOLVENCY REQUIREMENT OF
INSURANCE FUND**

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

General: Offshore Insurance Fund

Reporting Cycle: 2008 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	66,236,442
Less:		
Reinsurance adjustment	6	129,849
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	66,106,593
(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	21,669,162
(a) Premium liability risk requirement	31	1,337,961
(b) Claim liability risk requirement	32	20,331,201
Total C1 Requirement (14 + 23 + 30)	33	21,669,162
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	507,378
(a) Specific Risk Requirement	35	253,689
(b) General Risk Requirement	36	253,689
Debt Investment and Duration Mismatch Risk Requirement:		

(38 or 43, whichever is higher)	37	2,264,909
(a) Sum of: (39 + 42)	38	2,264,909
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	2,264,909
Debt specific risk requirement	40	761,455
Debt general risk requirement	41	1,503,454
Liability adjustment requirement in an increasing interest rate environment	42	0
(b) Sum of: (44 + 47)	43	-741,999
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	-741,999
Debt specific risk requirement	45	761,455
Negative of debt general risk requirement	46	-1,503,454
Liability adjustment requirement in a decreasing interest rate environment	47	0
Loan Investment Risk Requirement	48	144,000
Property Risk Requirement	49	0
Foreign Currency Mismatch Risk Requirement (for Singapore Insurance Fund)	50	0
Derivative Counterparty Risk Requirement	51	0
Miscellaneous Risk Requirement	52	2,666,995
Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)	53	5,583,282
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	27,252,444

ANNUAL RETURN: FORM 21 - ADDITIONAL INFORMATION

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2008 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**

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2008 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	0
(a) Premium liability risk requirement	18	0
(b) Claim liability risk requirement	19	0
Total C1 Requirement (1 + 10 + 17)	20	0
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	0
(a) Specific Risk Requirement	22	0
(b) General Risk Requirement	23	0
Debt Investment and Duration Mismatch Risk Requirement: (25 or 30, whichever is higher)	24	0
(a) Sum of: (26 + 29)	25	0
Debt investment risk requirement in an increasing interest rate environment (27 to 28)	26	0
Debt specific risk requirement	27	0
Debt general risk requirement	28	0
Liability adjustment requirement in an increasing interest rate environment	29	0
(b) Sum of: (31 + 34)	30	0
Debt investment risk requirement in a decreasing interest rate environment (32 to 33)	31	0
Debt specific risk requirement	32	0

Negative of debt general risk requirement	33	0
Liability adjustment requirement in a decreasing interest rate environment	34	0
Loan Investment Risk Requirement	35	0
Property Risk Requirement	36	0
Derivative Counterparty Risk Requirement	37	0
Miscellaneous Risk Requirement	38	544
Total C2 Requirement (21 + 24 + 35 + 36 + 37 + 38)	39	544
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	544

ANNUAL RETURN: FORM 22 - ADDITIONAL INFORMATION

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2008 12

NIL

ANNUAL RETURN

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

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2008 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	253,701,951
Balances in the surplus account of each participating fund	2	0
Paid-up ordinary share capital	3	25,000,000
Unappropriated profits (losses)	4	-24,782,235
Surpluses of Overseas Branch Operations	5	0
Irredeemable and non-cumulative preference shares	6	0
Any other capital instrument approved by the Authority as a Tier 1 resource	7	0
Less:		
Reinsurance adjustment	8	1,007,587
Financial resource adjustment: (10 to 14)	9	0
(a) loans to, guarantees granted for and other unsecured amounts owed to the registered insurer	10	0
(b) charged assets	11	0
(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	252,912,129
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	252,912,129
(ii) Total Risk Requirement of Registered Insurer		
(a) Total risk requirements of insurance funds established or maintained under the Act	22	80,401,576
(b) Total risk requirements of assets and liabilities that do not belong to any insurance fund established and maintained under the Act	23	544
Total Risk Requirement of Registered Insurer (22 to 23)	24	80,402,120
CAPITAL ADEQUACY RATIO (21/24)	25	314.56 %

ANNUAL RETURN: FORM 23 - ADDITIONAL INFORMATION

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2008 12

NIL