

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2012 12

General: Singapore Insurance Fund

Description	Annex	Row No.	Amount
ASSETS			
Equity securities	1A	1	69,856,525
Debt securities	1B	2	148,364,920
Land and buildings	1C	3	20,250,000
Loans	1D	4	2,800,000
Cash and deposits		5	210,764,498
Other invested assets	1E	6	0
Investment income due or accrued		7	1,311,799
Outstanding premiums and agents' balances	1F	8	26,686,622
Deposits withheld by cedants		9	103,405
Reinsurance recoverables (on paid claims)	1G	10	2,478,680
Income tax recoverables		11	0
Fixed assets	1H	12	641,244
Inter-fund balances and intra group balances (due from)	1I	13	0
Other assets	1J	14	4,077,440
Total Assets (1 to 14)		15	487,335,133
LIABILITIES			
Policy liabilities	1K	16	170,317,494
Other liabilities:			
Outstanding claims		17	0
Annuities due and unpaid		18	0
Reinsurance deposits		19	9,133,028
Amounts owing to insurers		20	20,522,785
Bank loans and overdrafts		21	0
Inter-fund balances and intra-group balances (due to)	1L	22	0
Others	1M	23	16,276,850
Total Liabilities (16 to 23)		24	216,250,157
SURPLUS (15 - 24)	1N	25	271,084,976

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2012 12

General: Offshore Insurance Fund

Description	Annex	Row No.	Amount
ASSETS			
Equity securities	1A	1	9,752,499
Debt securities	1B	2	81,953,519
Land and buildings	1C	3	0
Loans	1D	4	0
Cash and deposits		5	101,714,292
Other invested assets	1E	6	0
Investment income due or accrued		7	989,924
Outstanding premiums and agents' balances	1F	8	38,313,630
Deposits withheld by cedants		9	167,512
Reinsurance recoverables (on paid claims)	1G	10	6,741,018
Income tax recoverables		11	118,806
Fixed assets	1H	12	0
Inter-fund balances and intra group balances (due from)	1I	13	0
Other assets	1J	14	867,812
Total Assets (1 to 14)		15	240,619,012
LIABILITIES			
Policy liabilities	1K	16	79,732,888
Other liabilities:			
Outstanding claims		17	0
Annuities due and unpaid		18	0
Reinsurance deposits		19	28,616,466
Amounts owing to insurers		20	33,410,765
Bank loans and overdrafts		21	0
Inter-fund balances and intra-group balances (due to)	1L	22	0
Others	1M	23	7,976,584
Total Liabilities (16 to 23)		24	149,736,703
SURPLUS (15 - 24)	1N	25	90,882,309

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2012 12

General: Singapore Insurance Fund

Description	Row No.	Listed	Unlisted	Amount
Equity securities other than collective investment schemes	1	69,806,525	50,000	69,856,525
Collective investment schemes	2	0	0	0
Total (1 to 2) = Row 1 of Form 1	3			69,856,525

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2012 12

General: Offshore Insurance Fund

Description	Row No.	Listed	Unlisted	Amount
Equity securities other than collective investment schemes	1	8,336,875	0	8,336,875
Collective investment schemes	2	0	1,415,624	1,415,624
Total (1 to 2) = Row 1 of Form 1	3			9,752,499

ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2012 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Government debt securities	1	8,596,149
Qualifying debt securities	2	82,066,751
Other debt securities	3	57,702,020
Total (1 to 3) = Row 2 of Form 1	4	148,364,920

ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2012 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Government debt securities	1	977,214
Qualifying debt securities	2	75,052,982
Other debt securities	3	5,923,323
Total (1 to 3) = Row 2 of Form 1	4	81,953,519

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

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2012 12

General: Singapore Insurance Fund

Location and Description of Land and Buildings	Row No.	Cost	Last Revaluation Date	Last Reported Amount	Changes from Last Reported Amount	Amount
6 RAFFLES QUAY, 22ND FLOOR, SINGAPORE	1	9,619,025	17/01/2012	20,500,000	-250,000	20,250,000
Total = Row 3 of Form 1	21					20,250,000

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

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2012 12

General: Offshore Insurance Fund

Location and Description of Land and Buildings	Row No.	Cost	Last Revaluation Date	Last Reported Amount	Changes from Last Reported Amount	Amount
Total = Row 3 of Form 1	21					0

ANNUAL RETURN: ANNEX 1D - INVESTMENT IN LOANS

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2012 12

General: Singapore Insurance Fund

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

ANNUAL RETURN: ANNEX 1D - INVESTMENT IN LOANS

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2012 12

General: Offshore Insurance Fund

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

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

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

General: Singapore Insurance Fund

Reporting Cycle: 2012 12

Description	Row No.	Notional Principal Amount	Amount
Derivatives			
Options:			
(a) Call options	1	0	0
(b) Put options	2	0	0
(c) Swaptions	3	0	0
(d) Other options	4	0	0
Total investments in options (1 to 4)	5	0	0
Futures contracts:			
(a) Currency futures contracts	6	0	0
(b) Interest rate futures contracts	7	0	0
(c) Other futures contracts	8	0	0
Total investments in futures contracts (6 to 8)	9	0	0
Forward contracts:			
(a) Currency forward contracts	10	0	0
(b) Interest rate forward contracts	11	0	0
(c) Other forward contracts	12	0	0
Total investments in forward contracts (10 to 12)	13	0	0
Swaps:			
(a) Interest rate swaps	14	0	0
(b) Currency swaps	15	0	0
(c) Other swaps	16	0	0
Total investments in swaps (14 to 16)	17	0	0
Other derivatives	18	0	0
Total investments in derivatives (5 + 9 + 13 + 17 + 18)	19	0	0
Other invested assets excluding derivatives			

Total investments in other invested assets excluding derivatives	40		0
Total = Row 6 of Form 1	41		0

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

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

General: Offshore Insurance Fund

Reporting Cycle: 2012 12

Description	Row No.	Notional Principal Amount	Amount
Derivatives			
Options:			
(a) Call options	1	0	0
(b) Put options	2	0	0
(c) Swaptions	3	0	0
(d) Other options	4	0	0
Total investments in options (1 to 4)	5	0	0
Futures contracts:			
(a) Currency futures contracts	6	0	0
(b) Interest rate futures contracts	7	0	0
(c) Other futures contracts	8	0	0
Total investments in futures contracts (6 to 8)	9	0	0
Forward contracts:			
(a) Currency forward contracts	10	0	0
(b) Interest rate forward contracts	11	0	0
(c) Other forward contracts	12	0	0
Total investments in forward contracts (10 to 12)	13	0	0
Swaps:			
(a) Interest rate swaps	14	0	0
(b) Currency swaps	15	0	0
(c) Other swaps	16	0	0
Total investments in swaps (14 to 16)	17	0	0
Other derivatives	18	0	0
Total investments in derivatives (5 + 9 + 13 + 17 + 18)	19	0	0
Other invested assets excluding derivatives			

Total investments in other invested assets excluding derivatives	40		0
Total = Row 6 of Form 1	41		0

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

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

General: Singapore Insurance Fund

Reporting Cycle: 2012 12

Description	Row No.	Direct Business - Agents	Direct Business - Brokers	Direct Business - Others	Amount
In respect of direct business					
Bad debts written off during the year	1	0	0	0	0
Ageing of outstanding premiums and agents' balances: <i>Outstanding period</i>					
Up to 3 months	2	1,042,924	18,586,035	73,309	19,702,268
Above 3 months but not exceeding 6 months	3	310,625	3,324,062	14,929	3,649,616
Above 6 months but not exceeding 12 months	4	0	1,570,956	5,821	1,576,777
Above 12 months	5	225,028	577,468	855	803,351
Gross total (2 to 5)	6	1,578,577	24,058,521	94,914	25,732,012
Provision for doubtful debts	7	225,028	22,106	0	247,134
Total outstanding premiums and agents' balances in respect of direct business (6 - 7)	8	1,353,549	24,036,415	94,914	25,484,878
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			968,994
Above 6 months but not exceeding 12 months	11			122,578
Above 12 months but not exceeding 24 months	12			93,385
Above 24 months	13			33,587
Gross total (10 to 13)	14			1,218,544
Provision for doubtful debts	15			16,800
Total outstanding premiums and agents' balances in respect of reinsurance business (14 - 15)	16			1,201,744
Total (8 + 16) = Row 8 of Form 1	17			26,686,622

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: 2012 12

Description	Row No.	Direct Business - Agents	Direct Business - Brokers	Direct Business - Others	Amount
In respect of direct business					
Bad debts written off during the year	1	0	0	0	0
Ageing of outstanding premiums and agents' balances:					
<i>Outstanding period</i>					
Up to 3 months	2	5,574	18,297,600	21,363	18,324,537
Above 3 months but not exceeding 6 months	3	0	4,157,305	13,716	4,171,021
Above 6 months but not exceeding 12 months	4	0	1,203,389	88	1,203,477
Above 12 months	5	0	865,327	0	865,327
Gross total (2 to 5)	6	5,574	24,523,621	35,167	24,564,362
Provision for doubtful debts	7	0	992,341	0	992,341
Total outstanding premiums and agents' balances in respect of direct business (6 - 7)	8	5,574	23,531,280	35,167	23,572,021
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				12,715,530

Above 6 months but not exceeding 12 months	11				1,822,314
Above 12 months but not exceeding 24 months	12				279,719
Above 24 months	13				27,765
Gross total (10 to 13)	14				14,845,328
Provision for doubtful debts	15				103,719
Total outstanding premiums and agents' balances in respect of reinsurance business (14 - 15)	16				14,741,609
Total (8 + 16) = Row 8 of Form 1	17				38,313,630

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: 2012 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Reinsurance recoveries on unpaid claims	1	67,280,411
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	1,864,500
Above 1 year but not exceeding 2 years	4	544,083
Above 2 years	5	745,761
Total (3 to 5)	6	3,154,344
Provision for doubtful reinsurance recoverables	7	675,664
Total (6 - 7) = Row 10 of Form 1	8	2,478,680

ANNUAL RETURN: ANNEX 1G - STATEMENT OF REINSURANCE RECOVERABLES

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2012 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Reinsurance recoveries on unpaid claims	1	145,445,037
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	6,355,108
Above 1 year but not exceeding 2 years	4	107,949
Above 2 years	5	772,242
Total (3 to 5)	6	7,235,299
Provision for doubtful reinsurance recoverables	7	494,281
Total (6 - 7) = Row 10 of Form 1	8	6,741,018

ANNUAL RETURN: ANNEX 1H - FIXED ASSETS

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2012 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Motor vehicles	1	60,973
Computer equipment	2	373,151
Other fixed assets	3	207,120
Total (1 to 3) = Row 12 of Form 1	4	641,244

ANNUAL RETURN: ANNEX 1H - FIXED ASSETS

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2012 12

General: Offshore Insurance Fund

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

**ANNUAL RETURN: ANNEX 11 - INTER-FUND BALANCES AND
INTRA-GROUP BALANCES (DUE FROM)**

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2012 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: 2012 12

General: Offshore Insurance Fund

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

ANNUAL RETURN: ANNEX 1J - BREAKDOWN OF OTHER ASSETS

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2012 12

General: Singapore Insurance Fund

Description	Row No.	Amount
FRANKING ADVANCE	1	3,388
SUNDRY DEPOSITS	2	266,495
SUNDRY DEBTORS	3	3,635,938
SERVICES DIVISION DEBTORS	4	4,991
PREPAID EXPENSES	5	126,953
AMOUNT RECEIVABLE	6	39,675
	7	0
Total = Row 14 of Form 1	26	4,077,440

ANNUAL RETURN: ANNEX 1J - BREAKDOWN OF OTHER ASSETS

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2012 12

General: Offshore Insurance Fund

Description	Row No.	Amount
SERVICES DIVISION DEBTORS	1	756,111
SUNDRY DEBTORS (FROM CONTROL ACCOUNT C	2	111,693
AMOUNT RECEIVABLE	3	8
	4	0
Total = Row 14 of Form 1	26	867,812

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

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2012 12

General: Singapore Insurance Fund

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

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

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2012 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: 2012 12

General: Singapore Insurance Fund

Description	Row No.	Amount
PROVISION FOR TAXATION	1	3,295,335
PROVISION FOR DEFERRED TAX	2	4,813,171
LIABILITIES FOR OUSTANDING EXPENSES	3	37,735
OUTPUT TAX	4	1,661,510
SUNDRY CREDITORS	5	1,337,953
PROVISION FOR AUDIT FEES	6	64,000
PROVISION FOR ACTUARIAL FEES	7	31,500
AMOUNT OWING TO AGENTS	8	86,985
SERVICES DIVISION CREDITORS	9	4,822,186
PROVISION FOR DIRECTORS SITTING FEES	10	126,475
Total = Row 23 of Form 1	26	16,276,850

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2012 12

General: Offshore Insurance Fund

Description	Row No.	Amount
PROVISION FOR TAXATION	1	0
PROVISION FOR DEFERRED TAX	2	477,421
PREMIUMS RECEIVED IN ADVANCE	3	0
SUNDRY CREDITORS	4	2,066
AMOUNT OWING TO AGENTS	5	4
SERVICES DIVISION CREDITORS	6	7,497,093
Total = Row 23 of Form 1	26	7,976,584

ANNUAL RETURN: ANNEX 1N - SURPLUS

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2012 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Surplus at beginning of period	1	244,706,345
Net income	2	28,878,631
Transfer (to) from head office / shareholders fund	3	-2,500,000
Surplus at End of Period (1 to 3) = Row 25 of Form 1	4	271,084,976

ANNUAL RETURN: ANNEX 1N - SURPLUS

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2012 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Surplus at beginning of period	1	86,850,119
Net income	2	4,032,190
Transfer (to) from head office / shareholders fund	3	0
Surplus at End of Period (1 to 3) = Row 25 of Form 1	4	90,882,309

**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: 2012 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Registered insurer / foreign insurer under the foreign insurer scheme	1	8,916,539
Authorised reinsurer / related corporation / head office / branch of head office of the registered insurer	2	698,077
Unregistered reinsurer	3	10,758,956
Total (1 to 3)	4	20,373,572

**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: 2012 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Registered insurer / foreign insurer under the foreign insurer scheme	1	1,182,198
Authorised reinsurer / related corporation / head office / branch of head office of the registered insurer	2	1,082,934
Unregistered reinsurer	3	25,508,486
Total (1 to 3)	4	27,773,618

**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: 2012 12

General: Singapore Insurance Fund

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

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

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2012 12

General: Offshore Insurance Fund

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

ANNUAL RETURN: NOTES TO FORM 1

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2012 12

General: Singapore Insurance Fund

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

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

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

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

ANNUAL RETURN: NOTES TO FORM 1

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2012 12

General: Offshore Insurance Fund

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

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

NIL

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

NIL

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

ANNUAL RETURN: FORM 1 - ADDITIONAL INFORMATION

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle 2012 12

NIL

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2012 12

General: Singapore Insurance Fund

Description	Annex	Row No.	Amount
Gross premiums	2A	1	105,234,300
Less: Outward reinsurance premiums	2B	2	40,951,935
Investment revenue	2C	3	21,127,347
Less: Investment expenses		4	102,544
Other income	2D	5	465,062
Total Income (1 to 5)		6	85,772,230
Gross claims settled	2E	7	64,732,981
Less: Reinsurance recoveries		8	24,210,365
Management expenses	2F	9	4,464,339
Distribution expenses	2G	10	3,187,898
Increase (decrease) in net policy liabilities	2H	11	3,420,431
Provision for doubtful debts/ bad debts written off on receivables		12	5,586
Taxation expenses		13	4,954,211
Other expenses	2I	14	338,518
Total Outgo (7 to 14)		15	56,893,599
Net Income (6 - 15)	2J	16	28,878,631

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2012 12

General: Offshore Insurance Fund

Description	Annex	Row No.	Amount
Gross premiums	2A	1	89,856,237
Less: Outward reinsurance premiums	2B	2	65,088,072
Investment revenue	2C	3	6,638,081
Less: Investment expenses		4	0
Other income	2D	5	268,344
Total Income (1 to 5)		6	31,674,590
Gross claims settled	2E	7	73,843,992
Less: Reinsurance recoveries		8	56,969,733
Management expenses	2F	9	3,839,570
Distribution expenses	2G	10	(920,455)
Increase (decrease) in net policy liabilities	2H	11	4,653,765
Provision for doubtful debts/ bad debts written off on receivables		12	883,656
Taxation expenses		13	(193,080)
Other expenses	2I	14	2,504,685
Total Outgo (7 to 14)		15	27,642,400
Net Income (6 - 15)	2J	16	4,032,190

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2012 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Registered insurer / foreign insurer under the foreign insurer scheme	1	10,982,759
Authorised reinsurer / related corporation / head office / branch of head office of the registered insurer	2	968,461
Unregistered reinsurer	3	29,000,715
Total (1 to 3) = Row 2 of Form 2	4	40,951,935

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2012 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Registered insurer / foreign insurer under the foreign insurer scheme	1	3,534,828
Authorised reinsurer / related corporation / head office / branch of head office of the registered insurer	2	2,733,738
Unregistered reinsurer	3	58,819,506
Total (1 to 3) = Row 2 of Form 2	4	65,088,072

ANNUAL RETURN: ANNEX 2C - INVESTMENT REVENUE

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2012 12

General: Singapore Insurance Fund

Description	Row No.	Interest / Dividend / Rental Income	Realised Gains (Losses) From Last Reported Value / Write-backs (Write-offs)	Unrealised Changes From Last Reported Value	Amount
Equity securities	1	2,387,989	2,165,885	8,905,145	13,459,019
Debt securities	2	4,886,971	0	1,637,222	6,524,193
Land and Buildings	3	741,443	0	-250,000	491,443
Loans	4	100,793	0	0	100,793
Cash and deposits	5	3,703,985	0	-3,152,086	551,899
Other invested assets	6	0	0	0	0
Total (1 to 6) = Row 3 of Form 2	7				21,127,347

ANNUAL RETURN: ANNEX 2C - INVESTMENT REVENUE

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2012 12

General: Offshore Insurance Fund

Description	Row No.	Interest / Dividend / Rental Income	Realised Gains (Losses) From Last Reported Value / Write-backs (Write-offs)	Unrealised Changes From Last Reported Value	Amount
Equity securities	1	163,141	195,888	3,401,873	3,760,902
Debt securities	2	4,865,939	0	65,116	4,931,055
Land and Buildings	3	0	0	0	0
Loans	4	0	0	0	0
Cash and deposits	5	2,546,086	0	-4,599,962	-2,053,876
Other invested assets	6	0	0	0	0
Total (1 to 6) = Row 3 of Form 2	7				6,638,081

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2012 12

General: Singapore Insurance Fund

Description	Row No.	Amount
MOTOR CERTIFICATE DUPLICATE FEE	1	10
PROFIT/(LOSS) ON SALE OF ASSET	2	962
MANAGEMENT FEE RECEIVED	3	267,621
MISCELLANEOUS INCOME	4	11,472
INTEREST RECEIVED ON TREATY RESERVES	5	4
BROKERAGE INCOME	6	184,993
	7	0
Total = Row 5 of Form 2	26	465,062

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2012 12

General: Offshore Insurance Fund

Description	Row No.	Amount
SERVICES DIVISION INCOME	1	8,608
MISCELLANEOUS INCOME	2	0
INTEREST RECEIVED ON TREATY RESERVES	3	479
BROKERAGE NON-PROP OUTTY	4	250,240
SUNDRY CREDIT BALANCE WRITTEN BACK	5	9,017
Total = Row 5 of Form 2	26	268,344

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2012 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Staff salaries & expenses	1	2,921,025
Office rent	2	523,653
Head office / parent company expenses	3	0
Directors' fees	4	95,000
Audit fees	5	63,649
Managing agent's fees	6	0
Repairs and maintenance	7	26,890
Public utilities	8	18,139
Printing, stationery and periodicals	9	64,077
Postage, telephone and telex charges	10	30,476
Computer charges	11	84,584
Hire of office equipment	12	0
Licence and association fees	13	45,007
Advertising and subscriptions	14	87,776
Entertainment	15	25,830
Travelling expenses	16	23,475
AGENTS EXPENSES	1	25,891
BANK CHARGES	2	9,378
CONVEYANCE CHARGES	3	4,382
DONATION	4	108
GENERAL CHARGES (INCLUDING 25TH ANNIVERSARY I	5	165,953
INSURANCE EXPENSES	6	22,476
LEGAL CHARGES	7	0
MOTOR VEHICLES EXPENSES	8	6,755
RENT-HOUSE	9	124,130
PROFESSIONAL CHARGES	10	95,685
Total = Row 9 of Form 2	27	4,464,339

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES

1821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2012 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Staff salaries & expenses	1	2,512,523
Office rent	2	447,154
Head office / parent company expenses	3	0
Directors' fees	4	81,121
Audit fees	5	54,351
Managing agent's fees	6	0
Repairs and maintenance	7	22,962
Public utilities	8	15,489
Printing, stationery and periodicals	9	54,716
Postage, telephone and telex charges	10	26,024
Computer charges	11	72,227
Hire of office equipment	12	0
Licence and association fees	13	38,432
Advertising and subscriptions	14	74,953
Entertainment	15	22,057
Travelling expenses	16	20,045
AGENTS EXPENSES	1	22,109
BANK CHARGES	2	16,909
CONVEYANCE CHARGES	3	3,742
DONATION	4	92
GENERAL CHARGES (INCLUDING 25TH ANNIVERSARY I	5	142,001
INSURANCE EXPENSES	6	19,193
LEGAL CHARGES	7	0
MOTOR VEHICLES EXPENSES	8	5,768
RENT-HOUSE	9	105,996
PROFESSIONAL CHARGES	10	81,706
Total = Row 9 of Form 2	27	3,839,570

ANNUAL RETURN: ANNEX 2I - BREAKDOWN OF OTHER EXPENSES

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2012 12

General: Singapore Insurance Fund

Description	Row No.	Amount
PROVISION FOR DEPRECIATION	1	68,743
LEVY ON PPF	2	126,080
PROFIT/(LOSS) ON SALE OF ASSET	3	0
(GAIN)/LOSS ON EXCHANGE	4	143,695
INTEREST PAID ON TREATYRESERVES	5	0
OTHER TAXES AND EXPENSES PAID ON TREATY	6	0
Total = Row 14 of Form 2	26	338,518

ANNUAL RETURN: ANNEX 2I - BREAKDOWN OF OTHER EXPENSES

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2012 12

General: Offshore Insurance Fund

Description	Row No.	Amount
PROVISION FOR DEPRECIATION	1	58,700
(GAIN)/LOSS ON EXCHANGE	2	2,428,373
INTEREST PAID ON TREATY RESERVES	3	17,612
OTHER TAXES AND EXPENSES PAID ON TREATY	4	0
PROVISION FOR DIMINUTION IN VALUE OF INVESTMENT	5	0
Total = Row 14 of Form 2	26	2,504,685

ANNUAL RETURN: FORM 2 - ADDITIONAL INFORMATION

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2012 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: 2012 12

Description	Row No.	Marine and Aviation - Cargo	Marine and Aviation - Hull and Liability	Fire	Motor	Work Injury Compensation	Personal Accident	Health	Misc - Public Liability	Misc - Bonds	Misc - Engineering / CAR / EAR	Misc - Professional Indemnity	Misc - Credit / Political Risk	Misc - Others	Misc - Sub-Total	Total
A. PREMIUMS																
Gross premiums																
Direct business	1	386,418	11,221,168	6,347,514	59,329,253	11,799,580	159,305	854,882	981,756	723,352	5,539,006	2,441,665	0	1,465,412	11,151,191	101,249,311
Reinsurance business accepted -																
In Singapore	2	143,433	1,344,059	763,793	49,056	631,080	0	0	25,545	6,147	210,363	15,000	0	(1,735)	255,320	3,186,741
From other ASEAN countries	3	0	125,712	0	0	0	0	0	0	0	0	0	0	0	0	125,712
From other countries	4	2,606	656,604	0	0	0	0	0	0	0	13,326	0	0	0	13,326	672,536
Total (2 to 4)	5	146,039	2,126,375	763,793	49,056	631,080	0	0	25,545	6,147	223,689	15,000	0	(1,735)	268,646	3,984,989
Reinsurance business ceded -																
In Singapore	6	38,890	1,285,485	2,036,790	3,157,167	1,605,536	12,069	52,770	103,268	184,287	1,250,865	437,498	0	388,718	2,364,636	10,553,343
To other ASEAN countries	7	127,357	2,973,130	1,735,621	12,282,608	129,396	22,361	135,466	140,444	70,340	1,212,085	285,971	0	213,833	1,922,673	19,328,612
To other countries	8	165,195	4,548,248	2,175,233	1,121,322	256,053	25,060	139,770	167,265	101,922	1,892,403	322,244	0	155,265	2,639,099	11,069,980
Total (6 to 8)	9	331,442	8,806,863	5,947,644	16,561,097	1,990,985	59,490	328,006	410,977	356,549	4,355,353	1,045,713	0	757,816	6,926,408	40,951,935
Net premiums written (1 + 5 - 9)	10	201,015	4,540,680	1,163,663	42,817,212	10,439,675	99,815	526,876	596,324	372,950	1,407,342	1,410,952	0	705,861	4,493,429	64,282,365
Premium liabilities at beginning of period	11	28,891	2,187,741	195,324	20,019,937	10,341,023	34,913	111,295	194,968	1,511,460	935,506	461,006	0	148,708	3,251,648	36,170,772
Premium liabilities at end of period	12	32,189	2,823,499	214,036	22,581,003	9,485,270	60,867	71,505	266,596	1,083,615	919,378	428,320	0	149,514	2,847,423	38,115,792
Premiums earned during the period (10 + 11 - 12)	13	197,717	3,904,922	1,144,951	40,256,146	11,295,428	73,861	566,666	524,696	800,795	1,423,470	1,443,638	0	705,055	4,897,654	62,337,345
B. CLAIMS																
Gross claims settled																
Direct business	14	59,500	6,717,727	1,503,776	37,115,037	7,906,705	4,512	566,713	229,857	(201,373)	3,652,627	1,464,383	0	251,358	5,396,852	59,270,822
Reinsurance business accepted -																
In Singapore	15	(1,731)	3,343,463	202,577	520,106	577,147	0	0	18,100	0	16,971	0	0	93,198	128,269	4,769,831
From other ASEAN countries	16	0	12,997	0	0	0	0	0	0	0	0	0	0	0	0	12,997
From other countries	17	13,452	665,879	0	0	0	0	0	0	0	0	0	0	0	0	679,331
Total (15 to 17)	18	11,721	4,022,339	202,577	520,106	577,147	0	0	18,100	0	16,971	0	0	93,198	128,269	5,462,159
Recoveries from reinsurance business ceded -																
In Singapore	19	(3,671)	1,388,540	786,275	2,125,695	896,659	226	33,243	13,796	(16,024)	309,107	371,450	0	39,619	717,948	5,944,915
To other ASEAN countries	20	13,229	1,746,624	63,148	2,036,074	183,717	0	69,410	32,578	(84,228)	1,429,357	(4,775)	0	16,270	1,389,202	5,501,404
To other countries	21	18,139	4,241,035	602,501	6,091,684	184,006	0	65,904	30,932	(79,974)	1,359,029	158,359	0	92,431	1,560,777	12,764,046
Total (19 to 21)	22	27,697	7,376,199	1,451,924	10,253,453	1,264,382	226	168,557	77,306	(180,226)	3,097,493	525,034	0	148,320	3,667,927	24,210,365
Net claims settled (14 + 18 - 22)	23	43,524	3,363,867	254,429	27,381,690	7,219,470	4,286	398,156	170,651	(21,147)	572,105	939,349	0	196,236	1,857,194	40,522,616
Claims liabilities at end of period	24	691,331	9,754,016	1,495,096	83,693,448	16,497,254	16,689	373,016	2,045,696	319,532	2,842,123	10,913,467	0	3,560,034	19,680,852	132,201,702
Claims liabilities at beginning of period	25	672,578	8,511,518	1,269,998	78,523,455	17,604,838	16,006	491,022	1,953,379	518,254	2,422,371	14,299,555	0	4,443,317	23,636,876	130,726,291
Net claims incurred (23 + 24 - 25)	26	62,277	4,606,365	479,527	32,551,683	6,111,886	4,969	280,150	262,968	(219,869)	991,857	(2,446,739)	0	(687,047)	(2,098,830)	41,998,027
C. MANAGEMENT EXPENSES																
Management Expenses	27	22,588	566,241	301,682	2,518,997	527,344	6,758	36,267	42,733	30,947	244,470	104,219	0	62,093	484,462	4,464,339
D. DISTRIBUTION EXPENSES																
Commissions	28	75,215	2,192,385	1,107,951	6,799,175	925,552	27,484	153,698	158,711	114,298	607,027	408,995	0	396,356	1,685,387	12,966,847
Reinsurance commissions	29	28,635	2,209,187	1,509,875	2,875,028	225,406	26,041	383,043	190,837	152,680	1,366,836	425,282	0	386,099	2,521,734	9,778,949
Net commissions incurred (28 - 29)	30	46,580	(16,802)	(401,924)	3,924,147	700,146	1,443	(229,345)	(32,126)	(38,382)	(759,809)	(16,287)	0	10,257	(836,347)	3,187,898
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	66,272	(1,250,882)	765,666	1,261,319	3,956,052	60,691	479,594	251,121	1,028,099	946,952	3,802,445	0	1,319,752	7,348,369	12,687,081
F. NET INVESTMENT INCOME																
	33	106,380	2,666,711	1,420,771	11,863,216	2,483,527	31,828	170,797	201,249	145,747	1,151,331	490,818	0	292,428	2,281,573	21,024,803
G. OPERATING RESULT (32 + 33)																
	34	172,652	1,415,829	2,186,437	13,124,535	6,439,579	92,519	650,391	452,370	1,173,846	2,098,283	4,293,263	0	1,612,180	9,629,942	33,711,884

**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: 2012 12

Description	Row No.	Marine and Aviation - Cargo	Marine and Aviation - Hull and Liability	Property	Casualty and Others	Total
A. PREMIUMS						
Gross premiums						
Direct business	1	271,153	47,911,545	343,000	426,225	48,951,923
Reinsurance business accepted -						
In Singapore	2	(2,582)	3,535,114	635,575	69,020	4,237,127
From other ASEAN countries	3	186,187	3,594,059	8,894,275	62,467	12,736,988
From other countries	4	1,135,330	12,128,469	10,677,352	(10,952)	23,930,199
Total (2 to 4)	5	1,318,935	19,257,642	20,207,202	120,535	40,904,314
Reinsurance business ceded -						
In Singapore	6	51,924	2,138,179	976,312	117,937	3,284,352
To other ASEAN countries	7	485,702	19,758,885	6,992,668	98,950	27,336,205
To other countries	8	603,447	25,043,067	8,700,136	120,865	34,467,515
Total (6 to 8)	9	1,141,073	46,940,131	16,669,116	337,752	65,088,072
Net premiums written (1 + 5 - 9)	10	449,015	20,229,056	3,881,086	209,008	24,768,165
Premium liabilities at beginning of period	11	93,895	11,885,542	841,465	46,797	12,867,699
Premium liabilities at end of period	12	101,385	14,508,890	2,113,291	40,980	16,764,546
Premiums earned during the period (10 + 11 - 12)	13	441,525	17,605,708	2,609,260	214,825	20,871,318
B. CLAIMS						
Gross claims settled						
Direct business	14	281,582	42,496,479	0	201,856	42,979,917
Reinsurance business accepted -						
In Singapore	15	1,115	2,020,067	3,568,913	8,895	5,598,990
From other ASEAN countries	16	62,635	1,178,358	11,206,843	68,994	12,516,830
From other countries	17	1,153,466	9,687,481	1,842,893	64,415	12,748,255
Total (15 to 17)	18	1,217,216	12,885,906	16,618,649	142,304	30,864,075
Recoveries from reinsurance business ceded -						
In Singapore	19	167,158	6,319,847	4,141,597	219,279	10,847,881
To other ASEAN countries	20	295,717	10,451,617	3,174,618	(163,834)	13,758,118
To other countries	21	548,982	24,116,019	7,610,796	87,937	32,363,734
Total (19 to 21)	22	1,011,857	40,887,483	14,927,011	143,382	56,969,733
Net claims settled (14 + 18 - 22)	23	486,941	14,494,902	1,691,638	200,778	16,874,259
Claims liabilities at end of period	24	581,680	28,171,248	6,734,668	27,480,746	62,968,342
Claims liabilities at beginning of period	25	530,067	26,995,425	4,240,555	30,445,377	62,211,424
Net claims incurred (23 + 24 - 25)	26	538,554	15,670,725	4,185,751	(2,763,853)	17,631,177
C. MANAGEMENT EXPENSES						
Management Expenses	27	67,945	2,870,149	878,113	23,363	3,839,570
D. DISTRIBUTION EXPENSES						
Commissions	28	345,986	12,808,158	3,688,228	69,435	16,911,807
Reinsurance commissions	29	210,671	12,475,832	4,998,412	147,347	17,832,262
Net commissions incurred (28 - 29)	30	135,315	332,326	(1,310,184)	(77,912)	(920,455)
Other distribution expenses	31	0	0	0	0	0
E. UNDERWRITING RESULTS						
Underwriting gain / (loss) (13 - 26 - 27 - 30 - 31)	32	(300,289)	(1,267,492)	(1,144,420)	3,033,227	321,026
F. NET INVESTMENT INCOME	33	117,467	4,962,087	1,518,135	40,392	6,638,081
G. OPERATING RESULT (32 + 33)	34	(182,822)	3,694,595	373,715	3,073,619	6,959,107

ANNUAL RETURN: NOTES TO FORM 6

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2012 12

General: Singapore Insurance Fund

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

MANAGEMENT EXPENSES :

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: 2012 12

General: Offshore Insurance Fund

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

MANAGEMENT EXPENSES :

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: 2012 12

NIL

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

1821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2012 12

Form 7 (b) - Accident and Health Insurance (Short-term)

Description	Row No.	Medical Expense	Medical Expense	Critical Illness	Critical Illness	Disability	Disability	Personal Accident	Personal Accident	Hospital Cash	Hospital Cash	Total	Total
		Individual	Group	Individual	Group	Individual	Group	Individual	Group	Individual	Group	Individual	Group
A. PREMIUMS													
Gross premiums	1	22,418	832,464	0	0	0	0	25,084	134,221	0	0	47,502	966,685
Reinsurance ceded	2	1,143	326,863	0	0	0	0	17,206	42,284	0	0	18,349	369,147
Net premiums written (1 - 2)	3	21,275	505,601	0	0	0	0	7,878	91,937	0	0	29,153	597,538
Premium liabilities at beginning of period	4	3,082	108,213	0	0	0	0	3,300	31,613	0	0	6,382	139,826
Premium liabilities at end of period	5	5,304	66,201	0	0	0	0	4,003	56,864	0	0	9,307	123,065
Premium earned during the period (3 + 4 - 5)	6	19,053	547,613	0	0	0	0	7,175	66,686	0	0	26,228	614,299
B. CLAIMS													
Gross claims settled	7	66,911	499,802	0	0	0	0	272	4,240	0	0	67,183	504,042
Reinsurance recoveries	8	3,346	165,211	0	0	0	0	13	213	0	0	3,359	165,424
Net claims settled (7 - 8)	9	63,565	334,591	0	0	0	0	259	4,027	0	0	63,824	338,618
Claim liabilities at end of period	10	33,976	338,924	0	0	0	0	8,868	7,821	0	0	42,844	346,745
Claim liabilities at beginning of period	11	43,385	447,513	0	0	0	0	10,037	5,969	0	0	53,422	453,482
Net claims incurred (9 + 10 - 11)	12	54,156	226,002	0	0	0	0	-910	5,879	0	0	53,246	231,881
C. MANAGEMENT EXPENSES													
Management expenses	13	951	35,316	0	0	0	0	1,064	5,694	0	0	2,015	41,010
D. DISTRIBUTION EXPENSES													
Commissions	14	2,227	151,471	0	0	0	0	5,650	21,834	0	0	7,877	173,305
Reinsurance commissions	15	766	382,277	0	0	0	0	12,474	13,567	0	0	13,240	395,844
Net commissions incurred (14 - 15)	16	1,461	-230,806	0	0	0	0	-6,824	8,267	0	0	-5,363	-222,539
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	-37,515	517,101	0	0	0	0	13,845	46,846	0	0	-23,670	563,947
F. NET INVESTMENT INCOME													
	19	4,479	166,318	0	0	0	0	5,012	26,816	0	0	9,491	193,134
G. OPERATING RESULTS (18 + 19)													
	20	-33,036	683,419	0	0	0	0	18,857	73,662	0	0	-14,179	757,081
H. OTHERS													
Number of policies in force	21	61	519	0	0	0	0	24	36	0	0	85	555
Number of lives covered under policies in force	22	91	18,891	0	0	0	0	25	3,814	0	0	116	22,705
Number of claims registered	23	115	145	0	0	0	0	0	14	0	0	115	159

ANNUAL RETURN: NOTES TO FORM 7(b)

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2012 12

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

Nil

ANNUAL RETURN: FORM 7(b) - ADDITIONAL INFORMATION

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2012 12

NIL

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

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2012 12

Description	Row No.	Business in Singapore - Life Business	Business in Singapore - General Business	Overseas (Branch) Operations - Life Business	Overseas (Branch) Operations - General Business	Shareholders Fund	Total
ASSETS							
Equity securities	1	0	79,609,024	0	0	0	79,609,024
Debt securities	2	0	230,318,439	0	0	0	230,318,439
Land and buildings	3	0	20,250,000	0	0	0	20,250,000
Loans	4	0	2,800,000	0	0	0	2,800,000
Cash and deposits	5	0	312,478,790	0	0	226,911	312,705,701
Other invested assets	6	0	0	0	0	0	0
Investment income due or accrued	7	0	2,301,723	0	0	1,241	2,302,964
Outstanding premiums and agents' balances	8	0	65,000,252	0	0	0	65,000,252
Deposits withheld by cedants	9	0	270,917	0	0	0	270,917
Reinsurance recoverables (on paid claims)	10	0	9,219,698	0	0	0	9,219,698
Income tax recoverables	11	0	118,806	0	0	0	118,806
Fixed assets	12	0	641,244	0	0	0	641,244
Inter-fund balances and intra-group balances (due from)	13	0	0	0	0	0	0
Other assets	14	0	4,945,252	0	0	0	4,945,252
Total Assets (1 to 14)	15	0	727,954,145	0	0	228,152	728,182,297
LIABILITIES							
Policy liabilities	16	0	250,050,382	0	0		250,050,382
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	37,749,494	0	0	0	37,749,494
Amounts owing to insurers	20	0	53,933,550	0	0	0	53,933,550
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	24,253,434	0	0	0	24,253,434
Total Liabilities (16 to 23)	24	0	365,986,860	0	0	0	365,986,860
NET ASSETS (15 - 24)	25	0	361,967,285	0	0	228,152	362,195,437
SHAREHOLDERS' EQUITY & SURPLUS							
Paid-up capital	26					50,000,000	50,000,000
Reserves:							
Unappropriated profits (losses)	27					-49,771,848	-49,771,848
Other reserves	28					0	0
Surplus	29	0	361,967,285	0	0		361,967,285
Total (26 to 29)	30	0	361,967,285	0	0	228,152	362,195,437

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

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2012 12

Description	Row No.	Paid-up Capital	Other Reserves	Unappropriated Profits (Losses) (Please Specify)	Total
Balance at beginning of period	1	50,000,000	0	-49,774,791	225,209
Changes in accounting policy	2	0	0	0	0
Increase (decrease) in reserves	3	0	0	0	0
Net profit for the period	4	0	0	2,943	2,943
Dividends paid for the period	5	0	0	-2,500,000	-2,500,000
Issue of share capital	6	0	0	0	0
Transfer (to) from insurance funds maintained in Singapore	7	0	0	2,500,000	2,500,000
Transfer (to) from overseas (branch) operations	8	0	0	0	0
Balance at End of Period	9	50,000,000	0	-49,771,848	228,152

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

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2012 12

Description	Row No.	Amount
Due From		
Balances due from head office / shareholders fund	1	0
Balances due from related corporations	2	0
Balances due from insurance funds established and maintained under the Act	3	0
Total Balances Due From	4	0
Due To		
Balances due to head office / shareholders fund	5	0
Balances due to related corporations	6	0
Balances due to insurance funds established and maintained under the Act	7	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
--------------------------------------	---------	--------

ANNUAL RETURN: FORM 8 - ADDITIONAL INFORMATION

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2012 12

NIL

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

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2012 12

Description	Row No.	Business in Singapore - Life Business	Business in Singapore - General Business	Overseas (Branch) Operations - Life Business	Overseas (Branch) Operations - General Business	Shareholders Fund	Total
Gross premiums	1	0	195,090,537	0	0		195,090,537
Less: Outward reinsurance premiums	2	0	106,040,007	0	0		106,040,007
Investment revenue	3	0	27,765,428	0	0	2,943	27,768,371
Less: Investment expenses	4	0	102,544	0	0	0	102,544
Other income	5	0	733,406	0	0	0	733,406
Total Income (1 to 5)	6	0	117,446,820	0	0	2,943	117,449,763
Gross claims settled	7	0	138,576,973	0	0		138,576,973
Less: Reinsurance recoveries	8	0	81,180,098	0	0		81,180,098
Management expenses	9	0	8,303,909	0	0	0	8,303,909
Distribution expenses	10	0	2,267,443	0	0	0	2,267,443
Increase (decrease) in net policy liabilities	11	0	8,074,196	0	0		8,074,196
Provision for doubtful debts / bad debts written off on receivables	12	0	889,242	0	0	0	889,242
Taxation expenses	13	0	4,761,131	0	0	0	4,761,131
Other expenses	14	0	2,843,203	0	0	0	2,843,203
Total Outgo (7 to 14)	15	0	84,535,999	0	0	0	84,535,999
NET INCOME (6 - 15)	16	0	32,910,821	0	0	2,943	32,913,764

ANNUAL RETURN: FORM 9 - ADDITIONAL INFORMATION

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2012 12

NIL

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

ACTUARIAL INVESTIGATION OF POLICY LIABILITIES

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2012 12

I have conducted an investigation into the valuation of policy liabilities relating to general business as required under section 37 of the Insurance Act and confirm that the valuation is in accordance with all applicable requirements stipulated under the Act and directions issued under the Act, subject to the qualifications stated below*. I certify these amounts, net of reinsurance, as follows:

Description	Singapore Insurance Fund	Offshore Insurance Fund
Premium Liabilities	38,115,793	16,764,546
Claim Liabilities	132,201,700	62,968,342
Policy Liabilities	170,317,493	79,732,888

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

None

ANNUAL RETURN: FORM 20 - ADDITIONAL INFORMATION

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2012 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: 2012 12

Description	Row No.	Amount
(i) Financial Resources of Insurance Fund		
Balance in the surplus account (of participating fund)	1	0
Add:		
Allowance for provision for non-guaranteed benefits (of participating fund): (lower of 3 or 4)	2	0
Policy liabilities - minimum condition liability	3	0
50% of aggregate of provisions for non-guaranteed benefits and PAD	4	0
Surplus of insurance fund (of any other insurance fund)	5	271,084,976
Less:		
Reinsurance adjustment	6	986,002
Financial resource adjustment: (8 to 12)	7	266,495
(a) loans to, guarantees granted for, and other unsecured amounts owed to the registered insurer	8	0
(b) charged assets	9	266,495
(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	269,832,479
(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	45,784,416
(a) Premium liability risk requirement	31	11,628,435
(b) Claim liability risk requirement	32	34,155,981
Total C1 Requirement (14 + 23 + 30)	33	45,784,416
B. Component 2 Requirement - Investment Risks and Risks arising from Interest Rate Sensitivity and Foreign Currency Mismatch between Asset and Liabilities		
Equity Investment Risk Requirement (35 to 36)	34	11,177,044
(a) Specific Risk Requirement	35	5,588,522

(b) General Risk Requirement	36	5,588,522	
Debt Investment and Duration Mismatch Risk Requirement: (38 or 43, whichever is higher)	37		9,819,156
(a) Sum of: (39 + 42)	38	9,819,156	
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	9,819,156	
Debt specific risk requirement	40	5,754,556	
Debt general risk requirement	41	4,064,600	
Liability adjustment requirement in an increasing interest rate environment	42	0	
(b) Sum of: (44 + 47)	43	1,689,956	
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	1,689,956	
Debt specific risk requirement	45	5,754,556	
Negative of debt general risk requirement	46	-4,064,600	
Liability adjustment requirement in a decreasing interest rate environment	47	0	
Loan Investment Risk Requirement	48		224,657
Property Risk Requirement	49		3,240,000
Foreign Currency Mismatch Risk Requirement (for Singapore Insurance Fund)	50		1,674,118
Derivative Counterparty Risk Requirement	51		0
Miscellaneous Risk Requirement	52		9,330,560
Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)	53		35,465,535
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		81,249,951

**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: 2012 12

Description	Row No.	Amount
(i) Financial Resources of Insurance Fund		
Balance in the surplus account (of participating fund)	1	0
Add:		
Allowance for provision for non-guaranteed benefits (of participating fund): (lower of 3 or 4)	2	0
Policy liabilities - minimum condition liability	3	0
50% of aggregate of provisions for non-guaranteed benefits and PAD	4	0
Surplus of insurance fund (of any other insurance fund)	5	90,882,309
Less:		
Reinsurance adjustment	6	65,355
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	90,816,954
(ii) Total Risk Requirement of Insurance Fund		
A. Component 1 Requirement - Insurance Risks		
Life Insurance Risk Requirement (for participating fund): (15 + 18)	14	0
(a) Policy Liability Risk Requirement: (zero or 16 - 17, whichever is higher)	15	0
Modified minimum condition liability	16	0
Minimum condition liability	17	0
(b) Surrender Value Condition Risk Requirement: (zero or 19 - 20, whichever is higher)	18	0
Aggregate of surrender values of policies of the insurance fund	19	0
Higher of 21 or 22:	20	0
Sum of total risk requirement and minimum condition liability of the insurance fund	21	0
Policy liabilities of the insurance fund	22	0
Life Insurance Risk Requirement (other than participating fund) (24 + 27)	23	0
(a) Policy Liability Risk Requirement: (zero or 25 - 26, whichever is higher)	24	0
Modified policy liabilities	25	0
Policy Liabilities	26	0
(b) Surrender Value Condition Risk Requirement: (zero or 28 - 29, whichever is higher)	27	0
Aggregate of surrender values of policies of the insurance fund	28	0
Sum of total risk requirement and policy liabilities of the insurance fund	29	0
General Insurance Risk Requirement (for general business): (31 to 32)	30	24,426,536
(a) Premium liability risk requirement	31	5,901,851
(b) Claim liability risk requirement	32	18,524,685
Total C1 Requirement (14 + 23 + 30)	33	24,426,536
B. Component 2 Requirement - Investment Risks and Risks arising from Interest Rate Sensitivity and Foreign Currency Mismatch between Asset and Liabilities		
Equity Investment Risk Requirement (35 to 36)	34	1,560,400
(a) Specific Risk Requirement	35	780,200
(b) General Risk Requirement	36	780,200
Debt Investment and Duration Mismatch Risk Requirement:		

(38 or 43, whichever is higher)	37	4,278,560
(a) Sum of: (39 + 42)	38	4,278,560
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	4,278,560
Debt specific risk requirement	40	1,594,460
Debt general risk requirement	41	2,684,100
Liability adjustment requirement in an increasing interest rate environment	42	0
(b) Sum of: (44 + 47)	43	-1,089,640
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	-1,089,640
Debt specific risk requirement	45	1,594,460
Negative of debt general risk requirement	46	-2,684,100
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	6,025,355
Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)	53	11,864,315
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	36,290,851

ANNUAL RETURN: FORM 21 - ADDITIONAL INFORMATION

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2012 12

NIL

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

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2012 12

Description	Row No.	Amount
(i) Total Risk Requirement		
A. Component 1 Requirement - Insurance Risks		
Life Insurance Risk Requirement: (for participating business only) (2 + 5)	1	0
(a) Policy Liability Risk Requirement: (zero or 3 - 4, whichever is higher)	2	0
Modified minimum condition liability	3	0
Minimum condition liability	4	0
(b) Surrender Value Condition Risk Requirement: (zero or 6 - 7, whichever is higher)	5	0
Aggregate of surrender values of policies	6	0
Higher of 8 or 9:	7	0
Sum of total risk requirement and minimum condition liability	8	0
Policy liabilities	9	0
Life Insurance Risk Requirement: (other than participating business) (11 + 14)	10	0
(a) Policy Liability Risk Requirement: (zero or 12 - 13, whichever is higher)	11	0
Modified policy liabilities	12	0
Policy liabilities	13	0
(b) Surrender Value Condition Risk Requirement: (zero or 15 - 16, whichever is higher)	14	0
Aggregate of surrender values of policies	15	0
Sum of total risk requirement and policy liabilities	16	0
General Insurance Risk Requirement (for general business) (18 to 19)	17	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	851
Total C2 Requirement (21 + 24 + 35 + 36 + 37 + 38)	39	851
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	851

ANNUAL RETURN: FORM 22 - ADDITIONAL INFORMATION

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2012 12

NIL

ANNUAL RETURN

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

1821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2012 12

Description	Row No.	Amount
(i) Financial Resources of Registered Insurer		
A. Tier 1 Resource		
Aggregate of surpluses of all insurance funds other than a participating fund	1	361,967,285
Balances in the surplus account of each participating fund	2	0
Paid-up ordinary share capital	3	50,000,000
Unappropriated profits (losses)	4	-49,771,848
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	1,051,357
Financial resource adjustment: (10 to 14)	9	266,495
(a) loans to, guarantees granted for and other unsecured amounts owed to the registered insurer	10	0
(b) charged assets	11	266,495
(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	360,877,585
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	360,877,585
(ii) Total Risk Requirement of Registered Insurer		
(a) Total risk requirements of insurance funds established or maintained under the Act	22	117,540,802
(b) Total risk requirements of assets and liabilities that do not belong to any insurance fund established and maintained under the Act	23	851
Total Risk Requirement of Registered Insurer (22 to 23)	24	117,541,653
CAPITAL ADEQUACY RATIO (21/24)	25	307.02 %

ANNUAL RETURN: FORM 23 - ADDITIONAL INFORMATION

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2012 12

NIL