

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

1829G CHUBB INSURANCE SINGAPORE LIMITED

Reporting Cycle: 2015 12

General: Singapore Insurance Fund

Description	Annex	Row No.	Amount
ASSETS			
Equity securities	1A	1	0
Debt securities	1B	2	78,313,487
Land and buildings	1C	3	0
Loans	1D	4	0
Cash and deposits		5	3,007,035
Other invested assets	1E	6	0
Investment income due or accrued		7	21
Outstanding premiums and agents' balances	1F	8	27,891,156
Deposits withheld by cedants		9	0
Reinsurance recoverables (on paid claims)	1G	10	3,458,374
Income tax recoverables		11	0
Fixed assets	1H	12	9,302,996
Inter-fund balances and intra group balances (due from)	1I	13	1,193,339
Other assets	1J	14	2,669,504
Total Assets (1 to 14)		15	125,835,912
LIABILITIES			
Policy liabilities	1K	16	40,793,154
Other liabilities:			
Outstanding claims		17	0
Annuities due and unpaid		18	0
Reinsurance deposits		19	0
Amounts owing to insurers		20	20,594,041
Bank loans and overdrafts		21	0
Inter-fund balances and intra-group balances (due to)	1L	22	4,152,145
Others	1M	23	16,585,970
Total Liabilities (16 to 23)		24	82,125,310
SURPLUS (15 - 24)	1N	25	43,710,602

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

1829G CHUBB INSURANCE SINGAPORE LIMITED

Reporting Cycle: 2015 12

General: Offshore Insurance Fund

Description	Annex	Row No.	Amount
ASSETS			
Equity securities	1A	1	0
Debt securities	1B	2	27,962,246
Land and buildings	1C	3	0
Loans	1D	4	0
Cash and deposits		5	7,424,239
Other invested assets	1E	6	0
Investment income due or accrued		7	5
Outstanding premiums and agents' balances	1F	8	13,266,973
Deposits withheld by cedants		9	0
Reinsurance recoverables (on paid claims)	1G	10	790,988
Income tax recoverables		11	0
Fixed assets	1H	12	0
Inter-fund balances and intra group balances (due from)	1I	13	1,746,375
Other assets	1J	14	189,101
Total Assets (1 to 14)		15	51,379,927
LIABILITIES			
Policy liabilities	1K	16	18,827,257
Other liabilities:			
Outstanding claims		17	1,767,349
Annuities due and unpaid		18	0
Reinsurance deposits		19	0
Amounts owing to insurers		20	13,079,098
Bank loans and overdrafts		21	0
Inter-fund balances and intra-group balances (due to)	1L	22	295,330
Others	1M	23	2,301,696
Total Liabilities (16 to 23)		24	36,270,730
SURPLUS (15 - 24)	1N	25	15,109,197

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I829G CHUBB INSURANCE SINGAPORE LIMITED

Reporting Cycle: 201512

General: Singapore Insurance Fund

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

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I829G CHUBB INSURANCE SINGAPORE LIMITED

Reporting Cycle: 201512

General: Offshore Insurance Fund

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

ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES

I829G CHUBB INSURANCE SINGAPORE LIMITED

Reporting Cycle: 201512

General: Singapore Insurance Fund

Description	Row No.	Amount
Government debt securities	1	39,054,289
Qualifying debt securities	2	37,760,162
Other debt securities	3	1,499,036
Total (1 to 3) = Row 2 of Form 1	4	78,313,487

ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES

I829G CHUBB INSURANCE SINGAPORE LIMITED

Reporting Cycle: 201512

General: Offshore Insurance Fund

Description	Row No.	Amount
Government debt securities	1	13,844,969
Qualifying debt securities	2	13,554,477
Other debt securities	3	562,800
Total (1 to 3) = Row 2 of Form 1	4	27,962,246

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

I829G CHUBB INSURANCE SINGAPORE LIMITED

Reporting Cycle: 201512

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
Total = Row 3 of Form 1	21					0

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

I829G CHUBB INSURANCE SINGAPORE LIMITED

Reporting Cycle: 201512

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

I829G CHUBB INSURANCE SINGAPORE LIMITED

Reporting Cycle: 201512

General: Singapore Insurance Fund

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

ANNUAL RETURN: ANNEX 1D - INVESTMENT IN LOANS

I829G CHUBB INSURANCE SINGAPORE LIMITED

Reporting Cycle: 201512

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

I829G CHUBB INSURANCE SINGAPORE LIMITED

General: Singapore Insurance Fund

Reporting Cycle: 201512

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

I829G CHUBB INSURANCE SINGAPORE LIMITED

General: Offshore Insurance Fund

Reporting Cycle: 201512

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

I829G CHUBB INSURANCE SINGAPORE LIMITED

General: Singapore Insurance Fund

Reporting Cycle: 201512

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	14,818	0	14,818
Ageing of outstanding premiums and agents' balances: <i>Outstanding period</i>					
Up to 3 months	2	725,460	4,214,221	5,694,285	10,633,966
Above 3 months but not exceeding 6 months	3	107,805	3,183,133	5,121,291	8,412,229
Above 6 months but not exceeding 12 months	4	5,740	1,063,962	6,553,349	7,623,051
Above 12 months	5	5,607	83,622	73,254	162,483
Gross total (2 to 5)	6	844,612	8,544,938	17,442,179	26,831,729
Provision for doubtful debts	7	3,351	86,264	23,655	113,270
Total outstanding premiums and agents' balances in respect of direct business (6 - 7)	8	841,261	8,458,674	17,418,524	26,718,459
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				1,032,939
Above 6 months but not exceeding 12 months	11				7,084
Above 12 months but not exceeding 24 months	12				65,908
Above 24 months	13				66,859
Gross total (10 to 13)	14				1,172,790
Provision for doubtful debts	15				93
Total outstanding premiums and agents' balances in respect of reinsurance business (14 - 15)	16				1,172,697
Total (8 + 16) = Row 8 of Form 1	17				27,891,156

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 premiums are accrued in the books of the licensed insurer.

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

I829G CHUBB INSURANCE SINGAPORE LIMITED

General: Offshore Insurance Fund

Reporting Cycle: 201512

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	3,272	3,272
Ageing of outstanding premiums and agents' balances: <i>Outstanding period</i>					
Up to 3 months	2	5,638	1,440,223	15,226	1,461,087
Above 3 months but not exceeding 6 months	3	7,469	887,761	95,972	991,202
Above 6 months but not exceeding 12 months	4	5,777	72,870	238,414	317,061
Above 12 months	5	0	2,721	4,006	6,727
Gross total (2 to 5)	6	18,884	2,403,575	353,618	2,776,077
Provision for doubtful debts	7	0	18,000	991	18,991
Total outstanding premiums and agents' balances in respect of direct business (6 - 7)	8	18,884	2,385,575	352,627	2,757,086
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				7,513,828

Above 6 months but not exceeding 12 months	11				1,841,859
Above 12 months but not exceeding 24 months	12				790,470
Above 24 months	13				413,645
Gross total (10 to 13)	14				10,559,802
Provision for doubtful debts	15				49,915
Total outstanding premiums and agents' balances in respect of reinsurance business (14 - 15)	16				10,509,887
Total (8 + 16) = Row 8 of Form 1	17				13,266,973

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 premiums are accrued in the books of the licensed insurer.

ANNUAL RETURN: ANNEX 1G - STATEMENT OF REINSURANCE RECOVERABLES

I829G CHUBB INSURANCE SINGAPORE LIMITED

Reporting Cycle: 201512

General: Singapore Insurance Fund

Description	Row No.	Amount
Reinsurance recoveries on unpaid claims	1	19,851,381
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	3,229,366
Above 1 year but not exceeding 2 years	4	208,557
Above 2 years	5	22,128
Total (3 to 5)	6	3,460,051
Provision for doubtful reinsurance recoverables	7	1,677
Total (6 - 7) = Row 10 of Form 1	8	3,458,374

ANNUAL RETURN: ANNEX 1G - STATEMENT OF REINSURANCE RECOVERABLES

I829G CHUBB INSURANCE SINGAPORE LIMITED

Reporting Cycle: 201512

General: Offshore Insurance Fund

Description	Row No.	Amount
Reinsurance recoveries on unpaid claims	1	27,741,163
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	703,541
Above 1 year but not exceeding 2 years	4	36,505
Above 2 years	5	132,520
Total (3 to 5)	6	872,566
Provision for doubtful reinsurance recoverables	7	81,578
Total (6 - 7) = Row 10 of Form 1	8	790,988

ANNUAL RETURN: ANNEX 1H - FIXED ASSETS

I829G CHUBB INSURANCE SINGAPORE LIMITED

Reporting Cycle: 201512

General: Singapore Insurance Fund

Description	Row No.	Amount
Motor vehicles	1	0
Computer equipment	2	630,152
Other fixed assets	3	8,672,844
Total (1 to 3) = Row 12 of Form 1	4	9,302,996

ANNUAL RETURN: ANNEX 1H - FIXED ASSETS

I829G CHUBB INSURANCE SINGAPORE LIMITED

Reporting Cycle: 201512

General: Offshore Insurance Fund

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

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

I829G CHUBB INSURANCE SINGAPORE LIMITED

Reporting Cycle: 201512

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	915,624
Balances due from other insurance funds established and maintained under the Act	3	277,715
Total (1 to 3) = Row 13 of Form 1	4	1,193,339

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

I829G CHUBB INSURANCE SINGAPORE LIMITED

Reporting Cycle: 201512

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	16,288
Balances due from other insurance funds established and maintained under the Act	3	1,730,087
Total (1 to 3) = Row 13 of Form 1	4	1,746,375

ANNUAL RETURN: ANNEX 1J - BREAKDOWN OF OTHER ASSETS

I829G CHUBB INSURANCE SINGAPORE LIMITED

Reporting Cycle: 2015 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Prepayment	1	166,042
Deposits and other receivables	2	2,503,462
Total = Row 14 of Form 1	26	2,669,504

ANNUAL RETURN: ANNEX 1J - BREAKDOWN OF OTHER ASSETS

I829G CHUBB INSURANCE SINGAPORE LIMITED

Reporting Cycle: 2015 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Deposits and other receivables	1	189,101
Total = Row 14 of Form 1	26	189,101

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

I829G CHUBB INSURANCE SINGAPORE LIMITED

Reporting Cycle: 201512

General: Singapore Insurance Fund

Description	Row No.	Amount
Balances due to head office / shareholders fund	1	2,000,067
Balances due to overseas branches / related corporations	2	421,991
Balances due to other insurance funds established and maintained under the Act	3	1,730,087
Total (1 to 3) = Row 22 of Form 1	4	4,152,145

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

I829G CHUBB INSURANCE SINGAPORE LIMITED

Reporting Cycle: 201512

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	17,615
Balances due to other insurance funds established and maintained under the Act	3	277,715
Total (1 to 3) = Row 22 of Form 1	4	295,330

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I829G CHUBB INSURANCE SINGAPORE LIMITED

Reporting Cycle: 201512

General: Singapore Insurance Fund

Description	Row No.	Amount
Accrued expenses	1	5,388,279
Advance income received	2	463,730
Other payables	3	9,396,159
Provision for taxation	4	1,110,643
Provision for deferred taxation	5	227,159
Total = Row 23 of Form 1	26	16,585,970

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I829G CHUBB INSURANCE SINGAPORE LIMITED

Reporting Cycle: 201512

General: Offshore Insurance Fund

Description	Row No.	Amount
Other payables	1	2,070,316
Provision for taxation	2	223,151
Provision for deferred taxation	3	8,229
Total = Row 23 of Form 1	26	2,301,696

ANNUAL RETURN: ANNEX 1N - SURPLUS

I829G CHUBB INSURANCE SINGAPORE LIMITED

Reporting Cycle: 201512

General: Singapore Insurance Fund

Description	Row No.	Amount
Surplus at beginning of period	1	38,010,756
Net income	2	5,699,846
Transfer (to) from head office / shareholders fund	3	0
Surplus at End of Period (1 to 3) = Row 25 of Form 1	4	43,710,602

ANNUAL RETURN: ANNEX 1N - SURPLUS

I829G CHUBB INSURANCE SINGAPORE LIMITED

Reporting Cycle: 201512

General: Offshore Insurance Fund

Description	Row No.	Amount
Surplus at beginning of period	1	14,168,607
Net income	2	940,590
Transfer (to) from head office / shareholders fund	3	0
Surplus at End of Period (1 to 3) = Row 25 of Form 1	4	15,109,197

**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**

1829G CHUBB INSURANCE SINGAPORE LIMITED

Reporting Cycle: 201512

General: Singapore Insurance Fund

Description	Row No.	Amount
Licensed insurer / foreign insurer under the foreign insurer scheme	1	560,965
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	29,790,947
Unlicensed reinsurer	3	488,989
Total (1 to 3)	4	30,840,901

**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**

1829G CHUBB INSURANCE SINGAPORE LIMITED

Reporting Cycle: 201512

General: Offshore Insurance Fund

Description	Row No.	Amount
Licensed insurer / foreign insurer under the foreign insurer scheme	1	622,047
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	11,575,965
Unlicensed reinsurer	3	1,529,065
Total (1 to 3)	4	13,727,077

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

I829G CHUBB INSURANCE SINGAPORE LIMITED

Reporting Cycle: 2015 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 LICENSED INSURER**

I829G CHUBB INSURANCE SINGAPORE LIMITED

Reporting Cycle: 2015 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

I829G CHUBB INSURANCE SINGAPORE LIMITED

Reporting Cycle: 201512

General: Singapore Insurance Fund

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

	Description	Row no	Amount

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

I829G CHUBB INSURANCE SINGAPORE LIMITED

Reporting Cycle: 201512

General: Offshore Insurance Fund

Note 1 The aggregate amounts of loans to and amounts due from -		Amount	
(a) Directors		0	
(b) Employees of the licensed insurer		0	
	Description	Row no	Amount

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

I829G CHUBB INSURANCE SINGAPORE LIMITED

Reporting Cycle: 2015 12

NIL

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I829G CHUBB INSURANCE SINGAPORE LIMITED

Reporting Cycle: 2015 12

General: Singapore Insurance Fund

Description	Annex	Row No.	Amount
Gross premiums	2A	1	138,780,626
Less: Outward reinsurance premiums	2B	2	96,308,900
Investment revenue	2C	3	874,211
Less: Investment expenses		4	248,981
Other income	2D	5	1,010,319
Total Income (1 to 5)		6	44,107,275
Gross claims settled	2E	7	29,471,150
Less: Reinsurance recoveries		8	21,150,271
Management expenses	2F	9	30,157,295
Distribution expenses	2G	10	-4,826,522
Increase (decrease) in net policy liabilities	2H	11	2,958,272
Provision for doubtful debts/ bad debts written off on receivables		12	-729
Taxation expenses		13	967,958
Other expenses	2I	14	830,276
Total Outgo (7 to 14)		15	38,407,429
Net Income (6 - 15)	2J	16	5,699,846

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I829G CHUBB INSURANCE SINGAPORE LIMITED

Reporting Cycle: 2015 12

General: Offshore Insurance Fund

Description	Annex	Row No.	Amount
Gross premiums	2A	1	40,566,816
Less: Outward reinsurance premiums	2B	2	28,031,074
Investment revenue	2C	3	1,943,533
Less: Investment expenses		4	44,586
Other income	2D	5	429,148
Total Income (1 to 5)		6	14,863,837
Gross claims settled	2E	7	11,528,680
Less: Reinsurance recoveries		8	7,766,737
Management expenses	2F	9	5,571,353
Distribution expenses	2G	10	2,234,405
Increase (decrease) in net policy liabilities	2H	11	2,246,270
Provision for doubtful debts/ bad debts written off on receivables		12	-30,446
Taxation expenses		13	135,114
Other expenses	2I	14	4,608
Total Outgo (7 to 14)		15	13,923,247
Net Income (6 - 15)	2J	16	940,590

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I829G CHUBB INSURANCE SINGAPORE LIMITED

Reporting Cycle: 201512

General: Singapore Insurance Fund

Description	Row No.	Amount
Licensed insurer / foreign insurer under the foreign insurer scheme	1	1,230,783
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	84,507,513
Unlicensed reinsurer	3	10,570,604
Total (1 to 3) = Row 2 of Form 2	4	96,308,900

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I829G CHUBB INSURANCE SINGAPORE LIMITED

Reporting Cycle: 201512

General: Offshore Insurance Fund

Description	Row No.	Amount
Licensed insurer / foreign insurer under the foreign insurer scheme	1	963,602
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	23,111,274
Unlicensed reinsurer	3	3,956,198
Total (1 to 3) = Row 2 of Form 2	4	28,031,074

ANNUAL RETURN: ANNEX 2C - INVESTMENT REVENUE

1829G CHUBB INSURANCE SINGAPORE LIMITED

Reporting Cycle: 201512

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	0	0	0	0
Debt securities	2	1,169,063	-19,708	-233,405	915,950
Land and Buildings	3	0	0	0	0
Loans	4	0	0	0	0
Cash and deposits	5	0	0	-41,739	-41,739
Other invested assets	6	0	0	0	0
Total (1 to 6) = Row 3 of Form 2	7				874,211

ANNUAL RETURN: ANNEX 2C - INVESTMENT REVENUE

1829G CHUBB INSURANCE SINGAPORE LIMITED

Reporting Cycle: 201512

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	0	0	0	0
Debt securities	2	563,382	23,477	1,542,966	2,129,825
Land and Buildings	3	0	0	0	0
Loans	4	0	0	0	0
Cash and deposits	5	0	0	-186,292	-186,292
Other invested assets	6	0	0	0	0
Total (1 to 6) = Row 3 of Form 2	7				1,943,533

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I829G CHUBB INSURANCE SINGAPORE LIMITED

Reporting Cycle: 201512

General: Singapore Insurance Fund

Description	Row No.	Amount
Recovery of expenses from a related corporation	1	292,993
Government grant	2	332,906
Other miscellaneous income	3	384,420
Total = Row 5 of Form 2	26	1,010,319

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I829G CHUBB INSURANCE SINGAPORE LIMITED

Reporting Cycle: 201512

General: Offshore Insurance Fund

Description	Row No.	Amount
Gain on foreign exchange	1	429,148
Total = Row 5 of Form 2	26	429,148

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES

I829G CHUBB INSURANCE SINGAPORE LIMITED

Reporting Cycle: 201512

General: Singapore Insurance Fund

Description	Row No.	Amount
Staff salaries & expenses	1	17,672,937
Office rent	2	1,520,449
Head office / parent company expenses	3	2,818,092
Directors' fees	4	0
Audit fees	5	172,838
Managing agent's fees	6	0
Repairs and maintenance	7	755,087
Public utilities	8	64,902
Printing, stationery and periodicals	9	161,162
Postage, telephone and telex charges	10	633,304
Computer charges	11	907,049
Hire of office equipment	12	82,270
Licence and association fees	13	371,614
Advertising and subscriptions	14	480,017
Entertainment	15	93,580
Travelling expenses	16	72,099
Office related expenses	1	535,163
Solicitation expenses	2	-670,004
Non audit services	3	-12,755
Legal and professional fees	4	104,141
Outsourced services	5	3,359,632
General expenses	6	22,412
GST expenses	7	245,191
Bank charges	8	444,318
Engineering and survey fees	9	323,797
Total = Row 9 of Form 2	27	30,157,295

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES

I829G CHUBB INSURANCE SINGAPORE LIMITED

Reporting Cycle: 201512

General: Offshore Insurance Fund

Description	Row No.	Amount
Staff salaries & expenses	1	2,835,887
Office rent	2	301,326
Head office / parent company expenses	3	986,275
Directors' fees	4	0
Audit fees	5	66,269
Managing agent's fees	6	0
Repairs and maintenance	7	53,937
Public utilities	8	8,409
Printing, stationery and periodicals	9	24,049
Postage, telephone and telex charges	10	1,932
Computer charges	11	294,711
Hire of office equipment	12	16,085
Licence and association fees	13	89,203
Advertising and subscriptions	14	23,537
Entertainment	15	34,936
Travelling expenses	16	10,674
Office related expenses	1	31,186
Non audit services	2	1,351
Legal and professional fees	3	30,482
Outsourced services	4	394,644
General expenses	5	-1,388
Bank charges	6	8,362
Engineering and survey fees	7	359,486
Total = Row 9 of Form 2	27	5,571,353

ANNUAL RETURN: ANNEX 2I - BREAKDOWN OF OTHER EXPENSES

I829G CHUBB INSURANCE SINGAPORE LIMITED

Reporting Cycle: 2015 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Depreciation of fixed assets	1	565,898
Loss on foreign exchange	2	164,145
Loss on disposal of fixed assets	3	5,316
Other miscellaneous expenses	4	94,917
Total = Row 14 of Form 2	26	830,276

ANNUAL RETURN: ANNEX 2I - BREAKDOWN OF OTHER EXPENSES

I829G CHUBB INSURANCE SINGAPORE LIMITED

Reporting Cycle: 2015 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Other miscellaneous expenses	1	4,608
Total = Row 14 of Form 2	26	4,608

ANNUAL RETURN: FORM 2 - ADDITIONAL INFORMATION

1829G CHUBB INSURANCE SINGAPORE LIMITED

Reporting Cycle: 201512

NIL

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

1829G CHUBB INSURANCE SINGAPORE LIMITED

General: Singapore Insurance Fund

Reporting Cycle: 201512

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	869,712	6,170	11,300,325	190,694	4,290,293	51,896,042	30,683,369	10,614,468	-241,091	813,545	8,760,718	13,616,322	1,032,688	34,596,650	133,833,255
Reinsurance business accepted -																
In Singapore	2	60,224	0	2,209,989	0	0	38,880	0	408,130	0	437,579	836,182	0	215,489	1,897,380	4,206,473
From other ASEAN countries	3	0	0	90,143	0	0	0	0	173	0	0	0	0	0	173	90,316
From other countries	4	0	0	650,323	0	0	0	0	259	0	0	0	0	0	259	650,582
Total (2 to 4)	5	60,224	0	2,950,455	0	0	38,880	0	408,562	0	437,579	836,182	0	215,489	1,897,812	4,947,371
Reinsurance business ceded -																
In Singapore	6	0	0	1,029,504	0	64,243	-1	0	137,037	0	0	0	0	0	137,037	1,230,783
To other ASEAN countries	7	0	0	215,607	0	0	0	0	91,399	0	0	0	0	0	91,399	307,006
To other countries	8	80,159	0	8,806,873	190,694	2,231,104	35,162,879	20,941,654	8,292,544	-607,356	1,169,419	4,313,223	13,616,322	573,596	27,357,748	94,771,111
Total (6 to 8)	9	80,159	0	10,051,984	190,694	2,295,347	35,162,878	20,941,654	8,520,980	-607,356	1,169,419	4,313,223	13,616,322	573,596	27,586,184	96,308,900
Net premiums written (1 + 5 - 9)	10	849,777	6,170	4,198,796	0	1,994,946	16,772,044	9,741,715	2,502,050	366,265	81,705	5,283,677	0	674,581	8,908,278	42,471,726
Premium liabilities at beginning of period	11	194,607	0	1,984,390	15,481	357,964	10,829,925	6,392,930	818,496	0	1,352,872	1,892,607	0	437,377	4,501,352	24,276,649
Premium liabilities at end of period	12	179,093	0	2,586,244	10,092	971,515	10,073,343	6,012,609	838,196	226,225	1,307,433	2,030,249	0	380,298	4,782,401	24,615,297
Premiums earned during the period (10 + 11 - 12)	13	865,291	6,170	3,596,942	5,389	1,381,395	17,528,626	10,122,036	2,482,350	140,040	127,144	5,146,035	0	731,660	8,627,229	42,133,078
B. CLAIMS																
Gross claims settled																
Direct business	14	580,351	0	476,762	57,665	1,166,073	13,909,094	4,604,168	498,920	0	2,549,208	812,645	2,883,913	1,689	6,746,375	27,540,488
Reinsurance business accepted -																
In Singapore	15	269	0	265,181	0	0	2,493	0	9,668	0	2,690	1,648,454	0	0	1,660,812	1,928,755
From other ASEAN countries	16	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
From other countries	17	0	0	1,907	0	0	0	0	0	0	0	0	0	0	0	1,907
Total (15 to 17)	18	269	0	267,088	0	0	2,493	0	9,668	0	2,690	1,648,454	0	0	1,660,812	1,930,662
Recoveries from reinsurance business ceded -																
In Singapore	19	164	0	7,284	0	0	71	0	0	0	2,543,327	0	0	0	2,543,327	2,550,846
To other ASEAN countries	20	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
To other countries	21	6,616	0	307,159	56,660	1,107,771	9,228,008	3,235,605	282,813	0	4,483	1,486,397	2,883,913	0	4,657,606	18,599,425
Total (19 to 21)	22	6,780	0	314,443	56,660	1,107,771	9,228,079	3,235,605	282,813	0	2,547,810	1,486,397	2,883,913	0	7,200,933	21,150,271
Net claims settled (14 + 18 - 22)	23	573,840	0	429,407	1,005	58,302	4,683,508	1,368,563	225,775	0	4,088	974,702	0	1,689	1,206,254	8,320,879
Claims liabilities at end of period	24	680,756	0	2,828,972	10,147	556,180	5,099,051	1,465,718	1,992,645	13,044	553,184	2,897,050	0	81,110	5,537,033	16,177,857
Claims liabilities at beginning of period	25	229,029	0	1,616,400	4,559	188,301	4,605,814	1,803,422	1,177,664	0	666,143	3,152,717	0	114,184	5,110,708	13,558,233
Net claims incurred (23 + 24 - 25)	26	1,025,567	0	1,641,979	6,593	426,181	5,176,745	1,030,859	1,040,756	13,044	-108,871	719,035	0	-31,385	1,632,579	10,940,503
C. MANAGEMENT EXPENSES																
Management Expenses	27	416,686	1,130	2,173,204	0	366,614	15,379,330	8,084,844	1,626,638	67,103	88,129	1,825,473	0	128,144	3,735,487	30,157,295
D. DISTRIBUTION EXPENSES																
Commissions	28	127,590	1,419	1,513,951	608	348,771	16,695,206	9,232,689	914,060	-50,543	58,058	1,852,844	2,180,237	268,784	5,223,440	33,143,674
Reinsurance commissions	29	0	0	742,858	31,511	445,051	21,698,448	12,450,439	874,901	-144,471	81,722	192,331	2,180,401	68,787	3,253,671	38,621,978
Net commissions incurred (28 - 29)	30	127,590	1,419	771,093	-30,903	-96,280	-5,003,242	-3,217,750	39,159	93,928	-23,664	1,660,513	-164	199,997	1,969,769	-5,478,304

Other distribution expenses	31	0	0	0	0	0	587,776	64,006	0	0	0	0	0	0	651,782	
E. UNDERWRITING RESULTS																
Underwriting gain / (loss) (13 - 26 - 27 - 30 - 31)	32	-704,552	3,621	-989,334	29,699	684,880	1,388,017	4,160,077	-224,203	-34,035	171,550	941,014	164	434,904	1,289,394	5,861,802
F. NET INVESTMENT INCOME	33	12,090	88	59,737	0	28,382	260,991	137,202	35,597	5,211	1,162	75,172	0	9,598	126,740	625,230
G. OPERATING RESULT (32 + 33)	34	-692,462	3,709	-929,597	29,699	713,262	1,649,008	4,297,279	-188,606	-28,824	172,712	1,016,186	164	444,502	1,416,134	6,487,032

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

1829G CHUBB INSURANCE SINGAPORE LIMITED

General: Offshore Insurance Fund

Reporting Cycle: 2015 12

Description	Row No.	Marine and Aviation - Cargo	Marine and Aviation - Hull and Liability	Property	Casualty and Others	Total
A. PREMIUMS						
Gross premiums						
Direct business	1	3,440,402	0	59,014	9,006,301	12,505,717
Reinsurance business						
accepted - In Singapore	2	721,755	0	12,429	1,643	735,827
From other ASEAN countries	3	120,964	0	12,589,671	1,643,230	14,353,865
From other countries	4	0	0	9,714,736	3,256,671	12,971,407
Total (2 to 4)	5	842,719	0	22,316,836	4,901,544	28,061,099
Reinsurance business						
ceded - In Singapore	6	0	0	985,968	7,063	993,031
To other ASEAN countries	7	38,175	0	2,069,536	344,721	2,452,432
To other countries	8	1,033,670	0	14,344,811	9,207,130	24,585,611
Total (6 to 8)	9	1,071,845	0	17,400,315	9,558,914	28,031,074
Net premiums written (1 + 5 - 9)	10	3,211,276	0	4,975,535	4,348,931	12,535,742
Premium liabilities at beginning of period	11	476,386	0	8,823,004	1,503,919	10,803,309
Premium liabilities at end of period	12	514,834	0	8,518,038	1,411,410	10,444,282
Premiums earned during the period (10 + 11 - 12)	13	3,172,828	0	5,280,501	4,441,440	12,894,769
B. CLAIMS						
Gross claims settled						
Direct business	14	1,955,006	0	-1,825	4,764	1,957,945
Reinsurance business						
accepted - In Singapore	15	226,349	0	8,750,393	157,642	9,134,384
From other ASEAN countries	16	58,145	0	669	66,877	125,691
From other countries	17	146,934	0	57,795	105,931	310,660
Total (15 to 17)	18	431,428	0	8,808,857	330,450	9,570,735
Recoveries from reinsurance business						
In Singapore	19	0	0	40,721	0	40,721
To other ASEAN countries	20	0	0	4,015,018	0	4,015,018
To other countries	21	-188,629	0	3,741,984	157,643	3,710,998
Total (19 to 21)	22	-188,629	0	7,797,723	157,643	7,766,737
Net claims settled (14 + 18 - 22)	23	2,575,063	0	1,009,309	177,571	3,761,943
Claims liabilities at end of period	24	2,679,770	0	3,670,375	2,032,830	8,382,975
Claims liabilities at beginning of period	25	1,578,724	0	2,769,688	1,429,266	5,777,678
Net claims incurred (23 + 24 - 25)	26	3,676,109	0	1,909,996	781,135	6,367,240
C. MANAGEMENT EXPENSES						

Management Expenses	27	1,385,013	0	2,230,590	1,955,750	5,571,353
D. DISTRIBUTION EXPENSES						
Commissions	28	621,084	0	2,757,005	2,506,153	5,884,242
Reinsurance commissions	29	86,690	0	2,189,284	1,373,863	3,649,837
Net commissions incurred (28 - 29)	30	534,394	0	567,721	1,132,290	2,234,405
Other distribution expenses	31	0	0	0	0	0
E. UNDERWRITING RESULTS						
Underwriting gain / (loss) (13 - 26 - 27 - 30 - 31)	32	-2,422,688	0	572,194	572,265	-1,278,229
F. NET INVESTMENT INCOME	33	486,453	0	753,707	658,787	1,898,947
G. OPERATING RESULT (32 + 33)	34	-1,936,235	0	1,325,901	1,231,052	620,718

ANNUAL RETURN: NOTES TO FORM 6

I829G CHUBB INSURANCE SINGAPORE LIMITED

Reporting Cycle: 201512

General: Singapore Insurance Fund

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

The management expenses (Row 27) are allocated as follows:

- (a) Direct expenses incurred by the respective lines of business; and
- (b) Common expenses are allocated based on the net written premiums.

The net investment income (Row 33) is allocated based on net written premiums.

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

1829G CHUBB INSURANCE SINGAPORE LIMITED

Reporting Cycle: 2015 12

General: Offshore Insurance Fund

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

The management expenses (Row 27) are allocated as follows:
(a) Direct expenses incurred by the respective lines of business; and
(b) Common expenses are allocated based on the net written premiums.

The net investment income (Row 33) is allocated based on net written premiums.

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

I829G CHUBB INSURANCE SINGAPORE LIMITED

Reporting Cycle: 201512

NIL

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

1829G CHUBB INSURANCE SINGAPORE LIMITED

Reporting Cycle: 201512

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	6,924,996	223,486	2,357,036	5,487	0	0	40,387,000	11,547,922	19,365,380	1,806,984	69,034,412	13,583,879
Reinsurance ceded	2	4,582,710	135,821	1,530,914	3,335	0	0	27,999,951	7,162,927	13,588,626	1,100,248	47,702,201	8,402,331
Net premiums written (1 - 2)	3	2,342,286	87,665	826,122	2,152	0	0	12,387,049	4,384,995	5,776,754	706,736	21,332,211	5,181,548
Premium liabilities at beginning of period	4	1,901,856	30,156	484,114	1,619	0	0	8,374,521	2,455,404	3,409,511	565,674	14,170,002	3,052,853
Premium liabilities at end of period	5	1,445,665	54,107	509,884	1,328	0	0	7,439,702	2,633,641	3,565,426	436,199	12,960,677	3,125,275
Premium earned during the period (3 + 4 - 5)	6	2,798,477	63,714	800,352	2,443	0	0	13,321,868	4,206,758	5,620,839	836,211	22,541,536	5,109,126
B. CLAIMS													
Gross claims settled	7	1,356,600	20,475	329,392	0	0	0	9,266,057	4,645,530	2,474,333	423,368	13,426,382	5,089,373
Reinsurance recoveries	8	956,955	9,640	206,770	0	0	0	6,310,412	2,917,667	1,805,218	257,022	9,279,355	3,184,329
Net claims settled (7 - 8)	9	399,645	10,835	122,622	0	0	0	2,955,645	1,727,863	669,115	166,346	4,147,027	1,905,044
Claim liabilities at end of period	10	428,017	11,604	131,327	0	0	0	3,217,883	1,881,168	716,614	178,156	4,493,841	2,070,928
Claim liabilities at beginning of period	11	213,022	9,542	118,801	0	0	0	3,334,529	1,271,285	1,070,331	391,726	4,736,683	1,672,553
Net claims incurred (9 + 10 - 11)	12	614,640	12,897	135,148	0	0	0	2,838,999	2,337,746	315,398	-47,224	3,904,185	2,303,419
C. MANAGEMENT EXPENSES													
Management expenses	13	1,943,910	72,755	685,615	1,786	0	0	11,358,456	4,020,874	4,794,243	586,535	18,782,224	4,681,950
D. DISTRIBUTION EXPENSES													
Commissions	14	2,027,810	40,186	702,455	1,372	0	0	14,558,109	2,137,097	6,254,205	206,661	23,542,579	2,385,316
Reinsurance commissions	15	2,786,399	89,718	933,943	2,203	0	0	17,160,014	4,538,434	7,913,380	724,796	28,793,736	5,355,151
Net commissions incurred (14 - 15)	16	-758,589	-49,532	-231,488	-831	0	0	-2,601,905	-2,401,337	-1,659,175	-518,135	-5,251,157	-2,969,835
Other distribution expenses	17	64,006	0	0	0	0	0	587,776	0	0	0	651,782	0
E. UNDERWRITING RESULTS (6 - 12 - 13 - 16 - 17)													
	18	934,510	27,594	211,077	1,488	0	0	1,138,542	249,475	2,170,373	815,035	4,454,502	1,093,592
F. NET INVESTMENT INCOME													
	19	32,989	1,235	11,635	30	0	0	192,756	68,235	81,359	9,954	318,739	79,454
G. OPERATING RESULTS (18 + 19)													
	20	967,499	28,829	222,712	1,518	0	0	1,331,298	317,710	2,251,732	824,989	4,773,241	1,173,046
H. OTHERS													
Number of policies in force	21	5,220	195	2,280	6	0	0	109,844	38,885	30,150	3,689	147,494	42,775
Number of lives covered under policies in force	22	5,689	213	2,371	6	0	0	112,305	39,756	33,464	4,094	153,829	44,069
Number of claims licensed	23	283	25	174	0	0	0	12,572	2,674	1,225	358	14,254	3,057

ANNUAL RETURN: NOTES TO FORM 7(b)

I829G CHUBB INSURANCE SINGAPORE LIMITED

Reporting Cycle: 201512

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

Nil

ANNUAL RETURN: FORM 7(b) - ADDITIONAL INFORMATION

I829G CHUBB INSURANCE SINGAPORE LIMITED

Reporting Cycle: 201512

NIL

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

I829G CHUBB INSURANCE SINGAPORE LIMITED

Reporting Cycle: 2015 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	0	0	0	0	0
Debt securities	2	0	106,275,733	0	0	0	106,275,733
Land and buildings	3	0	0	0	0	0	0
Loans	4	0	0	0	0	0	0
Cash and deposits	5	0	10,431,274	0	0	5,793,892	16,225,166
Other invested assets	6	0	0	0	0	0	0
Investment income due or accrued	7	0	26	0	0	1,513	1,539
Outstanding premiums and agents' balances	8	0	41,158,129	0	0	0	41,158,129
Deposits withheld by cedants	9	0	0	0	0	0	0
Reinsurance recoverables (on paid claims)	10	0	4,249,362	0	0	0	4,249,362
Income tax recoverables	11	0	0	0	0	1,301	1,301
Fixed assets	12	0	9,302,996	0	0	0	9,302,996
Inter-fund balances and intra-group balances (due from)	13	0	2,939,714	0	0	2,056,192	4,995,906
Other assets	14	0	2,858,605	0	0	0	2,858,605
Total Assets (1 to 14)	15	0	177,215,839	0	0	7,852,898	185,068,737
LIABILITIES							
Policy liabilities	16	0	59,620,411	0	0		59,620,411
Other liabilities							
Outstanding claims	17	0	1,767,349	0	0	0	1,767,349
Annuities due and unpaid	18	0	0	0	0	0	0
Reinsurance deposits	19	0	0	0	0	0	0
Amounts owing to insurers	20	0	33,673,139	0	0	0	33,673,139
Bank loans and overdrafts	21	0	0	0	0	0	0

26/09/2017 01:07 PM

Inter-fund balances and intra-group balances (due to)	22	0	4,447,475	0	0	0	4,447,475
Others	23	0	18,887,666	0	0	8,439	18,896,105
Total Liabilities (16 to 23)	24	0	118,396,040	0	0	8,439	118,404,479
NET ASSETS (15 - 24)	25	0	58,819,799	0	0	7,844,459	66,664,258
SHAREHOLDERS' EQUITY & SURPLUS							
Paid-up capital	26					35,000,000	35,000,000
Reserves:							
Unappropriated profits (losses)	27					-27,155,541	-27,155,541
Other reserves	28					0	0
Surplus	29	0	58,819,799	0	0		58,819,799
Total (26 to 29)	30	0	58,819,799	0	0	7,844,459	66,664,258

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

I829G CHUBB INSURANCE SINGAPORE LIMITED

Reporting Cycle: 2015 12

Description	Row No.	Paid-up Capital	Other Reserves	Unappropriated Profits (Losses) (Please Specify)	Total
Balance at beginning of period	1	35,000,000	0	-27,185,691	7,814,309
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	30,150	30,150
Dividends paid for the period	5	0	0	0	0
Issue of share capital	6	0	0	0	0
Transfer (to) from insurance funds maintained in Singapore	7	0	0	0	0
Transfer (to) from overseas (branch) operations	8	0	0	0	0
Balance at End of Period	9	35,000,000	0	-27,155,541	7,844,459

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

1829G CHUBB INSURANCE SINGAPORE LIMITED

Reporting Cycle: 2015 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

I829G CHUBB INSURANCE SINGAPORE LIMITED

Reporting Cycle: 201512

NIL

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

1829G CHUBB INSURANCE SINGAPORE LIMITED

Reporting Cycle: 2015 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	179,347,442	0	0		179,347,442
Less: Outward reinsurance premiums	2	0	124,339,974	0	0		124,339,974
Investment revenue	3	0	2,817,744	0	0	10,023	2,827,767
Less: Investment expenses	4	0	293,567	0	0	1,734	295,301
Other income	5	0	1,439,467	0	0	49,500	1,488,967
Total Income (1 to 5)	6	0	58,971,112	0	0	57,789	59,028,901
Gross claims settled	7	0	40,999,830	0	0		40,999,830
Less: Reinsurance recoveries	8	0	28,917,008	0	0		28,917,008
Management expenses	9	0	35,728,648	0	0	31,839	35,760,487
Distribution expenses	10	0	-2,592,117	0	0	0	-2,592,117
Increase (decrease) in net policy liabilities	11	0	5,204,542	0	0		5,204,542
Provision for doubtful debts / bad debts written off on receivables	12	0	-31,175	0	0	0	-31,175
Taxation expenses	13	0	1,103,072	0	0	-4,200	1,098,872
Other expenses	14	0	834,884	0	0	0	834,884
Total Outgo (7 to 14)	15	0	52,330,676	0	0	27,639	52,358,315
NET INCOME (6 - 15)	16	0	6,640,436	0	0	30,150	6,670,586

ANNUAL RETURN: FORM 9 - ADDITIONAL INFORMATION

I829G CHUBB INSURANCE SINGAPORE LIMITED

Reporting Cycle: 2015 12

NIL

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

ACTUARIAL INVESTIGATION OF POLICY LIABILITIES

I829G CHUBB INSURANCE SINGAPORE LIMITED

Reporting Cycle: 2015 12

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

Description	Singapore Insurance Fund	Offshore Insurance Fund
Premium Liabilities	24,615,297	10,444,282
Claim Liabilities	16,177,857	8,382,975
Policy Liabilities	40,793,154	18,827,257

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

None

ANNUAL RETURN: FORM 20 - ADDITIONAL INFORMATION

I829G CHUBB INSURANCE SINGAPORE LIMITED

Reporting Cycle: 2015 12

NIL

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

I829G CHUBB INSURANCE SINGAPORE LIMITED

General: Singapore Insurance Fund

Reporting Cycle: 2015 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	43,710,602
Less:		
Reinsurance adjustment	6	3,285,196
Financial resource adjustment: (8 to 12)	7	3,040,689
(a) loans to, guarantees granted for, and other unsecured amounts owed to the licensed insurer	8	915,624
(b) charged assets	9	2,125,065
(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	37,384,717
(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	5,547,990
(a) Premium liability risk requirement	31	1,728,728
(b) Claim liability risk requirement	32	3,819,262
Total C1 Requirement (14 + 23 + 30)	33	5,547,990
B. Component 2 Requirement - Investment Risks and Risks arising from Interest Rate Sensitivity and Foreign Currency Mismatch between Asset and Liabilities		
Equity Investment Risk Requirement (35 to 36)	34	0
(a) Specific Risk Requirement	35	0
(b) General Risk Requirement	36	0
Debt Investment and Duration Mismatch Risk Requirement: (38 or 43, whichever is higher)	37	2,060,363
(a) Sum of: (39 + 42)	38	2,060,363
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	2,060,363
Debt specific risk requirement	40	588,714
Debt general risk requirement	41	1,471,649
Liability adjustment requirement in an increasing interest rate environment	42	0
(b) Sum of: (44 + 47)	43	-882,935
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	-882,935
Debt specific risk requirement	45	588,714
Negative of debt general risk requirement	46	-1,471,649
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	6,065,851
Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)	53	8,126,214
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	13,674,204

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

1829G CHUBB INSURANCE SINGAPORE LIMITED

General: Offshore Insurance Fund

Reporting Cycle: 2015 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	15,109,197
Less:		
Reinsurance adjustment	6	2,791,926
Financial resource adjustment: (8 to 12)	7	16,289
(a) loans to, guarantees granted for, and other unsecured amounts owed to the licensed insurer	8	16,289
(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	12,300,982
(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	5,415,354
(a) Premium liability risk requirement	31	3,217,969
(b) Claim liability risk requirement	32	2,197,385
Total C1 Requirement (14 + 23 + 30)	33	5,415,354
B. Component 2 Requirement - Investment Risks and Risks arising		
from Interest Rate Sensitivity and Foreign Currency Mismatch between Asset and Liabilities		
Equity Investment Risk Requirement (35 to 36)	34	0
(a) Specific Risk Requirement	35	0
(b) General Risk Requirement	36	0
Debt Investment and Duration Mismatch Risk Requirement: (38 or 43, whichever is higher)	37	748,004
(a) Sum of: (39 + 42)	38	748,004
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	748,004
Debt specific risk requirement	40	229,009
Debt general risk requirement	41	518,995
Liability adjustment requirement in an increasing interest rate environment	42	0
(b) Sum of: (44 + 47)	43	-289,986
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	-289,986
Debt specific risk requirement	45	229,009
Negative of debt general risk requirement	46	-518,995
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	1,546,062
Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)	53	2,294,066
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	7,709,420

ANNUAL RETURN: FORM 21 - ADDITIONAL INFORMATION

I829G CHUBB INSURANCE SINGAPORE LIMITED

Reporting Cycle: 2015 12

NIL

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

I829G CHUBB INSURANCE SINGAPORE LIMITED

Reporting Cycle: 2015 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: Sum of total risk requirement and minimum condition liability	7	0
Policy liabilities	8	0
	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	179,101
Total C2 Requirement (21 + 24 + 35 + 36 + 37 + 38)	39	179,101
Total Risk Requirement of Assets and Liabilities of Licensed Insurer that do not belong to any insurance fund established and maintained under the Act (20 + 39)	40	179,101

ANNUAL RETURN: FORM 22 - ADDITIONAL INFORMATION

I829G CHUBB INSURANCE SINGAPORE LIMITED

Reporting Cycle: 2015 12

NIL

ANNUAL RETURN
FORM 23 - STATEMENT IN RELATION TO CAPITAL ADEQUACY REQUIREMENT OF
LICENSED INSURER

I829G CHUBB INSURANCE SINGAPORE LIMITED

Reporting Cycle: 2015 12

Description	Row No.	Amount
(i) Financial Resources of Licensed Insurer		
A. Tier 1 Resource		
Aggregate of surpluses of all insurance funds other than a participating fund	1	58,819,799
Balances in the surplus account of each participating fund	2	0
Paid-up ordinary share capital	3	35,000,000
Unappropriated profits (losses)	4	-27,155,541
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	6,077,122
Financial resource adjustment: (10 to 14)	9	3,113,103
(a) loans to, guarantees granted for and other unsecured amounts owed to		
the licensed insurer	10	988,038
(b) charged assets	11	2,125,065
(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	57,474,033
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 Licensed Insurer (higher of \$5m or 15 + 19 +20)	21	57,474,033

(ii) Total Risk Requirement of Licensed Insurer			
(a) Total risk requirements of insurance funds established or maintained under the Act	22	21,383,624	
(b) Total risk requirements of assets and liabilities that do not belong to any insurance fund established and maintained under the Act	23	179,101	
Total Risk Requirement of Licensed Insurer (22 to 23)	24		21,562,725
CAPITAL ADEQUACY RATIO (21/24)	25		266.54 %

ANNUAL RETURN: FORM 23 - ADDITIONAL INFORMATION

I829G CHUBB INSURANCE SINGAPORE LIMITED

Reporting Cycle: 2015 12

NIL