

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I864G AETNA INSURANCE COMPANY LIMITED (SINGAPORE BRANCH)

Reporting Cycle: 2016 12

General: Singapore Insurance Fund

Description	Annex	Row No.	Amount
ASSETS			
Equity securities	1A	1	0
Debt securities	1B	2	8,799,633
Land and buildings	1C	3	0
Loans	1D	4	0
Cash and deposits		5	24,855,206
Other invested assets	1E	6	0
Investment income due or accrued		7	18,332
Outstanding premiums and agents' balances	1F	8	4,151,137
Deposits withheld by cedants		9	0
Reinsurance recoverables (on paid claims)	1G	10	0
Income tax recoverables		11	0
Fixed assets	1H	12	0
Inter-fund balances and intra group balances (due from)	1I	13	7,875,199
Other assets	1J	14	0
Total Assets (1 to 14)		15	45,699,507
LIABILITIES			
Policy liabilities	1K	16	20,718,959
Other liabilities:			
Outstanding claims		17	0
Annuities due and unpaid		18	0
Reinsurance deposits		19	0
Amounts owing to insurers		20	0
Bank loans and overdrafts		21	0
Inter-fund balances and intra-group balances (due to)	1L	22	2,436,226
Others	1M	23	1,366,271
Total Liabilities (16 to 23)		24	24,521,456
SURPLUS (15 - 24)	1N	25	21,178,051

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I864G AETNA INSURANCE COMPANY LIMITED (SINGAPORE BRANCH)

Reporting Cycle: 2016 12

General: Offshore Insurance Fund

Description	Annex	Row No.	Amount
ASSETS			
Equity securities	1A	1	0
Debt securities	1B	2	2,999,875
Land and buildings	1C	3	0
Loans	1D	4	0
Cash and deposits		5	2,430,607
Other invested assets	1E	6	0
Investment income due or accrued		7	0
Outstanding premiums and agents' balances	1F	8	973,191
Deposits withheld by cedants		9	0
Reinsurance recoverables (on paid claims)	1G	10	0
Income tax recoverables		11	0
Fixed assets	1H	12	0
Inter-fund balances and intra group balances (due from)	1I	13	0
Other assets	1J	14	0
Total Assets (1 to 14)		15	6,403,673
LIABILITIES			
Policy liabilities	1K	16	1,524,393
Other liabilities:			
Outstanding claims		17	0
Annuities due and unpaid		18	0
Reinsurance deposits		19	0
Amounts owing to insurers		20	0
Bank loans and overdrafts		21	0
Inter-fund balances and intra-group balances (due to)	1L	22	182,219
Others	1M	23	394,160
Total Liabilities (16 to 23)		24	2,100,772
SURPLUS (15 - 24)	1N	25	4,302,901

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I864G AETNA INSURANCE COMPANY LIMITED (SINGAPORE BRANCH)

Reporting Cycle: 201612

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

I864G AETNA INSURANCE COMPANY LIMITED (SINGAPORE BRANCH)

Reporting Cycle: 201612

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

I864G AETNA INSURANCE COMPANY LIMITED (SINGAPORE BRANCH)

Reporting Cycle: 201612

General: Singapore Insurance Fund

Description	Row No.	Amount
Government debt securities	1	8,799,633
Qualifying debt securities	2	0
Other debt securities	3	0
Total (1 to 3) = Row 2 of Form 1	4	8,799,633

ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES

I864G AETNA INSURANCE COMPANY LIMITED (SINGAPORE BRANCH)

Reporting Cycle: 201612

General: Offshore Insurance Fund

Description	Row No.	Amount
Government debt securities	1	2,999,875
Qualifying debt securities	2	0
Other debt securities	3	0
Total (1 to 3) = Row 2 of Form 1	4	2,999,875

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

I864G AETNA INSURANCE COMPANY LIMITED (SINGAPORE BRANCH)

Reporting Cycle: 201612

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

I864G AETNA INSURANCE COMPANY LIMITED (SINGAPORE BRANCH)

Reporting Cycle: 201612

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

I864G AETNA INSURANCE COMPANY LIMITED (SINGAPORE BRANCH)

Reporting Cycle: 201612

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

I864G AETNA INSURANCE COMPANY LIMITED (SINGAPORE BRANCH)

Reporting Cycle: 201612

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

I864G AETNA INSURANCE COMPANY LIMITED (SINGAPORE BRANCH)

General: Singapore Insurance Fund

Reporting Cycle: 201612

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

I864G AETNA INSURANCE COMPANY LIMITED (SINGAPORE BRANCH)

General: Offshore Insurance Fund

Reporting Cycle: 201612

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

I864G AETNA INSURANCE COMPANY LIMITED (SINGAPORE BRANCH)

General: Singapore Insurance Fund

Reporting Cycle: 201612

Description	Row No.	Direct Business - Agents	Direct Business - Brokers	Direct Business - Others	Amount
In respect of direct business					
Bad debts written off during the year	1	0	0	0	0
Ageing of outstanding premiums and agents' balances: <i>Outstanding period</i>					
Up to 3 months	2	0	2,107,302	22,364	2,129,666
Above 3 months but not exceeding 6 months	3	0	544,545	354,040	898,585
Above 6 months but not exceeding 12 months	4	0	485,454	342,026	827,480
Above 12 months	5	36,661	201,379	57,366	295,406
Gross total (2 to 5)	6	36,661	3,338,680	775,796	4,151,137
Provision for doubtful debts	7	0	0	0	0
Total outstanding premiums and agents' balances in respect of direct business (6 - 7)	8	36,661	3,338,680	775,796	4,151,137
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				0
Above 6 months but not exceeding 12 months	11				0
Above 12 months but not exceeding 24 months	12				0
Above 24 months	13				0
Gross total (10 to 13)	14				0
Provision for doubtful debts	15				0
Total outstanding premiums and agents' balances in respect of reinsurance business (14 - 15)	16				0
Total (8 + 16) = Row 8 of Form 1	17				4,151,137

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

I864G AETNA INSURANCE COMPANY LIMITED (SINGAPORE BRANCH)

General: Offshore Insurance Fund

Reporting Cycle: 201612

Description	Row No.	Direct Business - Agents	Direct Business - Brokers	Direct Business - Others	Amount
In respect of direct business					
Bad debts written off during the year	1	0	0	0	0
Ageing of outstanding premiums and agents' balances: <i>Outstanding period</i>					
Up to 3 months	2	0	59,025	3,989	63,014
Above 3 months but not exceeding 6 months	3	0	838,460	26,081	864,541
Above 6 months but not exceeding 12 months	4	0	34,998	10,638	45,636
Above 12 months	5	0	0	0	0
Gross total (2 to 5)	6	0	932,483	40,708	973,191
Provision for doubtful debts	7	0	0	0	0
Total outstanding premiums and agents' balances in respect of direct business (6 - 7)	8	0	932,483	40,708	973,191
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				0

Above 6 months but not exceeding 12 months	11				0
Above 12 months but not exceeding 24 months	12				0
Above 24 months	13				0
Gross total (10 to 13)	14				0
Provision for doubtful debts	15				0
Total outstanding premiums and agents' balances in respect of reinsurance business (14 - 15)	16				0
Total (8 + 16) = Row 8 of Form 1	17				973,191

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

I864G AETNA INSURANCE COMPANY LIMITED (SINGAPORE BRANCH)

Reporting Cycle: 201612

General: Singapore Insurance Fund

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

ANNUAL RETURN: ANNEX 1G - STATEMENT OF REINSURANCE RECOVERABLES

I864G AETNA INSURANCE COMPANY LIMITED (SINGAPORE BRANCH)

Reporting Cycle: 201612

General: Offshore Insurance Fund

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

ANNUAL RETURN: ANNEX 1H - FIXED ASSETS

I864G AETNA INSURANCE COMPANY LIMITED (SINGAPORE BRANCH)

Reporting Cycle: 201612

General: Singapore 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 1H - FIXED ASSETS

I864G AETNA INSURANCE COMPANY LIMITED (SINGAPORE BRANCH)

Reporting Cycle: 201612

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)**

I864G AETNA INSURANCE COMPANY LIMITED (SINGAPORE BRANCH)

Reporting Cycle: 201612

General: Singapore Insurance Fund

Description	Row No.	Amount
Balances due from head office / shareholders fund	1	7,875,199
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	7,875,199

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

I864G AETNA INSURANCE COMPANY LIMITED (SINGAPORE BRANCH)

Reporting Cycle: 201612

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

I864G AETNA INSURANCE COMPANY LIMITED (SINGAPORE BRANCH)

Reporting Cycle: 2016 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Total = Row 14 of Form 1	26	0

ANNUAL RETURN: ANNEX 1J - BREAKDOWN OF OTHER ASSETS

I864G AETNA INSURANCE COMPANY LIMITED (SINGAPORE BRANCH)

Reporting Cycle: 2016 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Total = Row 14 of Form 1	26	0

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

I864G AETNA INSURANCE COMPANY LIMITED (SINGAPORE BRANCH)

Reporting Cycle: 201612

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	2,436,226
Balances due to other insurance funds established and maintained under the Act	3	0
Total (1 to 3) = Row 22 of Form 1	4	2,436,226

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

I864G AETNA INSURANCE COMPANY LIMITED (SINGAPORE BRANCH)

Reporting Cycle: 201612

General: Offshore Insurance Fund

Description	Row No.	Amount
Balances due to head office / shareholders fund	1	64,088
Balances due to overseas branches / related corporations	2	118,131
Balances due to other insurance funds established and maintained under the Act	3	0
Total (1 to 3) = Row 22 of Form 1	4	182,219

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I864G AETNA INSURANCE COMPANY LIMITED (SINGAPORE BRANCH)

Reporting Cycle: 201612

General: Singapore Insurance Fund

Description	Row No.	Amount
Broker Commissions Payable	1	843,087
Translation Reserve	2	523,184
Total = Row 23 of Form 1	26	1,366,271

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I864G AETNA INSURANCE COMPANY LIMITED (SINGAPORE BRANCH)

Reporting Cycle: 201612

General: Offshore Insurance Fund

Description	Row No.	Amount
Broker Commissions Payable	1	108,224
Translation Reserve	2	285,936
Total = Row 23 of Form 1	26	394,160

ANNUAL RETURN: ANNEX 1N - SURPLUS

I864G AETNA INSURANCE COMPANY LIMITED (SINGAPORE BRANCH)

Reporting Cycle: 201612

General: Singapore Insurance Fund

Description	Row No.	Amount
Surplus at beginning of period	1	9,069,297
Net income	2	-1,656,344
Transfer (to) from head office / shareholders fund	3	13,765,098
Surplus at End of Period (1 to 3) = Row 25 of Form 1	4	21,178,051

ANNUAL RETURN: ANNEX 1N - SURPLUS

I864G AETNA INSURANCE COMPANY LIMITED (SINGAPORE BRANCH)

Reporting Cycle: 201612

General: Offshore Insurance Fund

Description	Row No.	Amount
Surplus at beginning of period	1	0
Net income	2	-270,628
Transfer (to) from head office / shareholders fund	3	4,573,529
Surplus at End of Period (1 to 3) = Row 25 of Form 1	4	4,302,901

**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**

1864G AETNA INSURANCE COMPANY LIMITED (SINGAPORE BRANCH)

Reporting Cycle: 201612

General: Singapore Insurance Fund

Description	Row No.	Amount
Licensed insurer / foreign insurer under the foreign insurer scheme	1	0
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	0
Unlicensed reinsurer	3	0
Total (1 to 3)	4	0

**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**

1864G AETNA INSURANCE COMPANY LIMITED (SINGAPORE BRANCH)

Reporting Cycle: 201612

General: Offshore Insurance Fund

Description	Row No.	Amount
Licensed insurer / foreign insurer under the foreign insurer scheme	1	0
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	0
Unlicensed reinsurer	3	0
Total (1 to 3)	4	0

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

I864G AETNA INSURANCE COMPANY LIMITED (SINGAP

Reporting Cycle: 201612

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**

I864G AETNA INSURANCE COMPANY LIMITED (SINGAP

Reporting Cycle: 201612

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

I864G AETNA INSURANCE COMPANY LIMITED (SINGAPORE BRANCH)

Reporting Cycle: 201612

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

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

I864G AETNA INSURANCE COMPANY LIMITED (SINGAPORE BRANCH)

Reporting Cycle: 201612

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

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

I864G AETNA INSURANCE COMPANY LIMITED (SINGAPORE BRANCH)

Reporting Cycle: 2016 12

With reference to Form 1, Annex 1M;

For the purpose of Statutory Returns reporting, the Monetary Authority of Singapore (MAS) approach on foreign currency translation reserve (FCTR) differs from the Singapore Financial Reporting Standards (SFRS). FCTR (regardless whether its a cumulative gain or loss) for the insurance funds is reflected under Form 1 Row 23 ('Others') and Annex 1M.

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I864G AETNA INSURANCE COMPANY LIMITED (SINGAPORE BRANCH)

Reporting Cycle: 2016 12

General: Singapore Insurance Fund

Description	Annex	Row No.	Amount
Gross premiums	2A	1	28,008,910
Less: Outward reinsurance premiums	2B	2	157,674
Investment revenue	2C	3	15,512
Less: Investment expenses		4	0
Other income	2D	5	0
Total Income (1 to 5)		6	27,866,748
Gross claims settled	2E	7	13,576,313
Less: Reinsurance recoveries		8	33,204
Management expenses	2F	9	3,157,921
Distribution expenses	2G	10	3,633,970
Increase (decrease) in net policy liabilities	2H	11	8,731,887
Provision for doubtful debts/ bad debts written off on receivables		12	0
Taxation expenses		13	-294,131
Other expenses	2I	14	750,336
Total Outgo (7 to 14)		15	29,523,092
Net Income (6 - 15)	2J	16	-1,656,344

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I864G AETNA INSURANCE COMPANY LIMITED (SINGAPORE BRANCH)

Reporting Cycle: 2016 12

General: Offshore Insurance Fund

Description	Annex	Row No.	Amount
Gross premiums	2A	1	2,090,766
Less: Outward reinsurance premiums	2B	2	4,431
Investment revenue	2C	3	0
Less: Investment expenses		4	120
Other income	2D	5	0
Total Income (1 to 5)		6	2,086,215
Gross claims settled	2E	7	219,716
Less: Reinsurance recoveries		8	0
Management expenses	2F	9	151,141
Distribution expenses	2G	10	243,019
Increase (decrease) in net policy liabilities	2H	11	1,457,700
Provision for doubtful debts/ bad debts written off on receivables		12	0
Taxation expenses		13	0
Other expenses	2I	14	285,267
Total Outgo (7 to 14)		15	2,356,843
Net Income (6 - 15)	2J	16	-270,628

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I864G AETNA INSURANCE COMPANY LIMITED (SINGAPORE BRANCH)

Reporting Cycle: 201612

General: Singapore Insurance Fund

Description	Row No.	Amount
Licensed insurer / foreign insurer under the foreign insurer scheme	1	0
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	157,674
Unlicensed reinsurer	3	0
Total (1 to 3) = Row 2 of Form 2	4	157,674

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I864G AETNA INSURANCE COMPANY LIMITED (SINGAPORE BRANCH)

Reporting Cycle: 201612

General: Offshore Insurance Fund

Description	Row No.	Amount
Licensed insurer / foreign insurer under the foreign insurer scheme	1	0
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	4,431
Unlicensed reinsurer	3	0
Total (1 to 3) = Row 2 of Form 2	4	4,431

ANNUAL RETURN: ANNEX 2C - INVESTMENT REVENUE

1864G AETNA INSURANCE COMPANY LIMITED (SINGAPORE BRANCH)

Reporting Cycle: 201612

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	0	0	0	0
Land and Buildings	3	0	0	0	0
Loans	4	0	0	0	0
Cash and deposits	5	15,512	0	0	15,512
Other invested assets	6	0	0	0	0
Total (1 to 6) = Row 3 of Form 2	7				15,512

ANNUAL RETURN: ANNEX 2C - INVESTMENT REVENUE

1864G AETNA INSURANCE COMPANY LIMITED (SINGAPORE BRANCH)

Reporting Cycle: 201612

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	0	0	0	0
Land and Buildings	3	0	0	0	0
Loans	4	0	0	0	0
Cash and deposits	5	0	0	0	0
Other invested assets	6	0	0	0	0
Total (1 to 6) = Row 3 of Form 2	7				0

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I864G AETNA INSURANCE COMPANY LIMITED (SINGAPORE BRANCH)

Reporting Cycle: 201612

General: Singapore Insurance Fund

Description	Row No.	Amount
Total = Row 5 of Form 2	26	

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I864G AETNA INSURANCE COMPANY LIMITED (SINGAPORE BRANCH)

Reporting Cycle: 201612

General: Offshore Insurance Fund

Description	Row No.	Amount
Total = Row 5 of Form 2	26	

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES

I864G AETNA INSURANCE COMPANY LIMITED (SINGAPORE BRANCH)

Reporting Cycle: 201612

General: Singapore Insurance Fund

Description	Row No.	Amount
Staff salaries & expenses	1	0
Office rent	2	0
Head office / parent company expenses	3	0
Directors' fees	4	0
Audit fees	5	53,418
Managing agent's fees	6	2,898,949
Repairs and maintenance	7	0
Public utilities	8	0
Printing, stationery and periodicals	9	0
Postage, telephone and telex charges	10	0
Computer charges	11	0
Hire of office equipment	12	0
Licence and association fees	13	67,374
Advertising and subscriptions	14	0
Entertainment	15	0
Travelling expenses	16	0
Bank Charges	1	1,189
Irrecoverable GST	2	136,991
Total = Row 9 of Form 2	27	3,157,921

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES

I864G AETNA INSURANCE COMPANY LIMITED (SINGAPORE BRANCH)

Reporting Cycle: 201612

General: Offshore Insurance Fund

Description	Row No.	Amount
Staff salaries & expenses	1	0
Office rent	2	0
Head office / parent company expenses	3	0
Directors' fees	4	0
Audit fees	5	2,082
Managing agent's fees	6	112,963
Repairs and maintenance	7	0
Public utilities	8	0
Printing, stationery and periodicals	9	0
Postage, telephone and telex charges	10	0
Computer charges	11	0
Hire of office equipment	12	0
Licence and association fees	13	2,625
Advertising and subscriptions	14	0
Entertainment	15	0
Travelling expenses	16	0
Bank Charges	1	19,327
Irrecoverable GST	2	14,144
Total = Row 9 of Form 2	27	151,141

ANNUAL RETURN: ANNEX 2I - BREAKDOWN OF OTHER EXPENSES

I864G AETNA INSURANCE COMPANY LIMITED (SINGAPORE BRANCH)

Reporting Cycle: 2016 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Exchange losses	1	750,336
Total = Row 14 of Form 2	26	750,336

ANNUAL RETURN: ANNEX 2I - BREAKDOWN OF OTHER EXPENSES

I864G AETNA INSURANCE COMPANY LIMITED (SINGAPORE BRANCH)

Reporting Cycle: 2016 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Exchange Losses	1	285,267
Total = Row 14 of Form 2	26	285,267

ANNUAL RETURN: FORM 2 - ADDITIONAL INFORMATION

1864G AETNA INSURANCE COMPANY LIMITED (SINGAPORE BRANCH)

Reporting Cycle: 2016 12

NIL

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

1864G AETNA INSURANCE COMPANY LIMITED (SINGAPORE BRANCH)

General: Singapore Insurance Fund

Reporting Cycle: 201612

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	0	0	0	0	0	0	28,008,910	0	0	0	0	0	0	0	28,008,910
Reinsurance business accepted -																
In Singapore	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
From other ASEAN countries	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
From other countries	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total (2 to 4)	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Reinsurance business ceded -																
In Singapore	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
To other ASEAN countries	7	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
To other countries	8	0	0	0	0	0	0	157,674	0	0	0	0	0	0	0	157,674
Total (6 to 8)	9	0	0	0	0	0	0	157,674	0	0	0	0	0	0	0	157,674
Net premiums written (1 + 5 - 9)	10	0	0	0	0	0	0	27,851,236	0	0	0	0	0	0	0	27,851,236
Premium liabilities at beginning of period	11	0	0	0	0	0	0	7,909,377	0	0	0	0	0	0	0	7,909,377
Premium liabilities at end of period	12	0	0	0	0	0	0	13,160,351	0	0	0	0	0	0	0	13,160,351
Premiums earned during the period (10 + 11 - 12)	13	0	0	0	0	0	0	22,600,262	0	0	0	0	0	0	0	22,600,262
B. CLAIMS																
Gross claims settled																
Direct business	14	0	0	0	0	0	0	13,576,313	0	0	0	0	0	0	0	13,576,313
Reinsurance business accepted -																
In Singapore	15	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
From other ASEAN countries	16	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
From other countries	17	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total (15 to 17)	18	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Recoveries from reinsurance business ceded -																
In Singapore	19	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
To other ASEAN countries	20	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
To other countries	21	0	0	0	0	0	0	33,204	0	0	0	0	0	0	0	33,204
Total (19 to 21)	22	0	0	0	0	0	0	33,204	0	0	0	0	0	0	0	33,204
Net claims settled (14 + 18 - 22)	23	0	0	0	0	0	0	13,543,109	0	0	0	0	0	0	0	13,543,109
Claims liabilities at end of period	24	0	0	0	0	0	0	7,558,608	0	0	0	0	0	0	0	7,558,608
Claims liabilities at beginning of period	25	0	0	0	0	0	0	4,077,695	0	0	0	0	0	0	0	4,077,695
Net claims incurred (23 + 24 - 25)	26	0	0	0	0	0	0	17,024,022	0	0	0	0	0	0	0	17,024,022
C. MANAGEMENT EXPENSES																
Management Expenses	27	0	0	0	0	0	0	3,157,921	0	0	0	0	0	0	0	3,157,921
D. DISTRIBUTION EXPENSES																
Commissions	28	0	0	0	0	0	0	3,633,970	0	0	0	0	0	0	0	3,633,970
Reinsurance commissions	29	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Net commissions incurred (28 - 29)	30	0	0	0	0	0	0	3,633,970	0	0	0	0	0	0	0	3,633,970

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	0	0	0	0	0	0	-1,215,651	0	0	0	0	0	0	0	-1,215,651
F. NET INVESTMENT INCOME	33	0	0	0	0	0	0	15,512	0	0	0	0	0	0	0	15,512
G. OPERATING RESULT (32 + 33)	34	0	0	0	0	0	0	-1,200,139	0	0	0	0	0	0	0	-1,200,139

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

I864G AETNA INSURANCE COMPANY LIMITED (SINGAPORE BRANCH)

General: Offshore Insurance Fund

Reporting Cycle: 2016 12

Description	Row No.	Marine and Aviation - Cargo	Marine and Aviation - Hull and Liability	Property	Casualty and Others	Total
A. PREMIUMS						
Gross premiums						
Direct business	1	0	0	0	2,090,766	2,090,766
Reinsurance business accepted -						
In Singapore	2	0	0	0	0	0
From other ASEAN countries	3	0	0	0	0	0
From other countries	4	0	0	0	0	0
Total (2 to 4)	5	0	0	0	0	0
Reinsurance business ceded -						
In Singapore	6	0	0	0	0	0
To other ASEAN countries	7	0	0	0	0	0
To other countries	8	0	0	0	4,431	4,431
Total (6 to 8)	9	0	0	0	4,431	4,431
Net premiums written (1 + 5 - 9)	10	0	0	0	2,086,335	2,086,335
Premium liabilities at beginning of period	11	0	0	0	49,244	49,244
Premium liabilities at end of period	12	0	0	0	1,125,563	1,125,563
Premiums earned during the period (10 + 11 - 12)	13	0	0	0	1,010,016	1,010,016
B. CLAIMS						
Gross claims settled						
Direct business	14	0	0	0	219,716	219,716
Reinsurance business accepted -						
In Singapore	15	0	0	0	0	0
From other ASEAN countries	16	0	0	0	0	0
From other countries	17	0	0	0	0	0
Total (15 to 17)	18	0	0	0	0	0
Recoveries from reinsurance business ceded - In Singapore	19	0	0	0	0	0
To other ASEAN countries	20	0	0	0	0	0
To other countries	21	0	0	0	0	0
Total (19 to 21)	22	0	0	0	0	0
Net claims settled (14 + 18 - 22)	23	0	0	0	219,716	219,716
Claims liabilities at end of period	24	0	0	0	398,830	398,830
Claims liabilities at beginning of period	25	0	0	0	17,449	17,449
Net claims incurred (23 + 24 - 25)	26	0	0	0	601,097	601,097
C. MANAGEMENT EXPENSES						
Management Expenses	27	0	0	0	151,141	151,141
D. DISTRIBUTION EXPENSES						
Commissions	28	0	0	0	243,019	243,019
Reinsurance commissions	29	0	0	0	0	0

Net commissions incurred (28 - 29)	30	0	0	0	243,019	243,019
Other distribution expenses	31	0	0	0	0	0
E. UNDERWRITING RESULTS						
Underwriting gain / (loss) (13 - 26 - 27 - 30 - 31)	32	0	0	0	14,759	14,759
F. NET INVESTMENT INCOME						
	33	0	0	0	-120	-120
G. OPERATING RESULT (32 + 33)						
	34	0	0	0	14,639	14,639

ANNUAL RETURN: NOTES TO FORM 6

I864G AETNA INSURANCE COMPANY LIMITED (SINGAPORE BRANCH)

Reporting Cycle: 201612

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.

Not applicable as the Branch underwrites a single 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

I864G AETNA INSURANCE COMPANY LIMITED (SINGAPORE BRANCH)

Reporting Cycle: 2016 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.

Not applicable as the Branch underwrites a single 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

1864G AETNA INSURANCE COMPANY LIMITED (SINGAPORE BRANCH)

Reporting Cycle: 2016 12

Additional Information;			
	SIF Health	SIF Total	
	\$	\$	
Premium liabilities at 01.01.16	7,518,154	7,518,154	
Foreign exchange	391,223	391,223	
Adjusted premium liabilities at 01.01.16	7,909,377	7,909,377	Row 11
Claims liabilities at 01.01.16	3,841,295	3,841,295	
Foreign exchange	236,400	236,400	
Adjusted claims liabilities at 01.01.16	4,077,695	4,077,695	Row 25
	OIF Casualty and others	OIF Total	
	\$	\$	
Premium liabilities at 01.01.16	-	-	
Foreign exchange	49,244	49,244	
Adjusted premium liabilities at 01.01.16	49,244	49,244	Row 11
Claims liabilities at 01.01.16	-	-	
Foreign exchange	17,449	17,449	
Adjusted claims liabilities at 01.01.16	17,499	17,449	Row 25

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

1864G AETNA INSURANCE COMPANY LIMITED (SINGAPORE BRANCH)

Reporting Cycle: 2016 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	8,429,258	19,479,286	0	0	0	0	53,547	46,819	0	0	8,482,805	19,526,105
Reinsurance ceded	2	47,452	109,657	0	0	0	0	301	264	0	0	47,753	109,921
Net premiums written (1 - 2)	3	8,381,806	19,369,629	0	0	0	0	53,246	46,555	0	0	8,435,052	19,416,184
Premium liabilities at beginning of period	4	2,380,321	5,500,714	0	0	0	0	15,121	13,221	0	0	2,395,442	5,513,935
Premium liabilities at end of period	5	3,960,597	9,152,595	0	0	0	0	25,160	21,999	0	0	3,985,757	9,174,594
Premium earned during the period (3 + 4 - 5)	6	6,801,530	15,717,748	0	0	0	0	43,207	37,777	0	0	6,844,737	15,755,525
B. CLAIMS													
Gross claims settled	7	5,882,401	7,686,041	0	0	0	0	7,253	618	0	0	5,889,654	7,686,659
Reinsurance recoveries	8	14,386	18,798	0	0	0	0	18	2	0	0	14,404	18,800
Net claims settled (7 - 8)	9	5,868,015	7,667,243	0	0	0	0	7,235	616	0	0	5,875,250	7,667,859
Claim liabilities at end of period	10	3,275,025	4,279,201	0	0	0	0	4,038	344	0	0	3,279,063	4,279,545
Claim liabilities at beginning of period	11	1,766,800	2,308,530	0	0	0	0	2,179	186	0	0	1,768,979	2,308,716
Net claims incurred (9 + 10 - 11)	12	7,376,240	9,637,914	0	0	0	0	9,094	774	0	0	7,385,334	9,638,688
C. MANAGEMENT EXPENSES													
Management expenses	13	950,374	2,196,231	0	0	0	0	6,037	5,279	0	0	956,411	2,201,510
D. DISTRIBUTION EXPENSES													
Commissions	14	1,295,945	2,324,158	0	0	0	0	7,435	6,432	0	0	1,303,380	2,330,590
Reinsurance commissions	15	0	0	0	0	0	0	0	0	0	0	0	0
Net commissions incurred (14 - 15)	16	1,295,945	2,324,158	0	0	0	0	7,435	6,432	0	0	1,303,380	2,330,590
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	-2,821,029	1,559,445	0	0	0	0	20,641	25,292	0	0	-2,800,388	1,584,737
F. NET INVESTMENT INCOME													
	19	4,668	10,788	0	0	0	0	30	26	0	0	4,698	10,814
G. OPERATING RESULTS (18 + 19)													
	20	-2,816,361	1,570,233	0	0	0	0	20,671	25,318	0	0	-2,795,690	1,595,551
H. OTHERS													
Number of policies in force	21	841	122	0	0	0	0	151	16	0	0	992	138
Number of lives covered under policies in force	22	2,026	5,254	0	0	0	0	345	192	0	0	2,371	5,446
Number of claims licensed	23	6,176	14,822	0	0	0	0	7	1	0	0	6,183	14,823

ANNUAL RETURN: NOTES TO FORM 7(b)

I864G AETNA INSURANCE COMPANY LIMITED (SINGAPORE BRANCH)

Reporting Cycle: 201612

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

I864G AETNA INSURANCE COMPANY LIMITED (SINGAPORE BRANCH)

Reporting Cycle: 201612

Additional Information;	
	Total \$
Premium liabilities at 01.01.16	7,518,154
Foreign exchange	391,223
Adjusted premium liabilities at 01.01.16	7,909,377
Claims liabilities at 01.01.16	3,841,295
Foreign exchange	236,400
Adjusted claims liabilities at 01.01.16	4,077,695

**ANNUAL RETURN: FORM 10 - STATEMENT OF FINANCIAL POSITION IN RESPECT OF
GLOBAL BUSINESS OPERATIONS**

I864G AETNA INSURANCE COMPANY LIMITED (SINGAPORE BRANCH)

Reporting Cycle: 2016 12

Description	Row No.	Amount '000 (in foreign currency) UNITED STATES DOLLAR
Life Business		
1. Policy liabilities	1	0
General Business		
1. Net premiums written	2	176,888
2. Premium liabilities	3	83,332
3. Claim liabilities	4	55,509
Shareholders fund		
1. Paid-up capital	5	133,000
2. Unappropriated profits (losses)	6	-19,164
3. Reserves - Capital	7	0
General	8	0
Others*	9	0
Total (5 to 9)	10	113,836

ANNUAL RETURN: NOTES TO FORM 10

Reporting Cycle:

Note 1 - Breakdown of "Others"	Row No.	Amount

ANNUAL RETURN: FORM 10 - ADDITIONAL INFORMATION

I864G AETNA INSURANCE COMPANY LIMITED (SINGAPORE BRANCH)

Reporting Cycle: 2016 12

NIL

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

ACTUARIAL INVESTIGATION OF POLICY LIABILITIES

I864G AETNA INSURANCE COMPANY LIMITED (SINGAPORE BRANCH)

Reporting Cycle: 2016 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	13,160,351	1,125,563
Claim Liabilities	7,558,608	398,830
Policy Liabilities	20,718,959	1,524,393

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

None

ANNUAL RETURN: FORM 20 - ADDITIONAL INFORMATION

I864G AETNA INSURANCE COMPANY LIMITED (SINGAPORE BRANCH)

Reporting Cycle: 2016 12

NIL

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

I864G AETNA INSURANCE COMPANY LIMITED (SINGAPORE BRANCH)

General: Singapore Insurance Fund

Reporting Cycle: 2016 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	21,178,051
Less:		
Reinsurance adjustment	6	0
Financial resource adjustment: (8 to 12)	7	-523,184
(a) loans to, guarantees granted for, and other unsecured amounts owed to the licensed 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	-523,184
Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)	13	21,701,235
(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	4,670,206
(a) Premium liability risk requirement	31	3,158,484
(b) Claim liability risk requirement	32	1,511,722
Total C1 Requirement (14 + 23 + 30)	33	4,670,206
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	0
(a) Sum of: (39 + 42)	38	0
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	0
Debt specific risk requirement	40	0
Debt general risk requirement	41	0
Liability adjustment requirement in an increasing interest rate environment	42	0
(b) Sum of: (44 + 47)	43	0
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	0
Debt specific risk requirement	45	0
Negative of debt general risk requirement	46	0
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	1,865,974
Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)	53	1,865,974
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	6,536,180

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

I864G AETNA INSURANCE COMPANY LIMITED (SINGAPORE BRANCH)

General: Offshore Insurance Fund

Reporting Cycle: 2016 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	4,302,901
Less:		
Reinsurance adjustment	6	0
Financial resource adjustment: (8 to 12)	7	-285,936
(a) loans to, guarantees granted for, and other unsecured amounts owed to the licensed 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	-285,936
Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)	13	4,588,837
(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		457,734
(a) Premium liability risk requirement	31	338,085	
(b) Claim liability risk requirement	32	119,649	
Total C1 Requirement (14 + 23 + 30)	33		457,734
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		0
(a) Sum of: (39 + 42)	38	0	
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	0	
Debt specific risk requirement	40	0	
Debt general risk requirement	41	0	
Liability adjustment requirement in an increasing interest rate environment	42	0	
(b) Sum of: (44 + 47)	43	0	
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	0	
Debt specific risk requirement	45	0	
Negative of debt general risk requirement	46	0	
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		250,071
Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)	53		250,071
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	707,805

ANNUAL RETURN: FORM 21 - ADDITIONAL INFORMATION

1864G AETNA INSURANCE COMPANY LIMITED (SINGA

Reporting Cycle: 2016 12

NIL

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

I864G AETNA INSURANCE COMPANY LIMITED (SINGA

Reporting Cycle: 2016 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	25,480,952
Balances in the surplus account of each participating fund	2	0
Paid-up ordinary share capital	3	0
Unappropriated profits (losses)	4	0
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	0
Financial resource adjustment: (10 to 14)	9	-809,120
(a) loans to, guarantees granted for and other unsecured amounts owed to		
the licensed insurer	10	0
(b) charged assets	11	0
(c) deferred tax assets	12	0
(d) intangible assets	13	0
(e) other financial resource adjustments	14	-809,120
Total Tier 1 Resource (1 to 7 less 8 to 9)	15	26,290,072
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		26,290,072
(ii) Total Risk Requirement of Licensed Insurer			
(a) Total risk requirements of insurance funds established or maintained under the Act	22	7,243,985	
(b) Total risk requirements of assets and liabilities that do not belong to any insurance fund established and maintained under the Act	23	0	
Total Risk Requirement of Licensed Insurer (22 to 23)	24		7,243,985
CAPITAL ADEQUACY RATIO (21/24)	25		362.92 %

ANNUAL RETURN: FORM 23 - ADDITIONAL INFORMATION

I864G AETNA INSURANCE COMPANY LIMITED (SIN

Reporting Cycle: 2016 12

NIL