

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I864G AETNA INSURANCE COMPANY LIMITED (SINGAPORE BRANCH)

Reporting Cycle: 2018 12

General: Singapore Insurance Fund

Description	Annex	Row No.	Amount
ASSETS			
Equity securities	1A	1	0
Debt securities	1B	2	51,293,159
Land and buildings	1C	3	0
Loans	1D	4	0
Cash and deposits		5	10,078,848
Other invested assets	1E	6	0
Investment income due or accrued		7	0
Outstanding premiums and agents' balances	1F	8	15,516,474
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	517,571
Total Assets (1 to 14)		15	77,406,052
LIABILITIES			
Policy liabilities	1K	16	45,126,997
Other liabilities:			
Outstanding claims		17	427,338
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	4,531,938
Others	1M	23	2,482,862
Total Liabilities (16 to 23)		24	52,569,135
SURPLUS (15 - 24)	1N	25	24,836,917

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I864G AETNA INSURANCE COMPANY LIMITED (SINGAPORE BRANCH)

Reporting Cycle: 2018 12

General: Offshore Insurance Fund

Description	Annex	Row No.	Amount
ASSETS			
Equity securities	1A	1	0
Debt securities	1B	2	4,992,502
Land and buildings	1C	3	0
Loans	1D	4	0
Cash and deposits		5	4,089,391
Other invested assets	1E	6	0
Investment income due or accrued		7	0
Outstanding premiums and agents' balances	1F	8	3,355,145
Deposits withheld by cedants		9	0
Reinsurance recoverables (on paid claims)	1G	10	144,383
Income tax recoverables		11	0
Fixed assets	1H	12	0
Inter-fund balances and intra group balances (due from)	1I	13	23,154
Other assets	1J	14	0
Total Assets (1 to 14)		15	12,604,575
LIABILITIES			
Policy liabilities	1K	16	4,634,004
Other liabilities:			
Outstanding claims		17	21,321
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	2,800,001
Others	1M	23	316,532
Total Liabilities (16 to 23)		24	7,771,858
SURPLUS (15 - 24)	1N	25	4,832,717

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I864G AETNA INSURANCE COMPANY LIMITED (SINGAPORE BRANCH)

Reporting Cycle: 201812

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: 201812

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: 201812

General: Singapore Insurance Fund

Description	Row No.	Amount
Government debt securities	1	51,293,159
Qualifying debt securities	2	0
Other debt securities	3	0
Total (1 to 3) = Row 2 of Form 1	4	51,293,159

ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES

I864G AETNA INSURANCE COMPANY LIMITED (SINGAPORE BRANCH)

Reporting Cycle: 201812

General: Offshore Insurance Fund

Description	Row No.	Amount
Government debt securities	1	4,992,502
Qualifying debt securities	2	0
Other debt securities	3	0
Total (1 to 3) = Row 2 of Form 1	4	4,992,502

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

I864G AETNA INSURANCE COMPANY LIMITED (SINGAPORE BRANCH)

Reporting Cycle: 201812

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: 201812

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: 201812

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: 201812

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: 201812

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: 201812

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: 201812

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	487,267	9,725,484	0	10,212,751
Above 3 months but not exceeding 6 months	3	0	1,314,991	57,695	1,372,686
Above 6 months but not exceeding 12 months	4	8,937	2,347,276	794,660	3,150,873
Above 12 months	5	0	970,293	0	970,293
Gross total (2 to 5)	6	496,204	14,358,044	852,355	15,706,603
Provision for doubtful debts	7	0	190,129	0	190,129
Total outstanding premiums and agents' balances in respect of direct business (6 - 7)	8	496,204	14,167,915	852,355	15,516,474
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				15,516,474

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: 201812

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	66,461	9	66,470
Above 3 months but not exceeding 6 months	3	0	2,753,017	0	2,753,017
Above 6 months but not exceeding 12 months	4	0	137,277	0	137,277
Above 12 months	5	0	398,381	10,963	409,344
Gross total (2 to 5)	6	0	3,355,136	10,972	3,366,108
Provision for doubtful debts	7	0	0	10,963	10,963
Total outstanding premiums and agents' balances in respect of direct business (6 - 7)	8	0	3,355,136	9	3,355,145
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				3,355,145

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: 201812

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: 201812

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	144,383
Above 1 year but not exceeding 2 years	4	0
Above 2 years	5	0
Total (3 to 5)	6	144,383
Provision for doubtful reinsurance recoverables	7	0
Total (6 - 7) = Row 10 of Form 1	8	144,383

ANNUAL RETURN: ANNEX 1H - FIXED ASSETS

I864G AETNA INSURANCE COMPANY LIMITED (SINGAPORE BRANCH)

Reporting Cycle: 201812

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: 201812

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: 201812

General: Singapore Insurance Fund

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

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

I864G AETNA INSURANCE COMPANY LIMITED (SINGAPORE BRANCH)

Reporting Cycle: 201812

General: Offshore Insurance Fund

Description	Row No.	Amount
Balances due from head office / shareholders fund	1	23,154
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	23,154

ANNUAL RETURN: ANNEX 1J - BREAKDOWN OF OTHER ASSETS

I864G AETNA INSURANCE COMPANY LIMITED (SINGAPORE BRANCH)

Reporting Cycle: 2018 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Cash held with third party credit card company	1	493,085
Receivable from third party administrator	2	24,486
Total = Row 14 of Form 1	26	517,571

ANNUAL RETURN: ANNEX 1J - BREAKDOWN OF OTHER ASSETS

I864G AETNA INSURANCE COMPANY LIMITED (SINGAPORE BRANCH)

Reporting Cycle: 2018 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: 201812

General: Singapore Insurance Fund

Description	Row No.	Amount
Balances due to head office / shareholders fund	1	219,958
Balances due to overseas branches / related corporations	2	4,311,980
Balances due to other insurance funds established and maintained under the Act	3	0
Total (1 to 3) = Row 22 of Form 1	4	4,531,938

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

I864G AETNA INSURANCE COMPANY LIMITED (SINGAPORE BRANCH)

Reporting Cycle: 201812

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	2,800,001
Balances due to other insurance funds established and maintained under the Act	3	0
Total (1 to 3) = Row 22 of Form 1	4	2,800,001

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I864G AETNA INSURANCE COMPANY LIMITED (SINGAPORE BRANCH)

Reporting Cycle: 201812

General: Singapore Insurance Fund

Description	Row No.	Amount
Broker commissions payable	1	1,980,026
Premium debtors payable	2	732,066
Translation reserve	3	-374,522
Accrued Audit Fees	4	138,775
Accrued third party medical costs	5	6,517
Total = Row 23 of Form 1	26	2,482,862

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I864G AETNA INSURANCE COMPANY LIMITED (SINGAPORE BRANCH)

Reporting Cycle: 201812

General: Offshore Insurance Fund

Description	Row No.	Amount
Broker commissions payable	1	99,973
Premium debtors payable	2	21,255
Cash held with third party credit card company	3	26,297
Translation reserve	4	105,341
Accrued Audit Fees	5	37,925
Accrued third party medical costs	6	1,663
Payable to third party administrator	7	24,078
Total = Row 23 of Form 1	26	316,532

ANNUAL RETURN: ANNEX 1N - SURPLUS

I864G AETNA INSURANCE COMPANY LIMITED (SINGAPORE BRANCH)

Reporting Cycle: 201812

General: Singapore Insurance Fund

Description	Row No.	Amount
Surplus at beginning of period	1	22,560,989
Net income	2	-3,614,842
Transfer (to) from head office / shareholders fund	3	5,890,770
Surplus at End of Period (1 to 3) = Row 25 of Form 1	4	24,836,917

ANNUAL RETURN: ANNEX 1N - SURPLUS

I864G AETNA INSURANCE COMPANY LIMITED (SINGAPORE BRANCH)

Reporting Cycle: 201812

General: Offshore Insurance Fund

Description	Row No.	Amount
Surplus at beginning of period	1	3,641,630
Net income	2	209,217
Transfer (to) from head office / shareholders fund	3	981,870
Surplus at End of Period (1 to 3) = Row 25 of Form 1	4	4,832,717

**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: 201812

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: 201812

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: 201812

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: 201812

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: 201812

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: 201812

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: 2018 12

With reference to Form 1, Annex 1J;

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.

With reference to Form 1, Annex 1B;

Debt securities are presented at market value and accrued interest.

	SIF	OIF
Market value	\$51,221,566	\$4,984,677
Accrued interest	\$71,593	\$7,825
Debt securities per Form 1 Row 2	\$51,293,159	\$4,992,502

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I864G AETNA INSURANCE COMPANY LIMITED (SINGAPORE BRANCH)

Reporting Cycle: 2018 12

General: Singapore Insurance Fund

Description	Annex	Row No.	Amount
Gross premiums	2A	1	64,009,298
Less: Outward reinsurance premiums	2B	2	236,212
Investment revenue	2C	3	637,565
Less: Investment expenses		4	0
Other income	2D	5	0
Total Income (1 to 5)		6	64,410,651
Gross claims settled	2E	7	40,697,709
Less: Reinsurance recoveries		8	0
Management expenses	2F	9	12,702,193
Distribution expenses	2G	10	6,072,927
Increase (decrease) in net policy liabilities	2H	11	7,996,363
Provision for doubtful debts/ bad debts written off on receivables		12	187,034
Taxation expenses		13	0
Other expenses	2I	14	369,267
Total Outgo (7 to 14)		15	68,025,493
Net Income (6 - 15)	2J	16	-3,614,842

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I864G AETNA INSURANCE COMPANY LIMITED (SINGAPORE BRANCH)

Reporting Cycle: 2018 12

General: Offshore Insurance Fund

Description	Annex	Row No.	Amount
Gross premiums	2A	1	5,725,324
Less: Outward reinsurance premiums	2B	2	22,276
Investment revenue	2C	3	78,112
Less: Investment expenses		4	0
Other income	2D	5	0
Total Income (1 to 5)		6	5,781,160
Gross claims settled	2E	7	2,895,626
Less: Reinsurance recoveries		8	142,033
Management expenses	2F	9	2,105,040
Distribution expenses	2G	10	440,217
Increase (decrease) in net policy liabilities	2H	11	-32,762
Provision for doubtful debts/ bad debts written off on receivables		12	10,784
Taxation expenses		13	0
Other expenses	2I	14	295,071
Total Outgo (7 to 14)		15	5,571,943
Net Income (6 - 15)	2J	16	209,217

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I864G AETNA INSURANCE COMPANY LIMITED (SINGAPORE BRANCH)

Reporting Cycle: 201812

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	236,212
Unlicensed reinsurer	3	0
Total (1 to 3) = Row 2 of Form 2	4	236,212

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I864G AETNA INSURANCE COMPANY LIMITED (SINGAPORE BRANCH)

Reporting Cycle: 201812

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	22,276
Unlicensed reinsurer	3	0
Total (1 to 3) = Row 2 of Form 2	4	22,276

ANNUAL RETURN: ANNEX 2C - INVESTMENT REVENUE

1864G AETNA INSURANCE COMPANY LIMITED (SINGAPORE BRANCH)

Reporting Cycle: 201812

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	701,096	-63,531	0	637,565
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				637,565

ANNUAL RETURN: ANNEX 2C - INVESTMENT REVENUE

1864G AETNA INSURANCE COMPANY LIMITED (SINGAPORE BRANCH)

Reporting Cycle: 201812

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	86,838	-8,726	0	78,112
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				78,112

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I864G AETNA INSURANCE COMPANY LIMITED (SINGAPORE BRANCH)

Reporting Cycle: 201812

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: 201812

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: 201812

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	119,055
Managing agent's fees	6	11,919,527
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	60,071
Advertising and subscriptions	14	0
Entertainment	15	0
Travelling expenses	16	0
Bank Charges	1	603,540
Total = Row 9 of Form 2	27	12,702,193

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES

I864G AETNA INSURANCE COMPANY LIMITED (SINGAPORE BRANCH)

Reporting Cycle: 201812

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	19,945
Managing agent's fees	6	1,979,753
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	10,064
Advertising and subscriptions	14	0
Entertainment	15	0
Travelling expenses	16	0
Bank Charges	1	95,278
Total = Row 9 of Form 2	27	2,105,040

ANNUAL RETURN: ANNEX 2I - BREAKDOWN OF OTHER EXPENSES

I864G AETNA INSURANCE COMPANY LIMITED (SINGAPORE BRANCH)

Reporting Cycle: 2018 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Foreign exchange losses	1	369,267
Total = Row 14 of Form 2	26	369,267

ANNUAL RETURN: ANNEX 2I - BREAKDOWN OF OTHER EXPENSES

I864G AETNA INSURANCE COMPANY LIMITED (SINGAPORE BRANCH)

Reporting Cycle: 2018 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Foreign exchange losses	1	295,071
Total = Row 14 of Form 2	26	295,071

ANNUAL RETURN: FORM 2 - ADDITIONAL INFORMATION

1864G AETNA INSURANCE COMPANY LIMITED (SINGAPORE BRANCH)

Reporting Cycle: 2018 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: 201812

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	64,009,298	0	0	0	0	0	0	0	64,009,298
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	236,212	0	0	0	0	0	0	0	236,212
Total (6 to 8)	9	0	0	0	0	0	0	236,212	0	0	0	0	0	0	0	236,212
Net premiums written (1 + 5 - 9)	10	0	0	0	0	0	0	63,773,086	0	0	0	0	0	0	0	63,773,086
Premium liabilities at beginning of period	11	0	0	0	0	0	0	25,191,149	0	0	0	0	0	0	0	25,191,149
Premium liabilities at end of period	12	0	0	0	0	0	0	31,682,641	0	0	0	0	0	0	0	31,682,641
Premiums earned during the period (10 + 11 - 12)	13	0	0	0	0	0	0	57,281,594	0	0	0	0	0	0	0	57,281,594
B. CLAIMS																
Gross claims settled																
Direct business	14	0	0	0	0	0	0	40,697,709	0	0	0	0	0	0	0	40,697,709
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	0	0	0	0	0	0	0	0	0
Total (19 to 21)	22	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Net claims settled (14 + 18 - 22)	23	0	0	0	0	0	0	40,697,709	0	0	0	0	0	0	0	40,697,709
Claims liabilities at end of period	24	0	0	0	0	0	0	13,444,356	0	0	0	0	0	0	0	13,444,356
Claims liabilities at beginning of period	25	0	0	0	0	0	0	11,939,485	0	0	0	0	0	0	0	11,939,485
Net claims incurred (23 + 24 - 25)	26	0	0	0	0	0	0	42,202,580	0	0	0	0	0	0	0	42,202,580
C. MANAGEMENT EXPENSES																
Management Expenses	27	0	0	0	0	0	0	12,702,193	0	0	0	0	0	0	0	12,702,193
D. DISTRIBUTION EXPENSES																
Commissions	28	0	0	0	0	0	0	6,072,927	0	0	0	0	0	0	0	6,072,927
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	6,072,927	0	0	0	0	0	0	0	6,072,927

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	-3,696,106	0	0	0	0	0	0	0	-3,696,106
F. NET INVESTMENT INCOME	33	0	0	0	0	0	0	637,565	0	0	0	0	0	0	0	637,565
G. OPERATING RESULT (32 + 33)	34	0	0	0	0	0	0	-3,058,541	0	0	0	0	0	0	0	-3,058,541

**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: 2018 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	5,725,324	5,725,324
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	22,276	22,276
Total (6 to 8)	9	0	0	0	22,276	22,276
Net premiums written (1 + 5 - 9)	10	0	0	0	5,703,048	5,703,048
Premium liabilities at beginning of period	11	0	0	0	3,272,744	3,272,744
Premium liabilities at end of period	12	0	0	0	3,180,564	3,180,564
Premiums earned during the period (10 + 11 - 12)	13	0	0	0	5,795,228	5,795,228
B. CLAIMS						
Gross claims settled						
Direct business	14	0	0	0	2,895,626	2,895,626
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	142,033	142,033
Total (19 to 21)	22	0	0	0	142,033	142,033
Net claims settled (14 + 18 - 22)	23	0	0	0	2,753,593	2,753,593
Claims liabilities at end of period	24	0	0	0	1,453,440	1,453,440
Claims liabilities at beginning of period	25	0	0	0	1,394,022	1,394,022
Net claims incurred (23 + 24 - 25)	26	0	0	0	2,813,011	2,813,011
C. MANAGEMENT EXPENSES						
Management Expenses	27	0	0	0	2,105,040	2,105,040
D. DISTRIBUTION EXPENSES						
Commissions	28	0	0	0	440,217	440,217
Reinsurance commissions	29	0	0	0	0	0

Net commissions incurred (28 - 29)	30	0	0	0	440,217	440,217
Other distribution expenses	31	0	0	0	0	0
E. UNDERWRITING RESULTS						
Underwriting gain / (loss) (13 - 26 - 27 - 30 - 31)	32	0	0	0	436,960	436,960
F. NET INVESTMENT INCOME	33	0	0	0	78,112	78,112
G. OPERATING RESULT (32 + 33)	34	0	0	0	515,072	515,072

ANNUAL RETURN: NOTES TO FORM 6

I864G AETNA INSURANCE COMPANY LIMITED (SINGAPORE BRANCH)

Reporting Cycle: 2018 12

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: 2018 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: 2018 12

Additional Information;			
	SIF Health	SIF Total	
	\$	\$	
Premium liabilities at 01.01.18	24,707,569	24,707,569	
Foreign exchange	483,580	483,580	
Adjusted premium liabilities at 01.01.18	25,191,149	25,191,149	Row 11
Claims liabilities at 01.01.18	11,719,838	11,719,838	
Foreign exchange	219,647	219,647	
Adjusted claims liabilities at 01.01.18	11,939,485	11,939,485	Row 25
	OIF Casualty and others	OIF Total	
	\$	\$	
Premium liabilities at 01.01.18	3,218,861	3,218,861	
Foreign exchange	53,883	53,883	
Adjusted premium liabilities at 01.01.18	3,272,744	3,272,744	Row 11
Claims liabilities at 01.01.18	1,370,692	1,370,692	
Foreign exchange	23,330	23,330	
Adjusted claims liabilities at 01.01.18	1,394,022	1,394,022	Row 25

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

1864G AETNA INSURANCE COMPANY LIMITED (SINGAPORE BRANCH)

Reporting Cycle: 2018 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	7,564,421	56,400,427	0	0	0	0	36,434	8,016	0	0	7,600,855	56,408,443
Reinsurance ceded	2	27,915	208,133	0	0	0	0	134	30	0	0	28,049	208,163
Net premiums written (1 - 2)	3	7,536,506	56,192,294	0	0	0	0	36,300	7,986	0	0	7,572,806	56,200,280
Premium liabilities at beginning of period	4	2,977,012	22,196,643	0	0	0	0	14,339	3,155	0	0	2,991,351	22,199,798
Premium liabilities at end of period	5	3,744,156	27,916,483	0	0	0	0	18,034	3,968	0	0	3,762,190	27,920,451
Premium earned during the period (3 + 4 - 5)	6	6,769,362	50,472,454	0	0	0	0	32,605	7,173	0	0	6,801,967	50,479,627
B. CLAIMS													
Gross claims settled	7	4,954,763	35,734,916	0	0	0	0	7,001	1,029	0	0	4,961,764	35,735,945
Reinsurance recoveries	8	0	0	0	0	0	0	0	0	0	0	0	0
Net claims settled (7 - 8)	9	4,954,763	35,734,916	0	0	0	0	7,001	1,029	0	0	4,961,764	35,735,945
Claim liabilities at end of period	10	1,636,790	11,804,913	0	0	0	0	2,313	340	0	0	1,639,103	11,805,253
Claim liabilities at beginning of period	11	1,453,578	10,483,551	0	0	0	0	2,054	302	0	0	1,455,632	10,483,853
Net claims incurred (9 + 10 - 11)	12	5,137,975	37,056,278	0	0	0	0	7,260	1,067	0	0	5,145,235	37,057,345
C. MANAGEMENT EXPENSES													
Management expenses	13	1,501,106	11,192,266	0	0	0	0	7,230	1,591	0	0	1,508,336	11,193,857
D. DISTRIBUTION EXPENSES													
Commissions	14	1,025,976	5,041,050	0	0	0	0	4,660	1,241	0	0	1,030,636	5,042,291
Reinsurance commissions	15	0	0	0	0	0	0	0	0	0	0	0	0
Net commissions incurred (14 - 15)	16	1,025,976	5,041,050	0	0	0	0	4,660	1,241	0	0	1,030,636	5,042,291
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	-895,695	-2,817,140	0	0	0	0	13,455	3,274	0	0	-882,240	-2,813,866
F. NET INVESTMENT INCOME													
	19	75,345	561,777	0	0	0	0	363	80	0	0	75,708	561,857
G. OPERATING RESULTS (18 + 19)													
	20	-820,350	-2,255,363	0	0	0	0	13,818	3,354	0	0	-806,532	-2,252,009
H. OTHERS													
Number of policies in force	21	664	234	0	0	0	0	124	17	0	0	788	251
Number of lives covered under policies in force	22	1,460	16,304	0	0	0	0	224	212	0	0	1,684	16,516
Number of claims licensed	23	9,069	108,058	0	0	0	0	12	10	0	0	9,081	108,068

ANNUAL RETURN: NOTES TO FORM 7(b)

I864G AETNA INSURANCE COMPANY LIMITED (SINGAPORE BRANCH)

Reporting Cycle: 2018 12

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.

Allocation methodology;

Description	Allocation method
Gross premiums	Direct from system data (no allocation method)
Reinsurance ceded	Allocated based on gross premium
Premium liabilities	Allocated based on net earned premium
Gross claims settled	Direct from system data (no allocation method)
Reinsurance recoveries	Allocated based on gross claims settled
Claims liabilities	Allocated based on gross claims settled
Management expenses	Allocated based on net earned premium
Commissions	Direct from system data (no allocation method)
Net investment income	Allocated based on net earned premium

ANNUAL RETURN: FORM 7(b) - ADDITIONAL INFORMATION

I864G AETNA INSURANCE COMPANY LIMITED (SINGAPORE BRANCH)

Reporting Cycle: 2018 12

Additional Information;	
	Total \$
Premium liabilities at 01.01.18	24,707,569
Foreign exchange	483,580
Adjusted premium liabilities at 01.01.18	25,191,149
Claims liabilities at 01.01.18	11,719,838
Foreign exchange	219,647
Adjusted claims liabilities at 01.01.18	11,939,485

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

I864G AETNA INSURANCE COMPANY LIMITED (SINGAPORE BRANCH)

Reporting Cycle: 2018 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	316,359
2. Premium liabilities	3	130,583
3. Claim liabilities	4	66,400
Shareholders fund		
1. Paid-up capital	5	213,000
2. Unappropriated profits (losses)	6	-78,720
3. Reserves - Capital	7	0
General	8	0
Others*	9	0
Total (5 to 9)	10	134,280

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: 2018 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: 2018 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	31,682,641	3,180,564
Claim Liabilities	13,444,356	1,453,440
Policy Liabilities	45,126,997	4,634,004

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

None

ANNUAL RETURN: FORM 20 - ADDITIONAL INFORMATION

I864G AETNA INSURANCE COMPANY LIMITED (SINGAPORE BRANCH)

Reporting Cycle: 2018 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: 2018 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	24,836,917
Less:		
Reinsurance adjustment	6	0
Financial resource adjustment: (8 to 12)	7	374,522
(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	374,522
Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)	13	24,462,395
(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	10,292,705
(a) Premium liability risk requirement	31	7,603,834
(b) Claim liability risk requirement	32	2,688,871
Total C1 Requirement (14 + 23 + 30)	33	10,292,705
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	102,443
(a) Sum of: (39 + 42)	38	102,443
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	102,443
Debt specific risk requirement	40	0
Debt general risk requirement	41	102,443
Liability adjustment requirement in an increasing interest rate environment	42	0
(b) Sum of: (44 + 47)	43	-102,443
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	-102,443
Debt specific risk requirement	45	0
Negative of debt general risk requirement	46	-102,443
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	156,132
Derivative Counterparty Risk Requirement	51	0
Miscellaneous Risk Requirement	52	1,676,281
Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)	53	1,934,856
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	12,227,561

**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: 2018 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	4,832,717
Less:		
Reinsurance adjustment	6	0
Financial resource adjustment: (8 to 12)	7	-105,341
(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	-105,341
Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)	13	4,938,058
(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		922,315
(a) Premium liability risk requirement	31	486,283	
(b) Claim liability risk requirement	32	436,032	
Total C1 Requirement (14 + 23 + 30)	33		922,315
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		9,969
(a) Sum of: (39 + 42)	38	9,969	
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	9,969	
Debt specific risk requirement	40	0	
Debt general risk requirement	41	9,969	
Liability adjustment requirement in an increasing interest rate environment	42	0	
(b) Sum of: (44 + 47)	43	-9,969	
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	-9,969	
Debt specific risk requirement	45	0	
Negative of debt general risk requirement	46	-9,969	
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		371,994
Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)	53		381,963
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	1,304,278

ANNUAL RETURN: FORM 21 - ADDITIONAL INFORMATION

1864G AETNA INSURANCE COMPANY LIMITED (SINGA

Reporting Cycle: 2018 12

With reference to Form 21 Row 52;

The C2 miscellaneous risk requirement includes outstanding premium balances. For the purposes of calculating the risk requirement, outstanding premium balances have been aged based on billable date. This differs from the aging presentation in Form 1 Annex 1F.

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

I864G AETNA INSURANCE COMPANY LIMITED (SINGA

Reporting Cycle: 2018 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	29,669,634
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	269,181
(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	269,181
Total Tier 1 Resource (1 to 7 less 8 to 9)	15	29,400,453
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		29,400,453
(ii) Total Risk Requirement of Licensed Insurer			
(a) Total risk requirements of insurance funds established or maintained under the Act	22	13,531,839	
(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		13,531,839
CAPITAL ADEQUACY RATIO (21/24)	25		217.27 %

ANNUAL RETURN: FORM 23 - ADDITIONAL INFORMATION

I864G AETNA INSURANCE COMPANY LIMITED (SIN

Reporting Cycle: 2018 12

NIL