

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I810G TOKIO MARINE GENERAL ASSET PTE LTD

Reporting Cycle: 2006 12

General: Singapore Insurance Fund

Description	Annex	Row No.	Amount
ASSETS			
Equity securities	1A	1	942,857
Debt securities	1B	2	9,156,538
Land and buildings	1C	3	0
Loans	1D	4	0
Cash and deposits		5	65,131,336
Other invested assets	1E	6	0
Investment income due or accrued		7	200,950
Outstanding premiums and agents' balances	1F	8	16,749,396
Deposits withheld by cedants		9	0
Reinsurance recoverables (on paid claims)	1G	10	16,155
Income tax recoverables		11	0
Fixed assets	1H	12	314,414
Inter-fund balances and intra group balances (due from)	1I	13	511
Other assets	1J	14	1,992,587
Total Assets (1 to 14)		15	94,504,744
LIABILITIES			
Policy liabilities	1K	16	41,777,809
Other liabilities:			
Outstanding claims		17	0
Annuities due and unpaid		18	0
Reinsurance deposits		19	4,535,614
Amounts owing to insurers		20	5,379,093
Bank loans and overdrafts		21	0
Inter-fund balances and intra-group balances (due to)	1L	22	57,093
Others	1M	23	3,420,333
Total Liabilities (16 to 23)		24	55,169,942
SURPLUS (15 - 24)	1N	25	39,334,802

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I810G TOKIO MARINE GENERAL ASSET PTE LTD

Reporting Cycle: 2006 12

General: Offshore Insurance Fund

Description	Annex	Row No.	Amount
ASSETS			
Equity securities	1A	1	0
Debt securities	1B	2	0
Land and buildings	1C	3	0
Loans	1D	4	0
Cash and deposits		5	3,191,618
Other invested assets	1E	6	0
Investment income due or accrued		7	17,363
Outstanding premiums and agents' balances	1F	8	340,712
Deposits withheld by cedants		9	190,228
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	57,093
Other assets	1J	14	1,811
Total Assets (1 to 14)		15	3,798,825
LIABILITIES			
Policy liabilities	1K	16	61,782
Other liabilities:			
Outstanding claims		17	0
Annuities due and unpaid		18	0
Reinsurance deposits		19	347,573
Amounts owing to insurers		20	285,403
Bank loans and overdrafts		21	0
Inter-fund balances and intra-group balances (due to)	1L	22	0
Others	1M	23	30,787
Total Liabilities (16 to 23)		24	725,545
SURPLUS (15 - 24)	1N	25	3,073,280

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I810G TOKIO MARINE GENERAL ASSET PTE LTD

Reporting Cycle: 2006 12

General: Singapore Insurance Fund

Description	Row No.	Listed	Unlisted	Amount
Equity securities other than collective investment schemes	1	596,782	0	596,782
Collective investment schemes	2	346,075	0	346,075
Total (1 to 2) = Row 1 of Form 1	3			942,857

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I810G TOKIO MARINE GENERAL ASSET PTE LTD

Reporting Cycle: 2006 12

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

I810G TOKIO MARINE GENERAL ASSET PTE LTD

Reporting Cycle: 2006 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Government debt securities	1	4,124,542
Qualifying debt securities	2	5,031,996
Other debt securities	3	0
Total (1 to 3) = Row 2 of Form 1	4	9,156,538

ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES

I810G TOKIO MARINE GENERAL ASSET PTE LTD

Reporting Cycle: 2006 12

General: Offshore Insurance Fund

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

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

I810G TOKIO MARINE GENERAL ASSET PTE LTD

Reporting Cycle: 2006 12

General: Singapore Insurance Fund

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

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

I810G TOKIO MARINE GENERAL ASSET PTE LTD

Reporting Cycle: 2006 12

General: Offshore Insurance Fund

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

ANNUAL RETURN: ANNEX 1D - INVESTMENT IN LOANS

I810G TOKIO MARINE GENERAL ASSET PTE LTD

Reporting Cycle: 2006 12

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

I810G TOKIO MARINE GENERAL ASSET PTE LTD

Reporting Cycle: 2006 12

General: Offshore Insurance Fund

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

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

I810G TOKIO MARINE GENERAL ASSET PTE LTD

General: Singapore Insurance Fund

Reporting Cycle: 2006 12

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

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

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

I810G TOKIO MARINE GENERAL ASSET PTE LTD

General: Offshore Insurance Fund

Reporting Cycle: 2006 12

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

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

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

I810G TOKIO MARINE GENERAL ASSET PTE LTD

General: Singapore Insurance Fund

Reporting Cycle: 2006 12

Description	Row No.	Direct Business - Agents	Direct Business - Brokers	Direct Business - Others	Amount
In respect of direct business					
Bad debts written off during the year	1	0	0	0	0
Ageing of outstanding premiums and agents' balances:					
<i>Outstanding period</i>					
Up to 3 months	2	33,300	13,499,593	1,935,628	15,468,521
Above 3 months but not exceeding 6 months	3	44,808	206,469	170,488	421,765
Above 6 months but not exceeding 12 months	4	0	442,829	19,035	461,864
Above 12 months	5	0	4,736	40,000	44,736
Gross total (2 to 5)	6	78,108	14,153,627	2,165,151	16,396,886
Provision for doubtful debts	7	2,415	0	0	2,415
Total outstanding premiums and agents' balances in respect of direct business (6 - 7)	8	75,693	14,153,627	2,165,151	16,394,471
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				300,094
Above 6 months but not exceeding 12 months	11				45,813
Above 12 months but not exceeding 24 months	12				9,018
Above 24 months	13				0
Gross total (10 to 13)	14				354,925
Provision for doubtful debts	15				0
Total outstanding premiums and agents' balances in respect of reinsurance business (14 - 15)	16				354,925
Total (8 + 16) = Row 8 of Form 1	17				16,749,396

Note: For direct insurance business, outstanding period starts from date of commencement of the cover.

In respect of reinsurance business, outstanding period commences from the date of premiums are accrued in the books of the registered insurer.

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

I810G TOKIO MARINE GENERAL ASSET PTE LTD

General: Offshore Insurance Fund

Reporting Cycle: 2006 12

Description	Row No.	Direct Business - Agents	Direct Business - Brokers	Direct Business - Others	Amount
In respect of direct business					
Bad debts written off during the year	1	0	0	0	0
Ageing of outstanding premiums and agents' balances:					
<i>Outstanding period</i>					
Up to 3 months	2	0	0	0	0
Above 3 months but not exceeding 6 months	3	0	0	0	0
Above 6 months but not exceeding 12 months	4	0	0	0	0
Above 12 months	5	0	0	0	0
Gross total (2 to 5)	6	0	0	0	0
Provision for doubtful debts	7	0	0	0	0
Total outstanding premiums and agents' balances in respect of direct business (6 - 7)	8	0	0	0	0
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				55,100

Above 6 months but not exceeding 12 months	11				270,560
Above 12 months but not exceeding 24 months	12				15,052
Above 24 months	13				0
Gross total (10 to 13)	14				340,712
Provision for doubtful debts	15				0
Total outstanding premiums and agents' balances in respect of reinsurance business (14 - 15)	16				340,712
Total (8 + 16) = Row 8 of Form 1	17				340,712

Note: For direct insurance business, outstanding period starts from date of commencement of the cover.

In respect of reinsurance business, outstanding period commences from the date of premiums are accrued in the books of the registered insurer.

ANNUAL RETURN: ANNEX 1G - STATEMENT OF REINSURANCE RECOVERABLES

I810G TOKIO MARINE GENERAL ASSET PTE LTD

Reporting Cycle: 2006 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Reinsurance recoveries on unpaid claims	1	29,735,930
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	16,155
Above 1 year but not exceeding 2 years	4	0
Above 2 years	5	0
Total (3 to 5)	6	16,155
Provision for doubtful reinsurance recoverables	7	0
Total (6 - 7) = Row 10 of Form 1	8	16,155

ANNUAL RETURN: ANNEX 1G - STATEMENT OF REINSURANCE RECOVERABLES

I810G TOKIO MARINE GENERAL ASSET PTE LTD

Reporting Cycle: 2006 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Reinsurance recoveries on unpaid claims	1	128,274
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

I810G TOKIO MARINE GENERAL ASSET PTE LTD

Reporting Cycle: 2006 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Motor vehicles	1	0
Computer equipment	2	45,283
Other fixed assets	3	269,131
Total (1 to 3) = Row 12 of Form 1	4	314,414

ANNUAL RETURN: ANNEX 1H - FIXED ASSETS

I810G TOKIO MARINE GENERAL ASSET PTE LTD

Reporting Cycle: 2006 12

General: Offshore Insurance Fund

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

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

I810G TOKIO MARINE GENERAL ASSET PTE LTD

Reporting Cycle: 2006 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Balances due from head office / shareholders fund	1	511
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	511

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

I810G TOKIO MARINE GENERAL ASSET PTE LTD

Reporting Cycle: 2006 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Balances due from head office / shareholders fund	1	0
Balances due from overseas branches / related corporations	2	0
Balances due from other insurance funds established and maintained under the Act	3	57,093
Total (1 to 3) = Row 13 of Form 1	4	57,093

ANNUAL RETURN: ANNEX 1J - BREAKDOWN OF OTHER ASSETS

I810G TOKIO MARINE GENERAL ASSET PTE LTD

Reporting Cycle: 2006 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Deposits	1	299,506
Prepayments	2	133,186
Club membership	3	763,000
Sundry debtors	4	215,800
Deferred trade debtors	5	581,095
Total = Row 14 of Form 1	26	1,992,587

ANNUAL RETURN: ANNEX 1J - BREAKDOWN OF OTHER ASSETS

I810G TOKIO MARINE GENERAL ASSET PTE LTD

Reporting Cycle: 2006 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Deposits	1	671
Sundry debtors	2	1,140
Total = Row 14 of Form 1	26	1,811

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

I810G TOKIO MARINE GENERAL ASSET PTE LTD

Reporting Cycle: 2006 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Balances due to head office / shareholders fund	1	0
Balances due to overseas branches / related corporations	2	0
Balances due to other insurance funds established and maintained under the Act	3	57,093
Total (1 to 3) = Row 22 of Form 1	4	57,093

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

I810G TOKIO MARINE GENERAL ASSET PTE LTD

Reporting Cycle: 2006 12

General: Offshore Insurance Fund

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

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I810G TOKIO MARINE GENERAL ASSET PTE LTD

Reporting Cycle: 2006 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Accrued expenses	1	642,835
Provision for taxation	2	1,647,119
Provision for deferred taxation	3	161,511
Direct premium - credit balances	4	247,421
GST output tax payable	5	721,447
Total = Row 23 of Form 1	26	3,420,333

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I810G TOKIO MARINE GENERAL ASSET PTE LTD

Reporting Cycle: 2006 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Provision for taxation	1	27,315
Provision for deferred taxation	2	3,472
Total = Row 23 of Form 1	26	30,787

ANNUAL RETURN: ANNEX 1N - SURPLUS

I810G TOKIO MARINE GENERAL ASSET PTE LTD

Reporting Cycle: 2006 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Surplus at beginning of period	1	36,734,451
Net income	2	7,600,351
Transfer (to) from head office / shareholders fund	3	-5,000,000
Surplus at End of Period (1 to 3) = Row 25 of Form 1	4	39,334,802

ANNUAL RETURN: ANNEX 1N - SURPLUS

I810G TOKIO MARINE GENERAL ASSET PTE LTD

Reporting Cycle: 2006 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Surplus at beginning of period	1	2,925,661
Net income	2	147,619
Transfer (to) from head office / shareholders fund	3	0
Surplus at End of Period (1 to 3) = Row 25 of Form 1	4	3,073,280

**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**

I810G TOKIO MARINE GENERAL ASSET PTE LTD

Reporting Cycle: 2006 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Registered insurer / foreign insurer under the foreign insurer scheme	1	121,336
Authorised reinsurer / related corporation / head office / branch of head office of the registered insurer	2	3,460,790
Unregistered reinsurer	3	4,414,560
Total (1 to 3)	4	7,996,686

**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**

I810G TOKIO MARINE GENERAL ASSET PTE LTD

Reporting Cycle: 2006 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Registered insurer / foreign insurer under the foreign insurer scheme	1	386
Authorised reinsurer / related corporation / head office / branch of head office of the registered insurer	2	209,637
Unregistered reinsurer	3	0
Total (1 to 3)	4	210,023

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

I810G TOKIO MARINE GENERAL ASSET PTE LTD

Reporting Cycle: 2006 12

General: Singapore Insurance Fund

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

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

I810G TOKIO MARINE GENERAL ASSET PTE LTD

Reporting Cycle: 2006 12

General: Offshore Insurance Fund

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

ANNUAL RETURN: NOTES TO FORM 1

I810G TOKIO MARINE GENERAL ASSET PTE LTD

Reporting Cycle: 2006 12

General: Singapore Insurance Fund

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

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

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

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

ANNUAL RETURN: NOTES TO FORM 1

I810G TOKIO MARINE GENERAL ASSET PTE LTD

Reporting Cycle: 2006 12

General: Offshore Insurance Fund

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

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

NIL

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

NIL

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

ANNUAL RETURN: FORM 1 - ADDITIONAL INFORMATION

I810G TOKIO MARINE GENERAL ASSET PTE LTD

Reporting Cycle 2006 12

NIL

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I810G TOKIO MARINE GENERAL ASSET PTE LTD

Reporting Cycle: 2006 12

General: Singapore Insurance Fund

Description	Annex	Row No.	Amount
Gross premiums	2A	1	80,677,663
Less: Outward reinsurance premiums	2B	2	27,202,950
Investment revenue	2C	3	2,442,367
Less: Investment expenses		4	106,447
Other income	2D	5	356,581
Total Income (1 to 5)		6	56,167,214
Gross claims settled	2E	7	36,492,486
Less: Reinsurance recoveries		8	21,415,130
Management expenses	2F	9	8,860,733
Distribution expenses	2G	10	1,931,862
Increase (decrease) in net policy liabilities	2H	11	21,349,295
Provision for doubtful debts/ bad debts written off on receivables		12	1,185
Taxation expenses		13	1,209,206
Other expenses	2I	14	137,226
Total Outgo (7 to 14)		15	48,566,863
Net Income (6 - 15)	2J	16	7,600,351

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I810G TOKIO MARINE GENERAL ASSET PTE LTD

Reporting Cycle: 2006 12

General: Offshore Insurance Fund

Description	Annex	Row No.	Amount
Gross premiums	2A	1	1,600,977
Less: Outward reinsurance premiums	2B	2	1,371,656
Investment revenue	2C	3	100,301
Less: Investment expenses		4	0
Other income	2D	5	0
Total Income (1 to 5)		6	329,622
Gross claims settled	2E	7	58,659
Less: Reinsurance recoveries		8	57,548
Management expenses	2F	9	157,954
Distribution expenses	2G	10	56,284
Increase (decrease) in net policy liabilities	2H	11	12,740
Provision for doubtful debts/ bad debts written off on receivables		12	0
Taxation expenses		13	(46,486)
Other expenses	2I	14	400
Total Outgo (7 to 14)		15	182,003
Net Income (6 - 15)	2J	16	147,619

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I810G TOKIO MARINE GENERAL ASSET PTE LTD

Reporting Cycle: 2006 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Registered insurer / foreign insurer under the foreign insurer scheme	1	4,027,844
Authorised reinsurer / related corporation / head office / branch of head office of the registered insurer	2	11,091,295
Unregistered reinsurer	3	12,083,811
Total (1 to 3) = Row 2 of Form 2	4	27,202,950

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I810G TOKIO MARINE GENERAL ASSET PTE LTD

Reporting Cycle: 2006 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Registered insurer / foreign insurer under the foreign insurer scheme	1	82,681
Authorised reinsurer / related corporation / head office / branch of head office of the registered insurer	2	1,288,975
Unregistered reinsurer	3	0
Total (1 to 3) = Row 2 of Form 2	4	1,371,656

ANNUAL RETURN: ANNEX 2C - INVESTMENT REVENUE

I810G TOKIO MARINE GENERAL ASSET PTE LTD

Reporting Cycle: 2006 12

General: Singapore Insurance Fund

Description	Row No.	Interest / Dividend / Rental Income	Realised Gains (Losses) From Last Reported Value / Write-backs (Write-offs)	Unrealised Changes From Last Reported Value	Amount
Equity securities	1	35,671	0	86,235	121,906
Debt securities	2	321,886	0	38,477	360,363
Land and Buildings	3	0	0	0	0
Loans	4	0	0	0	0
Cash and deposits	5	1,960,098	0	0	1,960,098
Other invested assets	6	0	0	0	0
Total (1 to 6) = Row 3 of Form 2	7				2,442,367

ANNUAL RETURN: ANNEX 2C - INVESTMENT REVENUE

I810G TOKIO MARINE GENERAL ASSET PTE LTD

Reporting Cycle: 2006 12

General: Offshore Insurance Fund

Description	Row No.	Interest / Dividend / Rental Income	Realised Gains (Losses) From Last Reported Value / Write-backs (Write-offs)	Unrealised Changes From Last Reported Value	Amount
Equity securities	1	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	100,301	0	0	100,301
Other invested assets	6	0	0	0	0
Total (1 to 6) = Row 3 of Form 2	7				100,301

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I810G TOKIO MARINE GENERAL ASSET PTE LTD

Reporting Cycle: 2006 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Management fees	1	206,000
Revaluation gain of investment (Club)	2	149,600
Services rendered	3	981
Total = Row 5 of Form 2	26	356,581

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I810G TOKIO MARINE GENERAL ASSET PTE LTD

Reporting Cycle: 2006 12

General: Offshore Insurance Fund

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

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES

I810G TOKIO MARINE GENERAL ASSET PTE LTD

Reporting Cycle: 2006 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Staff salaries & expenses	1	5,031,629
Office rent	2	723,507
Head office / parent company expenses	3	0
Directors' fees	4	39,280
Audit fees	5	99,530
Managing agent's fees	6	0
Repairs and maintenance	7	64,710
Public utilities	8	41,573
Printing, stationery and periodicals	9	123,910
Postage, telephone and telex charges	10	81,035
Computer charges	11	694,103
Hire of office equipment	12	0
Licence and association fees	13	0
Advertising and subscriptions	14	83,985
Entertainment	15	84,889
Travelling expenses	16	82,456
House rent	1	162,006
Refreshment	2	8,894
Fringe benefits	3	98,210
Automobile maintenance	4	3,612
Bank charges	5	13,653
Registration fees	6	59,718
Professional fees / survey fees * (see Additional Information)	7	968,831
Interest on outward treaties	8	21,709
Loss on foreign exchange	9	296,672
Miscellaneous	10	76,821
Total = Row 9 of Form 2	27	8,860,733

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES

1810G TOKIO MARINE GENERAL ASSET PTE LTD

Reporting Cycle: 2006 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Staff salaries & expenses	1	83,519
Office rent	2	12,009
Head office / parent company expenses	3	0
Directors' fees	4	652
Audit fees	5	430
Managing agent's fees	6	0
Repairs and maintenance	7	1,074
Public utilities	8	690
Printing, stationery and periodicals	9	361
Postage, telephone and telex charges	10	236
Computer charges	11	2,021
Hire of office equipment	12	0
Licence and association fees	13	0
Advertising and subscriptions	14	363
Entertainment	15	367
Travelling expenses	16	356
House rent	1	2,689
Refreshment	2	148
Fringe benefits	3	1,630
Automobile maintenance	4	16
Bank charges	5	1,631
Registration fees	6	258
Professional fees / survey fees * (see Additional Information)	7	4,717
Interest on outward treaties	8	550
Loss on foreign exchange	9	43,971
Miscellaneous	10	266
Total = Row 9 of Form 2	27	157,954

ANNUAL RETURN: ANNEX 2I - BREAKDOWN OF OTHER EXPENSES

I810G TOKIO MARINE GENERAL ASSET PTE LTD

Reporting Cycle: 2006 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Depreciation	1	137,226
Total = Row 14 of Form 2	26	137,226

ANNUAL RETURN: ANNEX 2I - BREAKDOWN OF OTHER EXPENSES

I810G TOKIO MARINE GENERAL ASSET PTE LTD

Reporting Cycle: 2006 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Depreciation	1	400
Total = Row 14 of Form 2	26	400

ANNUAL RETURN: FORM 2 - ADDITIONAL INFORMATION

I810G TOKIO MARINE GENERAL ASSET PTE LTD

Reporting Cycle: 2006 12

Annex 2F (Management Expenses) :

Singapore Insurance Fund:

Professional fees S\$891,246

Survey fees S\$ 77,585

Offshore Insurance Fund:

Professional fees S\$3,850

Survey fees S\$ 867

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

I810G TOKIO MARINE GENERAL ASSET PTE LTD

General: Singapore Insurance Fund

Reporting Cycle: 2006 12

Description	Row No.	Marine and Aviation - Cargo	Marine and Aviation - Hull and Liability	Fire	Motor	Work Injury Compensation	Personal Accident	Health	Misc - Public Liability	Misc - Bonds	Misc - Engineering / CAR / EAR	Misc - Professional Indemnity	Misc - Credit / Political Risk	Misc - Others	Misc - Sub-Total	Total
A. PREMIUMS																
Gross premiums																
Direct business	1	14,525,505	191,776	13,826,352	33,792,288	3,776,010	1,231,407	1,964,232	4,311,161	0	3,030,490	27,336	0	1,930,861	9,299,848	78,607,418
Reinsurance business accepted -																
In Singapore	2	211,437	0	1,139,964	21,632	126,985	42,935	107,007	62,768	0	16,500	0	0	100,968	180,236	1,830,196
From other ASEAN countries	3	3,137	0	39,433	0	0	0	0	3,571	0	0	0	0	0	3,571	46,141
From other countries	4	26,320	0	167,384	0	62	142	0	0	0	0	0	0	0	0	193,908
Total (2 to 4)	5	240,894	0	1,346,781	21,632	127,047	43,077	107,007	66,339	0	16,500	0	0	100,968	183,807	2,070,245
Reinsurance business ceded -																
In Singapore	6	982,886	4,794	795,511	292,587	283,057	79,959	165,569	86,135	0	927,162	9,379	0	156,765	1,179,441	3,783,804
To other ASEAN countries	7	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
To other countries	8	2,657,807	176,232	13,355,047	115,446	539,975	308,356	58,277	3,648,925	0	1,738,258	14,141	0	806,682	6,208,006	23,419,146
Total (6 to 8)	9	3,640,693	181,026	14,150,558	408,033	823,032	388,315	223,846	3,735,060	0	2,665,420	23,520	0	963,447	7,387,447	27,202,950
Net premiums written (1 + 5 - 9)	10	11,125,706	10,750	1,022,575	33,405,887	3,080,025	886,169	1,847,393	642,440	0	381,570	3,816	0	1,068,382	2,096,208	53,474,713
Premium liabilities at beginning of period	11	1,067,347	6,654	730,420	2,591,482	997,788	228,896	543,610	229,352	0	346,941	140	0	355,215	931,648	7,097,845
Premium liabilities at end of period	12	1,003,088	6,044	767,992	3,445,236	1,045,308	248,437	556,317	230,280	0	438,467	138	0	355,086	1,023,971	8,096,393
Premiums earned during the period (10 + 11 - 12)	13	11,189,965	11,360	985,003	32,552,133	3,032,505	866,628	1,834,686	641,512	0	290,044	3,818	0	1,068,511	2,003,885	52,476,165
B. CLAIMS																
Gross claims settled																
Direct business	14	3,932,322	0	18,372,143	8,733,133	1,489,099	171,162	2,036,310	134,703	0	680,739	0	0	109,685	925,127	35,659,296
Reinsurance business accepted -																
In Singapore	15	80,135	0	96,662	10,605	47,903	31,931	64,286	27,872	0	440,813	0	0	32,983	501,668	833,190
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	80,135	0	96,662	10,605	47,903	31,931	64,286	27,872	0	440,813	0	0	32,983	501,668	833,190
Recoveries from reinsurance business ceded -																
In Singapore	19	(23,629)	0	1,068,462	36,379	83,273	2,921	96,697	8,508	0	123,465	0	0	4,303	136,276	1,400,379
To other ASEAN countries	20	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
To other countries	21	1,480,280	0	17,308,379	66,362	14,703	64,814	62	96,377	0	969,337	0	0	14,437	1,080,151	20,014,751
Total (19 to 21)	22	1,456,651	0	18,376,841	102,741	97,976	67,735	96,759	104,885	0	1,092,802	0	0	18,740	1,216,427	21,415,130
Net claims settled (14 + 18 - 22)	23	2,555,806	0	91,964	8,640,997	1,439,026	135,358	2,003,837	57,690	0	28,750	0	0	123,928	210,368	15,077,356
Claims liabilities at end of period	24	2,638,874	11,320	336,714	26,800,780	2,209,370	38,295	472,808	706,469	0	290,676	0	0	176,110	1,173,255	33,681,416
Claims liabilities at beginning of period	25	3,205,070	0	358,818	5,210,600	2,680,277	46,917	353,956	929,887	0	331,860	0	0	213,284	1,475,031	13,330,669
Net claims incurred (23 + 24 - 25)	26	1,989,610	11,320	69,860	30,231,177	968,119	126,736	2,122,689	(165,728)	0	(12,434)	0	0	86,754	(91,408)	35,428,103
C. MANAGEMENT EXPENSES																
Management Expenses	27	1,843,524	1,781	169,440	5,535,339	510,359	146,838	306,112	106,452	0	63,226	632	0	177,030	347,340	8,860,733
D. DISTRIBUTION EXPENSES																
Commissions	28	461,940	0	758,593	4,056,343	95,994	110,955	71,584	97,602	0	51,237	0	0	125,649	274,488	5,829,897
Reinsurance commissions	29	295,643	8,736	2,323,854	20,573	135,004	179,562	17,204	220,122	0	494,324	3,578	0	199,435	917,459	3,898,035
Net commissions incurred (28 - 29)	30	166,297	(8,736)	(1,565,261)	4,035,770	(39,010)	(68,607)	54,380	(122,520)	0	(443,087)	(3,578)	0	(73,786)	(642,971)	1,931,862
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	7,190,534	6,995	2,310,964	(7,250,153)	1,593,037	661,661	(648,495)	823,308	0	682,339	6,764	0	878,513	2,390,924	6,255,467
F. NET INVESTMENT INCOME																
	33	486,001	470	44,669	1,459,259	134,544	38,710	80,699	28,064	0	16,668	166	0	46,670	91,568	2,335,920
G. OPERATING RESULT (32 + 33)																
	34	7,676,535	7,465	2,355,633	(5,790,894)	1,727,581	700,371	(567,796)	851,372	0	699,007	6,930	0	925,183	2,482,492	8,591,387

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

I810G TOKIO MARINE GENERAL ASSET PTE LTD

General: Offshore Insurance Fund

Reporting Cycle: 2006 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	18,210	(1,369)	16,841
Reinsurance business accepted -						
In Singapore	2	0	0	0	0	0
From other ASEAN countries	3	14,179	0	1,316,560	46,723	1,377,462
From other countries	4	(2,025)	0	208,699	0	206,674
Total (2 to 4)	5	12,154	0	1,525,259	46,723	1,584,136
Reinsurance business ceded -						
In Singapore	6	504	0	1,790	816	3,110
To other ASEAN countries	7	0	0	0	0	0
To other countries	8	1,318	0	1,368,125	(897)	1,368,546
Total (6 to 8)	9	1,822	0	1,369,915	(81)	1,371,656
Net premiums written (1 + 5 - 9)	10	10,332	0	173,554	45,435	229,321
Premium liabilities at beginning of period	11	0	0	13,290	11,532	24,822
Premium liabilities at end of period	12	0	0	28,216	15,171	43,387
Premiums earned during the period (10 + 11 - 12)	13	10,332	0	158,628	41,796	210,756
B. CLAIMS						
Gross claims settled						
Direct business	14	0	0	0	0	0
Reinsurance business accepted -						
In Singapore	15	0	0	0	0	0
From other ASEAN countries	16	0	0	25,577	101	25,678
From other countries	17	316	0	32,665	0	32,981
Total (15 to 17)	18	316	0	58,242	101	58,659
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	57,548	0	57,548
Total (19 to 21)	22	0	0	57,548	0	57,548
Net claims settled (14 + 18 - 22)	23	316	0	694	101	1,111
Claims liabilities at end of period	24	14,082	228	240	3,845	18,395
Claims liabilities at beginning of period	25	20,025	0	14	4,181	24,220
Net claims incurred (23 + 24 - 25)	26	(5,627)	228	920	(235)	(4,714)
C. MANAGEMENT EXPENSES						
Management Expenses	27	7,117	0	119,542	31,295	157,954
D. DISTRIBUTION EXPENSES						
Commissions	28	1,672	0	446,198	7,358	455,228
Reinsurance commissions	29	0	0	399,200	(256)	398,944
Net commissions incurred (28 - 29)	30	1,672	0	46,998	7,614	56,284
Other distribution expenses	31	0	0	0	0	0
E. UNDERWRITING RESULTS						
Underwriting gain / (loss) (13 - 26 - 27 - 30 - 31)	32	7,170	(228)	(8,832)	3,122	1,232
F. NET INVESTMENT INCOME						
	33	4,519	0	75,909	19,873	100,301
G. OPERATING RESULT (32 + 33)						
	34	11,689	(228)	67,077	22,995	101,533

ANNUAL RETURN: NOTES TO FORM 6

I810G TOKIO MARINE GENERAL ASSET PTE LTD

Reporting Cycle: 2006 12

General: Singapore Insurance Fund

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

Management Expenses:

Net Premiums Written x Total Management Expenses / Total Net Premiums Written

Net Investment Income:

Net Premiums Written x Total Net Investment Income / Total Net Premiums Written

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

I810G TOKIO MARINE GENERAL ASSET PTE LTD

Reporting Cycle: 2006 12

General: Offshore Insurance Fund

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

Management Expenses:
Net Premiums Written x Total Management Expenses / Total Net Premiums Written

Net Investment Income:
Net Premiums Written x Total Net Investment Income / Total Net Premiums Written

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

I810G TOKIO MARINE GENERAL ASSET PTE LTD

Reporting Cycle: 2006 12

NIL

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

I810G TOKIO MARINE GENERAL ASSET PTE LTD

Reporting Cycle: 2006 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	31,905	2,039,334	0	0	0	0	18,561	1,255,923	0	0	50,466	3,295,257
Reinsurance ceded	2	2,321	221,525	0	0	0	0	1,351	386,964	0	0	3,672	608,489
Net premiums written (1 - 2)	3	29,584	1,817,809	0	0	0	0	17,210	868,959	0	0	46,794	2,686,768
Premium liabilities at beginning of period	4	0	543,610	0	0	0	0	0	228,896	0	0	0	772,506
Premium liabilities at end of period	5	0	556,317	0	0	0	0	0	248,437	0	0	0	804,754
Premium earned during the period (3 + 4 - 5)	6	29,584	1,805,102	0	0	0	0	17,210	849,418	0	0	46,794	2,654,520
B. CLAIMS													
Gross claims settled	7	42,274	2,058,322	0	0	0	0	2,744	200,349	0	0	45,018	2,258,671
Reinsurance recoveries	8	1,057	95,702	0	0	0	0	69	67,666	0	0	1,126	163,368
Net claims settled (7 - 8)	9	41,217	1,962,620	0	0	0	0	2,675	132,683	0	0	43,892	2,095,303
Claim liabilities at end of period	10	0	472,808	0	0	0	0	0	38,295	0	0	0	511,103
Claim liabilities at beginning of period	11	0	353,956	0	0	0	0	0	46,917	0	0	0	400,873
Net claims incurred (9 + 10 - 11)	12	41,217	2,081,472	0	0	0	0	2,675	124,061	0	0	43,892	2,205,533
C. MANAGEMENT EXPENSES													
Management expenses	13	4,902	301,210	0	0	0	0	2,852	143,986	0	0	7,754	445,196
D. DISTRIBUTION EXPENSES													
Commissions	14	11	71,573	0	0	0	0	72	110,883	0	0	83	182,456
Reinsurance commissions	15	100	17,104	0	0	0	0	60	179,502	0	0	160	196,606
Net commissions incurred (14 - 15)	16	-89	54,469	0	0	0	0	12	-68,619	0	0	-77	-14,150
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	-16,446	-632,049	0	0	0	0	11,671	649,990	0	0	-4,775	17,941
F. NET INVESTMENT INCOME													
	19	1,292	79,407	0	0	0	0	752	37,958	0	0	2,044	117,365
G. OPERATING RESULTS (18 + 19)													
	20	-15,154	-552,642	0	0	0	0	12,423	687,948	0	0	-2,731	135,306
H. OTHERS													
Number of policies in force	21	33	512	0	0	0	0	175	644	0	0	208	1,156
Number of lives covered under policies in force	22	55	12,802	0	0	0	0	224	34,637	0	0	279	47,439
Number of claims registered	23	29	761	0	0	0	0	4	55	0	0	33	816

ANNUAL RETURN: NOTES TO FORM 7(b)

I810G TOKIO MARINE GENERAL ASSET PTE LTD

Reporting Cycle: 2006 12

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

Nil

ANNUAL RETURN: FORM 7(b) - ADDITIONAL INFORMATION

I810G TOKIO MARINE GENERAL ASSET PTE LTD

Reporting Cycle: 2006 12

NIL

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

1810G TOKIO MARINE GENERAL ASSET PTE LTD

Reporting Cycle: 2006 12

Description	Row No.	Business in Singapore - Life Business	Business in Singapore - General Business	Overseas (Branch) Operations - Life Business	Overseas (Branch) Operations - General Business	Shareholders Fund	Total
ASSETS							
Equity securities	1	0	942,857	0	0	644,587	1,587,444
Debt securities	2	0	9,156,538	0	0	734,627	9,891,165
Land and buildings	3	0	0	0	0	4,000,000	4,000,000
Loans	4	0	0	0	0	0	0
Cash and deposits	5	0	68,322,954	0	22,486	25,849,189	94,194,629
Other invested assets	6	0	0	0	0	0	0
Investment income due or accrued	7	0	218,313	0	0	129,981	348,294
Outstanding premiums and agents' balances	8	0	17,090,108	0	10,320	0	17,100,428
Deposits withheld by cedants	9	0	190,228	0	0	0	190,228
Reinsurance recoverables (on paid claims)	10	0	16,155	0	0	0	16,155
Income tax recoverables	11	0	0	0	0	0	0
Fixed assets	12	0	314,414	0	0	180,815	495,229
Inter-fund balances and intra-group balances (due from)	13	0	57,604	0	0	0	57,604
Other assets	14	0	1,994,398	0	0	67,053	2,061,451
Total Assets (1 to 14)	15	0	98,303,569	0	32,806	31,606,252	129,942,627
LIABILITIES							
Policy liabilities	16	0	41,839,591	0	3,941		41,843,532
Other liabilities							
Outstanding claims	17	0	0	0	0	0	0
Annuities due and unpaid	18	0	0	0	0	0	0
Reinsurance deposits	19	0	4,883,187	0	8,675	0	4,891,862
Amounts owing to insurers	20	0	5,664,496	0	19,519	0	5,684,015
Bank loans and overdrafts	21	0	0	0	0	0	0
Inter-fund balances and intra-group balances (due to)	22	0	57,093	0	0	511	57,604
Others	23	0	3,451,120	0	0	367,707	3,818,827
Total Liabilities (16 to 23)	24	0	55,895,487	0	32,135	368,218	56,295,840
NET ASSETS (15 - 24)	25	0	42,408,082	0	671	31,238,034	73,646,787
SHAREHOLDERS' EQUITY & SURPLUS							
Paid-up capital	26					25,000,000	25,000,000
Reserves:							
Unappropriated profits (losses)	27					6,238,034	6,238,034
Other reserves	28					0	0
Surplus	29	0	42,408,082	0	671		42,408,753
Total (26 to 29)	30	0	42,408,082	0	671	31,238,034	73,646,787

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

I810G TOKIO MARINE GENERAL ASSET PTE LTD

Reporting Cycle: 2006 12

Description	Row No.	Paid-up Capital	Other Reserves	Unappropriated Profits (Losses) (Please Specify)	Total
Balance at beginning of period	1	25,000,000	0	3,407,687	28,407,687
Changes in accounting policy	2	0	0	0	0
Increase (decrease) in reserves	3	0	0	0	0
Net profit for the period	4	0	0	1,830,347	1,830,347
Dividends paid for the period	5	0	0	-4,000,000	-4,000,000
Issue of share capital	6	0	0	0	0
Transfer (to) from insurance funds maintained in Singapore	7	0	0	5,000,000	5,000,000
Transfer (to) from overseas (branch) operations	8	0	0	0	0
Balance at End of Period	9	25,000,000	0	6,238,034	31,238,034

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

I810G TOKIO MARINE GENERAL ASSET PTE LTD

Reporting Cycle: 2006 12

Description	Row No.	Amount
Due From		
Balances due from head office / shareholders fund	1	0
Balances due from related corporations	2	0
Balances due from insurance funds established and maintained under the Act	3	0
Total Balances Due From	4	0
Due To		
Balances due to head office / shareholders fund	5	0
Balances due to related corporations	6	0
Balances due to insurance funds established and maintained under the Act	7	0
Total Balances Due To	8	0
Total Net Balances (4 - 8)	9	0

ANNUAL RETURN: NOTES TO FORM 8

Reporting Cycle:

Note 1 Breakdown of "Other Reserves"	Row No.	Amount
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ANNUAL RETURN: FORM 8 - ADDITIONAL INFORMATION

I810G TOKIO MARINE GENERAL ASSET PTE LTD

Reporting Cycle: 2006 12

NIL

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

I810G TOKIO MARINE GENERAL ASSET PTE LTD

Reporting Cycle: **2006 12**

Description	Row No.	Business in Singapore - Life Business	Business in Singapore - General Business	Overseas (Branch) Operations - Life Business	Overseas (Branch) Operations - General Business	Shareholders Fund	Total
Gross premiums	1	0	82,278,640	0	55,527		82,334,167
Less: Outward reinsurance premiums	2	0	28,574,606	0	32,383		28,606,989
Investment revenue	3	0	2,542,668	0	0	2,040,890	4,583,558
Less: Investment expenses	4	0	106,447	0	0	29,822	136,269
Other income	5	0	356,581	0	583	71,586	428,750
Total Income (1 to 5)	6	0	56,496,836	0	23,727	2,082,654	58,603,217
Gross claims settled	7	0	36,551,145	0	1,060		36,552,205
Less: Reinsurance recoveries	8	0	21,472,678	0	0		21,472,678
Management expenses	9	0	9,018,687	0	56	75,302	9,094,045
Distribution expenses	10	0	1,988,146	0	-6	0	1,988,140
Increase (decrease) in net policy liabilities	11	0	21,362,035	0	-705		21,361,330
Provision for doubtful debts / bad debts written off on receivables	12	0	1,185	0	0	0	1,185
Taxation expenses	13	0	1,162,720	0	0	176,854	1,339,574
Other expenses	14	0	137,626	0	0	151	137,777
Total Outgo (7 to 14)	15	0	48,748,866	0	405	252,307	49,001,578
NET INCOME (6 - 15)	16	0	7,747,970	0	23,322	1,830,347	9,601,639

ANNUAL RETURN: FORM 9 - ADDITIONAL INFORMATION

I810G TOKIO MARINE GENERAL ASSET PTE LTD

Reporting Cycle: 2006 12

NIL

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

ACTUARIAL INVESTIGATION OF POLICY LIABILITIES

I810G TOKIO MARINE GENERAL ASSET PTE LTD

Reporting Cycle: 2006 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	8,096,000	44,000
Claim Liabilities	33,681,000	19,000
Policy Liabilities	41,777,000	63,000

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

None

ANNUAL RETURN: FORM 20 - ADDITIONAL INFORMATION

I810G TOKIO MARINE GENERAL ASSET PTE LTD

Reporting Cycle: 2006 12

NIL

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

I810G TOKIO MARINE GENERAL ASSET PTE LTD

General: Singapore Insurance Fund

Reporting Cycle: 2006 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	39,334,802
Less:		
Reinsurance adjustment	6	3,092,529
Financial resource adjustment: (8 to 12)	7	0
(a) loans to, guarantees granted for, and other unsecured amounts owed to the registered insurer	8	0
(b) charged assets	9	0
(c) deferred tax assets	10	0
(d) intangible assets	11	0
(e) other financial resource adjustments	12	0
Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)	13	36,242,273
(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	9,456,706
(a) Premium liability risk requirement	31	1,042,853
(b) Claim liability risk requirement	32	8,413,853
Total C1 Requirement (14 + 23 + 30)	33	9,456,706
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	150,857
(a) Specific Risk Requirement	35	75,429

(b) General Risk Requirement	36	75,428	
Debt Investment and Duration Mismatch Risk Requirement: (38 or 43, whichever is higher)	37		358,401
(a) Sum of: (39 + 42)	38	358,401	
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	358,401	
Debt specific risk requirement	40	145,887	
Debt general risk requirement	41	212,514	
Liability adjustment requirement in an increasing interest rate environment	42	0	
(b) Sum of: (44 + 47)	43	-66,627	
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	-66,627	
Debt specific risk requirement	45	145,887	
Negative of debt general risk requirement	46	-212,514	
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		1,998,769
Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)	53		2,508,027
C. Component 3 Requirement - Concentration Risks			
Counterparty Exposure	54		491,909
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		145,332
Exposure to non-liquid assets with Singapore Insurance Fund (for general business)	60		0
Total C3 Requirement (54 to 60)	61		637,241
Total Risk Requirement of Insurance Fund (33 + 53 + 61)	62		12,601,974

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

I810G TOKIO MARINE GENERAL ASSET PTE LTD

General: Offshore Insurance Fund

Reporting Cycle: 2006 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	3,073,280
Less:		
Reinsurance adjustment	6	24,786
Financial resource adjustment: (8 to 12)	7	0
(a) loans to, guarantees granted for, and other unsecured amounts owed to the registered insurer	8	0
(b) charged assets	9	0
(c) deferred tax assets	10	0
(d) intangible assets	11	0
(e) other financial resource adjustments	12	0
Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)	13	3,048,494
(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	9,482
(a) Premium liability risk requirement	31	4,680
(b) Claim liability risk requirement	32	4,802
Total C1 Requirement (14 + 23 + 30)	33	9,482
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	55,665
Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)	53	55,665
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	65,147

ANNUAL RETURN: FORM 21 - ADDITIONAL INFORMATION

I810G TOKIO MARINE GENERAL ASSET PTE LTD

Reporting Cycle: 2006 12

NIL

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

I810G TOKIO MARINE GENERAL ASSET PTE LTD

Reporting Cycle: 2006 12

Description	Row No.	Amount
(i) Total Risk Requirement		
A. Component 1 Requirement - Insurance Risks		
Life Insurance Risk Requirement: (for participating business only) (2 + 5)	1	0
(a) Policy Liability Risk Requirement: (zero or 3 - 4, whichever is higher)	2	0
Modified minimum condition liability	3	0
Minimum condition liability	4	0
(b) Surrender Value Condition Risk Requirement: (zero or 6 - 7, whichever is higher)	5	0
Aggregate of surrender values of policies	6	0
Higher of 8 or 9:	7	0
Sum of total risk requirement and minimum condition liability	8	0
Policy liabilities	9	0
Life Insurance Risk Requirement: (other than participating business) (11 + 14)	10	0
(a) Policy Liability Risk Requirement: (zero or 12 - 13, whichever is higher)	11	0
Modified policy liabilities	12	0
Policy liabilities	13	0
(b) Surrender Value Condition Risk Requirement: (zero or 15 - 16, whichever is higher)	14	0
Aggregate of surrender values of policies	15	0
Sum of total risk requirement and policy liabilities	16	0
General Insurance Risk Requirement (for general business) (18 to 19)	17	0
(a) Premium liability risk requirement	18	0
(b) Claim liability risk requirement	19	0
Total C1 Requirement (1 + 10 + 17)	20	0
B. Component 2 Requirement - Investment Risks and Risks arising from Interest Rate Sensitivity and Foreign Currency Mismatch between Asset and Liabilities		
Equity Investment Risk Requirement: (22 to 23)	21	103,134
(a) Specific Risk Requirement	22	51,567
(b) General Risk Requirement	23	51,567
Debt Investment and Duration Mismatch Risk Requirement: (25 or 30, whichever is higher)	24	86,318
(a) Sum of: (26 + 29)	25	86,318
Debt investment risk requirement in an increasing interest rate environment (27 to 28)	26	86,318
Debt specific risk requirement	27	58,770
Debt general risk requirement	28	27,548
Liability adjustment requirement in an increasing interest rate environment	29	0
(b) Sum of: (31 + 34)	30	31,222
Debt investment risk requirement in a decreasing interest rate environment (32 to 33)	31	31,222
Debt specific risk requirement	32	58,770

Negative of debt general risk requirement	33	-27,548
Liability adjustment requirement in a decreasing interest rate environment	34	0
Loan Investment Risk Requirement	35	0
Property Risk Requirement	36	640,000
Derivative Counterparty Risk Requirement	37	0
Miscellaneous Risk Requirement	38	98,214
Total C2 Requirement (21 + 24 + 35 + 36 + 37 + 38)	39	927,666
Total Risk Requirement of Assets and Liabilities of Registered Insurer that do not belong to any insurance fund established and maintained under the Act (20 + 39)	40	927,666

ANNUAL RETURN: FORM 22 - ADDITIONAL INFORMATION

I810G TOKIO MARINE GENERAL ASSET PTE LTD

Reporting Cycle: 2006 12

NIL

ANNUAL RETURN

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

1810G TOKIO MARINE GENERAL ASSET PTE LTD

Reporting Cycle: 2006 12

Description	Row No.	Amount
(i) Financial Resources of Registered Insurer		
A. Tier 1 Resource		
Aggregate of surpluses of all insurance funds other than a participating fund	1	42,408,082
Balances in the surplus account of each participating fund	2	0
Paid-up ordinary share capital	3	25,000,000
Unappropriated profits (losses)	4	6,260,520
Surpluses of Overseas Branch Operations	5	-21,815
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	3,125,598
Financial resource adjustment: (10 to 14)	9	500,000
(a) loans to, guarantees granted for and other unsecured amounts owed to the registered insurer	10	0
(b) charged assets	11	500,000
(c) deferred tax assets	12	0
(d) intangible assets	13	0
(e) other financial resource adjustments	14	0
Total Tier 1 Resource (1 to 7 less 8 to 9)	15	70,021,189
B. Tier 2 Resource		
Irredeemable and non-cumulative preference shares not recognised as Tier 1 resource	16	0
Irredeemable and non-cumulative preference shares	17	0
Other Tier 2 resource	18	0
Total Tier 2 Resource (16 to 18)	19	0
C. Aggregate of allowance for provisions for non-guaranteed benefits of participating funds	20	0
Financial Resources of Registered Insurer (higher of \$5m or 15 + 19 +20)	21	70,021,189
(ii) Total Risk Requirement of Registered Insurer		
(a) Total risk requirements of insurance funds established or maintained under the Act	22	12,667,121
(b) Total risk requirements of assets and liabilities that do not belong to any insurance fund established and maintained under the Act	23	927,666
Total Risk Requirement of Registered Insurer (22 to 23)	24	13,594,787
CAPITAL ADEQUACY RATIO (21/24)	25	515.06 %

ANNUAL RETURN: FORM 23 - ADDITIONAL INFORMATION

I810G TOKIO MARINE GENERAL ASSET PTE LTD

Reporting Cycle: 2006 12

NIL