

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2015 12

General: Singapore Insurance Fund

Description	Annex	Row No.	Amount
ASSETS			
Equity securities	1A	1	57,922,812
Debt securities	1B	2	181,900,947
Land and buildings	1C	3	24,000,000
Loans	1D	4	701,912
Cash and deposits		5	210,710,938
Other invested assets	1E	6	0
Investment income due or accrued		7	1,160,207
Outstanding premiums and agents' balances	1F	8	21,338,126
Deposits withheld by cedants		9	100,139
Reinsurance recoverables (on paid claims)	1G	10	11,886,121
Income tax recoverables		11	0
Fixed assets	1H	12	676,072
Inter-fund balances and intra group balances (due from)	1I	13	0
Other assets	1J	14	4,324,935
Total Assets (1 to 14)		15	514,722,209
LIABILITIES			
Policy liabilities	1K	16	139,767,047
Other liabilities:			
Outstanding claims		17	0
Annuities due and unpaid		18	0
Reinsurance deposits		19	3,972,544
Amounts owing to insurers		20	18,855,526
Bank loans and overdrafts		21	0
Inter-fund balances and intra-group balances (due to)	1L	22	0
Others	1M	23	14,922,657
Total Liabilities (16 to 23)		24	177,517,774
SURPLUS (15 - 24)	1N	25	337,204,435

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

1821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2015 12

General: Offshore Insurance Fund

Description	Annex	Row No.	Amount
ASSETS			
Equity securities	1A	1	8,880,212
Debt securities	1B	2	112,484,758
Land and buildings	1C	3	0
Loans	1D	4	0
Cash and deposits		5	106,096,788
Other invested assets	1E	6	0
Investment income due or accrued		7	500,334
Outstanding premiums and agents' balances	1F	8	38,916,011
Deposits withheld by cedants		9	160,145
Reinsurance recoverables (on paid claims)	1G	10	8,269,095
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	2,047,880
Total Assets (1 to 14)		15	277,355,223
LIABILITIES			
Policy liabilities	1K	16	121,324,869
Other liabilities:			
Outstanding claims		17	0
Annuities due and unpaid		18	0
Reinsurance deposits		19	9,297,383
Amounts owing to insurers		20	34,405,210
Bank loans and overdrafts		21	0
Inter-fund balances and intra-group balances (due to)	1L	22	0
Others	1M	23	11,283,010
Total Liabilities (16 to 23)		24	176,310,472
SURPLUS (15 - 24)	1N	25	101,044,751

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 201512

General: Singapore Insurance Fund

Description	Row No.	Listed	Unlisted	Amount
Equity securities other than collective investment schemes	1	57,922,812	0	57,922,812
Collective investment schemes	2	0	0	0
Total (1 to 2) = Row 1 of Form 1	3			57,922,812

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 201512

General: Offshore Insurance Fund

Description	Row No.	Listed	Unlisted	Amount
Equity securities other than collective investment schemes	1	7,103,154	0	7,103,154
Collective investment schemes	2	0	1,777,058	1,777,058
Total (1 to 2) = Row 1 of Form 1	3			8,880,212

ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 201512

General: Singapore Insurance Fund

Description	Row No.	Amount
Government debt securities	1	5,170,774
Qualifying debt securities	2	95,937,760
Other debt securities	3	80,792,413
Total (1 to 3) = Row 2 of Form 1	4	181,900,947

ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 201512

General: Offshore Insurance Fund

Description	Row No.	Amount
Government debt securities	1	681,217
Qualifying debt securities	2	83,715,449
Other debt securities	3	28,088,092
Total (1 to 3) = Row 2 of Form 1	4	112,484,758

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

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 201512

General: Singapore Insurance Fund

Location and Description of Land and Buildings	Row No.	Cost	Last Revaluation Date	Last Reported Amount	Changes from Last Reported Amount	Amount
6 Raffles Quay, 22nd Floor, Singapore	1	9,619,025	31/12/2015	24,000,000	0	24,000,000
Total = Row 3 of Form 1	21					24,000,000

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

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 201512

General: Offshore Insurance Fund

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

ANNUAL RETURN: ANNEX 1D - INVESTMENT IN LOANS

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 201512

General: Singapore Insurance Fund

Description	Row No.	Amount Outstanding	Provision for Doubtful Loans	Amount
Policy loans	1	0	0	0
Mortgage loans	2	701,912	0	701,912
Other secured loans	3	0	0	0
Unsecured loans	4	0	0	0
Total (1 to 4) = Row 4 of Form 1	5			701,912

ANNUAL RETURN: ANNEX 1D - INVESTMENT IN LOANS

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 201512

General: Offshore Insurance Fund

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

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

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

General: Singapore Insurance Fund

Reporting Cycle: 201512

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

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

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

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

General: Offshore Insurance Fund

Reporting Cycle: 201512

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

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

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

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

General: Singapore Insurance Fund

Reporting Cycle: 201512

Description	Row No.	Direct Business - Agents	Direct Business - Brokers	Direct Business - Others	Amount
In respect of direct business					
Bad debts written off during the year	1	0	0	0	0
Ageing of outstanding premiums and agents' balances: <i>Outstanding period</i>					
Up to 3 months	2	808,233	10,829,000	116,313	11,753,546
Above 3 months but not exceeding 6 months	3	57,331	2,350,415	13,687	2,421,433
Above 6 months but not exceeding 12 months	4	7,518	2,818,413	7,769	2,833,700
Above 12 months	5	364,355	4,557,590	6,927	4,928,872
Gross total (2 to 5)	6	1,237,437	20,555,418	144,696	21,937,551
Provision for doubtful debts	7	364,045	397,676	1,248	762,969
Total outstanding premiums and agents' balances in respect of direct business (6 - 7)	8	873,392	20,157,742	143,448	21,174,582
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				120,778
Above 6 months but not exceeding 12 months	11				47,530
Above 12 months but not exceeding 24 months	12				40
Above 24 months	13				56,474
Gross total (10 to 13)	14				224,822
Provision for doubtful debts	15				61,278
Total outstanding premiums and agents' balances in respect of reinsurance business (14 - 15)	16				163,544
Total (8 + 16) = Row 8 of Form 1	17				21,338,126

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

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

General: Offshore Insurance Fund

Reporting Cycle: 201512

Description	Row No.	Direct Business - Agents	Direct Business - Brokers	Direct Business - Others	Amount
In respect of direct business					
Bad debts written off during the year	1	0	0	0	0
Ageing of outstanding premiums and agents' balances: <i>Outstanding period</i>					
Up to 3 months	2	0	3,651,723	57,914	3,709,637
Above 3 months but not exceeding 6 months	3	74	7,629,598	17,185	7,646,857
Above 6 months but not exceeding 12 months	4	2,596	11,697,446	13,454	11,713,496
Above 12 months	5	0	1,505,746	27,606	1,533,352
Gross total (2 to 5)	6	2,670	24,484,513	116,159	24,603,342
Provision for doubtful debts	7	0	1,651,604	0	1,651,604
Total outstanding premiums and agents' balances in respect of direct business (6 - 7)	8	2,670	22,832,909	116,159	22,951,738
In respect of reinsurance business					
Bad debts written off during the year	9				0
Ageing of outstanding premiums and agents' balances: <i>Outstanding period</i>					
Up to 6 months	10				12,273,501

Above 6 months but not exceeding 12 months	11				2,357,416
Above 12 months but not exceeding 24 months	12				949,463
Above 24 months	13				1,274,120
Gross total (10 to 13)	14				16,854,500
Provision for doubtful debts	15				890,227
Total outstanding premiums and agents' balances in respect of reinsurance business (14 - 15)	16				15,964,273
Total (8 + 16) = Row 8 of Form 1	17				38,916,011

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

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 201512

General: Singapore Insurance Fund

Description	Row No.	Amount
Reinsurance recoveries on unpaid claims	1	72,599,792
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	5,396,354
Above 1 year but not exceeding 2 years	4	3,728,371
Above 2 years	5	3,369,918
Total (3 to 5)	6	12,494,643
Provision for doubtful reinsurance recoverables	7	608,522
Total (6 - 7) = Row 10 of Form 1	8	11,886,121

ANNUAL RETURN: ANNEX 1G - STATEMENT OF REINSURANCE RECOVERABLES

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 201512

General: Offshore Insurance Fund

Description	Row No.	Amount
Reinsurance recoveries on unpaid claims	1	63,714,561
Reinsurance recoverables written off during the year	2	0
Ageing of reinsurance recoverables (on paid claims): <i>Outstanding period</i>		
Up to 1 year	3	3,367,511
Above 1 year but not exceeding 2 years	4	1,295,682
Above 2 years	5	5,019,663
Total (3 to 5)	6	9,682,856
Provision for doubtful reinsurance recoverables	7	1,413,761
Total (6 - 7) = Row 10 of Form 1	8	8,269,095

ANNUAL RETURN: ANNEX 1H - FIXED ASSETS

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 201512

General: Singapore Insurance Fund

Description	Row No.	Amount
Motor vehicles	1	31,219
Computer equipment	2	396,102
Other fixed assets	3	248,751
Total (1 to 3) = Row 12 of Form 1	4	676,072

ANNUAL RETURN: ANNEX 1H - FIXED ASSETS

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 201512

General: Offshore Insurance Fund

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

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

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 201512

General: Singapore Insurance Fund

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

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

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 201512

General: Offshore Insurance Fund

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

ANNUAL RETURN: ANNEX 1J - BREAKDOWN OF OTHER ASSETS

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2015 12

General: Singapore Insurance Fund

Description	Row No.	Amount
FRANKING ADVANCE	1	1,896
SUNDRY DEPOSITS	2	322,058
SUNDRY DEBTORS	3	3,774,045
SERVICES DIVISION DEBTORS	4	5,570
PREPAID EXPENSES	5	124,702
AMOUNT RECEIVABLES	6	94,544
MISC ADVANCE	7	2,120
Total = Row 14 of Form 1	26	4,324,935

ANNUAL RETURN: ANNEX 1J - BREAKDOWN OF OTHER ASSETS

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2015 12

General: Offshore Insurance Fund

Description	Row No.	Amount
SERVICES DIVISION DEBTORS	1	1,151,470
SUNDRY DEBTORS	2	551,498
AMOUNT RECEIVABLE	3	344,912
Total = Row 14 of Form 1	26	2,047,880

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

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 201512

General: Singapore Insurance Fund

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

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

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 201512

General: Offshore Insurance Fund

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

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 201512

General: Singapore Insurance Fund

Description	Row No.	Amount
PROVISION FOR TAXATION	1	4,254,333
PROVISION FOR DEFERRED TAX	2	2,535,604
LIABILITIES FOR OUTSTANDING EXPENSES	3	73,608
OUTPUT TAX	4	1,333,754
SUNDRY CREDITORS	5	4,319,137
PROVISION FOR AUDIT FEES	6	128,000
PROVISION FOR ACTUARIAL FEES	7	34,000
AMOUNT OWING TO AGENTS	8	264,596
SERVICES DIVISION CREDITORS	9	1,883,461
PROVISION FOR DIRECTORS SITTING FEES	10	96,164
Total = Row 23 of Form 1	26	14,922,657

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 201512

General: Offshore Insurance Fund

Description	Row No.	Amount
PROVISION FOR TAXATION	1	1,308,004
PROVISION FOR DEFERRED TAX	2	428,704
SUNDRY CREDITORS	3	4,786,250
AMOUNT OWING TO AGENTS	4	276
SERVICES DIVISION CREDITORS	5	4,759,776
Total = Row 23 of Form 1	26	11,283,010

ANNUAL RETURN: ANNEX 1N - SURPLUS

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 201512

General: Singapore Insurance Fund

Description	Row No.	Amount
Surplus at beginning of period	1	320,122,752
Net income	2	20,831,683
Transfer (to) from head office / shareholders fund	3	-3,750,000
Surplus at End of Period (1 to 3) = Row 25 of Form 1	4	337,204,435

ANNUAL RETURN: ANNEX 1N - SURPLUS

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 201512

General: Offshore Insurance Fund

Description	Row No.	Amount
Surplus at beginning of period	1	100,151,136
Net income	2	893,615
Transfer (to) from head office / shareholders fund	3	0
Surplus at End of Period (1 to 3) = Row 25 of Form 1	4	101,044,751

**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**

1821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 201512

General: Singapore Insurance Fund

Description	Row No.	Amount
Licensed insurer / foreign insurer under the foreign insurer scheme	1	6,474,811
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	233,460
Unlicensed reinsurer	3	5,576,427
Total (1 to 3)	4	12,284,698

**ANNUAL RETURN: ANNEX 1(ii) - INFORMATION IN RESPECT OF REDUCTION IN UNEARNED PREMIUM RESERVES
DUE TO REINSURANCE CEDED TO REINSURERS IN RESPECT OF GENERAL BUSINESS**

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 201512

General: Offshore Insurance Fund

Description	Row No.	Amount
Licensed insurer / foreign insurer under the foreign insurer scheme	1	167,707
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	67,017
Unlicensed reinsurer	3	7,461,335
Total (1 to 3)	4	7,696,059

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

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2015 12

General: Singapore Insurance Fund

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

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

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2015 12

General: Offshore Insurance Fund

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

ANNUAL RETURN: NOTES TO FORM 1

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 201512

General: Singapore Insurance Fund

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

	Description	Row no	Amount

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

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

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

ANNUAL RETURN: NOTES TO FORM 1

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 201512

General: Offshore Insurance Fund

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

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

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

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

ANNUAL RETURN: FORM 1 - ADDITIONAL INFORMATION

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2015 12

NIL

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2015 12

General: Singapore Insurance Fund

Description	Annex	Row No.	Amount
Gross premiums	2A	1	96,625,853
Less: Outward reinsurance premiums	2B	2	38,455,029
Investment revenue	2C	3	5,783,190
Less: Investment expenses		4	110,663
Other income	2D	5	664,855
Total Income (1 to 5)		6	64,508,206
Gross claims settled	2E	7	80,002,526
Less: Reinsurance recoveries		8	27,579,780
Management expenses	2F	9	5,209,362
Distribution expenses	2G	10	5,090,805
Increase (decrease) in net policy liabilities	2H	11	-22,410,795
Provision for doubtful debts/ bad debts written off on receivables		12	-607,182
Taxation expenses		13	3,755,755
Other expenses	2I	14	215,832
Total Outgo (7 to 14)		15	43,676,523
Net Income (6 - 15)	2J	16	20,831,683

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2015 12

General: Offshore Insurance Fund

Description	Annex	Row No.	Amount
Gross premiums	2A	1	83,717,563
Less: Outward reinsurance premiums	2B	2	29,319,379
Investment revenue	2C	3	14,148,839
Less: Investment expenses		4	608
Other income	2D	5	2,685,438
Total Income (1 to 5)		6	71,231,853
Gross claims settled	2E	7	95,986,679
Less: Reinsurance recoveries		8	43,358,055
Management expenses	2F	9	4,481,298
Distribution expenses	2G	10	10,404,967
Increase (decrease) in net policy liabilities	2H	11	2,259,870
Provision for doubtful debts/ bad debts written off on receivables		12	116,605
Taxation expenses		13	373,648
Other expenses	2I	14	73,226
Total Outgo (7 to 14)		15	70,338,238
Net Income (6 - 15)	2J	16	893,615

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 201512

General: Singapore Insurance Fund

Description	Row No.	Amount
Licensed insurer / foreign insurer under the foreign insurer scheme	1	11,539,865
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	2,038,519
Unlicensed reinsurer	3	24,876,645
Total (1 to 3) = Row 2 of Form 2	4	38,455,029

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 201512

General: Offshore Insurance Fund

Description	Row No.	Amount
Licensed insurer / foreign insurer under the foreign insurer scheme	1	4,889,912
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	2,873,504
Unlicensed reinsurer	3	21,555,963
Total (1 to 3) = Row 2 of Form 2	4	29,319,379

ANNUAL RETURN: ANNEX 2C - INVESTMENT REVENUE

1821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 201512

General: Singapore Insurance Fund

Description	Row No.	Interest / Dividend / Rental Income	Realised Gains (Losses) From Last Reported Value / Write- backs (Write-offs)	Unrealised Changes From Last Reported Value	Amount
Equity securities	1	2,736,251	496,737	-9,575,310	-6,342,322
Debt securities	2	6,365,061	2,422	-822,835	5,544,648
Land and Buildings	3	741,443	0	0	741,443
Loans	4	70,906	0	0	70,906
Cash and deposits	5	2,602,401	0	3,166,114	5,768,515
Other invested assets	6	0	0	0	0
Total (1 to 6) = Row 3 of Form 2	7				5,783,190

ANNUAL RETURN: ANNEX 2C - INVESTMENT REVENUE

1821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 201512

General: Offshore Insurance Fund

Description	Row No.	Interest / Dividend / Rental Income	Realised Gains (Losses) From Last Reported Value / Write- backs (Write-offs)	Unrealised Changes From Last Reported Value	Amount
Equity securities	1	516,159	0	-627,924	-111,765
Debt securities	2	4,945,466	27,500	3,917,339	8,890,305
Land and Buildings	3	0	0	0	0
Loans	4	0	0	0	0
Cash and deposits	5	1,359,473	0	4,010,826	5,370,299
Other invested assets	6	0	0	0	0
Total (1 to 6) = Row 3 of Form 2	7				14,148,839

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 201512

General: Singapore Insurance Fund

Description	Row No.	Amount
MOTOR CERTIFICATE DUPLICATE FEE	1	5
MANAGEMENT FEE RECEIVED	2	267,364
MISCELLANEOUS INCOME	3	28,631
SUNDRY CREDIT WRITTEN BACK	4	185,268
INTEREST RECEIVED ON TREATY RESERVES	5	1
BROKERAGE INCOME	6	97,919
GAIN/(LOSS) ON EXCHANGE	7	85,667
Total = Row 5 of Form 2	26	664,855

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 201512

General: Offshore Insurance Fund

Description	Row No.	Amount
Services division income	1	37
Interest received on treaty reserves	2	198
Brokerage non-prop outty	3	97,931
(Gain)/Loss on Exchange	4	1,201,938
Sundry Credit balance written back	5	1,385,334
Total = Row 5 of Form 2	26	2,685,438

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES**I821G INDIA INTERNATIONAL INSURANCE PTE LTD****Reporting Cycle: 201512****General: Singapore Insurance Fund**

Description	Row No.	Amount
Staff salaries & expenses	1	3,538,687
Office rent	2	627,159
Head office / parent company expenses	3	0
Directors' fees	4	85,678
Audit fees	5	68,582
Managing agent's fees	6	0
Repairs and maintenance	7	14,722
Public utilities	8	13,385
Printing, stationery and periodicals	9	69,068
Postage, telephone and telex charges	10	38,664
Computer charges	11	96,336
Hire of office equipment	12	0
Licence and association fees	13	112,357
Advertising and subscriptions	14	6,183
Entertainment	15	33,181
Travelling expenses	16	11,878
Agents Expenses	1	25,718
Bank Charges	2	64,715
Conveyance Charges	3	12,568
Donation	4	5,292
General Charges	5	70,557
Insurance Expenses	6	28,999
Motor Vehicles Expenses	7	10,196
Rent - House	8	16,439
Professional Charges	9	258,998
Total = Row 9 of Form 2	27	5,209,362

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 201512

General: Offshore Insurance Fund

Description	Row No.	Amount
Staff salaries & expenses	1	3,065,804
Office rent	2	543,350
Head office / parent company expenses	3	0
Directors' fees	4	74,229
Audit fees	5	59,418
Managing agent's fees	6	0
Repairs and maintenance	7	12,754
Public utilities	8	11,596
Printing, stationery and periodicals	9	59,838
Postage, telephone and telex charges	10	33,497
Computer charges	11	83,462
Hire of office equipment	12	0
Licence and association fees	13	97,342
Advertising and subscriptions	14	5,357
Entertainment	15	28,747
Travelling expenses	16	10,293
Agents Expenses	1	22,282
Bank Charges	2	24,140
Conveyance Charges	3	10,889
Donation	4	4,585
General Charges	5	61,128
Insurance Expenses	6	25,124
Motor Vehicles Expenses	7	8,833
Rent - House	8	14,242
Professional Charges	9	224,388
Total = Row 9 of Form 2	27	4,481,298

ANNUAL RETURN: ANNEX 2I - BREAKDOWN OF OTHER EXPENSES

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2015 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Provision for Depreciation	1	84,427
Taxation for Prior Years	2	631
Levy for PPF	3	130,774
Total = Row 14 of Form 2	26	215,832

ANNUAL RETURN: ANNEX 2I - BREAKDOWN OF OTHER EXPENSES

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2015 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Provision for Depreciation	1	73,145
Interest paid on Treaty reserves	2	81
Total = Row 14 of Form 2	26	73,226

ANNUAL RETURN: FORM 2 - ADDITIONAL INFORMATION

1821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 201512

NIL

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

1821G INDIA INTERNATIONAL INSURANCE PTE LTD

General: Singapore Insurance Fund

Reporting Cycle: 201512

Description	Row No.	Marine and Aviation - Cargo	Marine and Aviation - Hull and Liability	Fire	Motor	Work Injury Compensation	Personal Accident	Health	Misc - Public Liability	Misc - Bonds	Misc - Engineering / CAR / EAR	Misc - Professional Indemnity	Misc - Credit / Political Risk	Misc - Others	Misc - Sub-Total	Total
A. PREMIUMS																
Gross premiums																
Direct business	1	354,835	8,609,551	5,631,419	50,648,581	15,967,406	148,616	721,868	595,718	154,493	8,499,420	2,188,854	0	1,526,526	12,965,011	95,047,287
Reinsurance business accepted -																
In Singapore	2	28,372	225,631	630,782	71,870	166,756	0	0	4,315	1,087	118,806	28,688	0	4,559	157,455	1,280,866
From other ASEAN countries	3	0	82,669	0	0	0	0	0	0	0	0	0	0	0	0	82,669
From other countries	4	-2,100	217,131	0	0	0	0	0	0	0	0	0	0	0	0	215,031
Total (2 to 4)	5	26,272	525,431	630,782	71,870	166,756	0	0	4,315	1,087	118,806	28,688	0	4,559	157,455	1,578,566
Reinsurance business ceded -																
In Singapore	6	78,894	910,651	4,225,127	3,250,779	1,907,732	22,891	47,224	217,656	12,285	4,095,758	545,719	0	465,204	5,336,622	15,779,920
To other ASEAN countries	7	60,866	576,614	1,099,663	13,632,292	312,693	30,157	75,647	63,193	7,718	1,915,251	147,805	0	98,013	2,231,980	18,019,912
To other countries	8	90,506	670,912	197,376	528,038	194,954	8,376	123,229	127,826	8,081	2,310,493	161,947	0	233,459	2,841,806	4,655,197
Total (6 to 8)	9	230,266	2,158,177	5,522,166	17,411,109	2,415,379	61,424	246,100	408,675	28,084	8,321,502	855,471	0	796,676	10,410,408	38,455,029
Net premiums written (1 + 5 - 9)	10	150,841	6,976,805	740,035	33,309,342	13,718,783	87,192	475,768	191,358	127,496	296,724	1,362,071	0	734,409	2,712,058	58,170,824
Premium liabilities at beginning of period	11	23,672	4,181,829	518,889	13,363,645	9,193,204	27,541	82,918	204,851	571,095	2,165,578	403,789	0	181,904	3,527,217	30,918,915
Premium liabilities at end of period	12	21,232	2,984,744	442,443	10,724,093	6,340,056	24,126	66,746	133,798	405,986	1,356,453	352,570	0	186,570	2,435,377	23,038,817
Premiums earned during the period (10 + 11 - 12)	13	153,281	8,173,890	816,481	35,948,894	16,571,931	90,607	491,940	262,411	292,605	1,105,849	1,413,290	0	729,743	3,803,898	66,050,922
B. CLAIMS																
Gross claims settled																
Direct business	14	58,530	9,197,381	2,424,888	50,834,790	9,409,740	9,526	373,315	353,738	398,338	2,844,496	1,479,318	0	596,243	5,672,133	77,980,303
Reinsurance business accepted -																
In Singapore	15	14,363	288,863	249,517	49,056	1,193,799	0	0	40,582	1,727	96,881	0	0	60,708	199,898	1,995,496
From other ASEAN countries	16	0	46,473	0	0	0	0	0	0	0	0	0	0	0	0	46,473
From other countries	17	4,835	-24,581	0	0	0	0	0	0	0	0	0	0	0	0	-19,746
Total (15 to 17)	18	19,198	310,755	249,517	49,056	1,193,799	0	0	40,582	1,727	96,881	0	0	60,708	199,898	2,022,223
Recoveries from reinsurance business ceded -																
In Singapore	19	43,888	1,412,588	-2,044,817	6,076,682	1,484,371	476	-67,633	-4,317	24,174	-2,733,357	143,063	0	240,108	-2,330,329	4,575,226
To other ASEAN countries	20	9,417	441,858	539,334	7,745,456	106,942	0	62,029	131,399	3,231	981,664	52,447	0	55,261	1,224,002	10,129,038
To other countries	21	19,490	815,615	3,765,328	3,432,436	143,204	0	174,056	174,882	2,770	4,207,612	44,955	0	95,168	4,525,387	12,875,516
Total (19 to 21)	22	72,795	2,670,061	2,259,845	17,254,574	1,734,517	476	168,452	301,964	30,175	2,455,919	240,465	0	390,537	3,419,060	27,579,780
Net claims settled (14 + 18 - 22)	23	4,933	6,838,075	414,560	33,629,272	8,869,022	9,050	204,863	92,356	369,890	485,458	1,238,853	0	266,414	2,452,971	52,422,746
Claims liabilities at end of period	24	280,154	11,183,960	2,452,653	63,932,423	23,604,928	13,572	471,520	1,196,891	237,553	5,237,104	6,148,478	0	1,968,994	14,789,020	116,728,230
Claims liabilities at beginning of period	25	239,441	12,038,252	1,949,364	80,102,762	22,655,044	9,067	111,206	1,394,021	240,804	3,898,761	5,785,464	0	2,834,741	14,153,791	131,258,927
Net claims incurred (23 + 24 - 25)	26	45,646	5,983,783	917,849	17,458,933	9,818,906	13,555	565,177	-104,774	366,639	1,823,801	1,601,867	0	-599,333	3,088,200	37,892,049
C. MANAGEMENT EXPENSES																
Management Expenses	27	20,547	492,492	337,612	2,734,477	869,836	8,012	38,918	32,349	8,388	464,632	119,554	0	82,545	707,468	5,209,362
D. DISTRIBUTION EXPENSES																
Commissions	28	31,876	1,559,480	937,225	6,686,376	675,428	19,383	119,603	60,105	14,175	310,715	403,110	0	214,160	1,002,265	11,031,636
Reinsurance commissions	29	172,039	369,353	1,056,060	3,048,237	196,002	4,561	62,804	37,911	-1,579	754,314	184,705	0	56,424	1,031,775	5,940,831
Net commissions incurred (28 - 29)	30	-140,163	1,190,127	-118,835	3,638,139	479,426	14,822	56,799	22,194	15,754	-443,599	218,405	0	157,736	-29,510	5,090,805

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	227,251	507,488	-320,145	12,117,345	5,403,763	54,218	-168,954	312,642	-98,176	-738,985	-526,536	0	1,088,795	37,740	17,858,706
F. NET INVESTMENT INCOME	33	22,373	536,279	367,629	2,977,600	947,174	8,725	42,378	35,226	9,133	505,942	130,184	0	89,884	770,369	5,672,527
G. OPERATING RESULT (32 + 33)	34	249,624	1,043,767	47,484	15,094,945	6,350,937	62,943	-126,576	347,868	-89,043	-233,043	-396,352	0	1,178,679	808,109	23,531,233

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

1821G INDIA INTERNATIONAL INSURANCE PTE LTD

General: Offshore Insurance Fund

Reporting Cycle: 2015 12

Description	Row No.	Marine and Aviation - Cargo	Marine and Aviation - Hull and Liability	Property	Casualty and Others	Total
A. PREMIUMS						
Gross premiums						
Direct business	1	245,893	41,622,486	168,022	295,877	42,332,278
Reinsurance business						
accepted - In Singapore	2	698,412	2,532,674	645,420	15,778	3,892,284
From other ASEAN countries	3	185,362	4,307,419	7,271,005	98,819	11,862,605
From other countries	4	2,321,386	12,544,343	10,753,850	10,817	25,630,396
Total (2 to 4)	5	3,205,160	19,384,436	18,670,275	125,414	41,385,285
Reinsurance business						
ceded - In Singapore	6	534,335	2,057,008	9,547,279	197,720	12,336,342
To other ASEAN countries	7	558,096	2,254,593	5,060,614	77,544	7,950,847
To other countries	8	1,229,545	6,510,087	1,252,307	40,251	9,032,190
Total (6 to 8)	9	2,321,976	10,821,688	15,860,200	315,515	29,319,379
Net premiums written (1 + 5 - 9)	10	1,129,077	50,185,234	2,978,097	105,776	54,398,184
Premium liabilities at beginning of period	11	302,206	29,260,997	2,450,108	26,188	32,039,499
Premium liabilities at end of period	12	234,698	29,148,379	3,235,034	32,846	32,650,957
Premiums earned during the period (10 + 11 - 12)	13	1,196,585	50,297,852	2,193,171	99,118	53,786,726
B. CLAIMS						
Gross claims settled						
Direct business	14	269	48,739,781	3,102	49,209	48,792,361
Reinsurance business						
accepted - In Singapore	15	157	2,400,159	86,538	4,651	2,491,505
From other ASEAN countries	16	376,257	1,766,039	5,118,041	0	7,260,337
From other countries	17	782,656	11,912,358	24,928,642	-181,180	37,442,476
Total (15 to 17)	18	1,159,070	16,078,556	30,133,221	-176,529	47,194,318
Recoveries from reinsurance business						
In Singapore	19	60,752	1,371,531	-7,359,786	-148,501	-6,076,004
To other ASEAN countries	20	255,651	5,005,992	9,460,383	28,966	14,750,992
To other countries	21	519,184	7,920,312	26,095,709	147,862	34,683,067
Total (19 to 21)	22	835,587	14,297,835	28,196,306	28,327	43,358,055
Net claims settled (14 + 18 - 22)	23	323,752	50,520,502	1,940,017	-155,647	52,628,624
Claims liabilities at end of period	24	1,111,002	63,850,322	8,326,146	15,386,442	88,673,912
Claims liabilities at beginning of period	25	1,183,095	57,812,563	6,924,435	21,105,407	87,025,500
Net claims incurred (23 + 24 - 25)	26	251,659	56,558,261	3,341,728	-5,874,612	54,277,036
C. MANAGEMENT EXPENSES						

Management Expenses	27	184,731	3,265,625	1,008,391	22,551	4,481,298
D. DISTRIBUTION EXPENSES						
Commissions	28	773,995	11,444,136	2,678,330	46,485	14,942,946
Reinsurance commissions	29	549,485	549,423	3,380,372	58,699	4,537,979
Net commissions incurred (28 - 29)	30	224,510	10,894,713	-702,042	-12,214	10,404,967
Other distribution expenses	31	0	0	0	0	0
E. UNDERWRITING RESULTS						
Underwriting gain / (loss) (13 - 26 - 27 - 30 - 31)	32	535,685	-20,420,747	-1,454,906	5,963,393	-15,376,575
F. NET INVESTMENT INCOME	33	583,226	10,310,143	3,183,664	71,198	14,148,231
G. OPERATING RESULT (32 + 33)	34	1,118,911	-10,110,604	1,728,758	6,034,591	-1,228,344

ANNUAL RETURN: NOTES TO FORM 6

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 201512

General: Singapore Insurance Fund

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

MANAGEMENT EXPENSES :

Allocated on the basis of gross premium for each class of business.

NET INVESTMENT INCOME :

Allocated on the basis of gross premium for each class of business.

Note 2 - Particulars on reinsurances of special risks other than reinsurances of liabilities under a marine and aviation policy.

NIL

ANNUAL RETURN: NOTES TO FORM 6

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2015 12

General: Offshore Insurance Fund

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

MANAGEMENT EXPENSES :

Allocated on the basis of gross premium for each class of business.

NET INVESTMENT INCOME :

Allocated on the basis of gross premium for each class of business.

Note 2 - Particulars on reinsurances of special risks other than reinsurances of liabilities under a marine and aviation policy.

NIL

ANNUAL RETURN: FORM 6 - ADDITIONAL INFORMATION

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 201512

NIL

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

1821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 201512

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

Description	Row No.	Medical Expense	Medical Expense	Critical Illness	Critical Illness	Disability	Disability	Personal Accident	Personal Accident	Hospital Cash	Hospital Cash	Total	Total
		Individual	Group	Individual	Group	Individual	Group	Individual	Group	Individual	Group	Individual	Group
A. PREMIUMS													
Gross premiums	1	7,325	714,543	0	0	0	0	13,155	135,461	0	0	20,480	850,004
Reinsurance ceded	2	398	245,702	0	0	0	0	6,610	54,814	0	0	7,008	300,516
Net premiums written (1 - 2)	3	6,927	468,841	0	0	0	0	6,545	80,647	0	0	13,472	549,488
Premium liabilities at beginning of period	4	5,546	77,372	0	0	0	0	3,615	23,926	0	0	9,161	101,298
Premium liabilities at end of period	5	3,738	63,008	0	0	0	0	2,859	21,267	0	0	6,597	84,275
Premium earned during the period (3 + 4 - 5)	6	8,735	483,205	0	0	0	0	7,301	83,306	0	0	16,036	566,511
B. CLAIMS													
Gross claims settled	7	10,795	362,520	0	0	0	0	0	9,526	0	0	10,795	372,046
Reinsurance recoveries	8	540	167,912	0	0	0	0	0	476	0	0	540	168,388
Net claims settled (7 - 8)	9	10,255	194,608	0	0	0	0	0	9,050	0	0	10,255	203,658
Claim liabilities at end of period	10	8,288	463,110	0	0	0	0	0	13,572	0	0	8,288	476,682
Claim liabilities at beginning of period	11	4,527	106,562	0	0	0	0	0	9,067	0	0	4,527	115,629
Net claims incurred (9 + 10 - 11)	12	14,016	551,156	0	0	0	0	0	13,555	0	0	14,016	564,711
C. MANAGEMENT EXPENSES													
Management expenses	13	395	38,523	0	0	0	0	709	7,303	0	0	1,104	45,826
D. DISTRIBUTION EXPENSES													
Commissions	14	209	119,394	0	0	0	0	1,953	17,430	0	0	2,162	136,824
Reinsurance commissions	15	69	62,735	0	0	0	0	1,346	3,215	0	0	1,415	65,950
Net commissions incurred (14 - 15)	16	140	56,659	0	0	0	0	607	14,215	0	0	747	70,874
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	-5,816	-163,133	0	0	0	0	5,985	48,233	0	0	169	-114,900
F. NET INVESTMENT INCOME													
	19	600	58,514	0	0	0	0	1,077	11,093	0	0	1,677	69,607
G. OPERATING RESULTS (18 + 19)													
	20	-5,216	-104,619	0	0	0	0	7,062	59,326	0	0	1,846	-45,293
H. OTHERS													
Number of policies in force	21	39	462	0	0	0	0	22	28	0	0	61	490
Number of lives covered under policies in force	22	31	15,170	0	0	0	0	22	7,908	0	0	53	23,078
Number of claims licensed	23	11	41	0	0	0	0	0	12	0	0	11	53

ANNUAL RETURN: NOTES TO FORM 7(b)

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 201512

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

Nil

ANNUAL RETURN: FORM 7(b) - ADDITIONAL INFORMATION

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 201512

NIL

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

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2015 12

Description	Row No.	Business in Singapore - Life Business	Business in Singapore - General Business	Overseas (Branch) Operations - Life Business	Overseas (Branch) Operations - General Business	Shareholders Fund	Total
ASSETS							
Equity securities	1	0	66,803,024	0	0	0	66,803,024
Debt securities	2	0	294,385,705	0	0	0	294,385,705
Land and buildings	3	0	24,000,000	0	0	0	24,000,000
Loans	4	0	701,912	0	0	0	701,912
Cash and deposits	5	0	316,807,726	0	0	234,484	317,042,210
Other invested assets	6	0	0	0	0	0	0
Investment income due or accrued	7	0	1,660,541	0	0	1,304	1,661,845
Outstanding premiums and agents' balances	8	0	60,254,137	0	0	0	60,254,137
Deposits withheld by cedants	9	0	260,284	0	0	0	260,284
Reinsurance recoverables (on paid claims)	10	0	20,155,216	0	0	0	20,155,216
Income tax recoverables	11	0	0	0	0	0	0
Fixed assets	12	0	676,072	0	0	0	676,072
Inter-fund balances and intra-group balances (due from)	13	0	0	0	0	0	0
Other assets	14	0	6,372,816	0	0	0	6,372,816
Total Assets (1 to 14)	15	0	792,077,433	0	0	235,788	792,313,221
LIABILITIES							
Policy liabilities	16	0	261,091,916	0	0		261,091,916
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	13,269,927	0	0	0	13,269,927
Amounts owing to insurers	20	0	53,260,736	0	0	0	53,260,736
Bank loans and overdrafts	21	0	0	0	0	0	0

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Inter-fund balances and intra-group balances (due to)	22	0	0	0	0	0	0
Others	23	0	26,205,668	0	0	0	26,205,668
Total Liabilities (16 to 23)	24	0	353,828,247	0	0	0	353,828,247
NET ASSETS (15 - 24)	25	0	438,249,186	0	0	235,788	438,484,974
SHAREHOLDERS' EQUITY & SURPLUS							
Paid-up capital	26					50,000,000	50,000,000
Reserves:							
Unappropriated profits (losses)	27					-49,764,212	-49,764,212
Other reserves	28					0	0
Surplus	29	0	438,249,186	0	0		438,249,186
Total (26 to 29)	30	0	438,249,186	0	0	235,788	438,484,974

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

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2015 12

Description	Row No.	Paid-up Capital	Other Reserves	Unappropriated Profits (Losses) (Please Specify)	Total
Balance at beginning of period	1	50,000,000	0	-49,766,785	233,215
Changes in accounting policy	2	0	0	0	0
Increase (decrease) in reserves	3	0	0	0	0
Net profit for the period	4	0	0	2,573	2,573
Dividends paid for the period	5	0	0	-3,750,000	-3,750,000
Issue of share capital	6	0	0	0	0
Transfer (to) from insurance funds maintained in Singapore	7	0	0	3,750,000	3,750,000
Transfer (to) from overseas (branch) operations	8	0	0	0	0
Balance at End of Period	9	50,000,000	0	-49,764,212	235,788

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

1821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2015 12

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

ANNUAL RETURN: NOTES TO FORM 8

Reporting Cycle:

Note 1 Breakdown of "Other Reserves"	Row No.	Amount

ANNUAL RETURN: FORM 8 - ADDITIONAL INFORMATION

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 201512

NIL

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

1821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2015 12

Description	Row No.	Business in Singapore - Life Business	Business in Singapore - General Business	Overseas (Branch) Operations - Life Business	Overseas (Branch) Operations - General Business	Shareholders Fund	Total
Gross premiums	1	0	180,343,416	0	0		180,343,416
Less: Outward reinsurance premiums	2	0	67,774,408	0	0		67,774,408
Investment revenue	3	0	19,932,029	0	0	2,573	19,934,602
Less: Investment expenses	4	0	111,271	0	0	0	111,271
Other income	5	0	3,350,293	0	0	0	3,350,293
Total Income (1 to 5)	6	0	135,740,059	0	0	2,573	135,742,632
Gross claims settled	7	0	175,989,205	0	0		175,989,205
Less: Reinsurance recoveries	8	0	70,937,835	0	0		70,937,835
Management expenses	9	0	9,690,660	0	0	0	9,690,660
Distribution expenses	10	0	15,495,772	0	0	0	15,495,772
Increase (decrease) in net policy liabilities	11	0	-20,150,925	0	0		-20,150,925
Provision for doubtful debts / bad debts written off on receivables	12	0	-490,577	0	0	0	-490,577
Taxation expenses	13	0	4,129,403	0	0	0	4,129,403
Other expenses	14	0	289,058	0	0	0	289,058
Total Outgo (7 to 14)	15	0	114,014,761	0	0	0	114,014,761
NET INCOME (6 - 15)	16	0	21,725,298	0	0	2,573	21,727,871

ANNUAL RETURN: FORM 9 - ADDITIONAL INFORMATION

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2015 12

NIL

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

ACTUARIAL INVESTIGATION OF POLICY LIABILITIES

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2015 12

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

Description	Singapore Insurance Fund	Offshore Insurance Fund
Premium Liabilities	23,038,817	32,650,957
Claim Liabilities	116,728,230	88,673,912
Policy Liabilities	139,767,047	121,324,869

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

None

ANNUAL RETURN: FORM 20 - ADDITIONAL INFORMATION

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2015 12

NIL

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

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

General: Singapore Insurance Fund

Reporting Cycle: 2015 12

Description	Row No.	Amount
(i) Financial Resources of Insurance Fund		
Balance in the surplus account (of participating fund)	1	0
Add:		
Allowance for provision for non-guaranteed benefits (of participating fund): (lower of 3 or 4)	2	0
Policy liabilities - minimum condition liability	3	0
50% of aggregate of provisions for non-guaranteed benefits and PAD	4	0
Surplus of insurance fund (of any other insurance fund)	5	337,204,435
Less:		
Reinsurance adjustment	6	1,094,967
Financial resource adjustment: (8 to 12)	7	322,058
(a) loans to, guarantees granted for, and other unsecured amounts owed to the licensed insurer	8	0
(b) charged assets	9	322,058
(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	335,787,410
(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		37,091,423
(a) Premium liability risk requirement	31	7,092,590	
(b) Claim liability risk requirement	32	29,998,833	
Total C1 Requirement (14 + 23 + 30)	33		37,091,423
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		9,267,650
(a) Specific Risk Requirement	35	4,633,825	
(b) General Risk Requirement	36	4,633,825	
Debt Investment and Duration Mismatch Risk Requirement: (38 or 43, whichever is higher)	37		12,330,593
(a) Sum of: (39 + 42)	38	12,330,593	
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	12,330,593	
Debt specific risk requirement	40	7,671,957	
Debt general risk requirement	41	4,658,636	
Liability adjustment requirement in an increasing interest rate environment	42	0	
(b) Sum of: (44 + 47)	43	3,013,321	
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	3,013,321	
Debt specific risk requirement	45	7,671,957	
Negative of debt general risk requirement	46	-4,658,636	
Liability adjustment requirement in a decreasing interest rate environment	47	0	
Loan Investment Risk Requirement	48		56,153
Property Risk Requirement	49		3,840,000
Foreign Currency Mismatch Risk Requirement (for Singapore Insurance Fund)	50		1,539,881
Derivative Counterparty Risk Requirement	51		0
Miscellaneous Risk Requirement	52		17,525,503
Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)	53		44,559,780
C. Component 3 Requirement - Concentration Risks			
Counterparty Exposure	54		0
Equity Securities Exposure	55		0
Unsecured Loans Exposure	56		0
Property Exposure	57		0

Foreign Currency Risk Exposure	58	0
Exposure to assets in miscellaneous risk requirements	59	0
Exposure to non-liquid assets with Singapore Insurance Fund (for general business)	60	0
Total C3 Requirement (54 to 60)	61	0
Total Risk Requirement of Insurance Fund (33 + 53 +61)	62	81,651,203

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

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

General: Offshore Insurance Fund

Reporting Cycle: 2015 12

Description	Row No.	Amount
(i) Financial Resources of Insurance Fund		
Balance in the surplus account (of participating fund)	1	0
Add:		
Allowance for provision for non-guaranteed benefits (of participating fund): (lower of 3 or 4)	2	0
Policy liabilities - minimum condition liability	3	0
50% of aggregate of provisions for non-guaranteed benefits and PAD	4	0
Surplus of insurance fund (of any other insurance fund)	5	101,044,751
Less:		
Reinsurance adjustment	6	998,879
Financial resource adjustment: (8 to 12)	7	0
(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	0
Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)	13	100,045,872
(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	37,676,474
(a) Premium liability risk requirement	31	11,546,159
(b) Claim liability risk requirement	32	26,130,315
Total C1 Requirement (14 + 23 + 30)	33	37,676,474
B. Component 2 Requirement - Investment Risks and Risks arising		
from Interest Rate Sensitivity and Foreign Currency Mismatch between Asset and Liabilities		
Equity Investment Risk Requirement (35 to 36)	34	1,420,834
(a) Specific Risk Requirement	35	710,417
(b) General Risk Requirement	36	710,417
Debt Investment and Duration Mismatch Risk Requirement: (38 or 43, whichever is higher)	37	6,657,737
(a) Sum of: (39 + 42)	38	6,657,737
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	6,657,737
Debt specific risk requirement	40	3,400,691
Debt general risk requirement	41	3,257,046
Liability adjustment requirement in an increasing interest rate environment	42	0
(b) Sum of: (44 + 47)	43	143,645
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	143,645
Debt specific risk requirement	45	3,400,691
Negative of debt general risk requirement	46	-3,257,046
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	15,501,639
Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)	53	23,580,210
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	61,256,684

ANNUAL RETURN: FORM 21 - ADDITIONAL INFORMATION

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2015 12

NIL

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

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2015 12

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

Total C1 Requirement (1 + 10 + 17)	20	0
B. Component 2 Requirement - Investment Risks and Risks arising from Interest		
Rate Sensitivity and Foreign Currency Mismatch between Asset and Liabilities		
Equity Investment Risk Requirement: (22 to 23)	21	0
(a) Specific Risk Requirement	22	0
(b) General Risk Requirement	23	0
Debt Investment and Duration Mismatch Risk Requirement:		
(25 or 30, whichever is higher)	24	0
(a) Sum of: (26 + 29)	25	0
Debt investment risk requirement in an increasing interest rate environment		
(27 to 28)	26	0
Debt specific risk requirement	27	0
Debt general risk requirement	28	0
Liability adjustment requirement in an increasing interest rate environment	29	0
(b) Sum of: (31 + 34)	30	0
Debt investment risk requirement in a decreasing interest rate environment		
(32 to 33)	31	0
Debt specific risk requirement	32	0
Negative of debt general risk requirement	33	0
Liability adjustment requirement in a decreasing interest rate environment	34	0
Loan Investment Risk Requirement	35	0
Property Risk Requirement	36	0
Derivative Counterparty Risk Requirement	37	0
Miscellaneous Risk Requirement	38	2,358
Total C2 Requirement (21 + 24 + 35 + 36 + 37 + 38)	39	2,358
Total Risk Requirement of Assets and Liabilities of Licensed Insurer that do not belong to any insurance fund established and maintained under the Act (20 + 39)	40	2,358

ANNUAL RETURN: FORM 22 - ADDITIONAL INFORMATION

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2015 12

NIL

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

I821G NDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2015 12

Description	Row No.	Amount
(i) Financial Resources of Licensed Insurer		
A. Tier 1 Resource		
Aggregate of surpluses of all insurance funds other than a participating fund	1	438,249,186
Balances in the surplus account of each participating fund	2	0
Paid-up ordinary share capital	3	50,000,000
Unappropriated profits (losses)	4	-49,764,212
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	2,093,846
Financial resource adjustment: (10 to 14)	9	322,058
(a) loans to, guarantees granted for and other unsecured amounts owed to the licensed insurer	10	0
(b) charged assets	11	322,058
(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	436,069,070
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	436,069,070

(ii) Total Risk Requirement of Licensed Insurer		
(a) Total risk requirements of insurance funds established or maintained under the Act	22	142,907,887
(b) Total risk requirements of assets and liabilities that do not belong to any insurance fund established and maintained under the Act	23	2,358
Total Risk Requirement of Licensed Insurer (22 to 23)	24	142,910,245
CAPITAL ADEQUACY RATIO (21/24)	25	305.13 %

ANNUAL RETURN: FORM 23 - ADDITIONAL INFORMATION

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2015 12

NIL