

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I742G FIRST CAPITAL INSURANCE LTD

Reporting Cycle: 2010 12

General: Singapore Insurance Fund

Description	Annex	Row No.	Amount
ASSETS			
Equity securities	1A	1	108,033,896
Debt securities	1B	2	154,688,786
Land and buildings	1C	3	20,700,000
Loans	1D	4	35,712,708
Cash and deposits		5	68,484,315
Other invested assets	1E	6	(7,797,226)
Investment income due or accrued		7	146,438
Outstanding premiums and agents' balances	1F	8	34,337,366
Deposits withheld by cedants		9	401,813
Reinsurance recoverables (on paid claims)	1G	10	3,782,178
Income tax recoverables		11	0
Fixed assets	1H	12	615,464
Inter-fund balances and intra group balances (due from)	1I	13	2,343,011
Other assets	1J	14	13,462,988
Total Assets (1 to 14)		15	434,911,737
LIABILITIES			
Policy liabilities	1K	16	193,999,199
Other liabilities:			
Outstanding claims		17	0
Annuities due and unpaid		18	0
Reinsurance deposits		19	26,752,189
Amounts owing to insurers		20	28,396,162
Bank loans and overdrafts		21	0
Inter-fund balances and intra-group balances (due to)	1L	22	11,307,957
Others	1M	23	11,602,128
Total Liabilities (16 to 23)		24	272,057,635
SURPLUS (15 - 24)	1N	25	162,854,102

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I742G FIRST CAPITAL INSURANCE LTD

Reporting Cycle: 2010 12

General: Offshore Insurance Fund

Description	Annex	Row No.	Amount
ASSETS			
Equity securities	1A	1	34,543,177
Debt securities	1B	2	105,747,621
Land and buildings	1C	3	0
Loans	1D	4	1,800,000
Cash and deposits		5	49,510,820
Other invested assets	1E	6	(1,949,306)
Investment income due or accrued		7	61,391
Outstanding premiums and agents' balances	1F	8	22,353,582
Deposits withheld by cedants		9	0
Reinsurance recoverables (on paid claims)	1G	10	617,693
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	1,139,363
Total Assets (1 to 14)		15	213,824,341
LIABILITIES			
Policy liabilities	1K	16	85,025,927
Other liabilities:			
Outstanding claims		17	0
Annuities due and unpaid		18	0
Reinsurance deposits		19	17,730,096
Amounts owing to insurers		20	43,730,588
Bank loans and overdrafts		21	0
Inter-fund balances and intra-group balances (due to)	1L	22	6,122,752
Others	1M	23	5,935,588
Total Liabilities (16 to 23)		24	158,544,951
SURPLUS (15 - 24)	1N	25	55,279,390

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I742G FIRST CAPITAL INSURANCE LTD

Reporting Cycle: 2010 12

General: Singapore Insurance Fund

Description	Row No.	Listed	Unlisted	Amount
Equity securities other than collective investment schemes	1	101,285,832	6,748,064	108,033,896
Collective investment schemes	2	0	0	0
Total (1 to 2) = Row 1 of Form 1	3			108,033,896

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I742G FIRST CAPITAL INSURANCE LTD

Reporting Cycle: 2010 12

General: Offshore Insurance Fund

Description	Row No.	Listed	Unlisted	Amount
Equity securities other than collective investment schemes	1	23,761,970	10,781,207	34,543,177
Collective investment schemes	2	0	0	0
Total (1 to 2) = Row 1 of Form 1	3			34,543,177

ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES

I742G FIRST CAPITAL INSURANCE LTD

Reporting Cycle: 2010 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Government debt securities	1	0
Qualifying debt securities	2	91,896,322
Other debt securities	3	62,792,464
Total (1 to 3) = Row 2 of Form 1	4	154,688,786

ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES

I742G FIRST CAPITAL INSURANCE LTD

Reporting Cycle: 2010 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Government debt securities	1	0
Qualifying debt securities	2	67,562,110
Other debt securities	3	38,185,511
Total (1 to 3) = Row 2 of Form 1	4	105,747,621

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

I742G FIRST CAPITAL INSURANCE LTD

Reporting Cycle: 2010 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
6 RAFFLES QUAY #21-00 SINGAPORE 048580	1	9,614,164	31/12/2008	17,700,000	3,000,000	20,700,000
Total = Row 3 of Form 1	21					20,700,000

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

I742G FIRST CAPITAL INSURANCE LTD

Reporting Cycle: 2010 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

I742G FIRST CAPITAL INSURANCE LTD

Reporting Cycle: 2010 12

General: Singapore Insurance Fund

Description	Row No.	Amount Outstanding	Provision for Doubtful Loans	Amount
Policy loans	1	0	0	0
Mortgage loans	2	35,712,708	0	35,712,708
Other secured loans	3	0	0	0
Unsecured loans	4	0	0	0
Total (1 to 4) = Row 4 of Form 1	5			35,712,708

ANNUAL RETURN: ANNEX 1D - INVESTMENT IN LOANS

I742G FIRST CAPITAL INSURANCE LTD

Reporting Cycle: 2010 12

General: Offshore Insurance Fund

Description	Row No.	Amount Outstanding	Provision for Doubtful Loans	Amount
Policy loans	1	0	0	0
Mortgage loans	2	1,800,000	0	1,800,000
Other secured loans	3	0	0	0
Unsecured loans	4	0	0	0
Total (1 to 4) = Row 4 of Form 1	5			1,800,000

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

I742G FIRST CAPITAL INSURANCE LTD

General: Singapore Insurance Fund

Reporting Cycle: 2010 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	67,966,480	-7,797,226
Total investments in swaps (14 to 16)	17	67,966,480	-7,797,226
Other derivatives	18	0	0
Total investments in derivatives (5 + 9 + 13 + 17 + 18)	19	67,966,480	-7,797,226
Other invested assets excluding derivatives			

Total investments in other invested assets excluding derivatives	40		0
Total = Row 6 of Form 1	41		-7,797,226

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

I742G FIRST CAPITAL INSURANCE LTD

General: Offshore Insurance Fund

Reporting Cycle: 2010 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	16,991,620	-1,949,306
Total investments in swaps (14 to 16)	17	16,991,620	-1,949,306
Other derivatives	18	0	0
Total investments in derivatives (5 + 9 + 13 + 17 + 18)	19	16,991,620	-1,949,306
Other invested assets excluding derivatives			

Total investments in other invested assets excluding derivatives	40		0
Total = Row 6 of Form 1	41		-1,949,306

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

I742G FIRST CAPITAL INSURANCE LTD

General: Singapore Insurance Fund

Reporting Cycle: 2010 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	50,000	0	50,000
Ageing of outstanding premiums and agents' balances:					
<i>Outstanding period</i>					
Up to 3 months	2	933,628	23,076,433	106,610	24,116,671
Above 3 months but not exceeding 6 months	3	541,644	3,822,393	387,632	4,751,669
Above 6 months but not exceeding 12 months	4	55,016	3,093,014	90,338	3,238,368
Above 12 months	5	24,767	1,750,871	154,194	1,929,832
Gross total (2 to 5)	6	1,555,055	31,742,711	738,774	34,036,540
Provision for doubtful debts	7	0	0	214	214
Total outstanding premiums and agents' balances in respect of direct business (6 - 7)	8	1,555,055	31,742,711	738,560	34,036,326
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				124,363
Above 6 months but not exceeding 12 months	11				176,677
Above 12 months but not exceeding 24 months	12				0
Above 24 months	13				0
Gross total (10 to 13)	14				301,040
Provision for doubtful debts	15				0
Total outstanding premiums and agents' balances in respect of reinsurance business (14 - 15)	16				301,040
Total (8 + 16) = Row 8 of Form 1	17				34,337,366

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

I742G FIRST CAPITAL INSURANCE LTD

General: Offshore Insurance Fund

Reporting Cycle: 2010 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	9,160,890	9,000	9,169,890
Above 3 months but not exceeding 6 months	3	0	861,230	0	861,230
Above 6 months but not exceeding 12 months	4	0	1,485,540	0	1,485,540
Above 12 months	5	0	123,267	0	123,267
Gross total (2 to 5)	6	0	11,630,927	9,000	11,639,927
Provision for doubtful debts	7	0	0	0	0
Total outstanding premiums and agents' balances in respect of direct business (6 - 7)	8	0	11,630,927	9,000	11,639,927
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				10,513,862

Above 6 months but not exceeding 12 months	11				82,690
Above 12 months but not exceeding 24 months	12				3,937
Above 24 months	13				113,166
Gross total (10 to 13)	14				10,713,655
Provision for doubtful debts	15				0
Total outstanding premiums and agents' balances in respect of reinsurance business (14 - 15)	16				10,713,655
Total (8 + 16) = Row 8 of Form 1	17				22,353,582

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

I742G FIRST CAPITAL INSURANCE LTD

Reporting Cycle: 2010 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Reinsurance recoveries on unpaid claims	1	79,102,485
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	3,161,299
Above 1 year but not exceeding 2 years	4	73,942
Above 2 years	5	604,928
Total (3 to 5)	6	3,840,169
Provision for doubtful reinsurance recoverables	7	57,991
Total (6 - 7) = Row 10 of Form 1	8	3,782,178

ANNUAL RETURN: ANNEX 1G - STATEMENT OF REINSURANCE RECOVERABLES

I742G FIRST CAPITAL INSURANCE LTD

Reporting Cycle: 2010 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Reinsurance recoveries on unpaid claims	1	97,929,261
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	552,158
Above 1 year but not exceeding 2 years	4	64,933
Above 2 years	5	146,153
Total (3 to 5)	6	763,244
Provision for doubtful reinsurance recoverables	7	145,551
Total (6 - 7) = Row 10 of Form 1	8	617,693

ANNUAL RETURN: ANNEX 1H - FIXED ASSETS

I742G FIRST CAPITAL INSURANCE LTD

Reporting Cycle: 2010 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Motor vehicles	1	125,835
Computer equipment	2	148,738
Other fixed assets	3	340,891
Total (1 to 3) = Row 12 of Form 1	4	615,464

ANNUAL RETURN: ANNEX 1H - FIXED ASSETS

I742G FIRST CAPITAL INSURANCE LTD

Reporting Cycle: 2010 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)**

I742G FIRST CAPITAL INSURANCE LTD

Reporting Cycle: 2010 12

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	2,343,011
Total (1 to 3) = Row 13 of Form 1	4	2,343,011

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

I742G FIRST CAPITAL INSURANCE LTD

Reporting Cycle: 2010 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	0
Total (1 to 3) = Row 13 of Form 1	4	0

ANNUAL RETURN: ANNEX 1J - BREAKDOWN OF OTHER ASSETS

I742G FIRST CAPITAL INSURANCE LTD

Reporting Cycle: 2010 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Postage Imprest Account	1	1,227
Deposits and Prepayments	2	158,551
Run-off Manager's Fees	3	48,909
Credit Card Dues	4	50,871
Other Debtors - FFH	5	1,508,458
Other Sundry Debtors	6	80,182
Balance Due from Insureds	7	11,614,790
Total = Row 14 of Form 1	26	13,462,988

ANNUAL RETURN: ANNEX 1J - BREAKDOWN OF OTHER ASSETS

I742G FIRST CAPITAL INSURANCE LTD

Reporting Cycle: 2010 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Services Division Debtors	1	1,097,773
Input Tax	2	7,415
Sundry Debtors	3	34,175
Total = Row 14 of Form 1	26	1,139,363

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

I742G FIRST CAPITAL INSURANCE LTD

Reporting Cycle: 2010 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Balances due to head office / shareholders fund	1	11,307,957
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	11,307,957

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

I742G FIRST CAPITAL INSURANCE LTD

Reporting Cycle: 2010 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Balances due to head office / shareholders fund	1	3,779,741
Balances due to overseas branches / related corporations	2	0
Balances due to other insurance funds established and maintained under the Act	3	2,343,011
Total (1 to 3) = Row 22 of Form 1	4	6,122,752

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I742G FIRST CAPITAL INSURANCE LTD

Reporting Cycle: 2010 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Provision for Tax	1	3,279,164
Provision for Deferred Tax	2	3,078,000
Output Tax	3	2,735,778
Cash Collateral	4	1,500,831
Sundry Creditors - Unclaimed Credits	5	181,329
Accrued Expenses	6	305,000
Amount Due to Agents/Insureds	7	214,800
Sundry Creditors	8	307,226
Total = Row 23 of Form 1	26	11,602,128

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I742G FIRST CAPITAL INSURANCE LTD

Reporting Cycle: 2010 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Provision for Tax	1	541,028
Provision for Deferred Tax	2	505,000
Accrued Expenses	3	5,254
Services Division Creditors	4	2,187,505
Sundry Creditors	5	2,696,801
Total = Row 23 of Form 1	26	5,935,588

ANNUAL RETURN: ANNEX 1N - SURPLUS

I742G FIRST CAPITAL INSURANCE LTD

Reporting Cycle: 2010 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Surplus at beginning of period	1	128,446,823
Net income	2	23,941,173
Transfer (to) from head office / shareholders fund	3	10,466,106
Surplus at End of Period (1 to 3) = Row 25 of Form 1	4	162,854,102

ANNUAL RETURN: ANNEX 1N - SURPLUS

I742G FIRST CAPITAL INSURANCE LTD

Reporting Cycle: 2010 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Surplus at beginning of period	1	66,900,489
Net income	2	2,945,431
Transfer (to) from head office / shareholders fund	3	-14,566,530
Surplus at End of Period (1 to 3) = Row 25 of Form 1	4	55,279,390

**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**

I742G FIRST CAPITAL INSURANCE LTD

Reporting Cycle: 2010 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Registered insurer / foreign insurer under the foreign insurer scheme	1	15,559,334
Authorised reinsurer / related corporation / head office / branch of head office of the registered insurer	2	1,397,433
Unregistered reinsurer	3	40,812,469
Total (1 to 3)	4	57,769,236

**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**

I742G FIRST CAPITAL INSURANCE LTD

Reporting Cycle: 2010 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Registered insurer / foreign insurer under the foreign insurer scheme	1	8,960,148
Authorised reinsurer / related corporation / head office / branch of head office of the registered insurer	2	1,112,919
Unregistered reinsurer	3	14,249,315
Total (1 to 3)	4	24,322,382

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

I742G FIRST CAPITAL INSURANCE LTD

Reporting Cycle: 2010 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**

I742G FIRST CAPITAL INSURANCE LTD

Reporting Cycle: 2010 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

I742G FIRST CAPITAL INSURANCE LTD

Reporting Cycle: 2010 12

General: Singapore Insurance Fund

Note 1 The aggregate amounts of loans to and amounts due from -	Amount
(a) Directors	1500000
(b) Employees of the registered insurer	230000

	Description	Row No.	Amount
Note 2(a) Intangible assets -	NIL	1	0

	Description	Row No.	Amount
Note 2(b) Contingent assets -	NIL	1	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
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(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

I742G FIRST CAPITAL INSURANCE LTD

Reporting Cycle: 2010 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

	Description	Row No.	Amount
Note 2(a) Intangible assets -	NIL	1	0

	Description	Row No.	Amount
Note 2(b) Contingent assets -	NIL	1	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

I742G FIRST CAPITAL INSURANCE LTD

Reporting Cycle 2010 12

NIL

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I742G FIRST CAPITAL INSURANCE LTD

Reporting Cycle: 2010 12

General: Singapore Insurance Fund

Description	Annex	Row No.	Amount
Gross premiums	2A	1	259,107,152
Less: Outward reinsurance premiums	2B	2	152,895,756
Investment revenue	2C	3	7,735,030
Less: Investment expenses		4	1,076,326
Other income	2D	5	2,029,087
Total Income (1 to 5)		6	114,899,187
Gross claims settled	2E	7	411,604,142
Less: Reinsurance recoveries		8	369,693,244
Management expenses	2F	9	7,051,879
Distribution expenses	2G	10	(5,392,136)
Increase (decrease) in net policy liabilities	2H	11	43,120,159
Provision for doubtful debts/ bad debts written off on receivables		12	(276,829)
Taxation expenses		13	3,689,000
Other expenses	2I	14	855,043
Total Outgo (7 to 14)		15	90,958,014
Net Income (6 - 15)	2J	16	23,941,173

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I742G FIRST CAPITAL INSURANCE LTD

Reporting Cycle: 2010 12

General: Offshore Insurance Fund

Description	Annex	Row No.	Amount
Gross premiums	2A	1	154,440,069
Less: Outward reinsurance premiums	2B	2	112,831,354
Investment revenue	2C	3	(2,597,129)
Less: Investment expenses		4	519,017
Other income	2D	5	1,470,132
Total Income (1 to 5)		6	39,962,701
Gross claims settled	2E	7	48,350,019
Less: Reinsurance recoveries		8	29,290,728
Management expenses	2F	9	4,138,485
Distribution expenses	2G	10	(5,974,874)
Increase (decrease) in net policy liabilities	2H	11	19,016,097
Provision for doubtful debts/ bad debts written off on receivables		12	0
Taxation expenses		13	514,000
Other expenses	2I	14	264,271
Total Outgo (7 to 14)		15	37,017,270
Net Income (6 - 15)	2J	16	2,945,431

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I742G FIRST CAPITAL INSURANCE LTD

Reporting Cycle: 2010 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Registered insurer / foreign insurer under the foreign insurer scheme	1	36,180,815
Authorised reinsurer / related corporation / head office / branch of head office of the registered insurer	2	3,814,683
Unregistered reinsurer	3	112,900,258
Total (1 to 3) = Row 2 of Form 2	4	152,895,756

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I742G FIRST CAPITAL INSURANCE LTD

Reporting Cycle: 2010 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Registered insurer / foreign insurer under the foreign insurer scheme	1	36,984,332
Authorised reinsurer / related corporation / head office / branch of head office of the registered insurer	2	5,106,615
Unregistered reinsurer	3	70,740,407
Total (1 to 3) = Row 2 of Form 2	4	112,831,354

ANNUAL RETURN: ANNEX 2C - INVESTMENT REVENUE

I742G FIRST CAPITAL INSURANCE LTD

Reporting Cycle: 2010 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	4,386,607	2,090,871	114,156	6,591,634
Debt securities	2	6,540,761	124,185	2,484,803	9,149,749
Land and Buildings	3	0	0	3,000,000	3,000,000
Loans	4	1,912,544	0	0	1,912,544
Cash and deposits	5	426,535	-207,447	-2,380,416	-2,161,328
Other invested assets	6	-498,576	-2,461,767	-7,797,226	-10,757,569
Total (1 to 6) = Row 3 of Form 2	7				7,735,030

ANNUAL RETURN: ANNEX 2C - INVESTMENT REVENUE

I742G FIRST CAPITAL INSURANCE LTD

Reporting Cycle: 2010 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	1,470,051	-6,783	433,742	1,897,010
Debt securities	2	4,740,768	-588,987	-3,396,051	755,730
Land and Buildings	3	0	0	0	0
Loans	4	2,219	0	0	2,219
Cash and deposits	5	348,556	12,112	-2,923,364	-2,562,696
Other invested assets	6	-124,644	-615,442	-1,949,306	-2,689,392
Total (1 to 6) = Row 3 of Form 2	7				-2,597,129

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I742G FIRST CAPITAL INSURANCE LTD

Reporting Cycle: 2010 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Management Fee Income MANAGEMENT FEE INCOME	1	137,642
Miscellaneous Income	2	1,139,163
Services Division Income	3	751,240
Interest on Treaty Reserves	4	1,042
Total = Row 5 of Form 2	26	2,029,087

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I742G FIRST CAPITAL INSURANCE LTD

Reporting Cycle: 2010 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Services Division Income	1	1,462,445
Miscellaneous Income	2	7,687
Total = Row 5 of Form 2	26	1,470,132

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES

I742G FIRST CAPITAL INSURANCE LTD

Reporting Cycle: 2010 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Staff salaries & expenses	1	5,561,447
Office rent	2	152,355
Head office / parent company expenses	3	0
Directors' fees	4	44,482
Audit fees	5	112,770
Managing agent's fees	6	156,625
Repairs and maintenance	7	56,506
Public utilities	8	25,126
Printing, stationery and periodicals	9	90,858
Postage, telephone and telex charges	10	48,406
Computer charges	11	44,542
Hire of office equipment	12	150
Licence and association fees	13	113,146
Advertising and subscriptions	14	47,378
Entertainment	15	48,171
Travelling expenses	16	68,921
Bank Charges	1	39,557
Conveyance Charges	2	23,167
Donation	3	31,325
Insurance Expenses	4	4,680
Legal and Professional Charges	5	184,195
Motor Vehicle Expenses	6	22,066
Property Tax	7	37,768
General Expenses	8	138,238
Total = Row 9 of Form 2	27	7,051,879

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES

I742G FIRST CAPITAL INSURANCE LTD

Reporting Cycle: 2010 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Staff salaries & expenses	1	3,315,564
Office rent	2	90,829
Head office / parent company expenses	3	0
Directors' fees	4	26,519
Audit fees	5	67,230
Managing agent's fees	6	93,375
Repairs and maintenance	7	33,687
Public utilities	8	14,980
Printing, stationery and periodicals	9	54,166
Postage, telephone and telex charges	10	28,858
Computer charges	11	26,555
Hire of office equipment	12	90
Licence and association fees	13	67,454
Advertising and subscriptions	14	28,245
Entertainment	15	28,718
Travelling expenses	16	41,088
Bank Charges	1	12,994
Conveyance Charges	2	13,811
Donation	3	18,675
Insurance Expenses	4	2,790
Legal & Professional Charges	5	113,881
Motor Vehicles Expenses	6	13,155
Property Tax	7	22,516
General Expenses	8	23,305
Total = Row 9 of Form 2	27	4,138,485

ANNUAL RETURN: ANNEX 2I - BREAKDOWN OF OTHER EXPENSES

I742G FIRST CAPITAL INSURANCE LTD

Reporting Cycle: 2010 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Depreciation	1	159,655
Loss in exchange	2	695,388
Total = Row 14 of Form 2	26	855,043

ANNUAL RETURN: ANNEX 2I - BREAKDOWN OF OTHER EXPENSES

I742G FIRST CAPITAL INSURANCE LTD

Reporting Cycle: 2010 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Depreciation	1	95,181
Loss on exchange	2	169,090
Total = Row 14 of Form 2	26	264,271

ANNUAL RETURN: FORM 2 - ADDITIONAL INFORMATION

I742G FIRST CAPITAL INSURANCE LTD

Reporting Cycle: 2010 12

NIL

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

I742G FIRST CAPITAL INSURANCE LTD

General: Singapore Insurance Fund

Reporting Cycle: 2010 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	4,668,822	76,448,238	21,586,380	69,075,689	16,650,557	183,996	884,385	11,900,011	3,658,820	12,125,284	11,041,391	0	5,438,351	44,163,857	233,661,924
Reinsurance business accepted -																
In Singapore	2	2,183,966	1,859,952	10,605,468	575,562	1,652,254	23,091	1,556	1,066,250	418,082	1,526,094	349,404	0	4,868,825	8,228,655	25,130,504
From other ASEAN countries	3	0	241,224	0	0	0	0	0	0	0	0	0	0	0	0	241,224
From other countries	4	0	0	0	0	0	0	0	73,500	0	0	0	0	0	73,500	73,500
Total (2 to 4)	5	2,183,966	2,101,176	10,605,468	575,562	1,652,254	23,091	1,556	1,139,750	418,082	1,526,094	349,404	0	4,868,825	8,302,155	25,445,228
Reinsurance business ceded -																
In Singapore	6	1,019,313	13,935,190	5,526,432	3,855,198	1,549,763	49,942	44,335	1,780,046	1,561,379	3,552,383	1,910,030	0	1,386,727	10,190,565	36,170,738
To other ASEAN countries	7	180,537	2,009,474	1,196,993	215,992	45,279	9,319	0	472,073	192,038	757,745	513,310	0	248,585	2,183,751	5,841,345
To other countries	8	2,878,049	50,492,556	18,282,248	14,694,547	1,288,234	37,816	2,510	8,712,195	1,235,361	6,559,537	3,206,291	0	3,494,329	23,207,713	110,883,673
Total (6 to 8)	9	4,077,899	66,437,220	25,005,673	18,765,737	2,883,276	97,077	46,845	10,964,314	2,988,778	10,869,665	5,629,631	0	5,129,641	35,582,029	152,895,756
Net premiums written (1 + 5 - 9)	10	2,774,889	12,112,194	7,186,175	50,885,514	15,419,535	110,010	839,096	2,075,447	1,088,124	2,781,713	5,761,164	0	5,177,535	16,883,983	106,211,396
Premium liabilities at beginning of period	11	758,289	2,887,745	3,136,430	10,641,337	8,237,671	75,870	340,727	1,678,840	4,327,460	3,336,365	1,934,177	0	2,082,816	13,359,658	39,437,727
Premium liabilities at end of period	12	663,106	2,749,481	3,641,772	14,616,021	7,313,016	55,761	185,467	1,741,291	3,218,521	4,114,457	1,978,450	0	1,888,356	12,941,075	42,165,699
Premiums earned during the period (10 + 11 - 12)	13	2,870,072	12,250,458	6,680,833	46,910,830	16,344,190	130,119	994,356	2,012,996	2,197,063	2,003,621	5,716,891	0	5,371,995	17,302,566	103,483,424
B. CLAIMS																
Gross claims settled																
Direct business	14	180,858	349,757,922	3,919,290	21,389,415	12,373,823	6,380	642,455	330,910	9,434,450	591,698	1,728,458	0	860,865	12,946,381	401,216,524
Reinsurance business accepted -																
In Singapore	15	854,647	440,018	3,060,594	1,109,185	4,010,635	468	0	105,061	(126,608)	92,525	(14,988)	0	856,081	912,071	10,387,618
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	854,647	440,018	3,060,594	1,109,185	4,010,635	468	0	105,061	(126,608)	92,525	(14,988)	0	856,081	912,071	10,387,618
Recoveries from reinsurance business ceded -																
In Singapore	19	66,862	15,862,682	2,768,636	843,315	2,606,514	356	32,102	91,798	5,723,259	561,540	244,533	0	472,936	7,094,066	29,274,533
To other ASEAN countries	20	4,163	1,071,562	229,096	50,625	3,676	26	3	19,622	607,011	19,309	62,314	0	23,104	731,360	2,090,511
To other countries	21	543,901	327,448,513	2,401,365	4,425,664	21,324	106	18	86,848	2,577,572	69,590	409,657	0	343,642	3,487,309	338,328,200
Total (19 to 21)	22	614,926	344,382,757	5,399,097	5,319,604	2,631,514	488	32,123	198,268	8,907,842	650,439	716,504	0	839,682	11,312,735	369,693,244
Net claims settled (14 + 18 - 22)	23	420,579	5,815,183	1,580,787	17,178,996	13,752,944	6,360	610,332	237,703	400,000	33,784	996,966	0	877,264	2,545,717	41,910,898
Claims liabilities at end of period	24	3,993,023	18,472,458	9,057,012	61,156,965	33,090,297	34,107	154,231	5,974,254	6,152	2,572,239	10,005,265	0	7,317,498	25,875,408	151,833,501
Claims liabilities at beginning of period	25	4,115,980	13,828,097	9,369,703	37,227,480	27,184,601	25,866	201,596	4,845,945	5,928	1,849,841	6,952,846	0	5,833,431	19,487,991	111,441,314
Net claims incurred (23 + 24 - 25)	26	297,622	10,459,544	1,268,096	41,108,481	19,658,640	14,601	562,967	1,366,012	400,224	756,182	4,049,385	0	2,361,331	8,933,134	82,303,085
C. MANAGEMENT EXPENSES																
Management Expenses	27	186,506	2,137,807	876,136	1,895,633	498,130	5,636	24,112	354,891	110,957	371,537	310,013	0	280,521	1,427,919	7,051,879
D. DISTRIBUTION EXPENSES																
Commissions	28	1,411,811	6,728,060	5,662,445	8,389,963	1,700,266	36,139	124,490	793,120	501,905	1,030,623	1,770,515	0	2,613,298	6,709,461	30,762,635
Reinsurance commissions	29	1,217,658	9,912,160	9,466,263	3,547,641	295,225	22,011	9,283	1,959,243	688,428	3,095,970	1,345,871	0	4,595,018	11,684,530	36,154,771
Net commissions incurred (28 - 29)	30	194,153	(3,184,100)	(3,803,818)	4,842,322	1,405,041	14,128	115,207	(1,166,123)	(186,523)	(2,065,347)	424,644	0	(1,981,720)	(4,975,069)	(5,392,136)
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	2,191,791	2,837,207	8,340,419	(935,606)	(5,217,621)	95,754	292,070	1,458,216	1,872,405	2,941,249	932,849	0	4,711,863	11,916,582	19,520,596
F. NET INVESTMENT INCOME																
	33	176,107	2,018,614	827,287	1,789,943	470,358	5,322	22,767	335,104	104,771	350,822	292,728	0	264,881	1,348,306	6,658,704
G. OPERATING RESULT (32 + 33)																
	34	2,367,898	4,855,821	9,167,706	854,337	(4,747,263)	101,076	314,837	1,793,320	1,977,176	3,292,071	1,225,577	0	4,976,744	13,264,888	26,179,300

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

I742G FIRST CAPITAL INSURANCE LTD

General: Offshore Insurance Fund

Reporting Cycle: 2010 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	24,566	64,678,222	4,812,755	3,054,748	72,570,291
Reinsurance business accepted -						
In Singapore	2	0	937,717	2,704,947	307,714	3,950,378
From other ASEAN countries	3	343,783	10,540,435	29,287,911	5,536,800	45,708,929
From other countries	4	69,330	18,933,971	12,153,196	1,053,974	32,210,471
Total (2 to 4)	5	413,113	30,412,123	44,146,054	6,898,488	81,869,778
Reinsurance business ceded -						
In Singapore	6	51,036	28,697,575	7,172,105	1,061,810	36,982,526
To other ASEAN countries	7	40,188	3,849,383	3,097,204	1,210,835	8,197,610
To other countries	8	196,320	31,570,159	31,921,986	3,962,753	67,651,218
Total (6 to 8)	9	287,544	64,117,117	42,191,295	6,235,398	112,831,354
Net premiums written (1 + 5 - 9)	10	150,135	30,973,228	6,767,514	3,717,838	41,608,715
Premium liabilities at beginning of period	11	52,630	8,411,294	3,780,478	1,503,499	13,747,901
Premium liabilities at end of period	12	37,724	8,591,819	2,800,852	1,172,921	12,603,316
Premiums earned during the period (10 + 11 - 12)	13	165,041	30,792,703	7,747,140	4,048,416	42,753,300
B. CLAIMS						
Gross claims settled						
Direct business	14	0	30,113,513	867,338	79,335	31,060,186
Reinsurance business accepted -						
In Singapore	15	32,519	1,707,578	6,662,240	426,075	8,828,412
From other ASEAN countries	16	0	63,793	3,770,473	415,733	4,249,999
From other countries	17	0	3,039,490	1,116,350	55,582	4,211,422
Total (15 to 17)	18	32,519	4,810,861	11,549,063	897,390	17,289,833
Recoveries from reinsurance business ceded -						
In Singapore	19	7,673	3,429,359	2,874,684	102,401	6,414,117
To other ASEAN countries	20	1,958	923,900	3,062,083	83,801	4,071,742
To other countries	21	10,408	14,288,449	4,433,400	72,612	18,804,869
Total (19 to 21)	22	20,039	18,641,708	10,370,167	258,814	29,290,728
Net claims settled (14 + 18 - 22)	23	12,480	16,282,666	2,046,234	717,911	19,059,291
Claims liabilities at end of period	24	513,669	50,334,872	12,468,802	9,105,268	72,422,611
Claims liabilities at beginning of period	25	612,874	35,878,316	6,410,591	9,360,148	52,261,929
Net claims incurred (23 + 24 - 25)	26	(86,725)	30,739,222	8,104,445	463,031	39,219,973
C. MANAGEMENT EXPENSES						
Management Expenses	27	11,728	2,548,108	1,311,935	266,714	4,138,485
D. DISTRIBUTION EXPENSES						
Commissions	28	75,867	15,283,284	8,050,916	1,774,779	25,184,846
Reinsurance commissions	29	175,768	16,131,271	12,863,165	1,989,516	31,159,720
Net commissions incurred (28 - 29)	30	(99,901)	(847,987)	(4,812,249)	(214,737)	(5,974,874)
Other distribution expenses	31	0	0	0	0	0
E. UNDERWRITING RESULTS						
Underwriting gain / (loss) (13 - 26 - 27 - 30 - 31)	32	339,939	(1,646,640)	3,143,009	3,533,408	5,369,716
F. NET INVESTMENT INCOME	33	(8,831)	(1,918,643)	(987,845)	(200,827)	(3,116,146)
G. OPERATING RESULT (32 + 33)	34	331,108	(3,565,283)	2,155,164	3,332,581	2,253,570

ANNUAL RETURN: NOTES TO FORM 6

I742G FIRST CAPITAL INSURANCE LTD

Reporting Cycle: 2010 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:
Allocation by Gross Written Premium

Net Investment Income:
Allocation by Gross Written Premium

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

I742G FIRST CAPITAL INSURANCE LTD

Reporting Cycle: 2010 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:
Allocation by Gross Written Premium

Net Investment Income:
Allocation by Gross Written Premium

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

I742G FIRST CAPITAL INSURANCE LTD

Reporting Cycle: 2010 12

NIL

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

1742G FIRST CAPITAL INSURANCE LTD

Reporting Cycle: 2010 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	52,753	833,188	0	0	0	0	101,007	106,080	0	0	153,760	939,268
Reinsurance ceded	2	2,638	44,207	0	0	0	0	75,737	21,340	0	0	78,375	65,547
Net premiums written (1 - 2)	3	50,115	788,981	0	0	0	0	25,270	84,740	0	0	75,385	873,721
Premium liabilities at beginning of period	4	30,390	310,337	0	0	0	0	31,663	44,207	0	0	62,053	354,544
Premium liabilities at end of period	5	22,803	162,664	0	0	0	0	24,539	31,222	0	0	47,342	193,886
Premium earned during the period (3 + 4 - 5)	6	57,702	936,654	0	0	0	0	32,394	97,725	0	0	90,096	1,034,379
B. CLAIMS													
Gross claims settled	7	81,777	560,678	0	0	0	0	6,135	713	0	0	87,912	561,391
Reinsurance recoveries	8	4,058	28,065	0	0	0	0	306	182	0	0	4,364	28,247
Net claims settled (7 - 8)	9	77,719	532,613	0	0	0	0	5,829	531	0	0	83,548	533,144
Claim liabilities at end of period	10	9,033	145,198	0	0	0	0	15,290	18,817	0	0	24,323	164,015
Claim liabilities at beginning of period	11	11,833	189,763	0	0	0	0	10,849	15,017	0	0	22,682	204,780
Net claims incurred (9 + 10 - 11)	12	74,919	488,048	0	0	0	0	10,270	4,331	0	0	85,189	492,379
C. MANAGEMENT EXPENSES													
Management expenses	13	1,436	22,676	0	0	0	0	2,749	2,887	0	0	4,185	25,563
D. DISTRIBUTION EXPENSES													
Commissions	14	4,662	119,828	0	0	0	0	19,274	16,865	0	0	23,936	136,693
Reinsurance commissions	15	414	8,869	0	0	0	0	16,525	5,486	0	0	16,939	14,355
Net commissions incurred (14 - 15)	16	4,248	110,959	0	0	0	0	2,749	11,379	0	0	6,997	122,338
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	-22,901	314,971	0	0	0	0	16,626	79,128	0	0	-6,275	394,099
F. NET INVESTMENT INCOME													
	19	1,356	21,411	0	0	0	0	2,596	2,726	0	0	3,952	24,137
G. OPERATING RESULTS (18 + 19)													
	20	-21,545	336,382	0	0	0	0	19,222	81,854	0	0	-2,323	418,236
H. OTHERS													
Number of policies in force	21	62	107	0	0	0	0	250	79	0	0	312	186
Number of lives covered under policies in force	22	76	530	0	0	0	0	451	2,156	0	0	527	2,686
Number of claims registered	23	10	200	0	0	0	0	9	4	0	0	19	204

ANNUAL RETURN: NOTES TO FORM 7(b)

I742G FIRST CAPITAL INSURANCE LTD

Reporting Cycle: 2010 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.

Management expenses:
Allocation by Gross Written Premium

Net Investment Income:
Allocation by Gross Written Premium

ANNUAL RETURN: FORM 7(b) - ADDITIONAL INFORMATION

I742G FIRST CAPITAL INSURANCE LTD

Reporting Cycle: 2010 12

NIL

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

I742G FIRST CAPITAL INSURANCE LTD

Reporting Cycle: 2010 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	142,577,073	0	0	22,865,946	165,443,019
Debt securities	2	0	260,436,407	0	0	0	260,436,407
Land and buildings	3	0	20,700,000	0	0	0	20,700,000
Loans	4	0	37,512,708	0	0	0	37,512,708
Cash and deposits	5	0	118,268,371	0	0	22,708,163	140,976,534
Other invested assets	6	0	-9,746,532	0	0	-3,248,844	-12,995,376
Investment income due or accrued	7	0	207,829	0	0	394	208,223
Outstanding premiums and agents' balances	8	0	56,690,948	0	0	0	56,690,948
Deposits withheld by cedants	9	0	401,813	0	0	0	401,813
Reinsurance recoverables (on paid claims)	10	0	4,399,871	0	0	0	4,399,871
Income tax recoverables	11	0	0	0	0	0	0
Fixed assets	12	0	615,464	0	0	0	615,464
Inter-fund balances and intra-group balances (due from)	13	0	2,343,011	0	0	15,087,698	17,430,709
Other assets	14	0	14,602,351	0	0	13,546	14,615,897
Total Assets (1 to 14)	15	0	649,009,314	0	0	57,426,903	706,436,217
LIABILITIES							
Policy liabilities	16	0	279,025,126	0	0		279,025,126
Other liabilities							
Outstanding claims	17	0	0	0	0	49,313	49,313
Annuities due and unpaid	18	0	0	0	0	0	0
Reinsurance deposits	19	0	44,482,285	0	0	0	44,482,285
Amounts owing to insurers	20	0	72,126,750	0	0	0	72,126,750
Bank loans and overdrafts	21	0	0	0	0	0	0
Inter-fund balances and intra-group balances (due to)	22	0	17,430,709	0	0	0	17,430,709
Others	23	0	17,810,952	0	0	2,350,183	20,161,135
Total Liabilities (16 to 23)	24	0	430,875,822	0	0	2,399,496	433,275,318
NET ASSETS (15 - 24)	25	0	218,133,492	0	0	55,027,407	273,160,899
SHAREHOLDERS' EQUITY & SURPLUS							
Paid-up capital	26					26,500,000	26,500,000
Reserves:							
Unappropriated profits (losses)	27					28,277,407	28,277,407
Other reserves	28					250,000	250,000
Surplus	29	0	218,133,492	0	0		218,133,492
Total (26 to 29)	30	0	218,133,492	0	0	55,027,407	273,160,899

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

I742G FIRST CAPITAL INSURANCE LTD

Reporting Cycle: 2010 12

Description	Row No.	Paid-up Capital	Other Reserves	Unappropriated Profits (Losses) (Please Specify)	Total
Balance at beginning of period	1	26,500,000	250,000	29,901,191	56,651,191
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	-5,724,208	-5,724,208
Dividends paid for the period	5	0	0	0	0
Issue of share capital	6	0	0	0	0
Transfer (to) from insurance funds maintained in Singapore	7	0	0	4,100,424	4,100,424
Transfer (to) from overseas (branch) operations	8	0	0	0	0
Balance at End of Period	9	26,500,000	250,000	28,277,407	55,027,407

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

I742G FIRST CAPITAL INSURANCE LTD

Reporting Cycle: 2010 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

I1742G FIRST CAPITAL INSURANCE LTD

Reporting Cycle: 2010 12

Note 1 Breakdown of "Other Reserves"	Row No.	Amount
General Reserves	1	250,000

ANNUAL RETURN: FORM 8 - ADDITIONAL INFORMATION

I742G FIRST CAPITAL INSURANCE LTD

Reporting Cycle: 2010 12

NIL

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

I742G FIRST CAPITAL INSURANCE LTD

Reporting Cycle: 2010 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	413,547,221	0	0		413,547,221
Less: Outward reinsurance premiums	2	0	265,727,110	0	0		265,727,110
Investment revenue	3	0	5,137,901	0	0	-4,978,755	159,146
Less: Investment expenses	4	0	1,595,343	0	0	125,397	1,720,740
Other income	5	0	3,499,219	0	0	1,965	3,501,184
Total Income (1 to 5)	6	0	154,861,888	0	0	-5,102,187	149,759,701
Gross claims settled	7	0	459,954,161	0	0		459,954,161
Less: Reinsurance recoveries	8	0	398,983,972	0	0		398,983,972
Management expenses	9	0	11,190,364	0	0	2,000,021	13,190,385
Distribution expenses	10	0	-11,367,010	0	0	0	-11,367,010
Increase (decrease) in net policy liabilities	11	0	62,136,256	0	0		62,136,256
Provision for doubtful debts / bad debts written off on receivables	12	0	-276,829	0	0	0	-276,829
Taxation expenses	13	0	4,203,000	0	0	-1,378,000	2,825,000
Other expenses	14	0	1,119,314	0	0	0	1,119,314
Total Outgo (7 to 14)	15	0	127,975,284	0	0	622,021	128,597,305
NET INCOME (6 - 15)	16	0	26,886,604	0	0	-5,724,208	21,162,396

ANNUAL RETURN: FORM 9 - ADDITIONAL INFORMATION

I742G FIRST CAPITAL INSURANCE LTD

Reporting Cycle: 2010 12

NIL

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

ACTUARIAL INVESTIGATION OF POLICY LIABILITIES

I742G FIRST CAPITAL INSURANCE LTD

Reporting Cycle: 2010 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	42,165,699	12,603,316
Claim Liabilities	151,833,501	72,422,611
Policy Liabilities	193,999,200	85,025,927

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

None

ANNUAL RETURN: FORM 20 - ADDITIONAL INFORMATION

I742G FIRST CAPITAL INSURANCE LTD

Reporting Cycle: 2010 12

NIL

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

I742G FIRST CAPITAL INSURANCE LTD

General: Singapore Insurance Fund

Reporting Cycle: 2010 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	162,854,102
Less:		
Reinsurance adjustment	6	10,305,865
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	152,548,237
(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	46,325,296
(a) Premium liability risk requirement	31	7,106,589
(b) Claim liability risk requirement	32	39,218,707
Total C1 Requirement (14 + 23 + 30)	33	46,325,296
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	10,879,588
(a) Specific Risk Requirement	35	6,063,572

(b) General Risk Requirement	36	4,816,016	
Debt Investment and Duration Mismatch Risk Requirement: (38 or 43, whichever is higher)	37		13,544,879
(a) Sum of: (39 + 42)	38	13,544,879	
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	13,544,879	
Debt specific risk requirement	40	7,465,867	
Debt general risk requirement	41	6,079,012	
Liability adjustment requirement in an increasing interest rate environment	42	0	
(b) Sum of: (44 + 47)	43	1,386,855	
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	1,386,855	
Debt specific risk requirement	45	7,465,867	
Negative of debt general risk requirement	46	-6,079,012	
Liability adjustment requirement in a decreasing interest rate environment	47	0	
Loan Investment Risk Requirement	48		2,581,653
Property Risk Requirement	49		3,312,000
Foreign Currency Mismatch Risk Requirement (for Singapore Insurance Fund)	50		1,357,123
Derivative Counterparty Risk Requirement	51		163,120
Miscellaneous Risk Requirement	52		8,476,948
Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)	53		40,315,311
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		3,412,541
Exposure to non-liquid assets with Singapore Insurance Fund (for general business)	60		0
Total C3 Requirement (54 to 60)	61		3,412,541
Total Risk Requirement of Insurance Fund (33 + 53 +61)	62		90,053,148

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

I742G FIRST CAPITAL INSURANCE LTD

General: Offshore Insurance Fund

Reporting Cycle: 2010 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	55,279,390
Less:		
Reinsurance adjustment	6	2,337,222
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	52,942,168
(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	24,170,715
(a) Premium liability risk requirement	31	3,093,055
(b) Claim liability risk requirement	32	21,077,660
Total C1 Requirement (14 + 23 + 30)	33	24,170,715
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	1,844,312
(a) Specific Risk Requirement	35	1,078,100
(b) General Risk Requirement	36	766,212
Debt Investment and Duration Mismatch Risk Requirement:		

(38 or 43, whichever is higher)	37	8,620,768
(a) Sum of: (39 + 42)	38	8,620,768
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	8,620,768
Debt specific risk requirement	40	4,959,829
Debt general risk requirement	41	3,660,939
Liability adjustment requirement in an increasing interest rate environment	42	0
(b) Sum of: (44 + 47)	43	1,298,890
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	1,298,890
Debt specific risk requirement	45	4,959,829
Negative of debt general risk requirement	46	-3,660,939
Liability adjustment requirement in a decreasing interest rate environment	47	0
Loan Investment Risk Requirement	48	144,000
Property Risk Requirement	49	0
Foreign Currency Mismatch Risk Requirement (for Singapore Insurance Fund)	50	0
Derivative Counterparty Risk Requirement	51	40,780
Miscellaneous Risk Requirement	52	2,943,163
Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)	53	13,593,023
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	37,763,738

ANNUAL RETURN: FORM 21 - ADDITIONAL INFORMATION

I742G FIRST CAPITAL INSURANCE LTD

Reporting Cycle: 2010 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

I742G FIRST CAPITAL INSURANCE LTD

Reporting Cycle: 2010 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	3,658,551
(a) Specific Risk Requirement	22	2,089,183
(b) General Risk Requirement	23	1,569,368
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	67,966
Miscellaneous Risk Requirement	38	55,529
Total C2 Requirement (21 + 24 + 35 + 36 + 37 + 38)	39	3,782,046
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	3,782,046

ANNUAL RETURN: FORM 22 - ADDITIONAL INFORMATION

I742G FIRST CAPITAL INSURANCE LTD

Reporting Cycle: 2010 12

NIL

ANNUAL RETURN

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

I742G FIRST CAPITAL INSURANCE LTD

Reporting Cycle: 2010 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	218,133,492
Balances in the surplus account of each participating fund	2	0
Paid-up ordinary share capital	3	26,500,000
Unappropriated profits (losses)	4	28,277,407
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	12,643,087
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	500,000
(b) charged assets	11	0
(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	259,767,812
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	259,767,812
(ii) Total Risk Requirement of Registered Insurer		
(a) Total risk requirements of insurance funds established or maintained under the Act	22	127,816,886
(b) Total risk requirements of assets and liabilities that do not belong to any insurance fund established and maintained under the Act	23	3,782,046
Total Risk Requirement of Registered Insurer (22 to 23)	24	131,598,932
CAPITAL ADEQUACY RATIO (21/24)	25	197.39 %

ANNUAL RETURN: FORM 23 - ADDITIONAL INFORMATION

I742G FIRST CAPITAL INSURANCE LTD

Reporting Cycle: 2010 12

NIL