

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2014 12

General: Singapore Insurance Fund

Description	Annex	Row No.	Amount
ASSETS			
Equity securities	1A	1	63,628,488
Debt securities	1B	2	175,731,571
Land and buildings	1C	3	24,000,000
Loans	1D	4	2,808,264
Cash and deposits		5	220,342,655
Other invested assets	1E	6	0
Investment income due or accrued		7	930,740
Outstanding premiums and agents' balances	1F	8	22,599,078
Deposits withheld by cedants		9	100,084
Reinsurance recoverables (on paid claims)	1G	10	9,914,372
Income tax recoverables		11	0
Fixed assets	1H	12	633,252
Inter-fund balances and intra group balances (due from)	1I	13	0
Other assets	1J	14	3,453,972
Total Assets (1 to 14)		15	524,142,476
LIABILITIES			
Policy liabilities	1K	16	162,177,842
Other liabilities:			
Outstanding claims		17	0
Annuities due and unpaid		18	0
Reinsurance deposits		19	3,623,485
Amounts owing to insurers		20	21,958,827
Bank loans and overdrafts		21	0
Inter-fund balances and intra-group balances (due to)	1L	22	0
Others	1M	23	16,259,570
Total Liabilities (16 to 23)		24	204,019,724
SURPLUS (15 - 24)	1N	25	320,122,752

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2014 12

General: Offshore Insurance Fund

Description	Annex	Row No.	Amount
ASSETS			
Equity securities	1A	1	9,191,119
Debt securities	1B	2	95,370,717
Land and buildings	1C	3	0
Loans	1D	4	0
Cash and deposits		5	108,082,768
Other invested assets	1E	6	0
Investment income due or accrued		7	740,650
Outstanding premiums and agents' balances	1F	8	44,376,387
Deposits withheld by cedants		9	161,625
Reinsurance recoverables (on paid claims)	1G	10	16,374,575
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	1,191,415
Total Assets (1 to 14)		15	275,489,256
LIABILITIES			
Policy liabilities	1K	16	119,064,999
Other liabilities:			
Outstanding claims		17	0
Annuities due and unpaid		18	0
Reinsurance deposits		19	8,961,971
Amounts owing to insurers		20	39,089,534
Bank loans and overdrafts		21	0
Inter-fund balances and intra-group balances (due to)	1L	22	0
Others	1M	23	8,221,616
Total Liabilities (16 to 23)		24	175,338,120
SURPLUS (15 - 24)	1N	25	100,151,136

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2014 12

General: Singapore Insurance Fund

Description	Row No.	Listed	Unlisted	Amount
Equity securities other than collective investment schemes	1	63,628,488	0	63,628,488
Collective investment schemes	2	0	0	0
Total (1 to 2) = Row 1 of Form 1	3			63,628,488

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2014 12

General: Offshore Insurance Fund

Description	Row No.	Listed	Unlisted	Amount
Equity securities other than collective investment schemes	1	7,546,207	0	7,546,207
Collective investment schemes	2	0	1,644,912	1,644,912
Total (1 to 2) = Row 1 of Form 1	3			9,191,119

ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2014 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Government debt securities	1	5,235,274
Qualifying debt securities	2	83,586,448
Other debt securities	3	86,909,849
Total (1 to 3) = Row 2 of Form 1	4	175,731,571

ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2014 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Government debt securities	1	1,006,499
Qualifying debt securities	2	75,305,376
Other debt securities	3	19,058,842
Total (1 to 3) = Row 2 of Form 1	4	95,370,717

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

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2014 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, 22ND FLOOR, SINGAPORE	1	9,619,025	31/12/2014	23,000,000	1,000,000	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: 2014 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

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2014 12

General: Singapore Insurance Fund

Description	Row No.	Amount Outstanding	Provision for Doubtful Loans	Amount
Policy loans	1	0	0	0
Mortgage loans	2	2,808,264	0	2,808,264
Other secured loans	3	0	0	0
Unsecured loans	4	0	0	0
Total (1 to 4) = Row 4 of Form 1	5			2,808,264

ANNUAL RETURN: ANNEX 1D - INVESTMENT IN LOANS

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2014 12

General: Offshore Insurance Fund

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

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

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

General: Singapore Insurance Fund

Reporting Cycle: 2014 12

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

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

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

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

General: Offshore Insurance Fund

Reporting Cycle: 2014 12

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

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

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

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

General: Singapore Insurance Fund

Reporting Cycle: 2014 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	1,255,110	10,019,882	112,084	11,387,076
Above 3 months but not exceeding 6 months	3	75,582	2,391,720	15,554	2,482,856
Above 6 months but not exceeding 12 months	4	61,861	3,638,149	2,704	3,702,714
Above 12 months	5	399,342	5,425,530	4,796	5,829,668
Gross total (2 to 5)	6	1,791,895	21,475,281	135,138	23,402,314
Provision for doubtful debts	7	452,895	624,971	129	1,077,995
Total outstanding premiums and agents' balances in respect of direct business (6 - 7)	8	1,339,000	20,850,310	135,009	22,324,319
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				180,217
Above 6 months but not exceeding 12 months	11				31,829
Above 12 months but not exceeding 24 months	12				56,081
Above 24 months	13				26,127
Gross total (10 to 13)	14				294,254
Provision for doubtful debts	15				19,495
Total outstanding premiums and agents' balances in respect of reinsurance business (14 - 15)	16				274,759
Total (8 + 16) = Row 8 of Form 1	17				22,599,078

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 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: 2014 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	6,413,620	32,981	6,446,601
Above 3 months but not exceeding 6 months	3	0	6,147,365	25,476	6,172,841
Above 6 months but not exceeding 12 months	4	495	10,176,537	0	10,177,032
Above 12 months	5	0	6,152,024	35	6,152,059
Gross total (2 to 5)	6	495	28,889,546	58,492	28,948,533
Provision for doubtful debts	7	0	1,711,061	0	1,711,061
Total outstanding premiums and agents' balances in respect of direct business (6 - 7)	8	495	27,178,485	58,492	27,237,472
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				12,095,634

Above 6 months but not exceeding 12 months	11				3,588,169
Above 12 months but not exceeding 24 months	12				1,015,787
Above 24 months	13				740,611
Gross total (10 to 13)	14				17,440,201
Provision for doubtful debts	15				301,286
Total outstanding premiums and agents' balances in respect of reinsurance business (14 - 15)	16				17,138,915
Total (8 + 16) = Row 8 of Form 1	17				44,376,387

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 licensed insurer.

ANNUAL RETURN: ANNEX 1G - STATEMENT OF REINSURANCE RECOVERABLES

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2014 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Reinsurance recoveries on unpaid claims	1	69,223,643
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	7,441,730
Above 1 year but not exceeding 2 years	4	2,286,932
Above 2 years	5	1,145,719
Total (3 to 5)	6	10,874,381
Provision for doubtful reinsurance recoverables	7	960,009
Total (6 - 7) = Row 10 of Form 1	8	9,914,372

ANNUAL RETURN: ANNEX 1G - STATEMENT OF REINSURANCE RECOVERABLES

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2014 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Reinsurance recoveries on unpaid claims	1	98,200,649
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	13,417,425
Above 1 year but not exceeding 2 years	4	3,302,927
Above 2 years	5	896,865
Total (3 to 5)	6	17,617,217
Provision for doubtful reinsurance recoverables	7	1,242,642
Total (6 - 7) = Row 10 of Form 1	8	16,374,575

ANNUAL RETURN: ANNEX 1H - FIXED ASSETS

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2014 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Motor vehicles	1	39,024
Computer equipment	2	340,084
Other fixed assets	3	254,144
Total (1 to 3) = Row 12 of Form 1	4	633,252

ANNUAL RETURN: ANNEX 1H - FIXED ASSETS

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2014 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 1I - INTER-FUND BALANCES AND
INTRA-GROUP BALANCES (DUE FROM)**

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2014 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	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: 2014 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

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2014 12

General: Singapore Insurance Fund

Description	Row No.	Amount
FRANKING ADVANCE	1	1,160
SUNDRY DEPOSITS	2	321,256
SUNDRY DEBTORS	3	474,846
SERVICES DIVISION DEBTORS	4	2,433,603
PREPAID EXPENSES	5	124,162
AMOUNT RECEIVABLE	6	98,945
Total = Row 14 of Form 1	26	3,453,972

ANNUAL RETURN: ANNEX 1J - BREAKDOWN OF OTHER ASSETS

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2014 12

General: Offshore Insurance Fund

Description	Row No.	Amount
SERVICES DIVISION DEBTORS	1	768,803
SUNDRY DEBTORS	2	204,296
AMOUNT RECEIVABLE	3	218,316
Total = Row 14 of Form 1	26	1,191,415

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

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2014 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Balances due to head office / shareholders fund	1	0
Balances due to overseas branches / related corporations	2	0
Balances due to other insurance funds established and maintained under the Act	3	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: 2014 12

General: Offshore Insurance Fund

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

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2014 12

General: Singapore Insurance Fund

Description	Row No.	Amount
PROVISION FOR TAXATION	1	5,555,283
PROVISION FOR DEFERRED TAX	2	3,800,249
LIABILITIES FOR OUTSTANDING EXPENSES	3	48,775
OUTPUT TAX	4	1,550,727
SUNDRY CREDITORS	5	2,911,726
PROV FOR AUDIT FEES	6	78,000
PROV FOR ACTUARIAL FEES	7	33,000
AMOUNT OWING TO AGENTS	8	286,496
SERVICES DIVISION CREDITORS	9	1,883,533
PROV FOR DIRECTORS SITTING FEES	10	111,781
Total = Row 23 of Form 1	26	16,259,570

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2014 12

General: Offshore Insurance Fund

Description	Row No.	Amount
PROVISION FOR TAXATION	1	921,931
PROVISION FOR DEFERRED TAX	2	479,156
SUNDRY CREDITORS	3	3,823,383
AMOUNT OWING TO AGENTS	4	488
SERVICES DIVISION CREDITORS	5	2,996,658
Total = Row 23 of Form 1	26	8,221,616

ANNUAL RETURN: ANNEX 1N - SURPLUS

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2014 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Surplus at beginning of period	1	299,824,615
Net income	2	24,048,137
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	320,122,752

ANNUAL RETURN: ANNEX 1N - SURPLUS

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2014 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Surplus at beginning of period	1	92,223,612
Net income	2	7,927,524
Transfer (to) from head office / shareholders fund	3	0
Surplus at End of Period (1 to 3) = Row 25 of Form 1	4	100,151,136

**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: 2014 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Licensed insurer / foreign insurer under the foreign insurer scheme	1	7,638,664
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	265,288
Unlicensed reinsurer	3	6,636,418
Total (1 to 3)	4	14,540,370

**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: 2014 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Licensed insurer / foreign insurer under the foreign insurer scheme	1	291,125
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	1,496
Unlicensed reinsurer	3	7,610,074
Total (1 to 3)	4	7,902,695

**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: 2014 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: 2014 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: 2014 12

General: Singapore Insurance Fund

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

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

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

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

ANNUAL RETURN: NOTES TO FORM 1

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2014 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 licensed insurer	0

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

NIL

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

NIL

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

ANNUAL RETURN: FORM 1 - ADDITIONAL INFORMATION

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle 2014 12

NIL

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2014 12

General: Singapore Insurance Fund

Description	Annex	Row No.	Amount
Gross premiums	2A	1	103,714,008
Less: Outward reinsurance premiums	2B	2	41,964,969
Investment revenue	2C	3	24,562,852
Less: Investment expenses		4	125,318
Other income	2D	5	450,740
Total Income (1 to 5)		6	86,637,313
Gross claims settled	2E	7	71,411,613
Less: Reinsurance recoveries		8	24,944,923
Management expenses	2F	9	4,710,796
Distribution expenses	2G	10	5,323,378
Increase (decrease) in net policy liabilities	2H	11	253,496
Provision for doubtful debts/ bad debts written off on receivables		12	1,262,993
Taxation expenses		13	3,807,246
Other expenses	2I	14	764,577
Total Outgo (7 to 14)		15	62,589,176
Net Income (6 - 15)	2J	16	24,048,137

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2014 12

General: Offshore Insurance Fund

Description	Annex	Row No.	Amount
Gross premiums	2A	1	90,499,520
Less: Outward reinsurance premiums	2B	2	26,702,470
Investment revenue	2C	3	14,557,321
Less: Investment expenses		4	442
Other income	2D	5	242,787
Total Income (1 to 5)		6	78,596,716
Gross claims settled	2E	7	72,300,709
Less: Reinsurance recoveries		8	36,427,213
Management expenses	2F	9	4,107,342
Distribution expenses	2G	10	10,932,351
Increase (decrease) in net policy liabilities	2H	11	14,668,596
Provision for doubtful debts/ bad debts written off on receivables		12	2,184,564
Taxation expenses		13	1,197,608
Other expenses	2I	14	1,705,235
Total Outgo (7 to 14)		15	70,669,192
Net Income (6 - 15)	2J	16	7,927,524

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2014 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Licensed insurer / foreign insurer under the foreign insurer scheme	1	13,484,374
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	288,049
Unlicensed reinsurer	3	28,192,546
Total (1 to 3) = Row 2 of Form 2	4	41,964,969

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2014 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Licensed insurer / foreign insurer under the foreign insurer scheme	1	1,430,602
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	47,131
Unlicensed reinsurer	3	25,224,737
Total (1 to 3) = Row 2 of Form 2	4	26,702,470

ANNUAL RETURN: ANNEX 2C - INVESTMENT REVENUE

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2014 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	2,900,587	19,322,134	-10,871,500	11,351,221
Debt securities	2	5,562,303	50,088	1,029,680	6,642,071
Land and Buildings	3	741,443	0	1,000,000	1,741,443
Loans	4	104,171	0	0	104,171
Cash and deposits	5	2,615,189	0	2,108,757	4,723,946
Other invested assets	6	0	0	0	0
Total (1 to 6) = Row 3 of Form 2	7				24,562,852

ANNUAL RETURN: ANNEX 2C - INVESTMENT REVENUE

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2014 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	260,921	118,970	1,267,293	1,647,184
Debt securities	2	4,270,266	0	3,919,825	8,190,091
Land and Buildings	3	0	0	0	0
Loans	4	0	0	0	0
Cash and deposits	5	1,587,334	0	3,132,712	4,720,046
Other invested assets	6	0	0	0	0
Total (1 to 6) = Row 3 of Form 2	7				14,557,321

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2014 12

General: Singapore Insurance Fund

Description	Row No.	Amount
MOTOR CERTIFICATE DUPLICATE FEE	1	45
MOTOR TRANSFER AND SUBT FEES	2	5
MANAGEMENT FEE RECEIVED	3	262,865
MISCELLANEOUS INCOME	4	8,372
SUNDRY DEBTORS WRITTEN BACK	5	2,261
PROVISION FOR DIMINUTION IN VALUE OF INVESTME	6	48,534
INTEREST RECEIVED ON TREATY RESERVES	7	1
BROKERAGE INCOME	8	128,657
Total = Row 5 of Form 2	26	450,740

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2014 12

General: Offshore Insurance Fund

Description	Row No.	Amount
SERVICES DIVISION INCOME	1	465
PROVISION FOR DIMINUTION IN VALUE OF INVESTME	2	105,928
INTEREST RECEIVED ON TREATY RESERVES	3	406
BROKERAGE NON-PROP OUTTY	4	135,988
Total = Row 5 of Form 2	26	242,787

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2014 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Staff salaries & expenses	1	3,097,741
Office rent	2	629,993
Head office / parent company expenses	3	0
Directors' fees	4	59,691
Audit fees	5	68,352
Managing agent's fees	6	0
Repairs and maintenance	7	24,324
Public utilities	8	16,528
Printing, stationery and periodicals	9	71,107
Postage, telephone and telex charges	10	31,450
Computer charges	11	110,696
Hire of office equipment	12	0
Licence and association fees	13	113,109
Advertising and subscriptions	14	35,824
Entertainment	15	18,250
Travelling expenses	16	79,344
AGENTS EXPENSES	1	25,632
BANK CHARGES	2	44,264
CONVEYANCE CHARGES	3	6,349
DONATION	4	8,544
GENERAL CHARGES	5	27,972
INSURANCE EXPENSES	6	23,246
MOTOR VEHICLES EXPENSES	7	9,180
PROFESSIONAL CHARGES	8	111,625
RENTAL - RESIDENCE	9	97,575
Total = Row 9 of Form 2	27	4,710,796

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2014 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Staff salaries & expenses	1	2,714,559
Office rent	2	549,769
Head office / parent company expenses	3	0
Directors' fees	4	52,090
Audit fees	5	59,648
Managing agent's fees	6	0
Repairs and maintenance	7	21,227
Public utilities	8	14,424
Printing, stationery and periodicals	9	62,052
Postage, telephone and telex charges	10	27,445
Computer charges	11	96,600
Hire of office equipment	12	0
Licence and association fees	13	98,705
Advertising and subscriptions	14	31,262
Entertainment	15	15,926
Travelling expenses	16	69,833
AGENTS EXPENSES	1	22,368
BANK CHARGES	2	23,171
CONVEYANCE CHARGES	3	5,540
DONATION	4	7,456
GENERAL CHARGES	5	24,410
INSURANCE EXPENSES	6	20,286
MOTOR VEHICLES EXPENSES	7	8,011
PROFESSIONAL CHARGES	8	97,411
RENTAL - RESIDENCE	9	85,149
Total = Row 9 of Form 2	27	4,107,342

ANNUAL RETURN: ANNEX 2I - BREAKDOWN OF OTHER EXPENSES

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2014 12

General: Singapore Insurance Fund

Description	Row No.	Amount
PROVISION FOR DEPRECIATION	1	71,735
(GAIN)/LOSS ON EXCHANGE	2	574,587
LEVY ON PPF	3	118,255
Total = Row 14 of Form 2	26	764,577

ANNUAL RETURN: ANNEX 2I - BREAKDOWN OF OTHER EXPENSES

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2014 12

General: Offshore Insurance Fund

Description	Row No.	Amount
PROVISION FOR DEPRECIATION	1	62,600
(GAIN)/LOSS ON EXCHANGE	2	1,641,148
INTEREST PAID ON TREATY RESERVES	3	1,487
Total = Row 14 of Form 2	26	1,705,235

ANNUAL RETURN: FORM 2 - ADDITIONAL INFORMATION

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2014 12

NIL

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

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

General: Singapore Insurance Fund

Reporting Cycle: 2014 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	380,274	7,972,130	7,803,175	53,145,018	16,608,726	168,861	914,863	1,195,558	480,860	8,818,373	2,628,111	0	1,373,227	14,496,129	101,489,176
Reinsurance business accepted -																
In Singapore	2	123,320	437,026	848,370	94,570	173,449	0	0	32,904	1,819	186,682	15,000	0	3,347	239,752	1,916,487
From other ASEAN countries	3	2,875	124,721	0	0	0	0	0	0	0	0	0	0	0	0	127,596
From other countries	4	(5,589)	186,360	0	0	0	0	0	0	0	0	0	0	(22)	(22)	180,749
Total (2 to 4)	5	120,606	748,107	848,370	94,570	173,449	0	0	32,904	1,819	186,682	15,000	0	3,325	239,730	2,224,832
Reinsurance business ceded -																
In Singapore	6	104,837	658,750	3,012,218	3,744,292	1,663,709	27,339	50,890	271,176	190,782	3,077,806	600,416	0	461,841	4,602,021	13,864,056
To other ASEAN countries	7	89,535	844,421	1,461,585	13,528,510	325,411	27,860	124,401	114,988	30,737	1,511,244	204,397	0	119,884	1,981,250	18,382,973
To other countries	8	167,115	854,644	3,924,609	723,754	324,631	23,723	211,312	431,565	51,895	2,461,687	339,904	0	203,101	3,488,152	9,717,940
Total (6 to 8)	9	361,487	2,357,815	8,398,412	17,996,556	2,313,751	78,922	386,603	817,729	273,414	7,050,737	1,144,717	0	784,826	10,071,423	41,964,969
Net premiums written (1 + 5 - 9)	10	139,393	6,362,422	253,133	35,243,032	14,468,424	89,939	528,260	410,733	209,265	1,954,318	1,498,394	0	591,726	4,664,436	61,749,039
Premium liabilities at beginning of period	11	25,560	4,600,561	289,559	15,972,711	5,883,337	56,845	88,163	220,770	798,396	976,830	450,462	0	285,545	2,732,003	29,648,739
Premium liabilities at end of period	12	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
Premiums earned during the period (10 + 11 - 12)	13	141,281	6,781,154	23,803	37,852,098	11,158,557	119,243	533,505	426,652	436,566	765,570	1,545,067	0	695,367	3,869,222	60,478,863
B. CLAIMS																
Gross claims settled																
Direct business	14	95,067	10,515,529	2,744,872	39,281,976	9,333,744	9,225	483,725	403,174	73,204	4,138,478	672,467	0	275,031	5,562,354	68,026,492
Reinsurance business accepted -																
In Singapore	15	40,548	2,530,648	216,119	122,137	390,734	0	0	2,091	0	24,723	1,330	0	10,431	38,575	3,338,761
From other ASEAN countries	16	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
From other countries	17	45,480	880	0	0	0	0	0	0	0	0	0	0	0	0	46,360
Total (15 to 17)	18	86,028	2,531,528	216,119	122,137	390,734	0	0	2,091	0	24,723	1,330	0	10,431	38,575	3,385,121
Recoveries from reinsurance business ceded -																
In Singapore	19	49,012	1,182,616	431,392	2,050,859	1,484,154	461	26,082	140,146	2,578	609,100	33,624	0	119,785	905,233	6,129,809
To other ASEAN countries	20	34,137	1,458,866	885,733	6,569,375	319,377	0	70,328	46,878	0	1,082,698	0	0	30,152	1,159,728	10,497,544
To other countries	21	69,993	2,436,260	1,281,778	1,997,002	364,492	0	123,467	82,615	0	1,909,188	0	0	52,775	2,044,578	8,317,570
Total (19 to 21)	22	153,142	5,077,742	2,598,903	10,617,236	2,168,023	461	219,877	269,639	2,578	3,600,986	33,624	0	202,712	4,109,539	24,944,923
Net claims settled (14 + 18 - 22)	23	27,953	7,969,315	362,088	28,786,877	7,556,455	8,764	263,848	135,626	70,626	562,215	640,173	0	82,750	1,491,390	46,466,690
Claims liabilities at end of period	24	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
Claims liabilities at beginning of period	25	285,796	9,033,358	1,332,048	86,873,532	19,915,478	21,167	361,845	1,671,686	28,692	3,561,221	6,575,677	0	2,615,107	14,452,383	132,275,607
Net claims incurred (23 + 24 - 25)	26	(18,402)	10,974,209	979,404	22,016,107	10,296,021	(3,336)	13,209	(142,039)	282,738	899,755	(150,040)	0	302,384	1,192,798	45,450,010
C. MANAGEMENT EXPENSES																
Management Expenses	27	22,750	396,082	392,962	2,418,196	762,263	7,670	41,554	55,798	21,924	409,019	120,053	0	62,525	669,319	4,710,796
D. DISTRIBUTION EXPENSES																
Commissions	28	57,687	1,545,909	1,261,048	6,599,662	855,117	24,472	148,568	122,209	78,610	410,698	470,084	0	252,542	1,334,143	11,826,606
Reinsurance commissions	29	(66,611)	326,535	1,737,917	3,106,472	208,588	9,648	86,984	86,663	54,596	644,555	234,214	0	73,667	1,093,695	6,503,228
Net commissions incurred (28 - 29)	30	124,298	1,219,374	(476,869)	3,493,190	646,529	14,824	61,584	35,546	24,014	(233,857)	235,870	0	178,875	240,448	5,323,378
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	12,635	(5,808,511)	(871,694)	9,924,605	(546,256)	100,085	417,158	477,347	107,890	(309,347)	1,339,184	0	151,583	1,766,657	4,994,679
F. NET INVESTMENT INCOME																
	33	118,019	2,054,699	2,038,514	12,544,537	3,954,287	39,788	215,564	289,456	113,731	2,121,809	622,781	0	324,349	3,472,126	24,437,534
G. OPERATING RESULT (32 + 33)																
	34	130,654	(3,753,812)	1,166,820	22,469,142	3,408,031	139,873	632,722	766,803	221,621	1,812,462	1,961,965	0	475,932	5,238,783	29,432,213

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

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

General: Offshore Insurance Fund

Reporting Cycle: 2014 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	259,354	51,296,332	137,311	283,757	51,976,754
Reinsurance business accepted -						
In Singapore	2	667,029	1,076,793	618,787	21,736	2,384,345
From other ASEAN countries	3	208,378	3,518,452	7,001,432	58,231	10,786,493
From other countries	4	2,148,327	12,557,926	10,631,332	14,343	25,351,928
Total (2 to 4)	5	3,023,734	17,153,171	18,251,551	94,310	38,522,766
Reinsurance business ceded -						
In Singapore	6	71,532	437,889	873,804	149,005	1,532,230
To other ASEAN countries	7	443,303	4,024,147	4,963,770	57,076	9,488,296
To other countries	8	1,456,519	3,058,644	11,082,435	84,346	15,681,944
Total (6 to 8)	9	1,971,354	7,520,680	16,920,009	290,427	26,702,470
Net premiums written (1 + 5 - 9)	10	1,311,734	60,928,823	1,468,853	87,640	63,797,050
Premium liabilities at beginning of period	11	141,570	29,084,284	1,170,870	27,826	30,424,550
Premium liabilities at end of period	12	302,206	29,260,997	2,450,108	26,188	32,039,499
Premiums earned during the period (10 + 11 - 12)	13	1,151,098	60,752,110	189,615	89,278	62,182,101
B. CLAIMS						
Gross claims settled						
Direct business	14	9,526	40,184,708	0	15,849	40,210,083
Reinsurance business accepted -						
In Singapore	15	27,262	6,294,581	371,471	756	6,694,070
From other ASEAN countries	16	42,381	1,635,949	7,792,124	(134,883)	9,335,571
From other countries	17	714,855	10,271,303	5,014,899	59,928	16,060,985
Total (15 to 17)	18	784,498	18,201,833	13,178,494	(74,199)	32,090,626
Recoveries from reinsurance business ceded -						
In Singapore	19	16,852	3,885,106	545,206	(10,561)	4,436,603
To other ASEAN countries	20	176,729	8,113,951	5,329,671	18,832	13,639,183
To other countries	21	306,934	12,847,021	5,141,686	55,786	18,351,427
Total (19 to 21)	22	500,515	24,846,078	11,016,563	64,057	36,427,213
Net claims settled (14 + 18 - 22)	23	293,509	33,540,463	2,161,931	(122,407)	35,873,496
Claims liabilities at end of period	24	1,183,095	57,812,563	6,924,435	21,105,407	87,025,500
Claims liabilities at beginning of period	25	487,995	43,451,694	6,776,344	23,255,820	73,971,853
Net claims incurred (23 + 24 - 25)	26	988,609	47,901,332	2,310,022	(2,272,820)	48,927,143
C. MANAGEMENT EXPENSES						
Management Expenses	27	149,004	3,106,597	834,583	17,158	4,107,342
D. DISTRIBUTION EXPENSES						
Commissions	28	679,144	12,854,369	2,787,555	43,861	16,364,929
Reinsurance commissions	29	576,635	436,175	3,995,214	424,554	5,432,578
Net commissions incurred (28 - 29)	30	102,509	12,418,194	(1,207,659)	(380,693)	10,932,351
Other distribution expenses	31	0	0	0	0	0
E. UNDERWRITING RESULTS						
Underwriting gain / (loss) (13 - 26 - 27 - 30 - 31)	32	(89,024)	(2,674,013)	(1,747,331)	2,725,633	(1,784,735)
F. NET INVESTMENT INCOME	33	528,086	11,010,126	2,957,855	60,812	14,556,879
G. OPERATING RESULT (32 + 33)	34	439,062	8,336,113	1,210,524	2,786,445	12,772,144

ANNUAL RETURN: NOTES TO FORM 6

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2014 12

General: Singapore Insurance Fund

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

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: 2014 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: 2014 12

NIL

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

1821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2014 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	25,759	889,104	0	0	0	0	25,365	143,496	0	0	51,124	1,032,600
Reinsurance ceded	2	1,323	385,280	0	0	0	0	17,221	61,701	0	0	18,544	446,981
Net premiums written (1 - 2)	3	24,436	503,824	0	0	0	0	8,144	81,795	0	0	32,580	585,619
Premium liabilities at beginning of period	4	5,921	82,242	0	0	0	0	4,500	52,345	0	0	10,421	134,587
Premium liabilities at end of period	5	5,546	77,372	0	0	0	0	3,615	23,926	0	0	9,161	101,298
Premium earned during the period (3 + 4 - 5)	6	24,811	508,694	0	0	0	0	9,029	110,214	0	0	33,840	618,908
B. CLAIMS													
Gross claims settled	7	34,728	448,997	0	0	0	0	0	9,225	0	0	34,728	458,222
Reinsurance recoveries	8	1,736	218,141	0	0	0	0	0	461	0	0	1,736	218,602
Net claims settled (7 - 8)	9	32,992	230,856	0	0	0	0	0	8,764	0	0	32,992	239,620
Claim liabilities at end of period	10	4,527	106,562	0	0	0	0	0	9,067	0	0	4,527	115,629
Claim liabilities at beginning of period	11	22,406	335,957	0	0	0	0	8,877	12,291	0	0	31,283	348,248
Net claims incurred (9 + 10 - 11)	12	15,113	1,461	0	0	0	0	-8,877	5,540	0	0	6,236	7,001
C. MANAGEMENT EXPENSES													
Management expenses	13	1,170	40,384	0	0	0	0	1,152	6,518	0	0	2,322	46,902
D. DISTRIBUTION EXPENSES													
Commissions	14	352	148,216	0	0	0	0	5,630	18,842	0	0	5,982	167,058
Reinsurance commissions	15	148	86,836	0	0	0	0	5,062	4,586	0	0	5,210	91,422
Net commissions incurred (14 - 15)	16	204	61,380	0	0	0	0	568	14,256	0	0	772	75,636
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	8,324	405,469	0	0	0	0	16,186	83,900	0	0	24,510	489,369
F. NET INVESTMENT INCOME													
	19	6,069	209,495	0	0	0	0	5,977	33,811	0	0	12,046	243,306
G. OPERATING RESULTS (18 + 19)													
	20	14,393	614,964	0	0	0	0	22,163	117,711	0	0	36,556	732,675
H. OTHERS													
Number of policies in force	21	64	498	0	0	0	0	23	30	0	0	87	528
Number of lives covered under policies in force	22	70	16,714	0	0	0	0	23	8,271	0	0	93	24,985
Number of claims registered	23	55	142	0	0	0	0	0	8	0	0	55	150

ANNUAL RETURN: NOTES TO FORM 7(b)

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2014 12

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

Nil

ANNUAL RETURN: FORM 7(b) - ADDITIONAL INFORMATION

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2014 12

NIL

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

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2014 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	72,819,607	0	0	0	72,819,607
Debt securities	2	0	271,102,288	0	0	0	271,102,288
Land and buildings	3	0	24,000,000	0	0	0	24,000,000
Loans	4	0	2,808,264	0	0	0	2,808,264
Cash and deposits	5	0	328,425,423	0	0	232,141	328,657,564
Other invested assets	6	0	0	0	0	0	0
Investment income due or accrued	7	0	1,671,390	0	0	1,074	1,672,464
Outstanding premiums and agents' balances	8	0	66,975,465	0	0	0	66,975,465
Deposits withheld by cedants	9	0	261,709	0	0	0	261,709
Reinsurance recoverables (on paid claims)	10	0	26,288,947	0	0	0	26,288,947
Income tax recoverables	11	0	0	0	0	0	0
Fixed assets	12	0	633,252	0	0	0	633,252
Inter-fund balances and intra-group balances (due from)	13	0	0	0	0	0	0
Other assets	14	0	4,645,387	0	0	0	4,645,387
Total Assets (1 to 14)	15	0	799,631,732	0	0	233,215	799,864,947
LIABILITIES							
Policy liabilities	16	0	281,242,841	0	0		281,242,841
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	12,585,456	0	0	0	12,585,456
Amounts owing to insurers	20	0	61,048,361	0	0	0	61,048,361
Bank loans and overdrafts	21	0	0	0	0	0	0
Inter-fund balances and intra-group balances (due to)	22	0	0	0	0	0	0
Others	23	0	24,481,186	0	0	0	24,481,186
Total Liabilities (16 to 23)	24	0	379,357,844	0	0	0	379,357,844
NET ASSETS (15 - 24)	25	0	420,273,888	0	0	233,215	420,507,103
SHAREHOLDERS' EQUITY & SURPLUS							
Paid-up capital	26					50,000,000	50,000,000
Reserves:							
Unappropriated profits (losses)	27					-49,766,785	-49,766,785
Other reserves	28					0	0
Surplus	29	0	420,273,888	0	0		420,273,888
Total (26 to 29)	30	0	420,273,888	0	0	233,215	420,507,103

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

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2014 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	-49,769,329	230,671
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	2,544	2,544
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	-49,766,785	233,215

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

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2014 12

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

ANNUAL RETURN: NOTES TO FORM 8

Reporting Cycle:

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

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2014 12

NIL

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

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2014 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	194,213,528	0	0		194,213,528
Less: Outward reinsurance premiums	2	0	68,667,439	0	0		68,667,439
Investment revenue	3	0	39,120,173	0	0	2,544	39,122,717
Less: Investment expenses	4	0	125,760	0	0	0	125,760
Other income	5	0	693,527	0	0	0	693,527
Total Income (1 to 5)	6	0	165,234,029	0	0	2,544	165,236,573
Gross claims settled	7	0	143,712,322	0	0		143,712,322
Less: Reinsurance recoveries	8	0	61,372,136	0	0		61,372,136
Management expenses	9	0	8,818,138	0	0	0	8,818,138
Distribution expenses	10	0	16,255,729	0	0	0	16,255,729
Increase (decrease) in net policy liabilities	11	0	14,922,092	0	0		14,922,092
Provision for doubtful debts / bad debts written off on receivables	12	0	3,447,557	0	0	0	3,447,557
Taxation expenses	13	0	5,004,854	0	0	0	5,004,854
Other expenses	14	0	2,469,812	0	0	0	2,469,812
Total Outgo (7 to 14)	15	0	133,258,368	0	0	0	133,258,368
NET INCOME (6 - 15)	16	0	31,975,661	0	0	2,544	31,978,205

ANNUAL RETURN: FORM 9 - ADDITIONAL INFORMATION

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2014 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: 2014 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	30,918,915	32,039,499
Claim Liabilities	131,258,927	87,025,500
Policy Liabilities	162,177,842	119,064,999

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

None

ANNUAL RETURN: FORM 20 - ADDITIONAL INFORMATION

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2014 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: 2014 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	320,122,752
Less:		
Reinsurance adjustment	6	1,131,492
Financial resource adjustment: (8 to 12)	7	321,256
(a) loans to, guarantees granted for, and other unsecured amounts owed to the licensed insurer	8	0
(b) charged assets	9	321,256
(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	318,670,004
(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	43,250,708
(a) Premium liability risk requirement	31	9,528,844
(b) Claim liability risk requirement	32	33,721,864
Total C1 Requirement (14 + 23 + 30)	33	43,250,708
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	10,180,558
(a) Specific Risk Requirement	35	5,090,279

(b) General Risk Requirement	36	5,090,279	
Debt Investment and Duration Mismatch Risk Requirement: (38 or 43, whichever is higher)	37		12,573,065
(a) Sum of: (39 + 42)	38	12,573,065	
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	12,573,065	
Debt specific risk requirement	40	8,071,366	
Debt general risk requirement	41	4,501,699	
Liability adjustment requirement in an increasing interest rate environment	42	0	
(b) Sum of: (44 + 47)	43	3,569,667	
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	3,569,667	
Debt specific risk requirement	45	8,071,366	
Negative of debt general risk requirement	46	-4,501,699	
Liability adjustment requirement in a decreasing interest rate environment	47	0	
Loan Investment Risk Requirement	48		224,661
Property Risk Requirement	49		3,840,000
Foreign Currency Mismatch Risk Requirement (for Singapore Insurance Fund)	50		1,432,165
Derivative Counterparty Risk Requirement	51		0
Miscellaneous Risk Requirement	52		18,305,667
Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)	53		46,556,116
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		89,806,824

**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: 2014 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	100,151,136
Less:		
Reinsurance adjustment	6	693,294
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	99,457,842
(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	37,071,354
(a) Premium liability risk requirement	31	11,369,079
(b) Claim liability risk requirement	32	25,702,275
Total C1 Requirement (14 + 23 + 30)	33	37,071,354
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	1,470,580
(a) Specific Risk Requirement	35	735,290
(b) General Risk Requirement	36	735,290
Debt Investment and Duration Mismatch Risk Requirement:		

(38 or 43, whichever is higher)	37	5,358,388
(a) Sum of: (39 + 42)	38	5,358,388
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	5,358,388
Debt specific risk requirement	40	2,569,160
Debt general risk requirement	41	2,789,228
Liability adjustment requirement in an increasing interest rate environment	42	0
(b) Sum of: (44 + 47)	43	-220,068
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	-220,068
Debt specific risk requirement	45	2,569,160
Negative of debt general risk requirement	46	-2,789,228
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	20,117,502
Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)	53	26,946,470
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	64,017,824

ANNUAL RETURN: FORM 21 - ADDITIONAL INFORMATION

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2014 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: 2014 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	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	870
Total C2 Requirement (21 + 24 + 35 + 36 + 37 + 38)	39	870
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	870

ANNUAL RETURN: FORM 22 - ADDITIONAL INFORMATION

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2014 12

NIL

ANNUAL RETURN

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

1821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2014 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	420,273,888
Balances in the surplus account of each participating fund	2	0
Paid-up ordinary share capital	3	50,000,000
Unappropriated profits (losses)	4	-49,766,785
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	1,824,786
Financial resource adjustment: (10 to 14)	9	321,256
(a) loans to, guarantees granted for and other unsecured amounts owed to the licensed insurer	10	0
(b) charged assets	11	321,256
(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	418,361,061
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	418,361,061
(ii) Total Risk Requirement of Licensed Insurer		
(a) Total risk requirements of insurance funds established or maintained under the Act	22	153,824,648
(b) Total risk requirements of assets and liabilities that do not belong to any insurance fund established and maintained under the Act	23	870
Total Risk Requirement of Licensed Insurer (22 to 23)	24	153,825,518
CAPITAL ADEQUACY RATIO (21/24)	25	271.97 %

ANNUAL RETURN: FORM 23 - ADDITIONAL INFORMATION

I821G INDIA INTERNATIONAL INSURANCE PTE LTD

Reporting Cycle: 2014 12

NIL