

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I822G SOMPO JAPAN INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2009 12

General: Singapore Insurance Fund

Description	Annex	Row No.	Amount
ASSETS			
Equity securities	1A	1	6,263,891
Debt securities	1B	2	48,174,821
Land and buildings	1C	3	0
Loans	1D	4	0
Cash and deposits		5	26,705,999
Other invested assets	1E	6	0
Investment income due or accrued		7	34,179
Outstanding premiums and agents' balances	1F	8	3,040,695
Deposits withheld by cedants		9	0
Reinsurance recoverables (on paid claims)	1G	10	12,311
Income tax recoverables		11	0
Fixed assets	1H	12	49,918
Inter-fund balances and intra group balances (due from)	1I	13	9,002
Other assets	1J	14	295,415
Total Assets (1 to 14)		15	84,586,231
LIABILITIES			
Policy liabilities	1K	16	12,883,736
Other liabilities:			
Outstanding claims		17	0
Annuities due and unpaid		18	0
Reinsurance deposits		19	0
Amounts owing to insurers		20	2,062,206
Bank loans and overdrafts		21	0
Inter-fund balances and intra-group balances (due to)	1L	22	0
Others	1M	23	4,394,682
Total Liabilities (16 to 23)		24	19,340,624
SURPLUS (15 - 24)	1N	25	65,245,607

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I822G SOMPO JAPAN INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2009 12

General: Offshore Insurance Fund

Description	Annex	Row No.	Amount
ASSETS			
Equity securities	1A	1	3,913,721
Debt securities	1B	2	38,151,064
Land and buildings	1C	3	0
Loans	1D	4	0
Cash and deposits		5	16,276,910
Other invested assets	1E	6	0
Investment income due or accrued		7	18,955
Outstanding premiums and agents' balances	1F	8	2,766,620
Deposits withheld by cedants		9	4,883,903
Reinsurance recoverables (on paid claims)	1G	10	62,796
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	354,574
Total Assets (1 to 14)		15	66,428,543
LIABILITIES			
Policy liabilities	1K	16	15,627,758
Other liabilities:			
Outstanding claims		17	0
Annuities due and unpaid		18	0
Reinsurance deposits		19	791,368
Amounts owing to insurers		20	1,679,253
Bank loans and overdrafts		21	0
Inter-fund balances and intra-group balances (due to)	1L	22	779
Others	1M	23	1,917,582
Total Liabilities (16 to 23)		24	20,016,740
SURPLUS (15 - 24)	1N	25	46,411,803

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I822G SOMPO JAPAN INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2009 12

General: Singapore Insurance Fund

Description	Row No.	Listed	Unlisted	Amount
Equity securities other than collective investment schemes	1	0	0	0
Collective investment schemes	2	0	6,263,891	6,263,891
Total (1 to 2) = Row 1 of Form 1	3			6,263,891

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I822G SOMPO JAPAN INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2009 12

General: Offshore Insurance Fund

Description	Row No.	Listed	Unlisted	Amount
Equity securities other than collective investment schemes	1	0	0	0
Collective investment schemes	2	0	3,913,721	3,913,721
Total (1 to 2) = Row 1 of Form 1	3			3,913,721

ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES

I822G SOMPO JAPAN INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2009 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Government debt securities	1	5,903,253
Qualifying debt securities	2	24,693,314
Other debt securities	3	17,578,254
Total (1 to 3) = Row 2 of Form 1	4	48,174,821

ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES

I822G SOMPO JAPAN INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2009 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Government debt securities	1	0
Qualifying debt securities	2	22,900,901
Other debt securities	3	15,250,163
Total (1 to 3) = Row 2 of Form 1	4	38,151,064

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

I822G SOMPO JAPAN INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2009 12

General: Singapore Insurance Fund

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

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

I822G SOMPO JAPAN INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2009 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

I822G SOMPO JAPAN INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2009 12

General: Singapore Insurance Fund

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

ANNUAL RETURN: ANNEX 1D - INVESTMENT IN LOANS

I822G SOMPO JAPAN INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2009 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

1822G SOMPO JAPAN INSURANCE (SINGAPORE) PTE. LTD.

General: Singapore Insurance Fund

Reporting Cycle: 2009 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

1822G SOMPO JAPAN INSURANCE (SINGAPORE) PTE. LTD.

General: Offshore Insurance Fund

Reporting Cycle: 2009 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

I822G SOMPO JAPAN INSURANCE (SINGAPORE) PTE. LTD.

General: Singapore Insurance Fund

Reporting Cycle: 2009 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	66,187	1,372,074	1,188,842	2,627,103
Above 3 months but not exceeding 6 months	3	0	106,545	535	107,080
Above 6 months but not exceeding 12 months	4	0	0	114	114
Above 12 months	5	0	0	0	0
Gross total (2 to 5)	6	66,187	1,478,619	1,189,491	2,734,297
Provision for doubtful debts	7	0	0	0	0
Total outstanding premiums and agents' balances in respect of direct business (6 - 7)	8	66,187	1,478,619	1,189,491	2,734,297
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				306,368
Above 6 months but not exceeding 12 months	11				0
Above 12 months but not exceeding 24 months	12				2
Above 24 months	13				28
Gross total (10 to 13)	14				306,398
Provision for doubtful debts	15				0
Total outstanding premiums and agents' balances in respect of reinsurance business (14 - 15)	16				306,398
Total (8 + 16) = Row 8 of Form 1	17				3,040,695

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

I822G SOMPO JAPAN INSURANCE (SINGAPORE) PTE. LTD.

General: Offshore Insurance Fund

Reporting Cycle: 2009 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	10,822	10,528	92,010	113,360
Above 3 months but not exceeding 6 months	3	0	52	0	52
Above 6 months but not exceeding 12 months	4	0	0	0	0
Above 12 months	5	0	0	0	0
Gross total (2 to 5)	6	10,822	10,580	92,010	113,412
Provision for doubtful debts	7	0	0	0	0
Total outstanding premiums and agents' balances in respect of direct business (6 - 7)	8	10,822	10,580	92,010	113,412
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				2,652,613

Above 6 months but not exceeding 12 months	11				595
Above 12 months but not exceeding 24 months	12				371
Above 24 months	13				4,413
Gross total (10 to 13)	14				2,657,992
Provision for doubtful debts	15				4,784
Total outstanding premiums and agents' balances in respect of reinsurance business (14 - 15)	16				2,653,208
Total (8 + 16) = Row 8 of Form 1	17				2,766,620

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

I822G SOMPO JAPAN INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2009 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Reinsurance recoveries on unpaid claims	1	2,201,649
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	10,871
Above 1 year but not exceeding 2 years	4	1,440
Above 2 years	5	0
Total (3 to 5)	6	12,311
Provision for doubtful reinsurance recoverables	7	0
Total (6 - 7) = Row 10 of Form 1	8	12,311

ANNUAL RETURN: ANNEX 1G - STATEMENT OF REINSURANCE RECOVERABLES

I822G SOMPO JAPAN INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2009 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Reinsurance recoveries on unpaid claims	1	12,725,519
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	62,772
Above 1 year but not exceeding 2 years	4	24
Above 2 years	5	0
Total (3 to 5)	6	62,796
Provision for doubtful reinsurance recoverables	7	0
Total (6 - 7) = Row 10 of Form 1	8	62,796

ANNUAL RETURN: ANNEX 1H - FIXED ASSETS

I822G SOMPO JAPAN INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2009 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Motor vehicles	1	1
Computer equipment	2	31,345
Other fixed assets	3	18,572
Total (1 to 3) = Row 12 of Form 1	4	49,918

ANNUAL RETURN: ANNEX 1H - FIXED ASSETS

I822G SOMPO JAPAN INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2009 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)**

I822G SOMPO JAPAN INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2009 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	9,002
Balances due from other insurance funds established and maintained under the Act	3	0
Total (1 to 3) = Row 13 of Form 1	4	9,002

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

I822G SOMPO JAPAN INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2009 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

I822G SOMPO JAPAN INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2009 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Sundry Deposit	1	185,583
Prepayment	2	93,644
Franking Machine	3	2,344
Sundry Debtors	4	2,844
Provision for Taxation - Deferred	5	11,000
Total = Row 14 of Form 1	26	295,415

ANNUAL RETURN: ANNEX 1J - BREAKDOWN OF OTHER ASSETS

I822G SOMPO JAPAN INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2009 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Sundry Deposit	1	68,690
Provision for Tax - Corporate Tax	2	285,884
Total = Row 14 of Form 1	26	354,574

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

I822G SOMPO JAPAN INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2009 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)**

I822G SOMPO JAPAN INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2009 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	779
Balances due to other insurance funds established and maintained under the Act	3	0
Total (1 to 3) = Row 22 of Form 1	4	779

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I822G SOMPO JAPAN INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2009 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Provision for Audit Fee	1	70,000
Provision for Taxation - Corporate	2	1,903,260
Deferred Income	3	831,668
MAS Contingency Reserves for Credit Insurance	4	5,751
Other Creditors - Accrual Expenses	5	1,394,022
Sundry Creditors	6	22,304
Output GST Less Input GST	7	141,657
MAS Sundry Creditors	8	26,020
Total = Row 23 of Form 1	26	4,394,682

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I822G SOMPO JAPAN INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2009 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Provision for Tax - Deferred	1	166,000
Deferred Income	2	214
MAS Tax Special Reserve	3	1,721,569
Other Creditors - Accrual Expenses	4	29,799
Total = Row 23 of Form 1	26	1,917,582

ANNUAL RETURN: ANNEX 1N - SURPLUS

I822G SOMPO JAPAN INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2009 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Surplus at beginning of period	1	59,047,059
Net income	2	6,198,548
Transfer (to) from head office / shareholders fund	3	0
Surplus at End of Period (1 to 3) = Row 25 of Form 1	4	65,245,607

ANNUAL RETURN: ANNEX 1N - SURPLUS

I822G SOMPO JAPAN INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2009 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Surplus at beginning of period	1	41,626,797
Net income	2	4,785,006
Transfer (to) from head office / shareholders fund	3	0
Surplus at End of Period (1 to 3) = Row 25 of Form 1	4	46,411,803

**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**

1822G SOMPO JAPAN INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2009 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Registered insurer / foreign insurer under the foreign insurer scheme	1	3,263,016
Authorised reinsurer / related corporation / head office / branch of head office of the registered insurer	2	1,418,559
Unregistered reinsurer	3	3,479,804
Total (1 to 3)	4	8,161,379

**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**

I822G SOMPO JAPAN INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2009 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Registered insurer / foreign insurer under the foreign insurer scheme	1	6,133,402
Authorised reinsurer / related corporation / head office / branch of head office of the registered insurer	2	2,406,077
Unregistered reinsurer	3	47,062
Total (1 to 3)	4	8,586,541

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

I822G SOMPO JAPAN INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2009 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**

I822G SOMPO JAPAN INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2009 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

1822G SOMPO JAPAN INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2009 12

General: Singapore Insurance Fund

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

	Description	Row No.	Amount
Note 2(a) Intangible assets -	Club Membership	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: NOTES TO FORM 1

1822G SOMPO JAPAN INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2009 12

General: Offshore Insurance Fund

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

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

NIL

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

NIL

Note 5 In respect of financial guarantee business -

Amount

(a) where premiums are payable in instalments, the present value of future instalment premiums payable by the insured in a future accounting period

0

and discount rate used

0

(b) where the premiums are payable in full at the commencement of the policy of insurance, the full amount of the premiums payable by the insured in the accounting period in which the policy commences.

0

ANNUAL RETURN: FORM 1 - ADDITIONAL INFORMATION

I822G SOMPO JAPAN INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle 2009 12

Contingency Reserves - Credit Insurance

The Company has issued Credit Insurance policy since December 2006 under its Singapore Insurance Fund ("SIF"). As such, it is required to establish contingency reserves in addition to specific reserves for its credit insurance underwritten in SIF.

Special tax deductible reserves

In the 2002 Budget, it was announced that general insurers can now claim tax deduction for special reserves set aside for certain offshore risks. MAS has approved the company to provide for a tax-deductible special reserves with effect from financial year ended 31 December 2003.

Contingency and special tax deductible reserves are included as "Liabilities - Others" in Forms 1 and 8, and the amounts of such reserves are disclosed in Annex 1M.

The above does not conform to FRS 104 which prohibits provision of possible claims under contracts that are not in existence at the reporting date (such as catastrophe and equalisation provisions).

Equity Securities

The Company invested in Money Market Fund since July 2009.

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I822G SOMPO JAPAN INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2009 12

General: Singapore Insurance Fund

Description	Annex	Row No.	Amount
Gross premiums	2A	1	26,571,083
Less: Outward reinsurance premiums	2B	2	15,400,450
Investment revenue	2C	3	2,526,438
Less: Investment expenses		4	0
Other income	2D	5	34,880
Total Income (1 to 5)		6	13,731,951
Gross claims settled	2E	7	5,897,257
Less: Reinsurance recoveries		8	1,591,848
Management expenses	2F	9	4,448,827
Distribution expenses	2G	10	(1,444,006)
Increase (decrease) in net policy liabilities	2H	11	(686,856)
Provision for doubtful debts/ bad debts written off on receivables		12	0
Taxation expenses		13	858,019
Other expenses	2I	14	52,010
Total Outgo (7 to 14)		15	7,533,403
Net Income (6 - 15)	2J	16	6,198,548

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I822G SOMPO JAPAN INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2009 12

General: Offshore Insurance Fund

Description	Annex	Row No.	Amount
Gross premiums	2A	1	32,359,649
Less: Outward reinsurance premiums	2B	2	19,621,847
Investment revenue	2C	3	2,208,449
Less: Investment expenses		4	1,519
Other income	2D	5	38,622
Total Income (1 to 5)		6	14,983,354
Gross claims settled	2E	7	6,696,315
Less: Reinsurance recoveries		8	3,288,901
Management expenses	2F	9	1,995,512
Distribution expenses	2G	10	4,153,824
Increase (decrease) in net policy liabilities	2H	11	89,521
Provision for doubtful debts/ bad debts written off on receivables		12	376
Taxation expenses		13	206,133
Other expenses	2I	14	345,568
Total Outgo (7 to 14)		15	10,198,348
Net Income (6 - 15)	2J	16	4,785,006

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I822G SOMPO JAPAN INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2009 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Registered insurer / foreign insurer under the foreign insurer scheme	1	8,990,033
Authorised reinsurer / related corporation / head office / branch of head office of the registered insurer	2	2,362,228
Unregistered reinsurer	3	4,048,189
Total (1 to 3) = Row 2 of Form 2	4	15,400,450

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I822G SOMPO JAPAN INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2009 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Registered insurer / foreign insurer under the foreign insurer scheme	1	14,218,492
Authorised reinsurer / related corporation / head office / branch of head office of the registered insurer	2	5,264,198
Unregistered reinsurer	3	139,157
Total (1 to 3) = Row 2 of Form 2	4	19,621,847

ANNUAL RETURN: ANNEX 2C - INVESTMENT REVENUE

I822G SOMPO JAPAN INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2009 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	8,260	0	0	8,260
Debt securities	2	1,234,172	-7,303	1,183,611	2,410,480
Land and Buildings	3	0	0	0	0
Loans	4	0	0	0	0
Cash and deposits	5	141,332	-33,634	0	107,698
Other invested assets	6	0	0	0	0
Total (1 to 6) = Row 3 of Form 2	7				2,526,438

ANNUAL RETURN: ANNEX 2C - INVESTMENT REVENUE

I822G SOMPO JAPAN INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2009 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	6,758	0	0	6,758
Debt securities	2	1,061,127	6,526	1,163,413	2,231,066
Land and Buildings	3	0	0	0	0
Loans	4	0	0	0	0
Cash and deposits	5	80,809	-110,184	0	-29,375
Other invested assets	6	0	0	0	0
Total (1 to 6) = Row 3 of Form 2	7				2,208,449

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I822G SOMPO JAPAN INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2009 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Sundry Income	1	23,028
Difference In Exchange - Trade	2	10,753
Co-Insurance Fees	3	1,099
Total = Row 5 of Form 2	26	34,880

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I822G SOMPO JAPAN INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2009 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Interest on Premium Reserve Released	1	32,439
Sundry Income	2	6,183
Total = Row 5 of Form 2	26	38,622

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES

I822G SOMPO JAPAN INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2009 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Staff salaries & expenses	1	2,549,770
Office rent	2	298,309
Head office / parent company expenses	3	464,805
Directors' fees	4	54,536
Audit fees	5	42,840
Managing agent's fees	6	0
Repairs and maintenance	7	14,629
Public utilities	8	19,128
Printing, stationery and periodicals	9	63,471
Postage, telephone and telex charges	10	39,296
Computer charges	11	248,866
Hire of office equipment	12	33,211
Licence and association fees	13	0
Advertising and subscriptions	14	56,052
Entertainment	15	47,973
Travelling expenses	16	4,261
Staff Recruitment	1	8,907
Car Expenses	2	28,355
Co-Insurance Fees Expenses	3	20,390
General Charges	4	119,206
Insurance	5	25,576
Irrecoverable Input GST& Output GST borne by us	6	14,949
Professional Fees	7	245,904
Warehouse Charges	8	22,121
Transport	9	7,635
Miscellaneous	10	18,637
Total = Row 9 of Form 2	27	4,448,827

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES

1822G SOMPO JAPAN INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2009 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Staff salaries & expenses	1	1,071,666
Office rent	2	116,055
Head office / parent company expenses	3	135,398
Directors' fees	4	24,862
Audit fees	5	19,530
Managing agent's fees	6	0
Repairs and maintenance	7	6,669
Public utilities	8	7,442
Printing, stationery and periodicals	9	19,189
Postage, telephone and telex charges	10	14,978
Computer charges	11	113,259
Hire of office equipment	12	15,140
Licence and association fees	13	0
Advertising and subscriptions	14	8,218
Entertainment	15	2,004
Travelling expenses	16	3,902
Staff recruitment	1	3,166
Bank Charges	2	4,106
Car Expenses	3	6,168
General Charges	4	52,458
Insurance	5	11,457
Professional Fee	6	234,777
Stamp Duties	7	2,863
Property & Other Tax	8	107,016
Warehouse Charges	9	10,085
Miscellaneous	10	5,104
Total = Row 9 of Form 2	27	1,995,512

ANNUAL RETURN: ANNEX 2I - BREAKDOWN OF OTHER EXPENSES

I822G SOMPO JAPAN INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2009 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Loss on Sale of Fixed Assets	1	4
Depreciation	2	47,168
MAS Contingency Reserves for Credit Insurance	3	4,838
Total = Row 14 of Form 2	26	52,010

ANNUAL RETURN: ANNEX 2I - BREAKDOWN OF OTHER EXPENSES

I822G SOMPO JAPAN INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2009 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Depreciation	1	21,503
Interest on Premium Reserve Retained	2	3,044
Difference in Exchange - Trade	3	75,661
Increase in Tax Deductable Special Reserves	4	245,360
Total = Row 14 of Form 2	26	345,568

ANNUAL RETURN: FORM 2 - ADDITIONAL INFORMATION

I822G SOMPO JAPAN INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2009 12

NIL

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

I822G SOMPO JAPAN INSURANCE (SINGAPORE) PTE. LTD.

General: Singapore Insurance Fund

Reporting Cycle: 2009 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	5,604,598	0	4,048,903	1,515,719	1,861,136	776,946	1,076,250	907,501	3,506,068	2,668,604	2,904	185,162	854,518	8,124,757	23,008,309
Reinsurance business accepted -																
In Singapore	2	120,770	0	1,554,587	4,492	820,517	30,855	42,124	80,191	0	532,683	130	0	171,816	784,820	3,358,165
From other ASEAN countries	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
From other countries	4	45,170	0	159,439	0	0	0	0	0	0	0	0	0	0	0	204,609
Total (2 to 4)	5	165,940	0	1,714,026	4,492	820,517	30,855	42,124	80,191	0	532,683	130	0	171,816	784,820	3,562,774
Reinsurance business ceded -																
In Singapore	6	1,374,089	0	3,695,563	184,689	456,371	327,688	70,847	336,199	7,814	1,207,582	1,695	183,310	363,227	2,099,827	8,209,074
To other ASEAN countries	7	0	0	33,773	0	0	0	0	0	0	0	0	0	0	0	33,773
To other countries	8	1,147,512	0	729,814	0	36,115	0	0	144,883	3,488,695	1,510,003	0	0	100,581	5,244,162	7,157,603
Total (6 to 8)	9	2,521,601	0	4,459,150	184,689	492,486	327,688	70,847	481,082	3,496,509	2,717,585	1,695	183,310	463,808	7,343,989	15,400,450
Net premiums written (1 + 5 - 9)	10	3,248,937	0	1,303,779	1,335,522	2,189,167	480,113	1,047,527	506,610	9,559	483,702	1,339	1,852	562,526	1,565,588	11,170,633
Premium liabilities at beginning of period	11	601,806	0	235,657	730,669	1,825,904	244,534	479,826	255,766	1,375	855,166	82,780	18,564	161,435	1,375,086	5,493,482
Premium liabilities at end of period	12	203,791	0	319,630	965,694	1,953,859	110,225	543,372	147,667	71,298	562,227	40,470	6,364	166,361	994,387	5,090,958
Premiums earned during the period (10 + 11 - 12)	13	3,646,952	0	1,219,806	1,100,497	2,061,212	614,422	983,981	614,709	(60,364)	776,641	43,649	14,052	557,600	1,946,287	11,573,157
B. CLAIMS																
Gross claims settled																
Direct business	14	593,667	0	1,203,560	761,325	594,200	125,039	1,139,510	144,107	0	595,555	0	0	90,489	830,151	5,247,452
Reinsurance business accepted -																
In Singapore	15	73,777	0	264,108	0	143,894	16,184	75,298	7,683	(4)	66,416	0	0	2,449	76,544	649,805
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	73,777	0	264,108	0	143,894	16,184	75,298	7,683	(4)	66,416	0	0	2,449	76,544	649,805
Recoveries from reinsurance business ceded -																
In Singapore	19	17,436	0	651,288	28,086	58,708	39,178	131,372	49,587	0	245,285	0	0	14,122	308,994	1,235,062
To other ASEAN countries	20	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
To other countries	21	52,781	0	264,725	0	28,576	0	0	10,405	0	299	0	0	0	10,704	356,786
Total (19 to 21)	22	70,217	0	916,013	28,086	87,284	39,178	131,372	59,992	0	245,584	0	0	14,122	319,698	1,591,848
Net claims settled (14 + 18 - 22)	23	597,227	0	551,655	733,239	650,810	102,045	1,083,436	91,798	(4)	416,387	0	0	78,816	586,997	4,305,409
Claims liabilities at end of period	24	774,066	0	240,002	1,560,052	2,812,560	263,442	452,862	750,399	0	852,341	0	0	87,054	1,689,794	7,792,778
Claims liabilities at beginning of period	25	1,093,582	0	589,349	1,275,033	1,637,093	315,358	482,976	585,132	0	2,016,007	0	0	82,580	2,683,719	8,077,110
Net claims incurred (23 + 24 - 25)	26	277,711	0	202,308	1,018,258	1,826,277	50,129	1,053,322	257,065	(4)	(747,279)	0	0	83,290	(406,928)	4,021,077
C. MANAGEMENT EXPENSES																
Management Expenses	27	966,285	0	964,951	254,473	448,887	135,244	187,296	165,496	587,245	536,084	445	31,142	171,279	1,491,691	4,448,827
D. DISTRIBUTION EXPENSES																
Commissions	28	131,944	0	480,915	112,933	179,759	28,239	24,621	80,452	158	227,819	55	0	69,631	378,115	1,336,526
Reinsurance commissions	29	738,887	0	1,068,952	24,826	67,532	66,773	17,192	89,646	176,266	478,425	581	27,496	128,208	900,622	2,884,784
Net commissions incurred (28 - 29)	30	(606,943)	0	(588,037)	88,107	112,227	(38,534)	7,429	(9,194)	(176,108)	(250,606)	(526)	(27,496)	(58,577)	(522,507)	(1,548,258)
Other distribution expenses	31	22,644	0	22,612	5,963	10,519	3,169	4,389	3,878	13,761	12,562	11	730	4,014	34,956	104,252
E. UNDERWRITING RESULTS																
Underwriting gain / (loss) (13 - 26 - 27 - 30 - 31)	32	2,987,255	0	617,972	(266,304)	(336,698)	464,414	(268,455)	197,464	(485,258)	1,225,880	43,719	9,676	357,594	1,349,075	4,547,259
F. NET INVESTMENT INCOME																
	33	548,742	0	547,984	144,512	254,918	76,804	106,363	93,983	333,490	304,436	253	17,685	97,268	847,115	2,526,438
G. OPERATING RESULT (32 + 33)																
	34	3,535,997	0	1,165,956	(121,792)	(81,780)	541,218	(162,092)	291,447	(151,768)	1,530,316	43,972	27,361	454,862	2,196,190	7,073,697

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

I822G SOMPO JAPAN INSURANCE (SINGAPORE) PTE. LTD.

General: Offshore Insurance Fund

Reporting Cycle: 2009 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	839,515	0	680	1,648	841,843
Reinsurance business accepted -						
In Singapore	2	37,520	0	6,673	352	44,545
From other ASEAN countries	3	4,206,108	47,245	22,004,895	4,402,122	30,660,370
From other countries	4	11,422	0	726,795	74,674	812,891
Total (2 to 4)	5	4,255,050	47,245	22,738,363	4,477,148	31,517,806
Reinsurance business ceded -						
In Singapore	6	614,580	24,435	12,051,935	1,045,714	13,736,664
To other ASEAN countries	7	0	0	7,789	0	7,789
To other countries	8	1,319,170	425	2,500,669	2,057,130	5,877,394
Total (6 to 8)	9	1,933,750	24,860	14,560,393	3,102,844	19,621,847
Net premiums written (1 + 5 - 9)	10	3,160,815	22,385	8,178,650	1,375,952	12,737,802
Premium liabilities at beginning of period	11	603,503	5,177	2,667,109	1,148,054	4,423,843
Premium liabilities at end of period	12	580,630	6,142	2,575,791	902,985	4,065,548
Premiums earned during the period (10 + 11 - 12)	13	3,183,688	21,420	8,269,968	1,621,021	13,096,097
B. CLAIMS						
Gross claims settled						
Direct business	14	10,750	0	0	0	10,750
Reinsurance business accepted -						
In Singapore	15	(28,471)	0	57	0	(28,414)
From other ASEAN countries	16	1,073,990	0	3,720,710	270,371	5,065,071
From other countries	17	0	0	1,647,109	1,799	1,648,908
Total (15 to 17)	18	1,045,519	0	5,367,876	272,170	6,685,565
Recoveries from reinsurance business ceded -						
In Singapore	19	69,907	0	2,881,855	58,469	3,010,231
To other ASEAN countries	20	0	0	(37)	0	(37)
To other countries	21	149,142	0	127,877	1,688	278,707
Total (19 to 21)	22	219,049	0	3,009,695	60,157	3,288,901
Net claims settled (14 + 18 - 22)	23	837,220	0	2,358,181	212,013	3,407,414
Claims liabilities at end of period	24	1,272,467	0	5,626,656	4,663,087	11,562,210
Claims liabilities at beginning of period	25	1,828,889	13,300	4,762,703	4,509,502	11,114,394
Net claims incurred (23 + 24 - 25)	26	280,798	(13,300)	3,222,134	365,598	3,855,230
C. MANAGEMENT EXPENSES						
Management Expenses	27	314,094	2,993	1,402,246	276,179	1,995,512
D. DISTRIBUTION EXPENSES						
Commissions	28	1,370,961	11,811	7,044,121	902,494	9,329,387
Reinsurance commissions	29	483,219	11,164	4,108,512	572,668	5,175,563
Net commissions incurred (28 - 29)	30	887,742	647	2,935,609	329,826	4,153,824
Other distribution expenses	31	0	0	0	0	0
E. UNDERWRITING RESULTS						
Underwriting gain / (loss) (13 - 26 - 27 - 30 - 31)	32	1,701,054	31,080	709,979	649,418	3,091,531
F. NET INVESTMENT INCOME						
	33	347,371	3,310	1,550,810	305,439	2,206,930
G. OPERATING RESULT (32 + 33)						
	34	2,048,425	34,390	2,260,789	954,857	5,298,461

ANNUAL RETURN: NOTES TO FORM 6

I822G SOMPO JAPAN INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2009 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, other distribution expenses and net investment income are allocated to the different lines of business based on Gross Premium for Direct& RI-Inward.

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

I822G SOMPO JAPAN INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2009 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, other distribution expenses and net investment income are allocated to the different lines of business based on Gross Premium for Direct& RI-Inward.

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

I822G SOMPO JAPAN INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2009 12

NIL

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

1822G SOMPO JAPAN INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2009 12

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

Description	Row No.	Medical Expense		Critical Illness		Disability		Personal Accident		Hospital Cash		Total	
		Individual	Group	Individual	Group	Individual	Group	Individual	Group	Individual	Group	Individual	Group
A. PREMIUMS													
Gross premiums	1	23,768	1,094,606	0	0	0	0	18,890	788,911	0	0	42,658	1,883,517
Reinsurance ceded	2	283	70,564	0	0	0	0	9,833	317,855	0	0	10,116	388,419
Net premiums written (1 - 2)	3	23,485	1,024,042	0	0	0	0	9,057	471,056	0	0	32,542	1,495,098
Premium liabilities at beginning of period	4	10,022	469,804	0	0	0	0	5,146	239,388	0	0	15,168	709,192
Premium liabilities at end of period	5	11,525	531,847	0	0	0	0	3,075	107,150	0	0	14,600	638,997
Premium earned during the period (3 + 4 - 5)	6	21,982	961,999	0	0	0	0	11,128	603,294	0	0	33,110	1,565,293
B. CLAIMS													
Gross claims settled	7	16,447	1,198,361	0	0	0	0	4,306	136,917	0	0	20,753	1,335,278
Reinsurance recoveries	8	411	130,961	0	0	0	0	108	39,070	0	0	519	170,031
Net claims settled (7 - 8)	9	16,036	1,067,400	0	0	0	0	4,198	97,847	0	0	20,234	1,165,247
Claim liabilities at end of period	10	8,607	444,255	0	0	0	0	0	263,442	0	0	8,607	707,697
Claim liabilities at beginning of period	11	5,308	477,668	0	0	0	0	0	315,358	0	0	5,308	793,026
Net claims incurred (9 + 10 - 11)	12	19,335	1,033,987	0	0	0	0	4,198	45,931	0	0	23,533	1,079,918
C. MANAGEMENT EXPENSES													
Management expenses	13	3,989	183,307	0	0	0	0	3,165	132,079	0	0	7,154	315,386
D. DISTRIBUTION EXPENSES													
Commissions	14	664	23,957	0	0	0	0	2,098	26,141	0	0	2,762	50,098
Reinsurance commissions	15	110	17,082	0	0	0	0	1,802	64,971	0	0	1,912	82,053
Net commissions incurred (14 - 15)	16	554	6,875	0	0	0	0	296	-38,830	0	0	850	-31,955
Other distribution expenses	17	93	4,296	0	0	0	0	74	3,095	0	0	167	7,391
E. UNDERWRITING RESULTS (6 - 12 - 13 - 16 - 17)	18	-1,989	-266,466	0	0	0	0	3,395	461,019	0	0	1,406	194,553
F. NET INVESTMENT INCOME													
	19	2,266	104,097	0	0	0	0	1,797	75,007	0	0	4,063	179,104
G. OPERATING RESULTS (18 + 19)													
	20	277	-162,369	0	0	0	0	5,192	536,026	0	0	5,469	373,657
H. OTHERS													
Number of policies in force	21	6	257	0	0	0	0	60	667	0	0	66	924
Number of lives covered under policies in force	22	7	7,463	0	0	0	0	79	25,326	0	0	86	32,789
Number of claims registered	23	0	2,424	0	0	0	0	1	65	0	0	1	2,489

ANNUAL RETURN: NOTES TO FORM 7(b)

I822G SOMPO JAPAN INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2009 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, other distribution expenses and net investment income are allocated to Individual and Group based on Gross Premium for Direct& RI-Inward segregate by Individual and Group.

ANNUAL RETURN: FORM 7(b) - ADDITIONAL INFORMATION

I822G SOMPO JAPAN INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2009 12

NIL

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

1822G SOMPO JAPAN INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2009 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	10,177,612	0	0	0	10,177,612
Debt securities	2	0	86,325,885	0	0	739,608	87,065,493
Land and buildings	3	0	0	0	0	0	0
Loans	4	0	0	0	0	0	0
Cash and deposits	5	0	42,982,909	0	0	3,022,308	46,005,217
Other invested assets	6	0	0	0	0	0	0
Investment income due or accrued	7	0	53,134	0	0	1,074	54,208
Outstanding premiums and agents' balances	8	0	5,807,315	0	0	0	5,807,315
Deposits withheld by cedants	9	0	4,883,903	0	0	0	4,883,903
Reinsurance recoverables (on paid claims)	10	0	75,107	0	0	0	75,107
Income tax recoverables	11	0	0	0	0	0	0
Fixed assets	12	0	49,918	0	0	2	49,920
Inter-fund balances and intra-group balances (due from)	13	0	9,002	0	0	413,400	422,402
Other assets	14	0	649,989	0	0	26,039	676,028
Total Assets (1 to 14)	15	0	151,014,774	0	0	4,202,431	155,217,205
LIABILITIES							
Policy liabilities	16	0	28,511,494	0	0		28,511,494
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	791,368	0	0	0	791,368
Amounts owing to insurers	20	0	3,741,459	0	0	0	3,741,459
Bank loans and overdrafts	21	0	0	0	0	0	0
Inter-fund balances and intra-group balances (due to)	22	0	779	0	0	2,983	3,762
Others	23	0	6,312,264	0	0	37,449	6,349,713
Total Liabilities (16 to 23)	24	0	39,357,364	0	0	40,432	39,397,796
NET ASSETS (15 - 24)	25	0	111,657,410	0	0	4,161,999	115,819,409
SHAREHOLDERS' EQUITY & SURPLUS							
Paid-up capital	26					34,600,000	34,600,000
Reserves:							
Unappropriated profits (losses)	27					-30,438,001	-30,438,001
Other reserves	28					0	0
Surplus	29	0	111,657,410	0	0		111,657,410
Total (26 to 29)	30	0	111,657,410	0	0	4,161,999	115,819,409

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

I822G SOMPO JAPAN INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2009 12

Description	Row No.	Paid-up Capital	Other Reserves	Unappropriated Profits (Losses) (Please Specify)	Total
Balance at beginning of period	1	34,600,000	0	-30,802,142	3,797,858
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	364,141	364,141
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	0	0
Transfer (to) from overseas (branch) operations	8	0	0	0	0
Balance at End of Period	9	34,600,000	0	-30,438,001	4,161,999

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

I822G SOMPO JAPAN INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2009 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

I822G SOMPO JAPAN INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2009 12

Contingency Reserves - Credit Insurance

The Company has issued Credit Insurance policy since December 2006 under its Singapore Insurance Fund ("SIF"). As such, it is required to establish contingency reserves in addition to specific reserves for its credit insurance underwritten in SIF.

Special tax deductible reserves

In the 2002 Budget, it was announced that general insurers can now claim tax deduction for special reserves set aside for certain offshore risks. MAS has approved the company to provide for a tax-deductible special reserves with effect from financial year ended 31 December 2003.

Contingency and special tax deductible reserves are included as "Liabilities - Others" in Forms 1 and 8, and the amounts of such reserves are disclosed in Annex 1M.

The above does not conform to FRS 104 which prohibits provision of possible claims under contracts that are not in existence at the reporting date (such as catastrophe and equalisation provisions).

Equity Securities

The Company invested in Money Market Fund since July 2009.

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

I822G SOMPO JAPAN INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: **2009 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	58,930,732	0	0		58,930,732
Less: Outward reinsurance premiums	2	0	35,022,297	0	0		35,022,297
Investment revenue	3	0	4,734,887	0	0	17,285	4,752,172
Less: Investment expenses	4	0	1,519	0	0	0	1,519
Other income	5	0	73,502	0	0	682,261	755,763
Total Income (1 to 5)	6	0	28,715,305	0	0	699,546	29,414,851
Gross claims settled	7	0	12,593,572	0	0		12,593,572
Less: Reinsurance recoveries	8	0	4,880,749	0	0		4,880,749
Management expenses	9	0	6,444,339	0	0	268,535	6,712,874
Distribution expenses	10	0	2,709,818	0	0	0	2,709,818
Increase (decrease) in net policy liabilities	11	0	-597,335	0	0		-597,335
Provision for doubtful debts / bad debts written off on receivables	12	0	376	0	0	0	376
Taxation expenses	13	0	1,064,152	0	0	65,000	1,129,152
Other expenses	14	0	397,578	0	0	1,870	399,448
Total Outgo (7 to 14)	15	0	17,731,751	0	0	335,405	18,067,156
NET INCOME (6 - 15)	16	0	10,983,554	0	0	364,141	11,347,695

ANNUAL RETURN: FORM 9 - ADDITIONAL INFORMATION

I822G SOMPO JAPAN INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2009 12

Equity Securities

The Company invested in Money Market Fund since July 2009.

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

ACTUARIAL INVESTIGATION OF POLICY LIABILITIES

I822G SOMPO JAPAN INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2009 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	5,091,000	4,066,000
Claim Liabilities	7,793,000	11,562,000
Policy Liabilities	12,884,000	15,628,000

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

None

ANNUAL RETURN: FORM 20 - ADDITIONAL INFORMATION

I822G SOMPO JAPAN INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2009 12

NIL

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

I822G SOMPO JAPAN INSURANCE (SINGAPORE) PTE. LTD.

General: Singapore Insurance Fund

Reporting Cycle: 2009 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	65,245,607
Less:		
Reinsurance adjustment	6	1,927,269
Financial resource adjustment: (8 to 12)	7	19,350
(a) loans to, guarantees granted for, and other unsecured amounts owed to the registered insurer	8	9,002
(b) charged assets	9	0
(c) deferred tax assets	10	11,000
(d) intangible assets	11	0
(e) other financial resource adjustments	12	-652
Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)	13	63,298,988
(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	2,928,853
(a) Premium liability risk requirement	31	990,385
(b) Claim liability risk requirement	32	1,938,468
Total C1 Requirement (14 + 23 + 30)	33	2,928,853
B. Component 2 Requirement - Investment Risks and Risks arising from Interest Rate Sensitivity and Foreign Currency Mismatch between Asset and Liabilities		
Equity Investment Risk Requirement (35 to 36)	34	0
(a) Specific Risk Requirement	35	0

(b) General Risk Requirement	36	0
Debt Investment and Duration Mismatch Risk Requirement: (38 or 43, whichever is higher)	37	2,640,971
(a) Sum of: (39 + 42)	38	2,640,971
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	2,640,971
Debt specific risk requirement	40	1,773,363
Debt general risk requirement	41	867,608
Liability adjustment requirement in an increasing interest rate environment	42	0
(b) Sum of: (44 + 47)	43	-2,640,971
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	-2,640,971
Debt specific risk requirement	45	-1,773,363
Negative of debt general risk requirement	46	-867,608
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	381,704
Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)	53	3,022,675
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	5,951,528

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

I822G SOMPO JAPAN INSURANCE (SINGAPORE) PTE. LTD.

General: Offshore Insurance Fund

Reporting Cycle: 2009 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	46,411,803
Less:		
Reinsurance adjustment	6	260,459
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	46,151,344
(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	3,123,707
(a) Premium liability risk requirement	31	0
(b) Claim liability risk requirement	32	3,123,707
Total C1 Requirement (14 + 23 + 30)	33	3,123,707
B. Component 2 Requirement - Investment Risks and Risks arising from Interest Rate Sensitivity and Foreign Currency Mismatch between Asset and Liabilities		
Equity Investment Risk Requirement (35 to 36)	34	0
(a) Specific Risk Requirement	35	0
(b) General Risk Requirement	36	0
Debt Investment and Duration Mismatch Risk Requirement:		

(38 or 43, whichever is higher)	37	2,173,870
(a) Sum of: (39 + 42)	38	2,173,870
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	2,173,870
Debt specific risk requirement	40	1,500,402
Debt general risk requirement	41	673,468
Liability adjustment requirement in an increasing interest rate environment	42	0
(b) Sum of: (44 + 47)	43	-2,173,870
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	-2,173,870
Debt specific risk requirement	45	-1,500,402
Negative of debt general risk requirement	46	-673,468
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	712,435
Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)	53	2,886,305
C. Component 3 Requirement - Concentration Risks		
Counterparty Exposure	54	537,367
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	537,367
Total Risk Requirement of Insurance Fund (33 + 53 +61)	62	6,547,379

ANNUAL RETURN: FORM 21 - ADDITIONAL INFORMATION

I822G SOMPO JAPAN INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2009 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

I822G SOMPO JAPAN INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2009 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	9,564
Total C2 Requirement (21 + 24 + 35 + 36 + 37 + 38)	39	9,564
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	9,564

ANNUAL RETURN: FORM 22 - ADDITIONAL INFORMATION

I822G SOMPO JAPAN INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2009 12

NIL

ANNUAL RETURN

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

I822G SOMPO JAPAN INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2009 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	111,657,410
Balances in the surplus account of each participating fund	2	0
Paid-up ordinary share capital	3	34,600,000
Unappropriated profits (losses)	4	-30,438,001
Surpluses of Overseas Branch Operations	5	0
Irredeemable and non-cumulative preference shares	6	0
Any other capital instrument approved by the Authority as a Tier 1 resource	7	0
Less:		
Reinsurance adjustment	8	2,187,728
Financial resource adjustment: (10 to 14)	9	1,174,358
(a) loans to, guarantees granted for and other unsecured amounts owed to the registered insurer	10	422,402
(b) charged assets	11	739,608
(c) deferred tax assets	12	13,000
(d) intangible assets	13	0
(e) other financial resource adjustments	14	-652
Total Tier 1 Resource (1 to 7 less 8 to 9)	15	112,457,323
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	112,457,323
(ii) Total Risk Requirement of Registered Insurer		
(a) Total risk requirements of insurance funds established or maintained under the Act	22	12,498,907
(b) Total risk requirements of assets and liabilities that do not belong to any insurance fund established and maintained under the Act	23	9,564
Total Risk Requirement of Registered Insurer (22 to 23)	24	12,508,471
CAPITAL ADEQUACY RATIO (21/24)	25	899.05 %

ANNUAL RETURN: FORM 23 - ADDITIONAL INFORMATION

I822G SOMPO JAPAN INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2009 12

NIL