

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I822G TENET SOMPO INSURANCE PTE. LTD.

Reporting Cycle: 2012 12

General: Singapore Insurance Fund

Description	Annex	Row No.	Amount
ASSETS			
Equity securities	1A	1	2,511,525
Debt securities	1B	2	502,608
Land and buildings	1C	3	0
Loans	1D	4	0
Cash and deposits		5	42,732,025
Other invested assets	1E	6	0
Investment income due or accrued		7	17,667
Outstanding premiums and agents' balances	1F	8	3,613,053
Deposits withheld by cedants		9	0
Reinsurance recoverables (on paid claims)	1G	10	66,999
Income tax recoverables		11	0
Fixed assets	1H	12	437,293
Inter-fund balances and intra group balances (due from)	1I	13	200,718
Other assets	1J	14	516,175
Total Assets (1 to 14)		15	50,598,063
LIABILITIES			
Policy liabilities	1K	16	23,563,117
Other liabilities:			
Outstanding claims		17	0
Annuities due and unpaid		18	0
Reinsurance deposits		19	0
Amounts owing to insurers		20	3,902,371
Bank loans and overdrafts		21	0
Inter-fund balances and intra-group balances (due to)	1L	22	0
Others	1M	23	1,980,405
Total Liabilities (16 to 23)		24	29,445,893
SURPLUS (15 - 24)	1N	25	21,152,170

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I822G TENET SOMPO INSURANCE PTE. LTD.

Reporting Cycle: 2012 12

General: Offshore Insurance Fund

Description	Annex	Row No.	Amount
ASSETS			
Equity securities	1A	1	18,006,022
Debt securities	1B	2	13,918,058
Land and buildings	1C	3	0
Loans	1D	4	0
Cash and deposits		5	209,905,560
Other invested assets	1E	6	0
Investment income due or accrued		7	35,427
Outstanding premiums and agents' balances	1F	8	4,091,230
Deposits withheld by cedants		9	9,398,218
Reinsurance recoverables (on paid claims)	1G	10	120,524,830
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	9,003,369
Total Assets (1 to 14)		15	384,882,714
LIABILITIES			
Policy liabilities	1K	16	182,007,247
Other liabilities:			
Outstanding claims		17	0
Annuities due and unpaid		18	0
Reinsurance deposits		19	1,891,612
Amounts owing to insurers		20	3,702,968
Bank loans and overdrafts		21	0
Inter-fund balances and intra-group balances (due to)	1L	22	0
Others	1M	23	1,112,597
Total Liabilities (16 to 23)		24	188,714,424
SURPLUS (15 - 24)	1N	25	196,168,290

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I822G TENET SOMPO INSURANCE PTE. LTD.

Reporting Cycle: 2012 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	2,511,525	2,511,525
Total (1 to 2) = Row 1 of Form 1	3			2,511,525

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I822G TENET SOMPO INSURANCE PTE. LTD.

Reporting Cycle: 2012 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	18,006,022	18,006,022
Total (1 to 2) = Row 1 of Form 1	3			18,006,022

ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES

I822G TENET SOMPO INSURANCE PTE. LTD.

Reporting Cycle: 2012 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Government debt securities	1	0
Qualifying debt securities	2	0
Other debt securities	3	502,608
Total (1 to 3) = Row 2 of Form 1	4	502,608

ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES

I822G TENET SOMPO INSURANCE PTE. LTD.

Reporting Cycle: 2012 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Government debt securities	1	2,042,685
Qualifying debt securities	2	4,682,474
Other debt securities	3	7,192,899
Total (1 to 3) = Row 2 of Form 1	4	13,918,058

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

I822G TENET SOMPO INSURANCE PTE. LTD.

Reporting Cycle: 2012 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 TENET SOMPO INSURANCE PTE. LTD.

Reporting Cycle: 2012 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 TENET SOMPO INSURANCE PTE. LTD.

Reporting Cycle: 2012 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 TENET SOMPO INSURANCE PTE. LTD.

Reporting Cycle: 2012 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

I822G TENET SOMPO INSURANCE PTE. LTD.

General: Singapore Insurance Fund

Reporting Cycle: 2012 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

I822G TENET SOMPO INSURANCE PTE. LTD.

General: Offshore Insurance Fund

Reporting Cycle: 2012 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 TENET SOMPO INSURANCE PTE. LTD.

General: Singapore Insurance Fund

Reporting Cycle: 2012 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	37,563	396,749	1,274,672	1,708,984
Above 3 months but not exceeding 6 months	3	125	772,646	266,098	1,038,869
Above 6 months but not exceeding 12 months	4	0	725,712	9,800	735,512
Above 12 months	5	0	31,908	237	32,145
Gross total (2 to 5)	6	37,688	1,927,015	1,550,807	3,515,510
Provision for doubtful debts	7	0	0	237	237
Total outstanding premiums and agents' balances in respect of direct business (6 - 7)	8	37,688	1,927,015	1,550,570	3,515,273
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				97,780
Above 6 months but not exceeding 12 months	11				0
Above 12 months but not exceeding 24 months	12				0
Above 24 months	13				0
Gross total (10 to 13)	14				97,780
Provision for doubtful debts	15				0
Total outstanding premiums and agents' balances in respect of reinsurance business (14 - 15)	16				97,780
Total (8 + 16) = Row 8 of Form 1	17				3,613,053

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 TENET SOMPO INSURANCE PTE. LTD.

General: Offshore Insurance Fund

Reporting Cycle: 2012 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	12,197	11,812	99,982	123,991
Above 3 months but not exceeding 6 months	3	0	26,911	0	26,911
Above 6 months but not exceeding 12 months	4	0	13,364	878	14,242
Above 12 months	5	0	16,990	532	17,522
Gross total (2 to 5)	6	12,197	69,077	101,392	182,666
Provision for doubtful debts	7	0	0	1,410	1,410
Total outstanding premiums and agents' balances in respect of direct business (6 - 7)	8	12,197	69,077	99,982	181,256
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				3,878,170

Above 6 months but not exceeding 12 months	11				31,804
Above 12 months but not exceeding 24 months	12				0
Above 24 months	13				4,510
Gross total (10 to 13)	14				3,914,484
Provision for doubtful debts	15				4,510
Total outstanding premiums and agents' balances in respect of reinsurance business (14 - 15)	16				3,909,974
Total (8 + 16) = Row 8 of Form 1	17				4,091,230

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 TENET SOMPO INSURANCE PTE. LTD.

Reporting Cycle: 2012 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Reinsurance recoveries on unpaid claims	1	9,501,712
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	21,648
Above 1 year but not exceeding 2 years	4	0
Above 2 years	5	45,351
Total (3 to 5)	6	66,999
Provision for doubtful reinsurance recoverables	7	0
Total (6 - 7) = Row 10 of Form 1	8	66,999

ANNUAL RETURN: ANNEX 1G - STATEMENT OF REINSURANCE RECOVERABLES

I822G TENET SOMPO INSURANCE PTE. LTD.

Reporting Cycle: 2012 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Reinsurance recoveries on unpaid claims	1	261,436,449
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	120,524,830
Above 1 year but not exceeding 2 years	4	0
Above 2 years	5	0
Total (3 to 5)	6	120,524,830
Provision for doubtful reinsurance recoverables	7	0
Total (6 - 7) = Row 10 of Form 1	8	120,524,830

ANNUAL RETURN: ANNEX 1H - FIXED ASSETS

I822G TENET SOMPO INSURANCE PTE. LTD.

Reporting Cycle: 2012 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Motor vehicles	1	0
Computer equipment	2	13,842
Other fixed assets	3	423,451
Total (1 to 3) = Row 12 of Form 1	4	437,293

ANNUAL RETURN: ANNEX 1H - FIXED ASSETS

I822G TENET SOMPO INSURANCE PTE. LTD.

Reporting Cycle: 2012 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 TENET SOMPO INSURANCE PTE. LTD.

Reporting Cycle: 2012 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	200,718
Balances due from other insurance funds established and maintained under the Act	3	0
Total (1 to 3) = Row 13 of Form 1	4	200,718

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

I822G TENET SOMPO INSURANCE PTE. LTD.

Reporting Cycle: 2012 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 TENET SOMPO INSURANCE PTE. LTD.

Reporting Cycle: 2012 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Investment in Club Membership	1	11,364
Sundry Deposit	2	199,711
Prepayment	3	286,267
Franking Machine	4	810
Sundry Debtors	5	23
Provision for Taxation - Deferred	6	18,000
Total = Row 14 of Form 1	26	516,175

ANNUAL RETURN: ANNEX 1J - BREAKDOWN OF OTHER ASSETS

I822G TENET SOMPO INSURANCE PTE. LTD.

Reporting Cycle: 2012 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Sundry Deposit	1	68,690
Provision for Taxation - Deferred	2	8,793,000
Provision for Taxation - Withholding Tax (IRAS)	3	27,821
Prepayment	4	17,260
Sundry Debtors	5	96,598
Total = Row 14 of Form 1	26	9,003,369

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

I822G TENET SOMPO INSURANCE PTE. LTD.

Reporting Cycle: 2012 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 TENET SOMPO INSURANCE PTE. LTD.

Reporting Cycle: 2012 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

I822G TENET SOMPO INSURANCE PTE. LTD.

Reporting Cycle: 2012 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Provision for Audit Fee	1	35,000
Provision for Professional Fee	2	69,790
Deferred Income	3	576,180
MAS Contingency Reserves for Credit Insurance	4	6,221
Other Creditors - Accrued Expenses	5	1,128,786
Sundry Creditors	6	225
Output GST less Input GST	7	160,799
MAS Sundry Creditors	8	3,404
Total = Row 23 of Form 1	26	1,980,405

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I822G TENET SOMPO INSURANCE PTE. LTD.

Reporting Cycle: 2012 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Deferred Income	1	2,117
Other Creditors - Accrual Expenses	2	64,788
MAS Sundry Creditors	3	1,358
Provision for Reinsurance Premium	4	1,044,334
Total = Row 23 of Form 1	26	1,112,597

ANNUAL RETURN: ANNEX 1N - SURPLUS

I822G TENET SOMPO INSURANCE PTE. LTD.

Reporting Cycle: 2012 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Surplus at beginning of period	1	20,774,894
Net income	2	377,276
Transfer (to) from head office / shareholders fund	3	0
Surplus at End of Period (1 to 3) = Row 25 of Form 1	4	21,152,170

ANNUAL RETURN: ANNEX 1N - SURPLUS

I822G TENET SOMPO INSURANCE PTE. LTD.

Reporting Cycle: 2012 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Surplus at beginning of period	1	78,223,816
Net income	2	67,944,474
Transfer (to) from head office / shareholders fund	3	50,000,000
Surplus at End of Period (1 to 3) = Row 25 of Form 1	4	196,168,290

**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 TENET SOMPO INSURANCE PTE. LTD.

Reporting Cycle: 2012 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Registered insurer / foreign insurer under the foreign insurer scheme	1	6,031,491
Authorised reinsurer / related corporation / head office / branch of head office of the registered insurer	2	1,498,268
Unregistered reinsurer	3	1,792,409
Total (1 to 3)	4	9,322,168

**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 TENET SOMPO INSURANCE PTE. LTD.

Reporting Cycle: 2012 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Registered insurer / foreign insurer under the foreign insurer scheme	1	14,501,541
Authorised reinsurer / related corporation / head office / branch of head office of the registered insurer	2	4,087,939
Unregistered reinsurer	3	1,313,456
Total (1 to 3)	4	19,902,936

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

I822G TENET SOMPO INSURANCE PTE. LTD.

Reporting Cycle: 2012 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 TENET SOMPO INSURANCE PTE. LTD.

Reporting Cycle: 2012 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

I822G TENET SOMPO INSURANCE PTE. LTD.

Reporting Cycle: 2012 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	11,364

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

I822G TENET SOMPO INSURANCE PTE. LTD.

Reporting Cycle: 2012 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 TENET SOMPO INSURANCE PTE. LTD.

Reporting Cycle 2012 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.

Contingency 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 TENET SOMPO INSURANCE PTE. LTD.

Reporting Cycle: 2012 12

General: Singapore Insurance Fund

Description	Annex	Row No.	Amount
Gross premiums	2A	1	29,377,083
Less: Outward reinsurance premiums	2B	2	17,276,909
Investment revenue	2C	3	106,468
Less: Investment expenses		4	100
Other income	2D	5	56,830
Total Income (1 to 5)		6	12,263,372
Gross claims settled	2E	7	10,725,986
Less: Reinsurance recoveries		8	3,537,036
Management expenses	2F	9	4,895,866
Distribution expenses	2G	10	(1,282,689)
Increase (decrease) in net policy liabilities	2H	11	1,207,627
Provision for doubtful debts/ bad debts written off on receivables		12	237
Taxation expenses		13	(384,654)
Other expenses	2I	14	260,759
Total Outgo (7 to 14)		15	11,886,096
Net Income (6 - 15)	2J	16	377,276

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I822G TENET SOMPO INSURANCE PTE. LTD.

Reporting Cycle: 2012 12

General: Offshore Insurance Fund

Description	Annex	Row No.	Amount
Gross premiums	2A	1	53,786,501
Less: Outward reinsurance premiums	2B	2	46,436,674
Investment revenue	2C	3	(2,682,172)
Less: Investment expenses		4	465
Other income	2D	5	33,840
Total Income (1 to 5)		6	4,701,030
Gross claims settled	2E	7	901,868,394
Less: Reinsurance recoveries		8	786,599,023
Management expenses	2F	9	2,822,099
Distribution expenses	2G	10	5,695,410
Increase (decrease) in net policy liabilities	2H	11	(188,356,889)
Provision for doubtful debts/ bad debts written off on receivables		12	1,410
Taxation expenses		13	(2,838,673)
Other expenses	2I	14	4,163,828
Total Outgo (7 to 14)		15	(63,243,444)
Net Income (6 - 15)	2J	16	67,944,474

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I822G TENET SOMPO INSURANCE PTE. LTD.

Reporting Cycle: 2012 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Registered insurer / foreign insurer under the foreign insurer scheme	1	12,284,710
Authorised reinsurer / related corporation / head office / branch of head office of the registered insurer	2	3,477,860
Unregistered reinsurer	3	1,514,339
Total (1 to 3) = Row 2 of Form 2	4	17,276,909

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I822G TENET SOMPO INSURANCE PTE. LTD.

Reporting Cycle: 2012 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Registered insurer / foreign insurer under the foreign insurer scheme	1	33,292,514
Authorised reinsurer / related corporation / head office / branch of head office of the registered insurer	2	9,831,361
Unregistered reinsurer	3	3,312,799
Total (1 to 3) = Row 2 of Form 2	4	46,436,674

ANNUAL RETURN: ANNEX 2C - INVESTMENT REVENUE

I822G TENET SOMPO INSURANCE PTE. LTD.

Reporting Cycle: 2012 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	5,432	0	0	5,432
Debt securities	2	112,765	68,636	18,814	200,215
Land and Buildings	3	0	0	0	0
Loans	4	0	0	0	0
Cash and deposits	5	155,072	-169,835	-84,416	-99,179
Other invested assets	6	0	0	0	0
Total (1 to 6) = Row 3 of Form 2	7				106,468

ANNUAL RETURN: ANNEX 2C - INVESTMENT REVENUE

I822G TENET SOMPO INSURANCE PTE. LTD.

Reporting Cycle: 2012 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	30,620	0	0	30,620
Debt securities	2	1,088,448	993,577	-588,606	1,493,419
Land and Buildings	3	0	0	0	0
Loans	4	0	0	0	0
Cash and deposits	5	764,772	-443,123	-4,527,860	-4,206,211
Other invested assets	6	0	0	0	0
Total (1 to 6) = Row 3 of Form 2	7				-2,682,172

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I822G TENET SOMPO INSURANCE PTE. LTD.

Reporting Cycle: 2012 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Sundry Income	1	40,044
Co-Insurance Fees	2	16,786
Total = Row 5 of Form 2	26	56,830

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I822G TENET SOMPO INSURANCE PTE. LTD.

Reporting Cycle: 2012 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Interest on Premium Reserve Released	1	30,245
Sundry Income	2	3,595
Total = Row 5 of Form 2	26	33,840

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES

I822G TENET SOMPO INSURANCE PTE. LTD.

Reporting Cycle: 2012 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Staff salaries & expenses	1	2,747,887
Office rent	2	383,649
Head office / parent company expenses	3	459,590
Directors' fees	4	43,926
Audit fees	5	42,700
Managing agent's fees	6	0
Repairs and maintenance	7	11,737
Public utilities	8	22,904
Printing, stationery and periodicals	9	59,408
Postage, telephone and telex charges	10	41,165
Computer charges	11	189,390
Hire of office equipment	12	31,308
Licence and association fees	13	0
Advertising and subscriptions	14	65,955
Entertainment	15	41,007
Travelling expenses	16	1,956
Professional Fee	1	162,065
Staff Recruitment	2	39,759
Car Expenses	3	24,352
Co-Insurance Expenses	4	72,112
Entrance Fee	5	31,832
General Charges	6	327,649
Insurance	7	23,491
Irrecoverable Input GST	8	33,771
Warehouse Charges	9	20,201
Miscellaneous	10	18,052
Total = Row 9 of Form 2	27	4,895,866

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES

1822G TENET SOMPO INSURANCE PTE. LTD.

Reporting Cycle: 2012 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Staff salaries & expenses	1	1,496,983
Office rent	2	202,399
Head office / parent company expenses	3	241,360
Directors' fees	4	25,924
Audit fees	5	25,200
Managing agent's fees	6	0
Repairs and maintenance	7	6,785
Public utilities	8	12,083
Printing, stationery and periodicals	9	24,940
Postage, telephone and telex charges	10	22,679
Computer charges	11	111,865
Hire of office equipment	12	18,477
Licence and association fees	13	0
Advertising and subscriptions	14	8,171
Entertainment	15	2,484
Travelling expenses	16	25,540
Professional Fee	1	254,121
Staff Recruitment	2	16,820
Bank Charges	3	10,202
Car Expenses	4	9,826
Entrance Fee	5	15,695
General Charges	6	186,473
Insurance	7	16,787
Property & Other Tax	8	67,067
Warehouse Charges	9	11,922
Miscellaneous	10	8,296
Total = Row 9 of Form 2	27	2,822,099

ANNUAL RETURN: ANNEX 2I - BREAKDOWN OF OTHER EXPENSES

I822G TENET SOMPO INSURANCE PTE. LTD.

Reporting Cycle: 2012 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Loss on Sale of Fixed Assets	1	4,752
Depreciation	2	195,931
Difference In Exchange - Trade	3	52,950
Policy Owners' Protection Scheme Levy	4	7,126
Total = Row 14 of Form 2	26	260,759

ANNUAL RETURN: ANNEX 2I - BREAKDOWN OF OTHER EXPENSES

I822G TENET SOMPO INSURANCE PTE. LTD.

Reporting Cycle: 2012 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Depreciation	1	115,631
Interest on Premium Reserve Retained	2	4,075
Difference In Exchange - Trade	3	4,044,122
Total = Row 14 of Form 2	26	4,163,828

ANNUAL RETURN: FORM 2 - ADDITIONAL INFORMATION

I822G TENET SOMPO INSURANCE PTE. LTD.

Reporting Cycle: 2012 12

NIL

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

I822G TENET SOMPO INSURANCE PTE. LTD.

General: Singapore Insurance Fund

Reporting Cycle: 2012 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	5,930,178	998,734	6,034,617	1,623,609	3,414,162	892,917	1,302,693	966,449	600	2,835,807	138,728	479,706	814,321	5,235,611	25,432,521
Reinsurance business accepted -																
In Singapore	2	92,074	428,541	1,448,996	2,538	854,404	125,057	52,686	129,142	0	513,910	1,567	0	256,820	901,439	3,905,735
From other ASEAN countries	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
From other countries	4	38,827	0	0	0	0	0	0	0	0	0	0	0	0	0	38,827
Total (2 to 4)	5	130,901	428,541	1,448,996	2,538	854,404	125,057	52,686	129,142	0	513,910	1,567	0	256,820	901,439	3,944,562
Reinsurance business ceded -																
In Singapore	6	1,415,222	938,227	3,593,594	233,039	1,561,839	429,863	78,338	249,626	15	2,347,053	3,468	474,908	385,579	3,460,649	11,710,771
To other ASEAN countries	7	27,081	802	98,419	0	0	2,564	246	165	0	61,078	0	0	83,716	144,959	274,071
To other countries	8	1,264,288	238,022	2,746,476	0	77,111	4,035	14,509	317,061	0	386,728	133,680	0	110,157	947,626	5,292,067
Total (6 to 8)	9	2,706,591	1,177,051	6,438,489	233,039	1,638,950	436,462	93,093	566,852	15	2,794,859	137,148	474,908	579,452	4,553,234	17,276,909
Net premiums written (1 + 5 - 9)	10	3,354,488	250,224	1,045,124	1,393,108	2,629,616	581,512	1,262,286	528,739	585	554,858	3,147	4,798	491,689	1,583,816	12,100,174
Premium liabilities at beginning of period	11	325,394	45,331	739,647	985,750	4,645,272	148,278	592,901	176,779	28,876	891,399	29,887	7,675	146,064	1,280,680	8,763,253
Premium liabilities at end of period	12	385,888	91,064	365,038	870,086	3,471,778	76,260	537,657	123,744	15,298	527,784	27,120	2,238	67,407	763,591	6,561,362
Premiums earned during the period (10 + 11 - 12)	13	3,293,994	204,491	1,419,733	1,508,772	3,803,110	653,530	1,317,530	581,774	14,163	918,473	5,914	10,235	570,346	2,100,905	14,302,065
B. CLAIMS																
Gross claims settled																
Direct business	14	1,042,510	412,868	387,698	1,014,243	2,574,748	55,463	1,107,815	44,316	0	1,919,601	0	0	56,891	2,020,808	8,616,153
Reinsurance business accepted -																
In Singapore	15	9,008	2,160	257,629	350	1,473,305	24,051	121,687	46,963	0	125,885	0	0	48,795	221,643	2,109,833
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	9,008	2,160	257,629	350	1,473,305	24,051	121,687	46,963	0	125,885	0	0	48,795	221,643	2,109,833
Recoveries from reinsurance business ceded -																
In Singapore	19	188,621	290,569	403,809	38,031	615,020	21,063	129,328	36,638	0	563,101	0	0	30,091	629,830	2,316,271
To other ASEAN countries	20	8	0	1,388	0	0	0	179	0	0	0	0	0	0	0	1,575
To other countries	21	284,277	47,657	1,958	0	10,041	0	7,931	6,017	0	861,309	0	0	0	867,326	1,219,190
Total (19 to 21)	22	472,906	338,226	407,155	38,031	625,061	21,063	137,438	42,655	0	1,424,410	0	0	30,091	1,497,156	3,537,036
Net claims settled (14 + 18 - 22)	23	578,612	76,802	238,172	976,562	3,422,992	58,451	1,092,064	48,624	0	621,076	0	0	75,595	745,295	7,188,950
Claims liabilities at end of period	24	518,310	380,864	1,052,246	2,671,950	9,379,888	72,250	762,019	938,544	0	1,130,988	0	0	94,696	2,164,228	17,001,755
Claims liabilities at beginning of period	25	497,791	77,197	756,519	1,810,591	7,219,718	154,101	646,115	1,147,538	0	1,170,829	0	0	111,838	2,430,205	13,592,237
Net claims incurred (23 + 24 - 25)	26	599,131	380,469	533,899	1,837,921	5,583,162	(23,400)	1,207,968	(160,370)	0	581,235	0	0	58,453	479,318	10,598,468
C. MANAGEMENT EXPENSES																
Management Expenses	27	1,010,017	237,939	1,246,977	271,231	711,369	169,887	225,699	182,616	0	558,129	23,500	79,803	178,699	1,022,747	4,895,866
D. DISTRIBUTION EXPENSES																
Commissions	28	145,470	229,571	421,275	129,866	314,432	40,725	27,332	84,648	30	482,036	14,327	6,280	88,754	676,075	1,984,746
Reinsurance commissions	29	618,864	292,221	1,021,696	23,960	260,868	88,030	22,305	114,050	6	698,352	31,399	73,308	121,562	1,038,677	3,366,621
Net commissions incurred (28 - 29)	30	(473,394)	(62,650)	(600,421)	105,906	53,564	(47,305)	5,027	(29,402)	24	(216,316)	(17,072)	(67,028)	(32,808)	(362,602)	(1,381,875)
Other distribution expenses	31	20,462	4,820	25,263	5,495	14,412	3,442	4,572	3,700	0	11,307	476	1,617	3,620	20,720	99,186
E. UNDERWRITING RESULTS																
Underwriting gain / (loss) (13 - 26 - 27 - 30 - 31)	32	2,137,778	(356,087)	214,015	(711,781)	(2,559,397)	550,906	(125,736)	585,230	14,139	(15,882)	(990)	(4,157)	362,382	940,722	90,420
F. NET INVESTMENT INCOME																
	33	21,944	5,169	27,092	5,893	15,455	3,691	4,904	3,968	0	12,126	510	1,734	3,882	22,220	106,368
G. OPERATING RESULT (32 + 33)																
	34	2,159,722	(350,918)	241,107	(705,888)	(2,543,942)	554,597	(120,832)	589,198	14,139	(3,756)	(480)	(2,423)	366,264	962,942	196,788

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

I822G TENET SOMPO INSURANCE PTE. LTD.

General: Offshore Insurance Fund

Reporting Cycle: 2012 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	2,285,102	212,006	0	54,837	2,551,945
Reinsurance business accepted -						
In Singapore	2	58,630	141,843	0	0	200,473
From other ASEAN countries	3	6,391,578	191,439	37,908,884	5,561,387	50,053,288
From other countries	4	26,874	476,559	470,752	6,610	980,795
Total (2 to 4)	5	6,477,082	809,841	38,379,636	5,567,997	51,234,556
Reinsurance business ceded -						
In Singapore	6	2,350,758	780,340	26,047,296	1,854,989	31,033,383
To other ASEAN countries	7	62,340	534	737,037	41,860	841,771
To other countries	8	4,380,953	52,737	8,029,394	2,098,436	14,561,520
Total (6 to 8)	9	6,794,051	833,611	34,813,727	3,995,285	46,436,674
Net premiums written (1 + 5 - 9)	10	1,968,133	188,236	3,565,909	1,627,549	7,349,827
Premium liabilities at beginning of period	11	556,928	6,326	646,677	446,931	1,656,862
Premium liabilities at end of period	12	650,172	53,298	2,463,789	396,975	3,564,234
Premiums earned during the period (10 + 11 - 12)	13	1,874,889	141,264	1,748,797	1,677,505	5,442,455
B. CLAIMS						
Gross claims settled						
Direct business	14	257,449	830	0	2,896	261,175
Reinsurance business accepted -						
In Singapore	15	6,893	0	0	0	6,893
From other ASEAN countries	16	41,976,342	0	847,598,070	11,955,184	901,529,596
From other countries	17	81	987	56,556	13,106	70,730
Total (15 to 17)	18	41,983,316	987	847,654,626	11,968,290	901,607,219
Recoveries from reinsurance business ceded -						
In Singapore	19	8,271,244	1,454	539,477,483	8,311,300	556,061,481
To other ASEAN countries	20	0	0	6,056	0	6,056
To other countries	21	37,526,622	0	192,950,581	54,283	230,531,486
Total (19 to 21)	22	45,797,866	1,454	732,434,120	8,365,583	786,599,023
Net claims settled (14 + 18 - 22)	23	(3,557,101)	363	115,220,506	3,605,603	115,269,371
Claims liabilities at end of period	24	1,783,773	49,896	173,436,636	3,172,708	178,443,013
Claims liabilities at beginning of period	25	2,001,048	30,292	358,761,945	7,913,989	368,707,274
Net claims incurred (23 + 24 - 25)	26	(3,774,376)	19,967	(70,104,803)	(1,135,678)	(74,994,890)
C. MANAGEMENT EXPENSES						
Management Expenses	27	459,720	53,620	2,013,850	294,909	2,822,099
D. DISTRIBUTION EXPENSES						
Commissions	28	1,727,445	171,135	10,942,059	1,335,774	14,176,413
Reinsurance commissions	29	1,311,426	208,678	6,164,572	807,186	8,491,862
Net commissions incurred (28 - 29)	30	416,019	(37,543)	4,777,487	528,588	5,684,551
Other distribution expenses	31	1,769	206	7,749	1,135	10,859
E. UNDERWRITING RESULTS						
Underwriting gain / (loss) (13 - 26 - 27 - 30 - 31)	32	4,771,757	105,014	65,054,514	1,988,551	71,919,836
F. NET INVESTMENT INCOME						
	33	(437,002)	(50,970)	(1,914,330)	(280,335)	(2,682,637)
G. OPERATING RESULT (32 + 33)						
	34	4,334,755	54,044	63,140,184	1,708,216	69,237,199

ANNUAL RETURN: NOTES TO FORM 6

I822G TENET SOMPO INSURANCE PTE. LTD.

Reporting Cycle: 2012 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 and 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 TENET SOMPO INSURANCE PTE. LTD.

Reporting Cycle: 2012 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 and 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 TENET SOMPO INSURANCE PTE. LTD.

Reporting Cycle: 2012 12

NIL

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

1822G TENET SOMPO INSURANCE PTE. LTD.

Reporting Cycle: 2012 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	8,406	1,346,973	0	0	0	0	11,900	1,006,074	0	0	20,306	2,353,047
Reinsurance ceded	2	186	92,907	0	0	0	0	5,157	431,305	0	0	5,343	524,212
Net premiums written (1 - 2)	3	8,220	1,254,066	0	0	0	0	6,743	574,769	0	0	14,963	1,828,835
Premium liabilities at beginning of period	4	5,509	587,392	0	0	0	0	2,306	145,972	0	0	7,815	733,364
Premium liabilities at end of period	5	5,513	532,144	0	0	0	0	835	75,425	0	0	6,348	607,569
Premium earned during the period (3 + 4 - 5)	6	8,216	1,309,314	0	0	0	0	8,214	645,316	0	0	16,430	1,954,630
B. CLAIMS													
Gross claims settled	7	3,228	1,226,274	0	0	0	0	0	79,514	0	0	3,228	1,305,788
Reinsurance recoveries	8	81	137,357	0	0	0	0	0	21,063	0	0	81	158,420
Net claims settled (7 - 8)	9	3,147	1,088,917	0	0	0	0	0	58,451	0	0	3,147	1,147,368
Claim liabilities at end of period	10	0	762,019	0	0	0	0	5,080	67,170	0	0	5,080	829,189
Claim liabilities at beginning of period	11	1,507	644,608	0	0	0	0	14,099	140,002	0	0	15,606	784,610
Net claims incurred (9 + 10 - 11)	12	1,640	1,206,328	0	0	0	0	-9,019	-14,381	0	0	-7,379	1,191,947
C. MANAGEMENT EXPENSES													
Management expenses	13	1,399	224,300	0	0	0	0	1,988	167,899	0	0	3,387	392,199
D. DISTRIBUTION EXPENSES													
Commissions	14	0	27,332	0	0	0	0	1,449	39,276	0	0	1,449	66,608
Reinsurance commissions	15	65	22,240	0	0	0	0	1,042	86,988	0	0	1,107	109,228
Net commissions incurred (14 - 15)	16	-65	5,092	0	0	0	0	407	-47,712	0	0	342	-42,620
Other distribution expenses	17	28	4,544	0	0	0	0	40	3,402	0	0	68	7,946
E. UNDERWRITING RESULTS (6 - 12 - 13 - 16 - 17)	18	5,214	-130,950	0	0	0	0	14,798	536,108	0	0	20,012	405,158
F. NET INVESTMENT INCOME													
	19	30	4,874	0	0	0	0	43	3,648	0	0	73	8,522
G. OPERATING RESULTS (18 + 19)													
	20	5,244	-126,076	0	0	0	0	14,841	539,756	0	0	20,085	413,680
H. OTHERS													
Number of policies in force	21	4	238	0	0	0	0	26	518	0	0	30	756
Number of lives covered under policies in force	22	4	3,834	0	0	0	0	36	10,668	0	0	40	14,502
Number of claims registered	23	0	314	0	0	0	0	0	35	0	0	0	349

ANNUAL RETURN: NOTES TO FORM 7(b)

I822G TENET SOMPO INSURANCE PTE. LTD.

Reporting Cycle: 2012 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 TENET SOMPO INSURANCE PTE. LTD.

Reporting Cycle: 2012 12

NIL

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

I822G TENET SOMPO INSURANCE PTE. LTD.

Reporting Cycle: 2012 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	20,517,547	0	0	1,541	20,519,088
Debt securities	2	0	14,420,666	0	0	714,940	15,135,606
Land and buildings	3	0	0	0	0	0	0
Loans	4	0	0	0	0	0	0
Cash and deposits	5	0	252,637,585	0	0	4,081,900	256,719,485
Other invested assets	6	0	0	0	0	0	0
Investment income due or accrued	7	0	53,094	0	0	425	53,519
Outstanding premiums and agents' balances	8	0	7,704,283	0	0	0	7,704,283
Deposits withheld by cedants	9	0	9,398,218	0	0	0	9,398,218
Reinsurance recoverables (on paid claims)	10	0	120,591,829	0	0	0	120,591,829
Income tax recoverables	11	0	0	0	0	0	0
Fixed assets	12	0	437,293	0	0	0	437,293
Inter-fund balances and intra-group balances (due from)	13	0	200,718	0	0	228,214	428,932
Other assets	14	0	9,519,544	0	0	0	9,519,544
Total Assets (1 to 14)	15	0	435,480,777	0	0	5,027,020	440,507,797
LIABILITIES							
Policy liabilities	16	0	205,570,364	0	0		205,570,364
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	1,891,612	0	0	0	1,891,612
Amounts owing to insurers	20	0	7,605,339	0	0	0	7,605,339
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	3,093,002	0	0	19,843	3,112,845
Total Liabilities (16 to 23)	24	0	218,160,317	0	0	19,843	218,180,160
NET ASSETS (15 - 24)	25	0	217,320,460	0	0	5,007,177	222,327,637
SHAREHOLDERS' EQUITY & SURPLUS							
Paid-up capital	26					418,327,805	418,327,805
Reserves:							
Unappropriated profits (losses)	27					-413,320,628	-413,320,628
Other reserves	28					0	0
Surplus	29	0	217,320,460	0	0		217,320,460
Total (26 to 29)	30	0	217,320,460	0	0	5,007,177	222,327,637

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

I822G TENET SOMPO INSURANCE PTE. LTD.

Reporting Cycle: 2012 12

Description	Row No.	Paid-up Capital	Other Reserves	Unappropriated Profits (Losses) (Please Specify)	Total
Balance at beginning of period	1	368,327,805	0	-363,531,591	4,796,214
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	210,963	210,963
Dividends paid for the period	5	0	0	0	0
Issue of share capital	6	50,000,000	0	0	50,000,000
Transfer (to) from insurance funds maintained in Singapore	7	0	0	-50,000,000	-50,000,000
Transfer (to) from overseas (branch) operations	8	0	0	0	0
Balance at End of Period	9	418,327,805	0	-413,320,628	5,007,177

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

I822G TENET SOMPO INSURANCE PTE. LTD.

Reporting Cycle: 2012 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 TENET SOMPO INSURANCE PTE. LTD.

Reporting Cycle: 2012 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.

Contingency 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.

The Company acquired shares of Fiba Sigorta A.S. in November 2010.

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

I822G TENET SOMPO INSURANCE PTE. LTD.

Reporting Cycle: 2012 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	83,163,584	0	0		83,163,584
Less: Outward reinsurance premiums	2	0	63,713,583	0	0		63,713,583
Investment revenue	3	0	-2,575,704	0	0	-1,927	-2,577,631
Less: Investment expenses	4	0	565	0	0	0	565
Other income	5	0	90,670	0	0	583,568	674,238
Total Income (1 to 5)	6	0	16,964,402	0	0	581,641	17,546,043
Gross claims settled	7	0	912,594,380	0	0		912,594,380
Less: Reinsurance recoveries	8	0	790,136,059	0	0		790,136,059
Management expenses	9	0	7,717,965	0	0	389,007	8,106,972
Distribution expenses	10	0	4,412,721	0	0	0	4,412,721
Increase (decrease) in net policy liabilities	11	0	-187,149,262	0	0		-187,149,262
Provision for doubtful debts / bad debts written off on receivables	12	0	1,647	0	0	0	1,647
Taxation expenses	13	0	-3,223,327	0	0	-27,967	-3,251,294
Other expenses	14	0	4,424,587	0	0	9,638	4,434,225
Total Outgo (7 to 14)	15	0	-51,357,348	0	0	370,678	-50,986,670
NET INCOME (6 - 15)	16	0	68,321,750	0	0	210,963	68,532,713

ANNUAL RETURN: FORM 9 - ADDITIONAL INFORMATION

I822G TENET SOMPO INSURANCE PTE. LTD.

Reporting Cycle: 2012 12

NIL

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

ACTUARIAL INVESTIGATION OF POLICY LIABILITIES

I822G TENET SOMPO INSURANCE PTE. LTD.

Reporting Cycle: 2012 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	6,561,362	3,564,234
Claim Liabilities	17,001,755	178,443,013
Policy Liabilities	23,563,117	182,007,247

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

None

ANNUAL RETURN: FORM 20 - ADDITIONAL INFORMATION

I822G TENET SOMPO INSURANCE PTE. LTD.

Reporting Cycle: 2012 12

NIL

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

I822G TENET SOMPO INSURANCE PTE. LTD.

General: Singapore Insurance Fund

Reporting Cycle: 2012 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	21,152,170
Less:		
Reinsurance adjustment	6	1,244,300
Financial resource adjustment: (8 to 12)	7	344,031
(a) loans to, guarantees granted for, and other unsecured amounts owed to the registered insurer	8	115,292
(b) charged assets	9	199,711
(c) deferred tax assets	10	18,000
(d) intangible assets	11	11,364
(e) other financial resource adjustments	12	-336
Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)	13	19,563,839
(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	6,146,599
(a) Premium liability risk requirement	31	1,924,402
(b) Claim liability risk requirement	32	4,222,197
Total C1 Requirement (14 + 23 + 30)	33	6,146,599
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	62,819
(a) Sum of: (39 + 42)	38	62,819
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	62,819
Debt specific risk requirement	40	46,487
Debt general risk requirement	41	16,332
Liability adjustment requirement in an increasing interest rate environment	42	0
(b) Sum of: (44 + 47)	43	30,155
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	30,155
Debt specific risk requirement	45	46,487
Negative of debt general risk requirement	46	-16,332
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	55,617
Derivative Counterparty Risk Requirement	51	0
Miscellaneous Risk Requirement	52	1,016,267
Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)	53	1,134,703
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	7,281,302

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

I822G TENET SOMPO INSURANCE PTE. LTD.

General: Offshore Insurance Fund

Reporting Cycle: 2012 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	196,168,290
Less:		
Reinsurance adjustment	6	1,540,759
Financial resource adjustment: (8 to 12)	7	8,861,690
(a) loans to, guarantees granted for, and other unsecured amounts owed to the registered insurer	8	0
(b) charged assets	9	68,690
(c) deferred tax assets	10	8,793,000
(d) intangible assets	11	0
(e) other financial resource adjustments	12	0
Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)	13	185,765,841
(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	37,777,950
(a) Premium liability risk requirement	31	1,096,287
(b) Claim liability risk requirement	32	36,681,663
Total C1 Requirement (14 + 23 + 30)	33	37,777,950
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	989,251
(a) Sum of: (39 + 42)	38	989,251
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	989,251
Debt specific risk requirement	40	693,816
Debt general risk requirement	41	295,435
Liability adjustment requirement in an increasing interest rate environment	42	0
(b) Sum of: (44 + 47)	43	398,381
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	398,381
Debt specific risk requirement	45	693,816
Negative of debt general risk requirement	46	-295,435
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	4,695,141
Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)	53	5,684,392
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	43,462,342

ANNUAL RETURN: FORM 21 - ADDITIONAL INFORMATION

I822G TENET SOMPO INSURANCE PTE. LTD.

Reporting Cycle: 2012 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 TENET SOMPO INSURANCE PTE. LTD.

Reporting Cycle: 2012 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	5,005
(a) Sum of: (26 + 29)	25	5,005
Debt investment risk requirement in an increasing interest rate environment (27 to 28)	26	5,005
Debt specific risk requirement	27	0
Debt general risk requirement	28	5,005
Liability adjustment requirement in an increasing interest rate environment	29	0
(b) Sum of: (31 + 34)	30	-5,005
Debt investment risk requirement in a decreasing interest rate environment (32 to 33)	31	-5,005
Debt specific risk requirement	32	0

Negative of debt general risk requirement	33	-5,005
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	21,106
Total C2 Requirement (21 + 24 + 35 + 36 + 37 + 38)	39	26,111
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	26,111

ANNUAL RETURN: FORM 22 - ADDITIONAL INFORMATION

I822G TENET SOMPO INSURANCE PTE. LTD.

Reporting Cycle: 2012 12

NIL

ANNUAL RETURN

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

I822G TENET SOMPO INSURANCE PTE. LTD.

Reporting Cycle: 2012 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	217,320,460
Balances in the surplus account of each participating fund	2	0
Paid-up ordinary share capital	3	418,327,805
Unappropriated profits (losses)	4	-413,320,628
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	2,785,059
Financial resource adjustment: (10 to 14)	9	9,327,481
(a) loans to, guarantees granted for and other unsecured amounts owed to the registered insurer	10	235,511
(b) charged assets	11	268,401
(c) deferred tax assets	12	8,811,000
(d) intangible assets	13	11,364
(e) other financial resource adjustments	14	1,205
Total Tier 1 Resource (1 to 7 less 8 to 9)	15	210,215,097
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	210,215,097
(ii) Total Risk Requirement of Registered Insurer		
(a) Total risk requirements of insurance funds established or maintained under the Act	22	50,743,644
(b) Total risk requirements of assets and liabilities that do not belong to any insurance fund established and maintained under the Act	23	26,111
Total Risk Requirement of Registered Insurer (22 to 23)	24	50,769,755
CAPITAL ADEQUACY RATIO (21/24)	25	414.06 %

ANNUAL RETURN: FORM 23 - ADDITIONAL INFORMATION

I822G TENET SOMPO INSURANCE PTE. LTD.

Reporting Cycle: 2012 12

The following items are included in the financial resource adjustment under (e) other financial resource adjustments:

1. Negative of 50% of the C1 requirement of contingency reserves maintained in Singapore Insurance Fund : -\$336
2. Equity security held in related corporations : \$1,541