

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I822G TENET SOMPO INSURANCE PTE. LTD.

Reporting Cycle: 2013 12

General: Singapore Insurance Fund

Description	Annex	Row No.	Amount
ASSETS			
Equity securities	1A	1	798,000
Debt securities	1B	2	58,086,301
Land and buildings	1C	3	0
Loans	1D	4	0
Cash and deposits		5	92,384,885
Other invested assets	1E	6	0
Investment income due or accrued		7	250,062
Outstanding premiums and agents' balances	1F	8	8,789,752
Deposits withheld by cedants		9	0
Reinsurance recoverables (on paid claims)	1G	10	6,050,056
Income tax recoverables		11	758,520
Fixed assets	1H	12	2,579,006
Inter-fund balances and intra group balances (due from)	1I	13	0
Other assets	1J	14	1,950,096
Total Assets (1 to 14)		15	171,646,678
LIABILITIES			
Policy liabilities	1K	16	74,871,029
Other liabilities:			
Outstanding claims		17	0
Annuities due and unpaid		18	0
Reinsurance deposits		19	291,754
Amounts owing to insurers		20	1,954,929
Bank loans and overdrafts		21	0
Inter-fund balances and intra-group balances (due to)	1L	22	6,718,472
Others	1M	23	7,232,158
Total Liabilities (16 to 23)		24	91,068,342
SURPLUS (15 - 24)	1N	25	80,578,336

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I822G TENET SOMPO INSURANCE PTE. LTD.

Reporting Cycle: 2013 12

General: Offshore Insurance Fund

Description	Annex	Row No.	Amount
ASSETS			
Equity securities	1A	1	0
Debt securities	1B	2	31,205,425
Land and buildings	1C	3	0
Loans	1D	4	0
Cash and deposits		5	193,457,599
Other invested assets	1E	6	0
Investment income due or accrued		7	436,774
Outstanding premiums and agents' balances	1F	8	4,076,065
Deposits withheld by cedants		9	14,116,321
Reinsurance recoverables (on paid claims)	1G	10	18,991,713
Income tax recoverables		11	0
Fixed assets	1H	12	0
Inter-fund balances and intra group balances (due from)	1I	13	5,641,931
Other assets	1J	14	12,125,853
Total Assets (1 to 14)		15	280,051,681
LIABILITIES			
Policy liabilities	1K	16	34,343,336
Other liabilities:			
Outstanding claims		17	0
Annuities due and unpaid		18	0
Reinsurance deposits		19	24,719,380
Amounts owing to insurers		20	0
Bank loans and overdrafts		21	0
Inter-fund balances and intra-group balances (due to)	1L	22	0
Others	1M	23	1,074,244
Total Liabilities (16 to 23)		24	60,136,960
SURPLUS (15 - 24)	1N	25	219,914,721

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I822G TENET SOMPO INSURANCE PTE. LTD.

Reporting Cycle: 2013 12

General: Singapore Insurance Fund

Description	Row No.	Listed	Unlisted	Amount
Equity securities other than collective investment schemes	1	798,000	0	798,000
Collective investment schemes	2	0	0	0
Total (1 to 2) = Row 1 of Form 1	3			798,000

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I822G TENET SOMPO INSURANCE PTE. LTD.

Reporting Cycle: 2013 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	0	0
Total (1 to 2) = Row 1 of Form 1	3			0

ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES

I822G TENET SOMPO INSURANCE PTE. LTD.

Reporting Cycle: 2013 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Government debt securities	1	9,146,112
Qualifying debt securities	2	36,991,803
Other debt securities	3	11,948,386
Total (1 to 3) = Row 2 of Form 1	4	58,086,301

ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES

I822G TENET SOMPO INSURANCE PTE. LTD.

Reporting Cycle: 2013 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Government debt securities	1	19,344,066
Qualifying debt securities	2	9,326,895
Other debt securities	3	2,534,464
Total (1 to 3) = Row 2 of Form 1	4	31,205,425

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

I822G TENET SOMPO INSURANCE PTE. LTD.

Reporting Cycle: 2013 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: 2013 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: 2013 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: 2013 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: 2013 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: 2013 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: 2013 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	1,772	1,588	0	3,360
Ageing of outstanding premiums and agents' balances:					
<i>Outstanding period</i>					
Up to 3 months	2	4,419,846	1,115,063	1,433,332	6,968,241
Above 3 months but not exceeding 6 months	3	58	725,067	16,466	741,591
Above 6 months but not exceeding 12 months	4	0	88,629	0	88,629
Above 12 months	5	0	12,711	0	12,711
Gross total (2 to 5)	6	4,419,904	1,941,470	1,449,798	7,811,172
Provision for doubtful debts	7	26,152	102,310	1,587	130,049
Total outstanding premiums and agents' balances in respect of direct business (6 - 7)	8	4,393,752	1,839,160	1,448,211	7,681,123
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			804,864
Above 6 months but not exceeding 12 months	11			303,710
Above 12 months but not exceeding 24 months	12			0
Above 24 months	13			55
Gross total (10 to 13)	14			1,108,629
Provision for doubtful debts	15			0
Total outstanding premiums and agents' balances in respect of reinsurance business (14 - 15)	16			1,108,629
Total (8 + 16) = Row 8 of Form 1	17			8,789,752

Note: For direct insurance business, outstanding period starts from date of commencement of the cover.

In respect of reinsurance business, outstanding period commences from the date of premiums are accrued in the books of the licensed insurer.

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

I822G TENET SOMPO INSURANCE PTE. LTD.

General: Offshore Insurance Fund

Reporting Cycle: 2013 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	24,624	75,658	170,871	271,153
Above 3 months but not exceeding 6 months	3	0	17,648	9,887	27,535
Above 6 months but not exceeding 12 months	4	0	0	4,921	4,921
Above 12 months	5	0	311	1,410	1,721
Gross total (2 to 5)	6	24,624	93,617	187,089	305,330
Provision for doubtful debts	7	0	956	0	956
Total outstanding premiums and agents' balances in respect of direct business (6 - 7)	8	24,624	92,661	187,089	304,374
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				3,580,520

Above 6 months but not exceeding 12 months	11				192,644
Above 12 months but not exceeding 24 months	12				554
Above 24 months	13				3,540
Gross total (10 to 13)	14				3,777,258
Provision for doubtful debts	15				5,567
Total outstanding premiums and agents' balances in respect of reinsurance business (14 - 15)	16				3,771,691
Total (8 + 16) = Row 8 of Form 1	17				4,076,065

Note: For direct insurance business, outstanding period starts from date of commencement of the cover.

In respect of reinsurance business, outstanding period commences from the date of premiums are accrued in the books of the licensed insurer.

ANNUAL RETURN: ANNEX 1G - STATEMENT OF REINSURANCE RECOVERABLES

I822G TENET SOMPO INSURANCE PTE. LTD.

Reporting Cycle: 2013 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Reinsurance recoveries on unpaid claims	1	29,698,621
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	6,012,209
Above 1 year but not exceeding 2 years	4	14,917
Above 2 years	5	33,904
Total (3 to 5)	6	6,061,030
Provision for doubtful reinsurance recoverables	7	10,974
Total (6 - 7) = Row 10 of Form 1	8	6,050,056

ANNUAL RETURN: ANNEX 1G - STATEMENT OF REINSURANCE RECOVERABLES

I822G TENET SOMPO INSURANCE PTE. LTD.

Reporting Cycle: 2013 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Reinsurance recoveries on unpaid claims	1	64,220,124
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	16,734,792
Above 1 year but not exceeding 2 years	4	2,256,944
Above 2 years	5	0
Total (3 to 5)	6	18,991,736
Provision for doubtful reinsurance recoverables	7	23
Total (6 - 7) = Row 10 of Form 1	8	18,991,713

ANNUAL RETURN: ANNEX 1H - FIXED ASSETS

I822G TENET SOMPO INSURANCE PTE. LTD.

Reporting Cycle: 2013 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Motor vehicles	1	52,293
Computer equipment	2	113,222
Other fixed assets	3	2,413,491
Total (1 to 3) = Row 12 of Form 1	4	2,579,006

ANNUAL RETURN: ANNEX 1H - FIXED ASSETS

I822G TENET SOMPO INSURANCE PTE. LTD.

Reporting Cycle: 2013 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: 2013 12

General: Singapore Insurance Fund

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

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

I822G TENET SOMPO INSURANCE PTE. LTD.

Reporting Cycle: 2013 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	5,641,931
Total (1 to 3) = Row 13 of Form 1	4	5,641,931

ANNUAL RETURN: ANNEX 1J - BREAKDOWN OF OTHER ASSETS

I822G TENET SOMPO INSURANCE PTE. LTD.

Reporting Cycle: 2013 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Prepayments	1	1,189,245
Franking machine	2	7,444
Sundry deposits	3	736,042
Club membership	4	17,365
Total = Row 14 of Form 1	26	1,950,096

ANNUAL RETURN: ANNEX 1J - BREAKDOWN OF OTHER ASSETS

I822G TENET SOMPO INSURANCE PTE. LTD.

Reporting Cycle: 2013 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Prepayments	1	644
Sundry deposits	2	68,689
Sundry debtors	3	72,480
Taxation	4	11,984,040
Total = Row 14 of Form 1	26	12,125,853

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

I822G TENET SOMPO INSURANCE PTE. LTD.

Reporting Cycle: 2013 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Balances due to head office / shareholders fund	1	1,033,424
Balances due to overseas branches / related corporations	2	43,117
Balances due to other insurance funds established and maintained under the Act	3	5,641,931
Total (1 to 3) = Row 22 of Form 1	4	6,718,472

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

I822G TENET SOMPO INSURANCE PTE. LTD.

Reporting Cycle: 2013 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: 2013 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Taxation	1	884,572
Output GST less Input GST	2	23,411
Deferred Income	3	3,243,262
Provision for RI Premiums	4	179,214
Other Creditors - Accrued Expenses	5	1,801,953
Sundry Creditors	6	1,057,831
Contingency Reserves	7	6,220
Cash Collateral	8	32,458
Other	9	3,237
Total = Row 23 of Form 1	26	7,232,158

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I822G TENET SOMPO INSURANCE PTE. LTD.

Reporting Cycle: 2013 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Other Creditors	1	119
Deferred Income	2	1,837
Provision for RI premiums	3	1,072,288
Total = Row 23 of Form 1	26	1,074,244

ANNUAL RETURN: ANNEX 1N - SURPLUS

I822G TENET SOMPO INSURANCE PTE. LTD.

Reporting Cycle: 2013 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Surplus at beginning of period	1	21,152,170
Net income	2	-3,223,834
Transfer (to) from head office / shareholders fund	3	62,650,000
Surplus at End of Period (1 to 3) = Row 25 of Form 1	4	80,578,336

ANNUAL RETURN: ANNEX 1N - SURPLUS

I822G TENET SOMPO INSURANCE PTE. LTD.

Reporting Cycle: 2013 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Surplus at beginning of period	1	196,168,290
Net income	2	42,335,576
Transfer (to) from head office / shareholders fund	3	-18,589,145
Surplus at End of Period (1 to 3) = Row 25 of Form 1	4	219,914,721

**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: 2013 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Licensed insurer / foreign insurer under the foreign insurer scheme	1	6,484,203
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	2,058,525
Unlicensed reinsurer	3	1,230,491
Total (1 to 3)	4	9,773,219

**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: 2013 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Licensed insurer / foreign insurer under the foreign insurer scheme	1	4,601,980
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	5,737,664
Unlicensed reinsurer	3	2,309,166
Total (1 to 3)	4	12,648,810

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

I822G TENET SOMPO INSURANCE PTE. LTD.

Reporting Cycle: 2013 12

General: Singapore Insurance Fund

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

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

I822G TENET SOMPO INSURANCE PTE. LTD.

Reporting Cycle: 2013 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: 2013 12

General: Singapore Insurance Fund

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

	Description	Row No.	Amount
Note 2(a) Intangible assets -	Club Membership	1	17,365

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: 2013 12

General: Offshore Insurance Fund

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

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

NIL

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

NIL

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

ANNUAL RETURN: FORM 1 - ADDITIONAL INFORMATION

I822G TENET SOMPO INSURANCE PTE. LTD.

Reporting Cycle 2013 12

Interfund Settlement:

Interfund due to other insurance fund of S\$5,708,673 has been settled on 31st March 2014.

Scheme of Transfer and Amalgamation:

On 1 January 2013, the Company completed the scheme for the transfer of insurance business of Tenet Insurance Company Ltd ("Tenet") to the Company ("the Scheme"). Then Tenet was renamed to Tenet Capital post scheme of transfer.

On 31 July 2013, Tenet Capital was amalgamated into the Company's operation using pooling of interest method. The assets and liabilities of Tenet are recorded in the financial statements of the Company at their carrying values on the date of amalgamation.

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).

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I822G TENET SOMPO INSURANCE PTE. LTD.

Reporting Cycle: 2013 12

General: Singapore Insurance Fund

Description	Annex	Row No.	Amount
Gross premiums	2A	1	74,890,922
Less: Outward reinsurance premiums	2B	2	21,245,139
Investment revenue	2C	3	867,333
Less: Investment expenses		4	141
Other income	2D	5	1,018,313
Total Income (1 to 5)		6	55,531,288
Gross claims settled	2E	7	42,312,724
Less: Reinsurance recoveries		8	19,780,092
Management expenses	2F	9	16,895,618
Distribution expenses	2G	10	10,349,791
Increase (decrease) in net policy liabilities	2H	11	8,396,087
Provision for doubtful debts/ bad debts written off on receivables		12	3,360
Taxation expenses		13	(412,155)
Other expenses	2I	14	989,789
Total Outgo (7 to 14)		15	58,755,122
Net Income (6 - 15)	2J	16	(3,223,834)

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I822G TENET SOMPO INSURANCE PTE. LTD.

Reporting Cycle: 2013 12

General: Offshore Insurance Fund

Description	Annex	Row No.	Amount
Gross premiums	2A	1	70,038,023
Less: Outward reinsurance premiums	2B	2	51,328,568
Investment revenue	2C	3	1,138,401
Less: Investment expenses		4	0
Other income	2D	5	4,467,403
Total Income (1 to 5)		6	24,315,259
Gross claims settled	2E	7	238,945,233
Less: Reinsurance recoveries		8	117,353,484
Management expenses	2F	9	2,946,215
Distribution expenses	2G	10	8,837,185
Increase (decrease) in net policy liabilities	2H	11	(148,109,152)
Provision for doubtful debts/ bad debts written off on receivables		12	(361)
Taxation expenses		13	(3,295,378)
Other expenses	2I	14	9,425
Total Outgo (7 to 14)		15	(18,020,317)
Net Income (6 - 15)	2J	16	42,335,576

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I822G TENET SOMPO INSURANCE PTE. LTD.

Reporting Cycle: 2013 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Licensed insurer / foreign insurer under the foreign insurer scheme	1	14,525,908
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	4,374,519
Unlicensed reinsurer	3	2,344,712
Total (1 to 3) = Row 2 of Form 2	4	21,245,139

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I822G TENET SOMPO INSURANCE PTE. LTD.

Reporting Cycle: 2013 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Licensed insurer / foreign insurer under the foreign insurer scheme	1	24,944,766
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	18,256,393
Unlicensed reinsurer	3	8,127,409
Total (1 to 3) = Row 2 of Form 2	4	51,328,568

ANNUAL RETURN: ANNEX 2C - INVESTMENT REVENUE

I822G TENET SOMPO INSURANCE PTE. LTD.

Reporting Cycle: 2013 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	667	0	0	667
Debt securities	2	976,989	0	-648,353	328,636
Land and Buildings	3	0	0	0	0
Loans	4	0	0	0	0
Cash and deposits	5	538,030	0	0	538,030
Other invested assets	6	0	0	0	0
Total (1 to 6) = Row 3 of Form 2	7				867,333

ANNUAL RETURN: ANNEX 2C - INVESTMENT REVENUE

I822G TENET SOMPO INSURANCE PTE. LTD.

Reporting Cycle: 2013 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	4,787	0	0	4,787
Debt securities	2	684,008	0	-301,970	382,038
Land and Buildings	3	0	0	0	0
Loans	4	0	0	0	0
Cash and deposits	5	751,576	0	0	751,576
Other invested assets	6	0	0	0	0
Total (1 to 6) = Row 3 of Form 2	7				1,138,401

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I822G TENET SOMPO INSURANCE PTE. LTD.

Reporting Cycle: 2013 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Sundry Income	1	222,190
Sundry Income	2	554,376
Gain on Scheme of Transfer	3	241,747
Total = Row 5 of Form 2	26	1,018,313

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I822G TENET SOMPO INSURANCE PTE. LTD.

Reporting Cycle: 2013 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Sundry Income	1	7,205
Gain on foreign exchange fluctuation	2	4,399,941
Interest earned from Premium reserve	3	60,257
Total = Row 5 of Form 2	26	4,467,403

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES

I822G TENET SOMPO INSURANCE PTE. LTD.

Reporting Cycle: 2013 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Staff salaries & expenses	1	9,248,599
Office rent	2	1,878,018
Head office / parent company expenses	3	752,122
Directors' fees	4	50,000
Audit fees	5	134,820
Managing agent's fees	6	0
Repairs and maintenance	7	647,405
Public utilities	8	101,625
Printing, stationery and periodicals	9	417,049
Postage, telephone and telex charges	10	158,830
Computer charges	11	0
Hire of office equipment	12	42,770
Licence and association fees	13	132,299
Advertising and subscriptions	14	1,152,104
Entertainment	15	53,679
Travelling expenses	16	138,439
Bank Charges	1	403,327
Donations	2	3,000
Professionals	3	894,869
GST/VAT Disallowed	4	88,525
Sundries	5	21,003
Merger Expense	6	555,359
Office Insurance	7	21,776
Total = Row 9 of Form 2	27	16,895,618

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES

I822G TENET SOMPO INSURANCE PTE. LTD.

Reporting Cycle: 2013 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Staff salaries & expenses	1	1,822,034
Office rent	2	279,836
Head office / parent company expenses	3	168,957
Directors' fees	4	5,448
Audit fees	5	14,691
Managing agent's fees	6	
Repairs and maintenance	7	70,548
Public utilities	8	11,074
Printing, stationery and periodicals	9	45,646
Postage, telephone and telex charges	10	17,311
Computer charges	11	0
Hire of office equipment	12	4,661
Licence and association fees	13	8,718
Advertising and subscriptions	14	125,545
Entertainment	15	6,383
Travelling expenses	16	30,245
Bank Charges	1	51,956
Professionals	2	170,556
GST/VAT Disallowed	3	81,296
Sundries	4	11,897
Merger Expenses	5	16,713
Office Insurance	6	2,373
Donations	7	327
Total = Row 9 of Form 2	27	2,946,215

ANNUAL RETURN: ANNEX 2I - BREAKDOWN OF OTHER EXPENSES

I822G TENET SOMPO INSURANCE PTE. LTD.

Reporting Cycle: 2013 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Depreciation	1	930,432
Interest paid on Reinsurer's Deposit	2	1,371
Agency related expenses	3	57,986
Total = Row 14 of Form 2	26	989,789

ANNUAL RETURN: ANNEX 2I - BREAKDOWN OF OTHER EXPENSES

I822G TENET SOMPO INSURANCE PTE. LTD.

Reporting Cycle: 2013 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Interest paid on Reinsurer's Deposit	1	9,425
Total = Row 14 of Form 2	26	9,425

ANNUAL RETURN: FORM 2 - ADDITIONAL INFORMATION

I822G TENET SOMPO INSURANCE PTE. LTD.

Reporting Cycle: 2013 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: 2013 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	6,501,352	1,115,861	9,712,409	17,142,707	9,230,045	10,647,632	2,838,432	2,678,571	6,354,274	1,967,013	1,161,284	0	2,828,171	14,989,313	72,177,751
Reinsurance business accepted -																
In Singapore	2	70,160	199,410	1,070,462	1,958	783,055	127,693	50,873	120,719	0	157,352	2,397	0	81,691	362,159	2,665,770
From other ASEAN countries	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
From other countries	4	43,597	3,804	0	0	0	0	0	0	0	0	0	0	0	0	47,401
Total (2 to 4)	5	113,757	203,214	1,070,462	1,958	783,055	127,693	50,873	120,719	0	157,352	2,397	0	81,691	362,159	2,713,171
Reinsurance business ceded -																
In Singapore	6	1,421,827	814,425	4,106,312	1,145,035	1,113,647	2,457,715	926,042	342,150	321,812	921,103	467,705	0	501,708	2,554,478	14,539,481
To other ASEAN countries	7	24,393	1,824	77,907	0	0	25,139	35	1,623	0	11,604	0	0	83,865	97,092	226,390
To other countries	8	1,050,566	108,243	3,245,734	0	184,243	922,169	16,472	471,249	1,814	326,771	4,729	0	147,278	951,841	6,479,268
Total (6 to 8)	9	2,496,786	924,492	7,429,953	1,145,035	1,297,890	3,405,023	942,549	815,022	323,626	1,259,478	472,434	0	732,851	3,603,411	21,245,139
Net premiums written (1 + 5 - 9)	10	4,118,323	394,583	3,352,918	15,999,630	8,715,210	7,370,302	1,946,756	1,984,268	6,030,648	864,887	691,247	0	2,177,011	11,748,061	53,645,783
Premium liabilities at beginning of period	11	518,898	217,072	970,046	4,802,093	6,524,785	2,496,269	688,667	682,757	3,639,304	728,796	130,128	2,238	812,414	5,995,637	22,213,467
Premium liabilities at end of period	12	666,000	56,780	827,000	7,231,000	7,587,000	2,674,000	931,000	747,706	4,366,052	578,825	80,947	0	577,470	6,351,000	26,323,780
Premiums earned during the period (10 + 11 - 12)	13	3,971,221	554,875	3,495,964	13,570,723	7,652,995	7,192,571	1,704,423	1,919,319	5,303,900	1,014,858	740,428	2,238	2,411,955	11,392,698	49,535,470
B. CLAIMS																
Gross claims settled																
Direct business	14	2,107,010	1,385,423	11,470,151	9,904,392	5,910,564	3,789,040	2,023,596	861,677	1,803,384	1,253,194	0	0	383,446	4,301,701	40,891,877
Reinsurance business accepted -																
In Singapore	15	57,233	21,081	443,719	0	627,422	19,512	70,007	28,545	0	148,809	0	0	4,519	181,873	1,420,847
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	57,233	21,081	443,719	0	627,422	19,512	70,007	28,545	0	148,809	0	0	4,519	181,873	1,420,847
Recoveries from reinsurance business ceded -																
In Singapore	19	893,647	942,921	4,469,395	2,247,793	1,088,756	1,355,547	557,425	139,661	19,667	876,379	0	0	37,498	1,073,205	12,628,689
To other ASEAN countries	20	77	0	11,576	0	0	237	403	0	0	8	0	0	0	8	12,301
To other countries	21	63,643	18,417	6,395,838	124,305	21,405	217,600	14,494	233,773	0	49,627	0	0	0	283,400	7,139,102
Total (19 to 21)	22	957,367	961,338	10,876,809	2,372,098	1,110,161	1,573,384	572,322	373,434	19,667	926,014	0	0	37,498	1,356,613	19,780,092
Net claims settled (14 + 18 - 22)	23	1,206,876	445,166	1,037,061	7,532,294	5,427,825	2,235,168	1,521,281	516,788	1,783,717	475,989	0	0	350,467	3,126,961	22,532,632
Claims liabilities at end of period	24	677,938	1,039,062	1,721,000	15,824,000	18,519,000	1,756,000	1,375,000	3,992,362	211,922	2,145,626	0	0	1,285,339	7,635,249	48,547,249
Claims liabilities at beginning of period	25	853,376	824,914	2,028,331	14,960,030	17,933,016	1,517,335	971,184	2,413,657	368,128	1,188,063	0	0	1,203,441	5,173,289	44,261,475
Net claims incurred (23 + 24 - 25)	26	1,031,438	659,314	729,730	8,396,264	6,013,809	2,473,833	1,925,097	2,095,493	1,627,511	1,433,552	0	0	432,365	5,588,921	26,818,406
C. MANAGEMENT EXPENSES																
Management Expenses	27	1,297,057	124,273	1,055,994	5,039,047	2,744,836	2,321,260	613,126	624,941	1,899,339	272,394	217,707	0	685,644	3,700,025	16,895,618
D. DISTRIBUTION EXPENSES																
Commissions	28	455,765	192,173	1,563,329	2,480,819	1,058,776	2,802,629	298,751	412,198	2,596,041	267,031	289,654	0	533,710	4,098,634	12,950,876
Reinsurance commissions	29	480,647	193,587	831,552	584,051	183,606	1,150,353	323,588	153,655	136,708	261,636	114,714	0	140,246	806,959	4,554,343
Net commissions incurred (28 - 29)	30	(24,882)	(1,414)	731,777	1,896,768	875,170	1,652,276	(24,837)	258,543	2,459,333	5,395	174,940	0	393,464	3,291,675	8,396,533
Other distribution expenses	31	149,949	14,367	122,081	582,551	317,323	268,355	70,882	72,248	219,577	31,491	25,168	0	79,266	427,750	1,953,258
E. UNDERWRITING RESULTS																
Underwriting gain / (loss) (13 - 26 - 27 - 30 - 31)	32	1,517,659	(241,665)	856,382	(2,343,907)	(2,298,143)	476,847	(879,845)	(1,131,906)	(901,860)	(727,974)	322,613	2,238	821,216	(1,615,673)	(4,528,345)
F. NET INVESTMENT INCOME																
	33	66,573	6,378	54,200	258,636	140,883	119,142	31,470	32,076	97,486	13,981	11,174	0	35,193	189,910	867,192
G. OPERATING RESULT (32 + 33)																
	34	1,584,232	(235,287)	910,582	(2,085,271)	(2,157,260)	595,989	(848,375)	(1,099,830)	(804,374)	(713,993)	333,787	2,238	856,409	(1,425,763)	(3,661,153)

**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: 2013 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	2,346,675	240,343	7,210	143,216	2,737,444
Reinsurance business accepted -						
In Singapore	2	49,941	14,060	2	0	64,003
From other ASEAN countries	3	7,545,822	167,574	52,581,020	6,161,833	66,456,249
From other countries	4	19,903	389,014	366,486	4,924	780,327
Total (2 to 4)	5	7,615,666	570,648	52,947,508	6,166,757	67,300,579
Reinsurance business ceded -						
In Singapore	6	1,686,095	609,048	20,555,958	1,540,656	24,391,757
To other ASEAN countries	7	46,399	1,321	1,097,905	54,845	1,200,470
To other countries	8	4,693,999	45,635	18,890,762	2,105,945	25,736,341
Total (6 to 8)	9	6,426,493	656,004	40,544,625	3,701,446	51,328,568
Net premiums written (1 + 5 - 9)	10	3,535,848	154,987	12,410,093	2,608,527	18,709,455
Premium liabilities at beginning of period	11	693,203	83,323	2,463,796	406,993	3,647,315
Premium liabilities at end of period	12	861,082	63,918	10,859,000	966,000	12,750,000
Premiums earned during the period (10 + 11 - 12)	13	3,367,969	174,392	4,014,889	2,049,520	9,606,770
B. CLAIMS						
Gross claims settled						
Direct business	14	615,309	17,436	0	1,960	634,705
Reinsurance business accepted -						
In Singapore	15	765	148,761	138	46	149,710
From other ASEAN countries	16	4,996,386	0	231,298,200	1,846,738	238,141,324
From other countries	17	96	19,062	0	336	19,494
Total (15 to 17)	18	4,997,247	167,823	231,298,338	1,847,120	238,310,528
Recoveries from reinsurance business ceded -						
In Singapore	19	342,632	133,409	80,127,243	96,436	80,699,720
To other ASEAN countries	20	2,741	0	9,153	0	11,894
To other countries	21	2,963,039	0	32,772,319	906,512	36,641,870
Total (19 to 21)	22	3,308,412	133,409	112,908,715	1,002,948	117,353,484
Net claims settled (14 + 18 - 22)	23	2,304,144	51,850	118,389,623	846,132	121,591,749
Claims liabilities at end of period	24	1,724,167	251,169	14,687,000	4,931,000	21,593,336
Claims liabilities at beginning of period	25	2,017,799	140,930	173,451,680	3,194,764	178,805,173
Net claims incurred (23 + 24 - 25)	26	2,010,512	162,089	(40,375,057)	2,582,368	(35,620,088)
C. MANAGEMENT EXPENSES						
Management Expenses	27	556,797	24,406	1,954,242	410,770	2,946,215
D. DISTRIBUTION EXPENSES						
Commissions	28	2,155,079	126,123	14,399,739	1,519,040	18,199,981
Reinsurance commissions	29	1,238,488	157,816	7,313,567	663,784	9,373,655
Net commissions incurred (28 - 29)	30	916,591	(31,693)	7,086,172	855,256	8,826,326
Other distribution expenses	31	2,052	90	7,203	1,514	10,859
E. UNDERWRITING RESULTS						
Underwriting gain / (loss) (13 - 26 - 27 - 30 - 31)	32	(117,983)	19,500	35,342,329	(1,800,388)	33,443,458
F. NET INVESTMENT INCOME						
	33	215,143	9,430	755,108	158,720	1,138,401
G. OPERATING RESULT (32 + 33)						
	34	97,160	28,930	36,097,437	(1,641,668)	34,581,859

ANNUAL RETURN: NOTES TO FORM 6

I822G TENET SOMPO INSURANCE PTE. LTD.

Reporting Cycle: 2013 12

General: Singapore Insurance Fund

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

Management Expenses, other distribution expenses and net investment income are allocated to the different lines of business based Net Written Premium.

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

NIL

ANNUAL RETURN: NOTES TO FORM 6

I822G TENET SOMPO INSURANCE PTE. LTD.

Reporting Cycle: 2013 12

General: Offshore Insurance Fund

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

Management Expenses, other distribution expenses and net investment income are allocated to the different lines of business based Net Written Premium.

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

NIL

ANNUAL RETURN: FORM 6 - ADDITIONAL INFORMATION

I822G TENET SOMPO INSURANCE PTE. LTD.

Reporting Cycle: 2013 12

NIL

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

1822G TENET SOMPO INSURANCE PTE. LTD.

Reporting Cycle: 2013 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	272,025	2,617,280	0	0	0	0	8,971,732	1,803,593	0	0	9,243,757	4,420,873
Reinsurance ceded	2	149,069	793,480	0	0	0	0	2,738,122	666,901	0	0	2,887,191	1,460,381
Net premiums written (1 - 2)	3	122,956	1,823,800	0	0	0	0	6,233,610	1,136,692	0	0	6,356,566	2,960,492
Premium liabilities at beginning of period	4	32,054	656,613	0	0	0	0	2,217,329	278,940	0	0	2,249,383	935,553
Premium liabilities at end of period	5	81,189	849,811	0	0	0	0	2,399,265	274,735	0	0	2,480,454	1,124,546
Premium earned during the period (3 + 4 - 5)	6	73,821	1,630,602	0	0	0	0	6,051,674	1,140,897	0	0	6,125,495	2,771,499
B. CLAIMS													
Gross claims settled	7	164,249	1,929,354	0	0	0	0	3,297,652	510,900	0	0	3,461,901	2,440,254
Reinsurance recoveries	8	79,410	492,912	0	0	0	0	1,382,922	190,462	0	0	1,462,332	683,374
Net claims settled (7 - 8)	9	84,839	1,436,442	0	0	0	0	1,914,730	320,438	0	0	1,999,569	1,756,880
Claim liabilities at end of period	10	14,851	1,360,149	0	0	0	0	1,503,366	252,634	0	0	1,518,217	1,612,783
Claim liabilities at beginning of period	11	36,762	934,422	0	0	0	0	1,328,540	188,795	0	0	1,365,302	1,123,217
Net claims incurred (9 + 10 - 11)	12	62,928	1,862,169	0	0	0	0	2,089,556	384,277	0	0	2,152,484	2,246,446
C. MANAGEMENT EXPENSES													
Management expenses	13	38,725	574,401	0	0	0	0	1,963,262	357,998	0	0	2,001,987	932,399
D. DISTRIBUTION EXPENSES													
Commissions	14	47,478	251,273	0	0	0	0	2,530,324	272,305	0	0	2,577,802	523,578
Reinsurance commissions	15	53,076	270,512	0	0	0	0	987,203	163,150	0	0	1,040,279	433,662
Net commissions incurred (14 - 15)	16	-5,598	-19,239	0	0	0	0	1,543,121	109,155	0	0	1,537,523	89,916
Other distribution expenses	17	4,477	66,405	0	0	0	0	226,967	41,388	0	0	231,444	107,793
E. UNDERWRITING RESULTS (6 - 12 - 13 - 16 - 17)	18	-26,711	-853,134	0	0	0	0	228,768	248,079	0	0	202,057	-605,055
F. NET INVESTMENT INCOME													
	19	1,988	29,482	0	0	0	0	100,767	18,375	0	0	102,755	47,857
G. OPERATING RESULTS (18 + 19)													
	20	-24,723	-823,652	0	0	0	0	329,535	266,454	0	0	304,812	-557,198
H. OTHERS													
Number of policies in force	21	328	2,351	0	0	0	0	68,555	2,718	0	0	68,883	5,069
Number of lives covered under policies in force	22	550	15,090	0	0	0	0	129,684	47,507	0	0	130,234	62,597
Number of claims registered	23	12	540	0	0	0	0	5,299	1,354	0	0	5,311	1,894

ANNUAL RETURN: NOTES TO FORM 7(b)

I822G TENET SOMPO INSURANCE PTE. LTD.

Reporting Cycle: 2013 12

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

Management Expenses, other distribution expenses and net investment income are allocated to the different lines of business based Net Written Premium.

ANNUAL RETURN: FORM 7(b) - ADDITIONAL INFORMATION

I822G TENET SOMPO INSURANCE PTE. LTD.

Reporting Cycle: 2013 12

NIL

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

I822G TENET SOMPO INSURANCE PTE. LTD.

Reporting Cycle: 2013 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	798,000	0	0	14,500,007	15,298,007
Debt securities	2	0	89,291,726	0	0	12,818,329	102,110,055
Land and buildings	3	0	0	0	0	0	0
Loans	4	0	0	0	0	0	0
Cash and deposits	5	0	285,842,484	0	0	17,628,144	303,470,628
Other invested assets	6	0	0	0	0	0	0
Investment income due or accrued	7	0	686,836	0	0	103,182	790,018
Outstanding premiums and agents' balances	8	0	12,865,817	0	0	0	12,865,817
Deposits withheld by cedants	9	0	14,116,321	0	0	0	14,116,321
Reinsurance recoverables (on paid claims)	10	0	25,041,769	0	0	0	25,041,769
Income tax recoverables	11	0	758,520	0	0	294,718	1,053,238
Fixed assets	12	0	2,579,006	0	0	0	2,579,006
Inter-fund balances and intra-group balances (due from)	13	0	5,641,931	0	0	1,263,503	6,905,434
Other assets	14	0	14,075,949	0	0	0	14,075,949
Total Assets (1 to 14)	15	0	451,698,359	0	0	46,607,883	498,306,242
LIABILITIES							
Policy liabilities	16	0	109,214,365	0	0		109,214,365
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	25,011,134	0	0	0	25,011,134
Amounts owing to insurers	20	0	1,954,929	0	0	0	1,954,929
Bank loans and overdrafts	21	0	0	0	0	0	0
Inter-fund balances and intra-group balances (due to)	22	0	6,718,472	0	0	0	6,718,472
Others	23	0	8,306,402	0	0	510,073	8,816,475
Total Liabilities (16 to 23)	24	0	151,205,302	0	0	510,073	151,715,375
NET ASSETS (15 - 24)	25	0	300,493,057	0	0	46,097,810	346,590,867
SHAREHOLDERS' EQUITY & SURPLUS							
Paid-up capital	26					418,327,805	418,327,805
Reserves:							
Unappropriated profits (losses)	27					-453,838,757	-453,838,757
Other reserves	28					81,608,762	81,608,762
Surplus	29	0	300,493,057	0	0		300,493,057
Total (26 to 29)	30	0	300,493,057	0	0	46,097,810	346,590,867

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

I822G TENET SOMPO INSURANCE PTE. LTD.

Reporting Cycle: 2013 12

Description	Row No.	Paid-up Capital	Other Reserves	Unappropriated Profits (Losses) (Please Specify)	Total
Balance at beginning of period	1	418,327,805	0	-412,732,058	5,595,747
Changes in accounting policy	2	0	0	0	0
Increase (decrease) in reserves	3	0	81,608,762	0	81,608,762
Net profit for the period	4	0	0	3,543,301	3,543,301
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	-44,650,000	-44,650,000
Transfer (to) from overseas (branch) operations	8	0	0	0	0
Balance at End of Period	9	418,327,805	81,608,762	-453,838,757	46,097,810

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

I822G TENET SOMPO INSURANCE PTE. LTD.

Reporting Cycle: 2013 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

I1822G TENET SOMPO INSURANCE PTE. LTD.

Reporting Cycle: 2013 12

Note 1 Breakdown of "Other Reserves"	Row No.	Amount
Merger Reserve	1	81,608,762

ANNUAL RETURN: FORM 8 - ADDITIONAL INFORMATION

I822G TENET SOMPO INSURANCE PTE. LTD.

Reporting Cycle: 2013 12

NIL

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

I822G TENET SOMPO INSURANCE PTE. LTD.

Reporting Cycle: 2013 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	144,928,945	0	0		144,928,945
Less: Outward reinsurance premiums	2	0	72,573,707	0	0		72,573,707
Investment revenue	3	0	2,005,734	0	0	3,173,322	5,179,056
Less: Investment expenses	4	0	141	0	0	0	141
Other income	5	0	5,485,716	0	0	641,168	6,126,884
Total Income (1 to 5)	6	0	79,846,547	0	0	3,814,490	83,661,037
Gross claims settled	7	0	281,257,957	0	0		281,257,957
Less: Reinsurance recoveries	8	0	137,133,576	0	0		137,133,576
Management expenses	9	0	19,841,833	0	0	394,203	20,236,036
Distribution expenses	10	0	19,186,976	0	0	0	19,186,976
Increase (decrease) in net policy liabilities	11	0	-139,713,065	0	0		-139,713,065
Provision for doubtful debts / bad debts written off on receivables	12	0	2,999	0	0	0	2,999
Taxation expenses	13	0	-3,707,533	0	0	-109,231	-3,816,764
Other expenses	14	0	999,214	0	0	-13,783	985,431
Total Outgo (7 to 14)	15	0	40,734,805	0	0	271,189	41,005,994
NET INCOME (6 - 15)	16	0	39,111,742	0	0	3,543,301	42,655,043

ANNUAL RETURN: FORM 9 - ADDITIONAL INFORMATION

I822G TENET SOMPO INSURANCE PTE. LTD.

Reporting Cycle: 2013 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: 2013 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	26,321,000	12,748,000
Claim Liabilities	48,545,000	21,593,000
Policy Liabilities	74,866,000	34,341,000

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

None

ANNUAL RETURN: FORM 20 - ADDITIONAL INFORMATION

I822G TENET SOMPO INSURANCE PTE. LTD.

Reporting Cycle: 2013 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: 2013 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	80,578,336
Less:		
Reinsurance adjustment	6	770,673
Financial resource adjustment: (8 to 12)	7	760,851
(a) loans to, guarantees granted for, and other unsecured amounts owed to the licensed insurer	8	0
(b) charged assets	9	743,486
(c) deferred tax assets	10	0
(d) intangible assets	11	17,365
(e) other financial resource adjustments	12	0
Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)	13	79,046,812
(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	19,830,123
(a) Premium liability risk requirement	31	7,684,340
(b) Claim liability risk requirement	32	12,145,783
Total C1 Requirement (14 + 23 + 30)	33	19,830,123
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	127,680
(a) Specific Risk Requirement	35	63,840

(b) General Risk Requirement	36	63,840	
Debt Investment and Duration Mismatch Risk Requirement: (38 or 43, whichever is higher)	37		2,229,999
(a) Sum of: (39 + 42)	38	2,229,999	
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	2,229,999	
Debt specific risk requirement	40	1,445,132	
Debt general risk requirement	41	784,867	
Liability adjustment requirement in an increasing interest rate environment	42	0	
(b) Sum of: (44 + 47)	43	660,265	
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	660,265	
Debt specific risk requirement	45	1,445,132	
Negative of debt general risk requirement	46	-784,867	
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		1,951,003
Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)	53		4,308,682
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		24,138,805

**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: 2013 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	219,914,721
Less:		
Reinsurance adjustment	6	1,470,281
Financial resource adjustment: (8 to 12)	7	12,116,484
(a) loans to, guarantees granted for, and other unsecured amounts owed to the licensed insurer	8	0
(b) charged assets	9	68,690
(c) deferred tax assets	10	12,047,794
(d) intangible assets	11	0
(e) other financial resource adjustments	12	0
Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)	13	206,327,956
(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	8,248,896
(a) Premium liability risk requirement	31	3,177,295
(b) Claim liability risk requirement	32	5,071,601
Total C1 Requirement (14 + 23 + 30)	33	8,248,896
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	1,464,932
(a) Sum of: (39 + 42)	38	1,464,932
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	1,464,932
Debt specific risk requirement	40	615,497
Debt general risk requirement	41	849,435
Liability adjustment requirement in an increasing interest rate environment	42	0
(b) Sum of: (44 + 47)	43	-233,938
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	-233,938
Debt specific risk requirement	45	615,497
Negative of debt general risk requirement	46	-849,435
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	4,527,719
Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)	53	5,992,651
C. Component 3 Requirement - Concentration Risks		
Counterparty Exposure	54	1,559,347
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	1,559,347
Total Risk Requirement of Insurance Fund (33 + 53 +61)	62	15,800,894

ANNUAL RETURN: FORM 21 - ADDITIONAL INFORMATION

I822G TENET SOMPO INSURANCE PTE. LTD.

Reporting Cycle: 2013 12

NIL

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

I822G TENET SOMPO INSURANCE PTE. LTD.

Reporting Cycle: 2013 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	2,319,934
(a) Specific Risk Requirement	22	1,159,967
(b) General Risk Requirement	23	1,159,967
Debt Investment and Duration Mismatch Risk Requirement: (25 or 30, whichever is higher)	24	670,026
(a) Sum of: (26 + 29)	25	670,026
Debt investment risk requirement in an increasing interest rate environment (27 to 28)	26	670,026
Debt specific risk requirement	27	364,712
Debt general risk requirement	28	305,314
Liability adjustment requirement in an increasing interest rate environment	29	0
(b) Sum of: (31 + 34)	30	59,398
Debt investment risk requirement in a decreasing interest rate environment (32 to 33)	31	59,398
Debt specific risk requirement	32	364,712

Negative of debt general risk requirement	33	-305,314
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	109,220
Total C2 Requirement (21 + 24 + 35 + 36 + 37 + 38)	39	3,099,180
Total Risk Requirement of Assets and Liabilities of Licensed Insurer that do not belong to any insurance fund established and maintained under the Act (20 + 39)	40	3,099,180

ANNUAL RETURN: FORM 22 - ADDITIONAL INFORMATION

I822G TENET SOMPO INSURANCE PTE. LTD.

Reporting Cycle: 2013 12

NIL

ANNUAL RETURN

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

I822G TENET SOMPO INSURANCE PTE. LTD.

Reporting Cycle: 2013 12

Description	Row No.	Amount
(i) Financial Resources of Licensed Insurer		
A. Tier 1 Resource		
Aggregate of surpluses of all insurance funds other than a participating fund	1	300,493,057
Balances in the surplus account of each participating fund	2	0
Paid-up ordinary share capital	3	418,327,805
Unappropriated profits (losses)	4	-453,838,757
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	2,240,954
Financial resource adjustment: (10 to 14)	9	-31,772,665
(a) loans to, guarantees granted for and other unsecured amounts owed to the licensed insurer	10	0
(b) charged assets	11	812,176
(c) deferred tax assets	12	12,047,794
(d) intangible assets	13	17,365
(e) other financial resource adjustments	14	-44,650,000
Total Tier 1 Resource (1 to 7 less 8 to 9)	15	294,513,816
B. Tier 2 Resource		
Irredeemable and non-cumulative preference shares not recognised as Tier 1 resource	16	0
Irredeemable and non-cumulative preference shares	17	0
Other Tier 2 resource	18	0
Total Tier 2 Resource (16 to 18)	19	0
C. Aggregate of allowance for provisions for non-guaranteed benefits of participating funds	20	0
Financial Resources of Licensed Insurer (higher of \$5m or 15 + 19 +20)	21	294,513,816
(ii) Total Risk Requirement of Licensed Insurer		
(a) Total risk requirements of insurance funds established or maintained under the Act	22	39,939,699
(b) Total risk requirements of assets and liabilities that do not belong to any insurance fund established and maintained under the Act	23	3,099,180
Total Risk Requirement of Licensed Insurer (22 to 23)	24	43,038,879
CAPITAL ADEQUACY RATIO (21/24)	25	684.30 %

ANNUAL RETURN: FORM 23 - ADDITIONAL INFORMATION

I822G TENET SOMPO INSURANCE PTE. LTD.

Reporting Cycle: 2013 12

NIL