

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

1822G SOMPO INSURANCE SINGAPORE PTE. LTD.

Reporting Cycle: 2016 12

General: Singapore Insurance Fund

Description	Annex	Row No.	Amount
ASSETS			
Equity securities	1A	1	1,078,567
Debt securities	1B	2	136,827,633
Land and buildings	1C	3	0
Loans	1D	4	0
Cash and deposits		5	38,449,095
Other invested assets	1E	6	0
Investment income due or accrued		7	80,763
Outstanding premiums and agents' balances	1F	8	13,572,589
Deposits withheld by cedants		9	0
Reinsurance recoverables (on paid claims)	1G	10	3,877,327
Income tax recoverables		11	0
Fixed assets	1H	12	3,496,767
Inter-fund balances and intra group balances (due from)	1I	13	349,515
Other assets	1J	14	8,449,577
Total Assets (1 to 14)		15	206,181,833
LIABILITIES			
Policy liabilities	1K	16	94,190,727
Other liabilities:			
Outstanding claims		17	36,427
Annuities due and unpaid		18	0
Reinsurance deposits		19	1,072,132
Amounts owing to insurers		20	1,527,230
Bank loans and overdrafts		21	0
Inter-fund balances and intra-group balances (due to)	1L	22	955,356
Others	1M	23	17,676,329
Total Liabilities (16 to 23)		24	115,458,201
SURPLUS (15 - 24)	1N	25	90,723,632

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

1822G SOMPO INSURANCE SINGAPORE PTE. LTD.

Reporting Cycle: 2016 12

General: Offshore Insurance Fund

Description	Annex	Row No.	Amount
ASSETS			
Equity securities	1A	1	0
Debt securities	1B	2	26,464,568
Land and buildings	1C	3	0
Loans	1D	4	0
Cash and deposits		5	120,677,793
Other invested assets	1E	6	0
Investment income due or accrued		7	257,553
Outstanding premiums and agents' balances	1F	8	2,151,130
Deposits withheld by cedants		9	39,514
Reinsurance recoverables (on paid claims)	1G	10	1,505,317
Income tax recoverables		11	0
Fixed assets	1H	12	0
Inter-fund balances and intra group balances (due from)	1I	13	945,451
Other assets	1J	14	10,250,750
Total Assets (1 to 14)		15	162,292,076
LIABILITIES			
Policy liabilities	1K	16	16,349,769
Other liabilities:			
Outstanding claims		17	0
Annuities due and unpaid		18	0
Reinsurance deposits		19	31,153
Amounts owing to insurers		20	6,221,055
Bank loans and overdrafts		21	0
Inter-fund balances and intra-group balances (due to)	1L	22	0
Others	1M	23	179,777
Total Liabilities (16 to 23)		24	22,781,754
SURPLUS (15 - 24)	1N	25	139,510,322

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I822G SOMPO INSURANCE SINGAPORE PTE. LTD.

Reporting Cycle: 201612

General: Singapore Insurance Fund

Description	Row No.	Listed	Unlisted	Amount
Equity securities other than collective investment schemes	1	1,078,567	0	1,078,567
Collective investment schemes	2	0	0	0
Total (1 to 2) = Row 1 of Form 1	3			1,078,567

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I822G SOMPO INSURANCE SINGAPORE PTE. LTD.

Reporting Cycle: 201612

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 SOMPO INSURANCE SINGAPORE PTE. LTD.

Reporting Cycle: 201612

General: Singapore Insurance Fund

Description	Row No.	Amount
Government debt securities	1	6,909,246
Qualifying debt securities	2	104,725,747
Other debt securities	3	25,192,640
Total (1 to 3) = Row 2 of Form 1	4	136,827,633

ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES

I822G SOMPO INSURANCE SINGAPORE PTE. LTD.

Reporting Cycle: 201612

General: Offshore Insurance Fund

Description	Row No.	Amount
Government debt securities	1	0
Qualifying debt securities	2	23,366,963
Other debt securities	3	3,097,605
Total (1 to 3) = Row 2 of Form 1	4	26,464,568

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

I822G SOMPO INSURANCE SINGAPORE PTE. LTD.

Reporting Cycle: 201612

General: Singapore Insurance Fund

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

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

I822G SOMPO INSURANCE SINGAPORE PTE. LTD.

Reporting Cycle: 201612

General: Offshore Insurance Fund

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

ANNUAL RETURN: ANNEX 1D - INVESTMENT IN LOANS

I822G SOMPO INSURANCE SINGAPORE PTE. LTD.

Reporting Cycle: 201612

General: Singapore Insurance Fund

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

ANNUAL RETURN: ANNEX 1D - INVESTMENT IN LOANS

I822G SOMPO INSURANCE SINGAPORE PTE. LTD.

Reporting Cycle: 201612

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 SOMPO INSURANCE SINGAPORE PTE. LTD.

General: Singapore Insurance Fund

Reporting Cycle: 201612

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 SOMPO INSURANCE SINGAPORE PTE. LTD.

General: Offshore Insurance Fund

Reporting Cycle: 201612

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

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

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

I822G SOMPO INSURANCE SINGAPORE PTE. LTD.

General: Singapore Insurance Fund

Reporting Cycle: 201612

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	4,838	28,652	10,795	44,285
Ageing of outstanding premiums and agents' balances: <i>Outstanding period</i>					
Up to 3 months	2	5,403,316	751,673	5,658,655	11,813,644
Above 3 months but not exceeding 6 months	3	297,800	22,320	18,032	338,152
Above 6 months but not exceeding 12 months	4	378,654	39,724	16,790	435,168
Above 12 months	5	22,652	15,897	10,636	49,185
Gross total (2 to 5)	6	6,102,422	829,614	5,704,113	12,636,149
Provision for doubtful debts	7	871	0	0	871
Total outstanding premiums and agents' balances in respect of direct business (6 - 7)	8	6,101,551	829,614	5,704,113	12,635,278
In respect of reinsurance business					
Bad debts written off during the year	9				140,804
Ageing of outstanding premiums and agents' balances: <i>Outstanding period</i>					

Up to 6 months	10				858,749
Above 6 months but not exceeding 12 months	11				62,284
Above 12 months but not exceeding 24 months	12				6,618
Above 24 months	13				9,660
Gross total (10 to 13)	14				937,311
Provision for doubtful debts	15				0
Total outstanding premiums and agents' balances in respect of reinsurance business (14 - 15)	16				937,311
Total (8 + 16) = Row 8 of Form 1	17				13,572,589

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 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 SOMPO INSURANCE SINGAPORE PTE. LTD.

General: Offshore Insurance Fund

Reporting Cycle: 201612

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	2,747	2,747
Ageing of outstanding premiums and agents' balances: <i>Outstanding period</i>					
Up to 3 months	2	206,545	237,871	503,784	948,200
Above 3 months but not exceeding 6 months	3	17,948	425	24,684	43,057
Above 6 months but not exceeding 12 months	4	0	0	855	855
Above 12 months	5	0	0	3	3
Gross total (2 to 5)	6	224,493	238,296	529,326	992,115
Provision for doubtful debts	7	0	0	0	0
Total outstanding premiums and agents' balances in respect of direct business (6 - 7)	8	224,493	238,296	529,326	992,115
In respect of reinsurance business					
Bad debts written off during the year	9				3,379
Ageing of outstanding premiums and agents' balances: <i>Outstanding period</i>					
Up to 6 months	10				1,056,063

Above 6 months but not exceeding 12 months	11				96,312
Above 12 months but not exceeding 24 months	12				4,511
Above 24 months	13				2,129
Gross total (10 to 13)	14				1,159,015
Provision for doubtful debts	15				0
Total outstanding premiums and agents' balances in respect of reinsurance business (14 - 15)	16				1,159,015
Total (8 + 16) = Row 8 of Form 1	17				2,151,130

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 premiums are accrued in the books of the licensed insurer.

ANNUAL RETURN: ANNEX 1G - STATEMENT OF REINSURANCE RECOVERABLES

I822G SOMPO INSURANCE SINGAPORE PTE. LTD.

Reporting Cycle: 201612

General: Singapore Insurance Fund

Description	Row No.	Amount
Reinsurance recoveries on unpaid claims	1	41,420,004
Reinsurance recoverables written off during the year	2	0
Ageing of reinsurance recoverables (on paid claims): <i>Outstanding period</i>		
Up to 1 year	3	3,225,598
Above 1 year but not exceeding 2 years	4	267,965
Above 2 years	5	383,764
Total (3 to 5)	6	3,877,327
Provision for doubtful reinsurance recoverables	7	0
Total (6 - 7) = Row 10 of Form 1	8	3,877,327

ANNUAL RETURN: ANNEX 1G - STATEMENT OF REINSURANCE RECOVERABLES

I822G SOMPO INSURANCE SINGAPORE PTE. LTD.

Reporting Cycle: 201612

General: Offshore Insurance Fund

Description	Row No.	Amount
Reinsurance recoveries on unpaid claims	1	52,958,258
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	820,031
Above 1 year but not exceeding 2 years	4	684,788
Above 2 years	5	498
Total (3 to 5)	6	1,505,317
Provision for doubtful reinsurance recoverables	7	0
Total (6 - 7) = Row 10 of Form 1	8	1,505,317

ANNUAL RETURN: ANNEX 1H - FIXED ASSETS

I822G SOMPO INSURANCE SINGAPORE PTE. LTD.

Reporting Cycle: 201612

General: Singapore Insurance Fund

Description	Row No.	Amount
Motor vehicles	1	2,346
Computer equipment	2	778,354
Other fixed assets	3	2,716,067
Total (1 to 3) = Row 12 of Form 1	4	3,496,767

ANNUAL RETURN: ANNEX 1H - FIXED ASSETS

I822G SOMPO INSURANCE SINGAPORE PTE. LTD.

Reporting Cycle: 201612

General: Offshore Insurance Fund

Description	Row No.	Amount
Motor vehicles	1	0
Computer equipment	2	0
Other fixed assets	3	0
Total (1 to 3) = Row 12 of Form 1	4	0

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

I822G SOMPO INSURANCE SINGAPORE PTE. LTD.

Reporting Cycle: 201612

General: Singapore Insurance Fund

Description	Row No.	Amount
Balances due from head office / shareholders fund	1	349,515
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	349,515

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

I822G SOMPO INSURANCE SINGAPORE PTE. LTD.

Reporting Cycle: 201612

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	945,451
Total (1 to 3) = Row 13 of Form 1	4	945,451

ANNUAL RETURN: ANNEX 1J - BREAKDOWN OF OTHER ASSETS

I822G SOMPO INSURANCE SINGAPORE PTE. LTD.

Reporting Cycle: 2016 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Club Membership	1	359,000
Sundry Debtors	2	719,169
Prepayment	3	1,832,767
Deposits	4	773,340
Deferred Tax Assets	5	104,301
Bancassurance rights	6	4,661,000
Total = Row 14 of Form 1	26	8,449,577

ANNUAL RETURN: ANNEX 1J - BREAKDOWN OF OTHER ASSETS

I822G SOMPO INSURANCE SINGAPORE PTE. LTD.

Reporting Cycle: 2016 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Sundry Debtors	1	58,762
Deposits	2	68,690
GST Receivables	3	1,194
Deferred Tax Assets	4	10,122,104
Total = Row 14 of Form 1	26	10,250,750

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

I822G SOMPO INSURANCE SINGAPORE PTE. LTD.

Reporting Cycle: 201612

General: Singapore Insurance Fund

Description	Row No.	Amount
Balances due to head office / shareholders fund	1	4,712
Balances due to overseas branches / related corporations	2	5,193
Balances due to other insurance funds established and maintained under the Act	3	945,451
Total (1 to 3) = Row 22 of Form 1	4	955,356

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

I822G SOMPO INSURANCE SINGAPORE PTE. LTD.

Reporting Cycle: 201612

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 SOMPO INSURANCE SINGAPORE PTE. LTD.

Reporting Cycle: 201612

General: Singapore Insurance Fund

Description	Row No.	Amount
Cash Collateral	1	1,884,573
GST Payable	2	784,197
Sundry Creditors	3	15,007,559
Total = Row 23 of Form 1	26	17,676,329

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I822G SOMPO INSURANCE SINGAPORE PTE. LTD.

Reporting Cycle: 201612

General: Offshore Insurance Fund

Description	Row No.	Amount
Sundry Creditors	1	179,777
Total = Row 23 of Form 1	26	179,777

ANNUAL RETURN: ANNEX 1N - SURPLUS

I822G SOMPO INSURANCE SINGAPORE PTE. LTD.

Reporting Cycle: 201612

General: Singapore Insurance Fund

Description	Row No.	Amount
Surplus at beginning of period	1	87,595,025
Net income	2	3,128,607
Transfer (to) from head office / shareholders fund	3	0
Surplus at End of Period (1 to 3) = Row 25 of Form 1	4	90,723,632

ANNUAL RETURN: ANNEX 1N - SURPLUS

I822G SOMPO INSURANCE SINGAPORE PTE. LTD.

Reporting Cycle: 201612

General: Offshore Insurance Fund

Description	Row No.	Amount
Surplus at beginning of period	1	230,687,023
Net income	2	8,823,299
Transfer (to) from head office / shareholders fund	3	-100,000,000
Surplus at End of Period (1 to 3) = Row 25 of Form 1	4	139,510,322

**ANNUAL RETURN: ANNEX 1(ii) - INFORMATION IN RESPECT OF REDUCTION IN UNEARNED PREMIUM RESERVES
DUE TO REINSURANCE CEDED TO REINSURERS IN RESPECT OF GENERAL BUSINESS**

1822G SOMPO INSURANCE SINGAPORE PTE. LTD.

Reporting Cycle: 201612

General: Singapore Insurance Fund

Description	Row No.	Amount
Licensed insurer / foreign insurer under the foreign insurer scheme	1	891,857
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	756,510
Unlicensed reinsurer	3	1,386,564
Total (1 to 3)	4	3,034,931

**ANNUAL RETURN: ANNEX 1(ii) - INFORMATION IN RESPECT OF REDUCTION IN UNEARNED PREMIUM RESERVES
DUE TO REINSURANCE CEDED TO REINSURERS IN RESPECT OF GENERAL BUSINESS**

I822G SOMPO INSURANCE SINGAPORE PTE. LTD.

Reporting Cycle: 201612

General: Offshore Insurance Fund

Description	Row No.	Amount
Licensed insurer / foreign insurer under the foreign insurer scheme	1	233,144
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	528,016
Unlicensed reinsurer	3	747,619
Total (1 to 3)	4	1,508,779

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

I822G SOMPO INSURANCE SINGAPORE PTE. LTD.

Reporting Cycle: 2016 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 SOMPO INSURANCE SINGAPORE PTE. LTD.

Reporting Cycle: 2016 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 SOMPO INSURANCE SINGAPORE PTE. LTD.

Reporting Cycle: 201612

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
Note2(a) - Intangible assets -	CIMB Milestone Payment	2	4,661,000
Note2(a) - Intangible assets -	Club Membership	1	359,000

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 SOMPO INSURANCE SINGAPORE PTE. LTD.

Reporting Cycle: 201612

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
	Description	Row no
		Amount

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

NIL

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

NIL

Note 5 In respect of financial guarantee business -

Amount

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

0

and discount rate used

0

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

0

ANNUAL RETURN: FORM 1 - ADDITIONAL INFORMATION

I822G SOMPO INSURANCE SINGAPORE PTE. LTD.

Reporting Cycle: 2016 12

NIL

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I822G SOMPO INSURANCE SINGAPORE PTE. LTD.

Reporting Cycle: 2016 12

General: Singapore Insurance Fund

Description	Annex	Row No.	Amount
Gross premiums	2A	1	109,911,333
Less: Outward reinsurance premiums	2B	2	32,814,354
Investment revenue	2C	3	3,067,769
Less: Investment expenses		4	116,584
Other income	2D	5	834,739
Total Income (1 to 5)		6	80,882,903
Gross claims settled	2E	7	51,328,855
Less: Reinsurance recoveries		8	14,677,436
Management expenses	2F	9	31,148,061
Distribution expenses	2G	10	15,422,808
Increase (decrease) in net policy liabilities	2H	11	-6,790,231
Provision for doubtful debts/ bad debts written off on receivables		12	185,302
Taxation expenses		13	61,218
Other expenses	2I	14	1,075,719
Total Outgo (7 to 14)		15	77,754,296
Net Income (6 - 15)	2J	16	3,128,607

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I822G SOMPO INSURANCE SINGAPORE PTE. LTD.

Reporting Cycle: 2016 12

General: Offshore Insurance Fund

Description	Annex	Row No.	Amount
Gross premiums	2A	1	10,664,108
Less: Outward reinsurance premiums	2B	2	8,121,869
Investment revenue	2C	3	2,517,536
Less: Investment expenses		4	7,020
Other income	2D	5	57,354
Total Income (1 to 5)		6	5,110,109
Gross claims settled	2E	7	20,106,257
Less: Reinsurance recoveries		8	13,062,631
Management expenses	2F	9	2,065,003
Distribution expenses	2G	10	1,058,212
Increase (decrease) in net policy liabilities	2H	11	-15,697,461
Provision for doubtful debts/ bad debts written off on receivables		12	6,126
Taxation expenses		13	1,582,683
Other expenses	2I	14	228,621
Total Outgo (7 to 14)		15	-3,713,190
Net Income (6 - 15)	2J	16	8,823,299

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I822G SOMPO INSURANCE SINGAPORE PTE. LTD.

Reporting Cycle: 201612

General: Singapore Insurance Fund

Description	Row No.	Amount
Licensed insurer / foreign insurer under the foreign insurer scheme	1	19,408,279
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	11,696,236
Unlicensed reinsurer	3	1,709,839
Total (1 to 3) = Row 2 of Form 2	4	32,814,354

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I822G SOMPO INSURANCE SINGAPORE PTE. LTD.

Reporting Cycle: 201612

General: Offshore Insurance Fund

Description	Row No.	Amount
Licensed insurer / foreign insurer under the foreign insurer scheme	1	4,326,146
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	2,927,464
Unlicensed reinsurer	3	868,259
Total (1 to 3) = Row 2 of Form 2	4	8,121,869

ANNUAL RETURN: ANNEX 2C - INVESTMENT REVENUE

1822G SOMPO INSURANCE SINGAPORE PTE. LTD.

Reporting Cycle: 201612

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	63,826	0	-75,268	-11,442
Debt securities	2	3,344,918	-28,184	-538,267	2,778,467
Land and Buildings	3	0	0	0	0
Loans	4	0	0	0	0
Cash and deposits	5	285,196	-114,148	129,696	300,744
Other invested assets	6	0	0	0	0
Total (1 to 6) = Row 3 of Form 2	7				3,067,769

ANNUAL RETURN: ANNEX 2C - INVESTMENT REVENUE

1822G SOMPO INSURANCE SINGAPORE PTE. LTD.

Reporting Cycle: 201612

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	0	0	0	0
Debt securities	2	693,529	-270,646	-1,035	421,848
Land and Buildings	3	0	0	0	0
Loans	4	0	0	0	0
Cash and deposits	5	1,840,267	-86,193	341,614	2,095,688
Other invested assets	6	0	0	0	0
Total (1 to 6) = Row 3 of Form 2	7				2,517,536

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I822G SOMPO INSURANCE SINGAPORE PTE. LTD.

Reporting Cycle: 201612

General: Singapore Insurance Fund

Description	Row No.	Amount
Sundry Income	1	834,739
Total = Row 5 of Form 2	26	834,739

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I822G SOMPO INSURANCE SINGAPORE PTE. LTD.

Reporting Cycle: 201612

General: Offshore Insurance Fund

Description	Row No.	Amount
Sundry Income	1	4,336
Interest Earned on Premium Reserve	2	53,018
Total = Row 5 of Form 2	26	57,354

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES

I822G SOMPO INSURANCE SINGAPORE PTE. LTD.

Reporting Cycle: 201612

General: Singapore Insurance Fund

Description	Row No.	Amount
Staff salaries & expenses	1	19,917,165
Office rent	2	2,585,773
Head office / parent company expenses	3	610,860
Directors' fees	4	92,061
Audit fees	5	478,558
Managing agent's fees	6	0
Repairs and maintenance	7	93,877
Public utilities	8	122,594
Printing, stationery and periodicals	9	289,012
Postage, telephone and telex charges	10	285,784
Computer charges	11	1,915,402
Hire of office equipment	12	67,279
Licence and association fees	13	281,372
Advertising and subscriptions	14	1,151,005
Entertainment	15	95,765
Travelling expenses	16	186,651
Office Insurance	1	22,697
Donation	2	1,725
Professional Fees	3	1,294,371
Miscellaneous	4	1,656,110
Total = Row 9 of Form 2	27	31,148,061

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES**I822G SOMPO INSURANCE SINGAPORE PTE. LTD.****Reporting Cycle: 201612****General: Offshore Insurance Fund**

Description	Row No.	Amount
Staff salaries & expenses	1	1,248,673
Office rent	2	190,886
Head office / parent company expenses	3	45,095
Directors' fees	4	5,772
Audit fees	5	35,328
Managing agent's fees	6	0
Repairs and maintenance	7	6,930
Public utilities	8	9,050
Printing, stationery and periodicals	9	21,335
Postage, telephone and telex charges	10	21,097
Computer charges	11	141,398
Hire of office equipment	12	4,967
Licence and association fees	13	20,771
Advertising and subscriptions	14	84,969
Entertainment	15	7,070
Travelling expenses	16	11,702
Office Insurance	1	1,675
Donation	2	127
Professional Fees	3	95,552
Miscellaneous	4	112,606
Total = Row 9 of Form 2	27	2,065,003

ANNUAL RETURN: ANNEX 2I - BREAKDOWN OF OTHER EXPENSES

I822G SOMPO INSURANCE SINGAPORE PTE. LTD.

Reporting Cycle: 2016 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Foreign Exchange Loss	1	56,025
Interest Expense on Reinsurance Deposit	2	2
Depreciation	3	839,892
Project Cost	4	100,800
Amortisation of Bancassurance rights	5	79,000
Total = Row 14 of Form 2	26	1,075,719

ANNUAL RETURN: ANNEX 2I - BREAKDOWN OF OTHER EXPENSES

I822G SOMPO INSURANCE SINGAPORE PTE. LTD.

Reporting Cycle: 2016 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Foreign Exchange Loss	1	228,621
Total = Row 14 of Form 2	26	228,621

ANNUAL RETURN: FORM 2 - ADDITIONAL INFORMATION

1822G SOMPO INSURANCE SINGAPORE PTE. LTD.

Reporting Cycle: 2016 12

NIL

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

1822G SOMPO INSURANCE SINGAPORE PTE. LTD.

General: Singapore Insurance Fund

Reporting Cycle: 201612

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	7,908,623	783,720	14,814,630	25,393,982	11,695,119	16,722,968	12,357,408	4,153,856	6,465,543	1,892,330	1,420,835	0	2,805,194	16,737,758	106,414,208
Reinsurance business accepted -																
In Singapore	2	70,491	0	2,567,960	8,862	337,491	86,132	101,957	94,370	0	173,468	2,760	0	53,634	324,232	3,497,125
From other ASEAN countries	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
From other countries	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total (2 to 4)	5	70,491	0	2,567,960	8,862	337,491	86,132	101,957	94,370	0	173,468	2,760	0	53,634	324,232	3,497,125
Reinsurance business ceded -																
In Singapore	6	744,664	60,171	3,542,881	1,046,310	889,280	3,310,613	6,905,223	274,374	540,850	1,410,027	243,160	0	569,360	3,037,771	19,536,913
To other ASEAN countries	7	0	0	751	0	0	3	0	0	0	11	0	0	0	11	765
To other countries	8	2,055,363	534,607	7,711,746	0	166,120	763,749	755	992,353	154,120	275,096	15,915	0	606,852	2,044,336	13,276,676
Total (6 to 8)	9	2,800,027	594,778	11,255,378	1,046,310	1,055,400	4,074,365	6,905,978	1,266,727	694,970	1,685,134	259,075	0	1,176,212	5,082,118	32,814,354
Net premiums written (1 + 5 - 9)	10	5,179,087	188,942	6,127,212	24,356,534	10,977,210	12,734,735	5,553,387	2,981,499	5,770,573	380,664	1,164,520	0	1,682,616	11,979,872	77,096,979
Premium liabilities at beginning of period	11	1,094,187	115,631	2,489,179	17,247,335	6,408,328	4,415,128	2,472,464	1,094,141	2,945,764	433,624	190,028	0	480,635	5,144,192	39,386,444
Premium liabilities at end of period	12	788,722	33,585	2,360,484	17,610,995	5,467,270	5,189,990	2,539,463	1,163,652	3,362,134	195,855	205,719	0	484,238	5,411,598	39,402,107
Premiums earned during the period (10 + 11 - 12)	13	5,484,552	270,988	6,255,907	23,992,874	11,918,268	11,959,873	5,486,388	2,911,988	5,354,203	618,433	1,148,829	0	1,679,013	11,712,466	77,081,316
B. CLAIMS																
Gross claims settled																
Direct business	14	2,570,188	99,045	2,227,745	16,454,435	8,254,005	6,794,392	5,936,334	2,140,398	1,947,784	1,323,727	395,814	-9,731	890,256	6,688,248	49,024,392
Reinsurance business accepted -																
In Singapore	15	15,360	2,309	742,218	2,101	1,232,071	84,100	135,577	23,859	466	66,277	0	0	125	90,727	2,304,463
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	15,360	2,309	742,218	2,101	1,232,071	84,100	135,577	23,859	466	66,277	0	0	125	90,727	2,304,463
Recoveries from reinsurance business ceded -																
In Singapore	19	871,225	-77,222	466,073	493,087	1,315,249	1,542,868	2,520,791	504,608	-3,088	497,623	102,271	0	412,608	1,514,022	8,646,093
To other ASEAN countries	20	0	0	18,903	0	0	0	0	23	0	312	0	0	0	335	19,238
To other countries	21	612,807	59,216	1,764,348	495,888	1,018,270	618,114	15,705	746,619	-289	486,498	178,371	-9,731	26,289	1,427,757	6,012,105
Total (19 to 21)	22	1,484,032	-18,006	2,249,324	988,975	2,333,519	2,160,982	2,536,496	1,251,250	-3,377	984,433	280,642	-9,731	438,897	2,942,114	14,677,436
Net claims settled (14 + 18 - 22)	23	1,101,516	119,360	720,639	15,467,561	7,152,557	4,717,510	3,535,415	913,007	1,951,627	405,571	115,172	0	451,484	3,836,861	36,651,419
Claims liabilities at end of period	24	1,634,400	358,684	2,674,801	26,361,311	12,039,867	2,458,428	1,985,325	2,743,021	433,743	1,673,927	1,477,832	0	947,281	7,275,804	54,788,620
Claims liabilities at beginning of period	25	2,061,653	197,703	2,578,826	30,109,080	14,603,811	2,632,168	1,963,817	2,237,025	681,017	2,227,792	1,235,462	0	1,066,160	7,447,456	61,594,514
Net claims incurred (23 + 24 - 25)	26	674,263	280,341	816,614	11,719,792	4,588,613	4,543,770	3,556,923	1,419,003	1,704,353	-148,294	357,542	0	332,605	3,665,209	29,845,525
C. MANAGEMENT EXPENSES																
Management Expenses	27	2,513,461	373,138	3,121,283	6,364,428	3,031,567	5,759,560	1,733,813	1,703,351	1,976,808	1,125,726	1,009,970	0	2,434,956	8,250,811	31,148,061
D. DISTRIBUTION EXPENSES																
Commissions	28	673,388	63,978	1,777,194	3,262,125	896,241	3,604,146	1,548,992	377,843	2,871,677	284,024	451,980	0	1,028,293	5,013,817	16,839,881
Reinsurance commissions	29	612,774	78,906	2,001,267	783,874	105,922	1,281,379	1,289,393	232,935	164,773	78,374	75,864	0	273,516	825,462	6,978,977
Net commissions incurred (28 - 29)	30	60,614	-14,928	-224,073	2,478,251	790,319	2,322,767	259,599	144,908	2,706,904	205,650	376,116	0	754,777	4,188,355	9,860,904

Other distribution expenses	31	304,005	10,321	390,807	1,905,639	820,002	760,723	617,377	241,596	251,735	21,155	66,738	0	171,806	753,030	5,561,904
E. UNDERWRITING RESULTS																
Underwriting gain / (loss) (13 - 26 - 27 - 30 - 31)	32	1,932,209	-377,884	2,151,276	1,524,764	2,687,767	-1,426,947	-681,324	-596,870	-1,285,597	-585,804	-661,537	0	-2,015,131	-5,144,939	664,922
F. NET INVESTMENT INCOME																
	33	198,250	7,232	234,543	932,341	420,195	487,471	212,577	114,128	220,891	14,571	44,577	0	64,409	458,576	2,951,185
G. OPERATING RESULT (32 + 33)																
	34	2,130,459	-370,652	2,385,819	2,457,105	3,107,962	-939,476	-468,747	-482,742	-1,064,706	-571,233	-616,960	0	-1,950,722	-4,686,363	3,616,107

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

1822G SOMPO INSURANCE SINGAPORE PTE. LTD.

General: Offshore Insurance Fund

Reporting Cycle: 2016 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	4,561,395	4,328	120	2,007,729	6,573,572
Reinsurance business						
accepted - In Singapore	2	180,197	10,120	295,431	79,555	565,303
From other ASEAN countries	3	616,997	-7,261	2,101,893	768,572	3,480,201
From other countries	4	0	0	37,482	7,550	45,032
Total (2 to 4)	5	797,194	2,859	2,434,806	855,677	4,090,536
Reinsurance business						
ceded - In Singapore	6	270,317	850	2,672,062	1,739,933	4,683,162
To other ASEAN countries	7	6,766	0	238,927	93,520	339,213
To other countries	8	1,332,495	-2,251	1,099,222	670,028	3,099,494
Total (6 to 8)	9	1,609,578	-1,401	4,010,211	2,503,481	8,121,869
Net premiums written (1 + 5 - 9)	10	3,749,011	8,588	-1,575,285	359,925	2,542,239
Premium liabilities at beginning of period	11	1,009,399	10,292	9,109,173	1,630,787	11,759,651
Premium liabilities at end of period	12	696,646	1,103	461,026	119,858	1,278,633
Premiums earned during the period (10 + 11 - 12)	13	4,061,764	17,777	7,072,862	1,870,854	13,023,257
B. CLAIMS						
Gross claims settled						
Direct business	14	2,006,735	0	0	807,835	2,814,570
Reinsurance business						
accepted - In Singapore	15	1,351	1,345	0	2,400	5,096
From other ASEAN countries	16	313,922	0	13,144,235	3,750,414	17,208,571
From other countries	17	12,756	18,269	47,324	-329	78,020
Total (15 to 17)	18	328,029	19,614	13,191,559	3,752,485	17,291,687
Recoveries from reinsurance business						
In Singapore	19	231,449	15,691	5,873,857	1,078,746	7,199,743
To other ASEAN countries	20	0	0	559,942	16,165	576,107
To other countries	21	796,904	0	2,152,538	2,337,339	5,286,781
Total (19 to 21)	22	1,028,353	15,691	8,586,337	3,432,250	13,062,631
Net claims settled (14 + 18 - 22)	23	1,306,411	3,923	4,605,222	1,128,070	7,043,626
Claims liabilities at end of period	24	2,378,368	202,891	10,706,630	1,783,247	15,071,136
Claims liabilities at beginning of period	25	2,803,604	194,590	14,933,406	2,355,979	20,287,579
Net claims incurred (23 + 24 - 25)	26	881,175	12,224	378,446	555,338	1,827,183
C. MANAGEMENT EXPENSES						

Management Expenses	27	1,810,547	4,740	0	249,716	2,065,003
D. DISTRIBUTION EXPENSES						
Commissions	28	888,950	533	908,952	511,262	2,309,697
Reinsurance commissions	29	330,429	299	427,150	572,164	1,330,042
Net commissions incurred (28 - 29)	30	558,521	234	481,802	-60,902	979,655
Other distribution expenses	31	0	0	0	78,557	78,557
E. UNDERWRITING RESULTS						
Underwriting gain / (loss) (13 - 26 - 27 - 30 - 31)	32	811,521	579	6,212,614	1,048,145	8,072,859
F. NET INVESTMENT INCOME	33	2,285,829	5,236	0	219,451	2,510,516
G. OPERATING RESULT (32 + 33)	34	3,097,350	5,815	6,212,614	1,267,596	10,583,375

ANNUAL RETURN: NOTES TO FORM 6

I822G SOMPO INSURANCE SINGAPORE PTE. LTD.

Reporting Cycle: 201612

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.

The Company's allocation method encompassed the principles of activity-based costing where the management expenses are classified into key categories and allocated based on predetermined allocation keys. A review on the appropriateness of the allocation keys is conducted with the management team on an annual basis.

Other distribution expenses are attributed using (1) direct allocation for specified distribution expenses incurred for specified lines of business and (2) indirect allocation method based on Net Written Premium for those common distribution expenses.

Net investment income are attributed to the different lines of business using indirect allocation based on 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 SOMPO INSURANCE SINGAPORE PTE. LTD.

Reporting Cycle: 2016 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.

The Company's allocation method encompassed the principles of activity-based costing where the management expenses are classified into key categories and allocated based on predetermined allocation keys. A review on the appropriateness of the allocation keys is conducted with the management team on an annual basis.

Other distribution expenses are attributed using (1) direct allocation for specified distribution expenses incurred for specified lines of business and (2) indirect allocation method based on Net Written Premium for those common distribution expenses.

Net investment income are attributed to the different lines of business using indirect allocation based on Net Written Premium.

There is a negative premium balance in respect to reinsurance business accepted as a result of endorsement for "No- claim Bonus" for a policy in Hull, and also a corresponding negative premium ceded.

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

NIL

ANNUAL RETURN: FORM 6 - ADDITIONAL INFORMATION

I822G SOMPO INSURANCE SINGAPORE PTE. LTD.

Reporting Cycle: 201612

NIL

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

1822G SOMPO INSURANCE SINGAPORE PTE. LTD.

Reporting Cycle: 201612

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	1,966,386	10,492,979	0	0	0	0	15,448,906	1,360,194	0	0	17,415,292	11,853,173
Reinsurance ceded	2	1,566,386	5,339,592	0	0	0	0	3,738,001	336,364	0	0	5,304,387	5,675,956
Net premiums written (1 - 2)	3	400,000	5,153,387	0	0	0	0	11,710,905	1,023,830	0	0	12,110,905	6,177,217
Premium liabilities at beginning of period	4	34,637	2,437,827	0	0	0	0	3,332,026	1,083,102	0	0	3,366,663	3,520,929
Premium liabilities at end of period	5	144,529	2,394,934	0	0	0	0	4,027,437	1,162,553	0	0	4,171,966	3,557,487
Premium earned during the period (3 + 4 - 5)	6	290,108	5,196,280	0	0	0	0	11,015,494	944,379	0	0	11,305,602	6,140,659
B. CLAIMS													
Gross claims settled	7	453,683	5,618,228	0	0	0	0	6,612,542	265,950	0	0	7,066,225	5,884,178
Reinsurance recoveries	8	359,733	2,176,763	0	0	0	0	2,090,662	70,320	0	0	2,450,395	2,247,083
Net claims settled (7 - 8)	9	93,950	3,441,465	0	0	0	0	4,521,880	195,630	0	0	4,615,830	3,637,095
Claim liabilities at end of period	10	15,498	1,969,827	0	0	0	0	2,248,327	210,101	0	0	2,263,825	2,179,928
Claim liabilities at beginning of period	11	7,885	1,955,932	0	0	0	0	2,377,889	254,279	0	0	2,385,774	2,210,211
Net claims incurred (9 + 10 - 11)	12	101,563	3,455,360	0	0	0	0	4,392,318	151,452	0	0	4,493,881	3,606,812
C. MANAGEMENT EXPENSES													
Management expenses	13	124,883	1,608,930	0	0	0	0	5,296,510	463,050	0	0	5,421,393	2,071,980
D. DISTRIBUTION EXPENSES													
Commissions	14	339,244	1,209,748	0	0	0	0	3,481,529	122,617	0	0	3,820,773	1,332,365
Reinsurance commissions	15	333,814	955,579	0	0	0	0	1,210,457	70,922	0	0	1,544,271	1,026,501
Net commissions incurred (14 - 15)	16	5,430	254,169	0	0	0	0	2,271,072	51,695	0	0	2,276,502	305,864
Other distribution expenses	17	44,468	572,909	0	0	0	0	667,954	92,769	0	0	712,422	665,678
E. UNDERWRITING RESULTS (6 - 12 - 13 - 16 - 17)													
	18	13,764	-695,088	0	0	0	0	-1,612,360	185,413	0	0	-1,598,596	-509,675
F. NET INVESTMENT INCOME													
	19	15,311	197,266	0	0	0	0	448,280	39,191	0	0	463,591	236,457
G. OPERATING RESULTS (18 + 19)													
	20	29,075	-497,822	0	0	0	0	-1,164,080	224,604	0	0	-1,135,005	-273,218
H. OTHERS													
Number of policies in force	21	394	2,054	0	0	0	0	114,020	1,749	0	0	114,414	3,803
Number of lives covered under policies in force	22	588	14,537	0	0	0	0	260,412	6,269	0	0	261,000	20,806
Number of claims licensed	23	852	7,872	0	0	0	0	16,541	366	0	0	17,393	8,238

ANNUAL RETURN: NOTES TO FORM 7(b)

I822G SOMPO INSURANCE SINGAPORE PTE. LTD.

Reporting Cycle: 201612

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

Nil

ANNUAL RETURN: FORM 7(b) - ADDITIONAL INFORMATION

I822G SOMPO INSURANCE SINGAPORE PTE. LTD.

Reporting Cycle: 201612

NIL

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

I822G SOMPO INSURANCE SINGAPORE PTE. LTD.

Reporting Cycle: 2016 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	1,078,567	0	0	13,292,334	14,370,901
Debt securities	2	0	163,292,201	0	0	5,655,728	168,947,929
Land and buildings	3	0	0	0	0	0	0
Loans	4	0	0	0	0	0	0
Cash and deposits	5	0	159,126,888	0	0	30,867,278	189,994,166
Other invested assets	6	0	0	0	0	0	0
Investment income due or accrued	7	0	338,316	0	0	128,069	466,385
Outstanding premiums and agents' balances	8	0	15,723,719	0	0	0	15,723,719
Deposits withheld by cedants	9	0	39,514	0	0	0	39,514
Reinsurance recoverables (on paid claims)	10	0	5,382,644	0	0	0	5,382,644
Income tax recoverables	11	0	0	0	0	0	0
Fixed assets	12	0	3,496,767	0	0	0	3,496,767
Inter-fund balances and intra-group balances (due from)	13	0	1,294,966	0	0	1,314,269	2,609,235
Other assets	14	0	18,700,327	0	0	62,378	18,762,705
Total Assets (1 to 14)	15	0	368,473,909	0	0	51,320,056	419,793,965
LIABILITIES							
Policy liabilities	16	0	110,540,496	0	0		110,540,496
Other liabilities							
Outstanding claims	17	0	36,427	0	0	0	36,427
Annuities due and unpaid	18	0	0	0	0	0	0
Reinsurance deposits	19	0	1,103,285	0	0	0	1,103,285
Amounts owing to insurers	20	0	7,748,285	0	0	0	7,748,285
Bank loans and overdrafts	21	0	0	0	0	0	0

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Inter-fund balances and intra-group balances (due to)	22	0	955,356	0	0	285,434	1,240,790
Others	23	0	17,856,106	0	0	61,469	17,917,575
Total Liabilities (16 to 23)	24	0	138,239,955	0	0	346,903	138,586,858
NET ASSETS (15 - 24)	25	0	230,233,954	0	0	50,973,153	281,207,107
SHAREHOLDERS' EQUITY & SURPLUS							
Paid-up capital	26					318,327,805	318,327,805
Reserves:							
Unappropriated profits (losses)	27					-348,963,414	-348,963,414
Other reserves	28					81,608,762	81,608,762
Surplus	29	0	230,233,954	0	0		230,233,954
Total (26 to 29)	30	0	230,233,954	0	0	50,973,153	281,207,107

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

I822G SOMPO INSURANCE SINGAPORE PTE. LTD.

Reporting Cycle: 2016 12

Description	Row No.	Paid-up Capital	Other Reserves	Unappropriated Profits (Losses) (Please Specify)	Total
Balance at beginning of period	1	418,327,805	81,608,762	-450,156,946	49,779,621
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	1,193,532	1,193,532
Dividends paid for the period	5	0	0	0	0
Issue of share capital	6	-100,000,000	0	0	-100,000,000
Transfer (to) from insurance funds maintained in Singapore	7	0	0	100,000,000	100,000,000
Transfer (to) from overseas (branch) operations	8	0	0	0	0
Balance at End of Period	9	318,327,805	81,608,762	-348,963,414	50,973,153

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

1822G SOMPO INSURANCE SINGAPORE PTE. LTD.

Reporting Cycle: 2016 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

I822G SOMPO INSURANCE SINGAPORE PTE. LTD.

Reporting Cycle: 201612

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

ANNUAL RETURN: FORM 8 - ADDITIONAL INFORMATION

I822G SOMPO INSURANCE SINGAPORE PTE. LTD.

Reporting Cycle: 2016 12

NIL

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

1822G SOMPO INSURANCE SINGAPORE PTE. LTD.

Reporting Cycle: 2016 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	120,575,441	0	0		120,575,441
Less: Outward reinsurance premiums	2	0	40,936,223	0	0		40,936,223
Investment revenue	3	0	5,585,305	0	0	1,041,341	6,626,646
Less: Investment expenses	4	0	123,604	0	0	5,662	129,266
Other income	5	0	892,093	0	0	2,516,203	3,408,296
Total Income (1 to 5)	6	0	85,993,012	0	0	3,551,882	89,544,894
Gross claims settled	7	0	71,435,112	0	0		71,435,112
Less: Reinsurance recoveries	8	0	27,740,067	0	0		27,740,067
Management expenses	9	0	33,213,064	0	0	2,501,936	35,715,000
Distribution expenses	10	0	16,481,020	0	0	0	16,481,020
Increase (decrease) in net policy liabilities	11	0	-22,487,692	0	0		-22,487,692
Provision for doubtful debts / bad debts written off on receivables	12	0	191,428	0	0	0	191,428
Taxation expenses	13	0	1,643,901	0	0	-159,325	1,484,576
Other expenses	14	0	1,304,340	0	0	15,739	1,320,079
Total Outgo (7 to 14)	15	0	74,041,106	0	0	2,358,350	76,399,456
NET INCOME (6 - 15)	16	0	11,951,906	0	0	1,193,532	13,145,438

ANNUAL RETURN: FORM 9 - ADDITIONAL INFORMATION

I822G SOMPO INSURANCE SINGAPORE PTE. LTD.

Reporting Cycle: 2016 12

NIL

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

ACTUARIAL INVESTIGATION OF POLICY LIABILITIES

I822G SOMPO INSURANCE SINGAPORE PTE. LTD.

Reporting Cycle: 2016 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	37,161,764	1,278,632
Claim Liabilities	48,892,475	11,511,522
Policy Liabilities	86,054,239	12,790,154

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

None

ANNUAL RETURN: FORM 20 - ADDITIONAL INFORMATION

I822G SOMPO INSURANCE SINGAPORE PTE. LTD.

Reporting Cycle: 2016 12

NIL

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

I822G SOMPO INSURANCE SINGAPORE PTE. LTD.

General: Singapore Insurance Fund

Reporting Cycle: 2016 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	90,723,632
Less:		
Reinsurance adjustment	6	1,992,585
Financial resource adjustment: (8 to 12)	7	8,501,722
(a) loans to, guarantees granted for, and other unsecured amounts owed to the licensed insurer	8	64,081
(b) charged assets	9	3,313,340
(c) deferred tax assets	10	104,301
(d) intangible assets	11	5,020,000
(e) other financial resource adjustments	12	0
Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)	13	80,229,325
(ii) Total Risk Requirement of Insurance Fund		
A. Component 1 Requirement - Insurance Risks		
Life Insurance Risk Requirement (for participating fund): (15 + 18)	14	0
(a) Policy Liability Risk Requirement: (zero or 16 - 17, whichever is higher)	15	0
Modified minimum condition liability	16	0
Minimum condition liability	17	0
(b) Surrender Value Condition Risk Requirement: (zero or 19 - 20, whichever is higher)	18	0
Aggregate of surrender values of policies of the insurance fund	19	0
Higher of 21 or 22:	20	0
Sum of total risk requirement and minimum condition liability of the insurance fund	21	0
Policy liabilities of the insurance fund	22	0
Life Insurance Risk Requirement (other than participating fund) (24 + 27)	23	0
(a) Policy Liability Risk Requirement:		

(zero or 25 - 26, whichever is higher)	24	0	
Modified policy liabilities	25	0	
Policy Liabilities	26	0	
(b) Surrender Value Condition Risk Requirement: (zero or 28 - 29, whichever is higher)	27	0	
Aggregate of surrender values of policies of the insurance fund	28	0	
Sum of total risk requirement and policy liabilities of the insurance fund	29	0	
General Insurance Risk Requirement (for general business): (31 to 32)	30		24,869,617
(a) Premium liability risk requirement	31	11,299,413	
(b) Claim liability risk requirement	32	13,570,204	
Total C1 Requirement (14 + 23 + 30)	33		24,869,617
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		172,570
(a) Specific Risk Requirement	35	86,285	
(b) General Risk Requirement	36	86,285	
Debt Investment and Duration Mismatch Risk Requirement: (38 or 43, whichever is higher)	37		7,228,794
(a) Sum of: (39 + 42)	38	7,228,794	
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	7,228,794	
Debt specific risk requirement	40	3,532,586	
Debt general risk requirement	41	3,696,208	
Liability adjustment requirement in an increasing interest rate environment	42	0	
(b) Sum of: (44 + 47)	43	-163,622	
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	-163,622	
Debt specific risk requirement	45	3,532,586	
Negative of debt general risk requirement	46	-3,696,208	
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		2,307,179
Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)	53		9,708,543
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	1,260,354
Exposure to non-liquid assets with Singapore Insurance Fund (for general business)	60	0
Total C3 Requirement (54 to 60)	61	1,260,354
Total Risk Requirement of Insurance Fund (33 + 53 +61)	62	35,838,514

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

1822G SOMPO INSURANCE SINGAPORE PTE. LTD.

General: Offshore Insurance Fund

Reporting Cycle: 2016 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	139,510,322
Less:		
Reinsurance adjustment	6	506,779
Financial resource adjustment: (8 to 12)	7	10,190,794
(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	10,122,104
(d) intangible assets	11	0
(e) other financial resource adjustments	12	0
Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)	13	128,812,749
(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	4,257,939
(a) Premium liability risk requirement	31	390,848
(b) Claim liability risk requirement	32	3,867,091
Total C1 Requirement (14 + 23 + 30)	33	4,257,939
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	1,092,359
(a) Sum of: (39 + 42)	38	1,092,359
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	1,092,359
Debt specific risk requirement	40	539,727
Debt general risk requirement	41	552,632
Liability adjustment requirement in an increasing interest rate environment	42	0
(b) Sum of: (44 + 47)	43	-12,905
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	-12,905
Debt specific risk requirement	45	539,727
Negative of debt general risk requirement	46	-552,632
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	695,218
Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)	53	1,787,577
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	6,045,516

ANNUAL RETURN: FORM 21 - ADDITIONAL INFORMATION

I822G SOMPO INSURANCE SINGAPORE PTE. LTD.

Reporting Cycle: 2016 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 SOMPO INSURANCE SINGAPORE PTE. LTD.

Reporting Cycle: 2016 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: Sum of total risk requirement and minimum condition liability	7	0
Policy liabilities	8	0
	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	1,846,774
(a) Specific Risk Requirement	22	923,387
(b) General Risk Requirement	23	923,387
Debt Investment and Duration Mismatch Risk Requirement:		
(25 or 30, whichever is higher)	24	497,539
(a) Sum of: (26 + 29)	25	497,539
Debt investment risk requirement in an increasing interest rate environment		
(27 to 28)	26	497,539
Debt specific risk requirement	27	452,458
Debt general risk requirement	28	45,081
Liability adjustment requirement in an increasing interest rate environment	29	0
(b) Sum of: (31 + 34)	30	407,377
Debt investment risk requirement in a decreasing interest rate environment		
(32 to 33)	31	407,377
Debt specific risk requirement	32	452,458
Negative of debt general risk requirement	33	-45,081
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	739,477
Total C2 Requirement (21 + 24 + 35 + 36 + 37 + 38)	39	3,083,790
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	3,083,790

ANNUAL RETURN: FORM 22 - ADDITIONAL INFORMATION

I822G SOMPO INSURANCE SINGAPORE PTE. LTD.

Reporting Cycle: 2016 12

NIL

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

I822G SOMPO INSURANCE SINGAPORE PTE. LTD.

Reporting Cycle: 2016 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	230,233,954
Balances in the surplus account of each participating fund	2	0
Paid-up ordinary share capital	3	318,327,805
Unappropriated profits (losses)	4	-348,963,414
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	2,499,364
Financial resource adjustment: (10 to 14)	9	-23,522,825
(a) loans to, guarantees granted for and other unsecured amounts owed to		
the licensed insurer	10	748,740
(b) charged assets	11	3,382,030
(c) deferred tax assets	12	10,226,405
(d) intangible assets	13	6,770,000
(e) other financial resource adjustments	14	-44,650,000
Total Tier 1 Resource (1 to 7 less 8 to 9)	15	220,621,806
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	220,621,806

(ii) Total Risk Requirement of Licensed Insurer			
(a) Total risk requirements of insurance funds established or maintained under the Act	22	41,884,030	
(b) Total risk requirements of assets and liabilities that do not belong to any insurance fund established and maintained under the Act	23	3,083,790	
Total Risk Requirement of Licensed Insurer (22 to 23)	24		44,967,820
CAPITAL ADEQUACY RATIO (21/24)	25		490.62 %

ANNUAL RETURN: FORM 23 - ADDITIONAL INFORMATION

I822G SOMPO INSURANCE SINGAPORE PTE. LTD.

Reporting Cycle: 2016 12

Note that investment in subsidiary of \$1.75Mil is included under financial resource adjustment part (d) as part of intangible assets.