

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

1829G CHUBB INSURANCE SINGAPORE LIMITED

Reporting Cycle: 2016 12

General: Singapore Insurance Fund

Description	Annex	Row No.	Amount
ASSETS			
Equity securities	1A	1	0
Debt securities	1B	2	164,693,238
Land and buildings	1C	3	0
Loans	1D	4	0
Cash and deposits		5	20,276,820
Other invested assets	1E	6	0
Investment income due or accrued		7	21
Outstanding premiums and agents' balances	1F	8	50,831,262
Deposits withheld by cedants		9	0
Reinsurance recoverables (on paid claims)	1G	10	4,645,265
Income tax recoverables		11	0
Fixed assets	1H	12	6,149,382
Inter-fund balances and intra group balances (due from)	1I	13	14,647,422
Other assets	1J	14	2,205,541
Total Assets (1 to 14)		15	263,448,951
LIABILITIES			
Policy liabilities	1K	16	117,209,607
Other liabilities:			
Outstanding claims		17	161,897
Annuities due and unpaid		18	0
Reinsurance deposits		19	0
Amounts owing to insurers		20	29,620,645
Bank loans and overdrafts		21	0
Inter-fund balances and intra-group balances (due to)	1L	22	1,524,597
Others	1M	23	30,762,629
Total Liabilities (16 to 23)		24	179,279,375
SURPLUS (15 - 24)	1N	25	84,169,576

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

1829G CHUBB INSURANCE SINGAPORE LIMITED

Reporting Cycle: 2016 12

General: Offshore Insurance Fund

Description	Annex	Row No.	Amount
ASSETS			
Equity securities	1A	1	0
Debt securities	1B	2	98,485,790
Land and buildings	1C	3	0
Loans	1D	4	0
Cash and deposits		5	3,437,252
Other invested assets	1E	6	0
Investment income due or accrued		7	5
Outstanding premiums and agents' balances	1F	8	31,132,671
Deposits withheld by cedants		9	0
Reinsurance recoverables (on paid claims)	1G	10	5,662,522
Income tax recoverables		11	0
Fixed assets	1H	12	0
Inter-fund balances and intra group balances (due from)	1I	13	224,054
Other assets	1J	14	1,574,516
Total Assets (1 to 14)		15	140,516,810
LIABILITIES			
Policy liabilities	1K	16	47,359,290
Other liabilities:			
Outstanding claims		17	36,932
Annuities due and unpaid		18	0
Reinsurance deposits		19	0
Amounts owing to insurers		20	23,551,609
Bank loans and overdrafts		21	0
Inter-fund balances and intra-group balances (due to)	1L	22	10,479,009
Others	1M	23	4,714,039
Total Liabilities (16 to 23)		24	86,140,879
SURPLUS (15 - 24)	1N	25	54,375,931

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I829G CHUBB INSURANCE SINGAPORE LIMITED

Reporting Cycle: 201612

General: Singapore Insurance Fund

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

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I829G CHUBB INSURANCE SINGAPORE LIMITED

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

I829G CHUBB INSURANCE SINGAPORE LIMITED

Reporting Cycle: 201612

General: Singapore Insurance Fund

Description	Row No.	Amount
Government debt securities	1	109,712,734
Qualifying debt securities	2	53,226,973
Other debt securities	3	1,753,531
Total (1 to 3) = Row 2 of Form 1	4	164,693,238

ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES

I829G CHUBB INSURANCE SINGAPORE LIMITED

Reporting Cycle: 201612

General: Offshore Insurance Fund

Description	Row No.	Amount
Government debt securities	1	36,738,384
Qualifying debt securities	2	61,747,406
Other debt securities	3	0
Total (1 to 3) = Row 2 of Form 1	4	98,485,790

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

I829G CHUBB INSURANCE SINGAPORE LIMITED

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

I829G CHUBB INSURANCE SINGAPORE LIMITED

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

I829G CHUBB INSURANCE SINGAPORE LIMITED

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

I829G CHUBB INSURANCE SINGAPORE LIMITED

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

I829G CHUBB INSURANCE SINGAPORE LIMITED

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

I829G CHUBB INSURANCE SINGAPORE LIMITED

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

I829G CHUBB INSURANCE SINGAPORE LIMITED

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	0	8,540	0	8,540
Ageing of outstanding premiums and agents' balances: <i>Outstanding period</i>					
Up to 3 months	2	1,174,457	8,862,867	9,313,450	19,350,774
Above 3 months but not exceeding 6 months	3	718,244	9,061,682	3,427,229	13,207,155
Above 6 months but not exceeding 12 months	4	216,794	7,733,078	2,823,085	10,772,957
Above 12 months	5	21,622	1,188,485	213,912	1,424,019
Gross total (2 to 5)	6	2,131,117	26,846,112	15,777,676	44,754,905
Provision for doubtful debts	7	2,821	347,324	31,628	381,773
Total outstanding premiums and agents' balances in respect of direct business (6 - 7)	8	2,128,296	26,498,788	15,746,048	44,373,132
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				4,037,677
Above 6 months but not exceeding 12 months	11				2,177,473
Above 12 months but not exceeding 24 months	12				269,086
Above 24 months	13				131,134
Gross total (10 to 13)	14				6,615,370
Provision for doubtful debts	15				157,240
Total outstanding premiums and agents' balances in respect of reinsurance business (14 - 15)	16				6,458,130
Total (8 + 16) = Row 8 of Form 1	17				50,831,262

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

I829G CHUBB INSURANCE SINGAPORE LIMITED

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	0	0
Ageing of outstanding premiums and agents' balances: <i>Outstanding period</i>					
Up to 3 months	2	23,025	4,209,465	129,578	4,362,068
Above 3 months but not exceeding 6 months	3	26,370	2,193,741	9,783	2,229,894
Above 6 months but not exceeding 12 months	4	10,135	5,513,976	8,354	5,532,465
Above 12 months	5	10,128	518,557	6,704	535,389
Gross total (2 to 5)	6	69,658	12,435,739	154,419	12,659,816
Provision for doubtful debts	7	115	90,269	3,425	93,809
Total outstanding premiums and agents' balances in respect of direct business (6 - 7)	8	69,543	12,345,470	150,994	12,566,007
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				14,046,703

Above 6 months but not exceeding 12 months	11				2,638,646
Above 12 months but not exceeding 24 months	12				2,626,170
Above 24 months	13				145,376
Gross total (10 to 13)	14				19,456,895
Provision for doubtful debts	15				890,231
Total outstanding premiums and agents' balances in respect of reinsurance business (14 - 15)	16				18,566,664
Total (8 + 16) = Row 8 of Form 1	17				31,132,671

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

I829G CHUBB INSURANCE SINGAPORE LIMITED

Reporting Cycle: 201612

General: Singapore Insurance Fund

Description	Row No.	Amount
Reinsurance recoveries on unpaid claims	1	20,057,086
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	4,169,972
Above 1 year but not exceeding 2 years	4	433,399
Above 2 years	5	43,578
Total (3 to 5)	6	4,646,949
Provision for doubtful reinsurance recoverables	7	1,684
Total (6 - 7) = Row 10 of Form 1	8	4,645,265

ANNUAL RETURN: ANNEX 1G - STATEMENT OF REINSURANCE RECOVERABLES

I829G CHUBB INSURANCE SINGAPORE LIMITED

Reporting Cycle: 201612

General: Offshore Insurance Fund

Description	Row No.	Amount
Reinsurance recoveries on unpaid claims	1	13,627,869
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	5,157,024
Above 1 year but not exceeding 2 years	4	465,577
Above 2 years	5	178,550
Total (3 to 5)	6	5,801,151
Provision for doubtful reinsurance recoverables	7	138,629
Total (6 - 7) = Row 10 of Form 1	8	5,662,522

ANNUAL RETURN: ANNEX 1H - FIXED ASSETS

I829G CHUBB INSURANCE SINGAPORE LIMITED

Reporting Cycle: 201612

General: Singapore Insurance Fund

Description	Row No.	Amount
Motor vehicles	1	0
Computer equipment	2	636,269
Other fixed assets	3	5,513,113
Total (1 to 3) = Row 12 of Form 1	4	6,149,382

ANNUAL RETURN: ANNEX 1H - FIXED ASSETS

I829G CHUBB INSURANCE SINGAPORE LIMITED

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)**

I829G CHUBB INSURANCE SINGAPORE LIMITED

Reporting Cycle: 201612

General: Singapore Insurance Fund

Description	Row No.	Amount
Balances due from head office / shareholders fund	1	127
Balances due from overseas branches / related corporations	2	12,164,280
Balances due from other insurance funds established and maintained under the Act	3	2,483,015
Total (1 to 3) = Row 13 of Form 1	4	14,647,422

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

I829G CHUBB INSURANCE SINGAPORE LIMITED

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	224,054
Balances due from other insurance funds established and maintained under the Act	3	0
Total (1 to 3) = Row 13 of Form 1	4	224,054

ANNUAL RETURN: ANNEX 1J - BREAKDOWN OF OTHER ASSETS

I829G CHUBB INSURANCE SINGAPORE LIMITED

Reporting Cycle: 2016 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Prepayments	1	162,471
Deposits and other receivables	2	2,043,070
Total = Row 14 of Form 1	26	2,205,541

ANNUAL RETURN: ANNEX 1J - BREAKDOWN OF OTHER ASSETS

I829G CHUBB INSURANCE SINGAPORE LIMITED

Reporting Cycle: 2016 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Deposits and other receivables	1	1,454,963
Provision for deferred taxation	2	119,553
Total = Row 14 of Form 1	26	1,574,516

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

I829G CHUBB INSURANCE SINGAPORE LIMITED

Reporting Cycle: 201612

General: Singapore Insurance Fund

Description	Row No.	Amount
Balances due to head office / shareholders fund	1	0
Balances due to overseas branches / related corporations	2	1,524,597
Balances due to other insurance funds established and maintained under the Act	3	0
Total (1 to 3) = Row 22 of Form 1	4	1,524,597

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

I829G CHUBB INSURANCE SINGAPORE LIMITED

Reporting Cycle: 201612

General: Offshore Insurance Fund

Description	Row No.	Amount
Balances due to head office / shareholders fund	1	7,500,000
Balances due to overseas branches / related corporations	2	495,994
Balances due to other insurance funds established and maintained under the Act	3	2,483,015
Total (1 to 3) = Row 22 of Form 1	4	10,479,009

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I829G CHUBB INSURANCE SINGAPORE LIMITED

Reporting Cycle: 201612

General: Singapore Insurance Fund

Description	Row No.	Amount
Accrued expenses	1	7,906,609
Advance income received	2	326,790
Other payables	3	18,060,107
Provision for taxation	4	4,001,319
Provision for deferred taxation	5	467,804
Total = Row 23 of Form 1	26	30,762,629

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I829G CHUBB INSURANCE SINGAPORE LIMITED

Reporting Cycle: 201612

General: Offshore Insurance Fund

Description	Row No.	Amount
Other payables	1	4,103,210
Provision for taxation	2	610,829
Total = Row 23 of Form 1	26	4,714,039

ANNUAL RETURN: ANNEX 1N - SURPLUS

I829G CHUBB INSURANCE SINGAPORE LIMITED

Reporting Cycle: 201612

General: Singapore Insurance Fund

Description	Row No.	Amount
Surplus at beginning of period	1	43,710,602
Net income	2	14,858,974
Transfer (to) from head office / shareholders fund	3	25,600,000
Surplus at End of Period (1 to 3) = Row 25 of Form 1	4	84,169,576

ANNUAL RETURN: ANNEX 1N - SURPLUS

I829G CHUBB INSURANCE SINGAPORE LIMITED

Reporting Cycle: 201612

General: Offshore Insurance Fund

Description	Row No.	Amount
Surplus at beginning of period	1	15,109,197
Net income	2	4,866,734
Transfer (to) from head office / shareholders fund	3	34,400,000
Surplus at End of Period (1 to 3) = Row 25 of Form 1	4	54,375,931

**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**

1829G CHUBB INSURANCE SINGAPORE LIMITED

Reporting Cycle: 201612

General: Singapore Insurance Fund

Description	Row No.	Amount
Licensed insurer / foreign insurer under the foreign insurer scheme	1	165,936
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	33,260,742
Unlicensed reinsurer	3	432,648
Total (1 to 3)	4	33,859,326

**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**

1829G CHUBB INSURANCE SINGAPORE LIMITED

Reporting Cycle: 201612

General: Offshore Insurance Fund

Description	Row No.	Amount
Licensed insurer / foreign insurer under the foreign insurer scheme	1	5,159,000
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	21,495,225
Unlicensed reinsurer	3	2,897,367
Total (1 to 3)	4	29,551,592

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

I829G CHUBB INSURANCE SINGAPORE LIMITED

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**

I829G CHUBB INSURANCE SINGAPORE LIMITED

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

I829G CHUBB INSURANCE SINGAPORE LIMITED

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

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

I829G CHUBB INSURANCE SINGAPORE LIMITED

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

I829G CHUBB INSURANCE SINGAPORE LIMITED

Reporting Cycle: 2016 12

NIL

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I829G CHUBB INSURANCE SINGAPORE LIMITED

Reporting Cycle: 2016 12

General: Singapore Insurance Fund

Description	Annex	Row No.	Amount
Gross premiums	2A	1	165,401,768
Less: Outward reinsurance premiums	2B	2	105,432,026
Investment revenue	2C	3	1,997,250
Less: Investment expenses		4	316,105
Other income	2D	5	2,243,992
Total Income (1 to 5)		6	63,894,879
Gross claims settled	2E	7	59,298,830
Less: Reinsurance recoveries		8	43,488,854
Management expenses	2F	9	37,878,238
Distribution expenses	2G	10	-4,510,120
Increase (decrease) in net policy liabilities	2H	11	-4,726,188
Provision for doubtful debts/ bad debts written off on receivables		12	-162,805
Taxation expenses		13	3,480,684
Other expenses	2I	14	1,266,120
Total Outgo (7 to 14)		15	49,035,905
Net Income (6 - 15)	2J	16	14,858,974

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I829G CHUBB INSURANCE SINGAPORE LIMITED

Reporting Cycle: 2016 12

General: Offshore Insurance Fund

Description	Annex	Row No.	Amount
Gross premiums	2A	1	73,953,106
Less: Outward reinsurance premiums	2B	2	53,449,567
Investment revenue	2C	3	3,297,605
Less: Investment expenses		4	91,608
Other income	2D	5	1,116,126
Total Income (1 to 5)		6	24,825,662
Gross claims settled	2E	7	51,061,450
Less: Reinsurance recoveries		8	41,195,572
Management expenses	2F	9	7,272,418
Distribution expenses	2G	10	4,531,178
Increase (decrease) in net policy liabilities	2H	11	-2,918,922
Provision for doubtful debts/ bad debts written off on receivables		12	707,285
Taxation expenses		13	500,535
Other expenses	2I	14	556
Total Outgo (7 to 14)		15	19,958,928
Net Income (6 - 15)	2J	16	4,866,734

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I829G CHUBB INSURANCE SINGAPORE LIMITED

Reporting Cycle: 201612

General: Singapore Insurance Fund

Description	Row No.	Amount
Licensed insurer / foreign insurer under the foreign insurer scheme	1	376,229
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	106,419,831
Unlicensed reinsurer	3	-1,364,034
Total (1 to 3) = Row 2 of Form 2	4	105,432,026

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I829G CHUBB INSURANCE SINGAPORE LIMITED

Reporting Cycle: 201612

General: Offshore Insurance Fund

Description	Row No.	Amount
Licensed insurer / foreign insurer under the foreign insurer scheme	1	11,623,386
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	37,150,315
Unlicensed reinsurer	3	4,675,866
Total (1 to 3) = Row 2 of Form 2	4	53,449,567

ANNUAL RETURN: ANNEX 2C - INVESTMENT REVENUE

1829G CHUBB INSURANCE SINGAPORE LIMITED

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	0	0	0	0
Debt securities	2	2,229,249	52,939	-284,938	1,997,250
Land and Buildings	3	0	0	0	0
Loans	4	0	0	0	0
Cash and deposits	5	0	0	0	0
Other invested assets	6	0	0	0	0
Total (1 to 6) = Row 3 of Form 2	7				1,997,250

ANNUAL RETURN: ANNEX 2C - INVESTMENT REVENUE

1829G CHUBB INSURANCE SINGAPORE LIMITED

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	1,139,509	49,713	2,106,518	3,295,740
Land and Buildings	3	0	0	0	0
Loans	4	0	0	0	0
Cash and deposits	5	1,865	0	0	1,865
Other invested assets	6	0	0	0	0
Total (1 to 6) = Row 3 of Form 2	7				3,297,605

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I829G CHUBB INSURANCE SINGAPORE LIMITED

Reporting Cycle: 201612

General: Singapore Insurance Fund

Description	Row No.	Amount
Recovery of expenses from a related corporation	1	505,624
Government grant	2	477,285
Gain on foreign exchange	3	235,075
Other miscellaneous income	4	1,026,008
Total = Row 5 of Form 2	26	2,243,992

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I829G CHUBB INSURANCE SINGAPORE LIMITED

Reporting Cycle: 201612

General: Offshore Insurance Fund

Description	Row No.	Amount
Gain on foreign exchange	1	877,091
Other miscellaneous income	2	239,035
Total = Row 5 of Form 2	26	1,116,126

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES

I829G CHUBB INSURANCE SINGAPORE LIMITED

Reporting Cycle: 201612

General: Singapore Insurance Fund

Description	Row No.	Amount
Staff salaries & expenses	1	19,154,745
Office rent	2	1,870,510
Head office / parent company expenses	3	4,594,258
Directors' fees	4	0
Audit fees	5	177,673
Managing agent's fees	6	0
Repairs and maintenance	7	683,758
Public utilities	8	39,646
Printing, stationery and periodicals	9	152,826
Postage, telephone and telex charges	10	495,657
Computer charges	11	1,626,637
Hire of office equipment	12	104,537
Licence and association fees	13	347,345
Advertising and subscriptions	14	741,371
Entertainment	15	207,207
Travelling expenses	16	67,998
Office related expenses	1	187,574
Solicitation expenses	2	3,217,731
Non audit services	3	-59,339
Legal and professional fees	4	-5,250
Outsourced services	5	3,602,863
General expenses	6	-713
GST expenses	7	255,290
Bank charges	8	562,590
Engineering and survey fees	9	-146,676
Total = Row 9 of Form 2	27	37,878,238

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES

I829G CHUBB INSURANCE SINGAPORE LIMITED

Reporting Cycle: 201612

General: Offshore Insurance Fund

Description	Row No.	Amount
Staff salaries & expenses	1	4,175,292
Office rent	2	471,068
Head office / parent company expenses	3	1,566,476
Directors' fees	4	0
Audit fees	5	29,702
Managing agent's fees	6	0
Repairs and maintenance	7	93,961
Public utilities	8	4,850
Printing, stationery and periodicals	9	9,044
Postage, telephone and telex charges	10	80,786
Computer charges	11	471,670
Hire of office equipment	12	20,255
Licence and association fees	13	60,345
Advertising and subscriptions	14	39,901
Entertainment	15	43,756
Travelling expenses	16	29,157
Office related expenses	1	22,923
Solicitation expenses	2	0
Non audit services	3	-15,607
Legal and professional fees	4	8,634
Outsourced services	5	399,936
General expenses	6	42,028
GST expenses	7	-2,267
Bank charges	8	21,908
Engineering and survey fees	9	-301,400
Total = Row 9 of Form 2	27	7,272,418

ANNUAL RETURN: ANNEX 2I - BREAKDOWN OF OTHER EXPENSES

I829G CHUBB INSURANCE SINGAPORE LIMITED

Reporting Cycle: 2016 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Depreciation of fixed assets	1	1,224,939
Loss on disposal of fixed assets	2	513
Other miscellaneous expenses	3	40,668
Total = Row 14 of Form 2	26	1,266,120

ANNUAL RETURN: ANNEX 2I - BREAKDOWN OF OTHER EXPENSES

I829G CHUBB INSURANCE SINGAPORE LIMITED

Reporting Cycle: 2016 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Other miscellaneous expenses	1	556
Total = Row 14 of Form 2	26	556

ANNUAL RETURN: FORM 2 - ADDITIONAL INFORMATION

1829G CHUBB INSURANCE SINGAPORE LIMITED

Reporting Cycle: 2016 12

NIL

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

1829G CHUBB INSURANCE SINGAPORE LIMITED

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	1,730,779	1,223,421	13,359,048	226,046	9,079,986	53,901,110	26,437,994	13,456,750	539,778	1,622,195	18,467,442	15,827,958	1,206,779	51,120,902	157,079,286
Reinsurance business accepted -																
In Singapore	2	69,601	61,975	3,076,699	0	0	885,732	0	422,019	0	215,310	2,553,663	0	387,575	3,578,567	7,672,574
From other ASEAN countries	3	0	261	38,756	0	0	14,038	0	0	0	0	0	0	0	0	53,055
From other countries	4	0	3	596,813	0	0	0	0	37	0	0	0	0	0	37	596,853
Total (2 to 4)	5	69,601	62,239	3,712,268	0	0	899,770	0	422,056	0	215,310	2,553,663	0	387,575	3,578,604	8,322,482
Reinsurance business ceded -																
In Singapore	6	0	148,935	494,033	0	0	0	0	90,237	0	0	0	0	12,414	102,651	745,619
To other ASEAN countries	7	0	0	268,426	0	0	0	0	90,514	0	0	0	0	0	90,514	358,940
To other countries	8	950,859	0	10,055,168	226,046	5,263,255	34,731,229	16,706,848	9,063,980	684,674	1,284,350	8,585,435	15,827,958	947,665	36,394,062	104,327,467
Total (6 to 8)	9	950,859	148,935	10,817,627	226,046	5,263,255	34,731,229	16,706,848	9,244,731	684,674	1,284,350	8,585,435	15,827,958	960,079	36,587,227	105,432,026
Net premiums written (1 + 5 - 9)	10	849,521	1,136,725	6,253,689	0	3,816,731	20,069,651	9,731,146	4,634,075	-144,896	553,155	12,435,670	0	634,275	18,112,279	59,969,742
Premium liabilities at beginning of period	11	564,567	861,904	5,323,731	10,092	1,418,400	16,912,807	6,012,609	2,392,840	226,225	1,307,433	12,659,047	0	915,044	17,500,589	48,604,699
Premium liabilities at end of period	12	551,196	695,201	4,319,802	7,313	1,759,780	11,185,936	5,873,990	2,083,033	223,628	1,058,604	9,466,561	0	460,758	13,292,584	37,685,802
Premiums earned during the period (10 + 11 - 12)	13	862,892	1,303,428	7,257,618	2,779	3,475,351	25,796,522	9,869,765	4,943,882	-142,299	801,984	15,628,156	0	1,088,561	22,320,284	70,888,639
B. CLAIMS																
Gross claims settled																
Direct business	14	1,181,984	959,708	4,432,083	191,782	1,868,451	13,982,416	5,211,059	1,256,482	0	110,733	826,339	28,052,912	380,264	30,626,730	58,454,213
Reinsurance business accepted -																
In Singapore	15	20	0	119,104	0	0	75,465	73	4,148	0	4,605	614,926	0	798	624,477	819,139
From other ASEAN countries	16	0	0	24,540	0	0	55	0	0	0	0	0	0	0	0	24,595
From other countries	17	0	0	0	0	0	0	0	883	0	0	0	0	0	883	883
Total (15 to 17)	18	20	0	143,644	0	0	75,520	73	5,031	0	4,605	614,926	0	798	625,360	844,617
Recoveries from reinsurance business ceded -																
In Singapore	19	2,017	0	2,238	0	0	0	0	0	0	0	0	0	27,603	27,603	31,858
To other ASEAN countries	20	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
To other countries	21	16,866	0	2,283,490	189,882	1,290,028	6,852,549	3,431,230	984,586	0	54,777	280,328	28,052,912	20,348	29,392,951	43,456,996
Total (19 to 21)	22	18,883	0	2,285,728	189,882	1,290,028	6,852,549	3,431,230	984,586	0	54,777	280,328	28,052,912	47,951	29,420,554	43,488,854
Net claims settled (14 + 18 - 22)	23	1,163,121	959,708	2,289,999	1,900	578,423	7,205,387	1,779,902	276,927	0	60,561	1,160,937	0	333,111	1,831,536	15,809,976
Claims liabilities at end of period	24	1,982,431	2,301,004	2,619,427	4,335	3,372,037	10,069,077	1,986,938	6,117,448	15,297	113,829	50,358,176	36,232	547,574	57,188,556	79,523,805
Claims liabilities at beginning of period	25	1,403,092	2,197,005	3,813,754	10,564	1,567,362	11,240,235	1,465,718	6,050,204	13,044	553,184	44,438,179	57,539	521,216	51,633,366	73,331,096
Net claims incurred (23 + 24 - 25)	26	1,742,460	1,063,707	1,095,672	-4,329	2,383,098	6,034,229	2,301,122	344,171	2,253	-378,794	7,080,934	-21,307	359,469	7,386,726	22,002,685
C. MANAGEMENT EXPENSES																
Management Expenses	27	331,040	442,957	2,541,622	0	827,096	17,815,208	9,217,631	2,367,215	31,399	124,446	4,043,401	0	136,223	6,702,684	37,878,238
D. DISTRIBUTION EXPENSES																
Commissions	28	309,562	228,180	2,379,290	614	607,693	16,862,205	7,918,476	1,283,348	-62,277	46,561	3,765,907	2,610,837	287,920	7,932,296	36,238,316
Reinsurance commissions	29	1,733	15,043	745,602	30,332	653,930	23,415,851	11,918,501	967,700	78,233	66,028	119,175	2,610,837	98,518	3,940,491	40,721,483
Net commissions incurred (28 - 29)	30	307,829	213,137	1,633,688	-29,718	-46,237	-6,553,646	-4,000,025	315,648	-140,510	-19,467	3,646,732	0	189,402	3,991,805	-4,483,167

Other distribution expenses	31	40,149	269	37,037	0	49,545	26,418	-276,090	50,773	0	0	45,279	0	-333	95,719	-26,953
E. UNDERWRITING RESULTS																
Underwriting gain / (loss) (13 - 26 - 27 - 30 - 31)	32	-1,558,586	-416,642	1,949,599	36,826	261,849	8,474,313	2,627,127	1,866,075	-35,441	1,075,799	811,810	21,307	403,800	4,143,350	15,517,836
F. NET INVESTMENT INCOME	33	23,372	31,274	172,054	0	105,007	555,655	287,497	127,495	3,986	15,219	342,135	0	17,451	506,286	1,681,145
G. OPERATING RESULT (32 + 33)	34	-1,535,214	-385,368	2,121,653	36,826	366,856	9,029,968	2,914,624	1,993,570	-31,455	1,091,018	1,153,945	21,307	421,251	4,649,636	17,198,981

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

1829G CHUBB INSURANCE SINGAPORE LIMITED

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	4,603,395	226,275	4,470,790	19,665,454	28,965,914
Reinsurance business						
accepted - In Singapore	2	1,084,011	282	215,840	86,429	1,386,562
From other ASEAN countries	3	4,472	58,777	13,469,283	2,065,084	15,597,616
From other countries	4	0	286,312	22,735,490	4,981,212	28,003,014
Total (2 to 4)	5	1,088,483	345,371	36,420,613	7,132,725	44,987,192
Reinsurance business						
ceded - In Singapore	6	17,416	0	12,344,212	70,521	12,432,149
To other ASEAN countries	7	0	0	4,376,325	383,854	4,760,179
To other countries	8	2,429,777	0	15,736,796	18,090,666	36,257,239
Total (6 to 8)	9	2,447,193	0	32,457,333	18,545,041	53,449,567
Net premiums written (1 + 5 - 9)	10	3,244,685	571,646	8,434,070	8,253,138	20,503,539
Premium liabilities at beginning of period	11	787,983	58,173	9,086,053	4,593,438	14,525,647
Premium liabilities at end of period	12	1,088,358	337,111	9,130,365	3,177,130	13,732,964
Premiums earned during the period (10 + 11 - 12)	13	2,944,310	292,708	8,389,758	9,669,446	21,296,222
B. CLAIMS						
Gross claims settled						
Direct business	14	4,620,847	0	6,365	31,494,960	36,122,172
Reinsurance business						
accepted - In Singapore	15	208,350	0	4,491,051	309,023	5,008,424
From other ASEAN countries	16	254,770	0	3,130,226	591,603	3,976,599
From other countries	17	301,579	0	254,359	5,398,317	5,954,255
Total (15 to 17)	18	764,699	0	7,875,636	6,298,943	14,939,278
Recoveries from reinsurance business						
In Singapore	19	-607	0	41,590	0	40,983
To other ASEAN countries	20	11,233	0	2,097,051	0	2,108,284
To other countries	21	2,872,186	0	4,330,534	31,843,585	39,046,305
Total (19 to 21)	22	2,882,812	0	6,469,175	31,843,585	41,195,572
Net claims settled (14 + 18 - 22)	23	2,502,734	0	1,412,826	5,950,318	9,865,878
Claims liabilities at end of period	24	5,311,184	93,740	3,265,231	24,956,171	33,626,326
Claims liabilities at beginning of period	25	5,278,253	60,999	3,981,166	26,432,147	35,752,565
Net claims incurred (23 + 24 - 25)	26	2,535,665	32,741	696,891	4,474,342	7,739,639
C. MANAGEMENT EXPENSES						

Management Expenses	27	1,110,254	195,604	2,933,526	3,033,034	7,272,418
D. DISTRIBUTION EXPENSES						
Commissions	28	898,544	105,142	4,085,278	5,221,481	10,310,445
Reinsurance commissions	29	82,056	0	2,739,258	2,952,323	5,773,637
Net commissions incurred (28 - 29)	30	816,488	105,142	1,346,020	2,269,158	4,536,808
Other distribution expenses	31	-2,741	3	-1,957	-935	-5,630
E. UNDERWRITING RESULTS						
Underwriting gain / (loss) (13 - 26 - 27 - 30 - 31)	32	-1,515,356	-40,782	3,415,278	-106,153	1,752,987
F. NET INVESTMENT INCOME	33	507,349	89,384	1,318,779	1,290,485	3,205,997
G. OPERATING RESULT (32 + 33)	34	-1,008,007	48,602	4,734,057	1,184,332	4,958,984

ANNUAL RETURN: NOTES TO FORM 6

I829G CHUBB INSURANCE SINGAPORE LIMITED

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 management expenses (Row 27) are allocated as follows:

- (a) Direct expenses incurred by the respective lines of business; and
- (b) Common expenses are allocated based on the net written premiums.

The net investment income (Row 33) is allocated based on net written premiums

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

1829G CHUBB INSURANCE SINGAPORE LIMITED

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 management expenses (Row 27) are allocated as follows:
(a) Direct expenses incurred by the respective lines of business; and
(b) Common expenses are allocated based on the net written premiums.

The net investment income (Row 33) is allocated based on net written premiums

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

I829G CHUBB INSURANCE SINGAPORE LIMITED

Reporting Cycle: 2016 12

"On 1 May 2016, Federal Insurance (Singapore Branch) transferred its general business to ACE Insurance Limited (subsequently renamed to Chubb Insurance Singapore Limited).

As a result of the transfer, Chubb Insurance Singapore Limited has assumed all the policies liabilities of Federal Insurance (Singapore Branch) as at the date of transfer and all new and renewal policies were written under Chubb Insurance Singapore Limited. We have restated opening policy liabilities in to reflect the correct movement in policy liabilities after transfer.

	SIF	OIF
Premium Liabilities	48,604,698	14,525,647
Claim Liabilities	73,331,096	35,752,565
Policy Liabilities	121,935,794	50,278,212

Under a separate email, we will be forwarding the table showing the breakdown of policy liabilities opening balance for 2016 reporting by line of business."

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

1829G CHUBB INSURANCE SINGAPORE LIMITED

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	5,824,970	539,474	3,204,959	5,306	0	0	37,434,864	17,366,016	15,283,252	1,580,033	61,748,045	19,490,829
Reinsurance ceded	2	2,540,669	327,926	2,006,157	3,225	0	0	24,288,615	10,442,614	10,866,889	961,982	39,702,330	11,735,747
Net premiums written (1 - 2)	3	3,284,301	211,548	1,198,802	2,081	0	0	13,146,249	6,923,402	4,416,363	618,051	22,045,715	7,755,082
Premium liabilities at beginning of period	4	1,445,665	54,107	509,884	1,328	0	0	7,451,315	9,461,492	3,565,426	436,199	12,972,290	9,953,126
Premium liabilities at end of period	5	1,982,495	127,696	723,630	1,256	0	0	7,327,138	3,858,798	2,665,839	373,074	12,699,102	4,360,824
Premium earned during the period (3 + 4 - 5)	6	2,747,471	137,959	985,056	2,153	0	0	13,270,426	12,526,096	5,315,950	681,176	22,318,903	13,347,384
B. CLAIMS													
Gross claims settled	7	1,402,152	27,742	596,625	0	0	0	6,259,127	7,798,809	2,757,961	426,652	11,015,865	8,253,203
Reinsurance recoveries	8	717,465	15,652	427,308	0	0	0	3,969,778	2,882,771	2,023,055	247,750	7,137,606	3,146,173
Net claims settled (7 - 8)	9	684,687	12,090	169,317	0	0	0	2,289,349	4,916,038	734,906	178,902	3,878,259	5,107,030
Claim liabilities at end of period	10	764,329	13,496	189,012	0	0	0	3,199,222	6,869,855	820,389	199,712	4,972,952	7,083,063
Claim liabilities at beginning of period	11	428,017	11,604	131,327	0	0	0	3,287,665	7,952,570	716,614	178,156	4,563,623	8,142,330
Net claims incurred (9 + 10 - 11)	12	1,020,999	13,982	227,002	0	0	0	2,200,906	3,833,323	838,681	200,458	4,287,588	4,047,763
C. MANAGEMENT EXPENSES													
Management expenses	13	3,110,988	200,385	1,135,541	1,971	0	0	11,669,519	6,145,689	4,183,311	585,435	20,099,359	6,933,480
D. DISTRIBUTION EXPENSES													
Commissions	14	1,977,481	95,642	685,197	1,327	0	0	13,454,828	3,407,377	4,984,962	173,867	21,102,468	3,678,213
Reinsurance commissions	15	3,179,278	224,956	1,416,449	2,209	0	0	16,402,619	7,013,232	6,439,215	656,394	27,437,561	7,896,791
Net commissions incurred (14 - 15)	16	-1,201,797	-129,314	-731,252	-882	0	0	-2,947,791	-3,605,855	-1,454,253	-482,527	-6,335,093	-4,218,578
Other distribution expenses	17	-276,090	0	0	0	0	0	26,418	0	0	0	-249,672	0
E. UNDERWRITING RESULTS (6 - 12 - 13 - 16 - 17)													
	18	93,371	52,906	353,765	1,064	0	0	2,321,374	6,152,939	1,748,211	377,810	4,516,721	6,584,719
F. NET INVESTMENT INCOME													
	19	97,031	6,250	35,417	61	0	0	363,971	191,684	130,477	18,261	626,896	216,256
G. OPERATING RESULTS (18 + 19)													
	20	190,402	59,156	389,182	1,125	0	0	2,685,345	6,344,623	1,878,688	396,071	5,143,617	6,800,975
H. OTHERS													
Number of policies in force	21	5,087	328	2,282	4	0	0	97,422	51,307	29,685	4,154	134,476	55,793
Number of lives covered under policies in force	22	5,545	357	2,373	4	0	0	99,605	52,456	32,947	4,611	140,470	57,428
Number of claims licensed	23	770	14	245	0	0	0	5,288	1,452	1,347	304	7,650	1,770

ANNUAL RETURN: NOTES TO FORM 7(b)

I829G CHUBB INSURANCE SINGAPORE LIMITED

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

I829G CHUBB INSURANCE SINGAPORE LIMITED

Reporting Cycle: 201612

"On 1 May 2016, Federal Insurance (Singapore Branch) transferred its general business to ACE Insurance Limited (subsequently renamed to Chubb Insurance Singapore Limited).

As a result of the transfer, Chubb Insurance Singapore Limited has assumed all the policies liabilities of Federal Insurance (Singapore Branch) as at the date of transfer and all new and renewal policies were written under Chubb Insurance Singapore Limited. We have restated opening policy liabilities in to reflect the correct movement in policy liabilities after transfer."

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

I829G CHUBB INSURANCE SINGAPORE LIMITED

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	0	0	0	0	0
Debt securities	2	0	263,179,028	0	0	0	263,179,028
Land and buildings	3	0	0	0	0	0	0
Loans	4	0	0	0	0	0	0
Cash and deposits	5	0	23,714,072	0	0	289,828	24,003,900
Other invested assets	6	0	0	0	0	0	0
Investment income due or accrued	7	0	26	0	0	0	26
Outstanding premiums and agents' balances	8	0	81,963,933	0	0	0	81,963,933
Deposits withheld by cedants	9	0	0	0	0	0	0
Reinsurance recoverables (on paid claims)	10	0	10,307,787	0	0	0	10,307,787
Income tax recoverables	11	0	0	0	0	36	36
Fixed assets	12	0	6,149,382	0	0	0	6,149,382
Inter-fund balances and intra-group balances (due from)	13	0	14,871,476	0	0	7,524,840	22,396,316
Other assets	14	0	3,780,057	0	0	0	3,780,057
Total Assets (1 to 14)	15	0	403,965,761	0	0	7,814,704	411,780,465
LIABILITIES							
Policy liabilities	16	0	164,568,897	0	0		164,568,897
Other liabilities							
Outstanding claims	17	0	198,829	0	0	0	198,829
Annuities due and unpaid	18	0	0	0	0	0	0
Reinsurance deposits	19	0	0	0	0	0	0
Amounts owing to insurers	20	0	53,172,254	0	0	0	53,172,254
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	12,003,606	0	0	127	12,003,733
Others	23	0	35,476,668	0	0	0	35,476,668
Total Liabilities (16 to 23)	24	0	265,420,254	0	0	127	265,420,381
NET ASSETS (15 - 24)	25	0	138,545,507	0	0	7,814,577	146,360,084
SHAREHOLDERS' EQUITY & SURPLUS							
Paid-up capital	26					95,000,000	95,000,000
Reserves:							
Unappropriated profits (losses)	27					-87,185,423	-87,185,423
Other reserves	28					0	0
Surplus	29	0	138,545,507	0	0		138,545,507
Total (26 to 29)	30	0	138,545,507	0	0	7,814,577	146,360,084

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

I829G CHUBB INSURANCE SINGAPORE LIMITED

Reporting Cycle: 2016 12

Description	Row No.	Paid-up Capital	Other Reserves	Unappropriated Profits (Losses) (Please Specify)	Total
Balance at beginning of period	1	35,000,000	0	-27,155,541	7,844,459
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	-29,882	-29,882
Dividends paid for the period	5	0	0	0	0
Issue of share capital	6	60,000,000	0	0	60,000,000
Transfer (to) from insurance funds maintained in Singapore	7	0	0	-60,000,000	-60,000,000
Transfer (to) from overseas (branch) operations	8	0	0	0	0
Balance at End of Period	9	95,000,000	0	-87,185,423	7,814,577

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

1829G CHUBB INSURANCE SINGAPORE LIMITED

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

Reporting Cycle:

Note 1 Breakdown of "Other Reserves"	Row No.	Amount

ANNUAL RETURN: FORM 8 - ADDITIONAL INFORMATION

I829G CHUBB INSURANCE SINGAPORE LIMITED

Reporting Cycle: 2016 12

NIL

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

1829G CHUBB INSURANCE SINGAPORE LIMITED

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	239,354,874	0	0		239,354,874
Less: Outward reinsurance premiums	2	0	158,881,593	0	0		158,881,593
Investment revenue	3	0	5,294,855	0	0	18,310	5,313,165
Less: Investment expenses	4	0	407,713	0	0	1,004	408,717
Other income	5	0	3,360,118	0	0	3,996	3,364,114
Total Income (1 to 5)	6	0	88,720,541	0	0	21,302	88,741,843
Gross claims settled	7	0	110,360,280	0	0		110,360,280
Less: Reinsurance recoveries	8	0	84,684,426	0	0		84,684,426
Management expenses	9	0	45,150,656	0	0	45,645	45,196,301
Distribution expenses	10	0	21,058	0	0	0	21,058
Increase (decrease) in net policy liabilities	11	0	-7,645,110	0	0		-7,645,110
Provision for doubtful debts / bad debts written off on receivables	12	0	544,480	0	0	0	544,480
Taxation expenses	13	0	3,981,219	0	0	5,539	3,986,758
Other expenses	14	0	1,266,676	0	0	0	1,266,676
Total Outgo (7 to 14)	15	0	68,994,833	0	0	51,184	69,046,017
NET INCOME (6 - 15)	16	0	19,725,708	0	0	-29,882	19,695,826

ANNUAL RETURN: FORM 9 - ADDITIONAL INFORMATION

I829G CHUBB INSURANCE SINGAPORE LIMITED

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

I829G CHUBB INSURANCE SINGAPORE LIMITED

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	37,685,802	13,732,964
Claim Liabilities	79,523,805	33,626,326
Policy Liabilities	117,209,607	47,359,290

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

None

ANNUAL RETURN: FORM 20 - ADDITIONAL INFORMATION

I829G CHUBB INSURANCE SINGAPORE LIMITED

Reporting Cycle: 2016 12

NIL

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

1829G CHUBB INSURANCE SINGAPORE LIMITED

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	84,169,576
Less:		
Reinsurance adjustment	6	3,594,772
Financial resource adjustment: (8 to 12)	7	8,948,267
(a) loans to, guarantees granted for, and other unsecured amounts owed to the licensed insurer	8	7,479,316
(b) charged assets	9	1,468,951
(c) deferred tax assets	10	0
(d) intangible assets	11	0
(e) other financial resource adjustments	12	0
Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)	13	71,626,537
(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	24,492,423
(a) Premium liability risk requirement	31	2,391,808
(b) Claim liability risk requirement	32	22,100,615
Total C1 Requirement (14 + 23 + 30)	33	24,492,423
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	4,300,457
(a) Sum of: (39 + 42)	38	4,300,457
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	4,300,457
Debt specific risk requirement	40	756,685
Debt general risk requirement	41	3,543,772
Liability adjustment requirement in an increasing interest rate environment	42	0
(b) Sum of: (44 + 47)	43	-2,787,087
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	-2,787,087
Debt specific risk requirement	45	756,685
Negative of debt general risk requirement	46	-3,543,772
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	12,505,771
Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)	53	16,806,228
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	299,768
Exposure to non-liquid assets with Singapore Insurance Fund (for general business)	60	0
Total C3 Requirement (54 to 60)	61	299,768
Total Risk Requirement of Insurance Fund (33 + 53 +61)	62	41,598,419

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

1829G CHUBB INSURANCE SINGAPORE LIMITED

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	54,375,931
Less:		
Reinsurance adjustment	6	3,911,217
Financial resource adjustment: (8 to 12)	7	233,875
(a) loans to, guarantees granted for, and other unsecured amounts owed to the licensed insurer	8	114,322
(b) charged assets	9	0
(c) deferred tax assets	10	119,553
(d) intangible assets	11	0
(e) other financial resource adjustments	12	0
Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)	13	50,230,839
(ii) Total Risk Requirement of Insurance Fund		
A. Component 1 Requirement - Insurance Risks		
Life Insurance Risk Requirement (for participating fund): (15 + 18)	14	0
(a) Policy Liability Risk Requirement: (zero or 16 - 17, whichever is higher)	15	0
Modified minimum condition liability	16	0
Minimum condition liability	17	0
(b) Surrender Value Condition Risk Requirement: (zero or 19 - 20, whichever is higher)	18	0
Aggregate of surrender values of policies of the insurance fund	19	0
Higher of 21 or 22:	20	0
Sum of total risk requirement and minimum condition liability of the insurance fund	21	0
Policy liabilities of the insurance fund	22	0
Life Insurance Risk Requirement (other than participating fund) (24 + 27)	23	0
(a) Policy Liability Risk Requirement: (zero or 25 - 26, whichever is higher)	24	0

Modified policy liabilities	25	0
Policy Liabilities	26	0
(b) Surrender Value Condition Risk Requirement: (zero or 28 - 29, whichever is higher)	27	0
Aggregate of surrender values of policies of the insurance fund	28	0
Sum of total risk requirement and policy liabilities of the insurance fund	29	0
General Insurance Risk Requirement (for general business): (31 to 32)	30	13,989,821
(a) Premium liability risk requirement	31	4,330,744
(b) Claim liability risk requirement	32	9,659,077
Total C1 Requirement (14 + 23 + 30)	33	13,989,821
B. Component 2 Requirement - Investment Risks and Risks arising		
from Interest Rate Sensitivity and Foreign Currency Mismatch between Asset and Liabilities		
Equity Investment Risk Requirement (35 to 36)	34	0
(a) Specific Risk Requirement	35	0
(b) General Risk Requirement	36	0
Debt Investment and Duration Mismatch Risk Requirement: (38 or 43, whichever is higher)	37	2,918,340
(a) Sum of: (39 + 42)	38	2,918,340
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	2,918,340
Debt specific risk requirement	40	855,298
Debt general risk requirement	41	2,063,042
Liability adjustment requirement in an increasing interest rate environment	42	0
(b) Sum of: (44 + 47)	43	-1,207,744
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	-1,207,744
Debt specific risk requirement	45	855,298
Negative of debt general risk requirement	46	-2,063,042
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	6,122,431
Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)	53	9,040,771
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	23,030,592

ANNUAL RETURN: FORM 21 - ADDITIONAL INFORMATION

I829G CHUBB INSURANCE SINGAPORE LIMITED

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**

I829G CHUBB INSURANCE SINGAPORE LIMITED

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	0
(a) Specific Risk Requirement	22	0
(b) General Risk Requirement	23	0
Debt Investment and Duration Mismatch Risk Requirement:		
(25 or 30, whichever is higher)	24	0
(a) Sum of: (26 + 29)	25	0
Debt investment risk requirement in an increasing interest rate environment		
(27 to 28)	26	0
Debt specific risk requirement	27	0
Debt general risk requirement	28	0
Liability adjustment requirement in an increasing interest rate environment	29	0
(b) Sum of: (31 + 34)	30	0
Debt investment risk requirement in a decreasing interest rate environment		
(32 to 33)	31	0
Debt specific risk requirement	32	0
Negative of debt general risk requirement	33	0
Liability adjustment requirement in a decreasing interest rate environment	34	0
Loan Investment Risk Requirement	35	0
Property Risk Requirement	36	0
Derivative Counterparty Risk Requirement	37	0
Miscellaneous Risk Requirement	38	602,712
Total C2 Requirement (21 + 24 + 35 + 36 + 37 + 38)	39	602,712
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	602,712

ANNUAL RETURN: FORM 22 - ADDITIONAL INFORMATION

I829G CHUBB INSURANCE SINGAPORE LIMITED

Reporting Cycle: 2016 12

NIL

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

I829G CHUBB INSURANCE SINGAPORE LIMITED

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	138,545,507
Balances in the surplus account of each participating fund	2	0
Paid-up ordinary share capital	3	95,000,000
Unappropriated profits (losses)	4	-87,185,423
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	7,505,989
Financial resource adjustment: (10 to 14)	9	9,206,982
(a) loans to, guarantees granted for and other unsecured amounts owed to		
the licensed insurer	10	7,618,478
(b) charged assets	11	1,468,951
(c) deferred tax assets	12	119,553
(d) intangible assets	13	0
(e) other financial resource adjustments	14	0
Total Tier 1 Resource (1 to 7 less 8 to 9)	15	129,647,113
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	129,647,113

(ii) Total Risk Requirement of Licensed Insurer			
(a) Total risk requirements of insurance funds established or maintained under the Act	22	64,629,011	
(b) Total risk requirements of assets and liabilities that do not belong to any insurance fund established and maintained under the Act	23	602,712	
Total Risk Requirement of Licensed Insurer (22 to 23)	24		65,231,723
CAPITAL ADEQUACY RATIO (21/24)	25		198.75 %

ANNUAL RETURN: FORM 23 - ADDITIONAL INFORMATION

I829G CHUBB INSURANCE SINGAPORE LIMITED

Reporting Cycle: 2016 12

NIL