

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I846G ERGO INSURANCE PTE. LTD.

Reporting Cycle: 2014 12

General: Singapore Insurance Fund

Description	Annex	Row No.	Amount
ASSETS			
Equity securities	1A	1	10,290,198
Debt securities	1B	2	70,467,139
Land and buildings	1C	3	0
Loans	1D	4	0
Cash and deposits		5	13,242,394
Other invested assets	1E	6	0
Investment income due or accrued		7	18,884
Outstanding premiums and agents' balances	1F	8	8,894,153
Deposits withheld by cedants		9	595
Reinsurance recoverables (on paid claims)	1G	10	1,754,755
Income tax recoverables		11	506
Fixed assets	1H	12	839,639
Inter-fund balances and intra group balances (due from)	1I	13	3,946
Other assets	1J	14	703,831
Total Assets (1 to 14)		15	106,216,040
LIABILITIES			
Policy liabilities	1K	16	52,015,840
Other liabilities:			
Outstanding claims		17	0
Annuities due and unpaid		18	0
Reinsurance deposits		19	703,762
Amounts owing to insurers		20	2,029,408
Bank loans and overdrafts		21	0
Inter-fund balances and intra-group balances (due to)	1L	22	0
Others	1M	23	8,036,950
Total Liabilities (16 to 23)		24	62,785,960
SURPLUS (15 - 24)	1N	25	43,430,080

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I846G ERGO INSURANCE PTE. LTD.

Reporting Cycle: 2014 12

General: Offshore Insurance Fund

Description	Annex	Row No.	Amount
ASSETS			
Equity securities	1A	1	0
Debt securities	1B	2	0
Land and buildings	1C	3	0
Loans	1D	4	0
Cash and deposits		5	0
Other invested assets	1E	6	0
Investment income due or accrued		7	0
Outstanding premiums and agents' balances	1F	8	0
Deposits withheld by cedants		9	0
Reinsurance recoverables (on paid claims)	1G	10	0
Income tax recoverables		11	0
Fixed assets	1H	12	0
Inter-fund balances and intra group balances (due from)	1I	13	0
Other assets	1J	14	0
Total Assets (1 to 14)		15	0
LIABILITIES			
Policy liabilities	1K	16	0
Other liabilities:			
Outstanding claims		17	0
Annuities due and unpaid		18	0
Reinsurance deposits		19	0
Amounts owing to insurers		20	0
Bank loans and overdrafts		21	0
Inter-fund balances and intra-group balances (due to)	1L	22	0
Others	1M	23	0
Total Liabilities (16 to 23)		24	0
SURPLUS (15 - 24)	1N	25	0

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I846G ERGO INSURANCE PTE. LTD.

Reporting Cycle: 2014 12

General: Singapore Insurance Fund

Description	Row No.	Listed	Unlisted	Amount
Equity securities other than collective investment schemes	1	10,290,198	0	10,290,198
Collective investment schemes	2	0	0	0
Total (1 to 2) = Row 1 of Form 1	3			10,290,198

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I846G ERGO INSURANCE PTE. LTD.

Reporting Cycle: 2014 12

General: Offshore Insurance Fund

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

ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES

I846G ERGO INSURANCE PTE. LTD.

Reporting Cycle: 2014 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Government debt securities	1	9,277,849
Qualifying debt securities	2	44,503,412
Other debt securities	3	16,685,878
Total (1 to 3) = Row 2 of Form 1	4	70,467,139

ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES

I846G ERGO INSURANCE PTE. LTD.

Reporting Cycle: 2014 12

General: Offshore Insurance Fund

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

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

I846G ERGO INSURANCE PTE. LTD.

Reporting Cycle: 2014 12

General: Singapore Insurance Fund

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

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

I846G ERGO INSURANCE PTE. LTD.

Reporting Cycle: 2014 12

General: Offshore Insurance Fund

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

ANNUAL RETURN: ANNEX 1D - INVESTMENT IN LOANS

I846G ERGO INSURANCE PTE. LTD.

Reporting Cycle: 2014 12

General: Singapore Insurance Fund

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

ANNUAL RETURN: ANNEX 1D - INVESTMENT IN LOANS

I846G ERGO INSURANCE PTE. LTD.

Reporting Cycle: 2014 12

General: Offshore Insurance Fund

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

ANNUAL RETURN: ANNEX 1E - BREAKDOWN OF OTHER INVESTED ASSETS

1846G ERGO INSURANCE PTE. LTD.

General: Singapore Insurance Fund

Reporting Cycle: 2014 12

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

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

ANNUAL RETURN: ANNEX 1E - BREAKDOWN OF OTHER INVESTED ASSETS

1846G ERGO INSURANCE PTE. LTD.

General: Offshore Insurance Fund

Reporting Cycle: 2014 12

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

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

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

I846G ERGO INSURANCE PTE. LTD.

General: Singapore Insurance Fund

Reporting Cycle: 2014 12

Description	Row No.	Direct Business - Agents	Direct Business - Brokers	Direct Business - Others	Amount
In respect of direct business					
Bad debts written off during the year	1	0	0	0	0
Ageing of outstanding premiums and agents' balances: <i>Outstanding period</i>					
Up to 3 months	2	4,899,287	2,931,777	49,236	7,880,300
Above 3 months but not exceeding 6 months	3	414,975	368,447	0	783,422
Above 6 months but not exceeding 12 months	4	10,419	33,939	318	44,676
Above 12 months	5	13,754	9,206	0	22,960
Gross total (2 to 5)	6	5,338,435	3,343,369	49,554	8,731,358
Provision for doubtful debts	7	0	0	0	0
Total outstanding premiums and agents' balances in respect of direct business (6 - 7)	8	5,338,435	3,343,369	49,554	8,731,358
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				154,901
Above 6 months but not exceeding 12 months	11				7,894
Above 12 months but not exceeding 24 months	12				0
Above 24 months	13				0
Gross total (10 to 13)	14				162,795
Provision for doubtful debts	15				0
Total outstanding premiums and agents' balances in respect of reinsurance business (14 - 15)	16				162,795
Total (8 + 16) = Row 8 of Form 1	17				8,894,153

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

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

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

I846G ERGO INSURANCE PTE. LTD.

General: Offshore Insurance Fund

Reporting Cycle: 2014 12

Description	Row No.	Direct Business - Agents	Direct Business - Brokers	Direct Business - Others	Amount
In respect of direct business					
Bad debts written off during the year	1	0	0	0	0
Ageing of outstanding premiums and agents' balances:					
<i>Outstanding period</i>					
Up to 3 months	2	0	0	0	0
Above 3 months but not exceeding 6 months	3	0	0	0	0
Above 6 months but not exceeding 12 months	4	0	0	0	0
Above 12 months	5	0	0	0	0
Gross total (2 to 5)	6	0	0	0	0
Provision for doubtful debts	7	0	0	0	0
Total outstanding premiums and agents' balances in respect of direct business (6 - 7)	8	0	0	0	0
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				0

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

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

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

ANNUAL RETURN: ANNEX 1G - STATEMENT OF REINSURANCE RECOVERABLES

I846G ERGO INSURANCE PTE. LTD.

Reporting Cycle: 2014 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Reinsurance recoveries on unpaid claims	1	32,415,453
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	1,752,432
Above 1 year but not exceeding 2 years	4	2,323
Above 2 years	5	0
Total (3 to 5)	6	1,754,755
Provision for doubtful reinsurance recoverables	7	0
Total (6 - 7) = Row 10 of Form 1	8	1,754,755

ANNUAL RETURN: ANNEX 1G - STATEMENT OF REINSURANCE RECOVERABLES

I846G ERGO INSURANCE PTE. LTD.

Reporting Cycle: 2014 12

General: Offshore Insurance Fund

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

ANNUAL RETURN: ANNEX 1H - FIXED ASSETS

I846G ERGO INSURANCE PTE. LTD.

Reporting Cycle: 2014 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Motor vehicles	1	20,101
Computer equipment	2	143,622
Other fixed assets	3	675,916
Total (1 to 3) = Row 12 of Form 1	4	839,639

ANNUAL RETURN: ANNEX 1H - FIXED ASSETS

I846G ERGO INSURANCE PTE. LTD.

Reporting Cycle: 2014 12

General: Offshore Insurance Fund

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

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

I846G ERGO INSURANCE PTE. LTD.

Reporting Cycle: 2014 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Balances due from head office / shareholders fund	1	3,946
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	3,946

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

I846G ERGO INSURANCE PTE. LTD.

Reporting Cycle: 2014 12

General: Offshore Insurance Fund

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

ANNUAL RETURN: ANNEX 1J - BREAKDOWN OF OTHER ASSETS

I846G ERGO INSURANCE PTE. LTD.

Reporting Cycle: 2014 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Miscellaneous deposit	1	424,766
Deposit with franking machine	2	1,750
A/C receivable (Investments - others)	3	45,728
Prepayment& others	4	231,587
Total = Row 14 of Form 1	26	703,831

ANNUAL RETURN: ANNEX 1J - BREAKDOWN OF OTHER ASSETS

I846G ERGO INSURANCE PTE. LTD.

Reporting Cycle: 2014 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Total = Row 14 of Form 1	26	0

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

I846G ERGO INSURANCE PTE. LTD.

Reporting Cycle: 2014 12

General: Singapore Insurance Fund

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

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

I846G ERGO INSURANCE PTE. LTD.

Reporting Cycle: 2014 12

General: Offshore Insurance Fund

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

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I846G ERGO INSURANCE PTE. LTD.

Reporting Cycle: 2014 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Provision for auditors fees	1	171,000
Provision for tax consultant fees	2	83,500
Provision for unutilised leave	3	184,776
Provision for income tax	4	1,161,074
Provision for restoration cost	5	10,800
Deposit by credit agents	6	30,000
A/C Payable (Accrued expenses)	7	1,630,622
A/C Payable (Outstanding premium balances)	8	651,980
A/C Payable (Unclaimed cheque)	9	39,416
A/C Payable (GIA)	10	9,550
A/C Payable (Collateral deposits)	11	5,500
A/C Payable (Withholding Tax)	12	739
A/C Payable (Others)	13	1,587,933
Deposit from counter guarantor	14	2,470,060
Total = Row 23 of Form 1	26	8,036,950

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I846G ERGO INSURANCE PTE. LTD.

Reporting Cycle: 2014 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Total = Row 23 of Form 1	26	0

ANNUAL RETURN: ANNEX 1N - SURPLUS

I846G ERGO INSURANCE PTE. LTD.

Reporting Cycle: 2014 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Surplus at beginning of period	1	41,602,565
Net income	2	3,827,515
Transfer (to) from head office / shareholders fund	3	-2,000,000
Surplus at End of Period (1 to 3) = Row 25 of Form 1	4	43,430,080

ANNUAL RETURN: ANNEX 1N - SURPLUS

I846G ERGO INSURANCE PTE. LTD.

Reporting Cycle: 2014 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Surplus at beginning of period	1	0
Net income	2	0
Transfer (to) from head office / shareholders fund	3	0
Surplus at End of Period (1 to 3) = Row 25 of Form 1	4	0

**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**

1846G ERGO INSURANCE PTE. LTD.

Reporting Cycle: 2014 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Licensed insurer / foreign insurer under the foreign insurer scheme	1	15,322,038
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	778,133
Unlicensed reinsurer	3	0
Total (1 to 3)	4	16,100,171

**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**

1846G ERGO INSURANCE PTE. LTD.

Reporting Cycle: 2014 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Licensed insurer / foreign insurer under the foreign insurer scheme	1	0
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	0
Unlicensed reinsurer	3	0
Total (1 to 3)	4	0

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

I846G ERGO INSURANCE PTE. LTD.

Reporting Cycle: 2014 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**

I846G ERGO INSURANCE PTE. LTD.

Reporting Cycle: 2014 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

I846G ERGO INSURANCE PTE. LTD.

Reporting Cycle: 2014 12

General: Singapore Insurance Fund

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

	Description	Row No.	Amount
Note 2(a) Intangible assets -	Computer software	1	41,521

	Description	Row No.	Amount
Note 2(b) Contingent assets -	NIL	1	0

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

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

Note 5 In respect of financial guarantee business -	Amount

(a) where premiums are payable in instalments, the present value of future instalment premiums payable by the insured in a future accounting period	0
and discount rate used	0
(b) where the premiums are payable in full at the commencement of the policy of insurance, the full amount of the premiums payable by the insured in the accounting period in which the policy commences.	0

ANNUAL RETURN: NOTES TO FORM 1

I846G ERGO INSURANCE PTE. LTD.

Reporting Cycle: 2014 12

General: Offshore Insurance Fund

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

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

NIL

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

NIL

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

ANNUAL RETURN: FORM 1 - ADDITIONAL INFORMATION

I846G ERGO INSURANCE PTE. LTD.

Reporting Cycle 2014 12

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ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I846G ERGO INSURANCE PTE. LTD.

Reporting Cycle: 2014 12

General: Singapore Insurance Fund

Description	Annex	Row No.	Amount
Gross premiums	2A	1	65,413,143
Less: Outward reinsurance premiums	2B	2	28,926,635
Investment revenue	2C	3	2,271,390
Less: Investment expenses		4	257,458
Other income	2D	5	53,286
Total Income (1 to 5)		6	38,553,726
Gross claims settled	2E	7	38,099,109
Less: Reinsurance recoveries		8	18,832,440
Management expenses	2F	9	9,736,790
Distribution expenses	2G	10	7,658,479
Increase (decrease) in net policy liabilities	2H	11	(2,780,560)
Provision for doubtful debts/ bad debts written off on receivables		12	0
Taxation expenses		13	627,000
Other expenses	2I	14	217,833
Total Outgo (7 to 14)		15	34,726,211
Net Income (6 - 15)	2J	16	3,827,515

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I846G ERGO INSURANCE PTE. LTD.

Reporting Cycle: 2014 12

General: Offshore Insurance Fund

Description	Annex	Row No.	Amount
Gross premiums	2A	1	0
Less: Outward reinsurance premiums	2B	2	0
Investment revenue	2C	3	0
Less: Investment expenses		4	0
Other income	2D	5	0
Total Income (1 to 5)		6	0
Gross claims settled	2E	7	0
Less: Reinsurance recoveries		8	0
Management expenses	2F	9	0
Distribution expenses	2G	10	0
Increase (decrease) in net policy liabilities	2H	11	0
Provision for doubtful debts/ bad debts written off on receivables		12	0
Taxation expenses		13	0
Other expenses	2I	14	0
Total Outgo (7 to 14)		15	0
Net Income (6 - 15)	2J	16	0

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I846G ERGO INSURANCE PTE. LTD.

Reporting Cycle: 2014 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Licensed insurer / foreign insurer under the foreign insurer scheme	1	26,502,333
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	2,424,302
Unlicensed reinsurer	3	0
Total (1 to 3) = Row 2 of Form 2	4	28,926,635

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I846G ERGO INSURANCE PTE. LTD.

Reporting Cycle: 2014 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Licensed insurer / foreign insurer under the foreign insurer scheme	1	0
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	0
Unlicensed reinsurer	3	0
Total (1 to 3) = Row 2 of Form 2	4	0

ANNUAL RETURN: ANNEX 2C - INVESTMENT REVENUE

I846G ERGO INSURANCE PTE. LTD.

Reporting Cycle: 2014 12

General: Singapore Insurance Fund

Description	Row No.	Interest / Dividend / Rental Income	Realised Gains (Losses) From Last Reported Value / Write-backs (Write-offs)	Unrealised Changes From Last Reported Value	Amount
Equity securities	1	689,797	-192,830	38,374	535,341
Debt securities	2	2,162,653	74,050	-635,619	1,601,084
Land and Buildings	3	0	0	0	0
Loans	4	0	0	0	0
Cash and deposits	5	134,965	0	0	134,965
Other invested assets	6	0	0	0	0
Total (1 to 6) = Row 3 of Form 2	7				2,271,390

ANNUAL RETURN: ANNEX 2C - INVESTMENT REVENUE

I846G ERGO INSURANCE PTE. LTD.

Reporting Cycle: 2014 12

General: Offshore Insurance Fund

Description	Row No.	Interest / Dividend / Rental Income	Realised Gains (Losses) From Last Reported Value / Write-backs (Write-offs)	Unrealised Changes From Last Reported Value	Amount
Equity securities	1	0	0	0	0
Debt securities	2	0	0	0	0
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				0

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I846G ERGO INSURANCE PTE. LTD.

Reporting Cycle: 2014 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Exchange gain (net)	1	6,848
Collateral deposit	2	594
Sundry income	3	45,844
Total = Row 5 of Form 2	26	53,286

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I846G ERGO INSURANCE PTE. LTD.

Reporting Cycle: 2014 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Total = Row 5 of Form 2	26	

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES

I846G ERGO INSURANCE PTE. LTD.

Reporting Cycle: 2014 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Staff salaries & expenses	1	7,730,380
Office rent	2	741,228
Head office / parent company expenses	3	0
Directors' fees	4	0
Audit fees	5	162,450
Managing agent's fees	6	0
Repairs and maintenance	7	33,610
Public utilities	8	38,307
Printing, stationery and periodicals	9	179,616
Postage, telephone and telex charges	10	67,070
Computer charges	11	92,214
Hire of office equipment	12	44,400
Licence and association fees	13	161,796
Advertising and subscriptions	14	61,960
Entertainment	15	105,345
Travelling expenses	16	20,685
Bank charges	1	2,357
Donations	2	5,000
Car expenses	3	21,038
Insurance expenses	4	12,083
Professional fee	5	100,299
Rental (Warehouse)	6	24,352
Miscellaneous	7	132,600
Total = Row 9 of Form 2	27	9,736,790

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES

I846G ERGO INSURANCE PTE. LTD.

Reporting Cycle: 2014 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Staff salaries & expenses	1	0
Office rent	2	0
Head office / parent company expenses	3	0
Directors' fees	4	0
Audit fees	5	0
Managing agent's fees	6	0
Repairs and maintenance	7	0
Public utilities	8	0
Printing, stationery and periodicals	9	0
Postage, telephone and telex charges	10	0
Computer charges	11	0
Hire of office equipment	12	0
Licence and association fees	13	0
Advertising and subscriptions	14	0
Entertainment	15	0
Travelling expenses	16	0
Total = Row 9 of Form 2	27	0

ANNUAL RETURN: ANNEX 2I - BREAKDOWN OF OTHER EXPENSES

I846G ERGO INSURANCE PTE. LTD.

Reporting Cycle: 2014 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Depreciation of fixed assets	1	198,916
Fixed assets written off	2	18,174
Loss on sales of fixed assets	3	743
Total = Row 14 of Form 2	26	217,833

ANNUAL RETURN: FORM 2 - ADDITIONAL INFORMATION

I846G ERGO INSURANCE PTE. LTD.

Reporting Cycle: 2014 12

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

I846G ERGO INSURANCE PTE. LTD.

General: Singapore Insurance Fund

Reporting Cycle: 2014 12

Description	Row No.	Marine and Aviation - Cargo	Marine and Aviation - Hull and Liability	Fire	Motor	Work Injury Compensation	Personal Accident	Health	Misc - Public Liability	Misc - Bonds	Misc - Engineering / CAR / EAR	Misc - Professional Indemnity	Misc - Credit / Political Risk	Misc - Others	Misc - Sub-Total	Total
A. PREMIUMS																
Gross premiums																
Direct business	1	768,100	2,401,668	1,469,287	29,067,468	10,868,642	274,921	1,133,766	1,192,118	11,270,167	3,507,376	0	0	1,026,243	16,995,904	62,979,756
Reinsurance business accepted -																
In Singapore	2	75,229	0	906,497	0	483,411	5,340	0	50,246	352,156	458,319	0	0	27,602	888,323	2,358,800
From other ASEAN countries	3	0	0	35,380	0	140	635	0	461	0	35,437	0	0	2,534	38,432	74,587
From other countries	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total (2 to 4)	5	75,229	0	941,877	0	483,551	5,975	0	50,707	352,156	493,756	0	0	30,136	926,755	2,433,387
Reinsurance business ceded -																
In Singapore	6	273,492	2,362,605	1,525,140	10,092,339	5,058,294	96,121	391,780	472,085	3,633,186	2,156,064	0	0	415,110	6,676,445	26,476,216
To other ASEAN countries	7	67,899	0	213,675	201,293	70,631	23,125	98,739	7,796	796,167	356,219	0	0	86,644	1,246,826	1,922,188
To other countries	8	2,352	26,118	2,571	327,102	114,776	765	3,178	12,668	29,274	6,661	0	0	2,766	51,369	528,231
Total (6 to 8)	9	343,743	2,388,723	1,741,386	10,620,734	5,243,701	120,011	493,697	492,549	4,458,627	2,518,944	0	0	504,520	7,974,640	28,926,635
Net premiums written (1 + 5 - 9)	10	499,586	12,945	669,778	18,446,734	6,108,492	160,885	640,069	750,276	7,163,696	1,482,188	0	0	551,859	9,948,019	36,486,508
Premium liabilities at beginning of period	11	139,952	5,756	189,753	10,869,730	3,796,736	63,638	148,590	383,178	5,061,532	1,115,499	0	0	194,971	6,755,180	21,969,335
Premium liabilities at end of period	12	130,769	8,997	202,782	7,846,952	3,615,176	58,311	148,093	346,972	4,748,557	935,130	0	0	203,649	6,234,308	18,245,388
Premiums earned during the period (10 + 11 - 12)	13	508,769	9,704	656,749	21,469,512	6,290,052	166,212	640,566	786,482	7,476,671	1,662,557	0	0	543,181	10,468,891	40,210,455
B. CLAIMS																
Gross claims settled																
Direct business	14	182,836	654,442	1,296,386	18,277,874	8,881,937	22,832	576,524	251,010	5,182,371	983,171	0	0	64,189	6,480,741	36,373,572
Reinsurance business accepted -																
In Singapore	15	61,483	0	216,181	0	743,844	0	0	19,513	440,140	230,042	0	0	12,124	701,819	1,723,327
From other ASEAN countries	16	0	0	51	0	0	0	0	704	0	85	0	0	1,370	2,159	2,210
From other countries	17	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total (15 to 17)	18	61,483	0	216,232	0	743,844	0	0	20,217	440,140	230,127	0	0	13,494	703,978	1,725,537
Recoveries from reinsurance business ceded -																
In Singapore	19	97,718	633,218	1,269,884	6,311,249	5,201,453	9,133	230,609	131,348	3,132,575	737,850	0	0	29,857	4,031,630	17,784,894
To other ASEAN countries	20	24,430	0	107,139	2,697	19,166	2,283	57,653	0	526,311	115,443	0	0	8,192	649,946	863,314
To other countries	21	0	21,888	21	4,382	35,144	0	0	0	122,086	726	0	0	(15)	122,797	184,232
Total (19 to 21)	22	122,148	655,106	1,377,044	6,318,328	5,255,763	11,416	288,262	131,348	3,780,972	854,019	0	0	38,034	4,804,373	18,832,440
Net claims settled (14 + 18 - 22)	23	122,171	(664)	135,574	11,959,546	4,370,018	11,416	288,262	139,879	1,841,539	359,279	0	0	39,649	2,380,346	19,266,669
Claims liabilities at end of period	24	155,779	41,170	416,072	19,085,269	10,218,959	3,257	406,953	986,658	410,181	1,976,232	0	0	69,922	3,442,993	33,770,452
Claims liabilities at beginning of period	25	97,761	18,101	298,192	19,975,688	8,888,904	16,506	178,139	994,270	901,495	1,386,605	0	0	71,404	3,353,774	32,827,065
Net claims incurred (23 + 24 - 25)	26	180,189	22,405	253,454	11,069,127	5,700,073	(1,833)	517,076	132,267	1,350,225	948,906	0	0	38,167	2,469,565	20,210,056
C. MANAGEMENT EXPENSES																
Management Expenses	27	125,530	357,490	358,903	4,326,712	1,689,782	41,811	168,762	184,995	1,729,991	595,571	0	0	157,243	2,667,800	9,736,790
D. DISTRIBUTION EXPENSES																
Commissions	28	208,010	401,188	368,707	4,940,083	1,145,900	61,553	209,934	215,234	3,841,628	728,477	0	0	183,469	4,968,808	12,304,183
Reinsurance commissions	29	173,870	479,654	368,007	1,921,822	950,376	241	118,142	92,319	1,518,377	714,314	0	0	145,606	2,470,616	6,482,728
Net commissions incurred (28 - 29)	30	34,140	(78,466)	700	3,018,261	195,524	61,312	91,792	122,915	2,323,251	14,163	0	0	37,863	2,498,192	5,821,455
Other distribution expenses	31	38,081	474	51,139	387,408	524,964	11,851	75,791	56,489	435,298	202,751	0	0	52,778	747,316	1,837,024
E. UNDERWRITING RESULTS																
Underwriting gain / (loss) (13 - 26 - 27 - 30 - 31)	32	130,829	(292,199)	(7,447)	2,668,004	(1,820,291)	53,071	(212,855)	289,816	1,637,906	(98,834)	0	0	257,130	2,086,018	2,605,130
F. NET INVESTMENT INCOME																
	33	25,964	73,942	74,235	894,926	349,510	8,648	34,906	38,264	357,827	123,186	0	0	32,524	551,801	2,013,932
G. OPERATING RESULT (32 + 33)																
	34	156,793	(218,257)	66,788	3,562,930	(1,470,781)	61,719	(177,949)	328,080	1,995,733	24,352	0	0	289,654	2,637,819	4,619,062

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

I846G ERGO INSURANCE PTE. LTD.

General: Offshore Insurance Fund

Reporting Cycle: 2014 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	0	0	0	0	0
Reinsurance business accepted -						
In Singapore	2	0	0	0	0	0
From other ASEAN countries	3	0	0	0	0	0
From other countries	4	0	0	0	0	0
Total (2 to 4)	5	0	0	0	0	0
Reinsurance business ceded -						
In Singapore	6	0	0	0	0	0
To other ASEAN countries	7	0	0	0	0	0
To other countries	8	0	0	0	0	0
Total (6 to 8)	9	0	0	0	0	0
Net premiums written (1 + 5 - 9)	10	0	0	0	0	0
Premium liabilities at beginning of period	11	0	0	0	0	0
Premium liabilities at end of period	12	0	0	0	0	0
Premiums earned during the period (10 + 11 - 12)	13	0	0	0	0	0
B. CLAIMS						
Gross claims settled						
Direct business	14	0	0	0	0	0
Reinsurance business accepted -						
In Singapore	15	0	0	0	0	0
From other ASEAN countries	16	0	0	0	0	0
From other countries	17	0	0	0	0	0
Total (15 to 17)	18	0	0	0	0	0
Recoveries from reinsurance business ceded -						
In Singapore	19	0	0	0	0	0
To other ASEAN countries	20	0	0	0	0	0
To other countries	21	0	0	0	0	0
Total (19 to 21)	22	0	0	0	0	0
Net claims settled (14 + 18 - 22)	23	0	0	0	0	0
Claims liabilities at end of period	24	0	0	0	0	0
Claims liabilities at beginning of period	25	0	0	0	0	0
Net claims incurred (23 + 24 - 25)	26	0	0	0	0	0
C. MANAGEMENT EXPENSES						
Management Expenses	27	0	0	0	0	0
D. DISTRIBUTION EXPENSES						
Commissions	28	0	0	0	0	0
Reinsurance commissions	29	0	0	0	0	0
Net commissions incurred (28 - 29)	30	0	0	0	0	0
Other distribution expenses	31	0	0	0	0	0
E. UNDERWRITING RESULTS						
Underwriting gain / (loss) (13 - 26 - 27 - 30 - 31)	32	0	0	0	0	0
F. NET INVESTMENT INCOME	33	0	0	0	0	0
G. OPERATING RESULT (32 + 33)	34	0	0	0	0	0

ANNUAL RETURN: NOTES TO FORM 6

I846G ERGO INSURANCE PTE. LTD.

Reporting Cycle: 2014 12

General: Singapore Insurance Fund

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

Management expenses and net investment income are allocated based on gross premiums written.

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

I846G ERGO INSURANCE PTE. LTD.

Reporting Cycle: 2014 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.

NIL

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

I846G ERGO INSURANCE PTE. LTD.

Reporting Cycle: 2014 12

The amount of gross premiums written that relates to offshore policies was S\$1,697,094.

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

1846G ERGO INSURANCE PTE. LTD.

Reporting Cycle: 2014 12

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

Description	Row No.	Medical Expense	Medical Expense	Critical Illness	Critical Illness	Disability	Disability	Personal Accident	Personal Accident	Hospital Cash	Hospital Cash	Total	Total
		Individual	Group	Individual	Group	Individual	Group	Individual	Group	Individual	Group	Individual	Group
A. PREMIUMS													
Gross premiums	1	90	1,133,676	0	0	0	0	38,626	242,270	0	0	38,716	1,375,946
Reinsurance ceded	2	39	493,658	0	0	0	0	17,060	102,951	0	0	17,099	596,609
Net premiums written (1 - 2)	3	51	640,018	0	0	0	0	21,566	139,319	0	0	21,617	779,337
Premium liabilities at beginning of period	4	287	148,303	0	0	0	0	8,722	54,916	0	0	9,009	203,219
Premium liabilities at end of period	5	92	148,001	0	0	0	0	6,559	51,752	0	0	6,651	199,753
Premium earned during the period (3 + 4 - 5)	6	246	640,320	0	0	0	0	23,729	142,483	0	0	23,975	782,803
B. CLAIMS													
Gross claims settled	7	0	576,524	0	0	0	0	8,601	14,231	0	0	8,601	590,755
Reinsurance recoveries	8	0	288,262	0	0	0	0	4,301	7,115	0	0	4,301	295,377
Net claims settled (7 - 8)	9	0	288,262	0	0	0	0	4,300	7,116	0	0	4,300	295,378
Claim liabilities at end of period	10	0	406,953	0	0	0	0	512	2,745	0	0	512	409,698
Claim liabilities at beginning of period	11	0	178,139	0	0	0	0	6,349	10,157	0	0	6,349	188,296
Net claims incurred (9 + 10 - 11)	12	0	517,076	0	0	0	0	-1,537	-296	0	0	-1,537	516,780
C. MANAGEMENT EXPENSES													
Management expenses	13	13	168,749	0	0	0	0	5,749	36,062	0	0	5,762	204,811
D. DISTRIBUTION EXPENSES													
Commissions	14	13	209,921	0	0	0	0	8,806	52,747	0	0	8,819	262,668
Reinsurance commissions	15	10	118,132	0	0	0	0	124	117	0	0	134	118,249
Net commissions incurred (14 - 15)	16	3	91,789	0	0	0	0	8,682	52,630	0	0	8,685	144,419
Other distribution expenses	17	6	75,785	0	0	0	0	1,630	10,221	0	0	1,636	86,006
E. UNDERWRITING RESULTS (6 - 12 - 13 - 16 - 17)	18	224	-213,079	0	0	0	0	9,205	43,866	0	0	9,429	-169,213
F. NET INVESTMENT INCOME													
	19	3	34,903	0	0	0	0	1,189	7,459	0	0	1,192	42,362
G. OPERATING RESULTS (18 + 19)													
	20	227	-178,176	0	0	0	0	10,394	51,325	0	0	10,621	-126,851
H. OTHERS													
Number of policies in force	21	30	3,922	0	0	0	0	132	3,301	0	0	162	7,223
Number of lives covered under policies in force	22	30	22,635	0	0	0	0	142	5,029	0	0	172	27,664
Number of claims registered	23	0	194	0	0	0	0	11	14	0	0	11	208

ANNUAL RETURN: NOTES TO FORM 7(b)

I846G ERGO INSURANCE PTE. LTD.

Reporting Cycle: 2014 12

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

a) Management expenses and net investment income are allocated based on gross premiums written.

ANNUAL RETURN: FORM 7(b) - ADDITIONAL INFORMATION

I846G ERGO INSURANCE PTE. LTD.

Reporting Cycle: 2014 12

(a) The amount of gross premium written that relates to Offshore policies was S\$636.

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

I846G ERGO INSURANCE PTE. LTD.

Reporting Cycle: 2014 12

Description	Row No.	Business in Singapore - Life Business	Business in Singapore - General Business	Overseas (Branch) Operations - Life Business	Overseas (Branch) Operations - General Business	Shareholders Fund	Total
ASSETS							
Equity securities	1	0	10,290,198	0	0	550,706	10,840,904
Debt securities	2	0	70,467,139	0	0	6,108,309	76,575,448
Land and buildings	3	0	0	0	0	0	0
Loans	4	0	0	0	0	0	0
Cash and deposits	5	0	13,242,394	0	0	3,014,663	16,257,057
Other invested assets	6	0	0	0	0	0	0
Investment income due or accrued	7	0	18,884	0	0	2,106	20,990
Outstanding premiums and agents' balances	8	0	8,894,153	0	0	0	8,894,153
Deposits withheld by cedants	9	0	595	0	0	0	595
Reinsurance recoverables (on paid claims)	10	0	1,754,755	0	0	0	1,754,755
Income tax recoverables	11	0	506	0	0	0	506
Fixed assets	12	0	839,639	0	0	0	839,639
Inter-fund balances and intra-group balances (due from)	13	0	3,946	0	0	0	3,946
Other assets	14	0	703,831	0	0	10,684	714,515
Total Assets (1 to 14)	15	0	106,216,040	0	0	9,686,468	115,902,508
LIABILITIES							
Policy liabilities	16	0	52,015,840	0	0		52,015,840
Other liabilities							
Outstanding claims	17	0	0	0	0	0	0
Annuities due and unpaid	18	0	0	0	0	0	0
Reinsurance deposits	19	0	703,762	0	0	0	703,762
Amounts owing to insurers	20	0	2,029,408	0	0	0	2,029,408
Bank loans and overdrafts	21	0	0	0	0	0	0
Inter-fund balances and intra-group balances (due to)	22	0	0	0	0	3,946	3,946
Others	23	0	8,036,950	0	0	42,402	8,079,352
Total Liabilities (16 to 23)	24	0	62,785,960	0	0	46,348	62,832,308
NET ASSETS (15 - 24)	25	0	43,430,080	0	0	9,640,120	53,070,200
SHAREHOLDERS' EQUITY & SURPLUS							
Paid-up capital	26					45,352,015	45,352,015
Reserves:							
Unappropriated profits (losses)	27					-36,641,717	-36,641,717
Other reserves	28					929,822	929,822
Surplus	29	0	43,430,080	0	0		43,430,080
Total (26 to 29)	30	0	43,430,080	0	0	9,640,120	53,070,200

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

I846G ERGO INSURANCE PTE. LTD.

Reporting Cycle: 2014 12

Description	Row No.	Paid-up Capital	Other Reserves	Unappropriated Profits (Losses) (Please Specify)	Total
Balance at beginning of period	1	45,352,015	637,044	-34,595,732	11,393,327
Changes in accounting policy	2	0	0	0	0
Increase (decrease) in reserves	3	0	292,778	0	292,778
Net profit for the period	4	0	0	-519,787	-519,787
Dividends paid for the period	5	0	0	-3,526,198	-3,526,198
Issue of share capital	6	0	0	0	0
Transfer (to) from insurance funds maintained in Singapore	7	0	0	2,000,000	2,000,000
Transfer (to) from overseas (branch) operations	8	0	0	0	0
Balance at End of Period	9	45,352,015	929,822	-36,641,717	9,640,120

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

I846G ERGO INSURANCE PTE. LTD.

Reporting Cycle: 2014 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

1846G ERGO INSURANCE PTE. LTD.

Reporting Cycle: 2014 12

Note 1 Breakdown of "Other Reserves"	Row No.	Amount
Capital reserves	1	929,822

ANNUAL RETURN: FORM 8 - ADDITIONAL INFORMATION

I846G ERGO INSURANCE PTE. LTD.

Reporting Cycle: 2014 12

1) Breakdown of "Other Reserves"

-Employee share option reserves \$929,822 was transferred to Capital reserves following the acquisition of 100% shareholding of the Company by ERGO International AG on 1 August 2014.

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

I846G ERGO INSURANCE PTE. LTD.

Reporting Cycle: 2014 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	65,413,143	0	0		65,413,143
Less: Outward reinsurance premiums	2	0	28,926,635	0	0		28,926,635
Investment revenue	3	0	2,271,390	0	0	82,283	2,353,673
Less: Investment expenses	4	0	257,458	0	0	1,020	258,478
Other income	5	0	53,286	0	0	59,959	113,245
Total Income (1 to 5)	6	0	38,553,726	0	0	141,222	38,694,948
Gross claims settled	7	0	38,099,109	0	0		38,099,109
Less: Reinsurance recoveries	8	0	18,832,440	0	0		18,832,440
Management expenses	9	0	9,736,790	0	0	0	9,736,790
Distribution expenses	10	0	7,658,479	0	0	0	7,658,479
Increase (decrease) in net policy liabilities	11	0	-2,780,560	0	0		-2,780,560
Provision for doubtful debts / bad debts written off on receivables	12	0	0	0	0	-161	-161
Taxation expenses	13	0	627,000	0	0	-46,000	581,000
Other expenses	14	0	217,833	0	0	707,170	925,003
Total Outgo (7 to 14)	15	0	34,726,211	0	0	661,009	35,387,220
NET INCOME (6 - 15)	16	0	3,827,515	0	0	-519,787	3,307,728

ANNUAL RETURN: FORM 9 - ADDITIONAL INFORMATION

I846G ERGO INSURANCE PTE. LTD.

Reporting Cycle: 2014 12

Taxation expense under Shareholders' Fund was negative due to tax write back for loss position.

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

ACTUARIAL INVESTIGATION OF POLICY LIABILITIES

I846G ERGO INSURANCE PTE. LTD.

Reporting Cycle: 2014 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	18,245,388	0
Claim Liabilities	33,770,452	0
Policy Liabilities	52,015,840	0

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

None

ANNUAL RETURN: FORM 20 - ADDITIONAL INFORMATION

I846G ERGO INSURANCE PTE. LTD.

Reporting Cycle: 2014 12

NIL

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

I846G ERGO INSURANCE PTE. LTD.

General: Singapore Insurance Fund

Reporting Cycle: 2014 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	43,430,080
Less:		
Reinsurance adjustment	6	18,593
Financial resource adjustment: (8 to 12)	7	41,521
(a) loans to, guarantees granted for, and other unsecured amounts owed to the licensed insurer	8	0
(b) charged assets	9	0
(c) deferred tax assets	10	0
(d) intangible assets	11	41,521
(e) other financial resource adjustments	12	0
Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)	13	43,369,966
(ii) Total Risk Requirement of Insurance Fund		
A. Component 1 Requirement - Insurance Risks		
Life Insurance Risk Requirement (for participating fund): (15 + 18)	14	0
(a) Policy Liability Risk Requirement: (zero or 16 - 17, whichever is higher)	15	0
Modified minimum condition liability	16	0
Minimum condition liability	17	0
(b) Surrender Value Condition Risk Requirement: (zero or 19 - 20, whichever is higher)	18	0
Aggregate of surrender values of policies of the insurance fund	19	0
Higher of 21 or 22:	20	0
Sum of total risk requirement and minimum condition liability of the insurance fund	21	0
Policy liabilities of the insurance fund	22	0
Life Insurance Risk Requirement (other than participating fund) (24 + 27)	23	0
(a) Policy Liability Risk Requirement: (zero or 25 - 26, whichever is higher)	24	0
Modified policy liabilities	25	0
Policy Liabilities	26	0
(b) Surrender Value Condition Risk Requirement: (zero or 28 - 29, whichever is higher)	27	0
Aggregate of surrender values of policies of the insurance fund	28	0
Sum of total risk requirement and policy liabilities of the insurance fund	29	0
General Insurance Risk Requirement (for general business): (31 to 32)	30	8,452,690
(a) Premium liability risk requirement	31	0
(b) Claim liability risk requirement	32	8,452,690
Total C1 Requirement (14 + 23 + 30)	33	8,452,690
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	1,646,432
(a) Specific Risk Requirement	35	823,216

(b) General Risk Requirement	36	823,216	
Debt Investment and Duration Mismatch Risk Requirement: (38 or 43, whichever is higher)	37		3,565,959
(a) Sum of: (39 + 42)	38	3,565,959	
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	3,565,959	
Debt specific risk requirement	40	2,089,873	
Debt general risk requirement	41	1,476,086	
Liability adjustment requirement in an increasing interest rate environment	42	0	
(b) Sum of: (44 + 47)	43	613,787	
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	613,787	
Debt specific risk requirement	45	2,089,873	
Negative of debt general risk requirement	46	-1,476,086	
Liability adjustment requirement in a decreasing interest rate environment	47	0	
Loan Investment Risk Requirement	48		0
Property Risk Requirement	49		0
Foreign Currency Mismatch Risk Requirement (for Singapore Insurance Fund)	50		0
Derivative Counterparty Risk Requirement	51		0
Miscellaneous Risk Requirement	52		1,136,661
Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)	53		6,349,052
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		14,801,742

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

I846G ERGO INSURANCE PTE. LTD.

General: Offshore Insurance Fund

Reporting Cycle: 2014 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	0
Less:		
Reinsurance adjustment	6	0
Financial resource adjustment: (8 to 12)	7	0
(a) loans to, guarantees granted for, and other unsecured amounts owed to the licensed insurer	8	0
(b) charged assets	9	0
(c) deferred tax assets	10	0
(d) intangible assets	11	0
(e) other financial resource adjustments	12	0
Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)	13	0
(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	0
(a) Premium liability risk requirement	31	0
(b) Claim liability risk requirement	32	0
Total C1 Requirement (14 + 23 + 30)	33	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 (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		0
(a) Sum of: (39 + 42)	38	0	
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	0	
Debt specific risk requirement	40	0	
Debt general risk requirement	41	0	
Liability adjustment requirement in an increasing interest rate environment	42	0	
(b) Sum of: (44 + 47)	43	0	
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	0	
Debt specific risk requirement	45	0	
Negative of debt general risk requirement	46	0	
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		0
Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)	53		0
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		0

ANNUAL RETURN: FORM 21 - ADDITIONAL INFORMATION

I846G ERGO INSURANCE PTE. LTD.

Reporting Cycle: 2014 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

I846G ERGO INSURANCE PTE. LTD.

Reporting Cycle: 2014 12

Description	Row No.	Amount
(i) Total Risk Requirement		
A. Component 1 Requirement - Insurance Risks		
Life Insurance Risk Requirement: (for participating business only) (2 + 5)	1	0
(a) Policy Liability Risk Requirement: (zero or 3 - 4, whichever is higher)	2	0
Modified minimum condition liability	3	0
Minimum condition liability	4	0
(b) Surrender Value Condition Risk Requirement: (zero or 6 - 7, whichever is higher)	5	0
Aggregate of surrender values of policies	6	0
Higher of 8 or 9:	7	0
Sum of total risk requirement and minimum condition liability	8	0
Policy liabilities	9	0
Life Insurance Risk Requirement: (other than participating business) (11 + 14)	10	0
(a) Policy Liability Risk Requirement: (zero or 12 - 13, whichever is higher)	11	0
Modified policy liabilities	12	0
Policy liabilities	13	0
(b) Surrender Value Condition Risk Requirement: (zero or 15 - 16, whichever is higher)	14	0
Aggregate of surrender values of policies	15	0
Sum of total risk requirement and policy liabilities	16	0
General Insurance Risk Requirement (for general business) (18 to 19)	17	0
(a) Premium liability risk requirement	18	0
(b) Claim liability risk requirement	19	0
Total C1 Requirement (1 + 10 + 17)	20	0
B. Component 2 Requirement - Investment Risks and Risks arising from Interest Rate Sensitivity and Foreign Currency Mismatch between Asset and Liabilities		
Equity Investment Risk Requirement: (22 to 23)	21	88,112
(a) Specific Risk Requirement	22	44,056
(b) General Risk Requirement	23	44,056
Debt Investment and Duration Mismatch Risk Requirement: (25 or 30, whichever is higher)	24	226,270
(a) Sum of: (26 + 29)	25	226,270
Debt investment risk requirement in an increasing interest rate environment (27 to 28)	26	226,270
Debt specific risk requirement	27	89,268
Debt general risk requirement	28	137,002
Liability adjustment requirement in an increasing interest rate environment	29	0
(b) Sum of: (31 + 34)	30	-47,734
Debt investment risk requirement in a decreasing interest rate environment (32 to 33)	31	-47,734
Debt specific risk requirement	32	89,268

Negative of debt general risk requirement	33	-137,002
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	8,559
Total C2 Requirement (21 + 24 + 35 + 36 + 37 + 38)	39	322,941
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	322,941

ANNUAL RETURN: FORM 22 - ADDITIONAL INFORMATION

I846G ERGO INSURANCE PTE. LTD.

Reporting Cycle: 2014 12

NIL

ANNUAL RETURN

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

I846G ERGO INSURANCE PTE. LTD.

Reporting Cycle: 2014 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	43,430,080
Balances in the surplus account of each participating fund	2	0
Paid-up ordinary share capital	3	45,352,015
Unappropriated profits (losses)	4	-36,641,717
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	18,593
Financial resource adjustment: (10 to 14)	9	41,521
(a) loans to, guarantees granted for and other unsecured amounts owed to the licensed insurer	10	0
(b) charged assets	11	0
(c) deferred tax assets	12	0
(d) intangible assets	13	41,521
(e) other financial resource adjustments	14	0
Total Tier 1 Resource (1 to 7 less 8 to 9)	15	52,080,264
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	52,080,264
(ii) Total Risk Requirement of Licensed Insurer		
(a) Total risk requirements of insurance funds established or maintained under the Act	22	14,801,742
(b) Total risk requirements of assets and liabilities that do not belong to any insurance fund established and maintained under the Act	23	322,941
Total Risk Requirement of Licensed Insurer (22 to 23)	24	15,124,683
CAPITAL ADEQUACY RATIO (21/24)	25	344.34 %

ANNUAL RETURN: FORM 23 - ADDITIONAL INFORMATION

I846G ERGO INSURANCE PTE. LTD.

Reporting Cycle: 2014 12

NIL