

**ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET**

**1846G ERGO INSURANCE PTE. LTD.**

**Reporting Cycle: 2015 12**

**General: Singapore Insurance Fund**

Description	Annex	Row No.	Amount
<b>ASSETS</b>			
Equity securities	1A	1	3,906,146
Debt securities	1B	2	69,408,444
Land and buildings	1C	3	0
Loans	1D	4	0
Cash and deposits		5	10,117,607
Other invested assets	1E	6	0
Investment income due or accrued		7	16,617
Outstanding premiums and agents' balances	1F	8	7,881,581
Deposits withheld by cedants		9	595
Reinsurance recoverables (on paid claims)	1G	10	3,693,350
Income tax recoverables		11	0
Fixed assets	1H	12	1,817,675
Inter-fund balances and intra group balances (due from)	1I	13	0
Other assets	1J	14	529,382
<b>Total Assets (1 to 14)</b>		<b>15</b>	<b>97,371,397</b>
<b>LIABILITIES</b>			
Policy liabilities	1K	16	46,815,723
Other liabilities:			
Outstanding claims		17	0
Annuities due and unpaid		18	0
Reinsurance deposits		19	897,126
Amounts owing to insurers		20	2,992,072
Bank loans and overdrafts		21	0
Inter-fund balances and intra-group balances (due to)	1L	22	47,457
Others	1M	23	5,901,458
<b>Total Liabilities (16 to 23)</b>		<b>24</b>	<b>56,653,836</b>
<b>SURPLUS (15 - 24)</b>	<b>1N</b>	<b>25</b>	<b>40,717,561</b>

**ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET**

**I846G ERGO INSURANCE PTE. LTD.**

**Reporting Cycle: 2015 12**

**General: Offshore Insurance Fund**

Description	Annex	Row No.	Amount
<b>ASSETS</b>			
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
<b>Total Assets (1 to 14)</b>		<b>15</b>	<b>0</b>
<b>LIABILITIES</b>			
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
<b>Total Liabilities (16 to 23)</b>		<b>24</b>	<b>0</b>
<b>SURPLUS (15 - 24)</b>	<b>1N</b>	<b>25</b>	<b>0</b>

**ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES**

**I846G ERGO INSURANCE PTE. LTD.**

**Reporting Cycle: 201512**

**General: Singapore Insurance Fund**

<b>Description</b>	<b>Row No.</b>	<b>Listed</b>	<b>Unlisted</b>	<b>Amount</b>
Equity securities other than collective investment schemes	1	3,906,146	0	3,906,146
Collective investment schemes	2	0	0	0
Total (1 to 2) = Row 1 of Form 1	3			3,906,146

**ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES**

**I846G ERGO INSURANCE PTE. LTD.**

**Reporting Cycle: 201512**

**General: Offshore Insurance Fund**

<b>Description</b>	<b>Row No.</b>	<b>Listed</b>	<b>Unlisted</b>	<b>Amount</b>
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: 201512**

**General: Singapore Insurance Fund**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Government debt securities	1	12,833,047
Qualifying debt securities	2	44,105,630
Other debt securities	3	12,469,767
Total (1 to 3) = Row 2 of Form 1	4	69,408,444

**ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES**

**I846G ERGO INSURANCE PTE. LTD.**

**Reporting Cycle: 201512**

**General: Offshore Insurance Fund**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
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: 201512**

**General: Singapore Insurance Fund**

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

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

**I846G ERGO INSURANCE PTE. LTD.**

**Reporting Cycle: 201512**

**General: Offshore Insurance Fund**

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



**ANNUAL RETURN: ANNEX 1D - INVESTMENT IN LOANS**

**I846G ERGO INSURANCE PTE. LTD.**

**Reporting Cycle: 201512**

**General: Singapore Insurance Fund**

<b>Description</b>	<b>Row No.</b>	<b>Amount Outstanding</b>	<b>Provision for Doubtful Loans</b>	<b>Amount</b>
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: 201512**

**General: Offshore Insurance Fund**

<b>Description</b>	<b>Row No.</b>	<b>Amount Outstanding</b>	<b>Provision for Doubtful Loans</b>	<b>Amount</b>
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**

**I846G ERGO INSURANCE PTE. LTD.**

**General: Singapore Insurance Fund**

**Reporting Cycle: 201512**

Description	Row No.	Notional Principal Amount	Amount
<b>Derivatives</b>			
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

<b>Other invested assets excluding derivatives</b>			
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**

**I846G ERGO INSURANCE PTE. LTD.**

**General: Offshore Insurance Fund**

**Reporting Cycle: 201512**

Description	Row No.	Notional Principal Amount	Amount
<b>Derivatives</b>			
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
<b>Other invested assets excluding derivatives</b>			

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: 201512**

Description	Row No.	Direct Business - Agents	Direct Business - Brokers	Direct Business - Others	Amount
<b>In respect of direct business</b>					
Bad debts written off during the year	1	2,772	0	0	2,772
Ageing of outstanding premiums and agents' balances: <i>Outstanding period</i>					
Up to 3 months	2	3,800,439	2,979,768	2,346	6,782,553
Above 3 months but not exceeding 6 months	3	653,729	301,330	4,408	959,467
Above 6 months but not exceeding 12 months	4	52,515	54,118	0	106,633
Above 12 months	5	2,906	8,519	0	11,425
Gross total (2 to 5)	6	4,509,589	3,343,735	6,754	7,860,078
Provision for doubtful debts	7	0	0	0	0
Total outstanding premiums and agents' balances in respect of direct business (6 - 7)	8	4,509,589	3,343,735	6,754	7,860,078
<b>In respect of reinsurance business</b>					
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				16,994
Above 6 months but not exceeding 12 months	11				4,509
Above 12 months but not exceeding 24 months	12				0
Above 24 months	13				0
Gross total (10 to 13)	14				21,503
Provision for doubtful debts	15				0
Total outstanding premiums and agents' balances in respect of reinsurance business (14 - 15)	16				21,503
<b>Total (8 + 16) = Row 8 of Form 1</b>	<b>17</b>				<b>7,881,581</b>

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**

**I846G ERGO INSURANCE PTE. LTD.**

**General: Offshore Insurance Fund**

**Reporting Cycle: 201512**

Description	Row No.	Direct Business - Agents	Direct Business - Brokers	Direct Business - Others	Amount
<b>In respect of direct business</b>					
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
<b>In respect of reinsurance business</b>					
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
<b>Total (8 + 16) = Row 8 of Form 1</b>	<b>17</b>				<b>0</b>

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**

**I846G ERGO INSURANCE PTE. LTD.**

**Reporting Cycle: 201512**

**General: Singapore Insurance Fund**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Reinsurance recoveries on unpaid claims	1	30,345,984
Reinsurance recoverables written off during the year	2	0
Ageing of reinsurance recoverables (on paid claims): <i>Outstanding period</i>		
Up to 1 year	3	3,646,879
Above 1 year but not exceeding 2 years	4	46,471
Above 2 years	5	0
Total (3 to 5)	6	3,693,350
Provision for doubtful reinsurance recoverables	7	0
Total (6 - 7) = Row 10 of Form 1	8	3,693,350

**ANNUAL RETURN: ANNEX 1G - STATEMENT OF REINSURANCE RECOVERABLES**

**I846G ERGO INSURANCE PTE. LTD.**

**Reporting Cycle: 201512**

**General: Offshore Insurance Fund**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
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: 201512**

**General: Singapore Insurance Fund**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Motor vehicles	1	0
Computer equipment	2	1,173,704
Other fixed assets	3	643,971
Total (1 to 3) = Row 12 of Form 1	4	1,817,675

**ANNUAL RETURN: ANNEX 1H - FIXED ASSETS**

**I846G ERGO INSURANCE PTE. LTD.**

**Reporting Cycle: 201512**

**General: Offshore Insurance Fund**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
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)**

**I846G ERGO INSURANCE PTE. LTD.**

**Reporting Cycle: 201512**

**General: Singapore Insurance Fund**

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

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

**I846G ERGO INSURANCE PTE. LTD.**

**Reporting Cycle: 201512**

**General: Offshore Insurance Fund**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
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: 2015 12**

**General: Singapore Insurance Fund**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Miscellaneous deposit	1	286,328
Deposit with franking machine	2	2,262
A/C receivable (Investments - others)	3	27,475
Prepayment& others	4	213,317
Total = Row 14 of Form 1	26	529,382

**ANNUAL RETURN: ANNEX 1J - BREAKDOWN OF OTHER ASSETS**

**I846G ERGO INSURANCE PTE. LTD.**

**Reporting Cycle: 2015 12**

**General: Offshore Insurance Fund**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
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: 201512**

**General: Singapore Insurance Fund**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Balances due to head office / shareholders fund	1	1,765
Balances due to overseas branches / related corporations	2	45,692
Balances due to other insurance funds established and maintained under the Act	3	0
Total (1 to 3) = Row 22 of Form 1	4	47,457

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

**I846G ERGO INSURANCE PTE. LTD.**

**Reporting Cycle: 201512**

**General: Offshore Insurance Fund**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
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: 201512**

**General: Singapore Insurance Fund**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Provision for auditors fees	1	116,000
Provision for tax consultant fees	2	94,000
Provision for unutilised leave	3	195,245
Provision for income tax	4	920,316
Deposit by credit agents	5	30,000
A/C Payable (Accrued expenses)	6	1,157,294
A/C Payable (Outstanding premium balances)	7	467,488
A/C Payable (Unclaimed cheque)	8	41,330
A/C Payable (GIA)	9	10,064
A/C Payable (Collateral deposits)	10	5,000
A/C Payable (Withholding Tax)	11	473
A/C Payable (Others)	12	505,517
Deposit from counter guarantor	13	2,358,731
Total = Row 23 of Form 1	26	5,901,458

**ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS**

**I846G ERGO INSURANCE PTE. LTD.**

**Reporting Cycle: 201512**

**General: Offshore Insurance Fund**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Total = Row 23 of Form 1	26	0

**ANNUAL RETURN: ANNEX 1N - SURPLUS**

**I846G ERGO INSURANCE PTE. LTD.**

**Reporting Cycle: 201512**

**General: Singapore Insurance Fund**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Surplus at beginning of period	1	43,430,080
Net income	2	3,319,718
Transfer (to) from head office / shareholders fund	3	-6,032,237
Surplus at End of Period (1 to 3) = Row 25 of Form 1	4	40,717,561

**ANNUAL RETURN: ANNEX 1N - SURPLUS**

**I846G ERGO INSURANCE PTE. LTD.**

**Reporting Cycle: 201512**

**General: Offshore Insurance Fund**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
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: 201512**

**General: Singapore Insurance Fund**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Licensed insurer / foreign insurer under the foreign insurer scheme	1	8,009,867
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	593,350
Unlicensed reinsurer	3	1,058,998
Total (1 to 3)	4	9,662,215

**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: 201512**

**General: Offshore Insurance Fund**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
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: 2015 12**

**General: Singapore Insurance Fund**

<b>Description of Assets and Name of Investee Company</b>	<b>Row No.</b>	<b>No. of Units</b>	<b>Cost</b>	<b>Amount</b>
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: 2015 12**

**General: Offshore Insurance Fund**

<b>Description of Assets and Name of Investee Company</b>	<b>Row No.</b>	<b>No. of Units</b>	<b>Cost</b>	<b>Amount</b>
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: 201512**

**General: Singapore Insurance Fund**

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

	<b>Description</b>	<b>Row no</b>	<b>Amount</b>
Note2(a) - Intangible assets -	Computer software	1	614,087
			#####

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

<b>Note 4 - Description of any prior adjustment and correction for errors and reasons for the adjustments and corrections.</b>
NA

<b>Note 5 In respect of financial guarantee business -</b>	<b>Amount</b>
(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: 201512**

**General: Offshore Insurance Fund**

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

  

	<b>Description</b>	<b>Row no</b>	<b>Amount</b>

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

<b>Note 4 - Description of any prior adjustment and correction for errors and reasons for the adjustments and corrections.</b>
NA

<b>Note 5 In respect of financial guarantee business -</b>	<b>Amount</b>
(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: 2015 12**

NA

**ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT**

**I846G ERGO INSURANCE PTE. LTD.**

**Reporting Cycle: 2015 12**

**General: Singapore Insurance Fund**

Description	Annex	Row No.	Amount
Gross premiums	2A	1	52,399,741
Less: Outward reinsurance premiums	2B	2	20,494,708
Investment revenue	2C	3	923,454
Less: Investment expenses		4	226,847
Other income	2D	5	25,012
<b>Total Income (1 to 5)</b>		<b>6</b>	<b>32,626,652</b>
Gross claims settled	2E	7	35,126,949
Less: Reinsurance recoveries		8	16,737,344
Management expenses	2F	9	9,225,632
Distribution expenses	2G	10	6,477,864
Increase (decrease) in net policy liabilities	2H	11	-5,200,117
Provision for doubtful debts/ bad debts written off on receivables		12	2,772
Taxation expenses		13	96,000
Other expenses	2I	14	315,178
<b>Total Outgo (7 to 14)</b>		<b>15</b>	<b>29,306,934</b>
<b>Net Income (6 - 15)</b>	<b>2J</b>	<b>16</b>	<b>3,319,718</b>



**ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT**

**I846G ERGO INSURANCE PTE. LTD.**

**Reporting Cycle: 2015 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
<b>Total Income (1 to 5)</b>		<b>6</b>	<b>0</b>
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
<b>Total Outgo (7 to 14)</b>		<b>15</b>	<b>0</b>
<b>Net Income (6 - 15)</b>	<b>2J</b>	<b>16</b>	<b>0</b>

**ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS**

**I846G ERGO INSURANCE PTE. LTD.**

**Reporting Cycle: 201512**

**General: Singapore Insurance Fund**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Licensed insurer / foreign insurer under the foreign insurer scheme	1	16,757,376
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	2,081,001
Unlicensed reinsurer	3	1,656,331
Total (1 to 3) = Row 2 of Form 2	4	20,494,708

**ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS**

**I846G ERGO INSURANCE PTE. LTD.**

**Reporting Cycle: 201512**

**General: Offshore Insurance Fund**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
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**

**1846G ERGO INSURANCE PTE. LTD.**

**Reporting Cycle: 201512**

**General: Singapore Insurance Fund**

<b>Description</b>	<b>Row No.</b>	<b>Interest / Dividend / Rental Income</b>	<b>Realised Gains (Losses) From Last Reported Value / Write- backs (Write-offs)</b>	<b>Unrealised Changes From Last Reported Value</b>	<b>Amount</b>
Equity securities	1	320,972	-573,534	0	-252,562
Debt securities	2	2,198,986	-145,784	-951,672	1,101,530
Land and Buildings	3	0	0	0	0
Loans	4	0	0	0	0
Cash and deposits	5	74,486	0	0	74,486
Other invested assets	6	0	0	0	0
Total (1 to 6) = Row 3 of Form 2	7				923,454

**ANNUAL RETURN: ANNEX 2C - INVESTMENT REVENUE**

**1846G ERGO INSURANCE PTE. LTD.**

**Reporting Cycle: 201512**

**General: Offshore Insurance Fund**

<b>Description</b>	<b>Row No.</b>	<b>Interest / Dividend / Rental Income</b>	<b>Realised Gains (Losses) From Last Reported Value / Write- backs (Write-offs)</b>	<b>Unrealised Changes From Last Reported Value</b>	<b>Amount</b>
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: 201512**

**General: Singapore Insurance Fund**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Exchange gain (net)	1	10,055
Collateral deposit	2	3,889
Sundry income	3	11,068
Total = Row 5 of Form 2	26	25,012

**ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME**

**I846G ERGO INSURANCE PTE. LTD.**

**Reporting Cycle: 201512**

**General: Offshore Insurance Fund**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Total = Row 5 of Form 2	26	

**ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES****I846G ERGO INSURANCE PTE. LTD.****Reporting Cycle: 201512****General: Singapore Insurance Fund**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Staff salaries & expenses	1	7,356,121
Office rent	2	741,467
Head office / parent company expenses	3	0
Directors' fees	4	0
Audit fees	5	110,200
Managing agent's fees	6	0
Repairs and maintenance	7	18,171
Public utilities	8	70,030
Printing, stationery and periodicals	9	124,791
Postage, telephone and telex charges	10	76,078
Computer charges	11	122,133
Hire of office equipment	12	44,849
Licence and association fees	13	149,061
Advertising and subscriptions	14	9,023
Entertainment	15	33,426
Travelling expenses	16	96,067
Bank charges	1	1,776
Donations	2	10,000
Car expenses	3	20,706
Insurance expenses	4	7,753
Professional fee	5	96,846
Rental (Warehouse)	6	26,610
Miscellaneous	7	110,524
Total = Row 9 of Form 2	27	9,225,632



**ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES**

**I846G ERGO INSURANCE PTE. LTD.**

**Reporting Cycle: 201512**

**General: Offshore Insurance Fund**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
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: 201512**

**General: Singapore Insurance Fund**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Depreciation of fixed assets	1	315,178
Total = Row 14 of Form 2	26	315,178

**ANNUAL RETURN: FORM 2 - ADDITIONAL INFORMATION**

**1846G ERGO INSURANCE PTE. LTD.**

**Reporting Cycle: 201512**

NA

**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: 201512**

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
<b>A. PREMIUMS</b>																
Gross premiums																
Direct business	1	1,047,857	2,345,077	1,534,399	18,743,015	8,919,935	235,334	1,052,695	1,015,288	10,797,972	2,769,317	0	0	877,854	15,460,431	49,338,743
Reinsurance business accepted -																
In Singapore	2	26,617	10,836	1,259,973	0	219,610	6,432	0	48,136	149,992	182,075	0	0	16,731	396,934	1,920,402
From other ASEAN countries	3	0	0	499	0	0	0	0	4	0	1,472	0	0	0	1,476	1,975
From other countries	4	0	1,138,621	0	0	0	0	0	0	0	0	0	0	0	0	1,138,621
Total (2 to 4)	5	26,617	1,149,457	1,260,472	0	219,610	6,432	0	48,140	149,992	183,547	0	0	16,731	398,410	3,060,998
Reinsurance business ceded -																
In Singapore	6	303,228	2,297,619	1,866,460	4,085,837	2,830,058	94,268	327,095	254,380	2,936,210	1,421,987	0	0	295,688	4,908,265	16,712,830
To other ASEAN countries	7	83,273	0	227,849	114,550	51,598	25,988	91,123	6,066	766,722	270,781	0	0	76,929	1,120,498	1,714,879
To other countries	8	35,126	1,183,168	84,613	186,143	83,847	14,584	37,398	9,857	305,695	94,364	0	0	32,204	442,120	2,066,999
Total (6 to 8)	9	421,627	3,480,787	2,178,922	4,386,530	2,965,503	134,840	455,616	270,303	4,008,627	1,787,132	0	0	404,821	6,470,883	20,494,708
Net premiums written (1 + 5 - 9)	10	652,847	13,747	615,949	14,356,485	6,174,042	106,926	597,079	793,125	6,939,337	1,165,732	0	0	489,764	9,387,958	31,905,033
Premium liabilities at beginning of period	11	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
Premium liabilities at end of period	12	170,043	17,141	223,547	5,757,666	3,545,486	55,540	147,745	349,342	4,481,400	765,504	0	0	193,810	5,790,056	15,707,224
Premiums earned during the period (10 + 11 - 12)	13	613,573	5,603	595,184	16,445,771	6,243,732	109,697	597,427	790,755	7,206,494	1,335,358	0	0	499,603	9,832,210	34,443,197
<b>B. CLAIMS</b>																
Gross claims settled																
Direct business	14	139,430	1,929,467	446,439	16,853,381	8,620,855	521,894	595,378	445,080	2,762,934	750,803	0	0	69,247	4,028,064	33,134,908
Reinsurance business accepted -																
In Singapore	15	24,633	0	202,239	0	818,333	997	0	85,589	636,889	197,503	0	0	5,938	925,919	1,972,121
From other ASEAN countries	16	0	5,290	345	0	0	0	0	0	0	500	0	0	3,466	3,966	9,601
From other countries	17	0	10,319	0	0	0	0	0	0	0	0	0	0	0	0	10,319
Total (15 to 17)	18	24,633	15,609	202,584	0	818,333	997	0	85,589	636,889	198,003	0	0	9,404	929,885	1,992,041
Recoveries from reinsurance business ceded -																
In Singapore	19	62,229	1,928,806	380,805	6,228,855	4,802,296	253,746	232,744	251,455	977,206	520,893	0	0	36,170	1,785,724	15,675,205
To other ASEAN countries	20	16,413	0	78,135	55,265	16,525	67,289	59,538	0	431,288	103,325	0	0	6,784	541,397	834,562
To other countries	21	3,423	16,270	2,914	94,342	27,632	15,410	5,407	0	59,035	1,793	0	0	1,351	62,179	227,577
Total (19 to 21)	22	82,065	1,945,076	461,854	6,378,462	4,846,453	336,445	297,689	251,455	1,467,529	626,011	0	0	44,305	2,389,300	16,737,344
Net claims settled (14 + 18 - 22)	23	81,998	0	187,169	10,474,919	4,592,735	186,446	297,689	279,214	1,932,294	322,795	0	0	34,346	2,568,649	18,389,605
Claims liabilities at end of period	24	100,924	51,531	335,085	16,650,973	9,867,606	13,362	336,797	1,298,182	585,232	1,784,763	0	0	84,044	3,752,221	31,108,499
Claims liabilities at beginning of period	25	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
Net claims incurred (23 + 24 - 25)	26	27,143	10,361	106,182	8,040,623	4,241,382	196,551	227,533	590,738	2,107,345	131,326	0	0	48,468	2,877,877	15,727,652
<b>C. MANAGEMENT EXPENSES</b>																
Management Expenses	27	189,175	615,256	492,072	3,299,943	1,609,132	42,566	185,340	187,230	1,927,527	519,888	0	0	157,503	2,792,148	9,225,632
<b>D. DISTRIBUTION EXPENSES</b>																
Commissions	28	308,187	483,310	396,161	3,543,629	954,087	55,375	211,533	192,697	3,627,647	559,995	0	0	165,809	4,546,148	10,498,430
Reinsurance commissions	29	170,617	610,577	573,532	707,219	486,842	84,577	157,785	44,958	1,365,888	755,409	0	0	157,485	2,323,740	5,114,889
Net commissions incurred (28 - 29)	30	137,570	-127,267	-177,371	2,836,410	467,245	-29,202	53,748	147,739	2,261,759	-195,414	0	0	8,324	2,222,408	5,383,541

Other distribution expenses	31	31,752	1,832	28,858	242,483	244,458	8,743	36,580	27,510	337,691	112,094	0	0	22,322	499,617	1,094,323
<b>E. UNDERWRITING RESULTS</b>																
Underwriting gain / (loss) (13 - 26 - 27 - 30 - 31)	32	227,933	-494,579	145,443	2,026,312	-318,485	-108,961	94,226	-162,462	572,172	767,464	0	0	262,986	1,440,160	3,012,049
<b>F. NET INVESTMENT INCOME</b>																
	33	14,284	46,457	37,155	249,171	121,502	3,214	13,995	14,137	145,543	39,256	0	0	11,893	210,829	696,607
<b>G. OPERATING RESULT (32 + 33)</b>																
	34	242,217	-448,122	182,598	2,275,483	-196,983	-105,747	108,221	-148,325	717,715	806,720	0	0	274,879	1,650,989	3,708,656

**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: 2015 12**

Description	Row No.	Marine and Aviation - Cargo	Marine and Aviation - Hull and Liability	Property	Casualty and Others	Total
<b>A. PREMIUMS</b>						
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>B. CLAIMS</b>						
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						
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
<b>C. MANAGEMENT EXPENSES</b>						

Management Expenses	27	0	0	0	0	0
<b>D. DISTRIBUTION EXPENSES</b>						
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
<b>E. UNDERWRITING RESULTS</b>						
Underwriting gain / (loss) (13 - 26 - 27 - 30 - 31)	32	0	0	0	0	0
<b>F. NET INVESTMENT INCOME</b>	33	0	0	0	0	0
<b>G. OPERATING RESULT (32 + 33)</b>	34	0	0	0	0	0

**ANNUAL RETURN: NOTES TO FORM 6**

**I846G ERGO INSURANCE PTE. LTD.**

**Reporting Cycle: 201512**

**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 premium written.

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

NA



ANNUAL RETURN: NOTES TO FORM 6

1846G ERGO INSURANCE PTE. LTD.

Reporting Cycle: 2015 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.**

NA

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

NA

**ANNUAL RETURN: FORM 6 - ADDITIONAL INFORMATION**

**I846G ERGO INSURANCE PTE. LTD.**

**Reporting Cycle: 201512**

The amount of gross premiums written that relates to offshore policies was S\$3,419,475.

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

1846G ERGO INSURANCE PTE. LTD.

Reporting Cycle: 201512

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
<b>A. PREMIUMS</b>													
Gross premiums	1	190	1,052,505	0	0	0	0	34,138	207,628	0	0	34,328	1,260,133
Reinsurance ceded	2	82	455,534	0	0	0	0	19,203	115,637	0	0	19,285	571,171
Net premiums written (1 - 2)	3	108	596,971	0	0	0	0	14,935	91,991	0	0	15,043	688,962
Premium liabilities at beginning of period	4	92	148,001	0	0	0	0	6,559	51,752	0	0	6,651	199,753
Premium liabilities at end of period	5	37	147,708	0	0	0	0	6,646	48,894	0	0	6,683	196,602
Premium earned during the period (3 + 4 - 5)	6	163	597,264	0	0	0	0	14,848	94,849	0	0	15,011	692,113
<b>B. CLAIMS</b>													
Gross claims settled	7	0	595,378	0	0	0	0	10,285	512,606	0	0	10,285	1,107,984
Reinsurance recoveries	8	0	297,689	0	0	0	0	5,143	331,302	0	0	5,143	628,991
Net claims settled (7 - 8)	9	0	297,689	0	0	0	0	5,142	181,304	0	0	5,142	478,993
Claim liabilities at end of period	10	0	336,797	0	0	0	0	10,293	3,069	0	0	10,293	339,866
Claim liabilities at beginning of period	11	0	406,953	0	0	0	0	512	2,745	0	0	512	409,698
Net claims incurred (9 + 10 - 11)	12	0	227,533	0	0	0	0	14,923	181,628	0	0	14,923	409,161
<b>C. MANAGEMENT EXPENSES</b>													
Management expenses	13	33	185,307	0	0	0	0	6,010	36,556	0	0	6,043	221,863
<b>D. DISTRIBUTION EXPENSES</b>													
Commissions	14	29	211,504	0	0	0	0	8,139	47,236	0	0	8,168	258,740
Reinsurance commissions	15	28	157,757	0	0	0	0	11,993	72,584	0	0	12,021	230,341
Net commissions incurred (14 - 15)	16	1	53,747	0	0	0	0	-3,854	-25,348	0	0	-3,853	28,399
Other distribution expenses	17	7	36,573	0	0	0	0	1,235	7,508	0	0	1,242	44,081
<b>E. UNDERWRITING RESULTS (6 - 12 - 13 - 16 - 17)</b>													
	18	122	94,104	0	0	0	0	-3,466	-105,495	0	0	-3,344	-11,391
<b>F. NET INVESTMENT INCOME</b>													
	19	3	13,992	0	0	0	0	454	2,760	0	0	457	16,752
<b>G. OPERATING RESULTS (18 + 19)</b>													
	20	125	108,096	0	0	0	0	-3,012	-102,735	0	0	-2,887	5,361
<b>H. OTHERS</b>													
Number of policies in force	21	4	3,978	0	0	0	0	118	3,408	0	0	122	7,386
Number of lives covered under policies in force	22	5	22,096	0	0	0	0	128	4,672	0	0	133	26,768
Number of claims licensed	23	0	158	0	0	0	0	7	11	0	0	7	169

**ANNUAL RETURN: NOTES TO FORM 7(b)**

**I846G ERGO INSURANCE PTE. LTD.**

**Reporting Cycle: 201512**

**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: 201512**

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

**I846G ERGO INSURANCE PTE. LTD.**

**Reporting Cycle: 2015 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
<b>ASSETS</b>							
Equity securities	1	0	3,906,146	0	0	0	3,906,146
Debt securities	2	0	69,408,444	0	0	5,419,933	74,828,377
Land and buildings	3	0	0	0	0	0	0
Loans	4	0	0	0	0	0	0
Cash and deposits	5	0	10,117,607	0	0	2,107,173	12,224,780
Other invested assets	6	0	0	0	0	0	0
Investment income due or accrued	7	0	16,617	0	0	2,144	18,761
Outstanding premiums and agents' balances	8	0	7,881,581	0	0	0	7,881,581
Deposits withheld by cedants	9	0	595	0	0	0	595
Reinsurance recoverables (on paid claims)	10	0	3,693,350	0	0	0	3,693,350
Income tax recoverables	11	0	0	0	0	0	0
Fixed assets	12	0	1,817,675	0	0	0	1,817,675
Inter-fund balances and intra-group balances (due from)	13	0	0	0	0	1,765	1,765
Other assets	14	0	529,382	0	0	0	529,382
<b>Total Assets (1 to 14)</b>	<b>15</b>	<b>0</b>	<b>97,371,397</b>	<b>0</b>	<b>0</b>	<b>7,531,015</b>	<b>104,902,412</b>
<b>LIABILITIES</b>							
Policy liabilities	16	0	46,815,723	0	0		46,815,723
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	897,126	0	0	0	897,126
Amounts owing to insurers	20	0	2,992,072	0	0	0	2,992,072
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	47,457	0	0	0	47,457
Others	23	0	5,901,458	0	0	54,173	5,955,631
<b>Total Liabilities (16 to 23)</b>	<b>24</b>	<b>0</b>	<b>56,653,836</b>	<b>0</b>	<b>0</b>	<b>54,173</b>	<b>56,708,009</b>
<b>NET ASSETS (15 - 24)</b>	<b>25</b>	<b>0</b>	<b>40,717,561</b>	<b>0</b>	<b>0</b>	<b>7,476,842</b>	<b>48,194,403</b>
<b>SHAREHOLDERS' EQUITY &amp; SURPLUS</b>							
Paid-up capital	26					45,352,015	45,352,015
Reserves:							
Unappropriated profits (losses)	27					-38,804,995	-38,804,995
Other reserves	28					929,822	929,822
Surplus	29	0	40,717,561	0	0		40,717,561
<b>Total (26 to 29)</b>	<b>30</b>	<b>0</b>	<b>40,717,561</b>	<b>0</b>	<b>0</b>	<b>7,476,842</b>	<b>48,194,403</b>

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

**I846G ERGO INSURANCE PTE. LTD.**

**Reporting Cycle: 2015 12**

<b>Description</b>	<b>Row No.</b>	<b>Paid-up Capital</b>	<b>Other Reserves</b>	<b>Unappropriated Profits (Losses) (Please Specify)</b>	<b>Total</b>
Balance at beginning of period	1	45,352,015	929,822	-36,641,717	9,640,120
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	-195,515	-195,515
Dividends paid for the period	5	0	0	-8,000,000	-8,000,000
Issue of share capital	6	0	0	0	0
Transfer (to) from insurance funds maintained in Singapore	7	0	0	6,032,237	6,032,237
Transfer (to) from overseas (branch) operations	8	0	0	0	0
<b>Balance at End of Period</b>	<b>9</b>	<b>45,352,015</b>	<b>929,822</b>	<b>-38,804,995</b>	<b>7,476,842</b>



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

**1846G ERGO INSURANCE PTE. LTD.**

**Reporting Cycle: 2015 12**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
<b>Due From</b>		
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
<b>Due To</b>		
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
<b>Total Net Balances (4 - 8)</b>	9	0

**ANNUAL RETURN: NOTES TO FORM 8**

**I846G ERGO INSURANCE PTE. LTD.**

**Reporting Cycle: 201512**

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

**ANNUAL RETURN: FORM 8 - ADDITIONAL INFORMATION**

**I846G ERGO INSURANCE PTE. LTD.**

**Reporting Cycle: 201512**

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

**1846G ERGO INSURANCE PTE. LTD.**

**Reporting Cycle: 2015 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	52,399,741	0	0		52,399,741
Less: Outward reinsurance premiums	2	0	20,494,708	0	0		20,494,708
Investment revenue	3	0	923,454	0	0	-46,752	876,702
Less: Investment expenses	4	0	226,847	0	0	826	227,673
Other income	5	0	25,012	0	0	1,872	26,884
<b>Total Income (1 to 5)</b>	<b>6</b>	<b>0</b>	<b>32,626,652</b>	<b>0</b>	<b>0</b>	<b>-45,706</b>	<b>32,580,946</b>
Gross claims settled	7	0	35,126,949	0	0		35,126,949
Less: Reinsurance recoveries	8	0	16,737,344	0	0		16,737,344
Management expenses	9	0	9,225,632	0	0	0	9,225,632
Distribution expenses	10	0	6,477,864	0	0	0	6,477,864
Increase (decrease) in net policy liabilities	11	0	-5,200,117	0	0		-5,200,117
Provision for doubtful debts / bad debts written off on receivables	12	0	2,772	0	0	0	2,772
Taxation expenses	13	0	96,000	0	0	-8,000	88,000
Other expenses	14	0	315,178	0	0	157,809	472,987
<b>Total Outgo (7 to 14)</b>	<b>15</b>	<b>0</b>	<b>29,306,934</b>	<b>0</b>	<b>0</b>	<b>149,809</b>	<b>29,456,743</b>
<b>NET INCOME (6 - 15)</b>	<b>16</b>	<b>0</b>	<b>3,319,718</b>	<b>0</b>	<b>0</b>	<b>-195,515</b>	<b>3,124,203</b>

**ANNUAL RETURN: FORM 9 - ADDITIONAL INFORMATION**

**I846G ERGO INSURANCE PTE. LTD.**

**Reporting Cycle: 201512**

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: 2015 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:

<b>Description</b>	<b>Singapore Insurance Fund</b>	<b>Offshore Insurance Fund</b>
Premium Liabilities	15,707,224	0
Claim Liabilities	31,108,499	0
Policy Liabilities	46,815,723	0

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

None

**ANNUAL RETURN: FORM 20 - ADDITIONAL INFORMATION**

**I846G ERGO INSURANCE PTE. LTD.**

**Reporting Cycle: 2015 12**

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

**1846G ERGO INSURANCE PTE. LTD.**

**General: Singapore Insurance Fund**

**Reporting Cycle: 2015 12**

Description	Row No.	Amount
<b>(i) Financial Resources of Insurance Fund</b>		
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	40,717,561
Less:		
Reinsurance adjustment	6	902,072
Financial resource adjustment: (8 to 12)	7	879,397
(a) loans to, guarantees granted for, and other unsecured amounts owed to the licensed insurer	8	0
(b) charged assets	9	265,310
(c) deferred tax assets	10	0
(d) intangible assets	11	614,087
(e) other financial resource adjustments	12	0
<b>Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)</b>	13	38,936,092
<b>(ii) Total Risk Requirement of Insurance Fund</b>		
<b>A. Component 1 Requirement - Insurance Risks</b>		
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	8,527,916
(a) Premium liability risk requirement	31	717,567
(b) Claim liability risk requirement	32	7,810,349
<b>Total C1 Requirement (14 + 23 + 30)</b>	<b>33</b>	<b>8,527,916</b>
<b>B. Component 2 Requirement - Investment Risks and Risks arising</b>		
<b>from Interest Rate Sensitivity and Foreign Currency Mismatch between Asset and Liabilities</b>		
Equity Investment Risk Requirement (35 to 36)	34	624,984
(a) Specific Risk Requirement	35	312,492
(b) General Risk Requirement	36	312,492
Debt Investment and Duration Mismatch Risk Requirement: (38 or 43, whichever is higher)	37	2,995,332
(a) Sum of: (39 + 42)	38	2,995,332
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	2,995,332
Debt specific risk requirement	40	1,553,576
Debt general risk requirement	41	1,441,756
Liability adjustment requirement in an increasing interest rate environment	42	0
(b) Sum of: (44 + 47)	43	111,820
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	111,820
Debt specific risk requirement	45	1,553,576
Negative of debt general risk requirement	46	-1,441,756
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	1,170,750
<b>Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)</b>	<b>53</b>	<b>4,791,066</b>
<b>C. Component 3 Requirement - Concentration Risks</b>		
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
<b>Total C3 Requirement (54 to 60)</b>	<b>61</b>	<b>0</b>
<b>Total Risk Requirement of Insurance Fund (33 + 53 +61)</b>	<b>62</b>	<b>13,318,982</b>

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

**1846G ERGO INSURANCE PTE. LTD.**

**General: Offshore Insurance Fund**

**Reporting Cycle: 2015 12**

Description	Row No.	Amount
<b>(i) Financial Resources of Insurance Fund</b>		
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
<b>Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)</b>	13	0
<b>(ii) Total Risk Requirement of Insurance Fund</b>		
<b>A. Component 1 Requirement - Insurance Risks</b>		
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
<b>Total C1 Requirement (14 + 23 + 30)</b>	<b>33</b>	<b>0</b>
<b>B. Component 2 Requirement - Investment Risks and Risks arising</b>		
<b>from Interest Rate Sensitivity and Foreign Currency Mismatch between Asset and Liabilities</b>		
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
<b>Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)</b>	<b>53</b>	<b>0</b>
<b>C. Component 3 Requirement - Concentration Risks</b>		
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
<b>Total C3 Requirement (54 to 60)</b>	<b>61</b>	<b>0</b>
<b>Total Risk Requirement of Insurance Fund (33 + 53 +61)</b>	<b>62</b>	<b>0</b>

**ANNUAL RETURN: FORM 21 - ADDITIONAL INFORMATION**

**I846G ERGO INSURANCE PTE. LTD.**

**Reporting Cycle: 2015 12**

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**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: 2015 12**

Description	Row No.	Amount
<b>(i) Total Risk Requirement</b>		
<b>A. Component 1 Requirement - Insurance Risks</b>		
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

<b>Total C1 Requirement (1 + 10 + 17)</b>	<b>20</b>	<b>0</b>
<b>B. Component 2 Requirement - Investment Risks and Risks arising from Interest</b>		
<b>Rate Sensitivity and Foreign Currency Mismatch between Asset and Liabilities</b>		
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	166,270
(a) Sum of: (26 + 29)	25	166,270
Debt investment risk requirement in an increasing interest rate environment		
(27 to 28)	26	166,270
Debt specific risk requirement	27	35,370
Debt general risk requirement	28	130,900
Liability adjustment requirement in an increasing interest rate environment	29	0
(b) Sum of: (31 + 34)	30	-95,530
Debt investment risk requirement in a decreasing interest rate environment		
(32 to 33)	31	-95,530
Debt specific risk requirement	32	35,370
Negative of debt general risk requirement	33	-130,900
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	5,581
<b>Total C2 Requirement (21 + 24 + 35 + 36 + 37 + 38)</b>	<b>39</b>	<b>171,851</b>
<b>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)</b>	<b>40</b>	<b>171,851</b>



**ANNUAL RETURN: FORM 22 - ADDITIONAL INFORMATION**

**I846G ERGO INSURANCE PTE. LTD.**

**Reporting Cycle: 2015 12**

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

**I846G ERGO INSURANCE PTE. LTD.**

**Reporting Cycle: 2015 12**

Description	Row No.	Amount
<b>(i) Financial Resources of Licensed Insurer</b>		
<b>A. Tier 1 Resource</b>		
Aggregate of surpluses of all insurance funds other than a participating fund	1	40,717,561
Balances in the surplus account of each participating fund	2	0
Paid-up ordinary share capital	3	45,352,015
Unappropriated profits (losses)	4	-38,804,995
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	902,072
Financial resource adjustment: (10 to 14)	9	879,397
(a) loans to, guarantees granted for and other unsecured amounts owed to the licensed insurer	10	0
(b) charged assets	11	265,310
(c) deferred tax assets	12	0
(d) intangible assets	13	614,087
(e) other financial resource adjustments	14	0
<b>Total Tier 1 Resource (1 to 7 less 8 to 9)</b>	<b>15</b>	<b>45,483,112</b>
<b>B. Tier 2 Resource</b>		
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
<b>Total Tier 2 Resource (16 to 18)</b>	<b>19</b>	<b>0</b>
<b>C. Aggregate of allowance for provisions for non-guaranteed benefits of participating funds</b>	<b>20</b>	<b>0</b>
<b>Financial Resources of Licensed Insurer (higher of \$5m or 15 + 19 +20)</b>	<b>21</b>	<b>45,483,112</b>

<b>(ii) Total Risk Requirement of Licensed Insurer</b>			
(a) Total risk requirements of insurance funds established or maintained under the Act	22	13,318,982	
(b) Total risk requirements of assets and liabilities that do not belong to any insurance fund established and maintained under the Act	23	171,851	
<b>Total Risk Requirement of Licensed Insurer (22 to 23)</b>	24		13,490,833
<b>CAPITAL ADEQUACY RATIO (21/24)</b>	<b>25</b>		<b>337.14 %</b>

**ANNUAL RETURN: FORM 23 - ADDITIONAL INFORMATION**

**I846G ERGO INSURANCE PTE. LTD.**

**Reporting Cycle: 2015 12**

NA