

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2012 12

General: Singapore Insurance Fund

Description	Annex	Row No.	Amount
ASSETS			
Equity securities	1A	1	0
Debt securities	1B	2	3,000,000
Land and buildings	1C	3	0
Loans	1D	4	0
Cash and deposits		5	4,814,760
Other invested assets	1E	6	0
Investment income due or accrued		7	0
Outstanding premiums and agents' balances	1F	8	1,681,256
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	25,189
Other assets	1J	14	133,788
Total Assets (1 to 14)		15	9,654,993
LIABILITIES			
Policy liabilities	1K	16	4,564,056
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	247,246
Others	1M	23	687,180
Total Liabilities (16 to 23)		24	5,498,482
SURPLUS (15 - 24)	1N	25	4,156,511

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2012 12

General: Offshore Insurance Fund

Description	Annex	Row No.	Amount
ASSETS			
Equity securities	1A	1	0
Debt securities	1B	2	1,600,000
Land and buildings	1C	3	0
Loans	1D	4	0
Cash and deposits		5	4,695,651
Other invested assets	1E	6	0
Investment income due or accrued		7	0
Outstanding premiums and agents' balances	1F	8	673,390
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	38,553
Total Assets (1 to 14)		15	7,007,594
LIABILITIES			
Policy liabilities	1K	16	2,571,607
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	83,445
Others	1M	23	197,355
Total Liabilities (16 to 23)		24	2,852,407
SURPLUS (15 - 24)	1N	25	4,155,187

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2012 12

General: Singapore Insurance Fund

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

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2012 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

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2012 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Government debt securities	1	3,000,000
Qualifying debt securities	2	0
Other debt securities	3	0
Total (1 to 3) = Row 2 of Form 1	4	3,000,000

ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2012 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Government debt securities	1	1,600,000
Qualifying debt securities	2	0
Other debt securities	3	0
Total (1 to 3) = Row 2 of Form 1	4	1,600,000

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

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2012 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

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2012 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

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2012 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

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2012 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

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

General: Singapore Insurance Fund

Reporting Cycle: 2012 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

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

General: Offshore Insurance Fund

Reporting Cycle: 2012 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

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

General: Singapore Insurance Fund

Reporting Cycle: 2012 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	1,348,791	0	1,348,791
Above 3 months but not exceeding 6 months	3	0	184,270	11,404	195,674
Above 6 months but not exceeding 12 months	4	0	174,942	0	174,942
Above 12 months	5	0	0	0	0
Gross total (2 to 5)	6	0	1,708,003	11,404	1,719,407
Provision for doubtful debts	7	0	38,151	0	38,151
Total outstanding premiums and agents' balances in respect of direct business (6 - 7)	8	0	1,669,852	11,404	1,681,256
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				1,681,256

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 registered insurer.

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

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

General: Offshore Insurance Fund

Reporting Cycle: 2012 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	60,512	0	60,512
Above 3 months but not exceeding 6 months	3	0	159,767	453,111	612,878
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	220,279	453,111	673,390
Provision for doubtful debts	7	0	0	0	0
Total outstanding premiums and agents' balances in respect of direct business (6 - 7)	8	0	220,279	453,111	673,390
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				673,390

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 registered insurer.

ANNUAL RETURN: ANNEX 1G - STATEMENT OF REINSURANCE RECOVERABLES

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2012 12

General: Singapore 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 1G - STATEMENT OF REINSURANCE RECOVERABLES

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2012 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

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2012 12

General: Singapore 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 1H - FIXED ASSETS

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2012 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)**

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2012 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Balances due from head office / shareholders fund	1	0
Balances due from overseas branches / related corporations	2	0
Balances due from other insurance funds established and maintained under the Act	3	25,189
Total (1 to 3) = Row 13 of Form 1	4	25,189

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

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2012 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

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2012 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Prepaid expenses	1	44,343
Other receivables	2	3,299
Rental and utilities deposits	3	86,146
Total = Row 14 of Form 1	26	133,788

ANNUAL RETURN: ANNEX 1J - BREAKDOWN OF OTHER ASSETS

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2012 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Prepaid expenses	1	27,205
Other receivables	2	8,624
Rental and utilities deposits	3	2,724
Total = Row 14 of Form 1	26	38,553

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

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2012 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Balances due to head office / shareholders fund	1	247,246
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	247,246

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

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2012 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Balances due to head office / shareholders fund	1	58,256
Balances due to overseas branches / related corporations	2	0
Balances due to other insurance funds established and maintained under the Act	3	25,189
Total (1 to 3) = Row 22 of Form 1	4	83,445

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2012 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Accrued sales incentive	1	46,173
Accrued bonus	2	80,940
Accrued audit fee	3	60,398
Accrued expenses	4	21,065
GST payable	5	121,180
Broker commission payable	6	279,521
Premium refund payable	7	77,903
Total = Row 23 of Form 1	26	687,180

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2012 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Accrued sales incentive	1	28,327
Accrued bonus	2	49,656
Accrued audit fee	3	14,002
Accrued expenses	4	5,910
Broker commission payable	5	96,488
Premium refund payable	6	2,972
Total = Row 23 of Form 1	26	197,355

ANNUAL RETURN: ANNEX 1N - SURPLUS

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2012 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Surplus at beginning of period	1	0
Net income	2	-2,731,089
Transfer (to) from head office / shareholders fund	3	6,887,600
Surplus at End of Period (1 to 3) = Row 25 of Form 1	4	4,156,511

ANNUAL RETURN: ANNEX 1N - SURPLUS

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2012 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Surplus at beginning of period	1	0
Net income	2	-996,415
Transfer (to) from head office / shareholders fund	3	5,151,602
Surplus at End of Period (1 to 3) = Row 25 of Form 1	4	4,155,187

**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**

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2012 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Registered insurer / foreign insurer under the foreign insurer scheme	1	0
Authorised reinsurer / related corporation / head office / branch of head office of the registered insurer	2	0
Unregistered reinsurer	3	0
Total (1 to 3)	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**

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2012 12

General: Offshore Insurance Fund

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

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

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2012 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 REGISTERED INSURER**

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2012 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

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2012 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 registered 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: NOTES TO FORM 1

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2012 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 registered 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

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle 2012 12

NIL

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2012 12

General: Singapore Insurance Fund

Description	Annex	Row No.	Amount
Gross premiums	2A	1	4,998,818
Less: Outward reinsurance premiums	2B	2	0
Investment revenue	2C	3	1,710
Less: Investment expenses		4	0
Other income	2D	5	0
Total Income (1 to 5)		6	5,000,528
Gross claims settled	2E	7	424,442
Less: Reinsurance recoveries		8	0
Management expenses	2F	9	1,981,536
Distribution expenses	2G	10	603,392
Increase (decrease) in net policy liabilities	2H	11	4,564,056
Provision for doubtful debts/ bad debts written off on receivables		12	38,151
Taxation expenses		13	0
Other expenses	2I	14	120,040
Total Outgo (7 to 14)		15	7,731,617
Net Income (6 - 15)	2J	16	(2,731,089)

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2012 12

General: Offshore Insurance Fund

Description	Annex	Row No.	Amount
Gross premiums	2A	1	3,044,302
Less: Outward reinsurance premiums	2B	2	0
Investment revenue	2C	3	912
Less: Investment expenses		4	0
Other income	2D	5	0
Total Income (1 to 5)		6	3,045,214
Gross claims settled	2E	7	281,882
Less: Reinsurance recoveries		8	0
Management expenses	2F	9	591,547
Distribution expenses	2G	10	304,992
Increase (decrease) in net policy liabilities	2H	11	2,571,607
Provision for doubtful debts/ bad debts written off on receivables		12	0
Taxation expenses		13	0
Other expenses	2I	14	291,601
Total Outgo (7 to 14)		15	4,041,629
Net Income (6 - 15)	2J	16	(996,415)

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2012 12

General: Singapore Insurance Fund

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

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2012 12

General: Offshore Insurance Fund

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

ANNUAL RETURN: ANNEX 2C - INVESTMENT REVENUE

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2012 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	0	0	0	0
Debt securities	2	780	0	930	1,710
Land and Buildings	3	0	0	0	0
Loans	4	0	0	0	0
Cash and deposits	5	0	0	0	0
Other invested assets	6	0	0	0	0
Total (1 to 6) = Row 3 of Form 2	7				1,710

ANNUAL RETURN: ANNEX 2C - INVESTMENT REVENUE

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2012 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	416	0	496	912
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				912

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2012 12

General: Singapore Insurance Fund

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

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2012 12

General: Offshore Insurance Fund

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

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2012 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Staff salaries & expenses	1	1,262,078
Office rent	2	170,449
Head office / parent company expenses	3	
Directors' fees	4	
Audit fees	5	60,398
Managing agent's fees	6	
Repairs and maintenance	7	
Public utilities	8	8,223
Printing, stationery and periodicals	9	3,954
Postage, telephone and telex charges	10	38,338
Computer charges	11	46,157
Hire of office equipment	12	
Licence and association fees	13	45,144
Advertising and subscriptions	14	57,170
Entertainment	15	4,448
Travelling expenses	16	54,705
Bank charges	1	3,077
Legal and professional fees	2	226,754
Training expenses	3	641
Total = Row 9 of Form 2	27	1,981,536

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2012 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Staff salaries & expenses	1	413,429
Office rent	2	58,521
Head office / parent company expenses	3	0
Directors' fees	4	0
Audit fees	5	14,002
Managing agent's fees	6	0
Repairs and maintenance	7	0
Public utilities	8	8,634
Printing, stationery and periodicals	9	2,682
Postage, telephone and telex charges	10	17,560
Computer charges	11	2,055
Hire of office equipment	12	0
Licence and association fees	13	921
Advertising and subscriptions	14	22,857
Entertainment	15	1,363
Travelling expenses	16	20,547
Bank charges	1	3,789
Legal and professional fees	2	25,174
Training expenses	3	13
Total = Row 9 of Form 2	27	591,547

ANNUAL RETURN: ANNEX 2I - BREAKDOWN OF OTHER EXPENSES

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2012 12

General: Singapore Insurance Fund

Description	Row No.	Amount
GST expense	1	3,411
Depreciation	2	62,322
Foreign exchange loss	3	54,307
Total = Row 14 of Form 2	26	120,040

ANNUAL RETURN: ANNEX 2I - BREAKDOWN OF OTHER EXPENSES

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2012 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Depreciation	1	46,010
Foreign exchange loss	2	245,591
Total = Row 14 of Form 2	26	291,601

ANNUAL RETURN: FORM 2 - ADDITIONAL INFORMATION

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2012 12

Management expenses are allocated to SIF and OIF proportionately using their respective Gross Written Premium.

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

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

General: Singapore Insurance Fund

Reporting Cycle: 2012 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	0	0	0	0	0	0	4,998,818	0	0	0	0	0	0	0	4,998,818
Reinsurance business accepted -																
In Singapore	2	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
From other ASEAN countries	3	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
From other countries	4	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total (2 to 4)	5	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Reinsurance business ceded -																
In Singapore	6	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
To other ASEAN countries	7	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
To other countries	8	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total (6 to 8)	9	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Net premiums written (1 + 5 - 9)	10	0	0	0	0	0	0	4,998,818	0	0	0	0	0	0	0	4,998,818
Premium liabilities at beginning of period	11	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Premium liabilities at end of period	12	0	0	0	0	0	0	3,920,964	0	0	0	0	0	0	0	3,920,964
Premiums earned during the period (10 + 11 - 12)	13	0	0	0	0	0	0	1,077,854	0	0	0	0	0	0	0	1,077,854
B. CLAIMS																
Gross claims settled																
Direct business	14	0	0	0	0	0	0	424,442	0	0	0	0	0	0	0	424,442
Reinsurance business accepted -																
In Singapore	15	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
From other ASEAN countries	16	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
From other countries	17	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total (15 to 17)	18	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Recoveries from reinsurance business ceded -																
In Singapore	19	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
To other ASEAN countries	20	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
To other countries	21	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Total (19 to 21)	22	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Net claims settled (14 + 18 - 22)	23	0	0	0	0	0	0	424,442	0	0	0	0	0	0	0	424,442
Claims liabilities at end of period	24	0	0	0	0	0	0	643,092	0	0	0	0	0	0	0	643,092
Claims liabilities at beginning of period	25	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Net claims incurred (23 + 24 - 25)	26	0	0	0	0	0	0	1,067,534	0	0	0	0	0	0	0	1,067,534
C. MANAGEMENT EXPENSES																
Management Expenses	27	0	0	0	0	0	0	1,981,536	0	0	0	0	0	0	0	1,981,536
D. DISTRIBUTION EXPENSES																
Commissions	28	0	0	0	0	0	0	603,392	0	0	0	0	0	0	0	603,392
Reinsurance commissions	29	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Net commissions incurred (28 - 29)	30	0	0	0	0	0	0	603,392	0	0	0	0	0	0	0	603,392
Other distribution expenses	31	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
E. UNDERWRITING RESULTS																
Underwriting gain / (loss) (13 - 26 - 27 - 30 - 31)	32	0	0	0	0	0	0	(2,574,608)	0	0	0	0	0	0	0	(2,574,608)
F. NET INVESTMENT INCOME																
	33	0	0	0	0	0	0	1,710	0	0	0	0	0	0	0	1,710
G. OPERATING RESULT (32 + 33)																
	34	0	0	0	0	0	0	(2,572,898)	0	0	0	0	0	0	0	(2,572,898)

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

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

General: Offshore Insurance Fund

Reporting Cycle: 2012 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	3,044,302	3,044,302
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	3,044,302	3,044,302
Premium liabilities at beginning of period	11	0	0	0	0	0
Premium liabilities at end of period	12	0	0	0	1,852,543	1,852,543
Premiums earned during the period (10 + 11 - 12)	13	0	0	0	1,191,759	1,191,759
B. CLAIMS						
Gross claims settled						
Direct business	14	0	0	0	281,882	281,882
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	281,882	281,882
Claims liabilities at end of period	24	0	0	0	719,064	719,064
Claims liabilities at beginning of period	25	0	0	0	0	0
Net claims incurred (23 + 24 - 25)	26	0	0	0	1,000,946	1,000,946
C. MANAGEMENT EXPENSES						
Management Expenses	27	0	0	0	591,547	591,547
D. DISTRIBUTION EXPENSES						
Commissions	28	0	0	0	304,992	304,992
Reinsurance commissions	29	0	0	0	0	0
Net commissions incurred (28 - 29)	30	0	0	0	304,992	304,992
Other distribution expenses	31	0	0	0	0	0
E. UNDERWRITING RESULTS						
Underwriting gain / (loss) (13 - 26 - 27 - 30 - 31)	32	0	0	0	(705,726)	(705,726)
F. NET INVESTMENT INCOME	33	0	0	0	912	912
G. OPERATING RESULT (32 + 33)	34	0	0	0	(704,814)	(704,814)

ANNUAL RETURN: NOTES TO FORM 6

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2012 12

General: Singapore Insurance Fund

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

Not applicable, as the Company has only a single class of business.

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

Not applicable.

ANNUAL RETURN: NOTES TO FORM 6

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2012 12

General: Offshore Insurance Fund

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

Not applicable, as the Company has only a single class of business.

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

Not applicable.

ANNUAL RETURN: FORM 6 - ADDITIONAL INFORMATION

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2012 12

NIL

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

1877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2012 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	32,655	4,966,163	0	0	0	0	0	0	0	0	32,655	4,966,163
Reinsurance ceded	2	0	0	0	0	0	0	0	0	0	0	0	0
Net premiums written (1 - 2)	3	32,655	4,966,163	0	0	0	0	0	0	0	0	32,655	4,966,163
Premium liabilities at beginning of period	4	0	0	0	0	0	0	0	0	0	0	0	0
Premium liabilities at end of period	5	28,829	3,892,135	0	0	0	0	0	0	0	0	28,829	3,892,135
Premium earned during the period (3 + 4 - 5)	6	3,826	1,074,028	0	0	0	0	0	0	0	0	3,826	1,074,028
B. CLAIMS													
Gross claims settled	7	0	424,442	0	0	0	0	0	0	0	0	0	424,442
Reinsurance recoveries	8	0	0	0	0	0	0	0	0	0	0	0	0
Net claims settled (7 - 8)	9	0	424,442	0	0	0	0	0	0	0	0	0	424,442
Claim liabilities at end of period	10	6,808	636,284	0	0	0	0	0	0	0	0	6,808	636,284
Claim liabilities at beginning of period	11	0	0	0	0	0	0	0	0	0	0	0	0
Net claims incurred (9 + 10 - 11)	12	6,808	1,060,726	0	0	0	0	0	0	0	0	6,808	1,060,726
C. MANAGEMENT EXPENSES													
Management expenses	13	12,945	1,968,591	0	0	0	0	0	0	0	0	12,945	1,968,591
D. DISTRIBUTION EXPENSES													
Commissions	14	391	603,001	0	0	0	0	0	0	0	0	391	603,001
Reinsurance commissions	15	0	0	0	0	0	0	0	0	0	0	0	0
Net commissions incurred (14 - 15)	16	391	603,001	0	0	0	0	0	0	0	0	391	603,001
Other distribution expenses	17	0	0	0	0	0	0	0	0	0	0	0	0
E. UNDERWRITING RESULTS (6 - 12 - 13 - 16 - 17)	18	-16,318	-2,558,290	0	0	0	0	0	0	0	0	-16,318	-2,558,290
F. NET INVESTMENT INCOME													
	19	11	1,699	0	0	0	0	0	0	0	0	11	1,699
G. OPERATING RESULTS (18 + 19)													
	20	-16,307	-2,556,591	0	0	0	0	0	0	0	0	-16,307	-2,556,591
H. OTHERS													
Number of policies in force	21	2	22	0	0	0	0	0	0	0	0	2	22
Number of lives covered under policies in force	22	9	1,800	0	0	0	0	0	0	0	0	9	1,800
Number of claims registered	23	0	897	0	0	0	0	0	0	0	0	0	897

ANNUAL RETURN: NOTES TO FORM 7(b)

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2012 12

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

Nil

ANNUAL RETURN: FORM 7(b) - ADDITIONAL INFORMATION

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2012 12

NIL

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

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2012 12

Description	Row No.	Business in Singapore - Life Business	Business in Singapore - General Business	Overseas (Branch) Operations - Life Business	Overseas (Branch) Operations - General Business	Shareholders Fund	Total
ASSETS							
Equity securities	1	0	0	0	0	0	0
Debt securities	2	0	4,600,000	0	0	0	4,600,000
Land and buildings	3	0	0	0	0	0	0
Loans	4	0	0	0	0	0	0
Cash and deposits	5	0	9,510,411	0	0	197,823	9,708,234
Other invested assets	6	0	0	0	0	0	0
Investment income due or accrued	7	0	0	0	0	0	0
Outstanding premiums and agents' balances	8	0	2,354,646	0	0	0	2,354,646
Deposits withheld by cedants	9	0	0	0	0	0	0
Reinsurance recoverables (on paid claims)	10	0	0	0	0	0	0
Income tax recoverables	11	0	0	0	0	0	0
Fixed assets	12	0	0	0	0	645,675	645,675
Inter-fund balances and intra-group balances (due from)	13	0	25,189	0	0	305,502	330,691
Other assets	14	0	172,341	0	0	1,000	173,341
Total Assets (1 to 14)	15	0	16,662,587	0	0	1,150,000	17,812,587
LIABILITIES							
Policy liabilities	16	0	7,135,663	0	0		7,135,663
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	0	0	0	0	0
Amounts owing to insurers	20	0	0	0	0	0	0
Bank loans and overdrafts	21	0	0	0	0	0	0
Inter-fund balances and intra-group balances (due to)	22	0	330,691	0	0	0	330,691
Others	23	0	884,535	0	0	48,402	932,937
Total Liabilities (16 to 23)	24	0	8,350,889	0	0	48,402	8,399,291
NET ASSETS (15 - 24)	25	0	8,311,698	0	0	1,101,598	9,413,296
SHAREHOLDERS' EQUITY & SURPLUS							
Paid-up capital	26					13,140,800	13,140,800
Reserves:							
Unappropriated profits (losses)	27					-12,039,202	-12,039,202
Other reserves	28					0	0
Surplus	29	0	8,311,698	0	0		8,311,698
Total (26 to 29)	30	0	8,311,698	0	0	1,101,598	9,413,296

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

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2012 12

Description	Row No.	Paid-up Capital	Other Reserves	Unappropriated Profits (Losses) (Please Specify)	Total
Balance at beginning of period	1	0	0	0	0
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	0	0
Dividends paid for the period	5	0	0	0	0
Issue of share capital	6	13,140,800	0	0	13,140,800
Transfer (to) from insurance funds maintained in Singapore	7	0	0	-12,039,202	-12,039,202
Transfer (to) from overseas (branch) operations	8	0	0	0	0
Balance at End of Period	9	13,140,800	0	-12,039,202	1,101,598

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

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2012 12

Description	Row No.	Amount
Due From		
Balances due from head office / shareholders fund	1	0
Balances due from related corporations	2	0
Balances due from insurance funds established and maintained under the Act	3	0
Total Balances Due From	4	0
Due To		
Balances due to head office / shareholders fund	5	0
Balances due to related corporations	6	0
Balances due to insurance funds established and maintained under the Act	7	0
Total Balances Due To	8	0
Total Net Balances (4 - 8)	9	0

ANNUAL RETURN: NOTES TO FORM 8

Reporting Cycle:

Note 1 Breakdown of "Other Reserves"	Row No.	Amount
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ANNUAL RETURN: FORM 8 - ADDITIONAL INFORMATION

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2012 12

Annex 8A reflects the movements from the date of incorporation, 10 January 2012 to 31 December 2012. Row 6 is to reflect the share capital issued during the year.

Others, (Row 23 of Shareholders Fund) includes translation reserves on the share capital amounting to \$48,402.

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

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2012 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	8,043,120	0	0		8,043,120
Less: Outward reinsurance premiums	2	0	0	0	0		0
Investment revenue	3	0	2,622	0	0	0	2,622
Less: Investment expenses	4	0	0	0	0	0	0
Other income	5	0	0	0	0	0	0
Total Income (1 to 5)	6	0	8,045,742	0	0	0	8,045,742
Gross claims settled	7	0	706,324	0	0		706,324
Less: Reinsurance recoveries	8	0	0	0	0		0
Management expenses	9	0	2,573,083	0	0	0	2,573,083
Distribution expenses	10	0	908,384	0	0	0	908,384
Increase (decrease) in net policy liabilities	11	0	7,135,663	0	0		7,135,663
Provision for doubtful debts / bad debts written off on receivables	12	0	38,151	0	0	0	38,151
Taxation expenses	13	0	0	0	0	0	0
Other expenses	14	0	411,641	0	0	0	411,641
Total Outgo (7 to 14)	15	0	11,773,246	0	0	0	11,773,246
NET INCOME (6 - 15)	16	0	-3,727,504	0	0	0	-3,727,504

ANNUAL RETURN: FORM 9 - ADDITIONAL INFORMATION

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2012 12

NIL

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

ACTUARIAL INVESTIGATION OF POLICY LIABILITIES

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2012 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	3,920,964	1,852,543
Claim Liabilities	643,092	719,064
Policy Liabilities	4,564,056	2,571,607

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

None

ANNUAL RETURN: FORM 20 - ADDITIONAL INFORMATION

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2012 12

NIL

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

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

General: Singapore Insurance Fund

Reporting Cycle: 2012 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	4,156,511
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 registered 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	4,156,511
(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	1,170,095
(a) Premium liability risk requirement	31	1,041,477
(b) Claim liability risk requirement	32	128,618
Total C1 Requirement (14 + 23 + 30)	33	1,170,095
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		6,000
(a) Sum of: (39 + 42)	38	6,000	
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	6,000	
Debt specific risk requirement	40	0	
Debt general risk requirement	41	6,000	
Liability adjustment requirement in an increasing interest rate environment	42	0	
(b) Sum of: (44 + 47)	43	-6,000	
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	-6,000	
Debt specific risk requirement	45	0	
Negative of debt general risk requirement	46	-6,000	
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		259,510
Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)	53		265,510
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		1,435,605

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

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

General: Offshore Insurance Fund

Reporting Cycle: 2012 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	4,155,187
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 registered 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	4,155,187
(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	944,149
(a) Premium liability risk requirement	31	728,430
(b) Claim liability risk requirement	32	215,719
Total C1 Requirement (14 + 23 + 30)	33	944,149
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		3,200
(a) Sum of: (39 + 42)	38	3,200	
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	3,200	
Debt specific risk requirement	40	0	
Debt general risk requirement	41	3,200	
Liability adjustment requirement in an increasing interest rate environment	42	0	
(b) Sum of: (44 + 47)	43	-3,200	
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	-3,200	
Debt specific risk requirement	45	0	
Negative of debt general risk requirement	46	-3,200	
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		172,884
Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)	53		176,084
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		1,120,233

ANNUAL RETURN: FORM 21 - ADDITIONAL INFORMATION

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2012 12

NIL

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

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2012 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
		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
		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
		0
Total C1 Requirement (1 + 10 + 17)	20	0
B. Component 2 Requirement - Investment Risks and Risks arising from Interest Rate Sensitivity and Foreign Currency Mismatch between Asset and Liabilities		
Equity Investment Risk Requirement: (22 to 23)	21	0
(a) Specific Risk Requirement	22	0
(b) General Risk Requirement	23	0
		0
Debt Investment and Duration Mismatch Risk Requirement:		
(25 or 30, whichever is higher)	24	0
(a) Sum of: (26 + 29)	25	0
Debt investment risk requirement in an increasing interest rate environment (27 to 28)	26	0
Debt specific risk requirement	27	0
Debt general risk requirement	28	0
Liability adjustment requirement in an increasing interest rate environment	29	0
(b) Sum of: (31 + 34)	30	0
Debt investment risk requirement in a decreasing interest rate environment (32 to 33)	31	0
Debt specific risk requirement	32	0

Negative of debt general risk requirement	33	0
Liability adjustment requirement in a decreasing interest rate environment	34	0
Loan Investment Risk Requirement	35	0
Property Risk Requirement	36	0
Derivative Counterparty Risk Requirement	37	0
Miscellaneous Risk Requirement	38	76,669
Total C2 Requirement (21 + 24 + 35 + 36 + 37 + 38)	39	76,669
Total Risk Requirement of Assets and Liabilities of Registered Insurer that do not belong to any insurance fund established and maintained under the Act (20 + 39)	40	76,669

ANNUAL RETURN: FORM 22 - ADDITIONAL INFORMATION

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2012 12

NIL

ANNUAL RETURN

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

1877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2012 12

Description	Row No.	Amount
(i) Financial Resources of Registered Insurer		
A. Tier 1 Resource		
Aggregate of surpluses of all insurance funds other than a participating fund	1	8,311,698
Balances in the surplus account of each participating fund	2	0
Paid-up ordinary share capital	3	13,140,800
Unappropriated profits (losses)	4	-12,039,202
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	0
Financial resource adjustment: (10 to 14)	9	0
(a) loans to, guarantees granted for and other unsecured amounts owed to the registered insurer	10	0
(b) charged assets	11	0
(c) deferred tax assets	12	0
(d) intangible assets	13	0
(e) other financial resource adjustments	14	0
Total Tier 1 Resource (1 to 7 less 8 to 9)	15	9,413,296
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 Registered Insurer (higher of \$5m or 15 + 19 +20)	21	9,413,296
(ii) Total Risk Requirement of Registered Insurer		
(a) Total risk requirements of insurance funds established or maintained under the Act	22	2,555,838
(b) Total risk requirements of assets and liabilities that do not belong to any insurance fund established and maintained under the Act	23	76,669
Total Risk Requirement of Registered Insurer (22 to 23)	24	2,632,507
CAPITAL ADEQUACY RATIO (21/24)	25	357.58 %

ANNUAL RETURN: FORM 23 - ADDITIONAL INFORMATION

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2012 12

NIL