

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2013 12

General: Singapore Insurance Fund

Description	Annex	Row No.	Amount
ASSETS			
Equity securities	1A	1	0
Debt securities	1B	2	7,000,000
Land and buildings	1C	3	0
Loans	1D	4	0
Cash and deposits		5	3,736,329
Other invested assets	1E	6	0
Investment income due or accrued		7	0
Outstanding premiums and agents' balances	1F	8	3,303,236
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	93,511
Other assets	1J	14	115,607
Total Assets (1 to 14)		15	14,248,683
LIABILITIES			
Policy liabilities	1K	16	5,891,362
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	336,392
Others	1M	23	906,919
Total Liabilities (16 to 23)		24	7,134,673
SURPLUS (15 - 24)	1N	25	7,114,010

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2013 12

General: Offshore Insurance Fund

Description	Annex	Row No.	Amount
ASSETS			
Equity securities	1A	1	0
Debt securities	1B	2	4,600,000
Land and buildings	1C	3	0
Loans	1D	4	0
Cash and deposits		5	5,425,945
Other invested assets	1E	6	0
Investment income due or accrued		7	0
Outstanding premiums and agents' balances	1F	8	936,343
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	5,286
Other assets	1J	14	28,800
Total Assets (1 to 14)		15	10,996,374
LIABILITIES			
Policy liabilities	1K	16	2,780,312
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	691,713
Others	1M	23	286,563
Total Liabilities (16 to 23)		24	3,758,588
SURPLUS (15 - 24)	1N	25	7,237,786

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2013 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: 2013 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: 2013 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Government debt securities	1	7,000,000
Qualifying debt securities	2	0
Other debt securities	3	0
Total (1 to 3) = Row 2 of Form 1	4	7,000,000

ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2013 12

General: Offshore Insurance Fund

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

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

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2013 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: 2013 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: 2013 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: 2013 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: 2013 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: 2013 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: 2013 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	2,726,999	133,260	2,860,259
Above 3 months but not exceeding 6 months	3	0	216,697	0	216,697
Above 6 months but not exceeding 12 months	4	0	226,280	0	226,280
Above 12 months	5	0	0	0	0
Gross total (2 to 5)	6	0	3,169,976	133,260	3,303,236
Provision for doubtful debts	7	0	0	0	0
Total outstanding premiums and agents' balances in respect of direct business (6 - 7)	8	0	3,169,976	133,260	3,303,236
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				3,303,236

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

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

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

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

General: Offshore Insurance Fund

Reporting Cycle: 2013 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	728,747	0	728,747
Above 3 months but not exceeding 6 months	3	0	194,393	0	194,393
Above 6 months but not exceeding 12 months	4	0	13,203	0	13,203
Above 12 months	5	0	0	0	0
Gross total (2 to 5)	6	0	936,343	0	936,343
Provision for doubtful debts	7	0	0	0	0
Total outstanding premiums and agents' balances in respect of direct business (6 - 7)	8	0	936,343	0	936,343
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				936,343

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

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

ANNUAL RETURN: ANNEX 1G - STATEMENT OF REINSURANCE RECOVERABLES

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2013 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: 2013 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: 2013 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: 2013 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: 2013 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	16,915
Balances due from other insurance funds established and maintained under the Act	3	76,596
Total (1 to 3) = Row 13 of Form 1	4	93,511

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

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2013 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	5,286
Balances due from other insurance funds established and maintained under the Act	3	0
Total (1 to 3) = Row 13 of Form 1	4	5,286

ANNUAL RETURN: ANNEX 1J - BREAKDOWN OF OTHER ASSETS

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2013 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Rental and utility deposit	1	86,146
Other receivables	2	29,461
Total = Row 14 of Form 1	26	115,607

ANNUAL RETURN: ANNEX 1J - BREAKDOWN OF OTHER ASSETS

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2013 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Prepaid expenses	1	20,082
Other receivables	2	3,718
Rental and utilities deposits	3	2,724
GST recoverable	4	2,276
Total = Row 14 of Form 1	26	28,800

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

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2013 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Balances due to head office / shareholders fund	1	47,294
Balances due to overseas branches / related corporations	2	289,098
Balances due to other insurance funds established and maintained under the Act	3	0
Total (1 to 3) = Row 22 of Form 1	4	336,392

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

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2013 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Balances due to head office / shareholders fund	1	74,421
Balances due to overseas branches / related corporations	2	540,696
Balances due to other insurance funds established and maintained under the Act	3	76,596
Total (1 to 3) = Row 22 of Form 1	4	691,713

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2013 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Accrued sales incentive	1	186,039
Accrued bonus	2	70,693
Accrued audit fee	3	65,055
Broker commission payable	4	261,857
GST payable	5	232,938
Premium refund to policyholders	6	90,337
Total = Row 23 of Form 1	26	906,919

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2013 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Accrued sales incentive	1	80,952
Accrued bonus	2	27,715
Accrued audit fee	3	25,345
Broker commission payable	4	138,706
Premium refund to policyholders	5	13,845
Total = Row 23 of Form 1	26	286,563

ANNUAL RETURN: ANNEX 1N - SURPLUS

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2013 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Surplus at beginning of period	1	4,156,511
Net income	2	-1,011,781
Transfer (to) from head office / shareholders fund	3	3,969,280
Surplus at End of Period (1 to 3) = Row 25 of Form 1	4	7,114,010

ANNUAL RETURN: ANNEX 1N - SURPLUS

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2013 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Surplus at beginning of period	1	4,155,187
Net income	2	11,489
Transfer (to) from head office / shareholders fund	3	3,071,110
Surplus at End of Period (1 to 3) = Row 25 of Form 1	4	7,237,786

**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**

1877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2013 12

General: Singapore Insurance Fund

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

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

1877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2013 12

General: Offshore Insurance Fund

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

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

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2013 12

General: Singapore Insurance Fund

Description of Assets and Name of Investee Company	Row No.	No. of Units	Cost	Amount
Name of company: -				
Equity securities	1	0	0	0
Debt securities	2	0	0	0
Secured loans	3	0	0	0
Unsecured loans	4	0	0	0
Other invested assets	5	0	0	0

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

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2013 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: 2013 12

General: Singapore Insurance Fund

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

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: 2013 12

General: Offshore Insurance Fund

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

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

NIL

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

NIL

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

ANNUAL RETURN: FORM 1 - ADDITIONAL INFORMATION

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle 2013 12

NIL

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2013 12

General: Singapore Insurance Fund

Description	Annex	Row No.	Amount
Gross premiums	2A	1	8,261,555
Less: Outward reinsurance premiums	2B	2	0
Investment revenue	2C	3	12,640
Less: Investment expenses		4	0
Other income	2D	5	104,979
Total Income (1 to 5)		6	8,379,174
Gross claims settled	2E	7	3,818,403
Less: Reinsurance recoveries		8	0
Management expenses	2F	9	3,272,919
Distribution expenses	2G	10	873,725
Increase (decrease) in net policy liabilities	2H	11	1,327,306
Provision for doubtful debts/ bad debts written off on receivables		12	(38,011)
Taxation expenses		13	0
Other expenses	2I	14	136,613
Total Outgo (7 to 14)		15	9,390,955
Net Income (6 - 15)	2J	16	(1,011,781)

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2013 12

General: Offshore Insurance Fund

Description	Annex	Row No.	Amount
Gross premiums	2A	1	3,894,140
Less: Outward reinsurance premiums	2B	2	0
Investment revenue	2C	3	5,439
Less: Investment expenses		4	616
Other income	2D	5	76,485
Total Income (1 to 5)		6	3,975,448
Gross claims settled	2E	7	1,919,302
Less: Reinsurance recoveries		8	0
Management expenses	2F	9	1,315,818
Distribution expenses	2G	10	465,110
Increase (decrease) in net policy liabilities	2H	11	208,705
Provision for doubtful debts/ bad debts written off on receivables		12	147
Taxation expenses		13	0
Other expenses	2I	14	54,877
Total Outgo (7 to 14)		15	3,963,959
Net Income (6 - 15)	2J	16	11,489

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2013 12

General: Singapore Insurance Fund

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

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2013 12

General: Offshore Insurance Fund

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

ANNUAL RETURN: ANNEX 2C - INVESTMENT REVENUE

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2013 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	0	7,950	4,690	12,640
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				12,640

ANNUAL RETURN: ANNEX 2C - INVESTMENT REVENUE

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2013 12

General: Offshore Insurance Fund

Description	Row No.	Interest / Dividend / Rental Income	Realised Gains (Losses) From Last Reported Value / Write-backs (Write-offs)	Unrealised Changes From Last Reported Value	Amount
Equity securities	1	0	0	0	0
Debt securities	2	0	2,824	2,615	5,439
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				5,439

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2013 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Foreign exchange gain	1	104,979
Total = Row 5 of Form 2	26	104,979

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2013 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Foreign exchange gain	1	76,485
Total = Row 5 of Form 2	26	76,485

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2013 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Staff salaries & expenses	1	1,999,468
Office rent	2	235,841
Head office / parent company expenses	3	278,764
Directors' fees	4	0
Audit fees	5	54,199
Managing agent's fees	6	0
Repairs and maintenance	7	6,789
Public utilities	8	25,225
Printing, stationery and periodicals	9	9,085
Postage, telephone and telex charges	10	70,549
Computer charges	11	7,304
Hire of office equipment	12	0
Licence and association fees	13	40,778
Advertising and subscriptions	14	140,063
Entertainment	15	32,153
Travelling expenses	16	94,158
Bank charges	1	38,308
Legal and professional fees	2	218,796
Training	3	14,777
Others	4	6,662
Total = Row 9 of Form 2	27	3,272,919

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2013 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Staff salaries & expenses	1	695,156
Office rent	2	100,271
Head office / parent company expenses	3	106,667
Directors' fees	4	0
Audit fees	5	21,800
Managing agent's fees	6	0
Repairs and maintenance	7	3,401
Public utilities	8	9,986
Printing, stationery and periodicals	9	3,022
Postage, telephone and telex charges	10	41,290
Computer charges	11	2,863
Hire of office equipment	12	0
Licence and association fees	13	19,222
Advertising and subscriptions	14	90,203
Entertainment	15	15,123
Travelling expenses	16	50,455
Bank charges	1	64,619
Legal and professional fees	2	86,233
Training expenses	3	3,911
Others	4	1,596
Total = Row 9 of Form 2	27	1,315,818

ANNUAL RETURN: ANNEX 2I - BREAKDOWN OF OTHER EXPENSES

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2013 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Depreciation	1	136,613
Total = Row 14 of Form 2	26	136,613

ANNUAL RETURN: ANNEX 2I - BREAKDOWN OF OTHER EXPENSES

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2013 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Depreciation	1	54,877
Total = Row 14 of Form 2	26	54,877

ANNUAL RETURN: FORM 2 - ADDITIONAL INFORMATION

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2013 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: 2013 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	8,261,555	0	0	0	0	0	0	0	8,261,555
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	8,261,555	0	0	0	0	0	0	0	8,261,555
Premium liabilities at beginning of period	11	0	0	0	0	0	0	3,920,964	0	0	0	0	0	0	0	3,920,964
Premium liabilities at end of period	12	0	0	0	0	0	0	4,248,654	0	0	0	0	0	0	0	4,248,654
Premiums earned during the period (10 + 11 - 12)	13	0	0	0	0	0	0	7,933,865	0	0	0	0	0	0	0	7,933,865
B. CLAIMS																
Gross claims settled																
Direct business	14	0	0	0	0	0	0	3,818,403	0	0	0	0	0	0	0	3,818,403
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	3,818,403	0	0	0	0	0	0	0	3,818,403
Claims liabilities at end of period	24	0	0	0	0	0	0	1,642,708	0	0	0	0	0	0	0	1,642,708
Claims liabilities at beginning of period	25	0	0	0	0	0	0	643,092	0	0	0	0	0	0	0	643,092
Net claims incurred (23 + 24 - 25)	26	0	0	0	0	0	0	4,818,019	0	0	0	0	0	0	0	4,818,019
C. MANAGEMENT EXPENSES																
Management Expenses	27	0	0	0	0	0	0	3,272,919	0	0	0	0	0	0	0	3,272,919
D. DISTRIBUTION EXPENSES																
Commissions	28	0	0	0	0	0	0	873,725	0	0	0	0	0	0	0	873,725
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	873,725	0	0	0	0	0	0	0	873,725
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	(1,030,798)	0	0	0	0	0	0	0	(1,030,798)
F. NET INVESTMENT INCOME	33	0	0	0	0	0	0	12,640	0	0	0	0	0	0	0	12,640
G. OPERATING RESULT (32 + 33)	34	0	0	0	0	0	0	(1,018,158)	0	0	0	0	0	0	0	(1,018,158)

**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: 2013 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	3,894,140	3,894,140
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	3,894,140	3,894,140
Premium liabilities at beginning of period	11	0	0	0	1,852,543	1,852,543
Premium liabilities at end of period	12	0	0	0	1,907,679	1,907,679
Premiums earned during the period (10 + 11 - 12)	13	0	0	0	3,839,004	3,839,004
B. CLAIMS						
Gross claims settled						
Direct business	14	0	0	0	1,919,302	1,919,302
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	1,919,302	1,919,302
Claims liabilities at end of period	24	0	0	0	872,633	872,633
Claims liabilities at beginning of period	25	0	0	0	719,064	719,064
Net claims incurred (23 + 24 - 25)	26	0	0	0	2,072,871	2,072,871
C. MANAGEMENT EXPENSES						
Management Expenses	27	0	0	0	1,315,818	1,315,818
D. DISTRIBUTION EXPENSES						
Commissions	28	0	0	0	465,110	465,110
Reinsurance commissions	29	0	0	0	0	0
Net commissions incurred (28 - 29)	30	0	0	0	465,110	465,110
Other distribution expenses	31	0	0	0	0	0
E. UNDERWRITING RESULTS						
Underwriting gain / (loss) (13 - 26 - 27 - 30 - 31)	32	0	0	0	(14,795)	(14,795)
F. NET INVESTMENT INCOME						
	33	0	0	0	4,823	4,823
G. OPERATING RESULT (32 + 33)						
	34	0	0	0	(9,972)	(9,972)

ANNUAL RETURN: NOTES TO FORM 6

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2013 12

General: Singapore Insurance Fund

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

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.

NIL

ANNUAL RETURN: NOTES TO FORM 6

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2013 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.

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: 2013 12

NIL

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

1877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2013 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	73,649	8,187,906	0	0	0	0	0	0	0	0	73,649	8,187,906
Reinsurance ceded	2	0	0	0	0	0	0	0	0	0	0	0	0
Net premiums written (1 - 2)	3	73,649	8,187,906	0	0	0	0	0	0	0	0	73,649	8,187,906
Premium liabilities at beginning of period	4	28,829	3,892,135	0	0	0	0	0	0	0	0	28,829	3,892,135
Premium liabilities at end of period	5	36,427	4,212,227	0	0	0	0	0	0	0	0	36,427	4,212,227
Premium earned during the period (3 + 4 - 5)	6	66,051	7,867,814	0	0	0	0	0	0	0	0	66,051	7,867,814
B. CLAIMS													
Gross claims settled	7	74,755	3,743,648	0	0	0	0	0	0	0	0	74,755	3,743,648
Reinsurance recoveries	8	0	0	0	0	0	0	0	0	0	0	0	0
Net claims settled (7 - 8)	9	74,755	3,743,648	0	0	0	0	0	0	0	0	74,755	3,743,648
Claim liabilities at end of period	10	14,644	1,628,064	0	0	0	0	0	0	0	0	14,644	1,628,064
Claim liabilities at beginning of period	11	6,808	636,284	0	0	0	0	0	0	0	0	6,808	636,284
Net claims incurred (9 + 10 - 11)	12	82,591	4,735,428	0	0	0	0	0	0	0	0	82,591	4,735,428
C. MANAGEMENT EXPENSES													
Management expenses	13	29,177	3,243,742	0	0	0	0	0	0	0	0	29,177	3,243,742
D. DISTRIBUTION EXPENSES													
Commissions	14	8,556	865,169	0	0	0	0	0	0	0	0	8,556	865,169
Reinsurance commissions	15	0	0	0	0	0	0	0	0	0	0	0	0
Net commissions incurred (14 - 15)	16	8,556	865,169	0	0	0	0	0	0	0	0	8,556	865,169
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	-54,273	-976,525	0	0	0	0	0	0	0	0	-54,273	-976,525
F. NET INVESTMENT INCOME													
	19	114	12,526	0	0	0	0	0	0	0	0	114	12,526
G. OPERATING RESULTS (18 + 19)													
	20	-54,159	-963,999	0	0	0	0	0	0	0	0	-54,159	-963,999
H. OTHERS													
Number of policies in force	21	13	77	0	0	0	0	0	0	0	0	13	77
Number of lives covered under policies in force	22	5	3,860	0	0	0	0	0	0	0	0	5	3,860
Number of claims registered	23	4	7,252	0	0	0	0	0	0	0	0	4	7,252

ANNUAL RETURN: NOTES TO FORM 7(b)

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2013 12

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

Nil

ANNUAL RETURN: FORM 7(b) - ADDITIONAL INFORMATION

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2013 12

NIL

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

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2013 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	11,600,000	0	0	0	11,600,000
Land and buildings	3	0	0	0	0	0	0
Loans	4	0	0	0	0	0	0
Cash and deposits	5	0	9,162,274	0	0	542,610	9,704,884
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	4,239,579	0	0	0	4,239,579
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	463,981	463,981
Inter-fund balances and intra-group balances (due from)	13	0	98,797	0	0	121,715	220,512
Other assets	14	0	144,407	0	0	31,568	175,975
Total Assets (1 to 14)	15	0	25,245,057	0	0	1,159,874	26,404,931
LIABILITIES							
Policy liabilities	16	0	8,671,674	0	0		8,671,674
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	1,028,105	0	0	0	1,028,105
Others	23	0	1,193,482	0	0	54,100	1,247,582
Total Liabilities (16 to 23)	24	0	10,893,261	0	0	54,100	10,947,361
NET ASSETS (15 - 24)	25	0	14,351,796	0	0	1,105,774	15,457,570
SHAREHOLDERS' EQUITY & SURPLUS							
Paid-up capital	26					20,185,368	20,185,368
Reserves:							
Unappropriated profits (losses)	27					-19,079,594	-19,079,594
Other reserves	28					0	0
Surplus	29	0	14,351,796	0	0		14,351,796
Total (26 to 29)	30	0	14,351,796	0	0	1,105,774	15,457,570

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

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2013 12

Description	Row No.	Paid-up Capital	Other Reserves	Unappropriated Profits (Losses) (Please Specify)	Total
Balance at beginning of period	1	13,140,800	0	-12,039,202	1,101,598
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	7,044,568	0	0	7,044,568
Transfer (to) from insurance funds maintained in Singapore	7	0	0	-7,040,392	-7,040,392
Transfer (to) from overseas (branch) operations	8	0	0	0	0
Balance at End of Period	9	20,185,368	0	-19,079,594	1,105,774

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

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2013 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: 2013 12

NIL

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

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2013 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	12,155,695	0	0		12,155,695
Less: Outward reinsurance premiums	2	0	0	0	0		0
Investment revenue	3	0	18,079	0	0	0	18,079
Less: Investment expenses	4	0	616	0	0	0	616
Other income	5	0	181,464	0	0	0	181,464
Total Income (1 to 5)	6	0	12,354,622	0	0	0	12,354,622
Gross claims settled	7	0	5,737,705	0	0		5,737,705
Less: Reinsurance recoveries	8	0	0	0	0		0
Management expenses	9	0	4,588,737	0	0	0	4,588,737
Distribution expenses	10	0	1,338,835	0	0	0	1,338,835
Increase (decrease) in net policy liabilities	11	0	1,536,011	0	0		1,536,011
Provision for doubtful debts / bad debts written off on receivables	12	0	-37,864	0	0	0	-37,864
Taxation expenses	13	0	0	0	0	0	0
Other expenses	14	0	191,490	0	0	0	191,490
Total Outgo (7 to 14)	15	0	13,354,914	0	0	0	13,354,914
NET INCOME (6 - 15)	16	0	-1,000,292	0	0	0	-1,000,292

ANNUAL RETURN: FORM 9 - ADDITIONAL INFORMATION

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2013 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: 2013 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	4,248,654	1,907,679
Claim Liabilities	1,642,708	872,633
Policy Liabilities	5,891,362	2,780,312

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

None

ANNUAL RETURN: FORM 20 - ADDITIONAL INFORMATION

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2013 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: 2013 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	7,114,010
Less:		
Reinsurance adjustment	6	0
Financial resource adjustment: (8 to 12)	7	0
(a) loans to, guarantees granted for, and other unsecured amounts owed to the licensed insurer	8	0
(b) charged assets	9	0
(c) deferred tax assets	10	0
(d) intangible assets	11	0
(e) other financial resource adjustments	12	0
Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)	13	7,114,010
(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	1,035,480
(a) Premium liability risk requirement	31	706,938
(b) Claim liability risk requirement	32	328,542
Total C1 Requirement (14 + 23 + 30)	33	1,035,480
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		14,000
(a) Sum of: (39 + 42)	38	14,000	
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	14,000	
Debt specific risk requirement	40	0	
Debt general risk requirement	41	14,000	
Liability adjustment requirement in an increasing interest rate environment	42	0	
(b) Sum of: (44 + 47)	43	-14,000	
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	-14,000	
Debt specific risk requirement	45	0	
Negative of debt general risk requirement	46	-14,000	
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		422,206
Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)	53		436,206
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		1,471,686

**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: 2013 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	7,237,786
Less:		
Reinsurance adjustment	6	0
Financial resource adjustment: (8 to 12)	7	0
(a) loans to, guarantees granted for, and other unsecured amounts owed to the licensed insurer	8	0
(b) charged assets	9	0
(c) deferred tax assets	10	0
(d) intangible assets	11	0
(e) other financial resource adjustments	12	0
Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)	13	7,237,786
(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	940,134
(a) Premium liability risk requirement	31	678,344
(b) Claim liability risk requirement	32	261,790
Total C1 Requirement (14 + 23 + 30)	33	940,134
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	9,200
(a) Sum of: (39 + 42)	38	9,200
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	9,200
Debt specific risk requirement	40	0
Debt general risk requirement	41	9,200
Liability adjustment requirement in an increasing interest rate environment	42	0
(b) Sum of: (44 + 47)	43	-9,200
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	-9,200
Debt specific risk requirement	45	0
Negative of debt general risk requirement	46	-9,200
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	116,258
Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)	53	125,458
C. Component 3 Requirement - Concentration Risks		
Counterparty Exposure	54	413,503
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	413,503
Total Risk Requirement of Insurance Fund (33 + 53 +61)	62	1,479,095

ANNUAL RETURN: FORM 21 - ADDITIONAL INFORMATION

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2013 12

NIL

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

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2013 12

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

Negative of debt general risk requirement	33	0
Liability adjustment requirement in a decreasing interest rate environment	34	0
Loan Investment Risk Requirement	35	0
Property Risk Requirement	36	0
Derivative Counterparty Risk Requirement	37	0
Miscellaneous Risk Requirement	38	50,738
Total C2 Requirement (21 + 24 + 35 + 36 + 37 + 38)	39	50,738
Total Risk Requirement of Assets and Liabilities of Licensed Insurer that do not belong to any insurance fund established and maintained under the Act (20 + 39)	40	50,738

ANNUAL RETURN: FORM 22 - ADDITIONAL INFORMATION

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2013 12

NIL

ANNUAL RETURN

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

1877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2013 12

Description	Row No.	Amount
(i) Financial Resources of Licensed Insurer		
A. Tier 1 Resource		
Aggregate of surpluses of all insurance funds other than a participating fund	1	14,351,796
Balances in the surplus account of each participating fund	2	0
Paid-up ordinary share capital	3	20,185,368
Unappropriated profits (losses)	4	-19,079,594
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 licensed 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	15,457,570
B. Tier 2 Resource		
Irredeemable and non-cumulative preference shares not recognised as Tier 1 resource	16	0
Irredeemable and non-cumulative preference shares	17	0
Other Tier 2 resource	18	0
Total Tier 2 Resource (16 to 18)	19	0
C. Aggregate of allowance for provisions for non-guaranteed benefits of participating funds	20	0
Financial Resources of Licensed Insurer (higher of \$5m or 15 + 19 +20)	21	15,457,570
(ii) Total Risk Requirement of Licensed Insurer		
(a) Total risk requirements of insurance funds established or maintained under the Act	22	2,950,781
(b) Total risk requirements of assets and liabilities that do not belong to any insurance fund established and maintained under the Act	23	50,738
Total Risk Requirement of Licensed Insurer (22 to 23)	24	3,001,519
CAPITAL ADEQUACY RATIO (21/24)	25	514.99 %

ANNUAL RETURN: FORM 23 - ADDITIONAL INFORMATION

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2013 12

NIL