

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

**I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2014 12**

**General: Singapore Insurance Fund**

Description	Annex	Row No.	Amount
<b>ASSETS</b>			
Equity securities	1A	1	0
Debt securities	1B	2	13,000,000
Land and buildings	1C	3	0
Loans	1D	4	0
Cash and deposits		5	4,217,241
Other invested assets	1E	6	0
Investment income due or accrued		7	0
Outstanding premiums and agents' balances	1F	8	5,180,998
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	20,703
Other assets	1J	14	42,016
<b>Total Assets (1 to 14)</b>		<b>15</b>	<b>22,460,958</b>
<b>LIABILITIES</b>			
Policy liabilities	1K	16	11,492,677
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	1,001,142
Others	1M	23	1,268,553
<b>Total Liabilities (16 to 23)</b>		<b>24</b>	<b>13,762,372</b>
<b>SURPLUS (15 - 24)</b>	<b>1N</b>	<b>25</b>	<b>8,698,586</b>

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

**I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2014 12**

**General: Offshore Insurance Fund**

Description	Annex	Row No.	Amount
<b>ASSETS</b>			
Equity securities	1A	1	0
Debt securities	1B	2	2,600,000
Land and buildings	1C	3	0
Loans	1D	4	0
Cash and deposits		5	5,206,090
Other invested assets	1E	6	0
Investment income due or accrued		7	0
Outstanding premiums and agents' balances	1F	8	2,080,086
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	44,484
<b>Total Assets (1 to 14)</b>		<b>15</b>	<b>9,930,660</b>
<b>LIABILITIES</b>			
Policy liabilities	1K	16	3,803,021
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	183,426
Others	1M	23	387,494
<b>Total Liabilities (16 to 23)</b>		<b>24</b>	<b>4,373,941</b>
<b>SURPLUS (15 - 24)</b>	<b>1N</b>	<b>25</b>	<b>5,556,719</b>

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

**I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2014 12**

**General: Singapore Insurance Fund**

<b>Description</b>	<b>Row No.</b>	<b>Listed</b>	<b>Unlisted</b>	<b>Amount</b>
Equity securities other than collective investment schemes	1	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: 2014 12**

**General: Offshore Insurance Fund**

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

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

**I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2014 12**

**General: Singapore Insurance Fund**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Government debt securities	1	13,000,000
Qualifying debt securities	2	0
Other debt securities	3	0
Total (1 to 3) = Row 2 of Form 1	4	13,000,000

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

**I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2014 12**

**General: Offshore Insurance Fund**

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

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

**I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2014 12**

**General: Singapore Insurance Fund**

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

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

**I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2014 12**

**General: Offshore Insurance Fund**

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



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

**I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2014 12**

**General: Singapore Insurance Fund**

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

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

**I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2014 12**

**General: Offshore Insurance Fund**

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

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

**I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.**

**General: Singapore Insurance Fund**

**Reporting Cycle: 2014 12**

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

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

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

**I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.**

**General: Offshore Insurance Fund**

**Reporting Cycle: 2014 12**

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

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

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

**I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.**

**General: Singapore Insurance Fund**

**Reporting Cycle: 2014 12**

Description	Row No.	Direct Business - Agents	Direct Business - Brokers	Direct Business - Others	Amount
<b>In respect of direct business</b>					
Bad debts written off during the year	1	0	0	0	0
Ageing of outstanding premiums and agents' balances:					
<i>Outstanding period</i>					
Up to 3 months	2	0	1,365,843	309,315	1,675,158
Above 3 months but not exceeding 6 months	3	0	2,800,070	287,937	3,088,007
Above 6 months but not exceeding 12 months	4	0	392,658	21,641	414,299
Above 12 months	5	0	3,534	0	3,534
Gross total (2 to 5)	6	0	4,562,105	618,893	5,180,998
Provision for doubtful debts	7	0	0	0	0
Total outstanding premiums and agents' balances in respect of direct business (6 - 7)	8	0	4,562,105	618,893	5,180,998
<b>In respect of reinsurance business</b>					
Bad debts written off during the year	9				0
Ageing of outstanding premiums and agents' balances:					
<i>Outstanding period</i>					

Up to 6 months	10				0
Above 6 months but not exceeding 12 months	11				0
Above 12 months but not exceeding 24 months	12				0
Above 24 months	13				0
Gross total (10 to 13)	14				0
Provision for doubtful debts	15				0
Total outstanding premiums and agents' balances in respect of reinsurance business (14 - 15)	16				0
Total (8 + 16) = Row 8 of Form 1	17				5,180,998

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: 2014 12**

Description	Row No.	Direct Business - Agents	Direct Business - Brokers	Direct Business - Others	Amount
<b>In respect of direct business</b>					
Bad debts written off during the year	1	0	0	0	0
Ageing of outstanding premiums and agents' balances:					
<i>Outstanding period</i>					
Up to 3 months	2	0	134,341	0	134,341
Above 3 months but not exceeding 6 months	3	0	553,876	0	553,876
Above 6 months but not exceeding 12 months	4	0	309,185	3,209	312,394
Above 12 months	5	0	1,079,475	0	1,079,475
Gross total (2 to 5)	6	0	2,076,877	3,209	2,080,086
Provision for doubtful debts	7	0	0	0	0
Total outstanding premiums and agents' balances in respect of direct business (6 - 7)	8	0	2,076,877	3,209	2,080,086
<b>In respect of reinsurance business</b>					
Bad debts written off during the year	9				0
Ageing of outstanding premiums and agents' balances:					
<i>Outstanding period</i>					
Up to 6 months	10				0

Above 6 months but not exceeding 12 months	11				0
Above 12 months but not exceeding 24 months	12				0
Above 24 months	13				0
Gross total (10 to 13)	14				0
Provision for doubtful debts	15				0
Total outstanding premiums and agents' balances in respect of reinsurance business (14 - 15)	16				0
Total (8 + 16) = Row 8 of Form 1	17				2,080,086

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: 2014 12**

**General: Singapore Insurance Fund**

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

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

**I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2014 12**

**General: Offshore Insurance Fund**

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

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

**I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2014 12**

**General: Singapore Insurance Fund**

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

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

**I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2014 12**

**General: Offshore Insurance Fund**

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

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

**I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2014 12**

**General: Singapore Insurance Fund**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Balances due from head office / shareholders fund	1	0
Balances due from overseas branches / related corporations	2	0
Balances due from other insurance funds established and maintained under the Act	3	20,703
Total (1 to 3) = Row 13 of Form 1	4	20,703

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

**I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2014 12**

**General: Offshore Insurance Fund**

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



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

**I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2014 12**

**General: Singapore Insurance Fund**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
GST input tax	1	16,604
Other receivables	2	25,412
Total = Row 14 of Form 1	26	42,016

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

**I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2014 12**

**General: Offshore Insurance Fund**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Other receivables	1	44,484
Total = Row 14 of Form 1	26	44,484

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

**I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2014 12**

**General: Singapore Insurance Fund**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Balances due to head office / shareholders fund	1	454,694
Balances due to overseas branches / related corporations	2	546,448
Balances due to other insurance funds established and maintained under the Act	3	0
Total (1 to 3) = Row 22 of Form 1	4	1,001,142

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

**I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2014 12**

**General: Offshore Insurance Fund**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Balances due to head office / shareholders fund	1	51,203
Balances due to overseas branches / related corporations	2	111,520
Balances due to other insurance funds established and maintained under the Act	3	20,703
Total (1 to 3) = Row 22 of Form 1	4	183,426

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

**I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2014 12**

**General: Singapore Insurance Fund**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Accrued sales incentive	1	208,581
Accrued bonus	2	30,119
Accrued audit fee	3	57,400
Broker commission payable	4	660,223
GST payable	5	218,991
Others	6	93,239
Total = Row 23 of Form 1	26	1,268,553

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

**I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2014 12**

**General: Offshore Insurance Fund**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Accrued sales incentive	1	93,907
Accrued bonus	2	13,075
Accrued audit fee	3	24,600
Broker commission payable	4	245,553
Other	5	10,359
Total = Row 23 of Form 1	26	387,494

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

**I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2014 12**

**General: Singapore Insurance Fund**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Surplus at beginning of period	1	7,114,010
Net income	2	-4,469,376
Transfer (to) from head office / shareholders fund	3	6,053,952
Surplus at End of Period (1 to 3) = Row 25 of Form 1	4	8,698,586

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

**I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2014 12**

**General: Offshore Insurance Fund**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Surplus at beginning of period	1	7,237,786
Net income	2	318,933
Transfer (to) from head office / shareholders fund	3	-2,000,000
Surplus at End of Period (1 to 3) = Row 25 of Form 1	4	5,556,719



**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: 2014 12**

**General: Singapore Insurance Fund**

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

**ANNUAL RETURN: ANNEX 1(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: 2014 12**

**General: Offshore Insurance Fund**

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

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

**I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2014 12**

**General: Singapore Insurance Fund**

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

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

**I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2014 12**

**General: Offshore Insurance Fund**

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

**ANNUAL RETURN: NOTES TO FORM 1**

**I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2014 12**

**General: Singapore Insurance Fund**

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

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

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

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

**ANNUAL RETURN: NOTES TO FORM 1**

**I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2014 12**

**General: Offshore Insurance Fund**

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

**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

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

**ANNUAL RETURN: FORM 1 - ADDITIONAL INFORMATION**

**I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.**

**Reporting Cycle 2014 12**

NIL

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

**I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2014 12**

**General: Singapore Insurance Fund**

Description	Annex	Row No.	Amount
Gross premiums	2A	1	17,128,789
Less: Outward reinsurance premiums	2B	2	0
Investment revenue	2C	3	26,710
Less: Investment expenses		4	1,869
Other income	2D	5	109,602
<b>Total Income (1 to 5)</b>		<b>6</b>	<b>17,263,232</b>
Gross claims settled	2E	7	9,416,643
Less: Reinsurance recoveries		8	0
Management expenses	2F	9	4,614,634
Distribution expenses	2G	10	1,583,338
Increase (decrease) in net policy liabilities	2H	11	5,601,315
Provision for doubtful debts/ bad debts written off on receivables		12	0
Taxation expenses		13	0
Other expenses	2I	14	516,678
<b>Total Outgo (7 to 14)</b>		<b>15</b>	<b>21,732,608</b>
<b>Net Income (6 - 15)</b>	<b>2J</b>	<b>16</b>	<b>(4,469,376)</b>



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

**I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2014 12**

**General: Offshore Insurance Fund**

Description	Annex	Row No.	Amount
Gross premiums	2A	1	7,447,905
Less: Outward reinsurance premiums	2B	2	0
Investment revenue	2C	3	10,222
Less: Investment expenses		4	1,376
Other income	2D	5	146,612
<b>Total Income (1 to 5)</b>		<b>6</b>	<b>7,603,363</b>
Gross claims settled	2E	7	3,458,932
Less: Reinsurance recoveries		8	0
Management expenses	2F	9	2,012,214
Distribution expenses	2G	10	701,409
Increase (decrease) in net policy liabilities	2H	11	1,022,709
Provision for doubtful debts/ bad debts written off on receivables		12	0
Taxation expenses		13	0
Other expenses	2I	14	89,166
<b>Total Outgo (7 to 14)</b>		<b>15</b>	<b>7,284,430</b>
<b>Net Income (6 - 15)</b>	<b>2J</b>	<b>16</b>	<b>318,933</b>

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

**I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2014 12**

**General: Singapore Insurance Fund**

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

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

**I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2014 12**

**General: Offshore Insurance Fund**

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

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

**I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2014 12**

**General: Singapore Insurance Fund**

<b>Description</b>	<b>Row No.</b>	<b>Interest / Dividend / Rental Income</b>	<b>Realised Gains (Losses) From Last Reported Value / Write-backs (Write-offs)</b>	<b>Unrealised Changes From Last Reported Value</b>	<b>Amount</b>
Equity securities	1	0	0	0	0
Debt securities	2	0	26,710	0	26,710
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
<b>Total (1 to 6) = Row 3 of Form 2</b>	<b>7</b>				<b>26,710</b>

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

**I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2014 12**

**General: Offshore Insurance Fund**

<b>Description</b>	<b>Row No.</b>	<b>Interest / Dividend / Rental Income</b>	<b>Realised Gains (Losses) From Last Reported Value / Write-backs (Write-offs)</b>	<b>Unrealised Changes From Last Reported Value</b>	<b>Amount</b>
Equity securities	1	0	0	0	0
Debt securities	2	0	10,222	0	10,222
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				10,222

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

**I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2014 12**

**General: Singapore Insurance Fund**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Handover fee	1	33,846
Tax incentive	2	75,756
Total = Row 5 of Form 2	26	109,602

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

**I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2014 12**

**General: Offshore Insurance Fund**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Foreign exchange gain	1	110,138
Handover fee	2	36,154
Tax incentive	3	320
Total = Row 5 of Form 2	26	146,612

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

**I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2014 12**

**General: Singapore Insurance Fund**

Description	Row No.	Amount
Staff salaries & expenses	1	1,996,604
Office rent	2	130,410
Head office / parent company expenses	3	1,379,753
Directors' fees	4	0
Audit fees	5	42,504
Managing agent's fees	6	0
Repairs and maintenance	7	15,324
Public utilities	8	16,576
Printing, stationery and periodicals	9	19,164
Postage, telephone and telex charges	10	78,627
Computer charges	11	7,607
Hire of office equipment	12	0
Licence and association fees	13	42,000
Advertising and subscriptions	14	238,761
Entertainment	15	14,126
Travelling expenses	16	180,954
Bank charges	1	69,836
Legal and professional fees	2	336,417
Training	3	13,598
Others	4	32,373
<b>Total = Row 9 of Form 2</b>	<b>27</b>	<b>4,614,634</b>



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

**I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2014 12**

**General: Offshore Insurance Fund**

Description	Row No.	Amount
Staff salaries & expenses	1	821,124
Office rent	2	78,352
Head office / parent company expenses	3	642,480
Directors' fees	4	0
Audit fees	5	26,111
Managing agent's fees	6	0
Repairs and maintenance	7	3,708
Public utilities	8	9,471
Printing, stationery and periodicals	9	6,721
Postage, telephone and telex charges	10	37,236
Computer charges	11	3,992
Hire of office equipment	12	0
Licence and association fees	13	18,000
Advertising and subscriptions	14	53,457
Entertainment	15	6,824
Travelling expenses	16	53,786
Bank charges	1	103,050
Legal and professional fees	2	142,544
Training expenses	3	1,401
Others	4	3,957
<b>Total = Row 9 of Form 2</b>	<b>27</b>	<b>2,012,214</b>

**ANNUAL RETURN: ANNEX 2I - BREAKDOWN OF OTHER EXPENSES**

**I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2014 12**

**General: Singapore Insurance Fund**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Depreciation of plant and equipment	1	138,339
Written off plant and equipment	2	245,703
Foreign exchange loss	3	132,636
Total = Row 14 of Form 2	26	516,678

**ANNUAL RETURN: ANNEX 2I - BREAKDOWN OF OTHER EXPENSES**

**I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2014 12**

**General: Offshore Insurance Fund**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Depreciation of plant and equipment	1	32,119
Written off plant and equipment	2	57,047
<b>Total = Row 14 of Form 2</b>	<b>26</b>	<b>89,166</b>

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

**I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2014 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: 2014 12

Description	Row No.	Marine and Aviation - Cargo	Marine and Aviation - Hull and Liability	Fire	Motor	Work Injury Compensation	Personal Accident	Health	Misc - Public Liability	Misc - Bonds	Misc - Engineering / CAR / EAR	Misc - Professional Indemnity	Misc - Credit / Political Risk	Misc - Others	Misc - Sub-Total	Total
<b>A. PREMIUMS</b>																
Gross premiums																
Direct business	1	0	0	0	0	0	0	17,128,789	0	0	0	0	0	0	0	17,128,789
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	17,128,789	0	0	0	0	0	0	0	17,128,789
Premium liabilities at beginning of period	11	0	0	0	0	0	0	4,248,654	0	0	0	0	0	0	0	4,248,654
Premium liabilities at end of period	12	0	0	0	0	0	0	6,226,318	0	0	0	0	0	0	0	6,226,318
Premiums earned during the period (10 + 11 - 12)	13	0	0	0	0	0	0	15,151,125	0	0	0	0	0	0	0	15,151,125
<b>B. CLAIMS</b>																
Gross claims settled																
Direct business	14	0	0	0	0	0	0	9,416,643	0	0	0	0	0	0	0	9,416,643
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	9,416,643	0	0	0	0	0	0	0	9,416,643
Claims liabilities at end of period	24	0	0	0	0	0	0	5,266,359	0	0	0	0	0	0	0	5,266,359
Claims liabilities at beginning of period	25	0	0	0	0	0	0	1,642,708	0	0	0	0	0	0	0	1,642,708
Net claims incurred (23 + 24 - 25)	26	0	0	0	0	0	0	13,040,294	0	0	0	0	0	0	0	13,040,294
<b>C. MANAGEMENT EXPENSES</b>																
Management Expenses	27	0	0	0	0	0	0	4,614,634	0	0	0	0	0	0	0	4,614,634
<b>D. DISTRIBUTION EXPENSES</b>																
Commissions	28	0	0	0	0	0	0	1,583,338	0	0	0	0	0	0	0	1,583,338
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	1,583,338	0	0	0	0	0	0	0	1,583,338
Other distribution expenses	31	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
<b>E. UNDERWRITING RESULTS</b>																
Underwriting gain / (loss) (13 - 26 - 27 - 30 - 31)	32	0	0	0	0	0	0	(4,087,141)	0	0	0	0	0	0	0	(4,087,141)
<b>F. NET INVESTMENT INCOME</b>																
	33	0	0	0	0	0	0	24,841	0	0	0	0	0	0	0	24,841
<b>G. OPERATING RESULT (32 + 33)</b>																
	34	0	0	0	0	0	0	(4,062,300)	0	0	0	0	0	0	0	(4,062,300)

**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: 2014 12**

Description	Row No.	Marine and Aviation - Cargo	Marine and Aviation - Hull and Liability	Property	Casualty and Others	Total
<b>A. PREMIUMS</b>						
Gross premiums						
Direct business	1	0	0	0	7,447,905	7,447,905
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	7,447,905	7,447,905
Premium liabilities at beginning of period	11	0	0	0	1,907,679	1,907,679
Premium liabilities at end of period	12	0	0	0	1,848,389	1,848,389
Premiums earned during the period (10 + 11 - 12)	13	0	0	0	7,507,195	7,507,195
<b>B. CLAIMS</b>						
Gross claims settled						
Direct business	14	0	0	0	3,458,932	3,458,932
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	3,458,932	3,458,932
Claims liabilities at end of period	24	0	0	0	1,954,632	1,954,632
Claims liabilities at beginning of period	25	0	0	0	872,633	872,633
Net claims incurred (23 + 24 - 25)	26	0	0	0	4,540,931	4,540,931
<b>C. MANAGEMENT EXPENSES</b>						
Management Expenses	27	0	0	0	2,012,214	2,012,214
<b>D. DISTRIBUTION EXPENSES</b>						
Commissions	28	0	0	0	701,409	701,409
Reinsurance commissions	29	0	0	0	0	0
Net commissions incurred (28 - 29)	30	0	0	0	701,409	701,409
Other distribution expenses	31	0	0	0	0	0
<b>E. UNDERWRITING RESULTS</b>						
Underwriting gain / (loss) (13 - 26 - 27 - 30 - 31)	32	0	0	0	252,641	252,641
<b>F. NET INVESTMENT INCOME</b>	33	0	0	0	8,846	8,846
<b>G. OPERATING RESULT (32 + 33)</b>	34	0	0	0	261,487	261,487

ANNUAL RETURN: NOTES TO FORM 6

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2014 12

General: Singapore Insurance Fund

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

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: 2014 12

General: Offshore Insurance Fund

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

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: 2014 12**

NIL

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

1877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2014 12

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

Description	Row No.	Medical Expense	Medical Expense	Critical Illness	Critical Illness	Disability	Disability	Personal Accident	Personal Accident	Hospital Cash	Hospital Cash	Total	Total
		Individual	Group	Individual	Group	Individual	Group	Individual	Group	Individual	Group	Individual	Group
<b>A. PREMIUMS</b>													
Gross premiums	1	245,337	16,883,452	0	0	0	0	0	0	0	0	245,337	16,883,452
Reinsurance ceded	2	0	0	0	0	0	0	0	0	0	0	0	0
Net premiums written (1 - 2)	3	245,337	16,883,452	0	0	0	0	0	0	0	0	245,337	16,883,452
Premium liabilities at beginning of period	4	36,427	4,212,227	0	0	0	0	0	0	0	0	36,427	4,212,227
Premium liabilities at end of period	5	89,180	6,137,137	0	0	0	0	0	0	0	0	89,180	6,137,137
Premium earned during the period (3 + 4 - 5)	6	192,584	14,958,542	0	0	0	0	0	0	0	0	192,584	14,958,542
<b>B. CLAIMS</b>													
Gross claims settled	7	42,484	9,374,159	0	0	0	0	0	0	0	0	42,484	9,374,159
Reinsurance recoveries	8	0	0	0	0	0	0	0	0	0	0	0	0
Net claims settled (7 - 8)	9	42,484	9,374,159	0	0	0	0	0	0	0	0	42,484	9,374,159
Claim liabilities at end of period	10	23,760	5,242,600	0	0	0	0	0	0	0	0	23,760	5,242,600
Claim liabilities at beginning of period	11	14,644	1,628,064	0	0	0	0	0	0	0	0	14,644	1,628,064
Net claims incurred (9 + 10 - 11)	12	51,600	12,988,695	0	0	0	0	0	0	0	0	51,600	12,988,695
<b>C. MANAGEMENT EXPENSES</b>													
Management expenses	13	66,096	4,548,538	0	0	0	0	0	0	0	0	66,096	4,548,538
<b>D. DISTRIBUTION EXPENSES</b>													
Commissions	14	31,811	1,551,527	0	0	0	0	0	0	0	0	31,811	1,551,527
Reinsurance commissions	15	0	0	0	0	0	0	0	0	0	0	0	0
Net commissions incurred (14 - 15)	16	31,811	1,551,527	0	0	0	0	0	0	0	0	31,811	1,551,527
Other distribution expenses	17	0	0	0	0	0	0	0	0	0	0	0	0
<b>E. UNDERWRITING RESULTS (6 - 12 - 13 - 16 - 17)</b>	<b>18</b>	<b>43,077</b>	<b>-4,130,218</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>43,077</b>	<b>-4,130,218</b>
<b>F. NET INVESTMENT INCOME</b>													
	<b>19</b>	<b>356</b>	<b>24,485</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>356</b>	<b>24,485</b>
<b>G. OPERATING RESULTS (18 + 19)</b>													
	<b>20</b>	<b>43,433</b>	<b>-4,105,733</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>43,433</b>	<b>-4,105,733</b>
<b>H. OTHERS</b>													
Number of policies in force	21	25	126	0	0	0	0	0	0	0	0	25	126
Number of lives covered under policies in force	22	47	8,392	0	0	0	0	0	0	0	0	47	8,392
Number of claims registered	23	71	32,242	0	0	0	0	0	0	0	0	71	32,242

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

**I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2014 12**

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

Nil

**ANNUAL RETURN: FORM 7(b) - ADDITIONAL INFORMATION**

**I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2014 12**

NIL

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

**I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2014 12**

Description	Row No.	Business in Singapore - Life Business	Business in Singapore - General Business	Overseas (Branch) Operations - Life Business	Overseas (Branch) Operations - General Business	Shareholders Fund	Total
<b>ASSETS</b>							
Equity securities	1	0	0	0	0	0	0
Debt securities	2	0	15,600,000	0	0	0	15,600,000
Land and buildings	3	0	0	0	0	0	0
Loans	4	0	0	0	0	0	0
Cash and deposits	5	0	9,423,331	0	0	190,507	9,613,838
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	7,261,084	0	0	0	7,261,084
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	406,920	406,920
Inter-fund balances and intra-group balances (due from)	13	0	20,703	0	0	505,897	526,600
Other assets	14	0	86,500	0	0	30,617	117,117
<b>Total Assets (1 to 14)</b>	<b>15</b>	<b>0</b>	<b>32,391,618</b>	<b>0</b>	<b>0</b>	<b>1,133,941</b>	<b>33,525,559</b>
<b>LIABILITIES</b>							
Policy liabilities	16	0	15,295,698	0	0		15,295,698
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	1,184,568	0	0	10,332	1,194,900
Others	23	0	1,656,047	0	0	17,835	1,673,882
<b>Total Liabilities (16 to 23)</b>	<b>24</b>	<b>0</b>	<b>18,136,313</b>	<b>0</b>	<b>0</b>	<b>28,167</b>	<b>18,164,480</b>
<b>NET ASSETS (15 - 24)</b>	<b>25</b>	<b>0</b>	<b>14,255,305</b>	<b>0</b>	<b>0</b>	<b>1,105,774</b>	<b>15,361,079</b>
<b>SHAREHOLDERS' EQUITY &amp; SURPLUS</b>							
Paid-up capital	26					24,239,320	24,239,320
Reserves:							
Unappropriated profits (losses)	27					-23,133,546	-23,133,546
Other reserves	28					0	0
Surplus	29	0	14,255,305	0	0		14,255,305
<b>Total (26 to 29)</b>	<b>30</b>	<b>0</b>	<b>14,255,305</b>	<b>0</b>	<b>0</b>	<b>1,105,774</b>	<b>15,361,079</b>

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

**I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2014 12**

<b>Description</b>	<b>Row No.</b>	<b>Paid-up Capital</b>	<b>Other Reserves</b>	<b>Unappropriated Profits (Losses) (Please Specify)</b>	<b>Total</b>
Balance at beginning of period	1	20,185,368	0	-19,079,594	1,105,774
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	4,053,952	0	0	4,053,952
Transfer (to) from insurance funds maintained in Singapore	7	0	0	-4,053,952	-4,053,952
Transfer (to) from overseas (branch) operations	8	0	0	0	0
<b>Balance at End of Period</b>	<b>9</b>	<b>24,239,320</b>	<b>0</b>	<b>-23,133,546</b>	<b>1,105,774</b>

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

**I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2014 12**

Description	Row No.	Amount
<b>Due From</b>		
Balances due from head office / shareholders fund	1	0
Balances due from related corporations	2	0
Balances due from insurance funds established and maintained under the Act	3	0
Total Balances Due From	4	0
<b>Due To</b>		
Balances due to head office / shareholders fund	5	0
Balances due to related corporations	6	0
Balances due to insurance funds established and maintained under the Act	7	0
Total Balances Due To	8	0
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: 2014 12**

NIL

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

**I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2014 12**

Description	Row No.	Business in Singapore - Life Business	Business in Singapore - General Business	Overseas (Branch) Operations - Life Business	Overseas (Branch) Operations - General Business	Shareholders Fund	Total
Gross premiums	1	0	24,576,694	0	0		24,576,694
Less: Outward reinsurance premiums	2	0	0	0	0		0
Investment revenue	3	0	36,932	0	0	0	36,932
Less: Investment expenses	4	0	3,245	0	0	0	3,245
Other income	5	0	256,214	0	0	0	256,214
<b>Total Income (1 to 5)</b>	<b>6</b>	<b>0</b>	<b>24,866,595</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>24,866,595</b>
Gross claims settled	7	0	12,875,575	0	0		12,875,575
Less: Reinsurance recoveries	8	0	0	0	0		0
Management expenses	9	0	6,626,848	0	0	0	6,626,848
Distribution expenses	10	0	2,284,747	0	0	0	2,284,747
Increase (decrease) in net policy liabilities	11	0	6,624,024	0	0		6,624,024
Provision for doubtful debts / bad debts written off on receivables	12	0	0	0	0	0	0
Taxation expenses	13	0	0	0	0	0	0
Other expenses	14	0	605,844	0	0	0	605,844
<b>Total Outgo (7 to 14)</b>	<b>15</b>	<b>0</b>	<b>29,017,038</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>29,017,038</b>
<b>NET INCOME (6 - 15)</b>	<b>16</b>	<b>0</b>	<b>-4,150,443</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>-4,150,443</b>

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

**I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2014 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: 2014 12**

I have conducted an investigation into the valuation of policy liabilities relating to general business as required under section 37 of the Insurance Act and confirm that the valuation is in accordance with all applicable requirements stipulated under the Act and directions issued under the Act, subject to the qualifications stated below\*. I certify these amounts, net of reinsurance, as follows:

<b>Description</b>	<b>Singapore Insurance Fund</b>	<b>Offshore Insurance Fund</b>
Premium Liabilities	6,226,318	1,848,389
Claim Liabilities	5,266,359	1,954,632
Policy Liabilities	11,492,677	3,803,021

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

None

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

**I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2014 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: 2014 12**

Description	Row No.	Amount
<b>(i) Financial Resources of Insurance Fund</b>		
Balance in the surplus account (of participating fund)	1	0
Add:		
Allowance for provision for non-guaranteed benefits (of participating fund): (lower of 3 or 4)	2	0
Policy liabilities - minimum condition liability	3	0
50% of aggregate of provisions for non-guaranteed benefits and PAD	4	0
Surplus of insurance fund (of any other insurance fund)	5	8,698,586
Less:		
Reinsurance adjustment	6	0
Financial resource adjustment: (8 to 12)	7	0
(a) loans to, guarantees granted for, and other unsecured amounts owed to the licensed insurer	8	0
(b) charged assets	9	0
(c) deferred tax assets	10	0
(d) intangible assets	11	0
(e) other financial resource adjustments	12	0
<b>Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)</b>	<b>13</b>	<b>8,698,586</b>
<b>(ii) Total Risk Requirement of Insurance Fund</b>		
<b>A. Component 1 Requirement - Insurance Risks</b>		
Life Insurance Risk Requirement (for participating fund): (15 + 18)	14	0
(a) Policy Liability Risk Requirement: (zero or 16 - 17, whichever is higher)	15	0
Modified minimum condition liability	16	0
Minimum condition liability	17	0
(b) Surrender Value Condition Risk Requirement: (zero or 19 - 20, whichever is higher)	18	0
Aggregate of surrender values of policies of the insurance fund	19	0
Higher of 21 or 22:	20	0
Sum of total risk requirement and minimum condition liability of the insurance fund	21	0
Policy liabilities of the insurance fund	22	0
Life Insurance Risk Requirement (other than participating fund) (24 + 27)	23	0
(a) Policy Liability Risk Requirement: (zero or 25 - 26, whichever is higher)	24	0
Modified policy liabilities	25	0
Policy Liabilities	26	0
(b) Surrender Value Condition Risk Requirement: (zero or 28 - 29, whichever is higher)	27	0
Aggregate of surrender values of policies of the insurance fund	28	0
Sum of total risk requirement and policy liabilities of the insurance fund	29	0
General Insurance Risk Requirement (for general business): (31 to 32)	30	2,467,623
(a) Premium liability risk requirement	31	1,414,351
(b) Claim liability risk requirement	32	1,053,272
<b>Total C1 Requirement (14 + 23 + 30)</b>	<b>33</b>	<b>2,467,623</b>
<b>B. Component 2 Requirement - Investment Risks and Risks arising from Interest Rate Sensitivity and Foreign Currency Mismatch between Asset and Liabilities</b>		
Equity Investment Risk Requirement (35 to 36)	34	0
(a) Specific Risk Requirement	35	0

(b) General Risk Requirement	36	0	
Debt Investment and Duration Mismatch Risk Requirement: (38 or 43, whichever is higher)	37		26,000
(a) Sum of: (39 + 42)	38	26,000	
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	26,000	
Debt specific risk requirement	40	0	
Debt general risk requirement	41	26,000	
Liability adjustment requirement in an increasing interest rate environment	42	0	
(b) Sum of: (44 + 47)	43	-26,000	
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	-26,000	
Debt specific risk requirement	45	0	
Negative of debt general risk requirement	46	-26,000	
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		1,132,271
<b>Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)</b>	<b>53</b>		<b>1,158,271</b>
<b>C. Component 3 Requirement - Concentration Risks</b>			
Counterparty Exposure	54		0
Equity Securities Exposure	55		0
Unsecured Loans Exposure	56		0
Property Exposure	57		0
Foreign Currency Risk Exposure	58		0
Exposure to assets in miscellaneous risk requirements	59		0
Exposure to non-liquid assets with Singapore Insurance Fund (for general business)	60		0
<b>Total C3 Requirement (54 to 60)</b>	<b>61</b>		<b>0</b>
<b>Total Risk Requirement of Insurance Fund (33 + 53 + 61)</b>	<b>62</b>		<b>3,625,894</b>

**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: 2014 12**

Description	Row No.	Amount
<b>(i) Financial Resources of Insurance Fund</b>		
Balance in the surplus account (of participating fund)	1	0
Add:		
Allowance for provision for non-guaranteed benefits (of participating fund): (lower of 3 or 4)	2	0
Policy liabilities - minimum condition liability	3	0
50% of aggregate of provisions for non-guaranteed benefits and PAD	4	0
Surplus of insurance fund (of any other insurance fund)	5	5,556,719
Less:		
Reinsurance adjustment	6	0
Financial resource adjustment: (8 to 12)	7	0
(a) loans to, guarantees granted for, and other unsecured amounts owed to the licensed insurer	8	0
(b) charged assets	9	0
(c) deferred tax assets	10	0
(d) intangible assets	11	0
(e) other financial resource adjustments	12	0
<b>Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)</b>	13	5,556,719
<b>(ii) Total Risk Requirement of Insurance Fund</b>		
<b>A. Component 1 Requirement - Insurance Risks</b>		
Life Insurance Risk Requirement (for participating fund): (15 + 18)	14	0
(a) Policy Liability Risk Requirement: (zero or 16 - 17, whichever is higher)	15	0
Modified minimum condition liability	16	0
Minimum condition liability	17	0
(b) Surrender Value Condition Risk Requirement: (zero or 19 - 20, whichever is higher)	18	0
Aggregate of surrender values of policies of the insurance fund	19	0
Higher of 21 or 22:	20	0
Sum of total risk requirement and minimum condition liability of the insurance fund	21	0
Policy liabilities of the insurance fund	22	0
Life Insurance Risk Requirement (other than participating fund) (24 + 27)	23	0
(a) Policy Liability Risk Requirement: (zero or 25 - 26, whichever is higher)	24	0
Modified policy liabilities	25	0
Policy Liabilities	26	0
(b) Surrender Value Condition Risk Requirement: (zero or 28 - 29, whichever is higher)	27	0
Aggregate of surrender values of policies of the insurance fund	28	0
Sum of total risk requirement and policy liabilities of the insurance fund	29	0
General Insurance Risk Requirement (for general business): (31 to 32)	30	1,251,810
(a) Premium liability risk requirement	31	665,420
(b) Claim liability risk requirement	32	586,390
<b>Total C1 Requirement (14 + 23 + 30)</b>	33	1,251,810
<b>B. Component 2 Requirement - Investment Risks and Risks arising from Interest Rate Sensitivity and Foreign Currency Mismatch between Asset and Liabilities</b>		
Equity Investment Risk Requirement (35 to 36)	34	0
(a) Specific Risk Requirement	35	0
(b) General Risk Requirement	36	0
Debt Investment and Duration Mismatch Risk Requirement:		



(38 or 43, whichever is higher)	37	5,200
(a) Sum of: (39 + 42)	38	5,200
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	5,200
Debt specific risk requirement	40	0
Debt general risk requirement	41	5,200
Liability adjustment requirement in an increasing interest rate environment	42	0
(b) Sum of: (44 + 47)	43	-5,200
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	-5,200
Debt specific risk requirement	45	0
Negative of debt general risk requirement	46	-5,200
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	1,401,659
<b>Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)</b>	<b>53</b>	<b>1,406,859</b>
<b>C. Component 3 Requirement - Concentration Risks</b>		
Counterparty Exposure	54	0
Equity Securities Exposure	55	0
Unsecured Loans Exposure	56	0
Property Exposure	57	0
Foreign Currency Risk Exposure	58	0
Exposure to assets in miscellaneous risk requirements	59	0
Exposure to non-liquid assets with Singapore Insurance Fund (for general business)	60	0
<b>Total C3 Requirement (54 to 60)</b>	<b>61</b>	<b>0</b>
<b>Total Risk Requirement of Insurance Fund (33 + 53 +61)</b>	<b>62</b>	<b>2,658,669</b>

ANNUAL RETURN: FORM 21 - ADDITIONAL INFORMATION

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2014 12

NIL

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

**I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2014 12**

Description	Row No.	Amount
<b>(i) Total Risk Requirement</b>		
<b>A. Component 1 Requirement - Insurance Risks</b>		
Life Insurance Risk Requirement: (for participating business only) (2 + 5)	1	0
(a) Policy Liability Risk Requirement: (zero or 3 - 4, whichever is higher)	2	0
Modified minimum condition liability	3	0
Minimum condition liability	4	0
(b) Surrender Value Condition Risk Requirement: (zero or 6 - 7, whichever is higher)	5	0
Aggregate of surrender values of policies	6	0
Higher of 8 or 9:	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
<b>Total C1 Requirement (1 + 10 + 17)</b>	<b>20</b>	<b>0</b>
<b>B. Component 2 Requirement - Investment Risks and Risks arising from Interest Rate Sensitivity and Foreign Currency Mismatch between Asset and Liabilities</b>		
Equity Investment Risk Requirement: (22 to 23)	21	0
(a) Specific Risk Requirement	22	0
(b) General Risk Requirement	23	0
Debt Investment and Duration Mismatch Risk Requirement: (25 or 30, whichever is higher)	24	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	75,951
<b>Total C2 Requirement (21 + 24 + 35 + 36 + 37 + 38)</b>	<b>39</b>	<b>75,951</b>
<b>Total Risk Requirement of Assets and Liabilities of Licensed Insurer that do not belong to any insurance fund established and maintained under the Act (20 + 39)</b>	<b>40</b>	<b>75,951</b>

ANNUAL RETURN: FORM 22 - ADDITIONAL INFORMATION

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2014 12

NIL

**ANNUAL RETURN**

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

**1877G AETNA INSURANCE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2014 12**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
<b>(i) Financial Resources of Licensed Insurer</b>		
<b>A. Tier 1 Resource</b>		
Aggregate of surpluses of all insurance funds other than a participating fund	1	14,255,305
Balances in the surplus account of each participating fund	2	0
Paid-up ordinary share capital	3	24,239,320
Unappropriated profits (losses)	4	-23,133,546
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
<b>Total Tier 1 Resource (1 to 7 less 8 to 9)</b>	<b>15</b>	<b>15,361,079</b>
<b>B. Tier 2 Resource</b>		
Irredeemable and non-cumulative preference shares not recognised as Tier 1 resource	16	0
Irredeemable and non-cumulative preference shares	17	0
Other Tier 2 resource	18	0
<b>Total Tier 2 Resource (16 to 18)</b>	<b>19</b>	<b>0</b>
<b>C. Aggregate of allowance for provisions for non-guaranteed benefits of participating funds</b>	<b>20</b>	<b>0</b>
<b>Financial Resources of Licensed Insurer (higher of \$5m or 15 + 19 +20)</b>	<b>21</b>	<b>15,361,079</b>
<b>(ii) Total Risk Requirement of Licensed Insurer</b>		
(a) Total risk requirements of insurance funds established or maintained under the Act	22	6,284,563
(b) Total risk requirements of assets and liabilities that do not belong to any insurance fund established and maintained under the Act	23	75,951
<b>Total Risk Requirement of Licensed Insurer (22 to 23)</b>	<b>24</b>	<b>6,360,514</b>
<b>CAPITAL ADEQUACY RATIO (21/24)</b>	<b>25</b>	<b>241.51 %</b>

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

**I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.**

**Reporting Cycle: 2014 12**

NIL