

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

1877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2015 12

General: Singapore Insurance Fund

Description	Annex	Row No.	Amount
ASSETS			
Equity securities	1A	1	0
Debt securities	1B	2	16,982,830
Land and buildings	1C	3	0
Loans	1D	4	0
Cash and deposits		5	8,978,899
Other invested assets	1E	6	0
Investment income due or accrued		7	0
Outstanding premiums and agents' balances	1F	8	5,342,189
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	664,728
Other assets	1J	14	0
Total Assets (1 to 14)		15	31,968,646
LIABILITIES			
Policy liabilities	1K	16	15,575,821
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	1,600,275
Others	1M	23	1,740,037
Total Liabilities (16 to 23)		24	18,916,133
SURPLUS (15 - 24)	1N	25	13,052,513

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

1877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2015 12

General: Offshore Insurance Fund

Description	Annex	Row No.	Amount
ASSETS			
Equity securities	1A	1	0
Debt securities	1B	2	2,597,374
Land and buildings	1C	3	0
Loans	1D	4	0
Cash and deposits		5	3,149,224
Other invested assets	1E	6	0
Investment income due or accrued		7	0
Outstanding premiums and agents' balances	1F	8	894,623
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	215,824
Other assets	1J	14	0
Total Assets (1 to 14)		15	6,857,045
LIABILITIES			
Policy liabilities	1K	16	2,382,446
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	607,667
Others	1M	23	174,185
Total Liabilities (16 to 23)		24	3,164,298
SURPLUS (15 - 24)	1N	25	3,692,747

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 201512

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: 201512

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: 201512

General: Singapore Insurance Fund

Description	Row No.	Amount
Government debt securities	1	16,982,830
Qualifying debt securities	2	0
Other debt securities	3	0
Total (1 to 3) = Row 2 of Form 1	4	16,982,830

ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 201512

General: Offshore Insurance Fund

Description	Row No.	Amount
Government debt securities	1	2,597,374
Qualifying debt securities	2	0
Other debt securities	3	0
Total (1 to 3) = Row 2 of Form 1	4	2,597,374

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

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 201512

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: 201512

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: 201512

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: 201512

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: 201512

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: 201512

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: 201512

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	2,963,969	0	2,963,969
Above 3 months but not exceeding 6 months	3	0	1,537,825	0	1,537,825
Above 6 months but not exceeding 12 months	4	0	840,395	0	840,395
Above 12 months	5	0	5,666	50,553	56,219
Gross total (2 to 5)	6	0	5,347,855	50,553	5,398,408
Provision for doubtful debts	7	0	5,666	50,553	56,219
Total outstanding premiums and agents' balances in respect of direct business (6 - 7)	8	0	5,342,189	0	5,342,189
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				5,342,189

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

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

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

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

General: Offshore Insurance Fund

Reporting Cycle: 201512

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	252,584	11,325	263,909
Above 3 months but not exceeding 6 months	3	0	622,400	0	622,400
Above 6 months but not exceeding 12 months	4	0	8,314	0	8,314
Above 12 months	5	0	6,016	0	6,016
Gross total (2 to 5)	6	0	889,314	11,325	900,639
Provision for doubtful debts	7	0	6,016	0	6,016
Total outstanding premiums and agents' balances in respect of direct business (6 - 7)	8	0	883,298	11,325	894,623
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				894,623

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

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

ANNUAL RETURN: ANNEX 1G - STATEMENT OF REINSURANCE RECOVERABLES

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 201512

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: 201512

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: 201512

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: 201512

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 1I - INTER-FUND BALANCES AND
INTRA-GROUP BALANCES (DUE FROM)**

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 201512

General: Singapore Insurance Fund

Description	Row No.	Amount
Balances due from head office / shareholders fund	1	664,728
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	664,728

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

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 201512

General: Offshore Insurance Fund

Description	Row No.	Amount
Balances due from head office / shareholders fund	1	215,824
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	215,824

ANNUAL RETURN: ANNEX 1J - BREAKDOWN OF OTHER ASSETS

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 201512

General: Singapore Insurance Fund

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

ANNUAL RETURN: ANNEX 1J - BREAKDOWN OF OTHER ASSETS

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2015 12

General: Offshore Insurance Fund

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

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

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 201512

General: Singapore Insurance Fund

Description	Row No.	Amount
Balances due to head office / shareholders fund	1	123,164
Balances due to overseas branches / related corporations	2	1,477,111
Balances due to other insurance funds established and maintained under the Act	3	0
Total (1 to 3) = Row 22 of Form 1	4	1,600,275

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

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 201512

General: Offshore Insurance Fund

Description	Row No.	Amount
Balances due to head office / shareholders fund	1	91,668
Balances due to overseas branches / related corporations	2	515,999
Balances due to other insurance funds established and maintained under the Act	3	0
Total (1 to 3) = Row 22 of Form 1	4	607,667

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 201512

General: Singapore Insurance Fund

Description	Row No.	Amount
Accrued audit fee	1	67,165
Accrued professional fees	2	48,138
Broker commission payable	3	1,114,433
GST payable	4	484,121
Others	5	26,180
Total = Row 23 of Form 1	26	1,740,037

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 201512

General: Offshore Insurance Fund

Description	Row No.	Amount
Accrued audit fee	1	14,835
Accrued professional fees	2	8,762
Broker commission payable	3	141,759
GST payable	4	2,645
Other	5	6,184
Total = Row 23 of Form 1	26	174,185

ANNUAL RETURN: ANNEX 1N - SURPLUS

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 201512

General: Singapore Insurance Fund

Description	Row No.	Amount
Surplus at beginning of period	1	8,698,586
Net income	2	-3,209,966
Transfer (to) from head office / shareholders fund	3	7,563,893
Surplus at End of Period (1 to 3) = Row 25 of Form 1	4	13,052,513

ANNUAL RETURN: ANNEX 1N - SURPLUS

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 201512

General: Offshore Insurance Fund

Description	Row No.	Amount
Surplus at beginning of period	1	5,556,719
Net income	2	-177,577
Transfer (to) from head office / shareholders fund	3	-1,686,395
Surplus at End of Period (1 to 3) = Row 25 of Form 1	4	3,692,747

**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: 201512

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**

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 201512

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: 2015 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: 2015 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: 201512

General: Singapore Insurance Fund

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

	Description	Row no	Amount

Note 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: 201512

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

	Description	Row no	Amount

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: 2015 12

With reference to Annex 1N row 3, there was a transfer of surplus of \$3,963,894 and \$1,913,604 from SHF to SIF and OIF respectively during the year. There were transfers of surplus from OIF to SIF made during the year, totaling \$3,600,000.

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2015 12

General: Singapore Insurance Fund

Description	Annex	Row No.	Amount
Gross premiums	2A	1	21,753,705
Less: Outward reinsurance premiums	2B	2	0
Investment revenue	2C	3	126,630
Less: Investment expenses		4	5,366
Other income	2D	5	300,292
Total Income (1 to 5)		6	22,175,261
Gross claims settled	2E	7	13,089,785
Less: Reinsurance recoveries		8	0
Management expenses	2F	9	5,440,790
Distribution expenses	2G	10	2,618,353
Increase (decrease) in net policy liabilities	2H	11	4,083,144
Provision for doubtful debts/ bad debts written off on receivables		12	56,220
Taxation expenses		13	0
Other expenses	2I	14	96,935
Total Outgo (7 to 14)		15	25,385,227
Net Income (6 - 15)	2J	16	-3,209,966

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2015 12

General: Offshore Insurance Fund

Description	Annex	Row No.	Amount
Gross premiums	2A	1	3,578,066
Less: Outward reinsurance premiums	2B	2	0
Investment revenue	2C	3	29,590
Less: Investment expenses		4	1,132
Other income	2D	5	118,487
Total Income (1 to 5)		6	3,725,011
Gross claims settled	2E	7	3,421,779
Less: Reinsurance recoveries		8	0
Management expenses	2F	9	1,409,266
Distribution expenses	2G	10	463,766
Increase (decrease) in net policy liabilities	2H	11	-1,420,575
Provision for doubtful debts/ bad debts written off on receivables		12	6,017
Taxation expenses		13	0
Other expenses	2I	14	22,335
Total Outgo (7 to 14)		15	3,902,588
Net Income (6 - 15)	2J	16	-177,577

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 201512

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: 201512

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

1877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 201512

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	143,800	-17,170	126,630
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				126,630

ANNUAL RETURN: ANNEX 2C - INVESTMENT REVENUE

1877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 201512

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	32,216	-2,626	29,590
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				29,590

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 201512

General: Singapore Insurance Fund

Description	Row No.	Amount
Exchange gain	1	285,903
Tax incentive	2	14,389
Total = Row 5 of Form 2	26	300,292

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 201512

General: Offshore Insurance Fund

Description	Row No.	Amount
Foreign exchange gain	1	118,487
Total = Row 5 of Form 2	26	118,487

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 201512

General: Singapore Insurance Fund

Description	Row No.	Amount
Staff salaries & expenses	1	983,996
Office rent	2	0
Head office / parent company expenses	3	1,675,035
Directors' fees	4	0
Audit fees	5	69,328
Managing agent's fees	6	1,911,929
Repairs and maintenance	7	4,470
Public utilities	8	77
Printing, stationery and periodicals	9	6,609
Postage, telephone and telex charges	10	28,157
Computer charges	11	0
Hire of office equipment	12	0
Licence and association fees	13	0
Advertising and subscriptions	14	130,533
Entertainment	15	7,878
Travelling expenses	16	46,019
Bank charges	1	67,086
Legal and professional fees	2	502,851
Others	3	4,959
Training	4	1,863
Total = Row 9 of Form 2	27	5,440,790

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 201512

General: Offshore Insurance Fund

Description	Row No.	Amount
Staff salaries & expenses	1	233,373
Office rent	2	0
Head office / parent company expenses	3	332,929
Directors' fees	4	0
Audit fees	5	14,398
Managing agent's fees	6	576,060
Repairs and maintenance	7	2,489
Public utilities	8	23
Printing, stationery and periodicals	9	1,977
Postage, telephone and telex charges	10	7,213
Computer charges	11	0
Hire of office equipment	12	0
Licence and association fees	13	0
Advertising and subscriptions	14	27,316
Entertainment	15	1,945
Travelling expenses	16	13,836
Bank charges	1	81,004
Legal and professional fees	2	111,895
Others	3	3,812
Training	4	996
Total = Row 9 of Form 2	27	1,409,266

ANNUAL RETURN: ANNEX 2I - BREAKDOWN OF OTHER EXPENSES

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 201512

General: Singapore Insurance Fund

Description	Row No.	Amount
Depreciation of plant and equipment	1	96,935
Total = Row 14 of Form 2	26	96,935

ANNUAL RETURN: ANNEX 2I - BREAKDOWN OF OTHER EXPENSES

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2015 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Depreciation of plant and equipment	1	22,335
Total = Row 14 of Form 2	26	22,335

ANNUAL RETURN: FORM 2 - ADDITIONAL INFORMATION

1877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 201512

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

1877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

General: Singapore Insurance Fund

Reporting Cycle: 201512

Description	Row No.	Marine and Aviation - Cargo	Marine and Aviation - Hull and Liability	Fire	Motor	Work Injury Compensation	Personal Accident	Health	Misc - Public Liability	Misc - Bonds	Misc - Engineering / CAR / EAR	Misc - Professional Indemnity	Misc - Credit / Political Risk	Misc - Others	Misc - Sub-Total	Total
A. PREMIUMS																
Gross premiums																
Direct business	1	0	0	0	0	0	0	21,753,705	0	0	0	0	0	0	0	21,753,705
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	21,753,705	0	0	0	0	0	0	0	21,753,705
Premium liabilities at beginning of period	11	0	0	0	0	0	0	6,226,318	0	0	0	0	0	0	0	6,226,318
Premium liabilities at end of period	12	0	0	0	0	0	0	9,845,368	0	0	0	0	0	0	0	9,845,368
Premiums earned during the period (10 + 11 - 12)	13	0	0	0	0	0	0	18,134,655	0	0	0	0	0	0	0	18,134,655
B. CLAIMS																
Gross claims settled																
Direct business	14	0	0	0	0	0	0	13,089,785	0	0	0	0	0	0	0	13,089,785
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	13,089,785	0	0	0	0	0	0	0	13,089,785
Claims liabilities at end of period	24	0	0	0	0	0	0	5,730,453	0	0	0	0	0	0	0	5,730,453
Claims liabilities at beginning of period	25	0	0	0	0	0	0	5,266,359	0	0	0	0	0	0	0	5,266,359
Net claims incurred (23 + 24 - 25)	26	0	0	0	0	0	0	13,553,879	0	0	0	0	0	0	0	13,553,879
C. MANAGEMENT EXPENSES																
Management Expenses	27	0	0	0	0	0	0	5,440,790	0	0	0	0	0	0	0	5,440,790
D. DISTRIBUTION EXPENSES																
Commissions	28	0	0	0	0	0	0	2,618,353	0	0	0	0	0	0	0	2,618,353
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	2,618,353	0	0	0	0	0	0	0	2,618,353

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	-3,478,367	0	0	0	0	0	0	0	0	-3,478,367
F. NET INVESTMENT INCOME	33	0	0	0	0	0	121,264	0	0	0	0	0	0	0	0	121,264
G. OPERATING RESULT (32 + 33)	34	0	0	0	0	0	-3,357,103	0	0	0	0	0	0	0	0	-3,357,103

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

1877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

General: Offshore Insurance Fund

Reporting Cycle: 2015 12

Description	Row No.	Marine and Aviation - Cargo	Marine and Aviation - Hull and Liability	Property	Casualty and Others	Total
A. PREMIUMS						
Gross premiums						
Direct business	1	0	0	0	3,578,066	3,578,066
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	3,578,066	3,578,066
Premium liabilities at beginning of period	11	0	0	0	1,848,389	1,848,389
Premium liabilities at end of period	12	0	0	0	1,244,213	1,244,213
Premiums earned during the period (10 + 11 - 12)	13	0	0	0	4,182,242	4,182,242
B. CLAIMS						
Gross claims settled						
Direct business	14	0	0	0	3,421,779	3,421,779
Reinsurance business						
accepted - In Singapore	15	0	0	0	0	0
From other ASEAN countries	16	0	0	0	0	0
From other countries	17	0	0	0	0	0
Total (15 to 17)	18	0	0	0	0	0
Recoveries from reinsurance business						
In Singapore	19	0	0	0	0	0
To other ASEAN countries	20	0	0	0	0	0
To other countries	21	0	0	0	0	0
Total (19 to 21)	22	0	0	0	0	0
Net claims settled (14 + 18 - 22)	23	0	0	0	3,421,779	3,421,779
Claims liabilities at end of period	24	0	0	0	1,138,233	1,138,233
Claims liabilities at beginning of period	25	0	0	0	1,954,632	1,954,632
Net claims incurred (23 + 24 - 25)	26	0	0	0	2,605,380	2,605,380
C. MANAGEMENT EXPENSES						

Management Expenses	27	0	0	0	1,409,266	1,409,266
D. DISTRIBUTION EXPENSES						
Commissions	28	0	0	0	463,766	463,766
Reinsurance commissions	29	0	0	0	0	0
Net commissions incurred (28 - 29)	30	0	0	0	463,766	463,766
Other distribution expenses	31	0	0	0	0	0
E. UNDERWRITING RESULTS						
Underwriting gain / (loss) (13 - 26 - 27 - 30 - 31)	32	0	0	0	-296,170	-296,170
F. NET INVESTMENT INCOME	33	0	0	0	28,458	28,458
G. OPERATING RESULT (32 + 33)	34	0	0	0	-267,712	-267,712

ANNUAL RETURN: NOTES TO FORM 6

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 201512

General: Singapore Insurance Fund

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

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: 2015 12

General: Offshore Insurance Fund

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

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: 201512

NIL

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

1877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 201512

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

Description	Row No.	Medical Expense	Medical Expense	Critical Illness	Critical Illness	Disability	Disability	Personal Accident	Personal Accident	Hospital Cash	Hospital Cash	Total	Total
		Individual	Group	Individual	Group	Individual	Group	Individual	Group	Individual	Group	Individual	Group
A. PREMIUMS													
Gross premiums	1	265,591	21,488,114	0	0	0	0	0	0	0	0	265,591	21,488,114
Reinsurance ceded	2	0	0	0	0	0	0	0	0	0	0	0	0
Net premiums written (1 - 2)	3	265,591	21,488,114	0	0	0	0	0	0	0	0	265,591	21,488,114
Premium liabilities at beginning of period	4	89,180	6,137,138	0	0	0	0	0	0	0	0	89,180	6,137,138
Premium liabilities at end of period	5	98,454	9,746,914	0	0	0	0	0	0	0	0	98,454	9,746,914
Premium earned during the period (3 + 4 - 5)	6	256,317	17,878,338	0	0	0	0	0	0	0	0	256,317	17,878,338
B. CLAIMS													
Gross claims settled	7	116,423	12,973,362	0	0	0	0	0	0	0	0	116,423	12,973,362
Reinsurance recoveries	8	0	0	0	0	0	0	0	0	0	0	0	0
Net claims settled (7 - 8)	9	116,423	12,973,362	0	0	0	0	0	0	0	0	116,423	12,973,362
Claim liabilities at end of period	10	57,306	5,673,148	0	0	0	0	0	0	0	0	57,306	5,673,148
Claim liabilities at beginning of period	11	23,760	5,242,600	0	0	0	0	0	0	0	0	23,760	5,242,600
Net claims incurred (9 + 10 - 11)	12	149,969	13,403,910	0	0	0	0	0	0	0	0	149,969	13,403,910
C. MANAGEMENT EXPENSES													
Management expenses	13	54,408	5,386,382	0	0	0	0	0	0	0	0	54,408	5,386,382
D. DISTRIBUTION EXPENSES													
Commissions	14	33,071	2,585,282	0	0	0	0	0	0	0	0	33,071	2,585,282
Reinsurance commissions	15	0	0	0	0	0	0	0	0	0	0	0	0
Net commissions incurred (14 - 15)	16	33,071	2,585,282	0	0	0	0	0	0	0	0	33,071	2,585,282
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	18,869	-3,497,236	0	0	0	0	0	0	0	0	18,869	-3,497,236
F. NET INVESTMENT INCOME													
	19	1,384	137,050	0	0	0	0	0	0	0	0	1,384	137,050
G. OPERATING RESULTS (18 + 19)													
	20	20,253	-3,360,186	0	0	0	0	0	0	0	0	20,253	-3,360,186
H. OTHERS													
Number of policies in force	21	25	149	0	0	0	0	0	0	0	0	25	149
Number of lives covered under policies in force	22	28	8,757	0	0	0	0	0	0	0	0	28	8,757
Number of claims licensed	23	149	34,242	0	0	0	0	0	0	0	0	149	34,242

ANNUAL RETURN: NOTES TO FORM 7(b)

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 201512

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

Nil

ANNUAL RETURN: FORM 7(b) - ADDITIONAL INFORMATION

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 201512

NIL

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

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2015 12

Description	Row No.	Business in Singapore - Life Business	Business in Singapore - General Business	Overseas (Branch) Operations - Life Business	Overseas (Branch) Operations - General Business	Shareholders Fund	Total
ASSETS							
Equity securities	1	0	0	0	0	0	0
Debt securities	2	0	19,580,204	0	0	0	19,580,204
Land and buildings	3	0	0	0	0	0	0
Loans	4	0	0	0	0	0	0
Cash and deposits	5	0	12,128,123	0	0	1,716,785	13,844,908
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	6,236,812	0	0	0	6,236,812
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	311,838	311,838
Inter-fund balances and intra-group balances (due from)	13	0	880,552	0	0	0	880,552
Other assets	14	0	0	0	0	0	0
Total Assets (1 to 14)	15	0	38,825,691	0	0	2,028,623	40,854,314
LIABILITIES							
Policy liabilities	16	0	17,958,267	0	0		17,958,267
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

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Inter-fund balances and intra-group balances (due to)	22	0	2,207,942	0	0	880,552	3,088,494
Others	23	0	1,914,222	0	0	42,297	1,956,519
Total Liabilities (16 to 23)	24	0	22,080,431	0	0	922,849	23,003,280
NET ASSETS (15 - 24)	25	0	16,745,260	0	0	1,105,774	17,851,034
SHAREHOLDERS' EQUITY & SURPLUS							
Paid-up capital	26					30,116,818	30,116,818
Reserves:							
Unappropriated profits (losses)	27					-29,011,044	-29,011,044
Other reserves	28					0	0
Surplus	29	0	16,745,260	0	0		16,745,260
Total (26 to 29)	30	0	16,745,260	0	0	1,105,774	17,851,034

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

1877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2015 12

Description	Row No.	Paid-up Capital	Other Reserves	Unappropriated Profits (Losses) (Please Specify)	Total
Balance at beginning of period	1	24,239,320	0	-23,133,546	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	5,877,498	0	0	5,877,498
Transfer (to) from insurance funds maintained in Singapore	7	0	0	-5,877,498	-5,877,498
Transfer (to) from overseas (branch) operations	8	0	0	0	0
Balance at End of Period	9	30,116,818	0	-29,011,044	1,105,774

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

1877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2015 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

ANNUAL RETURN: FORM 8 - ADDITIONAL INFORMATION

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 201512

With reference to Annex 8A row 6, there was an issue of share capital of \$5,877,498 on 6 May 2015. This was subsequently transferred to SIF and OIF.

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

1877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2015 12

Description	Row No.	Business in Singapore - Life Business	Business in Singapore - General Business	Overseas (Branch) Operations - Life Business	Overseas (Branch) Operations - General Business	Shareholders Fund	Total
Gross premiums	1	0	25,331,771	0	0		25,331,771
Less: Outward reinsurance premiums	2	0	0	0	0		0
Investment revenue	3	0	156,220	0	0	0	156,220
Less: Investment expenses	4	0	6,498	0	0	0	6,498
Other income	5	0	418,779	0	0	0	418,779
Total Income (1 to 5)	6	0	25,900,272	0	0	0	25,900,272
Gross claims settled	7	0	16,511,564	0	0		16,511,564
Less: Reinsurance recoveries	8	0	0	0	0		0
Management expenses	9	0	6,850,056	0	0	0	6,850,056
Distribution expenses	10	0	3,082,119	0	0	0	3,082,119
Increase (decrease) in net policy liabilities	11	0	2,662,569	0	0		2,662,569
Provision for doubtful debts / bad debts written off on receivables	12	0	62,237	0	0	0	62,237
Taxation expenses	13	0	0	0	0	0	0
Other expenses	14	0	119,270	0	0	0	119,270
Total Outgo (7 to 14)	15	0	29,287,815	0	0	0	29,287,815
NET INCOME (6 - 15)	16	0	-3,387,543	0	0	0	-3,387,543

ANNUAL RETURN: FORM 9 - ADDITIONAL INFORMATION

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 201512

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: 2015 12

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

Description	Singapore Insurance Fund	Offshore Insurance Fund
Premium Liabilities	9,845,368	1,244,213
Claim Liabilities	5,730,453	1,138,233
Policy Liabilities	15,575,821	2,382,446

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

None

ANNUAL RETURN: FORM 20 - ADDITIONAL INFORMATION

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2015 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: 2015 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	13,052,513
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	13,052,513
(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		3,508,979
(a) Premium liability risk requirement	31	2,362,888	
(b) Claim liability risk requirement	32	1,146,091	
Total C1 Requirement (14 + 23 + 30)	33		3,508,979
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		33,966
(a) Sum of: (39 + 42)	38	33,966	
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	33,966	
Debt specific risk requirement	40	0	
Debt general risk requirement	41	33,966	
Liability adjustment requirement in an increasing interest rate environment	42	0	
(b) Sum of: (44 + 47)	43	-33,966	
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	-33,966	
Debt specific risk requirement	45	0	
Negative of debt general risk requirement	46	-33,966	
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		104,570
Derivative Counterparty Risk Requirement	51		0
Miscellaneous Risk Requirement	52		1,119,504
Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)	53		1,258,040
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	4,767,019

**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: 2015 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	3,692,747
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	3,692,747
(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	789,387
(a) Premium liability risk requirement	31	447,917
(b) Claim liability risk requirement	32	341,470
Total C1 Requirement (14 + 23 + 30)	33	789,387
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	5,195
(a) Sum of: (39 + 42)	38	5,195
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	5,195
Debt specific risk requirement	40	0
Debt general risk requirement	41	5,195
Liability adjustment requirement in an increasing interest rate environment	42	0
(b) Sum of: (44 + 47)	43	-5,195
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	-5,195
Debt specific risk requirement	45	0
Negative of debt general risk requirement	46	-5,195
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	206,009
Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)	53	211,204
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	1,000,591

ANNUAL RETURN: FORM 21 - ADDITIONAL INFORMATION

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2015 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: 2015 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: Sum of total risk requirement and minimum condition liability	7	0
Policy liabilities	8	0
	9	0
Life Insurance Risk Requirement: (other than participating business) (11 + 14)	10	0
(a) Policy Liability Risk Requirement: (zero or 12 - 13, whichever is higher)	11	0
Modified policy liabilities	12	0
Policy liabilities	13	0
(b) Surrender Value Condition Risk Requirement: (zero or 15 - 16, whichever is higher)	14	0
Aggregate of surrender values of policies	15	0
Sum of total risk requirement and policy liabilities	16	0
General Insurance Risk Requirement (for general business) (18 to 19)	17	0
(a) Premium liability risk requirement	18	0
(b) Claim liability risk requirement	19	0

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	30,089
Total C2 Requirement (21 + 24 + 35 + 36 + 37 + 38)	39	30,089
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	30,089

ANNUAL RETURN: FORM 22 - ADDITIONAL INFORMATION

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2015 12

NIL

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

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2015 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	16,745,260
Balances in the surplus account of each participating fund	2	0
Paid-up ordinary share capital	3	30,116,818
Unappropriated profits (losses)	4	-29,011,044
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	17,851,034
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	17,851,034

(ii) Total Risk Requirement of Licensed Insurer			
(a) Total risk requirements of insurance funds established or maintained under the Act	22	5,767,610	
(b) Total risk requirements of assets and liabilities that do not belong to any insurance fund established and maintained under the Act	23	30,089	
Total Risk Requirement of Licensed Insurer (22 to 23)	24		5,797,699
CAPITAL ADEQUACY RATIO (21/24)	25		307.90 %

ANNUAL RETURN: FORM 23 - ADDITIONAL INFORMATION

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2015 12

NIL