

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

1877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2016 12

General: Singapore Insurance Fund

Description	Annex	Row No.	Amount
ASSETS			
Equity securities	1A	1	0
Debt securities	1B	2	16,998,521
Land and buildings	1C	3	0
Loans	1D	4	0
Cash and deposits		5	2,576,111
Other invested assets	1E	6	0
Investment income due or accrued		7	0
Outstanding premiums and agents' balances	1F	8	4,330,246
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	1,961,089
Other assets	1J	14	0
Total Assets (1 to 14)		15	25,865,967
LIABILITIES			
Policy liabilities	1K	16	15,392,459
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	385,021
Others	1M	23	2,190,344
Total Liabilities (16 to 23)		24	17,967,824
SURPLUS (15 - 24)	1N	25	7,898,143

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

1877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2016 12

General: Offshore Insurance Fund

Description	Annex	Row No.	Amount
ASSETS			
Equity securities	1A	1	0
Debt securities	1B	2	2,599,774
Land and buildings	1C	3	0
Loans	1D	4	0
Cash and deposits		5	4,373,071
Other invested assets	1E	6	0
Investment income due or accrued		7	0
Outstanding premiums and agents' balances	1F	8	156,572
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	13,960
Total Assets (1 to 14)		15	7,143,377
LIABILITIES			
Policy liabilities	1K	16	1,529,206
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	1,852,989
Others	1M	23	257,260
Total Liabilities (16 to 23)		24	3,639,455
SURPLUS (15 - 24)	1N	25	3,503,922

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 201612

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: 201612

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: 201612

General: Singapore Insurance Fund

Description	Row No.	Amount
Government debt securities	1	16,998,521
Qualifying debt securities	2	0
Other debt securities	3	0
Total (1 to 3) = Row 2 of Form 1	4	16,998,521

ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 201612

General: Offshore Insurance Fund

Description	Row No.	Amount
Government debt securities	1	2,599,774
Qualifying debt securities	2	0
Other debt securities	3	0
Total (1 to 3) = Row 2 of Form 1	4	2,599,774

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

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 201612

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: 201612

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: 201612

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: 201612

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: 201612

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: 201612

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: 201612

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	3,269,166	266,086	3,535,252
Above 3 months but not exceeding 6 months	3	0	536,047	0	536,047
Above 6 months but not exceeding 12 months	4	0	160,385	98,562	258,947
Above 12 months	5	0	477,397	16,130	493,527
Gross total (2 to 5)	6	0	4,442,995	380,778	4,823,773
Provision for doubtful debts	7	0	477,397	16,130	493,527
Total outstanding premiums and agents' balances in respect of direct business (6 - 7)	8	0	3,965,598	364,648	4,330,246
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				4,330,246

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: 201612

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	0	0	0
Above 3 months but not exceeding 6 months	3	0	84,210	30	84,240
Above 6 months but not exceeding 12 months	4	0	70,343	1,989	72,332
Above 12 months	5	0	320,008	0	320,008
Gross total (2 to 5)	6	0	474,561	2,019	476,580
Provision for doubtful debts	7	0	320,008	0	320,008
Total outstanding premiums and agents' balances in respect of direct business (6 - 7)	8	0	154,553	2,019	156,572
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				156,572

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: 201612

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: 201612

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: 201612

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: 201612

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: 201612

General: Singapore Insurance Fund

Description	Row No.	Amount
Balances due from head office / shareholders fund	1	0
Balances due from overseas branches / related corporations	2	165,294
Balances due from other insurance funds established and maintained under the Act	3	1,795,795
Total (1 to 3) = Row 13 of Form 1	4	1,961,089

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

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 201612

General: Offshore Insurance Fund

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

ANNUAL RETURN: ANNEX 1J - BREAKDOWN OF OTHER ASSETS

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2016 12

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: 2016 12

General: Offshore Insurance Fund

Description	Row No.	Amount
GST Receivables	1	13,960
Total = Row 14 of Form 1	26	13,960

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

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 201612

General: Singapore Insurance Fund

Description	Row No.	Amount
Balances due to head office / shareholders fund	1	385,021
Balances due to overseas branches / related corporations	2	0
Balances due to other insurance funds established and maintained under the Act	3	0
Total (1 to 3) = Row 22 of Form 1	4	385,021

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

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 201612

General: Offshore Insurance Fund

Description	Row No.	Amount
Balances due to head office / shareholders fund	1	51,996
Balances due to overseas branches / related corporations	2	5,198
Balances due to other insurance funds established and maintained under the Act	3	1,795,795
Total (1 to 3) = Row 22 of Form 1	4	1,852,989

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 201612

General: Singapore Insurance Fund

Description	Row No.	Amount
Accrued audit fee	1	68,546
Accrued professional fees	2	70,209
Broker commission payable	3	920,173
GST payable	4	191,383
Premium refund	5	940,033
Total = Row 23 of Form 1	26	2,190,344

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 201612

General: Offshore Insurance Fund

Description	Row No.	Amount
Accrued audit fee	1	14,454
Accrued professional fees	2	9,871
Broker commission payable	3	109,238
Premium refund	4	123,697
Total = Row 23 of Form 1	26	257,260

ANNUAL RETURN: ANNEX 1N - SURPLUS

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 201612

General: Singapore Insurance Fund

Description	Row No.	Amount
Surplus at beginning of period	1	13,052,513
Net income	2	-5,154,370
Transfer (to) from head office / shareholders fund	3	0
Surplus at End of Period (1 to 3) = Row 25 of Form 1	4	7,898,143

ANNUAL RETURN: ANNEX 1N - SURPLUS

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 201612

General: Offshore Insurance Fund

Description	Row No.	Amount
Surplus at beginning of period	1	3,692,747
Net income	2	-188,825
Transfer (to) from head office / shareholders fund	3	0
Surplus at End of Period (1 to 3) = Row 25 of Form 1	4	3,503,922

**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: 201612

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: 201612

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: 2016 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: 2016 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: 201612

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: 201612

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: 2016 12

NIL.

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2016 12

General: Singapore Insurance Fund

Description	Annex	Row No.	Amount
Gross premiums	2A	1	19,641,695
Less: Outward reinsurance premiums	2B	2	0
Investment revenue	2C	3	115,821
Less: Investment expenses		4	3,330
Other income	2D	5	122,477
Total Income (1 to 5)		6	19,876,663
Gross claims settled	2E	7	16,380,748
Less: Reinsurance recoveries		8	0
Management expenses	2F	9	5,687,858
Distribution expenses	2G	10	2,198,246
Increase (decrease) in net policy liabilities	2H	11	-183,362
Provision for doubtful debts/ bad debts written off on receivables		12	437,308
Taxation expenses		13	0
Other expenses	2I	14	510,235
Total Outgo (7 to 14)		15	25,031,033
Net Income (6 - 15)	2J	16	-5,154,370

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2016 12

General: Offshore Insurance Fund

Description	Annex	Row No.	Amount
Gross premiums	2A	1	2,027,380
Less: Outward reinsurance premiums	2B	2	0
Investment revenue	2C	3	17,714
Less: Investment expenses		4	560
Other income	2D	5	705
Total Income (1 to 5)		6	2,045,239
Gross claims settled	2E	7	1,549,103
Less: Reinsurance recoveries		8	0
Management expenses	2F	9	929,590
Distribution expenses	2G	10	261,619
Increase (decrease) in net policy liabilities	2H	11	-853,240
Provision for doubtful debts/ bad debts written off on receivables		12	313,991
Taxation expenses		13	0
Other expenses	2I	14	33,001
Total Outgo (7 to 14)		15	2,234,064
Net Income (6 - 15)	2J	16	-188,825

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 201612

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: 201612

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: 201612

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	100,130	0	15,691	115,821
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				115,821

ANNUAL RETURN: ANNEX 2C - INVESTMENT REVENUE

1877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 201612

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	15,314	0	2,400	17,714
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				17,714

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 201612

General: Singapore Insurance Fund

Description	Row No.	Amount
Tax incentive (PIC& Wage Credit Scheme)	1	51,457
Admin fees charged to client for contract discontinued	2	63,956
Others	3	7,064
Total = Row 5 of Form 2	26	122,477

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 201612

General: Offshore Insurance Fund

Description	Row No.	Amount
Tax incentive (PIC)	1	705
Total = Row 5 of Form 2	26	705

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 201612

General: Singapore Insurance Fund

Description	Row No.	Amount
Staff salaries & expenses	1	19,966
Office rent	2	0
Head office / parent company expenses	3	1,446,856
Directors' fees	4	47,278
Audit fees	5	75,747
Managing agent's fees	6	2,563,972
Repairs and maintenance	7	0
Public utilities	8	0
Printing, stationery and periodicals	9	1,131
Postage, telephone and telex charges	10	2,064
Computer charges	11	0
Hire of office equipment	12	0
Licence and association fees	13	0
Advertising and subscriptions	14	0
Entertainment	15	0
Travelling expenses	16	7,207
Bank charges	1	50,819
Legal and professional fees	2	463,717
Service fee recharge	3	1,009,101
Total = Row 9 of Form 2	27	5,687,858

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 201612

General: Offshore Insurance Fund

Description	Row No.	Amount
Staff salaries & expenses	1	342
Office rent	2	0
Head office / parent company expenses	3	170,952
Directors' fees	4	12,722
Audit fees	5	15,418
Managing agent's fees	6	674,129
Repairs and maintenance	7	0
Public utilities	8	0
Printing, stationery and periodicals	9	31
Postage, telephone and telex charges	10	19
Computer charges	11	0
Hire of office equipment	12	0
Licence and association fees	13	0
Advertising and subscriptions	14	2,201
Entertainment	15	0
Travelling expenses	16	131
Bank charges	1	33,596
Legal and professional fees	2	20,049
Total = Row 9 of Form 2	27	929,590

ANNUAL RETURN: ANNEX 2I - BREAKDOWN OF OTHER EXPENSES

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2016 12

General: Singapore Insurance Fund

Description	Row No.	Amount
Depreciation of plant and equipment	1	153,673
Realized exchange loss	2	356,562
Total = Row 14 of Form 2	26	510,235

ANNUAL RETURN: ANNEX 2I - BREAKDOWN OF OTHER EXPENSES

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2016 12

General: Offshore Insurance Fund

Description	Row No.	Amount
Depreciation of plant and equipment	1	21,920
Realized exchange loss	2	11,081
Total = Row 14 of Form 2	26	33,001

ANNUAL RETURN: FORM 2 - ADDITIONAL INFORMATION

1877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 201612

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: 201612

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	19,641,695	0	0	0	0	0	0	0	19,641,695
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	19,641,695	0	0	0	0	0	0	0	19,641,695
Premium liabilities at beginning of period	11	0	0	0	0	0	0	9,845,368	0	0	0	0	0	0	0	9,845,368
Premium liabilities at end of period	12	0	0	0	0	0	0	7,465,343	0	0	0	0	0	0	0	7,465,343
Premiums earned during the period (10 + 11 - 12)	13	0	0	0	0	0	0	22,021,720	0	0	0	0	0	0	0	22,021,720
B. CLAIMS																
Gross claims settled																
Direct business	14	0	0	0	0	0	0	16,380,748	0	0	0	0	0	0	0	16,380,748
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	16,380,748	0	0	0	0	0	0	0	16,380,748
Claims liabilities at end of period	24	0	0	0	0	0	0	7,927,116	0	0	0	0	0	0	0	7,927,116
Claims liabilities at beginning of period	25	0	0	0	0	0	0	5,730,453	0	0	0	0	0	0	0	5,730,453
Net claims incurred (23 + 24 - 25)	26	0	0	0	0	0	0	18,577,411	0	0	0	0	0	0	0	18,577,411
C. MANAGEMENT EXPENSES																
Management Expenses	27	0	0	0	0	0	0	5,687,858	0	0	0	0	0	0	0	5,687,858
D. DISTRIBUTION EXPENSES																
Commissions	28	0	0	0	0	0	0	2,198,246	0	0	0	0	0	0	0	2,198,246
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	2,198,246	0	0	0	0	0	0	0	2,198,246

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	-4,441,795	0	0	0	0	0	0	0	0	-4,441,795
F. NET INVESTMENT INCOME	33	0	0	0	0	0	112,491	0	0	0	0	0	0	0	0	112,491
G. OPERATING RESULT (32 + 33)	34	0	0	0	0	0	-4,329,304	0	0	0	0	0	0	0	0	-4,329,304

**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: 2016 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	2,027,380	2,027,380
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	2,027,380	2,027,380
Premium liabilities at beginning of period	11	0	0	0	1,244,213	1,244,213
Premium liabilities at end of period	12	0	0	0	601,818	601,818
Premiums earned during the period (10 + 11 - 12)	13	0	0	0	2,669,775	2,669,775
B. CLAIMS						
Gross claims settled						
Direct business	14	0	0	0	1,549,103	1,549,103
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	1,549,103	1,549,103
Claims liabilities at end of period	24	0	0	0	927,388	927,388
Claims liabilities at beginning of period	25	0	0	0	1,138,233	1,138,233
Net claims incurred (23 + 24 - 25)	26	0	0	0	1,338,258	1,338,258
C. MANAGEMENT EXPENSES						

Management Expenses	27	0	0	0	929,590	929,590
D. DISTRIBUTION EXPENSES						
Commissions	28	0	0	0	261,619	261,619
Reinsurance commissions	29	0	0	0	0	0
Net commissions incurred (28 - 29)	30	0	0	0	261,619	261,619
Other distribution expenses	31	0	0	0	0	0
E. UNDERWRITING RESULTS						
Underwriting gain / (loss) (13 - 26 - 27 - 30 - 31)	32	0	0	0	140,308	140,308
F. NET INVESTMENT INCOME	33	0	0	0	17,154	17,154
G. OPERATING RESULT (32 + 33)	34	0	0	0	157,462	157,462

ANNUAL RETURN: NOTES TO FORM 6

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 201612

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: 2016 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: 201612

NIL

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

1877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 201612

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	276,353	19,365,342	0	0	0	0	0	0	0	0	276,353	19,365,342
Reinsurance ceded	2	0	0	0	0	0	0	0	0	0	0	0	0
Net premiums written (1 - 2)	3	276,353	19,365,342	0	0	0	0	0	0	0	0	276,353	19,365,342
Premium liabilities at beginning of period	4	98,454	9,746,914	0	0	0	0	0	0	0	0	98,454	9,746,914
Premium liabilities at end of period	5	80,504	7,384,839	0	0	0	0	0	0	0	0	80,504	7,384,839
Premium earned during the period (3 + 4 - 5)	6	294,303	21,727,417	0	0	0	0	0	0	0	0	294,303	21,727,417
B. CLAIMS													
Gross claims settled	7	61,045	16,319,703	0	0	0	0	0	0	0	0	61,045	16,319,703
Reinsurance recoveries	8	0	0	0	0	0	0	0	0	0	0	0	0
Net claims settled (7 - 8)	9	61,045	16,319,703	0	0	0	0	0	0	0	0	61,045	16,319,703
Claim liabilities at end of period	10	30,275	7,896,841	0	0	0	0	0	0	0	0	30,275	7,896,841
Claim liabilities at beginning of period	11	57,305	5,673,148	0	0	0	0	0	0	0	0	57,305	5,673,148
Net claims incurred (9 + 10 - 11)	12	34,015	18,543,396	0	0	0	0	0	0	0	0	34,015	18,543,396
C. MANAGEMENT EXPENSES													
Management expenses	13	80,026	5,607,832	0	0	0	0	0	0	0	0	80,026	5,607,832
D. DISTRIBUTION EXPENSES													
Commissions	14	25,165	2,173,081	0	0	0	0	0	0	0	0	25,165	2,173,081
Reinsurance commissions	15	0	0	0	0	0	0	0	0	0	0	0	0
Net commissions incurred (14 - 15)	16	25,165	2,173,081	0	0	0	0	0	0	0	0	25,165	2,173,081
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	155,097	-4,596,892	0	0	0	0	0	0	0	0	155,097	-4,596,892
F. NET INVESTMENT INCOME													
	19	1,583	110,908	0	0	0	0	0	0	0	0	1,583	110,908
G. OPERATING RESULTS (18 + 19)													
	20	156,680	-4,485,984	0	0	0	0	0	0	0	0	156,680	-4,485,984
H. OTHERS													
Number of policies in force	21	19	126	0	0	0	0	0	0	0	0	19	126
Number of lives covered under policies in force	22	30	8,341	0	0	0	0	0	0	0	0	30	8,341
Number of claims licensed	23	151	54,777	0	0	0	0	0	0	0	0	151	54,777

ANNUAL RETURN: NOTES TO FORM 7(b)

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 201612

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: 201612

NIL

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

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2016 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	19,598,295	0	0	0	19,598,295
Land and buildings	3	0	0	0	0	0	0
Loans	4	0	0	0	0	0	0
Cash and deposits	5	0	6,949,182	0	0	906,075	7,855,257
Other invested assets	6	0	0	0	0	0	0
Investment income due or accrued	7	0	0	0	0	0	0
Outstanding premiums and agents' balances	8	0	4,486,818	0	0	0	4,486,818
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	136,246	136,246
Inter-fund balances and intra-group balances (due from)	13	0	1,961,089	0	0	51,378	2,012,467
Other assets	14	0	13,960	0	0	12,075	26,035
Total Assets (1 to 14)	15	0	33,009,344	0	0	1,105,774	34,115,118
LIABILITIES							
Policy liabilities	16	0	16,921,665	0	0		16,921,665
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	2,238,010	0	0	0	2,238,010
Others	23	0	2,447,604	0	0	0	2,447,604
Total Liabilities (16 to 23)	24	0	21,607,279	0	0	0	21,607,279
NET ASSETS (15 - 24)	25	0	11,402,065	0	0	1,105,774	12,507,839
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	11,402,065	0	0		11,402,065
Total (26 to 29)	30	0	11,402,065	0	0	1,105,774	12,507,839

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

1877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2016 12

Description	Row No.	Paid-up Capital	Other Reserves	Unappropriated Profits (Losses) (Please Specify)	Total
Balance at beginning of period	1	30,116,818	0	-29,011,044	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	0	0	0	0
Transfer (to) from insurance funds maintained in Singapore	7	0	0	0	0
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: 2016 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: 2016 12

NIL.

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

1877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2016 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	21,669,075	0	0		21,669,075
Less: Outward reinsurance premiums	2	0	0	0	0		0
Investment revenue	3	0	133,535	0	0	0	133,535
Less: Investment expenses	4	0	3,890	0	0	0	3,890
Other income	5	0	123,182	0	0	0	123,182
Total Income (1 to 5)	6	0	21,921,902	0	0	0	21,921,902
Gross claims settled	7	0	17,929,851	0	0		17,929,851
Less: Reinsurance recoveries	8	0	0	0	0		0
Management expenses	9	0	6,617,448	0	0	0	6,617,448
Distribution expenses	10	0	2,459,865	0	0	0	2,459,865
Increase (decrease) in net policy liabilities	11	0	-1,036,602	0	0		-1,036,602
Provision for doubtful debts / bad debts written off on receivables	12	0	751,299	0	0	0	751,299
Taxation expenses	13	0	0	0	0	0	0
Other expenses	14	0	543,236	0	0	0	543,236
Total Outgo (7 to 14)	15	0	27,265,097	0	0	0	27,265,097
NET INCOME (6 - 15)	16	0	-5,343,195	0	0	0	-5,343,195

ANNUAL RETURN: FORM 9 - ADDITIONAL INFORMATION

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2016 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: 2016 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	7,202,891	601,818
Claim Liabilities	7,443,540	924,053
Policy Liabilities	14,646,431	1,525,871

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

None

ANNUAL RETURN: FORM 20 - ADDITIONAL INFORMATION

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2016 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: 2016 12

Description	Row No.	Amount
(i) Financial Resources of Insurance Fund		
Balance in the surplus account (of participating fund)	1	0
Add:		
Allowance for provision for non-guaranteed benefits (of participating fund): (lower of 3 or 4)	2	0
Policy liabilities - minimum condition liability	3	0
50% of aggregate of provisions for non-guaranteed benefits and PAD	4	0
Surplus of insurance fund (of any other insurance fund)	5	7,898,143
Less:		
Reinsurance adjustment	6	0
Financial resource adjustment: (8 to 12)	7	165,294
(a) loans to, guarantees granted for, and other unsecured amounts owed to the licensed insurer	8	165,294
(b) charged assets	9	0
(c) deferred tax assets	10	0
(d) intangible assets	11	0
(e) other financial resource adjustments	12	0
Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)	13	7,732,849
(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		3,051,665
(a) Premium liability risk requirement	31	1,466,242	
(b) Claim liability risk requirement	32	1,585,423	
Total C1 Requirement (14 + 23 + 30)	33		3,051,665
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		0
(a) Sum of: (39 + 42)	38	0	
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	0	
Debt specific risk requirement	40	0	
Debt general risk requirement	41	0	
Liability adjustment requirement in an increasing interest rate environment	42	0	
(b) Sum of: (44 + 47)	43	0	
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	0	
Debt specific risk requirement	45	0	
Negative of debt general risk requirement	46	0	
Liability adjustment requirement in a decreasing interest rate environment	47	0	
Loan Investment Risk Requirement	48		0
Property Risk Requirement	49		0
Foreign Currency Mismatch Risk Requirement (for Singapore Insurance Fund)	50		419,765
Derivative Counterparty Risk Requirement	51		0
Miscellaneous Risk Requirement	52		696,410
Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)	53		1,116,175
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	4,167,840

**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: 2016 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	3,503,922
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	3,503,922
(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	461,859
(a) Premium liability risk requirement	31	183,643
(b) Claim liability risk requirement	32	278,216
Total C1 Requirement (14 + 23 + 30)	33	461,859
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	0
(a) Sum of: (39 + 42)	38	0
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	0
Debt specific risk requirement	40	0
Debt general risk requirement	41	0
Liability adjustment requirement in an increasing interest rate environment	42	0
(b) Sum of: (44 + 47)	43	0
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	0
Debt specific risk requirement	45	0
Negative of debt general risk requirement	46	0
Liability adjustment requirement in a decreasing interest rate environment	47	0
Loan Investment Risk Requirement	48	0
Property Risk Requirement	49	0
Foreign Currency Mismatch Risk Requirement (for Singapore Insurance Fund)	50	0
Derivative Counterparty Risk Requirement	51	0
Miscellaneous Risk Requirement	52	69,276
Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)	53	69,276
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	531,135

ANNUAL RETURN: FORM 21 - ADDITIONAL INFORMATION

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2016 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: 2016 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	18,241
Total C2 Requirement (21 + 24 + 35 + 36 + 37 + 38)	39	18,241
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	18,241

ANNUAL RETURN: FORM 22 - ADDITIONAL INFORMATION

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2016 12

NIL

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

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2016 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	11,402,065
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	12,507,839
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	12,507,839

(ii) Total Risk Requirement of Licensed Insurer		
(a) Total risk requirements of insurance funds established or maintained under the Act	22	4,698,975
(b) Total risk requirements of assets and liabilities that do not belong to any insurance fund established and maintained under the Act	23	18,241
Total Risk Requirement of Licensed Insurer (22 to 23)	24	4,717,216
CAPITAL ADEQUACY RATIO (21/24)	25	265.15 %

ANNUAL RETURN: FORM 23 - ADDITIONAL INFORMATION

I877G AETNA INSURANCE (SINGAPORE) PTE. LTD.

Reporting Cycle: 2016 12

NIL