

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: SIF - Participating

Description	Annex	Row No.	Amount
ASSETS			
Equity securities	1A	1	689,906,045
Debt securities	1B	2	1,166,499,764
Land and buildings	1C	3	76,288,103
Loans	1D	4	28,031,234
Cash and deposits		5	80,519,821
Other invested assets	1E	6	828,592
Investment income due or accrued		7	1,180,030
Outstanding premiums and agents' balances	1F	8	2,004,310
Deposits withheld by cedants		9	0
Reinsurance recoverables (on paid claims)	1G	10	0
Income tax recoverables		11	1,492,719
Fixed assets	1H	12	1,551,045
Inter-fund balances and intra group balances (due from)	1I	13	166,066
Other assets	1J	14	5,748
Total Assets (1 to 14)		15	2,048,473,477
LIABILITIES			
Policy liabilities	1K	16	2,000,277,654
Other liabilities:			
Outstanding claims		17	18,274,706
Annuities due and unpaid		18	0
Reinsurance deposits		19	0
Amounts owing to insurers		20	625,778
Bank loans and overdrafts		21	0
Inter-fund balances and intra-group balances (due to)	1L	22	8,936,160
Others	1M	23	15,553,818
Total Liabilities (16 to 23)		24	2,043,668,116
SURPLUS (15 - 24)	1N	25	4,805,361

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: SIF - Participating 2

Description	Annex	Row No.	Amount
ASSETS			
Equity securities	1A	1	0
Debt securities	1B	2	0
Land and buildings	1C	3	0
Loans	1D	4	0
Cash and deposits		5	0
Other invested assets	1E	6	0
Investment income due or accrued		7	0
Outstanding premiums and agents' balances	1F	8	0
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	0
Total Assets (1 to 14)		15	0
LIABILITIES			
Policy liabilities	1K	16	0
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	0
Others	1M	23	0
Total Liabilities (16 to 23)		24	0
SURPLUS (15 - 24)	1N	25	0

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: SIF - Non-Participating

Description	Annex	Row No.	Amount
ASSETS			
Equity securities	1A	1	118,293,656
Debt securities	1B	2	261,325,541
Land and buildings	1C	3	13,494,376
Loans	1D	4	347,056
Cash and deposits		5	18,976,905
Other invested assets	1E	6	138,099
Investment income due or accrued		7	200,129
Outstanding premiums and agents' balances	1F	8	5,727,532
Deposits withheld by cedants		9	0
Reinsurance recoverables (on paid claims)	1G	10	0
Income tax recoverables		11	0
Fixed assets	1H	12	0
Inter-fund balances and intra group balances (due from)	1I	13	5,876,358
Other assets	1J	14	1,693,559
Total Assets (1 to 14)		15	426,073,211
LIABILITIES			
Policy liabilities	1K	16	218,331,644
Other liabilities:			
Outstanding claims		17	5,425,531
Annuities due and unpaid		18	0
Reinsurance deposits		19	0
Amounts owing to insurers		20	1,705,799
Bank loans and overdrafts		21	0
Inter-fund balances and intra-group balances (due to)	1L	22	433,167
Others	1M	23	19,075,949
Total Liabilities (16 to 23)		24	244,972,090
SURPLUS (15 - 24)	1N	25	181,101,121

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: SIF - Investment-Linked

Description	Annex	Row No.	Amount
ASSETS			
Equity securities	1A	1	40,835,925
Debt securities	1B	2	0
Land and buildings	1C	3	0
Loans	1D	4	0
Cash and deposits		5	2,755,468
Other invested assets	1E	6	0
Investment income due or accrued		7	0
Outstanding premiums and agents' balances	1F	8	18,066
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	177,942
Other assets	1J	14	266,123
Total Assets (1 to 14)		15	44,053,524
LIABILITIES			
Policy liabilities	1K	16	41,700,511
Other liabilities:			
Outstanding claims		17	179,366
Annuities due and unpaid		18	0
Reinsurance deposits		19	0
Amounts owing to insurers		20	6,257
Bank loans and overdrafts		21	0
Inter-fund balances and intra-group balances (due to)	1L	22	166,753
Others	1M	23	1,240,879
Total Liabilities (16 to 23)		24	43,293,766
SURPLUS (15 - 24)	1N	25	759,758

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: OIF - Participating

Description	Annex	Row No.	Amount
ASSETS			
Equity securities	1A	1	0
Debt securities	1B	2	0
Land and buildings	1C	3	0
Loans	1D	4	0
Cash and deposits		5	0
Other invested assets	1E	6	0
Investment income due or accrued		7	0
Outstanding premiums and agents' balances	1F	8	0
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	0
Total Assets (1 to 14)		15	0
LIABILITIES			
Policy liabilities	1K	16	0
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	0
Others	1M	23	0
Total Liabilities (16 to 23)		24	0
SURPLUS (15 - 24)	1N	25	0

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: OIF - Participating 2

Description	Annex	Row No.	Amount
ASSETS			
Equity securities	1A	1	0
Debt securities	1B	2	0
Land and buildings	1C	3	0
Loans	1D	4	0
Cash and deposits		5	0
Other invested assets	1E	6	0
Investment income due or accrued		7	0
Outstanding premiums and agents' balances	1F	8	0
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	0
Total Assets (1 to 14)		15	0
LIABILITIES			
Policy liabilities	1K	16	0
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	0
Others	1M	23	0
Total Liabilities (16 to 23)		24	0
SURPLUS (15 - 24)	1N	25	0

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: OIF - Non-Participating

Description	Annex	Row No.	Amount
ASSETS			
Equity securities	1A	1	0
Debt securities	1B	2	0
Land and buildings	1C	3	0
Loans	1D	4	0
Cash and deposits		5	0
Other invested assets	1E	6	0
Investment income due or accrued		7	0
Outstanding premiums and agents' balances	1F	8	0
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	0
Total Assets (1 to 14)		15	0
LIABILITIES			
Policy liabilities	1K	16	0
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	0
Others	1M	23	0
Total Liabilities (16 to 23)		24	0
SURPLUS (15 - 24)	1N	25	0

ANNUAL RETURN: FORM 1 - FUND BALANCE SHEET

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: OIF - Investment-Linked

Description	Annex	Row No.	Amount
ASSETS			
Equity securities	1A	1	0
Debt securities	1B	2	0
Land and buildings	1C	3	0
Loans	1D	4	0
Cash and deposits		5	0
Other invested assets	1E	6	0
Investment income due or accrued		7	0
Outstanding premiums and agents' balances	1F	8	0
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	0
Total Assets (1 to 14)		15	0
LIABILITIES			
Policy liabilities	1K	16	0
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	0
Others	1M	23	0
Total Liabilities (16 to 23)		24	0
SURPLUS (15 - 24)	1N	25	0

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: SIF - Participating

Description	Row No.	Listed	Unlisted	Amount
Equity securities other than collective investment schemes	1	535,016,860	32,558	535,049,418
Collective investment schemes	2	154,123,416	733,211	154,856,627
Total (1 to 2) = Row 1 of Form 1	3			689,906,045

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: SIF - Participating 2

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: SIF - Non-Participating

Description	Row No.	Listed	Unlisted	Amount
Equity securities other than collective investment schemes	1	89,817,445	10,274	89,827,719
Collective investment schemes	2	28,398,250	67,687	28,465,937
Total (1 to 2) = Row 1 of Form 1	3			118,293,656

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: SIF - Investment-Linked

Description	Row No.	Listed	Unlisted	Amount
Equity securities other than collective investment schemes	1	0	0	0
Collective investment schemes	2	0	40,835,925	40,835,925
Total (1 to 2) = Row 1 of Form 1	3			40,835,925

ANNUAL RETURN: ANNEX 1A - INVESTMENT IN EQUITY SECURITIES

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: OIF - Participating

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: OIF - Participating 2

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: OIF - Non-Participating

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: OIF - Investment-Linked

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: SIF - Participating

Description	Row No.	Amount
Government debt securities	1	162,234,044
Qualifying debt securities	2	472,715,500
Other debt securities	3	531,550,220
Total (1 to 3) = Row 2 of Form 1	4	1,166,499,764

ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: SIF - Participating 2

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

ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: SIF - Non-Participating

Description	Row No.	Amount
Government debt securities	1	31,695,540
Qualifying debt securities	2	91,398,311
Other debt securities	3	138,231,690
Total (1 to 3) = Row 2 of Form 1	4	261,325,541

ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: SIF - Investment-Linked

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

ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: OIF - Participating

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

ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: OIF - Participating 2

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

ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: OIF - Non-Participating

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

ANNUAL RETURN: ANNEX 1B - INVESTMENT IN DEBT SECURITIES

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: OIF - Investment-Linked

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

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: SIF - Participating

Location and Description of Land and Buildings	Row No.	Cost	Last Revaluation Date	Last Reported Amount	Changes from Last Reported Amount	Amount
29, Queen Astrid Park, Singa	1	1,934,776	31 Dec 2010	14,441,900	3,515,462	17,957,362
29A, Queen Astrid Park, Sing	2	1,869,707	31 Dec 2010	14,441,900	3,515,463	17,957,363
#10-05/06/07 JohnHancock T	3	7,210,659	31 Dec 2010	6,460,850	380,050	6,840,900
#05-01 Tokio Marine Centre, S	4	11,026,136	31 Dec 2010	0	11,026,136	11,026,136
#06-01 Tokio Marine Centre, S	5	11,177,493	31 Dec 2010	0	11,177,493	11,177,493
#07-01 Tokio Marine Centre, S	6	11,328,849	31 Dec 2010	0	11,328,849	11,328,849
Total = Row 3 of Form 1	21					76,288,103

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: SIF - Participating 2

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: SIF - Non-Participating

Location and Description of Land and Buildings	Row No.	Cost	Last Revaluation Date	Last Reported Amount	Changes from Last Reported Amount	Amount
29, Queen Astrid Park, Singa	1	610,647	31 Dec 2010	4,558,100	1,109,538	5,667,638
29A, Queen Astrid Park, Singi	2	590,110	31 Dec 2010	4,558,100	1,109,538	5,667,638
#10-05/06/07 JohnHancock T	3	2,275,802	31 Dec 2010	2,039,150	119,950	2,159,100
Total = Row 3 of Form 1	21					13,494,376

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: SIF - Investment-Linked

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: OIF - Participating

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: OIF - Participating 2

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: OIF - Non-Participating

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: OIF - Investment-Linked

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: SIF - Participating

Description	Row No.	Amount Outstanding	Provision for Doubtful Loans	Amount
Policy loans	1	28,031,234	0	28,031,234
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			28,031,234

ANNUAL RETURN: ANNEX 1D - INVESTMENT IN LOANS

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: SIF - Participating 2

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: SIF - Non-Participating

Description	Row No.	Amount Outstanding	Provision for Doubtful Loans	Amount
Policy loans	1	286,129	0	286,129
Mortgage loans	2	0	0	0
Other secured loans	3	0	0	0
Unsecured loans	4	60,927	0	60,927
Total (1 to 4) = Row 4 of Form 1	5			347,056

ANNUAL RETURN: ANNEX 1D - INVESTMENT IN LOANS

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: SIF - Investment-Linked

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: OIF - Participating

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: OIF - Participating 2

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: OIF - Non-Participating

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: OIF - Investment-Linked

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: SIF - Participating

Reporting Cycle: 2010 12

Description	Row No.	Notional Principal Amount	Amount
Derivatives			
Options:			
(a) Call options	1	0	0
(b) Put options	2	0	0
(c) Swaptions	3	0	0
(d) Other options	4	0	0
Total investments in options (1 to 4)	5	0	0
Futures contracts:			
(a) Currency futures contracts	6	0	0
(b) Interest rate futures contracts	7	0	0
(c) Other futures contracts	8	0	0
Total investments in futures contracts (6 to 8)	9	0	0
Forward contracts:			
(a) Currency forward contracts	10	0	0
(b) Interest rate forward contracts	11	0	0
(c) Other forward contracts	12	0	0
Total investments in forward contracts (10 to 12)	13	0	0
Swaps:			
(a) Interest rate swaps	14	0	0
(b) Currency swaps	15	8,400,000	828,592
(c) Other swaps	16	0	0
Total investments in swaps (14 to 16)	17	8,400,000	828,592
Other derivatives	18	0	0
Total investments in derivatives (5 + 9 + 13 + 17 + 18)	19	8,400,000	828,592
Other invested assets excluding derivatives			

Total investments in other invested assets excluding derivatives	40		0
Total = Row 6 of Form 1	41		828,592

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: SIF - Participating 2

Reporting Cycle: 2010 12

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

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

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: SIF - Non-Participating

Reporting Cycle: 2010 12

Description	Row No.	Notional Principal Amount	Amount
Derivatives			
Options:			
(a) Call options	1	0	0
(b) Put options	2	0	0
(c) Swaptions	3	0	0
(d) Other options	4	0	0
Total investments in options (1 to 4)	5	0	0
Futures contracts:			
(a) Currency futures contracts	6	0	0
(b) Interest rate futures contracts	7	0	0
(c) Other futures contracts	8	0	0
Total investments in futures contracts (6 to 8)	9	0	0
Forward contracts:			
(a) Currency forward contracts	10	0	0
(b) Interest rate forward contracts	11	0	0
(c) Other forward contracts	12	0	0
Total investments in forward contracts (10 to 12)	13	0	0
Swaps:			
(a) Interest rate swaps	14	0	0
(b) Currency swaps	15	1,400,000	138,099
(c) Other swaps	16	0	0
Total investments in swaps (14 to 16)	17	1,400,000	138,099
Other derivatives	18	0	0
Total investments in derivatives (5 + 9 + 13 + 17 + 18)	19	1,400,000	138,099
Other invested assets excluding derivatives			

Total investments in other invested assets excluding derivatives	40		0
Total = Row 6 of Form 1	41		138,099

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: SIF - Investment-Linked

Reporting Cycle: 2010 12

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

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

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: OIF - Participating

Reporting Cycle: 2010 12

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

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

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: OIF - Participating 2

Reporting Cycle: 2010 12

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

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

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: OIF - Non-Participating

Reporting Cycle: 2010 12

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

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

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: OIF - Investment-Linked

Reporting Cycle: 2010 12

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

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

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: SIF - Participating

Reporting Cycle: 2010 12

Description	Row No.	Amount
In respect of direct business		
Bad debts written off during the year	1	0
Ageing of outstanding premiums and agents' balances: <i>Outstanding period</i>		
Up to 3 months	2	2,004,310
Above 3 months but not exceeding 6 months	3	0
Above 6 months but not exceeding 12 months	4	0
Above 12 months	5	0
Gross total (2 to 5)	6	2,004,310
Provision for doubtful debts	7	0
Total outstanding premiums and agents' balances in respect of direct business (6 - 7)	8	2,004,310
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	2,004,310

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

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

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: SIF - Participating 2

Reporting Cycle: 2010 12

Description	Row No.	Amount
In respect of direct business		
Bad debts written off during the year	1	0
Ageing of outstanding premiums and agents' balances: <i>Outstanding period</i>		
Up to 3 months	2	0
Above 3 months but not exceeding 6 months	3	0
Above 6 months but not exceeding 12 months	4	0
Above 12 months	5	0
Gross total (2 to 5)	6	0
Provision for doubtful debts	7	0
Total outstanding premiums and agents' balances in respect of direct business (6 - 7)	8	0
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	0

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

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

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: SIF - Non-Participating

Reporting Cycle: 2010 12

Description	Row No.	Amount
In respect of direct business		
Bad debts written off during the year	1	0
Ageing of outstanding premiums and agents' balances: <i>Outstanding period</i>		
Up to 3 months	2	4,534,849
Above 3 months but not exceeding 6 months	3	959,425
Above 6 months but not exceeding 12 months	4	312,477
Above 12 months	5	698,765
Gross total (2 to 5)	6	6,505,516
Provision for doubtful debts	7	777,984
Total outstanding premiums and agents' balances in respect of direct business (6 - 7)	8	5,727,532
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	5,727,532

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

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

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: SIF - Investment-Linked

Reporting Cycle: 2010 12

Description	Row No.	Amount
In respect of direct business		
Bad debts written off during the year	1	0
Ageing of outstanding premiums and agents' balances: <i>Outstanding period</i>		
Up to 3 months	2	18,066
Above 3 months but not exceeding 6 months	3	0
Above 6 months but not exceeding 12 months	4	0
Above 12 months	5	0
Gross total (2 to 5)	6	18,066
Provision for doubtful debts	7	0
Total outstanding premiums and agents' balances in respect of direct business (6 - 7)	8	18,066
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	18,066

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

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

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: OIF - Participating

Reporting Cycle: 2010 12

Description	Row No.	Amount
In respect of direct business		
Bad debts written off during the year	1	0
Ageing of outstanding premiums and agents' balances: <i>Outstanding period</i>		
Up to 3 months	2	0
Above 3 months but not exceeding 6 months	3	0
Above 6 months but not exceeding 12 months	4	0
Above 12 months	5	0
Gross total (2 to 5)	6	0
Provision for doubtful debts	7	0
Total outstanding premiums and agents' balances in respect of direct business (6 - 7)	8	0
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	0

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

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

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: OIF - Participating 2

Reporting Cycle: 2010 12

Description	Row No.	Amount
In respect of direct business		
Bad debts written off during the year	1	0
Ageing of outstanding premiums and agents' balances: <i>Outstanding period</i>		
Up to 3 months	2	0
Above 3 months but not exceeding 6 months	3	0
Above 6 months but not exceeding 12 months	4	0
Above 12 months	5	0
Gross total (2 to 5)	6	0
Provision for doubtful debts	7	0
Total outstanding premiums and agents' balances in respect of direct business (6 - 7)	8	0
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	0

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

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

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: OIF - Non-Participating

Reporting Cycle: 2010 12

Description	Row No.	Amount
In respect of direct business		
Bad debts written off during the year	1	0
Ageing of outstanding premiums and agents' balances: <i>Outstanding period</i>		
Up to 3 months	2	0
Above 3 months but not exceeding 6 months	3	0
Above 6 months but not exceeding 12 months	4	0
Above 12 months	5	0
Gross total (2 to 5)	6	0
Provision for doubtful debts	7	0
Total outstanding premiums and agents' balances in respect of direct business (6 - 7)	8	0
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	0

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

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

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: OIF - Investment-Linked

Reporting Cycle: 2010 12

Description	Row No.	Amount
In respect of direct business		
Bad debts written off during the year	1	0
Ageing of outstanding premiums and agents' balances: <i>Outstanding period</i>		
Up to 3 months	2	0
Above 3 months but not exceeding 6 months	3	0
Above 6 months but not exceeding 12 months	4	0
Above 12 months	5	0
Gross total (2 to 5)	6	0
Provision for doubtful debts	7	0
Total outstanding premiums and agents' balances in respect of direct business (6 - 7)	8	0
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	0

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

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

ANNUAL RETURN: ANNEX 1G - STATEMENT OF REINSURANCE RECOVERABLES

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: SIF - Participating

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: SIF - Participating 2

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: SIF - Non-Participating

Description	Row No.	Amount
Reinsurance recoveries on unpaid claims	1	735,529
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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: SIF - Investment-Linked

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: OIF - Participating

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: OIF - Participating 2

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: OIF - Non-Participating

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: OIF - Investment-Linked

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: SIF - Participating

Description	Row No.	Amount
Motor vehicles	1	268,854
Computer equipment	2	183,806
Other fixed assets	3	1,098,385
Total (1 to 3) = Row 12 of Form 1	4	1,551,045

ANNUAL RETURN: ANNEX 1H - FIXED ASSETS

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: SIF - Participating 2

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: SIF - Non-Participating

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: SIF - Investment-Linked

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: OIF - Participating

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: OIF - Participating 2

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: OIF - Non-Participating

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: OIF - Investment-Linked

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

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: SIF - Participating

Description	Row No.	Amount
Balances due from head office / shareholders fund	1	16,563
Balances due from overseas branches / related corporations	2	6,624
Balances due from other insurance funds established and maintained under the Act	3	142,879
Total (1 to 3) = Row 13 of Form 1	4	166,066

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: SIF - Participating 2

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: SIF - Non-Participating

Description	Row No.	Amount
Balances due from head office / shareholders fund	1	365,859
Balances due from overseas branches / related corporations	2	68,467
Balances due from other insurance funds established and maintained under the Act	3	5,442,032
Total (1 to 3) = Row 13 of Form 1	4	5,876,358

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: SIF - Investment-Linked

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	177,942
Total (1 to 3) = Row 13 of Form 1	4	177,942

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: OIF - Participating

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: OIF - Participating 2

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: OIF - Non-Participating

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: OIF - Investment-Linked

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: SIF - Participating

Description	Row No.	Amount
Deposits with PUB& Telecom	1	5,720
Other receivables	2	28
Total = Row 14 of Form 1	26	5,748

ANNUAL RETURN: ANNEX 1J - BREAKDOWN OF OTHER ASSETS

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: SIF - Non-Participating

Description	Row No.	Amount
Deposits with PUB& Telecom	1	144,917
Rental deposits	2	481,405
Deposit - Others	3	1,988
Club membership	4	60,180
Prepayments	5	249,940
Rein Recoverables - Unpaid Claims	6	735,529
Other receivables	7	19,600
Total = Row 14 of Form 1	26	1,693,559

ANNUAL RETURN: ANNEX 1J - BREAKDOWN OF OTHER ASSETS

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: SIF - Investment-Linked

Description	Row No.	Amount
Investment Debtors	1	140,675
Management Fee Receivable	2	125,448
Total = Row 14 of Form 1	26	266,123

ANNUAL RETURN: ANNEX 1K - POLICY LIABILITIES OF PARTICIPATING FUND

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: SIF - Participating

Description	Row No.	Amount
Total assets	1	2,048,473,477
Balance in the surplus account	2	4,805,361
Other liabilities	3	43,390,462
Policy assets (1 - 2 - 3)	4	2,000,277,654
Sum of liability in respect of each policy of the participating fund	5	1,457,406,736
Minimum condition liability	6	1,002,183,317
Policy Liabilities (highest of 4, 5 or 6) = Row 16 of Form 1	7	2,000,277,654

ANNUAL RETURN: ANNEX 1K - POLICY LIABILITIES OF PARTICIPATING FUND

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: SIF - Participating 2

Description	Row No.	Amount
Total assets	1	0
Balance in the surplus account	2	0
Other liabilities	3	0
Policy assets (1 - 2 - 3)	4	0
Sum of liability in respect of each policy of the participating fund	5	0
Minimum condition liability	6	0
Policy Liabilities (highest of 4, 5 or 6) = Row 16 of Form 1	7	0

ANNUAL RETURN: ANNEX 1K - POLICY LIABILITIES OF PARTICIPATING FUND

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: OIF - Participating

Description	Row No.	Amount
Total assets	1	0
Balance in the surplus account	2	0
Other liabilities	3	0
Policy assets (1 - 2 - 3)	4	0
Sum of liability in respect of each policy of the participating fund	5	0
Minimum condition liability	6	0
Policy Liabilities (highest of 4, 5 or 6) = Row 16 of Form 1	7	0

ANNUAL RETURN: ANNEX 1K - POLICY LIABILITIES OF PARTICIPATING FUND

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: OIF - Participating 2

Description	Row No.	Amount
Total assets	1	0
Balance in the surplus account	2	0
Other liabilities	3	0
Policy assets (1 - 2 - 3)	4	0
Sum of liability in respect of each policy of the participating fund	5	0
Minimum condition liability	6	0
Policy Liabilities (highest of 4, 5 or 6) = Row 16 of Form 1	7	0

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: SIF - Participating

Description	Row No.	Amount
Balances due to head office / shareholders fund	1	0
Balances due to overseas branches / related corporations	2	3,482,940
Balances due to other insurance funds established and maintained under the Act	3	5,453,220
Total (1 to 3) = Row 22 of Form 1	4	8,936,160

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: SIF - Participating 2

Description	Row No.	Amount
Balances due to head office / shareholders fund	1	0
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	0

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: SIF - Non-Participating

Description	Row No.	Amount
Balances due to head office / shareholders fund	1	0
Balances due to overseas branches / related corporations	2	289,709
Balances due to other insurance funds established and maintained under the Act	3	143,458
Total (1 to 3) = Row 22 of Form 1	4	433,167

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: SIF - Investment-Linked

Description	Row No.	Amount
Balances due to head office / shareholders fund	1	0
Balances due to overseas branches / related corporations	2	0
Balances due to other insurance funds established and maintained under the Act	3	166,753
Total (1 to 3) = Row 22 of Form 1	4	166,753

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: OIF - Participating

Description	Row No.	Amount
Balances due to head office / shareholders fund	1	0
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	0

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: OIF - Participating 2

Description	Row No.	Amount
Balances due to head office / shareholders fund	1	0
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	0

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: OIF - Non-Participating

Description	Row No.	Amount
Balances due to head office / shareholders fund	1	0
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	0

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: OIF - Investment-Linked

Description	Row No.	Amount
Balances due to head office / shareholders fund	1	0
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	0

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: SIF - Participating

Description	Row No.	Amount
Investment creditors	1	2,944,001
Claims-interest accrued	2	1,335,353
Premium paid in advance by policyholders	3	7,430,116
Agents' balance (creditors)	4	2,846,219
Agents' remuneration payables	5	73,055
Other creditors	6	720,347
Rental deposit payables	7	144,875
GST payable	8	4,182
Fund Supermart	9	45,770
Suspense Account	10	280
Unidentified Cash Payable	11	9,620
Total = Row 23 of Form 1	26	15,553,818

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: SIF - Participating 2

Description	Row No.	Amount
Total = Row 23 of Form 1	26	0

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: SIF - Non-Participating

Description	Row No.	Amount
Amount due to CPF Board	1	175,815
Claims-interest accrued	2	38,611
Premium paid in advance by policyholders	3	690,296
Agents' remuneration payables	4	30,852
Salary& bonus payables	5	4,009,500
Agents' retirement benefits	6	1,265,342
Other creditors	7	2,661,482
Staff Retirement Gratuities	8	284,254
Rental deposit payables	9	45,725
GST payable	10	282,063
Taxation	11	2,731,940
Deferred tax	12	6,288,892
Trade Creditors	13	566,946
Unidentified Cash Payable	14	4,231
Total = Row 23 of Form 1	26	19,075,949

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: SIF - Investment-Linked

Description	Row No.	Amount
Investment creditors	1	474
Premium paid in advance by policyholders	2	35,050
Agents' balance (creditors)	3	13,548
GST payable	4	4,567
Taxation	5	1,001,000
Accrued Management Fee	6	156,665
Accrued Administrative Fee	7	4,241
Unidentified Cash Payable	8	334
Trailer Fee Payable	9	25,000
Total = Row 23 of Form 1	26	1,240,879

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: OIF - Participating

Description	Row No.	Amount
Total = Row 23 of Form 1	26	0

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: OIF - Participating 2

Description	Row No.	Amount
Total = Row 23 of Form 1	26	0

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: OIF - Non-Participating

Description	Row No.	Amount
Total = Row 23 of Form 1	26	0

ANNUAL RETURN: ANNEX 1M - BREAKDOWN OF OTHERS

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: OIF - Investment-Linked

Description	Row No.	Amount
Total = Row 23 of Form 1	26	0

ANNUAL RETURN: ANNEX 1N - SURPLUS

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: SIF - Participating

Description	Row No.	Amount
Surplus at beginning of period	1	4,062,509
Net income	2	4,805,361
Transfer (to) from head office / shareholders fund	3	-4,062,509
Surplus at End of Period (1 to 3) = Row 25 of Form 1	4	4,805,361

ANNUAL RETURN: ANNEX 1N - SURPLUS

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: SIF - Participating 2

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

ANNUAL RETURN: ANNEX 1N - SURPLUS

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: SIF - Non-Participating

Description	Row No.	Amount
Surplus at beginning of period	1	160,255,811
Net income	2	21,845,310
Transfer (to) from head office / shareholders fund	3	-1,000,000
Surplus at End of Period (1 to 3) = Row 25 of Form 1	4	181,101,121

ANNUAL RETURN: ANNEX 1N - SURPLUS

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: SIF - Investment-Linked

Description	Row No.	Amount
Surplus at beginning of period	1	908,447
Net income	2	-1,148,689
Transfer (to) from head office / shareholders fund	3	1,000,000
Surplus at End of Period (1 to 3) = Row 25 of Form 1	4	759,758

ANNUAL RETURN: ANNEX 1N - SURPLUS

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: OIF - Participating

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

ANNUAL RETURN: ANNEX 1N - SURPLUS

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: OIF - Participating 2

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

ANNUAL RETURN: ANNEX 1N - SURPLUS

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: OIF - Non-Participating

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

ANNUAL RETURN: ANNEX 1N - SURPLUS

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: OIF - Investment-Linked

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

**ANNUAL RETURN: ANNEX 1(i) - INFORMATION IN RESPECT OF REDUCTION IN VALUE OF LIABILITIES
DUE TO REINSURANCE CEDED TO REINSURERS IN RESPECT OF LIFE BUSINESS**

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: SIF - Participating

Description	Row No.	Participating policies	Non-participating policies	Investment-linked policies	Amount
Registered insurer	1	0	0	0	0
Authorised reinsurer / related corporation / head office / branch of head office of the registered insurer	2	0	0	0	0
Unregistered reinsurer	3	0	0	0	0
Total (1 to 3)	4	0	0	0	0

**ANNUAL RETURN: ANNEX 1(i) - INFORMATION IN RESPECT OF REDUCTION IN VALUE OF LIABILITIES
DUE TO REINSURANCE CEDED TO REINSURERS IN RESPECT OF LIFE BUSINESS**

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: SIF - Participating 2

Description	Row No.	Participating policies	Non-participating policies	Investment-linked policies	Amount
Registered insurer	1	0	0	0	0
Authorised reinsurer / related corporation / head office / branch of head office of the registered insurer	2	0	0	0	0
Unregistered reinsurer	3	0	0	0	0
Total (1 to 3)	4	0	0	0	0

**ANNUAL RETURN: ANNEX 1(i) - INFORMATION IN RESPECT OF REDUCTION IN VALUE OF LIABILITIES
DUE TO REINSURANCE CEDED TO REINSURERS IN RESPECT OF LIFE BUSINESS**

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: SIF - Non-Participating

Description	Row No.	Participating policies	Non-participating policies	Investment-linked policies	Amount
Registered insurer	1	0	0	0	0
Authorised reinsurer / related corporation / head office / branch of head office of the registered insurer	2	0	0	0	0
Unregistered reinsurer	3	0	0	0	0
Total (1 to 3)	4	0	0	0	0

**ANNUAL RETURN: ANNEX 1(i) - INFORMATION IN RESPECT OF REDUCTION IN VALUE OF LIABILITIES
DUE TO REINSURANCE CEDED TO REINSURERS IN RESPECT OF LIFE BUSINESS**

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: SIF - Investment-Linked

Description	Row No.	Participating policies	Non-participating policies	Investment-linked policies	Amount
Registered insurer	1	0	0	0	0
Authorised reinsurer / related corporation / head office / branch of head office of the registered insurer	2	0	0	0	0
Unregistered reinsurer	3	0	0	0	0
Total (1 to 3)	4	0	0	0	0

**ANNUAL RETURN: ANNEX 1(i) - INFORMATION IN RESPECT OF REDUCTION IN VALUE OF LIABILITIES
DUE TO REINSURANCE CEDED TO REINSURERS IN RESPECT OF LIFE BUSINESS**

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: OIF - Participating

Description	Row No.	Participating policies	Non-participating policies	Investment-linked policies	Amount
Registered insurer	1	0	0	0	0
Authorised reinsurer / related corporation / head office / branch of head office of the registered insurer	2	0	0	0	0
Unregistered reinsurer	3	0	0	0	0
Total (1 to 3)	4	0	0	0	0

**ANNUAL RETURN: ANNEX 1(i) - INFORMATION IN RESPECT OF REDUCTION IN VALUE OF LIABILITIES
DUE TO REINSURANCE CEDED TO REINSURERS IN RESPECT OF LIFE BUSINESS**

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: OIF - Participating 2

Description	Row No.	Participating policies	Non-participating policies	Investment-linked policies	Amount
Registered insurer	1	0	0	0	0
Authorised reinsurer / related corporation / head office / branch of head office of the registered insurer	2	0	0	0	0
Unregistered reinsurer	3	0	0	0	0
Total (1 to 3)	4	0	0	0	0

**ANNUAL RETURN: ANNEX 1(i) - INFORMATION IN RESPECT OF REDUCTION IN VALUE OF LIABILITIES
DUE TO REINSURANCE CEDED TO REINSURERS IN RESPECT OF LIFE BUSINESS**

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: OIF - Non-Participating

Description	Row No.	Participating policies	Non-participating policies	Investment-linked policies	Amount
Registered insurer	1	0	0	0	0
Authorised reinsurer / related corporation / head office / branch of head office of the registered insurer	2	0	0	0	0
Unregistered reinsurer	3	0	0	0	0
Total (1 to 3)	4	0	0	0	0

**ANNUAL RETURN: ANNEX 1(i) - INFORMATION IN RESPECT OF REDUCTION IN VALUE OF LIABILITIES
DUE TO REINSURANCE CEDED TO REINSURERS IN RESPECT OF LIFE BUSINESS**

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: OIF - Investment-Linked

Description	Row No.	Participating policies	Non-participating policies	Investment-linked policies	Amount
Registered insurer	1	0	0	0	0
Authorised reinsurer / related corporation / head office / branch of head office of the registered insurer	2	0	0	0	0
Unregistered reinsurer	3	0	0	0	0
Total (1 to 3)	4	0	0	0	0

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: SIF - Participating

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

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: SIF - Participating 2

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

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: SIF - Non-Participating

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

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: SIF - Investment-Linked

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

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: OIF - Participating

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

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: OIF - Participating 2

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

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: OIF - Non-Participating

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

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: OIF - Investment-Linked

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: SIF - Participating

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

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

As in the previous years, Policy Liabilities include provision for future PAR Fund Tax Liabilities.

This provision was computed as sum of
 - Present value of projected future profits attributable to the PAR fund policyholders taxed at the concessionary tax rate of 10%.

As at 31 December 2010, this deferred tax provision amounted to S\$123,501,523.

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: SIF - Participating 2

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

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

NIL

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

NIL

Note 5 In respect of financial guarantee business -

Amount

(a) where premiums are payable in instalments, the present value of future instalment premiums payable by the insured in a future accounting period

0

and discount rate used

0

(b) where the premiums are payable in full at the commencement of the policy of insurance, the full amount of the premiums payable by the insured in the accounting period in which the policy commences.

0

ANNUAL RETURN: NOTES TO FORM 1

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: SIF - Non-Participating

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

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

NIL

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

There was an adjustment made in 2010 for over accrual of S\$2,631,500 in provision for Experience Refund under Other Liabilities.

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: SIF - Investment-Linked

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

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

NIL

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

NIL

Note 5 In respect of financial guarantee business -

Amount

(a) where premiums are payable in instalments, the present value of future instalment premiums payable by the insured in a future accounting period

0

and discount rate used

0

(b) where the premiums are payable in full at the commencement of the policy of insurance, the full amount of the premiums payable by the insured in the accounting period in which the policy commences.

0

ANNUAL RETURN: NOTES TO FORM 1

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: OIF - Participating

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

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

NIL

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

NIL

Note 5 In respect of financial guarantee business -

Amount

(a) where premiums are payable in instalments, the present value of future instalment premiums payable by the insured in a future accounting period

0

and discount rate used

0

(b) where the premiums are payable in full at the commencement of the policy of insurance, the full amount of the premiums payable by the insured in the accounting period in which the policy commences.

0

ANNUAL RETURN: NOTES TO FORM 1

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: OIF - Participating 2

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

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

NIL

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

NIL

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

ANNUAL RETURN: NOTES TO FORM 1

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: OIF - Non-Participating

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

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

NIL

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

NIL

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

ANNUAL RETURN: NOTES TO FORM 1

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: OIF - Investment-Linked

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

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

NIL

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

NIL

Note 5 In respect of financial guarantee business -

Amount

(a) where premiums are payable in instalments, the present value of future instalment premiums payable by the insured in a future accounting period

0

and discount rate used

0

(b) where the premiums are payable in full at the commencement of the policy of insurance, the full amount of the premiums payable by the insured in the accounting period in which the policy commences.

0

ANNUAL RETURN: FORM 1 - ADDITIONAL INFORMATION

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle 2010 12

NIL

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: SIF - Participating

Description	Annex	Row No.	Amount
Gross premiums	2A	1	216,197,806
Less: Outward reinsurance premiums	2B	2	790,178
Investment revenue	2C	3	128,888,390
Less: Investment expenses		4	1,793,056
Other income	2D	5	1,179,778
Total Income (1 to 5)		6	343,682,740
Gross claims settled	2E	7	152,048,178
Less: Reinsurance recoveries		8	41,981
Management expenses	2F	9	10,702,303
Distribution expenses	2G	10	34,539,531
Increase (decrease) in net policy liabilities	2H	11	140,989,646
Provision for doubtful debts/ bad debts written off on receivables		12	0
Taxation expenses		13	24,138
Other expenses	2I	14	615,564
Total Outgo (7 to 14)		15	338,877,379
Net Income (6 - 15)	2J	16	4,805,361

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: SIF - Participating 2

Description	Annex	Row No.	Amount
Gross premiums	2A	1	0
Less: Outward reinsurance premiums	2B	2	0
Investment revenue	2C	3	0
Less: Investment expenses		4	0
Other income	2D	5	0
Total Income (1 to 5)		6	0
Gross claims settled	2E	7	0
Less: Reinsurance recoveries		8	0
Management expenses	2F	9	0
Distribution expenses	2G	10	0
Increase (decrease) in net policy liabilities	2H	11	0
Provision for doubtful debts/ bad debts written off on receivables		12	0
Taxation expenses		13	0
Other expenses	2I	14	0
Total Outgo (7 to 14)		15	0
Net Income (6 - 15)	2J	16	0

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: SIF - Non-Participating

Description	Annex	Row No.	Amount
Gross premiums	2A	1	50,648,436
Less: Outward reinsurance premiums	2B	2	6,504,731
Investment revenue	2C	3	25,837,076
Less: Investment expenses		4	372,967
Other income	2D	5	190,800
Total Income (1 to 5)		6	69,798,614
Gross claims settled	2E	7	35,251,988
Less: Reinsurance recoveries		8	4,885,612
Management expenses	2F	9	6,810,846
Distribution expenses	2G	10	6,298,056
Increase (decrease) in net policy liabilities	2H	11	754,753
Provision for doubtful debts/ bad debts written off on receivables		12	(304,241)
Taxation expenses		13	2,777,724
Other expenses	2I	14	1,249,790
Total Outgo (7 to 14)		15	47,953,304
Net Income (6 - 15)	2J	16	21,845,310

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: SIF - Investment-Linked

Description	Annex	Row No.	Amount
Gross premiums	2A	1	5,387,763
Less: Outward reinsurance premiums	2B	2	12,077
Investment revenue	2C	3	5,428,070
Less: Investment expenses		4	411,130
Other income	2D	5	564,267
Total Income (1 to 5)		6	10,956,893
Gross claims settled	2E	7	8,542,158
Less: Reinsurance recoveries		8	0
Management expenses	2F	9	877,251
Distribution expenses	2G	10	229,150
Increase (decrease) in net policy liabilities	2H	11	1,950,851
Provision for doubtful debts/ bad debts written off on receivables		12	0
Taxation expenses		13	118,736
Other expenses	2I	14	387,436
Total Outgo (7 to 14)		15	12,105,582
Net Income (6 - 15)	2J	16	(1,148,689)

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: OIF - Participating

Description	Annex	Row No.	Amount
Gross premiums	2A	1	0
Less: Outward reinsurance premiums	2B	2	0
Investment revenue	2C	3	0
Less: Investment expenses		4	0
Other income	2D	5	0
Total Income (1 to 5)		6	0
Gross claims settled	2E	7	0
Less: Reinsurance recoveries		8	0
Management expenses	2F	9	0
Distribution expenses	2G	10	0
Increase (decrease) in net policy liabilities	2H	11	0
Provision for doubtful debts/ bad debts written off on receivables		12	0
Taxation expenses		13	0
Other expenses	2I	14	0
Total Outgo (7 to 14)		15	0
Net Income (6 - 15)	2J	16	0

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: OIF - Participating 2

Description	Annex	Row No.	Amount
Gross premiums	2A	1	0
Less: Outward reinsurance premiums	2B	2	0
Investment revenue	2C	3	0
Less: Investment expenses		4	0
Other income	2D	5	0
Total Income (1 to 5)		6	0
Gross claims settled	2E	7	0
Less: Reinsurance recoveries		8	0
Management expenses	2F	9	0
Distribution expenses	2G	10	0
Increase (decrease) in net policy liabilities	2H	11	0
Provision for doubtful debts/ bad debts written off on receivables		12	0
Taxation expenses		13	0
Other expenses	2I	14	0
Total Outgo (7 to 14)		15	0
Net Income (6 - 15)	2J	16	0

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: OIF - Non-Participating

Description	Annex	Row No.	Amount
Gross premiums	2A	1	0
Less: Outward reinsurance premiums	2B	2	0
Investment revenue	2C	3	0
Less: Investment expenses		4	0
Other income	2D	5	0
Total Income (1 to 5)		6	0
Gross claims settled	2E	7	0
Less: Reinsurance recoveries		8	0
Management expenses	2F	9	0
Distribution expenses	2G	10	0
Increase (decrease) in net policy liabilities	2H	11	0
Provision for doubtful debts/ bad debts written off on receivables		12	0
Taxation expenses		13	0
Other expenses	2I	14	0
Total Outgo (7 to 14)		15	0
Net Income (6 - 15)	2J	16	0

ANNUAL RETURN: FORM 2 - FUND PROFIT AND LOSS ACCOUNT

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: OIF - Investment-Linked

Description	Annex	Row No.	Amount
Gross premiums	2A	1	0
Less: Outward reinsurance premiums	2B	2	0
Investment revenue	2C	3	0
Less: Investment expenses		4	0
Other income	2D	5	0
Total Income (1 to 5)		6	0
Gross claims settled	2E	7	0
Less: Reinsurance recoveries		8	0
Management expenses	2F	9	0
Distribution expenses	2G	10	0
Increase (decrease) in net policy liabilities	2H	11	0
Provision for doubtful debts/ bad debts written off on receivables		12	0
Taxation expenses		13	0
Other expenses	2I	14	0
Total Outgo (7 to 14)		15	0
Net Income (6 - 15)	2J	16	0

**ANNUAL RETURN: ANNEX 2A - PREMIUM REVENUE IN RESPECT
OF LIFE BUSINESS**

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: SIF - Participating

Description	Row No.	Amount
Individual business:		
Single premiums	1	47,427,001
Regular premiums - new business	2	38,287,665
Regular premiums - renewal business	3	130,483,140
Group business:		
Premiums	4	0
Direct insurance premiums (1 to 4)	5	216,197,806
Inward reinsurance premiums	6	0
Total (5 to 6) = Row 1 of Form 2	7	216,197,806

**ANNUAL RETURN: ANNEX 2A - PREMIUM REVENUE IN RESPECT
OF LIFE BUSINESS**

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: SIF - Participating 2

Description	Row No.	Amount
Individual business:		
Single premiums	1	0
Regular premiums - new business	2	0
Regular premiums - renewal business	3	0
Group business:		
Premiums	4	0
Direct insurance premiums (1 to 4)	5	0
Inward reinsurance premiums	6	0
Total (5 to 6) = Row 1 of Form 2	7	0

**ANNUAL RETURN: ANNEX 2A - PREMIUM REVENUE IN RESPECT
OF LIFE BUSINESS**

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: SIF - Non-Participating

Description	Row No.	Amount
Individual business:		
Single premiums	1	5,212,840
Regular premiums - new business	2	3,482,035
Regular premiums - renewal business	3	7,632,233
Group business:		
Premiums	4	34,196,318
Direct insurance premiums (1 to 4)	5	50,523,426
Inward reinsurance premiums	6	125,010
Total (5 to 6) = Row 1 of Form 2	7	50,648,436

**ANNUAL RETURN: ANNEX 2A - PREMIUM REVENUE IN RESPECT
OF LIFE BUSINESS**

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: SIF - Investment-Linked

Description	Row No.	Amount
Individual business:		
Single premiums	1	3,875,300
Regular premiums - new business	2	55,429
Regular premiums - renewal business	3	1,457,034
Group business:		
Premiums	4	0
Direct insurance premiums (1 to 4)	5	5,387,763
Inward reinsurance premiums	6	0
Total (5 to 6) = Row 1 of Form 2	7	5,387,763

**ANNUAL RETURN: ANNEX 2A - PREMIUM REVENUE IN RESPECT
OF LIFE BUSINESS**

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: OIF - Participating

Description	Row No.	Amount
Individual business:		
Single premiums	1	0
Regular premiums - new business	2	0
Regular premiums - renewal business	3	0
Group business:		
Premiums	4	0
Direct insurance premiums (1 to 4)	5	0
Inward reinsurance premiums	6	0
Total (5 to 6) = Row 1 of Form 2	7	0

**ANNUAL RETURN: ANNEX 2A - PREMIUM REVENUE IN RESPECT
OF LIFE BUSINESS**

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: OIF - Participating 2

Description	Row No.	Amount
Individual business:		
Single premiums	1	0
Regular premiums - new business	2	0
Regular premiums - renewal business	3	0
Group business:		
Premiums	4	0
Direct insurance premiums (1 to 4)	5	0
Inward reinsurance premiums	6	0
Total (5 to 6) = Row 1 of Form 2	7	0

**ANNUAL RETURN: ANNEX 2A - PREMIUM REVENUE IN RESPECT
OF LIFE BUSINESS**

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: OIF - Non-Participating

Description	Row No.	Amount
Individual business:		
Single premiums	1	0
Regular premiums - new business	2	0
Regular premiums - renewal business	3	0
Group business:		
Premiums	4	0
Direct insurance premiums (1 to 4)	5	0
Inward reinsurance premiums	6	0
Total (5 to 6) = Row 1 of Form 2	7	0

**ANNUAL RETURN: ANNEX 2A - PREMIUM REVENUE IN RESPECT
OF LIFE BUSINESS**

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: OIF - Investment-Linked

Description	Row No.	Amount
Individual business:		
Single premiums	1	0
Regular premiums - new business	2	0
Regular premiums - renewal business	3	0
Group business:		
Premiums	4	0
Direct insurance premiums (1 to 4)	5	0
Inward reinsurance premiums	6	0
Total (5 to 6) = Row 1 of Form 2	7	0

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: SIF - Participating

Description	Row No.	Amount
Registered insurer / foreign insurer under the foreign insurer scheme	1	0
Authorised reinsurer / related corporation / head office / branch of head office of the registered insurer	2	790,178
Unregistered reinsurer	3	0
Total (1 to 3) = Row 2 of Form 2	4	790,178

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: SIF - Participating 2

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

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: SIF - Non-Participating

Description	Row No.	Amount
Registered insurer / foreign insurer under the foreign insurer scheme	1	0
Authorised reinsurer / related corporation / head office / branch of head office of the registered insurer	2	6,504,731
Unregistered reinsurer	3	0
Total (1 to 3) = Row 2 of Form 2	4	6,504,731

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: SIF - Investment-Linked

Description	Row No.	Amount
Registered insurer / foreign insurer under the foreign insurer scheme	1	0
Authorised reinsurer / related corporation / head office / branch of head office of the registered insurer	2	12,077
Unregistered reinsurer	3	0
Total (1 to 3) = Row 2 of Form 2	4	12,077

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: OIF - Participating

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

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: OIF - Participating 2

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

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: OIF - Non-Participating

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

ANNUAL RETURN: ANNEX 2B - OUTWARD REINSURANCE PREMIUMS

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: OIF - Investment-Linked

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

ANNUAL RETURN: Annex 2C - Investment Revenue

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: SIF - Participating

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	18,111,516	-7,265,965	43,533,570	54,379,121
Debt securities	2	43,363,200	11,570,469	7,829,866	62,763,535
Land and Buildings	3	656,712	0	7,410,975	8,067,687
Loans	4	1,967,907	0	0	1,967,907
Cash and deposits	5	258,447	0	0	258,447
Other invested assets	6	0	554,950	896,743	1,451,693
Total (1 to 6) = Row 3 of Form 2	7				128,888,390

ANNUAL RETURN: Annex 2C - Investment Revenue

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: SIF - Participating 2

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	0	0	0
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				0

ANNUAL RETURN: Annex 2C - Investment Revenue

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: SIF - Non-Participating

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	3,532,640	-1,676,082	7,485,381	9,341,939
Debt securities	2	9,468,043	2,812,666	1,359,978	13,640,687
Land and Buildings	3	207,269	0	2,339,025	2,546,294
Loans	4	18,174	0	0	18,174
Cash and deposits	5	27,685	0	0	27,685
Other invested assets	6	0	106,025	156,272	262,297
Total (1 to 6) = Row 3 of Form 2	7				25,837,076

ANNUAL RETURN: Annex 2C - Investment Revenue

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: SIF - Investment-Linked

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	1,777,632	3,650,423	5,428,055
Debt securities	2	0	0	0	0
Land and Buildings	3	0	0	0	0
Loans	4	6	0	0	6
Cash and deposits	5	9	0	0	9
Other invested assets	6	0	0	0	0
Total (1 to 6) = Row 3 of Form 2	7				5,428,070

ANNUAL RETURN: Annex 2C - Investment Revenue

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: OIF - Participating

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	0	0	0
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				0

ANNUAL RETURN: Annex 2C - Investment Revenue

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: OIF - Participating 2

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	0	0	0
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				0

ANNUAL RETURN: Annex 2C - Investment Revenue

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: OIF - Non-Participating

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	0	0	0
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				0

ANNUAL RETURN: Annex 2C - Investment Revenue

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: OIF - Investment-Linked

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	0	0	0
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				0

ANNUAL RETURN: Annex 2C(a) - Investment Revenue Of Assets In Surplus Account Of Participating Fund

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: SIF - Participating

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	0	0	0
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	0	0	0	0

ANNUAL RETURN: Annex 2C(a) - Investment Revenue Of Assets In Surplus Account Of Participating Fund

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: SIF - Participating 2

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	0	0	0
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	0	0	0	0

ANNUAL RETURN: Annex 2C(a) - Investment Revenue Of Assets In Surplus Account Of Participating Fund

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: OIF - Participating

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	0	0	0
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	0	0	0	0

ANNUAL RETURN: Annex 2C(a) - Investment Revenue Of Assets In Surplus Account Of Participating Fund

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: OIF - Participating 2

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	0	0	0
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	0	0	0	0

ANNUAL RETURN: Annex 2C(b) - Investment Revenue Of Assets In Unit Reserves Of Investment-linked Fund

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: SIF - Investment-Linked

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	1,777,632	3,650,423	5,428,055
Debt securities	2	0	0	0	0
Land and Buildings	3	0	0	0	0
Loans	4	6	0	0	6
Cash and deposits	5	9	0	0	9
Other invested assets	6	0	0	0	0
Total (1 to 6) = Row 3 of Form 2	7	15	1,777,632	3,650,423	5,428,070

ANNUAL RETURN: Annex 2C(b) - Investment Revenue Of Assets In Unit Reserves Of Investment-linked Fund

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: OIF - Investment-Linked

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	0	0	0
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	0	0	0	0

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: SIF - Participating

Description	Row No.	Amount
Commission from NTUC Income	1	33,066
Commission from Aviva	2	16,924
Assignment fee	3	930
Government Grant - Job Credits	4	51,728
Others - Interest Income	5	743,940
Others - Sundry Receipts	6	333,190
Total = Row 5 of Form 2	26	1,179,778

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: SIF - Participating 2

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

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: SIF - Non-Participating

Description	Row No.	Amount
Assignment fee	1	255
Government Grant - Job credits	2	26,127
Sundry receipts - Income from GMC	3	113,715
Others - Interest income	4	45,586
Others - Sundry receipts	5	5,117
Total = Row 5 of Form 2	26	190,800

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: SIF - Investment-Linked

Description	Row No.	Amount
Assignment fee	1	45
Government Grant - Job Credits	2	4,121
Others - sundry receipts	3	176
Premium invested	4	-5,359,094
Fund invested	5	4,816,170
Mortality charges	6	235,158
Policy fee	7	51,230
Administration fee	8	330
Premium on investment	9	-29,162
Bid offer spread	10	268,375
Coverage debt settled	11	284,826
Coverage debt	12	-286,718
Miscellaneous unit accounting	13	-1,829
Non invested amount	14	29,162
Management fee rebates	15	551,477
Total = Row 5 of Form 2	26	564,267

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: OIF - Participating

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

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: OIF - Participating 2

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

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: OIF - Non-Participating

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

ANNUAL RETURN: ANNEX 2D - BREAKDOWN OF OTHER INCOME

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: OIF - Investment-Linked

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

ANNUAL RETURN: ANNEX 2E - CLAIMS OF DIRECT LIFE INSURER

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: SIF - Participating

Description	Row No.	Amount
Death, total permanent disability, critical illness	1	6,794,479
Accident and health benefits other than total permanent disability and critical illness	2	0
Maturity / anticipated endowment	3	135,056,816
Surrenders	4	10,062,931
Annuities	5	133,952
Cash bonuses	6	0
Others	7	0
Total (1 to 7) = Row 7 of Form 2	8	152,048,178

ANNUAL RETURN: ANNEX 2E - CLAIMS OF DIRECT LIFE INSURER

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: SIF - Participating 2

Description	Row No.	Amount
Death, total permanent disability, critical illness	1	0
Accident and health benefits other than total permanent disability and critical illness	2	0
Maturity / anticipated endowment	3	0
Surrenders	4	0
Annuities	5	0
Cash bonuses	6	0
Others	7	0
Total (1 to 7) = Row 7 of Form 2	8	0

ANNUAL RETURN: ANNEX 2E - CLAIMS OF DIRECT LIFE INSURER

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: SIF - Non-Participating

Description	Row No.	Amount
Death, total permanent disability, critical illness	1	7,574,228
Accident and health benefits other than total permanent disability and critical illness	2	17,495,423
Maturity / anticipated endowment	3	2,952,884
Surrenders	4	310,910
Annuities	5	6,623,496
Cash bonuses	6	0
Others	7	295,047
Total (1 to 7) = Row 7 of Form 2	8	35,251,988

ANNUAL RETURN: ANNEX 2E - CLAIMS OF DIRECT LIFE INSURER

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: SIF - Investment-Linked

Description	Row No.	Amount
Death, total permanent disability, critical illness	1	88,000
Accident and health benefits other than total permanent disability and critical illness	2	0
Maturity / anticipated endowment	3	0
Surrenders	4	8,454,158
Annuities	5	0
Cash bonuses	6	0
Others	7	0
Total (1 to 7) = Row 7 of Form 2	8	8,542,158

ANNUAL RETURN: ANNEX 2E - CLAIMS OF DIRECT LIFE INSURER

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: OIF - Participating

Description	Row No.	Amount
Death, total permanent disability, critical illness	1	0
Accident and health benefits other than total permanent disability and critical illness	2	0
Maturity / anticipated endowment	3	0
Surrenders	4	0
Annuities	5	0
Cash bonuses	6	0
Others	7	0
Total (1 to 7) = Row 7 of Form 2	8	0

ANNUAL RETURN: ANNEX 2E - CLAIMS OF DIRECT LIFE INSURER

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: OIF - Participating 2

Description	Row No.	Amount
Death, total permanent disability, critical illness	1	0
Accident and health benefits other than total permanent disability and critical illness	2	0
Maturity / anticipated endowment	3	0
Surrenders	4	0
Annuities	5	0
Cash bonuses	6	0
Others	7	0
Total (1 to 7) = Row 7 of Form 2	8	0

ANNUAL RETURN: ANNEX 2E - CLAIMS OF DIRECT LIFE INSURER

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: OIF - Non-Participating

Description	Row No.	Amount
Death, total permanent disability, critical illness	1	0
Accident and health benefits other than total permanent disability and critical illness	2	0
Maturity / anticipated endowment	3	0
Surrenders	4	0
Annuities	5	0
Cash bonuses	6	0
Others	7	0
Total (1 to 7) = Row 7 of Form 2	8	0

ANNUAL RETURN: ANNEX 2E - CLAIMS OF DIRECT LIFE INSURER

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: OIF - Investment-Linked

Description	Row No.	Amount
Death, total permanent disability, critical illness	1	0
Accident and health benefits other than total permanent disability and critical illness	2	0
Maturity / anticipated endowment	3	0
Surrenders	4	0
Annuities	5	0
Cash bonuses	6	0
Others	7	0
Total (1 to 7) = Row 7 of Form 2	8	0

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: SIF - Participating

Description	Row No.	Amount
Staff salaries & expenses	1	7,467,185
Office rent	2	816,389
Head office / parent company expenses	3	0
Directors' fees	4	106,200
Audit fees	5	225,120
Managing agent's fees	6	0
Repairs and maintenance	7	309,716
Public utilities	8	43,809
Printing, stationery and periodicals	9	152,485
Postage, telephone and telex charges	10	181,404
Computer charges	11	15,259
Hire of office equipment	12	23,813
Licence and association fees	13	81,859
Advertising and subscriptions	14	69,088
Entertainment	15	37,589
Travelling expenses	16	27,523
Staff recruitment	1	43,979
Office cleaning	2	27,247
Insurance general	3	76,847
Legal and professional fees	4	128,674
Miscellaneous expenses	5	408,953
Non claimable GST	6	212,365
IT Outsource	7	246,799
Total = Row 9 of Form 2	27	10,702,303

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: SIF - Participating 2

Description	Row No.	Amount
Staff salaries & expenses	1	0
Office rent	2	0
Head office / parent company expenses	3	0
Directors' fees	4	0
Audit fees	5	0
Managing agent's fees	6	0
Repairs and maintenance	7	0
Public utilities	8	0
Printing, stationery and periodicals	9	0
Postage, telephone and telex charges	10	0
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	0
Total = Row 9 of Form 2	27	0

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: SIF - Non-Participating

Description	Row No.	Amount
Staff salaries & expenses	1	4,946,549
Office rent	2	412,346
Head office / parent company expenses	3	0
Directors' fees	4	53,640
Audit fees	5	113,704
Managing agent's fees	6	0
Repairs and maintenance	7	158,766
Public utilities	8	22,127
Printing, stationery and periodicals	9	81,285
Postage, telephone and telex charges	10	82,827
Computer charges	11	11,223
Hire of office equipment	12	12,028
Licence and association fees	13	41,346
Advertising and subscriptions	14	40,227
Entertainment	15	29,602
Travelling expenses	16	16,563
Staff recruitment	1	22,713
Office cleaning	2	13,762
Insurance general	3	39,821
Legal and professional fees	4	61,293
Miscellaneous expenses	5	289,122
Non claimable GST	6	237,248
IT outsource	7	124,654
Total = Row 9 of Form 2	27	6,810,846

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: SIF - Investment-Linked

Description	Row No.	Amount
Staff salaries & expenses	1	594,801
Office rent	2	65,034
Head office / parent company expenses	3	0
Directors' fees	4	8,460
Audit fees	5	17,933
Managing agent's fees	6	0
Repairs and maintenance	7	24,672
Public utilities	8	3,490
Printing, stationery and periodicals	9	22,893
Postage, telephone and telex charges	10	12,444
Computer charges	11	1,216
Hire of office equipment	12	1,897
Licence and association fees	13	6,521
Advertising and subscriptions	14	5,504
Entertainment	15	2,994
Travelling expenses	16	2,193
Staff recruitment	1	3,503
Office cleaning	2	2,171
Insurance general	3	6,122
Legal and professional fees	4	9,844
Miscellaneous expenses	5	48,504
Non claimable GST	6	17,395
IT outsource	7	19,660
Total = Row 9 of Form 2	27	877,251

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: OIF - Participating

Description	Row No.	Amount
Staff salaries & expenses	1	0
Office rent	2	0
Head office / parent company expenses	3	0
Directors' fees	4	0
Audit fees	5	0
Managing agent's fees	6	0
Repairs and maintenance	7	0
Public utilities	8	0
Printing, stationery and periodicals	9	0
Postage, telephone and telex charges	10	0
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	0
Total = Row 9 of Form 2	27	0

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: OIF - Participating 2

Description	Row No.	Amount
Staff salaries & expenses	1	0
Office rent	2	0
Head office / parent company expenses	3	0
Directors' fees	4	0
Audit fees	5	0
Managing agent's fees	6	0
Repairs and maintenance	7	0
Public utilities	8	0
Printing, stationery and periodicals	9	0
Postage, telephone and telex charges	10	0
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	0
Total = Row 9 of Form 2	27	0

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: OIF - Non-Participating

Description	Row No.	Amount
Staff salaries & expenses	1	0
Office rent	2	0
Head office / parent company expenses	3	0
Directors' fees	4	0
Audit fees	5	0
Managing agent's fees	6	0
Repairs and maintenance	7	0
Public utilities	8	0
Printing, stationery and periodicals	9	0
Postage, telephone and telex charges	10	0
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	0
Total = Row 9 of Form 2	27	0

ANNUAL RETURN: ANNEX 2F - MANAGEMENT EXPENSES

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: OIF - Investment-Linked

Description	Row No.	Amount
Staff salaries & expenses	1	0
Office rent	2	0
Head office / parent company expenses	3	0
Directors' fees	4	0
Audit fees	5	0
Managing agent's fees	6	0
Repairs and maintenance	7	0
Public utilities	8	0
Printing, stationery and periodicals	9	0
Postage, telephone and telex charges	10	0
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	0
Total = Row 9 of Form 2	27	0

**ANNUAL RETURN: ANNEX 2G - DISTRIBUTION EXPENSES IN RESPECT
OF LIFE BUSINESS**

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: SIF - Participating

Description	Row No.	Amount
Individual business:		
First period commissions - single premium	1	699,055
First period commissions - regular premium	2	11,552,408
Renewal commissions	3	5,984,084
Group business:		
Commissions	4	0
Overriding commissions	5	11,452,433
Production and other bonuses	6	381,247
Trailer fees	7	0
Cost of benefits and services	8	3,925,042
Other cash payments	9	545,262
Total distribution cost excluding reinsurance commissions (1 to 9)	10	34,539,531
Reinsurance commissions	11	0
Total (10 - 11) = Row 10 of Form 2	12	34,539,531

**ANNUAL RETURN: ANNEX 2G - DISTRIBUTION EXPENSES IN RESPECT
OF LIFE BUSINESS**

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: SIF - Participating 2

Description	Row No.	Amount
Individual business:		
First period commissions - single premium	1	0
First period commissions - regular premium	2	0
Renewal commissions	3	0
Group business:		
Commissions	4	0
Overriding commissions	5	0
Production and other bonuses	6	0
Trailer fees	7	0
Cost of benefits and services	8	0
Other cash payments	9	0
Total distribution cost excluding reinsurance commissions (1 to 9)	10	0
Reinsurance commissions	11	0
Total (10 - 11) = Row 10 of Form 2	12	0

**ANNUAL RETURN: ANNEX 2G - DISTRIBUTION EXPENSES IN RESPECT
OF LIFE BUSINESS**

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: SIF - Non-Participating

Description	Row No.	Amount
Individual business:		
First period commissions - single premium	1	37,715
First period commissions - regular premium	2	1,258,534
Renewal commissions	3	366,857
Group business:		
Commissions	4	3,412,869
Overriding commissions	5	714,210
Production and other bonuses	6	23,776
Trailer fees	7	0
Cost of benefits and services	8	466,522
Other cash payments	9	47,485
Total distribution cost excluding reinsurance commissions (1 to 9)	10	6,327,968
Reinsurance commissions	11	29,912
Total (10 - 11) = Row 10 of Form 2	12	6,298,056

**ANNUAL RETURN: ANNEX 2G - DISTRIBUTION EXPENSES IN RESPECT
OF LIFE BUSINESS**

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: SIF - Investment-Linked

Description	Row No.	Amount
Individual business:		
First period commissions - single premium	1	77,836
First period commissions - regular premium	2	16,993
Renewal commissions	3	56,683
Group business:		
Commissions	4	0
Overriding commissions	5	37,564
Production and other bonuses	6	1,251
Trailer fees	7	24,383
Cost of benefits and services	8	12,647
Other cash payments	9	1,793
Total distribution cost excluding reinsurance commissions (1 to 9)	10	229,150
Reinsurance commissions	11	0
Total (10 - 11) = Row 10 of Form 2	12	229,150

**ANNUAL RETURN: ANNEX 2G - DISTRIBUTION EXPENSES IN RESPECT
OF LIFE BUSINESS**

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: OIF - Participating

Description	Row No.	Amount
Individual business:		
First period commissions - single premium	1	0
First period commissions - regular premium	2	0
Renewal commissions	3	0
Group business:		
Commissions	4	0
Overriding commissions	5	0
Production and other bonuses	6	0
Trailer fees	7	0
Cost of benefits and services	8	0
Other cash payments	9	0
Total distribution cost excluding reinsurance commissions (1 to 9)	10	0
Reinsurance commissions	11	0
Total (10 - 11) = Row 10 of Form 2	12	0

**ANNUAL RETURN: ANNEX 2G - DISTRIBUTION EXPENSES IN RESPECT
OF LIFE BUSINESS**

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: OIF - Participating 2

Description	Row No.	Amount
Individual business:		
First period commissions - single premium	1	0
First period commissions - regular premium	2	0
Renewal commissions	3	0
Group business:		
Commissions	4	0
Overriding commissions	5	0
Production and other bonuses	6	0
Trailer fees	7	0
Cost of benefits and services	8	0
Other cash payments	9	0
Total distribution cost excluding reinsurance commissions (1 to 9)	10	0
Reinsurance commissions	11	0
Total (10 - 11) = Row 10 of Form 2	12	0

**ANNUAL RETURN: ANNEX 2G - DISTRIBUTION EXPENSES IN RESPECT
OF LIFE BUSINESS**

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: OIF - Non-Participating

Description	Row No.	Amount
Individual business:		
First period commissions - single premium	1	0
First period commissions - regular premium	2	0
Renewal commissions	3	0
Group business:		
Commissions	4	0
Overriding commissions	5	0
Production and other bonuses	6	0
Trailer fees	7	0
Cost of benefits and services	8	0
Other cash payments	9	0
Total distribution cost excluding reinsurance commissions (1 to 9)	10	0
Reinsurance commissions	11	0
Total (10 - 11) = Row 10 of Form 2	12	0

**ANNUAL RETURN: ANNEX 2G - DISTRIBUTION EXPENSES IN RESPECT
OF LIFE BUSINESS**

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: OIF - Investment-Linked

Description	Row No.	Amount
Individual business:		
First period commissions - single premium	1	0
First period commissions - regular premium	2	0
Renewal commissions	3	0
Group business:		
Commissions	4	0
Overriding commissions	5	0
Production and other bonuses	6	0
Trailer fees	7	0
Cost of benefits and services	8	0
Other cash payments	9	0
Total distribution cost excluding reinsurance commissions (1 to 9)	10	0
Reinsurance commissions	11	0
Total (10 - 11) = Row 10 of Form 2	12	0

**ANNUAL RETURN: ANNEX 2H - NET POLICY LIABILITIES IN RESPECT
OF LIFE BUSINESS**

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: SIF - Participating

Description	Row No.	Amount
Net policy liabilities at end of period	1	2,000,277,654
Net policy liabilities at beginning of period	2	1,859,288,008
Increase (Decrease) in Net Policy Liabilities (1 - 2) = Row 11 of Form 2	3	140,989,646

**ANNUAL RETURN: ANNEX 2H - NET POLICY LIABILITIES IN RESPECT
OF LIFE BUSINESS**

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: SIF - Participating 2

Description	Row No.	Amount
Net policy liabilities at end of period	1	0
Net policy liabilities at beginning of period	2	0
Increase (Decrease) in Net Policy Liabilities (1 - 2) = Row 11 of Form 2	3	0

**ANNUAL RETURN: ANNEX 2H - NET POLICY LIABILITIES IN RESPECT
OF LIFE BUSINESS**

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: SIF - Non-Participating

Description	Row No.	Amount
Net policy liabilities at end of period	1	218,331,644
Net policy liabilities at beginning of period	2	217,576,891
Increase (Decrease) in Net Policy Liabilities (1 - 2) = Row 11 of Form 2	3	754,753

**ANNUAL RETURN: ANNEX 2H - NET POLICY LIABILITIES IN RESPECT
OF LIFE BUSINESS**

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: SIF - Investment-Linked

Description	Row No.	Amount
Net policy liabilities at end of period	1	41,700,511
Net policy liabilities at beginning of period	2	39,749,660
Increase (Decrease) in Net Policy Liabilities (1 - 2) = Row 11 of Form 2	3	1,950,851

**ANNUAL RETURN: ANNEX 2H - NET POLICY LIABILITIES IN RESPECT
OF LIFE BUSINESS**

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: OIF - Participating

Description	Row No.	Amount
Net policy liabilities at end of period	1	0
Net policy liabilities at beginning of period	2	0
Increase (Decrease) in Net Policy Liabilities (1 - 2) = Row 11 of Form 2	3	0

**ANNUAL RETURN: ANNEX 2H - NET POLICY LIABILITIES IN RESPECT
OF LIFE BUSINESS**

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: OIF - Participating 2

Description	Row No.	Amount
Net policy liabilities at end of period	1	0
Net policy liabilities at beginning of period	2	0
Increase (Decrease) in Net Policy Liabilities (1 - 2) = Row 11 of Form 2	3	0

**ANNUAL RETURN: ANNEX 2H - NET POLICY LIABILITIES IN RESPECT
OF LIFE BUSINESS**

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: OIF - Non-Participating

Description	Row No.	Amount
Net policy liabilities at end of period	1	0
Net policy liabilities at beginning of period	2	0
Increase (Decrease) in Net Policy Liabilities (1 - 2) = Row 11 of Form 2	3	0

**ANNUAL RETURN: ANNEX 2H - NET POLICY LIABILITIES IN RESPECT
OF LIFE BUSINESS**

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: OIF - Investment-Linked

Description	Row No.	Amount
Net policy liabilities at end of period	1	0
Net policy liabilities at beginning of period	2	0
Increase (Decrease) in Net Policy Liabilities (1 - 2) = Row 11 of Form 2	3	0

ANNUAL RETURN: ANNEX 2I - BREAKDOWN OF OTHER EXPENSES

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: SIF - Participating

Description	Row No.	Amount
Depreciation	1	224,517
Loss on sale of fixed assets	2	157,068
Others - Exchange fluctuation	3	211,696
Others - Interest charges	4	5,572
Other - Sundry expense	5	16,711
Total = Row 14 of Form 2	26	615,564

ANNUAL RETURN: ANNEX 2I - BREAKDOWN OF OTHER EXPENSES

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: SIF - Non-Participating

Description	Row No.	Amount
Share of depreciation	1	113,400
Loss on sale of fixed assets	2	88,410
Others - exchange fluctuation	3	311,837
Others - interest charges	4	503,678
Other - sundry expense	5	154,349
Profit commission	6	78,116
Total = Row 14 of Form 2	26	1,249,790

ANNUAL RETURN: ANNEX 2I - BREAKDOWN OF OTHER EXPENSES

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: SIF - Investment-Linked

Description	Row No.	Amount
Depreciation	1	17,885
Loss on sale of fixed assets	2	13,944
Others - interest charges	3	178,983
Other - sundry expense	4	176,624
Total = Row 14 of Form 2	26	387,436

ANNUAL RETURN: ANNEX 2J - NET INCOME OF PARTICIPATING FUND

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: SIF - Participating

Description	Row No.	Amount
Allocation to surplus account	1	4,805,361
Surplus account investment revenue	2	0
Less: Surplus account investment expenses	3	0
Surplus account investment income (2 - 3)	4	0
Recovery of amount transferred out of the surplus account if it has not been transferred back into the surplus account previously	5	0
Net Income (1 + 4 + 5) = Row 16 of Form 2	6	4,805,361

ANNUAL RETURN: ANNEX 2J - NET INCOME OF PARTICIPATING FUND

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: SIF - Participating 2

Description	Row No.	Amount
Allocation to surplus account	1	0
Surplus account investment revenue	2	0
Less: Surplus account investment expenses	3	0
Surplus account investment income (2 - 3)	4	0
Recovery of amount transferred out of the surplus account if it has not been transferred back into the surplus account previously	5	0
Net Income (1 + 4 + 5) = Row 16 of Form 2	6	0

ANNUAL RETURN: ANNEX 2J - NET INCOME OF PARTICIPATING FUND

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: OIF - Participating

Description	Row No.	Amount
Allocation to surplus account	1	0
Surplus account investment revenue	2	0
Less: Surplus account investment expenses	3	0
Surplus account investment income (2 - 3)	4	0
Recovery of amount transferred out of the surplus account if it has not been transferred back into the surplus account previously	5	0
Net Income (1 + 4 + 5) = Row 16 of Form 2	6	0

ANNUAL RETURN: ANNEX 2J - NET INCOME OF PARTICIPATING FUND

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: OIF - Participating 2

Description	Row No.	Amount
Allocation to surplus account	1	0
Surplus account investment revenue	2	0
Less: Surplus account investment expenses	3	0
Surplus account investment income (2 - 3)	4	0
Recovery of amount transferred out of the surplus account if it has not been transferred back into the surplus account previously	5	0
Net Income (1 + 4 + 5) = Row 16 of Form 2	6	0

ANNUAL RETURN: FORM 2 - ADDITIONAL INFORMATION

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

NIL

**ANNUAL RETURN: FORM 3 - STATEMENT IN RESPECT OF LIFE BUSINESS OF DIRECT LIFE INSURER RELATING TO POLICIES
ISSUED TO INDIVIDUALS**

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: SIF - Participating

Reporting Cycle: 2010 12

Description	Row No.	Single Premium Business - Single Premium	Single Premium Business - Number of Policies	Single Premium Business - Sum Insured	Regular Premium Business - Regular Premium	Regular Premium Business - Number of Policies	Regular Premium Business - Sum Insured
A. New Business							
Policies other than annuities -							
Whole life	1	0	0	0	30,744,875	12,287	1,229,151,000
Endowment	2	47,992,000	1,170	56,476,500	9,783,641	1,704	90,008,000
Term	3	0	0	0	0	0	0
Accident	4	0	0	0	0	0	0
Health	5	0	0	0	0	0	0
Others	6	0	0	0	0	0	0
Total (1 to 6)	7	47,992,000	1,170	56,476,500	40,528,516	13,991	1,319,159,000
Annuities only	8	0	0	0	0	0	0
B. Terminations and transfers							
Policies other than annuities -							
Death, total permanent disability, critical illness	9		23	639,250	144,567	55	3,587,301
Maturity	10		3,295	96,090,313	965,587	453	14,306,895
Expiry	11		0	0	0	0	0
Surrender	12		119	4,259,875	903,573	464	28,463,490
Forfeiture	13		0	0	1,204,307	486	41,287,000
Net transfers	14		0	0	(19,113)	(24)	(1,589,000)
Others	15		16	652,103	629,541	150	16,671,111
Total (9 to 15)	16		3,453	101,641,541	3,828,462	1,584	102,726,797
Annuities only	17		2	5,141	0	0	0
C. Business in Force							
Policies other than annuities -							
Whole life	18		0	0	111,691,968	48,852	4,392,878,105
Endowment	19		17,390	603,372,277	61,369,377	19,529	878,990,352
Term	20		0	0	0	0	0
Accident	21		0	0	40	0	0
Health	22		0	0	0	0	0
Others	23		0	0	0	0	0
Total (18 to 23)	24		17,390	603,372,277	173,061,385	68,381	5,271,868,457
Annuities only (last period's 25 + 8 -17)	25		33	152,746	0	0	0

**ANNUAL RETURN: FORM 3 - STATEMENT IN RESPECT OF LIFE BUSINESS OF DIRECT LIFE INSURER RELATING TO POLICIES
ISSUED TO INDIVIDUALS**

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: SIF - Participating 2

Reporting Cycle: 2010 12

Description	Row No.	Single Premium Business - Single Premium	Single Premium Business - Number of Policies	Single Premium Business - Sum Insured	Regular Premium Business - Regular Premium	Regular Premium Business - Number of Policies	Regular Premium Business - Sum Insured
A. New Business							
Policies other than annuities -							
Whole life	1	0	0	0	0	0	0
Endowment	2	0	0	0	0	0	0
Term	3	0	0	0	0	0	0
Accident	4	0	0	0	0	0	0
Health	5	0	0	0	0	0	0
Others	6	0	0	0	0	0	0
Total (1 to 6)	7	0	0	0	0	0	0
Annuities only	8	0	0	0	0	0	0
B. Terminations and transfers							
Policies other than annuities -							
Death, total permanent disability, critical illness	9		0	0	0	0	0
Maturity	10		0	0	0	0	0
Expiry	11		0	0	0	0	0
Surrender	12		0	0	0	0	0
Forfeiture	13		0	0	0	0	0
Net transfers	14		0	0	0	0	0
Others	15		0	0	0	0	0
Total (9 to 15)	16		0	0	0	0	0
Annuities only	17		0	0	0	0	0
C. Business in Force							
Policies other than annuities -							
Whole life	18		0	0	0	0	0
Endowment	19		0	0	0	0	0
Term	20		0	0	0	0	0
Accident	21		0	0	0	0	0
Health	22		0	0	0	0	0
Others	23		0	0	0	0	0
Total (18 to 23)	24		0	0	0	0	0
Annuities only (last period's 25 + 8 -17)	25		0	0	0	0	0

**ANNUAL RETURN: FORM 3 - STATEMENT IN RESPECT OF LIFE BUSINESS OF DIRECT LIFE INSURER RELATING TO POLICIES
ISSUED TO INDIVIDUALS**

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: SIF - Non-Participating

Reporting Cycle: 2010 12

Description	Row No.	Single Premium Business - Single Premium	Single Premium Business - Number of Policies	Single Premium Business - Sum Insured	Regular Premium Business - Regular Premium	Regular Premium Business - Number of Policies	Regular Premium Business - Sum Insured
A. New Business							
Policies other than annuities -							
Whole life	1	0	0	0	0	0	0
Endowment	2	5,262,000	127	5,525,100	0	0	0
Term	3	40,840	2	1,300,000	4,218,748	579	1,134,919,070
Accident	4	0	0	0	8,143	0	0
Health	5	0	0	0	6,703	10	35,000
Others	6	0	0	0	0	0	0
Total (1 to 6)	7	5,302,840	129	6,825,100	4,233,594	589	1,134,954,070
Annuities only	8	0	0	0	0	0	0
B. Terminations and transfers							
Policies other than annuities -							
Death, total permanent disability, critical illness	9		2	93,476	19,060	16	2,209,045
Maturity	10		0	0	79,671	78	6,822,315
Expiry	11		2	1,015,056	462,732	744	126,077,102
Surrender	12		5	188,678	25,843	7	2,136,000
Forfeiture	13		0	0	69,534	4	8,800,000
Net transfers	14		0	0	19,113	24	1,589,000
Others	15		2	94,500	58,175	9	10,019,047
Total (9 to 15)	16		11	1,391,710	734,128	882	157,652,509
Annuities only	17		8	36,798	0	0	0
C. Business in Force							
Policies other than annuities -							
Whole life	18		0	0	149,080	158	10,116,594
Endowment	19		2,245	82,171,751	247,056	294	22,610,174
Term	20		105	13,840,657	11,024,186	7,188	2,250,620,801
Accident	21		0	0	57,613	0	0
Health	22		0	0	373,202	386	1,987,000
Others	23		0	0	0	0	0
Total (18 to 23)	24		2,350	96,012,408	11,851,137	8,026	2,285,334,569
Annuities only (last period's 25 + 8 -17)	25		1,247	6,685,630	0	0	0

**ANNUAL RETURN: FORM 3 - STATEMENT IN RESPECT OF LIFE BUSINESS OF DIRECT LIFE INSURER RELATING TO POLICIES
ISSUED TO INDIVIDUALS**

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: SIF - Investment-Linked

Reporting Cycle: 2010 12

Description	Row No.	Single Premium Business - Single Premium	Single Premium Business - Number of Policies	Single Premium Business - Sum Insured	Regular Premium Business - Regular Premium	Regular Premium Business - Number of Policies	Regular Premium Business - Sum Insured
A. New Business							
Policies other than annuities -							
Whole life	1	33,000	4	41,250	86,864	39	2,407,500
Endowment	2	3,842,300	106	4,802,875	0	0	0
Term	3	0	0	0	0	0	0
Accident	4	0	0	0	0	0	0
Health	5	0	0	0	0	0	0
Others	6	0	0	0	0	0	0
Total (1 to 6)	7	3,875,300	110	4,844,125	86,864	39	2,407,500
Annuities only	8	0	0	0	0	0	0
B. Terminations and transfers							
Policies other than annuities -							
Death, total permanent disability, critical illness	9		0	0	0	0	0
Maturity	10		0	0	0	0	0
Expiry	11		0	0	0	0	0
Surrender	12		208	9,273,217	56,783	29	2,402,213
Forfeiture	13		0	0	0	0	0
Net transfers	14		0	0	0	0	0
Others	15		0	0	6,360	1	40,000
Total (9 to 15)	16		208	9,273,217	63,143	30	2,442,213
Annuities only	17		0	0	0	0	0
C. Business in Force							
Policies other than annuities -							
Whole life	18		215	4,848,947	1,698,429	831	86,337,885
Endowment	19		1,410	31,361,012	64,850	23	800,250
Term	20		0	0	0	0	0
Accident	21		0	0	0	0	0
Health	22		0	0	0	0	0
Others	23		0	0	0	0	0
Total (18 to 23)	24		1,625	36,209,959	1,763,279	854	87,138,135
Annuities only (last period's 25 + 8 -17)	25		0	0	0	0	0

**ANNUAL RETURN: FORM 3 - STATEMENT IN RESPECT OF LIFE BUSINESS OF DIRECT LIFE INSURER RELATING TO POLICIES
ISSUED TO INDIVIDUALS**

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: OIF - Participating

Reporting Cycle: 2010 12

Description	Row No.	Single Premium Business - Single Premium	Single Premium Business - Number of Policies	Single Premium Business - Sum Insured	Regular Premium Business - Regular Premium	Regular Premium Business - Number of Policies	Regular Premium Business - Sum Insured
A. New Business							
Policies other than annuities -							
Whole life	1	0	0	0	0	0	0
Endowment	2	0	0	0	0	0	0
Term	3	0	0	0	0	0	0
Accident	4	0	0	0	0	0	0
Health	5	0	0	0	0	0	0
Others	6	0	0	0	0	0	0
Total (1 to 6)	7	0	0	0	0	0	0
Annuities only	8	0	0	0	0	0	0
B. Terminations and transfers							
Policies other than annuities -							
Death, total permanent disability, critical illness	9		0	0	0	0	0
Maturity	10		0	0	0	0	0
Expiry	11		0	0	0	0	0
Surrender	12		0	0	0	0	0
Forfeiture	13		0	0	0	0	0
Net transfers	14		0	0	0	0	0
Others	15		0	0	0	0	0
Total (9 to 15)	16		0	0	0	0	0
Annuities only	17		0	0	0	0	0
C. Business in Force							
Policies other than annuities -							
Whole life	18		0	0	0	0	0
Endowment	19		0	0	0	0	0
Term	20		0	0	0	0	0
Accident	21		0	0	0	0	0
Health	22		0	0	0	0	0
Others	23		0	0	0	0	0
Total (18 to 23)	24		0	0	0	0	0
Annuities only (last period's 25 + 8 -17)	25		0	0	0	0	0

**ANNUAL RETURN: FORM 3 - STATEMENT IN RESPECT OF LIFE BUSINESS OF DIRECT LIFE INSURER RELATING TO POLICIES
ISSUED TO INDIVIDUALS**

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: OIF - Participating 2

Reporting Cycle: 2010 12

Description	Row No.	Single Premium Business - Single Premium	Single Premium Business - Number of Policies	Single Premium Business - Sum Insured	Regular Premium Business - Regular Premium	Regular Premium Business - Number of Policies	Regular Premium Business - Sum Insured
A. New Business							
Policies other than annuities -							
Whole life	1	0	0	0	0	0	0
Endowment	2	0	0	0	0	0	0
Term	3	0	0	0	0	0	0
Accident	4	0	0	0	0	0	0
Health	5	0	0	0	0	0	0
Others	6	0	0	0	0	0	0
Total (1 to 6)	7	0	0	0	0	0	0
Annuities only	8	0	0	0	0	0	0
B. Terminations and transfers							
Policies other than annuities -							
Death, total permanent disability, critical illness	9		0	0	0	0	0
Maturity	10		0	0	0	0	0
Expiry	11		0	0	0	0	0
Surrender	12		0	0	0	0	0
Forfeiture	13		0	0	0	0	0
Net transfers	14		0	0	0	0	0
Others	15		0	0	0	0	0
Total (9 to 15)	16		0	0	0	0	0
Annuities only	17		0	0	0	0	0
C. Business in Force							
Policies other than annuities -							
Whole life	18		0	0	0	0	0
Endowment	19		0	0	0	0	0
Term	20		0	0	0	0	0
Accident	21		0	0	0	0	0
Health	22		0	0	0	0	0
Others	23		0	0	0	0	0
Total (18 to 23)	24		0	0	0	0	0
Annuities only (last period's 25 + 8 -17)	25		0	0	0	0	0

**ANNUAL RETURN: FORM 3 - STATEMENT IN RESPECT OF LIFE BUSINESS OF DIRECT LIFE INSURER RELATING TO POLICIES
ISSUED TO INDIVIDUALS**

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: OIF - Non-Participating

Reporting Cycle: 2010 12

Description	Row No.	Single Premium Business - Single Premium	Single Premium Business - Number of Policies	Single Premium Business - Sum Insured	Regular Premium Business - Regular Premium	Regular Premium Business - Number of Policies	Regular Premium Business - Sum Insured
A. New Business							
Policies other than annuities -							
Whole life	1	0	0	0	0	0	0
Endowment	2	0	0	0	0	0	0
Term	3	0	0	0	0	0	0
Accident	4	0	0	0	0	0	0
Health	5	0	0	0	0	0	0
Others	6	0	0	0	0	0	0
Total (1 to 6)	7	0	0	0	0	0	0
Annuities only	8	0	0	0	0	0	0
B. Terminations and transfers							
Policies other than annuities -							
Death, total permanent disability, critical illness	9		0	0	0	0	0
Maturity	10		0	0	0	0	0
Expiry	11		0	0	0	0	0
Surrender	12		0	0	0	0	0
Forfeiture	13		0	0	0	0	0
Net transfers	14		0	0	0	0	0
Others	15		0	0	0	0	0
Total (9 to 15)	16		0	0	0	0	0
Annuities only	17		0	0	0	0	0
C. Business in Force							
Policies other than annuities -							
Whole life	18		0	0	0	0	0
Endowment	19		0	0	0	0	0
Term	20		0	0	0	0	0
Accident	21		0	0	0	0	0
Health	22		0	0	0	0	0
Others	23		0	0	0	0	0
Total (18 to 23)	24		0	0	0	0	0
Annuities only (last period's 25 + 8 -17)	25		0	0	0	0	0

**ANNUAL RETURN: FORM 3 - STATEMENT IN RESPECT OF LIFE BUSINESS OF DIRECT LIFE INSURER RELATING TO POLICIES
ISSUED TO INDIVIDUALS**

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: OIF - Investment-Linked

Reporting Cycle: 2010 12

Description	Row No.	Single Premium Business - Single Premium	Single Premium Business - Number of Policies	Single Premium Business - Sum Insured	Regular Premium Business - Regular Premium	Regular Premium Business - Number of Policies	Regular Premium Business - Sum Insured
A. New Business							
Policies other than annuities -							
Whole life	1	0	0	0	0	0	0
Endowment	2	0	0	0	0	0	0
Term	3	0	0	0	0	0	0
Accident	4	0	0	0	0	0	0
Health	5	0	0	0	0	0	0
Others	6	0	0	0	0	0	0
Total (1 to 6)	7	0	0	0	0	0	0
Annuities only	8	0	0	0	0	0	0
B. Terminations and transfers							
Policies other than annuities -							
Death, total permanent disability, critical illness	9		0	0	0	0	0
Maturity	10		0	0	0	0	0
Expiry	11		0	0	0	0	0
Surrender	12		0	0	0	0	0
Forfeiture	13		0	0	0	0	0
Net transfers	14		0	0	0	0	0
Others	15		0	0	0	0	0
Total (9 to 15)	16		0	0	0	0	0
Annuities only	17		0	0	0	0	0
C. Business in Force							
Policies other than annuities -							
Whole life	18		0	0	0	0	0
Endowment	19		0	0	0	0	0
Term	20		0	0	0	0	0
Accident	21		0	0	0	0	0
Health	22		0	0	0	0	0
Others	23		0	0	0	0	0
Total (18 to 23)	24		0	0	0	0	0
Annuities only (last period's 25 + 8 -17)	25		0	0	0	0	0

ANNUAL RETURN: NOTES TO FORM 3

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: SIF - Participating

Note 2 - Breakdown for 'Others' (Rows 6, 15 and 23).

Terminations and Transfers	Single Premium	Regular Premium
Alterations		629,541
Total		629,541

ANNUAL RETURN: NOTES TO FORM 3

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: SIF - Non-Participating

Note 1 - Details of mortgage reducing term policies (Rows 3 and 20).

New Business	Single Premium	Regular Premium
New Business	40,840	217,975
Total	40,840	217,975

Note 1 - Details of mortgage reducing term policies (Rows 3 and 20).

Business in Force	Single Premium	Regular Premium
Inforce		1,554,190
Total		1,554,190

Note 2 - Breakdown for 'Others' (Rows 6, 15 and 23).

Terminations and Transfers	Single Premium	Regular Premium
Alterations		58,175
Total		58,175

ANNUAL RETURN: NOTES TO FORM 3

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: SIF - Investment-Linked

Note 2 - Breakdown for 'Others' (Rows 6, 15 and 23).

Terminations and Transfers	Single Premium	Regular Premium
Alterations		6,360
Total		6,360

ANNUAL RETURN: FORM 3 - ADDITIONAL INFORMATION

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

NIL

ANNUAL RETURN: FORM 4 - STATEMENT IN RESPECT OF LIFE BUSINESS OF DIRECT LIFE INSURER RELATING TO GROUP POLICIES

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: SIF - Participating

Reporting Cycle: 2010 12

Description	Row No.	Number of Policies	Number of Lives Covered	Sum Insured	Premiums - Single	Premiums - Regular
A. New Business						
Policies other than annuities -						
Term	1	0	0	0	0	0
Accident	2	0	0	0	0	0
Health	3	0	0	0	0	0
Others	4	0	0	0	0	0
Total (1 to 4)	5	0	0	0	0	0
Annuities only	6	0	0	0	0	0
B. Increases under existing policies						
Policies other than annuities	7	0	0	0	0	0
Annuities only	8	0	0	0	0	0
C. Terminations						
Policies other than annuities -						
Expiry	9	0	0	0		0
Death, total permanent disability, critical illness	10	0	0	0		0
Others	11	0	0	0		0
Total (9 to 11)	12	0	0	0		0
Annuities only	13	0	0	0		0
D. Business in Force						
Policies other than annuities -						
Term	14	0	0	0		0
Accident	15	0	0	0		0
Health	16	0	0	0		0
Others	17	0	0	0		0
Total (14 to 17)	18	0	0	0		0
Annuities only (last period's 19 + 6 + 8 - 13)	19	0	0	0		0

ANNUAL RETURN: FORM 4 - STATEMENT IN RESPECT OF LIFE BUSINESS OF DIRECT LIFE INSURER RELATING TO GROUP POLICIES

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: SIF - Participating 2

Reporting Cycle: 2010 12

Description	Row No.	Number of Policies	Number of Lives Covered	Sum Insured	Premiums - Single	Premiums - Regular
A. New Business						
Policies other than annuities -						
Term	1	0	0	0	0	0
Accident	2	0	0	0	0	0
Health	3	0	0	0	0	0
Others	4	0	0	0	0	0
Total (1 to 4)	5	0	0	0	0	0
Annuities only	6	0	0	0	0	0
B. Increases under existing policies						
Policies other than annuities	7	0	0	0	0	0
Annuities only	8	0	0	0	0	0
C. Terminations						
Policies other than annuities -						
Expiry	9	0	0	0	0	0
Death, total permanent disability, critical illness	10	0	0	0	0	0
Others	11	0	0	0	0	0
Total (9 to 11)	12	0	0	0		0
Annuities only	13	0	0	0	0	0
D. Business in Force						
Policies other than annuities -						
Term	14	0	0	0	0	0
Accident	15	0	0	0	0	0
Health	16	0	0	0	0	0
Others	17	0	0	0	0	0
Total (14 to 17)	18	0	0	0		0
Annuities only (last period's 19 + 6 + 8 - 13)	19	0	0	0	0	0

**ANNUAL RETURN: FORM 4 - STATEMENT IN RESPECT OF LIFE BUSINESS OF DIRECT LIFE INSURER RELATING TO
GROUP POLICIES**

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: SIF - Non-Participating

Reporting Cycle: 2010 12

Description	Row No.	Number of Policies	Number of Lives Covered	Sum Insured	Premiums - Single	Premiums - Regular
A. New Business						
Policies other than annuities -						
Term	1	297	3,615	361,996,279	0	545,837
Accident	2	0	1,343	0	0	69,775
Health	3	0	9,177	0	0	1,574,213
Others	4	0	0	0	0	0
Total (1 to 4)	5	297	14,135	361,996,279	0	2,189,825
Annuities only	6	0	0	0	0	0
B. Increases under existing policies						
Policies other than annuities	7	24	11,869	243,897,245	0	2,992,224
Annuities only	8	0	0	0	0	0
C. Terminations						
Policies other than annuities -						
Expiry	9	187	25,373	715,192,663		3,794,038
Death, total permanent disability, critical illness	10	0	44	5,505,542		9,981
Others	11	55	8,165	78,749,221		670,895
Total (9 to 11)	12	242	33,582	799,447,426		4,474,914
Annuities only	13	0	0	0		0
D. Business in Force						
Policies other than annuities -						
Term	14	1,597	57,104	4,888,156,560		9,004,706
Accident	15	0	12,743	0		625,248
Health	16	0	111,847	0		23,028,570
Others	17	0	0	0		0
Total (14 to 17)	18	1,597	181,694	4,888,156,560		32,658,524
Annuities only (last period's 19 + 6 + 8 - 13)	19	0	0	0		0

ANNUAL RETURN: FORM 4 - STATEMENT IN RESPECT OF LIFE BUSINESS OF DIRECT LIFE INSURER RELATING TO GROUP POLICIES

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: SIF - Investment-Linked

Reporting Cycle: 2010 12

Description	Row No.	Number of Policies	Number of Lives Covered	Sum Insured	Premiums - Single	Premiums - Regular
A. New Business						
Policies other than annuities -						
Term	1	0	0	0	0	0
Accident	2	0	0	0	0	0
Health	3	0	0	0	0	0
Others	4	0	0	0	0	0
Total (1 to 4)	5	0	0	0	0	0
Annuities only	6	0	0	0	0	0
B. Increases under existing policies						
Policies other than annuities	7	0	0	0	0	0
Annuities only	8	0	0	0	0	0
C. Terminations						
Policies other than annuities -						
Expiry	9	0	0	0	0	0
Death, total permanent disability, critical illness	10	0	0	0	0	0
Others	11	0	0	0	0	0
Total (9 to 11)	12	0	0	0		0
Annuities only	13	0	0	0	0	0
D. Business in Force						
Policies other than annuities -						
Term	14	0	0	0	0	0
Accident	15	0	0	0	0	0
Health	16	0	0	0	0	0
Others	17	0	0	0	0	0
Total (14 to 17)	18	0	0	0		0
Annuities only (last period's 19 + 6 + 8 - 13)	19	0	0	0	0	0

**ANNUAL RETURN: FORM 4 - STATEMENT IN RESPECT OF LIFE BUSINESS OF DIRECT LIFE INSURER RELATING TO
GROUP POLICIES**

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: OIF - Participating

Reporting Cycle: 2010 12

Description	Row No.	Number of Policies	Number of Lives Covered	Sum Insured	Premiums - Single	Premiums - Regular
A. New Business						
Policies other than annuities -						
Term	1	0	0	0	0	0
Accident	2	0	0	0	0	0
Health	3	0	0	0	0	0
Others	4	0	0	0	0	0
Total (1 to 4)	5	0	0	0	0	0
Annuities only	6	0	0	0	0	0
B. Increases under existing policies						
Policies other than annuities	7	0	0	0	0	0
Annuities only	8	0	0	0	0	0
C. Terminations						
Policies other than annuities -						
Expiry	9	0	0	0		0
Death, total permanent disability, critical illness	10	0	0	0		0
Others	11	0	0	0		0
Total (9 to 11)	12	0	0	0		0
Annuities only	13	0	0	0		0
D. Business in Force						
Policies other than annuities -						
Term	14	0	0	0		0
Accident	15	0	0	0		0
Health	16	0	0	0		0
Others	17	0	0	0		0
Total (14 to 17)	18	0	0	0		0
Annuities only (last period's 19 + 6 + 8 - 13)	19	0	0	0		0

**ANNUAL RETURN: FORM 4 - STATEMENT IN RESPECT OF LIFE BUSINESS OF DIRECT LIFE INSURER RELATING TO
GROUP POLICIES**

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: OIF - Participating 2

Reporting Cycle: 2010 12

Description	Row No.	Number of Policies	Number of Lives Covered	Sum Insured	Premiums - Single	Premiums - Regular
A. New Business						
Policies other than annuities -						
Term	1	0	0	0	0	0
Accident	2	0	0	0	0	0
Health	3	0	0	0	0	0
Others	4	0	0	0	0	0
Total (1 to 4)	5	0	0	0	0	0
Annuities only	6	0	0	0	0	0
B. Increases under existing policies						
Policies other than annuities	7	0	0	0	0	0
Annuities only	8	0	0	0	0	0
C. Terminations						
Policies other than annuities -						
Expiry	9	0	0	0	0	0
Death, total permanent disability, critical illness	10	0	0	0	0	0
Others	11	0	0	0	0	0
Total (9 to 11)	12	0	0	0		0
Annuities only	13	0	0	0	0	0
D. Business in Force						
Policies other than annuities -						
Term	14	0	0	0	0	0
Accident	15	0	0	0	0	0
Health	16	0	0	0	0	0
Others	17	0	0	0	0	0
Total (14 to 17)	18	0	0	0		0
Annuities only (last period's 19 + 6 + 8 - 13)	19	0	0	0	0	0

**ANNUAL RETURN: FORM 4 - STATEMENT IN RESPECT OF LIFE BUSINESS OF DIRECT LIFE INSURER RELATING TO
GROUP POLICIES**

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: OIF - Non-Participating

Reporting Cycle: 2010 12

Description	Row No.	Number of Policies	Number of Lives Covered	Sum Insured	Premiums - Single	Premiums - Regular
A. New Business						
Policies other than annuities -						
Term	1	0	0	0	0	0
Accident	2	0	0	0	0	0
Health	3	0	0	0	0	0
Others	4	0	0	0	0	0
Total (1 to 4)	5	0	0	0	0	0
Annuities only	6	0	0	0	0	0
B. Increases under existing policies						
Policies other than annuities	7	0	0	0	0	0
Annuities only	8	0	0	0	0	0
C. Terminations						
Policies other than annuities -						
Expiry	9	0	0	0	0	0
Death, total permanent disability, critical illness	10	0	0	0	0	0
Others	11	0	0	0	0	0
Total (9 to 11)	12	0	0	0	0	0
Annuities only	13	0	0	0	0	0
D. Business in Force						
Policies other than annuities -						
Term	14	0	0	0	0	0
Accident	15	0	0	0	0	0
Health	16	0	0	0	0	0
Others	17	0	0	0	0	0
Total (14 to 17)	18	0	0	0	0	0
Annuities only (last period's 19 + 6 + 8 - 13)	19	0	0	0	0	0

ANNUAL RETURN: FORM 4 - STATEMENT IN RESPECT OF LIFE BUSINESS OF DIRECT LIFE INSURER RELATING TO GROUP POLICIES

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: OIF - Investment-Linked

Reporting Cycle: 2010 12

Description	Row No.	Number of Policies	Number of Lives Covered	Sum Insured	Premiums - Single	Premiums - Regular
A. New Business						
Policies other than annuities -						
Term	1	0	0	0	0	0
Accident	2	0	0	0	0	0
Health	3	0	0	0	0	0
Others	4	0	0	0	0	0
Total (1 to 4)	5	0	0	0	0	0
Annuities only	6	0	0	0	0	0
B. Increases under existing policies						
Policies other than annuities	7	0	0	0	0	0
Annuities only	8	0	0	0	0	0
C. Terminations						
Policies other than annuities -						
Expiry	9	0	0	0	0	0
Death, total permanent disability, critical illness	10	0	0	0	0	0
Others	11	0	0	0	0	0
Total (9 to 11)	12	0	0	0		0
Annuities only	13	0	0	0	0	0
D. Business in Force						
Policies other than annuities -						
Term	14	0	0	0	0	0
Accident	15	0	0	0	0	0
Health	16	0	0	0	0	0
Others	17	0	0	0	0	0
Total (14 to 17)	18	0	0	0		0
Annuities only (last period's 19 + 6 + 8 - 13)	19	0	0	0	0	0

ANNUAL RETURN: NOTES TO FORM 4

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: SIF - Non-Participating

Note 1 - Breakdown for 'Others' (Rows 4, 11 and 17).

Terminations and Transfers	Single Premium	Regular Premium
Alterations		670,895
Total		670,895

ANNUAL RETURN: FORM 4 - ADDITIONAL INFORMATION

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

NIL

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Form 7(a) - Accident and Health Insurance (Long-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	340,574	0	21,864,117	0	0	0	56,580	0	30,654	0	22,291,925	0
Reinsurance ceded	2	96,108	0	551,275	0	0	0	0	0	0	0	647,383	0
Net premiums written (1 - 2)	3	244,466	0	21,312,842	0	0	0	56,580	0	30,654	0	21,644,542	0
Premium liabilities at beginning of period	4	103,106	0	17,733,357	0	0	0	18,301	0	7,327	0	17,862,091	0
Premium liabilities at end of period	5	103,301	0	18,546,225	0	0	0	12,693	0	5,251	0	18,667,470	0
Premiums earned during the period (3 + 4 - 5)	6	244,271	0	20,499,974	0	0	0	62,188	0	32,730	0	20,839,163	0
B. CLAIMS													
Gross claims settled	7	266,824	0	3,545,496	0	0	0	2,557	0	2,951	0	3,817,828	0
Reinsurance recoveries	8	106,729	0	227,743	0	0	0	0	0	0	0	334,472	0
Net claims settled (7 - 8)	9	160,095	0	3,317,753	0	0	0	2,557	0	2,951	0	3,483,356	0
Claims liabilities at end of period	10	83,707	0	0	0	0	0	0	0	5,768	0	89,475	0
Claims liabilities at beginning of period	11	87,373	0	0	0	0	0	0	0	7,457	0	94,830	0
Net claims incurred (9 + 10 - 11)	12	156,429	0	3,317,753	0	0	0	2,557	0	1,262	0	3,478,001	0
C. MANAGEMENT EXPENSES													
Management expenses	13	59,208	0	2,010,123	0	0	0	1,415	0	1,533	0	2,072,279	0
D. DISTRIBUTION EXPENSES													
Commissions	14	31,223	0	3,819,240	0	0	0	14,145	0	7,664	0	3,872,272	0
Reinsurance commissions	15	0	0	0	0	0	0	0	0	0	0	0	0
Net commissions incurred (14 - 15)	16	31,223	0	3,819,240	0	0	0	14,145	0	7,664	0	3,872,272	0
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	-2,589	0	11,352,858	0	0	0	44,071	0	22,271	0	11,416,611	0
F. NET INVESTMENT INCOME													
	19	0	0	0	0	0	0	0	0	0	0	0	0
G. OPERATING RESULTS (18 + 19)													
	20	-2,589	0	11,352,858	0	0	0	44,071	0	22,271	0	11,416,611	0
H. OTHERS													
Number of policies in force	21	384	0	38,165	0	0	0	458	0	417	0	39,424	0
Number of lives covered under policies in force	22	606	0	36,459	0	0	0	400	0	406	0	37,871	0
Number of claims registered	23	37	0	43	0	0	0	3	0	15	0	98	0

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

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

Description	Row No.	Medical Expense		Critical Illness		Disability		Personal Accident		Hospital Cash		Total	
		Individual	Group	Individual	Group	Individual	Group	Individual	Group	Individual	Group	Individual	Group
A. PREMIUMS													
Gross premiums	1	0	18,147,665	0	807,623	0	526,496	0	559,589	0	0	0	20,041,373
Reinsurance ceded	2	0	0	0	79,353	0	123,719	0	90,831	0	0	0	293,903
Net premiums written (1 - 2)	3	0	18,147,665	0	728,270	0	402,777	0	468,758	0	0	0	19,747,470
Premium liabilities at beginning of period	4	0	7,494,457	0	250,421	0	191,720	0	213,573	0	0	0	8,150,171
Premium liabilities at end of period	5	0	5,379,598	0	178,319	0	196,381	0	275,372	0	0	0	6,029,670
Premiums earned during the period (3 + 4 - 5)	6	0	20,262,524	0	800,372	0	398,116	0	406,959	0	0	0	21,867,971
B. CLAIMS													
Gross claims settled	7	0	14,697,624	0	103,853	0	27,941	0	655,639	0	0	0	15,485,057
Reinsurance recoveries	8	0	0	0	0	0	-6,026	0	500,000	0	0	0	493,974
Net claims settled (7 - 8)	9	0	14,697,624	0	103,853	0	33,967	0	155,639	0	0	0	14,991,083
Claims liabilities at end of period	10	0	1,901,529	0	146,809	0	381,155	0	197,890	0	0	0	2,627,383
Claims liabilities at beginning of period	11	0	1,562,922	0	288,115	0	257,814	0	92,197	0	0	0	2,201,048
Net claims incurred (9 + 10 - 11)	12	0	15,036,231	0	-37,453	0	157,308	0	261,332	0	0	0	15,417,418
C. MANAGEMENT EXPENSES													
Management expenses	13	0	2,924,521	0	109,062	0	77,194	0	90,640	0	0	0	3,201,417
D. DISTRIBUTION EXPENSES													
Commissions	14	0	2,336,144	0	77,513	0	57,190	0	103,716	0	0	0	2,574,563
Reinsurance commissions	15	0	0	0	0	0	0	0	0	0	0	0	0
Net commissions incurred (14 - 15)	16	0	2,336,144	0	77,513	0	57,190	0	103,716	0	0	0	2,574,563
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	0	-34,372	0	651,250	0	106,424	0	-48,729	0	0	0	674,573
F. NET INVESTMENT INCOME													
	19	0	0	0	0	0	0	0	0	0	0	0	0
G. OPERATING RESULTS (18 + 19)													
	20	0	-34,372	0	651,250	0	106,424	0	-48,729	0	0	0	674,573
H. OTHERS													
Number of policies in force	21	0	1,261	0	108	0	9	0	43	0	0	0	1,421
Number of lives covered under policies in force	22	0	111,847	0	12,743	0	6,084	0	1,480	0	0	0	132,154
Number of claims registered	23	0	65,509	0	3	0	10	0	7	0	0	0	65,529

ANNUAL RETURN: NOTES TO FORM 7

Reporting Cycle:

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

ANNUAL RETURN: FORM 7 - ADDITIONAL INFORMATION

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 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	849,035,626	0	13,347,030	0	78,533,237	940,915,893
Debt securities	2	1,427,825,305	0	23,041,600	0	98,119,436	1,548,986,341
Land and buildings	3	89,782,479	0	0	0	0	89,782,479
Loans	4	28,378,290	0	3,035,534	0	13,326	31,427,150
Cash and deposits	5	102,252,194	0	3,342,907	0	1,479,524	107,074,625
Other invested assets	6	966,691	0	0	0	0	966,691
Investment income due or accrued	7	1,380,159	0	23,566	0	9,035	1,412,760
Outstanding premiums and agents' balances	8	7,749,908	0	84,536	0	0	7,834,444
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	1,492,719	0	0	0	0	1,492,719
Fixed assets	12	1,551,045	0	3,864	0	185,533	1,740,442
Inter-fund balances and intra-group balances (due from)	13	6,220,366	0	33,794	0	1,207	6,255,367
Other assets	14	1,965,430	0	13,450	0	2,044,056	4,022,936
Total Assets (1 to 14)	15	2,518,600,212	0	42,926,281	0	180,385,354	2,741,911,847
LIABILITIES							
Policy liabilities	16	2,260,309,809	0	40,811,753	0		2,301,121,562
Other liabilities							
Outstanding claims	17	23,879,603	0	726,154	0	0	24,605,757
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	2,337,834	0	33,635	0	0	2,371,469
Bank loans and overdrafts	21	0	0	0	0	0	0
Inter-fund balances and intra-group balances (due to)	22	9,536,080	0	82,896	0	403,411	10,022,387
Others	23	35,870,646	0	355,460	0	20,966,579	57,192,685
Total Liabilities (16 to 23)	24	2,331,933,972	0	42,009,898	0	21,369,990	2,395,313,860
NET ASSETS (15 - 24)	25	186,666,240	0	916,383	0	159,015,364	346,597,987
SHAREHOLDERS' EQUITY & SURPLUS							
Paid-up capital	26					36,000,000	36,000,000
Reserves:							
Unappropriated profits (losses)	27					123,015,364	123,015,364
Other reserves	28					0	0
Surplus	29	186,666,240	0	916,383	0		187,582,623
Total (26 to 29)	30	186,666,240	0	916,383	0	159,015,364	346,597,987

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Description	Row No.	Paid-up Capital	Other Reserves	Unappropriated Profits (Losses) (Please Specify)	Total
Balance at beginning of period	1	36,000,000	0	108,476,014	144,476,014
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	10,378,196	10,378,196
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	4,062,509	4,062,509
Transfer (to) from overseas (branch) operations	8	0	0	98,645	98,645
Balance at End of Period	9	36,000,000	0	123,015,364	159,015,364

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 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: ANNEX 8C - INTRA-GROUP BALANCES IN RESPECT OF OVERSEAS OPERATIONS (LIFE BUSINESS)

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 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	33,794
Total Balances Due From	4	33,794
Due To		
Balances due to head office / shareholders fund	5	0
Balances due to related corporations	6	7,804
Balances due to insurance funds established and maintained under the Act	7	75,092
Total Balances Due To	8	82,896
Total Net Balances (4 - 8)	9	-49,102

ANNUAL RETURN: NOTES TO FORM 8

Reporting Cycle:

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

NIL

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 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	272,234,005	0	2,269,030	0		274,503,035
Less: Outward reinsurance premiums	2	7,306,986	0	38,664	0		7,345,650
Investment revenue	3	160,153,536	0	2,488,840	0	17,530,981	180,173,357
Less: Investment expenses	4	2,577,153	0	33,258	0	446,184	3,056,595
Other income	5	1,934,845	0	15,116	0	144,889	2,094,850
Total Income (1 to 5)	6	424,438,247	0	4,701,064	0	17,229,686	446,368,997
Gross claims settled	7	195,842,324	0	1,452,138	0		197,294,462
Less: Reinsurance recoveries	8	4,927,593	0	0	0		4,927,593
Management expenses	9	18,390,400	0	937,468	0	1,941,121	21,268,989
Distribution expenses	10	41,066,737	0	133,983	0	0	41,200,720
Increase (decrease) in net policy liabilities	11	143,695,250	0	1,960,066	0		145,655,316
Provision for doubtful debts / bad debts written off on receivables	12	-304,241	0	0	0	0	-304,241
Taxation expenses	13	2,920,598	0	0	0	4,795,168	7,715,766
Other expenses	14	2,252,790	0	67,744	0	115,201	2,435,735
Total Outgo (7 to 14)	15	398,936,265	0	4,551,399	0	6,851,490	410,339,154
NET INCOME (6 - 15)	16	25,501,982	0	149,665	0	10,378,196	36,029,843

ANNUAL RETURN: FORM 9 - ADDITIONAL INFORMATION

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

NIL

ANNUAL RETURN: FORM 14 - ABSTRACT OF VALUATION RESULTS OF LIFE BUSINESS OF DIRECT LIFE INSURER

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: Singapore Insurance Fund

Reporting Cycle: 2010 12

Form14(a)(i) - Policy Liabilities of Participating Fund

Description	Row No.	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics
		Number of Policies	Sum Insured	Office Premiums	Benefits	Expenses	Premiums	PAD	Negative Reserves	Total
Group 1 - Participating Policies										
Whole Life										
- Single Premium	1	0	0	0	0	0	0	0	0	0
- Regular Premium	2	48,852	4,392,878,105	111,691,968	607,053,419	85,990,459	976,185,779	791,027,847	64,536,158	572,422,104
Endowment										
- Single Premium	3	17,390	603,372,277	0	520,022,358	4,943,600	-58,547	299,203,045	0	824,227,550
- Regular Premium	4	19,529	878,990,352	61,369,377	543,561,599	17,419,156	332,624,753	368,780,688	3,073,991	600,210,681
Term	5	0	0	0	0	0	0	0	0	0
Accident and Health	6	0	0	40	40	0	0	15	0	55
Annuity	7	33	152,746	0	2,128,465	34,778	0	1,254,021	0	3,417,264
Others	8	0	0	0	0	0	0	0	0	0
Sub total (1 to 8)	9	85,804	5,875,393,480	173,061,385	1,672,765,881	108,387,993	1,308,751,985	1,460,265,616	67,610,149	2,000,277,654
Group 2 - Non-Participating Policies										
Whole Life										
- Single Premium	10	0	0	0	0	0	0	0	0	0
- Regular Premium	11	0	0	0	0	0	0	0	0	0
Endowment										
- Single Premium	12	0	0	0	0	0	0	0	0	0
- Regular Premium	13	0	0	0	0	0	0	0	0	0
Term	14	0	0	0	0	0	0	0	0	0
Accident and Health	15	0	0	0	0	0	0	0	0	0
Annuity	16	0	0	0	0	0	0	0	0	0
Others	17	0	0	0	0	0	0	0	0	0
Sub total (10 to 17)	18	0	0	0	0	0	0	0	0	0
Total (9 +18)	19	85,804	5,875,393,480	173,061,385	1,672,765,881	108,387,993	1,308,751,985	1,460,265,616	67,610,149	2,000,277,654

ANNUAL RETURN: FORM 14 - ABSTRACT OF VALUATION RESULTS OF LIFE BUSINESS OF DIRECT LIFE INSURER

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: Singapore Insurance Fund

Reporting Cycle: 2010 12

Form14(a)(ii) - Minimum Condition Liability of Participating Fund

Description	Row No.	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics
		Number of Policies	Sum Insured	Office Premiums	Benefits	Expenses	Premiums	PAD	Negative Reserves	Total
Group 1 - Participating Policies										
Whole Life										
- Single Premium	1	0	0	0	0	0	0	0	0	0
- Regular Premium	2	48,852	4,392,878,105	111,691,968	924,529,299	108,256,368	1,175,113,758	35,029,278	198,790,126	91,491,313
Endowment										
- Single Premium	3	17,390	603,372,277	0	567,617,871	5,458,872	-65,169	703,441	0	573,845,353
- Regular Premium	4	19,529	878,990,352	61,369,377	677,121,510	20,341,296	386,411,098	3,412,010	19,919,102	334,382,820
Term										
Accident and Health	5	0	0	0	0	0	0	0	0	0
Accident and Health	6	0	0	40	40	0	0	0	0	40
Annuity	7	33	152,746	0	2,422,045	39,759	0	1,987	0	2,463,791
Others	8	0	0	0	0	0	0	0	0	0
Sub total (1 to 8)	9	85,804	5,875,393,480	173,061,385	2,171,690,765	134,096,295	1,561,459,687	39,146,716	218,709,228	1,002,183,317
Group 2 - Non-Participating Policies										
Whole Life										
- Single Premium	10	0	0	0	0	0	0	0	0	0
- Regular Premium	11	0	0	0	0	0	0	0	0	0
Endowment										
- Single Premium	12	0	0	0	0	0	0	0	0	0
- Regular Premium	13	0	0	0	0	0	0	0	0	0
Term										
Accident and Health	14	0	0	0	0	0	0	0	0	0
Accident and Health	15	0	0	0	0	0	0	0	0	0
Annuity	16	0	0	0	0	0	0	0	0	0
Others	17	0	0	0	0	0	0	0	0	0
Sub total (10 to 17)	18	0	0	0	0	0	0	0	0	0
Total (9 +18)	19	85,804	5,875,393,480	173,061,385	2,171,690,765	134,096,295	1,561,459,687	39,146,716	218,709,228	1,002,183,317

ANNUAL RETURN: FORM 14 - ABSTRACT OF VALUATION RESULTS OF LIFE BUSINESS OF DIRECT LIFE INSURER

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: Offshore Insurance Fund

Reporting Cycle: 2010 12

Form14(a)(i) - Policy Liabilities of Participating Fund

Description	Row No.	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics
		Number of Policies	Sum Insured	Office Premiums	Benefits	Expenses	Premiums	PAD	Negative Reserves	Total
Group 1 - Participating Policies										
Whole Life										
- Single Premium	1	0	0	0	0	0	0	0	0	0
- Regular Premium	2	0	0	0	0	0	0	0	0	0
Endowment										
- Single Premium	3	0	0	0	0	0	0	0	0	0
- Regular Premium	4	0	0	0	0	0	0	0	0	0
Term										
Accident and Health	5	0	0	0	0	0	0	0	0	0
Annuity	6	0	0	0	0	0	0	0	0	0
Others	7	0	0	0	0	0	0	0	0	0
Sub total (1 to 8)	8	0	0	0	0	0	0	0	0	0
	9	0	0	0	0	0	0	0	0	0
Group 2 - Non-Participating Policies										
Whole Life										
- Single Premium	10	0	0	0	0	0	0	0	0	0
- Regular Premium	11	0	0	0	0	0	0	0	0	0
Endowment										
- Single Premium	12	0	0	0	0	0	0	0	0	0
- Regular Premium	13	0	0	0	0	0	0	0	0	0
Term										
Accident and Health	14	0	0	0	0	0	0	0	0	0
Annuity	15	0	0	0	0	0	0	0	0	0
Others	16	0	0	0	0	0	0	0	0	0
Sub total (10 to 17)	17	0	0	0	0	0	0	0	0	0
Total (9 +18)	18	0	0	0	0	0	0	0	0	0
	19	0	0	0	0	0	0	0	0	0

ANNUAL RETURN: FORM 14 - ABSTRACT OF VALUATION RESULTS OF LIFE BUSINESS OF DIRECT LIFE INSURER

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: Offshore Insurance Fund

Reporting Cycle: 2010 12

Form14(a)(ii) - Minimum Condition Liability of Participating Fund

Description	Row No.	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics
		Number of Policies	Sum Insured	Office Premiums	Benefits	Expenses	Premiums	PAD	Negative Reserves	Total
Group 1 - Participating Policies										
Whole Life										
- Single Premium	1	0	0	0	0	0	0	0	0	0
- Regular Premium	2	0	0	0	0	0	0	0	0	0
Endowment										
- Single Premium	3	0	0	0	0	0	0	0	0	0
- Regular Premium	4	0	0	0	0	0	0	0	0	0
Term										
Accident and Health	5	0	0	0	0	0	0	0	0	0
Annuity	6	0	0	0	0	0	0	0	0	0
Others	7	0	0	0	0	0	0	0	0	0
Sub total (1 to 8)	8	0	0	0	0	0	0	0	0	0
	9	0	0	0	0	0	0	0	0	0
Group 2 - Non-Participating Policies										
Whole Life										
- Single Premium	10	0	0	0	0	0	0	0	0	0
- Regular Premium	11	0	0	0	0	0	0	0	0	0
Endowment										
- Single Premium	12	0	0	0	0	0	0	0	0	0
- Regular Premium	13	0	0	0	0	0	0	0	0	0
Term										
Accident and Health	14	0	0	0	0	0	0	0	0	0
Annuity	15	0	0	0	0	0	0	0	0	0
Others	16	0	0	0	0	0	0	0	0	0
Sub total (10 to 17)	17	0	0	0	0	0	0	0	0	0
	18	0	0	0	0	0	0	0	0	0
Total (9 +18)	19	0	0	0	0	0	0	0	0	0

ANNUAL RETURN: FORM 14 - ABSTRACT OF VALUATION RESULTS OF LIFE BUSINESS OF DIRECT LIFE INSURER

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: Singapore Insurance Fund

Form14(b) - Policy Liabilities of Non-Participating Fund

Description	Row No.	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics
		Number of Policies	Sum Insured	Office Premiums	Benefits	Expenses	Premiums	PAD	Negative Reserves	Total
Whole Life										
- Single Premium	1	0	0	0	0	0	0	0	0	0
- Regular Premium	2	158	10,116,594	149,080	5,040,479	133,880	1,574,442	170,453	0	3,770,370
Endowment										
- Single Premium	3	2,245	82,171,751	0	80,412,119	423,336	-6,303	67,216	0	80,908,974
- Regular Premium	4	294	22,610,174	247,056	8,582,258	32,610	455,334	12,265	0	8,171,799
Term										
Accident and Health	5	8,890	7,152,618,018	20,028,892	42,927,269	8,292,448	71,593,107	5,219,275	25,680,409	10,526,294
Annuity	6	386	1,987,000	24,084,633	5,464,690	1,689,965	0	489,049	0	7,643,704
Others	7	1,247	6,685,630	0	102,204,479	1,802,758	0	90,135	0	104,097,372
Total (1 to 8)	8	0	0	0	2,921,028	0	0	292,103	0	3,213,131
	9	13,220	7,276,189,167	44,509,661	247,552,322	12,374,997	73,616,580	6,340,496	25,680,409	218,331,644

ANNUAL RETURN: FORM 14 - ABSTRACT OF VALUATION RESULTS OF LIFE BUSINESS OF DIRECT LIFE INSURER

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: Singapore Insurance Fund

Form14(c) - Policy Liabilities of Investment-Linked Fund

Description	Row No.	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Unit Reserves	Total
		Number of Policies	Sum Insured	Office Premiums	Benefits	Expenses	Premiums	PAD	Negative Reserves	Total	Unit Reserves	Total
Whole Life												
- Single Premium	1	215	4,848,947	0	2,048	152,278	336,668	34,339	164,435	16,432	4,741,335	4,757,767
- Regular Premium	2	831	86,337,885	1,698,429	2,606,658	1,425,105	7,618,400	927,020	2,660,523	906	6,258,387	6,259,293
Endowment												
- Single Premium	3	1,410	31,361,012	0	16,899	769,793	1,363,358	94,538	620,362	138,234	29,540,270	29,678,504
- Regular Premium	4	23	800,250	64,850	12,049	24,965	66,509	4,732	25,357	594	1,004,353	1,004,947
Term	5	0	0	0	0	0	0	0	0	0	0	0
Accident and Health	6	0	0	0	0	0	0	0	0	0	0	0
Annuity	7	0	0	0	0	0	0	0	0	0	0	0
Others	8	0	0	0	0	0	0	0	0	0	0	0
Total (1 to 8)	9	2,479	123,348,094	1,763,279	2,637,654	2,372,141	9,384,935	1,060,629	3,470,677	156,166	41,544,345	41,700,511

ANNUAL RETURN: FORM 14 - ABSTRACT OF VALUATION RESULTS OF LIFE BUSINESS OF DIRECT LIFE INSURER

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: Offshore Insurance Fund

Form14(b) - Policy Liabilities of Non-Participating Fund

Description	Row No.	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics
		Number of Policies	Sum Insured	Office Premiums	Benefits	Expenses	Premiums	PAD	Negative Reserves	Total
Whole Life										
- Single Premium	1	0	0	0	0	0	0	0	0	0
- Regular Premium	2	0	0	0	0	0	0	0	0	0
Endowment										
- Single Premium	3	0	0	0	0	0	0	0	0	0
- Regular Premium	4	0	0	0	0	0	0	0	0	0
Term	5	0	0	0	0	0	0	0	0	0
Accident and Health	6	0	0	0	0	0	0	0	0	0
Annuity	7	0	0	0	0	0	0	0	0	0
Others	8	0	0	0	0	0	0	0	0	0
Total (1 to 8)	9	0	0	0	0	0	0	0	0	0

ANNUAL RETURN: FORM 14 - ABSTRACT OF VALUATION RESULTS OF LIFE BUSINESS OF DIRECT LIFE INSURER

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: Offshore Insurance Fund

Form14(c) - Policy Liabilities of Investment-Linked Fund

Description	Row No.	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Particulars of the Policies Valuation	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Present Value Statistics	Unit Reserves	Total
		Number of Policies	Sum Insured	Office Premiums	Benefits	Expenses	Premiums	PAD	Negative Reserves	Total	Unit Reserves	Total
Whole Life												
- Single Premium	1	0	0	0	0	0	0	0	0	0	0	0
- Regular Premium	2	0	0	0	0	0	0	0	0	0	0	0
Endowment												
- Single Premium	3	0	0	0	0	0	0	0	0	0	0	0
- Regular Premium	4	0	0	0	0	0	0	0	0	0	0	0
Term	5	0	0	0	0	0	0	0	0	0	0	0
Accident and Health	6	0	0	0	0	0	0	0	0	0	0	0
Annuity	7	0	0	0	0	0	0	0	0	0	0	0
Others	8	0	0	0	0	0	0	0	0	0	0	0
Total (1 to 8)	9	0	0	0	0	0	0	0	0	0	0	0

ANNUAL RETURN: FORM 14 - ADDITIONAL INFORMATION

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

NIL

**ANNUAL RETURN: FORM 16 - STATEMENT OF ANALYSIS OF EXPERIENCE OF INSURANCE FUND IN
RESPECT OF LIFE BUSINESS**

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: SIF - Participating

Description	Row No.	From 01/01/2010 to 31/12/2010		
		Actual	Expected	Actual Less Expected
Sources of net income arising in the year:				
New Business	1	-16,227,992		-16,227,992
Mortality/Morbidity	2	-4,453,621	-4,626,403	172,782
Forfeiture/Surrender	3	332,126	3,794,563	-3,462,437
Interest	4	127,095,334	66,359,288	60,736,046
Expense	5	-16,173,329	-17,599,215	1,425,886
Change in basis	6	-91,675,393		-91,675,393
Miscellaneous	7	53,836,469	0	53,836,469
Total (1 to 7)	8			4,805,361

**ANNUAL RETURN: FORM 16 - STATEMENT OF ANALYSIS OF EXPERIENCE OF INSURANCE FUND IN
RESPECT OF LIFE BUSINESS**

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: SIF - Participating 2

Description	Row No.	From 01/01/2010 to 31/12/2010		
		Actual	Expected	Actual Less Expected
Sources of net income arising in the year:				
New Business	1	0		0
Mortality/Morbidity	2	0	0	0
Forfeiture/Surrender	3	0	0	0
Interest	4	0	0	0
Expense	5	0	0	0
Change in basis	6	0		0
Miscellaneous	7	0	0	0
Total (1 to 7)	8			0

**ANNUAL RETURN: FORM 16 - STATEMENT OF ANALYSIS OF EXPERIENCE OF INSURANCE FUND IN
RESPECT OF LIFE BUSINESS**

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: SIF - Non-Participating

Description	Row No.	From 01/01/2010 to 31/12/2010		
		Actual	Expected	Actual Less Expected
Sources of net income arising in the year:				
New Business	1	-751,475		-751,475
Mortality/Morbidity	2	-3,010,672	-1,566,012	-1,444,660
Forfeiture/Surrender	3	151,508	497,466	-345,958
Interest	4	25,464,109	1,170,880	24,293,229
Expense	5	-2,131,077	-1,137,739	-993,338
Change in basis	6	-1,288,643		-1,288,643
Miscellaneous	7	2,376,155	0	2,376,155
Total (1 to 7)	8			21,845,310

**ANNUAL RETURN: FORM 16 - STATEMENT OF ANALYSIS OF EXPERIENCE OF INSURANCE FUND IN
RESPECT OF LIFE BUSINESS**

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: SIF - Investment-Linked

Description	Row No.	From 01/01/2010 to 31/12/2010		
		Actual	Expected	Actual Less Expected
Sources of net income arising in the year:				
New Business	1	137,983		137,983
Mortality/Morbidity	2	-88,000	-58,809	-29,191
Forfeiture/Surrender	3	3,646	10,148	-6,502
Interest	4	15	964	-949
Expense	5	-641,026	-280,976	-360,050
Change in basis	6	-76,277		-76,277
Miscellaneous	7	-813,703	0	-813,703
Total (1 to 7)	8			-1,148,689

**ANNUAL RETURN: FORM 16 - STATEMENT OF ANALYSIS OF EXPERIENCE OF INSURANCE FUND IN
RESPECT OF LIFE BUSINESS**

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: OIF - Participating

Description	Row No.	From 01/01/2010 to 31/12/2010		
		Actual	Expected	Actual Less Expected
Sources of net income arising in the year:				
New Business	1	0		0
Mortality/Morbidity	2	0	0	0
Forfeiture/Surrender	3	0	0	0
Interest	4	0	0	0
Expense	5	0	0	0
Change in basis	6	0		0
Miscellaneous	7	0	0	0
Total (1 to 7)	8			0

**ANNUAL RETURN: FORM 16 - STATEMENT OF ANALYSIS OF EXPERIENCE OF INSURANCE FUND IN
RESPECT OF LIFE BUSINESS**

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: OIF - Participating 2

Description	Row No.	From 01/01/2010 to 31/12/2010		
		Actual	Expected	Actual Less Expected
Sources of net income arising in the year:				
New Business	1	0		0
Mortality/Morbidity	2	0	0	0
Forfeiture/Surrender	3	0	0	0
Interest	4	0	0	0
Expense	5	0	0	0
Change in basis	6	0		0
Miscellaneous	7	0	0	0
Total (1 to 7)	8			0

**ANNUAL RETURN: FORM 16 - STATEMENT OF ANALYSIS OF EXPERIENCE OF INSURANCE FUND IN
RESPECT OF LIFE BUSINESS**

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: OIF - Non-Participating

Description	Row No.	From 01/01/2010 to 31/12/2010		
		Actual	Expected	Actual Less Expected
Sources of net income arising in the year:				
New Business	1	0		0
Mortality/Morbidity	2	0	0	0
Forfeiture/Surrender	3	0	0	0
Interest	4	0	0	0
Expense	5	0	0	0
Change in basis	6	0		0
Miscellaneous	7	0	0	0
Total (1 to 7)	8			0

**ANNUAL RETURN: FORM 16 - STATEMENT OF ANALYSIS OF EXPERIENCE OF INSURANCE FUND IN
RESPECT OF LIFE BUSINESS**

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Life: OIF - Investment-Linked

Description	Row No.	From 01/01/2010 to 31/12/2010		
		Actual	Expected	Actual Less Expected
Sources of net income arising in the year:				
New Business	1	0		0
Mortality/Morbidity	2	0	0	0
Forfeiture/Surrender	3	0	0	0
Interest	4	0	0	0
Expense	5	0	0	0
Change in basis	6	0		0
Miscellaneous	7	0	0	0
Total (1 to 7)	8			0

ANNUAL RETURN: FORM 16 - ADDITIONAL INFORMATION

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

NIL

**ANNUAL RETURN: FORM 17 - ACTUARY'S CERTIFICATE ON POLICY LIABILITIES IN
RESPECT OF LIFE BUSINESS**

ACTUARIAL INVESTIGATION OF POLICY LIABILITIES

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

I have conducted an investigation into the valuation of policy liabilities relating to life 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 as follows:

Description	Singapore Insurance Fund	Offshore Insurance Fund
Participating Fund	2,000,277,654	0
Non-Participating Fund	218,331,644	0
Investment-Linked Fund	41,700,511	0

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

None

ANNUAL RETURN: FORM 17 - ADDITIONAL INFORMATION

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

NIL

ANNUAL RETURN: FORM 18 - STATEMENT OF PARTICIPATING FUND ALLOCATIONS

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Description	Row No.	Singapore Insurance Fund	Offshore Insurance Fund
Bonus payments made to policy owners in anticipation of allocation	1	7,926,695	0
Allocation to policy owners:			
Cash Bonus	2	105,500	0
Reversionary Bonus	3	30,891,229	0
Terminal Bonus	4	0	0
Total amt to policy owners (1 to 4)	5	38,923,424	0
Allocation to surplus account	6	4,805,361	0

ANNUAL RETURN: FORM 18 - ADDITIONAL INFORMATION

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

NIL

ANNUAL RETURN: FORM 19 - ACTUARY'S CERTIFICATE ON PARTICIPATING FUND ALLOCATIONS

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

I have conducted an investigation into the bonus allocation of the participating fund to policy owners and the surplus account as required under section 17(6) of the Insurance Act and it is my opinion that the allocation is fair and equitable, having taken into account the prospective financial conditions of the participating fund, and is in accordance with the Insurance (Actuaries) Regulations 2004 (G.N. No. S 495/2004) subject to the qualifications stated below*.

The amount of bonus to policy owners and allocation to the surplus account are as shown below:

Description	Row No.	Singapore Insurance Fund	Offshore Insurance Fund
Bonus payments made to policy owners in anticipation of allocation	1	7,926,695	0
Allocation to policy owners:			
Cash Bonus	2	105,500	0
Reversionary Bonus	3	30,891,229	0
Terminal Bonus	4	0	0
Total amount to policy owners (1 to 4)	5	38,923,424	0
Allocation to surplus account	6	4,805,361	0

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

NoneNone

ANNUAL RETURN: FORM 19 - ADDITIONAL INFORMATION

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

NIL

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: SIF - Participating

Reporting Cycle: 2010 12

Description	Row No.	Amount
(i) Financial Resources of Insurance Fund		
Balance in the surplus account (of participating fund)	1	4,805,361
Add:		
Allowance for provision for non-guaranteed benefits (of participating fund): (lower of 3 or 4)	2	730,132,808
Policy liabilities - minimum condition liability	3	998,094,337
50% of aggregate of provisions for non-guaranteed benefits and PAD	4	730,132,808
Surplus of insurance fund (of any other insurance fund)	5	0
Less:		
Reinsurance adjustment	6	0
Financial resource adjustment: (8 to 12)	7	0
(a) loans to, guarantees granted for, and other unsecured amounts owed to the registered insurer	8	0
(b) charged assets	9	0
(c) deferred tax assets	10	0
(d) intangible assets	11	0
(e) other financial resource adjustments	12	0
Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)	13	734,938,169
(ii) Total Risk Requirement of Insurance Fund		
A. Component 1 Requirement - Insurance Risks		
Life Insurance Risk Requirement (for participating fund): (15 + 18)	14	24,179,337
(a) Policy Liability Risk Requirement: (zero or 16 - 17, whichever is higher)	15	24,179,337
Modified minimum condition liability	16	1,026,362,654
Minimum condition liability	17	1,002,183,317
(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	1,071,705,485
Higher of 21 or 22:	20	2,000,277,654
Sum of total risk requirement and minimum condition liability of the insurance fund	21	1,246,370,955
Policy liabilities of the insurance fund	22	2,000,277,654
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	0
(a) Premium liability risk requirement	31	0
(b) Claim liability risk requirement	32	0
Total C1 Requirement (14 + 23 + 30)	33	24,179,337
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	110,384,968
(a) Specific Risk Requirement	35	55,192,484

(b) General Risk Requirement	36	55,192,484	
Debt Investment and Duration Mismatch Risk Requirement: (38 or 43, whichever is higher)	37		96,683,969
(a) Sum of: (39 + 42)	38	27,223,730	
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	89,402,447	
Debt specific risk requirement	40	49,762,692	
Debt general risk requirement	41	39,639,755	
Liability adjustment requirement in an increasing interest rate environment	42	-62,178,717	
(b) Sum of: (44 + 47)	43	96,683,969	
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	10,122,937	
Debt specific risk requirement	45	49,762,692	
Negative of debt general risk requirement	46	-39,639,755	
Liability adjustment requirement in a decreasing interest rate environment	47	86,561,032	
Loan Investment Risk Requirement	48		0
Property Risk Requirement	49		12,206,096
Foreign Currency Mismatch Risk Requirement (for Singapore Insurance Fund)	50		0
Derivative Counterparty Risk Requirement	51		19,977
Miscellaneous Risk Requirement	52		713,291
Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)	53		220,008,301
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		244,187,638

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: SIF - Participating 2

Reporting Cycle: 2010 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	0
Less:		
Reinsurance adjustment	6	0
Financial resource adjustment: (8 to 12)	7	0
(a) loans to, guarantees granted for, and other unsecured amounts owed to the registered insurer	8	0
(b) charged assets	9	0
(c) deferred tax assets	10	0
(d) intangible assets	11	0
(e) other financial resource adjustments	12	0
Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)	13	0
(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	0
(a) Premium liability risk requirement	31	0
(b) Claim liability risk requirement	32	0
Total C1 Requirement (14 + 23 + 30)	33	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 (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		0
Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)	53		0
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		0

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: SIF - Non-Participating

Reporting Cycle: 2010 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	181,101,121
Less:		
Reinsurance adjustment	6	0
Financial resource adjustment: (8 to 12)	7	0
(a) loans to, guarantees granted for, and other unsecured amounts owed to the registered insurer	8	0
(b) charged assets	9	0
(c) deferred tax assets	10	0
(d) intangible assets	11	0
(e) other financial resource adjustments	12	0
Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)	13	181,101,121
(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	4,677,190
(a) Policy Liability Risk Requirement: (zero or 25 - 26, whichever is higher)	24	4,677,190
Modified policy liabilities	25	223,008,834
Policy Liabilities	26	218,331,644
(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	81,201,361
Sum of total risk requirement and policy liabilities of the insurance fund	29	259,563,541
General Insurance Risk Requirement (for general business): (31 to 32)	30	0
(a) Premium liability risk requirement	31	0
(b) Claim liability risk requirement	32	0
Total C1 Requirement (14 + 23 + 30)	33	4,677,190
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	18,926,984
(a) Specific Risk Requirement	35	9,463,492
(b) General Risk Requirement	36	9,463,492
Debt Investment and Duration Mismatch Risk Requirement:		

(38 or 43, whichever is higher)	37	14,060,107
(a) Sum of: (39 + 42)	38	11,439,175
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	19,940,157
Debt specific risk requirement	40	12,455,138
Debt general risk requirement	41	7,485,019
Liability adjustment requirement in an increasing interest rate environment	42	-8,500,982
(b) Sum of: (44 + 47)	43	14,060,107
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	4,970,119
Debt specific risk requirement	45	12,455,138
Negative of debt general risk requirement	46	-7,485,019
Liability adjustment requirement in a decreasing interest rate environment	47	9,089,988
Loan Investment Risk Requirement	48	4,874
Property Risk Requirement	49	2,159,100
Foreign Currency Mismatch Risk Requirement (for Singapore Insurance Fund)	50	0
Derivative Counterparty Risk Requirement	51	3,330
Miscellaneous Risk Requirement	52	1,400,312
Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)	53	36,554,707
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	41,231,897

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: SIF - Investment-Linked

Reporting Cycle: 2010 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	759,758
Less:		
Reinsurance adjustment	6	2
Financial resource adjustment: (8 to 12)	7	0
(a) loans to, guarantees granted for, and other unsecured amounts owed to the registered insurer	8	0
(b) charged assets	9	0
(c) deferred tax assets	10	0
(d) intangible assets	11	0
(e) other financial resource adjustments	12	0
Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)	13	759,756
(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	76,811
(a) Policy Liability Risk Requirement: (zero or 25 - 26, whichever is higher)	24	76,811
Modified policy liabilities	25	41,777,322
Policy Liabilities	26	41,700,511
(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	41,544,345
Sum of total risk requirement and policy liabilities of the insurance fund	29	41,789,830
General Insurance Risk Requirement (for general business): (31 to 32)	30	0
(a) Premium liability risk requirement	31	0
(b) Claim liability risk requirement	32	0
Total C1 Requirement (14 + 23 + 30)	33	76,811
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		12,508
(a) Sum of: (39 + 42)	38	-11,041	
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	-11,041	
(b) Sum of: (44 + 47)	43	12,508	
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	12,508	
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		0
Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)	53		12,508
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		89,319

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: OIF - Participating

Reporting Cycle: 2010 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	0
Less:		
Reinsurance adjustment	6	0
Financial resource adjustment: (8 to 12)	7	0
(a) loans to, guarantees granted for, and other unsecured amounts owed to the registered insurer	8	0
(b) charged assets	9	0
(c) deferred tax assets	10	0
(d) intangible assets	11	0
(e) other financial resource adjustments	12	0
Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)	13	0
(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	0
(a) Premium liability risk requirement	31	0
(b) Claim liability risk requirement	32	0
Total C1 Requirement (14 + 23 + 30)	33	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 (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		0
Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)	53		0
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		0

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: OIF - Participating 2

Reporting Cycle: 2010 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	0
Less:		
Reinsurance adjustment	6	0
Financial resource adjustment: (8 to 12)	7	0
(a) loans to, guarantees granted for, and other unsecured amounts owed to the registered insurer	8	0
(b) charged assets	9	0
(c) deferred tax assets	10	0
(d) intangible assets	11	0
(e) other financial resource adjustments	12	0
Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)	13	0
(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	0
(a) Premium liability risk requirement	31	0
(b) Claim liability risk requirement	32	0
Total C1 Requirement (14 + 23 + 30)	33	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 (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		0
Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)	53		0
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		0

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: OIF - Non-Participating

Reporting Cycle: 2010 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	0
Less:		
Reinsurance adjustment	6	0
Financial resource adjustment: (8 to 12)	7	0
(a) loans to, guarantees granted for, and other unsecured amounts owed to the registered insurer	8	0
(b) charged assets	9	0
(c) deferred tax assets	10	0
(d) intangible assets	11	0
(e) other financial resource adjustments	12	0
Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)	13	0
(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	0
(a) Premium liability risk requirement	31	0
(b) Claim liability risk requirement	32	0
Total C1 Requirement (14 + 23 + 30)	33	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 (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		0
Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)	53		0
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		0

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Life: OIF - Investment-Linked

Reporting Cycle: 2010 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	0
Less:		
Reinsurance adjustment	6	0
Financial resource adjustment: (8 to 12)	7	0
(a) loans to, guarantees granted for, and other unsecured amounts owed to the registered insurer	8	0
(b) charged assets	9	0
(c) deferred tax assets	10	0
(d) intangible assets	11	0
(e) other financial resource adjustments	12	0
Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)	13	0
(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	0
(a) Premium liability risk requirement	31	0
(b) Claim liability risk requirement	32	0
Total C1 Requirement (14 + 23 + 30)	33	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 (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		0
Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)	53		0
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		0

ANNUAL RETURN: FORM 21 - ADDITIONAL INFORMATION

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

NIL

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 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	715,215
(a) Policy Liability Risk Requirement: (zero or 3 - 4, whichever is higher)	2	715,215
Modified minimum condition liability	3	19,650,938
Minimum condition liability	4	18,935,723
(b) Surrender Value Condition Risk Requirement: (zero or 6 - 7, whichever is higher)	5	0
Aggregate of surrender values of policies	6	20,316,577
Higher of 8 or 9:	7	39,648,517
Sum of total risk requirement and minimum condition liability	8	23,262,494
Policy liabilities	9	39,648,517
Life Insurance Risk Requirement: (other than participating business) (11 + 14)	10	197,424
(a) Policy Liability Risk Requirement: (zero or 12 - 13, whichever is higher)	11	197,424
Modified policy liabilities	12	1,360,660
Policy liabilities	13	1,163,236
(b) Surrender Value Condition Risk Requirement: (zero or 15 - 16, whichever is higher)	14	0
Aggregate of surrender values of policies	15	740,146
Sum of total risk requirement and policy liabilities	16	1,509,107
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	912,639
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	14,700,842
(a) Specific Risk Requirement	22	7,350,421
(b) General Risk Requirement	23	7,350,421
Debt Investment and Duration Mismatch Risk Requirement: (25 or 30, whichever is higher)	24	6,712,681
(a) Sum of: (26 + 29)	25	6,712,681
Debt investment risk requirement in an increasing interest rate environment (27 to 28)	26	8,008,503
Debt specific risk requirement	27	3,983,100
Debt general risk requirement	28	4,025,403
Liability adjustment requirement in an increasing interest rate environment	29	-1,295,822
(b) Sum of: (31 + 34)	30	1,565,114
Debt investment risk requirement in a decreasing interest rate environment (32 to 33)	31	-42,303
Debt specific risk requirement	32	3,983,100

Negative of debt general risk requirement	33	-4,025,403	
Liability adjustment requirement in a decreasing interest rate environment	34	1,607,417	
Loan Investment Risk Requirement	35		1,066
Property Risk Requirement	36		0
Derivative Counterparty Risk Requirement	37		0
Miscellaneous Risk Requirement	38		202,729
Total C2 Requirement (21 + 24 + 35 + 36 + 37 + 38)	39		21,617,318
Total Risk Requirement of Assets and Liabilities of Registered Insurer that do not belong to any insurance fund established and maintained under the Act (20 + 39)	40		22,529,957

ANNUAL RETURN: FORM 22 - ADDITIONAL INFORMATION

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

NIL

ANNUAL RETURN

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

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

Description	Row No.	Amount
(i) Financial Resources of Registered Insurer		
A. Tier 1 Resource		
Aggregate of surpluses of all insurance funds other than a participating fund	1	181,860,879
Balances in the surplus account of each participating fund	2	4,805,361
Paid-up ordinary share capital	3	36,000,000
Unappropriated profits (losses)	4	123,015,364
Surpluses of Overseas Branch Operations	5	13,989,262
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	2
Financial resource adjustment: (10 to 14)	9	500,000
(a) loans to, guarantees granted for and other unsecured amounts owed to the registered insurer	10	0
(b) charged assets	11	500,000
(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	359,170,864
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	730,132,808
Financial Resources of Registered Insurer (higher of \$5m or 15 + 19 +20)	21	1,089,303,672
(ii) Total Risk Requirement of Registered Insurer		
(a) Total risk requirements of insurance funds established or maintained under the Act	22	285,508,854
(b) Total risk requirements of assets and liabilities that do not belong to any insurance fund established and maintained under the Act	23	22,529,957
Total Risk Requirement of Registered Insurer (22 to 23)	24	308,038,811
CAPITAL ADEQUACY RATIO (21/24)	25	353.63 %

ANNUAL RETURN: FORM 23 - ADDITIONAL INFORMATION

I517L TOKIO MARINE LIFE INSURANCE SINGAPORE LTD

Reporting Cycle: 2010 12

NIL