

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: SIF - Participating**

Description	Annex	Row No.	Amount
<b>ASSETS</b>			
Equity securities	1A	1	670,357,039
Debt securities	1B	2	1,865,291,020
Land and buildings	1C	3	0
Loans	1D	4	150,108,973
Cash and deposits		5	493,307,528
Other invested assets	1E	6	43,472,294
Investment income due or accrued		7	1,029,103
Outstanding premiums and agents' balances	1F	8	16,127,106
Deposits withheld by cedants		9	0
Reinsurance recoverables (on paid claims)	1G	10	0
Income tax recoverables		11	0
Fixed assets	1H	12	642,718
Inter-fund balances and intra group balances (due from)	1I	13	428,410
Other assets	1J	14	5,442,615
<b>Total Assets (1 to 14)</b>		<b>15</b>	<b>3,246,206,806</b>
<b>LIABILITIES</b>			
Policy liabilities	1K	16	3,024,179,926
Other liabilities:			
Outstanding claims		17	76,022,764
Annuities due and unpaid		18	0
Reinsurance deposits		19	0
Amounts owing to insurers		20	1,459,420
Bank loans and overdrafts		21	0
Inter-fund balances and intra-group balances (due to)	1L	22	2,306,372
Others	1M	23	127,229,839
<b>Total Liabilities (16 to 23)</b>		<b>24</b>	<b>3,231,198,321</b>
<b>SURPLUS (15 - 24)</b>	<b>1N</b>	<b>25</b>	<b>15,008,485</b>

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: SIF - Participating 2**

Description	Annex	Row No.	Amount
<b>ASSETS</b>			
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
<b>Total Assets (1 to 14)</b>		<b>15</b>	<b>0</b>
<b>LIABILITIES</b>			
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
<b>Total Liabilities (16 to 23)</b>		<b>24</b>	<b>0</b>
<b>SURPLUS (15 - 24)</b>	<b>1N</b>	<b>25</b>	<b>0</b>

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: SIF - Non-Participating**

Description	Annex	Row No.	Amount
<b>ASSETS</b>			
Equity securities	1A	1	15,370,627
Debt securities	1B	2	94,247,311
Land and buildings	1C	3	0
Loans	1D	4	1,630,081
Cash and deposits		5	8,457,053
Other invested assets	1E	6	277,998
Investment income due or accrued		7	19,052
Outstanding premiums and agents' balances	1F	8	160,001
Deposits withheld by cedants		9	0
Reinsurance recoverables (on paid claims)	1G	10	108,921
Income tax recoverables		11	3,840,214
Fixed assets	1H	12	0
Inter-fund balances and intra group balances (due from)	1I	13	2,306,372
Other assets	1J	14	228,479
<b>Total Assets (1 to 14)</b>		<b>15</b>	<b>126,646,109</b>
<b>LIABILITIES</b>			
Policy liabilities	1K	16	90,923,608
Other liabilities:			
Outstanding claims		17	825,160
Annuities due and unpaid		18	0
Reinsurance deposits		19	0
Amounts owing to insurers		20	1,077
Bank loans and overdrafts		21	0
Inter-fund balances and intra-group balances (due to)	1L	22	242,737
Others	1M	23	1,912,313
<b>Total Liabilities (16 to 23)</b>		<b>24</b>	<b>93,904,895</b>
<b>SURPLUS (15 - 24)</b>	<b>1N</b>	<b>25</b>	<b>32,741,214</b>

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: SIF - Investment-Linked**

Description	Annex	Row No.	Amount
<b>ASSETS</b>			
Equity securities	1A	1	217,329,187
Debt securities	1B	2	0
Land and buildings	1C	3	0
Loans	1D	4	0
Cash and deposits		5	4,893,864
Other invested assets	1E	6	0
Investment income due or accrued		7	81
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	206,015
Other assets	1J	14	121,454
<b>Total Assets (1 to 14)</b>		<b>15</b>	<b>222,550,601</b>
<b>LIABILITIES</b>			
Policy liabilities	1K	16	217,777,721
Other liabilities:			
Outstanding claims		17	149,894
Annuities due and unpaid		18	0
Reinsurance deposits		19	0
Amounts owing to insurers		20	72,888
Bank loans and overdrafts		21	0
Inter-fund balances and intra-group balances (due to)	1L	22	116,078
Others	1M	23	2,252,442
<b>Total Liabilities (16 to 23)</b>		<b>24</b>	<b>220,369,023</b>
<b>SURPLUS (15 - 24)</b>	<b>1N</b>	<b>25</b>	<b>2,181,578</b>

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: OIF - Participating**

Description	Annex	Row No.	Amount
<b>ASSETS</b>			
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
<b>Total Assets (1 to 14)</b>		<b>15</b>	<b>0</b>
<b>LIABILITIES</b>			
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
<b>Total Liabilities (16 to 23)</b>		<b>24</b>	<b>0</b>
<b>SURPLUS (15 - 24)</b>	<b>1N</b>	<b>25</b>	<b>0</b>

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: OIF - Participating 2**

Description	Annex	Row No.	Amount
<b>ASSETS</b>			
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
<b>Total Assets (1 to 14)</b>		<b>15</b>	<b>0</b>
<b>LIABILITIES</b>			
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
<b>Total Liabilities (16 to 23)</b>		<b>24</b>	<b>0</b>
<b>SURPLUS (15 - 24)</b>	<b>1N</b>	<b>25</b>	<b>0</b>

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: OIF - Non-Participating**

Description	Annex	Row No.	Amount
<b>ASSETS</b>			
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
<b>Total Assets (1 to 14)</b>		<b>15</b>	<b>0</b>
<b>LIABILITIES</b>			
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
<b>Total Liabilities (16 to 23)</b>		<b>24</b>	<b>0</b>
<b>SURPLUS (15 - 24)</b>	<b>1N</b>	<b>25</b>	<b>0</b>

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: OIF - Investment-Linked**

Description	Annex	Row No.	Amount
<b>ASSETS</b>			
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
<b>Total Assets (1 to 14)</b>		<b>15</b>	<b>0</b>
<b>LIABILITIES</b>			
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
<b>Total Liabilities (16 to 23)</b>		<b>24</b>	<b>0</b>
<b>SURPLUS (15 - 24)</b>	<b>1N</b>	<b>25</b>	<b>0</b>



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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: SIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Listed</b>	<b>Unlisted</b>	<b>Amount</b>
Equity securities other than collective investment schemes	1	386,161,753	87,565,723	473,727,476
Collective investment schemes	2	33,367,208	163,262,355	196,629,563
Total (1 to 2) = Row 1 of Form 1	3			670,357,039

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: SIF - Participating 2**

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

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: SIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Listed</b>	<b>Unlisted</b>	<b>Amount</b>
Equity securities other than collective investment schemes	1	8,236,056	777	8,236,833
Collective investment schemes	2	7,133,794	0	7,133,794
Total (1 to 2) = Row 1 of Form 1	3			15,370,627

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: SIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Listed</b>	<b>Unlisted</b>	<b>Amount</b>
Equity securities other than collective investment schemes	1	0	0	0
Collective investment schemes	2	217,329,187	0	217,329,187
Total (1 to 2) = Row 1 of Form 1	3			217,329,187

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: OIF - Participating**

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

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: OIF - Participating 2**

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

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: OIF - Non-Participating**

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

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: OIF - Investment-Linked**

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



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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: SIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Government debt securities	1	94,005,509
Qualifying debt securities	2	1,229,091,513
Other debt securities	3	542,193,998
Total (1 to 3) = Row 2 of Form 1	4	1,865,291,020

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: SIF - Participating 2**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
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**

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: SIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Government debt securities	1	35,410,759
Qualifying debt securities	2	35,732,982
Other debt securities	3	23,103,570
Total (1 to 3) = Row 2 of Form 1	4	94,247,311

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: SIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
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**

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: OIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
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**

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: OIF - Participating 2**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
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**

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: OIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
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**

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: OIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
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**

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: SIF - Participating**

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

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: SIF - Participating 2**

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

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: SIF - Non-Participating**

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

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: SIF - Investment-Linked**

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

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: OIF - Participating**

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

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: OIF - Participating 2**

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

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: OIF - Non-Participating**

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

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: OIF - Investment-Linked**

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



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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: SIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount Outstanding</b>	<b>Provision for Doubtful Loans</b>	<b>Amount</b>
Policy loans	1	47,775,640	0	47,775,640
Mortgage loans	2	102,333,333	0	102,333,333
Other secured loans	3	0	0	0
Unsecured loans	4	0	0	0
Total (1 to 4) = Row 4 of Form 1	5			150,108,973

ANNUAL RETURN: ANNEX 1D - INVESTMENT IN LOANS

I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED

Reporting Cycle: 2012 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

I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED

Reporting Cycle: 2012 12

Life: SIF - Non-Participating

Description	Row No.	Amount Outstanding	Provision for Doubtful Loans	Amount
Policy loans	1	1,630,081	0	1,630,081
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			1,630,081

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: SIF - Investment-Linked**

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

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: OIF - Participating**

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

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: OIF - Participating 2**

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

ANNUAL RETURN: ANNEX 1D - INVESTMENT IN LOANS

I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED

Reporting Cycle: 2012 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**

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: OIF - Investment-Linked**

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



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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Life: SIF - Participating**

**Reporting Cycle: 2012 12**

Description	Row No.	Notional Principal Amount	Amount
<b>Derivatives</b>			
Options:			
(a) Call options	1	178,704	107,223
(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	178,704	107,223
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	626,687,028	1,517,500
(b) Interest rate forward contracts	11	0	0
(c) Other forward contracts	12	0	0
Total investments in forward contracts (10 to 12)	13	626,687,028	1,517,500
Swaps:			
(a) Interest rate swaps	14	51,000,000	970,571
(b) Currency swaps	15	217,553,038	40,877,000
(c) Other swaps	16	0	0
Total investments in swaps (14 to 16)	17	268,553,038	41,847,571
Other derivatives	18	0	0
Total investments in derivatives (5 + 9 + 13 + 17 + 18)	19	895,418,770	43,472,294
<b>Other invested assets excluding derivatives</b>			

Total investments in other invested assets excluding derivatives	40		0
Total = Row 6 of Form 1	41		43,472,294

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Life: SIF - Participating 2**

**Reporting Cycle: 2012 12**

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

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

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Life: SIF - Non-Participating**

**Reporting Cycle: 2012 12**

Description	Row No.	Notional Principal Amount	Amount
<b>Derivatives</b>			
Options:			
(a) Call options	1	7,264	4,358
(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	7,264	4,358
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	994,892	273,640
(c) Other swaps	16	0	0
Total investments in swaps (14 to 16)	17	994,892	273,640
Other derivatives	18	0	0
Total investments in derivatives (5 + 9 + 13 + 17 + 18)	19	1,002,156	277,998
<b>Other invested assets excluding derivatives</b>			

Total investments in other invested assets excluding derivatives	40		0
Total = Row 6 of Form 1	41		277,998

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Life: SIF - Investment-Linked**

**Reporting Cycle: 2012 12**

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

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



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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Life: OIF - Participating**

**Reporting Cycle: 2012 12**

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

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

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Life: OIF - Participating 2**

**Reporting Cycle: 2012 12**

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

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

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Life: OIF - Non-Participating**

**Reporting Cycle: 2012 12**

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

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

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Life: OIF - Investment-Linked**

**Reporting Cycle: 2012 12**

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

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



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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Life: SIF - Participating**

**Reporting Cycle: 2012 12**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
<b>In respect of direct business</b>		
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	16,127,106
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	16,127,106
Provision for doubtful debts	7	0
Total outstanding premiums and agents' balances in respect of direct business (6 - 7)	8	16,127,106
<b>In respect of reinsurance business</b>		
Bad debts written off during the year	9	0
Ageing of outstanding premiums and agents' balances: <i>Outstanding period</i>		
Up to 6 months	10	0
Above 6 months but not exceeding 12 months	11	0
Above 12 months but not exceeding 24 months	12	0
Above 24 months	13	0
Gross total (10 to 13)	14	0
Provision for doubtful debts	15	0
Total outstanding premiums and agents' balances in respect of reinsurance business (14 - 15)	16	0
Total (8 + 16) = Row 8 of Form 1	17	16,127,106

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**

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Life: SIF - Participating 2**

**Reporting Cycle: 2012 12**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
<b>In respect of direct business</b>		
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
<b>In respect of reinsurance business</b>		
Bad debts written off during the year	9	0
Ageing of outstanding premiums and agents' balances: <i>Outstanding period</i>		
Up to 6 months	10	0
Above 6 months but not exceeding 12 months	11	0
Above 12 months but not exceeding 24 months	12	0
Above 24 months	13	0
Gross total (10 to 13)	14	0
Provision for doubtful debts	15	0
Total outstanding premiums and agents' balances in respect of reinsurance business (14 - 15)	16	0
Total (8 + 16) = Row 8 of Form 1	17	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**

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Life: SIF - Non-Participating**

**Reporting Cycle: 2012 12**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
<b>In respect of direct business</b>		
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	160,001
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	160,001
Provision for doubtful debts	7	0
Total outstanding premiums and agents' balances in respect of direct business (6 - 7)	8	160,001
<b>In respect of reinsurance business</b>		
Bad debts written off during the year	9	0
Ageing of outstanding premiums and agents' balances: <i>Outstanding period</i>		
Up to 6 months	10	0
Above 6 months but not exceeding 12 months	11	0
Above 12 months but not exceeding 24 months	12	0
Above 24 months	13	0
Gross total (10 to 13)	14	0
Provision for doubtful debts	15	0
Total outstanding premiums and agents' balances in respect of reinsurance business (14 - 15)	16	0
Total (8 + 16) = Row 8 of Form 1	17	160,001

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**

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Life: SIF - Investment-Linked**

**Reporting Cycle: 2012 12**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
<b>In respect of direct business</b>		
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
<b>In respect of reinsurance business</b>		
Bad debts written off during the year	9	0
Ageing of outstanding premiums and agents' balances: <i>Outstanding period</i>		
Up to 6 months	10	0
Above 6 months but not exceeding 12 months	11	0
Above 12 months but not exceeding 24 months	12	0
Above 24 months	13	0
Gross total (10 to 13)	14	0
Provision for doubtful debts	15	0
Total outstanding premiums and agents' balances in respect of reinsurance business (14 - 15)	16	0
Total (8 + 16) = Row 8 of Form 1	17	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**

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Life: OIF - Participating**

**Reporting Cycle: 2012 12**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
<b>In respect of direct business</b>		
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
<b>In respect of reinsurance business</b>		
Bad debts written off during the year	9	0
Ageing of outstanding premiums and agents' balances: <i>Outstanding period</i>		
Up to 6 months	10	0
Above 6 months but not exceeding 12 months	11	0
Above 12 months but not exceeding 24 months	12	0
Above 24 months	13	0
Gross total (10 to 13)	14	0
Provision for doubtful debts	15	0
Total outstanding premiums and agents' balances in respect of reinsurance business (14 - 15)	16	0
Total (8 + 16) = Row 8 of Form 1	17	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**

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Life: OIF - Participating 2**

**Reporting Cycle: 2012 12**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
<b>In respect of direct business</b>		
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
<b>In respect of reinsurance business</b>		
Bad debts written off during the year	9	0
Ageing of outstanding premiums and agents' balances: <i>Outstanding period</i>		
Up to 6 months	10	0
Above 6 months but not exceeding 12 months	11	0
Above 12 months but not exceeding 24 months	12	0
Above 24 months	13	0
Gross total (10 to 13)	14	0
Provision for doubtful debts	15	0
Total outstanding premiums and agents' balances in respect of reinsurance business (14 - 15)	16	0
Total (8 + 16) = Row 8 of Form 1	17	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**

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Life: OIF - Non-Participating**

**Reporting Cycle: 2012 12**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
<b>In respect of direct business</b>		
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
<b>In respect of reinsurance business</b>		
Bad debts written off during the year	9	0
Ageing of outstanding premiums and agents' balances: <i>Outstanding period</i>		
Up to 6 months	10	0
Above 6 months but not exceeding 12 months	11	0
Above 12 months but not exceeding 24 months	12	0
Above 24 months	13	0
Gross total (10 to 13)	14	0
Provision for doubtful debts	15	0
Total outstanding premiums and agents' balances in respect of reinsurance business (14 - 15)	16	0
Total (8 + 16) = Row 8 of Form 1	17	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**

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Life: OIF - Investment-Linked**

**Reporting Cycle: 2012 12**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
<b>In respect of direct business</b>		
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
<b>In respect of reinsurance business</b>		
Bad debts written off during the year	9	0
Ageing of outstanding premiums and agents' balances: <i>Outstanding period</i>		
Up to 6 months	10	0
Above 6 months but not exceeding 12 months	11	0
Above 12 months but not exceeding 24 months	12	0
Above 24 months	13	0
Gross total (10 to 13)	14	0
Provision for doubtful debts	15	0
Total outstanding premiums and agents' balances in respect of reinsurance business (14 - 15)	16	0
Total (8 + 16) = Row 8 of Form 1	17	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**

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: SIF - Participating**

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

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: SIF - Participating 2**

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

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: SIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Reinsurance recoveries on unpaid claims	1	0
Reinsurance recoverables written off during the year	2	0
Ageing of reinsurance recoverables (on paid claims): <i>Outstanding period</i>		
Up to 1 year	3	0
Above 1 year but not exceeding 2 years	4	58,623
Above 2 years	5	50,298
Total (3 to 5)	6	108,921
Provision for doubtful reinsurance recoverables	7	0
Total (6 - 7) = Row 10 of Form 1	8	108,921

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: SIF - Investment-Linked**

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

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: OIF - Participating**

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

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: OIF - Participating 2**

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

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: OIF - Non-Participating**

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

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: OIF - Investment-Linked**

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



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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: SIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Motor vehicles	1	13,863
Computer equipment	2	627,081
Other fixed assets	3	1,774
Total (1 to 3) = Row 12 of Form 1	4	642,718

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: SIF - Participating 2**

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

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: SIF - Non-Participating**

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

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: SIF - Investment-Linked**

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

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: OIF - Participating**

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

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: OIF - Participating 2**

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

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: OIF - Non-Participating**

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

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: OIF - Investment-Linked**

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



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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: SIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Balances due from head office / shareholders fund	1	145,454
Balances due from overseas branches / related corporations	2	0
Balances due from other insurance funds established and maintained under the Act	3	282,956
Total (1 to 3) = Row 13 of Form 1	4	428,410

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: SIF - Participating 2**

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

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: SIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Balances due from head office / shareholders fund	1	0
Balances due from overseas branches / related corporations	2	0
Balances due from other insurance funds established and maintained under the Act	3	2,306,372
Total (1 to 3) = Row 13 of Form 1	4	2,306,372

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: SIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Balances due from head office / shareholders fund	1	0
Balances due from overseas branches / related corporations	2	0
Balances due from other insurance funds established and maintained under the Act	3	206,015
Total (1 to 3) = Row 13 of Form 1	4	206,015

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: OIF - Participating**

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

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: OIF - Participating 2**

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

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: OIF - Non-Participating**

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

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: OIF - Investment-Linked**

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



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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: SIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Investment Debtors	1	4,710,508
Sundry Deposits	2	9,606
Rent Receivable	3	0
Sundry Debtors	4	346,408
Prepayment	5	376,093
Income Tax	6	0
3 yrs Deferred Cash ESOS	7	0
Total = Row 14 of Form 1	26	5,442,615

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: SIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Investment Debtors	1	92,546
Sundry Deposits	2	0
Rent Receivable	3	0
Sundry Debtors	4	610
Prepayment	5	27,479
Deferred Tax	6	0
Reinsurance claim recovery	7	107,844
Total = Row 14 of Form 1	26	228,479

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: SIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Investment Debtors	1	0
Sundry Deposits	2	0
Rent Receivable	3	0
Sundry Debtors	4	121,421
Prepayment	5	33
Other Creditors	6	0
Interfund with Shareholders	7	0
Total = Row 14 of Form 1	26	121,454

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: SIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Total assets	1	3,246,206,806
Balance in the surplus account	2	15,008,485
Other liabilities	3	207,018,395
Policy assets (1 - 2 - 3)	4	3,024,179,926
Sum of liability in respect of each policy of the participating fund	5	3,020,146,843
Minimum condition liability	6	2,211,438,774
Policy Liabilities (highest of 4, 5 or 6) = Row 16 of Form 1	7	3,024,179,926

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: SIF - Participating 2**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
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**

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: OIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
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**

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: OIF - Participating 2**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
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)**

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: SIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
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	2,306,372
Total (1 to 3) = Row 22 of Form 1	4	2,306,372



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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: SIF - Participating 2**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
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)**

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: SIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
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	242,737
Total (1 to 3) = Row 22 of Form 1	4	242,737

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: SIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
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	116,078
Total (1 to 3) = Row 22 of Form 1	4	116,078

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: OIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
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)**

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: OIF - Participating 2**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
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)**

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: OIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
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)**

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: OIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
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**

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: SIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Income Tax	1	23,377,434
Deferred Tax	2	7,000
Policy Premium Suspense	3	3,141,080
Deposits Rec from Tenants	4	0
Investment Creditors	5	79,140,019
Accrued Commission Payable	6	1,935,872
Staff Annual Leave	7	0
3 Yrs Deferred Cash ESOS	8	0
Others	9	19,628,434
Total = Row 23 of Form 1	26	127,229,839



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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: SIF - Participating 2**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Total = Row 23 of Form 1	26	0

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: SIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Income Tax	1	1,270,581
Deferred Tax	2	0
Policy Premium Suspense	3	519,744
Deposits Rec From Tenants	4	0
Investment Creditors	5	52,965
Accrued Commission Payable	6	6,842
Staff Annual Leave	7	0
3 Yrs Deferred Cash ESOS	8	0
Others	9	62,181
Total = Row 23 of Form 1	26	1,912,313

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: SIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Income Tax	1	1,708,167
Deferred Tax	2	0
Policy Premium Suspense	3	18,550
Deposits Rec From Tenants	4	0
Investment Creditors	5	0
Accrued Commission Payable	6	0
Staff Annual Leave	7	0
3 Yrs Deferred Cash ESOS	8	0
Others	9	525,725
Total = Row 23 of Form 1	26	2,252,442

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: OIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Total = Row 23 of Form 1	26	0

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: OIF - Participating 2**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Total = Row 23 of Form 1	26	0

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: OIF - Non-Participating**

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

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: OIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Total = Row 23 of Form 1	26	0

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: SIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Surplus at beginning of period	1	9,179,560
Net income	2	15,008,485
Transfer (to) from head office / shareholders fund	3	-9,179,560
Surplus at End of Period (1 to 3) = Row 25 of Form 1	4	15,008,485



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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: SIF - Participating 2**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
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**

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: SIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Surplus at beginning of period	1	26,741,993
Net income	2	15,499,221
Transfer (to) from head office / shareholders fund	3	-9,500,000
Surplus at End of Period (1 to 3) = Row 25 of Form 1	4	32,741,214

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: SIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Surplus at beginning of period	1	4,801,653
Net income	2	1,439,925
Transfer (to) from head office / shareholders fund	3	-4,060,000
Surplus at End of Period (1 to 3) = Row 25 of Form 1	4	2,181,578

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: OIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
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**

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: OIF - Participating 2**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
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**

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: OIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
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**

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: OIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
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**

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: SIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Participating policies</b>	<b>Non-participating policies</b>	<b>Investment-linked policies</b>	<b>Amount</b>
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**

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: SIF - Participating 2**

<b>Description</b>	<b>Row No.</b>	<b>Participating policies</b>	<b>Non-participating policies</b>	<b>Investment-linked policies</b>	<b>Amount</b>
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**

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: SIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Participating policies</b>	<b>Non-participating policies</b>	<b>Investment-linked policies</b>	<b>Amount</b>
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**

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: SIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Participating policies</b>	<b>Non-participating policies</b>	<b>Investment-linked policies</b>	<b>Amount</b>
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**

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: OIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Participating policies</b>	<b>Non-participating policies</b>	<b>Investment-linked policies</b>	<b>Amount</b>
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**

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: OIF - Participating 2**

<b>Description</b>	<b>Row No.</b>	<b>Participating policies</b>	<b>Non-participating policies</b>	<b>Investment-linked policies</b>	<b>Amount</b>
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**

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: OIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Participating policies</b>	<b>Non-participating policies</b>	<b>Investment-linked policies</b>	<b>Amount</b>
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**

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: OIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Participating policies</b>	<b>Non-participating policies</b>	<b>Investment-linked policies</b>	<b>Amount</b>
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**

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: SIF - Participating**

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



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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: SIF - Participating 2**

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

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: SIF - Non-Participating**

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

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: SIF - Investment-Linked**

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

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: OIF - Participating**

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

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: OIF - Participating 2**

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

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: OIF - Non-Participating**

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

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: OIF - Investment-Linked**

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

**ANNUAL RETURN: NOTES TO FORM 1**

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: SIF - Participating**

<b>Note 1 The aggregate amounts of loans to and amounts due from -</b>	<b>Amount</b>
(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

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



**ANNUAL RETURN: NOTES TO FORM 1**

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: SIF - Participating 2**

<b>Note 1 The aggregate amounts of loans to and amounts due from -</b>	<b>Amount</b>
(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**

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: SIF - Non-Participating**

<b>Note 1 The aggregate amounts of loans to and amounts due from -</b>	<b>Amount</b>
(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**

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: SIF - Investment-Linked**

<b>Note 1 The aggregate amounts of loans to and amounts due from -</b>	<b>Amount</b>
(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**

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: OIF - Participating**

<b>Note 1 The aggregate amounts of loans to and amounts due from -</b>	<b>Amount</b>
(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**

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: OIF - Participating 2**

<b>Note 1 The aggregate amounts of loans to and amounts due from -</b>	<b>Amount</b>
(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**

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: OIF - Non-Participating**

<b>Note 1 The aggregate amounts of loans to and amounts due from -</b>	<b>Amount</b>
(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**

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: OIF - Investment-Linked**

<b>Note 1 The aggregate amounts of loans to and amounts due from -</b>	<b>Amount</b>
(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

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

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle 2012 12**

Included in policy liabilities of the participating fund of the Singapore Insurance Fund is an amount of \$78,667,000 pertaining to deferred tax liability on the future policyholders' bonus as at 31 Dec 2012.



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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: SIF - Participating**

Description	Annex	Row No.	Amount
Gross premiums	2A	1	657,522,495
Less: Outward reinsurance premiums	2B	2	1,978,634
Investment revenue	2C	3	176,500,087
Less: Investment expenses		4	5,569,282
Other income	2D	5	442,240
<b>Total Income (1 to 5)</b>		<b>6</b>	<b>826,916,906</b>
Gross claims settled	2E	7	953,009,005
Less: Reinsurance recoveries		8	819,646
Management expenses	2F	9	14,028,830
Distribution expenses	2G	10	70,218,228
Increase (decrease) in net policy liabilities	2H	11	(239,468,111)
Provision for doubtful debts/ bad debts written off on receivables		12	0
Taxation expenses		13	13,128,542
Other expenses	2I	14	1,811,573
<b>Total Outgo (7 to 14)</b>		<b>15</b>	<b>811,908,421</b>
<b>Net Income (6 - 15)</b>	<b>2J</b>	<b>16</b>	<b>15,008,485</b>

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 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
<b>Total Income (1 to 5)</b>		<b>6</b>	<b>0</b>
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
<b>Total Outgo (7 to 14)</b>		<b>15</b>	<b>0</b>
<b>Net Income (6 - 15)</b>	<b>2J</b>	<b>16</b>	<b>0</b>

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: SIF - Non-Participating**

Description	Annex	Row No.	Amount
Gross premiums	2A	1	34,256,622
Less: Outward reinsurance premiums	2B	2	2,708,119
Investment revenue	2C	3	5,091,787
Less: Investment expenses		4	233,321
Other income	2D	5	73,484
<b>Total Income (1 to 5)</b>		<b>6</b>	<b>36,480,453</b>
Gross claims settled	2E	7	22,534,830
Less: Reinsurance recoveries		8	666,198
Management expenses	2F	9	878,235
Distribution expenses	2G	10	2,427,082
Increase (decrease) in net policy liabilities	2H	11	2,467,180
Provision for doubtful debts/ bad debts written off on receivables		12	0
Taxation expenses		13	(6,797,400)
Other expenses	2I	14	137,503
<b>Total Outgo (7 to 14)</b>		<b>15</b>	<b>20,981,232</b>
<b>Net Income (6 - 15)</b>	<b>2J</b>	<b>16</b>	<b>15,499,221</b>

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: SIF - Investment-Linked**

Description	Annex	Row No.	Amount
Gross premiums	2A	1	30,679,858
Less: Outward reinsurance premiums	2B	2	169,310
Investment revenue	2C	3	14,728,470
Less: Investment expenses		4	10,196
Other income	2D	5	1,049,064
<b>Total Income (1 to 5)</b>		<b>6</b>	<b>46,277,886</b>
Gross claims settled	2E	7	24,014,063
Less: Reinsurance recoveries		8	0
Management expenses	2F	9	1,674,886
Distribution expenses	2G	10	(63,763)
Increase (decrease) in net policy liabilities	2H	11	18,655,839
Provision for doubtful debts/ bad debts written off on receivables		12	0
Taxation expenses		13	541,863
Other expenses	2I	14	15,073
<b>Total Outgo (7 to 14)</b>		<b>15</b>	<b>44,837,961</b>
<b>Net Income (6 - 15)</b>	<b>2J</b>	<b>16</b>	<b>1,439,925</b>

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 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
<b>Total Income (1 to 5)</b>		<b>6</b>	<b>0</b>
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
<b>Total Outgo (7 to 14)</b>		<b>15</b>	<b>0</b>
<b>Net Income (6 - 15)</b>	<b>2J</b>	<b>16</b>	<b>0</b>

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 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
<b>Total Income (1 to 5)</b>		<b>6</b>	<b>0</b>
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
<b>Total Outgo (7 to 14)</b>		<b>15</b>	<b>0</b>
<b>Net Income (6 - 15)</b>	<b>2J</b>	<b>16</b>	<b>0</b>

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 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
<b>Total Income (1 to 5)</b>		<b>6</b>	<b>0</b>
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
<b>Total Outgo (7 to 14)</b>		<b>15</b>	<b>0</b>
<b>Net Income (6 - 15)</b>	<b>2J</b>	<b>16</b>	<b>0</b>

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 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
<b>Total Income (1 to 5)</b>		<b>6</b>	<b>0</b>
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
<b>Total Outgo (7 to 14)</b>		<b>15</b>	<b>0</b>
<b>Net Income (6 - 15)</b>	<b>2J</b>	<b>16</b>	<b>0</b>



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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: SIF - Participating**

Description	Row No.	Amount
Individual business:		
Single premiums	1	5,746,123
Regular premiums - new business	2	207,204,155
Regular premiums - renewal business	3	444,572,217
Group business:		
Premiums	4	0
Direct insurance premiums (1 to 4)	5	657,522,495
Inward reinsurance premiums	6	0
Total (5 to 6) = Row 1 of Form 2	7	657,522,495

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 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**

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: SIF - Non-Participating**

Description	Row No.	Amount
Individual business:		
Single premiums	1	23,056,924
Regular premiums - new business	2	1,711,585
Regular premiums - renewal business	3	9,487,036
Group business:		
Premiums	4	1,077
Direct insurance premiums (1 to 4)	5	34,256,622
Inward reinsurance premiums	6	0
Total (5 to 6) = Row 1 of Form 2	7	34,256,622

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: SIF - Investment-Linked**

Description	Row No.	Amount
Individual business:		
Single premiums	1	0
Regular premiums - new business	2	940
Regular premiums - renewal business	3	30,678,918
Group business:		
Premiums	4	0
Direct insurance premiums (1 to 4)	5	30,679,858
Inward reinsurance premiums	6	0
Total (5 to 6) = Row 1 of Form 2	7	30,679,858

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 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**

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 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**

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 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**

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 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**

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: SIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Registered insurer / foreign insurer under the foreign insurer scheme	1	1,964,616
Authorised reinsurer / related corporation / head office / branch of head office of the registered insurer	2	14,018
Unregistered reinsurer	3	0
Total (1 to 3) = Row 2 of Form 2	4	1,978,634

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: SIF - Participating 2**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
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**

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: SIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Registered insurer / foreign insurer under the foreign insurer scheme	1	2,023,788
Authorised reinsurer / related corporation / head office / branch of head office of the registered insurer	2	684,331
Unregistered reinsurer	3	0
Total (1 to 3) = Row 2 of Form 2	4	2,708,119

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: SIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
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	163,475
Unregistered reinsurer	3	5,835
Total (1 to 3) = Row 2 of Form 2	4	169,310

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: OIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
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**

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: OIF - Participating 2**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
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**

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: OIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
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**

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: OIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
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**

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: SIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Interest / Dividend / Rental Income</b>	<b>Realised Gains (Losses) From Last Reported Value / Write-backs (Write-offs)</b>	<b>Unrealised Changes From Last Reported Value</b>	<b>Amount</b>
Equity securities	1	11,946,629	47,354,589	10,259,439	69,560,657
Debt securities	2	64,371,474	-6,593,698	-1,790,883	55,986,893
Land and Buildings	3	0	0	0	0
Loans	4	7,458,464	0	0	7,458,464
Cash and deposits	5	792,052	304,722	173,811	1,270,585
Other invested assets	6	6,135,665	34,229,347	1,858,476	42,223,488
<b>Total (1 to 6) = Row 3 of Form 2</b>	<b>7</b>				<b>176,500,087</b>

**ANNUAL RETURN: Annex 2C - Investment Revenue**

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: SIF - Participating 2**

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: SIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Interest / Dividend / Rental Income</b>	<b>Realised Gains (Losses) From Last Reported Value / Write-backs (Write-offs)</b>	<b>Unrealised Changes From Last Reported Value</b>	<b>Amount</b>
Equity securities	1	279,670	-123,601	913,542	1,069,611
Debt securities	2	2,806,593	280,876	804,396	3,891,865
Land and Buildings	3	0	0	0	0
Loans	4	113,060	0	0	113,060
Cash and deposits	5	4,400	-16,376	-94,473	-106,449
Other invested assets	6	47,305	-783,037	859,432	123,700
Total (1 to 6) = Row 3 of Form 2	7				5,091,787

**ANNUAL RETURN: Annex 2C - Investment Revenue**

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: SIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Interest / Dividend / Rental Income</b>	<b>Realised Gains (Losses) From Last Reported Value / Write-backs (Write-offs)</b>	<b>Unrealised Changes From Last Reported Value</b>	<b>Amount</b>
Equity securities	1	3,170,181	0	11,556,201	14,726,382
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	2,088	0	0	2,088
Other invested assets	6	0	0	0	0
Total (1 to 6) = Row 3 of Form 2	7				14,728,470

**ANNUAL RETURN: Annex 2C - Investment Revenue**

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: OIF - Participating**

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: OIF - Participating 2**

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: OIF - Non-Participating**

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: OIF - Investment-Linked**

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: SIF - Participating**

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: SIF - Participating 2**

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: OIF - Participating**

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: OIF - Participating 2**

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: SIF - Investment-Linked**

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: OIF - Investment-Linked**

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: SIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Sundry Revenue	1	442,240
Policy& Assests Mgt Fees	2	0
Fee Inc	3	0
Gain/ Loss on disposal of fixed assets	4	0
Exchange Difference	5	0
Total = Row 5 of Form 2	26	442,240

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: SIF - Participating 2**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Total = Row 5 of Form 2	26	



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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: SIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Sundry Revenue	1	73,484
Policy& Assets Mgt Fees	2	0
Fee Inc	3	0
Sale of Fixed Assets	4	0
Total = Row 5 of Form 2	26	73,484

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: SIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Sundry Revenue	1	0
Policy& Asset Mgmt Fees	2	1,049,064
Fee Inc	3	0
Other Income	4	0
Sale of Fixed Assets	5	0
Total = Row 5 of Form 2	26	1,049,064

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: OIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Total = Row 5 of Form 2	26	

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: OIF - Participating 2**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Total = Row 5 of Form 2	26	

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: OIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Total = Row 5 of Form 2	26	

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: OIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Total = Row 5 of Form 2	26	

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: SIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Death, total permanent disability, critical illness	1	11,267,921
Accident and health benefits other than total permanent disability and critical illness	2	0
Maturity / anticipated endowment	3	926,656,323
Surrenders	4	13,492,540
Annuities	5	1,592,221
Cash bonuses	6	0
Others	7	0
Total (1 to 7) = Row 7 of Form 2	8	953,009,005

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: SIF - Participating 2**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
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**

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: SIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Death, total permanent disability, critical illness	1	2,480,196
Accident and health benefits other than total permanent disability and critical illness	2	0
Maturity / anticipated endowment	3	17,082,174
Surrenders	4	922,556
Annuities	5	2,049,904
Cash bonuses	6	0
Others	7	0
Total (1 to 7) = Row 7 of Form 2	8	22,534,830

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: SIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Death, total permanent disability, critical illness	1	523,659
Accident and health benefits other than total permanent disability and critical illness	2	0
Maturity / anticipated endowment	3	0
Surrenders	4	23,490,404
Annuities	5	0
Cash bonuses	6	0
Others	7	0
Total (1 to 7) = Row 7 of Form 2	8	24,014,063

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: OIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
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**

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: OIF - Participating 2**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
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**

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: OIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
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**

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: OIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
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**

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: SIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Staff salaries & expenses	1	9,201,748
Office rent	2	1,213,356
Head office / parent company expenses	3	0
Directors' fees	4	15,095
Audit fees	5	198,358
Managing agent's fees	6	0
Repairs and maintenance	7	15,398
Public utilities	8	9,060
Printing, stationery and periodicals	9	154,658
Postage, telephone and telex charges	10	290,671
Computer charges	11	1,115,548
Hire of office equipment	12	0
Licence and association fees	13	202,595
Advertising and subscriptions	14	672,687
Entertainment	15	4,569
Travelling expenses	16	24,385
Allocated Expenses	1	910,702
<b>Total = Row 9 of Form 2</b>	<b>27</b>	<b>14,028,830</b>

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: SIF - Participating 2**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
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**

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: SIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Staff salaries & expenses	1	377,380
Office rent	2	49,606
Head office / parent company expenses	3	0
Directors' fees	4	617
Audit fees	5	5,943
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	11,883
Computer charges	11	72,016
Hire of office equipment	12	0
Licence and association fees	13	0
Advertising and subscriptions	14	27,501
Entertainment	15	0
Travelling expenses	16	0
Allocated Expenses	1	333,289
Total = Row 9 of Form 2	27	878,235

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: SIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Staff salaries & expenses	1	788,025
Office rent	2	103,584
Head office / parent company expenses	3	0
Directors' fees	4	1,289
Audit fees	5	13,275
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	24,815
Computer charges	11	150,378
Hire of office equipment	12	0
Licence and association fees	13	0
Advertising and subscriptions	14	57,427
Entertainment	15	0
Travelling expenses	16	0
Allocated expenses	1	536,093
Total = Row 9 of Form 2	27	1,674,886

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: OIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
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**

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: OIF - Participating 2**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
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**

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: OIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
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**

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: OIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
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**

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: SIF - Participating**

Description	Row No.	Amount
Individual business:		
First period commissions - single premium	1	455,802
First period commissions - regular premium	2	58,436,311
Renewal commissions	3	3,058,613
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	8,725,624
Other cash payments	9	0
Total distribution cost excluding reinsurance commissions (1 to 9)	10	70,676,350
Reinsurance commissions	11	458,122
Total (10 - 11) = Row 10 of Form 2	12	70,218,228

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 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**

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: SIF - Non-Participating**

Description	Row No.	Amount
Individual business:		
First period commissions - single premium	1	1,844,554
First period commissions - regular premium	2	683,700
Renewal commissions	3	274,342
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	47,172
Other cash payments	9	0
Total distribution cost excluding reinsurance commissions (1 to 9)	10	2,849,768
Reinsurance commissions	11	422,686
Total (10 - 11) = Row 10 of Form 2	12	2,427,082

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: SIF - Investment-Linked**

Description	Row No.	Amount
Individual business:		
First period commissions - single premium	1	0
First period commissions - regular premium	2	413
Renewal commissions	3	39,409
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	3,415
Other cash payments	9	0
Total distribution cost excluding reinsurance commissions (1 to 9)	10	43,237
Reinsurance commissions	11	107,000
Total (10 - 11) = Row 10 of Form 2	12	-63,763

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 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**

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 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**

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 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**

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 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**

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: SIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Net policy liabilities at end of period	1	3,025,195,651
Net policy liabilities at beginning of period	2	3,264,663,762
Increase (Decrease) in Net Policy Liabilities (1 - 2) = Row 11 of Form 2	3	-239,468,111

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 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**

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: SIF - Non-Participating**

Description	Row No.	Amount
Net policy liabilities at end of period	1	89,907,883
Net policy liabilities at beginning of period	2	87,440,703
Increase (Decrease) in Net Policy Liabilities (1 - 2) = Row 11 of Form 2	3	2,467,180

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: SIF - Investment-Linked**

Description	Row No.	Amount
Net policy liabilities at end of period	1	217,777,721
Net policy liabilities at beginning of period	2	199,121,882
Increase (Decrease) in Net Policy Liabilities (1 - 2) = Row 11 of Form 2	3	18,655,839

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 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**

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 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**

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 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**

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 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**

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: SIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Exchange Difference	1	25,279
Depreciation (Exclude IL& B)	2	81,041
Policyholder Expenses	3	130,307
Policyholder Benefit Scheme Expenses	4	0
Accounting& Consultation	5	68,981
Institutional Charges (Inclusive of PPF in cognos)	6	228,120
Motor Vehicles Maintenance Expenses	7	0
Service Tax Expense	8	202,551
Other Expenses	9	0
Sale of Fixed Assets	10	7
Miscellaneous Expenses	11	31,754
Policy Owners' Protection Scheme Levies (PPF)	12	1,043,533
<b>Total = Row 14 of Form 2</b>	<b>26</b>	<b>1,811,573</b>

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: SIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Exchange Difference	1	0
Depreciation (Exclude IL& B)	2	0
Policyholder Expenses	3	0
Policyholder Benefit Scheme Expenses	4	0
Accounting& Consultation	5	1,490
Institutional Charges (inclusive of PPF in cognos)	6	241
Motor Vehicles Maintenance Expenses	7	0
Service Tax Expense	8	5,625
Other Expenses	9	0
Miscellaneous Expenses	10	0
Policy Owners' Protection Scheme Levies (PPF)	11	130,147
<b>Total = Row 14 of Form 2</b>	<b>26</b>	<b>137,503</b>



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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: SIF - Investment-Linked**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Exchange Difference	1	0
Depreciation (Exclude IL& B)	2	0
Policyholder Expenses	3	0
Policyholder Benefit Scheme Expenses	4	0
Accounting& Consultation	5	3,112
Institutional Charges (Inclusive of PPF in congno)	6	10,860
Motor Vehicle Maintenance Expenses	7	0
Service Tax Expenses	8	0
Other Expenses	9	0
Miscellaneous Expenses	10	880
Policy Owners' Protection Scheme Levies (PPF)	11	221
<b>Total = Row 14 of Form 2</b>	<b>26</b>	<b>15,073</b>

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: SIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Allocation to surplus account	1	15,008,485
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	15,008,485

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: SIF - Participating 2**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
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**

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: OIF - Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
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**

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: OIF - Participating 2**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
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**

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

Reconciliation of net policy liabilities at end of period between Form 1 and Annex 2H

**Par Fund:**

Net Policy Liabilities as at 31 December 2012, balance as per Form 2 Annex 2H

S\$3,025,195,651

Paid up policy reserves transferred from Par to Non Par fund as at 2012

(S\$1,015,725)

Net Policy Liabilities as at 31 December 2012, balance as per Form 1 Row 16

S\$3,024,179,926

**Non Par Fund:**

Net Policy Liabilities as at 31 December 2012, balance as per Form 2 Annex 2H

S\$89,907,883

Paid up policy reserves transferred from Par to Non Par fund as at 2012

S\$1,015,725

Net Policy Liabilities as at 31 December 2012, balance as per Form 1 Row 16

S\$90,923,608

Allocation to surplus account is based on policyholders distribution with policyholder's tax.

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Life: SIF - Participating**

**Reporting Cycle: 2012 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
<b>A. New Business</b>							
Policies other than annuities -							
Whole life	1	5,746,124	23	19,030,000	1,896,393	945	81,579,104
Endowment	2	0	0	0	210,277,132	20,096	929,285,802
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
<b>Total (1 to 6)</b>	<b>7</b>	<b>5,746,124</b>	<b>23</b>	<b>19,030,000</b>	<b>212,173,525</b>	<b>21,041</b>	<b>1,010,864,906</b>
Annuities only	8	0	0	0	0	0	0
<b>B. Terminations and transfers</b>							
Policies other than annuities -							
Death, total permanent disability, critical illness	9		42	1,937,097	650,392	145	6,115,950
Maturity	10		15,465	864,928,443	4,646,895	3,003	55,156,683
Expiry	11		0	0	11,329	0	410,000
Surrender	12		87	4,149,833	1,202,791	770	24,147,618
Forfeiture	13		(2)	(242,000)	1,735,298	278	8,256,194
Net transfers	14		0	0	0	0	0
Others	15		0	152,965	47,688,693	792	38,569,589
<b>Total (9 to 15)</b>	<b>16</b>		<b>15,592</b>	<b>870,926,338</b>	<b>55,935,398</b>	<b>4,988</b>	<b>132,656,034</b>
Annuities only	17		3	(450)	0	0	0
<b>C. Business in Force</b>							
Policies other than annuities -							
Whole life	18		89	59,179,749	29,715,206	24,532	1,183,295,628
Endowment	19		10,619	526,945,592	531,807,488	97,185	3,273,163,628
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
<b>Total (18 to 23)</b>	<b>24</b>		<b>10,708</b>	<b>586,125,341</b>	<b>561,522,694</b>	<b>121,717</b>	<b>4,456,459,256</b>
Annuities only (last period's 25 + 8 -17)	25		480	2,448,496	0	0	0

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Life: SIF - Participating 2**

**Reporting Cycle: 2012 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
<b>A. New Business</b>							
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
<b>Total (1 to 6)</b>	<b>7</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Annuities only	8	0	0	0	0	0	0
<b>B. Terminations and transfers</b>							
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
<b>Total (9 to 15)</b>	<b>16</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Annuities only	17		0	0	0	0	0
<b>C. Business in Force</b>							
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
<b>Total (18 to 23)</b>	<b>24</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
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**

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Life: SIF - Non-Participating**

**Reporting Cycle: 2012 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
<b>A. New Business</b>							
Policies other than annuities -							
Whole life	1	0	0	0	0	0	0
Endowment	2	0	0	0	0	0	0
Term	3	23,369,580	299	222,518,749	1,525,757	587	359,297,272
Accident	4	0	0	0	0	0	0
Health	5	0	0	0	475	0	0
Others	6	0	0	0	233,402	0	10,223,169
<b>Total (1 to 6)</b>	<b>7</b>	<b>23,369,580</b>	<b>299</b>	<b>222,518,749</b>	<b>1,759,634</b>	<b>587</b>	<b>369,520,441</b>
Annuities only	8	0	0	0	0	0	0
<b>B. Terminations and transfers</b>							
Policies other than annuities -							
Death, total permanent disability, critical illness	9		3	0	6,921	9	579,000
Maturity	10		4,797	21,584,661	0	23	475,713
Expiry	11		10	2,578,424	778,394	1,242	345,813,865
Surrender	12		7	2,465,107	26,965	22	2,106,400
Forfeiture	13		0	0	23,967	26	1,780,660
Net transfers	14		0	0	0	0	0
Others	15		1	4,857,258	21,885	(12)	6,746,828
<b>Total (9 to 15)</b>	<b>16</b>		<b>4,818</b>	<b>31,485,450</b>	<b>858,132</b>	<b>1,310</b>	<b>357,502,466</b>
Annuities only	17		7	19,956	0	0	0
<b>C. Business in Force</b>							
Policies other than annuities -							
Whole life	18		0	0	452,301	785	37,943,779
Endowment	19		0	0	0	189	4,623,377
Term	20		588	285,228,984	8,363,386	6,246	2,123,634,820
Accident	21		0	0	162,951	0	0
Health	22		0	0	76,145	116	0
Others	23		0	0	2,278,951	0	105,149,448
<b>Total (18 to 23)</b>	<b>24</b>		<b>588</b>	<b>285,228,984</b>	<b>11,333,734</b>	<b>7,336</b>	<b>2,271,351,424</b>
Annuities only (last period's 25 + 8 -17)	25		442	2,093,181	0	0	0

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Life: SIF - Investment-Linked**

**Reporting Cycle: 2012 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
<b>A. New Business</b>							
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
<b>Total (1 to 6)</b>	<b>7</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Annuities only	8	0	0	0	0	0	0
<b>B. Terminations and transfers</b>							
Policies other than annuities -							
Death, total permanent disability, critical illness	9		7	287,500	21,000	10	288,800
Maturity	10		0	0	0	0	0
Expiry	11		0	0	0	0	0
Surrender	12		219	12,386,496	4,252,172	1,536	95,284,813
Forfeiture	13		0	0	(4,800)	(2)	(132,000)
Net transfers	14		0	0	0	0	0
Others	15		0	33,200	197,400	0	6,125,121
<b>Total (9 to 15)</b>	<b>16</b>		<b>226</b>	<b>12,707,196</b>	<b>4,465,772</b>	<b>1,544</b>	<b>101,566,734</b>
Annuities only	17		0	0	0	0	0
<b>C. Business in Force</b>							
Policies other than annuities -							
Whole life	18		2,118	93,140,213	36,866,979	13,819	943,129,979
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
<b>Total (18 to 23)</b>	<b>24</b>		<b>2,118</b>	<b>93,140,213</b>	<b>36,866,979</b>	<b>13,819</b>	<b>943,129,979</b>
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**

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Life: OIF - Participating**

**Reporting Cycle: 2012 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
<b>A. New Business</b>							
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
<b>Total (1 to 6)</b>	<b>7</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Annuities only	8	0	0	0	0	0	0
<b>B. Terminations and transfers</b>							
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
<b>Total (9 to 15)</b>	<b>16</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Annuities only	17		0	0	0	0	0
<b>C. Business in Force</b>							
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
<b>Total (18 to 23)</b>	<b>24</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
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**

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Life: OIF - Participating 2**

**Reporting Cycle: 2012 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
<b>A. New Business</b>							
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
<b>Total (1 to 6)</b>	<b>7</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Annuities only	8	0	0	0	0	0	0
<b>B. Terminations and transfers</b>							
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
<b>Total (9 to 15)</b>	<b>16</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Annuities only	17		0	0	0	0	0
<b>C. Business in Force</b>							
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
<b>Total (18 to 23)</b>	<b>24</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
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**

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Life: OIF - Non-Participating**

**Reporting Cycle: 2012 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
<b>A. New Business</b>							
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
<b>Total (1 to 6)</b>	<b>7</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Annuities only	8	0	0	0	0	0	0
<b>B. Terminations and transfers</b>							
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
<b>Total (9 to 15)</b>	<b>16</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Annuities only	17		0	0	0	0	0
<b>C. Business in Force</b>							
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
<b>Total (18 to 23)</b>	<b>24</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
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**

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Life: OIF - Investment-Linked**

**Reporting Cycle: 2012 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
<b>A. New Business</b>							
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
<b>Total (1 to 6)</b>	<b>7</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Annuities only	8	0	0	0	0	0	0
<b>B. Terminations and transfers</b>							
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
<b>Total (9 to 15)</b>	<b>16</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Annuities only	17		0	0	0	0	0
<b>C. Business in Force</b>							
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
<b>Total (18 to 23)</b>	<b>24</b>		<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Annuities only (last period's 25 + 8 -17)	25		0	0	0	0	0

ANNUAL RETURN: NOTES TO FORM 3

I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED

Reporting Cycle: 2012 12

Life: SIF - Participating

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

Terminations and Transfers	Single Premium	Regular Premium
ALTERATION		39,992,850
CANCELLATION		7,695,843
Total		47,688,693

**ANNUAL RETURN: NOTES TO FORM 3**

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: SIF - Non-Participating**

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

<b>New Business</b>	<b>Single Premium</b>	<b>Regular Premium</b>
MRTA	23,369,580	829,539
Total	23,369,580	829,539

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

<b>Business in Force</b>	<b>Single Premium</b>	<b>Regular Premium</b>
MRTA		6,526,886
Total		6,526,886

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

<b>New Business</b>	<b>Single Premium</b>	<b>Regular Premium</b>
PWDD	0	47,884
MaxCare	0	185,518
Total	0	233,402

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

<b>Terminations and Transfers</b>	<b>Single Premium</b>	<b>Regular Premium</b>
ALTERATION		4,078
CANCELLATION		17,807
Total		21,885

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

<b>Business in Force</b>	<b>Single Premium</b>	<b>Regular Premium</b>
TRDD		131,786
PWDD		596,596



MaxCare		1,550,569
Total		2,278,951

ANNUAL RETURN: NOTES TO FORM 3

I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED

Reporting Cycle: 2012 12

Life: SIF - Investment-Linked

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

Terminations and Transfers	Single Premium	Regular Premium
ALTERATION		197,400
CANCELLATION		0
Total		197,400

**ANNUAL RETURN: FORM 3 - ADDITIONAL INFORMATION**

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

NIL

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Life: SIF - Participating**

**Reporting Cycle: 2012 12**

Description	Row No.	Number of Policies	Number of Lives Covered	Sum Insured	Premiums - Single	Premiums - Regular
<b>A. New Business</b>						
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
<b>Total (1 to 4)</b>	<b>5</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Annuities only	6	0	0	0	0	0
<b>B. Increases under existing policies</b>						
Policies other than annuities	7	0	0	0	0	0
Annuities only	8	0	0	0	0	0
<b>C. Terminations</b>						
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
<b>Total (9 to 11)</b>	<b>12</b>	<b>0</b>	<b>0</b>	<b>0</b>		<b>0</b>
Annuities only	13	0	0	0		0
<b>D. Business in Force</b>						
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
<b>Total (14 to 17)</b>	<b>18</b>	<b>0</b>	<b>0</b>	<b>0</b>		<b>0</b>
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**

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Life: SIF - Participating 2**

**Reporting Cycle: 2012 12**

Description	Row No.	Number of Policies	Number of Lives Covered	Sum Insured	Premiums - Single	Premiums - Regular
<b>A. New Business</b>						
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
<b>Total (1 to 4)</b>	<b>5</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Annuities only	6	0	0	0	0	0
<b>B. Increases under existing policies</b>						
Policies other than annuities	7	0	0	0	0	0
Annuities only	8	0	0	0	0	0
<b>C. Terminations</b>						
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
<b>Total (9 to 11)</b>	<b>12</b>	<b>0</b>	<b>0</b>	<b>0</b>		<b>0</b>
Annuities only	13	0	0	0	0	0
<b>D. Business in Force</b>						
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
<b>Total (14 to 17)</b>	<b>18</b>	<b>0</b>	<b>0</b>	<b>0</b>		<b>0</b>
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**

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Life: SIF - Non-Participating**

**Reporting Cycle: 2012 12**

Description	Row No.	Number of Policies	Number of Lives Covered	Sum Insured	Premiums - Single	Premiums - Regular
<b>A. New Business</b>						
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
<b>Total (1 to 4)</b>	<b>5</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Annuities only	6	0	0	0	0	0
<b>B. Increases under existing policies</b>						
Policies other than annuities	7	0	0	0	0	0
Annuities only	8	0	0	0	0	0
<b>C. Terminations</b>						
Policies other than annuities -						
Expiry	9	4	4	750,301		2,133
Death, total permanent disability, critical illness	10	0	0	0		0
Others	11	0	0	0		0
<b>Total (9 to 11)</b>	<b>12</b>	<b>4</b>	<b>4</b>	<b>750,301</b>		<b>2,133</b>
Annuities only	13	0	0	0		0
<b>D. Business in Force</b>						
Policies other than annuities -						
Term	14	7	33	2,020,660		5,123
Accident	15	0	0	0		0
Health	16	0	0	0		0
Others	17	0	0	0		0
<b>Total (14 to 17)</b>	<b>18</b>	<b>7</b>	<b>33</b>	<b>2,020,660</b>		<b>5,123</b>
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**

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Life: SIF - Investment-Linked**

**Reporting Cycle: 2012 12**

Description	Row No.	Number of Policies	Number of Lives Covered	Sum Insured	Premiums - Single	Premiums - Regular
<b>A. New Business</b>						
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
<b>Total (1 to 4)</b>	<b>5</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Annuities only	6	0	0	0	0	0
<b>B. Increases under existing policies</b>						
Policies other than annuities	7	0	0	0	0	0
Annuities only	8	0	0	0	0	0
<b>C. Terminations</b>						
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
<b>Total (9 to 11)</b>	<b>12</b>	<b>0</b>	<b>0</b>	<b>0</b>		<b>0</b>
Annuities only	13	0	0	0		0
<b>D. Business in Force</b>						
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
<b>Total (14 to 17)</b>	<b>18</b>	<b>0</b>	<b>0</b>	<b>0</b>		<b>0</b>
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**

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Life: OIF - Participating**

**Reporting Cycle: 2012 12**

Description	Row No.	Number of Policies	Number of Lives Covered	Sum Insured	Premiums - Single	Premiums - Regular
<b>A. New Business</b>						
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
<b>Total (1 to 4)</b>	<b>5</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Annuities only	6	0	0	0	0	0
<b>B. Increases under existing policies</b>						
Policies other than annuities	7	0	0	0	0	0
Annuities only	8	0	0	0	0	0
<b>C. Terminations</b>						
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
<b>Total (9 to 11)</b>	<b>12</b>	<b>0</b>	<b>0</b>	<b>0</b>		<b>0</b>
Annuities only	13	0	0	0	0	0
<b>D. Business in Force</b>						
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
<b>Total (14 to 17)</b>	<b>18</b>	<b>0</b>	<b>0</b>	<b>0</b>		<b>0</b>
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**

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Life: OIF - Participating 2**

**Reporting Cycle: 2012 12**

Description	Row No.	Number of Policies	Number of Lives Covered	Sum Insured	Premiums - Single	Premiums - Regular
<b>A. New Business</b>						
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
<b>Total (1 to 4)</b>	<b>5</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Annuities only	6	0	0	0	0	0
<b>B. Increases under existing policies</b>						
Policies other than annuities	7	0	0	0	0	0
Annuities only	8	0	0	0	0	0
<b>C. Terminations</b>						
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
<b>Total (9 to 11)</b>	<b>12</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Annuities only	13	0	0	0	0	0
<b>D. Business in Force</b>						
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
<b>Total (14 to 17)</b>	<b>18</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
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**

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Life: OIF - Non-Participating**

**Reporting Cycle: 2012 12**

Description	Row No.	Number of Policies	Number of Lives Covered	Sum Insured	Premiums - Single	Premiums - Regular
<b>A. New Business</b>						
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
<b>Total (1 to 4)</b>	<b>5</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Annuities only	6	0	0	0	0	0
<b>B. Increases under existing policies</b>						
Policies other than annuities	7	0	0	0	0	0
Annuities only	8	0	0	0	0	0
<b>C. Terminations</b>						
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
<b>Total (9 to 11)</b>	<b>12</b>	<b>0</b>	<b>0</b>	<b>0</b>		<b>0</b>
Annuities only	13	0	0	0	0	0
<b>D. Business in Force</b>						
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
<b>Total (14 to 17)</b>	<b>18</b>	<b>0</b>	<b>0</b>	<b>0</b>		<b>0</b>
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**

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Life: OIF - Investment-Linked**

**Reporting Cycle: 2012 12**

Description	Row No.	Number of Policies	Number of Lives Covered	Sum Insured	Premiums - Single	Premiums - Regular
<b>A. New Business</b>						
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
<b>Total (1 to 4)</b>	<b>5</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Annuities only	6	0	0	0	0	0
<b>B. Increases under existing policies</b>						
Policies other than annuities	7	0	0	0	0	0
Annuities only	8	0	0	0	0	0
<b>C. Terminations</b>						
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
<b>Total (9 to 11)</b>	<b>12</b>	<b>0</b>	<b>0</b>	<b>0</b>		<b>0</b>
Annuities only	13	0	0	0		0
<b>D. Business in Force</b>						
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
<b>Total (14 to 17)</b>	<b>18</b>	<b>0</b>	<b>0</b>	<b>0</b>		<b>0</b>
Annuities only (last period's 19 + 6 + 8 - 13)	19	0	0	0		0

**ANNUAL RETURN: NOTES TO FORM 4**

**Reporting Cycle:**

	<b>Single Premium</b>	<b>Regular Premium</b>
Total		

**ANNUAL RETURN: FORM 4 - ADDITIONAL INFORMATION**

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

NIL

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

I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED

Reporting Cycle: 2012 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
<b>A. PREMIUMS</b>													
Gross premiums	1	15,361	0	-1,780	0	-1,299	0	0	0	0	0	12,282	0
Reinsurance ceded	2	2,520	0	739	0	284	0	0	0	0	0	3,543	0
Net premiums written (1 - 2)	3	12,841	0	-2,519	0	-1,583	0	0	0	0	0	8,739	0
Premium liabilities at beginning of period	4	41,547	0	1,586	0	482	0	0	0	0	0	43,615	0
Premium liabilities at end of period	5	39,775	0	1,447	0	583	0	0	0	0	0	41,805	0
Premiums earned during the period (3 + 4 - 5)	6	14,613	0	-2,380	0	-1,684	0	0	0	0	0	10,549	0
<b>B. CLAIMS</b>													
Gross claims settled	7	25,316	0	0	0	0	0	0	0	0	0	25,316	0
Reinsurance recoveries	8	0	0	0	0	0	0	0	0	0	0	0	0
Net claims settled (7 - 8)	9	25,316	0	0	0	0	0	0	0	0	0	25,316	0
Claims liabilities at end of period	10	0	0	0	0	0	0	0	0	0	0	0	0
Claims liabilities at beginning of period	11	0	0	0	0	0	0	0	0	0	0	0	0
Net claims incurred (9 + 10 - 11)	12	25,316	0	0	0	0	0	0	0	0	0	25,316	0
<b>C. MANAGEMENT EXPENSES</b>													
Management expenses	13	143	0	7	0	2	0	0	0	0	0	152	0
<b>D. DISTRIBUTION EXPENSES</b>													
Commissions	14	4,349	0	301	0	138	0	0	0	0	0	4,788	0
Reinsurance commissions	15	0	0	-12	0	0	0	0	0	0	0	-12	0
Net commissions incurred (14 - 15)	16	4,349	0	313	0	138	0	0	0	0	0	4,800	0
Other distribution expenses	17	21	0	1	0	0	0	0	0	0	0	22	0
<b>E. UNDERWRITING RESULTS (6 - 12 - 13 - 16 - 17)</b>													
	18	-15,216	0	-2,701	0	-1,824	0	0	0	0	0	-19,741	0
<b>F. NET INVESTMENT INCOME</b>													
	19	0	0	0	0	0	0	0	0	0	0	0	0
<b>G. OPERATING RESULTS (18 + 19)</b>													
	20	-15,216	0	-2,701	0	-1,824	0	0	0	0	0	-19,741	0
<b>H. OTHERS</b>													
Number of policies in force	21	369	0	9	0	5	0	0	0	0	0	383	0
Number of lives covered under policies in force	22	369	0	9	0	5	0	0	0	0	0	383	0
Number of claims registered	23	0	0	0	0	0	0	0	0	0	0	0	0

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

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

Description	Row No.	Medical Expense	Medical Expense	Critical Illness	Critical Illness	Disability	Disability	Personal Accident	Personal Accident	Hospital Cash	Hospital Cash	Total	Total
		Individual	Group	Individual	Group	Individual	Group	Individual	Group	Individual	Group	Individual	Group
<b>A. PREMIUMS</b>													
Gross premiums	1	1,924,115	1,218,778	532,268	0	0	0	9,168,806	1,308,955	460,350	0	12,085,539	2,527,733
Reinsurance ceded	2	48,146	30,481	13,310	0	0	0	1,011,536	465,515	11,259	0	1,084,251	495,996
Net premiums written (1 - 2)	3	1,875,969	1,188,297	518,958	0	0	0	8,157,270	843,440	449,091	0	11,001,288	2,031,737
Premium liabilities at beginning of period	4	1,376,666	379,411	301,592	0	0	0	10,256,635	141,026	224,077	0	12,158,970	520,437
Premium liabilities at end of period	5	1,491,548	430,892	304,359	0	0	0	8,043,935	355,311	199,563	0	10,039,405	786,203
Premiums earned during the period (3 + 4 - 5)	6	1,761,087	1,136,816	516,191	0	0	0	10,369,970	629,155	473,605	0	13,120,853	1,765,971
<b>B. CLAIMS</b>													
Gross claims settled	7	693,830	203,422	88,344	0	0	0	5,608,656	88,749	37,900	0	6,428,730	292,171
Reinsurance recoveries	8	17,346	5,086	2,208	0	0	0	70,755	49,848	948	0	91,257	54,934
Net claims settled (7 - 8)	9	676,484	198,336	86,136	0	0	0	5,537,901	38,901	36,952	0	6,337,473	237,237
Claims liabilities at end of period	10	443,481	23,892	188,207	0	0	0	1,521,558	50,789	34,007	0	2,187,253	74,681
Claims liabilities at beginning of period	11	243,104	24,150	119,174	0	0	0	2,017,578	52,698	39,400	0	2,419,256	76,848
Net claims incurred (9 + 10 - 11)	12	876,861	198,078	155,169	0	0	0	5,041,881	36,992	31,559	0	6,105,470	235,070
<b>C. MANAGEMENT EXPENSES</b>													
Management expenses	13	224,271	142,059	62,040	0	0	0	1,051,457	152,570	52,493	0	1,390,261	294,629
<b>D. DISTRIBUTION EXPENSES</b>													
Commissions	14	672,400	198,097	137,247	0	0	0	2,252,991	284,207	90,686	0	3,153,324	482,304
Reinsurance commissions	15	21,536	9,404	4,913	0	0	0	287,260	183,321	3,618	0	317,327	192,725
Net commissions incurred (14 - 15)	16	650,864	188,693	132,334	0	0	0	1,965,731	100,886	87,068	0	2,835,997	289,579
Other distribution expenses	17	0	0	0	0	0	0	2	0	0	0	2	0
<b>E. UNDERWRITING RESULTS (6 - 12 - 13 - 16 - 17)</b>													
	18	9,091	607,986	166,648	0	0	0	2,310,899	338,707	302,485	0	2,789,123	946,693
<b>F. NET INVESTMENT INCOME</b>													
	19	88,784	56,237	24,560	0	0	0	416,240	60,399	20,780	0	550,364	116,636
<b>G. OPERATING RESULTS (18 + 19)</b>													
	20	97,875	664,223	191,208	0	0	0	2,727,139	399,106	323,265	0	3,339,487	1,063,329
<b>H. OTHERS</b>													
Number of policies in force	21	1,255	2,382	1,884	0	0	0	66,692	884	3,167	0	72,998	3,266
Number of lives covered under policies in force	22	3,862	10,151	2,340	0	0	0	71,144	2,591	5,131	0	82,477	12,742
Number of claims registered	23	236	73	91	0	0	0	5,687	150	20	0	6,034	223

**ANNUAL RETURN: NOTES TO FORM 7**

**Reporting Cycle:**

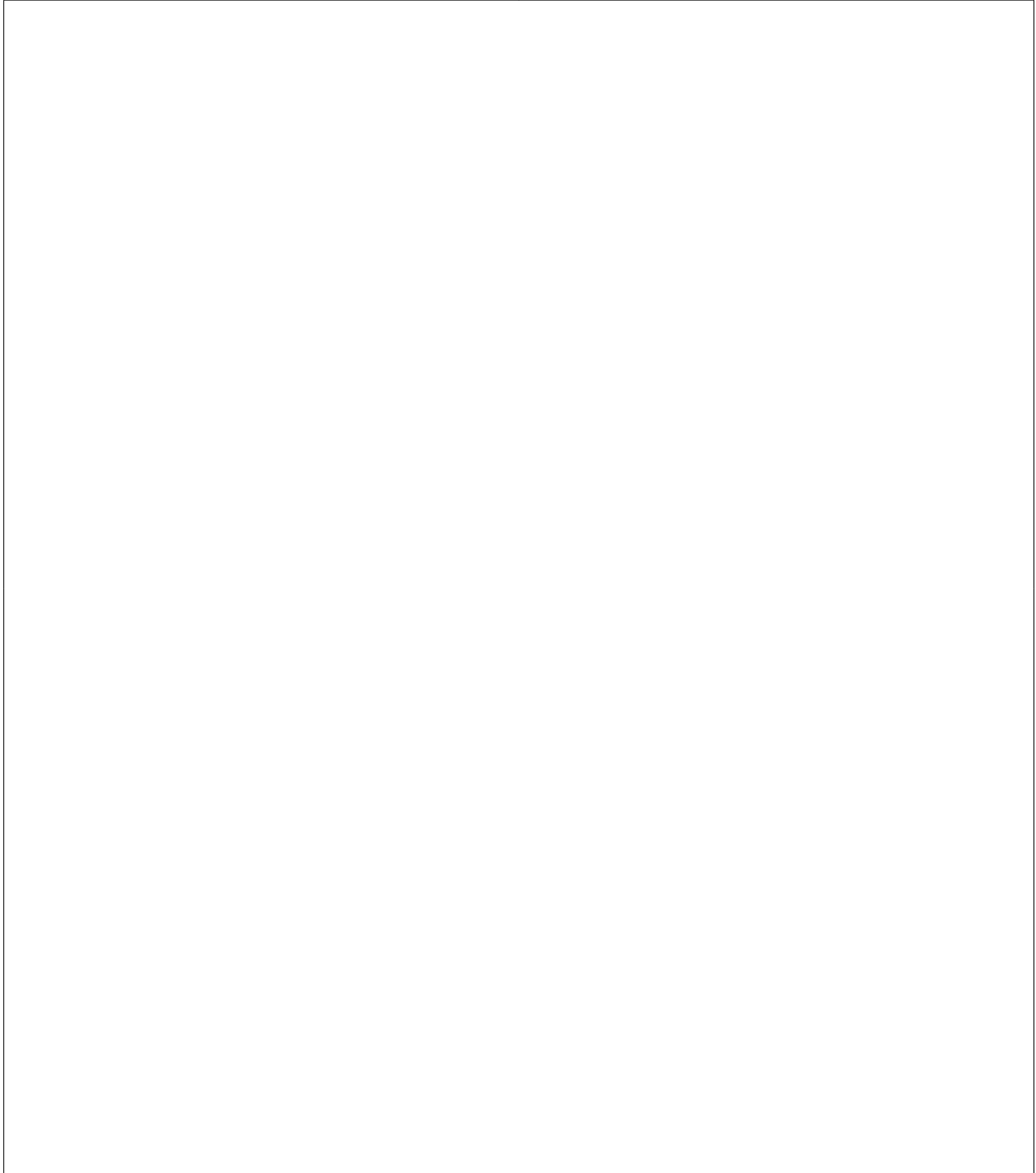
**Note 1 - Items in this Form may be allocated according to a reasonable basis used by the registered insurer. The bases used shall be stated as a Note to this Form.**



**ANNUAL RETURN: FORM 7 - ADDITIONAL INFORMATION**

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**



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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

Description	Row No.	Business in Singapore - Life Business	Business in Singapore - General Business	Overseas (Branch) Operations - Life Business	Overseas (Branch) Operations - General Business	Shareholders Fund	Total
<b>ASSETS</b>							
Equity securities	1	903,056,853	6,850,812	0	0	121,370,504	1,031,278,169
Debt securities	2	1,959,538,331	103,005,553	0	0	171,978,452	2,234,522,336
Land and buildings	3	0	0	0	0	0	0
Loans	4	151,739,054	5,873	0	0	0	151,744,927
Cash and deposits	5	506,658,445	21,200,292	0	0	9,709,865	537,568,602
Other invested assets	6	43,750,292	0	0	0	0	43,750,292
Investment income due or accrued	7	1,048,236	4,761	0	0	18,974	1,071,971
Outstanding premiums and agents' balances	8	16,287,107	12,641,051	0	0	0	28,928,158
Deposits withheld by cedants	9	0	0	0	0	0	0
Reinsurance recoverables (on paid claims)	10	108,921	5,334,361	0	0	0	5,443,282
Income tax recoverables	11	3,840,214	0	0	0	0	3,840,214
Fixed assets	12	642,718	606,728	0	0	0	1,249,446
Inter-fund balances and intra-group balances (due from)	13	312,332	0	0	0	19,990,635	20,302,967
Other assets	14	5,792,548	126,111	0	0	72,460	5,991,119
<b>Total Assets (1 to 14)</b>	<b>15</b>	<b>3,592,775,051</b>	<b>149,775,542</b>	<b>0</b>	<b>0</b>	<b>323,140,890</b>	<b>4,065,691,483</b>
<b>LIABILITIES</b>							
Policy liabilities	16	3,332,881,255	71,545,800	0	0		3,404,427,055
Other liabilities							
Outstanding claims	17	76,997,818	0	0	0	0	76,997,818
Annuities due and unpaid	18	0	0	0	0	0	0
Reinsurance deposits	19	0	16,017,611	0	0	0	16,017,611
Amounts owing to insurers	20	1,533,385	8,286,353	0	0	0	9,819,738
Bank loans and overdrafts	21	0	0	0	0	0	0
Inter-fund balances and intra-group balances (due to)	22	36,722	140,790	0	0	431,468	608,980
Others	23	131,394,594	13,001,405	0	0	90,046,503	234,442,502
<b>Total Liabilities (16 to 23)</b>	<b>24</b>	<b>3,542,843,774</b>	<b>108,991,959</b>	<b>0</b>	<b>0</b>	<b>90,477,971</b>	<b>3,742,313,704</b>
<b>NET ASSETS (15 - 24)</b>	<b>25</b>	<b>49,931,277</b>	<b>40,783,583</b>	<b>0</b>	<b>0</b>	<b>232,662,919</b>	<b>323,377,779</b>
<b>SHAREHOLDERS' EQUITY &amp; SURPLUS</b>							
Paid-up capital	26					35,100,000	35,100,000
Reserves:							
Unappropriated profits (losses)	27					195,062,919	195,062,919
Other reserves	28					2,500,000	2,500,000
Surplus	29	49,931,277	40,783,583	0	0		90,714,860
<b>Total (26 to 29)</b>	<b>30</b>	<b>49,931,277</b>	<b>40,783,583</b>	<b>0</b>	<b>0</b>	<b>232,662,919</b>	<b>323,377,779</b>

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

<b>Description</b>	<b>Row No.</b>	<b>Paid-up Capital</b>	<b>Other Reserves</b>	<b>Unappropriated Profits (Losses) (Please Specify)</b>	<b>Total</b>
Balance at beginning of period	1	35,100,000	2,500,000	511,067,421	548,667,421
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	162,535,976	162,535,976
Dividends paid for the period	5	0	0	-509,989,000	-509,989,000
Issue of share capital	6	0	0	0	0
Transfer (to) from insurance funds maintained in Singapore	7	0	0	31,448,522	31,448,522
Transfer (to) from overseas (branch) operations	8	0	0	0	0
<b>Balance at End of Period</b>	<b>9</b>	<b>35,100,000</b>	<b>2,500,000</b>	<b>195,062,919</b>	<b>232,662,919</b>

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

Reporting Cycle: 2012 12

Description	Row No.	Amount
<b>Due From</b>		
Balances due from head office / shareholders fund	1	0
Balances due from related corporations	2	0
Balances due from insurance funds established and maintained under the Act	3	0
Total Balances Due From	4	0
<b>Due To</b>		
Balances due to head office / shareholders fund	5	0
Balances due to related corporations	6	0
Balances due to insurance funds established and maintained under the Act	7	0
Total Balances Due To	8	0
Total Net Balances (4 - 8)	9	0

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

Reporting Cycle: 2012 12

Description	Row No.	Amount
<b>Due From</b>		
Balances due from head office / shareholders fund	1	0
Balances due from related corporations	2	0
Balances due from insurance funds established and maintained under the Act	3	0
Total Balances Due From	4	0
<b>Due To</b>		
Balances due to head office / shareholders fund	5	0
Balances due to related corporations	6	0
Balances due to insurance funds established and maintained under the Act	7	0
Total Balances Due To	8	0
Total Net Balances (4 - 8)	9	0

ANNUAL RETURN: NOTES TO FORM 8

1703C THE OVERSEAS ASSURANCE CO

Reporting Cycle: 2012 12

Note 1 Breakdown of "Other Reserves"	Row No.	Amount
INVESTMENT RESERVE	1	2,500,000

**ANNUAL RETURN: FORM 8 - ADDITIONAL INFORMATION**

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

NIL

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

Reporting Cycle: 2012 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	722,458,975	95,777,993	0	0		818,236,968
Less: Outward reinsurance premiums	2	4,856,063	41,854,952	0	0		46,711,015
Investment revenue	3	196,320,344	4,730,606	0	0	193,455,513	394,506,463
Less: Investment expenses	4	5,812,799	263,035	0	0	518,143	6,593,977
Other income	5	1,564,788	45,897	0	0	104,058	1,714,743
<b>Total Income (1 to 5)</b>	<b>6</b>	<b>909,675,245</b>	<b>58,436,509</b>	<b>0</b>	<b>0</b>	<b>193,041,428</b>	<b>1,161,153,182</b>
Gross claims settled	7	999,557,898	29,145,687	0	0		1,028,703,585
Less: Reinsurance recoveries	8	1,485,844	11,542,148	0	0		13,027,992
Management expenses	9	16,581,951	10,541,077	0	0	0	27,123,028
Distribution expenses	10	72,581,547	4,686,239	0	0	0	77,267,786
Increase (decrease) in net policy liabilities	11	-218,345,092	10,450,103	0	0		-207,894,989
Provision for doubtful debts / bad debts written off on receivables	12	0	31,817	0	0	0	31,817
Taxation expenses	13	6,873,005	958,835	0	0	29,501,946	37,333,786
Other expenses	14	1,964,149	418,272	0	0	1,003,506	3,385,927
<b>Total Outgo (7 to 14)</b>	<b>15</b>	<b>877,727,614</b>	<b>44,689,882</b>	<b>0</b>	<b>0</b>	<b>30,505,452</b>	<b>952,922,948</b>
<b>NET INCOME (6 - 15)</b>	<b>16</b>	<b>31,947,631</b>	<b>13,746,627</b>	<b>0</b>	<b>0</b>	<b>162,535,976</b>	<b>208,230,234</b>



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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

NIL

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

I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED

Life: Singapore Insurance Fund

Reporting Cycle: 2012 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
<b>Group 1 - Participating Policies</b>										
Whole Life										
- Single Premium	1	89	59,179,749	0	9,380,963	37,107	0	8,451,601	0	17,869,671
- Regular Premium	2	24,532	1,183,295,628	29,715,206	336,346,042	20,251,910	301,392,907	326,204,631	0	381,409,676
Endowment										
- Single Premium	3	10,619	526,945,592	0	479,890,110	278,839	0	91,395,354	0	571,564,303
- Regular Premium	4	97,185	3,273,163,628	531,807,488	2,300,492,577	38,625,503	1,435,787,206	1,118,033,565	0	2,021,364,439
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	480	2,448,497	0	28,942,721	262,588	0	2,260,441	0	31,465,750
Others	8	0	0	0	506,087	0	0	0	0	506,087
Sub total (1 to 8)	9	132,905	5,045,033,094	561,522,694	3,155,558,500	59,455,947	1,737,180,113	1,546,345,592	0	3,024,179,926
<b>Group 2 - Non-Participating Policies</b>										
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	132,905	5,045,033,094	561,522,694	3,155,558,500	59,455,947	1,737,180,113	1,546,345,592	0	3,024,179,926

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

I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED

Life: Singapore Insurance Fund

Reporting Cycle: 2012 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
<b>Group 1 - Participating Policies</b>										
Whole Life										
- Single Premium	1	89	59,179,749	0	14,184,556	50,434	0	716,653	0	14,951,643
- Regular Premium	2	24,532	1,183,295,628	29,715,206	488,122,411	27,792,203	386,281,227	64,412,231	15,163,718	209,209,336
Endowment										
- Single Premium	3	10,619	526,945,592	0	489,650,859	289,421	0	79,742	0	490,020,022
- Regular Premium	4	97,185	3,273,163,628	531,807,488	2,905,377,029	44,269,653	1,578,082,614	16,578,623	70,149,187	1,458,291,878
Term										
Accident and Health	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	480	2,448,497	0	37,733,242	344,946	0	381,620	0	38,459,808
Others	8	0	0	0	506,087	0	0	0	0	506,087
Sub total (1 to 8)	9	132,905	5,045,033,094	561,522,694	3,935,574,184	72,746,657	1,964,363,841	82,168,869	85,312,905	2,211,438,774
<b>Group 2 - Non-Participating Policies</b>										
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	132,905	5,045,033,094	561,522,694	3,935,574,184	72,746,657	1,964,363,841	82,168,869	85,312,905	2,211,438,774

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

I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED

Life: Offshore Insurance Fund

Reporting Cycle: 2012 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
<b>Group 1 - Participating Policies</b>										
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
<b>Group 2 - Non-Participating Policies</b>										
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

I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED

Life: Offshore Insurance Fund

Reporting Cycle: 2012 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
<b>Group 1 - Participating Policies</b>										
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	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
Sub total (1 to 8)	9	0	0	0	0	0	0	0	0	0
<b>Group 2 - Non-Participating Policies</b>										
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	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	0	0	0	0	0	0	0	0	0

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 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	785	37,943,779	452,301	20,175,953	624,437	4,446,359	2,088,179	0	18,442,210
Endowment										
- Single Premium	3	0	0	0	0	0	0	0	0	0
- Regular Premium	4	189	4,623,377	0	4,311,969	49,987	0	10,222	0	4,372,178
Term	5	6,834	2,408,863,805	8,363,386	45,834,030	3,365,125	52,037,172	11,369,291	15,218,342	23,749,616
Accident and Health	6	116	0	239,096	140,735	0	0	0	0	140,735
Annuity	7	442	2,093,181	0	34,206,549	302,388	0	349,327	0	34,858,264
Others	8	0	107,065,107	2,282,618	18,251,642	112,005	15,813,687	1,881,110	4,929,535	9,360,605
Total (1 to 8)	9	8,366	2,560,589,249	11,337,401	122,920,878	4,453,942	72,297,218	15,698,129	20,147,877	90,923,608

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

I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED

Reporting Cycle: 2012 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	2,118	93,140,213	0	4,975,345	4,690,773	13,462,562	346,625	3,759,775	309,956	27,041,674	27,351,630
- Regular Premium	2	13,819	943,129,979	36,866,979	17,922,468	60,017,114	159,960,765	-11,474,317	93,817,692	322,192	190,103,899	190,426,091
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	15,937	1,036,270,192	36,866,979	22,897,813	64,707,887	173,423,327	-11,127,692	97,577,467	632,148	217,145,573	217,777,721

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

I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED

Reporting Cycle: 2012 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

I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED

Reporting Cycle: 2012 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**

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

NIL

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: SIF - Participating**

Description	Row No.	From 01/01/2012 to 31/12/2012		
		Actual	Expected	Actual Less Expected
Sources of net income arising in the year:				
New Business	1	61,202,052		61,202,052
Mortality/Morbidity	2	-6,065,756	-5,870,764	-194,992
Forfeiture/Surrender	3	4,697,255	13,729,945	-9,032,690
Interest	4	170,930,805	155,783,237	15,147,568
Expense	5	-15,815,124	-24,723,073	8,907,949
Change in basis	6	-81,717,063		-81,717,063
Miscellaneous	7	20,695,661	0	20,695,661
Total (1 to 7)	8			15,008,485

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: SIF - Participating 2**

Description	Row No.	From 01/01/2012 to 31/12/2012		
		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**

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: SIF - Non-Participating**

Description	Row No.	From 01/01/2012 to 31/12/2012		
		Actual	Expected	Actual Less Expected
Sources of net income arising in the year:				
New Business	1	3,844,766		3,844,766
Mortality/Morbidity	2	-2,036,786	-3,474,855	1,438,069
Forfeiture/Surrender	3	630,536	557,907	72,629
Interest	4	4,858,466	3,401,630	1,456,836
Expense	5	-1,015,738	-700,875	-314,863
Change in basis	6	-1,210,031		-1,210,031
Miscellaneous	7	10,211,815	0	10,211,815
Total (1 to 7)	8			15,499,221

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: SIF - Investment-Linked**

Description	Row No.	From 01/01/2012 to 31/12/2012		
		Actual	Expected	Actual Less Expected
Sources of net income arising in the year:				
New Business	1	-413		-413
Mortality/Morbidity	2	-421,659	-1,893,793	1,472,134
Forfeiture/Surrender	3	0	0	0
Interest	4	0	0	0
Expense	5	-1,689,959	-1,245,004	-444,955
Change in basis	6	85,237		85,237
Miscellaneous	7	327,922	0	327,922
<b>Total (1 to 7)</b>	<b>8</b>			<b>1,439,925</b>

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: OIF - Participating**

Description	Row No.	From 01/01/2012 to 31/12/2012		
		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**

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: OIF - Participating 2**

Description	Row No.	From 01/01/2012 to 31/12/2012		
		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**

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: OIF - Non-Participating**

Description	Row No.	From 01/01/2012 to 31/12/2012		
		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**

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

**Life: OIF - Investment-Linked**

Description	Row No.	From 01/01/2012 to 31/12/2012		
		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**

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

NIL

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

**ACTUARIAL INVESTIGATION OF POLICY LIABILITIES**

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 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:

<b>Description</b>	<b>Singapore Insurance Fund</b>	<b>Offshore Insurance Fund</b>
Participating Fund	3,024,179,926	0
Non-Participating Fund	90,923,608	0
Investment-Linked Fund	217,777,721	0

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

None
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**ANNUAL RETURN: FORM 17 - ADDITIONAL INFORMATION**

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

NIL

**ANNUAL RETURN: FORM 18 - STATEMENT OF PARTICIPATING FUND ALLOCATIONS**

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

Description	Row No.	Singapore Insurance Fund	Offshore Insurance Fund
Bonus payments made to policy owners in anticipation of allocation	1	86,372,696	0
Allocation to policy owners:			
Cash Bonus	2	0	0
Reversionary Bonus	3	36,423,998	0
Terminal Bonus	4	0	0
Total amt to policy owners (1 to 4)	5	122,796,694	0
Allocation to surplus account	6	15,008,485	0

**ANNUAL RETURN: FORM 18 - ADDITIONAL INFORMATION**

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

Allocation to surplus account is based on policyholders' distribution with policyholders' tax.

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 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	86,372,696	0
Allocation to policy owners:			
Cash Bonus	2	0	0
Reversionary Bonus	3	36,423,998	0
Terminal Bonus	4	0	0
Total amount to policy owners (1 to 4)	5	122,796,694	0
Allocation to surplus account	6	15,008,485	0

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

NoneNone
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**ANNUAL RETURN: FORM 19 - ADDITIONAL INFORMATION**

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

Allocation to surplus account is based on policyholders' distribution with policyholders' tax.

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Life: SIF - Participating**

**Reporting Cycle: 2012 12**

Description	Row No.	Amount
<b>(i) Financial Resources of Insurance Fund</b>		
Balance in the surplus account (of participating fund)	1	15,008,485
Add:		
Allowance for provision for non-guaranteed benefits (of participating fund): (lower of 3 or 4)	2	773,172,796
Policy liabilities - minimum condition liability	3	812,741,152
50% of aggregate of provisions for non-guaranteed benefits and PAD	4	773,172,796
Surplus of insurance fund (of any other insurance fund)	5	0
Less:		
Reinsurance adjustment	6	0
Financial resource adjustment: (8 to 12)	7	26,076,249
(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	26,076,249
<b>Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)</b>	13	762,105,032
<b>(ii) Total Risk Requirement of Insurance Fund</b>		
<b>A. Component 1 Requirement - Insurance Risks</b>		
Life Insurance Risk Requirement (for participating fund): (15 + 18)	14	50,578,587
(a) Policy Liability Risk Requirement: (zero or 16 - 17, whichever is higher)	15	50,578,587
Modified minimum condition liability	16	2,262,017,361
Minimum condition liability	17	2,211,438,774
(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	2,029,426,406
Higher of 21 or 22:	20	3,024,179,926
Sum of total risk requirement and minimum condition liability of the insurance fund	21	2,510,610,159
Policy liabilities of the insurance fund	22	3,024,179,926
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
<b>Total C1 Requirement (14 + 23 + 30)</b>	33	50,578,587
<b>B. Component 2 Requirement - Investment Risks and Risks arising from Interest Rate Sensitivity and Foreign Currency Mismatch between Asset and Liabilities</b>		
Equity Investment Risk Requirement (35 to 36)	34	99,643,310
(a) Specific Risk Requirement	35	49,821,655

(b) General Risk Requirement	36	49,821,655	
Debt Investment and Duration Mismatch Risk Requirement: (38 or 43, whichever is higher)	37		133,460,418
(a) Sum of: (39 + 42)	38	-10,057,255	
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	96,079,000	
Debt specific risk requirement	40	54,143,479	
Debt general risk requirement	41	41,935,521	
Liability adjustment requirement in an increasing interest rate environment	42	-106,136,255	
(b) Sum of: (44 + 47)	43	133,460,418	
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	12,207,958	
Debt specific risk requirement	45	54,143,479	
Negative of debt general risk requirement	46	-41,935,521	
Liability adjustment requirement in a decreasing interest rate environment	47	121,252,460	
Loan Investment Risk Requirement	48		8,186,667
Property Risk Requirement	49		0
Foreign Currency Mismatch Risk Requirement (for Singapore Insurance Fund)	50		3,247,076
Derivative Counterparty Risk Requirement	51		928,462
Miscellaneous Risk Requirement	52		3,126,865
<b>Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)</b>	<b>53</b>		<b>248,592,798</b>
<b>C. Component 3 Requirement - Concentration Risks</b>			
Counterparty Exposure	54		0
Equity Securities Exposure	55		0
Unsecured Loans Exposure	56		0
Property Exposure	57		0
Foreign Currency Risk Exposure	58		0
Exposure to assets in miscellaneous risk requirements	59		0
Exposure to non-liquid assets with Singapore Insurance Fund (for general business)	60		0
<b>Total C3 Requirement (54 to 60)</b>	<b>61</b>		<b>0</b>
<b>Total Risk Requirement of Insurance Fund (33 + 53 +61)</b>	<b>62</b>		<b>299,171,385</b>

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Life: SIF - Participating 2**

**Reporting Cycle: 2012 12**

Description	Row No.	Amount
<b>(i) Financial Resources of Insurance Fund</b>		
Balance in the surplus account (of participating fund)	1	0
Add:		
Allowance for provision for non-guaranteed benefits (of participating fund): (lower of 3 or 4)	2	0
Policy liabilities - minimum condition liability	3	0
50% of aggregate of provisions for non-guaranteed benefits and PAD	4	0
Surplus of insurance fund (of any other insurance fund)	5	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
<b>Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)</b>	13	0
<b>(ii) Total Risk Requirement of Insurance Fund</b>		
<b>A. Component 1 Requirement - Insurance Risks</b>		
Life Insurance Risk Requirement (for participating fund): (15 + 18)	14	0
(a) Policy Liability Risk Requirement: (zero or 16 - 17, whichever is higher)	15	0
Modified minimum condition liability	16	0
Minimum condition liability	17	0
(b) Surrender Value Condition Risk Requirement: (zero or 19 - 20, whichever is higher)	18	0
Aggregate of surrender values of policies of the insurance fund	19	0
Higher of 21 or 22:	20	0
Sum of total risk requirement and minimum condition liability of the insurance fund	21	0
Policy liabilities of the insurance fund	22	0
Life Insurance Risk Requirement (other than participating fund) (24 + 27)	23	0
(a) Policy Liability Risk Requirement: (zero or 25 - 26, whichever is higher)	24	0
Modified policy liabilities	25	0
Policy Liabilities	26	0
(b) Surrender Value Condition Risk Requirement: (zero or 28 - 29, whichever is higher)	27	0
Aggregate of surrender values of policies of the insurance fund	28	0
Sum of total risk requirement and policy liabilities of the insurance fund	29	0
General Insurance Risk Requirement (for general business): (31 to 32)	30	0
(a) Premium liability risk requirement	31	0
(b) Claim liability risk requirement	32	0
<b>Total C1 Requirement (14 + 23 + 30)</b>	33	0
<b>B. Component 2 Requirement - Investment Risks and Risks arising from Interest Rate Sensitivity and Foreign Currency Mismatch between Asset and Liabilities</b>		
Equity Investment Risk Requirement (35 to 36)	34	0
(a) Specific Risk Requirement	35	0
(b) General Risk Requirement	36	0
Debt Investment and Duration Mismatch Risk Requirement:		

(38 or 43, whichever is higher)	37		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
<b>Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)</b>	<b>53</b>		<b>0</b>
<b>C. Component 3 Requirement - Concentration Risks</b>			
Counterparty Exposure	54		0
Equity Securities Exposure	55		0
Unsecured Loans Exposure	56		0
Property Exposure	57		0
Foreign Currency Risk Exposure	58		0
Exposure to assets in miscellaneous risk requirements	59		0
Exposure to non-liquid assets with Singapore Insurance Fund (for general business)	60		0
<b>Total C3 Requirement (54 to 60)</b>	<b>61</b>		<b>0</b>
<b>Total Risk Requirement of Insurance Fund (33 + 53 +61)</b>	<b>62</b>		<b>0</b>

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Life: SIF - Non-Participating**

**Reporting Cycle: 2012 12**

Description	Row No.	Amount
<b>(i) Financial Resources of Insurance Fund</b>		
Balance in the surplus account (of participating fund)	1	0
Add:		
Allowance for provision for non-guaranteed benefits (of participating fund): (lower of 3 or 4)	2	0
Policy liabilities - minimum condition liability	3	0
50% of aggregate of provisions for non-guaranteed benefits and PAD	4	0
Surplus of insurance fund (of any other insurance fund)	5	32,741,214
Less:		
Reinsurance adjustment	6	0
Financial resource adjustment: (8 to 12)	7	4,067,553
(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	3,840,214
(d) intangible assets	11	0
(e) other financial resource adjustments	12	227,339
<b>Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)</b>	13	28,673,661
<b>(ii) Total Risk Requirement of Insurance Fund</b>		
<b>A. Component 1 Requirement - Insurance Risks</b>		
Life Insurance Risk Requirement (for participating fund): (15 + 18)	14	0
(a) Policy Liability Risk Requirement: (zero or 16 - 17, whichever is higher)	15	0
Modified minimum condition liability	16	0
Minimum condition liability	17	0
(b) Surrender Value Condition Risk Requirement: (zero or 19 - 20, whichever is higher)	18	0
Aggregate of surrender values of policies of the insurance fund	19	0
Higher of 21 or 22:	20	0
Sum of total risk requirement and minimum condition liability of the insurance fund	21	0
Policy liabilities of the insurance fund	22	0
Life Insurance Risk Requirement (other than participating fund) (24 + 27)	23	4,309,845
(a) Policy Liability Risk Requirement: (zero or 25 - 26, whichever is higher)	24	4,309,845
Modified policy liabilities	25	95,233,453
Policy Liabilities	26	90,923,608
(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	50,660,043
Sum of total risk requirement and policy liabilities of the insurance fund	29	105,247,481
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
<b>Total C1 Requirement (14 + 23 + 30)</b>	33	4,309,845
<b>B. Component 2 Requirement - Investment Risks and Risks arising from Interest Rate Sensitivity and Foreign Currency Mismatch between Asset and Liabilities</b>		
Equity Investment Risk Requirement (35 to 36)	34	2,376,310
(a) Specific Risk Requirement	35	1,188,155
(b) General Risk Requirement	36	1,188,155
Debt Investment and Duration Mismatch Risk Requirement:		

(38 or 43, whichever is higher)	37	7,372,310
(a) Sum of: (39 + 42)	38	-1,882,767
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	5,300,143
Debt specific risk requirement	40	2,244,257
Debt general risk requirement	41	3,055,886
Liability adjustment requirement in an increasing interest rate environment	42	-7,182,910
(b) Sum of: (44 + 47)	43	7,372,310
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	-811,629
Debt specific risk requirement	45	2,244,257
Negative of debt general risk requirement	46	-3,055,886
Liability adjustment requirement in a decreasing interest rate environment	47	8,183,939
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	1,172
Miscellaneous Risk Requirement	52	264,236
<b>Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)</b>	<b>53</b>	<b>10,014,028</b>
<b>C. Component 3 Requirement - Concentration Risks</b>		
Counterparty Exposure	54	0
Equity Securities Exposure	55	0
Unsecured Loans Exposure	56	0
Property Exposure	57	0
Foreign Currency Risk Exposure	58	0
Exposure to assets in miscellaneous risk requirements	59	0
Exposure to non-liquid assets with Singapore Insurance Fund (for general business)	60	0
<b>Total C3 Requirement (54 to 60)</b>	<b>61</b>	<b>0</b>
<b>Total Risk Requirement of Insurance Fund (33 + 53 +61)</b>	<b>62</b>	<b>14,323,873</b>

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Life: SIF - Investment-Linked**

**Reporting Cycle: 2012 12**

Description	Row No.	Amount
<b>(i) Financial Resources of Insurance Fund</b>		
Balance in the surplus account (of participating fund)	1	0
Add:		
Allowance for provision for non-guaranteed benefits (of participating fund): (lower of 3 or 4)	2	0
Policy liabilities - minimum condition liability	3	0
50% of aggregate of provisions for non-guaranteed benefits and PAD	4	0
Surplus of insurance fund (of any other insurance fund)	5	2,181,578
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
<b>Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)</b>	13	2,181,578
<b>(ii) Total Risk Requirement of Insurance Fund</b>		
<b>A. Component 1 Requirement - Insurance Risks</b>		
Life Insurance Risk Requirement (for participating fund): (15 + 18)	14	0
(a) Policy Liability Risk Requirement: (zero or 16 - 17, whichever is higher)	15	0
Modified minimum condition liability	16	0
Minimum condition liability	17	0
(b) Surrender Value Condition Risk Requirement: (zero or 19 - 20, whichever is higher)	18	0
Aggregate of surrender values of policies of the insurance fund	19	0
Higher of 21 or 22:	20	0
Sum of total risk requirement and minimum condition liability of the insurance fund	21	0
Policy liabilities of the insurance fund	22	0
Life Insurance Risk Requirement (other than participating fund) (24 + 27)	23	253,261
(a) Policy Liability Risk Requirement: (zero or 25 - 26, whichever is higher)	24	253,261
Modified policy liabilities	25	218,030,982
Policy Liabilities	26	217,777,721
(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	217,145,573
Sum of total risk requirement and policy liabilities of the insurance fund	29	218,663,753
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
<b>Total C1 Requirement (14 + 23 + 30)</b>	33	253,261
<b>B. Component 2 Requirement - Investment Risks and Risks arising from Interest Rate Sensitivity and Foreign Currency Mismatch between Asset and Liabilities</b>		
Equity Investment Risk Requirement (35 to 36)	34	0
(a) Specific Risk Requirement	35	0
(b) General Risk Requirement	36	0
Debt Investment and Duration Mismatch Risk Requirement:		



(38 or 43, whichever is higher)	37		166,256
(a) Sum of: (39 + 42)	38	-114,953	
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	-114,953	
(b) Sum of: (44 + 47)	43	166,256	
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	166,256	
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		466,515
<b>Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)</b>	<b>53</b>		<b>632,771</b>
<b>C. Component 3 Requirement - Concentration Risks</b>			
Counterparty Exposure	54		0
Equity Securities Exposure	55		0
Unsecured Loans Exposure	56		0
Property Exposure	57		0
Foreign Currency Risk Exposure	58		0
Exposure to assets in miscellaneous risk requirements	59		0
Exposure to non-liquid assets with Singapore Insurance Fund (for general business)	60		0
<b>Total C3 Requirement (54 to 60)</b>	<b>61</b>		<b>0</b>
<b>Total Risk Requirement of Insurance Fund (33 + 53 +61)</b>	<b>62</b>		<b>886,032</b>

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Life: OIF - Participating**

**Reporting Cycle: 2012 12**

Description	Row No.	Amount
<b>(i) Financial Resources of Insurance Fund</b>		
Balance in the surplus account (of participating fund)	1	0
Add:		
Allowance for provision for non-guaranteed benefits (of participating fund): (lower of 3 or 4)	2	0
Policy liabilities - minimum condition liability	3	0
50% of aggregate of provisions for non-guaranteed benefits and PAD	4	0
Surplus of insurance fund (of any other insurance fund)	5	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
<b>Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)</b>	13	0
<b>(ii) Total Risk Requirement of Insurance Fund</b>		
<b>A. Component 1 Requirement - Insurance Risks</b>		
Life Insurance Risk Requirement (for participating fund): (15 + 18)	14	0
(a) Policy Liability Risk Requirement: (zero or 16 - 17, whichever is higher)	15	0
Modified minimum condition liability	16	0
Minimum condition liability	17	0
(b) Surrender Value Condition Risk Requirement: (zero or 19 - 20, whichever is higher)	18	0
Aggregate of surrender values of policies of the insurance fund	19	0
Higher of 21 or 22:	20	0
Sum of total risk requirement and minimum condition liability of the insurance fund	21	0
Policy liabilities of the insurance fund	22	0
Life Insurance Risk Requirement (other than participating fund) (24 + 27)	23	0
(a) Policy Liability Risk Requirement: (zero or 25 - 26, whichever is higher)	24	0
Modified policy liabilities	25	0
Policy Liabilities	26	0
(b) Surrender Value Condition Risk Requirement: (zero or 28 - 29, whichever is higher)	27	0
Aggregate of surrender values of policies of the insurance fund	28	0
Sum of total risk requirement and policy liabilities of the insurance fund	29	0
General Insurance Risk Requirement (for general business): (31 to 32)	30	0
(a) Premium liability risk requirement	31	0
(b) Claim liability risk requirement	32	0
<b>Total C1 Requirement (14 + 23 + 30)</b>	33	0
<b>B. Component 2 Requirement - Investment Risks and Risks arising from Interest Rate Sensitivity and Foreign Currency Mismatch between Asset and Liabilities</b>		
Equity Investment Risk Requirement (35 to 36)	34	0
(a) Specific Risk Requirement	35	0
(b) General Risk Requirement	36	0
Debt Investment and Duration Mismatch Risk Requirement:		

(38 or 43, whichever is higher)	37		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
<b>Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)</b>	<b>53</b>		<b>0</b>
<b>C. Component 3 Requirement - Concentration Risks</b>			
Counterparty Exposure	54		0
Equity Securities Exposure	55		0
Unsecured Loans Exposure	56		0
Property Exposure	57		0
Foreign Currency Risk Exposure	58		0
Exposure to assets in miscellaneous risk requirements	59		0
Exposure to non-liquid assets with Singapore Insurance Fund (for general business)	60		0
<b>Total C3 Requirement (54 to 60)</b>	<b>61</b>		<b>0</b>
<b>Total Risk Requirement of Insurance Fund (33 + 53 +61)</b>	<b>62</b>		<b>0</b>

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Life: OIF - Participating 2**

**Reporting Cycle: 2012 12**

Description	Row No.	Amount
<b>(i) Financial Resources of Insurance Fund</b>		
Balance in the surplus account (of participating fund)	1	0
Add:		
Allowance for provision for non-guaranteed benefits (of participating fund): (lower of 3 or 4)	2	0
Policy liabilities - minimum condition liability	3	0
50% of aggregate of provisions for non-guaranteed benefits and PAD	4	0
Surplus of insurance fund (of any other insurance fund)	5	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
<b>Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)</b>	13	0
<b>(ii) Total Risk Requirement of Insurance Fund</b>		
<b>A. Component 1 Requirement - Insurance Risks</b>		
Life Insurance Risk Requirement (for participating fund): (15 + 18)	14	0
(a) Policy Liability Risk Requirement: (zero or 16 - 17, whichever is higher)	15	0
Modified minimum condition liability	16	0
Minimum condition liability	17	0
(b) Surrender Value Condition Risk Requirement: (zero or 19 - 20, whichever is higher)	18	0
Aggregate of surrender values of policies of the insurance fund	19	0
Higher of 21 or 22:	20	0
Sum of total risk requirement and minimum condition liability of the insurance fund	21	0
Policy liabilities of the insurance fund	22	0
Life Insurance Risk Requirement (other than participating fund) (24 + 27)	23	0
(a) Policy Liability Risk Requirement: (zero or 25 - 26, whichever is higher)	24	0
Modified policy liabilities	25	0
Policy Liabilities	26	0
(b) Surrender Value Condition Risk Requirement: (zero or 28 - 29, whichever is higher)	27	0
Aggregate of surrender values of policies of the insurance fund	28	0
Sum of total risk requirement and policy liabilities of the insurance fund	29	0
General Insurance Risk Requirement (for general business): (31 to 32)	30	0
(a) Premium liability risk requirement	31	0
(b) Claim liability risk requirement	32	0
<b>Total C1 Requirement (14 + 23 + 30)</b>	33	0
<b>B. Component 2 Requirement - Investment Risks and Risks arising from Interest Rate Sensitivity and Foreign Currency Mismatch between Asset and Liabilities</b>		
Equity Investment Risk Requirement (35 to 36)	34	0
(a) Specific Risk Requirement	35	0
(b) General Risk Requirement	36	0
Debt Investment and Duration Mismatch Risk Requirement:		

(38 or 43, whichever is higher)	37		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
<b>Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)</b>	<b>53</b>		<b>0</b>
<b>C. Component 3 Requirement - Concentration Risks</b>			
Counterparty Exposure	54		0
Equity Securities Exposure	55		0
Unsecured Loans Exposure	56		0
Property Exposure	57		0
Foreign Currency Risk Exposure	58		0
Exposure to assets in miscellaneous risk requirements	59		0
Exposure to non-liquid assets with Singapore Insurance Fund (for general business)	60		0
<b>Total C3 Requirement (54 to 60)</b>	<b>61</b>		<b>0</b>
<b>Total Risk Requirement of Insurance Fund (33 + 53 +61)</b>	<b>62</b>		<b>0</b>

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Life: OIF - Non-Participating**

**Reporting Cycle: 2012 12**

Description	Row No.	Amount
<b>(i) Financial Resources of Insurance Fund</b>		
Balance in the surplus account (of participating fund)	1	0
Add:		
Allowance for provision for non-guaranteed benefits (of participating fund): (lower of 3 or 4)	2	0
Policy liabilities - minimum condition liability	3	0
50% of aggregate of provisions for non-guaranteed benefits and PAD	4	0
Surplus of insurance fund (of any other insurance fund)	5	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
<b>Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)</b>	13	0
<b>(ii) Total Risk Requirement of Insurance Fund</b>		
<b>A. Component 1 Requirement - Insurance Risks</b>		
Life Insurance Risk Requirement (for participating fund): (15 + 18)	14	0
(a) Policy Liability Risk Requirement: (zero or 16 - 17, whichever is higher)	15	0
Modified minimum condition liability	16	0
Minimum condition liability	17	0
(b) Surrender Value Condition Risk Requirement: (zero or 19 - 20, whichever is higher)	18	0
Aggregate of surrender values of policies of the insurance fund	19	0
Higher of 21 or 22:	20	0
Sum of total risk requirement and minimum condition liability of the insurance fund	21	0
Policy liabilities of the insurance fund	22	0
Life Insurance Risk Requirement (other than participating fund) (24 + 27)	23	0
(a) Policy Liability Risk Requirement: (zero or 25 - 26, whichever is higher)	24	0
Modified policy liabilities	25	0
Policy Liabilities	26	0
(b) Surrender Value Condition Risk Requirement: (zero or 28 - 29, whichever is higher)	27	0
Aggregate of surrender values of policies of the insurance fund	28	0
Sum of total risk requirement and policy liabilities of the insurance fund	29	0
General Insurance Risk Requirement (for general business): (31 to 32)	30	0
(a) Premium liability risk requirement	31	0
(b) Claim liability risk requirement	32	0
<b>Total C1 Requirement (14 + 23 + 30)</b>	33	0
<b>B. Component 2 Requirement - Investment Risks and Risks arising from Interest Rate Sensitivity and Foreign Currency Mismatch between Asset and Liabilities</b>		
Equity Investment Risk Requirement (35 to 36)	34	0
(a) Specific Risk Requirement	35	0
(b) General Risk Requirement	36	0
Debt Investment and Duration Mismatch Risk Requirement:		

(38 or 43, whichever is higher)	37		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
<b>Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)</b>	<b>53</b>		<b>0</b>
<b>C. Component 3 Requirement - Concentration Risks</b>			
Counterparty Exposure	54		0
Equity Securities Exposure	55		0
Unsecured Loans Exposure	56		0
Property Exposure	57		0
Foreign Currency Risk Exposure	58		0
Exposure to assets in miscellaneous risk requirements	59		0
Exposure to non-liquid assets with Singapore Insurance Fund (for general business)	60		0
<b>Total C3 Requirement (54 to 60)</b>	<b>61</b>		<b>0</b>
<b>Total Risk Requirement of Insurance Fund (33 + 53 +61)</b>	<b>62</b>		<b>0</b>

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Life: OIF - Investment-Linked**

**Reporting Cycle: 2012 12**

Description	Row No.	Amount
<b>(i) Financial Resources of Insurance Fund</b>		
Balance in the surplus account (of participating fund)	1	0
Add:		
Allowance for provision for non-guaranteed benefits (of participating fund): (lower of 3 or 4)	2	0
Policy liabilities - minimum condition liability	3	0
50% of aggregate of provisions for non-guaranteed benefits and PAD	4	0
Surplus of insurance fund (of any other insurance fund)	5	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
<b>Financial Resources of Insurance Fund (1 + 2 + 5 - 6 - 7)</b>	13	0
<b>(ii) Total Risk Requirement of Insurance Fund</b>		
<b>A. Component 1 Requirement - Insurance Risks</b>		
Life Insurance Risk Requirement (for participating fund): (15 + 18)	14	0
(a) Policy Liability Risk Requirement: (zero or 16 - 17, whichever is higher)	15	0
Modified minimum condition liability	16	0
Minimum condition liability	17	0
(b) Surrender Value Condition Risk Requirement: (zero or 19 - 20, whichever is higher)	18	0
Aggregate of surrender values of policies of the insurance fund	19	0
Higher of 21 or 22:	20	0
Sum of total risk requirement and minimum condition liability of the insurance fund	21	0
Policy liabilities of the insurance fund	22	0
Life Insurance Risk Requirement (other than participating fund) (24 + 27)	23	0
(a) Policy Liability Risk Requirement: (zero or 25 - 26, whichever is higher)	24	0
Modified policy liabilities	25	0
Policy Liabilities	26	0
(b) Surrender Value Condition Risk Requirement: (zero or 28 - 29, whichever is higher)	27	0
Aggregate of surrender values of policies of the insurance fund	28	0
Sum of total risk requirement and policy liabilities of the insurance fund	29	0
General Insurance Risk Requirement (for general business): (31 to 32)	30	0
(a) Premium liability risk requirement	31	0
(b) Claim liability risk requirement	32	0
<b>Total C1 Requirement (14 + 23 + 30)</b>	33	0
<b>B. Component 2 Requirement - Investment Risks and Risks arising from Interest Rate Sensitivity and Foreign Currency Mismatch between Asset and Liabilities</b>		
Equity Investment Risk Requirement (35 to 36)	34	0
(a) Specific Risk Requirement	35	0
(b) General Risk Requirement	36	0
Debt Investment and Duration Mismatch Risk Requirement:		



(38 or 43, whichever is higher)	37		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
<b>Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)</b>	<b>53</b>		<b>0</b>
<b>C. Component 3 Requirement - Concentration Risks</b>			
Counterparty Exposure	54		0
Equity Securities Exposure	55		0
Unsecured Loans Exposure	56		0
Property Exposure	57		0
Foreign Currency Risk Exposure	58		0
Exposure to assets in miscellaneous risk requirements	59		0
Exposure to non-liquid assets with Singapore Insurance Fund (for general business)	60		0
<b>Total C3 Requirement (54 to 60)</b>	<b>61</b>		<b>0</b>
<b>Total Risk Requirement of Insurance Fund (33 + 53 +61)</b>	<b>62</b>		<b>0</b>

ANNUAL RETURN: FORM 21 - ADDITIONAL INFORMATION

I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED

Reporting Cycle: 2012 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**

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

Description	Row No.	Amount
<b>(i) Total Risk Requirement</b>		
<b>A. Component 1 Requirement - Insurance Risks</b>		
Life Insurance Risk Requirement:		
(for participating business only) (2 + 5)	1	0
(a) Policy Liability Risk Requirement: (zero or 3 - 4, whichever is higher)	2	0
Modified minimum condition liability	3	0
Minimum condition liability	4	0
(b) Surrender Value Condition Risk Requirement: (zero or 6 - 7, whichever is higher)	5	0
Aggregate of surrender values of policies	6	0
Higher of 8 or 9:	7	0
Sum of total risk requirement and minimum condition liability	8	0
Policy liabilities	9	0
Life Insurance Risk Requirement: (other than participating business) (11 + 14)	10	0
(a) Policy Liability Risk Requirement: (zero or 12 - 13, whichever is higher)	11	0
Modified policy liabilities	12	0
Policy liabilities	13	0
(b) Surrender Value Condition Risk Requirement: (zero or 15 - 16, whichever is higher)	14	0
Aggregate of surrender values of policies	15	0
Sum of total risk requirement and policy liabilities	16	0
General Insurance Risk Requirement (for general business) (18 to 19)	17	0
(a) Premium liability risk requirement	18	0
(b) Claim liability risk requirement	19	0
<b>Total C1 Requirement (1 + 10 + 17)</b>	<b>20</b>	<b>0</b>
<b>B. Component 2 Requirement - Investment Risks and Risks arising from Interest Rate Sensitivity and Foreign Currency Mismatch between Asset and Liabilities</b>		
Equity Investment Risk Requirement: (22 to 23)	21	4,219,438
(a) Specific Risk Requirement	22	2,109,719
(b) General Risk Requirement	23	2,109,719
Debt Investment and Duration Mismatch Risk Requirement:		
(25 or 30, whichever is higher)	24	11,948,408
(a) Sum of: (26 + 29)	25	11,948,408
Debt investment risk requirement in an increasing interest rate environment (27 to 28)	26	11,948,408
Debt specific risk requirement	27	7,705,975
Debt general risk requirement	28	4,242,433
Liability adjustment requirement in an increasing interest rate environment	29	0
(b) Sum of: (31 + 34)	30	3,463,542
Debt investment risk requirement in a decreasing interest rate environment (32 to 33)	31	3,463,542
Debt specific risk requirement	32	7,705,975

Negative of debt general risk requirement	33	-4,242,433
Liability adjustment requirement in a decreasing interest rate environment	34	0
Loan Investment Risk Requirement	35	0
Property Risk Requirement	36	0
Derivative Counterparty Risk Requirement	37	0
Miscellaneous Risk Requirement	38	32,440
<b>Total C2 Requirement (21 + 24 + 35 + 36 + 37 + 38)</b>	<b>39</b>	<b>16,200,286</b>
<b>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)</b>	<b>40</b>	<b>16,200,286</b>

**ANNUAL RETURN: FORM 22 - ADDITIONAL INFORMATION**

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

NIL

**ANNUAL RETURN**

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
<b>(i) Financial Resources of Registered Insurer</b>		
<b>A. Tier 1 Resource</b>		
Aggregate of surpluses of all insurance funds other than a participating fund	1	75,706,375
Balances in the surplus account of each participating fund	2	15,008,485
Paid-up ordinary share capital	3	35,100,000
Unappropriated profits (losses)	4	195,062,919
Surpluses of Overseas Branch Operations	5	0
Irredeemable and non-cumulative preference shares	6	0
Any other capital instrument approved by the Authority as a Tier 1 resource	7	0
Less:		
Reinsurance adjustment	8	1,757,142
Financial resource adjustment: (10 to 14)	9	137,648,514
(a) loans to, guarantees granted for and other unsecured amounts owed to the registered insurer	10	107,504,712
(b) charged assets	11	0
(c) deferred tax assets	12	3,840,214
(d) intangible assets	13	0
(e) other financial resource adjustments	14	26,303,588
<b>Total Tier 1 Resource (1 to 7 less 8 to 9)</b>	<b>15</b>	<b>181,472,123</b>
<b>B. Tier 2 Resource</b>		
Irredeemable and non-cumulative preference shares not recognised as Tier 1 resource	16	0
Irredeemable and non-cumulative preference shares	17	0
Other Tier 2 resource	18	0
<b>Total Tier 2 Resource (16 to 18)</b>	<b>19</b>	<b>0</b>
<b>C. Aggregate of allowance for provisions for non-guaranteed benefits of participating funds</b>	<b>20</b>	<b>773,172,796</b>
<b>Financial Resources of Registered Insurer (higher of \$5m or 15 + 19 +20)</b>	<b>21</b>	<b>954,644,919</b>
<b>(ii) Total Risk Requirement of Registered Insurer</b>		
(a) Total risk requirements of insurance funds established or maintained under the Act	22	335,438,478
(b) Total risk requirements of assets and liabilities that do not belong to any insurance fund established and maintained under the Act	23	16,200,286
<b>Total Risk Requirement of Registered Insurer (22 to 23)</b>	<b>24</b>	<b>351,638,764</b>
<b>CAPITAL ADEQUACY RATIO (21/24)</b>	<b>25</b>	<b>271.48 %</b>

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

**I703C THE OVERSEAS ASSURANCE CORPORATION LIMITED**

**Reporting Cycle: 2012 12**

NIL