

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

**R974L SCOR GLOBAL LIFE SE SINGAPORE BRANCH**

**Reporting Cycle: 2016 12**

**Life: SIF - Non-Participating**

Description	Annex	Row No.	Amount
<b>ASSETS</b>			
Equity securities	1A	1	0
Debt securities	1B	2	5,432,820
Land and buildings	1C	3	0
Loans	1D	4	0
Cash and deposits		5	1,513,700
Other invested assets	1E	6	0
Investment income due or accrued		7	118
Outstanding premiums and agents' balances	1F	8	1,515,605
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	27,042
<b>Total Assets (1 to 14)</b>		<b>15</b>	<b>8,489,285</b>
<b>LIABILITIES</b>			
Policy liabilities	1K	16	2,962,786
Other liabilities:			
Outstanding claims		17	0
Annuities due and unpaid		18	0
Reinsurance deposits		19	0
Amounts owing to insurers		20	810
Bank loans and overdrafts		21	0
Inter-fund balances and intra-group balances (due to)	1L	22	9,449
Others	1M	23	844,782
<b>Total Liabilities (16 to 23)</b>		<b>24</b>	<b>3,817,827</b>
<b>SURPLUS (15 - 24)</b>	<b>1N</b>	<b>25</b>	<b>4,671,458</b>

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

**R974L SCOR GLOBAL LIFE SE SINGAPORE BRANCH**

**Reporting Cycle: 2016 12**

**Life: OIF - Non-Participating**

Description	Annex	Row No.	Amount
<b>ASSETS</b>			
Equity securities	1A	1	18,706,665
Debt securities	1B	2	282,688,293
Land and buildings	1C	3	0
Loans	1D	4	0
Cash and deposits		5	22,775,932
Other invested assets	1E	6	-6,829,605
Investment income due or accrued		7	1,105
Outstanding premiums and agents' balances	1F	8	367,820,466
Deposits withheld by cedants		9	14,875,279
Reinsurance recoverables (on paid claims)	1G	10	0
Income tax recoverables		11	0
Fixed assets	1H	12	120,147
Inter-fund balances and intra group balances (due from)	1I	13	566,659
Other assets	1J	14	3,765,797
<b>Total Assets (1 to 14)</b>		<b>15</b>	<b>704,490,738</b>
<b>LIABILITIES</b>			
Policy liabilities	1K	16	552,563,611
Other liabilities:			
Outstanding claims		17	0
Annuities due and unpaid		18	0
Reinsurance deposits		19	663,315
Amounts owing to insurers		20	16,630,591
Bank loans and overdrafts		21	0
Inter-fund balances and intra-group balances (due to)	1L	22	5,353,039
Others	1M	23	2,714,365
<b>Total Liabilities (16 to 23)</b>		<b>24</b>	<b>577,924,921</b>
<b>SURPLUS (15 - 24)</b>	<b>1N</b>	<b>25</b>	<b>126,565,817</b>

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

**R974L SCOR GLOBAL LIFE SE SINGAPORE BRANCH**

**Reporting Cycle: 201612**

**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	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**

**R974L SCOR GLOBAL LIFE SE SINGAPORE BRANCH**

**Reporting Cycle: 201612**

**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	18,706,665	0	18,706,665
Collective investment schemes	2	0	0	0
Total (1 to 2) = Row 1 of Form 1	3			18,706,665

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

**R974L SCOR GLOBAL LIFE SE SINGAPORE BRANCH**

**Reporting Cycle: 201612**

**Life: SIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Government debt securities	1	5,432,820
Qualifying debt securities	2	0
Other debt securities	3	0
Total (1 to 3) = Row 2 of Form 1	4	5,432,820

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

**R974L SCOR GLOBAL LIFE SE SINGAPORE BRANCH**

**Reporting Cycle: 201612**

**Life: OIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Government debt securities	1	226,646,787
Qualifying debt securities	2	56,041,506
Other debt securities	3	0
Total (1 to 3) = Row 2 of Form 1	4	282,688,293

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

**R974L SCOR GLOBAL LIFE SE SINGAPORE BRANCH**

**Reporting Cycle: 201612**

**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**

**R974L SCOR GLOBAL LIFE SE SINGAPORE BRANCH**

**Reporting Cycle: 201612**

**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 1D - INVESTMENT IN LOANS**

**R974L SCOR GLOBAL LIFE SE SINGAPORE BRANCH**

**Reporting Cycle: 201612**

**Life: SIF - Non-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**

**R974L SCOR GLOBAL LIFE SE SINGAPORE BRANCH**

**Reporting Cycle: 201612**

**Life: OIF - Non-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 1E - BREAKDOWN OF OTHER INVESTED ASSETS**

**R974L SCOR GLOBAL LIFE SE SINGAPORE BRANCH**

**Life: SIF - Non-Participating**

**Reporting Cycle: 201612**

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**

**R974L SCOR GLOBAL LIFE SE SINGAPORE BRANCH**

**Life: OIF - Non-Participating**

**Reporting Cycle: 201612**

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	140,629,201	-6,829,605
(b) Interest rate forward contracts	11	0	0
(c) Other forward contracts	12	0	0
Total investments in forward contracts (10 to 12)	13	140,629,201	-6,829,605
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	140,629,201	-6,829,605
<b>Other invested assets excluding derivatives</b>			

Total investments in other invested assets excluding derivatives	40		0
Total = Row 6 of Form 1	41		-6,829,605

**ANNUAL RETURN: ANNEX 1F(c) - AGEING OF OUTSTANDING PREMIUMS AND AGENTS BALANCES OF REINSURER**

**R974L SCOR GLOBAL LIFE SE SINGAPORE BRANCH**

**Life: SIF - Non-Participating**

**Reporting Cycle: 201612**

Description	Row No.	Amount
Bad debts written off during the year	1	0
Ageing of outstanding premiums and agents' balances:		
<i>Outstanding period</i>		
Up to 6 months	2	1,515,605
Above 6 months but not exceeding 12 months	3	0
Above 12 months but not exceeding 24 months	4	0
Above 24 months	5	0
Gross total (2 to 5)	6	1,515,605
Provision for doubtful debts	7	0
<b>Total (6 - 7) = Row 8 of Form 1</b>	<b>8</b>	<b>1,515,605</b>

Note: Outstanding period commences from the date premiums are accrued in the books of the reinsurer.

**ANNUAL RETURN: ANNEX 1F(c) - AGEING OF OUTSTANDING PREMIUMS AND  
AGENTS BALANCES OF REINSURER**

**R974L SCOR GLOBAL LIFE SE SINGAPORE BRANCH**

**Life: OIF - Non-Participating**

**Reporting Cycle: 201612**

Description	Row No.	Amount
Bad debts written off during the year	1	0
Ageing of outstanding premiums and agents' balances:		
<i>Outstanding period</i>		
Up to 6 months	2	364,617,533
Above 6 months but not exceeding 12 months	3	2,893,423
Above 12 months but not exceeding 24 months	4	3,879
Above 24 months	5	305,631
Gross total (2 to 5)	6	367,820,466
Provision for doubtful debts	7	0
<b>Total (6 - 7) = Row 8 of Form 1</b>	<b>8</b>	<b>367,820,466</b>

Note: Outstanding period commences from the date premiums are accrued in the books of the reinsurer.



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

**R974L SCOR GLOBAL LIFE SE SINGAPORE BRANCH**

**Reporting Cycle: 201612**

**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	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**

**R974L SCOR GLOBAL LIFE SE SINGAPORE BRANCH**

**Reporting Cycle: 201612**

**Life: OIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Reinsurance recoveries on unpaid claims	1	22,093,721
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**

**R974L SCOR GLOBAL LIFE SE SINGAPORE BRANCH**

**Reporting Cycle: 201612**

**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**

**R974L SCOR GLOBAL LIFE SE SINGAPORE BRANCH**

**Reporting Cycle: 201612**

**Life: OIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Motor vehicles	1	96,152
Computer equipment	2	23,995
Other fixed assets	3	0
Total (1 to 3) = Row 12 of Form 1	4	120,147

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

**R974L SCOR GLOBAL LIFE SE SINGAPORE BRANCH**

**Reporting Cycle: 201612**

**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	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)**

**R974L SCOR GLOBAL LIFE SE SINGAPORE BRANCH**

**Reporting Cycle: 201612**

**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	557,210
Balances due from other insurance funds established and maintained under the Act	3	9,449
Total (1 to 3) = Row 13 of Form 1	4	566,659

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

**R974L SCOR GLOBAL LIFE SE SINGAPORE BRANCH**

**Reporting Cycle: 2016 12**

**Life: SIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Goods& Services Tax	1	2
Deferred Tax	2	27,040
Total = Row 14 of Form 1	26	27,042

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

**R974L SCOR GLOBAL LIFE SE SINGAPORE BRANCH**

**Reporting Cycle: 2016 12**

**Life: OIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Prepayment	1	51,591
Security deposit	2	12,152
Goods& Services Tax	3	111,646
Deferred Tax	4	3,590,408
Total = Row 14 of Form 1	26	3,765,797



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

**R974L SCOR GLOBAL LIFE SE SINGAPORE BRANCH**

**Reporting Cycle: 201612**

**Life: SIF - Non-Participating**

Description	Row No.	Amount
Balances due to head office / shareholders fund	1	0
Balances due to overseas branches / related corporations	2	0
Balances due to other insurance funds established and maintained under the Act	3	9,449
Total (1 to 3) = Row 22 of Form 1	4	9,449

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

**R974L SCOR GLOBAL LIFE SE SINGAPORE BRANCH**

**Reporting Cycle: 201612**

**Life: OIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Balances due to head office / shareholders fund	1	3,436,971
Balances due to overseas branches / related corporations	2	1,916,068
Balances due to other insurance funds established and maintained under the Act	3	0
Total (1 to 3) = Row 22 of Form 1	4	5,353,039

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

**R974L SCOR GLOBAL LIFE SE SINGAPORE BRANCH**

**Reporting Cycle: 2016 12**

**Life: SIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Tax provision	1	844,782
Total = Row 23 of Form 1	26	844,782

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

**R974L SCOR GLOBAL LIFE SE SINGAPORE BRANCH**

**Reporting Cycle: 2016 12**

**Life: OIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Accruals	1	1,226,850
Tax Provision	2	1,471,382
Other creditors	3	16,133
Total = Row 23 of Form 1	26	2,714,365

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

**R974L SCOR GLOBAL LIFE SE SINGAPORE BRANCH**

**Reporting Cycle: 201612**

**Life: SIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Surplus at beginning of period	1	5,134,978
Net income	2	-463,520
Transfer (to) from head office / shareholders fund	3	0
Surplus at End of Period (1 to 3) = Row 25 of Form 1	4	4,671,458

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

**R974L SCOR GLOBAL LIFE SE SINGAPORE BRANCH**

**Reporting Cycle: 201612**

**Life: OIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Surplus at beginning of period	1	132,019,867
Net income	2	-5,454,050
Transfer (to) from head office / shareholders fund	3	0
Surplus at End of Period (1 to 3) = Row 25 of Form 1	4	126,565,817

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

**R974L SCOR GLOBAL LIFE SE SINGAPORE BRANCH**

**Reporting Cycle: 201612**

**Life: SIF - Non-Participating**

Description	Row No	Participating policies	Non-participating policies	Investment-linked policies	Amount
Licensed insurer	1	0	0	0	0
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	0	0	0	0
Unlicensed 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 BUSIN**

**R974L SCOR GLOBAL LIFE SE SINGAPORE BRANCH**

**Reporting Cycle: 201612**

**Life: OIF - Non-Participating**

Description	Row No	Participating policies	Non-participating policies	Investment-linked policies	Amount
Licensed insurer	1	0	0	0	0
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	0	0	0	0
Unlicensed reinsurer	3	0	27,174,451	0	27,174,451
Total (1 to 3)	4	0	27,174,451	0	27,174,451



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

**R974L SCOR GLOBAL LIFE SE SINGAPORE BRANCH**

**Reporting Cycle: 201612**

**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 LICENSED INSURER**

**R974L SCOR GLOBAL LIFE SE SINGAPORE BRANCH**

**Reporting Cycle: 201612**

**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: NOTES TO FORM 1**

**R974L SCOR GLOBAL LIFE SE SINGAPORE BRANCH**

**Reporting Cycle: 2016 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 licensed insurer	0

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

NIL

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

NIL

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

**ANNUAL RETURN: NOTES TO FORM 1**

**R974L SCOR GLOBAL LIFE SE SINGAPORE BRANCH**

**Reporting Cycle: 2016 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 licensed insurer	0

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

NIL

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

NIL

**Note 5 In respect of financial guarantee business -**

**Amount**

(a) where premiums are payable in instalments, the present value of future instalment premiums payable by the insured in a future accounting period	0
and discount rate used	0
(b) where the premiums are payable in full at the commencement of the policy of insurance, the full amount of the premiums payable by the insured in the accounting period in which the policy commences.	0

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

**R974L SCOR GLOBAL LIFE SE SINGAPORE BRANCH**

**Reporting Cycle: 2016 12**

Annex IF(C) and 1G

Aging of technical estimates - Technical estimates are current as they are estimates for accounts not yet received, and these estimates are updated on a quarterly basis to take into account the actual accounts booked for the quarter.

OIF Form 1 Row 6 - Negative balance in other invested assets of OIF is due to unrealised loss on derivatives.

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

**R974L SCOR GLOBAL LIFE SE SINGAPORE BRANCH**

**Reporting Cycle: 2016 12**

**Life: SIF - Non-Participating**

Description	Annex	Row No.	Amount
Gross premiums	2A	1	2,456,547
Less: Outward reinsurance premiums	2B	2	1,153
Investment revenue	2C	3	87,366
Less: Investment expenses		4	282
Other income	2D	5	542
<b>Total Income (1 to 5)</b>		<b>6</b>	<b>2,543,020</b>
Gross claims settled	2E	7	894,830
Less: Reinsurance recoveries		8	0
Management expenses	2F	9	43,952
Distribution expenses	2G	10	345,196
Increase (decrease) in net policy liabilities	2H	11	935,971
Provision for doubtful debts/ bad debts written off on receivables		12	0
Taxation expenses		13	786,192
Other expenses	2I	14	399
<b>Total Outgo (7 to 14)</b>		<b>15</b>	<b>3,006,540</b>
<b>Net Income (6 - 15)</b>	<b>2J</b>	<b>16</b>	<b>-463,520</b>

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

**R974L SCOR GLOBAL LIFE SE SINGAPORE BRANCH**

**Reporting Cycle: 2016 12**

**Life: OIF - Non-Participating**

Description	Annex	Row No.	Amount
Gross premiums	2A	1	725,039,753
Less: Outward reinsurance premiums	2B	2	55,292,463
Investment revenue	2C	3	-5,951,736
Less: Investment expenses		4	775,385
Other income	2D	5	3,507,410
<b>Total Income (1 to 5)</b>		<b>6</b>	<b>666,527,579</b>
Gross claims settled	2E	7	487,384,412
Less: Reinsurance recoveries		8	25,240,094
Management expenses	2F	9	20,109,369
Distribution expenses	2G	10	124,642,831
Increase (decrease) in net policy liabilities	2H	11	64,962,277
Provision for doubtful debts/ bad debts written off on receivables		12	0
Taxation expenses		13	44,709
Other expenses	2I	14	78,125
<b>Total Outgo (7 to 14)</b>		<b>15</b>	<b>671,981,629</b>
<b>Net Income (6 - 15)</b>	<b>2J</b>	<b>16</b>	<b>-5,454,050</b>

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

**R974L SCOR GLOBAL LIFE SE SINGAPORE BRANCH**

**Reporting Cycle: 201612**

**Life: SIF - 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	2,456,547
<b>Total (5 to 6) = Row 1 of Form 2</b>	<b>7</b>	<b>2,456,547</b>



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

**R974L SCOR GLOBAL LIFE SE SINGAPORE BRANCH**

**Reporting Cycle: 201612**

**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	725,039,753
<b>Total (5 to 6) = Row 1 of Form 2</b>	<b>7</b>	<b>725,039,753</b>

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

**R974L SCOR GLOBAL LIFE SE SINGAPORE BRANCH**

**Reporting Cycle: 201612**

**Life: SIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Licensed insurer / foreign insurer under the foreign insurer scheme	1	0
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	0
Unlicensed reinsurer	3	1,153
Total (1 to 3) = Row 2 of Form 2	4	1,153

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

**R974L SCOR GLOBAL LIFE SE SINGAPORE BRANCH**

**Reporting Cycle: 201612**

**Life: OIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Licensed insurer / foreign insurer under the foreign insurer scheme	1	0
Authorised reinsurer / related corporation / head office / branch of head office of the licensed insurer	2	0
Unlicensed reinsurer	3	55,292,463
Total (1 to 3) = Row 2 of Form 2	4	55,292,463

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

**R974L SCOR GLOBAL LIFE SE SINGAPORE BRANCH**

**Reporting Cycle: 201612**

**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	0	0	0	0
Debt securities	2	78,455	0	6,405	84,860
Land and Buildings	3	0	0	0	0
Loans	4	0	0	0	0
Cash and deposits	5	2,506	0	0	2,506
Other invested assets	6	0	0	0	0
Total (1 to 6) = Row 3 of Form 2	7				87,366

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

**R974L SCOR GLOBAL LIFE SE SINGAPORE BRANCH**

**Reporting Cycle: 201612**

**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	152,131	0	-4,315,102	-4,162,971
Debt securities	2	4,663,004	1,241,137	1,128,849	7,032,990
Land and Buildings	3	0	0	0	0
Loans	4	0	0	0	0
Cash and deposits	5	42,241	0	0	42,241
Other invested assets	6	0	-8,068,973	-795,023	-8,863,996
Total (1 to 6) = Row 3 of Form 2	7				-5,951,736

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

**R974L SCOR GLOBAL LIFE SE SINGAPORE BRANCH**

**Reporting Cycle: 201612**

**Life: SIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Management fee income	1	542
Total = Row 5 of Form 2	26	542

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

**R974L SCOR GLOBAL LIFE SE SINGAPORE BRANCH**

**Reporting Cycle: 201612**

**Life: OIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Premium interest	1	136,981
Management fee income	2	158,731
Exchange gain	3	3,211,698
Total = Row 5 of Form 2	26	3,507,410

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

**R974L SCOR GLOBAL LIFE SE SINGAPORE BRANCH**

**Reporting Cycle: 201612**

**Life: SIF - Non-Participating**

Description	Row No.	Amount
Staff salaries & expenses	1	10,500
Office rent	2	190
Head office / parent company expenses	3	10,043
Directors' fees	4	0
Audit fees	5	423
Managing agent's fees	6	0
Repairs and maintenance	7	40
Public utilities	8	0
Printing, stationery and periodicals	9	10
Postage, telephone and telex charges	10	80
Computer charges	11	0
Hire of office equipment	12	0
Licence and association fees	13	162
Advertising and subscriptions	14	72
Entertainment	15	95
Travelling expenses	16	431
Bank charges	1	743
Goods& Services Tax	2	154
Conference / meeting	3	132
Course fee	4	-15
Car expenses	5	120
Professional fee	6	929
Local management fee expenses	7	19,813
Others	8	30
Total = Row 9 of Form 2	27	43,952



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

**R974L SCOR GLOBAL LIFE SE SINGAPORE BRANCH**

**Reporting Cycle: 201612**

**Life: OIF - Non-Participating**

Description	Row No.	Amount
Staff salaries & expenses	1	4,225,840
Office rent	2	55,947
Head office / parent company expenses	3	2,943,841
Directors' fees	4	0
Audit fees	5	124,124
Managing agent's fees	6	0
Repairs and maintenance	7	11,581
Public utilities	8	0
Printing, stationery and periodicals	9	2,947
Postage, telephone and telex charges	10	27,682
Computer charges	11	0
Hire of office equipment	12	0
Licence and association fees	13	48,907
Advertising and subscriptions	14	30,490
Entertainment	15	39,730
Travelling expenses	16	180,783
Bank charges	1	27,259
Goods& Services Tax	2	51,651
Conference / meeting	3	155,632
Course fee	4	7,358
Car expenses	5	36,829
Professional fee	6	306,419
Local management fee expenses	7	9,909,800
Other office expenses	8	12,974
Withholding tax write off	9	1,909,575
<b>Total = Row 9 of Form 2</b>	<b>27</b>	<b>20,109,369</b>

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

**R974L SCOR GLOBAL LIFE SE SINGAPORE BRANCH**

**Reporting Cycle: 201612**

**Life: SIF - 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	267,952
Group business:		
Commissions	4	77,588
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	345,540
Reinsurance commissions	11	344
Total (10 - 11) = Row 10 of Form 2	12	345,196

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

**R974L SCOR GLOBAL LIFE SE SINGAPORE BRANCH**

**Reporting Cycle: 201612**

**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	135,816,982
Group business:		
Commissions	4	19,731,703
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	155,548,685
Reinsurance commissions	11	30,905,854
Total (10 - 11) = Row 10 of Form 2	12	124,642,831

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

**R974L SCOR GLOBAL LIFE SE SINGAPORE BRANCH**

**Reporting Cycle: 201612**

**Life: SIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Net policy liabilities at end of period	1	2,962,786
Net policy liabilities at beginning of period	2	2,026,815
Increase (Decrease) in Net Policy Liabilities (1 - 2) = Row 11 of Form 2	3	935,971

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

**R974L SCOR GLOBAL LIFE SE SINGAPORE BRANCH**

**Reporting Cycle: 201612**

**Life: OIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Net policy liabilities at end of period	1	552,563,611
Net policy liabilities at beginning of period	2	487,601,334
Increase (Decrease) in Net Policy Liabilities (1 - 2) = Row 11 of Form 2	3	64,962,277

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

**R974L SCOR GLOBAL LIFE SE SINGAPORE BRANCH**

**Reporting Cycle: 2016 12**

**Life: SIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Depreciation	1	194
Exchange loss	2	205
Total = Row 14 of Form 2	26	399

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

**R974L SCOR GLOBAL LIFE SE SINGAPORE BRANCH**

**Reporting Cycle: 2016 12**

**Life: OIF - Non-Participating**

<b>Description</b>	<b>Row No.</b>	<b>Amount</b>
Depreciation	1	57,155
Interest on reinsurance deposits	2	13,258
Loss on disposal of fixed asset	3	7,712
Total = Row 14 of Form 2	26	78,125

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

**R974L SCOR GLOBAL LIFE SE SINGAPORE BRANCH**

**Reporting Cycle: 2016 12**

NIL



**ANNUAL RETURN: FORM 5 - STATEMENT IN RESPECT OF LIFE BUSINESS (INDIVIDUAL AND GROUP)  
OF LIFE REINSURER**

R974L SCOR GLOBAL LIFE SE SINGAPORE BRANCH

Life: Singapore Insurance Fund

Reporting Cycle: 2016 12

Description	Row No	Sum Insured	Premiums - Single	Premiums - Regular
<b>A. New Business</b>				
Life (Risk Premium)	1	571,428,571	0	400,000
Life (Coinsurance)	2	0	0	0
Accident and Health	3	0	0	0
Disability Income	4	0	0	0
Portfolio Cover	5	53,930,000	0	10,786
Financial Reinsurance	6	0	0	0
Other Reinsurance	7	0	0	0
<b>Total (1 to 7)</b>	<b>8</b>	<b>625,358,571</b>	<b>0</b>	<b>410,786</b>
Annuities only	9	0	0	0
<b>B. Net Movements</b>				
Life (Risk Premium)				
Claims	10	883,557	0	0
Others	11	-141,524,608	0	-98,449
Life (Coinsurance)				
Claims	12	0	0	0
Others	13	0	0	0
Accident and Health				
Claims	14	0	0	0
Others	15	0	0	-170,344
Disability Income				
Claims	16	0	0	0
Others	17	0	0	0
Portfolio Cover				
Claims	18	0	0	0
Others	19	0	0	0
Financial Reinsurance				
Claims	20	0	0	0
Others	21	0	0	0
Other Reinsurance				
Claims	22	0	0	0
Others	23	0	0	0
<b>Total (10 to 23)</b>	<b>24</b>	<b>-140,641,051</b>	<b>0</b>	<b>-268,793</b>
Annuities Only				

Claims	25	0	0	0
Others	26	0	0	0
<b>C. Business in Force</b>				
Life (Risk Premium)	27	1,705,119,452	0	1,193,584
Life (Coinsurance)	28	0	0	0
Accident and Health	29	0	0	1,494,340
Disability Income	30	0	0	0
Portfolio Cover	31	53,930,000	0	10,786
Financial Reinsurance	32	0	0	0
Other Reinsurance	33	0	0	0
<b>Total (27 to 33)</b>	<b>34</b>	<b>1,759,049,452</b>	<b>0</b>	<b>2,698,710</b>
Annuities only	35	0	0	0

**ANNUAL RETURN: FORM 5 - STATEMENT IN RESPECT OF LIFE BUSINESS (INDIVIDUAL AND GROUP)  
OF LIFE REINSURER**

R974L SCOR GLOBAL LIFE SE SINGAPORE BRANCH

Life: Offshore Insurance Fund

Reporting Cycle: 2016 12

Description	Row No	Sum Insured	Premiums - Single	Premiums - Regular
<b>A. New Business</b>				
Life (Risk Premium)	1	94,352,716,356	0	102,834,455
Life (Coinsurance)	2	0	0	0
Accident and Health	3	0	0	225,605,863
Disability Income	4	0	0	0
Portfolio Cover	5	1,876,142,687	0	375,229
Financial Reinsurance	6	0	0	0
Other Reinsurance	7	0	0	0
<b>Total (1 to 7)</b>	<b>8</b>	<b>96,228,859,043</b>	<b>0</b>	<b>328,815,547</b>
Annuities only	9	0	0	0
<b>B. Net Movements</b>				
Life (Risk Premium)				
Claims	10	154,280,715	0	0
Others	11	80,031,635,341	0	52,773,913
Life (Coinsurance)				
Claims	12	0	0	0
Others	13	0	0	0
Accident and Health				
Claims	14	0	0	0
Others	15	0	0	312,510,978
Disability Income				
Claims	16	0	0	0
Others	17	0	0	0
Portfolio Cover				
Claims	18	1,938,584	0	0
Others	19	-3,204,492,117	0	-445,175
Financial Reinsurance				
Claims	20	0	0	0
Others	21	0	0	0
Other Reinsurance				
Claims	22	0	0	0
Others	23	0	0	0
<b>Total (10 to 23)</b>	<b>24</b>	<b>76,983,362,523</b>	<b>0</b>	<b>364,839,716</b>
Annuities Only				
Claims	25	0	0	0
Others	26	0	0	0
<b>C. Business in Force</b>				

Life (Risk Premium)	27	266,673,712,226	0	338,752,955
Life (Coinsurance)	28	0	0	0
Accident and Health	29	0	0	369,151,248
Disability Income	30	0	0	0
Portfolio Cover	31	17,035,024,920	0	3,407,005
Financial Reinsurance	32	0	0	0
Other Reinsurance	33	0	0	0
<b>Total (27 to 33)</b>	<b>34</b>	<b>283,708,737,146</b>	<b>0</b>	<b>711,311,208</b>
Annuities only	35	0	0	0

**ANNUAL RETURN: FORM 5 - ADDITIONAL INFORMATION**

**R974L SCOR GLOBAL LIFE SE SINGAPORE BRANCH**

**Reporting Cycle: 2016 12**

NIL

**ANNUAL RETURN: FORM 10 - STATEMENT OF FINANCIAL POSITION IN RESPECT OF  
GLOBAL BUSINESS OPERATIONS**

**R974L SCOR GLOBAL LIFE SE SINGAPORE BRANCH**

**Reporting Cycle: 2016 12**

Description	Row No.	Amount '000 (in foreign currency) EURO DOLLAR
Life Business		
1. Policy liabilities	1	7,160,746
General Business		
1. Net premiums written	2	0
2. Premium liabilities	3	0
3. Claim liabilities	4	0
Shareholders fund		
1. Paid-up capital	5	287,040
2. Unappropriated profits (losses)	6	126,118
3. Reserves - Capital	7	179,282
General	8	0
Others*	9	103,485
Total (5 to 9)	10	695,925

ANNUAL RETURN: NOTES TO FORM 10

R974L SCOR GLOBAL LIFE SE SINGAPORE BRANCH

Reporting Cycle: 2016 12

Note 1 - Breakdown of "Others"	Row No.	Amount
Legal Reserves	1	103,485
<b>Total</b>		<b>103,485</b>

**ANNUAL RETURN: FORM 10 - ADDITIONAL INFORMATION**

**R974L SCOR GLOBAL LIFE SE SINGAPORE BRANCH**

**Reporting Cycle: 2016 12**

NIL



ANNUAL RETURN: FORM 15 - ABSTRACT OF VALUATION RESULTS OF LIFE BUSINESS OF LIFE REINSURER

R974L SCOR GLOBAL LIFE SE SINGAPORE BRANCH

Reporting Cycle: 2016 12

Life: Singapore Insurance Fund

Policy Liabilities of Insurance Fund

Description	Row No	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
		Sum Insured	Office Premiums	Benefits	Expenses	Premiums	PAD	Negative Reserves	Total
Life (Risk Premium)	1	1,705,119,452	1,193,584	1,512,665	10,048	0	427,168	0	1,949,881
Life (Coinsurance)	2	0	0	0	0	0	0	0	0
Accident and Health	3	0	1,494,340	909,533	0	0	90,953	0	1,000,486
Disability Income	4	0	0	0	0	0	0	0	0
Portfolio Cover	5	53,930,000	10,786	10,712	160	0	1,547	0	12,419
Financial Reinsurance	6	0	0	0	0	0	0	0	0
Other Reinsurance	7	0	0	0	0	0	0	0	0
Annuity Only	8	0	0	0	0	0	0	0	0
Total (1 to 8)	9	1,759,049,452	2,698,710	2,432,910	10,208	0	519,668	0	2,962,786

ANNUAL RETURN: FORM 15 - ABSTRACT OF VALUATION RESULTS OF LIFE BUSINESS OF LIFE REINSURER

R974L SCOR GLOBAL LIFE SE SINGAPORE BRANCH

Reporting Cycle: 2016 12

Life: SIF - Non-Participating

Policy Liabilities of Insurance Fund

Description	Row No	
Life (Risk Premium)	1	
Life (Coinsurance)	2	
Accident and Health	3	
Disability Income	4	
Portfolio Cover	5	
Financial Reinsurance	6	
Other Reinsurance	7	
Annuity Only	8	
Total (1 to 8)	9	

ANNUAL RETURN: FORM 15 - ABSTRACT OF VALUATION RESULTS OF LIFE BUSINESS OF LIFE REINSURER

R974L SCOR GLOBAL LIFE SE SINGAPORE BRANCH

Reporting Cycle: 2016 12

Life: OIF - Non-Participating

Policy Liabilities of Insurance Fund

Description	Row No	
Life (Risk Premium)	1	
Life (Coinsurance)	2	
Accident and Health	3	
Disability Income	4	
Portfolio Cover	5	
Financial Reinsurance	6	
Other Reinsurance	7	
Annuity Only	8	
Total (1 to 8)	9	

ANNUAL RETURN: FORM 15 - ABSTRACT OF VALUATION RESULTS OF LIFE BUSINESS OF LIFE REINSURER

R974L SCOR GLOBAL LIFE SE SINGAPORE BRANCH

Reporting Cycle: 2016 12

Life: Offshore Insurance Fund

Policy Liabilities of Insurance Fund

Description	Row No	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
		Sum Insured	Office Premiums	Benefits	Expenses	Premiums	PAD	Negative Reserves	Total
Life (Risk Premium)	1	266,673,712,226	338,752,955	252,163,302	1,163,450	0	41,388,282	0	294,715,034
Life (Coinsurance)	2	0	0	0	0	0	0	0	0
Accident and Health	3	0	369,151,248	234,962,412	408,080	0	21,343,580	0	256,714,072
Disability Income	4	0	0	0	0	0	0	0	0
Portfolio Cover	5	17,035,024,920	3,407,005	1,031,368	0	0	103,137	0	1,134,505
Financial Reinsurance	6	0	0	0	0	0	0	0	0
Other Reinsurance	7	0	0	0	0	0	0	0	0
Annuity Only	8	0	0	0	0	0	0	0	0
Total (1 to 8)	9	283,708,737,146	711,311,208	488,157,082	1,571,530	0	62,834,999	0	552,563,611

**ANNUAL RETURN: FORM 15 - ADDITIONAL INFORMATION**

**R974L SCOR GLOBAL LIFE SE SINGAPORE BRANCH**

**Reporting Cycle: 2016 12**

NIL

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

**R974L SCOR GLOBAL LIFE SE SINGAPORE BRANCH**

**Reporting Cycle: 2016 12**

**Life: SIF - Non-Participating**

Description	Row No	From 01/01/2016 to 31/12/2016		
		Actual	Expected	Actual Less Expected
Sources of net income arising in the year:				
New Business	1	-566,712		-566,712
Mortality/Morbidity	2	-894,830	-876,212	-18,618
Forfeiture/Surrender	3	0	0	0
Interest	4	87,084	0	87,084
Expense	5	-844,414	-876,212	31,798
Change in basis	6	2,928		2,928
Miscellaneous	7	0	0	0
<b>Total (1 to 7)</b>	<b>8</b>			<b>-463,520</b>

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

**R974L SCOR GLOBAL LIFE SE SINGAPORE BRANCH**

**Reporting Cycle: 2016 12**

**Life: OIF - Non-Participating**

Description	Row No	From 01/01/2016 to 31/12/2016		
		Actual	Expected	Actual Less Expected
Sources of net income arising in the year:				
New Business	1	-58,385,939		-58,385,939
Mortality/Morbidity	2	-378,671,784	-415,254,945	36,583,161
Forfeiture/Surrender	3	0	0	0
Interest	4	-6,727,121	0	-6,727,121
Expense	5	-78,828,869	-103,813,736	24,984,867
Change in basis	6	-1,909,018		-1,909,018
Miscellaneous	7	0	0	0
<b>Total (1 to 7)</b>	<b>8</b>			<b>-5,454,050</b>

**ANNUAL RETURN: FORM 16 - ADDITIONAL INFORMATION**

**R974L SCOR GLOBAL LIFE SE SINGAPORE BRANCH**

**Reporting Cycle: 2016 12**

NIL



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

**R974L SCOR GLOBAL LIFE SE SINGAPORE BRANCH**

**Reporting Cycle: 2016 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>
<b>Participating Fund</b>	0	0
<b>Non-Participating Fund</b>	2,962,786	552,563,611
<b>Investment-Linked Fund</b>	0	0

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

None

**ANNUAL RETURN: FORM 17 - ADDITIONAL INFORMATION**

**R974L SCOR GLOBAL LIFE SE SINGAPORE BRANCH**

**Reporting Cycle: 2016 12**

NIL

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

**R974L SCOR GLOBAL LIFE SE SINGAPORE BRANCH**

**Life: OIF - Non-Participating**

**Reporting Cycle: 2016 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	126,565,817
Less:		
Reinsurance adjustment	6	10,910,377
Financial resource adjustment: (8 to 12)	7	4,159,770
(a) loans to, guarantees granted for, and other unsecured amounts owed to the licensed insurer	8	557,210
(b) charged assets	9	12,152
(c) deferred tax assets	10	3,590,408
(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	111,495,670
<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>	<b>33</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 (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**

**R974L SCOR GLOBAL LIFE SE SINGAPORE BRANCH**

**Life: SIF - Non-Participating**

**Reporting Cycle: 2016 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	4,671,458
Less:		
Reinsurance adjustment	6	0
Financial resource adjustment: (8 to 12)	7	27,040
(a) loans to, guarantees granted for, and other unsecured amounts owed to the licensed insurer	8	0
(b) charged assets	9	0
(c) deferred tax assets	10	27,040
(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	4,644,418
<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	619,996
(a) Policy Liability Risk Requirement:		

(zero or 25 - 26, whichever is higher)	24	619,996	
Modified policy liabilities	25	3,582,782	
Policy Liabilities	26	2,962,786	
(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	3,802,898	
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>	<b>33</b>		<b>619,996</b>
<b>B. Component 2 Requirement - Investment Risks and Risks arising from Interest Rate Sensitivity and Foreign Currency Mismatch between Asset and Liabilities</b>			
Equity Investment Risk Requirement (35 to 36)	34		0
(a) Specific Risk Requirement	35	0	
(b) General Risk Requirement	36	0	
Debt Investment and Duration Mismatch Risk Requirement:			
(38 or 43, whichever is higher)	37		95,074
(a) Sum of: (39 + 42)	38	95,074	
Debt investment risk requirement in an increasing interest rate environment (40 to 41)	39	95,074	
Debt specific risk requirement	40	0	
Debt general risk requirement	41	95,074	
Liability adjustment requirement in an increasing interest rate environment	42	0	
(b) Sum of: (44 + 47)	43	-95,074	
Debt investment risk requirement in a decreasing interest rate environment (45 to 46)	44	-95,074	
Debt specific risk requirement	45	0	
Negative of debt general risk requirement	46	-95,074	
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		125,042
<b>Total C2 Requirement (34 + 37 + 48 + 49 + 50 + 51 + 52)</b>	<b>53</b>		<b>220,116</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>840,112</b>



**ANNUAL RETURN: FORM 21 - ADDITIONAL INFORMATION**

**R974L SCOR GLOBAL LIFE SE SINGAPORE BRANCH**

**Reporting Cycle: 2016 12**

NIL

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

**R974L SCOR GLOBAL LIFE SE SINGAPORE BRANCH**

**Reporting Cycle: 2016 12**

Description	Row No.	Amount
<b>(i) Financial Resources of Licensed Insurer</b>		
<b>A. Tier 1 Resource</b>		
Aggregate of surpluses of all insurance funds other than a participating fund	1	131,237,275
Balances in the surplus account of each participating fund	2	0
Paid-up ordinary share capital	3	0
Unappropriated profits (losses)	4	0
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	10,910,377
Financial resource adjustment: (10 to 14)	9	4,186,810
(a) loans to, guarantees granted for and other unsecured amounts owed to		
the licensed insurer	10	557,210
(b) charged assets	11	12,152
(c) deferred tax assets	12	3,617,448
(d) intangible assets	13	0
(e) other financial resource adjustments	14	0
<b>Total Tier 1 Resource (1 to 7 less 8 to 9)</b>	<b>15</b>	<b>116,140,088</b>
<b>B. Tier 2 Resource</b>		
Irredeemable and non-cumulative preference shares not recognised as Tier 1 resource	16	0
Irredeemable and non-cumulative preference shares	17	0
Other Tier 2 resource	18	0
<b>Total Tier 2 Resource (16 to 18)</b>	<b>19</b>	<b>0</b>
<b>C. Aggregate of allowance for provisions for non-guaranteed benefits of participating funds</b>	<b>20</b>	<b>0</b>

<b>Financial Resources of Licensed Insurer (higher of \$5m or 15 + 19 +20)</b>	<b>21</b>		<b>116,140,088</b>
<b>(ii) Total Risk Requirement of Licensed Insurer</b>			
(a) Total risk requirements of insurance funds established or maintained under the Act	22	840,112	
(b) Total risk requirements of assets and liabilities that do not belong to any insurance fund established and maintained under the Act	23	0	
<b>Total Risk Requirement of Licensed Insurer (22 to 23)</b>	24		<b>840,112</b>
<b>CAPITAL ADEQUACY RATIO (21/24)</b>	<b>25</b>		<b>13824.36 %</b>

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

**R974L SCOR GLOBAL LIFE SE SINGAPORE BRANCH**

**Reporting Cycle: 2016 12**

NIL