

INSURANCE STATISTICS

2008

Key Financial Indicators

INSURANCE DEVELOPMENT DATA	1990	2000	2006	2007	2008
Total Industry Assets* (\$m)	8,360.7	45,409.8	113,422.4	128,777.3	115,052.1
Insurance Development :					
Per Capita Expenditure (\$)					
- Life Insurance	390.6	2,615.5	3,816.0	4,486.1	4,265.3
- General Insurance	369.1	521.0	676.7	731.7	813.3
As % of GDP					
- Domestic Life Sums Insured	89.0	158.0	206.2	195.3	207.8
- Domestic Life Premiums	1.6	5.3	6.1	6.4	6.0
- Domestic General Premiums	1.5	1.1	1.1	1.0	1.2
- Domestic Life Fund Assets	6.1	21.7	42.1	41.9	35.7
- Domestic General Fund Assets	2.5	2.6	3.1	2.9	2.9

* Comprise assets of Singapore Insurance Fund, Offshore Insurance Fund and Shareholders' funds of local companies.

LIFE INSURANCE DATA	1990	2000	2006	2007	2008
SINGAPORE INSURANCE FUND					
	\$m	\$m	\$m	\$m	\$m
Total New Business¹:					
No. of Policies	237,279	617,204	892,296	1,047,059	1,094,560
Sum Insured	14,975.2	41,292.9	58,658.0	72,775.7	92,268.1
Annual Premiums	285.5	705.6	739.0	971.2	1,194.3
Total Business in Force¹:					
No. of Policies	1,055,353	4,009,071	9,526,835	9,926,661	10,427,504
Sum Insured	59,455.1	252,590.6	456,053.9	491,389.2	534,944.4
Annual Premiums	1,122.8	5,071.6	6,710.5	7,167.7	7,735.7
New Annuity Business:					
No. of Policies	384	5,144	7,133	6,496	6,317
Considerations	12.6	266.2	377.4	399.5	551.0
Annuity Business in Force:					
No. of Policies	1,819	22,866	60,214	65,613	70,755
Annual Payments ³	6.6	103.9	272.8	381.9	546.2
Net Premium:	1,068.7	8,534.9	13,455.0	16,074.3	15,537.2
Benefit Payments:	258.4	2,009.0	10,541.0	11,864.1	9,590.2
Total Assets²:	4,099.5	34,761.3	93,030.7	105,384.0	91,999.1
	%	%	%	%	%
Surrender Rate:	2.6	2.4	2.5	2.2	2.6
Average 2-year Persistency Rate:	88.5	93.8	90.1	92.5	NA
OFFSHORE INSURANCE FUND					
	\$m	\$m	\$m	\$m	\$m
Net Premium:					
Direct insurers	0.0	4.2	96.7	122.8	349.6
Professional Reinsurers	0.2	207.4	443.7	461.0	542.6

¹ Total business excludes annuities

² Includes both direct insurers and reinsurers.

³ "Annual Payments" under annuity business in force include deferred annuity payments whereas benefit payments for annuity relate to the amount of annuities actually paid during the year

GENERAL INSURANCE DATA	1990	2000	2006	2007	2008
SINGAPORE INSURANCE FUND ¹					
	\$m	\$m	\$m	\$m	\$m
Gross Premiums ²	1,009.8	1,700.2	2,385.9	2,621.9	2,962.5
Net Premiums	721.2	1,276.6	1,834.8	2,065.9	2,324.8
Retention Ratio (%)	71.4	75.1	76.9	78.8	78.5
Incurred Loss Ratios (%)	59.0	64.6	49.5	54.2	58.0
Underwriting Results	28.7	8.1	291.4	234.8	151.8
Total Assets	1,700.6	4,173.3	6,810.1	7,179.9	7,424.9
OFFSHORE INSURANCE FUND					
Gross Premiums	698.3	1,705.3	3,095.4	3,483.5	3,866.8
Net Premiums	414.3	1,375.1	2,160.4	2,554.2	2,906.8
Retention Ratio (%)	59.3	80.6	69.8	73.3	75.2
Incurred Loss Ratios (%)	78.3	66.4	43.8	54.6	55.2
Underwriting Results	-145.3	-135.0	373.3	283.8	94.7
Total Assets	1,299.1	3,793.2	7,018.7	8,576.6	9,194.3

¹ Includes both direct insurers and reinsurers.

² For direct insurers only.

Industry Data for 2008

Life Insurance Business

**TABLE AL 1.1
TOTAL NEW INDIVIDUAL BUSINESS (SIF)**

Year	Policies		Annual Premiums		Single Premiums		Sum Insured	
	Number	% Change	\$m	% Change	\$m	% Change	\$m	% Change
NON-LINKED								
2004	499,118	11.1	339.6	-10.0	3,549.4	49.7	21,223.8	8.6
2005	2,510,828	403.1	641.8	89.0	2,249.2	-36.6	101,734.6	379.3
2006	609,712	-75.7	482.5	-24.8	2,300.2	2.3	30,517.5	-70.0
2007	705,408	15.7	594.7	23.3	2,476.0	7.6	29,354.3	-3.8
2008	859,522	21.8	741.1	24.6	4,592.8	85.5	32,707.9	11.4
LINKED								
2004	200,959	8.5	139.5	81.7	2,527.3	13.9	8,175.3	37.0
2005	225,299	12.1	146.7	5.2	3,104.1	22.8	8,300.1	1.5
2006	276,955	22.9	165.0	12.5	4,588.6	47.8	10,781.1	29.9
2007	335,787	21.2	243.7	47.7	6,393.6	39.3	15,595.2	44.7
2008	210,918	-37.2	265.6	9.0	3,053.6	-52.2	12,486.1	-19.9

**TABLE AL 1.2
TOTAL NEW INDIVIDUAL ANNUITIES BUSINESS (SIF)**

Year	Policies		Single Premiums		Annual Payment	
	Number	% Change	\$m	% Change	\$m	% Change
2004	4,453	1.2	237.7	2.6	14.6	-10.2
2005	4,897	10.0	263.1	10.7	15.6	7.3
2006	7,133	45.7	377.4	43.4	43.4	177.6
2007	6,496	-8.9	399.5	5.9	116.2	167.8
2008	6,317	-2.8	551.0	37.9	177.1	52.4

**TABLE AL 1.3
TOTAL NEW GROUP BUSINESS (SIF)**

Year	Policies		Lives Insured		Annual Premiums		Single Premiums		Sum Insured	
	Number	% Change	Number	% Change	\$m	% Change	\$m	% Change	\$m	% Change
2004	4,994	88.2	779,516	3.5	70.7	54.2	0.4	-98.5	17,813.1	31.8
2005	5,728	14.7	864,256	10.9	95.7	35.3	0.5	39.5	20,997.9	17.9
2006	5,629	-1.7	737,984	-14.6	91.5	-4.4	0.8	55.1	17,359.4	-17.3
2007	5,864	4.2	812,593	10.1	132.8	45.2	0.8	3.1	27,826.2	60.3
2008	24,120	311.3	3,131,750	285.4	187.5	41.2	1.0	20.4	47,074.1	69.2

Note: Excludes New Group Annuity Business

**TABLE AL 1.4
TOTAL NEW BUSINESS FOR LIFE REINSURERS**

Year	Annual Premiums		Single Premiums		Sum Insured	
	\$m	% Change	\$m	% Change	\$m	% Change
SIF						
2004	7.4	-2.5	0.0	0.0	6,414.7	-4.8
2005	7.1	-4	0.0	0.0	3,048.9	-52.5
2006	8.8	23.2	0.0	0.0	3,509.1	15.1
2007	9.2	5.1	0.0	0.0	4,398.4	25.3
2008	37.9	311.9	1.2	0.0	11,694.0	165.9
OIF						
2004	127.4	-29.9	0.7	-85.4	835,644.1	71.5
2005	85.5	-32.9	0.5	-31.9	46,674.5	-94.4
2006	110.1	28.8	2.5	425.9	51,468.4	10.3
2007	121.0	9.9	1.6	-36.4	52,726.1	2.4
2008	198.2	63.8	0.2	-86.3	42,334.9	-19.7

**TABLE AL 2.1
TOTAL INDIVIDUAL BUSINESS IN FORCE (SIF)**

Year	Policies		Annual Premiums		Sum Insured	
	Number	% Change	\$m	% Change	\$m	% Change
NON-LINKED						
2004	5,841,425	13.2	4,902.7	2.9	214,768.7	3.9
2005	8,037,568	37.6	5,265.7	7.4	301,546.6	40.4
2006	8,199,566	2.0	5,464.7	3.8	313,097.0	3.8
2007	8,429,482	2.8	5,671.4	3.8	322,705.9	3.1
2008	8,807,257	4.5	6,000.6	5.8	335,592.0	4.0
LINKED						
2004	1,060,095	10.2	677.3	16.8	48,042.3	10.8
2005	1,165,951	10.0	768.7	13.5	51,971.9	8.2
2006	1,303,381	11.8	881.0	14.6	57,740.5	11.1
2007	1,470,224	12.8	1,070.1	21.5	67,877.1	17.6
2008	1,574,302	7.1	1,216.6	13.7	75,961.6	11.9

**TABLE AL 2.2
TOTAL INDIVIDUAL ANNUITY BUSINESS IN FORCE (SIF)**

Year	Policies		Annual Payments	
	Number	% Change	\$m	% Change
2004	50,261	8.2	222.6	3.9
2005	54,193	7.8	233.5	4.9
2006	60,212	11.1	272.6	16.7
2007	65,611	9.0	381.8	40.0
2008	70,753	7.8	546.2	43.1

**TABLE AL 2.3
TOTAL GROUP BUSINESS IN FORCE (SIF)**

Year	Policies		Lives Insured		Annual Premiums		Sum Insured	
	Number	% Change	Number	% Change	\$m	% Change	\$m	% Change
2004	19,019	36.1	3,042,596	33.4	289.6	43.0	68,703.1	5.1
2005	22,585	18.7	3,219,599	5.8	343.5	18.6	77,455.3	12.7
2006	23,888	5.8	3,465,144	7.6	364.8	6.2	85,216.4	10.0
2007	26,955	12.8	3,531,897	1.9	426.3	16.8	100,806.2	18.3
2008	45,945	70.5	4,103,334	16.2	518.5	21.6	123,390.8	22.4

Note: Excludes Group Annuity Business in Force

**TABLE AL 2.4
TOTAL BUSINESS IN FORCE FOR LIFE REINSURERS**

Year	Annual Premiums		Sum Insured	
	\$m	% Change	\$m	% Change
SIF				
2004	61.7	20.9	25,451.5	43.3
2005	62.6	1.4	23,491.7	-7.7
2006	65.4	4.5	26,657.7	13.5
2007	59.1	-9.6	29,436.4	10.4
2008	93.4	58.1	35,534.9	20.7
OIF				
2004	394.9	21.3	273,744.4	94.3
2005	440.1	11.4	149,844.3	-45.3
2006	442.7	0.6	166,042.7	10.8
2007	444.4	0.4	169,809.5	2.3
2008	518.1	16.6	230,331.8	35.6

**TABLE AL 3.1
DISTRIBUTION OF NEW INDIVIDUAL BUSINESS (SIF)**

						(%)
Year	Whole Life	Endowment	Term	Others	Total	
NON-LINKED						
Number of Policies						
2004	13.2	38.4	9.5	38.9	100.0	
2005	3.0	6.0	68.9	22.2	100.0	
2006	11.0	23.9	23.5	41.6	100.0	
2007	9.2	20.2	21.7	48.9	100.0	
2008	8.8	23.1	16.4	51.7	100.0	
Annual Premiums						
2004	29.7	40.4	10.0	19.9	100.0	
2005	19.9	32.7	28.3	19.1	100.0	
2006	25.8	46.5	7.5	20.2	100.0	
2007	23.8	45.1	8.9	22.2	100.0	
2008	23.2	43.9	6.3	26.6	100.0	
Single Premiums						
2004	0.3	99.4	0.3	0.1	100.0	
2005	0.5	87.8	11.7	0.1	100.0	
2006	3.7	84.7	11.5	0.1	100.0	
2007	8.0	91.9	0.0	0.1	100.0	
2008	3.0	96.5	0.1	0.4	100.0	
LINKED						
Number of Policies						
2004	65.9	34.1	0.0	0.0	100.0	
2005	65.3	34.7	0.0	0.0	100.0	
2006	66.5	33.5	0.0	0.0	100.0	
2007	73.6	26.4	0.0	0.0	100.0	
2008	79.0	21.0	0.0	0.0	100.0	
Annual Premiums						
2004	68.9	30.9	0.0	0.2	100.0	
2005	73.7	26.2	0.0	0.1	100.0	
2006	75.8	24.1	0.0	0.1	100.0	
2007	77.1	22.7	0.0	0.2	100.0	
2008	73.1	26.6	0.0	0.4	100.0	
Single Premiums						
2004	69.7	30.3	0.0	0.0	100.0	
2005	64.3	35.7	0.0	0.0	100.0	
2006	63.5	36.5	0.0	0.0	100.0	
2007	71.8	28.2	0.0	0.0	100.0	
2008	74.8	25.2	0.0	0.0	100.0	

**TABLE AL 3.2
DISTRIBUTION OF INDIVIDUAL BUSINESS IN FORCE (SIF)**

						(%)
Year	Whole Life	Endowment	Term	Others	Total	
NON-LINKED						
Number of Policies						
2004	29.1	36.0	4.3	30.6	100.0	
2005	21.3	26.2	24.0	28.4	100.0	
2006	21.1	24.8	24.4	29.7	100.0	
2007	20.7	23.5	24.5	31.3	100.0	
2008	20.1	22.6	23.8	33.6	100.0	
Annual Premiums						
2004	38.0	43.6	3.9	14.5	100.0	
2005	36.7	41.7	6.1	15.5	100.0	
2006	36.3	41.6	6.4	15.6	100.0	
2007	36.4	41.5	6.6	15.4	100.0	
2008	36.1	41.1	6.2	16.5	100.0	
LINKED						
Number of Policies						
2004	62.7	37.3	0.0	0.0	100.0	
2005	62.9	37.1	0.0	0.0	100.0	
2006	64.0	36.0	0.0	0.0	100.0	
2007	66.8	33.2	0.0	0.0	100.0	
2008	68.4	31.6	0.0	0.0	100.0	
Annual Premiums						
2004	78.6	21.3	0.0	0.1	100.0	
2005	78.5	21.3	0.0	0.1	100.0	
2006	78.6	21.3	0.0	0.1	100.0	
2007	78.7	21.1	0.0	0.1	100.0	
2008	77.7	22.2	0.0	0.2	100.0	

**TABLE AL 3.3
DISTRIBUTION OF GROUP BUSINESS IN FORCE (SIF)**

						(%)
Year	Term	Accident	Health	Others	Total	
Number of Policies						
2004	45.6	7.6	46.6	0.2	100.0	
2005	40.1	32.2	27.6	0.2	100.0	
2006	47.1	11.7	41.0	0.1	100.0	
2007	48.9	10.7	40.3	0.1	100.0	
2008	29.6	6.6	63.8	0.1	100.0	
Annual Premiums						
2004	44.9	2.7	50.0	2.4	100.0	
2005	40.4	22.0	35.5	2.1	100.0	
2006	40.5	2.8	55.0	1.8	100.0	
2007	38.2	2.3	58.1	1.4	100.0	
2008	36.1	2.1	60.2	1.6	100.0	

**TABLE AL 4
PERSISTENCY OF INDIVIDUAL POLICIES**

Year of Issue	Persistency Rates (%)				
	Persistency Rates				
	1 - Year	2 - Year	3 - Year	4 - Year	5 - Year
2004	96.5	90.3	86.7	84.4	82.7
2005	95.9	90.9	87.8	85.8	
2006	97.1	92.8	89.7		
2007	98.0	93.7			
2008	97.6				

N year persistency rate: percentage of premiums in force at the end of (N - 1) calendar years after the year of issue

**TABLE AL 5.1
TERMINATION OF INDIVIDUAL BUSINESS (SIF)**

							(\$ million)
Year	Death	Maturity	Surrender	Forfeiture	Expiry	Others	
Annual Premiums							
NON-LINKED							
2004	7.6	32.5	95.0	32.8	32.4	58.4	
2005	8.4	30.6	83.4	41.7	28.4	84.7	
2006	8.9	40.8	78.0	42.6	22.6	90.7	
2007	9.7	47.5	65.4	44.1	38.1	183.1	
2008	9.0	82.6	80.7	48.1	43.3	148.4	
LINKED							
2004	0.4	0.0	24.3	8.3	3.8	4.9	
2005	0.6	0.0	27.9	9.7	4.2	12.7	
2006	0.7	0.1	34.0	10.4	4.2	3.4	
2007	0.5	0.1	36.8	9.4	3.0	4.7	
2008	0.6	0.1	44.6	16.1	3.8	52.3	

Note: Excludes Individual Annuity Business

**TABLE AL 5.2
TERMINATION OF GROUP BUSINESS (SIF)**

			(\$ million)
Year	Expiry	Others	
Annual Premiums			
2004	39.6	-39.8	
2005	42.9	-1.1	
2006	54.2	18.8	
2007	42.6	28.8	
2008	60.9	34.5	

Note: Excludes Group Annuity Business

**TABLE AL 6
CLAIMS OF LIFE INSURERS (SIF)**

(\$ million)						
Year	Deaths and Disabilities	Maturities	Surrenders	Cash Bonuses	Annuities	Others
NON-LINKED						
2004	309.4	2,206.5	1,007.1	91.6	88.4	144.3
2005	412.3	2,958.5	986.9	110.0	104.2	212.6
2006	535.5	5,216.4	1,014.2	155.4	270.5	288.5
2007	545.5	5,240.5	965.7	167.7	170.1	364.5
2008	546.1	4,407.5	1,555.5	226.2	190.8	477.8
LINKED						
2004	27.2	17.5	1993.4	0.0	0.0	0.0
2005	43.8	74.0	2372.2	0.0	0.0	5.1
2006	45.8	54.4	2947.0	0.0	0.0	13.3
2007	47.3	67.4	4255.1	3.4	0.0	36.9
2008	39.0	59.0	2,036.4	0.6	0.0	51.3

**TABLE AL 7.1
NET INVESTMENT INCOME OF LIFE INSURERS (SIF)**

(\$ million)					
Year	Interest/Dividend/ Rental Income	Realised Gains (Losses) from last reported value/Write backs (Write-offs)	Unrealised Changes from Last Reported Value	Investment Expenses	Net Investment Income
NON-LINKED					
2004	2,296.4	1,030.3		159.6	3,167.1
2005	2,397.5	783.2	-513.2	137.2	2,530.2
2006	2,748.5	1,004.8	1,990.5	163.1	5,580.7
2007	2,702.2	2,268.6	1,239.9	252.2	5,958.5
2008	2,674.8	-351.7	-10,563.1	195.6	-8,435.6
LINKED					
2004	312.3	392.5		62.9	641.9
2005	340.5	588.1	618.3	82.8	1,464.1
2006	321.5	813.4	1,511.1	66.3	2,579.8
2007	388.4	1,336.6	1,614.5	96.1	3,243.3
2008	414.1	-571.1	-9,820.8	99.2	-10,077.0

**TABLE AL 7.2
NET INVESTMENT INCOME OF LIFE REINSURERS**

(\$ million)					
Year	Interest/Dividend/ Rental Income	Realised Gains (Losses) from last reported value/Write backs (Write-offs)	Unrealised Changes from Last Reported Value	Investment Expenses	Net Investment Income
SIF					
2004	2.9	-0.3		0.1	2.5
2005	3.7	-0.3	-2.0	0.2	1.2
2006	4.5	-0.8	0.7	0.2	4.2
2007	4.7	-0.2	2.3	0.2	6.6
2008	2.9	0.9	1.4	0.1	5.1
OIF					
2004	5.6	-0.4		0	5.0
2005	8.8	-1.9	0.4	0	7.1
2006	12.5	-2.7	-16.2	0.2	-6.6
2007	16.5	-6.9	-2.3	0.2	7.1
2008	11.5	2.3	7.4	0.2	21.0

TABLE AL 8.1
ASSETS AND LIABILITIES OF LIFE INSURANCE FUNDS (SIF)

Items	2004	2004 RBC	2005 RBC	2006 RBC	2007 RBC	2008 RBC	
NON-LINKED							
Assets							(\$ millions)
Equity Securities	11,639.8	12,830.6	15,131.0	17,571.8	19,450.5	12,762.8	
Debt Securities	35,439.3	38,376.4	41,935.8	43,697.2	47,857.2	47,139.2	
Land & Buildings	2,187.7	2,087.0	1,997.3	2,139.4	3,319.5	2,987.3	
Loans	3,684.7	3,661.7	3,380.4	3,390.8	3,632.7	3,971.1	
Cash & Deposits	4,625.4	4,641.9	3,887.0	4,461.6	3,427.5	4,882.1	
Others	1,241.2	3,794.0	1,750.5	2,029.4	2,426.3	2,799.6	
Total Assets	58,818.2	65,391.6	68,082.0	73,290.2	80,113.7	74,542.1	
Liabilities							
Policy Liabilities	48,545.0	56,632.2	60,901.0	64,228.5	71,150.2	65,518.6	
Outstanding claims	914.7	949.6	1,077.5	1,167.8	1,326.9	1,370.2	
Others	3,138.7	5,831.2	3,794.0	5,436.9	5,031.5	4,526.9	
Total Liabilities	52,598.4	63,413.0	65,772.5	70,833.2	77,508.6	71,415.6	
Surplus	6,219.7	1,978.7	2,309.5	2,457.0	2,605.0	3,126.5	
% Change	34.7	-68.2	16.7	6.4	6.0	20.0	
LINKED							
Assets						(\$ millions)	(\$ millions)
Equity Securities	9,300.1	9,305.0	11,308.8	15,028.5	20,088.3	11,829.2	
Debt Securities	2,837.6	2,836.0	3,157.6	3,619.3	3,895.2	3,393.4	
Land & Buildings	0	0	0	0	0.0	0	
Loans	0.2	0.2	0.6	1.7	3.4	4.9	
Cash & Deposits	506.2	501.5	605.2	556.0	802.1	1,162.0	
Others	202.0	1,930.3	218.0	323.1	277.7	837.9	
Total Assets	12,846.1	14,573.0	15,290.2	19,528.7	25,066.7	17,227.3	
Liabilities							
Policy Liabilities	12,256.0	12,230.7	14,569.1	18,810.2	24,291.8	15,922.8	
Outstanding claims	24.3	24.5	24.5	33.8	28.4	24.0	
Others	401.5	2,150.4	508.9	388.8	359.2	980.5	
Total Liabilities	12,681.8	14,405.6	15,102.6	19,232.8	24,679.5	16,927.3	
Surplus	164.2	167.5	187.6	295.9	387.3	300.0	
% Change	-16.4	2.0	12.0	57.7	30.9	-22.5	

**TABLE AL 8.2
ASSETS AND LIABILITIES OF LIFE REINSURERS**

Items	2004	2004 RBC	2005 RBC	2006 RBC	2007 RBC	2008 RBC	
SIF							
Assets							(\$ millions)
Equity Securities	3.1	3.2	0.0	0.0	0.0	0.0	
Debt Securities	121.1	121.8	142.5	142.3	123.4	106.6	
Land & Buildings	0.0	0.0	0.0	0.0	0.0	0.0	
Loans	0.0	0.0	0.0	0.0	0.0	0.0	
Cash & Deposits	30.8	30.8	30.7	36.7	53.4	75.8	
Others	16.6	16.6	18.0	32.9	26.7	47.3	
Total Assets	171.6	172.4	191.2	211.8	203.6	229.7	
Liabilities							
Policy Liabilities	72.1	63.1	42.7	67.5	64.0	82.9	
Outstanding claims	16.0	16.0	20.2	1.8	2.8	3.4	
Others	18.8	18.8	29.5	34.3	35.9	32.2	
Total Liabilities	106.9	97.9	92.5	103.7	102.8	118.4	
Surplus	64.7	74.5	98.7	108.1	100.8	111.3	
% Change	38.5	15.1	32.5	9.6	-6.8	10.4	
OIF							
Assets							(\$ millions)
Equity Securities	2.8	2.9	0.0	0.0	0.0	0.0	
Debt Securities	195.7	195.9	236.5	256.8	263.9	239.4	
Land & Buildings	0.0	0.0	0.0	0.0	0.0	0.0	
Loans	0.0	0.0	0.0	0.0	21.2	19.9	
Cash & Deposits	95.5	95.5	108.1	167.2	172.2	211.1	
Others	67.0	67.0	79.0	97.8	131.8	299.6	
Total Assets	361.0	361.3	423.5	521.9	589.1	770.1	
Liabilities							
Policy Liabilities	185.2	184.5	223.4	255.7	291.0	375.4	
Outstanding claims	24.2	24.2	3.9	2.3	3.0	3.1	
Others	33.6	33.6	31.1	38.9	49.0	64.1	
Total Liabilities	243.0	242.4	258.4	297.0	343.1	442.6	
Surplus	118.0	118.9	165.1	224.9	246.0	327.5	
% Change	35.8	0.7	38.9	36.2	9.4	33.1	

Industry Data for 2008

General Insurance Business

TABLE AG 1
PREMIUMS OF SINGAPORE INSURANCE FUND BUSINESS

Year	Gross Premiums		Reinsurance Ceded		Net Premiums	Retention Ratio
	\$m	% Change	In Singapore	Outside Singapore	\$m	%
			\$m	\$m		
INDUSTRY						
2004	2,246.0	-7.7	353.0	462.3	1,671.7	74.4
2005	2,346.7	4.5	310.5	486.7	1,792.1	76.4
2006	2,385.9	1.7	332.3	438.8	1,834.8	76.9
2007	2,621.9	9.9	320.4	472.0	2,065.9	78.8
2008	2,962.5	13.0	340.1	535.0	2,324.8	78.5
DIRECT INSURERS						
2004	2,246.0	-7.7	353.0	462.3	1,430.7	63.7
2005	2,346.7	4.5	310.5	486.7	1,549.5	66.0
2006	2,385.9	1.7	332.3	438.8	1,614.7	67.7
2007	2,621.9	9.9	320.4	472.0	1,829.5	69.8
2008	2,962.5	13.0	340.1	535.0	2,087.5	70.5
REINSURERS						
2004	269.9	-15.8	17.6	11.2	241.0	89.3
2005	269.6	-0.1	12.9	14.1	242.6	90.0
2006	248.8	-7.7	15.0	13.7	220.1	88.5
2007	264.2	6.2	16.6	11.3	236.4	89.5
2008	280.2	6.0	24.7	18.1	237.4	84.7

**TABLE AG 2
GROSS PREMIUMS OF SINGAPORE INSURANCE FUND BUSINESS BY LINE**

Year	Marine & Aviation		Fire	Motor	Work Injury Compensation	Personal Accident	Health ¹	Miscellaneous	Total
	Cargo	Hull and Liability							
INDUSTRY									
(\$ million)									
2004	161.3	217.2	319.0	679.4	153.9			715.2	2,246.0
2005	166.8	211.8	329.7	681.8	160.3	233.5	131.9	430.8	2,346.7
2006	169.6	213.7	315.7	692.7	165.0	221.1	163.0	445.0	2,385.9
2007	171.7	193.0	309.0	748.8	208.5	243.9	192.0	555.0	2,621.9
2008	181.5	205.3	312.6	865.6	268.5	270.8	230.3	627.9	2,962.5
(% change)									
2004	8.6	-2.6	-4.6	-3.3	-4.6			-17.2	-7.7
2005	3.4	-2.5	3.4	0.3	4.2			-39.8	4.5
2006	1.7	0.9	-4.3	1.6	2.9	-5.3	23.6	3.3	1.7
2007	1.3	-9.7	-2.1	8.1	26.4	10.3	17.8	24.7	9.9
2008	5.7	6.4	1.2	15.6	28.7	11.0	20.0	13.1	13.0
(% total)									
2004	7.2	9.7	14.2	30.2	6.9			31.8	100.0
2005	7.1	9.0	14.1	29.1	6.8	9.9	5.6	18.4	100.0
2006	7.1	9.0	13.2	29.0	6.9	9.3	6.8	18.7	100.0
2007	6.5	7.4	11.8	28.6	8.0	9.3	7.3	21.2	100.0
2008	6.1	6.9	10.6	29.2	9.1	9.1	7.8	21.2	100.0
DIRECT INSURERS									
(\$ million)									
2004	161.3	217.2	319.0	679.4	153.9			715.2	2,246.0
2005	166.8	211.8	329.7	681.8	160.3	233.5	131.9	430.8	2,346.7
2006	169.6	213.7	315.7	692.7	165.0	221.1	163.0	445.0	2,385.9
2007	171.7	193.0	309.0	748.8	208.5	243.9	192.0	555.0	2,621.9
2008	181.5	205.3	312.6	865.6	268.5	270.8	230.3	627.9	2,962.5
(% change)									
2004	8.6	-2.6	-4.6	-3.3	-4.6			-17.2	-7.7
2005	3.4	-2.5	3.4	0.3	4.2			-39.8	4.5
2006	1.7	0.9	-4.3	1.6	2.9	-5.3	23.6	3.3	1.7
2007	1.3	-9.7	-2.1	8.1	26.4	10.3	17.8	24.7	9.9
2008	5.7	6.4	1.2	15.6	28.7	11.0	20.0	13.1	13.0
(% total)									
2004	7.2	9.7	14.2	30.2	6.9			31.8	100.0
2005	7.1	9.0	14.1	29.1	6.8	9.9	5.6	18.4	100.0
2006	7.1	9.0	13.2	29.0	6.9	9.3	6.8	18.7	100.0
2007	6.5	7.4	11.8	28.6	8.0	9.3	7.3	21.2	100.0
2008	6.1	6.9	10.6	29.2	9.1	9.1	7.8	21.2	100.0

REINSURERS										
									(\$ million)	
2004	21.2	16.8	91.9	46.9	7.5				85.6	269.9
2005	23.5	26.5	97.8	37.9	5.7	8.7	0.8		68.7	269.6
2006	17.3	22.7	90.4	24.0	6.0	14.1	1.8		72.5	248.8
2007	15.1	38.5	80.6	32.9	6.0	9.7	0.9		80.7	264.2
2008	19.2	32.1	79.9	29.7	9.6	8.7	0.8		100.2	280.2
									(% change)	
2004	0.3	-2.6	-14.8	9.6	-23.9				-29.6	-15.8
2005	10.9	57.4	6.4	-19.2	-23.3				-19.8	-0.1
2006	-26.5	-14.2	-7.6	-36.5	4.5	61.7	115.0		5.7	-7.7
2007	-12.8	69.3	-10.9	36.9	-0.8	-31.4	-51.3		11.3	6.2
2008	27.3	-16.4	-0.8	-9.8	61.1	-10.3	-3.6		24.1	6.0
									(% total)	
2004	7.9	6.2	34.0	17.4	2.8				31.7	100.0
2005	8.7	9.8	36.3	14.0	2.1	3.2	0.3		25.5	100.0
2006	7.0	9.1	36.3	9.7	2.4	5.7	0.7		29.2	100.0
2007	5.7	14.6	30.5	12.4	2.3	3.7	0.3		30.6	100.0
2008	6.9	11.5	28.5	10.6	3.4	3.1	0.3		35.8	100.0

¹ Personal Accident and Health were reported under the Miscellaneous Line prior to 2005.

**TABLE AG 3
NET PREMIUMS OF SINGAPORE INSURANCE FUND BUSINESS BY LINE**

Year	Marine & Aviation		Fire	Motor	Work Injury Compensation	Personal Accident	Health ¹	Miscellaneous	Total
	Cargo	Hull and Liability							
INDUSTRY									
(\$ million)									
2004	125.5	61.7	178.9	670.5	136.3			498.9	1,671.7
2005	133.4	76.7	197.6	679.0	141.9	185.4	110.0	268.0	1,792.1
2006	128.1	77.7	194.6	676.4	146.3	177.3	139.8	294.7	1,834.8
2007	131.5	106.6	190.9	740.4	184.4	197.6	165.7	348.8	2,065.9
2008	141.9	103.7	188.7	841.8	232.6	219.7	198.8	397.7	2,324.8
(% change)									
2004	10.2	6.8	-8.7	-2.1	-4.4			-19.6	-7.9
2005	6.3	24.4	10.4	1.3	4.1			-46.3	7.2
2006	-4.0	1.3	-1.5	-0.4	3.1	-4.4	27.1	10.0	2.4
2007	2.7	37.1	-1.9	9.5	26.0	11.5	18.5	18.4	12.6
2008	7.9	-2.7	-1.1	13.7	26.2	11.2	20.0	14.0	12.5
(% total)									
2004	7.5	3.7	10.7	40.1	8.2			29.8	100.0
2005	7.4	4.3	11.0	37.9	7.9	10.3	6.1	15.0	100.0
2006	7.0	4.2	10.6	36.9	8.0	9.7	7.6	16.1	100.0
2007	6.4	5.2	9.2	35.8	8.9	9.6	8.0	16.9	100.0
2008	6.1	4.5	8.1	36.2	10.0	9.4	8.6	17.1	100.0
DIRECT INSURERS									
(\$ million)									
2004	105.4	47.2	99.4	627.5	129.2			422.1	1,430.7
2005	110.7	51.9	110.1	644.2	136.5	177.4	109.3	209.5	1,549.5
2006	111.7	59.1	113.9	655.5	140.7	164.4	138.3	231.2	1,614.7
2007	117.0	72.1	119.1	710.9	178.9	188.9	165.0	277.7	1,829.5
2008	124.0	76.0	123.1	817.7	224.0	211.8	198.2	312.6	2,087.5
(% change)									
2004	12.0	12.1	-1.1	-2.9	-2.9			-20.4	-7.5
2005	5.1	9.9	10.8	2.7	5.6			-50.4	8.3
2006	0.9	13.9	3.5	1.8	3.1	-7.4	26.5	10.3	4.2
2007	4.7	22.1	4.5	8.4	27.1	14.9	19.3	20.1	13.3
2008	6.0	5.4	3.4	15.0	25.2	12.2	20.1	12.5	14.1
(% total)									
2004	7.4	3.3	6.9	43.9	9.0			29.5	100.0
2005	7.1	3.3	7.1	41.6	8.8	11.5	7.1	13.5	100.0
2006	6.9	3.7	7.1	40.6	8.7	10.2	8.6	14.3	100.0
2007	6.4	3.9	6.5	38.9	9.8	10.3	9.0	15.2	100.0
2008	5.9	3.6	5.9	39.2	10.7	10.1	9.5	15.0	100.0

Year	Marine & Aviation		Fire	Motor	Work Injury Compensation	Personal Accident	Health ¹	Miscellaneous	Total
	Cargo	Hull and Liability							
REINSURERS									
(\$ million)									
2004	20.1	14.5	79.6	43.0	7.1			76.8	241.0
2005	22.7	24.8	87.5	34.9	5.5	7.9	0.7	58.5	242.6
2006	16.4	18.6	80.7	20.8	5.6	12.9	1.6	63.5	220.1
2007	14.5	34.5	71.8	29.5	5.5	8.8	0.7	71.1	236.4
2008	17.9	27.6	65.6	24.1	8.6	7.8	0.6	85.1	237.4
(% change)									
2004	1.5	-7.6	-16.7	11.2	-25.0			-14.6	-10.4
2005	12.8	71.6	10.0	-18.9	-23.2			-23.8	0.6
2006	-27.9	-24.9	-7.9	-40.3	1.7	63.0	110.9	8.7	-9.3
2007	-11.3	84.8	-11.0	41.7	-1.5	-32.2	-55.9	12.0	7.4
2008	23.3	-19.8	-8.6	-18.4	56.5	-10.7	-6.8	19.7	0.4
(% total)									
2004	8.3	6.0	33.0	17.8	3.0			31.8	100.0
2005	9.4	10.2	36.1	14.4	2.3	3.3	0.3	24.1	100.0
2006	7.4	8.5	36.6	9.5	2.5	5.9	0.7	28.9	100.0
2007	6.1	14.6	30.4	12.5	2.3	3.7	0.3	30.1	100.0
2008	7.5	11.6	27.6	10.2	3.6	3.3	0.3	35.9	100.0

¹ Personal Accident and Health were reported under the Miscellaneous Line prior to 2005.

TABLE AG 4
RETENTION RATIOS OF SINGAPORE INSURANCE FUND BUSINESS BY LINE

Year	Marine & Aviation		Fire	Motor	Work Injury Compensation	Personal Accident	Health ¹	Miscellaneous	Total
	Cargo	Hull and Liability							
(%)									
INDUSTRY									
2004	77.8	28.4	56.1	98.7	88.5			69.8	74.4
2005	80.0	36.2	59.9	99.6	88.5	79.4	83.4	62.2	76.4
2006	75.5	36.4	61.6	97.6	88.7	80.2	85.8	66.2	76.9
2007	76.6	55.2	61.8	98.9	88.4	81.0	86.3	62.9	78.8
2008	78.2	50.5	60.4	97.2	86.6	81.1	86.3	63.3	78.5
DIRECT INSURERS									
2004	65.3	21.7	31.2	92.4	83.9			59.0	63.7
2005	66.4	24.5	33.4	94.5	85.1	76.0	82.8	48.6	66.0
2006	65.9	27.6	36.1	94.6	85.3	74.3	84.8	52.0	67.7
2007	68.1	37.4	38.5	94.9	85.8	77.4	85.9	50.0	69.8
2008	68.3	37.0	39.4	94.5	83.4	78.2	86.1	49.8	70.5
REINSURERS									
2004	94.8	86.0	86.6	91.8	95.0			89.6	89.3
2005	96.5	93.8	89.5	92.2	95.2	91.2	89.5	85.2	90.0
2006	94.6	82.1	89.2	86.7	92.6	91.9	87.8	87.6	88.5
2007	96.2	89.6	89.1	89.8	91.9	90.8	79.6	88.1	89.5
2008	93.2	85.9	82.2	81.2	89.4	90.3	77.0	84.9	84.7

¹ Personal Accident and Health were reported under the Miscellaneous Line prior to 2005.

**TABLE AG 5
INCURRED LOSS RATIOS OF SINGAPORE INSURANCE FUND BUSINESS BY LINE**

Year	Marine & Aviation		Fire	Motor	Work Injury Compensation	Personal Accident	Health ¹	Miscellaneous	Total
	Cargo	Hull and Liability							
(%)									
INDUSTRY									
2004	27.1	51.1	31.8	69.5	81.8			49.6	56.3
2005	24.8	49.5	34.4	63.5	95.9	30.1	59.6	47.8	53.6
2006	31.0	39.3	29.7	67.7	92.4	21.8	74.3	23.4	49.5
2007	26.8	37.9	22.1	87.8	72.7	30.2	60.0	20.4	54.2
2008	33.8	55.6	24.8	89.7	71.9	26.3	59.9	26.2	58.0
DIRECT INSURERS									
2004	22.7	56.2	28.7	70.3	82.5			42.4	55.8
2005	23.0	40.0	22.2	64.3	92.5	29.6	59.6	39.3	52.6
2006	26.6	35.0	24.5	68.7	94.9	21.3	74.4	25.2	51.8
2007	27.3	41.4	20.0	88.8	73.9	30.2	60.1	25.1	58.1
2008	30.0	53.2	18.7	92.1	70.2	27.3	60.0	27.9	60.6
REINSURERS									
2004	49.8	36.1	35.4	57.8	72.7			87.8	59.0
2005	33.9	71.8	50.3	51.4	170.5	41.0	59.3	74.0	59.9
2006	58.0	50.9	36.6	36.8	32.0	31.2	61.7	17.6	34.0
2007	22.9	29.1	25.5	66.2	37.8	28.9	43.9	1.4	24.6
2008	60.3	61.9	35.9	23.2	117.1	-2.8	39.2	20.0	35.7

¹ Personal Accident and Health were reported under the Miscellaneous Line prior to 2005.

**TABLE AG 6
RESULTS OF SINGAPORE INSURANCE FUND BUSINESS**

Year	Earned Premiums	Net Claims Incurred	Distribution Expenses	Management Expenses	Underwriting Profit / (Loss)	Net Investment Income ¹	Operating Profit / (Loss)
INDUSTRY							
(\$ million)							
2004	1,658.2	933.1	222.7	328.5	174.0	172.0	346.0
2005	1,771.0	949.5	249.5	332.7	239.4	216.9	456.3
2006	1,806.5	894.4	271.5	349.1	291.4	406.5	697.9
2007	1,934.3	1,048.2	272.2	379.1	234.8	433.2	668.0
2008	2,141.5	1,242.0	340.9	406.8	151.8	-152.3	-0.5
	(% change)	(% of Earned Premiums)			(% change)		
2004	-1.4	56.3	13.4	19.8	10.5	17.6	13.5
2005	6.8	53.6	14.1	18.8	13.5	26.1	31.9
2006	2.0	49.5	15.0	19.3	16.1	87.4	53.0
2007	7.1	54.2	14.1	19.6	12.1	6.6	-4.3
2008	10.7	58.0	15.9	19.0	7.1	-135.2	-100.1
DIRECT INSURERS							
(\$ million)							
2004	1,406.8	784.8	164.4	309.5	148.0	148.3	296.3
2005	1,520.3	799.4	180.8	316.4	223.7	206.3	430.0
2006	1,578.2	816.9	207.4	333.4	220.5	353.4	573.9
2007	1,709.9	993.1	208.7	360.0	148.1	390.0	538.2
2008	1,915.2	1,161.3	275.9	385.3	92.8	-148.8	-56.0
	(% change)	(% of Earned Premiums)			(% change)		
2004	-0.6	55.8	11.7	22.0	10.5	18.6	38.3
2005	8.1	52.6	11.9	20.8	14.7	39.1	45.1
2006	3.8	51.8	13.1	21.1	14.0	71.3	33.5
2007	8.3	58.1	12.2	21.1	8.7	10.4	-6.2
2008	12.0	60.6	14.4	20.1	4.8	-138.1	-110.4
REINSURERS							
(\$ million)							
2004	251.4	148.3	58.3	18.9	26.0	22.5	48.5
2005	250.7	150.1	68.7	16.3	15.7	10.6	26.3
2006	228.3	77.5	64.1	15.7	70.9	53.1	124.0
2007	224.4	55.1	63.5	19.0	86.7	43.1	129.8
2008	226.2	80.7	65.0	21.5	59.0	-3.5	55.5
	(% change)	(% of Earned Premiums)			(% change)		
2004	-5.8	59.0	23.2	7.5	10.3	12.5	-45.7
2005	-0.3	59.9	27.4	6.5	6.3	-52.9	-45.8
2006	-9.0	34.0	28.1	6.9	31.1	400.7	371.8
2007	-1.7	24.6	28.3	8.5	38.6	-18.7	4.7
2008	0.8	35.7	28.8	9.5	26.1	-108.1	-57.2

¹ The definition of Net Investment Income had been changed in 2005, please refer to Table AG 7 for the breakdown.

TABLE AG 7
NET INVESTMENT INCOME OF SINGAPORE INSURANCE FUNDS

Year	Interest/Dividend/ Rental Income	Realised Gains (Losses) from last reported value/Write backs (Write-offs)	Unrealised Changes from Last Reported Value	Expenses	Net Investment Income
(\$ million)					
INDUSTRY					
2004	148.8	28.6		5.4	172.0
2005	160.3	56.1	6.7	6.1	216.9
2006	209.2	77.2	127.2	7.1	406.5
2007	199.6	230.4	14.5	11.3	433.2
2008	182.1	-38.5	-286.8	9.1	-152.3
DIRECT INSURERS					
2004	128.4	24.6		4.6	148.3
2005	136.3	52.2	23.2	5.4	206.3
2006	178.9	68.0	112.1	5.6	353.4
2007	169.2	215.5	15.6	10.3	390.0
2008	157.3	-31.1	-267.0	7.9	-148.8
REINSURERS					
2004	20.4	2.8		0.7	22.5
2005	24.0	3.8	-16.5	0.7	10.6
2006	30.3	9.2	15.1	1.5	53.1
2007	30.4	14.8	-1.1	1.0	43.1
2008	24.8	-7.3	-19.7	1.2	-3.5

**TABLE AG 8
ASSETS AND LIABILITIES OF SINGAPORE INSURANCE FUNDS**

Items	2004	2004 RBC	2005 RBC	2006 RBC	2007 RBC	2008 RBC
INDUSTRY						
Assets						(\$ million)
Equity Securities	565.7	780.2	850.4	861.2	649.3	417.5
Debt Securities	2,648.1	2,712.7	2,995.8	3,106.5	3,661.4	3,745.6
Land & Buildings	173.3	212.8	225.7	260.0	238.2	232.7
Loans	63.8	63.8	70.8	70.2	36.1	43.5
Cash & Deposits	1,563.7	1,558.8	1,736.0	2,037.9	2,001.5	2,306.6
Others	429.9	424.5	425.2	474.2	593.3	678.9
Total Assets	5,444.6	5,752.8	6,303.8	6,810.1	7,179.9	7,424.9
Liabilities						
Premium Liabilities	909.3	2,619.3	860.8	880.8	1,010.6	1,208.4
Claim Liabilities	1,828.9		2,021.3	2,054.1	2,091.8	2,282.7
Reinsurance Deposits	83.8	83.8	75.4	72.3	82.9	92.1
Others	527.1	613.3	746.2	787.7	748.6	762.2
Total Liabilities	3,349.2	3,316.4	3,690.2	3,795.0	3,933.9	4,345.4
Surplus	1,964.8	2,436.3	2,613.6	3,015.1	3,246.0	3,079.5
% Change	7.8	33.6	7.3	15.4	7.7	-5.1
DIRECT INSURERS						
Assets						(\$ million)
Equity Securities	504.0	711.9	782.7	800.8	558.6	386.9
Debt Securities	2,086.5	2,136.1	2,344.1	2,403.3	3,034.1	3,108.7
Land & Buildings	173.3	212.8	225.7	260.0	238.2	232.7
Loans	63.7	63.7	70.8	70.2	36.0	43.4
Cash & Deposits	1,324.8	1,319.8	1,470.6	1,744.1	1,681.7	1,936.7
Others	356.6	351.2	341.0	387.1	499.5	568.0
Total Assets	4,509.0	4,795.6	5,234.9	5,665.5	6,048.1	6,276.5
Liabilities						
Premium Liabilities	806.2	2,078.9	770.0	798.2	921.7	1,108.4
Claim Liabilities	1,389.1		1,509.6	1,549.3	1,656.7	1,851.3
Reinsurance Deposits	70.1	70.1	65.6	60.3	71.1	83.7
Others	473.5	557.6	682.6	712.4	686.7	686.2
Total Liabilities	2,738.8	2,706.6	3,014.5	3,120.2	3,336.2	3,729.6
Surplus	1,664.3	2,089.0	2,220.4	2,545.3	2,711.9	2,546.9
% Change	6.6	33.8	6.3	14.6	6.5	-6.1

Items	2004	2004 RBC	2005 RBC	2006 RBC	2007 RBC	2008 RBC
REINSURERS						
Assets	(\$ million)					
Equity Securities	61.7	68.2	67.7	60.4	90.7	30.6
Debt Securities	561.6	576.6	651.6	703.2	627.3	637.0
Land & Buildings	0.0	0.0	0.0	0.0	0.0	0.0
Loans	0.1	0.1	0.0	0.0	0.1	0.1
Cash & Deposits	238.9	238.9	265.4	293.8	319.8	369.9
Others	73.3	73.3	84.1	87.1	93.8	110.9
Total Assets	935.6	957.2	1,068.9	1,144.5	1,131.8	1,148.4
Liabilities						
Premium Liabilities	103.1	540.4	90.8	82.6	88.8	100.0
Claim Liabilities	439.8		511.7	504.9	435.1	431.4
Reinsurance Deposits	13.7	13.7	9.7	12.0	11.9	8.4
Others	53.6	55.7	63.5	75.3	61.9	76.0
Total Liabilities	610.3	609.9	675.7	674.8	597.7	615.8
Surplus	300.6	347.3	393.2	469.8	534.1	532.6
% Change	14.7	32.5	13.2	19.5	13.7	-0.3

TABLE AG 9
PREMIUMS OF OFFSHORE INSURANCE FUND BUSINESS

Year	Gross Premiums		Reinsurance Ceded		Net Premiums	Retention Ratio
	\$m	% Change	In Singapore	Outside Singapore	\$m	%
			\$m	\$m		
INDUSTRY						
2004	2,820.2	4.2	70.3	771.4	1,978.6	70.2
2005	2,984.0	5.8	73.4	842.0	2,068.6	69.3
2006	3,095.4	3.7	78.7	856.4	2,160.4	69.8
2007	3,483.5	12.5	75.6	853.6	2,554.2	73.3
2008	3,866.8	11.0	101.3	858.7	2,906.8	75.2
DIRECT INSURERS						
2004	465.2	27.4	49.0	265.7	150.5	32.4
2005	471.3	1.3	56.0	222.4	192.9	40.9
2006	464.6	-1.4	58.2	202.1	204.3	44.0
2007	602.6	29.7	58.7	240.5	303.4	50.4
2008	724.2	20.2	76.0	273.1	375.1	51.8
REINSURERS						
2004	1,746.7	-1.7	18.3	168.3	1,560.1	89.3
2005	1,866.8	6.9	17.7	216.1	1,633.0	87.5
2006	1,897.0	1.6	19.6	260.0	1,617.4	85.3
2007	2,132.2	12.4	16.0	223.2	1,893.0	88.8
2008	2,395.5	12.3	24.1	294.6	2,076.8	86.7
CAPTIVE INSURERS						
2004	608.4	7.6	3.1	337.4	267.9	44.0
2005	645.9	6.2	-0.3	403.5	242.7	37.6
2006	733.9	13.6	0.8	394.3	338.7	46.2
2007	748.7	2.0	1.0	390.0	357.8	47.8
2008	747.1	-0.2	1.2	291.0	455.0	60.9

**TABLE AG 10
GROSS PREMIUMS OF OFFSHORE INSURANCE FUND BUSINESS BY LINE**

Year	Marine & Aviation		Property	Casualty and Others	Total
	Cargo	Hull and Liability			
INDUSTRY					
(\$ million)					
2004	156.6	195.5	1,601.2	866.9	2,820.2
2005	179.2	243.7	1,801.4	759.6	2,984.0
2006	218.4	228.9	1,831.5	816.7	3,095.4
2007	227.3	345.1	2,048.9	862.1	3,483.5
2008	283.6	499.4	2,289.1	794.8	3,866.8
(% change)					
2004	8.5	3.5	6.5	-0.4	4.2
2005	14.5	24.6	12.5	-12.4	5.8
2006	21.8	-6.1	1.7	7.5	3.7
2007	4.1	50.8	11.9	5.6	12.5
2008	24.8	44.7	11.7	-7.8	11.0
(% total)					
2004	5.6	6.9	56.8	30.7	100.0
2005	6.0	8.2	60.4	25.5	100.0
2006	7.1	7.4	59.2	26.4	100.0
2007	6.5	9.9	58.8	24.7	100.0
2008	7.3	12.9	59.2	20.6	100.0
DIRECT INSURERS					
(\$ million)					
2004	29.1	59.9	115.8	260.4	465.2
2005	35.0	88.8	114.3	233.3	471.3
2006	37.7	106.4	141.3	179.2	464.6
2007	48.1	163.0	188.8	202.6	602.6
2008	71.7	240.2	235.9	176.5	724.2
(% change)					
2004	13.8	4.8	19.3	40.4	27.4
2005	20.3	48.3	-1.3	-10.4	1.3
2006	7.8	19.8	23.6	-23.2	-1.4
2007	27.4	53.3	33.7	13.0	29.7
2008	49.0	47.3	24.9	-12.9	20.2
(% total)					
2004	6.3	12.9	24.9	56.0	100.0
2005	7.4	18.8	24.2	49.5	100.0
2006	8.1	22.9	30.4	38.6	100.0
2007	8.0	27.1	31.3	33.6	100.0
2008	9.9	33.2	32.6	24.4	100.0

Year	Marine & Aviation		Property	Casualty and Others	Total
	Cargo	Hull and Liability			
REINSURERS					
(\$ million)					
2004	82.6	70.4	1,186.1	407.6	1,746.7
2005	97.3	83.6	1,288.0	397.9	1,866.8
2006	96.8	74.5	1,240.8	484.9	1,897.0
2007	110.2	143.6	1,332.9	545.5	2,132.2
2008	120.5	217.7	1,590.5	466.8	2,395.5
(% change)					
2004	3.0	4.4	3.8	-16.2	-1.7
2005	17.8	18.8	8.6	-2.4	6.9
2006	-0.5	-10.9	-3.7	21.9	1.6
2007	13.9	92.8	7.4	12.5	12.4
2008	9.3	51.6	19.3	-14.4	12.3
(% total)					
2004	4.7	4.0	67.9	23.3	100.0
2005	5.2	4.5	69.0	21.3	100.0
2006	5.1	3.9	65.4	25.6	100.0
2007	5.2	6.7	62.5	25.6	100.0
2008	5.0	9.1	66.4	19.5	100.0
CAPTIVE INSURERS					
(\$ million)					
2004	44.9	65.3	299.3	198.9	608.4
2005	47.0	71.3	399.1	128.5	645.9
2006	83.9	48.0	449.4	152.5	733.9
2007	69.0	38.5	527.2	114.1	748.7
2008	91.5	41.5	462.7	151.5	747.1
(% change)					
2004	16.2	1.4	13.4	0.2	7.6
2005	4.6	9.2	33.3	-35.4	6.2
2006	78.6	-32.7	12.6	18.7	13.6
2007	-17.8	-19.8	17.3	-25.2	2.0
2008	32.6	7.8	-12.2	32.8	-0.2
(% total)					
2004	7.4	10.7	49.2	32.7	100.0
2005	7.3	11.0	61.8	19.9	100.0
2006	11.4	6.5	61.2	20.8	100.0
2007	9.2	5.1	70.4	15.2	100.0
2008	12.2	5.6	61.9	20.3	100.0

**TABLE AG 11
NET PREMIUMS OF OFFSHORE INSURANCE FUND BUSINESS BY LINE**

Year	Marine & Aviation		Property	Casualty and Others	Total
	Cargo	Hull and Liability			
INDUSTRY					
(\$ million)					
2004	119.4	91.3	1,204.5	563.4	1,978.6
2005	137.2	129.5	1,296.5	505.5	2,068.6
2006	168.8	127.6	1,317.7	546.2	2,160.4
2007	181.3	233.7	1,538.4	600.8	2,554.2
2008	213.0	324.1	1,754.2	615.5	2,906.8
(% change)					
2004	22.2	2.1	3.3	-6.1	1.3
2005	14.9	41.8	7.6	-10.3	4.6
2006	23.1	-1.4	1.6	8.1	4.4
2007	7.4	83.1	16.7	10.0	18.2
2008	17.5	38.7	14.0	2.4	13.8
(% total)					
2004	6.0	4.6	60.9	28.5	100.0
2005	6.6	6.3	62.7	24.4	100.0
2006	7.8	5.9	61.0	25.3	100.0
2007	7.1	9.1	60.2	23.5	100.0
2008	7.3	11.1	60.3	21.2	100.0
DIRECT INSURERS					
(\$ million)					
2004	14.9	23.7	40.5	71.4	150.5
2005	17.6	46.6	37.8	90.9	192.9
2006	17.6	57.2	52.0	77.4	204.3
2007	25.8	100.0	84.4	93.2	303.4
2008	40.1	125.1	105.1	104.9	375.1
(% change)					
2004	16.9	20.4	44.8	34.9	32.8
2005	18.4	96.7	-6.7	27.3	28.2
2006	0.2	22.7	37.7	-14.8	5.9
2007	46.1	74.8	62.3	20.3	48.5
2008	55.3	25.0	24.5	12.6	23.6
(% total)					
2004	9.9	15.8	26.9	47.5	100.0
2005	9.1	24.2	19.6	47.1	100.0
2006	8.6	28.0	25.5	37.9	100.0
2007	8.5	33.0	27.8	30.7	100.0
2008	10.7	33.3	28.0	28.0	100.0

Year	Marine & Aviation		Property	Casualty and Others	Total
	Cargo	Hull and Liability			
REINSURERS					
(\$ million)					
2004	77.3	64.9	1,069.1	348.9	1,560.1
2005	91.3	75.7	1,137.0	329.0	1,633.0
2006	89.8	64.0	1,097.9	365.6	1,617.4
2007	103.7	128.9	1,207.6	452.7	1,893.0
2008	110.8	189.6	1,364.0	412.3	2,076.8
(% change)					
2004	7.1	2.4	3.5	-12.9	-0.6
2005	18.1	16.7	6.3	-5.7	4.7
2006	-1.7	-15.5	-3.4	11.1	-1.0
2007	15.5	101.5	10.0	23.8	17.0
2008	6.8	47.1	13.0	-8.9	9.7
(% total)					
2004	5.0	4.2	68.5	22.4	100.0
2005	5.6	4.6	69.6	20.1	100.0
2006	5.6	4.0	67.9	22.6	100.0
2007	5.5	6.8	63.8	23.9	100.0
2008	5.3	9.1	65.7	19.9	100.0
CAPTIVE INSURERS					
(\$ million)					
2004	27.2	2.7	94.9	143.1	267.9
2005	28.2	7.1	121.7	85.6	242.7
2006	61.4	6.4	167.7	103.2	338.7
2007	51.8	4.7	246.3	54.9	357.8
2008	62.1	9.4	285.1	98.3	455.0
(% change)					
2004	112.8	-56.8	-9.8	-2.3	-1.0
2005	3.8	159.3	28.3	-40.2	-9.4
2006	117.6	-10.2	37.8	20.5	39.6
2007	-15.6	-26.3	46.8	-46.8	5.6
2008	19.9	99.1	15.7	79.1	27.2
(% total)					
2004	10.1	1.0	35.4	53.4	100.0
2005	11.6	2.9	50.2	35.3	100.0
2006	18.1	1.9	49.5	30.5	100.0
2007	14.5	1.3	68.9	15.3	100.0
2008	13.7	2.1	62.7	21.6	100.0

TABLE AG 12
RETENTION RATIOS OF OFFSHORE INSURANCE FUND BUSINESS BY LINE

Year	Marine & Aviation		Property	Casualty and Others	Total
	Cargo	Hull and Liability			
(%)					
INDUSTRY					
2004	76.2	46.7	75.2	65.0	70.2
2005	76.5	53.1	72.0	66.5	69.3
2006	77.3	55.8	71.9	66.9	69.8
2007	79.8	67.7	75.1	69.7	73.3
2008	75.1	64.9	76.6	77.5	75.2
DIRECT INSURERS					
2004	51.1	39.6	34.9	27.4	32.4
2005	50.3	52.5	33.0	39.0	40.9
2006	46.8	53.8	36.8	43.2	44.0
2007	53.6	61.4	44.7	46.0	50.4
2008	55.9	52.1	44.6	59.4	51.8
REINSURERS					
2004	93.6	92.1	90.1	85.6	89.3
2005	93.9	90.5	88.3	82.7	87.5
2006	92.8	85.9	88.5	75.4	85.3
2007	94.1	89.8	90.6	83.0	88.8
2008	92.0	87.1	85.8	88.3	86.7
CAPTIVE INSURERS					
2004	60.5	4.2	31.7	72.0	44.0
2005	60.1	10.0	30.5	66.6	37.6
2006	73.1	13.3	37.3	67.6	46.2
2007	75.1	12.3	46.7	48.1	47.8
2008	67.9	22.7	61.6	64.9	60.9

TABLE AG 13
INCURRED LOSS RATIOS OF OFFSHORE INSURANCE FUND BUSINESS BY LINE

Year	Marine & Aviation		Property	Casualty and Others	Total
	Cargo	Hull and Liability			
(%)					
INDUSTRY					
2004	57.3	59.1	69.2	55.7	64.2
2005	56.6	63.1	50.0	56.5	52.9
2006	57.1	52.9	42.9	39.8	43.8
2007	44.9	58.2	59.6	43.1	54.6
2008	43.8	72.1	65.2	26.1	55.2
DIRECT INSURERS					
2004	64.0	58.9	10.0	44.6	39.2
2005	31.9	74.1	25.3	52.2	49.4
2006	41.0	72.7	33.9	34.5	44.7
2007	47.6	50.7	76.9	42.2	54.5
2008	68.6	85.8	46.8	84.2	71.4
REINSURERS					
2004	64.8	74.4	72.2	42.9	65.1
2005	64.1	60.0	51.7	48.2	52.0
2006	75.9	46.0	46.3	42.9	47.2
2007	54.8	61.4	55.8	45.9	53.8
2008	39.4	63.4	74.6	17.7	58.6
CAPTIVE INSURERS					
2004	27.2	-274.6	56.2	95.0	71.2
2005	48.3	35.9	42.6	83.7	60.7
2006	27.3	-24.9	26.1	33.2	27.3
2007	26.7	129.4	74.0	24.4	58.7
2008	36.8	73.9	29.2	11.5	27.1

**TABLE AG 14
RESULTS OF OFFSHORE INSURANCE FUND BUSINESS**

Year	Earned Premiums	Net Claims Incurred	Distribution Expenses	Management Expenses	Underwriting Profit / (Loss)	Net Investment Income ¹	Operating Profit / (Loss)
INDUSTRY²							
(\$ million)							
2004	1,674.0	1,057.1	382.4	190.6	44.0	122.2	166.1
2005	1,759.7	910.1	422.7	125.0	301.9	190.4	492.2
2006	1,791.6	841.7	434.5	142.0	373.3	180.8	554.1
2007	2,124.9	1,145.8	509.8	185.5	283.8	219.3	503.1
2008	2,294.2	1,386.4	578.3	234.8	94.7	-42.0	52.7
	(% change)	(% of Earned Premiums)				(% change)	
2004	-1.8	63.1	22.8	11.4	2.6	-1.4	-54.6
2005	5.1	51.7	24.0	7.1	17.2	55.8	196.3
2006	1.8	47.0	24.3	7.9	20.8	-5.0	12.6
2007	18.6	53.9	24.0	8.7	13.4	21.3	-9.2
2008	8.0	60.4	25.2	10.2	4.1	-119.2	-89.5
DIRECT INSURERS							
(\$ million)							
2004	125.8	49.4	4.3	42.4	29.7	26.5	56.2
2005	176.8	87.3	24.1	43.0	22.4	128.2	150.6
2006	192.1	86.0	36.6	54.1	15.5	167.1	182.6
2007	283.3	154.3	55.3	63.9	9.7	55.2	64.9
2008	328.0	234.2	58.7	87.0	-51.9	-90.7	-142.6
	(% change)	(% of Earned Premiums)				(% change)	
2004	1.5	39.2	3.4	33.7	23.6	-1.1	0.7
2005	40.5	49.4	13.6	24.3	12.7	383.6	167.9
2006	8.7	44.7	19.1	28.2	8.0	30.3	21.2
2007	47.4	54.5	19.5	22.6	3.4	-67.0	-64.5
2008	15.8	71.4	17.9	26.5	-15.8	-264.3	-319.7
REINSURERS							
(\$ million)							
2004	1,548.2	1,007.7	378.1	148.1	14.2	93.4	107.6
2005	1,582.9	822.7	398.6	82.1	279.4	62.2	341.6
2006	1,599.4	755.7	397.9	87.9	357.9	13.7	371.6
2007	1,841.6	991.5	454.4	121.6	274.1	164.2	438.2
2008	1,966.2	1,152.2	519.6	147.8	146.6	48.6	195.3
	(% change)	(% of Earned Premiums)				(% change)	
2004	-2.1	65.1	24.4	9.6	0.9	-3.4	-65.3
2005	2.2	52.0	25.2	5.2	17.7	-33.4	217.4
2006	1.0	47.2	24.9	5.5	22.4	-77.9	8.8
2007	15.1	53.8	24.7	6.6	14.9	1,095.3	17.9
2008	6.8	58.6	26.4	7.5	7.5	-70.4	-55.4

¹ The definition of Net Investment Income had been changed in 2005, please refer to Table AG 15 for the breakdown.

² Includes direct insurers and reinsurers only.

TABLE AG 15
NET INVESTMENT INCOME OF OFFSHORE INSURANCE FUNDS

Year	Interest/Dividend/ Rental Income	Realised Gains (Losses) from last reported value/Write backs (Write-offs)	Unrealised Changes from Last Reported Value	Expenses	Net Investment Income
(\$ million)					
INDUSTRY ¹					
2004	105.5	20.4		3.8	122.2
2005	151.8	-5.3	47.4	3.6	190.4
2006	252.4	105.2	-172.6	4.1	180.8
2007	219.6	19.4	-13.7	6.0	219.3
2008	204.3	-38.2	-202.4	5.8	-42.0
DIRECT INSURERS					
2004	26.0	2.0		1.5	26.5
2005	49.6	2.3	76.7	0.4	128.2
2006	123.7	95.7	-51.9	0.4	167.1
2007	48.3	7.2	0.5	0.8	55.2
2008	49.1	-19.4	-119.5	0.9	-90.7
REINSURERS					
2004	79.6	16.1		2.3	93.4
2005	102.2	-7.6	-29.3	3.2	62.2
2006	128.7	9.4	-120.7	3.7	13.7
2007	171.3	12.3	-14.2	5.2	164.2
2008	155.3	-18.8	-82.9	4.9	48.6

¹ Includes direct insurers and reinsurers only.

TABLE AG 16
ASSETS AND LIABILITIES OF OFFSHORE INSURANCE FUNDS

Items	2004	2004 RBC	2005 RBC	2006 RBC	2007 RBC	2008 RBC
INDUSTRY						
Assets						(\$ million)
Equity Securities	383.3	420.8	734.5	514.0	790.4	666.5
Debt Securities	2,484.8	2,112.7	2,754.1	2,695.2	3,368.4	3,390.5
Land & Buildings	17.9	10.1	17.2	5.7	5.8	6.1
Loans	298.0	32.7	352.9	388.3	525.0	794.9
Cash & Deposits	2,013.3	1,349.6	2,209.2	2,460.2	2,573.6	2,759.1
Others	806.0	592.1	838.4	955.2	1,313.5	1,572.7
Total Assets	6,003.4	4,517.9	6,906.1	7,018.7	8,576.6	9,189.8
Liabilities						
Premium Liabilities	772.1	2,766.9	768.6	784.4	860.2	1,039.4
Claim Liabilities	2,584.8		2,588.0	2,614.6	2,900.6	3,267.1
Reinsurance Deposits	73.3	73.3	78.0	84.8	96.4	108.0
Others ¹	867.9	531.3	1,003.0	858.3	835.9	816.0
Total Liabilities	4,298.1	3,371.5	4,437.6	4,311.9	4,792.8	5,230.5
Surplus	1,705.2	1,146.4	2,468.5	2,706.8	3,783.8	3,959.2
% Change	0.6	-32.4	115.3	9.7	39.8	4.6
DIRECT INSURERS						
Assets						(\$ million)
Equity Securities	131.3	311.5	416.4	339.6	407.3	233.8
Debt Securities	171.1	163.8	182.0	206.0	341.0	437.4
Land & Buildings	0.6	0.7	0.8	0.7	0.8	0.0
Loans	32.5	32.5	22.0	19.0	10.5	1.8
Cash & Deposits	439.1	409.4	530.9	736.6	707.3	840.4
Others	108.8	99.5	117.2	151.6	201.7	280.1
Total Assets	883.4	1,017.4	1,269.4	1,453.5	1,668.5	1,793.5
Liabilities						
Premium Liabilities	90.5	247.0	81.0	92.0	126.2	173.3
Claim Liabilities	211.8		250.3	280.2	395.7	505.8
Reinsurance Deposits	31.0	31.0	36.8	28.0	38.3	49.2
Others	249.4	246.3	291.4	314.9	365.0	424.4
Total Liabilities	582.7	524.3	659.5	715.0	925.3	1,152.8
Surplus	300.7	493.1	609.8	738.4	743.2	640.7
% Change	-13.5	41.8	23.7	21.1	0.7	-13.8

Items	2004	2004 RBC	2005 RBC	2006 RBC	2007 RBC	2008 RBC
REINSURERS						
Assets						(\$ million)
Equity Securities	98.6	109.3	114.7	86.8	249.2	370.8
Debt Securities	2,111.4	1,948.9	2,282.2	2,470.2	3,005.0	2,937.0
Land & Buildings	7.2	9.4	7.0	5.0	5.0	6.1
Loans	0.2	0.2	0.1	0.0	0.0	71.9
Cash & Deposits	994.1	940.2	895.3	928.0	1,155.0	1,319.0
Others	532.9	492.5	549.2	611.3	805.2	991.4
Total Assets	3,744.4	3,500.5	3,848.3	4,101.2	5,219.4	5,696.2
Liabilities						
Premium Liabilities	526.6	2,519.9	553.0	570.9	598.7	709.3
Claim Liabilities	2,019.4		1,936.1	1,924.5	2,070.3	2,383.3
Reinsurance Deposits	42.3	42.3	41.2	56.8	58.0	58.8
Others	325.3	285.0	281.3	288.1	273.8	313.2
Total Liabilities	2,913.6	2,847.2	2,811.5	2,840.3	3,000.9	3,464.7
Surplus	830.8	653.4	1,036.8	1,260.8	2,218.5	2,231.6
% Change	6.7	-16.1	58.7	21.6	76.0	0.6
CAPTIVE INSURERS						
Assets						(\$ million)
Equity Securities	153.4		203.4	87.6	133.9	61.9
Debt Securities	202.4		289.9	19.0	22.4	16.1
Land & Buildings	10.0		9.5	0.0	0.0	0.0
Loans	265.3		330.8	369.4	514.5	721.2
Cash & Deposits	580.0		783.0	795.6	711.3	599.8
Others	164.4		172.0	192.4	306.6	301.2
Total Assets	1,375.6		1,788.5	1,464.0	1,688.7	1,700.1
Liabilities						
Premium Liabilities	155.0		134.6	121.5	135.3	156.8
Claim Liabilities	353.6		401.6	409.9	434.5	377.9
Reinsurance Deposits	0.0		0.0	0.0	0.0	0.0
Others ¹	293.2		430.4	225.1	296.8	78.3
Total Liabilities	801.9		966.6	756.5	866.6	613.1
Surplus	573.7		821.8	707.6	822.1	1,087.0
% Change	0.7		43.3	-13.9	16.2	32.2

¹ Figures have been updated for Year 2006 onwards due to adjustments made by the insurers.

TABLE AG 17
GROSS PREMIUMS OF OFFSHORE INSURANCE FUND BUSINESS BY TERRITORY
(REINSURERS)

TERRITORY	2004	2005	2006	2007	2008
(\$ million)					
Australia/New Zealand	193.9	220.5	224.4	259.3	268.0
China	39.6	129.2	173.9	271.8	419.9
Hong Kong	100.4	87.3	68.1	49.4	49.3
India/Pakistan/Sri Lanka	96.0	117.8	139.2	157.8	191.8
Indonesia	227.5	212.5	210.1	227.8	235.8
Japan	224.1	255.3	266.6	182.0	267.6
Philippines	81.1	81.0	89.6	94.9	80.4
Korea	275.3	214.1	215.6	269.7	236.1
Taiwan	154.6	144.1	143.7	158.8	105.9
Thailand	150.7	176.8	170.9	167.4	133.6
Others	203.4	227.9	194.7	293.3	407.1
Total	1,746.7	1,866.8	1,897.0	2,132.2	2,395.5
(% of Total)					
Australia/New Zealand	11.1	11.8	11.8	12.2	11.2
China	2.3	6.9	9.2	12.7	17.5
Hong Kong	5.7	4.7	3.6	2.3	2.1
India/Pakistan/Sri Lanka	5.5	6.3	7.3	7.4	8.0
Indonesia	13.0	11.4	11.1	10.7	9.8
Japan	12.8	13.7	14.1	8.5	11.2
Philippines	4.6	4.3	4.7	4.5	3.4
Korea	15.8	11.5	11.4	12.6	9.9
Taiwan	8.9	7.7	7.6	7.4	4.4
Thailand	8.6	9.5	9.0	7.9	5.6
Others	11.6	12.2	10.3	13.8	17.0
Total	100.0	100.0	100.0	100.0	100.0

Statutory Returns for 2008

Life Insurance Returns

Table L1: LIFE INSURANCE PROFIT AND LOSS ACCOUNT: INCOME OF SINGAPORE LIFE INSURANCE FUNDS FOR THE YEAR ENDED 31ST DECEMBER 2008 (PART 1)

DIRECT INSURERS

(\$'000)

LOCAL COMPANIES	SINGLE PREMIUMS		OTHER PREMIUMS		OUTWARD REINSURANCE PREMIUMS	
	NON-LINKED	INVESTMENT-LINKED	NON-LINKED	INVESTMENT-LINKED	NON-LINKED	INVESTMENT-LINKED
AVIVA LTD	184,793	9,840	383,820	122,694	75,708	46
AXA LIFE S'PORE	0	154,255	72,480	24,482	5,254	778
GREAT EASTERN LIFE	1,224,682	414,798	1,356,291	125,174	36,393	3,155
HSBC INSURANCE	11,665	56,976	92,697	38,774	2,817	351
IMI	0	0	13,375	0	2,233	0
MANULIFE	81,867	370,309	305,655	27,548	11,742	0
NTUC INCOME	1,118,278	146,984	1,172,325	49,350	94,996	0
OAC	1,324,789	6,240	293,348	45,403	223,174	197
PRUDENTIAL (S)	29,616	906,030	1,001,876	362,403	18,771	5,036
TM ASIA LIFE	227,183	6,028	151,339	1,568	5,856	12
UOB LIFE	501,408	66	70,800	0	2,879	0

(\$'000)

FOREIGN COMPANIES	SINGLE PREMIUMS		OTHER PREMIUMS		OUTWARD REINSURANCE PREMIUMS	
	NON-LINKED	INVESTMENT-LINKED	NON-LINKED	INVESTMENT-LINKED	NON-LINKED	INVESTMENT-LINKED
AIA	143,637	1,080,807	1,759,182	218,142	43,564	2,111
CHINA LIFE ¹	0	0	0	0	0	0
FRIENDS PROVIDENT	0	56,178	92	0	3	0
ROYAL SKANDIA	0	6,286	0	0	0	0
SWISS LIFE	0	0	0	0	0	0
TRANSAMERICA	40,755	0	11,321	0	33,281	0
ZURICH LIFE	0	15,983	0	66,948	0	10

REINSURERS

(\$'000)

LOCAL COMPANIES	SINGLE PREMIUMS		OTHER PREMIUMS		OUTWARD REINSURANCE PREMIUMS	
	NON-LINKED	INVESTMENT-LINKED	NON-LINKED	INVESTMENT-LINKED	NON-LINKED	INVESTMENT-LINKED
ASIA CAPITAL RE	1,208	0	0	0	30	0
SCOR RE AP	0	0	0	0	0	0
TOKIO MARINE	0	0	0	0	0	0

(\$'000)

FOREIGN COMPANIES	SINGLE PREMIUMS		OTHER PREMIUMS		OUTWARD REINSURANCE PREMIUMS	
	NON-LINKED	INVESTMENT-LINKED	NON-LINKED	INVESTMENT-LINKED	NON-LINKED	INVESTMENT-LINKED
ALLIANZ SE	0	0	0	0	0	0
ARAB INSURANCE	0	0	0	0	0	0
COLOGNE RE	0	0	0	0	99	0
MUNICH RE	0	0	0	0	0	0
PACIFIC LIFE RE	0	0	0	0	0	0
PARTNER RE	0	0	0	0	0	0
SCOR GLOBAL	0	0	0	0	0	0
SWISS RE	0	0	0	0	0	0
XL RE	0	0	0	0	0	0

TABLE L1 : LIFE INSURANCE PROFIT AND LOSS ACCOUNT: INCOME OF SINGAPORE LIFE INSURANCE FUNDS FOR THE YEAR ENDED 31ST DECEMBER 2008 (PART II)

DIRECT INSURERS

(\$'000)

	INVESTMENT REVENUE		
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LOCAL COMPANIES	INTEREST / DIVIDEND / RENTAL INCOME	REALISED GAINS (LOSSES) FROM LAST REPORTED VALUE / WRITEBACK (WRITE- OFFS)	UNREALISED CHANGES FROM LAST REPORTED VALUE	INVESTMENT EXPENSES	OTHERS
AVIVA LTD	103,244	-41,468	-428,075	6,505	61
AXA LIFE S'PORE	35,238	-28,019	-430,059	14,749	9,027
GREAT EASTERN LIFE	720,609	-466,689	-3,102,800	70,674	29,004
HSBC INSURANCE	18,286	-8,705	-248,969	4,428	6,802
IMI	72	228	-44	4	338
MANULIFE	79,498	-25,756	-1,060,017	7,473	39,517
NTUC INCOME	655,837	-52,585	-2,906,394	39,730	23,694
OAC	135,017	-47,568	-540,016	8,508	2,848
PRUDENTIAL (S)	279,756	-262,408	-5,141,159	49,286	2,290
TM ASIA LIFE	79,615	-5,921	-458,865	1,090	7,908
UOB LIFE	76,746	-27,461	-93,091	3,311	1,316

(\$'000)

FOREIGN COMPANIES	INVESTMENT REVENUE			INVESTMENT EXPENSES	OTHERS
	INTEREST / DIVIDEND / RENTAL INCOME	REALISED GAINS (LOSSES) FROM LAST REPORTED VALUE / WRITEBACK (WRITE- OFFS)	UNREALISED CHANGES FROM LAST REPORTED VALUE		
AIA	900,780	43,478	-5,927,177	88,894	68,677
CHINA LIFE ¹	11	0	0	0	0
FRIENDS PROVIDENT	407	-458	-14,862	0	123
ROYAL SKANDIA	153	-57	228	21	39
SWISS LIFE	0	0	0	0	0
TRANSAMERICA	3,565	587	-5,907	28	6,568
ZURICH LIFE	57	0	-26,673	129	0

REINSURERS

(\$'000)

INVESTMENT REVENUE					
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LOCAL COMPANIES	INTEREST / DIVIDEND / RENTAL INCOME	REALISED GAINS (LOSSES) FROM LAST REPORTED VALUE / WRITEBACK (WRITE- OFFS)	UNREALISED CHANGES FROM LAST REPORTED VALUE	INVESTMENT EXPENSES	OTHERS
ASIA CAPITAL RE	35	0	0	0	18
SCOR RE AP	0	0	0	0	0
TOKIO MARINE	12	0	0	0	0

(\$'000)

FOREIGN COMPANIES	INVESTMENT REVENUE			INVESTMENT EXPENSES	OTHERS
	INTEREST / DIVIDEND / RENTAL INCOME	REALISED GAINS (LOSSES) FROM LAST REPORTED VALUE / WRITEBACK (WRITE- OFFS)	UNREALISED CHANGES FROM LAST REPORTED VALUE		
ALLIANZ SE	40	0	0	0	38
ARAB INSURANCE	20	0	16	0	0
COLOGNE RE	757	882	1,094	50	73
MUNICH RE	520	0	324	20	1
PACIFIC LIFE RE	5	0	0	0	0
PARTNER RE	97	17	1	0	0
SCOR GLOBAL	29	0	0	0	0
SWISS RE	1,371	27	-62	57	10
XL RE	12	0	0	0	0

Note:

1 On run-off

2 "No. of Policies" denotes the actual number of policies

TABLE L2 : LIFE INSURANCE PROFIT AND LOSS ACCOUNT: EXPENDITURE OF SINGAPORE INSURANCE FUNDS FOR THE YEAR ENDED 31ST DECEMBER 2008 (PART I)

DIRECT INSURERS

(\$'000)

LOCAL COMPANIES	GROSS CLAIMS					
	DEATH	MATURITY	SURRENDER	CASH BONUS	ANNUITY	OTHERS
AVIVA LTD	33,609	139,958	500,430	0	5,798	114,623
AXA LIFE S'PORE	10,589	39,538	101,436	5,365	0	2,817
GREAT EASTERN LIFE	176,033	1,478,602	379,488	46,946	24,031	88,674
HSBC INSURANCE	5,084	52,830	65,929	0	1,718	17,828
IMI	20	0	0	0	0	8,006
MANULIFE	16,388	118,424	234,512	58	0	4,949
NTUC INCOME	170,122	361,507	417,994	0	122,742	110,519
OAC	16,334	833,316	68,238	0	2,833	0
PRUDENTIAL (S)	36,968	369,461	621,592	46,797	2,552	50,294
TM ASIA LIFE	7,473	126,216	32,417	0	3,407	16,181
UOB LIFE	3,047	293,900	9,721	0	19,729	587

(\$'000)

FOREIGN COMPANIES	GROSS CLAIMS					
	DEATH	MATURITY	SURRENDER	CASH BONUS	ANNUITY	OTHERS
AIA	109,433	652,748	1,156,291	127,654	7,968	114,608
CHINA LIFE ¹	0	0	0	0	0	0
FRIENDS PROVIDENT	0	0	2,199	0	0	0
ROYAL SKANDIA	0	0	0	0	0	0
SWISS LIFE	0	0	0	0	0	0
TRANSAMERICA	0	0	543	0	0	0
ZURICH LIFE	0	0	1,131	0	0	0

REINSURERS

(\$'000)

LOCAL COMPANIES	GROSS CLAIMS					
	DEATH	MATURITY	SURRENDER	CASH BONUS	ANNUITY	OTHERS
ASIA CAPITAL RE	0	0	0	0	0	0
SCOR RE AP	0	0	0	0	0	0
TOKIO MARINE	0	0	0	0	0	0

(\$'000)

FOREIGN COMPANIES	GROSS CLAIMS					
	DEATH	MATURITY	SURRENDER	CASH BONUS	ANNUITY	OTHERS
ALLIANZ SE	0	0	0	0	0	0
ARAB INSURANCE	0	0	0	0	0	0
COLOGNE RE	0	0	0	0	0	0
MUNICH RE	0	0	0	0	0	0
PARTNER RE	0	0	0	0	0	0
SCOR GLOBAL	0	0	0	0	0	0
SCOTTISH ANNUITY & L	0	0	0	0	0	0
SWISS RE	0	0	0	0	0	0
XL RE	0	0	0	0	0	0

TABLE L2 : LIFE INSURANCE PROFIT AND LOSS ACCOUNT: EXPENDITURE OF SINGAPORE INSURANCE FUNDS FOR THE YEAR ENDED 31ST DECEMBER 2008 (PART II)

DIRECT INSURERS

(\$'000)

LOCAL COMPANIES	REINSURANCE RECOVERIES	MANAGEMENT EXPENSES	DISTRIBUTION EXPENSES	INCREASE (DECREASE) IN NET POLICY LIABILITIES	OTHERS
AVIVA LTD	37,305	56,963	33,471	-531,736	-7,941
AXA LIFE S'PORE	5,963	22,947	29,099	-393,933	7,681
GREAT EASTERN LIFE	8,364	98,321	171,124	-2,188,684	35,920
HSBC INSURANCE	939	23,979	34,604	-250,259	149
IMI	360	1,854	961	782	75
MANULIFE	1,950	24,706	120,357	-735,930	16,067
NTUC INCOME	38,699	81,379	87,471	-1,328,107	13,254
OAC	1,830	15,624	62,231	-2,835	-8,668

PRUDENTIAL (S)	5,256	78,245	240,201	-4,523,033	44,328
TM ASIA LIFE	2,308	15,427	32,883	-180,675	-8,893
UOB LIFE	540	9,188	34,149	192,199	3,319

(\$'000)

FOREIGN COMPANIES	REINSURANCE RECOVERIES	MANAGEMENT EXPENSES	DISTRIBUTION EXPENSES	INCREASE (DECREASE) IN NET POLICY LIABILITIES	OTHERS
AIA	4,737	153,276	268,479	-4,136,802	-26,230
CHINA LIFE ¹	0	116	0	0	184
FRIENDS PROVIDENT	0	5,117	3,214	35,739	0
ROYAL SKANDIA	0	1,216	321	6,455	17
SWISS LIFE	0	0	0	0	0
TRANSAMERICA	0	3,921	-1,043	10,551	4,285
ZURICH LIFE	0	4,794	28,707	27,446	4

REINSURERS

(\$'000)

LOCAL COMPANIES	REINSURANCE RECOVERIES	MANAGEMENT EXPENSES	DISTRIBUTION EXPENSES	INCREASE (DECREASE) IN NET POLICY LIABILITIES	OTHERS
ASIA CAPITAL RE	0	96	194	1,002	7
SCOR RE AP	0	0	0	0	0
TOKIO MARINE	0	75	0	564	4

(\$'000)

FOREIGN COMPANIES	REINSURANCE RECOVERIES	MANAGEMENT EXPENSES	DISTRIBUTION EXPENSES	INCREASE (DECREASE) IN NET POLICY LIABILITIES	OTHERS
ALLIANZ SE	0	130	152	314	1
ARAB INSURANCE	0	32	0	0	0
COLOGNE RE	0	2,841	1,645	-1,290	-45
MUNICH RE	0	2683.746	11113.084	9781.662	1436.912
PACIFIC LIFE RE	0	65	0	0	6
PARTNER RE	0	107	46	-219	33
SCOR GLOBAL	0	20	-94	413	418
SWISS RE	0	2786.615	-3237.331	8295.916	3651.727
XL RE	0	15	0	0	0

Note:

1 On run-off

2 "No. of Policies" denotes the actual number of policies

TABLE L3 : LIFE INSURANCE : ASSETS AND LIABILITIES OF SINGAPORE INSURANCE FUNDS AS AT 31ST DECEMBER 2007 (PART I)

DIRECT INSURERS

(\$'000)

LOCAL COMPANIES	LIABILITIES			ASSETS	
	POLICY LIABILITIES	OUTSTANDING CLAIMS	OTHERS	EQUITY SECURITIES	DEBT SECURITIES
AVIVA LTD	3,219,925	15,341	106,981	673,435	2,230,869
AXA LIFE S'PORE	1,150,033	29,959	41,262	664,338	471,596
GREAT EASTERN LIFE	17,790,251	794,642	1,948,932	4,709,708	9,823,835
HSBC INSURANCE	961,087	9,138	33,442	345,776	471,691
IMI	4,074	1,398	791	0	0
MANULIFE	3,286,097	61,812	53,831	1,630,317	1,591,818
NTUC INCOME	17,431,944	46,514	306,091	3,337,756	11,651,020
OAC	3,881,206	69,313	79,365	974,216	2,155,417
PRUDENTIAL (S)	11,682,590	282,314	285,364	5,978,778	5,261,773
TM ASIA LIFE	1,780,895	21,361	45,481	572,357	1,019,545
UOB LIFE	2,202,551	4,219	35,965	114,282	2,053,855

(\$'000)

FOREIGN COMPANIES	LIABILITIES			ASSETS	
	POLICY LIABILITIES	OUTSTANDING CLAIMS	OTHERS	EQUITY SECURITIES	DEBT SECURITIES
AIA	17,908,440	58,209	2,528,909	5,513,644	13,688,051
CHINA LIFE ¹	0	14	523	0	0
FRIENDS PROVIDENT	52,854	0	15,341	35,502	1,841
ROYAL SKANDIA	6,455	0	2,738	3,232	0
SWISS LIFE	0	0	0	0	0
TRANSAMERICA	38,861	0	7,539	0	104,732
ZURICH LIFE	44,076	0	14,815	38,575	6,556

REINSURERS

(\$'000)

LOCAL COMPANIES	LIABILITIES			ASSETS	
	POLICY LIABILITIES	OUTSTANDING CLAIMS	OTHERS	EQUITY SECURITIES	DEBT SECURITIES
ASIA CAPITAL RE	1,002	0	128	0	0
SCOR RE AP	0	0	0	0	0
TOKIO MARINE	564	0	0	0	0

(\$'000)

FOREIGN COMPANIES	LIABILITIES			ASSETS	
	POLICY LIABILITIES	OUTSTANDING CLAIMS	OTHERS	EQUITY SECURITIES	DEBT SECURITIES
ALLIANZ SE	1,661	0	332	0	0
ARAB INSURANCE	0	0	30	0	0
COLOGNE RE	9,478	3,361	17,648	0	50,771
MUNICH RE	19,310	0	2,416	0	22,184
PACIFIC LIFE RE	0	0	83	0	0
PARTNER RE	880	0	565	0	2,622
SCOR GLOBAL	1,488	0	211	0	0
SWISS RE	48,477	0	10,754	0	31,047
XL RE	0	0	31	0	0

**TABLE L3 : LIFE INSURANCE : ASSETS AND LIABILITIES OF SINGAPORE INSURANCE FUNDS
AS AT 31ST DECEMBER 2008 (PART II)**

DIRECT INSURERS

(\$'000)

LOCAL COMPANIES	ASSETS					
	LAND AND BUILDINGS	MORTGAGE LOANS	POLICY LOANS	OTHER LOANS	CASH AND DEPOSITS	OTHERS
AVIVA LTD	34,311	0	57,605	0	247,606	241,997
AXA LIFE S'PORE	0	0	22,403	1	49,121	56,181
GREAT EASTERN LIFE	1,274,910	934,694	815,733	15,531	1,597,522	1,872,028
HSBC INSURANCE	0	0	10,812	0	198,126	22,377
IMI	0	0	0	0	8,856	2,823
MANULIFE	0	0	59,717	0	124,262	62,910

NTUC INCOME	1,091,922	153,146	543,127	96,341	1,198,536	270,222
OAC	0	183,233	53,372	0	841,819	75,044
PRUDENTIAL (S)	27,800	457	408,471	1,042	408,525	410,927
TM ASIA LIFE	92,750	0	32,268	72	198,827	45,097
UOB LIFE	0	0	1,201	0	178,124	30,152

(\$'000)

FOREIGN COMPANIES	ASSETS					
	LAND AND BUILDINGS	MORTGAGE LOANS	POLICY LOANS	OTHER LOANS	CASH AND DEPOSITS	OTHERS
AIA	465,600	83,069	414,005	89,722	923,925	543,876
CHINA LIFE ¹	0	0	0	0	606	170
FRIENDS PROVIDENT	0	0	0	0	37,220	469
ROYAL SKANDIA	0	0	0	0	11,468	244
SWISS LIFE	0	0	0	0	0	0
TRANSAMERICA	0	0	0	0	1,636	2,111
ZURICH LIFE	0	0	0	0	17,862	898

REINSURERS

(\$'000)

LOCAL COMPANIES	ASSETS					
	LAND AND BUILDINGS	MORTGAGE LOANS	POLICY LOANS	OTHER LOANS	CASH AND DEPOSITS	OTHERS
ASIA CAPITAL RE	0	0	0	0	1,473	1,022
SCOR RE AP	0	0	0	0	0	0
TOKIO MARINE	0	0	0	0	1,028	581

(\$'000)

FOREIGN COMPANIES	ASSETS					
	LAND AND BUILDINGS	MORTGAGE LOANS	POLICY LOANS	OTHER LOANS	CASH AND DEPOSITS	OTHERS
ALLIANZ SE	0	0	0	0	4,032	370
ARAB INSURANCE	0	0	0	0	954	32
COLOGNE RE	0	0	0	0	13,252	1,865
MUNICH RE	0	0	0	0	4,781	11,878
PACIFIC LIFE RE	0	0	0	0	697	4
PARTNER RE	0	0	0	0	1,014	388
SCOR GLOBAL	0	0	0	0	4,930	1,141
SWISS RE	0	0	0	0	41,832	30,034
XL RE	0	0	0	0	1,810	0

Note:

1 On run-off

2 "No. of Policies" denotes the actual number of policies

**TABLE L4 : INDIVIDUAL LIFE INSURANCE : NEW POLICIES ISSUED OF SINGAPORE INSURANCE FUNDS
DURING THE YEAR ENDED 31ST DECEMBER 2008 (PART I)**

DIRECT INSURERS

(\$'000)

LOCAL COMPANIES	POLICIES OTHER THAN ANNUITIES							
	WHOLE LIFE INSURANCE				ENDOWMENT INSURANCE			
	NO. OF POLICIES	SUM INSURED	SINGLE PREMIUMS	ANNUAL PREMIUMS	NO. OF POLICIES	SUM INSURED	SINGLE PREMIUMS	ANNUAL PREMIUMS
AVIVA LTD	559	39,753	2,945	1,197	20,533	818,722	186,963	51,438
AXA LIFE S'PORE	9,340	776,188	160,551	10,439	0	251	0	321
GREAT EASTERN LIFE	33,025	1,807,285	408,415	41,716	39,759	1,567,744	1,220,478	17,874
HSBC INSURANCE	6,480	514,736	55,242	18,128	2,028	89,035	4,855	9,307
IMI	0	0	0	0	0	0	0	0
MANULIFE	29,874	1,662,035	221,827	54,008	8,075	318,811	76,360	32,918
NTUC INCOME	28,366	1,868,356	148,434	53,780	40,082	1,447,408	974,399	29,867
OAC	3,678	216,994	4,693	10,510	39,209	1,874,952	1,359,793	67,373
PRUDENTIAL (S)	37,703	5,477,198	159,007	71,891	60,990	1,667,640	779,058	83,917
TM ASIA LIFE	5,999	620,257	583	15,534	7,419	379,275	235,993	10,690
UOB LIFE	1,250	132,355	66	4,042	11,363	429,703	304,378	23,824

(\$'000)

FOREIGN COMPANIES	POLICIES OTHER THAN ANNUITIES							
	WHOLE LIFE INSURANCE				ENDOWMENT INSURANCE			
	NO. OF POLICIES	SUM INSURED	SINGLE PREMIUMS	ANNUAL PREMIUMS	NO. OF POLICIES	SUM INSURED	SINGLE PREMIUMS	ANNUAL PREMIUMS
AIA	85,803	3,488,264	1,144,129	81,314	11,452	340,177	60,714	21,289
CHINA LIFE ¹	0	0	0	0	0	0	0	0
FRIENDS PROVIDENT	143	56,740	56,178	0	0	0	0	0
ROYAL SKANDIA	23	5,931	6,286	0	0	0	0	0
SWISS LIFE	0	0	0	0	0	0	0	0
TRANSAMERICA	101	347,172	41,268	3,416	11	9,891	0	42
ZURICH LIFE	62	0	13,868	0	1,707	8,256	853	47,224

**TABLE L4 : INDIVIDUAL LIFE INSURANCE : NEW POLICIES ISSUED OF SINGAPORE INSURANCE FUNDS
DURING THE YEAR ENDED 31ST DECEMBER 2008 (PART II)**

DIRECT INSURERS

(\$'000)

LOCAL COMPANIES	POLICIES OTHER THAN ANNUITIES						
	TEMPORARY INSURANCE				ACCIDENT AND HEALTH INSURANCE		
	NO. OF POLICIES	SUM INSURED	SINGLE PREMIUMS	ANNUAL PREMIUMS	NO. OF POLICIES	SINGLE PREMIUMS	ANNUAL PREMIUMS
AVIVA LTD	1,927	855,594	2	3,429	57,986	0	15,969
AXA LIFE S'PORE	2,479	807,279	18	2,526	2,121	0	697
GREAT EASTERN LIFE	52,074	2,959,430	32	10,102	150,509	1,750	43,156
HSBC INSURANCE	712	321,524	0	882	26	0	82
IMI	0	0	0	0	137	0	513
MANULIFE	2,396	773,965	0	1,580	1,462	0	715
NTUC INCOME	68,786	4,474,551	321	14,829	56,994	1,980	45,111
OAC	810	301,100	1,198	917	0	0	0
PRUDENTIAL (S)	4,240	1,498,984	0	3,800	109,213	89	46,283
TM ASIA LIFE	879	185,335	5	1,033	10	0	12
UOB LIFE	508	267,798	749	820	0	0	5

(\$'000)

FOREIGN COMPANIES	POLICIES OTHER THAN ANNUITIES						
	TEMPORARY INSURANCE				ACCIDENT AND HEALTH INSURANCE		
	NO. OF POLICIES	SUM INSURED	SINGLE PREMIUMS	ANNUAL PREMIUMS	NO. OF POLICIES	SINGLE PREMIUMS	ANNUAL PREMIUMS
AIA	6,010	2,058,856	51	6,398	44,302	0	12,024
CHINA LIFE ¹	0	0	0	0	0	0	0
FRIENDS PROVIDENT	37	43,907	0	141	0	0	0
ROYAL SKANDIA	0	0	0	0	0	0	0
SWISS LIFE	0	0	0	0	0	0	0
TRANSAMERICA	36	68,516	0	332	0	0	0
ZURICH LIFE	0	0	0	0	0	0	0

**TABLE L4 : INDIVIDUAL LIFE INSURANCE : NEW POLICIES ISSUED OF SINGAPORE INSURANCE FUNDS
DURING THE YEAR ENDED 31ST DECEMBER 2008 (PART 3)**

DIRECT INSURERS

(\$'000)

LOCAL COMPANIES	POLICIES OTHER THAN ANNUITIES		ANNUITIES
	OTHER INSURANCE		

MUNICH RE	-	-	-	-	-	-	-	-	-
PACIFIC LIFE RE	-	-	-	-	-	-	-	-	-
PARTNER RE	-	-	-	-	-	-	-	-	-
SCOR GLOBAL	-	-	-	-	-	-	-	-	-
SWISS RE	-	-	-	-	-	-	-	-	-
XL RE	-	-	-	-	-	-	-	-	-

Note:

1 On run-off

2 "No. of Policies" denotes the actual number of policies

COLOGNE RE	-	-	-	-	-	-	-	-	-	-	-	-	-
MUNICH RE	-	-	-	-	-	-	-	-	-	-	-	-	-
PARTNER RE	-	-	-	-	-	-	-	-	-	-	-	-	-
SCOR GLOBAL	-	-	-	-	-	-	-	-	-	-	-	-	-
SCOTTISH ANNUITY & LIFE	-	-	-	-	-	-	-	-	-	-	-	-	-
SWISS RE	-	-	-	-	-	-	-	-	-	-	-	-	-
XL RE	-	-	-	-	-	-	-	-	-	-	-	-	-

TABLE L5 : INDIVIDUAL LIFE INSURANCE : TERMINATIONS AND TRANSFERS OF POLICIES OF SINGAPORE INSURANCE FUNDS FOR THE YEAR ENDED 31ST DECEMBER 2008 (PART II)

DIRECT INSURERS

(\$'000)

LOCAL COMPANIES	POLICIES OTHER THAN ANNUITIES						ANNUITIES		
	FORFEITURE			OTHERS			NO. OF POLICIES	ANNUAL PAYMENTS	ANNUAL PREMIUMS
	NO. OF POLICIES	SUM INSURED	ANNUAL PREMIUMS	NO. OF POLICIES	SUM INSURED	ANNUAL PREMIUMS			
AVIVA LTD	7,664	549,409	9,699	0	0	0	91	266	0
AXA LIFE S'PORE	1,657	273,370	2,008	312	69,181	804	0	0	0
GREAT EASTERN LIFE	2,591	124,110	3,909	19,040	191,880	24,761	126	494	0
HSBC INSURANCE	866	68,667	3,743	245	19,509	2,906	2	12	0
IMI	0	0	0	0	0	0	0	0	0
MANULIFE	4,870	287,031	7,789	946	123,471	5,117	23	7,230	0
NTUC INCOME	2,357	78,794	4,072	8,318	852,107	35,942	638	2,789	0
OAC	921	206,403	2,115	1,463	345,977	3,988	8	7	0
PRUDENTIAL (S)	20,443	816,896	20,582	4,676	280,355	53,595	19	74	0
TM ASIA LIFE	509	40,312	1,159	237	25,226	700	12	58	0
UOB LIFE	861	40,711	2,313	636	31,622	2,186	96	1,286	-23

(\$'000)

FOREIGN COMPANIES	POLICIES OTHER THAN ANNUITIES						ANNUITIES		
	FORFEITURE			OTHERS			NO. OF POLICIES	ANNUAL PAYMENTS	ANNUAL PREMIUMS
	NO. OF POLICIES	SUM INSURED	ANNUAL PREMIUMS	NO. OF POLICIES	SUM INSURED	ANNUAL PREMIUMS			
AIA	3,410	140,049	4,721	1,035	646,129	66,400	160	633	0
CHINA LIFE ¹	0	0	0	0	0	0	0	0	0
FRIENDS PROVIDENT	1	253	0	0	22,240	1	0	0	0
ROYAL SKANDIA	0	0	0	0	0	0	0	0	0
SWISS LIFE	0	0	0	0	0	0	0	0	0
TRANSAMERICA	0	0	0	6	113,177	1,656	0	0	0
ZURICH LIFE	42	0	2,130	28	-80	2,681	0	0	0

REINSURERS

(\$'000)

LOCAL COMPANIES	POLICIES OTHER THAN ANNUITIES						ANNUITIES		
	FORFEITURE			OTHERS			NO. OF POLICIES	ANNUAL PAYMENTS	ANNUAL PREMIUMS
	NO. OF POLICIES	SUM INSURED	ANNUAL PREMIUMS	NO. OF POLICIES	SUM INSURED	ANNUAL PREMIUMS			
ASIA CAPITAL RE	-	-	-	-	-	-	-	-	-
SCOR RE AP	-	-	-	-	-	-	-	-	-
TOKIO MARINE	-	-	-	-	-	-	-	-	-

(\$'000)

FOREIGN COMPANIES	POLICIES OTHER THAN ANNUITIES						ANNUITIES		
	FORFEITURE			OTHERS			NO. OF POLICIES	ANNUAL PAYMENTS	ANNUAL PREMIUMS
	NO. OF POLICIES	SUM INSURED	ANNUAL PREMIUMS	NO. OF POLICIES	SUM INSURED	ANNUAL PREMIUMS			

ALLIANZ SE	-	-	-	-	-	-	-	-	-	-
ARAB INSURANCE	-	-	-	-	-	-	-	-	-	-
COLOGNE RE	-	-	-	-	-	-	-	-	-	-
MUNICH RE	-	-	-	-	-	-	-	-	-	-
PARTNER RE	-	-	-	-	-	-	-	-	-	-
SCOR GLOBAL	-	-	-	-	-	-	-	-	-	-
SCOTTISH ANNUITY & LIFE	-	-	-	-	-	-	-	-	-	-
SWISS RE	-	-	-	-	-	-	-	-	-	-
XL RE	-	-	-	-	-	-	-	-	-	-

Note:

1 On run-off

2 "No. of Policies" denotes the actual number of policies

REINSURERS

(\$'000)

LOCAL COMPANIES	POLICIES OTHER THAN ANNUITIES					ANNUITIES		
	ACCIDENT AND HEALTH		OTHER INSURANCE			NO. OF POLICIES	ANNUAL PAYMENTS	ANNUAL PREMIUMS
	NO. OF POLICIES	ANNUAL PREMIUMS	NO. OF POLICIES	SUM INSURED	ANNUAL PREMIUMS			
ASIA CAPITAL RE	-	-	-	-	-	-	-	-
SCOR RE AP	-	-	-	-	-	-	-	-
TOKIO MARINE	-	-	-	-	-	-	-	-

(\$'000)

FOREIGN COMPANIES	POLICIES OTHER THAN ANNUITIES					ANNUITIES		
	ACCIDENT AND HEALTH		OTHER INSURANCE			NO. OF POLICIES	ANNUAL PAYMENTS	ANNUAL PREMIUMS
	NO. OF POLICIES	ANNUAL PREMIUMS	NO. OF POLICIES	SUM INSURED	ANNUAL PREMIUMS			
ALLIANZ SE	-	-	-	-	-	-	-	-
ARAB INSURANCE	-	-	-	-	-	-	-	-
COLOGNE RE	-	-	-	-	-	-	-	-
MUNICH RE	-	-	-	-	-	-	-	-
PARTNER RE	-	-	-	-	-	-	-	-
SCOR GLOBAL	-	-	-	-	-	-	-	-
SCOTTISH ANNUITY & LIFE	-	-	-	-	-	-	-	-
SWISS RE	-	-	-	-	-	-	-	-
XL RE	-	-	-	-	-	-	-	-

Note:

1 On run-off

2 "No. of Policies" denotes the actual number of policies

**TABLE L7 : GROUP LIFE INSURANCE : NEW POLICIES ISSUED OF SINGAPORE INSURANCE FUNDS FOR THE YEAR ENDED
31 DECEMBER 2008 (PART 1)**

DIRECT INSURERS

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LOCAL COMPANIES	POLICIES OTHER THAN ANNUITIES								
	TEMPORARY INSURANCE					ACCIDENT AND HEALTH			
	NO. OF POLICIES	NO. OF LIVES COVERED	SUM INSURED	SINGLE PREMIUMS	ANNUAL PREMIUMS	NO. OF POLICIES	NO. OF LIVES COVERED	SINGLE PREMIUMS	ANNUAL PREMIUMS
AVIVA LTD	275	93	4,013,216	0	15,023	257	3	0	3,310
AXA LIFE S'PORE	0	0	0	0	0	0	0	0	0
GREAT EASTERN LIFE	159	254	2,195,614	0	9,529	1,046	116	0	7,614
HSBC INSURANCE	204	14	2,156,279	0	2,449	945	24	0	6,403
IMI	17	1	54,681	0	79	114	6	0	4,051
MANULIFE	0	0	0	0	0	0	0	0	0
NTUC INCOME	191	28	1,210,356	0	1,441	16,789	216	0	9,578
OAC	0	0	0	0	0	0	0	0	0
PRUDENTIAL (S)	165	11	634,752	982	1,035	373	12	0	3,144
TM ASIA LIFE	313	8	749,744	0	1,055	0	16	0	2,243
UOB LIFE	6	0	1,154	0	1	108	18	0	559

('000)

FOREIGN COMPANIES	POLICIES OTHER THAN ANNUITIES								
	TEMPORARY INSURANCE					ACCIDENT AND HEALTH			
	NO. OF POLICIES	NO. OF LIVES COVERED	SUM INSURED	SINGLE PREMIUMS	ANNUAL PREMIUMS	NO. OF POLICIES	NO. OF LIVES COVERED	SINGLE PREMIUMS	ANNUAL PREMIUMS
AIA	741	40	4,444,331	9	5,573	2,277	121	0	15,857
CHINA LIFE ¹	0	0	0	0	0	0	0	0	0
FRIENDS PROVIDENT	0	0	0	0	0	0	0	0	0
ROYAL SKANDIA	0	0	0	0	0	0	0	0	0
SWISS LIFE	0	0	0	0	0	0	0	0	0
TRANSAMERICA	0	0	0	0	0	0	0	0	0
ZURICH LIFE	0	0	0	0	0	0	0	0	0

REINSURERS

('000)

LOCAL COMPANIES	POLICIES OTHER THAN ANNUITIES								
	TEMPORARY INSURANCE					ACCIDENT AND HEALTH			
	NO. OF POLICIES	NO. OF LIVES COVERED	SUM INSURED	SINGLE PREMIUMS	ANNUAL PREMIUMS	NO. OF POLICIES	NO. OF LIVES COVERED	SINGLE PREMIUMS	ANNUAL PREMIUMS

ASIA CAPITAL RE	-	-	-	-	-	-	-	-	-
SCOR RE AP	-	-	-	-	-	-	-	-	-
TOKIO MARINE	-	-	-	-	-	-	-	-	-

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FOREIGN COMPANIES	POLICIES OTHER THAN ANNUITIES								
	TEMPORARY INSURANCE					ACCIDENT AND HEALTH			
	NO. OF POLICIES	NO. OF LIVES COVERED	SUM INSURED	SINGLE PREMIUMS	ANNUAL PREMIUMS	NO. OF POLICIES	NO. OF LIVES COVERED	SINGLE PREMIUMS	ANNUAL PREMIUMS
ALLIANZ SE	-	-	-	-	-	-	-	-	-
ARAB INSURANCE	-	-	-	-	-	-	-	-	-
COLOGNE RE	-	-	-	-	-	-	-	-	-
MUNICH RE	-	-	-	-	-	-	-	-	-
PARTNER RE	-	-	-	-	-	-	-	-	-
SCOR GLOBAL	-	-	-	-	-	-	-	-	-
SCOTTISH ANNUITY & L	-	-	-	-	-	-	-	-	-
SWISS RE	-	-	-	-	-	-	-	-	-
XL RE	-	-	-	-	-	-	-	-	-

TABLE L7 : GROUP LIFE INSURANCE : NEW POLICIES ISSUED OF SINGAPORE INSURANCE FUNDS DURING THE YEAR ENDED 31ST DECEMBER 2008 (PART II)

DIRECT INSURERS

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LOCAL COMPANIES	POLICIES OTHER THAN ANNUITIES					ANNUITIES			
	OTHER INSURANCE					NO. OF POLICIES	NO. OF LIVES COVERED	SINGLE PREMIUMS	ANNUAL PREMIUMS
	NO. OF POLICIES	NO. OF LIVES COVERED	SUM INSURED	SINGLE PREMIUMS	ANNUAL PREMIUMS				
AVIVA LTD	0	66	16,206,908	0	25,722	0	0	0	0
AXA LIFE S'PORE	0	0	0	0	0	0	0	0	0
GREAT EASTERN LIFE	0	1,777	5,149,005	3	18,162	0	0	0	0
HSBC INSURANCE	0	42	1,407,248	0	7,748	0	0	0	0
IMI	0	3	131,674	0	2,143	0	0	0	0
MANULIFE	0	34	74,910	0	2,663	0	0	0	0
NTUC INCOME	0	121	1,616,147	0	8,927	0	0	0	0
OAC	0	0	0	0	0	0	0	0	0
PRUDENTIAL (S)	0	33	765,015	0	1,191	0	0	0	0
TM ASIA LIFE	0	15	888,826	0	9,184	0	0	0	0
UOB LIFE	0	15	145,958	0	1,324	0	0	0	0

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	POLICIES OTHER THAN ANNUITIES					ANNUITIES			
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FOREIGN COMPANIES	OTHER INSURANCE					ANNUITIES			
	NO. OF POLICIES	NO. OF LIVES COVERED	SUM INSURED	SINGLE PREMIUMS	ANNUAL PREMIUMS	NO. OF POLICIES	NO. OF LIVES COVERED	SINGLE PREMIUMS	ANNUAL PREMIUMS
AIA	0	44	2,214,870	-18	21,521	0	0	0	0
CHINA LIFE ¹	0	0	0	0	0	0	0	0	0
FRIENDS PROVIDENT	0	0	0	0	0	0	0	0	0
ROYAL SKANDIA	0	0	0	0	0	0	0	0	0
SWISS LIFE	0	0	0	0	0	0	0	0	0
TRANSAMERICA	0	0	0	0	0	0	0	0	0
ZURICH LIFE	0	0	0	0	0	0	0	0	0

REINSURERS

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LOCAL COMPANIES	POLICIES OTHER THAN ANNUITIES					ANNUITIES			
	OTHER INSURANCE					NO. OF POLICIES	NO. OF LIVES COVERED	SINGLE PREMIUMS	ANNUAL PREMIUMS
	NO. OF POLICIES	NO. OF LIVES COVERED	SUM INSURED	SINGLE PREMIUMS	ANNUAL PREMIUMS	NO. OF POLICIES	NO. OF LIVES COVERED	SINGLE PREMIUMS	ANNUAL PREMIUMS
ASIA CAPITAL RE	-	-	-	-	-	-	-	-	-
SCOR RE AP	-	-	-	-	-	-	-	-	-
TOKIO MARINE	-	-	-	-	-	-	-	-	-

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FOREIGN COMPANIES	POLICIES OTHER THAN ANNUITIES					ANNUITIES			
	OTHER INSURANCE					NO. OF POLICIES	NO. OF LIVES COVERED	SINGLE PREMIUMS	ANNUAL PREMIUMS
	NO. OF POLICIES	NO. OF LIVES COVERED	SUM INSURED	SINGLE PREMIUMS	ANNUAL PREMIUMS	NO. OF POLICIES	NO. OF LIVES COVERED	SINGLE PREMIUMS	ANNUAL PREMIUMS
ALLIANZ SE	-	-	-	-	-	-	-	-	-
ARAB INSURANCE	-	-	-	-	-	-	-	-	-
COLOGNE RE	-	-	-	-	-	-	-	-	-
MUNICH RE	-	-	-	-	-	-	-	-	-
PARTNER RE	-	-	-	-	-	-	-	-	-
SCOR GLOBAL	-	-	-	-	-	-	-	-	-
SCOTTISH ANNUITY & L	-	-	-	-	-	-	-	-	-
SWISS RE	-	-	-	-	-	-	-	-	-
XL RE	-	-	-	-	-	-	-	-	-

Note:

1 On run-off

2 "No. of Policies" denotes the actual number of policies

TABLE L8 : GROUP LIFE INSURANCE : TERMINATIONS AND TRANSFERS OF POLICIES OF SINGAPORE INSURANCE FUNDS DURING THE YEAR ENDED 31ST DECEMBER 2008 (PART I)

DIRECT INSURERS

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LOCAL COMPANIES	POLICIES OTHER THAN ANNUITIES						
	DEATH			EXPIRY			
	NO. OF LIVES INSURED	SUM INSURED	ANNUAL PREMIUMS	NO. OF POLICIES	NO. OF LIVES INSURED	SUM INSURED	ANNUAL PREMIUMS
AVIVA LTD	242	19,044	44	1	53	4,063,980	16,954
AXA LIFE S'PORE	0	0	0	2	0	12,303	172
GREAT EASTERN LIFE	46	2,904	10	630	181	5,556,382	14,989
HSBC INSURANCE	49	1,557	3	301	16	949,231	2,718
IMI	0	0	0	97	8	143,695	1,543
MANULIFE	53	425	153	0	0	10,907	5
NTUC INCOME	717	11,535	28	2222	247	6,408,037	14,564
OAC	0	0	0	1	3	72,826	101
PRUDENTIAL (S)	21	774	62	120	3	92,787	456
TM ASIA LIFE	24	1,204	2	131	20	456,663	2,198
UOB LIFE	3	180	0	38	10	228,860	659

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FOREIGN COMPANIES	POLICIES OTHER THAN ANNUITIES						
	DEATH			EXPIRY			
	NO. OF LIVES INSURED	SUM INSURED	ANNUAL PREMIUMS	NO. OF POLICIES	NO. OF LIVES INSURED	SUM INSURED	ANNUAL PREMIUMS
AIA	251	17,696	24	1184	48	908,025	6,520
CHINA LIFE ¹	0	0	0	0	0	0	0
FRIENDS PROVIDENT	0	0	0	0	0	0	0
ROYAL SKANDIA	0	0	0	0	0	0	0
SWISS LIFE	0	0	0	0	0	0	0
TRANSAMERICA	0	0	0	0	0	0	0
ZURICH LIFE	0	0	0	0	0	0	0

REINSURERS

('000)

LOCAL COMPANIES	POLICIES OTHER THAN ANNUITIES						
	DEATH			EXPIRY			
	NO. OF LIVES INSURED	SUM INSURED	ANNUAL PREMIUMS	NO. OF POLICIES	NO. OF LIVES INSURED	SUM INSURED	ANNUAL PREMIUMS
ASIA CAPITAL RE	-	-	-	-	-	-	-
SCOR RE AP	-	-	-	-	-	-	-
TOKIO MARINE	-	-	-	-	-	-	-

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FOREIGN COMPANIES	POLICIES OTHER THAN ANNUITIES						
	DEATH			EXPIRY			
	NO. OF LIVES INSURED	SUM INSURED	ANNUAL PREMIUMS	NO. OF POLICIES	NO. OF LIVES INSURED	SUM INSURED	ANNUAL PREMIUMS
ALLIANZ SE	-	-	-	-	-	-	-
ARAB INSURANCE	-	-	-	-	-	-	-
COLOGNE RE	-	-	-	-	-	-	-
MUNICH RE	-	-	-	-	-	-	-
PARTNER RE	-	-	-	-	-	-	-
SCOR GLOBAL	-	-	-	-	-	-	-
SCOTTISH ANNUITY & LIFE	-	-	-	-	-	-	-
SWISS RE	-	-	-	-	-	-	-
XL RE	-	-	-	-	-	-	-

TABLE L8 : GROUP LIFE INSURANCE : TERMINATIONS AND TRANSFERS OF POLICIES OF SINGAPORE INSURANCE FUNDS DURING THE YEAR ENDED 31ST DECEMBER 2087 (PART II)

DIRECT INSURERS

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LOCAL COMPANIES	POLICIES OTHER THAN ANNUITIES				ANNUITIES			
	OTHERS				NO. OF POLICIES	NO. OF LIVES INSURED	ANNUAL PAYMENTS	ANNUAL PREMIUMS
	NO. OF POLICIES	NO. OF LIVES INSURED	SUM INSURED	ANNUAL PREMIUMS				
AVIVA LTD	373	105	2,356,037	21,175	0	0	0	0
AXA LIFE S'PORE	0	0	0	0	0	0	0	0
GREAT EASTERN LIFE	0	1,723	705,591	3,108	0	0	0	0
HSBC INSURANCE	0	111	1,441,420	5,553	0	0	0	0
IMI	0	0	0	0	0	0	0	0
MANULIFE	0	1	0	0	0	0	0	0

XL RE	-	-	-	-	-	-	-	-
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Note:

1 On run-off

2 "No. of Policies" denotes the actual number of policies

**TABLE L9 : GROUP LIFE INSURANCE : POLICIES IN FORCE OF SINGAPORE INSURANCE FUNDS AS AT
31ST DECEMBER 2008 (PART I)**

DIRECT INSURERS

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LOCAL COMPANIES	POLICIES OTHER THAN ANNUITIES						
	TEMPORARY INSURANCE				ACCIDENT AND HEALTH INSURANCE		
	NO. OF POLICIES	NO. OF LIVES INSURED	SUM INSURED	ANNUAL PREMIUMS	NO. OF POLICIES	NO. OF LIVES INSURED	ANNUAL PREMIUMS
AVIVA LTD	1,389	415	32,397,676	54,911	881	119	76,013
AXA LIFE S'PORE	5	0	35,566	90	0	0	0
GREAT EASTERN LIFE	1,200	357	12,012,283	23,430	3,523	310	39,100
HSBC INSURANCE	714	47	5,417,290	7,803	1,348	66	16,383
IMI	15	1	54,321	74	208	32	13,150
MANULIFE	3	253	580,821	19,375	0	0	0
NTUC INCOME	854	597	14,452,677	27,187	18,777	619	28,471
OAC	11	0	4,596	9	0	0	0
PRUDENTIAL (S)	396	108	3,834,523	3,010	639	21	6,634
TM ASIA LIFE	4,757	149	6,108,506	10,721	0	177	24,009
UOB LIFE	66	14	842,854	1,191	172	21	933

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FOREIGN COMPANIES	POLICIES OTHER THAN ANNUITIES						
	TEMPORARY INSURANCE				ACCIDENT AND HEALTH INSURANCE		
	NO. OF POLICIES	NO. OF LIVES INSURED	SUM INSURED	ANNUAL PREMIUMS	NO. OF POLICIES	NO. OF LIVES INSURED	ANNUAL PREMIUMS
AIA	4,171	261	26,040,477	39,518	6,789	527	118,333
CHINA LIFE ¹	0	0	0	0	0	0	0
FRIENDS PROVIDENT	0	0	0	0	0	0	0
ROYAL SKANDIA	0	0	0	0	0	0	0
SWISS LIFE	0	0	0	0	0	0	0
TRANSAMERICA	0	0	0	0	0	0	0
ZURICH LIFE	0	0	0	0	0	0	0

REINSURERS

('000)

LOCAL COMPANIES	POLICIES OTHER THAN ANNUITIES						
	TEMPORARY INSURANCE				ACCIDENT AND HEALTH INSURANCE		
	NO. OF POLICIES	NO. OF LIVES INSURED	SUM INSURED	ANNUAL PREMIUMS	NO. OF POLICIES	NO. OF LIVES INSURED	ANNUAL PREMIUMS
ASIA CAPITAL RE	-	-	-	-	-	-	-

FRIENDS PROVIDENT	0	0	0	0	0	0	0	0	0
ROYAL SKANDIA	0	0	0	0	0	0	0	0	0
SWISS LIFE	0	0	0	0	0	0	0	0	0
TRANSAMERICA	0	0	0	0	0	0	0	0	0
ZURICH LIFE	0	0	0	0	0	0	0	0	0

REINSURERS

('000)

LOCAL COMPANIES	POLICIES OTHER THAN ANNUITIES				ANNUITIES			
	OTHERS				NO. OF POLICIES	NO. OF LIVES INSURED	ANNUAL PAYMENTS	ANNUAL PREMIUMS
	NO. OF POLICIES	NO. OF LIVES INSURED	SUM INSURED	ANNUAL PREMIUMS				
ASIA CAPITAL RE	-	-	-	-	-	-	-	-
SCOR RE AP	-	-	-	-	-	-	-	-
TOKIO MARINE	-	-	-	-	-	-	-	-

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FOREIGN COMPANIES	POLICIES OTHER THAN ANNUITIES				ANNUITIES			
	OTHERS				NO. OF POLICIES	NO. OF LIVES INSURED	ANNUAL PAYMENTS	ANNUAL PREMIUMS
	NO. OF POLICIES	NO. OF LIVES INSURED	SUM INSURED	ANNUAL PREMIUMS				
ALLIANZ SE	-	-	-	-	-	-	-	-
ARAB INSURANCE	-	-	-	-	-	-	-	-
COLOGNE RE	-	-	-	-	-	-	-	-
MUNICH RE	-	-	-	-	-	-	-	-
PARTNER RE	-	-	-	-	-	-	-	-
SCOR GLOBAL	-	-	-	-	-	-	-	-
SCOTTISH ANNUITY & LIFE	-	-	-	-	-	-	-	-
SWISS RE	-	-	-	-	-	-	-	-
XL RE	-	-	-	-	-	-	-	-

Note:

1 On run-off

2 "No. of Policies" denotes the actual number of policies

**TABLE L10 : LIFE INSURANCE VALUATION RESULTS FOR THE YEAR ENDED 31ST DECEMBER 2008 (PART I)
- PARTICIPATING FUNDS (SIF)**

DIRECT INSURERS

(\$'000)

LOCAL COMPANIES	PARTICULARS OF POLICIES VALUATION		PRESENT VALUE STATISTICS					TOTAL
	SUM INSURED	OFFICE PREMIUMS	BENEFITS	EXPENSES	PREMIUMS	PAD	NEGATIVE RESERVES	
AVIVA LTD	3,679,020	135,975	1,881,500	66,610	986,035	689,397	32,554	1,684,026
AXA LIFE S'PORE	1,311,162	49,404	902,037	33,749	386,955	13,943	67	562,842
GREAT EASTERN LIFE	30,684,276	921,691	13,085,664	330,853	6,767,356	6,688,494	0	13,337,654
HSBC INSURANCE	1,089,597	53,129	510,995	22,807	335,822	161,761	8,736	368,476
IMI	0	0	0	0	0	0	0	0
MANULIFE	6,454,804	922,005	2,061,676	157,802	1,865,321	1,554,116	44,663	1,952,937
NTUC INCOME	43,292,912	740,701	14,932,855	380,102	6,377,186	6,566,305	117,584	15,619,660
OAC	6,007,072	283,273	3,711,091	39,627	1,090,570	916,670	0	3,576,818
PRUDENTIAL (S)	18,645,596	811,240	7,708,419	300,056	6,381,912	4,670,648	56,035	6,353,246
TM ASIA LIFE	4,072,051	113,711	1,433,241	59,289	891,657	923,606	60,106	1,584,584
UOB LIFE	1,458,760	64,626	1,039,921	40,364	342,807	210,787	29,845	978,110

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FOREIGN COMPANIES	PARTICULARS OF POLICIES VALUATION		PRESENT VALUE STATISTICS					TOTAL
	SUM INSURED	OFFICE PREMIUMS	BENEFITS	EXPENSES	PREMIUMS	PAD	NEGATIVE RESERVES	
AIA	35,946,733	1,078,296	11,825,651	584,353	8,692,869	6,585,409	64,945	10,367,489
CHINA LIFE ¹	0	0	0	0	0	0	0	0
FRIENDS PROVIDENT	0	0	0	0	0	0	0	0
ROYAL SKANDIA	0	0	0	0	0	0	0	0
SWISS LIFE	0	0	0	0	0	0	0	0
TRANSAMERICA	0	0	0	0	0	0	0	0
ZURICH LIFE	0	0	0	0	0	0	0	0

**TABLE L10 : LIFE INSURANCE VALUATION RESULTS FOR THE YEAR ENDED 31ST DECEMBER 2008 (PART II)
- NON-PARTICIPATING FUNDS (SIF)**

DIRECT INSURERS

(\$'000)

LOCAL COMPANIES	PARTICULARS OF POLICIES		PRESENT VALUE STATISTICS					
	SUM INSURED	OFFICE PREMIUMS	BENEFITS	EXPENSES	PREMIUMS	PAD	NEGATIVE RESERVES	TOTAL
AVIVA LTD	51,489,534	260,937	1,190,489	90,715	674,286	23,195	145,139	775,252
AXA LIFE S'PORE	4,090,047	23,530	78,229	11,952	125,507	13,220	41,185	19,079
GREAT EASTERN LIFE	68,628,792	403,870	3,588,218	95,094	1,627,306	116,889	264,252	2,437,146
HSBC INSURANCE	7,149,280	42,199	308,607	8,333	122,544	9,452	22,717	226,565
IMI	152,459	14,083	3,453	0	0	579	0	4,032
MANULIFE	4,317,889	38,993	122,437	20,266	144,200	54,897	21,771	75,171
NTUC INCOME	63,717,294	101,013	1,432,502	160,183	843,401	97,239	20,441	866,964
OAC	2,344,672	9,527	190,308	3,560	61,231	3,381	13,952	149,969
PRUDENTIAL (S)	13,960,332	201,924	1,329,040	251,212	2,331,900	194,140	731,494	173,986
TM ASIA LIFE	7,396,429	42,823	203,313	7,891	55,945	6,101	7,929	169,288
UOB LIFE	2,690,390	7,381	1,238,168	17,479	53,076	7,103	10,770	1,220,443

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FOREIGN COMPANIES	PARTICULARS OF POLICIES		PRESENT VALUE STATISTICS					
	SUM INSURED	OFFICE PREMIUMS	BENEFITS	EXPENSES	PREMIUMS	PAD	NEGATIVE RESERVES	TOTAL
AIA	65,058,219	607,064	6,043,582	647,716	6,042,716	490,292	1,837,029	2,975,903
CHINA LIFE ¹	0	0	0	0	0	0	0	0
FRIENDS PROVIDENT	42,372	140	142	30	562	368	58	36
ROYAL SKANDIA	0	0	0	0	0	0	0	0
SWISS LIFE	0	0	0	0	0	0	0	0
TRANSAMERICA	930,482	10,081	94,035	4,455	60,755	1,126	0	38,861
ZURICH LIFE	0	0	0	0	0	0	0	0

TABLE L10 : LIFE INSURANCE VALUATION RESULTS FOR THE YEAR ENDED 31ST DECEMBER 2008 (PART III)
- INVESTMENT LINKED (SIF)

DIRECT INSURERS

(\$'000)

LOCAL COMPANIES	PARTICULARS OF POLICIES VALUATION		NON-UNIT RESERVES						UNIT RESERVES
	SUM INSURED	OFFICE PREMIUMS	PRESENT VALUE STATISTICS						TOTAL
			BENEFITS	EXPENSES	PREMIUMS	PAD	NEGATIVE RESERVES	TOTAL	
AVIVA LTD	1,273,360	125,795	33,798	129,250	232,006	479	71,811	3,332	757,316
AXA LIFE S'PORE	3,051,394	29,885	29,595	58,641	192,970	27	104,795	88	568,024
GREAT EASTERN LIFE	6,919,564	137,350	227,098	524,398	1,167,058	-8,042	432,108	8,504	2,006,946
HSBC INSURANCE	4,432,717	43,728	49,757	80,164	245,879	14,359	102,700	1,101	364,945
IMI	0	0	0	0	0	0	0	0	0
MANULIFE	4,402,466	1,644,674	0	0	0	0	0	0	1,257,989
NTUC INCOME	1,959,374	56,974	0	0	0	0	0	0	945,320
OAC	1,440,552	52,676	28,425	65,578	156,646	-1,965	64,618	10	154,409
PRUDENTIAL (S)	38,722,741	376,039	2,152,406	1,306,776	6,623,214	527,798	2,657,207	20,972	5,134,386
TM ASIA LIFE	132,899	1,785	4,736	2,320	10,624	1,116	2,565	114	26,909
UOB LIFE	5,240	0	1	177	0	0	0	178	3,997

(\$'000)

FOREIGN COMPANIES	PARTICULARS OF POLICIES VALUATION		NON-UNIT RESERVES						UNIT RESERVES
			PRESENT VALUE STATISTICS						
	SUM INSURED	OFFICE PREMIUMS	BENEFITS	EXPENSES	PREMIUMS	PAD	NEGATIVE RESERVES	TOTAL	TOTAL
AIA	13,777,635	226,607	282,147	317,459	1,791,966	163,290	873,875	-155,195	4,720,243
CHINA LIFE ¹	0	0	0	0	0	0	0	0	0
FRIENDS PROVIDENT	52,862	0	-7,304	1,862	0	311	333	-4,798	57,616
ROYAL SKANDIA	5,931	0	-96	-451	0	40	547	40	6,415
SWISS LIFE	0	0	0	0	0	0	0	0	0
TRANSAMERICA	0	0	0	0	0	0	0	0	0
ZURICH LIFE	11,267	87,467	402,392	29,677	492,619	50,269	0	-10,282	54,357

TABLE L10 : LIFE INSURANCE VALUATION RESULTS FOR THE YEAR ENDED 31ST DECEMBER 2008 (PART IV)
- PROFESSIONAL REINSURER

REINSURERS

(\$'000)

COMPANIES	PARTICULARS OF POLICIES VALUATION		PRESENT VALUE STATISTICS					
	SUM INSURED	OFFICE PREMIUMS	BENEFITS	EXPENSES	PREMIUMS	PAD	NEGATIVE RESERVES	TOTAL
SIF								
ALLIANZ SE	401,473	1,873	1,661	0	0	0	0	1,661
ASIA CAPITAL RE	0	1,208	861	18	0	123	0	1,002
COLOGNE RE	4,776,648	19,936	190,445	16,556	223,276	15,847	9,906	9,478
MUNICH RE	11,286,715	38,721	162,680	9,112	224,687	27,595	44,611	19,310
PACIFIC LIFE RE	0	0	0	0	0	0	0	0
PARTNER RE	1,165,284	1,052	588	10	0	282	0	880
SCOR GLOBAL	2,305,102	1,289	951	369	0	169	0	1,488
SWISS RE	15,114,538	29,906	159,509	14,615	169,902	26,376	17,878	48,477
TOKIO MARINE	485,127	576	518	17	0	29	0	564
OIF								
ALLIANZ SE	42,914,230	61,811	468,891	13,113	554,192	91,522	0	19,333
ASIA CAPITAL RE	0	0	0	0	0	0	0	0
COLOGNE RE	6,179,916	18,862	163,811	19,084	194,816	17,250	9,937	15,266
MUNICH RE	21,408,728	180,779	196,143	6,722	224,078	25,064	50,304	54,155
PACIFIC LIFE RE	270,856	1,609	2,633	2,588	6,706	1,894	0	408
PARTNER RE	19,904,170	5,944	4,127	68	-985	1,510	0	6,690
SCOR GLOBAL	112,407,140	189,036	147,095	19,875	0	26,498	0	193,468
SWISS RE	20,857,868	49,823	261,204	19,387	275,652	39,710	29,264	73,913
TOKIO MARINE	6,388,889	10,285	13,993	1,728	5,018	1,419	0	12,122

Note: 1 On run-off

TABLE L11 : LIFE INSURANCE : SELECTED INDICATOR OF SINGAPORE INSURANCE FUNDS FOR THE YEAR ENDED
31ST DECEMBER 2008

(%)

DIRECT INSURERS	NEW SUM INSURED AS PERCENTAGE OF SUMS INSURED IN FORCE AT BEGINNING OF THE YEAR	NEW ANNUAL PREMIUMS AS PERCENTAGE OF ANNUAL PREMIUMS IN FORCE AT BEGINNING OF THE YEAR	GROWTH RATES OF BUSINESS IN FORCE		COMMISSION RATE			EXPENSE RATE		2- YEAR PERSISTENCY ⁶
			SUM INSURED	ANNUAL PREMIUMS	INDIVIDUAL		GROUP ³	DISTRIBUTION RELATED EXPENSE RATE ⁴	MANAGEMENT RELATED EXPENSE RATE ⁵	
					FIRST YEAR ¹	RENEWAL ²				
AIA	10.3	8.1	6.1	0.7	44.5	3.1	11.0	8.4	4.8	96.5
AVIVA LTD	14.3	20.9	33.7	11.3	19.7	4.0	10.3	4.8	8.1	78.3
AXA LIFE S'PORE	23.5	16.4	16.0	10.1	45.3	2.6	0.0	11.6	9.1	94.0
CHINA LIFE ¹	0.0	0.0	-	-	0.0	0.0	0.0	0.0	0.0	-
FRIENDS PROVIDENT	589.3	0.0	-	-	247.3	0.0	0.0	5.7	9.1	-
GREAT EASTERN LIFE	11.3	9.6	6.9	3.7	2.6	7.8	0.0	5.1	2.9	97.2
HSBC INSURANCE	37.3	36.1	21.6	24.7	63.2	7.6	12.0	17.3	12.0	83.6
IMI	70.5	53.5	57.5	59.6	14.2	14.7	10.1	6.8	13.2	-
MANULIFE	25.0	31.9	17.5	25.5	35.6	11.6	0.0	15.3	3.1	91.8
NTUC INCOME	8.6	14.7	-0.3	6.5	27.8	1.2	6.4	3.5	3.3	95.4
OAC	26.5	28.0	6.0	22.4	34.4	2.3	0.0	3.7	0.9	98.7
PRUDENTIAL (S)	15.0	16.2	10.4	7.8	29.3	3.2	8.6	10.4	3.4	92.4
ROYAL SKANDIA	0.0	0.0	-	-	0.0	0.0	0.0	5.1	19.3	-
SWISS LIFE	0.0	0.0	-	-	0.0	0.0	0.0	0.0	0.0	-
TM ASIA LIFE	19.8	23.9	18.8	23.7	27.1	5.8	11.1	8.5	4.0	97.1
TRANSAMERICA	67.9	47.7	48.4	26.7	102.3	5.0	0.0	-2.0	7.5	100.0
UOB LIFE	16.8	59.2	-0.4	49.4	24.8	6.2	4.3	6.0	1.6	94.0
ZURICH LIFE	281.8	104.2	284.5	93.0	278.2	0.2	0.0	34.6	5.8	93.8

TABLE L11 : LIFE INSURANCE : SELECTED INDICATOR OF SINGAPORE INSURANCE FUNDS FOR THE YEAR ENDED
31ST DECEMBER 2008

(%)

REINSURERS	NEW SUM INSURED AS PERCENTAGE OF SUMS INSURED IN FORCE AT BEGINNING OF THE YEAR	NEW ANNUAL PREMIUMS AS PERCENTAGE OF ANNUAL PREMIUMS IN FORCE AT BEGINNING OF THE YEAR	GROWTH RATES OF BUSINESS IN FORCE		COMMISSION RATE			EXPENSE RATE		2- YEAR PERSISTENCY
			SUM INSURED	ANNUAL PREMIUMS	INDIVIDUAL	GROUP	GROUP ³	DISTRIBUTION RELATED EXPENSE RATE	MANAGEMENT RELATED EXPENSE RATE	
					FIRST YEAR	RENEWAL				
ALLIANZ SE	-	-	-	-	-	-	-	6.8	5.8	-
ARAB INSURANCE	-	-	-	-	-	-	-	0.0	0.0	-
ASIA CAPITAL RE	-	-	-	-	-	-	-	16.1	8.0	-
COLOGNE RE	-	-	-	-	-	-	-	8.5	14.6	-
MUNICH RE	-	-	-	-	-	-	-	28.3	6.8	-
PACIFIC LIFE RE	-	-	-	-	-	-	-	0.0	0.0	-
PARTNER RE	-	-	-	-	-	-	-	4.6	10.6	-
SCOR GLOBAL	-	-	-	-	-	-	-	-7.6	1.6	-
SCOR RE AP	-	-	-	-	-	-	-	0.0	0.0	-
SWISS RE	-	-	-	-	-	-	-	-11.4	9.8	-
TOKIO MARINE	-	-	-	-	-	-	-	0.0	13.0	-
XL RE	-	-	-	-	-	-	-	0	0.0	-

Notes:

1. First year commission rate = first year commissions as a percentage of first year premiums for the year.
2. Renewal commission rate = renewal commissions as a percentage of renewal premiums for the year
3. Group commission rate = group commissions as a percentage of group premiums for the year
4. Distribution related expense rate = distribution expenses as a percentage of gross premiums for the year
5. Management related expense rate = management expenses as a percentage of gross premiums for the year
6. 2-year persistency rate = percentage of premiums in force at end of one year after the year of issue.
7. On run-off

Statutory Returns for 2008

General Insurance Returns

**TABLE G1 GENERAL INSURANCE PROFIT & LOSS ACCOUNT: INCOME OF SINGAPORE INSURANCE FUNDS
FOR THE YEAR ENDED 31ST DECEMBER 2008**

DIRECT INSURERS

(\$'000)

LOCAL COMPANIES	GROSS PREMIUMS	OUTWARD REINSURANCE PREMIUMS	INVESTMENT REVENUE			INVESTMENT EXPENSES	OTHERS
			INTEREST / DIVIDEND / RENTAL INCOME	REALISED GAINS (LOSSES) FROM LAST REPORTED VALUE / WRITE-BACKS (WRITE-OFFS)	UNREALISED CHANGES FROM LAST REPORTED VALUE		
ACE INSURANCE	103,530	67,220	2,274	41	175	135	395
ALLIANZ SINGAPORE	73,838	35,136	1,525	-571	-37	61	285
AXA SINGAPORE	230,409	16,973	7,777	2,920	-17,686	642	1,051
CHINA S	63,294	14,989	4,705	-4,105	-13,795	-439	29
COSMIC 2	1	0	839	-174	-6,168	0	1,159
ECICS LTD	10,878	6,200	1,044	-9	-1,681	0	29
EQ INS	33,266	8,719	204	0	-136	1	2
FIRST CAPITAL	177,830	115,157	4,162	325	-2,441	639	1,737
HSBC INSURANCE	50,735	15,548	1,486	-1,124	1	140	113
INDIA INTERNATIONAL	62,688	26,703	10,332	42	-44,295	95	7,299
LIBERTY INSURANCE	99,220	24,159	4,003	-3,021	889	163	0
LLOYD'S ASIA SCHEME	48,047	6,951	725	-51	127	0	601
MITSUI SUMITOMO	119,802	73,838	3,839	-561	-6,076	75	513
MSIG	159,630	29,077	8,599	-8,634	-28,743	1,206	1
NTUC INCOME	308,583	22,818	33,686	4,713	11,716	2,835	406
OAC	61,859	31,630	2,205	-82	-1,050	168	359
OUI 2	0	0	3,714	7,934	-39,731	303	76
PRUDENTIAL (S)	0	0	0	0	0	5	0
SAGI 2	59,315	49,728	1,216	-2,640	-8,907	202	1
SHC CAPITAL	33,538	18,513	843	-299	-3,001	12	45
SHENTON INS	24,523	35	280	0	106	0	178
SOMPO JAPAN (S)	27,010	12,592	1,472	-24	-300	0	426
STANDARD ASIA 1	8,696	7,919				8	0
TENET INS CO LTD	41,132	6,778	2,571	894	-14,632	1	2,961
TOKIO MARINE INSURANCE	100,518	24,959	9,995	-22,415	-30,375	200	301
UOI	70,203	49,662	3,385	-3,508	-13,555	384	398

(\$'000)

FOREIGN COMPANIES	GROSS PREMIUMS	OUTWARD REINSURANCE PREMIUMS	INVESTMENT REVENUE			INVESTMENT EXPENSES	OTHERS
			INTEREST / DIVIDEND / RENTAL INCOME	REALISED GAINS (LOSSES) FROM LAST REPORTED VALUE / WRITE-BACKS (WRITE-OFFS)	UNREALISED CHANGES FROM LAST REPORTED VALUE		
AIA	146,116	7,909	8,447	60	-3,581	0	775
AMERICAN HOME	412,466	75,110	18,424	3,088	-33,420	435	525
ATRADIUS CREDIT	10,984	8,676	122	0	36	37	164
AXA CORPORATE	1,389	0	28	0	0	0	12
AXIS SPECIALTY	0	0	12	0	0	0	0
COFACE	26,492	976	691	0	-281	0	744
EULER HERMES AG	7,433	4,088	95	0	12	1	122
FEDERAL	58,227	4,556	6,209	111	1,472	55	150
FM INS	5,088	3,798	395	0	-69	0	606
GROUPAMA	2,515	160	90	101	0	0	86
LIBERTY MUTUAL	11,519	4,621	411	0	114	0	0
LLOYD'S ASIA - AMLIN	664	0	0	0	0	0	0
LONPAC	24,840	8,217	1,269	139	-1,833	15	69
MAYBAN	52,667	6,754	2,611	-263	-883	165	13
NIPPONKOA	18,053	1,603	907	0	-174	0	13
QBE	140,383	43,143	4,608	-3,913	-7,908	340	951
RSA INS	54,614	21,585	1,810	-114	-547	0	32
TT CLUB	3,490	2,829				0	0
UK CLUB 1	5,666	4,631				0	0
WING ON FIRE & MARINE 2	0	0	241	0	-380	9	265
XL INSURANCE	3,984	3,737	0	0	0	0	0
ZIC	7,389	7,352	31	-1	7	0	0

REINSURERS

(\$'000)

LOCAL COMPANIES	GROSS PREMIUMS	OUTWARD REINSURANCE PREMIUMS	INVESTMENT REVENUE			INVESTMENT EXPENSES	OTHERS
			INTEREST / DIVIDEND / RENTAL INCOME	REALISED GAINS (LOSSES) FROM LAST REPORTED VALUE / WRITE-BACKS (WRITE-OFFS)	UNREALISED CHANGES FROM LAST REPORTED VALUE		

ASEAN RE 2	4	3	193	0	152	0	0
ASIA CAPITAL RE	42,449	3,141	753	0	0	0	584
PARIS RE ASIA	2,297	189	2,083	-65	3,793	404	5
RELIANCE NATIONAL ASIA RE 2	0	0	40	0	0	19	5
SCOR RE AP	14,017	5,350	691	0	-6	5	655
SINGAPORE RE	54,506	21,470	5,418	311	-14,384	277	41

(\$'000)

FOREIGN COMPANIES	GROSS PREMIUMS	OUTWARD REINSURANCE PREMIUMS	INVESTMENT REVENUE			INVESTMENT EXPENSES	OTHERS
			INTEREST / DIVIDEND / RENTAL INCOME	REALISED GAINS (LOSSES) FROM LAST REPORTED VALUE / WRITE-BACKS (WRITE-OFFS)	UNREALISED CHANGES FROM LAST REPORTED VALUE		
ALLIANZ SE	16,889	3,196	642	24	-20	1	349
ARAB INSURANCE	1,367	55	79	0	81	0	13
ASPEN INSURANCE	47	22	15	0	0	0	0
COLOGNE RE	1,633	0	951	544	734	60	33
ENDURANCE SPECIALTY	0	0	1	0	0	0	0
EVEREST RE	3,234	0	575	3	745	14	141
KOREAN RE	9,929	890	134	0	60	0	9
MILLI RE	0	0	20	-35	42	0	0
MITSUI SUMITOMO RE	17,720	694	313	-196	-160	0	2
MUNICH RE	50,103	0	4,104	-7,981	-5,479	170	107
ODYSSEY AMERICA RE	2,758	0	223	0	-790	8	3
PARTNER RE	4,150	0	1,488	0	381	0	17
R&V	2,951	0	226	0	94	0	4
SCOR SWITZERLAND	531	0	757	3	-114	71	4
SIRIUS INTERNATIONAL	1,906	116	582	0	335	0	330
SWISS RE	36,463	7,266	3,894	122	-5,377	138	11
TOA RE	14,546	401	1,191	-73	-58	9	22
XL RE	2,661	0	412	0	229	0	15

Notes:

1 Figures are in respect of Marine Mutual Insurer's accounting period ended 20 Feb 2008.

2 On run-off.

**TABLE G2 GENERAL INSURANCE PROFIT & LOSS ACCOUNT: OUTGO OF SINGAPORE INSURANCE FUNDS
FOR THE YEAR ENDED 31ST DECEMBER 2008**

DIRECT INSURERS

(\$'000)

LOCAL COMPANIES	GROSS CLAIMS	REINSURANCE RECOVERABLES	MANAGEMENT EXPENSES	DISTRIBUTION EXPENSES	INCREASE (DECREASE) IN POLICY LIABILITIES	OTHERS
ACE INSURANCE	16,731	10,554	19,267	-155	2,295	2,884
ALLIANZ SINGAPORE	38,020	9,288	6,501	5,569	12,829	473
AXA SINGAPORE	113,909	6,860	24,144	42,289	29,421	2,917
CHINA S	30,301	5,134	8,733	7,332	-311	50
COSMIC 2	803	10	923	0	15	-27
ECICS LTD	3,125	85	2,625	-1,122	-3,240	2,116
EQ INS	2,745	192	2,907	3,166	17,732	268
FIRST CAPITAL	76,527	54,691	4,536	-6,550	25,862	2,737
HSBC INSURANCE	23,679	5,883	8,286	3,403	358	661
INDIA INTERNATIONAL	28,223	7,354	3,647	1,015	3,652	1,931
LIBERTY INSURANCE	16,011	-18,975	8,742	9,899	8,764	2,823
LLOYD'S ASIA SCHEME	8,066	365	7,397	8,239	23,599	2,146
mitsui sumitomo	38,541	14,799	16,881	-4,928	241	2,895
MSIG	163,447	113,823	30,875	25,741	8,984	-2,033
NTUC INCOME	200,428	9,510	37,794	30,512	82,263	14,537
OAC	20,858	11,322	7,400	1,967	6,194	1,413
OUI 2	0	0	470	0	0	-4,882
PRUDENTIAL (S)	0	0	0	0	0	-1
SAGI 2	12,113	7,364	589	-1,174	362	-1,135
SHC CAPITAL	15,794	4,045	5,371	994	-4,620	202
SHENTON INS	21,927	0	2,234	230	814	28
SOMPO JAPAN (S)	6,711	1,673	4,839	-1,372	3,216	997
STANDARD ASIA 1	2,445	2,200	1,054	32	-26	-34

TENET INS CO LTD	13,319	1,260	6,103	8,797	10,073	-2,932
TOKIO MARINE INSURANCE	74,955	14,645	13,721	7,328	15,953	-4,240
UOI	12,240	7,852	5,914	-6,016	2,655	210

(\$'000)

FOREIGN COMPANIES	GROSS CLAIMS	REINSURANCE RECOVERABLES	MANAGEMENT EXPENSES	DISTRIBUTION EXPENSES	INCREASE (DECREASE) IN POLICY LIABILITIES	OTHERS
AIA	39,680	2,110	19,991	48,485	7,570	5,545
AMERICAN HOME	211,045	25,618	57,710	51,019	30,658	1,757
ATRADIUS CREDIT	824	639	3,362	-1,895	1,228	108
AXA CORPORATE	0	0	505	256	1,531	-181
AXIS SPECIALTY	0	0	0	0	0	0
COFACE	745	551	3,931	4,009	9,885	4,109
EULER HERMES AG	340	187	458	334	2,332	417

FEDERAL	9,364	96	9,454	8,824	14,546	5,154
FM INS	9	579	10,487	-6,800	70	362
GROUPAMA	104	0	379	348	1,013	60
LIBERTY MUTUAL	3,240	2,156	2,816	165	2,717	-742
LLOYD'S ASIA - AMLIN	0	0	0	68	487	0
LONPAC	14,884	3,101	3,681	2,909	-766	216
MAYBAN	25,756	1,530	4,995	7,833	13,425	-428
NIPPONKOA	8,565	490	3,639	1,477	-304	590
QBE	51,362	15,596	19,289	20,226	5,483	2,760
RSA INS	18,003	4,408	9,067	4,593	-2,162	1,700
TT CLUB	1,789	1,626	734	-115	-27	-3
UK CLUB 1	6,388	5,749	294	48	25	221
WING ON FIRE & MARINE 2	24	0	744	0	-789	4
XL INSURANCE	2	2	1,287	-464	451	18
ZIC	0	0	1,484	-657	431	0

REINSURERS

(\$'000)

LOCAL COMPANIES	GROSS CLAIMS	REINSURANCE RECOVERABLES	MANAGEMENT EXPENSES	DISTRIBUTION EXPENSES	INCREASE (DECREASE) IN POLICY LIABILITIES	OTHERS
ASEAN RE 2	20	13	107	0	3	-39
ASIA CAPITAL RE	2,775	59	3,012	10,090	27,462	623
PARIS RE ASIA	3,493	1,026	262	979	-420	687
RELIANCE NATIONAL ASIA RE 2	0	0	92	0	0	11
SCOR RE AP	4,096	618	342	1,947	463	66
SINGAPORE RE	21,945	4,668	3,299	10,307	487	-1,895

(\$'000)

FOREIGN COMPANIES	GROSS CLAIMS	REINSURANCE RECOVERABLES	MANAGEMENT EXPENSES	DISTRIBUTION EXPENSES	INCREASE (DECREASE) IN POLICY LIABILITIES	OTHERS
ALLIANZ SE	4,209	160	612	3,969	6,956	-3
ARAB INSURANCE	106	5	103	392	565	4
ASPEN INSURANCE	0	0	47	2	21	12
COLOGNE RE	117	0	1,487	9	-144	1,095
ENDURANCE SPECIALTY	0	0	0	0	0	17
EVEREST RE	1,455	0	69	1,638	-1,668	1,549
KOREAN RE	373	18	177	3,026	3,742	17
MILLI RE	0	0	0	0	0	0
mitsui sumitomo re	5,813	826	544	7,092	4,357	-67
MUNICH RE	15,983	0	3,093	10,093	4,214	-169
ODYSSEY AMERICA RE	2,714	0	126	1,574	-2,583	173
PARTNER RE	3,146	0	474	1,763	-6,046	1,185
R&V	2,419	0	95	832	-560	83
SCOR SWITZERLAND	983	0	71	37	-3,911	582
SIRIUS INTERNATIONAL	1,554	223	303	498	-4,508	863
SWISS RE	12,007	0	6,234	4,532	-15,445	5,014
TOA RE	8,307	0	607	5,632	-4,384	344
XL RE	474	0	371	629	-1,171	9

Notes:

1 Figures are in respect of Marine Mutual Insurer's accounting period ended 20 Feb 2008.

2 On run-off.

**TABLE G3 GENERAL INSURANCE: ASSETS AND LIABILITIES OF SINGAPORE INSURANCE FUNDS
FOR THE YEAR ENDED 31ST DECEMBER 2008 (PART I)**

DIRECT INSURERS

(\$'000)

LOCAL COMPANIES	LIABILITIES			
	PREMIUM LIABILITIES	CLAIMS LIABILITIES	REINSURANCE DEPOSITS	OTHERS
ACE INSURANCE	34,458	11,583	0	21,372
ALLIANZ SINGAPORE	19,229	41,414	7,512	16,738
AXA SINGAPORE	74,533	117,904	797	34,972
CHINA S	40,654	57,182	1,088	13,971
COSMIC 2	1	13,300	0	4,891
ECICS LTD	7,722	3,777	0	12,506
EQ INS	14,121	8,282	0	6,458
FIRST CAPITAL	32,295	73,013	19,145	44,410
HSBC INSURANCE	14,835	30,961	0	11,849
INDIA INTERNATIONAL	22,550	103,996	7,025	42,704
LIBERTY INSURANCE	40,032	47,656	370	36,501
LLOYD'S ASIA SCHEME	23,122	37,177	0	33,512
MITSUI SUMITOMO	24,648	56,065	5,114	30,195
MSIG	54,843	132,373	0	25,104
NTUC INCOME	186,690	350,375	2,734	32,222
OAC	20,928	17,048	6,181	18,188
OUI 2	0	0	0	8,952
PRUDENTIAL (S)			0	0
SAGI 2	5,687	13,356	1	3,773
SHC CAPITAL	8,433	19,464	20	9,967
SHENTON INS	5,277	4,101	0	1,722
SOMPO JAPAN (S)	5,493	8,077	0	6,007
STANDARD ASIA 1	0	1,244	0	8,142
TENET INS CO LTD	14,466	25,008	0	7,521
TOKIO MARINE INSURANCE	39,288	171,340	5,780	28,160
UOI	14,726	36,718	4,480	15,176

(\$'000)

FOREIGN COMPANIES	LIABILITIES			
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FOREIGN COMPANIES	PREMIUM LIABILITIES	CLAIMS LIABILITIES	REINSURANCE DEPOSITS	OTHERS
AIA	115,043	7,625	0	20,470
AMERICAN HOME	145,605	183,073	19,677	34,344
ATRADIUS CREDIT	1,319	1,155	0	4,820
AXA CORPORATE	645	886	0	30
AXIS SPECIALTY	0	0	0	199
COFACE	14,570	12,771	0	24,973
EULER HERMES AG	2,034	2,264	0	3,523
FEDERAL	23,564	79,712	0	32,757
FM INS	519	1,522	0	1,044
GROUPAMA	944	1,365	0	124
LIBERTY MUTUAL	6,554	5,218	0	2,971
LLOYD'S ASIA - AMLIN	338	149	0	0
LONPAC	6,857	23,580	1,391	7,875
MAYBAN	20,423	38,803	0	11,261
NIPPONKOA	6,453	10,056	0	11,948
QBE	41,207	72,497	0	26,444
RSA INS	17,409	24,928	2,382	15,574
TT CLUB	249	625	0	1,607
UK CLUB 1	0	2,349	0	47
WING ON FIRE & MARINE 2	0	1,078	0	271
XL INSURANCE	379	72	0	3,498
ZIC	299	132	0	7,382

REINSURERS

(\$'000)

LOCAL COMPANIES	LIABILITIES			
	PREMIUM LIABILITIES	CLAIMS LIABILITIES	REINSURANCE DEPOSITS	OTHERS
ASEAN RE 2	0	1,297	3	119
ASIA CAPITAL RE	23,049	20,866	0	2,923
PARIS RE ASIA	1,433	19,230	5,891	13,873
RELIANCE NATIONAL ASIA RE 2	0	0	0	133
SCOR RE AP	3,496	18,932	0	5,886
SINGAPORE RE	12,156	77,341	1,331	7,100

(\$'000)

FOREIGN COMPANIES	LIABILITIES			
	PREMIUM LIABILITIES	CLAIMS LIABILITIES	REINSURANCE DEPOSITS	OTHERS
ALLIANZ SE	5,739	29,709	1,200	3,348
ARAB INSURANCE	752	1,118	0	1,640
ASPEN INSURANCE	21	0	0	88
COLOGNE RE	1,515	22,794	0	2,160
ENDURANCE SPECIALTY	0	0	0	17
EVEREST RE	617	5,410	0	7,587
KOREAN RE	3,306	7,647	0	352
MILLI RE	0	0	0	-8
MITSUI SUMITOMO RE	6,752	11,986	0	296
MUNICH RE	16,052	65,235	0	1,843
ODYSSEY AMERICA RE	311	7,715	0	-1,044
PARTNER RE	1,070	13,425	0	3,365
R&V	1,149	4,677	0	1,720
SCOR SWITZERLAND	588	4,989	0	761
SIRIUS INTERNATIONAL	304	5,708	1	4,738
SWISS RE	16,330	90,793	0	10,497
TOA RE	4,710	19,088	0	857
XL RE	616	3,439	0	7,768

Notes:

1 Figures are in respect of Marine Mutual Insurer's accounting period ended 20 Feb 2008.

2 On run-off.

**TABLE G3 GENERAL INSURANCE: ASSETS AND LIABILITIES OF SINGAPORE INSURANCE FUNDS
FOR THE YEAR ENDED 31ST DECEMBER 2008 (PART II)**

DIRECT INSURERS

(\$'000)

LOCAL COMPANIES	ASSETS					
	EQUITY SECURITIES	DEBT SECURITIES	LAND AND BUILDINGS	LOANS	CASH AND DEPOSITS	OTHERS
ACE INSURANCE	0	70,664	0	0	8,471	33,374
ALLIANZ SINGAPORE	5,000	35,886	0	0	60,536	16,842
AXA SINGAPORE	17,886	172,868	37,190	42	76,821	39,422
CHINA S	6,877	69,362	32,170	0	71,508	6,142
COSMIC 2	4,091	0	27,000	148	16,809	797
ECICS LTD	2	27,557	0	0	12,631	2,308
EQ INS	1,109	501	0	0	26,915	8,332
FIRST CAPITAL	30,304	26,676	17,700	23,070	129,300	37,355
HSBC INSURANCE	0	34,702	0	0	36,715	13,879
INDIA INTERNATIONAL	33,789	34,244	17,700	17,773	243,146	17,089
LIBERTY INSURANCE	0	100,611	13,250	319	59,545	18,346
LLOYD'S ASIA SCHEME	2,538	0	0	0	55,621	25,537
MITSUMI SUMITOMO	2,278	101,640	5,700	0	61,477	31,966
MSIG	19,706	136,374	6,672	0	143,928	20,911
NTUC INCOME	20,757	949,309	0	1,551	64,569	30,741
OAC	2,874	48,579	0	6	20,549	10,238
OUI 2	34,199	28,216	34,000	0	11,159	158
PRUDENTIAL (S)	0	0	0	0	0	44
SAGI 2	10,634	16,602	0	0	10,763	1,590
SHC CAPITAL	2,350	5,915	0	0	37,843	6,306
SHENTON INS	0	5,420	0	0	12,290	381
SOMPO JAPAN (S)	0	35,094	0	0	40,732	2,798
STANDARD ASIA 1	0	7,213	0	0	2,972	2,459
TENET INS CO LTD	17,760	27,274	9,600	45	20,080	8,580

TOKIO MARINE INSURANCE	73,206	150,092	24,500	0	78,742	45,973
UOI	24,625	59,569	0	24	28,224	5,668

(\$'000)

FOREIGN COMPANIES	ASSETS					
	EQUITY SECURITIES	DEBT SECURITIES	LAND AND BUILDINGS	LOANS	CASH AND DEPOSITS	OTHERS
AIA	0	206,890	0	0	19,709	9,476
AMERICAN HOME	54,409	343,561	0	0	171,677	49,464
ATRADIUS CREDIT	0	7,869	0	0	3,388	4,464
AXA CORPORATE	0	0	0	0	5,072	807
AXIS SPECIALTY	0	2,908	0	0	725	3
COFACE	0	0	0	0	51,591	11,337
EULER HERMES AG	0	4,074	0	0	5,051	5,145
FEDERAL	0	143,460	0	47	77,800	10,423
FM INS	0	10,128	0	0	1,963	10,403
GROUPAMA	0	0	0	0	6,228	960
LIBERTY MUTUAL	0	10,524	0	0	12,560	4,953
LLOYD'S ASIA - AMLIN	0	0	0	0	0	596
LONPAC	5,023	2,633	3,564	392	43,104	6,380
MAYBAN	2,465	44,349	3,700	0	38,962	10,599
NIPPONKOA	139	0	0	0	68,645	1,436
QBE	14,900	147,828	0	0	24,458	32,980
RSA INS	0	36,403	0	0	46,996	13,487
TT CLUB	0	3,689	0	0	0	820
UK CLUB 1	0	0	0	0	2,797	1,266
WING ON FIRE & MARINE 2	0	0	0	0	9,735	136
XL INSURANCE	0	0	0	0	6,902	1,003
ZIC	0	0	0	0	7,992	4,638

REINSURERS

(\$'000)

LOCAL COMPANIES	ASSETS					
	EQUITY SECURITIES	DEBT SECURITIES	LAND AND BUILDINGS	LOANS	CASH AND DEPOSITS	OTHERS
ASEAN RE 2	0	5,184	0	0	897	61
ASIA CAPITAL RE	4,157	0	0	0	48,587	21,461
PARIS RE ASIA	0	77,636	0	24	1,682	2,689
RELIANCE NATIONAL ASIA RE 2	0	0	0	0	2,934	9
SCOR RE AP	0	23,778	0	0	6,586	16,963
SINGAPORE RE	11,859	109,599	0	0	21,878	8,241

(\$'000)

FOREIGN COMPANIES	ASSETS					
	EQUITY SECURITIES	DEBT SECURITIES	LAND AND BUILDINGS	LOANS	CASH AND DEPOSITS	OTHERS
ALLIANZ SE	0	0	0	0	57,644	4,814
ARAB INSURANCE	0	0	0	0	4,594	1,885
ASPEN INSURANCE	0	0	0	0	6,051	16
COLOGNE RE	0	51,261	0	0	2,831	1,070
ENDURANCE SPECIALTY	0	0	0	0	300	1
EVEREST RE	0	20,041	0	0	6,749	1,407
KOREAN RE	0	1,056	0	0	12,941	2,665
MILLI RE	0	0	0	0	1,014	5
MITSUI SUMITOMO RE	0	0	0	0	25,982	4,237
MUNICH RE	10,498	125,976	0	0	9,446	14,649
ODYSSEY AMERICA RE	702	0	0	0	13,071	568
PARTNER RE	0	47,365	0	0	4,298	2,051
R&V	0	2,072	0	0	11,071	1,668
SCOR SWITZERLAND	0	18,317	0	0	12,246	495
SIRIUS INTERNATIONAL	0	16,631	0	49	8,881	1,334
SWISS RE	3,373	69,280	0	0	105,304	22,298
TOA RE	0	47,196	0	0	1,559	1,269
XL RE	0	21,566	0	0	3,325	1,047

Notes:

1 Figures are in respect of Marine Mutual Insurer's accounting period ended 20 Feb 2008.

2 On run-off.

TABLE G4 GENERAL INSURANCE: PREMIUMS OF SINGAPORE INSURANCE FUNDS FOR THE YEAR ENDED 31ST DECEMBER 2008 (PART I)

DIRECT INSURERS

(\$'000)

LOCAL COMPANIES	GROSS PREMIUMS							
	CARGO	HULL & LIABILITY	FIRE	MOTOR	WORK INJURY COMPENSATION	PERSONAL ACCIDENT	HEALTH	MISCELLANEOUS
ACE INSURANCE	8,549	25	6,743	188	1,458	37,337	18,934	30,297
ALLIANZ SINGAPORE	2,689	61	15,880	21,298	8,952	812	355	23,792
AXA SINGAPORE	18,292	612	17,609	123,712	23,881	6,791	27,174	12,338
CHINA S	5,374	2,410	4,454	16,404	9,427	643	1,365	23,217
COSMIC 2	0	0	0	0	0	0	0	0
ECICS LTD	0	0	0	0	0	0	0	10,878
EQ INS	63	0	201	6,940	8,797	33	3,660	13,573
FIRST CAPITAL	7,603	45,356	32,730	13,134	23,675	274	707	54,351
HSBC INSURANCE	5,445	5,784	8,494	19,352	4,852	2,771	626	3,413
INDIA INTERNATIONAL	2,377	8,589	5,057	19,018	9,835	162	577	17,074
LIBERTY INSURANCE	7,021	23	6,363	31,957	15,278	2,861	7,056	28,661
LLOYD'S ASIA SCHEME	7,328	25,487	1,393	104	0	621	0	13,113
mitsui sumitomo	25,037	84	22,165	15,614	12,107	1,892	3,506	39,396
MSIG	11,498	271	31,432	39,851	22,106	23,409	12,130	18,933
NTUC INCOME	796	7,606	10,538	237,038	9,347	20,180	0	23,078
OAC	3,975	17	14,352	13,365	5,847	9,932	2,780	11,591
OUI 2	0	0	0	0	0	0	0	0
SAGI 2	0	48,272	0	348	3,615	751	0	6,329
SHC CAPITAL	1,265	15	575	10,254	5,847	261	271	15,050
SHENTON INS	0	0	0	0	0	0	24,523	0
SOMPO JAPAN (S)	9,551	0	5,808	1,242	3,272	885	1,075	5,178
STANDARD ASIA 1	0	8,696	0	0	0	0	0	0
TENET INS CO LTD	2,088	367	3,635	11,321	5,851	4,633	985	12,252
TOKIO MARINE INSURANCE	12,729	2,450	9,871	42,550	17,754	1,780	2,401	10,983
UOI	3,007	993	19,503	3,168	5,836	11,565	5,590	20,541

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	GROSS PREMIUMS							
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FOREIGN COMPANIES	CARGO	HULL & LIABILITY	FIRE	MOTOR	WORK INJURY COMPENSATION	PERSONAL ACCIDENT	HEALTH	MISCELLANEOUS
AIA	0	0	7,750	0	1,538	60,723	73,609	2,495
AMERICAN HOME	9,022	84	45,483	187,755	31,781	62,797	22,337	53,207
ATRADIUS CREDIT	0	0	0	0	0	0	0	10,984
AXA CORPORATE	724	665	0	0	0	0	0	0
AXIS SPECIALTY	0	0	0	0	0	0	0	0
COFACE	0	0	0	0	0	0	0	26,492
EULER HERMES AG	0	0	0	0	0	0	0	7,433
FEDERAL	8,242	0	8,485	211	1,192	10,553	0	29,544
FM INS	0	0	5,088	0	0	0	0	0
GROUPAMA	103	2,412	0	0	0	0	0	0
LIBERTY MUTUAL	1,344	1,015	0	0	0	0	0	9,161
LLOYD'S ASIA - AMLIN	270	394	0	0	0	0	0	0
LONPAC	620	0	1,210	8,544	4,899	1,170	0	8,397
MAYBAN	2,677	0	5,705	22,044	11,795	452	209	9,785
NIPPONKOA	4,326	0	3,019	4,331	1,640	1,401	1,259	2,077
QBE	15,478	31,418	8,013	5,480	12,391	3,606	12,602	51,394
RSA INS	3,995	3,064	7,156	10,410	5,270	2,499	6,595	15,624
TT CLUB	0	3,490	0	0	0	0	0	0
UK CLUB 1	0	5,666	0	0	0	0	0	0
WING ON FIRE & MARINE 2	0	0	0	0	0	0	0	0
XL INSURANCE	0	0	1,975	0	0	0	0	2,009
ZIC	0	0	1,874	0	245	0	0	5,270

REINSURERS

(\$'000)

LOCAL COMPANIES	GROSS PREMIUMS							
	CARGO	HULL & LIABILITY	FIRE	MOTOR	WORK INJURY COMPENSATION	PERSONAL ACCIDENT	HEALTH	MISCELLANEOUS
ASEAN RE 2	0	0	4	0	0	0	0	0
ASIA CAPITAL RE	750	9,884	11,206	5,949	47	287	0	14,326
PARIS RE ASIA	206	40	1,107	283	0	0	0	661
RELIANCE NATIONAL ASIA RE 2	0	0	0	0	0	0	0	0
SCOR RE AP	458	1,329	7,044	890	0	0	0	4,296

SINGAPORE RE	3,020	4,392	11,164	8,614	4,542	6,642	828	15,303
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FOREIGN COMPANIES	GROSS PREMIUMS							
	CARGO	HULL & LIABILITY	FIRE	MOTOR	WORK INJURY COMPENSATION	PERSONAL ACCIDENT	HEALTH	MISCELLANEOUS
ALLIANZ SE	448	267	5,478	622	824	322	0	8,928
ARAB INSURANCE	6	0	28	0	0	0	0	1,332
ASPEN INSURANCE	0	0	47	0	0	0	0	0
COLOGNE RE	2	-2	201	0	791	1	0	639
ENDURANCE SPECIALTY	0	0	0	0	0	0	0	0
EVEREST RE	205	46	1,602	0	202	39	0	1,141
KOREAN RE	347	1,713	5,232	197	179	62	0	2,197
MILLI RE	0	0	0	0	0	0	0	0
MITSUI SUMITOMO RE	676	5,883	6,113	370	63	4	0	4,610
MUNICH RE	7,259	1,298	6,908	3,873	2,766	239	0	27,760
ODYSSEY AMERICA RE	34	333	2,071	179	0	0	0	140
PARTNER RE	-136	721	1,511	129	0	807	0	1,119
R&V	33	175	901	0	0	0	0	1,843
SCOR SWITZERLAND	0	0	451	-17	0	0	0	98
SIRIUS INTERNATIONAL	152	116	1,496	0	0	8	0	133
SWISS RE	3,646	3,973	10,487	7,481	0	0	0	10,876
TOA RE	2,079	1,950	5,048	276	178	256	0	4,759
XL RE	17	13	1,785	813	0	0	0	34

Notes:

1 Figures are in respect of Marine Mutual Insurer's accounting period ended 20 Feb 2008.

2 On run-off.

TABLE G4 GENERAL INSURANCE: PREMIUMS OF SINGAPORE INSURANCE FUNDS FOR THE YEAR ENDED 31ST DECEMBER 2008 (PART II)

DIRECT INSURERS

(\$'000)

LOCAL COMPANIES	REINSURANCE CEDED IN SINGAPORE							
	CARGO	HULL & LIABILITY	FIRE	MOTOR	WORK INJURY COMPENSATION	PERSONAL ACCIDENT	HEALTH	MISCELLANEOUS
ACE INSURANCE	378	0	26	0	17	0	0	2,570
ALLIANZ SINGAPORE	176	8	2,441	1,035	1,395	69	0	4,426
AXA SINGAPORE	2,059	2	676	130	20	1	3	1,279
CHINA S	1,858	354	1,649	1,299	2,197	96	664	2,700
COSMIC 2	0	0	0	0	0	0	0	0
ECICS LTD	0	0	0	0	0	0	0	42
EQ INS	20	0	83	293	681	11	0	4,746
FIRST CAPITAL	1,144	13,027	7,908	656	1,985	40	114	13,815
HSBC INSURANCE	2,309	1,834	3,164	0	261	2	0	712
INDIA INTERNATIONAL	391	1,244	1,919	1,555	812	18	43	4,777
LIBERTY INSURANCE	2,029	14	3,167	1,489	814	68	2,108	12,995
LLOYD'S ASIA SCHEME	8	1,181	5	5	0	2	0	1
MITSUI SUMITOMO	1,442	2	8,054	3,254	2,574	539	557	12,985
MSIG	1,304	12	7,867	1,369	1,392	5,928	11	5,115
NTUC INCOME	418	6,807	3,331	2,603	1,536	153	0	5,065
OAC	1,925	12	7,583	8,695	1,139	1,032	70	5,946
OUI 2	0	0	0	0	0	0	0	0
SAGI 2	0	1,012	0	0	3,615	0	0	2,284
SHC CAPITAL	732	7	388	4,634	2,791	157	173	9,009
SHENTON INS	0	0	0	0	0	0	0	0
SOMPO JAPAN (S)	2,158	0	3,764	156	615	301	81	1,897
STANDARD ASIA 1	0	0	0	0	0	0	0	0
TENET INS CO LTD	622	118	1,556	846	458	1,294	340	1,114
TOKIO MARINE INSURANCE	2,656	1,549	3,879	907	1,001	206	776	3,683
UOI	924	646	8,345	1,731	3,119	4,702	352	12,408

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	REINSURANCE CEDED IN SINGAPORE							
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SINGAPORE RE	548	1,327	4,590	2,347	748	655	134	4,723
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FOREIGN COMPANIES	REINSURANCE CEDED IN SINGAPORE							
	CARGO	HULL & LIABILITY	FIRE	MOTOR	WORK INJURY COMPENSATION	PERSONAL ACCIDENT	HEALTH	MISCELLANEOUS
ALLIANZ SE	0	0	0	0	0	0	0	153
ARAB INSURANCE	0	0	0	0	0	0	0	0
ASPEN INSURANCE	0	0	0	0	0	0	0	0
COLOGNE RE	0	0	0	0	0	0	0	0
ENDURANCE SPECIALTY	0	0	0	0	0	0	0	0
EVEREST RE	0	0	0	0	0	0	0	0
KOREAN RE	0	0	0	0	0	0	0	0
MILLI RE	0	0	0	0	0	0	0	0
MITSUI SUMITOMO RE	0	0	0	0	0	0	0	0
MUNICH RE	0	0	0	0	0	0	0	0
ODYSSEY AMERICA RE	0	0	0	0	0	0	0	0
PARTNER RE	0	0	0	0	0	0	0	0
R&V	0	0	0	0	0	0	0	0
SCOR SWITZERLAND	0	0	0	0	0	0	0	0
SIRIUS INTERNATIONAL	0	0	0	0	0	0	0	0
SWISS RE	265	743	2,237	1,562	0	0	0	1,548
TOA RE	0	0	0	0	0	0	0	0
XL RE	0	0	0	0	0	0	0	0

Notes:

1 Figures are in respect of Marine Mutual Insurer's accounting period ended 20 Feb 2008.

2 On run-off.

TABLE G4 GENERAL INSURANCE: PREMIUMS OF SINGAPORE INSURANCE FUNDS FOR THE YEAR ENDED 31ST DECEMBER 2008 (PART III)

DIRECT INSURERS

(\$'000)

LOCAL COMPANIES	REINSURANCE CEDED OUTSIDE SINGAPORE							
	CARGO	HULL & LIABILITY	FIRE	MOTOR	WORK INJURY COMPENSATION	PERSONAL ACCIDENT	HEALTH	MISCELLANEOUS
ACE INSURANCE	3,025	5	6,569	188	1,252	23,747	12,562	16,879
ALLIANZ SINGAPORE	2,003	44	12,668	0	0	0	0	10,871
AXA SINGAPORE	4,342	595	5,350	798	80	395	61	1,182
CHINA S	536	267	1,045	4	864	53	0	1,404
COSMIC 2	0	0	0	0	0	0	0	0
ECICS LTD	0	0	0	0	0	0	0	6,158
EQ INS	11	0	42	181	228	6	0	2,416
FIRST CAPITAL	3,539	21,788	19,407	252	3,389	55	197	27,843
HSBC INSURANCE	609	2,264	2,198	620	147	234	27	1,167
INDIA INTERNATIONAL	1,240	5,133	2,500	876	199	60	53	5,883
LIBERTY INSURANCE	87	0	385	151	65	295	0	492
LLOYD'S ASIA SCHEME	606	2,587	345	7	0	80	0	2,125
MITSUI SUMITOMO	2,560	77	11,344	124	2,888	966	1,808	24,666
MSIG	533	7	4,408	107	58	167	394	405
NTUC INCOME	101	501	826	501	16	434	0	525
OAC	475	2	1,705	1,088	609	377	0	972
OUI 2	0	0	0	0	0	0	0	0
SAGI 2	0	42,499	0	0	0	150	0	168
SHC CAPITAL	10	0	5	309	150	2	2	144
SHENTON INS	0	0	0	0	0	0	35	0
SOMPO JAPAN (S)	989	0	887	0	33	0	0	1,712
STANDARD ASIA 1	0	7,919	0	0	0	0	0	0
TENET INS CO LTD	0	0	0	0	0	413	0	18
TOKIO MARINE INSURANCE	2,297	472	3,832	701	653	500	111	1,736
UOI	745	196	3,283	77	309	4,773	2,650	5,402

(\$'000)

FOREIGN COMPANIES	REINSURANCE CEDED OUTSIDE SINGAPORE							
	CARGO	HULL & LIABILITY	FIRE	MOTOR	WORK INJURY COMPENSATION	PERSONAL ACCIDENT	HEALTH	MISCELLANEOUS
AIA	0	0	0	0	0	77	0	0

AMERICAN HOME	4,840	67	26,275	7,855	391	7,698	885	17,389
ATRADIUS CREDIT	0	0	0	0	0	0	0	8,676
AXA CORPORATE	0	0	0	0	0	0	0	0
AXIS SPECIALTY	0	0	0	0	0	0	0	0
COFACE	0	0	0	0	0	0	0	976
EULER HERMES AG	0	0	0	0	0	0	0	4,088
FEDERAL	151	0	290	0	0	369	0	2,873
FM INS	0	0	3,798	0	0	0	0	0
GROUPAMA	6	154	0	0	0	0	0	0
LIBERTY MUTUAL	780	406	0	0	0	0	0	3,351
LLOYD'S ASIA - AMLIN	0	0	0	0	0	0	0	0
LONPAC	127	0	375	2,138	106	77	0	1,429
MAYBAN	183	0	368	93	52	22	0	473
NIPPONKOA	0	0	4	0	1	0	1	35
QBE	2,269	3,974	1,783	255	990	157	0	25,436
RSA INS	1,419	2,688	2,039	201	632	523	3,866	8,750
TT CLUB	0	2,829	0	0	0	0	0	0
UK CLUB 1	0	4,631	0	0	0	0	0	0
WING ON FIRE & MARINE 2	0	0	0	0	0	0	0	0
XL INSURANCE	0	0	1,863	0	0	0	0	1,875
ZIC	0	0	1,844	0	245	0	0	5,262

REINSURERS

(\$'000)

LOCAL COMPANIES	REINSURANCE CEDED OUTSIDE SINGAPORE							
	CARGO	HULL & LIABILITY	FIRE	MOTOR	WORK INJURY COMPENSATION	PERSONAL ACCIDENT	HEALTH	MISCELLANEOUS
ASEAN RE 2	0	0	2	0	0	0	0	0
ASIA CAPITAL RE	2	9	1	0	0	0	0	15
PARIS RE ASIA	0	0	196	0	0	0	0	-7
RELIANCE NATIONAL ASIA RE 2	0	0	0	0	0	0	0	0
SCOR RE AP	156	636	2,322	448	0	0	0	1,789
SINGAPORE RE	184	736	1,890	848	265	170	57	2,248

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	REINSURANCE CEDED OUTSIDE SINGAPORE
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FOREIGN COMPANIES	CARGO	HULL & LIABILITY	FIRE	MOTOR	WORK INJURY COMPENSATION	PERSONAL ACCIDENT	HEALTH	MISCELLANEOUS
ALLIANZ SE	0	0	146	0	0	0	0	2,898
ARAB INSURANCE	0	0	5	0	0	0	0	49
ASPEN INSURANCE	0	0	22	0	0	0	0	0
COLOGNE RE	0	0	0	0	0	0	0	0
ENDURANCE SPECIALTY	0	0	0	0	0	0	0	0
EVEREST RE	0	0	0	0	0	0	0	0
KOREAN RE	0	0	890	0	0	0	0	0
MILLI RE	0	0	0	0	0	0	0	0
MITSUI SUMITOMO RE	6	296	243	41	0	0	0	109
MUNICH RE	0	0	0	0	0	0	0	0
ODYSSEY AMERICA RE	0	0	0	0	0	0	0	0
PARTNER RE	0	0	0	0	0	0	0	0
R&V	0	0	0	0	0	0	0	0
SCOR SWITZERLAND	0	0	0	0	0	0	0	0
SIRIUS INTERNATIONAL	0	12	75	0	0	0	0	29
SWISS RE	110	6	292	26	0	0	0	478
TOA RE	0	0	193	11	7	0	0	191
XL RE	0	0	0	0	0	0	0	0

Notes:

1 Figures are in respect of Marine Mutual Insurer's accounting period ended 20 Feb 2008.

2 On run-off.

TABLE G4 GENERAL INSURANCE: PREMIUMS OF SINGAPORE INSURANCE FUNDS FOR THE YEAR ENDED 31ST DECEMBER 2008 (PART IV)

DIRECT INSURERS

(\$'000)

LOCAL COMPANIES	NET PREMIUMS							
	CARGO	HULL & LIABILITY	FIRE	MOTOR	WORK INJURY COMPENSATION	PERSONAL ACCIDENT	HEALTH	MISCELLANEOUS
ACE INSURANCE	5,146	20	148	0	188	13,590	6,371	10,847
ALLIANZ SINGAPORE	509	10	770	20,263	7,557	744	355	8,495
AXA SINGAPORE	11,891	15	11,582	122,784	23,782	6,395	27,110	9,878
CHINA S	2,980	1,789	1,761	15,101	6,366	495	701	19,112
COSMIC 2	0	0	0	0	0	0	0	0
ECICS LTD	0	0	0	0	0	0	0	4,678
EQ INS	31	0	76	6,466	7,888	16	3,660	6,411
FIRST CAPITAL	2,920	10,540	5,416	12,226	18,301	179	397	12,694
HSBC INSURANCE	2,527	1,686	3,132	18,732	4,444	2,535	599	1,533
INDIA INTERNATIONAL	746	2,212	638	16,587	8,825	83	481	6,414
LIBERTY INSURANCE	4,905	10	2,811	30,317	14,400	2,497	4,948	15,174
LLOYD'S ASIA SCHEME	6,714	21,719	1,043	93	0	539	0	10,988
mitsui SUMITOMO	21,035	5	2,768	12,237	6,645	388	1,141	1,745
MSIG	9,661	252	19,156	38,376	20,656	17,315	11,725	13,413
NTUC INCOME	277	298	6,381	233,934	7,795	19,593	0	17,488
OAC	1,575	3	5,064	3,582	4,099	8,523	2,711	4,672
OUI 2	0	0	0	0	0	0	0	0
SAGI 2	0	4,761	0	348	0	601	0	3,877
SHC CAPITAL	523	8	182	5,311	2,906	101	96	5,897
SHENTON INS	0	0	0	0	0	0	24,488	0
SOMPO JAPAN (S)	6,405	0	1,157	1,085	2,625	584	994	1,569
STANDARD ASIA 1	0	777	0	0	0	0	0	0
TENET INS CO LTD	1,466	249	2,079	10,475	5,393	2,925	646	11,121
TOKIO MARINE INSURANCE	7,776	429	2,160	40,942	16,100	1,075	1,514	5,563
UOI	1,338	151	7,875	1,360	2,408	2,089	2,588	2,732

(\$'000)

FOREIGN COMPANIES	NET PREMIUMS							
	CARGO	HULL & LIABILITY	FIRE	MOTOR	WORK INJURY COMPENSATION	PERSONAL ACCIDENT	HEALTH	MISCELLANEOUS
AIA	0	0	6,287	0	1,481	58,211	69,937	2,291

AMERICAN HOME	4,168	17	15,721	179,899	27,803	55,092	21,452	33,205
ATRADIUS CREDIT	0	0	0	0	0	0	0	2,308
AXA CORPORATE	724	665	0	0	0	0	0	0
AXIS SPECIALTY	0	0	0	0	0	0	0	0
COFACE	0	0	0	0	0	0	0	25,516
EULER HERMES AG	0	0	0	0	0	0	0	3,345
FEDERAL	8,024	0	7,588	211	1,191	10,184	0	26,473
FM INS	0	0	1,289	0	0	0	0	0
GROUPAMA	96	2,258	0	0	0	0	0	0
LIBERTY MUTUAL	486	608	0	0	0	0	0	5,804
LLOYD'S ASIA - AMLIN	270	394	0	0	0	0	0	0
LONPAC	460	0	678	6,174	4,480	1,061	0	3,770
MAYBAN	1,843	0	3,731	21,592	11,387	401	209	6,749
NIPPONKOA	4,155	0	2,606	4,197	1,438	1,215	1,135	1,703
QBE	12,764	25,094	6,055	5,225	11,401	3,449	12,602	20,648
RSA INS	2,568	377	4,811	10,203	4,455	1,970	2,336	6,309
TT CLUB	0	661	0	0	0	0	0	0
UK CLUB 1	0	1,035	0	0	0	0	0	0
WING ON FIRE & MARINE 2	0	0	0	0	0	0	0	0
XL INSURANCE	0	0	112	0	0	0	0	135
ZIC	0	0	29	0	0	0	0	8

REINSURERS

(\$'000)

LOCAL COMPANIES	NET PREMIUMS							
	CARGO	HULL & LIABILITY	FIRE	MOTOR	WORK INJURY COMPENSATION	PERSONAL ACCIDENT	HEALTH	MISCELLANEOUS
ASEAN RE 2	0	0	1	0	0	0	0	0
ASIA CAPITAL RE	705	9,122	10,053	5,667	46	274	0	13,440
PARIS RE ASIA	206	40	911	283	0	0	0	667
RELIANCE NATIONAL ASIA RE 2	0	0	0	0	0	0	0	0
SCOR RE AP	302	694	4,722	443	0	0	0	2,507
SINGAPORE RE	2,288	2,329	4,684	5,418	3,529	5,818	638	8,332

(\$'000)

	NET PREMIUMS							
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FOREIGN COMPANIES	CARGO	HULL & LIABILITY	FIRE	MOTOR	WORK INJURY COMPENSATION	PERSONAL ACCIDENT	HEALTH	MISCELLANEOUS
ALLIANZ SE	448	267	5,332	622	824	322	0	5,878
ARAB INSURANCE	6	0	23	0	0	0	0	1,283
ASPEN INSURANCE	0	0	25	0	0	0	0	0
COLOGNE RE	2	-2	201	0	791	1	0	639
ENDURANCE SPECIALTY	0	0	0	0	0	0	0	0
EVEREST RE	205	46	1,602	0	202	39	0	1,141
KOREAN RE	347	1,713	4,342	197	179	62	0	2,197
MILLI RE	0	0	0	0	0	0	0	0
MITSUI SUMITOMO RE	670	5,587	5,871	330	63	4	0	4,502
MUNICH RE	7,259	1,298	6,908	3,873	2,766	239	0	27,760
ODYSSEY AMERICA RE	34	333	2,071	179	0	0	0	140
PARTNER RE	-136	721	1,511	129	0	807	0	1,119
R&V	33	175	901	0	0	0	0	1,843
SCOR SWITZERLAND	0	0	451	-17	0	0	0	98
SIRIUS INTERNATIONAL	152	104	1,421	0	0	8	0	104
SWISS RE	3,272	3,223	7,958	5,894	0	0	0	8,850
TOA RE	2,079	1,950	4,856	265	171	256	0	4,568
XL RE	17	13	1,785	813	0	0	0	34

Notes:

1 Figures are in respect of Marine Mutual Insurer's accounting period ended 20 Feb 2008.

2 On run-off.

TABLE G4 GENERAL INSURANCE: PREMIUMS OF SINGAPORE INSURANCE FUNDS FOR THE YEAR ENDED 31ST DECEMBER 2008 (PART V)

DIRECT INSURERS

(\$'000)

LOCAL COMPANIES	CHANGE IN PREMIUM LIABILITIES	EARNED PREMIUMS
ACE INSURANCE	3,664	32,646
ALLIANZ SINGAPORE	270	38,432
AXA SINGAPORE	15,886	197,549
CHINA S	1,077	47,228
COSMIC 2	0	1
ECICS LTD	909	3,769
EQ INS	11,250	13,297
FIRST CAPITAL	4,218	58,456
HSBC INSURANCE	2,499	32,689
INDIA INTERNATIONAL	6,110	29,874
LIBERTY INSURANCE	8,947	66,115
LLOYD'S ASIA SCHEME	9,226	31,870
MITSUI SUMITOMO	3,031	42,933
MSIG	7,376	123,177
NTUC INCOME	45,568	240,196
OAC	3,522	26,706
OUI 2	0	0
SAGI 2	-12	9,598
SHC CAPITAL	-740	15,764
SHENTON INS	-103	24,592
SOMPO JAPAN (S)	1,251	13,168
STANDARD ASIA 1	0	777
TENET INS CO LTD	3,067	31,287
TOKIO MARINE INSURANCE	-8,095	83,654
UOI	3,490	17,051

(\$'000)

FOREIGN COMPANIES	CHANGE IN PREMIUM LIABILITIES	EARNED PREMIUMS
AIA	7,239	130,968
AMERICAN HOME	25,487	311,870
ATRADIUS CREDIT	285	2,023
AXA CORPORATE	645	744
AXIS SPECIALTY	0	0
COFACE	5,516	20,000
EULER HERMES AG	1,281	2,064
FEDERAL	2,302	51,368
FM INS	-377	1,666
GROUPAMA	67	2,287

LIBERTY MUTUAL	3,405	3,494
LLOYD'S ASIA - AMLIN	338	327
LONPAC	-5,045	21,668
MAYBAN	1,301	44,612
NIPPONKOA	641	15,809
QBE	3,662	93,578
RSA INS	2,446	30,582
TT CLUB	-59	720
UK CLUB 1	0	1,035
WING ON FIRE & MARINE 2	0	0
XL INSURANCE	379	-132
ZIC	299	-262

REINSURERS

(\$'000)

LOCAL COMPANIES	CHANGE IN PREMIUM LIABILITIES	EARNED PREMIUMS
ASEAN RE 2	0	1
ASIA CAPITAL RE	11,077	28,231
PARIS RE ASIA	-291	2,400
RELIANCE NATIONAL ASIA RE 2	0	0
SCOR RE AP	-167	8,834
SINGAPORE RE	407	32,628

(\$'000)

FOREIGN COMPANIES	CHANGE IN PREMIUM LIABILITIES	EARNED PREMIUMS
ALLIANZ SE	-1,534	15,227
ARAB INSURANCE	346	966
ASPEN INSURANCE	21	3
COLOGNE RE	526	1,107
ENDURANCE SPECIALTY	0	0
EVEREST RE	-503	3,738
KOREAN RE	996	8,042
MILLI RE	0	0
MITSUI SUMITOMO RE	657	16,369
MUNICH RE	2,582	47,521
ODYSSEY AMERICA RE	-139	2,897
PARTNER RE	-475	4,626
R&V	-118	3,069
SCOR SWITZERLAND	-55	586
SIRIUS INTERNATIONAL	-190	1,979
SWISS RE	-260	29,457
TOA RE	-2,019	16,164

XL RE	281	2,380
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Notes:

1 Figures are in respect of Marine Mutual Insurer's accounting period ended 20 Feb 2008.

2 On run-off.

TABLE G5 GENERAL INSURANCE: OPERATING RESULTS OF SINGAPORE INSURANCE FUNDS FOR THE YEAR ENDED 31ST DECEMBER 2008 (PART I)

DIRECT INSURERS

(\$'000)

LOCAL COMPANIES	EARNED PREMIUMS	NET CLAIMS INCURRED	MANAGEMENT EXPENSES	DISTRIBUTION EXPENSES	UNDERWRITING PROFIT (LOSS)	NET INVESTMENT INCOME	OPERATING PROFIT (LOSS)
ACE INSURANCE	32,646	4,808	19,267	-155	8,726	2,355	11,081
ALLIANZ SINGAPORE	38,432	41,291	6,501	5,569	-14,929	856	-14,073
AXA SINGAPORE	197,549	120,584	24,144	42,289	10,532	-7,631	2,901
CHINA S	47,228	23,779	8,733	7,332	7,383	-12,756	-5,373
COSMIC 2	1	809	923	0	-1,731	-5,502	-7,233
ECICS LTD	3,769	-1,109	2,625	-1,122	3,376	-646	2,730
EQ INS	13,297	9,036	2,907	3,166	-1,811	66	-1,745
FIRST CAPITAL	58,456	43,481	4,536	-6,550	16,989	1,407	18,396
HSBC INSURANCE	32,689	15,655	8,286	3,403	5,344	223	5,567
INDIA INTERNATIONAL	29,874	18,410	3,647	1,015	6,802	-34,017	-27,215
LIBERTY INSURANCE	66,115	34,804	8,742	9,899	12,670	1,707	14,377
LLOYD'S ASIA SCHEME	32,196	22,224	7,397	8,307	-5,732	800	-4,933
MITSUI SUMITOMO	42,933	20,953	16,881	-4,928	10,028	-2,873	7,154
MSIG	123,177	51,231	30,875	25,741	15,330	-29,983	-14,653
NTUC INCOME	240,196	227,613	37,794	30,512	-55,724	47,280	-8,444
OAC	26,706	12,208	7,400	1,967	5,131	904	6,035
OUI 2	0	0	470	0	-470	-28,386	-28,856
SAGI 2	9,598	5,122	589	-1,174	5,061	-10,533	-5,472
SHC CAPITAL	15,764	7,868	5,371	994	1,530	-2,468	-938
SHENTON INS	24,592	22,844	2,234	230	-716	386	-330
SOMPO JAPAN (S)	13,168	7,003	4,839	-1,372	2,698	1,148	3,846
STANDARD ASIA 1	777	218	1,054	32	-527	879	352
TENET INS CO LTD	31,287	19,064	6,103	8,797	-2,677	-11,169	-13,846
TOKIO MARINE INSURANCE	83,654	84,358	13,721	7,328	-21,752	-42,995	-64,747
UOI	17,051	3,553	5,914	-6,016	13,600	-14,062	-462

(\$'000)

FOREIGN COMPANIES	EARNED PREMIUMS	NET CLAIMS INCURRED	MANAGEMENT EXPENSES	DISTRIBUTION EXPENSES	UNDERWRITING PROFIT (LOSS)	NET INVESTMENT INCOME	OPERATING PROFIT (LOSS)
AIA	130,968	37,902	19,991	48,485	24,590	4,926	29,516
AMERICAN HOME	311,870	190,599	57,710	51,019	12,542	-12,344	198
ATRADIUS CREDIT	2,023	1,128	3,362	-1,895	-571	121	-450
AXA CORPORATE	744	886	505	256	-904	28	-876
AXIS SPECIALTY	0	0	0	0	0	12	12
COFACE	20,000	4,564	3,931	4,009	7,496	410	7,906
EULER HERMES AG	2,064	1,204	458	334	68	106	174
FEDERAL	51,368	21,511	9,454	8,824	11,579	7,738	19,316
FM INS	1,666	-123	10,487	-6,800	-1,898	326	-1,572
GROUPAMA	2,287	1,050	379	348	510	191	701
LIBERTY MUTUAL	3,494	397	2,816	165	116	525	641
LONPAC	21,668	16,062	3,681	2,909	-984	-439	-1,423
MAYBAN	44,612	36,350	4,995	7,833	-4,565	1,301	-3,265
NIPPONKOA	15,809	7,130	3,639	1,477	3,563	733	4,296
QBE	93,578	37,587	19,289	20,226	16,476	-7,553	8,923
RSA INS	30,582	8,987	9,067	4,593	7,934	1,150	9,084
TT CLUB	720	195	734	-115	-94	63	-31
UK CLUB 1	1,035	663	294	48	31	5	36
WING ON FIRE & MARINE 2	0	-766	744	0	22	-148	-126
XL INSURANCE	-132	72	1,287	-464	-1,026	0	-1,026
ZIC	-262	132	1,484	-657	-1,221	38	-1,183

REINSURERS

(\$'000)

LOCAL COMPANIES	EARNED PREMIUMS	NET CLAIMS INCURRED	MANAGEMENT EXPENSES	DISTRIBUTION EXPENSES	UNDERWRITING PROFIT (LOSS)	NET INVESTMENT INCOME	OPERATING PROFIT (LOSS)
ASEAN RE 2	1	10	107	0	-116	345	229
ASIA CAPITAL RE	28,231	19,101	3,012	10,090	-3,972	753	-3,219
PARIS RE ASIA	2,400	2,338	262	979	-1,180	5,408	4,228
RELIANCE NATIONAL ASIA RE 2	0	0	92	0	-92	20	-71
SCOR RE AP	8,834	4,108	342	1,947	2,437	680	3,117

SINGAPORE RE	32,628	17,356	3,299	10,307	1,666	-8,932	-7,266
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FOREIGN COMPANIES	EARNED PREMIUMS	NET CLAIMS INCURRED	MANAGEMENT EXPENSES	DISTRIBUTION EXPENSES	UNDERWRITING PROFIT (LOSS)	NET INVESTMENT INCOME	OPERATING PROFIT (LOSS)
ALLIANZ SE	15,227	12,538	612	3,969	-1,892	646	-1,247
ARAB INSURANCE	966	320	103	392	151	160	311
ASPEN INSURANCE	3	0	47	2	-46	15	-30
COLOGNE RE	1,107	-553	1,487	9	163	2,169	2,333
ENDURANCE SPECIALTY	0	0	0	0	0	1	1
EVEREST RE	3,738	291	69	1,638	1,739	1,308	3,047
KOREAN RE	8,042	3,101	177	3,026	1,738	194	1,931
MILLI RE	0	0	0	0	0	27	27
MITSUI SUMITOMO RE	16,369	8,687	544	7,092	46	-43	3
MUNICH RE	47,521	17,615	3,093	10,093	16,720	-9,527	7,193
ODYSSEY AMERICA RE	2,897	270	126	1,574	927	-575	352
PARTNER RE	4,626	-2,425	474	1,763	4,814	1,868	6,682
R&V	3,069	1,977	95	832	164	321	485
SCOR SWITZERLAND	586	-2,874	71	37	3,352	575	3,926
SIRIUS INTERNATIONAL	1,979	-2,987	303	498	4,165	917	5,082
SWISS RE	29,457	-3,178	6,234	4,532	21,870	-1,498	20,372
TOA RE	16,164	5,942	607	5,632	3,983	1,051	5,034
XL RE	2,380	-978	371	629	2,359	641	2,999

Notes:

1 Figures are in respect of Marine Mutual Insurer's accounting period ended 20 Feb 2008.

2 On run-off.

**TABLE G5 GENERAL INSURANCE: OPERATING RESULTS OF SINGAPORE INSURANCE FUNDS FOR THE YEAR ENDED 31ST
DECEMBER 2008 (PART II)**

DIRECT INSURERS

LOCAL COMPANIES	% OF EARNED PREMIUMS			
	NET CLAIMS INCURRED	MANAGEMENT EXPENSES	DISTRIBUTION EXPENSES	UNDERWRITING PROFIT (LOSS)
ACE INSURANCE	14.7	59.0	-0.5	26.7
ALLIANZ SINGAPORE	107.4	16.9	14.5	-38.8
AXA SINGAPORE	61.0	12.2	21.4	5.3
CHINA S	50.4	18.5	15.5	15.6
COSMIC 2	95,685.3	109,251.2	6.3	-204,842.8
ECICS LTD	-29.4	69.6	-29.8	89.6
EQ INS	68.0	21.9	23.8	-13.6
FIRST CAPITAL	74.4	7.8	-11.2	29.1
HSBC INSURANCE	47.9	25.3	10.4	16.3
INDIA INTERNATIONAL	61.6	12.2	3.4	22.8
LIBERTY INSURANCE	52.6	13.2	15.0	19.2
LLOYD'S ASIA SCHEME	69.0	23.0	25.8	-17.8
MITSUI SUMITOMO	48.8	39.3	-11.5	23.4
MSIG	41.6	25.1	20.9	12.4
NTUC INCOME	94.8	15.7	12.7	-23.2
OAC	45.7	27.7	7.4	19.2
OUI 2	0.0	0.0	0.0	0.0
SAGI 2	53.4	6.1	-12.2	52.7
SHC CAPITAL	49.9	34.1	6.3	9.7
SHENTON INS	92.9	9.1	0.9	-2.9
SOMPO JAPAN (S)	53.2	36.8	-10.4	20.5
STANDARD ASIA 1	28.1	135.7	4.1	-67.9
TENET INS CO LTD	60.9	19.5	28.1	-8.6
TOKIO MARINE INSURANCE	100.8	16.4	8.8	-26.0

UOI	20.8	34.7	-35.3	79.8
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FOREIGN COMPANIES	% OF EARNED PREMIUMS			
	NET CLAIMS INCURRED	MANAGEMENT EXPENSES	DISTRIBUTION EXPENSES	UNDERWRITING PROFIT (LOSS)
AIA	28.9	15.3	37.0	18.8
AMERICAN HOME	61.1	18.5	16.4	4.0
ATRADIUS CREDIT	55.7	166.2	-93.7	-28.2
AXA CORPORATE	119.1	67.9	34.5	-121.5
AXIS SPECIALTY	0.0	0.0	0.0	0.0
COFACE	22.8	19.7	20.0	37.5
EULER HERMES AG	58.3	22.2	16.2	3.3
FEDERAL	41.9	18.4	17.2	22.5
FM INS	-7.4	629.4	-408.1	-113.9
GROUPAMA	45.9	16.6	15.2	22.3
LIBERTY MUTUAL	11.3	80.6	4.7	3.3
LONPAC	74.1	17.0	13.4	-4.5
MAYBAN	81.5	11.2	17.6	-10.2
NIPPONKOA	45.1	23.0	9.3	22.5
QBE	40.2	20.6	21.6	17.6
RSA INS	29.4	29.6	15.0	25.9
TT CLUB	27.1	102.0	-16.0	-13.1
UK CLUB 1	64.1	28.4	4.6	2.9
WING ON FIRE & MARINE 2	0.0	0.0	0.0	0.0
XL INSURANCE	-54.7	-974.8	351.9	777.6
ZIC	-50.4	-566.3	250.6	466.1

REINSURERS

LOCAL COMPANIES	% OF EARNED PREMIUMS			
	NET CLAIMS INCURRED	MANAGEMENT EXPENSES	DISTRIBUTION EXPENSES	UNDERWRITING PROFIT (LOSS)

ASEAN RE 2	831.8	8,858.2	-7.1	-9,582.8
ASIA CAPITAL RE	67.7	10.7	35.7	-14.1
PARIS RE ASIA	97.4	10.9	40.8	-49.2
RELIANCE NATIONAL ASIA RE 2	0.0	0.0	0.0	0.0
SCOR RE AP	46.5	3.9	22.0	27.6
SINGAPORE RE	53.2	10.1	31.6	5.1

FOREIGN COMPANIES	% OF EARNED PREMIUMS			
	NET CLAIMS INCURRED	MANAGEMENT EXPENSES	DISTRIBUTION EXPENSES	UNDERWRITING PROFIT (LOSS)
ALLIANZ SE	82.3	4.0	26.1	-12.4
ARAB INSURANCE	33.1	10.7	40.6	15.6
ASPEN INSURANCE	0.0	1,367.9	57.5	-1,325.4
COLOGNE RE	-49.9	134.3	0.8	14.7
ENDURANCE SPECIALTY	0.0	0.0	0.0	0.0
EVEREST RE	7.8	1.9	43.8	46.5
KOREAN RE	38.6	2.2	37.6	21.6
MILLI RE	0.0	0.0	0.0	0.0
MITSUI SUMITOMO RE	53.1	3.3	43.3	0.3
MUNICH RE	37.1	6.5	21.2	35.2
ODYSSEY AMERICA RE	9.3	4.4	54.3	32.0
PARTNER RE	-52.4	10.3	38.1	104.1
R&V	64.4	3.1	27.1	5.4
SCOR SWITZERLAND	-490.0	12.2	6.3	571.5
SIRIUS INTERNATIONAL	-150.9	15.3	25.2	210.4
SWISS RE	-10.8	21.2	15.4	74.2
TOA RE	36.8	3.8	34.8	24.6
XL RE	-41.1	15.6	26.4	99.1

Notes:

1 Figures are in respect of Marine Mutual Insurer's accounting period ended 20 Feb 2008.

2 On run-off.

**TABLE G6 GENERAL INSURANCE PROFIT & LOSS ACCOUNT: INCOME OF OFFSHORE INSURANCE FUNDS
FOR THE YEAR ENDED 31ST DECEMBER 2008**

DIRECT INSURERS

(\$'000)

LOCAL COMPANIES	GROSS PREMIUMS	OUTWARD REINSURANCE PREMIUMS	INVESTMENT REVENUE			INVESTMENT EXPENSES	OTHERS
			INTEREST / DIVIDEND / RENTAL INCOME	REALISED GAINS (LOSSES) FROM LAST REPORTED VALUE / WRITE-BACKS (WRITE-OFFS)	UNREALISED CHANGES FROM LAST REPORTED VALUE		
ACE INSURANCE	21,972	16,027	590	49	-138	21	0
ALLIANZ SINGAPORE	17,407	12,186	177	12	0	0	86
AXA SINGAPORE	25,439	20,892	177	0	0	0	0
CHINA S	0	0	0	0	0	0	0
COSMIC 2	1	0	33	0	0	0	0
ECICS LTD	1,246	994	42	-2	-3	0	8
EQ INS	0	0	28	0	0	0	1
FIRST CAPITAL	103,088	75,551	2,688	690	1,736	326	2,626
HSBC INSURANCE	9,630	4,846	177	-3	76	22	7
INDIA INTERNATIONAL	43,203	32,861	7,808	0	-8,641	0	649
LIBERTY INSURANCE	1,858	795	150	0	-125	0	0
LLOYD'S ASIA SCHEME	210,791	38,542	2,690	-282	-338	0	1,028
mitsui sumitomo	981	933	141	-47	-116	0	25
MSIG	630	41	57	0	0	0	3
NTUC INCOME	4,116	1,927	20	30	-16	0	4,673
OAC	0	0	0	0	0	0	0
OUI 2	0	0	21,827	-15,541	-99,981	316	633
PRUDENTIAL (S)	0	0	0	0	0	0	0
SAGI 2	0	0	757	-1,454	-8,201	129	0
SHC CAPITAL	0	0	0	0	0	0	0
SHENTON INS	0	0	0	0	0	0	0
SOMPO JAPAN (S)	31,591	18,075	1,158	149	-603	2	41
STANDARD ASIA 1	17,751	16,150				5	9
TENET INS CO LTD	38	16	97	0	-85	0	0
TOKIO MARINE INSURANCE	1,211	1,044	908	-3,695	-1,178	26	5
UOI	11,587	4,980	146	0	0	0	4

(\$'000)

		OUTWARD	INVESTMENT REVENUE				
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FOREIGN COMPANIES	GROSS PREMIUMS	OUTWARD REINSURANCE PREMIUMS	INTEREST / DIVIDEND / RENTAL INCOME	REALISED GAINS (LOSSES) FROM LAST REPORTED VALUE / WRITE-BACKS (WRITE-OFFS)	UNREALISED CHANGES FROM LAST REPORTED VALUE	INVESTMENT EXPENSES	OTHERS
AIA	0	0	0	0	0	0	0
AMERICAN HOME	22,090	18,571	924	0	526	3	181
ATRADIUS CREDIT	0	0	0	0	0	0	0
AXA CORPORATE	2,029	0	29	0	0	0	14
AXIS SPECIALTY	3,909	2,946	12	0	0	0	0
COFACE	26,204	1,310	957	0	-1,761	0	451
EULER HERMES AG	15,084	8,296	47	0	15	0	176
FEDERAL	8,562	1,395	1,086	0	0	8	108
FM INS	0	0	0	0	0	0	0
GROUPAMA	5,019	226	461	674	0	0	116
LIBERTY MUTUAL	23,347	7,127	2,424	0	-48	0	187
LLOYD'S ASIA - AMLIN	3,738	0	0	0	0	0	0
LONPAC	0	0	0	0	0	0	0
MAYBAN	0	0	78	0	0	0	0
NIPPONKOA	9,474	0	302	0	0	0	0
QBE	17,565	10,039	287	88	-206	3	334
RSA INS	60,157	31,807	2,770	-98	-373	0	1
TT CLUB	4,738	3,756				0	0
UK CLUB 1	691	483				0	0
WING ON FIRE & MARINE 2	0	0	0	0	0	0	0
XL INSURANCE	10,656	9,590	0	0	0	0	70
ZIC	8,385	7,710	15	13	5	0	0

REINSURERS

(\$'000)

LOCAL COMPANIES	GROSS PREMIUMS	OUTWARD REINSURANCE PREMIUMS	INVESTMENT REVENUE			INVESTMENT EXPENSES	OTHERS
			INTEREST / DIVIDEND / RENTAL INCOME	REALISED GAINS (LOSSES) FROM LAST REPORTED VALUE / WRITE-BACKS (WRITE-OFFS)	UNREALISED CHANGES FROM LAST REPORTED VALUE		
ASEAN RE 2	3	2	114	0	-34	0	0
ASIA CAPITAL RE	522,814	70,126	29,083	-4,345	-31,309	976	6,201
PARIS RE ASIA	97,891	32,912	8,336	1,847	1,349	848	0
RELIANCE NATIONAL ASIA RE 2	0	0	367	0	0	0	54
SCOR RE AP	88,407	40,891	2,047	0	-19,534	9	841
SINGAPORE RE	21,878	15,673	2,729	-118	-7,065	256	88

(\$'000)

FOREIGN COMPANIES	GROSS PREMIUMS	OUTWARD REINSURANCE PREMIUMS	INVESTMENT REVENUE			INVESTMENT EXPENSES	OTHERS
			INTEREST / DIVIDEND / RENTAL INCOME	REALISED GAINS (LOSSES) FROM LAST REPORTED VALUE / WRITE-BACKS (WRITE-OFFS)	UNREALISED CHANGES FROM LAST REPORTED VALUE		
ALLIANZ SE	668,113	103,579	40,604	-25,414	-45,236	1,601	13,003
ARAB INSURANCE	25,858	1,406	424	0	656	0	120
ASPEN INSURANCE	1,280	227	0	0	0	0	66
COLOGNE RE	2,556	0	1,996	391	-654	52	42
ENDURANCE SPECIALTY	172	17	27	0	0	0	0
EVEREST RE	264,624	0	18,611	-7,739	34,104	245	521
KOREAN RE	44,079	6,884	957	-69	-168	0	75
MILLI RE	2,221	0	179	12	106	0	0
mitsui sumitomo RE	67,488	463	2,088	1,221	-3,064	0	87
MUNICH RE	113,304	0	7,297	5,554	10,861	200	576
ODYSSEY AMERICA RE	132,112	6,554	7,046	18,717	-94	413	642
PARTNER RE	14,559	0	1,435	1,412	1,045	0	34
R&V	33,326	-6	851	0	60	0	132
SCOR SWITZERLAND	17,211	3,398	3,979	1,046	-2,434	72	259
SIRIUS INTERNATIONAL	47,441	12,066	5,369	-410	-7,146	3	1,485
SWISS RE	100,619	21,586	7,453	178	-3,670	225	12,354
TOA RE	73,912	2,557	4,374	-1,894	-5,356	24	196
XL RE	55,645	392	9,920	-9,170	-5,363	0	0

Notes:

1 Figures are in respect of Marine Mutual Insurer's accounting period ended 20 Feb 2008.

2 On run-off.

**TABLE G7 GENERAL INSURANCE PROFIT & LOSS ACCOUNT: OUTGO OF OFFSHORE INSURANCE FUNDS
FOR THE YEAR ENDED 31ST DECEMBER 2008**

DIRECT INSURERS

(\$'000)

LOCAL COMPANIES	GROSS CLAIMS	REINSURANCE RECOVERABLES	MANAGEMENT EXPENSES	DISTRIBUTION EXPENSES	INCREASE (DECREASE) IN POLICY LIABILITIES	OTHERS
ACE INSURANCE	12,857	11,955	1,493	2,099	-844	377
ALLIANZ SINGAPORE	15,093	13,503	1,538	836	477	323
AXA SINGAPORE	19,186	15,471	620	199	-849	6
CHINA S	0	0	0	0	0	0
COSMIC 2	38	0	29	0	-84	0
ECICS LTD	0	0	212	-84	6	89
EQ INS	0	0	323	0	-34	48
FIRST CAPITAL	12,929	8,582	2,535	-9,623	21,514	1,752
HSBC INSURANCE	2,227	1,044	2,441	675	-186	261
INDIA INTERNATIONAL	10,766	6,608	2,520	-3,140	2,117	1,005
LIBERTY INSURANCE	328	81	26	159	381	-305
LLOYD'S ASIA SCHEME	55,294	12,778	35,204	45,033	122,940	7,555
MITSUI SUMITOMO	24,538	24,213	138	-1	-1,081	71
MSIG	269	8	89	99	413	0
NTUC INCOME	3,124	4	294	209	1,994	16
OAC	0	0	0	0	0	0
OUI 2	401	266	523	0	-2,300	-8,307
PRUDENTIAL (S)	0	0	0	0	0	0
SAGI 2	20	118	138	0	-232	-1,864
SHC CAPITAL	0	0	0	0	0	0
SHENTON INS	0	0	0	0	0	0
SOMPO JAPAN (S)	5,859	2,559	1,713	4,140	962	1,372
STANDARD ASIA 1	16,036	14,433	2,512	150	-149	-24
TENET INS CO LTD	2	0	19	3	47	32
TOKIO MARINE INSURANCE	1,187	458	280	57	-1,277	-332

UOI	2,618	979	1,014	1,390	1,373	202
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(\$'000)

FOREIGN COMPANIES	GROSS CLAIMS	REINSURANCE RECOVERABLES	MANAGEMENT EXPENSES	DISTRIBUTION EXPENSES	INCREASE (DECREASE) IN POLICY LIABILITIES	OTHERS
AIA	0	0	0	0	0	0
AMERICAN HOME	6	2	2,413	-46	744	350
ATRADIUS CREDIT	0	0	0	0	0	0
AXA CORPORATE	0	0	739	400	1,539	-58
AXIS SPECIALTY	0	0	960	77	875	45
COFACE	26,772	355	2,383	8,047	669	4,764
EULER HERMES AG	2,303	1,267	459	635	12,599	815
FEDERAL	592	0	1,440	1,114	1,155	670
FM INS	0	0	0	0	0	0
GROUPAMA	4,332	0	769	893	61	92
LIBERTY MUTUAL	3,839	1,009	5,606	577	-4,376	2,069
LLOYD'S ASIA - AMLIN	0	0	0	220	3,138	0
LONPAC	0	0	0	0	0	0
MAYBAN	1	0	0	0	-3	0
NIPPONKOA	2,588	0	1,064	2,173	882	666
QBE	857	96	1,539	1,741	3,953	-71
RSA INS	24,606	7,998	9,987	2,247	-13,579	732
TT CLUB	625	572	723	2	221	18
UK CLUB 1	285	257	47	62	-41	53
WING ON FIRE & MARINE 2	0	0	0	0	0	0
XL INSURANCE	1	1	3,440	-1,562	2,165	11
ZIC	0	0	1,749	-66	1,114	0

REINSURERS

(\$'000)

LOCAL COMPANIES	GROSS CLAIMS	REINSURANCE RECOVERABLES	MANAGEMENT EXPENSES	DISTRIBUTION EXPENSES	INCREASE (DECREASE) IN POLICY LIABILITIES	OTHERS
ASEAN RE 2	38	25	123	-1	48	-78
ASIA CAPITAL RE	67,146	3,233	34,920	93,847	345,207	15,010
PARIS RE ASIA	31,433	10,457	9,960	14,508	13,082	8,947
RELIANCE NATIONAL ASIA RE 2	8,844	7,108	1,652	0	-1,690	284
SCOR RE AP	38,561	7,155	2,432	21,009	-25,275	3,011
SINGAPORE RE	14,515	10,283	1,665	1,506	2,036	-362

(\$'000)

FOREIGN COMPANIES	GROSS CLAIMS	REINSURANCE RECOVERABLES	MANAGEMENT EXPENSES	DISTRIBUTION EXPENSES	INCREASE (DECREASE) IN POLICY LIABILITIES	OTHERS
ALLIANZ SE	252,727	28,415	24,156	148,849	146,127	14,402
ARAB INSURANCE	13,158	386	1,944	5,083	7,606	207
ASPEN INSURANCE	0	0	1,136	110	768	38
COLOGNE RE	254	0	2,502	26	1,079	-108
ENDURANCE SPECIALTY	0	0	4,233	15	122	424
EVEREST RE	108,702	0	5,662	80,978	-2,109	17,204
KOREAN RE	18,122	982	797	10,475	6,359	557
MILLI RE	57	0	2,086	89	2,576	301
MITSUI SUMITOMO RE	45,258	2,772	2,199	23,445	4,323	3,451
MUNICH RE	40,860	0	5,982	29,334	-16,070	4,525
ODYSSEY AMERICA RE	50,547	1,141	6,788	29,577	33,678	3,037
PARTNER RE	8,452	0	1,661	3,931	-5,328	2,169
R&V	15,967	-612	1,154	9,139	8,174	106
SCOR SWITZERLAND	45,931	0	2,287	1,693	-43,699	5,256
SIRIUS INTERNATIONAL	32,498	8,187	6,578	4,978	1,234	-467
SWISS RE	71,656	0	18,061	8,514	-80,846	9,183
TOA RE	48,334	245	3,375	21,077	-2,397	2,518
XL RE	5,920	3	6,476	11,388	28,552	6,495

Notes:

1 Figures are in respect of Marine Mutual Insurer's accounting period ended 20 Feb 2008.

2 On run-off.

**TABLE G8 GENERAL INSURANCE: ASSETS AND LIABILITIES OF OFFSHORE INSURANCE FUNDS
FOR THE YEAR ENDED 31ST DECEMBER 2008 (PART I)**

DIRECT INSURERS

(\$'000)

LOCAL COMPANIES	LIABILITIES			
	PREMIUM LIABILITIES	CLAIMS LIABILITIES	REINSURANCE DEPOSITS	OTHERS
ACE INSURANCE	2,309	4,551	0	8,249
ALLIANZ SINGAPORE	2,069	2,417	3,186	2,557
AXA SINGAPORE	163	1,596	171	8,616
CHINA S	0	0	0	0
COSMIC 2	2	1,452	0	169
ECICS LTD	126	0	0	1,258
EQ INS	0	66	159	420
FIRST CAPITAL	9,890	37,114	9,329	38,528
HSBC INSURANCE	705	3,814	0	2,293
INDIA INTERNATIONAL	3,882	68,288	21,146	45,098
LIBERTY INSURANCE	942	372	0	1,079
LLOYD'S ASIA SCHEME	79,728	202,448	0	112,722
MITSUI SUMITOMO	128	1,695	4	212
MSIG	123	1,486	0	275
NTUC INCOME	860	1,908	0	3,526
OAC	0	0	0	0
OUI 2	0	20,259	828	70,617
PRUDENTIAL (S)			0	0
SAGI 2	0	2,804	4,278	4,587
SHC CAPITAL	0	0	0	0
SHENTON INS	0	0	0	0
SOMPO JAPAN (S)	4,424	11,114	607	4,592
STANDARD ASIA 1	0	1,754	0	17,561

TENET INS CO LTD	8	146	0	146
TOKIO MARINE INSURANCE	52	5,121	384	1,941
UOI	2,540	7,540	510	1,298

(\$'000)

FOREIGN COMPANIES	LIABILITIES			
	PREMIUM LIABILITIES	CLAIMS LIABILITIES	REINSURANCE DEPOSITS	OTHERS
AIA	0	0	0	0
AMERICAN HOME	1,076	776	5,559	9,297
ATRADIUS CREDIT	0	0	0	0
AXA CORPORATE	605	934	0	844
AXIS SPECIALTY	815	60	0	4,401
COFACE	7,543	18,886	0	20,873
EULER HERMES AG	3,401	13,664	0	7,436
FEDERAL	4,296	9,631	0	7,270
FM INS	0	0	0	0
GROUPAMA	1,737	13,526	0	650
LIBERTY MUTUAL	15,630	20,968	0	2,736
LLOYD'S ASIA - AMLIN	3,124	460	0	0
LONPAC	0	0	0	0
MAYBAN	0	5	47	2,323
NIPPONKOA	4,069	5,642	0	4,862
QBE	3,787	4,225	0	6,398
RSA INS	16,201	39,803	3,006	14,206
TT CLUB	269	749	0	6,730
UK CLUB 1	0	110	0	243
WING ON FIRE & MARINE 2	0	0	0	0
XL INSURANCE	1,895	270	0	8,825
ZIC	920	194	0	4,915

REINSURERS

(\$'000)

LOCAL COMPANIES	LIABILITIES			
	PREMIUM LIABILITIES	CLAIMS LIABILITIES	REINSURANCE DEPOSITS	OTHERS
ASEAN RE 2	0	1,491	48	176
ASIA CAPITAL RE	207,218	302,759	0	-29,159
PARIS RE ASIA	27,951	155,399	10,620	60,469
RELIANCE NATIONAL ASIA RE 2	0	0	0	12,135
SCOR RE AP	19,732	78,539	270	20,837
SINGAPORE RE	3,822	42,440	1,107	9,281

(\$'000)

FOREIGN COMPANIES	LIABILITIES			
	PREMIUM LIABILITIES	CLAIMS LIABILITIES	REINSURANCE DEPOSITS	OTHERS
ALLIANZ SE	176,839	676,281	46,510	47,243
ARAB INSURANCE	7,916	20,751	0	5,179
ASPEN INSURANCE	768	0	0	925
COLOGNE RE	1,602	13,132	0	1,875
ENDURANCE SPECIALTY	78	44	0	1,771
EVEREST RE	47,194	186,491	0	14,648
KOREAN RE	18,911	18,902	0	3,546
MILLI RE	1,497	1,079	0	150
MITSUI SUMITOMO RE	22,599	50,640	0	533
MUNICH RE	32,840	128,843	0	10,532
ODYSSEY AMERICA RE	30,677	136,273	0	8,264
PARTNER RE	3,132	17,501	0	7,623
R&V	12,216	36,058	0	1,948

SCOR SWITZERLAND	1,312	103,739	0	6,897
SIRIUS INTERNATIONAL	4,650	49,625	277	35,932
SWISS RE	50,588	171,993	0	50,701
TOA RE	25,092	75,581	0	3,921
XL RE	12,672	115,732	0	37,813

Notes:

1 Figures are in respect of Marine Mutual Insurer's accounting period ended 20 Feb 2008.

2 On run-off.

**TABLE G8 GENERAL INSURANCE: ASSETS AND LIABILITIES OF OFFSHORE INSURANCE FUNDS
FOR THE YEAR ENDED 31ST DECEMBER 2008 (PART II)**

DIRECT INSURERS

(\$'000)

LOCAL COMPANIES	ASSETS					
	EQUITY SECURITIES	DEBT SECURITIES	LAND AND BUILDINGS	LOANS	CASH AND DEPOSITS	OTHERS
ACE INSURANCE	0	15,067	0	0	4,211	7,500
ALLIANZ SINGAPORE	0	0	0	0	11,411	2,689
AXA SINGAPORE	0	254	0	0	13,685	7,102
CHINA S	0	0	0	0	0	0
COSMIC 2	350	0	0	0	2,345	45
ECICS LTD	0	0	0	0	3,213	254
EQ INS	0	0	0	0	1,906	8
FIRST CAPITAL	8,313	34,334	0	0	80,552	19,224
HSBC INSURANCE	0	4,798	0	0	3,755	2,022
INDIA INTERNATIONAL	3,171	54,412	0	1,800	127,997	17,271
LIBERTY INSURANCE	0	1,702	0	0	5,045	715
LLOYD'S ASIA SCHEME	9,295	0	0	0	174,436	86,318
MITSUI SUMITOMO	0	0	0	0	8,806	300
MSIG	0	0	0	0	4,604	75
NTUC INCOME	0	0	0	0	8,579	276
OAC	0	0	0	0	0	0
OUI 2	198,969	108,506	0	0	75,193	611
PRUDENTIAL (S)	0	0	0	0	0	0
SAGI 2	8,556	9,893	0	0	1,993	4,644
SHC CAPITAL	0	0	0	0	0	0
SHENTON INS	0	0	0	0	0	0
SOMPO JAPAN (S)	0	26,937	0	0	27,872	7,555

STANDARD ASIA 1	0	11,741	0	0	6,764	3,774
TENET INS CO LTD	0	1,421	0	0	2,569	27
TOKIO MARINE INSURANCE	5,144	11,514	0	0	3,017	1,808
UOI	0	0	0	0	17,440	1,980

(\$'000)

FOREIGN COMPANIES	ASSETS					
	EQUITY SECURITIES	DEBT SECURITIES	LAND AND BUILDINGS	LOANS	CASH AND DEPOSITS	OTHERS
AIA	0	0	0	0	0	0
AMERICAN HOME	0	26,719	0	0	501	11,308
ATRADIUS CREDIT	0	0	0	0	0	0
AXA CORPORATE	0	0	0	1	6,981	1,413
AXIS SPECIALTY	0	2,908	0	0	1,173	3,639
COFACE	0	0	0	0	37,457	15,799
EULER HERMES AG	0	13,813	0	0	9,482	12,459
FEDERAL	0	0	0	0	35,052	2,724
FM INS	0	0	0	0	0	0
GROUPAMA	0	0	0	0	22,555	1,628
LIBERTY MUTUAL	0	38,174	0	0	37,371	14,396
LLOYD'S ASIA - AMLIN	0	0	0	0	0	3,968
LONPAC	0	0	0	0	0	0
MAYBAN	0	0	0	0	4,642	284
NIPPONKOA	0	0	0	0	23,675	5,131
QBE	0	18,424	0	0	4,446	5,296
RSA INS	0	41,970	0	0	62,860	29,214
TT CLUB	0	9,845	0	0	0	528
UK CLUB 1	0	0	0	0	705	515
WING ON FIRE & MARINE 2	0	0	0	0	0	0
XL INSURANCE	0	4,998	0	0	4,918	4,746

ZIC	0	0	0	0	3,156	7,284
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REINSURERS

(\$'000)

LOCAL COMPANIES	ASSETS					
	EQUITY SECURITIES	DEBT SECURITIES	LAND AND BUILDINGS	LOANS	CASH AND DEPOSITS	OTHERS
ASEAN RE 2	70	2,539	0	0	235	74
ASIA CAPITAL RE	262,824	396,491	0	71,905	175,832	269,380
PARIS RE ASIA	3,163	272,617	0	0	33,530	35,869
RELIANCE NATIONAL ASIA RE 2	0	0	0	0	17,205	7,123
SCOR RE AP	11,823	63,978	0	0	22,171	49,126
SINGAPORE RE	10,752	34,100	3,362	0	13,270	6,653

(\$'000)

FOREIGN COMPANIES	ASSETS					
	EQUITY SECURITIES	DEBT SECURITIES	LAND AND BUILDINGS	LOANS	CASH AND DEPOSITS	OTHERS
ALLIANZ SE	31,095	660,979	0	0	386,399	224,186
ARAB INSURANCE	0	0	0	0	20,913	15,354
ASPEN INSURANCE	0	0	0	0	965	1,196
COLOGNE RE	0	46,572	0	0	1,938	1,675
ENDURANCE SPECIALTY	0	0	0	0	7,408	338
EVEREST RE	0	513,741	0	0	60,484	57,607
KOREAN RE	0	11,574	2,715	0	25,975	13,082
MILLI RE	0	0	0	0	9,817	1,869
mitsui sumitomo re	0	0	0	0	68,243	17,322
MUNICH RE	1,179	227,918	0	0	6,626	49,585

ODYSSEY AMERICA RE	49,915	178,464	0	0	85,260	28,182
PARTNER RE	0	41,283	0	0	1,545	8,042
R&V	0	1,036	0	0	49,522	12,731
SCOR SWITZERLAND	0	0	0	0	140,655	24,276
SIRIUS INTERNATIONAL	0	115,311	0	0	13,682	12,312
SWISS RE	0	98,925	0	0	133,651	117,601
TOA RE	0	99,562	0	0	7,137	12,145
XL RE	0	171,923	0	0	36,501	25,720

Notes:

1 Figures are in respect of Marine Mutual Insurer's accounting period ended 20 Feb 2008.

2 On run-off.

**TABLE G9 GENERAL INSURANCE: PREMIUMS OF OFFSHORE INSURANCE FUNDS FOR THE YEAR ENDED 31ST DECEMBER 2008
(PART I)**

DIRECT INSURERS

(\$'000)

LOCAL COMPANIES	GROSS PREMIUMS			
	CARGO	HULL & LIABILITY	PROPERTY	CASUALTY & OTHERS
ACE INSURANCE	714	0	15,978	5,280
ALLIANZ SINGAPORE	1,027	196	12,177	4,007
AXA SINGAPORE	20,818	596	3,367	658
CHINA S	0	0	0	0
COSMIC 2	0	0	0	1
ECICS LTD	0	0	0	1,246
EQ INS	0	0	0	0
FIRST CAPITAL	399	57,079	36,922	8,688
HSBC INSURANCE	85	4,276	1,617	3,651
INDIA INTERNATIONAL	0	32,225	9,512	1,466
LIBERTY INSURANCE	0	0	280	1,578
LLOYD'S ASIA SCHEME	26,804	94,073	51,861	38,054
MITSUI SUMITOMO	3	0	703	276
MSIG	265	0	29	336
NTUC INCOME	0	712	2,920	485
OAC	0	0	0	0
OUI 2	0	0	0	0
SAGI 2	0	0	0	0
SHC CAPITAL	0	0	0	0
SHENTON INS	0	0	0	0
SOMPO JAPAN (S)	4,827	43	23,600	3,121
STANDARD ASIA 1	0	17,751	0	0
TENET INS CO LTD	0	0	30	9
TOKIO MARINE INSURANCE	94	321	462	334

UOI	380	19	6,952	4,237
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(\$'000)

FOREIGN COMPANIES	GROSS PREMIUMS			
	CARGO	HULL & LIABILITY	PROPERTY	CASUALTY & OTHERS
AIA	0	0	0	0
AMERICAN HOME	178	0	12,115	9,797
ATRADIUS CREDIT	0	0	0	0
AXA CORPORATE	1,782	247	0	0
AXIS SPECIALTY	0	0	1,072	2,837
COFACE	0	0	0	26,204
EULER HERMES AG	0	0	0	15,084
FEDERAL	146	0	1,126	7,290
FM INS	0	0	0	0
GROUPAMA	931	4,088	0	0
LIBERTY MUTUAL	4,452	2,394	11,387	5,115
LLOYD'S ASIA - AMLIN	155	3,302	10	270
LONPAC	0	0	0	0
MAYBAN	0	0	0	0
NIPPONKOA	2,345	0	4,198	2,931
QBE	65	7,023	5,320	5,157
RSA INS	6,198	10,403	21,244	22,312
TT CLUB	0	4,738	0	0
UK CLUB 1	0	691	0	0
WING ON FIRE & MARINE 2	0	0	0	0
XL INSURANCE	0	0	5,073	5,583
ZIC	0	0	7,916	468

REINSURERS

(\$'000)

LOCAL COMPANIES	GROSS PREMIUMS			
	CARGO	HULL & LIABILITY	PROPERTY	CASUALTY & OTHERS
ASEAN RE 2	0	0	3	0
ASIA CAPITAL RE	18,505	127,648	283,542	93,120
PARIS RE ASIA	3,309	1,832	86,644	6,105
RELIANCE NATIONAL ASIA RE 2	0	0	0	0
SCOR RE AP	4,998	5,850	51,039	26,520
SINGAPORE RE	627	3,630	15,157	2,463

(\$'000)

FOREIGN COMPANIES	GROSS PREMIUMS			
	CARGO	HULL & LIABILITY	PROPERTY	CASUALTY & OTHERS
ALLIANZ SE	34,399	23,495	443,884	166,335
ARAB INSURANCE	1,224	1,687	14,604	8,343
ASPEN INSURANCE	0	0	1,280	0
COLOGNE RE	0	0	1,550	1,005
ENDURANCE SPECIALTY	0	0	172	0
EVEREST RE	4,708	2,416	195,913	61,586
KOREAN RE	4,062	4,251	30,170	5,595
MILLI RE	0	25	1,973	223
MITSUI SUMITOMO RE	9,490	6,900	33,631	17,467
MUNICH RE	12,610	3,815	84,539	12,340
ODYSSEY AMERICA RE	8,494	6,146	101,595	15,877
PARTNER RE	543	477	8,933	4,606
R&V	1,997	5,429	20,301	5,599
SCOR SWITZERLAND	453	547	13,697	2,514
SIRIUS INTERNATIONAL	1,765	5,091	40,193	391
SWISS RE	3,201	13,732	71,351	12,335
TOA RE	5,595	1,549	54,178	12,591
XL RE	4,499	3,215	36,134	11,797

Notes:

1 Figures are in respect of Marine Mutual Insurer's accounting period ended 20 Feb 2008.

2 On run-off.

**TABLE G9 GENERAL INSURANCE: PREMIUMS OF OFFSHORE INSURANCE FUNDS FOR THE YEAR ENDED 31ST DECEMBER
2008 (PART II)**

DIRECT INSURERS

(\$'000)

LOCAL COMPANIES	REINSURANCE CEDED IN SINGAPORE			
	CARGO	HULL & LIABILITY	PROPERTY	CASUALTY & OTHERS
ACE INSURANCE	0	0	498	154
ALLIANZ SINGAPORE	217	2	2,871	701
AXA SINGAPORE	214	0	2	0
CHINA S	0	0	0	0
COSMIC 2	0	0	0	0
ECICS LTD	0	0	0	0
EQ INS	0	0	0	0
FIRST CAPITAL	60	21,096	8,408	2,165
HSBC INSURANCE	0	1,630	1,073	16
INDIA INTERNATIONAL	0	5,370	1,558	264
LIBERTY INSURANCE	0	0	223	504
LLOYD'S ASIA SCHEME	43	2,490	247	15
MITSUI SUMITOMO	0	0	179	0
MSIG	13	0	8	3
NTUC INCOME	0	630	1,269	0
OAC	0	0	0	0
OUI 2	0	0	0	0
SAGI 2	0	0	0	0
SHC CAPITAL	0	0	0	0
SHENTON INS	0	0	0	0
SOMPO JAPAN (S)	576	23	12,662	1,201
STANDARD ASIA 1	0	0	0	0
TENET INS CO LTD	0	0	16	0

TOKIO MARINE INSURANCE	15	197	119	292
UOI	9	5	1,303	1,835

(\$'000)

FOREIGN COMPANIES	REINSURANCE CEDED IN SINGAPORE			
	CARGO	HULL & LIABILITY	PROPERTY	CASUALTY & OTHERS
AIA	0	0	0	0
AMERICAN HOME	0	0	471	2,094
ATRADIUS CREDIT	0	0	0	0
AXA CORPORATE	0	0	0	0
AXIS SPECIALTY	0	0	0	0
COFACE	0	0	0	0
EULER HERMES AG	0	0	0	0
FEDERAL	6	0	60	0
FM INS	0	0	0	0
GROUPAMA	0	0	0	0
LIBERTY MUTUAL	168	15	40	0
LLOYD'S ASIA - AMLIN	0	0	0	0
LONPAC	0	0	0	0
MAYBAN	0	0	0	0
NIPPONKOA	0	0	0	0
QBE	0	1	85	0
RSA INS	0	158	946	1,262
TT CLUB	0	0	0	0
UK CLUB 1	0	0	0	0
WING ON FIRE & MARINE 2	0	0	0	0
XL INSURANCE	0	0	0	0
ZIC	0	0	516	0

REINSURERS

(\$'000)

LOCAL COMPANIES	REINSURANCE CEDED IN SINGAPORE			
	CARGO	HULL & LIABILITY	PROPERTY	CASUALTY & OTHERS
ASEAN RE 2	0	0	0	0
ASIA CAPITAL RE	1	1,664	1,447	3
PARIS RE ASIA	0	0	0	0
RELIANCE NATIONAL ASIA RE 2	0	0	0	0
SCOR RE AP	0	0	0	0
SINGAPORE RE	266	1,832	8,342	1,238

(\$'000)

FOREIGN COMPANIES	REINSURANCE CEDED IN SINGAPORE			
	CARGO	HULL & LIABILITY	PROPERTY	CASUALTY & OTHERS
ALLIANZ SE	0	0	2,406	0
ARAB INSURANCE	0	0	0	0
ASPEN INSURANCE	0	0	0	0
COLOGNE RE	0	0	0	0
ENDURANCE SPECIALTY	0	0	0	0
EVEREST RE	0	0	0	0
KOREAN RE	28	144	4,808	0
MILLI RE	0	0	0	0
MITSUI SUMITOMO RE	0	0	0	0
MUNICH RE	0	0	0	0
ODYSSEY AMERICA RE	0	0	0	0
PARTNER RE	0	0	0	0
R&V	0	0	0	0
SCOR SWITZERLAND	0	0	0	0

SIRIUS INTERNATIONAL	0	0	0	0
SWISS RE	8	0	1,909	27
TOA RE	0	0	0	0
XL RE	0	0	0	0

Notes:

1 Figures are in respect of Marine Mutual Insurer's accounting period ended 20 Feb 2008.

2 On run-off.

**TABLE G9 GENERAL INSURANCE: PREMIUMS OF OFFSHORE INSURANCE FUNDS FOR THE YEAR ENDED 31ST DECEMBER
2008 (PART III)**

DIRECT INSURERS

(\$'000)

LOCAL COMPANIES	REINSURANCE CEDED OUTSIDE SINGAPORE			
	CARGO	HULL & LIABILITY	PROPERTY	CASUALTY & OTHERS
ACE INSURANCE	516	0	11,374	3,485
ALLIANZ SINGAPORE	480	158	6,400	1,358
AXA SINGAPORE	20,048	596	28	4
CHINA S	0	0	0	0
COSMIC 2	0	0	0	0
ECICS LTD	0	0	0	994
EQ INS	0	0	0	0
FIRST CAPITAL	192	17,018	22,505	4,106
HSBC INSURANCE	6	1,659	334	128
INDIA INTERNATIONAL	0	19,205	5,902	562
LIBERTY INSURANCE	0	0	16	51
LLOYD'S ASIA SCHEME	4,670	11,999	13,791	5,286
MITSUI SUMITOMO	0	0	486	267
MSIG	7	0	0	9
NTUC INCOME	0	23	4	0
OAC	0	0	0	0
OUI 2	0	0	0	0
SAGI 2	0	0	0	0
SHC CAPITAL	0	0	0	0
SHENTON INS	0	0	0	0
SOMPO JAPAN (S)	885	0	2,243	484
STANDARD ASIA 1	0	16,150	0	0

TENET INS CO LTD	0	0	0	0
TOKIO MARINE INSURANCE	4	73	345	1
UOI	7	0	1,466	356

(\$'000)

FOREIGN COMPANIES	REINSURANCE CEDED OUTSIDE SINGAPORE			
	CARGO	HULL & LIABILITY	PROPERTY	CASUALTY & OTHERS
AIA	0	0	0	0
AMERICAN HOME	97	0	10,748	5,161
ATRADIUS CREDIT	0	0	0	0
AXA CORPORATE	0	0	0	0
AXIS SPECIALTY	0	0	804	2,142
COFACE	0	0	0	1,310
EULER HERMES AG	0	0	0	8,296
FEDERAL	3	0	100	1,226
FM INS	0	0	0	0
GROUPAMA	38	188	0	0
LIBERTY MUTUAL	2,394	-321	4,436	394
LLOYD'S ASIA - AMLIN	0	0	0	0
LONPAC	0	0	0	0
MAYBAN	0	0	0	0
NIPPONKOA	0	0	0	0
QBE	8	2,323	2,803	4,818
RSA INS	938	10,198	3,293	15,011
TT CLUB	0	3,756	0	0
UK CLUB 1	0	483	0	0
WING ON FIRE & MARINE 2	0	0	0	0
XL INSURANCE	0	0	4,565	5,025
ZIC	0	0	6,587	607

REINSURERS

(\$'000)

LOCAL COMPANIES	REINSURANCE CEDED OUTSIDE SINGAPORE			
	CARGO	HULL & LIABILITY	PROPERTY	CASUALTY & OTHERS
ASEAN RE 2	0	0	2	0
ASIA CAPITAL RE	1,349	17,803	44,145	3,714
PARIS RE ASIA	0	4	31,989	918
RELIANCE NATIONAL ASIA RE 2	0	0	0	0
SCOR RE AP	2,010	2,726	26,901	9,253
SINGAPORE RE	115	739	2,512	628

(\$'000)

FOREIGN COMPANIES	REINSURANCE CEDED OUTSIDE SINGAPORE			
	CARGO	HULL & LIABILITY	PROPERTY	CASUALTY & OTHERS
ALLIANZ SE	4,960	0	61,260	34,953
ARAB INSURANCE	88	175	928	214
ASPEN INSURANCE	0	0	227	0
COLOGNE RE	0	0	0	0
ENDURANCE SPECIALTY	0	0	17	0
EVEREST RE	0	0	0	0
KOREAN RE	0	0	1,903	0
MILLI RE	0	0	0	0
mitsui sumitomo re	94	40	109	220
MUNICH RE	0	0	0	0
ODYSSEY AMERICA RE	0	0	6,341	213
PARTNER RE	0	0	0	0

R&V	0	0	0	-6
SCOR SWITZERLAND	89	108	2,704	496
SIRIUS INTERNATIONAL	0	930	11,029	106
SWISS RE	648	1,959	15,015	2,021
TOA RE	0	0	2,074	483
XL RE	0	0	392	0

Notes:

1 Figures are in respect of Marine Mutual Insurer's accounting period ended 20 Feb 2008.

2 On run-off.

TABLE G9 GENERAL INSURANCE: PREMIUMS OF OFFSHORE INSURANCE FUNDS FOR THE YEAR ENDED 31ST DECEMBER 2008 (PART IV)

DIRECT INSURERS

(\$'000)

LOCAL COMPANIES	NET PREMIUMS			
	CARGO	HULL & LIABILITY	PROPERTY	CASUALTY & OTHERS
ACE INSURANCE	198	0	4,105	1,642
ALLIANZ SINGAPORE	330	37	2,905	1,948
AXA SINGAPORE	556	0	3,337	653
CHINA S	0	0	0	0
COSMIC 2	0	0	0	1
ECICS LTD	0	0	0	253
EQ INS	0	0	0	0
FIRST CAPITAL	147	18,965	6,008	2,418
HSBC INSURANCE	79	988	210	3,508
INDIA INTERNATIONAL	0	7,651	2,051	640
LIBERTY INSURANCE	0	0	41	1,022
LLOYD'S ASIA SCHEME	22,091	79,583	37,822	32,752
MITSUI SUMITOMO	3	0	38	8
MSIG	246	0	20	323
NTUC INCOME	0	58	1,647	485
OAC	0	0	0	0
OUI 2	0	0	0	0
SAGI 2	0	0	0	0
SHC CAPITAL	0	0	0	0
SHENTON INS	0	0	0	0
SOMPO JAPAN (S)	3,366	20	8,694	1,437
STANDARD ASIA 1	0	1,601	0	0
TENET INS CO LTD	0	0	14	8

TOKIO MARINE INSURANCE	75	52	-2	42
UOI	364	14	4,183	2,046

(\$'000)

FOREIGN COMPANIES	NET PREMIUMS			
	CARGO	HULL & LIABILITY	PROPERTY	CASUALTY & OTHERS
AIA	0	0	0	0
AMERICAN HOME	81	0	896	2,542
ATRADIUS CREDIT	0	0	0	0
AXA CORPORATE	1,782	247	0	0
AXIS SPECIALTY	0	0	268	695
COFACE	0	0	0	24,894
EULER HERMES AG	0	0	0	6,788
FEDERAL	137	0	966	6,065
FM INS	0	0	0	0
GROUPAMA	894	3,899	0	0
LIBERTY MUTUAL	1,890	2,700	6,911	4,721
LLOYD'S ASIA - AMLIN	155	3,302	10	270
LONPAC	0	0	0	0
MAYBAN	0	0	0	0
NIPPONKOA	2,345	0	4,198	2,931
QBE	57	4,698	2,431	339
RSA INS	5,260	47	17,005	6,038
TT CLUB	0	983	0	0
UK CLUB 1	0	208	0	0
WING ON FIRE & MARINE 2	0	0	0	0
XL INSURANCE	0	0	507	558
ZIC	0	0	814	-139

REINSURERS

(\$'000)

LOCAL COMPANIES	NET PREMIUMS			
	CARGO	HULL & LIABILITY	PROPERTY	CASUALTY & OTHERS
ASEAN RE 2	0	0	1	0
ASIA CAPITAL RE	17,155	108,181	237,949	89,403
PARIS RE ASIA	3,309	1,828	54,655	5,187
RELIANCE NATIONAL ASIA RE 2	0	0	0	0
SCOR RE AP	2,987	3,124	24,138	17,267
SINGAPORE RE	246	1,059	4,303	597

(\$'000)

FOREIGN COMPANIES	NET PREMIUMS			
	CARGO	HULL & LIABILITY	PROPERTY	CASUALTY & OTHERS
ALLIANZ SE	29,440	23,495	380,218	131,382
ARAB INSURANCE	1,137	1,511	13,676	8,129
ASPEN INSURANCE	0	0	1,053	0
COLOGNE RE	0	0	1,550	1,005
ENDURANCE SPECIALTY	0	0	155	0
EVEREST RE	4,708	2,416	195,913	61,586
KOREAN RE	4,034	4,107	23,458	5,595
MILLI RE	0	25	1,973	223
MITSUI SUMITOMO RE	9,396	6,861	33,522	17,247
MUNICH RE	12,610	3,815	84,539	12,340
ODYSSEY AMERICA RE	8,494	6,146	95,254	15,664
PARTNER RE	543	477	8,933	4,606
R&V	1,997	5,429	20,301	5,606
SCOR SWITZERLAND	364	439	10,992	2,018
SIRIUS INTERNATIONAL	1,765	4,161	29,164	285
SWISS RE	2,545	11,773	54,427	10,287
TOA RE	5,595	1,549	52,104	12,108
XL RE	4,499	3,215	35,742	11,797

Notes:

1 Figures are in respect of Marine Mutual Insurer's accounting period ended 20 Feb 2008.

2 On run-off.

**TABLE G9 GENERAL INSURANCE: PREMIUMS OF OFFSHORE INSURANCE FUNDS FOR THE YEAR ENDED
31ST DECEMBER 2008 (PART V)**

DIRECT INSURERS

(\$'000)

LOCAL COMPANIES	CHANGE IN PREMIUM LIABILITIES	EARNED PREMIUMS
ACE INSURANCE	-1,354	7,299
ALLIANZ SINGAPORE	492	4,728
AXA SINGAPORE	68	4,478
CHINA S	0	0
COSMIC 2	0	0
ECICS LTD	6	247
EQ INS	0	0
FIRST CAPITAL	3,442	24,096
HSBC INSURANCE	-215	4,999
INDIA INTERNATIONAL	564	9,778
LIBERTY INSURANCE	370	693
LLOYD'S ASIA SCHEME	24,312	147,937
MITSUI SUMITOMO	4	45
MSIG	3	587
NTUC INCOME	553	1,637
OAC	0	0
OUI 2	0	0
SAGI 2	0	0
SHC CAPITAL	0	0
SHENTON INS	0	0
SOMPO JAPAN (S)	556	12,961
STANDARD ASIA 1	0	1,601
TENET INS CO LTD	3	19
TOKIO MARINE INSURANCE	-363	530
UOI	-453	7,060

(\$'000)

FOREIGN COMPANIES	CHANGE IN PREMIUM LIABILITIES	EARNED PREMIUMS
AIA	0	0
AMERICAN HOME	604	2,914
ATRADIUS CREDIT	0	0
AXA CORPORATE	605	1,424
AXIS SPECIALTY	815	148
COFACE	-1,584	26,478
EULER HERMES AG	1,691	5,097

FEDERAL	456	6,711
FM INS	0	0
GROUPAMA	155	4,638
LIBERTY MUTUAL	5,221	11,000
LLOYD'S ASIA - AMLIN	2,693	1,045
LONPAC	0	0
MAYBAN	-2	2
NIPPONKOA	-146	9,619
QBE	1,976	5,549
RSA INS	3,744	24,606
TT CLUB	19	963
UK CLUB 1	0	208
WING ON FIRE & MARINE 2	0	0
XL INSURANCE	1,895	-829
ZIC	920	-245

REINSURERS

(\$'000)

LOCAL COMPANIES	CHANGE IN PREMIUM LIABILITIES	EARNED PREMIUMS
ASEAN RE 2	0	1
ASIA CAPITAL RE	103,352	349,336
PARIS RE ASIA	13,300	51,679
RELIANCE NATIONAL ASIA RE 2	0	0
SCOR RE AP	-10,936	58,452
SINGAPORE RE	819	5,386

(\$'000)

FOREIGN COMPANIES	CHANGE IN PREMIUM LIABILITIES	EARNED PREMIUMS
ALLIANZ SE	18,024	546,510
ARAB INSURANCE	1,975	22,478
ASPEN INSURANCE	768	285
COLOGNE RE	341	2,215
ENDURANCE SPECIALTY	78	77
EVEREST RE	3,473	261,151
KOREAN RE	8,018	29,176
MILLI RE	1,497	724
MITSUI SUMITOMO RE	-1,219	68,244
MUNICH RE	-239	113,543
ODYSSEY AMERICA RE	11,322	114,237
PARTNER RE	-39	14,598
R&V	1,023	32,309
SCOR SWITZERLAND	-26,326	40,139
SIRIUS INTERNATIONAL	-74	35,449
SWISS RE	-10,168	89,200
TOA RE	-1,787	73,142
XL RE	-2,630	57,883

Notes:

1 Figures are in respect of Marine Mutual Insurer's accounting period ended 20 Feb 2008.

2 On run-off.

TABLE G10 GENERAL INSURANCE: OPERATING RESULTS OF OFFSHORE INSURANCE FUNDS FOR THE YEAR ENDED 31ST DECEMBER 2008 (PART I)

DIRECT INSURERS

(\$'000)

LOCAL COMPANIES	EARNED PREMIUMS	NET CLAIMS INCURRED	MANAGEMENT EXPENSES	DISTRIBUTION EXPENSES	UNDERWRITING PROFIT (LOSS)	NET INVESTMENT INCOME	OPERATING PROFIT (LOSS)
ACE INSURANCE	7,299	1,412	1,493	2,099	2,295	480	2,775
ALLIANZ SINGAPORE	4,728	1,575	1,538	836	780	188	968
AXA SINGAPORE	4,478	2,797	620	199	862	177	1,039
CHINA S	0	0	0	0	0	0	0
COSMIC 2	0	-46	29	0	17	33	51
ECICS LTD	247	0	212	-84	119	37	156
EQ INS	0	-34	323	0	-289	28	-261
FIRST CAPITAL	24,096	22,419	2,535	-9,623	8,765	4,788	13,553
HSBC INSURANCE	4,999	1,211	2,441	675	672	228	900
INDIA INTERNATIONAL	9,778	5,711	2,520	-3,140	4,687	-833	3,854
LIBERTY INSURANCE	693	257	26	159	251	25	275
LLOYD'S ASIA SCHEME	148,981	141,589	35,204	45,253	-73,065	2,071	-70,994
MITSUI SUMITOMO	45	-760	138	-1	669	-23	646
MSIG	587	671	89	99	-273	57	-216
NTUC INCOME	1,637	4,562	294	209	-3,428	34	-3,393
OAC	0	0	0	0	0	0	0
OUI 2	0	-2,164	523	0	1,641	-94,010	-92,369
SAGI 2	0	-329	138	0	192	-9,027	-8,835
SHC CAPITAL	0	0	0	0	0	0	0
SHENTON INS	0	0	0	0	0	0	0
SOMPO JAPAN (S)	12,961	3,706	1,713	4,140	3,401	702	4,103
STANDARD ASIA 1	1,601	1,454	2,512	150	-2,516	1,544	-971
TENET INS CO LTD	19	46	19	3	-48	11	-37
TOKIO MARINE INSURANCE	530	-185	280	57	378	-3,991	-3,612
UOI	7,060	3,466	1,014	1,390	1,190	146	1,336

(\$'000)

FOREIGN COMPANIES	EARNED PREMIUMS	NET CLAIMS INCURRED	MANAGEMENT EXPENSES	DISTRIBUTION EXPENSES	UNDERWRITING PROFIT (LOSS)	NET INVESTMENT INCOME	OPERATING PROFIT (LOSS)
AIA	0	0	0	0	0	0	0
AMERICAN HOME	2,914	142	2,413	-46	405	1,447	1,852

ATRADIUS CREDIT	0	0	0	0	0	0	0
AXA CORPORATE	1,424	934	739	400	-650	29	-621
AXIS SPECIALTY	148	60	960	77	-949	12	-937
COFACE	26,478	28,669	2,383	8,047	-12,621	-804	-13,425
EULER HERMES AG	5,097	11,944	459	635	-7,942	62	-7,879
FEDERAL	6,711	1,291	1,440	1,114	2,866	1,078	3,944
FM INS	0	0	0	0	0	0	0
GROUPAMA	4,638	4,238	769	893	-1,262	1,135	-128
LIBERTY MUTUAL	11,000	-6,766	5,606	577	11,582	2,377	13,959
LONPAC	0	0	0	0	0	0	0
MAYBAN	2	0	0	0	2	78	80
NIPPONKOA	9,619	3,616	1,064	2,173	2,765	302	3,068
QBE	5,549	2,738	1,539	1,741	-469	165	-303
RSA INS	24,606	-715	9,987	2,247	13,087	2,298	15,385
TT CLUB	963	255	723	2	-16	137	121
UK CLUB 1	208	-13	47	62	111	10	122
WING ON FIRE & MARINE 2	0	0	0	0	0	0	0
XL INSURANCE	-829	270	3,440	-1,562	-2,978	0	-2,978
ZIC	-245	194	1,749	-66	-2,122	32	-2,089

REINSURERS

(\$'000)

LOCAL COMPANIES	EARNED PREMIUMS	NET CLAIMS INCURRED	MANAGEMENT EXPENSES	DISTRIBUTION EXPENSES	UNDERWRITING PROFIT (LOSS)	NET INVESTMENT INCOME	OPERATING PROFIT (LOSS)
ASEAN RE 2	1	61	123	-1	-183	80	-103
ASIA CAPITAL RE	349,336	305,767	34,920	93,847	-85,198	-7,548	-92,745
PARIS RE ASIA	51,679	20,758	9,960	14,508	6,452	10,685	17,137
RELIANCE NATIONAL ASIA RE 2	0	45	1,652	0	-1,697	367	-1,330
SCOR RE AP	58,452	17,067	2,432	21,009	17,945	-17,497	448
SINGAPORE RE	5,386	5,450	1,665	1,506	-3,234	-4,709	-7,943

(\$'000)

FOREIGN COMPANIES	EARNED PREMIUMS	NET CLAIMS INCURRED	MANAGEMENT EXPENSES	DISTRIBUTION EXPENSES	UNDERWRITING PROFIT (LOSS)	NET INVESTMENT INCOME	OPERATING PROFIT (LOSS)
ALLIANZ SE	546,510	352,415	24,156	148,849	21,091	-31,648	-10,557
ARAB INSURANCE	22,478	18,403	1,944	5,083	-2,952	1,080	-1,871

ASPEN INSURANCE	285	0	1,136	110	-960	0	-960
COLOGNE RE	2,215	992	2,502	26	-1,305	1,680	376
ENDURANCE SPECIALTY	77	44	4,233	15	-4,215	27	-4,188
EVEREST RE	261,151	103,119	5,662	80,978	71,391	44,732	116,123
KOREAN RE	29,176	15,480	797	10,475	2,424	719	3,144
MILLI RE	724	1,136	2,086	89	-2,587	298	-2,289
MITSUI SUMITOMO RE	68,244	48,028	2,199	23,445	-5,427	246	-5,181
MUNICH RE	113,543	25,030	5,982	29,334	53,197	23,513	76,710
ODYSSEY AMERICA RE	114,237	71,763	6,788	29,577	6,109	25,256	31,365
PARTNER RE	14,598	3,163	1,661	3,931	5,842	3,892	9,734
R&V	32,309	23,730	1,154	9,139	-1,714	912	-802
SCOR SWITZERLAND	40,139	28,557	2,287	1,693	7,601	2,519	10,119
SIRIUS INTERNATIONAL	35,449	25,618	6,578	4,978	-1,726	-2,190	-3,916
SWISS RE	89,200	978	18,061	8,514	61,648	3,736	65,384
TOA RE	73,142	47,479	3,375	21,077	1,211	-2,900	-1,689
XL RE	57,883	37,098	6,476	11,388	2,921	-4,614	-1,693

Notes:

1 Figures are in respect of Marine Mutual Insurer's accounting period ended 20 Feb 2008.

2 On run-off.

**TABLE G10 GENERAL INSURANCE: OPERATING RESULTS OF OFFSHORE INSURANCE FUNDS FOR THE YEAR ENDED 31ST
DECEMBER 2008 (PART II)**

DIRECT INSURERS

LOCAL COMPANIES	% OF EARNED PREMIUMS			
	NET CLAIMS INCURRED	MANAGEMENT EXPENSES	DISTRIBUTION EXPENSES	UNDERWRITING PROFIT (LOSS)
ACE INSURANCE	19.3	20.5	28.8	31.4
ALLIANZ SINGAPORE	33.3	32.5	17.7	16.5
AXA SINGAPORE	62.5	13.8	4.4	19.3
CHINA S	0.0	0.0	0.0	0.0
COSMIC 2	-11,091.9	7,009.1	84.5	4,098.3
ECICS LTD	0.0	85.9	-34.2	48.2
EQ INS	0.0	0.0	0.0	0.0
FIRST CAPITAL	93.0	10.5	-39.9	36.4
HSBC INSURANCE	24.2	48.8	13.5	13.4
INDIA INTERNATIONAL	58.4	25.8	-32.1	47.9
LIBERTY INSURANCE	37.1	3.8	23.0	36.2
LLOYD'S ASIA SCHEME	95.0	23.6	30.4	-49.0
MITSUI SUMITOMO	-1,695.4	307.7	-3.2	1,490.9
MSIG	114.4	15.1	16.9	-46.5
NTUC INCOME	278.7	17.9	12.8	-209.4
OAC	0.0	0.0	0.0	0.0
OUI 2	1,405,433.1	-339,399.4	-231.8	-1,065,701.9
SAGI 2	-186,010.2	77,914.1	-37.3	108,233.3
SHC CAPITAL	0.0	0.0	0.0	0.0
SHENTON INS	0.0	0.0	0.0	0.0
SOMPO JAPAN (S)	28.6	13.2	31.9	26.2
STANDARD ASIA 1	90.8	156.9	9.4	-157.1
TENET INS CO LTD	240.0	97.4	15.1	-252.5
TOKIO MARINE INSURANCE	-35.0	52.8	10.7	71.4

UOI	49.1	14.4	19.7	16.9
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FOREIGN COMPANIES	% OF EARNED PREMIUMS			
	NET CLAIMS INCURRED	MANAGEMENT EXPENSES	DISTRIBUTION EXPENSES	UNDERWRITING PROFIT (LOSS)
AIA	0.0	0.0	0.0	0.0
AMERICAN HOME	4.9	82.8	-1.6	13.9
ATRADIUS CREDIT	0.0	0.0	0.0	0.0
AXA CORPORATE	65.6	51.9	28.1	-45.6
AXIS SPECIALTY	40.6	650.0	51.9	-642.5
COFACE	108.3	9.0	30.4	-47.7
EULER HERMES AG	234.4	9.0	12.5	-155.8
FEDERAL	19.2	21.5	16.6	42.7
FM INS	0.0	0.0	0.0	0.0
GROUPAMA	91.4	16.6	19.3	-27.2
LIBERTY MUTUAL	-61.5	51.0	5.2	105.3
LONPAC	0.0	0.0	0.0	0.0
MAYBAN	-2.2	6.1	0.3	95.8
NIPPONKOA	37.6	11.1	22.6	28.7
QBE	49.3	27.7	31.4	-8.4
RSA INS	-2.9	40.6	9.1	53.2
TT CLUB	26.4	75.1	0.2	-1.7
UK CLUB 1	-6.1	22.5	30.0	53.6
WING ON FIRE & MARINE 2	0.0	0.0	0.0	0.0
XL INSURANCE	-32.6	-415.0	188.4	359.2
ZIC	-79.2	-713.5	27.0	865.6

REINSURERS

LOCAL COMPANIES	% OF EARNED PREMIUMS			
	NET CLAIMS INCURRED	MANAGEMENT EXPENSES	DISTRIBUTION EXPENSES	UNDERWRITING PROFIT (LOSS)

ASEAN RE 2	9,621.9	19,539.9	-99.5	-28,962.3
ASIA CAPITAL RE	87.5	10.0	26.9	-24.4
PARIS RE ASIA	40.2	19.3	28.1	12.5
RELIANCE NATIONAL ASIA RE 2	0.0	0.0	0.0	0.0
SCOR RE AP	29.2	4.2	35.9	30.7
SINGAPORE RE	101.2	30.9	28.0	-60.0

FOREIGN COMPANIES	% OF EARNED PREMIUMS			
	NET CLAIMS INCURRED	MANAGEMENT EXPENSES	DISTRIBUTION EXPENSES	UNDERWRITING PROFIT (LOSS)
ALLIANZ SE	64.5	4.4	27.2	3.9
ARAB INSURANCE	81.9	8.6	22.6	-13.1
ASPEN INSURANCE	0.0	398.7	38.5	-337.1
COLOGNE RE	44.8	112.9	1.2	-58.9
ENDURANCE SPECIALTY	57.1	5,476.6	20.0	-5,453.6
EVEREST RE	39.5	2.2	31.0	27.3
KOREAN RE	53.1	2.7	35.9	8.3
MILLI RE	156.8	288.0	12.3	-357.1
MITSUI SUMITOMO RE	70.4	3.2	34.4	-8.0
MUNICH RE	22.0	5.3	25.8	46.9
ODYSSEY AMERICA RE	62.8	5.9	25.9	5.3
PARTNER RE	21.7	11.4	26.9	40.0
R&V	73.4	3.6	28.3	-5.3
SCOR SWITZERLAND	71.1	5.7	4.2	18.9
SIRIUS INTERNATIONAL	72.3	18.6	14.0	-4.9
SWISS RE	1.1	20.2	9.5	69.1
TOA RE	64.9	4.6	28.8	1.7
XL RE	64.1	11.2	19.7	5.0

Notes:

1 Figures are in respect of Marine Mutual Insurer's accounting period ended 20 Feb 2008.

2 On run-off.

Glossary

Old Framework (applicable for year 2004 and before):

- Insurance Regulations (cancelled with effect from 23 Aug 2004)
- Insurance (Accounts and Statements) Regulations (cancelled with effect from 23 Aug 2004)

New Framework (applicable from 2005 onwards):

- Insurance (Valuation and Capital) Regulations 2004
- Insurance (Accounts and Statements) Regulations 2004

Unless otherwise specified, the definitions of terms used in the Insurance Report are the equivalent to that in the Valuation and Capital Regulations 2004 and Accounts and Statement Regulations 2004.

Term	Derivation
Annual Payments	Amounts payable per year by an annuity policy.
Assets	<p>For all insurers, the new framework requires assets to be reported at fair value whereas the old framework requires assets to be reported using the “lower of cost or market value” rule.</p> <p>In addition, the concept of admitted assets is no longer applicable under the new framework. To account for this, the asset figures under the new framework are compared against the aggregate of total assets under the old framework for the purpose of the Insurance Report. As a result, the total assets figures for 2004 and earlier would not tally with previous years’ Insurance Report admitted assets figures.</p>
Benefit Payments	<p>Benefit Payments consists of death, maturity, surrender, cash dividends, annuity and other payments where:</p> <ul style="list-style-type: none">• Death payments include payments of total and permanent disability and critical illness;• Maturity payments include advance payment of maturity values under anticipated endowment policies; and• Surrender payments include surrenders of bonus.
Claim Liabilities	Amount not less than the sum of the value of expected future payments in relation to all claims incurred prior to the valuation date (other than payments which have fallen due for payment before valuation date), whether or not they have been reported to the insurer, including any expense expected to be incurred in settling those claims and any provision for adverse deviation from the expected experience calculated based on the 75 percent level of sufficiency.

Term	Derivation
Distribution Expenses	Sum of net commissions incurred and other distribution expenses. Other distribution expenses include agency allowance and profit commissions.
Earned Premiums	Net premiums plus any increase or decrease, as the case may be, in the premium liabilities during the period.
Gross Premiums	<p>For 2005 figures onwards, SIF and OIF gross premiums in respect of general business for each type of insurers is derived from gross premiums in respect of direct business and total reinsurance business accepted.</p> <p>This is a revision from the approach taken in earlier years' Insurance Reports whereby gross premiums of each type of insurers excluded reinsurance accepted in or ceded in Singapore to minimise double counting of gross premiums written in Singapore.</p> <p>The earlier years' gross premiums have been recomputed in this year's Insurance Report to align with the new approach.</p>
Incurred Loss Ratio	Ratio of net claims incurred over earned premiums.
Net Claims Incurred	Net claims settled plus any increase or decrease, as the case may be, in the claims liabilities during the period.
Net Investment Income	<p>Under the new framework, the net investment income for all insurers is determined by subtracting investment expenses from the interest, dividend and rental income, taking into account both the realised and unrealised gains/losses from investments.</p> <p>Under the old framework and forms, net investment income figures in 2004 and earlier do not include realised and unrealised gains/losses from investments.</p> <p>To facilitate comparison, the earlier years' net investment income has been recomputed in this year's Insurance Report to include realised gains/losses.</p>
Net Premiums	Net amount of premiums after deduction of return premiums and payments in respect of reinsurance business ceded.
Operating Profit/Loss	Underwriting profit/loss after including net investment income.
Persistency of policies	Percentage of the business that remains inforce since issuance. Business lapses is based on annualised premiums during the year for the aggregate of whole life and endowment policies. This applies to individual life business only.

Term	Derivation
Policy liabilities	<p>For life insurers, the new framework requires life policy liabilities to be valued using a discounted prospective cash flows method adopting best estimate assumptions with explicit allowances for uncertainties. Policy liabilities under the new framework are based on figures reported in the fund balance sheets.</p> <p>In contrast, the old framework requires life policy liabilities to be reported using the net premium valuation method adopting prescriptive valuation assumptions. Policy liabilities under the old framework are based on total net liabilities figures reflected in the valuation result and distribution of surplus form.</p> <p>For general insurers, the policy liabilities are the aggregate of premium liabilities and claims liabilities.</p>
Premium Liabilities	Amount that is not less than the higher of unearned premium reserve and the unexpired risk reserves of the fund.
Reinsurance Ceded	Premiums paid or payable on reinsurance ceded during the period. It includes portfolio premiums in respect of ceded business.
Retention Ratio	Ratio of net premiums over gross premiums.
Surplus	<p>Surplus is defined as total assets net of total liabilities.</p> <p>For life insurers, the balance of revenue figures in 2004 and earlier years are not comparable to the surplus figures for 2005 and beyond due to the changes to the valuation approach for assets and liabilities. In addition, the surplus for participating funds under the new framework only reflects allocations to the shareholders of the company whereas surplus under the old framework would include both allocations to shareholders and policyholders.</p>
Underwriting Profit/Loss	Earned premiums less net claims incurred, management expenses, net commissions incurred and other distribution expenses.