# Notice No. : MAS 129 Issue Date : 28 SEPTEMBER 2018

# \*Last revised on 19 December 2018

# NOTICE ON INSURANCE RETURNS (ACCOUNTS AND STATEMENTS)

### Introduction

1 This Notice is issued pursuant to sections 36(3), 36(3A), 37(1)(b) and 64(2) of the Insurance Act (Cap. 142) ("the Act") and applies to all licensed insurers, except for captive insurers, marine mutual insurers and Special Purpose Reinsurance Vehicles.

## Definitions

2 For the purposes of this Notice:

"Accounting Standards" has the same meaning as in section 4(1) of the Companies Act (Cap. 50);

"Annual Report" means a report of an insurer, including any statement of account, for each financial year issued to the members of the insurer;

"auditor" means an auditor appointed with the approval of the Authority under section 36(6)(c) of the Act;

"Aviation Hull" includes the insurer's insurance business in Singapore relating to:

- (a) airport operator insurance;
- (b) insurance against aerospace risks;
- (c) insurance against risk of physical loss of or damage to an aircraft that is docked, in operation, or under service, repair or construction; and
- (d) insurance against the risk of any liability arising from the ownership or operation of aircraft referred to in sub-paragraph (c);

"Cargo" includes the insurer's insurance business in Singapore relating to insurance against risks of loss of, or damage to any cargo in transit, and insurance against the risk of any liability arising from loss of or damage to such cargo in transit;

"composite reinsurer" means a reinsurer licensed to carry on general business and life business;

"Credit/Credit-Related" includes the insurer's insurance business in Singapore relating to trade credit insurance policies, mortgage insurance policies, and financial guarantee insurance policies;

"direct composite insurer" means a direct insurer licensed to carry on both general business and life business;

"direct general insurer" means a direct insurer licensed to carry on general business only;

"direct life insurer" means a direct insurer licensed to carry on life business only;

"electronic record" has the same meaning as in section 2 of the Electronic Transactions Act (Cap. 88);

"Employers' Liability" includes the insurer's insurance business in Singapore relating to insurance against risk of an employer's liability to its employee that may arise under the Work Injury Compensation Act (Cap. 354) or common law;

"Engineering" includes the insurer's insurance business in Singapore relating to boiler and pressure vessel insurance, construction all risk insurance, engineering all risk insurance, erection all risk insurance, machinery all risk insurance, insurance on any other specialised equipment or machinery that are excluded from the standard property insurance, and insurance against construction, erection, or engineering risks, such as the risk of loss or damage involved in a construction project, and installation and erection of ready-built engineering projects;

"financial guarantee insurer" has the same meaning as in regulation 2 of the Insurance (Financial Guarantee Insurance) Regulations;

[MAS Notice 129 (Amendment) 2018]

"financial guarantee insurance policy" has the same meaning as in regulation 2 of the Insurance (Financial Guarantee Insurance) Regulations;

"general reinsurer" means a reinsurer licensed to carry on general business only;

"Health" refers to the insurer's insurance business in Singapore relating to health policies;

"health policy" has the same meaning as in Notice No: MAS 120 (Disclosure and Advisory Process Requirements For Accident and Health Insurance Products);

"investment-linked fund" means an insurance fund for investment-linked policies established and maintained under section 17(1A) of the Act;

"life reinsurer" means a reinsurer licensed to carry on life business only;

"Marine Hull" includes the insurer's insurance business in Singapore relating to:

- (a) marine terminal operator insurance;
- (b) insurance against risk of physical loss of or damage to a vessel or ship that is docked, in operation, or under service, repair or construction; and
- (c) insurance against the risk of any liability arising from the ownership or operation of a vessel or ship referred to in sub-paragraph (b);

"MASNET" means MAS Network;

"mortgage insurance policy" has the same meaning as in regulation 2 of the Insurance (Valuation and Capital) Regulations 2004;

"Motor" includes the insurer's insurance business in Singapore relating to insurance against risk of loss of, damage to or liability arising out of or in connection with the use of, motor vehicles;

"non-participating fund" means an insurance fund established and maintained under section 17(2) of the Act which comprises wholly of non-participating policies;

"Offshore Insurance Fund" means an insurance fund established and maintained under section 17(1) of the Act for offshore policies;

"participating fund" means an insurance fund established and maintained under section 17(2) of the Act which comprises wholly or partly of participating policies;

"Personal Accident" refers to the insurer's insurance business in Singapore relating to personal accident policies;

"personal accident policy" has the same meaning as in Notice No: MAS 120 (Disclosure and Advisory Process Requirements For Accident and Health Insurance Products);

"policy assets", in relation to a participating fund, means the total assets of the fund as at the date on which these assets and liabilities of the licensed insurer are valued less

- (a) the balance in the surplus account established and maintained in accordance with regulation 22 of the Insurance (Valuation and Capital) Regulations 2004; and
- (b) all liabilities of the fund other than policy liabilities;

"policy liabilities", in relation to an insurance fund, means liabilities in respect of policies for which the insurance fund is established and maintained under section 17 of the Act;

"Product Liability" includes the insurer's insurance business in Singapore relating to insurance against risk of the insured's liability to a third party in respect of bodily injury, property damage or any monetary losses resulting from products manufactured, sold, supplied or distributed by the insured;

"Professional Indemnity" includes the insurer's insurance business in Singapore relating to directors and officers liability insurance, errors and omission insurance, and insurance covering a professional against risk of his liability to his principal, client, principal's client, or any third party arising out of neglect, omission or error in the discharge of his professional duties;

"Property" includes the insurer's insurance business in Singapore relating to plate glass insurance, insurance against risk of loss of or damage to property (other than property to which business classes "Cargo", "Marine Hull", "Aviation Hull", "Motor" and "Engineering" relate to), and insurance against consequential losses arising from loss of or damage to such property such as business interruption cover; "Public Liability" includes the insurer's insurance business in Singapore relating to insurance against risk of the insured's liability to any third party in respect of bodily injury, property damage or any monetary losses arising out of negligence (other than liability to which business classes "Cargo", "Marine Hull", "Aviation Hull" and "Motor" relate to);

"quarter" means any period of 3 months beginning on 1st January, 1st April, 1st July or 1st October of any year;

"Singapore Insurance Fund" means an insurance fund established and maintained under section 17(1) of the Act for Singapore policies;

"Special Purpose Reinsurance Vehicle" has the same meaning as in regulation 2 of the Insurance (General Provisions and Exemptions for Special Purpose Reinsurance Vehicles) Regulations 2018;

"Surety" includes the insurer's insurance business in Singapore relating to maid insurance and bonds but excludes guarantees which fall under the "Credit/ Credit-Related" business class;

"trade credit insurance policy" has the same meaning as in regulation 2 of the Insurance (Valuation and Capital) Regulations 2004.

- 3 For the purposes of this Notice, a reference to a licensed insurer incorporated in Singapore includes a licensed insurer which is a society registered under the Co-operative Societies Act (Cap. 62).
- 4 The expressions used in this Notice shall, except where expressly defined in this Notice or where the context otherwise requires, have the same respective meanings as in the Act.

## Forms

5 The forms and annexes mentioned in this Notice are those set out in the Appendix B.

## **Submission Requirements**

6 Every licensed insurer referred to in the first column of the table below must lodge all applicable forms and applicable annexes to such forms, and documents, set out in the appendices referred to in the second column of that table in the form and manner specified in those appendices.

S/No.	First column	Second column
	Type of insurer or reinsurer	Lodgment requirements
(a)	Direct general insurer	Appendix A-1
(b)	Direct life insurer	Appendix A-2
(c)	Direct composite insurer	Appendix A-3
(d)	General reinsurer	Appendix A-4
(e)	Life reinsurer	Appendix A-5
(f)	Composite reinsurer	Appendix A-6

- 6A Notwithstanding paragraph 6, a financial guarantee insurer that is
  - (a) a direct general insurer; or
  - (b) a general reinsurer,

that carries on the business of issuing only financial guarantee insurance policies need not lodge any Statement of Fund Solvency and Capital Adequacy Requirements in Form A4.

[MAS Notice 129 (Amendment) 2018]

6B To avoid doubt, paragraph 6 does not affect the operation of, or derogate from any regulation prescribed in the Insurance (Accounts and Statements) Regulations 2018.

[MAS Notice 129 (Amendment) 2018]

- 7 A licensed insurer must ensure that any form, annex or document that is required to be lodged by the licensed insurer under paragraph 6 in hard copy is sent by the licensed insurer to the Authority in accordance with the submission requirements and signatory requirements as specified in Appendices A-1 to A-6, as the case may be.
- 8 Where a form, annex or document is required to be signed by or on behalf of a licensed insurer's chief executive in Singapore, the licensed insurer must ensure that
  - (a) the form, annex or document is approved by its chief executive; and
  - (b) if not signed by the licensed insurer's chief executive, be signed by one of the insurer's officers in Singapore who is for the time being notified to the Authority as having authority for the purposes of this Notice to sign in place of the chief executive in Singapore.
- 9 Where a form, annex or document is required to be signed by an actuary, a licensed insurer must ensure that
  - (a) if the form, annex or document relates to direct life business, it is signed by an appointed actuary appointed with the approval of the Authority under section 31 of the Act; and
  - (b) if the form, annex or document relates to any other business, it is signed by a certifying actuary appointed with the approval of the Authority under section 31 of the Act.
- 10 A licensed insurer must submit electronically via MASNET, any form, annex or document that is required to be lodged by the licensed insurer under paragraph 6 in the form of an electronic record.

# **Provisions as to Returns Lodged**

- 11 A licensed insurer must ensure that all of the following requirements are complied with in relation to any form, annex or document that the licensed insurer is required to lodge under this Notice —
  - (a) The form, annex or document is in English; and
  - (b) All monetary amounts referred to in the form, annex or document are in Singapore dollars unless otherwise specified in the applicable form or annex.

- 12 In any form, annex or document which a licensed insurer is required to prepare in accordance with this Notice, the licensed insurer must ensure that the value or amount given for an asset or a liability of the insurer or the calculation of financial resources and risk requirement of the insurer is the value or amount of that asset or liability or that calculation, as the case may be, as determined in accordance with any applicable regulation under the Insurance (Valuation and Capital) Regulations 2004, Notice No: MAS 319 (Notice on Valuation of Policy Liabilities of Life Business), and any applicable direction issued under the Act.
- 13 In any form, annex or document which a licensed insurer is required to prepare in accordance with this Notice, the licensed insurer must ensure that the value or amount given for an income item, an expense item, an equity item or a change in equity item of the insurer is valued in accordance with
  - (a) the instructions for completion in the forms and annexes; and
  - (b) where there are no applicable instructions for completion in the forms and annexes, the Accounting Standards.
- 14 In any form, annex or document which a licensed insurer is required to prepare under this Notice, the licensed insurer must recognise any asset, liability, equity, income, expense and change in equity in accordance with —
  - (a) any applicable regulation under the Insurance (Valuation and Capital) Regulations 2004, and any applicable direction issued under the Act; and
  - (b) where sub-paragraph (a) does not apply, the recognition requirements in the Accounting Standards.
- 15 A licensed insurer must ensure that any
  - (a) Abstract of the Actuary's Report on Policy Liabilities in respect of General Business; and
  - (b) Abstract of the Actuary's Report on Policy Liabilities in respect of Life Business that is required to be lodged by the licensed insurer under paragraph 6, includes the matters specified in Appendix C.

# Audit Requirements

For the purposes of section 36(3A)(a) of the Act, a licensed insurer must ensure that any "Annual Returns" that is required to be lodged by the licensed insurer under paragraph 6 is audited by an auditor where the column labelled "To be audited" of Appendices A-1 to A-6, as the case may be, is marked "Y". For avoidance of doubt, "Quarterly Returns" and "Other Annual Returns" do not need to be audited.

## **Deadlines for Submission of Returns**

17 A licensed insurer must lodge every form, annex or document that is required to be lodged with the Authority under paragraph 6 in accordance with the respective submission deadlines specified in Appendices A-1 to A-6, as the case may be.

## **Effective Date and Transitional Provisions**

18 This Notice shall take effect on 1 January 2019.

19 For avoidance of doubt, a licensed insurer shall comply with this Notice in respect of all quarters, accounting periods and financial years, as the case may be, beginning on or after 1 January 2019.

# SUBMISSION, SIGNATORY AND AUDIT REQUIREMENTS

Appendix	Type of Insurer
A - 1	Direct Insurers – General
A - 2	Direct Insurers – Life
A - 3	Direct Insurers – Composite
A - 4	Reinsurers – General
A - 5	Reinsurers – Life
A - 6	Reinsurers – Composite

						Direct Insurers			
					1	General			
_			Quarterly Returns	Other Annual Returns	3				
Form	Annex	Title	Electronic	Electronic	Electronic				
			submission via MASNET	submission via MASNET	submission via MASNET		Hard copy submission		To be audited
			Submission	Submission	Submission	Submission	Submission	Signatory requirement	10 be addited
			deadline	deadline	deadline	deadline	requirement	oignatory requirement	
			From the last day of	From the last day of		From th	e last day of the accoun	ting period	
			the quarter	the accounting period			-		
A1	A1-1	Statement of Financial Position Other Investments	3 weeks		3 months 3 months				Y
	A1-2	Outstanding Premiums	3 weeks		3 months				
	A1-3	Reinsurance Recoverables on Paid Claims			3 months				
	A1-4	Other Assets			3 months				Y
	A1-5 A1-6	Policy Liabilities (Gross of Reinsurance) and Reinsurers' Share of Policy Liabilities in respect of General Business Policy Liabilities of Participating Fund	3 weeks		3 months				Y
	A1-7	Financial Liabilities			3 months				
	A1-8	Other Liabilities			3 months				
	A1-9 A1-10	Other Reserves Exposures to Related Corporations, Head Office and Overseas Branches of Head Office			3 months 3 months				
	A1-10 A1-11	Amount Transferred from Surplus Account to Satisfy Minimum Condition Liability of Participating Fund			3 monuns				
	A1-12	Assets of Surplus Account of Participating Fund							
	A1-13	Assets of Non-Unit Reserves of Investment-Linked Fund							
A2	Notes	Statement of Profit and Loss	3 weeks	3 weeks	3 months 3 months				Y
M2	A2-1	Other Expenses	J WEEKS	J WCCKS	3 months				1
	A2-2	Other Income			3 months				
	A2-3	Net Investment Income/ (Loss)	3 weeks		3 months				
	A2-4 A2-5	Net Income of Participating Fund Information in respect of Transactions with Related Corporations, Head Office and Overseas Branches of Head Office			3 months				
A3	7.2.0	Statement of Changes in Equity	3 weeks		3 months				Y
A4		Statement of Fund Solvency and Capital Adequacy Requirements	3 weeks		3 months				Y
A5	Note	Statement of Accident and Health Policies Issued by Direct Insurer			3 months 3 months				
A6	NOLE	Statement of Offshore Reinsurance Business of Reinsurer			3 1101015				
A7		Certificate on the Accounts of the Insurer				4 months	1 original and 2 copies	Chief Executive +	
<b>A</b> 8		Independent Auditor's Report				4 months	1 original and 2 copies	2 Directors	
A9		Independent Auditor's Supplementary Report				4 months	1 original and 1 copy	Auditor	
		"L" means only applicable to Life business							
L1 L2		Statement of Premiums, Claims and Distribution Expenses of Direct Insurer in respect of Life Business Statement of Operating Results of Reinsurer in respect of Life Reinsurance Business by Type of Business							
L3		Statement of Policies Issued to Individuals in respect of Direct Life Business							
	Notes								
L4	Notes	Statement of Group Policies in respect of Direct Life Business							
L5	140103	Statement of Lapses in respect of Direct Life Business							
L6		Abstract of Valuation Results of Direct Insurer in respect of Life Business							
L7 L8		Abstract of Valuation Results of Reinsurer in respect of Life Reinsurance Business Statement of Analysis of Experience in respect of Life Business							
L9		Statement of Participating Fund Allocations							
L10		Actuary's Certificate on Participating Fund Allocations							
L11		Actuary's Certificate on Policy Liabilities in respect of Life Business "G" means only applicable to General business							
G1		Statement of Operating Results by Line of Business	3 weeks	3 weeks	3 months				Y
	Notes				3 months				Ŷ
G2 G3		Statement of Premiums and Claims Development by Line of Business		4 months		<b>a</b>			
G3		Actuary's Certificate on Policy Liabilities in respect of General Business			3 months	3 months	1 original and 2 copies	Actuary	
				4 months (1 original hard copy					
G4		Actuary's Certificate on Statement of Premiums and Claims Development by Line of Business		signed by Actuary;					
		······································		electronic submission					
				not required)					
						<b>0</b>			
	+	Actuary's Report on Policy Liabilities in respect of General Business Abstract of the Actuary's Report on Policy Liabilities in respect of General Business				3 months 3 months	1 original 1 original and 2 copies	Actuary Actuary	
	t	Actuary's Report on Policy Liabilities in respect of Life Business				0 1101015	· original and 2 copies	noudry	
	1	Abstract of the Actuary's Report on Policy Liabilities in respect of Life Business			r				
						From	the last day of the finan	cial year	
	1	Annual Report of Insurer Incorporated in Singapore						Per requirements under	
		Annual Report of Insurer Incorporated in Singapore (Applicable to insurers incorporated in Singapore only)				4 months	3 published copies	the Companies Act	Y
	l	Financial Statements prepared in accordance with Singapore Financial Reporting Standards in respect of							
						4 months	3 published copies	Per requirements under	Y
		Operations in Singapore				4 months			
		Operations in Singapore (Applicable to insurers incorporated outside Singapore only)				4 months	5 published copies	the Companies Act	•
						6 months	3 published copies	the Companies Act Per requirements of home jurisdiction	Y

						Direct Insurers			
						Life			
<b>F</b>	A	Title	Quarterly Returns	Other Annual Returns			Annual Returns		
Form	Annex	The	Electronic submission via	Electronic submission via	Electronic submission via		Hard copy submissior	1	
			MASNET	MASNET	MASNET			·	To be audited
			Submission deadline	Submission deadline	Submission deadline	Submission deadline	Submission requirement	Signatory requirement	
				From the last day of	deadime				
			the quarter	the accounting period		From the	last day of the accour	ting period	
A1		Statement of Financial Position	3 weeks		3 months				Y
	A1-1 A1-2	Other Investments Outstanding Premiums	3 weeks		3 months 3 months				
	A1-2 A1-3	Reinsurance Recoverables on Paid Claims	3 WEEKS		3 months				
	A1-4	Other Assets			3 months				
	A1-5	Policy Liabilities (Gross of Reinsurance) and Reinsurers' Share of Policy Liabilities in respect of General Business							
	A1-6	Policy Liabilities of Participating Fund			3 months				
	A1-7 A1-8	Financial Liabilities Other Liabilities			3 months 3 months				
	A1-8 A1-9	Other Reserves			3 months				
	A1-10	Exposures to Related Corporations, Head Office and Overseas Branches of Head Office			3 months				
	A1-11	Amount Transferred from Surplus Account to Satisfy Minimum Condition Liability of Participating Fund			3 months				
	A1-12	Assets of Surplus Account of Participating Fund	3 weeks		3 months				
	A1-13	Assets of Non-Unit Reserves of Investment-Linked Fund	3 weeks		3 months				
A2	Notes	Statement of Profit and Loss	3 weeks	3 weeks	3 months 3 months				Y
A2	A2-1	Other Expenses	3 WEEKS	3 WEEKS	3 months				T
	A2-1 A2-2	Other Income			3 months				
	A2-3	Net Investment Income/ (Loss)	3 weeks		3 months				
	A2-4	Net Income of Participating Fund			3 months				
	A2-5	Information in respect of Transactions with Related Corporations, Head Office and Overseas Branches of Head Office			3 months				
A3 A4		Statement of Changes in Equity Statement of Fund Solvency and Capital Adequacy Requirements	3 weeks 3 weeks		3 months 3 months	-			Y
A4 A5		Statement of Accident and Health Policies Issued by Direct Insurer	3 WEEKS		3 months				T
7.0	Note				3 months				
A6		Statement of Offshore Reinsurance Business of Reinsurer							
A7		Certificate on the Accounts of the Insurer				4 months	1 original and 2 copies	Chief Executive + 2 Directors	
A8		Independent Auditor's Report				4 months	1 original and 2 copies		
A9		Independent Auditor's Supplementary Report				4 months	1 original and 1 copy	Auditor	
		"L" means only applicable to Life business							
L1 L2		Statement of Premiums, Claims and Distribution Expenses of Direct Insurer in respect of Life Business Statement of Operating Results of Reinsurer in respect of Life Reinsurance Business by Type of Business			3 months				
L2 L3		Statement of Policies Issued to Individuals in respect of Direct Life Business	3 weeks		3 months				
	Notes				3 months				
L4		Statement of Group Policies in respect of Direct Life Business	3 weeks		3 months				
15	Notes				3 months				
L5 L6		Statement of Lapses in respect of Direct Life Business Abstract of Valuation Results of Direct Insurer in respect of Life Business		3 months	3 months	3 months	1 original and 2 copies	Actuary	
L6 L7		Abstract of Valuation Results of Direct insurer in respect of Life Business			3 1101015	3 monuns	1 original and 2 copies	s Actuary	
L8		Statement of Analysis of Experience in respect of Life Business			3 months	3 months	1 original and 2 copies	s Actuary	
L9		Statement of Participating Fund Allocations			3 months				
L10		Actuary's Certificate on Participating Fund Allocations			3 months	3 months	1 original and 2 copies		
L11		Actuary's Certificate on Policy Liabilities in respect of Life Business			3 months	3 months	1 original and 2 copies	s Actuary	
G1		"G" means only applicable to General business Statement of Operating Results by Line of Business							
Q1	Notes	Inducement of operating neodite by Line of Business							
G2		Statement of Premiums and Claims Development by Line of Business							
G3		Actuary's Certificate on Policy Liabilities in respect of General Business							
G4		Actuary's Certificate on Statement of Premiums and Claims Development by Line of Business							
							-		
		Actuary's Report on Policy Liabilities in respect of General Business							
	1	Abstract of the Actuary's Report on Policy Liabilities in respect of General Business							
		Actuary's Report on Policy Liabilities in respect of Life Business				3 months	1 original	Actuary	
		Abstract of the Actuary's Report on Policy Liabilities in respect of Life Business				3 months	1 original and 2 copies	Actuary	
						From t	he last day of the finar	ncial year	
		Annual Report of Insurer Incorporated in Singapore						Per requirements under	
		Annual Report of Insurer incorporated in Singapore (Applicable to insurers incorporated in Singapore only)				4 months	3 published copies	the Companies Act	Y
								companico Piot	
		Financial Statements prepared in accordance with Singapore Financial Reporting Standards in respect of Operations in Singapore				4 months	3 published copies	Per requirements under	Y
	1					4 monuns	a published copies	the Companies Act	T
						8			
		(Applicable to insurers incorporated outside Singapore only) Annual Report of Head Office in respect of Global Operations (Applicable to insurers incorporated outside Singapore only)				6 months	3 published copies	Per requirements of	Y

Form         Annex         Comp Interval	Annual Returns Hard copy submission ne requirement From the last day of the accou	on Signatory requirement unting period	Y Y Y Y Y Y Y Y
Form         Annex         Extension MASNET         Extension MASNET         Extension MASNET           MASNET         Submission MASNET         Submission Masnet MASNET         Submission Masnet Masne Masnet Masnet Masne Masnet Masnet Masnet Masne Masne	Hard copy submission ne Submission requirement From the last day of the accou	on Signatory requirement unting period	Y Y Y Y Y Y Y Y
Image: second	sion Submission requirement From the last day of the accou	Signatory requirement unting period	Y Y Y Y Y Y Y Y
Index         Submission         Submission </th <th>ne requirement From the last day of the accou</th> <th>Lies Chief Executive + 2 Directors</th> <th>Y Y Y Y Y Y Y Y Y</th>	ne requirement From the last day of the accou	Lies Chief Executive + 2 Directors	Y Y Y Y Y Y Y Y Y
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Al         Estement of Francial Position         From the last dyrof the quarter         From the last dyrof the quarter           Al         Alt-         Other Insection Position         3 weeks         3 months         3 months           Alt-2         Other Insection Plant Caluma         3 weeks         3 months         3 months           Alt-3         Other Insection Plant Caluma         3 weeks         3 months         3 months           Alt-4         Other Insection Plant Caluma         3 weeks         3 months         3 months           Alt-5         Other Insection Plant Caluma         3 weeks         3 months         3 months           Alt-7         Francel Liabilies         Alt-6         3 months         3 months         3 months           Alt-7         Francel Liabilies         Alt-7         Francel Liabilies         3 months         3 months           Alt-12         Assets of Norubi Reserved Inscore	From the last day of the accou	ies Chief Executive + 2 Directors	Y Y Y Y Y Y
A1-1       Other Investments       3 months         A1-2       Outstanding Permiums       3 works       3 months         A1-3       Persinance Recoverables on Paid Claims       3 works       3 months         A1-4       Other Assets       3 months       3 works       3 months         A1-4       Other Assets       3 months       3 works       3 months         A1-5       Personal Labellines       3 months       3 works       3 months         A1-6       Personal Labellines       3 months       3 months       3 months         A1-7       Personal Labellines       3 months       3 months       3 months         A1-8       Other Labellines       3 months       3 months       3 months         A1-18       Other Reserves       3 months       3 months       3 months         A1-12       Assets of Surplus Account to Satisfy Minimum Condition Labelly of Parlopating Fund       3 works       3 months         A1-12       Other Ensense       3 months       3 months       3 months         A2-2       Other Income Negation Terming Fund       3 works       3 months       3 months         A2-2       Other Income (Loss)       3 months       3 months       3 months         A2-4       Met Inc		2 Directors	Y Y Y Y Y Y Y
A1:2       Outstanding Premiums       3 works       3 months         A1:4       Other Assets       3 months       3 months         A1:4       Other Assets       3 months       3 months         A1:7       Previde Utabilities (Cross of Reinsurance) and Reinsurers' Stare of Policy Liabilities in respect of General Business       3 works       3 months         A1:7       Previde Utabilities       3 months       3 months       3 months         A1:8       Other Liabilities       3 months       3 months       3 months         A1:9       Other Reserves       3 months       3 months         A1:1       Anound Transferred from Surplic Account of Policy Barbing Fund       3 works       3 months         A1:1       Anound Transferred from Surplic Account of Policy Barbing Fund       3 works       3 months         A1:1       Anound Transferred from Surplic Account of Policy Barbing Fund       3 works       3 months         A2:1       Statement of Porth and Loss       3 works       3 works       3 months         A2:3       Statement of Porth and Loss       3 works       3 months       3 months         A2:4       Other Income       3 works       3 months       3 months         A2:5       Information in respect of Transactinons with Relate Corporations, Head Office and		2 Directors	Y Y Y Y Y
A1:3       Renurance Recorrentles on Paid Claims       3 months         A1:4       Other Assets       3 months         A1:5       Paidy Liabilities (Parcia paints       3 months         A1:6       Paidy Liabilities (Parcia paints       3 months         A1:7       Product Liabilities (Parcia paints       3 months         A1:7       Product Liabilities (Parcia paints       3 months         A1:8       Paidy Liabilities (Parcia paints       3 months         A1:10       Exposures to Related Corporations, Head Office and Oversess Branches of Head Office       3 months         A1:11       Anouth Transent dualities       3 months       3 months         A1:12       Asset of Supplia Account of Participating Fund       3 weeks       3 months         A1:12       Asset of Supplia Account of Participating Fund       3 weeks       3 months         A2       Other Exponse       3 weeks       3 months         A2:2       Other Income       3 weeks       3 months         A2:3       Net Investment Jonand Liability of Participating Fund       3 weeks       3 months         A2:4       Net Income for Participating Fund       3 weeks       3 months         A2:4       Net Income for Participating Fund       3 weeks       3 months         A2:4 <td></td> <td>2 Directors</td> <td>Y Y Y Y Y Y</td>		2 Directors	Y Y Y Y Y Y
A1-4       Other Assets       3 months         A1-5       Policy Labilities (Participating Fund       3 works       3 months         A1-6       Policy Labilities of Participating Fund       3 months         A1-7       Other Labilities       3 months         A1-8       Policy Labilities of Participating Fund       3 months         A1-7       Other Labilities       3 months         A1-8       Policy Labilities of Participating Fund       3 months         A1-10       Exposure to Related Corporations. Head Office and Overseas Branches of Head Office       3 works       3 months         A1-11       Anount Transferred from Surplus Account of Participating Fund       3 works       3 months         A1-13       Asset of Non-Unit Reserves of Investment-Linked Fund       3 works       3 works       3 months         A2       A3       Notes       3 works       3 works       3 months         A2-3       Net Investmend (Lass)       3 months       3 months       3 months         A2-3       Net Investmend (Lass)       3 months       3 months       3 months         A3       Statement of Changes in Equity       3 months       3 months       3 months         A4       Note       Statement of Changes in Equity       3 months       3 months<		2 Directors	Y Y Y Y Y
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A1-7       Financial Liabilities       3 months         A1-8       Other Leasevise       3 months         A1-9       Other Reserves       3 months         A1-10       Anount Transferred from Surplus Account to Statisty Minimum Condition Liability of Participating Fund       3 weeks       3 months         A1-11       Amount Transferred from Surplus Account to Statisty Minimum Condition Liability of Participating Fund       3 weeks       3 months         A1-13       Assets of Non-Uni Reserves of Investment-Linked Fund       3 weeks       3 weeks       3 months         A2       Statement of Profit and Los       3 weeks       3 weeks       3 months         A2.1       Other Exponses       3 months       3 months       3 months         A2.3       Net Investment Income       3 months       3 months       3 months         A2.3       Net Investment Income       3 months       3 months       3 months         A2.4       Net Income       3 months       3 months       3 months         A2.5       Information in respect of Line Solution and Overseas Branches of Head Office       3 weeks       3 months         A2.5       Information in respect of Line Solution and Insurance Business of Reinsurance Business of Direct Ins		2 Directors	Y Y Y Y
A1-8       Other Labilities       3 months       3 months         A1-9       Other Labilities       3 months       3 months         A1-10       Exposures to Related Corporations, Head Office and Overseas Branches of Head Office       3 weeks       3 months         A1-112       Assets of Surplus Account to Satisfy Minimum Condition Liability of Participating Fund       3 weeks       3 months       3 months         A1-12       Assets of Nanchardered from Surplus Account to Satisfy Minimum Condition Liability of Participating Fund       3 weeks       3 months       3 months         A1-12       Assets of Nancharder Minimum Condition Liability of Participating Fund       3 weeks       3 months       3 months         A2-2       Other Income       3 weeks       3 weeks       3 months       3 months         A2-2       Other Income       3 months       3 weeks       3 months       3 months         A2-3       Nati Investment Income (Loss)       3 weeks       3 months       3 months       3 months         A2-4       Nati Incoment Income (Loss)       3 weeks       3 months       3 months       3 months         A3       Statement of Changes in Equily       3 weeks       3 months       3 months       3 months         A4       Statement of Change Repart       6       3 months		2 Directors	 Y  Y
A1-10       Exposures to Related Corporations, Head Office and Overseas Branches of Head Office       3 months         A1-12       Assets of Surplus Account of Participating Fund       3 weeks       3 months         A1-12       Assets of Surplus Account of Participating Fund       3 weeks       3 months         A1-12       Assets of Nor-Unit Reserves of Investment-Linked Fund       3 weeks       3 months         A2       Statement of Profit and Loss       3 weeks       3 months         A2-1       Other Exponses       3 weeks       3 months         A2-2       Other Income       3 weeks       3 months         A2-3       Net Investment Income/ (Loss)       3 weeks       3 months         A2-4       Other Exponses       3 months       3 months         A2-5       Information in respect of Transactions with Related Corporations, Head Office and Overseas Branches of Head Office       3 weeks       3 months         A3       Statement of Change in Equity       3 months       3 months       3 months         A4       Statement of Accident and Health Policies Insurer       3 months       3 months       3 months         A5       Statement of Offshore Reinsurance Business of Reinsurer       3 months       3 months       3 months         A6       Statement of Offshore Reinsurance Business of Re		2 Directors	Y Y Y
A1-11       Annount Transferred from Surplus Account to Satisfy Minimum Condition Liability of Participating Fund       3 weeks       3 months         A1-13       Assets of Surplus Account of Participating Fund       3 weeks       3 weeks       3 months         A1-13       Assets of Non-Linit Reserves of Investment-Linked Fund       3 weeks       3 weeks       3 months         A2       Other Expenses       3 weeks       3 weeks       3 weeks       3 months         A2:       Other Income       3 weeks       3 weeks       3 weeks       3 months         A2:       Other Income       3 weeks       3 weeks       3 weeks       3 months         A2:       Other Income       7 months       3 weeks       3 weeks       3 months         A2:       Net Investment Income/ (Loss)       3 weeks       3 weeks       3 weeks       3 months         A3:       Statement of Offinges In Equity       2 months       3 weeks       3 weeks       3 months         A4:       Net Income participating Fund       Abset of Dataset of participating Fund       3 weeks       3 months       3 months         A5:       Statement of Offishore Reinsurance Business of Reinsurance       3 weeks       3 months       3 months         A7:       Certificate on the Accounts of the Insurer       <		2 Directors	Y Y Y Y
Ai-12       Assets of Surplus Account of Participating Fund       3 weeks       3 months         Ai-12       Assets of Non-Unit Reserves of Investment-Linked Fund       3 weeks       3 months         Act       Statement of Poriti and Loss       3 weeks       3 weeks       3 months         A2       Statement of Poriti and Loss       3 weeks       3 weeks       3 months         A2       Other Income       (Loss)       3 weeks       3 months         A2.3       Net Investment Income' (Loss)       3 weeks       3 months         A2.4       Net Income       Close Income       3 weeks       3 months         A2.5       Information in respect of Transactions with Related Corporations, Head Office and Overseas Branches of Head Office       3 weeks       3 months         A4       Statement of Accident and Health Policies Issued by Direct Insurer       3 weeks       3 months         A4       Statement of Accident and Health Policies Issued by Direct Insurer       3 weeks       3 months         A5       Statement of Accident and Issues of Reinsurer       3 weeks       3 months         A6       Independent Auditor's Report       3       4 mc         A8       Independent Auditor's Supplementary Report       3       3 months         A1       Batement of Group Policies In respec		2 Directors	Y Y Y
A1-13       Assets of Non-Unit Reserves of Investment-Linked Fund       3 weeks       3 months         A2       Statement of Profit and Loss       3 weeks       3 weeks       3 months         A2       Other Income       3 months       3 months       3 months         A2:1       Other Income       3 months       3 months       3 months         A2:2       Other Income       3 months       3 months       3 months         A2:4       Net Income of Participating Fund       3 weeks       3 months       3 months         A2:5       Information in respect of Transactions with Related Corporations, Head Office and Overseas Branches of Head Office       3 weeks       3 months         A3       Statement of Changes in Equity       3 months       3 months       3 months         A4       Statement of Fund Solvency and Capital Adequacy Requirements       3 weeks       3 months       3 months         A6       Carrificate on the Accounts of the Insurer       3 weeks       3 months       3 months       4 mod         A7       Carrificate on the Accounts of the Insurer       Carrificate on the Accounts of the Insurer in respect of Life Business       3 weeks       3 months       4 mod         L1       Statement of Organ Paicies in respect of Direct Life Business       3 weeks       3 months       3		2 Directors	Y Y Y Y Y
A2       Statement of Profit and Loss       3 weeks       3 weeks       3 weeks       3 months         A2:1       Other Income       3 weeks       3 weeks       3 months       3 months         A2:2       Other Income       3 weeks       3 months       3 months       3 months         A2:4       Net Investment Income / (Loss)       3 weeks       3 months       3 months         A2:4       Net Income of Participations with Related Corporations, Head Office and Overseas Branches of Head Office       3 weeks       3 months         A3       Statement of Charges in Equity       3 weeks       3 months       3 months         A4       Statement of Accident and Health Policies Issued by Direct Insurer       3 weeks       3 months       3 months         A5       Statement of Offshore Reinsurance Business of Reinsurer       3 weeks       3 months       3 months         A6       Independent Auditor's Report       4 monthis       4 monthis       4 monthis         A8       Independent Auditor's Supplementary Report       3 weeks       3 monthis       3 monthis         L1       Statement of Direct Life Business       3 weeks       3 monthis       3 monthis         L2       Statement of Charges and Distribution Expenses of Direct Insurer in respect of Life Business       3 weeks       3		2 Directors	Y Y Y Y Y
A2-1       Other Expenses       3 months         A2-2       Other Income       3 months         A2-3       Net Income of Participating Fund       3 weeks       3 months         A2-4       Net Income of Participating Fund       3 weeks       3 months         A2-5       Information in respect of Transactions with Related Corporations, Head Office and Overseas Branches of Head Office       3 weeks       3 months         A3       Statement of Changes in Equity       3 weeks       3 months       3 months         A4       Statement of Changes in Equity       3 weeks       3 months       3 months         A4       Statement of Offshore Reinsurance Business of Reinsurer       3 weeks       3 months       3 months         A6       Statement of Offshore Reinsurance Business of Reinsurer       3 months       3 months       3 months         A7       Certificate on the Accounts of the Insurer       4 mod       4 mod         A8       Independent Auditor's Report       4 mod       4 mod         L1       Statement of Participational protect Life Reinsurance Business       3 weeks       3 months         L2       Statement of Group Policies in respect of Life Reinsurance Business       3 weeks       3 months         L4       Statement of Group Policies in respect of Direct Life Business		2 Directors	т    Y
A2-2       Other Income       3 months         A2-3       Net Income of Participating Fund       3 weeks       3 months         A2-4       Net Income of Participating Fund       3 weeks       3 months         A2-5       Information in respect of Transactions with Related Corporations, Head Office and Overseas Branches of Head Office       3 weeks       3 months         A3       A2-5       Information in respect of Transactions with Related Corporations, Head Office and Overseas Branches of Head Office       3 weeks       3 months         A4       Statement of Changes in Equity       3 months       3 months       3 months         A5       Statement of Addent and Health Policies Issued by Direct Insurer       3 weeks       3 months         A6       Statement of Offshore Reinsurance Business of Reinsurer       3 months       3 months         A7       Certificate on the Accounts of the Insurer       4 mod         A8       Independent Auditor's Report       4 mod         4       Statement of Policies Issued to Distribution Expenses of Direct Life Business       3 weeks       3 months         L1       Statement of Opolicies in respect of Life Business       3 weeks       3 months       3 months         L2       Statement of Chauges in respect of Direct Life Business       3 months       3 months       3 months		2 Directors	 Y
A2-4       Net Income of Participating Fund       3 months         A2-5       Information in respect of Transactions with Related Corporations, Head Office and Overseas Branches of Head Office       3 weeks       3 months         A3       Statement of Changes in Equity       3 months       3 months       3 months         A4       Statement of Changes in Equity       3 weeks       3 months       3 months         A6       Statement of Coldent and Health Policies Issued by Direct Insurer       3 weeks       3 months       3 months         A6       Statement of Offshore Reinsurance Business of Reinsurer       3 months       3 months       3 months         A7       Certificate on the Accounts of the Insurer       4 md         A8       Independent Auditor's Report       4 md         A9       Independent Auditor's Report       4 md         L1       Statement of Operating Results of Reinsurer in respect of Life Reinsurance Business by Type of Business       3 weeks       3 months         L3       Statement of Operating Results of Reinsurer in respect of Life Reinsurance Business       3 weeks       3 months       3 months         L4       Statement of Valuation Results of Direct Life Business       3 weeks       3 months       3 months         L6       Abstract of Valuation Results of Direct Life Business       3 months		2 Directors	Y Y
A2-5       Information in respect of Transactions with Related Corporations, Head Office and Overseas Branches of Head Office       3 weeks       3 months         A3       Statement of Changes in Equity       3 weeks       3 months         A4       Statement of Aud Solvency and Capital Adequacy Requirements       3 weeks       3 months         A6       Statement of Accident and Health Policies Issued by Direct Insurer       3 weeks       3 months         A6       Statement of Offshore Reinsurance Business of Reinsurer       3 months       3 months         A7       Certificate on the Accounts of the Insurer       4 mod         A8       Independent Auditor's Report       4 mod         A9       Independent Auditor's Supplementary Report       4 mod         L1       Statement of Operating Results of Reinsurance Business of Direct Insurer in respect of Life Business       3 weeks       3 months         L2       Statement of Operating Results of Direct Life Business       3 weeks       3 months       3 months         L3       Statement of Croup Policies in respect of Direct Life Business       3 weeks       3 months       3 months         L4       Statement of Analysis of Experience in respect of Life Business       3 months       3 months       3 months         L6       Abstract of Valuation Results of Reinsurance Business       3 weeks		2 Directors	Y Y
A3       Statement of Changes in Equity       3 weeks       3 months         A4       Statement of Changes in Equity       3 weeks       3 months         A5       Statement of Accident and Health Policies Issued by Direct Insurer       3 weeks       3 months         A6       Note       3 tement of Offshore Reinsurance Business of Reinsurer       3 weeks       3 months         A7       Certificate on the Accounts of the Insurer       4 mod         A8       Independent Auditor's Report       4 mod         A9       Independent Auditor's Supplementary Report       4 mod         L1       Statement of Operating Results of Reinsurer in respect of Life Reinsurance Business by Type of Business       3 weeks       3 months         L2       Statement of Operating Results of Reinsurer in respect of Life Reinsurance Business by Type of Business       3 weeks       3 months         L3       Statement of Operating Results of Reinsurer in respect of Life Business       3 weeks       3 months         L4       Statement of Valuation Results of Direct Life Business       3 weeks       3 months       3 months         L5       Statement of Valuation Results of Direct Life Business       3 weeks       3 months       3 months         L4       Statement of Valuation Results of Direct Life Business       3 months       3 months       3 months <td></td> <td>2 Directors</td> <td>Y</td>		2 Directors	Y
A5       Statement of Accident and Health Policies Issued by Direct Insurer       3 months         A6       Statement of Offshore Reinsurance Business of Reinsurer       3 months         A7       Certificate on the Accounts of the Insurer       4 months         A8       Independent Auditor's Report       4 months         A9       Independent Auditor's Supplementary Report       4 months         L1       Statement of Preinting, Claims and Distribution Expenses of Direct Insurer in respect of Life Reinsurance Business by Type of Business       3 weeks       3 months         L2       Statement of Operating Results of Reinsurer in respect of Life Reinsurance Business by Type of Business       3 weeks       3 months         L3       Statement of Operating Results of Reinsurer in respect of Life Business       3 weeks       3 months         L4       Statement of Jolicies In respect of Direct Life Business       3 weeks       3 months         L5       Statement of Valuation Results of Direct Life Business       3 weeks       3 months         L6       Abstract of Valuation Results of Direct Life Business       3 months       3 months         L6       Abstract of Valuation Results of Direct Life Business       3 months       3 months         L6       Abstract of Valuation Results of Direct Life Business       3 months       3 months         L6 <td< td=""><td></td><td>2 Directors</td><td>Y</td></td<>		2 Directors	Y
Note         Statement of Offshore Reinsurance Business of Reinsurer         3 months           A6         Statement of Offshore Reinsurance Business of Reinsurer         4 months           A7         Certificate on the Accounts of the Insurer         4 months           A8         Independent Auditor's Report         4 months           A9         Independent Auditor's Supplementary Report         4 months           L1         Statement of Premiums, Claims and Distribution Expenses of Direct Insurer in respect of Life Business         3 months           L2         Statement of Premiums, Claims and Distribution Expenses of Direct Life Business         3 months           L3         Statement of Prolicies In respect of Direct Life Business         3 weeks         3 months           L4         Statement of Lapses in respect of Direct Life Business         3 months         3 months           L5         Statement of Lapses in respect of Life Business         3 months         3 months           L6         Abstract of Valuation Results of Direct Life Business         3 months         3 months           L6         Abstract of Valuation Results of Direct Life Business         3 months         3 months           L6         Abstract of Valuation Results of Direct Life Business         3 months         3 months           L6         Abstract of Valuation Results of Results of Resi		2 Directors	
A6       Statement of Offshore Reinsurance Business of Reinsurer       4 md         A7       Certificate on the Accounts of the Insurer       4 md         A8       Independent Auditor's Report       4 md         A9       Independent Auditor's Supplementary Report       4 md         L1       Statement of Premiums, Claims and Distribution Expenses of Direct Insurer in respect of Life Business       3 months         L2       Statement of Operating Results of Reinsurer in respect of Life Reinsurance Business by Type of Business       3 weeks       3 months         L3       Statement of Croup Policies in respect of Direct Life Business       3 weeks       3 months       3 months         L4       Statement of Lapses in respect of Direct Life Business       3 weeks       3 months       3 months         L5       Statement of Valuation Results of Direct Life Business       3 months       3 months       3 months         L6       Abstract of Valuation Results of Direct Life Business       3 months       3 months       3 months         L6       Abstract of Valuation Results of Direct Life Business       3 months       3 months       3 months         L6       Abstract of Valuation Results of Direct Life Business       3 months       3 months       3 months         L6       Abstract of Valuation Results of Dirensurer in respect of Life Reinsurance Busin		2 Directors	
A8       Independent Auditor's Report       4 md         A9       Independent Auditor's Supplementary Report       4 md         L1       Statement of Premiums, Calims and Distribution Expenses of Direct Insurer in respect of Life Business       3 months         L2       Statement of Premiums, Calims and Distribution Expenses of Direct Insurer in respect of Life Business       3 weeks       3 months         L3       Statement of Policies Issued to Individuals in respect of Direct Life Business       3 weeks       3 months         L4       Statement of Corup Policies In respect of Direct Life Business       3 weeks       3 months         L5       Statement of Lapses in respect of Direct Life Business       3 weeks       3 months         L6       Abstract of Valuation Resuits of Direct Life Business       3 months       3 months         L6       Abstract of Valuation Resuits of Direct Life Business       3 months       3 months         L6       Abstract of Valuation Resuits of Direct Life Business       3 months       3 months         L6       Abstract of Valuation Resuits of Direct Life Business       3 months       3 months         L9       Statement of Analysis of Experience in respect of Life Business       3 months       3 months         L10       Actuary's Certificate on Participating Fund Allocations       3 months       3 months       3 months		2 Directors	_
A9       Independent Auditor's Supplementary Report       4 md         L1       L' means only applicable to Life business       3 months         L1       Statement of Premiums, Claims and Distribution Expenses of Direct Insurer in respect of Life Reinsurance Business by Type of Business       3 weeks       3 months         L2       Statement of Operating Results of Reinsurer in respect of Life Reinsurance Business by Type of Business       3 weeks       3 months         L3       Statement of Opicies Issued to Individuals in respect of Direct Life Business       3 weeks       3 months       3 months         L4       Statement of Lapses in respect of Direct Life Business       3 weeks       3 months       3 months         L5       Statement of Analysis of Experience in respect of Life Reinsurance Business       3 months       3 months       3 months         L6       Abstract of Valuation Results of Reinsurer in respect of Life Business       3 months       3 months       3 months         L6       Abstract of Valuation Results of Direct Life Business       3 months       3 months       3 months       3 months         L9       Statement of Analysis of Experience in respect of Life Rusiness       3 months       3 months<	ths 1 original and 2 copie		
11     Statement of Premiums, Claims and Distribution Expenses of Direct Insurer in respect of Life Business     3 months       L2     Statement of Operating Results of Reinsurer in respect of Life Reinsurance Business by Type of Business     3 weeks     3 months       L3     Statement of Policies Issued to Individuals in respect of Direct Life Business     3 weeks     3 months       L4     Statement of Coup Policies in respect of Direct Life Business     3 weeks     3 months       L4     Statement of Lapses in respect of Direct Life Business     3 weeks     3 months       L5     Statement of Lapses in respect of Direct Life Business     3 months     3 months       L6     Abstract of Valuation Results of Reinsurer in respect of Life Reinsurance Business     3 months     3 months       L6     Abstract of Valuation Results of Reinsurer in respect of Life Reinsurance Business     3 months     3 months       L6     Abstract of Valuation Results of Reinsurer in respect of Life Reinsurance Business     3 months     3 months       L7     Abstract of Valuation Results of Reinsurer in respect of Life Reinsurance Business     3 months     3 months       L9     Statement of Participating Fund Allocations     3 months     3 months       L10     Actuary's Certificate on Participating Fund Allocations     3 months     3 months       L11     Actuary's Certificate on Participating Fund Allocations     3 months     3			-
L1       Statement of Premiums, Calims and Distribution Expenses of Direct Line Business       3 months       3 months         L2       Statement of Premiums, Calims and Distribution Expenses of Direct Line Business by Type of Business       3 weeks       3 months         L3       Notes       3 weeks       3 months       3 months         L4       Statement of Group Policies In respect of Direct Life Business       3 weeks       3 months       3 months         L5       Statement of Lapses in respect of Direct Life Business       3 months       3 months       3 months         L6       Abstract of Valuation Resuits of Direct Life Business       3 months       3 months       3 months         L6       Abstract of Valuation Resuits of Direct Life Business       3 months       3 months       3 months         L6       Abstract of Valuation Resuits of Direct Life Business       3 months       3 months       3 months         L7       Abstract of Valuation Resuits of Direct Life Business       3 months       3 months       3 months         L9       Statement of Participating Fund Allocations       3 months       3 months       3 months       3 months         L10       Actuary's Certificate on Participating Fund Allocations       3 months       3 months       3 months       3 months         L11       Actuary's Cert	ths 1 original and 1 copy	py Auditor	
L3       Statement of Policies Issued to Individuals in respect of Direct Life Business       3 weeks       3 months         L4       Statement of Group Policies in respect of Direct Life Business       3 weeks       3 months         L4       Statement of Group Policies in respect of Direct Life Business       3 weeks       3 months         L5       Statement of Lapses in respect of Direct Life Business       3 months       3 months         L6       Abstract of Valuation Results of Direct Insurer in respect of Life Business       3 months       3 months         L7       Abstract of Valuation Results of Direct Insurer in respect of Life Business       3 months       3 months         L8       Statement of Analysis of Experience in respect of Life Business       3 months       3 months         L9       Statement of Participating Fund Allocations       3 months       3 months         L10       Actuary's Certificate on Participating Fund Allocations       3 months       3 months         L11       Actuary's Certificate on Deicy Liabilities in respect of Life Business       3 weeks       3 weeks       3 weeks         G1       Statement of Operating Results by Line of Business       3 weeks       3 weeks       3 months         Notes       Notes       3 weeks       3 weeks       3 months       3 months			
Notes         3 months           L4         Statement of Group Policies in respect of Direct Life Business         3 weeks         3 months           Notes         3 months         3 months         3 months           L5         Statement of Lapses in respect of Direct Life Business         3 months         3 months           L6         Abstract of Valuation Results of Direct Insurer in respect of Life Business         3 months         3 months           L7         Abstract of Valuation Results of Reinsurer in respect of Life Business         3 months         3 months           L8         Statement of Analysis of Experience in respect of Life Business         3 months         3 months         3 months           L9         Statement of Participating Fund Allocations         3 months         3 months         3 months         3 months           L10         Actuary's Certificate on Participating Fund Allocations         3 months         3 months         3 months         3 months           L11         Actuary's Certificate on Policy Libuilties in respect of Life Business         3 weeks         3 weeks         3 weeks         3 months         3 months           G1         Statement of Operating Results by Line of Business         3 weeks         3 weeks         3 months         3 months           Notes         Notes         3 months </td <td></td> <td></td> <td></td>			
L4     Statement of Group Policies in respect of Direct Life Business     3 weeks     3 months       L5     Statement of Lapses in respect of Direct Life Business     3 months     3 months       L6     Abstract of Valuation Results of Direct Life Business     3 months     3 months       L6     Abstract of Valuation Results of Direct Life Business     3 months     3 months       L6     Abstract of Valuation Results of Direct Life Business     3 months     3 months       L7     Abstract of Valuation Results of Direct Life Business     3 months     3 months       L8     Statement of Analysis of Experience in respect of Life Business     3 months     3 months       L9     Statement of Participating Fund Allocations     3 months     3 months       L10     Actuary's Certificate on Policy Liabilities in respect of Life Business     3 months     3 months       L11     Actuary's Certificate on Policy Liabilities in respect of Life Business     3 weeks     3 weeks     3 months       G1     Statement of Operating Results by Line of Business     3 weeks     3 weeks     3 months       Notes     Notes     3 weeks     3 weeks     3 months			
L5     Statement of Lapses in respect of Direct Life Business     3 months     3 months       L6     Abstract of Valuation Results of Direct Insurer in respect of Life Business     3 months     3 months       L7     Abstract of Valuation Results of Reinsurer in respect of Life Business     3 months     3 months       L8     Statement of Analysis of Experience in respect of Life Business     3 months     3 months       L9     Statement of Participating Fund Allocations     3 months     3 months       L10     Actuary's Certificate on Participating Fund Allocations     3 months     3 months       L11     Actuary's Certificate on Policy Liabilities in respect of Life Business     3 months     3 months       C61     Statement of Operating Results by Line of Business     3 weeks     3 weeks     3 weeks       Notes     Notes     3 months     3 months			
L6     Abstract of Valuation Results of Direct Insurer in respect of Life Business     3 months       L7     Abstract of Valuation Results of Direct Insurer in respect of Life Business     3 months       L8     Statement of Analysis of Experience in respect of Life Business     3 months       L9     Statement of Participating Fund Allocations     3 months       L10     Actuary's Certificate on Participating Fund Allocations     3 months       L11     Actuary's Certificate on Participating Fund Allocations     3 months       CG <sup>*</sup> means only applicable to General business     3 months     3 months       G1     Statement of Operating Results by Line of Business     3 weeks     3 weeks       Notes     Notes     3 months     3 months			
L7     A bstract of Valuation Results of Reinsurer in respect of Life Reinsurance Business     3 months       L8     Statement of Analysis of Experience in respect of Life Business     3 months       L9     Statement of Participating Fund Allocations     3 months       L10     Actuary's Certificate on Participating Fund Allocations     3 months       L11     Actuary's Certificate on Participating Fund Allocations     3 months       C11     Actuary's Certificate on Participating Fund Allocations     3 months       Statement of Operating Results by Line of Business     3 weeks     3 weeks       G1     Statement of Operating Results by Line of Business     3 weeks     3 months	ths 1 original and 2 copie	ies Actuary	8
L8     Statement of Analysis of Experience in respect of Life Business     3 months     3 months       L9     Statement of Participating Fund Allocations     3 months     3 months       L10     Actuary's Certificate on Participating Fund Allocations     3 months     3 months       L11     Actuary's Certificate on Policy Liabilities in respect of Life Business     3 months     3 months		ice foldaly	
L10     Actuary's Certificate on Participating Fund Allocations     3 months     3 months     3 months       L11     Actuary's Certificate on Policy Liabilities in respect of Life Business     3 months     3 months     3 months       Ciff means only applicable to General business     3 weeks     3 weeks     3 weeks     3 months       G1     Statement of Operating Results by Line of Business     3 weeks     3 weeks     3 months	ths 1 original and 2 copie	ies Actuary	8
L11     Actuary's Certificate on Policy Liabilities in respect of Life Business     3 months     3 months       "G" means only applicable to General business     3 months     3 months       G1     Statement of Operating Results by Line of Business     3 weeks     3 weeks     3 months       Notes     3 months     3 months     3 months	ths 1 original and 2 copie	ies Actuary	8
G1 Statement of Operating Results by Line of Business 3 weeks 3 weeks 3 months 3 months 3 months			
Notes 3 months			
			Y Y
G3 Actuary's Certificate on Policy Liabilities in respect of General Business 3 months 3 months 3 months 1 months 3 months 3 months 1 mont	ths 1 original and 2 copie	ies Actuary	8
4 months			
G4 Actuary's Certificate on Statement of Premiums and Claims Development by Line of Business signed by Actuary;			
electronic submission			
not required)			
Actuary's Report on Policy Liabilities in respect of General Business 3 mod		Actuary	
Abstract of the Actuary's Report on Policy Liabilities in respect of General Business Actuary's Report on Policy Liabilities in respect of Life Business 3 mc		Actuary Actuary	
Actuary's negori on Policy Labilities in respect of Life Business 3 model 3 mo	the 1 original		
Annual Report of Insurer Incorporated in Singapore		Per requirements under	r
Annual report or insurer incorporated in singapore (Applicable to insurer sincorporate) 4 mo	ths 1 original and 2 copie From the last day of the fina	the Companies Act	Y
Financial Statements prepared in accordance with Singapore Financial Reporting Standards in respect of	ths 1 original and 2 copie From the last day of the fina		r
Operations in Singapore 4 mm (Applicable to insurers incorporated outside Singapore only)	ths 1 original and 2 copie From the last day of the fina ths 3 published copies	Per requiremente undo	Y
Annual Report of Head Office in respect of Global Operations (Applicable to insurers incorporated outside Singapore only) 6 mo	ths 1 original and 2 copie From the last day of the fina ths 3 published copies	s Per requirements under the Companies Act	

			1			Reinsurers						
				-		General						
			Quarterly Returns	Other Annual Returns		Annual Returns						
Form	Annex	Title	Electronic	Electronic	Electronic							
			submission via MASNET	submission via MASNET	submission via MASNET		Hard copy submission		To be audited			
			Submission	Submission	Submission	Submission	Submission		To be addited			
			deadline	deadline	deadline	deadline	requirement	Signatory requirement				
			From the last day of the quarter	From the last day of the accounting period		From t	he last day of the accoun	ting period				
A1		Statement of Financial Position	3 weeks		3 months				Y			
	A1-1 A1-2	Other Investments Outstanding Premiums	3 weeks		3 months 3 months							
	A1-2 A1-3	Reinsurance Recoverables on Paid Claims	3 WEEKS		3 months							
	A1-4	Other Assets			3 months							
	A1-5	Policy Liabilities (Gross of Reinsurance) and Reinsurers' Share of Policy Liabilities in respect of General Business	3 weeks		3 months				Y			
	A1-6	Policy Liabilities of Participating Fund			3 months							
	A1-7 A1-8	Financial Liabilities Other Liabilities	_		3 months							
	A1-9	Other Reserves			3 months							
	A1-10	Exposures to Related Corporations, Head Office and Overseas Branches of Head Office			3 months							
	A1-11 A1-12	Amount Transferred from Surplus Account to Satisfy Minimum Condition Liability of Participating Fund Assets of Surplus Account of Participating Fund										
	A1-12 A1-13	Assets of Surplus Account of Participating Fund Assets of Non-Unit Reserves of Investment-Linked Fund										
	Notes				3 months				Y			
A2		Statement of Profit and Loss	3 weeks	3 weeks	3 months				Ŷ			
	A2-1	Other Expenses			3 months	_						
	A2-2 A2-3	Other Income Net Investment Income/ (Loss)	3 weeks	1	3 months 3 months	_						
	A2-3 A2-4	Net Income of Participating Fund	5 WEEKS		a monuns							
	A2-5	Information in respect of Transactions with Related Corporations, Head Office and Overseas Branches of Head Office			3 months							
A3		Statement of Changes in Equity	3 weeks		3 months				Y			
A4 A5		Statement of Fund Solvency and Capital Adequacy Requirements Statement of Accident and Health Policies Issued by Direct Insurer	3 weeks		3 months				Y			
A5	Note	Statement of Accident and Health Policies issued by Direct insurer										
A6		Statement of Offshore Reinsurance Business of Reinsurer		3 weeks								
A7		Certificate on the Accounts of the Insurer				4 months	1 original and 2 copies	Chief Executive +				
A8		Independent Auditor's Report	_			4 months	1 original and 2 copies	2 Directors				
A9		Independent Auditor's Supplementary Report				4 months	1 original and 1 copy	Auditor				
		"L" means only applicable to Life business										
L1 L2		Statement of Premiums, Claims and Distribution Expenses of Direct Insurer in respect of Life Business Statement of Operating Results of Reinsurer in respect of Life Reinsurance Business by Type of Business										
L2 L3		Statement of Policies Issued to Individuals in respect of Direct Life Business										
	Notes											
L4	Natas	Statement of Group Policies in respect of Direct Life Business										
L5	Notes	Statement of Lapses in respect of Direct Life Business										
L6		Abstract of Valuation Results of Direct Insurer in respect of Life Business										
L7		Abstract of Valuation Results of Reinsurer in respect of Life Reinsurance Business										
L8		Statement of Analysis of Experience in respect of Life Business Statement of Participating Fund Allocations										
L9 L10		Actuary's Certificate on Participating Fund Allocations										
L11		Actuary's Certificate on Policy Liabilities in respect of Life Business										
		"G" means only applicable to General business										
G1	Notes	Statement of Operating Results by Line of Business	3 weeks	3 weeks	3 months 3 months				Y Y			
G2		Statement of Premiums and Claims Development by Line of Business		4 months								
G3		Actuary's Certificate on Policy Liabilities in respect of General Business			3 months	3 months	1 original and 2 copies	Actuary				
				4 months								
				(1 original hard copy								
~ .		Actuary's Certificate on Statement of Premiums and Claims Development by Line of Business		signed by Actuary;								
G4				electronic submission								
G4				electronic submission not required)								
G4												
G4		Actuary's Report on Policy Liabilities in respect of General Business				3 months	1 original	Actuary				
G4		Abstract of the Actuary's Report on Policy Liabilities in respect of General Business				3 months 3 months	1 original 1 original and 2 copies					
G4		Abstract of the Actuary's Report on Policy Liabilities in respect of General Business Actuary's Report on Policy Liabilities in respect of Life Business										
G4		Abstract of the Actuary's Report on Policy Liabilities in respect of General Business				3 months	1 original and 2 copies	Actuary				
G4		Abstract of the Actuary's Report on Policy Liabilities in respect of General Business Actuary's Report on Policy Liabilities in respect of Life Business Abstract of the Actuary's Report on Policy Liabilities in respect of Life Business				3 months		Actuary cial year				
G4		Abstract of the Actuary's Report on Policy Liabilities in respect of General Business Actuary's Report on Policy Liabilities in respect of Life Business Abstract of the Actuary's Report on Policy Liabilities in respect of Life Business Annual Report of Insurer Incorporated in Singapore				3 months Fron	1 original and 2 copies	Actuary cial year Per requirements under	Y			
G4		Abstract of the Actuary's Report on Policy Liabilities in respect of General Business Actuary's Report on Policy Liabilities in respect of Life Business Abstract of the Actuary's Report on Policy Liabilities in respect of Life Business Annual Report of Insurer Incorporated in Singapore (Applicable to insurers incorporated in Singapore only)				3 months	1 original and 2 copies	Actuary cial year	Y			
G4		Abstract of the Actuary's Report on Policy Liabilities in respect of General Business Actuary's Report on Policy Liabilities in respect of Life Business Abstract of the Actuary's Report on Policy Liabilities in respect of Life Business Annual Report of Insurer Incorporated in Singapore (Applicable to insurers incorporated in Singapore only) Financial Statements prepared in accordance with Singapore Financial Reporting Standards in respect of				3 months From 4 months	1 original and 2 copies	Clal year Per requirements under the Companies Act				
G4		Abstract of the Actuary's Report on Policy Liabilities in respect of General Business Actuary's Report on Policy Liabilities in respect of Life Business Abstract of the Actuary's Report on Policy Liabilities in respect of Life Business Annual Report of Insurer Incorporated in Singapore (Applicable to insurers incorporated in Singapore only) Financial Statements prepared in accordance with Singapore Financial Reporting Standards in respect of Operations in Singapore				3 months Fron	1 original and 2 copies	Actuary cial year Per requirements under	Y			
G4		Abstract of the Actuary's Report on Policy Liabilities in respect of General Business Actuary's Report on Policy Liabilities in respect of Life Business Abstract of the Actuary's Report on Policy Liabilities in respect of Life Business Annual Report of Insurer Incorporated in Singapore (Applicable to insurers incorporated in Singapore only) Financial Statements prepared in accordance with Singapore Financial Reporting Standards in respect of				3 months From 4 months	1 original and 2 copies	cial year Per requirements under the Companies Act Per requirements under				

						Reinsurers				
						Life				
			Quarterly Returns	Other Annual Returns			Annual Returns			
Form	Annex	Title	Electronic	Electronic	Electronic					
			submission via MASNET	submission via MASNET	submission via MASNET		Hard copy submission		To be audited	
			Submission	Submission	Submission	Submission	Submission	0:	To be addited	
			deadline	deadline	deadline	deadline	requirement	Signatory requirement		
			From the last day of the quarter	From the last day of the accounting period		From th	e last day of the accour	ting period		
A1	A1-1	Statement of Financial Position Other Investments	3 weeks		3 months 3 months				Y	
	A1-2	Outstanding Premiums	3 weeks		3 months					
	A1-3	Reinsurance Recoverables on Paid Claims			3 months					
	A1-4 A1-5	Other Assets Policy Liabilities (Gross of Reinsurance) and Reinsurers' Share of Policy Liabilities in respect of General Business			3 months					
	A1-5 A1-6	Policy Liabilities of Participating Fund								
	A1-7	Financial Liabilities			3 months					
	A1-8 A1-9	Other Liabilities Other Reserves			3 months 3 months					
	A1-10	Exposures to Related Corporations, Head Office and Overseas Branches of Head Office			3 months					
	A1-11	Amount Transferred from Surplus Account to Satisfy Minimum Condition Liability of Participating Fund								
	A1-12 A1-13	Assets of Surplus Account of Participating Fund Assets of Non-Unit Reserves of Investment-Linked Fund								
	Notes				3 months				Y	
A2		Statement of Profit and Loss	3 weeks	3 weeks	3 months				Y	
	A2-1 A2-2	Other Expenses Other Income			3 months 3 months					
	A2-2	Net Investment Income/ (Loss)	3 weeks		3 months					
	A2-4	Net Income of Participating Fund								
A3	A2-5	Information in respect of Transactions with Related Corporations, Head Office and Overseas Branches of Head Office Statement of Changes in Equity	3 weeks		3 months 3 months				v	
A3 A4		Statement of Fund Solvency and Capital Adequacy Requirements	3 weeks		3 months				Y	
A5		Statement of Accident and Health Policies Issued by Direct Insurer								
A6	Note	Statement of Offshore Reinsurance Business of Reinsurer		3 weeks						
A7		Certificate on the Accounts of the Insurer		0 Weeks		4 months	1 original and 2 copies	Chief Executive + 2 Directors		
A8		Independent Auditor's Report				4 months	1 original and 2 copies			
A9		Independent Auditor's Supplementary Report				4 months	1 original and 1 copy	Auditor		
L1		"L" means only applicable to Life business Statement of Premiums, Claims and Distribution Expenses of Direct Insurer in respect of Life Business								
L2		Statement of Operating Results of Reinsurer in respect of Life Reinsurance Business by Type of Business	3 weeks		3 months					
L3	Nister	Statement of Policies Issued to Individuals in respect of Direct Life Business								
L4	Notes	Statement of Group Policies in respect of Direct Life Business								
	Notes									
L5		Statement of Lapses in respect of Direct Life Business Abstract of Valuation Results of Direct Insurer in respect of Life Business								
L6 L7		Abstract of Valuation Results of Direct insurer in respect of Life Business Abstract of Valuation Results of Reinsurer in respect of Life Reinsurance Business			3 months	3 months	1 original and 2 copies	Actuary		
L8		Statement of Analysis of Experience in respect of Life Business			3 months	3 months	1 original and 2 copies	Actuary		
L9 L10		Statement of Participating Fund Allocations Actuary's Certificate on Participating Fund Allocations								
L10		Actuary's Certificate on Policy Liabilities in respect of Life Business			3 months	3 months	1 original and 2 copies	Actuary		
		"G" means only applicable to General business						,		
G1	Notes	Statement of Operating Results by Line of Business								
G2	110103	Statement of Premiums and Claims Development by Line of Business								
G3		Actuary's Certificate on Policy Liabilities in respect of General Business								
G4		Actuary's Certificate on Statement of Premiums and Claims Development by Line of Business								
64		Actuary's Certificate on Statement of Premiums and Gamis Development by Line of Business								
		Actuary's Report on Policy Liabilities in respect of General Business								
	1	Abstract of the Actuary's Report on Policy Liabilities in respect of General Business								
		Actuary's Report on Policy Liabilities in respect of Life Business Abstract of the Actuary's Report on Policy Liabilities in respect of Life Business				3 months 3 months	1 original 1 original and 2 copies	Actuary Actuary		
	1						the last day of the finar		1	
					1	1.000	not any of the illidi	-		
		Annual Report of Insurer Incorporated in Singapore (Applicable to insurers incorporated in Singapore only)				4 months	3 published copies	Per requirements under the Companies Act	Y	
		Financial Statements prepared in accordance with Singapore Financial Reporting Standards in respect of Operations in Singapore				4 months	3 published copies	Per requirements under the Companies Act	Y	
		(Applicable to insurers incorporated outside Singapore only) Annual Report of Head Office in respect of Global Operations						Per requirements of		
		(Applicable to insurers incorporated outside Singapore only)	E CONTRACTOR OF			6 months	3 published copies	home jurisdiction	Y	

-						Reinsurers Composite			
			Quarterly Returns	Other Annual Returns					
Form	Annex	Title	Electronic	Electronic	Electronic				
			submission via MASNET	submission via MASNET	submission via MASNET		Hard copy submission		To be audited
			Submission	Submission	Submission	Submission	Submission	Signatory requirement	To be addited
			deadline From the last day of the quarter	deadline From the last day of the accounting period	deadline	deadline From the	requirement		
A1		Statement of Financial Position	3 weeks	the accounting period	3 months				Y
	A1-1	Other Investments			3 months				
	A1-2	Outstanding Premiums	3 weeks		3 months				
	A1-3 A1-4	Reinsurance Recoverables on Paid Claims Other Assets			3 months 3 months				
	A1-5	Policy Liabilities (Gross of Reinsurance) and Reinsurers' Share of Policy Liabilities in respect of General Business	3 weeks		3 months				Y
	A1-6	Policy Liabilities of Participating Fund							
	A1-7 A1-8	Financial Liabilities Other Liabilities			3 months 3 months				
	A1-0	Other Reserves			3 months				
	A1-10	Exposures to Related Corporations, Head Office and Overseas Branches of Head Office			3 months				
	A1-11 A1-12	Amount Transferred from Surplus Account to Satisfy Minimum Condition Liability of Participating Fund Assets of Surplus Account of Participating Fund	-						
	A1-12 A1-13	Assets of Non-Unit Reserves of Investment-Linked Fund							
	Notes				3 months				Y
A2	A2-1	Statement of Profit and Loss Other Expenses	3 weeks	3 weeks	3 months 3 months				Y
	A2-1 A2-2	Other Income			3 months				1
	A2-3	Net Investment Income/ (Loss)	3 weeks		3 months				
	A2-4 A2-5	Net Income of Participating Fund Information in respect of Transactions with Related Corporations, Head Office and Overseas Branches of Head Office			3 months				
A3	A2-3	Statement of Changes in Equity	3 weeks		3 months				Y
A4		Statement of Fund Solvency and Capital Adequacy Requirements	3 weeks		3 months				Y
A5	Note	Statement of Accident and Health Policies Issued by Direct Insurer							
A6	NOLE	Statement of Offshore Reinsurance Business of Reinsurer		3 weeks					
A7		Certificate on the Accounts of the Insurer				4 months	1 original and 2 copies	Chief Executive +	
A8		Independent Auditor's Report	-			4 months	1 original and 2 copies	2 Directors Auditor	
A9		Independent Auditor's Supplementary Report				4 months	1 original and 1 copy	Auditor	
		"L" means only applicable to Life business							
L1 L2		Statement of Premiums, Claims and Distribution Expenses of Direct Insurer in respect of Life Business Statement of Operating Results of Reinsurer in respect of Life Reinsurance Business by Type of Business	3 weeks		3 months				
L3		Statement of Policies Issued to Individuals in respect of Direct Life Business	0 10010		e monte				
L4	Notes	Statement of Group Policies in respect of Direct Life Business							
L4	Notes	Statement of Group Policies in respect of Direct Life Business							
L5		Statement of Lapses in respect of Direct Life Business							
L6 L7		Abstract of Valuation Results of Direct Insurer in respect of Life Business Abstract of Valuation Results of Reinsurer in respect of Life Reinsurance Business			3 months	3 months	1 original and 2 copies	Actuary	
L7 L8		Statement of Analysis of Experience in respect of Life Business			3 months	3 months	1 original and 2 copies	Actuary	
L9		Statement of Participating Fund Allocations						,	
L10		Actuary's Certificate on Participating Fund Allocations Actuary's Certificate on Policy Liabilities in respect of Life Business			3 months	3 months	1 original and 2 copies	Astussy	
L11		"G" means only applicable to General business			3 monuns	3 monuns	i original and 2 copies	Actuary	
G1		Statement of Operating Results by Line of Business	3 weeks	3 weeks	3 months				Y
G2	Notes	Statement of Premiums and Claims Development by Line of Business		4 months	3 months				Y
G3		Actuary's Certificate on Policy Liabilities in respect of General Business		4 1101013	3 months	3 months	1 original and 2 copies	Actuary	
				4 months					
				(1 original hard copy					
		Actuary's Certificate on Statement of Premiums and Claims Development by Line of Business		signed by Actuary;					
G4				aloctronio cubmiesi					
G4				electronic submission not required)					
G4									
G4		Actuary's Report on Policy Liabilities in respect of General Business				3 months	1 original	Actuary	
G4		Abstract of the Actuary's Report on Policy Liabilities in respect of General Business				3 months	1 original and 2 copies	Actuary	
G4		Actuary's Report on Policy Liabilities in respect of General Business Abstract of the Actuary's Report on Policy Liabilities in respect of General Business Actuary's Report on Policy Liabilities in respect of Life Business Abstract of the Actuary's Report on Policy Liabilities in respect of Life Business					1 original and 2 copies 1 original		
G4		Abstract of the Actuary's Report on Policy Liabilities in respect of General Business Actuary's Report on Policy Liabilities in respect of Life Business				3 months 3 months 3 months	1 original and 2 copies 1 original 1 original and 2 copies	Actuary Actuary Actuary	
G4		Abstract of the Actuary's Report on Policy Liabilities in respect of General Business Actuary's Report on Policy Liabilities in respect of Life Business Abstract of the Actuary's Report on Policy Liabilities in respect of Life Business				3 months 3 months 3 months	1 original and 2 copies 1 original	Actuary Actuary Actuary cial year	
G4		Abstract of the Actuary's Report on Policy Liabilities in respect of General Business Actuary's Report on Policy Liabilities in respect of Life Business Abstract of the Actuary's Report on Policy Liabilities in respect of Life Business Annual Report of Insurer Incorporated in Singapore				3 months 3 months 3 months	1 original and 2 copies 1 original 1 original and 2 copies	Actuary Actuary Actuary cial year	Y
G4		Abstract of the Actuary's Report on Policy Liabilities in respect of General Business Actuary's Report on Policy Liabilities in respect of Life Business Abstract of the Actuary's Report on Policy Liabilities in respect of Life Business Annual Report of Insurer Incorporated in Singapore (Applicable to insurers incorporated in Singapore only)				3 months 3 months 3 months From t	1 original and 2 copies 1 original 1 original and 2 copies he last day of the finance	Actuary Actuary Cial year Per requirements under the Companies Act	Y
G4		Abstract of the Actuary's Report on Policy Liabilities in respect of General Business Actuary's Report on Policy Liabilities in respect of Life Business Abstract of the Actuary's Report on Policy Liabilities in respect of Life Business Annual Report of Insurer Incorporated in Singapore (Applicable to insurers incorporated in Singapore only) Financial Statements prepared in accordance with Singapore Financial Reporting Standards in respect of				3 months 3 months 3 months From t 4 months	1 original and 2 copies 1 original 1 original and 2 copies he last day of the finant 3 published copies	Actuary Actuary Cial year Per requirements under the Companies Act Per requirements under	Y
G4		Abstract of the Actuary's Report on Policy Liabilities in respect of General Business Actuary's Report on Policy Liabilities in respect of Life Business Abstract of the Actuary's Report on Policy Liabilities in respect of Life Business Annual Report of Insurer Incorporated in Singapore (Applicable to insurers incorporated in Singapore only)				3 months 3 months 3 months From t	1 original and 2 copies 1 original 1 original and 2 copies he last day of the finance	Actuary Actuary Cial year Per requirements under the Companies Act	

# Appendix B

# LIST OF INSURANCE FORMS FOR MAINSTREAM INSURERS

Form	Annex	Title
A1		Statement of Financial Position
	A1-1	Other Investments
	A1-2	Outstanding Premiums
	A1-3	Reinsurance Recoverables on Paid Claims
	A1-4	Other Assets
		Policy Liabilities (Gross of Reinsurance) and Reinsurers' Share
	A1-5	of Policy Liabilities in respect of General Business
	A1-6	Policy Liabilities of Participating Fund
	A1-7	Financial Liabilities
	A1-8	Other Liabilities
	A1-9	Other Reserves
		Exposures to Related Corporations, Head Office and Overseas
	A1-10	Branches of Head Office
		Amount Transferred from Surplus Account to Satisfy Minimum
	A1-11	Condition Liability of Participating Fund
	A1-12	Assets of Surplus Account of Participating Fund
	A1-13	Assets of Non-Unit Reserves of Investment-Linked Fund
	Notes	
A2		Statement of Profit and Loss
	A2-1	Other Expenses
	A2-2	Other Income
	A2-3	Net Investment Income/ (Loss)
	A2-4	Net Income of Participating Fund
		Information in respect of Transactions with Related
		Corporations, Head Office and Overseas Branches of Head
	A2-5	Office
A3		Statement of Changes in Equity
		Statement of Fund Solvency and Capital Adequacy
A4		Requirements
		Statement of Accident and Health Policies Issued by Direct
A5		Insurer
	Note	

Form	Annex	Title
A6		Statement of Offshore Reinsurance Business of Reinsurer
A7		Certificate on the Accounts of the Insurer
A8		Independent Auditor's Report
A9		Independent Auditor's Supplementary Report
		"L" means only applicable to Life business
		Statement of Premiums, Claims and Distribution Expenses of
L1		Direct Insurer in respect of Life Business
		Statement of Operating Results of Reinsurer in respect of Life
L2		Reinsurance Business by Type of Business
		Statement of Policies Issued to Individuals in respect of Direct
L3		Life Business
	Notes	
L4		Statement of Group Policies in respect of Direct Life Business
	Notes	
L5		Statement of Lapses in respect of Direct Life Business
L6		Abstract of Valuation Results of Direct Insurer in respect of
		Life Business
L7		Abstract of Valuation Results of Reinsurer in respect of Life
		Reinsurance Business
L8		Statement of Analysis of Experience in respect of Life
		Business
L9		Statement of Participating Fund Allocations
L10		Actuary's Certificate on Participating Fund Allocations
L11		Actuary's Certificate on Policy Liabilities in respect of Life
		Business
		"G" means only applicable to General business
G1		Statement of Operating Results by Line of Business
	Notes	
		Statement of Premiums and Claims Development by Line of
G2		Business
		Actuary's Certificate on Policy Liabilities in respect of General
G3		Business
		Actuary's Certificate on Statement of Premiums and Claims
G4		Development by Line of Business

NAME OF INSURER

FORM A1 – STATEMENT OF FINANCIAL POSITION

AS AT \_\_\_\_\_

Co Code Year Month

					Insurance Fun	ds Established and	Maintained by Insurer	r under the Act				Shareholders Fund		,
					Life Business				General Busine	ess in Singapore		nch) Insurance ations		
Description	Annex	Row No.	Sir	ngapore Insurance Fi	und	0	ffshore Insurance Fu	nd					Non-Insurance Operations	Total
			Participating	Non-Participating	Investment-Linked	Participating	Non-Participating	Investment-Linked	Singapore Insurance Fund	Offshore Insurance Fund	Life Business	General Business	Operations	
ASSETS														[ <b></b> ]
Equity securities:														1 1
Listed collective investment schemes		1												1 )
Unlisted collective investment schemes		2												
Other listed equity securities		3												
Other unlisted equity securities		4												
Total (1 to 4)		5												
Debt securities:														
Government debt securities		6												
Qualifying debt securities		7												
Other debt securities		8												
Total (6 to 8)		9												( <b></b> )
Cash and deposits		10												
Other investments	A1-1	11												
Loans:														
Policy loans		12												
Other secured loans		13												
Unsecured loans		14												
Total (12 to 14)		15												
Property, plant and equipment:														
Land and buildings		16												
Other property, plant and equipment		17												
Total (16 to 17)		18												
Outstanding premiums	A1-2	19												
Deposits withheld by cedants	7112	20												
Reinsurers' share of policy liabilities	A1-5	21												
Reinsurance recoverables on paid claims	A1-3	22												
Balances due from Head Office/ Shareholders Fund	7110	23												
Balances due from Overseas Branches/ Related corporations		24												I
Balances due from other insurance funds		25												
Other assets	A1-4	26												
Total Assets (5 + (9 to 11) + 15 + (18 to 26))	A1-4	20												I
		21												J
LIABILITIES														1
Policy liabilities (gross of reinsurance)	A1-5	28												J
Outstanding claims	L	29												J
Annuities due and unpaid		30												J]
Reinsurance deposits		31												J]
Amounts owing to insurers		32												<u>ا</u> ــــــا
Bank loans and overdrafts		33												<u>ا</u> ــــــا
Financial liabilities	A1-7	34												J]
Balances due to Head Office/ Shareholders Fund	L	35												<u>ا</u> ــــــا
Balances due to Overseas Branches/ Related corporations		36												
Balances due to other insurance funds		37												
Other liabilities	A1-8	38												<u>ا</u> ــــــــــــــــــــــــــــــــــــ
Total Liabilities (28 to 38)		39												1 1
NET ASSETS (27 – 39)		40												
EQUITY	1	1			·									
Paid-up capital		41												1 1
Surplus/ Unappropriated profits/ (losses)		42												I
Other reserves	A1-9	43												I
Total Equity (41 to 43)		44												
	1	1			1		1		t	I		1	1	

#### OTHER INVESTMENTS

AS AT \_\_\_\_\_

MARKET VALUE

				Insurance Fun	ds Established and	Maintained by Insure	r under the Act				Shareholders Fund		
				Life Business	in Singapore			General Busine	ess in Singapore		anch) Insurance rations		
Description	Row No.	Si	ngapore Insurance F	und	C	ffshore Insurance Fu	nd					Non-Insurance	Total
		Participating	Non-Participating	Investment-Linked	Participating	Non-Participating	Investment-Linked	Singapore Insurance Fund	Offshore Insurance Fund	Life Business	General Business	Operations	
Options bought:													
Interest rate	1												
Foreign exchange	2												
Equity	3												
Credit	4												
Others	5												
Sub-total (1 to 5)	6												
Options sold:													
Interest rate	7												I
Foreign exchange	8												
Equity	9												
Credit	10												
Others	11												
Sub-total (7 to 11)	12												
Forward contracts/ Futures contracts:													
Interest rate	13												I
Foreign exchange	14												
Equity	15												
Credit	16												
Others	17												
Sub-total (13 to 17)	18												
Swaps:													
Interest rate	19												I
Foreign exchange	20												
Equity	21												
Credit	22												
Others	23												
Sub-total (19 to 23)	24												
Other financial instruments:			1			İ	İ	İ					
Interest rate	25												1
Foreign exchange	25		1										
Equity	27		1										
Credit	28		1										
Others	20												
Sub-total (25 to 29)	30												
	30												
Total (6 + 12 + 18 + 24 + 30) = Row 11 of Form A1	31												1

#### NOTIONAL PRINCIPAL AMOUNT

				Insurance Fun	ds Established and	Maintained by Insurer	under the Act				Shareholders Fund		
				Life Business	in Singapore			General Busine	ss in Singapore		nch) Insurance ations		
Description	Row No.	Si	ngapore Insurance F	und	C	Offshore Insurance Fu	nd					Non-Insurance	Total
		Participating	Non-Participating	Investment-Linked	Participating	Non-Participating	Investment-Linked	Singapore Insurance Fund	Offshore Insurance Fund	Life Business	General Business	Operations	
Options bought:													
Interest rate	1												
Foreign exchange	2												
Equity	3												
Credit	4												
Others	5												
Sub-total (1 to 5)	6												
Options sold:													
Interest rate	7												
Foreign exchange	8												
Equity	9												
Credit	10												
Others	11												
Sub-total (7 to 11)	12												
Forward contracts/ Futures contracts:													
Interest rate	13												
Foreign exchange	14												
Equity	15												
Credit	16												
Others	17												
Sub-total (13 to 17)	18												
Swaps:													
Interest rate	19												
Foreign exchange	20												
Equity	21												
Credit	22												
Others	23												
Sub-total (19 to 23)	24												
Other financial instruments:													
Interest rate	25												
Foreign exchange	26												
Equity	27												
Credit	28												
Others	29												
Sub-total (25 to 29)	30												
Total (6 + 12 + 18 + 24 + 30)	31												

### OUTSTANDING PREMIUMS

		Insurance Fu	nds Established and N	laintained by Insure	er under the Act
Description	Dave Ma	Life Busines	s in Singapore	General Busin	ess in Singapore
Description	Row No.	Singapore Insurance Fund	Offshore Insurance Fund	Singapore Insurance Fund	Offshore Insurance Fund
DIRECT BUSINESS					
Bad debts written off during the period	1				
90 days or less	2				
More than 90 days but not more than 180 days	3				
More than 180 days but not more than 1 year	4				
More than 1 year	5				
Gross total (2 to 5)	6				
Allowance for impairment losses	7				
Total (6 - 7)	8				
REINSURANCE BUSINESS					
Bad debts written off during the period	9				
180 days or less	10				
More than 180 days but not more than 1 year	11				
More than 1 year but not more than 2 years	12				
More than 2 years	13				
Gross total (10 to 13)	14				
Allowance for impairment losses	15				
Total (14 - 15)	16				
Total (8 + 16) = Row 19 of Form A1	17				

#### REINSURANCE RECOVERABLES ON PAID CLAIMS

				Insurance Fur	nds Established and	Maintained by Insurer	under the Act		
	Row No.			Life Business	in Singapore			General Busine	ess in Singapore
Description		Si	ingapore Insurance Fi	und	C	Offshore Insurance Fu	nd		
		Participating	Non-Participating	Investment-Linked	Participating	Non-Participating	Investment-Linked	Singapore Insurance Fund	Offshore Insurance Fund
Reinsurance recoverables on paid claims written off during the period	1								
Reinsurance recoverables on paid claims									
12 months or less	2								
More than 1 year but not more than 2 years	3								
More than 2 years	4								
Gross total (2 to 4)	5								
Allowance for impairment losses	6								
Total (5 - 6) = Row 22 of Form A1	7								

#### OTHER ASSETS

#### AS AT

				Insurance Fur	ds Established and	Maintained by Insure	r under the Act				Shareholders Fund		
				Life Business	in Singapore			General Busine	ess in Singapore	Overseas (Branch) Insurance Operations			
Description	Row No.	Si	ngapore Insurance Fi	und	C	Offshore Insurance Fu	ind					Non-Insurance	Total
		Participating	Non-Participating	Investment-Linked	Participating	Non-Participating	Investment-Linked		Offshore Insurance Fund	Life Business	General Business	Operations	
Deferred tax asset	1												
	2												
	3												
	4												
	5												
	6												
	7												
	8												
	9												
	10 11						-						
	12												
	12												
	14	-											
	15												
	16												
	17												
	18												
	19												
	20												
	21												
	22												
	23												
	24												
	25												
	26												
	27												
	28												
	29 30												
Tabel - Daw 00 of Farm Ad			+			1	+						
Total = Row 26 of Form A1	31												

#### POLICY LIABILITIES (GROSS OF REINSURANCE) AND REINSURERS' SHARE OF POLICY LIABILITIES IN RESPECT OF GENERAL BUSINESS

			Ins	urance Funds Established and I	Maintained by Insurer under the A	Act	
				General Busine	ess in Singapore		
Description	Row No.		Singapore Insurance Fund			Offshore Insurance Fund	
		Policy Liabilities (Gross of Reinsurance) [1]	Reinsurers' Share of Policy Liabilities [2]	Policy Liabilities (Net of Reinsurance) [3] = [1] - [2]	Policy Liabilities (Gross of Reinsurance) [4]	Reinsurers' Share of Policy Liabilities [5]	Policy Liabilities (Net of Reinsurance) [6] = [4] - [5]
PREMIUM LIABILITIES							
Cargo	1						
Marine Hull	2						
Aviation Hull	3						
Property	4						
Motor	5						
Employers' Liability	6						
Personal Accident	7						
Health	8				1		
Public Liability/ Product Liability	9						
Surety	10						
Engineering	11						
Professional Indemnity	12						
Credit/ Credit-related	13						
Others	14						
Liability and Others	15						
Sub-total (1 to 15)	16						
Cargo	17						
Marine Hull	18						
Aviation Hull	19						
Property	20						
Motor	21						
Employers' Liability	22						
Personal Accident	23						
Health	24						
Public Liability/ Product Liability	25						
Surety	26					 	
Engineering	27						
Professional Indemnity	28						
Credit/ Credit-related	29						
Others	30						
Liability and Others	31						
Sub-total (17 to 31)	32						
Total (16 + 32) = Rows 21 and 28 of Form A1	33						

## POLICY LIABILITIES OF PARTICIPATING FUND

AS AT \_\_\_\_\_

		Insurance Funds Established and Maintained by Insurer under the Act					
Description		Life Business in Singapore					
Description	Row No.	Singapore Insurance Fund	Offshore Insurance Fund				
		Participating	Participating				
Total assets less reinsurers' share of policy liabilities	1						
Balance in surplus account	2						
Other liabilities	3						
Policy assets less reinsurers' share of policy liabilities (1 - 2 - 3)	4						
Sum of liability (net of reinsurance) in respect of each policy of the participating fund	5						
Minimum condition liability	6						
Policy liabilities (net of reinsurance) (highest of 4, 5 and 6)	7						

[MAS Notice 129 (Amendment) 2018]

#### FINANCIAL LIABILITIES

#### AS AT \_\_\_\_\_

MARKET VALUE

				Insurance Fun	ds Established and	Maintained by Insurer	under the Act				Shareholders Fund		
				Life Business	in Singapore			General Busine	ess in Singapore	Overseas (Branch) Insurance Operations			
Description	Row No.	Si	ngapore Insurance Fi	und	(	Offshore Insurance Fu	nd					Non-Insurance	Total
		Participating	Non-Participating	Investment-Linked	Participating	Non-Participating	Investment-Linked	Singapore Insurance Fund	Offshore Insurance Fund	Life Business	General Business	Operations	
Options bought:													
Interest rate	1												
Foreign exchange	2												
Equity	3												
Credit	4												
Others	5												
Sub-total (1 to 5)	6												
Options sold:													
Interest rate	7												
Foreign exchange	8												
Equity	9											-	
Credit	10												
Others	11											-	
Sub-total (7 to 11)	12											-	
Forward contracts/ Futures contracts:												-	
Interest rate	13												
Foreign exchange	14												
Equity	15												
Credit	16												
Others	17												
Sub-total (13 to 17)	18												
Swaps:	10												
Interest rate	19												
Foreign exchange	20											-	
Equity	20										1		
Credit	22										1		
Others	23												
Sub-total (19 to 23)	23												
	24												
Financial guarantees Other financial instruments:	20												
Interest rate	26												
	20												
Foreign exchange	27												
Equity	28												
Credit													
Others	30 31												
Sub-total (26 to 30)													
Total (6 + 12 + 18 + 24 + 25 + 31) = Row 34 of Form A1	32												

#### NOTIONAL PRINCIPAL AMOUNT

				Insurance Fun	ds Established and	Maintained by Insurer	under the Act				Shareholders Fund		
				Life Business	in Singapore			General Busine	ess in Singapore	Overseas (Bra Oper	anch) Insurance rations		
Description	Row No.	Sir	ngapore Insurance F	und	(	Offshore Insurance Fu	nd					Non-Insurance Operations	Total
		Participating	Non-Participating	Investment-Linked	Participating	Non-Participating	Investment-Linked	Singapore Insurance Fund	Offshore Insurance Fund	Life Business	General Business	Operations	
Options bought:													
Interest rate	1										-		
Foreign exchange	2												
Equity	3												
Credit	4												
Others	5												
Sub-total (1 to 5)	6												
Options sold:													
Interest rate	7												
Foreign exchange	8												
Equity	9												
Credit	10												
Others	11												
Sub-total (7 to 11)	12												
Forward contracts/ Futures contracts:													
Interest rate	13												
Foreign exchange	14												
Equity	15												
Credit	16												
Others	17												
Sub-total (13 to 17)	18												
Swaps:													
Interest rate	19												
Foreign exchange	20												
Equity	21												
Credit	22												
Others	23												
Sub-total (19 to 23)	24												
Financial guarantees	25												
Other financial instruments:													
Interest rate	26												
Foreign exchange	27												
Equity	28												
Credit	29												
Others	30												
Sub-total (26 to 30)	31												
Total (6 + 12 + 18 + 24 + 25 + 31)	32												
	02					1							

#### OTHER LIABILITIES

				Insurance Fun	ds Established and	Maintained by Insure	r under the Act				Shareholders Fund		
				Life Business	in Singapore			General Busine	ess in Singapore		anch) Insurance rations		
Description	Row No.	Si	ngapore Insurance Fi	und	C	Offshore Insurance Fu	ind					Non-Insurance	Total
		Participating	Non-Participating	Investment-Linked	Participating	Non-Participating	Investment-Linked		Offshore Insurance Fund	Life Business	General Business	Operations	
Tax liabilities (current and deferred)	1												
	2												
	3												
	4												
	5												
	6												
	7												
	8												
	9												
	10												
	11 12												
	12												
	13												
	14												
	16												
	17												
	18												
	19												
	20												
	21												
	22												
	23												
	24												
	25												
	26												
	27												
	28												
	29												
	30												
Total = Row 38 of Form A1	31												

#### OTHER RESERVES

				Insurance Fun	ds Established and I	Maintained by Insure	r under the Act				Shareholders Fund		
				Life Business	in Singapore			General Busine	ess in Singapore	Overseas (Bra Oper			
Description	Row No.	Si	ngapore Insurance Fu	und	0	ffshore Insurance Fu	ind					Non-Insurance Operations	Total
		Participating	Non-Participating	Investment-Linked	Participating	Non-Participating	Investment-Linked	Singapore Insurance Fund	Offshore Insurance Fund	Life Business	General Business	Operations	
Contingency reserves	1												
Exchange translation reserves resulting from the translation of Form A1													
from a non-Singapore dollar denominated functional currency to the presentation currency in Singapore dollars	2												
presentation currency in Singapore dollars	3												
	4		1				1	1			1		
	5												
	6												
	7												
	8												
	9												
	10												
	11												
	12												
	13												
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	25												
	26						ļ	ļ			ļ		
	27												
	28												
	29 30												
Total Daw 42 of Form 41													
Total = Row 43 of Form A1	31												

#### EXPOSURES TO RELATED CORPORATIONS, HEAD OFFICE AND OVERSEAS BRANCHES OF HEAD OFFICE

Fund	Name of Related Corporation (For Head Office, state "HO". For Overseas Branch of Head Office, state "HO - <name of="" overseas<br="">Branch&gt;")</name>	Country of Related Corporation/ Head Office/ Overseas Branch of Head Office	Type of Exposure	Cost/ Notional Principal Amount	Amount Due From/ (To)	Remarks
	1					
	1					
	1					

### AMOUNT TRANSFERRED FROM SURPLUS ACCOUNT TO SATISFY MINIMUM CONDITION LIABILITY OF PARTICIPATING FUND

# FROM \_\_\_\_\_\_ TO \_\_\_\_\_

		Insurance Funds Established and Maintained by Insurer under the Act					
Description	Daw Na	Life Business	in Singapore				
Description	Row No	Singapore Insurance Fund	Offshore Insurance Fund				
		Participating	Participating				
Balance at beginning of period	1						
Amount transferred from surplus account to satisfy minimum condition liability	2						
Recovery of amount transferred out of surplus account if it has not been transferred							
back into surplus account previously	3						
Balance at end of period (1 + 2 - 3)	4						

# ASSETS OF SURPLUS ACCOUNT OF PARTICIPATING FUND

Description		Insurance Funds Established and Maintained by Insurer under the Act Life Business in Singapore	
	Row No.		
		Singapore Insurance Fund	Offshore Insurance Fund
		Participating	Participating
Equity securities	1		
Debt securities	2		
Cash and deposits	3		
Other investments	4		
Loans	5		
Property, plant and equipment	6		
Others	7		
Total (1 to 7)	8		

# ASSETS OF NON-UNIT RESERVES OF INVESTMENT-LINKED FUND

Description		Insurance Funds Established and Maintained by Insurer under the Act Life Business in Singapore	
	Row No.		
	Row No.	Singapore Insurance Fund	Offshore Insurance Fund
		Investment-Linked	Investment-Linked
Equity securities	1		
Debt securities	2		
Cash and deposits	3		
Other investments	4		
Loans	5		
Property, plant and equipment	6		
Others	7		
Total (1 to 7)	8		

# Notes to Form A1 (to be shown separately for each fund)

The following shall be stated as Notes to this Form:

Note 1 The aggregate amounts of loans to and amounts due from —

- (a) directors as defined in section 31 of the Insurance Act (Cap. 142); and
- (b) employees of the insurer.

Aggregate amounts shall be shown separately for directors and employees.

Note 2 Description and amount of the following items:

- (a) commitments and other off balance sheet obligations such as repurchase agreements, and securities borrowing and lending; and
- (b) contingent assets and liabilities.

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

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

Note 5 In respect of financial guarantee business —

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

Note 6

- (a) Where the difference between "policy liabilities (gross of reinsurance)" in the current period and preceding period does not reconcile with the "increase/ (decrease) in policy liabilities (gross of reinsurance)" in Form A2, an explanation shall be provided.
- (b) Where the difference between "reinsurers' share of policy liabilities" in the current period and preceding period does not reconcile with the "decrease/ (increase) in reinsurers' share of policy liabilities" in Form A2, an explanation shall be provided.

# Instructions for completion of Form A1, Notes and Annexes A1-1 to A1-13

1. All amounts shown are to be rounded to the nearest dollar. Negative amounts shall be preceded by "—".

2. For any Note where there are no entries, a "Nil" Note shall be submitted.

3. For the columns under "Insurance Funds Established and Maintained by Insurer under the Act", the insurer shall only be required to complete the fields relating to insurance funds that it had established and maintained under the Act.

4. The columns under "Shareholders Fund" shall only be applicable to insurers incorporated in Singapore. The column "Overseas (Branch) Insurance Operations" refers to all branches of the insurer which are located outside Singapore and carrying on insurance business. The column "Non-Insurance Operations" includes overseas branches that do not carry on insurance business.

5. For insurers incorporated in Singapore, the "Total" column refers to the financial position in respect of global business operations. For insurers incorporated outside Singapore, the "Total" column refers to the financial position in respect of Singapore operations only. Balances between the insurance funds and shareholders fund (including overseas branches) shall be offset under the "Total" column.

6. The assets and liabilities shall be valued in accordance with Parts IV and V of the Insurance (Valuation and Capital) Regulations 2004 (G.N. No. S 498/2004).

7. "Collective investment scheme", "Equity securities", "Debt securities" and "Government debt securities" have the same respective meanings as in regulation 2 of the Insurance (Valuation and Capital) Regulations 2004 (G.N. No. S 498/2004).

8. "Debt securities" includes accrued interest relating to debt securities.

9. "Qualifying debt securities" has the same meaning as in Table 7 of the Sixth Schedule of the Insurance (Valuation and Capital) Regulations 2004 (G.N. No. S 498/2004).

10. "Other debt securities" includes any listed or unlisted bonds issued by corporations and any bill of exchange.

11. "Loans" shall be reported net of provisions.

12. "Other secured loans" includes any loan guaranteed by a bank licensed under the Banking Act (Cap. 19).

13. "Land and buildings" includes any property acquired through foreclosures and in settlement of debts.

14. "Outstanding premiums" refers to premiums owed by insureds, policy owners, cedants and insurance intermediaries. It shall be reported net of premium refunds, commissions payable to insurance intermediaries, and approved claims and reinsurance commissions payable to cedants on an individual account basis. Where the commissions payable to any particular insurance intermediary exceed the premiums owed by that insurance intermediary, the net amount due to that insurance intermediary shall be reported under "other liabilities". Where the approved claims and reinsurance commissions payable to any particular cedant exceed the premiums owed by that cedant, the net amount due to that cedant shall be reported under "amounts owing to insurers". For life business, it shall not include amounts due from insurance intermediaries in respect of financing schemes provided by the insurer.

15. "Deposits withheld by cedants" refers to amounts withheld by cedants under reinsurance inward contracts.

16. "Reinsurers' share of policy liabilities" refers to reinsurance assets, excluding "reinsurance recoverables on paid claims". For general business, it refers to the sum of reinsurers' share of premium liabilities and reinsurers' share of claim liabilities.

17. "Reinsurance recoverables on paid claims" means any amount that an insurer is entitled to recover, but has yet to recover, from its reinsurance counterparty in respect of claims that have been paid by the insurer and

claims that have been approved by the insurer for payment but have not been paid. It shall be offset by any premiums owing to the reinsurer on an individual account basis. Where the premiums owed to any particular reinsurer exceed the reinsurance recoverables on paid claims owed by that reinsurer, the net amount due to that reinsurer shall be reported under "amounts owing to insurers".

18. "Policy liabilities (gross of reinsurance)" refers to the contractual obligations under insurance policies, excluding any recoveries from reinsurers, "outstanding claims", "annuities due and unpaid" and "amounts owing to insurers". For general business, it refers to the sum of premium liabilities (gross of reinsurance) and claim liabilities (gross of reinsurance).

19. "Outstanding claims" refers to claims (gross of reinsurance) which have been approved for payment but have not been paid and includes expenses associated with the settlement of such claims but does not include such claims that are already included in policy liabilities. For life business, the amount also includes claims which have not been approved but the quantum for which is fixed.

20. "Reinsurance deposits" refers to amounts withheld from reinsurers under reinsurance outward contracts.

21. "Amounts owing to insurers" refers to approved claims, profit commissions and reinsurance commissions owing to cedants, and premiums owing to reinsurers. Approved claims, profit commissions and reinsurance commissions owing to the cedant shall be offset by any premiums owed by that cedant on an individual account basis. Where the premiums owed by any particular cedant exceed the approved claims, profit commissions and reinsurance commissions owed to that cedant, the net amount due from that cedant shall be reported under "outstanding premiums". Premiums owing to the reinsurer shall be offset by any reinsurance recoverables on paid claims owed by that reinsurer on an individual account basis. Where the reinsurance recoverables on paid claims owed by that reinsurer on an individual account basis. Where the reinsurance recoverables on paid claims owed by that reinsurer on an individual account basis. Where the reinsurance recoverables on paid claims owed to that reinsurer on an individual account basis. Where the reinsurance recoverables on paid claims owed by any particular reinsurer exceed the premiums owed to that reinsurer, the net amount due from that reinsurer shall be reported under "reinsurance recoverables on paid claims".

22. Notwithstanding instructions 14, 17 and 21, "outstanding premiums", "reinsurance recoverables on paid claims" and "amounts owing to insurers" shall not be offset against one another if there is no legal right to do so.

23. For participating fund, "surplus" refers to "balance in surplus account".

24. "Debt securities", "cash and deposits", "other investments", "loans", "outstanding premiums", "deposits withheld by cedants", "reinsurers' share of policy liabilities", "reinsurance recoverables on paid claims", "policy liabilities (gross of reinsurance)", "outstanding claims", "annuities due and unpaid", "reinsurance deposits", "amounts owing to insurers", "bank loans and overdrafts" and "financial liabilities" include those in relation to counterparties which are related corporations.

25. For direct insurance business, the ageing outstanding period in Annex A1-2 starts from the date of commencement of cover. For reinsurance inward business, the ageing outstanding period in Annex A1-2 starts from the date that premiums are accrued in the books of the insurer. For "reinsurance recoverables on paid claims", the ageing outstanding period in Annex A1-3 starts from the date that they are accrued in the books of the insurer.

26. "Balance in surplus account" has the same meaning as in regulation 22 of the Insurance (Valuation and Capital) Regulations 2004.

27. "Minimum condition liability" has the same meaning as in regulation 2 of the Insurance (Valuation and Capital) Regulations 2004.

28. "Type of Exposure" refers to the type of asset/ liability exposures with related corporations such as equity securities, debt securities, cash and deposits, secured/ unsecured loans, options/ swaptions, futures/ forwards, swaps and financial guarantees. For derivative and financial guarantee exposures, "Cost/ Notional Principal Amount" refers to the notional principal amount of the exposure. In other cases, it refers to the cost of the exposure.

29. "Amount transferred from surplus account to satisfy minimum condition liability" refers to the amounts transferred from the surplus account to meet the requirements under regulation 22(7) of the Insurance (Valuation and Capital) Regulations 2004.

30. "Recovery of amount transferred out of surplus account if it has not been transferred back into surplus account previously" refers to the recovery of amounts transferred out of the surplus account under regulation 22(4) of the Insurance (Valuation and Capital) Regulations 2004.

31. Where an insurer has entered into any reinsurance financing contract (by whatever name) that does not involve significant insurance risk transfer by either a ceding insurer or an assuming insurer and that contract commences during the period, that insurer shall disclose, under the section on additional information for Form A1 lodged for that period, the following information:

- (a) a description of the terms of that reinsurance financing contract;
- (b) a description of the accounting treatment adopted and an explanation for adopting that treatment; and
- (c) a description of how items in Form A1 are affected by that reinsurance financing contract in monetary terms.

32. For Form A1 lodged for each period, an insurer shall disclose under the section on additional information a breakdown of any amounts paid and received during the period for each reinsurance financing contract (by whatever name) that does not involve significant insurance risk transfer by either a ceding insurer or an assuming insurer.

NAME OF INSURER

FORM A2 – STATEMENT OF PROFIT AND LOSS

FROM \_\_\_\_\_\_ TO \_\_\_\_\_

Co Code Year Month

					Insurance Fun	ds Established and	Maintained by Insure	under the Act				Shareholders Fund		
					Life Business				General Busin	ess in Singapore		anch) Insurance ations		
Description	Annex	Row No.	Sir	ngapore Insurance Fi	und	C	Offshore Insurance Fu	nd					Non-Insurance	Total
			Participating	Non-Participating	Investment-Linked	Participating	Non-Participating	Investment-Linked	Singapore Insurance Fund	Offshore Insurance Fund	Life Business	General Business	Operations	
Gross premiums		1												
Less:														
Outward reinsurance premiums		2												
Net Premiums Written (1 - 2)		3												
Gross claims settled		4												
Less:														
Reinsurance recoveries		5												
Net Claims Settled (4 - 5)		6												
Less:														
Increase/ (decrease) in policy liabilities (gross of reinsurance)		7												
Decrease/ (increase) in reinsurers' share of policy liabilities		8												
Management expenses:														
Staff costs		9												
Office rent		10												
Head office/ related corporation expenses		11												
Directors' fees		12												
Audit fees		13												
Managing agent's fees		14												
Other management expenses		15												
Total (9 to 15)		16												
Distribution expenses/ (income)		17												
Impairment loss/ (reversal of impairment loss) on receivables		18												
Other expenses	A2-1	19												
Total (7 + 8 + 16 + 17 + 18 + 19)		20												
Other income	A2-2	21												
Net investment income/ (loss)	A2-3	22												
Net Income/ (Loss) Before Tax (3 - 6 - 20 + 21 + 22)		23												
Less:														
Taxation expenses		24												
NET INCOME (23 - 24)	A2-4	25												

\_\_\_\_

OTHER EXPENSES

				Insurance Fun	ds Established and	Maintained by Insure	r under the Act				Shareholders Fund		
				Life Business	in Singapore			General Busine	ess in Singapore	Overseas (Bra Oper	anch) Insurance rations		
Description	Row No.	S	ingapore Insurance Fi	und	C	ffshore Insurance Fu	nd					Non-Insurance	Total
		Participating	Non-Participating	Investment-Linked	Participating	Non-Participating	Investment-Linked	Singapore Insurance Fund	Offshore Insurance Fund	Life Business	General Business	Operations	
	1												
	2												
	3												
	4												
	5												
	6												
	7												
	8												
	9												
	10												
	11												
	12												
	13 14												
	14												
	16												
	17											-	
	18												
	19												
	20												
	21												
	22												
	23												
	24												
	25												
	26												
	27												
	28												
	29												
	30										-		
Total = Row 19 of Form A2	31		1										

OTHER INCOME

				Insurance Fun	ds Established and	Maintained by Insure	r under the Act				Shareholders Fund		
				Life Business	in Singapore			General Busine	ess in Singapore	Overseas (Bra Oper	anch) Insurance rations		
Description	Row No.	Si	ingapore Insurance Fi	und	C	Offshore Insurance Fu	ind					Non-Insurance	Total
		Participating	Non-Participating	Investment-Linked	Participating	Non-Participating	Investment-Linked	Singapore Insurance Fund	Offshore Insurance Fund	Life Business	General Business	Operations	
	1												
	2												
	3												
	4												
	5												
	6												L
	7												
	8												<b> </b>
	9												<b> </b>
	10												<b> </b>
	11 12												<u> </u>
	12												<u> </u>
	13												<u> </u>
	14												<u> </u>
	16												
	17												
	18												
	19												
	20												
	21												
	22												
	23												
	24												
	25												<b></b>
	26												<b> </b>
	27							ļ					<b> </b>
	28												<b> </b>
	29												<b> </b>
	30												<b> </b>
Total = Row 21 of Form A2	31												1

NET INVESTMENT INCOME/ (LOSS)

				Insurance Fur	nds Established and	Maintained by Insurer	under the Act				Shareholders Fund		
				Life Business	in Singapore			General Busin	ess in Singapore	Overseas (Branch)	Insurance Operations		
Description	Row No.	S	ingapore Insurance F	und	C	Offshore Insurance Fu	nd					Non-Insurance Operations	Total
		Participating	Non-Participating	Investment-Linked	Participating	Non-Participating	Investment-Linked	Singapore Insurance Fund	Offshore Insurance Fund	Life Business	General Business	Operations	
Equity securities:													
Dividend income	1												
Realised gains/ (losses) from last reported value/ Write-backs/ (write-offs)	2												
Unrealised changes from last reported value	3												
Sub-total (1 to 3)	4												
Debt securities:													
Interest income	5												
Realised gains/ (losses) from last reported value/ Write-backs/ (write-offs)	6												
Unrealised changes from last reported value	7												
Sub-total (5 to 7)	8												
Cash and deposits:													
Interest income	9												
Realised gains/ (losses) from last reported value/ Write-backs/ (write-offs)	10												
Unrealised changes from last reported value	11												
Sub-total (9 to 11)	12												-
Loans:													-
Interest income	13												
Realised gains/ (losses) from last reported value/ Write-backs/ (write-offs)	14												-
Unrealised changes from last reported value	15												
Sub-total (13 to 15)	16												
Land and buildings:	10												
Rental income	17												
Realised gains/ (losses) from last reported value/ Write-backs/ (write-offs)	18												
Unrealised changes from last reported value	19												
Sub-total (17 to 19)	20												
Other investments/ Financial liabilities:	20												
Interest/ Dividend/ Rental income	21												
	21 22		1								<u>├</u>		
Realised gains/ (losses) from last reported value/ Write-backs/ (write-offs)			-										
Unrealised changes from last reported value	23 24												
Sub-total (21 to 23)	24												
Total:													
Interest/ Dividend/ Rental income (1 + 5 + 9 + 13 + 17 + 21)	25												
Realised gains/ (losses) from last reported value/ Write-backs/ (write-offs) (2 + 6 + 10 + 14 + 18 + 22)	26												
Unrealised changes from last reported value (3 + 7 + 11 + 15 + 19 + 23)	27												
Grand total (25 to 27)	28												
Less:													
Investment expenses	29												
Net investment income/ (loss) (28 - 29) = Row 22 of Form A2	30												

## NET INCOME OF PARTICIPATING FUND

Description	Row No.	Insurance Funds Established and N Life Business	
Description	NOW NO.	Singapore Insurance Fund	Offshore Insurance Fund
		Participating	Participating
Allocation to surplus account	1		
Surplus account investment revenue	2		
Less:			
Surplus account investment expenses	3		
Surplus account investment income (2 - 3)	4		
Recovery of amount transferred out of surplus account if it has not been transferred			
back into surplus account previously	5		
Less:			
Amount transferred from surplus account to satisfy minimum condition liability	6		
Others	7		
Net Income (1 + 4 + 5 - 6 - 7) = Row 25 of Form A2	8		

#### INFORMATION IN RESPECT OF TRANSACTIONS WITH RELATED CORPORATIONS, HEAD OFFICE AND OVERSEAS BRANCHES OF HEAD OFFICE

				Insurance Fu	nds Established and I	Maintained by Insurer	under the Act				Shareholders Fund		
				Life Business	in Singapore			General Busine	ess in Singapore	Overseas (Branch) I	nsurance Operations		
Description	Row No.	Si	ngapore Insurance Fu	und	C	Offshore Insurance Fu	nd					Non-Insurance Operations	Total
		Participating	Non-Participating	Investment-Linked	Participating	Non-Participating	Investment-Linked	Singapore Insurance Fund	Offshore Insurance Fund	Life Business	General Business	Operations	
Insurance Business (Inward) with:													
Related Corporations													
Premiums received	1												
Commissions paid	2												
Claims settled	3												
Head Office/ Overseas Branches of Head Office													
Premiums received	4												
Commissions paid	5												
Claims settled	6											-	
	-												
Insurance Business (Outward) with:													
Related Corporations													
Premiums paid	7								1				
Commissions received	8		1										
Claims recovered	9												
			1										
Head Office/ Overseas Branches of Head Office													
Premiums paid	10												
Commissions received	11												
Claims recovered	12												
Other Transactions with:													
Related Corporations													
Payments made for management services received	13												
Payments received for management services rendered	14												
Loans (secured) granted	15												
Loans (unsecured) granted	16												
Loans (secured) received	17												
Loans (unsecured) received	18												
Guarantees granted (notional principal amount)	19												
Others (please specify):	20												
	20												
	22												
	23												
	24												
	25		1										
	26		1			l	l				l		
	27		1										
	28												
	29												
Head Office/ Overseas Branches of Head Office													
Payments made for management services received	30							-	+				
Payments received for management services rendered	31 32							-	+				
Loans (secured) granted	32												
Loans (unsecured) granted Loans (secured) received	33 34												
Loans (secured) received Loans (unsecured) received	34		ł	<u> </u>					+				
Others (please specify):	00		1						1				
e and produce operation.	36												
	37		<u> </u>						1				
	38		1										
	39		1			l	l						
	40												
	41												
	42												
	43												
	44											[	
	45												
	· · · · · · · · · · · · · · · · · · ·		•	•					•				

# Instructions for completion of Form A2 and Annexes A2-1 to A2-5

1. All amounts shown are to be rounded to the nearest dollar. Negative amounts shall be preceded by "-".

2. For the columns under "Insurance Funds Established and Maintained by Insurer under the Act", the insurer shall only be required to complete the fields relating to insurance funds that it had established and maintained under the Act.

3. The columns under "Shareholders Fund" shall only be applicable to insurers incorporated in Singapore. The column "Overseas (Branch) Insurance Operations" refers to all branches of the insurer which are located outside Singapore and carrying on insurance business. The column "Non-Insurance Operations" includes overseas branches that do not carry on insurance business.

4. For insurers incorporated in Singapore, the "Total" column refers to the profit and loss in respect of global business operations. For insurers incorporated outside Singapore, the "Total" column refers to the profit and loss in respect of Singapore operations only. Transactions between the insurance funds and shareholders fund (including overseas branches) shall be offset under the "Total" column.

5. "Gross premiums" refers to gross premiums received or receivable including portfolio premiums, after deduction of discounts and return premiums, which have been entered in the books of the insurer during the period. Commissions shall not be deducted from "gross premiums".

6. "Outward reinsurance premiums" refers to premiums paid or payable on reinsurance ceded during the period and includes portfolio premiums in respect of ceded business.

7. "Gross claims settled" refers to gross claims paid, including portfolio losses, increase/ (decrease) in "outstanding claims" during the period, and medical and legal expenses incurred directly in the settlement of claims paid in the period, net of recoveries from salvages and subrogation, where applicable. "Outstanding claims" refers to such claims as described in instruction 19 of the Instructions for completion of Form A1, Notes and Annexes A1-1 to A1-13.

8. "Reinsurance recoveries" refers to reinsurance recoveries received or receivable from reinsurance in respect of claims paid, including portfolio losses, during the period.

9. "Increase/ (decrease) in policy liabilities (gross of reinsurance)" excludes those changes in "policy liabilities (gross of reinsurance)" that relate to transfers of insurance business portfolios into or out of any insurance fund established and maintained under the Act, and any changes in exchange translation reserves resulting from the translation of "policy liabilities (gross of reinsurance)" from a non-Singapore dollar denominated functional currency to the presentation currency in Singapore dollars. In respect of general business, "Increase/ (decrease) in policy liabilities (gross of reinsurance)" and "increase/ (decrease) in claim liabilities (gross of reinsurance)" and "increase/ (decrease) in claim liabilities (gross of reinsurance)".

10. "Decrease/ (increase) in reinsurers' share of policy liabilities" excludes those changes in "reinsurers' share of policy liabilities" that relate to transfers of insurance business portfolios into or out of any insurance fund established and maintained under the Act, and any changes in exchange translation reserves resulting from the translation of "reinsurers' share of policy liabilities" from a non-Singapore dollar denominated functional currency to the presentation currency in Singapore dollars. In respect of general business, "Decrease/ (increase) in reinsurers' share of policy liabilities" refers to the sum of "decrease/ (increase) in reinsurers' share of premium liabilities" and "decrease/ (increase) in reinsurers' share of claim liabilities".

- 11. "Staff costs" includes -
- (a) salaries, bonuses and allowances;
- (b) contribution to the Central Provident Fund, pensions and gratuities;
- (c) staff medical expenses;
- (d) staff training;
- (e) skills development levy; and
- (f) fringe benefits.

12. "Office rent" includes imputed rental expenses on owner-occupied premises used for the insurer's business. Owner-occupied premises are premises owned by the insurer and which are used for the insurer's business.

13. "Head office/ related corporation expenses" refers to charges from the head office or other related corporations for services rendered.

14. "Managing agent's fees" refers to fees paid to an agent appointed by an insurer to both underwrite and manage a portfolio of business.

15. "Other management expenses" includes repairs and maintenance, public utilities, printing, stationery, periodicals, postage, telephone and telex charges, computer charges, hire of office equipment, licence and association fees, advertising expenses, subscriptions, entertainment expenses, and travelling expenses.

16. "Distribution expenses" includes all direct costs such as commissions and bonuses, all indirect costs of benefits and services provided by the insurer in the distribution of its products, agency allowances and profit commissions. "Distribution income" includes reinsurance commission income and profit commission income.

17. "Other expenses" includes depreciation on property, plant and equipment and any net loss on disposal of insurance business portfolio.

18. "Other income" includes any net gain on disposal of insurance business portfolio.

19. "Realised gains/ (losses) from last reported value" refers to the amount realised on sale of investments, financial liabilities, and land and buildings after deducting expenses incurred, less the relevant amount reported in Form A1 as at the end of the last reporting period or the purchase price, if such purchase is made during the reporting period. Losses on sale of assets or financial liabilities shall only be netted off within the same category of assets or financial liabilities. It includes gains or losses due to exchange rate fluctuations.

20. "Unrealised changes from last reported value" refers to changes in market value, changes in estimated market value, changes in net realisable value or changes in provisions, where applicable, from the relevant amount reported in Form A1 as at end of the last reporting period, or from the purchase price, if such purchase is made during the reporting period. It includes gains or losses due to exchange rate fluctuations.

21. "Rental income" includes imputed rental on owner-occupied premises used for the insurer's business.

22. "Investment expenses" includes expenses incurred in earning interest, dividend and rents, expenses incurred in the management and sale of the investments, property maintenance costs and property tax.

23. "Allocation to surplus account" refers to the allocation of part of a participating fund to the surplus account made under section 17(6)(c) of the Act.

24. "Surplus account investment income" refers to the amount relating to the investment income earned on assets representing the balance in the surplus account as described in regulation 22(4)(a) of the Insurance (Valuation and Capital) Regulations 2004 (G.N. No. S 498/2004).

25. "Recovery of amount transferred out of surplus account if it has not been transferred back into surplus account previously" refers to the recovery of amounts transferred out of the surplus account under regulation 22(4) of the Insurance (Valuation and Capital) Regulations 2004.

26. "Amount transferred from surplus account to satisfy minimum condition liability" refers to the amounts transferred from the surplus account to meet the requirements under regulation 22(7) of the Insurance (Valuation and Capital) Regulations 2004.

27. "Compensation into participating fund" refers to amounts that are permanently transferred into the participating fund and cannot be subsequently recovered or transferred back into the surplus account.

28. Annex A2-5 shall be completed on an accrual basis. The sections "Head Office/ Overseas Branches of Head Office" are not applicable to insurers incorporated in Singapore.

NAME OF INSURER

FORM A3 – STATEMENT OF CHANGES IN EQUITY

FROM \_\_\_\_\_\_ TO \_\_\_\_\_

Co Code Year Month

Image: problem binding of priod         Image: problem													
Description         Participating         Intermediate instruction         Contract busines in singlation         Opprations					Insurance Fun	ds Established and	Maintained by Insurer	under the Act				Shareholders Fund	
$ \begin{array}{c c c c c c c c c c c c c c c c c c c $					Life Business	in Singapore			General Busine	ess in Singapore			
Participating       Participating       Non-Participating       Non-Participating       Non-Participating       Non-Participating       Investment-Linke       I	Description	Row No.	Si	ingapore Insurance F	und	0	offshore Insurance Fu	nd					
Balance at beginning of period         1           Increase/ (decrease) in pid-up capital         2           Balance at End of Period (1 + 2)         3           SURPLUS/ UNAPPROPRIATED PROFITS/ (LOSSES)         Balance at beginning of period         4         Image: Control of Contr			Participating	Non-Participating	Investment-Linked	Participating	Non-Participating	Investment-Linked			Life Business	General Business	Operations
Increase/ (decrease) in paid-up capital       2         Balance at End of Period (1 + 2)       3         SURPLUS/ UNAPPROPRIATED PROFITS/ (LOSSES)       4         Balance at beginning of period       4         Retrospective restament to beginning balance       5       0	PAID-UP CAPITAL												
Balance at End of Period (1 + 2)       3         SURPLUS/ UNAPPROPRIATED PROFITS / LOSSES) Balance at beginning of period       4       Image: Control of the serves       Control of the serves <thcontrol of="" serves<="" th="" the=""> <thcontrol< td=""><td>Balance at beginning of period</td><td>1</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></thcontrol<></thcontrol>	Balance at beginning of period	1											
SURPLUS/ UNAPPROPRIATED PROFITS/ (LOSSES)       4	Increase/ (decrease) in paid-up capital	2											
Balance at beginning of period       4	Balance at End of Period (1 + 2)	3											
Net income       6       Image: Constraint of the con		4											
Transfer from/ (to) Head Office/ Shareholders Fund       7       1	Retrospective restatement to beginning balance	5											
Transfer from/ (to) insurance funds maintained in Singapore       8       Image: Contract of the contract of	Net income	6											
Transfer from/ (to) Overseas (Branch) operations       9       Image: Contract of the serves       Sector of the ser	Transfer from/ (to) Head Office/ Shareholders Fund	7											
Less: Dividends paid Balance at End of Period ((4 to 9) - 10) OTHER RESERVES Balance at beginning of period Increase/ (decrease) in other reserves 13 OTHER RESERVES Balance at beginning of period Increase/ Increase (accessed in a construction of the reserves) Dividends paid Increase/ (decrease) in other reserves Dividends paid Dividends  Transfer from/ (to) insurance funds maintained in Singapore	8												
Dividends paid       10         Balance at End of Period ((4 to 9) - 10)       11       Content of the serves       Content of the serves <td>Transfer from/ (to) Overseas (Branch) operations</td> <td>9</td> <td></td>	Transfer from/ (to) Overseas (Branch) operations	9											
Balance at End of Period ((4 to 9) - 10)       11       Image: Contract of Period ((4 to 9) - 10)       Ima	Less:												
OTHER RESERVES     12     12     13     14     15     16     17     17	Dividends paid	10											
Balance at beginning of period       12       12       12       13       14       15       16       17       17       18       17       18       17       18       17       18       17       18       18       19       19       19       10 <th10< th=""> <th10< th="">       10</th10<></th10<>	Balance at End of Period ((4 to 9) - 10)	11											
Balance at beginning of period       12       12       12       13       14       15       16       17       17       18       17       18       17       18       17       18       17       18       18       19       19       19       10 <th10< th=""> <th10< th="">       10</th10<></th10<>													
Increase/ (decrease) in other reserves 13													
Balance at End of Period (12 + 13) 14 14				+									
	Balance at End of Period (12 + 13)	14											

# Instructions for completion of Form A3

1. All amounts shown are to be rounded to the nearest dollar. Negative amounts shall be preceded by "-".

2. For the columns under "Insurance Funds Established and Maintained by Insurer under the Act", the insurer shall only be required to complete the fields relating to insurance funds that it had established and maintained under the Act.

3. The columns under "Shareholders Fund" shall only be applicable to insurers incorporated in Singapore. The column "Overseas (Branch) Insurance Operations" refers to all branches of the insurer which are located outside Singapore and carrying on insurance business. The column "Non-Insurance Operations" includes overseas branches that do not carry on insurance business.

4. For participating fund, "surplus" refers to "balance in surplus account".

FORM A4 – STATEMENT OF FUND SOLVENCY AND CAPITAL ADEQUACY REQUIREMENTS

				AS AT							
Co Code Year Month											
				Insurance Funds Establishe	d and Maintained by Insure	er under the Act			Shareholders Fund	ł	
							Orana al Rusia era in Oirana an	Overseas (Bra	anch) Insurance		
				Life Business in Singapore			General Business in Singapore		rations		
Description	Row No.	Sir	ngapore Insurance Fu	und	Offshore Insurance F	und				Non-Insurance Operations	Total
		<b>D</b> <i>H</i> <b>H</b> <i>H</i>					Singapore Offshore Insurance Insurance Fund Fund	E Life Business	General Business	Operations	
		Participating	Non-Participating	Investment-Linked Participat	ng Non-Participating	Investment-Linked					
FINANCIAL RESOURCES							<u> </u>				
Tier 1 resource:											
Paid-up ordinary share capital Irredeemable and non-cumulative preference shares	1										
Any other capital instrument approved by the Authority as a Tier 1 resource	3										
Surplus/ Unappropriated profits/ (losses)	4										
Reinsurance adjustment	5									+	
Financial resource adjustments (7 to 11): Loans to, guarantees granted for, and other unsecured amounts owed to the insurer	6 7									++	
Charged assets	8										
Deferred tax assets	9										
Intangible assets Other financial resource adjustments	10 11									++	
Total Tier 1 resource ((1 to 4) - 5 - 6)	12									+	
Tier 2 resource:											
Irredeemable and non-cumulative preference shares not recognised as a Tier 1 resource	13									┫	
Irredeemable and cumulative preference shares Other Tier 2 resource	14 15									∦∔	
Total Tier 2 resource (13 to 15)	16								_		
Allowance for provision for non-guaranteed benefits of participating fund (18 or 19, whichever is lower):	17								1		
Policy liabilities - minimum condition liability	18								-		
50% of aggregate of provisions for non-guaranteed benefits and PAD Total Financial Resources (12 + 16 + 17)	19 20					Ι		*		T T	
TOTAL RISK REQUIREMENT	20					1	1			-	
Component 1 risk requirement:											
Life insurance risk requirement (for participating business only) (22 + 25):	21								4		
Policy liability risk requirement (zero or (23 - 24), whichever is higher): Modified minimum condition liability	22 23								+	-	
Minimum condition liability	24								1	-	
Surrender value condition risk requirement (zero or (26 - 27), whichever is higher):	25									E E	
Aggregate of surrender values of policies	26								-	-	
Higher of 28 or 29: Sum of total risk requirement and minimum condition liability	27 28								+		
Policy liabilities	29								]	t	
Life insurance risk requirement (other than participating business) (31 + 34):	30								-	F	
Policy liability risk requirement (zero or (32 - 33), whichever is higher): Modified policy liabilities	31 32						-		-	-	
Policy liabilities	32						-			-	
Surrender value condition risk requirement (zero or (35 - 36), whichever is higher)	34						1				
Aggregate of surrender values of policies	35						4		-	-	
Sum of total risk requirement and policy liabilities General insurance risk requirement (for general business only) (38 + 39):	36 37					1				1	
Premium liability risk requirement	38							1		1 –	
Claim liability risk requirement	39			r				]		1 E	
Total C1 risk requirement (21 + 30 + 37)	40									+	
Component 2 risk requirement: Equity investment risk requirement (42 + 43):	41										
Specific risk requirement	42										
General risk requirement	43										
Debt investment and duration mismatch risk requirement (45 or 50, whichever is higher): Sum of 46 and 49:	44 45									╉────╋	
Sum of 46 and 49: Debt investment risk requirement in an increasing interest rate environment (47 + 48):	45 46					1		1	1	++	
Debt specific risk requirement	47					1				1	
Debt general risk requirement	48								+	<b>↓↓</b>	
Liability adjustment requirement in an increasing interest rate environment Sum of 51 and 54:	49 50		ļ			1		1	+	╂────╂	
Debt investment risk requirement in a decreasing interest rate environment (52 + 53):	51					1				<u>+</u> +	
Debt specific risk requirement	52										
Negative of debt general risk requirement Liability adjustment requirement in a decreasing interest rate environment	53 54			<u>├</u> ───		<del> </del>				╂────╂	
Liability adjustment requirement in a decreasing interest rate environment	54 55					<u> </u>		1		++	
Property risk requirement	56										
Foreign currency mismatch risk requirement (for Singapore Insurance Fund only)	57					1		1	1		
Derivative counterparty risk requirement Miscellaneous risk requirement	58 59									╉────╋	
Total C2 risk requirement (41 + 44 + (55 to 59))	59 60					1		1	1	++	
Component 3 risk requirement:											
Counterparty exposure	61							-		L	
Equity securities exposure Unsecured loans exposure	62 63					1		-			
Property exposure	64					1		1			
i loperty exposure								]		Ľ	
Foreign currency risk exposure	65										
Foreign currency risk exposure Exposure to assets in miscellaneous risk requirements	66							_		l –	
Foreign currency risk exposure	66 67							_ _		F	
Foreign currency risk exposure Exposure to assets in miscellaneous risk requirements Exposure to non-liquid assets in Singapore Insurance Fund (for general business only)	66							-	1	-	

# Instructions for completion of Form A4

1. All amounts shown are to be rounded to the nearest dollar. Negative amounts shall be preceded by "-".

2. For the columns under "Insurance Funds Established and Maintained by Insurer under the Act", the insurer shall only be required to complete the fields relating to insurance funds that it had established and maintained under the Act.

3. The columns under "Shareholders Fund" shall only be applicable to insurers incorporated in Singapore. The column "Overseas (Branch) Insurance Operations" refers to all branches of the insurer which are located outside Singapore and carrying on insurance business. The column "Non-Insurance Operations" includes overseas branches that do not carry on insurance business.

4. This Form shall be completed in accordance with the Insurance (Valuation and Capital) Regulations 2004 (G.N. No. S 498/2004).

5. "Other Tier 2 resource" includes any qualifying Tier 2 instrument approved by the Authority as a Tier 2 resource.

6. "PAD" means, in relation to a participating fund, any provision made for any adverse deviation from the expected experience as specified in regulation 20(3)(b) of the Insurance (Valuation and Capital) Regulations 2004.

7. "Loans to, guarantees granted for and other unsecured amounts owed to the insurer" refers to any loan to, guarantee granted for or other unsecured amounts owed by a related corporation, or reflected in the books of the insurer to be due and owing from the head office of the insurer to the insurer, except where such loans, guarantees or other unsecured amounts arise from a contract of insurance.

8. A reinsurer incorporated in Singapore shall calculate the C1 requirement in relation to its insurance funds established and maintained under the Act in respect of offshore policies and in relation to the assets and liabilities of any of its branches located outside of Singapore in accordance with the Third Schedule to the Insurance (Valuation and Capital)

Regulations 2004 (G.N. No. S 498/2004) and provide the breakdown of its calculation in this Form under the section on additional information.

NAME OF INSURER

FORM A5 – STATEMENT OF ACCIDENT AND HEALTH POLICIES ISSUED BY DIRECT INSURER

FROM \_\_\_\_\_\_ TO \_\_\_\_\_

Co Code Year Month

#### SINGAPORE INSURANCE FUND - LONG-TERM ACCIDENT AND HEALTH INSURANCE

Description	Row No.	Medical I	Expense	Critica	I IIIness	Disa	bility	Personal	Accident	Hospit	al Cash	То	tal
Description	HOW NO.	Individual	Group	Individual	Group	Individual	Group	Individual	Group	Individual	Group	Individual	Group
PREMIUMS													
Gross premiums	1												
Reinsurance business ceded	2												
Net premiums written (1 - 2)	3												
Increase/ (decrease) in premium liabilities (gross of reinsurance)	4												
Decrease/ (increase) in reinsurers' share of premium liabilities	5												
Premiums earned during the period (3 - 4 - 5)	6												
CLAIMS													
Gross claims settled	7												
Recoveries from reinsurance business ceded	8												
Net claims settled (7 - 8)	9												
Increase/ (decrease) in claim liabilities (gross of reinsurance)	10												
Decrease/ (increase) in reinsurers' share of claim liabilities	11												
Net claims incurred (9 + 10 + 11)	12												
MANA OFMENT EXPENSES													
	13				-			-				-	
Management Expenses	13												
DISTRIBUTION EXPENSES/ (INCOME)													
Commission expenses	14												
Reinsurance commission income	15												
Net commission expenses/ (income) (14 - 15)	16												
Other distribution expenses/ (income)	17												
Total distribution expenses/ (income) (16 + 17)	18												
UNDERWRITING RESULTS													
Underwriting gain/ (loss) (6 - 12 - 13 - 18)	19												
	10												
NET INVESTMENT INCOME/ (LOSS)	20												
				•		•				•	•		
OPERATING RESULTS (19 + 20)	21												
OTHER STATISTICS				1		1	1		1	1	1		
Number of policies in force	22												
Number of lives covered under policies in force	23												
Number of claims registered	24				L								

#### SINGAPORE INSURANCE FUND - SHORT-TERM ACCIDENT AND HEALTH INSURANCE

Description	Row No.	Medical	Expense	Critical	Illness	Disa	bility	Personal	Accident	Hospit	al Cash	To	otal
Description	now no.	Individual	Group	Individual	Group	Individual	Group	Individual	Group	Individual	Group	Individual	Group
PREMIUMS													
Gross premiums	1												
Reinsurance business ceded	2												
Net premiums written (1 - 2)	3												
Increase/ (decrease) in premium liabilities (gross of reinsurance)	4												
Decrease/ (increase) in reinsurers' share of premium liabilities	5												
Premiums earned during the period (3 - 4 - 5)	6												
CLAIMS													
	7												
Gross claims settled	8												
Recoveries from reinsurance business ceded Net claims settled (7 - 8)	8												
Increase/ (decrease) in claim liabilities (gross of reinsurance)	10 11												
Decrease/ (increase) in reinsurers' share of claim liabilities	12												
Net claims incurred (9 + 10 + 11)	12												
MANAGEMENT EXPENSES													
Management Expenses	13												
DISTRIBUTION EXPENSES/ (INCOME)						1		1			1		
Commission expenses	14												
Reinsurance commission income	15												
Net commission expenses/ (income) (14 - 15)	16												
Other distribution expenses/ (income)	17												
Total distribution expenses/ (income) (16 + 17)	18												
UNDERWRITING RESULTS													
Underwriting gain/ (loss) (6 - 12 - 13 - 18)	19												
Underwitting gaine (1055) (0 = 12 = 13 = 16)	19			11		1	1	1	I	1	1	I	1
NET INVESTMENT INCOME/ (LOSS)	20												
	20			11		1	1	1		1	1		
OPERATING RESULTS (19 + 20)	21												
OTHER STATISTICS													
Number of policies in force	22												
Number of lives covered under policies in force	23												
Number of claims registered	24												

## Note to Form A5

The following shall be stated as a Note to this Form:

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

## Instructions for completion of Form A5 and Note

1. All amounts shown in this Form are to be rounded to the nearest dollar. Negative amounts shall be preceded by "—" .

2. Where the Note has no entries, a "Nil" Note shall be submitted.

3. Subject to instruction 4, this Form shall include information on one or more of the following policies or riders written by the insurer:

- (a) any accident and health policy;
- (b) any policy which provides accident and health benefits and other benefits, whereby if the accident and health benefits were to be sold as an accident and health policy, the gross premium of this accident and health policy would be higher than 10% of the total gross premium of the policy which provides such accident and health benefits;
- (c) any rider which provides accident and health benefits only; and
- (d) any rider which provides accident and health benefits and other benefits, whereby if the accident and health benefits were to be sold as an accident and health policy, the gross premium of this accident and health policy would be higher than 10% of the total gross premium of the rider which provides more than one type of benefit including accident and health benefits.

4. The policies and riders referred to in instruction 3 do not include any policy or rider which provides accident and health benefits and other benefits, whereby the accident and health benefits accelerate the death benefits and an explicit premium cannot be allocated according to a reasonable basis.

5. Statistics relating to policies and riders as described in instruction 3 which provide long-term accident and health benefits shall be entered

under part named "Singapore Insurance Fund - Long-Term Accident and Health Insurance".

6. Statistics relating to policies and riders as described in instruction 3 which provide short-term accident and health benefits shall be entered under part named "Singapore Insurance Fund - Short-Term Accident and Health Insurance".

7. For any direct insurer licensed to carry on both life and general business, the insurer shall include in this Form, statistics on accident and health benefits relating to both classes of business.

8. "Disability" includes long-term care benefits.

9. "Gross premiums" refers to gross premiums received or receivable, after deduction of discounts and return premiums, which have been entered into the books of the insurer during the period. Commissions shall not be deducted from gross premiums. For policies and riders as described in instruction 3(b) and (d), gross premiums shall be the estimated portions of total gross premiums for these policies and riders which are attributable to accident and health benefits.

10. "Reinsurance business ceded" refers to premiums paid or payable on reinsurance ceded during the period. For policies and riders as described in instruction 3(b) and (d), reinsurance ceded shall be the estimated portions of total reinsurance ceded for these policies and riders during the period which are attributable to accident and health benefits.

11. "Increase/ (decrease) in premium liabilities (gross of reinsurance)" excludes those changes in premium liabilities (gross of reinsurance) that relate to transfers of insurance business portfolios into or out of any insurance fund established and maintained under the Act, and any changes in exchange translation reserves resulting from the translation of premium liabilities (gross of reinsurance) from a non-Singapore dollar denominated functional currency to the presentation currency in Singapore dollars.

12. "Decrease/ (increase) in reinsurers' share of premium liabilities" excludes those changes in reinsurers' share of premium liabilities that relate to transfers of insurance business portfolios into or out of any insurance fund established and maintained under the Act, and any changes in

exchange translation reserves resulting from the translation of reinsurers' share of premium liabilities from a non-Singapore dollar denominated functional currency to the presentation currency in Singapore dollars.

13. "Gross claims settled" refers to gross claims paid in respect of accident and health benefits, including experience refund paid, decrease/ (increase) in "outstanding claims" during the period, and medical or legal expenses incurred directly in the settlement of claims paid in the period. "Outstanding claims" refers to such claims as described in instruction 19 of the Instructions for completion of Form A1, Notes and Annexes A1-1 to A1-13.

14. "Recoveries from reinsurance business ceded" refers to any reinsurance recoveries received or receivable from reinsurance in respect of claims settled during the period.

15. "Increase/ (decrease) in claim liabilities (gross of reinsurance)" excludes those changes in claim liabilities (gross of reinsurance) that relate to transfers of insurance business portfolios into or out of any insurance fund established and maintained under the Act, and any changes in exchange translation reserves resulting from the translation of claim liabilities (gross of reinsurance) from a non-Singapore dollar denominated functional currency to the presentation currency in Singapore dollars.

16. "Decrease/ (increase) in reinsurers' share of claim liabilities" excludes those changes in reinsurers' share of claim liabilities that relate to transfers of insurance business portfolios into or out of any insurance fund established and maintained under the Act, and any changes in exchange translation reserves resulting from the translation of reinsurers' share of claim liabilities from a non-Singapore dollar denominated functional currency to the presentation currency in Singapore dollars.

17. For policies and riders as described in instruction 3(b) and (d), "Management expenses", "Commission expenses", "Reinsurance commission income" and "Other distribution expenses/ (income)" shall be the estimated portions of such items which are attributable to accident and health benefits.

18. "Management expenses" has the same meaning as in Form A2.

19. "Other distribution expenses/ (income)" includes agency allowances and profit commissions.

20. "Net investment income" has the same meaning as "Net investment income/ (loss)" in Form A2.

LIFE BUSINESS - GROSS PREMIUMS																												
														Offshore In	surance Fund													
Territory	Row N			Facultative							Treaty: Proportional							Treaty: Non-Proportion	nal						Total			
reintory	now re	Life Life (Risk Premium) (Coinsurance	Accide and He	dent Disability ealth Income	Portfolio Cover	Others	Sub-Total	Life (Risk Premium)	Life (Coinsurance)	Accident and Health	Disability Income	Portfolio Cover	Others	Sub-Total	Life (Risk Premium)	Life (Coinsurance)	Accident and Health	Disability Income	Portfolio Cover	Others	Sub-Total	Life (Risk Premium)	Life (Coinsurance)	Accident and Health	Disability Income	Portfolio Cover	Others	Grand Total
GROSS PREMIUMS																												-
	2																											-
	3																											
	4 5 6 7 8																											
	6																											
	7																											
	8																											-
	9 10 11																											
	11																											
	12					-	+			+					-	+										<u> </u>		+
	13 14																											
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	38 39		-				+			1						+										<u> </u>		+
	40																											
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	43 44																											
	45 46 47									+								-						+				+
	46									1														1				+
	48																											
Others Total	49		_							+						+										<u>├</u> ────		+
10(a)	50				-		1			1	1			1	1	1	1	4	L	I	I	-	L	1	1	L		

NAME OF INSURER \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_FORM A6 – STATEMENT OF OFFSHORE REINSURANCE BUSINESS OF REINSURER

Co Code Year Month

#### LIFE BUSINESS - GROSS CLAIMS INCURRED

														Offshore Ins	urance Fund													
				Facultative							Treaty: Proportional						1	Treaty: Non-Proportio	nal						Total			
Territory	Row No.	Life Life	Accident	Disability	Portfolio			Life	Life	Accident	1				Life	Life	Accident		1			Life	Life	Accident	Disability	Portfolio		Т
		(Risk Premium) (Coinsurance)	and Health	Income	Portfolio Cover	Others	Sub-Total	(Risk Premium)	(Coinsurance)	and Health	Disability Income	Portfolio Cover	Others	Sub-Total	(Risk Premium)	(Coinsurance)	and Health	Disability Income	Portfolio Cover	Others	Sub-Total	(Risk Premium)	(Coinsurance)	and Health	Income	Portfolio Cover	Others	Grand Total
GROSS CLAIMS INCURRED																												
	1																											
1	2																											
	3 4																											+
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	6 7																											+
ł																												+
1	9																											
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1	36																											
	37																											+
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ł	41																											+
	43																											
	44			-	1																1							+
	46																											
	47			-	+																+							+
Others	48 49																											<u> </u>
Total	50																											

																Offshore Insurance	und															
Territory	Dave Na			Facu	ultative							Treaty: Pro	portional							Treaty: Non-	-Proportional								Total			
Territory	Row No. Cargo	Marine Hull	Aviation Hull	Property	Motor	Engineering	Liability and Others	Sub-Total	Cargo	Marine Hull	Aviation Hull	Property	Motor	Engineering	Liability and Others	Sub-Total	Cargo	Marine Hull	Aviation Hull	Property	Motor	Engineering	Liability and Others	Sub-Total	Cargo	Marine Hull	Aviation Hull	Property	Motor	Engineering	Liability and Others	Grand Total
	Caigo	Wanne Hun	Awation Hull	rioperty	MOLOI	Engineering	and Others	Sub-Total	Cargo	Marine riun	Aviation Fidir	rioperty	WOIDI	Engineering	and Others	Sub-Total	Jaigo	Wanne nun	Awadon Huli	riopeity	MOLOI	Engineering	and Others	Sub-Total	Cargo	Marine riun	Aviation Fidir	rioperty	WOIDI	Lingineering	and Others	Grand Total
GROSS PREMIUMS																																
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	4																															
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	8																															
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	8         9           10         11           12         13           14         15           16         17           18         20           20         23           21         22           23         24           26         27           28         28           29         30           30         31           32         33           34         35           36         37           38         39           40         41           42         43           44         45           46         47           48         49																														_	
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	44				-																							-				
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	48																															
Others Total	49																															
Total	30			L	1		1	I		I											I	1				1	1		1	L		1

#### GENERAL BUSINESS - GROSS CLAIMS INCURRED

																		Offshore Ins	rance Fund															
					Fa	Facultative Treaty								Treaty: F	Treaty: Proportional Treaty: On-Proportional Total													otal						
Territory	Row No.	Cargo	Marine Hull	Aviation Hull	Property	Moto	or Engin	ineering	Liability and Others	Sub-Total	Cargo	Marine Hull	Aviation Hull	Property	Motor	Engineering	Liability and Others	Sub-Total	Cargo	Marine Hull	Aviation Hull	Property	Motor	Engineering	Liability and Others	Sub-Total	Cargo	Marine Hull	Aviation Hull	Property	Motor	Engineering	Liability and Others	Grand Total
		Cargo	Manne Hun	Awation Holi	riopeny	Moto	OI Eligii	Inteering	and Others	Sub-Total	Cargo	Marine Hui	Aviation Fibili	rioperty	MOIOI	Engineering	and Others	Sub-Totai	Cargo	Marine Hui	Awapon non	riopeny	MOLOI	Engineering	and Others	Sub-Total	Cargo	Marine Hun	Aviation Fidir	rioperty	MOIDI	Lingineering	and Others	Giano rotai
GROSS CLAIMS INCURRED																																		
	1																																	
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	3																																	
	5																																	
	5 6 7																																	
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	41																																	
	41 42																																	
	43		+		+					-	_																							+
	44		1		1																										1			1
	46																																	
	47		l			_																												
Others	46 47 48 49 50		+		+								+											+					+		+			+
Total	50		1		1	1				1																					1			1

# Instructions for completion of Form A6

1. All amounts shown are to be rounded to the nearest dollar. Negative amounts shall be preceded by "-".

2. For tables "Life Business - Gross Premiums" and "General Business - Gross Premiums", "Territory" shall reflect the location of the underlying risk written by the cedant. Notwithstanding this, where it is not possible or practical to determine the location of the underlying risk (e.g. cargo risk or hull risk), "Territory" shall reflect the location in which the cedant has booked the particular risk.

3. The reinsurer shall report "Gross claims incurred" under the respective "Territory" that correspond to those of the tables "Life Business - Gross Premiums" and "General Business - Gross Premiums" in which the premiums of the reinsurance policies relating to those claims were reported. The list of locations under the column "Territory" for tables "Life Business - Gross Claims Incurred" and "General Business - Gross Claims Incurred" and "General Business - Gross Premiums" and "Gen

For tables "Life Business - Gross Premiums" and "General Business -4. Gross Premiums", the reinsurer shall separately report the amount of gross premiums in respect of each line of business and each type of business for every territory. Notwithstanding this, where the gross premiums from any territory amounts to less than \$5 million or 5% of total gross premiums for the respective Offshore Insurance Fund of the reinsurer, whichever is lower, the reinsurer shall have the option of reporting the aggregate of the gross premiums in respect of each line of business and each type of business for For the purpose of this each of those territories under "Others". refers to instruction, "type of business" "Facultative", "Treaty: Proportional" and "Treaty: Non-Proportional".

5. "Gross claims incurred" refers to the sum of "gross claims settled" and "increase/ (decrease) in claim liabilities (gross of reinsurance)" (both of which shall be computed on the same bases as in Form G1) but excludes those in relation to incurred but not reported claims (IBNR).

## INSURANCE ACT (CHAPTER 142)

## NOTICE ON INSURANCE RETURNS (ACCOUNTS AND STATEMENTS)

Name of Insurer: \_\_\_\_\_

### FORM A7 — CERTIFICATE ON THE ACCOUNTS OF THE INSURER

FOR THE ACCOUNTING PERIOD ENDED \_\_\_\_\_

We, the undersigned, hereby certify that in our belief —

- (a) the information provided in Forms \_\_\_\_\_\_, including the Notes and Annexes, are complete and accurate, and in accordance with all applicable requirements stipulated under the Insurance Act (Cap. 142) ("the Act"), any regulations made thereunder and any directions and Notices issued by the Authority;
- (b) in the relevant accounting period, no part of the assets and liabilities of the insurance fund(s) established and maintained under the Act has been dealt with in contravention of section 17 or 18 of the Act; and
- (c) during the year, regulations made and directions issued for the purposes of section 19 of the Act have been complied with in relation to those assets,

except

Names and signatures of:

Director

Director

Chief Executive

Date: \_\_\_\_\_

# Instructions for completion of Form A7

1. Insurers shall print a hard copy of this Form downloaded from the MAS Network (MASNET) and use that copy for completion. Any amendments made to the contents of this Form shall be clearly marked on that hard copy.

2. A direct general insurer shall provide certification in respect of Forms A1, A2, A3, A4, A5 and G1.

3. A direct life insurer shall provide certification in respect of Forms A1, A2, A3, A4, A5, L1, L3, L4, L5 and L9.

4. A general reinsurer shall provide certification in respect of Forms A1, A2, A3, A4 and G1.

5. A life reinsurer shall provide certification in respect of Forms A1, A2, A3, A4 and L2.

## INSURANCE ACT (CHAPTER 142)

## NOTICE ON INSURANCE RETURNS (ACCOUNTS AND STATEMENTS)

Name of Insurer: \_\_\_\_\_

### FORM A8 — INDEPENDENT AUDITOR'S REPORT

1. Pursuant to section 36(3A) of the Insurance Act (Cap. 142) ("the Act"), we have audited the attached Statement of Financial Position as at \_\_\_\_\_\_, Statement of Profit and Loss and other statutory returns (Forms A1, A2, A3, A4 and G1, including the Notes but excluding the Annexes other than Annex A1-5)/ (Forms A1, A2, A3 and A4, including the Notes but excluding the Annexes)\* for the accounting period ended \_\_\_\_\_\_. These statements of account and other statements are the responsibility of the insurer's directors. Our responsibility is to express an opinion on these statements of account and other statements based on our audit.

2. We conducted our audit in accordance with the Singapore Standards on Auditing to the extent that they are relevant to the audit. These Standards require that we plan and perform the audit to obtain reasonable assurance about whether the statements of account are free of any material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the statements of account. An audit also includes assessing the accounting principles, evaluating the presentation of the overall statements of account and the insurer's internal control systems used in the preparation of the statements of account and other statements. We believe that our audit provides a reasonable basis for our opinion.

- (a) the Statement of Financial Position, Statement of Profit and Loss and other statutory returns (Forms A1, A2, A3, A4 and G1, including the Notes but excluding the Annexes other than Annex A1-5)/ (Forms A1, A2, A3 and A4, including the Notes but excluding the Annexes)\* have been prepared in accordance with the provisions of the Act, any regulations made thereunder and any directions issued by the Authority; and
- (b) the Statement of Financial Position presents a fair reflection of the financial position of the insurer for which the insurance fund(s) are valued as prescribed under the Insurance (Valuation and Capital) Regulations 2004 (G.N. No. S 498/2004), except for

Public Accountants and Chartered Accountants Singapore

Date: \_\_\_\_\_

\* Delete as applicable.

# Instructions for completion of Form A8

1. Insurers shall print a hard copy of this Form downloaded from the MAS Network (MASNET) and use that copy for completion. Any amendments made to the contents of this Form shall be clearly marked on that hard copy.

2. For a direct general insurer and a general reinsurer, Forms A1, A2, A3, A4 and G1, including the Notes but excluding the Annexes other than Annex A1-5, shall be audited.

3. For a direct life insurer and a life reinsurer, Forms A1, A2, A3 and A4, including the Notes but excluding the Annexes, shall be audited.

## INSURANCE ACT (CHAPTER 142)

## NOTICE ON INSURANCE RETURNS (ACCOUNTS AND STATEMENTS)

### FORM A9 — INDEPENDENT AUDITOR'S SUPPLEMENTARY REPORT

Date: \_\_\_\_\_

Chief Executive

Name of Insurer:

Dear Sir

### INDEPENDENT AUDITOR'S SUPPLEMENTARY REPORT

1. We have audited the Statement of Financial Position, Statement of Profit and Loss and other statutory returns (Forms A1, A2, A3, A4 and G1, including the Notes but excluding the Annexes other than Annex A1-5)/ (Forms A1, A2, A3 and A4, including the Notes but excluding the Annexes)\* and evaluated the internal control systems of \_\_\_\_\_\_ as at \_\_\_\_\_\_ as at \_\_\_\_\_\_ and for the accounting period ended \_\_\_\_\_\_.

2. Our audit was carried out in accordance with section 36(3A) of the Insurance Act (Cap. 142) ("the Act") for the purpose of expressing our opinion on the accounts drawn up in accordance with the provisions of the Act. Our audit was conducted on a test basis and included such samples as we deemed appropriate. In this connection, we have reviewed the accounting system and internal control systems used in the preparation of the statements of account and other statements, in operation in the insurer.

3. Based on our audit, we have no comments on the following (except for those matters stated in the Appendix):

- (a) the books of the insurer have been properly kept and have recorded fairly the affairs and transactions of the insurer in respect of its carrying on of insurance business;
- (b) all necessary and proper apportionments have been made in the Statement of Financial Position, Statement of Profit and Loss and other statutory returns, and such apportionments have been made in an equitable manner;
- (c) no part of the assets and liabilities of the insurance fund(s) established and maintained under the Act has been applied in contravention of section 17 of the Act;
- (d) the fund solvency requirement and capital adequacy requirement under section 18 of the Act, in our opinion, have been complied with;
- (e) no documents of title to assets of the insurance fund(s) established and maintained under the Act have been held in contravention of section 20(1) of the Act and the assets of the insurance fund(s) established and maintained under the Act have been invested and held in accordance with regulations prescribed or specified in directions under section 19 of the Act;
- (f) the accounting and internal control systems used in the preparation of statements of account and other statements;
- (g) other areas of material weakness in the operations of the insurer;

- (h) the implementation of directions and recommendations made by the Authority in respect of internal systems used in the preparation of the statements of account and other statements; and
- (i) the implementation of the previous year's audit recommendations.

4. During the course of our audit (except for those matters stated in the Appendix), nothing came to our notice that caused us to believe that -

- (a) known bad debts of a material amount had not been written off or fully provided for;
- (b) adequate provision had not been made for known material doubtful debts and for any material diminution in value of other assets;
- (c) there was any non-compliance with the Act and regulations, licensing conditions and directions issued by the Authority;
- (d) the insurer has not followed up on any recommendation made by the Authority; and
- (e) there are conflicts of interests involving management or staff in areas such as underwriting, claims settlement and investment resulting or which may result in any person receiving an undue benefit or advantage at the expense of policy owners.

Public Accountants and Chartered Accountants Singapore

\* Delete as applicable.

## Appendix

Independent Auditor's Findings	Independent Auditor's Recommendations	Insurer's Comments

# Instructions for completion of Form A9

1. Insurers shall print a hard copy of this Form downloaded from the MAS Network (MASNET) and use that copy for completion. Any amendments made to the contents of this Form shall be clearly marked on that hard copy.

2. For a direct general insurer and a general reinsurer, Forms A1, A2, A3, A4 and G1, including the Notes but excluding the Annexes other than Annex A1-5, shall be audited.

3. For a direct life insurer and a life reinsurer, Forms A1, A2, A3 and A4, including the Notes but excluding the Annexes, shall be audited.

NΔM	IF	OF	INSU	JRER
INAN			INGU	nLn

FORM L1 - STATEMENT OF PREMIUMS, CLAIMS AND DISTRIBUTION EXPENSES OF DIRECT INSURER IN RESPECT OF LIFE BUSINESS

	FROM	то					
Co Code Year Month							
			Insurance Fu	nds Established and M	laintained by Insure	r under the Act	
				Life Business	in Singapore		
Description	Row No.	Si	ngapore Insurance Fu	und	C	Offshore Insurance Fu	nd
		Participating	Non-Participating	Investment-Linked	Participating	Non-Participating	Investment-Linked
GROSS PREMIUMS							
Individual business:							
Single premiums	1						
Regular premiums - new business	2						
Regular premiums - renewal business	3						
Group business:							
Premiums	4 5						
Direct insurance premiums (1 to 4)	6						
Inward reinsurance premiums Total (5 to 6) = Row 1 of Form A2	7						
GROSS CLAIMS SETTLED	1						
Death, total permanent disability, critical illness	8						
Accident and health benefits other than total permanent disability and critical illness	9						
Maturity/ Anticipated endowment	10						
Surrenders	11						
Annuities	12						
Cash bonuses	13						
Others	14						
Total (8 to 14) = Row 4 of Form A2	15						
DISTRIBUTION EXPENSES/ (INCOME)							
Individual business:							
First period commissions - single premium	16						
First period commissions - regular premium	17						
Renewal commissions	18						
Group business:							
Commissions	19						
Individual and group business:							
Overriding commissions	20						
Production and other bonuses	21						
Trailer fees	22						
Cost of benefits and services	23						
Other cash payments	24						
Total distribution cost excluding reinsurance commissions (16 to 24)	25						
Reinsurance commissions	26						
Total (25 - 26) = Row 17 of Form A2	27						

## Instructions for completion of Form L1

1. All amounts shown are to be rounded to the nearest dollar. Negative amounts shall be preceded by "-".

2. For the columns under "Insurance Funds Established and Maintained by Insurer under the Act", the insurer shall only be required to complete the fields relating to insurance funds that it had established and maintained under the Act.

3. "New business" refers to any business that enters the books of the insurer for the first time.

- 4. "Disability" includes long-term care benefits.
- 5. "Surrenders" includes surrenders of bonus.

6. "Cost of Benefits and Services" includes all non-monetary benefits given and services provided to the salesperson, for example, loans, sales convention, insurance cover, office accommodation and equipment, and general stationery.

7. "Other cash payments" includes all payments made to the salesperson, including sales incentives and cash incentives, but does not include basic commissions and overrides, production and other bonuses.

### NAME OF INSURER

Month

#### FORM L2 - STATEMENT OF OPERATING RESULTS OF REINSURER IN RESPECT OF LIFE REINSURANCE BUSINESS BY TYPE OF BUSINESS

\_\_\_\_\_



Co Code Year

### SINGAPORE INSURANCE FUND

Description	Row No.	Life (Risk Premium)	Life (Coinsurance)	Accident and Health	Disability Income	Portfolio Cover	Others	Total
PREMIUMS								
Gross premiums								
Reinsurance business accepted -								
In Singapore	1							
From other countries	2							
Total (1 to 2)	3							
Reinsurance business ceded -								
In Singapore	4							
To other countries	5							
Total (4 to 5)	6							
Net premiums written (3 - 6)	7							
Increase/ (decrease) in premium liabilities (gross of reinsurance)	8							
Decrease/ (increase) in reinsurers' share of premium liabilities	9							
Premiums earned during the period (7 - 8 - 9)	10							
CLAIMS Gross claims settled Reinsurance business accepted - In Singapore From other countries Total (11 to 12) Recoveries from reinsurance business ceded - In Singapore To other countries Total (14 to 15) Net claims settled (13 - 16) Increase/ (decrease) in claim liabilities (gross of reinsurance) Decrease/ (increase) in reinsurers' share of claim liabilities	11 12 13 14 15 16 17 18 19							
Net claims incurred (17 + 18 + 19)	20							
DISTRIBUTION EXPENSES/ (INCOME)						1	•	•
Commission expenses	21							
Reinsurance commission income	22							
Net commission expenses/ (income) (21 - 22)	23							
Other distribution expenses/ (income)	24							
Total distribution expenses/ (income) (23 + 24)	25							
TECHNICAL RESULTS						[	1	1
Technical results (10 - 20 - 25)	26							

### OFFSHORE INSURANCE FUND

Description	Row No.	Life (Risk Premium)	Life (Coinsurance)	Accident and Health	Disability Income	Portfolio Cover	Others	Total
PREMIUMS								
Gross premiums								
Reinsurance business accepted -								
In Singapore	1							
From other countries	2							
Total (1 to 2)	3							
Reinsurance business ceded -					•			<u>.</u>
In Singapore	4							
To other countries	5							
Total (4 to 5)	6							
Net premiums written (3 - 6)	7							
Increase/ (decrease) in premium liabilities (gross of reinsurance)	8							
Decrease/ (increase) in reinsurers' share of premium liabilities	9							
Premiums earned during the period (7 - 8 - 9)	10							
CLAIMS								
Gross claims settled								
Reinsurance business accepted -			-	-		-		
In Singapore	11							
From other countries	12							
Total (11 to 12)	13							
Recoveries from reinsurance business ceded -			-	-		-		
In Singapore	14							
To other countries	15							
Total (14 to 15)	16							
Net claims settled (13 - 16)	17							
Increase/ (decrease) in claim liabilities (gross of reinsurance)	18							
Decrease/ (increase) in reinsurers' share of claim liabilities	19							
Net claims incurred (17 + 18 + 19)	20							
DISTRIBUTION EXPENSES/ (INCOME)								
Commission expenses	21							
Reinsurance commission income	22							
Net commission expenses/ (income) (21 - 22)	23							
Other distribution expenses/ (income)	24							
Total distribution expenses/ (income) (23 + 24)	25							
		•			•		•	<u>.</u>
		[						T
Technical results (10 - 20 - 25)	26						1	<u> </u>

## Instructions for completion of Form L2

1. All amounts shown are to be rounded to the nearest dollar. Negative amounts shall be preceded by "-".

2. For bundled reinsurance policies covering several types of risk exposure, the premiums shall be shown under the primary exposure. For example, a bundled reinsurance policy with health reinsurance as the primary exposure shall be classified as health reinsurance even if it includes some elements of term insurance.

3. "Gross premiums" refers to gross premiums received or receivable including portfolio premiums, after deduction of discounts and return premiums, which have been entered into the books of the insurer during the period. Commissions shall not be deducted from "gross premiums".

4. "Reinsurance business ceded" refers to premiums paid or payable on reinsurance ceded during the period and includes portfolio premiums in respect of ceded business.

5. "Increase/ (decrease) in premium liabilities (gross of reinsurance)" excludes those changes in premium liabilities (gross of reinsurance) that relate to transfers of insurance business portfolios into or out of any insurance fund established and maintained under the Act, and any changes in exchange translation reserves resulting from the translation of premium liabilities (gross of reinsurance) from a non-Singapore dollar denominated functional currency to the presentation currency in Singapore dollars.

6. "Decrease/ (increase) in reinsurers' share of premium liabilities" excludes those changes in reinsurers' share of premium liabilities that relate to transfers of insurance business portfolios into or out of any insurance fund established and maintained under the Act, and any changes in exchange translation reserves resulting from the translation of reinsurers' share of premium liabilities from a non-Singapore dollar denominated functional currency to the presentation currency in Singapore dollars.

7. "Gross claims settled" refers to gross claims paid, including portfolio losses, decrease/ (increase) in "outstanding claims" during the period, and medical or legal expenses incurred directly in the settlement of claims paid in the period, net of recoveries from salvages and subrogation, where applicable. "Outstanding claims" refers to such claims as described in instruction 19 of the Instructions for completion of Form A1, Notes and Annexes A1-1 to A1-13.

8. "Recoveries from reinsurance business ceded" refers to reinsurance recoveries received or receivable from reinsurance in respect of claims settled, including portfolio losses, during the period.

9. "Increase/ (decrease) in claim liabilities (gross of reinsurance)" excludes those changes in claim liabilities (gross of reinsurance) that relate to transfers of insurance business portfolios into or out of any insurance fund established and maintained under the Act, and any changes in exchange translation reserves resulting from the translation of claim liabilities (gross of reinsurance) from a non-Singapore dollar denominated functional currency to the presentation currency in Singapore dollars.

10. "Decrease/ (increase) in reinsurers' share of claim liabilities" excludes those changes in reinsurers' share of claim liabilities that relate to transfers of insurance business portfolios into or out of any insurance fund established and maintained under the Act, and any changes in exchange translation reserves resulting from the translation of reinsurers' share of claim liabilities from a non-Singapore dollar denominated functional currency to the presentation currency in Singapore dollars.

11. "Other distribution expenses/ (income)" includes profit commissions.

NAME OF INSURER

Co Code Year Month

SINGAPORE INSURANCE FUND

				Partic	ipating					Non-Par	rticipating				Investm	ent-Linked		
Description	Row No.	Si	ngle Premium Busines	s	Re	egular Premium Busin	ess	Si	ngle Premium Busines	1	Regular Premium Busin	less	S	ingle Premium Busine	ss	R	gular Premium Busine	ess
Description	NOW NO.	Single Premium	Number of Policies	Sum Insured	Regular Premium	Number of Policies	Sum Insured	Single Premium	Number of Policies	Sum Insured	Regular Premium Number of Policies	Sum Insured	Single Premium	Number of Policies	Sum Insured	Regular Premium	Number of Policies	Sum Insured
NEW BUSINESS																		
Policies other than annuities:																		1
Whole life	1																	<u> </u>
Endowment	2																	L
Term	3																	
Accident	4																	
Health	5																	
Others	6																	
Total (1 to 6)	7																	
Annuities only	8																	
TERMINATIONS AND TRANSFERS																		
Policies other than annuities:	,				1	1		-				1		00		T	· · · · · · · · · · · · · · · · · · ·	·
Death, total permanent disability, critical illness	9							_					-					<u> </u>
Maturity	10							_					_					L
Expiry	11							_					4					L
Surrender	12							_					-					L
Forfeiture	13																	L
Net transfers	14																	L
Others	15																	<u> </u>
Total (9 to 15)	16																	<u> </u>
Annuities only	17																	L
BUSINESS IN FORCE Policies other than annuities:																		
Whole life	18																	
Endowment	19																	
Term	20																	1
Accident	21																	1
Health	22												1					
Others	23												1					
Total (18 to 23)	24												1					
Annuities only (Row 25 of last period + 8 - 17)	25				1			-					-			1		<u> </u>

#### OFFSHORE INSURANCE FUND

				Partic	ipating					Non-Pa	rticipating					Investme	ent-Linked		
Description	Row No.	S	Single Premium Busine	ss	Re	gular Premium Busine	SS	S	ngle Premium Busines	3	Re	gular Premium Busine	ISS	S	ingle Premium Busine	ISS	Re	gular Premium Busine	ess
			Number of Policies	Sum Insured	Regular Premium	Number of Policies	Sum Insured	Single Premium	Number of Policies	Sum Insured	Regular Premium	Number of Policies	Sum Insured	Single Premium	Number of Policies	Sum Insured	Regular Premium	Number of Policies	Sum Insured
NEW BUSINESS																			
Policies other than annuities:																			
Whole life	1																		
Endowment	2																		
Term	3																		
Accident	4																		
Health	5																		
Others	6																		
Total (1 to 6)	7																		
Annuities only	8																		
TERMINATIONS AND TRANSFERS Policies other than annuities:																			
Death, total permanent disability, critical illness	9																		
Maturity	10	1												-					
Expiry	11													-					
Surrender	12							-						-					
Forfeiture	13													-					
Net transfers	14													-					
Others	15													-					
Total (9 to 15)	16										1			-					
Annuities only	17							-											
s in third only	17	1	3	1	1	I			a – I		1	· · · · · ·			3	1	1		
BUSINESS IN FORCE																			
Policies other than annuities: Whole life	18					г			г			т т							
		-						-						-					
Endowment	19	-						-			-			-					
Term	20	-						+											
Accident	21	-						-											
Health	22	-						-						-					
Others	23	-						-						-					
Total (18 to 23)	24	-						-						-					
Annuities only (Row 25 of last period + 8 - 17)	25																		

## Notes to Form L3 (to be shown separately for each fund)

The following shall be stated as Notes to this Form:

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

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

Note 3 Details of annuity contracts sold under the CPF Minimum Sum Scheme (Rows 8 and 25).

## Instructions for completion of Form L3 and Notes

1. All amounts shown are to be rounded to the nearest dollar. Negative amounts shall be preceded by "-".

2. For any Note where there are no entries, a "Nil" Note shall be submitted.

3. For the columns under "Insurance Funds Established and Maintained by Insurer under the Act", the insurer shall only be required to complete the fields relating to insurance funds that it had established and maintained under the Act.

4. This Form shall include all direct and reinsurance business relating to life policies issued to individuals.

5. An individual policy or a rider which provides more than one type of benefit shall be classified as though it is an individual policy or rider which provides only the predominant type of benefit. The total premium for this individual policy or rider may be shown under the predominant type of benefit.

6. Any rider which provides only one type of benefit shall be classified according to type, i.e. "whole life", "endowment", "term", "accident", "health" or "others".

7. Items in this Form shall be shown after deduction of amounts in respect of reinsurance on the coinsurance method of liabilities of the insurer.

8. Items for premiums (except for single premium) and, in the case of annuities, items for amounts insured shall be the amounts payable per year and includes extra premiums in respect of higher risks experienced by the insured.

9. Top-ups to premiums in respect of single premium policies shall be reported in "New Business" under "Single Premium Business".

10. Increases to regular premiums in respect of regular premium policies shall be reported in "New Business" under "Regular Premium Business".

11. Decreases to regular premiums in respect of regular premium policies shall be reported in "Terminations and transfers" under "Regular Premium Business".

- 12. "New business" includes —
- (a) any policy issued as a conversion of a term contract; and
- (b) any policy sold and cancelled subsequently during the same reporting period, regardless of whether these cancellations were made within the free-look period.
- 13. "Number of policies" does not apply to riders.

14. Items under "Terminations and transfers" of this Form shall be shown exclusive of bonus additions.

15. "Surrender" refers to a policy which lapses after it has acquired a surrender value. This also includes policies whose non-forfeiture loan option has expired.

16. "Forfeiture" refers to a policy which carries a surrender value and lapses before it acquires the surrender value.

17. Lapses shall be reported net of reinstatements.

18. In the case of a policy which does not have a surrender value, for example, term, accident or health, the policy is considered an expiry if it lapses.

19. Direct life insurers shall classify the reduction of any portion of sums insured of mortgage related term policies under "Expiry".

20. "Net transfers" refers to the increase or decrease by transfers of policies to or from Singapore registers.

- 21. "Others" under "Terminations and transfers" includes —
- (a) term policies converted to whole life policies; and
- (b) any policy cancelled within the free-look period.

NAME OF INSURER

FORM L4 – STATEMENT OF GROUP POLICIES IN RESPECT OF DIRECT LIFE BUSINESS

FROM \_\_\_\_\_\_ TO \_\_\_\_\_



#### SINGAPORE INSURANCE FUND

				Participating					Non-Participating					Investment-Linked		
Description	Row No		Number of Lives		Prer	niums	Number of Policies	Number of Lives		Prem	iums	Number of Policies	Number of Lives		Prer	niums
		Number of Policies	Covered	Sum Insured	Single	Regular	Number of Policies	Covered	Sum Insured	Single	Regular	Number of Policies	Covered	Sum Insured	Single	Regular
NEW BUSINESS															1	
Policies other than annuities:																
Term	1															
Accident	2															
Health	3															
Others	4															
Total (1 to 4)	5															
Annuities only	6															
INCREASES UNDER EXISTING POLICIES																
Policies other than annuities	7															
Annuities only	8															
TERMINATIONS																
Policies other than annuities:																
Expiry	9															
Death, total permanent disability, critical illness	10														1	
Others	11														1	
Total (9 to 11)	12														1	
Annuities only	13															
BUSINESS IN FORCE																
Policies other than annuities:																
Term	14															
Accident	15				]										]	
Health	16															
Others	17															
Total (14 to 17)	18															
Annuities only (Bow 19 of last period + 6 + 8 - 13)	19												1			

#### OFFSHORE INSURANCE FUND

				Participating					Non-Participating					Investment-Linked		
Description	Row No.	Number of Policies	Number of Lives	Sum Insured	Pren	niums	Number of Policies	Number of Lives	Sum Insured	Pren	niums	Number of Policies	Number of Lives	Sum Insured	Prem	iums
		Number of Policies	Covered	Sum insured	Single	Regular	Number of Policies	Covered	Sum insured	Single	Regular	Number of Policies	Covered	Sum insured	Single	Regular
NEW BUSINESS																
Policies other than annuities:																
Term	1															
Accident	2															
Health	3															
Others	4															
Total (1 to 4)	5															
Annuities only	6															
INCREASES UNDER EXISTING POLICIES																
Policies other than annuities	7															
Annuities only	8															
TERMINATIONS																
Policies other than annuities:																
	0						Г					r				
Expiry Death, total permanent disability, critical illness	9 10				-					-						
	10				-					-						
Others Total (9 to 11)	12				-					-						
	12				-					-						
Annuities only	13															
BUSINESS IN FORCE																
Policies other than annuities:																
Term	14															
Accident	15															
Health	16				1					1						
Others	17						1									
Total (14 to 17)	18				1					1						
Annuities only (Row 19 of last period + 6 + 8 - 13)	19															

## Notes to Form L4 (to be shown separately for each fund)

The following shall be stated as Notes to this Form:

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

Note 2 Number of dependants covered under group policies ("Number of lives covered" column, Row 18).

Note 3 Gross premiums received or receivable (prepared on the same basis as "Gross premiums" in Form A2) in respect of group policies for the following lines of business:

- (a) Term;
- (b) Accident;
- (c) Health;
- (d) Annuities; and
- (e) Others.

Note 4 Incurred loss ratios (calculated by dividing "net claims incurred" by "premiums earned during the period", both of which shall be computed on the same bases as in Form A5) in respect of group policies for the following lines of business:

- (a) Term;
- (b) Accident;
- (c) Health;
- (d) Annuities; and
- (e) Others.

## Instructions for completion of Form L4 and Notes

1. All amounts shown are to be rounded to the nearest dollar. Negative amounts shall be preceded by "-".

2. For any Note where there are no entries, a "Nil" Note shall be submitted.

3. For the columns under "Insurance Funds Established and Maintained by Insurer under the Act", the insurer shall only be required to complete the fields relating to insurance funds that it had established and maintained under the Act.

4. This Form shall include all direct and reinsurance business of the direct life insurer relating to group policies.

5. A group policy or rider which provides more than one type of benefit shall be classified as though it is a group policy or rider which provides only the predominant type of benefit. The total premium for this group policy or rider may be shown under the predominant type of benefit.

6. Any rider which provides only one type of benefit shall be classified according to type, i.e. "term", "accident", "health" or "others".

7. Items in this Form shall be shown after deduction of amounts in respect of reinsurance on the coinsurance method of liabilities of the insurer.

8. Items for premiums (except for single premium) and, in the case of annuities, items for amounts insured shall be the amounts payable per year.

9. "Number of lives covered" refers to the number of lives insured under the group policy.

10. Extensions of coverage to additional lives and upward revisions of amount of insurance shall be classified under "Increases under existing policies".

11. "Expiry" includes decreases under existing contracts with respect to employees leaving or retiring.

12. "Others" under "Terminations" includes decreases under existing contracts but excludes those decreases classified as "Expiry".

NAME OF INSURER

FORM L5 – STATEMENT OF LAPSES IN RESPECT OF DIRECT LIFE BUSINESS

					FROM			го								
Co Code	Year	Month														
		Lanse	as Braakd	own by Ni	umber of F	Policies				Lanso	s Broakdo	wn by An	nualised F	Promiums		
		Lapso								Lapson						
Year of Issue	New Business		B	usiness La	apsed duri	ng the Ye	ear		New Business		В	usiness La	apsed dur	ing the Ye	ear	
	for the Year	x - 6	x - 5	x - 4	x - 3	x - 2	x - 1	х	for the Year	x - 6	x - 5	x - 4	x - 3	x - 2	x - 1	х
WHOLE LIFE POLIC	IES															
x - 6																
x - 5																
x - 4																
x - 3																
x - 2																
x - 1																
x																
ENDOWMENT POLI	CIES															
x - 6																
x - 5																
x - 4																
x - 3																
x - 2																
x - 1																
x																
LEVEL TERM POLIC	CIES															
x - 6																
x - 5																
x - 4																
x - 3		1														[
x - 2																(
x - 1		1														[
х																
WHOLE LIFE, ENDO	WMENT AND LE	VEL TERN		S		***************************************			•		***************************************	**********************				
x - 6			_													ĺ
x - 5																
x - 4					ĺ								1	İ		
x - 3												2				
x - 2													4			
x - 1														1		
x															1	

## Instructions for completion of Form L5

1. For "Lapses breakdown by annualised premiums", the amounts shown are to be rounded to the nearest dollar.

2. An insurer shall only include life policies issued to individuals in this Form.

3. A policy is considered as lapsed if the premium due is not paid by the end of the grace period allowed under the terms and conditions of the policy. However, if the lapsed policy is reinstated before 1st February in the following year, it is considered as a policy in force.

4. An insurer shall not include the figures from single premium policies in this Form.

5. Policies which have lapsed in a year but are reinstated in a subsequent year shall be suitably reflected in this Form, with adjustments to prior year statistics where appropriate.

NAME OF INSURER

FORM L6 – ABSTRACT OF VALUATION RESULTS OF DIRECT INSURER IN RESPECT OF LIFE BUSINESS

AS AT \_\_\_\_

Co Code Year Month

#### SINGAPORE INSURANCE FUND

#### POLICY LIABILITIES OF PARTICIPATING FUND

		Particula	ars of the Policies V	aluation			Prese	ent Value Statistics		
Description	Row No.	Number of Policies	Sum Insured	Office Premiums	Benefits [1]	Expenses [2]	Premiums [3]	PAD [4]	Negative Reserves [5]	Total [6] = [1] + [2] - [3] + [4] + [5]
GROUP 1 – PARTICIPATING POLICIES										
Whole life:										
Single premium	1									
Regular premium	2									
Endowment:										
Single premium	3									
Regular premium	4									
Term	5									
Accident and health	6									
Annuity	7									
Others	8									
Sub-total (1 to 8)	9									
GROUP 2 – NON-PARTICIPATING POLICIES										
Whole life:										
Single premium	10									
Regular premium	11									
Endowment:										
Single premium	12									
Regular premium	13									
Term	14									
Accident and health	15									
Annuity	16									
Others	17									
Sub-total (10 to 17)	18									
TOTAL (9 + 18)	19									

#### MINIMUM CONDITION LIABILITY OF PARTICIPATING FUND

		Particul	ars of the Policies Va	aluation			Prese	nt Value Statistics		
Description	Row No.	Number of Policies	Sum Insured	Office Premiums	Benefits [1]	Expenses [2]	Premiums [3]	PAD [4]	Negative Reserves [5]	Total [6] = [1] + [2] - [3] + [4] + [5]
GROUP 1 – PARTICIPATING POLICIES										
Whole life:										
Single premium	1									
Regular premium	2									
Endowment:										
Single premium	3									
Regular premium	4									
Term	5									
Accident and health	6									
Annuity	7									
Others	8									
Sub-total (1 to 8)	9									
GROUP 2 – NON-PARTICIPATING POLICIES										
Whole life:										
Single premium	10									
Regular premium	11									
Endowment:										
Single premium	12									
Regular premium	13									
Term	14									
Accident and health	15									
Annuity	16									
Others	17									
Sub-total (10 to 17)	18									
TOTAL (9 + 18)	19									

### POLICY LIABILITIES OF NON-PARTICIPATING FUND

		Particul	ars of the Policies V	aluation			Presen	t Value Statistics		
Description	Row No.	Number of Policies	Sum Insured	Office Premiums	Benefits [1]	Expenses [2]	Premiums [3]	PAD [4]	Negative Reserves [5]	Total [6] = [1] + [2] - [3] + [4] + [5]
Whole life:										
Single premium	1									
Regular premium	2									
Endowment:										
Single premium	3									
Regular premium	4									
Term	5									
Accident and health	6									
Annuity	7									
Others	8									
TOTAL (1 to 8)	9									

#### POLICY LIABILITIES OF INVESTMENT-LINKED FUND

		Particulars of the Policies Valua		aluation			Nor	n-Unit Reserves				
Description	Row No.						Prese	nt Value Statistics			Unit Reserves	Total
		Number of Policies	Sum Insured	Office Premiums	Benefits [1]	Expenses [2]	Premiums [3]	PAD [4]	Negative Reserves [5]	Total [6] = [1] + [2] - [3] + [4] + [5]	[7]	[8] = [6] + [7]
Whole life:												
Single premium	1											
Regular premium	2											
Endowment:												
Single premium	3											
Regular premium	4											
Term	5											
Accident and health	6											
Annuity	7											
Others	8											
TOTAL (1 to 8)	9											

#### OFFSHORE INSURANCE FUND

### POLICY LIABILITIES OF PARTICIPATING FUND

		Particula	ars of the Policies V	aluation			Prese	nt Value Statistics		
Description	Row No.	Number of Policies	Sum Insured	Office Premiums	Benefits [1]	Expenses [2]	Premiums [3]	PAD [4]	Negative Reserves [5]	Total [6] = [1] + [2] - [3] + [4] + [5]
GROUP 1 – PARTICIPATING POLICIES										
Whole life:										
Single premium	1									
Regular premium	2									
Endowment:										
Single premium	3									
Regular premium	4									
Term	5									
Accident and health	6									
Annuity	7									
Others	8									
Sub-total (1 to 8)	9									
GROUP 2 – NON-PARTICIPATING POLICIES										
Whole life:										
Single premium	10									
Regular premium	11									
Endowment:										
Single premium	12									
Regular premium	13									
Term	14									
Accident and health	15									
Annuity	16									
Others	17									
Sub-total (10 to 17)	18									
TOTAL (9 + 18)	19									

#### MINIMUM CONDITION LIABILITY OF PARTICIPATING FUND

		Particula	ars of the Policies V	aluation			Prese	nt Value Statistics		
Description	Row No.	Number of Policies	Sum Insured	Office Premiums	Benefits [1]	Expenses [2]	Premiums [3]	PAD [4]	Negative Reserves [5]	Total [6] = [1] + [2] - [3] + [4] + [5]
GROUP 1 – PARTICIPATING POLICIES										
Whole life:										
Single premium	1									
Regular premium	2									
Endowment:										
Single premium	3									
Regular premium	4									
Term	5									
Accident and health	6									
Annuity	7									
Others	8									
Sub-total (1 to 8)	9									
GROUP 2 – NON-PARTICIPATING POLICIES										
Whole life:										
Single premium	10									
Regular premium	11									
Endowment:										
Single premium	12									
Regular premium	13									
Term	14									
Accident and health	15									
Annuity	16									
Others	17									
Sub-total (10 to 17)	18									
TOTAL (9 + 18)	19									

### POLICY LIABILITIES OF NON-PARTICIPATING FUND

		Particul	ars of the Policies V	aluation	Present Value Statistics								
Description	Row No.	Number of Policies	Sum Insured	Office Premiums	Benefits [1]	Expenses [2]	Premiums [3]	PAD [4]	Negative Reserves [5]	Total [6] = [1] + [2] - [3] + [4] + [5]			
Whole life:													
Single premium	1												
Regular premium	2												
Endowment:													
Single premium	3												
Regular premium	4												
Term	5												
Accident and health	6												
Annuity	7												
Others	8												
TOTAL (1 to 8)	9												

### POLICY LIABILITIES OF INVESTMENT-LINKED FUND

		Particul	Particulars of the Policies Valuat				Nor	n-Unit Reserves				
Description	Row No.						Prese	nt Value Statistics			Unit Reserves	Total
Description		Number of Policies	Number of Policies Sum Insured	m Insured Office Premiums	Benefits [1]	Expenses [2]	Premiums [3]	PAD [4]	Negative Reserves [5]	Total [6] = [1] + [2] - [3] + [4] + [5]	[7]	[8] = [6] + [7]
Whole life:												
Single premium	1											
Regular premium	2											
Endowment:												
Single premium	3											
Regular premium	4											
Term	5											
Accident and health	6											
Annuity	7											
Others	8											
TOTAL (1 to 8)	9											

Name of actuary:

Signature:

Date:

\_\_\_\_\_

## Instructions for completion of Form L6

1. All amounts shown are to be rounded to the nearest dollar. Negative amounts shall be preceded by "—".

2. The policy liabilities of an insurance fund established and maintained under the Act shall be calculated in accordance with Part V of the Insurance (Valuation and Capital) Regulations 2004 (G.N. No. S 498/2004).

3. "Office premiums" shall be shown according to the amounts per year of future payments.

4. "PAD" means any provision made for any adverse deviation from the expected experience.

5. For the purposes of completing the Table "Policy Liabilities of Participating Fund", "PAD" includes any non-guaranteed benefits.

6. "Negative reserves" shall be reported as an absolute amount.

7. In respect of "Present Value Statistics", "Total" means the sum of "Benefits", "Expenses", "PAD" and "Negative Reserves" less "Premiums".

### FORM L7 – ABSTRACT OF VALUATION RESULTS OF REINSURER IN RESPECT OF LIFE REINSURANCE BUSINESS

AS AT \_\_\_\_\_

Co Code	Year	Month

### SINGAPORE INSURANCE FUND

		Particulars of the	Policies Valuation	Present Value Statistics								
Description	Row No.	Sum Insured	Office Premiums	Benefits [1]	Expenses [2]	Premiums [3]	PAD [4]	Negative Reserves [5]	Total [6] = [1] + [2] - [3] + [4] + [5]			
Life (Risk premium)	1											
Life (Coinsurance)	2											
Accident and health	3											
Disability income	4											
Portfolio cover	5											
Others	6											
Total (1 to 6)	7											

### OFFSHORE INSURANCE FUND

Description		Particulars of the	Policies Valuation	Present Value Statistics								
	Row No.	Sum Insured	Office Premiums	Benefits [1]	Expenses [2]	Premiums [3]	PAD [4]	Negative Reserves [5]	Total [6] = [1] + [2] - [3] + [4] + [5]			
Life (Risk premium)	1											
Life (Coinsurance)	2											
Accident and health	3											
Disability income	4											
Portfolio cover	5											
Others	6											
Total (1 to 6)	7											

Name of actuary:

Signature:

Date:

## Instructions for completion of Form L7

1. All amounts shown are to be rounded to the nearest dollar. Negative amounts shall be preceded by "-".

2. The policy liabilities of an insurance fund established and maintained under the Act shall be calculated in accordance with Part V of the Insurance (Valuation and Capital) Regulations 2004 (G.N. No. S 498/2004).

3. "Office premiums" shall be shown according to the amounts per year of future payments.

4. "PAD" means any provision made for any adverse deviation from the expected experience.

5. "Negative reserves" shall be reported as an absolute amount.

6. In respect of "Present Value Statistics", "Total" means the sum of "Benefits", "Expenses", "PAD" and "Negative Reserves" less "Premiums".

#### NAME OF INSURER

FORM L8 – STATEMENT OF ANALYSIS OF EXPERIENCE IN RESPECT OF LIFE BUSINESS

FROM \_\_\_\_\_TO \_\_\_\_

									Insurance Fun	ds Established and	Maintained by Insu	rer under the Act							
			Life Business in Singapore																
Description	Row No.				5	Singapore Insurance	Fund							C	Offshore Insurance Fu	ind			
Description	HOW INO.		Participating			Non-Participating	3		Investment-Linked			Participating			Non-Participating			Investment-Linked	
		Actual	Expected	Actual Less Expected	Actual	Expected	Actual Less Expected	Actual	Expected	Actual Less Expected	Actual	Expected	Actual Less Expected	Actual	Expected	Actual Less Expected	Actual	Expected	Actual Less Expected
Sources of net income arising in the year:																	1		
New business	1														_				4
Mortality/ Morbidity	2																·		l
Forfeiture/ Surrender	3																·		l
Interest	4																·		l
Expense	5														-			-	1
Change in basis	6														_				1
Miscellaneous																			
Total (1 to 7) = Row 25 of Form A2	8			8						3			3			1			1
Name of actuary:																			

Signature:

\_\_\_\_\_ Date:

Co Code

Year Month

## Instructions for completion of Form L8

1. The "Expected" column shall contain the expected experience arising from the basis used in the valuation of policy liabilities as at the beginning of the accounting period. The "Actual" column shall contain the corresponding actual experience emerging during the accounting period. The expected experience for new business and change in basis shall be zero.

2. For the purpose of this Form, any change in the basis on which the policy liabilities are valued during the accounting period shall be assumed to have occurred at the end of the accounting period.

### FORM L9 – STATEMENT OF PARTICIPATING FUND ALLOCATIONS

FROM TO			
Co Code Year Month			
Description	Row No.	Singapore Insurance Fund	Offshore Insurance Fund
Bonus payments made to policy owners in anticipation of allocation	1		
Allocation to policy owners:			
Cash bonus	2		
Reversionary bonus	3		
Terminal bonus	4		
Total amount to policy owners (1 to 4)	5		
Allocation to surplus account	6		

# Instruction for completion of Form L9

1. All amounts shown are to be rounded to the nearest dollar.

### INSURANCE ACT (CHAPTER 142)

### NOTICE ON INSURANCE RETURNS (ACCOUNTS AND STATEMENTS)

Name of Insurer:

### FORM L10 - ACTUARY'S CERTIFICATE ON PARTICIPATING FUND ALLOCATIONS

FROM \_\_\_\_\_\_ TO \_\_\_\_\_

I have conducted an investigation into the bonus allocation of the participating fund to policy owners and the surplus account as required under section 17(6) of the Insurance Act (Cap. 142) and it is my opinion that the allocation is fair and equitable, having taken into account the prospective financial conditions of the participating fund, and is in accordance with the Insurance (Actuaries) Regulations 2013 (G.N. No. S 239/2013) subject to the qualifications stated below\*.

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

Description	Row No.	Singapore Insurance Fund	Offshore Insurance Fund
Bonus payments made to policy owners in anticipation of allocation	1		
Allocation to policy owners:			
Cash bonus	2		
Reversionary bonus	3		
Terminal bonus	4		
Total amount to policy owners (1 to 4)	5		
Allocation to surplus account	6		

*Qualifications (if none, state "none"):		
Name of actuary:		

Signature:

Date:

# Instruction for completion of Form L10

1. All amounts shown are to be rounded to the nearest dollar.

### INSURANCE ACT (CHAPTER 142)

### NOTICE ON INSURANCE RETURNS (ACCOUNTS AND STATEMENTS)

Name of Insurer: \_\_\_\_\_

### FORM L11 – ACTUARY'S CERTIFICATE ON POLICY LIABILITIES IN RESPECT OF LIFE BUSINESS

### **ACTUARIAL INVESTIGATION OF POLICY LIABILITIES**

AS AT \_\_\_\_\_

I have conducted an investigation into the valuation of policy liabilities relating to life business as required under section 37 of the Insurance Act (Cap. 142) ("the Act") and confirm that the valuation is in accordance with all applicable requirements stipulated under the Act, any regulations made thereunder and any directions issued by the Authority, subject to the qualifications stated below\*. I certify these amounts, net of reinsurance, as follows:

Description	Singapore Insurance Fund	Offshore Insurance Fund
Participating Fund		
Non-Participating Fund		
Investment-Linked Fund		

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

Signature:

Date:

# Instruction for completion of Form L11

1. All amounts shown are to be rounded to the nearest dollar.

NAME OF INSURER

FORM G1 – STATEMENT OF OPERATING RESULTS BY LINE OF BUSINESS
FROM \_\_\_\_\_\_ TO \_\_\_\_\_

Co Code Year Month

SINGAPORE INSURANCE FUND

Description	Row No. Cargo	Marine Hull	Aviation Hull	Property	Motor	Employers' Liability	Personal Accident	Health	Public Liability/ Product Liability Surety	Engineering	Professional Indemnity	Credit/ Credit-Related	Others	Total
PREMIUMS														
Gross premiums														
Direct business	1													<u> </u>
Reinsurance business accepted from cedants in -		T	T	ir	1	-			F F					
Singapore	2													
Other ASEAN countries	3													
Other countries	4													
Total (2 to 4)	5													
Total gross premiums (1 + 5)	6													
Reinsurance business ceded to reinsurers in -														
Singapore	7													
Other ASEAN countries	8													
Other countries	9													
Total (7 to 9)	10													
Net premiums written (6 - 10)	11													<u> </u>
Increase/ (decrease) in premium liabilities (gross of reinsurance)	12													
Decrease/ (increase) in reinsurers' share of premium liabilities	13													1
Premiums earned during the period (11 - 12 - 13)	14													
CLAIMS														
Gross claims settled														
Direct business	15													
Reinsurance business accepted from cedants in -	10								L L					1
Singapore	16													
Other ASEAN countries	17													
Other countries	18													
Total (16 to 18)	19													
Total gross claims settled (15 + 19)	20													
Recoveries from reinsurance business ceded to reinsurers in -	20								L L					1
Singapore	21													1
Other ASEAN countries	22													
Other countries	23													
Total (21 to 23)	24													
Net claims settled (20 - 24)	25													
Increase/ (decrease) in claim liabilities (gross of reinsurance)	26													
Decrease/ (increase) in reinsurers' share of claim liabilities	27													
Net claims incurred $(25 + 26 + 27)$	28													
	20													1
MANAGEMENT EXPENSES			T	1										
Management Expenses	29													<u> </u>
DISTRIBUTION EXPENSES/ (INCOME)		1		1	1	1								
Commission expenses	30													
Reinsurance commission income	31													
Net commission expenses/ (income) (30 - 31)	32													
Other distribution expenses/ (income)	33													
Total distribution expenses/ (income) (32 + 33)	34													<u> </u>
UNDERWRITING RESULTS														
Underwriting gain/ (loss) (14 - 28 - 29 - 34)	35													
		1	1	1	1	L			· ·					1
NET INVESTMENT INCOME/ (LOSS)	36													
		-												
OPERATING RESULTS (35 + 36)	37		1		1									

#### OFFSHORE INSURANCE FUND

Description	Row No.	Cargo	Marine Hull	Aviation Hull	Property	Motor	Engineering	Liability and Others	Total
PREMIUMS									
Gross premiums									
Direct business	1								
Reinsurance business accepted from cedants in -			-		-	-	-		
Singapore	2								
Other ASEAN countries	3								
Other countries	4								
Total (2 to 4)	5								
Total gross premiums (1 + 5)	6								
Reinsurance business ceded to reinsurers in -									
Singapore	7								
Other ASEAN countries	8								
Other countries	9								
Total (7 to 9)	10								
Net premiums written (6 - 10)	11								
Increase/ (decrease) in premium liabilities (gross of reinsurance)	12								
Decrease/ (increase) in reinsurers' share of premium liabilities	13								
Premiums earned during the period (11 - 12 - 13)	14								1
······································			1		1	1	1		
CLAIMS									
Gross claims settled									
Direct business	15								
Reinsurance business accepted from cedants in -	15				1				L
	16								
Singapore	17								
Other ASEAN countries	17								
Other countries									
Total (16 to 18)	19								
Total gross claims settled (15 + 19)	20								1
Recoveries from reinsurance business ceded to reinsurers in -									
Singapore	21			-					ł
Other ASEAN countries	22								
Other countries	23								
Total (21 to 23)	24								
Net claims settled (20 - 24)	25								
Increase/ (decrease) in claim liabilities (gross of reinsurance)	26								
Decrease/ (increase) in reinsurers' share of claim liabilities	27			-					ł
Net claims incurred (25 + 26 + 27)	28		ļ		ļ	ļ	ļ		L
MANAGEMENT EXPENSES			1	r	1	1	1	<b>F</b>	T
Management Expenses	29								L
DISTRIBUTION EXPENSES/ (INCOME)			1		1	1	1		1
Commission expenses	30								
Reinsurance commission income	31								<b> </b>
Net commission expenses/ (income) (30 - 31)	32								ļ
Other distribution expenses/ (income)	33								<b> </b>
Total distribution expenses/ (income) (32 + 33)	34								<u> </u>
UNDERWRITING RESULTS									
Underwriting gain/ (loss) (14 - 28 - 29 - 34)	35								
· · · · · · · · · · · · · · · · · · ·									
NET INVESTMENT INCOME/ (LOSS)	36								
				-				-	r
OPERATING RESULTS (35 + 36)	37								

## Notes to Form G1 (to be shown separately for each fund)

The following shall be stated as Notes to this Form:

Note 1 Items in this Form may be allocated according to a reasonable basis used by the insurer which is acceptable to its external auditor. The bases used shall be stated as a Note to this Form.

Note 2 Amount of gross premiums written for the following lines of business:

- (a) Agriculture;
- (b) Catastrophe excess of loss reinsurance;
- (c) Energy;
- (d) Luxury lines (such as fine art and specie, jewellers block, and yachts);
- (e) Professional indemnity (for Offshore Insurance Fund only);
- (f) Trade credit; and
- (g) Breakdown of Singapore Insurance Fund "Others" and Offshore Insurance Fund "Liability and Others" as follows:
  - (i) Cyber liability;
  - (ii) Environmental liability;
  - (iii) Political risk;
  - (iv) Terrorism;
  - (v) War; and
  - (vi) Others (to specify based on insurer's internal classification).

Note 3 Amount of gross premiums written for direct business from the following distribution channels:

- (a) Agents;
- (b) Brokers;
- (c) Bancassurance; and
- (d) Others.

### Instructions for completion of Form G1 and Notes

1. All amounts shown are to be rounded to the nearest dollar. Negative amounts shall be preceded by "—" .

2. For any Note where there are no entries, a "Nil" Note shall be submitted.

- 3. For the Singapore Insurance Fund, reinsurers shall choose to either —
- (a) report information relating to "Public Liability/ Product Liability", "Surety", "Engineering", "Professional Indemnity", "Credit/ Credit-Related" and "Others" lines of business separately; or
- (b) aggregate information relating to "Public Liability/ Product Liability", "Surety", "Engineering", "Professional Indemnity", "Credit/ Credit-Related" and "Others" lines of business and report them under "Others" line of business.

4. For the purpose of risk classification, where separate figures for each line of business are not available, as in a combined policy covering several classes of risks, the premiums shall be shown under the predominant class of risk.

5. For annual policies issued in respect of direct risks or facultative reinsurance inward risks, an insurer shall recognise the gross premium income in full when the risks commence. Where the quantum of such gross premium income cannot be ascertained at the policy commencement date, it shall be estimated.

6. "Gross premiums" refers to gross premiums received or receivable including portfolio premiums, after deduction of discounts and return premiums, which have been entered into the books of the insurer during the period. Commissions shall not be deducted from "gross premiums".

7. "Reinsurance business ceded" refers to premiums paid or payable on reinsurance ceded during the period and includes portfolio premiums in respect of ceded business.

8. "Increase/ (decrease) in premium liabilities (gross of reinsurance)" excludes those changes in premium liabilities (gross of reinsurance) that relate to transfers of insurance business portfolios into or out of any insurance fund established and maintained under the Act, and any changes in exchange translation reserves resulting from the translation of premium liabilities (gross of reinsurance) from a non-Singapore dollar denominated functional currency to the presentation currency in Singapore dollars.

9. "Decrease/ (increase) in reinsurers' share of premium liabilities" excludes those changes in reinsurers' share of premium liabilities that relate to transfers of insurance business portfolios into or out of any insurance

fund established and maintained under the Act, and any changes in exchange translation reserves resulting from the translation of reinsurers' share of premium liabilities from a non-Singapore dollar denominated functional currency to the presentation currency in Singapore dollars.

10. "Gross claims settled" refers to gross claims paid, including portfolio losses, increase/ (decrease) in "outstanding claims" during the period, and medical or legal expenses incurred directly in the settlement of claims paid in the period, net of recoveries from salvages and subrogation, where applicable. "Outstanding claims" refers to such claims as described in instruction 19 of the Instructions for completion of Form A1, Notes and Annexes A1-1 to A1-13.

11. "Recoveries from reinsurance business ceded" refers to reinsurance recoveries received or receivable from reinsurance in respect of claims settled, including portfolio losses, during the period.

12. "Increase/ (decrease) in claim liabilities (gross of reinsurance)" excludes those changes in claim liabilities (gross of reinsurance) that relate to transfers of insurance business portfolios into or out of any insurance fund established and maintained under the Act, and any changes in exchange translation reserves resulting from the translation of claim liabilities (gross of reinsurance) from a non-Singapore dollar denominated functional currency to the presentation currency in Singapore dollars.

13. "Decrease/ (increase) in reinsurers' share of claim liabilities" excludes those changes in reinsurers' share of claim liabilities that relate to transfers of insurance business portfolios into or out of any insurance fund established and maintained under the Act, and any changes in exchange translation reserves resulting from the translation of reinsurers' share of claim liabilities from a non-Singapore dollar denominated functional currency to the presentation currency in Singapore dollars.

14. "Management expenses" has the same meaning as in Form A2.

15. "Other distribution expenses/ (income)" includes agency allowances and profit commissions.

16. "Net investment income" has the same meaning as "Net investment income/ (loss)" in Form A2.

NAME OF INSURER	
FORM G2 – STATEMENT OF PREMIUMS AND (	CLAIMS DEVELOPMENT BY LINE OF BUSINESS
FROM	то

Co Code Year Month

INSURANCE FUND/ LINE OF BUSINESS \_

TABLE A - DIRECT AND FACULTATIVE									
					Year of De	evelopment			
Accident Year									
				C	laims Paid in Each	Year of Developme	nt		
Prior years									
				L					
Total									
Accident Year				Claim Lia	abilities at the End o	of Each Year of Dev	elopment		
Prior years									
				L					
Total									
Accident Year	Earned Premiums			Claims Incurred b	ut not Reported at t	he End of Each Yea	ar of Development		
Prior years									
				ι					
					L				
						L			
Total									

TABLE B – DIRECT AND FACULTATIVE \$'000								
				Year of De	evelopment			
Underwriting Year								
			С	laims Paid in Each	Year of Developme	nt		
Prior years								
Totol								
Total								
Underwriting Year			Claim Lia	bilities at the End of	of Each Year of Dev	elopment		
Prior years								
					۰ <u>ــــــــــــــــــــــــــــــــــــ</u>			
Total								
Underwriting Year			Net Pre	emiums Booked in	Each Year of Devel	opment		
Prior years								
						[		
Total								
Underwriting Year			Claims Incurred b	ut not Reported at	the End of Each Ye	ar of Development		
Prior years								
					1			
						1		
Total								
		L			ı	ı	L	
Underwriting Year			Premium L	abilities at the End	l of Each Year of De	evelopment		
Prior years								
					L			
T								
Total								

TABLE C – TREATY ON LOSS OCCURRING BASIS								\$'000		
		Year of Development								
Accident Year										
		Claims Paid in Each Year of Development								
Prior years										
Total										
Accident Year			Claim Lia	abilities at the End o	of Each Year of Dev	elopment				
Prior years										
		1								
			L							
				L						
					L					
	-					L				
							L			
Total										
Accident Year Earned Premium			Claims Incurred b	out not Reported at t	he End of Each Ye	ar of Development				
Prior years										
	-	1								
	-		L							
	-			L						
	-									
						L				
	-						L			
Total										

							\$'000
	l			Year of De	evelopment		
Underwriting Year	l						
	1		C	laims Paid in Each	Year of Developme	nt	 
Drier vooro							
Prior years							 
			L				
Total	[	I			I		
Totai	i						
Underwriting Year	l		Claim Lia	abilities at the End of	of Each Year of Dev	elopment	
	l						
Prior years	ĺ						
		<u> </u>					
					1		
Total							 
	<u> </u>						
Underwriting Year	l		Net Pre	emiums Booked in	Each Year of Devel	opment	
_	<u> </u>						
Prior years	l						
	l .						
	1						
					1		 
	1						 
Total	[						
Underwriting Year	l		Claims Incurred b	ut not Reported at	the End of Each Yea	ar of Development	
, , , , , , , , , , , , , , , , , , ,	1			•		·	
Prior years	l						
	[						
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		L					 
				·			
					1		
						L	 
Total							
		1	1	l	1	1	
Underwriting Year	1		Premium L	iabilities at the End	d of Each Year of De	evelopment	
	ļ	1	1		1	1	
Prior years	1						
		L					
	(						
	(						
					۱ <u>ــــــــــــــــــــــــــــــــــــ</u>		
						L	
Total							

\$'000

# Instructions for completion of Form G2

1. All amounts shown are to be rounded to the nearest thousand. Negative amounts shall be preceded by "-".

2. All amounts shall be completed net of reinsurance.

3. "Claim liabilities" and "premium liabilities" shall be calculated in accordance with regulation 19(1) of the Insurance (Valuation and Capital) Regulations 2004 (G.N. No. S 498/2004).

4. Subject to instructions 5 and 6, for each line of business as described in Form G1, —

- (a) Table A shall be completed on an accident year basis for direct and facultative businesses;
- (b) Table C shall be completed on an accident year basis for treaty business written on a loss occurring basis; and
- (c) Table D shall be completed on an underwriting year basis for treaty business written on a risk attaching basis.

5. For direct and facultative business in relation to "cargo", "marine hull" and "aviation hull" lines of business, Table B, completed on an underwriting year basis, may be completed in lieu of Table A, if appropriate.

- 6. For the Singapore Insurance Fund, reinsurers shall choose to either —
- (a) complete Tables A, C and D under "Public Liability/ Product Liability", "Surety", "Engineering", "Professional Indemnity", "Credit/ Credit-Related" and "Others" lines of business separately; or
- (b) aggregate the respective amounts in Tables A, C and D under "Public Liability/ Product Liability", "Surety", "Engineering", "Professional Indemnity", "Credit/ Credit-Related" and "Others" lines of business and report them in Tables A, C and D under "Others" line of business.

7. For direct and facultative "motor" line of business in respect of Singapore policies, Table A (except for information on earned premiums) shall be separately completed for own damage claims, third party property damage claims and bodily injury claims.

8. For all tables, information on the development of premium and claims shall be completed for a minimum of 8 years.

### INSURANCE ACT (CHAPTER 142)

### NOTICE ON INSURANCE RETURNS (ACCOUNTS AND STATEMENTS)

NAME OF INSURER

#### FORM G3 – ACTUARY'S CERTIFICATE ON POLICY LIABILITIES IN RESPECT OF GENERAL BUSINESS

#### ACTUARIAL INVESTIGATION OF POLICY LIABILITIES

AS AT \_\_\_\_\_

I have conducted an investigation into the valuation of policy liabilities relating to general business as required under section 37 of the Insurance Act (Cap. 142) ("the Act") and confirm that the valuation is in accordance with all applicable requirements stipulated under the Act, any regulations made thereunder and any directions issued by the Authority, subject to the qualifications stated below\*. I certify these amounts, net of reinsurance, as follows:

			Prem	urance Fund/ Offshore Insurance	e Fund		
Line of Business		UPR	Best Estimate of URR [1]	PAD of URR without Diversification	Fund PAD of URR [2]	URR [3] = [1] + [2]	Premium Liabilities
SINGAPORE INSURANCE FUND							
Cargo	1						
Marine Hull	2						
Aviation Hull	3						
Property	4						
Motor	5						
Employers' Liability	6						
Personal Accident	7						
Health	8						
Public Liability/ Product Liability	9						
Surety	10						
Engineering	11						
Professional Indemnity	12						
Credit/ Credit-related	13						
Others	14						
Fund total (1 to 14)	15						
OFFSHORE INSURANCE FUND					1	•	
Cargo	16						
Marine Hull	17						
Aviation Hull	18						
Property	19						
Motor	20						
Engineering	21						
Liability and Others	22						
Fund total (16 to 22)	23						

		Claim Liabilities for Singapore Insurance Fund/ Offshore Insurance Fund						
Line of Business	Row No.	Best Estimate of Claim Liabilities [1]	PAD of Claim Liabilities without Diversification	Fund PAD of Claim Liabilities [2]	Claim Liabilities [3] = [1] + [2]			
SINGAPORE INSURANCE FUND								
Cargo	1							
Marine Hull	2							
Aviation Hull	3							
Property	4							
Motor	5							
Employers' Liability	6							
Personal Accident	7							
Health	8							
Public Liability/ Product Liability	9							
Surety	10							
Engineering	11							
Professional Indemnity	12							
Credit/ Credit-related	13							
Others	14							
Fund total (1 to 14)	15							
OFFSHORE INSURANCE FUND								
Cargo	16							
Marine Hull	17							
Aviation Hull	18							
Property	19							
Motor	20							
Engineering	21							
Liability and Others	22							
Fund total (16 to 22)	23							

"UPR" refers to unearned premium reserves.

"URR" refers to unexpired risk reserves.

"PAD" means any provision made for any adverse deviation from the expected experience.

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

Name of actuary:

Signature:

Date:

# Instructions for completion of Form G3

1. All amounts shown are to be rounded to the nearest dollar.

2. For the column "UPR", the unearned premium reserves for each line of business and for the insurance fund as a whole calculated in accordance with regulation 19(1)(a)(i) of the Insurance (Valuation and Capital) Regulations 2004 (G.N. No. S 498/2004) shall be stated.

3. For the column "Best Estimate of URR", the part of the unexpired risk reserves for each line of business and for the insurance fund as a whole calculated in accordance with regulation 19(1)(a)(ii)(A) of the Insurance (Valuation and Capital) Regulations 2004 shall be stated.

4. For the column "PAD of URR without Diversification", the part of the unexpired risk reserves for each line of business calculated in accordance with regulation 19(1)(a)(ii)(B) of the Insurance (Valuation and Capital) Regulations 2004 shall be stated in the respective rows. For the row "Fund total", it shall show the aggregate of values in the preceding rows that relate to individual lines of business.

5. For the column "Fund PAD of URR", the part of the unexpired risk reserves for the fund calculated in accordance with regulation 19(1)(a)(ii)(B) of the Insurance (Valuation and Capital) Regulations 2004 shall be stated in the row "Fund total". For other rows relating to individual lines of business, the value shown in each line of business shall be derived by attributing the "Fund total" value to each line of business. The value attributed to each line shall, however, not be less than zero.

6. For the column "Premium Liabilities" and for the row "Fund total", it shall reflect a value which is the higher of the value in the column "UPR" or the column "URR" for the same row. For other rows relating to individual lines of business, the value shown in each line of business shall be derived by attributing the "Fund total" value to each line of business. The value attributed to each line shall, however, not be less than the value stated in the preceding column named "URR".

7. For the column "Best Estimate of Claim Liabilities", the part of the claim liabilities relating to the best estimate portion for each line of business and for the insurance fund as a whole calculated in accordance

with regulation 19(1)(b)(i) of the Insurance (Valuation and Capital) Regulations 2004 (G.N. No. S 498/2004) shall be stated.

8. For the column "PAD of Claim Liabilities without Diversification", the part of the claim liabilities for each line of business calculated in accordance with regulation 19(1)(b)(ii) of the Insurance (Valuation and Capital) Regulations 2004 shall be stated in the respective rows. For the row "Fund total", it shall show the aggregate of values in preceding rows that relate to the individual lines of business.

9. For the column "Fund PAD of Claim Liabilities", the part of the claim liabilities for the fund calculated in accordance with regulation 19(1)(b)(ii) of the Insurance (Valuation and Capital) Regulations 2004 shall be stated in the row named "Fund total". For other rows relating to individual lines of business, the value shown in each line of business shall be derived by attributing the "Fund total" value to each line of business. The value attributed to each line shall, however, not be less than zero.

### INSURANCE ACT (CHAPTER 142)

## NOTICE ON INSURANCE RETURNS (ACCOUNTS AND STATEMENTS)

## NAME OF INSURER \_\_\_\_\_ FORM G4 – ACTUARY'S CERTIFICATE ON STATEMENT OF PREMIUMS AND CLAIMS DEVELOPMENT BY LINE OF BUSINESS

AS AT\_\_\_\_\_

I, the undersigned, hereby certify that -

(a) the information provided in Form G2 has been verified for completeness and accuracy; and

(b) the information provided in Form G2 is in accordance with all applicable requirements stipulated under the Act, any regulations made thereunder and any directions issued by the Authority, subject to the qualifications stated below<sup>\*</sup>.

*Qualifications (if none state "none")		
*Qualifications (if none, state "none"):		
Name of actuany:		
Name of actuary:	<u>.</u>	
Signature:		
<u> </u>	-	
Deter		
Date:	-	

## MATTERS TO BE STATED IN ABSTRACT OF ACTUARY'S REPORT

1 The following matters are to be stated in the Abstract of the Actuary's Report on Policy Liabilities in respect of Life Business:

- (a) the purpose of the report is to carry out an actuarial investigation into the valuation of policy liabilities relating to life business of the licensed insurer as required under section 37(1)(a) of the Act;
- (b) the name of the actuary, his professional qualifications and, where the actuary is an employee of the licensed insurer or a related corporation, the capacity in which the actuary is acting;
- (c) the accounting period to which the actuarial investigation into the valuation of the policy liabilities relates;
- (d) confirmation that all requirements specified by the Authority for the valuation of policy liabilities relating to life business of a licensed insurer in Singapore have been complied with, or if any requirements have not been complied with, the reasons for such non-compliance;
- (e) the general principles and full details of the methods adopted in the valuation of policy liabilities of each type of business, including statements on the following matters:
  - (i) the appropriateness and accuracy of the data and the reliability of the valuation system;
  - (ii) the method used in deriving the policy liabilities for each type of business, and the aggregation and approximation made, if any;
  - (iii) the assumptions used in the valuation process, in particular, key assumptions such as discount rate, expenses, mortality rates, lapse rates and bonus rates (dividends).

2 The following matters are to be stated in the Abstract of the Actuary's Report on Policy Liabilities in respect of General Business:

- (a) the purpose of the report is to carry out an actuarial investigation into the valuation of policy liabilities relating to general business of the licensed insurer as required under section 37(1)(a) of the Act;
- (b) the name of the actuary, his professional qualifications and, where the actuary is an employee of the licensed insurer or a related corporation, the capacity in which the actuary is acting;
- (c) the accounting period to which the actuarial investigation into the valuation of policy liabilities relates;
- (d) confirmation that all requirements specified by the Authority for the valuation of policy liabilities relating to general business of a licensed insurer in Singapore have been complied with, or if any requirements have not been complied with, the reasons for such non-compliance;

- (e) the general principles and full details of the methods adopted in the valuation of premium liabilities and claim liabilities of each line of business, including statements on the following matters:
  - (i) the assumptions used in the valuation process;
  - (ii) the definitions of terms and expressions used in the report that may be ambiguous or subject to wide interpretation;
  - (iii) the data available, a view as to its appropriateness, steps taken by the actuary to validate the data and material adjustment to the data;
  - (iv) the manner of grouping of risks into lines of business and divisions of lines of business;
  - (v) the methods used, and if these are different from the preceding accounting period, justification for the change in methods and quantification of the financial implications arising from the change in methods.