

Version 1.2

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INSURANCE STATUTORY RETURNS

[Form A1, Annexes and Notes to Form A1]

Reporting Cycle : (MM/YYYY)

Returns Type :

Type of Licence :

Insurance Group :

Marine Mutual Insurer: Yes No

Incorporated in Singapore : Yes No

Company Code :

Company Name :

Reset Form

Reset all figures in this return to zero

Import Form

Import from xfdf file

Export Form

Export to xfdf file for submission to MAS

(Please make sure you entered all fields required for your company before export)

ANNEX A1-2
OUTSTANDING PREMIUMS
AS AT 31/12/2025

Description	Row No.	Insurance Funds Established and Maintained by Insurer under the Act			
		Life Business in Singapore		General Business in Singapore	
		Singapore Insurance Fund	Offshore Insurance Fund	Singapore Insurance Fund	Offshore Insurance Fund
DIRECT BUSINESS					
Bad debts written off during the period	1			0	0
90 days or less	2			2,701,500	440,750
More than 90 days but not more than 180 days	3			1,575,419	118,730
More than 180 days but not more than 1 year	4			8,012,486	2,284,631
More than 1 year	5			1,858,020	204,318
Gross total (2 to 5)	6			14,147,425	3,048,429
Allowance for impairment losses	7			225,002	24,053
Total (6 - 7)	8			13,922,423	3,024,376
REINSURANCE BUSINESS					
Bad debts written off during the period	9			0	0
180 days or less	10			442,915	38,037,643
More than 180 days but not more than 1 year	11			170,581	3,585,231
More than 1 year but not more than 2 years	12			0	1,224,489
More than 2 years	13			0	2,062,883
Gross total (10 to 13)	14			613,496	45,910,246
Allowance for impairment losses	15			125,753	687,124
Total (14 - 15)	16			487,743	45,223,122
Total (8 + 16) = Row 19 of Form A1	17			14,410,166	48,247,498

ANNEX A1-4
OTHER ASSETS
AS AT 31/12/2025

Row No.	Description	Insurance Funds Established and Maintained by Insurer under the Act										Shareholders Fund				Total		
		Life Business in Singapore					General Business in Singapore					Overseas (Branch)		Insurance Operations				
		Singapore Insurance Fund		Offshore Insurance Fund			Singapore Insurance Fund		Offshore Insurance Fund			Life Business	General Business	Non-Insurance Operations				
		Participating	Non-Participating	Investment-Linked	Participating	Non-Participating	Investment-Linked	Participating	Non-Participating	Investment-Linked	Participating	Non-Participating	Investment-Linked	Participating	Non-Participating		Investment-Linked	
1	Deferred tax asset										0	0						0
2	Right of use assets										2,444,816	0						2,444,816
3	Commission receivables										1,118,919	668,447						1,787,366
4	Advances and prepayments										155,321	0						155,321
5	Rental and other deposits										197,844	0						197,844
6	Other receivables										1,998,562	1,353,836						3,352,398
7											0	0						0
8											0	0						0
9											0	0						0
10											0	0						0
11											0	0						0
12											0	0						0
13											0	0						0
14											0	0						0
15											0	0						0

ANNEX A1-4
OTHER ASSETS
AS AT 31/12/2025

Row No.	Description	Insurance Funds Established and Maintained by Insurer under the Act										Shareholders Fund			Total			
		Life Business in Singapore					General Business in Singapore					Overseas (Branch) Insurance Operations						
		Singapore Insurance Fund		Offshore Insurance Fund			Singapore Insurance Fund		Offshore Insurance Fund			Life Business	General Business	Non-Insurance Operations				
		Participating	Non-Participating	Participating	Non-Participating	Investment-Linked	Participating	Non-Participating	Investment-Linked	General Business								
16											0						0	
17											0						0	
18											0						0	
19											0						0	
20											0						0	
21											0						0	
22											0						0	
23											0						0	
24											0						0	
25											0						0	
26											0						0	
27											0						0	
28											0						0	
29											0						0	
30											0						0	
31	Total = Row 26 of Form A1										5,915,462						2,022,283	7,937,745

ANNEX A1-6
POLICY LIABILITIES OF PARTICIPATING FUND
AS AT 31/12/2025

Description	Row No.	Insurance Funds Established and Maintained by Insurer under the Act		
		Life Business in Singapore		
		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			

ANNEX A1-8
OTHER LIABILITIES
AS AT 31/12/2025

Description	Row No.	Insurance Funds Established and Maintained by Insurer under the Act										Shareholders Fund			Total		
		Life Business in Singapore					General Business in Singapore		Overseas (Branch) Insurance Operations			Non-Insurance Operations					
		Singapore Insurance Fund		Offshore Insurance Fund			Singapore Insurance Fund	Offshore Insurance Fund	Life Business	General Business	Total						
		Participating	Non-Participating	Investment-Linked	Participating	Non-Participating							Investment-Linked				
	16											0					
	17										0						0
	18										0						0
	19										0						0
	20										0						0
	21										0						0
	22										0						0
	23										0						0
	24										0						0
	25										0						0
	26										0						0
	27										0						0
	28										0						0
	29										0						0
	30										0						0
Total = Row 38 of Form A1	31										7,520,656	696,605					8,217,261

ANNEX A1-10
EXPOSURES TO RELATED CORPORATIONS, HEAD OFFICE AND OVERSEAS BRANCHES OF HEAD OFFICE
AS AT 31/12/2025

Fund	Name of Related Corporation (For Head Office, state "HO". For Overseas Branch of Head Office, state "HO - <Name of Overseas Branch>")	Country of Related Corporation/ Head Office/ Overseas Branch of Head Office	Type of Exposure	Cost/ Notional Principal Amount	Amount Due From/ (To)	Remarks
General business - SIF	Atradius Collections Pte Ltd	SINGAPORE	Other investments/ Financial liabilities (Please specify in the 'Remarks')	47,633	47,633	Balance due from Overseas Branches/Related Corporations (Row 24)
General business - SIF	HO - Atradius Credito y Caucion S.A. de Seguros y Reaseguros	SPAIN	Other investments/ Financial liabilities (Please specify in the 'Remarks')	(565,149)	(565,149)	Balances due to Head Office/ Shareholders Fund (Row 35)
General business - SIF	Atradius Collections B.V.	NETHERLANDS	Other investments/ Financial liabilities (Please specify in the 'Remarks')	(48)	(48)	Balance due to Overseas Branches/Related Corporations (Row 36)
General business - SIF	Atradius Credito y Caucion S.A. de Seguros y Reaseguros - Hong Kong	CHINA, HONG KONG	Other investments/ Financial liabilities (Please specify in the 'Remarks')	(3,747,316)	(3,747,316)	Balance due to Overseas Branches/Related Corporations (Row 36)
General business - SIF	Atradius Credit Insurance N.V	NETHERLANDS	Other investments/ Financial liabilities (Please specify in the 'Remarks')	(1,585,547)	(1,585,547)	Balance due to Overseas Branches/Related Corporations (Row 36)
General business - SIF	Atradius Credito y Caucion S.A. de Seguros y Reaseguros - Denmark	DENMARK	Other investments/ Financial liabilities (Please specify in the 'Remarks')	(26,991)	(26,991)	Amounts owing to insurer (Row 32).
General business - SIF	Atradius Credito y Caucion S.A. de Seguros y Reaseguros - Ireland	IRELAND	Other investments/ Financial liabilities (Please specify in the 'Remarks')	3,878	3,878	Reinsurers' share of policy liabilities (Row 21)
General business - SIF	Atradius Collections BV - Belgium	BELGIUM	Other investments/ Financial liabilities (Please specify in the 'Remarks')	(10,511)	(10,511)	Balance due to Overseas Branches/Related Corporations (Row 36)
General business - OIF	Atradius Credito y Caucion S.A. de Seguros y Reaseguros - Hong Kong	CHINA, HONG KONG	Other investments/ Financial liabilities (Please specify in the 'Remarks')	298,764	298,764	Balance due from Overseas Branches/Related Corporations (Row 24)
General business - OIF	Atradius Seguros de Credito, S.A.-Mexico	MEXICO	Other investments/ Financial liabilities (Please specify in the 'Remarks')	316,778	316,778	Balance due from Overseas Branches/Related Corporations (Row 24)
General business - OIF	Atradius Trade Credit Insurance, Inc.	UNITED STATES	Other investments/ Financial liabilities (Please specify in the 'Remarks')	771,319	771,319	Balance due from Overseas Branches/Related Corporations (Row 24)
General business - OIF	HO - Atradius Credito y Caucion S.A. de Seguros y Reaseguros	SPAIN	Other investments/ Financial liabilities (Please specify in the 'Remarks')	(506,989)	(506,989)	Balance due to HO (Row 35)
General business - OIF	Atradius Information Services B.V. - Thailand	THAILAND	Other investments/ Financial liabilities (Please specify in the 'Remarks')	(112,474)	(112,474)	Balance due to Overseas Branches/Related Corporations (Row 36)
General business - OIF	PT Atradius Information Services	INDONESIA	Other investments/ Financial liabilities (Please specify in the 'Remarks')	(206,361)	(206,361)	Balance due to Overseas Branches/Related Corporations (Row 36)
General business - OIF	Atradius Credito y Caucion S.A. de Seguros y Reaseguros - France	FRANCE	Other investments/ Financial liabilities (Please specify in the 'Remarks')	(57,636)	(57,636)	Balance due to Overseas Branches/Related Corporations (Row 36)

ANNEX A1-10
 EXPOSURES TO RELATED CORPORATIONS, HEAD OFFICE AND OVERSEAS BRANCHES OF HEAD OFFICE
 AS AT 31/12/2025

Fund	Name of Related Corporation(For Head Office, state "HO". For Overseas Branch of Head Office, state "HO - <Name of Overseas Branch>")	Country of Related Corporation/ Head Office/ Overseas Branch of Head Office	Type of Exposure	Cost/ Notional Principal Amount	Amount Due From/ (To)	Remarks
				0	0	
				0	0	
				0	0	

ANNEX A1-11

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

FUND FROM _____ TO 31/12/2025

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

ANNEX A1-12
ASSETS OF SURPLUS ACCOUNT OF PARTICIPATING FUND
AS AT 31/12/2025

Description	Row No.	Insurance Funds Established and Maintained by Insurer under the Act	
		Life Business in Singapore	
		Singapore Insurance Fund Participating	Offshore Insurance Fund 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		

ANNEX A1-13
ASSETS OF NON-JUNIT RESERVES OF INVESTMENT-LINKED FUND
AS AT 31/12/2025

Description	Row No.	Insurance Funds Established and Maintained by Insurer under the Act	
		Life Business in Singapore	
		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		

Description	Insurance Funds Established and Maintained by Insurer under the Act										Shareholders Fund			
	Life Business in Singapore						General Business in Singapore				Overseas (Branch) Insurance Operations			Non-Insurance Operations
	Singapore Insurance Fund		Offshore Insurance Fund		Investment-Linked		Singapore Insurance Fund	Offshore Insurance Fund		Life Business	General Business		Non-Insurance Operations	
	Participating	Non-Participating	Investment-Linked	Participating	Non-Participating	Investment-Linked								
Contingent liabilities -							0	0	0					
							0	0	0					
							0	0	0					
							0	0	0					
							0	0	0					
Total							0	0	0					

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

Nil

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

Nil

Description	Insurance Funds Established and Maintained by Insurer under the Act	
	General Business in Singapore	
	Singapore Insurance Fund	Offshore Insurance Fund
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 (b) where the premiums are payable in full at the commencement of the policy of insurance, the full amount of the premiums payable by the insured in the accounting period in which the policy commences	0	0
	0.00%	0.00%
	0	0

Note 6 (a) Where the differences between "policy liabilities (gross of reinsurance)" in the current period and preceding period does not reconcile to the "increase/ (decrease) in policy liabilities (gross of reinsurance)" in Form A2, an explanation should be provided.

(b) Where the differences between "reinsurers' share of policy liabilities" in the current period and preceding period does not reconcile to the "decrease/ (increase) in reinsurers' share of policy liabilities" in Form A2, an explanation should be provided.

Nil

NAME OF INSURER Atradius Credito y Caucion S.A. de Seguros y Reaseguros Singapore Branch

**FORM A1
ADDITIONAL INFORMATION**

Co Code

1899G

Year

2025

Month

12

Nil