

Version 1.2

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## INSURANCE STATUTORY RETURNS

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### [Form A4]

Reporting Cycle :  (MM/YYYY)

Returns Type :

Type of Licence :

Insurance Group :

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 forms required for your company before export)





Row No.	Description	Insurance Funds Established and Maintained by Insurer under the Act						Shareholders Fund			Total
		Life and General Business in Singapore						Overseas (Branch) Insurance Operations			
		Singapore Insurance Fund		Offshore Insurance Fund		Life Business		General Business		Non-Insurance Operations	
		Participating	Others	Participating	Others						
54	Diversification benefit of Component C1 (general insurance)		0				0				0
55	Component C1 (general insurance) after diversification benefit (47 + 50 + 53 - 54)		3,037,680		8,088,179						11,125,859
56	Total C1 requirement before diversification benefit (30 + 46)		3,037,680		8,088,179						11,125,859
57	Diversification benefit of life and general (excluding accident & health) insurance C1 requirement		0		0						0
58	<b>Total C1 requirement after diversification benefit (56 - 57)</b>		3,037,680		8,088,179						11,125,859
	Component 2 requirement:										
59	Undiversified Component C2 (sum of 60 to 64):		266,960		2,199,433						2,466,393
60	Equity investment risk requirement		0		0						0
61	Interest rate mismatch risk requirement		101,201		127,318						228,519
62	Credit spread risk requirement		0		0						0
63	Property investment risk requirement		0		0						0
64	Foreign currency mismatch risk charge		165,759		2,072,115						2,237,874
65	Diversification benefit of Component C2 (pre-counterparty default risk)		64,296		110,741						175,037
66	Component C2 (pre-counterparty default risk) after diversification benefit (59 - 65)		202,664		2,088,692						2,291,356
67	Counterparty default risk requirement (sum of 68 to 73)		1,678,988		2,491,562						4,170,550
68	Loan counterparty risk		0		0						0
69	Derivative counterparty risk		0		0						0
70	Reinsurance recoverable counterparty risk		0		0						0
71	Outstanding premiums counterparty risk		1,060,019		1,584,996						2,665,015
72	Bank deposit counterparty risk		385,543		603,187						988,730
73	Other counterparty risk		213,426		303,379						516,805
74	Diversification benefit of Component C2 (pre-counterparty) and counterparty default risk		92,545		602,700						695,245
75	Miscellaneous risk requirement		116,474		0						116,474
76	<b>Total C2 requirement after diversification benefit (66 + 67 - 74 + 75)</b>		1,905,581		3,977,554						5,883,135
77	Total Component C1 and C2 requirements (before C1 and C2 diversification benefit) (58 + 76)		4,943,261		12,066,733						17,009,994
78	C1 and C2 requirements diversification benefit		1,342,310		3,023,014						4,365,324
79	<b>Total Component C1 and C2 requirements after diversification benefit (77 - 78)</b>		3,600,951		9,042,719						12,643,670
80	<b>Fund diversification of interest rate mismatch risk requirement</b>										0
81	<b>Operational risk requirement</b>		360,095								1,264,367
82	Operational risk requirement before cap of 10% of the total risk requirements		1,600,264		3,031,837						4,632,101

Description	Row No.	Insurance Funds Established and Maintained by Insurer under the Act						Shareholders Fund				Total	
		Life and General Business in Singapore						Overseas (Branch)		Insurance Operations			Non-Insurance Operations
		Singapore Insurance Fund		Offshore Insurance Fund		Participating	Others	Life Business	General Business				
		Participating	Others	Participating	Others								
<b>Total Risk Requirements (79 - 80 + 81)</b>	83		3,961,046				9,946,991						13,908,037
<b>FUND SOLVENCY/ CAPITAL ADEQUACY RATIO (29 / 83)</b>	84	0%	516%	0%			325%						380%
<b>Meet Prescribed Capital Requirement?<sup>1</sup></b>	85		Y				Y						Y
<b>Meet Minimum Capital Requirement?<sup>2</sup></b>	86		Y				Y						Y
<b>Meet minimum CET 1 requirement?</b>	87												Y
<b>Meet minimum Tier 1 requirement?</b>	88												Y

Notes:

1. Prescribed capital requirement (PCR) is deemed to have been met if fund solvency/ capital adequacy ratio (row 84) is greater than or equals to 100%. It has not yet been taken into account that the insurer may, where relevant, be subject to supervisory capital add-ons and high impact surcharge, which would trigger supervisory intervention at a level higher than PCR.

2. Minimum capital requirement (MCR) is deemed to have been met if fund solvency/ capital adequacy ratio (row 84) is greater than or equals to 50%. Again it has not been taken into account that the insurer may be subject to supervisory capital add-ons and high impact surcharge (where relevant).

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

**FORM A4  
ADDITIONAL INFORMATION**

Co Code

1899G

Year

2023

Month

12

Nil