

FSC Statistics

QUARTERLY RETURN FOR TRADITIONAL AND RISK BUSINESS - PRODUCT SUMMARY

Quarter: 31/03/2014

Product	ANNUAL PREMIUMS \$000								ANNUAL PREMIUM CONTRACTS		SINGLE PREMIUM CONTRACTS	
	In force at start	Contractual premium changes	Revisions	New business	Transfers	Claims and expiries	Lapses, surrenders and cancellations	In force at end	Benefit count		New contracts	
									New	In force at end	Premiums \$000	Benefit count
	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)
TRADITIONAL												
Whole Life & Endowment	89,681	108	-	53	-	718	751	88,373	45	260,181	19	-
Unbundled	33,573	223	-	6	-	204	510	33,089	1	18,706	-	-
RISK												
Term	1,013,944	18,544	50	21,003	-1	1,977	26,509	1,025,054	45,044	1,544,834	724	5,455
Guaranteed Acceptance	59,381	142	-3	2,240	1	397	1,295	60,068	3,617	166,426	-	-
Trauma	306,632	5,686	-10	8,211	-	563	9,331	310,626	24,146	679,591	-	-
Replacement Income	303,030	4,426	30	9,485	-	597	9,586	306,786	28,080	632,711	-	-
Lump Sum Disablement	60,624	1,367	7	1,464	-	158	1,911	61,396	7,916	265,404	-	-
Accidental Death	14,811	110	-4	395	-	79	431	14,800	2,405	140,755	-	-
Credit Insurance	61,172	-8	-	4,391	-	1	3,692	61,862	15,179	322,797	6,403	8,048
GROUP												
Life - Death & Disablement	82,791	947	-12	370	-	-	1,044	83,051	-	-	-	-
Replacement Income - Group	34,705	524	-7	168	-	-	461	34,932	-	-	-	-
Trauma - Group	4,169	82	-1	15	-	-	5	4,260	-	-	-	-

ANNUITIES PER ANNUM \$000

	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)
ANNUITIES	16,256	44	-	-	-	341	-	15,958	-	-	-	-

FSC Statistics

QUARTERLY RETURN OF BENEFITS PAID

Quarter:

31/03/2014

Product	AMOUNTS PAID \$000		
	Death	Maturity	Other Benefits
TRADITIONAL			
Whole Life & Endowment	14,894	30,497	-
Unbundled	984	4,089	-
Annuities	-	-	3,671
RISK			
Term	90,779	-2	356
Guaranteed Acceptance	3,157	-	-
Trauma	50	557	32,171
Replacement Income	-	-	25,946
Lump Sum Disablement	-	-	1,121
Accidental Death	289	-	10
Medical	18	-	20,257
Credit Insurance	407	-	1,544
GROUP			
Life - Death & Disablement	12,822	-	343
Replacement Income - Group	-	-	3,774
Trauma - Group	-	-	291

Notes: 'Maturity' includes return of premiums on cash back policies.

'Other Benefits' includes benefits being paid periodically but excludes surrenders.

FSC Statistics

QUARTERLY RETURN FOR TRADITIONAL AND RISK BUSINESS - PRODUCT SUMMARY

Quarter: 30/06/2014

Product	ANNUAL PREMIUMS \$000								ANNUAL PREMIUM CONTRACTS		SINGLE PREMIUM CONTRACTS	
	In force at start	Contractual premium changes	Revisions	New business	Transfers	Claims and expiries	Lapses, surrenders and cancellations	In force at end	Benefit count		New contracts	
									New	In force at end	Premiums \$000	Benefit count
	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)
TRADITIONAL												
Whole Life & Endowment	88,373	109	-	27	-	772	783	86,954	21	256,294	10	-
Unbundled	33,089	237	-	7	-	249	617	32,467	1	18,129	-	-
RISK												
Term	1,025,054	23,119	82	25,343	-	1,603	30,317	1,041,677	45,012	1,378,206	648	4,972
Guaranteed Acceptance	60,068	164	-3	2,497	-	384	1,281	61,061	4,251	166,590	-	-
Trauma	310,626	6,982	7	10,457	-	481	10,922	316,669	27,765	623,629	-	-
Replacement Income	306,786	5,582	303	12,249	-	511	11,286	313,121	31,417	530,931	-	-
Lump Sum Disablement	61,396	1,519	22	1,678	-	91	2,398	62,125	9,021	261,240	-	-
Accidental Death	14,800	9	-290	728	-	73	414	14,762	2,645	139,302	-	-
Credit Insurance	61,862	-19	-	4,937	-	2	5,115	61,664	18,253	328,552	5,913	7,484
GROUP												
Life - Death & Disablement	83,051	1,123	7	1,080	-	-	733	84,528	-	-	-	-
Replacement Income - Group	34,932	238	9	486	-	-	296	35,370	-	-	-	-
Trauma - Group	4,260	-19	-	157	-	-	23	4,375	-	-	-	-

ANNUITIES PER ANNUM \$000

	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)
ANNUITIES	15,958	23	-	-	-	122	-	15,860	-	-	-	-

FSC Statistics

QUARTERLY RETURN OF BENEFITS PAID

Quarter: 30/06/2014

Product	AMOUNTS PAID \$000		
	Death	Maturity	Other Benefits
TRADITIONAL			
Whole Life & Endowment	15,394	30,136	-
Unbundled	616	4,765	-
Annuities	-	-	3,968
RISK			
Term	105,340	-2	443
Guaranteed Acceptance	3,482	-	-
Trauma	-40	16	34,499
Replacement Income	-	-	25,784
Lump Sum Disablement	-	-	3,643
Accidental Death	378	-	11
Medical	18	-	23,719
Credit Insurance	1,038	-	1,865
GROUP			
Life - Death & Disablement	9,858	-	935
Replacement Income - Group	-	-	4,354
Trauma - Group	-	-	497

Notes: 'Maturity' includes return of premiums on cash back policies.

'Other Benefits' includes benefits being paid periodically but excludes surrenders.

FSC Statistics

QUARTERLY RETURN FOR TRADITIONAL AND RISK BUSINESS - PRODUCT SUMMARY

Quarter: 31/12/2014

Product	ANNUAL PREMIUMS \$000								ANNUAL PREMIUM CONTRACTS		SINGLE PREMIUM CONTRACTS	
	In force at start	Contractual premium changes	Revisions	New business	Transfers	Claims and expiries	Lapses, surrenders and cancellations	In force at end	Benefit count		New contracts	
									New	In force at end	Premiums \$000	Benefit count
	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)
TRADITIONAL												
Whole Life & Endowment	85,279	114	-	32	-	832	876	83,716	151	251,838	-	-
Unbundled	31,922	271	-	7	-	252	561	31,386	-	16,870	-	-
RISK												
Term	1,059,258	23,590	737	26,659	-3,227	2,076	31,683	1,073,257	45,911	1,372,713	694	4,919
Guaranteed Acceptance	61,925	83	25	2,179	1	422	1,241	62,549	3,361	165,412	-	-
Trauma	322,665	7,504	221	11,086	3,420	605	11,543	332,744	29,191	639,631	-	-
Replacement Income	318,016	5,042	176	13,155	-92	560	11,064	324,674	32,543	539,425	-	-
Lump Sum Disablement	63,625	1,917	49	2,110	-102	159	2,619	64,821	10,123	267,898	-	-
Accidental Death	14,950	-26	-	627	-	70	454	15,027	3,367	138,894	-	-
Credit Insurance	66,233	-14	-	5,151	-	1	4,263	67,106	18,477	323,196	6,507	7,948
GROUP												
Life - Death & Disablement	85,122	1,948	-94	3,467	-	-	2,293	88,152	-	-	-	-
Replacement Income - Group	36,408	2,101	-	2,008	-	-	403	40,114	-	-	-	-
Trauma - Group	4,492	-50	-	28	-	-	6	4,464	-	-	-	-

ANNUITIES PER ANNUM \$000

	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)
ANNUITIES	15,690	5	-	-	-	141	-	15,553	-	-	-	-

FSC Statistics

QUARTERLY RETURN OF BENEFITS PAID

Quarter:

31/12/2014

Product	AMOUNTS PAID \$000		
	Death	Maturity	Other Benefits
TRADITIONAL			
Whole Life & Endowment	16,857	29,672	-
Unbundled	892	4,462	-
Annuities	-	-	3,769
RISK			
Term	115,325	-2	480
Guaranteed Acceptance	3,732	-	-
Trauma	-60	-	37,612
Replacement Income	-	-	28,900
Lump Sum Disablement	-60	-	2,275
Accidental Death	536	-	7
Medical	13	-	23,614
Credit Insurance	737	-	2,190
GROUP			
Life - Death & Disablement	19,681	-	927
Replacement Income - Group	-	-	4,789
Trauma - Group	-	-	284

Notes: 'Maturity' includes return of premiums on cash back policies.

'Other Benefits' includes benefits being paid periodically but excludes surrenders.

FSC Statistics

QUARTERLY RETURN FOR TRADITIONAL AND RISK BUSINESS - PRODUCT SUMMARY

Quarter: 30/09/2014

Product	ANNUAL PREMIUMS \$000								ANNUAL PREMIUM CONTRACTS		SINGLE PREMIUM CONTRACTS	
	In force at start	Contractual premium changes	Revisions	New business	Transfers	Claims and expiries	Lapses, surrenders and cancellations	In force at end	Benefit count		New contracts	
									New	In force at end	Premiums \$000	Benefit count
	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)
TRADITIONAL												
Whole Life & Endowment	86,954	96	-	74	-	922	924	85,279	59	252,180	4	-
Unbundled	32,467	243	-	4	-	203	589	31,922	-	17,529	-	-
RISK												
Term	1,041,677	24,811	-229	27,082	-	1,793	32,292	1,059,258	45,389	1,369,553	659	5,048
Guaranteed Acceptance	61,061	200	-17	2,411	-	463	1,271	61,925	3,857	166,105	-	-
Trauma	316,669	7,437	34	10,934	-	552	11,855	322,665	29,267	630,154	-	-
Replacement Income	313,121	5,851	-631	12,418	-	567	12,177	318,016	31,934	535,805	-	-
Lump Sum Disablement	62,125	1,614	647	1,802	-	123	2,443	63,625	8,768	259,525	-	-
Accidental Death	14,762	18	-	668	-	77	423	14,950	3,594	139,094	-	-
Credit Insurance	61,664	-16	4,827	5,174	-	2	5,413	66,233	18,099	319,743	6,359	8,057
GROUP												
Life - Death & Disablement	84,528	675	383	1,151	-	-	1,615	85,122	-	-	-	-
Replacement Income - Group	35,370	378	605	864	-	-	807	36,408	-	-	-	-
Trauma - Group	4,375	-73	74	114	-	-	-1	4,492	-	-	-	-

ANNUITIES PER ANNUM \$000

	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)
ANNUITIES	15,860	18	-	-	-	188	-	15,690	-	-	-	-

FSC Statistics

QUARTERLY RETURN OF BENEFITS PAID

Quarter: 30/09/2014

Product	AMOUNTS PAID \$000		
	Death	Maturity	Other Benefits
TRADITIONAL			
Whole Life & Endowment	18,825	36,580	-
Unbundled	158	3,286	-
Annuities	-	-	3,762
RISK			
Term	110,210	16	882
Guaranteed Acceptance	3,924	-	-
Trauma	60	-10	42,428
Replacement Income	5	-	25,984
Lump Sum Disablement	60	-	4,888
Accidental Death	158	-	3
Medical	8	-	24,576
Credit Insurance	580	-	1,957
GROUP			
Life - Death & Disablement	16,677	-	227
Replacement Income - Group	-	-	4,913
Trauma - Group	-	-	1,267

Notes: 'Maturity' includes return of premiums on cash back policies.

'Other Benefits' includes benefits being paid periodically but excludes surrenders.