

FSC Statistics

QUARTERLY RETURN FOR TRADITIONAL AND RISK BUSINESS - PRODUCT SUMMARY

Quarter: 30/06/2015

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	82,559	93	-0	39	-	748	930	81,013	60	241,799	-	-
Unbundled	30,949	224	-	5	-	195	509	30,474	-	16,039	-	-
RISK												
Term	1,077,265	25,289	68	27,697	-2	1,623	34,184	1,094,512	47,852	1,361,843	518	3,784
Guaranteed Acceptance	63,152	213	-	2,399	2	510	1,149	64,107	3,316	163,625	-	-
Trauma	338,003	9,455	17	11,279	-	519	12,336	345,899	29,744	655,384	-	-
Replacement Income	329,627	6,855	21	12,904	-	537	12,367	336,506	32,352	554,081	-	-
Lump Sum Disablement	65,303	1,832	9	2,097	-	148	2,651	66,443	10,379	269,367	-	-
Accidental Death	14,913	-43	-	482	-	71	410	14,872	2,868	135,339	-	-
Credit Insurance	65,035	-17	-	3,261	-	2	4,602	63,675	11,663	308,264	4,763	5,730
GROUP												
Life - Death & Disablement	91,218	983	-8	1,709	-	-	4,335	89,569	-	-	-	-
Replacement Income - Group	41,979	673	7	1,008	-	-	1,956	41,710	-	-	-	-
Trauma - Group	4,588	48	-	424	-	-	49	5,010	-	-	-	-

ANNUITIES PER ANNUM \$000

	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)
ANNUITIES	15,247	90	-0	-	-	162	-	15,175	-	-	-	-

FSC Statistics

QUARTERLY RETURN OF BENEFITS PAID

Quarter: 30/06/2015

Product	AMOUNTS PAID \$000		
	Death	Maturity	Other Benefits
TRADITIONAL			
Whole Life & Endowment	16,590	31,504	-
Unbundled	398	3,595	-
Annuities	-	-	3,675
RISK			
Term	99,384	1	435
Guaranteed Acceptance	3,751	-	-
Trauma	-	-8	31,234
Replacement Income	-	-	25,271
Lump Sum Disablement	-	-	2,670
Accidental Death	229	-	4
Medical	25	-	25,218
Credit Insurance	806	-	1,347
GROUP			
Life - Death & Disablement	15,787	-	314
Replacement Income - Group	-	-	4,728
Trauma - Group	-	-	659

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: 31/03/2015

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	83,716	94	-	35	-	724	563	82,559	43	248,187	0	-
Unbundled	31,386	164	-	2	-	161	442	30,949	-	16,541	-	-
RISK												
Term	1,073,257	19,925	1,411	22,660	-	1,749	28,728	1,086,771	40,308	1,370,939	555	4,047
Guaranteed Acceptance	62,549	159	-	1,974	-	423	1,107	63,152	3,454	163,193	-	-
Trauma	332,744	7,087	470	8,682	-	513	10,464	338,003	23,827	645,075	-	-
Replacement Income	324,674	5,158	368	10,323	-	586	10,311	329,627	26,698	544,694	-	-
Lump Sum Disablement	64,821	1,297	38	1,611	-	136	2,329	65,303	7,409	267,106	-	-
Accidental Death	15,027	-18	13	399	-	86	422	14,913	2,687	136,323	-	-
Credit Insurance	67,106	-9	75	3,837	-	2	4,007	66,999	13,392	322,106	5,345	6,438
GROUP												
Life - Death & Disablement	88,152	384	106	3,356	-	-	779	91,218	-	-	-	-
Replacement Income - Group	40,114	437	64	1,270	-	-	-93	41,979	-	-	-	-
Trauma - Group	4,464	101	-	23	-	-	0	4,588	-	-	-	-

ANNUITIES PER ANNUM \$000

	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)
ANNUITIES	15,553	4	-	-	-	310	-	15,247	-	-	-	-

FSC Statistics

QUARTERLY RETURN OF BENEFITS PAID

Quarter:

31/03/2015

Product	AMOUNTS PAID \$000		
	Death	Maturity	Other Benefits
TRADITIONAL			
Whole Life & Endowment	19,626	28,241	-
Unbundled	297	3,633	-
Annuities	-	-	3,630
RISK			
Term	102,809	57	520
Guaranteed Acceptance	3,842	-	-
Trauma	-	563	29,094
Replacement Income	3	-	28,919
Lump Sum Disablement	-	-	4,500
Accidental Death	172	-	7
Medical	23	-	22,465
Credit Insurance	474	-	1,497
GROUP			
Life - Death & Disablement	11,900	-	666
Replacement Income - Group	-	-	4,151
Trauma - Group	-	-	878

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: 31/12/2015

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	79,327	80	-	20	-	788	756	77,883	52	231,461	21	-
Unbundled	30,044	249	-	4	-	223	513	29,560	-	15,082	-	-
RISK												
Term	1,104,333	25,301	2,113	25,902	-2,946	1,660	32,920	1,120,123	45,049	1,367,029	617	4,433
Guaranteed Acceptance	65,202	95	-	2,442	-	505	1,211	66,024	3,632	163,518	-	-
Trauma	353,176	9,552	-322	10,980	595	498	12,041	361,443	28,849	672,249	-	-
Replacement Income	342,630	6,464	1,222	13,370	2,175	558	12,126	353,176	35,079	574,261	-	-
Lump Sum Disablement	67,535	1,853	64	2,220	195	140	2,363	69,364	10,762	273,095	-	-
Accidental Death	14,742	-1	-	507	-	86	640	14,523	2,311	130,688	-	-
Credit Insurance	61,342	-24	-2,117	2,337	-19	4	5,464	56,050	7,516	281,754	5,335	6,365
GROUP												
Life - Death & Disablement	91,045	566	-	1,257	-	-	805	92,063	-	-	-	-
Replacement Income - Group	42,319	928	13	882	-	-	762	43,381	-	-	-	-
Trauma - Group	5,162	17	-	112	-	-	24	5,267	-	-	-	-

ANNUITIES PER ANNUM \$000

	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)
ANNUITIES	15,034	1	-	-	-	250	-	14,785	-	-	-	-

FSC Statistics

QUARTERLY RETURN OF BENEFITS PAID

Quarter:

31/12/2015

Product	AMOUNTS PAID \$000		
	Death	Maturity	Other Benefits
TRADITIONAL			
Whole Life & Endowment	19,424	30,773	-
Unbundled	294	4,811	-
Annuities	-	-	3,517
RISK			
Term	103,310	1	654
Guaranteed Acceptance	4,708	-	-
Trauma	10	210	36,294
Replacement Income	-	-	31,107
Lump Sum Disablement	-	-	5,124
Accidental Death	527	-	3
Medical	15	-	25,576
Credit Insurance	862	-	1,501
GROUP			
Life - Death & Disablement	14,032	-	276
Replacement Income - Group	-	-	4,414
Trauma - Group	-	-	470

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: 30/09/2015

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	81,013	103	-	18	-	922	887	79,327	60	232,733	68	-
Unbundled	30,474	200	-	1	-	223	409	30,044	1	15,575	-	-
RISK												
Term	1,094,512	24,133	-5,681	26,436	-0	1,596	33,470	1,104,333	48,263	1,360,828	469	3,522
Guaranteed Acceptance	64,107	137	-	2,771	0	620	1,195	65,202	4,551	163,855	-	-
Trauma	345,899	9,553	10	10,784	-	609	12,462	353,176	30,047	664,630	-	-
Replacement Income	336,506	6,344	54	13,253	-	662	12,864	342,630	35,062	563,790	-	-
Lump Sum Disablement	66,443	1,761	-11	2,089	-	170	2,577	67,535	10,695	270,599	-	-
Accidental Death	14,872	-5	1	486	-	94	516	14,742	2,842	133,524	-	-
Credit Insurance	63,675	-13	-	2,526	-	1	4,845	61,342	8,675	302,785	4,415	5,484
GROUP												
Life - Death & Disablement	89,569	1,241	-145	941	-	1	560	91,045	-	-	-	-
Replacement Income - Group	41,710	333	-208	1,029	-	-	546	42,319	-	-	-	-
Trauma - Group	5,010	85	-	76	-	-	10	5,162	-	-	-	-

ANNUITIES PER ANNUM \$000

	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)
ANNUITIES	15,175	17	-0	-	-	159	-	15,034	-	-	-	-

FSC Statistics

QUARTERLY RETURN OF BENEFITS PAID

Quarter:

30/09/2015

Product	AMOUNTS PAID \$000		
	Death	Maturity	Other Benefits
TRADITIONAL			
Whole Life & Endowment	20,465	34,056	-
Unbundled	871	6,407	-
Annuities	-	-	3,305
RISK			
Term	115,498	3	416
Guaranteed Acceptance	4,401	-	-
Trauma	-90	2	39,642
Replacement Income	-	-	33,402
Lump Sum Disablement	-90	-	3,031
Accidental Death	833	-	4
Medical	10	-	26,475
Credit Insurance	768	-	1,422
GROUP			
Life - Death & Disablement	12,287	-	1,671
Replacement Income - Group	-	-	4,469
Trauma - Group	-	-	480

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

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