

FSC Statistics

QUARTERLY RETURN FOR TRADITIONAL AND RISK BUSINESS - PRODUCT SUMMARY

Quarter: 30/06/2016

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	76,552	80	-	52	-	743	784	75,158	87	221,377	10	-
Unbundled	29,234	190	-	6	-	259	455	28,714	-	17,762	-	-
RISK												
Term	1,132,435	24,861	-2	25,855	-2	1,469	31,740	1,149,937	48,424	1,379,362	542	3,617
Guaranteed Acceptance	66,674	123	-	3,421	1	511	1,374	68,333	11,061	169,986	-	-
Trauma	367,520	8,934	362	11,540	-	613	11,861	375,884	31,667	691,607	-	-
Replacement Income	356,821	5,240	-386	13,825	-1	731	12,504	362,264	37,624	594,169	-	-
Lump Sum Disablement	70,229	1,642	-1	2,021	-	218	2,568	71,106	10,536	277,127	-	-
Accidental Death	14,449	7	-	411	-	63	429	14,375	1,860	126,677	-	-
Credit Insurance	54,985	42	-	2,819	-	5	4,291	53,550	13,368	291,672	4,476	5,256
GROUP												
Life - Death & Disablement	91,795	593	-8	1,594	-	-	1,643	92,330	-	-	-	-
Replacement Income - Group	43,401	790	-	520	-	-	590	44,121	-	-	-	-
Trauma - Group	5,368	33	-	81	-	-	113	5,368	-	-	-	-

ANNUITIES PER ANNUM \$000

	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)
ANNUITIES	14,673	-	-	25	-	182	39	14,478	-	-	-	-

FSC Statistics

QUARTERLY RETURN OF BENEFITS PAID

Quarter:

30/06/2016

Product	AMOUNTS PAID \$000		
	Death	Maturity	Other Benefits
TRADITIONAL			
Whole Life & Endowment	20,169	26,932	21
Unbundled	346	3,755	32
Annuities	-	-	3,522
RISK			
Term	112,122	-	467
Guaranteed Acceptance	4,450	-	-
Trauma	-	584	47,406
Replacement Income	-	-	30,895
Lump Sum Disablement	-	-	3,156
Accidental Death	160	-	7
Medical	20	-	23,371
Credit Insurance	1,054	-	1,567
GROUP			
Life - Death & Disablement	14,758	-	-158
Replacement Income - Group	-	-	3,935
Trauma - Group	-	-	1,195

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: 31/03/2016

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	77,883	76	-	36	-	827	614	76,552	35	223,945	15	-
Unbundled	29,560	194	-	8	-	135	395	29,234	1	18,218	-	-
RISK												
Term	1,120,123	19,368	1,108	21,510	-	1,349	28,324	1,132,435	40,104	1,370,962	516	3,550
Guaranteed Acceptance	66,024	125	-	2,277	-	460	1,294	66,674	3,716	163,295	-	-
Trauma	361,443	6,613	1,082	8,745	-	475	9,889	367,520	23,568	677,825	-	-
Replacement Income	353,176	3,600	-79	11,194	-	446	10,625	356,821	30,152	582,749	-	-
Lump Sum Disablement	69,364	1,270	129	1,746	-	149	2,128	70,229	9,026	274,676	-	-
Accidental Death	14,523	-1	-	436	-	71	438	14,449	1,834	128,676	-	-
Credit Insurance	56,050	-59	-	2,540	-	3	3,543	54,985	10,437	300,285	4,383	5,191
GROUP												
Life - Death & Disablement	92,063	119	2	847	-	-	1,238	91,795	10	178	-	-
Replacement Income - Group	43,381	88	-	303	-	-	372	43,401	-	98	-	-
Trauma - Group	5,267	62	-	93	-	-	53	5,368	1	29	-	-

ANNUITIES PER ANNUM \$000

	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)
ANNUITIES	14,785	7	-	-	-	119	-	14,673	-	-	-	-

FSC Statistics

QUARTERLY RETURN OF BENEFITS PAID

Quarter:

31/03/2016

Product	AMOUNTS PAID \$000		
	Death	Maturity	Other Benefits
TRADITIONAL			
Whole Life & Endowment	20,196	33,012	36
Unbundled	247	4,115	59
Annuities	-	-	3,300
RISK			
Term	107,771	0	406
Guaranteed Acceptance	4,143	-	-
Trauma	-10	17	33,995
Replacement Income	-	-	28,779
Lump Sum Disablement	-	-	3,577
Accidental Death	117	-	2
Medical	23	-	19,026
Credit Insurance	1,126	-	1,338
GROUP			
Life - Death & Disablement	11,942	-	715
Replacement Income - Group	-	-	4,343
Trauma - Group	-	-	216

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: 30/09/2016

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	75,158	96	-	45	-	755	642	73,901	117	218,091	18	-
Unbundled	28,714	165	-	12	-	243	437	28,212	-	17,305	-	-
RISK												
Term	1,149,937	25,337	-8	26,900	-4	1,568	33,075	1,167,519	46,611	1,377,184	641	4,312
Guaranteed Acceptance	68,333	95	-124	3,954	3	591	1,584	70,088	19,260	177,155	-	-
Trauma	375,884	9,065	4	11,441	-	676	12,327	383,391	29,970	701,666	-	-
Replacement Income	362,264	5,408	-2	12,808	-3	640	12,942	366,894	35,436	602,969	-	-
Lump Sum Disablement	71,106	1,688	-0	2,107	-	174	2,545	72,181	10,678	279,133	-	-
Accidental Death	14,375	-1	-	412	-	96	443	14,247	2,042	120,347	-	-
Credit Insurance	53,550	19	-	2,446	-	6	4,711	51,298	9,012	279,961	5,035	5,855
GROUP												
Life - Death & Disablement	92,330	1,130	-42	1,026	-	-	1,436	93,007	-	-	-	-
Replacement Income - Group	44,121	284	-16	542	-	-	433	44,499	-	-	-	-
Trauma - Group	5,368	146	-	125	-	-	-19	5,656	-	-	-	-

ANNUITIES PER ANNUM \$000

	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)
ANNUITIES	14,478	2	-	28	-	128	-	14,380	-	-	-	-

FSC Statistics

QUARTERLY RETURN OF BENEFITS PAID

Quarter:

30/09/2016

Product	AMOUNTS PAID \$000		
	Death	Maturity	Other Benefits
TRADITIONAL			
Whole Life & Endowment	17,241	27,507	237
Unbundled	354	2,551	24
Annuities	-	-	3,263
RISK			
Term	103,347	-	510
Guaranteed Acceptance	4,745	-	-
Trauma	-	2	42,680
Replacement Income	4	-	35,134
Lump Sum Disablement	-	-	4,535
Accidental Death	437	-	13
Medical	20	-	24,936
Credit Insurance	592	-	1,490
GROUP			
Life - Death & Disablement	14,150	-	1,028
Replacement Income - Group	-	-	4,498
Trauma - Group	-	-	283

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: 31/12/2016

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	73,901	83	-18	37	-	758	604	72,642	13	217,557	13	-
Unbundled	28,212	234	-	5	-	245	956	27,250	1	15,665	-	-
RISK												
Term	1,167,519	24,188	-0	24,525	-232	1,377	30,792	1,183,830	42,121	1,403,648	680	4,577
Guaranteed Acceptance	70,088	50	-	4,180	-	561	1,885	71,874	28,293	195,200	-	-
Trauma	383,391	9,122	-2	11,352	3,984	653	11,718	395,477	28,926	710,541	-	-
Replacement Income	366,894	5,332	-4	12,422	-3,759	554	11,575	368,756	33,983	611,316	-	-
Lump Sum Disablement	72,181	1,706	-0	2,229	4	179	2,486	73,456	11,220	268,330	-	-
Accidental Death	14,247	-8	-	442	-	89	404	14,189	2,043	118,572	-	-
Credit Insurance	51,298	61	-	2,611	-	2	3,149	50,818	10,489	275,891	4,267	4,914
GROUP												
Life - Death & Disablement	93,007	27	6	865	-	-	689	93,215	19	224	-	-
Replacement Income - Group	44,499	367	11	792	-	-	743	44,925	6	114	-	-
Trauma - Group	5,656	77	-	106	-	-	1	5,840	6	46	-	-

ANNUITIES PER ANNUM \$000

	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)
ANNUITIES	14,380	-29	-	63	-	116	-	14,298	-	-	-	-

FSC Statistics

QUARTERLY RETURN OF BENEFITS PAID

Quarter:

31/12/2016

Product	AMOUNTS PAID \$000		
	Death	Maturity	Other Benefits
TRADITIONAL			
Whole Life & Endowment	16,537	25,107	32
Unbundled	449	3,282	2,587
Annuities	-	-	3,270
RISK			
Term	109,000	3	370
Guaranteed Acceptance	4,669	-	-
Trauma	-	445	43,268
Replacement Income	-	-	35,632
Lump Sum Disablement	-	-	5,657
Accidental Death	371	-	2
Medical	25	-	25,762
Credit Insurance	543	-	1,315
GROUP			
Life - Death & Disablement	13,675	-	381
Replacement Income - Group	-	-	4,596
Trauma - Group	-	-	1,525

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

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