

## FSC Statistics

### QUARTERLY RETURN FOR TRADITIONAL AND RISK BUSINESS - PRODUCT SUMMARY

Quarter: 31/03/2013

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)
<b>TRADITIONAL</b>												
Whole Life & Endowment	106,933	102	6	47	-	924	724	105,440	40	313,903	-	-
Unbundled	35,815	198	-	6	-	223	687	35,106	-	20,021	-	-
<b>RISK</b>												
Term	954,862	16,184	-632	19,303	-	1,323	24,972	963,420	38,997	1,520,794	611	4,559
Guaranteed Acceptance	55,257	220	-3	2,425	-	298	1,315	56,285	4,543	166,536	-	-
Trauma	283,519	4,656	9	8,458	-	414	8,915	287,316	23,627	629,098	-	-
Replacement Income	278,560	3,623	1,029	9,100	-	372	8,851	283,091	23,395	634,882	-	-
Lump Sum Disablement	56,489	931	92	1,564	-	114	1,953	57,009	11,103	259,946	-	-
Accidental Death	14,416	142	-1	447	-	56	377	14,573	2,501	146,007	-	-
Credit Insurance	59,576	1	-	4,184	-	12	3,209	60,539	17,618	326,820	5,514	7,018
<b>GROUP</b>												
Life - Death & Disablement	80,683	859	-2	781	-	-	776	81,545	-	-	-	-
Replacement Income - Group	33,465	517	-4	391	-	-	207	34,164	-	-	-	-
Trauma - Group	4,547	72	-	170	-	-	106	4,683	-	-	-	-

#### ANNUITIES PER ANNUM \$000

	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)
<b>ANNUITIES</b>	19,707	5	-	88	-	285	-	19,513	-	-	-	-

## FSC Statistics

### QUARTERLY RETURN OF BENEFITS PAID

Quarter:

31/03/2013

Product	AMOUNTS PAID \$000		
	Death	Maturity	Other Benefits
<b>TRADITIONAL</b>			
Whole Life & Endowment	20,097	37,170	1,648
Unbundled	210	3,014	-
Annuities	-	-	4,713
<b>RISK</b>			
Term	86,762	0	340
Guaranteed Acceptance	2,808	-	-
Trauma	-	296	30,860
Replacement Income	-	-	23,938
Lump Sum Disablement	-	-	4,010
Accidental Death	552	-	11
Medical	5	-	19,118
Credit Insurance	1,032	-	1,760
<b>GROUP</b>			
Life - Death & Disablement	8,499	-	486
Replacement Income - Group	-	-	3,604
Trauma - Group	-	-	515

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: 30/06/2013

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)
<b>TRADITIONAL</b>												
Whole Life & Endowment	105,440	113	-	90	-	1,429	1,169	103,045	33	310,985	8	-
Unbundled	35,106	256	-	9	-	234	703	34,436	-	19,397	-	-
<b>RISK</b>												
Term	963,420	19,415	381	26,414	-2	1,588	27,840	980,195	45,776	1,529,611	597	4,541
Guaranteed Acceptance	56,285	422	-10	2,913	2	330	1,366	57,915	5,390	170,497	-	-
Trauma	287,316	6,506	-99	11,494	-	405	10,378	294,431	30,222	644,279	-	-
Replacement Income	283,091	6,447	1	11,442	-	456	10,882	289,639	30,519	649,440	-	-
Lump Sum Disablement	57,009	1,358	-3	2,337	-	139	2,335	58,226	14,534	265,934	-	-
Accidental Death	14,573	6	-1	596	-	63	441	14,670	3,056	144,924	-	-
Credit Insurance	60,539	1,154	-	4,109	-	11	4,589	61,202	16,476	325,289	5,402	7,011
<b>GROUP</b>												
Life - Death & Disablement	81,545	847	-379	763	-	-	752	82,023	-	-	-	-
Replacement Income - Group	34,164	144	-11	771	-	-	467	34,600	-	-	-	-
Trauma - Group	4,683	177	-	85	-	-	190	4,756	-	-	-	-

#### ANNUITIES PER ANNUM \$000

	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)
<b>ANNUITIES</b>	19,513	22	-5	15	-	89	7	19,452	-	-	-	-

## FSC Statistics

### QUARTERLY RETURN OF BENEFITS PAID

Quarter:

30/06/2013

Product	AMOUNTS PAID \$000		
	Death	Maturity	Other Benefits
<b>TRADITIONAL</b>			
Whole Life & Endowment	19,189	44,484	2,041
Unbundled	1,082	3,339	-
Annuities	-	-	4,803
<b>RISK</b>			
Term	102,912	1	361
Guaranteed Acceptance	3,694	-	-
Trauma	-	7	29,772
Replacement Income	4	-	25,501
Lump Sum Disablement	-	-	4,507
Accidental Death	427	-	10
Medical	18	-	22,624
Credit Insurance	812	-	1,749
<b>GROUP</b>			
Life - Death & Disablement	12,059	-	178
Replacement Income - Group	9	-	4,066
Trauma - Group	-	-	536

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: 30/09/2013

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)
<b>TRADITIONAL</b>												
Whole Life & Endowment	93,256	106	-	97	-	790	990	91,679	26	267,535	104	-
Unbundled	34,362	224	500	17	-	243	674	34,186	3	19,720	-	-
<b>RISK</b>												
Term	979,971	22,110	205	28,041	-	1,839	31,357	997,131	58,623	1,530,021	661	5,297
Guaranteed Acceptance	57,915	70	419	2,688	-	399	1,378	59,316	4,779	169,072	-	-
Trauma	294,431	7,129	6	11,152	-	520	11,287	300,911	35,693	661,921	-	-
Replacement Income	289,660	5,824	60	12,542	-	651	11,548	295,888	38,466	614,017	-	-
Lump Sum Disablement	58,226	1,534	14	2,085	-	124	2,533	59,203	14,146	268,919	-	-
Accidental Death	14,670	-2	-1	534	-	84	403	14,713	2,835	143,496	-	-
Credit Insurance	61,202	-20	-	4,286	-	13	4,969	60,485	17,001	323,442	5,596	7,499
<b>GROUP</b>												
Life - Death & Disablement	82,023	795	5	3,745	-	-	1,136	85,433	-	-	-	-
Replacement Income - Group	34,600	398	2	515	-	-	729	34,788	-	-	-	-
Trauma - Group	4,756	101	-	116	-	-	78	4,894	-	-	-	-

#### ANNUITIES PER ANNUM \$000

	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)
<b>ANNUITIES</b>	16,476	0	-	42	-	154	-	16,363	-	-	-	-

## FSC Statistics

### QUARTERLY RETURN OF BENEFITS PAID

Quarter:

30/09/2013

Product	AMOUNTS PAID \$000		
	Death	Maturity	Other Benefits
<b>TRADITIONAL</b>			
Whole Life & Endowment	19,404	36,782	-
Unbundled	802	9,747	-
Annuities	-	-	4,012
<b>RISK</b>			
Term	101,601	-	380
Guaranteed Acceptance	3,330	-	-
Trauma	-	-	35,276
Replacement Income	-	-	26,506
Lump Sum Disablement	-	-	5,608
Accidental Death	588	-	63
Medical	25	-	25,101
Credit Insurance	640	-	1,764
<b>GROUP</b>			
Life - Death & Disablement	9,657	-	666
Replacement Income - Group	35	-	3,944
Trauma - Group	-	-	562

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: 31/12/2013

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)
<b>TRADITIONAL</b>												
Whole Life & Endowment	91,679	140	-	62	-	1,177	1,023	89,681	23	263,802	137	-
Unbundled	34,186	266	-	8	-	265	624	33,573	3	19,186	-	-
<b>RISK</b>												
Term	997,131	21,666	593	25,566	-166	1,725	29,119	1,013,944	53,535	1,543,174	748	5,558
Guaranteed Acceptance	59,316	59	-541	2,228	1	393	1,291	59,381	3,979	167,343	-	-
Trauma	300,911	7,236	10	10,897	-1,179	443	10,797	306,632	33,043	674,507	-	-
Replacement Income	295,888	5,493	-6	11,662	1,228	544	10,690	303,030	34,402	626,067	-	-
Lump Sum Disablement	59,203	1,774	-1	1,978	116	140	2,308	60,624	11,482	265,910	-	-
Accidental Death	14,713	116	-0	456	-	71	402	14,811	2,707	142,565	-	-
Credit Insurance	60,485	-16	-	4,699	-	4	3,993	61,172	18,717	323,627	6,632	8,379
<b>GROUP</b>												
Life - Death & Disablement	85,433	1,375	-4	3,116	-	-	7,130	82,791	-	-	-	-
Replacement Income - Group	34,788	950	-2	1,833	-	-	2,864	34,705	-	-	-	-
Trauma - Group	4,894	-45	-	33	-	-	717	4,169	-	-	-	-

#### ANNUITIES PER ANNUM \$000

	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)
<b>ANNUITIES</b>	16,363	1	-	-	-	110	-	16,256	-	-	-	-

## FSC Statistics

### QUARTERLY RETURN OF BENEFITS PAID

Quarter: 31/12/2013

Product	AMOUNTS PAID \$000		
	Death	Maturity	Other Benefits
<b>TRADITIONAL</b>			
Whole Life & Endowment	18,337	36,378	-
Unbundled	587	3,973	-
Annuities	-	-	4,021
<b>RISK</b>			
Term	112,988	2,781	507
Guaranteed Acceptance	3,169	-	-
Trauma	-110	-	32,345
Replacement Income	-	-	29,089
Lump Sum Disablement	-	-	4,615
Accidental Death	13	-	14
Medical	20	-	23,351
Credit Insurance	1,036	-	1,522
<b>GROUP</b>			
Life - Death & Disablement	11,696	-	204
Replacement Income - Group	-	-	4,279
Trauma - Group	-	-	567

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

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