

**Table AL 1
TOTAL NEW BUSINESS
(DIRECT INSURERS)**

Year	Policies		Annual Premiums		Single Premiums*		Sums Insured	
	Number	% Change	\$m	% Change	\$m	% Change	\$m	% Change
	1998	355,433	-21.6	540.5	-35.4	529.3	-58.9	37,776.7
1999	413,450	16.3	552.6	2.3	1,785.1	237.3	38,727.7	2.5
2000	617,204	49.3	705.6	27.7	3,337.7	87.0	41,292.9	6.6
2001	918,785	48.9	455.1	-35.5	8,961.6	168.5	48,002.2	16.2
2002	1,426,327	55.2	686.7	50.9	5,948.3	-33.6	42,006.9	-12.5

**Table AL 1.1
NEW INDIVIDUAL BUSINESS - NON-LINKED
(DIRECT INSURERS)**

Year	Policies		Annual Premiums		Single Premiums*		Sums Insured	
	Number	% Change	\$m	% Change	\$m	% Change	\$m	% Change
	1998	313,199	-19.4	440.3	-40.5	290.9	-54.6	18,533.3
1999	344,962	10.1	445.0	1.1	1,164.6	300.3	23,442.2	26.5
2000	473,833	37.4	522.9	17.5	1,740.0	49.4	21,529.3	-8.2
2001	568,000	19.9	324.4	-38.0	4,949.0	184.4	23,485.2	9.1
2002	1,224,595	115.6	577.6	78.1	3,739.1	-24.4	21,374.7	-9.0

**Table AL 1.2
NEW INDIVIDUAL BUSINESS - LINKED
(DIRECT INSURERS)**

Year	Policies		Annual Premiums		Single Premiums*		Sums Insured	
	Number	% Change	\$m	% Change	\$m	% Change	\$m	% Change
	1998	39,051	-37.0	57.6	-10.7	234.7	-63.3	2,986.8
1999	65,622	68.0	75.5	31.0	619.7	164.0	3,966.4	32.8
2000	139,776	113.0	144.0	90.7	1,596.5	157.6	7,141.2	80.0
2001	347,761	148.8	77.6	-46.1	4,011.9	151.3	9,708.1	35.9
2002	199,153	-42.7	70.8	-8.8	2,172.0	-45.9	6,511.9	-32.9

**Table AL 1.3
NEW GROUP BUSINESS**

Year	Policies		Lives Insured		Annual Premiums		Single Premium		Sums Insured	
	Number	% Change	Number	% Change	\$m	% Change	\$m	% Change	\$m	% Change
	1998	3,183	10.3	400,412	47.6	42.6	31.5	3.6	-52.7	16,256.6
1999	2,866	-10.0	320,788	-19.9	32.1	-24.5	0.9	-75.2	11,319.1	-30.4
2000	3,595	25.4	458,483	42.9	38.7	20.3	1.2	38.5	12,622.5	11.5
2001	3,024	-15.9	569,847	24.3	53.2	37.4	0.7	-46.6	14,808.9	17.3
2002	2,579	-14.7	739,148	29.7	38.3	-28.1	37.1	5,540.7	14,120.4	-4.6

* Excludes New Annuity Business

Table AL 1.4
NEW INDIVIDUAL ANNUITY BUSINESS
(DIRECT INSURERS)

Year	Contracts		Single Premiums		Annual Payments	
	Number	% Change	\$m	% Change	\$m	% Change
1998	2,042	-19.8	103.7	-14.2	9.9	-18.2
1999	3,208	57.1	174.3	68.1	16.9	71.8
2000	5,144	60.3	266.2	52.7	26.0	53.8
2001	8,558	66.4	450.2	69.1	45.3	73.9
2002	11,970	39.9	602.6	33.9	55.5	22.5

Table AL 1.5

**TOTAL NEW BUSINESS OF SINGAPORE INSURANCE FUND BUSINESS
(REINSURERS)**

Year	Annual Premiums		Single Premiums*		Sums Insured	
	\$m	%	\$m	%	\$m	%
1998	5.2	32.9	0.0	0.0	2,731.4	16.9
1999	17.4	232.6	0.0	0.0	5,174.0	89.4
2000	11.3	-35.0	0.0	0.0	4,499.8	-13.0
2001	12.8	13.0	0.0	0.0	4,755.0	5.7
2002	10.0	-21.9	0.0	0.0	7,230.1	52.1

Table AL 1.6

**TOTAL NEW BUSINESS OF OFFSHORE INSURANCE FUND BUSINESS
(REINSURERS)**

Year	Annual Premiums		Single Premiums*		Sums Insured	
	\$m	%	\$m	%	\$m	%
1998	48.8	43.1	0.0	-100.0	7,331.4	-5.6
1999	69.7	42.9	0.0	0.0	15,277.9	108.4
2000	109.0	56.4	0.0	0.0	47,769.9	212.7
2001	317.0	190.7	0.0	0.0	657,760.6	999.0
2002	381.4	20.3	4.2	100.0	784,527.1	19.3

* Excludes New Annuity Business

**Table AL 2
TOTAL BUSINESS IN FORCE
(DIRECT INSURERS)**

Year	Policies		Annual Premiums		Sums Insured	
	Number	% Change	\$m	% Change	\$m	% Change
1998	3,307,631	6.1	4,468.6	6.3	209,567.5	11.5
1999	3,554,887	7.5	4,680.5	4.7	230,199.6	9.8
2000	4,009,071	12.8	5,071.6	8.4	252,591.0	9.7
2001	4,745,926	18.4	5,221.9	3.0	283,205.9	12.1
2002	5,888,447	24.1	5,417.9	3.8	301,282.1	6.4

**Table AL 2.1
INDIVIDUAL BUSINESS IN FORCE - NON-LINKED
(DIRECT INSURERS)**

Year	Policies		Annual Premiums		Sums Insured	
	Number	% Change	\$m	% Change	\$m	% Change
1998	3,090,860	5.5	4,065.5	5.3	148,285.7	7.2
1999	3,294,277	6.6	4,212.8	3.6	162,949.2	9.9
2000	3,623,964	10.0	4,458.6	5.8	175,272.9	7.6
2001	4,031,166	11.2	4,521.0	1.4	189,639.6	8.2
2002	5,010,949	24.3	4,678.8	3.5	199,246.4	5.1

**Table AL 2.2
INDIVIDUAL BUSINESS IN FORCE - LINKED
(DIRECT INSURERS)**

Year	Policies		Annual Premiums		Sums Insured	
	Number	% Change	\$m	% Change	\$m	% Change
1998	204,681	17.1	274.3	17.8	17,497.8	14.9
1999	248,085	21.2	332.1	21.1	20,415.7	16.7
2000	371,562	49.8	461.5	38.9	26,766.2	31.1
2001	700,953	88.7	520.4	12.8	35,535.7	32.8
2002	863,902	23.2	554.8	6.6	40,434.5	13.8

Table AL 2.3
GROUP BUSINESS IN FORCE
(DIRECT INSURERS)

Year	Policies		Lives Insured		Annual Premiums		Sums Insured	
	Number	% Change	Number	% Change	\$m	% Change	\$m	% Change
1998	12,090	4.6	1,413,372	10.8	128.7	17.8	43,784.0	27.0
1999	12,525	3.6	1,459,414	3.3	135.5	5.3	46,834.7	7.0
2000	13,545	8.1	1,570,251	7.6	151.6	11.8	50,551.5	7.9
2001	13,807	1.9	1,930,974	23.0	180.4	12.8	58,030.6	14.8
2002	13,596	-1.5	2,200,607	14.0	184.4	2.2	61,601.2	6.2

Table AL 2.4
INDIVIDUAL ANNUITY BUSINESS IN FORCE
(DIRECT INSURERS)

Year	Contracts		Annual Payments	
	Number	% Change	\$m	% Change
1998	14,982	14.1	63.1	17.0
1999	17,974	20.0	79.0	25.2
2000	22,864	27.2	103.7	31.3
2001	31,074	35.9	147.3	42.0
2002	42,576	37.0	200.9	36.4

Table AL 2.5

**TOTAL BUSINESS IN FORCE OF SINGAPORE INSURANCE FUND BUSINESS
(REINSURERS)**

Year	Annual Premiums		Sums Insured	
	\$m	%	\$m	%
1998	27.0	-11.9	11,896.0	-8.5
1999	33.1	22.8	15,599.4	31.1
2000	32.3	-2.5	11,593.7	-25.7
2001	41.9	29.7	13,411.3	15.7
2002	49.5	18.1	20,881.8	55.7

Table AL 2.6

**TOTAL BUSINESS IN FORCE OF OFFSHORE INSURANCE FUND BUSINESS
(REINSURERS)**

Year	Annual Premiums		Sums Insured	
	\$m	%	\$m	%
1998	67.2	17.2	13,923.1	-15.5
1999	116.4	73.1	32,210.1	131.3
2000	179.9	54.6	70,691.1	119.5
2001	344.1	91.3	214,553.2	203.5
2002	527.0	53.2	319,434.4	48.9

Table AL 3
DISTRIBUTION OF NEW INDIVIDUAL BUSINESS
NON-LINKED

(Per cent)					
Year	Whole Life	Endowment	Term	Others	Total
Number of Policies					
1998	55.6	37.1	5.8	1.5	100.0
1999	44.4	40.1	10.8	4.7	100.0
2000	24.9	34.5	6.7	33.9	100.0
2001	15.9	57.9	4.9	21.3	100.0
2002	7.0	18.3	2.2	72.5	100.0
Annual Premiums					
1998	41.7	44.5	4.8	9.0	100.0
1999	37.1	46.1	7.5	9.3	100.0
2000	26.3	57.1	5.4	11.2	100.0
2001	36.5	40.6	7.5	15.4	100.0
2002	19.4	29.2	4.4	47.1	100.0

Table AL 3.1
DISTRIBUTION OF NEW INDIVIDUAL BUSINESS
LINKED

(Per cent)					
Year	Whole Life	Endowment	Term	Others	Total
Number of Policies					
1998	70.4	29.6	0.0	0.0	100.0
1999	71.6	28.4	0.0	0.0	100.0
2000	72.4	27.6	0.0	0.0	100.0
2001	52.1	47.9	0.0	0.0	100.0
2002	58.2	41.8	0.0	0.0	100.0
Annual Premiums					
1998	74.9	24.8	0.2	0.1	100.0
1999	74.0	25.8	0.1	0.1	100.0
2000	70.4	29.6	0.0	0.0	100.0
2001	94.9	5.0	0.0	0.1	100.0
2002	91.9	7.7	0.0	0.4	100.0

Table AL 3.2
DISTRIBUTION OF INDIVIDUAL BUSINESS IN FORCE
NON-LINKED

(Per cent)					
Year	Whole Life	Endowment	Term	Others	Total
Number of Policies					
1997	48.0	48.4	3.0	0.6	100.0
1998	48.9	47.0	3.4	0.7	100.0
1999	48.5	46.1	4.3	1.1	100.0
2000	45.6	45.2	4.5	4.7	100.0
2001	41.6	46.7	4.6	7.1	100.0
2002	33.8	39.7	4.0	22.4	100.0
Annual Premiums					
1998	38.4	52.8	2.4	6.4	100.0
1999	39.3	51.2	2.9	6.6	100.0
2000	38.7	51.0	3.1	7.2	100.0
2001	39.3	49.5	3.5	7.7	100.0
2002	38.7	45.2	3.6	12.5	100.0

Table AL 3.3
DISTRIBUTION OF INDIVIDUAL BUSINESS IN FORCE
LINKED

(Per cent)					
Year	Whole Life	Endowment	Term	Others	Total
Number of Policies					
1998	74.6	25.4	0.0	0.0	100.0
1999	74.0	26.0	0.0	0.0	100.0
2000	73.3	26.7	0.0	0.0	100.0
2001	63.0	37.0	0.0	0.0	100.0
2002	61.9	38.1	0.0	0.0	100.0
Annual Premiums					
1998	74.7	25.2	0.1	0.0	100.0
1999	75.1	24.8	0.1	0.0	100.0
2000	73.7	26.3	0.0	0.0	100.0
2001	76.6	23.3	0.1	0.0	100.0
2002	78.8	21.1	0.1	0.0	100.0

Table AL 3.4
DISTRIBUTION OF GROUP BUSINESS IN FORCE

(Per cent)				
Year	Term	Accident & Health	Others	Total
Annual Premiums				
1998	60.9	37.8	1.3	100.0
1999	59.7	38.8	1.5	100.0
2000	57.5	40.9	1.6	100.0
2001	56.3	40.7	3.0	100.0
2002	59.0	39.4	1.6	100.0

Table AL 4
PERSISTENCY OF POLICIES

(Per cent)					
Year of Issue	Persistency Rates				
	1-Year	2-Year	3-Year	4-Year	5-Year
1998	97.8	93.3	88.3	85.6	82.5
1999	98.4	93.4	89.1	85.9	-
2000	98.2	93.9	90.4	-	-
2001	97.7	92.0	-	-	-
2002	97.3	-	-	-	-
Average	97.9	93.2	89.3	85.8	82.5

N-year persistency rate : percentage of premiums in force at the end of (N - 1) calendar years after the year of issue.

Table AL 5.1
TERMINATIONS OF INDIVIDUAL BUSINESS*
NON-LINKED

(\$ Million)						
Year	Death	Maturity	Surrender	Forfeiture	Expiry	Others
Annual Premiums						
1998	4.5	13.1	87.7	57.5	15.9	56.3
1999	4.8	8.3	77.0	43.5	16.0	148.0
2000	5.2	9.4	75.8	38.3	16.0	132.5
2001	5.9	12.3	83.9	37.6	17.0	105.2
2002	6.8	16.7	91.9	32.7	17.7	254.1

Table AL 5.2
TERMINATIONS OF INDIVIDUAL BUSINESS*
LINKED

(\$ Million)						
Year	Death	Maturity	Surrender	Forfeiture	Expiry	Others
Annual Premiums						
1998	0.1	0.0	5.2	7.2	0.0	3.7
1999	0.1	0.3	10.6	3.3	0.0	3.5
2000	0.3	0.0	7.6	5.3	0.0	1.4
2001	0.3	0.0	11.0	6.7	0.0	0.5
2002	0.4	0.0	25.3	6.3	0.3	4.1

* Excludes life annuities.

**Table AL 5.3
TERMINATIONS OF GROUP BUSINESS***

(\$ Million)		
Year	Expiry	Others
Annual Premiums		
1998	17.9	5.2
1999	21.8	3.5
2000	18.7	3.9
2001	19.0	5.3
2002	24.3	10.0

* Excludes life annuities.

Table AL 6
BENEFIT PAYMENTS

YEAR	DEATH & DISABILITY	MATURITY	SURRENDER	CASH DIVIDENDS	ANNUITY	OTHERS	TOTAL
							(\$Million)
1998	147.9	827.6	597.5	68.0	24.8	73.4	1,739.2
1999	161.5	678.1	898.8	63.4	30.6	64.8	1,897.2
2000	212.6	759.5	864.4	81.1	41.2	50.2	2,009.0
2001	238.7	1,008.9	868.7	74.5	54.7	60.8	2,306.3
2002	287.9	1,672.6	1,444.0	76.4	72.0	61.9	3,614.7
							(Per cent)
1998	8.5	47.6	34.4	3.9	1.4	4.2	100.0
1999	8.5	35.8	47.4	3.3	1.6	3.4	100.0
2000	10.6	37.8	43.0	4.0	2.1	2.5	100.0
2001	10.4	43.7	37.7	3.2	2.4	2.6	100.0
2002	8.0	46.3	39.9	2.1	2.0	1.7	100.0

Table AL 7.1

**ASSETS AND LIABILITIES OF SINGAPORE INSURANCE FUNDS - NON-LINKED
(DIRECT INSURERS & REINSURERS)**

(\$ Million)					
ITEMS	1998	1999	2000	2001	2002
ADMITTED ASSETS					
Land & Buildings	1,861.2	1,850.4	1,829.8	1,867.1	2,354.2
Loans	3,654.3	4,016.5	4,675.1	4,937.7	4,449.6
Govt Securities & Public Authority Securities	1,164.4	2,675.1	3,723.4	6,556.1	8,446.8
Equity Shares	4,254.1	5,486.1	6,906.8	8,397.6	8,586.7
Other Securities	4,415.5	6,677.1	9,270.2	13,572.1	16,644.7
Cash & Deposits	4,245.8	4,281.6	4,071.6	4,331.0	4,290.9
Other Assets	607.9	480.1	566.5	732.8	907.9
LIABILITIES					
Balance of Revenue Account and Other Reserves	18,719.0	23,792.2	28,923.6	37,004.3	42,455.1
Outstanding Claims	454.6	522.5	565.9	631.5	707.5
Other Liabilities	1,029.6	1,152.2	1,553.9	2,758.6	2,518.1
Total Assets / Liabilities	20,203.2	25,466.9	31,043.4	40,394.4	45,680.7
% Change	15.3	26.1	21.9	30.1	13.1

Table AL 7.2

**ASSETS AND LIABILITIES OF SINGAPORE INSURANCE FUNDS - LINKED
(DIRECT INSURERS)**

(\$ Million)					
ITEMS	1998	1999	2000	2001	2002
ADMITTED ASSETS					
Land & Buildings	0.0	0.0	0.0	0.0	0.0
Loans	0.0	0.0	0.0	0.0	0.2
Govt Securities & Public Authority Securities	59.2	88.9	122.2	638.0	1,022.5
Equity Shares	1,118.3	2,228.7	2,538.5	5,070.5	5,177.5
Other Securities	167.4	254.1	521.5	989.4	1,435.1
Cash & Deposits	200.5	274.7	357.6	509.6	503.2
Other Assets	19.0	42.4	30.1	122.1	127.1
LIABILITIES					
Balance of Revenue Account and Other Reserves	1,488.4	2,730.1	3,402.2	7,063.7	7,887.5
Outstanding Claims	4.6	7.4	5.3	8.8	12.0
Other Liabilities	71.4	151.3	162.4	257.1	366.0
Total Assets / Liabilities	1,564.4	2,888.8	3,569.9	7,329.6	8,265.6
% Change	23.5	84.7	23.6	105.3	12.8

Table AL 7.3

**DISTRIBUTION OF ASSETS AND LIABILITIES OF SINGAPORE INSURANCE FUNDS - NON-LINKED
(DIRECT INSURERS & REINSURERS)**

(Per cent)					
ITEMS	1998	1999	2000	2001	2002
ADMITTED ASSETS					
Land & Buildings	9.2	7.3	5.9	4.6	5.2
Loans	18.1	15.8	15.1	12.2	9.7
Govt Securities & Public Authority Securities	5.8	10.5	12.0	16.3	18.5
Equity Shares	21.1	21.5	22.2	20.8	18.8
Other Securities	21.8	26.2	29.9	33.6	36.4
Cash & Deposits	21.0	16.8	13.1	10.7	9.4
Other Assets	3.0	1.9	1.8	1.8	2.0
LIABILITIES					
Balance of Revenue Account and Other Reserves	92.7	93.4	93.2	91.6	93.0
Outstanding Claims	2.2	2.1	1.8	1.6	1.5
Other Liabilities	5.1	4.5	5.0	6.8	5.5
Total Assets / Liabilities	100.0	100.0	100.0	100.0	100.0

Table AL 7.4

**DISTRIBUTION OF ASSETS AND LIABILITIES OF SINGAPORE INSURANCE FUNDS - LINKED
(DIRECT INSURERS)**

(Per cent)					
ITEMS	1998	1999	2000	2001	2002
ADMITTED ASSETS					
Land & Buildings	0.0	0.0	0.0	0.0	0.0
Loans	0.0	0.0	0.0	0.0	0.0
Govt Securities & Public Authority Securities	3.8	3.1	3.4	8.7	12.4
Equity Shares	71.5	77.1	71.1	69.2	62.6
Other Securities	10.7	8.8	14.6	13.5	17.4
Cash & Deposits	12.8	9.5	10.0	6.9	6.1
Other Assets	1.2	1.5	0.9	1.7	1.5
LIABILITIES					
Balance of Revenue Account and Other Reserves	95.1	94.5	95.3	96.4	95.4
Outstanding Claims	0.3	0.3	0.1	0.1	0.1
Other Liabilities	4.6	5.2	4.6	3.5	4.5
Total Assets / Liabilities	100.0	100.0	100.0	100.0	100.0