

**TABLE AL 1.1
TOTAL NEW INDIVIDUAL BUSINESS (SIF)**

Year	Policies		Annual Premiums		Single Premiums		Sum Insured	
	Number	% Change	\$m	% Change	\$m	% Change	\$m	% Change
NON-LINKED								
2002	1,224,595	115.6	577.6	78.1	3,739.1	-24.4	21,374.7	-9.0
2003	449,429	-63.3	377.2	-34.7	2,371.7	-36.6	19,544.6	-8.6
2004	499,118	11.1	339.6	-10.0	3,549.4	49.7	21,223.8	8.6
2005	2,510,828	403.1	641.8	89.0	2,249.2	-36.6	101,734.6	379.3
2006	609,712	-75.7	482.5	-24.8	2,300.2	2.3	30,517.5	-70.0
LINKED								
2002	199,153	-42.7	70.8	-8.7	2,172.0	-45.9	6,511.9	-32.9
2003	185,264	-7.0	76.8	8.5	2,218.1	2.1	5,968.4	-8.3
2004	200,959	8.5	139.5	81.7	2,527.3	13.9	8,175.3	37.0
2005	225,299	12.1	146.7	5.2	3,104.1	22.8	8,300.1	1.5
2006	276,955	22.9	165.0	12.5	4,588.6	47.8	10,781.1	29.9

**TABLE AL 1.2
TOTAL NEW INDIVIDUAL ANNUITIES BUSINESS (SIF)**

Year	Policies		Single Premiums		Annual Payment	
	Number	% Change	\$m	% Change	\$m	% Change
2002	11,970	39.9	602.6	33.9	55.5	22.5
2003	4,402	-63.2	231.6	-61.6	16.2	-70.7
2004	4,453	1.2	237.7	2.6	14.6	-10.2
2005	4,897	10.0	263.1	10.7	15.6	7.3
2006	7,133	45.7	377.4	43.4	43.4	177.6

**TABLE AL 1.3
TOTAL NEW GROUP BUSINESS (SIF)**

Year	Policies		Lives Insured		Annual Premiums		Single Premiums		Sum Insured	
	Number	% Change	Number	% Change	\$m	% Change	\$m	% Change	\$m	% Change
2002	2,579	-14.7	739,148	29.7	38.3	-28.0	37.1	5,540.7	14,120.4	-4.6
2003	2,653	2.9	753,305	1.9	45.9	19.9	23.6	-36.6	13,516.2	-4.3
2004	4,994	88.2	779,516	3.5	70.7	54.2	0.4	-98.5	17,813.1	31.8
2005	5,728	14.7	864,256	10.9	95.7	35.3	0.5	39.5	20,997.9	17.9
2006	5,629	-1.7	737,984	-14.6	91.5	-4.4	0.8	55.1	17,359.4	-17.3

Note: Excludes New Group Annuity Business

**TABLE AL 1.4
TOTAL NEW BUSINESS FOR LIFE REINSURERS**

Year	Annual Premiums		Single Premiums		Sum Insured	
	\$m	% Change	\$m	% Change	\$m	% Change
SIF						
2002	10.0	-21.9	0	0	7,230.1	52.1
2003	7.6	-24.0	0	0	6,740.0	-6.8
2004	7.4	-2.45	0	0	6,414.7	-4.8
2005	7.1	-4.0	0	0	3,048.9	-52.5
2006	8.8	23.2	0	0	3,509.1	15.1
OIF						
2002	381.4	20.3	4.2	0	784,527.1	19.3
2003	181.7	-52.4	4.8	14.3	487,207.4	-37.9
2004	127.4	-29.91	0.7	-85.4	835,644.1	71.5
2005	85.5	-32.9	0.5	-31.9	46,674.5	-94.4
2006	110.1	28.8	2.5	425.9	51,468.4	10.3

**TABLE AL 2.1
TOTAL INDIVIDUAL BUSINESS IN FORCE (SIF)**

Year	Policies		Annual Premiums		Sum Insured	
	Number	% Change	\$m	% Change	\$m	% Change
NON-LINKED						
2002	5,010,949	24.3	4,678.8	3.5	199,246.4	5.1
2003	5,160,564	3.0	4,765.7	1.9	206,693.5	3.7
2004	5,841,425	13.2	4,902.7	2.9	214,768.7	3.9
2005	8,037,568	37.6	5,265.7	7.4	301,546.6	40.4
2006	8,199,566	2.0	5,464.7	3.8	313,097.0	3.8
LINKED						
2002	863,902	23.2	554.8	6.6	40,434.5	13.8
2003	961,598	11.3	579.7	4.5	43,366.5	7.3
2004	1,060,095	10.2	677.3	16.8	48,042.3	10.8
2005	1,165,951	10.0	768.7	13.5	51,971.9	8.2
2006	1,303,381	11.8	881.0	14.6	57,740.5	11.1

**TABLE AL 2.2
TOTAL INDIVIDUAL ANNUITY BUSINESS IN FORCE (SIF)**

Year	Policies		Annual Payments	
	Number	% Change	\$m	% Change
2002	42,576	37.0	200.9	36.4
2003	46,461	9.1	214.2	6.6
2004	50,261	8.2	222.6	3.9
2005	54,193	7.8	233.5	4.9
2006	60,212	11.1	272.6	16.7

**TABLE AL 2.3
TOTAL GROUP BUSINESS IN FORCE (SIF)**

Year	Policies		Lives Insured		Annual Premiums		Sum Insured	
	Number	% Change	Number	% Change	\$m	% Change	\$m	% Change
2002	13,596	-1.5	2,200,607	14.0	184.4	2.2	61,601.2	6.2
2003	13,974	2.8	2,280,154	3.6	202.6	9.9	65,390.2	6.2
2004	19,019	36.1	3,042,596	33.4	289.6	43.0	68,703.1	5.1
2005	22,585	18.7	3,219,599	5.8	343.5	18.6	77,455.3	12.7
2006	23,888	5.8	3,465,144	7.6	364.8	6.2	85,216.4	10.0

Note: Excludes Group Annuity Business in Force

TABLE AL 2.4
TOTAL BUSINESS IN FORCE FOR LIFE REINSURERS

Year	Annual Premiums		Sum Insured	
	\$m	% Change	\$m	% Change
SIF				
2002	49.5	18.1	20,881.8	55.7
2003	51.0	3.0	17,761.3	-14.9
2004	61.7	20.9	25,451.5	43.3
2005	62.6	1.4	23,491.7	-7.7
2006	65.4	4.5	26,657.7	13.5
OIF				
2002	527.0	53.2	319,434.4	48.9
2003	325.6	-38.2	140,868.3	-55.9
2004	394.9	21.3	273,744.4	94.3
2005	440.1	11.4	149,844.3	-45.3
2006	442.7	0.6	166,042.7	10.8

**TABLE AL 3.1
DISTRIBUTION OF NEW INDIVIDUAL BUSINESS (SIF)**

						(%)
Year	Whole Life	Endowment	Term	Others	Total	
NON-LINKED						
Number of Policies						
2002	7.0	18.3	2.2	72.5	100.0	
2003	18.4	36.9	7.3	37.4	100.0	
2004	13.2	38.4	9.5	38.9	100.0	
2005	3.0	6.0	68.9	22.2	100.0	
2006	11.0	23.9	23.5	41.6	100.0	
Annual Premiums						
2002	19.4	29.2	4.4	47.1	100.0	
2003	28.1	47.5	7.9	16.5	100.0	
2004	29.7	40.4	10.0	19.9	100.0	
2005	19.9	32.7	28.3	19.1	100.0	
2006	25.8	46.5	7.5	20.2	100.0	
Single Premiums						
2002	0.1	98.4	0.3	1.2	100.0	
2003	0.2	99.7	0.1	0.1	100.0	
2004	0.3	99.4	0.3	0.1	100.0	
2005	0.5	87.8	11.7	0.1	100.0	
2006	3.7	84.7	11.5	0.1	100.0	
LINKED						
Number of Policies						
2002	58.2	41.8	0	0	100.0	
2003	61.5	38.5	0	0	100.0	
2004	65.9	34.1	0	0	100.0	
2005	65.3	34.7	0	0	100.0	
2006	66.5	33.5	0	0	100.0	
Annual Premiums						
2002	91.9	7.7	0	0.4	100.0	
2003	69.5	30.2	0	0.3	100.0	
2004	68.9	30.9	0	0.2	100.0	
2005	73.7	26.2	0	0.1	100.0	
2006	75.8	24.1	0	0.1	100.0	
Single Premiums						
2002	57.4	42.6	0	0	100.0	
2003	68.8	31.2	0	0	100.0	
2004	69.7	30.3	0	0	100.0	
2005	64.3	35.7	0	0	100.0	
2006	63.5	36.5	0	0	100.0	

**TABLE AL 3.2
DISTRIBUTION OF INDIVIDUAL BUSINESS IN FORCE (SIF)**

						(%)
Year	Whole Life	Endowment	Term	Others	Total	
NON-LINKED						
Number of Policies						
2002	33.8	39.7	4.0	22.4	100.0	
2003	33.0	39.3	4.3	23.4	100.0	
2004	29.1	36.0	4.3	30.6	100.0	
2005	21.3	26.2	24.0	28.4	100.0	
2006	21.1	24.8	24.4	29.7	100.0	
Annual Premiums						
2002	38.7	45.2	3.6	12.5	100.0	
2003	38.5	45.2	3.7	12.6	100.0	
2004	38.0	43.6	3.9	14.5	100.0	
2005	36.7	41.7	6.1	15.5	100.0	
2006	36.3	41.6	6.4	15.6	100.0	
LINKED						
Number of Policies						
2002	61.9	38.1	0	0	100.0	
2003	62.2	37.8	0	0	100.0	
2004	62.7	37.3	0	0	100.0	
2005	62.9	37.1	0	0	100.0	
2006	64.0	36.0	0	0	100.0	
Annual Premiums						
2002	78.8	21.0	0.1	0.1	100.0	
2003	79.8	20.0	0	0.1	100.0	
2004	78.6	21.3	0	0.1	100.0	
2005	78.5	21.3	0	0.1	100.0	
2006	78.6	21.3	0	0.1	100.0	

**TABLE AL 3.3
DISTRIBUTION OF GROUP BUSINESS IN FORCE (SIF)**

						(%)
Year	Term	Accident	Health	Others	Total	
Number of Policies						
2002	67.7	0.2	31.8	0.4	100.0	
2003	65.5	0.1	34.1	0.3	100.0	
2004	45.6	7.6	46.6	0.2	100.0	
2005	40.1	32.2	27.6	0.2	100.0	
2006	47.1	11.7	41.0	0.1	100.0	
Annual Premiums						
2002	59.0	1.2	38.1	1.7	100.0	
2003	59.5	1.1	37.8	1.6	100.0	
2004	44.9	2.7	50.0	2.4	100.0	
2005	40.4	22.0	35.5	2.1	100.0	
2006	40.5	2.8	55.0	1.8	100.0	

**TABLE AL 4
PERSISTENCY OF INDIVIDUAL POLICIES**

Year of Issue	Persistency Rates (%)				
	Persistency Rates				
	1 - Year	2 - Year	3 - Year	4 - Year	5 - Year
2002	97.2	91.4	87.7	84.0	81.6
2003	96.7	90.8	86.6	83.9	
2004	97.4	90.9	86.8		
2005	97.3	92.1			
2006	98.0				

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
TERMINATION OF INDIVIDUAL BUSINESS (SIF)**

							(\$ million)
Year	Death	Maturity	Surrender	Forfeiture	Expiry	Others	
Annual Premiums							
NON-LINKED							
2002	6.8	16.7	91.9	32.7	17.7	254.1	
2003	8.0	24.2	108.0	35.4	47.3	67.4	
2004	7.6	32.5	95.0	32.8	32.4	58.4	
2005	8.4	30.6	83.4	41.7	28.4	84.7	
2006	8.9	40.8	78.0	42.6	22.6	90.7	
LINKED							
2002	0.4	0	25.3	6.3	0.3	4.1	
2003	0.5	0.1	24.5	5.4	2.2	19.1	
2004	0.4	0	24.3	8.3	3.8	4.9	
2005	0.6	0	27.9	9.7	4.2	12.7	
2006	0.7	0.1	34.0	10.4	4.2	3.4	

Note: Excludes Individual Annuity Business

**TABLE AL 5.2
TERMINATION OF GROUP BUSINESS (SIF)**

			(\$ million)
Year	Expiry	Others	
Annual Premiums			
2002	24.3	10.0	
2003	23.1	4.6	
2004	39.6	-39.8	
2005	42.9	-1.1	
2006	54.2	18.8	

Note: Excludes Group Annuity Business

**TABLE AL 6
CLAIMS OF LIFE INSURERS (SIF)**

(\$ million)						
Year	Deaths and Disabilities	Maturities	Surrenders	Cash Bonuses	Annuities	Others
NON-LINKED						
2002	261.9	1,672.5	829.2	76.4	72.0	61.6
2003	294.8	1,830.2	1,046.6	92.4	82.8	76.6
2004	309.4	2,206.5	1,007.1	91.6	88.4	144.3
2005	412.3	2,958.5	986.9	110.0	104.2	212.6
2006	535.5	5,216.4	1,014.2	155.4	270.5	288.5
LINKED						
2002	26.0	0	614.8	0	0	0.3
2003	29.2	130.1	1497.2	0	0	0
2004	27.2	17.5	1993.4	0	0	0
2005	43.8	74.0	2372.2	0	0	5.1
2006	45.8	54.4	2947.0	0	0	13.3

**TABLE AL 7.1
NET INVESTMENT INCOME OF LIFE INSURERS (SIF)**

(\$ million)					
Year	Interest/Dividend/ Rental Income	Realised Gains (Losses) from last reported value/Write backs (Write-offs)	Unrealised Changes from Last Reported Value	Investment Expenses	Net Investment Income
NON-LINKED					
2002	1,732.0	27.5		124.9	1,634.6
2003	2,054.7	-389.4		137.4	1,528.0
2004	2,296.4	1,030.3		159.6	3,167.1
2005	2,397.5	783.2	-513.2	137.2	2,530.2
2006	2,748.5	1,004.8	2,000.4	163.1	5,590.6
LINKED					
2002	156.3	-391.5		46.7	-281.9
2003	298.7	337.2		44.4	591.5
2004	312.3	392.5		62.9	641.9
2005	340.5	588.1	618.3	82.8	1,464.1
2006	321.5	813.4	1,511.1	66.3	2,579.8

**TABLE AL 7.2
NET INVESTMENT INCOME OF LIFE REINSURERS**

(\$ million)					
Year	Interest/Dividend/ Rental Income	Realised Gains (Losses) from last reported value/Write backs (Write-offs)	Unrealised Changes from Last Reported Value	Investment Expenses	Net Investment Income
SIF					
2002	2.8	0.1		0.4	2.5
2003	3.1	-0.2		0.3	2.6
2004	2.9	-0.3		0.1	2.5
2005	3.7	-0.3	-2.0	0.2	1.2
2006	4.5	-0.8	0.7	0.2	4.2
OIF					
2002	10.0	3.2		0	13.0
2003	5.6	7.2		0	12.6
2004	5.6	-0.4		0	5.0
2005	8.8	-1.9	0.4	0.2	7.1
2006	12.5	-2.7	-16.2	0.2	-6.6

TABLE AL 8.1
ASSETS AND LIABILITIES OF LIFE INSURANCE FUNDS (SIF)

Items	2002	2003	2004	2004 RBC	2005 RBC	2006 RBC
NON-LINKED						
Assets						(\$ millions)
Equity Securities	8,573.3	11,366.8	11,639.8	12,830.6	15,131.0	17,571.8
Debt Securities	25,024.5	29,309.2	35,439.3	38,376.4	41,935.8	43,697.2
Land & Buildings	2,354.2	2,344.3	2,187.7	2,087.0	1,997.3	2,139.4
Loans	4,449.8	4,024.1	3,684.7	3,661.7	3,380.4	3,390.8
Cash & Deposits	4,267.5	4,161.3	4,625.4	4,641.9	3,887.0	4,461.6
Others	1,136.8	1,291.9	1,241.2	3,794.0	1,750.5	2,029.4
Total Assets	45,806.1	52,497.6	58,818.2	65,391.6	68,082.0	73,290.2
Liabilities						
Policy Liabilities	39,058.4	43,434.3	48,545.0	56,632.2	60,901.0	64,228.5
Outstanding claims	705.8	807.2	914.7	949.6	1,077.5	1,167.8
Others	2,499.0	3,637.6	3,138.7	5,831.2	3,794.0	5,436.9
Total Liabilities	42,263.3	47,879.1	52,598.4	63,413.0	65,772.5	70,833.2
Surplus	3,542.8	4,618.5	6,219.7	1,978.7	2,309.5	2,457.0
% Change	-5.2	30.4	34.7	-68.2	16.7	6.4
LINKED						
Assets						(\$ millions)
Equity Securities	5,177.5	7,779.8	9,300.1	9,305.0	11,308.8	15,028.5
Debt Securities	2,457.5	2,734.8	2,837.6	2,836.0	3,157.6	3,619.3
Land & Buildings	0	0	0	0	0	0
Loans	0.2	0.2	0.2	0.2	0.6	1.7
Cash & Deposits	503.2	425.3	506.2	501.5	605.2	556.0
Others	127.1	141.0	202.0	1,930.3	218.0	323.1
Total Assets	8,265.6	11,081.1	12,846.1	14,573.0	15,290.2	19,528.7
Liabilities						
Policy Liabilities	7,737.0	10,491.0	12,256.0	12,230.7	14,569.1	18,810.2
Outstanding claims	12.0	14.5	24.3	24.5	24.5	33.8
Others	366.0	379.1	401.5	2,150.4	508.9	388.8
Total Liabilities	8,115.1	10,884.6	12,681.8	14,405.6	15,102.6	19,232.8
Surplus	150.5	196.5	164.2	167.5	187.6	295.9
% Change	35.6	30.5	-16.4	2.0	12.0	57.7

**TABLE AL 8.2
ASSETS AND LIABILITIES OF LIFE REINSURERS**

Items	2002	2003	2004	2004 RBC	2005 RBC	2006 RBC
SIF						
Assets						(\$ millions)
Equity Securities	13.3	6.4	3.1	3.2	0.0	0.0
Debt Securities	69.1	79.4	121.1	121.8	142.5	142.3
Land & Buildings	0.0	0.0	0.0	0.0	0.0	0.0
Loans	0.1	0.0	0.0	0.0	0.0	0.0
Cash & Deposits	24.1	32.4	30.8	30.8	30.7	36.7
Others	37.8	23.1	16.6	16.6	18.0	32.9
Total Assets	144.4	141.2	171.6	172.4	191.2	211.8
Liabilities						
Policy Liabilities	75.7	66.2	72.1	63.1	42.7	67.5
Outstanding claims	1.7	8.0	16.0	16.0	20.2	1.8
Others	19.1	20.3	18.8	18.8	29.5	34.3
Total Liabilities	96.5	94.5	106.9	97.9	92.5	103.7
Surplus	47.9	46.7	64.7	74.5	98.7	108.1
% Change	12.7	-2.5	38.5	15.1	32.5	9.6
OIF						
Assets						(\$ millions)
Equity Securities	9.2	19.9	2.8	2.9	0	0
Debt Securities	149.9	142.6	195.7	195.9	236.5	256.8
Land & Buildings	0.0	0.0	0.0	0.0	0.0	0.0
Loans	0.0	0.0	0.0	0.0	0.0	0.0
Cash & Deposits	78.9	75.1	95.5	95.5	108.1	167.2
Others	141.9	75.7	67.0	67.0	79.0	97.8
Total Assets	379.9	313.4	361.0	361.3	423.5	521.9
Liabilities						
Policy Liabilities	239.5	162.3	185.2	184.5	223.4	255.7
Outstanding claims	21.7	20.8	24.2	24.2	3.9	2.3
Others	43.0	43.4	33.6	33.6	31.1	38.9
Total Liabilities	304.2	226.5	243.0	242.4	258.4	297.0
Surplus	75.7	86.9	118.0	118.9	165.1	224.9
% Change	-22.2	14.7	35.8	0.7	38.9	36.2