

**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								
2009	956,335	11.3	820.4	10.7	4,041.1	-12.0	40,978.5	25.3
2010	960,005	0.4	1,051.3	28.2	4,056.8	0.4	48,378.8	18.1
2011	1,018,511	6.1	1,281.5	21.9	4,838.0	19.3	57,758.5	19.4
2012	1,025,090	0.6	1,633.5	27.5	4,264.6	-11.9	68,793.0	19.1
2013	998,976	-2.5	2,150.0	31.6	5,098.1	19.5	73,470.5	6.8
LINKED								
2009	85,738	-59.4	181.1	-31.8	1,134.7	-62.8	8,467.8	-32.2
2010	94,718	10.5	220.4	21.7	1,553.5	36.9	9,108.4	7.6
2011	100,592	6.2	281.6	27.8	1,693.2	9.0	10,584.0	16.2
2012	87,922	-12.6	276.5	-1.8	1,595.8	-5.8	10,272.0	-2.9
2013	91,886	4.5	270.8	-2.1	1,939.1	21.5	9,397.5	-8.5

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

Year	Policies		Single Premiums		Annual Payment	
	Number	% Change	\$m	% Change	\$m	% Change
2009	2,528	-60.0	186.5	-66.2	82.5	-53.4
2010	2,186	-13.5	152.2	-18.4	16.3	-80.2
2011	2,627	20.2	168.2	10.5	13.8	-15.1
2012	2,868	9.2	171.1	1.7	10.6	-23.2
2013	652	-77.3	36.8	-78.5	1.8	-82.8

**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
2009	16,434	-31.9	1,232,167	-60.7	150.4	-19.8	1.3	36.1	33,261.5	-29.3
2010	10,245	-37.7	1,141,373	-7.4	179.5	19.4	0.1	-93.0	34,128.9	2.6
2011	9,132	-10.9	1,010,147	-11.5	221.5	23.4	6.2	6,538.8	47,967.1	40.5
2012	8,225	-9.9	1,064,104	5.3	223.9	1.1	0.7	-88.9	55,057.9	14.8
2013	6,534	-20.6	904,770	-15.0	267.1	19.3	0.9	29.1	40,487.6	-26.5

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						
2009	26.4	-30.4	5.0	318.0	4,095.5	-65.0
2010	39.9	51.2	5.7	13.6	12,380.4	202.3
2011	41.0	2.7	2.5	-56.7	20,660.0	66.9
2012	27.7	-32.5	0.2	-93.9	11,383.3	-44.9
2013	117.8	325.7	0.0	-99.3	35,922.6	215.6
OIF						
2009	668.0	237.0	0.1	-57.1	154,171.3	264.2
2010	1,542.6	130.9	0.1	57.9	343,156.8	122.6
2011	660.4	-57.2	0.0	-71.2	141,475.8	-58.8
2012	309.4	-53.2	0.0	-51.9	151,005.2	6.7
2013	417.9	35.1	0.0	-101.7	136,382.4	-9.7

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

Year	Policies		Annual Premiums		Sum Insured	
	Number	% Change	\$m	% Change	\$m	% Change
NON-LINKED						
2009	9,778,295	11.0	6,556.2	9.3	376,594.1	12.2
2010	10,183,477	4.1	7,178.8	9.5	400,146.3	6.3
2011	10,622,938	4.3	8,013.7	11.6	432,010.2	8.0
2012	11,045,157	4.0	8,899.1	11.0	472,439.6	9.4
2013	11,382,021	3.0	10,335.1	16.1	517,074.5	9.4
LINKED						
2009	1,562,245	-0.8	1,303.0	7.1	79,872.4	5.1
2010	1,538,634	-1.5	1,412.0	8.4	83,755.5	4.9
2011	1,529,018	-0.6	1,573.7	11.5	88,807.3	6.0
2012	1,506,571	-1.5	1,690.6	7.4	93,347.8	5.1
2013	1,480,587	-1.7	1,783.4	5.5	96,313.6	3.2

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

Year	Policies		Annual Payments	
	Number	% Change	\$m	% Change
2009	71,631	1.2	610.1	11.7
2010	72,285	0.9	588.0	-3.6
2011	70,023	-3.1	552.9	-6.0
2012	71,408	2.0	562.8	1.8
2013	70,581	-1.2	558.8	-0.7

**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
2009	45,689	-0.6	4,243,209	3.4	548.3	5.8	129,879.7	5.3
2010	41,595	-9.0	4,539,662	7.0	622.8	13.6	145,572.9	12.1
2011	39,844	-4.2	4,789,095	5.5	737.0	18.3	192,827.9	32.5
2012	39,976	0.3	4,942,255	3.2	817.3	10.9	218,087.5	13.1
2013	37,794	-5.5	4,960,099	0.4	897.1	9.8	226,416.0	3.8

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				
2009	110.4	18.3	34,250.4	-3.6
2010	135.6	22.8	40,506.3	18.3
2011	150.8	11.2	46,596.0	15.0
2012	153.3	1.7	56,619.5	21.5
2013	266.1	73.5	82,513.2	45.7
OIF				
2009	1,208.7	133.3	355,095.8	54.2
2010	2,083.4	72.4	578,763.3	63.0
2011	2,017.2	-3.2	418,531.3	-27.7
2012	2,209.2	9.5	439,926.3	5.1
2013	2,021.6	-8.5	404,556.7	-8.0

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

						(%)
Year	Whole Life	Endowment	Term	Others	Total	
NON-LINKED						
Number of Policies						
2009	7.8	19.3	15.3	57.7	100	
2010	8.1	19.7	13.2	59.0	100	
2011	7.4	20.9	13.3	58.4	100	
2012	8.2	19.0	14.6	58.2	100	
2013	8.8	21.3	11.3	58.6	100	
Annual Premiums						
2009	22.2	41.3	7.4	29.1	100	
2010	21.5	47.0	6.5	25.0	100	
2011	17.0	55.0	6.1	21.9	100	
2012	18.1	57.3	6.0	18.7	100	
2013	15.1	55.3	5.4	24.1	100	
Single Premiums						
2009	5.9	93.9	0.1	0.1	100	
2010	13.7	86.1	0.0	0.1	100	
2011	24.5	75.4	0.1	0.1	100	
2012	44.6	54.7	0.6	0.1	100	
2013	48.8	49.7	1.3	0.1	100	
LINKED						
Number of Policies						
2009	87.1	12.9	0.0	0.0	100	
2010	84.0	16.0	0.0	0.0	100	
2011	85.3	14.7	0.0	0.0	100	
2012	82.4	17.6	0.0	0.0	100	
2013	82.7	17.3	0.0	0.0	100	
Annual Premiums						
2009	83.2	16.6	0.0	0.2	100	
2010	78.5	21.2	0.0	0.3	100	
2011	80.5	19.3	0.0	0.2	100	
2012	81.4	18.4	0.0	0.3	100	
2013	88.7	11.2	0.0	0.2	100	
Single Premiums						
2009	74.9	25.1	0.0	0.0	100	
2010	71.7	28.3	0.0	0.0	100	
2011	75.5	24.5	0.0	0.0	100	
2012	71.6	28.4	0.0	0.0	100	
2013	74.7	25.3	0.0	0.0	100	

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

						(%)
Year	Whole Life	Endowment	Term	Others	Total	
NON-LINKED						
Number of Policies						
2009	18.3	20.2	22.0	39.5	100	
2010	17.9	19.5	21.5	41.1	100	
2011	17.5	18.8	21.0	42.7	100	
2012	17.2	17.9	20.8	44.1	100	
2013	17.1	17.2	20.4	45.3	100	
Annual Premiums						
2009	34.6	39.6	6.2	19.6	100	
2010	33.8	39.8	6.3	20.1	100	
2011	32.3	41.1	6.0	20.6	100	
2012	31.1	42.6	6.1	20.2	100	
2013	29.0	44.0	6.0	20.9	100	
LINKED						
Number of Policies						
2009	70.2	29.8	0.0	0.0	100	
2010	71.6	28.4	0.0	0.0	100	
2011	72.7	27.3	0.0	0.0	100	
2012	73.7	26.3	0.0	0.0	100	
2013	74.4	25.6	0.0	0.0	100	
Annual Premiums						
2009	78.1	21.7	0.0	0.2	100	
2010	79.0	20.8	0.0	0.2	100	
2011	80.0	19.8	0.0	0.2	100	
2012	82.0	17.8	0.0	0.2	100	
2013	83.8	16.0	0.0	0.2	100	

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

						(%)
Year	Term	Accident	Health	Others	Total	
Number of Policies						
2009	21.8	6.0	70.6	1.6	100	
2010	23.8	6.8	68.1	1.3	100	
2011	24.8	7.4	66.8	1.0	100	
2012	25.5	7.5	66.3	0.7	100	
2013	27.3	7.7	64.3	0.7	100	
Annual Premiums						
2009	35.9	1.8	60.5	1.8	100	
2010	33.8	1.8	62.7	1.7	100	
2011	32.5	2.6	62.9	2.0	100	
2012	32.5	2.4	62.9	2.2	100	
2013	30.9	2.2	64.4	2.5	100	

**TABLE AL 4
PERSISTENCY OF INDIVIDUAL POLICIES**

Year of Issue	(%)				
	Persistency Rates				
	1 - Year	2 - Year	3 - Year	4 - Year	5 - Year
2009	98.5	95.0	91.6	86.5	80.7
2010	97.4	78.2	69.8	56.4	
2011	98.3	94.9	92.0		
2012	99.2	96.0			
2013	99.0				

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							
2009	10.8	93.7	76.2	63.8	67.1	-46.8	
2010	11.2	95.7	66.9	51.9	90.7	112.3	
2011	12.6	103.1	58.3	50.4	96.1	126.0	
2012	13.0	100.5	58.8	58.4	104.6	412.9	
2013	13.0	105.2	59.6	73.4	143.2	319.6	
LINKED							
2009	0.8	0.3	37.8	14.6	1.8	39.4	
2010	0.7	2.2	55.9	6.4	2.1	44.2	
2011	0.7	2.5	64.7	5.0	0.9	46.0	
2012	1.2	1.3	73.7	4.7	1.7	76.8	
2013	1.2	2.7	94.5	4.3	0.9	74.5	

Note: Excludes Individual Annuity Business

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

			(\$ million)
Year	Expiry	Others	
Annual Premiums			
2009	82.7	37.9	
2010	70.4	34.7	
2011	85.7	43.2	
2012	97.8	45.8	
2013	134.3	62.5	

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							
2009	634.5	5,008.2	1,184.5	206.5	226.3	595.6	
2010	623.8	4,640.0	893.3	204.0	248.0	742.2	
2011	666.1	5,658.0	839.5	205.2	263.2	890.4	
2012	745.3	6,466.4	913.6	236.2	238.2	1,028.0	
2013	757.6	7,470.5	893.1	255.4	249.8	1,278.1	
LINKED							
2009	41.0	9.5	1,765.0	0.4	0.0	36.1	
2010	54.2	286.8	2,360.0	0.0	0.0	30.1	
2011	52.3	29.0	2,419.8	3.6	0.0	34.1	
2012	84.0	144.7	2,371.4	6.3	0.0	19.2	
2013	85.9	41.2	2,814.2	9.3	0.0	24.3	

**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					
2009	2,702.4	-716.7	7,053.7	177.2	8,862.2
2010	2,847.8	1,686.1	877.5	204.4	5,207.0
2011	2,968.7	14.8	-821.0	190.4	1,972.1
2012	3,031.5	2,224.9	3,535.7	165.9	8,626.2
2013	3,257.8	786.1	-2,459.3	182.2	1,402.5
LINKED					
2009	343.1	-511.2	7,266.5	88.1	7,010.3
2010	343.7	772.9	490.7	120.7	1,486.6
2011	336.7	310.9	-3,365.6	155.5	-2,873.5
2012	313.2	18.7	2,136.2	145.6	2,322.6
2013	336.8	383.7	516.6	153.9	1,083.2

**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					
2009	2.9	0.0	-1.2	0.1	1.7
2010	2.9	-1.1	-0.9	0.1	0.7
2011	3.9	-1.3	-0.5	0.1	2.0
2012	2.3	0.2	-0.2	0.1	2.2
2013	2.8	-0.5	-3.2	0.2	-1.1
OIF					
2009	10.7	1.8	-12.6	0.9	-1.0
2010	8.7	3.1	-24.2	0.8	-13.2
2011	7.6	-4.9	14.0	0.1	16.5
2012	6.3	4.3	-20.2	0.5	-10.0
2013	6.3	-3.9	0.1	0.6	1.9

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

Items	2009	2010	2011	2012	2013	
NON-LINKED						
Assets						(\$ millions)
Equity Securities	19,072.3	21,683.1	19,218.2	21,931.0	25,544.9	
Debt Securities	52,750.8	56,987.8	61,041.1	71,347.1	72,000.3	
Land & Buildings	2,658.6	2,889.4	3,055.8	3,109.4	3,187.8	
Loans	4,185.9	4,040.4	3,885.1	3,320.0	3,313.6	
Cash & Deposits	3,945.6	4,490.5	7,172.4	5,694.7	4,695.4	
Others	2,091.1	2,720.7	2,164.2	2,511.6	1,594.0	
Total Assets	84,704.3	92,811.8	96,536.8	107,913.8	110,336.1	
Liabilities						
Policy Liabilities	74,893.2	81,790.5	85,653.5	94,333.3	97,598.6	
Outstanding claims	1,455.2	1,536.6	1,628.9	1,776.3	1,888.4	
Others	4,103.8	5,122.0	5,023.5	6,196.7	5,719.6	
Total Liabilities	80,452.2	88,449.1	92,305.9	102,306.3	105,206.6	
Surplus	4,252.1	4,362.7	4,230.9	5,607.4	5,129.5	
% Change		2.6	-3.0	32.5	-8.5	
LINKED						
Assets						(\$ millions)
Equity Securities	19,190.8	20,217.7	17,016.9	19,357.5	20,557.8	
Debt Securities	3,316.9	3,472.7	3,809.0	3,975.0	4,195.7	
Land & Buildings	0.0	0.0	0.0	0.0	0	
Loans	6.9	8.5	9.8	11.7	13.0	
Cash & Deposits	820.2	754.3	913.4	980.8	883.4	
Others	365.4	408.8	320.5	237.5	192.8	
Total Assets	23,700.1	24,862.0	22,069.6	24,562.5	25,842.7	
Liabilities						
Policy Liabilities	22,857.4	23,908.5	21,226.0	23,578.9	24,825.1	
Outstanding claims	26.7	26.7	25.5	31.5	27.0	
Others	330.3	361.8	335.6	393.2	414.8	
Total Liabilities	23,214.4	24,297.0	21,587.1	24,003.6	25,266.9	
Surplus	485.7	564.9	482.5	558.9	575.8	
% Change		16.3	-14.6	15.8	3.0	

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

Items	2009	2010	2011	2012	2013
SIF					
Assets					(\$ millions)
Equity Securities	0.0	17.0	17.0	12.0	0.0
Debt Securities	127.7	152.4	156.8	212.5	256.2
Land & Buildings	0.0	0.0	0.0	0.0	0
Loans	0.0	0.0	0.0	0.0	0.0
Cash & Deposits	99.0	103.0	71.3	80.3	94.9
Others	61.7	66.4	70.5	65.3	148.6
Total Assets	288.4	338.8	315.7	370.1	499.6
Liabilities					
Policy Liabilities	82.6	95.4	84.1	110.9	224.8
Outstanding claims	3.7	4.6	5.7	3.7	2.1
Others	48.9	65.1	56.5	38.1	85.6
Total Liabilities	135.2	165.2	146.3	152.7	312.5
Surplus	153.2	173.7	169.4	217.4	187.1
% Change		13.4	-2.5	28.3	-13.9
OIF					
Assets					(\$ millions)
Equity Securities	37.8	37.8	52.5	56.4	70.9
Debt Securities	294.3	258.5	393.7	439.9	489.9
Land & Buildings	0.0	0.0	0.0	0.0	0
Loans	0.0	0.0	0.0	0.0	0.0
Cash & Deposits	234.4	329.1	184.7	179.5	137.2
Others	558.2	673.6	777.5	983.8	941.8
Total Assets	1,124.7	1,299.0	1,408.5	1,659.6	1,639.9
Liabilities					
Policy Liabilities	667.6	706.9	724.5	835.2	793.3
Outstanding claims	4.2	6.8	7.8	10.6	8.7
Others	57.6	227.5	332.3	339.8	362.7
Total Liabilities	729.3	941.2	1,064.7	1,185.6	1,164.7
Surplus	395.4	357.8	343.8	474.0	475.2
% Change		-9.5	-3.9	37.9	0.3