

TABLE L11 : LIFE INSURANCE : SELECTED INDICATOR OF SINGAPORE INSURANCE FUNDS FOR THE YEAR ENDED  
31ST DECEMBER 2009

(%)

DIRECT INSURERS	NEW SUM INSURED AS PERCENTAGE OF SUMS INSURED IN FORCE AT BEGINNING OF THE YEAR	NEW ANNUAL PREMIUMS AS PERCENTAGE OF ANNUAL PREMIUMS IN FORCE AT BEGINNING OF THE YEAR	GROWTH RATES OF BUSINESS IN FORCE		COMMISSION RATE			EXPENSE RATE		2- YEAR PERSISTENCY <sup>6</sup>
			SUM INSURED	ANNUAL PREMIUMS	INDIVIDUAL		GROUP <sup>3</sup>	DISTRIBUTION RELATED EXPENSE RATE <sup>4</sup>	MANAGEMENT RELATED EXPENSE RATE <sup>5</sup>	
					FIRST YEAR <sup>1</sup>	RENEWAL <sup>2</sup>				
AIA	13.1	8.0	24.1	7.5	42.1	4.0	11.1	9.6	4.9	91.8
AVIVA LTD	18.4	14.9	5.0	5.5	27.9	3.4	12.0	5.3	12.0	79.6
AXA LIFE S'PORE	44.4	33.3	37.1	26.3	60.5	3.1	-	33.2	11.4	93.9
FRIENDS PROVIDENT	105.8	4174.8	121.81	4,099.51	179.0	0.0	-	13.0	14.9	-
GREAT EASTERN LIFE	7.8	9.2	2.41	2.52	28.1	2.7	9.5	5.2	2.4	94.4
HSBC INSURANCE	23.9	29.8	15.1	17.6	63.7	7.8	12.3	11.9	5.9	81.5
IMI	89.1	22.1	-95.0	-13.6	13.0	11.9	8.9	4.7	10.9	-
MANULIFE	15.0	21.7	6.9	13.1	31.8	11.0	-	18.9	5.1	92.4
NTUC INCOME	9.1	13.1	3.9	6.7	22.8	1.2	8.1	3.5	3.3	95.1
OAC	9.1	10.7	-5.6	6.4	32.2	1.9	0.0	3.4	2.0	98.6
PRUDENTIAL (S)	15.5	15.5	10.1	9.3	31.3	3.1	8.3	11.2	4.3	89.6
PRU LIFE	14.2	131.5	1.5	115.7	14.3	4.8	25.8	17.9	5.3	94.3
ROYAL SKANDIA	996.1	-	1,039.33	-	-	-	-	-	-	-
SWISS LIFE	-	-	-	-	28.2	5.0	10.9	11.9	6.8	-
TM ASIA LIFE	13.3	19.6	-2.4	12.7	102.6	5.3	-	-9.3	6.3	96.2
TRANSAMERICA	77.6	56.8	77.0	58.8	131.7	0.8	-	30.0	3.2	95.2
ZURICH LIFE	326.1	25.6	320.2	23.5	-	-	-	-	-	93.9

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31ST DECEMBER 2009

(%)

REINSURERS	NEW SUM INSURED AS PERCENTAGE OF SUMS INSURED IN FORCE AT BEGINNING OF THE YEAR	NEW ANNUAL PREMIUMS AS PERCENTAGE OF ANNUAL PREMIUMS IN FORCE AT BEGINNING OF THE YEAR	GROWTH RATES OF BUSINESS IN FORCE		COMMISSION RATE			EXPENSE RATE		2- YEAR PERSISTENCY
			SUM INSURED	ANNUAL PREMIUMS	INDIVIDUAL	GROUP	GROUP <sup>3</sup>	DISTRIBUTION RELATED EXPENSE RATE	MANAGEMENT RELATED EXPENSE RATE	
					FIRST YEAR	RENEWAL				
ALLIANZ SE	-	-	-	-	-	-	-	31.6	6.6	-
ARAB INSURANCE	-	-	-	-	-	-	-	-	-	-
ASIA CAPITAL RE	-	-	-	-	-	-	-	39.4	6.2	-
COLOGNE RE	-	-	-	-	-	-	-	34.7	10.5	-
MUNICH RE	-	-	-	-	-	-	-	18.9	5.4	-
PACIFIC LIFE RE	-	-	-	-	-	-	-	-	-	-
PARTNER RE	-	-	-	-	-	-	-	12.8	7.7	-
SCOR GLOBAL	-	-	-	-	-	-	-	5.7	2.9	-
SCOR RE AP	-	-	-	-	-	-	-	6.9	1.5	-
SWISS RE	-	-	-	-	-	-	-	-	-	-
TOKIO MARINE	-	-	-	-	-	-	-	52.5	10.8	-
XL RE	-	-	-	-	-	-	-	18.6	13.3	-

Notes:

1. First year commission rate = first year commissions as a percentage of first year premiums for the year.
2. Renewal commission rate = renewal commissions as a percentage of renewal premiums for the year
3. Group commission rate = group commissions as a percentage of group premiums for the year
4. Distribution related expense rate = distribution expenses as a percentage of gross premiums for the year
5. Management related expense rate = management expenses as a percentage of gross premiums for the year
6. 2-year persistency rate = percentage of premiums in force at end of one year after the year of issue.
7. On run-off