

**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								
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
2014	934,456	-6.5	1,882.2	-12.5	6,604.2	29.5	78,465.0	6.8
2015	932,265	-0.2	2,009.4	6.8	6,973.7	5.6	90,594.7	15.5
2016	1,052,471	12.9	2,402.5	19.6	7,990.5	14.6	107,787.7	19.0
LINKED								
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
2014	105,269	14.6	330.3	22.0	2,068.1	6.7	10,253.7	9.1
2015	113,065	7.4	330.6	0.1	2,488.0	20.3	10,722.9	4.6
2016	90,079	-20.3	238.5	-27.9	2,266.6	-8.9	8,848.8	-17.5

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

Year	Policies		Single Premiums		Annual Payment	
	Number	% Change	\$m	% Change	\$m	% Change
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
2014	576	-11.7	29.3	-20.6	1.8	-0.1
2015	349	-39.4	16.1	-44.9	1.3	-31.1
2016	394	12.9	20.7	28.7	1.4	14.8

**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
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
2014	7,036	7.7	916,259	1.3	239.0	-10.5	0.6	-32.1	43,777.1	8.1
2015	7,340	4.3	956,363	4.4	292.3	22.3	1.8	200.5	66,876.7	52.8
2016	7,315	-0.3	1,194,426	24.9	275.2	-5.8	1.8	-1.3	134,760.7	101.5

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						
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
2014	92.1	-21.8	0.0	-100.0	62,548.1	74.1
2015	48.5	-47.3	0.0	0.0	42,794.4	-31.6
2016	117.0	141.2	0.0	0.0	51,427.3	20.2
OIF						
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
2014	356.0	-14.8	0.0	-100.0	145,701.8	6.8
2015	1,016.7	185.6	0.0	0.0	165,579.3	13.6
2016	1,214.1	19.4	0.0	0.0	210,569.3	27.2

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

Year	Policies		Annual Premiums		Sum Insured	
	Number	% Change	\$m	% Change	\$m	% Change
NON-LINKED						
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
2014	11,637,736	2.2	11,458.3	10.9	563,701.0	9.0
2015	11,974,398	2.9	12,637.9	10.3	620,918.8	10.2
2016	12,366,804	3.3	13,956.9	10.4	689,170.4	11.0
LINKED						
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
2014	1,466,959	-0.9	1,926.7	8.0	99,367.6	3.2
2015	1,456,675	-0.7	2,011.4	4.4	102,791.4	3.4
2016	1,431,021	-1.8	2,001.6	-0.5	104,116.6	1.3

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

Year	Policies		Annual Payments	
	Number	% Change	\$m	% Change
2012	71,408	2.0	562.8	1.8
2013	70,581	-1.2	558.8	-0.7
2014	69,787	-1.1	552.5	-1.1
2015	68,835	-1.4	547.4	-0.9
2016	67,592	-1.8	533.4	-2.6

**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
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
2014	35,441	-6.2	5,048,591	1.8	967.6	7.9	240,002.6	6.0
2015	35,679	0.7	4,944,914	-2.1	1,036.9	7.2	266,856.7	11.2
2016	35,403	-0.8	4,971,055	0.5	1,024.2	-1.2	335,781.0	25.8

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				
2012	153.3	1.7	56,619.5	21.5
2013	266.1	73.5	82,513.2	45.7
2014	289.4	8.8	146,558.8	77.6
2015	270.4	-6.6	147,400.1	0.6
2016	355.3	31.4	163,113.7	10.7
OIF				
2012	2,209.2	9.5	439,926.3	5.1
2013	2,021.6	-8.5	404,556.7	-8.0
2014	2,203.5	9.0	493,622.3	22.0
2015	3,145.0	42.7	662,037.6	34.1
2016	3,656.5	16.3	708,604.3	7.0

TABLE AL 3.1
DISTRIBUTION OF NEW INDIVIDUAL BUSINESS (SIF)

						(%)
Year	Whole Life	Endowment	Term	Others	Total	
NON-LINKED						
Number of Policies						
2012	8.2	19.0	14.6	58.2	100	
2013	8.8	21.3	11.3	58.6	100	
2014	8.3	22.7	11.0	58.0	100	
2015	9.4	23.2	11.2	56.3	100	
2016	9.2	21.8	12.9	56.1	100	
Annual Premiums						
2012	18.1	57.3	6.0	18.7	100	
2013	15.1	55.3	5.4	24.1	100	
2014	11.3	64.3	6.0	18.5	100	
2015	13.4	64.4	5.4	16.8	100	
2016	17.1	58.6	5.7	18.6	100	
Single Premiums						
2012	44.6	54.7	0.6	0.1	100	
2013	48.8	49.7	1.3	0.1	100	
2014	59.0	37.2	3.7	0.1	100	
2015	67.5	27.7	4.7	0.1	100	
2016	67.9	30.7	1.3	0.0	100	
LINKED						
Number of Policies						
2012	82.4	17.6	0.0	0.0	100	
2013	82.7	17.3	0.0	0.0	100	
2014	83.1	16.9	0.0	0.0	100	
2015	85.9	14.1	0.0	0.0	100	
2016	88.9	11.1	0.0	0.0	100	
Annual Premiums						
2012	81.4	18.4	0.0	0.3	100	
2013	88.7	11.2	0.0	0.2	100	
2014	87.2	12.7	0.0	0.2	100	
2015	85.0	14.8	0.0	0.2	100	
2016	95.5	4.3	0.0	0.2	100	
Single Premiums						
2012	71.6	28.4	0.0	0.0	100	
2013	74.7	25.3	0.0	0.0	100	
2014	72.1	27.9	0.0	0.0	100	
2015	79.1	20.9	0.0	0.0	100	
2016	83.9	16.1	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						
2012	17.2	17.9	20.8	44.1	100	
2013	17.1	17.2	20.4	45.3	100	
2014	17.0	16.6	19.8	46.5	100	
2015	16.9	16.4	19.4	47.4	100	
2016	16.7	16.2	19.1	48.0	100	
Annual Premiums						
2012	31.1	42.6	6.1	20.2	100	
2013	29.0	44.0	6.0	20.9	100	
2014	26.8	46.7	5.9	20.5	100	
2015	25.6	48.5	5.8	20.1	100	
2016	25.4	48.8	5.8	20.0	100	
LINKED						
Number of Policies						
2012	73.7	26.3	0.0	0.0	100	
2013	74.4	25.6	0.0	0.0	100	
2014	75.2	24.8	0.0	0.0	100	
2015	76.4	23.6	0.0	0.0	100	
2016	77.4	22.6	0.0	0.0	100	
Annual Premiums						
2012	82.0	17.8	0.0	0.2	100	
2013	83.8	16.0	0.0	0.2	100	
2014	85.2	14.6	0.0	0.2	100	
2015	85.8	14.0	0.0	0.2	100	
2016	88.4	11.4	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						
2012	25.5	7.5	66.3	0.7	100	
2013	27.3	7.7	64.3	0.7	100	
2014	29.3	7.7	62.4	0.6	100	
2015	30.8	7.9	60.8	0.5	100	
2016	31.4	8.0	60.1	0.5	100	
Annual Premiums						
2012	32.5	2.4	62.9	2.2	100	
2013	30.9	2.2	64.4	2.5	100	
2014	30.9	2.1	64.3	2.7	100	
2015	29.9	1.9	65.6	2.6	100	
2016	27.8	2.1	67.8	2.2	100	

**TABLE AL 4
PERSISTENCY OF INDIVIDUAL POLICIES**

Year of Issue	(%)				
	Persistency Rates				
	1 - Year	2 - Year	3 - Year	4 - Year	5 - Year
2012	99.2	96.2	93.3	87.9	81.2
2013	99.1	96.3	94.2	92.8	
2014	99.1	96.5	85.2		
2015	99.1	93.5			
2016	98.9				

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							
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	
2014	16.1	97.4	65.6	93.0	143.2	343.9	
2015	17.7	90.4	82.5	114.7	160.0	364.4	
2016	21.8	87.1	86.5	89.4	210.5	588.4	
LINKED							
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	
2014	1.3	3.7	95.3	4.5	0.9	81.3	
2015	1.8	3.1	98.3	2.9	0.7	107.5	
2016	2.0	3.3	112.9	4.4	1.2	124.4	

Note: Excludes Individual Annuity Business

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

			(\$ million)
Year	Expiry	Others	
Annual Premiums			
2012	97.8	45.8	
2013	134.3	62.5	
2014	101.8	66.6	
2015	139.8	83.2	
2016	150.7	137.1	

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							
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	
2014	859.2	7,689.8	997.0	292.9	257.3	1,464.1	
2015	970.4	6,020.8	1,220.0	352.1	263.2	1,644.2	
2016	1,075.8	6,102.9	1,554.0	391.2	265.5	1,967.0	
LINKED							
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	
2014	93.5	58.2	3,070.5	15.2	0.0	28.9	
2015	120.8	73.4	3,197.9	19.8	0.0	40.9	
2016	117.2	76.3	2,985.7	27.6	0.0	50.0	

**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					
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
2014	3,429.3	331.9	4,318.6	191.2	7,888.7
2015	3,956.5	248.5	-1,923.3	224.0	2,057.6
2016	4,257.2	880.4	2,107.8	251.4	6,994.0
LINKED					
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
2014	361.0	725.5	1,193.1	169.4	2,110.1
2015	391.5	497.5	-1,307.2	182.4	-600.6
2016	403.0	155.3	1,205.2	179.3	1,584.3

**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					
2012	2.3	0.2	-0.2	0.1	2.2
2013	2.8	-0.5	-3.2	0.2	-1.1
2014	6.2	0.9	5.9	0.4	12.7
2015	8.4	0.6	-5.4	0.5	3.2
2016	10.9	7.3	-3.2	0.7	14.3
OIF					
2012	6.3	4.3	-20.2	0.5	-10.0
2013	6.3	-3.9	0.1	0.6	1.9
2014	8.0	-4.3	27.6	0.7	30.6
2015	8.7	22.0	4.8	0.7	34.7
2016	13.2	-2.9	1.4	1.1	10.6

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

Items	2012	2013	2014	2015	2016	
NON-LINKED						
Assets						(\$ millions)
Equity Securities	21,931.0	25,544.9	28,832.9	29,980.5	34,993.5	
Debt Securities	71,347.1	72,000.3	82,593.5	89,568.8	96,708.2	
Land & Buildings	3,109.4	3,187.8	3,243.4	3,266.4	3,314.7	
Loans	3,320.0	3,313.6	3,322.3	3,651.9	3,490.0	
Cash & Deposits	5,694.7	4,695.4	4,226.4	4,561.1	4,378.8	
Others	2,511.6	1,594.0	1,101.6	939.1	643.3	
Total Assets	107,913.8	110,336.1	123,320.1	131,967.7	143,528.4	
Liabilities						
Policy Liabilities	94,333.3	97,598.6	107,534.4	112,558.8	122,484.8	
Outstanding claims	1,776.3	1,888.4	2,154.1	2,465.8	2,818.6	
Others	6,196.7	5,719.6	7,337.0	10,045.4	10,494.7	
Total Liabilities	102,306.3	105,206.6	117,025.6	125,070.0	135,798.1	
Surplus	5,607.4	5,129.5	6,294.5	6,897.7	7,730.2	
% Change		-8.5	22.7	9.6	12.1	
LINKED						
Assets						(\$ millions)
Equity Securities	19,357.5	20,557.8	22,103.4	21,618.5	23,106.7	
Debt Securities	3,975.0	4,195.7	4,864.3	4,889.5	5,039.7	
Land & Buildings	0	0	0	0	0	
Loans	11.7	13.0	14.0	14.6	23.7	
Cash & Deposits	980.8	883.4	844.1	878.9	1,119.2	
Others	237.5	192.8	183.4	167.2	211.9	
Total Assets	24,562.5	25,842.7	28,009.2	27,568.7	29,501.1	
Liabilities						
Policy Liabilities	23,578.9	24,825.1	26,945.1	26,697.6	28,504.1	
Outstanding claims	31.5	27.0	32.1	34.2	35.4	
Others	393.2	414.8	382.3	300.7	297.2	
Total Liabilities	24,003.6	25,266.9	27,359.6	27,032.5	28,836.8	
Surplus	558.9	575.8	649.7	536.2	664.3	
% Change		3.0	12.8	-17.5	23.9	

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

Items	2012	2013	2014	2015	2016
SIF					
Assets					(\$ millions)
Equity Securities	12.0	0.0	0.0	0.0	4.4
Debt Securities	212.5	256.2	531.2	601.8	653.2
Land & Buildings	0	0	0	0	0
Loans	0.0	0.0	0.0	0.0	0.0
Cash & Deposits	80.3	94.9	55.8	62.9	41.5
Others	65.3	148.6	228.8	267.5	213.2
Total Assets	370.1	499.6	815.8	932.1	912.2
Liabilities					
Policy Liabilities	110.9	224.8	320.2	377.0	517.6
Outstanding claims	3.7	2.1	1.5	0.0	0.9
Others	38.1	85.6	205.4	228.5	45.0
Total Liabilities	152.7	312.5	527.2	605.5	563.4
Surplus	217.4	187.1	288.6	326.6	348.8
% Change		-13.9	54.3	13.2	6.8
OIF					
Assets					(\$ millions)
Equity Securities	56.4	70.9	95.9	98.3	197.5
Debt Securities	439.9	489.9	422.4	602.4	768.9
Land & Buildings	0	0	0	0	0
Loans	0.0	0.0	0.0	0.0	0.0
Cash & Deposits	179.5	137.2	140.4	171.3	237.2
Others	983.8	941.8	1,217.6	1,539.4	2,374.6
Total Assets	1,659.6	1,639.9	1,876.2	2,411.4	3,578.3
Liabilities					
Policy Liabilities	835.2	793.3	911.6	923.9	1,481.6
Outstanding claims	10.6	8.7	3.9	5.5	12.8
Others	339.8	362.7	458.2	607.5	663.5
Total Liabilities	1,185.6	1,164.7	1,373.6	1,536.9	2,158.0
Surplus	474.0	475.2	502.6	874.5	1,420.3
% Change		0.3	5.8	74.0	62.4