Report on the Investigation into the Mortality of New Zealand Insured Lives 2000 – 2004

Open Edition (does not include Graduated Tables)

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1. Introduction

I am pleased to be able to present the results of this investigation of insured life mortality in New Zealand for the years 2000 to 2004 inclusive.

The previous investigation for the years 1998 to 2001 was presented to the New Zealand Society of Actuaries conference in November 2002.

This report sets out the results of the latest investigation. This report does not include the graduated tables NZ04, which are being made available to contributing companies. However non-contributors may obtain a copy of the full report, as well as an electronic copy of the industry results, via the NZSA for a fee.

2. Data

The data for this investigation has kindly been provided by 12 New Zealand Life insurance companies. All of the leading writers of life insurance in New Zealand have contributed to this investigation.

The twelve contributors are:

American International Assurance

AMP

Asteron

AXA

BNZ Life

Cigna

Fidelity Life

ING Life

NBNZ Life

Sovereign Assurance

Tower

Westpac Life

The data was provided according to a specified format. This format was originally set up with the kind assistance of our Australian professional colleagues, and closely follows the format used for the investigations carried out by the Institute of Actuaries of Australia.

The data for most companies was provided as at the 31st December each year from 1999 to 2004, i.e. covering a full five-year period. There were some exceptions, with some companies not being able to provide data for the full five years, and others providing data as at their financial year-ends.

Overall the data was quite tidy, with relatively few exceptions identified via data checking routines. There were some minor variations to the layout of the data files that were provided, and the variations were not always the same from year to year, but it was relatively easy to allow for these in the data input routines.

In addition to checking the data for specific data anomalies, I have also carried out reasonableness checks for each company for each separate class of business, and am comfortable with the results.

Each company will be receiving a set of results in which their own company's experience is presented in the same format as the results of this investigation. It may be that there are some queries that ensue from contributors, which may result in an alternative treatment of their data (e.g. re-classification of some of their business). If any issues that arise that are significant, then I have suggested that an update of this report should be made available.

I have been able to do further detailed analysis of each individual company's results, subsequent to the November 2006 conference of the New Zealand Society of Actuaries, at which the initial results of the investigation were presented. In particular I have been able to delve into some of the detail behind what appeared to be a steep reduction in mortality with increasing sums insured. These investigations have led to some re-classification and editing of some contributor data, and as a result a number of tables presented at that conference have been updated.

I would like to take this opportunity to thank all contributors for their extensive efforts in putting together their data, which have made it possible to carry out this comprehensive industry analysis.

3. Data classifications, experience factors

Data for this investigation was classified according to the following categories:

01 Traditional: Whole of life and endowments

02 Unbundled: Death benefits provided under unbundled

contracts, where the death benefit is not a standalone benefit but comprises part of the main benefit of the contract. The death cover must be

significant.

03 Level temporary: Level premium term insurance

04 Mortgage repayment: Single premium term business

Other term policies: Mostly yearly renewable term business, but

could also have up to a 10-year step.

06 Direct marketing

g'teed acceptance: This is predominantly an "over-50" direct mail

category.

07 Direct marketing

"other" All direct marketed benefits that have some level

of underwriting.

The previous investigation did not separate out direct marketed business, which could therefore have given rise to some distortions.

Data was provided allowing analysis on the basis of:

Age

Gender

Smoking status

Duration

No. of covers vs. sums insured (this is a new addition to the analysis)

Some contributors have provided data categorised by the degree of initial underwriting, and by whether an HIV test was carried out or not. However over 70% of the data contributed did not contain this information, and accordingly no analysis has been carried out of these factors, both for reasons of statistical credibility, as well as preserving the confidentiality of information provided by a minority of contributors.

Categories of business excluded from this analysis were:

- Policies with only nominal amounts of death cover
- Policies with fixed \$ loadings
- Inwards reinsurance
- Child deferred policies
- Industrial or Collector business
- Group policies
- Joint life policies
- Accidental death benefits
- Credit Card and other consumer credit insurance

4. Methodology

As in the previous investigation, the selected rate interval is the life year. Deaths were classified by age last birthday at the date of death. Therefore at the beginning of the rate interval all lives were aged "x" nearest.

The exposure has been determined using a census method, the exposure for each year being the average of the opening and the closing in-force data. Dividing the number of deaths by the exposure gives us the central rate of mortality m_x , from which we can derive $q_x = m_x / [1 + m_x / 2]$

I have analysed the data by durations 0, 1, 2, and 3+ years. We would expect that selective cancellation of yearly renewable term policies could continue for quite a lot longer than 3 years, and that at advanced ages (beyond 65, say) mortality rates could be very high indeed on the few policies that remain inforce.

5. Results

The results of this investigation are presented in a number of tables, the first set (Annexure 1) being based on the number of policies, and the second set (Annexure 2) being based on sums insured.

Because of the number of factors included in this analysis, rather more tables have been provided than in the previous investigation. It is hoped to make these tables available in Excel form, should members wish to do their own comparisons of the various factors, trends, etc..

The tables include the exposure, and the number of deaths, in each category, and readers will be able to form their own views as to the statistical significance of the data in each cell.

The results are compared against NZ97 (Males or Females, as the case may be). I have not provided comparisons against other standard tables, in the interests of limiting the volume of data that is presented in this report. Nor have I provided comparisons against the results of the previous investigation – not only has there been some re-classification of the data, but it would also be quite difficult to present results in a way which removed any distortion arising from selection effects and the exposure at different policy durations.

The following tables compare the overall experience at durations 3+ of the different classes of business, by number of covers:

Table 1: Males - All durations 3+ as % of NZ97 - No. of covers

Table 1. Males - All datations 0. ds // 01 N237 - No. of covers										
						Direct				
		Unbundle	Level			g'teed	Direct			
Age	Traditional	d	Term	MRI	YRT	issue	other			
Under 20	111%									
20 - 29	74%		117%	58%	81%					
30 - 39	109%	62%	80%	37%	90%		72%			
40 - 49	85%	72%	60%	36%	76%		102%			
50 - 59	63%	83%	65%	32%	63%	307%	80%			
60 - 69	67%		60%	32%	63%	179%				
70 - 79	75%					125%				
80 - 89	81%									
90+	85%									
All	75%	79%	63%	34%	68%	139%	101%			
Exposure	1,805,308	62,863	225,543	407,240	871,451	46,135	49,073			
Claims	16,830	147	482	349	1,645	1,863	357			
	•									

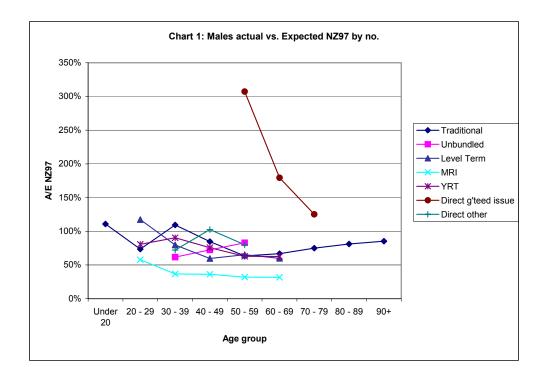
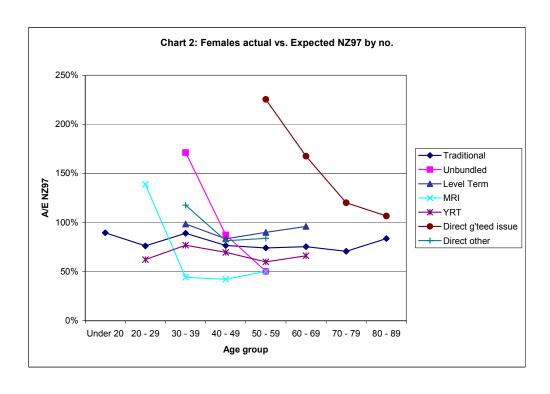


Table 2: Females - All durations 3+ as % of NZ97 - No. of covers

			aarations t	,			
				·		Direct	
		Unbundle	Level			g'teed	Direct
Age	Traditional	d	Term	MRI	YRT	issue	other
Under 20	90%						
20 - 29	76%			139%	62%		
30 - 39	89%	171%	99%	44%	77%		118%
40 - 49	77%	87%	83%	42%	70%		81%
50 - 59	74%	50%	90%	50%	60%	226%	84%
60 - 69	75%		96%		66%	168%	
70 - 79	71%					120%	
80 - 89	84%					107%	
90+							
All	75%	70%	86%	46%	68%	131%	92%
Exposure	682,281	35,896	148,267	164,176	698,101	66,785	55,517
Claims	2,479	42	247	106	696	1,641	230
	,					, -	
L							



And the results by sums insured are as follows:

Table 3: Males - All durations 3+ as % of NZ97 - Sums insured (Unit = \$10,000)

						Direct	
		Unbundle				g'teed	Direct
Age	Traditional	d	Level Term	MRI	YRT	issue	other
Under 20	110%	34%	77%				
20 - 29	57%	204%	565%	53%	100%		359%
30 - 39	95%	55%	72%	29%	76%		43%
40 - 49	102%	90%	55%	44%	69%		76%
50 - 59	61%	86%	57%	37%	58%	306%	87%
60 - 69	65%	62%	53%	33%	50%	187%	66%
70 - 79	73%				58%	124%	
80 - 89	77%						
90+							
All	72%	80%	63%	38%	62%	158%	82%
Exposure	2,650,087	352,126	1,603,921	1,971,184	15,752,427	26,035	367,046
Claims	10,045	692	2,582	1,552	22,591	803	700

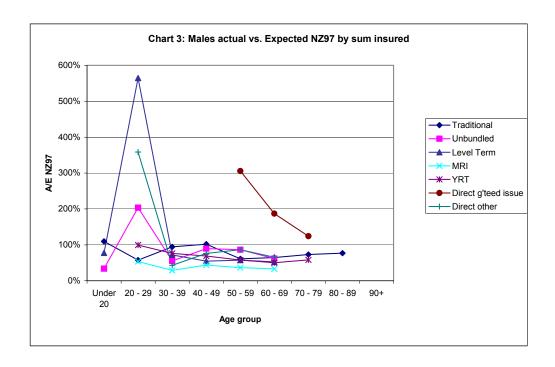
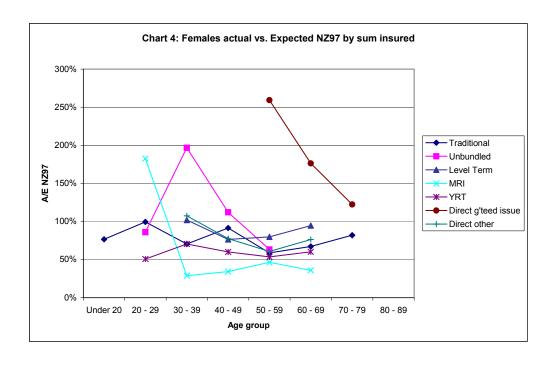


Table 4: Females - All durations 3+ as % of NZ97 - Sum insured (Unit = \$10,000)

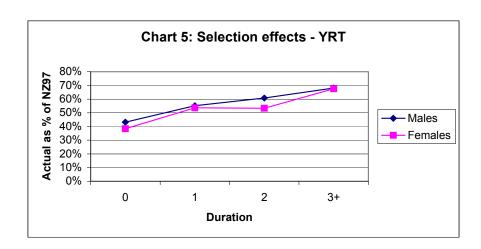
	Table 4. I el	IIaics - All	นนาสเเบกร รา	as /6 UI NZ	97 - Sum insu	rea (Onit -	\$10,000 <i>)</i>
						Direct	
		Unbundle				g'teed	Direct
Age	Traditional	d	Level Term	MRI	YRT	issue	other
Under 20	77%						
20 - 29	100%	86%		183%	51%		
30 - 39	71%	197%	102%	29%	71%		107%
40 - 49	91%	112%	77%	34%	60%		78%
50 - 59	59%	63%	80%	46%	54%	259%	61%
60 - 69	67%		95%	36%	60%	176%	76%
70 - 79	82%					122%	
80 - 89							
90+							
All	75%	104%	81%	40%	60%	152%	76%
Exposure	1,030,635	179,191	1,040,578	1,077,849	10,668,015	35,653	477,627
Claims	1,775	243	1,178	490	7,592	705	495



The selection effects observed in the yearly renewable term business were as follows:

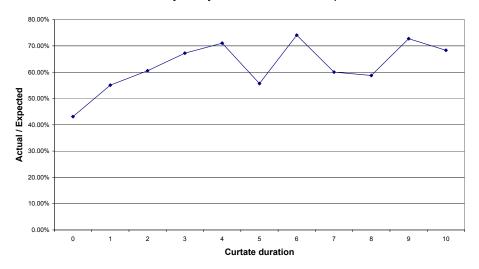
Table 5: Selection impacts - YRT - Actual as percentage of expected on NZ97

	Curtate duration											
	0	1	2	3+								
Males	43%	55%	61%	68%								
Females	38%	54%	53%	68%								



I have also had an initial look at selection over a longer period, and extended the analysis beyond the 4th year, as set out in the chart below. It is of interest that there does not appear to be any evidence of selective lapsing at the longer durations. (This table is not able to be reproduced from the Annexures).

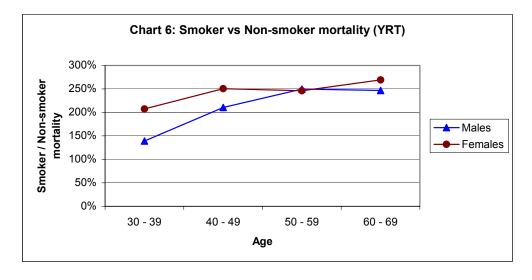
Chart 5A: Male Mortality - Yearly Renewal Term - vs. NZ97 - up to duration 10



The relative mortality of smokers and non-smokers was observed to be as follows (percentages, as before, expressed relative to NZ97):

Table 6: Smoker vs non-smoker mortality - YRT (all durations combined)

		Males			Females	
			Smoker			Smoker
			as % of			as % of
	Non-		non-	Non-		non-
	smoker	Smoker	smoker	smoker	Smoker	smoker
30 - 39	67%	94%	139%	51%	106%	207%
40 - 49	60%	126%	211%	48%	121%	251%
50 - 59	48%	121%	250%	48%	119%	246%
60 - 69	51%	125%	247%	46%	125%	269%
All	54%	117%	218%	49%	116%	235%



I have also derived a table of mortality by the size of sum insured. Unlike the previous tables:

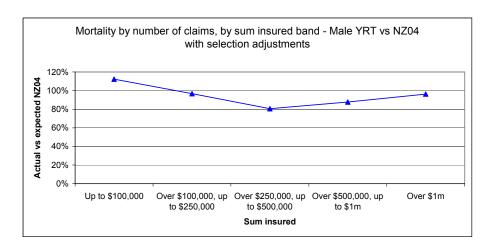
- these results are not able to be derived from the tables in the annexures
- these results have been calculated relative to the graduated NZ04M table which is included in the full report available to contributing companies. Because all ages and all durations have been grouped together in this table, I wanted to reduce any distortions that would arise from using a table that did not fit the data relatively closely.

Sum Insured Bands - Male YRT policies - all durations Basis: NZ04 Selection: 55% Year 1 55% Year 2 70% Year 3 85%

Year 4+

100%

	All Ages				Under 50		50+			
Sum insured	Expected	Actual	A/E	Expected	Actual	A/E	Expected	Actual	A/E	
Up to \$100,000	996.6	1,119	112%	220.7	290	131%	775.8	829	107%	
Over \$100,000, up to \$250,000	1,057.6	1,023	97%	494.9	517	104%	562.7	506	90%	
Over \$250,000, up to \$500,000	363.9	293	81%	211.7	173	82%	152.2	120	79%	
Over \$500,000, up to \$1m	115.1	101	88%	64.7	66	102%	50.4	35	69%	
Over \$1m	28.0	27	96%	14.1	13	92%	14.0	14	100%	
Total	2,561.3	2,563	100%	1,006.2	1,059	105%	1,555.1	1,504	97%	



You will note that the rates of mortality on smaller sums insured are significantly higher than those on larger covers. This does not appear to be an age-related issue, but it could well be partly distribution-related, e.g. policies sold by banks as protection for mortgages, with relatively broad underwriting criteria.

Although one might intuitively expect the mortality rates to increase with the very large covers, the slight incline in this graph for sums insured of over \$500,000 is not statistically significant in my view.

6. Cause of death experience

6.1 The majority of companies were able to produce some good cause of death information, and I have presented the results in the tables below in respect of those deaths for which a cause was provided. I have excluded deaths where no information was provided, but have included deaths where the cause was noted as "non-specific".

						Tab	le 9: Males	- no. of cl	aims					
Age-group	Infectious and parasitic diseases	Cancer	Diabetes, other endocrine	Blood diseases	Mental disorders	Diseases of the nervous system	Heart, stroke, other circulatory	Respiratory system	Digestive system	Genito- urinary system	Non-specific	Accident, injury	Other	All
Under 30	-	8	-	-	-	4	14	2	1	-	25	66	1	121
30 - 39	1	44	-	-	4	5	68	12	2	-	40	149	2	327
40 - 49	8	195	7	4	-	11	238	35	8	5	83	198	6	798
50 - 59	13	685	14	19	1	29	691	100	37	24	120	130	6	1,869
60 - 69	16	771	19	5	3	32	790	212	26	41	136	63	11	2,125
70 - 79	32	957	27	10	50	70	1,482	506	44	71	134	36	6	3,425
80 - 89	24	685	47	7	113	51	1,971	641	50	107	81	11	5	3,793
90 +	3	144	11	2	27	8	508	203	14	48	4	3	1	976
All	97	3,489	125	47	198	210	5,762	1,711	182	296	623	656	38	13,434

						Table	10: Female	es - no. of	claims					
Age	Infectious and parasitic diseases	Cancer	Diabetes, other endocrine	Blood diseases	Mental disorders	Diseases of the nervous system		Respiratory system	Digestive system	Genito- urinary system	Non-specific	Accident, injury	Other	All
Under 30	1	12	-	-	-	2	10	2	-	-	7	12	-	46
30 - 39	2	57	2	1	3	1	27	11	-	1	5	37	1	148
40 - 49	-	176	6	4	-	8	66	25	4	5	18	38	2	352
50 - 59	1	283	8	-	-	3	143	41	18	16	24	25	4	566
60 - 69	2	283	5	2	2	5	219	92	15	24	7	7	1	664
70 - 79	10	199	7	11	3	4	318	153	25	25	10	8	6	779
80 - 89	2	62	8	2	10	4	268	89	16	14	7	3	1	486
90 +	1	12	1	-	2	1	33	33	2	2	-	-	1	88
All	19	1,084	37	20	20	28	1,084	446	80	87	78	130	16	3,129

	Table 11: Male Proportions													
						. I at	ole 11: Mai	e Proporti	ons					
	Infectious		Diabetes.			Diseases of	Heart,			Genito-				
	and parasitic		other	Blood	Mental			Respiratory	Digestive	urinary		Accident,		
Age-group	diseases	Cancer	endocrine	diseases	disorders	system	circulatory	system	system	system	Non-specific	injury	Other	All
Under 30	0%	7%	0%	0%	0%	3%	12%	2%	1%	0%	21%	55%	1%	100%
30 - 39	0%	13%	0%	0%	1%	2%	21%	4%	1%	0%	12%	46%	1%	100%
40 - 49	1%	24%	1%	1%	0%	1%	30%	4%	1%	1%	10%	25%	1%	100%
50 - 59	1%	37%	1%	1%	0%	2%	37%	5%	2%	1%	6%	7%	0%	100%
60 - 69	1%	36%	1%	0%	0%	2%	37%	10%	1%	2%	6%	3%	1%	100%
70 - 79	1%	28%	1%	0%	1%	2%	43%	15%	1%	2%	4%	1%	0%	100%
80 - 89	1%	18%	1%	0%	3%	1%	52%	17%	1%	3%	2%	0%	0%	100%
90 +	0%	15%	1%	0%	3%	1%	52%	21%	1%	5%	0%	0%	0%	100%
All	1%	26%	1%	0%	1%	2%	43%	13%	1%	2%	5%	5%	0%	100%
No. of deat	ths classifie	d:	13,434											

						Tabl	e 12: Fema	ale Propor	tions					
	Infectious		Diabetes,			Diseases of	Heart,			Genito-				
	and parasitic		other	Blood	Mental	the nervous	stroke, other	Respiratory	Digestive	urinary		Accident,		
Age	diseases	Cancer	endocrine	diseases	disorders	system	circulatory	system	system	system	Non-specific		Other	All
Under 30	2%	26%	0%	0%	0%	4%	22%	4%	0%	0%	15%	26%	0%	100%
30 - 39	1%	39%	1%	1%	2%	1%	18%	7%	0%	1%	3%	25%	1%	100%
40 - 49	0%	50%	2%	1%	0%	2%	19%	7%	1%	1%	5%	11%	1%	100%
50 - 59	0%	50%	1%	0%	0%	1%	25%	7%	3%	3%	4%	4%	1%	100%
60 - 69	0%	43%	1%	0%	0%	1%	33%	14%	2%	4%	1%	1%	0%	100%
70 - 79	1%	26%	1%	1%	0%	1%	41%	20%	3%	3%	1%	1%	1%	100%
80 - 89	0%	13%	2%	0%	2%	1%	55%	18%	3%	3%	1%	1%	0%	100%
90 +	1%	14%	1%	0%	2%	1%	38%	38%	2%	2%	0%	0%	1%	100%
All	1%	35%	1%	1%	1%	1%	35%	14%	3%	3%	2%	4%	1%	100%
No. of deat	hs classifie	d:	3,129											

6.2 I have grouped the major causes of death, by age-band, graphically as follows:

Chart 10: Cause of death - Males

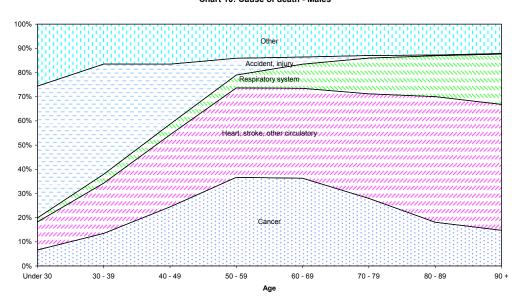
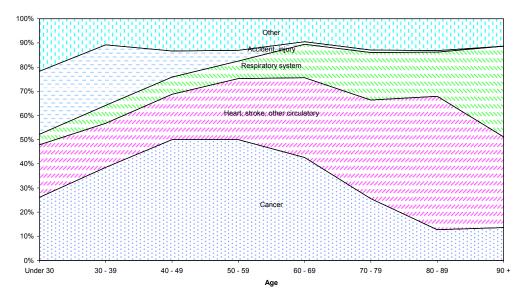


Chart 11: Cause of death - Females



In conclusion, I hope that this analysis is of interest and of value to the life insurance industry and the actuarial profession.

Once again, I would like to thank the contributing offices for their great efforts in putting together their data. I would also like to thank Linda Page and the mortality investigation committee for their kind co-operation on this exercise, particularly in liaising with contributing offices regarding providing their data.

Peter Davies February 2007

	esults by Nur Traditional E																			
Males			Exposed					Claims					xpected NZ9					A/E NZ97		
N-S	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
	474	440	50	101	707							0		0		00/	00/	00/	00/	00/
Under 20	171	110	56	401	737	-	-	-	-		0	0	0	0	1	0%	0%	0%	0%	0%
20 - 29	490	380	309	2,385	3,564	-	3	-	2	5	0	0	0	2	3	0%	814%	0%	88%	146%
30 - 39	828	636	529	4,411	6,405	-	1	-	7	8	1	0	0	3	5	0%	205%	0%	206%	163%
40 - 49	950	776	675	10,244	12,645	-	-		15	15	1	1	1	17	21	0%	0%	0%	88%	72%
50 - 59	789	694	630	14,222	16,335	2	1	2	41	46	4	3	3	69	79	55%	31%	68%	60%	59%
60 - 69	226	188	186	7,731	8,331	3	-	2	70	75	3	2	2	104	111	104%	0%	86%	68%	67%
70 - 79	11	12	12	4,301	4,335	-	-	-	174	174	0	0	0	185	186	0%	0%	0%	94%	93%
80 - 89	-	-	-	1,556	1,556	-	-	-	176	176	-	-	-	171	171				103%	103%
90+	-	-	-	151	151	-	-	-	20	20	-	-	-	35	35				58%	58%
Total	3,465	2,795	2,397	45,403	54,059	5	5	4	505	519	10	8	8	586	612	52%	61%	53%	86%	85%
Males			Exposed					Claims				E	xpected NZ9	7				A/E NZ97		
Smoker	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Linday 00	470	400	105	240	704						_	•		_	0	00/	00/	00/	00/	00/
Under 20	178	129	105	312	724	-	-	-	- 4	- 1	0	0	0	0	-	0%	0%	0%	0%	0%
20 - 29	79	70	74	550	773	-	-	-	1	1	0	0	-	1	1	0%	0%	0%	184%	131%
30 - 39	136	94	81	579	891	-	-	-	- 4	- 4	0	0	0	0	1	0%	0%	0%	0%	0%
40 - 49	134	99	81	634	948	-	-	-	1	1	0	0	-		2	0%	0%	0%	96%	65%
50 - 59 60 - 69	98 26	80	75	735 322	987	-	-	-	2	2	0	0	0	3	5 5	0% 0%	0%	0%	59%	44% 0%
	26 5	23	20		391	-	-	-			0	0	•	4 6	5 6		0% 0%	0%	0% 86%	
70 - 79	5	3	-	140	148	-	-	-	5	5	U	-	-	-	-	0%	0%			83%
80 - 89	-	-	-	24	24	-	-	-	3	3	-	-	-	3	3				116%	116%
90+	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
Total	655	497	437	3,295	4,884	-	-	-	12	12	1	1	1	18	22	0%	0%	0%	66%	55%
Males			Exposed					Claims				E	xpected NZ9	7				A/E NZ97		
Aggregate	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20	696	728	686	31,217	33,326	-	1	-	25	26	0	0	0	22	23	0%	210%	0%	114%	111%
20 - 29	1,154	1,320	1,639	122,070	126,183	3	-	-	84	87	1	1	2	115	119	263%	0%	0%	73%	73%
30 - 39	993	1,191	1,494	216,094	219,773	-	1	2	178	181	1	1	1	165	168	0%	110%	176%	108%	108%
40 - 49	1,215	1,486	1,871	373,739	378,310	-	1	1	525	527	2 7	2	3	620	628	0%	42%	33%	85%	84%
50 - 59	1,416	1,541	2,030	527,552	532,539	1	4	9	1,628	1,642	7									
60 - 69												7	10	2,561	2,585	14%	55%	93%	64%	64%
	695	928	1,084	270,876	273,583	1	4	9	2,421	2,435	7	10	13	3,614	3,643	14%	40%	70%	67%	67%
70 - 79	695 25	38	103	145,400	273,583 145,565	- '	4 1	1	2,421 4,619	2,435 4,621		10 1	13 4	3,614 6,206	3,643 6,212			70% 28%	67% 74%	67% 74%
70 - 79 80 - 89		38 -	103 1	145,400 63,286	273,583 145,565 63,287	-		1 -	2,421 4,619 5,543	2,435 4,621 5,543	7	10	13	3,614 6,206 6,886	3,643 6,212 6,887	14%	40%	70%	67% 74% 80%	67% 74% 80%
70 - 79		38	103	145,400	273,583 145,565	- '		1	2,421 4,619	2,435 4,621	7 1	10 1	13 4	3,614 6,206	3,643 6,212	14%	40%	70% 28%	67% 74%	67% 74%
70 - 79 80 - 89 90+	25 - -	38 - -	103 1 -	145,400 63,286 6,376	273,583 145,565 63,287 6,376	-	1 - -	1 - -	2,421 4,619 5,543 1,290	2,435 4,621 5,543 1,290	7 1 - -	10 1 -	13 4 0 -	3,614 6,206 6,886 1,501	3,643 6,212 6,887 1,501	14% 0%	40% 77%	70% 28% 0%	67% 74% 80% 86%	67% 74% 80% 86%
70 - 79 80 - 89		38 -	103 1	145,400 63,286	273,583 145,565 63,287	-		1 -	2,421 4,619 5,543	2,435 4,621 5,543	7 1	10 1	13 4 0	3,614 6,206 6,886	3,643 6,212 6,887	14%	40%	70% 28%	67% 74% 80%	67% 74% 80%
70 - 79 80 - 89 90+ Total	25 - -	38 - -	103 1 - 8,906	145,400 63,286 6,376	273,583 145,565 63,287 6,376	-	1 - -	1 - - 22	2,421 4,619 5,543 1,290	2,435 4,621 5,543 1,290	7 1 - -	10 1 - - 23	13 4 0 - 32	3,614 6,206 6,886 1,501 21,692	3,643 6,212 6,887 1,501	14% 0%	40% 77%	70% 28% 0% 68%	67% 74% 80% 86%	67% 74% 80% 86%
70 - 79 80 - 89 90+ Total	25 - - 6,193	38 - - 7,231	103 1 - 8,906	145,400 63,286 6,376 1,756,610	273,583 145,565 63,287 6,376 1,778,941	- - - 5	1 - -	1 22 Claims	2,421 4,619 5,543 1,290 16,313	2,435 4,621 5,543 1,290 16,352	7 1 - - 19	10 1 - - 23	13 4 0 - 32 xpected NZ9	3,614 6,206 6,886 1,501 21,692	3,643 6,212 6,887 1,501 21,767	14% 0% 26%	40% 77% 51%	70% 28% 0% 68%	67% 74% 80% 86% 75%	67% 74% 80% 86% 75%
70 - 79 80 - 89 90+ Total	25 - -	38 - -	103 1 - 8,906	145,400 63,286 6,376	273,583 145,565 63,287 6,376	-	1 - -	1 - - 22	2,421 4,619 5,543 1,290	2,435 4,621 5,543 1,290	7 1 - -	10 1 - - 23	13 4 0 - 32	3,614 6,206 6,886 1,501 21,692	3,643 6,212 6,887 1,501	14% 0%	40% 77%	70% 28% 0% 68%	67% 74% 80% 86%	67% 74% 80% 86%
70 - 79 80 - 89 90+ Total Males All cats	25 - - 6,193	38 - - 7,231	103 1 - 8,906 Exposed 2	145,400 63,286 6,376 1,756,610	273,583 145,565 63,287 6,376 1,778,941	- - - 5	12	1 22 Claims	2,421 4,619 5,543 1,290 16,313	2,435 4,621 5,543 1,290 16,352	7 1 - - 19	10 1 - - 23	13 4 0 - 32 xpected NZ9	3,614 6,206 6,886 1,501 21,692	3,643 6,212 6,887 1,501 21,767	14% 0% 26%	40% 77% 51%	70% 28% 0% 68% A/E NZ97 2	67% 74% 80% 86% 75%	67% 74% 80% 86% 75%
70 - 79 80 - 89 90+ Total Males All cats	25 - - 6,193 0 1,045	38 - - 7,231 1 966	8,906 Exposed 2	145,400 63,286 6,376 1,756,610 3+ 31,930	273,583 145,565 63,287 6,376 1,778,941 All	5	12	1 22 Claims	2,421 4,619 5,543 1,290 16,313 3+	2,435 4,621 5,543 1,290 16,352	7 1 - 19 0 1	10 1 - - 23 Ex	13 4 0 - 32 xpected NZ9 2	3,614 6,206 6,886 1,501 21,692 7 3+	3,643 6,212 6,887 1,501 21,767	14% 0% 26%	40% 77% 51%	70% 28% 0% 68% A/E NZ97 2	67% 74% 80% 86% 75%	67% 74% 80% 86% 75% All
70 - 79 80 - 89 90+ Total Males All cats Under 20 20 - 29	25 - - 6,193 0 1,045 1,722	7,231 1 966 1,770	103 1 - 8,906 Exposed 2 846 2,023	145,400 63,286 6,376 1,756,610 3+ 31,930 125,005	273,583 145,565 63,287 6,376 1,778,941 All 34,787 130,519	5	1 1 1 3	1 - 22 Claims 2	2,421 4,619 5,543 1,290 16,313 3+ 25 87	2,435 4,621 5,543 1,290 16,352 All	7 1 - - 19 0 1 2	10 1 - - 23 E: 1	13 4 0 - 32 xpected NZ9 2 1 2	3,614 6,206 6,886 1,501 21,692 7 3+ 23 118	3,643 6,212 6,887 1,501 21,767 All	14% 0% 26% 0 0 0% 177%	40% 77% 51% 1 156% 173%	70% 28% 0% 68% A/E NZ97 2 0% 0%	67% 74% 80% 86% 75% 3+ 111% 74%	67% 74% 80% 86% 75% All 106% 75%
70 - 79 80 - 89 90+ Total Males All cats Under 20 20 - 29 30 - 39	25 - - 6,193 0 1,045 1,722 1,957	38 - - 7,231 1 966 1,770 1,921	8,906 Exposed 2 846 2,023 2,105	145,400 63,286 6,376 1,756,610 3+ 31,930 125,005 221,085	273,583 145,565 63,287 6,376 1,778,941 All 34,787 130,519 227,068	5	1 1 1 3 2	1 - 22 Claims 2 - 2	2,421 4,619 5,543 1,290 16,313 3+ 25 87 185	2,435 4,621 5,543 1,290 16,352 All 26 93 189	7 1 - 19 0 1 2 1	10 1 - - 23 E: 1 1 2 1	13 4 0 - 32 xpected NZ9 2 1 1 2 2	3,614 6,206 6,886 1,501 21,692 7 3+ 23 118 169	3,643 6,212 6,887 1,501 21,767 All 24 123 174	14% 0% 26% 0 0 0% 177% 0%	40% 77% 51% 1 156% 173% 136%	70% 28% 0% 68% A/E NZ97 2 0% 0% 125%	67% 74% 80% 86% 75% 3+ 111% 74% 109%	67% 74% 80% 86% 75% All 106% 75% 109%
70 - 79 80 - 89 90+ Total Males All cats Under 20 20 - 29 30 - 39 40 - 49	25 - - 6,193 0 1,045 1,722 1,957 2,299	7,231 1 966 1,770 1,921 2,361	8,906 Exposed 2 846 2,023 2,105 2,627	145,400 63,286 6,376 1,756,610 3+ 31,930 125,005 221,085 384,617	273,583 145,565 63,287 6,376 1,778,941 All 34,787 130,519 227,068 391,903	5	1 1 1 3 2 1	1 - 22 Claims 2 - 2 1	2,421 4,619 5,543 1,290 16,313 3+ 25 87 185 541	2,435 4,621 5,543 1,290 16,352 All 26 93 189 543	7 1 - - 19 0 1 2 1 4	10 1 - - 23 Es 1 1 2 1 2 1 4	13 4 0 - 32 xpected NZ9 2 1 2 2 2 4	3,614 6,206 6,886 1,501 21,692 7 3+ 23 118 169 639	3,643 6,212 6,887 1,501 21,767 All 24 123 174 650	14% 0% 26% 0 0 0% 177% 0% 0%	40% 77% 51% 1 156% 173% 136% 27%	70% 28% 0% 68% A/E NZ97 2 0% 0% 125% 24%	67% 74% 80% 86% 75% 3+ 111% 74% 109% 85%	67% 74% 80% 86% 75% All 106% 75% 109% 84%
70 - 79 80 - 89 90+ Total Males All cats Under 20 20 - 29 30 - 39 40 - 49 50 - 59	25 - - 6,193 0 1,045 1,722 1,957 2,299 2,303	7,231 1 966 1,770 1,921 2,361 2,314	8,906 Exposed 2 846 2,023 2,105 2,627 2,735	145,400 63,286 6,376 1,756,610 3+ 31,930 125,005 221,085 384,617 542,509	273,583 145,565 63,287 6,376 1,778,941 All 34,787 130,519 227,068 391,903 549,861	5	1 1 1 3 2 1 5	Claims 2 2 - 2 1 11	2,421 4,619 5,543 1,290 16,313 3+ 25 87 185 541 1,671	2,435 4,621 5,543 1,290 16,352 All 26 93 189 543 1,690	7 1 19 0 1 2 1 4 11	10 1 - - 23 1 1 2 1 2 1 4 11	13 4 0 - 32 xpected NZ9 2 1 2 2 4 13	3,614 6,206 6,886 1,501 21,692 7 3+ 23 118 169 639 2,634	3,643 6,212 6,887 1,501 21,767 All 24 123 174 650 2,669	14% 0% 26% 0 0 177% 0% 0% 27%	40% 77% 51% 1 156% 173% 136% 27% 46%	70% 28% 0% 68% A/E NZ97 2 0% 0% 125% 24% 85%	67% 74% 80% 86% 75% 3+ 111% 74% 109% 63%	67% 74% 80% 86% 75% All 106% 75% 109% 84% 63%
70 - 79 80 - 89 90+ Total Males All cats Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69	25 - - 6,193 0 1,045 1,722 1,957 2,299 2,303 947	38 - - 7,231 1 966 1,770 1,921 2,361 2,314 1,139	8,906 Exposed 2 846 2,023 2,105 2,627 2,735 1,290	3+ 31,930 125,005 221,085 384,617 542,509 278,929	273,583 145,565 63,287 6,376 1,778,941 All 34,787 130,519 227,068 391,903 549,861 282,305	5	1 1 1 3 2 1 5 4	Claims 2 - 2 1 11 11	2,421 4,619 5,543 1,290 16,313 3+ 25 87 185 541 1,671 2,491	2,435 4,621 5,543 1,290 16,352 All 26 93 189 543 1,690 2,510	7 1 19 0 1 1 2 1 4 11 10	10 1 1 2 3 1 1 1 2 1 1 1 1 1 1 1 1 1 1 1 1	13 4 0 - 32 xpected NZ9 2 1 1 2 2 4 13 15	3,614 6,206 6,886 1,501 21,692 7 3+ 23 118 169 639 2,634 3,721	3,643 6,212 6,887 1,501 21,767 All 24 123 174 650 650 2,669 3,760	0 0% 26% 0 0 0% 177% 0% 0% 27% 39%	40% 77% 51% 1 156% 173% 136% 27% 46% 32%	70% 28% 0% 68% A/E NZ97 2 0% 0% 125% 24% 85% 71%	67% 74% 80% 86% 75% 3+ 111% 74% 109% 85% 63% 67%	67% 74% 80% 86% 75% All 106% 75% 109% 84% 63% 67%
70 - 79 80 - 89 90+ Total Males All cats Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79	25 - - 6,193 0 1,045 1,722 1,957 2,299 2,303	7,231 1 966 1,770 1,921 2,361 2,314	8,906 Exposed 2 846 2,023 2,105 2,627 2,735	3+ 31,930 1,756,610 3+ 31,930 125,005 221,085 384,617 542,509 278,929 149,841	273,583 145,565 63,287 6,376 1,778,941 All 34,787 130,519 227,068 391,903 549,861 282,305 150,048	5	1 1 1 3 2 1 5	Claims 2 - 22 1 1 11 11 1 1	2,421 4,619 5,543 1,290 16,313 3+ 25 87 185 541 1,671 2,491 4,798	2,435 4,621 5,543 1,290 16,352 All 26 93 1,899 543 1,690 2,510 4,800	7 1 1 19 0 0 1 4 4 11 10 1 1	10 1 - - 23 1 1 2 1 2 1 4 11	13 4 0 - 32 xpected NZ9 2 1 2 2 4 13 15 4	3,614 6,206 6,886 1,501 21,692 7 3+ 23 118 169 639 2,634 3,721 6,397	3,643 6,212 6,887 1,501 21,767 All 24 123 174 650 2,669 3,760 6,405	14% 0% 26% 0 0 177% 0% 0% 27%	40% 77% 51% 1 156% 173% 136% 27% 46%	70% 28% 0% 68% A/E NZ97 2 0% 0% 125% 24% 85% 71% 25%	67% 74% 80% 86% 75% 3+ 111% 74% 109% 85% 63% 67%	67% 74% 80% 86% 75% All 106% 75% 109% 63% 67%
70 - 79 80 - 89 90+ Total Males All cats Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69	25 - - 6,193 0 1,045 1,722 1,957 2,299 2,303 947	38 - - 7,231 1 966 1,770 1,921 2,361 2,314 1,139	8,906 Exposed 2 846 2,023 2,105 2,627 2,735 1,290	3+ 31,930 125,005 221,085 384,617 542,509 278,929	273,583 145,565 63,287 6,376 1,778,941 All 34,787 130,519 227,068 391,903 549,861 282,305	5	1 1 1 3 2 1 5 4	Claims 2 - 2 1 11 11	2,421 4,619 5,543 1,290 16,313 3+ 25 87 185 541 1,671 2,491	2,435 4,621 5,543 1,290 16,352 All 26 93 189 543 1,690 2,510	7 1 19 0 1 1 2 1 4 11 10	10 1 1 2 3 1 1 1 2 1 1 1 1 1 1 1 1 1 1 1 1	13 4 0 - 32 xpected NZ9 2 1 1 2 2 4 13 15	3,614 6,206 6,886 1,501 21,692 7 3+ 23 118 169 639 2,634 3,721	3,643 6,212 6,887 1,501 21,767 All 24 123 174 650 650 2,669 3,760	0 0% 26% 0 0 0% 177% 0% 0% 27% 39%	40% 77% 51% 1 156% 173% 136% 27% 46% 32%	70% 28% 0% 68% A/E NZ97 2 0% 0% 125% 24% 85% 71%	67% 74% 80% 86% 75% 3+ 111% 74% 109% 85% 63% 67%	67% 74% 80% 86% 75% All 106% 75% 109% 84% 63% 67%

30

33

41

22,296 22,400

33%

52%

64%

75%

75%

26 16,830 16,883

1,837,885

10

17

10,523 11,740 1,805,308

Total

10,314

	sults by Nur																			
Females	Traditional E	susiness	Exposed					Claims				F	xpected NZ9	17				A/E NZ97		
N-S	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20	153	90	38	375	655	-	-	-	-	-	0	0	0	0	0	0%	0%	0%	0%	0%
20 - 29	359	254	183	1,508	2,304	-	-	-		-	0	0	0	1	1	0%	0%	0%	0%	0%
30 - 39	670	492	368	2,608	4,138	-	1	-	1	2	0	0	0	1	2	0%	404%	0%	75%	95%
40 - 49	674	550	471	5,728	7,423		-		4	4	1	1	1	7	10	0%	0%	0%	53%	42%
50 - 59	430	374	335	5,993	7,132	1	1	1	28	31	1	1	1	20	24	72%	84%	92%	139%	130%
60 - 69	99	82	66	2,828	3,075	-	-		18	18	1	1	1	25	27	0%	0%	0%	71%	66%
70 - 79	11	15	16	1,562	1,604	-	-	3	53	56	0	0	0	41	42	0%	0%	794%	129%	133%
80 - 89 90+	-		1	322 46	323 46	-	-	-	13 6	13 6	-	-	0	21 8	21 8			0%	62% 77%	62% 77%
90+	-	-	-	40	40	-	-	-	0	0	-	-	-	0	٥				1170	1170
Total	2,396	1,855	1,478	20,969	26,699	1	2	4	123	130	4	3	3	125	135	26%	62%	137%	99%	97%
Total	2,550	1,000	1,470	20,303	20,033		_	7	125	130	7	3		123	155	2070	02 /0	137 /0	3370	31 /0
		l		Ц			ı				· ·	ı		l			l			ı
Females		1	Exposed		A.II	•	1	Claims	0. 1	A 11			xpected NZS		A.II		4 1	A/E NZ97	0.	A.II
Smoker	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20	104	83	72	258	516	_	_			_	0	0	0	0	0	0%	0%	0%	0%	0%
20 - 29	69	51	44	218	382						0	0	0	0	0	0%	0%	0%	0%	0%
30 - 39	95	69	56	406	625	_	_	_	_	_	0	0	0	0	0	0%	0%	0%	0%	0%
40 - 49	91	62	50	475	677	_	_	_	1	1	0	0	0	1	1	0%	0%	0%	159%	114%
50 - 59	65	53	37	453	608	_	_	_	2	2	0	0	0	2	2	0%	0%	0%	128%	96%
60 - 69	16	11	18	210	254	-	-	_	7	7	0	0	0	2	2	0%	0%	0%	378%	314%
70 - 79	- 1	-	-	96	96	-	-	-	11	11	-	-	-	2	2				474%	474%
80 - 89	-	-	-	2	2	-	-	-	-	-	-	-	-	0	0				0%	0%
90+	-	-	-	1	1	-	-	-	-	-	-	-	-	0	0				0%	0%
Total	420	220	076	0.440	2.462				24	24	1	0	0	7	0	0%	00/	0%	2020/	2540/
Total	439	329	276	2,118	3,162	-	-	-	21	21	'	U	U	,	8	0%	0%	0%	302%	251%
		i i		L. Carlotte								_		_			· ·			<u> </u>
Females	0	1	Exposed 2	3+	All	0	1	Claims 2	3+	All	0	1 1	xpected NZ9	3+	All	0	1	A/E NZ97 2	3+	All
Aggregate	0		2	31	All	U	'		J1	All	U	'		31	All	U	'		J1	All
Under 20	501	527	521	27,688	29,235	_	1	_	8	9	0	0	0	9	9	0%	642%	0%	92%	98%
20 - 29	876	980	1,188	83,736	86,780	_	-	-	25	25	0	0	0	32	33	0%	0%	0%	78%	75%
30 - 39	751	894	1,094	113,855	116,593	-	1	-	51	52	0	0	1	57	58	0%	229%	0%	90%	89%
40 - 49	879	1,052	1,264	165,957	169,152	1	-	2	165	168	1	1	2	214	218	90%	0%	125%	77%	77%
50 - 59	665	810	1,015	166,719	169,209	-	1	4	394	399	2	3	3	550	558	0%	38%	123%	72%	72%
60 - 69	202	239	326	59,492	60,259	-	-	-	380	380	1	2	3	510	515	0%	0%	0%	75%	74%
70 - 79	9	13	67	28,580	28,668	-	-	-	510	510	0	0	2	768	770	0%	0%	0%	66%	66%
80 - 89	-	-	-	11,536	11,536	-	-	-	657	657	-	-	-	780	780				84%	84%
90+	-	-	-	1,632	1,632	-	-	-	145	145	-	-	-	257	257				56%	56%
T-4-1	3,883	4.545	5,474	050 404	070 005	1	3	6	2,335	0.045	0	7	10	3,176	0.400	17%	43%	59%	74%	700/
Total	3,003	4,515	5,474	659,194	673,065	1	3	ь	2,335	2,345	6	·	10	3,170	3,199	17%	43%	59%	74%	73%
	Į.			l e e e e e e e e e e e e e e e e e e e					Į.			_	. ,	_		Į.				
Females All cats	0	1	Exposed 2	3+	All	0	1 1	Claims 2	3+	All	0	E	xpected NZ9	3+	All	0	1	A/E NZ97 2	3+	All
All Cats	J	1		JT.	All	J	'		J.	ΛII	3	<u> </u>		J*	ΛII	J	1		J1	ΛII
Under 20	757	699	630	28,320	30,407	-	1	-	8	9	0	0	0	9	10	0%	481%	0%	90%	94%
20 - 29	1,304	1,285	1,415	85,462	89,466	-	-	-	25	25	1	1	1	33	34	0%	0%	0%	76%	73%
30 - 39	1,515	1,455	1,517	116,869	121,356	-	2	-	52	54	1	1	1	58	61	0%	278%	0%	89%	89%
40 - 49	1,644	1,664	1,785	172,160	177,252	1	-	2	170	173	2	2	2	222	228	49%	0%	89%	77%	76%
50 - 59	1,160	1,237	1,388	173,165	176,949	1	2	5	424	432	4	4	4	571	584	27%	50%	112%	74%	74%
60 - 69	317	332	409	62,530	63,588	-	-	-	405	405	2	3	3	537	545	0%	0%	0%	75%	74%
70 - 79	20	27	83	30,238	30,368	-	-	3	574	577	0	1	2	812	815	0%	0%	153%	71%	71%
80 - 89	-	-	1	11,859	11,860	-	-	-	670	670	-	-	0	801	801			0%	84%	84%
90+	-	-	-	1,678	1,678	-	-	-	151	151	-	-	-	265	265				57%	57%
Total	6,718	6,698	7,227	682,281	702,925	2	5	10	2,479	2,496	10	11	13	3,308	3,342	20%	47%	75%	75%	75%
	3,3	3,000	. ,	,	,	_			_,	_,				-,000	-,	_5 /0	70	. 5 70	. 5 /0	. 5 /0

	sults by Nur Unbundled E																			
Males			Exposed					Claims					xpected NZ9					A/E NZ97		
N-S	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20 20 - 29 30 - 39 40 - 49	12 90 157 167	30 94 169 212	36 97 203 238	178 385 1,505 2,456	256 666 2,034 3,073	-	- - - 1	- - -	- 1 1	- 1 1 2	0 0 0 0	0 0 0	0 0 0	0 0 1 4	0 1 2 5	0% 0% 0% 0%	0% 0% 0% 317%	0% 0% 0% 0%	0% 277% 86% 26%	0% 160% 64% 42%
50 - 59 60 - 69 70 - 79 80 - 89	103 18 4	135 24 5 -	174 36 4	2,218 551 37	2,629 628 49		-	1 2 - -	5 5 - -	6 7 - -	0 0 0	1 0 0	1 0 0	10 7 1	12 8 2 -	0% 0% 0%	0% 0% 0%	121% 434% 0%	49% 74% 0%	50% 91% 0%
90+ Total	550	668	- 788	7,329	9,335		1	3	- 13	- 17	1	2	2	- 24	29	0%	61%	146%	55%	59%
Males Smoker	0 1	1 1	Exposed 2	3+	All	0		Claims 2	3+	All	0	E:	xpected NZ9	3+	All	0	1	A/E NZ97 2	3+	All
Ciriottei	Ŭ			Ŭ.	7 (11		'	_	Ų.	7 (11	•	•	_	0.	7 (1)	Ū	•	_	0.	7 (11
Under 20 20 - 29 30 - 39	34 39 47	34 30 56	37 38 51	135 200 455	240 307 609	-		-	- 1 -	- 1 -	0 0 0	0 0 0	0 0 0	0 0 0	0 0 0	0% 0% 0%	0% 0% 0%	0% 0% 0%	0% 500% 0%	0% 325% 0%
40 - 49 50 - 59 60 - 69 70 - 79	36 17 3 1	49 30 3	51 35 5 -	1,007 750 181 4	1,143 831 191 5	-	-	-	1 2 1	1 2 1 -	0 0 0	0 0 0	0 0 0	2 4 2 0	2 4 2 0	0% 0% 0% 0%	0% 0% 0%	0% 0% 0%	63% 57% 46% 0%	56% 52% 43% 0%
80 - 89 90+	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
Total	175	202	216	2,732	3,325	-	-	-	5	5	0	0	0	8	9	0%	0%	0%	62%	55%
Males			Exposed					Claims				E:	xpected NZ9)7				A/E NZ97		
Aggregate	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20 20 - 29	-	-	1 -	2,052 2,893	2,052 2,893	-	-	-	1 -	1 -	-	-	0 -	1 3	1 3			0%	100% 0%	100% 0%
30 - 39 40 - 49 50 - 59	-	-	1 - -	12,889 16,599 14,441	12,890 16,599 14,441	-	-	-	6 21 60	6 21 60	-	-	- -	10 26 67	10 26 67			0%	61% 80% 89%	61% 80% 89%
60 - 69 70 - 79 80 - 89	-	-	-	3,904 25	3,904 25	-	-	-	40 1	40 1	-	-	-	46 1	46 1				87% 128%	87% 128%
90+	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
Total	-	-	1	52,802	52,803	-	-	-	129	129	-	-	0	154	154			0%	84%	84%
Males			Exposed	2.	A.II			Claims	0. 1	A.II			xpected NZ9		A.II	2		A/E NZ97	0.	A.II
All cats	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20 20 - 29	46 129	64 124	73 135	2,365 3,478	2,547 3,866	-	-	-	1 2	1 2	0 0	0 0	0 0	1 3	1 4	0% 0%	0% 0%	0% 0%	85% 64%	78% 57%
30 - 39 40 - 49 50 - 59	203 203 120	225 261 164	255 289 209	14,850 20,062 17,408	15,533 20,815 17,902	-	- 1	- - 1	7 23 67	7 24 68	0 0 1	0 0 1	0 0 1	11 32 81	12 33 83	0% 0% 0%	0% 258% 0%	0% 0% 102%	62% 72% 83%	59% 73% 82%
60 - 69 70 - 79	20	27 5	40 4	4,635 66	4,722 79	-	-	2	46 1	48 1	0	0 0	1	55 2	56 3	0% 0%	0% 0%	390% 0%	84% 45%	86% 38%
80 - 89 90+	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
Total	725	870	1,005	62,863	65,463	-	1	3	147	151	2	2	2	185	191	0%	51%	123%	79%	79%

Industry re	esults by Nur Unbundled E	nber Business																		
Females	- Cribariaica E	Judinicoo	Exposed					Claims				E	pected NZ9	7				A/E NZ97		
N-S	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+	7 77 102 124 35 9 - -	12 85 131 151 47 15	15 69 167 154 58 16 1	89 234 1,136 1,775 851 160 22 4	123 465 1,534 2,205 992 200 22 5	- 1 - - - -		- - - - 1	- - - 1 1 - -	- 1 - 1 1 1 1 -	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0 0	0 0 1 2 3 1 0 0	0 0 1 3 3 2 0 0	0% 3381% 0% 0% 0% 0%	0% 0% 0% 0% 0%	0% 0% 0% 0% 0% 621% 0%	0% 0% 0% 45% 37% 0% 0%	0% 577% 0% 37% 32% 60% 0%
Total	354	440	481	4,271	5,545	1	-	1	2	4	0	1	1	8	9	253%	0%	145%	26%	43%
Females			F					01-1				-	tl NI70	-				A /E N1707		
Females Smoker	0	1	Exposed 2	3+	All	0	1	Claims 2	3+	All	0	1 E)	pected NZ9 2	3+	All	0	1	A/E NZ97	3+	All
SHOKE	0			31	ΛII	U	-		31	ΛII	U	'	۷	J ⁺	ΛII	U	-		31	ΛII
Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+	31 35 33 30 13 3 - -	45 36 36 26 17 4	40 31 43 30 13 4	128 168 350 456 347 65 3	244 270 461 542 389 75 3	- - - - - - - -	-	-	- 1 1 - - -	- 1 1 - - -	0 0 0 0 0 0	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 0 0 0	0 0 0 1 1 1 0 0	0 0 0 1 1 1 1 0	0% 0% 0% 0% 0%	0% 0% 0% 0% 0%	0% 0% 0% 0% 0%	0% 0% 529% 176% 0% 0%	0% 0% 410% 148% 0% 0%
Total	145	164	161	1,516	1,985	-	-	-	2	2	0	0	0	3	3	0%	0%	0%	78%	67%
Females		1	Exposed	2.	All		4	Claims	2.	AII	0	E	pected NZ9		AII	0	4	A/E NZ97	2.	AII
Aggregate	0	ı ı	2	3+	All	0	ı	2	3+	All	U	ı	2	3+	All	U	'	2	3+	All
Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79	1 - - - -	1 - - - -	2 - - -	1,699 1,920 8,637 9,785	1,702 1,920 8,637 9,785	- - -	-	- - -	- 1 8	- 1 8	0 - -	0 - -	0 - -	0 1 4	0 1 4	0%	0%	0%	0% 141% 179%	0% 141% 179%
80 - 89 90+ Total	- - - 1	- - - -	- - - -	6,809 1,239 18 4 - 30,109	6,809 1,239 18 4 - 30,113	- - - - - -	-	-	11 12 6 - - - 38	11 12 6 - - - 38	- - - - - - 0	- - - - - - 0	- - - - - - 0	12 22 9 0 0 -	12 22 9 0 0 -	0%	0%	0%	91% 55% 64% 0% 0%	91% 55% 64% 0% 0%
80 - 89 90+ Total	- - - 1	-	- - - - 2	1,239 18 4 -	6,809 1,239 18 4	- - - -	- - - - - -	- - - - -	11 12 6 - -	11 12 6 - -	- - - -	- - - - 0	- - - - - 0	22 9 0 0 - 50	12 22 9 0 0	0%			55% 64% 0% 0%	55% 64% 0% 0%
80 - 89 90+ Total		-	- - - - 2 Exposed	1,239 18 4 - 30,109	6,809 1,239 18 4 - 30,113		-	- - - - - Claims	11 12 6 - - - 38	11 12 6 - - - 38	0	- - - - 0	- - - - - 0	22 9 0 0 - 50	12 22 9 0 0 -			A/E NZ97	55% 64% 0% 0% 77%	55% 64% 0% 0% 77%
80 - 89 90+ Total	1	-	- - - - 2	1,239 18 4 -	6,809 1,239 18 4	- - - -	1	- - - - -	11 12 6 - -	11 12 6 - -	- - - -	- - - - 0	- - - - - 0	22 9 0 0 - 50	12 22 9 0 0	0%			55% 64% 0% 0%	55% 64% 0% 0%
80 - 89 90+ Total		-	- - - - 2 Exposed	1,239 18 4 - 30,109	6,809 1,239 18 4 - 30,113		1	- - - - - Claims	11 12 6 - - - 38	11 12 6 - - - 38	0	- - - - 0	- - - - - 0	22 9 0 0 - 50	12 22 9 0 0 -			A/E NZ97	55% 64% 0% 0% 77%	55% 64% 0% 0% 77%

	sults by Nur	nber																		
	Level Term							OI :						.=				A /E N 202		
Males			Exposed					Claims					xpected NZ9					A/E NZ97		
N-S	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
	005	474	477	4 000	4.054						•		_			00/	00/	00/	000/	070/
Under 20	205	174	177	1,398	1,954	- ,	- ,	-	1	1	0	0	0	1	1	0%	0%	0%	86%	67%
20 - 29	1,567	1,027	736	4,526	7,856	1	1	- ,	4	6	1	1	1	4	7	69%	105%	0%	95%	82%
30 - 39	4,704	3,355	2,344	20,757	31,160		3	1	12	16	4	3	2	16	24	0%	117%	56%	75%	67%
40 - 49	5,910	4,427	3,274	43,752	57,363	2	2	4	41	49	9	7	5	71	92	21%	29%	77%	58%	53%
50 - 59	4,576	3,894	3,176	38,509	50,155	8	9	8	111	136	20	17	15	175	227	40%	52%	55%	63%	60%
60 - 69	871	752	684	9,405	11,711	1	3	4	64	72	11	9	8	113	142	9%	32%	48%	57%	51%
70 - 79	719	659	441	434	2,253	2	-	2	10	14	36	33	21	19	109	6%	0%	9%	53%	13%
80 - 89	18	74	135	69	296	-	-	-	-	-	1	5	10	5	22	0%	0%	0%	0%	0%
90+	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
Total	18,570	14,362	10,966	118,850	162,748	14	18	19	243	294	83	76	62	405	625	17%	24%	31%	60%	47%
Mater			Fwa ·					Cle!						7	-			A /F N1707		
Males	0	1	Exposed	3+	All	0	1	Claims	3+	All	0	1 E	xpected NZ9	3+	All	0	1	A/E NZ97	3+	All
Smoker	U	ı	2	3+	All	U	I	2	J+	All	U	I	2	3+	All	U	- 1	2	3+	All
Under 20	57	57	61	340	514		_		_	_	0	0	0	0	0	0%	0%	0%	0%	0%
Under 20 20 - 29	390	232	170	905	1,698	-	-	-	- 1	- 1	0	0	0	1	2	0% 0%	0% 0%	0% 0%	111%	61%
							- 4			-	-									
30 - 39	838 779	549 560	423	2,646	4,456	1	4	1	3 6	9 7	1	0	0	2 9	3 12	157% 0%	950% 113%	310% 0%	147% 67%	263% 60%
40 - 49 50 - 59	779 472	560 378	469 348	5,466 4,966	7,274 6,164	1	2	- 2	о 31	36	2	2	2		28	49%	115%	125%	137%	129%
						1	1	2	31 4		1	2	1	23 9		49% 97%				54%
60 - 69 70 - 79	82 37	65 35	64 17	773	984		1	-	4	6	2	1	1		11		122% 0%	0% 0%	47% 0%	54% 0%
	37			21	109	-	-	-	-	-	2	2		1	5	0%				
80 - 89	-	4	3	5	12	-	-	-	-	-	-	0	0	0	1		0%	0%	0%	0%
90+	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
T-4-1	0.054	4.000	4.555	45 400	04.040			3	45	50	7		5	45	00	42%	4000/	64%	101%	050/
Total	2,654	1,880	1,555	15,122	21,210	3	8	3	45	59	/	6	5	45	62	42%	133%	64%	101%	95%
															l l					
Males			Exposed					Claims				F	xpected NZ9	97				A/E NZ97		
Aggregate	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
33 -3																				
Under 20	391	151	36	41	619	-	1	-	-	1	0	0	0	0	1	0%	663%	0%	0%	162%
20 - 29	4.642	3,713	2,161	2,862	13,379	2	3	1	4	10	4	4	2	3	13	45%	85%	49%	156%	79%
30 - 39	5,641	5,009	3,765	15,444	29,859	2	2	-	9	13	4	4	3	12	23	47%	53%	0%	75%	57%
40 - 49	3,354	3,072	2,391	32,510	41,327	1	5	2	32	40	5	5	4	53	66	20%	109%	56%	61%	61%
50 - 59	1,417	1,387	1,141	32,034	35,979	1	3	6	85	95	6	6	5	150	168	16%	48%	119%	57%	57%
60 - 69	287	277	236	8,623	9,424	-	1	1	62	64	4	3	3	95	105	0%	30%	35%	65%	61%
70 - 79	33	43	26	57	160	-	1	-	2	3	1	1	1	2	5	0%	72%	0%	115%	59%
80 - 89	1	1	-	_	2	-	-	-	-	-	0	0	-	-	0	0%	0%			0%
90+	-	-	_	_	_	-	-	-	-	-	_	-	-	-	-					
Total	15,767	13,653	9,757	91,571	130,748	6	16	10	194	226	25	23	17	314	380	24%	69%	58%	62%	60%
	-,	-,	-,																	
Males			Exposed					Claims					xpected NZ9					A/E NZ97		
All cats	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
1																				
Under 20	653	381	273	1,780	3,087	-	1	-	1	2	1	0	0	2	3	0%	340%	0%	66%	78%
20 - 29	6,599	4,972	3,067	8,294	22,932	3	4	1	9	17	6	5	3	8	22	48%	85%	35%	117%	79%
30 - 39	11,182	8,914	6,532	38,847	65,475	3	9	2	24	38	8	7	5	30	50	35%	133%	40%	80%	76%
40 - 49	10,043	8,059	6,134	81,728	105,964	3	8	6	79	96	16	12	10	132	170	19%	64%	63%	60%	56%
50 - 59	6,465	5,659	4,665	75,509	92,297	10	14	16	227	267	28	25	21	348	423	35%	55%	75%	65%	63%
60 - 69	1,240	1,095	984	18,800	22,119	2	5	5	130	142	15	14	12	217	258	13%	37%	42%	60%	55%
70 - 79	789	737	484	512	2,521	2	1	2	12	17	39	36	23	21	119	5%	3%	9%	56%	14%
80 - 89	19	79	138	74	310	-	-	-	-	-	1	6	10	6	23	0%	0%	0%	0%	0%
90+	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
1																				
Total	36,990	29,896	22,277	225,543	314,707	23	42	32	482	579	115	105	84	764	1,068	20%	40%	38%	63%	54%

illuusti y Te	sults by Nun Level Term	nber																		
Females			Exposed					Claims					xpected NZ9					A/E NZ97		
N-S	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20	150	148	144	1,290	1,731	_				_	0	0	0	0	1	0%	0%	0%	0%	0%
20 - 29	1,761	1,121	707	3,422	7,010	_	-	-	-	-	1	0	0	1	3	0%	0%	0%	0%	0%
30 - 39						1	- ,	- 1	- 6	- 0	2		_	9		44%	62%	85%	65%	
	4,516	3,177	2,296	17,003	26,992		1	1	6	9		2	1		14					63% 57%
40 - 49	4,861	3,739	2,751	33,900	45,251	1	1	•	29	32	6	5	3	43	57	17%	22%	29%	68%	
50 - 59	2,675	2,261	1,842	21,772	28,549	-	2	3	61	66	8	7	6	69	89	0%	29%	52%	89%	74%
60 - 69	562	514	407	3,844	5,327	-	-	-	35	35	5	5	3	30	43	0%	0%	0%	118%	82%
70 - 79	791	761	509	393	2,453	-	-	-	5	5	23	23	15	11	72	0%	0%	0%	47%	7%
80 - 89 90+	17	55 -	112	73	257	-	-	-	-	-	1	3	5	4	12	0%	0%	0%	0%	0%
Total	15,331	11,776	8,769	81,695	117,570	2	4	5	136	147	46	44	35	166	290	4%	9%	14%	82%	51%
Females			Exposed					Claims			_		xpected NZ9					A/E NZ97		
Smoker	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20	57	57	64	308	485	_	_	_	_	_	0	0	0	0	0	0%	0%	0%	0%	0%
20 - 29	407	224	177	710	1,519	_	_	-			0	0	0	0	1	0%	0%	0%	0%	0%
30 - 39	796	552	385	2,333	4,066		_	-	2	2	0	0	0	1	2	0%	0%	0%	161%	95%
40 - 49	703	520	451	4,353	6,027	1	1	_	9	11	1	1	1	5	7	118%	160%	0%	166%	148%
50 - 59	344	270	242	2,303	3,159		2	1	11	14	1	1	1	7	10	0%	237%	132%	156%	144%
60 - 69	59	62	44	261	426	_		_ '			0	1	Ö	2	3	0%	0%	0%	0%	0%
70 - 79	34	42	26	18	120	_	_	_	1	1	1	1	ĭ	0	3	0%	0%	0%	209%	29%
80 - 89	1	4	3	4	12	_	_	_	_ '	_ '	0	0	0	0	1	0%	0%	0%	0%	0%
90+	_ '	. 7		. 7	12				_	_	-		-	-	_ '	0 70	0 /0	0 70	0 70	0 /0
Total	2,400	1,731	1,392	10,291	15,813	1	3	1	23	28	4	4	3	17	27	25%	80%	35%	138%	103%
													l							
Females			Exposed	I			l .	Claims				E	xpected NZ9)7				A/E NZ97		
Females Aggregate	0	1	Exposed 2	3+	All	0	1	Claims 2	3+	All	0	E:	xpected NZ9	3+	All	0	1	A/E NZ97 2	3+	All
Aggregate			2				1	2				1	2	3+			·	2		
Aggregate Under 20	379	127	2 26	38	569	-	1 - 1	2 -	-	-	0	1 0	2 0	3+	0	0%	0%	2 0%	0%	0%
Aggregate Under 20 20 - 29	379 4,963	127 3,939	26 2,309	38 2,585	569 13,797	-	1	- -	-	- 1	0 2	0 2	0 1	3+ 0 1	0 5	0% 0%	0% 66%	2 0% 0%	0% 0%	0% 19%
Aggregate Under 20 20 - 29 30 - 39	379 4,963 5,584	127 3,939 5,085	26 2,309 3,817	38 2,585 12,943	569 13,797 27,430		1 3	- - 1	- - 9	- 1 13	0 2 3	1 0 2 2	0 1 2	3+ 0 1 7	0 5 14	0% 0% 0%	0% 66% 122%	2 0% 0% 54%	0% 0% 132%	0% 19% 94%
Aggregate Under 20 20 - 29 30 - 39 40 - 49	379 4,963 5,584 3,361	127 3,939 5,085 3,292	26 2,309 3,817 2,684	38 2,585 12,943 22,813	569 13,797 27,430 32,150	- - - 1	1 3 3	- -	- - 9 26	- 1 13 31	0 2 3 4	1 0 2 2 4	0 1 2 3	3+ 0 1 7 29	0 5 14 40	0% 0% 0% 25%	0% 66% 122% 77%	2 0% 0% 54% 31%	0% 0% 132% 90%	0% 19% 94% 78%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59	379 4,963 5,584 3,361 1,348	127 3,939 5,085 3,292 1,321	26 2,309 3,817 2,684 1,138	38 2,585 12,943 22,813 15,160	569 13,797 27,430 32,150 18,967	- - - 1 2	1 3 3 5	- - 1	- - 9 26 39	- 1 13 31 47	0 2 3 4 4	1 0 2 2 2 4 4	0 1 2 3 4	3+ 0 1 7 29 48	0 5 14 40 59	0% 0% 0% 25% 48%	0% 66% 122% 77% 123%	2 0% 0% 54% 31% 27%	0% 0% 132% 90% 82%	0% 19% 94% 78% 79%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69	379 4,963 5,584 3,361 1,348 291	127 3,939 5,085 3,292 1,321 251	26 2,309 3,817 2,684 1,138 196	38 2,585 12,943 22,813 15,160 2,724	569 13,797 27,430 32,150 18,967 3,462	- - 1 2	1 3 3 5 2	2 - - 1 1 1	- 9 26 39 14	- 1 13 31 47 16	0 2 3 4	1 0 2 2 4 4 2	0 1 2 3	3+ 0 1 7 29 48 19	0 5 14 40 59 26	0% 0% 0% 25% 48% 0%	0% 66% 122% 77% 123% 95%	2 0% 0% 54% 31% 27% 0%	0% 0% 132% 90% 82% 72%	0% 19% 94% 78% 79% 63%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79	379 4,963 5,584 3,361 1,348 291 64	127 3,939 5,085 3,292 1,321 251 36	26 2,309 3,817 2,684 1,138 196 27	38 2,585 12,943 22,813 15,160 2,724	569 13,797 27,430 32,150 18,967 3,462 145	- - 1 2	1 3 3 5	2 - - 1 1 1 - -	- 9 26 39 14	- 1 13 31 47	0 2 3 4 4 2 1	1 0 2 2 4 4 2 1	2 0 1 2 3 4 2 1	3+ 0 1 7 29 48	0 5 14 40 59 26 3	0% 0% 0% 25% 48% 0% 0%	0% 66% 122% 77% 123% 95% 137%	2 0% 0% 54% 31% 27% 0% 0%	0% 0% 132% 90% 82%	0% 19% 94% 78% 79% 63% 33%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89	379 4,963 5,584 3,361 1,348 291	127 3,939 5,085 3,292 1,321 251 36 3	26 2,309 3,817 2,684 1,138 196 27	38 2,585 12,943 22,813 15,160 2,724 19	569 13,797 27,430 32,150 18,967 3,462 145 6	- - 1 2 - -	1 3 3 5 2	2 - - 1 1 1 - -	- - 9 26 39 14 -	- 1 13 31 47 16	0 2 3 4 4	1 0 2 2 4 4 2	0 1 2 3 4 2 1	3+ 0 1 7 29 48 19	0 5 14 40 59 26	0% 0% 0% 25% 48% 0%	0% 66% 122% 77% 123% 95%	2 0% 0% 54% 31% 27% 0%	0% 0% 132% 90% 82% 72%	0% 19% 94% 78% 79% 63%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79	379 4,963 5,584 3,361 1,348 291 64	127 3,939 5,085 3,292 1,321 251 36	26 2,309 3,817 2,684 1,138 196 27	38 2,585 12,943 22,813 15,160 2,724	569 13,797 27,430 32,150 18,967 3,462 145	- - 1 2	1 3 3 5 2	2 - - 1 1 1 - -	- 9 26 39 14	- 1 13 31 47 16	0 2 3 4 4 2 1	1 0 2 2 4 4 2 1	2 0 1 2 3 4 2 1	3+ 0 1 7 29 48 19	0 5 14 40 59 26 3	0% 0% 0% 25% 48% 0% 0%	0% 66% 122% 77% 123% 95% 137%	2 0% 0% 54% 31% 27% 0% 0%	0% 0% 132% 90% 82% 72%	0% 19% 94% 78% 79% 63% 33%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89	379 4,963 5,584 3,361 1,348 291 64	127 3,939 5,085 3,292 1,321 251 36 3	26 2,309 3,817 2,684 1,138 196 27	38 2,585 12,943 22,813 15,160 2,724 19	569 13,797 27,430 32,150 18,967 3,462 145 6	- - 1 2 - -	1 3 3 5 2	2 - - 1 1 1 - -	- - 9 26 39 14 -	- 1 13 31 47 16	0 2 3 4 4 2 1	1 0 2 2 4 4 2 1	0 1 2 3 4 2 1	3+ 0 1 7 29 48 19	0 5 14 40 59 26 3	0% 0% 0% 25% 48% 0% 0%	0% 66% 122% 77% 123% 95% 137%	2 0% 0% 54% 31% 27% 0% 0%	0% 0% 132% 90% 82% 72%	0% 19% 94% 78% 79% 63% 33%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+ Total	379 4,963 5,584 3,361 1,348 291 64 2	127 3,939 5,085 3,292 1,321 251 36 3	2 26 2,309 3,817 2,684 1,138 196 27 1	38 2,585 12,943 22,813 15,160 2,724 19	569 13,797 27,430 32,150 18,967 3,462 145 6	- - 1 2 - -	1 3 3 5 2 1	2 - - 1 1 1 - - - - 3	- 9 26 39 14 - -	- 1 13 31 47 16 1	0 2 3 4 4 2 1 0	1 0 2 2 4 4 4 2 1 0	2 0 1 2 3 4 2 1 0	3+ 0 1 7 29 48 19 0 - -	0 5 14 40 59 26 3 0	0% 0% 0% 25% 48% 0% 0%	0% 66% 122% 77% 123% 95% 137% 0%	2 0% 0% 54% 31% 27% 0% 0% 0%	0% 0% 132% 90% 82% 72% 0%	0% 19% 94% 78% 79% 63% 33% 0%
Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+	379 4,963 5,584 3,361 1,348 291 64 2	127 3,939 5,085 3,292 1,321 251 36 3	26 2,309 3,817 2,684 1,138 196 27 1	38 2,585 12,943 22,813 15,160 2,724 19	569 13,797 27,430 32,150 18,967 3,462 145 6	- - 1 2 - -	1 3 3 5 2 1	2 - 1 1 1 - -	- 9 26 39 14 - -	- 1 13 31 47 16 1	0 2 3 4 4 2 1 0	1 0 2 2 4 4 4 2 1 0	0 1 2 3 4 2 1 0	3+ 0 1 7 29 48 19 0 - -	0 5 14 40 59 26 3 0	0% 0% 0% 25% 48% 0% 0%	0% 66% 122% 77% 123% 95% 137% 0%	2 0% 0% 54% 31% 27% 0% 0%	0% 0% 132% 90% 82% 72% 0%	0% 19% 94% 78% 63% 33% 0%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+ Total Females All cats	379 4,963 5,584 3,361 1,348 291 64 2 - 15,991	127 3,939 5,085 3,292 1,321 251 36 3	2 26 2,309 3,817 2,684 1,138 196 27 1 - 10,198 Exposed 2	38 2,585 12,943 22,813 15,160 2,724 19 - - 56,282	569 13,797 27,430 32,150 18,967 3,462 145 6 - 96,527	- - 1 2 - - - - 3	1 3 3 5 2 1 - - 1 15	2 1 1 1 3 Claims	- 9 26 39 14 - - - 888	- 1 13 31 47 16 1 - -	0 2 3 4 4 4 2 1 0 -	1 0 2 2 2 4 4 2 1 0 - 15	2 0 1 2 3 4 2 1 0 - 12 xpected NZS	3+ 0 1 7 29 48 19 0 - 104	0 5 14 40 59 26 3 3 0 -	0% 0% 0% 25% 48% 0% 0% 18%	0% 66% 122% 77% 123% 95% 137% 0%	2 0% 0% 54% 31% 27% 0% 0% 0% 25%	0% 0% 132% 90% 82% 72% 0% 85%	0% 19% 94% 78% 79% 63% 33% 0%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+ Total Females All cats Under 20	379 4,963 5,584 3,361 1,348 291 64 2 - 15,991	127 3,939 5,085 3,292 1,321 251 36 3 - 14,055	2 26 2,309 3,817 2,684 1,138 196 27 1 - 10,198 Exposed 2	38 2,585 12,943 22,813 15,160 2,724 19 - - 56,282	569 13.797 27.430 32,150 18.967 3,462 445 6 - 96,527 All 2,785	1 2	1 3 3 5 2 1 1 1 15	2 - 1 1 1 1 3 3 Claims 2	- 9 26 39 14 - - - 88	- 1 13 31 47 16 1 1 109 All	0 2 3 4 4 4 2 1 0 -	1 0 2 2 2 4 4 4 2 1 0 0 - 15	2 0 1 2 3 4 4 2 1 0 - - 12 xpected NZS 2	3+ 0 1 7 29 48 19 0 - - 104	0 5 14 40 59 26 3 0 - 148	0% 0% 0% 25% 48% 0% 0% 18%	0% 66% 122% 77% 123% 95% 137% 0%	2 0% 0% 54% 31% 27% 0% 0% 0% 25%	0% 0% 132% 90% 82% 72% 0% 85%	0% 19% 94% 78% 79% 63% 0% 74%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+ Total Females All cats Under 20 20 - 29	379 4,963 5,584 3,361 1,348 291 64 2 - 15,991	127 3,939 5,085 3,292 1,321 251 36 3 - 14,055	26 2,309 3,817 2,684 1,138 196 27 1 - 10,198 Exposed 2 233 3,193	38 2,585 12,943 22,813 15,160 2,724 19 - - 56,282 3+ 1,636 6,717	569 13,797 27,430 32,150 18,967 3,462 145 6 - 96,527 All	1 2	1 3 3 5 5 2 1 1 1 1 5	2	- 9 26 39 14 - - - 88	- 1 13 31 47 16 16 1 1 109 All	0 2 3 4 4 4 2 1 0 - 17	1 0 2 2 2 4 4 2 2 1 0 - 15	2 0 1 2 3 4 2 1 0 - 12 xpected NZS 2	3+ 0 1 7 29 48 19 0 - - 104	0 5 14 40 59 26 3 0 - 148	0% 0% 0% 25% 48% 0% 0% 18%	0% 66% 77% 122% 77% 123% 95% 1377 0% 100%	2 0% 0% 54% 31% 0% 0% 0% 25% A/E NZ97 2	0% 0% 132% 90% 82% 72% 0% 85%	0% 19% 94% 78% 79% 63% 0% 74%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+ Total Females All cats Under 20 20 - 29 30 - 39	379 4,963 5,584 3,361 1,348 291 64 2 - 15,991 0 585 7,131 10,895	127 3,939 5,085 3,292 1,321 251 36 3 - 14,055	26 2,309 3,817 2,684 1,138 196 27 1 10,198 Exposed 2 233 3,193 6,499	38 2,585 12,943 22,813 15,160 2,724 19 - - 56,282 3+ 1,636 6,717 32,279	569 13,797 27,430 32,150 18,967 3,462 145 6 - 96,527 All 2,785 22,326 58,488	- - 1 2 - - - - 3	1 3 3 5 2 1 1 1 15	2 - 1 1 1 1 1 3 3 Claims 2 - 2	- - 9 26 39 14 - - - 88	- 1 13 31 47 66 1 1 - 109 All - 1 24	0 2 3 4 4 4 2 1 0 - 17	1 0 2 2 4 4 4 2 1 0 0 - 15	2 0 1 2 3 4 2 1 0 - 12 xpected NZS 2 0 1 3	3+ 0 1 7 29 48 19 0 - 104	0 5 14 40 59 26 3 0 0 - 148 All 1 1 8 8 30	0% 0% 0% 25% 48% 0% 0% 18%	0% 66% 122% 77% 123% 95% 137% 0% 100%	2 0% 0% 54% 31% 0% 0% 0% 25% A/E NZ97 2 0% 62%	0% 0% 132% 90% 82% 72% 0% 85%	0% 19% 94% 78% 63% 33% 0% 74% All
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 69 70 - 79 80 - 89 90+ Total Females All cats Under 20 20 - 29 30 - 39 40 - 49	379 4,963 5,584 3,361 1,348 291 64 2 - 15,991 0 585 7,131 10,895 8,925	127 3,939 5,085 3,292 1,321 251 36 3 - 14,055	2 26 2,309 3,817 2,684 1,138 196 27 1 - 10,198 Exposed 2 233 3,193 6,499 5,886	38 2,585 12,943 22,813 15,160 2,724 19 - - 56,282 3+ 1,636 6,717 32,279 61,066	569 13,797 27,430 32,150 18,967 3,462 445 6 - 96,527 All 2,785 22,326 58,488 83,427	3	1 3 3 5 2 1 1 1 1 1 4 5 5	2 - 1 1 1 1 3 3 Claims 2 - 2 2 2	- 9 26 39 14 - - - - 88 3+ - - 17 64	- 1 13 31 47 16 1 1 109 All - 1 2 4 7 7 4	0 2 3 4 4 4 2 1 1 0 - 17	1 0 2 2 2 4 4 4 2 1 0 0 - 15 1 0 2 4 4 9	2 0 1 2 3 4 2 1 0 - 12 xpected NZS 2 0 1 3	3+ 0 1 7 29 48 19 0 - 104	0 5 14 40 59 26 3 0 - 148 All 1 8 30 0 104	0% 0% 25% 48% 0% 0% 18%	0% 66% 122% 77% 123% 95% 137% 0% 100%	2 0% 0% 54% 31% 27% 0% 0% 0% 25% A/E NZ97 2 0% 62% 62% 28%	0% 0% 132% 90% 82% 72% 0% 85% 3+ 0% 0% 99% 83%	0% 19% 94% 78% 79% 63% 33% 0% 74% All 0% 12% 79%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+ Total Females All cats Under 20 20 - 29 30 - 39 40 - 49 50 - 59	379 4,963 5,584 3,361 1,348 291 64 2 - 15,991 0 585 7,131 10,895 8,925 4,367	127 3,939 5,085 3,292 1,321 251 36 3 - 14,055	26 2,309 3,817 2,684 1,138 196 27 1 - 10,198 Exposed 2 233 3,193 6,499 5,886 3,223	38 2,585 12,943 22,813 15,160 2,724 19 - - 56,282 3+ 1,636 6,717 32,279 61,066 39,234	569 13,797 27,430 32,150 18,967 3,462 415 6 - 96,527 All 2,785 22,326 58,488 83,427 50,675	3	1 3 3 5 2 1 1 1 1 1 4 4 5 9	2 - 1 1 1 1 1 3 3 Claims 2 - 2	9 26 39 14 88 3+ 17 64 111	- 1 13 31 47 16 6 1 1 109 All - 1 24 74 127	0 2 3 4 4 4 2 1 0 - 17	1 0 2 2 2 4 4 2 2 1 1 0 0 - 15 E	2 0 1 2 3 4 2 1 0 - 12 xpected NZS 2 0 1 3 7 10	3+ 0 1 7 29 48 19 0 104 77 3+ 1 3 17 77 123	0 5 14 40 59 26 3 3 0 - 148 All 8 30 104 159	0% 0% 0% 25% 48% 0% 0% 18%	0% 66% 122% 77% 123% 95% 0% 100%	2 0% 0% 54% 31% 0% 0% 0% 25% A/E NZ97 2 0% 62% 28% 49%	0% 0% 132% 90% 82% 72% 0% 85% 3+ 0% 99% 83% 90%	0% 19% 94% 78% 79% 63% 0% 74% All 0% 12% 79% 71%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+ Total Females All cats Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69	379 4,963 5,584 3,361 1,348 291 64 2 - 15,991 0 585 7,131 10,895 8,925 4,367 912	127 3,939 5,085 3,292 1,321 251 36 3 - 14,055	26 2,309 3,817 2,684 1,138 196 27 1 - 10,198 Exposed 2 233 3,193 6,499 5,886 3,223 647	38 2,585 12,943 22,813 15,160 2,724 19 - - 56,282 3+ 1,636 6,717 32,279 61,066 39,234 6,829	569 13,797 27,430 32,150 18,967 3,462 145 6 - 96,527 All 2,785 22,326 58,488 83,427 50,675 9,216	3	1 3 3 5 2 1 1 15 15 15 15 9 2 2	2 - 1 1 1 1 3 3 Claims 2 - 2 2 2	- 9 26 39 14 - - - - 88 3+ - - 17 64 111 49	- 1 13 31 47 16 16 1 1 - 109 All - 124 74 127 51	0 2 3 4 4 4 2 1 0 - 17 0 0 0 3 5 11 13 8	1 0 2 2 4 4 4 2 1 0 0 - 15 15 10 2 4 9 9 12 7	2 0 1 2 3 4 2 1 0 - 12 xpected NZS 2 0 0 1 3 7 10 5	3+ 0 1 7 29 48 19 0 - 104 77 3+ 1 3 17 77 123 51	0 0 5 14 40 59 26 6 3 0 0 - 148 All 1 8 30 104 159 71	0% 0% 0% 25% 48% 0% 0% 18% 0 0 0 0 28% 15% 0%	0% 66% 122% 77% 123% 95% 137% 0% 100%	2 0% 0% 54% 31% 0% 0% 0% 25% 25% A/E NZ97 2 0% 62% 28% 49% 0%	0% 0% 132% 90% 82% 72% 0% 85% 3+ 0% 99% 83% 90%	0% 19% 94% 78% 79% 63% 0% 74% All 0% 12% 79% 71% 80% 71%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+ Total Females All cats Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79	379 4,963 5,584 3,361 1,348 291 64 2 - 15,991 0 585 7,131 10,895 8,925 4,367 912 888	127 3,939 5,085 3,292 1,321 251 36 3 - 14,055 1 332 5,284 8,814 7,551 3,852 828 838	2 26 2,309 3,817 2,684 1,138 196 27 1 - 10,198 Exposed 2 233 3,193 6,499 5,886 3,223 647 562	38 2,585 12,943 22,813 15,160 2,724 19 - - 56,282 3+ 1,636 6,717 32,279 61,066 39,234 6,829 430	569 13,797 27,430 32,150 18,967 3,462 445 6 - 96,527 All 2,785 22,326 58,488 83,427 50,675 9,216 2,718	3	1 3 3 5 2 1 1 1 1 1 4 4 5 9	2 - 1 1 1 1 1 1 3 3	- - 9 26 399 14 - - - - 88 3+ - - 17 64 111 49 6	- 1 13 31 47 16 6 1 1 109 All - 1 24 74 127	0 2 3 4 4 2 1 0 - 17 0 0 0 0 3 3 5 11 13 8 26	1 0 2 2 4 4 2 1 0 0 - 15 1 1 0 2 4 4 9 12 7 25	2 0 1 2 3 4 2 1 0 - 12 xpected NZS 2 0 1 3 7 10 5	3+ 0 1 7 29 48 19 0 - 104 77 3+ 1 3 17 77 123 51 11	0 0 5 14 40 59 26 3 0 0 - 148 All 1 8 8 30 104 159 71 79	0% 0% 25% 48% 0% 0% 18% 0 0 0 15% 15% 0%	0% 66% 122% 77% 123% 95% 137% 0% 100%	2 0% 0% 54% 31% 27% 0% 0% 25% A/E NZ97 2 0% 62% 62% 49% 0%	0% 0% 132% 90% 82% 72% 0% 85% 3+ 0% 99% 99% 96% 96%	0% 19% 94% 78% 79% 63% 33% 0% 74% All 0% 12% 79% 80% 71% 9%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 69 70 - 79 80 - 89 90+ Total Females All cats Under 20 20 - 29 30 - 39 40 - 49 50 - 69 70 - 79 80 - 89	379 4,963 5,584 3,361 1,348 291 64 2 - 15,991 0 585 7,131 10,895 8,925 4,367 912	127 3,939 5,085 3,292 1,321 251 36 3 - 14,055 1 332 5,284 8,814 7,551 3,852 828 838 62	2 26 2,309 3,817 2,684 1,138 196 27 1 - 10,198 Exposed 2 2 33 3,193 6,499 5,886 3,223 647 562 116	38 2,585 12,943 22,813 15,160 2,724 19 - - 56,282 3+ 1,636 6,717 32,279 61,066 39,234 6,829 430 77	569 13,797 27,430 32,150 18,967 3,462 445 6 - 96,527 All 2,785 22,326 58,488 83,427 50,675 9,216 2,718 275	3	1 3 3 5 2 1 1 15 15 15 15 9 2 2	2 - 1 1 1 1 1 3 3 Claims 2 - 2 2 5 5	- - 9 26 39 14 - - - - 88 3+ - - 17 64 111 49 6	- 1 13 31 47 16 16 1 1 - 109 All - 124 74 127 51	0 2 3 4 4 4 2 1 0 - 17 0 0 0 3 5 11 13 8	1 0 2 2 4 4 4 2 1 0 0 - 15 1 0 2 4 4 9 12 7 7 255 3	2 0 1 2 3 4 2 1 0 - 12 xpected NZS 2 0 1 3 7 10 5 10 5 10 10 10 10 10 10 10 10 10 10 10 10 10	3+ 0 1 7 29 48 19 0 - 104 77 3+ 1 3 17 77 123 51	0 0 5 14 40 59 26 6 3 0 0 - 148 All 1 8 30 104 159 71	0% 0% 0% 25% 48% 0% 0% 18% 0 0 0 0 28% 15% 0%	0% 66% 122% 77% 123% 95% 137% 0% 100%	2 0% 0% 54% 31% 0% 0% 0% 25% 25% A/E NZ97 2 0% 62% 28% 49% 0%	0% 0% 132% 90% 82% 72% 0% 85% 3+ 0% 99% 83% 90%	0% 19% 94% 78% 79% 633% 0% 74% All 0% 72% 79% 71% 80% 71%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+ Total Females All cats Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79	379 4,963 5,584 3,361 1,348 291 64 2 - 15,991 0 585 7,131 10,895 8,925 4,367 912 888	127 3,939 5,085 3,292 1,321 251 36 3 - 14,055 1 332 5,284 8,814 7,551 3,852 828 838	2 26 2,309 3,817 2,684 1,138 196 27 1 - 10,198 Exposed 2 233 3,193 6,499 5,886 3,223 647 562	38 2,585 12,943 22,813 15,160 2,724 19 - - 56,282 3+ 1,636 6,717 32,279 61,066 39,234 6,829 430	569 13,797 27,430 32,150 18,967 3,462 445 6 - 96,527 All 2,785 22,326 58,488 83,427 50,675 9,216 2,718	3	1 3 3 5 2 1 1 15 15 15 15 9 2 2	2 - 1 1 1 1 1 3 3 Claims 2 - 2 2 5 5	- - 9 26 399 14 - - - - 88 3+ - - 17 64 111 49 6	- 1 13 31 47 16 16 1 1 - 109 All - 124 74 127 51	0 2 3 4 4 2 1 0 - 17 0 0 0 0 3 3 5 11 13 8 26	1 0 2 2 4 4 2 1 0 0 - 15 1 1 0 2 4 4 9 12 7 25	2 0 1 2 3 4 2 1 0 - 12 xpected NZS 2 0 1 3 7 10 5	3+ 0 1 7 29 48 19 0 - 104 77 3+ 1 3 17 77 123 51 11	0 0 5 14 40 59 26 3 0 0 - 148 All 1 8 8 30 104 159 71 79	0% 0% 25% 48% 0% 0% 18% 0 0 0 15% 15% 0%	0% 66% 122% 77% 123% 95% 137% 0% 100%	2 0% 0% 54% 31% 27% 0% 0% 25% A/E NZ97 2 0% 62% 62% 49% 0%	0% 0% 132% 90% 82% 72% 0% 85% 3+ 0% 99% 99% 96% 96%	0% 19% 94% 78% 79% 63% 33% 0% 74% All 0% 12% 79% 80% 71% 9%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+ Total Females All cats Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89	379 4,963 5,584 3,361 1,348 291 64 2 - 15,991 0 585 7,131 10,895 8,925 4,367 912 888	127 3,939 5,085 3,292 1,321 251 36 3 - 14,055 1 332 5,284 8,814 7,551 3,852 828 838 62	2 26 2,309 3,817 2,684 1,138 196 27 1 - 10,198 Exposed 2 2 33 3,193 6,499 5,886 3,223 647 562 116	38 2,585 12,943 22,813 15,160 2,724 19 - - 56,282 3+ 1,636 6,717 32,279 61,066 39,234 6,829 430 77	569 13,797 27,430 32,150 18,967 3,462 445 6 - 96,527 All 2,785 22,326 58,488 83,427 50,675 9,216 2,718 275	3	1 3 3 5 2 1 1 15 15 15 15 9 2 2	2 - 1 1 1 1 1 3 3 Claims 2 - 2 2 5 5	- - 9 26 39 14 - - - - 88 3+ - - 17 64 111 49 6	- 1 13 31 47 16 16 1 1 - 109 All - 124 74 127 51	0 2 3 4 4 2 1 0 - 17 0 0 0 0 3 3 5 11 13 8 26	1 0 2 2 4 4 4 2 1 0 0 - 15 1 0 2 4 4 9 12 7 7 255 3	2 0 1 2 3 4 2 1 0 - 12 xpected NZS 2 0 1 3 7 10 5 10 5 10 10 10 10 10 10 10 10 10 10 10 10 10	3+ 0 1 7 29 48 19 0 - 104 77 3+ 1 3 17 77 123 51 11	0 0 5 14 40 59 26 3 0 0 - 148 All 1 8 8 30 104 159 71 79	0% 0% 25% 48% 0% 0% 18% 0 0 0 15% 15% 0%	0% 66% 122% 77% 123% 95% 137% 0% 100%	2 0% 0% 54% 31% 27% 0% 0% 25% A/E NZ97 2 0% 62% 62% 49% 0%	0% 0% 132% 90% 82% 72% 0% 85% 3+ 0% 99% 99% 96% 96%	0% 19% 74% All 0% 71% 80% 71% 99%

	sults by Nun	iibei																		
Males	MRI		Exposed					Claims		ı		F	xpected NZ9	7	I			A/E NZ97		
N-S	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+	434 4,307 8,081 5,316 2,208 356 12 -	153 2,895 6,753 4,707 1,978 327 15 -	63 2,232 5,916 4,415 1,981 342 12 -	32 6,677 50,333 109,064 59,383 9,656 66 2	682 16,112 71,083 123,502 65,550 10,681 104 2	2 4	2 1 1 5 4 1 1	- 2 3 5 1 -	- 4 12 52 86 33 3	2 7 15 62 99 35 4	0 4 6 8 9 4 0	0 3 5 7 9 4 0	0 2 4 7 9 4 0	0 6 39 172 253 114 2 0	1 15 55 194 279 126 3 0	0% 50% 0% 25% 42% 0%	1276% 37% 20% 71% 47% 27% 211%	0% 0% 45% 45% 58% 26% 0%	0% 67% 31% 30% 34% 29% 154% 0%	291% 47% 27% 32% 35% 28% 126% 0%
Total	20,714	16,828	14,962	235,213	287,716	8	15	11	190	224	32	28	26	586	673	25%	54%	42%	32%	33%
Males			Exposed					Claims		1		F.	xpected NZ9	7				A/E NZ97		
Smoker	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+ Total	126 1,325 2,172 1,065 352 30 2 - - 5,072	46 826 1,759 909 271 37 2 - - - 3,848	9 673 1,553 890 252 36 1 - - 3,413	2 2,174 10,911 20,970 8,173 814 23 - - - 43,066	182 4,998 16,395 23,834 9,047 916 27 - - 55,399	- 1 - 1 - - -	- - 2 - - - - 2	- 2 1 1 - - - - 4	- 1 6 30 21 8 1 - -	3 8 33 22 8 1 -	0 1 2 2 1 0 0	0 1 1 1 1 0 0	0 1 1 1 1 0 0 -	0 2 8 32 34 9 1	0 5 13 37 37 10 1 -	0% 0% 61% 0% 67% 0% 0%	0% 0% 0% 153% 0% 0% 0%	0% 318% 85% 78% 0% 0% 0%	0% 51% 71% 92% 63% 87% 130%	0% 65% 63% 90% 59% 78% 110%
Males			Exposed					Claims				F:	xpected NZ9	7	1			A/E NZ97		
Aggregate	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20 20 - 29 30 - 39 40 - 49	2,188 10,304	429 6,032	8	6	2,631		1		1	2	2	٥		_					33653%	72%
50 - 59 60 - 69 70 - 79 80 - 89 90+ Total	3,721 1,338 530 90 12 2 - 18,184	2,492 974 353 57 5 - -	2,352 1,251 540 168 20 0 - - 4,339	701 8,018 71,822 44,895 3,451 69 - - 128,961	19,388 15,482 74,675 45,945 3,618 85 2 -	5 1 - 1 - - - 7	11 1 2 - - - - - 1 5	- - - 1 - - - -	2 36 43 10 - - - 92	16 4 39 44 10 - - 1115	10 3 2 2 1 0 0	0 6 2 1 2 1 0 -	0 2 1 1 1 0 0 - - 5	0 1 7 121 180 38 2 - - - 349	3 20 12 125 185 40 3 0 -	0% 48% 36% 0% 44% 0% 0% 0%	218% 181% 54% 139% 0% 0% 0%	0% 0% 0% 127% 0% 0% 0%	0% 31% 30% 24% 26% 0%	82% 33% 31% 24% 25% 0% 0%
60 - 69 70 - 79 80 - 89 90+ Total	1,338 530 90 12 2 -	2,492 974 353 57 5 - - 10,342	1,251 540 168 20 0 - - 4,339	8,018 71,822 44,895 3,451 69 - - - 128,961	15,482 74,675 45,945 3,618 85 2 - 161,826	1 - 1 - - - 7	11 1 2 - - - - -	- 1 - - - - 1	2 36 43 10 - - - 92	16 4 39 44 10 - - - 1115	10 3 2 2 1 0 0	6 2 1 2 1 0 - - 12	2 1 1 1 0 0 - - 5	1 7 121 180 38 2 - - - 349	20 12 125 185 40 3 0 -	48% 36% 0% 44% 0% 0% 0%	181% 54% 139% 0% 0% 0% 123%	0% 0% 127% 0% 0% 0% 20%	0% 31% 30% 24% 26% 0%	82% 33% 31% 24% 0% 0% 30%
60 - 69 70 - 79 80 - 89 90+ Total	1,338 530 90 12 2	2,492 974 353 57 5 -	1,251 540 168 20 0 - - 4,339	8,018 71,822 44,895 3,451 69 -	15,482 74,675 45,945 3,618 85 2	1 - 1 - - -	11 1 2 - - - - -	- 1 - - - - 1	2 36 43 10 -	16 4 39 44 10 - -	10 3 2 2 1 0 0	6 2 1 2 1 0 12	2 1 1 0 0 - - 5	1 7 121 180 38 2 - - 349	20 12 125 185 40 3 0	48% 36% 0% 44% 0% 0%	181% 54% 139% 0% 0% 0%	0% 0% 127% 0% 0% 0%	0% 31% 30% 24% 26% 0%	82% 33% 31% 24% 25% 0%
60 - 69 70 - 79 80 - 89 90+ Total	1,338 530 90 12 2 -	2,492 974 353 57 5 - - 10,342	1,251 540 168 20 0 - - 4,339	8,018 71,822 44,895 3,451 69 - - - 128,961	15,482 74,675 45,945 3,618 85 2 - 161,826	1 - 1 - - - 7	11 1 2 - - - - -	- 1 - - - - 1	2 36 43 10 - - - 92	16 4 39 44 10 - - - 1115	10 3 2 2 1 0 0	6 2 1 2 1 0 - - 12	2 1 1 1 0 0 - - 5	1 7 121 180 38 2 - - - 349	20 12 125 185 40 3 0 -	48% 36% 0% 44% 0% 0% 0%	181% 54% 139% 0% 0% 0% 123%	0% 0% 127% 0% 0% 0% 20%	0% 31% 30% 24% 26% 0%	82% 33% 31% 24% 25% 0% 0%

	MRI																			
Females			Exposed					Claims					xpected NZ9					A/E NZ97		
N-S	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20	327	103	45	12	487	_	_	_	_	_	0	0	0	0	0	0%	0%	0%	0%	0%
20 - 29	5,248	3,594	2,705	6,254	17,802	_		_	1	1	2	1	1	2	7	0%	0%	0%	44%	15%
30 - 39	8,505	7,051	6,448	33,512	55,516	1	1	1	7	10	4	3	3	18	29	24%	29%	31%	39%	35%
40 - 49	5,158	4,464	4,277	42,735	56,634	2		1	24	28	6	5	5	51	68	33%	19%	20%	47%	41%
50 - 59	1,834	1,582	1,611	17,513	22,539	1		_ '	23	24	6	5	5	53	68	18%	0%	0%	43%	35%
60 - 69	258	245	244	2,860	3,606	- '	1	-	8	9	2	2	2	22	28	0%	52%	0%	36%	32%
70 - 79	28	28	18	54	128	_		-	1	1	1	l - 1	0	1	3	0%	0%	0%	83%	36%
80 - 89	-	-	-	1	1	-	-	-	- 1	- 1	-	- 1	-	0	0			- 7.	0%	0%
90+	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
Total	21,358	17,066	15,349	102,940	156,712	4	3	2	64	73	21	17	17	148	203	19%	17%	12%	43%	36%
Females			Exposed					Claims				E:	xpected NZ9	97				A/E NZ97		
Smoker	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20	128	44	18	7	196	-	-	-	-	-	0	0	0	0	0	0%	0%	0%	0%	0%
20 - 29	1,607	1,160	1,004	2,823	6,594	-	-	-	3	3	1	0	0	1	2	0%	0%	0%	293%	122%
30 - 39	2,120	1,791	1,662	10,781	16,354	-	1	2	5	8	1	1	1	6	8	0%	113%	243%	88%	95%
40 - 49	1,087	923	878	11,262	14,150	1	-	-	5	6	1	1	1	13	16	80%	0%	0%	38%	37%
50 - 59	261	215	221	2,992	3,688	1	-	-	13	14	1	1	1	9	11	125%	0%	0%	147%	128%
60 - 69	29	23	25	330	407	-	-	1	1	2	0	0	0	2	3	0%	0%	500%	41%	66%
70 - 79	1	-	1	13	15	-	-	-	1	1	0	-	0	0	0	0%		0%	401%	347%
80 - 89	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
90+	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
Total	5,233	4,156	3,808	28,207	41,405	2	1	3	28	34	4	3	3	31	42	50%	31%	98%	89%	82%
Females			Exposed				•	Claims				E:	xpected NZ9	97		,	'	A/E NZ97	'	
Females Aggregate	0	1	Exposed 2	3+	All	0	1	Claims 2	3+	All	0	E:	xpected NZ9	97 3+	All	0	1	A/E NZ97 2	3+	All
Aggregate			2	3+			1	2				1	2	3+				2	3+	
Aggregate Under 20	1,638	265	2	3+	1,908	1	-	-	-	1	1	0	0	3+	1	130%	0%	2 0%		111%
Aggregate Under 20 20 - 29	1,638 10,213	265 5,812	2 4 2,289	3+ - 839	1,908 19,153	1 2	1 -	- -	- 1		1 4	0 2	0 1	3+ - 0	1 8	130% 48%	0% 0%	2 0% 0%	318%	111% 39%
Aggregate Under 20 20 - 29 30 - 39	1,638 10,213 3,661	265 5,812 2,398	2 4 2,289 1,145	3+ - 839 6,341	1,908 19,153 13,545	1 2 -	-	- - -	- 1	1 3	1 4 2	1 0 2 1	0	3+ - 0 4	1 8 7	130% 48% 0%	0% 0% 0%	2 0% 0% 0%	318% 0%	111% 39% 0%
Aggregate Under 20 20 - 29 30 - 39 40 - 49	1,638 10,213 3,661 1,541	265 5,812 2,398 1,085	2 4 2,289 1,145 555	3+ - 839 6,341 18,716	1,908 19,153 13,545 21,896	1 2 -	- - - -	- - - -	- 1 - 8	1 3 - 8	1 4 2 2	1 0 2 1 1	0 1	3+ - 0 4 23	1 8 7 27	130% 48% 0% 0%	0% 0% 0% 0%	2 0% 0% 0% 0%	318% 0% 35%	111% 39% 0% 30%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59	1,638 10,213 3,661 1,541 663	265 5,812 2,398 1,085 430	2 4 2,289 1,145 555 216	3+ - 839 6,341 18,716 6,643	1,908 19,153 13,545 21,896 7,952	1 2 -	-	- - - -	- 1	1 3 - 8 6	1 4 2	1 0 2 1 1 1	0 1 1 1 1 1	3+ - 0 4 23 20	1 8 7 27 24	130% 48% 0% 0% 0%	0% 0% 0% 0% 77%	2 0% 0% 0% 0% 0%	318% 0% 35% 26%	111% 39% 0% 30% 26%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69	1,638 10,213 3,661 1,541 663 91	265 5,812 2,398 1,085 430 64	2 4 2,289 1,145 555 216 23	3+ 839 6,341 18,716 6,643 486	1,908 19,153 13,545 21,896 7,952 663	1 2 - - - 1	- - - -		- 1 - 8 5	1 3 - 8	1 4 2 2 2 2	1 0 2 1 1 1 0	0 1 1 1 1 0	3+ 0 4 23 20 3	1 8 7 27 24 5	130% 48% 0% 0% 0% 140%	0% 0% 0% 0% 77% 0%	2 0% 0% 0% 0% 0% 0%	318% 0% 35% 26% 0%	111% 39% 0% 30% 26% 21%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79	1,638 10,213 3,661 1,541 663	265 5,812 2,398 1,085 430	2 4 2,289 1,145 555 216	3+ - 839 6,341 18,716 6,643	1,908 19,153 13,545 21,896 7,952 663 19	1 2 - - - 1	- - - -		- 1 - 8 5	1 3 - 8 6	1 4 2 2 2 1 0	1 0 2 1 1 1	0 1 1 1 1 1	3+ - 0 4 23 20	1 8 7 27 24 5 0	130% 48% 0% 0% 0% 140%	0% 0% 0% 0% 77%	2 0% 0% 0% 0% 0%	318% 0% 35% 26%	111% 39% 0% 30% 26% 21% 0%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89	1,638 10,213 3,661 1,541 663 91	265 5,812 2,398 1,085 430 64	2 4 2,289 1,145 555 216 23	3+ - 839 6,341 18,716 6,643 486 4	1,908 19,153 13,545 21,896 7,952 663	1 2 - - - 1	- - - -		- 1 - 8 5	1 3 - 8 6	1 4 2 2 2 2	1 0 2 1 1 1 0	0 1 1 1 1 0	3+ 0 4 23 20 3	1 8 7 27 24 5	130% 48% 0% 0% 0% 140%	0% 0% 0% 0% 77% 0%	2 0% 0% 0% 0% 0% 0%	318% 0% 35% 26% 0%	111% 39% 0% 30% 26% 21%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79	1,638 10,213 3,661 1,541 663 91	265 5,812 2,398 1,085 430 64 5	2 4 2,289 1,145 555 216 23 2	3+ 839 6,341 18,716 6,643 486	1,908 19,153 13,545 21,896 7,952 663 19	1 2 - - - 1 -	- - - -		- 1 - 8 5	1 3 - 8 6	1 4 2 2 2 1 0	1 0 2 1 1 1 0	0 1 1 1 1 0 0 0 -	3+ 0 4 23 20 3	1 8 7 27 24 5 0	130% 48% 0% 0% 0% 140%	0% 0% 0% 0% 77% 0%	2 0% 0% 0% 0% 0% 0%	318% 0% 35% 26% 0%	111% 39% 0% 30% 26% 21% 0%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89	1,638 10,213 3,661 1,541 663 91	265 5,812 2,398 1,085 430 64 5	2 4 2,289 1,145 555 216 23 2	3+ - 839 6,341 18,716 6,643 486 4	1,908 19,153 13,545 21,896 7,952 663 19	1 2 - - - 1 -	- - - -		- 1 - 8 5	1 3 - 8 6	1 4 2 2 2 1 0	1 0 2 1 1 1 0	0 1 1 1 1 0 0 0 -	3+ 0 4 23 20 3	1 8 7 27 24 5 0	130% 48% 0% 0% 0% 140%	0% 0% 0% 0% 77% 0%	2 0% 0% 0% 0% 0% 0%	318% 0% 35% 26% 0%	111% 39% 0% 30% 26% 21% 0%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 69 70 - 79 80 - 89 90+ Total	1,638 10,213 3,661 1,541 663 91 7 7	265 5,812 2,398 1,085 430 64 5	2 4 2,289 1,145 555 216 23 2 - - 4,234	3+ - 839 6,341 18,716 6,643 486 4 - - 33,029	1,908 19,153 13,545 21,896 7,952 663 19	1 2 1	1		- 1 - 8 5 - -	1 3 - 8 6 1	1 4 2 2 2 2 1 0 0	1 0 2 1 1 1 0 0	2 0 1 1 1 1 0 0 0 3 3	3+ 0 4 23 20 3 0 - - 50	1 8 7 27 24 5 0	130% 48% 0% 0% 0% 140% 0%	0% 0% 0% 0% 77% 0% 0%	2 0% 0% 0% 0% 0% 0% 0%	318% 0% 35% 26% 0%	111% 39% 0% 30% 26% 21% 0%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+	1,638 10,213 3,661 1,541 663 91 7 7	265 5,812 2,398 1,085 430 64 5	2 4 2,289 1,145 555 216 23 2	3+ - 839 6,341 18,716 6,643 486 4 - - 33,029	1,908 19,153 13,545 21,896 7,952 663 19	1 2 1	1		- 1 - 8 5 - -	1 3 - 8 6 1	1 4 2 2 2 2 1 0 0	1 0 2 1 1 1 0 0	0 1 1 1 1 0 0	3+ 0 4 23 20 3 0 - - 50	1 8 7 27 24 5 0	130% 48% 0% 0% 0% 140% 0%	0% 0% 0% 0% 77% 0% 0%	2 0% 0% 0% 0% 0% 0%	318% 0% 35% 26% 0%	111% 39% 0% 30% 26% 21% 0%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+ Total Females All cats	1,638 10,213 3,661 1,541 663 91 7 1 - 17,815	265 5,812 2,398 1,085 430 64 5 - - 10,058	2 4 2,289 1,145 555 216 23 2 - - 4,234 Exposed 2	3+ - 839 6,341 18,716 6,643 486 4 - - 33,029	1,908 19,153 13,545 21,896 7,952 663 19 1 - 65,136	1 2 1 4	1 1	2	- 1 - 8 5 - - - - 14	1 3 3 - 8 6 6 1 1 19 19	1 4 2 2 2 2 1 0 0 -	1 0 2 1 1 1 0 0 - 7	2 0 1 1 1 1 0 0 - - 3	3+ - 0 4 23 20 3 0 - 50	1 8 8 7 7 227 224 5 5 0 0 0 - 71	130% 48% 0% 0% 0% 140% 0% 35%	0% 0% 0% 0% 77% 0% 0%	2 0% 0% 0% 0% 0% 0% 0%	318% 0% 35% 26% 0% 0%	111% 39% 0% 30% 26% 21% 0% 27%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+ Total Females All cats Under 20	1,638 10,213 3,661 1,541 663 91 7 1 1 - 17,815	265 5,812 2,398 1,085 430 64 5 - - 10,058	2 4 2,289 1,145 555 216 23 2 - - 4,234 Exposed 2	3+ - - - - - - - - - - - - - - - - - - -	1,908 19,153 13,545 21,896 7,952 663 19 1 - 65,136	1 2 4	1 1	2	- 1 - 8 5 5 14	1 1 3 - 8 6 6 1 1 19 All	1 4 4 2 2 2 2 1 1 0 0 -	1 0 2 1 1 1 0 0 0 - 7	2 0 1 1 1 1 0 0 - - 3 3 xpected NZS 2	3+ - 0 4 23 20 3 0 - - 50	1 1 8 7 7 27 24 5 0 0 0 - 71 All	130% 48% 0% 0% 0% 140% 0% 35%	0% 0% 0% 0% 77% 0% 15%	2 0% 0% 0% 0% 0% 0% 0% 0%	318% 0% 35% 26% 0% 0%	111% 39% 0% 30% 26% 21% 0% 0%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+ Total Females All cats Under 20 20 - 29	1,638 10,213 3,661 1,541 663 91 7 1 - 17,815	265 5,812 2,398 1,085 430 64 5 - - 10,058	2 4 2,289 1,145 555 216 23 2 4,234 Exposed 2 67 5,997	3+ - 839 6,341 18,716 6,643 486 4 - - 33,029 3+ 19 9,916	1,908 19,153 13,545 21,896 7,952 663 19 1 - 65,136 All 2,591 43,548	1 2 4	1 1	2	- 1 - 8 5 14	1 1 3 - 8 6 1 1 19 All 7	1 4 4 2 2 2 2 1 1 0 0 - 12	1 0 2 1 1 1 1 0 0 7 7	2 0 1 1 1 1 0 0 0 - - - 3 3 xxpected NZS 2	3+ - 0 4 23 20 3 0 - - 50 97 3+ 0 4	1 1 8 7 7 227 24 5 5 0 0 0 - 71 All 1 1 1 7	130% 48% 0% 0% 0% 140% 0% 35%	0% 0% 0% 0% 77% 0% 15%	2 0% 0% 0% 0% 0% 0% 0% 0%	318% 0% 35% 26% 0% 28% 3+	111% 39% 0% 30% 26% 21% 0% 27%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+ Total Females All cats Under 20 20 - 29 30 - 39	1,638 10,213 3,661 1,541 663 91 7 1 17,815	265 5,812 2,398 1,085 430 64 5 - - 10,058	2 4 2,289 1,145 555 216 23 2 - - 4,234 Exposed 2 67 5,997 9,255	3+ - 839 6,341 18,716 6,643 486 4 - - 33,029 3+ 19 9,916 50,634	1,908 19,153 13,545 21,896 7,952 663 19 1 - 65,136 All 2,591 43,548 85,415	1 2	1 1 2	2	- 1 - 8 5 5 14 3+	1 3 3 - 8 6 6 1 19 19 All 1 7 18	1 4 2 2 2 2 1 1 0 0 - 12	1 0 2 1 1 1 1 0 0 - 7 7	2 0 1 1 1 1 0 0 - - 3 3 xpected NZS 2 0 2 5	3+ - 0 4 23 20 3 0 - 50 - 50	1 8 7 7 27 24 5 0 0 0 - 71 All 1 1 1 1 4 4	130% 48% 0% 0% 0% 140% 0% 35%	0% 0% 0% 0% 77% 0% 15%	2 0% 0% 0% 0% 0% 0% 0% 0%	318% 0% 35% 26% 0% 0% 28% 3+	111% 39% 0% 30% 26% 21% 0% 0% 27% All
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 69 70 - 79 80 - 89 90+ Total Females All cats Under 20 20 - 29 30 - 39 40 - 49	1,638 10,213 3,661 1,541 663 91 7 1 - 17,815	265 5,812 2,398 1,085 430 64 5 - - 10,058 1 411 10,566 11,240 6,472	2 4 2,289 1,145 555 216 23 2 - - 4,234 Exposed 2 67 5,997 9,255 5,711	3+ - 839 6,341 18,716 6,643 486 4 - - 33,029 3+ 19 9,916 50,634 72,713	1,908 19,153 13,545 21,896 7,952 663 19 1 - 65,136 All 2,591 43,548 85,415 92,681	1 2 1 4 4 0 0 1 1 3 3	1 1	2	- 1 - 8 5 5 14 3+	1 1 3 3 - 8 6 6 1 1 19 19 All 1 7 18 8 42	1 4 4 2 2 2 2 1 1 0 0 0 - 12 0 1 7 7 9	1 0 2 1 1 1 0 0 0 - 7	2 0 1 1 1 1 0 0 3 3 xpected NZS 2 0 2 5 7	3+ 0 4 23 20 3 0 - 50 97 3+ 0 4 27 88	1 1 8 7 7 27 24 5 5 0 0 0 - 71 71 All 17 44 111	130% 48% 0% 0% 0% 140% 0% 35% 0	0% 0% 0% 0% 77% 0% 0% 15%	2 0% 0% 0% 0% 0% 0% 0% 0%	318% 0% 35% 26% 0% 0% 28% 3+ 0% 139% 44%	111% 39% 0% 30% 26% 21% 0% 0% All 82% 42% 41% 38%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+ Total Females All cats Under 20 20 - 29 30 - 39 40 - 49 50 - 59	1,638 10,213 3,661 1,541 663 91 7 1 - 17,815	265 5,812 2,398 1,085 430 64 5 - - 10,058 1 1 411 10,566 11,240 6,472 2,227	2 4 2,289 1,145 555 216 23 2 4,234 Exposed 2 67 5,997 9,255 5,711 2,048	3+ - 839 6,341 18,716 6,643 486 4 - - 33,029 3+ 19 9,916 50,634 72,713 27,147	1,908 19,153 13,545 21,896 7,952 663 19 1 - 65,136 All 2,591 43,548 85,415 92,681 34,180	1 2	1 1 2	2	- 1 - 8 5 5 1 14 3+ - 5 12 37 41	1 1 3 3 - 8 6 6 1 1 1 19	1 4 4 2 2 2 2 1 1 0 0 0 12 0 0 1 7 7 9 9 8	1 0 2 1 1 1 1 0 0 7 7	2 0 1 1 1 1 0 0 - - 3 3 xpected NZS 2 0 2 5	3+ -0 4 23 20 3 0 - - 50 97 3+ 0 4 27 88 81	1 1 8 7 7 227 24 5 5 0 0 0 - 71	130% 48% 0% 0% 0% 140% 0% 35%	0% 0% 0% 77% 0% 0% 15%	2 0% 0% 0% 0% 0% 0% 0% 0%	318% 0% 35% 26% 0% 0% 3+ 139% 44% 42% 50%	111% 39% 0% 30% 26% 21% 0% 27% All 82% 41% 38% 43%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+ Total Females All cats Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69	1,638 10,213 3,661 1,541 663 91 7 1 - 17,815 0 2,093 17,068 14,286 7,786 2,758 378	265 5,812 2,398 1,085 430 64 5 - - 10,058 11,0566 11,240 6,472 2,227 331	2 4 2,289 1,145 555 216 23 2 4,234 Exposed 2 67 5,997 9,255 5,711 2,048 292	3+ 839 6,341 18,716 6,643 486 4 33,029 3+ 19 9,916 50,634 72,713 27,147 3,675	1,908 19,153 13,545 21,896 7,952 663 19 1 - 65,136 All 2,591 43,548 85,415 92,681 34,180 4,677	1 2 4 1 2 1 3 3 2	1 1	2	- 1 - 8 5 14 - 3+ - 5 12 37 41 19	1 1 3 3 - 8 6 6 1 1 1 19 1 1 7 7 18 42 44 44 12	1 4 4 2 2 2 2 1 1 0 0 0 - 12 0 1 7 7 9	1 0 2 1 1 1 0 0 7 7 EE 1	2 0 1 1 1 1 0 0 - - 3 3 xpected NZS 2 0 2 5 7 6	3+ 0 4 23 20 3 0 - 50 0 7 3+ 0 4 27 88 81 28	1 8 8 7 27 24 5 0 0 0 - 71 All 111 103 36	130% 48% 0% 0% 0% 140% 0% 35% 0 102% 29% 14% 33% 24%	0% 0% 0% 77% 0% 15% 1 1 0% 37% 15% 39%	2 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 15% 06% 15% 04%	318% 0% 35% 26% 0% 0% 28% 3+ 0% 42% 42% 50%	111% 39% 0% 30% 26% 21% 0% 27% All 82% 41% 38% 43% 33%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+ Total Females All cats Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79	1,638 10,213 3,661 1,541 663 91 7 1 - 17,815	265 5,812 2,398 1,085 430 64 5 - - 10,058 1 1 411 10,566 11,240 6,472 2,227	2 4 2,289 1,145 555 216 23 2 4,234 Exposed 2 67 5,997 9,255 5,711 2,048	3+ - 839 6,341 18,716 6,643 486 4 - - 33,029 3+ 19 9,916 50,634 72,713 27,147	1,908 19,153 13,545 21,896 7,952 663 19 1 - 65,136 All 2,591 43,548 85,415 92,681 34,180	1 2 4 1 2 1 3 3 2 1 1	1 1	2	- 1 - 8 5 5 1 14 3+ - 5 12 37 41	1 1 3 3 - 8 6 6 1 1 1 19	1 1 4 2 2 2 2 1 1 0 0 0 - 12 0 0 1 7 7 9 8 8 3 1 1	1 0 2 1 1 1 1 0 0 7 7 E	2 0 1 1 1 1 0 0 0 - - 3 3 xpected NZS 2 0 0 2 5 7 6 6 2	3+ -0 4 23 20 3 0 - - 50 97 3+ 0 4 27 88 81	1 1 8 7 7 27 24 4 5 0 0 0 - 71 1 11 103 36 3 3 3 3	130% 48% 0% 0% 0% 140% 0% 35% 0 102% 29% 14% 33% 24% 34%	0% 0% 0% 77% 0% 0% 15%	2 0% 0% 0% 0% 0% 0% 0% 0%	318% 0% 35% 26% 0% 0% 28% 3+ 0% 139% 44% 42% 50% 32%	111% 39% 0% 30% 26% 21% 0% 0% 27% All 82% 42% 41% 38% 43% 33% 58%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 69 70 - 79 80 - 89 90+ Total Females All cats Under 20 20 - 29 30 - 39 40 - 49 50 - 69 70 - 79 80 - 89	1,638 10,213 3,661 1,541 663 91 7 1 - 17,815 0 2,093 17,068 14,286 7,786 2,758 378 37	265 5,812 2,398 1,085 430 64 5 - 10,058 11,0566 11,240 6,472 2,227 331 32	2 4 2,289 1,145 555 216 23 2 - 4,234 Exposed 2 67 5,997 9,255 5,711 2,048 292 21	3+ - 839 6,341 18,716 6,643 486 4 - - 33,029 3+ 19 9,916 50,634 72,713 27,147 3,675 71	1,908 19,153 13,545 21,896 7,952 663 19 1 - 65,136 All 2,591 43,548 85,415 92,681 34,180 4,677	1 2 2 1 1 4 4	1 1 2 1 1 1 1 1 1 1 1	2	- 1 - 8 5 5 14 3+ - 5 12 37 41 9 9	1 1 3 3 - 8 6 6 1 1 1 19 1 1 7 7 18 42 44 44 12	1 4 4 2 2 2 2 1 1 0 0 0 - 12 12 12 1 7 7 9 8 3 3	1 0 2 1 1 1 0 0 0 7 7 7 E: 1 1 0 4 4 5 8 7 3 1	2 0 1 1 1 1 0 0 0 - - 3 3 xpected NZS 2 0 2 5 7 6 2 0 0	3+ -0 4 23 20 3 0 - 50 - 50 - 7 3+ 0 4 27 88 81 28 28 28 29 20 30 40 40 40 40 40 40 40 40 40 4	1 8 8 7 27 24 5 0 0 0 - 71 All 111 103 36	130% 48% 0% 0% 0% 140% 0% 35% 0 102% 29% 14% 33% 24%	0% 0% 0% 77% 0% 15% 1 1 0% 37% 15% 39%	2 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 15% 06% 15% 04%	318% 0% 35% 26% 0% 0% 28% 3+ 0% 42% 42% 50%	111% 39% 0% 30% 26% 21% 0% 27% All 82% 41% 38% 43% 33%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+ Total Females All cats Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79	1,638 10,213 3,661 1,541 663 91 7 1 - 17,815 0 2,093 17,068 14,286 7,786 2,758 378 37	265 5,812 2,398 1,085 430 64 5 - - 10,058 1 411 10,566 11,240 6,472 2,227 331 32	2 4 2,289 1,145 555 216 23 2 - - 4,234 Exposed 2 67 5,997 9,255 5,711 2,048 292 21	3+ 839 6,341 18,716 6,643 486 4 33,029 3+ 19 9,916 50,634 72,713 27,147 3,675 71 1	1,908 19,153 13,545 21,896 7,952 663 19 1 - 65,136 All 2,591 43,548 85,415 92,681 34,180 4,677 161 1	1 2 4 4 0 0 1 1 3 2 1	1 1 2 1 1 1 1 1 1 1 1	2	- 1 - 8 5 5 1 14 3+ - 5 12 37 41 9 9	1 1 3 3 - 8 6 6 1 1 1 19 1 1 7 7 18 42 44 44 12	1 1 4 2 2 2 2 1 1 0 0 0 - 12 0 0 1 7 7 9 8 8 3 1 1	1 0 2 1 1 1 0 0 0 7 7 7 E: 1 1 0 4 4 5 8 7 3 1	2 0 1 1 1 1 0 0 - 3 3 xxpected NZS 2 0 2 5 7 6 2 0 -	3+ -0 4 23 20 3 0 - 50 - 50 - 7 3+ 0 4 27 88 81 28 28 28 29 20 30 40 40 40 40 40 40 40 40 40 4	1 1 8 7 7 27 24 4 5 0 0 0 - 71 1 11 103 36 3 3 3 3	130% 48% 0% 0% 0% 140% 0% 35% 0 102% 29% 14% 33% 24% 34%	0% 0% 0% 77% 0% 15% 1 1 0% 37% 15% 39%	2 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 15% 06% 15% 04%	318% 0% 35% 26% 0% 0% 28% 3+ 0% 139% 44% 42% 50% 32%	111% 39% 0% 30% 26% 21% 0% 0% 27% All 82% 42% 41% 38% 33% 58%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 69 70 - 79 80 - 89 90+ Total Females All cats Under 20 20 - 29 30 - 39 40 - 49 50 - 69 70 - 79 80 - 89	1,638 10,213 3,661 1,541 663 91 7 1 - 17,815 0 2,093 17,068 14,286 7,786 2,758 378 37	265 5,812 2,398 1,085 430 64 5 - - 10,058 1 411 10,566 11,240 6,472 2,227 331 32	2 4 2,289 1,145 555 216 23 2 - - 4,234 Exposed 2 67 5,997 9,255 5,711 2,048 292 21	3+ 839 6,341 18,716 6,643 486 4 33,029 3+ 19 9,916 50,634 72,713 27,147 3,675 71 1	1,908 19,153 13,545 21,896 7,952 663 19 1 - 65,136 All 2,591 43,548 85,415 92,681 34,180 4,677 161 1	1 2 4 4 0 0 1 1 3 2 1	1 1 2 1 1 1 1 1 1 1 1	2	- 1 - 8 5 5 1 14 3+ - 5 12 37 41 9 9	1 1 3 3 - 8 6 6 1 1 1 19 1 1 7 7 18 42 44 44 12	1 1 4 2 2 2 2 1 1 0 0 0 - 12 0 0 1 7 7 9 8 8 3 1 1	1 0 2 1 1 1 0 0 0 7 7 7 E: 1 1 0 4 4 5 8 7 3 1	2 0 1 1 1 1 0 0 - 3 3 xxpected NZS 2 0 2 5 7 6 2 0 -	3+ -0 4 23 20 3 0 - 50 - 50 - 7 3+ 0 4 27 88 81 28 28 28 29 20 30 40 40 40 40 40 40 40 40 40 4	1 1 8 7 7 27 24 4 5 0 0 0 - 71 1 11 103 36 3 3 3 3	130% 48% 0% 0% 0% 140% 0% 35% 0 102% 29% 14% 33% 24% 34%	0% 0% 0% 77% 0% 15% 1 1 0% 37% 15% 39%	2 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 15% 06% 15% 04%	318% 0% 35% 26% 0% 0% 28% 3+ 0% 139% 44% 42% 50% 32%	111% 39% 0% 30% 26% 21% 0% 0% 27% All 82% 42% 42% 43% 38% 43% 38% 58%

	sults by Nun	nber																		
Males	YRT		Exposed					Claims				F.	xpected NZ9	97				A/E NZ97		
N-S	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+	1,295 31,340 97,390 92,819 43,415 6,329 181	673 23,080 86,525 90,147 44,846 6,905 220	307 14,650 67,858 77,872 41,808 6,803 242	498 21,767 173,454 292,543 204,160 42,616 2,027 19	2,773 90,837 425,227 553,382 334,229 62,654 2,670 19	4 28 66 61 19 3 1	6 44 73 77 38 4	- 6 28 74 76 37 5	- 18 120 301 498 279 47 3	34 220 514 712 373 59 4	1 29 74 141 186 73 6	1 21 66 138 193 80 7	0 13 52 120 182 79 8	0 19 134 463 910 506 67 2	3 82 326 862 1,471 737 87 2	0% 14% 38% 47% 33% 26% 52% 2258%	0% 29% 67% 53% 40% 48% 57%	0% 46% 54% 62% 42% 47% 65%	0% 93% 90% 65% 55% 55% 71% 176%	0% 41% 67% 60% 48% 51% 68% 228%
Total	272,770	252,396	209,541	737,084	1,471,790	182	242	226	1,266	1,916	510	506	454	2,100	3,570	36%	48%	50%	60%	54%
Males			Exposed					Claims				E:	xpected NZ9	97				A/E NZ97		1
Smoker	0	1	2	3+	All	0	11	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+	613 9,526 23,769 18,447 6,511 720 21	302 6,608 20,393 17,278 6,687 731 21	168 3,920 15,563 14,440 6,112 715 19	610 6,087 36,564 48,984 27,120 4,271 156 1	1,693 26,141 96,288 99,150 46,431 6,437 216 1	1 7 15 22 23 9 -	5 15 34 26 5 -	1 6 14 27 42 8 - -	- 3 25 106 152 71 5	2 21 69 189 243 93 5	1 9 18 27 27 8 1	0 6 16 26 28 8 1	0 4 12 22 26 8 1	1 6 28 76 120 50 5 0	2 24 74 151 201 74 7 0	171% 79% 83% 80% 85% 109% 0%	0% 83% 97% 132% 92% 60%	710% 169% 118% 124% 160% 97% 0%	0% 54% 89% 140% 127% 143% 98% 0%	129% 88% 94% 126% 121% 125% 71% 0%
Total	59,608	52,019	40,937	123,794	276,358	77	85	98	362	622	91	85	72	284	532	85%	100%	135%	127%	117%
Males			Exposed					Claims		1		F	xpected NZ9	97	1			A/E NZ97		1
Aggregate	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+ Total	145 15 1 - 4 1 - - - - 166	78 140 557 1,214 1,672 407 - - - 4,067	411 326 294 477 682 165 - - 1,985	29 1,253 2,373 3,142 3,082 686 4 5 1	292 1,733 3,225 4,833 5,439 1,259 4 5 1	-	- 1 - 1 2 3 - - - 7	-	- 3 5 6 3 - -	- 1 3 6 8 6 - - - 24	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	0 0 0 2 8 4 - - -	0 0 0 1 3 2 - -	0 1 2 5 14 8 0 1 0	0 2 2 8 26 14 0 1 0	0% 0% 0% 0% 0%	0% 698% 0% 49% 25% 71%	0% 0% 0% 0% 0% 0%	0% 0% 166% 98% 42% 38% 0% 0% 0%	0% 61% 122% 75% 31% 43% 0% 0% 0%
Males			Exposed	0.	L			Claims	0.	A.II	0		xpected NZ9		A.II	2	4	A/E NZ97	0.	A.II
All cats	0	1	2	3+	All	0	1	2	3+	All	0	11	2	3+	All	0	1	2	3+	All
Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+	2,053 40,881 121,159 111,267 49,931 7,051 201 - - - 332,543	1,052 29,827 107,474 108,639 53,204 8,043 241 - -	516 18,896 83,715 92,790 48,602 7,683 261 - - - 252,463	1,137 29,106 212,391 344,669 234,362 47,573 2,187 25 1	4,758 118,711 524,740 657,365 386,099 70,350 2,890 25 1	1 11 43 88 84 28 3 1	12 59 108 105 46 4 -	1 12 42 101 118 45 5 -	- 21 148 412 656 353 52 3 -	2 56 292 709 963 472 64 4	2 37 92 169 213 81 6 0	1 27 82 166 230 92 8 - -	0 17 64 143 212 89 8 - -	1 26 164 543 1,044 563 72 2 0	4 108 402 1,021 1,698 825 94 2 0	53% 29% 47% 52% 39% 35% 47% 2258%	0% 44% 72% 65% 46% 50% 52%	221% 71% 66% 71% 56% 51% 60%	0% 81% 90% 76% 63% 63% 72% 123% 0%	46% 52% 73% 69% 57% 68% 161% 0%
Total	332,543	308,482	252,463	871,451	1,764,939	259	334	324	1,645	2,562	601	605	533	2,415	4,155	43%	55%		61%	61% 68%

Females Exposed Supposed Claims Exposed Claims Exposed Claims Exposed Claims Exposed Claims Exposed Claims Claims Claims Exposed Claims	Females N-S O Jnder 20 1,280 10 - 29 38,691 00 - 39 00 - 49 00 - 49 00 - 59 23,483 10 - 69 10 - 79 146 10 - 89 4 10 - 89 4 10 - 69 10 - 89 4 10 - 69 10 - 89 4 10 - 69 10 - 89 4 10 - 69 10 - 89 4 10 - 69 10 - 89 4 10 - 69 10 - 89 4 10 - 69 10 - 79 10 - 89 10 -	1 2 575 249 28,998 18,668 86,283 69,739 69,505 60,852 24,462 2,809 2,715 168 165 2 1	3+ All 408 2, 3 26,506 112, 189,088 439, 2 241,177 441, 111,194 181, 5 14,981 23, 850 1, 35 -	11 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	7 15 40 39 8 1	2 - 3 20 22 33	- 5 64 174 174	1 19 116	1 14	1 0	2		All	0			3+	All
Under 20	Junder 20 1,280 10 - 29 38,691 10 - 39 94,869 10 - 49 69,914 10 - 59 23,483 10 - 69 2,671 10 - 79 146 10 - 89 4 100+	575 249 28,998 18,668 86,283 69,739 69,505 60,852 24,462 22,709 2,809 2,715 168 165 2 1	9 408 2, 9 189,088 439, 2 241,177 441, 111,194 181, 5 14,981 23, 850 1, 35 -	11 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	7 15 40 39 8 1	- 3 20 22 33	- 5 64 174 174	1 19 116	1 14	0		3+	All	0	1	2	3+	
20 - 29	10 - 29 38,691 10 - 39 94,869 00 - 49 69,914 10 - 59 23,483 10 - 69 2,671 10 - 79 146 10 - 89 4 10 - 10 4 10 - 10 5 10 5 10 - 10 5 10 5 10 - 10 5 10 - 1	28,998	8 26,506 112, 189,088 439, 2 241,177 441, 6 111,194 181, 5 850 1, 35 -	64 4 80 17 17 21 17 19 76 3 29 1 11 2	15 40 39 8 1	20 22 33	64 174 174	19 116	14	-	0							All
20 - 29	10 - 29 38,691 10 - 39 94,869 00 - 49 69,914 10 - 59 23,483 10 - 69 2,671 10 - 79 146 10 - 89 4 10 - 10 4 10 - 10 5 10 5 10 - 10 5 10 5 10 - 10 5 10 - 1	28,998	8 26,506 112, 189,088 439, 2 241,177 441, 6 111,194 181, 5 850 1, 35 -	64 4 80 17 17 21 17 19 76 3 29 1 11 2	15 40 39 8 1	20 22 33	64 174 174	19 116		-		0	1	189%	0%	0%	0%	98%
30 - 99	00 - 39 94,869 00 - 49 69,914 00 - 59 23,483 00 - 69 2,671 00 - 79 146 00 - 89 4 00+	86,283 69,739 69,505 60,852 24,462 22,709 2,809 2,715 168 165 2 1	0 189,088 439, 2 241,177 441, 111,194 181, 5 14,981 23, 850 1, 35 -	17 21 17 19 76 3 29 1	40 39 8 1	22 33	174 174			11			41				53%	46%
So - 59	0 - 59 23,483 0 - 69 2,671 0 - 79 146 0 - 89 4 0 - 60 231,056 Females	24,462 22,709 2,809 2,715 168 165 2 1	9 111,194 181, 5 14,981 23, 6 850 1, 1 35	17 19 76 3 29 1 11 2	39 8 1	33	174	257	48	44	36	100				56%	64%	51%
So	0 - 69 2,671 0 - 79 146 0 - 89 4 00+ Total 231,056	2,809 2,715 168 165 2 1	5 14,981 23, 5 850 1, 1 35	76 3 29 1 11 2	8 1 -				83	83	73	294	532	25%	48%	30%	59%	48%
Total 146	0 - 79	168 165 2 1 	5 850 1, 1 35 -	29 1 11 2	1 -	9	62					338					51%	48%
Ro - 89	0 - 89 4 0+ - otal 231,056	2 1	35	11 2	- '	-											54%	46%
Females Exposed Claims Expected NZ97 A/E NZ97 Smoker O 1 2 3+ All O O O O O O O O O	0+ - otal 231,056 Females	-	-	1 1	-					-	_						129%	91%
Females Exposed Claims Expected NZ97 A/E NZ97	Total 231,056			-		-	l l		0	-	_	II.		879%	0%	0%	102%	171%
Females Exposed Smoker O	Females	212,802 175,098	584,238 1,203,		-	-	-	-	-	-	-	-	-					
Smoker 0 1 2 3+ All 0 1 2 Under 20 724 298 145 489 1,655 - - - - - 0				93 68	110	87	506	771	239	235	207	878	1,559	29%	47%	42%	58%	49%
Smoker 0 1 2 3+ All 0 1 2 Under 20 724 298 145 489 1,655 - - - - - 0													·					
Under 20 724 298 145 489 1,655 0 0 0 0 1 0 0 1 0% 0% 0% 20 - 29 12,148 8,940 5,583 8,006 34,677 3 3 3 2 3 11 5 3 2 3 13 65% 90% 97% 30 - 39 21,034 18,715 14,804 38,350 92,903 5 7 9 29 50 10 9 7 20 47 48% 75% 121% 40 - 49 14,005 13,397 11,489 40,421 79,312 21 13 15 65 114 16 16 14 49 94 130% 83% 111% 50 - 59 3,706 3,869 3,587 16,049 27,211 10 15 15 57 97 11 11 11 49 82 92% 132% 141% 60 - 69 350 368 389 2,172 3,279 2 2 3 25 32 3 3 3 3 17 26 71% 70% 100% 70 - 79 11 13 11 13 11 86 122 - 1 - 3 4 0 0 0 0 2 2 2 0% 379% 0% 80 - 89 1 1 1	Smoker 0		d															
20 - 29 12,148 8,940 5,583 8,006 34,677 3 3 2 3 11 5 3 2 3 13 65% 90% 97% 30 - 39 21,034 18,715 14,804 38,350 92,903 5 7 9 29 50 10 9 7 20 47 48% 75% 121% 40 - 49 14,005 13,397 11,489 40,421 79,312 21 13 15 65 114 16 16 14 49 94 130% 83% 111% 50 - 59 3,706 3,869 3,587 16,049 27,211 10 15 15 57 97 11 11 11 49 82 92% 132% 141% 60 - 69 350 368 389 2,172 3,279 2 2 3 25 32 3 3 3 17 26	1	1 2	3+ All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
20 - 29 12,148 8,940 5,583 8,006 34,677 3 3 2 3 11 5 3 2 3 13 65% 90% 97% 30 - 39 21,034 18,715 14,804 38,350 92,903 5 7 9 29 50 10 9 7 20 47 48% 75% 121% 40 - 49 14,005 13,397 11,489 40,421 79,312 21 13 15 65 114 16 16 14 49 94 130% 83% 111% 50 - 59 3,706 3,869 3,587 16,049 27,211 10 15 15 57 97 11 11 11 49 82 92% 132% 141% 60 - 69 350 368 389 2,172 3,279 2 2 3 25 32 3 3 3 17 26	Inder 20 724	298 145	489 1	55 -	_	_	_	_	n	n	0	n	1	n%	0%	0%	0%	0%
30 - 39						2					_						103%	85%
40 - 49 14,005 13,397 11,489 40,421 79,312 21 13 15 65 114 16 16 14 49 94 130% 83% 111% 50 - 59 3,706 3,869 3,869 16,049 27,211 10 15 15 57 97 11 11 49 82 92% 132% 141% 60 - 69 350 368 389 2,172 3,279 2 2 2 3 25 32 3 3 3 17 26 71% 70% 100% 70 - 79 11 13 11 86 122 - 1 - 3 4 0 0 0 2 2 0% 379% 0% 80 - 89 - <td></td> <td>146%</td> <td>106%</td>																	146%	106%
60 - 69 350 368 389 2,172 3,279 2 2 3 25 32 3 3 17 26 71% 70% 100% 70 - 79 11 13 11 86 122 - 1 - 3 4 0 0 0 0 2 2 0% 379% 0% 80 - 89 - - - - - - - - - - - 0 0 90+ -					13												134%	121%
70 - 79		3,869 3,587			15	15	57	97	11	11	11		82	92%	132%	141%	117%	119%
80 - 89 - - - 1 1 - - - - -						3											148%	125%
90+					1	-	3	4	0	0	0			0%	379%	0%	169%	162%
				1 1	-		-	-	-	-	-	0	0				0%	0%
Total 51,978 45,600 36,008 105,574 239,160 41 41 44 182 308 45 43 37 139 264 90% 95% 119%	0+ -		-	-	-	-	-	-	-	-	-	-	-					
	otal 51,978	45,600 36,008	3 105,574 239,	60 41	41	44	182	308	45	43	37	139	264	90%	95%	119%	131%	116%
														Į.		A / E 11707	Į.	
Females Exposed Claims Expected NZ97 A/E NZ97 Aggregate 0 1 2 3+ All 0 1 2 3+ All 0 1 2 3+ All 0 1 2				0	1		3+	ΔΙΙ	n	1 EX			ΔΙΙ	n			3+	All
1 2 0 7 1 0 1 2 0 7 7 1 0 1 2 0 7 7 1 0 1 2 0 7 7 1 1 0 1 2 0 7 7 1 1 0 1 2 0 7 7 1 1 0 1 2 0 7 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	ggregate	'	7	Ť	'	-	0.	7 (11			-	0.	7 (1)				Ų.	7 (1)
Under 20 98 48 17 18 181 0 0 0 0 0 0 0% 0% 0%		48 17	7 18	31 -	-	-	-	-	0	0	0	0	0	0%	0%	0%	0%	0%
20 - 29 22 139 319 1,195 1,675 - - - - 0 0 0 1 0% 0% 0% 0%					-	-	-	-	0	0	0	0	1	0%			0%	0%
30 - 39 - 385 233 2,122 2,740 - - - - - 0 0 1 1 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0% 0%					-	-	-	-	-	0	0						0%	0%
40 - 49 2 1,087 453 2,738 4,281 - - - 2 2 0 1 1 4 6 0% 0% 0% 0%					- ,	- ,	2				•						57%	36%
50 - 59 2 1,237 503 1,934 3,675 - 1 1 5 7 0 4 2 6 12 0% 24% 59% 60 - 69 - 237 99 281 617 - 1 - 1 2 - 2 1 2 4 62% 0%					- 1	1			0		2	-		0%			81%	58% 47%
160 - 69 - 237 99 281 617 - 1 - 1 2 - 2 1 2 4 62% 0%	0 - 69 -	237 99		1 1	1	-	1	2	-	2	1	2	4		62%	0%	50%	
	0.70		-										l l					47 /0
70-79			1 - 1		-			-	-	-	-	-	-					47 /0
70 - 79	- 89			-	-		-	-	-	-		-	-					47 70
70 - 79	0 - 89		-	-	-		-	- - -	- - -	-	-	- - -	- - -					
70 - 79	0 - 89		-	-	2	-	-	- - - 11	- - - 0	-	-	- - - 13	- - - 24	0%	27%	31%	61%	46%
70 - 79	0 - 89 - 10+ - Total 123	3,133 1,624	- 4 8,289 13,	-	2	- - 1	-	- - - 11	0	- - - 7	3		- - - 24	0%			61%	
Total Total Total Total Exposed Ex	0 - 89 - 00+ - 00+ - 00+ - 00+ - 00+ - 00+ - 00+ 00+	3,133 1,624 Exposed	- 4 8,289 13,		2	- - 1	- - 8			- - - 7 	3 spected NZ9	7				A/E NZ97		46%
Total 123 3,133 1,624 8,289 13,169 - 2 1 8 11 0 7 3 13 24 0% 27% 31%	0 - 89	3,133 1,624 Exposed 1 2	- 4 8,289 13, d 3+ All	69 -	2	- - 1	- - 8			7 - 7 1	3 xpected NZ9 2	7 3+	All	0	1	A/E NZ97 2	3+	46% All
Total 123 3,133 1,624 8,289 13,169 - 2 1 8 11 0 7 3 13 24 0% 27% 31%	10 - 89	3,133 1,624 Exposed 1 2 921 410	- 1 8,289 13, d 3+ All 0 915 4,	69 - 0 17 1	1 -	- 1 Claims 2 -	3+	All 1	0 1	- - - 7 - 1	spected NZ9	7 3+ 0	All 2	0 113%	1 0%	A/E NZ97 2 0%	3+	46% All 56%
Total 123 3,133 1,624 8,289 13,169 - 2 1 8 11 0 7 3 13 24 0% 27% 31%	Females All cats 0 Under 20 2,101 0 - 89 - 00+ - 123 Fotal 123	3,133 1,624 Exposed 1 2 921 410 38,077 24,569	- 4 8,289 13, d 3+ All 0 915 4, 9 35,708 149,	0 17 1 166 7	1 - 10	- 1 Claims 2 - 5	3+	All 1 30	0 1 19	7 - 7 - 1 0 14	- 3 xpected NZ9 2 0 9	7 3+ 0 13	All 2 55	0 113% 37%	1 0% 71%	A/E NZ97 2 0% 56%	3+ 0% 62%	46% All 56% 55%
Total 123 3,133 1,624 8,289 13,169 - 2 1 8 11 0 7 3 13 24 0% 27% 31%	Females All cats 0 Jinder 20 2,101 10 - 29 50,861 10 - 39 115,904		- 13, 13, 14, 15, 16, 16, 16, 16, 16, 16, 16, 16, 16, 16	0 0 17 1 16 7 24 22	1 - 10 22	Claims 2 5 29	3+	All 1 30 166	0 1 19 58	- - 7 - 1 0 14 53	- 3 xpected NZ9 2 0 9 43	7 3+ 0 13 121	All 2 55 275	0 113% 37% 38%	1 0% 71% 41%	A/E NZ97 2 0% 56% 67%	3+ 0% 62% 77%	46% All 56% 55% 60%
Total 123 3,133 1,624 8,289 13,169 - 2 1 8 11 0 7 3 13 24 0% 27% 31%	Females All cats 0 Junder 20 0 - 29 0 - 29 0 - 39 115,904 0 - 49 83,921		- 4 8,289 13, d 3+ All 0 915 4, 0 35,708 149, 0 229,560 535, 1 284,336 525,	0 17 1 16 7 24 22 19 42	1 - 10 22 53	Claims 2 5 29 37	3+ - - 8 93 241	All 1 30 166 373	0 1 19 58 99	7 7 1 0 14 53 100	- 3 8xpected NZ9 2 0 9 43 87	7 3+ 0 13 121 346	All 2 55 275 631	0 113% 37% 38% 43%	1 0% 71% 41% 53%	A/E NZ97 2 0% 56% 67% 43%	3+ 0% 62% 77% 70%	46% All 56% 55% 60% 59%
Total 123 3,133 1,624 8,289 13,169 - 2 1 8 11 0 7 3 13 24 0% 27% 31%	Females All cats 0 Jinder 20 2,101 10 - 29 50,861 10 - 39 115,904 0 - 49 83,921 10 - 59 27,190		- 4 8,289 13, d 3+ All 0 915 4, 0 35,708 149, 0 229,560 535, 129,177 212,	0 0 17 1 16 7 24 22 39 42 33 29	1 - 10 22 53 55	Claims 2 5 29 37 49	3+ - - 8 93 241 236	All 1 30 166 373 369	0 1 19 58 99 81	7 7 1 0 14 53 100 88	- 3 xpected NZ9 2 0 9 43 87 80	7 3+ 0 13 121 346 393	All 2 55 275 631 643	0 113% 37% 38% 43% 36%	1 0% 71% 41% 53% 62%	A/E NZ97 2 0% 56% 67% 43% 61%	3+ 0% 62% 77% 70% 60%	46% All 56% 55% 60% 59% 57%
Total 123 3,133 1,624 8,289 13,169 - 2 1 8 11 0 7 3 13 24 0% 27% 31%	Females All cats 0 Jinder 20 2,101 10 - 29 50,861 10 - 39 115,904 0 - 49 83,921 10 - 59 27,190 10 - 69 3,020		- 4 8,289 13, d 3+ All 0 915 4, 0 35,708 149, 6 229,560 535, 4 284,336 525, 3 129,177 212, 3 17,434 27,	0 17 1 16 7 24 22 19 42 23 29 22 5	1 - 10 22 53 55 11	Claims 2 5 29 37 49	3+ - 8 93 241 236 89	All 1 30 166 373 369 117	0 1 19 58 99 81 23	7 7 1 0 14 53 100 88 88 26	- 3 3 xpected NZ9 2 0 9 43 87 80 24	7 3+ 0 13 121 346 393 135	All 2 55 275 631 643 208	0 113% 37% 38% 43% 36% 21%	1 0% 71% 41% 53% 62% 42%	A/E NZ97 2 0% 56% 67% 43% 61% 49%	3+ 0% 62% 77% 70% 60% 66%	46% All 56% 55% 60% 59% 59% 56%
Total 123 3,133 1,624 8,289 13,169 - 2 1 8 11 0 7 3 13 24 0% 27% 31%	Females All cats 0 Jinder 20 2,101 10 - 29 50,861 10 - 39 115,904 10 - 49 83,921 10 - 59 27,190 10 - 69 3,020 10 - 79 157		- 4 8,289 13, d 3+ All 0 915 4, 0 35,708 149, 0 229,560 535, 1 284,336 525, 3 129,177 212, 3 17,434 27, 6 936 1,	0 17 1 16 7 144 22 39 42 33 29 42 5 500 1	1 - 10 22 53 55 11	Claims 2 5 29 37 49 12 -	3+ - - 8 93 241 236 89 27	All 1 30 166 373 369 117 30	0 1 19 58 99 81 23 3	7 5 1 0 14 53 100 88 26 4	- 3 3 epected NZ9 2 0 9 43 87 80 24 4	7 3+ 0 13 121 346 393 135 20	2 55 275 631 643 208 31	0 113% 37% 38% 43% 36% 21% 31%	1 0% 71% 41% 53% 62% 42% 54%	A/E NZ97 2 0% 56% 67% 43% 61% 49% 0%	3+ 0% 62% 77% 70% 60% 66% 132%	46% All 56% 55% 60% 59% 57% 56% 97%
Total 123 3,133 1,624 8,289 13,169 - 2 1 8 11 0 7 3 13 24 0% 27% 31%	Females All cats 0 Jonder 20 2,101 10 - 29 50,861 10 - 39 115,904 10 - 59 27,190 10 - 69 3,020 10 - 79 157 10 - 89 4		- 4 8,289 13, d 3+ All 0 915 4, 0 35,708 149, 0 229,560 535, 1 284,336 525, 1 284,336 525, 1 29,177 212, 1 17,434 27, 936 1, 36	0 17 1 16 7 144 22 39 42 33 29 42 5 500 1	1 - 10 22 53 55 11	Claims 2 5 29 37 49 12	3+ - 8 93 241 236 89 27 2	All 1 30 166 373 369 117 30	0 1 19 58 99 81 23 3	7 5 1 0 14 53 100 88 26 4	- 3 3 epected NZ9 2 0 9 43 87 80 24 4	7 3+ 0 13 121 346 393 135 20	2 55 275 631 643 208 31	0 113% 37% 38% 43% 36% 21% 31%	1 0% 71% 41% 53% 62% 42% 54%	A/E NZ97 2 0% 56% 67% 43% 61% 49% 0%	3+ 0% 62% 77% 70% 60% 66%	46% All 56% 55% 60% 59% 59% 56%
Females	Females All cats 0 Jinder 20 2,101 10 - 29 50,861 10 - 39 115,904 10 - 49 83,921 10 - 69 3,020 10 - 79 157 10 - 89 4 10 - 49 - 40 10 - 89 4 10 - 89 4 10 - 89 4		- 4 8,289 13, d 3+ All 0 915 4, 0 35,708 149, 0 229,560 535, 4 284,336 525, 129,177 212, 3 17,434 27, 936 936 1, 36 -	0 17 1 16 7 24 22 33 29 22 5 50 1 142 2	1 10 22 53 55 11 2	Claims 2	3+ 8 93 241 236 89 27 2	All 1 30 166 373 369 117 30 4	0 1 19 58 99 81 23 3 0	7 7 1 0 14 53 100 88 26 4 0	- 3 3 2 2 0 9 43 87 80 24 4 0 0 -	7 3+ 0 13 121 346 393 135 20 2	2 55 275 631 643 208 31 2	0 113% 37% 38% 43% 36% 21% 31% 879%	1 0% 71% 41% 53% 62% 42% 54% 0%	A/E NZ97 2 0% 56% 67% 43% 61% 49% 0% 0%	3+ 0% 62% 77% 70% 60% 66% 132%	46% All 56% 55% 60% 59% 57% 56% 97%

	sults by Nur Direct - guar																			
Males	Direct - guar	anteeu issu	Exposed					Claims				Ex	xpected NZ9	7				A/E NZ97		
N-S	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+	2 24 47 328 2,430 4,397 3,522 73	- 11 19 126 1,615 3,313 2,972 256	- - 1,006 2,137 2,110 296	4 11 39 60 2,885 7,667 7,374 1,351 8	6 46 105 514 7,936 17,513 15,977 1,975	- - 3 22 43 83 5	- 1 1 23 50 109 13	- - - 18 43 75 25	- - - 40 184 323 122	1 4 103 320 590 165	0 0 1 13 67 141 6	0 0 0 9 52 122 20	- - - 6 33 88 24	0 0 0 18 119 304 127 2	0 0 0 1 45 271 654 177 2	0% 0% 0% 513% 169% 64% 59%	0% 6680% 432% 262% 97% 89% 65%	321% 129% 86% 102%	0% 0% 0% 0% 227% 154% 106% 96% 0%	0% 0% 1213% 440% 229% 118% 90% 93% 0%
Total	10,822	8,311	5,548	19,397	44,078	156	197	161	669	1,183	227	203	151	569	1,150	69%	97%	107%	118%	103%
L. Mala			E					Olaina						I				A /F N/707		
Males Smoker	0	1	Exposed 2	3+	All	0	1	Claims 2	3+	All	0	1 E	xpected NZ9 2	3+	All	0	1	A/E NZ97 2	3+	All
Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+	1 15 17 88 1,249 1,263 646 7	1 4 4 20 1,048 1,346 911 36	- - - 1 962 1,558 1,159 109	- - - 6 2,043 5,439 6,727 1,315	1 19 21 114 5,301 9,605 9,442 1,466	- - - - - 8 23 12 2	- - - 14 46 43 4	- - - 19 43 62 11	- - - - 31 140 333 145	- - - - 72 252 450 162	0 0 0 0 6 18 25 1	- 0 0 0 6 20 37 3	- - 0 5 24 47 9	- - 0 13 85 284 121	0 0 0 0 0 30 146 393 134	0% 0% 0% 0% 126% 126% 49% 329%	0% 0% 0% 249% 229% 118% 137%	0% 352% 183% 131% 123%	0% 248% 165% 117% 119%	0% 0% 0% 0% 241% 172% 115% 121%
Total	3,285	3,367	3,788	15,529	25,968	45	107	135	649	936	50	65	85	503	703	90%	164%	158%	129%	133%
Males			Exposed					Claims				E	xpected NZ9	7				A/E NZ97		
Aggregate	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+	- - - 953 811 368 7 - 2,138	- - - - 860 793 418 15	- - - 742 765 362 24 - 1,893	2,306 5,048 3,482 370	4,860 7,417 4,629 416	- - - 25 24 22 3 -	- - - 14 19 44 2	- - - 14 18 27 2	- - - 64 181 254 46 -	- - - 117 242 347 53 - 759	- - - 4 12 14 1 -	- - - 4 12 17 1 -	- - - 4 11 14 2 -	- 0 - 14 78 138 35 -	- 0 - 26 113 184 39 -	565% 195% 156% 474% 235%	333% 159% 261% 166%	371% 158% 187% 103%	0% 464% 233% 184% 131%	0% 446% 213% 189% 136%
Males			Exposed					Claims				Ex	xpected NZ9	7				A/E NZ97		
All cats	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+	3 39 64 416 4,631 6,470 4,535 86	- 15 23 146 3,522 5,452 4,301 306	- - 1 2,710 4,459 3,630 429	4 11 43 65 7,234 18,154 17,583 3,036 8	7 65 130 628 18,097 34,534 30,048 3,856 8	- - 3 55 90 117 10	- 1 1 51 115 196 19	- - - 51 104 164 38	- - 135 505 910 313	- 1 4 292 814 1,387 380	0 0 0 1 24 98 179 7	0 0 0 19 84 176 24	- - 0 15 68 149 35	0 0 0 0 44 282 726 284 2	0 0 0 1 101 531 1,231 350 2	0% 0% 0% 410% 231% 92% 65% 146%	0% 5497% 383% 274% 138% 112% 79%	0% 345% 153% 110% 108%	0% 0% 0% 0% 307% 179% 125% 110% 0%	0% 0% 986% 364% 289% 153% 113% 109% 0%
Total	16,244	13,764	11,229	46,135	87,371	275	383	357	1.863	2,878	309	302	268	1,337	2,215	89%	127%	133%	139%	130%

	sults by Nun																			
Females	Direct - guar	anteed issu	Exposed					Claims				E	xpected NZ9	17				A/E NZ97		
N-S	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20 20 - 29 30 - 39 40 - 49	6 36 78 514	3 13 42 171	- 1 -	- 8 42 55	9 57 162 740	- 1 - 2		- - -	- 1 1 2	- 2 1 6	0 0 0	0 0 0 0	- 0 -	- 0 0	0 0 0 1	0% 7280% 0% 282%	0% 0% 0% 815%	0%	30534% 4870% 3007%	0% 9085% 1188% 588%
50 - 59 60 - 69 70 - 79 80 - 89 90+	3,411 5,662 3,911 90	2,286 4,446 3,684 259	1,455 3,169 2,838 391	4,077 12,115 10,800 2,601 16	11,229 25,392 21,233 3,340 16	13 40 40 3	2 25 45 81 6	17 49 71 17	34 158 289 162 2	89 292 481 188	13 55 97 4	9 44 95 13	6 32 73 20	17 120 280 160	44 250 546 197	102% 73% 41% 67%	292% 103% 85% 46%	300% 155% 97% 84%	195% 132% 103% 102% 89%	201% 117% 88% 95% 89%
Total	13,708	10,904	7,852	29,712	62,175	99	159	154	649	1,061	170	160	131	580	1,040	58%	99%	118%	112%	102%
Females			Exposed					Claims				E	xpected NZ9)7				A/E NZ97		
Smoker	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+	1 15 40 112 1,582 1,407 686 11	- 4 13 36 1,328 1,590 1,017 48	- - 2 1,334 1,912 1,364 141	- - 4 3,174 7,749 7,740 1,870	1 19 53 154 7,417 12,657 10,806 2,069	1 - - - 13 15 17 -	- - - 13 25 24 3	- - - 9 36 41 13	- - - 27 107 215 103	1 - - 62 183 297 119	0 0 0 0 6 13 17 1	- 0 0 0 5 15 26 2	- - 0 5 18 36 7	- - 0 13 77 206 108 0	0 0 0 0 29 123 285 118 0	122926% 0% 0% 0% 230% 115% 98% 0%	0% 0% 0% 264% 167% 92% 123%	0% 177% 195% 115% 177%	0% 203% 139% 105% 96% 0%	122926% 0% 0% 0% 214% 148% 104% 101% 0%
Total	3,853	4,036	4,752	20,536	33,176	46	65	99	452	662	37	48	67	404	556	126%	134%	149%	112%	119%
Females			Exposed					Claims					xpected NZ9					A/E NZ97		
Aggregate	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+	- - - 1,278 1,247 605 12	- - 1,175 1,321 709 40	1,052 1,203 698 60	2 1 - - 3,366 7,347 4,879 943	2 1 - - 6,870 11,117 6,891 1,054	- - - 16 24 13 -	- - - 16 20 34 1	- - - 11 31 24 5	- - - 40 185 232 82 1	- - - 83 260 303 88 1	- - - 4 12 14 1	- - - 4 13 17 2	- - - 4 12 17 3	0 0 - 14 72 126 58 0	0 0 - 26 108 175 63 0	376% 202% 90% 0%	391% 158% 195% 52%	286% 270% 138% 158%	0% 0% 285% 258% 185% 142% 529%	0% 0% 316% 241% 173% 139% 529%
Total	3,142	3,244	3,012	16,537	25,934	53	71	71	540	735	31	36	36	269	373	170%	196%	198%	200%	197%
Females All cats	0	1	Exposed 2	3+	All	0	1	Claims 2	3+	All	0	1 E	xpected NZ9 2)7 3+	All	0	1	A/E NZ97 2	3+	All
All Cats	U	<u> </u>		31	All	U	'		3+	All	U	'		J+	All	U	1		J+	All
Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+	7 51 118 626 6,270 8,316 5,202 112 - 20,702	3 17 55 207 4,789 7,357 5,409 347 -	1 2 3,840 6,283 4,900 591 - 15,615	2 9 42 59 10,616 27,210 23,419 5,413 18 66,785	12 77 215 894 25,515 49,165 38,929 6,462 18	1 1 2 42 79 70 3 -	- - 2 54 90 139 10 -	- - - 37 116 136 35 -	- 1 1 2 101 450 736 347 3	1 2 1 6 234 735 1,081 395 3	0 0 0 1 23 80 129 6 -	0 0 0 0 18 71 138 17 -	- 0 - 0 15 62 126 31 - 233	0 0 0 0 45 268 612 325 3	0 0 0 1 100 481 1,005 379 3	30812% 5112% 0% 233% 186% 99% 54% 54%	0% 0% 0% 670% 307% 126% 100% 58%	0% 0% 253% 188% 108% 114%	0% 26638% 4870% 2739% 226% 168% 120% 117% 117%	19429% 6692% 894% 486% 235% 153% 108% 104% 117%
			1		1	l							1							

	sults by Nun Direct - othe																			
Males	Direct - Other		Exposed					Claims				E	xpected NZ9	7				A/E NZ97		
N-S	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20 20 - 29 30 - 39 40 - 49	42 948 4,401 5,221	19 666 3,576 4,677	9 431 2,676 3,814	2 843 6,156 9,909	72 2,887 16,809 23,620	- 1 5 2	- 1 2 5	- - 2 5	- 1 3 6	- 3 12 18	0 1 3 8	0 1 3 7	0 0 2 6	0 1 5 16	0 3 13 37	0% 117% 149% 25%	0% 169% 73% 69%	0% 0% 97% 84%	0% 134% 63% 38%	0% 117% 93% 48%
50 - 59 60 - 69 70 - 79 80 - 89 90+	2,185 79 7 1	2,255 117 5 -	2,064 147 6 1	7,443 2,868 2,856 665	13,947 3,210 2,873 666	5 - - -	5 1 - -	10 1 - -	29 47 115 67	49 49 115 67	9 1 0 0	9 1 0 -	8 2 0 0	32 42 120 65	58 46 121 65	58% 0% 0% 0%	55% 79% 0%	119% 64% 0% 0%	90% 111% 96% 103%	84% 107% 95% 103%
Total	12,883	11,313	9,147	30,740	64,084	13	14	18	268	313	22	21	19	281	343	59%	66%	97%	95%	91%
Males			Exposed					Claims		1		F	xpected NZ9	7	ı			A/E NZ97		
Smoker	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+	18 366 1,416 1,454 378 10 - -	8 237 1,136 1,237 418 15 -	2 144 799 981 390 18 - -	201 1,498 2,121 1,322 435 238 17	28 946 4,849 5,792 2,507 478 238 17	- 1 4 - 1 -	- 2 2 3 -	- 1 3 4 6 - -	- - - 8 7 11 26 2	- 1 6 18 16 12 26 2	0 0 1 2 1 0	0 0 1 2 2 0	0 0 1 2 2 0	- 0 1 3 6 6 10 2	0 1 4 9 10 7 10 2	0% 0% 93% 179% 0% 929%	0% 0% 230% 106% 186% 0%	0% 788% 489% 266% 392% 0%	0% 0% 239% 122% 177% 270% 129%	0% 118% 162% 201% 155% 180% 270% 129%
Total	3,641	3,050	2,332	5,830	14,853	6	7	14	54	81	5	5	4	28	42	115%	147%	353%	194%	194%
Males																				
			Exposed					Claims				E	spected NZ9	7				A/E NZ97		
	0	1	Exposed 2	3+	All	0	1	Claims 2	3+	All	0	1 Ex	xpected NZ9 2	7 3+	All	0	1	A/E NZ97 2	3+	All
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+				- 96 1,323 4,285 6,330 471 - -	- 96 1,323 4,285 6,330 471 - -				- 2 13 19 1 - -	- 2 13 19 1 - -				3+ 0 1 7 31 5 -	- 0 1 7 31 5 - -	0	1		0% 194% 182% 62% 21%	0% 194% 182% 62% 21%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89	-	-		- 96 1,323 4,285 6,330 471 -	96 1,323 4,285 6,330 471				- 2 13 19 1	- - 2 13 19	- - -			3+ - 0 1 7 31	- 0 1 7 31 5	0	1		0% 194% 182% 62%	0% 194% 182% 62%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+	-	-		- 96 1,323 4,285 6,330 471 - -	- 96 1,323 4,285 6,330 471 - -				- 2 13 19 1 - -	- 2 13 19 1 - -	- - -			3+ - 0 1 7 31 5 - - - 44	- 0 1 7 31 5 - -	0	1		0% 194% 182% 62% 21%	0% 194% 182% 62% 21%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+ Total	-	-		- 96 1,323 4,285 6,330 471 - -	- 96 1,323 4,285 6,330 471 - -		1		- 2 13 19 1 - -	- 2 13 19 1 - -	- - -			3+ - 0 1 7 31 5 - - - 44	- 0 1 7 31 5 - -	0	1	2	0% 194% 182% 62% 21%	0% 194% 182% 62% 21%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 69 70 - 79 80 - 89 90+ Total	-			- 96 1,323 4,285 6,330 471 12,503	- 96 1,323 4,285 6,330 471 - - - - 12,503	-	1 1 1 4 4 7 8 1 1	2	- 2 13 19 1 - - - 35	- 2 13 19 1 - - - 35	-	1 - - - - - - - - - - - - - - - - - - -	2	3+ 0 1 7 31 5 - - 44	- 0 1 7 31 5 - - - 44			2 A/E NZ97	0% 194% 182% 62% 21%	0% 194% 182% 62% 21%

	esults by Nun Direct - othe																			
Females			Exposed					Claims					xpected NZ9					A/E NZ97		
N-S	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20	58	18	6	7	88	_		_	_	_	0	0	0	0	0	0%	0%	0%	0%	0%
20 - 29	1,588	1,202	743	1,131	4,664	_	_		_	_	1	0	0	0	2	0%	0%	0%	0%	0%
30 - 39	6,470	5,242	3,952	8,797	24,460	1	1	4	5	11	3	3	2	5	13	30%	36%	192%	107%	86%
40 - 49	6,751	6,309	5,360	13,820	32,239	2	6	2	11	21	8	8	7	17	40	24%	78%	30%	63%	52%
50 - 59	2,407	2,538	2,371	8,428	15,744	-	1	8	12	21	7	7	7	25	46	0%	14%	118%	47%	46%
60 - 69	60	114	139	3,330	3,643	_		1	29	31	0	1	1	32	34	0%	128%	102%	91%	91%
70 - 79	4	3	2	3,005	3,014	_	_ `	_ `	65	65	0	0	0	80	80	0%	0%	0%	81%	81%
80 - 89		-	1	914	914	_	_	_	51	51	-	-	0	55	55	0 70	0 70	0%	93%	93%
90+	-	-	- '	-	-	-	-	-	-	-	-	-	-	-	-			0,0	0070	0070
Total	17,336	15,426	12,573	39,431	84,765	3	9	15	173	200	19	19	17	215	270	15%	47%	89%	81%	74%
Famalas			Function				I	Claima	L	I			unanted NZC	.7	I			A /E NIZOZ		
Females Smoker	0	1	Exposed 2	3+	All	0	1	Claims 2	3+	All	0	1 E	xpected NZ9 2	3+	All	0	1	A/E NZ97	3+	All
SHIOKEI		ı		JT.	All	U	'		31	All	U	'		3+	All	U	'		J+	All
Under 20	27	6	-	-	33	-	-	-	-	-	0	0	-	-	0	0%	0%			0%
20 - 29	726	513	306	318	1,863	1	-	-	-	1	0	0	0	0	1	375%	0%	0%	0%	148%
30 - 39	2,308	1,888	1,341	2,407	7,944	-	-	1	3	4	1	1	1	1	4	0%	0%	145%	238%	98%
40 - 49	1,846	1,721	1,452	3,159	8,178	1	4	1	4	10	2	2	2	4	10	47%	198%	58%	104%	103%
50 - 59	386	430	399	1,456	2,671	1	1	-	10	12	1	1	1	4	8	95%	84%	0%	228%	154%
60 - 69	10	17	19	413	459	-	-	-	10	10	0	0	0	4	4	0%	0%	0%	275%	255%
70 - 79	-	-	-	200	200	-	-	-	8	8	-	-	-	5	5				159%	159%
80 - 89	-	-	-	31	31	-	-	-	6	6	-	-	-	2	2				311%	311%
90+	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
Total	5,304	4,575	3,517	7,983	21,379	3	5	2	41	51	5	4	4	20	33	64%	112%	53%	203%	154%
Females			Evnosed					Claims				E	vnected N70	17			<u> </u>	Δ/E N/707	<u> </u>	
Females Aggregate	0	1	Exposed 2	3+	All	0	1	Claims 2	3+	All	0	E:	xpected NZ9		All	0	1	A/E NZ97 2	3+	All
Females Aggregate	0	1	Exposed 2	3+	All	0	1	Claims 2	3+	All	0		xpected NZ9 2	3+	All	0	1	A/E NZ97 2	3+	All
Aggregate Under 20	0 -	1 -		-	-	0 -	1 -		3+	All -	0 -			3+	-	0	1			
Aggregate Under 20 20 - 29			2	- 101	- 101		1 - -	2	3+		0 - -	1	2			0	1		0%	0%
Aggregate Under 20 20 - 29 30 - 39	-	-	-	- 101 1,550	- 101 1,550	-	1 - -	2 -	- - -	- - -	-	-	-	3+ - 0 1	- 0 1	0	1		0% 0%	0% 0%
Aggregate Under 20 20 - 29 30 - 39 40 - 49	-	-	- -	- 101 1,550 3,625	- 101 1,550 3,625		1 - - -	- -	- - - 6	- - - 6	-	-	- - - -	3+ - 0 1 5	- 0 1 5	0	1		0% 0% 132%	0% 0% 132%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59	- - -	- - -	- - -	- 101 1,550 3,625 2,570	- 101 1,550 3,625 2,570		- - - -	- - -	- - -	- - -		- - -	- - -	3+ - 0 1 5 8	- 0 1 5 8	0	1		0% 0% 132% 118%	0% 0% 132% 118%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69	-	- - - - -	- - - - - -	- 101 1,550 3,625 2,570 258	- 101 1,550 3,625 2,570 258	-	- - - -	- - - - -	- - - 6 10	- - - 6			- - - - -	3+ - 0 1 5	- 0 1 5	0	1		0% 0% 132%	0% 0% 132%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79	- - -	- - - - - -		- 101 1,550 3,625 2,570 258	- 101 1,550 3,625 2,570 258	-	- - - - -		- - - 6 10 -	- - - 6			- - - - - -	3+ - 0 1 5 8	- 0 1 5 8	0	1		0% 0% 132% 118%	0% 0% 132% 118%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89	-	- - - - - - - -		- 101 1,550 3,625 2,570 258 - -	- 101 1,550 3,625 2,570 258 -	-	- - - - - -		- - - 6 10	- - - 6				3+ - 0 1 5 8	- 0 1 5 8 2	0	1		0% 0% 132% 118%	0% 0% 132% 118%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79	-	- - - - - -		- 101 1,550 3,625 2,570 258	- 101 1,550 3,625 2,570 258	-	- - - - - - -		- - - 6 10 -	- - - 6			- - - - - -	3+ - 0 1 5 8	- 0 1 5 8	0	1		0% 0% 132% 118%	0% 0% 132% 118%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89	-	- - - - - - - -		- 101 1,550 3,625 2,570 258 - -	- 101 1,550 3,625 2,570 258 -	-	- - - - - - - - -		- - - 6 10 -	- - - 6				3+ - 0 1 5 8	- 0 1 5 8 2	0	1		0% 0% 132% 118%	0% 0% 132% 118%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+ Total	-	- - - - - - - -		- 101 1,550 3,625 2,570 258 - - -	- 101 1,550 3,625 2,570 258 - - -		1		- - 6 10 - -	- - 6 10 - -				3+ - 0 1 5 8 2 - - -	- 0 1 5 8 2 - -	0	1	2	0% 0% 132% 118% 0%	0% 0% 132% 118% 0%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+ Total	-			- 101 1,550 3,625 2,570 258 - - - - - 8,103	- 101 1,550 3,625 2,570 258 - - - - - 8,103	-		2	- - 6 10 - - - 16	- - 6 10 - - - 16	-		2	3+ - 0 1 5 8 2 - 16	- 0 1 5 8 2 - - - 16		·	2 A/E NZ97	0% 0% 132% 118% 0%	0% 0% 132% 118% 0%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+ Total Females All cats	- - - - - - - - -		2	- 101 1,550 3,625 2,570 258 - - - 8,103	- 101 1,550 3,625 2,570 258 - - - 8,103		1		- - 6 10 - -	- - 6 10 - -		1 - - - - - - - - - - - - - - - - - - -	2 - - - - - - - - - 2 xpected NZS	3+ 0 1 5 8 2 - - - 16	- 0 1 5 8 2 2 16 All	0	1	2 A/E NZ97 2	0% 0% 132% 118% 0%	0% 0% 132% 118% 0%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+ Total Females All cats Under 20	- - - - - - - - - - -	1	2	- 101 1,550 3,625 2,570 258 - - - - 8,103	- 101 1,550 3,625 2,570 258 8,103			2	- - 6 10 - - - 16	- - 6 10 - - - 16	-	1	2	3+ 0 1 5 8 2 - - - 16	- 0 1 5 8 8 2 16 All	0	1 0%	A/E NZ97 2	0% 0% 132% 118% 0% 102%	0% 0% 132% 118% 0%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+ Total Females All cats Under 20 20 - 29	- - - - - - - - - - - - - - - - - - -	- - - - - - - - - 1 24 1,715	2	- 101 1,550 3,625 2,570 258 - - - - 8,103	- 101 1,550 3,625 2,570 258 8,103 All		-	2 Claims 2	- - 6 10 - - - - 16	- - 6 10 - - - - 16	- - - - - - - - - 0	1	2	3+ - 0 1 5 8 2 - - - - 16	- 0 1 5 8 2 2 16 All 0 2	0 0% 118%	1 0%	2 A/E NZ97 2 0%	0% 0% 132% 118% 0% 102%	0% 0% 132% 118% 0% 102%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+ Total Females All cats Under 20 20 - 29 30 - 39	- - - - - - - - - - - - - - - - - - -	1 24 1,715 7,130		- 101 1,550 3,625 2,570 258 - - - 8,103	- 101 1,550 3,625 2,570 258 8,103 All	- - - - - - - - - - 1 1	- - 1	2	- - 6 10 - - - - 16	- 6 10 16 MII - 15	- - - - - - - - - - - - - - - - - - -	1	2	3+ 0 1 5 8 2 - - 16 17 3+ 0 1 7	- 0 1 1 5 8 8 2 16 MI	0 0% 118% 22%	1 0% 27%	2 A/E NZ97 2 0% 0% 180%	0% 0% 132% 118% 0% 102%	0% 0% 132% 118% 0% 102% All
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 69 70 - 79 80 - 89 90+ Total Females All cats Under 20 20 - 29 30 - 39 40 - 49	0 85 2,314 8,778 8,597	1 24 1,715 7,130 8,030	Exposed 2 Exposed 5,293 6,811	- 101 1,550 3,625 2,570 258 - - - - 8,103 3+ 7 1,549 12,753 20,604	- 101 1,550 3,625 2,570 258 8,103 All 121 6,627 33,954 44,042	- - - - - - - - - - - - - - - - - - -	- - 1 10	2	- - 6 10 - - - 16 3+	- 6 10 16 MII - 15 37	- - - - - - - - - - 1 5 0	1 1 0 1 4 4 10	2 	3+ 0 1 5 8 2 - - - 16 17 3+ 0 1 7 26	- 0 1 5 8 8 2 16 MII 0 2 2 18 8 54	0 0% 118% 22%	1 0% 27% 102%	A/E NZ97 2 0% 0% 180% 36%	0% 0% 132% 118% 0% 102% 3+ 0% 0% 118% 81%	0% 0% 132% 118% 0% 102% All 0% 42% 84% 68%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+ Total Females All cats Under 20 20 - 29 30 - 39 40 - 49 50 - 59	0 85 2,314 8,778 8,597 2,793	1 24 1,715 7,130 8,030 2,968	2	- 101 1,550 3,625 2,570 258 - - - - 8,103 3+ 7 1,549 12,753 20,604 12,454	- 101 1,550 3,625 2,570 258 8,103 All 121 6,627 33,954 44,042 20,985	0	- - 1 10 2	2	- 6 10 16 3+ 8 8 21 32	- 6 10 16 MII - 15 37 43	- - - - - - - - - - - 5 0	1	2 2 2 2 0 0 0 3 3 8 8 8	3+ - 0 1 5 8 2 - - - - - 16 17 3+ 0 1 7 26 38	- 0 1 5 8 8 2 16 MII 0 2 18 54 62	0 0% 118% 22% 29% 13%	1 0% 0% 27% 102% 24%	A/E NZ97 2 0% 0% 180% 36% 101%	0% 0% 132% 118% 0% 102% 3+ 0% 118% 81% 84%	0% 0% 132% 118% 0% 102% All 0% 42% 84% 68%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+ Total Females All cats Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69	- - - - - - - - - - - - - - - - - - -	1 24 1,715 7,130 8,030 2,968 131	2	- 101 1,550 3,625 2,570 258 - - - - 8,103 3+ 7 1,549 12,753 20,604 4,002	- 101 1,550 3,625 2,570 258 8,103 All 121 6,627 33,954 44,042 20,985 4,360	- - - - - - - - 1 1 3 1	- - 1 10	2	- 6 10 16 16 3+ - 8 21 32 39	- 6 10 16 Mall - 1 15 37 43 43	- - - - - - - - - - 1 5 10 8 0	1	2	3+ 0 1 5 8 2 - - - 16 17 3+ 0 1 7 26 38 37	- 0 1 5 8 2 2 16 MIII 0 0 2 18 54 66 2 40	0 0% 118% 22% 29% 13% 0%	1 0% 27% 102% 24% 113%	2 A/E NZ97 2 0% 180% 36% 101% 91%	0% 0% 132% 118% 0% 102% 3+ 0% 118% 81% 84%	0% 0% 132% 118% 0% 102% All 0% 42% 84% 68% 69%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+ Total Females All cats Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79	0 85 2,314 8,778 8,597 2,793	1 24 1,715 7,130 8,030 2,968	Exposed 2 Exposed 2 6 1,049 5,293 6,811 2,770 159 2	-101 1,550 3,625 2,570 258 	-101 1,550 3,625 2,570 258 	0	- - 1 10 2 1	2	- 6 10 16 16 3+ - 8 21 32 39 73	- 6 10 16 All All 15 37 43 43 41 173	- - - - - - - - - - 10 0 0 15 10 0 0 0 0 0 0 0 0 0 0 0 0 0	1	2 	3+ - 0 1 5 8 2 16 17 3+ 0 1 7 26 38 38 37 85	- 0 1 5 8 2 2 16 MII 0 2 2 18 8 54 62 40 85	0 0% 118% 22% 29% 13%	1 0% 0% 27% 102% 24%	A/E NZ97 2 0% 0% 180% 101% 91% 0%	0% 0% 132% 118% 0% 102% 3+ 0% 0% 118% 81% 84% 105% 86%	0% 0% 132% 118% 0% 102% All 0% 42% 84% 68% 69% 103% 85%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+ Total Females All cats Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89	- - - - - - - - - - - - - - - - - - -	1 24 1,715 7,130 8,030 2,968 131 3	Exposed 2 Exposed 2 6 1,049 5,293 6,811 2,770 159 2 1	101 1,550 3,625 2,570 258 - - - - 8,103 3+ 7 1,549 12,753 20,604 12,454 4,002 3,205 945	- 101 1,550 3,625 2,570 258 8,103 All 121 6,627 33,954 44,042 20,985 4,360 3,214 945	0	- - 1 10 2	2	- 6 10 16 3+ - 8 21 32 39 73 57	- 6 10 16 All - 1 1 1 5 37 43 41 73 57	- - - - - - - - - - 1 5 10 8 0	1	2	3+ 0 1 5 8 2 - - - 16 17 3+ 0 1 7 26 38 37	- 0 1 5 8 8 2 16 MI	0 0% 118% 22% 29% 13% 0%	1 0% 27% 102% 24% 113%	2 A/E NZ97 2 0% 180% 36% 101% 91%	0% 0% 132% 118% 0% 102% 3+ 0% 118% 81% 84%	0% 0% 132% 118% 0% 102% All 0% 42% 84% 68% 69%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+ Total Females All cats Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79	- - - - - - - - - - - - - - - - - - -	1 24 1,715 7,130 8,030 2,968 131	Exposed 2 Exposed 2 6 1,049 5,293 6,811 2,770 159 2	-101 1,550 3,625 2,570 258 	-101 1,550 3,625 2,570 258 	0	- - 1 10 2 1	2	- 6 10 16 16 3+ - 8 21 32 39 73	- 6 10 16 All All 15 37 43 43 41 173	- - - - - - - - - - 10 0 0 15 10 0 0 0 0 0 0 0 0 0 0 0 0 0	1	2 	3+ - 0 1 5 8 2 16 17 3+ 0 1 7 26 38 38 37 85	- 0 1 5 8 2 2 16 MII 0 2 2 18 8 54 62 40 85	0 0% 118% 22% 29% 13% 0%	1 0% 27% 102% 24% 113%	A/E NZ97 2 0% 0% 180% 101% 91% 0%	0% 0% 132% 118% 0% 102% 3+ 0% 0% 118% 81% 84% 105% 86%	0% 0% 132% 118% 0% 102% All 0% 42% 84% 68% 69% 103% 85%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+ Total Females All cats Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89	- - - - - - - - - - - - - - - - - - -	1 24 1,715 7,130 8,030 2,968 131 3	Exposed 2 Exposed 2 6 1,049 5,293 6,811 2,770 159 2 1	101 1,550 3,625 2,570 258 - - - - 8,103 3+ 7 1,549 12,753 20,604 12,454 4,002 3,205 945	- 101 1,550 3,625 2,570 258 8,103 All 121 6,627 33,954 44,042 20,985 4,360 3,214 945	0	- - 1 10 2 1	2	- 6 10 16 3+ - 8 21 32 39 73 57	- 6 10 16 All - 1 1 1 5 37 43 41 73 57	- - - - - - - - - - 10 0 0 15 10 0 0 0 0 0 0 0 0 0 0 0 0 0	1	2	3+ - 0 1 5 8 2 16 17 3+ 0 1 7 26 38 38 37 85	- 0 1 5 8 8 2 16 MI	0 0% 118% 22% 29% 13% 0%	1 0% 27% 102% 24% 113%	A/E NZ97 2 0% 0% 180% 101% 91% 0%	0% 0% 132% 118% 0% 102% 3+ 0% 0% 118% 81% 84% 105% 86%	0% 0% 132% 118% 0% 102% All 0% 42% 84% 68% 69% 103% 85%

	sults by sum in		0.000)																	
Males		······	Exposed					Claims				E	spected NZ9	97				A/E NZ97		
N-S	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+	3,342 6,610 13,907 12,674 7,042 1,764 24	2,197 4,484 8,510 8,798 5,285 1,336 36	1,009 3,132 5,745 6,878 3,903 1,271 63 -	1,387 9,164 19,074 35,784 36,430 14,271 1,933 271 22	7,934 23,390 47,235 64,134 52,660 18,642 2,056 271 22	- - - - 1 45 - -	- 36 5 - 0 - -	- - - - 6 4	2 23 34 27 53 55 29 2	38 27 34 34 103 55 29 2	2 6 11 19 31 24 1	2 4 7 13 24 19 1	1 3 4 10 17 16 2	1 9 15 58 169 181 71 29 5	6 23 36 100 241 240 75 29 5	0% 0% 0% 0% 4% 191% 0%	0% 815% 70% 0% 0% 0%	0% 0% 0% 0% 37% 25% 0%	0% 22% 154% 58% 16% 30% 77% 101% 34%	0% 168% 75% 34% 14% 43% 73% 101% 34%
Total	45,363	30,645	22,000	118,336	216,345	46	41	11	223	321	93	70	54	536	754	50%	58%	19%	42%	43%
Malaa			E					01-1					41 1 70	\ 7				A /C N1707		-
Males Smoker	0	1	Exposed 2	3+	All	0	1	Claims 2	3+	All	0	1	cpected NZ9	3+	All	0	1	A/E NZ97 2	3+	All
Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+	1,041 735 1,864 1,927 643 100 1	790 420 937 1,211 530 98 0	677 455 514 661 512 84 -	2,421 2,994 1,990 3,182 3,127 632 745 108	4,930 4,603 5,305 6,981 4,812 914 747 108	- - - - - - -		- - - - - -	5 - 5 - 6 - 6 5	- 5 - 5 6 - 6 5	1 1 1 3 3 3 1 0	0 0 1 2 2 1 0 -	0 0 0 1 2 1	1 3 2 5 14 8 33 11	3 5 4 11 21 12 33 11	0% 0% 0% 0% 0%	0% 0% 0% 0% 0%	0% 0% 0% 0% 0%	0% 165% 0% 98% 40% 0% 18% 45%	0% 108% 0% 46% 26% 0% 18% 45%
Total	6,311	3,986	2,903	15,200	28,400	-	-	-	26	26	9	7	6	77	99	0%	0%	0%	34%	27%
Males			Exposed					Claims		-			spected NZ9	17				A/E NZ97		
Aggregate	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+ Total	5,047 6,442 5,130 5,586 2,833 601 13 - - 25,653	4,984 7,437 5,723 6,893 3,794 808 29 - - - 29,667	4,470 8,032 6,686 8,118 4,491 1,148 49 0	62,079 237,763 480,788 716,552 673,352 251,836 75,469 17,606 1,105 2,516,551	76,580 259,675 498,326 737,149 684,470 254,393 75,559 17,606 1,105 2,604,864	- 10 - - 1 0 - - -	5 - 11 1 2 2 0 - -	- - 13 9 43 11 0 - - 76	52 129 341 1,201 2,000 2,155 2,229 1,415 274 9,796	57 140 364 1,211 2,046 2,169 2,230 1,415 274 9,905	3 6 4 8 13 6 0	3 7 4 10 17 9 1	3 8 5 13 20 13 1 0	44 226 368 1,152 3,137 3,236 3,031 1,840 260	54 247 382 1,184 3,187 3,264 3,034 1,840 260	0% 161% 0% 0% 10% 3% 0%	163% 0% 240% 13% 14% 25% 23%	0% 0% 257% 68% 215% 84% 13% 0%	116% 57% 93% 104% 64% 67% 74% 77% 105%	105% 56% 96% 102% 64% 66% 74% 77% 105%
Males			Exposed					Claims				E	spected NZ9					A/E NZ97		
All cats	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+	9,430 13,788 20,902 20,187 10,517 2,465 38 - - - 77,327	7,971 12,341 15,169 16,901 9,609 2,242 65	6,156 11,618 12,945 15,657 8,906 2,503 111 0	65,887 249,921 501,851 755,519 712,910 266,739 78,147 17,985 1,127	89,444 287,668 550,867 808,264 741,942 273,949 78,362 17,985 1,127	- 10 - 2 45 - -	5 36 15 1 3 2 0	- 13 9 49 15 0	52 136 364 1,240 2,032 2,209 2,290 1,449 275	57 182 392 1,250 2,086 2,271 2,290 1,449 275	6 13 16 30 46 31 1	5 12 12 25 43 29 2	4 11 10 24 39 31 3 0	47 237 385 1,215 3,320 3,424 3,134 1,880 265	63 274 422 1,295 3,449 3,515 3,141 1,880 265	0% 76% 0% 5% 146% 0%	99% 297% 129% 5% 6% 8% 10%	0% 0% 131% 36% 125% 50% 6% 0%	110% 57% 95% 102% 61% 65% 73% 77% 104%	90% 66% 93% 60% 65% 73% 77%
		64,298	57,896	2,650,087	2,849,608	58	63	86	10,045	10,252	145	129	123	13,907	14,304	40%	48%	70%	72%	72

	sults by sum i Traditional Bu		0,000)																	
Females		,	Exposed					Claims				E	pected NZ9	97				A/E NZ97		
N-S	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20 20 - 29 30 - 39 40 - 49	3,134 5,625 10,629 8,589	1,998 3,376 6,747 5,474	871 2,181 4,090 3,736	926 5,100 10,114 16,325	6,929 16,282 31,580 34,123		- - 3	-	- - 10 6	- - 13 6	1 2 5 10	1 1 3 6	0 1 2 4	0 2 5 21	2 6 16 42	0% 0% 0% 0%	0% 0% 89% 0%	0% 0% 0% 0%	0% 0% 193% 30%	0% 0% 82% 15%
50 - 59 60 - 69 70 - 79 80 - 89 90+	3,054 462 70 -	2,284 312 92 - -	1,592 269 104 1	12,023 4,365 1,020 90 9	18,953 5,408 1,287 90 9	- - - -	0 - - - -	0 - 8 - -	23 9 24 5 2	24 9 32 5 2	9 4 1 -	7 3 2 -	5 2 2 0	38 37 24 6 2	60 46 29 6 2	1% 0% 0%	2% 0% 0%	6% 0% 346% 0%	61% 24% 101% 86% 126%	40% 19% 109% 86% 126%
Total	31,564	20,283	12,845	49,971	114,662	0	3	8	79	91	33	23	18	135	209	0%	14%	46%	59%	43%
Females			Exposed					Claims		I		E	pected NZ9	97				A/E NZ97		
Smoker	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69	548 447 622 926 365 18	499 258 471 240 332 9	436 225 193 126 66 17	1,372 1,131 906 1,324 833 195	2,855 2,062 2,192 2,616 1,596 239				- - 10 3 1	- - - 10 3 1	0 0 0 1 1	0 0 0 0 1	0 0 0	0 0 0 2 3 2	1 1 3 5 2	0% 0% 0% 0% 0%	0% 0% 0% 0% 0%	0% 0% 0% 0% 0%	0% 0% 0% 593% 111% 68%	0% 0% 0% 327% 57% 55%
70 - 79 80 - 89 90+ Total	- - - 2,926	- - - 1,810	- - - 1,064	26 3 1 5,790	26 3 1 11,589			-	2 - - 16	2 - - 16	- - - 3	- - -	- - -	1 0 0	1 0 0	0%	0%	0%	343% 0% 0% 195%	343% 0% 0% 116%
Total	2,020	1,010	1,004	0,700	11,000				10	10	J	-	•			070	070	070	10070	11070
Females			Exposed					Claims				E	pected NZ9	97				A/E NZ97		
Aggregate	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+ Total	3,409 4,648 3,811 3,077 1,210 200 3 - - 16,359	3,501 5,107 4,510 3,511 1,699 230 7 - - 18,565	3,255 5,509 4,777 3,914 1,791 356 16 - - 19,617	49,143 141,155 228,250 291,159 193,176 53,230 15,737 2,871 154 974,875	59,308 156,420 241,347 301,661 197,876 54,017 15,762 2,871 154 1,029,415	- - 2 - - - -	0 - 7 - 0 7	- - 5 4 - - - 9	12 57 76 336 360 316 312 187 23	13 57 83 343 364 316 312 187 23	1 2 2 4 4 1 0 -	1 2 2 4 5 2 0 -	1 2 2 5 5 3 0 - - 1 19	15 55 116 363 616 447 387 186 24 2,209	18 61 123 376 630 452 387 186 24 2,257	0% 0% 0% 47% 0% 0%	40% 0% 321% 0% 1% 0% 0%	0% 0% 0% 98% 77% 0% 0%	80% 104% 65% 93% 58% 71% 81% 101% 95%	70% 94% 68% 91% 58% 70% 80% 101% 95%
Females		,	Exposed	•	4.0	•		Claims			_		pected NZ9			•		A/E NZ97	٥. ١	
All cats	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+	7,091 10,720 15,062 12,592 4,630 681 73	5,998 8,741 11,728 9,225 4,315 551 99	4,562 7,916 9,060 7,776 3,449 642 120 1	51,440 147,386 239,269 308,808 206,031 57,790 16,783 2,963 164	69,092 174,764 275,119 338,401 218,424 59,664 17,075 2,964 164	- 2 0	0 - 10 - 0 - -	- - 5 4 - 8	12 57 86 353 386 326 337 192 25	13 57 96 359 391 326 345 192 25	2 4 7 15 14 5 1	2 3 6 11 13 4 2	1 3 4 9 11 5 3 0	16 57 122 386 656 485 411 192 26	21 68 140 421 695 500 417 192 26	0% 0% 0% 12% 1% 0%	22% 0% 174% 0% 1% 0% 0%	0% 0% 0% 50% 41% 0% 301% 0%	77% 100% 71% 91% 59% 67% 82% 100% 96%	60% 84% 69% 85% 56% 65% 83% 100% 96%
Total	50,849	40,657	33,525	1,030,635	1,155,666	2	11	17	1,775	1,804	49	42	37	2,352	2,480	4%	26%	46%	75%	73%

	esults by sum i Unbundled Bu		000																	
Males	Olibalialea Ba	isiness (Onit 1)	Exposed					Claims				F	spected NZ9	7				A/E NZ97		
N-S	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69	143 1,350 3,073 2,734 1,416 189	366 1,211 2,891 3,466 1,861 108	490 1,015 3,374 3,559 2,290 228	1,841 3,496 17,971 30,501 21,779 5,793	2,841 7,073 27,308 40,260 27,346 6,318		- - - 2	- - - - 100 6	- 8 5 10 38 30	- 8 5 12 138 36	0 1 2 4 6 2	0 1 2 5 8	0 1 3 5 11 3	1 3 14 48 97 79	2 7 21 62 122 85	0% 0% 0% 0% 0%	0% 0% 0% 42% 0% 0%	0% 0% 0% 0% 927% 227%	0% 229% 36% 21% 39% 38%	0% 114% 24% 19% 112% 42%
70 - 79 80 - 89 90+ Total	23 - - 8,929	18 - - 9,921	22 - - 10,979	515 - - 81,896	578 - - 111,725	- - -	- - - 2	- - - 106	- - - 90	- - - 198	1 - - 17	1 - - 18	1 - - 23	16 - - 258	17 - - 316	0%	0% 11%	0% 454%	35%	0% 63%
														_						
Males			Exposed					Claims	•				spected NZS					A/E NZ97		
Smoker	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+	191 430 891 347 120 3 3	212 333 897 421 223 2 -	274 304 467 398 399 4 - -	613 1,446 3,405 5,961 3,760 534 3	1,290 2,513 5,660 7,127 4,501 543 6	-	- - - - - -	-	25 - 3 30 5 -	25 - 3 30 5 -	0 0 1 1 1 1 0 0	0 0 1 1 1 0	0 0 0 1 2 0	0 1 3 9 17 6 0	1 3 4 11 20 6 0	0% 0% 0% 0% 0% 0%	0% 0% 0% 0% 0%	0% 0% 0% 0% 0% 0%	0% 1738% 0% 33% 182% 91% 0%	0% 996% 0% 27% 152% 90% 0%
Total	1,984	2,088	1,846	15,722	21,641	-	-	-	63	63	2	3	3	36	45	0%	0%	0%	175%	142%
Mala	ı		Emand			1		01-1		1		-	41 N170	.7		1		A/E NZ97		
Males	0	1	Exposed 2	3+	All	0	1	Claims 2	3+	All	0	1	cpected NZ9	3+	All	0	1	2	3+	All
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+ Total		_	1 - 6 7	2,712 12,642 72,345 99,644 59,754 7,382 29 -	2,713 12,642 72,351 99,644 59,754 7,382 29 - - 254,514				1 - 35 179 255 67 1 - 538	1 - 35 179 255 67 1 538		-	0 - 0 0	1 11 56 156 260 81 1 -	1 11 56 156 260 81 1 - -	0	-	0% 0%	72% 0% 63% 114% 98% 83% 145%	72% 0% 63% 114% 98% 83% 145%
							ļ		ļ	l.								ļ		
Males			Exposed					Claims					spected NZS					A/E NZ97		
All cats	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20 20 - 29 30 - 39	335 1,781 3,964 3,081	578 1,544 3,787 3,887	764 1,319 3,847 3,957	5,167 17,584 93,721 136,106	6,844 22,228 105,319 147,032 91,601	- - - -	- - - 2	- - - - 100	1 33 40 192 323	1 33 40 194 423	0 2 3 5 7	0 1 3 6 9	0 1 3 6 13	3 16 72 214 374	4 20 81 230 403	0% 0% 0% 0% 0%	0% 0% 0% 37% 0%	0% 0% 0% 0% 795%	34% 204% 55% 90% 86%	24% 160% 49% 84% 105%
40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+	1,536 192 25 - -	2,084 110 18 - -	2,689 233 22 - -	85,293 13,709 547 - -	14,244 612 -	- - -	- - -	6 - -	103 1 - -	109 1 - -	2 1 - -	1 1 -	3 1 - -	167 17 - -	173 18 - -	0% 0%	0% 0%	223% 0%	62% 7%	63% 7%

	esults by sum in Unbundled Bu		0.000)																	
Females			Exposed					Claims				Е	xpected NZ9	97				A/E NZ97		
N-S	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
	05	407	470	704	4.000						0	•	_	0	•	00/	00/	00/	00/	00/
Under 20	65	127	173	724	1,090		-	-	-		0	0	0	0	0	0%	0%	0%	0%	0%
20 - 29	1,048	1,117	824	2,147	5,136	5	-	-	-	5	0	0	0	1 7	2	1270%	0%	0% 0%	0% 0%	266%
30 - 39	1,771	2,207	2,510	12,731	19,219	-	-	-		-		2			10	0% 0%	0%	0%		0%
40 - 49 50 - 59	2,208	2,078 460	1,854 402	18,060	24,201	-	-	-	20 7	20 7	2	1	2	22 17	29 20	0%	0% 0%	0%	92% 42%	69% 35%
60 - 69	342 18	34	34	5,402 549	6,605 635	-	-	- 9	′	9	0	0	0	4	20 5	0%	0%	2325%	42% 0%	175%
70 - 79	-	-	5	55	60	_	-	-	-	9	-	U	0	1	1	0 %	076	0%	0%	1/3%
80 - 89			0	1	1	_							0	0	0			0%	0%	0% 0%
90+		_	-	_ '	_ '			_	_				_	-	-			0 70	0 70	0 70
001																				
Total	5,453	6,024	5,801	39,669	56,947	5	-	9	27	41	5	5	6	51	67	105%	0%	160%	52%	61%
Females			Exposed	T 0:				Claims	0. 1			E	xpected NZ		A.:			A/E NZ97	2: 1	A.I.
Smoker	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20	169	244	248	527	1,187		_	_	_	_	0	0	0	0	0	0%	0%	0%	0%	0%
20 - 29	409	489	325	895	2,118	_	-		-	-	0	0	0	0	1	0%	0%	0%	0%	0%
30 - 39	553	507	509	3,158	4,728				10	10	0	0	0	2	2	0%	0%	0%	605%	411%
40 - 49	269	267	274	2,732	3,542	_	_	_	10	10	0	0	0	2	4	0%	0%	0%	323%	250%
50 - 59	70	163	111	1,080	1,424	_	_	_	-	-	0	0	0	3	4	0%	0%	0%	0%	0%
60 - 69	3	4	7	162	176	-	-	-	-	-	0	0	0	1	1	0%	0%	0%	0%	0% 0%
70 - 79	-	-	-	5	5	-	-	-	-	-	- 1	- '	-	0	0				0%	0%
80 - 89	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
90+	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
Total	1,474	1,675	1,473	8,560	13,181	-	-	-	20	20	1	1	1	10	13	0%	0%	0%	201%	150%
			•	•						•									•	
Females			Exposed		. Au		4	Claims	2.	A.II	0 1	E	xpected NZS		A.II	2		A/E NZ97	0:	All
Females Aggregate	0	1	Exposed 2	3+	All	0	1	Claims 2	3+	All	0	1	xpected NZ9	97 3+	All	0	1	A/E NZ97 2	3+	All
Aggregate			2			0	1	2	3+	All -		1	2	3+			1	2		
Aggregate Under 20	0 1	1 1		1,926	1,931	0			-	-	0 0	1 0		3+	All 0 3	0	1 0%	A/E NZ97 2 0%	0%	0%
Aggregate Under 20 20 - 29			2	1,926 7,588	1,931 7,588	-	-	-	- 3	- 3	0	1	2	3+ 0 3	0		1	2	0% 121%	0% 121%
Aggregate Under 20	1 -		2 2	1,926	1,931	-	-	- -	-	-	0 -	1	2	3+	0 3 24		1	2	0%	0% 121% 223%
Aggregate Under 20 20 - 29 30 - 39	1 - -	1 - -	2 2 -	1,926 7,588 45,467	1,931 7,588 45,467		-	- - -	- 3 53	- 3 53	0 - -	1	2	3+ 0 3 24	0 3		1	2	0% 121% 223%	0% 121%
Aggregate Under 20 20 - 29 30 - 39 40 - 49	1 - - -	1 - -	2	1,926 7,588 45,467 51,935	1,931 7,588 45,467 51,935		-	- - - -	- 3 53 68	- 3 53 68	0 - - -	1	2	3+ 0 3 24 63	0 3 24 63		1	2	0% 121% 223% 109%	0% 121% 223% 109% 72%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79	1 - - -	1 - - -	2	1,926 7,588 45,467 51,935 21,940	1,931 7,588 45,467 51,935 21,940		-	- - - -	- 3 53 68 48	- 3 53 68 48	0 - - - -	1	0	3+ 0 3 24 63 67	0 3 24 63 67		1	2	0% 121% 223% 109% 72%	0% 121% 223% 109% 72%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89	1 - - -	1 - - -	2	1,926 7,588 45,467 51,935 21,940 2,095	1,931 7,588 45,467 51,935 21,940 2,095		-	- - - - -	- 3 53 68 48 23	- 3 53 68 48	0 - - - -	1	0	3+ 0 3 24 63 67 15	0 3 24 63 67 15		1	2	0% 121% 223% 109% 72% 153%	0% 121% 223% 109% 72%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79	1 - - -	1 - - -	2	1,926 7,588 45,467 51,935 21,940 2,095	1,931 7,588 45,467 51,935 21,940 2,095		-		- 3 53 68 48 23	- 3 53 68 48 23	0 - - - - -	1	0	3+ 0 3 24 63 67 15	0 3 24 63 67 15 0		1	2	0% 121% 223% 109% 72% 153%	0% 121% 223% 109% 72%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+	1 - - - - - -	1 - - - - - - -	2	1,926 7,588 45,467 51,935 21,940 2,095 11	1,931 7,588 45,467 51,935 21,940 2,095 11		- - - - -		- 3 53 68 48 23 - -	- 3 53 68 48 23 - -	0 - - - - - -	1 0 - - - - - -	0	3+ 0 3 24 63 67 15 0	0 3 24 63 67 15 0	0%	0%	0%	0% 121% 223% 109% 72% 153% 0%	0% 121% 223% 109% 72% 153% 0%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89	1 - - -	1 - - -	2	1,926 7,588 45,467 51,935 21,940 2,095 11	1,931 7,588 45,467 51,935 21,940 2,095		- - - - -		- 3 53 68 48 23 -	3 53 68 48 23	0 - - - - - -	1	0	3+ 0 3 24 63 67 15 0	0 3 24 63 67 15 0		1	2	0% 121% 223% 109% 72% 153%	0% 121% 223% 109% 72%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+	1 - - - - - -	1 - - - - - - -	2	1,926 7,588 45,467 51,935 21,940 2,095 11	1,931 7,588 45,467 51,935 21,940 2,095 11		- - - - -		- 3 53 68 48 23 - -	- 3 53 68 48 23 - -	0 - - - - - -	1 0 - - - - - - -	0	3+ 0 3 24 63 67 15 0 - - 172	0 3 24 63 67 15 0	0%	0%	0%	0% 121% 223% 109% 72% 153% 0%	0% 121% 223% 109% 72% 153% 0%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+ Total	1 - - - - - -	1 - - - - - - -	2 2	1,926 7,588 45,467 51,935 21,940 2,095 11	1,931 7,588 45,467 51,935 21,940 2,095 11		- - - - -		- 3 53 68 48 23 - -	- 3 53 68 48 23 - -	0 - - - - - -	1 0 - - - - - - -	0	3+ 0 3 24 63 67 15 0 - - 172	0 3 24 63 67 15 0	0%	0%	0%	0% 121% 223% 109% 72% 153% 0%	0% 121% 223% 109% 72% 153% 0%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+ Total Females All cats	1 1	1	2 2 2 Exposed 2	1,926 7,588 45,467 51,935 21,940 2,095 11 - - 130,961	1,931 7,588 45,467 51,935 21,940 2,095 11 - - 130,966		-	Claims	- 3 53 68 48 23 - - - 196	- 3 3 53 68 48 23 - - - 196	0	0 - - - - - - 0	0 0 xxpected NZ\$	3+ 0 3 24 63 67 15 0 - 172	0 3 24 63 67 15 0 - - 172	0%	0%	2 0% 0% 0% A/E NZ97 2	0% 121% 223% 109% 72% 153% 0%	0% 121% 223% 109% 72% 153% 0%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+ Total Females All cats Under 20	1 1 1	1 1 373	2 2 2 Exposed 2 423	1,926 7,588 45,467 51,935 21,940 2,095 11 - - 130,961	1,931 7,588 45,467 51,935 21,940 2,095 11 - - 130,966		-	2	- 3 53 68 48 23 - - - 196	- 3 3 53 68 48 23 - - - 196	0	1 0 - - - - - 0	2 0	3+ 0 3 24 63 67 15 0 - - 172	0 3 24 63 67 15 0 - - - 172	0%	0%	2 0% 0% A/E NZ97 2	0% 121% 223% 109% 72% 153% 0% 114%	0% 121% 223% 109% 72% 153% 0%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+ Total Females All cats Under 20 20 - 29	1 1 1 0 0 235 1,457	1 1 1 373 1,607	2 2 2 Exposed 2 423 1,148	1,926 7,588 45,467 51,935 21,940 2,095 11 - - 130,961 3+ 3,177 10,630	1,931 7,588 45,467 51,935 21,940 2,095 111 - - 130,966		-	Claims 2	- 3 53 68 48 23 - - - 196	- 3 53 68 48 23 196	0	0	0 0	3+ 0 3 24 63 67 15 0 - - 172 27 3+ 1 4	0 3 24 63 67 15 0 - - 172 All	0% 0% 0 0 898%	0%	2 0% 0% A/E NZ97 2 0%	0% 121% 223% 109% 72% 153% 0% 114%	0% 121% 223% 109% 72% 153% 0% 114%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+ Total Females All cats Under 20 20 - 29 30 - 39	1 1 1 0 0 235 1,457 2,325	1 1 1 373 1,607 2,714	2 	1,926 7,588 45,467 51,935 21,940 2,095 11 - - 130,961 3+ 3,177 10,630 61,357	1,931 7,588 45,467 51,935 21,940 2,095 11 - - 130,966 All 4,208 14,842 69,415	- - - - - - - - - - - - - - - - - -	-	Claims	- 3 53 68 48 23 196	- 3 53 68 48 23 196	0 0	0	0	3+ 0 3 24 63 67 15 0 - - 172 97 3+ 1 4 32	0 3 24 63 67 15 0 - - 172 All	0% 0% 0 0 0% 898% 0%	0%	2 0% 0% A/E NZ97 2 0% 0% 0%	0% 121% 223% 109% 72% 155% 0% 114% 3+ 0% 86% 197%	0% 121% 223% 109% 72% 0% 155% 0%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+ Total Females All cats Under 20 20 - 29 30 - 39 40 - 49	1 1 1 0 0 235 1,457 2,325 2,477	1 1 1 373 1,607 2,714 2,345	2 	1,926 7,588 45,467 51,935 21,940 2,095 11 - - 130,961 3+ 3,177 10,630 61,357 72,727	1,931 7,588 45,467 51,935 21,940 2,095 11 - - 130,966 All 4,208 14,842 69,415 79,678		1	Claims	- 3 53 68 48 23 196 3+	- 3 53 68 48 23 1 196 All - 8 63 98	0	0 0 0 E 1 1 1 3	0	3+ 0 3 24 63 67 15 0 - 172 37 3+	0 3 24 63 67 15 0 - - - 172 All	0% 0% 0 0% 898% 0% 0%	0% 0% 1 0% 0% 0% 0%	2 0% 0% 0% A/E NZ97 2 0% 0% 0% 0%	0% 121% 223% 109% 72% 153% 0% 114% 3+ 0% 86% 197% 112%	0% 121% 223% 109% 72% 153% 0% 114% All 0% 155% 175% 175%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+ Total Females All cats Under 20 20 - 29 30 - 39 40 - 49 50 - 59	1 1 1 0 0 235 1,457 2,325 2,477 412	1 1 1 373 1,607 2,714 2,345 623	2 2 Exposed 2 2	1,926 7,588 45,467 51,935 21,940 2,095 11 - - 130,961 3+ 3,177 10,630 61,357 72,727 28,422	1,931 7,588 45,467 51,935 21,940 2,095 11 - 130,966 All 4,208 14,842 69,415 79,678 29,969	- - - - - - - - - - - - - - - - - -	-	Claims	- 3 53 68 48 23 196 3+	- 3 3 53 68 48 23 196 All - 8 63 98 8 55	0 0	1 0 - - - - - 0 1 1 1 3 3 2	0	3+ 0 3 24 67 15 0 172 97 3+ 1 4 32 888 87	0 3 24 63 67 15 0 - - 172 All	0% 0% 0 0 0% 898% 0% 0%	0% 0% 0% 1 0% 0% 0% 0%	2 0% 0% 0% A/E NZ97 2 0% 0% 0% 0%	0% 121% 223% 109% 72% 153% 0% 114%	0% 121% 223% 109% 72% 153% 0% 114% All 0% 153% 175% 60%
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Note 20			,,	Exposed					Claims				E	spected NZ9)7				A/E NZ97		
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Total 276,476 215,813 167,385 1,034,383 1,664,037 288 218 102 1,666 2,224 516 439 372 2,750 4,078 50% 50% 27% 60% 55%			7	12				-		-	-	0	1	1	1	2	0%	0%	0%	0%	0%
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So - 59		13,188	8,411	5,901	23,945	51,445	12	29	1	39	81	10	6		18	39	120%	451%	20%	211%	205%
So - 59	40 - 49	9,284	7,091	5,688	48,915	70,979	-	32	-	64	96	14	11	9	78	112	0%	288%	0%	82%	86%
60 - 69	50 - 59	3,805	3,130	3,138	30,514	40,586	15	4	13	215	247	15	13	14	135	177	98%	32%	93%	159%	139%
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20 - 29		0	1		3+	All	0	1		3+	All	0				All	0	1		3+	All
20 - 29		0	1		3+	All	0	1		3+	All	0				All	0	1		3+	All
30 - 39	Aggregate			2			0	1 10	2				1	2	3+				2		
40 - 49	Aggregate Under 20	2,796	1,136	309	290	4,531	-	-	2	-	10	3	1	2 0	3+	4	0%	887%	2 0%	0%	223%
50 - 59	Aggregate Under 20 20 - 29	2,796 49,324	1,136 35,685	309 20,658	290 25,028	4,531 130,694	- 32	34	- 3	- 30	10 99	3 46	1 1 33	2 0 19	3+ 0 22	4 121	0% 69%	887% 102%	2 0% 18%	0% 132%	223% 82%
60 - 69	Aggregate Under 20 20 - 29 30 - 39	2,796 49,324 80,296	1,136 35,685 68,905	309 20,658 48,279	290 25,028 128,739	4,531 130,694 326,218	- 32 27	34 17	2 - 3 -	- 30 49	10 99 94	3 46 60	1 1 33 52	0 19 36	3+ 0 22 99	4 121 247	0% 69% 45%	887% 102% 32%	2 0% 18% 0%	0% 132% 50%	223% 82% 38%
70 - 79	Aggregate Under 20 20 - 29 30 - 39 40 - 49	2,796 49,324 80,296 46,167	1,136 35,685 68,905 38,819	309 20,658 48,279 29,038	290 25,028 128,739 168,251	4,531 130,694 326,218 282,276	- 32 27 4	34 17 31	2 - 3 - 16	- 30 49 159	10 99 94 210	3 46 60 71	1 1 33 52 56	0 19 36 42	3+ 0 22 99 259	4 121 247 428	0% 69% 45% 5%	887% 102% 32% 55%	2 0% 18% 0% 39%	0% 132% 50% 61%	223% 82% 38% 49%
No. Section	Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59	2,796 49,324 80,296 46,167 13,137	1,136 35,685 68,905 38,819 11,680	309 20,658 48,279 29,038 9,865	290 25,028 128,739 168,251 117,027	4,531 130,694 326,218 282,276 151,709	- 32 27 4 2	34 17 31 22	2 - 3 - 16 50	- 30 49 159 246	10 99 94 210 320	3 46 60 71 56	1 33 52 56 51	0 19 36 42 43	3+ 0 22 99 259 511	4 121 247 428 662	0% 69% 45% 5% 3%	887% 102% 32% 55% 43%	2 0% 18% 0% 39% 116%	0% 132% 50% 61% 48%	223% 82% 38% 49% 48%
90+	Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69	2,796 49,324 80,296 46,167 13,137 1,079	1,136 35,685 68,905 38,819 11,680 1,126	309 20,658 48,279 29,038 9,865 888	290 25,028 128,739 168,251 117,027 16,614	4,531 130,694 326,218 282,276 151,709 19,707	32 27 4 2	34 17 31 22 5	2 - 3 - 16 50 3	- 30 49 159 246 105	10 99 94 210 320 113	3 46 60 71 56 12	1 33 52 56 51 13	0 19 36 42 43 10	3+ 0 22 99 259 511 180	4 121 247 428 662 214	0% 69% 45% 5% 3% 0%	887% 102% 32% 55% 43% 43%	2 0% 18% 0% 39% 116% 25%	0% 132% 50% 61% 48% 58%	223% 82% 38% 49% 48% 53%
Total 192.846 157,395 109,068 456,014 915,324 64 120 72 591 848 250 208 152 1,074 1,683 26% 58% 48% 55% 50% Males Exposed Claims Expected NZ97 A/E NZ97	Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79	2,796 49,324 80,296 46,167 13,137 1,079	1,136 35,685 68,905 38,819 11,680 1,126 45	309 20,658 48,279 29,038 9,865 888	290 25,028 128,739 168,251 117,027 16,614 65	4,531 130,694 326,218 282,276 151,709 19,707 188	32 27 4 2	34 17 31 22 5	2 - 3 - 16 50 3	- 30 49 159 246 105	10 99 94 210 320 113	3 46 60 71 56 12	1 33 52 56 51 13 1	0 19 36 42 43 10 1	3+ 0 22 99 259 511 180	4 121 247 428 662 214 6	0% 69% 45% 5% 3% 0% 0%	887% 102% 32% 55% 43% 43% 37%	2 0% 18% 0% 39% 116% 25%	0% 132% 50% 61% 48% 58%	223% 82% 38% 49% 48% 53% 42%
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All cats O	Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+	2,796 49,324 80,296 46,167 13,137 1,079 47 0	1,136 35,685 68,905 38,819 11,680 1,126 45 0	309 20,658 48,279 29,038 9,865 888 31	290 25,028 128,739 168,251 117,027 16,614 65	4,531 130,694 326,218 282,276 151,709 19,707 188 1	- 32 27 4 2 - -	34 17 31 22 5 1	2 - 3 - 16 50 3 - -	- 30 49 159 246 105 2	10 99 94 210 320 113 2	3 46 60 71 56 12 1 0	1 33 52 56 51 13 1 0	0 19 36 42 43 10 1	3+ 0 22 99 259 511 180 2	4 121 247 428 662 214 6 0	0% 69% 45% 5% 3% 0% 0%	887% 102% 32% 55% 43% 43% 0%	2 0% 18% 0% 39% 116% 25% 0%	0% 132% 50% 61% 48% 58% 97%	223% 82% 38% 49% 48% 53% 42% 0%
Under 20	Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 69 70 - 79 80 - 89 90+ Total	2,796 49,324 80,296 46,167 13,137 1,079 47 0	1,136 35,685 68,905 38,819 11,680 1,126 45 0	309 20,658 48,279 29,038 9,865 888 31 - - 109,068	290 25,028 128,739 168,251 117,027 16,614 65	4,531 130,694 326,218 282,276 151,709 19,707 188 1	- 32 27 4 2 - -	34 17 31 22 5 1	2 - 3 - 16 50 3 72	- 30 49 159 246 105 2	10 99 94 210 320 113 2	3 46 60 71 56 12 1 0	1 33 52 56 51 13 1 0	2 0 19 36 42 43 10 1 -	3+ 0 22 99 259 511 180 2 - - 1,074	4 121 247 428 662 214 6 0	0% 69% 45% 5% 3% 0% 0%	887% 102% 32% 55% 43% 43% 0%	2 0% 18% 0% 39% 116% 25% 0%	0% 132% 50% 61% 48% 58% 97%	223% 82% 38% 49% 48% 53% 42% 0%
$ \begin{array}{c ccccccccccccccccccccccccccccccccccc$	Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 69 70 - 79 80 - 89 90+ Total	2,796 49,324 80,296 46,167 13,137 1,079 47 0	1,136 35,685 68,905 38,819 11,680 1,126 45 0	2 309 20,658 48,279 29,038 9,865 888 31 - - 109,068	290 25,028 128,739 168,251 117,027 16,614 65 - - 456,014	4,531 130,694 326,218 282,276 151,709 19,707 188 1	- 32 27 4 2 - - - - 64	34 17 31 22 5 1 - - 120	2 - 3 - 16 50 3 72 Claims	- 30 49 159 246 105 2 - - 591	10 99 94 210 320 113 2 - - 848	3 46 60 71 56 12 1 0 -	1 1 33 52 56 51 13 1 0 -	2 0 19 36 42 43 10 1 - - 152	3+ 0 22 99 259 511 180 2 - - 1,074	4 121 247 428 662 214 6 0 -	0% 69% 45% 5% 3% 0% 0% 0%	887% 102% 32% 55% 43% 43% 0%	2 0% 18% 0% 39% 116% 25% 0% 48%	0% 132% 50% 61% 48% 58% 97%	223% 82% 38% 49% 48% 53% 42% 0%
$ \begin{array}{c ccccccccccccccccccccccccccccccccccc$	Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 69 70 - 79 80 - 89 90+ Total	2,796 49,324 80,296 46,167 13,137 1,079 47 0	1,136 35,685 68,905 38,819 11,680 1,126 45 0	2 309 20,658 48,279 29,038 9,865 888 31 - - 109,068	290 25,028 128,739 168,251 117,027 16,614 65 - - 456,014	4,531 130,694 326,218 282,276 151,709 19,707 188 1	- 32 27 4 2 - - - - 64	34 17 31 22 5 1 - - 120	2 - 3 - 16 50 3 72 Claims	- 30 49 159 246 105 2 - - 591	10 99 94 210 320 113 2 - - 848	3 46 60 71 56 12 1 0 -	1 1 33 52 56 51 13 1 0 -	2 0 19 36 42 43 10 1 - - 152	3+ 0 22 99 259 511 180 2 - - 1,074	4 121 247 428 662 214 6 0 -	0% 69% 45% 5% 3% 0% 0% 0%	887% 102% 32% 55% 43% 43% 0%	2 0% 18% 0% 39% 116% 25% 0% 48%	0% 132% 50% 61% 48% 58% 97%	223% 82% 38% 49% 48% 53% 42% 0%
30 - 39	Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+ Total Males All cats	2,796 49,324 80,296 46,167 13,137 1,079 47 0 - 192,846	1,136 35,685 68,905 38,819 11,680 1,126 45 0 - 157,395	2 309 20,658 48,279 29,038 9,865 888 31 - - 109,068 Exposed 2	290 25,028 128,739 168,251 117,027 16,614 65 - - 456,014	4,531 130,694 326,218 282,276 151,709 19,707 188 1 - 915,324	- 32 27 4 2 - - - - 64	34 17 31 22 5 1 - - 120	2 - 3 - 16 50 3 72 Claims	30 49 159 246 105 2 - - 591	10 99 94 210 320 113 2 2 - - 848	3 46 60 71 56 12 1 0 - 250	1 1 33 52 56 6 51 13 1 0 - 208	2 0 19 36 42 43 10 1 - - 152 xpected NZS	3+ 0 22 99 259 511 180 2 - 1,074	4 121 247 428 662 214 6 0 - 1,683	0% 69% 45% 3% 0% 0% 0%	887% 102% 32% 55% 43% 43% 0%	2 0% 18% 0% 39% 116% 25% 0% 48%	0% 132% 50% 61% 48% 58% 97%	223% 82% 38% 49% 48% 53% 42% 0%
$ \begin{array}{c ccccccccccccccccccccccccccccccccccc$	Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 69 70 - 79 80 - 89 90+ Total Males All cats Under 20	2,796 49,324 80,296 46,167 13,137 1,079 47 0	1,136 35,685 68,905 38,819 11,680 1,126 45 0 - 157,395	2 309 20,658 48,279 29,038 9,865 888 31 - - 109,068 Exposed 2	290 25,028 128,739 168,251 117,027 16,614 65 - - 456,014	4,531 130,694 326,218 282,276 151,709 19,707 188 1 - 915,324	32 27 4 2 - - - - 64	34 17 31 22 5 1 - - 120	2 - 3 - 16 - 50 - 3 72 - Claims 2	30 49 159 246 105 2 - - 591	10 99 94 210 320 113 2 - - - 848	3 46 60 71 56 12 1 0 - 250	1 1 33 52 56 51 13 1 0 - 208	2 0 19 36 42 43 43 10 1 - - 152 cpected NZS	3+ 0 22 99 259 511 111 180 2 - - 1,074	4 121 247 428 662 214 6 0 - 1,683	0% 69% 45% 5% 3% 0% 0% 0 26%	887% 102% 32% 55% 43% 37% 0% 58%	2 0% 18% 0% 39% 116% 25% 0% 48%	0% 132% 50% 61% 48% 58% 97% 55%	223% 82% 38% 49% 48% 53% 42% 0%
50 - 59 68,913 63,002 54,964 460,970 647,850 205 102 108 1,160 1,574 291 272 243 2,019 2,825 70% 37% 44% 57% 56% 60 - 69 5,592 5,001 4,706 60,363 75,663 11 58 22 349 440 59 54 51 665 828 18% 109% 43% 53% 53% 70 - 79 167 155 129 685 1,135 5 1 1 14 20 6 6 5 23 40 71% 8% 11% 63% 50% 80 - 89 2 7 13 8 30 - <t< td=""><td>Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+ Total Males All cats Under 20 20 - 29</td><td>2,796 49,324 80,296 46,167 13,137 1,079 47 0 - 192,846</td><td>1,136 35,685 68,905 38,819 11,680 1,126 45 0 - 157,395</td><td>2 309 20,658 48,279 29,038 9,865 888 31 - - - 109,068 Exposed 2 1,304 32,359</td><td>290 25,028 128,739 168,251 117,027 16,614 65 - - 456,014 3+ 5,667 54,005</td><td>4,531 130,694 326,218 282,276 151,709 19,707 188 1 - 915,324</td><td>- 32 27 4 2 64</td><td>34 177 31 222 5 1 - - - 120</td><td>2 - 3 - 16 - 50 - 3 72 - Claims 2 - 3</td><td>30 49 159 246 105 2 - - 591 3+ 4 277</td><td>10 99 94 210 320 113 2 - - - 848</td><td>3 46 60 71 56 12 1 0 - 250</td><td>1 1 33 52 556 51 13 1 0 - 208 EF 1 2 51</td><td>2 0 19 36 42 43 10 1 - - 152 cpected NZS 2</td><td>3+ 0 22 99 259 511 180 2 - - 1,074</td><td>4 121 247 428 662 214 6 0 - 1,683</td><td>0% 69% 45% 5% 3% 0% 0% 26%</td><td>887% 102% 32% 55% 43% 43% 0% 58%</td><td>2 0% 18% 0% 39% 116% 25% 0% 48% A/E NZ97 2 0% 12%</td><td>0% 132% 50% 61% 48% 58% 97% 55%</td><td>223% 82% 38% 49% 48% 53% 42% 0%</td></t<>	Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+ Total Males All cats Under 20 20 - 29	2,796 49,324 80,296 46,167 13,137 1,079 47 0 - 192,846	1,136 35,685 68,905 38,819 11,680 1,126 45 0 - 157,395	2 309 20,658 48,279 29,038 9,865 888 31 - - - 109,068 Exposed 2 1,304 32,359	290 25,028 128,739 168,251 117,027 16,614 65 - - 456,014 3+ 5,667 54,005	4,531 130,694 326,218 282,276 151,709 19,707 188 1 - 915,324	- 32 27 4 2 64	34 177 31 222 5 1 - - - 120	2 - 3 - 16 - 50 - 3 72 - Claims 2 - 3	30 49 159 246 105 2 - - 591 3+ 4 277	10 99 94 210 320 113 2 - - - 848	3 46 60 71 56 12 1 0 - 250	1 1 33 52 556 51 13 1 0 - 208 EF 1 2 51	2 0 19 36 42 43 10 1 - - 152 cpected NZS 2	3+ 0 22 99 259 511 180 2 - - 1,074	4 121 247 428 662 214 6 0 - 1,683	0% 69% 45% 5% 3% 0% 0% 26%	887% 102% 32% 55% 43% 43% 0% 58%	2 0% 18% 0% 39% 116% 25% 0% 48% A/E NZ97 2 0% 12%	0% 132% 50% 61% 48% 58% 97% 55%	223% 82% 38% 49% 48% 53% 42% 0%
60 - 69 5,592 5,001 4,706 60,363 75,663 11 58 22 349 440 59 54 51 665 828 18% 109% 43% 53% 53% 53% 50% 80 - 89 2 7 13 8 30 -	Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+ Total Males All cats Under 20 20 - 29 30 - 39	2,796 49,324 80,296 46,167 13,137 1,079 47 0 - 192,846	1,136 35,685 68,905 38,819 11,680 1,126 45 0 - 157,395	2 309 20,658 48,279 29,038 9,865 888 31 - - 109,068 Exposed 2 1,304 32,359 103,218	290 25,028 128,739 168,251 117,027 16,614 65 - - 456,014 3+ 5,667 54,005 352,247	4,531 130,694 326,218 282,276 151,709 19,707 188 1 - 915,324 All 14,431 223,678 792,515	32 27 4 2 - - - - 64 0	34 17 31 22 5 1 - - 120	2 - 3 - 16 50 3 72 Claims 2 - 3 1	30 49 159 246 105 2 - - 591 3+ 4 277 197	10 99 94 210 320 113 2 - - - 848 All	3 46 60 71 56 12 1 0 - 250	1 1 33 52 56 6 51 13 1 0 - 208 Ex 1 1 2 2 51 112	2 0 19 36 42 43 10 1 1 - 152 cpected NZS 2	3+ 0 22 99 259 511 180 2 - 1,074 17 3+ 5 49 273	4 121 247 428 662 214 6 0 - 1,683 All	0% 69% 45% 5% 3% 0% 0% 0 26%	887% 102% 32% 55% 43% 43% 37% 0% 58%	2 0% 18% 0% 39% 116% 25% 0% 48% A/E NZ97 2 0% 12% 12%	0% 132% 50% 61% 48% 97% 55% 3+ 77% 565% 72%	223% 82% 38% 49% 453% 42% 0% 50%
70 - 79	Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 69 70 - 79 80 - 89 90+ Total Males All cats Under 20 20 - 29 30 - 39 40 - 49	2,796 49,324 80,296 46,167 13,137 1,079 47 0 - 192,846 0 4,978 82,388 189,567 150,691	1,136 35,685 68,905 38,819 11,680 1,126 45 0 - 157,395 1 2,482 54,925 147,483 122,243	2 309 20,658 48,279 29,038 9,865 888 31 - - 109,068 Exposed 2 1,304 32,359 103,218 96,669	290 25,028 128,739 168,251 117,027 16,614 65 - - 456,014 3+ 5,667 54,005 352,247 669,975	4,531 130,694 326,218 282,276 151,709 19,707 188 1 - 915,324 All 14,431 223,678 792,515 1,039,578	32 27 4 2 - - - - 64 0	34 17 31 22 5 1 - - 120	2 - 3 - 16 - 50 0 3 3 72 Claims 2 - 3 1 1 53	30 49 159 246 105 2 - - 591 3+ 4 277 197 581	10 99 94 210 320 113 2 - - - 848 All 14 387 334 757	3 46 60 71 56 12 1 0 - 250	1 1 33 52 56 51 13 1 0 0 - 208 Ex 1 2 51 112 184	2 0 19 36 42 43 10 1 1 - - 152 xpected NZ: 2 1 30 79 146	3+ 0 22 99 259 511 180 2 - 1,074 77 3+ 5 49 273 1,065	4 121 247 428 662 214 6 0 - 1,683 All 13 207 608 1,625	0% 69% 45% 5% 3% 0% 0% 26%	887% 102% 32% 55% 43% 43% 37% 0% 58%	2 0% 18% 0% 39% 116% 25% 0% 48% A/E NZ97 2 0% 12% 12% 37%	0% 132% 50% 61% 48% 58% 97% 55% 3+ 77% 565% 72%	223% 82% 38% 49% 42% 0% 53% 42% 0%
80 - 89 2 7 13 8 30 - - - - - - 0 1 1 1 2 0% 0% 0% 0% 0% 90+ - <td>Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+ Total Males All cats Under 20 20 - 29 30 - 39 40 - 49 50 - 59</td> <td>2,796 49,324 80,296 46,167 13,137 1,079 47 0 - 192,846 0 4,978 82,388 189,567 150,691 68,913</td> <td>1,136 35,685 68,905 38,819 11,680 1,126 45 0 - 157,395 1 2,482 54,925 147,483 122,243 63,002</td> <td>2 309 20,658 48,279 29,038 9,865 888 31 - - 109,068 Exposed 2 1,304 32,359 103,218 96,669 54,964</td> <td>290 25,028 128,739 168,251 117,027 16,614 65 - - 456,014 3+ 5,667 54,005 352,247 669,975 460,970</td> <td>4,531 130,694 326,218 282,276 151,709 19,707 188 1 - 915,324 All 14,431 223,678 792,515 1,039,578 647,850</td> <td>32 27 4 2 2 64 0 0 - 57 39 34 205</td> <td>34 177 31 222 5 1 - - - 120 10 50 97 88 8102</td> <td>2 - 3 - 16 - 50 - 3 72 - Claims 2 - 3 - 1 53 - 108</td> <td>30 49 159 246 1005 2 - - 591 3+ 4 277 197 581 1,160</td> <td>10 99 94 210 320 113 2 - - - 848 All 14 387 334 757 1,574</td> <td>3 46 60 71 56 12 1 0 - 250</td> <td>1 1 33 52 56 51 11 3 1 0 0 - 208 E> 1 2 51 112 184 272</td> <td>2 0 19 36 42 43 43 10 1 - 152 2 (pected NZS 2 1 30 79 146 243</td> <td>3+ 0 22 99 259 511 180 2 - 1,074 77 3+ 5 49 273 1,065 2,019</td> <td>4 121 247 428 662 214 6 0 - 1,683 All 13 207 608 1,625 2,825</td> <td>0% 69% 45% 5% 3% 0% 0% 0 26% 0 74% 27% 15% 70%</td> <td>887% 102% 55% 43% 43% 37% 0% 58%</td> <td>2 0% 18% 0% 39% 116% 25% 0% 48% A/E NZ97 2 0% 12% 12% 13% 37% 44%</td> <td>0% 132% 50% 61% 48% 55% 97% 55% 3+ 77% 565% 72% 55%</td> <td>223% 82% 38% 49% 48% 533% 42% 0% 50% All 109% 187% 55% 47% 55%</td>	Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+ Total Males All cats Under 20 20 - 29 30 - 39 40 - 49 50 - 59	2,796 49,324 80,296 46,167 13,137 1,079 47 0 - 192,846 0 4,978 82,388 189,567 150,691 68,913	1,136 35,685 68,905 38,819 11,680 1,126 45 0 - 157,395 1 2,482 54,925 147,483 122,243 63,002	2 309 20,658 48,279 29,038 9,865 888 31 - - 109,068 Exposed 2 1,304 32,359 103,218 96,669 54,964	290 25,028 128,739 168,251 117,027 16,614 65 - - 456,014 3+ 5,667 54,005 352,247 669,975 460,970	4,531 130,694 326,218 282,276 151,709 19,707 188 1 - 915,324 All 14,431 223,678 792,515 1,039,578 647,850	32 27 4 2 2 64 0 0 - 57 39 34 205	34 177 31 222 5 1 - - - 120 10 50 97 88 8102	2 - 3 - 16 - 50 - 3 72 - Claims 2 - 3 - 1 53 - 108	30 49 159 246 1005 2 - - 591 3+ 4 277 197 581 1,160	10 99 94 210 320 113 2 - - - 848 All 14 387 334 757 1,574	3 46 60 71 56 12 1 0 - 250	1 1 33 52 56 51 11 3 1 0 0 - 208 E> 1 2 51 112 184 272	2 0 19 36 42 43 43 10 1 - 152 2 (pected NZS 2 1 30 79 146 243	3+ 0 22 99 259 511 180 2 - 1,074 77 3+ 5 49 273 1,065 2,019	4 121 247 428 662 214 6 0 - 1,683 All 13 207 608 1,625 2,825	0% 69% 45% 5% 3% 0% 0% 0 26% 0 74% 27% 15% 70%	887% 102% 55% 43% 43% 37% 0% 58%	2 0% 18% 0% 39% 116% 25% 0% 48% A/E NZ97 2 0% 12% 12% 13% 37% 44%	0% 132% 50% 61% 48% 55% 97% 55% 3+ 77% 565% 72% 55%	223% 82% 38% 49% 48% 533% 42% 0% 50% All 109% 187% 55% 47% 55%
90+ - - - - - - - - -	Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+ Total Males All cats Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69	2,796 49,324 80,296 46,167 13,137 1,079 47 0 - 192,846 0 4,978 82,388 189,567 150,691 68,913 5,592	1,136 35,685 68,905 38,819 11,680 1,126 45 0 - 157,395 1 2,482 54,925 147,483 122,243 63,002 5,001	2 309 20,658 48,279 29,038 9,865 888 31 - - 109,068 Exposed 2 1,304 32,359 103,218 96,669 54,964 4,706	290 25,028 128,739 168,251 117,027 16,614 65 - - - 456,014 3+ 5,667 54,005 352,247 669,975 460,970 60,363	4,531 130,694 326,218 282,276 151,709 19,707 188 1 - 915,324 All 14,431 223,678 792,515 1,039,578 647,850 75,663	- 32 27 4 2 64 0 0 - 57 39 34 2055 11	34 177 31 22 5 1 - - 120 1 1 10 50 97 88 102 58	2 3 3 - 1 6 50 3 3 72 Claims 2 3 1 53 108 8 22	30 49 159 246 105 2 - - 591 3+ 4 277 197 581 1,160 349	10 99 94 210 320 113 2 - - - 848 All 14 387 334 757 1,574 440	3 46 60 71 56 12 1 0 - 250 0 5 77 144 231 291 59	1 1 33 52 56 51 13 1 0 - 208 E) 1 1 12 184 2772 54	2 0 19 36 42 43 10 1 - - 152 (pected NZS 2 1 30 79 146 243 51	3+ 0 22 99 259 511 180 2 - 1,074 17 3+ 5 49 273 1,065 2,019 665	4 121 247 428 662 214 6 0 - 1,683 AII 13 207 608 1,625 2,825 828	0% 69% 45% 5% 3% 0% 0% 26% 0 0 74% 27% 15% 70%	887% 102% 32% 55% 43% 43% 0% 58% 1 458% 86% 48% 86% 48% 37% 37% 109%	2 0% 18% 0% 39% 25% 0% 48% A/E NZ97 2 0% 12% 12% 137% 43%	0% 132% 50% 61% 48% 58% 97% 55% 3+ 77% 565% 72% 55% 55%	223% 82% 38% 49% 48% 53% 42% 0% 50% MII 109% 187% 55% 47% 55% 55%
	Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+ Total Males All cats Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79	2,796 49,324 80,296 46,167 13,137 1,079 47 0 - 192,846 0 4,978 82,388 189,567 150,691 68,913 5,592 167	1,136 35,685 68,905 38,819 11,680 0 - 157,395 1 1 2,482 54,925 147,483 122,243 63,002 5,001 155	2 309 20,658 48,279 29,038 9,865 888 31 - - 109,068 Exposed 2 1,304 32,359 103,218 96,669 54,964 4,706 129	290 25,028 128,739 168,251 117,027 16,614 65 - - 456,014 3+ 5,667 54,005 352,247 669,975 460,970 60,363 685	4,531 130,694 326,218 282,276 151,709 19,707 188 1 - 915,324 All 14,431 223,678 792,515 1,039,578 647,850 75,663 1,135	32 27 4 2 - - - - 64 0 0 - 57 39 34 205 11 15	34 17 31 22 5 1 - 120 1 10 50 97 88 102 58 1	2	30 49 159 246 105 2 - - 591 3+ 4 277 197 581 1,160 349	10 99 94 210 320 113 2 - - - 848 All 14 387 334 757 1,574 440	3 46 60 71 56 12 1 0 - 250 0 5 77 144 231 291 59 6	1 1 33 52 56 51 13 1 1	2 0 19 36 42 43 10 1 1 - 152 xpected NZS 2 1 30 79 146 243 51 51	3+ 0 22 99 259 511 180 2 - 1,074 17 3+ 5 49 273 1,065 2,019 665 23	4 4 121 247 428 662 214 6 0 - 1,683 All 13 207 608 1,625 2,825 828 40	0% 69% 45% 5% 3% 0% 0% 26% 0 0 74% 15% 70% 18% 71%	887% 102% 32% 55% 43% 43% 37% 0% 58% 1 458% 98% 46% 48% 37% 109%	2 0% 18% 0% 39% 116% 25% 0% 48% A/E NZ97 2 0% 12% 12% 44% 44% 43% 11%	0% 132% 50% 61% 48% 55% 97% 55% 3+ 77% 565% 72% 55% 57% 63%	223% 82% 38% 49% 453% 0% 50% 50% All 109% 55% 47% 56% 55%
Total 502,297 395,299 293,363 1,603,921 2,794,880 350 405 188 2,582 3,526 813 682 554 4,099 6,148 43% 59% 34% 63% 57%	Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 69 70 - 79 80 - 89 90+ Total Males All cats Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89	2,796 49,324 80,296 46,167 13,137 1,079 47 0 - 192,846 0 4,978 82,388 189,567 150,691 68,913 5,592 167	1,136 35,685 68,905 38,819 11,680 0 - 157,395 1 1 2,482 54,925 147,483 122,243 63,002 5,001 155	2 309 20,658 48,279 29,038 9,865 888 31 - - 109,068 Exposed 2 1,304 32,359 103,218 96,669 54,964 4,706 129	290 25,028 128,739 168,251 117,027 16,614 65 - - 456,014 3+ 5,667 54,005 352,247 669,975 460,970 60,363 685	4,531 130,694 326,218 282,276 151,709 19,707 188 1 - 915,324 All 14,431 223,678 792,515 1,039,578 647,850 75,663 1,135	32 27 4 2 - - - - 64 0 0 - 57 39 34 205 11 15	34 17 31 22 5 1 - 120 1 10 50 97 88 102 58 1	2	30 49 159 246 105 2 - - 591 3+ 4 277 197 581 1,160 349	10 99 94 210 320 113 2 - - - 848 All 14 387 334 757 1,574 440	3 46 60 71 56 12 1 0 - 250 0 5 77 144 231 291 59 6	1 1 33 52 56 51 13 1 1	2 0 19 36 42 43 10 1 1 - 152 xpected NZS 2 1 30 79 146 243 51 51	3+ 0 22 99 259 511 180 2 - 1,074 17 3+ 5 49 273 1,065 2,019 665 23	4 4 121 247 428 662 214 6 0 - 1,683 All 13 207 608 1,625 2,825 828 40	0% 69% 45% 5% 3% 0% 0% 26% 0 0 74% 15% 70% 18% 71%	887% 102% 32% 55% 43% 43% 37% 0% 58% 1 458% 98% 46% 48% 37% 109%	2 0% 18% 0% 39% 116% 25% 0% 48% A/E NZ97 2 0% 12% 12% 44% 44% 43% 11%	0% 132% 50% 61% 48% 55% 97% 55% 3+ 77% 565% 72% 55% 57% 63%	223% 82% 38% 49% 453% 0% 50% 50% All 109% 55% 47% 56% 55%
Total 502,297 395,299 293,363 1,603,921 2,794,880 350 405 188 2,582 3,526 813 682 554 4,099 6,148 43% 59% 34% 63% 57%	Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 69 70 - 79 80 - 89 90+ Total Males All cats Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89	2,796 49,324 80,296 46,167 13,137 1,079 47 0 - 192,846 0 4,978 82,388 189,567 150,691 68,913 5,592 167	1,136 35,685 68,905 38,819 11,680 1,126 45 0 - 157,395 1 2,482 54,925 147,483 122,243 63,002 5,001 155 7	2 309 20,658 48,279 29,038 9,865 888 31 - - 109,068 Exposed 2 1,304 32,359 103,218 96,669 54,964 4,706 129 13	290 25,028 128,739 168,251 117,027 16,614 65 - - 456,014 3+ 5,667 54,005 352,247 669,975 460,970 60,363 685 8	4,531 130,694 326,218 282,276 151,709 19,707 188 1 - 915,324 All 14,431 223,678 792,515 1,039,578 647,850 75,663 1,135 30	32 27 4 2 - - - 64 0 0 - 57 39 34 205 11 5	34 17 31 22 5 1 - - 120 1 1 0 50 97 88 102 58 1	2 3 3 1 6 50 3 3 72 Claims 2 1 53 108 22 1 1	30 49 159 246 105 2 - - 591 3+ 4 277 197 581 1,160 349 14	10 99 94 210 320 113 2 - - - 848 All 14 387 334 757 1,574 440 20 -	3 46 60 71 56 12 1 0 - 250 0 5 77 144 231 291 59 6	1 1 33 52 56 51 13 1 0 0 - 208 Ex 1 1 112 184 272 54 6 6 1 1	2 0 19 36 42 43 10 1 1 - - 152 xpected NZS 2 1 30 79 146 243 51 51 5	3+ 0 22 99 259 511 180 2 - 1,074 77 3+ 5 49 273 1,065 2,019 665 2,019 665 2 3 1	4 121 247 428 662 214 6 0 0 - 1,683 207 608 1,625 2,825 828 440 2	0% 69% 45% 5% 3% 0% 0% 26% 0 0 74% 15% 70% 18% 71%	887% 102% 32% 55% 43% 43% 37% 0% 58% 1 458% 98% 46% 48% 37% 109%	2 0% 18% 0% 39% 116% 25% 0% 48% A/E NZ97 2 0% 12% 12% 44% 44% 43% 11%	0% 132% 50% 61% 48% 55% 97% 55% 3+ 77% 565% 72% 55% 57% 63%	223% 82% 38% 49% 453% 0% 50% 50% All 109% 55% 47% 56% 55%
	Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 69 70 - 79 80 - 89 90+ Total Males All cats Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89	2,796 49,324 80,296 46,167 13,137 1,079 47 0 - 192,846 0 4,978 82,388 189,567 150,691 68,913 5,592 167 2	1,136 35,685 68,905 38,819 11,680 1,126 45 0 - 157,395 1 2,482 54,925 147,483 122,243 63,002 5,001 155 7	2 309 20,658 48,279 29,038 9,865 888 31 - - 109,068 Exposed 2 1,304 32,359 103,218 96,669 54,964 4,706 129 13	290 25,028 128,739 168,251 117,027 16,614 65 - - 456,014 3+ 5,667 54,005 352,247 669,975 460,970 60,363 88	4,531 130,694 326,218 282,276 151,709 19,707 188 1 - 915,324 All 14,431 223,678 792,515 1,039,578 647,850 75,663 1,135 30 -	32 27 4 2 - - - - 64 0 0 - 57 39 34 205 11 15	34 177 311 222 5 1 - - 120 1 10 50 97 88 102 58 1 -	2 - 3 - 16 50 3 72 Claims 2 3 1 53 108 22 1	30 49 159 246 105 2 - - 591 3+ 4 277 197 581 1,160 349 14 -	10 99 94 210 320 113 2 - - - 848 All 14 387 334 757 1,574 440 20 -	3 46 60 71 56 12 1 0 - 250 0 5 7 7 144 231 291 59 6 0	1 1 33 52 56 51 13 1 0 - 208 Ex 1 12 184 272 54 6 1 1 - 2	2 0 19 36 42 43 10 1 1 - 152 xpected NZS 2 1 30 79 146 243 51 1 5	3+ 0 22 99 259 511 180 2 - 1,074 17 3+ 5 49 273 1,065 2,019 665 23 1	4 121 247 428 662 214 6 0 0 - 1,683 207 608 1,625 2,825 828 440 2	0% 69% 45% 5% 3% 0% 0% 26% 0 0 0 74% 27% 15% 70% 18% 70%	887% 102% 32% 55% 43% 43% 37% 0% 58% 1 458% 98% 48% 37% 109% 86% 0%	2 0% 18% 0% 39% 116% 25% 0% 48% A/E NZ97 2 0% 12% 12% 14% 43% 44% 44% 43%	0% 132% 50% 61% 48% 97% 55% 77% 565% 77% 55% 57% 53% 0%	223% 82% 38% 49% 453% 55% 50% 50% All 109% 47% 56% 55% 0%

	sults by sum i																			
	Level Term (U	nit 10,000)						OI :										A /E 1 1707		
Females			Exposed			•		Claims	<u> </u>				xpected NZ9		A.II	•		A/E NZ97		
N-S	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
	4 444	004	400	0.050	F 000							•	0		0	00/	00/	00/	00/	00/
Under 20	1,111	831	498	3,253	5,692	-	-	-	-	-	0	0	0	1	2	0%	0%	0%	0%	0%
20 - 29	29,712	17,571	9,826	19,318	76,428						11	6	4	7	28	0%	0%	0%	0%	0%
30 - 39	75,956	55,875	42,422	173,728	347,981	15	10	2	81	108	38	28	22	95	183	39%	35%	10%	86%	59%
40 - 49	56,317	47,723	39,384	305,717	449,140	1	4	11	200	215	67	57	47	375	547	2%	6%	23%	53%	39%
50 - 59	19,145	17,690	15,857	130,356	183,047	-	8	14	272	294	56	52	47	390	544	0%	16%	29%	70%	54%
60 - 69	1,383	1,191	1,072	10,641	14,289	-	-	-	89	89	10	9	8	76	102	0%	0%	0%	117%	87%
70 - 79	146	140	98	210	594	-	-	-	2	2	4	4	3	5	15	0%	0%	0%	43%	13%
80 - 89	2	7	14	11	34	-	-	-	-	-	0	0	1	1	2	0%	0%	0%	0%	0%
90+	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
Total	183,772	141,029	109,170	643,234	1,077,205	16	22	26	644	708	186	156	130	949	1,422	9%	14%	20%	68%	50%
F			F					Oleima	•							·		A /F N 707		
Females		4	Exposed	2.	Δ11		4	Claims	2. 1	Λ.	۰ ۱	1 Ex	xpected NZ9		Λ.ΙΙ	0	4 '	A/E NZ97	g, I	ΛII
Smoker	0	1	2	3+	All	0	1	2	3+	All	0	ı	2	3+	All	0	1	2	3+	All
Under 20	337	223	248	4 040	0.400						0	0	0	,	_	00/	00/	0%	00/	00/
Under 20				1,316	2,123	-	-	-	-	-		0	-	2	1	0%	0%		0%	0%
20 - 29	6,018	3,007	2,074	4,221	15,319	-	-	-	-	-	2	1	1		6	0%	0%	0%	0%	0%
30 - 39	10,631	7,686	4,987	20,194	43,499			-	9	9	5 7	4	2	11	22	0%	0%	0%	79%	38%
40 - 49	6,013	5,165	4,306	33,096	48,580	5	11		60	75		6	5	40	58	71%	180%	0%	147%	129%
50 - 59	1,839	1,630	1,545	12,042	17,055	-	9	2	65	76	5	5	5	36	50	0%	178%	44%	184%	151%
60 - 69	55	80	70	809	1,013	-	-	-			0	1	1	6	7	0%	0%	0%	0%	0%
70 - 79	4	6	5	12	28	-	-	-	2	2	0	0	0	0	1	0%	0%	0%	627%	240%
80 - 89	0	0	0	1	1	-	-	-	-	-	0	0	0	0	0	0%	0%	0%	0%	0%
90+	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
	04.000	47.700	40.000	74.004	407.040	_	40		405	404		40				0.40/	4.470/	450/	4.400/	4440/
Total	24,896	17,796	13,236	71,691	127,618	5	19	2	135	161	20	16	14	95	145	24%	117%	15%	142%	111%
	Į.		I																l.	
Females			Exposed					Claims					xpected NZ9					A/E NZ97		
Females Aggregate	0	1	Exposed 2	3+	All	0	1	Claims 2	3+	All	0	1 Ex	xpected NZ9 2	97 3+	All	0	1	A/E NZ97 2	3+	All
Aggregate			2				1	2		All		1	2	3+				2		
Aggregate Under 20	3,658	1,327	2 269	250	5,504	-	-	-	3+	-	2	1	2 0	3+	2	0%	0%	2 0%	0%	0%
Aggregate Under 20 20 - 29	3,658 58,429	1,327 45,183	2 269 27,075	250 28,963	5,504 159,650	-	- 8	- -	-	- 8	2 22	1 1 17	0 10	3+ 0 10	2 60	0% 0%	0% 44%	2 0% 0%	0% 0%	0% 13%
Aggregate Under 20 20 - 29 30 - 39	3,658 58,429 72,664	1,327 45,183 64,391	2 269 27,075 48,216	250 28,963 116,482	5,504 159,650 301,753		- 8 21	- - 8	- - 79	- 8 108	2 22 35	1 1 17 31	0 10 23	3+ 0 10 60	2 60 149	0% 0% 0%	0% 44% 68%	2 0% 0% 32%	0% 0% 132%	0% 13% 72%
Aggregate Under 20 20 - 29 30 - 39 40 - 49	3,658 58,429 72,664 34,762	1,327 45,183 64,391 32,441	2 269 27,075 48,216 26,438	250 28,963 116,482 124,992	5,504 159,650 301,753 218,632	- - - 11	- 8 21 29	2 - - 8 2	- - 79 174	- 8 108 217	2 22 35 41	1 1 17 31 38	0 10 23 31	3+ 0 10 60 151	2 60 149 260	0% 0% 0% 27%	0% 44% 68% 78%	2 0% 0% 32% 7%	0% 0% 132% 116%	0% 13% 72% 83%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59	3,658 58,429 72,664 34,762 10,159	1,327 45,183 64,391 32,441 8,725	269 27,075 48,216 26,438 7,740	250 28,963 116,482 124,992 48,868	5,504 159,650 301,753 218,632 75,493	- - - 11 18	- 8 21 29 24	2 - - 8 2 2	- - 79 174 119	- 8 108 217 163	2 22 35 41 29	1 1 17 31 38 25	0 10 23 31 25	3+ 0 10 60 151 146	2 60 149 260 226	0% 0% 0% 27% 63%	0% 44% 68% 78% 94%	2 0% 0% 32% 7% 9%	0% 0% 132% 116% 81%	0% 13% 72% 83% 72%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69	3,658 58,429 72,664 34,762 10,159 823	1,327 45,183 64,391 32,441 8,725 665	2 269 27,075 48,216 26,438 7,740 598	250 28,963 116,482 124,992 48,868 6,067	5,504 159,650 301,753 218,632 75,493 8,152	- - - 11 18	- 8 21 29 24 1	2 - - 8 2 2	- 79 174 119 28	- 8 108 217 163 29	2 22 35 41 29 6	1 1 17 31 38 25 5	2 0 10 23 31 25 5	3+ 0 10 60 151	2 60 149 260 226 57	0% 0% 0% 27% 63% 0%	0% 44% 68% 78% 94% 28%	2 0% 0% 32% 7% 9% 0%	0% 0% 132% 116% 81% 67%	0% 13% 72% 83% 72% 51%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79	3,658 58,429 72,664 34,762 10,159	1,327 45,183 64,391 32,441 8,725 665 65	269 27,075 48,216 26,438 7,740 598 49	250 28,963 116,482 124,992 48,868	5,504 159,650 301,753 218,632 75,493 8,152 246	- - - 11 18	- 8 21 29 24	2 - - 8 2 2 - -	- - 79 174 119	- 8 108 217 163	2 22 35 41 29 6 2	1 1 17 31 38 25 5	2 0 10 23 31 25 5	3+ 0 10 60 151 146	2 60 149 260 226 57 5	0% 0% 0% 27% 63% 0% 0%	0% 44% 68% 78% 94% 28% 26%	2 0% 0% 32% 7% 9% 0%	0% 0% 132% 116% 81%	0% 13% 72% 83% 72% 51% 7%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89	3,658 58,429 72,664 34,762 10,159 823	1,327 45,183 64,391 32,441 8,725 665	2 269 27,075 48,216 26,438 7,740 598	250 28,963 116,482 124,992 48,868 6,067	5,504 159,650 301,753 218,632 75,493 8,152	- - - 11 18	- 8 21 29 24 1	2 - - 8 2 2	- 79 174 119 28	- 8 108 217 163 29	2 22 35 41 29 6	1 1 17 31 38 25 5	2 0 10 23 31 25 5	3+ 0 10 60 151 146	2 60 149 260 226 57	0% 0% 0% 27% 63% 0%	0% 44% 68% 78% 94% 28%	2 0% 0% 32% 7% 9% 0%	0% 0% 132% 116% 81% 67%	0% 13% 72% 83% 72% 51%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79	3,658 58,429 72,664 34,762 10,159 823	1,327 45,183 64,391 32,441 8,725 665 65	269 27,075 48,216 26,438 7,740 598 49	250 28,963 116,482 124,992 48,868 6,067	5,504 159,650 301,753 218,632 75,493 8,152 246	- - - 11 18	- 8 21 29 24 1	2 - - 8 2 2 - -	- 79 174 119 28	- 8 108 217 163 29	2 22 35 41 29 6 2	1 1 17 31 38 25 5	2 0 10 23 31 25 5	3+ 0 10 60 151 146 41 1	2 60 149 260 226 57 5	0% 0% 0% 27% 63% 0% 0%	0% 44% 68% 78% 94% 28% 26%	2 0% 0% 32% 7% 9% 0%	0% 0% 132% 116% 81% 67%	0% 13% 72% 83% 72% 51% 7%
Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+	3,658 58,429 72,664 34,762 10,159 823 102 1	1,327 45,183 64,391 32,441 8,725 665 65 2	269 27,075 48,216 26,438 7,740 598 49 1	250 28,963 116,482 124,992 48,868 6,067 31	5,504 159,650 301,753 218,632 75,493 8,152 246 4	- - 11 18 - -	8 21 29 24 1 0	2 - - 8 2 2 - - -	- 79 174 119 28 - -	- 8 108 217 163 29 0	2 22 35 41 29 6 2 0	1 17 31 38 25 5 1 0	0 10 23 31 25 5 1 0	3+ 0 10 60 151 146 41 1	2 60 149 260 226 57 5 0	0% 0% 0% 27% 63% 0% 0%	0% 44% 68% 78% 94% 28% 26% 0%	2 0% 0% 32% 7% 9% 0% 0%	0% 0% 132% 116% 81% 67% 0%	0% 13% 72% 83% 72% 51% 7% 0%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89	3,658 58,429 72,664 34,762 10,159 823	1,327 45,183 64,391 32,441 8,725 665 65 2	2 269 27,075 48,216 26,438 7,740 598 49	250 28,963 116,482 124,992 48,868 6,067	5,504 159,650 301,753 218,632 75,493 8,152 246	- - - 11 18	- 8 21 29 24 1	2 - - 8 2 2 - -	- 79 174 119 28	- 8 108 217 163 29 0	2 22 35 41 29 6 2	1 1 17 31 38 25 5	2 0 10 23 31 25 5	3+ 0 10 60 151 146 41 1	2 60 149 260 226 57 5	0% 0% 0% 27% 63% 0% 0%	0% 44% 68% 78% 94% 28% 26%	2 0% 0% 32% 7% 9% 0% 0%	0% 0% 132% 116% 81% 67%	0% 13% 72% 83% 72% 51% 7%
Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+	3,658 58,429 72,664 34,762 10,159 823 102 1	1,327 45,183 64,391 32,441 8,725 665 65 2	269 27,075 48,216 26,438 7,740 598 49 1	250 28,963 116,482 124,992 48,868 6,067 31	5,504 159,650 301,753 218,632 75,493 8,152 246 4	- - 11 18 - -	8 21 29 24 1 0	2 - - 8 2 2 - - -	- 79 174 119 28 - -	- 8 108 217 163 29 0	2 22 35 41 29 6 2 0	1 17 31 38 25 5 1 0	0 10 23 31 25 5 1 0	3+ 0 10 60 151 146 41 1	2 60 149 260 226 57 5 0	0% 0% 0% 27% 63% 0% 0%	0% 44% 68% 78% 94% 28% 26% 0%	2 0% 0% 32% 7% 9% 0% 0%	0% 0% 132% 116% 81% 67% 0%	0% 13% 72% 83% 72% 51% 7% 0%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+ Total	3,658 58,429 72,664 34,762 10,159 823 102 1 1	1,327 45,183 64,391 32,441 8,725 665 2 - 152,797	2 269 27,075 48,216 26,438 7,740 598 49 1	250 28,963 116,482 124,992 48,868 6,067 31 - - 325,652	5,504 159,650 301,753 218,632 75,493 8,152 246 4 -	- - 11 18 - - - 29	- 8 21 29 24 1 0 - -	2 - - 8 2 2 - - - - - 12	- 79 174 119 28 - - - 400	- 8 108 217 163 29 0 - - 525	2 22 35 41 29 6 2 0	1 17 31 38 25 5 1 1 0	2 0 10 23 31 25 5 1 0	3+ 0 10 60 151 146 41 1 - - 409	2 60 149 260 226 57 5 0 - 760	0% 0% 0% 27% 63% 0% 0% 0%	0% 44% 68% 78% 94% 28% 26% 0%	2 0% 0% 32% 7% 9% 0% 0% 0%	0% 0% 132% 116% 81% 67% 0%	0% 13% 72% 83% 72% 51% 7% 0%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+ Total	3,658 58,429 72,664 34,762 10,159 823 102 1	1,327 45,183 64,391 32,441 8,725 665 65 2	2 269 27,075 48,216 26,438 7,740 598 49 1	250 28,963 116,482 124,992 48,868 6,067 31	5,504 159,650 301,753 218,632 75,493 8,152 246 4	- - 11 18 - -	8 21 29 24 1 0	2 - 8 2 2 12	- 79 174 119 28 - -	- 8 108 217 163 29 0	2 22 35 41 29 6 2 0	1 17 31 38 25 5 1 0	2 0 10 23 31 25 5 1 0	3+ 0 10 60 151 146 41 1 - - 409	2 60 149 260 226 57 5 0	0% 0% 0% 27% 63% 0% 0%	0% 44% 68% 78% 94% 28% 26% 0%	2 0% 0% 32% 7% 9% 0% 0%	0% 0% 132% 116% 81% 67% 0%	0% 13% 72% 83% 72% 51% 7% 0%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+ Total Females All cats	3,658 58,429 72,664 34,762 10,159 823 102 1 - 180,598	1,327 45,183 64,391 32,441 8,725 665 65 2 - 152,797	2 269 27,075 48,216 26,438 7,740 598 49 1 1 - 110,385	250 28,963 116,482 124,992 48,868 6,067 31 - - 325,652	5,504 159,650 301,753 218,632 75,493 8,152 246 4 - 769,433	- - 11 18 - - - - 29	- 8 21 29 24 1 0 - -	2 - 8 2 2 2 12 Claims 2	79 174 119 28 - - - 400	- 8 108 217 163 29 0 - - 525	2 22 35 41 29 6 2 0 - 137	1 1 17 31 38 25 5 1 0 - 1118 Ex	2 0 10 23 31 25 5 1 0 - 95	3+ 0 10 60 151 146 41 1 - 409	2 60 149 260 226 57 5 0 - 760	0% 0% 0% 27% 63% 0% 0% 0%	0% 44% 68% 78% 94% 26% 0%	2 0% 0% 32% 7% 9% 0% 0% 13% A/E NZ97 2	0% 0% 132% 116% 81% 67% 0%	0% 13% 72% 83% 72% 51% 7% 0%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+ Total Females All cats Under 20	3,658 58,429 72,664 34,762 10,159 823 102 1 1 - 180,598	1,327 45,183 64,391 32,441 8,725 665 2 - 152,797	2 269 27,075 48,216 26,438 7,740 598 49 1 - 110,385 Exposed 2	250 28,963 116,482 124,992 48,868 6,067 31 - - 325,652	5,504 159,650 301,753 218,632 75,493 8,152 246 4 - 769,433	- - 111 18 - - - 29	- 8 8 21 29 24 1 0 8 84	2 - 8 2 2 12 Claims 2	- 79 174 119 28 - - - 400	- 8 8 108 217 163 29 0 0 525	2 22 35 41 29 6 2 0 - 137	1 1 17 31 38 25 5 1 0 - 118 E)	2 0 10 23 31 25 5 1 0 - 95	3+ 0 10 60 151 146 41 1 - 409	2 60 149 260 226 57 5 0 - 760	0% 0% 0% 27% 63% 0% 0% 21%	0% 44% 68% 78% 94% 26% 0% 71%	2 0% 0% 32% 7% 9% 0% 0% 13% A/E NZ97 2	0% 0% 132% 116% 81% 67% 0% 98%	0% 13% 72% 83% 72% 51% 7% 0%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+ Total Females All cats Under 20 20 - 29	3,658 58,429 72,664 34,762 10,159 823 102 1 1 - 180,598	1,327 45,183 64,391 32,441 8,725 665 65 2 - 152,797	2 269 27,075 48,216 26,438 7,740 598 49 1 1 - 110,385 Exposed 2 1,015 38,975	250 28,963 116,482 124,992 48,868 6,067 31 - - 325,652 3+ 4,819 52,502	5,504 159,650 301,753 218,632 75,493 8,152 246 4 - 769,433	- - - 11 18 - - - - 29	- 8 8 21 29 24 1 0 84	2 - 8 2 2 2 12 Claims 2	- 79 174 119 28 - - - 400	- 8 8 108 217 163 29 0 0 525	2 22 35 41 29 6 2 0 - 137	1 1 17 31 38 25 5 1 0 - 118 E) 1 1 25	2 0 10 23 3 31 1 25 5 5 1 0 - 95 xpected NZS 2	3+ 0 10 60 151 146 41 1 - - 409 97 3+ 2 19	2 60 149 260 226 57 5 0 - 760	0% 0% 0% 27% 63% 0% 0% 21%	0% 44% 68% 78% 94% 28% 0% 71%	2 0% 0% 32% 7% 0% 0% 0% 13% A/E NZ97 2	0% 0% 132% 116% 81% 67% 0%	0% 13% 72% 83% 72% 51% 0% 69%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+ Total Females All cats Under 20 20 - 29 30 - 39	3,658 58,429 72,664 34,762 10,159 823 102 1 - 180,598	1,327 45,183 64,391 32,441 8,725 665 65 2 - 152,797	2 269 27,075 48,216 26,438 7,740 598 49 1 1 - 110,385 Exposed 2 1,015 38,975 95,625	250 28,963 116,482 124,992 48,868 6,067 31 - - 325,652 3+ 4,819 52,502 310,404	5,504 159,650 301,753 218,632 75,493 8,152 246 4 - 769,433 All 13,320 251,396 693,233	- - 11 18 - - - 29 0	8 21 29 24 1 0 84 1 1 - 8 31	2 - 8 2 2 2 12 Claims 2 - 10	- 79 174 119 28 - - - 400	- 8 8 108 217 163 29 0 525	2 22 35 41 29 6 2 0 - 137	1 1 17 31 38 25 5 1 0 118 E5 1 25 63	2 0 10 23 31 1 25 5 1 0 - 95 xpected NZS 2	3+ 0 10 60 151 146 41 1 - - 409 97 3+ 2 19 165	2 60 149 260 266 57 5 0 - 760 All	0% 0% 0% 27% 63% 0% 0% 0% 21%	0% 44% 68% 78% 94% 26% 0% 71%	2 0% 0% 32% 7% 0% 0% 0% 13% A/E NZ97 2 0% 0% 21%	0% 0% 132% 116% 81% 67% 0% 98% 3+	0% 13% 72% 83% 72% 51% 7% 0% 69%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+ Total Females All cats Under 20 20 - 29 30 - 39 40 - 49	3,658 58,429 72,664 34,762 10,159 823 102 1 1 - 180,598	1,327 45,183 64,391 32,441 8,725 665 65 2 - 152,797 1 2,380 65,760 127,953 85,328	2 269 27,075 48,216 26,438 7,740 598 49 1 - 110,385 Exposed 2 1,015 38,975 95,625 70,128	250 28,963 116,482 124,992 48,868 6,067 31 - - 325,652 3+ 4,819 52,502 310,404 463,805	5,504 159,650 301,753 218,632 75,493 8,152 246 4 - 769,433 All 13,320 251,396 693,233 716,352	- - 11 18 - - - - 29	- 8 8 21 29 24 1 0 8 84	2 - 8 2 2 2 12 Claims 2 - 10 13	- 79 174 119 28 - - - 400 3+ - - 168 434	8 108 217 163 299 0 0 525 All 8 224 507	2 22 35 41 29 6 2 0 - 137	1 1 17 31 38 25 5 1 0 0 - 118 Ex 1 1 25 63 63 100	2 0 10 23 31 25 5 1 0 - 95 xpected NZ: 2 0 14 48 88	3+ 0 10 60 151 146 41 1 409 27 3+ 2 19 165 567	2 60 149 260 226 5 7 7 60 - 760 All	0% 0% 0% 27% 63% 0% 0% 0 21% 0 0 0 19% 19%	0% 44% 68% 78% 94% 26% 0% 71%	2 0% 0% 32% 7% 9% 0% 0% 13% A/E NZ97 2 0% 0% 21% 0%	0% 0% 132% 116% 81% 67% 0% 98% 3+ 0% 0% 102%	0% 13% 72% 83% 72% 51% 0% 69% All 0% 8% 63% 55%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+ Total Females All cats Under 20 20 - 29 30 - 39 40 - 49 50 - 59	3,658 58,429 72,664 34,762 10,159 823 102 1 1 - 180,598 0 5,105 94,159 159,251 97,091 31,143	1,327 45,183 64,391 32,441 8,725 665 2 - 152,797 1 2,380 65,760 127,953 85,328 28,044	2 269 27,075 48,216 26,438 7,740 598 49 1 - 110,385 Exposed 2 1,015 38,975 95,625 70,128 25,142	250 28,963 116,482 124,992 48,868 6,067 31 - - 325,652 3+ 4,819 52,502 310,404 463,805 191,266	5,504 159,650 301,753 218,632 75,493 8,152 246 4 - 769,433 All 13,320 251,396 693,233 716,352 275,594	- - 111 18 - - - - 29 0	8 8 21 29 24 1 0 0 84	2 - 8 2 2 12 Claims 2 10 13 18	79 174 119 28 - - - 400 3+ - - 168 434 456	- 8 8 108 217 163 29 0 0 525 All - 8 224 507 533	2 22 35 41 29 6 2 0 - 137	1 1 17 31 38 25 5 1 0 0 - 118 E) 1 1 25 63 100 82	2 0 10 23 31 25 5 1 0 - 95 expected NZS 2 0 14 48 83 376	3+ 0 10 60 151 146 41 1 409 07 3+ 2 19 165 567 572	2 60 149 260 226 57 5 0 - 760 All 5 94 354 865 820	0% 0% 0% 27% 63% 0% 0% 0% 0 00% 0% 15% 20%	0% 44% 68% 78% 94% 28% 0% 71% 1 0% 30% 43% 43% 50%	2 0% 0% 32% 7% 9% 0% 0% 13% A/E NZ97 2 0% 0% 21% 15% 23%	0% 0% 132% 116% 81% 67% 0% 98% 3+ 0% 0% 102% 77% 80%	0% 13% 72% 83% 72% 51% 0% 69% All 0% 8% 63% 59% 65%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+ Total Females All cats Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69	3,658 58,429 72,664 34,762 10,159 823 102 1 1 - 180,598 0 0 5,105 94,159 159,251 97,091 31,143 2,261	1,327 45,183 64,391 32,441 8,725 665 65 2 - 152,797 1 2,380 65,760 127,953 85,328 28,044 1,936	2 269 27,075 48,216 26,438 7,740 598 49 1 1 - 110,385 Exposed 2 1,015 38,975 95,625 70,128 25,142 1,741	250 28,963 116,482 124,992 48,868 6,067 31 - - 325,652 3+ 4,819 52,502 310,404 463,805 191,266 17,517	5,504 159,650 301,753 218,632 75,493 8,152 246 4 - 769,433 All 13,320 251,396 693,233 716,352 275,594 23,454	- -111 188 - - - - 29 0	- 8 21 29 24 1 0 84 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	2 - 8 2 2 2 12	- 79 174 119 28 - - - 400 3+ - - 168 434 456 6117	8 108 217 163 299 0 0 525 All 8 224 507	2 22 35 41 29 6 2 0 - 137	1 1 17 31 38 25 5 1 0 118 E) 1 1 25 63 100 82 82 14	2 0 10 23 3 31 1 25 5 5 1 0 0 - 95 2 0 14 48 83 76 6 13	3+ 0 10 60 151 146 41 1 409 277 3+ 2 19 165 567 572 572 123	2 60 149 260 226 57 7 5 0 - 760 All 5 94 354 865 820 2167	0% 0% 0% 27% 63% 0% 0% 21% 0 0 0 19% 15% 20%	0% 44% 68% 78% 94% 26% 0% 71% 1 0% 30% 49% 43% 50% 50%	2 0% 0% 32% 7% 0% 0% 0% 13% A/E NZ97 2 0% 21% 15% 23%	0% 0% 132% 116% 81% 67% 0% 98% 3+ 0% 102% 77% 80% 80%	0% 13% 72% 83% 72% 51% 7% 0% 69% All 0% 63% 59% 65% 71%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+ Total Females All cats Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79	3,658 58,429 72,664 34,762 10,159 823 102 1 - 180,598 0 0 5,105 94,159 159,251 97,091 31,143 2,261 253	1,327 45,183 64,391 32,441 8,725 665 65 2 152,797 1 2,380 65,760 127,953 85,328 28,044 1,936 210	2 269 27,075 48,216 26,438 7,740 598 49 1 1 - 110,385 Exposed 2 1,015 38,975 95,625 70,128 25,142 1,741 152	250 28,963 116,482 124,992 48,868 6,067 31 - - 325,652 3+ 4,819 52,502 310,404 463,805 191,266 17,517 253	5,504 159,650 301,753 218,632 75,493 8,152 246 4 - 769,433 All 13,320 251,396 693,233 716,352 275,594 23,454 868	- - 111 18 - - - - 29 0	8 8 21 29 24 1 0 0 84	2 8 2 2 2 12 Claims 2 10 13 18	79 174 119 28 - - - 400 3+ - - 168 434 456	- 8 8 108 217 163 29 0 0 525 All - 8 224 507 533	2 22 35 41 29 6 2 0 - 137 0 2 36 8 115 90 17 6	1 1 17 31 38 25 5 1 0 0 - 118 ED 1 1 25 63 100 82 14 5	2 0 10 23 31 25 5 1 0 - 95 2 xpected NZS 2 0 14 48 83 76 13 4	3+ 0 10 60 151 146 41 1 409 07 3+ 2 19 165 567 572	2 2 60 149 260 226 57 5 0 0 - 760 All 5 994 865 820 167 21	0% 0% 27% 63% 0% 0% 0% 21% 0 0 0 19% 15% 20% 0%	0% 44% 68% 78% 94% 26% 0% 71% 1 0% 30% 49% 43% 50% 10%	2 0% 0% 32% 7% 9% 0% 0% 13% A/E NZ97 2 0% 04 15% 23% 0%	0% 0% 132% 116% 81% 67% 0% 98% 3+ 0% 102% 177% 80% 95%	0% 13% 72% 83% 72% 51% 7% 0% 69% All 0% 83% 65% 75% 65% 71% 65% 71% 20%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+ Total Females All cats Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89	3,658 58,429 72,664 34,762 10,159 823 102 1 1 - 180,598 0 0 5,105 94,159 159,251 97,091 31,143 2,261	1,327 45,183 64,391 32,441 8,725 665 65 2 - 152,797 1 2,380 65,760 127,953 85,328 28,044 1,936	2 269 27,075 48,216 26,438 7,740 598 49 1 1 - 110,385 Exposed 2 1,015 38,975 95,625 70,128 25,142 1,741	250 28,963 116,482 124,992 48,868 6,067 31 - - 325,652 3+ 4,819 52,502 310,404 463,805 191,266 17,517	5,504 159,650 301,753 218,632 75,493 8,152 246 4 - 769,433 All 13,320 251,396 693,233 716,352 275,594 23,454	- -111 188 - - - - 29 0	- 8 21 29 24 1 0 84 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	2 - 8 2 2 2 12 Claims 2 10 13 18	- 79 174 119 28 - - - 400 3+ - - 168 434 456 6117	- 8 8 108 217 163 29 0 0 525 All - 8 224 507 533 118	2 22 35 41 29 6 2 0 - 137	1 1 17 31 38 25 5 1 0 118 E) 1 1 25 63 100 82 82 14	2 0 10 23 3 31 1 25 5 5 1 0 0 - 95 2 0 14 48 83 76 6 13	3+ 0 10 60 151 146 41 1 409 277 3+ 2 19 165 567 572 572 123	2 60 149 260 226 57 7 5 0 - 760 All 5 94 354 865 820 2167	0% 0% 0% 27% 63% 0% 0% 21% 0 0 0 19% 15% 20%	0% 44% 68% 78% 94% 26% 0% 71% 1 0% 30% 49% 43% 50% 50%	2 0% 0% 32% 7% 0% 0% 0% 13% A/E NZ97 2 0% 21% 15% 23%	0% 0% 132% 116% 81% 67% 0% 98% 3+ 0% 102% 77% 80% 80%	0% 13% 72% 83% 72% 51% 7% 0% 69% All 0% 63% 59% 65% 71%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+ Total Females All cats Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79	3,658 58,429 72,664 34,762 10,159 823 102 1 - 180,598 0 0 5,105 94,159 159,251 97,091 31,143 2,261 253	1,327 45,183 64,391 32,441 8,725 665 65 2 152,797 1 2,380 65,760 127,953 85,328 28,044 1,936 210	2 269 27,075 48,216 26,438 7,740 598 49 1 1 - 110,385 Exposed 2 1,015 38,975 95,625 70,128 25,142 1,741 152	250 28,963 116,482 124,992 48,868 6,067 31 - - 325,652 3+ 4,819 52,502 310,404 463,805 191,266 17,517 253	5,504 159,650 301,753 218,632 75,493 8,152 246 4 - 769,433 All 13,320 251,396 693,233 716,352 275,594 23,454 868	- -11 18 - - - 29 0	- 8 21 29 24 1 0 84 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	2 8 2 2 2 12 Claims 2 10 13 18	- 79 174 119 28 - - - 400 3+ - - 168 434 456 6117	- 8 8 108 217 163 29 0 0 525 All - 8 224 507 533 118	2 22 35 41 29 6 2 0 - 137 0 2 36 8 115 90 17 6	1 1 17 31 38 25 5 1 0 0 - 118 ED 1 1 25 63 100 82 14 5	2 0 10 23 31 25 5 1 0 - 95 2 xpected NZS 2 0 14 48 83 76 13 4	3+ 0 10 60 151 146 41 1 409 277 3+ 2 19 165 567 572 572 123	2 2 60 149 260 226 57 5 0 0 - 760 All 5 994 865 820 167 21	0% 0% 27% 63% 0% 0% 0% 21% 0 0 0 19% 15% 20% 0%	0% 44% 68% 78% 94% 26% 0% 71% 1 0% 30% 49% 43% 50% 10%	2 0% 0% 32% 7% 9% 0% 0% 13% A/E NZ97 2 0% 04 15% 23% 0%	0% 0% 132% 116% 81% 67% 0% 98% 3+ 0% 102% 177% 80% 95%	0% 69% 65% 75% 65% 75% 65% 75% 65% 75% 65% 75% 65% 75% 65% 75% 65% 75% 65% 75% 65% 75% 65% 75% 65% 75%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+ Total Females All cats Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+	3,658 58,429 72,664 34,762 10,159 823 102 1 - 180,598 0 0 5,105 94,159 159,251 97,091 31,143 2,261 253 3	1,327 45,183 64,391 32,441 8,725 665 65 2 - 152,797 1 2,380 65,760 127,953 85,328 28,044 1,936 - 10 10	2 269 27,075 48,216 626,438 7,740 598 49 1 1 - 110,385 Exposed 2 1,015 38,975 95,625 70,128 25,142 1,741 152 15	250 28,963 116,482 124,992 48,868 6,067 31 - - 325,652 3+ 4,819 52,502 310,404 463,805 191,266 17,517 253 12	5,504 159,650 301,753 218,632 75,493 8,152 246 4 - 769,433 All 13,320 251,396 693,233 716,352 275,594 23,454 868 39 -	- -11 18 - - - - 29 0 0	8 21 29 24 1 0 84	2 8 2 2 12 Claims 2 10 13 18	- 79 174 119 28 - - - 400 3+ - - 168 434 456 117 4	- 8 8 108 217 163 29 0 0 525 All - 8 8 224 507 533 118 4	2 22 35 41 29 6 2 0 - 137	1 1 17 31 38 25 5 1 1 0 - 118 E5 1 1 25 63 100 82 14 5 0 0 - 1	2 0 10 23 31 25 5 1 0 - 95 xpected NZS 2 0 4 48 83 76 13 4 1 -	3+ 0 10 60 151 146 41 1 409 97 3+ 2 19 165 567 572 123 6 1	2 2 600 149 260 226 6 5 5 0 0 - 7600 All 5 94 865 820 167 21 2 - 5 600 1 1 1 2 1 2 1 1 1 1 1 1 1 1 1 1 1 1 1	0% 0% 27% 63% 0% 0% 0% 21% 0 0 19% 15% 20% 0%	0% 44% 68% 78% 94% 26% 0% 71% 1 0% 30% 49% 43% 50% 10% 0%	2 0% 0% 32% 7% 9% 0% 0% 13% A/E NZ97 2 0% 04 15% 23% 0% 0%	0% 0% 132% 116% 81% 67% 0% 98% 3+ 0% 102% 77% 80% 95% 0%	0% 13% 72% 83% 72% 51% 7% 0% 69% All 0% 8% 63% 59% 65% 71% 0%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+ Total Females All cats Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89	3,658 58,429 72,664 34,762 10,159 823 102 1 1 180,598 0 0 5,105 94,159 159,251 97,091 31,143 2,261 253 3	1,327 45,183 64,391 32,441 8,725 665 65 2 152,797 1 2,380 65,760 127,953 85,328 28,044 1,936 210	2 269 27,075 48,216 26,438 7,740 598 49 1 1 - 110,385 Exposed 2 1,015 38,975 95,625 70,128 25,142 1,741 152	250 28,963 116,482 124,992 48,868 6,067 31 - - 325,652 3+ 4,819 52,502 310,404 463,805 191,266 17,517 253 12	5,504 159,650 301,753 218,632 75,493 8,152 246 4 - 769,433 All 13,320 251,396 693,233 716,352 275,594 23,454 868 39	- -11 18 - - - 29 0	- 8 21 29 24 1 0 84 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	2 - 8 2 2 2 12 Claims 2 10 13 18	- 79 174 119 28 - - - 400 3+ - - 168 434 456 6117	- 8 8 108 217 163 29 0 0 525 All - 8 224 507 533 118	2 22 35 41 29 6 2 0 - 137 0 2 36 78 115 90 17 6 0	1 1 17 31 38 25 5 1 0 0 - 118 Ex 1 1 25 63 63 100 82 14 4 5 0	2 0 10 23 31 25 5 1 0 - 95 2 xpected NZS 2 0 14 48 83 76 13 4	3+ 0 10 60 151 146 41 1 409 277 3+ 2 19 165 567 572 572 123	2 2 60 149 260 226 57 5 0 0 - 760 All 5 994 865 820 167 21	0% 0% 27% 63% 0% 0% 0% 21% 0 0 0 19% 15% 20% 0%	0% 44% 68% 78% 94% 26% 0% 71% 1 0% 30% 49% 43% 50% 10%	2 0% 0% 32% 7% 9% 0% 0% 13% A/E NZ97 2 0% 04 15% 23% 0%	0% 0% 132% 116% 81% 67% 0% 98% 3+ 0% 102% 177% 80% 95%	0% 13% 72% 83% 72% 51% 7% 0% 69% All 0% 83% 65% 75% 65% 71% 65% 71% 20%

	MRI (Unit 10,00	nsured																		
Males	WIKI (OIIIC 10,00	00)	Exposed					Claims				E	pected NZ9	97				A/E NZ97		
N-S	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20	2,858	1,012	403	195	4,469	-	28	-	-	28	3	1	0	0	5	0%	2630%	0%	0%	609%
20 - 29	66,137	39,546	26,109	47,067	178,859	7	8	-	18	32	61	36	24	42	162	11%	22%	0%	42%	20%
30 - 39 40 - 49	173,363 104,418	132,000 86,820	105,852 78,404	458,143 701,925	869,358 971,567	- 14	11 386	50 42	79 369	140 810	131 152	100 126	81 115	356 1,068	668 1,461	0% 9%	11% 305%	62% 37%	22% 35%	21% 55%
50 - 59	31,598	27,438	26,046	299,868	384,950	50	19	47	478	594	129	113	109	1,000	1,626	39%	17%	43%	37%	37%
60 - 69	3,388	2,691	2,676	43,241	51,995	-	17	7	148	172	35	29	29	499	591	0%	59%	25%	30%	29%
70 - 79	34	42	44	200	319	-	1	-	9	10	1	1	1	6	9	0%	78%	0%	150%	102%
80 - 89 90+	-	-	-	11 -	11 -	-	-	-	-	-	-	-	-	- 1	- 1				0%	0%
Total	381,795	289,549	239,534	1,550,650	2,461,528	70	469	147	1,100	1,785	512	407	358	3,246	4,522	14%	115%	41%	34%	39%
Males			Exposed					Claims					pected NZ					A/E NZ97		
Smoker	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20	583	196	31	3	813	_	_	_	_	_	1	0	0	0	1	0%	0%	0%	0%	0%
20 - 29	15,250	8,607	5,986	10,876	40,719	-	_	6	10	16	14	8	5	10	37	0%	0%	112%	103%	43%
30 - 39	36,406	27,013	21,025	75,678	160,121	5	-	10	43	58	28	20	16	58	122	18%	0%	63%	73%	47%
40 - 49	15,432	12,644	11,589	97,613	137,277	-	36	40	201	277	22	18	16	144	199	0%	204%	252%	140%	139%
50 - 59	3,113	2,564	2,102	24,195	31,974	2	-	-	65	67	12	10	8	99	129	17%	0%	0%	66%	52%
60 - 69 70 - 79	98 2	116 2	147	1,856 38	2,216 43	-	-	-	30 1	30	1 0	1	2	20	24	0% 0%	0% 0%	0% 0%	147% 79%	124% 71%
80 - 89	- 2	-	_ '	-	43	-			_ '	_ '	- 0	-	-	'	_ '	076	076	076	1970	7 1 70
90+	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
Total	70,883	51,141	40,880	210,260	373,163	7	36	56	349	448	77	57	47	332	514	9%	62%	119%	105%	87%
Males			Exposed					Claims				Ex	pected NZ9	97				A/E NZ97		1
Males Aggregate	0	1	Exposed 2	3+	All	0	1	Claims 2	3+	All	0	1 Ex	epected NZS	97 3+	All	0	1	A/E NZ97	3+	All
Aggregate		<u> </u>	2			0		2				1	2	3+				2		
Aggregate Under 20	1,201	166	2 2	34	1,403	-	1	2 -	3+	2	1	1 0	2 0	3+	1	0%	287%	2 0%	8575%	141%
Aggregate Under 20 20 - 29	1,201 7,506	166 3,209	2 2 904	34 364	1,403 11,983	0 - 3 0	1 5	2	2		1 8	1	2	3+	1 12	0% 33%	287% 152%	2	8575% 0%	141% 62%
Aggregate Under 20	1,201	166	2 2	34	1,403	- 3	1	2 -		2 7	1 8 2 2	1 0	0 1	3+ 0 0	1	0%	287%	2 0% 0%	8575%	141%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59	1,201 7,506 3,256 1,235 415	166 3,209 1,680 729 255	2 904 673 328 112	34 364 20,616 131,498 54,680	1,403 11,983 26,225 133,790 55,462	- 3 0	1 5 0	2 - - - 0 -	2 - 2 54 41	2 7 3 58 42	1 8 2 2 2	1 0	0 1 1 0 0	3+ 0 0 17 212 215	1 12 21 215 218	0% 33% 14% 0% 44%	287% 152% 36% 357% 0%	2 0% 0% 0% 32% 0%	8575% 0% 15% 25% 19%	141% 62% 16% 27% 19%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69	1,201 7,506 3,256 1,235 415 53	166 3,209 1,680 729 255 27	2 904 673 328 112 7	34 364 20,616 131,498 54,680 3,070	1,403 11,983 26,225 133,790 55,462 3,158	- 3 0 - 1	1 5 0	2 - - 0 -	2 - 2 54	2 7 3 58	1 8 2 2 2 2	1 0 3 1 1 1 0	2 0 1 1 0 0	3+ 0 0 17 212 215 32	1 12 21 215 218 33	0% 33% 14% 0% 44% 0%	287% 152% 36% 357% 0% 0%	2 0% 0% 0% 32% 0% 0%	8575% 0% 15% 25% 19% 14%	141% 62% 16% 27% 19% 13%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79	1,201 7,506 3,256 1,235 415 53 5	166 3,209 1,680 729 255	2 904 673 328 112	34 364 20,616 131,498 54,680 3,070	1,403 11,983 26,225 133,790 55,462 3,158 20	- 3 0	1 5 0	2 - - - 0 - -	2 - 2 54 41	2 7 3 58 42	1 8 2 2 2 2 1 0	1 0	0 1 1 0 0	3+ 0 0 17 212 215	1 12 21 215 218 33 1	0% 33% 14% 0% 44% 0%	287% 152% 36% 357% 0%	2 0% 0% 0% 32% 0%	8575% 0% 15% 25% 19%	141% 62% 16% 27% 19% 13% 0%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69	1,201 7,506 3,256 1,235 415 53	166 3,209 1,680 729 255 27	2 904 673 328 112 7	34 364 20,616 131,498 54,680 3,070	1,403 11,983 26,225 133,790 55,462 3,158	- 3 0 - 1	1 5 0	2 - - 0 -	2 - 2 54 41	2 7 3 58 42	1 8 2 2 2 2	1 0 3 1 1 1 0	2 0 1 1 0 0	3+ 0 0 17 212 215 32	1 12 21 215 218 33	0% 33% 14% 0% 44% 0%	287% 152% 36% 357% 0% 0%	2 0% 0% 0% 32% 0% 0%	8575% 0% 15% 25% 19% 14%	141% 62% 16% 27% 19% 13%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89	1,201 7,506 3,256 1,235 415 53 5	166 3,209 1,680 729 255 27	2 904 673 328 112 7	34 364 20,616 131,498 54,680 3,070 13	1,403 11,983 26,225 133,790 55,462 3,158 20	- 3 0 - 1	1 5 0	2 - 0	2 - 2 54 41	2 7 3 58 42 4 -	1 8 2 2 2 2 1 0	1 0 3 1 1 1 0	2 0 1 1 0 0	3+ 0 0 17 212 215 32	1 12 21 215 218 33 1	0% 33% 14% 0% 44% 0%	287% 152% 36% 357% 0% 0%	2 0% 0% 0% 32% 0% 0%	8575% 0% 15% 25% 19% 14%	141% 62% 16% 27% 19% 13% 0%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 69 70 - 79 80 - 89 90+ Total	1,201 7,506 3,256 1,235 415 53 5 0	166 3,209 1,680 729 255 27 2	2 904 673 328 112 7 0 - - 2,027	34 364 20,616 131,498 54,680 3,070 13	1,403 11,983 26,225 133,790 55,462 3,158 20 0	- 3 0 - 1 - -	1 5 0 4	2	2 - 2 54 41 4 - -	2 7 3 58 42 4 - -	1 8 2 2 2 2 1 0 0	1 0 3 1 1 1 1 0 0 7	2 0 1 1 0 0 0 0 0 0 0 - 2 2	3+ 0 0 17 212 215 32 0 - - 477	1 12 21 215 218 33 1 0	0% 33% 14% 0% 44% 0% 0%	287% 152% 36% 357% 0% 0% 0%	2 0% 0% 0% 32% 0% 0% 0%	8575% 0% 15% 25% 19% 14% 0%	141% 62% 16% 27% 19% 13% 0%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+	1,201 7,506 3,256 1,235 415 53 5 0	166 3,209 1,680 729 255 27 2	2 904 673 328 112 7 0	34 364 20,616 131,498 54,680 3,070 13	1,403 11,983 26,225 133,790 55,462 3,158 20 0	- 3 0 - 1 - -	1 5 0 4	2	2 - 2 54 41 4 - -	2 7 3 58 42 4 - -	1 8 2 2 2 2 1 0 0	1 0 3 1 1 1 1 0 0 7	2 0 1 1 0 0 0 0 0 0 0 -	3+ 0 0 17 212 215 32 0 - - 477	1 12 21 215 218 33 1 0	0% 33% 14% 0% 44% 0% 0%	287% 152% 36% 357% 0% 0% 0%	2 0% 0% 0% 32% 0% 0%	8575% 0% 15% 25% 19% 14% 0%	141% 62% 16% 27% 19% 13% 0%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+ Total Males All cats	1,201 7,506 3,256 1,235 415 53 5 0 - 13,671	166 3,209 1,680 729 255 27 2 - - 6,068	2 904 673 328 112 7 0 - - 2,027	34 364 20,616 131,498 54,680 3,070 13 - - 210,274	1,403 11,983 26,225 133,790 55,462 3,158 20 0 - 232,040	- 3 0 - 1 - - - 4	1 5 0 0 4 10	2 - - 0 - - - - 0	2 -2 54 41 4 - - - 104	2 7 3 58 42 4 - - - 117	1 1 8 2 2 2 2 1 1 0 0 0 - 16	1 0 3 1 1 1 0 0 - - 7	2 0 1 1 1 0 0 0 0 0 - 2	3+ 0 0 17 212 215 32 0 - - 477	1 12 21 215 218 33 1 0 -	0% 33% 14% 0% 44% 0% 0% 0%	287% 152% 36% 357% 0% 0% 136%	2 0% 0% 0% 32% 0% 0% 0% 6% A/E NZ97 2	8575% 0% 15% 25% 19% 14% 0%	141% 62% 16% 27% 19% 0% 0%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+ Total	1,201 7,506 3,256 1,235 415 53 5 0 - 13,671	166 3,209 1,680 729 255 27 2 - - 6,068	2 904 673 328 112 7 0 - - 2,027	34 364 20,616 131,498 54,680 3,070 13 - - 210,274	1,403 11,983 26,225 133,790 55,462 3,158 20 0 - 232,040	- 3 0 - 1 - - - 4	1 1 5 0 4 4 10 10 1 28	2 0 0 0 Claims 2	2 - 2 - 54 - 41 104 2	2 7 3 3 58 42 4 117 All 30	1 8 8 2 2 2 2 1 1 0 0 0	1 0 3 1 1 1 0 0 - 7	2 0 1 1 1 0 0 0 0 2 2 (spected NZS	3+ 0 0 17 212 215 32 0 - - 477	1 12 21 215 218 33 31 0 - 502	0% 33% 14% 0% 44% 0% 0% 0% 23%	287% 152% 36% 357% 0% 0% 136%	2 0% 0% 0% 32% 0% 0% 0% 6% A/E NZ97 2	8575% 0% 15% 25% 14% 0% 22%	141% 62% 16% 27% 19% 13% 0% 0%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+ Total Males All cats Under 20	1,201 7,506 3,256 1,235 415 53 5 0 - 13,671	166 3,209 1,680 729 255 27 2 - - 6,068	2 904 673 328 112 7 0 - - 2,027	34 364 20,616 131,498 54,680 3,070 13 - - 210,274	1,403 11,983 26,225 133,790 55,462 3,158 20 0 - 232,040	- 3 0 - 1 4	1 5 0 0 4 10	2 0 0 0 0 0 0 6 60 60	2 - 2 54 41 4 104 3+ 2 28 8124	2 7 3 58 42 4 - - - 117	1 8 2 2 2 2 1 0 0 0 - 16	1 0 3 1 1 1 0 0 7	2 0 1 1 1 0 0 0 0 0 - 2 2 (spected NZS) 2	3+ 0 0 17 212 215 32 0 - - 477	1 12 21 215 218 33 3 1 0 - 502 All	0% 33% 14% 0% 44% 0% 0% 0%	287% 152% 36% 357% 0% 0% 136%	2 0% 0% 0% 32% 0% 0% 0% 6% A/E NZ97 2	8575% 0% 15% 25% 19% 14% 0%	141% 62% 16% 27% 13% 0% 0% 23% All 434% 27% 25%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 69 70 - 79 80 - 89 90+ Total Males All cats Under 20 20 - 29 30 - 39 40 - 49	1,201 7,506 3,256 1,235 415 53 5 0 - 13,671 0 4,642 88,893 213,024 121,084	166 3,209 1,680 729 255 27 2 - - 6,068	2 904 673 328 112 7 0 - 2,027 Exposed 2 437 32,999 127,549 90,321	34 364 20,616 131,498 54,680 3,070 13 - - 210,274 3+ 232 58,307 554,436 931,036	1,403 11,983 26,225 133,790 55,462 3,158 20 0 - 232,040 All 6,684 231,560 1,055,704 1,242,634	- 3 0 - 1 4 0 - 9 5 5 14	1 1 5 0 0 4 4 10 10 11 425	2 0 0 Claims 2 - 6 6 6 0 8 2	2 2 54 41 4 104 3+ 2 28 124 624	2 7 7 3 58 42 4 117 117 All 30 566 200 1,145	1 1 8 2 2 2 2 1 1 0 0 0 - 16 0 5 82 161 175	1 0 3 1 1 1 0 0 0 7 7 ES 1 1 47 122 145	2 0 1 1 1 0 0 0 0 0 0 2 2 xpected NZ: 2	3+ 0 0 0 17 212 215 32 0 477 37 3+ 0 52 431 1,424	1 12 215 218 33 33 1 0 - 502 All 811 1,875	0% 33% 14% 0% 44% 0% 0% 0 23%	287% 152% 36% 357% 0% 0% 136% 1 1960% 27% 9% 293%	2 0% 0% 0% 32% 0% 0% 0% 6% A/E NZ97 2 0% 62% 62% 63%	8575% 0% 15% 25% 19% 14% 0% 22% 3+ 717% 53% 29% 44%	141% 62% 16% 27% 19% 13% 0% 0% 23% All 434% 27% 25% 61%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+ Total Males All cats Under 20 20 - 29 30 - 39 40 - 49 50 - 59	1,201 7,506 3,256 1,235 415 53 5 0 - 13,671	166 3,209 1,680 729 255 27 2 - - 6,068 1 1,374 51,361 160,694 100,193 30,257	2 904 673 328 112 7 0 - 2,027 Exposed 2 437 32,999 127,549 90,321 28,260	34 364 20,616 131,498 54,680 3,070 13 - - 210,274 3+ 232 58,307 554,436 931,036 378,743	1,403 11,983 26,225 133,790 55,462 3,158 20 0 - 232,040 All 6,684 231,560 1,055,704 1,242,634 472,386	- 3 0 - 1 1 4 4 9 5	1 1 5 5 0 4 4 10 10 11 425 19	2 - 0 0 0 O Claims 2 - 6 6 60 00 82 47	2 - 2 54 41 4 104 3+ 2 28 124 624 584	2 7 3 3 58 42 4	1 1 8 2 2 2 2 1 1 0 0 0 - 16	1 0 3 1 1 1 0 0 0 7 7 1 1 47 122 145 124	2 0 1 1 1 0 0 0 0 0 0 2 2 (spected NZS) 2 0 30 97 131 118	3+ 0 0 17 212 215 32 0 - - 477 37 3+ 0 52 431 1,424 1,588	1 12 21 215 218 33 3 1 0 - 502 All 811 1.875 1,973	0% 33% 14% 0% 44% 0% 0% 0% 0 23% 0 0 11% 3% 8% 37%	287% 152% 36% 357% 0% 0% 136%	2 0% 0% 0% 32% 0% 0% 0% 6% 4/E NZ97 2 0% 62% 63% 40%	8575% 0% 15% 25% 14% 0% 22% 3+ 717% 53% 29% 44% 37%	141% 62% 16% 27% 19% 13% 0% 0% 23% All 434% 27% 25% 61% 36%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+ Total Males All cats Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69	1,201 7,506 3,256 1,235 415 53 5 0 - 13,671 0 4,642 88,893 213,024 121,084 35,126 3,538	166 3,209 1,680 729 255 27 2 - - 6,068 1 1 1,374 51,361 160,694 100,193 30,257 2,834	2 904 673 328 112 7 0 - - 2,027 Exposed 2 437 32,999 127,549 90,321 28,260 2,830	34 364 20,616 131,498 54,680 3,070 13 - - 210,274 3+ 232 58,307 554,436 931,036 378,743 48,168	1,403 11,983 26,225 133,790 55,462 3,158 20 0 - 232,040 All 6,684 231,560 1,055,704 1,242,634 472,386 57,369	- 3 0 - 1 4 0 - 9 5 5 14	1 1 5 5 0 4 4 10 10 11 1 28 13 11 425 19 17	2 0 0 0 0 0 6 60 82 47 7 7	2 2 54 41 4 104 3+ 2 28 124 624 584 182	2 2 7 3 3 58 42 4 1117 1117 1117 1117 1117 1117	1 1 8 2 2 2 2 1 1 1 0 0 0 - 16	1 0 3 1 1 1 0 0 7 7 7 1 1 1 47 122 145 124 30	2 0 1 1 1 0 0 0 0 0 0 2 2 (spected NZ: 2 0 30 97 131 1188 30	3+ 0 0 17 212 215 32 0 477 37 3+ 0 52 431 1,424 1,588 551	1 1 12 12 21 215 218 33 3 1 0 - 502 3 3 3 3 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0% 33% 14% 0% 44% 0% 0% 0% 23% 0 0 11% 3% 8% 37% 0%	287% 152% 36% 357% 0% 0% 136% 1 1 1960% 27% 9% 293% 15% 56%	2 0% 0% 0% 32% 0% 0% 0% 6% 6% 20% 62% 63% 40% 40%	8575% 0% 15% 25% 14% 0% 22% 3+ 717% 53% 29% 44% 37% 33%	141% 62% 16% 27% 13% 0% 23% All 434% 27% 61% 36% 32%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 69 70 - 79 80 - 89 90+ Total Males All cats Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79	1,201 7,506 3,256 1,235 415 53 5 0 - 13,671 0 4,642 88,893 213,024 121,084 35,126 3,538 41	166 3,209 1,680 729 255 27 2 - - 6,068 1 1,374 51,361 160,694 100,193 30,257	2 904 673 328 112 7 0 - 2,027 Exposed 2 437 32,999 127,549 90,321 28,260	34 364 20,616 131,498 54,680 3,070 13 - - 210,274 3+ 232 58,307 554,436 931,036 378,743 48,168 251	1,403 11,983 26,225 133,790 55,462 3,158 20 0 - 232,040 All 6,684 231,560 1,055,704 1,242,634 472,386 57,369 382	- 3 0 0 - 1 4 4 0 0 - 9 5 5 14 53	1 1 5 5 0 4 4 10 10 11 425 19	2 - 0 0 0 0 0 6 60 60 82 47 7 7	2 - 2 54 41 4 104 3+ 2 28 124 624 584	2 7 3 3 58 42 4	1 1 8 2 2 2 2 1 1 0 0 0 - 16	1 0 3 1 1 1 0 0 0 7 7 1 1 47 122 145 124	2 0 1 1 1 0 0 0 0 0 0 2 2 (spected NZS) 2 0 30 97 131 118	3+ 0 0 17 212 215 32 0 - - 477 37 3+ 0 52 431 1,424 1,588	1 12 21 215 218 33 3 1 0 0 - 502 All 7 211 1.875 1.973 649 11	0% 33% 14% 0% 44% 0% 0% 0% 23% 0 0 11% 33% 8% 37% 0%	287% 152% 36% 357% 0% 0% 136%	2 0% 0% 0% 32% 0% 0% 0% 6% 4/E NZ97 2 0% 62% 63% 40%	8575% 0% 15% 25% 19% 14% 0% 22% 3+ 717% 53% 29% 44% 37% 33%	141% 62% 16% 27% 19% 0% 0% 23% All 434% 27% 25% 61% 36% 32%
Males All cats Under 20 20 - 29 30 - 39 40 - 49 50 - 69 70 - 79 80 - 89 90+ Total Males All cats Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89	1,201 7,506 3,256 1,235 415 53 5 0 - 13,671 0 4,642 88,893 213,024 121,084 35,126 3,538	166 3,209 1,680 729 255 27 2 - - 6,068 1 1 1,374 51,361 160,694 100,193 30,257 2,834	2 2 904 673 328 112 7 0 - 2,027 Exposed 2 437 32,999 127,549 90,321 28,260 2,830 45	34 364 20,616 131,498 54,680 3,070 13 - - 210,274 3+ 232 58,307 554,436 931,036 378,743 48,168 251 11	1,403 11,983 26,225 133,790 55,462 3,158 20 0 - 232,040 All 6,684 231,560 1,055,704 1,242,634 472,386 57,369 382 12	- 3 0 0 - 1 4 4 0 0 - 9 5 5 14 53	1 1 5 5 0 4 4 10 10 11 1 28 13 11 425 19 17	2 - 0 0 0 0 0	2 2 54 41 4 104 3+ 2 28 124 624 584 182	2 7 3 3 58 42 4	1 1 8 2 2 2 2 1 1 0 0 0 - 16 0 5 82 161 175 143 37 1 1 0 0	1 0 3 1 1 1 0 0 0 - 7 7 1 1 47 122 145 124 30 1	2 0 1 1 1 0 0 0 0 0 0 2 2 xpected NZ: 2 0 30 97 131 118 30 1	3+ 0 0 0 17 212 215 32 0 477 3+ 0 52 431 1,424 1,588 551 7 1	1 1 12 12 21 215 218 33 3 1 0 - 502 3 3 3 3 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0% 33% 14% 0% 44% 0% 0% 0% 23% 0 0 11% 3% 8% 37% 0%	287% 152% 36% 357% 0% 0% 136% 1 1 1960% 27% 9% 293% 15% 56%	2 0% 0% 0% 32% 0% 0% 0% 6% 6% 20% 62% 63% 40% 40%	8575% 0% 15% 25% 14% 0% 22% 3+ 717% 53% 29% 44% 37% 33%	141% 62% 16% 27% 13% 0% 0% 23% All 434% 27% 61% 36% 32%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 69 70 - 79 80 - 89 90+ Total Males All cats Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79	1,201 7,506 3,256 1,235 415 53 5 0 - 13,671 0 4,642 88,893 213,024 121,084 35,126 3,538 41	166 3,209 1,680 729 255 27 2 - - 6,068 1 1 1,374 51,361 160,694 100,193 30,257 2,834	2 904 673 328 112 7 0 - - 2,027 Exposed 2 437 32,999 127,549 90,321 28,260 2,830	34 364 20,616 131,498 54,680 3,070 13 - - 210,274 3+ 232 58,307 554,436 931,036 378,743 48,168 251	1,403 11,983 26,225 133,790 55,462 3,158 20 0 - 232,040 All 6,684 231,560 1,055,704 1,242,634 472,386 57,369 382	- 3 0 0 - 1 4 4 0 0 - 9 5 5 14 53	1 1 5 5 0 4 4 10 10 11 1 28 13 11 425 19 17	2 - 0 0 0 0 0 6 60 60 82 47 7 7	2 2 54 41 4 104 3+ 2 28 124 624 584 182	2 2 7 3 3 58 42 4 1117 1117 1117 1117 1117 1117	1 1 8 2 2 2 2 1 1 0 0 0 - 16	1 0 3 1 1 1 0 0 7 7 7 1 1 1 47 122 145 124 30	2 0 1 1 1 0 0 0 0 0 0 2 2 (spected NZ: 2 0 30 97 131 1188 30	3+ 0 0 17 212 215 32 0 477 37 3+ 0 52 431 1,424 1,588 551	1 12 21 215 218 33 3 1 0 0 - 502 All 7 211 1.875 1.973 649 11	0% 33% 14% 0% 44% 0% 0% 0% 23% 0 0 11% 33% 8% 37% 0%	287% 152% 36% 357% 0% 0% 136% 1 1 1960% 27% 9% 293% 15% 56%	2 0% 0% 0% 32% 0% 0% 0% 6% 6% 20% 62% 63% 40% 40%	8575% 0% 15% 25% 19% 14% 0% 22% 3+ 717% 53% 29% 44% 37% 33%	141% 62% 16% 27% 19% 0% 0% 23% All 434% 27% 25% 61% 36% 32%

	MRI (Unit 10,00	101																		
Females	WIKI (OIIIC 10,00	,,,	Exposed					Claims				Ex	pected NZ9	97				A/E NZ97		
N-S	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20	2,750	829	361	82	4,022			-	-	-	1	0	0	0	2	0%	0%	0%	0%	0%
20 - 29 30 - 39	83,820 167,726	52,071 129,613	34,930 109,529	55,719 347,381	226,541 754,248	- 30	20	- 10	20 48	20 109	31 83	19 64	13 55	20 181	83 382	0% 36%	0% 32%	0% 18%	101% 27%	24% 28%
40 - 49	86,872	73,262	67,646	327,796	555,577	35	15	15	125	190	99	84	78	386	648	35%	18%	19%	32%	29%
50 - 59	19,195	16,425	16,180	100,954	152,755	0	-	-	122	123	55	48	48	299	449	1%	0%	0%	41%	27%
60 - 69	1,161	1,147	1,239	10,597	14,144	-	2	-	30	32	9	9	9	80	107	0%	24%	0%	38%	30%
70 - 79	59	58	39	128	284	-	-	-	1	1	1	1	1	3	6	0%	0%	0%	38%	17%
80 - 89 90+	-	-	-	- 2	- 2	-	-	-	-	-	-	-	-	- 0	- 0				0%	0%
Total	361,584	273,405	229,924	842,660	1,707,573	65	38	25	347	475	279	225	203	969	1,677	23%	17%	12%	36%	28%
Females			Exposed					Claims					pected NZ					A/E NZ97		
Smoker	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20	956	269	107	40	1,372	_	_	_	_	_	0	0	0	0	1	0%	0%	0%	0%	0%
20 - 29	20,218	13,312	10,108	18,494	62,132	-	-	-	28	28	8	5	4	7	23	0%	0%	0%	426%	124%
30 - 39	31,339	25,126	21,427	76,845	154,737	-	10	18	18	46	15	12	11	40	78	0%	81%	165%	46%	59%
40 - 49	12,256	10,380	9,509	61,750	93,895	10	-	-	34	44	14	11	10	70	105	74%	0%	0%	49%	42%
50 - 59	1,731	1,415	1,355	11,636	16,138	1	-	- 1	40	41	5	4	4 0	33	46 7	20%	0% 0%	0%	121%	90% 43%
60 - 69 70 - 79	74	47	60	804 40	985 41	-	-	_ '	2	3	1 0		0	6	1	0% 0%	0%	232% 0%	35% 125%	119%
80 - 89	_ '	_	_ '	-	-	_		_	_ '	_ '	-	_	-	_ '	_ '	0 70		0 /0	12570	11370
90+	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
Total	66,576	50,549	42,567	169,608	329,300	11	10	19	124	163	42	33	29	156	261	26%	30%	64%	79%	63%
Females	-		Exposed					Claims			<u>'</u>	E	pected NZ9	97		'		A/E NZ97	•	
Aggregate	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20	735	00																		
20 - 29	133		2		926	0				0	0	0	0		0	90%	0%	00/-		710/
	6 396	90 2 684	2 808	353	826 10.241	0	-	-	- 0	0	0	0	0	- 0	0	80% 25%	0% 0%	0% 0%	136%	71% 20%
	6,396 2.870	2,684	808	353 15.085	10,241	0 1 -			0	0 1 -	0 3 1	0 1 1	0	- 0 9	0 4 11	25%	0% 0% 0%	0%	136% 0%	20%
30 - 39 40 - 49	6,396 2,870 1,197	2,684 1,449 652	808 557 291	353 15,085 39,314		1		-		0 1 - 14	3	0 1 1 1		9 47	4 11 50		0%	0% 0% 0%	0% 29%	20% 0% 28%
30 - 39 40 - 49 50 - 59	2,870 1,197 467	2,684 1,449 652 239	808 557 291 109	15,085 39,314 10,295	10,241 19,960 41,455 11,110	1 - -	- - - - 0	-	- 0	1 - 14 6	3 1 1 1	0 1 1 1	0 0 0	9 47 30	4 11 50 32	25% 0% 0% 0%	0% 0% 0% 48%	0% 0% 0% 0%	0% 29% 19%	20% 0% 28% 18%
30 - 39 40 - 49 50 - 59 60 - 69	2,870 1,197 467 46	2,684 1,449 652 239 26	808 557 291 109 8	15,085 39,314	10,241 19,960 41,455 11,110 612	1 - -	- - - - 0	-	0 - 14 6 -	1 - 14	3 1 1 1 0	1 1 1 1 0	0 0 0 0	9 47 30 4	4 11 50 32 4	25% 0% 0% 0% 17%	0% 0% 0% 48% 0%	0% 0% 0% 0% 0%	0% 29% 19% 0%	20% 0% 28% 18% 1%
30 - 39 40 - 49 50 - 59 60 - 69 70 - 79	2,870 1,197 467 46 3	2,684 1,449 652 239	808 557 291 109	15,085 39,314 10,295 532 1	10,241 19,960 41,455 11,110 612 7	1 - -	- - - 0	- - - -	0 - 14	1 - 14 6	3 1 1 1 0 0	0 1 1 1 1 0 0	0 0 0	9 47 30	4 11 50 32 4 0	25% 0% 0% 0% 17% 0%	0% 0% 0% 48%	0% 0% 0% 0%	0% 29% 19%	20% 0% 28% 18% 1% 0%
30 - 39 40 - 49 50 - 59 60 - 69	2,870 1,197 467 46	2,684 1,449 652 239 26	808 557 291 109 8	15,085 39,314 10,295	10,241 19,960 41,455 11,110 612	1 - -	- - - 0 - -	-	0 - 14 6 -	1 - 14 6	3 1 1 1 0	1 1 1 1 0	0 0 0 0	9 47 30 4	4 11 50 32 4	25% 0% 0% 0% 17%	0% 0% 0% 48% 0%	0% 0% 0% 0% 0%	0% 29% 19% 0%	20% 0% 28% 18% 1%
30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89	2,870 1,197 467 46 3	2,684 1,449 652 239 26	808 557 291 109 8	15,085 39,314 10,295 532 1	10,241 19,960 41,455 11,110 612 7	1 - -	- - - 0 - - -	-	0 - 14 6 -	1 - 14 6	3 1 1 1 0 0	1 1 1 1 0	0 0 0 0	9 47 30 4	4 11 50 32 4 0	25% 0% 0% 0% 17% 0%	0% 0% 0% 48% 0%	0% 0% 0% 0% 0%	0% 29% 19% 0%	20% 0% 28% 18% 1% 0%
30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+ Total	2,870 1,197 467 46 3 2	2,684 1,449 652 239 26 2	808 557 291 109 8 1 - - 1,775	15,085 39,314 10,295 532 1	10,241 19,960 41,455 11,110 612 7 2	1 - - 0 - -	-	-	0 - 14 6 - - -	1 - 14 6 0 - -	3 1 1 1 0 0 0	1 1 1 1 1 0 0 0 - 3 3	0 0 0 0 0 0 0 0 - 1	9 47 30 4 0	4 11 50 32 4 0 0	25% 0% 0% 0% 17% 0%	0% 0% 0% 48% 0% 0%	0% 0% 0% 0% 0% 0%	0% 29% 19% 0% 0%	20% 0% 28% 18% 1% 0%
30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+ Total	2,870 1,197 467 46 3 2 - 11,716	2,684 1,449 652 239 26 2	808 557 291 109 8 1	15,085 39,314 10,295 532 1	10,241 19,960 41,455 11,110 612 7 2	1 - - 0 - -	-	- - - - - -	0 -14 6 - - - - 20	1 - 14 6 0 - - - 21	3 1 1 1 0 0 0	1 1 1 1 1 0 0 0 - 3 3	0 0 0 0 0 0	9 47 30 4 0	4 11 50 32 4 0 0 -	25% 0% 0% 0% 17% 0%	0% 0% 0% 48% 0% 0%	0% 0% 0% 0% 0% 0%	0% 29% 19% 0% 0% 22%	20% 0% 28% 18% 1% 0% 0%
30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+ Total	2,870 1,197 467 46 3 2 - 11,716	2,684 1,449 652 239 26 2 - - 5,142	808 557 291 109 8 1 - - 1,775 Exposed 2	15,085 39,314 10,295 532 1 - - 65,581	10,241 19,960 41,455 11,110 612 7 2 - 84,214	1 - 0 - 1	0	- - - - - - - - Claims	0 - 14 6 - - -	1 - 14 6 0 0 21	3 1 1 1 0 0 0 0	1 1 1 1 0 0 0 - - 3	0 0 0 0 0 - - 1 (pected NZS	9 47 30 4 0 0 90 90	4 11 50 32 4 0 0 - 102	25% 0% 0% 0% 17% 0% 0 13%	0% 0% 0% 48% 0% 10%	0% 0% 0% 0% 0% 0% 0%	0% 29% 19% 0% 0% 22%	20% 0% 28% 18% 1% 0% 0%
30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+ Total Females All cats Under 20	2,870 1,197 467 46 3 2 - 11,716	2,684 1,449 652 239 26 2 - - 5,142	808 557 291 109 8 1 1 - 1,775 Exposed 2	15,085 39,314 10,295 532 1 - - 65,581	10,241 19,960 41,455 11,110 612 7 2 - 84,214	1 - 0 - 1	0	- - - - - - - -	0 -14 6 	1 - 14 6 0 0 21 All	3 1 1 1 0 0 0 0	1 1 1 1 1 0 0 - - 3	0 0 0 0 0 0 - - 1 1 <u>cpected NZS</u>	994773004400	4 11 50 32 4 0 0 - 102	25% 0% 0% 0% 17% 0% 13%	0% 0% 0% 48% 0% 0% 10%	0% 0% 0% 0% 0% 0% 0%	0% 29% 19% 0% 0% 22%	20% 0% 28% 18% 1% 0% 20%
30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+ Total	2,870 1,197 467 46 3 2 - 11,716	2,684 1,449 652 239 26 2 - - - 5,142 1 1,187 68,067	808 557 291 109 8 1 - - 1,775 Exposed 2	15,085 39,314 10,295 532 1 - - 65,581 3+	10,241 19,960 41,455 11,110 612 7 2 - 84,214 All 6,220 298,914	1 0 - 1	0	Claims	0 - 14 6 - - - - - 20	1 - 14 6 0 0 21 21 All 0 49	3 1 1 1 0 0 0 0 - 8	1 1 1 1 1 0 0 0 - - 3 1	0 0 0 0 0 0 0 1 1 spected NZS 2	9 47 30 4 0 - - 90 97 3+	4 11 50 32 4 0 0 - 102 All	25% 0% 0% 0% 17% 0% 13%	0% 0% 0% 48% 0% 10%	0% 0% 0% 0% 0% 0% 0% 4/E NZ97 2 0% 0%	0% 29% 19% 0% 0% 22%	20% 0% 28% 18% 1% 0% 0% 20% All 10% 45%
30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+ Total Females All cats Under 20 20 - 29	2,870 1,197 467 46 3 2 - 11,716	2,684 1,449 652 239 26 2 - - 5,142	808 557 291 109 8 1 1 - 1,775 Exposed 2	15,085 39,314 10,295 532 1 - - 65,581	10,241 19,960 41,455 11,110 612 7 2 - 84,214	1 0 0 0 1 30	0	Claims	0 -14 6 	1 - 14 6 0 0 21 All	3 1 1 1 0 0 0 0	1 1 1 1 1 0 0 - - 3	0 0 0 0 0 0 - - 1 1 <u>cpected NZS</u>	994773004400	4 11 50 32 4 0 0 - 102	25% 0% 0% 0% 17% 0% 13%	0% 0% 0% 48% 0% 0% 10%	0% 0% 0% 0% 0% 0% 0%	0% 29% 19% 0% 0% 22% 3+	20% 0% 28% 18% 1% 0% 20%
30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+ Total Females All cats Under 20 20 - 29 30 - 39	2,870 1,197 467 46 3 2 - 11,716 0 4,441 110,434 201,934	2,684 1,449 652 239 26 2 - - 5,142 1 1,187 68,067 156,187	808 557 291 109 8 1 - - 1,775 Exposed 2 469 45,846 131,513	15,085 39,314 10,295 532 1 - - 65,581 3+ 122 74,567 439,311	10,241 19,960 41,455 11,110 612 7 2 - 84,214 All 6,220 298,914 928,945	1 0 - 1	0		0 -1 46 	1 - 1 - 14 6 0 0 21	3 1 1 1 0 0 0 - 8	1 1 1 1 0 0 0 - - 3 3 Ex	0 0 0 0 0 0 0 - - 1 1 <u>cpected NZS</u>	99 47 30 4 0 - - - 90 97 37 3+ 0 27 229	4 11 50 32 4 0 0 - 102 All 3 110 471	25% 0% 0% 0% 17% 0% 0 13%	0% 0% 0% 48% 0% 10%	0% 0% 0% 0% 0% 0% 0% 0%	0% 29% 19% 0% 0% 22% 3+ 0% 183% 29%	20% 0% 28% 18% 1% 0% 20% 20%
30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+ Total Females All cats Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69	2,870 1,197 467 46 3 2 - 111,716 0 4,441 110,434 201,934 100,326 21,394 1,281	2,684 1,449 652 239 26 2 - - 5,142 1 1,187 68,067 156,187 84,294 18,080 1,220	808 557 291 109 8 1 - - 1,775 Exposed 2 469 45,846 131,513 77,446 17,644 1,307	15,085 39,314 10,295 532 1 - 65,581 3+ 122 74,567 439,311 428,860 122,885 11,933	10,241 19,960 41,455 11,110 612 7 2 - 84,214 All 6,220 298,914 928,945 690,926 180,003 15,741	1 0 0 1 1 30 45	0	Claims 2	0 1	1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 -	3 1 1 1 1 0 0 0 - 8 8 0 0 2 41 99 114 62 2 10	1 1 1 1 0 0 0 3 3	0 0 0 0 0 0 - - - 1 1 (spected NZS) 2 0 17 65 89 52 10	97 47 30 4 4 0 - - 90 97 37 3+ 0 27 229 504 362 90	4 11 50 32 4 0 0 0 - 102 All 3 110 471 803 528 118	25% 0% 0% 0% 17% 0% 0 13% 0 14% 2% 30% 39% 2%	0% 0% 0% 48% 0% 10% 10% 40% 16% 23%	0% 0% 0% 0% 0% 0% 0% 0% 428 17% 0% 10%	0% 29% 19% 0% 0% 22% 3+ 0% 183% 29% 34% 46% 36%	20% 0% 28% 18% 1% 0% 0% 20% All 10% 45% 33% 31% 32% 30%
30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+ Total Females All cats Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79	2,870 1,197 467 46 3 2 - 11,716 0 4,441 110,434 201,934 100,326 21,394 1,281 63	2,684 1,449 652 239 26 2 - - - 5,142 1 1,187 68,067 156,187 84,294 18,080	808 557 291 109 8 1 1 - 1,775 Exposed 2 469 45,846 131,513 77,446 17,644	15,085 39,314 10,295 532 1 - - 65,581 3+ 122 74,567 439,311 428,860 122,885 11,933 169	10,241 19,960 41,455 11,110 612 7 2 - 84,214 All 6,220 298,914 928,945 690,926 180,003 15,741 332	1 0 - 1 1 30 45 1 1	0 1 - - 30 15 0	Claims 2 28 15 - 1 - 1	0 - 1 14 6 6 20 3+ 49 66 173 168	1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 -	3 1 1 1 0 0 0 - 8 8 0 0 2 41 99 114 62 10 1	1 1 1 0 0 0 0 - 3 3 Eb 1 1 25 77 7 96 65 52	0 0 0 0 0 0 1 - - 1 1 cpected NZS 2 0 17 65 89 52	99 477 300 4 00 	4 11 500 32 4 0 0 0 - 102 MI 3 3 110 471 803 528 118 7	25% 0% 0% 0% 17% 0% 0 13% 0 14% 2% 30% 39% 2% 14% 0	0% 0% 0% 48% 0% 10% 10% 40% 40% 1%	0% 0% 0% 0% 0% 0% 0% 0% 0% 429 42% 0% 0%	0% 29% 19% 0% 0% 22% 3+ 0% 183% 29% 34% 46% 36%	20% 0% 28% 18% 1% 0% 20% 20% 45% 33% 31% 32% 30% 29%
30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+ Total Females All cats Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89	2,870 1,197 467 46 3 2 - 11,716 0 4,441 110,434 201,934 110,326 21,394 1,281 63 2	2,684 1,449 652 239 26 2 - - 5,142 1 1,187 68,067 156,187 84,294 18,080 1,220	808 557 291 109 8 1 - 1,775 Exposed 2 469 45,846 131,513 77,446 17,644 1,307 40	15,085 39,314 10,295 532 1 - 65,581 3+ 122 74,567 439,311 428,860 122,885 11,933 169 2	10,241 19,960 41,455 11,110 612 7 2 - 84,214 All 6,220 298,914 928,945 690,926 180,003 15,741 332 4	1 0 - 1 1 30 45 1 1	0 1 - - 30 15 0	Claims 2 28 15 - 1	0 1	1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 -	3 1 1 1 0 0 0 - 8 8 0 2 41 99 91 114 62 10 1	1 1 1 1 0 0 0 3 3	0 0 0 0 0 0 - - 1 1 xpected NZS 2 0 17 65 89 52 10 1	99 477 300 4 4 0 0 - - - 90 90 277 2299 5044 362 90 3 3 0	4 11 50 32 4 0 0 0 - 102 All 3 110 471 803 528 118	25% 0% 0% 0% 17% 0% 0 13% 0 14% 2% 30% 39% 2%	0% 0% 0% 48% 0% 10% 10% 40% 16% 23%	0% 0% 0% 0% 0% 0% 0% 0% 428 17% 0% 10%	0% 29% 19% 0% 0% 22% 3+ 0% 183% 29% 34% 46% 36%	20% 0% 28% 18% 1% 0% 0% 20% All 10% 45% 33% 31% 32% 30%
30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+ Total Females All cats Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79	2,870 1,197 467 46 3 2 - 11,716 0 4,441 110,434 201,934 100,326 21,394 1,281 63	2,684 1,449 652 239 26 2 - - 5,142 1 1,187 68,067 156,187 84,294 18,080 1,220	808 557 291 109 8 1 - - 1,775 Exposed 2 469 45,846 131,513 77,446 17,644 1,307	15,085 39,314 10,295 532 1 - - 65,581 3+ 122 74,567 439,311 428,860 122,885 11,933 169	10,241 19,960 41,455 11,110 612 7 2 - 84,214 All 6,220 298,914 928,945 690,926 180,003 15,741 332	1 0 - 1 1 30 45 1 1	0 1 - - 30 15 0	Claims 2 28 15 - 1 -	0 1	1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 - 1 -	3 1 1 1 0 0 0 - 8 8 0 0 2 41 99 114 62 10 1	1 1 1 1 0 0 0 3 3	0 0 0 0 0 0 - - - 1 1 (spected NZS) 2 0 17 65 89 52 10	99 477 300 4 00 	4 11 500 32 4 0 0 0 - 102 MI 3 3 110 471 803 528 118 7	25% 0% 0% 0% 17% 0% 0 13% 0 14% 2% 30% 39% 2% 14% 0	0% 0% 0% 48% 0% 10% 10% 40% 16% 23%	0% 0% 0% 0% 0% 0% 0% 0% 428 17% 0% 10%	0% 29% 19% 0% 0% 22% 3+ 0% 183% 29% 34% 46% 36%	20% 0% 28% 18% 1% 0% 20% 20% 45% 33% 31% 32% 30% 29%

	YRT (Unit 10,0	00)																		
Males	TKT (OIIIC 10,0	00)	Exposed					Claims				Ex	spected NZ9	97				A/E NZ97		
N-S	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20 20 - 29	13,952 608,744	6,657 404,640	3,025 239,878	3,075 280,948	26,709 1,534,210	- 60	- 85	- 66	- 279	- 490	13 549	6 361	3 212	3 245	25 1,367	0% 11%	0% 24%	0% 31%	0% 114%	0% 36%
30 - 39 40 - 49	2,549,096 2,382,930	2,132,352 2,249,496	1,604,316 1,902,518	3,518,016 6,348,521	9,803,780 12,883,465	707 1,470	914 1,781	469 1,850	2,089 6,045	4,178 11,146	1,946 3,561	1,631 3,395	1,231 2,890	2,730 9,925	7,537 19,772	36% 41%	56% 52%	38% 64%	77% 61%	55% 56%
50 - 59	861,419	870,913	784,367	3,396,567	5,913,267	1,043	1,513	1,240	7,790	11,586	3,576	3,656	3,312	14,619	25,162	29%	41%	37%	53%	46%
60 - 69 70 - 79	82,605 1,027	91,590 1,485	84,686 1,391	458,338 10,855	717,219 14,757	127 3	381 16	371 12	2,327 195	3,206 226	899 30	1,004 45	941 44	5,197 346	8,041 465	14% 10%	38% 35%	39% 28%	45% 56%	40% 49%
80 - 89	-	1,400	1,391	64	14,757	1	-	-	11	12	0	-	-	5	405	2258%	35%	20%	201%	218%
90+	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
Total	6,499,772	5,757,133	4,620,181	14,016,386	30,893,472	3,411	4,690	4,009	18,734	30,844	10,574	10,098	8,632	33,071	62,374	32%	46%	46%	57%	49%
Males			Exposed					Claims				E	pected NZ9	97				A/E NZ97		
Smoker	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20	5,494	2,399	1,330	3,353	12,575	4	-	11	-	14	5	2	1	3	11	71%	0%	919%	0%	124%
20 - 29 30 - 39	144,231 460,505	92,292 368,694	51,403 269,390	60,699 542,281	348,625 1,640,869	94 208	47 267	91 257	21 310	253 1,041	131 349	83 281	46 206	54 418	314 1,254	71% 60%	57% 95%	199% 125%	40% 74%	81% 83%
40 - 49	323,919	291,871	234,955	716,506	1,567,251	293	438	398	1,555	2,683	471	427	347	1,088	2,332	62%	103%	115%	143%	115%
50 - 59	80,280	81,281	71,512	285,635	518,708	186	280	443	1,407	2,316	318	329	294	1,203	2,143	59%	85%	151%	117%	108%
60 - 69 70 - 79	4,883 25	4,890 43	4,629 30	25,080 406	39,482 504	125 -	21 -	40 -	434 15	619 15	58 1	60 1	50 1	279 13	447 16	216% 0%	35% 0%	79% 0%	156% 113%	139% 92%
80 - 89	-	-	-	1	1	-	-	-	-	-	-	-	-	0	0				0%	0%
90+	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
Total	1,019,336	841,470	633,248	1,633,960	4,128,014	909	1,053	1,239	3,741	6,942	1,334	1,182	944	3,057	6,517	68%	89%	131%	122%	107%
Males			Exposed					Claims				E	spected NZ9	97				A/E NZ97		
Males Aggregate	0	1	Exposed 2	3+	All	0	1	Claims 2	3+	All	0	1 Ex	epected NZS	3+	All	0	1	A/E NZ97 2	3+	All
_	0 1,550	1 816		3+	All 3,177	0 -	1 -		3+	All -	0 1				All 3	0	1 0%		3+	All
Aggregate Under 20 20 - 29	1,550 209	816 564	2 418 661	393 2,587	3,177 4,021	-	- 1	2		- 1	1 0	1 1 1	0 1	3+ 0 2	3 4	0% 0%	0% 165%	2 0% 0%	0% 0%	0% 25%
Aggregate Under 20 20 - 29 30 - 39	1,550	816 564 2,108	418 661 1,005	393 2,587 13,761	3,177 4,021 16,875	- - -	- 1 -	- - -	- - 8	- 1 8	1		0 1 1	3+ 0 2 11	3 4 13	0%	0% 165% 0%	2 0% 0% 0%	0% 0% 77%	0% 25% 63%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59	1,550 209 2 - 23	816 564 2,108 4,236 5,286	418 661 1,005 1,816 2,219	393 2,587 13,761 42,601 37,331	3,177 4,021	-	- 1 - 3 3	2	- - 8 40 43	- 1 8 43 46	1 0 0 - 0	1 1 1 2 7 25	2 0 1 1 3 10	3+ 0 2 11 71 164	3 4 13 81 199	0% 0% 0%	0% 165% 0% 44% 12%	2 0% 0% 0% 0% 0%	0% 0% 77% 57% 26%	0% 25% 63% 53% 23%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69	1,550 209 2 -	816 564 2,108 4,236	418 661 1,005 1,816	393 2,587 13,761 42,601 37,331 5,392	3,177 4,021 16,875 48,652 44,859 6,844	- - -	- 1 - 3	- - - - -	- - 8 40	- 1 8 43	1 0 0	1 1 1 2 7	2 0 1 1 3	3+ 0 2 11 71 164 64	3 4 13 81 199 80	0% 0% 0%	0% 165% 0% 44%	2 0% 0% 0% 0%	0% 0% 77% 57% 26% 38%	0% 25% 63% 53% 23% 48%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59	1,550 209 2 - 23	816 564 2,108 4,236 5,286	418 661 1,005 1,816 2,219	393 2,587 13,761 42,601 37,331	3,177 4,021 16,875 48,652 44,859	- - - -	- 1 - 3 3	- - - - -	- - 8 40 43	- 1 8 43 46	1 0 0 - 0	1 1 1 2 7 25	2 0 1 1 3 10	3+ 0 2 11 71 164	3 4 13 81 199	0% 0% 0%	0% 165% 0% 44% 12%	2 0% 0% 0% 0% 0%	0% 0% 77% 57% 26%	0% 25% 63% 53% 23%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79	1,550 209 2 - 23	816 564 2,108 4,236 5,286	418 661 1,005 1,816 2,219	393 2,587 13,761 42,601 37,331 5,392 6	3,177 4,021 16,875 48,652 44,859 6,844 6	- - - -	- 1 - 3 3	- - - - - -	- - 8 40 43	- 1 8 43 46	1 0 0 - 0 0	1 1 1 2 7 25	2 0 1 1 3 10	3+ 0 2 11 71 164 64	3 4 13 81 199 80 0	0% 0% 0%	0% 165% 0% 44% 12%	2 0% 0% 0% 0% 0%	0% 0% 77% 57% 26% 38% 0%	0% 25% 63% 53% 23% 48% 0%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89	1,550 209 2 - 23	816 564 2,108 4,236 5,286	418 661 1,005 1,816 2,219	393 2,587 13,761 42,601 37,331 5,392 6	3,177 4,021 16,875 48,652 44,859 6,844 6	- - - -	- 1 - 3 3		- - 8 40 43	- 1 8 43 46	1 0 0 - 0 0	1 1 1 2 7 25	2 0 1 1 3 10	3+ 0 2 11 71 164 64 0	3 4 13 81 199 80 0 1	0% 0% 0%	0% 165% 0% 44% 12%	2 0% 0% 0% 0% 0%	0% 0% 77% 57% 26% 38% 0% 0%	0% 25% 63% 53% 23% 48% 0% 0%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+ Total	1,550 209 2 - 23 3 - -	816 564 2,108 4,236 5,286 984 - -	2 418 661 1,005 1,816 2,219 465 - - - 6,584	393 2,587 13,761 42,601 37,331 5,392 6 10	3,177 4,021 16,875 48,652 44,859 6,844 6 10	- - - -	- 1 - 3 3 14 - -		- 8 40 43 25 - -	- 1 8 43 46 38 - -	1 0 0 - 0 0	1 1 1 2 7 25 10 - - - 45	2 0 1 1 3 10 5 - -	3+ 0 2 11 71 164 64 0 1 0	3 4 13 81 199 80 0	0% 0% 0% 0%	0% 165% 0% 44% 12% 134%	2 0% 0% 0% 0% 0% 0%	0% 0% 77% 57% 26% 38% 0% 0%	0% 25% 63% 53% 23% 48% 0% 0%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+	1,550 209 2 - 23 3 - -	816 564 2,108 4,236 5,286 984 - -	2 418 661 1,005 1,816 2,219 465 -	393 2,587 13,761 42,601 37,331 5,392 6 10	3,177 4,021 16,875 48,652 44,859 6,844 6 10	- - - -	- 1 - 3 3 14 - -		- 8 40 43 25 - -	- 1 8 43 46 38 - -	1 0 0 - 0 0	1 1 1 2 7 25 10 - - - 45	2 0 1 1 3 10 5	3+ 0 2 11 71 164 64 0 1 0	3 4 13 81 199 80 0	0% 0% 0% 0%	0% 165% 0% 44% 12% 134%	2 0% 0% 0% 0% 0%	0% 0% 77% 57% 26% 38% 0% 0%	0% 25% 63% 53% 23% 48% 0% 0%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+ Total Males All cats Under 20	1,550 209 2 - 23 3 - - - 1,786	816 564 2,108 4,236 5,286 984 - - - 13,993	2 418 661 1,005 1,816 2,219 465 - - 6,584 Exposed 2	393 2,587 13,761 42,601 37,331 5,392 6 10 1 102,082	3,177 4,021 16,875 48,652 44,859 6,844 6 10 1 124,445		- 1 - 3 3 3 14 - - - 21	2	- - - 8 40 43 25 - - - - 116	- 1 8 43 46 38 137 All	1 0 0 0 0 0 - - - - - 2	1 1 1 2 7 7 25 5 10 45 E> 1 9	2 0 1 1 3 10 5 5 - - - 20 cpected NZS	3+ 0 2 11 71 164 64 0 315	3 4 4 13 81 199 80 0 1 1 0 0 381 All	0% 0% 0% 0% 0%	0% 165% 0% 44% 12% 134%	2 0% 0% 0% 0% 0% 0% 0%	0% 0% 77% 57% 26% 38% 0% 0% 0% 37%	0% 25% 63% 53% 23% 48% 0% 0% 0% 36%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+ Total Males All cats Under 20 20 - 29	1,550 209 2 - 23 3 - - - 1,786	816 564 2,108 4,236 5,286 984 - - - 13,993	2 418 661 1,005 1,816 2,219 465 - - - 6,584 Exposed 2 4,773 291,942	393 2,587 13,761 42,601 37,331 5,392 6 10 1 102,082 3+ 6,821 344,234	3,177 4,021 16,875 48,652 44,859 6,844 6 10 1 124,445	- - - - - - - - - - - 4 154	- 1 - 3 3 14 - - - 21	2	- 8 40 43 25 116	- 1 8 43 46 38 137 MII 14 744	1 0 0 0 - 0 - - - 2 2	1 1 1 2 7 7 25 10 45 1 9 445	2 0 1 1 1 3 10 5 - - - 20 epected NZS 2	3+ 0 2 111 71 164 64 0 1 0 315 77 3+ 6 301	3 4 4 13 81 199 80 0 0 1 1 0 381 All 39 1,685	0% 0% 0% 0% 0% 0%	0% 165% 0% 44% 12% 134%	2 0% 0% 0% 0% 0% 0% 0% 0%	0% 0% 77% 57% 26% 38% 0% 0% 0% 37%	0% 25% 63% 53% 23% 0% 0% 0% 36%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+ Total Males All cats Under 20	1,550 209 2 - 23 3 - - - 1,786	816 564 2,108 4,236 5,286 984 - - - 13,993	2 418 661 1,005 1,816 2,219 465 - - 6,584 Exposed 2 4,773 291,942 1,874,710	393 2,587 13,761 42,601 37,331 5,392 6 10 1 102,082 3+ 6,821 344,234 4,074,058	3,177 4,021 16,875 48,652 44,859 6,844 6 10 1 124,445		- 1 - 3 3 3 14 - - - 21	2	- - - 8 40 43 25 - - - - 116	- 1 8 43 46 38 137 All	1 0 0 0 0 0 - - - - - 2	1 1 1 2 7 7 25 5 10 45 E> 1 9	2 0 1 1 3 10 5 5 - - - 20 cpected NZS	3+ 0 2 11 71 164 64 0 315	3 4 4 13 81 199 80 0 1 1 0 0 381 All	0% 0% 0% 0% 0%	0% 165% 0% 44% 12% 134%	2 0% 0% 0% 0% 0% 0% 0%	0% 0% 77% 57% 26% 38% 0% 0% 0% 37%	0% 25% 63% 53% 48% 0% 0% 0% 36% All
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+ Total Males All cats Under 20 20 - 29 30 - 39 40 - 49 50 - 59	1,550 209 2 - 23 3 - - - 1,786 0 20,996 753,183 3,009,602 2,706,849 941,723	816 564 2,108 4,236 5,286 984 - - - 13,993 1 9,871 497,497 2,503,154 2,545,602 957,480	2 418 661 1,005 1,816 2,219 465 - - 6,584 Exposed 2 4,773 291,942 1,874,710 2,139,290 858,098	393 2,587 13,761 42,601 37,331 5,392 6 10 1 102,082 3+ 6,821 344,234 4,074,058 7,107,627 3,719,533	3,177 4,021 16,875 48,652 44,859 6,844 6 10 1 124,445 All 42,461 1,886,856 11,461,524 14,499,368 6,476,835	- - - - - - - - - - - - - - - - - - -	- 1 - 3 3 3 14 - - - 21 1 1 - 134 1,180 2,222 1,796	2	- 8 40 43 25 116 3+ - 300 2,407 7,639 9,240	- 1 8 43 46 38 137 All 14 744 5,228 13,873 13,949	1 0 0 0 0 - - - - - 2 2 0 0 80 2,295 4,032 3,894	1 1 1 2 7 7 25 5 10 0 1 45 1 9 445 1,913 3,829 4,010	2 0 1 1 3 10 5 5 - - 20 2 2 4 258 1,437 3,239 3,616	3+ 0 2 11 71 164 64 0 1 0 315 37 3+ 6 301 3,159 11,084 15,985	3 4 13 81 199 80 0 1 1 0 381 All 39 1,685 8,804 22,185 27,505	0% 0% 0% 0% 0% 0%	0% 165% 0% 44% 12% 134% 46%	2 0% 0% 0% 0% 0% 0% 0% 0% 47E NZ97 2 248% 61% 50% 69% 47%	0% 0% 77% 57% 26% 38% 0% 0% 0% 37% 3+ 0% 100% 76% 69% 69%	0% 255% 63% 53% 48% 48% 0% 0% 0% 36% All 36% 44% 59% 63% 51%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 69 70 - 79 80 - 89 90+ Total Males All cats Under 20 20 - 29 30 - 39 40 - 49 50 - 69 60 - 69	1,550 209 2 - 23 3 3 - - - 1,786 0 20,996 753,183 3,009,602 2,706,849 941,723 87,490	1 9,871 4,745 19,457 4,745 10,745 11,	2 418 661 1,005 1,816 2,219 465 - - 6,584 Exposed 2 4,773 291,942 1,874,710 2,139,290 858,098 89,779	393 2,587 13,761 42,601 37,331 5,392 6 10 1 102,082 3+ 6,821 344,234 4,074,058 7,107,627 3,719,533 488,810	3,177 4,021 16,875 48,652 44,859 6,844 6 10 1 124,445 All 42,461 1,886,856 11,461,524 14,499,368 6,476,835 763,544	- - - - - - - - - - - - - - - - - - -	1 - 3 3 3 14 21 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	2	- 8 40 43 325 1116 3+ - 300 2,407 7,639 9,240 2,785	- 1 8 43 46 38 137 137 137 14 744 5,228 13,873 13,949 3,864	1 0 0 0 0 - 0 0 0 0 - 0 0 0 0 0 0 0 0 0	1 1 1 2 7 7 7 25 10 45 1 9 445 1,913 3,829 4,010 1,074	2 0 1 1 3 3 10 5 - - - 20 20 20 22 4 258 1,437 3,239 3,616 996	3+ 0 2 111 71 164 64 0 1 0 315 37 3+ 6 301 3,159 11,084 15,985 5,540	33 44 13 81 199 80 0 0 1 1 0 381 381 39 1,685 8,804 22,185 27,505 8,567	0% 0% 0% 0% 0% 0% 0 0 19% 23% 40% 44% 32% 26%	0% 165% 0% 44% 12% 134% 46%	2 0% 0% 0% 0% 0% 0% 0% 0% 478 619 619 479 419	0% 0% 77% 57% 26% 0% 0% 0% 0% 37% 3+ 0% 100% 76% 69% 58% 58%	0% 25% 63% 53% 23% 48% 0% 0% 36% All 36% 44% 59% 63% 51% 45%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+ Total Males All cats Under 20 20 - 29 30 - 39 40 - 49 50 - 59	1,550 209 2 - 23 3 - - - 1,786 0 20,996 753,183 3,009,602 2,706,849 941,723	816 564 2,108 4,236 5,286 984 - - - 13,993 1 9,871 497,497 2,503,154 2,545,602 957,480	2 418 661 1,005 1,816 2,219 465 - - 6,584 Exposed 2 4,773 291,942 1,874,710 2,139,290 858,098	393 2,587 13,761 42,601 37,331 5,392 6 10 1 102,082 3+ 6,821 344,234 4,074,058 7,107,627 3,719,533	3,177 4,021 16,875 48,652 44,859 6,844 6 10 1 124,445 All 42,461 1,886,856 11,461,524 14,499,368 6,476,835	- - - - - - - - - - - - - - - - - - -	- 1 - 3 3 3 14 - - - 21 1 1 - 134 1,180 2,222 1,796	2	- 8 40 43 25 116 3+ - 300 2,407 7,639 9,240	- 1 8 43 46 38 137 All 14 744 5,228 13,873 13,949	1 0 0 0 0 - - - - - 2 2 0 0 80 2,295 4,032 3,894	1 1 1 2 7 7 25 5 10 0 1 45 1 9 445 1,913 3,829 4,010	2 0 1 1 3 10 5 5 - - 20 2 2 4 258 1,437 3,239 3,616	3+ 0 2 11 71 164 64 0 1 0 315 37 3+ 6 301 3,159 11,084 15,985	3 4 13 81 199 80 0 1 1 0 381 All 39 1,685 8,804 22,185 27,505	0% 0% 0% 0% 0% 0%	0% 165% 0% 44% 12% 134% 46%	2 0% 0% 0% 0% 0% 0% 0% 0% 47E NZ97 2 248% 61% 50% 69% 47%	0% 0% 77% 57% 26% 38% 0% 0% 0% 37% 3+ 0% 100% 76% 69% 69%	0% 25% 63% 53% 23% 48% 0% 0% 36% All 36% 44% 59% 63% 51%
Males All cats Under 20 20 - 29 30 - 39 40 - 49 50 - 69 70 - 79 80 - 89 90+ Total Males All cats Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79	1,550 209 2 - 23 3 3 - - - 1,786 0 20,996 753,183 3,009,602 2,706,849 941,723 87,490	1 9,871 4,745 19,457 4,745 10,745 11,	2 418 661 1,005 1,816 2,219 465 - - 6,584 Exposed 2 4,773 291,942 1,874,710 2,139,290 858,098 89,779	393 2,587 13,761 42,601 37,331 5,392 6 10 1 102,082 3+ 6,821 344,234 4,074,058 7,107,627 3,719,533 488,810 11,268	3,177 4,021 16,875 48,652 44,859 6,844 6 10 1 1 124,445 All 42,461 1,886,856 11,461,524 14,499,368 6,476,835 763,544 15,268	- - - - - - - - - - - - - - - - - - -	1 - 3 3 3 14 21 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	2	- 8 40 43 25 1116 3+ - 300 2,407 7,639 9,240 2,785 209	- 1 1 8 43 446 38 8 137 137 All 14 744 5.228 13,873 13,949 3,864 240	1 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 1 1 2 7 7 7 25 10 45 1 9 445 1,913 3,829 4,010 1,074	2 0 1 1 3 3 10 5 - - - 20 20 (pected NZS 2 2 4 4 258 1,437 3,239 3,616 996	3+ 0 2 111 711 164 64 0 1 1 0 315 77 3+ 6 3011 3,159 11,084 15,985 5,540 359	3 4 4 13 81 199 980 0 0 1 1 0 381 Ali 39 1,685 4,21,185 27,505 8,567 481	0% 0% 0% 0% 0% 0% 0 19% 23% 40% 44% 32% 26% 9%	0% 165% 0% 44% 12% 134% 46%	2 0% 0% 0% 0% 0% 0% 0% 0% 478 61% 61% 69% 47% 41%	0% 0% 77% 57% 26% 38% 0% 0% 0% 37% 3+ 0% 100% 76% 69% 58% 58%	0% 25% 63% 53% 48% 0% 0% 36% All 36% 44% 59% 63% 51% 45%

	sults by sum i YRT (Unit 10,0																			
Females	TKT (OIIIC 10,0	00)	Exposed					Claims				Ex	pected NZ9	7				A/E NZ97		
N-S	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20	16,899	7,019	2,757	2,567	29,241	10			-	10	7	3	1	1	12	138%	0%	0%	0%	82%
20 - 29 30 - 39	795,096 2,163,650	554,594 1,889,048	338,136 1,487,436	409,269 3,575,615	2,097,095 9,115,750	92 329	136 223	78 389	64 1,141	370 2,083	292 1,079	202 952	122 759	145 1,899	760 4,688	31% 31%	67% 23%	64% 51%	44% 60%	49% 44%
40 - 49	1,301,416	1,261,279	1,097,941	4,005,139	7,665,775	281	489	364	2,588	3,723	1,493	1,457	1,276	4,751	8,976	19%	34%	29%	54%	41%
50 - 59	280,833	290,161	269,032	1,243,893	2,083,919	213	446	417	1,741	2,817	804	835	775	3,639	6,053	27%	53%	54%	48%	47%
60 - 69	17,373	18,451	18,481	100,765	155,069	30	84	86	397	597	127	136	135	753	1,152	23%	62%	64%	53%	52%
70 - 79	654	613	602	3,355	5,224	10	5	-	59	74	13	12	12	72	108	80%	43%	0%	83%	69%
80 - 89 90+	- 2	- 2	- -	41 -	45 -	- 0	-	-	- 1	- 2	- 0	- 0	- 0	- 2	- 2	212%	0%	0%	65%	67%
Total	4,575,923	4,021,168	3,214,385	9,340,643	21,152,118	966	1,383	1,334	5,992	9,676	3,815	3,596	3,079	11,262	21,752	25%	38%	43%	53%	44%
Females			Exposed					Claims				Ex	pected NZ9	7				A/E NZ97		
Smoker	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20	0.040	0.400	4 044	0.700	45 204						ا ؞	4	,	,	_	0%	00/	0%	0%	00/
Under 20 20 - 29	8,218 188,752	3,126 129,420	1,341 78,661	2,706 96,932	15,391 493.766	- 60	- 26	- 25	- 28	139	4 71	1 48	1 29	1 35	6 182	0% 85%	0% 54%	0% 87%	0% 81%	0% 77%
30 - 39	358,583	304,702	235,346	546,172	1,444,803	88	106	100	402	696	176	151	118	283	728	50%	71%	84%	142%	96%
40 - 49	187,377	173,456	146,786	489,312	996,931	231	278	191	610	1,309	210	197	168	571	1,146	110%	141%	114%	107%	114%
50 - 59	31,420	32,445	29,905	124,090	217,860	65	110	117	399	691	87	91	85	361	625	75%	120%	138%	110%	111%
60 - 69	1,515	1,505	1,630	9,303	13,954	3	8	4	100	115	12	11	12	68	103	27%	72%	32%	147%	112%
70 - 79	17	18	13	146	193	-	3	-	8	11	0	0	0	3	4	0%	704%	0%	295%	290%
80 - 89 90+	-	-	-	0	0 -	-	-	-	-	-	-	-	-	- 0	0				0%	0%
Total	775,883	644,671	493,683	1,268,661	3,182,898	447	531	437	1,547	2,962	560	500	412	1,322	2,794	80%	106%	106%	117%	106%
Females			Exposed					Claims				Ex	spected NZ9	7				A/E NZ97		
Females Aggregate	0	1	Exposed 2	3+	All	0	1	Claims 2	3+	All	0	Ex 1	pected NZ9	3+	All	0	1	A/E NZ97 2	3+	All
Aggregate		-	2			0	1	2		All		1	2	3+	All			2		
Aggregate Under 20	1,264	557	2 210	397	2,427	-	1 -	-	3+	-	0	1 0	2 0		1	0%	0%	2 0%	0%	0%
Aggregate Under 20 20 - 29		557 751	2 210 894	397 2,362	2,427 4,350	0 -	1	2		All - -		1	2 0 0	3+ 0 1	1 2		0% 0%	2 0% 0%	0% 0%	0% 0%
Aggregate Under 20 20 - 29 30 - 39	1,264 343 -	557 751 1,408	2 210 894 777	397 2,362 12,193	2,427 4,350 14,378	-	1 - - -	-	- - -	- - -	0 0 -	1 0	2 0 0 0	3+ 0 1 7	1 2 8	0% 0%	0% 0% 0%	2 0% 0% 0%	0% 0% 0%	0% 0% 0%
Aggregate Under 20 20 - 29	1,264	557 751	2 210 894	397 2,362	2,427 4,350	-	1 - - - 3	- - -		-	0	1 0 0 1	2 0 0	3+ 0 1	1 2	0%	0% 0%	2 0% 0%	0% 0%	0% 0% 0% 47% 54%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69	1,264 343 - 18	557 751 1,408 3,823	2 210 894 777 1,718	397 2,362 12,193 27,169	2,427 4,350 14,378 32,727	-		2 - - - - 1	- - - 20	- - - 20	0 0 - 0 0	1 0 0 1 5	2 0 0 0 0 2	3+ 0 1 7 34	1 2 8 42	0% 0% 0%	0% 0% 0% 0%	2 0% 0% 0% 0%	0% 0% 0% 57%	0% 0% 0% 47%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79	1,264 343 - 18	557 751 1,408 3,823 3,492	210 894 777 1,718 1,481	397 2,362 12,193 27,169 14,975 1,615	2,427 4,350 14,378 32,727 19,954	-	- - - - 3	- - - - 1	- - - 20 29	- - - 20 33	0 0 - 0	1 0 0 1 5	2 0 0 0 2 5	3+ 0 1 7 34 46	1 2 8 42 62	0% 0% 0%	0% 0% 0% 0% 31%	2 0% 0% 0% 0% 20%	0% 0% 0% 57% 63%	0% 0% 0% 47% 54%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89	1,264 343 - 18	557 751 1,408 3,823 3,492	210 894 777 1,718 1,481	397 2,362 12,193 27,169 14,975	2,427 4,350 14,378 32,727 19,954	-	- - - - 3	2 - - - 1 - -	- - - 20 29	- - - 20 33	0 0 - 0 0	1 0 0 1 5	2 0 0 0 2 5	3+ 0 1 7 34 46	1 2 8 42 62	0% 0% 0%	0% 0% 0% 0% 31%	2 0% 0% 0% 0% 20%	0% 0% 0% 57% 63%	0% 0% 0% 47% 54%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79	1,264 343 - 18	557 751 1,408 3,823 3,492	210 894 777 1,718 1,481	397 2,362 12,193 27,169 14,975 1,615	2,427 4,350 14,378 32,727 19,954	-	- - - - 3	- - - - 1	- - - 20 29	- - - 20 33	0 0 - 0 0	1 0 0 1 5	2 0 0 0 2 5	3+ 0 1 7 34 46	1 2 8 42 62	0% 0% 0%	0% 0% 0% 0% 31%	2 0% 0% 0% 0% 20%	0% 0% 0% 57% 63%	0% 0% 0% 47% 54%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89	1,264 343 - 18	557 751 1,408 3,823 3,492	210 894 777 1,718 1,481	397 2,362 12,193 27,169 14,975 1,615	2,427 4,350 14,378 32,727 19,954	-	- - - - 3	2 - - - 1 - -	- - - 20 29	- - - 20 33	0 0 - 0 0	1 0 0 1 5	2 0 0 0 2 5	3+ 0 1 7 34 46	1 2 8 42 62	0% 0% 0%	0% 0% 0% 0% 31%	2 0% 0% 0% 0% 20%	0% 0% 0% 57% 63%	0% 0% 0% 47% 54%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+ Total	1,264 343 - 18 6 - - -	557 751 1,408 3,823 3,492 547 - -	2 210 894 777 1,718 1,481 249 - - - 5,329	397 2,362 12,193 27,169 14,975 1,615 - -	2,427 4,350 14,378 32,727 19,954 2,411 - -	-	- - 3 2	2	- - 20 29 5	- - 20 33 7 - -	0 0 - 0 0	1 0 0 1 5 11 4 - -	2 0 0 0 0 2 5 2 2 10	3+ 0 1 7 34 46 11 - - 99	1 2 8 42 62 17 -	0% 0% 0%	0% 0% 0% 0% 31% 46%	2 0% 0% 0% 0% 20% 0%	0% 0% 0% 57% 63% 44%	0% 0% 0% 47% 54% 40%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+ Total	1,264 343 - 18 6 - - -	557 751 1,408 3,823 3,492 547 - -	210 894 777 1,718 1,481 249	397 2,362 12,193 27,169 14,975 1,615 - -	2,427 4,350 14,378 32,727 19,954 2,411 - -	-	- - 3 2	2 - - 1 - -	- - 20 29 5 - - - 54	- - 20 33 7 - -	0 0 - 0 0	1 0 0 1 5 11 4 - -	2 0 0 0 0 2 5 2	3+ 0 1 7 34 46 11 - - 99	1 2 8 42 62 17 - - - 131	0% 0% 0%	0% 0% 0% 0% 31% 46%	2 0% 0% 0% 0% 20% 0%	0% 0% 0% 57% 63% 44%	0% 0% 0% 47% 54% 40%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+ Total Females All cats	1,264 343 - 18 6 - - - 1,631	557 751 1,408 3,823 3,492 547 - - - 10,578	2 210 894 777 1,718 1,481 249 - - - 5,329 Exposed 2	397 2,362 12,193 27,169 14,975 1,615 - - - 58,711	2,427 4,350 14,378 32,727 19,954 2,411 - - - 76,249	- - - - - - - -	- - 3 2 - - 5	2	- - 20 29 5	- - 20 33 7 - - - 60	0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	1 0 0 1 5 11 4 - - 21	2 0 0 0 2 5 2 - - - 10	3+ 0 1 7 34 46 11 - - 99	1 2 8 42 62 17 - - 131	0% 0% 0% 0%	0% 0% 0% 31% 46%	2 0% 0% 0% 20% 0% 10%	0% 0% 0% 57% 63% 44%	0% 0% 0% 47% 54% 40%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+ Total Females All cats Under 20	1,264 343 - 18 6 - - - 1,631	557 751 1,408 3,823 3,492 547 - - - 10,578	2 210 894 777 1,718 1,481 249 - - - 5,329 Exposed 2	397 2,362 12,193 27,169 14,975 1,615 - - - 58,711	2,427 4,350 14,378 32,727 19,954 2,411 - - - 76,249	- - - - - - - - -	- - - 3 2 - - - 5	2 1 1 1 Claims 2	- - 20 29 5 - - - 54	- - 200 33 - - - - 60	0 0 0 - 0 0 - 1 1	1 0 0 1 5 11 1 4 - - - 21	2 0 0 0 2 5 5 2 - - - 10	3+ 0 1 7 34 46 6 11 99 7 3+	1 2 8 42 62 17 - - 131	0% 0% 0% 0%	0% 0% 0% 0% 31% 46%	2 0% 0% 0% 0% 20% 0% 10%	0% 0% 0% 57% 63% 44%	0% 0% 0% 47% 54% 40%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+ Total Females All cats Under 20 20 - 29	1,264 343 - 18 6 - - - 1,631	557 751 1,408 3,823 3,492 547 - - 10,578	2 210 894 777 1,718 1,481 249 - - - 5,329 Exposed 2 4,308 417,691	397 2,362 12,193 27,169 14,975 1,615 - - - 58,711 3+ 5,669 508,563	2,427 4,350 14,378 32,727 19,954 2,411 - - - 76,249 All 47,059 2,595,211	- - - - - - - - - - - - 10 10 152	- - - 3 2 - - - 5	2 1 1 1 Claims 2 - 103	- - 20 29 5 - - - 54	- 20 33 7 60	0 0 0 - 0 0 - - - 1 1	1 0 0 1 5 11 4 - - - 21 Ex	2 0 0 0 2 5 2 - - - 10 pected NZS 2	3+ 0 1 7 34 46 11 - - - 99 77 3+ 2 181	1 2 8 42 62 7 - - - 131	0% 0% 0% 0% 0%	0% 0% 0% 0% 31% 46%	2 0% 0% 0% 0% 20% 0% 10% A/E NZ97 2 0% 69%	0% 0% 0% 57% 63% 44%	0% 0% 47% 54% 40%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+ Total Females All cats Under 20 20 - 29 30 - 39	1,264 343 - 18 6 - - - 1,631 0 26,381 984,191 2,522,233	557 751 1,408 3,823 3,492 547 - - 10,578 1 1 10,701 684,766 2,195,158	2 210 894 777 1,718 1,481 249 - - - 5,329 Exposed 2 4,308 417,691 1,723,559	397 2,362 12,193 27,169 14,975 1,615 - - 58,711 3+ 5,669 508,563 4,133,980	2,427 4,350 14,378 32,727 19,954 2,411 - - - 76,249 All 47,059 2,595,211 10,574,931	- - - - - - - - - - - 10 152 418	- - 3 2 - - - 5	2 1 - 1 1 - 1 - 1 - 1 - 1 - 1 -	20 29 5 54 3+	- 20 33 7 60 All 10 509 2,779	0 0 0 - 0 0 - - - 1 1 0 0 1 1 1 363 1,255	1 0 0 1 5 11 4 - - 21 Ex 1 1 4 250 1,104	2 0 0 0 2 5 2 - - - 10 epected NZS 2 2 2 5 2 7	3+ 0 1 7 34 46 11 99 7 3+ 2 181 2,188	1 2 8 42 62 17 131 All 20 944 5,424	0% 0% 0% 0% 0%	0% 0% 0% 31% 46% 24%	2 0% 0% 0% 20% 0% 10% A/E NZ97 2 0% 69% 56%	0% 0% 0% 57% 63% 44% 54%	0% 0% 0% 47% 54% 40% 46%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+ Total Females All cats Under 20 20 - 29	1,264 343 - 18 6 - - - 1,631	557 751 1,408 3,823 3,492 547 - - 10,578	2 210 894 777 1,718 1,481 249 - - - 5,329 Exposed 2 4,308 417,691	397 2,362 12,193 27,169 14,975 1,615 - - - 58,711 3+ 5,669 508,563	2,427 4,350 14,378 32,727 19,954 2,411 - - - 76,249 All 47,059 2,595,211	- - - - - - - - - - - - 10 10 152	- - - 3 2 - - - 5	2 1 1 1 Claims 2 - 103	- - 20 29 5 - - - 54	- 20 33 7 60	0 0 0 - 0 0 - - - 1 1	1 0 0 1 5 11 4 - - - 21 Ex	2 0 0 0 2 5 2 - - - 10 pected NZS 2	3+ 0 1 7 34 46 11 - - - 99 77 3+ 2 181	1 1 2 8 42 62 17 131 All 20 944 10,164	0% 0% 0% 0% 0%	0% 0% 0% 0% 31% 46%	2 0% 0% 0% 0% 20% 0% 10% A/E NZ97 2 0% 69%	0% 0% 0% 57% 63% 44%	0% 0% 0% 47% 54% 40%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+ Total Females All cats Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69	1,264 343 - 18 6 - - - 1,631 0 0 26,381 984,191 2,522,233 1,488,811 312,260 18,888	557 751 1,408 3,823 3,492 547 - - 10,578 10,578 10,701 684,766 2,195,158 1,438,558 326,098 20,503	2 210 894 777 1,718 1,481 249 - - - 5,329 Exposed 2 4,308 417,691 1,723,559 1,246,445 300,418 20,361	397 2,362 12,193 27,169 14,975 1,615 - - - 58,711 3+ 5,669 508,563 4,133,980 4,521,620 1,382,958 111,683	2,427 4,350 14,378 32,727 19,954 2,411 - - 76,249 All 47,059 2,595,211 10,574,931 8,695,433		- - - 3 2 - - - 5 5 1 - 162 330 767 559 94	2 1 1 1 Claims 2 - 103 489 555	200 299 5 5 54 3+ - 92 1,543 3,218 2,169 502	- 20 33 7 60 MII 10 509 2,779 5,052 3,542 718	0 0 0 - - - - - 1 1 363 1,255 1,703 891 139	1 0 0 0 1 1 5 5 11 1 4 21 1 Ex 1 1 4 4 250 1,104 1,659 938 151	2 0 0 0 2 5 2 - - - 10 2 (spected NZS) 2 2 151 877 1,446 865 5148	3+ 0 1 7 34 46 11 - - - 99 7 3+ 2 181 2,188 5,356 4,046 833	1 2 8 42 62 177 1311 20 944 5,424 10,164 6,740 1,271	0% 0% 0% 0% 0 0 89% 42% 33% 30% 31% 24%	0% 0% 0% 0% 31% 46% 46% 1 0% 65% 30% 46% 60% 62%	2 0% 0% 0% 20% 10% 4/E NZ97 2 0% 69% 56% 38%	0% 0% 0% 57% 63% 44% 54% 51% 71% 60% 60%	0% 0% 0% 47% 54% 40% 46% All 51% 51% 50% 53%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+ Total Females All cats Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79	1,264 343 - 18 6 1,631 0 26,381 984,191 2,522,233 1,488,811 312,260 18,888 671	557 751 1,408 3,823 3,492 547 - - 10,578 10,578 10,701 684,766 2,195,158 1,438,558 326,098 20,503 631	2 210 894 777 1,718 1,481 249 - - - 5,329 Exposed 2 4,308 417,691 1,723,559 1,246,445 300,418	397 2,362 12,193 27,169 14,975 1,615 - - 58,711 3+ 5,669 508,563 4,133,980 4,521,620 1,382,958 111,683 3,501	2,427 4,350 14,378 32,727 19,954 2,411 - - - 76,249 All 47,059 2,595,211 10,574,931 8,695,433 2,321,733 171,434 5,417	- - - - - - - - - - - - - - - - - - -	- - - 3 2 - - - 5 5 162 330 767 559	2 - 1 - 1 - 1 - 1 - 1 1 - 1 1 - 1 1 2 - 1 1 1 1	- 200 29 5 5 54 3+ - 92 1,543 3,218 2,169 502 67	- 200 33 7 7 600 All 10 509 5,052 3,542 718 85	0 0 0 0 - - - - 1 1 363 1,255 1,703 891 139	1 0 0 0 1 1 5 5 11 4 4 21 21 Ex 1 1 4 4 250 1,104 1,659 938 151 12	2 0 0 0 2 5 2 - - 10 spected NZS 2 2 151 877 1,446 865 148 12	3+ 0 1 7 34 466 111 - - 99 7 3+ 2 181 2,188 5,356 4,046 833 75	1 1 2 8 42 62 17 131 131 All 20 944 10,164 6,740 1,271 112	0% 0% 0% 0% 0% 0 0 89% 42% 33% 30% 31% 24% 78%	0% 0% 0% 31% 46% 24%	2 0% 0% 0% 20% 0% 10% 4/E NZ97 2 0% 69% 56% 38% 62% 61%	0% 0% 0% 57% 63% 44% 54% 51% 71% 60% 54% 60%	0% 0% 0% 47% 54% 40% 46% All 51% 51% 51% 53% 53% 76%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+ Total Females All cats Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89	1,264 343 - 18 6 - - - 1,631 0 0 26,381 984,191 2,522,233 1,488,811 312,260 18,888 671 2	557 751 1,408 3,823 3,492 547 - - - 10,578 1 1,701 684,766 2,195,158 1,438,558 326,098 20,503 631 2	2 210 894 7777 1,718 1,481 249 - - - 5,329 Exposed 2 4,308 417,691 1,723,559 1,246,445 300,418 20,361 614 1	397 2,362 12,193 27,169 14,975 1,615 - - - 58,711 3+ 5,669 508,563 4,133,980 4,521,620 1,382,958 111,683 3,501 41	2,427 4,350 14,378 32,727 19,954 2,411 - - - 76,249 All 47,059 2,595,211 10,574,931 8,695,433 2,321,733 171,434 5,417		- - - 3 2 - - - 5 5 1 - 162 330 767 559 94	2 1 1 1 Claims 2 - 103 489 555 535 90	200 299 5 5 54 3+ - 92 1,543 3,218 2,169 502	- 20 33 7 60 All 10 5099 2,779 5,052 3,542 718 85 2	0 0 0 0 - - - - 1 1 363 1,255 1,703 891 139 139	1 0 0 0 1 1 5 5 11 1 4 21 1 Ex 1 1 4 250 1,104 1,659 938 151 12 2 0	2 0 0 0 2 5 2 - - - 10 2 (spected NZS) 2 2 151 877 1,446 865 5148	3+ 0 1 7 34 466 11 99 77 3+ 2 181 2,188 5,356 4,046 833 75 5 2	1 1 2 8 42 62 17 131 131 All 20 944 5,146 6,740 1,271 112 2	0% 0% 0% 0% 0 0 89% 42% 33% 30% 31% 24%	0% 0% 0% 0% 31% 46% 46% 1 0% 65% 30% 46% 60% 62%	2 0% 0% 0% 0% 20% 0% 10% 4/E NZ97 2 0% 69% 56% 38% 62% 61%	0% 0% 0% 57% 63% 44% 54% 51% 71% 60% 60%	0% 0% 0% 47% 54% 40% 46% All 51% 51% 50% 53%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+ Total Females All cats Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79	1,264 343 - 18 6 1,631 0 26,381 984,191 2,522,233 1,488,811 312,260 18,888 671	557 751 1,408 3,823 3,492 547 - - 10,578 10,578 10,701 684,766 2,195,158 1,438,558 326,098 20,503 631	2 210 894 777 1,718 1,481 249 - - - 5,329 Exposed 2 4,308 417,691 1,723,559 1,246,445 300,418 20,361	397 2,362 12,193 27,169 14,975 1,615 - - 58,711 3+ 5,669 508,563 4,133,980 4,521,620 1,382,958 111,683 3,501	2,427 4,350 14,378 32,727 19,954 2,411 - - - 76,249 All 47,059 2,595,211 10,574,931 8,695,433 2,321,733 171,434 5,417	- - - - - - - - - - - - - - - - - - -	- - - 3 2 - - - 5 5 1 - 162 330 767 559 94	2 - 1 - 1 - 1 - 1 - 1 1 - 1 1 - 1 1 2 - 1 1 1 1	- 200 29 5 5 54 3+ - 92 1,543 3,218 2,169 502 67	- 200 33 7 7 600 All 10 509 5,052 3,542 718 85	0 0 0 0 - - - - 1 1 363 1,255 1,703 891 139	1 0 0 0 1 1 5 5 11 4 4 21 21 Ex 1 1 4 4 250 1,104 1,659 938 151 12	2 0 0 0 2 5 2 - - 10 spected NZS 2 2 151 877 1,446 865 148 12	3+ 0 1 7 34 466 111 - - 99 7 3+ 2 181 2,188 5,356 4,046 833 75	1 1 2 8 42 62 17 131 131 All 20 944 10,164 6,740 1,271 112	0% 0% 0% 0% 0% 0 0 89% 42% 33% 30% 31% 24% 78%	0% 0% 0% 31% 46% 24%	2 0% 0% 0% 20% 0% 10% 4/E NZ97 2 0% 69% 56% 38% 62% 61%	0% 0% 0% 57% 63% 44% 54% 51% 71% 60% 54% 60%	0% 0% 0% 47% 54% 40% 46% All 51% 51% 51% 53% 53% 76%
Aggregate Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+ Total Females All cats Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89	1,264 343 - 18 6 - - - 1,631 0 0 26,381 984,191 2,522,233 1,488,811 312,260 18,888 671 2	557 751 1,408 3,823 3,492 547 - - - 10,578 1 1,701 684,766 2,195,158 1,438,558 326,098 20,503 631 2	2 210 894 7777 1,718 1,481 249 - - - 5,329 Exposed 2 4,308 417,691 1,723,559 1,246,445 300,418 20,361 614 1	397 2,362 12,193 27,169 14,975 1,615 - - - 58,711 3+ 5,669 508,563 4,133,980 4,521,620 1,382,958 111,683 3,501 41	2,427 4,350 14,378 32,727 19,954 2,411 - - - 76,249 All 47,059 2,595,211 10,574,931 8,695,433 2,321,733 171,434 5,417	- - - - - - - - - - - - - - - - - - -	- - - 3 2 - - - 5 5 1 - 162 330 767 559 94	2 1 1 1 Claims 2 - 103 489 555 535 90	- 200 29 5 5 54 3+ - 92 1,543 3,218 2,169 502 67	- 20 33 7 60 All 10 5099 2,779 5,052 3,542 718 85 2	0 0 0 0 - - - - 1 1 363 1,255 1,703 891 139 139	1 0 0 0 1 1 5 5 11 1 4 21 1 Ex 1 1 4 250 1,104 1,659 938 151 12 2 0	2 0 0 0 2 5 2 - - 10 spected NZS 2 2 151 877 1,446 865 148 12	3+ 0 1 7 34 466 11 99 77 3+ 2 181 2,188 5,356 4,046 833 75 5 2	1 1 2 8 42 62 17 131 131 All 20 944 5,146 6,740 1,271 112 2	0% 0% 0% 0% 0% 0 0 89% 42% 33% 30% 31% 24% 78%	0% 0% 0% 31% 46% 24%	2 0% 0% 0% 20% 0% 10% 4/E NZ97 2 0% 69% 56% 38% 62% 61%	0% 0% 0% 57% 63% 44% 54% 51% 71% 60% 54% 60%	0% 0% 0% 47% 54% 40% 46% All 51% 51% 51% 53% 53% 76%

		nit 10.000)																	
		Exposed					Claims				E>	pected NZ9	97				A/E NZ97		
0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
2 15 33 215 1,898 2,152 1,117 16	- 7 13 77 1,483 1,762 919 66	- - - 1,029 1,201 632 62 -	4 23 88 166 3,135 5,326 2,527 314 2	5 45 134 457 7,545 10,441 5,195 458 2	- 0 2 2 4 0	- 1 1 5 8 14 3	- - - 24 27 22 5	- - - 41 120 109 26	- 1 1 72 157 149 34	0 0 0 0 10 31 42 1	0 0 0 8 26 36 5	- - - 6 18 25 5	0 0 0 19 77 99 29 0	0 0 0 1 42 152 202 40 0	0% 0% 0% 5% 25% 5% 9% 17%	0% 8738% 715% 59% 30% 40% 66%	423% 155% 90% 100%	0% 0% 0% 0% 219% 156% 110% 90% 0%	0% 0% 861% 131% 171% 104% 74% 86% 0%
5,448	4,327	2,924	11,583	24,282	8	32	78	296	414	85	74	53	224	437	9%	43%	148%	132%	95%
Males Exposed Claims Expected NZ97													A/F N797						
0	1		3+	All	0	1		3+	All	0	1			All	0	1		3+	All
1 10 12 60 1,031 599 180 1 -	- 3 2 14 950 709 263 7	- - 1 944 889 360 21 - - 2,216	18 2,272 3,476 2,390 310	1 13 14 94 5,198 5,674 3,192 340 -	- - - 2 1 0 0	- - - 3 5 4 1	- - - - 24 25 18 2	- - - - 33 80 112 31 -	- - - - 62 111 134 34 -	0 0 0 0 5 8 6 0	- 0 0 0 5 10 10 - -	- - - 0 5 13 14 2	- - 0 14 51 97 28 -	0 0 0 0 0 29 81 127 30	0% 0% 0% 0% 33% 7% 6% 121%	0% 0% 0% 71% 52% 45% 129%	0% 467% 200% 129% 108%	0% 240% 159% 115% 110%	0% 0% 0% 0% 216% 137% 106% 111%
													_						
0	1		2+	All	0	1		2+	ΛII	0				ΛII	0			2+	All
- - -	- -	-				-		- -		- -	- -				- U			Ū.	
- 670 268 65 0 - 1,003	595 269 81 1 -	- 548 281 76 3 - 908	14 - 2,177 2,766 967 61 - 5,986	14 - 3,990 3,584 1,188 66 - 8,842	- 8 6 3 0 -	- 10 5 6 0	8 6 4 0	- 65 111 68 8 - 251	91 127 81 9 -	3 4 2 0	3 4 3 0	3 4 3 0	0 -13 39 36 6 -	0 - 21 51 45 6 - 123	265% 148% 127% 828%	373% 122% 209% 321% 223%	306% 147% 139% 183%	0% 500% 283% 187% 132% 266%	0% 427% 250% 182% 142% 251%
268 65 0 - 1,003	269 81 1 - 946	281 76 3 - 908	2,177 2,766 967 61 - 5,986	3,990 3,584 1,188 66 - 8,842	6 3 0 -	5 6 0 -	- 8 6 4 0 - 18	111 68 8 - 251	91 127 81 9 - 308	3 4 2 0	4 3 0 - 10	3 4 3 0 - 10 cpected NZS	13 39 36 6 - 94	- 21 51 45 6 - 123	148% 127% 828% 183%	122% 209% 321% 223%	147% 139% 183% 190% A/E NZ97	500% 283% 187% 132% 266%	427% 250% 182% 142% 251%
268 65 0 -	269 81 1	281 76 3 - 908	2,177 2,766 967 61	3,990 3,584 1,188 66	6 3 0	5 6 0	- 8 6 4 0 -	111 68 8 -	- 91 127 81 9	- 3 4 2 0	4 3 0 -	3 4 3 0 -	13 39 36 6	- 21 51 45 6	148% 127% 828%	122% 209% 321% 223%	147% 139% 183% 190%	500% 283% 187% 132%	427% 250% 182% 142%
	Direct - guarar 0 2 15 33 215 1,898 2,152 1,117 16 - 5,448 0 1 10 12 60 1,031 599 180 1 - 1,894	Direct - guaranteed issue (Ur 0	0 1 2 2	Direct - guaranteed issue (Unit 10,000) Exposed	Direct - guaranteed issue (Unit 10,000) Exposed	Direct - guaranteed issue (Unit 10,000) Exposed	Direct - guaranteed issue (Unit 10,000) Exposed	Direct - guaranteed issue (Unit 10,000)	Section Sect	Direct - guaranteed issue (Unit 10,000)	Direct - guaranteed issue (Unit 10,000)	Direct - guaranteed issue (Unit 10,000) Exposed Claims Exposed Exposed Exposed Claims Exposed Exposed	Direct - guaranteed issue (Unit 10,000) Exposed Claims Exposed NZS	Direct - guaranteed issue (Unit 10,000) Expected NZ97	Exposed Claims Expected NZ97 All 0 1 2 3+ All 0	Claims	Direct - guaranteed issue (Unit 10,000)	Direct - quaranteed issue (Unit 10,000) Expected N297 Superior N297 Su	Direct - Separate Save Unit 10,000

	sults by sum i	nsured nteed issue (Ui	nit 10.000)																	
Females			Exposed					Claims				E	pected NZ9	7				A/E NZ97		
N-S	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+	4 25 52 332 2,749 2,924 1,311 19	2 8 27 104 2,135 2,480 1,298 59	- 1 - 1,471 1,825 1,021 93 -	- 11 78 126 3,932 7,288 3,726 571	7 45 157 563 10,286 14,518 7,357 742 3	- 0 - 1 4 4 1 0	- - 1 4 5 8 0	- - - 24 28 26 5	- 2 2 4 34 98 97 40 0	- 2 2 6 66 135 132 46 0	0 0 0 0 10 27 31 1	0 0 0 0 8 23 32 3	- 0 - 6 17 25 5	- 0 0 0 17 68 92 34 0	0 0 0 1 40 136 180 43	0% 35% 0% 156% 44% 15% 4% 7%	0% 0% 0% 870% 48% 22% 25% 13%	0% 435% 159% 103% 107%	43247% 5014% 2726% 204% 144% 105% 118% 81%	0% 11331% 2435% 799% 166% 99% 73% 107% 81%
Total	7,417	6,114	4,411	15,736	33,677	11	18	83	277	389	70	66	53	212	400	15%	28%	156%	131%	97%
Females Exposed Claims Expected NZ97 A/E NZ9													A/E NZ97							
Smoker	0	1	Exposed 2	3+	All	0	1	Claims 2	3+	All	0	1	cpected NZS	3+	All	0	1	2 2	3+	All
Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+	1 10 28 73 1,284 652 199 2 -	- 3 7 24 1,226 813 323 10 -	- - 2 1,324 1,050 448 31 - 2,854	- - - 2 3,344 4,750 2,791 476 0	1 12 35 101 7,178 7,265 3,761 518 0	0 - 2 1 1 3	- - - 2 3 2 0	- - - 6 20 14 3	- - - 29 62 74 24 -	0 - - - 39 86 91 27 -	0 0 0 0 4 6 5 0	- 0 0 0 4 7 8 0	- - 0 5 10 11 2	- - 0 14 45 71 27 0	0 0 0 0 27 67 95 29 0	52802% 0% 0% 0% 40% 9% 15% 0%	0% 0% 0% 51% 41% 26% 46%	0% 131% 206% 127% 175%	0% 210% 139% 105% 87% 0%	52802% 0% 0% 0% 144% 127% 96% 91% 0%
					,		-													
Females			Exposed					Claims					pected NZ9					A/E NZ97		
Aggregate	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+ Total	- - - 963 514 133 2 - 1,612	- - - - 863 535 149 5	- - - 7711 491 155 8 - 1,425	0 0 - - 2,914 3,994 1,475 170 0	0 0 - - 5,512 5,534 1,912 185 0	- - - 9 7 1 -	- - - 9 5 5 1 1	- - - 6 14 6 0	- - - - 47 103 73 16 0	- - - 71 130 86 17 0	- - - - 3 5 3 0	- - - 3 5 4 0 -	- - - 3 4 4 0 -	0 0 - 12 37 36 10 0	0 0 - 21 51 46 11 0	284% 157% 49% 0% 161%	324% 112% 153% 220%	215% 320% 164% 116%	0% 0% 391% 281% 202% 154% 175% 251%	0% 0% 343% 257% 185% 153% 175% 236%
Females			Exposed					Claims				E	spected NZ9					A/E NZ97		
All cats						0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
	0	1	2	3+	All	U			3*	ΛII	U	- 1		31	All					

Males	Direct - other (Exposed					Claims				E:	xpected NZ9	7				A/E NZ97		
N-S	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
	407	400	0.4	40	004							•	0			00/	00/	00/	00/	01
Under 20	497	190	94	19	801		-	-	-	-	0	0	0	0	1	0%	0%	0%	0%	0'
20 - 29	14,518	9,875	5,969	9,891	40,253	11	32	-	38	81	13	9	5	9	35	85%	371%	0%	435%	2289
30 - 39	67,883	55,180	41,711	87,861	252,636	88	5	29	28	150	52	42	32	68	193	171%	12%	90%	42%	789
40 - 49	56,486	51,922	44,391	115,689	268,488	32	41	62	70	205	83	77	66	179	405	39%	53%	94%	39%	519
50 - 59	12,721	14,209	14,117	53,332	94,378	22	23	67	212	324	48	54	55	218	374	47%	42%	122%	97%	869
60 - 69	225	297	516	5,735	6,774	-	2	0	44	47	2	3	5	70	80	0%	82%	1%	63%	58%
70 - 79	2	1	3	1,335	1,341	-	-	-	52	52	0	0	0	53	53	0%	0%	0%	98%	98%
80 - 89	5	-	0	181	186	-	-	-	16	16	0	-	0	17	18	0%		0%	93%	919
90+	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
Total	152,337	131,675	106,802	274,045	664,859	154	103	158	460	875	198	185	163	614	1,160	78%	56%	97%	75%	75%
				ı				ı			ı		I							
Males			Exposed					Claims				E	xpected NZ9			ļ.,,		A/E NZ97		
Smoker	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20	115	39	7	_	160	_	_	_	_	_	0	0	0	_	0	0%	0%	0%		0%
20 - 29	3,313	2,076	1,258	1,688	8,335				-	-	3	2	1	1	7	0%	0%	0%	0%	0%
30 - 39	12,970	10,652	7,640	14,547	45,809	15	13	28	_	56	10	8	6	11	35	152%	155%	485%	0%	160%
40 - 49	8,456	7,807	6,728	16,240	39,231	25	23	23	49	120	12	11	10	24	58	209%	207%	231%	198%	208%
50 - 59	1,184	1,403	1,495	5,253	9,335	-	8	14	22	44	4	5	6	21	36	0%	162%	246%	106%	123%
60 - 69	1,104	1,403	1,493	404	447	1	0	-	6	7	0	0	0	5	5	954%	0%	0%	125%	129%
70 - 79	٥	13	22	72	72	_ '		-	8	8	- 0	U	U	3	3	934 %	076	076	290%	290%
70 - 79 80 - 89	-	-	-				-		0	0		-	-	0	0				125%	
90 - 89	-	-	-	2	2	-	-		U	- 0	-	-	-	U	U				125%	125%
90+	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
Total	26,045	21,989	17,150	38,205	103,390	41	44	65	85	235	29	26	23	66	144	139%	167%	287%	129%	163%
	•			•		•			•		•			•			'		•	
Males	0		Exposed																	
Addrenale				2.	AII	0	4	Claims	2.	AII	0 1		xpected NZ9		AII	0	1	A/E NZ97	2.	AII
Aggregate	·	1	2	3+	All	0	1	2	3+	All	0	1 1	xpected NZ9	3+	All	0	1	A/E NZ97 2	3+	All
				3+	All	0	1	2	3+	All	0		2		All	0	1		3+	All
Under 20	-	-		-	-	-	-	2	-	All -	-		-	3+	-	0	1			
Under 20 20 - 29				- 451	- 451	-	- -	- -	-		-		- -	3+ - 0	- 0	0	1		0%	0%
Under 20 20 - 29 30 - 39	-			- 451 6,873	- 451 6,873	- - -	-	- - -	- 8	- - 8	- -		- - -	3+ - 0 5	- 0 5	0	1		0% 148%	0% 148%
Under 20 20 - 29 30 - 39 40 - 49	-		2	- 451 6,873 21,416	- 451 6,873 21,416	- - -	1 1 1	- - - -	- - 8 64	- - 8 64	- - -		- - - -	3+ - 0 5 35	- 0 5 35	0	1		0% 148% 182%	0% 148% 182%
Under 20 20 - 29 30 - 39 40 - 49 50 - 59	-			- 451 6,873 21,416 24,713	- 451 6,873 21,416 24,713	- - -	-	2 - - - -	- - 8 64 75	- - 8 64 75	- -		- - - - -	3+ - 0 5 35 118	- 0 5 35 118	0	1		0% 148% 182% 63%	0% 148% 182% 63%
Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69	-		2	- 451 6,873 21,416	- 451 6,873 21,416	- - -	1 1 1	2 - - - - -	- - 8 64	- - 8 64	- - -		2 - - - - -	3+ - 0 5 35	- 0 5 35	0	1		0% 148% 182%	0% 148% 182%
Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79	-		2	- 451 6,873 21,416 24,713	- 451 6,873 21,416 24,713 1,343	- - -	1 1 1	- - - - - -	- - 8 64 75 8	- - 8 64 75 8	- - - - -		- - - - - -	3+ - 0 5 35 118	- 0 5 35 118	0	1		0% 148% 182% 63%	0% 148% 182% 63%
Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89	-		2	- 451 6,873 21,416 24,713 1,343 - -	- 451 6,873 21,416 24,713 1,343 - -	- - -	1 1 1	2 - - - - - -	- - 8 64 75 8	- - 8 64 75	- - -			3+ - 0 5 35 118	- 0 5 35 118	0	1		0% 148% 182% 63%	0% 148% 182% 63%
Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79	-		2	- 451 6,873 21,416 24,713	- 451 6,873 21,416 24,713 1,343	- - -	1 1 1	- - - - - -	- - 8 64 75 8	- - 8 64 75 8	- - - - -		- - - - - -	3+ - 0 5 35 118	- 0 5 35 118	0	1		0% 148% 182% 63%	0% 148% 182% 63%
Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+	-		2	- 451 6,873 21,416 24,713 1,343 - - -	- 451 6,873 21,416 24,713 1,343 - - -	- - -	1 1 1		- 8 64 75 8 - -	- 8 64 75 8 - -	-			3+ 0 5 35 118 14 - -	- 0 5 35 118 14 - -	0	1		0% 148% 182% 63% 58%	0% 148% 182% 63% 58%
Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89	-		2	- 451 6,873 21,416 24,713 1,343 - -	- 451 6,873 21,416 24,713 1,343 - -	- - -	1 1 1	2 - - - - - -	- - 8 64 75 8	- - 8 64 75 8	- - - - -			3+ - 0 5 35 118	- 0 5 35 118	0	1		0% 148% 182% 63%	0% 148% 182% 63%
Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+ Total	-		2	- 451 6,873 21,416 24,713 1,343 - - -	- 451 6,873 21,416 24,713 1,343 - - -	- - -	1 1 1		- 8 64 75 8 - -	- 8 64 75 8 - -	-	1		3+ - 0 5 35 118 14 - - 172	- 0 5 35 118 14 - -	0	1	2	0% 148% 182% 63% 58%	0% 148% 182% 63% 58%
Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+ Total	-	-	2	- 451 6,873 21,416 24,713 1,343 - - - 54,796	- 451 6,873 21,416 24,713 1,343 - - - 54,796	-	-	2 Claims	- 8 64 75 8 - - - -	- 8 64 75 8 - - - 154	-	1 E	2	3+ - 0 5 35 118 14 - - 172	- 0 5 35 118 14 - - - 172			2 A/E NZ97	0% 148% 182% 63% 58%	0% 148% 182% 63% 58%
Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+ Total	-		2	- 451 6,873 21,416 24,713 1,343 - - -	- 451 6,873 21,416 24,713 1,343 - - -	- - -	1 1 1		- 8 64 75 8 - -	- 8 64 75 8 - -	-	1		3+ - 0 5 35 118 14 - - 172	- 0 5 35 118 14 - -	0	1	2	0% 148% 182% 63% 58%	0% 148% 182% 63% 58%
Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+ Total			2	- 451 6,873 21,416 24,713 1,343 - - - 54,796	- 451 6,873 21,416 24,713 1,343 - - - 54,796	-	-	2 Claims	- 8 64 75 8 - - - -	- 8 64 75 8 - - - 154	-	1 - - - - - - - - 1	2 - - - - - - - - - - - - - - - - - - -	3+ - 0 5 35 118 14 - - 172	- 0 5 35 118 14 - - - 172	0	1	2 A/E NZ97 2	0% 148% 182% 63% 58% 90%	0% 148% 182% 63% 58% 90%
Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+ Total	- - - - - - - - - - - - - - - - - - -	- - - - - - - - - - - 1 2 2	2	- 451 6,873 21,416 24,713 1,343 - - - 54,796	- 451 6,873 21,416 24,713 1,343 - - - 54,796			2 Claims	8 64 75 8 - - - 154	8 64 75 8 154 All		1 1 0	2 2 2 0	3+ 0 5 35 118 14 - - 172	- 0 5 35 118 14 172 All	0	1 0%	2 A/E NZ97 2	0% 148% 182% 63% 58% 90%	0% 148% 182% 63% 58% 90% All
Under 20 20 - 29 30 - 39 40 - 49 50 - 69 70 - 79 80 - 89 90+ Total Males All cats Under 20 20 - 29	- - - - - - - - - - - - - - - - - - -	- - - - - - - - - 1	2	- 451 6,873 21,416 24,713 1,343 - - - 54,796 3+	- 451 6,873 21,416 24,713 1,343 54,796 All 962 49,039		32	2	- 8 64 75 8 154	- 8 64 75 8 154	- - - - - - - - - - - - - - - - - - -	1 1 0 11	2	3+ 0 5 35 118 14 - - 172 77 3+ 0 10	- 0 5 35 118 14 172 All	0 0% 69%	1 0% 306%	2 A/E NZ97 2 0% 0%	0% 148% 182% 63% 58% 90% 3+	0% 148% 182% 63% 58% 90% All 0% 187%
Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+ Total Males All cats Under 20 20 - 29 30 - 39	0 612 17,831 80,853	1 229 11,951 65,832	Exposed 2 101 7,227 49,351	- 451 6,873 21,416 24,713 1,343 - - - 54,796 3+	- 451 6,873 21,416 24,713 1,343 54,796 All 962 49,039 305,318	- - - - - - - - - - - - - - - - - - -	- - - - - - - - - - - 32	2	- 8 64 75 8 154 3+ - 38 36	- 8 64 75 8 154 All - 811 214		1 1 1 0 11 50	2	3+ 0 5 35 118 14 - - 172 7 3+ 0 10 0 84	- 0 5 35 118 14 172 All 43 234	0 0% 69% 168%	1 0% 306% 35%	A/E NZ97 2 0% 151%	0% 148% 182% 63% 58% 90% 3+ 0% 359% 43%	0% 148% 182% 63% 58% 90% All 0% 187% 92%
Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+ Total Males All cats Under 20 20 - 29 30 - 39 40 - 49	0 612 17,831 80,853 64,942	1 229 11,951 65,832 59,729	Exposed 2 101 7,227 49,351 51,119	- 451 6,873 21,416 24,713 1,343 - - 54,796 3+ 19 12,029 109,282 153,345	- 451 6,873 21,416 24,713 1,343 54,796 All 962 49,039 305,318 329,135	- - - - - - - - - - - - - - - - - - -	- - - - - - - - - - - - - - - - - - -	2	8 64 75 8 154 3+ - 38 36 182	8 64 75 8 154 All 811 214 388	0 166 62 95	1 1 1 500 88	2	3+ 0 5 35 118 14 - - 172 7 3+ 0 10 84 238	- 0 5 35 118 14 172 All 43 234 497	0 0% 69% 168%	1 0% 306% 35% 72%	A/E NZ97 2 0% 0% 151% 112%	0% 148% 182% 63% 58% 90% 3+ 0% 359% 43% 76%	09 1489 1829 639 589 909 All 09 1879 929 789
Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+ Total Males All cats Under 20 20 - 29 30 - 39 40 - 49 50 - 59	0 612 17,831 80,853 64,942 13,905	1 229 11,951 65,832 59,729	Exposed 2 101 7,227 49,351 51,119 15,612	- 451 6,873 21,416 24,713 1,343 	- 451 6,873 21,416 24,713 1,343 54,796 All 962 49,039 305,318 329,135 128,426		- - - - - - - - - - - - - - - - - - -	2	- 8 64 75 8 1 154 3+ - 38 36 182 2309	8 64 75 8 154 All All 214 388 443	0 1 1 16 62 95 52	1	2	3+ - 0 5 35 118 14 172 77 3+ 0 10 84 238 357	- 0 5 35 118 14 172 All 43 234 497 528	0 0% 69% 168% 61% 43%	1 0% 306% 35% 72% 52%	2 A/E NZ97 2 0% 0% 151% 112% 133%	0% 148% 182% 63% 58% 90% 3+ 0% 359% 43% 76% 87%	0% 148% 182% 63% 58% 90% All 0% 187% 92% 78% 84%
Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+ Total Males All cats 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69	0 612 17,831 80,853 64,942 13,905 233	1 229 11,951 65,832 59,729 15,611 310	Exposed 2 101 7,227 49,351 51,119 15,612 538	- 451 6,873 21,416 24,713 1,343 54,796 3+ 19 12,029 109,282 153,345 83,298 7,483	- 451 6,873 21,416 24,713 1,343 54,796 All 962 49,039 305,318 329,135 128,426 8,564	- - - - - - - - - - - - - - - - - - -	- - - - - - - - - - - - - - - - - - -	2	- 8 64 75 8 1 154 - 38 36 182 309 58	- 8 64 75 8 154 154 1 214 388 443 362		1	2	3+ 0 5 35 118 14 - - 172 7 3+ 0 10 84 238 357 89	- 0 5 35 118 14 172 172 All 43 234 497 528 99	0 0% 69% 168% 61% 43% 32%	1 0% 306% 35% 72% 52% 79%	A/E NZ97 2 0% 151% 112% 133%	0% 148% 182% 63% 58% 90% 3+ 0% 359% 43% 76% 87% 66%	0% 1489 1829 639 589 909 All 0% 1879 929 789 849 629
Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+ Total Males All cats Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 79	0 612 17,831 80,853 64,942 13,905 233 2	1 229 11,951 65,832 59,729	Exposed 2 101 7,227 49,351 51,119 15,612 538 3		- 451 6,873 21,416 24,713 1,343 54,796 All 962 49,039 305,318 329,135 128,426 8,564 1,413		- - - - - - - - - - - - - - - - - - -	2		8 64 75 8 154 All All 214 388 443 62 60	0 1 1 1 6 6 2 2 9 5 5 2 2	1	2 	3+ 0 5 35 118 14 - - 172 7 3+ 0 10 84 238 357 89 56	- 0 5 35 118 14 172 172 All 43 234 497 528 99 56	0 0% 69% 168% 61% 43% 32%	1 0% 306% 35% 72% 52%	A/E NZ97 2 0% 0% 151% 112% 133% 1% 0%	0% 148% 182% 63% 58% 90% 359% 43% 76% 87% 66%	09 1489 1829 639 589 909 All 09 1879 929 789 849 629 1079
Under 20 20 - 29 30 - 39 40 - 49 50 - 69 70 - 79 80 - 89 90+ Total Males All cats Under 20 20 - 29 30 - 49 50 - 59 60 - 69 70 - 79 80 - 89	0 612 17,831 80,853 64,942 13,905 233 2	1 229 11,951 65,832 59,729 15,611 310	Exposed 2 101 7,227 49,351 51,119 15,612 538 3 0		- 451 6,873 21,416 24,713 1,343 54,796 All 962 49,039 305,318 329,135 128,426 8,564 1,413 188	0 0 111 103 588 222 1	- - - - - - - - - - - - - - - - - - -	2	3+ 	- 81 All 214 388 443 62 60 0 16	0 1 1 16 6 6 2 9 5 5 2 2 0 0	1	2	3+ 0 5 35 118 14 - - 172 7 3+ 0 10 84 4 238 357 89 56 17	- 0 5 35 118 14 172 172 All 43 234 497 528 99 56 18	0 0% 69% 168% 61% 43% 32%	1 0% 306% 35% 72% 52% 79%	A/E NZ97 2 0% 151% 112% 133%	0% 148% 182% 63% 58% 90% 3+ 0% 359% 43% 76% 87% 66%	0% 148% 182% 63% 58%
Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79 80 - 89 90+ Total Males All cats Under 20 20 - 29 30 - 39 40 - 49 50 - 59 60 - 69 70 - 79	0 612 17,831 80,853 64,942 13,905 233 2	1 229 11,951 65,832 59,729 15,611 310	Exposed 2 101 7,227 49,351 51,119 15,612 538 3		- 451 6,873 21,416 24,713 1,343 54,796 All 962 49,039 305,318 329,135 128,426 8,564 1,413		- - - - - - - - - - - - - - - - - - -	2		8 64 75 8 154 All All 214 388 443 62 60	0 1 1 1 6 6 2 2 9 5 5 2 2	1	2 	3+ 0 5 35 118 14 - - 172 7 3+ 0 10 84 238 357 89 56	- 0 5 35 118 14 172 172 All 43 234 497 528 99 56	0 0% 69% 168% 61% 43% 32%	1 0% 306% 35% 72% 52% 79%	A/E NZ97 2 0% 0% 151% 112% 133% 1% 0%	0% 148% 182% 63% 58% 90% 359% 43% 76% 87% 66%	0% 148% 182% 63% 58% 90% All 0% 187% 92% 78% 84% 62% 107%
Under 20 20 - 29 30 - 39 40 - 49 50 - 69 70 - 79 80 - 89 90+ Total Males All cats Under 20 20 - 29 30 - 49 50 - 59 60 - 69 70 - 79 80 - 89	0 612 17,831 80,853 64,942 13,905 233 2	1 229 11,951 65,832 59,729 15,611 310	Exposed 2 101 7,227 49,351 51,119 15,612 538 3 0		- 451 6,873 21,416 24,713 1,343 54,796 All 962 49,039 305,318 329,135 128,426 8,564 1,413 188	0 0 111 103 588 222 1	- - - - - - - - - - - - - - - - - - -	2	3+ 	- 81 All 214 388 443 62 60 0 16	0 1 1 16 6 6 2 9 5 5 2 2 0 0	1	2 	3+ 0 5 35 118 14 - - 172 7 3+ 0 10 84 4 238 357 89 56 17	- 0 5 35 118 14 172 172 All 43 234 497 528 99 56 18	0 0% 69% 168% 61% 43% 32%	1 0% 306% 35% 72% 52% 79%	A/E NZ97 2 0% 0% 151% 112% 133% 1% 0%	0% 148% 182% 63% 58% 90% 359% 43% 76% 87% 66%	0% 148% 182% 63% 58% 90% All 0% 187% 92% 78% 84% 62% 107%

	sults by sum ir Direct - other (l																				
Females		•	Exposed			Claims						E:	xpected NZ9	97				A/E NZ97			
N-S	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	
Under 20 20 - 29	729 29,481	208 22,411	68 12,190	63 14,827	1,068 78,908	-	-	-	-	-	0	0	0	0	0 28	0% 0%	0% 0%	0% 0%	0% 0%	0% 0%	
30 - 39	104,359	85,857	64,558	133,872	388,646	10	10	91	59	170	53	44	33	70	201	20%	22%	273%	85%	85%	
40 - 49	75,524	72,679	63,856	167,028	379,087	15	59	22	142	238	88	85	76	204	453	17%	69%	29%	70%	52%	
50 - 59	14,247	15,730	15,871	59,319	105,166	-	4	39	68	112	38	43	43	166	290	0%	10%	91%	41%	39%	
60 - 69 70 - 79	151 2	340 2	472 1	4,354 1,216	5,317 1,220	-	-	2	26 26	28 26	1 0	2	3	36 31	42 31	0% 0%	0% 0%	71% 0%	73% 84%	68% 84%	
80 - 89	-		Ö	243	243	-	-	_	13	13	-	-	0	14	14	0 70	0 /0	0%	88%	88%	
90+	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-						
Total	224,492	197,227	157,016	380,921	959,657	25	73	155	335	587	191	182	160	527	1,060	13%	40%	97%	64%	55%	
Females			Exposed					Claims				E	xpected NZ			A/E NZ97					
Smoker	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	
Under 20	227	59	-	-	286	-	-	-	-	-	0	0	-	-	0	0%	0%			0%	
20 - 29	8,825	6,210	3,596	3,140	21,771	5	-			5	3	2	1	1	8	156%	0%	0%	0%	64%	
30 - 39 40 - 49	24,209 12,087	20,020 11,877	14,469 10,653	26,071 25,144	84,770 59,761	- 3	- 18	8	36 23	43 52	12 13	10 13	7 12	13 29	43 68	0% 21%	0% 133%	106% 77%	265% 77%	102% 77%	
50 - 59	1,276	1,425	1,409	5,946	10,055	4	10	-	29	43	3	4	4	17	27	132%	266%	0%	173%	157%	
60 - 69	18	24	41	338	420	- '	-	-	5	5	0	0	0	3	3	0%	0%	0%	197%	166%	
70 - 79	-	-	-	64	64	-	-	-	3	3	-	-	-	2	2				189%	189%	
80 - 89 90+	-	-	-	4	4	-	-	-	1	1		-	-	0	0				348%	348%	
301	-	-	-	•	-	-	-	-	-	-		-	-	-	-						
Total	46,641	39,615	30,168	60,708	177,132	12	28	17	96	153	32	29	25	65	151	38%	94%	69%	148%	101%	
Females			Exposed					Claims		1		F	xpected NZ9	07		A/E NZ97					
Aggregate	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	
Under 20	-	-	-	_	-	-	-		-	-	-	-	-		-						
20 - 29	-	-	-	462	462	-	-	-	-	-	-	-	-	0	0				0%	0%	
30 - 39	-	-	-	8,902	8,902	-	-	-	-	-	-	-	-	5	5				0%	0%	
40 - 49 50 - 59	-	-	-	17,628 8,587	17,628 8,587	-	-	-	33 31	33 31	-	-	-	22 27	22 27				153% 111%	153% 111%	
60 - 69	-	-	-	419	419	-	-	-	-	-	-	-	-	3	3				0%	0%	
70 - 79	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-						
80 - 89	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-						
90+	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-						
Total	-	-	-	35,998	35,998	-	-	-	64	64	-	-	-	57	57				112%	112%	
Females			Exposed					Claims				E	xpected NZ					A/E NZ97			
All cats	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	
Under 20	956	267	68	63	1,355	-	-	-	-	-	0	0	0	0	1	0%	0%	0%	0%	0%	
20 - 29	38,305	28,621	15,786	18,429	101,141	5	-	-	-	5	14	10	6	6	36	36%	0%	0%	0%	14%	
30 - 39	128,568	105,878	79,027	168,845	482,319	10	10	99	95	214	65	54	41	89	249	16%	18%	243%	107%	86%	
40 - 49 50 - 59	87,611 15,522	84,556 17,154	74,509 17,280	209,800 73,852	456,476 123,808	17 4	76 14	31 39	198 128	323 186	101 41	98 46	88 47	255 210	542 345	17% 11%	78% 31%	36% 83%	78% 61%	60% 54%	
50 - 59	15,522	17,154	17,280	73,002	123,606	4	14	39	120	100	41	40	47	210	345	11%	31%	65%	760/	54% 70%	

271,134

169

60 - 69

70 - 79

80 - 89

90+ Total

236,842

364

187,183

512

0

5,111

1,279

477,627

247

1,172,786

6,157

1,284

247

37

100

31 39 2

172

31 29

14

495

34

29

14

804

211

0

223

0

0

185

41 33 15

649

48 33 15

1,268

0%

0%

17%

0% 0%

47%

66% 0% 0%

93%

76%

89%

93%

76%

70%

89%

93%

63%