

**The New Zealand Society of Actuaries**

**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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**February 2007**

## **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 31<sup>st</sup> 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 stand-alone 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   |
| 05 | Other term policies:                  | Mostly yearly renewable term business, but could also have up to a 10-year step.   |
| 06 | Direct marketing g'anteed 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 in-force.

## 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..

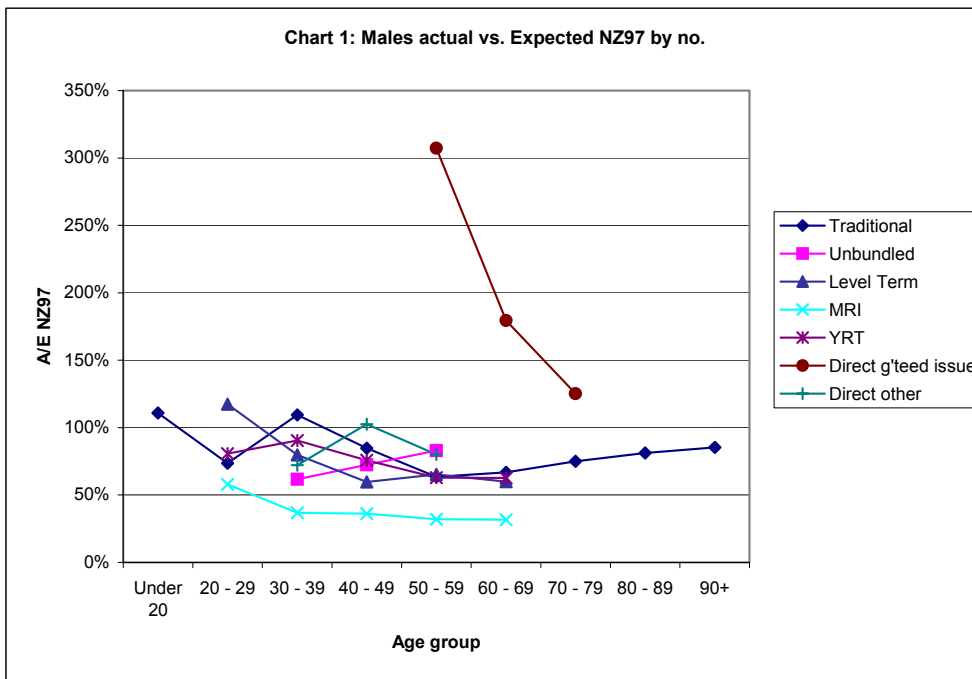
The tables include the exposure, and the number of deaths, in each category, and readers will be able to form their own views as to the statistical significance of the data in each cell.

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**

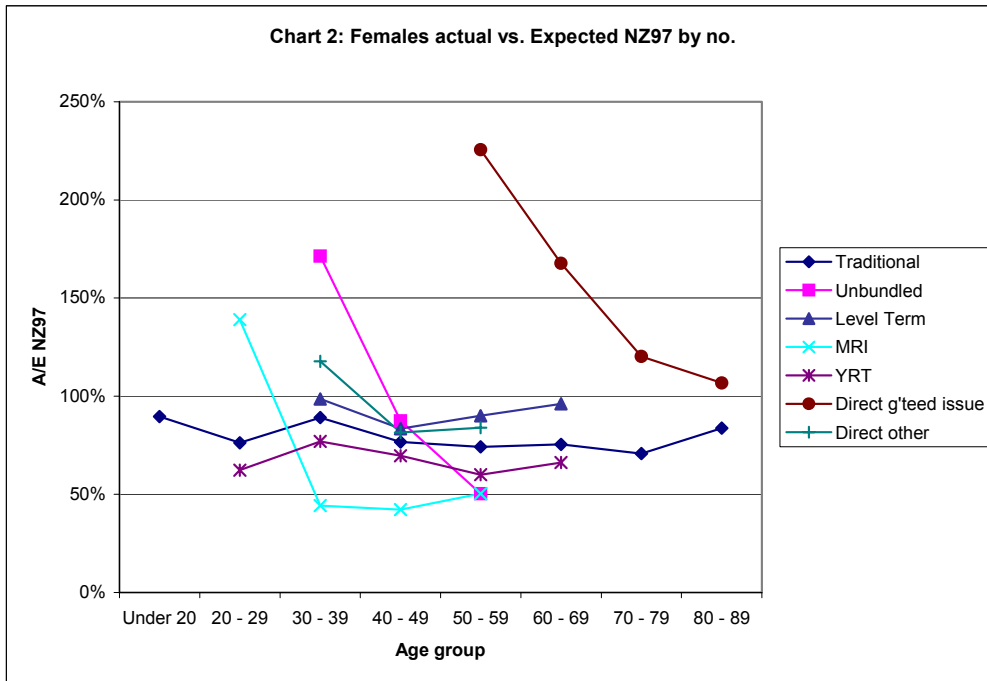
Age	Traditional	Unbundled	Level Term	MRI	YRT	Direct g'teed issue	Direct other
Under 20	111%						
20 - 29	74%		117%	58%	81%		
30 - 39	109%	62%	80%	37%	90%		72%
40 - 49	85%	72%	60%	36%	76%		102%
50 - 59	63%	83%	65%	32%	63%	307%	80%
60 - 69	67%		60%	32%	63%	179%	
70 - 79	75%					125%	
80 - 89	81%						
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**

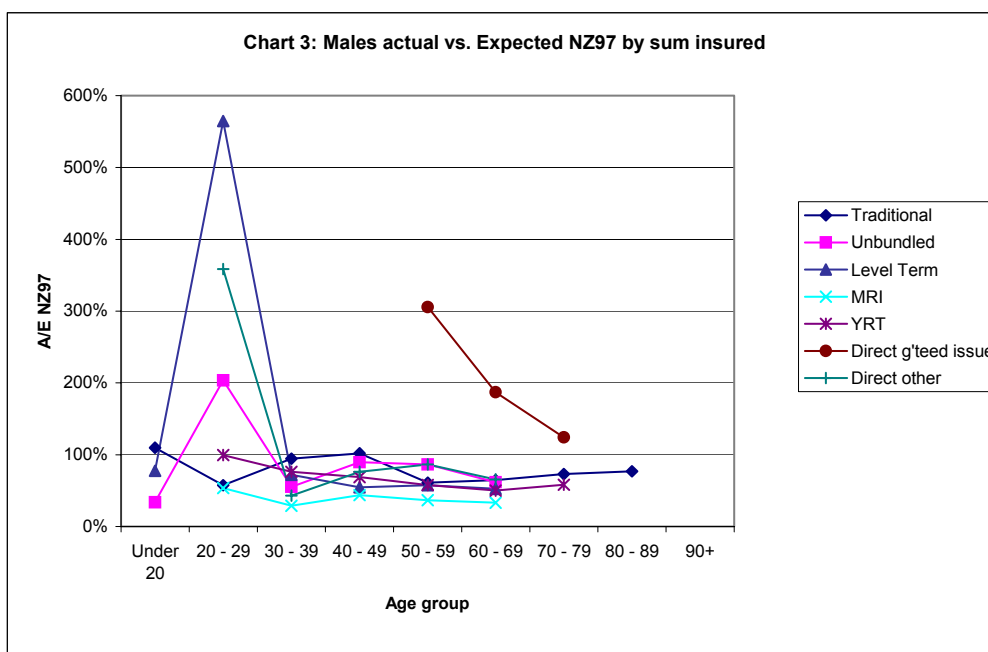
Age	Traditional	Unbundle d	Level Term	MRI	YRT	Direct g'teed issue	Direct other
Under 20	90%						
20 - 29	76%			139%	62%		
30 - 39	89%	171%	99%	44%	77%		118%
40 - 49	77%	87%	83%	42%	70%		81%
50 - 59	74%	50%	90%	50%	60%	226%	84%
60 - 69	75%		96%		66%	168%	
70 - 79	71%					120%	
80 - 89	84%					107%	
90+							
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



And the results by sums insured are as follows:

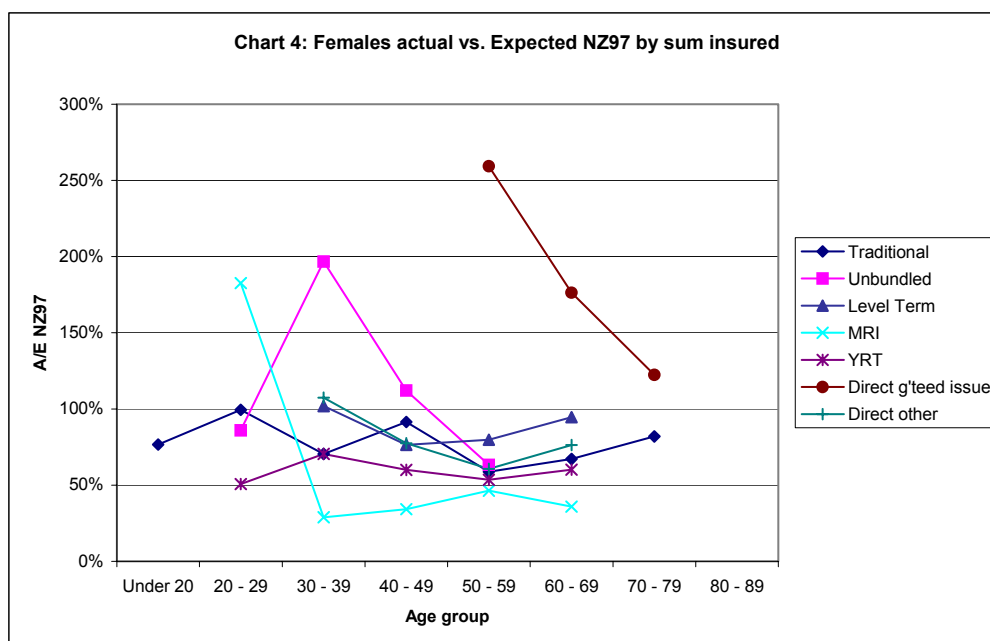
**Table 3: Males - All durations 3+ as % of NZ97 - Sums insured (Unit = \$10,000)**

Age	Traditional	Unbundled	Level Term	MRI	YRT	Direct g'teed issue	Direct 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)**

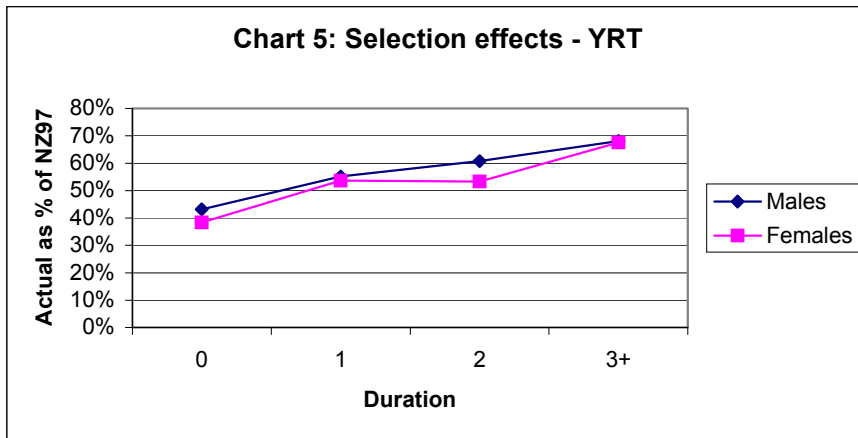
Age	Traditional	Unbundle d	Level Term	MRI	YRT	Direct g'teed issue	Direct other
Under 20	77%						
20 - 29	100%	86%		183%	51%		
30 - 39	71%	197%	102%	29%	71%		107%
40 - 49	91%	112%	77%	34%	60%		78%
50 - 59	59%	63%	80%	46%	54%	259%	61%
60 - 69	67%		95%	36%	60%	176%	76%
70 - 79	82%					122%	
80 - 89							
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:

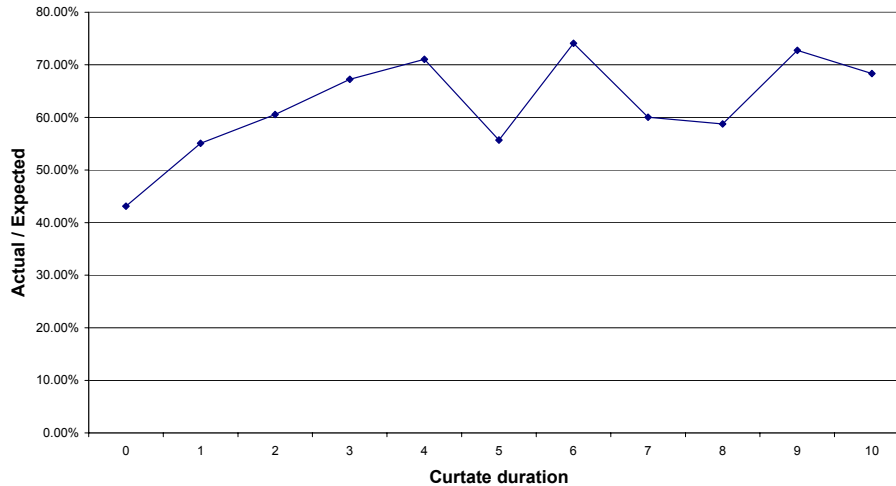
**Table 5: Selection impacts - YRT - Actual as percentage of expected on NZ97**

	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 4<sup>th</sup> 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).

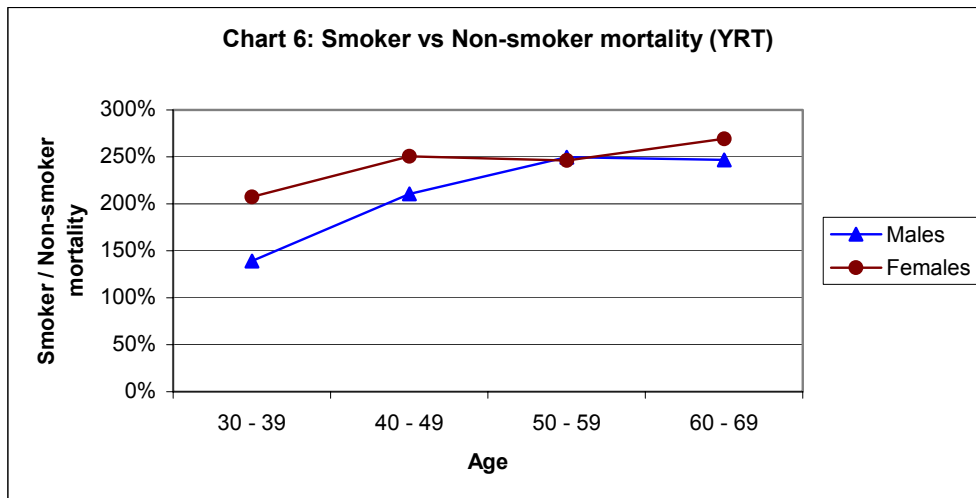
**Chart 5A: Male Mortality - Yearly Renewal Term - vs. NZ97 - up to duration 10**



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		
	Non-smoker	Smoker	Smoker as % of non-smoker	Non-smoker	Smoker	Smoker as % of non-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**

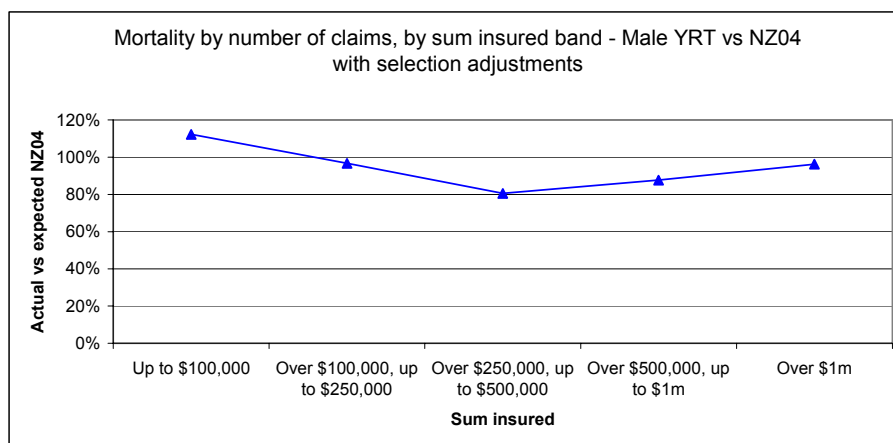
Basis:

NZ04

Selection:

Year 1 55%  
 Year 2 70%  
 Year 3 85%  
 Year 4+ 100%

Sum insured	All Ages			Under 50			50+		
	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”.

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

Age	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	1	12	-	-	-	2	10	2	-	-	7	12	-	46
30 - 39	2	57	2	1	3	1	27	11	-	-	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

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	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 deaths classified: 13,434

Age	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	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 deaths classified: 3,129



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

Chart 10: Cause of death - Males

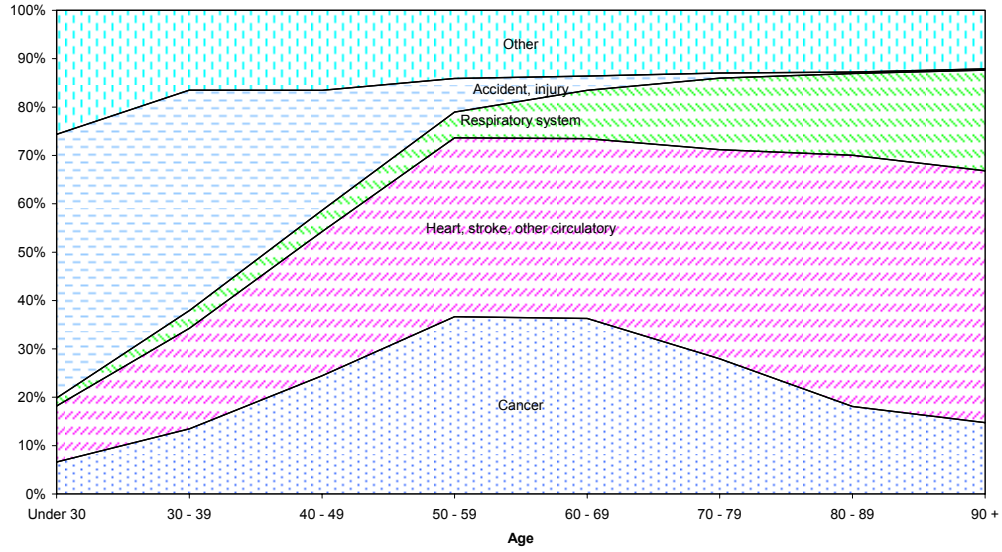
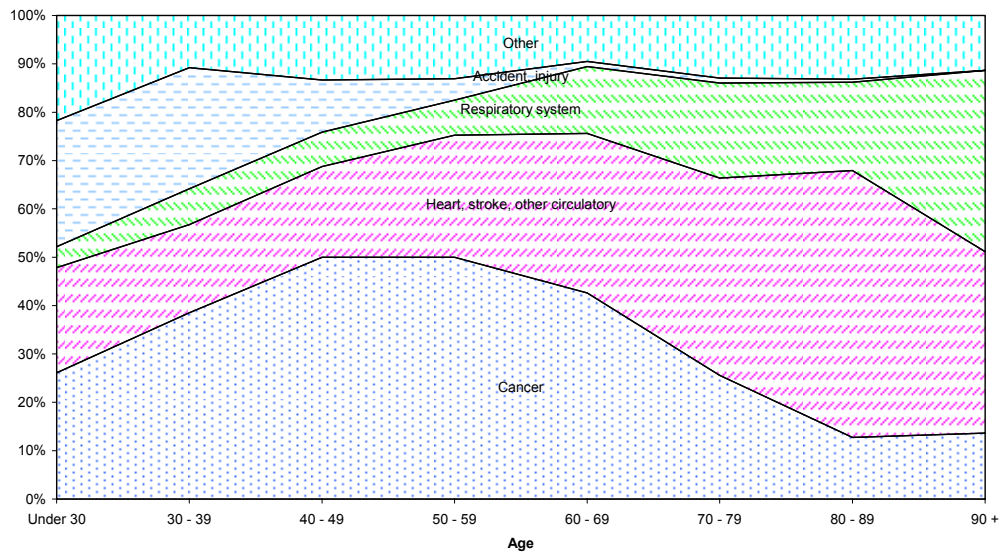


Chart 11: Cause of death - Females



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

Industry results by Number  
Traditional Business

Males N-S	Exposed					Claims					Expected NZ97					A/E NZ97				
	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
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 Smoker	Exposed					Claims					Expected NZ97					A/E NZ97				
	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20	178	129	105	312	724	-	-	-	-	-	0	0	0	0	0	0%	0%	0%	0%	0%
20 - 29	79	70	74	550	773	-	-	-	1	1	0	0	0	1	1	0%	0%	0%	184%	131%
30 - 39	136	94	81	579	891	-	-	-	-	-	0	0	0	0	1	0%	0%	0%	0%	0%
40 - 49	134	99	81	634	948	-	-	-	1	1	0	0	0	1	2	0%	0%	0%	96%	65%
50 - 59	98	80	75	735	987	-	-	-	2	2	0	0	0	3	5	0%	0%	0%	59%	44%
60 - 69	26	23	20	322	391	-	-	-	-	-	0	0	0	4	5	0%	0%	0%	0%	0%
70 - 79	5	3	-	140	148	-	-	-	5	5	0	0	-	6	6	0%	0%	-	86%	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 Aggregate	Exposed					Claims					Expected NZ97					A/E NZ97				
	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	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	7	10	2,561	2,585	14%	55%	93%	64%	64%
60 - 69	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	25	38	103	145,400	145,565	-	1	1	4,619	4,621	1	1	4	6,206	6,212	0%	77%	28%	74%	74%
80 - 89	-	-	1	63,286	63,287	-	-	-	5,543	5,543	-	-	0	6,886	6,887	-	-	0%	80%	80%
90+	-	-	-	6,376	6,376	-	-	-	1,290	1,290	-	-	-	1,501	1,501	-	-	-	86%	86%
Total	6,193	7,231	8,906	1,756,610	1,778,941	5	12	22	16,313	16,352	19	23	32	21,692	21,767	26%	51%	68%	75%	75%

Males All cats	Exposed					Claims					Expected NZ97					A/E NZ97				
	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20	1,045	966	846	31,930	34,787	-	1	-	25	26	1	1	1	23	24	0%	156%	0%	111%	106%
20 - 29	1,722	1,770	2,023	125,005	130,519	3	3	-	87	93	2	2	2	118	123	177%	173%	0%	74%	75%
30 - 39	1,957	1,921	2,105	221,085	227,068	-	2	2	185	189	1	1	2	169	174	0%	136%	125%	109%	109%
40 - 49	2,299	2,361	2,627	384,617	391,903	-	1	1	541	543	4	4	4	639	650	0%	27%	24%	85%	84%
50 - 59	2,303	2,314	2,735	542,509	549,861	3	5	11	1,671	1,690	11	11	13	2,634	2,669	27%	46%	85%	63%	63%
60 - 69	947	1,139	1,290	278,929	282,305	4	4	11	2,491	2,510	10	13	15	3,721	3,760	39%	32%	71%	67%	67%
70 - 79	41	52	114	149,841	150,048	-	1	1	4,798	4,800	1	2	4	6,397	6,405	0%	57%	25%	75%	75%
80 - 89	-	-	1	64,865	64,866	-	-	-	5,722	5,722	-	-	0	7,060	7,060	-	-	0%	81%	81%
90+	-	-	-	6,527	6,527	-	-	-	1,310	1,310	-	-	-	1,536	1,536	-	-	-	85%	85%
Total	10,314	10,523	11,740	1,805,308	1,837,885	10	17	26	16,830	16,883	30	33	41	22,296	22,400	33%	52%	64%	75%	75%

Industry results by Number  
Traditional Business

Females N-S	Exposed					Claims					Expected NZ97					A/E NZ97				
	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	-	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	-	-	1	322	323	-	-	-	13	13	-	-	0	21	21	-	-	0%	62%	62%
90+	-	-	-	46	46	-	-	-	6	6	-	-	-	8	8	-	-	-	77%	77%
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%

Females Smoker	Exposed					Claims					Expected NZ97					A/E NZ97				
	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	-	-	-	96	96	-	-	-	11	11	-	-	-	2	2	-	-	-	474%	474%
80 - 89	-	-	-	2	2	-	-	-	-	-	-	-	-	0	0	-	-	-	0%	0%
90+	-	-	-	1	1	-	-	-	-	-	-	-	-	0	0	-	-	-	0%	0%
Total	439	329	276	2,118	3,162	-	-	-	21	21	1	0	0	7	8	0%	0%	0%	302%	251%

Females Aggregate	Exposed					Claims					Expected NZ97					A/E NZ97				
	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	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%
Total	3,883	4,515	5,474	659,194	673,065	1	3	6	2,335	2,345	6	7	10	3,176	3,199	17%	43%	59%	74%	73%

Females All cats	Exposed					Claims					Expected NZ97					A/E NZ97				
	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
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%

Industry results by Number  
Unbundled Business

Males N-S	Exposed					Claims					Expected NZ97					A/E NZ97				
	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20	12	30	36	178	256	-	-	-	-	-	0	0	0	0	0	0%	0%	0%	0%	0%
20 - 29	90	94	97	385	666	-	-	-	1	1	0	0	0	0	1	0%	0%	0%	277%	160%
30 - 39	157	169	203	1,505	2,034	-	-	-	1	1	0	0	0	1	2	0%	0%	0%	86%	64%
40 - 49	167	212	238	2,456	3,073	-	1	-	1	2	0	0	0	4	5	0%	317%	0%	26%	42%
50 - 59	103	135	174	2,218	2,629	-	-	1	5	6	0	1	1	10	12	0%	0%	121%	49%	50%
60 - 69	18	24	36	551	628	-	-	2	5	7	0	0	0	7	8	0%	0%	434%	74%	91%
70 - 79	4	5	4	37	49	-	-	-	-	-	0	0	0	1	2	0%	0%	0%	0%	0%
80 - 89	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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	Exposed					Claims					Expected NZ97					A/E NZ97				
	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20	34	34	37	135	240	-	-	-	-	-	0	0	0	0	0	0%	0%	0%	0%	0%
20 - 29	39	30	38	200	307	-	-	-	1	1	0	0	0	0	0	0%	0%	0%	500%	325%
30 - 39	47	56	51	455	609	-	-	-	-	-	0	0	0	0	0	0%	0%	0%	0%	0%
40 - 49	36	49	51	1,007	1,143	-	-	-	1	1	0	0	0	2	2	0%	0%	0%	63%	56%
50 - 59	17	30	35	750	831	-	-	-	2	2	0	0	0	4	4	0%	0%	0%	57%	52%
60 - 69	3	3	5	181	191	-	-	-	1	1	0	0	0	2	2	0%	0%	0%	46%	43%
70 - 79	1	-	-	4	5	-	-	-	-	-	0	-	-	0	0	0%	-	-	0%	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 Aggregate	Exposed					Claims					Expected NZ97					A/E NZ97				
	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20	-	-	1	2,052	2,052	-	-	-	1	1	-	-	0	1	1	-	-	0%	100%	100%
20 - 29	-	-	-	2,893	2,893	-	-	-	-	-	-	-	-	3	3	-	-	0%	0%	0%
30 - 39	-	-	1	12,889	12,890	-	-	-	6	6	-	-	0	10	10	-	-	0%	61%	61%
40 - 49	-	-	-	16,599	16,599	-	-	-	21	21	-	-	-	26	26	-	-	0%	80%	80%
50 - 59	-	-	-	14,441	14,441	-	-	-	60	60	-	-	-	67	67	-	-	0%	89%	89%
60 - 69	-	-	-	3,904	3,904	-	-	-	40	40	-	-	-	46	46	-	-	0%	87%	87%
70 - 79	-	-	-	25	25	-	-	-	1	1	-	-	-	1	1	-	-	0%	128%	128%
80 - 89	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
90+	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	-	-	1	52,802	52,803	-	-	-	129	129	-	-	0	154	154	-	-	0%	84%	84%

Males All cats	Exposed					Claims					Expected NZ97					A/E NZ97				
	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20	46	64	73	2,365	2,547	-	-	-	1	1	0	0	0	1	1	0%	0%	0%	85%	78%
20 - 29	129	124	135	3,478	3,866	-	-	-	2	2	0	0	0	3	4	0%	0%	0%	64%	57%
30 - 39	203	225	255	14,850	15,533	-	-	-	7	7	0	0	0	11	12	0%	0%	0%	62%	59%
40 - 49	203	261	289	20,062	20,815	-	1	-	23	24	0	0	0	32	33	0%	258%	0%	72%	73%
50 - 59	120	164	209	17,408	17,902	-	-	1	67	68	1	1	1	81	83	0%	0%	102%	83%	82%
60 - 69	20	27	40	4,635	4,722	-	-	2	46	48	0	0	1	55	56	0%	0%	390%	84%	86%
70 - 79	4	5	4	66	79	-	-	-	1	1	0	0	0	2	3	0%	0%	0%	45%	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 results by Number  
Unbundled Business

Females N-S	Exposed					Claims					Expected NZ97					A/E NZ97				
	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20	7	12	15	89	123	-	-	-	-	-	0	0	0	0	0	0%	0%	0%	0%	0%
20 - 29	77	85	69	234	465	1	-	-	-	1	0	0	0	0	0	3381%	0%	0%	0%	577%
30 - 39	102	131	167	1,136	1,534	-	-	-	-	-	0	0	0	1	1	0%	0%	0%	0%	0%
40 - 49	124	151	154	1,775	2,205	-	-	-	1	1	0	0	0	2	3	0%	0%	0%	45%	37%
50 - 59	35	47	58	851	992	-	-	-	1	1	0	0	0	3	3	0%	0%	0%	37%	32%
60 - 69	9	15	16	160	200	-	-	1	-	1	0	0	0	1	2	0%	0%	621%	0%	60%
70 - 79	-	-	1	22	22	-	-	-	-	-	-	-	0	0	0	-	-	0%	0%	0%
80 - 89	-	-	1	4	5	-	-	-	-	-	-	-	0	0	0	-	-	0%	0%	0%
90+	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	354	440	481	4,271	5,545	1	-	1	2	4	0	1	1	8	9	253%	0%	145%	26%	43%

Females Smoker	Exposed					Claims					Expected NZ97					A/E NZ97				
	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20	31	45	40	128	244	-	-	-	-	-	0	0	0	0	0	0%	0%	0%	0%	0%
20 - 29	35	36	31	168	270	-	-	-	-	-	0	0	0	0	0	0%	0%	0%	0%	0%
30 - 39	33	36	43	350	461	-	-	-	1	1	0	0	0	0	0	0%	0%	0%	529%	410%
40 - 49	30	26	30	456	542	-	-	-	1	1	0	0	0	1	1	0%	0%	0%	176%	148%
50 - 59	13	17	13	347	389	-	-	-	-	-	0	0	0	1	1	0%	0%	0%	0%	0%
60 - 69	3	4	4	65	75	-	-	-	-	-	0	0	0	0	1	0%	0%	0%	0%	0%
70 - 79	-	-	-	3	3	-	-	-	-	-	-	-	-	0	0	-	-	-	0%	0%
80 - 89	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
90+	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	145	164	161	1,516	1,985	-	-	-	2	2	0	0	0	3	3	0%	0%	0%	78%	67%

Females Aggregate	Exposed					Claims					Expected NZ97					A/E NZ97				
	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20	1	1	2	1,699	1,702	-	-	-	-	-	0	0	0	0	0	0%	0%	0%	0%	0%
20 - 29	-	-	-	1,920	1,920	-	-	-	1	1	-	-	-	1	1	-	-	-	141%	141%
30 - 39	-	-	-	8,637	8,637	-	-	-	8	8	-	-	-	4	4	-	-	-	179%	179%
40 - 49	-	-	-	9,785	9,785	-	-	-	11	11	-	-	-	12	12	-	-	-	91%	91%
50 - 59	-	-	-	6,809	6,809	-	-	-	12	12	-	-	-	22	22	-	-	-	55%	55%
60 - 69	-	-	-	1,239	1,239	-	-	-	6	6	-	-	-	9	9	-	-	-	64%	64%
70 - 79	-	-	-	18	18	-	-	-	-	-	-	-	-	0	0	-	-	-	0%	0%
80 - 89	-	-	-	4	4	-	-	-	-	-	-	-	-	0	0	-	-	-	0%	0%
90+	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	1	1	2	30,109	30,113	-	-	-	38	38	0	0	0	50	50	0%	0%	0%	77%	77%

Females All cats	Exposed					Claims					Expected NZ97					A/E NZ97				
	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20	38	58	57	1,915	2,069	-	-	-	-	-	0	0	0	0	1	0%	0%	0%	0%	0%
20 - 29	112	121	100	2,322	2,655	1	-	-	1	2	0	0	0	1	1	2293%	0%	0%	116%	202%
30 - 39	134	166	209	10,122	10,632	-	-	-	9	9	0	0	0	5	6	0%	0%	0%	171%	164%
40 - 49	155	177	185	12,016	12,532	-	-	-	13	13	0	0	0	15	15	0%	0%	0%	87%	84%
50 - 59	48	64	71	8,007	8,190	-	-	-	13	13	0	0	0	26	26	0%	0%	0%	50%	49%
60 - 69	12	19	20	1,464	1,514	-	-	1	6	7	0	0	0	11	12	0%	0%	539%	54%	60%
70 - 79	-	-	1	43	43	-	-	-	-	-	-	-	0	1	1	-	-	0%	0%	0%
80 - 89	-	-	1	8	8	-	-	-	-	-	-	-	0	0	0	-	-	0%	0%	0%
90+	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	500	604	643	35,896	37,643	1	-	1	42	44	1	1	1	60	62	188%	0%	120%	70%	71%

Industry results by Number  
Level Term

Males N-S	Exposed					Claims					Expected NZ97					A/E NZ97				
	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
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%

Males Smoker	Exposed					Claims					Expected NZ97					A/E NZ97				
	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20	57	57	61	340	514	-	-	-	-	-	0	0	0	0	0	0%	0%	0%	0%	0%
20 - 29	390	232	170	905	1,698	-	-	-	1	1	0	0	0	1	2	0%	0%	0%	111%	61%
30 - 39	838	549	423	2,646	4,456	1	4	1	3	9	1	0	0	2	3	157%	950%	310%	147%	263%
40 - 49	779	560	469	5,466	7,274	-	1	-	6	7	1	1	1	9	12	0%	113%	0%	67%	60%
50 - 59	472	378	348	4,966	6,164	1	2	2	31	36	2	2	2	23	28	49%	115%	125%	137%	129%
60 - 69	82	65	64	773	984	1	1	-	4	6	1	1	1	9	11	97%	122%	0%	47%	54%
70 - 79	37	35	17	21	109	-	-	-	-	-	2	2	1	1	5	0%	0%	0%	0%	0%
80 - 89	-	4	3	5	12	-	-	-	-	-	-	0	0	0	1	-	0%	0%	0%	0%
90+	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	2,654	1,880	1,555	15,122	21,210	3	8	3	45	59	7	6	5	45	62	42%	133%	64%	101%	95%

Males Aggregate	Exposed					Claims					Expected NZ97					A/E NZ97				
	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
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%	-	-	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 All cats	Exposed					Claims					Expected NZ97					A/E NZ97				
	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
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+	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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%

Industry results by Number  
Level Term

Females N-S	Exposed					Claims					Expected NZ97					A/E NZ97				
	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	4,516	3,177	2,296	17,003	26,992	1	1	1	6	9	2	2	1	9	14	44%	62%	85%	65%	63%
40 - 49	4,861	3,739	2,751	33,900	45,251	1	1	1	29	32	6	5	3	43	57	17%	22%	29%	68%	57%
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	17	55	112	73	257	-	-	-	-	-	1	3	5	4	12	0%	0%	0%	0%	0%
90+	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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 Smoker	Exposed					Claims					Expected NZ97					A/E NZ97				
	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	0	2	3	0%	0%	0%	0%	0%
70 - 79	34	42	26	18	120	-	-	-	1	1	1	1	1	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+	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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%

Females Aggregate	Exposed					Claims					Expected NZ97					A/E NZ97				
	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20	379	127	26	38	569	-	-	-	-	-	0	0	0	0	0	0%	0%	0%	0%	0%
20 - 29	4,963	3,939	2,309	2,585	13,797	-	1	-	-	1	2	2	1	1	5	0%	66%	0%	0%	19%
30 - 39	5,584	5,085	3,817	12,943	27,430	-	3	1	9	13	3	2	2	7	14	0%	122%	54%	132%	94%
40 - 49	3,361	3,292	2,684	22,813	32,150	1	3	1	26	31	4	4	3	29	40	25%	77%	31%	90%	78%
50 - 59	1,348	1,321	1,138	15,160	18,967	2	5	1	39	47	4	4	4	48	59	48%	123%	27%	82%	79%
60 - 69	291	251	196	2,724	3,462	-	2	-	14	16	2	2	2	19	26	0%	95%	0%	72%	63%
70 - 79	64	36	27	19	145	-	1	-	-	1	1	1	1	0	3	0%	137%	0%	0%	33%
80 - 89	2	3	1	-	6	-	-	-	-	-	0	0	0	-	0	0%	0%	0%	-	0%
90+	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	15,991	14,055	10,198	56,282	96,527	3	15	3	88	109	17	15	12	104	148	18%	100%	25%	85%	74%

Females All cats	Exposed					Claims					Expected NZ97					A/E NZ97				
	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20	585	332	233	1,636	2,785	-	-	-	-	-	0	0	0	1	1	0%	0%	0%	0%	0%
20 - 29	7,131	5,284	3,193	6,717	22,326	-	1	-	-	1	3	2	1	3	8	0%	50%	0%	0%	12%
30 - 39	10,895	8,814	6,499	32,279	58,488	1	4	2	17	24	5	4	3	17	30	19%	92%	62%	99%	79%
40 - 49	8,925	7,551	5,886	61,066	83,427	3	5	2	64	74	11	9	7	77	104	28%	55%	28%	83%	71%
50 - 59	4,367	3,852	3,223	39,234	50,675	2	9	5	111	127	13	12	10	123	159	15%	76%	49%	90%	80%
60 - 69	912	828	647	6,829	9,216	-	2	-	49	51	8	7	5	51	71	0%	28%	0%	96%	71%
70 - 79	888	838	562	430	2,718	-	1	-	6	7	26	25	17	11	79	0%	4%	0%	53%	9%
80 - 89	20	62	116	77	275	-	-	-	-	-	1	3	5	4	13	0%	0%	0%	0%	0%
90+	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	33,723	27,562	20,359	148,267	229,910	6	22	9	247	284	67	62	49	286	465	9%	35%	18%	86%	61%



Industry results by Number

MRI

Males N-S	Exposed					Claims					Expected NZ97					A/E NZ97				
	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20	434	153	63	32	682	-	2	-	-	2	0	0	0	0	1	0%	1276%	0%	0%	291%
20 - 29	4,307	2,895	2,232	6,677	16,112	2	1	-	4	7	4	3	2	6	15	50%	37%	0%	67%	47%
30 - 39	8,081	6,753	5,916	50,333	71,083	-	1	2	12	15	6	5	4	39	55	0%	20%	45%	31%	27%
40 - 49	5,316	4,707	4,415	109,064	123,502	2	5	3	52	62	8	7	7	172	194	25%	71%	45%	30%	32%
50 - 59	2,208	1,978	1,981	59,383	65,550	4	4	5	86	99	9	9	9	253	279	42%	47%	58%	34%	35%
60 - 69	356	327	342	9,656	10,681	-	1	1	33	35	4	4	4	114	126	0%	27%	26%	29%	28%
70 - 79	12	15	12	66	104	-	1	-	3	4	0	0	0	2	3	0%	211%	0%	154%	126%
80 - 89	-	-	-	2	2	-	-	-	-	-	-	-	-	0	0	-	-	-	0%	0%
90+	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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 Smoker	Exposed					Claims					Expected NZ97					A/E NZ97				
	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20	126	46	9	2	182	-	-	-	-	-	0	0	0	0	0	0%	0%	0%	0%	0%
20 - 29	1,325	826	673	2,174	4,998	-	-	2	1	3	1	1	1	2	5	0%	0%	318%	51%	65%
30 - 39	2,172	1,759	1,553	10,911	16,395	1	-	1	6	8	2	1	1	8	13	61%	0%	85%	71%	63%
40 - 49	1,065	909	890	20,970	23,834	-	2	1	30	33	2	1	1	32	37	0%	153%	78%	92%	90%
50 - 59	352	271	252	8,173	9,047	1	-	-	21	22	1	1	1	34	37	67%	0%	0%	63%	59%
60 - 69	30	37	36	814	916	-	-	-	8	8	0	0	0	9	10	0%	0%	0%	87%	78%
70 - 79	2	2	1	23	27	-	-	-	1	1	0	0	0	1	1	0%	0%	0%	130%	110%
80 - 89	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
90+	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	5,072	3,848	3,413	43,066	55,399	2	2	4	67	75	6	5	5	86	102	31%	40%	88%	78%	73%

Males Aggregate	Exposed					Claims					Expected NZ97					A/E NZ97				
	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20	2,188	429	8	6	2,631	-	1	-	1	2	2	0	0	0	3	0%	218%	0%	33653%	72%
20 - 29	10,304	6,032	2,352	701	19,388	5	11	-	16	16	10	6	2	1	20	48%	181%	0%	0%	82%
30 - 39	3,721	2,492	1,251	8,018	15,482	1	1	-	2	4	3	2	1	7	12	36%	54%	0%	31%	33%
40 - 49	1,338	974	540	71,822	74,675	-	2	1	36	39	2	1	1	121	125	0%	139%	127%	30%	31%
50 - 59	530	353	168	44,895	45,945	1	-	-	43	44	2	2	1	180	185	44%	0%	0%	24%	24%
60 - 69	90	57	20	3,451	3,618	-	-	-	10	10	1	1	0	38	40	0%	0%	0%	26%	25%
70 - 79	12	5	0	69	85	-	-	-	-	-	0	0	0	2	3	0%	0%	0%	0%	0%
80 - 89	2	-	-	2	2	-	-	-	-	-	0	-	-	-	0	0%	-	-	-	0%
90+	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	18,184	10,342	4,339	128,961	161,826	7	15	1	92	115	21	12	5	349	387	33%	123%	20%	26%	30%

Males All cats	Exposed					Claims					Expected NZ97					A/E NZ97				
	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20	2,748	628	80	39	3,495	-	3	-	1	4	3	1	0	0	4	0%	452%	0%	2895%	110%
20 - 29	15,936	9,753	5,257	9,552	40,497	7	12	2	5	26	16	10	5	9	39	44%	126%	40%	58%	67%
30 - 39	13,973	11,004	8,720	69,262	102,960	2	2	3	20	27	11	8	7	54	80	19%	24%	45%	37%	34%
40 - 49	7,718	6,590	5,845	201,857	222,010	2	9	5	118	134	11	10	9	326	355	18%	92%	58%	36%	38%
50 - 59	3,090	2,601	2,401	112,451	120,542	6	4	5	150	165	13	11	10	467	501	45%	36%	48%	32%	33%
60 - 69	476	420	398	13,921	15,215	-	1	1	51	53	6	5	4	161	176	0%	21%	22%	32%	30%
70 - 79	26	21	12	158	217	-	1	-	4	5	1	1	0	5	7	0%	144%	0%	81%	73%
80 - 89	2	-	-	2	3	-	-	-	-	-	0	-	-	0	0	0%	-	-	0%	0%
90+	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	43,969	31,017	22,713	407,240	504,940	17	32	16	349	414	60	45	36	1,022	1,163	28%	71%	45%	34%	36%

Industry results by Number

MRI																				
Females N-S	Exposed					Claims					Expected NZ97					A/E NZ97				
	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	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	1	0	1	3	0%	0%	0%	83%	36%
80 - 89	-	-	-	1	1	-	-	-	-	-	-	-	-	0	0	-	-	-	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 Smoker	Exposed					Claims					Expected NZ97					A/E NZ97				
	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 Aggregate	Exposed					Claims					Expected NZ97					A/E NZ97				
	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20	1,638	265	4	-	1,908	1	-	-	-	1	1	0	0	-	1	130%	0%	0%	0%	111%
20 - 29	10,213	5,812	2,289	839	19,153	2	-	-	1	3	4	2	1	0	8	48%	0%	0%	318%	39%
30 - 39	3,661	2,398	1,145	6,341	13,545	-	-	-	-	-	2	1	1	4	7	0%	0%	0%	0%	0%
40 - 49	1,541	1,085	555	18,716	21,896	-	-	-	8	8	2	1	1	23	27	0%	0%	0%	35%	30%
50 - 59	663	430	216	6,643	7,952	-	1	-	5	6	2	1	1	20	24	0%	77%	0%	26%	26%
60 - 69	91	64	23	486	663	1	-	-	-	1	1	0	0	3	5	140%	0%	0%	0%	21%
70 - 79	7	5	2	4	19	-	-	-	-	-	0	0	0	0	0	0%	0%	0%	0%	0%
80 - 89	1	-	-	-	1	-	-	-	-	-	0	-	-	-	0	0%	0%	0%	0%	0%
90+	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	17,815	10,058	4,234	33,029	65,136	4	1	-	14	19	12	7	3	50	71	35%	15%	0%	28%	27%

Females All cats	Exposed					Claims					Expected NZ97					A/E NZ97				
	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20	2,093	411	67	19	2,591	1	-	-	-	1	1	0	0	0	1	102%	0%	0%	0%	82%
20 - 29	17,068	10,566	5,997	9,916	43,548	2	-	-	5	7	7	4	2	4	17	29%	0%	0%	139%	42%
30 - 39	14,286	11,240	9,255	50,634	85,415	1	2	3	12	18	7	5	5	27	44	14%	37%	66%	44%	41%
40 - 49	7,786	6,472	5,711	72,713	92,681	3	1	1	37	42	9	8	7	88	111	33%	13%	15%	42%	38%
50 - 59	2,758	2,227	2,048	27,147	34,180	2	1	-	41	44	8	7	6	81	103	24%	15%	0%	50%	43%
60 - 69	378	331	292	3,675	4,677	1	1	1	9	12	3	3	2	28	36	34%	39%	44%	32%	33%
70 - 79	37	32	21	71	161	-	-	-	2	2	1	1	0	2	3	0%	0%	0%	131%	58%
80 - 89	1	-	-	1	1	-	-	-	-	-	0	-	-	0	0	0%	0%	0%	0%	0%
90+	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	44,406	31,279	23,392	164,176	263,254	10	5	5	106	126	36	27	23	230	316	28%	18%	22%	46%	40%

Industry results by Number

YRT

Males N-S	Exposed					Claims					Expected NZ97					A/E NZ97				
	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20	1,295	673	307	498	2,773	-	-	-	-	-	1	1	0	0	3	0%	0%	0%	0%	0%
20 - 29	31,340	23,080	14,650	21,767	90,837	4	6	6	18	34	29	21	13	19	82	14%	29%	46%	93%	41%
30 - 39	97,390	86,525	67,858	173,454	425,227	28	44	28	120	220	74	66	52	134	326	38%	67%	54%	90%	67%
40 - 49	92,819	90,147	77,872	292,543	553,382	66	73	74	301	514	141	138	120	463	862	47%	53%	62%	65%	60%
50 - 59	43,415	44,846	41,808	204,160	334,229	61	77	76	498	712	186	193	182	910	1,471	33%	40%	42%	55%	48%
60 - 69	6,329	6,905	6,803	42,616	62,654	19	38	37	279	373	73	80	79	506	737	26%	48%	47%	55%	51%
70 - 79	181	220	242	2,027	2,670	3	4	5	47	59	6	7	8	67	87	52%	57%	65%	71%	68%
80 - 89	-	-	-	19	19	1	-	-	3	4	0	-	-	2	2	2258%	-	-	176%	228%
90+	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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 Smoker	Exposed					Claims					Expected NZ97					A/E NZ97				
	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20	613	302	168	610	1,693	1	-	1	-	2	1	0	0	1	2	171%	0%	710%	0%	129%
20 - 29	9,526	6,608	3,920	6,087	26,141	7	5	6	3	21	9	6	4	6	24	79%	83%	169%	54%	88%
30 - 39	23,769	20,393	15,563	36,564	96,288	15	15	14	25	69	18	16	12	28	74	83%	97%	118%	89%	94%
40 - 49	18,447	17,278	14,440	48,984	99,150	22	34	27	106	189	27	26	22	76	151	80%	132%	124%	140%	126%
50 - 59	6,511	6,687	6,112	27,120	46,431	23	26	42	152	243	27	28	26	120	201	85%	92%	160%	127%	121%
60 - 69	720	731	715	4,271	6,437	9	5	8	71	93	8	8	8	50	74	109%	60%	97%	143%	125%
70 - 79	21	21	19	156	216	-	-	-	5	5	1	1	1	5	7	0%	0%	0%	98%	71%
80 - 89	-	-	-	1	1	-	-	-	-	-	-	-	-	0	0	-	-	-	0%	0%
90+	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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 Aggregate	Exposed					Claims					Expected NZ97					A/E NZ97				
	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20	145	78	41	29	292	-	-	-	-	-	0	0	0	0	0	0%	0%	0%	0%	0%
20 - 29	15	140	326	1,253	1,733	-	1	-	-	1	0	0	0	1	2	0%	698%	0%	0%	61%
30 - 39	1	557	294	2,373	3,225	-	-	-	3	3	0	0	0	2	2	0%	0%	0%	166%	122%
40 - 49	-	1,214	477	3,142	4,833	-	1	-	5	6	-	2	1	5	8	-	49%	0%	98%	75%
50 - 59	4	1,672	682	3,082	5,439	-	2	-	6	8	0	8	3	14	26	0%	25%	0%	42%	31%
60 - 69	1	407	165	686	1,259	-	3	-	3	6	0	4	2	8	14	0%	71%	0%	38%	43%
70 - 79	-	-	-	4	4	-	-	-	-	-	-	-	-	0	0	-	-	-	0%	0%
80 - 89	-	-	-	5	5	-	-	-	-	-	-	-	-	1	1	-	-	-	0%	0%
90+	-	-	-	1	1	-	-	-	-	-	-	-	-	0	0	-	-	-	0%	0%
Total	166	4,067	1,985	10,573	16,791	-	7	-	17	24	0	15	6	31	53	0%	47%	0%	55%	46%

Males All cats	Exposed					Claims					Expected NZ97					A/E NZ97				
	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20	2,053	1,052	516	1,137	4,758	1	-	1	-	2	2	1	0	1	4	53%	0%	221%	0%	46%
20 - 29	40,881	29,827	18,896	29,106	118,711	11	12	12	21	56	37	27	17	26	108	29%	44%	71%	81%	52%
30 - 39	121,159	107,474	83,715	212,391	524,740	43	59	42	148	292	92	82	64	164	402	47%	72%	66%	90%	73%
40 - 49	111,267	108,639	92,790	344,669	657,365	88	108	101	412	709	169	166	143	543	1,021	52%	65%	71%	76%	69%
50 - 59	49,931	53,204	48,602	234,362	386,099	84	105	118	656	963	213	230	212	1,044	1,698	39%	46%	56%	63%	57%
60 - 69	7,051	8,043	7,683	47,573	70,350	28	46	45	353	472	81	92	89	563	825	35%	50%	51%	63%	57%
70 - 79	201	241	261	2,187	2,890	3	4	5	52	64	6	8	8	72	94	47%	52%	60%	72%	68%
80 - 89	-	-	-	25	25	1	-	-	3	4	0	-	-	2	2	2258%	-	-	123%	161%
90+	-	-	-	1	1	-	-	-	-	-	-	-	-	0	0	-	-	-	0%	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%	68%	62%

Industry results by Number  
YRT

Females N-S	Exposed					Claims					Expected NZ97					A/E NZ97				
	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20	1,280	575	249	408	2,511	1	-	-	-	1	1	0	0	0	1	189%	0%	0%	0%	98%
20 - 29	38,691	28,998	18,668	26,506	112,864	4	7	3	5	19	14	11	7	9	41	28%	66%	44%	53%	46%
30 - 39	94,869	86,283	69,739	189,088	439,980	17	15	20	64	116	48	44	36	100	227	36%	34%	56%	64%	51%
40 - 49	69,914	69,505	60,852	241,177	441,447	21	40	22	174	257	83	83	73	294	532	25%	48%	30%	59%	48%
50 - 59	23,483	24,462	22,709	111,194	181,847	19	39	33	174	265	70	73	68	338	549	27%	53%	49%	51%	48%
60 - 69	2,671	2,809	2,715	14,981	23,176	3	8	9	63	83	21	22	21	116	179	15%	37%	43%	54%	46%
70 - 79	146	168	165	850	1,329	1	1	-	24	26	3	3	3	19	28	33%	29%	0%	129%	91%
80 - 89	4	2	1	35	41	2	-	-	2	4	0	0	0	2	2	879%	0%	0%	102%	171%
90+	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	231,056	212,802	175,098	584,238	1,203,193	68	110	87	506	771	239	235	207	878	1,559	29%	47%	42%	58%	49%

Females Smoker	Exposed					Claims					Expected NZ97					A/E NZ97				
	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20	724	298	145	489	1,655	-	-	-	-	-	0	0	0	0	1	0%	0%	0%	0%	0%
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%	103%	85%
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%	146%	106%
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%	134%	121%
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%	117%	119%
60 - 69	350	368	389	2,172	3,279	2	2	3	25	32	3	3	3	17	26	71%	70%	100%	148%	125%
70 - 79	11	13	11	86	122	-	1	-	3	4	0	0	0	2	2	0%	379%	0%	169%	162%
80 - 89	-	-	-	1	1	-	-	-	-	-	-	-	-	0	0	-	-	-	0%	0%
90+	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	51,978	45,600	36,008	105,574	239,160	41	41	44	182	308	45	43	37	139	264	90%	95%	119%	131%	116%

Females Aggregate	Exposed					Claims					Expected NZ97					A/E NZ97				
	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20	98	48	17	18	181	-	-	-	-	-	0	0	0	0	0	0%	0%	0%	0%	0%
20 - 29	22	139	319	1,195	1,675	-	-	-	-	-	0	0	0	0	1	0%	0%	0%	0%	0%
30 - 39	-	385	233	2,122	2,740	-	-	-	-	-	-	0	0	1	1	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%	57%	36%
50 - 59	2	1,237	503	1,934	3,675	-	1	1	5	7	0	4	2	6	12	0%	24%	59%	81%	58%
60 - 69	-	237	99	281	617	-	1	-	1	2	-	2	1	2	4	-	62%	0%	50%	47%
70 - 79	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
80 - 89	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
90+	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	123	3,133	1,624	8,289	13,169	-	2	1	8	11	0	7	3	13	24	0%	27%	31%	61%	46%

Females All cats	Exposed					Claims					Expected NZ97					A/E NZ97				
	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20	2,101	921	410	915	4,347	1	-	-	-	1	1	0	0	0	2	113%	0%	0%	0%	56%
20 - 29	50,861	38,077	24,569	35,708	149,216	7	10	5	8	30	19	14	9	13	55	37%	71%	56%	62%	55%
30 - 39	115,904	105,383	84,776	229,560	535,624	22	22	29	93	166	58	53	43	121	275	38%	41%	67%	77%	60%
40 - 49	83,921	83,988	72,794	284,336	525,039	42	53	37	241	373	99	100	87	346	631	43%	53%	43%	70%	59%
50 - 59	27,190	29,568	26,798	129,177	212,733	29	55	49	236	369	81	88	80	393	643	36%	62%	61%	60%	57%
60 - 69	3,020	3,414	3,203	17,434	27,072	5	11	12	89	117	23	26	24	135	208	21%	42%	49%	66%	56%
70 - 79	157	182	176	936	1,450	1	2	-	27	30	3	4	4	20	31	31%	54%	0%	132%	97%
80 - 89	4	2	1	36	42	2	-	-	2	4	0	0	0	2	2	879%	0%	0%	100%	167%
90+	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	283,157	261,535	212,729	698,101	1,455,522	109	153	132	696	1,090	284	285	248	1,030	1,847	38%	54%	53%	68%	59%

Industry results by Number  
Direct - guaranteed issue

Males N-S	Exposed					Claims					Expected NZ97					A/E NZ97				
	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20	2	-	-	4	6	-	-	-	-	-	0	-	-	0	0	0%	-	-	0%	0%
20 - 29	24	11	-	11	46	-	-	-	-	-	0	0	-	0	0	0%	0%	-	0%	0%
30 - 39	47	19	-	39	105	-	1	-	-	1	0	0	-	0	0	0%	6680%	-	0%	1213%
40 - 49	328	126	-	60	514	3	1	-	-	4	1	0	-	0	1	513%	432%	-	0%	440%
50 - 59	2,430	1,615	1,006	2,885	7,936	22	23	18	40	103	13	9	6	18	45	169%	262%	321%	227%	229%
60 - 69	4,397	3,313	2,137	7,667	17,513	43	50	43	184	320	67	52	33	119	271	64%	97%	129%	154%	118%
70 - 79	3,522	2,972	2,110	7,374	15,977	83	109	75	323	590	141	122	88	304	654	59%	89%	86%	106%	90%
80 - 89	73	256	296	1,351	1,975	5	13	25	122	165	6	20	24	127	177	89%	65%	102%	96%	93%
90+	-	-	-	8	8	-	-	-	-	-	-	-	-	2	2	-	-	-	0%	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%

Males Smoker	Exposed					Claims					Expected NZ97					A/E NZ97				
	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20	1	-	-	-	1	-	-	-	-	-	0	-	-	-	0	0%	-	-	-	0%
20 - 29	15	4	-	-	19	-	-	-	-	-	0	0	-	-	0	0%	0%	-	-	0%
30 - 39	17	4	-	-	21	-	-	-	-	-	0	0	-	-	0	0%	0%	-	-	0%
40 - 49	88	20	1	6	114	-	-	-	-	-	0	0	0	0	0	0%	0%	0%	0%	0%
50 - 59	1,249	1,048	962	2,043	5,301	8	14	19	31	72	6	6	5	13	30	126%	249%	352%	248%	241%
60 - 69	1,263	1,346	1,558	5,439	9,605	23	46	43	140	252	18	20	24	85	146	126%	229%	183%	165%	172%
70 - 79	646	911	1,159	6,727	9,442	12	43	62	333	450	25	37	47	284	393	49%	118%	131%	117%	115%
80 - 89	7	36	109	1,315	1,466	2	4	11	145	162	1	3	9	121	134	329%	137%	123%	119%	121%
90+	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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 Aggregate	Exposed					Claims					Expected NZ97					A/E NZ97				
	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	-	-	-	4	4	-	-	-	-	-	-	-	-	0	0	-	-	-	0%	0%
40 - 49	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
50 - 59	953	860	742	2,306	4,860	25	14	14	64	117	4	4	4	14	26	565%	333%	371%	464%	446%
60 - 69	811	793	765	5,048	7,417	24	19	18	181	242	12	12	11	78	113	195%	159%	158%	233%	213%
70 - 79	368	418	362	4,629	4,629	22	44	27	254	347	14	17	14	138	184	156%	261%	187%	184%	189%
80 - 89	7	15	24	370	416	3	2	2	46	53	1	1	2	35	39	474%	166%	103%	131%	136%
90+	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	2,138	2,086	1,893	11,209	17,325	74	79	61	545	759	31	34	32	265	362	235%	231%	193%	206%	210%

Males All cats	Exposed					Claims					Expected NZ97					A/E NZ97				
	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20	3	-	-	4	7	-	-	-	-	-	0	-	-	0	0	0%	-	-	0%	0%
20 - 29	39	15	-	11	65	-	-	-	-	-	0	0	-	0	0	0%	0%	-	0%	0%
30 - 39	64	23	-	43	130	-	1	-	-	1	0	0	-	0	0	0%	5497%	-	0%	986%
40 - 49	416	146	1	65	628	3	1	-	-	4	1	0	0	0	1	410%	383%	0%	0%	364%
50 - 59	4,631	3,522	2,710	7,234	18,097	55	51	51	135	292	24	19	15	44	101	231%	274%	345%	307%	289%
60 - 69	6,470	5,452	4,459	18,154	34,534	90	115	104	505	814	98	84	68	282	531	92%	138%	153%	179%	153%
70 - 79	4,535	4,301	3,630	17,583	30,048	117	196	164	910	1,387	179	176	149	726	1,231	65%	112%	110%	125%	113%
80 - 89	86	306	429	3,036	3,856	10	19	38	313	380	7	24	35	284	350	146%	79%	108%	110%	109%
90+	-	-	-	8	8	-	-	-	-	-	-	-	-	2	2	-	-	-	0%	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%

Industry results by Number  
Direct - guaranteed issue

Females N-S	Exposed					Claims					Expected NZ97					A/E NZ97				
	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20	6	3	-	-	9	-	-	-	-	-	0	0	-	-	0	0%	0%	-	-	0%
20 - 29	36	13	1	8	57	1	-	-	1	2	0	0	0	0	0	7280%	0%	0%	30534%	9085%
30 - 39	78	42	-	42	162	-	-	-	1	1	0	0	-	0	0	0%	0%	-	4870%	1188%
40 - 49	514	171	-	55	740	2	2	-	2	6	1	0	-	0	1	282%	815%	-	3007%	588%
50 - 59	3,411	2,286	1,455	4,077	11,229	13	25	17	34	89	13	9	6	17	44	102%	292%	300%	195%	201%
60 - 69	5,662	4,446	3,169	12,115	25,392	40	45	49	158	292	55	44	32	120	250	73%	103%	155%	132%	117%
70 - 79	3,911	3,684	2,838	10,800	21,233	40	81	71	289	481	97	95	73	280	546	41%	85%	97%	103%	88%
80 - 89	90	259	391	2,601	3,340	3	6	17	162	188	4	13	20	160	197	67%	46%	84%	102%	95%
90+	-	-	-	16	16	-	-	-	2	2	-	-	-	2	2	-	-	-	89%	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 Smoker	Exposed					Claims					Expected NZ97					A/E NZ97				
	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20	1	-	-	-	1	1	-	-	-	1	0	-	-	-	0	122926%	-	-	-	122926%
20 - 29	15	4	-	-	19	-	-	-	-	-	0	0	-	-	0	0%	0%	-	-	0%
30 - 39	40	13	-	-	53	-	-	-	-	-	0	0	-	-	0	0%	0%	-	-	0%
40 - 49	112	36	2	4	154	-	-	-	-	-	0	0	0	0	0	0%	0%	0%	0%	0%
50 - 59	1,582	1,328	1,334	3,174	7,417	13	13	9	27	62	6	5	5	13	29	230%	264%	177%	203%	214%
60 - 69	1,407	1,590	1,912	7,749	12,657	15	25	36	107	183	13	15	18	77	123	115%	167%	195%	138%	148%
70 - 79	686	1,017	1,364	7,740	10,806	17	24	41	215	297	17	26	36	206	285	98%	92%	115%	105%	104%
80 - 89	11	48	141	1,870	2,069	-	3	13	103	119	1	2	7	108	118	0%	123%	177%	96%	101%
90+	-	-	-	1	1	-	-	-	-	-	-	-	-	0	0	-	-	-	0%	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 Aggregate	Exposed					Claims					Expected NZ97					A/E NZ97				
	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20	-	-	-	2	2	-	-	-	-	-	-	-	-	0	0	-	-	-	0%	0%
20 - 29	-	-	-	1	1	-	-	-	-	-	-	-	-	0	0	-	-	-	0%	0%
30 - 39	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
40 - 49	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
50 - 59	1,278	1,175	1,052	3,366	6,870	16	16	11	40	83	4	4	4	14	26	376%	391%	286%	285%	316%
60 - 69	1,247	1,321	1,203	7,347	11,117	24	20	31	185	260	12	13	12	72	108	202%	158%	270%	258%	241%
70 - 79	605	709	698	4,879	6,891	13	34	24	232	303	14	17	17	126	175	90%	195%	138%	185%	173%
80 - 89	12	40	60	943	1,054	-	1	5	82	88	1	2	3	58	63	0%	52%	158%	142%	139%
90+	-	-	-	1	1	-	-	-	1	1	-	-	-	0	0	-	-	-	529%	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	Exposed					Claims					Expected NZ97					A/E NZ97				
	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20	7	3	-	2	12	1	-	-	-	1	0	0	-	0	0	30812%	0%	-	0%	19429%
20 - 29	51	17	1	9	77	1	-	-	1	2	0	0	0	0	0	5112%	0%	0%	26638%	6692%
30 - 39	118	55	-	42	215	-	-	-	1	1	0	0	-	0	0	0%	0%	-	4870%	894%
40 - 49	626	207	2	59	894	2	2	-	2	6	1	0	0	0	1	233%	670%	0%	2739%	486%
50 - 59	6,270	4,789	3,840	10,616	25,515	42	54	37	101	234	23	18	15	45	100	186%	307%	253%	226%	235%
60 - 69	8,316	7,357	6,283	27,210	49,165	79	90	116	450	735	80	71	62	268	481	99%	126%	188%	168%	153%
70 - 79	5,202	5,409	4,900	23,419	38,929	70	139	136	736	1,081	129	138	126	612	1,005	54%	100%	108%	120%	108%
80 - 89	112	347	591	5,413	6,462	3	10	35	347	395	6	17	31	325	379	54%	58%	114%	107%	104%
90+	-	-	-	18	18	-	-	-	3	3	-	-	-	3	3	-	-	-	117%	117%
Total	20,702	18,183	15,615	66,785	121,284	198	295	324	1,641	2,458	238	245	233	1,253	1,969	83%	120%	139%	131%	125%

Industry results by Number  
Direct - other

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

Males All cats	Exposed					Claims					Expected NZ97					A/E NZ97				
	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20	60	27	11	2	99	-	-	-	-	-	0	0	0	0	0	0%	0%	0%	0%	0%
20 - 29	1,314	902	574	1,139	3,929	1	1	1	1	4	1	1	1	1	3	85%	124%	197%	100%	114%
30 - 39	5,817	4,712	3,475	8,977	22,981	6	4	5	5	20	4	4	3	7	18	135%	111%	187%	72%	113%
40 - 49	6,675	5,913	4,795	16,314	33,697	6	7	9	27	49	10	9	7	26	53	58%	76%	121%	102%	92%
50 - 59	2,562	2,672	2,454	15,094	22,783	5	8	16	55	84	10	11	10	69	99	50%	75%	161%	80%	85%
60 - 69	89	132	165	3,774	4,158	1	1	1	59	62	1	1	2	53	57	106%	70%	57%	111%	108%
70 - 79	7	5	6	3,094	3,111	-	-	-	141	141	0	0	0	130	130	0%	0%	0%	109%	108%
80 - 89	1	-	1	681	683	-	-	-	69	69	0	-	0	67	67	0%	-	0%	103%	103%
90+	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	16,524	14,363	11,480	49,073	91,440	19	21	32	357	429	27	26	23	353	428	70%	81%	142%	101%	100%

Industry results by Number  
Direct - other

Females N-S	Exposed					Claims					Expected NZ97					A/E NZ97				
	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	-	4	-	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	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%	93%	93%
90+	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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%

Females Smoker	Exposed					Claims					Expected NZ97					A/E NZ97				
	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	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 Aggregate	Exposed					Claims					Expected NZ97					A/E NZ97				
	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20 - 29	-	-	-	101	101	-	-	-	-	-	-	-	-	0	0	-	-	-	0%	0%
30 - 39	-	-	-	1,550	1,550	-	-	-	-	-	-	-	-	1	1	-	-	-	0%	0%
40 - 49	-	-	-	3,625	3,625	-	-	-	6	6	-	-	-	5	5	-	-	-	132%	132%
50 - 59	-	-	-	2,570	2,570	-	-	-	10	10	-	-	-	8	8	-	-	-	118%	118%
60 - 69	-	-	-	258	258	-	-	-	-	-	-	-	-	2	2	-	-	-	0%	0%
70 - 79	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
80 - 89	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
90+	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	-	-	-	8,103	8,103	-	-	-	16	16	-	-	-	16	16	-	-	-	102%	102%

Females All cats	Exposed					Claims					Expected NZ97					A/E NZ97				
	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20	85	24	6	7	121	-	-	-	-	-	0	0	0	0	0	0%	0%	0%	0%	0%
20 - 29	2,314	1,715	1,049	1,549	6,627	1	-	-	-	1	1	1	0	1	2	118%	0%	0%	0%	42%
30 - 39	8,778	7,130	5,293	12,753	33,954	1	1	5	8	15	5	4	3	7	18	22%	27%	180%	118%	84%
40 - 49	8,597	8,030	6,811	20,604	44,042	3	10	3	21	37	10	10	8	26	54	29%	102%	36%	81%	68%
50 - 59	2,793	2,968	2,770	12,454	20,985	1	2	8	32	43	8	8	8	38	62	13%	24%	101%	84%	69%
60 - 69	70	131	159	4,002	4,360	-	1	1	39	41	0	1	1	37	40	0%	113%	91%	105%	103%
70 - 79	4	3	2	3,205	3,214	-	-	-	73	73	0	0	0	85	85	0%	0%	0%	86%	85%
80 - 89	-	-	1	945	945	-	-	-	57	57	-	-	0	57	57	-	-	0%	101%	100%
90+	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	22,640	20,001	16,089	55,517	114,247	6	14	17	230	267	24	23	21	250	319	25%	60%	82%	92%	84%



Industry results by sum insured

Traditional Business (Unit 10,000)																				
Males N-S	Exposed					Claims					Expected NZ97					A/E NZ97				
	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20	3,342	2,197	1,009	1,387	7,934	-	-	-	-	-	2	2	1	1	6	0%	0%	0%	0%	0%
20 - 29	6,610	4,484	3,132	9,164	23,390	-	36	-	2	38	6	4	3	9	23	0%	815%	0%	22%	168%
30 - 39	13,907	8,510	5,745	19,074	47,235	-	5	-	23	27	11	7	4	15	36	0%	70%	0%	154%	75%
40 - 49	12,674	8,798	6,878	35,784	64,134	-	-	-	34	34	19	13	10	58	100	0%	0%	0%	58%	34%
50 - 59	7,042	5,285	3,903	36,430	52,660	1	0	6	27	34	31	24	17	169	241	4%	0%	37%	16%	14%
60 - 69	1,764	1,336	1,271	14,271	18,642	45	-	4	53	103	24	19	16	181	240	191%	0%	25%	30%	43%
70 - 79	24	36	63	1,933	2,056	-	-	-	55	55	1	1	2	71	75	0%	0%	0%	77%	73%
80 - 89	-	-	-	271	271	-	-	-	29	29	-	-	-	29	29	-	-	-	101%	101%
90+	-	-	-	22	22	-	-	-	2	2	-	-	-	5	5	-	-	-	34%	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%

Males Smoker	Exposed					Claims					Expected NZ97					A/E NZ97				
	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20	1,041	790	677	2,421	4,930	-	-	-	-	-	1	0	0	1	3	0%	0%	0%	0%	0%
20 - 29	735	420	455	2,994	4,603	-	-	-	5	5	1	0	0	3	5	0%	0%	0%	165%	108%
30 - 39	1,864	937	514	1,990	5,305	-	-	-	-	-	1	1	0	2	4	0%	0%	0%	0%	0%
40 - 49	1,927	1,211	661	3,182	6,981	-	-	-	5	5	3	2	1	5	11	0%	0%	0%	98%	46%
50 - 59	643	530	512	3,127	4,812	-	-	-	6	6	3	2	2	14	21	0%	0%	0%	40%	26%
60 - 69	100	98	84	632	914	-	-	-	-	-	1	1	1	8	12	0%	0%	0%	0%	0%
70 - 79	1	0	-	745	747	-	-	-	6	6	0	0	-	33	33	0%	0%	-	18%	18%
80 - 89	-	-	-	108	108	-	-	-	5	5	-	-	-	11	11	-	-	-	45%	45%
90+	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	6,311	3,986	2,903	15,200	28,400	-	-	-	26	26	9	7	6	77	99	0%	0%	0%	34%	27%

Males Aggregate	Exposed					Claims					Expected NZ97					A/E NZ97				
	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20	5,047	4,984	4,470	62,079	76,580	-	5	-	52	57	3	3	3	44	54	0%	163%	0%	116%	105%
20 - 29	6,442	7,437	8,032	237,763	259,675	10	-	-	129	140	6	7	8	226	247	161%	0%	0%	57%	56%
30 - 39	5,130	5,723	6,686	480,788	498,326	-	11	13	341	364	4	4	5	368	382	0%	240%	257%	93%	96%
40 - 49	5,586	6,893	8,118	716,552	737,149	-	1	9	1,201	1,211	8	10	13	1,152	1,184	0%	13%	68%	104%	102%
50 - 59	2,833	3,794	4,491	673,352	684,470	1	2	43	2,000	2,046	13	17	20	3,137	3,187	10%	14%	215%	64%	64%
60 - 69	601	808	1,148	251,836	254,393	0	2	11	2,155	2,169	6	9	13	3,236	3,264	3%	25%	84%	67%	66%
70 - 79	13	29	49	75,469	75,559	-	0	0	2,229	2,230	0	1	1	3,031	3,034	0%	23%	13%	74%	74%
80 - 89	-	-	0	17,606	17,606	-	-	-	1,415	1,415	-	-	0	1,840	1,840	-	-	0%	77%	77%
90+	-	-	-	1,105	1,105	-	-	-	274	274	-	-	-	260	260	-	-	-	105%	105%
Total	25,653	29,667	32,993	2,516,551	2,604,864	12	22	76	9,796	9,905	42	52	63	13,294	13,452	28%	42%	119%	74%	74%

Males All cats	Exposed					Claims					Expected NZ97					A/E NZ97				
	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20	9,430	7,971	6,156	65,887	89,444	-	5	-	52	57	6	5	4	47	63	0%	99%	0%	110%	90%
20 - 29	13,788	12,341	11,618	249,921	287,668	10	36	-	136	182	13	12	11	237	274	76%	297%	0%	57%	66%
30 - 39	20,902	15,169	12,945	501,851	550,867	-	15	13	364	392	16	12	10	385	422	0%	129%	131%	95%	93%
40 - 49	20,187	16,901	15,657	755,519	808,264	-	1	9	1,240	1,250	30	25	24	1,215	1,295	0%	5%	36%	102%	97%
50 - 59	10,517	9,609	8,906	712,910	741,942	2	3	49	2,032	2,086	46	43	39	3,320	3,449	5%	6%	125%	61%	60%
60 - 69	2,465	2,242	2,503	266,739	273,949	45	2	15	2,209	2,271	31	29	31	3,424	3,515	146%	8%	50%	65%	65%
70 - 79	38	65	111	78,147	78,362	-	0	0	2,290	2,290	1	2	3	3,134	3,141	0%	10%	6%	73%	73%
80 - 89	-	-	0	17,985	17,985	-	-	-	1,449	1,449	-	-	0	1,880	1,880	-	-	0%	77%	77%
90+	-	-	-	1,127	1,127	-	-	-	275	275	-	-	-	265	265	-	-	-	104%	104%
Total	77,327	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%

Industry results by sum insured

Traditional Business (Unit 10,000)																				
Females N-S	Exposed					Claims					Expected NZ97					A/E NZ97				
	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20	3,134	1,998	871	926	6,929	-	-	-	-	-	1	1	0	0	2	0%	0%	0%	0%	0%
20 - 29	5,625	3,376	2,181	5,100	16,282	-	-	-	-	-	2	1	1	2	6	0%	0%	0%	0%	0%
30 - 39	10,629	6,747	4,090	10,114	31,580	-	-	-	-	-	5	3	2	5	16	0%	89%	0%	193%	82%
40 - 49	8,589	5,474	3,736	16,325	34,123	-	-	-	6	6	10	6	4	21	42	0%	0%	0%	30%	15%
50 - 59	3,054	2,284	1,592	12,023	18,953	0	0	0	23	24	9	7	5	38	60	1%	2%	6%	61%	40%
60 - 69	462	312	269	4,365	5,408	-	-	-	9	9	4	3	2	37	46	0%	0%	0%	24%	19%
70 - 79	70	92	104	1,020	1,287	-	-	8	24	32	1	2	2	24	29	0%	0%	346%	101%	109%
80 - 89	-	-	1	90	90	-	-	-	5	5	-	-	0	6	6	-	-	0%	86%	86%
90+	-	-	-	9	9	-	-	-	2	2	-	-	-	2	2	-	-	-	126%	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 Smoker	Exposed					Claims					Expected NZ97					A/E NZ97				
	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20	548	499	436	1,372	2,855	-	-	-	-	-	0	0	0	0	1	0%	0%	0%	0%	0%
20 - 29	447	258	225	1,131	2,062	-	-	-	-	-	0	0	0	0	1	0%	0%	0%	0%	0%
30 - 39	622	471	193	906	2,192	-	-	-	-	-	0	0	0	0	1	0%	0%	0%	0%	0%
40 - 49	926	240	126	1,324	2,616	-	-	-	10	10	1	0	0	2	3	0%	0%	0%	593%	327%
50 - 59	365	332	66	833	1,596	-	-	-	3	3	1	1	0	3	5	0%	0%	0%	111%	57%
60 - 69	18	9	17	195	239	-	-	-	1	1	0	0	0	2	2	0%	0%	0%	68%	55%
70 - 79	-	-	-	26	26	-	-	-	2	2	-	-	-	1	1	-	-	-	343%	343%
80 - 89	-	-	-	3	3	-	-	-	-	-	-	-	-	0	0	-	-	-	0%	0%
90+	-	-	-	1	1	-	-	-	-	-	-	-	-	0	0	-	-	-	0%	0%
Total	2,926	1,810	1,064	5,790	11,589	-	-	-	16	16	3	2	1	8	14	0%	0%	0%	195%	116%

Females Aggregate	Exposed					Claims					Expected NZ97					A/E NZ97				
	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20	3,409	3,501	3,255	49,143	59,308	-	0	-	12	13	1	1	1	15	18	0%	40%	0%	80%	70%
20 - 29	4,648	5,107	5,509	141,155	156,420	-	-	-	57	57	2	2	2	55	61	0%	0%	0%	104%	94%
30 - 39	3,811	4,510	4,777	228,250	241,347	-	7	-	76	83	2	2	2	116	123	0%	321%	0%	65%	68%
40 - 49	3,077	3,511	3,914	291,159	301,661	2	-	5	336	343	4	4	5	363	376	47%	0%	98%	93%	91%
50 - 59	1,210	1,699	1,791	193,176	197,876	-	0	4	360	364	4	5	5	616	630	0%	1%	77%	58%	58%
60 - 69	200	230	356	53,230	54,017	-	-	-	316	316	1	2	3	447	452	0%	0%	0%	71%	70%
70 - 79	3	7	16	15,737	15,762	-	-	-	312	312	0	0	0	387	387	0%	0%	0%	81%	80%
80 - 89	-	-	-	2,871	2,871	-	-	-	187	187	-	-	-	186	186	-	-	-	101%	101%
90+	-	-	-	154	154	-	-	-	23	23	-	-	-	24	24	-	-	-	95%	95%
Total	16,359	18,565	19,617	974,875	1,029,415	2	7	9	1,679	1,697	13	16	19	2,209	2,257	13%	45%	48%	76%	75%

Females All cats	Exposed					Claims					Expected NZ97					A/E NZ97				
	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20	7,091	5,998	4,562	51,440	69,092	-	0	-	12	13	2	2	1	16	21	0%	22%	0%	77%	60%
20 - 29	10,720	8,741	7,916	147,386	174,764	-	-	-	57	57	4	3	3	57	68	0%	0%	0%	100%	84%
30 - 39	15,062	11,728	9,060	239,269	275,119	-	10	-	86	96	7	6	4	122	140	0%	174%	0%	71%	69%
40 - 49	12,592	9,225	7,776	308,808	338,401	2	-	5	353	359	15	11	9	386	421	12%	0%	50%	91%	85%
50 - 59	4,630	4,315	3,449	206,031	218,424	0	0	4	386	391	14	13	11	656	695	1%	1%	41%	59%	56%
60 - 69	681	551	642	57,790	59,664	-	-	-	326	326	5	4	5	485	500	0%	0%	0%	67%	65%
70 - 79	73	99	120	16,783	17,075	-	-	8	337	345	1	2	3	411	417	0%	0%	301%	82%	83%
80 - 89	-	-	1	2,963	2,964	-	-	-	192	192	-	-	0	192	192	-	-	0%	100%	100%
90+	-	-	-	164	164	-	-	-	25	25	-	-	-	26	26	-	-	-	96%	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%

Industry results by sum insured

Unbundled Business (Unit 10,000)																				
Males N-S	Exposed					Claims					Expected NZ97					A/E NZ97				
	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20	143	366	490	1,841	2,841	-	-	-	-	-	0	0	0	1	2	0%	0%	0%	0%	0%
20 - 29	1,350	1,211	1,015	3,496	7,073	-	-	-	8	8	1	1	1	3	7	0%	0%	0%	229%	114%
30 - 39	3,073	2,891	3,374	17,971	27,308	-	-	-	5	5	2	2	3	14	21	0%	0%	0%	36%	24%
40 - 49	2,734	3,466	3,559	30,501	40,260	-	2	-	10	12	4	5	5	48	62	0%	42%	0%	21%	19%
50 - 59	1,416	1,861	2,290	21,779	27,346	-	-	100	38	138	6	8	11	97	122	0%	0%	927%	39%	112%
60 - 69	189	108	228	5,793	6,318	-	-	6	30	36	2	1	3	79	85	0%	0%	227%	38%	42%
70 - 79	23	18	22	515	578	-	-	-	-	-	1	1	1	16	17	0%	0%	0%	0%	0%
80 - 89	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
90+	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	8,929	9,921	10,979	81,896	111,725	-	2	106	90	198	17	18	23	258	316	0%	11%	454%	35%	63%

Males Smoker	Exposed					Claims					Expected NZ97					A/E NZ97				
	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20	191	212	274	613	1,290	-	-	-	-	-	0	0	0	0	1	0%	0%	0%	0%	0%
20 - 29	430	333	304	1,446	2,513	-	-	-	25	25	0	0	0	1	3	0%	0%	0%	1738%	996%
30 - 39	891	897	467	3,405	5,660	-	-	-	-	-	1	1	0	3	4	0%	0%	0%	0%	0%
40 - 49	347	421	398	5,961	7,127	-	-	-	3	3	1	1	1	9	11	0%	0%	0%	33%	27%
50 - 59	120	223	399	3,760	4,501	-	-	-	30	30	1	1	2	17	20	0%	0%	0%	182%	152%
60 - 69	3	2	4	534	543	-	-	-	5	5	0	0	0	6	6	0%	0%	0%	91%	90%
70 - 79	3	-	-	3	6	-	-	-	-	-	0	-	-	0	0	0%	0%	0%	0%	0%
80 - 89	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
90+	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	1,984	2,088	1,846	15,722	21,641	-	-	-	63	63	2	3	3	36	45	0%	0%	0%	175%	142%

Males Aggregate	Exposed					Claims					Expected NZ97					A/E NZ97				
	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20	-	-	1	2,712	2,713	-	-	-	1	1	-	-	0	1	1	-	-	0%	72%	72%
20 - 29	-	-	-	12,642	12,642	-	-	-	-	-	-	-	-	11	11	-	-	0%	0%	0%
30 - 39	-	-	6	72,345	72,351	-	-	-	35	35	-	-	0	56	56	-	-	0%	63%	63%
40 - 49	-	-	-	99,644	99,644	-	-	-	179	179	-	-	-	156	156	-	-	0%	114%	114%
50 - 59	-	-	-	59,754	59,754	-	-	-	255	255	-	-	-	260	260	-	-	0%	98%	98%
60 - 69	-	-	-	7,382	7,382	-	-	-	67	67	-	-	-	81	81	-	-	0%	83%	83%
70 - 79	-	-	-	29	29	-	-	-	1	1	-	-	-	1	1	-	-	0%	145%	145%
80 - 89	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
90+	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	-	-	7	254,508	254,514	-	-	-	538	538	-	-	0	567	567	-	-	0%	95%	95%

Males All cats	Exposed					Claims					Expected NZ97					A/E NZ97				
	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20	335	578	764	5,167	6,844	-	-	-	1	1	0	0	0	3	4	0%	0%	0%	34%	24%
20 - 29	1,781	1,544	1,319	17,584	22,228	-	-	-	33	33	2	1	1	16	20	0%	0%	0%	204%	160%
30 - 39	3,964	3,787	3,847	93,721	105,319	-	-	-	40	40	3	3	3	72	81	0%	0%	0%	55%	49%
40 - 49	3,081	3,887	3,957	136,106	147,032	-	2	-	192	194	5	6	6	214	230	0%	37%	0%	90%	84%
50 - 59	1,536	2,084	2,689	85,293	91,601	-	-	100	323	423	7	9	13	374	403	0%	0%	795%	86%	105%
60 - 69	192	110	233	13,709	14,244	-	-	6	103	109	2	1	3	167	173	0%	0%	223%	62%	63%
70 - 79	25	18	22	547	612	-	-	-	1	1	1	1	1	17	18	0%	0%	0%	7%	7%
80 - 89	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
90+	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	10,913	12,010	12,831	352,126	387,880	-	2	106	692	800	19	21	27	861	928	0%	10%	399%	80%	86%

Industry results by sum insured

Unbundled Business (Unit 10,000)

Females N-S	Exposed					Claims					Expected NZ97					A/E NZ97				
	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
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	2	1270%	0%	0%	0%	266%
30 - 39	1,771	2,207	2,510	12,731	19,219	-	-	-	-	-	1	1	1	7	10	0%	0%	0%	0%	0%
40 - 49	2,208	2,078	1,854	18,060	24,201	-	-	-	20	20	2	2	2	22	29	0%	0%	0%	92%	69%
50 - 59	342	460	402	5,402	6,605	-	-	-	7	7	1	1	1	17	20	0%	0%	0%	42%	35%
60 - 69	18	34	34	549	635	-	-	-	9	9	0	0	0	4	5	0%	0%	2325%	0%	175%
70 - 79	-	-	5	55	60	-	-	-	-	-	-	-	0	1	1	-	-	0%	0%	0%
80 - 89	-	-	0	1	1	-	-	-	-	-	-	-	0	0	0	-	-	0%	0%	0%
90+	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0%	0%	0%
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 Smoker	Exposed					Claims					Expected NZ97					A/E NZ97				
	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	3	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%
70 - 79	-	-	-	5	5	-	-	-	-	-	-	-	-	0	0	-	-	0%	0%	0%
80 - 89	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0%	0%	0%
90+	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0%	0%	0%
Total	1,474	1,675	1,473	8,560	13,181	-	-	-	20	20	1	1	1	10	13	0%	0%	0%	201%	150%

Females Aggregate	Exposed					Claims					Expected NZ97					A/E NZ97				
	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20	1	1	2	1,926	1,931	-	-	-	-	-	0	0	0	0	0	0%	0%	0%	0%	0%
20 - 29	-	-	-	7,588	7,588	-	-	-	3	3	-	-	-	3	3	-	-	0%	0%	121%
30 - 39	-	-	-	45,467	45,467	-	-	-	53	53	-	-	-	24	24	-	-	223%	223%	223%
40 - 49	-	-	-	51,935	51,935	-	-	-	68	68	-	-	-	63	63	-	-	109%	109%	109%
50 - 59	-	-	-	21,940	21,940	-	-	-	48	48	-	-	-	67	67	-	-	72%	72%	72%
60 - 69	-	-	-	2,095	2,095	-	-	-	23	23	-	-	-	15	15	-	-	153%	153%	153%
70 - 79	-	-	-	11	11	-	-	-	-	-	-	-	-	0	0	-	-	0%	0%	0%
80 - 89	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
90+	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	1	1	2	130,961	130,966	-	-	-	196	196	0	0	0	172	172	0%	0%	0%	114%	114%

Females All cats	Exposed					Claims					Expected NZ97					A/E NZ97				
	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20	235	373	423	3,177	4,208	-	-	-	-	-	0	0	0	1	1	0%	0%	0%	0%	0%
20 - 29	1,457	1,607	1,148	10,630	14,842	5	-	-	3	8	1	1	0	4	5	898%	0%	0%	86%	153%
30 - 39	2,325	2,714	3,019	61,357	69,415	-	-	-	63	63	1	1	2	32	36	0%	0%	0%	197%	175%
40 - 49	2,477	2,345	2,129	72,727	79,678	-	-	-	98	98	3	3	3	88	96	0%	0%	0%	112%	103%
50 - 59	412	623	513	28,422	29,969	-	-	-	55	55	1	2	1	87	91	0%	0%	0%	63%	60%
60 - 69	21	38	40	2,806	2,905	-	-	-	9	23	0	0	0	21	21	0%	0%	2065%	112%	148%
70 - 79	-	-	5	71	76	-	-	-	-	-	-	-	0	2	2	-	-	0%	0%	0%
80 - 89	-	-	0	1	1	-	-	-	-	-	-	-	0	0	0	-	-	0%	0%	0%
90+	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	0%	0%	0%
Total	6,927	7,700	7,277	179,191	201,094	5	-	9	243	257	6	7	7	234	253	87%	0%	133%	104%	102%

Industry results by sum insured

Level Term (Unit 10,000)

Males N-S	Exposed					Claims					Expected NZ97					A/E NZ97				
	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20	1,778	1,064	711	3,681	7,234	-	-	-	4	4	1	1	0	3	6	0%	0%	0%	124%	65%
20 - 29	26,935	16,183	9,938	23,561	76,618	25	16	-	243	284	25	15	9	21	70	101%	108%	0%	1138%	406%
30 - 39	96,083	70,168	49,038	199,563	414,851	-	51	0	108	159	73	54	38	156	321	0%	95%	0%	70%	50%
40 - 49	95,239	76,332	61,944	452,808	686,324	30	25	37	358	451	146	117	95	727	1,086	21%	22%	39%	49%	42%
50 - 59	51,971	48,193	41,961	313,429	455,555	188	75	45	700	1,008	220	208	186	1,372	1,986	86%	36%	24%	51%	51%
60 - 69	4,352	3,761	3,685	40,825	52,624	10	50	19	231	310	46	40	39	453	578	22%	126%	49%	51%	54%
70 - 79	116	105	95	488	803	5	-	1	12	18	5	4	4	17	30	95%	0%	14%	74%	59%
80 - 89	2	7	12	8	29	-	-	-	-	-	0	1	1	1	2	0%	0%	0%	0%	0%
90+	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	276,476	215,813	167,385	1,034,363	1,694,037	258	218	102	1,656	2,234	516	439	372	2,750	4,078	50%	50%	27%	60%	55%

Males Smoker	Exposed					Claims					Expected NZ97					A/E NZ97				
	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20	404	282	284	1,696	2,666	-	-	-	-	-	0	0	0	2	2	0%	0%	0%	0%	0%
20 - 29	6,130	3,057	1,763	5,416	16,366	-	-	-	4	4	6	3	2	5	15	0%	0%	0%	82%	28%
30 - 39	13,188	8,411	5,901	23,945	51,445	12	29	1	39	81	10	6	5	18	39	120%	451%	20%	211%	205%
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%
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%
60 - 69	160	114	133	2,924	3,332	1	3	-	13	17	2	1	1	32	36	35%	218%	0%	42%	46%
70 - 79	4	5	2	132	144	-	-	-	-	-	0	0	0	4	5	0%	0%	0%	0%	0%
80 - 89	-	0	0	0	1	-	-	-	-	-	-	0	0	0	0	0%	0%	0%	0%	0%
90+	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	32,975	22,091	16,910	113,543	185,519	28	68	14	335	444	47	35	30	274	387	59%	192%	45%	122%	115%

Males Aggregate	Exposed					Claims					Expected NZ97					A/E NZ97				
	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20	2,796	1,136	309	290	4,531	-	10	-	-	10	3	1	0	0	4	0%	887%	0%	0%	223%
20 - 29	49,324	35,685	20,658	25,028	130,694	32	34	3	30	99	46	33	19	22	121	69%	102%	18%	132%	82%
30 - 39	80,296	68,905	48,279	128,739	326,218	27	17	-	49	94	60	52	36	99	247	45%	32%	0%	50%	38%
40 - 49	46,167	38,819	29,038	168,251	282,276	4	31	16	159	210	71	56	42	259	428	5%	55%	39%	61%	49%
50 - 59	13,137	11,680	9,865	117,027	151,709	2	22	50	246	320	56	51	43	511	662	3%	43%	116%	48%	48%
60 - 69	1,079	1,126	888	16,614	19,707	-	5	3	105	113	12	13	10	180	214	0%	43%	25%	58%	53%
70 - 79	47	45	31	65	188	-	1	-	2	2	1	1	1	2	6	0%	37%	0%	97%	42%
80 - 89	0	0	-	-	1	-	-	-	-	-	0	0	-	-	0	0%	0%	-	-	0%
90+	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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 All cats	Exposed					Claims					Expected NZ97					A/E NZ97				
	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20	4,978	2,482	1,304	5,667	14,431	-	10	-	4	14	5	2	1	5	13	0%	458%	0%	77%	109%
20 - 29	82,388	54,925	32,359	54,005	223,678	57	50	3	277	387	77	51	30	49	207	74%	98%	12%	565%	187%
30 - 39	189,567	147,483	103,218	352,247	792,515	39	97	1	197	334	144	112	79	273	608	27%	86%	1%	72%	55%
40 - 49	150,691	122,243	96,669	669,975	1,039,578	34	88	53	581	757	231	184	146	1,065	1,625	15%	48%	37%	55%	47%
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	-	-	-	-	-	0	1	1	1	2	0%	0%	0%	0%	0%
90+	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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%

Industry results by sum insured

Level Term (Unit 10,000)

Females N-S	Exposed					Claims					Expected NZ97					A/E NZ97				
	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
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%

Females Smoker	Exposed					Claims					Expected NZ97					A/E NZ97				
	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20	337	223	248	1,316	2,123	-	-	-	-	-	0	0	0	1	1	0%	0%	0%	0%	0%
20 - 29	6,018	3,007	2,074	4,221	15,319	-	-	-	-	-	2	1	1	2	6	0%	0%	0%	0%	0%
30 - 39	10,631	7,686	4,987	20,194	43,499	-	-	-	9	9	5	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	7	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+	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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%

Females Aggregate	Exposed					Claims					Expected NZ97					A/E NZ97				
	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20	3,658	1,327	269	250	5,504	-	-	-	-	-	2	1	0	0	2	0%	0%	0%	0%	0%
20 - 29	58,429	45,183	27,075	28,963	159,650	-	8	-	-	8	22	17	10	10	60	0%	44%	0%	0%	13%
30 - 39	72,664	64,391	48,216	116,482	301,753	-	21	8	79	108	35	31	23	60	149	0%	68%	32%	132%	72%
40 - 49	34,762	32,441	26,438	124,992	218,632	11	29	2	174	217	41	38	31	151	260	27%	78%	7%	116%	83%
50 - 59	10,159	8,725	7,740	48,868	75,493	18	24	2	119	163	29	25	25	146	226	63%	94%	9%	81%	72%
60 - 69	823	665	598	6,067	8,152	-	1	-	28	29	6	5	5	41	57	0%	28%	0%	67%	51%
70 - 79	102	65	49	31	246	-	0	-	31	31	2	1	1	1	5	0%	26%	0%	0%	7%
80 - 89	1	2	1	-	4	-	-	-	-	-	0	0	0	-	0	0%	0%	0%	-	0%
90+	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	180,598	152,797	110,385	325,652	769,433	29	84	12	400	525	137	118	95	409	760	21%	71%	13%	98%	69%

Females All cats	Exposed					Claims					Expected NZ97					A/E NZ97				
	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20	5,105	2,380	1,015	4,819	13,320	-	-	-	-	-	2	1	0	2	5	0%	0%	0%	0%	0%
20 - 29	94,159	65,760	38,975	52,502	251,396	-	8	-	-	8	36	25	14	19	94	0%	30%	0%	0%	8%
30 - 39	159,251	127,953	95,625	310,404	693,233	15	31	10	168	224	78	63	48	165	354	19%	49%	21%	102%	63%
40 - 49	97,091	85,328	70,128	463,805	716,352	17	43	13	434	507	115	100	83	567	865	15%	43%	15%	77%	59%
50 - 59	31,143	28,044	25,142	191,266	275,594	18	41	18	456	533	90	82	76	572	820	20%	50%	23%	80%	65%
60 - 69	2,261	1,936	1,741	17,517	23,454	-	1	-	117	118	17	14	13	123	167	0%	10%	0%	95%	71%
70 - 79	253	210	152	253	868	-	0	-	4	4	6	5	4	6	21	0%	6%	0%	66%	20%
80 - 89	3	10	15	12	39	-	-	-	-	-	0	0	1	1	2	0%	0%	0%	0%	0%
90+	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	389,266	311,622	232,791	1,040,578	1,974,256	51	125	40	1,178	1,394	344	291	239	1,454	2,328	15%	43%	17%	81%	60%

Industry results by sum insured

MRI (Unit 10,000)																				
Males N-S	Exposed					Claims					Expected NZ97					A/E NZ97				
	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	173,363	132,000	105,852	458,143	869,358	-	11	50	79	140	131	100	81	356	668	0%	11%	62%	22%	21%
40 - 49	104,418	86,820	78,404	701,925	971,567	14	386	42	369	810	152	126	115	1,068	1,461	9%	305%	37%	35%	55%
50 - 59	31,598	27,438	26,046	299,868	384,950	50	19	47	478	594	129	113	109	1,275	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	-	-	-	11	11	-	-	-	-	-	-	-	-	1	1	-	-	-	0%	0%
90+	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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 Smoker	Exposed					Claims					Expected NZ97					A/E NZ97				
	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	98	116	147	1,856	2,216	-	-	-	30	30	1	1	2	20	24	0%	0%	0%	147%	124%
70 - 79	2	2	1	38	43	-	-	-	1	1	0	0	0	1	1	0%	0%	0%	79%	71%
80 - 89	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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 Aggregate	Exposed					Claims					Expected NZ97					A/E NZ97				
	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20	1,201	166	2	34	1,403	-	1	-	2	2	1	0	0	0	1	0%	287%	0%	8575%	141%
20 - 29	7,506	3,209	904	364	11,983	3	5	-	-	7	8	3	1	0	12	33%	152%	0%	0%	62%
30 - 39	3,256	1,680	673	20,616	26,225	0	0	-	2	3	2	1	1	17	21	14%	36%	0%	15%	16%
40 - 49	1,235	729	328	131,498	133,790	-	4	0	54	58	2	1	0	212	215	0%	357%	32%	25%	27%
50 - 59	415	255	112	54,680	55,462	1	-	-	41	42	2	1	0	215	218	44%	0%	0%	19%	19%
60 - 69	53	27	7	3,070	3,158	-	-	-	4	4	1	0	0	32	33	0%	0%	0%	14%	13%
70 - 79	5	2	0	13	20	-	-	-	-	-	0	0	0	0	1	0%	0%	0%	0%	0%
80 - 89	0	-	-	-	0	-	-	-	-	-	0	-	-	-	0	0%	-	-	-	0%
90+	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	13,671	6,068	2,027	210,274	232,040	4	10	0	104	117	16	7	2	477	502	23%	136%	6%	22%	23%

Males All cats	Exposed					Claims					Expected NZ97					A/E NZ97				
	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20	4,642	1,374	437	232	6,684	-	28	-	2	30	5	1	0	0	7	0%	1960%	0%	717%	434%
20 - 29	88,893	51,361	32,999	58,307	231,560	9	13	6	28	56	82	47	30	52	211	11%	27%	20%	53%	27%
30 - 39	213,024	160,694	127,549	554,436	1,055,704	5	11	60	124	200	161	122	97	431	811	3%	9%	62%	29%	25%
40 - 49	121,084	100,193	90,321	931,036	1,242,634	14	425	82	624	1,145	175	145	131	1,424	1,875	8%	293%	63%	44%	61%
50 - 59	35,126	30,257	28,260	378,743	472,386	53	19	47	584	703	143	124	118	1,588	1,973	37%	15%	40%	37%	36%
60 - 69	3,538	2,834	2,830	48,168	57,369	-	17	7	182	206	37	30	30	551	649	0%	56%	24%	33%	32%
70 - 79	41	45	45	251	382	-	1	-	10	11	1	1	1	7	11	0%	72%	0%	130%	92%
80 - 89	0	-	-	11	12	-	-	-	-	-	0	-	-	1	1	0%	-	-	0%	0%
90+	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	466,349	346,758	282,441	1,971,184	3,066,731	81	514	203	1,552	2,350	605	471	408	4,055	5,538	13%	109%	50%	38%	42%

Industry results by sum insured

MRI (Unit 10,000)

Females N-S	Exposed					Claims					Expected NZ97					A/E NZ97				
	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	83,820	52,071	34,930	55,719	226,541	-	-	-	20	20	31	19	13	20	83	0%	0%	0%	101%	24%
30 - 39	167,726	129,613	109,529	347,381	754,248	30	20	10	48	109	83	64	55	181	382	36%	32%	18%	27%	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	-	-	-	2	2	-	-	-	-	-	-	-	-	0	0	-	-	-	0%	0%
90+	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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 Smoker	Exposed					Claims					Expected NZ97					A/E NZ97				
	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	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	-	-	40	41	5	4	4	33	46	20%	0%	0%	121%	90%
60 - 69	74	47	60	804	985	-	-	1	2	3	1	0	0	6	7	0%	0%	232%	35%	43%
70 - 79	1	-	1	40	41	-	-	-	1	1	0	-	0	1	1	0%	-	0%	125%	119%
80 - 89	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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 Aggregate	Exposed					Claims					Expected NZ97					A/E NZ97				
	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20	735	90	2	-	826	0	-	-	-	0	0	0	0	-	0	80%	0%	0%	0%	71%
20 - 29	6,396	2,684	808	353	10,241	1	-	-	0	1	3	1	0	0	4	25%	0%	0%	136%	20%
30 - 39	2,870	1,449	557	15,085	19,960	-	-	-	-	-	1	1	0	9	11	0%	0%	0%	0%	0%
40 - 49	1,197	652	291	39,314	41,455	-	-	-	14	14	1	1	0	47	50	0%	0%	0%	29%	28%
50 - 59	467	239	109	10,295	11,110	-	0	-	6	6	1	1	0	30	32	0%	48%	0%	19%	18%
60 - 69	46	26	8	532	612	0	-	-	-	0	0	0	0	4	4	17%	0%	0%	0%	1%
70 - 79	3	2	1	1	7	-	-	-	-	-	0	0	0	0	0	0%	0%	0%	0%	0%
80 - 89	2	-	-	-	2	-	-	-	-	-	0	-	-	-	0	0%	-	-	-	0%
90+	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	11,716	5,142	1,775	65,581	84,214	1	0	-	20	21	8	3	1	90	102	13%	10%	0%	22%	20%

Females All cats	Exposed					Claims					Expected NZ97					A/E NZ97				
	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20	4,441	1,187	469	122	6,220	0	-	-	-	0	2	1	0	0	3	14%	0%	0%	0%	10%
20 - 29	110,434	68,067	45,846	74,567	298,914	1	-	-	49	49	41	25	17	27	110	2%	0%	0%	183%	45%
30 - 39	201,934	156,187	131,513	439,311	928,945	30	30	28	66	154	99	77	65	229	471	30%	40%	42%	29%	33%
40 - 49	100,326	84,294	77,446	428,860	690,926	45	15	15	173	248	114	96	89	504	803	39%	16%	17%	34%	31%
50 - 59	21,394	18,080	17,644	122,885	180,003	1	0	-	168	170	62	52	52	362	528	2%	1%	0%	46%	32%
60 - 69	1,281	1,220	1,307	11,933	15,741	0	2	1	32	35	10	9	10	90	118	1%	23%	10%	36%	30%
70 - 79	63	60	40	169	332	-	-	-	2	2	1	1	1	3	7	0%	0%	0%	57%	29%
80 - 89	2	-	-	2	4	-	-	-	-	-	0	-	-	0	0	0%	-	-	0%	0%
90+	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	439,876	329,096	274,265	1,077,849	2,121,086	77	48	44	490	659	329	262	234	1,215	2,040	24%	18%	19%	40%	32%



Industry results by sum insured

YRT (Unit 10,000)

Males N-S	Exposed					Claims					Expected NZ97					A/E NZ97				
	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20	13,952	6,657	3,025	3,075	26,709	-	-	-	-	-	13	6	3	3	25	0%	0%	0%	0%	0%
20 - 29	608,744	404,640	239,878	280,948	1,534,210	60	85	66	279	490	549	361	212	245	1,367	11%	24%	31%	114%	36%
30 - 39	2,549,096	2,132,352	1,604,316	3,518,016	9,803,780	707	914	469	2,089	4,178	1,946	1,631	1,231	2,730	7,537	36%	56%	38%	77%	55%
40 - 49	2,382,930	2,249,496	1,902,518	6,348,521	12,883,465	1,470	1,781	1,850	6,045	11,146	3,561	3,395	2,890	9,925	19,772	41%	52%	64%	61%	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	82,605	91,590	84,686	458,338	717,219	127	381	371	2,327	3,206	899	1,004	941	5,197	8,041	14%	38%	39%	45%	40%
70 - 79	1,027	1,485	1,391	10,855	14,757	3	16	12	195	226	30	45	44	346	465	10%	35%	28%	56%	49%
80 - 89	-	-	-	64	64	1	-	-	11	12	0	-	-	5	6	2258%	-	-	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 Smoker	Exposed					Claims					Expected NZ97					A/E NZ97				
	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	144,231	92,292	51,403	60,699	348,625	94	47	91	21	253	131	83	46	54	314	71%	57%	199%	40%	81%
30 - 39	460,505	368,694	269,390	542,281	1,640,869	208	267	257	310	1,041	349	281	206	418	1,254	60%	95%	125%	74%	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	4,883	4,890	4,629	25,080	39,482	125	21	40	434	619	58	60	50	279	447	216%	35%	79%	156%	139%
70 - 79	25	43	30	406	504	-	-	-	15	15	1	1	1	13	16	0%	0%	0%	113%	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 Aggregate	Exposed					Claims					Expected NZ97					A/E NZ97				
	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20	1,550	816	418	393	3,177	-	-	-	-	-	1	1	0	0	3	0%	0%	0%	0%	0%
20 - 29	209	564	661	2,587	4,021	-	1	-	-	1	0	1	1	2	4	0%	165%	0%	0%	25%
30 - 39	2	2,108	1,005	13,761	16,875	-	-	-	8	8	0	2	1	11	13	0%	0%	0%	77%	63%
40 - 49	-	4,236	1,816	42,601	48,652	-	3	-	40	43	-	7	3	71	81	0%	44%	0%	57%	53%
50 - 59	23	5,286	2,219	37,331	44,859	-	3	-	43	46	0	25	10	164	199	0%	12%	0%	26%	23%
60 - 69	3	984	465	5,392	6,844	-	14	-	25	38	0	10	5	64	80	0%	134%	0%	38%	48%
70 - 79	-	-	-	6	6	-	-	-	-	-	-	-	-	0	0	-	-	-	0%	0%
80 - 89	-	-	-	10	10	-	-	-	-	-	-	-	-	1	1	-	-	-	0%	0%
90+	-	-	-	1	1	-	-	-	-	-	-	-	-	0	0	-	-	-	0%	0%
Total	1,786	13,993	6,584	102,082	124,445	-	21	-	116	137	2	45	20	315	381	0%	46%	0%	37%	36%

Males All cats	Exposed					Claims					Expected NZ97					A/E NZ97				
	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20	20,996	9,871	4,773	6,821	42,461	4	-	11	-	14	19	9	4	6	39	19%	0%	248%	0%	36%
20 - 29	753,183	497,497	291,942	344,234	1,886,856	154	134	156	300	744	680	445	258	301	1,685	23%	30%	61%	100%	44%
30 - 39	3,009,602	2,503,154	1,874,710	4,074,058	11,461,524	915	1,180	725	2,407	5,228	2,295	1,913	1,437	3,159	8,804	40%	62%	50%	76%	59%
40 - 49	2,706,849	2,545,602	2,139,290	7,107,627	14,499,368	1,763	2,222	2,249	7,639	13,873	4,032	3,829	3,239	11,084	22,185	44%	58%	69%	69%	63%
50 - 59	941,723	957,480	858,098	3,719,533	6,476,835	1,229	1,796	1,683	9,240	13,949	3,894	4,010	3,616	15,985	27,505	32%	45%	47%	58%	51%
60 - 69	87,490	97,464	88,779	488,810	763,544	252	416	411	2,785	3,864	957	1,074	996	5,540	8,567	26%	39%	41%	50%	45%
70 - 79	1,052	1,528	1,420	11,268	15,268	3	16	12	209	240	31	46	44	359	481	9%	34%	28%	58%	50%
80 - 89	-	-	-	75	75	1	-	-	11	12	0	-	-	7	7	2258%	-	-	158%	172%
90+	-	-	-	1	1	-	-	-	-	-	-	-	-	0	0	-	-	-	0%	0%
Total	7,520,895	6,612,597	5,260,013	15,752,427	35,145,931	4,320	5,764	5,248	22,591	37,923	11,909	11,325	9,596	36,442	69,272	36%	51%	55%	62%	55%

Industry results by sum insured

YRT (Unit 10,000)

Females N-S	Exposed					Claims					Expected NZ97					A/E NZ97				
	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	795,096	554,594	338,136	409,269	2,097,095	92	136	78	64	370	292	202	122	145	760	31%	67%	64%	44%	49%
30 - 39	2,163,560	1,889,048	1,487,436	3,575,615	9,115,750	329	223	389	1,141	2,083	1,079	952	759	1,899	4,688	31%	23%	51%	60%	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	2	2	1	41	45	0	-	-	1	2	0	0	0	2	2	212%	0%	0%	65%	67%
90+	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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 Smoker	Exposed					Claims					Expected NZ97					A/E NZ97				
	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20	8,218	3,126	1,341	2,706	15,391	-	-	-	-	-	4	1	1	1	6	0%	0%	0%	0%	0%
20 - 29	188,752	129,420	78,661	96,932	493,766	60	26	25	28	139	71	48	29	35	182	85%	54%	87%	81%	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	-	-	-	0	0	-	-	-	-	-	-	-	-	0	0	-	-	-	0%	0%
90+	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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 Aggregate	Exposed					Claims					Expected NZ97					A/E NZ97				
	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20	1,264	557	210	397	2,427	-	-	-	-	-	0	0	0	0	1	0%	0%	0%	0%	0%
20 - 29	343	751	894	2,362	4,350	-	-	-	-	-	0	0	0	1	2	0%	0%	0%	0%	0%
30 - 39	-	1,408	777	12,193	14,378	-	-	-	-	-	-	1	0	7	8	-	0%	0%	0%	0%
40 - 49	18	3,823	1,718	27,169	32,727	-	-	-	20	20	0	5	2	34	42	0%	0%	0%	57%	47%
50 - 59	6	3,492	1,481	14,975	19,954	-	3	1	29	33	0	11	5	46	62	0%	31%	20%	63%	54%
60 - 69	-	547	249	1,615	2,411	-	2	-	5	7	-	4	2	11	17	-	46%	0%	44%	40%
70 - 79	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
80 - 89	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
90+	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	1,631	10,578	5,329	58,711	76,249	-	5	1	54	60	1	21	10	99	131	0%	24%	10%	54%	46%

Females All cats	Exposed					Claims					Expected NZ97					A/E NZ97				
	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20	26,381	10,701	4,308	5,669	47,059	10	-	-	-	10	11	4	2	2	20	89%	0%	0%	0%	51%
20 - 29	984,191	684,766	417,691	508,563	2,595,211	152	162	103	92	509	363	250	151	181	944	42%	65%	69%	51%	54%
30 - 39	2,522,233	2,195,158	1,723,559	4,133,980	10,574,931	418	330	489	1,543	2,779	1,255	1,104	877	2,188	5,424	33%	30%	56%	71%	51%
40 - 49	1,488,811	1,438,558	1,246,445	4,521,620	8,695,433	512	767	555	3,218	5,052	1,703	1,659	1,446	5,356	10,164	30%	46%	38%	60%	50%
50 - 59	312,260	326,098	300,418	1,382,958	2,321,733	279	559	535	2,169	3,542	891	938	865	4,046	6,740	31%	60%	62%	54%	53%
60 - 69	18,888	20,503	20,361	111,683	171,434	33	94	90	502	718	139	151	148	833	1,271	24%	62%	61%	60%	57%
70 - 79	671	631	614	3,501	5,417	10	8	-	67	85	13	12	12	75	112	78%	63%	0%	90%	76%
80 - 89	2	2	1	41	46	0	-	-	1	2	0	0	0	2	2	212%	0%	0%	65%	66%
90+	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	5,353,436	4,676,417	3,713,397	10,668,015	24,411,265	1,413	1,919	1,772	7,592	12,697	4,375	4,118	3,501	12,683	24,677	32%	47%	51%	60%	51%

Industry results by sum insured

Direct - guaranteed issue (Unit 10,000)

Males N-S	Exposed					Claims					Expected NZ97					A/E NZ97				
	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20	2	-	-	4	5	-	-	-	-	-	0	-	-	0	0	0%			0%	0%
20 - 29	15	7	-	23	45	-	-	-	-	-	0	0	-	0	0	0%	0%		0%	0%
30 - 39	33	13	-	88	134	-	1	-	-	1	0	0	-	0	0	0%	8738%		0%	861%
40 - 49	215	77	-	166	457	0	1	-	-	1	0	0	-	0	1	5%	715%		0%	131%
50 - 59	1,898	1,483	1,029	3,135	7,545	2	5	24	41	72	10	8	6	19	42	25%	59%	423%	219%	171%
60 - 69	2,152	1,762	1,201	5,326	10,441	2	8	27	120	157	31	26	18	77	152	5%	30%	155%	156%	104%
70 - 79	1,117	919	632	2,527	5,195	4	14	22	109	149	42	36	25	99	202	9%	40%	90%	110%	74%
80 - 89	16	66	62	314	458	0	3	5	26	34	1	5	5	29	40	17%	66%	100%	90%	86%
90+	-	-	-	2	2	-	-	-	-	-	-	-	-	0	0				0%	0%
Total	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 Smoker	Exposed					Claims					Expected NZ97					A/E NZ97				
	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20	1	-	-	-	1	-	-	-	-	-	0	-	-	-	0	0%				0%
20 - 29	10	3	-	-	13	-	-	-	-	-	0	0	-	-	0	0%	0%			0%
30 - 39	12	2	-	-	14	-	-	-	-	-	0	0	-	-	0	0%	0%			0%
40 - 49	60	14	1	18	94	-	-	-	-	-	0	0	0	0	0	0%	0%	0%	0%	0%
50 - 59	1,031	950	944	2,272	5,198	2	3	24	33	62	5	5	5	14	29	33%	71%	467%	240%	216%
60 - 69	599	709	889	3,476	5,674	1	5	25	80	111	8	10	13	51	81	7%	52%	200%	159%	137%
70 - 79	180	263	360	2,390	3,192	0	4	18	112	134	6	10	14	97	127	6%	45%	129%	115%	106%
80 - 89	1	7	21	310	340	0	1	2	31	34	0	1	2	28	30	121%	129%	108%	110%	111%
90+	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
Total	1,894	1,948	2,216	8,466	14,525	3	14	69	256	341	20	25	33	189	267	14%	55%	206%	135%	128%

Males Aggregate	Exposed					Claims					Expected NZ97					A/E NZ97				
	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	-	-	-	14	14	-	-	-	-	-	-	-	-	0	0				0%	0%
40 - 49	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
50 - 59	670	595	548	2,177	3,990	8	10	8	65	91	3	3	3	13	21	265%	373%	306%	500%	427%
60 - 69	268	269	281	2,766	3,584	6	5	6	111	127	4	4	4	39	51	148%	122%	147%	283%	250%
70 - 79	65	81	76	967	1,188	3	6	4	68	81	2	3	3	36	45	127%	209%	139%	187%	182%
80 - 89	0	1	3	61	66	0	0	0	8	9	0	0	0	6	6	828%	321%	183%	132%	142%
90+	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
Total	1,003	946	908	5,986	8,842	17	22	18	251	308	9	10	10	94	123	183%	223%	190%	266%	251%

Males All cats	Exposed					Claims					Expected NZ97					A/E NZ97				
	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20	2	-	-	4	6	-	-	-	-	-	0	-	-	0	0	0%			0%	0%
20 - 29	26	10	-	23	58	-	-	-	-	-	0	0	-	0	0	0%	0%		0%	0%
30 - 39	45	15	-	102	161	-	1	-	-	1	0	0	-	0	0	0%	7564%		0%	715%
40 - 49	275	91	1	184	551	0	1	-	-	1	0	0	0	0	1	4%	623%	0%	0%	109%
50 - 59	3,599	3,028	2,522	7,584	16,733	12	18	56	138	224	18	15	13	45	92	66%	119%	416%	306%	244%
60 - 69	3,018	2,740	2,372	11,569	19,698	8	17	58	312	395	43	39	34	167	283	18%	44%	171%	187%	139%
70 - 79	1,362	1,263	1,068	5,883	9,576	7	25	44	289	365	51	49	42	232	373	14%	51%	106%	124%	98%
80 - 89	18	74	86	685	863	1	4	7	64	77	1	6	7	63	77	53%	76%	105%	103%	100%
90+	-	-	-	2	2	-	-	-	-	-	-	-	-	0	0				0%	0%
Total	8,345	7,221	6,048	26,035	47,649	27	67	165	803	1,063	114	109	96	507	827	24%	61%	172%	158%	129%

Industry results by sum insured

Direct - guaranteed issue (Unit 10,000)

Females N-S	Exposed					Claims					Expected NZ97					A/E NZ97				
	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20	4	2	-	-	7	-	-	-	-	-	0	0	-	-	0	0%	0%			0%
20 - 29	25	8	1	11	45	0	-	-	2	2	0	0	0	0	0	35%	0%	0%	43247%	11331%
30 - 39	52	27	-	78	157	-	-	-	2	2	0	0	-	0	0	0%	0%		5014%	2435%
40 - 49	332	104	-	126	563	1	1	-	4	6	0	0	-	0	1	156%	870%		2726%	799%
50 - 59	2,749	2,135	1,471	3,932	10,286	4	4	24	34	66	10	8	6	17	40	44%	48%	435%	204%	166%
60 - 69	2,924	2,480	1,825	7,288	14,518	4	5	28	98	135	27	23	17	68	136	15%	22%	159%	144%	99%
70 - 79	1,311	1,298	1,021	3,726	7,357	1	8	26	97	132	31	32	25	92	180	4%	25%	103%	105%	73%
80 - 89	19	59	93	571	742	0	0	5	40	46	1	3	5	34	43	7%	13%	107%	118%	107%
90+	-	-	-	3	3	-	-	-	0	0	-	-	-	0	0				81%	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 Smoker	Exposed					Claims					Expected NZ97					A/E NZ97				
	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20	1	-	-	-	1	0	-	-	-	0	0	-	-	-	0	52802%				52802%
20 - 29	10	3	-	-	12	-	-	-	-	-	0	0	-	-	0	0%	0%			0%
30 - 39	28	7	-	-	35	-	-	-	-	-	0	0	-	-	0	0%	0%			0%
40 - 49	73	24	2	2	101	-	-	-	-	-	0	0	0	0	0	0%	0%	0%	0%	0%
50 - 59	1,284	1,226	1,324	3,344	7,178	2	2	6	29	39	4	4	5	14	27	40%	51%	131%	210%	144%
60 - 69	652	813	1,050	4,750	7,265	1	3	20	62	86	6	7	10	45	67	9%	41%	206%	139%	127%
70 - 79	199	323	448	2,791	3,761	1	2	14	74	91	5	8	11	71	95	15%	26%	127%	105%	96%
80 - 89	2	10	31	476	518	-	0	3	24	27	0	0	2	27	29	0%	46%	175%	87%	91%
90+	-	-	-	0	0	-	-	-	-	-	-	-	-	0	0				0%	0%
Total	2,247	2,406	2,854	11,364	18,870	3	7	43	189	243	15	20	27	156	219	21%	37%	159%	121%	111%

Females Aggregate	Exposed					Claims					Expected NZ97					A/E NZ97				
	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20	-	-	-	0	0	-	-	-	-	-	-	-	-	0	0				0%	0%
20 - 29	-	-	-	0	0	-	-	-	-	-	-	-	-	0	0				0%	0%
30 - 39	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
40 - 49	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-					
50 - 59	963	863	771	2,914	5,512	9	9	6	47	71	3	3	3	12	21	284%	324%	215%	391%	343%
60 - 69	514	535	491	3,994	5,534	7	5	14	103	130	5	5	4	37	51	157%	112%	320%	281%	257%
70 - 79	133	149	155	1,475	1,912	1	5	6	73	86	3	4	4	36	46	49%	153%	164%	202%	185%
80 - 89	2	5	8	170	185	-	1	0	16	17	0	0	0	10	11	0%	220%	116%	154%	153%
90+	-	-	-	0	0	-	-	-	0	0	-	-	-	0	0				175%	175%
Total	1,612	1,552	1,425	8,554	13,144	17	21	26	239	304	11	12	11	95	129	161%	180%	237%	251%	236%

Females All cats	Exposed					Claims					Expected NZ97					A/E NZ97				
	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20	5	2	-	0	8	0	-	-	-	0	0	0	-	0	0	9689%	0%		0%	6488%
20 - 29	35	11	1	11	58	0	-	-	2	2	0	0	0	0	0	25%	0%	0%	42002%	8851%
30 - 39	80	35	-	78	193	-	-	-	2	2	0	0	-	0	0	0%	0%		5014%	1990%
40 - 49	405	128	2	129	663	1	1	-	4	6	1	0	0	0	1	128%	706%	0%	2660%	674%
50 - 59	4,996	4,224	3,566	10,190	22,976	15	15	36	110	176	17	15	13	42	88	85%	102%	277%	259%	201%
60 - 69	4,090	3,828	3,366	16,032	27,316	12	14	62	263	351	38	36	32	149	254	32%	38%	196%	176%	138%
70 - 79	1,642	1,770	1,624	7,993	13,030	3	15	46	244	309	39	43	40	199	321	9%	36%	115%	122%	96%
80 - 89	23	73	131	1,217	1,445	0	1	8	80	89	1	4	7	72	83	6%	31%	123%	111%	108%
90+	-	-	-	3	3	-	-	-	0	0	-	-	-	0	0				88%	88%
Total	11,276	10,072	8,690	35,653	65,691	31	47	153	705	936	95	97	92	463	748	33%	48%	167%	152%	125%

Industry results by sum insured

Direct - other (Unit 10,000)

Males N-S	Exposed					Claims					Expected NZ97					A/E NZ97				
	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
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%	228%
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%	78%
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%	51%
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%	86%
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%	0%	93%	91%
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%

Males Smoker	Exposed					Claims					Expected NZ97					A/E NZ97				
	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	8	13	22	404	447	1	-	-	6	7	0	0	0	5	5	954%	0%	0%	125%	129%
70 - 79	-	-	-	72	72	-	-	-	8	8	-	-	-	3	3	-	-	-	290%	290%
80 - 89	-	-	-	2	2	-	-	-	0	0	-	-	-	0	0	-	-	-	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 Aggregate	Exposed					Claims					Expected NZ97					A/E NZ97				
	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
20 - 29	-	-	-	451	451	-	-	-	-	-	-	-	-	0	0	-	-	-	0%	0%
30 - 39	-	-	-	6,873	6,873	-	-	-	8	8	-	-	-	5	5	-	-	-	148%	148%
40 - 49	-	-	-	21,416	21,416	-	-	-	64	64	-	-	-	35	35	-	-	-	182%	182%
50 - 59	-	-	-	24,713	24,713	-	-	-	75	75	-	-	-	118	118	-	-	-	63%	63%
60 - 69	-	-	-	1,343	1,343	-	-	-	8	8	-	-	-	14	14	-	-	-	58%	58%
70 - 79	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
80 - 89	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
90+	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	-	-	-	54,796	54,796	-	-	-	154	154	-	-	-	172	172	-	-	-	90%	90%

Males All cats	Exposed					Claims					Expected NZ97					A/E NZ97				
	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20	612	229	101	19	962	-	-	-	-	-	1	0	0	0	1	0%	0%	0%	0%	0%
20 - 29	17,831	11,951	7,227	12,029	49,039	11	32	-	38	81	16	11	6	10	43	69%	306%	0%	359%	187%
30 - 39	80,853	65,832	49,351	109,282	305,318	103	18	57	36	214	62	50	38	84	234	168%	35%	151%	43%	92%
40 - 49	64,942	59,729	51,119	153,345	329,135	58	64	85	182	388	95	88	76	238	497	61%	72%	112%	76%	78%
50 - 59	13,905	15,611	15,612	83,298	128,426	22	31	80	309	443	52	59	60	357	528	43%	52%	133%	87%	84%
60 - 69	233	310	538	7,483	8,564	1	2	0	58	62	2	3	5	89	99	32%	79%	1%	66%	62%
70 - 79	2	1	3	1,407	1,413	-	-	-	60	60	0	0	0	56	56	0%	0%	0%	108%	107%
80 - 89	5	-	0	183	188	-	-	-	16	16	0	-	0	17	18	0%	0%	0%	93%	92%
90+	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	178,382	153,664	123,952	367,046	823,044	195	147	222	700	1,264	227	211	186	852	1,476	86%	69%	120%	82%	86%

Industry results by sum insured

Direct - other (Unit 10,000)

Females N-S	Exposed					Claims					Expected NZ97					A/E NZ97				
	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All	0	1	2	3+	All
Under 20	729	208	68	63	1,068	-	-	-	-	-	0	0	0	0	0	0%	0%	0%	0%	0%
20 - 29	29,481	22,411	12,190	14,827	78,908	-	-	-	-	-	11	8	4	5	28	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	151	340	472	4,354	5,317	-	-	2	26	28	1	2	3	36	42	0%	0%	71%	73%	68%
70 - 79	2	2	1	1,216	1,220	-	-	-	26	26	0	0	0	31	31	0%	0%	0%	84%	84%
80 - 89	-	-	0	243	243	-	-	-	13	13	-	-	0	14	14	-	-	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 Smoker	Exposed					Claims					Expected NZ97					A/E NZ97				
	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%	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	24,209	20,020	14,469	26,071	84,770	-	-	8	36	43	12	10	7	13	43	0%	0%	106%	265%	102%
40 - 49	12,087	11,877	10,653	25,144	59,761	3	18	9	23	52	13	13	12	29	68	21%	133%	77%	77%	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	-	-	-	4	4	-	-	-	1	1	-	-	-	0	0	-	-	-	348%	348%
90+	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
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 Aggregate	Exposed					Claims					Expected NZ97					A/E NZ97				
	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	-	-	-	17,628	17,628	-	-	-	33	33	-	-	-	22	22	-	-	-	153%	153%
50 - 59	-	-	-	8,587	8,587	-	-	-	31	31	-	-	-	27	27	-	-	-	111%	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 All cats	Exposed					Claims					Expected NZ97					A/E NZ97				
	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	87,611	84,556	74,509	209,800	456,476	17	76	31	198	323	101	98	88	255	542	17%	78%	36%	78%	60%
50 - 59	15,522	17,154	17,280	73,852	123,808	4	14	39	128	186	41	46	47	210	345	11%	31%	83%	61%	54%
60 - 69	169	364	512	6,157	6,157	-	-	2	31	34	1	2	3	41	48	0%	0%	66%	76%	70%
70 - 79	2	2	1	1,279	1,284	-	-	-	29	29	0	0	0	33	33	0%	0%	0%	89%	89%
80 - 89	-	-	0	247	247	-	-	-	14	14	-	-	0	15	15	-	-	0%	93%	93%
90+	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total	271,134	236,842	187,183	477,627	1,172,786	37	100	172	495	804	223	211	185	649	1,268	17%	47%	93%	76%	63%