



Statistics

Quarterly General Insurance Performance

Mock-up version



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Forthcoming issues

This publication will be released according to the timetable published on the APRA website.

Revisions

This edition of the publication contains revisions to previously published statistics. Significant revisions, if any, are identified and quantified in the 'Important notice'.

This publication will include revisions to previously published statistics if better source data becomes available or if compilation errors are uncovered.

APRA regularly analyses past revisions to identify potential improvements to the source data and statistical compilation techniques, in order to minimise the frequency and scale of any future revisions.

Notation

Amounts are expressed in Australian dollars.

The symbol ' * ' indicates that the data have been masked to maintain confidentiality.

Glossary and explanatory notes

A set of explanatory notes and glossary are provided at the end of the publication to assist the reader in understanding the source and definitions of the data. The notice following the contents page also provides details in relation to the change in the general insurance reporting framework that took effect on 1 January 2013.

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Important notice

This publication is available in three versions: an Adobe PDF version for printing (containing data for the most recent periods), a Microsoft Excel version (containing a complete time series since September 2002 of data included in the PDF version), and a database version (in a Microsoft Excel file) which contains additional statistics and can be used for further analysis.

The additional statistics in the database version include operating income and expenses, solvency, and more class of business statistics. Most of these additional statistics are available from the September 2010 quarter onwards, and some of these are available from the March 2013 quarter onwards. In some cases, similar statistics for earlier periods are available in archived editions of the *Half Yearly General Insurance Bulletin* publication or the *APRA Insight* publication, available on the APRA website.

The publication includes data across different reporting frameworks. Data prior to September 2010 (included in the database version of the publication) is reported on a different basis to more recent periods. Capital and solvency data items are reported on a different basis after 1 January 2013. Further detail is provided in the *Explanatory Notes* at the end of this publication.

Highlights

The highlights section will summarise and graph key statistics contained in the publication, and describe significant movements in the statistics over time.

The highlights section will also provide a brief explanation of the drivers behind the significant changes in key statistics.

Key statistics

	Quarter end					Year end Dec 2012	Year end Dec 2013
	Dec 2012	Mar 2013	Jun 2013	Sep 2013	Dec 2013		
Total industry							
Net earned premium (\$m)	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Net incurred claims (current and prior years) (\$m)	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Underwriting result (\$m)	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Investment income (\$m) ^a	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Net profit / loss after tax (\$m)	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Net loss ratio	99%	99%	99%	99%	99%	99%	99%
Total assets (\$m)	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Net assets (\$m)	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Return on total assets ^b	99.0%	99.0%	99.0%	99.0%	99.0%	99.0%	99.0%
Return on net assets^b	99.0%	99.0%	99.0%	99.0%	99.0%	99.0%	99.0%
Solvency coverage ratio	9.99					9.99	
Prescribed capital amount coverage ratio		9.99	9.99	9.99	9.99		9.99
Direct insurers							
Net earned premium (\$m)	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Net incurred claims (current and prior years) (\$m)	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Underwriting result (\$m)	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Investment income (\$m) ^a	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Net profit / loss after tax (\$m)	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Net loss ratio	99%	99%	99%	99%	99%	99%	99%
Total assets (\$m)	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Net assets (\$m)	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Return on total assets ^b	99.0%	99.0%	99.0%	99.0%	99.0%	99.0%	99.0%
Return on net assets^b	99.0%	99.0%	99.0%	99.0%	99.0%	99.0%	99.0%
Solvency coverage ratio	9.99					9.99	
Prescribed capital amount coverage ratio		9.99	9.99	9.99	9.99		9.99
Reinsurers							
Net earned premium (\$m)	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Net incurred claims (current and prior years) (\$m)	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Underwriting result (\$m)	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Investment income (\$m) ^a	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Net profit / loss after tax (\$m)	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Net loss ratio	99%	99%	99%	99%	99%	99%	99%
Total assets (\$m)	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Net assets (\$m)	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Return on total assets ^b	99.0%	99.0%	99.0%	99.0%	99.0%	99.0%	99.0%
Return on net assets^b	99.0%	99.0%	99.0%	99.0%	99.0%	99.0%	99.0%
Solvency coverage ratio	9.99					9.99	
Prescribed capital amount coverage ratio		9.99	9.99	9.99	9.99		9.99

New statistics that will be collected through the LAGIC reporting framework.

A list of the additional statistics only available in the database version can be found on page 32.

Table 1 Industry financial performance

(\$ million)

	Quarter end					Year end Dec 2012	Year end Dec 2013
	Dec 2012	Mar 2013	Jun 2013	Sep 2013	Dec 2013		
Gross written premium	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Gross earned premium	999,999	999,999	999,999	999,999	999,999	999,999	999,999
<i>of which:</i>							
Direct business	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Inwards reinsurance	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Fire service levy	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Outwards reinsurance expense	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Net earned premium	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Gross incurred claims (current and prior years)	999,999	999,999	999,999	999,999	999,999	999,999	999,999
<i>of which:</i>							
Direct business	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Inwards reinsurance	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Non-reinsurance recoveries revenue (current and prior years)	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Reinsurance recoveries revenue (current and prior years)	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Net incurred claims (current and prior years)	999,999	999,999	999,999	999,999	999,999	999,999	999,999
<i>of which:</i>							
Current period net claims expense	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Non-recurring items that are part of net claims	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Acquisition costs (excluding LAT)	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Results of liability adequacy tests	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Commission expense	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Other underwriting expenses	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Levies and charges	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Commission revenue	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Total underwriting expenses	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Underwriting result	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Net investment income on assets backing insurance liabilities	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Insurance result	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Investment income on shareholders' funds	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Other operating expenses	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Other items	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Net profit / loss after tax	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Number of entities	999	999	999	999	999	999	999

A list of the additional statistics only available in the database version can be found on page 32.

Table 2 Industry financial position

(\$ million)

	Sep 2012	Dec 2012	Mar 2013	Jun 2013	Sep 2013	Dec 2013
Cash and liquid assets	999,999	999,999	999,999	999,999	999,999	999,999
Investments	999,999	999,999	999,999	999,999	999,999	999,999
<i>of which:</i>						
Interest	999,999	999,999	999,999	999,999	999,999	999,999
Equity	999,999	999,999	999,999	999,999	999,999	999,999
Indirect investments	999,999	999,999	999,999	999,999	999,999	999,999
Property	999,999	999,999	999,999	999,999	999,999	999,999
Loans and advances	999,999	999,999	999,999	999,999	999,999	999,999
Other investments	999,999	999,999	999,999	999,999	999,999	999,999
Non-reinsurance recoverables	999,999	999,999	999,999	999,999	999,999	999,999
Reinsurance recoverables	999,999	999,999	999,999	999,999	999,999	999,999
Premium receivables	999,999	999,999	999,999	999,999	999,999	999,999
Deferred reinsurance expense	999,999	999,999	999,999	999,999	999,999	999,999
Deferred acquisition costs	999,999	999,999	999,999	999,999	999,999	999,999
Intangible assets	999,999	999,999	999,999	999,999	999,999	999,999
Other assets	999,999	999,999	999,999	999,999	999,999	999,999
Total assets	999,999	999,999	999,999	999,999	999,999	999,999
Outstanding Claims Liability	999,999	999,999	999,999	999,999	999,999	999,999
Unearned Premium Liability	999,999	999,999	999,999	999,999	999,999	999,999
Unexpired Risk Liability	999,999	999,999	999,999	999,999	999,999	999,999
Tax provisions	999,999	999,999	999,999	999,999	999,999	999,999
Payables on reinsurance contracts	999,999	999,999	999,999	999,999	999,999	999,999
Borrowings and loan capital	999,999	999,999	999,999	999,999	999,999	999,999
Other liabilities	999,999	999,999	999,999	999,999	999,999	999,999
Total liabilities	999,999	999,999	999,999	999,999	999,999	999,999
Share capital	999,999	999,999	999,999	999,999	999,999	999,999
Reserves	999,999	999,999	999,999	999,999	999,999	999,999
Retained profits	999,999	999,999	999,999	999,999	999,999	999,999
Net assets	999,999	999,999	999,999	999,999	999,999	999,999
Number of entities	999	999	999	999	999	999

A list of the additional statistics only available in the database version can be found on page 32.

Table 3 Industry key performance ratios

	Quarter end					Year end Dec 2012	Year end Dec 2013
	Dec 2012	Mar 2013	Jun 2013	Sep 2013	Dec 2013		
Outwards reinsurance expense (\$m)	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Gross earned premium (\$m)	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Cession ratio	99%	99%	99%	99%	99%	99%	99%
Gross incurred claims (current and prior years) (\$m) (net of non-reinsurance recoveries revenue)	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Gross earned premium (\$m)	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Gross loss ratio	99%	99%	99%	99%	99%	99%	99%
Net incurred claims (current and prior years) (\$m)	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Net earned premium (\$m)	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Net loss ratio	99%	99%	99%	99%	99%	99%	99%
Underwriting expenses (\$m)	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Net earned premium (\$m)	999,999	999,999	999,999	999,999	999,999	999,999	999,999
U/W expense ratio	99%	99%	99%	99%	99%	99%	99%
Net U/W combined ratio	99%	99%	99%	99%	99%	99%	99%
Investment income (\$m) ^a	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Average total investments (\$m)	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Return on total investments^b	99.0%	99.0%	99.0%	99.0%	99.0%	99.0%	99.0%
Net profit after tax (\$m)	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Average total assets (\$m)	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Return on total assets^b	99.0%	99.0%	99.0%	99.0%	99.0%	99.0%	99.0%
Net profit after tax (\$m)	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Average net assets (\$m)	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Return on net assets^b	99.0%	99.0%	99.0%	99.0%	99.0%	99.0%	99.0%
Number of entities	999	999	999	999	999	999	999

A list of the additional statistics only available in the database version can be found on page 32.

Table 4 Direct insurer financial performance

(\$ million)

	Quarter end					Year end Dec 2012	Year end Dec 2013
	Dec 2012	Mar 2013	Jun 2013	Sep 2013	Dec 2013		
Gross written premium	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Gross earned premium	999,999	999,999	999,999	999,999	999,999	999,999	999,999
<i>of which:</i>							
Direct business	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Inwards reinsurance	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Fire service levy	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Outwards reinsurance expense	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Net earned premium	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Gross incurred claims (current and prior years)	999,999	999,999	999,999	999,999	999,999	999,999	999,999
<i>of which:</i>							
Direct business	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Inwards reinsurance	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Non-reinsurance recoveries revenue (current and prior years)	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Reinsurance recoveries revenue (current and prior years)	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Net incurred claims (current and prior years)	999,999	999,999	999,999	999,999	999,999	999,999	999,999
<i>of which:</i>							
Current period net claims expense	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Non-recurring items that are part of net claims	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Acquisition costs (excluding LAT)	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Results of liability adequacy tests	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Commission expense	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Other underwriting expenses	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Levies and charges	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Commission revenue	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Total underwriting expenses	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Underwriting result	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Net investment income on assets backing insurance liabilities	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Insurance result	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Investment income on shareholders' funds	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Other operating expenses	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Other items	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Net profit / loss after tax	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Number of entities	999	999	999	999	999	999	999

A list of the additional statistics only available in the database version can be found on page 32.

Table 5 Direct insurer financial position

(\$ million)

	Sep 2012	Dec 2012	Mar 2013	Jun 2013	Sep 2013	Dec 2013
Cash and liquid assets	999,999	999,999	999,999	999,999	999,999	999,999
Investments	999,999	999,999	999,999	999,999	999,999	999,999
<i>of which:</i>						
Interest	999,999	999,999	999,999	999,999	999,999	999,999
Equity	999,999	999,999	999,999	999,999	999,999	999,999
Indirect investments	999,999	999,999	999,999	999,999	999,999	999,999
Property	999,999	999,999	999,999	999,999	999,999	999,999
Loans and advances	999,999	999,999	999,999	999,999	999,999	999,999
Other investments	999,999	999,999	999,999	999,999	999,999	999,999
Non-reinsurance recoverables	999,999	999,999	999,999	999,999	999,999	999,999
Reinsurance recoverables	999,999	999,999	999,999	999,999	999,999	999,999
Premium receivables	999,999	999,999	999,999	999,999	999,999	999,999
Deferred reinsurance expense	999,999	999,999	999,999	999,999	999,999	999,999
Deferred acquisition costs	999,999	999,999	999,999	999,999	999,999	999,999
Intangible assets	999,999	999,999	999,999	999,999	999,999	999,999
Other assets	999,999	999,999	999,999	999,999	999,999	999,999
Total assets	999,999	999,999	999,999	999,999	999,999	999,999
Outstanding Claims Liability	999,999	999,999	999,999	999,999	999,999	999,999
Unearned Premium Liability	999,999	999,999	999,999	999,999	999,999	999,999
Unexpired Risk Liability	999,999	999,999	999,999	999,999	999,999	999,999
Tax provisions	999,999	999,999	999,999	999,999	999,999	999,999
Payables on reinsurance contracts	999,999	999,999	999,999	999,999	999,999	999,999
Borrowings and loan capital	999,999	999,999	999,999	999,999	999,999	999,999
Other liabilities	999,999	999,999	999,999	999,999	999,999	999,999
Total liabilities	999,999	999,999	999,999	999,999	999,999	999,999
Share capital	999,999	999,999	999,999	999,999	999,999	999,999
Reserves	999,999	999,999	999,999	999,999	999,999	999,999
Retained profits	999,999	999,999	999,999	999,999	999,999	999,999
Net assets	999,999	999,999	999,999	999,999	999,999	999,999
Number of entities	999	999	999	999	999	999

A list of the additional statistics only available in the database version can be found on page 32.

Table 6 Direct insurer key performance ratios

	Quarter end					Year end Dec 2012	Year end Dec 2013
	Dec 2012	Mar 2013	Jun 2013	Sep 2013	Dec 2013		
Outwards reinsurance expense (\$m)	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Gross earned premium (\$m)	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Cession ratio	99%	99%	99%	99%	99%	99%	99%
Gross incurred claims (current and prior years) (\$m) (net of non-reinsurance recoveries revenue)	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Gross earned premium (\$m)	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Gross loss ratio	99%	99%	99%	99%	99%	99%	99%
Net incurred claims (current and prior years) (\$m)	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Net earned premium (\$m)	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Net loss ratio	99%	99%	99%	99%	99%	99%	99%
Underwriting expenses (\$m)	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Net earned premium (\$m)	999,999	999,999	999,999	999,999	999,999	999,999	999,999
U/W expense ratio	99%	99%	99%	99%	99%	99%	99%
Net U/W combined ratio	99%	99%	99%	99%	99%	99%	99%
Investment income (\$m) ^a	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Average total investments (\$m)	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Return on total investments^b	99.0%	99.0%	99.0%	99.0%	99.0%	99.0%	99.0%
Net profit after tax (\$m)	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Average total assets (\$m)	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Return on total assets^b	99.0%	99.0%	99.0%	99.0%	99.0%	99.0%	99.0%
Net profit after tax (\$m)	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Average net assets (\$m)	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Return on net assets^b	99.0%	99.0%	99.0%	99.0%	99.0%	99.0%	99.0%
Number of entities	999	999	999	999	999	999	999

A list of the additional statistics only available in the database version can be found on page 32.

Table 7 Reinsurer financial performance

(\$ million)

	Quarter end					Year end Dec 2012	Year end Dec 2013
	Dec 2012	Mar 2013	Jun 2013	Sep 2013	Dec 2013		
Gross written premium	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Gross earned premium	999,999	999,999	999,999	999,999	999,999	999,999	999,999
<i>of which:</i>							
Direct business	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Inwards reinsurance	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Fire service levy	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Outwards reinsurance expense	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Net earned premium	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Gross incurred claims (current and prior years)	999,999	999,999	999,999	999,999	999,999	999,999	999,999
<i>of which:</i>							
Direct business	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Inwards reinsurance	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Non-reinsurance recoveries revenue (current and prior years)	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Reinsurance recoveries revenue (current and prior years)	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Net incurred claims (current and prior years)	999,999	999,999	999,999	999,999	999,999	999,999	999,999
<i>of which:</i>							
Current period net claims expense	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Non-recurring items that are part of net claims	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Acquisition costs (excluding LAT)	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Results of liability adequacy tests	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Commission expense	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Other underwriting expenses	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Levies and charges	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Commission revenue	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Total underwriting expenses	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Underwriting result	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Net investment income on assets backing insurance liabilities	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Insurance result	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Investment income on shareholders' funds	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Other operating expenses	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Other items	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Net profit / loss after tax	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Number of entities	999	999	999	999	999	999	999

A list of the additional statistics only available in the database version can be found on page 32.

Table 8 Reinsurer financial position

(\$ million)

	Sep 2012	Dec 2012	Mar 2013	Jun 2013	Sep 2013	Dec 2013
Cash and liquid assets	999,999	999,999	999,999	999,999	999,999	999,999
Investments	999,999	999,999	999,999	999,999	999,999	999,999
<i>of which:</i>						
Interest	999,999	999,999	999,999	999,999	999,999	999,999
Equity	999,999	999,999	999,999	999,999	999,999	999,999
Indirect investments	999,999	999,999	999,999	999,999	999,999	999,999
Property	999,999	999,999	999,999	999,999	999,999	999,999
Loans and advances	999,999	999,999	999,999	999,999	999,999	999,999
Other investments	999,999	999,999	999,999	999,999	999,999	999,999
Non-reinsurance recoverables	999,999	999,999	999,999	999,999	999,999	999,999
Reinsurance recoverables	999,999	999,999	999,999	999,999	999,999	999,999
Premium receivables	999,999	999,999	999,999	999,999	999,999	999,999
Deferred reinsurance expense	999,999	999,999	999,999	999,999	999,999	999,999
Deferred acquisition costs	999,999	999,999	999,999	999,999	999,999	999,999
Intangible assets	999,999	999,999	999,999	999,999	999,999	999,999
Other assets	999,999	999,999	999,999	999,999	999,999	999,999
Total assets	999,999	999,999	999,999	999,999	999,999	999,999
Outstanding Claims Liability	999,999	999,999	999,999	999,999	999,999	999,999
Unearned Premium Liability	999,999	999,999	999,999	999,999	999,999	999,999
Unexpired Risk Liability	999,999	999,999	999,999	999,999	999,999	999,999
Tax provisions	999,999	999,999	999,999	999,999	999,999	999,999
Payables on reinsurance contracts	999,999	999,999	999,999	999,999	999,999	999,999
Borrowings and loan capital	999,999	999,999	999,999	999,999	999,999	999,999
Other liabilities	999,999	999,999	999,999	999,999	999,999	999,999
Total liabilities	999,999	999,999	999,999	999,999	999,999	999,999
Share capital	999,999	999,999	999,999	999,999	999,999	999,999
Reserves	999,999	999,999	999,999	999,999	999,999	999,999
Retained profits	999,999	999,999	999,999	999,999	999,999	999,999
Net assets	999,999	999,999	999,999	999,999	999,999	999,999
Number of entities	999	999	999	999	999	999

A list of the additional statistics only available in the database version can be found on page 32.

Table 9 Reinsurer key performance ratios

	Quarter end					Year end Dec 2012	Year end Dec 2013
	Dec 2012	Mar 2013	Jun 2013	Sep 2013	Dec 2013		
Outwards reinsurance expense (\$m)	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Gross earned premium (\$m)	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Cession ratio	99%	99%	99%	99%	99%	99%	99%
Gross incurred claims (current and prior years) (\$m) (net of non-reinsurance recoveries revenue)	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Gross earned premium (\$m)	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Gross loss ratio	99%	99%	99%	99%	99%	99%	99%
Net incurred claims (current and prior years) (\$m)	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Net earned premium (\$m)	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Net loss ratio	99%	99%	99%	99%	99%	99%	99%
Underwriting expenses (\$m)	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Net earned premium (\$m)	999,999	999,999	999,999	999,999	999,999	999,999	999,999
U/W expense ratio	99%	99%	99%	99%	99%	99%	99%
Net U/W combined ratio	99%	99%	99%	99%	99%	99%	99%
Investment income (\$m) ^a	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Average total investments (\$m)	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Return on total investments^b	99.0%	99.0%	99.0%	99.0%	99.0%	99.0%	99.0%
Net profit after tax (\$m)	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Average total assets (\$m)	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Return on total assets^b	99.0%	99.0%	99.0%	99.0%	99.0%	99.0%	99.0%
Net profit after tax (\$m)	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Average net assets (\$m)	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Return on net assets^b	99.0%	99.0%	99.0%	99.0%	99.0%	99.0%	99.0%
Number of entities	999	999	999	999	999	999	999

A list of the additional statistics only available in the database version can be found on page 32.

Table 10 Key performance ratios by class of business

	Quarter end					Year end Dec 2012	Year end Dec 2013
	Dec 2012	Mar 2013	Jun 2013	Sep 2013	Dec 2013		
Houseowners/householders							
Gross written premium (\$m)	9,999	9,999	9,999	9,999	9,999	9,999	9,999
Number of risks		9,999	9,999	9,999	9,999		9,999
Average premium per risk		9,999	9,999	9,999	9,999		9,999
Outwards reinsurance expense (\$m)	9,999	9,999	9,999	9,999	9,999	9,999	9,999
Gross earned premium (\$m)	9,999	9,999	9,999	9,999	9,999	9,999	9,999
Cession ratio	99%	99%	99%	99%	99%	99%	99%
Gross incurred claims (current and prior years) (\$m) (net of non-reinsurance recoveries revenue)	9,999	9,999	9,999	9,999	9,999	9,999	9,999
Gross earned premium (\$m)	9,999	9,999	9,999	9,999	9,999	9,999	9,999
Gross loss ratio	99%	99%	99%	99%	99%	99%	99%
Net incurred claims (current and prior years) (\$m)	9,999	9,999	9,999	9,999	9,999	9,999	9,999
Net earned premium (\$m)	9,999	9,999	9,999	9,999	9,999	9,999	9,999
Net loss ratio	99%	99%	99%	99%	99%	99%	99%
Underwriting expenses (\$m)		9,999	9,999	9,999	9,999		9,999
Net earned premium (\$m)		9,999	9,999	9,999	9,999	9,999	9,999
U/W combined ratio		99%	99%	99%	99%		99%
Net U/W combined ratio		99%	99%	99%	99%		99%
Commercial motor vehicle							
Gross written premium (\$m)	9,999	9,999	9,999	9,999	9,999	9,999	9,999
Number of risks		9,999	9,999	9,999	9,999		9,999
Average premium per risk		9,999	9,999	9,999	9,999		9,999
Outwards reinsurance expense (\$m)	9,999	9,999	9,999	9,999	9,999	9,999	9,999
Gross earned premium (\$m)	9,999	9,999	9,999	9,999	9,999	9,999	9,999
Cession ratio	99%	99%	99%	99%	99%	99%	99%
Gross incurred claims (current and prior years) (\$m) (net of non-reinsurance recoveries revenue)	9,999	9,999	9,999	9,999	9,999	9,999	9,999
Gross earned premium (\$m)	9,999	9,999	9,999	9,999	9,999	9,999	9,999
Gross loss ratio	99%	99%	99%	99%	99%	99%	99%
Net incurred claims (current and prior years) (\$m)	9,999	9,999	9,999	9,999	9,999	9,999	9,999
Net earned premium (\$m)	9,999	9,999	9,999	9,999	9,999	9,999	9,999
Net loss ratio	99%	99%	99%	99%	99%	99%	99%
Underwriting expenses (\$m)		9,999	9,999	9,999	9,999		9,999
Net earned premium (\$m)		9,999	9,999	9,999	9,999	9,999	9,999
U/W combined ratio		99%	99%	99%	99%		99%
Net U/W combined ratio		99%	99%	99%	99%		99%

Statistics that are currently collected by APRA but will be published for the first time.

New statistics that will be collected through the LAGIC reporting framework.

A list of the additional statistics only available in the database version can be found on page 32.

Table 10 Key performance ratios by class of business

	Quarter end					Year end Dec 2012	Year end Dec 2013
	Dec 2012	Mar 2013	Jun 2013	Sep 2013	Dec 2013		
Domestic motor vehicle							
Gross written premium (\$m)	9,999	9,999	9,999	9,999	9,999	9,999	9,999
Number of risks		9,999	9,999	9,999	9,999		9,999
Average premium per risk		9,999	9,999	9,999	9,999		9,999
Outwards reinsurance expense (\$m)	9,999	9,999	9,999	9,999	9,999	9,999	9,999
Gross earned premium (\$m)	9,999	9,999	9,999	9,999	9,999	9,999	9,999
Cession ratio	99%	99%	99%	99%	99%	99%	99%
Gross incurred claims (current and prior years) (\$m) (net of non-reinsurance recoveries revenue)	9,999	9,999	9,999	9,999	9,999	9,999	9,999
Gross earned premium (\$m)	9,999	9,999	9,999	9,999	9,999	9,999	9,999
Gross loss ratio	99%	99%	99%	99%	99%	99%	99%
Net incurred claims (current and prior years) (\$m)	9,999	9,999	9,999	9,999	9,999	9,999	9,999
Net earned premium (\$m)	9,999	9,999	9,999	9,999	9,999	9,999	9,999
Net loss ratio	99%	99%	99%	99%	99%	99%	99%
Underwriting expenses (\$m)		9,999	9,999	9,999	9,999		9,999
Net earned premium (\$m)		9,999	9,999	9,999	9,999	9,999	9,999
U/W combined ratio		99%	99%	99%	99%		99%
Net U/W combined ratio		99%	99%	99%	99%		99%
Fire and ISR							
Gross written premium (\$m)	9,999	9,999	9,999	9,999	9,999	9,999	9,999
Number of risks		9,999	9,999	9,999	9,999		9,999
Average premium per risk		9,999	9,999	9,999	9,999		9,999
Outwards reinsurance expense (\$m)	9,999	9,999	9,999	9,999	9,999	9,999	9,999
Gross earned premium (\$m)	9,999	9,999	9,999	9,999	9,999	9,999	9,999
Cession ratio	99%	99%	99%	99%	99%	99%	99%
Gross incurred claims (current and prior years) (\$m) (net of non-reinsurance recoveries revenue)	9,999	9,999	9,999	9,999	9,999	9,999	9,999
Gross earned premium (\$m)	9,999	9,999	9,999	9,999	9,999	9,999	9,999
Gross loss ratio	99%	99%	99%	99%	99%	99%	99%
Net incurred claims (current and prior years) (\$m)	9,999	9,999	9,999	9,999	9,999	9,999	9,999
Net earned premium (\$m)	9,999	9,999	9,999	9,999	9,999	9,999	9,999
Net loss ratio	99%	99%	99%	99%	99%	99%	99%
Underwriting expenses (\$m)		9,999	9,999	9,999	9,999		9,999
Net earned premium (\$m)		9,999	9,999	9,999	9,999	9,999	9,999
U/W combined ratio		99%	99%	99%	99%		99%
Net U/W combined ratio		99%	99%	99%	99%		99%

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Table 10 Key performance ratios by class of business

	Quarter end					Year end Dec 2012	Year end Dec 2013
	Dec 2012	Mar 2013	Jun 2013	Sep 2013	Dec 2013		
CTP motor vehicle							
Gross written premium (\$m)	9,999	9,999	9,999	9,999	9,999	9,999	9,999
Number of risks		9,999	9,999	9,999	9,999		9,999
Average premium per risk		9,999	9,999	9,999	9,999		9,999
Outwards reinsurance expense (\$m)	9,999	9,999	9,999	9,999	9,999	9,999	9,999
Gross earned premium (\$m)	9,999	9,999	9,999	9,999	9,999	9,999	9,999
Cession ratio	99%	99%	99%	99%	99%	99%	99%
Gross incurred claims (current and prior years) (\$m) (net of non-reinsurance recoveries revenue)	9,999	9,999	9,999	9,999	9,999	9,999	9,999
Gross earned premium (\$m)	9,999	9,999	9,999	9,999	9,999	9,999	9,999
Gross loss ratio	99%	99%	99%	99%	99%	99%	99%
Net incurred claims (current and prior years) (\$m)	9,999	9,999	9,999	9,999	9,999	9,999	9,999
Net earned premium (\$m)	9,999	9,999	9,999	9,999	9,999	9,999	9,999
Net loss ratio	99%	99%	99%	99%	99%	99%	99%
Underwriting expenses (\$m)		9,999	9,999	9,999	9,999		9,999
Net earned premium (\$m)		9,999	9,999	9,999	9,999	9,999	9,999
U/W combined ratio		99%	99%	99%	99%		99%
Net U/W combined ratio		99%	99%	99%	99%		99%
Public and product liability							
Gross written premium (\$m)	9,999	9,999	9,999	9,999	9,999	9,999	9,999
Number of risks		9,999	9,999	9,999	9,999		9,999
Average premium per risk		9,999	9,999	9,999	9,999		9,999
Outwards reinsurance expense (\$m)	9,999	9,999	9,999	9,999	9,999	9,999	9,999
Gross earned premium (\$m)	9,999	9,999	9,999	9,999	9,999	9,999	9,999
Cession ratio	99%	99%	99%	99%	99%	99%	99%
Gross incurred claims (current and prior years) (\$m) (net of non-reinsurance recoveries revenue)	9,999	9,999	9,999	9,999	9,999	9,999	9,999
Gross earned premium (\$m)	9,999	9,999	9,999	9,999	9,999	9,999	9,999
Gross loss ratio	99%	99%	99%	99%	99%	99%	99%
Net incurred claims (current and prior years) (\$m)	9,999	9,999	9,999	9,999	9,999	9,999	9,999
Net earned premium (\$m)	9,999	9,999	9,999	9,999	9,999	9,999	9,999
Net loss ratio	99%	99%	99%	99%	99%	99%	99%
Underwriting expenses (\$m)		9,999	9,999	9,999	9,999		9,999
Net earned premium (\$m)		9,999	9,999	9,999	9,999	9,999	9,999
U/W combined ratio		99%	99%	99%	99%		99%
Net U/W combined ratio		99%	99%	99%	99%		99%

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New statistics that will be collected through the LAGIC reporting framework.

A list of the additional statistics only available in the database version can be found on page 32.

Table 10 Key performance ratios by class of business

	Quarter end					Year end Dec 2012	Year end Dec 2013
	Dec 2012	Mar 2013	Jun 2013	Sep 2013	Dec 2013		
Professional indemnity							
Gross written premium (\$m)	9,999	9,999	9,999	9,999	9,999	9,999	9,999
Number of risks		9,999	9,999	9,999	9,999		9,999
Average premium per risk		9,999	9,999	9,999	9,999		9,999
Outwards reinsurance expense (\$m)	9,999	9,999	9,999	9,999	9,999	9,999	9,999
Gross earned premium (\$m)	9,999	9,999	9,999	9,999	9,999	9,999	9,999
Cession ratio	99%	99%	99%	99%	99%	99%	99%
Gross incurred claims (current and prior years) (\$m) (net of non-reinsurance recoveries revenue)	9,999	9,999	9,999	9,999	9,999	9,999	9,999
Gross earned premium (\$m)	9,999	9,999	9,999	9,999	9,999	9,999	9,999
Gross loss ratio	99%	99%	99%	99%	99%	99%	99%
Net incurred claims (current and prior years) (\$m)	9,999	9,999	9,999	9,999	9,999	9,999	9,999
Net earned premium (\$m)	9,999	9,999	9,999	9,999	9,999	9,999	9,999
Net loss ratio	99%	99%	99%	99%	99%	99%	99%
Underwriting expenses (\$m)		9,999	9,999	9,999	9,999		9,999
Net earned premium (\$m)		9,999	9,999	9,999	9,999	9,999	9,999
U/W combined ratio		99%	99%	99%	99%		99%
Net U/W combined ratio		99%	99%	99%	99%		99%
Employers' liability							
Gross written premium (\$m)	9,999	9,999	9,999	9,999	9,999	9,999	9,999
Number of risks		9,999	9,999	9,999	9,999		9,999
Average premium per risk		9,999	9,999	9,999	9,999		9,999
Outwards reinsurance expense (\$m)	9,999	9,999	9,999	9,999	9,999	9,999	9,999
Gross earned premium (\$m)	9,999	9,999	9,999	9,999	9,999	9,999	9,999
Cession ratio	99%	99%	99%	99%	99%	99%	99%
Gross incurred claims (current and prior years) (\$m) (net of non-reinsurance recoveries revenue)	9,999	9,999	9,999	9,999	9,999	9,999	9,999
Gross earned premium (\$m)	9,999	9,999	9,999	9,999	9,999	9,999	9,999
Gross loss ratio	99%	99%	99%	99%	99%	99%	99%
Net incurred claims (current and prior years) (\$m)	9,999	9,999	9,999	9,999	9,999	9,999	9,999
Net earned premium (\$m)	9,999	9,999	9,999	9,999	9,999	9,999	9,999
Net loss ratio	99%	99%	99%	99%	99%	99%	99%
Underwriting expenses (\$m)		9,999	9,999	9,999	9,999		9,999
Net earned premium (\$m)		9,999	9,999	9,999	9,999	9,999	9,999
U/W combined ratio		99%	99%	99%	99%		99%
Net U/W combined ratio		99%	99%	99%	99%		99%

Statistics that are currently collected by APRA but will be published for the first time.

New statistics that will be collected through the LAGIC reporting framework.

A list of the additional statistics only available in the database version can be found on page 32.

Table 10 Key performance ratios by class of business

	Quarter end					Year end Dec 2012	Year end Dec 2013
	Dec 2012	Mar 2013	Jun 2013	Sep 2013	Dec 2013		
Other direct classes							
Gross written premium (\$m)	9,999	9,999	9,999	9,999	9,999	9,999	9,999
Number of risks		9,999	9,999	9,999	9,999		9,999
Average premium per risk		9,999	9,999	9,999	9,999		9,999
Outwards reinsurance expense (\$m)	9,999	9,999	9,999	9,999	9,999	9,999	9,999
Gross earned premium (\$m)	9,999	9,999	9,999	9,999	9,999	9,999	9,999
Cession ratio	99%	99%	99%	99%	99%	99%	99%
Gross incurred claims (current and prior years) (\$m) (net of non-reinsurance recoveries revenue)	9,999	9,999	9,999	9,999	9,999	9,999	9,999
Gross earned premium (\$m)	9,999	9,999	9,999	9,999	9,999	9,999	9,999
Gross loss ratio	99%	99%	99%	99%	99%	99%	99%
Net incurred claims (current and prior years) (\$m)	9,999	9,999	9,999	9,999	9,999	9,999	9,999
Net earned premium (\$m)	9,999	9,999	9,999	9,999	9,999	9,999	9,999
Net loss ratio	99%	99%	99%	99%	99%	99%	99%
Underwriting expenses (\$m)		9,999	9,999	9,999	9,999		9,999
Net earned premium (\$m)		9,999	9,999	9,999	9,999	9,999	9,999
U/W combined ratio		99%	99%	99%	99%		99%
Net U/W combined ratio		99%	99%	99%	99%		99%
Total direct business							
Gross written premium (\$m)	9,999	9,999	9,999	9,999	9,999	9,999	9,999
Number of risks		9,999	9,999	9,999	9,999		9,999
Average premium per risk		9,999	9,999	9,999	9,999		9,999
Outwards reinsurance expense (\$m)	9,999	9,999	9,999	9,999	9,999	9,999	9,999
Gross earned premium (\$m)	9,999	9,999	9,999	9,999	9,999	9,999	9,999
Cession ratio	99%	99%	99%	99%	99%	99%	99%
Gross incurred claims (current and prior years) (\$m) (net of non-reinsurance recoveries revenue)	9,999	9,999	9,999	9,999	9,999	9,999	9,999
Gross earned premium (\$m)	9,999	9,999	9,999	9,999	9,999	9,999	9,999
Gross loss ratio	99%	99%	99%	99%	99%	99%	99%
Net incurred claims (current and prior years) (\$m)	9,999	9,999	9,999	9,999	9,999	9,999	9,999
Net earned premium (\$m)	9,999	9,999	9,999	9,999	9,999	9,999	9,999
Net loss ratio	99%	99%	99%	99%	99%	99%	99%
Underwriting expenses (\$m)		9,999	9,999	9,999	9,999		9,999
Net earned premium (\$m)		9,999	9,999	9,999	9,999	9,999	9,999
U/W combined ratio		99%	99%	99%	99%		99%
Net U/W combined ratio		99%	99%	99%	99%		99%

Statistics that are currently collected by APRA but will be published for the first time.

New statistics that will be collected through the LAGIC reporting framework.

A list of the additional statistics only available in the database version can be found on page 32.

Table 10 Key performance ratios by class of business

	Quarter end					Year end Dec 2012	Year end Dec 2013
	Dec 2012	Mar 2013	Jun 2013	Sep 2013	Dec 2013		
Total reinsurance business							
Gross written premium (\$m)	9,999	9,999	9,999	9,999	9,999	9,999	9,999
Outwards reinsurance expense (\$m)	9,999	9,999	9,999	9,999	9,999	9,999	9,999
Gross earned premium (\$m)	9,999	9,999	9,999	9,999	9,999	9,999	9,999
Cession ratio	99%	99%	99%	99%	99%	99%	99%
Gross incurred claims (current and prior years) (\$m) (net of non-reinsurance recoveries revenue)	9,999	9,999	9,999	9,999	9,999	9,999	9,999
Gross earned premium (\$m)	9,999	9,999	9,999	9,999	9,999	9,999	9,999
Gross loss ratio	99%	99%	99%	99%	99%	99%	99%
Net incurred claims (current and prior years) (\$m)	9,999	9,999	9,999	9,999	9,999	9,999	9,999
Net earned premium (\$m)	9,999	9,999	9,999	9,999	9,999	9,999	9,999
Net loss ratio	99%	99%	99%	99%	99%	99%	99%
Underwriting expenses (\$m)		9,999	9,999	9,999	9,999		9,999
Net earned premium (\$m)		9,999	9,999	9,999	9,999	9,999	9,999
U/W combined ratio		99%	99%	99%	99%		99%
Net U/W combined ratio		99%	99%	99%	99%		99%
Total business							
Gross written premium (\$m)	9,999	9,999	9,999	9,999	9,999	9,999	9,999
Outwards reinsurance expense (\$m)	9,999	9,999	9,999	9,999	9,999	9,999	9,999
Gross earned premium (\$m)	9,999	9,999	9,999	9,999	9,999	9,999	9,999
Cession ratio	99%	99%	99%	99%	99%	99%	99%
Gross incurred claims (current and prior years) (\$m) (net of non-reinsurance recoveries revenue)	9,999	9,999	9,999	9,999	9,999	9,999	9,999
Gross earned premium (\$m)	9,999	9,999	9,999	9,999	9,999	9,999	9,999
Gross loss ratio	99%	99%	99%	99%	99%	99%	99%
Net incurred claims (current and prior years) (\$m)	9,999	9,999	9,999	9,999	9,999	9,999	9,999
Net earned premium (\$m)	9,999	9,999	9,999	9,999	9,999	9,999	9,999
Net loss ratio	99%	99%	99%	99%	99%	99%	99%
Underwriting expenses (\$m)		9,999	9,999	9,999	9,999		9,999
Net earned premium (\$m)		9,999	9,999	9,999	9,999	9,999	9,999
U/W combined ratio		99%	99%	99%	99%		99%
Net U/W combined ratio		99%	99%	99%	99%		99%

Statistics that are currently collected by APRA but will be published for the first time.

A list of the additional statistics only available in the database version can be found on page 32.

Table 11 Capital adequacy

	Quarter end					
	Sep 2012	Dec 2012	Mar 2013	Jun 2013	Sep 2013	Dec 2013
Total industry						
Minimum capital requirement (\$m)	999,999	999,999				
Prescribed capital amount (\$m)			999,999	999,999	999,999	999,999
OCL insurance risk charge (\$m)			999,999	999,999	999,999	999,999
PL insurance risk charge (\$m)			999,999	999,999	999,999	999,999
Insurance concentration risk charge (\$m)			999,999	999,999	999,999	999,999
Asset risk charge (\$m)			999,999	999,999	999,999	999,999
Other risk charge items (\$m)			999,999	999,999	999,999	999,999
Eligible Capital base (\$m)	999,999	999,999	999,999	999,999	999,999	999,999
Solvency coverage ratio	9.99	9.99				
Prescribed capital amount coverage ratio			9.99	9.99	9.99	9.99
Direct insurers						
Minimum capital requirement (\$m)	999,999	999,999				
Prescribed capital amount (\$m)			999,999	999,999	999,999	999,999
OCL insurance risk charge (\$m)			999,999	999,999	999,999	999,999
PL insurance risk charge (\$m)			999,999	999,999	999,999	999,999
Insurance concentration risk charge (\$m)			999,999	999,999	999,999	999,999
Asset risk charge (\$m)			999,999	999,999	999,999	999,999
Other risk charge items (\$m)			999,999	999,999	999,999	999,999
Eligible Capital base (\$m)	999,999	999,999	999,999	999,999	999,999	999,999
Solvency coverage ratio	9.99	9.99				
Prescribed capital amount coverage ratio			9.99	9.99	9.99	9.99
Reinsurers						
Minimum capital requirement (\$m)	999,999	999,999				
Prescribed capital amount (\$m)			999,999	999,999	999,999	999,999
OCL insurance risk charge (\$m)			999,999	999,999	999,999	999,999
PL insurance risk charge (\$m)			999,999	999,999	999,999	999,999
Insurance concentration risk charge (\$m)			999,999	999,999	999,999	999,999
Asset risk charge (\$m)			999,999	999,999	999,999	999,999
Other risk charge items (\$m)			999,999	999,999	999,999	999,999
Eligible Capital base (\$m)	999,999	999,999	999,999	999,999	999,999	999,999
Solvency coverage ratio	9.99	9.99				
Prescribed capital amount coverage ratio			9.99	9.99	9.99	9.99

Statistics that are currently collected by APRA but will be published for the first time.

New statistics that will be collected through the LAGIC reporting framework.

A list of the additional statistics only available in the database version can be found on page 32.

Table 12 Gross earned premium by state of Australia

Quarter end September 2013

(\$ million)

Class of business	NSW	ACT	VIC	QLD	SA	WA	TAS	NT	Total Australia
Houseowners/householders	999,999	999,999	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Commercial motor vehicle	999,999	999,999	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Domestic motor vehicle	999,999	999,999	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Travel	999,999	999,999	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Fire and ISR	999,999	999,999	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Marine	999,999	999,999	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Aviation	999,999	999,999	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Mortgage	999,999	999,999	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Consumer credit	999,999	999,999	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Other accident	999,999	999,999	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Other	999,999	999,999	999,999	999,999	999,999	999,999	999,999	999,999	999,999
CTP motor vehicle	999,999	999,999	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Public and product liability	999,999	999,999	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Professional indemnity	999,999	999,999	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Employers' liability	999,999	999,999	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Total direct business	999,999	999,999	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Inwards reinsurance	999,999	999,999	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Total	999,999	999,999	999,999	999,999	999,999	999,999	999,999	999,999	999,999

Statistics that are currently collected by APRA but will be published for the first time.

A list of the additional statistics only available in the database version can be found on page 32.

Table 13 Gross incurred claims by state of Australia

Quarter end September 2013

(\$ million)

Class of business	NSW	ACT	VIC	QLD	SA	WA	TAS	NT	Total Australia
Houseowners/householders	999,999	999,999	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Commercial motor vehicle	999,999	999,999	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Domestic motor vehicle	999,999	999,999	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Travel	999,999	999,999	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Fire and ISR	999,999	999,999	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Marine	999,999	999,999	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Aviation	999,999	999,999	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Mortgage	999,999	999,999	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Consumer credit	999,999	999,999	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Other accident	999,999	999,999	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Other	999,999	999,999	999,999	999,999	999,999	999,999	999,999	999,999	999,999
CTP motor vehicle	999,999	999,999	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Public and product liability	999,999	999,999	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Professional indemnity	999,999	999,999	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Employers' liability	999,999	999,999	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Total direct business	999,999	999,999	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Inwards reinsurance	999,999	999,999	999,999	999,999	999,999	999,999	999,999	999,999	999,999
Total	999,999	999,999	999,999	999,999	999,999	999,999	999,999	999,999	999,999

Statistics that are currently collected by APRA but will be published for the first time.

A list of the additional statistics only available in the database version can be found on page 32.

Explanatory notes

Introduction

This publication includes data across different reporting frameworks. For more detail see *Change in reporting frameworks* in this note.

The database version of this publication includes a full time series of statistics that are published in the PDF and Excel versions, and also contains additional data items including operating income and expenses, solvency, and more class of business statistics. Calculated ratios are not provided in the database version of the publication. A list of ratios and their calculation methodology is provided in the Data dictionary in the database version.

In the database version, industry data are not provided where direct insurer and reinsurer data are provided. The industry figure can be calculated by summing these sectors. This principle also applies to class of business data. Sub-level data may not sum up to total figures due to rounding.

Source of data

Data in this publication are sourced from regulatory returns submitted to APRA under the *Financial Sector (Collection of Data) Act 2001* by authorised General Insurance companies. Statistics on Lloyd's Australian operations are not included in this publication.

Blank copies of the returns and associated instructions are available on the APRA website.

Basis of preparation

Data in this publication are prepared from the individual authorised insurer accounts, not consolidated insurance group accounts. Transactions between related entities within the same insurance group have not been eliminated. Examples of such transactions include intra-group reinsurance arrangements (premiums, claims, reinsurance recoveries, provisions) and loans between parents and subsidiaries.

Due to the nature of the insurance and reinsurance industry, double counting of claims and premiums will occur in gross measures. Inwards reinsurance essentially reflects a restatement of premium that has already been included in the direct business figures (where the business is ceded by Australian authorised insurers).

Figures represent the total operations of Australian authorised insurers, not only business undertaken within Australia.

Change in reporting framework

From the September 2010 quarter onwards, data in this publication are prepared based on APRA reporting which has been largely aligned with *AASB 1023 General Insurance Contracts (AASB 1023)*.

Data in the publication prior to September 2010 are based on APRA's 'prospective accounting' reporting framework that applied until 1 July 2010. Under this framework, insurers used prospective liability valuation requirements prescribed by *Prudential Standard GPS 310 Audit and Actuarial Reporting and Valuation (GPS 310)*.

Under APRA's prospective accounting reporting framework, expected future profit or loss on written business was immediately recognised. Under *AASB 1023*, profit or loss is recognised over time in accordance with the expected pattern of risk associated with the business.

From the March 2013 quarter onwards, capital and solvency data items are reported under APRA's new capital standards which were effective from 1 January 2013 onwards.

Glossary

Definitions

Acquisition costs (excluding LAT) are costs incurred in obtaining and recording general insurance contracts as recognised under *AASB 1023*. Acquisition costs usually include commission or brokerage paid to agents or brokers for obtaining business for the insurer, selling and underwriting costs such as advertising and risk assessment, and the administrative costs of recording policy information and premium collection costs. Commission expenses, although part of the costs of acquiring business, are reported and published separately as *Commission expenses*.

Acquisition costs (prospective) is the fully expensed component of acquisition costs as recognised under APRA's previous prospective reporting framework (ie not deferred or recognised as an asset).

AASB 1023 General Insurance Contracts (referred to as *AASB 1023*) is the principal accounting standard for the accounting treatment of general insurance contracts. Refer also to *AIFRS*.

AIFRS refers to Australian equivalents to International Financial Reporting Standards (*AIFRS*) issued by the Australian Accounting Standards Board (*AASB*). A number of Australian-specific standards and Interpretations have also been issued, including *AASB 1023*.

Average asset items are the average of the opening and closing balances of the relevant item over the period.

Asset risk charge the minimum amount of capital required to be held against asset risks. The *asset risk charge* relates to the risk of adverse movements in the value of a reporting insurer's on-balance sheet and off-balance sheet exposures.

Capital base represents the total eligible capital base of the insurer. A general insurer must, at all times, maintain a capital base in excess of its *Minimum Capital Requirement*. For branch insurers, capital base is represented by *Net assets in Australia*.

Commission revenue is the commission revenue received in relation to the insurance business, and is reported in accordance with the pattern in which it is earned.

Commission expense is the commission or brokerage paid to agents or brokers for obtaining business for the insurer.

Current and prior years components of claims or recoveries relate to those incurred over the current year and movements in provisions for past years. This component is now reported on an *AASB 1023* basis. Prior to September 2010, it was reported on a *GPS 310* basis.

Current period net claims expense refers to payments and provisions from the current year relating to accidents occurring in that year. They are reported on an undiscounted and central-estimate basis.

Cession ratio is *Outwards reinsurance expense* divided by *Gross earned premium*.

Cession ratio (prospective) is *Outwards reinsurance expense (prospective)* divided by *Gross written premium*.

Deferred acquisition costs are the deferred portion of acquisition costs under *AASB 1023*, amortised in accordance with the expected pattern of the risk of the related general insurance contracts.

Deferred reinsurance expense represents the amount of reinsurance expense which is capitalised as an asset over the life of the reinsurance contract.

Direct insurers are those insurers who predominantly undertake liability by way of direct insurance business.

Fire service levy is the fire service levy (and other levies imposed by state and territory governments) which is part of *Gross earned premium*.

Future years refers to components of claims or recoveries that relate to provisions held for future claims. These relate to prospective accounting used in APRA's previous prudential reporting framework. Future years components no longer forms parts of the income statements of insurers.

GPS 310 refers to Prudential Standard *GPS 310 Audit and Actuarial Reporting and Valuation*.

Gross loss ratio (prospective) is the *Gross incurred claims (current and prior years) (net of non-reinsurance recoveries revenue)* plus *Gross incurred claims (future years) (net of non-reinsurance recoveries revenue)* divided by *Gross written premium*.

Gross loss ratio is the *Gross incurred claims (current and prior years) (net of non-reinsurance recoveries revenue)* divided by *Gross earned premium*.

Gross incurred claims (current and prior years) comprises paid claims during the period and movements in *outstanding claims liability* from both direct business and inwards reinsurance.

Gross incurred claims (future years) represents claims expense associated with future events under APRA's previous prospective framework. It represents movements in *Premiums liabilities*.

Gross written premium is recognised fully when the business is written. Prior to September 2010, this was measured under APRA's prospective reporting framework. From September 2010, this is measured in accordance with AASB 1023.

Gross earned premium is the earned premium revenue relating to direct business and inwards reinsurance plus *Fire service levy* and measured on an AASB 1023 basis.

Investment income from September 2010 onwards refers to *Investment income on shareholders' funds* plus investment income attributed to assets backing insurance liabilities less investment expenses relating to assets backing insurance liabilities.

Investment income on shareholders' funds is the investment income on assets not otherwise allocated to support insurance liabilities.

Insurance result is the *Underwriting result* plus *Net investment income on assets backing insurance liabilities less investment expenses on assets backing insurance liabilities*.

Insurance concentration risk charge is the minimum amount of capital required to be held against insurance concentration risks. The *insurance concentration risk charge* relates to the risk of an adverse movement in the reporting insurer's capital base due to a single large loss or series of losses.

Intangible assets refers to assets subject to AASB 138 'Intangible Assets'. This includes goodwill associated with the acquisition of assets other than a controlled entity or subsidiary, impairment losses of goodwill and other intangible assets with an indefinite or finite life.

LAGIC (Life and General Insurance Capital Review) refers to the review of capital standards for general insurers and life insurers which has resulted in changes to the life insurance reporting framework. This will be effective for reporting periods ending on or after 1 January 2013.

Minimum capital requirement is the minimum required level of capital for regulatory purposes, calculated under the prescribed risk based capital framework.

Net U/W combined ratio is the *Net incurred claims (current and prior years)* plus *Underwriting expenses* divided by *Net earned premium*.

Net U/W combined ratio (prospective) is the *Net incurred claims (current and prior years)* plus *Net incurred claims (future years)* plus *Underwriting expenses* divided by *Net written premium*.

Net loss ratio (prospective) is the *Net incurred claims (current and prior years)* plus *Net incurred claims (future years)* divided by *Net written premium* .

Net loss ratio is *Net incurred claims (current and prior years)* divided by *Net earned premium*.

Net incurred claims (current and prior years) is *Gross incurred claims (current and prior years)* net of *Non-reinsurance recoveries revenue (current and prior years)* and *Reinsurance recoveries revenue (current and prior years)* .

Net incurred claims (future years) is *Gross incurred claims (future years)* net of *Non-reinsurance recoveries revenue (future years)* and *Reinsurance recoveries revenue (future years)* .

Net profit/loss after tax refers to profit or loss from ordinary activities after income tax, before extraordinary items.

Net written premium comprises *Gross written premium* less *Outwards reinsurance expense (prospective)* .

Net earned premium comprises *Gross earned premium* less *Outwards reinsurance expense* .

Non-reinsurance recoverables comprise recoverables for current and prior years from subrogation, salvage, sharing arrangements etc, net of provision for doubtful debts and includes input tax credits (from March 2007 onwards due to revised general insurance reporting forms).

Non-reinsurance recoverables on premium liabilities comprise expected recoverables for future years from subrogation, salvage, sharing arrangements etc, net of provision for doubtful debts and includes input tax credits (from March 2007 onwards due to revised general insurance reporting forms).

Non-reinsurance recoveries revenue (current and prior years) comprises amounts the insurer has recovered or is entitled to recover from subrogation, salvage and other non-reinsurance recoveries relating to current and prior years.

Non-reinsurance recoveries revenue (future years) comprises changes in amounts the insurer expects to be able to recover from subrogation, salvage and other non-reinsurance recoveries relating to future years.

Net investment income on assets backing insurance liabilities is the investment income attributed to assets backing insurance liabilities less investment expenses relating to assets backing insurance liabilities.

Non-recurring items that are part of net claims is the amount of *Net incurred claims (current and prior years)* that is not included in *Current period claims expense*.

Number of risks written is the number of risks written during the relevant period for direct business only. Where a policy covers multiple APRA classes of business and the premium is apportioned between these classes, one risk is reported in each APRA class of business to which premium was allocated. For example, a home and contents policy with a domestic liability component has premium allocated to both the householders class of business, and the public liability class of business. For this policy, one risk will be reported for the householders class of business, and one risk will be reported for the public liability class of business.

Net outstanding claims provision (central estimate) - GPS 310 is the value, as at the relevant date, of the central estimate component of OCP, net of any reinsurance and non-reinsurance recoveries, determined in accordance with GPS 320.

Net outstanding claims provision (Stand-alone risk margin) is the value, as at the relevant date, of the stand-alone risk margin component of OCP, net of any reinsurance and non-reinsurance recoveries, determined in accordance with GPS 320. The stand-alone risk margin refers to the risk margin that would be applied to a class of business where no allowance for diversification with other classes of business has been allowed.

Net outstanding claims provision (Diversified risk margin) is the value, as at the relevant date, of the diversified risk margin component of OCP, net of any reinsurance and non-reinsurance recoveries, determined in accordance with GPS 320. The diversified risk margin refers to the risk margin that has been applied to the class of business after allowance for diversification across the whole insurance portfolio.

Other assets comprises investment income receivable, other reinsurance assets receivable from reinsurers (i.e. other than reinsurance recoveries), GST receivable, other receivables, tax assets, plant and equipment (net of depreciation), derivative assets held at fair value (from March 2007 onwards due to AIFRS) and other assets.

Other direct classes comprises aviation, consumer credit, marine, mortgage, other accident, travel and other classes of direct insurance business. For more details on the classes of business, please refer to the form instruction of *GRF 310.1 Premium Revenue and Reinsurance Expense* available on the APRA website.

Other investments are strategic investments/acquisitions and other investments that do not constitute investments integral to insurance operations.

Other items comprises other operating income and income tax expense or benefit (and goodwill amortisation in periods *prior* to March 2007).

Other liabilities comprises creditors and accruals, other provisions, derivative liabilities held at fair value (from March 2007 onwards due to AIFRS) and other liabilities.

Other operating expenses are all operating expenses not related to underwriting.

Other underwriting expenses includes all other underwriting expenses which are not included in *Acquisition costs (excluding LAT)* or *Commission expenses* and are subject to deferral under *AASB 1023*.

Outstanding claims liability is the insurer's liability for outstanding claims. It recognises the potential cost to the insurer of settling claims which it has incurred at the reporting date (including estimates of claims that have not yet been notified to the insurer), but which have not been paid. The amount reported is after taking account of inflation and discounting, without deducting *reinsurance and non-reinsurance recoveries*. Prior to September 2010, outstanding claims was reported under APRA's previous prospective reporting framework which required a minimum level of outstanding claims provision calculated in accordance with *GPS 310*. Since September 2010, *Outstanding claims liability* is reported on an *AASB 1023* basis, with any deficiency compared to amount calculated under a *GPS 310* basis deducted from capital.

Outstanding claims provision (central estimate) - GPS 310 is the value, as at the relevant date, of the central estimate component of outstanding claims provision (OCP), gross of any recoveries, determined in accordance with *Prudential Standard GPS 320 Actuarial and Related Matters (GPS 320)*.

Outstanding claims provision (risk margin) - GPS 310 is the value, as at the relevant date, of the diversified risk margin component of OCP, gross of any recoveries, determined in accordance with GPS 320. The diversified risk margin refers to the risk margin that has been applied to the class of business after allowance for diversification across the whole insurance portfolio.

Outwards reinsurance expense is the total outwards reinsurance expense relating to current and prior years cover. Outwards reinsurance expense is recognised in accordance with the pattern of reinsurance service received as required by *AASB 1023*.

Outwards reinsurance expense (prospective) is premium ceded to reinsurers, recognised as an expense fully when incurred or contracted.

Operational risk charge is the minimum amount of capital required to be held against operational risks. The *operational risk charge* relates to the risk of loss resulting from inadequate or failed internal processes, people and systems or from external events.

Payables on reinsurance contracts comprise amounts payable to reinsurers. This includes premiums payable but not yet due for payment, deposits withheld from reinsurers, commissions due to reinsurers and the reinsurers' portion of recoveries and salvage.

Premium liabilities relate to the future claims arising from future events insured under existing policies reported under APRA's previous prudential reporting framework. Under *AASB 1023*, premiums to cover the cost related to future events are included in the concept of *Unearned premium liability*. The amount reported is after taking account of inflation and discounting, without deducting *reinsurance recoverables and non-reinsurance recoveries*.

Premium receivables are premiums due, net of provision for doubtful debts, including unclosed business written close to the reporting date.

Prescribed capital amount is the minimum required level of capital for regulatory purposes, calculated under the LAGIC framework which was effective from 1 January 2013.

Reinsurance recoverables comprise amounts recoverable for current and prior years under reinsurance contracts.

Reinsurance recoverables on premium liabilities comprise expected amounts recoverable for future years under reinsurance contracts.

Reinsurance and other recoverables is the aggregate of *reinsurance recoverables* and *non-reinsurance recoverables*.

Reinsurance recoveries revenue (current and prior years) comprises amounts the insurer has recovered or is entitled to recover from reinsurers on incurred claims relating to current and prior years during the reporting period.

Reinsurance recoveries revenue (future years) comprises changes in amounts the insurer expects to be able to recover from reinsurers on incurred claims relating to future years during the reporting period.

Reinsurers are those insurers who, excluding intra-group arrangements, predominantly undertake liability by way of reinsurance business.

Results of liability adequacy tests refers to any adjustments to deferred acquisition costs or the unexpired risk liability as a result of performing the liability adequacy tests in accordance with *AASB 1023*.

Return on total assets is *net profit/loss* divided by the average on-balance sheet total assets for the period. See *Returns*.

Return on net assets is *net profit/loss* divided by the average net assets for the period. See *Returns*.

Return on total investments is investment income divided by the average total investments for the period. See *Returns*.

Returns are expressed as annual percentage rates. For quarterly returns this is achieved by multiplying the rate, calculated using the formulae specified, by 4. For returns relating to financial/calendar years, this is achieved by using the full year income/profit and average asset/equity figures to calculate the rate.

Solvency coverage is the *Capital base* divided by the *Minimum capital requirement*.

U/W expense ratio is *Underwriting expenses* divided by *Net earned premium*.

U/W expense ratio (prospective) is *Underwriting expenses* divided by *Net written premium*.

Underwriting expenses are expenses incurred as a result of underwriting activities: i.e. acquisition costs plus levies and charges plus other underwriting expenses not including *outwards reinsurance expense* less commission revenue.

Underwriting result is *net premium revenue* less *net incurred claims* and *underwriting expenses* .

Unearned premium liability represents the component of premium revenue that is unearned. Premium should be earned in accordance with the pattern of risk expected under the general insurance contract under *AASB 1023* .

Unexpired risk liability is recognised in accordance with *AASB 1023* as a result of liability adequacy test failures.

List of the additional statistics only available in the database version of the quarterly publication

Operating income and expense			
Statistic	Current publication version	Proposed version (where changed)	New statistics published from:
Investment income arising from:			
Interest	Database		
Dividend	Database		
Rent	Database		
Change in net market value of investments of which:			
Unrealised gains/losses	Database		
Realised gains/losses	Database		
Other investment income	Database		
Other operating income	Database		
Operating expenses of which:			
Interest	Database		
Wages and salaries	Database		
Other employee related	Database		
Occupancy and equipment	Database		
Fees of which:			
Management	Database		
Audit firm	Database		
Consulting	Database		
Actuarial	Database		
Directors	Database		
Bad and doubtful debts	Database		
Other operating expenses	Database		
Components of capital requirements and capital base			
Statistic	Current publication version	Proposed version (where changed)	New statistics published from:
Minimum capital requirement risk charges arising from:			
Off balance sheet business	Database		
Investments of which:			
Interest	Database		
Equity	Database		
Indirect investments	Database		
Property	Database		
Loans and advances	Database		
Investment risk rebate	Database		
Counterparty default	Database		
Asset concentration	Database		
Derivative activity	Database		
Capital surplus	Database		
Capital base of which:			
Branch insurers	Database		
Non-branch insurers of which:			
Tier 1 capital (net of deductions)	Database		
Tier 2 capital of which:			
Upper tier 2 capital	Database		
Lower tier 2 capital	Database		

Statistics that are currently collected by APRA but will be published for the first time.

New statistics that will be collected through the LAGIC reporting framework.

Class of business statistics (each published across 15 classes of business)			
Statistic	Current publication version	Proposed version (where changed)	New statistics published from:
Outstanding claims liabilities	Not published	Database	September 2010
Non-reinsurance recoveries revenue	Database		
Reinsurance recoveries revenue	Database		
Net incurred claims of current period net claims expense	Not published	Database	September 2010
Net incurred claims of non-recurring items that are part of net claims	Not published	Database	September 2010
Outstanding claims provision - GPS 310	Database		
Outstanding claims provision (central estimate) - GPS 310	Not published	Database	September 2010
Outstanding claims provision (risk margin) - GPS 310	Not published	Database	September 2010
Non-reinsurance recoverables - GPS 310	Database		
Reinsurance recoverables - GPS 310	Database		
Net outstanding claims provision - GPS 310	Database		
Net outstanding claims provision (central estimate) - GPS 310	Not published	Database	September 2010
Net outstanding claims provision (risk margin) - GPS 310	Not published	Database	September 2010
Non-reinsurance recoveries receivable	Not published	Database	March 2013
Reinsurance recoveries receivable	Not published	Database	March 2013
Premium liability - GPS 310	Database		
Expected non-reinsurance recoverables on premium liabilities - GPS 310	Database		
Expected reinsurance recoverables on premium liabilities - GPS 310	Database		
Net premium liabilities - GPS 310	Database		
Acquisition costs and underwriting expenses	Database		
Acquisition costs (excluding LAT results)	Not published	Database	March 2013
Results of LAT (current and prior years)	Not published	Database	March 2013
Levies and charges	Not published	Database	March 2013
Commission expense	Not published	Database	March 2013
Commission revenue	Not published	Database	March 2013
Other underwriting expenses	Not published	Database	March 2013
Classes of business			
Class of business	Current publication version	Proposed version (where changed)	New statistics published from:
Travel	Database		
Mortgage	Database		
Marine and aviation	Database	Not published	
Consumer credit	Database		
Other accident	Database		
Other	Database		
Marine	Not published	Database	September 2010
Aviation	Not published	Database	September 2010

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