Form 602.0 Financial and Capital Data - Cover Page

Cover Page

1a: Lodgement details

Health benefits fund: Insurer's Australian Business Number:

Period ended: Period length:

1b: Contact details for this return

Contact Name: Position: Phone number: Email address:

Form 602.1 Financial and Capital Data - CA Forecasts

Forecasts for Stress Test Amount

Section 1: Central estimates														
Forecasts	next quarter in th	ne 2nd quarter in th	e 3rd quarter in the future	e 4th quarter in the future										
New HIB policies: new to PHI (#)	luture	luture	luture	luture]									
New HIB policies: new to PHI - average monthly premium rate (\$) New HIB policies: transfers (#)			+		4									
New HIB policies: transfers - average monthly premium rate (\$)														
Terminated policies (#) Terminated policies - average monthly premium rate (\$)			+		4									
reminated policies - average monthly premium rate (4)	L													
Hospital SEUs (#)	month 1	month 2	month 3	month 4	month 5	month 6	month 7	month 8	month 9	month 10	month 11	month 12	7	
HIB Premium increase assumed in central estimate projection (%)														
HIB Premium increase, given the STAC (%)					I.		l			1	l	1	_	
HIB Contribution income, central estimate (\$)														
HIB Contribution income, given the STAC (\$)					I		l	ı		l .	l	l .	_	
HRB Income (\$)														
HIB Gross margin (%)]	
HIB Net margin (%)					<u> </u>	L		<u> </u>		L		L	_	
Investment income margin (%)														
HRB and other income margin (%)		1		1								l]	
Capital transfers in/(out) of the fund (\$)		1	1	1	T	ı	l	1		T	I	1	1	
capital durings in floaty of the fand (5)					1			II.					_	
Section 2: Stressed estimates														
xth percentile (%)														
Forecasts	month 1	month 2	month 3	month 4	month 5	month 6	month 7	month 8	month 9	month 10	month 11	month 12	annual value	
HIB Net margin (%) NM% (%)					1					L	<u> </u>		 	
			_											
Investment income margin (%) Stressed Investment Income Estimate (\$)						l				1		1		
HRB and other income margin (%)		1			T			I		1	ı			
Stressed Other Income Estimate (\$)			•		•		•	•		•	•	•		

HRF 602.2 Financial and Capital Data - Solvency Forecasts

Forecasts for Cash Management Amount

Section 1: Cashflow	projections		
			> 30 Days
1a: Central Estimate Net Cash Outfl	ows	≤ 30 Days	≤ 90 Days
Cash Outflows (\$)			
Cash Inflows:	Premiums (\$)		
	Investment Revenue (\$)		
	Maturing Investments (\$)		
	Other cash inflows due (\$)		
1b: Stressed Net Cash Outflow Amo Stressed Net Cash Outflo	*****		

HRF 602.3 Financial and Capital Data - Revenue

Revenue of the Health Benefits Fund

Section 1: Insurance Revenue

1a: HIB	premium revenue	
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Hospital Treatment (\$)

General Treatment and Ambulance (\$)

NSW	ACT	VIC	QLD	SA	NT	WA	TAS

1b: HRB premium revenue

OVC (\$) OSHC (\$) gross of ceded reinsurance premiums revenue ceded

All jurisdictions

1c. Insurance Discounts and Promotions

Discounts (\$) Promotions (\$)



Section 2: Other Business Revenue

2a: Gross HRB revenue - non-insurance activities

Optical business Dental business Hospitals and Medical Centres Agency business

2b: Net other operational revenue

Major other source: Secondary other source: Residual:

From External Sources (\$)	Value recorded as health fund benefits (\$)

All jurisdictions

Amount (\$)	Description
	Other1
	Other2
	Other3

Section 3: Net Investment Income

(net of all investment expenses and fees)

Interest rate investments Equities Property Loans and advances Indirect investments Other All jurisdictions

Realised (\$)	Unrealised (\$)

HRF 602.4 Financial and Capital Data - Expenses

Expenses of the Health Benefits Fund

Section 1: Insurance Claims

1a: HIB

Hospital Treatment (\$) Net RETF (\$)

General Treatment and Ambulance (\$)

State Ambulance Levies (\$)

1b: HRB	All jurisdictions

 OVC (\$)
 gross of reinsurance reinsurance recoveries
 recoveries

 OVE (\$)
 Constant
 Constant

 OSHC (\$)
 Constant
 Constant

Section 2: Other Business Expenses

2a: All other business expenses

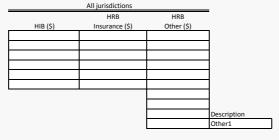
Commissions & fees Marketing and publicity Employee Costs

Operations & administration Share of Corporate Overheads Other Management Expenses

Costs of goods/services: Optical business
Costs of goods/services: Dental business
Costs of goods/services: Hospitals & Medical Centres

Costs of goods/services: Oth

2b: Claims handling expenses (recognised in Section 2a)



NSW

	HKB	нкв
HIB (\$)	Insurance (\$)	Other (\$)

Section 3: Non-operating Expenses

Interest Expense & Other Borrowing Costs
Other Expenses

Income tax expense paid or payable / (credit received or receivable)

HRF 602.5 Financial and Capital Data - Capital Transfers

Capital transfers

La: Capital transfers in	Date incurred	Description	Amount (\$)
		Other1	
		Other2	
		Other3	
		Other4	
		Other5	
Lb: Capital distributions and transfers out	Date incurred	Description	Amount (\$)
lb: Capital distributions and transfers out	Date incurred	Description Other6	Amount (\$)
Lb: Capital distributions and transfers out	Date incurred	Description	Amount (\$)
Lb: Capital distributions and transfers out	Date incurred	Description Other6	Amount (\$)
lb: Capital distributions and transfers out	Date incurred	Description Other6 Other7	Amount (\$)

HRF 602.6 Financial and Capital Data - Assets

Assets of the Health Benefits Fund

Section 1: Directly Held Assets								
Cash	Cash on hand	Г	(\$)					
	Demand deposits							
Equities:	ASX Listed	-						
	Other Australian Exchange Listed Australian Unlisted	-						
	Foreign Exchange Listed	-						
	Foreign Unlisted	-						
Property								
				> 30 days	> 90 days	> 12 months		
Financial instruments (other than cash and equities)		Maturity:	≤ 30 days (\$)	≥ 30 days ≤ 90 days (\$)	≤ 12 months (\$)	≤ 36 months (\$)	> 36 months (\$)	
Interest bearing assets (non-derivative):	ASX Listed					(1)]
	Other Australian Exchange Listed							
	Australian Unlisted	ļ						
	Foreign Exchange Listed Foreign Unlisted	-			+			-
Derivatives:	Exchange Traded	-						
Derivatives:	Over The Counter							description
Other financial instruments								Other1
2a: Underlying assets on a look-through basis Cash	Cash on hand	Г	(\$)					
2a: Underlying assets on a look-through basis Cash Equities:	Demand deposits ASX Listed Other Australian Exchange Listed	- - - -	(\$)					
Cash	Demand deposits ASX Listed	-	(\$)					
Cash Equities:	Demand deposits ASX Listed Other Australian Exchange Listed Australian Unlisted	-	(\$)					
Cash	Demand deposits ASX Listed Other Australian Exchange Listed Australian Unlisted Foreign Exchange Listed		(\$)					
Cash Equities: Property Financial instruments (other than cash and equities)	Demand deposits ASX Listed Other Australian Exchange Listed Australian Unlisted Foreign Exchange Listed Foreign Unlisted	Maturity:	(\$)	> 30 days ≤ 90 days (\$)	> 90 days ≤ 12 months (\$)	> 12 months ≤ 36 months (\$)	> 36 months (\$)	
Cash Equities: Property	Demand deposits ASX Listed Other Australian Exchange Listed Australian Unlisted Foreign Exchange Listed Foreign Unlisted	Maturity:					> 36 months (\$)]
Cash Equities: Property Financial instruments (other than cash and equities)	Demand deposits ASX Listed Other Australian Exchange Listed Australian Unlisted Foreign Exchange Listed Foreign Unlisted ASX Listed Other Australian Exchange Listed	Maturity:					> 36 months (\$)	
Cash Equities: Property Financial instruments (other than cash and equities)	Demand deposits ASX Listed Other Australian Exchange Listed Australian Unlisted Foreign Exchange Listed Foreign Unlisted	Maturity:					> 36 months (\$)	
Cash Equities: Property Financial instruments (other than cash and equities) Interest bearing assets (non-derivative):	Demand deposits ASX Listed Other Australian Exchange Listed Australian Unlisted Foreign Exchange Listed Foreign Unlisted ASX Listed Other Australian Exchange Listed Australian Unlisted Foreign Exchange Listed Foreign Exchange Listed Foreign Unlisted	Maturity:					> 36 months (\$)	
Cash Equities: Property Financial instruments (other than cash and equities) Interest bearing assets (non-derivative): Derivatives:	Demand deposits ASX Listed Other Australian Exchange Listed Australian Unlisted Foreign Exchange Listed Foreign Unlisted ASX Listed Other Australian Exchange Listed Australian Unlisted Foreign Exchange Listed Foreign Unlisted Exchange Listed Exchange Traded	Maturity:					> 36 months (\$)	
Cash Equities: Property Financial instruments (other than cash and equities) Interest bearing assets (non-derivative): Derivatives: Derivatives:	Demand deposits ASX Listed Other Australian Exchange Listed Australian Unlisted Foreign Exchange Listed Foreign Unlisted ASX Listed Other Australian Exchange Listed Australian Unlisted Foreign Exchange Listed Foreign Exchange Listed Foreign Unlisted	Maturity:					> 36 months (\$)	description Other2
Cash Equities: Property Financial instruments (other than cash and equities) Interest bearing assets (non-derivative): Derivatives:	Demand deposits ASX Listed Other Australian Exchange Listed Australian Unlisted Foreign Exchange Listed Foreign Unlisted ASX Listed Other Australian Exchange Listed Australian Unlisted Foreign Exchange Listed Foreign Unlisted Exchange Listed Exchange Traded	Maturity:	≤ 30 days (\$)				> 36 months (\$)	description Other2
Cash Equities: Property Financial instruments (other than cash and equities) Interest bearing assets (non-derivative): Derivatives: Derivatives: Other financial instruments 2b: Other indirectly held assets	Demand deposits ASX Listed Other Australian Exchange Listed Australian Unlisted Foreign Exchange Listed Foreign Unlisted ASX Listed Other Australian Exchange Listed Australian Unlisted Foreign Exchange Listed Foreign Unlisted Exchange Listed Exchange Traded	Maturity:					> 36 months (\$)	
Cash Equities: Property Financial instruments (other than cash and equities) Interest bearing assets (non-derivative): Derivatives: Derivatives: Other financial instruments	Demand deposits ASX Listed Other Australian Exchange Listed Australian Unlisted Foreign Exchange Listed Foreign Unlisted ASX Listed Other Australian Exchange Listed Australian Unlisted Foreign Exchange Listed Foreign Unlisted Exchange Listed Exchange Traded	Maturity:	≤ 30 days (\$)				> 36 months (\$)	

Unrated

Section 3: Other Assets (not included in Sections 1 or 2) Holdings in associated and subsidiary entities HIB unclosed business (earned premium only) HRB unclosed business (earned premium only) Loans Equipment DAC Other intangibles (including FITB and goodwill) Pre-paid Expenses Receivables: from the ATO, excluding FITB Receivables: Receivables: PHI contribution rebates description

Other1

Grade 1

Section 4: Counterparty Disclosure

4a: Counterparty by Type

Other

Deposits in ADIs (\$)

Australian government counterparties (\$) Overseas government counterparties (\$)

Australian ADIs (not including deposits in ADIs) (\$)

Overseas banks (\$)

Australian corporate or other counterparties (\$)

Overseas corporate or other counterparties (\$)

4b: Large exposures to groups of related counterparties (excluding exposures to Australian government, or deposits with ADIs

Largest uncompensated loss exposure Second largest uncompensated loss exposure Third largest uncompensated loss exposure Fourth largest uncompensated loss exposure Fifth largest uncompensated loss exposure

(only where over 5% of total assets) (only where over 5% of total assets) (only where over 5% of total assets) (only where over 5% of total assets)

			l
posits with ADIs)	Total exposure (\$)	Organisation	

Grade 3

Grade 4

Grade 2

ncompensated loss (\$)	Total exposure (\$)	Organisation
		Other1
		Other2
		Other3
		Other4
		Other5

Liabilities of the Health Benefits Fund

Section 1: Insurance Liabilities			
Unearned premium and unexpired risk liability	Contributions In Advance Liability Unexpired Risk Liability (CIA Component) Unexpired Risk Liability (unclosed component and constructive obligations)	HIB (\$)	HRB (\$)
Unpresented & Outstanding Claims	Benefit component Administration component RETF component OSC margin for risk		
RETF Liability RETF margin for risk Loyalty Bonus Liability Loyalty Bonus margin for risk]
Other Insurance Liabilities			
Section 2: Other Liabilities			
Creditors and borrowings	Bank overdrafts Issued loans and commercial paper Lease liabilities Creditors (trade and non-core business unit) Other	(\$)	
Provisions	Dividends Taxation Employee entitlements	(\$)	
Other Liabilities & Provisions Other Liabilities & Provisions			Description Other1 Other2

Section	n 3: Prudent Liabilities (Capital Ad	eguacy Standard)					
Section		equally etailed and			_		
	Hospital SEUs (#)						
	Outstanding claims liability - 75th percentile (\$)						
	Future claims liability - 75th percentile (\$)						
	Future claims liability with no risk margin - 50th percentile (\$)						
	Unbilled calculated deficit (\$)						
	Unbilled gross deficit (\$)						
	Billed risk equalisation trust fund liability (\$)						
	Other liabilities:						
	Individual other liabilities (where balance sheet liability is \geq 2%	of total balance sheet liabilities)		Central estimate value (\$)	98th percentile value (\$)	Description	
						Other1 Other2	
						Other3	
						Other4	
			Total of all other individual liabilitie	s			
	Collective other liabilities (where balance sheet liability is <2%	of total balance sheet liabilities)			T		
					-		
Section	n 4: Subordinated Debt (recognise	d under the Capital Adeq	uacy Standard)				
	Assessed to a character subsculpture of data (A)				\neg		
	Approved loss absorbing subordinated debt (\$) Previously approved subordinated debt (\$)						
	(4)						
Section	n 5: Supervisory Adjustments						
	Capital Adequacy supervisory adjustment amount	Quantum of assets test (\$)					
	Capital Adequacy supervisory adjustment amount	Concentration of assets test (\$)					
	Solvency supervisory adjustment amount	Liquidity test (\$)					

HRF 602.8 Financial and Capital Data - Related Party Disclosures

Related Party Disclosures

1a: Incurred value of payments and services provided from related parties	Related Party	ACN or ABN (no spaces)	Relationship to health benefits fund	Nature of Transaction	Value of Transaction (\$)
1b: Incurred value of payments and services provided to related parties	Related Party	ACN or ABN (no spaces)	Relationship to health benefits fund	Nature of Transaction	Value of Transaction (\$)
	,				
		1			
1c: Outstanding obligations receivable from related parties	Related Party	ACN or ABN (no spaces)	Relationship to health benefits fund	Nature of Transaction	Fair Value of Exposure (\$)
1d: Outstanding obligations payable to related parties	Related Party	ACN or ABN (no spaces)	Relationship to health benefits fund	Nature of Transaction	Fair Value of Exposure (\$)
			1	+	

HRF 602.9 Financial and Capital Data - Claims

Claims Data

HIB (only) claim payments from the Health Benefits Fund

Month Claim Incurred 48 Months Prior 47 Months Prior 45 Months Prior 45 Months Prior 44 Months Prior 42 Months Prior 41 Months Prior 40 Months Prior

36 Months Prior 35 Months Prior 34 Months Prior 33 Months Prior 32 Months Prior 31 Months Prior

30 Months Prior 29 Months Prior 28 Months Prior 27 Months Prior 26 Months Prior

38 Months Prior 37 Months Prior

25 Months Prior 25 Months Prior 24 Months Prior 23 Months Prior 22 Months Prior

21 Months Prior 20 Months Prior 19 Months Prior 18 Months Prior

17 Months Prior 16 Months Prior 15 Months Prior

14 Months Prior 13 Months Prior 12 Months Prior

11 Months Prior 10 Months Prior 9 Months Prior

8 Months Prior
7 Months Prior
6 Months Prior
F Months Prior

5 Months Prior 4 Months Prior 3 Months Prior

2 Months Prior 1 Month Prior Same Month DRAFT HRF 602.0 series - 12