



Statistics

Life Insurance Institution Level Statistics


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.

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 life insurance reporting framework which took effect on 1 January 2013.

Enquiries

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Important notice

The *Life Insurance Institution Level Statistics (LILS)* uses audited annual accounts that correspond to insurers' own financial years. It includes insurers' specific information about income statement, financial position and capital adequacy. These data were previously published in the *Half Yearly Life Insurance Bulletin*.

This publication is available in three versions: an Adobe PDF version for printing, a Microsoft Excel version, and a database version (in a Microsoft Excel file) which contains a full time series of statistics that are published in the PDF and Excel versions back to 2008.

A list of life insurers and balance dates is provided at the end of this publication, with details regarding any balance date changes. Where a life insurer's balance date has changed during the 12 months to 30 June 2013, less than 12 months of data is included in the Publication.

This publication will be released twice a year according to the timetable published on the APRA

Table 1a Entity level financial performance - total entity

Financial years ended in the 12 months to June 2013

(\$ million)

Life insurer short name	Balance date	Net policy revenue	Management service fees	Investment revenue	Other revenue	Total revenue	Net policy expenses
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999

A list of additional statistics only available in the database version can be found on page 25.

Table 1a Entity level financial performance - total entity (continued)

Financial years ended in the 12 months to June 2013

(\$ million)

Operating expenses	Effective movement in net policy liabilities	Change in policy owner retained profits	Other expenses	Total expenses	Tax	Net profit / loss after tax	Life insurer short name
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX

A list of additional statistics only available in the database version can be found on page 25.

Table 1b Entity level financial performance - investment linked

Financial years ended in the 12 months to June 2013

(\$ million)

Life insurer short name	Balance date	Net policy revenue	Management service fees	Investment revenue	Other revenue	Total revenue	Net policy expenses
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999

A list of additional statistics only available in the database version can be found on page 25.

Table 1b Entity level financial performance - investment linked (continued)

Financial years ended in the 12 months to June 2013

(\$ million)

Operating expenses	Effective movement in net policy liabilities	Change in policy owner retained profits	Other expenses	Total expenses	Tax	Net profit / loss after tax	Life insurer short name
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX

A list of additional statistics only available in the database version can be found on page 25.

Table 2a Entity level financial position - total entity

Financial years ended in the 12 months to June 2013

(\$ million)

Life insurer short name	Balance date	Cash and deposits	Investments	Other assets	Total assets	Gross policy liabilities	Borrowings	Creditors
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999	9,999

A list of additional statistics only available in the database version can be found on page 25.

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Table 2a Entity level financial position - total entity (continued)Financial years ended in the 12 months to June 2013
(\$ million)

Provisions	Policy owner retained profits	Other liabilities	Total liabilities	Share capital	Other	Net assets	Life insurer short name
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX

Additional statistics only available in the database version can be found on page 25.

Table 2b Entity level financial position - investment linked

Financial years ended in the 12 months to June 2013

(\$ million)

Life insurer short name	Balance date	Cash and deposits	Investments	Other assets	Total assets	Gross policy liabilities	Borrowings	Creditors
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999	9,999

A list of additional statistics only available in the database version can be found on page 25.

A list of addition

Table 2b Entity level financial position - investment linked (continued)

Financial years ended in the 12 months to June 2013

(\$ million)

Provisions	Policy owner retained profits	Other liabilities	Total liabilities	Share capital	Other	Net assets	Life insurer short name
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX

Additional statistics only available in the database version can be found on page 25.

Table 2c Entity level financial position - non investment linked

Financial years ended in the 12 months to June 2013

(\$ million)

Life insurer short name	Balance date	Cash and deposits	Investments	Other assets	Total assets	Gross policy liabilities	Borrowings	Creditors
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999	9,999
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999	9,999

A list of additional statistics only available in the database version can be found on page 25.

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Table 2c Entity level financial position - non investment linked (continued)

Financial years ended in the 12 months to June 2013
(\$ million)

Provisions	Policy owner retained profits	Other liabilities	Total liabilities	Share capital	Other	Net assets	Life insurer short name
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX
9,999	9,999	9,999	9,999	9,999	9,999	9,999	XXX

Additional statistics only available in the database version can be found on page 25.

Table 3a Entity level capital adequacy - total life insurance business (LAGIC)

Financial years ended in the 12 months to June 2013

Life insurer short name	Balance date	Prescribed capital Amount	Capital Base	Common Equity Tier 1 Capital	Additional Tier 1 Capital	Tier 2 Capital	Capital in excess of prescribed capital amount	Tier 1 capital ratio (%)	Prescribed capital amount coverage (%)
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999	9.9	9.9
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999	9.9	9.9
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999	9.9	9.9
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999	9.9	9.9
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999	9.9	9.9
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999	9.9	9.9
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999	9.9	9.9
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9,999	9.9	9.9

New statistics that will be collected through the LAGIC reporting framework

A list of additional statistics only available in the database version can be found on page 25.

Table 3b Entity level capital adequacy - total statutory funds (LAGIC)

Financial years ended in the 12 months to June 2013

(\$ million)

Life insurer short name	Balance date	Prescribed capital Amount	Capital Base	Capital base of which: Tier 2 Capital	Capital base net of Tier 2 Capital	Capital in excess of prescribed capital amount	Capital base (net of Tier 2 Capital) ratio (%)	Prescribed capital amount coverage (%)
Total statutory funds								
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9.9	9.9
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9.9	9.9
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9.9	9.9
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9.9	9.9
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9.9	9.9
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9.9	9.9
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9.9	9.9
Investment linked								
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9.9	9.9
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9.9	9.9
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9.9	9.9
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9.9	9.9
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9.9	9.9
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9.9	9.9
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9.9	9.9
Non investment linked								
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9.9	9.9
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9.9	9.9
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9.9	9.9
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9.9	9.9
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9.9	9.9
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9.9	9.9
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9.9	9.9
Total general funds								
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9.9	9.9
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9.9	9.9
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9.9	9.9
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9.9	9.9
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9.9	9.9
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9.9	9.9
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9.9	9.9
XXX	DD MMM	9,999	9,999	9,999	9,999	9,999	9.9	9.9

New statistics that will be collected through the LAGIC reporting framework

A list of additional statistics only available in the database version can be found on page 25.

Table 4a Entity level solvency - total statutory funds (pre-LAGIC)Financial years ended in the six months to December 2012
(\$ million)

Life insurer short name	Balance date	Total solvency requirement	Solvency reserve	Total amounts available for solvency	Solvency reserve coverage
XXX	DD MMM	9,999	9,999	9,999	9.9
XXX	DD MMM	9,999	9,999	9,999	9.9
XXX	DD MMM	9,999	9,999	9,999	9.9
XXX	DD MMM	9,999	9,999	9,999	9.9
XXX	DD MMM	9,999	9,999	9,999	9.9
XXX	DD MMM	9,999	9,999	9,999	9.9
XXX	DD MMM	9,999	9,999	9,999	9.9
XXX	DD MMM	9,999	9,999	9,999	9.9
XXX	DD MMM	9,999	9,999	9,999	9.9
XXX	DD MMM	9,999	9,999	9,999	9.9
XXX	DD MMM	9,999	9,999	9,999	9.9
XXX	DD MMM	9,999	9,999	9,999	9.9
XXX	DD MMM	9,999	9,999	9,999	9.9
XXX	DD MMM	9,999	9,999	9,999	9.9
XXX	DD MMM	9,999	9,999	9,999	9.9
XXX	DD MMM	9,999	9,999	9,999	9.9
XXX	DD MMM	9,999	9,999	9,999	9.9
XXX	DD MMM	9,999	9,999	9,999	9.9
XXX	DD MMM	9,999	9,999	9,999	9.9
XXX	DD MMM	9,999	9,999	9,999	9.9
XXX	DD MMM	9,999	9,999	9,999	9.9
XXX	DD MMM	9,999	9,999	9,999	9.9
XXX	DD MMM	9,999	9,999	9,999	9.9
XXX	DD MMM	9,999	9,999	9,999	9.9

Please note that the solvency tables (Tables 4a, 4b and 4c) contain the solvency information under the pre-LAGIC framework for insurers with financial years ended in the six months to December 2013. Insurers with financial years ended in the six months to June 2013 are included in the new capital adequacy tables in Tables 3a and 3b which reflect the LAGIC framework. Starting from the December 2013 Company Level Statistics edition, these solvency tables (Tables 4a, 4b and 4c) will be removed as all life insurers would be reporting under the LAGIC framework and included in Tables 3a and 3b. See the explanatory notes for further details.

New statistics that will be collected through the LAGIC reporting framework

A list of additional statistics only available in the database version can be found on page 25.

Table 4b Entity level solvency - investment linked (pre-LAGIC)

Financial years ended in the six months to December 2012
(\$ million)

Life insurer short name	Balance date	Total solvency requirement	Solvency reserve	Total amounts available for solvency	Solvency reserve coverage
XXX	DD MMM	9,999	9,999	9,999	9.9
XXX	DD MMM	9,999	9,999	9,999	9.9
XXX	DD MMM	9,999	9,999	9,999	9.9
XXX	DD MMM	9,999	9,999	9,999	9.9
XXX	DD MMM	9,999	9,999	9,999	9.9
XXX	DD MMM	9,999	9,999	9,999	9.9
XXX	DD MMM	9,999	9,999	9,999	9.9
XXX	DD MMM	9,999	9,999	9,999	9.9
XXX	DD MMM	9,999	9,999	9,999	9.9
XXX	DD MMM	9,999	9,999	9,999	9.9
XXX	DD MMM	9,999	9,999	9,999	9.9
XXX	DD MMM	9,999	9,999	9,999	9.9
XXX	DD MMM	9,999	9,999	9,999	9.9
XXX	DD MMM	9,999	9,999	9,999	9.9
XXX	DD MMM	9,999	9,999	9,999	9.9
XXX	DD MMM	9,999	9,999	9,999	9.9
XXX	DD MMM	9,999	9,999	9,999	9.9
XXX	DD MMM	9,999	9,999	9,999	9.9
XXX	DD MMM	9,999	9,999	9,999	9.9
XXX	DD MMM	9,999	9,999	9,999	9.9
XXX	DD MMM	9,999	9,999	9,999	9.9
XXX	DD MMM	9,999	9,999	9,999	9.9
XXX	DD MMM	9,999	9,999	9,999	9.9
XXX	DD MMM	9,999	9,999	9,999	9.9
XXX	DD MMM	9,999	9,999	9,999	9.9

Please note that the solvency tables (Tables 4a, 4b and 4c) contain the solvency information under the pre-LAGIC framework for insurers with financial years ended in the six months to December 2013. Insurers with financial years ended in the six months to June 2013 are included in the new capital adequacy tables in Tables 3a and 3b which reflect the LAGIC framework. Starting from the December 2013 Company Level Statistics edition, these solvency tables (Tables 4a, 4b and 4c) will be removed as all life insurers would be reporting under the LAGIC framework and included in Tables 3a and 3b. See the explanatory notes for further details.

New statistics that will be collected through the LAGIC reporting framework

A list of additional statistics only available in the database version can be found on page 25.

Table 4c Entity level solvency - non investment linked (pre-LAGIC)

Financial years ended in the six months to December 2012

(\$ million)

Life insurer short name	Balance date	Total solvency requirement	Solvency reserve	Total amounts available for solvency	Solvency reserve coverage
XXX	DD MMM	9,999	9,999	9,999	9.9
XXX	DD MMM	9,999	9,999	9,999	9.9
XXX	DD MMM	9,999	9,999	9,999	9.9
XXX	DD MMM	9,999	9,999	9,999	9.9
XXX	DD MMM	9,999	9,999	9,999	9.9
XXX	DD MMM	9,999	9,999	9,999	9.9
XXX	DD MMM	9,999	9,999	9,999	9.9
XXX	DD MMM	9,999	9,999	9,999	9.9
XXX	DD MMM	9,999	9,999	9,999	9.9
XXX	DD MMM	9,999	9,999	9,999	9.9
XXX	DD MMM	9,999	9,999	9,999	9.9
XXX	DD MMM	9,999	9,999	9,999	9.9
XXX	DD MMM	9,999	9,999	9,999	9.9
XXX	DD MMM	9,999	9,999	9,999	9.9
XXX	DD MMM	9,999	9,999	9,999	9.9
XXX	DD MMM	9,999	9,999	9,999	9.9
XXX	DD MMM	9,999	9,999	9,999	9.9
XXX	DD MMM	9,999	9,999	9,999	9.9
XXX	DD MMM	9,999	9,999	9,999	9.9
XXX	DD MMM	9,999	9,999	9,999	9.9
XXX	DD MMM	9,999	9,999	9,999	9.9
XXX	DD MMM	9,999	9,999	9,999	9.9
XXX	DD MMM	9,999	9,999	9,999	9.9
XXX	DD MMM	9,999	9,999	9,999	9.9
XXX	DD MMM	9,999	9,999	9,999	9.9
XXX	DD MMM	9,999	9,999	9,999	9.9
XXX	DD MMM	9,999	9,999	9,999	9.9
XXX	DD MMM	9,999	9,999	9,999	9.9
XXX	DD MMM	9,999	9,999	9,999	9.9
XXX	DD MMM	9,999	9,999	9,999	9.9
XXX	DD MMM	9,999	9,999	9,999	9.9
XXX	DD MMM	9,999	9,999	9,999	9.9
XXX	DD MMM	9,999	9,999	9,999	9.9
XXX	DD MMM	9,999	9,999	9,999	9.9

Please note that the solvency tables (Tables 4a, 4b and 4c) contain the solvency information under the pre-LAGIC framework for insurers with financial years ended in the six months to December 2013. Insurers with financial years ended in the six months to June 2013 are included in the new capital adequacy tables in Tables 3a and 3b which reflect the LAGIC framework. Starting from the December 2013 Company Level Statistics edition, these solvency tables (Tables 4a, 4b and 4c) will be removed as all life insurers would be reporting under the LAGIC framework and included in Tables 3a and 3b. See the explanatory notes for further details.

New statistics that will be collected through the LAGIC reporting framework

A list of additional statistics only available in the database version can be found on page 25.

List of life insurers

Financial years ended in the 12 months to June 2013

Life insurer	Life insurer short name	Balance date
XXX	XXX	DD MMM
XXX	XXX	DD MMM
XXX	XXX	DD MMM
XXX	XXX	DD MMM
XXX	XXX	DD MMM
XXX	XXX	DD MMM
XXX	XXX	DD MMM
XXX	XXX	DD MMM
XXX	XXX	DD MMM
XXX	XXX	DD MMM
XXX	XXX	DD MMM
XXX	XXX	DD MMM
XXX	XXX	DD MMM
XXX	XXX	DD MMM
XXX	XXX	DD MMM
XXX	XXX	DD MMM
XXX	XXX	DD MMM
XXX	XXX	DD MMM
XXX	XXX	DD MMM
XXX	XXX	DD MMM
XXX	XXX	DD MMM
XXX	XXX	DD MMM
XXX	XXX	DD MMM
XXX	XXX	DD MMM
XXX	XXX	DD MMM
XXX	XXX	DD MMM
XXX	XXX	DD MMM
XXX	XXX	DD MMM

Explanatory notes

Introduction

This publication includes data across two different capital frameworks. For more detail see Change in capital framework 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. These data were published in the *Half Yearly Life Insurance Bulletin*.

Source of data

This publication is compiled primarily from audited regulatory returns submitted to APRA under the *Financial Sector (Collection of Data) Act 2001* by authorised life insurance companies. APRA-regulated life insurers are prudentially supervised under the *Life Insurance Act 1995*.

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

Basis of preparation

Figures 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 loans between parents and subsidiaries.

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

Total entity data

The total entity figure represents the consolidation of all statutory funds plus the shareholders' fund. Total statutory funds and total shareholders' funds may not add up to total entity figures due to shareholder eliminations.

Total statutory funds data

Type of fund - investment linked and non investment linked business may not add up to the total statutory funds figures due to statutory fund eliminations.

Change in capital framework

APRA introduced a common capital framework for required capital and eligible capital across general insurers and life insurers on 1 January 2013 (LAGIC). The two existing requirements for solvency and capital adequacy (pre-LAGIC) were replaced with a single measure for required capital.

The reporting framework was revised to reflect the LAGIC framework. The new capital adequacy statistics are published in Table 3. This publication also contains the solvency data previously collected under the pre-LAGIC framework in Table 4.

Glossary

Definitions

Average total asset and net asset items (if used) are the average of the opening and closing balances of the relevant item over the period.

Capital adequacy statistics (LAGIC) in Table 3 is as per *LPS 110 Capital adequacy* under the revised capital framework effective from 1 January 2013.

Debt securities comprises interest bearing securities and loans.

Effective movement in net policy liabilities is calculated as *movement in net policy liabilities* less deposits received, plus withdrawals of deposits, plus non-premium related fees for management services, plus movements in the liability for deferred fee revenue, less movements in the liability for deferred acquisition costs.

General fund means the shareholders' fund for a life company other than a friendly society as per *LPS 001 Definitions*.

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.

Net policy expenses is policy expenses net of outward reinsurance claims.

Net policy revenue is policy revenue net of outward reinsurance premiums.

Number of entities is the number of registered life insurers where data is provided at the investment linked, non investment linked, total statutory funds, total shareholders' funds or total entity level. Where data is provided at the product or class of business level the number of entities is those life insurers who reported non zero figures for the reference period.

Number of statutory funds is the number of registered statutory funds where data is provided at the investment linked, non investment linked, total statutory funds, total shareholders' funds or total entity level. Where data is provided at the product or class of business level the number of statutory funds is those funds who reported non zero figures for the reference period.

Other (table 2) comprises reserves, shareholder retained profits and foreign currency translations.

Return on net assets is net profit/loss after tax divided by the average net assets for the period. This is expressed as annual percentage rates. For quarterly returns, this is achieved by multiplying the calculated *return on net assets* by 4. For returns covering the financial/calendar years, this is calculated by using the full year income/profit and average asset figures.

Solvency reserve (pre-LAGIC) in Table 4 is the excess of total solvency requirement over the total minimum liabilities for the fund. It is under the previous capital framework (pre-LAGIC) and as per *LPS 2.04 Solvency Standard* which was revoked on 31 December 2012.

Solvency reserve coverage (pre-LAGIC) in Table 4 is total amounts available for solvency reserve divided by solvency reserve. It is under the previous capital framework (pre-LAGIC) and as per *LPS 2.04 Solvency Standard* which was revoked on 31 December 2012.

Total solvency requirement (pre-LAGIC) in Table 4 is as per revoked *LPS 2.04*.

List of the additional statistics only available in the database version of the institution level publication

Entity level capital adequacy			
Statistic	Current publication version	Proposed version (where changed)	New statistics published from:
total entity			
Prescribed capital amount	Not published	PDF, Excel, Database	June/December
Capital base	Not published	PDF, Excel, Database	June/December
<i>Common Equity Tier 1 Capital of which:</i>	Not published	PDF, Excel, Database	June/December
<i>Regulatory & other adjustments to Common Equity Tier 1 Capital</i>	Not published	Database	June/December
<i>Additional Tier 1 Capital of which:</i>	Not published	PDF, Excel, Database	June/December
<i>Regulatory & other adjustments to Additional Tier 1 Capital</i>	Not published	Database	June/December
<i>Tier 2 Capital of which:</i>	Not published	PDF, Excel, Database	June/December
<i>Regulatory & other adjustments to Tier 2 Capital</i>	Not published	Database	June/December
Capital in excess of prescribed capital amount	Not published	PDF, Excel, Database	June/December
Tier 1 Capital ratio (%)	Not published	PDF, Excel	June/December
Prescribed capital amount coverage (%)	Not published	PDF, Excel	June/December
total statutory funds, investment linked & non-investment linked			
Prescribed capital amount	Not published	PDF, Excel, Database	June/December
Asset risk charge	Not published	Database	June/December
Insurance risk charge	Not published	Database	June/December
<i>Less: Aggregation benefit</i>	Not published	Database	June/December
Asset concentration risk charge	Not published	Database	June/December
Operational risk charge	Not published	Database	June/December
Combined stress scenario adjustment	Not published	Database	June/December
Other risk charges	Not published	Database	June/December
Capital base of which:	Not published	PDF, Excel, Database	June/December
Tier 2 Capital	Not published	PDF, Excel, Database	June/December
Capital base net of Tier 2 Capital	Not published	PDF, Excel, Database	June/December
Capital in excess of prescribed capital amount	Not published	PDF, Excel, Database	June/December
Capital base (net of Tier 2 Capital) ratio (%)	Not published	PDF, Excel	June/December
Prescribed capital amount coverage (%)	Not published	PDF, Excel	June/December
Pre-LAGIC capital			
Total solvency requirement	PDF, Excel	Database	
Solvency reserve	PDF, Excel	Database	
Total amounts available for solvency reserve	PDF, Excel	Database	
Solvency reserve coverage	PDF, Excel		

Statistics that are currently collected by APRA

New statistics that will be collected through the LAGIC reporting framework



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