



AUSTRALIAN BUREAU OF STATISTICS
CANBERRA

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INQUIRIES

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LIFE INSURANCE — SEPTEMBER 1976

SUMMARY OF MOVEMENTS

Item	September 1976	Change Over Previous Month		Change Over Previous September		
		Movement	Per cent	Movement	Per cent	
ORDINARY, INDUSTRIAL AND SUPERANNUATION BUSINESS COMBINED						
(i) New Policies Issued —						
Number	('000)	59.0	-1.6	-2.7	+2.6	+4.7
Sum Insured	(\$m)	2,024.6	+556.2	+37.9	+654.6	+47.8
(ii) Policies Discontinued —						
Number	('000)	92.4	+11.7	+14.5	+25.6	+38.3
Sum Insured	(\$m)	641.4	-3.5	-0.5	+110.7	+20.9
(iii) Policies Existing at end of period —						
Number	('000)	8,447.1	-33.4	-0.4	+150.3	-1.7
Sum Insured	(\$m)	69,938.0	+1,383.2	+2.0	+10,000.6	+16.7
TOTAL NEW LOANS PAID OVER	(\$m)	17.4	-3.3	-15.7	-2.6	-13.1
TOTAL PREMIUMS RECEIVED	(\$m)	128.6	+7.5	+6.2	+11.0	+9.3
TOTAL CLAIMS, SURRENDERS, ETC. PAID	(\$m)	91.4	+10.6	+13.1	+18.2	+24.8

EXPLANATORY NOTES

Introduction

The information in this bulletin has been compiled from returns supplied by life insurance businesses registered under the *Life Insurance Act 1945* and returns supplied voluntarily by the State Government Insurance Offices.

Areas covered

2. The statistics of new policies issued, policies discontinued or reduced, policies existing and new loans paid over *exclude* business in Papua New Guinea. Statistics of assets and liabilities, premiums received, claims, surrenders, etc. paid, *include* Papua New Guinea business for periods prior to September 1975. State or Territory refers to the State or Territory where the policy is registered, and is not necessarily the State or Territory of residence of the insured person.

3. State details of new policies issued, policies discontinued or reduced, and new loans paid over during the financial year 1975/76 and policies in existence at 30 June 1976 were published in Tables 10 and 11 of the June 1976 issue of this bulletin. Details of premiums received and claims, surrenders, etc. paid over in Australia in 1975/76 were published in Table 12. Similar details for the calendar year 1975 were published in the December 1975 bulletin.

Time of recording

4. Details of new policies issued and policies discontinued or reduced are shown in the period during which they were recorded in life insurance companies' registers maintained in each State and Territory. For monthly statistics in particular, such periods may be subsequent to those during which the policies were actually written or matured, surrendered, etc.

Treatment of particular items and classes of business

5. In this bulletin *Policies discontinued or reduced* includes policies matured, surrendered, forfeited, transferred to registers in other States, Territories or overseas or converted to other classes of business, etc. Estimates of the *Policies existing at the end of each period* are prepared by updating the details of business in existence supplied in annual returns using the details of new policies issued and policies discontinued provided in monthly returns. Annuities, re-insurance of risks of the companies, bonus additions, benefits (other than the basic sum insured) attaching to family income policies, benefits payable on death by accident or specified sickness, and continuous disability benefits are excluded.

6. A policy insuring more than one life, i.e. a *blanket* policy, is treated as one policy in the figures shown for *Number of policies* when the policy is issued or discontinued. Variations in the number of lives covered under a *blanket* policy have no effect on the figures shown for *Number of policies*. However, any increases in sums insured or in annual premiums are included in the figures shown for *Sum insured* and *Annual premiums* for *New policies issued*. Similarly, decreases are reflected in the figures shown for *Sum insured* and *Annual premiums* for *Policies discontinued or reduced*. *Blanket* policies are frequently used for superannuation business.

Symbols and other usages

.. nil, or less than half the final digit shown.
† revised.

Any discrepancies between totals and sums of components in tables are due to rounding.

TABLE 1. ORDINARY, INDUSTRIAL AND SUPERANNUATION BUSINESS COMBINED

	New policies issued			Policies discontinued or reduced			Policies existing at end of period		
	Number of policies	Sum insured (\$'000)	Annual premiums (\$'000)	Number of policies	Sum insured (\$'000)	Annual premiums (\$'000)	Number of policies	Sum insured (\$'000)	Annual premiums (\$'000)
AUSTRALIA									
Year -									
1973-74	695,437	11,332,195	216,969	608,533	4,493,449	95,652	8,678,466	48,771,732	1,117,588
1974-75	669,560	13,718,125	260,633	744,605	5,252,243	117,189	8,603,430	57,237,615	1,261,034
1975-76	647,825	16,037,878	288,134	739,623	6,487,838	145,994	8,511,634	66,787,655	1,403,174
1975 -									
August	58,938	1,263,385	25,720	60,545	478,720	10,641	8,607,904	59,098,127	1,295,079
September	56,325	1,370,021	29,199	66,824	530,759	14,404	8,597,405	59,937,389	1,309,874
October	57,382	1,266,628	24,307	65,162	513,566	11,852	8,589,625	60,690,451	1,322,329
November	51,045	1,790,527	31,045	58,302	588,714	12,226	8,582,368	61,892,264	1,341,148
December	57,672	1,709,828	29,750	66,729	750,245	13,428	8,573,311	62,851,846	1,357,463
1976 -									
January	31,207	788,887	12,108	46,544	534,883	12,451	8,557,974	63,105,850	1,357,120
February	42,539	913,426	15,070	55,737	495,757	10,596	8,544,776	63,523,520	1,361,594
March	58,221	1,225,698	21,894	63,573	593,263	13,479	8,539,424	64,155,954	1,370,009
April	50,153	1,142,218	19,117	58,239	421,689	9,300	8,531,338	64,876,483	1,379,826
May	54,970	1,311,088	26,550	62,839	501,904	12,719	8,523,469	65,685,607	1,393,658
June	62,013	1,697,401	32,966	73,850	595,155	13,453	8,511,632	66,787,653	1,403,174
July	59,586	1,596,672	28,565	70,568	652,946	14,374	8,500,650	67,731,379	1,417,365
August	60,585	1,468,343	24,696	80,716	644,903	14,228	8,480,519	68,554,820	1,427,833
September	58,969	2,024,590	33,042	92,406	641,424	14,887	8,447,082	69,937,989	1,445,988
STATES - SEPTEMBER 1976									
N.S.W.	11,724	238,157	3,074	48,839	135,525	3,474	2,337,278	11,313,672	236,110
Vic.	14,127	656,001	11,115	17,534	184,856	4,514	2,161,901	19,298,999	407,019
Qld	9,716	247,516	3,578	8,433	59,339	1,571	1,370,261	8,680,584	181,848
S.A. (a)	5,824	113,462	2,275	6,779	32,444	825	921,968	5,485,846	122,719
W.A.	5,757	117,128	2,038	4,445	34,332	701	727,936	5,005,326	103,630
Tas.	2,093	42,689	1,013	1,980	10,073	226	241,027	1,599,357	36,444
N.T. (a)	240	5,252	86	249	3,094	60	26,509	305,976	5,808
A.C.T.	9,488	604,384	9,862	4,147	181,759	3,516	660,202	18,248,232	352,410

(a) Industrial business for Northern Territory is included with industrial business for South Australia.

TABLE 2. ORDINARY BUSINESS

	New policies issued			Policies discontinued or reduced			Policies existing at end of period		
	Number of policies	Sum insured (\$'000)	Annual premiums (\$'000)	Number of policies	Sum insured (\$'000)	Annual premiums (\$'000)	Number of policies	Sum insured (\$'000)	Annual premiums (\$'000)
AUSTRALIA									
Year -									
1973-74	515,935	6,624,713	95,129	286,282	2,329,189	40,549	5,784,095	32,988,562	678,893
1974-75	492,825	7,285,642	97,846	441,056	2,982,988	56,913	5,835,864	37,291,217	719,827
1975-76	467,313	8,383,850	98,493	458,202	3,399,782	63,604	5,844,975	42,275,285	754,715
1975 -									
August	42,151	693,249	9,146	38,871	250,358	5,214	5,847,183	38,198,741	728,351
September	39,770	665,168	8,362	36,100	176,039	4,796	5,850,853	38,687,871	731,917
October	42,315	700,177	8,535	40,865	303,243	5,660	5,852,303	39,084,805	734,792
November	36,332	873,788	7,415	37,319	283,948	5,237	5,851,616	39,674,644	736,970
December	42,372	754,561	8,799	36,677	338,374	4,755	5,857,311	40,090,831	741,013
1976 -									
January	24,168	446,172	5,121	33,932	265,725	4,680	5,847,547	40,271,278	741,454
February	31,245	544,703	6,422	36,981	285,109	5,089	5,841,811	40,530,872	742,787
March	41,107	709,747	8,534	38,530	288,180	5,232	5,844,388	40,952,439	746,090
April	36,495	660,563	7,848	37,282	287,531	5,370	5,843,601	41,325,471	748,568
May	38,693	739,986	8,484	38,005	299,375	5,344	5,843,889	41,766,082	751,708
June	44,685	861,798	9,838	43,599	352,595	6,831	5,844,975	42,275,285	754,715
July	42,257	778,726	9,298	43,643	356,476	6,666	5,843,589	42,697,534	757,352
August	42,720	825,292	9,539	44,702	357,772	6,902	5,841,607	43,195,054	759,979
September	42,504	918,567	9,471	43,233	355,145	6,049	5,840,878	43,726,476	763,401
STATES - SEPTEMBER 1976									
N.S.W.	9,009	209,323	1,934	14,065	94,844	1,900	1,460,430	9,267,569	176,494
Vic.	11,040	221,074	2,513	11,420	83,143	1,690	1,510,795	11,544,165	206,975
Qld	7,480	138,721	1,543	6,003	37,107	720	1,026,104	6,580,637	118,523
S.A.	4,462	71,672	915	4,466	22,585	489	665,848	4,016,170	77,686
W.A.	4,480	81,511	980	3,167	24,020	400	537,109	3,819,180	68,316
Tas.	1,313	20,730	276	1,446	8,352	190	184,346	1,131,513	22,248
N.T.	215	4,328	64	240	2,785	52	25,212	271,445	4,838
A.C.T.	4,505	180,209	1,246	2,425	82,308	608	431,034	7,097,798	86,320

TABLE 3. INDUSTRIAL BUSINESS

	New policies issued			Policies discontinued or reduced			Policies existing at end of period		
	Number of policies	Sum insured (\$'000)	Annual premiums (\$'000)	Number of policies	Sum insured (\$'000)	Annual premiums (\$'000)	Number of policies	Sum insured (\$'000)	Annual premiums (\$'000)
AUSTRALIA									
Year -									
1973-74	100,242	232,580	7,690	190,617	171,161	6,048	2,242,347	1,555,657	58,400
1974-75	72,746	199,435	6,586	222,199	174,403	6,473	2,092,894	1,580,689	58,514
1975-76	60,157	192,881	6,332	209,226	163,021	6,054	1,943,825	1,610,551	58,793
1975 -									
August	5,421	16,826	557	15,491	11,717	426	2,073,008	1,591,180	58,784
September	6,811	21,117	699	22,591	14,760	555	2,057,228	1,597,538	58,928
October	5,228	16,306	537	17,011	12,611	460	2,045,445	1,601,233	59,006
November	4,494	15,200	495	16,538	12,594	472	2,033,601	1,603,839	59,029
December	3,158	10,466	335	25,340	16,662	623	2,011,619	1,597,644	58,741
1976 -									
January	1,335	4,249	141	7,464	7,572	300	2,005,290	1,594,321	58,582
February	4,440	14,024	458	13,994	16,748	635	1,995,736	1,591,596	58,405
March	6,384	21,068	682	19,564	17,550	622	1,982,556	1,595,115	58,465
April	4,438	14,673	481	16,344	12,890	505	1,970,450	1,596,898	58,441
May	6,780	22,732	743	18,153	16,113	589	1,959,277	1,603,517	58,596
June	5,866	19,258	641	21,318	12,224	444	1,943,825	1,610,551	58,793
July	5,804	19,845	659	14,855	9,891	321	1,934,774	1,620,504	59,131
August	6,528	23,524	771	19,384	15,356	552	1,921,918	1,628,672	59,350
September	5,005	18,033	592	16,920	13,128	498	1,910,003	1,633,577	59,444
STATES - SEPTEMBER 1976									
N.S.W.	1,770	6,198	206	6,193	4,937	180	696,362	579,642	21,038
Vic.	1,003	3,690	127	5,063	3,559	140	533,307	448,293	16,529
Qld.	1,146	4,596	144	2,093	1,932	70	287,960	268,678	9,543
S.A. (a)	506	1,714	56	1,900	1,349	56	197,257	165,181	6,037
W.A.	374	1,281	40	991	653	27	133,751	113,164	4,197
Tas.	137	270	10	473	428	15	40,539	33,194	1,191
N.T. (a)	..	..	..	..	..	..	..	..	..
A.C.T.	69	285	9	207	271	10	20,820	25,424	910

(a) Details for Northern Territory are included in South Australia.

TABLE 4. SUPERANNUATION BUSINESS

	New policies issued			Policies discontinued or reduced			Policies existing at end of period		
	Number of policies	Sum insured (\$'000)	Annual premiums (\$'000)	Number of policies	Sum insured (\$'000)	Annual premiums (\$'000)	Number of policies	Sum insured (\$'000)	Annual premiums (\$'000)
AUSTRALIA									
Year -									
1973-74	79,260	4,474,902	114,146	131,634	1,993,104	49,055	652,024	14,227,513	380,295
1974-75	103,998	6,233,048	156,200	81,350	2,094,853	53,801	674,672	18,365,709	482,692
1975-76	120,355	7,461,148	183,313	72,195	2,925,035	76,336	722,832	22,901,821	589,662
1975 -									
August	11,366	553,310	16,017	6,183	216,645	5,001	687,713	19,308,206	507,943
September	9,744	683,736	20,137	8,133	339,959	9,054	689,324	19,651,983	519,026
October	9,839	550,145	15,235	7,286	197,713	5,732	691,877	20,004,415	528,529
November	9,719	901,539	23,135	4,445	292,172	6,517	697,151	20,613,782	545,147
December	12,142	944,800	20,615	4,708	395,209	8,049	704,581	21,163,373	557,713
1976 -									
January	5,704	338,467	6,846	5,148	261,586	7,471	705,137	21,240,254	557,082
February	6,854	354,699	8,191	4,762	193,900	4,873	707,229	21,401,053	560,399
March	10,730	494,882	12,978	5,479	287,534	7,625	712,480	21,608,402	565,453
April	9,220	466,983	10,788	4,613	121,268	3,426	717,087	21,954,117	572,815
May	9,497	548,371	17,323	6,281	186,476	6,785	720,303	22,316,011	583,352
June	11,462	816,345	12,488	8,933	230,536	6,178	722,832	22,901,821	589,662
July	11,525	798,102	18,607	12,070	286,578	7,386	722,287	23,413,344	600,883
August	11,337	619,527	14,396	16,630	271,775	6,774	716,994	23,761,098	608,505
September	11,460	1,087,990	22,979	32,253	273,151	8,340	696,201	24,575,937	623,144
STATES - SEPTEMBER 1976									
N.S.W.	945	31,636	935	28,580	35,744	1,394	180,486	1,466,461	38,581
Vic.	2,084	431,237	8,476	1,051	98,157	2,684	117,799	7,306,540	183,517
Qld.	1,090	104,199	1,691	337	20,300	781	56,197	1,831,270	53,781
S.A.	856	40,077	1,304	413	8,510	280	58,863	1,304,493	38,996
W.A.	903	34,337	1,017	287	9,659	274	57,069	1,072,982	31,117
Tas.	643	21,689	728	61	1,293	20	16,142	434,652	13,005
N.T.	25	925	22	9	308	9	1,297	34,531	969
A.C.T.	4,914	423,890	8,606	1,515	99,180	2,897	208,348	11,125,009	263,180

TABLE 5. NEW LOANS (EXCLUDING ADVANCES OF PREMIUMS) PAID OVER
(\$ 000)

	On mortgage of real estate (a)				On Policies (b)	Other loans (c)			Total loans
	Rural	Housing	Other	Total		To building or housing societies	Other	Total	
AUSTRALIA									
Year -									
1973-74	8,374	96,745	85,472	190,591	58,587	2,920	33,643	36,563	285,742
1974-75	6,384	76,087	87,069	169,541	71,143	517	38,420	38,936	279,625
1975-76	5,657	65,618	54,203	125,478	56,106	1,244	21,109	22,353	203,937
1975 -									
August	556	4,947	2,554	8,057	4,740	159	1,408	1,567	14,364
September	781	5,669	6,605	13,055	4,284	283	2,447	2,730	20,069
October	326	5,219	5,038	10,583	4,636	10	3,134	3,144	18,363
November	451	4,935	7,499	12,885	3,904	4	1,355	1,359	18,148
December	306	6,385	5,152	11,843	4,185	22	1,203	1,225	17,253
1976 -									
January	207	3,484	1,646	5,337	2,933	175	1,071	1,246	9,516
February	144	5,242	2,011	7,397	3,816	100	1,821	1,921	13,135
March	1,146	5,351	2,999	9,496	5,126	84	1,270	1,354	15,976
April	337	5,378	3,539	9,254	5,105	66	2,588	2,654	17,013
May	920	6,897	7,136	14,953	5,568	29	932	961	21,422
June	369	6,968	7,422	14,759	6,108	307	1,637	1,944	22,811
July	172	8,130	7,419	15,721	5,195	..	989	989	21,904
August	149	6,975	7,351	14,475	4,927	1	1,285	1,286	20,688
September	128	7,600	4,269	11,997	4,342	..	1,097	1,097	17,437
STATES - SEPTEMBER 1976									
N.S.W.	42	2,999	616	3,657	1,039	..	457	457	5,153
Vic.	16	2,838	2,923	5,777	1,051	..	429	429	7,257
Qld	..	530	29	559	702	..	95	95	1,356
S.A.	33	686	370	1,089	388	..	60	60	1,537
W.A.	..	314	124	438	470	..	36	36	944
Tas.	38	177	6	221	169	..	20	20	411
N.T.	..	23	40	63	8	..	..	..	71
A.C.T.	..	34	160	194	515	..	..	..	709

(a) State or Territory where property is located. (b) State or Territory where policy is registered. (c) State of residence of borrower.

TABLE 6. RATES OF INTEREST OF NEW LOANS (a)
(Per cent per annum)

	On mortgage of real estate			On policies
	Rural	Housing	Other	
1975 -				
August	12.00 - 14.00	9.50 - 14.00	10.00 - 18.00	6.00 - 12.00
September	12.00 - 14.00	9.50 - 14.00	9.50 - 18.00	6.00 - 12.00
October	12.00 - 14.00	9.50 - 14.00	8.50 - 18.00	6.00 - 13.00
November	12.00 - 14.00	9.50 - 14.00	10.50 - 14.00	6.00 - 13.00
December	12.00 - 14.00	9.50 - 14.00	10.00 - 18.00	6.00 - 13.00
1976 -				
January	12.00 - 14.00	9.50 - 14.00	10.00 - 18.00	6.00 - 12.00
February	12.00 - 14.00	9.50 - 14.00	12.00 - 14.00	6.00 - 13.00
March	12.00 - 14.00	9.50 - 14.00	9.50 - 14.00	6.00 - 13.00
April	12.00 - 14.00	10.00 - 14.00	12.00 - 14.00	6.00 - 12.00
May	12.00 - 14.00	10.00 - 14.00	12.00 - 14.00	6.00 - 12.00
June	12.00 - 14.00	9.50 - 14.00	9.00 - 14.00	6.00 - 12.00
July	12.00 - 14.00	9.50 - 14.00	11.50 - 14.00	6.00 - 12.00
August	12.00 - 14.00	9.50 - 14.00	9.50 - 18.00	6.00 - 12.00
September	12.00 - 14.00	9.50 - 14.00	12.00 - 14.00	6.00 - 12.00

(a) Range of interest rates quoted relate to rates actually charged by companies which advanced loans during the month.

TABLE 7. PREMIUMS RECEIVED AND CLAIMS, SURRENDERS, ETC., PAID (a)
(\$ 000)

	Premiums received (b)				Claims, surrenders, etc. paid			
	Ordinary business	Industrial business	Super-annuation business	Total	Ordinary business	Industrial business	Super-annuation business	Total
Year -								
1973-74	693,816	56,731	395,594	1,146,143	353,708	43,405	205,216	602,329
1974-75	743,394	57,689	512,084	1,313,167	468,600	48,582	258,547	775,729
1975-76	791,603	56,681	617,468	1,465,752	491,738	50,479	329,177	871,396
1975 -								
August	61,533	4,946	44,743	111,222	42,535	4,400	23,355	70,290
September	63,391	4,949	49,259	117,599	44,943	4,785	23,522	73,251
October	61,615	5,109	51,584	118,308	43,828	4,759	49,870	98,456
November	54,763	4,934	40,853	100,549	36,741	4,178	20,982	61,901
December	65,406	7,056	52,092	124,554	37,683	3,853	33,618	75,155
1976 -								
January	53,744	1,178	47,445	102,367	28,471	2,316	22,521	53,308
February	56,122	4,142	52,969	113,233	35,181	3,741	22,248	61,170
March	67,727	4,897	51,168	123,792	41,581	4,519	27,190	73,290
April	59,727	4,605	52,935	117,267	37,596	4,311	21,182	63,090
May	66,484	5,294	57,510	129,288	43,976	4,736	20,529	69,240
June	104,003	4,755	63,311	172,069	53,300	4,546	31,126	88,973
July	77,055	5,283	55,412	137,750	50,537	4,998	44,171	99,706
August	64,673	4,827	51,606	121,105	45,698	4,937	30,212	80,847
September	62,158	4,816	61,598	128,572	47,783	4,884	38,748	91,416

(a) See paragraph 2 of introduction. (b) Includes considerations for annuities: September 1976 - \$3,044,000.

TABLE 8. CLAIMS, SURRENDERS, ETC. PAID BY TYPE OF PAYMENT (a)
(\$ 000)

	September - 1976			
	Ordinary business	Industrial business	Superannuation business	Total
Claims	24,797	3,515	12,629	40,941
Surrenders	22,643	1,369	25,502	49,515
Annuities	106	..	353	458
Bonuses paid in cash	237	..	265	502
Total	47,783	4,884	38,748	91,416

(a) See paragraph 2 of introduction.

TABLE 9. SELECTED ASSETS AND LIABILITIES HELD IN AUSTRALIA BY
LIFE INSURANCE COMPANIES (a)(b)
(\$ million)

	At end of -				
	June 1975	Sept. 1975	Dec. 1975	Mar. 1976	June 1976
ASSETS					
Fixed assets -					
Property	1,797.6	1,896.2	1,981.0	2,021.8	2,089.3
Furniture	20.8	24.6	23.4	23.5	25.9
<i>Total fixed assets</i>	<i>1,818.4</i>	<i>1,920.8</i>	<i>2,004.4</i>	<i>2,045.3</i>	<i>2,115.2</i>
Loans (excluding advances of premiums) -					
On mortgage -					
Rural	104.2	102.7	100.4	99.9	96.1
Housing	491.1	487.0	491.8	485.3	487.6
Other	736.4	732.7	735.2	727.6	725.2
On policies	284.4	280.0	276.2	275.8	278.9
To controlled companies	48.0	30.6	32.5	33.9	35.0
To building or housing societies	9.2	8.8	7.9	7.9	16.8
Other	23.7	21.9	22.0	20.4	20.8
<i>Total loans</i>	<i>1,697.2</i>	<i>1,663.7</i>	<i>1,666.1</i>	<i>1,650.8</i>	<i>1,650.5</i>
Investment					
Government securities	1,946.9	2,024.7	2,063.6	2,108.4	2,108.3
Local and semi-government securities	808.1	790.2	801.6	848.3	1,861.1
Debentures	696.2	708.8	720.2	730.8	747.7
Secured or unsecured notes	150.0	143.5	137.2	152.6	188.7
Preference shares	84.3	85.8	85.5	94.7	85.0
Ordinary shares	1,322.4	1,337.8	1,399.4	1,438.3	1,510.1
Holdings in controlled companies	62.6	62.8	66.3	72.3	70.8
Other	4.4	1.5	3.7	3.3	13.5
<i>Total investments</i>	<i>5,074.9</i>	<i>5,155.1</i>	<i>5,277.4</i>	<i>5,448.7</i>	<i>5,575.2</i>
Cash -					
On deposit -					
Banks	16.5	23.4	20.5	20.5	14.5
Other	69.7	74.2	51.9	75.8	191.7
On current account and in hand	9.8	19.2	6.3	10.4	11.9
<i>Total cash</i>	<i>96.0</i>	<i>116.8</i>	<i>78.6</i>	<i>106.8</i>	<i>118.1</i>
<i>Total Selected Assets</i>	<i>8,686.5</i>	<i>8,856.4</i>	<i>9,026.6</i>	<i>9,251.5</i>	<i>9,459.0</i>
LIABILITIES					
Bank overdraft	60.1	38.9	70.5	63.2	77.0
Deposits	30.6	55.6	62.2	44.5	32.0

(a) See paragraph 2 of introduction. (b) Items shown are the balances according to the companies' ledgers in respect of the statutory funds as at the date for which the information was supplied, without adjustment for any accrued or outstanding interest or other items which had not been brought into account as at that date.

RELATED PUBLICATIONS

Users may also wish to refer to the following insurance publications which are available on request.
Life Insurance (Reference No. 5.32) (annual)
General Insurance (Reference No. 5.16) (annual)

Other ABS publications which may be of interest include:
Housing Finance For Owner Occupation (Reference No. 5.56) (monthly)

Users are also referred to the annual reports of the Insurance Commissioner and the Life Insurance Commissioner which contain, in addition to statistical information, considerable descriptive material.