



AUSTRALIAN BUREAU OF STATISTICS Canberra

CATALOGUE NO. 5621.0

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LIFE INSURANCE, AUSTRALIA DECEMBER 1981

PHONE INQUIRIES	for more information about these statistics - contact Mr Rhod McDonald on Canberra (062) 52 6244 or any of our State offices.
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MAIN FEATURES

The number of new policies issued in December 1981 was 40,695, a decrease of 9,194 from November 1981 and 7,535 from December 1980 figure.

The total sum insured under new policies issued in December 1981 was \$4,245.2 million, an increase of \$687.9 million over November 1981 and \$1,066.1 million over December 1980.

The total value of premiums received during December 1981 was \$216.5 million, an increase of \$22.6 million over November 1981, but a decrease of \$4.3 million compared with December 1980.

Payments on claims, surrenders, annuities and cash bonuses amounted to \$141.6 million in December 1981, down \$9.2 million from November 1981, but up \$5.9 million over December 1980.

EXPLANATORY NOTES

Introduction

The information in this publication

has been compiled from returns supplied to the Life Insurance Commissioner by life insurance businesses registered under the Life Insurance Act 1945 and returns supplied voluntarily by the State Government Insurance Offices. Copies of these returns are made available to the A.B.S. for aggregation and publication.

State classification

2. 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 calendar year 1981 and policies in existence at 31 December 1981 are published in Tables 9 and 10 of this publication. Table 11 contains details of premiums received and claims, surrenders, etc. paid over in Australia in 1981. Similar details for the financial year 1980-81 were published in the June 1981 publication.

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 accordance with the Life Insurance Act 1945, businesses are required to maintain separate registers for Ordinary, Industrial and Superannuation classes of insurance business. With the consent of the Life Insurance Commissioner, however, transfers between registers can occur. As the significance of industrial insurance has been declining, and as more businesses have been transferring to the Ordinary registers only a few businesses now maintain registers of industrial insurance. In order to preserve the confidentiality of these businesses' operations it has become necessary to combine the details of ordinary and industrial businesses in this publication.

6. Policies discontinued or reduced includes policies matured, surrendered or forfeited. In addition, this item includes transfers to and from registers within and between States and Territories and between Australia and overseas and revaluations of sums insured under existing policies. These transfers and revaluations may result in either negative or positive changes to values in the policies discontinued item.

7. Policies existing at end of each period are estimated from the details of new policies issued and policies discontinued or reduced supplied on monthly returns in conjunction with the annual details of new policies issues and policies discontinued or reduced as

reported by the companies.

8. 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.

9. 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.

Revisions

10. This publication incorporates revisions made to previous statistics in this series.

Related publications

11. Users may also wish to refer to the following ABS publications which are available on request :

Life Insurance, Australia, 1979
(5622.0)

General Insurance, Australia,
1978-79 and 1979-80 (5620.0)

Housing Finance for Owner
Occupation, Australia (5609.0) -
issued monthly.

12. 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.

13. Current publications produced by the ABS are listed in the Catalogue of Publications, Australia (1101.0). The ABS also issues, on Tuesdays and Fridays, a Publications Advice (1105.0) which lists publications to be released in the next few days. The Catalogue and Publications Advice are available from any ABS office.

Symbols and other usages

- nil or rounded to zero

R. J. CAMERON
Australian Statistician

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 (\$'M)	ANNUAL PREMIUMS (\$'M)	NUMBER OF POLICIES	SUM INSURED (\$'M)	ANNUAL PREMIUMS (\$'M)	NUMBER OF POLICIES	SUM INSURED (\$'M)	ANNUAL PREMIUMS (\$'M)
AUSTRALIA									
1976-79	591799	22275.3	329.2	804624	10796.8	218.3	7888368	98806.0	1764.4
1979-80	577530	26964.1	380.4	833365	13641.9	233.9	7632533	112117.5	1912.2
1980-81	586416	31006.7	465.7	811530	15544.7	250.3	7407419	127579.1	2126.1
1980-									
NOVEMBER	52545	2865.3	46.1	63387	1466.5	21.0	7551578	118100.2	2004.7
DECEMBER	48230	3179.1	46.7	79315	1493.1	21.3	7520493	119786.0	2030.0
1981-									
JANUARY	29997	1597.7	22.2	54985	1111.3	17.7	7495505	120272.6	2034.3
FEBRUARY	39780	2239.7	36.3	56829	1152.3	19.3	7478456	121380.1	2051.4
MARCH	50700	2554.4	41.1	69530	1307.4	23.1	7459626	122606.5	2069.0
APRIL	44737	2861.4	37.8	64628	1152.2	21.1	7439735	124315.6	2095.6
MAY	48788	2515.7	36.0	69194	1407.1	21.3	7419329	125424.5	2100.3
JUNE	62219	3466.7	51.9	74129	1312.4	25.8	7407419	127579.1	2126.1
JULY	56625	3306.7	64.1	68638	1421.8	17.5	7395409	129464.0	2172.7
AUGUST	54273	2973.4	42.0	73035	1541.2	35.6	7376647	130896.0	2179.0
SEPTEMBER	63303	3274.9	56.2	73279	1220.6	23.5	7366671	132950.2	2212.1
OCTOBER	49156	2857.3	49.8	65364	1320.7	20.9	7350465	134477.2	2240.9
NOVEMBER	49889	3557.3	60.7	67578	1561.3	22.4	7332776	136472.7	2279.1
DECEMBER	40695	4245.2	63.8	68076	1930.8	27.7	7305395	138787.2	2314.8
STATES - DECEMBER 1981									
N.S.W.	8700	326.2	4.1	15596	189.0	5.1	1761570	17664.6	252.5
VIC.	7536	829.7	15.5	14352	428.3	5.7	1776237	33767.1	588.3
QLD	6726	442.3	6.8	9124	150.6	2.7	1290132	17752.9	299.4
S.A.	3826	216.4	3.3	6417	78.3	1.3	739962	9317.1	171.5
W.A.	3869	232.7	4.2	13555	99.8	1.5	642105	9820.1	161.7
TAS.	1120	60.7	1.0	2245	67.7	0.7	195507	2651.3	50.9
N.T.	214	12.4	0.2	195	3.8	-	26362	487.2	7.5
A.C.T.	8704	214.8	28.7	6612	913.3	10.7	873520	47326.9	783.0

TABLE 2. ORDINARY AND INDUSTRIAL BUSINESS

	NEW POLICIES ISSUED			POLICIES DISCONTINUED OR ADJUSTED			POLICIES EXISTING AT END OF PERIOD		
	NUMBER OF POLICIES	SUM INSURED (\$'M)	ANNUAL PREMIUMS (\$'M)	NUMBER OF POLICIES	SUM INSURED (\$'M)	ANNUAL PREMIUMS (\$'M)	NUMBER OF POLICIES	SUM INSURED (\$'M)	ANNUAL PREMIUMS (\$'M)
AUSTRALIA									
1978-79	497201	14752.5	122.8	717227	6069.5	97.6	7182233	61958.4	897.1
1979-80	472567	14493.4	129.9	757205	8379.4	108.6	6598515	68077.3	919.1
1980-81	415312	13918.3	129.2	739717	8720.4	109.0	6574110	73274.8	938.1
1980-									
NOVEMBER	36029	1442.0	10.7	57652	722.1	8.6	6781677	70825.6	932.3
DECEMBER	82258	1169.1	19.0	72447	916.9	7.9	6741489	71177.5	934.2
1981-									
JANUARY	21369	786.3	6.5	49220	614.3	7.8	6713637	71349.6	932.7
FEBRUARY	27787	949.0	8.9	51706	737.8	8.6	6689718	71560.8	933.0
MARCH	35707	1159.7	11.3	63710	780.3	9.9	6661715	71938.9	934.3
APRIL	30869	1050.3	10.4	56629	660.8	9.1	6635955	72363.5	935.4
MAY	32979	1089.6	10.6	54018	839.5	10.5	6604916	72618.8	935.3
JUNE	36618	1358.6	13.6	67424	702.9	10.6	6574110	73274.8	938.1
JULY	32746	1164.5	12.6	61308	838.3	9.0	6545548	73601.0	941.8
AUGUST	36397	1208.9	11.6	65366	779.6	11.7	6516579	74029.9	941.6
SEPTEMBER	45097	1167.3	12.7	65926	753.9	10.1	6495850	74443.3	944.3
OCTOBER	33776	1147.7	10.9	58650	914.6	11.3	6470976	74696.5	943.9
NOVEMBER	34659	1147.7	11.0	60817	854.2	9.7	6444818	74989.6	945.1
DECEMBER	29023	1415.6	11.7	54381	854.0	7.8	6419457	75551.3	948.7
STATES - DECEMBER 1981									
N.S.W.	7530	249.4	2.6	14249	101.6	1.9	1669414	14640.3	209.4
VIC.	6029	295.0	2.7	12240	237.3	1.6	1634886	18976.5	249.3
QLD	5621	220.6	2.1	9673	71.4	1.0	1187162	1283.0	166.3
S.A.	2964	102.2	1.0	5927	42.1	0.6	678649	6032.8	87.2
W.A.	2721	95.5	1.0	5843	63.9	0.8	564789	4444.1	85.6
TAS.	912	28.1	0.2	1950	7.9	0.1	177691	1745.9	25.2
N.T.	176	6.7	0.1	177	2.7	-	24768	401.5	5.3
A.C.T.	3096	417.1	2.0	4162	320.9	1.8	482098	14467.2	120.4

TABLE B. SUPPLEMENTARY BUSINESS

	NEW POLICIES ISSUED			POLICIES DISCONTINUED OR REDUCED			POLICIES EXISTING AT END OF PERIOD		
	NUMBER OF POLICIES	SUM INSURED (\$'M)	ANNUAL PREMIUMS (\$'M)	NUMBER OF POLICIES	SUM INSURED (\$'M)	ANNUAL PREMIUMS (\$'M)	NUMBER OF POLICIES	SUM INSURED (\$'M)	ANNUAL PREMIUMS (\$'M)
AUSTRALIA									
1978-79	94498	9522.8	206.4	87397	4727.0	120.7	706135	36947.6	867.3
1979-80	103543	12470.7	250.5	76060	5266.5	125.3	734018	44040.2	993.1
1980-81	171104	17088.4	336.5	71813	6224.2	141.3	833309	54304.3	1188.0
1980-									
NOVEMBER	16516	1623.3	35.4	5735	744.4	12.4	769901	47274.6	1072.4
DECEMBER	15976	2010.0	36.7	6868	676.2	13.4	779005	48609.5	1095.8
1981-									
JANUARY	8625	811.4	15.7	5765	497.0	9.9	781868	48923.0	1101.6
FEBRUARY	11993	1290.7	27.4	5123	414.5	10.7	788738	49799.3	1116.4
MARCH	14993	1395.7	29.8	5820	327.5	13.2	797911	50667.6	1134.7
APRIL	13868	1771.1	27.4	7999	491.4	12.0	803780	51947.1	1150.2
MAY	15809	1426.1	25.4	5176	567.6	10.8	814413	52805.7	1165.0
JUNE	29682	2108.1	38.3	6705	609.5	15.2	833309	54304.3	1188.0
JULY	23682	2142.2	51.5	7330	582.9	8.5	849861	55863.0	1230.9
AUGUST	17876	1784.5	30.4	7669	761.6	23.9	860068	56866.1	1237.4
SEPTEMBER	18206	2107.6	43.5	7453	466.7	13.4	870821	58506.9	1267.8
OCTOBER	15282	1669.8	38.9	6714	416.1	9.6	879489	59780.7	1297.0
NOVEMBER	15230	2429.6	49.7	6761	707.1	12.7	887958	61483.1	1334.0
DECEMBER	11675	2829.6	52.1	13695	1076.8	19.9	865938	63235.9	1366.1
STATES - DECEMBER 1981									
N.S.W.	1170	76.6	1.5	1247	87.2	3.2	92156	3024.3	43.1
VIC.	1497	533.7	12.8	1112	191.0	4.1	141351	14790.6	339.0
QLD	1105	221.7	4.7	451	79.2	1.7	102970	4909.9	133.1
S.A.	862	114.2	2.3	430	36.2	0.7	61313	3284.3	64.3
W.A.	1146	137.2	3.2	7712	35.9	0.7	77316	3376.0	76.1
TAS.	207	22.0	0.8	275	59.8	0.6	17816	905.4	25.7
N.C.T.	38	5.7	0.1	18	1.1	-	1594	85.7	2.2
A.C.T.	5648	1707.7	26.7	2450	266.4	8.9	391422	32859.7	662.6

TABLE 4. NEW LOANS (EXCLUDING ADVANCES OF PREMIUMS) PAID OVER
(\$'000)

	ON MORTGAGE OF REAL ESTATE(A)				OTHER LOANS(C)				TOTAL LOANS
	RURAL	HOUSING	OTHER	TOTAL	ON POLICIES(B)	TO BUILDING OR HOUSING SOCIETIES		OTHER	
AUSTRALIA									
1978-79	6894	81081	83552	171527	61343	569	41020	41589	274459
1979-80	11614	90047	113486	215147	70606	6497	76377	82874	368627
1980-81	18776	108791	128477	256044	83738	13215	93086	106301	446083
1980-									
NOVEMBER	570	8513	11002	20085	5202	630	2469	3099	28386
DECEMBER	2295	10878	17017	30190	12015	512	14389	14901	57106
1981-									
JANUARY	100	7706	4842	12648	4036	3320	5200	8520	25204
FEBRUARY	600	7845	9810	18255	6260	1292	4856	6148	30663
MARCH	6575	9225	9893	25693	7676	1972	5343	7315	40684
APRIL	1895	8494	8222	18611	7434	750	5687	6567	32612
MAY	1570	9798	11095	22463	7670	880	12387	13137	43270
JUNE	1542	11075	9193	21810	7760	1210	13524	14734	44304
JULY	1444	12114	8141	21699	8589	995	4674	5669	35957
AUGUST	325	10740	12150	23225	6986	710	9991	10701	40912
SEPTEMBER	375	13055	19229	32659	6563	408	10654	11462	50684
OCTOBER	1213	9378	12344	22935	6754	680	24476	25156	54845
NOVEMBER	1254	9445	12029	22728	5894	710	2771	3481	32103
DECEMBER	1583	11883	16809	31275	6495	1070	10680	11760	49530
STATES - DECEMBER 1981									
N.S.W.	868	4846	4904	10618	1184	-	8356	8356	20158
VIC.	365	4201	3808	8374	1580	-	1972	1972	11926
QLD	150	1263	2078	3491	1029	1070	163	1233	5753
S.A.	200	757	1220	2177	345	-	96	96	2618
W.A.	-	1069	4654	5723	457	-	75	75	6255
TAS.	-	524	145	669	256	-	28	28	953
N.T.	-	-	-	-	37	-	-	-	37
A.C.T.	-	223	-	223	1607	-	-	-	1830

(A) STATE OR TERRITORY WHERE PROPERTY IS LOCATED. (B) STATE OR TERRITORY WHERE POLICY IS REGISTERED. (C) STATE OF RESIDENCE OF BORROWER.

TABLE 5. RATES OF INTEREST OF NEW LOANS(A)

(PER CENT PER ANNUM)

ON MORTGAGE OF REAL ESTATE

	RURAL	HOUSING	OTHER	ON POLICIES
1980-				
NOVEMBER	11.00 - 14.00	11.00 - 14.00	12.00 - 14.00	10.50 - 12.50
DECEMBER	11.50 - 14.00	11.00 - 14.00	12.00 - 14.00	10.50 - 12.50
1981-				
JANUARY	11.50 - 15.00	11.00 - 15.00	12.00 - 15.00	10.50 - 12.50
FEBRUARY	11.50 - 15.00	11.00 - 15.00	12.00 - 15.00	10.50 - 12.50
MARCH	11.50 - 15.00	11.00 - 15.00	12.00 - 15.00	10.50 - 12.50
APRIL	11.50 - 15.00	11.00 - 15.00	12.00 - 15.00	10.50 - 12.50
MAY	12.00 - 15.50	11.00 - 15.75	13.00 - 15.50	10.50 - 13.00
JUNE	14.00 - 15.50	12.00 - 15.75	13.00 - 16.00	10.50 - 13.00
JULY	14.00 - 17.00	12.00 - 16.00	13.00 - 17.00	10.50 - 13.00
AUGUST	14.00 - 17.00	12.00 - 17.00	13.50 - 17.00	10.50 - 14.00
SEPTEMBER	14.00 - 17.00	12.00 - 17.00	13.50 - 17.00	10.50 - 14.00
OCTOBER	14.00 - 17.00	12.00 - 17.00	13.50 - 18.00	10.50 - 14.50
NOVEMBER	14.00 - 17.00	12.00 - 17.00	13.50 - 18.00	10.50 - 14.50
DECEMBER	14.00 - 17.00	12.00 - 17.00	13.50 - 18.00	10.50 - 16.00

(A) RANGE OF INTEREST RATES QUOTED RELATE TO RATES ACTUALLY CHARGED BY COMPANIES WHICH ADVANCED LOANS DURING THE MONTH.

TABLE 6. PREMIUMS RECEIVED AND CLAIMS, SURRENDERS, ETC., PAID (\$'000)

	PREMIUMS RECEIVED (A)			CLAIMS, SURRENDERS, ETC., PAID		
	ORDINARY AND INDUSTRIAL BUSINESS	SUPER-ANNUATION BUSINESS	TOTAL	ORDINARY AND INDUSTRIAL BUSINESS	SUPER-ANNUATION BUSINESS	TOTAL
1978-79	919707	864073	1803780	695576	499393	1194971
1979-80	954157	1055367	2009544	744284	671429	1415713
1980-81	1030601	1209111	2239712	801667	691693	1493360
1980-						
NOVEMBER	83135	85472	169108	57126	61133	118253
DECEMBER	95690	125060	220750	64699	70616	135717
1981-						
JANUARY	72933	87726	160671	47295	44017	91312
FEBRUARY	79517	95831	175348	57622	46997	104619
MARCH	89036	95615	184651	68920	54918	123838
APRIL	78078	112079	191157	61167	53299	114466
MAY	87734	96329	184063	71440	44438	115878
JUNE	103776	120088	223864	90484	59672	150156
JULY	104261	140249	244510	85340	101147	186487
AUGUST	87202	101311	188513	77638	66839	144477
SEPTEMBER	101748	130616	232364	81608	67565	149173
OCTOBER	84967	113810	198777	74138	83891	158029
NOVEMBER	85959	107940	193899	76193	74676	150869
DECEMBER	99373	117091	216464	72093	69532	141625

(A) INCLUDES CONSIDERATIONS FOR ANNUITIES, DECEMBER 1981 - \$4,825,202

TABLE 7. CLAIMS, SURRENDERS, ETC., PAID BY TYPE OF BUSINESS (\$'000)

	DECEMBER 1981		
	ORDINARY AND INDUSTRIAL BUSINESS	SUPERANNUATION BUSINESS	TOTAL
CLAIMS	40637	31328	71965
SURRENDERS	30777	37835	68612
ANNUITIES	56	272	328
BONUSES PAID IN CASH	623	97	720
TOTAL	72093	69532	141625

TABLE 8. SELECTED ASSETS AND LIABILITIES HELD IN AUSTRALIA BY
LIFE INSURANCE COMPANIES(A)
(\$'M)

	AT END OF-				
	DEC 1980	MAR 1981	JUNE 1981	SEPT 1981	DEC 1981
SELECTED ASSETS					
FIXED ASSETS-					
PROPERTY	3927.7	3582.8	3686.4	3753.0	3961.5
FURNITURE	42.0	38.1	43.5	43.5	42.7
TOTAL FIXED ASSETS	3569.7	3620.9	3729.9	3796.5	4004.2
LOANS(EXCLUDING ADVANCES OF PREMIUMS)-					
ON MORTGAGE-					
RURAL	57.8	57.7	74.4	74.7	76.3
HOUSING	497.3	505.9	509.4	523.9	535.7
OTHER	692.1	718.7	706.5	718.0	727.2
ON POLICIES	320.0	324.4	332.9	332.4	344.3
TO CONTROLLED COMPANIES	100.3	105.3	103.4	110.4	127.0
TO BUILDING OR HOUSING SOCIETIES	4.8	8.1	8.2	8.2	7.3
OTHER	87.0	85.1	85.6	83.5	84.5
TOTAL LOANS	1769.3	1887.2	1820.4	1851.1	1902.3
INVESTMENTS-					
GOVERNMENT SECURITIES	3096.8	3075.2	3124.9	3214.4	3420.6
LOCAL AND SEMI-GOVERNMENT SECURITIES	1342.6	1373.6	1433.4	1486.5	1493.5
DEBENTURES	794.2	784.5	765.6	749.5	749.6
SECURED OR UNSECURED NOTES	224.2	266.9	260.7	276.0	239.0
PREFERENCE SHARES	68.4	65.3	62.9	63.1	70.6
ORDINARY SHARES	3221.4	3267.4	3408.5	3523.8	3405.8
HOLDINGS IN CONTROLLED COMPANIES	167.1	172.2	240.0	203.9	226.2
OTHER	178.2	213.7	231.8	197.2	237.0
TOTAL INVESTMENTS	9092.9	9213.8	9527.8	9712.4	9832.3
CASH-					
ON DEPOSIT-					
BANKS	5.6	0.8	2.6	3.3	2.3
OTHER	109.6	255.2	250.0	366.5	343.4
ON CURRENT ACCOUNT AND IN HAND	92.0	106.0	127.3	139.7	187.1
TOTAL CASH	207.2	362.0	379.9	509.5	532.8
TOTAL SELECTED ASSETS	14639.1	15009.9	15458.0	15869.5	16271.6
SELECTED LIABILITIES					
BANK OVERDRAFT	124.0	154.0	47.8	208.2	235.9
DEPOSITS	143.2	101.2	73.1	132.5	122.4

(A) 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.

TABLE 9.—ORDINARY, INDUSTRIAL AND SUPERANNUATION BUSINESS BY STATE, 1981

	NEW POLICIES ISSUED			POLICIES DISCONTINUED OR REDUCED			POLICIES EXISTING AT END OF PERIOD		
	NUMBER OF POLICIES	SUM INSURED (\$*MIL)	ANNUAL PREMIUMS (\$*MIL)	NUMBER OF POLICIES	SUM INSURED (\$*MIL)	ANNUAL PREMIUMS (\$*MIL)	NUMBER OF POLICIES	SUM INSURED (\$*MIL)	ANNUAL PREMIUMS (\$*MIL)
ORDINARY AND INDUSTRIAL BUSINESS									
N.S.W.	103348	2869.4	31.7	192331	1898.2	28.3	1669414	14640.3	209.4
VIC.	99333	3199.2	32.8	191347	2361.5	31.0	1634886	18976.5	249.3
QLD.	72389	2290.5	24.2	108276	1240.9	16.2	1187162	12843.0	166.3
S.A.	36720	949.8	10.5	80145	796.1	12.1	678649	6032.8	87.2
W.A.	34024	1063.2	12.1	70610	868.2	11.5	564789	6444.1	85.6
TAS.	10964	295.6	3.4	22477	231.6	3.5	177691	1745.9	25.2
N.T.	2176	71.1	1.2	2571	43.7	0.8	24768	401.5	5.3
A.C.T.	3870	2965.2	15.9	51008	1890.0	12.7	482098	14467.2	120.4
TOTAL 1981	397024	13704.0	131.8	719055	9330.2	116.1	6419457	75551.3	948.7
TOTAL 1980	452412	14148.5	129.8	755975	8600.9	108.1	6741488	71177.5	934.2
SUPERANNUATION BUSINESS (A)									
N.S.W.	18602	1146.3	18.5	17622	436.7	9.0	92156	3024.3	43.1
VIC.	29659	4731.0	95.3	18416	1925.7	49.6	141351	14790.6	339.0
QLD.	21170	1737.6	39.6	6487	670.2	14.3	102970	4909.9	133.1
S.A.	11447	1037.9	23.1	4630	258.3	6.3	61313	3284.3	84.3
W.A.	16867	1274.9	23.4	15838	366.9	8.9	77316	3376.0	76.1
TAS.	3788	262.3	6.7	2122	127.3	2.9	17816	905.4	25.7
N.T.	310	33.4	0.6	190	9.3	0.1	1594	85.7	2.2
A.C.T.	91300	11523.0	222.9	20905	3324.9	66.7	391422	32859.7	662.6
TOTAL 1981	193143	21746.4	430.1	86210	7119.3	159.8	885938	63235.9	1366.1
TOTAL 1980	129063	14039.1	289.9	71407	6248.9	132.4	779005	48608.5	1095.8
ORDINARY, INDUSTRIAL AND SUPERANNUATION BUSINESS COMBINED (A)									
N.S.W.	121950	4015.7	50.2	209953	2334.9	37.3	1761570	17664.6	252.5
VIC.	128992	7930.2	128.1	209853	4287.2	80.6	1776237	33767.1	588.3
QLD.	93559	4028.1	63.8	114763	1911.1	32.5	1290132	17752.9	299.4
S.A.	48167	1987.7	33.6	84775	1054.4	18.4	739962	9317.1	171.5
W.A.	50891	2338.1	35.5	86648	1235.1	20.4	642105	9820.1	161.7
TAS.	14752	557.9	10.1	24599	358.9	6.4	195507	2651.3	50.9
N.T.	2486	104.5	1.8	2761	53.0	0.9	26362	487.2	7.5
A.C.T.	129370	14488.2	238.8	71913	5214.9	79.4	873520	47326.9	783.0
TOTAL 1981	590167	35450.4	561.9	805265	16449.5	275.9	7305395	138787.2	2314.8
TOTAL 1980	581475	28187.6	419.7	827382	14849.8	240.5	7520493	119786.0	2030.0

(A) INCLUDES INVESTMENT-LINKED SUPERANNUATION BUSINESS

TABLE 10. NEW LOANS(EXCLUDING ADVANCES OF PREMIUMS)PAID OVER (A);STATES 1981
(\$'000)

	ON MORTGAGE OF REAL ESTATE (B)				OTHER LOANS(D)			TOTAL LOANS	
	RURAL	HOUSING	OTHER	TOTAL	TO BUILDING OR HOUSING SOCIETIES		TOTAL		
					ON POLICIES(C)	OTHER			
N.S.W.	5997	53952	61062	121011	18709	3005	42932	45937	185657
VIC.	2764	43099	30594	66417	18826	364	62282	62646	147889
QLD.	1105	13687	11902	26694	12916	10528	2250	12778	52388
S.A.	1862	5681	8562	16305	5845	500	1058	1558	23708
W.A.	6193	10101	18295	34579	7445	-	1418	1418	43442
TAS.	565	3154	1868	5587	2899	-	254	254	8740
N.T.	-	113	454	567	422	-	33	33	1022
A.C.T.	-	1771	2774	4545	15055	-	26	26	19626
TOTAL 1981	18486	121758	135461	275705	82117	14397	110253	124650	482472
TOTAL 1980	11343	99756	130398	241497	79691	8785	87964	96749	417937

(A) INCLUDES LOANS MADE AGAINST INVESTMENT-LINKED SUPERANNUATION BUSINESS. (B) STATE OR TERRITORY WHERE PROPERTY IS LOCATED.
(C) STATE OR TERRITORY WHERE POLICY IS REGISTERED. (D) STATE OF RESIDENCE OF BORROWER.

TABLE 11. PREMIUMS RECEIVED AND CLAIMS, SURRENDERS, ETC., PAID IN AUSTRALIA 1981
(\$'000)

	ORDINARY AND INDUSTRIAL BUSINESS	SUPERANNUATION BUSINESS(A)	TOTAL(A)
PREMIUMS RECEIVED:-			
TOTAL 1981	1074584	1319699	2394283
TOTAL 1980	1001400	1165689	2167089
CLAIMS, SURRENDERS, ETC., PAID:-			
CLAIMS	668960	318225	787185
SURRENDERS	384201	441812	826013
ANNUITIES	962	2606	3568
BONUSES PAID IN CASH	9815	4348	14163
TOTAL 1981	863938	766991	1630929
TOTAL 1980	780751	693795	1474546

(A) INCLUDES INVESTMENT-LINKED SUPERANNUATION BUSINESS. (B) INCLUDES CONSIDERATIONS FOR ANNUITIES: 1980 \$29,393,392 ;
1981 \$29,352,050