

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:




HRF 602.2 Financial and Capital Data - Solvency Forecasts

# Forecasts for Cash Management Amount

## Section 1: Cashflow projections

**1a: Central Estimate Net Cash Outflows**

Cash Outflows (\$)

Cash Inflows:

Premiums (\$)

Investment Revenue (\$)

Maturing Investments (\$)

Other cash inflows due (\$)

	≤ 30 Days	> 30 Days ≤ 90 Days

**1b: Stressed Net Cash Outflow Amount**

Stressed Net Cash Outflow Amount (\$)

HRF 602.3 Financial and Capital Data - Revenue

# Revenue of the Health Benefits Fund

## Section 1: Insurance Revenue

**1a: HIB premium revenue**

Hospital Treatment (\$)  
General Treatment and Ambulance (\$)

NSW	ACT	VIC	QLD	SA	NT	WA	TAS

**1b: HRB premium revenue**

OVC (\$)  
OSHC (\$)

All jurisdictions	
gross of ceded revenue	reinsurance premiums ceded

**1c. Insurance Discounts and Promotions**

Discounts (\$)  
Promotions (\$)

All jurisdictions

## Section 2: Other Business Revenue

**2a: Gross HRB revenue - non-insurance activities**

Optical business  
Dental business  
Hospitals and Medical Centres  
Agency business

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

**2b: Net other operational revenue**

Major other source:  
Secondary other source:  
Residual:

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	NSW	ACT	VIC	QLD	SA	NT	WA	TAS
Hospital Treatment (\$)								
Net RETF (\$)								
General Treatment and Ambulance (\$)								
State Ambulance Levies (\$)								

1b: HRB	All jurisdictions	
	gross of reinsurance recoveries	reinsurance recoveries
OVC (\$)		
OSHC (\$)		

## Section 2: Other Business Expenses

2a: All other business expenses	All jurisdictions		
	HIB (\$)	HRB Insurance (\$)	HRB Other (\$)
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: Other			
			Description
			Other1

2b: Claims handling expenses (recognised in Section 2a)	HIB (\$)	HRB Insurance (\$)	HRB Other (\$)

## Section 3: Non-operating Expenses

	All jurisdictions (\$)
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

1a: Capital transfers in

Date incurred	Description	Amount (\$)
	Other1	
	Other2	
	Other3	
	Other4	
	Other5	

1b: Capital distributions and transfers out

Date incurred	Description	Amount (\$)
	Other6	
	Other7	
	Other8	
	Other9	
	Other10	

HRF 602.6 Financial and Capital Data - Assets

# Assets of the Health Benefits Fund

## Section 1: Directly Held Assets

		(\$)					
Cash	Cash on hand						
	Demand deposits						
Equities:	ASX Listed						
	Other Australian Exchange Listed						
	Australian Unlisted						
	Foreign Exchange Listed						
Property	Foreign Unlisted						
		Maturity:					
		≤ 30 days (\$)	> 30 days ≤ 90 days (\$)	> 90 days ≤ 12 months (\$)	> 12 months ≤ 36 months (\$)	> 36 months (\$)	
<b>Financial instruments (other than cash and equities)</b>							
Interest bearing assets (non-derivative):	ASX Listed						
	Other Australian Exchange Listed						
	Australian Unlisted						
	Foreign Exchange Listed						
	Foreign Unlisted						
Derivatives:	Exchange Traded						
Derivatives:	Over The Counter						
Other financial instruments							description
							Other1

## Section 2: Indirectly Held Assets

### 2a: Underlying assets on a look-through basis

		(\$)					
Cash	Cash on hand						
	Demand deposits						
Equities:	ASX Listed						
	Other Australian Exchange Listed						
	Australian Unlisted						
	Foreign Exchange Listed						
Property	Foreign Unlisted						
		Maturity:					
		≤ 30 days (\$)	> 30 days ≤ 90 days (\$)	> 90 days ≤ 12 months (\$)	> 12 months ≤ 36 months (\$)	> 36 months (\$)	
<b>Financial instruments (other than cash and equities)</b>							
Interest bearing assets (non-derivative):	ASX Listed						
	Other Australian Exchange Listed						
	Australian Unlisted						
	Foreign Exchange Listed						
	Foreign Unlisted						
Derivatives:	Exchange Traded						
Derivatives:	Over The Counter						
Other financial instruments							description
							Other2

### 2b: Other indirectly held assets

	(\$)
ASX Listed fund	
Other	

**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:	RETF		
Receivables:	PHI contribution rebates		description
Other			Other1

**Section 4: Counterparty Disclosure**

**4a: Counterparty by Type**

	Grade 1	Grade 2	Grade 3	Grade 4	Unrated
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)**

		Uncompensated loss (\$)	Total exposure (\$)	Organisation
Largest uncompensated loss exposure				Other1
Second largest uncompensated loss exposure	(only where over 5% of total assets)			Other2
Third largest uncompensated loss exposure	(only where over 5% of total assets)			Other3
Fourth largest uncompensated loss exposure	(only where over 5% of total assets)			Other4
Fifth largest uncompensated loss exposure	(only where over 5% of total assets)			Other5



HRF 602.7 Financial and Capital Data - Liabilities

# Liabilities of the Health Benefits Fund

## Section 1: Insurance Liabilities

		HIB (\$)	HRB (\$)
Unearned premium and unexpired risk liability	Contributions In Advance Liability		
	Unexpired Risk Liability (CIA Component)		
	Unexpired Risk Liability (unclosed component and constructive obligations)		
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		Amount (\$)	Description
Other Liabilities & Provisions			Other1
Other Liabilities & Provisions			Other2

### Section 3: Prudent Liabilities (Capital Adequacy Standard)

Hospital SEUs (#)

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Outstanding claims liability - 75th percentile (\$)

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Future claims liability - 75th percentile (\$)

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Future claims liability with no risk margin - 50th percentile (\$)

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Unbilled calculated deficit (\$)

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Unbilled gross deficit (\$)

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Billed risk equalisation trust fund liability (\$)

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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 liabilities		

Collective other liabilities (where balance sheet liability is <2% of total balance sheet liabilities)

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### Section 4: Subordinated Debt (recognised under the Capital Adequacy Standard)

Approved loss absorbing subordinated debt (\$)

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Previously approved subordinated debt (\$)

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### Section 5: Supervisory Adjustments

Capital Adequacy supervisory adjustment amount

Quantum of assets test (\$)

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Capital Adequacy supervisory adjustment amount

Concentration of assets test (\$)

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Solvency supervisory adjustment amount

Liquidity test (\$)

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HRF 602.9 Financial and Capital Data - Claims

# Claims Data

HIB (only) claim payments from the Health Benefits Fund

Month Claim Incurred	Month Claim Paid		
	2 Months Prior (\$)	1 Month Prior (\$)	Same Month (\$)
48 Months Prior			
47 Months Prior			
46 Months Prior			
45 Months Prior			
44 Months Prior			
43 Months Prior			
42 Months Prior			
41 Months Prior			
40 Months Prior			
39 Months Prior			
38 Months Prior			
37 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			
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27 Months Prior			
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11 Months Prior			
10 Months Prior			
9 Months Prior			
8 Months Prior			
7 Months Prior			
6 Months Prior			
5 Months Prior			
4 Months Prior			
3 Months Prior			
2 Months Prior			
1 Month Prior			
Same Month			