

Statistics

Life Insurance Supplementary Statistical Tables

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.

The symbol '*' indicates that the data have been masked to maintain confidentiality.

Rounding

Details on tables may not add up to totals due to rounding of figures.

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.

Enquiries

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Important notice

The Life Insurance Supplementary Statistical Tables (LISST) uses annual accounts that correspond to insurers' own financial years and the data in this publication are based on a mix of annual returns from different periods. It includes information about insurers' sources of profit, assets backing policy liabilities and policy liabilities. These data were previously published in the Half Yearly Life Insurance Bulletin.

For the industry's aggregate data, such as financial performance, product group performance and financial position, which were previously published in the *Half Yearly Life Insurance Bulletin*, please refer to the *Quarterly Life Insurance Performance Statistics* publication.

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. The database version also contains additional product level information.

The data in this Publication are based on a mix of annual returns from different periods.

This publication will be released once a year according to the timetable published on the APRA website.

Highlights

The highlights section will summarise key statistics contained in the publication.

Table 1 Sources of profit - total statutory funds

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

	Class of bus	iness	Type o	of fund	
	Superannuation	Ordinary	Investment linked	Non investment linked	Total statutory funds
nvestment earnings on assets in excess of policy liabilities	9,999	9,999	9,999	9,999	9,999
Profit margins emerging	9,999	9,999	9,999	9,999	9,999
Acquisition expenses	9,999	9,999	9,999	9,999	9,999
Maintenance expenses	9,999	9,999	9,999	9,999	9,999
Mortality (net of reinsurance)	9,999	9,999	9,999	9,999	9,999
Morbidity (net of reinsurance)	9,999	9,999	9,999	9,999	9,999
surrender & discontinuances	9,999	9,999	9,999	9,999	9,999
nvestment profits from current year earnings	9,999	9,999	9,999	9,999	9,999
ovestment profits from change in assumed future net earned rates	9,999	9,999	9,999	9,999	9,99
ax differences	9,999	9,999	9,999	9,999	9,99
Other items	9,999	9,999	9,999	9,999	9,99
otal experience profit or loss	9,999	9,999	9,999	9,999	9,999
lew business losses recognised	9,999	9,999	9,999	9,999	9,99
oss recognition/ reversal in respect of inforce business	9,999	9,999	9,999	9,999	9,999
otal capitalisation of loss / reversal of capitalised loss	9,999	9,999	9,999	9,999	9,999
inancial instrument profit	9,999	9,999	9,999	9,999	9,99
Management services profit	9,999	9,999	9,999	9,999	9,99
hange in valuation methods and assumptions	9,999	9,999	9,999	9,999	9,99
otal Life Insurance Act operating profit after income tax	9,999	9,999	9,999	9,999	9,99
Cumulative losses carried forward at the end of the year	9,999	9,999	9,999	9,999	9,999
Number of entities	9,999	9,999	9,999	9,999	9,99
lumber of statutory funds	9,999	9,999	9,999	9,999	9,99

Table 2a Assets backing policy liabilities - total statutory funds

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

	Conventional participating	Participating investment account	Annuity with longevity risk	Individual lump sum risk	Individual disability income insurance	Group lump sum risk
Cash	9,999	9,999	9,999	9,999	9,999	9,999
Investments	9,999	9,999	9,999	9,999	9,999	9,999
of which:						
Debt securities	9,999	9,999	9,999	9,999	9,999	9,999
Equities	9,999	9,999	9,999	9,999	9,999	9,999
Property	9,999	9,999	9,999	9,999	9,999	9,999
Other investment	9,999	9,999	9,999	9,999	9,999	9,999
Other assets	9,999	9,999	9,999	9,999	9,999	9,999
Total assets attributable to products	9,999	9,999	9,999	9,999	9,999	9,999
Borrowings	9,999	9,999	9,999	9,999	9,999	9,999
Tax liabilities	9,999	9,999	9,999	9,999	9,999	9,999
Other liabilities	9,999	9,999	9,999	9,999	9,999	9,999
Total liabilities attributable to products	9,999	9,999	9,999	9,999	9,999	9,999
Net assets backing policy liabilities	9,999	9,999	9,999	9,999	9,999	9,999
Number of entities	9,999	9,999	9,999	9,999	9,999	9,999
Number of statutory funds	9,999	9,999	9,999	9,999	9,999	9,999

Table 2a Assets backing policy liabilities - total statutory funds (continued)

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

Group disability income insurance	Investment Linked	Non-par investment Policy with Discretionary Additions & Other Non-par Investment Policy	Annuity without longevity risk	Other	Total	
9,999	9,999	9,999	9,999	9,999	9,999	Cash
9,999	9,999	9,999	9,999	9,999	9,999	Investments
2,777	,,,,,	7,777	,,,,,	,,,,,	,,,,,	of which:
9,999	9,999	9,999	9,999	9,999	9,999	Debt securities
9,999	9,999	9,999	9,999	9,999	9,999	Equities
9,999	9,999	9,999	9,999	9,999	9,999	Property
9,999	9,999	9,999	9,999	9,999	9,999	Other investment
9,999	9,999	9,999	9,999	9,999	9,999	Other assets
9,999	9,999	9,999	9,999	9,999	9,999	Total assets attributable to products
9,999	9,999	9,999	9,999	9,999	9,999	Borrowings
9,999	9,999	9,999	9,999	9,999	9,999	Tax liabilities
9,999	9,999	9,999	9,999	9,999	9,999	Other liabilities
9,999	9,999	9,999	9,999	9,999	9,999	Total liabilities attributable to products
9,999	9,999	9,999	9,999	9,999	9,999	Net assets backing policy liabilities
9,999	9,999	9,999	9,999	9,999	9,999	Number of entities
9,999	9,999	9,999	9,999	9,999	9,999	Number of statutory funds

A list of additional statistics only available in the database version can be found on page 16.

Table 2b Assets backing policy liabilities - superannuation business

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

	Conventional participating	Participating investment account	Annuity with longevity risk	Individual lump sum risk	Individual disability income insurance	Group lump sum risk
Cash	9,999	9,999	9,999	9,999	9,999	9,999
Investments	9,999	9,999	9,999	9,999	9,999	9,999
of which:						
Debt securities	9,999	9,999	9,999	9,999	9,999	9,999
Equities	9,999	9,999	9,999	9,999	9,999	9,999
Property	9,999	9,999	9,999	9,999	9,999	9,999
Other investment	9,999	9,999	9,999	9,999	9,999	9,999
Other assets	9,999	9,999	9,999	9,999	9,999	9,999
Total assets attributable to products	9,999	9,999	9,999	9,999	9,999	9,999
Borrowings	9,999	9,999	9,999	9,999	9,999	9,999
Tax liabilities	9,999	9,999	9,999	9,999	9,999	9,999
Other liabilities	9,999	9,999	9,999	9,999	9,999	9,999
Total liabilities attributable to products	9,999	9,999	9,999	9,999	9,999	9,999
Net assets backing policy liabilities	9,999	9,999	9,999	9,999	9,999	9,999
Number of entities	9,999	9,999	9,999	9,999	9,999	9,999
Number of statutory funds	9,999	9,999	9,999	9,999	9,999	9,999

Table 2b Assets backing policy liabilities - superannuation business (continued)

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

Group disability income insurance	Investment Linked	Non-par investment Policy with Discretionary Additions & Other Non- par Investment Policy	Annuity without longevity risk	Other	Total	
9,999	9,999	9,999	9,999	9,999	9,999	Cash
9,999	9,999	9,999	9,999	9,999	9,999	Investments
7,777	7,777	7,777	7,777	7,777	7,777	of which:
0.000	0.000	0.000	0.000	0.000	0.000	
9,999	9,999	9,999	9,999	9,999	9,999	Debt securities
9,999	9,999	9,999	9,999	9,999	9,999	Equities
9,999	9,999	9,999	9,999	9,999	9,999	Property
9,999	9,999	9,999	9,999	9,999	9,999	Other investment
9,999	9,999	9,999	9,999	9,999	9,999	Other assets
9,999	9,999	9,999	9,999	9,999	9,999	Total assets attributable to products
9,999	9,999	9,999	9,999	9,999	9,999	Borrowings
9,999	9,999	9,999	9,999	9,999	9,999	Tax liabilities
9,999	9,999	9,999	9,999	9,999	9,999	Other liabilities
9,999	9,999	9,999	9,999	9,999	9,999	Total liabilities attributable to products
9,999	9,999	9,999	9,999	9,999	9,999	Net assets backing policy liabilities
9,999	9,999	9,999	9,999	9,999	9,999	Number of entities
9,999	9,999	9,999	9,999	9,999	9,999	Number of statutory funds

Table 2c Assets backing policy liabilities - ordinary business

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

	Conventional participating	Participating investment account	Annuity with longevity risk	Individual lump sum risk	Individual disability income insurance	Group lump sum risk
Cash	9,999	9,999	9,999	9,999	9,999	9,999
Investments	9,999	9,999	9,999	9,999	9,999	9,999
of which:						
Debt securities	9,999	9,999	9,999	9,999	9,999	9,999
Equities	9,999	9,999	9,999	9,999	9,999	9,999
Property	9,999	9,999	9,999	9,999	9,999	9,999
Other investment	9,999	9,999	9,999	9,999	9,999	9,999
Other assets	9,999	9,999	9,999	9,999	9,999	9,999
Total assets attributable to products	9,999	9,999	9,999	9,999	9,999	9,999
Borrowings	9,999	9,999	9,999	9,999	9,999	9,999
Tax liabilities	9,999	9,999	9,999	9,999	9,999	9,999
Other liabilities	9,999	9,999	9,999	9,999	9,999	9,999
Total liabilities attributable to products	9,999	9,999	9,999	9,999	9,999	9,999
Net assets backing policy liabilities	9,999	9,999	9,999	9,999	9,999	9,999
Number of entities	9,999	9,999	9,999	9,999	9,999	9,999
Number of statutory funds	9,999	9,999	9,999	9,999	9,999	9,999

Table 2c Assets backing policy liabilities - ordinary business (continued)

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

Group disability income insurance	Investment Linked	Non-par investment Policy with Discretionary Additions & Other Non-par Investment Policy	Annuity without longevity risk	Other	Total	
9,999	9,999	9,999	9,999	9,999	9,999	Cash
9,999	9,999	9,999	9,999	9,999	9,999	Investments
,	,	,	,	•	,	of which:
9,999	9,999	9,999	9,999	9,999	9,999	Debt securities
9,999	9,999	9,999	9,999	9,999	9,999	Equities
9,999	9,999	9,999	9,999	9,999	9,999	Property
9,999	9,999	9,999	9,999	9,999	9,999	Other investment
9,999	9,999	9,999	9,999	9,999	9,999	Other assets
9,999	9,999	9,999	9,999	9,999	9,999	Total assets attributable to products
9,999	9,999	9,999	9,999	9,999	9,999	Borrowings
9,999	9,999	9,999	9,999	9,999	9,999	Tax liabilities
9,999	9,999	9,999	9,999	9,999	9,999	Other liabilities
9,999	9,999	9,999	9,999	9,999	9,999	Total liabilities attributable to products
9,999	9,999	9,999	9,999	9,999	9,999	Net assets backing policy liabilities
9,999	9,999	9,999	9,999	9,999	9,999	Number of entities
9,999	9,999	9,999	9,999	9,999	9,999	Number of statutory funds

Table 3 Policy liabilities - total statutory funds

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

	Class of b	usiness	Туре	of fund	
	Superannuatio n	Ordinary	Investment linked	Non investment linked	Total statutory funds
Policy count	9,999	9,999	9,999	9,999	9,999
Member count	9,999	9,999	9,999	9,999	9,999
Gross insurance amount	9,999	9,999	9,999	9,999	9,999
Reinsured insurance amount	9,999	9,999	9,999	9,999	9,999
Gross contractual regular contributions	9,999	9,999	9,999	9,999	9,999
Reinsured contractual regular contributions Gross contractual regular contribution increases over	9,999	9,999	9,999	9,999	9,999
the year Gross contractual regular contribution decreases over the year	9,999 9,999	9,999 9,999	9,999 9,999	9,999 9,999	9,999
Other movement in gross contractual regular contribution over the year	9,999	9,999	9,999	9,999	9,999
Gross value of					
- future policy benefits	9,999	9,999	9,999	9,999	9,999
- future expenses	9,999	9,999	9,999	9,999	9,999
- future premiums	9,999	9,999	9,999	9,999	9,999
Gross reduction in respect of unrecouped acquisition expense	9,999	9,999	9,999	9,999	9,999
Total gross best estimate liability	9,999	9,999	9,999	9,999	9,999
Gross value of future profits - policy owner	9,999	9,999	9,999	9,999	9,999
Gross value of future profits - shareholder	9,999	9,999	9,999	9,999	9,999
Gross investment contract liability	9,999	9,999	9,999	9,999	9,999
Gross management services	9,999	9,999	9,999	9,999	9,999
Gross policy liability	9,999	9,999	9,999	9,999	9,999
Reinsured value of					
- future policy benefits	9,999	9,999	9,999	9,999	9,999
- future expenses	9,999	9,999	9,999	9,999	9,999
- future premiums	9,999	9,999	9,999	9,999	9,999
Reinsured reduction of unrecouped acquisition cost	9,999	9,999	9,999	9,999	9,999
Total reinsured best estimate liability	9,999	9,999	9,999	9,999	9,999
Reinsured value of future profits - policy owner	9,999	9,999	9,999	9,999	9,999
Reinsured value of future profits - shareholder	9,999	9,999	9,999	9,999	9,999
Reinsured investment contract liability	9,999	9,999	9,999	9,999	9,999
Reinsured management services	9,999	9,999	9,999	9,999	9,999
Reinsured policy liability	9,999	9,999	9,999	9,999	9,999
Net policy liability	9,999	9,999	9,999	9,999	9,999
Number of entities	9,999	9,999	9,999	9,999	9,999
Number of statutory funds	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 16.

Explanatory notes

Introduction

The publication uses annual accounts that correspond to insurers' own financial years and the data in this publication are based on a mix of annual returns from different periods. It includes information about insurers' sources of profit, assets backing policy liabilities and policy liabilities. These data were previously published in the Half Yearly Life Insurance Bulletin.

The database version of this publication includes a full time series of statistics that are published in the PDF and Excel versions, and also contains additional data items including income statement and financial position data, and product level information.

Source of data

This publication is compiled primarily from 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

The information contained in this publication is not directly comparable to APRA's previous publication *Life Insurance Trends* (Trends) due to the change in prudential reporting framework that took effect on 1 January 2008.

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 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.

Class of business - ordinary business includes Australian ordinary business and overseas business. Superannuation and ordinary business may not add up to the total statutory funds figures due to statutory fund eliminations.

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.

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.

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. For table 2, the number of entities for the 'other' product group reflects the total number of entities included in the table.

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. For table 2, the number of statutory funds for the 'other' product group reflects the total number of funds included in the table.

Other assets (table 2) comprises receivables, gross policy liabilities ceded under reinsurance, deferred tax assets, other non-investment assets, assets with non-standard resilience factors and assets with no resilience requirement.

Other liabilities (table 2) comprises any other liabilities excluding borrowings and tax liabilities.

Other product group (table 2) comprises L.10 Other.

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.

	Sources of	profit	
total statutory funds, inves	tment linked, non investment l	inked, superannuation business & ordinary business	
Statistic	Current publication version	Proposed version (where changed)	New statistics published from:
Investment earnings on assets in excess of policy liabilities	PDF, Excel	PDF, Excel, Database (database by product groups)	December 2008 (including product groups
Profit margins emerging	PDF, Excel	PDF, Excel, Database (database by product groups)	December 2008 (including product groups
Acquisition expenses	PDF, Excel	PDF, Excel, Database (database by product groups)	December 2008 (including product groups
Maintenance expenses	PDF, Excel	PDF, Excel, Database (database by product groups)	December 2008 (including product groups
Mortality (net of reinsurance)	PDF, Excel	PDF, Excel, Database (database by product groups)	December 2008 (including product groups
Morbidity (net of reinsurance)	PDF, Excel	PDF, Excel, Database (database by product groups)	December 2008 (including product groups
Surrender & discontinuances	PDF, Excel	PDF, Excel, Database (database by product groups)	December 2008 (including product groups
Investment profits from current year earnings	PDF, Excel	PDF, Excel, Database (database by product groups)	December 2008 (including product group
Investment profits from change in assumed future net earned rates	PDF, Excel	PDF, Excel, Database (database by product groups)	December 2008 (including product group
Tax differences	PDF, Excel	PDF, Excel, Database (database by product groups)	December 2008 (including product group
Other items	PDF, Excel	PDF, Excel, Database (database by product groups)	December 2008 (including product group
Total experience profit or loss	PDF, Excel	PDF, Excel, Database (database by product groups)	December 2008 (including product group
New business losses recognised	PDF, Excel	PDF, Excel, Database (database by product groups)	December 2008 (including product group
oss recognition/ reversal in respect of inforce business	PDF, Excel	PDF, Excel, Database (database by product groups)	December 2008 (including product group
Total capitalisation of loss / reversal of capitalised loss	PDF, Excel	PDF, Excel, Database (database by product groups)	December 2008 (including product group
inancial instrument profit	PDF, Excel	PDF, Excel, Database (database by product groups)	December 2008 (including product group
Management services profit	PDF, Excel	PDF, Excel, Database (database by product groups)	December 2008 (including product group
Change in valuation methods and assumptions	PDF, Excel	PDF, Excel, Database (database by product groups)	December 2008 (including product group
Total Life Insurance Act operating profit after income tax	PDF, Excel	PDF, Excel, Database (database by product groups)	December 2008 (including product group
Cumulative losses carried forward at the end of the year	PDF, Excel	PDF, Excel, Database (database by product groups)	December 2008 (including product group
	Assets backing pol	icy liabilities	
total :	statutory funds, superannuatio	n business & ordinary business	
Statistic	Current publication version	Proposed version (where changed)	New statistics published from:
Cash	PDF, Excel	PDF, Excel, Database (database by product groups)	
Investments of which:	PDF, Excel	PDF, Excel, Database (database by product groups)	
Debt securities	PDF, Excel	PDF, Excel, Database (database by product groups)	
Equities	PDF, Excel	PDF, Excel, Database (database by product groups)	
Property	PDF, Excel	PDF, Excel, Database (database by product groups)	
Other investment	PDF, Excel	PDF, Excel, Database (database by product groups)	
Other assets	PDF, Excel	PDF, Excel, Database (database by product groups)	
Total assets attributable to products	PDF, Excel	PDF, Excel, Database (database by product groups)	
Borrowings	PDF, Excel	PDF, Excel, Database (database by product groups)	
Tax liabilities	PDF, Excel	PDF, Excel, Database (database by product groups)	
Other liabilities	PDF, Excel	PDF, Excel, Database (database by product groups)	
Total liabilities attributable to products	PDF, Excel PDF, Excel	PDF, Excel, Database (database by product groups)	
Net assets backing policy liabilities		PDF, Excel, Database (database by product groups)	
	Policy liabi	iities	
total statutory funds, inves	tment linked, non investment l	inked, superannuation business & ordinary business	
total statutory funds, inves Statistic	Current publication version	inked, superannuation business & ordinary business Proposed version (where changed)	New statistics published from:
	Current publication version PDF, Excel		New statistics published from: December 2008 (including product group
Statistic	Current publication version	Proposed version (where changed)	
Statistic Policy count	Current publication version PDF, Excel	Proposed version (where changed) PDF, Excel, Database (database by product groups)	December 2008 (including product group
Statistic Policy count Member count Gross insurance amount Reinsured insurance amount	Current publication version PDF, Excel PDF, Excel PDF, Excel PDF, Excel	Proposed version (where changed) PDF, Excel, Database (database by product groups) PDF, Excel, Database (database by product groups)	December 2008 (including product group December 2008 (including product group December 2008 (including product group December 2008 (including product group
Statistic Policy count Member count Gross insurance amount Reinsured insurance amount Gross contractual regular contributions	Current publication version PDF, Excel PDF, Excel PDF, Excel PDF, Excel PDF, Excel	Proposed version (where changed) PDF, Excel, Database (database by product groups)	December 2008 (including product group December 2008 (including product group December 2008 (including product group December 2008 (including product group December 2008 (including product group
Policy count Member count Gross insurance amount Reinsured insurance amount Gross contractual regular contributions Reinsured contractual regular contributions	Current publication version PDF, Excel PDF, Excel PDF, Excel PDF, Excel PDF, Excel PDF, Excel	Proposed version (where changed) PDF, Excel, Database (database by product groups)	December 2008 (including product group December 2008 (including product group
Policy count Member count Gross insurance amount Reinsured insurance amount Gross contractual regular contributions Reinsured contractual regular contributions Gross contractual regular contribution increases over the year	Current publication version PDF, Excel	Proposed version (where changed) PDF, Excel, Database (database by product groups)	December 2008 (including product group
Policy count Member count Gross insurance amount Gross contractual regular contributions Reinsured contractual regular contributions Gross contractual regular contribution for contractual regular contribution for contractual regular contribution increases over the year Gross contractual regular contribution decreases over the year	Current publication version PDF, Excel	Proposed version (where changed) PDF, Excel, Database (database by product groups)	December 2008 (including product group December 2008 (inc
Policy count Member count Gross insurance amount Reinsured insurance amount Gross contractual regular contributions Reinsured contractual regular contributions Gross contractual regular contribution increases over the year Gross contractual regular contribution decreases over the year Other movement in gross contractual regular contribution over the year	Current publication version PDF, Excel	Proposed version (where changed) PDF, Excel, Database (database by product groups)	December 2008 (including product group
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