

Table 2.12**Life Insurance : Forfeiture Rate by Policy Years of Direct Insurers¹**

Year	Year of Issue	1st Policy Year	2nd Policy Year	3rd Policy Year	Total
2009	2009	5.7	-	-	5.7
	2008	7.5	4.6	-	12.1
	2007	7.2	6.5	2.5	16.1
	2006	9.4	6.5	3.2	19.2
2008	2008	4.4	-	-	4.4
	2007	7.7	5.0	-	12.7
	2006	9.8	7.4	2.3	19.5
	2005	10.7	8.7	4.2	23.6

¹ Combination of whole life, endowment and 'others' policies