
Table 2.11**Life Insurance : Forfeiture and Surrender Rates of Direct insurers**

Year	3 Policy Years Forfeiture Rate ¹ (%)	Surrender Rate (%)
2006	25.7	2.7
2007	22.5	2.7
2008	23.6	2.8
2009	19.2	2.7
2010	17.3	2.5

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