

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
2010	2010	4.3	-	-	4.3
	2009	7.1	3.3	-	10.5
	2008	8.4	6.9	2.0	17.3
	2007	7.6	6.5	3.3	17.3
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

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