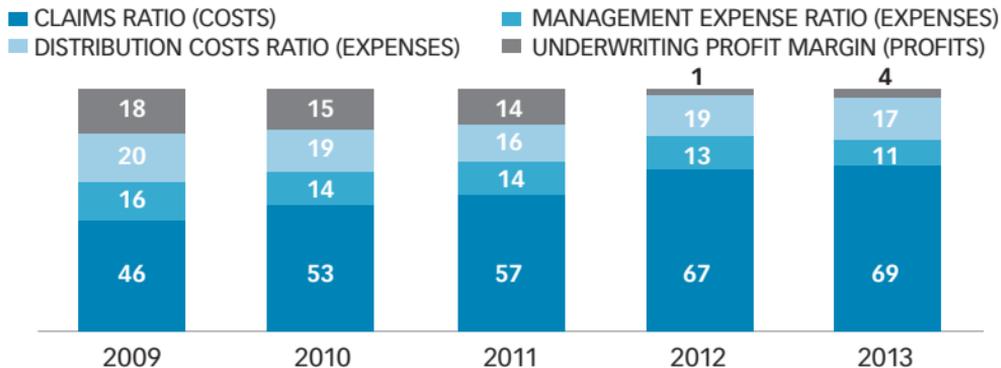


Premiums on the rise

Cost components of health insurance



Average bill sizes of IPs by bill type and hospital wards

| YEAR | AVERAGE INPATIENT BILL SIZES | | AVERAGE DAY SURGERY BILL SIZES | | AVERAGE OUTPATIENT BILL SIZES | | OVERALL AVERAGE BILL SIZES | |
|-----------------|------------------------------|-------------------------|--------------------------------|-----------------|-------------------------------|-----------------|----------------------------|-----------------|
| | PRIVATE HOSPITAL WARDS | PUBLIC HOSPITAL A WARDS | PRIVATE | PUBLIC HOSPITAL | PRIVATE | PUBLIC HOSPITAL | PRIVATE | PUBLIC HOSPITAL |
| 2012 | 10,367 | 5,647 | 3,251 | 845 | 4,483 | 1,728 | 5,893 | 2,070 |
| 2013 | 11,426 | 5,515 | 3,437 | 864 | 4,441 | 1,654 | 6,431 | 2,048 |
| 2014 | 12,105 | 5,955 | 3,684 | 894 | 5,090 | 1,670 | 6,962 | 2,095 |
| 2-Year CAGR (%) | 8.1 | 2.7 | 6.5 | 2.9 | 6.6 | -1.7 | 8.7 | 0.6 |
| | ~3x | | ~2x | | ~5x | | | |