

| Active Private health insurer                       | Membership | Profit status  | 1997   | 1998   | 1999   | 2000  | 2001   | 2002   | 2003   | 2004   | 2005   | 2006  | 2007   | 2008  | 2009  | 2010   | 2011   | 2012  | 2013  | 2014  | 2015  | 2016  | 2017  | 2018  | 2019  | 2020  | 2021  | 2022  | 2023   | 2024  | 2025  | 2026  |       |
|-----------------------------------------------------|------------|----------------|--------|--------|--------|-------|--------|--------|--------|--------|--------|-------|--------|-------|-------|--------|--------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|--------|-------|-------|-------|-------|
| ACA Health Benefits Fund Limited                    | Restricted | Not-for-profit | 6.80%  | 0.00%  | 5.70%  | 4.43% | 0.00%  | 0.00%  | 8.80%  | 6.41%  | 11.60% | 6.17% | 4.20%  | 5.49% | 6.20% | 4.89%  | 4.88%  | 5.47% | 5.89% | 5.78% | 4.96% | 6.19% | 4.70% | 2.72% | 3.23% | 3.94% | 3.54% | 2.59% | 3.92%  | 3.18% | 3.16% | 4.48% |       |
| AIA Health Insurance                                | Open       | For-profit     | -      | -      | -      | -     | -      | -      | -      | -      | -      | -     | -      | -     | -     | -      | -      | -     | -     | -     | -     | -     | -     | 3.90% | 4.45% | 5.63% | 1.62% | 2.80% | 1.69%  | 2.19% | 5.70% | 5.98% |       |
| Australian Unity Health Limited                     | Open       | For-profit     | 10.30% | 8.70%  | 3.80%  | 0.00% | 0.00%  | 3.90%  | 5.90%  | 6.79%  | 7.85%  | 5.44% | 3.84%  | 4.65% | 6.72% | 6.68%  | 4.91%  | 4.55% | 5.23% | 6.62% | 6.26% | 5.05% | 4.46% | 3.89% | 3.35% | 2.79% | 1.99% | 2.73% | 3.76%  | 1.42% | 4.89% | 3.98% |       |
| BUPA HI Pty Ltd                                     | Open       | For-profit     | 11.10% | 6.20%  | 4.00%  | 2.00% | 0.00%  | 1.00%  | 6.30%  | 5.92%  | 7.40%  | 4.92% | 4.50%  | 4.58% | 6.00% | 5.39%  | 5.14%  | 4.91% | 5.80% | 6.35% | 5.59% | 5.69% | 4.90% | 3.99% | 2.99% | 3.26% | 3.21% | 3.18% | 3.39%  | 3.61% | 5.10% | 4.25% |       |
| CBHS Corporate Health Pty Ltd                       | Open       | For-profit     | -      | -      | -      | -     | -      | -      | -      | -      | -      | -     | -      | -     | -     | -      | -      | -     | -     | -     | -     | -     | 2.98% | 2.38% | 3.68% | 2.37% | 5.47% | 5.33% | 5.38%  | 5.82% | 3.90% | 3.25% |       |
| CBHS Health Fund Limited                            | Restricted | Not-for-profit | 9.60%  | 5.20%  | 0.00%  | 5.00% | 0.00%  | 0.00%  | 15.40% | 5.82%  | 8.41%  | 6.24% | 4.23%  | 4.52% | 7.68% | 7.14%  | 7.12%  | 5.31% | 4.59% | 5.61% | 6.58% | 5.92% | 3.29% | 2.73% | 3.67% | 3.91% | 4.26% | 2.91% | 4.46%  | 4.51% | 2.84% | 3.25% |       |
| Cessnock District Health Benefits Fund Limited*     | Open       | Not-for-profit | 4.80%  | 6.60%  | 8.50%  | 7.00% | 0.00%  | 4.00%  | 5.80%  | 4.93%  | 5.20%  | 6.94% | 3.89%  | 3.40% | 5.88% | 5.29%  | 6.66%  | 5.83% | 5.55% | 5.36% | 6.99% | 6.19% | 6.57% | 6.40% | 3.90% | 3.96% | 4.14% | 3.77% | 3.93%  | 3.32% | 2.93% | 3.92% |       |
| CUA Health Limited                                  | Open       | For-profit     | 0.00%  | 0.00%  | 8.00%  | 1.23% | 0.00%  | 7.60%  | 11.10% | 9.93%  | 13.29% | 7.97% | 3.49%  | 4.53% | 5.05% | 9.48%  | 7.36%  | 7.85% | 4.62% | 5.47% | 6.35% | 8.95% | 4.97% | 3.29% | 4.19% | 3.99% | 2.99% | 3.42% | -      | -     | -     | -     |       |
| Defence Health Limited                              | Restricted | Not-for-profit | 0.00%  | 0.00%  | 22.30% | 2.89% | 0.00%  | 0.00%  | 4.80%  | 7.85%  | 13.63% | 5.77% | 0.67%  | 5.79% | 5.93% | 4.90%  | 3.98%  | 3.93% | 4.02% | 5.34% | 5.62% | 5.48% | 5.51% | 5.97% | 4.50% | 3.49% | 3.93% | 3.33% | 3.48%  | 1.00% | 3.30% | 2.99% |       |
| Doctors' Health Fund Pty Ltd                        | Restricted | For-profit     | 37.00% | 8.00%  | 0.00%  | 3.61% | 0.00%  | 0.00%  | 5.50%  | 3.84%  | 8.35%  | 6.03% | 10.00% | 9.00% | 8.19% | 6.91%  | 5.58%  | 5.66% | 3.78% | 4.23% | 3.98% | 3.76% | 3.54% | 2.28% | 2.94% | 3.29% | 2.85% | 2.28% | 2.15%  | 2.79% | 3.48% | 3.67% |       |
| GMHBA Limited                                       | Open       | Not-for-profit | 11.70% | 12.20% | 1.80%  | 0.00% | -1.18% | 0.00%  | 3.20%  | 5.88%  | 11.38% | 7.82% | 3.89%  | 4.88% | 7.46% | 7.95%  | 5.68%  | 5.17% | 5.23% | 5.94% | 6.43% | 5.44% | 4.94% | 4.34% | 3.31% | 3.34% | 3.24% | 3.10% | 2.33%  | 2.91% | 2.44% | 1.98% |       |
| HBF Health Limited                                  | Open       | Not-for-profit | 5.90%  | 7.60%  | 6.00%  | 3.56% | 0.00%  | 18.00% | 9.90%  | 6.55%  | 4.17%  | 5.70% | 4.30%  | 3.43% | 7.95% | 4.95%  | 5.85%  | 5.85% | 3.75% | 3.72% | 5.96% | 4.94% | 5.96% | 3.75% | 1.94% | 1.98% | 0.94% | 3.62% | 4.49%  | 3.95% | 2.80% | 2.15% |       |
| Health Care Insurance Ltd                           | Open       | Not-for-profit | 22.00% | 0.00%  | 4.30%  | 0.00% | 0.00%  | 5.30%  | 13.20% | 14.89% | 5.92%  | 4.89% | 3.83%  | 2.89% | 4.88% | 6.52%  | 7.40%  | 5.54% | 3.97% | 5.34% | 6.12% | 6.90% | 6.06% | 8.90% | 5.53% | 3.75% | 2.91% | 1.09% | -0.09% | 0.27% | 2.94% | 4.53% |       |
| Health Insurance Fund of Australia Limited          | Open       | Not-for-profit | 0.00%  | 0.00%  | 4.50%  | 2.50% | 0.00%  | 12.50% | 12.70% | 9.99%  | 9.03%  | 6.79% | 3.89%  | 3.18% | 4.51% | 4.50%  | 4.47%  | 5.35% | 4.47% | 2.98% | 4.49% | 6.55% | 7.99% | 5.35% | 4.77% | 5.58% | 3.78% | 3.20% | 3.10%  | 3.87% | 1.91% | 2.60% |       |
| Health Partners Limited                             | Open       | Not-for-profit | 0.00%  | 0.00%  | 9.70%  | 3.30% | 0.00%  | 4.80%  | 10.10% | 7.29%  | 8.32%  | 8.62% | 5.80%  | 2.54% | 6.58% | 7.72%  | 6.61%  | 5.44% | 3.40% | 3.14% | 5.76% | 7.14% | 5.10% | 3.95% | 3.18% | 2.77% | 3.35% | 3.15% | 2.93%  | 1.93% | 3.43% | 3.94% |       |
| health.com.au Pty Ltd                               | Open       | For-profit     | -      | -      | -      | -     | -      | -      | -      | -      | -      | -     | -      | -     | -     | -      | -      | -     | -     | -     | -     | -     | 5.76% | 6.13% | 6.81% | 8.81% | 8.53% | 5.87% | 3.96%  | 3.94% | 0.83% | -     |       |
| Hospitals Contribution Fund of Australia Ltd        | Open       | Not-for-profit | 12.00% | 9.10%  | 8.10%  | 2.80% | 0.00%  | 2.50%  | 10.90% | 7.66%  | 5.71%  | 5.68% | 4.80%  | 6.24% | 4.71% | 5.94%  | 6.41%  | 5.94% | 5.74% | 6.89% | 6.57% | 5.42% | 3.65% | 3.39% | 3.20% | 3.39% | 2.95% | 2.72% | 3.33%  | 2.89% | 4.95% | 4.96% |       |
| Latrobe Health Services Limited                     | Open       | Not-for-profit | 7.20%  | 0.00%  | 6.10%  | 5.20% | 0.00%  | 3.40%  | 3.20%  | 5.36%  | 3.61%  | 3.00% | 3.90%  | 2.45% | 5.08% | 4.53%  | 5.28%  | 5.31% | 6.21% | 5.98% | 6.15% | 5.52% | 4.49% | 4.25% | 3.85% | 3.49% | 3.42% | 3.41% | 2.15%  | 3.04% | 2.89% | 4.53% |       |
| Medibank Private Limited                            | Open       | For-profit     | 12.90% | 7.10%  | 2.00%  | 0.00% | 0.00%  | 8.90%  | 4.90%  | 8.95%  | 7.94%  | 5.88% | 4.94%  | 4.64% | 5.74% | 5.74%  | 5.35%  | 4.70% | 6.20% | 6.49% | 6.59% | 5.64% | 4.60% | 3.88% | 3.30% | 3.27% | 3.25% | 3.10% | 2.96%  | 3.31% | 3.99% | 5.10% |       |
| Mildura District Hospital Fund Ltd                  | Open       | Not-for-profit | 8.10%  | 3.10%  | 2.40%  | 8.24% | 0.00%  | 8.60%  | 3.10%  | 7.17%  | 2.27%  | 6.99% | 2.98%  | 1.66% | 6.79% | 4.67%  | 4.56%  | 2.19% | 5.75% | 3.65% | 6.14% | 6.74% | 5.95% | 5.68% | 3.89% | 4.68% | 4.07% | 2.90% | 2.48%  | 2.14% | 3.69% | 4.25% |       |
| National Health Benefits Australia Pty Ltd**        | Open       | For-profit     | -      | -      | -      | -     | -      | -      | -      | -      | -      | -     | -      | -     | 3.89% | 6.42%  | 6.49%  | 5.61% | 5.64% | 5.76% | 4.50% | 6.26% | 5.28% | 5.41% | 3.97% | 3.62% | 2.99% | 3.56% | 3.24%  | 2.86% | 3.41% | 2.94% | 2.96% |
| Navy Health Ltd                                     | Restricted | Not-for-profit | -      | 0.00%  | 0.00%  | 4.25% | 0.00%  | 7.50%  | 18.80% | 6.81%  | 5.36%  | 4.42% | 3.85%  | 2.42% | 5.81% | 3.81%  | 3.70%  | 3.35% | 4.80% | 4.53% | 4.50% | 5.50% | 4.94% | 3.94% | 4.94% | 3.49% | 3.46% | 3.25% | 2.94%  | 3.10% | 2.85% | 2.88% |       |
| NIB Health Funds Ltd                                | Open       | For-profit     | 15.50% | 7.80%  | 6.00%  | 0.00% | 0.00%  | 3.00%  | 3.20%  | 9.10%  | 13.86% | 4.85% | 4.99%  | 5.18% | 5.95% | 6.19%  | 5.50%  | 6.50% | 7.99% | 6.55% | 5.55% | 4.48% | 3.93% | 3.38% | 2.90% | 4.36% | 2.66% | 2.72% | 4.10%  | 5.79% | 5.47% | -     |       |
| Nurses & Midwives Health Pty Ltd                    | Restricted | Not-for-profit | -      | -      | -      | -     | -      | -      | -      | -      | -      | -     | -      | -     | -     | -      | -      | -     | -     | -     | -     | -     | -     | 3.22% | 5.91% | 3.74% | 3.38% | -     | -      | -     | -     | -     |       |
| Peoplecare Health Limited                           | Open       | Not-for-profit | 0.00%  | 9.80%  | 2.60%  | 0.00% | 0.00%  | 5.40%  | 11.40% | 9.64%  | 13.11% | 3.43% | 3.47%  | 5.45% | 6.73% | 6.30%  | 4.94%  | 5.93% | 6.81% | 5.82% | 6.08% | 4.38% | 5.09% | 4.19% | 4.90% | 3.48% | 3.90% | 3.27% | 2.79%  | 1.63% | 3.54% | 4.01% |       |
| Phoenix Health Fund Limited                         | Open       | Not-for-profit | 0.00%  | 3.90%  | 0.00%  | 3.30% | 0.00%  | 0.00%  | 14.00% | 9.79%  | 10.00% | 6.98% | 6.68%  | 3.43% | 6.55% | 6.07%  | 4.43%  | 6.99% | 5.47% | 6.52% | 6.48% | 5.72% | 5.93% | 4.19% | 3.26% | 3.10% | 3.47% | 3.16% | 3.66%  | 3.72% | 2.43% | 2.95% |       |
| Police Health Limited                               | Restricted | Not-for-profit | 0.00%  | 4.00%  | 6.20%  | 5.75% | 0.00%  | 5.80%  | 6.30%  | 5.99%  | 7.18%  | 8.08% | 6.40%  | 5.69% | 7.54% | 15.52% | 5.51%  | 4.96% | 4.09% | 4.81% | 4.48% | 4.81% | 4.63% | 3.72% | 3.58% | 3.14% | 3.10% | 1.79% | 0.00%  | 3.01% | 9.56% | 2.53% |       |
| Queensland Country Health Fund Ltd                  | Open       | For-profit     | 0.00%  | 0.00%  | 10.10% | 0.00% | 0.00%  | 0.00%  | 10.00% | 15.14% | 30.05% | 5.04% | 3.81%  | 2.82% | 5.53% | 4.49%  | 4.89%  | 4.38% | 4.59% | 5.85% | 4.77% | 4.91% | 5.15% | 4.39% | 3.95% | 3.55% | 4.43% | 3.34% | 3.17%  | 2.53% | -     | -     |       |
| Queensland Teachers' Union Health Fund Limited      | Restricted | Not-for-profit | 0.00%  | 16.40% | 0.00%  | 4.29% | 0.00%  | 7.10%  | 7.40%  | 9.34%  | 7.87%  | 4.98% | 3.84%  | 2.69% | 4.64% | 5.97%  | 4.94%  | 3.96% | 4.50% | 4.50% | 6.36% | 7.15% | 7.30% | 4.40% | 3.18% | 2.66% | 1.11% | 2.26% | 0.81%  | 1.96% | 3.45% | -     |       |
| Railway & Transport Health Fund Ltd                 | Restricted | Not-for-profit | 21.50% | 20.00% | 0.00%  | 6.50% | 0.00%  | 0.00%  | 6.70%  | 9.85%  | 10.57% | 6.66% | 3.90%  | 5.64% | 6.88% | 8.97%  | 14.38% | 5.74% | 4.29% | 4.80% | 6.17% | 5.61% | 5.54% | 4.47% | 3.36% | 2.91% | 3.19% | -     | -      | -     | -     | -     |       |
| Reserve Bank Health Society Ltd                     | Restricted | Not-for-profit | 0.00%  | 1.60%  | 0.00%  | 0.00% | 0.00%  | 0.00%  | 3.00%  | 7.93%  | 10.01% | 9.55% | 8.55%  | 9.20% | 7.83% | 5.00%  | 1.50%  | 4.89% | 4.31% | 4.39% | 4.88% | 5.37% | 5.00% | 3.97% | 3.73% | 3.08% | 3.74% | 3.74% | 3.18%  | 2.97% | 3.17% | 3.17% |       |
| St Luke's Medical and Hospital Benefits Association | Open       | Not-for-profit | 12.50% | 0.00%  | 10.80% | 7.40% | 0.00%  | 8.90%  | 7.00%  | 11.02% | 9.82%  | 3.73% | 3.89%  | 3.97% | 4.74% | 5.27%  | 4.79%  | 3.16% | 3.96% | 6.33% | 6.27% | 5.89% | 4.99% | 4.23% | 3.56% | 2.90% | 0.50% | 3.19% | 2.86%  | 3.20% | 2.88% | 4.25% |       |
| Teachers Federation Health Ltd                      | Restricted | Not-for-profit | 10.00% | 0.00%  | 2.90%  | 0.00% | 0.00%  | 0.00%  | 9.50%  | 7.78%  | 7.75%  | 7.40% | 5.00%  | 3.90% | 9.80% | 5.93%  | 4.89%  | 4.68% | 4.10% | 5.42% | 6.86% | 4.97% | 4.96% | 2.84% | 3.94% | 3.24% | 2.88% | 2.17% | 2.50%  | 2.65% | 2.94% | 3.94% |       |
| Transport Health Pty Ltd                            | Open       | For-profit     | 0.00%  | 5.80%  | 7.70%  | 5.90% | 3.77%  | 0.00%  | 10.70% | 5.22%  | 8.18%  | 6.45% | 2.96%  | 2.92% | 8.78% | 6.51%  | 6.34%  | 7.69% | 6.77% | 5.90% | 4.84% | 6.49% | 4.93% | 5.16% | 3.41% | 2.59% | 2.61% | 1.16% | 2.49%  | 0.00% | -     | -     |       |
| Westfund Limited                                    | Open       | Not-for-profit | 4.70%  | 0.00%  | 7.10%  | 3.70% | 0.00%  | 0.00%  | 7.10%  | 5.65%  | 12.57% | 4.07% | 3.54%  | 3.78% | 6.66% | 6.42%  | 5.94%  | 5.19% | 3.48% | 3.25% | 7.92% | 5.94% | 4.96% | 3.45% | 1.64% | 4.32% | 4.30% | 2.40% | 2.65%  | 2.82% | 3.40% | 3.28% |       |
| Industry Average                                    |            |                | 7.00%  | 5.00%  | 5.00%  | 1.80% | -0.01% | 6.88%  | 7.40%  | 7.88%  | 7.96%  | 5.68% | 4.52%  | 4.94% | 6.02% | 5.78%  | 5.56%  | 5.06% | 5.60% | 6.20% | 6.18% | 5.99% | 4.84% | 3.95% | 3.25% | 2.92% | 2.74% | 2.70% | 2.90%  | 3.03% | 3.73% | 4.41% |       |

\* Trading as Hunter Health Insurance

\*\* Trading as onemedifund

end of report