

ISI Statistics

QUARTERLY RETURN FOR TRADITIONAL AND RISK BUSINESS - PRODUCT SUMMARY

Quarter: 31/03/2009

Product	ANNUAL PREMIUMS \$000							ANNUAL PREMIUM CONTRACTS		SINGLE PREMIUM CONTRACTS		
	In force at start	Contractual increases plus adjustments	Adjustments from previous quarters	New business	Transfers	Discontinuances		In force at end	Benefit count		New contracts	
						Claims & expiries	Lapses, surrenders & cancellations		New	In force at end	Premiums \$000	Benefit count
	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)
TRADITIONAL												
Whole Life & Endowment	136,143	379	-	224	-	1,467	869	134,409	185	377,507	8	-
Unbundled	63,653	381	-13,822	32	-	523	751	48,970	6	35,387	-	-
RISK												
Term	703,850	13,368	24	21,740	-1,331	598	21,671	715,383	36,844	1,259,369	415	3,527
Guaranteed Acceptance	33,599	104	-3	2,144	-	172	827	34,845	5,044	115,010	-	-
Trauma - Risk	169,835	3,141	448	7,744	-372	102	6,281	174,410	17,043	427,773	-	-
Replacement Income - Risk	215,625	2,729	-	7,981	-252	126	7,761	218,197	21,788	403,280	-	-
Lump Sum Disablement	36,044	980	-	1,101	-104	74	1,325	36,624	7,863	178,482	-	-
Accidental Death	15,265	11	-	194	-	38	460	14,971	2,122	159,806	-	-
Credit Insurance	63,955	-	-	3,781	-	5	3,224	64,506	19,751	363,039	6,271	9,394
GROUP												
Life - Death & Disablement	76,241	12	-437	789	-	-	1,017	75,586	5	162	-	-
Replacement Income - Group	27,118	272	517	276	-	-	-79	28,261	1	7	-	-
Trauma - Group	2,846	10	-	9	-	-	43	2,822	1	17	-	-

ANNUITIES PER ANNUM \$000

	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)
ANNUITIES	22,973	19	-	26	-	1,340	13	21,664	-	-	220	8

ISI Statistics

QUARTERLY RETURN OF BENEFITS PAID

Quarter:

31/03/2009

Product	AMOUNTS PAID \$000		
	Death	Maturity	Other Benefits
TRADITIONAL			
Whole Life & Endowment	21,959	43,424	2,058
Unbundled	918	1,267	955
Annuities	-	-	5,763
RISK			
Term	67,454	1	276
Guaranteed Acceptance	1,086	-	-
Trauma - Risk	4,613	-	10,389
Replacement Income - Risk	3,437	-	12,464
Lump Sum Disablement	-5	-	2,290
Accidental Death	609	-	22
Medical	1,864	-	10,041
Credit Insurance	1,289	-	2,085
GROUP			
Life - Death & Disablement	7,559	-	222
Replacement Income - Group	822	-	1,584
Trauma - Group	-	-	143

Notes: 'Maturity' includes return of premiums on cash back policies.

'Other Benefits' includes benefits being paid periodically but excludes surrenders.

ISI Statistics

QUARTERLY RETURN FOR TRADITIONAL AND RISK BUSINESS - PRODUCT SUMMARY

Quarter: 30/06/2009

Product	ANNUAL PREMIUMS \$000							ANNUAL PREMIUM CONTRACTS		SINGLE PREMIUM CONTRACTS		
	In force at start	Contractual increases plus adjustments	Adjustments from previous quarters	New business	Transfers	Discontinuances		In force at end	Benefit count		New contracts	
						Claims & expiries	Lapses, surrenders & cancellations		New	In force at end	Premiums \$000	Benefit count
	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)
TRADITIONAL												
Whole Life & Endowment	134,409	130	-38	458	-	1,816	884	132,259	228	374,247	78	-
Unbundled	48,970	465	63	3	-	721	812	47,970	8	37,737	-	-
RISK												
Term	715,383	15,401	-	26,789	-2,150	634	22,681	732,106	46,652	1,268,551	293	2,949
Guaranteed Acceptance	34,845	92	-1	2,983	-	196	962	36,761	7,474	118,993	-	-
Trauma - Risk	174,410	4,229	-	10,167	-797	125	6,840	181,048	21,513	434,803	-	-
Replacement Income - Risk	218,197	4,213	-43	10,163	-287	88	8,941	223,212	25,297	415,515	-	-
Lump Sum Disablement	36,624	1,037	32	1,565	-141	151	1,437	37,525	9,189	178,587	-	-
Accidental Death	14,971	12	-	279	-	48	368	14,846	2,710	157,769	-	-
Credit Insurance	64,506	-	-37	3,313	-	1	4,806	62,975	17,262	362,944	5,360	8,277
GROUP												
Life - Death & Disablement	75,586	1,698	-456	1,826	-	-	2,735	75,920	4	164	-	-
Replacement Income - Group	28,261	557	-	748	-	-	629	28,937	-	6	-	-
Trauma - Group	2,822	42	95	486	-	-	7	3,438	2	19	-	-

ANNUITIES PER ANNUM \$000

	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)
ANNUITIES	21,664	20	995	67	-	118	15	22,613	-	-	843	5

ISI Statistics

QUARTERLY RETURN OF BENEFITS PAID

Quarter:

30/06/2009

Product	AMOUNTS PAID \$000		
	Death	Maturity	Other Benefits
TRADITIONAL			
Whole Life & Endowment	17,625	45,525	1,868
Unbundled	886	1,862	696
Annuities	-	-	5,648
RISK			
Term	76,509	7	-412
Guaranteed Acceptance	1,606	-	-
Trauma - Risk	5,959	-	14,245
Replacement Income - Risk	4,532	-	11,300
Lump Sum Disablement	28	-	4,011
Accidental Death	-35	-	11
Medical	1,866	-	13,007
Credit Insurance	1,018	-	2,963
GROUP			
Life - Death & Disablement	9,333	-	419
Replacement Income - Group	1,335	-	1,778
Trauma - Group	-	-	204

Notes: 'Maturity' includes return of premiums on cash back policies.

'Other Benefits' includes benefits being paid periodically but excludes surrenders.

ISI Statistics

QUARTERLY RETURN FOR TRADITIONAL AND RISK BUSINESS - PRODUCT SUMMARY

Quarter: 30/09/2009

Product	ANNUAL PREMIUMS \$000								ANNUAL PREMIUM CONTRACTS		SINGLE PREMIUM CONTRACTS	
	In force at start	Contractual premium changes	Revisions	New business	Transfers	Claims and expiries	Lapses, surrenders and cancellations	In force at end	Benefit count		New contracts	
									New	In force at end	Premiums \$000	Benefit count
	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)
TRADITIONAL												
Whole Life & Endowment	132,259	243	70	303	-	1,865	1,005	130,005	103	390,989	55	-
Unbundled	47,970	374	-	11	-	214	1,253	46,887	5	24,682	-	-
RISK												
Term	732,106	16,370	349	28,600	-1,949	1,081	21,640	752,755	50,905	1,276,486	514	4,405
Guaranteed Acceptance	36,761	133	-	2,722	-	188	1,049	38,382	7,549	122,411	-	-
Trauma	181,048	4,694	276	10,640	-806	297	7,799	187,755	21,476	441,974	-	-
Replacement Income	223,212	4,327	287	10,268	-251	282	8,900	228,661	24,090	405,675	-	-
Lump Sum Disablement	37,525	1,086	49	1,573	-158	115	1,490	38,471	8,866	198,683	-	-
Accidental Death	14,846	31	-	610	-	76	453	14,959	4,348	156,778	-	-
Credit Insurance	62,975	1	-571	3,077	-	4	5,008	60,469	20,101	362,495	6,609	9,631
GROUP												
Life - Death & Disablement	75,920	2,354	-	1,245	-	-	1,776	77,742	3	165	-	-
Replacement Income - Group	28,937	610	-	354	-	-	800	29,101	2	8	-	-
Trauma - Group	3,438	-207	-	8	-	-	466	2,773	-	19	-	-

ANNUITIES PER ANNUM \$000

	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)
ANNUITIES	22,613	20	52	78	-	197	33	22,533	-	-	510	4

ISI Statistics

QUARTERLY RETURN OF BENEFITS PAID

Quarter:

30/09/2009

Product	AMOUNTS PAID \$000		
	Death	Maturity	Other Benefits
TRADITIONAL			
Whole Life & Endowment	22,637	49,726	2,111
Unbundled	1,929	1,936	565
Annuities	-	-	6,166
RISK			
Term	84,096	553	376
Guaranteed Acceptance	1,490	-	2,480
Trauma	6,952	-	15,157
Replacement Income	4,678	-	14,599
Lump Sum Disablement	173	-	3,857
Accidental Death	581	-	23
Medical	2,067	-	16,084
Credit Insurance	894	-	3,155
GROUP			
Life - Death & Disablement	10,746	-	1,431
Replacement Income - Group	1,170	-	1,829
Trauma - Group	11	-	197

Notes: 'Maturity' includes return of premiums on cash back policies.

'Other Benefits' includes benefits being paid periodically but excludes surrenders.

ISI Statistics

QUARTERLY RETURN FOR TRADITIONAL AND RISK BUSINESS - PRODUCT SUMMARY

Quarter: 31/12/2009

Product	ANNUAL PREMIUMS \$000								ANNUAL PREMIUM CONTRACTS		SINGLE PREMIUM CONTRACTS	
	In force at start	Contractual premium changes	Revisions	New business	Transfers	Claims and expiries	Lapses, surrenders and cancellations	In force at end	Benefit count		New contracts	
	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	New	In force at end	Premiums \$000	Benefit count
TRADITIONAL												
Whole Life & Endowment	130,005	220	-	297	-	1,595	980	127,949	149	363,567	20	-
Unbundled	46,887	812	-	15	-	229	851	46,635	10	24,154	-	-
RISK												
Term	752,755	15,275	-	26,831	-825	820	20,825	772,391	49,227	1,283,983	600	4,955
Guaranteed Acceptance	38,382	114	-	1,742	-	206	1,023	39,012	4,641	123,115	-	-
Trauma	187,755	4,291	-	9,672	-1,048	180	6,850	193,640	22,014	453,112	-	-
Replacement Income	228,661	4,638	-	9,342	132	197	8,421	234,155	24,226	432,672	-	-
Lump Sum Disablement	38,471	1,045	-	1,646	-176	97	1,322	39,568	8,520	182,758	-	-
Accidental Death	14,959	94	-	403	-	110	433	14,914	3,082	153,536	-	-
Credit Insurance	60,469	-	-	2,979	-	1	3,198	60,249	18,403	362,208	6,843	10,033
GROUP												
Life - Death & Disablement	77,742	-367	-	1,409	-	-	1,648	77,136	4	160	-	-
Replacement Income - Group	29,101	668	-	1,082	-	-	1,442	29,409	1	7	-	-
Trauma - Group	2,773	18	-	12	-	-	22	2,780	-	19	-	-

ANNUITIES PER ANNUM \$000

	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)
ANNUITIES	22,533	8	-	-	-	223	38	22,277	-	-	-	-

ISI Statistics

QUARTERLY RETURN OF BENEFITS PAID

Quarter:

31/12/2009

Product	AMOUNTS PAID \$000		
	Death	Maturity	Other Benefits
TRADITIONAL			
Whole Life & Endowment	19,464	44,647	2,069
Unbundled	3,387	4,213	742
Annuities	-	100	6,281
RISK			
Term	89,869	426	312
Guaranteed Acceptance	1,574	-	-
Trauma	5,890	-	18,654
Replacement Income	4,089	-	16,762
Lump Sum Disablement	83	-	3,166
Accidental Death	1,098	-	100
Medical	1,837	-	14,963
Credit Insurance	1,242	-	2,289
GROUP			
Life - Death & Disablement	9,182	-	1
Replacement Income - Group	1,619	-	1,588
Trauma - Group	4	-	234

Notes: 'Maturity' includes return of premiums on cash back policies.

'Other Benefits' includes benefits being paid periodically but excludes surrenders.