

ISI Statistics

QUARTERLY RETURN FOR TRADITIONAL AND RISK BUSINESS - PRODUCT SUMMARY

Quarter: 31/03/2010

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	127,949	104	-2	205	-	1,440	865	125,952	110	358,921	19	-
Unbundled	46,635	234	-	9	-	251	991	45,636	1	22,976	-	-
RISK												
Term	772,391	12,339	891	22,661	-1,784	1,277	20,631	784,593	42,984	1,285,447	425	3,810
Guaranteed Acceptance	39,012	144	-	1,869	-	203	1,029	39,794	5,215	119,550	-	-
Trauma	193,640	3,511	-	8,304	-606	218	6,924	197,706	18,834	458,908	-	-
Replacement Income	234,155	3,382	-165	6,931	-5	215	8,180	235,903	19,221	436,115	-	-
Lump Sum Disablement	39,568	831	-	1,340	-124	97	1,393	40,124	7,595	184,127	-	-
Accidental Death	14,914	54	-	178	-	100	426	14,620	1,256	144,550	-	-
Credit Insurance	60,249	-	-	3,125	-	1	2,310	61,061	19,955	365,417	5,433	8,273
GROUP												
Life - Death & Disablement	77,136	754	-	1,870	-	33	2,717	77,012	-	162	-	-
Replacement Income - Group	29,409	374	-	196	-	-	1,386	28,595	-	8	-	-
Trauma - Group	2,780	90	-	16	-	-	225	2,661	-	17	-	-

ANNUITIES PER ANNUM \$000

	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)
ANNUITIES	22,277	21	-	98	-	195	-	22,202	-	-	1,166	8

ISI Statistics

QUARTERLY RETURN OF BENEFITS PAID

Quarter:

31/03/2010

Product	AMOUNTS PAID \$000		
	Death	Maturity	Other Benefits
TRADITIONAL			
Whole Life & Endowment	18,868	41,000	2,248
Unbundled	1,797	1,604	567
Annuities	-	5	5,868
RISK			
Term	77,665	54	212
Guaranteed Acceptance	1,463	-	1,727
Trauma	3,295	-	16,231
Replacement Income	4,412	-	13,020
Lump Sum Disablement	445	-	3,548
Accidental Death	15	-	25
Medical	1,869	-	13,335
Credit Insurance	935	-	2,070
GROUP			
Life - Death & Disablement	10,585	-	897
Replacement Income - Group	1,209	-	1,334
Trauma - Group	22	-	46

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: 30/06/2010

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	125,952	151	-23	463	-	2,332	1,064	123,147	290	354,230	77	-
Unbundled	45,636	284	1,880	9	106	259	1,150	46,504	1	26,597	-	-
RISK												
Term	790,018	15,166	-77	32,821	-732	863	22,417	813,917	58,879	1,305,265	484	4,311
Guaranteed Acceptance	39,867	81	-	2,845	12	218	1,100	41,486	6,759	127,226	-	-
Trauma	197,741	4,911	113	11,012	-363	227	7,398	205,793	29,335	478,381	-	-
Replacement Income	235,903	4,016	-40	8,273	-299	216	9,018	238,618	22,043	440,866	-	-
Lump Sum Disablement	40,124	1,032	10	1,404	-68	82	1,412	41,010	7,763	182,406	-	-
Accidental Death	14,622	48	-	352	-	90	385	14,548	1,968	149,164	-	-
Credit Insurance	61,061	1	-534	3,229	-	3	3,632	60,121	20,441	362,434	5,680	8,544
GROUP												
Life - Death & Disablement	77,012	1,003	-	1,507	-	15	1,880	77,626	1	165	-	-
Replacement Income - Group	28,595	537	3,439	964	-36	-	516	32,983	1	15	-	-
Trauma - Group	2,661	139	-	171	-	-	4	2,967	-	18	-	-

ANNUITIES PER ANNUM \$000

	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)
ANNUITIES	22,202	10	-	7	-	240	-	21,979	-	-	100	1

ISI Statistics

QUARTERLY RETURN OF BENEFITS PAID

Quarter:

30/06/2010

Product	AMOUNTS PAID \$000		
	Death	Maturity	Other Benefits
TRADITIONAL			
Whole Life & Endowment	16,700	44,401	1,485
Unbundled	1,678	4,248	1,159
Annuities	-	-	4,788
RISK			
Term	75,828	2	720
Guaranteed Acceptance	1,622	1	-
Trauma	5,596	-	18,450
Replacement Income	4,481	-	12,644
Lump Sum Disablement	251	-	5,203
Accidental Death	7	-	15
Medical	2,250	-	16,401
Credit Insurance	792	-	1,788
GROUP			
Life - Death & Disablement	7,373	-	1,366
Replacement Income - Group	1,244	-	1,629
Trauma - Group	-	-	-

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: 30/09/2010

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	123,147	102	250	131	-	870	1,172	121,587	113	348,438	40	-
Unbundled	46,504	287	3	15	-	297	1,390	45,122	1	26,002	-	-
RISK												
Term	813,917	17,635	1,179	28,846	-5,246	859	23,219	832,253	46,720	1,303,775	524	4,586
Guaranteed Acceptance	41,486	120	-	3,389	-	229	1,202	43,564	7,657	130,680	-	-
Trauma	205,793	5,197	-305	9,521	-697	338	8,092	211,077	25,228	486,279	-	-
Replacement Income	238,618	4,581	-254	8,186	-205	221	9,204	241,500	18,271	438,163	-	-
Lump Sum Disablement	41,010	994	-59	1,578	-118	102	1,473	41,826	7,738	183,172	-	-
Accidental Death	14,548	44	5	492	-	71	430	14,585	3,434	147,188	-	-
Credit Insurance	60,121	-8	-129	2,903	-	17	4,073	58,797	16,602	359,589	5,521	8,428
GROUP												
Life - Death & Disablement	77,626	423	-	1,722	-	-	2,096	77,678	3	166	-	-
Replacement Income - Group	32,983	409	-	604	-	-	887	33,109	2	17	-	-
Trauma - Group	2,967	23	-	10	-	-	23	2,977	-	18	-	-

ANNUITIES PER ANNUM \$000

	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)
ANNUITIES	21,979	3	-	47	-	230	-	21,798	-	-	421	3

ISI Statistics

QUARTERLY RETURN OF BENEFITS PAID

Quarter:

30/09/2010

Product	AMOUNTS PAID \$000		
	Death	Maturity	Other Benefits
TRADITIONAL			
Whole Life & Endowment	20,954	46,619	3,636
Unbundled	2,446	3,823	1,177
Annuities	-	10	4,893
RISK			
Term	85,817	-	262
Guaranteed Acceptance	1,616	2	-
Trauma	5,843	-	17,515
Replacement Income	4,251	-	17,890
Lump Sum Disablement	627	-	4,716
Accidental Death	312	-	39
Medical	2,025	-	15,914
Credit Insurance	1,539	-	2,073
GROUP			
Life - Death & Disablement	10,688	-	859
Replacement Income - Group	1,153	-	1,210
Trauma - Group	93	-	176

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: 31/12/2010

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 (i)	In force at end (j)	Premiums \$000 (k)	Benefit count (l)
TRADITIONAL												
Whole Life & Endowment	121,587	81	-	108	-	835	810	120,130	91	343,799	16	-
Unbundled	45,122	503	-	10	-	222	1,064	44,349	-	25,365	-	-
RISK												
Term	832,253	17,468	238	23,615	-17,335	882	20,612	834,745	42,502	1,312,339	572	4,998
Guaranteed Acceptance	43,564	95	-3	2,406	2	244	1,047	44,776	4,881	131,714	-	-
Trauma	211,077	6,585	-	9,170	14,488	328	7,542	233,453	24,593	496,741	-	-
Replacement Income	241,500	6,273	-67	7,926	546	168	8,284	247,726	17,800	443,521	-	-
Lump Sum Disablement	41,826	1,616	-	1,430	3,329	169	1,610	46,421	7,343	184,609	-	-
Accidental Death	14,585	66	28	293	-	62	376	14,537	1,917	146,106	-	-
Credit Insurance	58,797	143	373	3,159	-	7	2,954	59,510	18,306	358,022	6,073	8,906
GROUP												
Life - Death & Disablement	77,678	-621	-727	3,396	-	356	835	78,533	3	165	-	-
Replacement Income - Group	33,109	81	-	1,078	-	23	627	33,620	-	17	-	-
Trauma - Group	2,977	122	-	239	-	-	9	3,328	-	18	-	-

ANNUITIES PER ANNUM \$000

	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)
ANNUITIES	21,798	12	-	-	-	239	25	21,547	-	-	-	-

ISI Statistics

QUARTERLY RETURN OF BENEFITS PAID

Quarter:

31/12/2010

Product	AMOUNTS PAID \$000		
	Death	Maturity	Other Benefits
TRADITIONAL			
Whole Life & Endowment	19,028	42,264	2,269
Unbundled	1,730	3,547	587
Annuities	-	-	5,407
RISK			
Term	84,770	1	573
Guaranteed Acceptance	1,610	913	-
Trauma	5,566	-	15,767
Replacement Income	5,404	-	15,045
Lump Sum Disablement	371	-	3,331
Accidental Death	171	-	27
Medical	2,360	-	16,529
Credit Insurance	746	-	1,894
GROUP			
Life - Death & Disablement	10,449	-	776
Replacement Income - Group	1,495	-	1,339
Trauma - Group	172	-	470

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

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