

ISI Statistics

QUARTERLY RETURN FOR TRADITIONAL AND RISK BUSINESS - PRODUCT SUMMARY

Quarter: 31/03/2012

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	113,699	145	-	83	-	1,186	606	112,135	74	322,975	3	-
Unbundled	40,073	295	-	7	-	278	1,002	39,095	4	22,507	-	-
RISK												
Term	889,422	17,496	159	18,869	-1	1,208	23,192	901,545	37,467	1,332,460	537	4,835
Guaranteed Acceptance	50,549	39	42	2,426	1	299	1,120	51,639	4,196	159,095	-	-
Trauma	255,106	5,058	-	6,589	-	398	8,365	257,989	21,177	546,659	-	-
Replacement Income	257,714	3,845	2,037	6,273	-	256	8,915	260,698	16,862	477,105	-	-
Lump Sum Disablement	52,369	958	-2,085	1,326	-	124	1,476	50,965	7,420	204,130	-	-
Accidental Death	14,504	8	-41	249	-	61	317	14,345	1,923	154,353	-	-
Credit Insurance	57,848	-12	12	4,057	-	1	2,743	59,159	17,782	349,093	5,476	8,223
GROUP												
Life - Death & Disablement	77,424	428	-	401	-	-	394	77,858	-	-	-	-
Replacement Income - Group	31,619	22	-	524	-	-	291	31,873	-	-	-	-
Trauma - Group	3,782	80	-	74	-	-	19	3,919	-	-	-	-

ANNUITIES PER ANNUM \$000

	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)
ANNUITIES	20,703	5	-	-	-	498	-	20,211	-	-	-	-

ISI Statistics

QUARTERLY RETURN OF BENEFITS PAID

Quarter:

31/03/2012

Product	AMOUNTS PAID \$000		
	Death	Maturity	Other Benefits
TRADITIONAL			
Whole Life & Endowment	21,771	36,571	761
Unbundled	898	2,352	-
Annuities	-	-	4,957
RISK			
Term	99,046	-	367
Guaranteed Acceptance	2,545	-	-
Trauma	-	-	25,615
Replacement Income	-	-	23,000
Lump Sum Disablement	-	-	1,076
Accidental Death	311	-	13
Medical	18	-	16,677
Credit Insurance	1,191	-	1,213
GROUP			
Life - Death & Disablement	9,759	-	768
Replacement Income - Group	1,280	-	2,300
Trauma - Group	-	-	227

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

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

FSC Statistics

QUARTERLY RETURN FOR TRADITIONAL AND RISK BUSINESS - PRODUCT SUMMARY

Quarter: 30/06/2012

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	112,135	143	645	136	-	1,408	848	110,805	96	324,514	8	-
Unbundled	39,095	438	11	6	-	255	992	38,304	2	21,952	-	-
RISK												
Term	901,545	22,208	683	23,183	-1	1,529	25,932	920,161	43,865	1,332,100	559	4,629
Guaranteed Acceptance	51,639	-26	949	2,589	1	328	2,031	52,789	5,181	154,940	-	-
Trauma	257,989	4,295	-243	8,792	-	367	10,315	260,154	22,675	523,730	-	-
Replacement Income	260,698	4,851	-118	8,125	-	272	10,054	263,231	21,688	482,039	-	-
Lump Sum Disablement	50,965	3,228	123	1,666	-	243	2,749	52,992	12,173	234,943	-	-
Accidental Death	14,345	179	44	294	-	70	343	14,450	1,744	146,376	-	-
Credit Insurance	59,159	1	-	4,842	-	-	4,208	59,790	23,129	348,721	6,262	8,550
GROUP												
Life - Death & Disablement	77,858	362	-33	622	-	-	1,499	77,310	-	-	-	-
Replacement Income - Group	31,873	247	-	392	-	-	276	32,236	-	-	-	-
Trauma - Group	3,919	-29	-	233	-	-	1	4,125	-	-	-	-

ANNUITIES PER ANNUM \$000

	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)
ANNUITIES	20,211	8	-	-	-	262	-	19,957	-	-	-	-

FSC Statistics

QUARTERLY RETURN OF BENEFITS PAID

Quarter:

30/06/2012

Product	AMOUNTS PAID \$000		
	Death	Maturity	Other Benefits
TRADITIONAL			
Whole Life & Endowment	25,397	50,522	2,415
Unbundled	614	4,679	-
Annuities	-	-	7,060
RISK			
Term	107,426	-	388
Guaranteed Acceptance	2,942	-	-
Trauma	-	2	26,940
Replacement Income	2	-	26,771
Lump Sum Disablement	-	-	4,858
Accidental Death	282	-	15
Medical	18	-	19,960
Credit Insurance	987	-	997
GROUP			
Life - Death & Disablement	12,318	-	1,127
Replacement Income - Group	-	-	4,197
Trauma - Group	543	-	286

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

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

FSC Statistics

QUARTERLY RETURN FOR TRADITIONAL AND RISK BUSINESS - PRODUCT SUMMARY

Quarter: 30/09/2012

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	110,805	147	-46	104	-	1,446	745	108,819	57	319,159	8	-
Unbundled	38,304	258	-829	4	-	278	890	36,568	-	21,132	-	-
RISK												
Term	933,329	22,587	2,060	25,948	-1	1,651	29,420	952,854	44,399	1,357,362	551	4,498
Guaranteed Acceptance	52,789	123	46	2,712	1	305	1,235	54,132	4,941	165,814	-	-
Trauma	267,874	6,235	838	10,517	-	308	10,511	274,645	23,470	549,433	-	-
Replacement Income	268,646	4,088	-2,488	11,623	-	354	9,992	271,522	23,676	501,453	-	-
Lump Sum Disablement	53,876	1,194	91	2,032	-	64	2,181	54,949	12,145	234,889	-	-
Accidental Death	14,450	93	-66	358	-	67	384	14,382	2,451	149,034	-	-
Credit Insurance	59,790	-	-	4,396	-	1	5,222	58,962	27,267	350,947	6,404	8,937
GROUP												
Life - Death & Disablement	77,310	1,036	57	1,268	-	-	615	79,058	-	212	-	-
Replacement Income - Group	32,236	-26	-0	285	-	-	181	32,315	-	-	-	-
Trauma - Group	4,125	-84	-8	227	-	-	40	4,221	-	-	-	-

ANNUITIES PER ANNUM \$000

	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)
ANNUITIES	19,957	3	-	-	-	202	-	19,757	-	-	-	-

FSC Statistics

QUARTERLY RETURN OF BENEFITS PAID

Quarter: 30/09/2012

Product	AMOUNTS PAID \$000		
	Death	Maturity	Other Benefits
TRADITIONAL			
Whole Life & Endowment	27,104	66,585	1,508
Unbundled	1,551	6,127	-
Annuities	-	-	7,579
RISK			
Term	128,253	0	414
Guaranteed Acceptance	3,176	-	-
Trauma	-	14	39,222
Replacement Income	8	-	28,403
Lump Sum Disablement	-	-	4,774
Accidental Death	142	-	11
Medical	13	-	21,576
Credit Insurance	955	-	1,523
GROUP			
Life - Death & Disablement	10,536	-	1,496
Replacement Income - Group	-	-	3,675
Trauma - Group	-	-	452

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

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

FSC Statistics

QUARTERLY RETURN FOR TRADITIONAL AND RISK BUSINESS - PRODUCT SUMMARY

Quarter: 31/12/2012

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	108,819	157	9	122	-	1,523	652	106,933	74	315,465	6	-
Unbundled	36,568	297	-7	3	-	246	801	35,815	-	20,602	-	-
RISK												
Term	952,854	21,687	-676	26,024	-3,021	2,129	39,876	954,862	48,044	1,356,293	713	5,684
Guaranteed Acceptance	54,132	25	23	2,667	-	279	1,311	55,257	4,624	165,978	-	-
Trauma	274,645	6,655	-924	11,154	2,588	309	10,286	283,519	29,326	557,909	-	-
Replacement Income	271,522	5,295	-313	11,767	442	331	9,819	278,560	28,928	523,538	-	-
Lump Sum Disablement	54,949	1,323	218	2,257	-8	221	2,027	56,489	14,104	240,268	-	-
Accidental Death	14,382	75	13	445	-	90	407	14,416	2,650	146,954	-	-
Credit Insurance	58,962	-	-	4,105	-	2	3,488	59,576	18,364	343,934	6,711	9,004
GROUP												
Life - Death & Disablement	79,058	1,656	-33	800	-	-	798	80,683	-	-	-	-
Replacement Income - Group	32,315	1,169	-	410	-	-	429	33,465	-	-	-	-
Trauma - Group	4,221	263	-	75	-	-	12	4,547	-	-	-	-

ANNUITIES PER ANNUM \$000

	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)
ANNUITIES	19,757	120	-	-	-	171	-	19,707	-	-	-	-

FSC Statistics

QUARTERLY RETURN OF BENEFITS PAID

Quarter:

31/12/2012

Product	AMOUNTS PAID \$000		
	Death	Maturity	Other Benefits
TRADITIONAL			
Whole Life & Endowment	22,398	41,576	1,137
Unbundled	509	4,313	-
Annuities	-	-	4,922
RISK			
Term	104,631	-	364
Guaranteed Acceptance	2,874	-	-
Trauma	-	367	31,003
Replacement Income	3	-	25,768
Lump Sum Disablement	-	-	1,165
Accidental Death	250	-	110
Medical	20	-	22,375
Credit Insurance	1,140	-	1,500
GROUP			
Life - Death & Disablement	11,399	-	562
Replacement Income - Group	-	-	4,336
Trauma - Group	374	-	343

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

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