

**ISI Statistics**  
**QUARTERLY RETURN FOR TRADITIONAL AND RISK BUSINESS - PRODUCT SUMMARY**

Quarter Ending: 31-Dec-04

Product	ANNUAL PREMIUMS \$000										ANNUAL PREMIUM CONTRACTS		SINGLE PREMIUM CONTRACTS	
	In force at start	Contractual increases plus adjustments	New business	Transfers	Discontinuances			In force at end	Benefit count		New contracts			
					Claims and expiries	Lapses, surrenders cancellations	force		New	In force at end	Premiums \$000	Benefit count		
	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)			
<b>Traditional</b>														
Whole Life & Endowment	174,577	285	854	17	2,002	1,806	171,920	467	495,800	32	0			
Unbundled	78,618	363	68	0	953	651	77,447	172	67,397	75	4			
<b>Risk</b>														
Term	463,916	7,798	18,940	-35	392	12,644	477,585	49,062	1,161,684	2,690	5,862			
Guaranteed Acceptance	22,495	48	1,700	0	127	455	23,658	6,410	99,842	0	0			
Trauma - Risk	81,227	1,943	4,977	-15	48	2,589	85,503	14,695	266,316	0	0			
Replacement Income - Risk	148,376	3,464	6,095	-10	62	5,197	152,667	14,687	301,119	0	0			
Lump Sum Disablement	18,434	578	946	-9	11	790	19,152	4,777	98,667	0	0			
Accidental Death	20,275	-60	575	0	43	880	19,866	4,473	250,094	0	0			
Credit Insurance	43,955	-8	2,679	0	8	2,384	44,234	19,118	326,094	1,402	3,535			
<b>Group</b>														
Life - Death & Disablement	50,113	-740	2,338	0	0	1,214	50,495	12	247	0	0			
Replacement Income - Group	14,264	82	859	0	0	397	14,808	0	2	0	0			
Trauma - Group	1,440	-9	13	0	0	0	1,445	1	9	0	0			
			<b>ANNUITIES PER ANNUM \$000</b>											
Annuites	26,586	9	-104	0	162	309	26,019	0	0	0	0			

**ISI Statistics**  
**QUARTERLY RETURN OF BENEFITS PAID**

Quarter Ending:      31-Dec-04

	Amount paid \$000's		
Product:	Death	Maturity	Other Benefits
<b>Traditional</b>			
Whole Life & Endowment	20,621	45,302	2,633
Unbundled	2,685	2,912	2,314
Annuities	0	0	6,465
<b>Risk</b>			
Term	43,374	55	592
Guaranteed Acceptance	861	0	1
Trauma - Risk	1,424	0	3,985
Replacement Income - Risk	3,244	15	12,652
Lump Sum Disablement	357	0	-45
Accidental Death	902	2	97
Medical	852	0	6,695
Credit Insurance	1,529	223	1,338
<b>Group</b>			
Life - Death & Disablement	8,497	0	13
Replacement Income - Group	1,007	0	965
Trauma - Group	27	0	106

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

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