

ISI Statistics

QUARTERLY RETURN FOR TRADITIONAL AND RISK BUSINESS - PRODUCT SUMMARY

Quarter Ending:

31-Mar-05

Product	ANNUAL PREMIUMS \$000							ANNUAL PREMIUM CONTRACTS		SINGLE PREMIUM CONTRACTS	
	In force start	Contractual increases plus adjustments	New business	Transfers	Discontinuances		In force end	Benefit count		New contracts	
					Claims and expiries	Lapses, surrenders cancellations		New	In force at end	Premiums \$000	Benefit count
	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)
Traditional											
Whole Life & Endowment	171,920	204	449	0	1,457	1,575	169,545	230	485,476	154	0
Unbundled	77,447	362	67	0	517	836	76,522	124	66,439	532	7
Risk											
Term	477,585	6,610	15,421	413	559	11,445	488,030	38,495	1,168,464	2,254	4,923
Guaranteed Acceptance	23,658	81	544	0	106	804	23,374	1,960	104,221	0	0
Trauma - Risk	85,503	1,350	4,099	-14	44	2,587	88,310	12,371	270,641	0	0
Replacement Income - Risk	152,667	2,875	4,787	-422	359	4,916	154,632	10,701	300,886	0	0
Lump Sum Disablement	19,152	389	682	-1	65	572	19,582	3,312	98,985	0	0
Accidental Death	19,866	-22	320	0	49	620	19,494	3,804	243,885	0	0
Credit Insurance	44,234	21	2,247	0	1	1,066	45,431	15,377	333,011	1,169	3,058
Group											
Life - Death & Disablement	50,495	640	631	0	0	610	51,155	4	248	0	0
Replacement Income - Group	14,808	697	329	0	0	493	15,341	0	2	0	0
Trauma - Group	1,445	22	0	0	0	0	1,466	0	9	0	0
	ANNUITIES PER ANNUM \$000										
Annuities	26,019	11	-146	0	307	99	25,478	0	0	218	5

ISI Statistics
QUARTERLY RETURN OF BENEFITS PAID

Quarter Ending: 31-Mar-05

Product:	Amount paid \$000's		
	Death	Maturity	Other Benefits
Traditional			
Whole Life & Endowment	15,843	44,300	4,147
Unbundled	1,370	2,124	1,495
Annuities	0	0	6,287
Risk			
Term	45,409	3	208
Guaranteed Acceptance	624	0	0
Trauma - Risk	1,861	0	6,304
Replacement Income - Risk	3,128	0	8,575
Lump Sum Disablement	-281	0	1,555
Accidental Death	1,465	0	65
Medical	681	0	5,547
Credit Insurance	238	0	1,082
Group			
Life - Death & Disablement	7,328	0	94
Replacement Income - Group	1,111	0	1,120
Trauma - Group	208	0	166

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 Ending:

30-Jun-05

Product	ANNUAL PREMIUMS \$000							ANNUAL PREMIUM CONTRACTS		SINGLE PREMIUM CONTRACTS	
	In force start	Contractual increases plus adjustments	New business	Transfers	Discontinuances		In force end	Benefit count		New contracts	
					Claims and expiries	Lapses, surrenders cancellations		New	In force at end	Premiums \$000	Benefit count
	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)
Traditional											
Whole Life & Endowment	169,545	301	790	21	1,766	1,865	167,025	411	479,707	38	0
Unbundled	76,522	-2,091	115	0	574	675	73,294	177	61,597	0	0
Risk											
Term	488,030	8,513	18,052	344	485	13,100	501,350	41,376	1,178,215	2,887	5,516
Guaranteed Acceptance	23,374	178	556	324	133	779	23,526	2,740	104,878	0	0
Trauma - Risk	88,310	1,857	5,407	260	73	3,245	92,520	15,537	281,483	0	0
Replacement Income - Risk	154,632	3,733	5,862	18	111	5,686	158,450	13,815	302,338	0	0
Lump Sum Disablement	19,582	510	744	105	9	870	20,063	4,211	99,406	0	0
Accidental Death	19,494	115	1,259	0	49	637	20,183	12,020	249,815	0	0
Credit Insurance	45,431	2	3,754	0	4	3,009	46,175	12,274	338,932	1,342	3,322
Group											
Life - Death & Disablement	51,155	619	1,740	0	0	2,049	51,463	1	235	0	0
Replacement Income - Group	15,341	455	370	0	0	504	15,662	1	3	0	0
Trauma - Group	1,466	30	15	0	0	0	1,510	0	9	0	0
	ANNUITIES PER ANNUM \$000										
Annuities	25,478	7	1,076	0	92	449	26,020	0	0	157	2

ISI Statistics
QUARTERLY RETURN OF BENEFITS PAID

Quarter Ending: **30-Jun-05**

Product:	Amount paid \$000's		
	Death	Maturity	Other Benefits
Traditional			
Whole Life & Endowment	21,573	46,536	3,839
Unbundled	1,565	3,175	2,212
Annuities	0	0	7,071
Risk			
Term	56,505	2	366
Guaranteed Acceptance	645	0	1,999
Trauma - Risk	1,442	0	9,668
Replacement Income - Risk	4,559	0	10,374
Lump Sum Disablement	304	0	1,160
Accidental Death	821	0	-24
Medical	1,092	0	7,160
Credit Insurance	839	0	780
Group			
Life - Death & Disablement	11,003	0	-1,205
Replacement Income - Group	1,861	0	1,542
Trauma - Group	164	0	-1

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 Ending:

30-Sep-05

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		New	In force	In at end	Premiums \$000	Benefit count
	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	
Traditional												
Whole Life & Endowment	167,025	442	856	-2	2,184	1,584	164,554	391	469,271	41	0	
Unbundled	73,294	2,792	92	0	875	583	74,720	131	62,698	0	0	
Risk												
Term	501,350	10,596	18,655	-1,066	467	13,312	515,761	45,483	1,180,180	3,220	5,880	
Guaranteed Acceptance	23,526	-79	578	0	124	674	23,228	2,298	101,586	0	0	
Trauma - Risk	92,520	1,728	5,798	-150	83	3,210	96,605	15,997	283,384	0	0	
Replacement Income - Risk	158,450	2,947	6,160	-444	68	5,361	161,689	13,528	301,600	0	0	
Lump Sum Disablement	20,063	800	929	-27	20	771	20,971	4,342	100,525	0	0	
Accidental Death	20,183	569	690	1	55	770	20,617	7,146	250,621	0	0	
Credit Insurance	46,175	297	3,075	0	9	2,962	46,577	17,940	337,996	1,842	3,935	
Group												
Life - Death & Disablement	51,463	1,220	2,683	1,384	0	3,678	53,072	6	175	0	0	
Replacement Income - Group	15,662	393	237	0	0	255	16,035	0	2	0	0	
Trauma - Group	1,510	26	0	0	0	0	1,536	0	15	0	0	
	ANNUITIES PER ANNUM \$000											
Annuities	26,020	10	-62	0	101	37	25,830	0	0	50	0	

ISI Statistics
QUARTERLY RETURN OF BENEFITS PAID

Quarter Ending: **30-Sep-05**

Product:	Amount paid \$000's		
	Death	Maturity	Other Benefits
Traditional			
Whole Life & Endowment	19,017	55,032	3,310
Unbundled	1,776	3,598	1,863
Annuities	0	0	6,533
Risk			
Term	51,351	5	201
Guaranteed Acceptance	889	0	0
Trauma - Risk	3,892	0	8,261
Replacement Income - Risk	3,122	0	8,841
Lump Sum Disablement	255	0	2,542
Accidental Death	837	0	51
Medical	1,294	0	7,426
Credit Insurance	873	0	904
Group			
Life - Death & Disablement	8,878	0	-179
Replacement Income - Group	1,001	0	425
Trauma - Group	0	0	220

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 Ending:

31-Dec-05

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		New	In force	In at end	Premiums \$000	Benefit count
	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	
Traditional												
Whole Life & Endowment	164,554	283	620	10	1,923	1,602	161,936	308	462,030	18	0	
Unbundled	74,720	246	107	0	668	534	73,873	81	60,979	0	0	
Risk												
Term	515,761	9,462	19,705	-1,187	426	14,516	528,800	41,846	1,188,314	3,426	6,095	
Guaranteed Acceptance	23,228	112	1,203	1,621	115	399	25,649	3,534	108,066	0	0	
Trauma - Risk	96,605	2,464	6,221	19	44	2,848	102,419	18,114	299,120	0	0	
Replacement Income - Risk	161,689	4,492	6,936	-181	41	6,173	166,722	15,404	308,031	0	0	
Lump Sum Disablement	20,971	649	1,495	-32	15	1,392	21,677	5,536	101,358	0	0	
Accidental Death	20,617	-1,407	1,568	0	291	535	19,955	4,301	245,110	0	0	
Credit Insurance	46,577	11	6,035	0	16	3,790	48,818	32,075	323,706	2,959	5,120	
Group												
Life - Death & Disablement	53,072	-122	3,235	0	3	-465	56,651	6	172	0	0	
Replacement Income - Group	16,035	891	178	0	0	-303	17,407	0	2	0	0	
Trauma - Group	1,536	5	0	0	0	-506	2,048	0	15	0	0	
	ANNUITIES PER ANNUM \$000											
Annuities	25,830	8	-384	0	38	16	25,401	0	0	0	0	

ISI Statistics
QUARTERLY RETURN OF BENEFITS PAID

Quarter Ending: 31-Dec-05

Product:	Amount paid \$000's		
	Death	Maturity	Other Benefits
Traditional			
Whole Life & Endowment	20,057	44,630	3,342
Unbundled	770	3,011	1,183
Annuities	0	0	6,503
Risk			
Term	48,991	36	77
Guaranteed Acceptance	987	0	0
Trauma - Risk	3,546	0	10,875
Replacement Income - Risk	3,721	0	14,068
Lump Sum Disablement	5,918	0	2,060
Accidental Death	488	0	53
Medical	1,147	0	7,573
Credit Insurance	274	0	1,092
Group			
Life - Death & Disablement	8,256	0	156
Replacement Income - Group	961	0	652
Trauma - Group	156	0	33

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

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