

# ISI Statistics

## QUARTERLY RETURN FOR TRADITIONAL AND RISK BUSINESS - PRODUCT SUMMARY

Quarter Ending:

31-Mar-06

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)	
<b>Traditional</b>												
Whole Life & Endowment	161,936	213	428	1,102	1,863	1,188	160,627	223	456,407	21	0	
Unbundled	73,873	239	79	0	544	747	72,897	87	59,336	0	0	
<b>Risk</b>												
Term	528,800	6,958	15,723	93	439	12,826	538,312	35,488	1,184,125	3,477	6,036	
Guaranteed Acceptance	25,649	240	429	0	103	543	25,671	2,308	108,020	0	0	
Trauma - Risk	102,419	1,586	5,229	-68	46	3,377	105,745	15,175	304,769	0	0	
Replacement Income - Risk	166,722	2,911	5,333	-189	49	5,814	168,914	12,296	308,569	0	0	
Lump Sum Disablement	21,677	386	822	516	8	678	22,710	4,741	110,570	0	0	
Accidental Death	19,955	-109	178	-528	105	477	18,915	2,489	232,714	0	0	
Credit Insurance	48,818	7	3,904	0	25	2,290	50,413	18,450	321,426	3,117	5,349	
<b>Group</b>												
Life - Death & Disablement	56,651	1,300	665	0	0	1,443	57,174	4	169	0	0	
Replacement Income - Group	17,407	399	595	0	0	97	18,304	0	2	0	0	
Trauma - Group	2,048	25	12	0	0	321	1,763	0	16	0	0	
	<b>ANNUITIES PER ANNUM \$000</b>											
Annuities	25,401	15	-80	0	77	18	25,241	0	0	50	0	

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

Quarter Ending:      **31-Mar-06**

Product:	Amount paid \$000's		
	Death	Maturity	Other Benefits
<b>Traditional</b>			
Whole Life & Endowment	17,390	46,982	3,099
Unbundled	2,511	2,562	1,108
Annuities	0	26	6,096
<b>Risk</b>			
Term	53,117	-94	323
Guaranteed Acceptance	770	0	0
Trauma - Risk	2,724	0	6,606
Replacement Income - Risk	3,721	0	9,917
Lump Sum Disablement	-81	0	438
Accidental Death	722	341	51
Medical	1,145	0	6,852
Credit Insurance	862	0	969
<b>Group</b>			
Life - Death & Disablement	6,159	0	479
Replacement Income - Group	859	0	764
Trauma - Group	13	0	179

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-06

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)	
<b>Traditional</b>												
Whole Life & Endowment	160,627	242	495	0	2,012	1,451	157,900	287	448,883	82	0	
Unbundled	72,897	527	67	0	548	682	72,261	89	57,364	0	0	
<b>Risk</b>												
Term	538,312	9,544	18,951	1,203	386	14,848	552,776	44,190	1,200,942	3,977	6,448	
Guaranteed Acceptance	25,671	266	806	0	114	635	25,993	3,030	108,423	0	0	
Trauma - Risk	105,745	2,152	6,101	150	83	3,652	110,408	15,638	311,720	0	0	
Replacement Income - Risk	168,914	3,269	6,208	-112	36	6,393	171,854	14,412	310,054	0	0	
Lump Sum Disablement	22,710	518	1,176	63	30	794	23,639	7,350	114,767	0	0	
Accidental Death	18,915	-66	272	0	158	567	18,395	4,839	225,821	0	0	
Credit Insurance	50,413	0	4,655	0	0	4,533	50,536	22,825	324,041	3,183	5,190	
<b>Group</b>												
Life - Death & Disablement	57,174	1,535	1,621	0	2	1,218	59,109	2	161	0	0	
Replacement Income - Group	18,304	398	228	0	0	46	18,885	0	2	0	0	
Trauma - Group	1,763	12	0	0	0	39	1,738	0	16	0	0	
	<b>ANNUITIES PER ANNUM \$000</b>											
Annuities	25,241	9	-59	2	142	15	25,036	0	0	0	0	

# ISI Statistics

## QUARTERLY RETURN FOR TRADITIONAL AND RISK BUSINESS - PRODUCT SUMMARY

Quarter Ending:

30-Sep-06

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)	
<b>Traditional</b>												
Whole Life & Endowment	157,900	354	627	-1	2,204	1,581	155,095	341	440,592	78	0	
Unbundled	72,261	280	185	0	561	487	71,678	181	55,707	0	0	
<b>Risk</b>												
Term	552,776	11,124	20,414	212	535	15,634	568,358	49,206	1,216,253	4,380	6,730	
Guaranteed Acceptance	25,993	85	498	0	124	653	25,798	2,264	110,524	0	0	
Trauma - Risk	110,408	2,454	6,507	-74	100	4,227	114,968	18,023	323,975	0	0	
Replacement Income - Risk	171,854	3,717	6,648	-27	196	6,494	175,502	15,867	318,801	0	0	
Lump Sum Disablement	23,639	644	1,342	-22	26	1,024	24,553	7,917	117,534	0	0	
Accidental Death	18,395	-31	680	0	277	407	18,356	3,204	223,382	0	0	
Credit Insurance	50,536	1	4,818	0	14	5,059	50,282	29,580	334,434	4,902	6,536	
<b>Group</b>												
Life - Death & Disablement	59,109	2,083	2,758	0	3	2,872	61,076	0	130	0	0	
Replacement Income - Group	18,885	486	489	0	0	225	19,635	0	2	0	0	
Trauma - Group	1,738	164	33	0	0	0	1,935	0	9	0	0	
	<b>ANNUITIES PER ANNUM \$000</b>											
Annuities	25,036	11	-46	0	144	10	24,847	0	0	0	0	

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

Quarter Ending:      **30-Sep-06**

Product:	Amount paid \$000's		
	Death	Maturity	Other Benefits
<b>Traditional</b>			
Whole Life & Endowment	25,525	54,077	3,072
Unbundled	1,347	2,935	1,777
Annuities	0	45	6,179
<b>Risk</b>			
Term	52,372	-53	88
Guaranteed Acceptance	1,318	0	0
Trauma - Risk	4,814	0	5,820
Replacement Income - Risk	3,830	0	10,130
Lump Sum Disablement	-168	0	2,937
Accidental Death	457	0	61
Medical	1,776	0	7,464
Credit Insurance	1,014	0	946
<b>Group</b>			
Life - Death & Disablement	9,062	0	1,314
Replacement Income - Group	1,349	0	482
Trauma - Group	139	0	116

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-06

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)	
<b>Traditional</b>												
Whole Life & Endowment	155,095	291	439	2	2,071	1,584	152,174	274	434,153	42	0	
Unbundled	71,678	265	93	0	645	643	70,748	151	53,983	0	0	
<b>Risk</b>												
Term	568,358	11,158	20,440	-362	491	16,229	582,873	50,407	1,237,306	6,665	9,975	
Guaranteed Acceptance	25,798	97	951	0	129	520	26,195	3,165	111,330	0	0	
Trauma - Risk	114,968	3,001	6,080	453	88	4,107	120,307	19,028	333,684	0	0	
Replacement Income - Risk	175,502	3,734	7,255	-308	82	6,680	179,417	16,152	321,721	0	0	
Lump Sum Disablement	24,553	713	1,234	95	43	991	25,560	7,914	120,982	0	0	
Accidental Death	18,359	-51	273	0	60	633	17,888	2,308	217,921	0	0	
Credit Insurance	50,282	29	4,405	0	18	3,651	51,048	26,667	346,618	4,339	6,283	
<b>Group</b>												
Life - Death & Disablement	61,076	303	1,714	0	9	200	62,885	2	155	0	0	
Replacement Income - Group	19,635	269	260	0	0	-211	20,374	0	2	0	0	
Trauma - Group	1,935	40	10	0	0	47	1,938	1	11	0	0	
	<b>ANNUITIES PER ANNUM \$000</b>											
Annuities	24,847	11	19	0	379	1	24,497	0	0	420	3	

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

Quarter Ending:      31-Dec-06

Product:	Amount paid \$000's		
	Death	Maturity	Other Benefits
<b>Traditional</b>			
Whole Life & Endowment	17,248	42,943	0
Unbundled	2,151	3,182	0
Annuities	0	5	5,442
<b>Risk</b>			
Term	52,412	0	153
Guaranteed Acceptance	1,155	0	0
Trauma - Risk	3,656	0	9,913
Replacement Income - Risk	3,460	0	12,778
Lump Sum Disablement	222	0	1,323
Accidental Death	-139	0	32
Medical	1,417	0	8,842
Credit Insurance	1,362	0	2,612
<b>Group</b>			
Life - Death & Disablement	7,601	0	729
Replacement Income - Group	927	0	1,215
Trauma - Group	241	0	162

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

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