

ISI Statistics

QUARTERLY RETURN FOR TRADITIONAL AND RISK BUSINESS - PRODUCT SUMMARY

Quarter Ending:

31-Mar-07

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	152,174	370	385	5	1,691	1,609	149,632	225	425,577	68	0	
Unbundled	70,748	217	86	0	489	641	69,921	114	51,850	0	0	
Risk												
Term	582,873	9,002	16,158	17	513	13,826	593,711	38,555	1,221,367	6,678	9,785	
Guaranteed Acceptance	26,195	96	576	0	125	574	26,167	2,143	107,711	0	0	
Trauma - Risk	120,307	2,004	5,076	-67	93	3,524	123,701	14,823	339,819	0	0	
Replacement Income - Risk	179,417	2,818	5,287	-271	84	5,578	181,586	12,883	314,740	0	0	
Lump Sum Disablement	25,560	541	949	-28	15	843	26,164	6,727	133,236	0	0	
Accidental Death	17,888	23	150	0	73	305	17,681	1,798	233,861	0	0	
Credit Insurance	51,048	25	3,889	0	17	1,934	53,011	20,892	337,697	3,602	5,672	
Group												
Life - Death & Disablement	62,885	1,258	391	0	0	1,055	63,479	0	122	0	0	
Replacement Income - Group	20,374	367	691	0	0	410	21,022	1	3	0	0	
Trauma - Group	1,938	11	82	0	0	-90	2,121	1	12	0	0	
	ANNUITIES PER ANNUM \$000											
Annuities	24,497	147	-320	0	157	40	24,127	0	0	0	0	

ISI Statistics
QUARTERLY RETURN OF BENEFITS PAID

Quarter Ending: **31-Mar-07**

Product:	Amount paid \$000's		
	Death	Maturity	Other Benefits
Traditional			
Whole Life & Endowment	20,634	45,583	2,316
Unbundled	788	2,223	968
Annuities	0	-5	5,004
Risk			
Term	67,553	25	344
Guaranteed Acceptance	1,089	0	0
Trauma - Risk	2,303	0	12,053
Replacement Income - Risk	3,982	0	11,087
Lump Sum Disablement	491	0	1,697
Accidental Death	287	0	41
Medical	1,492	0	8,959
Credit Insurance	1,307	0	1,766
Group			
Life - Death & Disablement	3,653	0	450
Replacement Income - Group	962	0	1,366
Trauma - Group	40	0	70

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-07

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	149,632	728	481	1	1,937	1,285	147,621	262	419,190	27	0	
Unbundled	69,921	-1,033	48	0	501	492	67,944	93	48,239	0	0	
Risk												
Term	593,711	9,569	20,661	289	571	14,701	608,960	46,523	1,149,045	6,319	9,025	
Guaranteed Acceptance	26,167	2,313	933	0	151	581	28,682	2,639	103,544	0	0	
Trauma - Risk	123,701	3,180	7,022	-143	103	4,053	129,607	19,878	362,141	0	0	
Replacement Income - Risk	181,586	3,466	7,284	-492	83	6,606	185,155	18,575	318,634	0	0	
Lump Sum Disablement	26,164	3,800	1,143	-13	47	979	30,069	7,665	163,979	0	0	
Accidental Death	17,681	-3,091	146	1	29	292	14,416	1,823	181,353	0	0	
Credit Insurance	53,011	25	4,478	0	11	4,230	53,273	24,851	333,002	3,705	5,564	
Group												
Life - Death & Disablement	63,479	175	1,354	0	0	3,542	61,463	3	123	0	0	
Replacement Income - Group	21,022	668	472	0	0	888	21,274	0	3	0	0	
Trauma - Group	2,121	9	8	0	0	-131	2,270	1	13	0	0	
	ANNUITIES PER ANNUM \$000											
Annuities	24,127	7	54	0	1,364	18	22,804	0	0	687	2	

ISI Statistics
QUARTERLY RETURN OF BENEFITS PAID

Quarter Ending: 30-Jun-07

Product:	Amount paid \$000's		
	Death	Maturity	Other Benefits
Traditional			
Whole Life & Endowment	20,919	49,774	2,633
Unbundled	840	2,455	2,276
Annuities	0	-5	5,100
Risk			
Term	62,854	2	320
Guaranteed Acceptance	773	0	0
Trauma - Risk	2,113	0	9,589
Replacement Income - Risk	4,421	0	11,234
Lump Sum Disablement	184	0	1,986
Accidental Death	403	0	17
Medical	1,476	0	9,852
Credit Insurance	1,217	0	1,758
Group			
Life - Death & Disablement	8,331	0	1,446
Replacement Income - Group	986	0	1,843
Trauma - Group	0	0	85

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-07

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	147,621	271	409	3	2,196	1,295	144,814	278	412,185	48	0	
Unbundled	67,944	264	74	0	662	432	67,187	589	47,122	0	0	
Risk												
Term	608,960	13,243	20,883	906	810	15,926	627,258	47,469	1,227,966	602	750	
Guaranteed Acceptance	28,682	135	769	0	169	593	28,821	2,550	103,761	0	0	
Trauma - Risk	129,607	3,051	7,519	-42	88	4,505	135,543	21,013	384,636	0	0	
Replacement Income - Risk	185,155	3,346	7,032	-574	102	6,741	188,113	16,057	330,662	0	0	
Lump Sum Disablement	30,069	777	1,211	-15	55	974	31,012	7,624	173,662	0	0	
Accidental Death	14,416	-9	359	0	47	331	14,383	4,062	180,727	0	0	
Credit Insurance	53,273	26	4,775	0	12	3,773	54,288	26,163	328,811	8,296	12,821	
Group												
Life - Death & Disablement	61,463	3,052	2,497	-655	0	1,573	64,784	12	129	0	0	
Replacement Income - Group	21,274	465	728	0	0	-106	22,573	0	4	0	0	
Trauma - Group	2,270	54	10	0	0	-55	2,388	0	13	0	0	
	ANNUITIES PER ANNUM \$000											
Annuities	22,804	12	381	0	3,044	23	20,129	0	0	4,181	20	

ISI Statistics
QUARTERLY RETURN OF BENEFITS PAID

Quarter Ending: **30-Sep-07**

Product:	Amount paid \$000's		
	Death	Maturity	Other Benefits
Traditional			
Whole Life & Endowment	25,675	52,436	2,927
Unbundled	2,943	3,329	2,037
Annuities	0	10	4,756
Risk			
Term	54,623	4,500	940
Guaranteed Acceptance	1,264	0	0
Trauma - Risk	2,968	0	10,765
Replacement Income - Risk	4,467	0	12,046
Lump Sum Disablement	0	0	1,744
Accidental Death	1,579	180	24
Medical	1,330	0	9,991
Credit Insurance	1,435	0	1,768
Group			
Life - Death & Disablement	8,338	0	547
Replacement Income - Group	968	0	1,371
Trauma - Group	51	0	75

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-07

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	144,814	1,187	2,309	14	1,965	945	145,413	245	407,085	126	0	
Unbundled	67,187	266	71	0	597	327	66,598	708	46,326	0	0	
Risk												
Term	627,258	12,068	22,180	251	658	16,307	644,793	46,825	1,241,642	510	704	
Guaranteed Acceptance	28,821	188	1,180	0	154	578	29,455	4,147	106,532	0	0	
Trauma - Risk	135,543	3,074	7,950	-121	147	4,462	141,842	22,152	393,729	0	0	
Replacement Income - Risk	188,113	3,396	7,221	-380	131	5,921	192,296	16,574	334,864	0	0	
Lump Sum Disablement	31,012	852	1,216	4	312	1,020	31,751	7,726	170,309	0	0	
Accidental Death	14,383	27	532	0	135	275	14,532	4,854	175,792	0	0	
Credit Insurance	54,288	3	5,681	0	7	3,395	56,571	25,872	335,631	9,539	13,476	
Group												
Life - Death & Disablement	64,784	382	1,591	0	2	1,085	65,673	21	149	0	0	
Replacement Income - Group	22,573	380	500	0	0	81	23,372	1	4	0	0	
Trauma - Group	2,388	4	1	0	0	-37	2,430	1	14	0	0	
	ANNUITIES PER ANNUM \$000											
Annuities	20,129	10	29	0	5,236	40	14,893	0	0	282	1	

ISI Statistics
QUARTERLY RETURN OF BENEFITS PAID

Quarter Ending: 31-Dec-07

Product:	Amount paid \$000's		
	Death	Maturity	Other Benefits
Traditional			
Whole Life & Endowment	18,406	45,625	2,256
Unbundled	1,395	2,980	1,906
Annuities	0	0	6,602
Risk			
Term	54,591	2	167
Guaranteed Acceptance	4,902	0	133
Trauma - Risk	3,342	0	10,566
Replacement Income - Risk	3,624	0	13,149
Lump Sum Disablement	4,650	0	2,359
Accidental Death	-188	0	91
Medical	1,574	0	11,668
Credit Insurance	941	0	1,755
Group			
Life - Death & Disablement	10,042	0	710
Replacement Income - Group	1,143	0	1,813
Trauma - Group	13	0	-313

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

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