

ISI Statistics

QUARTERLY RETURN FOR TRADITIONAL AND RISK BUSINESS - PRODUCT SUMMARY

Quarter Ending:

31-Mar-08

Product	ANNUAL PREMIUMS \$000							ANNUAL PREMIUM CONTRACTS		SINGLE PREMIUM CONTRACTS	
	In force at start	Contractual increases plus adjustments	New business	Transfers	Discontinuances		In force	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	145,413	132	403	-4	1,622	1,023	143,299	254	402,374	10	0
Unbundled	66,598	157	78	0	456	326	66,049	82	45,141	0	0
Risk											
Term	644,793	10,979	16,536	596	527	15,522	656,858	38,265	1,241,729	517	687
Guaranteed Acceptance	29,455	1,936	948	0	157	825	31,359	2,899	109,258	0	0
Trauma - Risk	141,842	2,495	5,650	-14	86	4,112	145,767	16,521	399,991	0	0
Replacement Income - Risk	192,296	2,113	5,369	65	106	5,680	194,059	13,281	337,739	0	0
Lump Sum Disablement	31,751	582	929	-303	44	919	31,994	5,160	169,812	0	0
Accidental Death	14,532	20	142	0	37	313	14,342	1,346	173,082	0	0
Credit Insurance	56,571	-29	4,593	0	11	2,424	58,699	20,526	342,406	8,648	12,287
Group											
Life - Death & Disablement	65,673	1,030	569	0	19	57	67,195	25,545	153	0	0
Replacement Income - Group	23,372	384	77	0	0	486	23,347	2	6	0	0
Trauma - Group	2,430	11	15	0	0	26	2,430	2	16	0	0
	ANNUITIES PER ANNUM \$000										
Annuities	14,893	13	32	0	1,421	116	13,404	0	0	231	1

ISI Statistics
QUARTERLY RETURN OF BENEFITS PAID

Quarter Ending: **31-Mar-08**

Product:	Amount paid \$000's		
	Death	Maturity	Other Benefits
Traditional			
Whole Life & Endowment	19,448	47,960	3,247
Unbundled	1,477	1,670	1,697
Annuities	0	446	5,843
Risk			
Term	57,827	8	816
Guaranteed Acceptance	1,666	0	0
Trauma - Risk	3,398	0	9,709
Replacement Income - Risk	3,208	0	13,069
Lump Sum Disablement	44	0	3,491
Accidental Death	161	0	-43
Medical	1,601	0	8,801
Credit Insurance	944	0	1,936
Group			
Life - Death & Disablement	6,840	0	510
Replacement Income - Group	1,082	0	962
Trauma - Group	22	0	443

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: 30/06/2008

Product	ANNUAL PREMIUMS \$000								ANNUAL PREMIUM CONTRACTS		SINGLE PREMIUM CONTRACTS	
	In force at start	Contractual increases plus adjustments	Adjustments from previous quarters	New business	Transfers	Product		In force at end	Benefit count		New contracts	
						Claims & expiries	Lapses, surrenders & cancellations		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	143,299	147	-	461	7	1,963	1,251	140,695	212	395,849	61	-
Unbundled	66,049	167	-	321	-	664	393	65,479	197	43,773	-	-
RISK												
Term	656,858	11,905	- 162	22,832	- 223	452	16,988	673,767	45,341	1,183,949	380	591
Guaranteed Acceptance	31,359	90	- 1	1,696	- 122	180	660	32,180	3,447	93,178	-	-
Trauma - Risk	145,767	3,180	3,350	9,038	- 245	85	4,989	156,020	20,667	373,832	-	-
Replacement Income - Risk	194,059	3,895	5,716	7,646	- 256	98	7,048	203,915	16,384	325,531	-	-
Lump Sum Disablement	31,994	829	1,121	1,407	- 11	283	1,132	33,925	6,204	161,515	-	-
Accidental Death	14,342	- 14	-	77	-	27	317	14,058	901	161,187	-	-
Credit Insurance	58,699	985	-	6,614	-	9	4,473	61,816	24,243	348,131	7,040	10,465
GROUP												
Life - Death & Disablement	67,195	2,129	1,013	1,064	-	35	1,705	69,662	7	155	-	-
Replacement Income - Group	23,347	386	614	401	-	-	367	24,381	-	6	-	-
Trauma - Group	2,430	111	200	-	-	-	- 18	2,760	-	14	-	-

ANNUITIES PER ANNUM \$000

	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)
ANNUITIES	13,404	11	-	7	-	1,344	610	11,467			-	-

ISI Statistics

QUARTERLY RETURN OF BENEFITS PAID

Quarter:

30/06/2008

Product	AMOUNTS PAID \$000		
	Death	Maturity	Other Benefits
TRADITIONAL			
Whole Life & Endowment	24,493	48,115	2,502
Unbundled	1,210	2,243	1,454
Annuities	-	-	5,960
RISK			
Term	69,983	105	91
Guaranteed Acceptance	1,453	-	-
Trauma - Risk	5,324	-	11,209
Replacement Income - Risk	3,124	-	9,581
Lump Sum Disablement	361	-	3,168
Accidental Death	- 124	-	7
Medical	1,311	-	11,940
Credit Insurance	840	-	2,350
GROUP			
Life - Death & Disablement	7,939	-	412
Replacement Income - Group	1,496	-	1,413
Trauma - Group	-	-	25

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: 30/09/2008

Product	ANNUAL PREMIUMS \$000								ANNUAL PREMIUM CONTRACTS		SINGLE PREMIUM CONTRACTS	
	In force at start	Contractual increases plus adjustments	Adjustments from previous quarters	New business	Transfers	Discontinuances		In force at end	Benefit count		New contracts	
						Claims & expiries	Lapses, surrenders & cancellations		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	140,695	903	942	553	7	2,495	1,703	138,902	2,449	391,143	15	-
Unbundled	65,479	161	-	10	-	793	403	64,454	17	42,040	-	-
RISK												
Term	676,681	14,143	- 6,130	25,250	- 276	625	21,448	687,593	58,813	1,246,231	453	604
Guaranteed Acceptance	32,180	193	-	1,577	-	214	773	32,964	4,264	112,074	-	-
Trauma - Risk	156,020	3,465	1,347	9,573	- 65	137	6,337	163,866	26,256	424,493	-	-
Replacement Income - Risk	203,915	3,070	5,657	8,085	- 403	127	8,558	211,638	19,779	387,281	-	-
Lump Sum Disablement	33,925	897	- 19	1,372	- 41	203	1,447	34,479	7,766	169,141	-	-
Accidental Death	14,058	- 25	-	291	-	43	350	13,933	2,981	164,275	-	-
Credit Insurance	61,816	277	-	5,632	-	6	3,953	63,768	25,258	356,499	7,559	10,996
GROUP												
Life - Death & Disablement	69,662	1,430	-	2,573	-	16	735	72,914	10	159	-	-
Replacement Income - Group	24,381	564	-	650	-	-	153	25,442	-	6	-	-
Trauma - Group	2,760	- 110	-	11	-	-	- 119	2,780	2	16	-	-

ANNUITIES PER ANNUM \$000

	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)
ANNUITIES	11,467	18	-	10	-	2,655	11	8,830	-	-	71	4

ISI Statistics

QUARTERLY RETURN OF BENEFITS PAID

Quarter:

30/09/2008

Product	AMOUNTS PAID \$000		
	Death	Maturity	Other Benefits
TRADITIONAL			
Whole Life & Endowment	26,149	46,978	8
Unbundled	947	2,917	920
Annuities	-	57	7,360
RISK			
Term	76,657	5	7,063
Guaranteed Acceptance	1,517	16	-
Trauma - Risk	3,191	-	13,936
Replacement Income - Risk	3,727	-	14,219
Lump Sum Disablement	566	-	3,897
Accidental Death	129	-	14
Medical	1,652	-	12,370
Credit Insurance	1,401	-	2,530
GROUP			
Life - Death & Disablement	6,425	-	780
Replacement Income - Group	1,039	-	1,865
Trauma - Group	211	-	244

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: 31/12/2008

Product	ANNUAL PREMIUMS \$000								ANNUAL PREMIUM CONTRACTS		SINGLE PREMIUM CONTRACTS	
	In force at start	Contractual increases plus adjustments	Adjustments from previous quarters	New business	Transfers	Discontinuances		In force at end	Benefit count		New contracts	
						Claims & expiries	Lapses, surrenders & cancellations		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	138,902	158	-10	411	1	1,879	1,438	136,143	1,066	384,035	-	-
Unbundled	64,454	163	-	6	-	620	350	63,653	1,061	39,501	-	-
RISK												
Term	687,593	14,887	19	27,215	-1,475	629	23,759	703,850	48,528	1,254,203	352	468
Guaranteed Acceptance	32,964	103	-2	1,492	-	173	785	33,599	3,867	112,900	-	-
Trauma - Risk	163,866	3,663	-1,625	9,757	1,409	152	7,087	169,835	22,154	422,226	-	-
Replacement Income - Risk	211,638	3,478	1	9,844	-125	1,071	8,141	215,625	23,017	396,560	-	-
Lump Sum Disablement	34,479	1,198	204	1,903	6	68	1,678	36,044	9,127	174,205	-	-
Accidental Death	13,933	41	1,419	376	-	61	443	15,265	3,460	163,473	-	-
Credit Insurance	63,768	-1	-	4,119	-	9	3,922	63,955	20,879	360,041	6,919	9,699
GROUP												
Life - Death & Disablement	72,914	1,180	-	3,362	-	35	1,180	76,241	6	163	-	-
Replacement Income - Group	25,442	672	37	663	-	-	-304	27,118	-	6	-	-
Trauma - Group	2,780	17	-	7	-	-	-42	2,846	1	16	-	-

ANNUITIES PER ANNUM \$000

	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	(j)	(k)	(l)
ANNUITIES	8,830	8	14,229	48	-	121	21	22,973	-	-	493	2

ISI Statistics

QUARTERLY RETURN OF BENEFITS PAID

Quarter:

31/12/2008

Product	AMOUNTS PAID \$000		
	Death	Maturity	Other Benefits
TRADITIONAL			
Whole Life & Endowment	19,402	47,517	2,177
Unbundled	1,552	2,893	735
Annuities	-	-	6,045
RISK			
Term	77,933	-	98
Guaranteed Acceptance	1,218	13	-
Trauma - Risk	3,597	-	12,008
Replacement Income - Risk	4,438	-	16,872
Lump Sum Disablement	-245	-	5,861
Accidental Death	249	-	5
Medical	1,857	-	11,773
Credit Insurance	1,048	-	2,479
GROUP			
Life - Death & Disablement	9,286	-	420
Replacement Income - Group	1,288	-	1,685
Trauma - Group	4	-	601

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

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