

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

Quarter Ending:      31-Dec-02

Product:	Amount paid \$000's		
	Death	Maturity	Other Benefits
<b>Traditional</b>			
Whole Life & Endowment	19,952	44,836	0
Unbundled	2,949	5,370	51
Annuities	0	350	6,864
<b>Risk</b>			
Term	45,305	218	843
Guaranteed Acceptance	762	0	0
Trauma - Risk	2,003	0	4,775
Replacement Income - Risk	2,807	0	10,142
Lump Sum Disablement	247	0	610
Accidental Death	269	5,831	47
Medical	0	0	4,350
Credit Insurance	842	0	955
<b>Group</b>			
Life - Death & Disablement	9,483	0	388
Replacement Income - Group	914	0	1,470
Trauma - Group	0	0	386

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

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