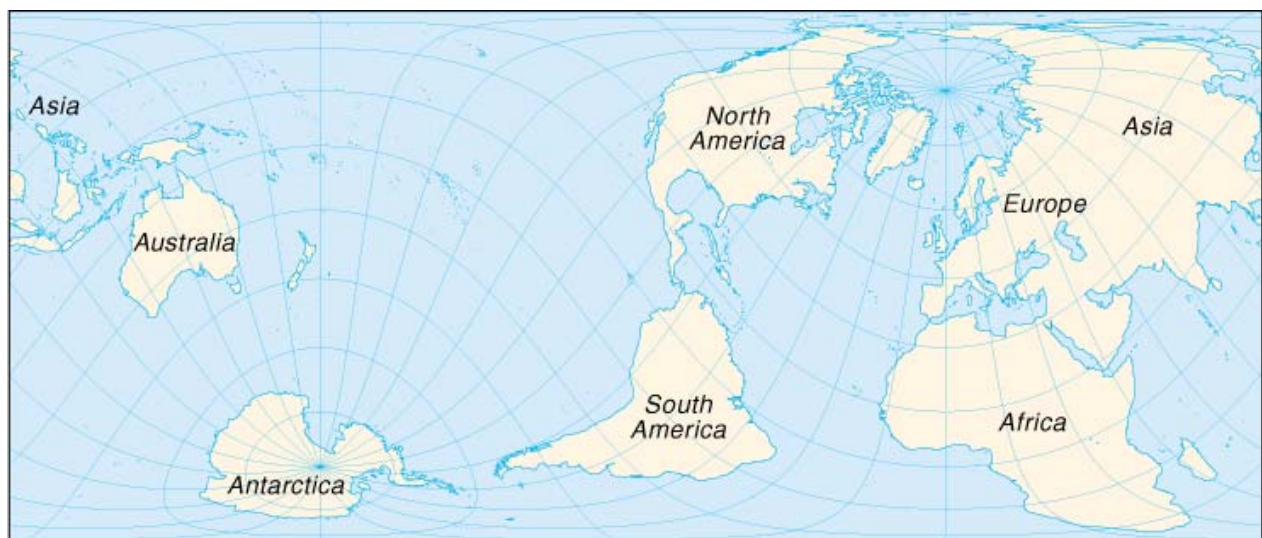

The 2000-2005 World Outlook for Accident & Health Insurance and Medical Service Plans



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Global/Regional Management Studies. Summarizing over 210 countries, management studies are generally organized into regional volumes and cover key management functions. The human resource series covers minimum wages, child labor, unionization and collective bargaining. The international law series covers media control and censorship, search and seizure, and trial justice and punishment. The diversity management series covers a variety of environmental context drivers that effect global operations. These include women's rights, children's rights, discrimination/racism, and religious forces and risks. Global strategic planning studies cover economic risk assessments, political risk assessments, foreign direct investment strategy, intellectual property strategy, and export strategy. Financial management studies cover taxes and tariffs. Global marketing studies focus on target segments (e.g. seniors, children, women) and strategic marketing planning.

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1 INTRODUCTION

1.1 OVERVIEW

The liberalization of markets has led to record levels of international investments. Icon Group's primary mission is to assist international managers to better plan and implement strategies in a global economy. It does so by providing various specialized industry reports, databases, publications and services to its clients. This report is one of many published by Icon Group Ltd. to assist executives and planners in monitoring and analyzing world markets. In addition to industry-specific studies, Icon Group Ltd.'s reports cover human resources management, export strategies, investment strategies, entry & marketing strategies, political and economic risk assessments and legal trends (e.g., intellectual property, licensing, and corruption).

This report covers the world outlook for accident & health insurance and medical service plans across 235 countries. For each year reported, the estimates are given for the latent demand for the country in question. Icon Group uses a number of proprietary econometric models which project economic changes within each country and across countries. From there, market potential estimates are created. The units used in this report are: US \$ mln.

As shown in the report, the market potential for accident & health insurance and medical service plans is expected to reach \$15,831.07 million by 2005. The distribution of the world market, however, will not be evenly distributed across regions. Europe will be the largest market with \$5,492.65 million or 34.70 percent, followed by North America & the Caribbean with \$4,903.20 million or 30.97 percent, and then Asia with \$3,290.17 million or 20.78 percent of the world market. In essence, if a firm targets these top 3 regions, they cover come 86.45 percent of the world wide demand for accident & health insurance and medical service plans.

1.2 MARKET POTENTIAL ESTIMATION METHODOLOGY

Icon Group uses a number of methodologies to create market potential estimates for products and services across markets, whether at the level of a region, country, or city. In this report, two modelling approaches are used. The first involves modelling the economic fundamentals of each market over time. This is based on standard models of economic growth (e.g. focussing on growth of income, or gross domestic product per capita). The second approach is more subtle.

The second approach involves collecting information on the market size or market potential for the particular product or service in question, typically in national currency, and translating these into a common currency. Icon Group uses the U.S. dollar as its common currency across markets. For some categories and markets, basic demand indicators are reported in national statistics, as is mostly the case for the United States and other developed markets. In most of the world's 230 countries, however, few statistics are available. For these, Icon Group uses

econometric models to estimate these markets, and forecast these over time. As true for all forward-looking economic forecasts, certain critical assumptions must be made. Two types of assumptions are made for the models used in this report. The first type covers the socio-economic and global environment. In essence, Icon Group assumes that dynamics seen in the past are likely to continue in the future, without major discontinuous changes. For example, if a city, country or region has not seen civil strife, major recessions, or substantial foreign exchange or currency changes, this is assumed to be the case over the forecast period. Likewise, the worldwide demand is foreseen to progress in a fashion similar to that seen in historical figures, based on aggregated data collected at the national level. The extent to which these assumptions are violated in the future will surely affect the accuracy of the forecasts presented here.

The second type of assumption is of greater importance, especially for those markets where insufficient local information is reported in the public domain, or in markets where there is higher uncertainty. Here, we use cross-country econometric models of demand, often called a cross-sectional pooled time series models with varying parameters. In simple terms, we assume an underlying consumption function that is allowed to vary over time and across geographic markets. Economists have long proposed various consumption functions. These include John Maynard Keynes, Simon Kuznets, Irving Fisher, Franco Modigliani, Albert Ando, Richard Brumberg, and Milton Friedman. Across these, and other authors, the consumption of a product (as opposed to the amount produced) is foreseen to vary depending on a number of local factors and the time frame that one considers (short-, medium- and long-run). In general, the variance of the market potential across markets is foreseen to be a function of variances in income, wealth, interest rates, expected future income, and a variety of exogenous factors, including geography and culture. Icon Group forecasts primarily rely on non-cultural economic factors in modelling cross-market demand, for a given product or service. We also model the market potential using a consumption function which assumes a constant average propensity to consume in the long run (i.e. as incomes rise, average consumption rates do not fall, as earlier argued by Keynes). Once the cross-market model of demand is specified, it is combined with the local economic models described above. As in all econometric exercises, the lack of local market figures in the public domain results in estimation errors. Furthermore, many intervening factors may arise over time that can materially affect the accuracy of the forecasts, including changes in local economic conditions, changes in political regimes, improvements in primary data, and currency fluctuations, among other factors. As the estimates and forecasts reported here are forward-looking and subject to assumption-induced errors, you are asked to read the caveats and disclaimers at the end of this report.

1.3 THE WORLDWIDE MARKET POTENTIAL FOR ACCIDENT & HEALTH INSURANCE AND MEDICAL SERVICE PLANS

Worldwide Market Potential for Accident & health insurance and medical service plans (US \$ mln): 2000

Region	Latent Demand US \$ mln	% of Globe
Europe	4,096	36.6
North America & the Caribbean	3,085	27.6
Asia	2,416	21.6
Latin America	599	5.3
Middle East	588	5.3
Africa	247	2.2
Oceania	166	1.5
Total	11,196	100.0

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

Worldwide Market Potential for Accident & health insurance and medical service plans (US \$ mln): 2000



World Market for Accident & health insurance and medical service plans: 1995 - 2005

Year	World Market US \$ mln
1995	9,837.41
1996	10,142.67
1997	9,806.91
1998	10,147.41
1999	10,651.76
2000	11,217.67
2001	11,987.87
2002	12,844.09
2003	13,766.34
2004	14,760.02
2005	15,831.07

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

2 AFRICA: ACCIDENT & HEALTH INSURANCE AND MEDICAL SERVICE PLANS

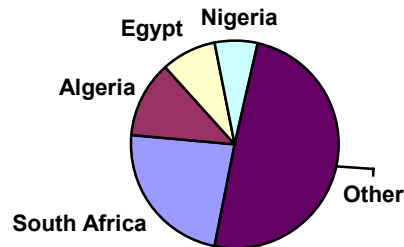
2.1 EXECUTIVE SUMMARY

Market Potential for Accident & health insurance and medical service plans in Africa (US \$ mln): 2000

Country	Latent Demand US \$ mln	% of Africa
South Africa	58	23.23%
Algeria	30	12.02%
Egypt	21	8.64%
Nigeria	17	6.77%
Libya	15	6.12%
Morocco	13	5.34%
Tunisia	8	3.03%
Cameroon	7	2.95%
Sudan	6	2.36%
Ivory coast	6	2.23%
Angola	5	2.06%
Kenya	5	2.05%
Congo (formerly Zaire)	5	2.01%
Tanzania	4	1.48%
Ghana	4	1.43%
Ethiopia	3	1.38%
Zimbabwe	3	1.35%
Senegal	3	1.28%
Uganda	3	1.24%
Gabon	3	1.14%
Botswana	2	0.79%
Zambia	2	0.75%
Burkina Faso	2	0.69%
Madagascar	2	0.66%
Guinea	2	0.62%
Other	19	8.28%
Total	247	100.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

Market Potential for Accident & health insurance and medical service plans in Africa (US \$ mln): 2000



The Market for Accident & health insurance and medical service plans in Africa: 1995 - 2005

Year	US \$ mln	% of Globe
1995	230.37	2.34
1996	234.72	2.31
1997	226.93	2.31
1998	231.80	2.28
1999	239.48	2.25
2000	248.36	2.21
2001	263.18	2.20
2002	279.87	2.18
2003	297.65	2.16
2004	316.58	2.14
2005	336.76	2.13

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

2.2 ALGERIA

Accident & health insurance and medical service plans (US \$ mln): Algeria 1995 - 2005

Year	Algeria	% of Region	% of Globe
1995	28	12.25%	0.28%
1996	29	12.20%	0.28%
1997	28	12.15%	0.28%
1998	28	12.11%	0.27%
1999	29	12.05%	0.27%
2000	30	12.02%	0.26%
2001	32	12.05%	0.26%
2002	34	12.10%	0.26%
2003	36	12.14%	0.26%
2004	39	12.19%	0.26%
2005	41	12.23%	0.26%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

2.3 ANGOLA

Accident & health insurance and medical service plans (US \$ mln): Angola 1995 - 2005

Year	Angola	% of Region	% of Globe
1995	5	2.13%	0.00%
1996	5	2.12%	0.00%
1997	5	2.10%	0.00%
1998	5	2.09%	0.00%
1999	5	2.07%	0.04%
2000	5	2.06%	0.00%
2001	5	2.07%	0.04%
2002	6	2.09%	0.00%
2003	6	2.10%	0.00%
2004	7	2.11%	0.00%
2005	7	2.12%	0.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

2.4 BENIN

Accident & health insurance and medical service plans (US \$ mln): Benin 1995 - 2005

Year	Benin	% of Region	% of Globe
1995	1	0.48%	0.00%
1996	1	0.47%	0.00%
1997	1	0.47%	0.00%
1998	1	0.46%	0.00%
1999	1	0.45%	0.00%
2000	1	0.45%	0.00%
2001	1	0.45%	0.01%
2002	1	0.46%	0.00%
2003	1	0.47%	0.01%
2004	2	0.47%	0.00%
2005	2	0.48%	0.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

2.5 BOTSWANA

Accident & health insurance and medical service plans (US \$ mln): Botswana 1995 - 2005

Year	Botswana	% of Region	% of Globe
1995	2	0.76%	0.00%
1996	2	0.76%	0.01%
1997	2	0.77%	0.00%
1998	2	0.78%	0.00%
1999	2	0.78%	0.00%
2000	2	0.79%	0.01%
2001	2	0.79%	0.00%
2002	2	0.78%	0.00%
2003	2	0.77%	0.00%
2004	2	0.77%	0.00%
2005	3	0.76%	0.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

2.6 BURKINA FASO

Accident & health insurance and medical service plans (US \$ mln): Burkina Faso 1995 - 2005

Year	Burkina Faso	% of Region	% of Globe
1995	2	0.71%	0.00%
1996	2	0.70%	0.00%
1997	2	0.70%	0.00%
1998	2	0.70%	0.00%
1999	2	0.69%	0.00%
2000	2	0.69%	0.00%
2001	2	0.69%	0.00%
2002	2	0.70%	0.00%
2003	2	0.70%	0.00%
2004	2	0.70%	0.00%
2005	2	0.71%	0.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

2.7 BURUNDI

Accident & health insurance and medical service plans (US \$ mln): Burundi 1995 - 2005

Year	Burundi	% of Region	% of Globe
1995	1	0.25%	0.00%
1996	1	0.25%	0.00%
1997	1	0.25%	0.00%
1998	1	0.25%	0.00%
1999	1	0.25%	0.00%
2000	1	0.25%	0.00%
2001	1	0.25%	0.00%
2002	1	0.25%	0.00%
2003	1	0.25%	0.00%
2004	1	0.25%	0.00%
2005	1	0.25%	0.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

2.8 CAMEROON

Accident & health insurance and medical service plans (US \$ mln): Cameroon 1995 - 2005

Year	Cameroon	% of Region	% of Globe
1995	7	2.89%	0.00%
1996	7	2.90%	0.00%
1997	7	2.91%	0.00%
1998	7	2.93%	0.00%
1999	7	2.94%	0.00%
2000	7	2.95%	0.00%
2001	8	2.94%	0.00%
2002	8	2.93%	0.06%
2003	9	2.92%	0.00%
2004	9	2.90%	0.00%
2005	10	2.89%	0.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

2.9 CAPE VERDE

Accident & health insurance and medical service plans (US \$ mln): Cape Verde 1995 - 2005

Year	Cape Verde	% of Region	% of Globe
1995	0	0.00%	0.00%
1996	0	0.00%	0.00%
1997	0	0.06%	0.00%
1998	0	0.00%	0.00%
1999	0	0.00%	0.00%
2000	0	0.00%	0.00%
2001	0	0.00%	0.00%
2002	0	0.00%	0.00%
2003	0	0.00%	0.00%
2004	0	0.00%	0.00%
2005	0	0.00%	0.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

2.10 CENTRAL AFRICAN REPUBLIC

Accident & health insurance and medical service plans (US \$ mln): Central African Republic 1995 - 2005

Year	Central African Republic	% of Region	% of Globe
1995	1	0.28%	0.00%
1996	1	0.28%	0.00%
1997	1	0.28%	0.00%
1998	1	0.28%	0.00%
1999	1	0.27%	0.00%
2000	1	0.27%	0.00%
2001	1	0.27%	0.00%
2002	1	0.28%	0.00%
2003	1	0.28%	0.00%
2004	1	0.28%	0.00%
2005	1	0.28%	0.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

2.11 CHAD

Accident & health insurance and medical service plans (US \$ mln): Chad 1995 - 2005

Year	Chad	% of Region	% of Globe
1995	1	0.29%	0.00%
1996	1	0.28%	0.00%
1997	1	0.28%	0.00%
1998	1	0.28%	0.00%
1999	1	0.28%	0.00%
2000	1	0.28%	0.00%
2001	1	0.28%	0.00%
2002	1	0.28%	0.00%
2003	1	0.28%	0.00%
2004	1	0.28%	0.00%
2005	1	0.28%	0.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

2.12 COMOROS

Accident & health insurance and medical service plans (US \$ mln): Comoros 1995 - 2005

Year	Comoros	% of Region	% of Globe
1995	0	0.00%	0.00%
1996	0	0.06%	0.00%
1997	0	0.00%	0.00%
1998	0	0.00%	0.00%
1999	0	0.00%	0.00%
2000	0	0.06%	0.00%
2001	0	0.00%	0.00%
2002	0	0.00%	0.00%
2003	0	0.00%	0.00%
2004	0	0.00%	0.00%
2005	0	0.06%	0.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

2.13 CONGO (FORMERLY ZAIRE)

Accident & health insurance and medical service plans (US \$ mln): Congo (formerly Zaire) 1995 - 2005

Year	Congo (formerly Zaire)	% of Region	% of Globe
1995	4	1.77%	0.00%
1996	4	1.82%	0.00%
1997	4	1.87%	0.00%
1998	4	1.92%	0.00%
1999	5	1.97%	0.00%
2000	5	2.01%	0.00%
2001	5	1.98%	0.00%
2002	5	1.93%	0.00%
2003	6	1.88%	0.00%
2004	6	1.84%	0.00%
2005	6	1.79%	0.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

2.14 DJIBOUTI

Accident & health insurance and medical service plans (US \$ mln): Djibouti 1995 - 2005

Year	Djibouti	% of Region	% of Globe
1995	0	0.10%	0.00%
1996	0	0.10%	0.00%
1997	0	0.10%	0.00%
1998	0	0.10%	0.00%
1999	0	0.11%	0.00%
2000	0	0.11%	0.00%
2001	0	0.11%	0.00%
2002	0	0.10%	0.00%
2003	0	0.10%	0.00%
2004	0	0.10%	0.00%
2005	0	0.10%	0.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

2.15 EGYPT

Accident & health insurance and medical service plans (US \$ mln): Egypt 1995 - 2005

Year	Egypt	% of Region	% of Globe
1995	21	8.91%	0.20%
1996	21	8.85%	0.20%
1997	20	8.80%	0.20%
1998	20	8.74%	0.19%
1999	21	8.68%	0.19%
2000	21	8.64%	0.19%
2001	23	8.68%	0.19%
2002	24	8.73%	0.19%
2003	26	8.79%	0.19%
2004	28	8.84%	0.18%
2005	30	8.89%	0.18%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

2.16 EQUATORIAL GUINEA

Accident & health insurance and medical service plans (US \$ mln): Equatorial Guinea 1995 - 2005

Year	Equatorial Guinea	% of Region	% of Globe
1995	0	0.00%	0.00%
1996	0	0.00%	0.00%
1997	0	0.03%	0.00%
1998	0	0.00%	0.00%
1999	0	0.00%	0.00%
2000	0	0.00%	0.00%
2001	0	0.00%	0.00%
2002	0	0.00%	0.00%
2003	0	0.00%	0.00%
2004	0	0.00%	0.00%
2005	0	0.03%	0.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

2.17 ERITREA

Accident & health insurance and medical service plans (US \$ mln): Eritrea 1995 - 2005

Year	Eritrea	% of Region	% of Globe
1995	0	0.00%	0.00%
1996	0	0.00%	0.00%
1997	0	0.00%	0.00%
1998	0	0.00%	0.00%
1999	0	0.00%	0.00%
2000	0	0.00%	0.00%
2001	0	0.00%	0.00%
2002	0	0.00%	0.00%
2003	0	0.00%	0.00%
2004	0	0.00%	0.00%
2005	0	0.00%	0.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

2.18 ETHIOPIA

Accident & health insurance and medical service plans (US \$ mln): Ethiopia 1995 - 2005

Year	Ethiopia	% of Region	% of Globe
1995	3	1.38%	0.00%
1996	3	1.38%	0.00%
1997	3	1.38%	0.00%
1998	3	1.38%	0.00%
1999	3	1.38%	0.00%
2000	3	1.38%	0.00%
2001	4	1.38%	0.00%
2002	4	1.38%	0.00%
2003	4	1.38%	0.00%
2004	4	1.38%	0.00%
2005	5	1.38%	0.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

2.19 GABON

Accident & health insurance and medical service plans (US \$ mln): Gabon 1995 - 2005

Year	Gabon	% of Region	% of Globe
1995	3	1.12%	0.00%
1996	3	1.13%	0.00%
1997	3	1.13%	0.00%
1998	3	1.13%	0.00%
1999	3	1.14%	0.00%
2000	3	1.14%	0.00%
2001	3	1.14%	0.00%
2002	3	1.13%	0.02%
2003	3	1.13%	0.00%
2004	4	1.13%	0.02%
2005	4	1.12%	0.02%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

2.20 GHANA

Accident & health insurance and medical service plans (US \$ mln): Ghana 1995 - 2005

Year	Ghana	% of Region	% of Globe
1995	4	1.52%	0.00%
1996	4	1.50%	0.00%
1997	3	1.48%	0.00%
1998	3	1.46%	0.00%
1999	3	1.45%	0.00%
2000	4	1.43%	0.00%
2001	4	1.45%	0.00%
2002	4	1.46%	0.00%
2003	4	1.48%	0.00%
2004	5	1.49%	0.00%
2005	5	1.51%	0.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

2.21 GUINEA

Accident & health insurance and medical service plans (US \$ mln): Guinea 1995 - 2005

Year	Guinea	% of Region	% of Globe
1995	1	0.64%	0.00%
1996	2	0.63%	0.00%
1997	1	0.63%	0.00%
1998	1	0.63%	0.00%
1999	2	0.62%	0.00%
2000	2	0.62%	0.00%
2001	2	0.62%	0.00%
2002	2	0.63%	0.00%
2003	2	0.63%	0.00%
2004	2	0.63%	0.00%
2005	2	0.64%	0.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

2.22 GUINEA-BISSAU

Accident & health insurance and medical service plans (US \$ mln): Guinea-Bissau 1995 - 2005

Year	Guinea-Bissau	% of Region	% of Globe
1995	0	0.04%	0.00%
1996	0	0.00%	0.00%
1997	0	0.00%	0.00%
1998	0	0.00%	0.00%
1999	0	0.00%	0.00%
2000	0	0.00%	0.00%
2001	0	0.00%	0.00%
2002	0	0.00%	0.00%
2003	0	0.00%	0.00%
2004	0	0.00%	0.00%
2005	0	0.00%	0.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

2.23 IVORY COAST

Accident & health insurance and medical service plans (US \$ mln): Ivory coast 1995 - 2005

Year	Ivory coast	% of Region	% of Globe
1995	5	2.36%	0.00%
1996	5	2.33%	0.00%
1997	5	2.31%	0.00%
1998	5	2.28%	0.00%
1999	5	2.25%	0.00%
2000	6	2.23%	0.04%
2001	6	2.25%	0.00%
2002	6	2.27%	0.00%
2003	7	2.30%	0.00%
2004	7	2.32%	0.00%
2005	8	2.35%	0.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

2.24 KENYA

Accident & health insurance and medical service plans (US \$ mln): Kenya 1995 - 2005

Year	Kenya	% of Region	% of Globe
1995	5	2.17%	0.00%
1996	5	2.15%	0.04%
1997	5	2.12%	0.00%
1998	5	2.10%	0.00%
1999	5	2.07%	0.00%
2000	5	2.05%	0.00%
2001	5	2.07%	0.00%
2002	6	2.09%	0.04%
2003	6	2.12%	0.00%
2004	7	2.14%	0.00%
2005	7	2.16%	0.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

2.25 LESOTHO

Accident & health insurance and medical service plans (US \$ mln): Lesotho 1995 - 2005

Year	Lesotho	% of Region	% of Globe
1995	1	0.25%	0.00%
1996	1	0.24%	0.00%
1997	1	0.23%	0.00%
1998	1	0.22%	0.00%
1999	1	0.21%	0.00%
2000	1	0.21%	0.00%
2001	1	0.21%	0.00%
2002	1	0.22%	0.00%
2003	1	0.23%	0.00%
2004	1	0.24%	0.00%
2005	1	0.25%	0.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

2.26 LIBERIA

Accident & health insurance and medical service plans (US \$ mln): Liberia 1995 - 2005

Year	Liberia	% of Region	% of Globe
1995	1	0.23%	0.00%
1996	1	0.24%	0.00%
1997	1	0.24%	0.00%
1998	1	0.24%	0.00%
1999	1	0.25%	0.00%
2000	1	0.25%	0.00%
2001	1	0.25%	0.00%
2002	1	0.24%	0.00%
2003	1	0.24%	0.00%
2004	1	0.24%	0.00%
2005	1	0.23%	0.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

2.27 LIBYA

Accident & health insurance and medical service plans (US \$ mln): Libya 1995 - 2005

Year	Libya	% of Region	% of Globe
1995	13	5.69%	0.13%
1996	14	5.78%	0.13%
1997	13	5.86%	0.13%
1998	14	5.96%	0.13%
1999	15	6.05%	0.13%
2000	15	6.12%	0.13%
2001	16	6.06%	0.13%
2002	17	5.97%	0.13%
2003	18	5.89%	0.12%
2004	18	5.80%	0.12%
2005	19	5.72%	0.12%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

2.28 MADAGASCAR

Accident & health insurance and medical service plans (US \$ mln): Madagascar

1995 - 2005

Year	Madagascar	% of Region	% of Globe
1995	2	0.66%	0.00%
1996	2	0.66%	0.00%
1997	2	0.66%	0.00%
1998	2	0.66%	0.00%
1999	2	0.66%	0.00%
2000	2	0.66%	0.00%
2001	2	0.66%	0.00%
2002	2	0.66%	0.01%
2003	2	0.66%	0.00%
2004	2	0.66%	0.00%
2005	2	0.66%	0.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

2.29 MALAWI

Accident & health insurance and medical service plans (US \$ mln): Malawi 1995 -

2005

Year	Malawi	% of Region	% of Globe
1995	1	0.47%	0.00%
1996	1	0.46%	0.00%
1997	1	0.45%	0.00%
1998	1	0.44%	0.00%
1999	1	0.42%	0.00%
2000	1	0.42%	0.00%
2001	1	0.42%	0.00%
2002	1	0.43%	0.00%
2003	1	0.45%	0.00%
2004	1	0.46%	0.00%
2005	2	0.47%	0.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

2.30 MALI

Accident & health insurance and medical service plans (US \$ mln): Mali 1995 - 2005

Year	Mali	% of Region	% of Globe
1995	1	0.59%	0.00%
1996	1	0.59%	0.00%
1997	1	0.59%	0.00%
1998	1	0.59%	0.00%
1999	1	0.59%	0.00%
2000	1	0.59%	0.00%
2001	2	0.59%	0.00%
2002	2	0.59%	0.00%
2003	2	0.59%	0.01%
2004	2	0.59%	0.00%
2005	2	0.59%	0.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

2.31 MAURITANIA

Accident & health insurance and medical service plans (US \$ mln): Mauritania 1995 - 2005

Year	Mauritania	% of Region	% of Globe
1995	1	0.24%	0.00%
1996	1	0.24%	0.00%
1997	1	0.24%	0.00%
1998	1	0.24%	0.00%
1999	1	0.24%	0.00%
2000	1	0.24%	0.00%
2001	1	0.24%	0.00%
2002	1	0.24%	0.00%
2003	1	0.24%	0.00%
2004	1	0.24%	0.00%
2005	1	0.24%	0.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

2.32 MAURITIUS

Accident & health insurance and medical service plans (US \$ mln): Mauritius 1995 - 2005

Year	Mauritius	% of Region	% of Globe
1995	1	0.55%	0.01%
1996	1	0.55%	0.00%
1997	1	0.55%	0.00%
1998	1	0.55%	0.00%
1999	1	0.55%	0.00%
2000	1	0.55%	0.00%
2001	1	0.55%	0.01%
2002	2	0.55%	0.00%
2003	2	0.55%	0.00%
2004	2	0.55%	0.00%
2005	2	0.55%	0.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

2.33 MOROCCO

Accident & health insurance and medical service plans (US \$ mln): Morocco 1995 - 2005

Year	Morocco	% of Region	% of Globe
1995	11	4.74%	0.11%
1996	11	4.86%	0.11%
1997	11	4.98%	0.11%
1998	12	5.11%	0.11%
1999	13	5.24%	0.11%
2000	13	5.34%	0.11%
2001	14	5.25%	0.11%
2002	14	5.13%	0.11%
2003	15	5.01%	0.10%
2004	16	4.90%	0.10%
2005	16	4.78%	0.10%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

2.34 MOZAMBIQUE

Accident & health insurance and medical service plans (US \$ mln): Mozambique 1995 - 2005

Year	Mozambique	% of Region	% of Globe
1995	1	0.33%	0.00%
1996	1	0.33%	0.00%
1997	1	0.34%	0.00%
1998	1	0.34%	0.00%
1999	1	0.35%	0.00%
2000	1	0.36%	0.00%
2001	1	0.35%	0.00%
2002	1	0.34%	0.00%
2003	1	0.34%	0.00%
2004	1	0.33%	0.00%
2005	1	0.33%	0.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

2.35 NAMIBIA

Accident & health insurance and medical service plans (US \$ mln): Namibia 1995 - 2005

Year	Namibia	% of Region	% of Globe
1995	1	0.41%	0.00%
1996	1	0.41%	0.00%
1997	1	0.40%	0.00%
1998	1	0.39%	0.00%
1999	1	0.39%	0.00%
2000	1	0.38%	0.00%
2001	1	0.38%	0.00%
2002	1	0.39%	0.00%
2003	1	0.40%	0.00%
2004	1	0.40%	0.00%
2005	1	0.41%	0.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

2.36 NIGER

Accident & health insurance and medical service plans (US \$ mln): Niger 1995 - 2005

Year	Niger	% of Region	% of Globe
1995	1	0.60%	0.00%
1996	1	0.59%	0.00%
1997	1	0.58%	0.00%
1998	1	0.57%	0.00%
1999	1	0.56%	0.01%
2000	1	0.55%	0.00%
2001	1	0.56%	0.00%
2002	2	0.57%	0.00%
2003	2	0.58%	0.00%
2004	2	0.59%	0.01%
2005	2	0.60%	0.01%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

2.37 NIGERIA

Accident & health insurance and medical service plans (US \$ mln): Nigeria 1995 - 2005

Year	Nigeria	% of Region	% of Globe
1995	16	6.76%	0.15%
1996	16	6.76%	0.15%
1997	15	6.76%	0.15%
1998	16	6.77%	0.15%
1999	16	6.77%	0.15%
2000	17	6.77%	0.15%
2001	18	6.77%	0.14%
2002	19	6.77%	0.14%
2003	20	6.77%	0.14%
2004	21	6.76%	0.14%
2005	23	6.76%	0.14%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

2.38 REPUBLIC OF CONGO

Accident & health insurance and medical service plans (US \$ mln): Republic of Congo 1995 - 2005

Year	Republic of Congo	% of Region	% of Globe
1995	1	0.54%	0.00%
1996	1	0.54%	0.00%
1997	1	0.53%	0.00%
1998	1	0.53%	0.00%
1999	1	0.53%	0.00%
2000	1	0.53%	0.00%
2001	1	0.53%	0.00%
2002	2	0.53%	0.00%
2003	2	0.53%	0.00%
2004	2	0.54%	0.00%
2005	2	0.54%	0.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

2.39 RWANDA

Accident & health insurance and medical service plans (US \$ mln): Rwanda 1995 - 2005

Year	Rwanda	% of Region	% of Globe
1995	1	0.44%	0.00%
1996	1	0.45%	0.00%
1997	1	0.46%	0.00%
1998	1	0.47%	0.00%
1999	1	0.48%	0.00%
2000	1	0.48%	0.00%
2001	1	0.48%	0.00%
2002	1	0.47%	0.00%
2003	1	0.46%	0.00%
2004	1	0.45%	0.00%
2005	2	0.45%	0.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

2.40 SAO TOME E PRINCIPE

Accident & health insurance and medical service plans (US \$ mln): Sao Tome E Principe 1995 - 2005

Year	Sao Tome E Principe	% of Region	% of Globe
1995	0	0.00%	0.00%
1996	0	0.00%	0.00%
1997	0	0.00%	0.00%
1998	0	0.00%	0.00%
1999	0	0.00%	0.00%
2000	0	0.00%	0.00%
2001	0	0.00%	0.00%
2002	0	0.00%	0.00%
2003	0	0.00%	0.00%
2004	0	0.00%	0.00%
2005	0	0.00%	0.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

2.41 SENEGAL

Accident & health insurance and medical service plans (US \$ mln): Senegal 1995 - 2005

Year	Senegal	% of Region	% of Globe
1995	3	1.34%	0.00%
1996	3	1.33%	0.00%
1997	3	1.32%	0.00%
1998	3	1.30%	0.02%
1999	3	1.29%	0.02%
2000	3	1.28%	0.00%
2001	3	1.29%	0.00%
2002	4	1.30%	0.00%
2003	4	1.31%	0.00%
2004	4	1.32%	0.00%
2005	5	1.33%	0.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

2.42 SIERRA LEONE

Accident & health insurance and medical service plans (US \$ mln): Sierra Leone

1995 - 2005

Year	Sierra Leone	% of Region	% of Globe
1995	1	0.25%	0.00%
1996	1	0.26%	0.00%
1997	1	0.26%	0.00%
1998	1	0.27%	0.00%
1999	1	0.27%	0.00%
2000	1	0.28%	0.00%
2001	1	0.27%	0.00%
2002	1	0.27%	0.00%
2003	1	0.26%	0.00%
2004	1	0.26%	0.00%
2005	1	0.25%	0.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

2.43 SOMALIA

Accident & health insurance and medical service plans (US \$ mln): Somalia 1995 -

2005

Year	Somalia	% of Region	% of Globe
1995	1	0.29%	0.00%
1996	1	0.30%	0.00%
1997	1	0.30%	0.00%
1998	1	0.30%	0.00%
1999	1	0.30%	0.00%
2000	1	0.30%	0.00%
2001	1	0.30%	0.00%
2002	1	0.30%	0.00%
2003	1	0.30%	0.00%
2004	1	0.30%	0.00%
2005	1	0.29%	0.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

2.44 SOUTH AFRICA

Accident & health insurance and medical service plans (US \$ mln): South Africa 1995 - 2005

Year	South Africa	% of Region	% of Globe
1995	54	23.56%	0.55%
1996	55	23.50%	0.54%
1997	53	23.43%	0.54%
1998	54	23.36%	0.53%
1999	56	23.29%	0.52%
2000	58	23.23%	0.51%
2001	61	23.28%	0.51%
2002	65	23.35%	0.50%
2003	70	23.42%	0.50%
2004	74	23.48%	0.50%
2005	79	23.54%	0.50%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

2.45 SUDAN

Accident & health insurance and medical service plans (US \$ mln): Sudan 1995 - 2005

Year	Sudan	% of Region	% of Globe
1995	5	2.21%	0.00%
1996	5	2.24%	0.05%
1997	5	2.27%	0.00%
1998	5	2.31%	0.05%
1999	6	2.34%	0.00%
2000	6	2.36%	0.00%
2001	6	2.34%	0.00%
2002	6	2.31%	0.00%
2003	7	2.28%	0.04%
2004	7	2.25%	0.00%
2005	8	2.22%	0.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

2.46 SWAZILAND

Accident & health insurance and medical service plans (US \$ mln): Swaziland 1995 - 2005

Year	Swaziland	% of Region	% of Globe
1995	0	0.19%	0.00%
1996	0	0.19%	0.00%
1997	0	0.19%	0.00%
1998	0	0.19%	0.00%
1999	0	0.19%	0.00%
2000	0	0.19%	0.00%
2001	1	0.19%	0.00%
2002	1	0.19%	0.00%
2003	1	0.19%	0.00%
2004	1	0.19%	0.00%
2005	1	0.19%	0.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

2.47 TANZANIA

Accident & health insurance and medical service plans (US \$ mln): Tanzania 1995 - 2005

Year	Tanzania	% of Region	% of Globe
1995	3	1.48%	0.00%
1996	3	1.48%	0.00%
1997	3	1.48%	0.00%
1998	3	1.48%	0.00%
1999	4	1.48%	0.00%
2000	4	1.48%	0.00%
2001	4	1.48%	0.00%
2002	4	1.48%	0.00%
2003	4	1.48%	0.00%
2004	5	1.48%	0.00%
2005	5	1.48%	0.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

2.48 THE GAMBIA

Accident & health insurance and medical service plans (US \$ mln): The Gambia 1995 - 2005

Year	The Gambia	% of Region	% of Globe
1995	0	0.00%	0.00%
1996	0	0.06%	0.00%
1997	0	0.00%	0.00%
1998	0	0.00%	0.00%
1999	0	0.00%	0.00%
2000	0	0.00%	0.00%
2001	0	0.00%	0.00%
2002	0	0.00%	0.00%
2003	0	0.00%	0.00%
2004	0	0.00%	0.00%
2005	0	0.06%	0.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

2.49 TOGO

Accident & health insurance and medical service plans (US \$ mln): Togo 1995 - 2005

Year	Togo	% of Region	% of Globe
1995	1	0.36%	0.00%
1996	1	0.35%	0.00%
1997	1	0.35%	0.00%
1998	1	0.34%	0.00%
1999	1	0.34%	0.00%
2000	1	0.33%	0.00%
2001	1	0.34%	0.00%
2002	1	0.34%	0.00%
2003	1	0.35%	0.00%
2004	1	0.35%	0.00%
2005	1	0.36%	0.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

2.50 TUNISIA

Accident & health insurance and medical service plans (US \$ mln): Tunisia 1995 - 2005

Year	Tunisia	% of Region	% of Globe
1995	7	3.15%	0.00%
1996	7	3.13%	0.00%
1997	7	3.10%	0.00%
1998	7	3.07%	0.00%
1999	7	3.05%	0.00%
2000	8	3.03%	0.00%
2001	8	3.05%	0.00%
2002	9	3.07%	0.06%
2003	9	3.10%	0.00%
2004	10	3.12%	0.00%
2005	11	3.14%	0.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

2.51 UGANDA

Accident & health insurance and medical service plans (US \$ mln): Uganda 1995 - 2005

Year	Uganda	% of Region	% of Globe
1995	3	1.35%	0.03%
1996	3	1.33%	0.00%
1997	3	1.31%	0.00%
1998	3	1.28%	0.00%
1999	3	1.26%	0.00%
2000	3	1.24%	0.00%
2001	3	1.26%	0.00%
2002	4	1.28%	0.00%
2003	4	1.30%	0.02%
2004	4	1.32%	0.00%
2005	5	1.34%	0.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

2.52 ZAMBIA

Accident & health insurance and medical service plans (US \$ mln): Zambia 1995 - 2005

Year	Zambia	% of Region	% of Globe
1995	2	0.71%	0.00%
1996	2	0.72%	0.00%
1997	2	0.73%	0.00%
1998	2	0.74%	0.00%
1999	2	0.75%	0.00%
2000	2	0.75%	0.00%
2001	2	0.75%	0.00%
2002	2	0.74%	0.00%
2003	2	0.73%	0.00%
2004	2	0.72%	0.00%
2005	2	0.71%	0.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

2.53 ZIMBABWE

Accident & health insurance and medical service plans (US \$ mln): Zimbabwe 1995 - 2005

Year	Zimbabwe	% of Region	% of Globe
1995	3	1.24%	0.00%
1996	3	1.26%	0.00%
1997	3	1.29%	0.00%
1998	3	1.31%	0.00%
1999	3	1.33%	0.00%
2000	3	1.35%	0.00%
2001	4	1.34%	0.00%
2002	4	1.31%	0.00%
2003	4	1.29%	0.00%
2004	4	1.27%	0.00%
2005	4	1.25%	0.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

3 ASIA: ACCIDENT & HEALTH INSURANCE AND MEDICAL SERVICE PLANS

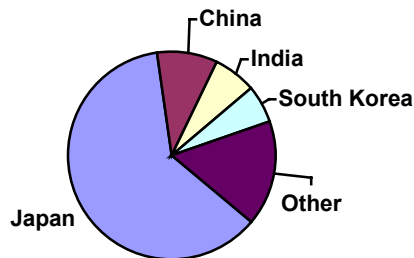
3.1 EXECUTIVE SUMMARY

Market Potential for Accident & health insurance and medical service plans in Asia
(US \$ mln): 2000

Country	Latent Demand US \$ mln	% of Asia
Japan	1,488	61.59%
China	233	9.64%
India	161	6.66%
South Korea	136	5.64%
Taiwan	96	3.97%
Indonesia	62	2.57%
Thailand	52	2.15%
Hong Kong	38	1.58%
Malaysia	28	1.16%
Philippines	27	1.12%
Singapore	21	0.88%
Burma	19	0.77%
North Korea	15	0.62%
Bangladesh	12	0.49%
Vietnam	9	0.35%
Sri Lanka	4	0.17%
Brunei	4	0.16%
Papua New Guinea	2	0.00%
Mongolia	2	0.00%
Nepal	2	0.00%
Cambodia	1	0.00%
Macau	1	0.00%
Laos	1	0.00%
Seychelles	0	0.00%
Bhutan	0	0.00%
Other	0	0.48%
Total	2,416	100.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

**Market Potential for Accident & health insurance and medical service plans in Asia
(US \$ mln): 2000**



**The Market for Accident & health insurance and medical service plans in Asia:
1995 - 2005**

Year	US \$ mln	% of Globe
1995	2,251.84	22.89
1996	2,291.21	22.59
1997	2,212.62	22.56
1998	2,257.82	22.25
1999	2,330.59	21.88
2000	2,415.79	21.54
2001	2,561.19	21.36
2002	2,725.65	21.22
2003	2,901.40	21.08
2004	3,089.28	20.93
2005	3,290.17	20.78

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

3.2 BANGLADESH

Accident & health insurance and medical service plans (US \$ mln): Bangladesh 1995 - 2005

Year	Bangladesh	% of Region	% of Globe
1995	12	0.51%	0.11%
1996	12	0.51%	0.11%
1997	11	0.50%	0.11%
1998	11	0.50%	0.11%
1999	12	0.49%	0.10%
2000	12	0.49%	0.10%
2001	13	0.49%	0.10%
2002	14	0.50%	0.10%
2003	15	0.50%	0.10%
2004	16	0.50%	0.10%
2005	17	0.51%	0.10%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

3.3 BHUTAN

Accident & health insurance and medical service plans (US \$ mln): Bhutan 1995 - 2005

Year	Bhutan	% of Region	% of Globe
1995	0	0.00%	0.00%
1996	0	0.00%	0.00%
1997	0	0.00%	0.00%
1998	0	0.00%	0.00%
1999	0	0.00%	0.00%
2000	0	0.00%	0.00%
2001	0	0.00%	0.00%
2002	0	0.00%	0.00%
2003	0	0.00%	0.00%
2004	0	0.00%	0.00%
2005	0	0.00%	0.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

3.4 BRUNEI

Accident & health insurance and medical service plans (US \$ mln): Brunei 1995 - 2005

Year	Brunei	% of Region	% of Globe
1995	4	0.16%	0.00%
1996	4	0.16%	0.00%
1997	4	0.16%	0.00%
1998	4	0.16%	0.00%
1999	4	0.16%	0.00%
2000	4	0.16%	0.00%
2001	4	0.16%	0.00%
2002	4	0.16%	0.00%
2003	5	0.16%	0.00%
2004	5	0.16%	0.00%
2005	5	0.16%	0.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

3.5 BURMA

Accident & health insurance and medical service plans (US \$ mln): Burma 1995 - 2005

Year	Burma	% of Region	% of Globe
1995	19	0.83%	0.19%
1996	19	0.82%	0.18%
1997	18	0.80%	0.18%
1998	18	0.79%	0.17%
1999	18	0.78%	0.17%
2000	19	0.77%	0.16%
2001	20	0.78%	0.16%
2002	22	0.79%	0.16%
2003	23	0.80%	0.16%
2004	25	0.81%	0.17%
2005	27	0.83%	0.17%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

3.6 CAMBODIA

Accident & health insurance and medical service plans (US \$ mln): Cambodia 1995 - 2005

Year	Cambodia	% of Region	% of Globe
1995	1	0.00%	0.01%
1996	1	0.00%	0.00%
1997	1	0.00%	0.00%
1998	1	0.00%	0.00%
1999	1	0.00%	0.00%
2000	1	0.00%	0.00%
2001	1	0.00%	0.00%
2002	2	0.00%	0.00%
2003	2	0.00%	0.00%
2004	2	0.00%	0.00%
2005	2	0.00%	0.01%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

3.7 CHINA

Accident & health insurance and medical service plans (US \$ mln): China 1995 - 2005

Year	China	% of Region	% of Globe
1995	248	11.02%	2.52%
1996	246	10.72%	2.42%
1997	231	10.44%	2.35%
1998	229	10.15%	2.25%
1999	230	9.86%	2.15%
2000	233	9.64%	2.07%
2001	252	9.84%	2.10%
2002	275	10.10%	2.14%
2003	301	10.37%	2.18%
2004	329	10.64%	2.22%
2005	359	10.92%	2.26%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

3.8 HONG KONG

Accident & health insurance and medical service plans (US \$ mln): Hong Kong 1995 - 2005

Year	Hong Kong	% of Region	% of Globe
1995	37	1.66%	0.38%
1996	38	1.64%	0.37%
1997	36	1.63%	0.36%
1998	36	1.61%	0.35%
1999	37	1.59%	0.34%
2000	38	1.58%	0.34%
2001	41	1.59%	0.34%
2002	44	1.61%	0.34%
2003	47	1.62%	0.34%
2004	51	1.64%	0.34%
2005	55	1.65%	0.34%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

3.9 INDIA

Accident & health insurance and medical service plans (US \$ mln): India 1995 - 2005

Year	India	% of Region	% of Globe
1995	159	7.06%	1.61%
1996	160	6.97%	1.57%
1997	153	6.90%	1.55%
1998	154	6.81%	1.51%
1999	157	6.72%	1.47%
2000	161	6.66%	1.43%
2001	172	6.72%	1.43%
2002	185	6.80%	1.44%
2003	200	6.87%	1.44%
2004	215	6.95%	1.45%
2005	231	7.03%	1.46%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

3.10 INDONESIA

Accident & health insurance and medical service plans (US \$ mln): Indonesia 1995 - 2005

Year	Indonesia	% of Region	% of Globe
1995	63	2.81%	0.64%
1996	63	2.76%	0.62%
1997	60	2.71%	0.61%
1998	60	2.66%	0.59%
1999	61	2.61%	0.57%
2000	62	2.57%	0.55%
2001	67	2.60%	0.55%
2002	72	2.65%	0.56%
2003	78	2.70%	0.56%
2004	85	2.75%	0.57%
2005	92	2.79%	0.58%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

3.11 JAPAN

Accident & health insurance and medical service plans (US \$ mln): Japan 1995 - 2005

Year	Japan	% of Region	% of Globe
1995	1,302	57.81%	13.23%
1996	1,343	58.62%	13.24%
1997	1,314	59.39%	13.39%
1998	1,359	60.20%	13.39%
1999	1,422	61.00%	13.34%
2000	1,488	61.59%	13.26%
2001	1,564	61.05%	13.04%
2002	1,644	60.32%	12.80%
2003	1,729	59.59%	12.55%
2004	1,818	58.84%	12.31%
2005	1,912	58.10%	12.07%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

3.12 LAOS

Accident & health insurance and medical service plans (US \$ mln): Laos 1995 - 2005

Year	Laos	% of Region	% of Globe
1995	1	0.00%	0.00%
1996	1	0.02%	0.00%
1997	1	0.00%	0.00%
1998	1	0.00%	0.00%
1999	1	0.00%	0.00%
2000	1	0.00%	0.00%
2001	1	0.00%	0.00%
2002	1	0.00%	0.00%
2003	1	0.00%	0.00%
2004	1	0.00%	0.00%
2005	1	0.02%	0.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

3.13 MACAU

Accident & health insurance and medical service plans (US \$ mln): Macau 1995 - 2005

Year	Macau	% of Region	% of Globe
1995	1	0.00%	0.00%
1996	1	0.00%	0.00%
1997	1	0.00%	0.00%
1998	1	0.00%	0.00%
1999	1	0.00%	0.00%
2000	1	0.00%	0.00%
2001	1	0.00%	0.00%
2002	1	0.05%	0.00%
2003	2	0.00%	0.00%
2004	2	0.00%	0.00%
2005	2	0.00%	0.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

3.14 MALAYSIA

Accident & health insurance and medical service plans (US \$ mln): Malaysia 1995 - 2005

Year	Malaysia	% of Region	% of Globe
1995	30	1.32%	0.30%
1996	30	1.29%	0.29%
1997	28	1.25%	0.28%
1998	28	1.22%	0.27%
1999	28	1.19%	0.26%
2000	28	1.16%	0.25%
2001	30	1.18%	0.25%
2002	33	1.21%	0.25%
2003	36	1.24%	0.26%
2004	40	1.28%	0.26%
2005	43	1.31%	0.27%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

3.15 MALDIVES

Accident & health insurance and medical service plans (US \$ mln): Maldives 1995 - 2005

Year	Maldives	% of Region	% of Globe
1995	0	0.00%	0.00%
1996	0	0.00%	0.00%
1997	0	0.00%	0.00%
1998	0	0.00%	0.00%
1999	0	0.00%	0.00%
2000	0	0.00%	0.00%
2001	0	0.00%	0.00%
2002	0	0.00%	0.00%
2003	0	0.00%	0.00%
2004	0	0.00%	0.00%
2005	0	0.00%	0.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

3.16 MONGOLIA

Accident & health insurance and medical service plans (US \$ mln): Mongolia 1995 - 2005

Year	Mongolia	% of Region	% of Globe
1995	2	0.00%	0.01%
1996	2	0.00%	0.00%
1997	2	0.08%	0.00%
1998	2	0.00%	0.00%
1999	2	0.00%	0.00%
2000	2	0.00%	0.00%
2001	2	0.00%	0.00%
2002	2	0.00%	0.00%
2003	2	0.00%	0.00%
2004	3	0.00%	0.00%
2005	3	0.00%	0.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

3.17 NEPAL

Accident & health insurance and medical service plans (US \$ mln): Nepal 1995 - 2005

Year	Nepal	% of Region	% of Globe
1995	2	0.00%	0.00%
1996	2	0.00%	0.00%
1997	2	0.00%	0.00%
1998	2	0.00%	0.00%
1999	2	0.00%	0.00%
2000	2	0.00%	0.00%
2001	2	0.07%	0.01%
2002	2	0.00%	0.00%
2003	2	0.00%	0.00%
2004	2	0.07%	0.00%
2005	3	0.00%	0.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

3.18 NORTH KOREA

Accident & health insurance and medical service plans (US \$ mln): North Korea 1995 - 2005

Year	North Korea	% of Region	% of Globe
1995	13	0.55%	0.12%
1996	13	0.57%	0.12%
1997	13	0.58%	0.13%
1998	14	0.60%	0.13%
1999	14	0.61%	0.13%
2000	15	0.62%	0.13%
2001	16	0.61%	0.13%
2002	16	0.60%	0.12%
2003	17	0.59%	0.12%
2004	18	0.57%	0.12%
2005	19	0.56%	0.11%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

3.19 PAPUA NEW GUINEA

Accident & health insurance and medical service plans (US \$ mln): Papua New Guinea 1995 - 2005

Year	Papua New Guinea	% of Region	% of Globe
1995	2	0.00%	0.00%
1996	2	0.00%	0.00%
1997	2	0.00%	0.00%
1998	2	0.00%	0.00%
1999	2	0.00%	0.00%
2000	2	0.00%	0.01%
2001	2	0.00%	0.00%
2002	2	0.00%	0.00%
2003	2	0.00%	0.00%
2004	2	0.00%	0.00%
2005	2	0.07%	0.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

3.20 PHILIPPINES

Accident & health insurance and medical service plans (US \$ mln): Philippines 1995 - 2005

Year	Philippines	% of Region	% of Globe
1995	27	1.18%	0.27%
1996	27	1.16%	0.26%
1997	26	1.15%	0.26%
1998	26	1.14%	0.25%
1999	26	1.13%	0.24%
2000	27	1.12%	0.24%
2001	29	1.13%	0.24%
2002	31	1.14%	0.24%
2003	34	1.15%	0.24%
2004	36	1.16%	0.24%
2005	39	1.17%	0.24%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

3.21 SEYCHELLES

Accident & health insurance and medical service plans (US \$ mln): Seychelles 1995 - 2005

Year	Seychelles	% of Region	% of Globe
1995	0	0.00%	0.00%
1996	0	0.00%	0.00%
1997	0	0.00%	0.00%
1998	0	0.00%	0.00%
1999	0	0.00%	0.00%
2000	0	0.00%	0.00%
2001	0	0.00%	0.00%
2002	0	0.00%	0.00%
2003	0	0.00%	0.00%
2004	0	0.00%	0.00%
2005	0	0.00%	0.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

3.22 SINGAPORE

Accident & health insurance and medical service plans (US \$ mln): Singapore 1995 - 2005

Year	Singapore	% of Region	% of Globe
1995	22	0.98%	0.22%
1996	22	0.96%	0.21%
1997	21	0.94%	0.21%
1998	21	0.92%	0.20%
1999	21	0.90%	0.19%
2000	21	0.88%	0.19%
2001	23	0.89%	0.19%
2002	25	0.91%	0.19%
2003	27	0.93%	0.19%
2004	30	0.95%	0.20%
2005	32	0.98%	0.20%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

3.23 SOUTH KOREA

Accident & health insurance and medical service plans (US \$ mln): South Korea 1995 - 2005

Year	South Korea	% of Region	% of Globe
1995	145	6.42%	1.47%
1996	143	6.25%	1.41%
1997	135	6.09%	1.37%
1998	134	5.93%	1.31%
1999	134	5.76%	1.26%
2000	136	5.64%	1.21%
2001	147	5.75%	1.22%
2002	161	5.90%	1.25%
2003	176	6.05%	1.27%
2004	192	6.20%	1.29%
2005	209	6.36%	1.32%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

3.24 SRI LANKA

Accident & health insurance and medical service plans (US \$ mln): Sri Lanka 1995 - 2005

Year	Sri Lanka	% of Region	% of Globe
1995	4	0.17%	0.00%
1996	4	0.17%	0.00%
1997	4	0.17%	0.00%
1998	4	0.17%	0.00%
1999	4	0.17%	0.00%
2000	4	0.17%	0.03%
2001	4	0.17%	0.03%
2002	5	0.17%	0.00%
2003	5	0.17%	0.00%
2004	5	0.17%	0.00%
2005	6	0.17%	0.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

3.25 TAIWAN

Accident & health insurance and medical service plans (US \$ mln): Taiwan 1995 - 2005

Year	Taiwan	% of Region	% of Globe
1995	96	4.24%	0.97%
1996	96	4.19%	0.94%
1997	92	4.13%	0.93%
1998	92	4.07%	0.90%
1999	94	4.01%	0.87%
2000	96	3.97%	0.85%
2001	103	4.01%	0.85%
2002	111	4.06%	0.86%
2003	120	4.12%	0.86%
2004	129	4.17%	0.87%
2005	139	4.22%	0.87%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

3.26 THAILAND

Accident & health insurance and medical service plans (US \$ mln): Thailand 1995 - 2005

Year	Thailand	% of Region	% of Globe
1995	54	2.39%	0.54%
1996	54	2.34%	0.53%
1997	51	2.29%	0.51%
1998	51	2.24%	0.49%
1999	51	2.19%	0.48%
2000	52	2.15%	0.46%
2001	56	2.19%	0.46%
2002	61	2.23%	0.47%
2003	66	2.28%	0.48%
2004	72	2.33%	0.48%
2005	78	2.38%	0.49%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

3.27 VIETNAM

Accident & health insurance and medical service plans (US \$ mln): Vietnam 1995 - 2005

Year	Vietnam	% of Region	% of Globe
1995	9	0.40%	0.00%
1996	9	0.39%	0.00%
1997	8	0.38%	0.00%
1998	8	0.37%	0.00%
1999	8	0.36%	0.00%
2000	9	0.35%	0.00%
2001	9	0.36%	0.00%
2002	10	0.37%	0.07%
2003	11	0.38%	0.00%
2004	12	0.39%	0.00%
2005	13	0.39%	0.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

4 EUROPE: ACCIDENT & HEALTH INSURANCE AND MEDICAL SERVICE PLANS

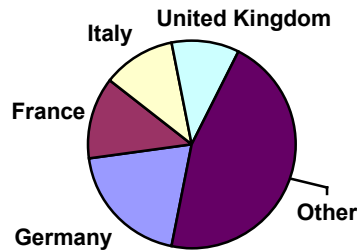
4.1 EXECUTIVE SUMMARY

Market Potential for Accident & health insurance and medical service plans in Europe (US \$ mln): 2000

Country	Latent Demand US \$ mln	% of Europe
Germany	803	19.60%
France	527	12.85%
Italy	468	11.42%
United Kingdom	432	10.54%
Russia	383	9.35%
Spain	231	5.64%
Netherlands	127	3.10%
Ukraine	108	2.64%
Switzerland	108	2.63%
Sweden	98	2.40%
Belgium	86	2.10%
Norway	85	2.08%
Poland	75	1.83%
Austria	72	1.75%
Finland	59	1.44%
Denmark	56	1.36%
Portugal	39	0.94%
Greece	38	0.92%
Romania	35	0.85%
Czech Republic	33	0.81%
Kazakhstan	29	0.70%
Belarus	27	0.65%
Hungary	24	0.58%
Ireland	19	0.46%
Slovakia	15	0.35%
Other	117	3.01%
Total	4,096	100.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

Market Potential for Accident & health insurance and medical service plans in Europe (US \$ mln): 2000



The Market for Accident & health insurance and medical service plans in Europe: 1995 - 2005

Year	US \$ mln	% of Globe
1995	3,753.90	38.16
1996	3,835.13	37.81
1997	3,717.24	37.90
1998	3,807.31	37.52
1999	3,943.79	37.02
2000	4,098.16	36.53
2001	4,334.98	36.16
2002	4,598.72	35.80
2003	4,878.88	35.44
2004	5,176.48	35.07
2005	5,492.65	34.70

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

4.2 ALBANIA

Accident & health insurance and medical service plans (US \$ mln): Albania 1995 - 2005

Year	Albania	% of Region	% of Globe
1995	2	0.00%	0.00%
1996	2	0.00%	0.00%
1997	2	0.00%	0.00%
1998	2	0.00%	0.00%
1999	2	0.04%	0.00%
2000	2	0.00%	0.00%
2001	2	0.00%	0.00%
2002	2	0.00%	0.00%
2003	2	0.00%	0.00%
2004	3	0.00%	0.00%
2005	3	0.00%	0.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

4.3 ANDORRA

Accident & health insurance and medical service plans (US \$ mln): Andorra 1995 - 2005

Year	Andorra	% of Region	% of Globe
1995	0	0.00%	0.00%
1996	0	0.00%	0.00%
1997	0	0.00%	0.00%
1998	0	0.00%	0.00%
1999	0	0.00%	0.00%
2000	0	0.00%	0.00%
2001	0	0.00%	0.00%
2002	0	0.00%	0.00%
2003	0	0.00%	0.00%
2004	0	0.00%	0.00%
2005	1	0.00%	0.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

4.4 AUSTRIA

Accident & health insurance and medical service plans (US \$ mln): Austria 1995 - 2005

Year	Austria	% of Region	% of Globe
1995	66	1.76%	0.67%
1996	68	1.76%	0.66%
1997	65	1.75%	0.66%
1998	67	1.75%	0.65%
1999	69	1.75%	0.65%
2000	72	1.75%	0.64%
2001	76	1.75%	0.63%
2002	81	1.75%	0.62%
2003	86	1.75%	0.62%
2004	91	1.76%	0.61%
2005	97	1.76%	0.61%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

4.5 BELARUS

Accident & health insurance and medical service plans (US \$ mln): Belarus 1995 - 2005

Year	Belarus	% of Region	% of Globe
1995	22	0.57%	0.21%
1996	23	0.59%	0.22%
1997	23	0.60%	0.23%
1998	24	0.62%	0.23%
1999	25	0.64%	0.23%
2000	27	0.65%	0.24%
2001	28	0.64%	0.23%
2002	29	0.62%	0.22%
2003	30	0.61%	0.21%
2004	31	0.59%	0.20%
2005	32	0.58%	0.20%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

4.6 BELGIUM

Accident & health insurance and medical service plans (US \$ mln): Belgium 1995 - 2005

Year	Belgium	% of Region	% of Globe
1995	79	2.10%	0.80%
1996	81	2.10%	0.79%
1997	78	2.10%	0.79%
1998	80	2.10%	0.79%
1999	83	2.10%	0.77%
2000	86	2.10%	0.76%
2001	91	2.10%	0.76%
2002	97	2.10%	0.75%
2003	103	2.10%	0.74%
2004	109	2.10%	0.73%
2005	116	2.10%	0.73%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

4.7 BOSNIA AND HERZEGOVINA

Accident & health insurance and medical service plans (US \$ mln): Bosnia and Herzegovina 1995 - 2005

Year	Bosnia and Herzegovina	% of Region	% of Globe
1995	5	0.12%	0.00%
1996	5	0.12%	0.00%
1997	5	0.13%	0.00%
1998	5	0.13%	0.00%
1999	5	0.13%	0.00%
2000	6	0.13%	0.00%
2001	6	0.13%	0.00%
2002	6	0.13%	0.00%
2003	6	0.13%	0.00%
2004	7	0.12%	0.00%
2005	7	0.12%	0.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

4.8 BULGARIA

Accident & health insurance and medical service plans (US \$ mln): Bulgaria 1995 - 2005

Year	Bulgaria	% of Region	% of Globe
1995	13	0.35%	0.13%
1996	14	0.35%	0.13%
1997	13	0.35%	0.13%
1998	13	0.35%	0.13%
1999	14	0.35%	0.13%
2000	14	0.35%	0.12%
2001	15	0.35%	0.12%
2002	16	0.35%	0.12%
2003	17	0.35%	0.12%
2004	18	0.35%	0.12%
2005	19	0.35%	0.12%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

4.9 CROATIA

Accident & health insurance and medical service plans (US \$ mln): Croatia 1995 - 2005

Year	Croatia	% of Region	% of Globe
1995	12	0.32%	0.12%
1996	13	0.32%	0.12%
1997	12	0.32%	0.12%
1998	13	0.32%	0.12%
1999	13	0.33%	0.12%
2000	14	0.33%	0.12%
2001	14	0.33%	0.11%
2002	15	0.32%	0.11%
2003	16	0.32%	0.11%
2004	17	0.32%	0.11%
2005	18	0.32%	0.11%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

4.10 CYPRUS

Accident & health insurance and medical service plans (US \$ mln): Cyprus 1995 - 2005

Year	Cyprus	% of Region	% of Globe
1995	3	0.00%	0.00%
1996	3	0.00%	0.00%
1997	3	0.00%	0.00%
1998	3	0.00%	0.00%
1999	3	0.00%	0.02%
2000	3	0.00%	0.02%
2001	3	0.07%	0.00%
2002	3	0.00%	0.00%
2003	3	0.00%	0.02%
2004	4	0.00%	0.00%
2005	4	0.00%	0.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

4.11 CZECH REPUBLIC

Accident & health insurance and medical service plans (US \$ mln): Czech Republic 1995 - 2005

Year	Czech Republic	% of Region	% of Globe
1995	33	0.86%	0.33%
1996	33	0.85%	0.32%
1997	31	0.84%	0.32%
1998	32	0.83%	0.31%
1999	32	0.82%	0.30%
2000	33	0.81%	0.29%
2001	36	0.82%	0.29%
2002	38	0.83%	0.29%
2003	41	0.84%	0.29%
2004	44	0.85%	0.29%
2005	47	0.86%	0.29%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

4.12 DENMARK

Accident & health insurance and medical service plans (US \$ mln): Denmark 1995 - 2005

Year	Denmark	% of Region	% of Globe
1995	52	1.39%	0.53%
1996	53	1.38%	0.52%
1997	51	1.38%	0.52%
1998	52	1.37%	0.51%
1999	54	1.36%	0.50%
2000	56	1.36%	0.49%
2001	59	1.36%	0.49%
2002	63	1.37%	0.49%
2003	67	1.37%	0.48%
2004	72	1.38%	0.48%
2005	76	1.39%	0.48%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

4.13 ESTONIA

Accident & health insurance and medical service plans (US \$ mln): Estonia 1995 - 2005

Year	Estonia	% of Region	% of Globe
1995	4	0.11%	0.00%
1996	4	0.11%	0.00%
1997	4	0.10%	0.00%
1998	4	0.10%	0.00%
1999	4	0.10%	0.03%
2000	4	0.10%	0.00%
2001	5	0.10%	0.00%
2002	5	0.10%	0.00%
2003	5	0.10%	0.00%
2004	6	0.11%	0.00%
2005	6	0.11%	0.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

4.14 FINLAND

Accident & health insurance and medical service plans (US \$ mln): Finland 1995 - 2005

Year	Finland	% of Region	% of Globe
1995	58	1.55%	0.59%
1996	59	1.52%	0.57%
1997	56	1.50%	0.57%
1998	57	1.48%	0.55%
1999	58	1.46%	0.54%
2000	59	1.44%	0.52%
2001	63	1.46%	0.52%
2002	68	1.48%	0.53%
2003	73	1.50%	0.53%
2004	79	1.52%	0.53%
2005	85	1.54%	0.53%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

4.15 FRANCE

Accident & health insurance and medical service plans (US \$ mln): France 1995 - 2005

Year	France	% of Region	% of Globe
1995	485	12.92%	4.93%
1996	495	12.91%	4.88%
1997	480	12.89%	4.88%
1998	491	12.88%	4.83%
1999	508	12.87%	4.76%
2000	527	12.85%	4.69%
2001	558	12.86%	4.65%
2002	592	12.88%	4.61%
2003	629	12.89%	4.57%
2004	668	12.90%	4.52%
2005	710	12.91%	4.48%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

4.16 GEORGIA

Accident & health insurance and medical service plans (US \$ mln): Georgia 1995 - 2005

Year	Georgia	% of Region	% of Globe
1995	9	0.22%	0.00%
1996	9	0.23%	0.00%
1997	9	0.24%	0.00%
1998	10	0.25%	0.00%
1999	10	0.25%	0.00%
2000	11	0.26%	0.00%
2001	11	0.25%	0.09%
2002	12	0.25%	0.00%
2003	12	0.24%	0.00%
2004	12	0.23%	0.00%
2005	13	0.23%	0.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

4.17 GERMANY

Accident & health insurance and medical service plans (US \$ mln): Germany 1995 - 2005

Year	Germany	% of Region	% of Globe
1995	729	19.41%	7.40%
1996	746	19.45%	7.35%
1997	725	19.49%	7.39%
1998	744	19.53%	7.32%
1999	772	19.57%	7.24%
2000	803	19.60%	7.16%
2001	849	19.57%	7.07%
2002	899	19.54%	6.99%
2003	952	19.50%	6.91%
2004	1,008	19.46%	6.82%
2005	1,067	19.43%	6.74%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

4.18 GREECE

Accident & health insurance and medical service plans (US \$ mln): Greece 1995 - 2005

Year	Greece	% of Region	% of Globe
1995	34	0.91%	0.34%
1996	35	0.91%	0.34%
1997	34	0.92%	0.34%
1998	35	0.92%	0.34%
1999	37	0.92%	0.34%
2000	38	0.92%	0.33%
2001	40	0.92%	0.33%
2002	42	0.92%	0.33%
2003	45	0.92%	0.32%
2004	48	0.91%	0.32%
2005	50	0.91%	0.31%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

4.19 HUNGARY

Accident & health insurance and medical service plans (US \$ mln): Hungary 1995 - 2005

Year	Hungary	% of Region	% of Globe
1995	25	0.67%	0.25%
1996	25	0.65%	0.24%
1997	24	0.63%	0.24%
1998	23	0.61%	0.23%
1999	24	0.59%	0.22%
2000	24	0.58%	0.21%
2001	26	0.59%	0.21%
2002	28	0.61%	0.21%
2003	31	0.62%	0.22%
2004	34	0.64%	0.22%
2005	37	0.66%	0.23%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

4.20 ICELAND

Accident & health insurance and medical service plans (US \$ mln): Iceland 1995 - 2005

Year	Iceland	% of Region	% of Globe
1995	3	0.00%	0.00%
1996	3	0.00%	0.02%
1997	3	0.00%	0.00%
1998	3	0.00%	0.00%
1999	3	0.00%	0.00%
2000	3	0.00%	0.00%
2001	3	0.00%	0.02%
2002	3	0.00%	0.00%
2003	3	0.00%	0.00%
2004	4	0.00%	0.00%
2005	4	0.00%	0.02%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

4.21 IRELAND

Accident & health insurance and medical service plans (US \$ mln): Ireland 1995 - 2005

Year	Ireland	% of Region	% of Globe
1995	19	0.51%	0.19%
1996	19	0.50%	0.19%
1997	18	0.49%	0.18%
1998	18	0.48%	0.18%
1999	19	0.47%	0.17%
2000	19	0.46%	0.16%
2001	20	0.47%	0.17%
2002	22	0.48%	0.17%
2003	24	0.49%	0.17%
2004	26	0.49%	0.17%
2005	28	0.50%	0.17%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

4.22 ITALY

Accident & health insurance and medical service plans (US \$ mln): Italy 1995 - 2005

Year	Italy	% of Region	% of Globe
1995	439	11.70%	4.46%
1996	447	11.64%	4.40%
1997	431	11.58%	4.39%
1998	439	11.52%	4.32%
1999	452	11.46%	4.24%
2000	468	11.42%	4.17%
2001	497	11.46%	4.14%
2002	530	11.51%	4.12%
2003	565	11.57%	4.10%
2004	602	11.62%	4.07%
2005	642	11.68%	4.05%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

4.23 KAZAKHSTAN

Accident & health insurance and medical service plans (US \$ mln): Kazakhstan 1995 - 2005

Year	Kazakhstan	% of Region	% of Globe
1995	23	0.62%	0.23%
1996	25	0.64%	0.24%
1997	24	0.65%	0.24%
1998	26	0.67%	0.25%
1999	27	0.69%	0.25%
2000	29	0.70%	0.25%
2001	30	0.69%	0.25%
2002	31	0.67%	0.24%
2003	32	0.66%	0.23%
2004	33	0.64%	0.22%
2005	35	0.63%	0.21%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

4.24 LATVIA

Accident & health insurance and medical service plans (US \$ mln): Latvia 1995 - 2005

Year	Latvia	% of Region	% of Globe
1995	7	0.17%	0.00%
1996	7	0.17%	0.00%
1997	7	0.17%	0.00%
1998	7	0.18%	0.00%
1999	7	0.18%	0.00%
2000	8	0.18%	0.00%
2001	8	0.18%	0.00%
2002	8	0.18%	0.00%
2003	9	0.17%	0.00%
2004	9	0.17%	0.00%
2005	10	0.17%	0.06%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

4.25 LIECHTENSTEIN

Accident & health insurance and medical service plans (US \$ mln): Liechtenstein 1995 - 2005

Year	Liechtenstein	% of Region	% of Globe
1995	0	0.00%	0.00%
1996	0	0.00%	0.00%
1997	0	0.00%	0.00%
1998	0	0.00%	0.00%
1999	0	0.00%	0.00%
2000	0	0.00%	0.00%
2001	0	0.00%	0.00%
2002	0	0.00%	0.00%
2003	0	0.00%	0.00%
2004	0	0.00%	0.00%
2005	1	0.00%	0.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

4.26 LITHUANIA

Accident & health insurance and medical service plans (US \$ mln): Lithuania 1995 - 2005

Year	Lithuania	% of Region	% of Globe
1995	9	0.22%	0.00%
1996	9	0.23%	0.08%
1997	9	0.23%	0.00%
1998	9	0.23%	0.00%
1999	9	0.23%	0.00%
2000	10	0.23%	0.00%
2001	10	0.23%	0.00%
2002	11	0.23%	0.00%
2003	11	0.23%	0.00%
2004	12	0.23%	0.00%
2005	13	0.23%	0.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

4.27 LUXEMBOURG

Accident & health insurance and medical service plans (US \$ mln): Luxembourg 1995 - 2005

Year	Luxembourg	% of Region	% of Globe
1995	5	0.13%	0.04%
1996	5	0.13%	0.00%
1997	5	0.12%	0.00%
1998	5	0.12%	0.00%
1999	5	0.12%	0.00%
2000	5	0.12%	0.00%
2001	6	0.12%	0.00%
2002	6	0.12%	0.04%
2003	6	0.12%	0.00%
2004	7	0.12%	0.00%
2005	7	0.13%	0.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

4.28 MACEDONIA

Accident & health insurance and medical service plans (US \$ mln): Macedonia 1995 - 2005

Year	Macedonia	% of Region	% of Globe
1995	3	0.00%	0.02%
1996	3	0.00%	0.02%
1997	3	0.00%	0.00%
1998	3	0.00%	0.00%
1999	3	0.00%	0.00%
2000	3	0.00%	0.00%
2001	3	0.07%	0.00%
2002	3	0.00%	0.00%
2003	4	0.00%	0.00%
2004	4	0.00%	0.00%
2005	4	0.00%	0.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

4.29 MALTA

Accident & health insurance and medical service plans (US \$ mln): Malta 1995 - 2005

Year	Malta	% of Region	% of Globe
1995	1	0.00%	0.00%
1996	1	0.00%	0.00%
1997	1	0.00%	0.00%
1998	1	0.00%	0.00%
1999	1	0.00%	0.00%
2000	1	0.00%	0.00%
2001	1	0.00%	0.00%
2002	1	0.03%	0.00%
2003	2	0.03%	0.00%
2004	2	0.00%	0.01%
2005	2	0.00%	0.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

4.30 MOLDOVA

Accident & health insurance and medical service plans (US \$ mln): Moldova 1995 - 2005

Year	Moldova	% of Region	% of Globe
1995	7	0.17%	0.00%
1996	7	0.17%	0.00%
1997	7	0.18%	0.00%
1998	7	0.18%	0.06%
1999	7	0.18%	0.06%
2000	8	0.18%	0.00%
2001	8	0.18%	0.00%
2002	8	0.18%	0.00%
2003	9	0.18%	0.00%
2004	9	0.17%	0.00%
2005	10	0.17%	0.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

4.31 MONACO

Accident & health insurance and medical service plans (US \$ mln): Monaco 1995 - 2005

Year	Monaco	% of Region	% of Globe
1995	0	0.00%	0.00%
1996	0	0.00%	0.00%
1997	0	0.00%	0.00%
1998	0	0.00%	0.00%
1999	0	0.00%	0.00%
2000	0	0.00%	0.00%
2001	0	0.00%	0.00%
2002	0	0.00%	0.00%
2003	0	0.00%	0.00%
2004	0	0.00%	0.00%
2005	0	0.00%	0.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

4.32 NETHERLANDS

Accident & health insurance and medical service plans (US \$ mln): Netherlands

1995 - 2005

Year	Netherlands	% of Region	% of Globe
1995	118	3.13%	1.19%
1996	120	3.12%	1.18%
1997	116	3.12%	1.18%
1998	119	3.11%	1.17%
1999	123	3.11%	1.15%
2000	127	3.10%	1.13%
2001	135	3.11%	1.12%
2002	143	3.11%	1.11%
2003	152	3.12%	1.10%
2004	162	3.12%	1.09%
2005	172	3.13%	1.08%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

4.33 NORWAY

Accident & health insurance and medical service plans (US \$ mln): Norway 1995 -

2005

Year	Norway	% of Region	% of Globe
1995	83	2.20%	0.83%
1996	83	2.17%	0.82%
1997	80	2.15%	0.81%
1998	81	2.12%	0.79%
1999	83	2.10%	0.77%
2000	85	2.08%	0.76%
2001	91	2.09%	0.75%
2002	98	2.12%	0.75%
2003	105	2.14%	0.76%
2004	112	2.16%	0.76%
2005	120	2.19%	0.76%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

4.34 POLAND

Accident & health insurance and medical service plans (US \$ mln): Poland 1995 - 2005

Year	Poland	% of Region	% of Globe
1995	75	2.00%	0.76%
1996	76	1.96%	0.74%
1997	72	1.93%	0.73%
1998	72	1.89%	0.71%
1999	73	1.85%	0.68%
2000	75	1.83%	0.66%
2001	81	1.85%	0.67%
2002	87	1.89%	0.67%
2003	94	1.92%	0.68%
2004	101	1.95%	0.68%
2005	110	1.99%	0.69%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

4.35 PORTUGAL

Accident & health insurance and medical service plans (US \$ mln): Portugal 1995 - 2005

Year	Portugal	% of Region	% of Globe
1995	36	0.96%	0.36%
1996	37	0.96%	0.36%
1997	36	0.95%	0.36%
1998	36	0.95%	0.35%
1999	38	0.95%	0.35%
2000	39	0.94%	0.34%
2001	41	0.95%	0.34%
2002	44	0.95%	0.34%
2003	47	0.95%	0.33%
2004	50	0.95%	0.33%
2005	53	0.96%	0.33%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

4.36 ROMANIA

Accident & health insurance and medical service plans (US \$ mln): Romania 1995 - 2005

Year	Romania	% of Region	% of Globe
1995	34	0.91%	0.35%
1996	35	0.90%	0.34%
1997	33	0.89%	0.33%
1998	33	0.87%	0.32%
1999	34	0.86%	0.31%
2000	35	0.85%	0.31%
2001	37	0.86%	0.31%
2002	40	0.87%	0.31%
2003	43	0.88%	0.31%
2004	47	0.90%	0.31%
2005	50	0.91%	0.31%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

4.37 RUSSIA

Accident & health insurance and medical service plans (US \$ mln): Russia 1995 - 2005

Year	Russia	% of Region	% of Globe
1995	322	8.58%	3.27%
1996	335	8.74%	3.30%
1997	331	8.89%	3.37%
1998	345	9.05%	3.39%
1999	364	9.22%	3.41%
2000	383	9.35%	3.41%
2001	400	9.23%	3.34%
2002	418	9.08%	3.25%
2003	436	8.93%	3.16%
2004	455	8.78%	3.08%
2005	474	8.63%	2.99%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

4.38 SERBIA AND MONTENEGRO

Accident & health insurance and medical service plans (US \$ mln): Serbia and Montenegro 1995 - 2005

Year	Serbia and Montenegro	% of Region	% of Globe
1995	13	0.35%	0.13%
1996	14	0.35%	0.13%
1997	13	0.34%	0.13%
1998	13	0.34%	0.12%
1999	14	0.34%	0.12%
2000	14	0.34%	0.12%
2001	15	0.34%	0.12%
2002	16	0.34%	0.12%
2003	17	0.34%	0.12%
2004	18	0.35%	0.12%
2005	19	0.35%	0.12%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

4.39 SLOVAKIA

Accident & health insurance and medical service plans (US \$ mln): Slovakia 1995 - 2005

Year	Slovakia	% of Region	% of Globe
1995	15	0.38%	0.14%
1996	15	0.38%	0.14%
1997	14	0.37%	0.14%
1998	14	0.36%	0.13%
1999	14	0.36%	0.13%
2000	15	0.35%	0.13%
2001	16	0.36%	0.13%
2002	17	0.36%	0.13%
2003	18	0.37%	0.13%
2004	20	0.37%	0.13%
2005	21	0.38%	0.13%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

4.40 SLOVENIA

Accident & health insurance and medical service plans (US \$ mln): Slovenia 1995 - 2005

Year	Slovenia	% of Region	% of Globe
1995	10	0.27%	0.10%
1996	10	0.27%	0.10%
1997	10	0.26%	0.10%
1998	10	0.26%	0.09%
1999	10	0.26%	0.00%
2000	11	0.26%	0.00%
2001	11	0.26%	0.09%
2002	12	0.26%	0.00%
2003	13	0.26%	0.00%
2004	14	0.27%	0.00%
2005	15	0.27%	0.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

4.41 SPAIN

Accident & health insurance and medical service plans (US \$ mln): Spain 1995 - 2005

Year	Spain	% of Region	% of Globe
1995	216	5.75%	2.19%
1996	220	5.73%	2.16%
1997	212	5.71%	2.16%
1998	217	5.68%	2.13%
1999	223	5.66%	2.09%
2000	231	5.64%	2.06%
2001	245	5.66%	2.04%
2002	261	5.68%	2.03%
2003	278	5.70%	2.02%
2004	296	5.72%	2.00%
2005	316	5.74%	1.99%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

4.42 SWEDEN

Accident & health insurance and medical service plans (US \$ mln): Sweden 1995 - 2005

Year	Sweden	% of Region	% of Globe
1995	93	2.47%	0.94%
1996	94	2.46%	0.93%
1997	91	2.44%	0.92%
1998	93	2.43%	0.91%
1999	95	2.41%	0.89%
2000	98	2.40%	0.87%
2001	105	2.41%	0.87%
2002	112	2.42%	0.86%
2003	119	2.44%	0.86%
2004	127	2.45%	0.86%
2005	136	2.47%	0.85%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

4.43 SWITZERLAND

Accident & health insurance and medical service plans (US \$ mln): Switzerland 1995 - 2005

Year	Switzerland	% of Region	% of Globe
1995	97	2.57%	0.98%
1996	99	2.58%	0.97%
1997	97	2.59%	0.98%
1998	99	2.61%	0.97%
1999	103	2.62%	0.97%
2000	108	2.63%	0.96%
2001	114	2.62%	0.94%
2002	120	2.61%	0.93%
2003	127	2.60%	0.92%
2004	134	2.58%	0.90%
2005	141	2.57%	0.89%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

4.44 UKRAINE

Accident & health insurance and medical service plans (US \$ mln): Ukraine 1995 - 2005

Year	Ukraine	% of Region	% of Globe
1995	91	2.42%	0.92%
1996	95	2.47%	0.93%
1997	93	2.51%	0.95%
1998	98	2.56%	0.96%
1999	103	2.60%	0.96%
2000	108	2.64%	0.96%
2001	113	2.61%	0.94%
2002	118	2.56%	0.91%
2003	123	2.52%	0.89%
2004	129	2.48%	0.87%
2005	134	2.44%	0.84%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

4.45 UNITED KINGDOM

Accident & health insurance and medical service plans (US \$ mln): United Kingdom 1995 - 2005

Year	United Kingdom	% of Region	% of Globe
1995	401	10.67%	4.07%
1996	408	10.64%	4.02%
1997	395	10.62%	4.02%
1998	403	10.59%	3.97%
1999	417	10.56%	3.91%
2000	432	10.54%	3.85%
2001	458	10.56%	3.81%
2002	487	10.58%	3.79%
2003	518	10.61%	3.76%
2004	551	10.63%	3.73%
2005	586	10.66%	3.69%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

5 LATIN AMERICA: ACCIDENT & HEALTH INSURANCE AND MEDICAL SERVICE PLANS

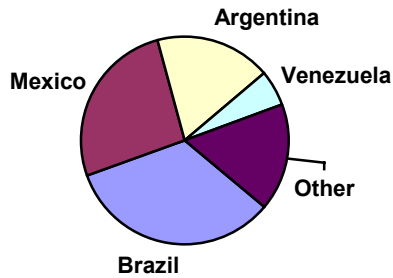
5.1 EXECUTIVE SUMMARY

Market Potential for Accident & health insurance and medical service plans in Latin America (US \$ mln): 2000

Country	Latent Demand US \$ mln	% of Latin America
Brazil	201	33.43%
Mexico	159	26.43%
Argentina	107	17.78%
Venezuela	35	5.79%
Colombia	24	4.05%
Chile	17	2.80%
Peru	16	2.65%
Guatemala	7	1.10%
Ecuador	6	0.98%
Panama	5	0.89%
Uruguay	5	0.85%
Paraguay	4	0.60%
El Salvador	3	0.53%
Costa Rica	3	0.53%
Bolivia	3	0.50%
Honduras	3	0.49%
Nicaragua	2	0.27%
Suriname	1	0.12%
Belize	0	0.00%
Guyana	0	0.00%
Total	599	100.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

Market Potential for Accident & health insurance and medical service plans in Latin America (US \$ mln): 2000



The Market for Accident & health insurance and medical service plans in Latin America: 1995 - 2005

Year	US \$ mln	% of Globe
1995	541.15	5.50
1996	554.44	5.47
1997	538.94	5.50
1998	553.81	5.46
1999	575.65	5.40
2000	599.81	5.35
2001	632.90	5.28
2002	669.29	5.21
2003	707.94	5.14
2004	748.99	5.07
2005	792.61	5.01

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

5.2 ARGENTINA

Accident & health insurance and medical service plans (US \$ mln): Argentina 1995 - 2005

Year	Argentina	% of Region	% of Globe
1995	89	16.51%	0.90%
1996	93	16.78%	0.91%
1997	92	17.04%	0.93%
1998	96	17.31%	0.94%
1999	101	17.58%	0.95%
2000	107	17.78%	0.95%
2001	111	17.60%	0.92%
2002	116	17.35%	0.90%
2003	121	17.10%	0.87%
2004	126	16.86%	0.85%
2005	132	16.61%	0.83%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

5.3 BELIZE

Accident & health insurance and medical service plans (US \$ mln): Belize 1995 - 2005

Year	Belize	% of Region	% of Globe
1995	0	0.00%	0.00%
1996	0	0.00%	0.00%
1997	0	0.00%	0.00%
1998	0	0.00%	0.00%
1999	0	0.00%	0.00%
2000	0	0.00%	0.00%
2001	0	0.03%	0.00%
2002	0	0.00%	0.00%
2003	0	0.03%	0.00%
2004	0	0.03%	0.00%
2005	0	0.00%	0.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

5.4 BOLIVIA

Accident & health insurance and medical service plans (US \$ mln): Bolivia 1995 - 2005

Year	Bolivia	% of Region	% of Globe
1995	3	0.52%	0.00%
1996	3	0.52%	0.00%
1997	3	0.51%	0.02%
1998	3	0.51%	0.00%
1999	3	0.50%	0.00%
2000	3	0.50%	0.00%
2001	3	0.50%	0.00%
2002	3	0.51%	0.00%
2003	4	0.51%	0.00%
2004	4	0.52%	0.00%
2005	4	0.52%	0.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

5.5 BRAZIL

Accident & health insurance and medical service plans (US \$ mln): Brazil 1995 - 2005

Year	Brazil	% of Region	% of Globe
1995	193	35.63%	1.96%
1996	195	35.17%	1.92%
1997	187	34.74%	1.90%
1998	190	34.27%	1.87%
1999	195	33.79%	1.82%
2000	201	33.43%	1.78%
2001	214	33.76%	1.78%
2002	229	34.19%	1.78%
2003	245	34.62%	1.78%
2004	263	35.04%	1.77%
2005	281	35.47%	1.77%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

5.6 CHILE

Accident & health insurance and medical service plans (US \$ mln): Chile 1995 - 2005

Year	Chile	% of Region	% of Globe
1995	17	3.22%	0.17%
1996	17	3.12%	0.17%
1997	16	3.04%	0.16%
1998	16	2.95%	0.16%
1999	17	2.86%	0.15%
2000	17	2.80%	0.15%
2001	18	2.86%	0.15%
2002	20	2.94%	0.15%
2003	21	3.02%	0.15%
2004	23	3.10%	0.15%
2005	25	3.18%	0.15%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

5.7 COLOMBIA

Accident & health insurance and medical service plans (US \$ mln): Colombia 1995 - 2005

Year	Colombia	% of Region	% of Globe
1995	24	4.42%	0.24%
1996	24	4.35%	0.23%
1997	23	4.27%	0.23%
1998	23	4.19%	0.22%
1999	24	4.11%	0.22%
2000	24	4.05%	0.21%
2001	26	4.11%	0.21%
2002	28	4.18%	0.21%
2003	30	4.25%	0.21%
2004	32	4.32%	0.21%
2005	35	4.40%	0.22%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

5.8 COSTA RICA

Accident & health insurance and medical service plans (US \$ mln): Costa Rica 1995 - 2005

Year	Costa Rica	% of Region	% of Globe
1995	3	0.54%	0.00%
1996	3	0.54%	0.00%
1997	3	0.54%	0.00%
1998	3	0.54%	0.00%
1999	3	0.53%	0.00%
2000	3	0.53%	0.00%
2001	3	0.53%	0.00%
2002	4	0.54%	0.00%
2003	4	0.54%	0.00%
2004	4	0.54%	0.00%
2005	4	0.54%	0.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

5.9 ECUADOR

Accident & health insurance and medical service plans (US \$ mln): Ecuador 1995 - 2005

Year	Ecuador	% of Region	% of Globe
1995	5	1.00%	0.00%
1996	6	0.99%	0.00%
1997	5	0.99%	0.00%
1998	5	0.98%	0.00%
1999	6	0.98%	0.05%
2000	6	0.98%	0.00%
2001	6	0.98%	0.00%
2002	7	0.98%	0.00%
2003	7	0.99%	0.00%
2004	7	0.99%	0.00%
2005	8	0.99%	0.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

5.10 EL SALVADOR

Accident & health insurance and medical service plans (US \$ mln): El Salvador

1995 - 2005

Year	El Salvador	% of Region	% of Globe
1995	3	0.59%	0.03%
1996	3	0.58%	0.00%
1997	3	0.57%	0.00%
1998	3	0.55%	0.00%
1999	3	0.54%	0.00%
2000	3	0.53%	0.00%
2001	3	0.54%	0.00%
2002	4	0.55%	0.00%
2003	4	0.56%	0.00%
2004	4	0.58%	0.00%
2005	5	0.59%	0.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

5.11 GUATEMALA

Accident & health insurance and medical service plans (US \$ mln): Guatemala 1995

- 2005

Year	Guatemala	% of Region	% of Globe
1995	6	1.19%	0.06%
1996	7	1.17%	0.00%
1997	6	1.16%	0.06%
1998	6	1.14%	0.00%
1999	6	1.12%	0.00%
2000	7	1.10%	0.00%
2001	7	1.11%	0.00%
2002	8	1.13%	0.00%
2003	8	1.15%	0.00%
2004	9	1.17%	0.00%
2005	9	1.19%	0.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

5.12 GUYANA

Accident & health insurance and medical service plans (US \$ mln): Guyana 1995 - 2005

Year	Guyana	% of Region	% of Globe
1995	0	0.00%	0.00%
1996	0	0.02%	0.00%
1997	0	0.00%	0.00%
1998	0	0.00%	0.00%
1999	0	0.00%	0.00%
2000	0	0.00%	0.00%
2001	0	0.02%	0.00%
2002	0	0.00%	0.00%
2003	0	0.00%	0.00%
2004	0	0.02%	0.00%
2005	0	0.00%	0.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

5.13 HONDURAS

Accident & health insurance and medical service plans (US \$ mln): Honduras 1995 - 2005

Year	Honduras	% of Region	% of Globe
1995	3	0.52%	0.00%
1996	3	0.51%	0.00%
1997	3	0.51%	0.00%
1998	3	0.50%	0.00%
1999	3	0.49%	0.00%
2000	3	0.49%	0.00%
2001	3	0.49%	0.00%
2002	3	0.50%	0.00%
2003	4	0.50%	0.00%
2004	4	0.51%	0.00%
2005	4	0.52%	0.02%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

5.14 MEXICO

Accident & health insurance and medical service plans (US \$ mln): Mexico 1995 - 2005

Year	Mexico	% of Region	% of Globe
1995	130	24.04%	1.32%
1996	136	24.54%	1.34%
1997	135	25.01%	1.37%
1998	141	25.52%	1.39%
1999	150	26.04%	1.40%
2000	159	26.43%	1.41%
2001	165	26.07%	1.37%
2002	171	25.61%	1.33%
2003	178	25.14%	1.29%
2004	185	24.68%	1.25%
2005	192	24.22%	1.21%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

5.15 NICARAGUA

Accident & health insurance and medical service plans (US \$ mln): Nicaragua 1995 - 2005

Year	Nicaragua	% of Region	% of Globe
1995	2	0.28%	0.00%
1996	2	0.28%	0.00%
1997	2	0.28%	0.00%
1998	2	0.27%	0.00%
1999	2	0.27%	0.00%
2000	2	0.27%	0.00%
2001	2	0.27%	0.00%
2002	2	0.27%	0.00%
2003	2	0.27%	0.00%
2004	2	0.28%	0.00%
2005	2	0.28%	0.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

5.16 PANAMA

Accident & health insurance and medical service plans (US \$ mln): Panama 1995 - 2005

Year	Panama	% of Region	% of Globe
1995	5	0.92%	0.00%
1996	5	0.91%	0.00%
1997	5	0.91%	0.05%
1998	5	0.90%	0.00%
1999	5	0.90%	0.00%
2000	5	0.89%	0.00%
2001	6	0.90%	0.00%
2002	6	0.90%	0.00%
2003	6	0.91%	0.00%
2004	7	0.91%	0.00%
2005	7	0.92%	0.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

5.17 PARAGUAY

Accident & health insurance and medical service plans (US \$ mln): Paraguay 1995 - 2005

Year	Paraguay	% of Region	% of Globe
1995	4	0.64%	0.00%
1996	4	0.63%	0.03%
1997	3	0.63%	0.00%
1998	3	0.62%	0.00%
1999	4	0.61%	0.00%
2000	4	0.60%	0.00%
2001	4	0.61%	0.00%
2002	4	0.62%	0.00%
2003	4	0.62%	0.00%
2004	5	0.63%	0.00%
2005	5	0.64%	0.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

5.18 PERU

Accident & health insurance and medical service plans (US \$ mln): Peru 1995 - 2005

Year	Peru	% of Region	% of Globe
1995	16	2.96%	0.16%
1996	16	2.90%	0.15%
1997	15	2.83%	0.15%
1998	15	2.77%	0.15%
1999	16	2.70%	0.14%
2000	16	2.65%	0.14%
2001	17	2.70%	0.14%
2002	18	2.76%	0.14%
2003	20	2.82%	0.14%
2004	22	2.88%	0.14%
2005	23	2.94%	0.14%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

5.19 SURINAME

Accident & health insurance and medical service plans (US \$ mln): Suriname 1995 - 2005

Year	Suriname	% of Region	% of Globe
1995	1	0.12%	0.00%
1996	1	0.12%	0.00%
1997	1	0.12%	0.00%
1998	1	0.12%	0.00%
1999	1	0.12%	0.00%
2000	1	0.12%	0.00%
2001	1	0.12%	0.00%
2002	1	0.12%	0.00%
2003	1	0.12%	0.00%
2004	1	0.12%	0.00%
2005	1	0.12%	0.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

5.20 URUGUAY

Accident & health insurance and medical service plans (US \$ mln): Uruguay 1995 - 2005

Year	Uruguay	% of Region	% of Globe
1995	4	0.80%	0.00%
1996	5	0.81%	0.00%
1997	4	0.82%	0.00%
1998	5	0.83%	0.00%
1999	5	0.84%	0.00%
2000	5	0.85%	0.00%
2001	5	0.84%	0.00%
2002	6	0.83%	0.00%
2003	6	0.82%	0.00%
2004	6	0.81%	0.00%
2005	6	0.80%	0.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

5.21 VENEZUELA

Accident & health insurance and medical service plans (US \$ mln): Venezuela 1995 - 2005

Year	Venezuela	% of Region	% of Globe
1995	32	5.88%	0.32%
1996	33	5.87%	0.32%
1997	32	5.85%	0.32%
1998	32	5.83%	0.31%
1999	33	5.81%	0.31%
2000	35	5.79%	0.30%
2001	37	5.81%	0.30%
2002	39	5.83%	0.30%
2003	41	5.84%	0.30%
2004	44	5.86%	0.29%
2005	47	5.88%	0.29%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

6 NORTH AMERICA & THE CARIBBEAN: ACCIDENT & HEALTH INSURANCE AND MEDICAL SERVICE PLANS

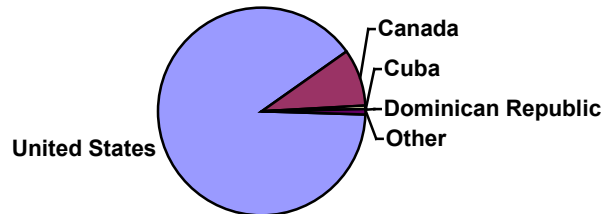
6.1 EXECUTIVE SUMMARY

Market Potential for Accident & health insurance and medical service plans in North America & the Caribbean (US \$ mln): 2000

Country	Latent Demand US \$ mln	% of North America & the Caribbean
United States	2,780	89.72%
Canada	278	8.96%
Cuba	12	0.39%
Dominican Republic	4	0.13%
Trinidad and Tobago	2	0.00%
Jamaica	2	0.00%
Bahamas	2	0.00%
Haiti	1	0.04%
Martinique	1	0.00%
Barbados	1	0.00%
Netherlands Antilles	1	0.00%
Bermuda	1	0.00%
St. Lucia	0	0.00%
Antigua and Barbuda	0	0.00%
Grenada	0	0.00%
St. Vincent and the Grenadines	0	0.00%
St. Kitts and Nevis	0	0.00%
Dominica	0	0.00%
Total	3,085	100.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

Market Potential for Accident & health insurance and medical service plans in North America & the Caribbean (US \$ mln): 2000



The Market for Accident & health insurance and medical service plans in North America & the Caribbean: 1995 - 2005

Year	US \$ mln	% of Globe
1995	2,365.91	24.05
1996	2,518.15	24.83
1997	2,424.10	24.72
1998	2,592.99	25.55
1999	2,833.30	26.60
2000	3,097.96	27.62
2001	3,394.35	28.31
2002	3,720.61	28.97
2003	4,078.70	29.63
2004	4,471.75	30.30
2005	4,903.20	30.97

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

6.2 ANTIGUA AND BARBUDA

Accident & health insurance and medical service plans (US \$ mln): Antigua and Barbuda 1995 - 2005

Year	Antigua and Barbuda	% of Region	% of Globe
1995	0	0.00%	0.00%
1996	0	0.00%	0.00%
1997	0	0.00%	0.00%
1998	0	0.00%	0.00%
1999	0	0.00%	0.00%
2000	0	0.00%	0.00%
2001	0	0.00%	0.00%
2002	0	0.00%	0.00%
2003	0	0.00%	0.00%
2004	0	0.00%	0.00%
2005	0	0.00%	0.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

6.3 BAHAMAS

Accident & health insurance and medical service plans (US \$ mln): Bahamas 1995 - 2005

Year	Bahamas	% of Region	% of Globe
1995	1	0.00%	0.00%
1996	1	0.00%	0.01%
1997	1	0.00%	0.00%
1998	1	0.00%	0.00%
1999	1	0.00%	0.00%
2000	2	0.00%	0.00%
2001	2	0.00%	0.00%
2002	2	0.00%	0.00%
2003	2	0.00%	0.00%
2004	2	0.00%	0.00%
2005	2	0.00%	0.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

6.4 BARBADOS

Accident & health insurance and medical service plans (US \$ mln): Barbados 1995 - 2005

Year	Barbados	% of Region	% of Globe
1995	1	0.00%	0.00%
1996	1	0.00%	0.00%
1997	1	0.00%	0.00%
1998	1	0.00%	0.00%
1999	1	0.00%	0.00%
2000	1	0.00%	0.00%
2001	1	0.00%	0.00%
2002	1	0.00%	0.00%
2003	1	0.00%	0.00%
2004	1	0.00%	0.00%
2005	1	0.00%	0.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

6.5 BERMUDA

Accident & health insurance and medical service plans (US \$ mln): Bermuda 1995 - 2005

Year	Bermuda	% of Region	% of Globe
1995	1	0.00%	0.00%
1996	1	0.00%	0.00%
1997	1	0.00%	0.00%
1998	1	0.00%	0.00%
1999	1	0.00%	0.00%
2000	1	0.00%	0.00%
2001	1	0.00%	0.00%
2002	1	0.00%	0.00%
2003	1	0.00%	0.00%
2004	1	0.00%	0.00%
2005	1	0.00%	0.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

6.6 CANADA

Accident & health insurance and medical service plans (US \$ mln): Canada 1995 - 2005

Year	Canada	% of Region	% of Globe
1995	254	10.73%	2.58%
1996	260	10.30%	2.55%
1997	252	10.38%	2.56%
1998	258	9.94%	2.54%
1999	267	9.43%	2.50%
2000	278	8.96%	2.47%
2001	294	8.65%	2.45%
2002	312	8.37%	2.42%
2003	330	8.10%	2.39%
2004	350	7.83%	2.37%
2005	372	7.57%	2.34%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

6.7 CUBA

Accident & health insurance and medical service plans (US \$ mln): Cuba 1995 - 2005

Year	Cuba	% of Region	% of Globe
1995	11	0.47%	0.11%
1996	11	0.45%	0.11%
1997	11	0.45%	0.11%
1998	11	0.43%	0.11%
1999	12	0.41%	0.11%
2000	12	0.39%	0.10%
2001	13	0.38%	0.10%
2002	14	0.36%	0.10%
2003	15	0.35%	0.10%
2004	15	0.34%	0.10%
2005	16	0.33%	0.10%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

6.8 DOMINICA

Accident & health insurance and medical service plans (US \$ mln): Dominica 1995 - 2005

Year	Dominica	% of Region	% of Globe
1995	0	0.00%	0.00%
1996	0	0.00%	0.00%
1997	0	0.00%	0.00%
1998	0	0.00%	0.00%
1999	0	0.00%	0.00%
2000	0	0.00%	0.00%
2001	0	0.00%	0.00%
2002	0	0.00%	0.00%
2003	0	0.00%	0.00%
2004	0	0.00%	0.00%
2005	0	0.00%	0.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

6.9 DOMINICAN REPUBLIC

Accident & health insurance and medical service plans (US \$ mln): Dominican Republic 1995 - 2005

Year	Dominican Republic	% of Region	% of Globe
1995	4	0.16%	0.00%
1996	4	0.15%	0.00%
1997	4	0.15%	0.00%
1998	4	0.14%	0.00%
1999	4	0.13%	0.00%
2000	4	0.13%	0.00%
2001	4	0.12%	0.00%
2002	5	0.12%	0.00%
2003	5	0.12%	0.00%
2004	5	0.11%	0.00%
2005	6	0.11%	0.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

6.10 GRENADA

Accident & health insurance and medical service plans (US \$ mln): Grenada 1995 - 2005

Year	Grenada	% of Region	% of Globe
1995	0	0.00%	0.00%
1996	0	0.00%	0.00%
1997	0	0.00%	0.00%
1998	0	0.00%	0.00%
1999	0	0.00%	0.00%
2000	0	0.00%	0.00%
2001	0	0.00%	0.00%
2002	0	0.00%	0.00%
2003	0	0.00%	0.00%
2004	0	0.00%	0.00%
2005	0	0.00%	0.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

6.11 HAITI

Accident & health insurance and medical service plans (US \$ mln): Haiti 1995 - 2005

Year	Haiti	% of Region	% of Globe
1995	1	0.00%	0.00%
1996	1	0.00%	0.00%
1997	1	0.00%	0.00%
1998	1	0.00%	0.00%
1999	1	0.00%	0.00%
2000	1	0.04%	0.00%
2001	1	0.00%	0.00%
2002	2	0.00%	0.00%
2003	2	0.00%	0.00%
2004	2	0.00%	0.00%
2005	2	0.00%	0.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

6.12 JAMAICA

Accident & health insurance and medical service plans (US \$ mln): Jamaica 1995 - 2005

Year	Jamaica	% of Region	% of Globe
1995	1	0.00%	0.00%
1996	2	0.00%	0.00%
1997	1	0.00%	0.00%
1998	2	0.00%	0.00%
1999	2	0.00%	0.00%
2000	2	0.00%	0.00%
2001	2	0.00%	0.00%
2002	2	0.00%	0.00%
2003	2	0.00%	0.00%
2004	2	0.00%	0.00%
2005	2	0.00%	0.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

6.13 MARTINIQUE

Accident & health insurance and medical service plans (US \$ mln): Martinique 1995 - 2005

Year	Martinique	% of Region	% of Globe
1995	1	0.00%	0.00%
1996	1	0.00%	0.00%
1997	1	0.00%	0.00%
1998	1	0.00%	0.00%
1999	1	0.00%	0.00%
2000	1	0.00%	0.00%
2001	1	0.00%	0.00%
2002	1	0.00%	0.00%
2003	1	0.00%	0.00%
2004	1	0.00%	0.00%
2005	1	0.00%	0.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

6.14 NETHERLANDS ANTILLES

Accident & health insurance and medical service plans (US \$ mln): Netherlands Antilles 1995 - 2005

Year	Netherlands Antilles	% of Region	% of Globe
1995	1	0.00%	0.00%
1996	1	0.00%	0.00%
1997	1	0.00%	0.00%
1998	1	0.00%	0.00%
1999	1	0.00%	0.00%
2000	1	0.00%	0.00%
2001	1	0.00%	0.00%
2002	1	0.00%	0.00%
2003	1	0.00%	0.00%
2004	1	0.02%	0.00%
2005	1	0.00%	0.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

6.15 ST. KITTS AND NEVIS

Accident & health insurance and medical service plans (US \$ mln): St. Kitts and Nevis 1995 - 2005

Year	St. Kitts and Nevis	% of Region	% of Globe
1995	0	0.00%	0.00%
1996	0	0.00%	0.00%
1997	0	0.00%	0.00%
1998	0	0.00%	0.00%
1999	0	0.00%	0.00%
2000	0	0.00%	0.00%
2001	0	0.00%	0.00%
2002	0	0.00%	0.00%
2003	0	0.00%	0.00%
2004	0	0.00%	0.00%
2005	0	0.00%	0.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

6.16 ST. LUCIA

Accident & health insurance and medical service plans (US \$ mln): St. Lucia 1995 - 2005

Year	St. Lucia	% of Region	% of Globe
1995	0	0.00%	0.00%
1996	0	0.00%	0.00%
1997	0	0.00%	0.00%
1998	0	0.00%	0.00%
1999	0	0.00%	0.00%
2000	0	0.00%	0.00%
2001	0	0.00%	0.00%
2002	0	0.00%	0.00%
2003	0	0.00%	0.00%
2004	0	0.00%	0.00%
2005	0	0.00%	0.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

6.17 ST. VINCENT AND THE GRENADINES

Accident & health insurance and medical service plans (US \$ mln): St. Vincent and the Grenadines 1995 - 2005

Year	St. Vincent and the Grenadines	% of Region	% of Globe
1995	0	0.00%	0.00%
1996	0	0.00%	0.00%
1997	0	0.00%	0.00%
1998	0	0.00%	0.00%
1999	0	0.00%	0.00%
2000	0	0.00%	0.00%
2001	0	0.00%	0.00%
2002	0	0.00%	0.00%
2003	0	0.00%	0.00%
2004	0	0.00%	0.00%
2005	0	0.00%	0.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

6.18 TRINIDAD AND TOBAGO

Accident & health insurance and medical service plans (US \$ mln): Trinidad and Tobago 1995 - 2005

Year	Trinidad and Tobago	% of Region	% of Globe
1995	2	0.09%	0.00%
1996	2	0.00%	0.00%
1997	2	0.08%	0.00%
1998	2	0.00%	0.00%
1999	2	0.00%	0.00%
2000	2	0.00%	0.00%
2001	2	0.00%	0.00%
2002	3	0.00%	0.00%
2003	3	0.00%	0.01%
2004	3	0.06%	0.00%
2005	3	0.00%	0.01%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

6.19 UNITED STATES

Accident & health insurance and medical service plans (US \$ mln): United States 1995 - 2005

Year	United States	% of Region	% of Globe
1995	2,074	87.67%	21.08%
1996	2,220	88.16%	21.89%
1997	2,135	88.08%	21.77%
1998	2,297	88.59%	22.63%
1999	2,527	89.18%	23.72%
2000	2,780	89.72%	24.77%
2001	3,058	90.07%	25.50%
2002	3,363	90.39%	26.18%
2003	3,700	90.70%	26.87%
2004	4,070	91.00%	27.57%
2005	4,477	91.29%	28.27%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

7 OCEANA: ACCIDENT & HEALTH INSURANCE AND MEDICAL SERVICE PLANS

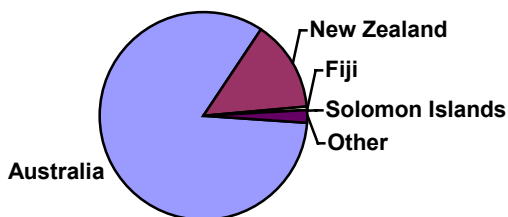
7.1 EXECUTIVE SUMMARY

Market Potential for Accident & health insurance and medical service plans in Oceana (US \$ mln): 2000

Country	Latent Demand US \$ mln	% of Oceana
Australia	141	83.26%
New Zealand	24	14.37%
Fiji	1	0.40%
Solomon Islands	0	0.08%
American Samoa	0	0.00%
Nauru	0	0.00%
Vanuatu	0	0.00%
Tonga	0	0.00%
Micronesia Federation	0	0.00%
Palau	0	0.00%
Marshall Islands	0	0.00%
Kiribati	0	0.01%
Tuvalu	0	0.00%
Total	166	100.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

Market Potential for Accident & health insurance and medical service plans in Oceana (US \$ mln): 2000



**The Market for Accident & health insurance and medical service plans in Oceania:
1995 - 2005**

Year	US \$ mln	% of Globe
1995	159.87	1.63
1996	162.23	1.60
1997	156.23	1.59
1998	158.90	1.57
1999	163.44	1.53
2000	168.93	1.51
2001	179.56	1.50
2002	191.72	1.49
2003	204.70	1.49
2004	218.56	1.48
2005	233.37	1.47

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

7.2 AMERICAN SAMOA

**Accident & health insurance and medical service plans (US \$ mln): American
Samoa 1995 - 2005**

Year	American Samoa	% of Region	% of Globe
1995	0	0.00%	0.00%
1996	0	0.06%	0.00%
1997	0	0.00%	0.00%
1998	0	0.00%	0.00%
1999	0	0.06%	0.00%
2000	0	0.00%	0.00%
2001	0	0.00%	0.00%
2002	0	0.00%	0.00%
2003	0	0.06%	0.00%
2004	0	0.00%	0.00%
2005	0	0.00%	0.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

7.3 AUSTRALIA

Accident & health insurance and medical service plans (US \$ mln): Australia 1995 - 2005

Year	Australia	% of Region	% of Globe
1995	132	82.77%	1.34%
1996	134	82.88%	1.32%
1997	130	82.98%	1.32%
1998	132	83.08%	1.30%
1999	136	83.18%	1.27%
2000	141	83.26%	1.25%
2001	149	83.19%	1.24%
2002	159	83.10%	1.24%
2003	170	83.00%	1.23%
2004	181	82.91%	1.22%
2005	193	82.81%	1.22%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

7.4 FIJI

Accident & health insurance and medical service plans (US \$ mln): Fiji 1995 - 2005

Year	Fiji	% of Region	% of Globe
1995	1	0.39%	0.00%
1996	1	0.39%	0.00%
1997	1	0.39%	0.00%
1998	1	0.40%	0.00%
1999	1	0.40%	0.00%
2000	1	0.40%	0.00%
2001	1	0.40%	0.00%
2002	1	0.40%	0.00%
2003	1	0.39%	0.00%
2004	1	0.39%	0.00%
2005	1	0.39%	0.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

7.5 KIRIBATI

Accident & health insurance and medical service plans (US \$ mln): Kiribati 1995 - 2005

Year	Kiribati	% of Region	% of Globe
1995	0	0.00%	0.00%
1996	0	0.00%	0.00%
1997	0	0.00%	0.00%
1998	0	0.00%	0.00%
1999	0	0.00%	0.00%
2000	0	0.01%	0.00%
2001	0	0.00%	0.00%
2002	0	0.00%	0.00%
2003	0	0.00%	0.00%
2004	0	0.01%	0.00%
2005	0	0.00%	0.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

7.6 MARSHALL ISLANDS

Accident & health insurance and medical service plans (US \$ mln): Marshall Islands 1995 - 2005

Year	Marshall Islands	% of Region	% of Globe
1995	0	0.00%	0.00%
1996	0	0.00%	0.00%
1997	0	0.00%	0.00%
1998	0	0.00%	0.00%
1999	0	0.00%	0.00%
2000	0	0.00%	0.00%
2001	0	0.00%	0.00%
2002	0	0.00%	0.00%
2003	0	0.00%	0.00%
2004	0	0.00%	0.00%
2005	0	0.00%	0.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

7.7 MICRONESIA FEDERATION

Accident & health insurance and medical service plans (US \$ mln): Micronesia Federation 1995 - 2005

Year	Micronesia Federation	% of Region	% of Globe
1995	0	0.00%	0.00%
1996	0	0.00%	0.00%
1997	0	0.00%	0.00%
1998	0	0.02%	0.00%
1999	0	0.00%	0.00%
2000	0	0.00%	0.00%
2001	0	0.00%	0.00%
2002	0	0.00%	0.00%
2003	0	0.00%	0.00%
2004	0	0.00%	0.00%
2005	0	0.00%	0.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

7.8 NAURU

Accident & health insurance and medical service plans (US \$ mln): Nauru 1995 - 2005

Year	Nauru	% of Region	% of Globe
1995	0	0.00%	0.00%
1996	0	0.00%	0.00%
1997	0	0.00%	0.00%
1998	0	0.05%	0.00%
1999	0	0.00%	0.00%
2000	0	0.00%	0.00%
2001	0	0.00%	0.00%
2002	0	0.00%	0.00%
2003	0	0.00%	0.00%
2004	0	0.00%	0.00%
2005	0	0.00%	0.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

7.9 NEW ZEALAND

Accident & health insurance and medical service plans (US \$ mln): New Zealand

1995 - 2005

Year	New Zealand	% of Region	% of Globe
1995	24	15.00%	0.24%
1996	24	14.87%	0.23%
1997	23	14.74%	0.23%
1998	23	14.61%	0.22%
1999	24	14.47%	0.22%
2000	24	14.37%	0.21%
2001	26	14.46%	0.21%
2002	28	14.58%	0.21%
2003	30	14.71%	0.21%
2004	32	14.83%	0.21%
2005	35	14.95%	0.22%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

7.10 PALAU

Accident & health insurance and medical service plans (US \$ mln): Palau 1995 -

2005

Year	Palau	% of Region	% of Globe
1995	0	0.00%	0.00%
1996	0	0.00%	0.00%
1997	0	0.02%	0.00%
1998	0	0.00%	0.00%
1999	0	0.00%	0.00%
2000	0	0.00%	0.00%
2001	0	0.00%	0.00%
2002	0	0.02%	0.00%
2003	0	0.00%	0.00%
2004	0	0.00%	0.00%
2005	0	0.02%	0.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

7.11 SOLOMON ISLANDS

Accident & health insurance and medical service plans (US \$ mln): Solomon Islands 1995 - 2005

Year	Solomon Islands	% of Region	% of Globe
1995	0	0.00%	0.00%
1996	0	0.00%	0.00%
1997	0	0.00%	0.00%
1998	0	0.00%	0.00%
1999	0	0.00%	0.00%
2000	0	0.08%	0.00%
2001	0	0.00%	0.00%
2002	0	0.08%	0.00%
2003	0	0.00%	0.00%
2004	0	0.00%	0.00%
2005	0	0.00%	0.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

7.12 TONGA

Accident & health insurance and medical service plans (US \$ mln): Tonga 1995 - 2005

Year	Tonga	% of Region	% of Globe
1995	0	0.00%	0.00%
1996	0	0.00%	0.00%
1997	0	0.00%	0.00%
1998	0	0.00%	0.00%
1999	0	0.03%	0.00%
2000	0	0.00%	0.00%
2001	0	0.00%	0.00%
2002	0	0.00%	0.00%
2003	0	0.00%	0.00%
2004	0	0.00%	0.00%
2005	0	0.00%	0.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

7.13 TUVALU

Accident & health insurance and medical service plans (US \$ mln): Tuvalu 1995 - 2005

Year	Tuvalu	% of Region	% of Globe
1995	0	0.00%	0.00%
1996	0	0.00%	0.00%
1997	0	0.00%	0.00%
1998	0	0.00%	0.00%
1999	0	0.00%	0.00%
2000	0	0.00%	0.00%
2001	0	0.00%	0.00%
2002	0	0.00%	0.00%
2003	0	0.00%	0.00%
2004	0	0.00%	0.00%
2005	0	0.00%	0.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

7.14 VANUATU

Accident & health insurance and medical service plans (US \$ mln): Vanuatu 1995 - 2005

Year	Vanuatu	% of Region	% of Globe
1995	0	0.00%	0.00%
1996	0	0.00%	0.00%
1997	0	0.00%	0.00%
1998	0	0.00%	0.00%
1999	0	0.00%	0.00%
2000	0	0.00%	0.00%
2001	0	0.00%	0.00%
2002	0	0.00%	0.00%
2003	0	0.00%	0.00%
2004	0	0.00%	0.00%
2005	0	0.00%	0.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

8 THE MIDDLE EAST: ACCIDENT & HEALTH INSURANCE AND MEDICAL SERVICE PLANS

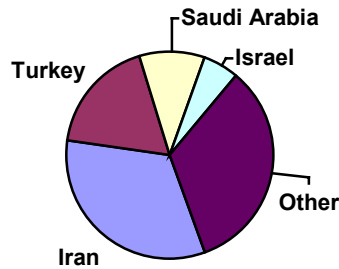
8.1 EXECUTIVE SUMMARY

Market Potential for Accident & health insurance and medical service plans in the Middle East (US \$ mln): 2000

Country	Latent Demand US \$ mln	% of the Middle East
Iran	193	32.74%
Turkey	106	18.04%
Saudi Arabia	61	10.39%
Israel	32	5.38%
Uzbekistan	30	5.07%
Pakistan	28	4.70%
Iraq	23	3.82%
United Arab Emirates	18	3.01%
Syrian Arab Republic	16	2.79%
Azerbaijan	13	2.21%
Kuwait	12	2.02%
Armenia	7	1.24%
Oman	7	1.21%
Tajikistan	7	1.19%
Kyrgyzstan	7	1.14%
Turkmenistan	7	1.11%
Yemen	6	0.99%
Qatar	4	0.73%
Jordan	4	0.73%
Lebanon	3	0.50%
Afghanistan	2	0.36%
Bahrain	2	0.35%
Total	588	100.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

Market Potential for Accident & health insurance and medical service plans in the Middle East (US \$ mln): 2000



The Market for Accident & health insurance and medical service plans in the Middle East: 1995 - 2005

Year	US \$ mln	% of Globe
1995	534.37	5.43
1996	546.78	5.39
1997	530.84	5.41
1998	544.77	5.37
1999	565.51	5.31
2000	588.67	5.25
2001	621.70	5.19
2002	658.23	5.12
2003	697.07	5.06
2004	738.38	5.00
2005	782.32	4.94

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

8.2 AFGHANISTAN

Accident & health insurance and medical service plans (US \$ mln): Afghanistan

1995 - 2005

Year	Afghanistan	% of Region	% of Globe
1995	2	0.34%	0.01%
1996	2	0.34%	0.00%
1997	2	0.35%	0.01%
1998	2	0.35%	0.00%
1999	2	0.35%	0.00%
2000	2	0.36%	0.00%
2001	2	0.35%	0.00%
2002	2	0.35%	0.00%
2003	2	0.35%	0.00%
2004	3	0.35%	0.00%
2005	3	0.34%	0.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

8.3 ARMENIA

Accident & health insurance and medical service plans (US \$ mln): Armenia 1995 -

2005

Year	Armenia	% of Region	% of Globe
1995	7	1.35%	0.00%
1996	7	1.32%	0.00%
1997	7	1.30%	0.00%
1998	7	1.28%	0.00%
1999	7	1.26%	0.00%
2000	7	1.24%	0.00%
2001	8	1.26%	0.00%
2002	8	1.28%	0.00%
2003	9	1.30%	0.00%
2004	10	1.32%	0.00%
2005	11	1.34%	0.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

8.4 AZERBAIJAN

Accident & health insurance and medical service plans (US \$ mln): Azerbaijan 1995 - 2005

Year	Azerbaijan	% of Region	% of Globe
1995	10	1.83%	0.00%
1996	10	1.91%	0.10%
1997	11	1.98%	0.10%
1998	11	2.06%	0.11%
1999	12	2.14%	0.11%
2000	13	2.21%	0.11%
2001	13	2.15%	0.11%
2002	14	2.07%	0.10%
2003	14	2.00%	0.10%
2004	14	1.93%	0.09%
2005	15	1.86%	0.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

8.5 BAHRAIN

Accident & health insurance and medical service plans (US \$ mln): Bahrain 1995 - 2005

Year	Bahrain	% of Region	% of Globe
1995	2	0.33%	0.00%
1996	2	0.33%	0.00%
1997	2	0.33%	0.00%
1998	2	0.34%	0.00%
1999	2	0.34%	0.00%
2000	2	0.35%	0.00%
2001	2	0.34%	0.00%
2002	2	0.34%	0.00%
2003	2	0.34%	0.00%
2004	2	0.33%	0.00%
2005	3	0.33%	0.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

8.6 IRAN

Accident & health insurance and medical service plans (US \$ mln): Iran 1995 - 2005

Year	Iran	% of Region	% of Globe
1995	165	30.82%	1.67%
1996	171	31.23%	1.68%
1997	168	31.62%	1.71%
1998	175	32.03%	1.71%
1999	183	32.44%	1.72%
2000	193	32.74%	1.71%
2001	202	32.47%	1.68%
2002	211	32.10%	1.64%
2003	221	31.72%	1.60%
2004	231	31.34%	1.56%
2005	242	30.96%	1.53%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

8.7 IRAQ

Accident & health insurance and medical service plans (US \$ mln): Iraq 1995 - 2005

Year	Iraq	% of Region	% of Globe
1995	20	3.66%	0.19%
1996	20	3.70%	0.19%
1997	20	3.73%	0.20%
1998	21	3.76%	0.20%
1999	22	3.80%	0.20%
2000	23	3.82%	0.20%
2001	24	3.80%	0.19%
2002	25	3.77%	0.19%
2003	26	3.74%	0.18%
2004	27	3.70%	0.18%
2005	29	3.67%	0.18%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

8.8 ISRAEL

Accident & health insurance and medical service plans (US \$ mln): Israel 1995 - 2005

Year	Israel	% of Region	% of Globe
1995	32	6.01%	0.32%
1996	32	5.87%	0.31%
1997	31	5.75%	0.31%
1998	31	5.61%	0.30%
1999	31	5.48%	0.29%
2000	32	5.38%	0.28%
2001	34	5.47%	0.28%
2002	37	5.59%	0.28%
2003	40	5.71%	0.28%
2004	43	5.84%	0.29%
2005	47	5.96%	0.29%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

8.9 JORDAN

Accident & health insurance and medical service plans (US \$ mln): Jordan 1995 - 2005

Year	Jordan	% of Region	% of Globe
1995	4	0.81%	0.00%
1996	4	0.79%	0.00%
1997	4	0.78%	0.00%
1998	4	0.76%	0.00%
1999	4	0.74%	0.00%
2000	4	0.73%	0.00%
2001	5	0.74%	0.00%
2002	5	0.76%	0.03%
2003	5	0.77%	0.00%
2004	6	0.79%	0.00%
2005	6	0.80%	0.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

8.10 KUWAIT

Accident & health insurance and medical service plans (US \$ mln): Kuwait 1995 - 2005

Year	Kuwait	% of Region	% of Globe
1995	11	2.08%	0.11%
1996	11	2.07%	0.11%
1997	11	2.06%	0.11%
1998	11	2.05%	0.11%
1999	12	2.03%	0.10%
2000	12	2.02%	0.10%
2001	13	2.03%	0.10%
2002	13	2.04%	0.10%
2003	14	2.06%	0.10%
2004	15	2.07%	0.10%
2005	16	2.08%	0.10%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

8.11 KYRGYZSTAN

Accident & health insurance and medical service plans (US \$ mln): Kyrgyzstan 1995 - 2005

Year	Kyrgyzstan	% of Region	% of Globe
1995	6	1.03%	0.00%
1996	6	1.06%	0.00%
1997	6	1.08%	0.05%
1998	6	1.10%	0.05%
1999	6	1.12%	0.00%
2000	7	1.14%	0.00%
2001	7	1.12%	0.00%
2002	7	1.10%	0.00%
2003	8	1.08%	0.00%
2004	8	1.06%	0.00%
2005	8	1.04%	0.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

8.12 LEBANON

Accident & health insurance and medical service plans (US \$ mln): Lebanon 1995 - 2005

Year	Lebanon	% of Region	% of Globe
1995	3	0.55%	0.03%
1996	3	0.54%	0.00%
1997	3	0.53%	0.00%
1998	3	0.52%	0.00%
1999	3	0.51%	0.00%
2000	3	0.50%	0.00%
2001	3	0.51%	0.00%
2002	3	0.52%	0.02%
2003	4	0.53%	0.00%
2004	4	0.54%	0.00%
2005	4	0.55%	0.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

8.13 OMAN

Accident & health insurance and medical service plans (US \$ mln): Oman 1995 - 2005

Year	Oman	% of Region	% of Globe
1995	7	1.26%	0.00%
1996	7	1.25%	0.00%
1997	7	1.24%	0.00%
1998	7	1.23%	0.00%
1999	7	1.22%	0.00%
2000	7	1.21%	0.00%
2001	8	1.22%	0.00%
2002	8	1.23%	0.00%
2003	9	1.24%	0.00%
2004	9	1.25%	0.00%
2005	10	1.26%	0.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

8.14 PAKISTAN

Accident & health insurance and medical service plans (US \$ mln): Pakistan 1995 - 2005

Year	Pakistan	% of Region	% of Globe
1995	27	5.04%	0.27%
1996	27	4.97%	0.26%
1997	26	4.90%	0.26%
1998	26	4.83%	0.25%
1999	27	4.75%	0.25%
2000	28	4.70%	0.24%
2001	30	4.75%	0.24%
2002	32	4.81%	0.24%
2003	34	4.88%	0.24%
2004	37	4.95%	0.24%
2005	39	5.01%	0.24%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

8.15 QATAR

Accident & health insurance and medical service plans (US \$ mln): Qatar 1995 - 2005

Year	Qatar	% of Region	% of Globe
1995	4	0.70%	0.00%
1996	4	0.70%	0.00%
1997	4	0.71%	0.03%
1998	4	0.72%	0.00%
1999	4	0.73%	0.00%
2000	4	0.73%	0.00%
2001	5	0.73%	0.00%
2002	5	0.72%	0.00%
2003	5	0.71%	0.03%
2004	5	0.71%	0.00%
2005	6	0.70%	0.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

8.16 SAUDI ARABIA

Accident & health insurance and medical service plans (US \$ mln): Saudi Arabia

1995 - 2005

Year	Saudi Arabia	% of Region	% of Globe
1995	53	9.94%	0.54%
1996	55	10.04%	0.54%
1997	54	10.13%	0.54%
1998	56	10.23%	0.54%
1999	58	10.32%	0.54%
2000	61	10.39%	0.54%
2001	64	10.33%	0.53%
2002	67	10.25%	0.52%
2003	71	10.16%	0.51%
2004	74	10.07%	0.50%
2005	78	9.98%	0.49%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

8.17 SYRIAN ARAB REPUBLIC

Accident & health insurance and medical service plans (US \$ mln): Syrian Arab

Republic 1995 - 2005

Year	Syrian Arab Republic	% of Region	% of Globe
1995	16	2.97%	0.16%
1996	16	2.93%	0.15%
1997	15	2.90%	0.15%
1998	16	2.86%	0.15%
1999	16	2.82%	0.15%
2000	16	2.79%	0.14%
2001	18	2.82%	0.14%
2002	19	2.85%	0.14%
2003	20	2.89%	0.14%
2004	22	2.92%	0.14%
2005	23	2.96%	0.14%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

8.18 TAJIKISTAN

Accident & health insurance and medical service plans (US \$ mln): Tajikistan 1995 - 2005

Year	Tajikistan	% of Region	% of Globe
1995	6	1.03%	0.00%
1996	6	1.06%	0.00%
1997	6	1.09%	0.00%
1998	6	1.13%	0.00%
1999	7	1.16%	0.00%
2000	7	1.19%	0.00%
2001	7	1.16%	0.00%
2002	7	1.13%	0.00%
2003	8	1.10%	0.05%
2004	8	1.07%	0.00%
2005	8	1.04%	0.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

8.19 TURKEY

Accident & health insurance and medical service plans (US \$ mln): Turkey 1995 - 2005

Year	Turkey	% of Region	% of Globe
1995	107	20.04%	1.08%
1996	107	19.61%	1.05%
1997	102	19.21%	1.04%
1998	102	18.78%	1.00%
1999	104	18.36%	0.97%
2000	106	18.04%	0.94%
2001	114	18.33%	0.95%
2002	123	18.71%	0.95%
2003	133	19.10%	0.96%
2004	144	19.50%	0.97%
2005	156	19.89%	0.98%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

8.20 TURKMENISTAN

Accident & health insurance and medical service plans (US \$ mln): Turkmenistan 1995 - 2005

Year	Turkmenistan	% of Region	% of Globe
1995	5	0.98%	0.00%
1996	6	1.00%	0.00%
1997	5	1.03%	0.00%
1998	6	1.06%	0.00%
1999	6	1.09%	0.00%
2000	7	1.11%	0.00%
2001	7	1.09%	0.00%
2002	7	1.06%	0.00%
2003	7	1.04%	0.00%
2004	8	1.01%	0.00%
2005	8	0.99%	0.00%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

8.21 UNITED ARAB EMIRATES

Accident & health insurance and medical service plans (US \$ mln): United Arab Emirates 1995 - 2005

Year	United Arab Emirates	% of Region	% of Globe
1995	17	3.12%	0.16%
1996	17	3.10%	0.16%
1997	16	3.08%	0.16%
1998	17	3.05%	0.16%
1999	17	3.03%	0.16%
2000	18	3.01%	0.15%
2001	19	3.03%	0.15%
2002	20	3.05%	0.15%
2003	21	3.07%	0.15%
2004	23	3.09%	0.15%
2005	24	3.11%	0.15%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

8.22 UZBEKISTAN

Accident & health insurance and medical service plans (US \$ mln): Uzbekistan 1995 - 2005

Year	Uzbekistan	% of Region	% of Globe
1995	26	4.81%	0.26%
1996	27	4.87%	0.26%
1997	26	4.92%	0.26%
1998	27	4.98%	0.26%
1999	28	5.03%	0.26%
2000	30	5.07%	0.26%
2001	31	5.04%	0.26%
2002	33	4.99%	0.25%
2003	34	4.94%	0.25%
2004	36	4.89%	0.24%
2005	38	4.83%	0.23%

Source: Icon Group Ltd., copyright 2000, www.icongroupedition.com

8.23 YEMEN

Accident & health insurance and medical service plans (US \$ mln): Yemen 1995 - 2005

Year	Yemen	% of Region	% of Globe
1995	6	1.03%	0.05%
1996	6	1.02%	0.00%
1997	5	1.02%	0.00%
1998	6	1.01%	0.00%
1999	6	1.00%	0.00%
2000	6	0.99%	0.00%
2001	6	1.00%	0.00%
2002	7	1.01%	0.00%
2003	7	1.01%	0.00%
2004	8	1.02%	0.00%
2005	8	1.03%	0.00%

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