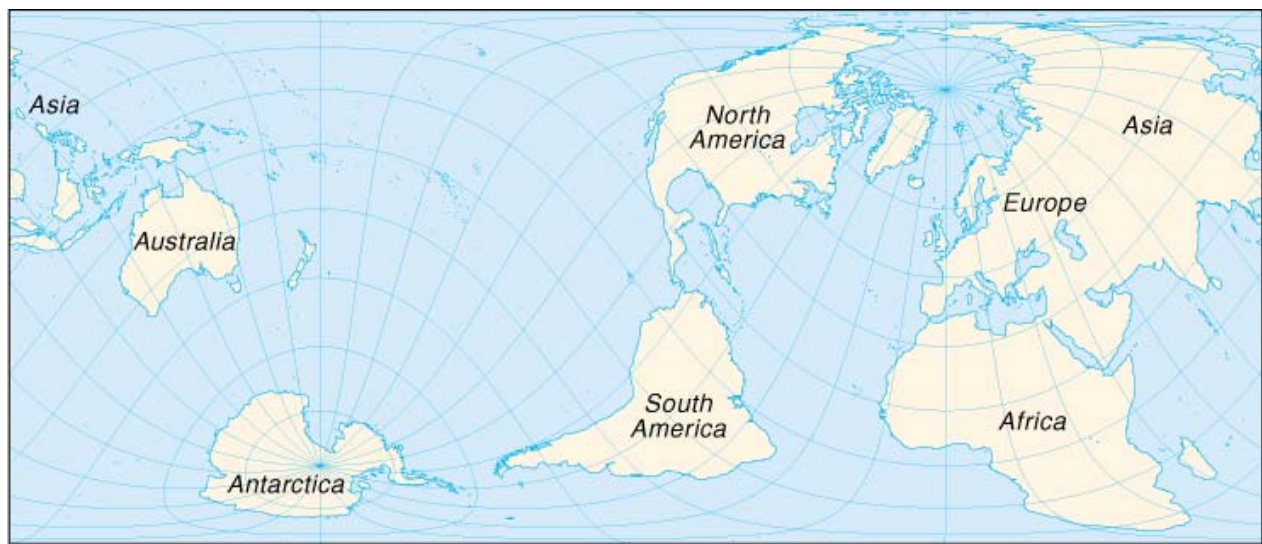

The 2000-2005 World Outlook for Accident & Health Insurance and Medical Service Plans Sold by Life Insurance Companies



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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 sold by life insurance companies 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 sold by life insurance companies is expected to reach \$144,948.26 million by 2005. The distribution of the world market, however, will not be evenly distributed across regions. Europe will be the largest market with \$52,340.37 million or 36.11 percent, followed by North America & the Caribbean with \$40,798.60 million or 28.15 percent, and then Asia with \$31,370.16 million or 21.64 percent of the world market. In essence, if a firm targets these top 3 regions, they cover come 85.9 percent of the world wide demand for accident & health insurance and medical service plans sold by life insurance companies.

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 SOLD BY LIFE INSURANCE COMPANIES

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

Region	Latent Demand US \$ mln	% of Globe
Europe	45,589	36.6
North America & the Caribbean	34,315	27.5
Asia	26,887	21.6
Latin America	6,672	5.4
Middle East	6,541	5.2
Africa	2,744	2.2
Oceania	1,851	1.5
Total	124,598	100.0

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

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



World Market for Accident & health insurance and medical service plans sold by life insurance companies: 1995 - 2005

Year	World Market US \$ mln
1995	120,444.12
1996	123,689.04
1997	120,832.82
1998	121,500.26
1999	123,003.86
2000	124,834.76
2001	128,370.68
2002	132,303.42
2003	136,373.70
2004	140,586.82
2005	144,948.26

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

2 AFRICA: ACCIDENT & HEALTH INSURANCE AND MEDICAL SERVICE PLANS SOLD BY LIFE INSURANCE COMPANIES

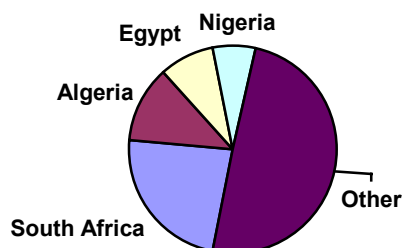
2.1 EXECUTIVE SUMMARY

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

Country	Latent Demand US \$ mln	% of Africa
South Africa	642	23.23%
Algeria	332	12.02%
Egypt	239	8.64%
Nigeria	187	6.77%
Libya	169	6.12%
Morocco	148	5.34%
Tunisia	84	3.03%
Cameroon	82	2.95%
Sudan	65	2.36%
Ivory coast	62	2.23%
Angola	57	2.06%
Kenya	57	2.05%
Congo (formerly Zaire)	56	2.01%
Tanzania	41	1.48%
Ghana	40	1.43%
Ethiopia	38	1.38%
Zimbabwe	38	1.35%
Senegal	36	1.28%
Uganda	34	1.24%
Gabon	32	1.14%
Botswana	22	0.79%
Zambia	21	0.75%
Burkina Faso	19	0.69%
Madagascar	18	0.66%
Guinea	17	0.62%
Other	207	8.28%
Total	2,744	100.00%

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

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



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

Year	US \$ mln	% of Globe
1995	2,767.74	2.30
1996	2,809.99	2.27
1997	2,740.33	2.27
1998	2,735.20	2.25
1999	2,744.85	2.23
2000	2,764.17	2.21
2001	2,840.10	2.21
2002	2,927.96	2.21
2003	3,018.87	2.21
2004	3,112.91	2.21
2005	3,210.22	2.21

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

2.2 ALGERIA

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

Year	Algeria	% of Region	% of Globe
1995	339	12.24%	0.28%
1996	343	12.20%	0.27%
1997	333	12.15%	0.27%
1998	331	12.10%	0.27%
1999	331	12.05%	0.26%
2000	332	12.02%	0.26%
2001	342	12.05%	0.26%
2002	354	12.10%	0.26%
2003	367	12.15%	0.26%
2004	380	12.19%	0.27%
2005	393	12.24%	0.27%

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

2.3 ANGOLA

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

Year	Angola	% of Region	% of Globe
1995	59	2.13%	0.04%
1996	60	2.11%	0.00%
1997	58	2.10%	0.00%
1998	57	2.09%	0.00%
1999	57	2.07%	0.00%
2000	57	2.06%	0.00%
2001	59	2.07%	0.00%
2002	61	2.09%	0.00%
2003	64	2.10%	0.04%
2004	66	2.11%	0.00%
2005	68	2.13%	0.00%

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

2.4 BENIN

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

Year	Benin	% of Region	% of Globe
1995	13	0.48%	0.00%
1996	13	0.47%	0.00%
1997	13	0.47%	0.01%
1998	13	0.46%	0.00%
1999	13	0.45%	0.00%
2000	13	0.45%	0.00%
2001	13	0.45%	0.00%
2002	14	0.46%	0.00%
2003	14	0.47%	0.01%
2004	15	0.47%	0.01%
2005	16	0.48%	0.01%

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

2.5 BOTSWANA

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

Year	Botswana	% of Region	% of Globe
1995	21	0.76%	0.01%
1996	22	0.77%	0.01%
1997	21	0.77%	0.00%
1998	21	0.78%	0.00%
1999	22	0.79%	0.00%
2000	22	0.79%	0.00%
2001	22	0.79%	0.00%
2002	23	0.78%	0.00%
2003	23	0.77%	0.00%
2004	24	0.77%	0.00%
2005	25	0.76%	0.01%

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

2.6 BURKINA FASO

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

Year	Burkina Faso	% of Region	% of Globe
1995	20	0.71%	0.00%
1996	20	0.70%	0.00%
1997	19	0.70%	0.00%
1998	19	0.70%	0.00%
1999	19	0.69%	0.00%
2000	19	0.69%	0.00%
2001	20	0.69%	0.00%
2002	21	0.70%	0.00%
2003	21	0.70%	0.01%
2004	22	0.70%	0.00%
2005	23	0.71%	0.00%

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

2.7 BURUNDI

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

Year	Burundi	% of Region	% of Globe
1995	7	0.25%	0.00%
1996	7	0.25%	0.00%
1997	7	0.25%	0.00%
1998	7	0.25%	0.00%
1999	7	0.25%	0.00%
2000	7	0.25%	0.00%
2001	7	0.25%	0.00%
2002	8	0.25%	0.00%
2003	8	0.25%	0.00%
2004	8	0.25%	0.00%
2005	8	0.25%	0.00%

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

2.8 CAMEROON

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

Year	Cameroon	% of Region	% of Globe
1995	80	2.89%	0.06%
1996	82	2.90%	0.00%
1997	80	2.91%	0.00%
1998	80	2.93%	0.00%
1999	81	2.94%	0.00%
2000	82	2.95%	0.00%
2001	84	2.94%	0.00%
2002	86	2.93%	0.00%
2003	88	2.92%	0.00%
2004	91	2.90%	0.00%
2005	93	2.89%	0.00%

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

2.9 CAPE VERDE

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

Year	Cape Verde	% 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	0.00%	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

2.10 CENTRAL AFRICAN REPUBLIC

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

Year	Central African Republic	% of Region	% of Globe
1995	8	0.28%	0.00%
1996	8	0.28%	0.00%
1997	8	0.28%	0.00%
1998	8	0.28%	0.00%
1999	8	0.27%	0.00%
2000	8	0.27%	0.00%
2001	8	0.27%	0.00%
2002	8	0.28%	0.00%
2003	9	0.28%	0.00%
2004	9	0.28%	0.00%
2005	9	0.28%	0.00%

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

2.11 CHAD

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

Year	Chad	% of Region	% of Globe
1995	8	0.29%	0.00%
1996	8	0.28%	0.00%
1997	8	0.28%	0.00%
1998	8	0.28%	0.00%
1999	8	0.28%	0.00%
2000	8	0.28%	0.00%
2001	8	0.28%	0.00%
2002	8	0.28%	0.00%
2003	9	0.28%	0.00%
2004	9	0.28%	0.00%
2005	9	0.28%	0.00%

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

2.12 COMOROS

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

Year	Comoros	% of Region	% of Globe
1995	2	0.06%	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	0.06%	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

2.13 CONGO (FORMERLY ZAIRE)

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

Year	Congo (formerly Zaire)	% of Region	% of Globe
1995	49	1.78%	0.00%
1996	51	1.83%	0.00%
1997	51	1.87%	0.00%
1998	53	1.92%	0.00%
1999	54	1.97%	0.00%
2000	56	2.01%	0.00%
2001	56	1.98%	0.00%
2002	57	1.93%	0.00%
2003	57	1.88%	0.00%
2004	57	1.83%	0.00%
2005	57	1.78%	0.00%

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

2.14 DJIBOUTI

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

Year	Djibouti	% of Region	% of Globe
1995	3	0.10%	0.00%
1996	3	0.10%	0.00%
1997	3	0.10%	0.00%
1998	3	0.10%	0.00%
1999	3	0.11%	0.00%
2000	3	0.11%	0.00%
2001	3	0.11%	0.00%
2002	3	0.10%	0.00%
2003	3	0.10%	0.00%
2004	3	0.10%	0.00%
2005	3	0.10%	0.00%

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

2.15 EGYPT

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

Year	Egypt	% of Region	% of Globe
1995	247	8.91%	0.20%
1996	249	8.85%	0.20%
1997	241	8.80%	0.19%
1998	239	8.74%	0.19%
1999	238	8.68%	0.19%
2000	239	8.64%	0.19%
2001	247	8.68%	0.19%
2002	256	8.74%	0.19%
2003	266	8.79%	0.19%
2004	275	8.85%	0.19%
2005	286	8.90%	0.19%

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

2.16 EQUATORIAL GUINEA

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

Year	Equatorial Guinea	% of Region	% of Globe
1995	1	0.03%	0.00%
1996	1	0.00%	0.00%
1997	1	0.00%	0.00%
1998	1	0.03%	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	0.03%	0.00%

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

2.17 ERITREA

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

Year	Eritrea	% of Region	% of Globe
1995	3	0.09%	0.00%
1996	3	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	0.00%	0.00%
2002	3	0.00%	0.00%
2003	3	0.00%	0.00%
2004	3	0.00%	0.00%
2005	3	0.09%	0.00%

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

2.18 ETHIOPIA

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

Year	Ethiopia	% of Region	% of Globe
1995	38	1.38%	0.00%
1996	39	1.38%	0.00%
1997	38	1.38%	0.00%
1998	38	1.38%	0.00%
1999	38	1.38%	0.00%
2000	38	1.38%	0.00%
2001	39	1.38%	0.00%
2002	41	1.38%	0.00%
2003	42	1.38%	0.00%
2004	43	1.38%	0.03%
2005	45	1.38%	0.00%

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

2.19 GABON

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

Year	Gabon	% of Region	% of Globe
1995	31	1.12%	0.00%
1996	32	1.13%	0.00%
1997	31	1.13%	0.00%
1998	31	1.13%	0.00%
1999	31	1.14%	0.00%
2000	32	1.14%	0.00%
2001	32	1.14%	0.00%
2002	33	1.13%	0.00%
2003	34	1.13%	0.00%
2004	35	1.13%	0.00%
2005	36	1.12%	0.00%

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

2.20 GHANA

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

Year	Ghana	% of Region	% of Globe
1995	42	1.51%	0.00%
1996	42	1.50%	0.00%
1997	41	1.48%	0.00%
1998	40	1.46%	0.03%
1999	40	1.45%	0.03%
2000	40	1.43%	0.00%
2001	41	1.45%	0.00%
2002	43	1.46%	0.00%
2003	45	1.48%	0.00%
2004	47	1.50%	0.00%
2005	49	1.51%	0.00%

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

2.21 GUINEA

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

Year	Guinea	% of Region	% of Globe
1995	18	0.64%	0.00%
1996	18	0.63%	0.00%
1997	17	0.63%	0.00%
1998	17	0.63%	0.00%
1999	17	0.62%	0.00%
2000	17	0.62%	0.00%
2001	18	0.62%	0.00%
2002	18	0.63%	0.00%
2003	19	0.63%	0.01%
2004	20	0.63%	0.01%
2005	21	0.64%	0.00%

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

2.22 GUINEA-BISSAU

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

Year	Guinea-Bissau	% 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

2.23 IVORY COAST

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

Year	Ivory coast	% of Region	% of Globe
1995	65	2.36%	0.00%
1996	66	2.33%	0.00%
1997	63	2.30%	0.00%
1998	62	2.28%	0.00%
1999	62	2.25%	0.05%
2000	62	2.23%	0.00%
2001	64	2.25%	0.00%
2002	67	2.28%	0.00%
2003	70	2.30%	0.00%
2004	73	2.33%	0.00%
2005	76	2.35%	0.00%

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

2.24 KENYA

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

Year	Kenya	% of Region	% of Globe
1995	60	2.17%	0.04%
1996	60	2.14%	0.00%
1997	58	2.12%	0.00%
1998	57	2.10%	0.00%
1999	57	2.07%	0.00%
2000	57	2.05%	0.00%
2001	59	2.07%	0.00%
2002	62	2.10%	0.00%
2003	64	2.12%	0.00%
2004	67	2.14%	0.00%
2005	70	2.17%	0.00%

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

2.25 LESOTHO

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

Year	Lesotho	% of Region	% of Globe
1995	7	0.25%	0.00%
1996	7	0.24%	0.00%
1997	6	0.23%	0.00%
1998	6	0.22%	0.00%
1999	6	0.21%	0.00%
2000	6	0.21%	0.00%
2001	6	0.21%	0.00%
2002	7	0.22%	0.00%
2003	7	0.23%	0.00%
2004	8	0.24%	0.00%
2005	8	0.25%	0.00%

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

2.26 LIBERIA

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

Year	Liberia	% of Region	% of Globe
1995	7	0.23%	0.00%
1996	7	0.24%	0.00%
1997	7	0.24%	0.00%
1998	7	0.24%	0.00%
1999	7	0.25%	0.00%
2000	7	0.25%	0.00%
2001	7	0.25%	0.00%
2002	7	0.24%	0.00%
2003	7	0.24%	0.00%
2004	8	0.24%	0.00%
2005	8	0.23%	0.00%

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

2.27 LIBYA

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

Year	Libya	% of Region	% of Globe
1995	158	5.70%	0.13%
1996	163	5.79%	0.13%
1997	161	5.87%	0.13%
1998	163	5.96%	0.13%
1999	166	6.05%	0.13%
2000	169	6.12%	0.13%
2001	172	6.05%	0.13%
2002	175	5.97%	0.13%
2003	178	5.88%	0.13%
2004	181	5.79%	0.12%
2005	183	5.71%	0.12%

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

2.28 MADAGASCAR

Accident & health insurance and medical service plans sold by life insurance companies (US \$ mln): Madagascar 1995 - 2005

Year	Madagascar	% of Region	% of Globe
1995	18	0.66%	0.01%
1996	19	0.66%	0.00%
1997	18	0.66%	0.00%
1998	18	0.66%	0.00%
1999	18	0.66%	0.00%
2000	18	0.66%	0.00%
2001	19	0.66%	0.00%
2002	19	0.66%	0.00%
2003	20	0.66%	0.00%
2004	21	0.66%	0.00%
2005	21	0.66%	0.00%

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

2.29 MALAWI

Accident & health insurance and medical service plans sold by life insurance companies (US \$ mln): Malawi 1995 - 2005

Year	Malawi	% of Region	% of Globe
1995	13	0.47%	0.00%
1996	13	0.46%	0.00%
1997	12	0.45%	0.00%
1998	12	0.44%	0.00%
1999	12	0.42%	0.00%
2000	12	0.42%	0.00%
2001	12	0.42%	0.00%
2002	13	0.44%	0.00%
2003	14	0.45%	0.01%
2004	14	0.46%	0.00%
2005	15	0.47%	0.00%

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

2.30 MALI

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

Year	Mali	% of Region	% of Globe
1995	16	0.59%	0.01%
1996	17	0.59%	0.00%
1997	16	0.59%	0.00%
1998	16	0.59%	0.00%
1999	16	0.59%	0.00%
2000	17	0.59%	0.00%
2001	17	0.59%	0.00%
2002	17	0.59%	0.00%
2003	18	0.59%	0.00%
2004	19	0.59%	0.01%
2005	19	0.59%	0.00%

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

2.31 MAURITANIA

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

Year	Mauritania	% of Region	% of Globe
1995	7	0.24%	0.00%
1996	7	0.24%	0.00%
1997	7	0.24%	0.00%
1998	7	0.24%	0.00%
1999	7	0.24%	0.00%
2000	7	0.24%	0.00%
2001	7	0.24%	0.00%
2002	7	0.24%	0.00%
2003	7	0.24%	0.00%
2004	8	0.24%	0.00%
2005	8	0.24%	0.00%

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

2.32 MAURITIUS

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

Year	Mauritius	% of Region	% of Globe
1995	15	0.55%	0.00%
1996	16	0.55%	0.00%
1997	15	0.55%	0.00%
1998	15	0.55%	0.00%
1999	15	0.55%	0.00%
2000	15	0.55%	0.00%
2001	16	0.55%	0.00%
2002	16	0.55%	0.00%
2003	17	0.55%	0.00%
2004	17	0.55%	0.00%
2005	18	0.55%	0.00%

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

2.33 MOROCCO

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

Year	Morocco	% of Region	% of Globe
1995	132	4.75%	0.10%
1996	137	4.87%	0.11%
1997	137	4.99%	0.11%
1998	140	5.11%	0.11%
1999	144	5.24%	0.11%
2000	148	5.34%	0.11%
2001	149	5.25%	0.11%
2002	150	5.12%	0.11%
2003	151	5.00%	0.11%
2004	152	4.88%	0.10%
2005	153	4.77%	0.10%

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

2.34 MOZAMBIQUE

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

Year	Mozambique	% of Region	% of Globe
1995	9	0.33%	0.00%
1996	9	0.33%	0.00%
1997	9	0.34%	0.00%
1998	10	0.34%	0.00%
1999	10	0.35%	0.00%
2000	10	0.36%	0.00%
2001	10	0.35%	0.00%
2002	10	0.34%	0.00%
2003	10	0.34%	0.00%
2004	11	0.33%	0.00%
2005	11	0.33%	0.00%

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

2.35 NAMIBIA

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

Year	Namibia	% of Region	% of Globe
1995	12	0.41%	0.00%
1996	12	0.40%	0.00%
1997	11	0.40%	0.00%
1998	11	0.39%	0.00%
1999	11	0.39%	0.00%
2000	11	0.38%	0.00%
2001	11	0.38%	0.00%
2002	12	0.39%	0.00%
2003	12	0.40%	0.00%
2004	13	0.40%	0.00%
2005	13	0.41%	0.00%

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

2.36 NIGER

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

Year	Niger	% of Region	% of Globe
1995	17	0.60%	0.00%
1996	17	0.59%	0.00%
1997	16	0.58%	0.00%
1998	16	0.57%	0.00%
1999	16	0.56%	0.00%
2000	15	0.55%	0.00%
2001	16	0.56%	0.00%
2002	17	0.57%	0.00%
2003	18	0.58%	0.01%
2004	18	0.59%	0.00%
2005	19	0.60%	0.00%

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

2.37 NIGERIA

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

Year	Nigeria	% of Region	% of Globe
1995	187	6.76%	0.15%
1996	190	6.76%	0.15%
1997	186	6.77%	0.15%
1998	185	6.77%	0.15%
1999	186	6.77%	0.15%
2000	187	6.77%	0.15%
2001	192	6.77%	0.14%
2002	198	6.77%	0.14%
2003	204	6.77%	0.14%
2004	211	6.76%	0.14%
2005	217	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 sold by life insurance companies (US \$ mln): Republic of Congo 1995 - 2005

Year	Republic of Congo	% of Region	% of Globe
1995	15	0.54%	0.00%
1996	15	0.54%	0.00%
1997	15	0.53%	0.00%
1998	15	0.53%	0.00%
1999	15	0.53%	0.01%
2000	15	0.53%	0.00%
2001	15	0.53%	0.01%
2002	16	0.53%	0.00%
2003	16	0.53%	0.01%
2004	17	0.54%	0.00%
2005	17	0.54%	0.00%

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

2.39 RWANDA

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

Year	Rwanda	% of Region	% of Globe
1995	12	0.44%	0.00%
1996	13	0.45%	0.00%
1997	13	0.46%	0.00%
1998	13	0.47%	0.00%
1999	13	0.48%	0.00%
2000	14	0.48%	0.00%
2001	14	0.48%	0.00%
2002	14	0.47%	0.00%
2003	14	0.46%	0.00%
2004	14	0.45%	0.00%
2005	14	0.44%	0.00%

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

2.40 SAO TOME E PRINCIPE

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

Year	Senegal	% of Region	% of Globe
1995	37	1.34%	0.03%
1996	37	1.33%	0.00%
1997	36	1.31%	0.00%
1998	36	1.30%	0.00%
1999	36	1.29%	0.00%
2000	36	1.28%	0.00%
2001	37	1.29%	0.00%
2002	38	1.30%	0.00%
2003	40	1.31%	0.00%
2004	41	1.33%	0.00%
2005	43	1.34%	0.00%

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

2.42 SIERRA LEONE

Accident & health insurance and medical service plans sold by life insurance companies (US \$ mln): Sierra Leone 1995 - 2005

Year	Sierra Leone	% of Region	% of Globe
1995	7	0.25%	0.00%
1996	7	0.26%	0.00%
1997	7	0.26%	0.00%
1998	7	0.27%	0.00%
1999	8	0.27%	0.00%
2000	8	0.28%	0.00%
2001	8	0.27%	0.00%
2002	8	0.27%	0.00%
2003	8	0.26%	0.00%
2004	8	0.26%	0.00%
2005	8	0.25%	0.00%

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

2.43 SOMALIA

Accident & health insurance and medical service plans sold by life insurance companies (US \$ mln): Somalia 1995 - 2005

Year	Somalia	% of Region	% of Globe
1995	8	0.29%	0.00%
1996	8	0.30%	0.00%
1997	8	0.30%	0.00%
1998	8	0.30%	0.00%
1999	8	0.30%	0.00%
2000	8	0.30%	0.00%
2001	9	0.30%	0.00%
2002	9	0.30%	0.00%
2003	9	0.30%	0.00%
2004	9	0.30%	0.00%
2005	10	0.29%	0.00%

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

2.44 SOUTH AFRICA

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

Year	South Africa	% of Region	% of Globe
1995	652	23.56%	0.54%
1996	660	23.49%	0.53%
1997	642	23.43%	0.53%
1998	639	23.36%	0.52%
1999	639	23.29%	0.51%
2000	642	23.23%	0.51%
2001	661	23.28%	0.51%
2002	684	23.35%	0.51%
2003	707	23.42%	0.51%
2004	731	23.49%	0.52%
2005	756	23.55%	0.52%

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

2.45 SUDAN

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

Year	Sudan	% of Region	% of Globe
1995	61	2.21%	0.00%
1996	63	2.25%	0.00%
1997	63	2.28%	0.00%
1998	63	2.31%	0.05%
1999	64	2.34%	0.00%
2000	65	2.36%	0.00%
2001	67	2.34%	0.00%
2002	68	2.31%	0.00%
2003	69	2.28%	0.00%
2004	70	2.25%	0.00%
2005	71	2.22%	0.00%

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

2.46 SWAZILAND

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

Year	Swaziland	% of Region	% of Globe
1995	5	0.19%	0.00%
1996	6	0.19%	0.00%
1997	5	0.19%	0.00%
1998	5	0.19%	0.00%
1999	5	0.19%	0.00%
2000	5	0.19%	0.00%
2001	6	0.19%	0.00%
2002	6	0.19%	0.00%
2003	6	0.19%	0.00%
2004	6	0.19%	0.00%
2005	6	0.19%	0.00%

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

2.47 TANZANIA

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

Year	Tanzania	% of Region	% of Globe
1995	41	1.48%	0.00%
1996	42	1.48%	0.00%
1997	41	1.48%	0.00%
1998	41	1.48%	0.00%
1999	41	1.48%	0.00%
2000	41	1.48%	0.00%
2001	42	1.48%	0.00%
2002	44	1.48%	0.00%
2003	45	1.48%	0.00%
2004	46	1.48%	0.00%
2005	48	1.48%	0.00%

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

2.48 THE GAMBIA

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

Year	The Gambia	% 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	0.00%	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

2.49 TOGO

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

Year	Togo	% of Region	% of Globe
1995	10	0.36%	0.00%
1996	10	0.35%	0.00%
1997	10	0.35%	0.00%
1998	10	0.34%	0.00%
1999	9	0.34%	0.00%
2000	9	0.33%	0.00%
2001	10	0.34%	0.00%
2002	10	0.34%	0.00%
2003	11	0.35%	0.00%
2004	11	0.35%	0.00%
2005	12	0.36%	0.00%

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

2.50 TUNISIA

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

Year	Tunisia	% of Region	% of Globe
1995	87	3.15%	0.00%
1996	88	3.12%	0.00%
1997	85	3.10%	0.00%
1998	84	3.07%	0.06%
1999	84	3.05%	0.00%
2000	84	3.03%	0.00%
2001	87	3.05%	0.06%
2002	90	3.07%	0.00%
2003	94	3.10%	0.00%
2004	97	3.12%	0.00%
2005	101	3.15%	0.00%

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

2.51 UGANDA

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

Year	Uganda	% of Region	% of Globe
1995	38	1.35%	0.00%
1996	37	1.33%	0.00%
1997	36	1.30%	0.00%
1998	35	1.28%	0.00%
1999	35	1.26%	0.02%
2000	34	1.24%	0.00%
2001	36	1.26%	0.00%
2002	38	1.28%	0.00%
2003	39	1.30%	0.00%
2004	41	1.32%	0.00%
2005	43	1.35%	0.00%

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

2.52 ZAMBIA

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

Year	Zambia	% of Region	% of Globe
1995	20	0.71%	0.00%
1996	20	0.72%	0.00%
1997	20	0.73%	0.00%
1998	20	0.74%	0.00%
1999	21	0.75%	0.00%
2000	21	0.75%	0.00%
2001	21	0.75%	0.00%
2002	22	0.74%	0.00%
2003	22	0.73%	0.00%
2004	22	0.72%	0.00%
2005	23	0.71%	0.00%

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

2.53 ZIMBABWE

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

Year	Zimbabwe	% of Region	% of Globe
1995	35	1.24%	0.00%
1996	36	1.27%	0.00%
1997	35	1.29%	0.00%
1998	36	1.31%	0.00%
1999	37	1.33%	0.00%
2000	38	1.35%	0.00%
2001	38	1.33%	0.00%
2002	39	1.31%	0.00%
2003	39	1.29%	0.00%
2004	40	1.27%	0.00%
2005	40	1.25%	0.02%

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

3 ASIA: ACCIDENT & HEALTH INSURANCE AND MEDICAL SERVICE PLANS SOLD BY LIFE INSURANCE COMPANIES

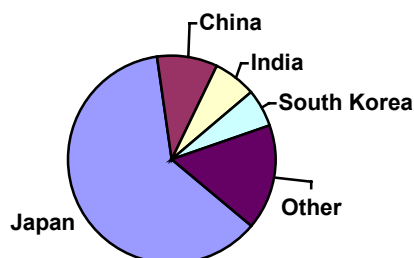
3.1 EXECUTIVE SUMMARY

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

Country	Latent Demand US \$ mln	% of Asia
Japan	16,562	61.59%
China	2,594	9.64%
India	1,792	6.66%
South Korea	1,518	5.64%
Taiwan	1,069	3.97%
Indonesia	692	2.57%
Thailand	580	2.15%
Hong Kong	426	1.58%
Malaysia	313	1.16%
Philippines	303	1.12%
Singapore	238	0.88%
Burma	208	0.77%
North Korea	168	0.62%
Bangladesh	133	0.49%
Vietnam	96	0.35%
Sri Lanka	46	0.17%
Brunei	44	0.16%
Papua New Guinea	22	0.00%
Mongolia	22	0.00%
Nepal	21	0.00%
Cambodia	15	0.00%
Macau	15	0.00%
Laos	7	0.00%
Seychelles	2	0.00%
Bhutan	2	0.00%
Other	1	0.48%
Total	26,887	100.00%

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

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



The Market for Accident & health insurance and medical service plans sold by life insurance companies in Asia: 1995 - 2005

Year	US \$ mln	% of Globe
1995	27,051.19	22.46
1996	27,426.83	22.17
1997	26,716.65	22.11
1998	26,640.31	21.93
1999	26,712.62	21.72
2000	26,887.15	21.54
2001	27,639.06	21.53
2002	28,516.39	21.55
2003	29,429.52	21.58
2004	30,380.16	21.61
2005	31,370.16	21.64

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

3.2 BANGLADESH

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

Year	Bangladesh	% of Region	% of Globe
1995	139	0.51%	0.11%
1996	140	0.50%	0.11%
1997	135	0.50%	0.11%
1998	134	0.50%	0.10%
1999	133	0.49%	0.10%
2000	133	0.49%	0.10%
2001	137	0.49%	0.10%
2002	143	0.50%	0.10%
2003	149	0.50%	0.10%
2004	155	0.50%	0.11%
2005	161	0.51%	0.11%

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

3.3 BHUTAN

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

Year	Bhutan	% 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	0.00%	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

3.4 BRUNEI

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

Year	Brunei	% of Region	% of Globe
1995	44	0.16%	0.00%
1996	44	0.16%	0.00%
1997	43	0.16%	0.00%
1998	43	0.16%	0.00%
1999	44	0.16%	0.00%
2000	44	0.16%	0.00%
2001	45	0.16%	0.00%
2002	47	0.16%	0.00%
2003	48	0.16%	0.03%
2004	49	0.16%	0.00%
2005	51	0.16%	0.00%

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

3.5 BURMA

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

Year	Burma	% of Region	% of Globe
1995	226	0.83%	0.18%
1996	225	0.82%	0.18%
1997	216	0.80%	0.17%
1998	212	0.79%	0.17%
1999	209	0.78%	0.16%
2000	208	0.77%	0.16%
2001	216	0.78%	0.16%
2002	227	0.79%	0.17%
2003	238	0.80%	0.17%
2004	249	0.81%	0.17%
2005	261	0.83%	0.18%

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

3.6 CAMBODIA

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

Year	Cambodia	% of Region	% of Globe
1995	17	0.00%	0.00%
1996	17	0.00%	0.00%
1997	16	0.00%	0.01%
1998	16	0.00%	0.00%
1999	15	0.00%	0.00%
2000	15	0.00%	0.00%
2001	16	0.00%	0.00%
2002	17	0.00%	0.00%
2003	17	0.00%	0.00%
2004	18	0.00%	0.00%
2005	19	0.00%	0.00%

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

3.7 CHINA

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

Year	China	% of Region	% of Globe
1995	2,976	11.00%	2.47%
1996	2,936	10.70%	2.37%
1997	2,785	10.42%	2.30%
1998	2,700	10.13%	2.22%
1999	2,633	9.85%	2.14%
2000	2,594	9.64%	2.07%
2001	2,722	9.84%	2.12%
2002	2,886	10.12%	2.18%
2003	3,060	10.39%	2.24%
2004	3,244	10.67%	2.30%
2005	3,439	10.96%	2.37%

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

3.8 HONG KONG

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

Year	Hong Kong	% of Region	% of Globe
1995	450	1.66%	0.37%
1996	452	1.64%	0.36%
1997	436	1.63%	0.36%
1998	430	1.61%	0.35%
1999	426	1.59%	0.34%
2000	426	1.58%	0.34%
2001	441	1.59%	0.34%
2002	460	1.61%	0.34%
2003	479	1.62%	0.35%
2004	500	1.64%	0.35%
2005	521	1.66%	0.35%

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

3.9 INDIA

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

Year	India	% of Region	% of Globe
1995	1,908	7.05%	1.58%
1996	1,913	6.97%	1.54%
1997	1,842	6.89%	1.52%
1998	1,814	6.81%	1.49%
1999	1,797	6.72%	1.46%
2000	1,792	6.66%	1.43%
2001	1,859	6.72%	1.44%
2002	1,941	6.80%	1.46%
2003	2,027	6.88%	1.48%
2004	2,116	6.96%	1.50%
2005	2,210	7.04%	1.52%

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

3.10 INDONESIA

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

Year	Indonesia	% of Region	% of Globe
1995	761	2.81%	0.63%
1996	757	2.76%	0.61%
1997	725	2.71%	0.59%
1998	709	2.66%	0.58%
1999	698	2.61%	0.56%
2000	692	2.57%	0.55%
2001	721	2.61%	0.56%
2002	758	2.65%	0.57%
2003	797	2.70%	0.58%
2004	837	2.75%	0.59%
2005	880	2.80%	0.60%

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

3.11 JAPAN

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

Year	Japan	% of Region	% of Globe
1995	15,658	57.88%	12.99%
1996	16,096	58.68%	13.01%
1997	15,884	59.45%	13.14%
1998	16,048	60.24%	13.20%
1999	16,300	61.01%	13.25%
2000	16,562	61.59%	13.26%
2001	16,870	61.03%	13.14%
2002	17,191	60.28%	12.99%
2003	17,518	59.52%	12.84%
2004	17,852	58.76%	12.69%
2005	18,191	57.98%	12.55%

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

3.12 LAOS

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

Year	Laos	% of Region	% of Globe
1995	8	0.00%	0.00%
1996	8	0.00%	0.00%
1997	7	0.00%	0.00%
1998	7	0.00%	0.00%
1999	7	0.00%	0.00%
2000	7	0.00%	0.00%
2001	7	0.00%	0.00%
2002	8	0.00%	0.00%
2003	8	0.00%	0.00%
2004	9	0.00%	0.00%
2005	9	0.00%	0.00%

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

3.13 MACAU

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

Year	Macau	% of Region	% of Globe
1995	15	0.00%	0.00%
1996	15	0.00%	0.00%
1997	15	0.00%	0.01%
1998	15	0.05%	0.00%
1999	15	0.00%	0.01%
2000	15	0.00%	0.00%
2001	15	0.00%	0.00%
2002	16	0.00%	0.00%
2003	16	0.00%	0.00%
2004	17	0.00%	0.00%
2005	17	0.00%	0.00%

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

3.14 MALAYSIA

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

Year	Malaysia	% of Region	% of Globe
1995	358	1.32%	0.29%
1996	353	1.28%	0.28%
1997	335	1.25%	0.27%
1998	326	1.22%	0.26%
1999	318	1.18%	0.25%
2000	313	1.16%	0.25%
2001	329	1.18%	0.25%
2002	348	1.22%	0.26%
2003	369	1.25%	0.27%
2004	390	1.28%	0.27%
2005	414	1.31%	0.28%

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

3.15 MALDIVES

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

Year	Maldives	% 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

3.16 MONGOLIA

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

Year	Mongolia	% of Region	% of Globe
1995	23	0.00%	0.00%
1996	23	0.00%	0.00%
1997	22	0.00%	0.00%
1998	22	0.08%	0.00%
1999	22	0.00%	0.00%
2000	22	0.00%	0.00%
2001	23	0.00%	0.00%
2002	24	0.00%	0.00%
2003	25	0.00%	0.00%
2004	26	0.00%	0.00%
2005	27	0.00%	0.00%

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

3.17 NEPAL

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

Year	Nepal	% of Region	% of Globe
1995	21	0.00%	0.00%
1996	21	0.00%	0.01%
1997	20	0.07%	0.00%
1998	20	0.00%	0.00%
1999	21	0.00%	0.00%
2000	21	0.00%	0.00%
2001	21	0.00%	0.01%
2002	22	0.00%	0.00%
2003	23	0.00%	0.00%
2004	23	0.00%	0.00%
2005	24	0.00%	0.01%

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

3.18 NORTH KOREA

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

Year	North Korea	% of Region	% of Globe
1995	152	0.56%	0.12%
1996	158	0.57%	0.12%
1997	157	0.58%	0.12%
1998	160	0.60%	0.13%
1999	164	0.61%	0.13%
2000	168	0.62%	0.13%
2001	170	0.61%	0.13%
2002	172	0.60%	0.12%
2003	173	0.58%	0.12%
2004	175	0.57%	0.12%
2005	177	0.56%	0.12%

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

3.19 PAPUA NEW GUINEA

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

Year	Papua New Guinea	% of Region	% of Globe
1995	20	0.00%	0.00%
1996	21	0.00%	0.01%
1997	21	0.00%	0.00%
1998	21	0.00%	0.00%
1999	21	0.00%	0.00%
2000	22	0.00%	0.00%
2001	22	0.00%	0.00%
2002	22	0.00%	0.00%
2003	23	0.00%	0.00%
2004	23	0.00%	0.00%
2005	23	0.00%	0.00%

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

3.20 PHILIPPINES

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

Year	Philippines	% of Region	% of Globe
1995	319	1.17%	0.26%
1996	321	1.16%	0.25%
1997	310	1.15%	0.25%
1998	306	1.14%	0.25%
1999	304	1.13%	0.24%
2000	303	1.12%	0.24%
2001	314	1.13%	0.24%
2002	327	1.14%	0.24%
2003	341	1.15%	0.24%
2004	355	1.16%	0.25%
2005	370	1.17%	0.25%

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

3.21 SEYCHELLES

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

Year	Seychelles	% 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	0.00%	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

3.22 SINGAPORE

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

Year	Singapore	% of Region	% of Globe
1995	267	0.98%	0.22%
1996	265	0.96%	0.21%
1997	252	0.94%	0.20%
1998	245	0.92%	0.20%
1999	240	0.90%	0.19%
2000	238	0.88%	0.19%
2001	249	0.89%	0.19%
2002	262	0.92%	0.19%
2003	277	0.94%	0.20%
2004	292	0.96%	0.20%
2005	309	0.98%	0.21%

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

3.23 SOUTH KOREA

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

Year	South Korea	% of Region	% of Globe
1995	1,734	6.40%	1.43%
1996	1,712	6.24%	1.38%
1997	1,625	6.08%	1.34%
1998	1,578	5.92%	1.29%
1999	1,540	5.76%	1.25%
2000	1,518	5.64%	1.21%
2001	1,592	5.76%	1.24%
2002	1,686	5.91%	1.27%
2003	1,786	6.06%	1.30%
2004	1,892	6.22%	1.34%
2005	2,004	6.38%	1.38%

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

3.24 SRI LANKA

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

Year	Sri Lanka	% of Region	% of Globe
1995	48	0.17%	0.00%
1996	49	0.17%	0.00%
1997	47	0.17%	0.00%
1998	46	0.17%	0.00%
1999	46	0.17%	0.00%
2000	46	0.17%	0.00%
2001	47	0.17%	0.00%
2002	49	0.17%	0.00%
2003	52	0.17%	0.00%
2004	54	0.17%	0.00%
2005	56	0.17%	0.00%

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

3.25 TAIWAN

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

Year	Taiwan	% of Region	% of Globe
1995	1,147	4.24%	0.95%
1996	1,148	4.18%	0.92%
1997	1,104	4.13%	0.91%
1998	1,086	4.07%	0.89%
1999	1,073	4.01%	0.87%
2000	1,069	3.97%	0.85%
2001	1,110	4.01%	0.86%
2002	1,161	4.07%	0.87%
2003	1,214	4.12%	0.89%
2004	1,270	4.18%	0.90%
2005	1,328	4.23%	0.91%

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

3.26 THAILAND

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

Year	Thailand	% of Region	% of Globe
1995	648	2.39%	0.53%
1996	643	2.34%	0.51%
1997	613	2.29%	0.50%
1998	598	2.24%	0.49%
1999	586	2.19%	0.47%
2000	580	2.15%	0.46%
2001	606	2.19%	0.47%
2002	639	2.24%	0.48%
2003	674	2.28%	0.49%
2004	710	2.33%	0.50%
2005	749	2.38%	0.51%

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

3.27 VIETNAM

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

Year	Vietnam	% of Region	% of Globe
1995	109	0.40%	0.00%
1996	108	0.39%	0.00%
1997	102	0.38%	0.00%
1998	99	0.37%	0.00%
1999	97	0.36%	0.00%
2000	96	0.35%	0.00%
2001	101	0.36%	0.00%
2002	106	0.37%	0.00%
2003	112	0.38%	0.00%
2004	119	0.39%	0.00%
2005	126	0.40%	0.00%

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

4 EUROPE: ACCIDENT & HEALTH INSURANCE AND MEDICAL SERVICE PLANS SOLD BY LIFE INSURANCE COMPANIES

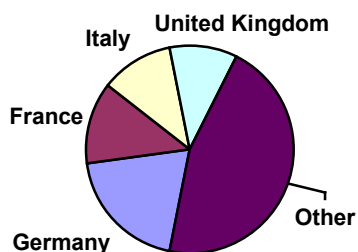
4.1 EXECUTIVE SUMMARY

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

Country	Latent Demand US \$ mln	% of Europe
Germany	8,940	19.60%
France	5,865	12.85%
Italy	5,209	11.42%
United Kingdom	4,808	10.54%
Russia	4,266	9.35%
Spain	2,574	5.64%
Netherlands	1,418	3.10%
Ukraine	1,206	2.64%
Switzerland	1,201	2.63%
Sweden	1,096	2.40%
Belgium	959	2.10%
Norway	949	2.08%
Poland	836	1.83%
Austria	800	1.75%
Finland	661	1.44%
Denmark	622	1.36%
Portugal	433	0.94%
Greece	423	0.92%
Romania	389	0.85%
Czech Republic	370	0.81%
Kazakhstan	323	0.70%
Belarus	300	0.65%
Hungary	266	0.58%
Ireland	212	0.46%
Slovakia	163	0.35%
Other	1,299	3.01%
Total	45,589	100.00%

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

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



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

Year	US \$ mln	% of Globe
1995	45,109.77	37.45
1996	45,921.39	37.13
1997	44,897.64	37.16
1998	44,930.73	36.98
1999	45,205.85	36.75
2000	45,611.56	36.54
2001	46,777.47	36.44
2002	48,104.47	36.36
2003	49,473.03	36.28
2004	50,884.52	36.19
2005	52,340.37	36.11

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

4.2 ALBANIA

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

Year	Albania	% of Region	% of Globe
1995	23	0.00%	0.00%
1996	23	0.00%	0.00%
1997	23	0.00%	0.00%
1998	22	0.00%	0.00%
1999	22	0.00%	0.00%
2000	22	0.00%	0.00%
2001	23	0.00%	0.00%
2002	24	0.00%	0.00%
2003	25	0.00%	0.00%
2004	26	0.00%	0.00%
2005	27	0.00%	0.00%

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

4.3 ANDORRA

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

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

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

4.4 AUSTRIA

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

Year	Austria	% of Region	% of Globe
1995	795	1.76%	0.66%
1996	809	1.76%	0.65%
1997	790	1.75%	0.65%
1998	790	1.75%	0.65%
1999	794	1.75%	0.64%
2000	800	1.75%	0.64%
2001	821	1.75%	0.63%
2002	846	1.75%	0.63%
2003	871	1.75%	0.63%
2004	896	1.76%	0.63%
2005	923	1.76%	0.63%

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

4.5 BELARUS

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

Year	Belarus	% of Region	% of Globe
1995	260	0.57%	0.21%
1996	272	0.59%	0.22%
1997	274	0.60%	0.22%
1998	282	0.62%	0.23%
1999	291	0.64%	0.23%
2000	300	0.65%	0.24%
2001	302	0.64%	0.23%
2002	302	0.62%	0.22%
2003	302	0.61%	0.22%
2004	302	0.59%	0.21%
2005	303	0.57%	0.20%

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

4.6 BELGIUM

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

Year	Belgium	% of Region	% of Globe
1995	951	2.10%	0.78%
1996	968	2.10%	0.78%
1997	946	2.10%	0.78%
1998	946	2.10%	0.77%
1999	951	2.10%	0.77%
2000	959	2.10%	0.76%
2001	984	2.10%	0.76%
2002	1,013	2.10%	0.76%
2003	1,042	2.10%	0.76%
2004	1,073	2.10%	0.76%
2005	1,104	2.10%	0.76%

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

4.7 BOSNIA AND HERZEGOVINA

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

Year	Bosnia and Herzegovina	% of Region	% of Globe
1995	58	0.12%	0.00%
1996	59	0.12%	0.04%
1997	59	0.13%	0.00%
1998	59	0.13%	0.00%
1999	60	0.13%	0.00%
2000	62	0.13%	0.00%
2001	63	0.13%	0.04%
2002	64	0.13%	0.00%
2003	65	0.13%	0.00%
2004	66	0.12%	0.00%
2005	67	0.12%	0.00%

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

4.8 BULGARIA

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

Year	Bulgaria	% of Region	% of Globe
1995	160	0.35%	0.13%
1996	163	0.35%	0.13%
1997	159	0.35%	0.13%
1998	159	0.35%	0.13%
1999	160	0.35%	0.12%
2000	161	0.35%	0.12%
2001	165	0.35%	0.12%
2002	170	0.35%	0.12%
2003	175	0.35%	0.12%
2004	180	0.35%	0.12%
2005	186	0.35%	0.12%

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

4.9 CROATIA

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

Year	Croatia	% of Region	% of Globe
1995	147	0.32%	0.12%
1996	150	0.32%	0.12%
1997	147	0.32%	0.12%
1998	148	0.32%	0.12%
1999	149	0.33%	0.12%
2000	151	0.33%	0.12%
2001	155	0.33%	0.12%
2002	158	0.32%	0.11%
2003	162	0.32%	0.11%
2004	166	0.32%	0.11%
2005	171	0.32%	0.11%

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

4.10 CYPRUS

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

Year	Cyprus	% of Region	% of Globe
1995	32	0.00%	0.00%
1996	33	0.00%	0.00%
1997	32	0.00%	0.00%
1998	32	0.00%	0.00%
1999	32	0.00%	0.00%
2000	32	0.07%	0.00%
2001	33	0.00%	0.00%
2002	34	0.00%	0.00%
2003	35	0.00%	0.00%
2004	36	0.00%	0.00%
2005	38	0.00%	0.00%

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

4.11 CZECH REPUBLIC

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

Year	Czech Republic	% of Region	% of Globe
1995	391	0.86%	0.32%
1996	393	0.85%	0.31%
1997	379	0.84%	0.31%
1998	374	0.83%	0.30%
1999	371	0.82%	0.30%
2000	370	0.81%	0.29%
2001	384	0.82%	0.29%
2002	400	0.83%	0.30%
2003	417	0.84%	0.30%
2004	435	0.85%	0.30%
2005	453	0.86%	0.31%

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

4.12 DENMARK

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

Year	Denmark	% of Region	% of Globe
1995	628	1.39%	0.52%
1996	637	1.38%	0.51%
1997	620	1.38%	0.51%
1998	618	1.37%	0.50%
1999	618	1.36%	0.50%
2000	622	1.36%	0.49%
2001	640	1.36%	0.49%
2002	661	1.37%	0.49%
2003	683	1.38%	0.50%
2004	705	1.38%	0.50%
2005	729	1.39%	0.50%

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

4.13 ESTONIA

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

Year	Estonia	% of Region	% of Globe
1995	51	0.11%	0.00%
1996	51	0.11%	0.00%
1997	49	0.10%	0.00%
1998	48	0.10%	0.00%
1999	48	0.10%	0.00%
2000	47	0.10%	0.00%
2001	49	0.10%	0.00%
2002	52	0.10%	0.00%
2003	54	0.10%	0.00%
2004	56	0.11%	0.00%
2005	59	0.11%	0.00%

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

4.14 FINLAND

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

Year	Finland	% of Region	% of Globe
1995	699	1.54%	0.58%
1996	702	1.52%	0.56%
1997	677	1.50%	0.56%
1998	668	1.48%	0.54%
1999	662	1.46%	0.53%
2000	661	1.44%	0.52%
2001	685	1.46%	0.53%
2002	714	1.48%	0.53%
2003	745	1.50%	0.54%
2004	776	1.52%	0.55%
2005	809	1.54%	0.55%

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

4.15 FRANCE

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

Year	France	% of Region	% of Globe
1995	5,830	12.92%	4.84%
1996	5,929	12.91%	4.79%
1997	5,791	12.89%	4.79%
1998	5,789	12.88%	4.76%
1999	5,818	12.86%	4.72%
2000	5,865	12.85%	4.69%
2001	6,020	12.86%	4.68%
2002	6,198	12.88%	4.68%
2003	6,381	12.89%	4.67%
2004	6,569	12.90%	4.67%
2005	6,763	12.92%	4.66%

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

4.16 GEORGIA

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

Year	Georgia	% of Region	% of Globe
1995	104	0.23%	0.08%
1996	109	0.23%	0.00%
1997	110	0.24%	0.00%
1998	113	0.25%	0.00%
1999	117	0.25%	0.09%
2000	121	0.26%	0.00%
2001	121	0.25%	0.00%
2002	121	0.25%	0.00%
2003	121	0.24%	0.00%
2004	121	0.23%	0.00%
2005	121	0.23%	0.00%

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

4.17 GERMANY

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

Year	Germany	% of Region	% of Globe
1995	8,760	19.42%	7.27%
1996	8,937	19.46%	7.22%
1997	8,755	19.49%	7.24%
1998	8,778	19.53%	7.22%
1999	8,849	19.57%	7.19%
2000	8,940	19.60%	7.16%
2001	9,157	19.57%	7.13%
2002	9,400	19.53%	7.10%
2003	9,649	19.50%	7.07%
2004	9,905	19.46%	7.04%
2005	10,168	19.42%	7.01%

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

4.18 GREECE

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

Year	Greece	% of Region	% of Globe
1995	413	0.91%	0.34%
1996	422	0.91%	0.34%
1997	414	0.92%	0.34%
1998	415	0.92%	0.34%
1999	418	0.92%	0.34%
2000	423	0.92%	0.33%
2001	433	0.92%	0.33%
2002	444	0.92%	0.33%
2003	456	0.92%	0.33%
2004	468	0.91%	0.33%
2005	480	0.91%	0.33%

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

4.19 HUNGARY

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

Year	Hungary	% of Region	% of Globe
1995	303	0.67%	0.25%
1996	300	0.65%	0.24%
1997	284	0.63%	0.23%
1998	276	0.61%	0.22%
1999	269	0.59%	0.21%
2000	266	0.58%	0.21%
2001	278	0.59%	0.21%
2002	295	0.61%	0.22%
2003	312	0.63%	0.22%
2004	331	0.65%	0.23%
2005	351	0.66%	0.24%

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

4.20 ICELAND

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

Year	Iceland	% of Region	% of Globe
1995	33	0.00%	0.00%
1996	33	0.00%	0.00%
1997	32	0.00%	0.00%
1998	32	0.00%	0.00%
1999	32	0.00%	0.00%
2000	32	0.00%	0.00%
2001	33	0.00%	0.00%
2002	34	0.00%	0.00%
2003	35	0.00%	0.00%
2004	36	0.00%	0.00%
2005	38	0.00%	0.00%

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

4.21 IRELAND

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

Year	Ireland	% of Region	% of Globe
1995	231	0.51%	0.19%
1996	231	0.50%	0.18%
1997	221	0.49%	0.18%
1998	217	0.48%	0.17%
1999	213	0.47%	0.17%
2000	212	0.46%	0.16%
2001	221	0.47%	0.17%
2002	232	0.48%	0.17%
2003	243	0.49%	0.17%
2004	255	0.50%	0.18%
2005	267	0.51%	0.18%

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

4.22 ITALY

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

Year	Italy	% of Region	% of Globe
1995	5,277	11.69%	4.38%
1996	5,345	11.64%	4.32%
1997	5,201	11.58%	4.30%
1998	5,178	11.52%	4.26%
1999	5,183	11.46%	4.21%
2000	5,209	11.42%	4.17%
2001	5,363	11.46%	4.17%
2002	5,543	11.52%	4.18%
2003	5,728	11.57%	4.20%
2004	5,920	11.63%	4.21%
2005	6,119	11.69%	4.22%

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

4.23 KAZAKHSTAN

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

Year	Kazakhstan	% of Region	% of Globe
1995	282	0.62%	0.23%
1996	295	0.64%	0.23%
1997	296	0.65%	0.24%
1998	304	0.67%	0.25%
1999	314	0.69%	0.25%
2000	323	0.70%	0.25%
2001	325	0.69%	0.25%
2002	326	0.67%	0.24%
2003	327	0.66%	0.23%
2004	328	0.64%	0.23%
2005	329	0.62%	0.22%

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

4.24 LATVIA

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

Year	Latvia	% of Region	% of Globe
1995	78	0.17%	0.00%
1996	81	0.17%	0.00%
1997	80	0.17%	0.00%
1998	81	0.18%	0.00%
1999	83	0.18%	0.00%
2000	85	0.18%	0.00%
2001	86	0.18%	0.00%
2002	87	0.18%	0.00%
2003	89	0.17%	0.00%
2004	90	0.17%	0.06%
2005	91	0.17%	0.06%

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

4.25 LIECHTENSTEIN

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

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

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

4.26 LITHUANIA

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

Year	Lithuania	% of Region	% of Globe
1995	104	0.22%	0.00%
1996	106	0.23%	0.00%
1997	104	0.23%	0.00%
1998	105	0.23%	0.00%
1999	106	0.23%	0.00%
2000	108	0.23%	0.00%
2001	110	0.23%	0.00%
2002	113	0.23%	0.08%
2003	115	0.23%	0.00%
2004	118	0.23%	0.08%
2005	120	0.23%	0.00%

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

4.27 LUXEMBOURG

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

Year	Luxembourg	% of Region	% of Globe
1995	59	0.13%	0.00%
1996	60	0.13%	0.00%
1997	58	0.12%	0.00%
1998	58	0.12%	0.00%
1999	58	0.12%	0.00%
2000	59	0.12%	0.00%
2001	60	0.12%	0.00%
2002	62	0.12%	0.04%
2003	64	0.12%	0.00%
2004	66	0.13%	0.00%
2005	68	0.13%	0.00%

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

4.28 MACEDONIA

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

Year	Macedonia	% of Region	% of Globe
1995	35	0.00%	0.00%
1996	35	0.00%	0.00%
1997	34	0.00%	0.00%
1998	34	0.07%	0.00%
1999	34	0.07%	0.00%
2000	34	0.00%	0.02%
2001	35	0.00%	0.00%
2002	36	0.00%	0.00%
2003	38	0.00%	0.00%
2004	39	0.00%	0.00%
2005	40	0.00%	0.00%

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

4.29 MALTA

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

Year	Malta	% of Region	% of Globe
1995	15	0.03%	0.00%
1996	15	0.03%	0.00%
1997	14	0.00%	0.00%
1998	14	0.00%	0.00%
1999	14	0.00%	0.00%
2000	14	0.03%	0.00%
2001	14	0.00%	0.00%
2002	15	0.00%	0.00%
2003	16	0.00%	0.00%
2004	16	0.00%	0.00%
2005	17	0.00%	0.00%

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

4.30 MOLDOVA

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

Year	Moldova	% of Region	% of Globe
1995	79	0.17%	0.00%
1996	82	0.17%	0.00%
1997	81	0.18%	0.00%
1998	83	0.18%	0.00%
1999	85	0.18%	0.00%
2000	86	0.18%	0.00%
2001	88	0.18%	0.00%
2002	89	0.18%	0.00%
2003	90	0.18%	0.00%
2004	91	0.17%	0.00%
2005	92	0.17%	0.00%

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

4.31 MONACO

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

Year	Monaco	% 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	0.00%	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

4.32 NETHERLANDS

Accident & health insurance and medical service plans sold by life insurance companies (US \$ mln): Netherlands 1995 - 2005

Year	Netherlands	% of Region	% of Globe
1995	1,413	3.13%	1.17%
1996	1,437	3.12%	1.16%
1997	1,403	3.12%	1.16%
1998	1,401	3.11%	1.15%
1999	1,408	3.11%	1.14%
2000	1,418	3.10%	1.13%
2001	1,456	3.11%	1.13%
2002	1,500	3.11%	1.13%
2003	1,545	3.12%	1.13%
2004	1,592	3.12%	1.13%
2005	1,639	3.13%	1.13%

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

4.33 NORWAY

Accident & health insurance and medical service plans sold by life insurance companies (US \$ mln): Norway 1995 - 2005

Year	Norway	% of Region	% of Globe
1995	992	2.19%	0.82%
1996	998	2.17%	0.80%
1997	965	2.14%	0.79%
1998	955	2.12%	0.78%
1999	949	2.09%	0.77%
2000	949	2.08%	0.76%
2001	982	2.09%	0.76%
2002	1,021	2.12%	0.77%
2003	1,062	2.14%	0.77%
2004	1,105	2.17%	0.78%
2005	1,149	2.19%	0.79%

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

4.34 POLAND

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

Year	Poland	% of Region	% of Globe
1995	904	2.00%	0.75%
1996	903	1.96%	0.73%
1997	867	1.93%	0.71%
1998	851	1.89%	0.70%
1999	840	1.85%	0.68%
2000	836	1.83%	0.66%
2001	869	1.85%	0.67%
2002	911	1.89%	0.68%
2003	954	1.92%	0.69%
2004	999	1.96%	0.71%
2005	1,047	1.99%	0.72%

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

4.35 PORTUGAL

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

Year	Portugal	% of Region	% of Globe
1995	434	0.96%	0.36%
1996	441	0.95%	0.35%
1997	430	0.95%	0.35%
1998	429	0.95%	0.35%
1999	430	0.95%	0.34%
2000	433	0.94%	0.34%
2001	445	0.95%	0.34%
2002	459	0.95%	0.34%
2003	473	0.95%	0.34%
2004	488	0.95%	0.34%
2005	504	0.96%	0.34%

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

4.36 ROMANIA

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

Year	Romania	% of Region	% of Globe
1995	414	0.91%	0.34%
1996	415	0.90%	0.33%
1997	399	0.88%	0.33%
1998	394	0.87%	0.32%
1999	390	0.86%	0.31%
2000	389	0.85%	0.31%
2001	403	0.86%	0.31%
2002	421	0.87%	0.31%
2003	439	0.88%	0.32%
2004	459	0.90%	0.32%
2005	479	0.91%	0.33%

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

4.37 RUSSIA

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

Year	Russia	% of Region	% of Globe
1995	3,877	8.59%	3.21%
1996	4,019	8.75%	3.24%
1997	3,999	8.90%	3.30%
1998	4,074	9.06%	3.35%
1999	4,172	9.22%	3.39%
2000	4,266	9.35%	3.41%
2001	4,319	9.23%	3.36%
2002	4,366	9.07%	3.30%
2003	4,413	8.92%	3.23%
2004	4,461	8.76%	3.17%
2005	4,510	8.61%	3.11%

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

4.38 SERBIA AND MONTENEGRO

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

Year	Serbia and Montenegro	% of Region	% of Globe
1995	160	0.35%	0.13%
1996	162	0.35%	0.13%
1997	157	0.34%	0.12%
1998	156	0.34%	0.12%
1999	155	0.34%	0.12%
2000	155	0.34%	0.12%
2001	160	0.34%	0.12%
2002	166	0.34%	0.12%
2003	173	0.34%	0.12%
2004	179	0.35%	0.12%
2005	186	0.35%	0.12%

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

4.39 SLOVAKIA

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

Year	Slovakia	% of Region	% of Globe
1995	175	0.38%	0.14%
1996	175	0.38%	0.14%
1997	168	0.37%	0.13%
1998	165	0.36%	0.13%
1999	163	0.36%	0.13%
2000	163	0.35%	0.13%
2001	169	0.36%	0.13%
2002	177	0.36%	0.13%
2003	185	0.37%	0.13%
2004	193	0.37%	0.13%
2005	202	0.38%	0.13%

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

4.40 SLOVENIA

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

Year	Slovenia	% of Region	% of Globe
1995	125	0.27%	0.10%
1996	125	0.27%	0.10%
1997	121	0.26%	0.10%
1998	120	0.26%	0.00%
1999	119	0.26%	0.00%
2000	119	0.26%	0.09%
2001	123	0.26%	0.00%
2002	128	0.26%	0.00%
2003	133	0.26%	0.00%
2004	139	0.27%	0.00%
2005	145	0.27%	0.00%

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

4.41 SPAIN

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

Year	Spain	% of Region	% of Globe
1995	2,595	5.75%	2.15%
1996	2,632	5.73%	2.12%
1997	2,563	5.70%	2.12%
1998	2,554	5.68%	2.10%
1999	2,559	5.66%	2.08%
2000	2,574	5.64%	2.06%
2001	2,648	5.66%	2.06%
2002	2,734	5.68%	2.06%
2003	2,823	5.70%	2.07%
2004	2,915	5.72%	2.07%
2005	3,010	5.75%	2.07%

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

4.42 SWEDEN

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

Year	Sweden	% of Region	% of Globe
1995	1,118	2.47%	0.92%
1996	1,131	2.46%	0.91%
1997	1,099	2.44%	0.90%
1998	1,092	2.43%	0.89%
1999	1,092	2.41%	0.88%
2000	1,096	2.40%	0.87%
2001	1,129	2.41%	0.87%
2002	1,169	2.43%	0.88%
2003	1,210	2.44%	0.88%
2004	1,252	2.46%	0.89%
2005	1,296	2.47%	0.89%

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

4.43 SWITZERLAND

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

Year	Switzerland	% of Region	% of Globe
1995	1,160	2.57%	0.96%
1996	1,187	2.58%	0.95%
1997	1,166	2.59%	0.96%
1998	1,173	2.61%	0.96%
1999	1,186	2.62%	0.96%
2000	1,201	2.63%	0.96%
2001	1,227	2.62%	0.95%
2002	1,256	2.61%	0.94%
2003	1,286	2.59%	0.94%
2004	1,316	2.58%	0.93%
2005	1,347	2.57%	0.92%

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

4.44 UKRAINE

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

Year	Ukraine	% of Region	% of Globe
1995	1,096	2.43%	0.91%
1996	1,137	2.47%	0.91%
1997	1,131	2.51%	0.93%
1998	1,152	2.56%	0.94%
1999	1,180	2.61%	0.95%
2000	1,206	2.64%	0.96%
2001	1,221	2.61%	0.95%
2002	1,235	2.56%	0.93%
2003	1,248	2.52%	0.91%
2004	1,262	2.47%	0.89%
2005	1,275	2.43%	0.87%

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

4.45 UNITED KINGDOM

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

Year	United Kingdom	% of Region	% of Globe
1995	4,813	10.67%	3.99%
1996	4,888	10.64%	3.95%
1997	4,768	10.61%	3.94%
1998	4,759	10.59%	3.91%
1999	4,775	10.56%	3.88%
2000	4,808	10.54%	3.85%
2001	4,941	10.56%	3.84%
2002	5,094	10.58%	3.85%
2003	5,252	10.61%	3.85%
2004	5,415	10.64%	3.85%
2005	5,583	10.66%	3.85%

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

5 LATIN AMERICA: ACCIDENT & HEALTH INSURANCE AND MEDICAL SERVICE PLANS SOLD BY LIFE INSURANCE COMPANIES

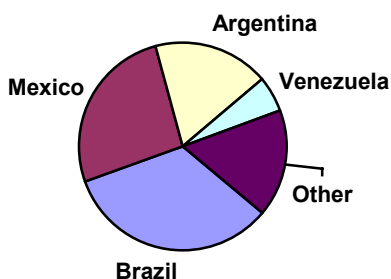
5.1 EXECUTIVE SUMMARY

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

Country	Latent Demand US \$ mln	% of Latin America
Brazil	2,232	33.43%
Mexico	1,765	26.43%
Argentina	1,187	17.78%
Venezuela	387	5.79%
Colombia	271	4.05%
Chile	187	2.80%
Peru	177	2.65%
Guatemala	74	1.10%
Ecuador	66	0.98%
Panama	60	0.89%
Uruguay	57	0.85%
Paraguay	41	0.60%
El Salvador	36	0.53%
Costa Rica	36	0.53%
Bolivia	33	0.50%
Honduras	33	0.49%
Nicaragua	18	0.27%
Suriname	8	0.12%
Belize	2	0.00%
Guyana	2	0.00%
Total	6,672	100.00%

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

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



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

Year	US \$ mln	% of Globe
1995	6,504.36	5.40
1996	6,640.27	5.37
1997	6,511.16	5.39
1998	6,536.73	5.38
1999	6,598.90	5.36
2000	6,675.69	5.35
2001	6,828.92	5.32
2002	6,999.84	5.29
2003	7,176.80	5.26
2004	7,360.05	5.24
2005	7,549.84	5.21

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

5.2 ARGENTINA

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

Year	Argentina	% of Region	% of Globe
1995	1,076	16.53%	0.89%
1996	1,116	16.80%	0.90%
1997	1,111	17.06%	0.91%
1998	1,133	17.32%	0.93%
1999	1,161	17.58%	0.94%
2000	1,187	17.78%	0.95%
2001	1,202	17.59%	0.93%
2002	1,214	17.34%	0.91%
2003	1,226	17.08%	0.89%
2004	1,239	16.83%	0.88%
2005	1,251	16.57%	0.86%

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

5.3 BELIZE

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

Year	Belize	% 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	0.00%	0.00%
2002	2	0.00%	0.00%
2003	2	0.00%	0.00%
2004	2	0.00%	0.00%
2005	3	0.00%	0.00%

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

5.4 BOLIVIA

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

Year	Bolivia	% of Region	% of Globe
1995	34	0.52%	0.00%
1996	35	0.52%	0.00%
1997	34	0.51%	0.00%
1998	33	0.51%	0.00%
1999	33	0.50%	0.02%
2000	33	0.50%	0.00%
2001	35	0.50%	0.00%
2002	36	0.51%	0.02%
2003	37	0.51%	0.00%
2004	38	0.52%	0.00%
2005	40	0.52%	0.00%

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

5.5 BRAZIL

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

Year	Brazil	% of Region	% of Globe
1995	2,315	35.59%	1.92%
1996	2,334	35.14%	1.88%
1997	2,260	34.70%	1.87%
1998	2,239	34.24%	1.84%
1999	2,230	33.78%	1.81%
2000	2,232	33.43%	1.78%
2001	2,306	33.77%	1.79%
2002	2,395	34.21%	1.81%
2003	2,488	34.66%	1.82%
2004	2,583	35.10%	1.83%
2005	2,683	35.53%	1.85%

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

5.6 CHILE

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

Year	Chile	% of Region	% of Globe
1995	209	3.21%	0.17%
1996	207	3.12%	0.16%
1997	198	3.03%	0.16%
1998	193	2.95%	0.15%
1999	189	2.86%	0.15%
2000	187	2.80%	0.15%
2001	196	2.86%	0.15%
2002	206	2.94%	0.15%
2003	217	3.03%	0.15%
2004	229	3.11%	0.16%
2005	242	3.20%	0.16%

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

5.7 COLOMBIA

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

Year	Colombia	% of Region	% of Globe
1995	288	4.42%	0.23%
1996	289	4.34%	0.23%
1997	278	4.27%	0.23%
1998	274	4.19%	0.22%
1999	272	4.11%	0.22%
2000	271	4.05%	0.21%
2001	281	4.11%	0.21%
2002	293	4.18%	0.22%
2003	306	4.26%	0.22%
2004	319	4.33%	0.22%
2005	333	4.41%	0.22%

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

5.8 COSTA RICA

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

Year	Costa Rica	% of Region	% of Globe
1995	36	0.54%	0.00%
1996	36	0.54%	0.00%
1997	35	0.54%	0.00%
1998	35	0.54%	0.00%
1999	35	0.53%	0.00%
2000	36	0.53%	0.00%
2001	37	0.53%	0.00%
2002	38	0.54%	0.02%
2003	39	0.54%	0.02%
2004	40	0.54%	0.00%
2005	41	0.54%	0.02%

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

5.9 ECUADOR

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

Year	Ecuador	% of Region	% of Globe
1995	65	1.00%	0.00%
1996	66	0.99%	0.00%
1997	65	0.99%	0.00%
1998	65	0.98%	0.00%
1999	65	0.98%	0.00%
2000	66	0.98%	0.00%
2001	67	0.98%	0.00%
2002	69	0.98%	0.00%
2003	71	0.99%	0.00%
2004	73	0.99%	0.00%
2005	75	0.99%	0.00%

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

5.10 EL SALVADOR

Accident & health insurance and medical service plans sold by life insurance companies (US \$ mln): El Salvador 1995 - 2005

Year	El Salvador	% of Region	% of Globe
1995	39	0.59%	0.00%
1996	39	0.58%	0.00%
1997	37	0.57%	0.00%
1998	37	0.55%	0.00%
1999	36	0.54%	0.00%
2000	36	0.53%	0.00%
2001	37	0.54%	0.00%
2002	39	0.55%	0.00%
2003	41	0.56%	0.00%
2004	43	0.58%	0.00%
2005	45	0.59%	0.00%

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

5.11 GUATEMALA

Accident & health insurance and medical service plans sold by life insurance companies (US \$ mln): Guatemala 1995 - 2005

Year	Guatemala	% of Region	% of Globe
1995	78	1.19%	0.00%
1996	78	1.17%	0.00%
1997	75	1.15%	0.06%
1998	75	1.14%	0.00%
1999	74	1.12%	0.00%
2000	74	1.10%	0.00%
2001	77	1.12%	0.00%
2002	80	1.13%	0.00%
2003	83	1.15%	0.00%
2004	87	1.17%	0.00%
2005	90	1.19%	0.00%

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

5.12 GUYANA

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

Year	Guyana	% 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	0.02%	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

5.13 HONDURAS

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

Year	Honduras	% of Region	% of Globe
1995	34	0.52%	0.00%
1996	34	0.51%	0.00%
1997	33	0.50%	0.02%
1998	33	0.50%	0.00%
1999	33	0.49%	0.00%
2000	33	0.49%	0.02%
2001	34	0.49%	0.00%
2002	35	0.50%	0.00%
2003	37	0.50%	0.00%
2004	38	0.51%	0.00%
2005	39	0.52%	0.00%

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

5.14 MEXICO

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

Year	Mexico	% of Region	% of Globe
1995	1,567	24.08%	1.30%
1996	1,632	24.57%	1.31%
1997	1,632	25.05%	1.35%
1998	1,670	25.55%	1.37%
1999	1,719	26.05%	1.39%
2000	1,765	26.43%	1.41%
2001	1,780	26.06%	1.38%
2002	1,791	25.58%	1.35%
2003	1,802	25.10%	1.32%
2004	1,813	24.62%	1.28%
2005	1,823	24.15%	1.25%

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

5.15 NICARAGUA

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

Year	Nicaragua	% of Region	% of Globe
1995	19	0.28%	0.00%
1996	19	0.28%	0.00%
1997	18	0.28%	0.00%
1998	18	0.27%	0.00%
1999	18	0.27%	0.00%
2000	18	0.27%	0.00%
2001	19	0.27%	0.00%
2002	19	0.27%	0.00%
2003	20	0.28%	0.00%
2004	21	0.28%	0.00%
2005	22	0.28%	0.00%

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

5.16 PANAMA

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

Year	Panama	% of Region	% of Globe
1995	60	0.92%	0.00%
1996	61	0.91%	0.00%
1997	59	0.91%	0.00%
1998	59	0.90%	0.00%
1999	59	0.90%	0.04%
2000	60	0.89%	0.00%
2001	62	0.90%	0.00%
2002	63	0.90%	0.00%
2003	65	0.91%	0.00%
2004	68	0.91%	0.00%
2005	70	0.92%	0.00%

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

5.17 PARAGUAY

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

Year	Paraguay	% of Region	% of Globe
1995	42	0.64%	0.00%
1996	42	0.63%	0.00%
1997	41	0.63%	0.00%
1998	41	0.62%	0.00%
1999	41	0.61%	0.03%
2000	41	0.60%	0.00%
2001	42	0.61%	0.00%
2002	44	0.62%	0.03%
2003	45	0.63%	0.00%
2004	47	0.63%	0.00%
2005	49	0.64%	0.00%

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

5.18 PERU

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

Year	Peru	% of Region	% of Globe
1995	193	2.96%	0.15%
1996	192	2.89%	0.15%
1997	184	2.83%	0.15%
1998	181	2.76%	0.14%
1999	178	2.70%	0.14%
2000	177	2.65%	0.14%
2001	184	2.70%	0.14%
2002	193	2.76%	0.14%
2003	203	2.82%	0.14%
2004	213	2.88%	0.15%
2005	223	2.95%	0.15%

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

5.19 SURINAME

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

Year	Suriname	% of Region	% of Globe
1995	8	0.12%	0.00%
1996	8	0.12%	0.00%
1997	8	0.12%	0.00%
1998	8	0.12%	0.00%
1999	8	0.12%	0.00%
2000	8	0.12%	0.00%
2001	8	0.12%	0.00%
2002	9	0.12%	0.00%
2003	9	0.12%	0.00%
2004	9	0.12%	0.00%
2005	9	0.12%	0.00%

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

5.20 URUGUAY

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

Year	Uruguay	% of Region	% of Globe
1995	52	0.80%	0.00%
1996	54	0.81%	0.00%
1997	54	0.82%	0.04%
1998	55	0.83%	0.00%
1999	56	0.84%	0.00%
2000	57	0.85%	0.00%
2001	58	0.84%	0.00%
2002	58	0.83%	0.00%
2003	59	0.82%	0.00%
2004	60	0.81%	0.00%
2005	61	0.80%	0.04%

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

5.21 VENEZUELA

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

Year	Venezuela	% of Region	% of Globe
1995	383	5.88%	0.31%
1996	390	5.87%	0.31%
1997	381	5.85%	0.31%
1998	381	5.83%	0.31%
1999	384	5.81%	0.31%
2000	387	5.79%	0.31%
2001	397	5.81%	0.30%
2002	408	5.83%	0.30%
2003	420	5.85%	0.30%
2004	432	5.86%	0.30%
2005	444	5.88%	0.30%

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

6 NORTH AMERICA & THE CARIBBEAN: ACCIDENT & HEALTH INSURANCE AND MEDICAL SERVICE PLANS SOLD BY LIFE INSURANCE COMPANIES

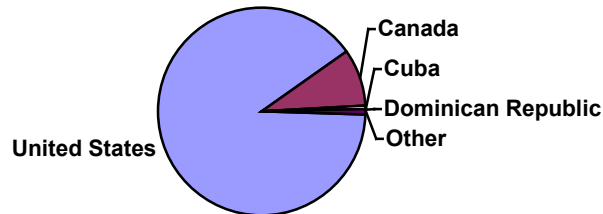
6.1 EXECUTIVE SUMMARY

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

Country	Latent Demand US \$ mln	% of North America & the Caribbean
United States	30,921	89.71%
Canada	3,092	8.97%
Cuba	136	0.39%
Dominican Republic	45	0.13%
Trinidad and Tobago	25	0.00%
Jamaica	18	0.00%
Bahamas	17	0.05%
Haiti	15	0.00%
Martinique	11	0.00%
Barbados	9	0.00%
Netherlands Antilles	9	0.00%
Bermuda	8	0.00%
St. Lucia	2	0.00%
Antigua and Barbuda	2	0.00%
Grenada	1	0.00%
St. Vincent and the Grenadines	1	0.00%
St. Kitts and Nevis	1	0.00%
Dominica	1	0.00%
Total	34,315	100.00%

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

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



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

Year	US \$ mln	% of Globe
1995	30,668.72	25.46
1996	32,401.06	26.20
1997	31,668.45	26.21
1998	32,353.13	26.63
1999	33,385.98	27.14
2000	34,464.29	27.61
2001	35,638.94	27.76
2002	36,863.97	27.86
2003	38,131.28	27.96
2004	39,442.32	28.06
2005	40,798.60	28.15

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

6.2 ANTIGUA AND BARBUDA

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

Year	Antigua and Barbuda	% 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	0.00%	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

6.3 BAHAMAS

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

Year	Bahamas	% of Region	% of Globe
1995	17	0.00%	0.00%
1996	17	0.00%	0.00%
1997	17	0.00%	0.00%
1998	17	0.00%	0.00%
1999	17	0.00%	0.00%
2000	17	0.05%	0.00%
2001	18	0.00%	0.01%
2002	18	0.00%	0.00%
2003	19	0.00%	0.00%
2004	19	0.00%	0.00%
2005	20	0.00%	0.00%

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

6.4 BARBADOS

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

Year	Barbados	% of Region	% of Globe
1995	9	0.00%	0.00%
1996	9	0.00%	0.00%
1997	9	0.00%	0.00%
1998	9	0.00%	0.00%
1999	9	0.00%	0.00%
2000	9	0.00%	0.00%
2001	9	0.00%	0.00%
2002	10	0.00%	0.00%
2003	10	0.00%	0.00%
2004	10	0.00%	0.00%
2005	10	0.00%	0.00%

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

6.5 BERMUDA

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

Year	Bermuda	% of Region	% of Globe
1995	8	0.00%	0.00%
1996	8	0.00%	0.00%
1997	8	0.00%	0.00%
1998	8	0.00%	0.00%
1999	8	0.00%	0.00%
2000	8	0.00%	0.00%
2001	8	0.00%	0.00%
2002	8	0.00%	0.00%
2003	9	0.02%	0.00%
2004	9	0.00%	0.00%
2005	9	0.00%	0.00%

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

6.6 CANADA

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

Year	Canada	% of Region	% of Globe
1995	3,051	9.94%	2.53%
1996	3,108	9.59%	2.51%
1997	3,040	9.60%	2.51%
1998	3,044	9.40%	2.50%
1999	3,063	9.17%	2.49%
2000	3,092	8.97%	2.47%
2001	3,170	8.89%	2.46%
2002	3,259	8.84%	2.46%
2003	3,350	8.78%	2.45%
2004	3,444	8.73%	2.44%
2005	3,541	8.67%	2.44%

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

6.7 CUBA

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

Year	Cuba	% of Region	% of Globe
1995	135	0.44%	0.11%
1996	137	0.42%	0.11%
1997	134	0.42%	0.11%
1998	134	0.41%	0.11%
1999	135	0.40%	0.10%
2000	136	0.39%	0.10%
2001	139	0.39%	0.10%
2002	143	0.38%	0.10%
2003	148	0.38%	0.10%
2004	152	0.38%	0.10%
2005	157	0.38%	0.10%

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

6.8 DOMINICA

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

Year	Dominica	% 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

6.9 DOMINICAN REPUBLIC

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

Year	Dominican Republic	% of Region	% of Globe
1995	46	0.15%	0.00%
1996	47	0.14%	0.00%
1997	45	0.14%	0.00%
1998	45	0.13%	0.00%
1999	45	0.13%	0.00%
2000	45	0.13%	0.00%
2001	47	0.13%	0.00%
2002	48	0.13%	0.00%
2003	50	0.13%	0.00%
2004	52	0.13%	0.00%
2005	53	0.13%	0.00%

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

6.10 GRENADA

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

Year	Grenada	% 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	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

6.11 HAITI

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

Year	Haiti	% of Region	% of Globe
1995	16	0.00%	0.00%
1996	16	0.00%	0.00%
1997	15	0.00%	0.00%
1998	15	0.00%	0.01%
1999	15	0.00%	0.00%
2000	15	0.00%	0.00%
2001	16	0.00%	0.00%
2002	16	0.00%	0.00%
2003	17	0.00%	0.00%
2004	18	0.00%	0.00%
2005	18	0.00%	0.00%

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

6.12 JAMAICA

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

Year	Jamaica	% of Region	% of Globe
1995	18	0.00%	0.00%
1996	18	0.05%	0.00%
1997	18	0.00%	0.00%
1998	18	0.00%	0.00%
1999	18	0.00%	0.01%
2000	18	0.00%	0.00%
2001	19	0.00%	0.00%
2002	19	0.00%	0.00%
2003	20	0.00%	0.00%
2004	20	0.00%	0.00%
2005	20	0.00%	0.01%

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

6.13 MARTINIQUE

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

Year	Martinique	% of Region	% of Globe
1995	11	0.00%	0.00%
1996	11	0.00%	0.00%
1997	11	0.00%	0.00%
1998	11	0.00%	0.00%
1999	11	0.00%	0.00%
2000	11	0.00%	0.00%
2001	12	0.00%	0.00%
2002	12	0.00%	0.00%
2003	12	0.00%	0.00%
2004	12	0.00%	0.00%
2005	12	0.00%	0.00%

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

6.14 NETHERLANDS ANTILLES

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

Year	Netherlands Antilles	% of Region	% of Globe
1995	9	0.00%	0.00%
1996	9	0.00%	0.00%
1997	9	0.00%	0.00%
1998	9	0.00%	0.00%
1999	9	0.00%	0.00%
2000	9	0.00%	0.00%
2001	9	0.00%	0.00%
2002	9	0.00%	0.00%
2003	9	0.00%	0.00%
2004	10	0.00%	0.00%
2005	10	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 sold by life insurance companies (US \$ mln): St. Kitts and Nevis 1995 - 2005

Year	St. Kitts and Nevis	% 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

6.16 ST. LUCIA

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

Year	St. Lucia	% 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	0.00%	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

6.17 ST. VINCENT AND THE GRENADINES

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

Year	St. Vincent and the Grenadines	% 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

6.18 TRINIDAD AND TOBAGO

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

Year	Trinidad and Tobago	% of Region	% of Globe
1995	26	0.00%	0.00%
1996	26	0.00%	0.00%
1997	25	0.00%	0.00%
1998	25	0.00%	0.00%
1999	25	0.00%	0.00%
2000	25	0.00%	0.00%
2001	26	0.00%	0.00%
2002	27	0.00%	0.00%
2003	28	0.00%	0.00%
2004	29	0.00%	0.00%
2005	30	0.00%	0.02%

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

6.19 UNITED STATES

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

Year	United States	% of Region	% of Globe
1995	27,165	88.57%	22.55%
1996	28,834	88.99%	23.31%
1997	28,181	88.98%	23.32%
1998	28,863	89.21%	23.75%
1999	29,874	89.48%	24.28%
2000	30,921	89.71%	24.76%
2001	32,005	89.80%	24.93%
2002	33,127	89.86%	25.03%
2003	34,288	89.92%	25.14%
2004	35,490	89.97%	25.24%
2005	36,734	90.03%	25.34%

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

7 OCEANA: ACCIDENT & HEALTH INSURANCE AND MEDICAL SERVICE PLANS SOLD BY LIFE INSURANCE COMPANIES

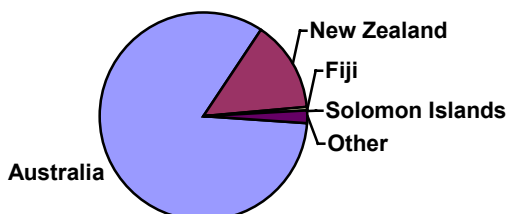
7.1 EXECUTIVE SUMMARY

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

Country	Latent Demand US \$ mln	% of Oceana
Australia	1,565	83.26%
New Zealand	270	14.37%
Fiji	8	0.40%
Solomon Islands	2	0.00%
American Samoa	1	0.00%
Nauru	1	0.00%
Vanuatu	1	0.00%
Tonga	1	0.00%
Micronesia Federation	0	0.00%
Palau	0	0.00%
Marshall Islands	0	0.00%
Kiribati	0	0.00%
Tuvalu	0	0.00%
Total	1,851	100.00%

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

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



The Market for Accident & health insurance and medical service plans sold by life insurance companies in Oceania: 1995 - 2005

Year	US \$ mln	% of Globe
1995	1,920.13	1.59
1996	1,941.60	1.57
1997	1,885.96	1.56
1998	1,874.57	1.54
1999	1,873.15	1.52
2000	1,880.17	1.51
2001	1,937.93	1.51
2002	2,006.18	1.52
2003	2,076.86	1.52
2004	2,150.07	1.53
2005	2,225.90	1.54

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

7.2 AMERICAN SAMOA

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

Year	American Samoa	% 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	0.06%	0.00%

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

7.3 AUSTRALIA

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

Year	Australia	% of Region	% of Globe
1995	1,590	82.78%	1.31%
1996	1,609	82.89%	1.30%
1997	1,565	82.98%	1.29%
1998	1,558	83.08%	1.28%
1999	1,558	83.18%	1.26%
2000	1,565	83.26%	1.25%
2001	1,612	83.19%	1.25%
2002	1,667	83.09%	1.26%
2003	1,724	82.99%	1.26%
2004	1,782	82.90%	1.26%
2005	1,843	82.80%	1.27%

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

7.4 FIJI

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

Year	Fiji	% of Region	% of Globe
1995	8	0.39%	0.00%
1996	8	0.39%	0.00%
1997	8	0.39%	0.00%
1998	8	0.40%	0.00%
1999	8	0.40%	0.00%
2000	8	0.40%	0.00%
2001	8	0.40%	0.00%
2002	8	0.40%	0.00%
2003	8	0.39%	0.00%
2004	9	0.39%	0.00%
2005	9	0.39%	0.00%

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

7.5 KIRIBATI

Accident & health insurance and medical service plans sold by life insurance companies (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	0.00%	0.00%
2001	0	0.00%	0.00%
2002	0	0.01%	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

7.6 MARSHALL ISLANDS

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

Year	Micronesia Federation	% of Region	% of Globe
1995	0	0.02%	0.00%
1996	0	0.02%	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	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

7.8 NAURU

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

Year	Nauru	% 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	0.05%	0.00%
2002	1	0.00%	0.00%
2003	1	0.05%	0.00%
2004	1	0.00%	0.00%
2005	1	0.00%	0.00%

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

7.9 NEW ZEALAND

Accident & health insurance and medical service plans sold by life insurance companies (US \$ mln): New Zealand 1995 - 2005

Year	New Zealand	% of Region	% of Globe
1995	288	14.99%	0.23%
1996	289	14.86%	0.23%
1997	278	14.73%	0.22%
1998	274	14.60%	0.22%
1999	271	14.47%	0.22%
2000	270	14.37%	0.21%
2001	280	14.47%	0.21%
2002	293	14.59%	0.22%
2003	306	14.72%	0.22%
2004	319	14.85%	0.22%
2005	333	14.97%	0.23%

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

7.10 PALAU

Accident & health insurance and medical service plans sold by life insurance companies (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	0.00%	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

7.11 SOLOMON ISLANDS

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

Year	Solomon Islands	% 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	0.00%	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

7.12 TONGA

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

Year	Tonga	% of Region	% of Globe
1995	1	0.00%	0.00%
1996	1	0.00%	0.00%
1997	1	0.03%	0.00%
1998	1	0.00%	0.00%
1999	1	0.03%	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

7.13 TUVALU

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

Year	Vanuatu	% 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

8 THE MIDDLE EAST: ACCIDENT & HEALTH INSURANCE AND MEDICAL SERVICE PLANS SOLD BY LIFE INSURANCE COMPANIES

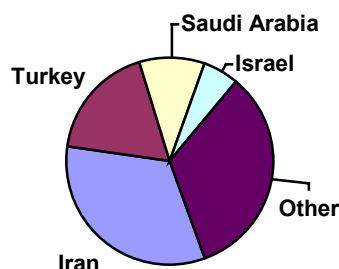
8.1 EXECUTIVE SUMMARY

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

Country	Latent Demand US \$ mln	% of the Middle East
Iran	2,146	32.74%
Turkey	1,182	18.04%
Saudi Arabia	681	10.39%
Israel	353	5.38%
Uzbekistan	333	5.07%
Pakistan	308	4.70%
Iraq	251	3.82%
United Arab Emirates	198	3.01%
Syrian Arab Republic	183	2.79%
Azerbaijan	145	2.21%
Kuwait	133	2.02%
Armenia	82	1.24%
Oman	80	1.21%
Tajikistan	78	1.19%
Kyrgyzstan	75	1.14%
Turkmenistan	73	1.11%
Yemen	65	0.99%
Qatar	48	0.73%
Jordan	48	0.73%
Lebanon	33	0.50%
Afghanistan	24	0.36%
Bahrain	23	0.35%
Total	6,541	100.00%

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

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



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

Year	US \$ mln	% of Globe
1995	6,422.21	5.33
1996	6,547.90	5.29
1997	6,412.62	5.31
1998	6,429.60	5.29
1999	6,482.52	5.27
2000	6,551.74	5.25
2001	6,708.27	5.23
2002	6,884.60	5.20
2003	7,067.35	5.18
2004	7,256.78	5.16
2005	7,453.18	5.14

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

8.2 AFGHANISTAN

Accident & health insurance and medical service plans sold by life insurance companies (US \$ mln): Afghanistan 1995 - 2005

Year	Afghanistan	% of Region	% of Globe
1995	22	0.34%	0.00%
1996	23	0.34%	0.00%
1997	23	0.35%	0.00%
1998	23	0.35%	0.00%
1999	23	0.35%	0.00%
2000	24	0.36%	0.00%
2001	24	0.35%	0.00%
2002	25	0.35%	0.00%
2003	25	0.35%	0.01%
2004	25	0.34%	0.00%
2005	26	0.34%	0.00%

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

8.3 ARMENIA

Accident & health insurance and medical service plans sold by life insurance companies (US \$ mln): Armenia 1995 - 2005

Year	Armenia	% of Region	% of Globe
1995	87	1.35%	0.00%
1996	87	1.32%	0.00%
1997	84	1.30%	0.00%
1998	83	1.28%	0.00%
1999	82	1.26%	0.00%
2000	82	1.24%	0.06%
2001	85	1.26%	0.06%
2002	88	1.28%	0.00%
2003	92	1.30%	0.00%
2004	96	1.32%	0.00%
2005	100	1.34%	0.00%

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

8.4 AZERBAIJAN

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

Year	Azerbaijan	% of Region	% of Globe
1995	118	1.84%	0.00%
1996	126	1.91%	0.10%
1997	128	1.99%	0.10%
1998	133	2.06%	0.10%
1999	139	2.15%	0.11%
2000	145	2.21%	0.11%
2001	144	2.15%	0.11%
2002	143	2.07%	0.10%
2003	141	1.99%	0.10%
2004	140	1.92%	0.00%
2005	138	1.85%	0.00%

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

8.5 BAHRAIN

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

Year	Bahrain	% of Region	% of Globe
1995	21	0.33%	0.00%
1996	22	0.33%	0.00%
1997	22	0.34%	0.00%
1998	22	0.34%	0.00%
1999	23	0.34%	0.00%
2000	23	0.35%	0.00%
2001	23	0.34%	0.00%
2002	24	0.34%	0.00%
2003	24	0.34%	0.00%
2004	24	0.33%	0.00%
2005	25	0.33%	0.00%

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

8.6 IRAN

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

Year	Iran	% of Region	% of Globe
1995	1,982	30.85%	1.64%
1996	2,047	31.26%	1.65%
1997	2,030	31.65%	1.68%
1998	2,061	32.05%	1.69%
1999	2,104	32.45%	1.71%
2000	2,146	32.74%	1.71%
2001	2,178	32.46%	1.69%
2002	2,209	32.07%	1.66%
2003	2,240	31.69%	1.64%
2004	2,272	31.30%	1.61%
2005	2,304	30.91%	1.58%

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

8.7 IRAQ

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

Year	Iraq	% of Region	% of Globe
1995	235	3.66%	0.19%
1996	242	3.70%	0.19%
1997	240	3.73%	0.19%
1998	242	3.77%	0.19%
1999	247	3.80%	0.20%
2000	251	3.82%	0.20%
2001	255	3.80%	0.19%
2002	260	3.77%	0.19%
2003	264	3.73%	0.19%
2004	269	3.70%	0.19%
2005	274	3.67%	0.18%

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

8.8 ISRAEL

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

Year	Israel	% of Region	% of Globe
1995	386	6.00%	0.32%
1996	384	5.86%	0.31%
1997	368	5.74%	0.30%
1998	361	5.61%	0.29%
1999	355	5.48%	0.28%
2000	353	5.38%	0.28%
2001	368	5.48%	0.28%
2002	386	5.60%	0.29%
2003	405	5.72%	0.29%
2004	425	5.85%	0.30%
2005	446	5.98%	0.30%

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

8.9 JORDAN

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

Year	Jordan	% of Region	% of Globe
1995	52	0.81%	0.00%
1996	52	0.79%	0.00%
1997	50	0.77%	0.00%
1998	49	0.76%	0.00%
1999	48	0.74%	0.00%
2000	48	0.73%	0.00%
2001	50	0.74%	0.00%
2002	52	0.76%	0.00%
2003	55	0.77%	0.00%
2004	58	0.79%	0.00%
2005	60	0.80%	0.00%

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

8.10 KUWAIT

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

Year	Kuwait	% of Region	% of Globe
1995	134	2.08%	0.11%
1996	136	2.07%	0.10%
1997	132	2.06%	0.10%
1998	132	2.04%	0.10%
1999	132	2.03%	0.10%
2000	133	2.02%	0.10%
2001	137	2.03%	0.10%
2002	141	2.04%	0.10%
2003	146	2.06%	0.10%
2004	150	2.07%	0.10%
2005	155	2.08%	0.10%

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

8.11 KYRGYZSTAN

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

Year	Kyrgyzstan	% of Region	% of Globe
1995	67	1.04%	0.00%
1996	70	1.06%	0.00%
1997	69	1.08%	0.05%
1998	71	1.10%	0.00%
1999	73	1.12%	0.00%
2000	75	1.14%	0.00%
2001	76	1.12%	0.05%
2002	76	1.10%	0.00%
2003	77	1.08%	0.00%
2004	77	1.06%	0.00%
2005	78	1.04%	0.00%

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

8.12 LEBANON

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

Year	Lebanon	% of Region	% of Globe
1995	36	0.55%	0.00%
1996	36	0.54%	0.00%
1997	34	0.53%	0.00%
1998	34	0.52%	0.00%
1999	33	0.51%	0.02%
2000	33	0.50%	0.00%
2001	34	0.51%	0.02%
2002	36	0.52%	0.00%
2003	38	0.53%	0.00%
2004	40	0.54%	0.00%
2005	41	0.55%	0.00%

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

8.13 OMAN

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

Year	Oman	% of Region	% of Globe
1995	81	1.26%	0.00%
1996	82	1.25%	0.00%
1997	80	1.24%	0.00%
1998	79	1.23%	0.00%
1999	79	1.22%	0.00%
2000	80	1.21%	0.00%
2001	82	1.22%	0.06%
2002	85	1.23%	0.00%
2003	88	1.24%	0.00%
2004	91	1.25%	0.00%
2005	94	1.26%	0.00%

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

8.14 PAKISTAN

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

Year	Pakistan	% of Region	% of Globe
1995	323	5.03%	0.26%
1996	325	4.96%	0.26%
1997	314	4.89%	0.25%
1998	310	4.82%	0.25%
1999	308	4.75%	0.25%
2000	308	4.70%	0.24%
2001	319	4.75%	0.24%
2002	332	4.82%	0.25%
2003	346	4.89%	0.25%
2004	360	4.95%	0.25%
2005	375	5.02%	0.25%

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

8.15 QATAR

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

Year	Qatar	% of Region	% of Globe
1995	45	0.70%	0.00%
1996	46	0.70%	0.00%
1997	46	0.71%	0.00%
1998	47	0.72%	0.00%
1999	48	0.73%	0.00%
2000	48	0.73%	0.00%
2001	49	0.73%	0.00%
2002	50	0.72%	0.00%
2003	51	0.71%	0.00%
2004	52	0.71%	0.00%
2005	52	0.70%	0.00%

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

8.16 SAUDI ARABIA

Accident & health insurance and medical service plans sold by life insurance companies (US \$ mln): Saudi Arabia 1995 - 2005

Year	Saudi Arabia	% of Region	% of Globe
1995	639	9.95%	0.53%
1996	658	10.05%	0.53%
1997	651	10.14%	0.53%
1998	658	10.24%	0.54%
1999	670	10.33%	0.54%
2000	681	10.39%	0.54%
2001	693	10.33%	0.54%
2002	705	10.24%	0.53%
2003	718	10.15%	0.52%
2004	730	10.06%	0.51%
2005	743	9.97%	0.51%

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

8.17 SYRIAN ARAB REPUBLIC

Accident & health insurance and medical service plans sold by life insurance companies (US \$ mln): Syrian Arab Republic 1995 - 2005

Year	Syrian Arab Republic	% of Region	% of Globe
1995	191	2.97%	0.15%
1996	192	2.93%	0.15%
1997	186	2.89%	0.15%
1998	184	2.86%	0.15%
1999	183	2.82%	0.14%
2000	183	2.79%	0.14%
2001	189	2.82%	0.14%
2002	197	2.86%	0.14%
2003	205	2.89%	0.15%
2004	213	2.93%	0.15%
2005	221	2.96%	0.15%

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

8.18 TAJIKISTAN

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

Year	Tajikistan	% of Region	% of Globe
1995	66	1.03%	0.00%
1996	70	1.06%	0.05%
1997	71	1.09%	0.00%
1998	73	1.13%	0.00%
1999	76	1.16%	0.00%
2000	78	1.19%	0.00%
2001	78	1.16%	0.00%
2002	78	1.13%	0.00%
2003	78	1.10%	0.00%
2004	78	1.07%	0.00%
2005	77	1.03%	0.00%

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

8.19 TURKEY

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

Year	Turkey	% of Region	% of Globe
1995	1,285	20.01%	1.06%
1996	1,283	19.58%	1.03%
1997	1,230	19.18%	1.01%
1998	1,207	18.76%	0.99%
1999	1,190	18.35%	0.96%
2000	1,182	18.04%	0.94%
2001	1,231	18.34%	0.95%
2002	1,290	18.74%	0.97%
2003	1,353	19.14%	0.99%
2004	1,418	19.54%	1.00%
2005	1,487	19.95%	1.02%

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

8.20 TURKMENISTAN

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

Year	Turkmenistan	% of Region	% of Globe
1995	63	0.98%	0.00%
1996	66	1.01%	0.00%
1997	67	1.03%	0.05%
1998	68	1.06%	0.05%
1999	71	1.09%	0.05%
2000	73	1.11%	0.00%
2001	73	1.09%	0.00%
2002	73	1.06%	0.00%
2003	73	1.03%	0.00%
2004	74	1.01%	0.00%
2005	74	0.98%	0.00%

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

8.21 UNITED ARAB EMIRATES

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

Year	United Arab Emirates	% of Region	% of Globe
1995	201	3.12%	0.16%
1996	203	3.10%	0.16%
1997	197	3.07%	0.16%
1998	197	3.05%	0.16%
1999	197	3.03%	0.15%
2000	198	3.01%	0.15%
2001	203	3.03%	0.15%
2002	210	3.05%	0.15%
2003	217	3.07%	0.15%
2004	225	3.09%	0.15%
2005	233	3.12%	0.16%

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

8.22 UZBEKISTAN

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

Year	Uzbekistan	% of Region	% of Globe
1995	310	4.82%	0.25%
1996	319	4.87%	0.25%
1997	316	4.93%	0.26%
1998	321	4.98%	0.26%
1999	327	5.03%	0.26%
2000	333	5.07%	0.26%
2001	338	5.03%	0.26%
2002	343	4.98%	0.25%
2003	349	4.93%	0.25%
2004	354	4.88%	0.25%
2005	360	4.83%	0.24%

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

8.23 YEMEN

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

Year	Yemen	% of Region	% of Globe
1995	67	1.03%	0.00%
1996	67	1.02%	0.00%
1997	65	1.02%	0.00%
1998	65	1.01%	0.00%
1999	65	1.00%	0.00%
2000	65	0.99%	0.00%
2001	67	1.00%	0.05%
2002	70	1.01%	0.00%
2003	72	1.01%	0.00%
2004	75	1.02%	0.05%
2005	77	1.03%	0.00%

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

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