

Charts for Session Maui II 78PD
Hot Topics in Individual Disability Income

CHART 1
NON-CAN IDI 8-COMPANY RESULTS
PREMIUMS AND GROWTH RATE

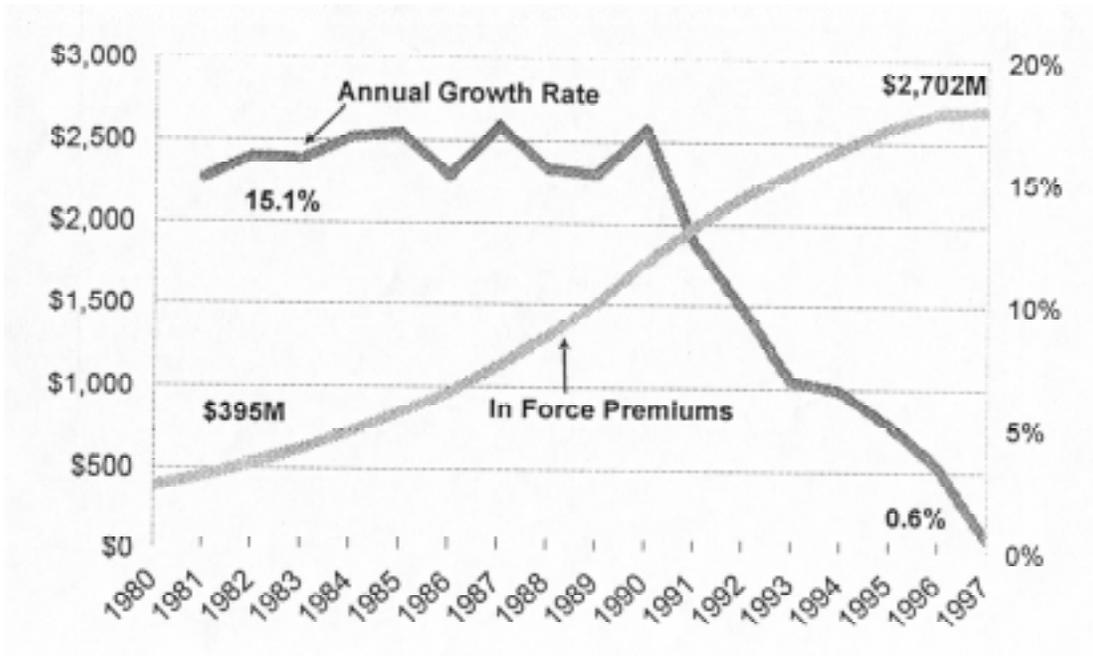


CHART 2
NON-CAN IDI 8-COMPANY RESULTS
INCURRED CLAIMS

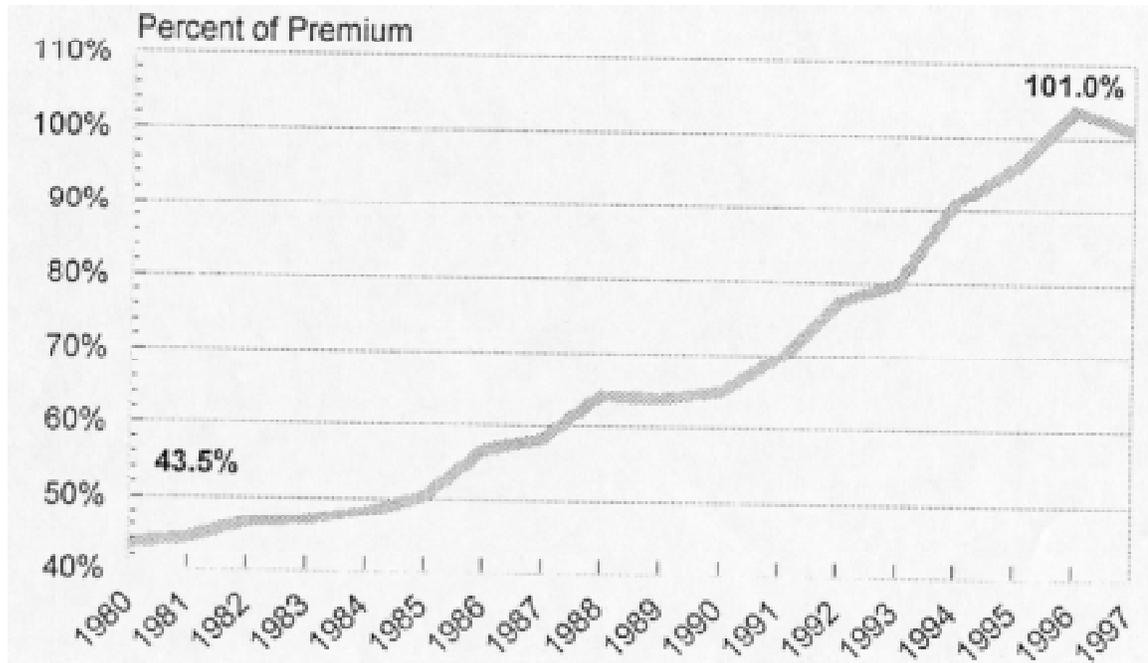


CHART 3
NON-CAN IDI 8-COMPANY RESULTS
COMMISSIONS AND EXPENSES

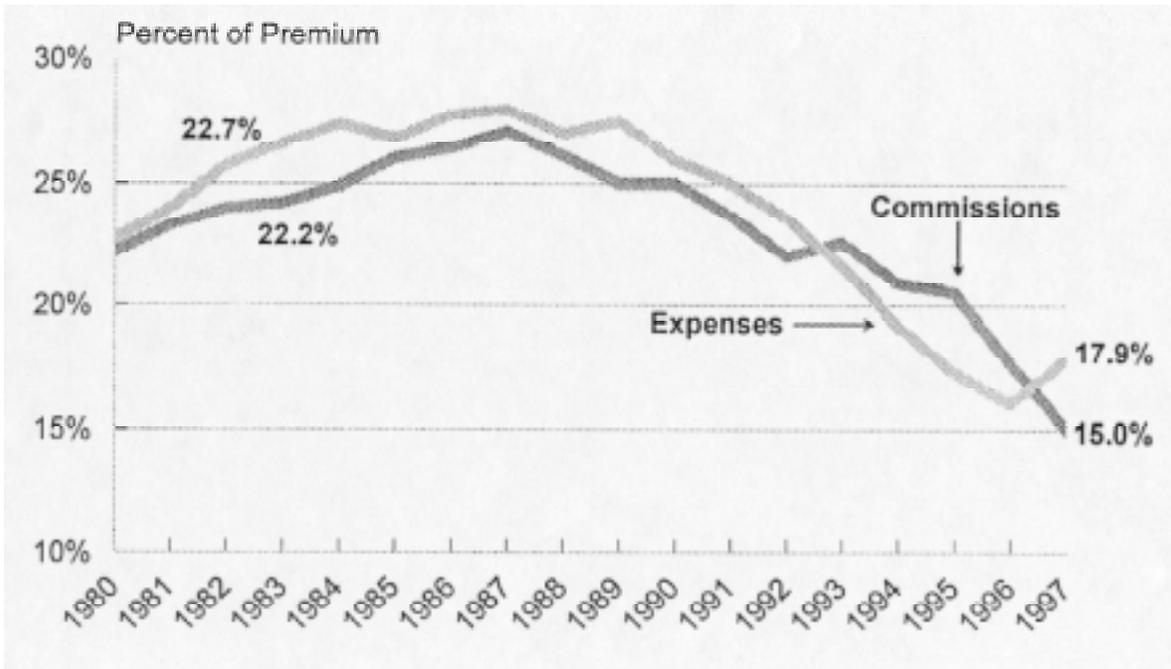


CHART 4
NON-CAN IDI 8-COMPANY RESULTS
NET INVESTMENT INCOME

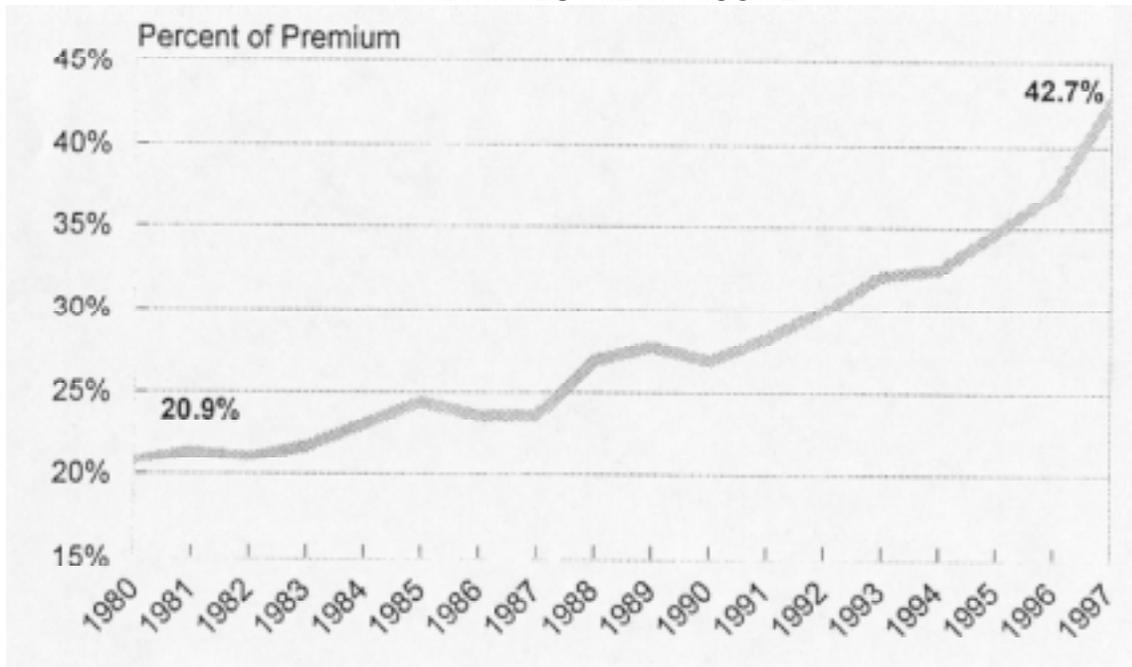


CHART 5
NON-CAN IDI 8-COMPANY RESULTS
PROFIT BEFORE DIVIDENDS AND FIT

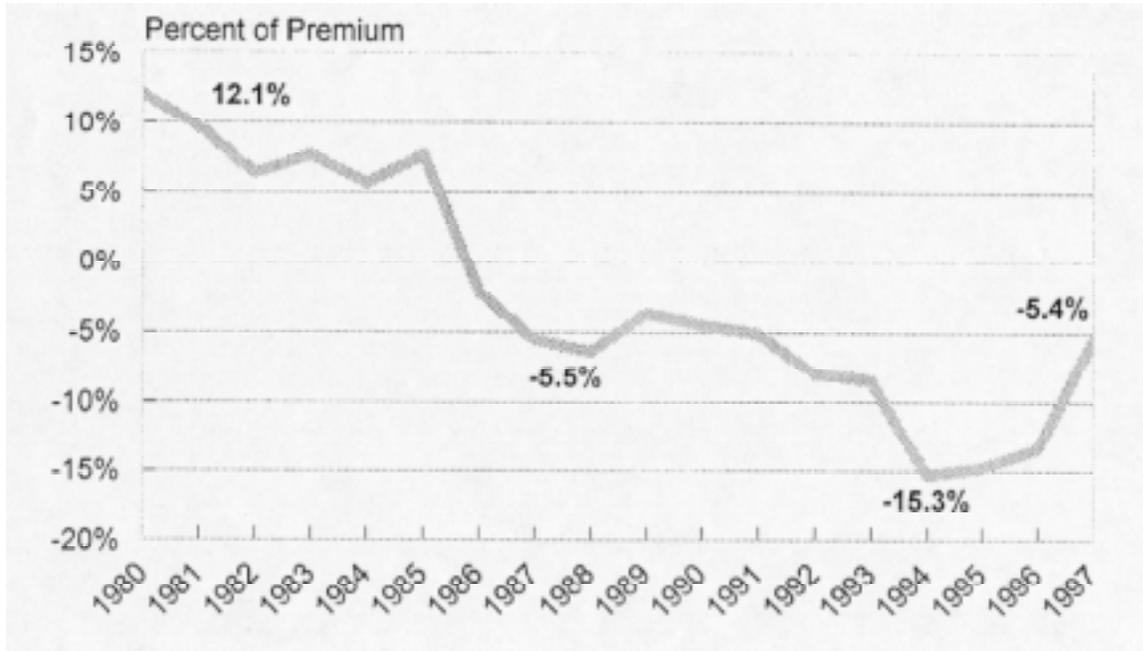


CHART 6
NON-CAN IDI 20-COMPANY RESULTS
PREMIUMS AND GROWTH RATE

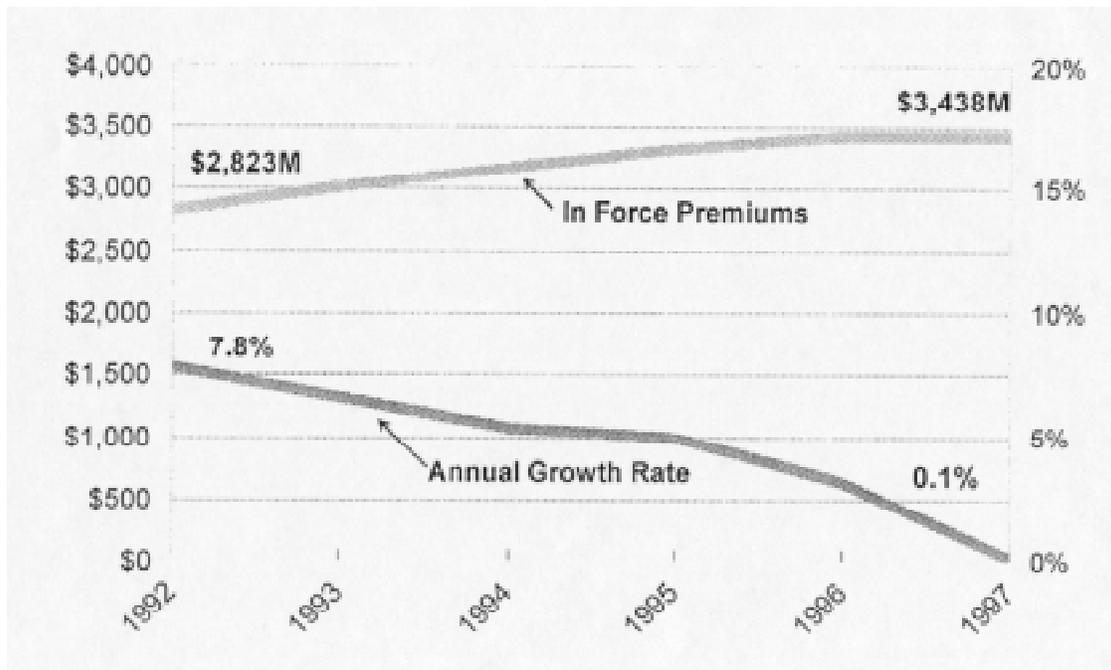


CHART 7
NON-CAN IDI 20-COMPANY RESULTS
INCURRED CLAIMS

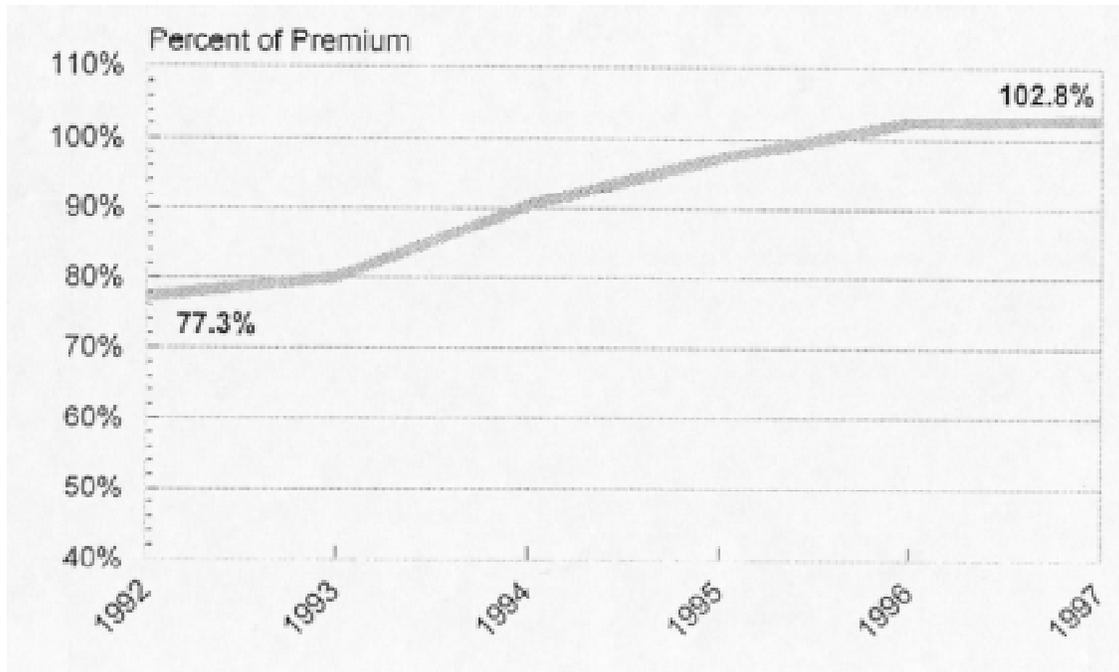


CHART 8
NON-CAN IDI 20-COMPANY RESULTS
COMMISSIONS AND EXPENSES

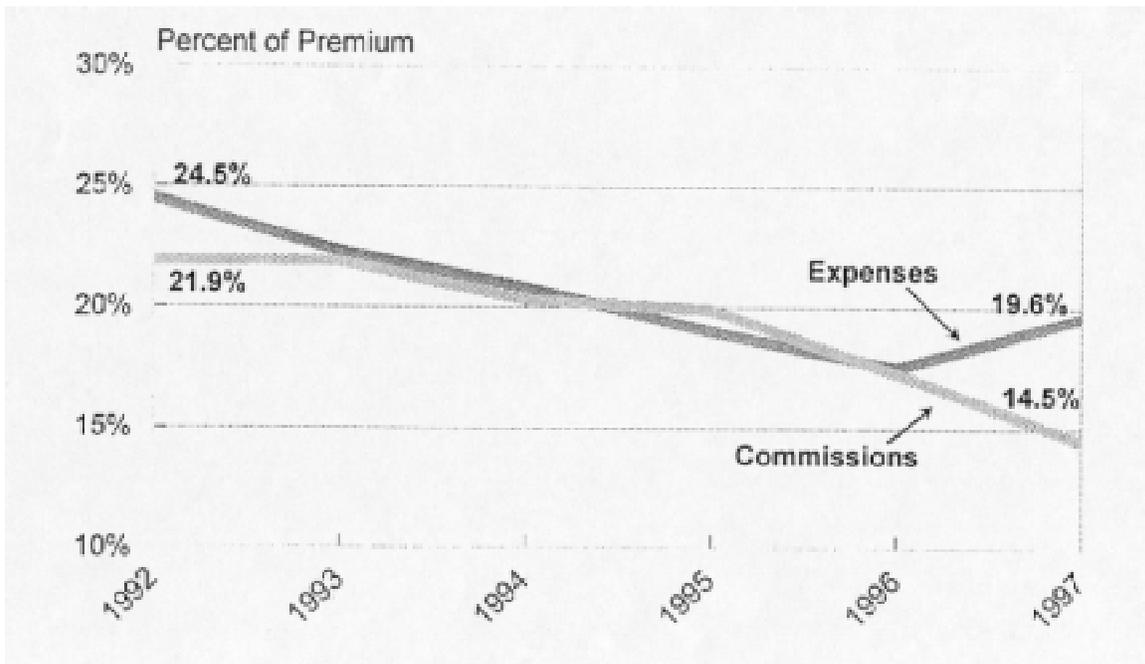


CHART 9
NON-CAN IDI 20-COMPANY RESULTS
NET INVESTMENT INCOME

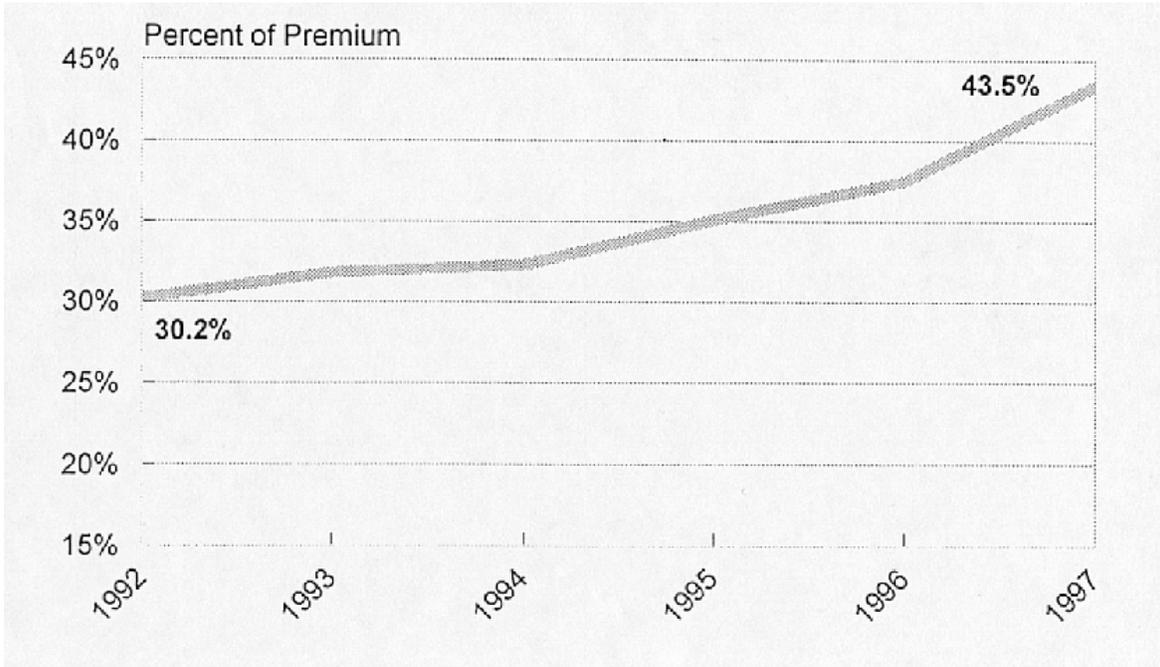


CHART 10
NON-CAN IDI 20-COMPANY RESULTS
PROFIT BEFORE DIVIDENDS AND FIT

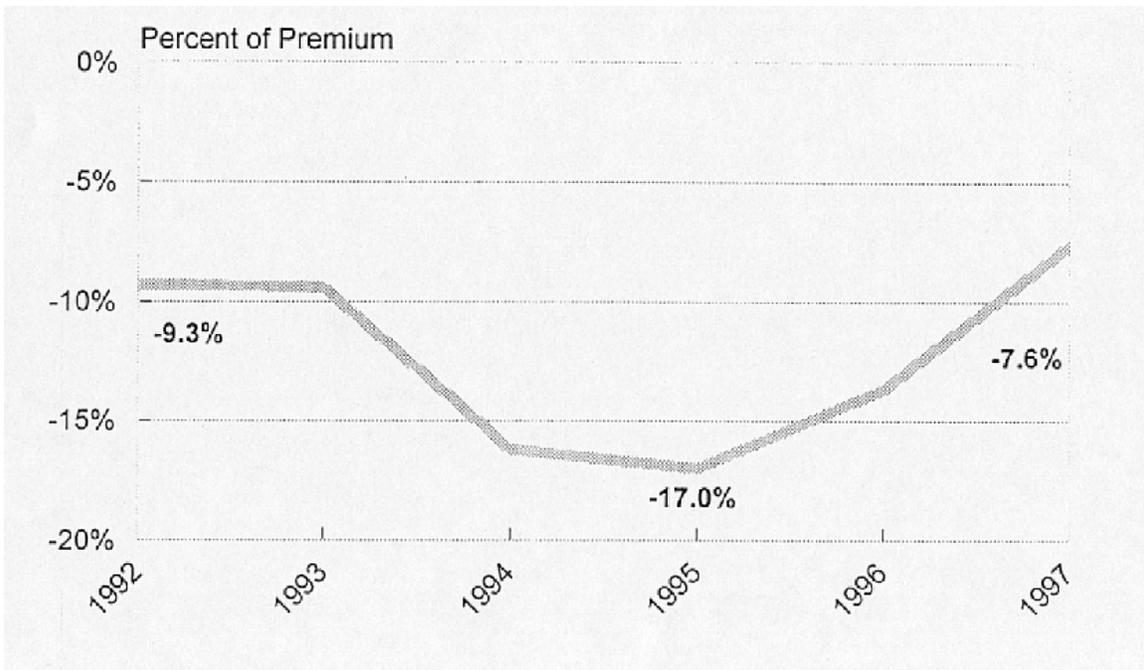


CHART 11
NON-CAN IDI DISTRIBUTION OF CLAIM RESERVES
PRODUCED BY RISK SIMULATOR
(VARIABILITY BY COMPANY)

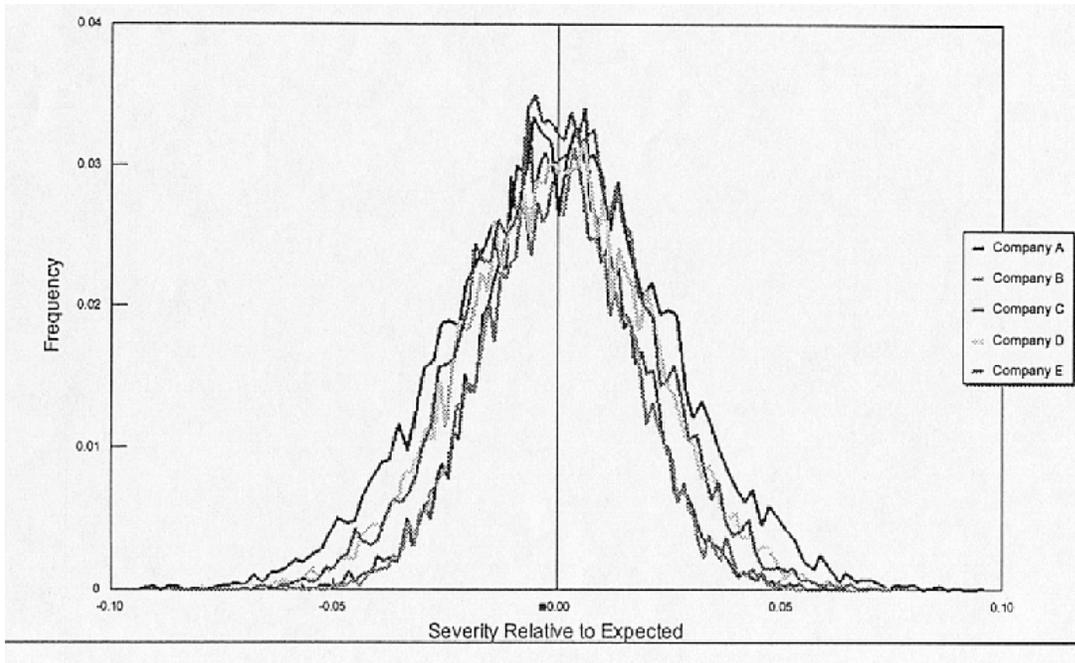


CHART 12
NON-CAN IDI DISTRIBUTION OF CLAIM RESERVES
PRODUCED BY RISK SIMULATOR
(VARIABILITY FOR ALL COMPANIES COMBINED)

