

Old Mutual plc Quarter One 2007 Financial Disclosure Supplement

2007 Three months ended 31 March 2007 - Index

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1.0 OLD MUTUAL GROUP Period ending 31 March 2007

1.1 Group sales summary

£m	South Africa				United States				Europe				Other				Total			
	2007	2006	Change	% change	2007	2006	Change	% change	2007	2006	Change	% change	2007	2006	Change	% change	2007	2006	Change	% change
Life sales on an Annual Premium Equivalent Basis																				
Q1 YTD	75	87	(12)	(14%)	68	61	7	11%	278	239	39	16%	n/a	n/a	n/a	n/a	421	387	34	9%
Unit trust / mutual fund sales																				
Q1 YTD	272	406	(134)	(33%)	540	425	115	27%	1,009	1,219	210	17%	114	115	(1)	(1%)	1,935	2,165	(230)	(11%)
Present value of future new business premiums																				
Q1 YTD	484	584	(100)	(17%)	604	517	87	17%	2,237	1,940	297	15%	n/a	n/a	n/a	n/a	3,325	3,041	284	9%
Value of new business																				
Q1 YTD	10	14	(4)	(29%)	12	11	1	9%	36	34	2	6%	n/a	n/a	n/a	n/a	58	59	(1)	(2%)
APE margin																				
Q1 YTD	14%	17%	(3%)	(18%)	18%	18%	-	-	13%	14%	(1%)	(7%)	n/a	n/a	n/a	n/a	14%	15%	(1%)	(7%)
Present value of future new business premiums margin																				
Q1 YTD	2.1%	2.5%	(0.4%)	(16%)	2.0%	2.1%	(0.1%)	(5%)	1.6%	1.7%	(0.1%)	(6%)	n/a	n/a	n/a	n/a	1.7%	1.9%	(0.2%)	(11%)

1.0 OLD MUTUAL GROUP

Period ending 31 March 2007

1.2 Group key performance indicators

	Q1 2007	Total Q1 2006	FY 2006	Change (Q1 '07 v FY '06)		Q1 2007	Total Q1 2006	FY 2006	Change (Q1 '07 v FY '06)	
	p	p	p	p	%	c	c	c	c	%
Adjusted embedded value per share (pence)										
Adjusted embedded value per share (pence)	159.0	197.8 *	157.2	1.8	1%	2,248.2	2116.5 *	2,149.3	98.9	5%

* Q1 2006 Adjusted embedded value per share excludes Skandia

1.0 OLD MUTUAL GROUP **Period ending 31 March 2007**

1.3 Funds under management by business unit

	2007		Change (Q1 '07 v FY '06)	
	Q1 YTD			%

South Africa				
OMSA	473	21	5%	
Rest of Africa *	6	1	20%	
Nedbank	97	6	7%	
M&F	-	1	100%	
Total (Rbn)	576	27	5%	
Total (£bn)	40	-	-	

US				
US Life	22	-	-	
USAM **	269	17	7%	
Total (\$bn)	291	17	6%	
Total (£bn)	148	8	6%	

Europe				
UK *	39	3	8%	
Nordic	8	-	-	
ELAM ***	8	1	14%	
Total (£bn)	55	4	8%	

Other (£bn) **	6	-	-	
Total (£bn)	249	12	5%	

Q1 YTD	2006			FY
	HY	Q3 YTD		

402	413	440	452
5	5	5	5
81	84	91	91
6	1	1	1
494	503	537	549
46	38	37	40

21	21	22	22
215	220	225	252
236	241	247	274
136	131	133	140

32	32	34	36
8	7	7	8
6	7	7	7
46	46	48	51

2	2	2	6
230	217	220	237

*OMI (SA & UK) transferred from Rest of Africa to Skandia UK

** OMAM (UK) transferred from Other to USAM. Q1 2006 USAM balance excludes eSecLending which was disposed of during Q2 2006

*** ELAM includes Palladyne transferred from Other and excludes Liechtenstein transferred to Skandia UK. 2006 balances have been restated to exclude Skandia Spain disposed of during Q1 2007.

Net cash flow

	2007		Change (Q1 '07 v FY '06)	
	Q1 YTD			%
South Africa	(0.1)	-	-	
US ****	3.0	0.1	3%	
Europe	1.5	0.1	7%	
Other	0.1	0.1	100%	
Total (£bn)	4.5	0.3	7%	

Q1 YTD	2006			FY
	HY	Q3 YTD		
(0.1)	0.4	(0.3)	(1.7)	
2.9	6.2	10.9	16.8	
1.4	2.8	4.6	6.3	
-	0.3	1.0	0.9	
4.2	9.7	16.2	22.3	

**** 2006 balances exclude net cash flows relating to eSecLending, which was disposed of during Q2 2006.

2.0 SOUTH AFRICA

Period ending 31 March 2007

2.1 Long term business PVNBP sales Rm	2007			2006			
	Q1	Change	% Change	Q1	HY	Q3	FY
OMSA	6,555	522	9%	6,033	12,115	18,844	30,004
Rest of Africa *	288	27	10%	261	515	831	1,145
Total SA PVNBP Sales	6,843	549	9%	6,294	12,630	19,675	31,149
RETAIL BUSINESSES							
OMSA							
Total Single	2,046	208	11%	1,838	3,930	6,227	8,406
Total Recurring	3,061	829	37%	2,232	4,942	8,128	11,613
Total Retail sales - OMSA	5,107	1,037	25%	4,070	8,872	14,355	20,019
Rest of Africa *	219	70	47%	149	357	575	780
SA Total Retail sales - (incl other)	5,326	1,107	26%	4,219	9,229	14,930	20,799
GROUP BUSINESS							
OMSA							
Total Single	1,069	(418)	(28%)	1,487	2,272	2,927	7,882
Total Recurring	378	(98)	(21%)	476	971	1,562	2,103
Total Group sales - OMSA	1,447	(516)	(26%)	1,963	3,243	4,489	9,985
Rest of Africa *	69	(43)	(38%)	112	158	256	365
SA Total Group sales - (incl other)	1,516	(559)	(27%)	2,075	3,401	4,745	10,350
PVNBP margin							
OMSA							
Retail	2.2%	0.5%	29%	1.7%	1.9%	2.3%	2.8%
Group	0.8%	(3.0%)	(79%)	3.8%	2.5%	2.2%	2.3%
Total - OMSA	1.9%	(0.4%)	(17%)	2.3%	2.1%	2.3%	2.6%
Rest of Africa *							
Retail	8.0%	(0.9%)	(10%)	8.9%	6.3%	7.1%	7.9%
Group	5.1%	(6.7%)	(57%)	11.8%	6.8%	4.8%	4.5%
Total - Rest of Africa	7.3%	1.1%	18%	6.2%	11.6%	6.4%	6.8%
SA Total - (Incl Namibia)	2.1%	(0.4%)	(16%)	2.5%	4.5%	2.4%	2.8%

*OMI (SA & UK) transferred from Rest of Africa to Skandia UK

2.0 SOUTH AFRICA

Period ending 31 March 2007

2.2 Long term business APE sales by product Rm	2007			2006			
	Q1	Change	% Change	Q1	HY	Q3	FY
OMSA	1,017	116	13%	901	1,847	2,927	4,416
Rest of Africa *	44	5	13%	39	82	129	174
Total South Africa APE	1,061	121	13%	940	1,929	3,056	4,590
RETAIL BUSINESSES BY PRODUCT							
OMSA							
Savings	147	8	6%	139	304	483	639
Protection	3	-	-	3	3	4	6
Retail Mass Market	1	1	-	-	1	2	2
Annuity	54	12	29%	42	85	134	193
Total Single - OMSA	205	21	11%	184	393	623	840
Rest of Africa *	7	1	17%	6	12	20	25
SA Total Single - (incl other)	212	22	12%	190	405	643	865
OMSA							
Savings	160	21	15%	139	296	469	639
Protection	240	60	33%	180	372	617	891
Retail Mass Market	232	77	50%	155	374	639	885
Total Recurring - OMSA	632	158	33%	474	1,042	1,725	2,415
Rest of Africa *	30	9	43%	21	52	79	108
SA Total Recurring - (incl other)	662	167	34%	495	1,094	1,804	2,523
Total Retail sales - OMSA	837	179	27%	658	1,435	2,348	3,256
Total Retail sales - Rest of Africa *	37	10	37%	27	63	99	133
SA Total - Retail	874	189	28%	685	1,498	2,447	3,389

*OMI (SA & UK) transferred from Rest of Africa to Skandia UK

2.0 SOUTH AFRICA

Period ending 31 March 2007

2.2 Long term business sales APE by product continued Rm	2007			2006			
	Q1	Change	% Change	Q1	HY	Q3	FY
GROUP BUSINESS							
OMSA							
Savings	81	15	23%	66	131	173	595
Annuity	26	(57)	(69%)	83	96	120	193
Total Single - OMSA	107	(42)	(28%)	149	227	293	788
Rest of Africa *	7	1	17%	6	10	16	22
SA Total Single (incl other)	114	(41)	(26%)	155	237	309	810
OMSA							
Savings	4	-	-	4	16	29	34
Protection	9	(9)	(50%)	18	37	68	99
Healthcare	60	(12)	(17%)	72	132	190	239
Total Recurring - OMSA	73	(21)	(22%)	94	185	287	372
Rest of Africa *	-	(2)	(100%)	2	9	15	19
SA Total Group Recurring - (incl other)	73	(23)	(24%)	96	194	302	391
Total Group sales - OMSA	180	(63)	(26%)	243	412	580	1,160
Total Group sales - Rest of Africa*	7	(1)	(13%)	8	19	31	41
SA Total - (incl other)	187	(64)	(26%)	251	431	611	1,201
APE margin							
OMSA							
Retail	13%	3%	30%	10%	12%	14%	17%
Group	6%	(25%)	(81%)	31%	20%	17%	20%
Total - OMSA	11%	(5%)	(31%)	16%	14%	15%	18%
Rest of Africa *	48%	6%	14%	42%	37%	41%	45%
SA Total (incl other)	14%	(3%)	(18%)	17%	15%	16%	19%
Value of new business							
OMSA	122	(19)	(13%)	141	252	425	781
Rest of Africa *	21	5	31%	16	30	53	78
SA Total	143	(14)	(9%)	157	282	478	859

*OMI (SA & UK) transferred from Rest of Africa to Skandia UK

2.0 SOUTH AFRICA

Period ending 31 March 2007

2.3 OMSA - SA funds under management (Rm)

	2007 Q1	2006 FY	Change	% Change
Policyholders	278	267	11	4%
Asset management	155	148	7	5%
Unit Trusts	9	9	-	-
Client funds	442	424	18	4%
Shareholders' funds	31	28	3	11%
Total OMSA FUM	473	452	21	5%

2.0 SOUTH AFRICA

Period ending 31 March 2007

2.4 Unit trust sales (Rm)

	2007		%	2006			
	Q1	Change	Change	Q1	HY	Q3	FY
OMSA	3,671	(501)	(12%)	4,172	8,574	11,695	14,833
Rest of Africa *	176	(26)	(13%)	202	396	507	587
SA Total	3,847	(527)	(12%)	4,374	8,970	12,202	15,420

*OMI (SA & UK) transferred from Rest of Africa to Skandia UK

2.0 SOUTH AFRICA

Period ending 31 March 2007

2.5 Nedbank Group - Banking

Rm	Q1 YTD	Change	% Change	2006			
				Q1	HY	Q3	FY
*Net interest income	3,176	756	31%	2,420	5,039	7,928	10,963
*Non-interest revenue	2,273	21	1%	2,252	4,502	6,661	9,468
*Headline earnings	1,272	246	24%	1,026	2,104	3,216	4,435
*Interest margin %	3.89%	0.06%	2%	3.83%	3.88%	3.94%	3.92%

As reported by Nedbank*2.6 Mutual & Federal - General Insurance**

Rm	Q1 YTD	Change	% Change	2006			
				Q1	HY	Q3	FY
*Gross Premiums	2,415	264	12%	2,151	4,260	6,426	8,549
*Earned premiums	1,956	174	10%	1,782	3,634	5,463	7,458

**As reported by Mutual & Federal*

3.0 UNITED STATES

Period ending 31 March 2007

3.1 US Life			
\$m	Q1 YTD	Change	% change

Sales on an annual premium equivalent (APE) basis

Fixed annuities	2	1	100%
Immediate annuities	6	(2)	(25%)
Equity indexed annuities	50	6	14%
Life	28	(2)	7%
OM Bermuda	46	23	100%
Total product - APE	132	26	25%

APE margin %	18%	-	-
Value of new business	24	5	26%
Present value of future new business premiums	1,180	274	30%
PVNBP margin %	2.0%	(0.1%)	(5%)

	Change (Q1 '07 v FY '06)	
Q1 YTD		%

Funds under management (\$bn) *	22	-	-
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	2006			
Q1 YTD	HY	Q3 YTD	FY	

	1	3	6	10
	8	14	22	30
	44	100	153	206
	30	59	87	117
	23	54	84	119
	106	230	352	482

	18%	17%	19%	17%
	19	40	68	83
	906	1,996	3,069	4,208
	2.1%	2.0%	2.2%	2.0%

	2006			
Q1 YTD	HY	Q3 YTD	FY	

	21	21	22	22
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* US Life Fund under management balances includes funds being managed by US Asset Management

3.0 UNITED STATES

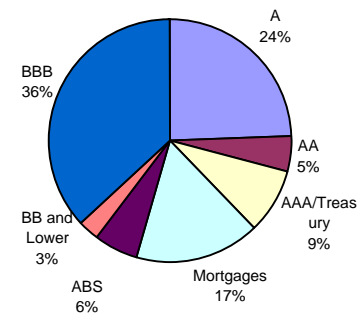
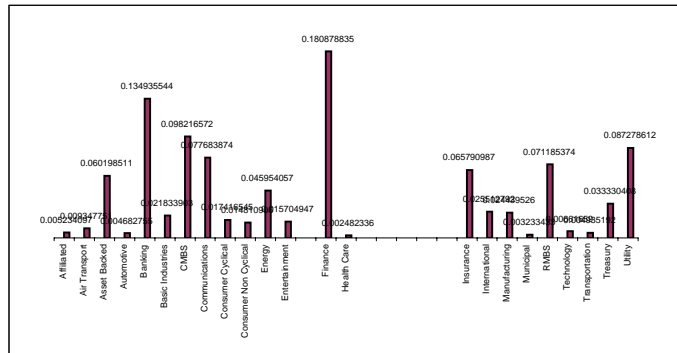
Period ending 31 March 2007

3.2 US Life continued

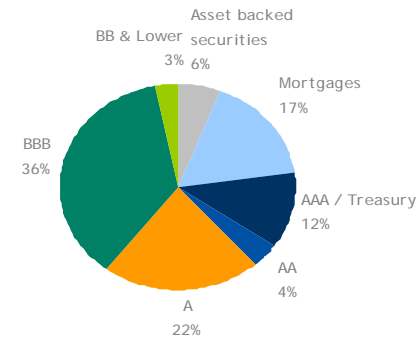
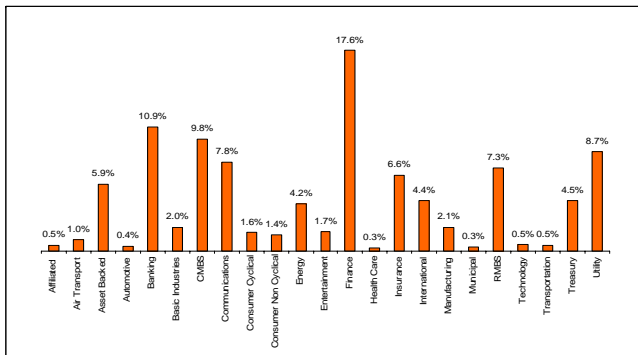
Financial strength

	2007	2006
Rating		
A.M. Best rating (OMFLIC).	A	A
Portfolio average credit quality	A1	A1
Credit defaults	0	(1)
Realised gains (\$m)	(2)	(26)

US Life - bond portfolio at 31 March 2007



US Life - bond portfolio at 31 December 2006



3.0 UNITED STATES **Period ending 31 March 2007**

3.3 US Asset Management

\$m	Q1 YTD	Change	% change
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Gross cashflows (\$b)	12.9	(9)	(41%)
Net client cashflow (\$b) ***	6.2	1	22%
Mutual Fund sales (\$m)	1,055	311	42%

Q1 YTD	2006		
	HY	Q3 YTD	FY

21.7	38.4	54.0	73.0
5.1	11.1	19.8	31.0
744	1,543	2,207	3,088

Change (Q1 '07 v FY '06)		
Q1 YTD		%

Funds under management (\$b) **	290	17	6%
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Q1 YTD	2006		
	HY	Q3 YTD	FY

234	240	246	272
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* OMAM (UK) transferred from Other to USAM.

** USAM funds under management balance includes US Life fund which are managed by USAM. Q1 2006 excludes eSecLending which was disposed of during Q2 2006

*** 2006 balances exclude net cash flows relating to eSecLending which was disposed of during Q2 2006

4.0 Europe

Period ending 31 March 2007

	2007			2006			
	Q1 YTD	Change	% change	Q1	HY	Q3 YTD	FY
4.1 Life sales on an Annual Premium Equivalent (APE) basis							
UK **							
Single premiums *	151	37	33%	114	230	351	476
Recurring premiums	41	4	11%	37	86	125	170
Total (£m)	192	41	27%	151	316	476	646
Nordic (SEKm)							
Single premiums	76	(26)	(26%)	102	179	236	319
Recurring premiums	403	(54)	(12%)	457	897	1,213	1,623
Total (SEKm)	479	(80)	(14%)	559	1,076	1,449	1,942
Total (£m)	35	(6)	(15%)	41	79	107	143
ELAM (Euro m) ***							
Single premiums	35	(3)	(8%)	38	74	92	116
Recurring premiums	40	9	29%	31	61	91	136
Total (Euro m)	75	6	9%	69	135	183	252
Total (£m)	51	4	9%	47	93	125	172
Total (£m)	278	39	16%	239	488	708	961

All Skandia 2006 balances have been restated from 5, 8 and 11 months to 3, 6, 9 and 12 months

* UK single premiums excludes Mercer

** UK now includes OMI (SA & UK) transferred from Rest of Africa and Skandia Liechtenstein transferred from ELAM

*** ELAM now includes Palladyne transferred from Other and excludes Liechtenstein transferred to Skandia UK. 2006 balances have been restated to exclude Skandia Spain disposed of during Q1 2007.

4.0 Europe

Period ending 31 March 2007

	2007			2006			
	Q1 YTD	Change	% change	Q1	HY	Q3 YTD	FY
4.2 PVNBP sales by division							
UK *							
Single premiums	1,515	377	33%	1,138	2,300	3,512	4,756
Recurring premiums	158	(3)	(2%)	161	297	432	594
Total (£m)	1,673	374	29%	1,299	2,597	3,944	5,350
Nordic (SEKm)							
Single premiums	756	(263)	(26%)	1,019	1,794	2,361	3,192
Recurring premiums	1,470	(1,248)	(46%)	2,718	5,179	6,800	6,483
Total (SEKm)	2,226	(1,511)	(40%)	3,737	6,973	9,161	9,675
Total (£m)	162	(112)	(41%)	274	515	675	712
ELAM (Euro m) **							
Single premiums	351	(15)	(4%)	366	729	903	1,151
Recurring premiums	248	78	46%	170	390	596	911
Total (Euro m)	599	63	12%	536	1,119	1,499	2,062
Total (£m)	402	35	10%	367	772	1,027	1,405
Total (£m)	2,237	297	15%	1,940	3,883	5,645	7,467

* UK now includes OMI (SA & UK) transferred from Rest of Africa and Skandia Liechtenstein transferred from ELAM

** ELAM now includes Palladyne transferred from Other and excludes Liechtenstein transferred to Skandia UK. 2006 balances have been restated to exclude Skandia Spain disposed of during Q1 2007.

4.0 Europe

Period ending 31 March 2007

	Q1 YTD	Change	% change	Q1	HY	2006 Q3 YTD	FY
4.3 Value of new business							
UK (£m) *	20	7	54%	13	33	46	65
Nordic (SEKm)	87	(74)	(46%)	161	310	388	529
Nordic (£m)	6	(6)	(50%)	12	23	29	39
ELAM (EURm) **	15	2	15%	13	26	35	52
ELAM (£m) **	10	1	11%	9	18	24	35
Total (£m)	36	2	6%	34	74	99	139
APE margin %							
UK *	10%	2%	24%	9%	10%	10%	10%
Nordic	18%	(11%)	(37%)	29%	29%	27%	27%
ELAM **	19%	-	-	19%	20%	19%	21%
Total	13%	(1%)	(9%)	14%	15%	14%	15%
PVNB margin %							
UK *	1.2%	0.2%	22%	1.0%	1.3%	1.2%	1.2%
Nordic	3.9%	(0.4%)	(10%)	4.3%	4.4%	4.2%	5.5%
ELAM **	2.4%	-	-	2.4%	2.4%	2.3%	2.5%
Total	1.6%	(0.1%)	(6%)	1.7%	1.9%	1.7%	1.9%

* UK now includes OMI (SA & UK) transferred from Rest of Africa and Skandia Liechtenstein transferred from ELAM

** ELAM now includes Palladyne transferred from Other and excludes Liechtenstein transferred to Skandia UK. 2006 balances have been restated to exclude Skandia Spain disposed of during Q1 2007.

4.0 Europe

Period ending 31 March 2007

	Period ending 31 March 2007			2006			
	Q1 YTD	Change	% change	Q1	HY	Q3 YTD	FY
4.4 Unit trust / mutual fund sales							
UK (£m) *	608	(16)	(3%)	624	1,363	2,394	3,227
Nordic (SEKm)	495	(643)	(57%)	1,138	1,586	1,818	2,940
Nordic (£m)	36	(48)	(57%)	84	117	134	216
ELAM (EURm) **	544	(203)	(27%)	747	1,216	1,624	2,254
ELAM (£m) **	365	(146)	(29%)	511	839	1,112	1,536
Total (£m)	1,009	(210)	(17%)	1,219	2,319	3,640	4,979

* UK now includes OMI (SA & UK) transferred from Rest of Africa, Skandia Liechtenstein transferred from ELAM and Selestia and Mercer mutual funds

** ELAM now includes Palladyne transferred from Other and excludes Liechtenstein transferred to Skandia UK. 2006 balances have been restated to exclude Skadia Spain disposed of during Q1 2007.

4.0 Europe **Period ending 31 March 2007**

Funds under management	Change (Q1 '07 v FY '06)	
	Q1 YTD	%

Q1 YTD	2006	Q3 YTD	FY
	HY		

4.5 Funds under management

UK (£bn) *	39	3	8%	32	32	34	36
Nordic (SEKbn)	111	4	4%	108	93	96	107
ELAM (EURbn) **	12	2	20%	9	10	10	10
Total (£b)	55	4	8%	46	46	48	51

* UK now includes OMI (SA & UK) transferred from Rest of Africa and Skandia Liechtenstein transferred from ELAM

** ELAM now includes Palladyne transferred from Other and excludes Liechtenstein transferred to Skandia UK. 2006 balances have been restated to exclude Skadia Spain disposed of during Q1 2007.

5.0 Asia Pacific / Other

Period ending 31 March 2007

	2007		% change
	Q1 YTD	Change	
Unit Trust / Mutual Fund sales (£m)			
Other*	114	(1)	(1%)
Total (£m)	114	(1)	(1%)

Q1 YTD	2006		
	HY	Q3 YTD	FY
115	227	340	498
115	227	340	498

	2007	Change (Q1 '07 v FY '06)	
	Q1 YTD		%
Funds under management (£bn)			
Other**	6	-	-
Total (£bn)	6	-	-

Q1 YTD	2006		
	HY	Q3 YTD	FY
2	2	2	6
2	2	2	6

**Includes Skandia Asia Pacific FUM

India/China

	2007		% change
	Q1 YTD	Change	
New Business Gross Premiums			
KMOM (India) (INRm) **	56	7	14%
Skandia: BSAM (China) (RMBm) **	16	6	60%

Q1 YTD	2006		
	HY	Q3 YTD	FY
49	64	83	108
10	18	24	38

* 2006 balances restated to exclude OMAM (UK) and Palladyne which are now reported within US and Europe respectively

** This represents 100% of the businesses; OM owns 50% of Skandia:BSAM (equity accounting applied) and 26% of KMOM (proportionate consolidation applied)

6.0 Economic Statistics

Period ending

	2007			2006			
	31-Mar	Change	% change	31-Mar	30-Jun	30-Sep	31-Dec
Exchange rates							
GBP/ZAR							
Average rate	14.14	1.67	13%	10.78	11.30	11.98	12.47
Closing rate	14.37	0.69	5%	10.70	13.23	14.53	13.67
GBP/USD							
Average rate	1.95	0.11	6%	1.75	1.79	1.82	1.84
Closing rate	1.97	0.01	1%	1.74	1.85	1.87	1.96
GBP/SEK							
Average rate	13.70	0.11	1%	13.62	13.55	13.58	13.59
Closing rate	13.76	0.37	3%	13.51	13.32	13.69	13.39
GBP/EUR							
Average rate	1.49	0.02	1%	1.46	1.45	1.46	1.47
Closing rate	1.47	(0.01)	(1%)	1.43	1.44	1.47	1.48
USD/ZAR							
Average rate	7.23	0.46	7%	6.15	6.31	6.59	6.77
Closing rate	7.30	0.31	4%	6.15	7.16	7.76	6.99
World Indices							
MSCI World index	1,514	30.00	2%	1,335	1,320	1,374	1,484
MSCI EAFE	2,148	74.00	4%	1,828	1,823	1,886	2,074
US Indices							
S&P 500	1,421	3	0%	1,295	1,270	1,337	1,418
Nasdaq Composite	2,422	7.00	0%	2,340	2,172	2,258	2,415
Russell 1000 Growth	559	5.00	1%	528	506	525	554
Russell 1000 Value	823	5.00	1%	722	722	763	818
Dow Jones Industrial	12,354	(109.00)	(1%)	11,109	11,150	11,680	12,463
Ryan 5 Year Fixed Income	864	15.00	2%	819	818	846	849
S&P Barra Value	770	6.00	1%	682	682	715	764
Other Indices							
UK FTSE 100	6,308	87.00	1%	5,965	5,833	5,962	6,221
UK ALSI	3,283	62.00	2%	3,048	2,968	3,051	3,221
FTSE/JSE Africa All Share Index	27,267	2,352.00	9%	20,352	21,238	22,376	24,915
JSE/FTSE Life Insurance Index	18,419	141.00	1%	16,566	15,904	17,820	18,278
FTSE Life Insurance Index	6,001	(174.00)	(3%)	6,055	5,501	5,797	6,175