



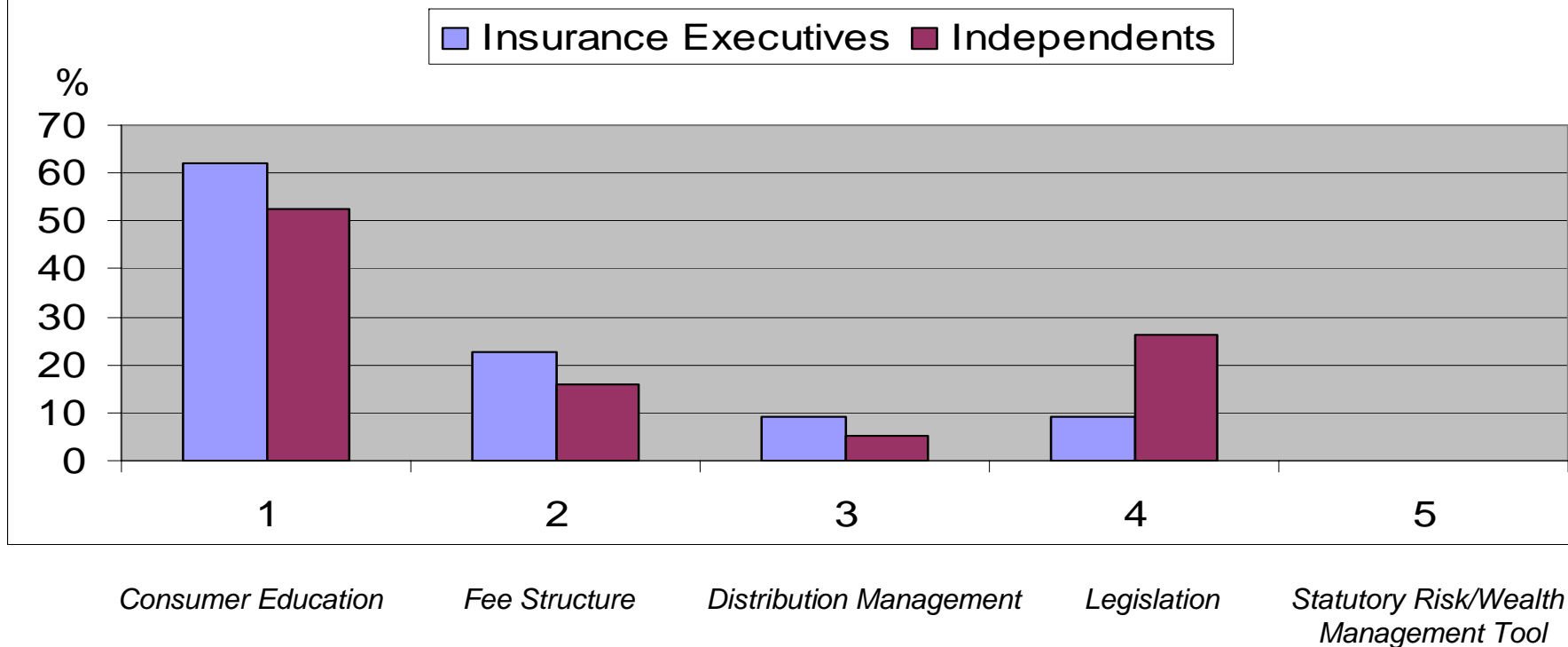
RESULTS

Sapiens Life Industry Snapshot Survey

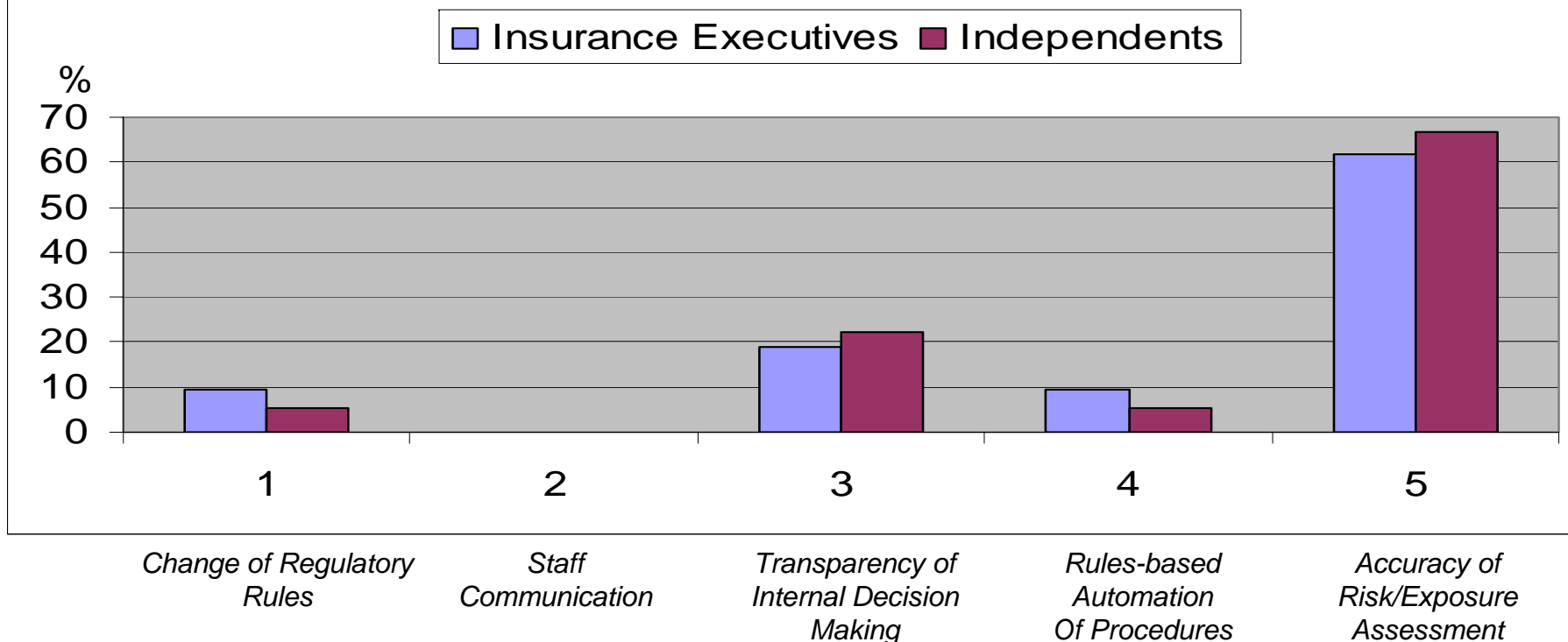
24th March 2004

IEA Future of Life Assurance Conference

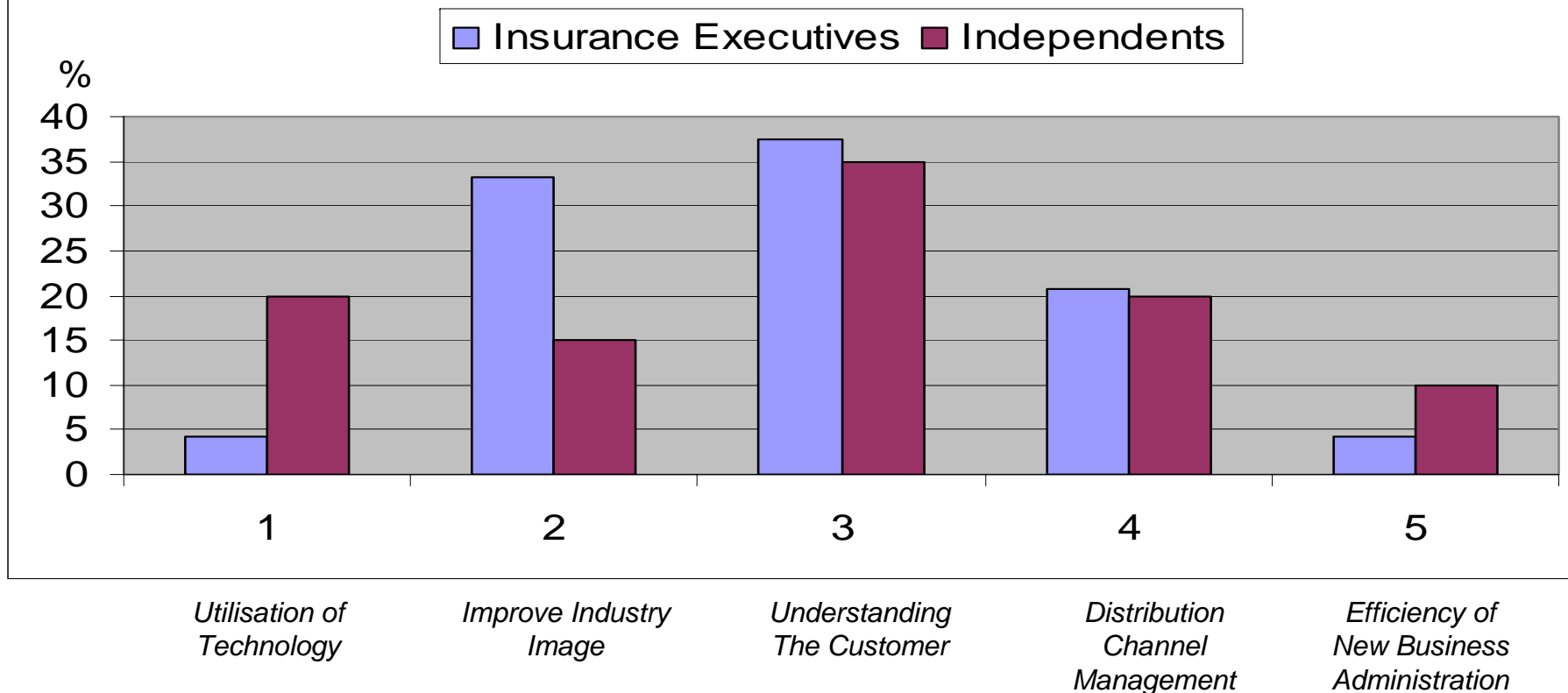
**Question:
What is the biggest challenge to be overcome in order to match Government objectives for the provision of adequate savings and protection products?**



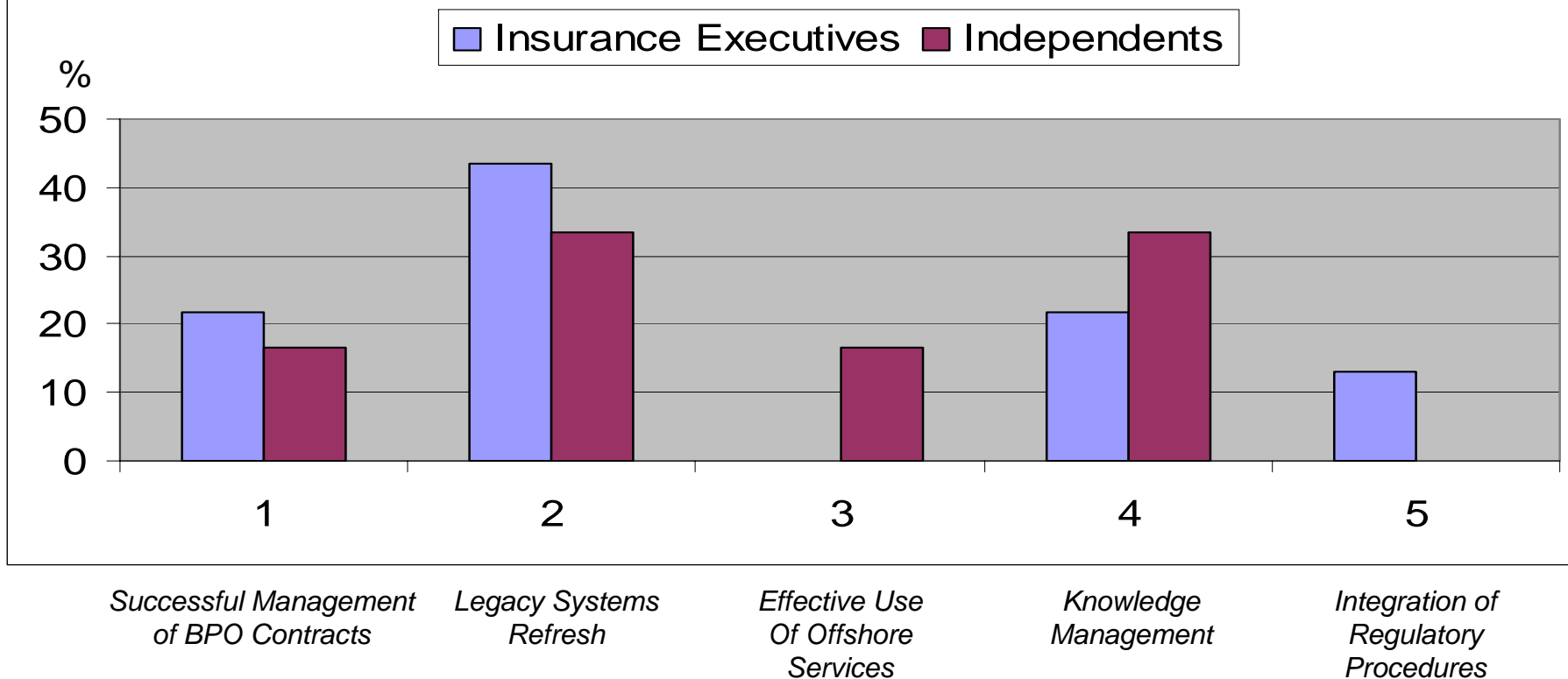
**Question:
What is the biggest challenge relating to
Corporate Governance that needs to be
addressed if companies are to satisfy future
standards in this area?**



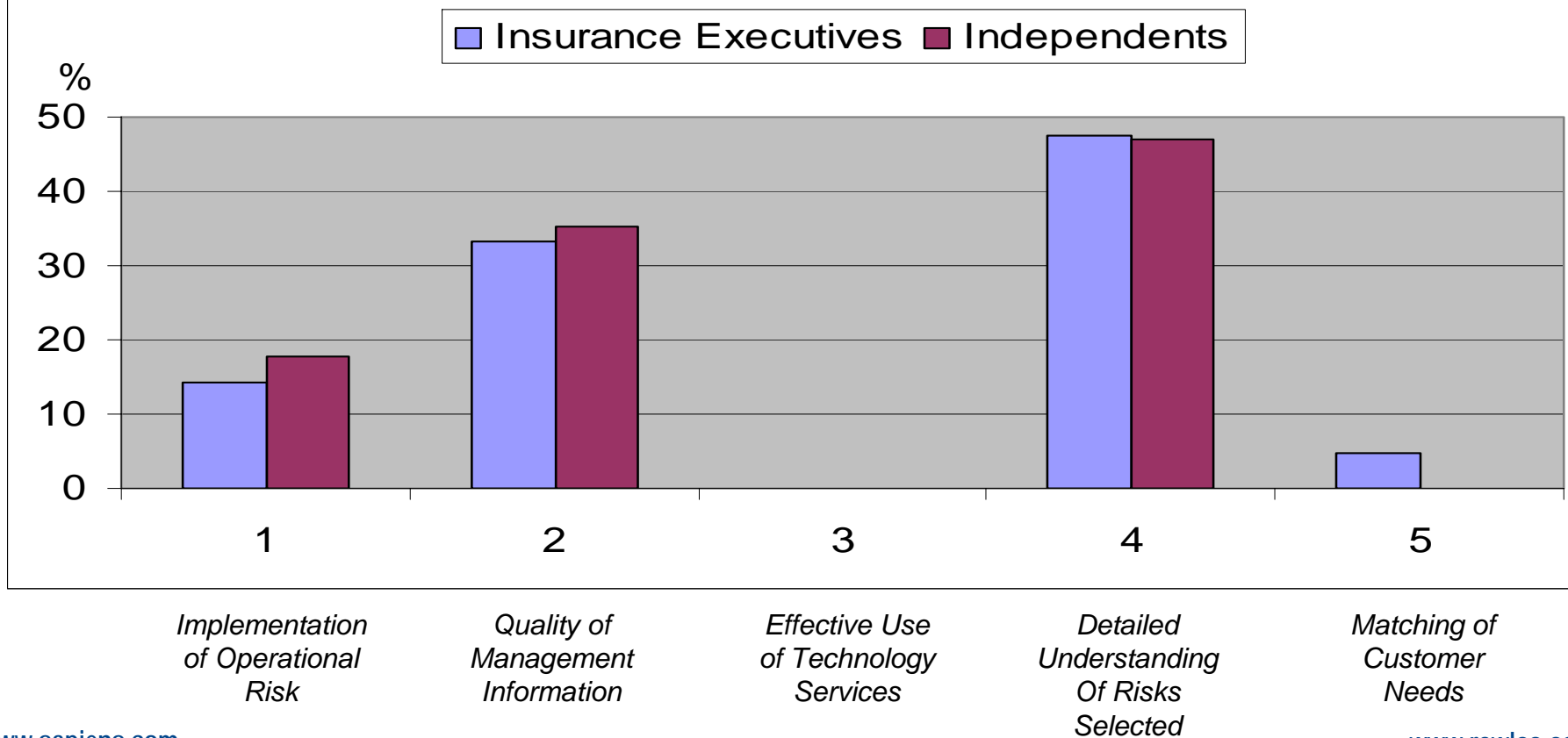
**Question:
What is the biggest challenge for
Sales & Marketing in the Life & Pensions
industry over the next 2-3 years?**



**Question:
What is the biggest challenge to be overcome by
Customer Services / L&P Admin in order to
significantly improve performance?**

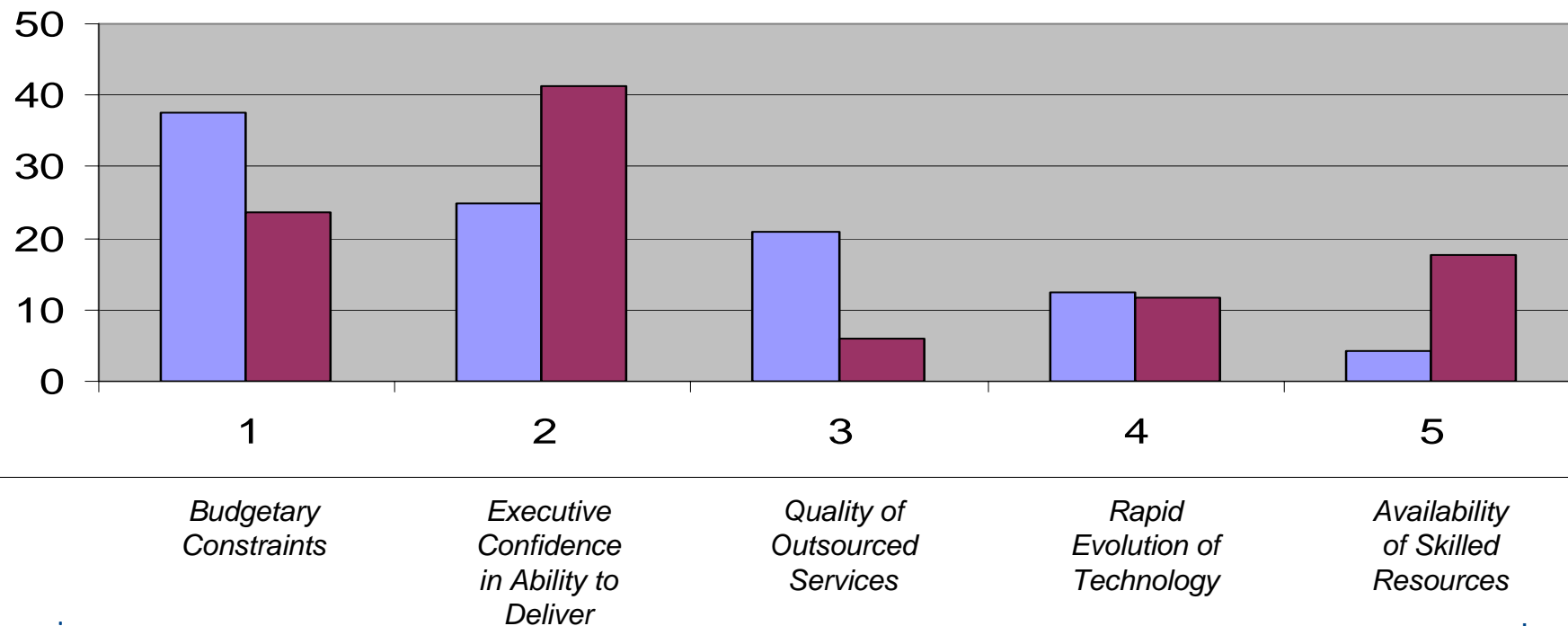


**Question:
What does Finance view as the biggest challenge for other departments within its organisation?**



Question:
What is the biggest challenge to the most effective use of IT services in order to support the implementation of business strategy over the next 2-3 years?

Insurance Executives ■ Independents



What is the single biggest challenge to the future success of the UK Life Assurance Industry?



*Thank you
for participating in this survey*