



Registered Office:  
Level 14, Chancery House  
37 St. Georges Terrace  
Perth Western Australia 6000  
PO Box 7269  
Cloisters Square WA 6850  
☎ (08) 9226 5888  
☎ (08) 9226 5666  
[www.insurancemyway.com.au](http://www.insurancemyway.com.au)

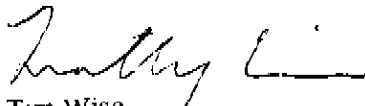
To : The Australian Stock Exchange  
From : Insurance My Way Ltd.  
No of Pages : 6 (including this one)  
Fax : 1300 300 021  
Date : 29/11/02



Attached is IMW's appendix 4C for the month of October.

In addition the cash available as set out in the companies 4C, IMW acquired a further \$17 724.21 (\$US10 000) which was banked on the 5<sup>th</sup> of November 2002. This money has been lent by ATS (Advanced Thermal Systems) a company associated with Exergy Inc. The money is in the form of a loan to be paid back in May 2003 at a simple interest rate of 6%.

Insurance My Way Ltd is currently completing a prospectus in order to raise \$500 000 by way of a rights issue, the prospectus for this issue will be released towards the end of next week.

  
Tim Wise  
Managing Director

Appendix 4C  
Quarterly report for entities  
admitted on the basis of commitments

Rule 4.7B

## Appendix 4C

### Quarterly report for entities admitted on the basis of commitments

Introduced 31/3/2000. Amended 30/9/2001

Name of entity  
INSURANCE MY WAY LIMITED

ABN  
000 090 997

Month ended ("current month")  
31 OCTOBER 2002

#### Consolidated statement of cash flows

Cash flows related to operating activities	Current month \$A'000	Year to date (4 months) \$A'000
1.1 Receipts from customers	-	1
1.2 Payments for		
(a) staff costs	-	(16)
(b) advertising and marketing	-	-
(c) research and development	-	-
(d) leased assets	-	-
(e) other working capital	(9)	(27)
1.3 Dividends received	-	-
1.4 Interest and other items of a similar nature received	-	1
1.5 Interest and other costs of finance paid	-	-
1.6 Income taxes paid	-	-
1.7 Other (provide details if material)	-	-
<b>Net operating cash flows</b>	<b>(9)</b>	<b>(41)</b>

-- See chapter 19 for defined terms.

30/9/2001

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**Quarterly report for entities**  
**admitted on the basis of commitments**

	Current month \$A'000	Year to date (4 months) \$A'000
1.8 Net operating cash flows (carried forward)	(9)	(41)
<b>Cash flows related to investing activities</b>		
1.9 Payment for acquisition of:		
(a) businesses (item 5)	-	-
(b) equity investments	-	-
(c) intellectual property	-	-
(d) physical non-current assets	-	-
(e) other non-current assets	-	-
1.10 Proceeds from disposal of:		
(a) businesses (item 5)	-	-
(b) equity investments	-	-
(c) intellectual property	-	-
(d) physical non-current assets	-	-
(e) other non-current assets	-	-
1.11 Loans to other entities	-	-
1.12 Loans repaid by other entities	-	-
1.13 Other (provide details if material)	-	-
<b>Net investing cash flows</b>	-	-
1.14 <b>Total operating and investing cash flows</b>	(9)	(41)
<b>Cash flows related to financing activities</b>		
1.15 Proceeds from issues of shares, options, etc.	-	-
1.16 Proceeds from sale of forfeited shares	-	-
1.17 Proceeds from borrowings	-	-
1.18 Repayment of borrowings	-	-
1.19 Dividends paid	-	-
1.20 Other	-	-
<b>Net financing cash flows</b>	-	-
<b>Net increase (decrease) in cash held</b>	(9)	(41)
1.21 Cash at beginning of quarter/year to date	23	55
1.22 Exchange rate adjustments to item 1.20	-	-
1.23 <b>Cash at end of quarter</b>	14	14

+ See chapter 19 for defined terms.

Appendix 4C  
Quarterly report for entities  
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**Payments to directors of the entity and associates of the directors**

**Payments to related entities of the entity and associates of the related entities**

		Current month \$A'000
1.24	Aggregate amount of payments to the parties included in item 1.2	-
1.25	Aggregate amount of loans to the parties included in item 1.11	-

1.26 Explanation necessary for an understanding of the transactions

**Non-cash financing and investing activities**

2.1 Details of financing and investing transactions which have had a material effect on consolidated assets and liabilities but did not involve cash flows

none

2.2 Details of outlays made by other entities to establish or increase their share in businesses in which the reporting entity has an interest

none

**Financing facilities available**

*Add notes as necessary for an understanding of the position. (See AASB 1026 paragraph 12.2).*

		Amount available \$A'000	Amount used \$A'000
3.1	Loan facilities	-	-
3.2	Credit standby arrangements	-	-

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**Reconciliation of cash**

Reconciliation of cash at the end of the quarter (as shown in the consolidated statement of cash flows) to the related items in the accounts is as follows.		Current month \$A'000	Previous month \$A'000
4.1	Cash on hand and at bank	14	23
4.2	Deposits at call	-	-
4.3	Bank overdraft	-	-
4.4	Other (provide details)	-	-
<b>Total: cash at end of month (item 1.22)</b>		<b>14</b>	<b>23</b>

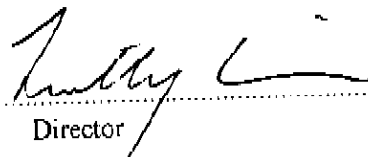
**Acquisitions and disposals of business entities**

	Acquisitions (Item 1.9(a))	Disposals (Item 1.10(a))
5.1	Name of entity	-
5.2	Place of incorporation or registration	-
5.3	Consideration for acquisition or disposal	-
5.4	Total net assets	-
5.5	Nature of business	-

**Compliance statement**

- 1 This statement has been prepared under accounting policies that comply with accounting standards as defined in the Corporations Act (except to the extent that information is not required because of note 2) or other standards acceptable to ASX.
- 2 This statement does give a true and fair view of the matters disclosed.

Sign here:

  
 Director

Date: 29 November 2002

Print name: TIMOTHY WISE

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## Notes

1. The quarterly report provides a basis for informing the market how the entity's activities have been financed for the past quarter and the effect on its cash position. An entity wanting to disclose additional information is encouraged to do so, in a note or notes attached to this report.
2. The definitions in, and provisions of, *AASB 1026: Statement of Cash Flows* apply to this report except for the paragraphs of the Standard set out below.
  - 6.2 - reconciliation of cash flows arising from operating activities to operating profit or loss
  - 9.2 - itemised disclosure relating to acquisitions
  - 9.4 - itemised disclosure relating to disposals
  - 12.1(a) - policy for classification of cash items
  - 12.3 - disclosure of restrictions on use of cash
  - 13.1 - comparative information
3. **Accounting Standards.** ASX will accept, for example, the use of International Accounting Standards for foreign entities. If the standards used do not address a topic, the Australian standard on that topic (if any) must be complied with.