

**Life, Property Casualty and Fraternal Companies**  
**Accident and Health Business in Mississippi for Year Ended 12/31/2006**

<b>Company</b>	<b>Premiums Written</b>	<b>Market Share</b>	<b>Losses Paid</b>	<b>Premiums Earned</b>	<b>Losses Incurred</b>	<b>Loss Ratio w/o LAE*</b>
Blue Cross & Blue Shield of Mississippi, A Mutua	1,044,371,632	42.2%	905,047,175	1,042,889,910	904,113,365	86.7%
United HealthCare Insurance Company	239,577,699	9.7%	185,647,669	240,190,657	189,308,170	78.8%
Humana Insurance Company	190,829,481	7.7%	139,292,563	177,493,322	152,380,985	85.9%
PacifiCare Life and Health Insurance Company	63,833,647	2.6%	49,164,936	64,903,762	55,230,331	85.1%
American Family Life Assurance Company of Col	63,453,296	2.6%	29,103,072	64,068,104	30,833,648	48.1%
Mutual of Omaha Insurance Company	51,447,556	2.1%	34,857,375	50,866,241	35,120,730	69.0%
American Fidelity Assurance Company	33,079,588	1.3%	18,577,968	32,838,590	22,199,877	67.6%
Aetna Life Insurance Company	30,946,790	1.3%	25,420,313	30,671,356	27,251,425	88.8%
Golden Rule Insurance Company	22,520,350	0.9%	12,745,829	22,356,763	12,969,491	58.0%
State Farm Mutual Automobile Insurance Compan	22,075,035	0.9%	14,966,454	20,844,895	15,611,481	74.9%
Metropolitan Life Insurance Company	21,842,538	0.9%	16,694,891	18,505,344	16,632,557	89.9%
Guardian Life Insurance Company of America, Th	21,624,777	0.9%	13,188,953	21,588,425	13,221,381	61.2%
Time Insurance Company	19,188,066	0.8%	11,660,339	19,175,274	11,982,113	62.5%
MEGA Life and Health Insurance Company, The	18,952,654	0.8%	12,797,787	18,100,393	13,823,131	76.4%
United American Insurance Company	18,731,187	0.8%	11,642,226	18,897,914	11,599,361	61.4%
Pennsylvania Life Insurance Company	18,478,313	0.7%	12,356,384	20,466,260	13,764,028	67.3%
Colonial Life & Accident Insurance Company	16,921,805	0.7%	8,752,954	17,014,823	9,563,852	56.2%
Hartford Life and Accident Insurance Company	15,993,426	0.6%	8,394,493	16,080,519	10,886,157	67.7%
UniCARE Life & Health Insurance Company	15,256,877	0.6%	13,117,762	15,044,865	13,887,970	92.3%
Monumental Life Insurance Company	14,597,059	0.6%	7,026,514	14,727,908	7,540,480	51.2%
Constitution Life Insurance Company	14,139,979	0.6%	10,302,585	14,421,094	10,289,750	71.4%
Physicians Mutual Insurance Company	13,995,965	0.6%	8,268,626	14,139,944	8,862,315	62.7%
UNUM Life Insurance Company of America	13,629,467	0.6%	26,339,725	13,755,187	32,235,130	234.3%
Union Security Insurance Company	13,456,306	0.5%	9,798,781	13,485,170	9,237,742	68.5%
Bankers Life and Casualty Company	13,102,064	0.5%	7,122,162	13,516,669	8,478,399	62.7%
QBE Insurance Corporation	12,908,070	0.5%	6,071,820	12,908,070	6,324,017	49.0%
Connecticut General Life Insurance Company	10,953,895	0.4%	9,336,329	10,647,825	9,544,537	89.6%
Liberty National Life Insurance Company	10,024,252	0.4%	4,899,371	10,019,821	3,299,280	32.9%
Central United Life Insurance Company	10,001,495	0.4%	9,102,821	9,942,722	9,069,056	91.2%
American Public Life Insurance Company	9,861,526	0.4%	6,390,389	9,920,766	6,489,952	65.4%
Delta Dental Insurance Company	9,771,081	0.4%	6,790,136	9,958,121	6,905,910	69.3%
New York Life Insurance Company	9,662,936	0.4%	7,739,749	9,115,262	7,861,992	86.3%
Life Investors Insurance Company of America	9,305,947	0.4%	8,726,792	9,331,360	10,035,063	107.5%
Zurich American Insurance Company	9,096,760	0.4%	9,190,064	8,900,023	9,958,391	111.9%
AmFirst Insurance Company	8,790,213	0.4%	4,478,822	8,894,907	4,622,789	52.0%
American Heritage Life Insurance Company	8,324,483	0.3%	4,791,767	8,410,194	4,143,846	49.3%
Provident Life and Accident Insurance Company	8,324,010	0.3%	9,010,207	8,984,599	9,034,969	100.6%
American Pioneer Life Insurance Company	8,073,603	0.3%	5,727,065	8,173,801	5,823,787	71.2%
Washington National Insurance Company	7,978,594	0.3%	5,626,973	8,370,516	5,369,684	64.1%
Massachusetts Mutual Life Insurance Company	7,764,354	0.3%	3,538,259	7,838,551	4,096,909	52.3%
Ameritas Life Insurance Corp.	7,752,778	0.3%	5,126,462	7,900,211	5,138,917	65.0%
Genworth Life Insurance Company	7,714,375	0.3%	2,595,835	7,596,191	4,355,043	57.3%
John Hancock Life Insurance Company	7,059,357	0.3%	2,468,200	6,984,460	3,771,228	54.0%
Starmount Life Insurance Company	6,842,708	0.3%	4,801,012	6,736,338	4,862,767	72.2%

Accident and Health Business - Life, Property Casualty and Fraternal Companies

Page 1 of 9

\* Loss Ratio w/o LAE is Direct Losses Incurred compared to Direct Premiums Earned

Monday, September 24, 2007 12:11:17 PM

\*\*\*\*\* Loss Ratio is less than -1000% or greater than 1000%

Company	Premiums Written	Market Share	Losses Paid	Premiums Earned	Losses Incurred	Loss Ratio w/o LAE*
Reserve National Insurance Company	6,717,030	0.3%	5,078,880	6,856,058	5,069,314	73.9%
American Medical Security Life Insurance Compa	6,445,477	0.3%	4,278,897	6,520,295	4,174,368	64.0%
John Alden Life Insurance Company	6,274,074	0.3%	3,525,246	6,253,098	3,817,991	61.1%
Sterling Investors Life Insurance Company	5,932,464	0.2%	4,271,098	5,475,458	4,959,225	90.6%
CUNA Mutual Insurance Society	5,519,970	0.2%	2,492,331	5,231,127	2,688,981	51.4%
Jefferson Pilot Financial Insurance Company	5,358,463	0.2%	3,767,668	5,320,218	3,469,124	65.2%
Trustmark Life Insurance Company	5,266,572	0.2%	7,093,717	5,019,043	7,243,536	144.3%
Gerber Life Insurance Company	5,173,801	0.2%	2,888,179	5,145,895	2,768,026	53.8%
HCC Life Insurance Company	4,902,699	0.2%	4,237,510	4,900,871	4,020,828	82.0%
American General Life and Accident Insurance Co	4,515,016	0.2%	3,509,639	4,546,351	3,667,701	80.7%
Northwestern Mutual Life Insurance Company, Th	4,502,121	0.2%	1,926,634	4,575,681	3,420,118	74.7%
Stonebridge Life Insurance Company	4,489,325	0.2%	2,039,549	4,490,918	2,149,378	47.9%
Companion Life Insurance Company	4,430,869	0.2%	2,874,548	4,428,738	2,905,668	65.6%
Mid-West National Life Insurance Company of Te	4,430,120	0.2%	1,488,047	4,332,628	1,704,543	39.3%
Standard Insurance Company	4,377,790	0.2%	2,044,395	4,362,345	2,878,935	66.0%
USABLE Life	4,217,023	0.2%	1,907,831	4,217,023	0	0.0%
National Union Fire Insurance Company of Pittsbu	4,199,224	0.2%	1,213,685	4,159,836	883,847	21.2%
CompBenefits Insurance Company	4,141,970	0.2%	2,837,672	4,153,729	2,852,554	68.7%
Continental Life Insurance Company of Brentwoo	4,140,518	0.2%	3,420,368	4,104,660	3,486,648	84.9%
Principal Life Insurance Company	4,022,268	0.2%	2,584,627	3,975,501	2,579,406	64.9%
Life Insurance Company of Alabama	3,935,601	0.2%	1,948,775	3,915,682	1,922,946	49.1%
American Bankers Life Assurance Company of Fl	3,882,580	0.2%	1,360,586	3,992,900	1,214,959	30.4%
Paul Revere Life Insurance Company, The	3,559,233	0.1%	6,728,393	3,895,342	7,374,566	189.3%
World Insurance Company	3,515,271	0.1%	2,528,576	3,543,060	2,557,309	72.2%
Freedom Life Insurance Company of America	3,445,407	0.1%	4,054,376	3,438,546	3,842,347	111.7%
Standard Security Life Insurance Company of New	3,429,117	0.1%	1,924,579	3,411,378	1,993,568	58.4%
Prudential Insurance Company of America, The	3,423,713	0.1%	3,742,201	3,476,843	12,733,717	366.2%
Great-West Life & Annuity Insurance Company	3,386,622	0.1%	2,980,595	3,376,764	2,986,541	88.4%
American Federated Life Insurance Company	3,372,337	0.1%	844,323	2,765,026	1,008,480	36.5%
Federated Mutual Insurance Company	3,313,118	0.1%	2,228,478	3,316,035	2,403,723	72.5%
Union National Life Insurance Company	3,311,955	0.1%	912,139	3,358,195	1,036,521	30.9%
Southern Farm Bureau Life Insurance Company	3,286,158	0.1%	833,044	1,146,010	514,244	44.9%
Nippon Life Insurance Company of America	3,246,881	0.1%	2,530,456	3,336,616	3,618,543	108.4%
United of Omaha Life Insurance Company	3,243,019	0.1%	1,640,501	3,307,478	1,825,689	55.2%
Continental Casualty Company	3,242,731	0.1%	3,055,933	1,736,689	-3,179,331	-183.1%
Combined Insurance Company of America	3,158,302	0.1%	1,050,680	3,103,242	477,614	15.4%
American National Life Insurance Company of Te	3,101,985	0.1%	3,042,361	3,100,606	2,999,167	96.7%
United Teacher Associates Insurance Company	2,915,780	0.1%	1,932,172	2,923,275	1,833,222	62.7%
Transamerica Life Insurance Company	2,672,181	0.1%	1,886,835	2,664,962	2,638,969	99.0%
EMC National Life Company	2,601,253	0.1%	2,064,693	2,607,930	2,122,952	81.4%
Hartford Life Insurance Company	2,579,349	0.1%	1,432,423	2,806,706	1,193,471	42.5%
HM Life Insurance Company	2,533,351	0.1%	3,435,002	2,553,916	3,648,109	142.8%
Medico Insurance Company	2,458,008	0.1%	1,563,766	2,493,135	1,851,316	74.3%
Life Insurance Company of North America	2,457,593	0.1%	6,470,152	2,457,593	8,913,866	362.7%
United States Life Insurance Company in the City	2,448,195	0.1%	1,890,595	2,434,339	1,933,353	79.4%
Sun Life Assurance Company of Canada	2,414,805	0.1%	1,467,251	2,416,164	1,532,755	63.4%
Genworth Life and Health Insurance Company	2,410,997	0.1%	2,917,763	2,334,457	2,960,033	126.8%

Accident and Health Business - Life, Property Casualty and Fraternal Companies

Page 2 of 9

\* Loss Ratio w/o LAE is Direct Losses Incurred compared to Direct Premiums Earned

Monday, September 24, 2007 12:11:18 PM

\*\*\*\*\* Loss Ratio is less than -1000% or greater than 1000%

Company	Premiums Written	Market Share	Losses Paid	Premiums Earned	Losses Incurred	Loss Ratio w/o LAE*
Physicians Life Insurance Company	2,402,502	0.1%	1,714,620	2,352,463	1,611,352	68.5%
Brokers National Life Assurance Company	2,225,460	0.1%	1,390,105	2,235,515	1,393,652	62.3%
Conseco Senior Health Insurance Company	2,202,296	0.1%	3,481,147	2,490,435	2,439,384	98.0%
American Health and Life Insurance Company	2,130,201	0.1%	955,685	1,998,094	786,413	39.4%
American United Life Insurance Company	2,024,607	0.1%	1,123,636	1,997,928	1,258,510	63.0%
Gulf Guaranty Life Insurance Company	1,995,026	0.1%	864,949	1,923,341	690,876	35.9%
Standard Life and Accident Insurance Company	1,959,711	0.1%	1,151,204	2,003,183	1,109,835	55.4%
Protective Life Insurance Company	1,894,750	0.1%	1,670,164	1,966,743	1,585,383	80.6%
American National Insurance Company	1,892,061	0.1%	779,814	1,596,267	709,283	44.4%
Reliance Standard Life Insurance Company	1,856,390	0.1%	1,594,181	1,853,605	2,194,415	118.4%
HumanaDental Insurance Company	1,834,867	0.1%	1,291,150	1,832,491	1,263,699	69.0%
Penn Treaty Network America Insurance Company	1,825,132	0.1%	960,471	1,827,464	1,003,763	54.9%
Pyramid Life Insurance Company, The	1,823,128	0.1%	1,177,185	1,846,480	1,176,567	63.7%
Pacific Life & Annuity Company	1,795,008	0.1%	2,716,736	1,776,610	2,019,273	113.7%
Loyal American Life Insurance Company	1,765,677	0.1%	1,178,645	1,499,239	1,222,318	81.5%
New Era Life Insurance Company	1,722,022	0.1%	1,377,214	1,742,351	1,336,372	76.7%
ReliaStar Life Insurance Company	1,706,244	0.1%	779,888	1,719,256	888,958	51.7%
Celtic Insurance Company	1,689,716	0.1%	887,499	1,588,106	934,685	58.9%
Plateau Insurance Company	1,679,612	0.1%	450,359	1,535,885	474,548	30.9%
Marquette National Life Insurance Company	1,671,638	0.1%	1,383,192	1,531,365	1,416,724	92.5%
First Health Life & Health Insurance Company	1,629,071	0.1%	931,687	1,656,096	1,189,823	71.8%
American General Assurance Company	1,567,672	0.1%	1,452,881	1,656,864	1,204,360	72.7%
London Life Reinsurance Company	1,493,740	0.1%	237,425	1,611,740	2,881,317	178.8%
Guarantee Trust Life Insurance Company	1,451,964	0.1%	773,455	1,447,112	627,065	43.3%
Equitable Life & Casualty Insurance Company	1,418,025	0.1%	1,125,445	1,435,565	1,113,506	77.6%
State Mutual Insurance Company	1,382,651	0.1%	1,050,515	1,422,783	1,023,582	71.9%
Berkshire Life Insurance Company of America	1,371,953	0.1%	24,167	1,351,725	325,695	24.1%
American Republic Insurance Company	1,303,363	0.1%	698,866	1,180,544	833,877	70.6%
Senior American Life Insurance Company	1,251,459	0.1%	229,171	1,271,899	453,099	35.6%
National Guardian Life Insurance Company	1,207,915	0.0%	689,699	1,318,727	689,699	52.3%
Empire Fire and Marine Insurance Company	1,197,380	0.0%	666,058	1,197,380	896,647	74.9%
Continental General Insurance Company	1,187,417	0.0%	736,634	1,201,894	804,328	66.9%
American Bankers Insurance Company of Florida	1,149,222	0.0%	178,866	1,151,663	145,963	12.7%
BCS Insurance Company	1,139,371	0.0%	613,867	1,139,371	622,869	54.7%
Kanawha Insurance Company	1,134,981	0.0%	438,950	1,136,845	465,114	40.9%
Lincoln Benefit Life Company	1,115,337	0.0%	62,470	1,120,323	252,199	22.5%
Symetra Life Insurance Company	1,081,926	0.0%	326,919	1,077,281	303,739	28.2%
RiverSource Life Insurance Company	1,078,913	0.0%	1,378,764	1,078,856	1,873,209	173.6%
CICA Life Insurance Company of America	1,059,003	0.0%	-24	0	0	
Assurity Life Insurance Company	1,032,046	0.0%	439,072	1,036,260	341,938	33.0%
Citizens Security Life Insurance Company	1,012,207	0.0%	670,820	1,003,377	656,153	65.4%
National Foundation Life Insurance Company	1,010,691	0.0%	904,250	1,016,130	818,985	80.6%
AXA Equitable Life Insurance Company	998,305	0.0%	5,934,242	1,016,144	5,902,315	580.9%
Trustmark Insurance Company	991,904	0.0%	574,772	984,030	502,365	51.1%
Minnesota Life Insurance Company	989,027	0.0%	635,816	950,915	-445,605	-46.9%
Perico Life Insurance Company	964,742	0.0%	705,797	964,986	667,344	69.2%
Federal Insurance Company	956,897	0.0%	370,372	468,562	428,821	91.5%

Accident and Health Business - Life, Property Casualty and Fraternal Companies

Page 3 of 9

\* Loss Ratio w/o LAE is Direct Losses Incurred compared to Direct Premiums Earned

Monday, September 24, 2007 12:11:18 PM

\*\*\*\*\* Loss Ratio is less than -1000% or greater than 1000%

Company	Premiums Written	Market Share	Losses Paid	Premiums Earned	Losses Incurred	Loss Ratio w/o LAE*
AIG Life Insurance Company	956,559	0.0%	628,714	988,598	600,163	60.7%
Great American Life Insurance Company	913,023	0.0%	6,974	908,918	12,470	1.4%
Jackson National Life Insurance Company	908,579	0.0%	465,023	911,011	329,042	36.1%
MONY Life Insurance Company	895,871	0.0%	571,857	929,943	550,541	59.2%
Pan-American Life Insurance Company	886,942	0.0%	886,697	870,516	874,195	100.4%
Delos Insurance Company	867,856	0.0%	726,727	867,856	781,201	90.0%
AMEX Assurance Company	862,656	0.0%	73,958	847,088	756,183	89.3%
Northwestern Long Term Care Insurance Compan	796,542	0.0%	0	788,001	-8,983	-1.1%
ReliaStar Life Insurance Company of New York	781,436	0.0%	1,600,680	859,608	1,737,695	202.1%
Allianz Life Insurance Company of North America	765,546	0.0%	190,693	766,833	205,740	26.8%
American Security Insurance Company	759,179	0.0%	15,991	759,179	-7,293	-1.0%
Philadelphia American Life Insurance Company	746,026	0.0%	945,846	750,164	910,395	121.4%
American Income Life Insurance Company	728,242	0.0%	408,701	729,465	489,296	67.1%
Southern Pioneer Life Insurance Company	724,228	0.0%	287,248	707,431	324,934	45.9%
Nationwide Life Insurance Company	715,033	0.0%	331,888	718,735	337,327	46.9%
USAA Life Insurance Company	691,146	0.0%	537,512	689,385	567,767	82.4%
Conseco Health Insurance Company	690,367	0.0%	492,024	682,675	490,328	71.8%
Magna Insurance Company	688,117	0.0%	253,739	524,960	229,764	43.8%
Sears Life Insurance Company	685,193	0.0%	281,671	620,361	276,947	44.6%
Allstate Life Insurance Company	682,181	0.0%	184,487	679,138	684,152	100.7%
Professional Insurance Company	667,321	0.0%	274,290	652,559	290,709	44.5%
Liberty Life Insurance Company	666,886	0.0%	97,321	645,486	16,665	2.6%
Peoples Benefit Life Insurance Company	652,012	0.0%	343,663	673,755	313,192	46.5%
Mutual Savings Life Insurance Company	637,133	0.0%	380,380	624,523	401,243	64.2%
Versant Life Insurance Company	632,381	0.0%	97,677	464,208	100,417	21.6%
Merit Life Insurance Co.	578,544	0.0%	194,052	609,593	173,454	28.5%
Conseco Insurance Company	569,994	0.0%	235,062	545,049	263,711	48.4%
U.S. Specialty Insurance Company	569,075	0.0%	88,656	570,102	146,998	25.8%
Shelter Life Insurance Company	560,582	0.0%	436,119	575,696	200,613	34.8%
Globe Life and Accident Insurance Company	553,173	0.0%	374,805	550,297	375,653	68.3%
Shenandoah Life Insurance Company	550,926	0.0%	249,486	552,842	254,428	46.0%
Alta Health & Life Insurance Company	547,181	0.0%	443,054	546,237	431,466	79.0%
Reassure America Life Insurance Company	506,353	0.0%	857,743	517,446	906,665	175.2%
Lincoln Heritage Life Insurance Company	497,761	0.0%	380,010	497,056	390,215	78.5%
MedAmerica Insurance Company	493,980	0.0%	45,390	484,185	48,398	10.0%
Family Heritage Life Insurance Company of Ameri	489,525	0.0%	109,368	486,904	113,414	23.3%
USA Insurance Company	484,453	0.0%	83,355	484,453	83,355	17.2%
Fidelity Security Life Insurance Company	477,958	0.0%	464,095	473,126	444,450	93.9%
New England Life Insurance Company	474,361	0.0%	1,088,214	516,189	1,282,919	248.5%
Union Fidelity Life Insurance Company	459,337	0.0%	237,411	454,048	233,267	51.4%
Union Central Life Insurance Company, The	408,048	0.0%	110,146	407,382	155,775	38.2%
Order of United Commercial Travelers of America	407,965	0.0%	124,928	400,082	123,842	31.0%
Woodmen of the World Life Insurance Society	385,761	0.0%	316,277	423,402	328,057	77.5%
Fairmont Premier Insurance Company	378,247	0.0%	204,803	378,247	229,692	60.7%
Bankers Fidelity Life Insurance Company	357,647	0.0%	256,728	363,784	251,116	69.0%
Provident American Life & Health Insurance Com	355,858	0.0%	124,757	342,594	136,396	39.8%
MetLife Insurance Company of Connecticut	323,245	0.0%	79,053	337,774	1,404,891	415.9%

Accident and Health Business - Life, Property Casualty and Fraternal Companies

Page 4 of 9

\* Loss Ratio w/o LAE is Direct Losses Incurred compared to Direct Premiums Earned

Monday, September 24, 2007 12:11:18 PM

\*\*\*\*\* Loss Ratio is less than -1000% or greater than 1000%

Company	Premiums Written	Market Share	Losses Paid	Premiums Earned	Losses Incurred	Loss Ratio w/o LAE*
ACE American Insurance Company	315,758	0.0%	-98,201	304,392	-229,019	-75.2%
Cherokee National Life Insurance Company	310,200	0.0%	76,807	264,303	79,811	30.2%
Illinois Mutual Life Insurance Company	279,281	0.0%	178,824	252,477	-139,991	-55.4%
Kansas City Life Insurance Company	276,232	0.0%	307,846	280,344	288,679	103.0%
Thrivent Financial for Lutherans	269,175	0.0%	69,015	265,568	134,106	50.5%
Union Labor Life Insurance Company, The	261,678	0.0%	200,514	264,091	184,205	69.8%
Fort Dearborn Life Insurance Company	252,634	0.0%	253,856	252,634	253,856	100.5%
Liberty Life Assurance Company of Boston	250,502	0.0%	1,078,503	253,417	1,086,471	428.7%
Federated Life Insurance Company	234,666	0.0%	11,358	231,623	11,709	5.1%
Citizens National Life Insurance Company	234,132	0.0%	20	0	0	
Transamerica Occidental Life Insurance Company	231,836	0.0%	168,241	229,919	226,596	98.6%
Chesapeake Life Insurance Company, The	222,214	0.0%	322,454	251,544	396,013	157.4%
Ohio National Life Assurance Corporation	214,422	0.0%	57,603	214,216	35	0.0%
State Life Insurance Company, The	212,294	0.0%	238,961	214,301	291,869	136.2%
Security Life Insurance Company of America	206,814	0.0%	95,032	206,814	95,032	46.0%
Old Republic Life Insurance Company	204,372	0.0%	99,337	204,372	264,279	129.3%
Madison National Life Insurance Company, Inc.	194,332	0.0%	61,959	194,503	113,617	58.4%
Sentry Life Insurance Company	184,864	0.0%	60,003	154,689	24,101	15.6%
American Insurance Company of Texas	184,703	0.0%	543,872	184,703	561,469	304.0%
Bluebonnet Life Insurance Company	183,620	0.0%	277,234	183,620	276,036	150.3%
Colonial Penn Life Insurance Company	174,150	0.0%	93,362	180,137	83,652	46.4%
Genworth Life and Annuity Insurance Company	162,071	0.0%	161,546	164,829	169,556	102.9%
Markel Insurance Company	159,650	0.0%	76,594	184,300	74,970	40.7%
Arch Insurance Company	158,964	0.0%	50,814	159,816	124,098	77.7%
Employers Reinsurance Corporation	151,500	0.0%	-15,928	151,500	-59,317	-39.2%
National Security Insurance Company	143,118	0.0%	57,008	0	0	
LifeRe Insurance Company	137,231	0.0%	67,183	139,204	97,443	70.0%
Lincoln National Life Insurance Company, The	136,998	0.0%	575,219	136,518	696,313	510.1%
National Teachers Associates Life Insurance Com	136,969	0.0%	24,098	137,299	28,804	21.0%
Centre Life Insurance Company	134,430	0.0%	92,101	138,867	230,684	166.1%
Central States Health & Life Co. of Omaha	129,260	0.0%	70,247	137,605	61,011	44.3%
General American Life Insurance Company	125,725	0.0%	89,979	126,570	92,267	72.9%
Balboa Life Insurance Company	124,805	0.0%	13,422	124,805	18,820	15.1%
Union Bankers Insurance Company	119,586	0.0%	115,831	122,009	109,989	90.1%
Ohio National Life Insurance Company, The	116,587	0.0%	5,179	116,045	-1,497	-1.3%
Federal Home Life Insurance Company	114,566	0.0%	99,012	120,834	113,593	94.0%
Central States Indemnity Co. of Omaha	112,149	0.0%	52,026	112,081	45,186	40.3%
Veterans Life Insurance Company	110,904	0.0%	11,132	113,021	8,540	7.6%
Boston Mutual Life Insurance Company	99,765	0.0%	89,487	99,662	89,516	89.8%
Jefferson-Pilot Life Insurance Company	96,567	0.0%	142,739	96,194	419,376	436.0%
Presidential Life Insurance Company	96,246	0.0%	70,554	96,246	62,575	65.0%
World Corp Insurance Company	94,930	0.0%	12,763	96,752	11,263	11.6%
Greater Georgia Life Insurance Company	92,874	0.0%	65,501	91,497	60,445	66.1%
Old Republic Insurance Company	90,863	0.0%	43,437	90,372	41,008	45.4%
Jefferson National Life Insurance Company	90,652	0.0%	85,805	90,080	77,365	85.9%
Metropolitan Property and Casualty Insurance Co	86,877	0.0%	24,065	86,708	23,515	27.1%
Great-West Life Assurance Company, The	85,549	0.0%	20,866	58,066	20,746	35.7%

Accident and Health Business - Life, Property Casualty and Fraternal Companies

Page 5 of 9

\* Loss Ratio w/o LAE is Direct Losses Incurred compared to Direct Premiums Earned

Monday, September 24, 2007 12:11:18 PM

\*\*\*\*\* Loss Ratio is less than -1000% or greater than 1000%

Company	Premiums Written	Market Share	Losses Paid	Premiums Earned	Losses Incurred	Loss Ratio w/o LAE*
National Life Insurance Company	85,136	0.0%	206,539	94,125	213,361	226.7%
American General Life Insurance Company	79,717	0.0%	37,303	80,538	38,532	47.8%
Stonebridge Casualty Insurance Company	75,965	0.0%	23,203	75,985	20,644	27.2%
AAA Life Insurance Company	72,799	0.0%	53,597	71,708	48,062	67.0%
Teachers Insurance and Annuity Association of A	71,609	0.0%	0	52,223	0	0.0%
Cherokee Insurance Company	71,115	0.0%	149	23,660	1,110	4.7%
Continental Assurance Company	68,712	0.0%	212,413	43,738	115,272	263.6%
Alfa Life Insurance Corporation	66,283	0.0%	375,000	67,183	375,000	558.2%
J.M.I.C. Life Insurance Company	65,531	0.0%	116,865	225,102	86,830	38.6%
National States Insurance Company	62,500	0.0%	64,189	63,751	59,890	93.9%
Household Life Insurance Company	62,301	0.0%	185,477	191,899	58,199	30.3%
Conseco Life Insurance Company	58,350	0.0%	154,542	74,702	47,345	63.4%
Knights of Columbus	58,225	0.0%	3,394	0	0	
Unimerica Insurance Company	58,050	0.0%	0	63,016	0	0.0%
Security Mutual Life Insurance Company of New	57,540	0.0%	43,718	57,491	44,024	76.6%
American Reliable Insurance Company	56,867	0.0%	10,640	56,901	-4,122	-7.2%
Valley Forge Life Insurance Company	56,359	0.0%	0	56,113	0	0.0%
Cardif Life Insurance Company	50,481	0.0%	3,369	12,929	2,588	20.0%
Universal Life Insurance Company	46,651	0.0%	0	0	26,896	
Commercial Travelers Mutual Insurance Company	43,869	0.0%	27,494	44,261	30,612	69.2%
Republic Western Insurance Company	40,765	0.0%	3,216	40,765	13,116	32.2%
AIG Premier Insurance Company	37,654	0.0%	25,690	40,576	16,408	40.4%
Universal Underwriters Life Insurance Company	36,185	0.0%	34,345	78,521	36,741	46.8%
Colorado Bankers Life Insurance Company	35,582	0.0%	35,453	35,449	41,507	117.1%
Canada Life Assurance Company, The	32,278	0.0%	20,954	32,761	20,954	64.0%
Midwestern United Life Insurance Company	32,187	0.0%	22,429	31,607	13,392	42.4%
Central Reserve Life Insurance Company	31,865	0.0%	20,801	31,790	31,856	100.2%
Security National Life Insurance Company	30,886	0.0%	6,708	20,148	6,608	32.8%
Lafayette Life Insurance Company, The	29,176	0.0%	149,051	29,112	289,282	993.7%
American Sentinel Insurance Company	28,556	0.0%	18,722	29,504	18,776	63.6%
Phoenix Life Insurance Company	27,309	0.0%	62,261	18,951	86,986	459.0%
Ozark National Life Insurance Company	26,279	0.0%	30,779	26,771	32,674	122.0%
Delta Life Insurance Co.	25,624	0.0%	13,122	25,624	13,122	51.2%
Primerica Life Insurance Company	24,936	0.0%	22,852	25,198	49,845	197.8%
United States Letter Carriers Mutual Benefit Assoc	23,073	0.0%	6,333	23,162	6,333	27.3%
National Casualty Company	23,063	0.0%	13,687	24,185	11,510	47.6%
Oxford Life Insurance Company	22,886	0.0%	42,807	23,247	57,470	247.2%
Medico Life Insurance Company	22,592	0.0%	6,009	23,461	5,984	25.5%
Penn Mutual Life Insurance Company, The	22,218	0.0%	70,334	17,490	56,247	321.6%
Old American Insurance Company	21,838	0.0%	56,914	22,876	124,812	545.6%
Columbia Universal Life Insurance Company	21,791	0.0%	5,332	22,548	5,078	22.5%
Central Security Life Insurance Company	19,728	0.0%	8,504	19,655	7,831	39.8%
National Benefit Life Insurance Company	19,351	0.0%	6,213	19,668	6,281	31.9%
Capitol Indemnity Corporation	19,249	0.0%	0	10,773	2,019	18.7%
Christian Fidelity Life Insurance Company	18,146	0.0%	19,052	18,230	18,832	103.3%
Horace Mann Life Insurance Company	18,070	0.0%	18,531	17,825	39,872	223.7%
Crown Life Insurance Company	16,719	0.0%	39,326	16,719	39,326	235.2%

Accident and Health Business - Life, Property Casualty and Fraternal Companies

Page 6 of 9

\* Loss Ratio w/o LAE is Direct Losses Incurred compared to Direct Premiums Earned

Monday, September 24, 2007 12:11:18 PM

\*\*\*\*\* Loss Ratio is less than -1000% or greater than 1000%

Company	Premiums Written	Market Share	Losses Paid	Premiums Earned	Losses Incurred	Loss Ratio w/o LAE*
American Capitol Insurance Company	16,546	0.0%	8,764	16,360	8,741	53.4%
United States Fire Insurance Company	16,504	0.0%	0	16,504	10,000	60.6%
Commonwealth Annuity and Life Insurance Comp	16,345	0.0%	53,494	16,345	53,088	324.8%
Baltimore Life Insurance Company, The	16,335	0.0%	6,834	16,335	6,834	41.8%
Government Personnel Mutual Life Insurance Co	16,299	0.0%	9,832	16,365	9,586	58.6%
Provident Life and Casualty Insurance Company	16,298	0.0%	55,862	20,628	63,856	309.6%
Mutual of America Life Insurance Company	16,217	0.0%	26,332	16,217	26,332	162.4%
COUNTRY Life Insurance Company	14,939	0.0%	32,426	15,968	35,478	222.2%
Nationwide Life Insurance Company of America	14,838	0.0%	1,830	15,166	-135	-0.9%
Western and Southern Life Insurance Company, T	14,612	0.0%	0	14,617	0	0.0%
Central Benefits National Life Insurance Company	13,942	0.0%	12,703	13,876	13,203	95.1%
Colonial American Life Insurance Company	12,343	0.0%	0	15,397	497	3.2%
TIAA-CREF Life Insurance Company	11,752	0.0%	0	8,482	0	0.0%
Clarendon National Insurance Company	11,072	0.0%	85,712	11,072	2,497,311	*****
United Insurance Company of America	10,999	0.0%	19,711	10,703	19,938	186.3%
CUNA Mutual Life Insurance Company	10,900	0.0%	0	10,900	780	7.2%
Continental American Insurance Company	10,669	0.0%	24,592	10,665	23,923	224.3%
American Network Insurance Company	10,327	0.0%	7,016	10,382	7,237	69.7%
United World Life Insurance Company	9,810	0.0%	871	7,725	942	12.2%
American Medical and Life Insurance Company	9,565	0.0%	0	10,199	0	0.0%
Guaranty Income Life Insurance Company	9,554	0.0%	1,865	9,533	98	1.0%
Security Life of Denver Insurance Company	9,460	0.0%	0	9,201	0	0.0%
IdeaLife Insurance Company	9,252	0.0%	1,831	9,197	1,862	20.2%
American States Insurance Company	9,029	0.0%	7,667	6,878	-78,155	*****
Hartford Life and Annuity Insurance Company	7,688	0.0%	5,592	7,871	4,755	60.4%
BEST LIFE and Health Insurance Company	7,467	0.0%	16,156	7,467	16,368	219.2%
Great Southern Life Insurance Company	7,344	0.0%	0	7,313	0	0.0%
American Community Mutual Insurance Company	7,055	0.0%	6,796	7,191	6,505	90.5%
American Home Assurance Company	5,800	0.0%	0	6,217	26	0.4%
Renaissance Life & Health Insurance Company of	5,079	0.0%	6,155	5,228	-2,744	-52.5%
First Colony Life Insurance Company	4,719	0.0%	0	4,719	0	0.0%
Zale Life Insurance Company	4,590	0.0%	7,337	4,590	6,695	145.9%
Liberty Mutual Insurance Company	4,557	0.0%	17,618	4,557	17,584	385.9%
Life of the South Insurance Company	4,537	0.0%	11,098	8,344	9,371	112.3%
Resource Life Insurance Company	4,446	0.0%	0	128	0	0.0%
First Allmerica Financial Life Insurance Company	4,431	0.0%	10,679	4,491	10,684	237.9%
Sentry Insurance a Mutual Company	4,237	0.0%	0	2,910	2,759	94.8%
Indianapolis Life Insurance Company	4,138	0.0%	1,002	4,151	3,182	76.7%
Government Employees Insurance Company	3,417	0.0%	1,840	3,523	1,742	49.4%
Transamerica Financial Life Insurance Company	2,889	0.0%	2,139	2,919	2,056	70.4%
BCS Life Insurance Company	2,837	0.0%	0	3,396	-53	-1.6%
5 Star Life Insurance Company	2,786	0.0%	4,907	2,729	5,004	183.4%
West Coast Life Insurance Company	2,431	0.0%	5,607	2,511	4,143	165.0%
Independence American Insurance Company	2,404	0.0%	7,791	2,404	10,215	424.9%
Cincinnati Life Insurance Company, The	2,134	0.0%	4,021	1,963	3,972	202.3%
Life Insurance Company of the Southwest	1,987	0.0%	7,530	1,987	4,916	247.4%
United Life Insurance Company	1,917	0.0%	0	1,946	-50,608	*****

Accident and Health Business - Life, Property Casualty and Fraternal Companies

Page 7 of 9

\* Loss Ratio w/o LAE is Direct Losses Incurred compared to Direct Premiums Earned

Monday, September 24, 2007 12:11:18 PM

\*\*\*\*\* Loss Ratio is less than -1000% or greater than 1000%

Company	Premiums Written	Market Share	Losses Paid	Premiums Earned	Losses Incurred	Loss Ratio w/o LAE*
United Family Life Insurance Company	1,493	0.0%	70	1,523	64	4.2%
ING USA Annuity and Life Insurance Company	1,131	0.0%	700	1,118	609	54.5%
Avemco Insurance Company	952	0.0%	119,780	952	119,780	*****
Banner Life Insurance Company	940	0.0%	0	940	0	0.0%
AmerUs Life Insurance Company	937	0.0%	0	1,004	0	0.0%
Midland National Life Insurance Company	920	0.0%	0	931	0	0.0%
Manhattan Life Insurance Company, The	834	0.0%	0	834	0	0.0%
Jefferson Pilot LifeAmerica Insurance Company	761	0.0%	61,229	787	58,725	*****
Aviva Life Insurance Company	731	0.0%	0	720	0	0.0%
Columbus Life Insurance Company	723	0.0%	147	672	119	17.7%
Modern Woodmen of America	684	0.0%	0	675	0	0.0%
Investors Life Insurance Company of North Ameri	683	0.0%	4,780	627	1,637	261.1%
Travelers Protective Association of America, The	677	0.0%	1,054	677	1,054	155.7%
Standard Life and Casualty Insurance Company	552	0.0%	597	552	597	108.2%
Federal Life Insurance Company (Mutual)	532	0.0%	0	8	0	0.0%
Reliable Life Insurance Company, The	531	0.0%	18	531	311	58.6%
Surety Life Insurance Company	472	0.0%	0	472	0	0.0%
North American Company for Life and Health Insu	376	0.0%	335	293	-20,700	*****
Balboa Insurance Company	311	0.0%	0	311	348	111.9%
Hartford Fire Insurance Company	237	0.0%	2,667	1,915	1,631	85.2%
Independent Order of Foresters, The	196	0.0%	0	196	0	0.0%
American Memorial Life Insurance Company	187	0.0%	0	184	0	0.0%
Garden State Life Insurance Company	139	0.0%	0	156	0	0.0%
Anthem Life Insurance Company	126	0.0%	0	126	0	0.0%
Wilton Reassurance Life Company of New York	97	0.0%	0	97	0	0.0%
Individual Assurance Company, Life, Health & Ac	76	0.0%	0	72	0	0.0%
MEMBERS Life Insurance Company	75	0.0%	0	137	0	0.0%
Nationwide Mutual Insurance Company	35	0.0%	0	35	-21	-60.0%
Farmers New World Life Insurance Company	18	0.0%	0	18	0	0.0%
Unity Mutual Life Insurance Company	12	0.0%	0	16	0	0.0%
BancInsure, Inc.	9	0.0%	0	9	0	0.0%
American International Life Assurance Company o	0	0.0%	428,745	0	-85,506	
Insurance Company of North America	0	0.0%	12,865	0	10,150	
Columbian Life Insurance Company	0	0.0%	12,247	0	14,891	
Great American Insurance Company	0	0.0%	8,232	0	15,497	
North Carolina Mutual Life Insurance Company	0	0.0%	5,912	0	5,912	
Columbian Mutual Life Insurance Company	0	0.0%	3,600	0	4,024	
Insurance Company of the State of Pennsylvania,	0	0.0%	3,389	0	1,589	
MTL Insurance Company	0	0.0%	1,954	0	1,954	
Allstate Insurance Company	0	0.0%	524	0	467	
ING Life Insurance and Annuity Company	0	0.0%	39	0	39	
Commercial Guaranty Casualty Insurance Compan	0	0.0%	0	2,373	-22	-0.9%
Reliance Life Insurance Company	0	0.0%	0	957	0	0.0%
American Modern Life Insurance Company	0	0.0%	0	116	0	0.0%
ACE Fire Underwriters Insurance Company	0	0.0%	0	0	31,678	
TIG Insurance Company	0	0.0%	0	0	6,359	
RLI Insurance Company	0	0.0%	0	0	2,406	

Accident and Health Business - Life, Property Casualty and Fraternal Companies

Page 8 of 9

\* Loss Ratio w/o LAE is Direct Losses Incurred compared to Direct Premiums Earned

Monday, September 24, 2007 12:11:18 PM

\*\*\*\*\* Loss Ratio is less than -1000% or greater than 1000%



<b>Company</b>	<b>Premiums Written</b>	<b>Market Share</b>	<b>Losses Paid</b>	<b>Premiums Earned</b>	<b>Losses Incurred</b>	<b>Loss Ratio w/o LAE*</b>
American Automobile Insurance Company	0	0.0%	0	0	1,210	
Travelers Indemnity Company, The	0	0.0%	0	0	-462	
Benchmark Insurance Company	0	0.0%	0	0	-919	
Security Insurance Company of Hartford	0	0.0%	0	0	-1,230	
Travelers Indemnity Company of Connecticut, The	0	0.0%	0	0	-97,856	
Lumbermens Mutual Casualty Company	0	0.0%	-28,365	0	-28,365	
Assured Life Association	-6	0.0%	0	-6	0	0.0%
New South Life Insurance Company	-337	0.0%	19,245	11,438	7,497	65.5%
First Assurance Life of America	-359	0.0%	0	-359	-325	90.5%
Bankers Life Insurance Company	-394	0.0%	4,677	-70	-176	251.4%
Commerce National Insurance Company	-519	0.0%	0	0	0	
Century Credit Life Insurance Company	-892	0.0%	30,742	15,885	7,333	46.2%
Centurion Life Insurance Company	-91,050	0.0%	125,524	183,124	59,886	32.7%
<b>Grand Totals: 386 Companies in Report</b>	<b>2,474,673,157</b>		<b>1,913,781,765</b>	<b>2,452,348,070</b>	<b>1,977,482,201</b>	<b>80.6%</b>

Accident and Health Business - Life, Property Casualty and Fraternal Companies

Page 9 of 9

\* Loss Ratio w/o LAE is Direct Losses Incurred compared to Direct Premiums Earned

Monday, September 24, 2007 12:11:18 PM

\*\*\*\*\* Loss Ratio is less than -1000% or greater than 1000%