

Life and Property Casualty Companies
Accident and Health Business in Mississippi for Year Ended 12/31/2007

Company	Premiums Written	Market Share	Losses Paid	Premiums Earned	Losses Incurred	Loss Ratio w/o LAE*
United HealthCare Insurance Company	283,400,504	17.4%	217,045,742	282,319,725	223,053,554	79.0%
Humana Insurance Company	201,935,028	12.4%	169,187,202	214,066,714	172,078,495	80.4%
First Health Life & Health Insurance Company	103,246,410	6.3%	69,722,171	102,656,838	83,317,578	81.2%
American Family Life Assurance Company of Col	69,078,524	4.2%	31,233,592	69,882,658	31,687,203	45.3%
Mutual of Omaha Insurance Company	48,873,990	3.0%	35,444,717	48,549,594	34,562,801	71.2%
Pyramid Life Insurance Company, The	42,765,223	2.6%	26,509,121	43,141,008	32,850,926	76.1%
Aetna Life Insurance Company	35,885,057	2.2%	33,267,654	36,541,761	34,839,507	95.3%
American Fidelity Assurance Company	34,838,002	2.1%	16,422,255	35,127,921	18,062,584	51.4%
Connecticut General Life Insurance Company	29,148,024	1.8%	28,287,366	31,509,812	27,653,300	87.8%
Pennsylvania Life Insurance Company	24,374,994	1.5%	13,958,100	27,901,457	19,281,718	69.1%
Metropolitan Life Insurance Company	24,215,387	1.5%	18,173,339	21,494,398	19,194,388	89.3%
Golden Rule Insurance Company	22,543,134	1.4%	11,935,376	22,461,935	12,169,775	54.2%
Time Insurance Company	22,203,200	1.4%	10,792,175	22,134,997	10,403,281	47.0%
Hartford Life and Accident Insurance Company	21,839,837	1.3%	13,276,214	21,733,699	15,721,488	72.3%
Guardian Life Insurance Company of America, Th	21,633,397	1.3%	14,807,190	21,613,673	18,245,670	84.4%
State Farm Mutual Automobile Insurance Compan	21,187,513	1.3%	14,449,952	19,586,326	14,263,967	72.8%
United American Insurance Company	18,508,556	1.1%	13,902,908	18,584,590	13,938,767	75.0%
Colonial Life & Accident Insurance Company	18,471,546	1.1%	8,506,900	18,497,727	8,921,634	48.2%
PacifiCare Life and Health Insurance Company	17,237,886	1.1%	20,687,241	16,653,441	11,950,835	71.8%
Monumental Life Insurance Company	14,213,734	0.9%	8,079,035	14,415,976	7,912,942	54.9%
Union Security Insurance Company	14,040,111	0.9%	9,632,038	14,019,918	9,129,826	65.1%
QBE Insurance Corporation	13,601,431	0.8%	8,825,271	13,601,431	9,877,288	72.6%
Constitution Life Insurance Company	13,390,942	0.8%	10,274,841	13,680,970	10,047,090	73.4%
Physicians Mutual Insurance Company	12,752,443	0.8%	8,008,474	13,044,997	7,901,114	60.6%
Bankers Life and Casualty Company	12,642,875	0.8%	6,115,882	12,870,434	7,342,124	57.0%
UNUM Life Insurance Company of America	12,516,774	0.8%	13,081,842	12,470,487	13,596,506	109.0%
Delta Dental Insurance Company	12,236,900	0.7%	8,289,136	12,367,324	8,455,565	68.4%
MEGA Life and Health Insurance Company, The	12,137,989	0.7%	15,114,395	15,100,754	12,305,739	81.5%
UniCare Life & Health Insurance Company	11,546,722	0.7%	10,693,544	11,737,301	10,460,726	89.1%
AmFirst Insurance Company	10,915,814	0.7%	5,549,882	10,915,814	5,586,648	51.2%
American Public Life Insurance Company	10,814,821	0.7%	6,998,278	10,819,389	7,030,147	65.0%
Liberty National Life Insurance Company	9,940,851	0.6%	4,256,949	9,954,571	3,905,241	39.2%
Central United Life Insurance Company	9,682,031	0.6%	10,156,101	9,719,762	9,882,156	101.7%
Ameritas Life Insurance Corp.	9,249,401	0.6%	5,744,298	9,264,482	5,709,595	61.6%
American Heritage Life Insurance Company	8,973,885	0.5%	4,657,586	9,131,767	5,219,468	57.2%
Life Investors Insurance Company of America	8,925,110	0.5%	6,020,937	8,951,283	1,600,653	17.9%
Provident Life and Accident Insurance Company	8,914,055	0.5%	8,367,608	9,253,803	8,189,524	88.5%
Massachusetts Mutual Life Insurance Company	8,247,932	0.5%	2,466,912	8,382,362	6,673,255	79.6%
Zurich American Insurance Company	8,167,783	0.5%	6,896,271	8,162,116	6,700,535	82.1%
Nippon Life Insurance Company of America	8,049,878	0.5%	7,008,577	7,824,247	6,850,926	87.6%
Genworth Life Insurance Company	7,921,609	0.5%	2,985,180	8,085,835	3,660,689	45.3%
John Hancock Life Insurance Company	7,920,347	0.5%	3,011,354	7,325,344	4,604,221	62.9%
John Alden Life Insurance Company	7,795,948	0.5%	5,776,487	7,800,338	6,124,270	78.5%
Lincoln National Life Insurance Company, The	7,530,779	0.5%	5,129,446	7,765,937	5,643,625	72.7%

Accident and Health Business - Life and Property Casualty Companies

Page 1 of 9

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

Tuesday, June 03, 2008 8:51:11 AM

***** 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*
Sterling Investors Life Insurance Company	7,146,165	0.4%	5,904,791	6,910,893	5,921,841	85.7%
Washington National Insurance Company	7,052,619	0.4%	4,741,136	7,319,645	4,821,585	65.9%
American Pioneer Life Insurance Company	6,955,972	0.4%	4,981,084	7,028,629	5,097,611	72.5%
Reserve National Insurance Company	6,473,264	0.4%	4,421,098	6,494,244	4,386,372	67.5%
CUNA Mutual Insurance Society	6,123,540	0.4%	2,450,746	6,133,940	2,780,485	45.3%
Starmount Life Insurance Company	6,111,192	0.4%	4,460,911	6,096,179	4,516,510	74.1%
HCC Life Insurance Company	6,017,497	0.4%	4,455,981	6,014,718	4,659,609	77.5%
Companion Life Insurance Company	5,436,972	0.3%	2,852,178	5,441,116	2,916,692	53.6%
National Union Fire Insurance Company of Pittsbu	5,252,009	0.3%	585,713	5,236,051	818,955	15.6%
New York Life Insurance Company	5,129,478	0.3%	3,966,314	5,059,264	4,826,135	95.4%
Gerber Life Insurance Company	5,016,576	0.3%	2,671,198	4,940,711	2,615,845	52.9%
Northwestern Mutual Life Insurance Company, Th	4,806,520	0.3%	1,769,096	4,802,550	1,598,157	33.3%
CompBenefits Insurance Company	4,736,251	0.3%	3,242,377	4,742,546	3,179,758	67.0%
Principal Life Insurance Company	4,525,786	0.3%	2,559,720	4,355,777	2,571,854	59.0%
American General Life and Accident Insurance Co	4,484,309	0.3%	3,022,605	4,509,440	3,141,210	69.7%
Stonebridge Life Insurance Company	4,412,406	0.3%	2,247,655	4,444,329	2,232,476	50.2%
USABLE Life	4,357,179	0.3%	2,226,925	4,357,179	0	0.0%
Freedom Life Insurance Company of America	4,258,374	0.3%	4,356,805	4,179,732	4,539,268	108.6%
Continental Life Insurance Company of Brentwoo	4,220,650	0.3%	3,300,149	4,213,364	3,256,402	77.3%
Life Insurance Company of North America	4,168,548	0.3%	5,414,738	4,168,548	7,605,719	182.5%
Life Insurance Company of Alabama	4,083,134	0.3%	2,042,693	4,071,830	2,100,483	51.6%
Standard Insurance Company	4,010,581	0.2%	2,337,473	3,983,321	3,436,020	86.3%
American Bankers Life Assurance Company of Fl	3,822,237	0.2%	1,355,624	3,846,363	1,304,911	33.9%
Prudential Insurance Company of America, The	3,714,271	0.2%	3,631,795	3,703,479	4,452,005	120.2%
Sun Life Assurance Company of Canada	3,532,872	0.2%	2,589,234	3,531,388	2,671,314	75.6%
United of Omaha Life Insurance Company	3,472,935	0.2%	3,194,167	3,500,122	3,490,303	99.7%
American Federated Life Insurance Company	3,442,983	0.2%	934,523	3,154,185	1,042,503	33.1%
American Medical Security Life Insurance Compa	3,436,258	0.2%	2,762,162	3,478,944	2,279,373	65.5%
World Insurance Company	3,434,108	0.2%	1,576,860	3,471,557	1,619,036	46.6%
Sierra Health and Life Insurance Company, Inc.	3,428,377	0.2%	5,208,289	3,428,377	5,029,799	146.7%
Paul Revere Life Insurance Company, The	3,401,583	0.2%	5,447,770	3,667,243	5,138,855	140.1%
Standard Security Life Insurance Company of Ne	3,392,144	0.2%	5,109,006	3,516,112	5,109,006	145.3%
Great-West Life & Annuity Insurance Company	3,376,285	0.2%	3,079,889	3,393,226	3,068,132	90.4%
Federated Mutual Insurance Company	3,302,142	0.2%	3,727,392	3,301,633	3,586,148	108.6%
American Health and Life Insurance Company	3,249,717	0.2%	954,857	2,140,879	1,020,165	47.7%
Physicians Life Insurance Company	3,244,741	0.2%	2,251,448	3,203,337	2,241,282	70.0%
Southern Farm Bureau Life Insurance Company	3,165,098	0.2%	1,048,976	1,101,490	580,390	52.7%
HM Life Insurance Company	3,090,393	0.2%	2,103,119	3,067,823	2,264,211	73.8%
Union National Life Insurance Company	2,973,575	0.2%	831,666	3,013,820	704,969	23.4%
Mid-West National Life Insurance Company of Te	2,962,478	0.2%	2,231,575	3,395,529	1,782,813	52.5%
Combined Insurance Company of America	2,850,686	0.2%	996,241	2,761,240	700,862	25.4%
American National Life Insurance Company of Te	2,815,015	0.2%	3,661,957	2,837,110	3,545,320	125.0%
London Life Reinsurance Company	2,767,367	0.2%	1,149,168	2,883,958	1,010,545	35.0%
United Teacher Associates Insurance Company	2,662,888	0.2%	1,642,467	2,669,817	1,626,863	60.9%
Continental Casualty Company	2,639,291	0.2%	2,651,707	1,683,644	625,486	37.2%
EMC National Life Company	2,568,048	0.2%	2,268,564	2,572,174	2,257,658	87.8%
United World Life Insurance Company	2,503,418	0.2%	1,004,667	1,967,150	1,181,571	60.1%

Accident and Health Business - Life and Property Casualty Companies

Page 2 of 9

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

Tuesday, June 03, 2008 8:51:12 AM

***** 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*
Transamerica Life Insurance Company	2,487,291	0.2%	1,729,025	2,528,139	2,197,441	86.9%
Trustmark Life Insurance Company	2,475,748	0.2%	2,688,229	2,666,430	2,517,445	94.4%
Federal Insurance Company	2,416,462	0.1%	556,867	1,394,037	660,359	47.4%
Reliance Standard Life Insurance Company	2,383,581	0.1%	2,393,834	2,424,734	3,271,812	134.9%
Sun Life and Health Insurance Company (U.S.)	2,338,847	0.1%	1,644,528	2,341,186	1,620,555	69.2%
American National Insurance Company	2,233,835	0.1%	622,427	1,891,686	676,929	35.8%
United States Life Insurance Company in the City	2,197,272	0.1%	1,034,105	1,992,997	975,746	49.0%
Brokers National Life Assurance Company	2,155,140	0.1%	1,239,468	2,204,934	1,238,500	56.2%
Medico Insurance Company	2,106,762	0.1%	1,371,835	2,124,176	1,536,072	72.3%
HumanaDental Insurance Company	2,062,448	0.1%	1,527,945	2,030,095	1,361,522	67.1%
Conseco Senior Health Insurance Company	1,965,093	0.1%	3,745,233	2,251,888	5,862,645	260.3%
New Era Life Insurance Company	1,961,828	0.1%	1,251,526	1,955,714	1,300,658	66.5%
Guarantee Trust Life Insurance Company	1,937,885	0.1%	987,014	1,928,022	724,004	37.6%
Loyal American Life Insurance Company	1,922,832	0.1%	1,064,306	1,927,581	1,110,883	57.6%
Plateau Insurance Company	1,917,175	0.1%	465,734	1,771,933	495,100	27.9%
Protective Life Insurance Company	1,901,505	0.1%	1,476,918	1,906,726	1,268,367	66.5%
Gulf Guaranty Life Insurance Company	1,883,753	0.1%	695,679	1,830,986	746,325	40.8%
Conseco Insurance Company	1,810,478	0.1%	1,193,343	1,802,322	1,284,073	71.2%
Standard Life and Accident Insurance Company	1,737,880	0.1%	1,340,693	1,812,800	1,373,032	75.7%
National Guardian Life Insurance Company	1,728,555	0.1%	963,364	1,740,588	963,364	55.3%
Penn Treaty Network America Insurance Compan	1,697,239	0.1%	1,206,890	1,727,049	1,338,360	77.5%
Berkshire Life Insurance Company of America	1,681,263	0.1%	0	1,609,486	-195,495	-12.1%
BCS Insurance Company	1,673,879	0.1%	954,388	1,654,073	1,064,396	64.4%
Symetra Life Insurance Company	1,654,045	0.1%	242,186	1,642,022	227,527	13.9%
American General Assurance Company	1,628,202	0.1%	1,147,140	1,366,893	998,717	73.1%
Celtic Insurance Company	1,544,068	0.1%	812,568	1,551,393	844,972	54.5%
Hartford Life Insurance Company	1,426,886	0.1%	1,013,859	1,341,500	1,082,741	80.7%
Equitable Life & Casualty Insurance Company	1,369,882	0.1%	1,094,607	1,359,714	1,033,432	76.0%
American United Life Insurance Company	1,348,075	0.1%	1,247,036	1,326,785	1,004,791	75.7%
Pan-American Life Insurance Company	1,309,824	0.1%	691,139	1,363,618	820,177	60.1%
Citizens Security Life Insurance Company	1,272,598	0.1%	913,544	1,272,052	915,094	71.9%
Perico Life Insurance Company	1,196,448	0.1%	1,111,087	1,196,631	859,347	71.8%
Great American Life Insurance Company	1,196,313	0.1%	7,083	1,348,964	8,141	0.6%
American Bankers Insurance Company of Florida	1,162,075	0.1%	145,680	1,162,139	141,688	12.2%
Senior American Life Insurance Company	1,156,558	0.1%	276,904	1,161,609	458,351	39.5%
American Republic Insurance Company	1,149,140	0.1%	1,486,750	1,073,113	1,463,390	136.4%
ReliaStar Life Insurance Company	1,137,411	0.1%	520,141	1,132,910	646,097	57.0%
Lincoln Heritage Life Insurance Company	1,137,138	0.1%	922,533	1,136,173	937,575	82.5%
State Mutual Insurance Company	1,125,725	0.1%	871,659	1,127,818	856,931	76.0%
Minnesota Life Insurance Company	1,109,863	0.1%	730,157	1,042,031	664,305	63.8%
AIG Life Insurance Company	1,104,373	0.1%	420,676	1,100,500	485,410	44.1%
Lincoln Benefit Life Company	1,088,268	0.1%	165,144	1,089,660	602,985	55.3%
RiverSource Life Insurance Company	1,062,063	0.1%	1,133,151	1,060,768	1,473,416	138.9%
CICA Life Insurance Company of America	1,030,748	0.1%	1,650,564	1,030,748	0	0.0%
Continental General Insurance Company	1,023,154	0.1%	651,419	1,024,695	713,944	69.7%
Kanawha Insurance Company	1,005,603	0.1%	340,482	1,012,014	483,642	47.8%
Trustmark Insurance Company	993,943	0.1%	386,512	1,083,616	290,071	26.8%

Accident and Health Business - Life and Property Casualty Companies

Page 3 of 9

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

Tuesday, June 03, 2008 8:51:12 AM

***** 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*
Professional Insurance Company	965,131	0.1%	426,230	907,132	479,659	52.9%
AMEX Assurance Company	951,129	0.1%	650,441	938,597	433,266	46.2%
AXA Equitable Life Insurance Company	939,557	0.1%	2,118,848	1,008,383	2,152,760	213.5%
Northwestern Long Term Care Insurance Compan	907,016	0.1%	16,796	864,584	58,834	6.8%
Delos Insurance Company	894,832	0.1%	651,130	894,832	708,249	79.1%
National Foundation Life Insurance Company	892,086	0.1%	562,873	898,250	579,914	64.6%
MONY Life Insurance Company	880,025	0.1%	701,741	905,510	693,718	76.6%
Allianz Life Insurance Company of North America	853,138	0.1%	266,575	853,860	276,248	32.4%
Jackson National Life Insurance Company	836,518	0.1%	578,997	850,448	548,464	64.5%
Health Net Life Insurance Company	792,919	0.0%	533,191	792,919	557,133	70.3%
Assurity Life Insurance Company	781,362	0.0%	415,322	590,318	360,197	61.0%
USAA Life Insurance Company	759,096	0.0%	579,777	761,912	551,561	72.4%
Nationwide Life Insurance Company	744,668	0.0%	347,802	784,818	347,202	44.2%
American Income Life Insurance Company	709,928	0.0%	248,141	711,093	153,469	21.6%
Merit Life Insurance Co.	709,120	0.0%	216,242	616,892	263,910	42.8%
American Security Insurance Company	703,342	0.0%	11,880	703,342	27,567	3.9%
Conseco Health Insurance Company	682,014	0.0%	514,378	679,981	510,199	75.0%
ReliaStar Life Insurance Company of New York	681,139	0.0%	1,151,593	774,599	1,183,986	152.9%
Sears Life Insurance Company	657,672	0.0%	151,097	597,401	140,154	23.5%
Philadelphia American Life Insurance Company	644,998	0.0%	693,846	647,806	633,366	97.8%
Liberty Life Insurance Company	632,573	0.0%	110,292	695,816	-18,526	-2.7%
Mutual Savings Life Insurance Company	620,539	0.0%	358,793	609,194	360,391	59.2%
Versant Life Insurance Company	617,229	0.0%	80,794	527,709	82,209	15.6%
Shelter Life Insurance Company	616,988	0.0%	608,750	620,195	1,059,248	170.8%
Allstate Life Insurance Company	610,576	0.0%	491,448	614,573	-25,265	-4.1%
Alta Health & Life Insurance Company	604,677	0.0%	455,273	599,071	453,688	75.7%
Magna Insurance Company	598,851	0.0%	248,456	554,540	275,280	49.6%
U.S. Specialty Insurance Company	585,563	0.0%	52,425	570,098	-79,503	-13.9%
MedAmerica Insurance Company	578,616	0.0%	137,459	578,488	148,569	25.7%
Reassure America Life Insurance Company	545,602	0.0%	1,232,780	591,379	1,260,094	213.1%
Fort Dearborn Life Insurance Company	535,954	0.0%	468,262	535,954	468,262	87.4%
Shenandoah Life Insurance Company	527,701	0.0%	304,345	521,906	314,115	60.2%
Provident American Life & Health Insurance Com	526,268	0.0%	515,153	522,001	473,559	90.7%
Globe Life and Accident Insurance Company	523,189	0.0%	440,946	521,069	564,769	108.4%
Family Heritage Life Insurance Company of Amer	483,036	0.0%	106,767	484,891	111,679	23.0%
USA Insurance Company	478,496	0.0%	47,883	478,496	47,883	10.0%
Fidelity Security Life Insurance Company	470,747	0.0%	111,021	442,170	116,215	26.3%
Union Central Life Insurance Company, The	467,564	0.0%	109,986	466,781	152,028	32.6%
Southern Pioneer Life Insurance Company	455,308	0.0%	258,218	556,529	199,850	35.9%
Unimerica Insurance Company	435,536	0.0%	206,664	456,986	217,073	47.5%
Madison National Life Insurance Company, Inc.	420,246	0.0%	182,987	458,412	236,036	51.5%
Kansas City Life Insurance Company	399,703	0.0%	471,188	400,667	483,214	120.6%
Union Fidelity Life Insurance Company	391,074	0.0%	166,591	390,763	156,588	40.1%
Empire Fire and Marine Insurance Company	370,756	0.0%	0	370,756	-405,356	-109.3%
ACE American Insurance Company	359,854	0.0%	231,585	366,168	207,712	56.7%
Bankers Fidelity Life Insurance Company	346,828	0.0%	289,122	346,226	276,994	80.0%
Admiral Life Insurance Company of America	342,537	0.0%	85,454	284,297	160,740	56.5%

Accident and Health Business - Life and Property Casualty Companies

Page 4 of 9

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

Tuesday, June 03, 2008 8:51:12 AM

***** 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*
Fairmont Premier Insurance Company	325,799	0.0%	283,242	325,799	351,585	107.9%
MetLife Insurance Company of Connecticut	315,239	0.0%	192,134	330,094	241,841	73.3%
Cherokee National Life Insurance Company	314,699	0.0%	76,833	283,289	78,229	27.6%
Illinois Mutual Life Insurance Company	304,884	0.0%	175,520	283,651	174,679	61.6%
Liberty Life Assurance Company of Boston	292,751	0.0%	1,513,011	297,818	1,518,974	510.0%
Old Republic Insurance Company	251,808	0.0%	96,809	217,046	66,230	30.5%
Federated Life Insurance Company	247,331	0.0%	67,578	255,035	173,003	67.8%
United States Fire Insurance Company	246,476	0.0%	102,020	246,476	179,320	72.8%
Genworth Life and Annuity Insurance Company	233,665	0.0%	193,519	235,776	197,734	83.9%
Citizens National Life Insurance Company	232,782	0.0%	233,737	232,782	0	0.0%
Transamerica Occidental Life Insurance Company	224,210	0.0%	294,064	225,969	398,600	176.4%
LifeRe Insurance Company	213,417	0.0%	144,677	213,474	129,846	60.8%
Union Labor Life Insurance Company, The	206,756	0.0%	197,822	216,916	183,204	84.5%
State Life Insurance Company, The	204,997	0.0%	183,446	209,180	88,400	42.3%
Ohio National Life Assurance Corporation	202,080	0.0%	58,700	200,549	61,397	30.6%
Bluebonnet Life Insurance Company	183,123	0.0%	361,336	183,123	361,475	197.4%
Security Life Insurance Company of America	179,102	0.0%	99,647	179,102	99,647	55.6%
Employers Reinsurance Corporation	175,933	0.0%	0	175,933	20,465	11.6%
Sentry Life Insurance Company	172,696	0.0%	138,726	181,359	87,823	48.4%
Old Republic Life Insurance Company	165,173	0.0%	71,793	165,173	97,467	59.0%
Markel Insurance Company	162,725	0.0%	50,206	140,971	46,289	32.8%
Cherokee Insurance Company	157,868	0.0%	93,247	122,199	157,540	128.9%
Colonial Penn Life Insurance Company	157,316	0.0%	91,586	163,084	101,750	62.4%
Central States Health & Life Co. of Omaha	148,230	0.0%	76,837	126,350	78,878	62.4%
National Teachers Associates Life Insurance Com	145,453	0.0%	51,120	146,221	56,173	38.4%
National Security Insurance Company	143,545	0.0%	50,717	0	0	
Resource Life Insurance Company	141,236	0.0%	2,128	24,868	13,905	55.9%
Centre Life Insurance Company	130,806	0.0%	95,622	132,749	388,514	292.7%
Balboa Life Insurance Company	124,496	0.0%	10,919	124,496	5,786	4.6%
American Medical and Life Insurance Company	124,019	0.0%	29,674	124,019	62,392	50.3%
Unified Life Insurance Company	122,153	0.0%	101,636	122,153	101,636	83.2%
Union Bankers Insurance Company	115,237	0.0%	41,986	118,745	41,206	34.7%
Ohio National Life Insurance Company, The	111,700	0.0%	0	111,419	0	0.0%
Lafayette Life Insurance Company, The	106,643	0.0%	69,574	106,967	68,450	64.0%
Republic American Life Insurance Company	104,384	0.0%	7,362	103,266	94,948	91.9%
Greater Georgia Life Insurance Company	102,610	0.0%	59,618	100,067	63,323	63.3%
General American Life Insurance Company	101,363	0.0%	104,586	106,132	70,762	66.7%
Central States Indemnity Co. of Omaha	100,025	0.0%	24,281	100,017	11,592	11.6%
Metropolitan Property and Casualty Insurance Co	96,050	0.0%	24,815	92,460	30,496	33.0%
New England Life Insurance Company	95,198	0.0%	227,620	110,096	-222,751	-202.3%
Boston Mutual Life Insurance Company	83,324	0.0%	98,202	84,424	95,060	112.6%
Great-West Life Assurance Company, The	83,181	0.0%	11,821	54,454	10,789	19.8%
Marquette National Life Insurance Company	82,368	0.0%	24,999	-36,065	37,668	-104.4%
Household Life Insurance Company	81,774	0.0%	52,539	68,403	35,186	51.4%
Jefferson National Life Insurance Company	78,620	0.0%	72,604	79,946	54,385	68.0%
American General Life Insurance Company	76,599	0.0%	26,810	78,185	29,761	38.1%
Stonebridge Casualty Insurance Company	72,280	0.0%	14,670	72,292	12,182	16.9%

Accident and Health Business - Life and Property Casualty Companies

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

Company	Premiums Written	Market Share	Losses Paid	Premiums Earned	Losses Incurred	Loss Ratio w/o LAE*
Alfa Life Insurance Corporation	71,910	0.0%	0	68,365	0	0.0%
National Life Insurance Company	64,636	0.0%	209,589	70,937	270,227	380.9%
AAA Life Insurance Company	64,512	0.0%	1,161	64,645	1,913	3.0%
Central Reserve Life Insurance Company	59,667	0.0%	42,179	59,552	40,320	67.7%
StarNet Insurance Company	58,670	0.0%	0	24,593	11,487	46.7%
Security Mutual Life Insurance Company of New	57,959	0.0%	20,221	54,496	19,607	36.0%
Chesapeake Life Insurance Company, The	57,325	0.0%	116,292	113,244	-80,898	-71.4%
Cardif Life Insurance Company	55,349	0.0%	5,316	28,330	2,112	7.5%
World Corp Insurance Company	53,417	0.0%	5,226	52,930	5,367	10.1%
Conseco Life Insurance Company	49,960	0.0%	148,122	55,160	103,473	187.6%
Continental American Insurance Company	46,684	0.0%	45,137	48,326	45,811	94.8%
National States Insurance Company	41,162	0.0%	46,687	41,557	44,817	107.8%
Universal Life Insurance Company	38,075	0.0%	19,469	0	0	
Republic Western Insurance Company	32,637	0.0%	17,500	32,637	3,200	9.8%
Colorado Bankers Life Insurance Company	32,487	0.0%	26,640	32,100	26,909	83.8%
Canada Life Assurance Company, The	30,550	0.0%	4,186	30,081	4,186	13.9%
AIG Premier Insurance Company	29,593	0.0%	21,677	30,703	19,453	63.4%
Commercial Travelers Mutual Insurance Company	27,644	0.0%	36,286	27,847	34,562	124.1%
Security National Life Insurance Company	27,637	0.0%	5,161	12,362	3,974	32.1%
Capitol Indemnity Corporation	27,593	0.0%	1,804	29,121	4,574	15.7%
Delta Life Insurance Co.	27,435	0.0%	5,507	27,435	5,507	20.1%
Phoenix Life Insurance Company	26,972	0.0%	202,760	17,508	47,739	272.7%
Medico Life Insurance Company	26,471	0.0%	15,520	27,696	15,960	57.6%
Provident Life and Casualty Insurance Company	26,325	0.0%	1,709	28,308	2,242	7.9%
Ozark National Life Insurance Company	25,637	0.0%	13,679	26,011	13,679	52.6%
Teachers Insurance and Annuity Association of A	24,735	0.0%	0	28,394	0	0.0%
BEST LIFE and Health Insurance Company	24,197	0.0%	3,402	24,197	3,242	13.4%
Continental Assurance Company	23,464	0.0%	10,181	79,659	23,595	29.6%
Primerica Life Insurance Company	22,550	0.0%	19,175	22,622	31,667	140.0%
Midwestern United Life Insurance Company	21,940	0.0%	19,778	22,282	20,711	92.9%
Government Personnel Mutual Life Insurance Co	21,246	0.0%	15,741	21,248	16,214	76.3%
Christian Fidelity Life Insurance Company	20,244	0.0%	33,386	20,313	32,758	161.3%
Old American Insurance Company	20,192	0.0%	76,794	20,845	19,881	95.4%
LifeSecure Insurance Company	19,570	0.0%	7,302	19,258	7,070	36.7%
Penn Mutual Life Insurance Company, The	19,435	0.0%	70,608	16,286	44,500	273.2%
Western and Southern Life Insurance Company, T	18,470	0.0%	11,678	18,435	11,938	64.8%
National Casualty Company	18,361	0.0%	8,004	21,020	7,317	34.8%
Mutual of America Life Insurance Company	17,941	0.0%	39,230	17,941	39,230	218.7%
Horace Mann Life Insurance Company	17,647	0.0%	11,433	17,979	18,173	101.1%
BCS Life Insurance Company	17,580	0.0%	0	25,594	1,921	7.5%
Oxford Life Insurance Company	17,462	0.0%	26,027	15,182	32,974	217.2%
National Benefit Life Insurance Company	17,072	0.0%	2,768	16,809	2,797	16.6%
COUNTRY Life Insurance Company	16,173	0.0%	24,816	15,651	39,130	250.0%
Commonwealth Annuity and Life Insurance Comp	15,736	0.0%	54,887	15,773	54,292	344.2%
Central Security Life Insurance Company	15,332	0.0%	10,204	15,317	14,501	94.7%
Crown Life Insurance Company	14,460	0.0%	42,623	15,878	42,623	268.4%
Colonial American Life Insurance Company	14,407	0.0%	0	14,397	-706	-4.9%

Accident and Health Business - Life and Property Casualty Companies

Page 6 of 9

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

Tuesday, June 03, 2008 8:51:12 AM

***** 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 Reliable Insurance Company	14,294	0.0%	6,907	14,294	-263	-1.8%
Baltimore Life Insurance Company, The	13,846	0.0%	40,168	13,846	40,168	290.1%
AssuranceAmerica Insurance Company	13,835	0.0%	0	7,925	0	0.0%
American Sentinel Insurance Company	13,302	0.0%	10,067	10,953	7,985	72.9%
Nationwide Life Insurance Company of America	12,993	0.0%	2,034	12,932	1,346	10.4%
Life of the South Insurance Company	12,499	0.0%	2,994	13,931	7,154	51.4%
Renaissance Life & Health Insurance Company of	12,447	0.0%	5,424	12,715	587	4.6%
American States Insurance Company	11,727	0.0%	23,213	9,335	79,434	850.9%
Security Life of Denver Insurance Company	11,431	0.0%	3,207	11,520	3,380	29.3%
Central Benefits National Life Insurance Company	10,757	0.0%	7,581	10,903	6,851	62.8%
United Insurance Company of America	9,985	0.0%	30,457	9,775	30,457	311.6%
Guaranty Income Life Insurance Company	9,018	0.0%	1,865	9,038	170	1.9%
Great Southern Life Insurance Company	7,844	0.0%	0	7,829	0	0.0%
IdeaLife Insurance Company	7,298	0.0%	4,030	7,466	3,857	51.7%
Hartford Life and Annuity Insurance Company	6,761	0.0%	3,436	6,834	2,470	36.1%
Security Plan Life Insurance Company	6,436	0.0%	250	6,436	0	0.0%
American Home Assurance Company	5,225	0.0%	0	5,595	-124	-2.2%
Liberty Mutual Insurance Company	5,136	0.0%	20,708	5,136	20,215	393.6%
American Network Insurance Company	4,486	0.0%	0	4,561	0	0.0%
Sentry Insurance a Mutual Company	3,771	0.0%	0	3,432	3,403	99.2%
American Community Mutual Insurance Company	3,534	0.0%	6,578	3,495	5,838	167.0%
First Allmerica Financial Life Insurance Company	3,465	0.0%	9,739	3,447	9,766	283.3%
United Life Insurance Company	3,434	0.0%	0	3,475	0	0.0%
Indianapolis Life Insurance Company	3,139	0.0%	0	3,100	1,276	41.2%
American Capitol Insurance Company	3,073	0.0%	0	3,073	0	0.0%
Transamerica Financial Life Insurance Company	3,033	0.0%	2,670	3,048	2,564	84.1%
Zale Life Insurance Company	2,993	0.0%	2,311	2,993	1,886	63.0%
Government Employees Insurance Company	2,889	0.0%	20,000	2,947	19,934	676.4%
Cincinnati Life Insurance Company, The	2,103	0.0%	3,695	1,937	1,410	72.8%
Life Insurance Company of the Southwest	2,052	0.0%	0	2,052	0	0.0%
West Coast Life Insurance Company	1,827	0.0%	0	2,182	0	0.0%
United Family Life Insurance Company	1,643	0.0%	12,682	1,643	12,682	771.9%
Heritage Casualty Insurance Company	1,399	0.0%	0	1,399	0	0.0%
ING USA Annuity and Life Insurance Company	1,131	0.0%	0	1,145	0	0.0%
Aviva Life and Annuity Company	936	0.0%	0	1,006	0	0.0%
Midland National Life Insurance Company	920	0.0%	0	2,134	0	0.0%
Lincoln Life & Annuity Company of New York	761	0.0%	76,341	768	76,119	*****
Banner Life Insurance Company	748	0.0%	0	748	0	0.0%
Investors Life Insurance Company of North Ameri	683	0.0%	45,842	711	48,003	*****
Aviva Life Insurance Company	662	0.0%	0	694	0	0.0%
Columbus Life Insurance Company	617	0.0%	0	672	0	0.0%
North American Company for Life and Health Ins	485	0.0%	0	374	0	0.0%
Surety Life Insurance Company	472	0.0%	0	472	0	0.0%
American Continental Insurance Company	436	0.0%	0	288	0	0.0%
Reliable Life Insurance Company, The	419	0.0%	240	407	240	59.0%
Standard Life and Casualty Insurance Company	378	0.0%	123	378	123	32.5%
Balboa Insurance Company	294	0.0%	0	294	3,714	*****

Accident and Health Business - Life and Property Casualty Companies

Page 7 of 9

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

Tuesday, June 03, 2008 8:51:12 AM

***** 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 Memorial Life Insurance Company	187	0.0%	0	188	0	0.0%
Anthem Life Insurance Company	126	0.0%	0	131	0	0.0%
Farmers New World Life Insurance Company	107	0.0%	0	107	0	0.0%
United Home Life Insurance Company	103	0.0%	0	102	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	96	0	0.0%
Independence American Insurance Company	75	0.0%	0	75	-2,408	*****
Unity Mutual Life Insurance Company	70	0.0%	0	76	0	0.0%
Federal Life Insurance Company (Mutual)	45	0.0%	0	8	0	0.0%
Garden State Life Insurance Company	35	0.0%	0	44	0	0.0%
Securian Life Insurance Company	25	0.0%	0	0	0	
MEMBERS Life Insurance Company	20	0.0%	0	24	0	0.0%
American International Life Assurance Company o	0	0.0%	271,673	0	-46,610	
Clarendon National Insurance Company	0	0.0%	177,217	0	177,741	
Pacific Life & Annuity Company	0	0.0%	52,076	0	25,921	
Lumbermens Mutual Casualty Company	0	0.0%	40,874	0	371,411	
Columbian Life Insurance Company	0	0.0%	10,989	0	11,722	
MTL Insurance Company	0	0.0%	10,725	2,131	10,725	503.3%
Presidential Life Insurance Company	0	0.0%	3,821	0	3,465	
Hartford Fire Insurance Company	0	0.0%	2,667	492	-201	-40.9%
Great American Insurance Company	0	0.0%	2,226	0	-5,039	
Discover Property & Casualty Insurance Company	0	0.0%	1,995	0	1,995	
Commerce National Insurance Company	0	0.0%	1,860	952	1,678	176.3%
Columbian Mutual Life Insurance Company	0	0.0%	1,494	0	1,306	
First Assurance Life of America	0	0.0%	1,000	0	950	
Avemco Insurance Company	0	0.0%	264	0	264	
Nationwide Mutual Insurance Company	0	0.0%	0	4,043	-100	-2.5%
Commercial Guaranty Casualty Insurance Compan	0	0.0%	0	2,271	-35	-1.5%
USAA Direct Life Insurance Company	0	0.0%	0	399	0	0.0%
North Carolina Mutual Life Insurance Company	0	0.0%	0	57	0	0.0%
American Modern Life Insurance Company	0	0.0%	0	47	-15	-31.9%
ACE Fire Underwriters Insurance Company	0	0.0%	0	0	4,773	
Fireman's Fund Insurance Company	0	0.0%	0	0	416	
RLI Insurance Company	0	0.0%	0	0	101	
American Automobile Insurance Company	0	0.0%	0	0	52	
Travelers Indemnity Company, The	0	0.0%	0	0	-1,090	
Allstate Insurance Company	0	0.0%	0	0	-1,346	
Arrowood Indemnity Company	0	0.0%	0	0	-3,343	
Travelers Indemnity Company of Connecticut, The	0	0.0%	0	0	-78,215	
TIG Insurance Company	0	0.0%	-589	0	206	
Insurance Company of North America	-2	0.0%	4,149	-2	810	*****
Century Credit Life Insurance Company	-13	0.0%	1,769	-1,963	11,317	-576.5%
New South Life Insurance Company	-71	0.0%	3,798	437	3,561	814.9%
Centurion Life Insurance Company	-1,017	0.0%	102,093	78,477	78,328	99.8%
J.M.I.C. Life Insurance Company	-20,429	0.0%	63,783	146,897	-3,964	-2.7%
Arch Insurance Company	-47,990	0.0%	11,142	-47,989	-80,215	167.2%
Universal Underwriters Life Insurance Company	-104,566	0.0%	45,963	-11,577	67,652	-584.4%

Accident and Health Business - Life and Property Casualty Companies

Page 8 of 9

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

Tuesday, June 03, 2008 8:51:12 AM

***** 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*
Grand Totals: 373 Companies in Report	1,632,269,304		1,161,572,171	1,643,922,726	1,198,334,436	72.9%

Accident and Health Business - Life and Property Casualty Companies

Page 9 of 9

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

Tuesday, June 03, 2008 8:51:12 AM

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