

Life and Fraternal Companies
Accident and Health Business in Mississippi for Year Ended 12/31/2008

Company	Premiums Written	Market Share	Losses Paid	Premiums Earned	Losses Incurred	Loss Ratio w/o LAE*
United HealthCare Insurance Company	293,243,065	17.9%	299,497,079	296,874,558	326,424,427	110.0%
Humana Insurance Company	241,477,855	14.7%	207,276,072	245,979,151	208,597,370	84.8%
First Health Life & Health Insurance Company	77,050,962	4.7%	67,386,176	77,960,735	75,799,082	97.2%
American Family Life Assurance Company of Col	74,007,335	4.5%	35,048,254	75,091,219	36,007,820	48.0%
Pennsylvania Life Insurance Company	55,086,562	3.4%	48,794,705	53,120,829	44,824,113	84.4%
Pyramid Life Insurance Company, The	44,725,576	2.7%	38,034,771	44,801,620	36,035,529	80.4%
Mutual of Omaha Insurance Company	42,403,121	2.6%	31,994,826	42,552,446	29,957,125	70.4%
Aetna Life Insurance Company	41,513,853	2.5%	33,448,514	40,722,185	33,630,934	82.6%
American Fidelity Assurance Company	37,804,487	2.3%	20,810,201	37,156,297	19,531,580	52.6%
Metropolitan Life Insurance Company	28,013,579	1.7%	20,610,937	28,429,031	21,333,575	75.0%
Connecticut General Life Insurance Company	25,903,425	1.6%	24,170,493	26,273,032	24,295,139	92.5%
Time Insurance Company	23,276,373	1.4%	15,214,124	23,310,711	14,846,084	63.7%
Golden Rule Insurance Company	22,887,726	1.4%	11,138,833	22,777,726	11,179,513	49.1%
Hartford Life and Accident Insurance Company	22,039,358	1.3%	14,729,863	21,923,398	16,779,061	76.5%
Guardian Life Insurance Company of America, Th	21,591,509	1.3%	14,390,444	21,555,359	14,493,469	67.2%
Colonial Life & Accident Insurance Company	20,201,790	1.2%	9,257,894	20,353,816	9,273,329	45.6%
Delta Dental Insurance Company	16,193,066	1.0%	11,160,845	16,177,490	11,082,133	68.5%
United American Insurance Company	16,160,359	1.0%	12,073,940	16,356,965	11,576,685	70.8%
Union Security Insurance Company	14,678,627	0.9%	10,136,148	14,697,855	9,565,864	65.1%
Monumental Life Insurance Company	14,269,529	0.9%	8,665,084	14,190,245	8,043,706	56.7%
UniCare Life & Health Insurance Company	13,227,120	0.8%	12,305,553	13,179,449	12,561,069	95.3%
Transamerica Life Insurance Company	12,651,442	0.8%	7,659,639	12,488,730	8,041,987	64.4%
UNUM Life Insurance Company of America	12,627,838	0.8%	11,262,546	12,544,135	11,590,795	92.4%
Order of United Commercial Travelers of America	12,398,496	0.8%	9,108,588	12,227,119	10,285,737	84.1%
Bankers Life and Casualty Company	12,269,400	0.7%	7,396,758	12,440,743	8,859,640	71.2%
Physicians Mutual Insurance Company	11,556,423	0.7%	6,933,396	11,650,476	6,953,614	59.7%
Constitution Life Insurance Company	11,473,140	0.7%	9,157,341	11,869,502	9,055,423	76.3%
Liberty National Life Insurance Company	9,929,374	0.6%	3,818,404	9,923,018	3,387,909	34.1%
United World Life Insurance Company	9,859,695	0.6%	6,798,457	9,373,495	7,679,486	81.9%
American Public Life Insurance Company	9,723,474	0.6%	7,136,999	9,704,072	6,935,482	71.5%
Provident Life and Accident Insurance Company	9,488,435	0.6%	7,834,630	9,794,483	6,821,957	69.7%
American Heritage Life Insurance Company	9,084,625	0.6%	4,866,274	9,106,243	4,951,890	54.4%
Central United Life Insurance Company	8,979,528	0.5%	8,209,448	8,879,073	7,888,299	88.8%
Massachusetts Mutual Life Insurance Company	8,857,824	0.5%	3,089,096	8,971,952	5,154,272	57.4%
John Alden Life Insurance Company	8,790,192	0.5%	7,495,221	8,761,876	7,011,533	80.0%
Genworth Life Insurance Company	8,533,089	0.5%	3,972,381	8,367,836	5,811,013	69.4%
HCC Life Insurance Company	8,516,854	0.5%	5,909,925	8,510,171	6,822,234	80.2%
John Hancock Life Insurance Company	8,330,834	0.5%	3,669,049	8,126,409	3,993,207	49.1%
Ameritas Life Insurance Corp.	8,235,787	0.5%	5,108,162	8,292,258	5,407,619	65.2%
Lincoln National Life Insurance Company, The	8,216,689	0.5%	5,804,292	8,281,863	5,686,659	68.7%
MEGA Life and Health Insurance Company, The	8,203,728	0.5%	7,095,737	8,266,608	6,419,825	77.7%
Nippon Life Insurance Company of America	7,140,249	0.4%	6,400,083	7,136,031	6,406,595	89.8%
Sterling Investors Life Insurance Company	6,760,641	0.4%	5,637,252	6,871,975	5,704,501	83.0%
CUNA Mutual Insurance Society	6,672,581	0.4%	2,576,410	6,715,946	2,676,404	39.9%

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

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***** 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*
Starmount Life Insurance Company	6,624,308	0.4%	4,763,595	6,651,210	4,688,356	70.5%
Life Insurance Company of North America	6,357,444	0.4%	9,226,146	6,357,444	12,960,188	203.9%
Washington National Insurance Company	6,243,217	0.4%	4,528,209	6,509,368	4,046,667	62.2%
Reserve National Insurance Company	6,207,881	0.4%	4,370,228	6,425,240	4,365,445	67.9%
Marquette National Life Insurance Company	6,026,343	0.4%	4,310,168	5,978,432	5,077,408	84.9%
American Pioneer Life Insurance Company	6,018,635	0.4%	4,694,909	6,205,313	4,603,209	74.2%
New York Life Insurance Company	5,657,562	0.3%	4,293,615	5,583,039	5,617,018	100.6%
CompBenefits Insurance Company	5,616,180	0.3%	4,009,730	5,471,529	3,991,408	72.9%
Companion Life Insurance Company	5,311,617	0.3%	4,990,698	5,308,265	5,022,213	94.6%
Northwestern Mutual Life Insurance Company, Th	5,152,492	0.3%	1,811,377	5,112,178	2,983,790	58.4%
Freedom Life Insurance Company of America	5,074,601	0.3%	3,942,288	5,114,779	4,146,266	81.1%
Gerber Life Insurance Company	4,690,624	0.3%	4,355,300	4,654,901	3,241,477	69.6%
Principal Life Insurance Company	4,653,939	0.3%	2,541,725	4,494,501	2,468,070	54.9%
US Able Life	4,619,457	0.3%	2,299,809	4,619,457	0	0.0%
Stonebridge Life Insurance Company	4,367,886	0.3%	2,753,762	4,387,657	2,733,944	62.3%
Sun Life Assurance Company of Canada	4,323,771	0.3%	3,581,584	4,303,220	4,215,751	98.0%
American General Life and Accident Insurance Co	4,253,177	0.3%	3,433,391	4,213,139	3,451,376	81.9%
Life Insurance Company of Alabama	4,196,075	0.3%	2,185,593	4,204,388	2,218,757	52.8%
Continental Life Insurance Company of Brentwoo	4,088,273	0.2%	3,103,064	4,042,967	3,047,931	75.4%
Prudential Insurance Company of America, The	3,766,915	0.2%	4,975,045	3,750,601	6,071,075	161.9%
Physicians Life Insurance Company	3,665,568	0.2%	2,434,797	3,647,678	2,517,904	69.0%
American Bankers Life Assurance Company of FI	3,547,065	0.2%	1,222,527	3,594,369	1,098,829	30.6%
Standard Insurance Company	3,469,954	0.2%	1,945,765	3,407,806	1,344,450	39.5%
HM Life Insurance Company	3,438,866	0.2%	2,012,815	3,437,087	2,147,488	62.5%
London Life Reinsurance Company	3,166,896	0.2%	1,223,946	3,082,727	904,517	29.3%
Paul Revere Life Insurance Company, The	3,150,405	0.2%	5,347,594	3,407,210	5,357,144	157.2%
Admiral Life Insurance Company of America	3,147,000	0.2%	1,905,737	3,101,088	2,356,229	76.0%
Southern Farm Bureau Life Insurance Company	3,113,841	0.2%	1,118,470	1,075,671	683,130	63.5%
American Federated Life Insurance Company	3,100,843	0.2%	982,464	3,231,258	1,017,768	31.5%
Great-West Life & Annuity Insurance Company	2,948,972	0.2%	2,496,373	2,801,349	2,573,732	91.9%
Symetra Life Insurance Company	2,890,352	0.2%	265,176	2,888,722	287,554	10.0%
World Insurance Company	2,751,823	0.2%	2,357,385	2,777,357	2,265,955	81.6%
United of Omaha Life Insurance Company	2,731,880	0.2%	1,469,548	2,735,451	1,700,024	62.1%
Union National Life Insurance Company	2,709,861	0.2%	787,351	2,696,511	846,474	31.4%
American Health and Life Insurance Company	2,630,499	0.2%	966,164	2,320,137	1,154,643	49.8%
National Guardian Life Insurance Company	2,605,322	0.2%	1,593,465	2,636,526	1,593,465	60.4%
ReliaStar Life Insurance Company	2,577,900	0.2%	667,505	2,595,228	890,372	34.3%
Citizens Security Life Insurance Company	2,569,842	0.2%	1,873,950	2,593,992	1,872,352	72.2%
Trustmark Life Insurance Company	2,567,956	0.2%	2,066,761	2,563,488	2,108,076	82.2%
United Teacher Associates Insurance Company	2,536,613	0.2%	1,694,414	2,556,253	1,636,455	64.0%
Pan-American Life Insurance Company	2,533,669	0.2%	1,936,856	2,613,674	2,084,413	79.8%
Combined Insurance Company of America	2,522,882	0.2%	1,073,557	2,431,870	1,437,645	59.1%
Standard Security Life Insurance Company of Ne	2,503,114	0.2%	1,558,849	2,450,876	1,558,849	63.6%
American National Life Insurance Company of Te	2,421,175	0.1%	2,542,389	2,436,118	2,514,943	103.2%
Reliance Standard Life Insurance Company	2,412,062	0.1%	2,916,374	2,416,151	3,632,693	150.4%
HumanaDental Insurance Company	2,358,265	0.1%	1,531,278	2,375,587	1,551,081	65.3%
EMC National Life Company	2,299,580	0.1%	2,161,844	2,307,902	2,126,159	92.1%

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

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Company	Premiums Written	Market Share	Losses Paid	Premiums Earned	Losses Incurred	Loss Ratio w/o LAE*
Sun Life and Health Insurance Company (U.S.)	2,211,889	0.1%	1,822,901	2,211,889	1,572,958	71.1%
United States Life Insurance Company in the City	2,203,827	0.1%	1,082,580	2,112,322	1,299,072	61.5%
Brokers National Life Assurance Company	2,186,697	0.1%	1,194,221	2,168,797	1,167,982	53.9%
New Era Life Insurance Company	2,152,818	0.1%	1,493,205	2,163,414	1,468,209	67.9%
American National Insurance Company	2,130,313	0.1%	661,059	332,082	270,902	81.6%
Mid-West National Life Insurance Company of Te	2,070,621	0.1%	1,162,415	2,089,172	832,312	39.8%
Gulf Guaranty Life Insurance Company	2,062,689	0.1%	498,211	1,936,229	554,802	28.7%
Berkshire Life Insurance Company of America	2,025,704	0.1%	9,000	1,997,352	121,735	6.1%
American Medical Security Life Insurance Compa	1,988,424	0.1%	1,381,430	1,998,346	1,222,423	61.2%
Unimerica Insurance Company	1,983,687	0.1%	1,226,128	1,973,548	1,229,825	62.3%
Loyal American Life Insurance Company	1,903,689	0.1%	1,088,554	1,905,561	1,187,217	62.3%
Conseco Insurance Company	1,863,481	0.1%	1,544,819	1,802,826	1,550,404	86.0%
Guarantee Trust Life Insurance Company	1,850,936	0.1%	1,128,057	1,873,880	1,203,658	64.2%
Senior Health Insurance Company of Pennsylvania	1,818,309	0.1%	3,307,748	2,117,238	2,107,317	99.5%
Medico Insurance Company	1,788,615	0.1%	1,338,315	1,805,801	1,271,006	70.4%
Plateau Insurance Company	1,748,375	0.1%	516,097	1,817,840	531,425	29.2%
Protective Life Insurance Company	1,733,170	0.1%	1,940,676	1,744,109	1,526,617	87.5%
Penn Treaty Network America Insurance Compan	1,644,605	0.1%	1,206,614	1,673,345	1,487,447	88.9%
Standard Life and Accident Insurance Company	1,608,478	0.1%	1,062,625	1,726,722	1,268,541	73.5%
Health Net Life Insurance Company	1,529,855	0.1%	1,143,772	1,529,855	1,144,460	74.8%
Celtic Insurance Company	1,428,259	0.1%	920,883	1,439,842	879,248	61.1%
Lincoln Heritage Life Insurance Company	1,398,275	0.1%	1,099,111	1,398,873	1,093,026	78.1%
Great American Life Insurance Company	1,317,316	0.1%	25,109	1,309,186	32,716	2.5%
AIG Life Insurance Company	1,313,096	0.1%	384,650	1,392,288	393,601	28.3%
Equitable Life & Casualty Insurance Company	1,294,200	0.1%	994,368	1,340,122	1,083,821	80.9%
Perico Life Insurance Company	1,228,454	0.1%	887,535	1,228,808	1,343,368	109.3%
Professional Insurance Company	1,223,843	0.1%	382,572	1,206,171	422,087	35.0%
Northwestern Long Term Care Insurance Compan	1,210,316	0.1%	23,286	1,184,224	103,361	8.7%
Hartford Life Insurance Company	1,147,576	0.1%	996,384	1,140,121	689,782	60.5%
American General Assurance Company	1,076,415	0.1%	533,920	1,265,442	606,387	47.9%
Senior American Life Insurance Company	1,060,018	0.1%	451,823	1,061,909	824,368	77.6%
Lincoln Benefit Life Company	1,058,705	0.1%	284,005	1,095,172	730,945	66.7%
RiverSource Life Insurance Company	1,058,569	0.1%	525,471	1,057,278	615,423	58.2%
American Republic Insurance Company	1,049,243	0.1%	616,439	1,031,520	625,453	60.6%
Minnesota Life Insurance Company	1,030,359	0.1%	1,058,487	974,372	1,074,097	110.2%
CICA Life Insurance Company of America	1,005,548	0.1%	0	894,089	0	0.0%
Kanawha Insurance Company	986,066	0.1%	466,220	1,018,427	556,456	54.6%
American United Life Insurance Company	963,286	0.1%	513,266	978,513	526,478	53.8%
Trustmark Insurance Company	961,889	0.1%	222,538	987,771	161,278	16.3%
State Mutual Insurance Company	956,724	0.1%	790,987	944,871	749,231	79.3%
Continental General Insurance Company	934,535	0.1%	701,085	948,140	648,641	68.4%
Allianz Life Insurance Company of North America	918,239	0.1%	108,354	913,428	111,366	12.2%
Provident American Life & Health Insurance Com	835,803	0.1%	573,709	837,848	609,944	72.8%
AXA Equitable Life Insurance Company	822,288	0.1%	2,218,517	828,786	2,275,385	274.5%
MONY Life Insurance Company	811,633	0.0%	1,255,358	842,932	1,033,164	122.6%
Madison National Life Insurance Company, Inc.	772,036	0.0%	650,521	829,259	816,134	98.4%
Nationwide Life Insurance Company	745,178	0.0%	425,086	706,923	465,186	65.8%

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

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Company	Premiums Written	Market Share	Losses Paid	Premiums Earned	Losses Incurred	Loss Ratio w/o LAE*
USAA Life Insurance Company	740,775	0.0%	682,048	743,603	685,784	92.2%
Jackson National Life Insurance Company	737,367	0.0%	268,670	741,469	229,153	30.9%
National Foundation Life Insurance Company	730,579	0.0%	831,916	734,814	722,145	98.3%
Shelter Life Insurance Company	700,041	0.0%	1,018,304	702,532	1,136,184	161.7%
Conseco Health Insurance Company	686,486	0.0%	867,617	676,425	895,226	132.3%
Assurity Life Insurance Company	677,872	0.0%	352,699	869,860	334,609	38.5%
American Income Life Insurance Company	675,858	0.0%	240,098	676,803	238,559	35.2%
MedAmerica Insurance Company	667,431	0.0%	184,086	682,531	179,683	26.3%
Family Heritage Life Insurance Company of Amer	649,695	0.0%	69,366	647,351	72,653	11.2%
Republic American Life Insurance Company	638,896	0.0%	259,845	638,896	332,556	52.1%
Philadelphia American Life Insurance Company	616,722	0.0%	669,303	619,135	643,384	103.9%
Sears Life Insurance Company	603,744	0.0%	335,716	540,431	328,649	60.8%
Liberty Life Insurance Company	589,688	0.0%	261,227	576,993	239,084	41.4%
Mutual Savings Life Insurance Company	580,295	0.0%	409,537	580,295	367,801	63.4%
Southern Pioneer Life Insurance Company	562,116	0.0%	198,980	531,005	215,713	40.6%
ReliaStar Life Insurance Company of New York	560,926	0.0%	846,686	415,951	678,477	163.1%
Merit Life Insurance Co.	559,938	0.0%	205,088	640,810	161,695	25.2%
Fort Dearborn Life Insurance Company	559,419	0.0%	706,311	559,419	706,311	126.3%
Allstate Life Insurance Company	549,798	0.0%	712,846	553,303	855,109	154.5%
Union Central Life Insurance Company, The	537,529	0.0%	92,405	531,657	120,506	22.7%
Shenandoah Life Insurance Company	525,886	0.0%	401,698	523,357	415,125	79.3%
Globe Life and Accident Insurance Company	506,072	0.0%	467,570	506,655	658,306	129.9%
Reassure America Life Insurance Company	486,387	0.0%	745,155	499,761	734,310	146.9%
Woodmen of the World Life Insurance Society	457,007	0.0%	201,183	457,381	200,826	43.9%
USA Insurance Company	448,678	0.0%	48,665	0	0	
Alta Health & Life Insurance Company	440,322	0.0%	424,960	431,349	423,454	98.2%
American Medical and Life Insurance Company	438,404	0.0%	217,792	451,391	433,027	95.9%
Fidelity Security Life Insurance Company	437,295	0.0%	166,277	436,427	153,727	35.2%
Magna Insurance Company	425,077	0.0%	223,507	503,091	217,704	43.3%
Liberty Life Assurance Company of Boston	402,343	0.0%	1,518,976	404,130	1,527,584	378.0%
Versant Life Insurance Company	373,875	0.0%	75,828	526,004	50,193	9.5%
Sierra Health and Life Insurance Company, Inc.	362,800	0.0%	442,946	362,800	353,970	97.6%
Union Fidelity Life Insurance Company	349,017	0.0%	116,384	350,843	101,414	28.9%
Illinois Mutual Life Insurance Company	316,383	0.0%	106,437	294,550	293,412	99.6%
Bankers Fidelity Life Insurance Company	310,448	0.0%	252,079	310,218	247,421	79.8%
MetLife Insurance Company of Connecticut	301,448	0.0%	294,809	293,141	377,349	128.7%
Kansas City Life Insurance Company	284,376	0.0%	99,109	289,135	108,397	37.5%
Thrivent Financial for Lutherans	279,977	0.0%	151,640	278,636	172,458	61.9%
Federated Life Insurance Company	247,408	0.0%	31,742	245,919	-65,119	-26.5%
Lafayette Life Insurance Company, The	240,066	0.0%	126,338	241,288	137,260	56.9%
Old Republic Life Insurance Company	218,352	0.0%	41,035	218,352	-93,310	-42.7%
PacifiCare Life and Health Insurance Company	215,642	0.0%	2,471,002	-277,359	-1,006,474	362.9%
Central States Health & Life Co. of Omaha	215,005	0.0%	113,356	127,900	188,940	147.7%
Citizens National Life Insurance Company	214,661	0.0%	894,089	0	0	
Boston Mutual Life Insurance Company	210,418	0.0%	187,429	209,043	195,339	93.4%
State Life Insurance Company, The	208,682	0.0%	145,242	216,572	19,852	9.2%
Ohio National Life Assurance Corporation	202,300	0.0%	76,840	202,943	74,476	36.7%

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Company	Premiums Written	Market Share	Losses Paid	Premiums Earned	Losses Incurred	Loss Ratio w/o LAE*
Genworth Life and Annuity Insurance Company	202,109	0.0%	176,042	210,760	156,321	74.2%
Unified Life Insurance Company	189,933	0.0%	158,763	189,946	150,693	79.3%
Canada Life Assurance Company, The	189,520	0.0%	130,769	191,883	158,877	82.8%
National Teachers Associates Life Insurance Com	186,196	0.0%	58,587	187,617	64,815	34.5%
Union Labor Life Insurance Company, The	185,078	0.0%	555,169	183,484	554,155	302.0%
Security Life Insurance Company of America	174,208	0.0%	82,896	174,208	82,896	47.6%
Conseco Life Insurance Company	169,041	0.0%	155,541	133,582	1,419,051	*****
Bluebonnet Life Insurance Company	164,524	0.0%	261,203	164,524	261,203	158.8%
Continental American Insurance Company	159,733	0.0%	118,752	157,427	121,823	77.4%
Balboa Life Insurance Company	157,549	0.0%	6,201	157,549	-1,502	-1.0%
Colonial Penn Life Insurance Company	147,461	0.0%	90,379	145,493	88,641	60.9%
National Security Insurance Company	138,360	0.0%	0	0	0	
BEST LIFE and Health Insurance Company	133,956	0.0%	47,660	133,956	47,797	35.7%
Ohio National Life Insurance Company, The	127,078	0.0%	0	127,400	0	0.0%
Royal Neighbors of America	126,950	0.0%	76,159	128,083	75,306	58.8%
Centre Life Insurance Company	124,219	0.0%	80,830	128,348	99,170	77.3%
American General Life Insurance Company	116,730	0.0%	49,269	113,782	48,870	43.0%
Cherokee National Life Insurance Company	111,187	0.0%	75,150	232,248	57,445	24.7%
Greater Georgia Life Insurance Company	110,901	0.0%	62,622	112,793	64,266	57.0%
General American Life Insurance Company	102,289	0.0%	93,368	99,453	70,442	70.8%
Union Bankers Insurance Company	91,978	0.0%	74,244	96,328	69,254	71.9%
Presidential Life Insurance Company	85,542	0.0%	14,249	85,542	16,570	19.4%
BCS Life Insurance Company	82,384	0.0%	10,524	81,397	17,417	21.4%
Great-West Life Assurance Company, The	80,506	0.0%	11,480	62,045	11,774	19.0%
Knights of Columbus	79,504	0.0%	4,363	0	0	
Alfa Life Insurance Corporation	75,474	0.0%	75,000	75,036	75,000	100.0%
Cardif Life Insurance Company	68,764	0.0%	4,964	44,280	13,002	29.4%
National Life Insurance Company	64,526	0.0%	209,193	72,154	251,594	348.7%
Household Life Insurance Company	63,643	0.0%	18,730	66,179	6,381	9.6%
Jefferson National Life Insurance Company	60,616	0.0%	82,300	62,561	71,376	114.1%
Security Mutual Life Insurance Company of New	59,465	0.0%	20,194	65,800	20,406	31.0%
AAA Life Insurance Company	58,744	0.0%	0	58,303	-312	-0.5%
Sentry Life Insurance Company	57,824	0.0%	77,102	-58,271	48,807	-83.8%
Central Reserve Life Insurance Company	47,492	0.0%	27,425	48,167	26,444	54.9%
World Corp Insurance Company	46,499	0.0%	10,093	45,606	10,294	22.6%
Centurion Life Insurance Company	44,906	0.0%	70,725	59,935	48,074	80.2%
New England Life Insurance Company	43,580	0.0%	203,423	63,260	103,740	164.0%
Commercial Travelers Mutual Insurance Company	36,164	0.0%	14,573	38,005	12,954	34.1%
Life of the South Insurance Company	34,292	0.0%	7,698	15,650	8,010	51.2%
Provident Life and Casualty Insurance Company	31,285	0.0%	1,428	33,020	1,469	4.4%
Universal Life Insurance Company	31,007	0.0%	15,913	0	0	
Chesapeake Life Insurance Company, The	28,959	0.0%	29,208	28,542	35,460	124.2%
National States Insurance Company	28,759	0.0%	42,307	28,835	40,549	140.6%
Colorado Bankers Life Insurance Company	25,672	0.0%	8,854	25,347	10,713	42.3%
Security National Life Insurance Company	24,922	0.0%	4,373	25,974	4,732	18.2%
Ozark National Life Insurance Company	24,727	0.0%	23,065	25,115	23,065	91.8%
Medico Life Insurance Company	24,419	0.0%	3,335	23,051	3,270	14.2%

Accident and Health Business - Life and Fraternal 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*
Midwestern United Life Insurance Company	22,805	0.0%	21,067	21,418	20,557	96.0%
Phoenix Life Insurance Company	22,250	0.0%	116,760	20,451	76,954	376.3%
Christian Fidelity Life Insurance Company	21,784	0.0%	16,240	21,270	16,346	76.9%
Primerica Life Insurance Company	20,868	0.0%	20,777	21,331	29,294	137.3%
Government Personnel Mutual Life Insurance Co	20,421	0.0%	9,371	20,332	9,674	47.6%
Oxford Life Insurance Company	20,360	0.0%	-51,872	20,355	-35,822	-176.0%
LifeSecure Insurance Company	19,819	0.0%	7,654	19,655	8,144	41.4%
Commonwealth Annuity and Life Insurance Comp	18,927	0.0%	76,642	18,749	75,131	400.7%
United States Letter Carriers Mutual Benefit Asso	18,838	0.0%	9,773	18,795	9,508	50.6%
Central Security Life Insurance Company	17,954	0.0%	5,505	17,941	3,140	17.5%
Delta Life Insurance Co.	17,901	0.0%	5,468	17,901	4,468	25.0%
National Benefit Life Insurance Company	17,125	0.0%	0	17,227	0	0.0%
Old American Insurance Company	16,895	0.0%	57,095	17,336	80,454	464.1%
Teachers Insurance and Annuity Association of A	16,797	0.0%	0	17,901	0	0.0%
Mutual of America Life Insurance Company	16,524	0.0%	34,274	16,524	34,274	207.4%
COUNTRY Life Insurance Company	16,046	0.0%	22,328	15,640	33,783	216.0%
Penn Mutual Life Insurance Company, The	15,986	0.0%	37,978	14,464	-362,888	*****
Crown Life Insurance Company	15,490	0.0%	50,309	16,925	50,309	297.2%
First Continental Life & Accident Insurance Comp	14,801	0.0%	10,446	14,801	11,263	76.1%
Western and Southern Life Insurance Company, T	14,609	0.0%	0	14,609	0	0.0%
Colonial American Life Insurance Company	14,407	0.0%	0	14,380	0	0.0%
Baltimore Life Insurance Company, The	14,376	0.0%	2,178	14,376	2,178	15.2%
Horace Mann Life Insurance Company	14,108	0.0%	5,121	15,214	6,988	45.9%
Nationwide Life Insurance Company of America	12,052	0.0%	39,080	12,127	57,368	473.1%
Guaranty Income Life Insurance Company	9,276	0.0%	702	9,110	624	6.8%
Security Life of Denver Insurance Company	8,971	0.0%	9,104	9,074	6,677	73.6%
United Insurance Company of America	8,502	0.0%	4,064	8,499	4,037	47.5%
IdeaLife Insurance Company	7,507	0.0%	11,026	7,748	10,879	140.4%
Great Southern Life Insurance Company	6,860	0.0%	0	6,851	0	0.0%
Hartford Life and Annuity Insurance Company	6,443	0.0%	2,200	6,488	1,539	23.7%
Central Benefits National Life Insurance Company	6,325	0.0%	10,062	6,890	7,592	110.2%
Security Plan Life Insurance Company	5,248	0.0%	2,342	0	0	
United Life Insurance Company	4,676	0.0%	300	4,739	338	7.1%
Transamerica Financial Life Insurance Company	4,227	0.0%	710	4,248	918	21.6%
American Network Insurance Company	3,900	0.0%	26	3,910	38	1.0%
Aviva Life and Annuity Company	3,666	0.0%	0	3,575	0	0.0%
First Allmerica Financial Life Insurance Company	3,349	0.0%	7,908	3,402	8,030	236.0%
American Continental Insurance Company	2,647	0.0%	187	2,313	254	11.0%
Cincinnati Life Insurance Company, The	2,056	0.0%	2,790	1,883	3,594	190.9%
Zale Life Insurance Company	2,028	0.0%	0	2,028	-312	-15.4%
Life Insurance Company of the Southwest	1,816	0.0%	0	1,816	0	0.0%
West Coast Life Insurance Company	1,625	0.0%	0	2,182	0	0.0%
ING USA Annuity and Life Insurance Company	1,131	0.0%	0	1,145	0	0.0%
Banner Life Insurance Company	1,036	0.0%	275	1,036	275	26.5%
American Republic Corp Insurance Company	921	0.0%	242	789	326	41.3%
IA American Life Insurance Company	835	0.0%	-911	835	-911	-109.1%
Lincoln Life & Annuity Company of New York	761	0.0%	45,840	784	46,304	*****

Accident and Health Business - Life and Fraternal 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*
Modern Woodmen of America	684	0.0%	0	695	0	0.0%
Investors Life Insurance Company of North Ameri	620	0.0%	1,900	631	-1,554	-246.3%
Columbus Life Insurance Company	583	0.0%	0	636	0	0.0%
North American Company for Life and Health Ins	485	0.0%	0	530	0	0.0%
Surety Life Insurance Company	472	0.0%	0	472	0	0.0%
Standard Life and Casualty Insurance Company	405	0.0%	1,000	405	115	28.4%
Reliable Life Insurance Company, The	357	0.0%	0	357	0	0.0%
Farmers New World Life Insurance Company	314	0.0%	0	314	0	0.0%
Travelers Protective Association of America, The	313	0.0%	0	313	0	0.0%
American Memorial Life Insurance Company	187	0.0%	0	187	0	0.0%
Independent Order of Foresters, The	187	0.0%	0	187	0	0.0%
Unity Mutual Life Insurance Company	128	0.0%	0	137	0	0.0%
Anthem Life Insurance Company	126	0.0%	0	122	0	0.0%
Wilton Reassurance Life Company of New York	105	0.0%	0	105	0	0.0%
Individual Assurance Company, Life, Health & Ac	76	0.0%	0	75	0	0.0%
United Home Life Insurance Company	62	0.0%	0	61	0	0.0%
Securian Life Insurance Company	55	0.0%	0	55	0	0.0%
Fidelity Life Association, A Legal Reserve Life In	16	0.0%	0	16	0	0.0%
Federal Life Insurance Company (Mutual)	13	0.0%	0	8	0	0.0%
American International Life Assurance Company	0	0.0%	189,585	0	667,459	
Pacific Life & Annuity Company	0	0.0%	30,101	0	29,283	
Continental Assurance Company	0	0.0%	16,412	0	16,412	
MTL Insurance Company	0	0.0%	1,776	1,776	1,776	100.0%
Delaware American Life Insurance Company	0	0.0%	1,124	0	1,124	
Columbian Mutual Life Insurance Company	0	0.0%	413	0	269	
Columbian Life Insurance Company	0	0.0%	185	0	180	
Commerce National Insurance Company	0	0.0%	0	331	-29	-8.8%
5 Star Life Insurance Company	0	0.0%	0	0	-23	
North Carolina Mutual Life Insurance Company	0	0.0%	0	-57	0	0.0%
American Community Mutual Insurance Company	-537	0.0%	297	-555	287	-51.7%
J.M.I.C. Life Insurance Company	-1,989	0.0%	66,215	87,545	33,330	38.1%
Universal Underwriters Life Insurance Company	-2,589	0.0%	42,266	-46,090	19,319	-41.9%
Resource Life Insurance Company	-10,025	0.0%	24,736	40,431	32,582	80.6%
Grand Totals: 312 Companies in Report	1,637,459,444		1,286,894,575	1,640,703,449	1,325,620,728	80.8%

Accident and Health Business - Life and Fraternal Companies

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

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