

Life, Property Casualty and Fraternal Companies
Accident and Health Business in Mississippi for Year Ended 12/31/2004

Company	Premiums Written	Market Share	Losses Paid	Premiums Earned	Losses Incurred	Loss Ratio w/o LAE*
Blue Cross & Blue Shield of Mississippi, A Mutua	928,498,981	46.9%	760,366,199	932,228,039	757,053,467	81.2%
United HealthCare Insurance Company	143,828,704	7.3%	113,652,984	144,053,420	118,795,495	82.5%
American Family Life Assurance Company of Col	57,326,251	2.9%	25,863,787	57,321,786	27,892,871	48.7%
American Fidelity Assurance Company	52,959,091	2.7%	34,526,076	55,469,273	33,109,810	59.7%
Mutual of Omaha Insurance Company	43,609,957	2.2%	26,889,793	43,176,744	26,199,329	60.7%
MEGA Life and Health Insurance Company, The	28,988,097	1.5%	21,059,216	30,425,927	21,998,646	72.3%
State Farm Mutual Automobile Insurance Compan	24,308,708	1.2%	19,267,381	23,326,441	19,333,511	82.9%
Aetna Life Insurance Company	22,831,291	1.2%	19,748,993	22,555,916	18,805,961	83.4%
Colonial Life & Accident Insurance Company	18,695,474	0.9%	10,102,327	18,775,401	10,781,633	57.4%
Guardian Life Insurance Company of America, Th	17,892,951	0.9%	11,362,028	17,990,231	11,826,600	65.7%
UNUM Life Insurance Company of America	17,644,330	0.9%	23,662,897	17,606,399	29,716,416	168.8%
Fortis Insurance Company	17,583,066	0.9%	8,746,962	17,234,571	9,396,493	54.5%
Physicians Mutual Insurance Company	16,988,883	0.9%	11,284,050	17,167,556	10,608,433	61.8%
Golden Rule Insurance Company	16,984,104	0.9%	11,130,083	16,944,179	10,777,084	63.6%
Metropolitan Life Insurance Company	16,380,267	0.8%	13,890,263	15,522,115	14,193,107	91.4%
Humana Insurance Company	16,325,923	0.8%	13,072,251	16,329,629	13,146,941	80.5%
Fortis Benefits Insurance Company	16,300,820	0.8%	12,253,013	10,876,269	12,358,472	113.6%
Monumental Life Insurance Company	14,184,036	0.7%	6,720,103	14,209,790	7,115,496	50.1%
Pacific Life & Annuity Company	13,332,151	0.7%	9,582,824	13,255,964	9,024,399	68.1%
Bankers Life and Casualty Company	13,020,354	0.7%	7,155,010	13,117,371	7,931,067	60.5%
United American Insurance Company	12,222,596	0.6%	7,077,035	12,322,651	7,129,976	57.9%
QBE Insurance Corporation	12,139,368	0.6%	4,709,325	12,139,368	5,724,150	47.2%
Liberty National Life Insurance Company	11,525,083	0.6%	7,469,464	11,513,670	8,096,780	70.3%
Washington National Insurance Company	10,992,795	0.6%	7,983,555	11,480,012	8,142,043	70.9%
American Pioneer Life Insurance Company	10,842,388	0.5%	8,509,630	10,812,067	8,047,408	74.4%
New York Life Insurance Company	10,062,726	0.5%	8,062,130	10,693,727	8,084,058	75.6%
Life Investors Insurance Company of America	9,769,095	0.5%	8,925,598	9,775,786	8,852,246	90.6%
Zurich American Insurance Company	8,917,895	0.5%	4,376,880	8,896,454	3,645,112	41.0%
American Heritage Life Insurance Company	8,563,133	0.4%	5,017,388	10,018,254	4,822,964	48.1%
Central United Life Insurance Company	8,371,927	0.4%	9,114,203	8,242,354	8,923,161	108.3%
American Public Life Insurance Company	8,301,821	0.4%	5,423,436	8,321,988	5,965,594	71.7%
AmFirst Insurance Company	8,147,175	0.4%	3,416,964	8,090,993	3,714,472	45.9%
Constitution Life Insurance Company	7,842,622	0.4%	4,589,688	7,626,817	4,590,139	60.2%
Trustmark Life Insurance Company	7,771,879	0.4%	12,443,864	7,271,992	16,485,258	226.7%
Hartford Life and Accident Insurance Company	7,609,225	0.4%	5,246,662	7,320,265	6,072,341	83.0%
Provident Life and Accident Insurance Company	7,336,825	0.4%	8,706,269	7,541,639	8,577,293	113.7%
Delta Dental Insurance Company	7,118,002	0.4%	4,430,287	6,973,455	4,469,366	64.1%
Starmount Life Insurance Company	7,055,666	0.4%	4,698,917	7,024,016	4,603,850	65.5%
Reserve National Insurance Company	6,951,541	0.4%	5,511,177	7,080,151	5,444,363	76.9%
General Electric Capital Assurance Company	6,879,338	0.3%	1,521,401	7,362,348	1,933,873	26.3%
UniCARE Life & Health Insurance Company	6,752,682	0.3%	4,917,655	6,713,986	4,699,438	70.0%
Massachusetts Mutual Life Insurance Company	6,609,110	0.3%	2,225,973	6,700,583	3,989,104	59.5%
John Hancock Life Insurance Company	6,350,489	0.3%	1,497,485	7,333,269	4,202,705	57.3%
American Medical Security Life Insurance Compa	5,897,422	0.3%	6,168,346	5,895,390	5,977,708	101.4%

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

Wednesday, August 24, 2005 9:25:30 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 Life Insurance Company	5,149,884	0.3%	3,415,300	5,159,533	3,321,727	64.4%
Stonebridge Life Insurance Company	5,095,199	0.3%	2,303,270	5,002,300	1,934,364	38.7%
John Alden Life Insurance Company	4,928,763	0.2%	4,458,488	4,851,855	5,467,343	112.7%
Trustmark Insurance Company	4,808,130	0.2%	5,295,808	5,010,873	2,614,552	52.2%
Jefferson Pilot Financial Insurance Company	4,800,070	0.2%	3,158,595	4,841,288	5,637,631	116.4%
Mid-West National Life Insurance Company of Te	4,708,147	0.2%	2,969,813	4,865,301	2,504,047	51.5%
Continental Casualty Company	4,594,935	0.2%	4,366,420	3,389,949	4,302,411	126.9%
HCC Life Insurance Company	4,545,557	0.2%	3,419,632	4,545,557	3,434,552	75.6%
Transamerica Life Insurance Company	4,522,791	0.2%	3,300,257	4,590,267	4,524,263	98.6%
CUNA Mutual Insurance Society	4,424,599	0.2%	2,259,298	4,375,605	2,334,980	53.4%
Principal Life Insurance Company	4,280,064	0.2%	2,765,559	4,250,938	2,743,523	64.5%
Mutual Protective Insurance Company	4,185,749	0.2%	2,630,876	4,225,598	2,662,444	63.0%
Combined Insurance Company of America	4,119,334	0.2%	2,017,658	4,061,251	1,700,736	41.9%
Ameritas Life Insurance Corp.	4,101,343	0.2%	3,104,503	4,130,665	3,044,630	73.7%
Companion Life Insurance Company	3,948,265	0.2%	2,581,897	3,970,298	2,783,188	70.1%
Northwestern Mutual Life Insurance Company, Th	3,929,285	0.2%	1,528,210	3,985,172	944,678	23.7%
American General Life and Accident Insurance Co	3,921,884	0.2%	2,588,361	3,932,168	2,663,338	67.7%
Paul Revere Life Insurance Company, The	3,904,638	0.2%	6,805,681	4,187,454	7,183,399	171.5%
American National Life Insurance Company of Te	3,879,471	0.2%	3,011,982	3,903,506	2,648,391	67.8%
Continental General Insurance Company	3,835,675	0.2%	3,877,181	3,867,484	3,747,497	96.9%
Life Insurance Company of Alabama	3,723,738	0.2%	1,869,431	3,677,491	1,961,321	53.3%
Great-West Life & Annuity Insurance Company	3,677,209	0.2%	3,445,987	3,904,751	3,301,215	84.5%
Guarantee Trust Life Insurance Company	3,581,478	0.2%	3,228,358	3,699,859	2,902,791	78.5%
Standard Insurance Company	3,579,030	0.2%	1,178,724	3,648,108	1,292,516	35.4%
Continental Life Insurance Company of Brentwoo	3,552,984	0.2%	2,354,565	3,515,843	2,447,432	69.6%
Union National Life Insurance Company	3,481,845	0.2%	1,072,581	3,513,578	1,150,135	32.7%
Gerber Life Insurance Company	3,478,267	0.2%	1,645,580	3,589,001	1,657,088	46.2%
USABLE Life	3,389,338	0.2%	1,516,863	3,389,338	0	0.0%
Highmark Life Insurance Company	3,354,621	0.2%	1,407,526	3,368,315	1,529,755	45.4%
Nippon Life Insurance Company of America	3,308,508	0.2%	3,208,538	3,273,305	3,353,704	102.5%
Gulf Guaranty Life Insurance Company	3,299,686	0.2%	1,583,570	3,303,354	1,027,240	31.1%
Pennsylvania Life Insurance Company	3,167,811	0.2%	2,000,510	3,129,317	1,885,691	60.3%
Federated Mutual Insurance Company	2,867,350	0.1%	2,889,091	2,867,929	2,636,702	91.9%
United States Life Insurance Company in the City	2,748,102	0.1%	1,831,281	2,846,672	2,023,998	71.1%
Prudential Insurance Company of America, The	2,707,930	0.1%	3,472,632	2,702,841	4,050,200	149.8%
Southern Farm Bureau Life Insurance Company	2,662,599	0.1%	625,949	1,017,825	638,094	62.7%
United Teacher Associates Insurance Company	2,633,207	0.1%	1,852,961	2,635,253	1,936,450	73.5%
World Insurance Company	2,610,459	0.1%	2,364,750	2,650,155	2,549,037	96.2%
CompBenefits Insurance Company	2,588,670	0.1%	1,555,744	2,569,557	1,641,642	63.9%
Conseco Senior Health Insurance Company	2,578,439	0.1%	3,381,497	2,769,531	3,965,035	143.2%
Standard Life and Accident Insurance Company	2,536,958	0.1%	1,704,895	2,615,952	1,318,920	50.4%
Protective Life Insurance Company	2,518,351	0.1%	2,160,153	2,811,340	2,035,914	72.4%
American Federated Life Insurance Company	2,483,535	0.1%	733,095	1,947,932	755,527	38.8%
American Bankers Life Assurance Company of Flo	2,434,369	0.1%	1,031,915	2,723,181	650,154	23.9%
American United Life Insurance Company	2,429,636	0.1%	1,954,601	2,394,981	2,138,574	89.3%
Pyramid Life Insurance Company, The	2,158,691	0.1%	1,405,000	2,161,135	1,380,465	63.9%
State Mutual Insurance Company	2,142,843	0.1%	1,538,800	2,225,052	1,521,013	68.4%

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* 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*
ReliaStar Life Insurance Company	2,132,809	0.1%	1,271,772	2,142,062	1,171,840	54.7%
Life Insurance Company of North America	2,109,934	0.1%	5,160,647	2,109,934	6,944,781	329.1%
EMC National Life Company	2,076,896	0.1%	1,466,745	2,213,287	1,494,617	67.5%
Freedom Life Insurance Company of America	2,006,061	0.1%	1,496,869	2,014,700	1,494,048	74.2%
Celtic Insurance Company	1,998,858	0.1%	1,503,473	2,023,286	1,334,611	66.0%
American Health and Life Insurance Company	1,922,307	0.1%	1,267,079	2,396,955	1,235,389	51.5%
GE Group Life Assurance Company	1,905,047	0.1%	1,405,435	1,922,422	1,516,911	78.9%
Brokers National Life Assurance Company	1,884,225	0.1%	1,148,280	1,872,800	1,133,648	60.5%
Fidelity Security Life Insurance Company	1,871,486	0.1%	2,273,480	1,881,218	2,230,061	118.5%
New Era Life Insurance Company	1,845,037	0.1%	1,401,476	1,864,112	1,395,963	74.9%
Sun Life Assurance Company of Canada	1,774,864	0.1%	1,893,949	1,780,682	1,816,281	102.0%
AIG Life Insurance Company	1,682,947	0.1%	3,682,243	1,747,189	3,575,422	204.6%
Equitable Life & Casualty Insurance Company	1,618,940	0.1%	1,136,645	1,634,384	1,130,493	69.2%
Standard Security Life Insurance Company of New	1,585,392	0.1%	1,029,042	1,585,421	1,029,042	64.9%
Plateau Insurance Company	1,577,648	0.1%	120,172	883,420	280,168	31.7%
Central States Health & Life Co. of Omaha	1,576,892	0.1%	1,309,085	1,569,855	1,380,988	88.0%
Empire Fire and Marine Insurance Company	1,572,834	0.1%	1,065,942	1,572,834	910,610	57.9%
United of Omaha Life Insurance Company	1,568,175	0.1%	1,026,107	1,449,136	1,133,000	78.2%
American National Insurance Company	1,530,810	0.1%	529,142	1,304,476	275,943	21.2%
American Bankers Insurance Company of Florida	1,452,080	0.1%	273,641	1,495,294	241,258	16.1%
Penn Treaty Network America Insurance Company	1,419,780	0.1%	845,004	1,439,962	783,651	54.4%
Kanawha Insurance Company	1,366,076	0.1%	1,119,097	1,372,533	1,174,999	85.6%
Senior American Life Insurance Company	1,355,189	0.1%	123,252	1,347,878	300,768	22.3%
New England Life Insurance Company	1,324,405	0.1%	822,409	1,316,106	1,320,737	100.4%
Unified Life Insurance Company	1,288,421	0.1%	958,389	1,288,421	839,694	65.2%
American Security Insurance Company	1,287,531	0.1%	42,974	1,287,548	29,340	2.3%
Hartford Life Insurance Company	1,277,157	0.1%	624,594	1,331,480	641,710	48.2%
Loyal American Life Insurance Company	1,247,417	0.1%	909,413	1,254,100	963,648	76.8%
Citizens Insurance Company of America	1,244,371	0.1%	972,244	0	0	
American General Assurance Company	1,222,196	0.1%	567,252	1,048,445	611,475	58.3%
Boston Mutual Life Insurance Company	1,222,074	0.1%	1,807,546	1,248,517	1,656,906	132.7%
Symetra Life Insurance Company	1,206,677	0.1%	156,201	1,193,192	180,965	15.2%
Arch Insurance Company	1,185,860	0.1%	245,663	1,183,795	615,883	52.0%
IDS Life Insurance Company	1,099,928	0.1%	442,055	1,099,488	597,589	54.4%
Life Insurance Company of Georgia	1,098,220	0.1%	715,133	1,116,941	746,628	66.8%
Assurity Life Insurance Company	1,094,264	0.1%	436,440	1,085,613	403,472	37.2%
Citizens Security Life Insurance Company	1,062,234	0.1%	678,410	1,061,473	680,172	64.1%
BCS Insurance Company	1,050,102	0.1%	818,790	1,053,539	813,538	77.2%
AXA Equitable Life Insurance Company	1,039,092	0.1%	2,780,301	1,049,475	2,730,052	260.1%
American Republic Insurance Company	1,020,456	0.1%	569,840	1,002,813	799,075	79.7%
ReliaStar Life Insurance Company of New York	1,014,891	0.1%	986,017	1,011,041	959,580	94.9%
Sears Life Insurance Company	997,545	0.1%	359,974	969,459	344,497	35.5%
National Union Fire Insurance Company of Pittsbu	993,123	0.1%	2,174,247	909,097	2,118,654	233.1%
MONY Life Insurance Company	946,369	0.0%	590,299	962,940	875,770	90.9%
Connecticut General Life Insurance Company	943,905	0.0%	880,303	906,139	839,260	92.6%
Allstate Life Insurance Company	912,470	0.0%	583,595	857,180	490,515	57.2%
Minnesota Life Insurance Company	899,965	0.0%	621,326	875,882	762,740	87.1%

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* 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*
Liberty Life Insurance Company	887,098	0.0%	304,187	815,222	58,474	7.2%
Nationwide Life Insurance Company	864,090	0.0%	418,521	690,909	385,810	55.8%
Continental Assurance Company	852,931	0.0%	490,661	867,659	450,055	51.9%
HumanaDental Insurance Company	835,089	0.0%	547,802	833,127	565,267	67.8%
National Foundation Life Insurance Company	833,623	0.0%	684,089	840,219	697,029	83.0%
Peoples Benefit Life Insurance Company	830,999	0.0%	284,792	850,455	267,768	31.5%
MS Life Insurance Company	817,911	0.0%	612,262	1,049,248	387,424	36.9%
Physicians Life Insurance Company	809,134	0.0%	424,092	731,564	478,508	65.4%
Lincoln Benefit Life Company	804,931	0.0%	5,594	777,246	10,062	1.3%
Sirius America Insurance Company	787,889	0.0%	367,208	787,889	385,068	48.9%
Conseco Health Insurance Company	769,552	0.0%	440,307	770,459	449,772	58.4%
AMEX Assurance Company	754,205	0.0%	266,337	761,427	140,518	18.5%
USAA Life Insurance Company	751,392	0.0%	530,190	753,001	378,141	50.2%
American Income Life Insurance Company	730,522	0.0%	352,142	732,002	344,153	47.0%
Berkshire Life Insurance Company of America	716,588	0.0%	0	672,881	0	0.0%
Avemco Insurance Company	703,975	0.0%	3,024,133	703,975	3,024,133	429.6%
Reassure America Life Insurance Company	697,010	0.0%	911,043	710,591	930,094	130.9%
Merit Life Insurance Co.	690,715	0.0%	269,398	638,004	181,143	28.4%
Professional Insurance Company	674,740	0.0%	309,221	674,797	319,683	47.4%
Pan-American Life Insurance Company	674,513	0.0%	1,009,218	670,855	1,220,744	182.0%
Canada Life Assurance Company, The	659,758	0.0%	658,597	643,749	674,480	104.8%
Allianz Life Insurance Company of North America	658,528	0.0%	86,641	659,241	86,315	13.1%
Employers Reinsurance Corporation	648,874	0.0%	914,529	648,874	273,178	42.1%
Shelter Life Insurance Company	632,217	0.0%	525,337	634,306	295,427	46.6%
Southern Pioneer Life Insurance Company	602,110	0.0%	225,419	534,308	275,683	51.6%
Globe Life and Accident Insurance Company	595,066	0.0%	780,942	584,146	740,980	126.8%
Union Fidelity Life Insurance Company	594,609	0.0%	261,498	626,088	263,395	42.1%
U.S. Specialty Insurance Company	586,187	0.0%	109,056	516,955	284,062	54.9%
Mutual Savings Life Insurance Company	584,457	0.0%	380,930	583,522	403,943	69.2%
Chesapeake Life Insurance Company, The	580,180	0.0%	278,110	576,761	314,546	54.5%
Shenandoah Life Insurance Company	557,785	0.0%	331,312	559,548	330,239	59.0%
Family Heritage Life Insurance Company of Ameri	556,763	0.0%	79,167	553,800	82,388	14.9%
Union Labor Life Insurance Company, The	538,811	0.0%	577,687	540,211	500,429	92.6%
Reliance Standard Life Insurance Company	535,957	0.0%	840,823	541,799	1,124,922	207.6%
Harrison Life Insurance Company	527,652	0.0%	85,118	724,052	68,504	9.5%
USA Insurance Company	524,571	0.0%	0	0	0	
Baltimore Life Insurance Company, The	520,894	0.0%	434,290	520,894	434,290	83.4%
Union Security Life Insurance Company	516,934	0.0%	362,476	648,583	41,665	6.4%
Bankers Fidelity Life Insurance Company	471,447	0.0%	389,445	462,238	367,006	79.4%
Alta Health & Life Insurance Company	466,751	0.0%	407,835	466,199	390,916	83.9%
Sterling Investors Life Insurance Company	458,735	0.0%	81,710	436,302	214,026	49.1%
Versant Life Insurance Company	419,311	0.0%	61,403	261,214	65,319	25.0%
First Health Life & Health Insurance Company	409,954	0.0%	660,021	420,366	702,848	167.2%
Clarendon National Insurance Company	395,720	0.0%	773,650	440,802	402,340	91.3%
Woodmen of the World Life Insurance Society	373,429	0.0%	354,265	393,898	331,117	84.1%
Kansas City Life Insurance Company	364,477	0.0%	173,390	377,630	211,093	55.9%
Old Republic Life Insurance Company	351,030	0.0%	211,716	351,030	-37,569	-10.7%

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Company	Premiums Written	Market Share	Losses Paid	Premiums Earned	Losses Incurred	Loss Ratio w/o LAE*
Union Central Life Insurance Company, The	344,405	0.0%	178,747	342,809	41,490	12.1%
MedAmerica Insurance Company	328,073	0.0%	54,149	285,495	56,606	19.8%
Northwestern Long Term Care Insurance Compan	325,693	0.0%	0	332,681	2,639	0.8%
Travelers Insurance Company, The	325,241	0.0%	131,672	337,415	109,159	32.4%
American International Life Assurance Company o	320,247	0.0%	516,228	322,347	766,285	237.7%
Centurion Life Insurance Company	312,995	0.0%	285,143	355,849	258,435	72.6%
Order of United Commercial Travelers of America,	291,568	0.0%	174,460	294,299	158,651	53.9%
J.M.I.C. Life Insurance Company	287,186	0.0%	179,293	332,041	190,991	57.5%
Thrivent Financial for Lutherans	280,947	0.0%	58,870	279,808	140,824	50.3%
Gulf Insurance Company	278,360	0.0%	1,457	278,360	2,616	0.9%
Lincoln Heritage Life Insurance Company	273,541	0.0%	160,763	273,541	160,763	58.8%
Provident American Life & Health Insurance Com	266,130	0.0%	388,212	267,310	367,235	137.4%
Markel Insurance Company	262,780	0.0%	138,414	220,039	129,634	58.9%
Bluebonnet Life Insurance Company	258,630	0.0%	280,592	258,630	267,223	103.3%
ACE American Insurance Company	256,765	0.0%	198,854	259,186	203,292	78.4%
American Insurance Company of Texas	250,578	0.0%	374,192	252,989	291,246	115.1%
Citizens National Life Insurance Company	249,496	0.0%	179,404	0	0	
Security Life Insurance Company of America	239,730	0.0%	119,319	239,730	119,319	49.8%
Cherokee National Life Insurance Company	226,803	0.0%	72,995	220,579	75,094	34.0%
Illinois Mutual Life Insurance Company	223,985	0.0%	160,265	200,384	375,272	187.3%
Transamerica Occidental Life Insurance Company	221,410	0.0%	210,427	220,609	363,622	164.8%
Ohio National Life Assurance Corporation	219,713	0.0%	3,480	229,061	3,480	1.5%
National Guardian Life Insurance Company	210,089	0.0%	112,578	206,840	112,578	54.4%
Federated Life Insurance Company	208,864	0.0%	21,705	203,780	103,873	51.0%
Colonial Penn Life Insurance Company	198,018	0.0%	139,561	185,610	140,762	75.8%
Central States Indemnity Co. of Omaha	181,823	0.0%	60,305	181,823	70,805	38.9%
State Life Insurance Company, The	176,007	0.0%	160,786	169,591	189,235	111.6%
Federal Home Life Insurance Company	151,278	0.0%	154,816	129,842	144,013	110.9%
National Security Insurance Company	150,642	0.0%	32,080	0	0	
Balboa Life Insurance Company	150,473	0.0%	9,875	150,470	3,889	2.6%
Hartford Life Group Insurance Company	148,796	0.0%	43,309	156,263	92,665	59.3%
Great American Life Insurance Company	148,663	0.0%	273	129,795	3,109	2.4%
Centre Life Insurance Company	147,912	0.0%	60,423	153,313	572,950	373.7%
Universal Underwriters Life Insurance Company	146,809	0.0%	29,084	113,479	65,116	57.4%
Philadelphia American Life Insurance Company	144,304	0.0%	165,373	139,542	165,678	118.7%
Veterans Life Insurance Company	142,496	0.0%	111,246	145,682	111,950	76.8%
Union Bankers Insurance Company	139,713	0.0%	61,424	140,948	34,013	24.1%
Lincoln National Life Insurance Company, The	137,127	0.0%	688,577	143,390	473,545	330.2%
Jefferson National Life Insurance Company	128,003	0.0%	88,168	129,661	10,942	8.4%
Old Republic Insurance Company	123,914	0.0%	46,630	110,225	52,152	47.3%
Jefferson-Pilot Life Insurance Company	122,758	0.0%	341,742	121,213	160,051	132.0%
Mid-South Insurance Company	121,031	0.0%	183,263	122,249	175,286	143.4%
GE Life and Annuity Assurance Company	119,054	0.0%	85,072	115,473	88,003	76.2%
General American Life Insurance Company	116,304	0.0%	78,157	118,931	80,759	67.9%
Fort Dearborn Life Insurance Company	115,561	0.0%	138,190	115,561	138,190	119.6%
Federal Insurance Company	110,218	0.0%	13,366	104,632	20,787	19.9%
Ohio National Life Insurance Company, The	109,338	0.0%	13,583	107,305	13,583	12.7%

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

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

Wednesday, August 24, 2005 9:25:30 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*
National Teachers Associates Life Insurance Comp	104,430	0.0%	26,867	105,265	30,080	28.6%
Stonebridge Casualty Insurance Company	98,908	0.0%	32,372	98,818	39,816	40.3%
American General Life Insurance Company	94,655	0.0%	65,570	93,746	52,355	55.8%
National States Insurance Company	90,819	0.0%	59,525	92,950	58,531	63.0%
Household Life Insurance Company	90,764	0.0%	412,860	598,995	372,051	62.1%
National Life Insurance Company	87,027	0.0%	208,537	94,043	249,416	265.2%
ACE Fire Underwriters Insurance Company	85,897	0.0%	62,500	75,309	70,871	94.1%
Universal Life Insurance Company	83,671	0.0%	24,602	0	0	
Alfa Life Insurance Corporation	80,875	0.0%	0	66,554	0	0.0%
AAA Life Insurance Company	80,500	0.0%	2,358	77,396	22,296	28.8%
Security Mutual Life Insurance Company of New	77,637	0.0%	29,993	76,834	30,203	39.3%
Conseco Life Insurance Company	75,532	0.0%	321,883	80,161	201,985	252.0%
Greater Georgia Life Insurance Company	71,734	0.0%	43,426	74,687	43,488	58.2%
Metropolitan Property and Casualty Insurance Co	69,568	0.0%	15,020	69,759	14,256	20.4%
Liberty Life Assurance Company of Boston	68,562	0.0%	874,820	68,478	873,974	*****
Sentry Life Insurance Company	68,047	0.0%	28,982	65,314	25,363	38.8%
Teachers Insurance and Annuity Association of A	66,413	0.0%	0	60,500	0	0.0%
Business Men's Assurance Company of America	65,803	0.0%	14,945	79,424	10,303	13.0%
Commercial Travelers Mutual Insurance Company	62,814	0.0%	24,018	57,521	30,228	52.6%
Lafayette Life Insurance Company, The	62,629	0.0%	190,797	62,507	274,107	438.5%
Colorado Bankers Life Insurance Company	59,458	0.0%	70,591	59,168	64,771	109.5%
AIG Premier Insurance Company	58,372	0.0%	25,167	56,272	14,473	25.7%
Knights of Columbus	54,219	0.0%	9,272	0	0	
5 Star Life Insurance Company	50,262	0.0%	34,107	50,319	34,421	68.4%
Continental American Insurance Company	49,234	0.0%	14,836	51,508	15,716	30.5%
Conseco Insurance Company	42,810	0.0%	25,065	20,916	29,986	143.4%
Republic Western Insurance Company	32,577	0.0%	6,804	32,577	4,603	14.1%
Phoenix Life Insurance Company	32,503	0.0%	106,037	213,406	895	0.4%
Old American Insurance Company	32,211	0.0%	77,457	34,202	139,859	408.9%
Provident Life and Casualty Insurance Company	31,399	0.0%	55,251	34,619	78,790	227.6%
Valley Forge Life Insurance Company	31,201	0.0%	0	31,687	0	0.0%
Delta Life Insurance Co.	30,943	0.0%	24,359	30,943	24,359	78.7%
Oxford Life Insurance Company	30,926	0.0%	68,113	30,659	74,415	242.7%
Midwestern United Life Insurance Company	28,390	0.0%	16,845	34,473	17,300	50.2%
Ozark National Life Insurance Company	28,326	0.0%	26,288	28,848	26,288	91.1%
Primerica Life Insurance Company	28,027	0.0%	16,186	27,114	19,158	70.7%
National Casualty Company	27,656	0.0%	13,113	28,964	7,480	25.8%
United States Letter Carriers Mutual Benefit Assoc	26,316	0.0%	11,008	26,312	10,817	41.1%
Century Credit Life Insurance Company	25,991	0.0%	236,334	284,999	69,302	24.3%
Columbia Universal Life Insurance Company	25,961	0.0%	6,595	25,891	6,477	25.0%
Medico Life Insurance Company	25,158	0.0%	6,653	25,497	5,023	19.7%
Mutual of America Life Insurance Company	22,973	0.0%	17,641	22,973	17,641	76.8%
Horace Mann Life Insurance Company	22,236	0.0%	4,832	22,105	-34,065	-154.1%
Allmerica Financial Life Insurance and Annuity C	22,186	0.0%	56,606	22,186	57,039	257.1%
Security National Life Insurance Company	21,809	0.0%	4,189	23,620	4,051	17.2%
Occidental Life Insurance Company of North Caro	21,126	0.0%	22,699	18,415	23,321	126.6%
Central Security Life Insurance Company	20,246	0.0%	15,032	20,142	13,739	68.2%

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

Wednesday, August 24, 2005 9:25:30 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*
National Benefit Life Insurance Company	19,372	0.0%	16,508	19,712	16,418	83.3%
Penn Mutual Life Insurance Company, The	17,946	0.0%	92,321	15,020	262,397	*****
Crown Life Insurance Company	17,858	0.0%	40,587	17,858	40,084	224.5%
American Capitol Insurance Company	17,194	0.0%	17,629	17,436	17,301	99.2%
Government Personnel Mutual Life Insurance Com	16,839	0.0%	6,866	16,793	7,108	42.3%
Nationwide Life Insurance Company of America	16,659	0.0%	11,240	16,716	-9,682	-57.9%
Western and Southern Life Insurance Company, T	16,480	0.0%	12,703	16,480	11,844	71.9%
Central Benefits National Life Insurance Company	15,149	0.0%	7,935	15,685	9,535	60.8%
Brotherhood Mutual Insurance Company	15,046	0.0%	16,460	25,544	13,940	54.6%
TIAA-CREF Life Insurance Company	14,803	0.0%	0	17,705	0	0.0%
Christian Fidelity Life Insurance Company	13,994	0.0%	11,325	14,007	10,881	77.7%
Great-West Life Assurance Company, The	13,936	0.0%	16,197	12,243	14,718	120.2%
MIC Life Insurance Corporation	13,550	0.0%	1,370	13,267	1,805	13.6%
American Network Insurance Company	12,610	0.0%	16,245	12,672	15,519	122.5%
Lumbermens Mutual Casualty Company	12,172	0.0%	129,239	12,172	-69,710	-572.7%
United Insurance Company of America	11,993	0.0%	21,715	11,990	19,045	158.8%
Southwestern Life Insurance Company	11,106	0.0%	0	10,801	0	0.0%
Colonial American Life Insurance Company	10,292	0.0%	0	10,719	2,971	27.7%
American States Life Insurance Company	10,160	0.0%	0	9,954	0	0.0%
Central National Life Insurance Company of Omah	9,283	0.0%	12,486	11,949	13,792	115.4%
Hartford Life and Annuity Insurance Company	9,188	0.0%	4,585	9,297	4,581	49.3%
Zale Life Insurance Company	8,855	0.0%	1,578	8,855	758	8.6%
Great Southern Life Insurance Company	8,542	0.0%	0	8,508	0	0.0%
American States Insurance Company	8,465	0.0%	10,100	9,012	73,542	816.0%
Sentry Insurance a Mutual Company	8,378	0.0%	0	5,346	0	0.0%
Hartford Fire Insurance Company	8,141	0.0%	667	6,935	9,122	131.5%
Guaranty Income Life Insurance Company	7,694	0.0%	2,810	7,644	186	2.4%
Security Life of Denver Insurance Company	7,676	0.0%	207	7,786	208	2.7%
Transamerica Financial Life Insurance Company	6,598	0.0%	803	6,525	846	13.0%
BCS Life Insurance Company	6,512	0.0%	343	-838	-13,873	*****
American Home Assurance Company	6,350	0.0%	102,582	6,256	102,504	*****
Academy Life Insurance Company	5,999	0.0%	13,586	4,898	13,064	266.7%
Best Life Assurance Company of California	5,812	0.0%	3,185	5,812	3,109	53.5%
CUNA Mutual Life Insurance Company	5,788	0.0%	0	5,426	-718	-13.2%
First Allmerica Financial Life Insurance Company	5,219	0.0%	20,081	5,219	16,894	323.7%
IdeaLife Insurance Company	5,003	0.0%	1,622	4,842	1,472	30.4%
Liberty Mutual Insurance Company	4,876	0.0%	12,004	4,876	11,909	244.2%
First Colony Life Insurance Company	4,719	0.0%	0	4,719	0	0.0%
Standard Life and Casualty Insurance Company	4,522	0.0%	9,651	4,521	6,488	143.5%
Government Employees Insurance Company	4,269	0.0%	0	4,313	135	3.1%
West Coast Life Insurance Company	4,058	0.0%	11,327	4,158	4,727	113.7%
Central Reserve Life Insurance Company	3,833	0.0%	25,884	3,609	24,347	674.6%
Indianapolis Life Insurance Company	3,578	0.0%	8,489	3,590	42	1.2%
Columbus Life Insurance Company	3,045	0.0%	4,222	3,468	3,467	100.0%
PacifiCare Life and Health Insurance Company	3,023	0.0%	1,385	2,861	1,932	67.5%
Citicorp Life Insurance Company	2,794	0.0%	0	2,784	0	0.0%
Madison National Life Insurance Company, Inc.	2,789	0.0%	18,150	2,785	18,094	649.7%

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

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

Wednesday, August 24, 2005 9:25:30 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*
Cincinnati Life Insurance Company, The	2,320	0.0%	6,068	2,079	7,941	382.0%
Life Insurance Company of the Southwest	2,233	0.0%	15,101	2,233	15,101	676.3%
United Life Insurance Company	2,044	0.0%	1,150	2,073	-56,067	*****
United Family Life Insurance Company	1,738	0.0%	599	1,707	590	34.6%
American Reliable Insurance Company	1,684	0.0%	0	1,602	-194	-12.1%
Insurance Company of North America	1,577	0.0%	109,889	2,102	32,477	*****
ING USA Annuity and Life Insurance Company	1,178	0.0%	1,411	1,256	1,162	92.5%
Travelers Protective Association of America, The	1,140	0.0%	2,754	1,140	2,754	241.6%
Investors Life Insurance Company of North Ameri	1,113	0.0%	0	1,090	0	0.0%
Surety Life Insurance Company	1,052	0.0%	8,400	1,052	8,400	798.5%
Investors Heritage Life Insurance Company	1,047	0.0%	0	1,222	0	0.0%
Aviva Life Insurance Company	1,032	0.0%	0	930	0	0.0%
Banner Life Insurance Company	943	0.0%	0	943	0	0.0%
AmerUs Life Insurance Company	937	0.0%	0	1,001	0	0.0%
Midland National Life Insurance Company	920	0.0%	0	920	0	0.0%
Jefferson Pilot LifeAmerica Insurance Company	761	0.0%	60,841	783	65,148	*****
Modern Woodmen of America	759	0.0%	184	742	176	23.7%
Reliable Life Insurance Company, The	746	0.0%	1,031	750	968	129.1%
Family Life Insurance Company	723	0.0%	228	723	228	31.5%
North American Company for Life and Health Insu	495	0.0%	3,164	429	-6,958	*****
Independent Order of Foresters, The	361	0.0%	0	361	0	0.0%
Balboa Insurance Company	351	0.0%	0	351	460	131.1%
North Carolina Mutual Life Insurance Company	304	0.0%	5,734	306	-53,157	*****
Unity Mutual Life Insurance Company	256	0.0%	0	266	0	0.0%
MEMBERS Life Insurance Company	222	0.0%	0	222	0	0.0%
American Life Insurance Company of New York,	196	0.0%	0	196	0	0.0%
American Memorial Life Insurance Company	187	0.0%	0	187	0	0.0%
Garden State Life Insurance Company	139	0.0%	0	145	0	0.0%
Federal Life Insurance Company (Mutual)	128	0.0%	0	8	0	0.0%
Anthem Life Insurance Company	126	0.0%	0	126	0	0.0%
Cincinnati Insurance Company, The	115	0.0%	1,572	115	1,572	*****
Farmers New World Life Insurance Company	110	0.0%	0	109	0	0.0%
American Sentinel Insurance Company	100	0.0%	0	7	10	142.9%
Individual Assurance Company, Life, Health & Ac	76	0.0%	0	77	0	0.0%
American Casualty Company of Reading, Pennsylv	57	0.0%	0	63	0	0.0%
United World Life Insurance Company	38	0.0%	-87	91	-58	-63.7%
Assured Life Association	12	0.0%	0	11	0	0.0%
National Farmers Union Property and Casualty Co	2	0.0%	0	2	0	0.0%
Insurance Company of the State of Pennsylvania,	0	0.0%	61,156	0	53,646	
Allstate Insurance Company	0	0.0%	48,684	0	18,614	
Columbian Life Insurance Company	0	0.0%	13,183	0	3,440	
Great American Insurance Company	0	0.0%	12,768	0	12,768	
Empire General Life Assurance Corporation	0	0.0%	2,510	0	2,483	
Columbian Mutual Life Insurance Company	0	0.0%	888	0	890	
Standard Guaranty Insurance Company	0	0.0%	484	0	631	
Republic American Life Insurance Company	0	0.0%	475	0	-591	
United Wisconsin Insurance Company	0	0.0%	439	0	-5	

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

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

Wednesday, August 24, 2005 9:25:30 AM

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Company	Premiums Written	Market Share	Losses Paid	Premiums Earned	Losses Incurred	Loss Ratio w/o LAE*
TIG Insurance Company	0	0.0%	429	0	-15,571	
American Modern Life Insurance Company	0	0.0%	136	213	3,534	*****
Commercial Guaranty Casualty Insurance Compan	0	0.0%	0	2,205	220	10.0%
Reliance Life Insurance Company	0	0.0%	0	957	0	0.0%
Mountain Life Insurance Company	0	0.0%	0	51	0	0.0%
Star Insurance Company	0	0.0%	0	0	-11	
Nationwide Mutual Insurance Company	0	0.0%	0	0	-202	
American Automobile Insurance Company	0	0.0%	0	0	-1,086	
Travelers Indemnity Company of Connecticut, The	0	0.0%	0	0	-89,156	
Fort Wayne Health & Casualty Insurance Compan	0	0.0%	0	0	-191,047	
Sentry Select Insurance Company	0	0.0%	-50,333	0	-73,020	
Commerce National Insurance Company	-97	0.0%	16,995	15,898	14,761	92.8%
Maryland Casualty Company	-100	0.0%	0	-100	6	-6.0%
Security Insurance Company of Hartford	-222	0.0%	5,518	-63	-50,625	*****
Benchmark Insurance Company	-678	0.0%	46,445	-678	-104,268	*****
First Assurance Life of America	-967	0.0%	29,946	69,082	19,744	28.6%
XL Life Insurance and Annuity Company	-1,024	0.0%	1,181	239	-8,270	*****
Virginia Surety Company, Inc.	-2,567	0.0%	0	-2,567	-311	12.1%
Bankers Life Insurance Company	-3,834	0.0%	95,025	-3,834	39,537	*****
Life of the South Insurance Company	-5,755	0.0%	71,516	50,377	-15,749	-31.3%
New South Life Insurance Company	-6,432	0.0%	103,884	61,894	125,394	202.6%
Life Insurance Company of Mississippi	-15,197	0.0%	109,728	95,179	39,996	42.0%
Magna Insurance Company	-20,068	0.0%	275,632	-10,555	284,076	*****
Grand Totals: 396 Companies in Report	1,977,800,474		1,506,707,006	1,977,813,988	1,524,712,895	77.1%

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

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

Wednesday, August 24, 2005 9:25:31 AM

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