

**Life Companies**  
**Accident and Health Business in Mississippi for Year Ended 12/31/2005**

Company	Premiums Written	Market Share	Losses Paid	Premiums Earned	Losses Incurred	Loss Ratio w/o LAE*
Blue Cross & Blue Shield of Mississippi, A Mutua	962,969,656	48.5%	826,654,208	955,104,237	841,588,862	88.1%
United HealthCare Insurance Company	196,729,345	9.9%	146,790,377	198,696,638	152,865,144	76.9%
American Family Life Assurance Company of Col	60,182,979	3.0%	27,519,715	61,506,918	29,695,078	48.3%
Mutual of Omaha Insurance Company	45,782,023	2.3%	30,559,246	45,554,626	33,828,602	74.3%
American Fidelity Assurance Company	33,454,838	1.7%	20,059,796	31,104,126	12,959,916	41.7%
MEGA Life and Health Insurance Company, The	28,463,076	1.4%	19,194,032	27,386,690	16,912,712	61.8%
Aetna Life Insurance Company	22,872,380	1.2%	17,698,186	22,912,427	18,965,987	82.8%
Golden Rule Insurance Company	20,077,232	1.0%	11,063,571	19,915,977	10,934,020	54.9%
Humana Insurance Company	19,842,698	1.0%	14,699,009	20,100,953	15,433,570	76.8%
Guardian Life Insurance Company of America, Th	19,699,917	1.0%	13,214,850	19,805,326	13,595,553	68.6%
Time Insurance Company	18,299,425	0.9%	10,324,315	18,644,265	10,143,403	54.4%
Metropolitan Life Insurance Company	17,885,582	0.9%	16,159,557	15,194,849	20,600,048	135.6%
Union Security Insurance Company	16,942,316	0.9%	12,107,156	17,057,884	11,770,285	69.0%
Colonial Life & Accident Insurance Company	16,798,809	0.8%	9,168,223	17,053,436	10,132,149	59.4%
UNUM Life Insurance Company of America	15,678,626	0.8%	25,130,456	15,725,426	29,544,758	187.9%
Physicians Mutual Insurance Company	15,382,070	0.8%	9,139,678	15,542,954	9,209,934	59.3%
Monumental Life Insurance Company	14,873,843	0.7%	6,334,561	14,991,645	6,633,018	44.2%
Pacific Life & Annuity Company	14,355,626	0.7%	12,306,238	14,249,276	11,628,867	81.6%
United American Insurance Company	13,527,243	0.7%	7,448,898	13,627,779	7,314,796	53.7%
Bankers Life and Casualty Company	12,852,347	0.6%	7,569,596	13,020,238	8,845,090	67.9%
Constitution Life Insurance Company	12,253,002	0.6%	8,318,737	12,305,677	8,468,039	68.8%
New York Life Insurance Company	10,597,309	0.5%	9,234,888	9,586,258	7,822,363	81.6%
Liberty National Life Insurance Company	10,401,387	0.5%	7,713,050	10,435,284	3,943,026	37.8%
Central United Life Insurance Company	10,097,475	0.5%	10,848,117	10,308,489	11,543,601	112.0%
American Pioneer Life Insurance Company	9,651,521	0.5%	6,964,770	9,791,690	7,149,686	73.0%
Life Investors Insurance Company of America	9,569,079	0.5%	12,949,420	9,528,898	16,525,313	173.4%
Washington National Insurance Company	9,305,310	0.5%	6,969,426	9,720,099	7,711,887	79.3%
American Public Life Insurance Company	9,260,248	0.5%	6,534,691	9,227,426	7,000,357	75.9%
American Heritage Life Insurance Company	8,672,944	0.4%	5,274,350	9,152,475	5,046,597	55.1%
Delta Dental Insurance Company	8,468,693	0.4%	5,541,195	8,406,747	5,733,368	68.2%
Hartford Life and Accident Insurance Company	8,454,601	0.4%	5,818,138	8,698,208	7,549,080	86.8%
Provident Life and Accident Insurance Company	7,695,081	0.4%	9,580,117	7,997,970	9,382,483	117.3%
Genworth Life Insurance Company	7,451,063	0.4%	1,907,010	7,344,093	3,546,256	48.3%
Trustmark Life Insurance Company	7,356,168	0.4%	9,427,481	7,091,419	9,488,477	133.8%
Massachusetts Mutual Life Insurance Company	7,324,242	0.4%	2,355,297	7,685,726	3,095,364	40.3%
Starmount Life Insurance Company	7,311,279	0.4%	4,974,972	7,578,357	5,063,878	66.8%
UniCARE Life & Health Insurance Company	6,913,012	0.3%	6,337,098	6,917,116	6,377,593	92.2%
Reserve National Insurance Company	6,850,971	0.3%	5,468,870	6,935,464	5,405,542	77.9%
John Hancock Life Insurance Company	6,273,714	0.3%	1,969,947	6,247,488	3,501,232	56.0%
Ameritas Life Insurance Corp.	5,501,281	0.3%	3,413,061	5,560,934	3,547,051	63.8%
American Medical Security Life Insurance Compa	5,500,150	0.3%	3,674,498	5,497,380	3,506,148	63.8%
Gerber Life Insurance Company	5,440,998	0.3%	2,632,590	5,391,145	2,570,195	47.7%
John Alden Life Insurance Company	5,140,363	0.3%	3,593,569	5,184,117	2,919,578	56.3%
CUNA Mutual Insurance Society	5,081,600	0.3%	2,259,949	4,997,319	1,834,595	36.7%

Accident and Health Business - Life Companies

Page 1 of 7

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

Monday, September 25, 2006 9:08:46 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*
Connecticut General Life Insurance Company	4,979,458	0.3%	4,109,922	4,533,956	3,883,689	85.7%
Jefferson Pilot Financial Insurance Company	4,948,051	0.2%	3,520,151	4,918,454	4,575,953	93.0%
HCC Life Insurance Company	4,834,755	0.2%	2,681,030	4,834,755	2,438,838	50.4%
Companion Life Insurance Company	4,776,257	0.2%	3,272,624	4,776,784	3,344,891	70.0%
Stonebridge Life Insurance Company	4,718,282	0.2%	1,806,379	4,733,211	1,420,226	30.0%
American General Life and Accident Insurance Co	4,340,647	0.2%	2,032,040	4,401,381	2,032,095	46.2%
Standard Insurance Company	4,203,923	0.2%	1,499,088	4,215,096	2,852,851	67.7%
Northwestern Mutual Life Insurance Company, Th	4,174,646	0.2%	1,454,848	4,221,730	595,283	14.1%
Pennsylvania Life Insurance Company	4,129,745	0.2%	2,767,964	4,130,918	2,543,682	61.6%
Principal Life Insurance Company	4,124,134	0.2%	2,822,027	3,963,770	2,788,595	70.4%
Continental Life Insurance Company of Brentwoo	3,987,332	0.2%	2,849,148	3,984,091	2,902,868	72.9%
HM Life Insurance Company	3,873,743	0.2%	4,062,163	3,898,856	4,154,661	106.6%
Life Insurance Company of Alabama	3,865,243	0.2%	1,948,627	3,890,909	1,981,212	50.9%
USABLE Life	3,806,898	0.2%	1,793,243	3,806,898	0	0.0%
Mid-West National Life Insurance Company of Te	3,797,257	0.2%	1,517,665	4,148,611	1,149,856	27.7%
American Bankers Life Assurance Company of Flo	3,676,479	0.2%	1,194,151	3,585,591	1,021,166	28.5%
Paul Revere Life Insurance Company, The	3,672,815	0.2%	5,961,680	3,974,593	6,147,939	154.7%
Nippon Life Insurance Company of America	3,503,279	0.2%	2,970,646	3,493,355	2,721,630	77.9%
Combined Insurance Company of America	3,498,619	0.2%	1,959,403	3,527,827	1,998,437	56.6%
American National Life Insurance Company of Te	3,399,472	0.2%	3,658,301	3,423,170	3,548,637	103.7%
Union National Life Insurance Company	3,385,307	0.2%	1,188,569	3,310,283	1,199,759	36.2%
Medico Insurance Company	3,290,131	0.2%	2,254,696	3,340,182	2,393,141	71.6%
Southern Farm Bureau Life Insurance Company	3,221,897	0.2%	521,987	1,124,144	329,276	29.3%
Transamerica Life Insurance Company	2,942,524	0.1%	1,779,199	2,969,097	2,287,459	77.0%
United Teacher Associates Insurance Company	2,890,927	0.1%	1,901,989	2,893,977	2,038,145	70.4%
World Insurance Company	2,864,771	0.1%	1,355,766	2,871,447	1,278,615	44.5%
Great-West Life & Annuity Insurance Company	2,851,721	0.1%	2,640,364	2,940,493	2,647,378	90.0%
CompBenefits Insurance Company	2,851,658	0.1%	1,752,311	2,849,209	1,806,176	63.4%
American Federated Life Insurance Company	2,844,526	0.1%	728,707	2,395,902	721,685	30.1%
Prudential Insurance Company of America, The	2,747,127	0.1%	3,853,851	2,818,254	4,809,205	170.6%
EMC National Life Company	2,675,796	0.1%	2,328,918	2,670,217	2,346,685	87.9%
Sterling Investors Life Insurance Company	2,649,900	0.1%	1,540,556	2,634,477	1,807,290	68.6%
United States Life Insurance Company in the City	2,605,420	0.1%	1,499,353	2,657,341	1,758,499	66.2%
Freedom Life Insurance Company of America	2,542,788	0.1%	1,201,154	2,556,571	1,159,032	45.3%
Genworth Life and Health Insurance Company	2,402,791	0.1%	2,141,381	2,368,503	2,255,781	95.2%
Conseco Senior Health Insurance Company	2,387,606	0.1%	4,136,559	2,580,694	5,134,568	199.0%
Guarantee Trust Life Insurance Company	2,335,607	0.1%	1,956,549	2,424,571	1,810,814	74.7%
ReliaStar Life Insurance Company	2,322,108	0.1%	1,430,484	2,335,186	1,540,794	66.0%
Sun Life Assurance Company of Canada	2,302,549	0.1%	1,524,876	2,275,252	1,529,022	67.2%
Life Insurance Company of North America	2,300,412	0.1%	4,898,812	2,300,412	5,661,133	246.1%
American United Life Insurance Company	2,231,770	0.1%	1,824,740	2,247,232	2,137,297	95.1%
Protective Life Insurance Company	2,159,644	0.1%	1,821,369	2,165,276	2,059,217	95.1%
Standard Life and Accident Insurance Company	2,122,856	0.1%	1,323,127	2,077,780	1,148,583	55.3%
Pyramid Life Insurance Company, The	2,091,375	0.1%	1,447,109	2,071,795	1,457,111	70.3%
Gulf Guaranty Life Insurance Company	2,088,229	0.1%	779,478	1,961,612	444,611	22.7%
United of Omaha Life Insurance Company	2,070,274	0.1%	1,166,617	2,136,332	1,274,926	59.7%
Brokers National Life Assurance Company	2,056,672	0.1%	1,253,045	2,054,270	1,267,523	61.7%

Accident and Health Business - Life Companies

Page 2 of 7

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

Monday, September 25, 2006 9:08:58 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*
State Mutual Insurance Company	1,750,343	0.1%	1,321,809	1,795,023	1,254,687	69.9%
Physicians Life Insurance Company	1,683,404	0.1%	1,103,026	1,624,650	1,231,583	75.8%
New Era Life Insurance Company	1,660,830	0.1%	1,229,975	1,679,174	1,297,493	77.3%
Penn Treaty Network America Insurance Company	1,655,102	0.1%	872,995	1,684,843	974,605	57.8%
Celtic Insurance Company	1,648,325	0.1%	1,330,690	1,661,482	1,224,579	73.7%
American Health and Life Insurance Company	1,645,506	0.1%	1,122,949	2,159,449	812,848	37.6%
Standard Security Life Insurance Company of New	1,630,542	0.1%	606,114	1,644,847	618,890	37.6%
HumanaDental Insurance Company	1,606,087	0.1%	1,081,551	1,603,883	1,107,898	69.1%
Equitable Life & Casualty Insurance Company	1,555,880	0.1%	1,164,801	1,573,896	1,127,811	71.7%
American National Insurance Company	1,548,024	0.1%	695,110	1,480,290	-115,077	-7.8%
Plateau Insurance Company	1,420,115	0.1%	309,794	1,375,397	376,192	27.4%
Loyal American Life Insurance Company	1,408,859	0.1%	899,597	1,380,308	879,681	63.7%
Senior American Life Insurance Company	1,313,253	0.1%	163,860	1,319,723	4,167	0.3%
Kanawha Insurance Company	1,285,079	0.1%	1,254,226	1,299,871	1,388,318	106.8%
New England Life Insurance Company	1,275,418	0.1%	1,100,958	1,213,357	1,364,028	112.4%
Continental General Insurance Company	1,241,742	0.1%	1,240,881	1,285,520	471,609	36.7%
Reliance Standard Life Insurance Company	1,211,605	0.1%	1,092,887	1,207,582	1,453,623	120.4%
CICA Life Insurance Company of America	1,170,449	0.1%	1,471,511	1,170,449	1,471,511	125.7%
American Republic Insurance Company	1,166,968	0.1%	660,154	1,176,014	470,929	40.0%
Symetra Life Insurance Company	1,147,001	0.1%	595,829	1,146,860	599,816	52.3%
National Foundation Life Insurance Company	1,146,355	0.1%	558,556	1,141,229	553,235	48.5%
IDS Life Insurance Company	1,107,625	0.1%	779,435	1,109,325	940,165	84.8%
AIG Life Insurance Company	1,067,903	0.1%	1,554,241	1,056,498	1,801,695	170.5%
AXA Equitable Life Insurance Company	1,063,992	0.1%	2,426,698	1,309,910	2,410,412	184.0%
Assurity Life Insurance Company	1,050,016	0.1%	431,444	1,046,376	329,754	31.5%
Central States Health & Life Co. of Omaha	1,019,659	0.1%	1,994,211	1,006,347	1,265,023	125.7%
Berkshire Life Insurance Company of America	1,009,244	0.1%	0	952,793	0	0.0%
Fidelity Security Life Insurance Company	1,005,192	0.1%	1,345,480	1,002,881	1,308,990	130.5%
Jackson National Life Insurance Company	977,857	0.0%	648,068	944,657	676,655	71.6%
Lincoln Benefit Life Company	973,816	0.0%	10,766	933,170	26,256	2.8%
American General Assurance Company	925,617	0.0%	691,122	992,048	827,083	83.4%
Minnesota Life Insurance Company	919,154	0.0%	671,780	889,192	1,384,006	155.6%
MONY Life Insurance Company	908,883	0.0%	558,631	943,479	566,932	60.1%
ReliaStar Life Insurance Company of New York	886,144	0.0%	916,466	871,107	981,166	112.6%
Citizens Security Life Insurance Company	879,215	0.0%	567,379	889,555	567,322	63.8%
Peoples Benefit Life Insurance Company	818,483	0.0%	479,720	815,797	467,336	57.3%
Allianz Life Insurance Company of North America	799,854	0.0%	69,942	804,086	73,381	9.1%
Allstate Life Insurance Company	796,929	0.0%	848,401	815,067	754,498	92.6%
Sears Life Insurance Company	796,458	0.0%	579,271	762,878	541,186	70.9%
Trustmark Insurance Company	794,569	0.0%	1,020,643	938,356	428,545	45.7%
Pan-American Life Insurance Company	781,945	0.0%	650,301	783,173	568,072	72.5%
American Income Life Insurance Company	724,434	0.0%	331,176	720,869	362,791	50.3%
USAA Life Insurance Company	720,469	0.0%	1,132,250	725,311	812,162	112.0%
Professional Insurance Company	710,302	0.0%	324,489	712,944	348,358	48.9%
Conseco Health Insurance Company	703,106	0.0%	589,162	718,930	572,497	79.6%
	702,948	0.0%	44,322	646,490	-11,361	-1.8%
Southern Pioneer Life Insurance Company	691,694	0.0%	285,493	645,875	275,969	42.7%

Accident and Health Business - Life Companies

Page 3 of 7

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

Monday, September 25, 2006 9:08:58 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*
Nationwide Life Insurance Company	647,826	0.0%	440,748	749,744	311,955	41.6%
Mutual Savings Life Insurance Company	634,345	0.0%	218,477	618,740	210,977	34.1%
Merit Life Insurance Co.	630,673	0.0%	221,757	643,172	182,821	28.4%
Great American Life Insurance Company	614,360	0.0%	708	584,254	15,986	2.7%
Reassure America Life Insurance Company	611,531	0.0%	901,074	631,303	912,737	144.6%
Continental Assurance Company	580,107	0.0%	133,907	617,472	93,255	15.1%
Globe Life and Accident Insurance Company	569,182	0.0%	139,177	560,105	141,618	25.3%
Shenandoah Life Insurance Company	567,704	0.0%	248,780	567,488	250,956	44.2%
Chesapeake Life Insurance Company, The	567,076	0.0%	247,826	655,081	276,377	42.2%
National Guardian Life Insurance Company	564,257	0.0%	304,346	585,849	304,346	51.9%
USA Insurance Company	558,032	0.0%	66,805	558,032	66,805	12.0%
Union Fidelity Life Insurance Company	536,280	0.0%	410,867	529,908	386,572	73.0%
Shelter Life Insurance Company	533,420	0.0%	657,536	534,215	923,607	172.9%
Northwestern Long Term Care Insurance Compan	523,430	0.0%	0	522,333	17,319	3.3%
Versant Life Insurance Company	510,540	0.0%	98,053	633,768	105,506	16.6%
Alta Health & Life Insurance Company	508,174	0.0%	377,344	501,854	356,319	71.0%
Family Heritage Life Insurance Company of Ameri	500,300	0.0%	96,415	494,034	103,763	21.0%
MedAmerica Insurance Company	443,286	0.0%	54,921	405,959	52,964	13.0%
Hartford Life Insurance Company	426,924	0.0%	744,886	434,604	741,707	170.7%
First Health Life & Health Insurance Company	418,598	0.0%	828,654	431,945	776,710	179.8%
Magna Insurance Company	413,407	0.0%	273,029	267,794	263,713	98.5%
Bankers Fidelity Life Insurance Company	399,108	0.0%	307,873	396,143	296,561	74.9%
Union Central Life Insurance Company, The	391,557	0.0%	128,175	368,096	142,431	38.7%
Boston Mutual Life Insurance Company	369,469	0.0%	431,099	283,055	392,385	138.6%
Union Security Life Insurance Company	358,978	0.0%	296,546	417,700	34,766	8.3%
Union Labor Life Insurance Company, The	358,141	0.0%	259,790	390,572	245,274	62.8%
Travelers Insurance Company, The	345,728	0.0%	166,515	345,229	-15,881	-4.6%
Lincoln Heritage Life Insurance Company	320,075	0.0%	276,422	320,558	279,135	87.1%
Kansas City Life Insurance Company	295,519	0.0%	218,712	293,999	169,484	57.6%
Old Republic Life Insurance Company	293,980	0.0%	176,761	293,980	127,999	43.5%
Illinois Mutual Life Insurance Company	254,986	0.0%	179,225	231,799	228,080	98.4%
Security Life Insurance Company of America	248,986	0.0%	157,537	248,986	157,537	63.3%
Hartford Life Group Insurance Company	248,921	0.0%	97,714	250,996	295,492	117.7%
Centurion Life Insurance Company	244,856	0.0%	166,024	308,683	181,045	58.7%
Citizens National Life Insurance Company	233,937	0.0%	272,700	233,874	272,700	116.6%
State Life Insurance Company, The	228,069	0.0%	229,791	197,910	250,561	126.6%
Cherokee National Life Insurance Company	221,202	0.0%	80,076	244,324	89,740	36.7%
Transamerica Occidental Life Insurance Company	220,464	0.0%	222,557	222,488	304,207	136.7%
Ohio National Life Assurance Corporation	217,597	0.0%	23,730	229,073	81,903	35.8%
Bluebonnet Life Insurance Company	208,952	0.0%	260,087	208,952	240,663	115.2%
Provident American Life & Health Insurance Com	206,228	0.0%	69,164	220,144	54,114	24.6%
Federated Life Insurance Company	197,277	0.0%	38,863	193,122	-50,900	-26.4%
American International Life Assurance Company o	188,428	0.0%	482,847	184,209	600,158	325.8%
American Insurance Company of Texas	186,775	0.0%	204,600	188,920	187,753	99.4%
Philadelphia American Life Insurance Company	185,842	0.0%	112,027	182,637	130,477	71.4%
Colonial Penn Life Insurance Company	183,122	0.0%	120,822	189,024	102,583	54.3%
Genworth Life and Annuity Insurance Company	181,148	0.0%	113,033	211,558	112,490	53.2%

Accident and Health Business - Life Companies

Page 4 of 7

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

Monday, September 25, 2006 9:08:58 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*
Federal Home Life Insurance Company	146,000	0.0%	137,353	179,537	151,637	84.5%
National Security Insurance Company	145,273	0.0%	41,536	0	0	
Centre Life Insurance Company	139,040	0.0%	112,570	145,462	-46,706	-32.1%
Lincoln National Life Insurance Company, The	138,339	0.0%	298,214	137,335	216,925	158.0%
Balboa Life Insurance Company	137,556	0.0%	83,359	135,904	113,065	83.2%
Union Bankers Insurance Company	132,530	0.0%	91,833	134,369	89,721	66.8%
Veterans Life Insurance Company	125,193	0.0%	81,017	127,679	81,492	63.8%
Universal Underwriters Life Insurance Company	121,281	0.0%	46,880	114,282	22,161	19.4%
National Teachers Associates Life Insurance Comp	117,250	0.0%	46,004	118,201	45,245	38.3%
Ohio National Life Insurance Company, The	113,525	0.0%	5,344	114,566	7,704	6.7%
Greater Georgia Life Insurance Company	112,575	0.0%	76,107	115,354	76,849	66.6%
Jefferson-Pilot Life Insurance Company	109,165	0.0%	48,962	107,096	-314,936	-294.1%
General American Life Insurance Company	101,898	0.0%	105,103	111,474	118,476	106.3%
Mid-South Insurance Company	100,503	0.0%	105,143	100,642	92,850	92.3%
American General Life Insurance Company	100,492	0.0%	91,940	100,953	98,298	97.4%
Jefferson National Life Insurance Company	100,440	0.0%	101,003	107,355	78,757	73.4%
Liberty Life Assurance Company of Boston	96,166	0.0%	857,505	96,148	857,182	891.5%
Fort Dearborn Life Insurance Company	95,096	0.0%	69,222	95,096	69,222	72.8%
National Life Insurance Company	88,199	0.0%	202,605	96,369	209,197	217.1%
J.M.I.C. Life Insurance Company	86,006	0.0%	172,214	295,222	113,114	38.3%
National States Insurance Company	83,955	0.0%	77,220	82,263	74,019	90.0%
Household Life Insurance Company	83,503	0.0%	317,364	382,630	212	0.1%
Great-West Life Assurance Company, The	79,280	0.0%	16,025	93,863	16,970	18.1%
Sentry Life Insurance Company	74,369	0.0%	33,403	39,826	13,973	35.1%
Alfa Life Insurance Corporation	73,531	0.0%	75,000	74,296	75,000	100.9%
Presidential Life Insurance Company	73,377	0.0%	0	73,377	0	0.0%
Conseco Life Insurance Company	64,288	0.0%	197,617	71,063	47,971	67.5%
Security Mutual Life Insurance Company of New	64,091	0.0%	62,307	68,034	63,018	92.6%
Canada Life Assurance Company, The	63,651	0.0%	101,381	59,308	61,286	103.3%
AAA Life Insurance Company	61,990	0.0%	29,519	61,057	-53,379	-87.4%
Universal Life Insurance Company	60,912	0.0%	20,824	0	0	
Conseco Insurance Company	58,573	0.0%	31,295	52,859	22,713	43.0%
Baltimore Life Insurance Company, The	56,103	0.0%	55,218	56,103	55,218	98.4%
Liberty Life Insurance Company	53,609	0.0%	5,065	55,739	10,327	18.5%
Teachers Insurance and Annuity Association of A	52,783	0.0%	0	54,946	0	0.0%
Commercial Travelers Mutual Insurance Company	51,175	0.0%	39,550	50,537	41,586	82.3%
5 Star Life Insurance Company	48,577	0.0%	29,474	48,541	28,593	58.9%
Valley Forge Life Insurance Company	44,693	0.0%	0	44,826	0	0.0%
Colorado Bankers Life Insurance Company	42,506	0.0%	42,605	42,538	34,135	80.2%
Lafayette Life Insurance Company, The	31,786	0.0%	61,825	31,975	71,400	223.3%
Ozark National Life Insurance Company	27,559	0.0%	26,073	27,597	26,073	94.5%
Oxford Life Insurance Company	27,406	0.0%	91,028	27,820	76,076	273.5%
Delta Life Insurance Co.	26,961	0.0%	11,098	26,961	11,098	41.2%
Midwestern United Life Insurance Company	26,723	0.0%	21,796	25,622	21,300	83.1%
Medico Life Insurance Company	25,734	0.0%	10,836	25,455	11,130	43.7%
Primerica Life Insurance Company	25,627	0.0%	52,685	25,613	64,239	250.8%
Old American Insurance Company	25,395	0.0%	89,189	26,772	13,972	52.2%

Accident and Health Business - Life Companies

Page 5 of 7

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

Monday, September 25, 2006 9:08:58 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*
Columbia Universal Life Insurance Company	22,896	0.0%	5,248	23,755	5,070	21.3%
Phoenix Life Insurance Company	20,940	0.0%	114,886	19,939	86,699	434.8%
Central Reserve Life Insurance Company	19,372	0.0%	11,678	18,524	13,910	75.1%
Christian Fidelity Life Insurance Company	19,267	0.0%	20,126	19,341	19,199	99.3%
Horace Mann Life Insurance Company	19,058	0.0%	8,021	18,712	6,050	32.3%
National Benefit Life Insurance Company	18,982	0.0%	11,538	18,809	11,515	61.2%
Colonial American Life Insurance Company	18,628	0.0%	0	16,976	2,508	14.8%
Security National Life Insurance Company	18,351	0.0%	2,110	26,913	1,692	6.3%
Allmerica Financial Life Insurance and Annuity C	18,063	0.0%	56,431	18,063	56,032	310.2%
Provident Life and Casualty Insurance Company	18,017	0.0%	55,809	21,997	70,551	320.7%
Central Security Life Insurance Company	17,826	0.0%	11,406	18,894	14,453	76.5%
Continental American Insurance Company	17,631	0.0%	11,444	17,522	11,445	65.3%
Government Personnel Mutual Life Insurance Com	17,485	0.0%	9,723	17,465	6,325	36.2%
Mutual of America Life Insurance Company	17,375	0.0%	18,975	17,375	18,975	109.2%
Crown Life Insurance Company	16,916	0.0%	44,833	16,916	38,623	228.3%
Penn Mutual Life Insurance Company, The	16,631	0.0%	76,697	14,542	25,340	174.3%
Financial American Life Insurance Company	16,242	0.0%	2,266	2,783	7,810	280.6%
Nationwide Life Insurance Company of America	15,476	0.0%	7,110	15,518	786	5.1%
Western and Southern Life Insurance Company, T	14,695	0.0%	6,990	14,686	7,166	48.8%
Central Benefits National Life Insurance Company	14,658	0.0%	14,563	14,014	13,263	94.6%
American Capitol Insurance Company	14,491	0.0%	13,338	14,729	12,654	85.9%
COUNTRY Life Insurance Company	13,804	0.0%	37,017	12,575	54,250	431.4%
Perico Life Insurance Company	12,926	0.0%	17,965	13,249	23,003	173.6%
United Insurance Company of America	11,576	0.0%	15,369	9,071	14,772	162.8%
BEST LIFE and Health Insurance Company	11,381	0.0%	4,535	11,381	4,614	40.5%
TIAA-CREF Life Insurance Company	11,358	0.0%	0	9,251	0	0.0%
Southwestern Life Insurance Company	10,433	0.0%	0	10,537	0	0.0%
American Network Insurance Company	9,989	0.0%	8,705	9,925	10,159	102.4%
Security Life of Denver Insurance Company	9,531	0.0%	235	10,194	265	2.6%
Guaranty Income Life Insurance Company	9,142	0.0%	1,340	9,104	-18	-0.2%
Hartford Life and Annuity Insurance Company	8,242	0.0%	1,929	8,432	1,807	21.4%
Zale Life Insurance Company	7,122	0.0%	3,092	7,122	3,726	52.3%
CUNA Mutual Life Insurance Company	6,878	0.0%	0	7,769	-5,142	-66.2%
IdeaLife Insurance Company	6,671	0.0%	1,925	7,861	1,748	22.2%
Great Southern Life Insurance Company	5,690	0.0%	0	5,729	0	0.0%
First Colony Life Insurance Company	4,837	0.0%	0	4,719	0	0.0%
Renaissance Life & Health Insurance Company of	4,588	0.0%	6,338	4,946	-2,945	-59.5%
Indianapolis Life Insurance Company	4,263	0.0%	1,206	4,400	3,227	73.3%
First Allmerica Financial Life Insurance Company	4,228	0.0%	42,966	4,228	40,200	950.8%
Transamerica Financial Life Insurance Company	4,134	0.0%	340	4,182	310	7.4%
Standard Life and Casualty Insurance Company	4,112	0.0%	977	4,113	245	6.0%
LifeRe Insurance Company	4,059	0.0%	3,670	8,965	3,670	40.9%
Academy Life Insurance Company	3,860	0.0%	6,942	4,206	4,872	115.8%
West Coast Life Insurance Company	3,269	0.0%	9,328	3,512	9,328	265.6%
Columbus Life Insurance Company	2,846	0.0%	2,054	3,193	1,543	48.3%
Citicorp Life Insurance Company	2,754	0.0%	1,250	2,748	1,336	48.6%
Madison National Life Insurance Company, Inc.	2,562	0.0%	21,177	2,670	20,828	780.1%

Accident and Health Business - Life Companies

Page 6 of 7

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

Monday, September 25, 2006 9:08:58 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*
Life Insurance Company of the Southwest	2,531	0.0%	3,112	2,531	1,529	60.4%
Cincinnati Life Insurance Company, The	2,314	0.0%	5,732	2,087	-1,060	-50.8%
BCS Life Insurance Company	2,192	0.0%	0	2,512	173	6.9%
United Life Insurance Company	1,681	0.0%	1,250	1,681	51,474	*****
United Family Life Insurance Company	1,668	0.0%	142	1,690	163	9.6%
Unified Life Insurance Company	1,329	0.0%	24,671	1,329	24,671	*****
ING USA Annuity and Life Insurance Company	1,286	0.0%	0	1,317	0	0.0%
Chase Insurance Life and Annuity Company	1,178	0.0%	0	1,153	0	0.0%
Banner Life Insurance Company	1,100	0.0%	440	1,100	289	26.3%
Midland National Life Insurance Company	1,037	0.0%	0	1,170	0	0.0%
AmerUs Life Insurance Company	937	0.0%	0	994	0	0.0%
Investors Life Insurance Company of North Ameri	905	0.0%	3,680	839	3,672	437.7%
PacificCare Life and Health Insurance Company	806	0.0%	0	806	0	0.0%
Jefferson Pilot LifeAmerica Insurance Company	761	0.0%	62,083	784	67,398	*****
Reliable Life Insurance Company, The	755	0.0%	220	818	207	25.3%
Aviva Life Insurance Company	731	0.0%	0	705	0	0.0%
Commerce National Insurance Company	644	0.0%	4,449	8,143	3,316	40.7%
United World Life Insurance Company	493	0.0%	138	493	184	37.3%
North American Company for Life and Health Insu	474	0.0%	8,028	351	21,134	*****
Surety Life Insurance Company	354	0.0%	7,440	354	7,440	*****
Federal Life Insurance Company (Mutual)	307	0.0%	0	8	0	0.0%
MEMBERS Life Insurance Company	258	0.0%	0	216	0	0.0%
American Memorial Life Insurance Company	187	0.0%	0	193	0	0.0%
American Life Insurance Company of New York,	163	0.0%	0	163	0	0.0%
Farmers New World Life Insurance Company	162	0.0%	0	162	0	0.0%
Unity Mutual Life Insurance Company	140	0.0%	0	149	0	0.0%
Garden State Life Insurance Company	139	0.0%	0	174	0	0.0%
Anthem Life Insurance Company	126	0.0%	0	147	0	0.0%
Individual Assurance Company, Life, Health & Ac	76	0.0%	0	73	0	0.0%
Columbian Life Insurance Company	0	0.0%	13,149	0	13,077	
Columbian Mutual Life Insurance Company	0	0.0%	3,969	0	3,985	
MTL Insurance Company	0	0.0%	2,131	2,131	2,131	100.0%
Reliance Life Insurance Company	0	0.0%	0	958	0	0.0%
American Modern Life Insurance Company	0	0.0%	0	162	-3,405	*****
XL Life Insurance and Annuity Company	0	0.0%	0	29	-6,300	*****
Mountain Life Insurance Company	0	0.0%	0	14	0	0.0%
Bankers Life Insurance Company	-213	0.0%	35,928	-213	14,612	*****
First Assurance Life of America	-276	0.0%	18,309	21,309	-3,809	-17.9%
New South Life Insurance Company	-1,761	0.0%	49,195	26,454	44,183	167.0%
Life of the South Insurance Company	-2,392	0.0%	18,872	15,642	2,044	13.1%
Century Credit Life Insurance Company	-11,525	0.0%	113,456	82,810	36,978	44.7%
<b>Grand Totals: 320 Companies in Report</b>	<b>1,984,220,641</b>		<b>1,546,761,996</b>	<b>1,975,120,218</b>	<b>1,579,766,957</b>	<b>80.0%</b>

Accident and Health Business - Life Companies

Page 7 of 7

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

Monday, September 25, 2006 9:08:59 AM

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