

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

| Company | Premiums Written | Market Share | Losses Paid | Premiums Earned | Losses Incurred | Loss Ratio w/o LAE* |
|--|-----------------------------|-------------------------|------------------------|----------------------------|----------------------------|--------------------------------|
| Blue Cross & Blue Shield of Mississippi, A Mutua | 1,044,371,632 | 43.5% | 905,047,175 | 1,042,889,910 | 904,113,365 | 86.7% |
| United HealthCare Insurance Company | 239,577,699 | 10.0% | 185,647,669 | 240,190,657 | 189,308,170 | 78.8% |
| Humana Insurance Company | 190,829,481 | 7.9% | 139,292,563 | 177,493,322 | 152,380,985 | 85.9% |
| PacifiCare Life and Health Insurance Company | 63,833,647 | 2.7% | 49,164,936 | 64,903,762 | 55,230,331 | 85.1% |
| American Family Life Assurance Company of Col | 63,453,296 | 2.6% | 29,103,072 | 64,068,104 | 30,833,648 | 48.1% |
| Mutual of Omaha Insurance Company | 51,447,556 | 2.1% | 34,857,375 | 50,866,241 | 35,120,730 | 69.0% |
| American Fidelity Assurance Company | 33,079,588 | 1.4% | 18,577,968 | 32,838,590 | 22,199,877 | 67.6% |
| Aetna Life Insurance Company | 30,946,790 | 1.3% | 25,420,313 | 30,671,356 | 27,251,425 | 88.8% |
| Golden Rule Insurance Company | 22,520,350 | 0.9% | 12,745,829 | 22,356,763 | 12,969,491 | 58.0% |
| Metropolitan Life Insurance Company | 21,842,538 | 0.9% | 16,694,891 | 18,505,344 | 16,632,557 | 89.9% |
| Guardian Life Insurance Company of America, Th | 21,624,777 | 0.9% | 13,188,953 | 21,588,425 | 13,221,381 | 61.2% |
| Time Insurance Company | 19,188,066 | 0.8% | 11,660,339 | 19,175,274 | 11,982,113 | 62.5% |
| MEGA Life and Health Insurance Company, The | 18,952,654 | 0.8% | 12,797,787 | 18,100,393 | 13,823,131 | 76.4% |
| United American Insurance Company | 18,731,187 | 0.8% | 11,642,226 | 18,897,914 | 11,599,361 | 61.4% |
| Pennsylvania Life Insurance Company | 18,478,313 | 0.8% | 12,356,384 | 20,466,260 | 13,764,028 | 67.3% |
| Colonial Life & Accident Insurance Company | 16,921,805 | 0.7% | 8,752,954 | 17,014,823 | 9,563,852 | 56.2% |
| Hartford Life and Accident Insurance Company | 15,993,426 | 0.7% | 8,394,493 | 16,080,519 | 10,886,157 | 67.7% |
| UniCARE Life & Health Insurance Company | 15,256,877 | 0.6% | 13,117,762 | 15,044,865 | 13,887,970 | 92.3% |
| Monumental Life Insurance Company | 14,597,059 | 0.6% | 7,026,514 | 14,727,908 | 7,540,480 | 51.2% |
| Constitution Life Insurance Company | 14,139,979 | 0.6% | 10,302,585 | 14,421,094 | 10,289,750 | 71.4% |
| Physicians Mutual Insurance Company | 13,995,965 | 0.6% | 8,268,626 | 14,139,944 | 8,862,315 | 62.7% |
| UNUM Life Insurance Company of America | 13,629,467 | 0.6% | 26,339,725 | 13,755,187 | 32,235,130 | 234.3% |
| Union Security Insurance Company | 13,456,306 | 0.6% | 9,798,781 | 13,485,170 | 9,237,742 | 68.5% |
| Bankers Life and Casualty Company | 13,102,064 | 0.5% | 7,122,162 | 13,516,669 | 8,478,399 | 62.7% |
| Connecticut General Life Insurance Company | 10,953,895 | 0.5% | 9,336,329 | 10,647,825 | 9,544,537 | 89.6% |
| Liberty National Life Insurance Company | 10,024,252 | 0.4% | 4,899,371 | 10,019,821 | 3,299,280 | 32.9% |
| Central United Life Insurance Company | 10,001,495 | 0.4% | 9,102,821 | 9,942,722 | 9,069,056 | 91.2% |
| American Public Life Insurance Company | 9,861,526 | 0.4% | 6,390,389 | 9,920,766 | 6,489,952 | 65.4% |
| Delta Dental Insurance Company | 9,771,081 | 0.4% | 6,790,136 | 9,958,121 | 6,905,910 | 69.3% |
| New York Life Insurance Company | 9,662,936 | 0.4% | 7,739,749 | 9,115,262 | 7,861,992 | 86.3% |
| Life Investors Insurance Company of America | 9,305,947 | 0.4% | 8,726,792 | 9,331,360 | 10,035,063 | 107.5% |
| American Heritage Life Insurance Company | 8,324,483 | 0.3% | 4,791,767 | 8,410,194 | 4,143,846 | 49.3% |
| Provident Life and Accident Insurance Company | 8,324,010 | 0.3% | 9,010,207 | 8,984,599 | 9,034,969 | 100.6% |
| American Pioneer Life Insurance Company | 8,073,603 | 0.3% | 5,727,065 | 8,173,801 | 5,823,787 | 71.2% |
| Washington National Insurance Company | 7,978,594 | 0.3% | 5,626,973 | 8,370,516 | 5,369,684 | 64.1% |
| Massachusetts Mutual Life Insurance Company | 7,764,354 | 0.3% | 3,538,259 | 7,838,551 | 4,096,909 | 52.3% |
| Ameritas Life Insurance Corp. | 7,752,778 | 0.3% | 5,126,462 | 7,900,211 | 5,138,917 | 65.0% |
| Genworth Life Insurance Company | 7,714,375 | 0.3% | 2,595,835 | 7,596,191 | 4,355,043 | 57.3% |
| John Hancock Life Insurance Company | 7,059,357 | 0.3% | 2,468,200 | 6,984,460 | 3,771,228 | 54.0% |
| Starmount Life Insurance Company | 6,842,708 | 0.3% | 4,801,012 | 6,736,338 | 4,862,767 | 72.2% |
| Reserve National Insurance Company | 6,717,030 | 0.3% | 5,078,880 | 6,856,058 | 5,069,314 | 73.9% |
| American Medical Security Life Insurance Compa | 6,445,477 | 0.3% | 4,278,897 | 6,520,295 | 4,174,368 | 64.0% |
| John Alden Life Insurance Company | 6,274,074 | 0.3% | 3,525,246 | 6,253,098 | 3,817,991 | 61.1% |
| Sterling Investors Life Insurance Company | 5,932,464 | 0.2% | 4,271,098 | 5,475,458 | 4,959,225 | 90.6% |

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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* |
|--|------------------|--------------|-------------|-----------------|-----------------|---------------------|
| CUNA Mutual Insurance Society | 5,519,970 | 0.2% | 2,492,331 | 5,231,127 | 2,688,981 | 51.4% |
| Jefferson Pilot Financial Insurance Company | 5,358,463 | 0.2% | 3,767,668 | 5,320,218 | 3,469,124 | 65.2% |
| Trustmark Life Insurance Company | 5,266,572 | 0.2% | 7,093,717 | 5,019,043 | 7,243,536 | 144.3% |
| Gerber Life Insurance Company | 5,173,801 | 0.2% | 2,888,179 | 5,145,895 | 2,768,026 | 53.8% |
| HCC Life Insurance Company | 4,902,699 | 0.2% | 4,237,510 | 4,900,871 | 4,020,828 | 82.0% |
| American General Life and Accident Insurance Co | 4,515,016 | 0.2% | 3,509,639 | 4,546,351 | 3,667,701 | 80.7% |
| Northwestern Mutual Life Insurance Company, Th | 4,502,121 | 0.2% | 1,926,634 | 4,575,681 | 3,420,118 | 74.7% |
| Stonebridge Life Insurance Company | 4,489,325 | 0.2% | 2,039,549 | 4,490,918 | 2,149,378 | 47.9% |
| Companion Life Insurance Company | 4,430,869 | 0.2% | 2,874,548 | 4,428,738 | 2,905,668 | 65.6% |
| Mid-West National Life Insurance Company of Te | 4,430,120 | 0.2% | 1,488,047 | 4,332,628 | 1,704,543 | 39.3% |
| Standard Insurance Company | 4,377,790 | 0.2% | 2,044,395 | 4,362,345 | 2,878,935 | 66.0% |
| USABLE Life | 4,217,023 | 0.2% | 1,907,831 | 4,217,023 | 0 | 0.0% |
| CompBenefits Insurance Company | 4,141,970 | 0.2% | 2,837,672 | 4,153,729 | 2,852,554 | 68.7% |
| Continental Life Insurance Company of Brentwoo | 4,140,518 | 0.2% | 3,420,368 | 4,104,660 | 3,486,648 | 84.9% |
| Principal Life Insurance Company | 4,022,268 | 0.2% | 2,584,627 | 3,975,501 | 2,579,406 | 64.9% |
| Life Insurance Company of Alabama | 3,935,601 | 0.2% | 1,948,775 | 3,915,682 | 1,922,946 | 49.1% |
| American Bankers Life Assurance Company of Flo | 3,882,580 | 0.2% | 1,360,586 | 3,992,900 | 1,214,959 | 30.4% |
| Paul Revere Life Insurance Company, The | 3,559,233 | 0.1% | 6,728,393 | 3,895,342 | 7,374,566 | 189.3% |
| World Insurance Company | 3,515,271 | 0.1% | 2,528,576 | 3,543,060 | 2,557,309 | 72.2% |
| Freedom Life Insurance Company of America | 3,445,407 | 0.1% | 4,054,376 | 3,438,546 | 3,842,347 | 111.7% |
| Standard Security Life Insurance Company of New | 3,429,117 | 0.1% | 1,924,579 | 3,411,378 | 1,993,568 | 58.4% |
| Prudential Insurance Company of America, The | 3,423,713 | 0.1% | 3,742,201 | 3,476,843 | 12,733,717 | 366.2% |
| Great-West Life & Annuity Insurance Company | 3,386,622 | 0.1% | 2,980,595 | 3,376,764 | 2,986,541 | 88.4% |
| American Federated Life Insurance Company | 3,372,337 | 0.1% | 844,323 | 2,765,026 | 1,008,480 | 36.5% |
| Union National Life Insurance Company | 3,311,955 | 0.1% | 912,139 | 3,358,195 | 1,036,521 | 30.9% |
| Southern Farm Bureau Life Insurance Company | 3,286,158 | 0.1% | 833,044 | 1,146,010 | 514,244 | 44.9% |
| Nippon Life Insurance Company of America | 3,246,881 | 0.1% | 2,530,456 | 3,336,616 | 3,618,543 | 108.4% |
| United of Omaha Life Insurance Company | 3,243,019 | 0.1% | 1,640,501 | 3,307,478 | 1,825,689 | 55.2% |
| Combined Insurance Company of America | 3,158,302 | 0.1% | 1,050,680 | 3,103,242 | 477,614 | 15.4% |
| American National Life Insurance Company of Te | 3,101,985 | 0.1% | 3,042,361 | 3,100,606 | 2,999,167 | 96.7% |
| United Teacher Associates Insurance Company | 2,915,780 | 0.1% | 1,932,172 | 2,923,275 | 1,833,222 | 62.7% |
| Transamerica Life Insurance Company | 2,672,181 | 0.1% | 1,886,835 | 2,664,962 | 2,638,969 | 99.0% |
| EMC National Life Company | 2,601,253 | 0.1% | 2,064,693 | 2,607,930 | 2,122,952 | 81.4% |
| Hartford Life Insurance Company | 2,579,349 | 0.1% | 1,432,423 | 2,806,706 | 1,193,471 | 42.5% |
| HM Life Insurance Company | 2,533,351 | 0.1% | 3,435,002 | 2,553,916 | 3,648,109 | 142.8% |
| Medico Insurance Company | 2,458,008 | 0.1% | 1,563,766 | 2,493,135 | 1,851,316 | 74.3% |
| Life Insurance Company of North America | 2,457,593 | 0.1% | 6,470,152 | 2,457,593 | 8,913,866 | 362.7% |
| United States Life Insurance Company in the City | 2,448,195 | 0.1% | 1,890,595 | 2,434,339 | 1,933,353 | 79.4% |
| Sun Life Assurance Company of Canada | 2,414,805 | 0.1% | 1,467,251 | 2,416,164 | 1,532,755 | 63.4% |
| Genworth Life and Health Insurance Company | 2,410,997 | 0.1% | 2,917,763 | 2,334,457 | 2,960,033 | 126.8% |
| Physicians Life Insurance Company | 2,402,502 | 0.1% | 1,714,620 | 2,352,463 | 1,611,352 | 68.5% |
| Brokers National Life Assurance Company | 2,225,460 | 0.1% | 1,390,105 | 2,235,515 | 1,393,652 | 62.3% |
| Conseco Senior Health Insurance Company | 2,202,296 | 0.1% | 3,481,147 | 2,490,435 | 2,439,384 | 98.0% |
| American Health and Life Insurance Company | 2,130,201 | 0.1% | 955,685 | 1,998,094 | 786,413 | 39.4% |
| American United Life Insurance Company | 2,024,607 | 0.1% | 1,123,636 | 1,997,928 | 1,258,510 | 63.0% |
| Gulf Guaranty Life Insurance Company | 1,995,026 | 0.1% | 864,949 | 1,923,341 | 690,876 | 35.9% |
| Standard Life and Accident Insurance Company | 1,959,711 | 0.1% | 1,151,204 | 2,003,183 | 1,109,835 | 55.4% |

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

Tuesday, May 22, 2007 9:05:19 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* |
|---|------------------|--------------|-------------|-----------------|-----------------|---------------------|
| Protective Life Insurance Company | 1,894,750 | 0.1% | 1,670,164 | 1,966,743 | 1,585,383 | 80.6% |
| American National Insurance Company | 1,892,061 | 0.1% | 779,814 | 1,596,267 | 709,283 | 44.4% |
| Reliance Standard Life Insurance Company | 1,856,390 | 0.1% | 1,594,181 | 1,853,605 | 2,194,415 | 118.4% |
| HumanaDental Insurance Company | 1,834,867 | 0.1% | 1,291,150 | 1,832,491 | 1,263,699 | 69.0% |
| Penn Treaty Network America Insurance Company | 1,825,132 | 0.1% | 960,471 | 1,827,464 | 1,003,763 | 54.9% |
| Pyramid Life Insurance Company, The | 1,823,128 | 0.1% | 1,177,185 | 1,846,480 | 1,176,567 | 63.7% |
| Pacific Life & Annuity Company | 1,795,008 | 0.1% | 2,716,736 | 1,776,610 | 2,019,273 | 113.7% |
| Loyal American Life Insurance Company | 1,765,677 | 0.1% | 1,178,645 | 1,499,239 | 1,222,318 | 81.5% |
| New Era Life Insurance Company | 1,722,022 | 0.1% | 1,377,214 | 1,742,351 | 1,336,372 | 76.7% |
| ReliaStar Life Insurance Company | 1,706,244 | 0.1% | 779,888 | 1,719,256 | 888,958 | 51.7% |
| Celtic Insurance Company | 1,689,716 | 0.1% | 887,499 | 1,588,106 | 934,685 | 58.9% |
| Plateau Insurance Company | 1,679,612 | 0.1% | 450,359 | 1,535,885 | 474,548 | 30.9% |
| Marquette National Life Insurance Company | 1,671,638 | 0.1% | 1,383,192 | 1,531,365 | 1,416,724 | 92.5% |
| First Health Life & Health Insurance Company | 1,629,071 | 0.1% | 931,687 | 1,656,096 | 1,189,823 | 71.8% |
| American General Assurance Company | 1,567,672 | 0.1% | 1,452,881 | 1,656,864 | 1,204,360 | 72.7% |
| London Life Reinsurance Company | 1,493,740 | 0.1% | 237,425 | 1,611,740 | 2,881,317 | 178.8% |
| Guarantee Trust Life Insurance Company | 1,451,964 | 0.1% | 773,455 | 1,447,112 | 627,065 | 43.3% |
| Equitable Life & Casualty Insurance Company | 1,418,025 | 0.1% | 1,125,445 | 1,435,565 | 1,113,506 | 77.6% |
| State Mutual Insurance Company | 1,382,651 | 0.1% | 1,050,515 | 1,422,783 | 1,023,582 | 71.9% |
| Berkshire Life Insurance Company of America | 1,371,953 | 0.1% | 24,167 | 1,351,725 | 325,695 | 24.1% |
| American Republic Insurance Company | 1,303,363 | 0.1% | 698,866 | 1,180,544 | 833,877 | 70.6% |
| Senior American Life Insurance Company | 1,251,459 | 0.1% | 229,171 | 1,271,899 | 453,099 | 35.6% |
| National Guardian Life Insurance Company | 1,207,915 | 0.1% | 689,699 | 1,318,727 | 689,699 | 52.3% |
| Continental General Insurance Company | 1,187,417 | 0.0% | 736,634 | 1,201,894 | 804,328 | 66.9% |
| Kanawha Insurance Company | 1,134,981 | 0.0% | 438,950 | 1,136,845 | 465,114 | 40.9% |
| Lincoln Benefit Life Company | 1,115,337 | 0.0% | 62,470 | 1,120,323 | 252,199 | 22.5% |
| Symetra Life Insurance Company | 1,081,926 | 0.0% | 326,919 | 1,077,281 | 303,739 | 28.2% |
| RiverSource Life Insurance Company | 1,078,913 | 0.0% | 1,378,764 | 1,078,856 | 1,873,209 | 173.6% |
| CICA Life Insurance Company of America | 1,059,003 | 0.0% | -24 | 0 | 0 | |
| Assurity Life Insurance Company | 1,032,046 | 0.0% | 439,072 | 1,036,260 | 341,938 | 33.0% |
| Citizens Security Life Insurance Company | 1,012,207 | 0.0% | 670,820 | 1,003,377 | 656,153 | 65.4% |
| National Foundation Life Insurance Company | 1,010,691 | 0.0% | 904,250 | 1,016,130 | 818,985 | 80.6% |
| AXA Equitable Life Insurance Company | 998,305 | 0.0% | 5,934,242 | 1,016,144 | 5,902,315 | 580.9% |
| Trustmark Insurance Company | 991,904 | 0.0% | 574,772 | 984,030 | 502,365 | 51.1% |
| Minnesota Life Insurance Company | 989,027 | 0.0% | 635,816 | 950,915 | -445,605 | -46.9% |
| Perico Life Insurance Company | 964,742 | 0.0% | 705,797 | 964,986 | 667,344 | 69.2% |
| AIG Life Insurance Company | 956,559 | 0.0% | 628,714 | 988,598 | 600,163 | 60.7% |
| Great American Life Insurance Company | 913,023 | 0.0% | 6,974 | 908,918 | 12,470 | 1.4% |
| Jackson National Life Insurance Company | 908,579 | 0.0% | 465,023 | 911,011 | 329,042 | 36.1% |
| MONY Life Insurance Company | 895,871 | 0.0% | 571,857 | 929,943 | 550,541 | 59.2% |
| Pan-American Life Insurance Company | 886,942 | 0.0% | 886,697 | 870,516 | 874,195 | 100.4% |
| Northwestern Long Term Care Insurance Compan | 796,542 | 0.0% | 0 | 788,001 | -8,983 | -1.1% |
| ReliaStar Life Insurance Company of New York | 781,436 | 0.0% | 1,600,680 | 859,608 | 1,737,695 | 202.1% |
| Allianz Life Insurance Company of North America | 765,546 | 0.0% | 190,693 | 766,833 | 205,740 | 26.8% |
| Philadelphia American Life Insurance Company | 746,026 | 0.0% | 945,846 | 750,164 | 910,395 | 121.4% |
| American Income Life Insurance Company | 728,242 | 0.0% | 408,701 | 729,465 | 489,296 | 67.1% |
| Southern Pioneer Life Insurance Company | 724,228 | 0.0% | 287,248 | 707,431 | 324,934 | 45.9% |

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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* |
|--|------------------|--------------|-------------|-----------------|-----------------|---------------------|
| USAA Life Insurance Company | 691,146 | 0.0% | 537,512 | 689,385 | 567,767 | 82.4% |
| Conseco Health Insurance Company | 690,367 | 0.0% | 492,024 | 682,675 | 490,328 | 71.8% |
| Magna Insurance Company | 688,117 | 0.0% | 253,739 | 524,960 | 229,764 | 43.8% |
| Sears Life Insurance Company | 685,193 | 0.0% | 281,671 | 620,361 | 276,947 | 44.6% |
| Allstate Life Insurance Company | 682,181 | 0.0% | 184,487 | 679,138 | 684,152 | 100.7% |
| Professional Insurance Company | 667,321 | 0.0% | 274,290 | 652,559 | 290,709 | 44.5% |
| Liberty Life Insurance Company | 666,886 | 0.0% | 97,321 | 645,486 | 16,665 | 2.6% |
| Peoples Benefit Life Insurance Company | 652,012 | 0.0% | 343,663 | 673,755 | 313,192 | 46.5% |
| Mutual Savings Life Insurance Company | 637,133 | 0.0% | 380,380 | 624,523 | 401,243 | 64.2% |
| Versant Life Insurance Company | 632,381 | 0.0% | 97,677 | 464,208 | 100,417 | 21.6% |
| Merit Life Insurance Co. | 578,544 | 0.0% | 194,052 | 609,593 | 173,454 | 28.5% |
| Conseco Insurance Company | 569,994 | 0.0% | 235,062 | 545,049 | 263,711 | 48.4% |
| Shelter Life Insurance Company | 560,582 | 0.0% | 436,119 | 575,696 | 200,613 | 34.8% |
| Globe Life and Accident Insurance Company | 553,173 | 0.0% | 374,805 | 550,297 | 375,653 | 68.3% |
| Shenandoah Life Insurance Company | 550,926 | 0.0% | 249,486 | 552,842 | 254,428 | 46.0% |
| Alta Health & Life Insurance Company | 547,181 | 0.0% | 443,054 | 546,237 | 431,466 | 79.0% |
| Reassure America Life Insurance Company | 506,353 | 0.0% | 857,743 | 517,446 | 906,665 | 175.2% |
| Lincoln Heritage Life Insurance Company | 497,761 | 0.0% | 380,010 | 497,056 | 390,215 | 78.5% |
| MedAmerica Insurance Company | 493,980 | 0.0% | 45,390 | 484,185 | 48,398 | 10.0% |
| Family Heritage Life Insurance Company of Ameri | 489,525 | 0.0% | 109,368 | 486,904 | 113,414 | 23.3% |
| USA Insurance Company | 484,453 | 0.0% | 83,355 | 484,453 | 83,355 | 17.2% |
| Fidelity Security Life Insurance Company | 477,958 | 0.0% | 464,095 | 473,126 | 444,450 | 93.9% |
| New England Life Insurance Company | 474,361 | 0.0% | 1,088,214 | 516,189 | 1,282,919 | 248.5% |
| Union Fidelity Life Insurance Company | 459,337 | 0.0% | 237,411 | 454,048 | 233,267 | 51.4% |
| Nationwide Life Insurance Company | 412,135 | 0.0% | 141,276 | 422,930 | 179,476 | 42.4% |
| Union Central Life Insurance Company, The | 408,048 | 0.0% | 110,146 | 407,382 | 155,775 | 38.2% |
| Order of United Commercial Travelers of America, | 407,965 | 0.0% | 124,928 | 400,082 | 123,842 | 31.0% |
| Woodmen of the World Life Insurance Society | 385,761 | 0.0% | 316,277 | 423,402 | 328,057 | 77.5% |
| Bankers Fidelity Life Insurance Company | 357,647 | 0.0% | 256,728 | 363,784 | 251,116 | 69.0% |
| Provident American Life & Health Insurance Com | 355,858 | 0.0% | 124,757 | 342,594 | 136,396 | 39.8% |
| MetLife Insurance Company of Connecticut | 323,245 | 0.0% | 79,053 | 337,774 | 1,404,891 | 415.9% |
| Cherokee National Life Insurance Company | 310,200 | 0.0% | 76,807 | 264,303 | 79,811 | 30.2% |
| Illinois Mutual Life Insurance Company | 279,281 | 0.0% | 178,824 | 252,477 | -139,991 | -55.4% |
| Kansas City Life Insurance Company | 276,232 | 0.0% | 307,846 | 280,344 | 288,679 | 103.0% |
| Thrivent Financial for Lutherans | 269,175 | 0.0% | 69,015 | 265,568 | 134,106 | 50.5% |
| Union Labor Life Insurance Company, The | 261,678 | 0.0% | 200,514 | 264,091 | 184,205 | 69.8% |
| Fort Dearborn Life Insurance Company | 252,634 | 0.0% | 253,856 | 252,634 | 253,856 | 100.5% |
| Liberty Life Assurance Company of Boston | 250,502 | 0.0% | 1,078,503 | 253,417 | 1,086,471 | 428.7% |
| Federated Life Insurance Company | 234,666 | 0.0% | 11,358 | 231,623 | 11,709 | 5.1% |
| Citizens National Life Insurance Company | 234,132 | 0.0% | 20 | 0 | 0 | |
| Transamerica Occidental Life Insurance Company | 231,836 | 0.0% | 168,241 | 229,919 | 226,596 | 98.6% |
| Chesapeake Life Insurance Company, The | 222,214 | 0.0% | 322,454 | 251,544 | 396,013 | 157.4% |
| Ohio National Life Assurance Corporation | 214,422 | 0.0% | 57,603 | 214,216 | 35 | 0.0% |
| State Life Insurance Company, The | 212,294 | 0.0% | 238,961 | 214,301 | 291,869 | 136.2% |
| Security Life Insurance Company of America | 206,814 | 0.0% | 95,032 | 206,814 | 95,032 | 46.0% |
| Old Republic Life Insurance Company | 204,372 | 0.0% | 99,337 | 204,372 | 264,279 | 129.3% |
| Madison National Life Insurance Company, Inc. | 194,332 | 0.0% | 61,959 | 194,503 | 113,617 | 58.4% |

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

Tuesday, May 22, 2007 9:05:19 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* |
|--|------------------|--------------|-------------|-----------------|-----------------|---------------------|
| Sentry Life Insurance Company | 184,864 | 0.0% | 60,003 | 154,689 | 24,101 | 15.6% |
| American Insurance Company of Texas | 184,703 | 0.0% | 543,872 | 184,703 | 561,469 | 304.0% |
| Bluebonnet Life Insurance Company | 183,620 | 0.0% | 277,234 | 183,620 | 276,036 | 150.3% |
| Colonial Penn Life Insurance Company | 174,150 | 0.0% | 93,362 | 180,137 | 83,652 | 46.4% |
| Genworth Life and Annuity Insurance Company | 162,071 | 0.0% | 161,546 | 164,829 | 169,556 | 102.9% |
| National Security Insurance Company | 143,118 | 0.0% | 57,008 | 0 | 0 | |
| LifeRe Insurance Company | 137,231 | 0.0% | 67,183 | 139,204 | 97,443 | 70.0% |
| Lincoln National Life Insurance Company, The | 136,998 | 0.0% | 575,219 | 136,518 | 696,313 | 510.1% |
| National Teachers Associates Life Insurance Comp | 136,969 | 0.0% | 24,098 | 137,299 | 28,804 | 21.0% |
| Centre Life Insurance Company | 134,430 | 0.0% | 92,101 | 138,867 | 230,684 | 166.1% |
| Central States Health & Life Co. of Omaha | 129,260 | 0.0% | 70,247 | 137,605 | 61,011 | 44.3% |
| General American Life Insurance Company | 125,725 | 0.0% | 89,979 | 126,570 | 92,267 | 72.9% |
| Balboa Life Insurance Company | 124,805 | 0.0% | 13,422 | 124,805 | 18,820 | 15.1% |
| Union Bankers Insurance Company | 119,586 | 0.0% | 115,831 | 122,009 | 109,989 | 90.1% |
| Ohio National Life Insurance Company, The | 116,587 | 0.0% | 5,179 | 116,045 | -1,497 | -1.3% |
| Federal Home Life Insurance Company | 114,566 | 0.0% | 99,012 | 120,834 | 113,593 | 94.0% |
| Veterans Life Insurance Company | 110,904 | 0.0% | 11,132 | 113,021 | 8,540 | 7.6% |
| Boston Mutual Life Insurance Company | 99,765 | 0.0% | 89,487 | 99,662 | 89,516 | 89.8% |
| Jefferson-Pilot Life Insurance Company | 96,567 | 0.0% | 142,739 | 96,194 | 419,376 | 436.0% |
| Presidential Life Insurance Company | 96,246 | 0.0% | 70,554 | 96,246 | 62,575 | 65.0% |
| World Corp Insurance Company | 94,930 | 0.0% | 12,763 | 96,752 | 11,263 | 11.6% |
| Greater Georgia Life Insurance Company | 92,874 | 0.0% | 65,501 | 91,497 | 60,445 | 66.1% |
| Jefferson National Life Insurance Company | 90,652 | 0.0% | 85,805 | 90,080 | 77,365 | 85.9% |
| Great-West Life Assurance Company, The | 85,549 | 0.0% | 20,866 | 58,066 | 20,746 | 35.7% |
| National Life Insurance Company | 85,136 | 0.0% | 206,539 | 94,125 | 213,361 | 226.7% |
| American General Life Insurance Company | 79,717 | 0.0% | 37,303 | 80,538 | 38,532 | 47.8% |
| AAA Life Insurance Company | 72,799 | 0.0% | 53,597 | 71,708 | 48,062 | 67.0% |
| Teachers Insurance and Annuity Association of A | 71,609 | 0.0% | 0 | 52,223 | 0 | 0.0% |
| Continental Assurance Company | 68,712 | 0.0% | 212,413 | 43,738 | 115,272 | 263.6% |
| Alfa Life Insurance Corporation | 66,283 | 0.0% | 375,000 | 67,183 | 375,000 | 558.2% |
| J.M.I.C. Life Insurance Company | 65,531 | 0.0% | 116,865 | 225,102 | 86,830 | 38.6% |
| National States Insurance Company | 62,500 | 0.0% | 64,189 | 63,751 | 59,890 | 93.9% |
| Household Life Insurance Company | 62,301 | 0.0% | 185,477 | 191,899 | 58,199 | 30.3% |
| Conseco Life Insurance Company | 58,350 | 0.0% | 154,542 | 74,702 | 47,345 | 63.4% |
| Knights of Columbus | 58,225 | 0.0% | 3,394 | 0 | 0 | |
| Unimerica Insurance Company | 58,050 | 0.0% | 0 | 63,016 | 0 | 0.0% |
| Security Mutual Life Insurance Company of New | 57,540 | 0.0% | 43,718 | 57,491 | 44,024 | 76.6% |
| Valley Forge Life Insurance Company | 56,359 | 0.0% | 0 | 56,113 | 0 | 0.0% |
| Financial American Life Insurance Company | 50,481 | 0.0% | 3,369 | 12,929 | 2,588 | 20.0% |
| Universal Life Insurance Company | 46,651 | 0.0% | 0 | 0 | 26,896 | |
| Commercial Travelers Mutual Insurance Company | 43,869 | 0.0% | 27,494 | 44,261 | 30,612 | 69.2% |
| Universal Underwriters Life Insurance Company | 36,185 | 0.0% | 34,345 | 78,521 | 36,741 | 46.8% |
| Colorado Bankers Life Insurance Company | 35,582 | 0.0% | 35,453 | 35,449 | 41,507 | 117.1% |
| Canada Life Assurance Company, The | 32,278 | 0.0% | 20,954 | 32,761 | 20,954 | 64.0% |
| Midwestern United Life Insurance Company | 32,187 | 0.0% | 22,429 | 31,607 | 13,392 | 42.4% |
| Central Reserve Life Insurance Company | 31,865 | 0.0% | 20,801 | 31,790 | 31,856 | 100.2% |
| Security National Life Insurance Company | 30,886 | 0.0% | 6,708 | 20,148 | 6,608 | 32.8% |

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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* |
|--|---------------------|-----------------|----------------|--------------------|--------------------|------------------------|
| Lafayette Life Insurance Company, The | 29,176 | 0.0% | 149,051 | 29,112 | 289,282 | 993.7% |
| Phoenix Life Insurance Company | 27,309 | 0.0% | 62,261 | 18,951 | 86,986 | 459.0% |
| Ozark National Life Insurance Company | 26,279 | 0.0% | 30,779 | 26,771 | 32,674 | 122.0% |
| Delta Life Insurance Co. | 25,624 | 0.0% | 13,122 | 25,624 | 13,122 | 51.2% |
| Primerica Life Insurance Company | 24,936 | 0.0% | 22,852 | 25,198 | 49,845 | 197.8% |
| United States Letter Carriers Mutual Benefit Assoc | 23,073 | 0.0% | 6,333 | 23,162 | 6,333 | 27.3% |
| Oxford Life Insurance Company | 22,886 | 0.0% | 42,807 | 23,247 | 57,470 | 247.2% |
| Medico Life Insurance Company | 22,592 | 0.0% | 6,009 | 23,461 | 5,984 | 25.5% |
| Penn Mutual Life Insurance Company, The | 22,218 | 0.0% | 70,334 | 17,490 | 56,247 | 321.6% |
| Old American Insurance Company | 21,838 | 0.0% | 56,914 | 22,876 | 124,812 | 545.6% |
| Columbia Universal Life Insurance Company | 21,791 | 0.0% | 5,332 | 22,548 | 5,078 | 22.5% |
| Central Security Life Insurance Company | 19,728 | 0.0% | 8,504 | 19,655 | 7,831 | 39.8% |
| National Benefit Life Insurance Company | 19,351 | 0.0% | 6,213 | 19,668 | 6,281 | 31.9% |
| Christian Fidelity Life Insurance Company | 18,146 | 0.0% | 19,052 | 18,230 | 18,832 | 103.3% |
| Horace Mann Life Insurance Company | 18,070 | 0.0% | 18,531 | 17,825 | 39,872 | 223.7% |
| Crown Life Insurance Company | 16,719 | 0.0% | 39,326 | 16,719 | 39,326 | 235.2% |
| American Capitol Insurance Company | 16,546 | 0.0% | 8,764 | 16,360 | 8,741 | 53.4% |
| Commonwealth Annuity and Life Insurance Comp | 16,345 | 0.0% | 53,494 | 16,345 | 53,088 | 324.8% |
| Baltimore Life Insurance Company, The | 16,335 | 0.0% | 6,834 | 16,335 | 6,834 | 41.8% |
| Government Personnel Mutual Life Insurance Com | 16,299 | 0.0% | 9,832 | 16,365 | 9,586 | 58.6% |
| Provident Life and Casualty Insurance Company | 16,298 | 0.0% | 55,862 | 20,628 | 63,856 | 309.6% |
| Mutual of America Life Insurance Company | 16,217 | 0.0% | 26,332 | 16,217 | 26,332 | 162.4% |
| COUNTRY Life Insurance Company | 14,939 | 0.0% | 32,426 | 15,968 | 35,478 | 222.2% |
| Nationwide Life Insurance Company of America | 14,838 | 0.0% | 1,830 | 15,166 | -135 | -0.9% |
| Western and Southern Life Insurance Company, T | 14,612 | 0.0% | 0 | 14,617 | 0 | 0.0% |
| Central Benefits National Life Insurance Company | 13,942 | 0.0% | 12,703 | 13,876 | 13,203 | 95.1% |
| Colonial American Life Insurance Company | 12,343 | 0.0% | 0 | 15,397 | 497 | 3.2% |
| TIAA-CREF Life Insurance Company | 11,752 | 0.0% | 0 | 8,482 | 0 | 0.0% |
| United Insurance Company of America | 10,999 | 0.0% | 19,711 | 10,703 | 19,938 | 186.3% |
| CUNA Mutual Life Insurance Company | 10,900 | 0.0% | 0 | 10,900 | 780 | 7.2% |
| Continental American Insurance Company | 10,669 | 0.0% | 24,592 | 10,665 | 23,923 | 224.3% |
| American Network Insurance Company | 10,327 | 0.0% | 7,016 | 10,382 | 7,237 | 69.7% |
| United World Life Insurance Company | 9,810 | 0.0% | 871 | 7,725 | 942 | 12.2% |
| American Medical and Life Insurance Company | 9,565 | 0.0% | 0 | 10,199 | 0 | 0.0% |
| Guaranty Income Life Insurance Company | 9,554 | 0.0% | 1,865 | 9,533 | 98 | 1.0% |
| Security Life of Denver Insurance Company | 9,460 | 0.0% | 0 | 9,201 | 0 | 0.0% |
| IdeaLife Insurance Company | 9,252 | 0.0% | 1,831 | 9,197 | 1,862 | 20.2% |
| Hartford Life and Annuity Insurance Company | 7,688 | 0.0% | 5,592 | 7,871 | 4,755 | 60.4% |
| BEST LIFE and Health Insurance Company | 7,467 | 0.0% | 16,156 | 7,467 | 16,368 | 219.2% |
| Great Southern Life Insurance Company | 7,344 | 0.0% | 0 | 7,313 | 0 | 0.0% |
| American Community Mutual Insurance Company | 7,055 | 0.0% | 6,796 | 7,191 | 6,505 | 90.5% |
| Renaissance Life & Health Insurance Company of | 5,079 | 0.0% | 6,155 | 5,228 | -2,744 | -52.5% |
| First Colony Life Insurance Company | 4,719 | 0.0% | 0 | 4,719 | 0 | 0.0% |
| Zale Life Insurance Company | 4,590 | 0.0% | 7,337 | 4,590 | 6,695 | 145.9% |
| Life of the South Insurance Company | 4,537 | 0.0% | 11,098 | 8,344 | 9,371 | 112.3% |
| Resource Life Insurance Company | 4,446 | 0.0% | 0 | 128 | 0 | 0.0% |
| First Allmerica Financial Life Insurance Company | 4,431 | 0.0% | 10,679 | 4,491 | 10,684 | 237.9% |

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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* |
|--|---------------------|-----------------|----------------|--------------------|--------------------|------------------------|
| Indianapolis Life Insurance Company | 4,138 | 0.0% | 1,002 | 4,151 | 3,182 | 76.7% |
| Transamerica Financial Life Insurance Company | 2,889 | 0.0% | 2,139 | 2,919 | 2,056 | 70.4% |
| BCS Life Insurance Company | 2,837 | 0.0% | 0 | 3,396 | -53 | -1.6% |
| 5 Star Life Insurance Company | 2,786 | 0.0% | 4,907 | 2,729 | 5,004 | 183.4% |
| West Coast Life Insurance Company | 2,431 | 0.0% | 5,607 | 2,511 | 4,143 | 165.0% |
| Cincinnati Life Insurance Company, The | 2,134 | 0.0% | 4,021 | 1,963 | 3,972 | 202.3% |
| Life Insurance Company of the Southwest | 1,987 | 0.0% | 7,530 | 1,987 | 4,916 | 247.4% |
| United Life Insurance Company | 1,917 | 0.0% | 0 | 1,946 | -50,608 | ***** |
| United Family Life Insurance Company | 1,493 | 0.0% | 70 | 1,523 | 64 | 4.2% |
| ING USA Annuity and Life Insurance Company | 1,131 | 0.0% | 700 | 1,118 | 609 | 54.5% |
| Banner Life Insurance Company | 940 | 0.0% | 0 | 940 | 0 | 0.0% |
| AmerUs Life Insurance Company | 937 | 0.0% | 0 | 1,004 | 0 | 0.0% |
| Midland National Life Insurance Company | 920 | 0.0% | 0 | 931 | 0 | 0.0% |
| Manhattan Life Insurance Company, The | 834 | 0.0% | 0 | 834 | 0 | 0.0% |
| Jefferson Pilot LifeAmerica Insurance Company | 761 | 0.0% | 61,229 | 787 | 58,725 | ***** |
| Aviva Life Insurance Company | 731 | 0.0% | 0 | 720 | 0 | 0.0% |
| Columbus Life Insurance Company | 723 | 0.0% | 147 | 672 | 119 | 17.7% |
| Modern Woodmen of America | 684 | 0.0% | 0 | 675 | 0 | 0.0% |
| Investors Life Insurance Company of North Ameri | 683 | 0.0% | 4,780 | 627 | 1,637 | 261.1% |
| Travelers Protective Association of America, The | 677 | 0.0% | 1,054 | 677 | 1,054 | 155.7% |
| Standard Life and Casualty Insurance Company | 552 | 0.0% | 597 | 552 | 597 | 108.2% |
| Federal Life Insurance Company (Mutual) | 532 | 0.0% | 0 | 8 | 0 | 0.0% |
| Reliable Life Insurance Company, The | 531 | 0.0% | 18 | 531 | 311 | 58.6% |
| Surety Life Insurance Company | 472 | 0.0% | 0 | 472 | 0 | 0.0% |
| North American Company for Life and Health Insu | 376 | 0.0% | 335 | 293 | -20,700 | ***** |
| Independent Order of Foresters, The | 196 | 0.0% | 0 | 196 | 0 | 0.0% |
| American Memorial Life Insurance Company | 187 | 0.0% | 0 | 184 | 0 | 0.0% |
| Garden State Life Insurance Company | 139 | 0.0% | 0 | 156 | 0 | 0.0% |
| Anthem Life Insurance Company | 126 | 0.0% | 0 | 126 | 0 | 0.0% |
| American Life Insurance Company of New York, | 97 | 0.0% | 0 | 97 | 0 | 0.0% |
| Individual Assurance Company, Life, Health & Ac | 76 | 0.0% | 0 | 72 | 0 | 0.0% |
| MEMBERS Life Insurance Company | 75 | 0.0% | 0 | 137 | 0 | 0.0% |
| Farmers New World Life Insurance Company | 18 | 0.0% | 0 | 18 | 0 | 0.0% |
| Unity Mutual Life Insurance Company | 12 | 0.0% | 0 | 16 | 0 | 0.0% |
| American International Life Assurance Company o | 0 | 0.0% | 428,745 | 0 | -85,506 | |
| Columbian Life Insurance Company | 0 | 0.0% | 12,247 | 0 | 14,891 | |
| North Carolina Mutual Life Insurance Company | 0 | 0.0% | 5,912 | 0 | 5,912 | |
| Columbian Mutual Life Insurance Company | 0 | 0.0% | 3,600 | 0 | 4,024 | |
| MTL Insurance Company | 0 | 0.0% | 1,954 | 0 | 1,954 | |
| ING Life Insurance and Annuity Company | 0 | 0.0% | 39 | 0 | 39 | |
| Reliance Life Insurance Company | 0 | 0.0% | 0 | 957 | 0 | 0.0% |
| American Modern Life Insurance Company | 0 | 0.0% | 0 | 116 | 0 | 0.0% |
| Assured Life Association | -6 | 0.0% | 0 | -6 | 0 | 0.0% |
| New South Life Insurance Company | -337 | 0.0% | 19,245 | 11,438 | 7,497 | 65.5% |
| First Assurance Life of America | -359 | 0.0% | 0 | -359 | -325 | 90.5% |
| Bankers Life Insurance Company | -394 | 0.0% | 4,677 | -70 | -176 | 251.4% |
| Commerce National Insurance Company | -519 | 0.0% | 0 | 0 | 0 | |

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

Tuesday, May 22, 2007 9:05:20 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* |
|--|-----------------------------|-------------------------|------------------------|----------------------------|----------------------------|--------------------------------|
| Century Credit Life Insurance Company | -892 | 0.0% | 30,742 | 15,885 | 7,333 | 46.2% |
| Centurion Life Insurance Company | -91,050 | 0.0% | 125,524 | 183,124 | 59,886 | 32.7% |
| Grand Totals: 328 Companies in Report | 2,401,377,666 | | 1,868,978,765 | 2,382,461,184 | 1,934,074,728 | 81.2% |

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

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