## 2021

# MISSOURI LIFE ACCIDENT & HEALTH SUPPLEMENT REPORT

DEPARTMENT OF COMMERCE AND INSURANCE STATISTICS SECTION

OCTOBER 2021



#### **PREFACE**

The Missouri Life, Accident & Health Supplement Report 2021 presents data collected by the Department of Commerce and Insurance from companies that file annual statement supplements for Missouri for 2021. This form is used to collect data in greater detail than reported in the 2021 Annual Statements. All life, health service corporations and fraternal companies are required to complete this form per 20 CSR 200-1.037, §374.040 RSMo., and §374.045 RSMo. Beginning in 1995, property and casualty companies were also required to complete the accident and health portion of the annual statement supplement for Missouri as an addendum to the supplement to page 19 of the annual statement.

The enclosed documentation, by company, provides information for each line of business specified in the annual statement supplement, with company profiles listed in alphabetical order. This publication also includes, Historical Trends, By Line of Business. This section provides historical data, by line of business, for the last ten years. Data collection for most of these lines of business started in 1993.

While every effort has been made to assure that all significant errors and omissions in the annual statement supplement data have been identified and resolved, the accuracy of the report depends on the accuracy of the information filed by each company.

The Missouri Life, Accident & Health Supplement Report 2021 is published by the Statistics Section, Division of Market Regulation, Department of Commerce and Insurance. Additional copies can be received by sending a written request, along with payment of \$35.00 per copy, to the Department of Commerce and Insurance, P.O. Box 690, Jefferson City, MO 65102-0690. The Department of Commerce and Insurance also has a web site located at www.dci.mo.gov.

#### Also Available from DCI

**Reports:** The following reports are also available:

- Missouri Market Share Report
- Missouri Real Estate Malpractice (Closed Claim Report)
- Missouri Legal Malpractice (Closed Claim Report)
- Missouri Products Liability (Closed Claim Report)
- Missouri Medical Malpractice Insurance Report
- Missouri Life, Accident & Health Supplement Report
- Missouri Property and Casualty Supplement Report
- Missouri Commercial Liability Report
- Missouri Mortgage Guaranty Report
- Missouri Uninsured Automobile Report
- Medicare Supplement Experience Data
- Property and Casualty Supplement Data
- Missouri Zip Code data for homeowners/dwelling fire, farmowners (dwelling only, mobile home, earthquake, and private passenger automobile insurance.

**Databases:** for data requests, contact the Statistics Section at 573-751-3163. Some data are available for a fee.

Many reports, including this complaint report, are available at no cost on the DCI website, at <a href="http://insurance.mo.gov/reports/">http://insurance.mo.gov/reports/</a>. For paper copies, inquire with the Statistics Section at the above number.

The Department of Commerce and Insurance is an Equal Opportunity Employer.

#### **DEFINITION OF TERMS**

#### **Life Insurance**

**Number Of Insureds:** For individual policies, the number of insureds must include dependents. For group policies, the number of insureds must equal the number of certificate holders plus all dependents.

**Market Share:** The dollar amount of direct premium or annuity considerations by company divided by the total amount of direct premium and annuity considerations industry-wide for the particular line of business being analyzed, expressed as a percentage.

**Rank by Market Share:** The relative position a company attained in the data year compared to all companies reporting premiums (or annuity considerations) for each line of business. Rankings are based on a descending order of market share, i.e,. the company with the largest market share is given the ranking of **1 (one)**.

**Direct Premiums:** The dollar amount charged when a policyholder contracts for life insurance coverage before reinsurance has been ceded and/or assumed. Rules of life insurance accounting require reporting premiums actually collected.

**Annuity Considerations:** Single payment or periodic payments that are made to purchase an annuity. "Consideration" is a term from contract law for payment given by one party to obligate the other to performance specified by contract.

**Dividends Paid:** The dollar amount paid to policyholders under participating agreements. These dividends are paid to policyholders after coverage has expired for which they have paid premium. Dividends paid to company stockholders are not included.

**Direct Claims and Benefits Paid:** The dollar amount paid in performance of obligations imposed by life or annuity contracts including death benefits, matured endowments, annuity benefits, surrender values and other claims. Includes amounts paid during the current year for obligations incurred in prior years but not obligations to be paid in future years. This is a cash flow item only and not a measure of the profitability or the cost of current coverages.

**Life Insurance in Force:** The value of life insurance in force at year end, which is equal to the amount of insurance in force the previous year plus new contracts issued less contracts ceased during the year.

**Benefits Ratio:** The dollar amount of direct claims and benefits paid plus the dollar amount of direct dividends paid divided by the dollar amount of direct premium and/or annuity considerations for the particular line of business being analyzed, expressed as a percentage. This is an accounting representation of the portion of each premium dollar which is needed to honor a company's promise to pay claims, benefits, and/or dividends.

Cash Flow Loss Ratio: The dollar amount of direct claims and benefits paid divided by the dollar amount of direct premium and/or annuity considerations written for a particular line of business being analyzed, expressed as a percentage.

**Whole Life:** A life insurance contract arrangement by which the insured person, upon payment of premium, is guaranteed that upon death, a named beneficiary will receive a stated amount. Though

legally whole life contracts are nondivisible entities, they continue to be explained as a combination of "term insurance protection" and "savings". A policyholder may borrow from the insurer an amount up to the cash value, at a contractual rate of interest, using the cash value as collateral. Premiums for a whole life policy may be paid over the life of the insured or for a limited period during which the higher premium charged pays up the policy.

**Term Life:** Life insurance which stays in effect for only a specified, limited period. If an insured dies within that period, the beneficiary receives the death payments. If the insured survives, the policy ends and the beneficiary receives nothing.

**Universal Life:** A life insurance policy under which (1) premiums are flexible, not fixed; (2) protection is adjustable, not fixed; and (3) insurance company expenses and other charges are specifically disclosed to a purchaser.

**Graded Death Benefit:** A death payment that increases with the age of an insured. Graded benefits may increase gradually and then level off, or may increase sharply before becoming level.

**Credit Life:** Insurance issued to a creditor to cover the life of a debtor for an outstanding loan. If the debtor dies prior to repayment of the debt, the policy will pay off the balance of the amount outstanding.

**Variable Life:** Any individual policy which provides for life insurance the amount or duration of which varies according to the investment experience of any separate account(s) established and maintained by the insurer as to the policy pursuant to section 376.309, RSMo of the insurance laws of the state of domicile of a foreign or alien insurer.

**Annuities:** Contract sold by insurance companies that pays a periodic income benefit for the life of the person (the annuitant) purchasing the contract, or for a specified length of time.

**Ordinary:** An agreement by an insurer guaranteeing that a specific sum of money will be paid in the future, usually as monthly income, to the annuitant.

**Variable:** An annuity in which premium payments are used to purchase accumulation units, their number depending on the value of each unit. The value of a unit is determined by the value of the portfolio of stocks in which the insurance company invests the premiums.

**Modified Guaranteed:** Deferred annuity contract, the underlying assets of which are held in a separate account and the values of which are guaranteed if held for specified periods. It contains nonforfeiture values that are based upon a market-value adjustment formula if held for shorter periods. This formula may or may not reflect the value of assets held in the separate account. The assets underlying the contract must be in a separate account during the period when the contract holder can surrender the contract.

**Equity Indexed:** Deferred annuity contract whose values are based in any way on the developing value of a financial index, such as the S&P 500, but which has minimum values determined by the nonforfeiture law for deferred annuities issued in this state.

**Deposit-Type Funds:** Premiums, annuity considerations, deposits, and other annuity income not reported on previous lines as direct premiums or annuity considerations, for which individual annuitants can be identified as Missouri residents. This applies to contracts issued on an individual or group basis.

**Other Considerations:** Unallocated annuity considerations and other unallocated deposits which incorporate mortality or morbidity risk.

#### **DEFINITION OF TERMS**

#### **Accident & Health**

**Number Of Insureds:** For individual policies, the number of insured must include dependents. For group policies, the number of insureds must equal the number of certificate holders plus all dependents.

**Market Share:** The dollar amount of direct premiums written by company divided by the total amount of direct premiums written industry-wide for the particular line of business being analyzed, expressed as a percentage.

Rank by Market Share: The relative position a company attained in the data year to all companies reporting premiums for each line of business. Rankings are based on a descending order of market share, i.e., the company with the largest market share is given the ranking of 1.

**Direct Premiums Written:** Amount charged when a policyholder contracts for insurance coverage before reinsurance has been ceded and/or assumed.

**Direct Premiums Earned:** The part of premium attributable to the coverage already provided in a given period before reinsurance has been ceded and/or assumed.

**Dividends Paid:** The dollar amount paid to policyholders under participating agreements. These dividends are paid to policyholders after coverage has expired for which they have paid premium. Dividends paid to company stockholders are not included.

**Direct Losses Paid:** The sum of all payments made during the year for the benefit of insurance claimants, before reinsurance has been ceded and/or assumed. These payments include amounts paid in the current year for claims arising from coverage in prior years and exclude amounts which will be paid in future years for claims arising from the current year. Hence, this item is not a measure of the actual cost of current coverages, but only of current cash flows.

**Direct Losses Incurred:** The sum of direct losses paid plus an estimate at the close of the year of the amounts to be paid in the future for all claims arising from the current and all prior years, minus the corresponding estimate made at the close of business for the preceding year. Incurred losses reported include estimated amounts unpaid for incurred-but-not-reported (IBNR) claims.

**Loss Ratio:** The dollar amount of direct losses incurred divided by the dollar amount of premiums earned for the particular line of business being analyzed, expressed as a percentage. This is an accounting representation of the portion of each premium dollar which is needed to honor a company's promise to pay claims.

**Cash Flow Loss Ratio:** The dollar amount of direct losses paid divided by the dollar amount of direct premiums written for a particular line of business being analyzed, expressed as a percentage.

**Medical Expense:** A form of health insurance that provides benefits for medical, surgical, and hospital expenses.

Small Employer (2 - 50 employees) or (3 - 25 employees): Major medical or comprehensive group medical expense insurance coverage that is subject to the group market provisions of the Federal Health Insurance Portability and Accountability Act (HIPAA).

Small Employer (3 - 25 employees): Major medical or comprehensive group medical expense coverage that is subject to The Missouri Small Employer Health Insurance Availability Act.

**Medicare Supplement:** A group or individual policy of accident and sickness insurance or a subscriber contract of hospital and medical service associations or health maintenance organizations, other than a policy issued pursuant to a contract under Section 1876 or Section 1833 of the federal Social Security Act, which is advertised, marketed or designed primarily as a supplement to reimbursements under Medicare for the hospital, medical or surgical expenses of persons eligible for Medicare.

**Long Term Care:** Any policy, contract, certificate, evidence of coverage or rider advertised, marketed, offered or designed to provide coverage for not less than 12 consecutive months for each covered person on an expense incurred, indemnity, prepaid or other basis; for one or more necessary or medically necessary diagnostic, preventive, therapeutic, rehabilitative, maintenance of personal care services, provided in a setting other than an acute care unit of a hospital. Such term includes group and individual annuities and life insurance policies or riders which provide directly or which supplement long-term care insurance. Such term also includes a policy or rider which provides for payment of benefits based upon cognitive impairment or the loss of functional capacity.

**Specified Disease:** A policy for certain specified diseases only, such as cancer, heart attacks, scarlet fever, smallpox, polio, tetanus, etc.

**Accident Only:** A form of health insurance against loss by bodily injury.

**Disability Income:** A form of health insurance that provides periodic payments to replace income, actually or presumptively lost, when the insured is unable to work as a result of sickness or injury.

**Limited Benefit:** Policies that are not otherwise described herein and which pay benefits only for specified perils, in contrast to those paying for all accident and sickness perils.

**Short Term Credit Disability:** Insurance on a debtor to provide indemnity payments becoming due on a specific loan or other credit transaction while the debtor is disabled for durations of less than 10 years.

**Long Term Credit Disability (Mortgage):** Insurance on a debtor to provide indemnity payments becoming due on a specific loan or other credit transaction while the debtor is disabled for durations of 10 years or more.

**Credit Unemployment:** Insurance on a debtor to provide indemnity payments becoming due on a specific loan or other transaction on credit when the debtor is involuntarily unemployed.

**Stop Loss:** A policy, certificate, contract endorsement, attachments, amendments or other modifications to that contract, which protects an employer, trustee, or association against an aggregate amount of claims over a period, by insuring against losses of an employer's self-funded health plan or losses in excess of a specified amount or percentage of the earned premium income.

**Medicare Part D:** Optional prescription drug benefits provided through Medicare.

**Medicare Advantage/Medicare PPO Product:** A plan of coverage for health benefits under Medicare Part C as defined in Section 1859 found in Title IV, Subtitle A, Chapter 1 of P.L. 105-33.

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# HISTORICAL TRENDS BY LINE OF BUSINESS

2011-2020

#### NDIVIDUAL -WHOLE

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	TOTAL DIDECT	TOTAL DIDECT OF AIMS	TOTAL DIVIDENDS TO	CASHELOW	DENESITO	CHANGE
	TOTAL DIRECT	TOTAL DIRECT CLAIMS	TOTAL DIVIDENDS TO	CASH FLOW	BENEFITS	IN
Year	PREMIUMS & ANNUITIES	AND BENEFITS PAID	POLICYHOLDERS	LOSS RATIO	RATIO	PREMIUM
2012	\$800,035,507	\$1,046,845,286	\$295,802,034	130.8%	167.8%	1.7%
2013	\$755,530,524	\$855,022,454	\$273,724,432	113.2%	149.4%	-5.6%
2014	\$729,180,975	\$818,993,472	\$281,953,922	112.3%	151.0%	-3.5%
2015	\$728,998,826	\$792,816,948	\$288,003,675	108.8%	148.3%	-0.0%
2016	\$764,184,981	\$790,506,056	\$289,185,492	103.4%	141.3%	4.8%
2017	\$775,630,125	\$771,374,555	\$276,746,998	99.5%	135.1%	1.5%
2018	\$790,335,343	\$883,419,376	\$271,555,935	111.8%	146.1%	1.9%
2019	\$803,680,907	\$969,884,037	\$273,080,455	120.7%	154.7%	1.7%
2020	\$809,875,039	\$924,943,383	\$283,399,593	114.2%	149.2%	0.8%
2020	\$879,876,012	\$956,198,611	\$276,707,732	108.7%	149.2 %	8.6%
2021	φ0/9,0/0,012			100.7 /6	140.176	0.0 /6
		INDIVID	JAL - TERM			
						% OF
						CHANGE
	TOTAL DIRECT	TOTAL DIRECT CLAIMS	TOTAL DIVIDENDS TO	CASH FLOW	<b>BENEFITS</b>	IN
Year	PREMIUMS & ANNUITIES	AND BENEFITS PAID	POLICYHOLDERS	LOSS RATIO	RATIO	PREMIUM
2012	\$459,199,454	\$284,546,888	\$9,327,670	62.0%	64.0%	0.4%
2013	\$486,256,025	\$284,136,851	\$9,019,426	58.4%	60.3%	5.9%
2014	\$484,969,357	\$303,835,016	\$8,678,012	62.7%	64.4%	-0.3%
2015	\$511,193,270	\$339,538,182	\$8,441,483	66.4%	68.1%	5.4%
2016	\$515,043,648	\$287,841,564	\$8,464,889	55.9%	57.5%	0.8%
2017	\$525,385,950	\$339,675,856	\$8,845,988	64.7%	66.3%	2.0%
2017	\$545,233,882		\$8,854,933	57.3%	58.9%	3.8%
		\$312,433,553				
2019	\$558,083,312	\$348,190,973	\$8,822,543	62.4%	64.0%	2.4%
2020	\$583,114,130	\$380,741,956	\$8,601,831	65.3%	66.8%	4.5%
2021	\$608,898,381	\$448,760,979	\$8,532,070	73.7%	75.1%	4.4%
		ΙΝΠΙΛΙΠΙΙΔΙ	L - UNIVERSAL			
		INDIVIDUAL	- ONVENOAL			
		INDIVIDOAL	- ONVEROAL			% OF
			- ONVENDAL			% OF CHANGE
	TOTAL DIRECT	TOTAL DIRECT CLAIMS	TOTAL DIVIDENDS TO	CASH FLOW	BENEFITS	
Year	TOTAL DIRECT PREMIUMS & ANNUITIES			CASH FLOW LOSS RATIO	BENEFITS RATIO	CHANGE IN
<u>Year</u> 2012	PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS			CHANGE
2012	PREMIUMS & ANNUITIES \$584,005,588	TOTAL DIRECT CLAIMS AND BENEFITS PAID \$578,379,507	TOTAL DIVIDENDS TO POLICYHOLDERS \$4,448,899	LOSS RATIO 99.0%	99.8%	CHANGE IN PREMIUM 2.7%
2012 2013	PREMIUMS & ANNUITIES \$584,005,588 \$677,869,479	TOTAL DIRECT CLAIMS AND BENEFITS PAID \$578,379,507 \$711,940,887	TOTAL DIVIDENDS TO POLICYHOLDERS \$4,448,899 \$10,770,507	99.0% 105.0%	99.8% 106.6%	CHANGE IN PREMIUM 2.7% 16.1%
2012 2013 2014	PREMIUMS & ANNUITIES \$584,005,588 \$677,869,479 \$657,668,471	TOTAL DIRECT CLAIMS AND BENEFITS PAID \$578,379,507 \$711,940,887 \$852,420,020	TOTAL DIVIDENDS TO POLICYHOLDERS \$4,448,899 \$10,770,507 \$10,606,141	99.0% 105.0% 129.6%	99.8% 106.6% 131.2%	CHANGE IN PREMIUM 2.7% 16.1% -3.0%
2012 2013 2014 2015	\$584,005,588 \$677,869,479 \$657,668,471 \$705,749,417	TOTAL DIRECT CLAIMS AND BENEFITS PAID \$578,379,507 \$711,940,887 \$852,420,020 \$839,767,533	TOTAL DIVIDENDS TO POLICYHOLDERS \$4,448,899 \$10,770,507 \$10,606,141 \$9,782,936	99.0% 105.0% 129.6% 119.0%	99.8% 106.6% 131.2% 120.4%	CHANGE IN PREMIUM 2.7% 16.1% -3.0% 7.3%
2012 2013 2014 2015 2016	\$584,005,588 \$677,869,479 \$657,668,471 \$705,749,417 \$676,787,654	TOTAL DIRECT CLAIMS AND BENEFITS PAID \$578,379,507 \$711,940,887 \$852,420,020 \$839,767,533 \$819,081,062	TOTAL DIVIDENDS TO POLICYHOLDERS \$4,448,899 \$10,770,507 \$10,606,141 \$9,782,936 \$8,804,115	99.0% 105.0% 129.6% 119.0% 121.0%	RATIO 99.8% 106.6% 131.2% 120.4% 122.3%	CHANGE IN PREMIUM 2.7% 16.1% -3.0% 7.3% -4.1%
2012 2013 2014 2015 2016 2017	\$584,005,588 \$677,869,479 \$657,668,471 \$705,749,417 \$676,787,654 \$660,286,496	TOTAL DIRECT CLAIMS AND BENEFITS PAID \$578,379,507 \$711,940,887 \$852,420,020 \$839,767,533 \$819,081,062 \$943,715,575	TOTAL DIVIDENDS TO POLICYHOLDERS \$4,448,899 \$10,770,507 \$10,606,141 \$9,782,936 \$8,804,115 \$8,499,156	99.0% 105.0% 129.6% 119.0% 121.0% 142.9%	RATIO 99.8% 106.6% 131.2% 120.4% 122.3% 144.2%	CHANGE IN PREMIUM 2.7% 16.1% -3.0% 7.3% -4.1% -2.4%
2012 2013 2014 2015 2016 2017 2018	\$584,005,588 \$677,869,479 \$657,668,471 \$705,749,417 \$676,787,654 \$660,286,496 \$688,580,364	TOTAL DIRECT CLAIMS AND BENEFITS PAID \$578,379,507 \$711,940,887 \$852,420,020 \$839,767,533 \$819,081,062 \$943,715,575 \$992,234,625	TOTAL DIVIDENDS TO POLICYHOLDERS \$4,448,899 \$10,770,507 \$10,606,141 \$9,782,936 \$8,804,115 \$8,499,156 \$7,899,033	99.0% 105.0% 129.6% 119.0% 121.0% 142.9% 144.1%	RATIO 99.8% 106.6% 131.2% 120.4% 122.3% 144.2% 145.2%	CHANGE IN PREMIUM 2.7% 16.1% -3.0% 7.3% -4.1% -2.4% 4.3%
2012 2013 2014 2015 2016 2017 2018 2019	\$584,005,588 \$677,869,479 \$657,668,471 \$705,749,417 \$676,787,654 \$660,286,496 \$688,580,364 \$678,294,694	TOTAL DIRECT CLAIMS AND BENEFITS PAID \$578,379,507 \$711,940,887 \$852,420,020 \$839,767,533 \$819,081,062 \$943,715,575 \$992,234,625 \$760,857,300	TOTAL DIVIDENDS TO POLICYHOLDERS \$4,448,899 \$10,770,507 \$10,606,141 \$9,782,936 \$8,804,115 \$8,499,156 \$7,899,033 \$7,369,700	99.0% 105.0% 129.6% 119.0% 121.0% 142.9% 144.1% 112.2%	RATIO 99.8% 106.6% 131.2% 120.4% 122.3% 144.2% 145.2% 113.3%	CHANGE IN PREMIUM 2.7% 16.1% -3.0% 7.3% -4.1% -2.4% 4.3% -1.5%
2012 2013 2014 2015 2016 2017 2018 2019 2020	\$584,005,588 \$677,869,479 \$657,668,471 \$705,749,417 \$676,787,654 \$660,286,496 \$688,580,364 \$678,294,694 \$717,052,897	TOTAL DIRECT CLAIMS AND BENEFITS PAID \$578,379,507 \$711,940,887 \$852,420,020 \$839,767,533 \$819,081,062 \$943,715,575 \$992,234,625 \$760,857,300 \$647,129,980	TOTAL DIVIDENDS TO POLICYHOLDERS \$4,448,899 \$10,770,507 \$10,606,141 \$9,782,936 \$8,804,115 \$8,499,156 \$7,899,033 \$7,369,700 \$6,257,842	99.0% 105.0% 129.6% 119.0% 121.0% 142.9% 144.1% 112.2% 90.2%	RATIO 99.8% 106.6% 131.2% 120.4% 122.3% 144.2% 145.2% 113.3% 91.1%	CHANGE IN PREMIUM 2.7% 16.1% -3.0% 7.3% -4.1% -2.4% 4.3% -1.5% 5.7%
2012 2013 2014 2015 2016 2017 2018 2019	\$584,005,588 \$677,869,479 \$657,668,471 \$705,749,417 \$676,787,654 \$660,286,496 \$688,580,364 \$678,294,694	TOTAL DIRECT CLAIMS AND BENEFITS PAID \$578,379,507 \$711,940,887 \$852,420,020 \$839,767,533 \$819,081,062 \$943,715,575 \$992,234,625 \$760,857,300 \$647,129,980 \$705,700,881	TOTAL DIVIDENDS TO POLICYHOLDERS \$4,448,899 \$10,770,507 \$10,606,141 \$9,782,936 \$8,804,115 \$8,499,156 \$7,899,033 \$7,369,700 \$6,257,842 \$5,570,618	99.0% 105.0% 129.6% 119.0% 121.0% 142.9% 144.1% 112.2%	RATIO 99.8% 106.6% 131.2% 120.4% 122.3% 144.2% 145.2% 113.3%	CHANGE IN PREMIUM 2.7% 16.1% -3.0% 7.3% -4.1% -2.4% 4.3% -1.5%
2012 2013 2014 2015 2016 2017 2018 2019 2020	\$584,005,588 \$677,869,479 \$657,668,471 \$705,749,417 \$676,787,654 \$660,286,496 \$688,580,364 \$678,294,694 \$717,052,897	TOTAL DIRECT CLAIMS AND BENEFITS PAID \$578,379,507 \$711,940,887 \$852,420,020 \$839,767,533 \$819,081,062 \$943,715,575 \$992,234,625 \$760,857,300 \$647,129,980 \$705,700,881	TOTAL DIVIDENDS TO POLICYHOLDERS \$4,448,899 \$10,770,507 \$10,606,141 \$9,782,936 \$8,804,115 \$8,499,156 \$7,899,033 \$7,369,700 \$6,257,842	99.0% 105.0% 129.6% 119.0% 121.0% 142.9% 144.1% 112.2% 90.2%	RATIO 99.8% 106.6% 131.2% 120.4% 122.3% 144.2% 145.2% 113.3% 91.1%	CHANGE IN PREMIUM 2.7% 16.1% -3.0% 7.3% -4.1% -2.4% 4.3% -1.5% 5.7% 11.0%
2012 2013 2014 2015 2016 2017 2018 2019 2020	\$584,005,588 \$677,869,479 \$657,668,471 \$705,749,417 \$676,787,654 \$660,286,496 \$688,580,364 \$678,294,694 \$717,052,897	TOTAL DIRECT CLAIMS AND BENEFITS PAID \$578,379,507 \$711,940,887 \$852,420,020 \$839,767,533 \$819,081,062 \$943,715,575 \$992,234,625 \$760,857,300 \$647,129,980 \$705,700,881	TOTAL DIVIDENDS TO POLICYHOLDERS \$4,448,899 \$10,770,507 \$10,606,141 \$9,782,936 \$8,804,115 \$8,499,156 \$7,899,033 \$7,369,700 \$6,257,842 \$5,570,618	99.0% 105.0% 129.6% 119.0% 121.0% 142.9% 144.1% 112.2% 90.2%	RATIO 99.8% 106.6% 131.2% 120.4% 122.3% 144.2% 145.2% 113.3% 91.1%	CHANGE IN PREMIUM 2.7% 16.1% -3.0% 7.3% -4.1% -2.4% 4.3% -1.5% 5.7% 11.0%
2012 2013 2014 2015 2016 2017 2018 2019 2020	\$584,005,588 \$677,869,479 \$657,668,471 \$705,749,417 \$676,787,654 \$660,286,496 \$688,580,364 \$678,294,694 \$717,052,897 \$796,038,412	TOTAL DIRECT CLAIMS AND BENEFITS PAID  \$578,379,507 \$711,940,887 \$852,420,020 \$839,767,533 \$819,081,062 \$943,715,575 \$992,234,625 \$760,857,300 \$647,129,980 \$705,700,881  INDIVIDUAL - GRAL	TOTAL DIVIDENDS TO POLICYHOLDERS \$4,448,899 \$10,770,507 \$10,606,141 \$9,782,936 \$8,804,115 \$8,499,156 \$7,899,033 \$7,369,700 \$6,257,842 \$5,570,618  DED DEATH BENEFITS	99.0% 105.0% 129.6% 119.0% 121.0% 142.9% 144.1% 112.2% 90.2% 88.7%	RATIO 99.8% 106.6% 131.2% 120.4% 122.3% 144.2% 145.2% 113.3% 91.1% 89.4%	CHANGE IN PREMIUM 2.7% 16.1% -3.0% 7.3% -4.1% -2.4% 4.3% -1.5% 5.7% 11.0%  % OF CHANGE
2012 2013 2014 2015 2016 2017 2018 2019 2020	\$584,005,588 \$677,869,479 \$657,668,471 \$705,749,417 \$676,787,654 \$660,286,496 \$688,580,364 \$678,294,694 \$717,052,897 \$796,038,412	TOTAL DIRECT CLAIMS AND BENEFITS PAID  \$578,379,507 \$711,940,887 \$852,420,020 \$839,767,533 \$819,081,062 \$943,715,575 \$992,234,625 \$760,857,300 \$647,129,980 \$705,700,881  INDIVIDUAL - GRAL	TOTAL DIVIDENDS TO POLICYHOLDERS \$4,448,899 \$10,770,507 \$10,606,141 \$9,782,936 \$8,804,115 \$8,499,156 \$7,899,033 \$7,369,700 \$6,257,842 \$5,570,618  DED DEATH BENEFITS  TOTAL DIVIDENDS TO	99.0% 105.0% 129.6% 119.0% 121.0% 142.9% 144.1% 112.2% 90.2% 88.7%	RATIO 99.8% 106.6% 131.2% 120.4% 122.3% 144.2% 145.2% 113.3% 91.1% 89.4% BENEFITS	CHANGE IN PREMIUM 2.7% 16.1% -3.0% 7.3% -4.1% -2.4% 4.3% -1.5% 5.7% 11.0%  % OF CHANGE IN
2012 2013 2014 2015 2016 2017 2018 2019 2020	\$584,005,588 \$677,869,479 \$657,668,471 \$705,749,417 \$676,787,654 \$660,286,496 \$688,580,364 \$678,294,694 \$717,052,897 \$796,038,412	TOTAL DIRECT CLAIMS AND BENEFITS PAID  \$578,379,507 \$711,940,887 \$852,420,020 \$839,767,533 \$819,081,062 \$943,715,575 \$992,234,625 \$760,857,300 \$647,129,980 \$705,700,881  INDIVIDUAL - GRAL	TOTAL DIVIDENDS TO POLICYHOLDERS \$4,448,899 \$10,770,507 \$10,606,141 \$9,782,936 \$8,804,115 \$8,499,156 \$7,899,033 \$7,369,700 \$6,257,842 \$5,570,618  DED DEATH BENEFITS	99.0% 105.0% 129.6% 119.0% 121.0% 142.9% 144.1% 112.2% 90.2% 88.7%	## RATIO  99.8%  106.6%  131.2%  120.4%  122.3%  144.2%  145.2%  113.3%  91.1%  89.4%  ## BENEFITS  RATIO	CHANGE IN PREMIUM 2.7% 16.1% -3.0% 7.3% -4.1% -2.4% 4.3% -1.5% 5.7% 11.0%  % OF CHANGE IN PREMIUM
2012 2013 2014 2015 2016 2017 2018 2019 2020 2021	\$584,005,588 \$677,869,479 \$657,668,471 \$705,749,417 \$676,787,654 \$660,286,496 \$688,580,364 \$678,294,694 \$717,052,897 \$796,038,412	TOTAL DIRECT CLAIMS AND BENEFITS PAID  \$578,379,507 \$711,940,887 \$852,420,020 \$839,767,533 \$819,081,062 \$943,715,575 \$992,234,625 \$760,857,300 \$647,129,980 \$705,700,881  INDIVIDUAL - GRAL	TOTAL DIVIDENDS TO POLICYHOLDERS \$4,448,899 \$10,770,507 \$10,606,141 \$9,782,936 \$8,804,115 \$8,499,156 \$7,899,033 \$7,369,700 \$6,257,842 \$5,570,618  DED DEATH BENEFITS  TOTAL DIVIDENDS TO	99.0% 105.0% 129.6% 119.0% 121.0% 142.9% 144.1% 112.2% 90.2% 88.7%	RATIO 99.8% 106.6% 131.2% 120.4% 122.3% 144.2% 145.2% 113.3% 91.1% 89.4% BENEFITS	CHANGE IN PREMIUM 2.7% 16.1% -3.0% 7.3% -4.1% -2.4% 4.3% -1.5% 5.7% 11.0%  % OF CHANGE IN
2012 2013 2014 2015 2016 2017 2018 2019 2020 2021	\$584,005,588 \$677,869,479 \$657,668,471 \$705,749,417 \$676,787,654 \$660,286,496 \$688,580,364 \$678,294,694 \$717,052,897 \$796,038,412	TOTAL DIRECT CLAIMS AND BENEFITS PAID  \$578,379,507 \$711,940,887 \$852,420,020 \$839,767,533 \$819,081,062 \$943,715,575 \$992,234,625 \$760,857,300 \$647,129,980 \$705,700,881  INDIVIDUAL - GRAL	TOTAL DIVIDENDS TO POLICYHOLDERS \$4,448,899 \$10,770,507 \$10,606,141 \$9,782,936 \$8,804,115 \$8,499,156 \$7,899,033 \$7,369,700 \$6,257,842 \$5,570,618  DED DEATH BENEFITS  TOTAL DIVIDENDS TO POLICYHOLDERS	99.0% 105.0% 129.6% 119.0% 121.0% 142.9% 144.1% 112.2% 90.2% 88.7%  CASH FLOW LOSS RATIO	## RATIO  99.8%  106.6%  131.2%  120.4%  122.3%  144.2%  145.2%  113.3%  91.1%  89.4%  ## BENEFITS  RATIO	CHANGE IN PREMIUM 2.7% 16.1% -3.0% 7.3% -4.1% -2.4% 4.3% -1.5% 5.7% 11.0%  % OF CHANGE IN PREMIUM
2012 2013 2014 2015 2016 2017 2018 2019 2020 2021 Year 2012 2013	\$584,005,588 \$677,869,479 \$657,668,471 \$705,749,417 \$676,787,654 \$660,286,496 \$688,580,364 \$678,294,694 \$717,052,897 \$796,038,412 **TOTAL DIRECT PREMIUMS & ANNUITIES \$9,625,013 \$10,092,708	TOTAL DIRECT CLAIMS AND BENEFITS PAID  \$578,379,507 \$711,940,887 \$852,420,020 \$839,767,533 \$819,081,062 \$943,715,575 \$992,234,625 \$760,857,300 \$647,129,980 \$705,700,881  INDIVIDUAL - GRAL  TOTAL DIRECT CLAIMS AND BENEFITS PAID  \$10,564,560 \$7,830,401	TOTAL DIVIDENDS TO POLICYHOLDERS \$4,448,899 \$10,770,507 \$10,606,141 \$9,782,936 \$8,804,115 \$8,499,156 \$7,899,033 \$7,369,700 \$6,257,842 \$5,570,618  DED DEATH BENEFITS  TOTAL DIVIDENDS TO POLICYHOLDERS \$31,394 \$27,778	29.0% 99.0% 105.0% 129.6% 119.0% 121.0% 142.9% 144.1% 112.2% 90.2% 88.7%  CASH FLOW LOSS RATIO  109.8% 77.6%	RATIO 99.8% 106.6% 131.2% 120.4% 122.3% 144.2% 145.2% 113.3% 91.1% 89.4%  BENEFITS RATIO 110.1% 77.9%	CHANGE IN PREMIUM 2.7% 16.1% -3.0% 7.3% -4.1% -2.4% 4.3% -1.5% 5.7% 11.0%  **OF CHANGE IN PREMIUM -4.7% 4.9%
2012 2013 2014 2015 2016 2017 2018 2019 2020 2021 Year 2012 2013 2014	\$584,005,588 \$677,869,479 \$657,668,471 \$705,749,417 \$676,787,654 \$660,286,496 \$688,580,364 \$678,294,694 \$717,052,897 \$796,038,412 **TOTAL DIRECT PREMIUMS & ANNUITIES* \$9,625,013 \$10,092,708 \$10,423,282	TOTAL DIRECT CLAIMS AND BENEFITS PAID  \$578,379,507 \$711,940,887 \$852,420,020 \$839,767,533 \$819,081,062 \$943,715,575 \$992,234,625 \$760,857,300 \$647,129,980 \$705,700,881  INDIVIDUAL - GRAE  TOTAL DIRECT CLAIMS AND BENEFITS PAID  \$10,564,560 \$7,830,401 \$7,318,417	TOTAL DIVIDENDS TO POLICYHOLDERS \$4,448,899 \$10,770,507 \$10,606,141 \$9,782,936 \$8,804,115 \$8,499,156 \$7,899,033 \$7,369,700 \$6,257,842 \$5,570,618  DED DEATH BENEFITS  TOTAL DIVIDENDS TO POLICYHOLDERS \$31,394 \$27,778 \$22,086	29.0% 99.0% 105.0% 129.6% 119.0% 121.0% 142.9% 144.1% 112.2% 90.2% 88.7%  CASH FLOW LOSS RATIO  109.8% 77.6% 70.2%	## RATIO  99.8%  106.6%  131.2%  120.4%  122.3%  144.2%  145.2%  113.3%  91.1%  89.4%  ## BENEFITS  RATIO  110.1%  77.9%  70.4%	CHANGE IN PREMIUM 2.7% 16.1% -3.0% 7.3% -4.1% -2.4% 4.3% -1.5% 5.7% 11.0%  **OF CHANGE IN PREMIUM -4.7% 4.9% 3.3%
2012 2013 2014 2015 2016 2017 2018 2019 2020 2021 Year 2012 2013 2014 2015	\$584,005,588 \$677,869,479 \$657,668,471 \$705,749,417 \$676,787,654 \$660,286,496 \$688,580,364 \$678,294,694 \$717,052,897 \$796,038,412 **TOTAL DIRECT PREMIUMS & ANNUITIES*  \$9,625,013 \$10,092,708 \$10,423,282 \$11,447,960	TOTAL DIRECT CLAIMS AND BENEFITS PAID  \$578,379,507 \$711,940,887 \$852,420,020 \$839,767,533 \$819,081,062 \$943,715,575 \$992,234,625 \$760,857,300 \$647,129,980 \$705,700,881  INDIVIDUAL - GRAE  TOTAL DIRECT CLAIMS AND BENEFITS PAID  \$10,564,560 \$7,830,401 \$7,318,417 \$8,800,530	TOTAL DIVIDENDS TO POLICYHOLDERS \$4,448,899 \$10,770,507 \$10,606,141 \$9,782,936 \$8,804,115 \$8,499,156 \$7,899,033 \$7,369,700 \$6,257,842 \$5,570,618  DED DEATH BENEFITS  TOTAL DIVIDENDS TO POLICYHOLDERS \$31,394 \$27,778 \$22,086 \$16,088	299.0% 105.0% 129.6% 119.0% 121.0% 142.9% 144.1% 112.2% 90.2% 88.7%  CASH FLOW LOSS RATIO  109.8% 77.6% 70.2% 76.9%	## RATIO  99.8%  106.6%  131.2%  120.4%  122.3%  144.2%  145.2%  113.3%  91.1%  89.4%  ## BENEFITS  ## RATIO  110.1%  77.9%  70.4%  77.0%	CHANGE IN PREMIUM 2.7% 16.1% -3.0% 7.3% -4.1% -2.4% 4.3% -1.5% 5.7% 11.0%  **OF CHANGE IN PREMIUM -4.7% 4.9% 3.3% 9.8%
2012 2013 2014 2015 2016 2017 2018 2019 2020 2021 Year 2012 2013 2014 2015 2016	\$584,005,588 \$677,869,479 \$657,668,471 \$705,749,417 \$676,787,654 \$660,286,496 \$688,580,364 \$678,294,694 \$717,052,897 \$796,038,412 **TOTAL DIRECT PREMIUMS & ANNUITIES*  \$9,625,013 \$10,092,708 \$10,423,282 \$11,447,960 \$12,682,716	TOTAL DIRECT CLAIMS AND BENEFITS PAID  \$578,379,507 \$711,940,887 \$852,420,020 \$839,767,533 \$819,081,062 \$943,715,575 \$992,234,625 \$760,857,300 \$647,129,980 \$705,700,881  INDIVIDUAL - GRAE  TOTAL DIRECT CLAIMS AND BENEFITS PAID  \$10,564,560 \$7,830,401 \$7,318,417 \$8,800,530 \$8,345,230	TOTAL DIVIDENDS TO POLICYHOLDERS \$4,448,899 \$10,770,507 \$10,606,141 \$9,782,936 \$8,804,115 \$8,499,156 \$7,899,033 \$7,369,700 \$6,257,842 \$5,570,618  DED DEATH BENEFITS  TOTAL DIVIDENDS TO POLICYHOLDERS \$31,394 \$27,778 \$22,086 \$16,088 \$13,428	299.0% 105.0% 105.0% 129.6% 119.0% 121.0% 142.9% 144.1% 112.2% 90.2% 88.7%  CASH FLOW LOSS RATIO 109.8% 77.6% 70.2% 76.9% 65.8%	## RATIO  99.8%  106.6%  131.2%  120.4%  122.3%  144.2%  145.2%  113.3%  91.1%  89.4%  ## BENEFITS  RATIO  110.1%  77.9%  70.4%  77.0%  65.9%	CHANGE IN PREMIUM 2.7% 16.1% -3.0% 7.3% -4.1% -2.4% 4.3% -1.5% 5.7% 11.0%  **OF CHANGE IN PREMIUM -4.7% 4.9% 3.3% 9.8% 10.8%
2012 2013 2014 2015 2016 2017 2018 2019 2020 2021 Year 2012 2013 2014 2015 2016 2017	\$584,005,588 \$677,869,479 \$657,668,471 \$705,749,417 \$676,787,654 \$660,286,496 \$688,580,364 \$678,294,694 \$717,052,897 \$796,038,412 **TOTAL DIRECT PREMIUMS & ANNUITIES** \$9,625,013 \$10,092,708 \$10,423,282 \$11,447,960 \$12,682,716 \$14,364,003	TOTAL DIRECT CLAIMS AND BENEFITS PAID  \$578,379,507 \$711,940,887 \$852,420,020 \$839,767,533 \$819,081,062 \$943,715,575 \$992,234,625 \$760,857,300 \$647,129,980 \$705,700,881  INDIVIDUAL - GRAL  TOTAL DIRECT CLAIMS AND BENEFITS PAID  \$10,564,560 \$7,830,401 \$7,318,417 \$8,800,530 \$8,345,230 \$8,971,298	TOTAL DIVIDENDS TO POLICYHOLDERS \$4,448,899 \$10,770,507 \$10,606,141 \$9,782,936 \$8,804,115 \$8,499,156 \$7,899,033 \$7,369,700 \$6,257,842 \$5,570,618  DED DEATH BENEFITS  TOTAL DIVIDENDS TO POLICYHOLDERS \$31,394 \$27,778 \$22,086 \$16,088 \$13,428 \$10,150	29.0% 99.0% 105.0% 129.6% 119.0% 121.0% 142.9% 144.1% 112.2% 90.2% 88.7%  CASH FLOW LOSS RATIO 109.8% 77.6% 70.2% 76.9% 65.8% 62.5%	## RATIO  99.8%  106.6%  131.2%  120.4%  122.3%  144.2%  145.2%  113.3%  91.1%  89.4%  ## BENEFITS  RATIO  110.1%  77.9%  70.4%  77.0%  65.9%  62.5%	CHANGE IN PREMIUM 2.7% 16.1% -3.0% 7.3% -4.1% -2.4% 4.3% -1.5% 5.7% 11.0%  **OF CHANGE IN PREMIUM -4.7% 4.9% 3.3% 9.8% 10.8% 13.3%
2012 2013 2014 2015 2016 2017 2018 2019 2020 2021 Year 2012 2013 2014 2015 2016 2017 2018	\$584,005,588 \$677,869,479 \$657,668,471 \$705,749,417 \$676,787,654 \$660,286,496 \$688,580,364 \$678,294,694 \$717,052,897 \$796,038,412 \$9,625,013 \$10,092,708 \$10,423,282 \$11,447,960 \$12,682,716 \$14,364,003 \$16,557,038	TOTAL DIRECT CLAIMS AND BENEFITS PAID \$578,379,507 \$711,940,887 \$852,420,020 \$839,767,533 \$819,081,062 \$943,715,575 \$992,234,625 \$760,857,300 \$647,129,980 \$705,700,881  INDIVIDUAL - GRAE  TOTAL DIRECT CLAIMS AND BENEFITS PAID \$10,564,560 \$7,830,401 \$7,318,417 \$8,800,530 \$8,345,230 \$8,971,298 \$9,388,018	TOTAL DIVIDENDS TO POLICYHOLDERS \$4,448,899 \$10,770,507 \$10,606,141 \$9,782,936 \$8,804,115 \$8,499,156 \$7,899,033 \$7,369,700 \$6,257,842 \$5,570,618  DED DEATH BENEFITS  TOTAL DIVIDENDS TO POLICYHOLDERS \$31,394 \$27,778 \$22,086 \$16,088 \$13,428 \$10,150 \$13,128	29.0% 99.0% 105.0% 129.6% 119.0% 121.0% 142.9% 144.1% 112.2% 90.2% 88.7%  CASH FLOW LOSS RATIO 109.8% 77.6% 70.2% 76.9% 65.8% 62.5% 56.7%	## RATIO  99.8%  106.6%  131.2%  120.4%  122.3%  144.2%  145.2%  113.3%  91.1%  89.4%  ## BENEFITS  RATIO  110.1%  77.9%  70.4%  77.0%  65.9%  62.5%  56.8%	CHANGE IN PREMIUM 2.7% 16.1% -3.0% 7.3% -4.1% -2.4% 4.3% -1.5% 5.7% 11.0%  **OF CHANGE IN PREMIUM -4.7% 4.9% 3.3% 9.8% 10.8% 13.3% 15.3%
2012 2013 2014 2015 2016 2017 2018 2019 2020 2021 Year 2012 2013 2014 2015 2016 2017 2018 2019	\$584,005,588 \$677,869,479 \$657,668,471 \$705,749,417 \$676,787,654 \$660,286,496 \$688,580,364 \$678,294,694 \$717,052,897 \$796,038,412 \$9,625,013 \$10,092,708 \$10,423,282 \$11,447,960 \$12,682,716 \$14,364,003 \$16,557,038 \$16,915,097	TOTAL DIRECT CLAIMS AND BENEFITS PAID \$578,379,507 \$711,940,887 \$852,420,020 \$839,767,533 \$819,081,062 \$943,715,575 \$992,234,625 \$760,857,300 \$647,129,980 \$705,700,881  INDIVIDUAL - GRAE  TOTAL DIRECT CLAIMS AND BENEFITS PAID \$10,564,560 \$7,830,401 \$7,318,417 \$8,800,530 \$8,345,230 \$8,971,298 \$9,388,018 \$9,434,450	TOTAL DIVIDENDS TO POLICYHOLDERS \$4,448,899 \$10,770,507 \$10,606,141 \$9,782,936 \$8,804,115 \$8,499,156 \$7,899,033 \$7,369,700 \$6,257,842 \$5,570,618  DED DEATH BENEFITS  TOTAL DIVIDENDS TO POLICYHOLDERS \$31,394 \$27,778 \$22,086 \$16,088 \$13,428 \$10,150 \$13,128 \$7,905	29.0% 99.0% 105.0% 129.6% 119.0% 121.0% 142.9% 144.1% 112.2% 90.2% 88.7%  CASH FLOW LOSS RATIO 109.8% 77.6% 70.2% 76.9% 65.8% 62.5% 56.7% 55.8%	## RATIO  99.8%  106.6%  131.2%  120.4%  122.3%  144.2%  145.2%  113.3%  91.1%  89.4%  ## BENEFITS  RATIO  110.1%  77.9%  70.4%  77.0%  65.9%  62.5%  56.8%  55.8%	CHANGE IN PREMIUM 2.7% 16.1% -3.0% 7.3% -4.1% -2.4% 4.3% -1.5% 5.7% 11.0%  **OF CHANGE IN PREMIUM -4.7% 4.9% 3.3% 9.8% 10.8% 13.3% 15.3% 2.2%
2012 2013 2014 2015 2016 2017 2018 2019 2020 2021 Year 2012 2013 2014 2015 2016 2017 2018	\$584,005,588 \$677,869,479 \$657,668,471 \$705,749,417 \$676,787,654 \$660,286,496 \$688,580,364 \$678,294,694 \$717,052,897 \$796,038,412 \$9,625,013 \$10,092,708 \$10,423,282 \$11,447,960 \$12,682,716 \$14,364,003 \$16,557,038	TOTAL DIRECT CLAIMS AND BENEFITS PAID \$578,379,507 \$711,940,887 \$852,420,020 \$839,767,533 \$819,081,062 \$943,715,575 \$992,234,625 \$760,857,300 \$647,129,980 \$705,700,881  INDIVIDUAL - GRAE  TOTAL DIRECT CLAIMS AND BENEFITS PAID \$10,564,560 \$7,830,401 \$7,318,417 \$8,800,530 \$8,345,230 \$8,971,298 \$9,388,018	TOTAL DIVIDENDS TO POLICYHOLDERS \$4,448,899 \$10,770,507 \$10,606,141 \$9,782,936 \$8,804,115 \$8,499,156 \$7,899,033 \$7,369,700 \$6,257,842 \$5,570,618  DED DEATH BENEFITS  TOTAL DIVIDENDS TO POLICYHOLDERS \$31,394 \$27,778 \$22,086 \$16,088 \$13,428 \$10,150 \$13,128	29.0% 99.0% 105.0% 129.6% 119.0% 121.0% 142.9% 144.1% 112.2% 90.2% 88.7%  CASH FLOW LOSS RATIO 109.8% 77.6% 70.2% 76.9% 65.8% 62.5% 56.7%	## RATIO  99.8%  106.6%  131.2%  120.4%  122.3%  144.2%  145.2%  113.3%  91.1%  89.4%  ## BENEFITS  RATIO  110.1%  77.9%  70.4%  77.0%  65.9%  62.5%  56.8%	CHANGE IN PREMIUM 2.7% 16.1% -3.0% 7.3% -4.1% -2.4% 4.3% -1.5% 5.7% 11.0%  **OF CHANGE IN PREMIUM -4.7% 4.9% 3.3% 9.8% 10.8% 13.3% 15.3%

#### INDIVIDUAL - CREDIT

		INDIVIDU	AL - CREDIT			
						% OF
						CHANGE
	TOTAL DIRECT	TOTAL DIRECT CLAIMS	TOTAL DIVIDENDS TO	CASH FLOW	BENEFITS	IN
Year	PREMIUMS & ANNUITIES	AND BENEFITS PAID	POLICYHOLDERS	LOSS RATIO	RATIO	PREMIUM
2012	\$1,235,586		\$0	42.7%	42.7%	-2.8%
		\$527,394 \$600,650				
2013	\$1,216,284	\$633,652	\$0	52.1%	52.1%	-1.6%
2014	\$1,150,748	\$587,641	\$0	51.1%	51.1%	-5.4%
2015	\$832,714	\$639,152	\$0	76.8%	76.8%	-27.6%
2016	\$1,343,514	\$974,962	\$0	72.6%	72.6%	61.3%
2017	\$1,297,192	\$770,059	\$92,355	59.4%	66.5%	-3.4%
2018	\$1,185,477	\$799,330	\$0	67.4%	67.4%	-8.6%
2019	\$1,190,570	\$733,486	\$0	61.6%	61.6%	0.4%
2020	\$1,217,811	\$850,632	\$0 \$0	69.8%	69.8%	2.3%
2021	\$1,220,988	\$1,191,952	\$0	97.6%	97.6%	0.3%
		INDIVIDUAL -	VARIABLE LIFE			
						% OF
						CHANGE
	TOTAL DIRECT	TOTAL DIRECT CLAIMS	TOTAL DIVIDENDS TO	CASH FLOW	BENEFITS	IN
Year	PREMIUMS & ANNUITIES	AND BENEFITS PAID	POLICYHOLDERS	LOSS RATIO	RATIO	PREMIUM
2012	\$150,126,810	\$213,260,154		142.1%	144.7%	-9.8%
			\$3,939,903			
2013	\$154,021,510	\$193,664,071	\$4,227,032	125.7%	128.5%	2.6%
2014	\$190,430,914	\$253,784,069	\$4,512,315	133.3%	135.6%	23.6%
2015	\$169,617,933	\$257,993,770	\$4,607,563	152.1%	154.8%	-10.9%
2016	\$162,552,940	\$261,222,359	\$4,317,521	160.7%	163.4%	-4.2%
2017	\$172,532,787	\$206,031,306	\$4,864,911	119.4%	122.2%	6.1%
2018	\$184,764,931	\$224,094,911	\$5,303,033	121.3%	124.2%	7.1%
2019	\$243,335,956	\$244,113,524	\$4,015,116	100.3%	102.0%	31.7%
2020	\$214,318,001	\$246,324,573	\$3,773,572	114.9%	116.7%	-11.9%
2020	\$236,256,648	\$257,484,207	\$3,823,558	109.0%	110.7 %	10.2%
2021	\$230,230,0 <del>4</del> 0	\$251,404,201	φ3,023,330	109.070	110.070	10.2/0
		INDIVIDUAL AN	NUUTIES OPPINABLY			
		INDIVIDUAL - AN	NUITIES ORDINARY			
		INDIVIDUAL - AN	NUITIES ORDINARY			% OF
						CHANGE
	TOTAL DIRECT	TOTAL DIRECT CLAIMS	TOTAL DIVIDENDS TO	CASH FLOW	BENEFITS	CHANGE IN
Year				CASH FLOW LOSS RATIO	BENEFITS RATIO	CHANGE
	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	LOSS RATIO	RATIO	CHANGE IN PREMIUM
2012	TOTAL DIRECT PREMIUMS & ANNUITIES \$1,498,421,322	TOTAL DIRECT CLAIMS AND BENEFITS PAID \$1,202,769,908	TOTAL DIVIDENDS TO POLICYHOLDERS \$33,382,396	LOSS RATIO 80.3%	RATIO 82.5%	CHANGE IN PREMIUM 25.6%
2012 2013	TOTAL DIRECT PREMIUMS & ANNUITIES \$1,498,421,322 \$820,481,192	TOTAL DIRECT CLAIMS AND BENEFITS PAID \$1,202,769,908 \$1,231,817,167	TOTAL DIVIDENDS TO POLICYHOLDERS \$33,382,396 \$36,978,880	80.3% 150.1%	RATIO 82.5% 154.6%	CHANGE IN PREMIUM 25.6% -45.2%
2012 2013 2014	TOTAL DIRECT PREMIUMS & ANNUITIES \$1,498,421,322 \$820,481,192 \$760,899,614	TOTAL DIRECT CLAIMS AND BENEFITS PAID \$1,202,769,908 \$1,231,817,167 \$1,314,658,911	TOTAL DIVIDENDS TO POLICYHOLDERS \$33,382,396 \$36,978,880 \$39,970,327	80.3% 150.1% 172.8%	RATIO 82.5% 154.6% 178.0%	CHANGE IN PREMIUM 25.6% -45.2% -7.3%
2012 2013 2014 2015	TOTAL DIRECT PREMIUMS & ANNUITIES \$1,498,421,322 \$820,481,192 \$760,899,614 \$1,010,352,796	TOTAL DIRECT CLAIMS AND BENEFITS PAID \$1,202,769,908 \$1,231,817,167 \$1,314,658,911 \$1,417,074,100	TOTAL DIVIDENDS TO POLICYHOLDERS \$33,382,396 \$36,978,880 \$39,970,327 \$37,848,313	80.3% 150.1% 172.8% 140.3%	RATIO 82.5% 154.6% 178.0% 144.0%	CHANGE IN PREMIUM 25.6% -45.2% -7.3% 32.8%
2012 2013 2014 2015 2016	TOTAL DIRECT PREMIUMS & ANNUITIES \$1,498,421,322 \$820,481,192 \$760,899,614 \$1,010,352,796 \$789,558,816	TOTAL DIRECT CLAIMS AND BENEFITS PAID \$1,202,769,908 \$1,231,817,167 \$1,314,658,911 \$1,417,074,100 \$1,088,175,289	TOTAL DIVIDENDS TO POLICYHOLDERS \$33,382,396 \$36,978,880 \$39,970,327 \$37,848,313 \$42,145,400	80.3% 150.1% 172.8% 140.3% 137.8%	RATIO 82.5% 154.6% 178.0% 144.0% 143.2%	CHANGE IN PREMIUM 25.6% -45.2% -7.3% 32.8% -21.9%
2012 2013 2014 2015 2016 2017	TOTAL DIRECT PREMIUMS & ANNUITIES \$1,498,421,322 \$820,481,192 \$760,899,614 \$1,010,352,796 \$789,558,816 \$808,264,043	TOTAL DIRECT CLAIMS AND BENEFITS PAID \$1,202,769,908 \$1,231,817,167 \$1,314,658,911 \$1,417,074,100 \$1,088,175,289 \$1,135,245,412	TOTAL DIVIDENDS TO POLICYHOLDERS \$33,382,396 \$36,978,880 \$39,970,327 \$37,848,313 \$42,145,400 \$35,759,816	80.3% 150.1% 172.8% 140.3% 137.8% 140.5%	RATIO 82.5% 154.6% 178.0% 144.0% 143.2% 144.9%	CHANGE IN PREMIUM 25.6% -45.2% -7.3% 32.8% -21.9% 2.4%
2012 2013 2014 2015 2016 2017 2018	TOTAL DIRECT PREMIUMS & ANNUITIES \$1,498,421,322 \$820,481,192 \$760,899,614 \$1,010,352,796 \$789,558,816 \$808,264,043 \$966,691,378	TOTAL DIRECT CLAIMS AND BENEFITS PAID \$1,202,769,908 \$1,231,817,167 \$1,314,658,911 \$1,417,074,100 \$1,088,175,289 \$1,135,245,412 \$1,367,863,486	TOTAL DIVIDENDS TO POLICYHOLDERS \$33,382,396 \$36,978,880 \$39,970,327 \$37,848,313 \$42,145,400 \$35,759,816 \$38,073,879	80.3% 150.1% 172.8% 140.3% 137.8% 140.5% 141.5%	RATIO 82.5% 154.6% 178.0% 144.0% 143.2% 144.9% 145.4%	CHANGE IN PREMIUM 25.6% -45.2% -7.3% 32.8% -21.9% 2.4% 19.6%
2012 2013 2014 2015 2016 2017 2018 2019	TOTAL DIRECT PREMIUMS & ANNUITIES \$1,498,421,322 \$820,481,192 \$760,899,614 \$1,010,352,796 \$789,558,816 \$808,264,043 \$966,691,378 \$1,130,108,831	TOTAL DIRECT CLAIMS AND BENEFITS PAID \$1,202,769,908 \$1,231,817,167 \$1,314,658,911 \$1,417,074,100 \$1,088,175,289 \$1,135,245,412 \$1,367,863,486 \$1,325,260,748	TOTAL DIVIDENDS TO POLICYHOLDERS \$33,382,396 \$36,978,880 \$39,970,327 \$37,848,313 \$42,145,400 \$35,759,816 \$38,073,879 \$34,631,430	80.3% 150.1% 172.8% 140.3% 137.8% 140.5% 141.5% 117.3%	RATIO 82.5% 154.6% 178.0% 144.0% 143.2% 144.9% 145.4% 120.3%	CHANGE IN PREMIUM 25.6% -45.2% -7.3% 32.8% -21.9% 2.4% 19.6% 16.9%
2012 2013 2014 2015 2016 2017 2018 2019 2020	TOTAL DIRECT PREMIUMS & ANNUITIES \$1,498,421,322 \$820,481,192 \$760,899,614 \$1,010,352,796 \$789,558,816 \$808,264,043 \$966,691,378 \$1,130,108,831 \$1,196,697,406	TOTAL DIRECT CLAIMS AND BENEFITS PAID \$1,202,769,908 \$1,231,817,167 \$1,314,658,911 \$1,417,074,100 \$1,088,175,289 \$1,135,245,412 \$1,367,863,486 \$1,325,260,748 \$1,128,293,483	TOTAL DIVIDENDS TO POLICYHOLDERS \$33,382,396 \$36,978,880 \$39,970,327 \$37,848,313 \$42,145,400 \$35,759,816 \$38,073,879 \$34,631,430 \$35,086,784	80.3% 150.1% 172.8% 140.3% 137.8% 140.5% 141.5% 117.3% 94.3%	RATIO 82.5% 154.6% 178.0% 144.0% 143.2% 144.9% 145.4% 120.3% 97.2%	CHANGE IN PREMIUM 25.6% -45.2% -7.3% 32.8% -21.9% 2.4% 19.6% 16.9% 5.9%
2012 2013 2014 2015 2016 2017 2018 2019	TOTAL DIRECT PREMIUMS & ANNUITIES \$1,498,421,322 \$820,481,192 \$760,899,614 \$1,010,352,796 \$789,558,816 \$808,264,043 \$966,691,378 \$1,130,108,831	TOTAL DIRECT CLAIMS AND BENEFITS PAID \$1,202,769,908 \$1,231,817,167 \$1,314,658,911 \$1,417,074,100 \$1,088,175,289 \$1,135,245,412 \$1,367,863,486 \$1,325,260,748	TOTAL DIVIDENDS TO POLICYHOLDERS \$33,382,396 \$36,978,880 \$39,970,327 \$37,848,313 \$42,145,400 \$35,759,816 \$38,073,879 \$34,631,430	80.3% 150.1% 172.8% 140.3% 137.8% 140.5% 141.5% 117.3%	RATIO 82.5% 154.6% 178.0% 144.0% 143.2% 144.9% 145.4% 120.3%	CHANGE IN PREMIUM 25.6% -45.2% -7.3% 32.8% -21.9% 2.4% 19.6% 16.9%
2012 2013 2014 2015 2016 2017 2018 2019 2020	TOTAL DIRECT PREMIUMS & ANNUITIES \$1,498,421,322 \$820,481,192 \$760,899,614 \$1,010,352,796 \$789,558,816 \$808,264,043 \$966,691,378 \$1,130,108,831 \$1,196,697,406	TOTAL DIRECT CLAIMS AND BENEFITS PAID \$1,202,769,908 \$1,231,817,167 \$1,314,658,911 \$1,417,074,100 \$1,088,175,289 \$1,135,245,412 \$1,367,863,486 \$1,325,260,748 \$1,128,293,483 \$1,263,912,510	TOTAL DIVIDENDS TO POLICYHOLDERS \$33,382,396 \$36,978,880 \$39,970,327 \$37,848,313 \$42,145,400 \$35,759,816 \$38,073,879 \$34,631,430 \$35,086,784 \$28,950,012	80.3% 150.1% 172.8% 140.3% 137.8% 140.5% 141.5% 117.3% 94.3%	RATIO 82.5% 154.6% 178.0% 144.0% 143.2% 144.9% 145.4% 120.3% 97.2%	CHANGE IN PREMIUM 25.6% -45.2% -7.3% 32.8% -21.9% 2.4% 19.6% 16.9% 5.9%
2012 2013 2014 2015 2016 2017 2018 2019 2020	TOTAL DIRECT PREMIUMS & ANNUITIES \$1,498,421,322 \$820,481,192 \$760,899,614 \$1,010,352,796 \$789,558,816 \$808,264,043 \$966,691,378 \$1,130,108,831 \$1,196,697,406	TOTAL DIRECT CLAIMS AND BENEFITS PAID \$1,202,769,908 \$1,231,817,167 \$1,314,658,911 \$1,417,074,100 \$1,088,175,289 \$1,135,245,412 \$1,367,863,486 \$1,325,260,748 \$1,128,293,483 \$1,263,912,510	TOTAL DIVIDENDS TO POLICYHOLDERS \$33,382,396 \$36,978,880 \$39,970,327 \$37,848,313 \$42,145,400 \$35,759,816 \$38,073,879 \$34,631,430 \$35,086,784	80.3% 150.1% 172.8% 140.3% 137.8% 140.5% 141.5% 117.3% 94.3%	RATIO 82.5% 154.6% 178.0% 144.0% 143.2% 144.9% 145.4% 120.3% 97.2%	CHANGE IN PREMIUM 25.6% -45.2% -7.3% 32.8% -21.9% 2.4% 19.6% 16.9% 5.9% 30.1%
2012 2013 2014 2015 2016 2017 2018 2019 2020	TOTAL DIRECT PREMIUMS & ANNUITIES \$1,498,421,322 \$820,481,192 \$760,899,614 \$1,010,352,796 \$789,558,816 \$808,264,043 \$966,691,378 \$1,130,108,831 \$1,196,697,406	TOTAL DIRECT CLAIMS AND BENEFITS PAID \$1,202,769,908 \$1,231,817,167 \$1,314,658,911 \$1,417,074,100 \$1,088,175,289 \$1,135,245,412 \$1,367,863,486 \$1,325,260,748 \$1,128,293,483 \$1,263,912,510	TOTAL DIVIDENDS TO POLICYHOLDERS \$33,382,396 \$36,978,880 \$39,970,327 \$37,848,313 \$42,145,400 \$35,759,816 \$38,073,879 \$34,631,430 \$35,086,784 \$28,950,012	80.3% 150.1% 172.8% 140.3% 137.8% 140.5% 141.5% 117.3% 94.3%	RATIO 82.5% 154.6% 178.0% 144.0% 143.2% 144.9% 145.4% 120.3% 97.2%	CHANGE IN PREMIUM 25.6% -45.2% -7.3% 32.8% -21.9% 2.4% 19.6% 16.9% 5.9% 30.1%
2012 2013 2014 2015 2016 2017 2018 2019 2020	TOTAL DIRECT PREMIUMS & ANNUITIES \$1,498,421,322 \$820,481,192 \$760,899,614 \$1,010,352,796 \$789,558,816 \$808,264,043 \$966,691,378 \$1,130,108,831 \$1,196,697,406 \$1,556,881,060	TOTAL DIRECT CLAIMS AND BENEFITS PAID \$1,202,769,908 \$1,231,817,167 \$1,314,658,911 \$1,417,074,100 \$1,088,175,289 \$1,135,245,412 \$1,367,863,486 \$1,325,260,748 \$1,128,293,483 \$1,263,912,510 INDIVIDUAL - AN	TOTAL DIVIDENDS TO POLICYHOLDERS \$33,382,396 \$36,978,880 \$39,970,327 \$37,848,313 \$42,145,400 \$35,759,816 \$38,073,879 \$34,631,430 \$35,086,784 \$28,950,012	80.3% 150.1% 172.8% 140.3% 137.8% 140.5% 141.5% 117.3% 94.3% 81.2%	RATIO 82.5% 154.6% 178.0% 144.0% 143.2% 144.9% 145.4% 120.3% 97.2% 83.0%	CHANGE IN PREMIUM 25.6% -45.2% -7.3% 32.8% -21.9% 2.4% 19.6% 16.9% 5.9% 30.1%  % OF CHANGE
2012 2013 2014 2015 2016 2017 2018 2019 2020 2021	TOTAL DIRECT PREMIUMS & ANNUITIES \$1,498,421,322 \$820,481,192 \$760,899,614 \$1,010,352,796 \$789,558,816 \$808,264,043 \$966,691,378 \$1,130,108,831 \$1,196,697,406 \$1,556,881,060	TOTAL DIRECT CLAIMS AND BENEFITS PAID \$1,202,769,908 \$1,231,817,167 \$1,314,658,911 \$1,417,074,100 \$1,088,175,289 \$1,135,245,412 \$1,367,863,486 \$1,325,260,748 \$1,128,293,483 \$1,128,293,483 \$1,263,912,510 INDIVIDUAL - AN	TOTAL DIVIDENDS TO POLICYHOLDERS \$33,382,396 \$36,978,880 \$39,970,327 \$37,848,313 \$42,145,400 \$35,759,816 \$38,073,879 \$34,631,430 \$35,086,784 \$28,950,012  INUITIES VARIABLE  TOTAL DIVIDENDS TO	80.3% 150.1% 172.8% 140.3% 137.8% 140.5% 141.5% 117.3% 94.3% 81.2%	RATIO 82.5% 154.6% 178.0% 144.0% 143.2% 144.9% 145.4% 120.3% 97.2% 83.0%	CHANGE IN PREMIUM 25.6% -45.2% -7.3% 32.8% -21.9% 2.4% 19.6% 16.9% 5.9% 30.1%  **OF CHANGE IN
2012 2013 2014 2015 2016 2017 2018 2019 2020 2021	TOTAL DIRECT PREMIUMS & ANNUITIES \$1,498,421,322 \$820,481,192 \$760,899,614 \$1,010,352,796 \$789,558,816 \$808,264,043 \$966,691,378 \$1,130,108,831 \$1,196,697,406 \$1,556,881,060  TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID \$1,202,769,908 \$1,231,817,167 \$1,314,658,911 \$1,417,074,100 \$1,088,175,289 \$1,135,245,412 \$1,367,863,486 \$1,325,260,748 \$1,128,293,483 \$1,128,293,483 \$1,128,93,483 \$1,100,000,000,000,000,000,000,000,000,0	TOTAL DIVIDENDS TO POLICYHOLDERS \$33,382,396 \$36,978,880 \$39,970,327 \$37,848,313 \$42,145,400 \$35,759,816 \$38,073,879 \$34,631,430 \$35,086,784 \$28,950,012 INUITIES VARIABLE  TOTAL DIVIDENDS TO POLICYHOLDERS	80.3% 150.1% 172.8% 140.3% 137.8% 140.5% 141.5% 117.3% 94.3% 81.2% CASH FLOW LOSS RATIO	RATIO 82.5% 154.6% 178.0% 144.0% 143.2% 144.9% 145.4% 120.3% 97.2% 83.0% BENEFITS RATIO	CHANGE IN PREMIUM 25.6% -45.2% -7.3% 32.8% -21.9% 2.4% 19.6% 16.9% 5.9% 30.1%  **OF CHANGE IN PREMIUM
2012 2013 2014 2015 2016 2017 2018 2019 2020 2021 Year 2012	TOTAL DIRECT PREMIUMS & ANNUITIES \$1,498,421,322 \$820,481,192 \$760,899,614 \$1,010,352,796 \$789,558,816 \$808,264,043 \$966,691,378 \$1,130,108,831 \$1,196,697,406 \$1,556,881,060  TOTAL DIRECT PREMIUMS & ANNUITIES \$2,687,721,551	TOTAL DIRECT CLAIMS AND BENEFITS PAID \$1,202,769,908 \$1,231,817,167 \$1,314,658,911 \$1,417,074,100 \$1,088,175,289 \$1,135,245,412 \$1,367,863,486 \$1,325,260,748 \$1,128,293,483 \$1,128,293,483 \$1,128,293,483 \$1,128,293,483 \$1,128,293,483 \$1,128,293,483 \$1,128,293,483 \$1,128,293,483 \$1,128,293,483 \$1,128,293,483 \$1,128,293,483 \$1,128,293,483	TOTAL DIVIDENDS TO POLICYHOLDERS \$33,382,396 \$36,978,880 \$39,970,327 \$37,848,313 \$42,145,400 \$35,759,816 \$38,073,879 \$34,631,430 \$35,086,784 \$28,950,012  INUITIES VARIABLE  TOTAL DIVIDENDS TO POLICYHOLDERS \$568,899	80.3% 150.1% 172.8% 140.3% 137.8% 140.5% 141.5% 117.3% 94.3% 81.2% CASH FLOW LOSS RATIO 62.5%	RATIO 82.5% 154.6% 178.0% 144.0% 143.2% 144.9% 145.4% 120.3% 97.2% 83.0% BENEFITS RATIO 62.6%	CHANGE IN PREMIUM 25.6% -45.2% -7.3% 32.8% -21.9% 2.4% 19.6% 16.9% 5.9% 30.1%  ***CHANGE IN PREMIUM -16.8%
2012 2013 2014 2015 2016 2017 2018 2019 2020 2021 Year 2012 2013	TOTAL DIRECT PREMIUMS & ANNUITIES  \$1,498,421,322 \$820,481,192 \$760,899,614 \$1,010,352,796 \$789,558,816 \$808,264,043 \$966,691,378 \$1,130,108,831 \$1,196,697,406 \$1,556,881,060  TOTAL DIRECT PREMIUMS & ANNUITIES \$2,687,721,551 \$3,471,380,983	TOTAL DIRECT CLAIMS AND BENEFITS PAID \$1,202,769,908 \$1,231,817,167 \$1,314,658,911 \$1,417,074,100 \$1,088,175,289 \$1,135,245,412 \$1,367,863,486 \$1,325,260,748 \$1,128,293,483 \$1,263,912,510 INDIVIDUAL - AN  TOTAL DIRECT CLAIMS AND BENEFITS PAID \$1,680,738,736 \$2,117,973,913	TOTAL DIVIDENDS TO POLICYHOLDERS \$33,382,396 \$36,978,880 \$39,970,327 \$37,848,313 \$42,145,400 \$35,759,816 \$38,073,879 \$34,631,430 \$35,086,784 \$28,950,012  INUITIES VARIABLE  TOTAL DIVIDENDS TO POLICYHOLDERS \$568,899 \$544,165	80.3% 150.1% 172.8% 140.3% 137.8% 140.5% 141.5% 117.3% 94.3% 81.2% CASH FLOW LOSS RATIO 62.5% 61.0%	RATIO 82.5% 154.6% 178.0% 144.0% 143.2% 144.9% 145.4% 120.3% 97.2% 83.0% BENEFITS RATIO 62.6% 61.0%	CHANGE IN PREMIUM 25.6% -45.2% -7.3% 32.8% -21.9% 2.4% 19.6% 16.9% 5.9% 30.1%  *** OF CHANGE IN PREMIUM -16.8% 29.2%
2012 2013 2014 2015 2016 2017 2018 2019 2020 2021 Year 2012 2013 2014	TOTAL DIRECT PREMIUMS & ANNUITIES  \$1,498,421,322 \$820,481,192 \$760,899,614 \$1,010,352,796 \$789,558,816 \$808,264,043 \$966,691,378 \$1,130,108,831 \$1,196,697,406 \$1,556,881,060  TOTAL DIRECT PREMIUMS & ANNUITIES  \$2,687,721,551 \$3,471,380,983 \$3,640,759,573	TOTAL DIRECT CLAIMS AND BENEFITS PAID \$1,202,769,908 \$1,231,817,167 \$1,314,658,911 \$1,417,074,100 \$1,088,175,289 \$1,135,245,412 \$1,367,863,486 \$1,325,260,748 \$1,128,293,483 \$1,263,912,510 INDIVIDUAL - AN  TOTAL DIRECT CLAIMS AND BENEFITS PAID \$1,680,738,736 \$2,117,973,913 \$2,683,168,752	TOTAL DIVIDENDS TO POLICYHOLDERS \$33,382,396 \$36,978,880 \$39,970,327 \$37,848,313 \$42,145,400 \$35,759,816 \$38,073,879 \$34,631,430 \$35,086,784 \$28,950,012  INUITIES VARIABLE  TOTAL DIVIDENDS TO POLICYHOLDERS \$568,899 \$544,165 \$576,892	## CASH FLOW LOSS RATIO    150.1%   150.1%   172.8%   140.3%   137.8%   140.5%   141.5%   117.3%   94.3%   81.2%      CASH FLOW LOSS RATIO   62.5%   61.0%   73.7%   61.0%   73.7%	RATIO 82.5% 154.6% 178.0% 144.0% 143.2% 144.9% 145.4% 120.3% 97.2% 83.0%  BENEFITS RATIO 62.6% 61.0% 73.7%	CHANGE IN PREMIUM  25.6% -45.2% -7.3% 32.8% -21.9% 2.4% 19.6% 16.9% 5.9% 30.1%  **OF CHANGE IN PREMIUM -16.8% 29.2% 4.9%
2012 2013 2014 2015 2016 2017 2018 2019 2020 2021 Year 2012 2013 2014 2015	TOTAL DIRECT PREMIUMS & ANNUITIES  \$1,498,421,322 \$820,481,192 \$760,899,614 \$1,010,352,796 \$789,558,816 \$808,264,043 \$966,691,378 \$1,130,108,831 \$1,196,697,406 \$1,556,881,060  TOTAL DIRECT PREMIUMS & ANNUITIES  \$2,687,721,551 \$3,471,380,983 \$3,640,759,573 \$2,880,957,952	TOTAL DIRECT CLAIMS AND BENEFITS PAID \$1,202,769,908 \$1,231,817,167 \$1,314,658,911 \$1,417,074,100 \$1,088,175,289 \$1,135,245,412 \$1,367,863,486 \$1,325,260,748 \$1,128,293,483 \$1,263,912,510  INDIVIDUAL - AN  TOTAL DIRECT CLAIMS AND BENEFITS PAID \$1,680,738,736 \$2,117,973,913 \$2,683,168,752 \$2,641,997,771	TOTAL DIVIDENDS TO POLICYHOLDERS \$33,382,396 \$36,978,880 \$39,970,327 \$37,848,313 \$42,145,400 \$35,759,816 \$38,073,879 \$34,631,430 \$35,086,784 \$28,950,012  INUITIES VARIABLE  TOTAL DIVIDENDS TO POLICYHOLDERS \$568,899 \$544,165 \$576,892 \$623,014	## CASH FLOW LOSS RATIO    R0.3%   150.1%   172.8%   140.3%   137.8%   140.5%   141.5%   117.3%   94.3%   81.2%      CASH FLOW LOSS RATIO   62.5%   61.0%   73.7%   91.7%	RATIO 82.5% 154.6% 178.0% 144.0% 143.2% 144.9% 145.4% 120.3% 97.2% 83.0%  BENEFITS RATIO 62.6% 61.0% 73.7% 91.7%	CHANGE IN PREMIUM  25.6% -45.2% -7.3% 32.8% -21.9% 2.4% 19.6% 16.9% 5.9% 30.1%  **OF* CHANGE IN PREMIUM -16.8% 29.2% 4.9% -20.9%
2012 2013 2014 2015 2016 2017 2018 2019 2020 2021 Year 2012 2013 2014	TOTAL DIRECT PREMIUMS & ANNUITIES  \$1,498,421,322 \$820,481,192 \$760,899,614 \$1,010,352,796 \$789,558,816 \$808,264,043 \$966,691,378 \$1,130,108,831 \$1,196,697,406 \$1,556,881,060  TOTAL DIRECT PREMIUMS & ANNUITIES  \$2,687,721,551 \$3,471,380,983 \$3,640,759,573	TOTAL DIRECT CLAIMS AND BENEFITS PAID \$1,202,769,908 \$1,231,817,167 \$1,314,658,911 \$1,417,074,100 \$1,088,175,289 \$1,135,245,412 \$1,367,863,486 \$1,325,260,748 \$1,128,293,483 \$1,263,912,510 INDIVIDUAL - AN  TOTAL DIRECT CLAIMS AND BENEFITS PAID \$1,680,738,736 \$2,117,973,913 \$2,683,168,752	TOTAL DIVIDENDS TO POLICYHOLDERS \$33,382,396 \$36,978,880 \$39,970,327 \$37,848,313 \$42,145,400 \$35,759,816 \$38,073,879 \$34,631,430 \$35,086,784 \$28,950,012  INUITIES VARIABLE  TOTAL DIVIDENDS TO POLICYHOLDERS \$568,899 \$544,165 \$576,892	## CASH FLOW LOSS RATIO    150.1%   150.1%   172.8%   140.3%   137.8%   140.5%   141.5%   117.3%   94.3%   81.2%      CASH FLOW LOSS RATIO   62.5%   61.0%   73.7%   61.0%   73.7%	RATIO 82.5% 154.6% 178.0% 144.0% 143.2% 144.9% 145.4% 120.3% 97.2% 83.0%  BENEFITS RATIO 62.6% 61.0% 73.7%	CHANGE IN PREMIUM  25.6% -45.2% -7.3% 32.8% -21.9% 2.4% 19.6% 16.9% 5.9% 30.1%  **OF CHANGE IN PREMIUM -16.8% 29.2% 4.9%
2012 2013 2014 2015 2016 2017 2018 2019 2020 2021 Year 2012 2013 2014 2015	TOTAL DIRECT PREMIUMS & ANNUITIES  \$1,498,421,322 \$820,481,192 \$760,899,614 \$1,010,352,796 \$789,558,816 \$808,264,043 \$966,691,378 \$1,130,108,831 \$1,196,697,406 \$1,556,881,060  TOTAL DIRECT PREMIUMS & ANNUITIES  \$2,687,721,551 \$3,471,380,983 \$3,640,759,573 \$2,880,957,952	TOTAL DIRECT CLAIMS AND BENEFITS PAID \$1,202,769,908 \$1,231,817,167 \$1,314,658,911 \$1,417,074,100 \$1,088,175,289 \$1,135,245,412 \$1,367,863,486 \$1,325,260,748 \$1,128,293,483 \$1,263,912,510  INDIVIDUAL - AN  TOTAL DIRECT CLAIMS AND BENEFITS PAID \$1,680,738,736 \$2,117,973,913 \$2,683,168,752 \$2,641,997,771	TOTAL DIVIDENDS TO POLICYHOLDERS \$33,382,396 \$36,978,880 \$39,970,327 \$37,848,313 \$42,145,400 \$35,759,816 \$38,073,879 \$34,631,430 \$35,086,784 \$28,950,012  INUITIES VARIABLE  TOTAL DIVIDENDS TO POLICYHOLDERS \$568,899 \$544,165 \$576,892 \$623,014	## CASH FLOW LOSS RATIO    R0.3%   150.1%   172.8%   140.3%   137.8%   140.5%   141.5%   117.3%   94.3%   81.2%      CASH FLOW LOSS RATIO   62.5%   61.0%   73.7%   91.7%	RATIO 82.5% 154.6% 178.0% 144.0% 143.2% 144.9% 145.4% 120.3% 97.2% 83.0%  BENEFITS RATIO 62.6% 61.0% 73.7% 91.7%	CHANGE IN PREMIUM  25.6% -45.2% -7.3% 32.8% -21.9% 2.4% 19.6% 16.9% 5.9% 30.1%  **OF* CHANGE IN PREMIUM -16.8% 29.2% 4.9% -20.9%
2012 2013 2014 2015 2016 2017 2018 2019 2020 2021 Year 2012 2013 2014 2015 2016 2017	TOTAL DIRECT PREMIUMS & ANNUITIES  \$1,498,421,322 \$820,481,192 \$760,899,614 \$1,010,352,796 \$789,558,816 \$808,264,043 \$966,691,378 \$1,130,108,831 \$1,196,697,406 \$1,556,881,060   TOTAL DIRECT PREMIUMS & ANNUITIES  \$2,687,721,551 \$3,471,380,983 \$3,640,759,573 \$2,880,957,952 \$2,025,792,307 \$1,523,345,155	TOTAL DIRECT CLAIMS AND BENEFITS PAID \$1,202,769,908 \$1,231,817,167 \$1,314,658,911 \$1,417,074,100 \$1,088,175,289 \$1,135,245,412 \$1,367,863,486 \$1,325,260,748 \$1,128,293,483 \$1,263,912,510  INDIVIDUAL - AN  TOTAL DIRECT CLAIMS AND BENEFITS PAID \$1,680,738,736 \$2,117,973,913 \$2,683,168,752 \$2,641,997,771 \$2,571,025,163 \$3,156,736,691	TOTAL DIVIDENDS TO POLICYHOLDERS \$33,382,396 \$36,978,880 \$39,970,327 \$37,848,313 \$42,145,400 \$35,759,816 \$38,073,879 \$34,631,430 \$35,086,784 \$28,950,012  INUITIES VARIABLE  TOTAL DIVIDENDS TO POLICYHOLDERS \$568,899 \$544,165 \$576,892 \$623,014 \$591,721 \$596,897	CASH FLOW LOSS RATIO  62.5% 61.0% 73.7% 91.7% 126.9% 207.2%	RATIO 82.5% 154.6% 178.0% 144.0% 143.2% 144.9% 145.4% 120.3% 97.2% 83.0%  BENEFITS RATIO 62.6% 61.0% 73.7% 91.7% 126.9% 207.3%	CHANGE IN PREMIUM  25.6% -45.2% -7.3% 32.8% -21.9% 2.4% 19.6% 16.9% 5.9% 30.1%  **OF* CHANGE IN PREMIUM -16.8% 29.2% 4.9% -20.9% -29.7% -24.8%
2012 2013 2014 2015 2016 2017 2018 2019 2020 2021 2021 2013 2014 2015 2016 2017 2018	TOTAL DIRECT PREMIUMS & ANNUITIES  \$1,498,421,322 \$820,481,192 \$760,899,614 \$1,010,352,796 \$789,558,816 \$808,264,043 \$966,691,378 \$1,130,108,831 \$1,196,697,406 \$1,556,881,060   TOTAL DIRECT PREMIUMS & ANNUITIES  \$2,687,721,551 \$3,471,380,983 \$3,640,759,573 \$2,880,957,952 \$2,025,792,307 \$1,523,345,155 \$1,579,684,923	TOTAL DIRECT CLAIMS AND BENEFITS PAID \$1,202,769,908 \$1,231,817,167 \$1,314,658,911 \$1,417,074,100 \$1,088,175,289 \$1,135,245,412 \$1,367,863,486 \$1,325,260,748 \$1,128,293,483 \$1,263,912,510  INDIVIDUAL - AN  TOTAL DIRECT CLAIMS AND BENEFITS PAID \$1,680,738,736 \$2,117,973,913 \$2,683,168,752 \$2,641,997,771 \$2,571,025,163 \$3,156,736,691 \$3,680,614,002	TOTAL DIVIDENDS TO POLICYHOLDERS \$33,382,396 \$36,978,880 \$39,970,327 \$37,848,313 \$42,145,400 \$35,759,816 \$38,073,879 \$34,631,430 \$35,086,784 \$28,950,012  INUITIES VARIABLE  TOTAL DIVIDENDS TO POLICYHOLDERS \$568,899 \$544,165 \$576,892 \$623,014 \$591,721 \$596,897 \$638,554	CASH FLOW LOSS RATIO  62.5% 61.0% 73.7% 91.7% 233.0%	RATIO 82.5% 154.6% 178.0% 144.0% 143.2% 144.9% 145.4% 120.3% 97.2% 83.0%  BENEFITS RATIO 62.6% 61.0% 73.7% 91.7% 126.9% 207.3% 233.0%	CHANGE IN PREMIUM  25.6% -45.2% -7.3% 32.8% -21.9% 2.4% 19.6% 16.9% 5.9% 30.1%  **OF* CHANGE IN PREMIUM -16.8% 29.2% 4.9% -20.9% -29.7% -24.8% 3.7%
2012 2013 2014 2015 2016 2017 2018 2019 2020 2021 Year 2012 2013 2014 2015 2016 2017 2018 2019	TOTAL DIRECT PREMIUMS & ANNUITIES  \$1,498,421,322 \$820,481,192 \$760,899,614 \$1,010,352,796 \$789,558,816 \$808,264,043 \$966,691,378 \$1,130,108,831 \$1,196,697,406 \$1,556,881,060   TOTAL DIRECT PREMIUMS & ANNUITIES  \$2,687,721,551 \$3,471,380,983 \$3,471,380,983 \$3,471,380,983 \$3,471,380,983 \$3,640,759,573 \$2,880,957,952 \$2,025,792,307 \$1,523,345,155 \$1,579,684,923 \$1,969,980,345	TOTAL DIRECT CLAIMS AND BENEFITS PAID \$1,202,769,908 \$1,231,817,167 \$1,314,658,911 \$1,417,074,100 \$1,088,175,289 \$1,135,245,412 \$1,367,863,486 \$1,325,260,748 \$1,128,293,483 \$1,263,912,510  INDIVIDUAL - AN  TOTAL DIRECT CLAIMS AND BENEFITS PAID \$1,680,738,736 \$2,117,973,913 \$2,683,168,752 \$2,641,997,771 \$2,571,025,163 \$3,156,736,691 \$3,680,614,002 \$4,358,601,976	TOTAL DIVIDENDS TO POLICYHOLDERS \$33,382,396 \$36,978,880 \$39,970,327 \$37,848,313 \$42,145,400 \$35,759,816 \$38,073,879 \$34,631,430 \$35,086,784 \$28,950,012  INUITIES VARIABLE  TOTAL DIVIDENDS TO POLICYHOLDERS \$568,899 \$544,165 \$576,892 \$623,014 \$591,721 \$596,897 \$638,554 \$572,284	CASH FLOW LOSS RATIO  62.5% 61.0% 73.7% 91.7% 233.0% 221.3%	RATIO 82.5% 154.6% 178.0% 144.0% 143.2% 144.9% 145.4% 120.3% 97.2% 83.0%  BENEFITS RATIO 62.6% 61.0% 73.7% 91.7% 126.9% 207.3% 233.0% 221.3%	CHANGE IN PREMIUM  25.6% -45.2% -7.3% 32.8% -21.9% 2.4% 19.6% 16.9% 5.9% 30.1%  **OF* CHANGE IN PREMIUM -16.8% 29.2% 4.9% -20.9% -29.7% -24.8% 3.7% 24.7%
2012 2013 2014 2015 2016 2017 2018 2019 2020 2021 2021 2013 2014 2015 2016 2017 2018	TOTAL DIRECT PREMIUMS & ANNUITIES  \$1,498,421,322 \$820,481,192 \$760,899,614 \$1,010,352,796 \$789,558,816 \$808,264,043 \$966,691,378 \$1,130,108,831 \$1,196,697,406 \$1,556,881,060   TOTAL DIRECT PREMIUMS & ANNUITIES  \$2,687,721,551 \$3,471,380,983 \$3,640,759,573 \$2,880,957,952 \$2,025,792,307 \$1,523,345,155 \$1,579,684,923	TOTAL DIRECT CLAIMS AND BENEFITS PAID \$1,202,769,908 \$1,231,817,167 \$1,314,658,911 \$1,417,074,100 \$1,088,175,289 \$1,135,245,412 \$1,367,863,486 \$1,325,260,748 \$1,128,293,483 \$1,263,912,510  INDIVIDUAL - AN  TOTAL DIRECT CLAIMS AND BENEFITS PAID \$1,680,738,736 \$2,117,973,913 \$2,683,168,752 \$2,641,997,771 \$2,571,025,163 \$3,156,736,691 \$3,680,614,002	TOTAL DIVIDENDS TO POLICYHOLDERS \$33,382,396 \$36,978,880 \$39,970,327 \$37,848,313 \$42,145,400 \$35,759,816 \$38,073,879 \$34,631,430 \$35,086,784 \$28,950,012  INUITIES VARIABLE  TOTAL DIVIDENDS TO POLICYHOLDERS \$568,899 \$544,165 \$576,892 \$623,014 \$591,721 \$596,897 \$638,554	CASH FLOW LOSS RATIO  62.5% 61.0% 73.7% 91.7% 233.0%	RATIO 82.5% 154.6% 178.0% 144.0% 143.2% 144.9% 145.4% 120.3% 97.2% 83.0%  BENEFITS RATIO 62.6% 61.0% 73.7% 91.7% 126.9% 207.3% 233.0%	CHANGE IN PREMIUM  25.6% -45.2% -7.3% 32.8% -21.9% 2.4% 19.6% 16.9% 5.9% 30.1%  **OF* CHANGE IN PREMIUM -16.8% 29.2% 4.9% -20.9% -29.7% -24.8% 3.7%

#### INDIVIDUAL - ANNUITIES MODIFIED GUARANTEED

		INDIVIDUAL - ANNUITIES	S MODIFIED GUARANTE	ED		
						% OF
						CHANGE
	TOTAL DIRECT	TOTAL DIRECT CLAIMS	TOTAL DIVIDENDS TO	CASH FLOW	<b>BENEFITS</b>	IN
Year	PREMIUMS & ANNUITIES	AND BENEFITS PAID	POLICYHOLDERS	LOSS RATIO	RATIO	PREMIUM
2012	\$9,937,661	\$41,620,510	\$0	418.8%	418.8%	-17.9%
2013	\$7,089,932	\$25,807,169	\$0	364.0%	364.0%	-28.7%
2014	\$6,632,131	\$29,208,591	\$0	440.4%	440.4%	-6.5%
2015	\$8,061,782	\$19,973,129	\$0	247.8%	247.8%	21.6%
2016	\$14,436,721	\$20,077,016	\$0	139.1%	139.1%	79.1%
2017	\$11,346,544	\$304,948,988	\$0	2687.6%	2687.6%	-21.4%
2018	\$19,972,720	\$35,622,744	\$0	178.4%	178.4%	76.0%
2019			\$0 \$0	244.6%	244.6%	-15.9%
	\$16,804,675 \$24,642,526	\$41,101,824				106.0%
2020	\$34,612,526	\$45,086,468	\$0	130.3%	130.3%	
2021	\$39,753,283	\$31,363,459	\$0	78.9%	78.9%	14.9%
		INDIVIDUAL - ANNU	ITIES EQUITY INDEXED			
						% OF
						CHANGE
	TOTAL DIRECT	TOTAL DIRECT CLAIMS	TOTAL DIVIDENDS TO	CASH FLOW	<b>BENEFITS</b>	IN
Year	PREMIUMS & ANNUITIES	AND BENEFITS PAID	POLICYHOLDERS	LOSS RATIO	RATIO	PREMIUM
2012	\$660,252,499	\$351,376,494	\$0	53.2%	53.2%	15.9%
2013	\$825,068,718	\$347,149,984	\$0	42.1%	42.1%	25.0%
2014	\$1,257,275,749	\$395,437,039	\$0	31.5%	31.5%	52.4%
2015	\$1,052,902,085	\$205,920,922	\$0	19.6%	19.6%	-16.3%
2016	\$1,418,178,246	\$441,305,718	\$0	31.1%	31.1%	34.7%
2017	\$1,243,055,788	\$508,866,309	\$0	40.9%	40.9%	-12.3%
2017	\$1,528,721,431	\$635,138,379	\$0 \$0	41.5%	41.5%	23.0%
			\$0 \$0			
2019	\$1,488,263,255	\$677,443,796		45.5%	45.5%	-2.6%
2020	\$1,154,178,097	\$769,747,137	\$0	66.7%	66.7%	-22.4%
2021	\$1,363,335,298	\$950,195,010	\$0	69.7%	69.7%	18.1%
				_		
		INDIVIDUAL - DEPOSIT	TYPE CONTRACT FUND	os		
		INDIVIDUAL - DEPOSIT	-TYPE CONTRACT FUND	os		% OF
						CHANGE
	TOTAL DIRECT	TOTAL DIRECT CLAIMS	TOTAL DIVIDENDS TO	CASH FLOW	BENEFITS	CHANGE IN
Year	PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW LOSS RATIO	RATIO	CHANGE IN PREMIUM
<u>Year</u> 2012	PREMIUMS & ANNUITIES \$113,713,896	TOTAL DIRECT CLAIMS AND BENEFITS PAID \$41,737,183	TOTAL DIVIDENDS TO	CASH FLOW	<i>RATIO</i> 36.7%	CHANGE IN PREMIUM -23.1%
	PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS \$15,307 \$0	CASH FLOW LOSS RATIO	RATIO	CHANGE IN PREMIUM
2012	PREMIUMS & ANNUITIES \$113,713,896	TOTAL DIRECT CLAIMS AND BENEFITS PAID \$41,737,183	TOTAL DIVIDENDS TO POLICYHOLDERS \$15,307	CASH FLOW LOSS RATIO 36.7%	<i>RATIO</i> 36.7%	CHANGE IN PREMIUM -23.1%
2012 2013	PREMIUMS & ANNUITIES \$113,713,896 \$122,821,821	TOTAL DIRECT CLAIMS AND BENEFITS PAID \$41,737,183 \$37,761,413	TOTAL DIVIDENDS TO POLICYHOLDERS \$15,307 \$0	CASH FLOW LOSS RATIO 36.7% 30.7%	36.7% 30.7%	CHANGE IN PREMIUM -23.1% 8.0%
2012 2013 2014	PREMIUMS & ANNUITIES \$113,713,896 \$122,821,821 \$86,004,822	TOTAL DIRECT CLAIMS AND BENEFITS PAID \$41,737,183 \$37,761,413 \$43,516,745	TOTAL DIVIDENDS TO POLICYHOLDERS \$15,307 \$0 \$0 \$1	CASH FLOW LOSS RATIO 36.7% 30.7% 50.6%	RATIO 36.7% 30.7% 50.6%	CHANGE IN PREMIUM -23.1% 8.0% -30.0%
2012 2013 2014 2015 2016	\$113,713,896 \$112,821,821 \$86,004,822 \$86,489,700 \$93,163,703	TOTAL DIRECT CLAIMS AND BENEFITS PAID \$41,737,183 \$37,761,413 \$43,516,745 \$48,147,581 \$62,905,018	TOTAL DIVIDENDS TO POLICYHOLDERS \$15,307 \$0 \$0 \$-1 \$0	CASH FLOW LOSS RATIO 36.7% 30.7% 50.6% 55.7%	RATIO 36.7% 30.7% 50.6% 55.7% 67.5%	CHANGE IN PREMIUM -23.1% 8.0% -30.0% 0.6% 7.7%
2012 2013 2014 2015 2016 2017	\$113,713,896 \$112,821,821 \$86,004,822 \$86,489,700 \$93,163,703 \$88,322,375	TOTAL DIRECT CLAIMS AND BENEFITS PAID \$41,737,183 \$37,761,413 \$43,516,745 \$48,147,581 \$62,905,018 \$67,670,481	TOTAL DIVIDENDS TO POLICYHOLDERS \$15,307 \$0 \$0 \$-1 \$0 \$0	CASH FLOW LOSS RATIO 36.7% 30.7% 50.6% 55.7% 67.5% 76.6%	RATIO 36.7% 30.7% 50.6% 55.7% 67.5% 76.6%	CHANGE IN PREMIUM -23.1% 8.0% -30.0% 0.6% 7.7% -5.2%
2012 2013 2014 2015 2016 2017 2018	\$113,713,896 \$112,821,821 \$86,004,822 \$86,489,700 \$93,163,703 \$88,322,375 \$94,538,449	TOTAL DIRECT CLAIMS AND BENEFITS PAID \$41,737,183 \$37,761,413 \$43,516,745 \$48,147,581 \$62,905,018 \$67,670,481 \$73,761,539	TOTAL DIVIDENDS TO POLICYHOLDERS \$15,307 \$0 \$0 \$-1 \$0 \$0 \$0	CASH FLOW LOSS RATIO 36.7% 30.7% 50.6% 55.7% 67.5% 76.6% 78.0%	RATIO 36.7% 30.7% 50.6% 55.7% 67.5% 76.6% 78.0%	CHANGE IN PREMIUM -23.1% 8.0% -30.0% 0.6% 7.7% -5.2% 7.0%
2012 2013 2014 2015 2016 2017 2018 2019	\$113,713,896 \$112,821,821 \$86,004,822 \$86,489,700 \$93,163,703 \$88,322,375 \$94,538,449 \$99,623,113	TOTAL DIRECT CLAIMS AND BENEFITS PAID \$41,737,183 \$37,761,413 \$43,516,745 \$48,147,581 \$62,905,018 \$67,670,481 \$73,761,539 \$99,999,733	TOTAL DIVIDENDS TO POLICYHOLDERS \$15,307 \$0 \$0 \$1 \$0 \$0 \$0 \$0 \$0 \$0	CASH FLOW LOSS RATIO 36.7% 30.7% 50.6% 55.7% 67.5% 76.6% 78.0% 100.4%	RATIO 36.7% 30.7% 50.6% 55.7% 67.5% 76.6% 78.0% 100.4%	CHANGE IN PREMIUM -23.1% 8.0% -30.0% 0.6% 7.7% -5.2% 7.0% 5.4%
2012 2013 2014 2015 2016 2017 2018 2019 2020	\$113,713,896 \$112,821,821 \$86,004,822 \$86,489,700 \$93,163,703 \$88,322,375 \$94,538,449 \$99,623,113 \$89,099,206	TOTAL DIRECT CLAIMS AND BENEFITS PAID \$41,737,183 \$37,761,413 \$43,516,745 \$48,147,581 \$62,905,018 \$67,670,481 \$73,761,539 \$99,999,733 \$71,401,733	TOTAL DIVIDENDS TO POLICYHOLDERS \$15,307 \$0 \$0 \$-1 \$0 \$0 \$0 \$0 \$0 \$0	CASH FLOW LOSS RATIO 36.7% 30.7% 50.6% 55.7% 67.5% 76.6% 78.0% 100.4% 80.1%	RATIO 36.7% 30.7% 50.6% 55.7% 67.5% 76.6% 78.0% 100.4% 80.1%	CHANGE IN PREMIUM -23.1% 8.0% -30.0% 0.6% 7.7% -5.2% 7.0% 5.4% -10.6%
2012 2013 2014 2015 2016 2017 2018 2019	\$113,713,896 \$112,821,821 \$86,004,822 \$86,489,700 \$93,163,703 \$88,322,375 \$94,538,449 \$99,623,113	TOTAL DIRECT CLAIMS AND BENEFITS PAID  \$41,737,183 \$37,761,413 \$43,516,745 \$48,147,581 \$62,905,018 \$67,670,481 \$73,761,539 \$99,999,733 \$71,401,733 \$57,203,456	TOTAL DIVIDENDS TO POLICYHOLDERS \$15,307 \$0 \$0 \$-1 \$0 \$0 \$0 \$0 \$0 \$0 \$0	CASH FLOW LOSS RATIO 36.7% 30.7% 50.6% 55.7% 67.5% 76.6% 78.0% 100.4%	RATIO 36.7% 30.7% 50.6% 55.7% 67.5% 76.6% 78.0% 100.4%	CHANGE IN PREMIUM -23.1% 8.0% -30.0% 0.6% 7.7% -5.2% 7.0% 5.4%
2012 2013 2014 2015 2016 2017 2018 2019 2020	\$113,713,896 \$112,821,821 \$86,004,822 \$86,489,700 \$93,163,703 \$88,322,375 \$94,538,449 \$99,623,113 \$89,099,206	TOTAL DIRECT CLAIMS AND BENEFITS PAID  \$41,737,183 \$37,761,413 \$43,516,745 \$48,147,581 \$62,905,018 \$67,670,481 \$73,761,539 \$99,999,733 \$71,401,733 \$57,203,456	TOTAL DIVIDENDS TO POLICYHOLDERS \$15,307 \$0 \$0 \$-1 \$0 \$0 \$0 \$0 \$0 \$0	CASH FLOW LOSS RATIO 36.7% 30.7% 50.6% 55.7% 67.5% 76.6% 78.0% 100.4% 80.1%	RATIO 36.7% 30.7% 50.6% 55.7% 67.5% 76.6% 78.0% 100.4% 80.1%	CHANGE IN PREMIUM -23.1% 8.0% -30.0% 0.6% 7.7% -5.2% 7.0% 5.4% -10.6% 2.9%
2012 2013 2014 2015 2016 2017 2018 2019 2020	\$113,713,896 \$112,821,821 \$86,004,822 \$86,489,700 \$93,163,703 \$88,322,375 \$94,538,449 \$99,623,113 \$89,099,206	TOTAL DIRECT CLAIMS AND BENEFITS PAID  \$41,737,183 \$37,761,413 \$43,516,745 \$48,147,581 \$62,905,018 \$67,670,481 \$73,761,539 \$99,999,733 \$71,401,733 \$57,203,456	TOTAL DIVIDENDS TO POLICYHOLDERS \$15,307 \$0 \$0 \$-1 \$0 \$0 \$0 \$0 \$0 \$0 \$0	CASH FLOW LOSS RATIO 36.7% 30.7% 50.6% 55.7% 67.5% 76.6% 78.0% 100.4% 80.1%	RATIO 36.7% 30.7% 50.6% 55.7% 67.5% 76.6% 78.0% 100.4% 80.1%	CHANGE IN PREMIUM -23.1% 8.0% -30.0% 0.6% 7.7% -5.2% 7.0% 5.4% -10.6% 2.9%
2012 2013 2014 2015 2016 2017 2018 2019 2020	\$113,713,896 \$112,821,821 \$86,004,822 \$86,489,700 \$93,163,703 \$88,322,375 \$94,538,449 \$99,623,113 \$89,099,206 \$91,645,557	TOTAL DIRECT CLAIMS AND BENEFITS PAID  \$41,737,183 \$37,761,413 \$43,516,745 \$48,147,581 \$62,905,018 \$67,670,481 \$73,761,539 \$99,999,733 \$71,401,733 \$57,203,456  INDIVIDUAL - OTHE	TOTAL DIVIDENDS TO POLICYHOLDERS \$15,307 \$0 \$0 \$0 \$-1 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	CASH FLOW LOSS RATIO 36.7% 30.7% 50.6% 55.7% 67.5% 76.6% 78.0% 100.4% 80.1% 62.4%	RATIO 36.7% 30.7% 50.6% 55.7% 67.5% 76.6% 78.0% 100.4% 80.1% 62.4%	CHANGE IN PREMIUM -23.1% 8.0% -30.0% 0.6% 7.7% -5.2% 7.0% 5.4% -10.6% 2.9%  % OF CHANGE
2012 2013 2014 2015 2016 2017 2018 2019 2020 2021	\$113,713,896 \$112,821,821 \$86,004,822 \$86,489,700 \$93,163,703 \$88,322,375 \$94,538,449 \$99,623,113 \$89,099,206 \$91,645,557	TOTAL DIRECT CLAIMS AND BENEFITS PAID \$41,737,183 \$37,761,413 \$43,516,745 \$48,147,581 \$62,905,018 \$67,670,481 \$73,761,539 \$99,999,733 \$71,401,733 \$57,203,456 INDIVIDUAL - OTHE	TOTAL DIVIDENDS TO POLICYHOLDERS \$15,307 \$0 \$0 \$0 \$-1 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$TOTAL DIVIDENDS TO	CASH FLOW LOSS RATIO 36.7% 30.7% 50.6% 55.7% 67.5% 76.6% 78.0% 100.4% 80.1% 62.4%	RATIO 36.7% 30.7% 50.6% 55.7% 67.5% 76.6% 78.0% 100.4% 80.1% 62.4%  BENEFITS	CHANGE IN PREMIUM -23.1% 8.0% -30.0% 0.6% 7.7% -5.2% 7.0% 5.4% -10.6% 2.9%  % OF CHANGE IN
2012 2013 2014 2015 2016 2017 2018 2019 2020 2021	\$113,713,896 \$112,821,821 \$86,004,822 \$86,489,700 \$93,163,703 \$88,322,375 \$94,538,449 \$99,623,113 \$89,099,206 \$91,645,557 ***TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID \$41,737,183 \$37,761,413 \$43,516,745 \$48,147,581 \$62,905,018 \$67,670,481 \$73,761,539 \$99,999,733 \$71,401,733 \$57,203,456 INDIVIDUAL - OTHE	TOTAL DIVIDENDS TO POLICYHOLDERS \$15,307 \$0 \$0 \$0 \$-1 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW LOSS RATIO 36.7% 30.7% 50.6% 55.7% 67.5% 76.6% 78.0% 100.4% 80.1% 62.4% CASH FLOW LOSS RATIO	RATIO 36.7% 30.7% 50.6% 55.7% 67.5% 76.6% 78.0% 100.4% 80.1% 62.4%  BENEFITS RATIO	CHANGE IN PREMIUM -23.1% 8.0% -30.0% 0.6% 7.7% -5.2% 7.0% 5.4% -10.6% 2.9%  ***CHANGE IN PREMIUM
2012 2013 2014 2015 2016 2017 2018 2019 2020 2021 Year 2012	\$113,713,896 \$112,821,821 \$86,004,822 \$86,489,700 \$93,163,703 \$88,322,375 \$94,538,449 \$99,623,113 \$89,099,206 \$91,645,557 ***TOTAL DIRECT PREMIUMS & ANNUITIES \$116,025,769	TOTAL DIRECT CLAIMS AND BENEFITS PAID \$41,737,183 \$37,761,413 \$43,516,745 \$48,147,581 \$62,905,018 \$67,670,481 \$73,761,539 \$99,999,733 \$71,401,733 \$57,203,456 INDIVIDUAL - OTHE  TOTAL DIRECT CLAIMS AND BENEFITS PAID \$341,407,909	TOTAL DIVIDENDS TO POLICYHOLDERS \$15,307 \$0 \$0 \$0 \$-1 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$TOTAL DIVIDENDS TO POLICYHOLDERS \$158	CASH FLOW LOSS RATIO 36.7% 30.7% 50.6% 55.7% 67.5% 76.6% 78.0% 100.4% 80.1% 62.4% CASH FLOW LOSS RATIO 294.3%	RATIO 36.7% 30.7% 50.6% 55.7% 67.5% 76.6% 78.0% 100.4% 80.1% 62.4%  BENEFITS RATIO 294.3%	CHANGE IN PREMIUM -23.1% 8.0% -30.0% 0.6% 7.7% -5.2% 7.0% 5.4% -10.6% 2.9%  ***CHANGE IN PREMIUM -20.8%
2012 2013 2014 2015 2016 2017 2018 2019 2020 2021 <i>Year</i> 2012 2013	\$113,713,896 \$112,821,821 \$86,004,822 \$86,489,700 \$93,163,703 \$88,322,375 \$94,538,449 \$99,623,113 \$89,099,206 \$91,645,557 \$116,025,769 \$108,285,299	TOTAL DIRECT CLAIMS AND BENEFITS PAID \$41,737,183 \$37,761,413 \$43,516,745 \$48,147,581 \$62,905,018 \$67,670,481 \$73,761,539 \$99,999,733 \$71,401,733 \$57,203,456 INDIVIDUAL - OTHE  TOTAL DIRECT CLAIMS AND BENEFITS PAID \$341,407,909 \$442,318,808	TOTAL DIVIDENDS TO POLICYHOLDERS \$15,307 \$0 \$0 \$0 \$-1 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$TOTAL DIVIDENDS TO POLICYHOLDERS \$158 \$164	CASH FLOW LOSS RATIO 36.7% 30.7% 50.6% 55.7% 67.5% 76.6% 78.0% 100.4% 80.1% 62.4% CASH FLOW LOSS RATIO 294.3% 408.5%	RATIO 36.7% 30.7% 50.6% 55.7% 67.5% 76.6% 78.0% 100.4% 80.1% 62.4%  BENEFITS RATIO 294.3% 408.5%	CHANGE IN PREMIUM -23.1% 8.0% -30.0% 0.6% 7.7% -5.2% 7.0% 5.4% -10.6% 2.9%  ***CHANGE IN PREMIUM -20.8% -6.7%
2012 2013 2014 2015 2016 2017 2018 2019 2020 2021 Year 2012 2013 2014	\$113,713,896 \$112,821,821 \$86,004,822 \$86,489,700 \$93,163,703 \$88,322,375 \$94,538,449 \$99,623,113 \$89,099,206 \$91,645,557 \$116,025,769 \$108,285,299 \$94,471,695	TOTAL DIRECT CLAIMS AND BENEFITS PAID \$41,737,183 \$37,761,413 \$43,516,745 \$48,147,581 \$62,905,018 \$67,670,481 \$73,761,539 \$99,999,733 \$71,401,733 \$57,203,456 INDIVIDUAL - OTHE  TOTAL DIRECT CLAIMS AND BENEFITS PAID \$341,407,909 \$442,318,808 \$397,965,125	TOTAL DIVIDENDS TO POLICYHOLDERS \$15,307 \$0 \$0 \$0 \$-1 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$TOTAL DIVIDENDS TO POLICYHOLDERS \$158 \$164 \$0	CASH FLOW LOSS RATIO 36.7% 30.7% 50.6% 55.7% 67.5% 76.6% 78.0% 100.4% 80.1% 62.4% CASH FLOW LOSS RATIO 294.3% 408.5% 421.3%	RATIO 36.7% 30.7% 50.6% 55.7% 67.5% 76.6% 78.0% 100.4% 80.1% 62.4%  BENEFITS RATIO 294.3% 408.5% 421.3%	CHANGE IN PREMIUM -23.1% 8.0% -30.0% 0.6% 7.7% -5.2% 7.0% 5.4% -10.6% 2.9%  ***CHANGE IN PREMIUM -20.8% -6.7% -12.8%
2012 2013 2014 2015 2016 2017 2018 2019 2020 2021 <i>Year</i> 2012 2013	\$113,713,896 \$112,821,821 \$86,004,822 \$86,489,700 \$93,163,703 \$88,322,375 \$94,538,449 \$99,623,113 \$89,099,206 \$91,645,557 \$116,025,769 \$108,285,299	TOTAL DIRECT CLAIMS AND BENEFITS PAID \$41,737,183 \$37,761,413 \$43,516,745 \$48,147,581 \$62,905,018 \$67,670,481 \$73,761,539 \$99,999,733 \$71,401,733 \$57,203,456 INDIVIDUAL - OTHE  TOTAL DIRECT CLAIMS AND BENEFITS PAID \$341,407,909 \$442,318,808	TOTAL DIVIDENDS TO POLICYHOLDERS \$15,307 \$0 \$0 \$0 \$-1 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$TOTAL DIVIDENDS TO POLICYHOLDERS \$158 \$164	CASH FLOW LOSS RATIO 36.7% 30.7% 50.6% 55.7% 67.5% 76.6% 78.0% 100.4% 80.1% 62.4% CASH FLOW LOSS RATIO 294.3% 408.5%	RATIO 36.7% 30.7% 50.6% 55.7% 67.5% 76.6% 78.0% 100.4% 80.1% 62.4%  BENEFITS RATIO 294.3% 408.5%	CHANGE IN PREMIUM -23.1% 8.0% -30.0% 0.6% 7.7% -5.2% 7.0% 5.4% -10.6% 2.9%  ***CHANGE IN PREMIUM -20.8% -6.7%
2012 2013 2014 2015 2016 2017 2018 2019 2020 2021 Year 2012 2013 2014	\$113,713,896 \$112,821,821 \$86,004,822 \$86,489,700 \$93,163,703 \$88,322,375 \$94,538,449 \$99,623,113 \$89,099,206 \$91,645,557 \$116,025,769 \$108,285,299 \$94,471,695	TOTAL DIRECT CLAIMS AND BENEFITS PAID \$41,737,183 \$37,761,413 \$43,516,745 \$48,147,581 \$62,905,018 \$67,670,481 \$73,761,539 \$99,999,733 \$71,401,733 \$57,203,456 INDIVIDUAL - OTHE  TOTAL DIRECT CLAIMS AND BENEFITS PAID \$341,407,909 \$442,318,808 \$397,965,125	TOTAL DIVIDENDS TO POLICYHOLDERS \$15,307 \$0 \$0 \$0 \$-1 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$TOTAL DIVIDENDS TO POLICYHOLDERS \$158 \$164 \$0	CASH FLOW LOSS RATIO 36.7% 30.7% 50.6% 55.7% 67.5% 76.6% 78.0% 100.4% 80.1% 62.4% CASH FLOW LOSS RATIO 294.3% 408.5% 421.3%	RATIO 36.7% 30.7% 50.6% 55.7% 67.5% 76.6% 78.0% 100.4% 80.1% 62.4%  BENEFITS RATIO 294.3% 408.5% 421.3%	CHANGE IN PREMIUM -23.1% 8.0% -30.0% 0.6% 7.7% -5.2% 7.0% 5.4% -10.6% 2.9%  ***CHANGE IN PREMIUM -20.8% -6.7% -12.8%
2012 2013 2014 2015 2016 2017 2018 2019 2020 2021 Year 2012 2013 2014 2015	\$113,713,896 \$112,821,821 \$86,004,822 \$86,489,700 \$93,163,703 \$88,322,375 \$94,538,449 \$99,623,113 \$89,099,206 \$91,645,557 **TOTAL DIRECT PREMIUMS & ANNUITIES  \$116,025,769 \$108,285,299 \$94,471,695 \$103,558,273	TOTAL DIRECT CLAIMS AND BENEFITS PAID \$41,737,183 \$37,761,413 \$43,516,745 \$48,147,581 \$62,905,018 \$67,670,481 \$73,761,539 \$99,999,733 \$71,401,733 \$57,203,456  INDIVIDUAL - OTHE  TOTAL DIRECT CLAIMS AND BENEFITS PAID \$341,407,909 \$442,318,808 \$397,965,125 \$255,857,454	TOTAL DIVIDENDS TO POLICYHOLDERS \$15,307 \$0 \$0 \$0 \$0 \$-1 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$TOTAL DIVIDENDS TO POLICYHOLDERS \$158 \$164 \$0 \$0 \$0 \$0	CASH FLOW LOSS RATIO 36.7% 30.7% 50.6% 55.7% 67.5% 76.6% 78.0% 100.4% 80.1% 62.4% CASH FLOW LOSS RATIO 294.3% 408.5% 421.3% 247.1%	RATIO 36.7% 30.7% 50.6% 55.7% 67.5% 76.6% 78.0% 100.4% 80.1% 62.4%  BENEFITS RATIO 294.3% 408.5% 421.3% 247.1%	CHANGE IN PREMIUM -23.1% 8.0% -30.0% 0.6% 7.7% -5.2% 7.0% 5.4% -10.6% 2.9%  ***CHANGE IN PREMIUM -20.8% -6.7% -12.8% 9.6%
2012 2013 2014 2015 2016 2017 2018 2019 2020 2021 Year 2012 2013 2014 2015 2016 2017	\$113,713,896 \$112,821,821 \$86,004,822 \$86,489,700 \$93,163,703 \$88,322,375 \$94,538,449 \$99,623,113 \$89,099,206 \$91,645,557 \$116,025,769 \$108,285,299 \$94,471,695 \$103,558,273 \$85,428,719 \$120,119,307	TOTAL DIRECT CLAIMS AND BENEFITS PAID \$41,737,183 \$37,761,413 \$43,516,745 \$48,147,581 \$62,905,018 \$67,670,481 \$73,761,539 \$99,999,733 \$71,401,733 \$57,203,456  INDIVIDUAL - OTHE  TOTAL DIRECT CLAIMS AND BENEFITS PAID \$341,407,909 \$442,318,808 \$397,965,125 \$255,857,454 \$210,492,899 \$219,885,403	TOTAL DIVIDENDS TO POLICYHOLDERS \$15,307 \$0 \$0 \$0 \$0 \$-1 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$TOTAL DIVIDENDS TO POLICYHOLDERS \$158 \$164 \$0 \$0 \$0 \$0 \$0 \$0 \$0	CASH FLOW LOSS RATIO 36.7% 30.7% 50.6% 55.7% 67.5% 76.6% 78.0% 100.4% 80.1% 62.4% CASH FLOW LOSS RATIO 294.3% 408.5% 421.3% 247.1% 246.4% 183.1%	RATIO 36.7% 30.7% 50.6% 55.7% 67.5% 76.6% 78.0% 100.4% 80.1% 62.4%  BENEFITS RATIO 294.3% 408.5% 421.3% 247.1% 246.4% 183.1%	CHANGE IN PREMIUM  -23.1% 8.0% -30.0% 0.6% 7.7% -5.2% 7.0% 5.4% -10.6% 2.9%   ***CHANGE IN PREMIUM -20.8% -6.7% -12.8% 9.6% -17.5% 40.6%
2012 2013 2014 2015 2016 2017 2018 2019 2020 2021 2021 2013 2014 2015 2016 2017 2018	\$113,713,896 \$112,821,821 \$86,004,822 \$86,489,700 \$93,163,703 \$88,322,375 \$94,538,449 \$99,623,113 \$89,099,206 \$91,645,557 \$116,025,769 \$108,285,299 \$94,471,695 \$103,558,273 \$85,428,719 \$120,119,307 \$115,923,691	TOTAL DIRECT CLAIMS AND BENEFITS PAID  \$41,737,183 \$37,761,413 \$43,516,745 \$48,147,581 \$62,905,018 \$67,670,481 \$73,761,539 \$99,999,733 \$71,401,733 \$57,203,456  INDIVIDUAL - OTHE  TOTAL DIRECT CLAIMS AND BENEFITS PAID  \$341,407,909 \$442,318,808 \$397,965,125 \$255,857,454 \$210,492,899 \$219,885,403 \$226,435,378	TOTAL DIVIDENDS TO POLICYHOLDERS \$15,307 \$0 \$0 \$0 \$-1 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	CASH FLOW LOSS RATIO 36.7% 30.7% 50.6% 55.7% 67.5% 76.6% 78.0% 100.4% 80.1% 62.4% CASH FLOW LOSS RATIO 294.3% 408.5% 421.3% 247.1% 246.4% 183.1% 195.3%	RATIO 36.7% 30.7% 50.6% 55.7% 67.5% 76.6% 78.0% 100.4% 80.1% 62.4%  BENEFITS RATIO 294.3% 408.5% 421.3% 247.1% 246.4% 183.1% 195.3%	CHANGE IN PREMIUM -23.1% 8.0% -30.0% 0.6% 7.7% -5.2% 7.0% 5.4% -10.6% 2.9%  **OF CHANGE IN PREMIUM -20.8% -6.7% -12.8% 9.6% -17.5% 40.6% -3.5%
2012 2013 2014 2015 2016 2017 2018 2019 2020 2021 Year 2012 2013 2014 2015 2016 2017 2018 2019	\$113,713,896 \$112,821,821 \$86,004,822 \$86,489,700 \$93,163,703 \$88,322,375 \$94,538,449 \$99,623,113 \$89,099,206 \$91,645,557 \$116,025,769 \$108,285,299 \$94,471,695 \$103,558,273 \$85,428,719 \$120,119,307 \$115,923,691 \$6,465,644	TOTAL DIRECT CLAIMS AND BENEFITS PAID  \$41,737,183 \$37,761,413 \$43,516,745 \$48,147,581 \$62,905,018 \$67,670,481 \$73,761,539 \$99,999,733 \$71,401,733 \$57,203,456  INDIVIDUAL - OTHI  TOTAL DIRECT CLAIMS AND BENEFITS PAID  \$341,407,909 \$442,318,808 \$397,965,125 \$255,857,454 \$210,492,899 \$219,885,403 \$226,435,378 \$221,869,504	TOTAL DIVIDENDS TO POLICYHOLDERS \$15,307 \$0 \$0 \$0 \$0 \$-1 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	CASH FLOW LOSS RATIO 36.7% 30.7% 50.6% 55.7% 67.5% 76.6% 78.0% 100.4% 80.1% 62.4% CASH FLOW LOSS RATIO 294.3% 408.5% 421.3% 247.1% 246.4% 183.1% 195.3% 3431.5%	RATIO 36.7% 30.7% 50.6% 55.7% 67.5% 76.6% 78.0% 100.4% 80.1% 62.4%  BENEFITS RATIO 294.3% 408.5% 421.3% 247.1% 246.4% 183.1% 195.3% 3431.5%	CHANGE IN PREMIUM  -23.1% 8.0% -30.0% 0.6% 7.7% -5.2% 7.0% 5.4% -10.6% 2.9%   ****  ***** ****  **** ****  ****  ****
2012 2013 2014 2015 2016 2017 2018 2019 2020 2021 2021 2013 2014 2015 2016 2017 2018	\$113,713,896 \$112,821,821 \$86,004,822 \$86,489,700 \$93,163,703 \$88,322,375 \$94,538,449 \$99,623,113 \$89,099,206 \$91,645,557 \$116,025,769 \$108,285,299 \$94,471,695 \$103,558,273 \$85,428,719 \$120,119,307 \$115,923,691	TOTAL DIRECT CLAIMS AND BENEFITS PAID  \$41,737,183 \$37,761,413 \$43,516,745 \$48,147,581 \$62,905,018 \$67,670,481 \$73,761,539 \$99,999,733 \$71,401,733 \$57,203,456  INDIVIDUAL - OTHE  TOTAL DIRECT CLAIMS AND BENEFITS PAID  \$341,407,909 \$442,318,808 \$397,965,125 \$255,857,454 \$210,492,899 \$219,885,403 \$226,435,378	TOTAL DIVIDENDS TO POLICYHOLDERS \$15,307 \$0 \$0 \$0 \$-1 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	CASH FLOW LOSS RATIO 36.7% 30.7% 50.6% 55.7% 67.5% 76.6% 78.0% 100.4% 80.1% 62.4% CASH FLOW LOSS RATIO 294.3% 408.5% 421.3% 247.1% 246.4% 183.1% 195.3%	RATIO 36.7% 30.7% 50.6% 55.7% 67.5% 76.6% 78.0% 100.4% 80.1% 62.4%  BENEFITS RATIO 294.3% 408.5% 421.3% 247.1% 246.4% 183.1% 195.3%	CHANGE IN PREMIUM  -23.1% 8.0% -30.0% 0.6% 7.7% -5.2% 7.0% 5.4% -10.6% 2.9%  **OF CHANGE IN PREMIUM -20.8% -6.7% -12.8% 9.6% -17.5% 40.6% -3.5%

#### TOTAL INDIVIDUAL

		IOIALI	NDIVIDUAL			
-						% OF
						CHÂNGE
	TOTAL DIRECT	TOTAL DIRECT CLAIMS	TOTAL DIVIDENDS TO	CASH FLOW	BENEFITS	IN
Year	PREMIUMS & ANNUITIES	AND BENEFITS PAID	POLICYHOLDERS	LOSS RATIO	RATIO	
						PREMIUM
2012	\$7,090,300,656	\$5,793,774,528	\$347,516,660	81.7%	86.6%	-2.7%
2013	\$7,440,114,473	\$6,256,056,769	\$335,292,384	84.1%	88.6%	4.9%
2014	\$7,919,867,332	\$7,100,893,798	\$346,319,695	89.7%	94.0%	6.4%
2015	\$7,270,162,708	\$6,828,527,072	\$349,323,071	93.9%	98.7%	-8.2%
2016	\$6,559,153,968	\$6,561,952,337	\$353,522,566	100.0%	105.4%	-9.8%
2017	\$5,943,949,765	\$7,663,891,932	\$335,416,272	128.9%	134.6%	-9.4%
2018	\$6,532,189,631	\$8,441,805,340	\$332,338,495	129.2%	134.3%	9.9%
2019	\$7,012,746,399	\$9,057,491,351	\$328,499,433	129.2%	133.8%	7.4%
2020	\$6,894,086,511	\$8,229,829,165	\$337,761,841	119.4%	124.3%	-1.7%
2021	\$7,861,614,955	\$9,610,942,390	\$324,199,464	122.3%	126.4%	14.0%
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	TOTAL DIRECT	TOTAL DIRECT CLAIMS	TOTAL DIVIDENDS TO	CASH FLOW	BENEFITS	IN
Year	PREMIUMS & ANNUITIES	AND BENEFITS PAID	POLICYHOLDERS	LOSS RATIO	RATIO	PREMIUM
2012	\$43,223,282	\$133,327,424	\$18,881	308.5%	308.5%	5.8%
2013	\$44,471,778	\$67,139,980	\$38,790	151.0%	151.1%	2.9%
2014	\$47,375,128	\$85,366,637	\$72,007	180.2%	180.3%	6.5%
2015	\$53,726,734	\$105,148,186	\$40,128	195.7%	195.8%	13.4%
2016	\$95,534,219	\$154,543,685	\$516,819	161.8%	162.3%	77.8%
2017		\$92,790,390			153.9%	-36.6%
	\$60,526,927		\$330,312	153.3%		
2018	\$43,498,371	\$93,739,508	\$48,424	215.5%	215.6%	-28.1%
2019	\$38,609,147	\$31,605,609	\$14,845	81.9%	81.9%	-11.2%
2020	\$56,588,825	\$60,916,808	\$15,797	107.6%	107.7%	46.6%
2021	\$45,865,677	\$46,952,109	\$15,853	102.4%	102.4%	-18.9%
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	TOTAL DIRECT	GROU  TOTAL DIRECT CLAIMS	IP - TERM  TOTAL DIVIDENDS TO	CASH FLOW	BENEFITS	CHANGE
Year		TOTAL DIRECT CLAIMS	TOTAL DIVIDENDS TO		BENEFITS RATIO	CHANGE IN
Year	PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	LOSS RATIO	RATIO	CHANGE IN PREMIUM
2012	PREMIUMS & ANNUITIES \$449,567,475	TOTAL DIRECT CLAIMS AND BENEFITS PAID \$372,423,531	TOTAL DIVIDENDS TO POLICYHOLDERS \$1,582,466	LOSS RATIO 82.8%	RATIO 83.2%	CHANGE IN PREMIUM 0.4%
2012 2013	PREMIUMS & ANNUITIES \$449,567,475 \$461,332,940	TOTAL DIRECT CLAIMS AND BENEFITS PAID \$372,423,531 \$410,753,431	TOTAL DIVIDENDS TO POLICYHOLDERS \$1,582,466 \$959,139	82.8% 89.0%	RATIO 83.2% 89.2%	CHANGE IN PREMIUM 0.4% 2.6%
2012 2013 2014	PREMIUMS & ANNUITIES \$449,567,475 \$461,332,940 \$473,735,764	TOTAL DIRECT CLAIMS AND BENEFITS PAID \$372,423,531 \$410,753,431 \$378,880,189	TOTAL DIVIDENDS TO POLICYHOLDERS \$1,582,466 \$959,139 \$1,702,453	82.8% 89.0% 80.0%	RATIO 83.2% 89.2% 80.3%	CHANGE IN PREMIUM 0.4% 2.6% 2.7%
2012 2013	PREMIUMS & ANNUITIES \$449,567,475 \$461,332,940	TOTAL DIRECT CLAIMS AND BENEFITS PAID \$372,423,531 \$410,753,431	TOTAL DIVIDENDS TO POLICYHOLDERS \$1,582,466 \$959,139	82.8% 89.0%	RATIO 83.2% 89.2%	CHANGE IN PREMIUM 0.4% 2.6%
2012 2013 2014 2015	PREMIUMS & ANNUITIES \$449,567,475 \$461,332,940 \$473,735,764 \$484,429,841	TOTAL DIRECT CLAIMS AND BENEFITS PAID \$372,423,531 \$410,753,431 \$378,880,189 \$376,373,301	TOTAL DIVIDENDS TO POLICYHOLDERS \$1,582,466 \$959,139 \$1,702,453 \$1,322,907	82.8% 89.0% 80.0% 77.7%	RATIO 83.2% 89.2% 80.3% 78.0%	CHANGE IN PREMIUM 0.4% 2.6% 2.7% 2.3%
2012 2013 2014 2015 2016	PREMIUMS & ANNUITIES \$449,567,475 \$461,332,940 \$473,735,764 \$484,429,841 \$475,230,911	TOTAL DIRECT CLAIMS AND BENEFITS PAID \$372,423,531 \$410,753,431 \$378,880,189 \$376,373,301 \$297,520,323	TOTAL DIVIDENDS TO POLICYHOLDERS \$1,582,466 \$959,139 \$1,702,453 \$1,322,907 \$1,169,131	82.8% 89.0% 80.0% 77.7% 62.6%	RATIO 83.2% 89.2% 80.3% 78.0% 62.9%	CHANGE IN PREMIUM 0.4% 2.6% 2.7% 2.3% -1.9%
2012 2013 2014 2015 2016 2017	\$449,567,475 \$449,567,475 \$461,332,940 \$473,735,764 \$484,429,841 \$475,230,911 \$507,813,492	TOTAL DIRECT CLAIMS AND BENEFITS PAID \$372,423,531 \$410,753,431 \$378,880,189 \$376,373,301 \$297,520,323 \$385,781,284	TOTAL DIVIDENDS TO POLICYHOLDERS \$1,582,466 \$959,139 \$1,702,453 \$1,322,907 \$1,169,131 \$1,660,330	82.8% 89.0% 80.0% 77.7% 62.6% 76.0%	RATIO 83.2% 89.2% 80.3% 78.0% 62.9% 76.3%	CHANGE IN PREMIUM 0.4% 2.6% 2.7% 2.3% -1.9% 6.9%
2012 2013 2014 2015 2016 2017 2018	\$449,567,475 \$449,567,475 \$461,332,940 \$473,735,764 \$484,429,841 \$475,230,911 \$507,813,492 \$531,820,140	TOTAL DIRECT CLAIMS AND BENEFITS PAID \$372,423,531 \$410,753,431 \$378,880,189 \$376,373,301 \$297,520,323 \$385,781,284 \$400,585,106	TOTAL DIVIDENDS TO POLICYHOLDERS \$1,582,466 \$959,139 \$1,702,453 \$1,322,907 \$1,169,131 \$1,660,330 \$1,417,243	82.8% 89.0% 80.0% 77.7% 62.6% 76.0% 75.3%	RATIO 83.2% 89.2% 80.3% 78.0% 62.9% 76.3% 75.6%	CHANGE IN PREMIUM 0.4% 2.6% 2.7% 2.3% -1.9% 6.9% 4.7%
2012 2013 2014 2015 2016 2017 2018 2019	\$449,567,475 \$449,567,475 \$461,332,940 \$473,735,764 \$484,429,841 \$475,230,911 \$507,813,492 \$531,820,140 \$528,415,026	TOTAL DIRECT CLAIMS AND BENEFITS PAID \$372,423,531 \$410,753,431 \$378,880,189 \$376,373,301 \$297,520,323 \$385,781,284 \$400,585,106 \$422,121,559	TOTAL DIVIDENDS TO POLICYHOLDERS \$1,582,466 \$959,139 \$1,702,453 \$1,322,907 \$1,169,131 \$1,660,330 \$1,417,243 \$1,396,600	82.8% 89.0% 80.0% 77.7% 62.6% 76.0% 75.3% 79.9%	RATIO 83.2% 89.2% 80.3% 78.0% 62.9% 76.3% 75.6% 80.1%	CHANGE IN PREMIUM 0.4% 2.6% 2.7% 2.3% -1.9% 6.9% 4.7% -0.6%
2012 2013 2014 2015 2016 2017 2018 2019 2020	\$449,567,475 \$461,332,940 \$473,735,764 \$484,429,841 \$475,230,911 \$507,813,492 \$531,820,140 \$528,415,026 \$539,326,139	TOTAL DIRECT CLAIMS AND BENEFITS PAID \$372,423,531 \$410,753,431 \$378,880,189 \$376,373,301 \$297,520,323 \$385,781,284 \$400,585,106 \$422,121,559 \$434,868,809	TOTAL DIVIDENDS TO POLICYHOLDERS \$1,582,466 \$959,139 \$1,702,453 \$1,322,907 \$1,169,131 \$1,660,330 \$1,417,243 \$1,396,600 \$1,177,480	82.8% 89.0% 80.0% 77.7% 62.6% 76.0% 75.3% 79.9% 80.6%	RATIO 83.2% 89.2% 80.3% 78.0% 62.9% 76.3% 75.6%	CHANGE IN PREMIUM 0.4% 2.6% 2.7% 2.3% -1.9% 6.9% 4.7%
2012 2013 2014 2015 2016 2017 2018 2019	\$449,567,475 \$449,567,475 \$461,332,940 \$473,735,764 \$484,429,841 \$475,230,911 \$507,813,492 \$531,820,140 \$528,415,026	TOTAL DIRECT CLAIMS AND BENEFITS PAID \$372,423,531 \$410,753,431 \$378,880,189 \$376,373,301 \$297,520,323 \$385,781,284 \$400,585,106 \$422,121,559	TOTAL DIVIDENDS TO POLICYHOLDERS \$1,582,466 \$959,139 \$1,702,453 \$1,322,907 \$1,169,131 \$1,660,330 \$1,417,243 \$1,396,600	82.8% 89.0% 80.0% 77.7% 62.6% 76.0% 75.3% 79.9%	RATIO 83.2% 89.2% 80.3% 78.0% 62.9% 76.3% 75.6% 80.1%	CHANGE IN PREMIUM 0.4% 2.6% 2.7% 2.3% -1.9% 6.9% 4.7% -0.6%
2012 2013 2014 2015 2016 2017 2018 2019 2020	\$449,567,475 \$461,332,940 \$473,735,764 \$484,429,841 \$475,230,911 \$507,813,492 \$531,820,140 \$528,415,026 \$539,326,139	TOTAL DIRECT CLAIMS AND BENEFITS PAID \$372,423,531 \$410,753,431 \$378,880,189 \$376,373,301 \$297,520,323 \$385,781,284 \$400,585,106 \$422,121,559 \$434,868,809 \$550,629,913	TOTAL DIVIDENDS TO POLICYHOLDERS \$1,582,466 \$959,139 \$1,702,453 \$1,322,907 \$1,169,131 \$1,660,330 \$1,417,243 \$1,396,600 \$1,177,480 \$1,096,314	82.8% 89.0% 80.0% 77.7% 62.6% 76.0% 75.3% 79.9% 80.6%	RATIO 83.2% 89.2% 80.3% 78.0% 62.9% 76.3% 75.6% 80.1% 80.9%	CHANGE IN PREMIUM  0.4% 2.6% 2.7% 2.3% -1.9% 6.9% 4.7% -0.6% 2.1%
2012 2013 2014 2015 2016 2017 2018 2019 2020	\$449,567,475 \$461,332,940 \$473,735,764 \$484,429,841 \$475,230,911 \$507,813,492 \$531,820,140 \$528,415,026 \$539,326,139	TOTAL DIRECT CLAIMS AND BENEFITS PAID \$372,423,531 \$410,753,431 \$378,880,189 \$376,373,301 \$297,520,323 \$385,781,284 \$400,585,106 \$422,121,559 \$434,868,809 \$550,629,913	TOTAL DIVIDENDS TO POLICYHOLDERS \$1,582,466 \$959,139 \$1,702,453 \$1,322,907 \$1,169,131 \$1,660,330 \$1,417,243 \$1,396,600 \$1,177,480	82.8% 89.0% 80.0% 77.7% 62.6% 76.0% 75.3% 79.9% 80.6%	RATIO 83.2% 89.2% 80.3% 78.0% 62.9% 76.3% 75.6% 80.1% 80.9%	CHANGE IN PREMIUM 0.4% 2.6% 2.7% 2.3% -1.9% 6.9% 4.7% -0.6% 2.1% 12.4%
2012 2013 2014 2015 2016 2017 2018 2019 2020	\$449,567,475 \$461,332,940 \$473,735,764 \$484,429,841 \$475,230,911 \$507,813,492 \$531,820,140 \$528,415,026 \$539,326,139	TOTAL DIRECT CLAIMS AND BENEFITS PAID \$372,423,531 \$410,753,431 \$378,880,189 \$376,373,301 \$297,520,323 \$385,781,284 \$400,585,106 \$422,121,559 \$434,868,809 \$550,629,913	TOTAL DIVIDENDS TO POLICYHOLDERS \$1,582,466 \$959,139 \$1,702,453 \$1,322,907 \$1,169,131 \$1,660,330 \$1,417,243 \$1,396,600 \$1,177,480 \$1,096,314	82.8% 89.0% 80.0% 77.7% 62.6% 76.0% 75.3% 79.9% 80.6%	RATIO 83.2% 89.2% 80.3% 78.0% 62.9% 76.3% 75.6% 80.1% 80.9%	CHANGE IN PREMIUM 0.4% 2.6% 2.7% 2.3% -1.9% 6.9% 4.7% -0.6% 2.1% 12.4%
2012 2013 2014 2015 2016 2017 2018 2019 2020	\$449,567,475 \$461,332,940 \$473,735,764 \$484,429,841 \$475,230,911 \$507,813,492 \$531,820,140 \$528,415,026 \$539,326,139 \$605,945,752	TOTAL DIRECT CLAIMS AND BENEFITS PAID \$372,423,531 \$410,753,431 \$378,880,189 \$376,373,301 \$297,520,323 \$385,781,284 \$400,585,106 \$422,121,559 \$434,868,809 \$550,629,913  GROUP -	TOTAL DIVIDENDS TO POLICYHOLDERS \$1,582,466 \$959,139 \$1,702,453 \$1,322,907 \$1,169,131 \$1,660,330 \$1,417,243 \$1,396,600 \$1,177,480 \$1,096,314  UNIVERSAL	82.8% 89.0% 80.0% 77.7% 62.6% 76.0% 75.3% 79.9% 80.6% 90.9%	RATIO 83.2% 89.2% 80.3% 78.0% 62.9% 76.3% 75.6% 80.1% 80.9% 91.1%	CHANGE IN PREMIUM 0.4% 2.6% 2.7% 2.3% -1.9% 6.9% 4.7% -0.6% 2.1% 12.4%  % OF CHANGE
2012 2013 2014 2015 2016 2017 2018 2019 2020 2021	\$449,567,475 \$461,332,940 \$473,735,764 \$484,429,841 \$475,230,911 \$507,813,492 \$531,820,140 \$528,415,026 \$539,326,139 \$605,945,752	TOTAL DIRECT CLAIMS AND BENEFITS PAID \$372,423,531 \$410,753,431 \$378,880,189 \$376,373,301 \$297,520,323 \$385,781,284 \$400,585,106 \$422,121,559 \$434,868,809 \$550,629,913  GROUP -	TOTAL DIVIDENDS TO POLICYHOLDERS \$1,582,466 \$959,139 \$1,702,453 \$1,322,907 \$1,169,131 \$1,660,330 \$1,417,243 \$1,396,600 \$1,177,480 \$1,096,314  UNIVERSAL	82.8% 89.0% 80.0% 77.7% 62.6% 76.0% 75.3% 79.9% 80.6% 90.9%	RATIO 83.2% 89.2% 80.3% 78.0% 62.9% 76.3% 75.6% 80.1% 80.9% 91.1%	CHANGE IN PREMIUM 0.4% 2.6% 2.7% 2.3% -1.9% 6.9% 4.7% -0.6% 2.1% 12.4%  % OF CHANGE IN
2012 2013 2014 2015 2016 2017 2018 2019 2020	\$449,567,475 \$461,332,940 \$473,735,764 \$484,429,841 \$475,230,911 \$507,813,492 \$531,820,140 \$528,415,026 \$539,326,139 \$605,945,752	TOTAL DIRECT CLAIMS AND BENEFITS PAID \$372,423,531 \$410,753,431 \$378,880,189 \$376,373,301 \$297,520,323 \$385,781,284 \$400,585,106 \$422,121,559 \$434,868,809 \$550,629,913  GROUP -	TOTAL DIVIDENDS TO POLICYHOLDERS \$1,582,466 \$959,139 \$1,702,453 \$1,322,907 \$1,169,131 \$1,660,330 \$1,417,243 \$1,396,600 \$1,177,480 \$1,096,314  UNIVERSAL	82.8% 89.0% 80.0% 77.7% 62.6% 76.0% 75.3% 79.9% 80.6% 90.9%	RATIO 83.2% 89.2% 80.3% 78.0% 62.9% 76.3% 75.6% 80.1% 80.9% 91.1%	CHANGE IN PREMIUM 0.4% 2.6% 2.7% 2.3% -1.9% 6.9% 4.7% -0.6% 2.1% 12.4%  % OF CHANGE
2012 2013 2014 2015 2016 2017 2018 2019 2020 2021	\$449,567,475 \$461,332,940 \$473,735,764 \$484,429,841 \$475,230,911 \$507,813,492 \$531,820,140 \$528,415,026 \$539,326,139 \$605,945,752 \$531,820,140	TOTAL DIRECT CLAIMS AND BENEFITS PAID \$372,423,531 \$410,753,431 \$378,880,189 \$376,373,301 \$297,520,323 \$385,781,284 \$400,585,106 \$422,121,559 \$434,868,809 \$550,629,913  GROUP -  TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS \$1,582,466 \$959,139 \$1,702,453 \$1,322,907 \$1,169,131 \$1,660,330 \$1,417,243 \$1,396,600 \$1,177,480 \$1,096,314  UNIVERSAL  TOTAL DIVIDENDS TO POLICYHOLDERS	82.8% 89.0% 80.0% 77.7% 62.6% 76.0% 75.3% 79.9% 80.6% 90.9% CASH FLOW LOSS RATIO	RATIO 83.2% 89.2% 80.3% 78.0% 62.9% 76.3% 75.6% 80.1% 80.9% 91.1% BENEFITS RATIO	CHANGE IN PREMIUM  0.4% 2.6% 2.7% 2.3% -1.9% 6.9% 4.7% -0.6% 2.1% 12.4%  **OF CHANGE IN PREMIUM
2012 2013 2014 2015 2016 2017 2018 2019 2020 2021 Year 2012	\$449,567,475 \$461,332,940 \$473,735,764 \$484,429,841 \$475,230,911 \$507,813,492 \$531,820,140 \$528,415,026 \$539,326,139 \$605,945,752 \$70TAL DIRECT PREMIUMS & ANNUITIES \$48,872,170	TOTAL DIRECT CLAIMS AND BENEFITS PAID \$372,423,531 \$410,753,431 \$378,880,189 \$376,373,301 \$297,520,323 \$385,781,284 \$400,585,106 \$422,121,559 \$434,868,809 \$550,629,913 GROUP -  TOTAL DIRECT CLAIMS AND BENEFITS PAID \$241,864,937	TOTAL DIVIDENDS TO POLICYHOLDERS \$1,582,466 \$959,139 \$1,702,453 \$1,322,907 \$1,169,131 \$1,660,330 \$1,417,243 \$1,396,600 \$1,177,480 \$1,096,314  UNIVERSAL  TOTAL DIVIDENDS TO POLICYHOLDERS \$19,473	82.8% 89.0% 80.0% 77.7% 62.6% 76.0% 75.3% 79.9% 80.6% 90.9% CASH FLOW LOSS RATIO	RATIO 83.2% 89.2% 80.3% 78.0% 62.9% 76.3% 75.6% 80.1% 80.9% 91.1% BENEFITS RATIO 494.9%	CHANGE IN PREMIUM  0.4% 2.6% 2.7% 2.3% -1.9% 6.9% 4.7% -0.6% 2.1% 12.4%  **OF CHANGE IN PREMIUM  53.5%
2012 2013 2014 2015 2016 2017 2018 2019 2020 2021 Year 2012 2013	\$449,567,475 \$461,332,940 \$473,735,764 \$484,429,841 \$475,230,911 \$507,813,492 \$531,820,140 \$528,415,026 \$539,326,139 \$605,945,752 \$48,872,170 \$77,757,547	TOTAL DIRECT CLAIMS AND BENEFITS PAID \$372,423,531 \$410,753,431 \$378,880,189 \$376,373,301 \$297,520,323 \$385,781,284 \$400,585,106 \$422,121,559 \$434,868,809 \$550,629,913  GROUP -  TOTAL DIRECT CLAIMS AND BENEFITS PAID \$241,864,937 \$265,174,721	TOTAL DIVIDENDS TO POLICYHOLDERS \$1,582,466 \$959,139 \$1,702,453 \$1,322,907 \$1,169,131 \$1,660,330 \$1,417,243 \$1,396,600 \$1,177,480 \$1,096,314  UNIVERSAL  TOTAL DIVIDENDS TO POLICYHOLDERS \$19,473 \$32,009	82.8% 89.0% 80.0% 77.7% 62.6% 76.0% 75.3% 79.9% 80.6% 90.9% CASH FLOW LOSS RATIO 494.9% 341.0%	RATIO 83.2% 89.2% 80.3% 78.0% 62.9% 76.3% 75.6% 80.1% 80.9% 91.1% BENEFITS RATIO 494.9% 341.1%	CHANGE IN PREMIUM  0.4% 2.6% 2.7% 2.3% -1.9% 6.9% 4.7% -0.6% 2.1% 12.4%  ***CHANGE IN PREMIUM  53.5% 59.1%
2012 2013 2014 2015 2016 2017 2018 2019 2020 2021 Year 2012 2013 2014	\$449,567,475 \$461,332,940 \$473,735,764 \$484,429,841 \$475,230,911 \$507,813,492 \$531,820,140 \$528,415,026 \$539,326,139 \$605,945,752 \$48,872,170 \$77,757,547 \$67,546,946	TOTAL DIRECT CLAIMS AND BENEFITS PAID \$372,423,531 \$410,753,431 \$378,880,189 \$376,373,301 \$297,520,323 \$385,781,284 \$400,585,106 \$422,121,559 \$434,868,809 \$550,629,913  GROUP -  TOTAL DIRECT CLAIMS AND BENEFITS PAID \$241,864,937 \$265,174,721 \$258,151,447	TOTAL DIVIDENDS TO POLICYHOLDERS \$1,582,466 \$959,139 \$1,702,453 \$1,322,907 \$1,169,131 \$1,660,330 \$1,417,243 \$1,396,600 \$1,177,480 \$1,096,314  UNIVERSAL  TOTAL DIVIDENDS TO POLICYHOLDERS \$19,473 \$32,009 \$60,805	82.8% 89.0% 80.0% 77.7% 62.6% 76.0% 75.3% 79.9% 80.6% 90.9%  CASH FLOW LOSS RATIO 494.9% 341.0% 382.2%	RATIO 83.2% 89.2% 80.3% 78.0% 62.9% 76.3% 75.6% 80.1% 80.9% 91.1%  BENEFITS RATIO 494.9% 341.1% 382.3%	CHANGE IN PREMIUM  0.4% 2.6% 2.7% 2.3% -1.9% 6.9% 4.7% -0.6% 2.1% 12.4%  ***CHANGE IN PREMIUM  53.5% 59.1% -13.1%
2012 2013 2014 2015 2016 2017 2018 2019 2020 2021 Year 2012 2013 2014 2015	\$449,567,475 \$461,332,940 \$473,735,764 \$484,429,841 \$475,230,911 \$507,813,492 \$531,820,140 \$528,415,026 \$539,326,139 \$605,945,752 \$48,872,170 \$77,757,547 \$67,546,946 \$114,894,398	TOTAL DIRECT CLAIMS AND BENEFITS PAID \$372,423,531 \$410,753,431 \$378,880,189 \$376,373,301 \$297,520,323 \$385,781,284 \$400,585,106 \$422,121,559 \$434,868,809 \$550,629,913  GROUP -  TOTAL DIRECT CLAIMS AND BENEFITS PAID \$241,864,937 \$265,174,721 \$258,151,447 \$203,011,137	TOTAL DIVIDENDS TO POLICYHOLDERS \$1,582,466 \$959,139 \$1,702,453 \$1,322,907 \$1,169,131 \$1,660,330 \$1,417,243 \$1,396,600 \$1,177,480 \$1,096,314  UNIVERSAL  TOTAL DIVIDENDS TO POLICYHOLDERS \$19,473 \$32,009 \$60,805 \$31,604	## CASH FLOW LOSS RATIO  ## CASH FLOW LOSS RATIO  ## 494.9%	RATIO 83.2% 89.2% 80.3% 78.0% 62.9% 76.3% 75.6% 80.1% 80.9% 91.1%  BENEFITS RATIO 494.9% 341.1% 382.3% 176.7%	CHANGE IN PREMIUM  0.4% 2.6% 2.7% 2.3% -1.9% 6.9% 4.7% -0.6% 2.1% 12.4%  **OF CHANGE IN PREMIUM  53.5% 59.1% -13.1% 70.1%
2012 2013 2014 2015 2016 2017 2018 2019 2020 2021 Year 2012 2013 2014 2015 2016	\$449,567,475 \$461,332,940 \$473,735,764 \$484,429,841 \$475,230,911 \$507,813,492 \$531,820,140 \$528,415,026 \$539,326,139 \$605,945,752 \$48,872,170 \$77,757,547 \$67,546,946 \$114,894,398 \$67,893,912	TOTAL DIRECT CLAIMS AND BENEFITS PAID \$372,423,531 \$410,753,431 \$378,880,189 \$376,373,301 \$297,520,323 \$385,781,284 \$400,585,106 \$422,121,559 \$434,868,809 \$550,629,913  GROUP -  TOTAL DIRECT CLAIMS AND BENEFITS PAID \$241,864,937 \$265,174,721 \$258,151,447 \$203,011,137 \$196,644,718	TOTAL DIVIDENDS TO POLICYHOLDERS \$1,582,466 \$959,139 \$1,702,453 \$1,322,907 \$1,169,131 \$1,660,330 \$1,417,243 \$1,396,600 \$1,177,480 \$1,096,314  UNIVERSAL  TOTAL DIVIDENDS TO POLICYHOLDERS \$19,473 \$32,009 \$60,805 \$31,604 \$1,472	2.8% 89.0% 80.0% 77.7% 62.6% 76.0% 75.3% 79.9% 80.6% 90.9%  CASH FLOW LOSS RATIO 494.9% 341.0% 382.2% 176.7% 289.6%	RATIO 83.2% 89.2% 80.3% 78.0% 62.9% 76.3% 75.6% 80.1% 80.9% 91.1%  BENEFITS RATIO 494.9% 341.1% 382.3% 176.7% 289.6%	CHANGE IN PREMIUM  0.4% 2.6% 2.7% 2.3% -1.9% 6.9% 4.7% -0.6% 2.1% 12.4%  70.6% 59.1% -13.1% 70.1% -40.9%
2012 2013 2014 2015 2016 2017 2018 2019 2020 2021 Year 2012 2013 2014 2015	\$449,567,475 \$461,332,940 \$473,735,764 \$484,429,841 \$475,230,911 \$507,813,492 \$531,820,140 \$528,415,026 \$539,326,139 \$605,945,752 \$48,872,170 \$77,757,547 \$67,546,946 \$114,894,398	TOTAL DIRECT CLAIMS AND BENEFITS PAID \$372,423,531 \$410,753,431 \$378,880,189 \$376,373,301 \$297,520,323 \$385,781,284 \$400,585,106 \$422,121,559 \$434,868,809 \$550,629,913  GROUP -  TOTAL DIRECT CLAIMS AND BENEFITS PAID \$241,864,937 \$265,174,721 \$258,151,447 \$203,011,137	TOTAL DIVIDENDS TO POLICYHOLDERS \$1,582,466 \$959,139 \$1,702,453 \$1,322,907 \$1,169,131 \$1,660,330 \$1,417,243 \$1,396,600 \$1,177,480 \$1,096,314  UNIVERSAL  TOTAL DIVIDENDS TO POLICYHOLDERS \$19,473 \$32,009 \$60,805 \$31,604	## CASH FLOW LOSS RATIO  ## CASH FLOW LOSS RATIO  ## 494.9%	RATIO 83.2% 89.2% 80.3% 78.0% 62.9% 76.3% 75.6% 80.1% 80.9% 91.1%  BENEFITS RATIO 494.9% 341.1% 382.3% 176.7%	CHANGE IN PREMIUM  0.4% 2.6% 2.7% 2.3% -1.9% 6.9% 4.7% -0.6% 2.1% 12.4%  **OF CHANGE IN PREMIUM  53.5% 59.1% -13.1% 70.1%
2012 2013 2014 2015 2016 2017 2018 2019 2020 2021 Year 2012 2013 2014 2015 2016 2017	\$449,567,475 \$461,332,940 \$473,735,764 \$484,429,841 \$475,230,911 \$507,813,492 \$531,820,140 \$528,415,026 \$539,326,139 \$605,945,752 \$48,872,170 \$77,757,547 \$67,546,946 \$114,894,398 \$67,893,912 \$106,639,066	TOTAL DIRECT CLAIMS AND BENEFITS PAID \$372,423,531 \$410,753,431 \$378,880,189 \$376,373,301 \$297,520,323 \$385,781,284 \$400,585,106 \$422,121,559 \$434,868,809 \$550,629,913  GROUP -  TOTAL DIRECT CLAIMS AND BENEFITS PAID \$241,864,937 \$265,174,721 \$258,151,447 \$203,011,137 \$196,644,718 \$201,692,601	TOTAL DIVIDENDS TO POLICYHOLDERS \$1,582,466 \$959,139 \$1,702,453 \$1,322,907 \$1,169,131 \$1,660,330 \$1,417,243 \$1,396,600 \$1,177,480 \$1,096,314  UNIVERSAL  TOTAL DIVIDENDS TO POLICYHOLDERS \$19,473 \$32,009 \$60,805 \$31,604 \$1,472 \$37	2.8% 89.0% 80.0% 77.7% 62.6% 76.0% 75.3% 79.9% 80.6% 90.9%  CASH FLOW LOSS RATIO 494.9% 341.0% 382.2% 176.7% 289.6% 189.1%	RATIO 83.2% 89.2% 80.3% 78.0% 62.9% 76.3% 75.6% 80.1% 80.9% 91.1%  BENEFITS RATIO 494.9% 341.1% 382.3% 176.7% 289.6% 189.1%	CHANGE IN PREMIUM  0.4% 2.6% 2.7% 2.3% -1.9% 6.9% 4.7% -0.6% 2.1% 12.4%  70.1% -40.9% 57.1%
2012 2013 2014 2015 2016 2017 2018 2019 2020 2021 Year 2012 2013 2014 2015 2016 2017 2018	\$449,567,475 \$461,332,940 \$473,735,764 \$484,429,841 \$475,230,911 \$507,813,492 \$531,820,140 \$528,415,026 \$539,326,139 \$605,945,752 \$48,872,170 \$77,757,547 \$67,546,946 \$114,894,398 \$67,893,912 \$106,639,066 \$38,377,947	TOTAL DIRECT CLAIMS AND BENEFITS PAID \$372,423,531 \$410,753,431 \$378,880,189 \$376,373,301 \$297,520,323 \$385,781,284 \$400,585,106 \$422,121,559 \$434,868,809 \$550,629,913  GROUP -  TOTAL DIRECT CLAIMS AND BENEFITS PAID \$241,864,937 \$265,174,721 \$258,151,447 \$203,011,137 \$196,644,718 \$201,692,601 \$214,229,102	TOTAL DIVIDENDS TO POLICYHOLDERS \$1,582,466 \$959,139 \$1,702,453 \$1,322,907 \$1,169,131 \$1,660,330 \$1,417,243 \$1,396,600 \$1,177,480 \$1,096,314  UNIVERSAL  TOTAL DIVIDENDS TO POLICYHOLDERS \$19,473 \$32,009 \$60,805 \$31,604 \$1,472 \$37 \$38	2.8% 89.0% 80.0% 77.7% 62.6% 76.0% 75.3% 79.9% 80.6% 90.9%  CASH FLOW LOSS RATIO 494.9% 341.0% 382.2% 176.7% 289.6% 189.1% 558.2%	RATIO 83.2% 89.2% 80.3% 78.0% 62.9% 76.3% 75.6% 80.1% 80.9% 91.1%  BENEFITS RATIO 494.9% 341.1% 382.3% 176.7% 289.6% 189.1% 558.2%	CHANGE IN PREMIUM  0.4% 2.6% 2.7% 2.3% -1.9% 6.9% 4.7% -0.6% 2.1% 12.4%  70.1% -40.9% 57.1% -64.0%
2012 2013 2014 2015 2016 2017 2018 2019 2020 2021 2013 2014 2015 2016 2017 2018 2019	## PREMIUMS & ANNUITIES  \$449,567,475 \$461,332,940 \$473,735,764 \$484,429,841 \$475,230,911 \$507,813,492 \$531,820,140 \$528,415,026 \$539,326,139 \$605,945,752  ## TOTAL DIRECT PREMIUMS & ANNUITIES  \$48,872,170 \$77,757,547 \$67,546,946 \$114,894,398 \$67,893,912 \$106,639,066 \$38,377,947 \$61,941,498	TOTAL DIRECT CLAIMS AND BENEFITS PAID \$372,423,531 \$410,753,431 \$378,880,189 \$376,373,301 \$297,520,323 \$385,781,284 \$400,585,106 \$422,121,559 \$434,868,809 \$550,629,913  GROUP -  TOTAL DIRECT CLAIMS AND BENEFITS PAID \$241,864,937 \$265,174,721 \$258,151,447 \$203,011,137 \$196,644,718 \$201,692,601 \$214,229,102 \$45,254,327	TOTAL DIVIDENDS TO POLICYHOLDERS \$1,582,466 \$959,139 \$1,702,453 \$1,322,907 \$1,169,131 \$1,660,330 \$1,417,243 \$1,396,600 \$1,177,480 \$1,096,314  UNIVERSAL  TOTAL DIVIDENDS TO POLICYHOLDERS \$19,473 \$32,009 \$60,805 \$31,604 \$1,472 \$37 \$38 \$39	## CASH FLOW LOSS RATIO  ## CASH FLOW LOSS RATIO  ## 494.9%  341.0%  382.2%  176.7%  289.6%  189.1%  558.2%  73.1%	RATIO 83.2% 89.2% 80.3% 78.0% 62.9% 76.3% 75.6% 80.1% 80.9% 91.1%  BENEFITS RATIO 494.9% 341.1% 382.3% 176.7% 289.6% 189.1% 558.2% 73.1%	CHANGE IN PREMIUM  0.4% 2.6% 2.7% 2.3% -1.9% 6.9% 4.7% -0.6% 2.1% 12.4%  **CHANGE IN PREMIUM 53.5% 59.1% -13.1% 70.1% -40.9% 57.1% -64.0% 61.4%
2012 2013 2014 2015 2016 2017 2018 2019 2020 2021 Year 2012 2013 2014 2015 2016 2017 2018	\$449,567,475 \$461,332,940 \$473,735,764 \$484,429,841 \$475,230,911 \$507,813,492 \$531,820,140 \$528,415,026 \$539,326,139 \$605,945,752 \$48,872,170 \$77,757,547 \$67,546,946 \$114,894,398 \$67,893,912 \$106,639,066 \$38,377,947	TOTAL DIRECT CLAIMS AND BENEFITS PAID \$372,423,531 \$410,753,431 \$378,880,189 \$376,373,301 \$297,520,323 \$385,781,284 \$400,585,106 \$422,121,559 \$434,868,809 \$550,629,913  GROUP -  TOTAL DIRECT CLAIMS AND BENEFITS PAID \$241,864,937 \$265,174,721 \$258,151,447 \$203,011,137 \$196,644,718 \$201,692,601 \$214,229,102	TOTAL DIVIDENDS TO POLICYHOLDERS \$1,582,466 \$959,139 \$1,702,453 \$1,322,907 \$1,169,131 \$1,660,330 \$1,417,243 \$1,396,600 \$1,177,480 \$1,096,314  UNIVERSAL  TOTAL DIVIDENDS TO POLICYHOLDERS \$19,473 \$32,009 \$60,805 \$31,604 \$1,472 \$37 \$38	2.8% 89.0% 80.0% 77.7% 62.6% 76.0% 75.3% 79.9% 80.6% 90.9%  CASH FLOW LOSS RATIO 494.9% 341.0% 382.2% 176.7% 289.6% 189.1% 558.2%	RATIO 83.2% 89.2% 80.3% 78.0% 62.9% 76.3% 75.6% 80.1% 80.9% 91.1%  BENEFITS RATIO 494.9% 341.1% 382.3% 176.7% 289.6% 189.1% 558.2%	CHANGE IN PREMIUM  0.4% 2.6% 2.7% 2.3% -1.9% 6.9% 4.7% -0.6% 2.1% 12.4%  **OF* CHANGE IN PREMIUM 53.5% 59.1% -13.1% 70.1% -40.9% 57.1% -64.0%

#### **GROUP - GRADED DEATH BENEFITS**

		GROUP - GRADE	D DEATH BENEFITS			
-						% OF
						CHANGE
	TOTAL DIRECT	TOTAL DIRECT CLAIMS	TOTAL DIVIDENDS TO	CASH FLOW	<b>BENEFITS</b>	IN
Year	PREMIUMS & ANNUITIES	AND BENEFITS PAID	POLICYHOLDERS	LOSS RATIO	RATIO	PREMIUM
2012	\$6,778,410	\$29,722,021	\$0	438.5%	438.5%	3.0%
2013	\$9,521,830	\$20,030,580	\$0	210.4%	210.4%	40.5%
2014	\$8,869,181	\$19,448,194	\$0	219.3%	219.3%	-6.9%
2015	\$8,338,956	\$64,330,512	\$0	771.4%	771.4%	-6.0%
2016	\$8,630,997	\$68,685,851	\$0	795.8%	795.8%	3.5%
2017	\$5,646,219	\$12,458,030	\$1,449	220.6%	220.7%	-34.6%
2018	\$5,083,883	\$7,691,394	\$1,330	151.3%	151.3%	-10.0%
2019	\$4,773,219	\$172,517,078	\$752	3614.3%	3614.3%	-6.1%
2020	\$4,521,387	\$98,648,943	\$482	2181.8%	2181.8%	-5.3%
2020	\$4,433,309	\$918,427,157	\$268	20716.5%	20716.5%	-1.9%
2021	\$4,433,309	φ910,427,137	φ200	207 10.576	20/10.5/6	-1.9/0
		00011	ODEDIT.			
		GROUF	P - CREDIT			0/ 05
						% OF
	TOTAL DIDEOT	TOTAL DIDEOT OF A 11.40	TOTAL BUUDENDO TO	0.4011510141		CHANGE
	TOTAL DIRECT	TOTAL DIRECT CLAIMS	TOTAL DIVIDENDS TO	CASHFLOW	BENEFITS	IN
Year	PREMIUMS & ANNUITIES	AND BENEFITS PAID	POLICYHOLDERS	LOSS RATIO	RATIO	PREMIUM
2012	\$19,441,996	\$10,086,360	\$17,195	51.9%	52.0%	4.0%
2013	\$18,284,588	\$10,102,456	\$0	55.3%	55.3%	-6.0%
2014	\$19,008,688	\$9,917,443	\$0	52.2%	52.2%	4.0%
2015	\$18,627,969	\$8,761,786	\$0	47.0%	47.0%	-2.0%
2016	\$13,912,434	\$7,687,726	\$0	55.3%	55.3%	-25.3%
2017	\$12,454,766	\$7,732,228	\$0	62.1%	62.1%	-10.5%
2018	\$12,409,238	\$7,268,590	\$0	58.6%	58.6%	-0.4%
2019	\$12,501,881	\$6,197,118	\$0	49.6%	49.6%	0.7%
2020	\$10,086,031	\$5,852,085	\$0	58.0%	58.0%	-19.3%
2021	\$11,277,759	\$5,666,023	\$0	50.2%	50.2%	11.8%
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		GROUP - V	ARIABLE LIFE			
-		0.100.	THE COLUMN TO TH			% OF
		O.G.G.				% OF
	TOTAL DIRECT			CASH FLOW	RENEFITS	CHANGE
Year	TOTAL DIRECT	TOTAL DIRECT CLAIMS	TOTAL DIVIDENDS TO	CASH FLOW	BENEFITS RATIO	CHANGE IN
Year	PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	LOSS RATIO	RATIO	CHANGE IN PREMIUM
2012	PREMIUMS & ANNUITIES \$10,023,961	TOTAL DIRECT CLAIMS AND BENEFITS PAID \$25,609,049	TOTAL DIVIDENDS TO POLICYHOLDERS \$4,605	LOSS RATIO 255.5%	<i>RATIO</i> 255.5%	CHANGE IN PREMIUM -38.3%
2012 2013	PREMIUMS & ANNUITIES \$10,023,961 \$11,089,927	TOTAL DIRECT CLAIMS AND BENEFITS PAID \$25,609,049 \$28,180,830	TOTAL DIVIDENDS TO POLICYHOLDERS \$4,605 \$9,373	255.5% 254.1%	255.5% 254.2%	CHANGE IN PREMIUM -38.3% 10.6%
2012 2013 2014	PREMIUMS & ANNUITIES \$10,023,961 \$11,089,927 \$18,608,285	TOTAL DIRECT CLAIMS AND BENEFITS PAID \$25,609,049 \$28,180,830 \$26,580,443	TOTAL DIVIDENDS TO POLICYHOLDERS \$4,605 \$9,373 \$17,789	255.5% 254.1% 142.8%	255.5% 254.2% 142.9%	CHANGE IN PREMIUM -38.3% 10.6% 67.8%
2012 2013 2014 2015	\$10,023,961 \$10,023,961 \$11,089,927 \$18,608,285 \$30,024,097	TOTAL DIRECT CLAIMS AND BENEFITS PAID \$25,609,049 \$28,180,830 \$26,580,443 \$42,388,462	TOTAL DIVIDENDS TO POLICYHOLDERS \$4,605 \$9,373 \$17,789 \$9,994	255.5% 254.1% 142.8% 141.2%	RATIO 255.5% 254.2% 142.9% 141.2%	CHANGE IN PREMIUM -38.3% 10.6% 67.8% 61.3%
2012 2013 2014 2015 2016	\$10,023,961 \$10,023,961 \$11,089,927 \$18,608,285 \$30,024,097 \$18,528,536	TOTAL DIRECT CLAIMS AND BENEFITS PAID \$25,609,049 \$28,180,830 \$26,580,443 \$42,388,462 \$38,102,975	TOTAL DIVIDENDS TO POLICYHOLDERS \$4,605 \$9,373 \$17,789 \$9,994 \$17,537	255.5% 254.1% 142.8% 141.2% 205.6%	RATIO 255.5% 254.2% 142.9% 141.2% 205.7%	CHANGE IN PREMIUM -38.3% 10.6% 67.8% 61.3% -38.3%
2012 2013 2014 2015 2016 2017	\$10,023,961 \$10,023,961 \$11,089,927 \$18,608,285 \$30,024,097 \$18,528,536 \$23,010,877	TOTAL DIRECT CLAIMS AND BENEFITS PAID \$25,609,049 \$28,180,830 \$26,580,443 \$42,388,462 \$38,102,975 \$66,547,518	TOTAL DIVIDENDS TO POLICYHOLDERS \$4,605 \$9,373 \$17,789 \$9,994 \$17,537	255.5% 254.1% 142.8% 141.2% 205.6% 289.2%	RATIO 255.5% 254.2% 142.9% 141.2% 205.7% 289.2%	CHANGE IN PREMIUM -38.3% 10.6% 67.8% 61.3% -38.3% 24.2%
2012 2013 2014 2015 2016 2017 2018	\$10,023,961 \$10,023,961 \$11,089,927 \$18,608,285 \$30,024,097 \$18,528,536 \$23,010,877 \$21,338,429	TOTAL DIRECT CLAIMS AND BENEFITS PAID \$25,609,049 \$28,180,830 \$26,580,443 \$42,388,462 \$38,102,975 \$66,547,518 \$58,095,261	TOTAL DIVIDENDS TO POLICYHOLDERS \$4,605 \$9,373 \$17,789 \$9,994 \$17,537 \$0 \$0	255.5% 254.1% 142.8% 141.2% 205.6% 289.2% 272.3%	RATIO 255.5% 254.2% 142.9% 141.2% 205.7% 289.2% 272.3%	CHANGE IN PREMIUM -38.3% 10.6% 67.8% 61.3% -38.3% 24.2% -7.3%
2012 2013 2014 2015 2016 2017 2018 2019	\$10,023,961 \$10,023,961 \$11,089,927 \$18,608,285 \$30,024,097 \$18,528,536 \$23,010,877 \$21,338,429 \$31,751,093	TOTAL DIRECT CLAIMS AND BENEFITS PAID \$25,609,049 \$28,180,830 \$26,580,443 \$42,388,462 \$38,102,975 \$66,547,518 \$58,095,261 \$66,288,466	TOTAL DIVIDENDS TO POLICYHOLDERS \$4,605 \$9,373 \$17,789 \$9,994 \$17,537 \$0 \$0 \$0	255.5% 254.1% 142.8% 141.2% 205.6% 289.2% 272.3% 208.8%	RATIO 255.5% 254.2% 142.9% 141.2% 205.7% 289.2% 272.3% 208.8%	CHANGE IN PREMIUM -38.3% 10.6% 67.8% 61.3% -38.3% 24.2% -7.3% 48.8%
2012 2013 2014 2015 2016 2017 2018 2019 2020	\$10,023,961 \$10,023,961 \$11,089,927 \$18,608,285 \$30,024,097 \$18,528,536 \$23,010,877 \$21,338,429 \$31,751,093 \$17,702,409	TOTAL DIRECT CLAIMS AND BENEFITS PAID \$25,609,049 \$28,180,830 \$26,580,443 \$42,388,462 \$38,102,975 \$66,547,518 \$58,095,261 \$66,288,466 \$45,348,539	TOTAL DIVIDENDS TO POLICYHOLDERS \$4,605 \$9,373 \$17,789 \$9,994 \$17,537 \$0 \$0 \$0 \$0	255.5% 254.1% 142.8% 141.2% 205.6% 289.2% 272.3% 208.8% 256.2%	RATIO 255.5% 254.2% 142.9% 141.2% 205.7% 289.2% 272.3% 208.8% 256.2%	CHANGE IN PREMIUM -38.3% 10.6% 67.8% 61.3% -38.3% 24.2% -7.3% 48.8% -44.2%
2012 2013 2014 2015 2016 2017 2018 2019	\$10,023,961 \$10,023,961 \$11,089,927 \$18,608,285 \$30,024,097 \$18,528,536 \$23,010,877 \$21,338,429 \$31,751,093	TOTAL DIRECT CLAIMS AND BENEFITS PAID \$25,609,049 \$28,180,830 \$26,580,443 \$42,388,462 \$38,102,975 \$66,547,518 \$58,095,261 \$66,288,466 \$45,348,539 \$42,116,331	TOTAL DIVIDENDS TO POLICYHOLDERS \$4,605 \$9,373 \$17,789 \$9,994 \$17,537 \$0 \$0 \$0 \$0 \$0	255.5% 254.1% 142.8% 141.2% 205.6% 289.2% 272.3% 208.8%	RATIO 255.5% 254.2% 142.9% 141.2% 205.7% 289.2% 272.3% 208.8%	CHANGE IN PREMIUM -38.3% 10.6% 67.8% 61.3% -38.3% 24.2% -7.3% 48.8%
2012 2013 2014 2015 2016 2017 2018 2019 2020	\$10,023,961 \$10,023,961 \$11,089,927 \$18,608,285 \$30,024,097 \$18,528,536 \$23,010,877 \$21,338,429 \$31,751,093 \$17,702,409	TOTAL DIRECT CLAIMS AND BENEFITS PAID \$25,609,049 \$28,180,830 \$26,580,443 \$42,388,462 \$38,102,975 \$66,547,518 \$58,095,261 \$66,288,466 \$45,348,539 \$42,116,331	TOTAL DIVIDENDS TO POLICYHOLDERS \$4,605 \$9,373 \$17,789 \$9,994 \$17,537 \$0 \$0 \$0 \$0	255.5% 254.1% 142.8% 141.2% 205.6% 289.2% 272.3% 208.8% 256.2%	RATIO 255.5% 254.2% 142.9% 141.2% 205.7% 289.2% 272.3% 208.8% 256.2%	CHANGE IN PREMIUM -38.3% 10.6% 67.8% 61.3% -38.3% 24.2% -7.3% 48.8% -44.2% -16.7%
2012 2013 2014 2015 2016 2017 2018 2019 2020	\$10,023,961 \$10,023,961 \$11,089,927 \$18,608,285 \$30,024,097 \$18,528,536 \$23,010,877 \$21,338,429 \$31,751,093 \$17,702,409	TOTAL DIRECT CLAIMS AND BENEFITS PAID \$25,609,049 \$28,180,830 \$26,580,443 \$42,388,462 \$38,102,975 \$66,547,518 \$58,095,261 \$66,288,466 \$45,348,539 \$42,116,331	TOTAL DIVIDENDS TO POLICYHOLDERS \$4,605 \$9,373 \$17,789 \$9,994 \$17,537 \$0 \$0 \$0 \$0 \$0	255.5% 254.1% 142.8% 141.2% 205.6% 289.2% 272.3% 208.8% 256.2%	RATIO 255.5% 254.2% 142.9% 141.2% 205.7% 289.2% 272.3% 208.8% 256.2%	CHANGE IN PREMIUM -38.3% 10.6% 67.8% 61.3% -38.3% 24.2% -7.3% 48.8% -44.2% -16.7%
2012 2013 2014 2015 2016 2017 2018 2019 2020	\$10,023,961 \$11,089,927 \$18,608,285 \$30,024,097 \$18,528,536 \$23,010,877 \$21,338,429 \$31,751,093 \$17,702,409 \$14,748,984	TOTAL DIRECT CLAIMS AND BENEFITS PAID \$25,609,049 \$28,180,830 \$26,580,443 \$42,388,462 \$38,102,975 \$66,547,518 \$58,095,261 \$66,288,466 \$45,348,539 \$42,116,331  GROUP - ANNU	TOTAL DIVIDENDS TO POLICYHOLDERS \$4,605 \$9,373 \$17,789 \$9,994 \$17,537 \$0 \$0 \$0 \$0 \$0 \$0	255.5% 254.1% 142.8% 141.2% 205.6% 289.2% 272.3% 208.8% 256.2% 285.6%	RATIO 255.5% 254.2% 142.9% 141.2% 205.7% 289.2% 272.3% 208.8% 256.2% 285.6%	CHANGE IN PREMIUM -38.3% 10.6% 67.8% 61.3% -38.3% 24.2% -7.3% 48.8% -44.2% -16.7%  % OF CHANGE
2012 2013 2014 2015 2016 2017 2018 2019 2020 2021	\$10,023,961 \$11,089,927 \$18,608,285 \$30,024,097 \$18,528,536 \$23,010,877 \$21,338,429 \$31,751,093 \$17,702,409 \$14,748,984	TOTAL DIRECT CLAIMS AND BENEFITS PAID \$25,609,049 \$28,180,830 \$26,580,443 \$42,388,462 \$38,102,975 \$66,547,518 \$58,095,261 \$66,288,466 \$45,348,539 \$42,116,331  GROUP - ANNU	TOTAL DIVIDENDS TO POLICYHOLDERS \$4,605 \$9,373 \$17,789 \$9,994 \$17,537 \$0 \$0 \$0 \$0 \$0 \$0 \$0 TITIES ORDINARY	255.5% 254.1% 142.8% 141.2% 205.6% 289.2% 272.3% 208.8% 256.2% 285.6%	RATIO 255.5% 254.2% 142.9% 141.2% 205.7% 289.2% 272.3% 208.8% 256.2% 285.6%	CHANGE IN PREMIUM  -38.3% 10.6% 67.8% 61.3% -38.3% 24.2% -7.3% 48.8% -44.2% -16.7%  **OF CHANGE IN
2012 2013 2014 2015 2016 2017 2018 2019 2020 2021	\$10,023,961 \$10,023,961 \$11,089,927 \$18,608,285 \$30,024,097 \$18,528,536 \$23,010,877 \$21,338,429 \$31,751,093 \$17,702,409 \$14,748,984 **TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID \$25,609,049 \$28,180,830 \$26,580,443 \$42,388,462 \$38,102,975 \$66,547,518 \$58,095,261 \$66,288,466 \$45,348,539 \$42,116,331  GROUP - ANNU  TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS \$4,605 \$9,373 \$17,789 \$9,994 \$17,537 \$0 \$0 \$0 \$0 \$0 \$0 \$TITIES ORDINARY  TOTAL DIVIDENDS TO POLICYHOLDERS	255.5% 254.1% 142.8% 141.2% 205.6% 289.2% 272.3% 208.8% 256.2% 285.6%	RATIO 255.5% 254.2% 142.9% 141.2% 205.7% 289.2% 272.3% 208.8% 256.2% 285.6%  BENEFITS RATIO	CHANGE IN PREMIUM  -38.3% 10.6% 67.8% 61.3% -38.3% 24.2% -7.3% 48.8% -44.2% -16.7%  **OF CHANGE IN PREMIUM
2012 2013 2014 2015 2016 2017 2018 2019 2020 2021 Year 2012	\$10,023,961 \$10,023,961 \$11,089,927 \$18,608,285 \$30,024,097 \$18,528,536 \$23,010,877 \$21,338,429 \$31,751,093 \$17,702,409 \$14,748,984 **TOTAL DIRECT PREMIUMS & ANNUITIES \$1,286,599,473	TOTAL DIRECT CLAIMS AND BENEFITS PAID \$25,609,049 \$28,180,830 \$26,580,443 \$42,388,462 \$38,102,975 \$66,547,518 \$58,095,261 \$66,288,466 \$45,348,539 \$42,116,331  GROUP - ANNU  TOTAL DIRECT CLAIMS AND BENEFITS PAID \$569,582,297	TOTAL DIVIDENDS TO POLICYHOLDERS \$4,605 \$9,373 \$17,789 \$9,994 \$17,537 \$0 \$0 \$0 \$0 \$0 \$TITIES ORDINARY   **TOTAL DIVIDENDS TO POLICYHOLDERS \$4,885,938	255.5% 254.1% 142.8% 141.2% 205.6% 289.2% 272.3% 208.8% 256.2% 285.6% CASH FLOW LOSS RATIO 44.3%	RATIO 255.5% 254.2% 142.9% 141.2% 205.7% 289.2% 272.3% 208.8% 256.2% 285.6%  BENEFITS RATIO 44.7%	CHANGE IN PREMIUM -38.3% 10.6% 67.8% 61.3% -38.3% 24.2% -7.3% 48.8% -44.2% -16.7%  ***** ****** ****** ****** ****** ****
2012 2013 2014 2015 2016 2017 2018 2019 2020 2021 Year 2012 2013	\$10,023,961 \$10,023,961 \$11,089,927 \$18,608,285 \$30,024,097 \$18,528,536 \$23,010,877 \$21,338,429 \$31,751,093 \$17,702,409 \$14,748,984 **TOTAL DIRECT PREMIUMS & ANNUITIES  \$1,286,599,473 \$1,215,358,820	TOTAL DIRECT CLAIMS AND BENEFITS PAID \$25,609,049 \$28,180,830 \$26,580,443 \$42,388,462 \$38,102,975 \$66,547,518 \$58,095,261 \$66,288,466 \$45,348,539 \$42,116,331  GROUP - ANNU  TOTAL DIRECT CLAIMS AND BENEFITS PAID \$569,582,297 \$445,542,674	TOTAL DIVIDENDS TO POLICYHOLDERS \$4,605 \$9,373 \$17,789 \$9,994 \$17,537 \$0 \$0 \$0 \$0 \$0 \$TOTAL DIVIDENDS TO POLICYHOLDERS \$4,885,938 \$5,670,377	255.5% 254.1% 142.8% 141.2% 205.6% 289.2% 272.3% 208.8% 256.2% 285.6% CASH FLOW LOSS RATIO 44.3% 36.7%	RATIO 255.5% 254.2% 142.9% 141.2% 205.7% 289.2% 272.3% 208.8% 256.2% 285.6%  BENEFITS RATIO 44.7% 37.1%	CHANGE IN PREMIUM -38.3% 10.6% 67.8% 61.3% -38.3% 24.2% -7.3% 48.8% -44.2% -16.7%  ***** ***** ***** ***** ***** ***** ****
2012 2013 2014 2015 2016 2017 2018 2019 2020 2021 Year 2012	\$10,023,961 \$10,023,961 \$11,089,927 \$18,608,285 \$30,024,097 \$18,528,536 \$23,010,877 \$21,338,429 \$31,751,093 \$17,702,409 \$14,748,984 **TOTAL DIRECT PREMIUMS & ANNUITIES \$1,286,599,473	TOTAL DIRECT CLAIMS AND BENEFITS PAID \$25,609,049 \$28,180,830 \$26,580,443 \$42,388,462 \$38,102,975 \$66,547,518 \$58,095,261 \$66,288,466 \$45,348,539 \$42,116,331  GROUP - ANNU  TOTAL DIRECT CLAIMS AND BENEFITS PAID \$569,582,297	TOTAL DIVIDENDS TO POLICYHOLDERS \$4,605 \$9,373 \$17,789 \$9,994 \$17,537 \$0 \$0 \$0 \$0 \$0 \$TITIES ORDINARY   **TOTAL DIVIDENDS TO POLICYHOLDERS \$4,885,938	255.5% 254.1% 142.8% 141.2% 205.6% 289.2% 272.3% 208.8% 256.2% 285.6% CASH FLOW LOSS RATIO 44.3%	RATIO 255.5% 254.2% 142.9% 141.2% 205.7% 289.2% 272.3% 208.8% 256.2% 285.6%  BENEFITS RATIO 44.7%	CHANGE IN PREMIUM -38.3% 10.6% 67.8% 61.3% -38.3% 24.2% -7.3% 48.8% -44.2% -16.7%  ***** ****** ****** ****** ****** ****
2012 2013 2014 2015 2016 2017 2018 2019 2020 2021 Year 2012 2013	\$10,023,961 \$10,023,961 \$11,089,927 \$18,608,285 \$30,024,097 \$18,528,536 \$23,010,877 \$21,338,429 \$31,751,093 \$17,702,409 \$14,748,984 **TOTAL DIRECT PREMIUMS & ANNUITIES  \$1,286,599,473 \$1,215,358,820	TOTAL DIRECT CLAIMS AND BENEFITS PAID \$25,609,049 \$28,180,830 \$26,580,443 \$42,388,462 \$38,102,975 \$66,547,518 \$58,095,261 \$66,288,466 \$45,348,539 \$42,116,331  GROUP - ANNU  TOTAL DIRECT CLAIMS AND BENEFITS PAID \$569,582,297 \$445,542,674	TOTAL DIVIDENDS TO POLICYHOLDERS \$4,605 \$9,373 \$17,789 \$9,994 \$17,537 \$0 \$0 \$0 \$0 \$0 \$TOTAL DIVIDENDS TO POLICYHOLDERS \$4,885,938 \$5,670,377	255.5% 254.1% 142.8% 141.2% 205.6% 289.2% 272.3% 208.8% 256.2% 285.6% CASH FLOW LOSS RATIO 44.3% 36.7%	RATIO 255.5% 254.2% 142.9% 141.2% 205.7% 289.2% 272.3% 208.8% 256.2% 285.6%  BENEFITS RATIO 44.7% 37.1%	CHANGE IN PREMIUM -38.3% 10.6% 67.8% 61.3% -38.3% 24.2% -7.3% 48.8% -44.2% -16.7%  ***** ***** ***** ***** ***** ***** ****
2012 2013 2014 2015 2016 2017 2018 2019 2020 2021 Year 2012 2013 2014	\$10,023,961 \$11,089,927 \$18,608,285 \$30,024,097 \$18,528,536 \$23,010,877 \$21,338,429 \$31,751,093 \$17,702,409 \$14,748,984 **TOTAL DIRECT PREMIUMS & ANNUITIES  \$1,286,599,473 \$1,215,358,820 \$1,250,302,650	TOTAL DIRECT CLAIMS AND BENEFITS PAID \$25,609,049 \$28,180,830 \$26,580,443 \$42,388,462 \$38,102,975 \$66,547,518 \$58,095,261 \$66,288,466 \$45,348,539 \$42,116,331  GROUP - ANNU  TOTAL DIRECT CLAIMS AND BENEFITS PAID \$569,582,297 \$445,542,674 \$518,116,456	TOTAL DIVIDENDS TO POLICYHOLDERS \$4,605 \$9,373 \$17,789 \$9,994 \$17,537 \$0 \$0 \$0 \$0 \$0 \$TOTAL DIVIDENDS TO POLICYHOLDERS \$4,885,938 \$5,670,377 \$7,108,176	255.5% 254.1% 142.8% 141.2% 205.6% 289.2% 272.3% 208.8% 256.2% 285.6% CASH FLOW LOSS RATIO 44.3% 36.7% 41.4%	RATIO 255.5% 254.2% 142.9% 141.2% 205.7% 289.2% 272.3% 208.8% 256.2% 285.6%  BENEFITS RATIO 44.7% 37.1% 42.0%	CHANGE IN PREMIUM -38.3% 10.6% 67.8% 61.3% -38.3% 24.2% -7.3% 48.8% -44.2% -16.7%  **** ***** ***** ***** ***** ***** ****
2012 2013 2014 2015 2016 2017 2018 2019 2020 2021 Year 2012 2013 2014 2015 2016	\$10,023,961 \$11,089,927 \$18,608,285 \$30,024,097 \$18,528,536 \$23,010,877 \$21,338,429 \$31,751,093 \$17,702,409 \$14,748,984 **TOTAL DIRECT PREMIUMS & ANNUITIES  \$1,286,599,473 \$1,215,358,820 \$1,250,302,650 \$1,195,012,181 \$1,703,283,340	TOTAL DIRECT CLAIMS AND BENEFITS PAID \$25,609,049 \$28,180,830 \$26,580,443 \$42,388,462 \$38,102,975 \$66,547,518 \$58,095,261 \$66,288,466 \$45,348,539 \$42,116,331  GROUP - ANNU  TOTAL DIRECT CLAIMS AND BENEFITS PAID \$569,582,297 \$445,542,674 \$518,116,456 \$632,679,012 \$556,963,478	TOTAL DIVIDENDS TO POLICYHOLDERS \$4,605 \$9,373 \$17,789 \$9,994 \$17,537 \$0 \$0 \$0 \$0 \$0 \$0 \$1  ITTIES ORDINARY   TOTAL DIVIDENDS TO POLICYHOLDERS \$4,885,938 \$5,670,377 \$7,108,176 \$6,638,324 \$9,279,531	255.5% 254.1% 142.8% 141.2% 205.6% 289.2% 272.3% 208.8% 256.2% 285.6% CASH FLOW LOSS RATIO 44.3% 36.7% 41.4% 52.9% 32.7%	RATIO 255.5% 254.2% 142.9% 141.2% 205.7% 289.2% 272.3% 208.8% 256.2% 285.6%  BENEFITS RATIO 44.7% 37.1% 42.0% 53.5% 33.2%	CHANGE IN PREMIUM -38.3% 10.6% 67.8% 61.3% -38.3% 24.2% -7.3% 48.8% -44.2% -16.7%  **OF* CHANGE* IN PREMIUM 190.2% -5.5% 2.9% -4.4% 42.5%
2012 2013 2014 2015 2016 2017 2018 2019 2020 2021 Year 2012 2013 2014 2015 2016 2017	\$10,023,961 \$11,089,927 \$18,608,285 \$30,024,097 \$18,528,536 \$23,010,877 \$21,338,429 \$31,751,093 \$17,702,409 \$14,748,984 **TOTAL DIRECT PREMIUMS & ANNUITIES  \$1,286,599,473 \$1,215,358,820 \$1,250,302,650 \$1,195,012,181 \$1,703,283,340 \$1,633,022,630	TOTAL DIRECT CLAIMS AND BENEFITS PAID \$25,609,049 \$28,180,830 \$26,580,443 \$42,388,462 \$38,102,975 \$66,547,518 \$58,095,261 \$66,288,466 \$45,348,539 \$42,116,331  GROUP - ANNU  TOTAL DIRECT CLAIMS AND BENEFITS PAID \$569,582,297 \$445,542,674 \$518,116,456 \$632,679,012 \$556,963,478 \$626,651,426	TOTAL DIVIDENDS TO POLICYHOLDERS \$4,605 \$9,373 \$17,789 \$9,994 \$17,537 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0  JITIES ORDINARY   TOTAL DIVIDENDS TO POLICYHOLDERS \$4,885,938 \$5,670,377 \$7,108,176 \$6,638,324 \$9,279,531 \$7,993,216	255.5% 254.1% 142.8% 141.2% 205.6% 289.2% 272.3% 208.8% 256.2% 285.6%   CASH FLOW LOSS RATIO 44.3% 36.7% 41.4% 52.9% 32.7% 38.4%	RATIO 255.5% 254.2% 142.9% 141.2% 205.7% 289.2% 272.3% 208.8% 256.2% 285.6%  BENEFITS RATIO 44.7% 37.1% 42.0% 53.5% 33.2% 38.9%	CHANGE IN PREMIUM  -38.3% 10.6% 67.8% 61.3% -38.3% 24.2% -7.3% 48.8% -44.2% -16.7%  **OF* CHANGE* IN PREMIUM 190.2% -5.5% 2.9% -4.4% 42.5% -4.1%
2012 2013 2014 2015 2016 2017 2018 2019 2020 2021 Year 2012 2013 2014 2015 2016 2017 2018	\$10,023,961 \$11,089,927 \$18,608,285 \$30,024,097 \$18,528,536 \$23,010,877 \$21,338,429 \$31,751,093 \$17,702,409 \$14,748,984 **TOTAL DIRECT PREMIUMS & ANNUITIES \$1,286,599,473 \$1,215,358,820 \$1,250,302,650 \$1,195,012,181 \$1,703,283,340 \$1,633,022,630 \$1,502,027,628	TOTAL DIRECT CLAIMS AND BENEFITS PAID  \$25,609,049 \$28,180,830 \$26,580,443 \$42,388,462 \$38,102,975 \$66,547,518 \$58,095,261 \$66,288,466 \$45,348,539 \$42,116,331  GROUP - ANNU  TOTAL DIRECT CLAIMS AND BENEFITS PAID  \$569,582,297 \$445,542,674 \$518,116,456 \$632,679,012 \$556,963,478 \$626,651,426 \$755,224,260	TOTAL DIVIDENDS TO POLICYHOLDERS \$4,605 \$9,373 \$17,789 \$9,994 \$17,537 \$0 \$0 \$0 \$0 \$0 \$0 \$0  JITIES ORDINARY   TOTAL DIVIDENDS TO POLICYHOLDERS \$4,885,938 \$5,670,377 \$7,108,176 \$6,638,324 \$9,279,531 \$7,993,216 \$9,721,497	255.5% 254.1% 142.8% 141.2% 205.6% 289.2% 272.3% 208.8% 256.2% 285.6%   CASH FLOW LOSS RATIO 44.3% 36.7% 41.4% 52.9% 32.7% 38.4% 50.3%	RATIO 255.5% 254.2% 142.9% 141.2% 205.7% 289.2% 272.3% 208.8% 256.2% 285.6%  BENEFITS RATIO 44.7% 37.1% 42.0% 53.5% 33.2% 38.9% 50.9%	CHANGE IN PREMIUM -38.3% 10.6% 67.8% 61.3% -38.3% 24.2% -7.3% 48.8% -44.2% -16.7%  **OF CHANGE IN PREMIUM 190.2% -5.5% 2.9% -4.4% 42.5% -4.1% -8.0%
2012 2013 2014 2015 2016 2017 2018 2019 2020 2021 Year 2012 2013 2014 2015 2016 2017 2018 2019	\$10,023,961 \$11,089,927 \$18,608,285 \$30,024,097 \$18,528,536 \$23,010,877 \$21,338,429 \$31,751,093 \$17,702,409 \$14,748,984 **TOTAL DIRECT PREMIUMS & ANNUITIES \$1,286,599,473 \$1,215,358,820 \$1,250,302,650 \$1,195,012,181 \$1,703,283,340 \$1,633,022,630 \$1,502,027,628 \$1,481,250,264	TOTAL DIRECT CLAIMS AND BENEFITS PAID  \$25,609,049 \$28,180,830 \$26,580,443 \$42,388,462 \$38,102,975 \$66,547,518 \$58,095,261 \$66,288,466 \$45,348,539 \$42,116,331  GROUP - ANNU  TOTAL DIRECT CLAIMS AND BENEFITS PAID  \$569,582,297 \$445,542,674 \$518,116,456 \$632,679,012 \$556,963,478 \$626,651,426 \$755,224,260 \$763,375,602	TOTAL DIVIDENDS TO POLICYHOLDERS \$4,605 \$9,373 \$17,789 \$9,994 \$17,537 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0  TITIES ORDINARY   TOTAL DIVIDENDS TO POLICYHOLDERS \$4,885,938 \$5,670,377 \$7,108,176 \$6,638,324 \$9,279,531 \$7,993,216 \$9,721,497 \$9,237,832	255.5% 254.1% 142.8% 141.2% 205.6% 289.2% 272.3% 208.8% 256.2% 285.6%   CASH FLOW LOSS RATIO  44.3% 36.7% 41.4% 52.9% 32.7% 38.4% 50.3% 51.5%	RATIO 255.5% 254.2% 142.9% 141.2% 205.7% 289.2% 272.3% 208.8% 256.2% 285.6%  BENEFITS RATIO 44.7% 37.1% 42.0% 53.5% 33.2% 38.9% 50.9% 52.2%	CHANGE IN PREMIUM -38.3% 10.6% 67.8% 61.3% -38.3% 24.2% -7.3% 48.8% -44.2% -16.7%  **OF CHANGE IN PREMIUM 190.2% -5.5% 2.9% -4.4% 42.5% -4.1% -8.0% -1.4%
2012 2013 2014 2015 2016 2017 2018 2019 2020 2021 Year 2012 2013 2014 2015 2016 2017 2018 2019 2020	\$10,023,961 \$11,089,927 \$18,608,285 \$30,024,097 \$18,528,536 \$23,010,877 \$21,338,429 \$31,751,093 \$17,702,409 \$14,748,984 ***TOTAL DIRECT PREMIUMS & ANNUITIES  \$1,286,599,473 \$1,215,358,820 \$1,250,302,650 \$1,195,012,181 \$1,703,283,340 \$1,633,022,630 \$1,502,027,628 \$1,481,250,264 \$1,192,820,226	TOTAL DIRECT CLAIMS AND BENEFITS PAID  \$25,609,049 \$28,180,830 \$26,580,443 \$42,388,462 \$38,102,975 \$66,547,518 \$58,095,261 \$66,288,466 \$45,348,539 \$42,116,331  GROUP - ANNU  TOTAL DIRECT CLAIMS AND BENEFITS PAID  \$569,582,297 \$445,542,674 \$518,116,456 \$632,679,012 \$556,963,478 \$626,651,426 \$755,224,260 \$763,375,602 \$1,085,261,009	TOTAL DIVIDENDS TO POLICYHOLDERS \$4,605 \$9,373 \$17,789 \$9,994 \$17,537 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	255.5% 254.1% 142.8% 141.2% 205.6% 289.2% 272.3% 208.8% 256.2% 285.6%   CASH FLOW LOSS RATIO  44.3% 36.7% 41.4% 52.9% 32.7% 38.4% 50.3% 51.5% 91.0%	RATIO 255.5% 254.2% 142.9% 141.2% 205.7% 289.2% 272.3% 208.8% 256.2% 285.6%  BENEFITS RATIO 44.7% 37.1% 42.0% 53.5% 33.2% 38.9% 50.9% 52.2% 91.8%	CHANGE IN PREMIUM -38.3% 10.6% 67.8% 61.3% -38.3% 24.2% -7.3% 48.8% -44.2% -16.7%  **OF CHANGE IN PREMIUM 190.2% -5.5% 2.9% -4.4% 42.5% -4.1% -8.0% -1.4% -19.5%
2012 2013 2014 2015 2016 2017 2018 2019 2020 2021 Year 2012 2013 2014 2015 2016 2017 2018 2019	\$10,023,961 \$11,089,927 \$18,608,285 \$30,024,097 \$18,528,536 \$23,010,877 \$21,338,429 \$31,751,093 \$17,702,409 \$14,748,984 **TOTAL DIRECT PREMIUMS & ANNUITIES \$1,286,599,473 \$1,215,358,820 \$1,250,302,650 \$1,195,012,181 \$1,703,283,340 \$1,633,022,630 \$1,502,027,628 \$1,481,250,264	TOTAL DIRECT CLAIMS AND BENEFITS PAID  \$25,609,049 \$28,180,830 \$26,580,443 \$42,388,462 \$38,102,975 \$66,547,518 \$58,095,261 \$66,288,466 \$45,348,539 \$42,116,331  GROUP - ANNU  TOTAL DIRECT CLAIMS AND BENEFITS PAID  \$569,582,297 \$445,542,674 \$518,116,456 \$632,679,012 \$556,963,478 \$626,651,426 \$755,224,260 \$763,375,602	TOTAL DIVIDENDS TO POLICYHOLDERS \$4,605 \$9,373 \$17,789 \$9,994 \$17,537 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0  TITIES ORDINARY   TOTAL DIVIDENDS TO POLICYHOLDERS \$4,885,938 \$5,670,377 \$7,108,176 \$6,638,324 \$9,279,531 \$7,993,216 \$9,721,497 \$9,237,832	255.5% 254.1% 142.8% 141.2% 205.6% 289.2% 272.3% 208.8% 256.2% 285.6%   CASH FLOW LOSS RATIO  44.3% 36.7% 41.4% 52.9% 32.7% 38.4% 50.3% 51.5%	RATIO 255.5% 254.2% 142.9% 141.2% 205.7% 289.2% 272.3% 208.8% 256.2% 285.6%  BENEFITS RATIO 44.7% 37.1% 42.0% 53.5% 33.2% 38.9% 50.9% 52.2%	CHANGE IN PREMIUM -38.3% 10.6% 67.8% 61.3% -38.3% 24.2% -7.3% 48.8% -44.2% -16.7%  **OF CHANGE IN PREMIUM 190.2% -5.5% 2.9% -4.4% 42.5% -4.1% -8.0% -1.4%

#### **GROUP - ANNUITIES VARIABLE**

		GROUP - ANNU	UITIES VARIABLE			
						% OF
						CHANGE
	TOTAL DIRECT	TOTAL DIRECT CLAIMS	TOTAL DIVIDENDS TO	CASH FLOW	BENEFITS	IN
Year	PREMIUMS & ANNUITIES	AND BENEFITS PAID	POLICYHOLDERS	LOSS RATIO	RATIO	
						PREMIUM
2012	\$611,769,937	\$674,865,198	\$0	110.3%	110.3%	30.2%
2013	\$775,270,229	\$725,001,321	\$2,172	93.5%	93.5%	26.7%
2014	\$834,068,124	\$820,780,376	\$2,897	98.4%	98.4%	7.6%
2015	\$633,963,080	\$821,918,720	\$3,750	129.6%	129.6%	-24.0%
2016	\$331,512,675	\$768,255,823	\$3,934	231.7%	231.7%	-47.7%
2017	\$613,366,779	\$899,299,058	\$3,223	146.6%	146.6%	85.0%
2018	\$586,227,659	\$997,152,346	\$3,676	170.1%	170.1%	-4.4%
2019	\$530,408,432	\$962,761,975	\$5,077	181.5%	181.5%	-9.5%
2020	\$495,318,046	\$898,998,612	\$4,605	181.5%	181.5%	-6.6%
2021	\$601,462,099	\$1,207,887,377	\$6,064	200.8%	200.8%	21.4%
2021	Ψ001,402,000	Ψ1,201,001,011	Ψ0,004	200.070	200.070	21.70
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		GROUP - ANNUITIES I	MODIFIED GUARANTEEL	)		
						% OF
						CHANGE
	TOTAL DIRECT	TOTAL DIRECT CLAIMS	TOTAL DIVIDENDS TO	CASH FLOW	BENEFITS	IN
Year	PREMIUMS & ANNUITIES	AND BENEFITS PAID	POLICYHOLDERS	LOSS RATIO	RATIO	
						PREMIUM
2012	\$860,724	\$19,799,074	\$0	2300.3%	2300.3%	-92.2%
2013	\$5,860,842	\$14,890,899	\$0	254.1%	254.1%	580.9%
2014	\$3,103,215	\$22,285,399	\$0	718.1%	718.1%	-47.1%
2015	\$194,358	\$8,532,691	\$0	4390.2%	4390.2%	-93.7%
2016	\$94,060	\$6,677,282	\$0	7099.0%	7099.0%	-51.6%
2017	\$241,308	\$3,683,129	\$0	1526.3%	1526.3%	156.5%
2018	\$379	\$10,830,886	\$0	2857754%	2857754%	-99.8%
2019	\$122	\$31,687,876	\$0	NA	NA	-67.8%
2020	\$132	\$20,346,670	\$0	NA	NA	8.2%
2020	\$11,094	\$19,108,897	\$0 \$0	172245%	172245%	
202 I	J11.094	D 19, 100,091	<b>J</b> U	1/224370	17224570	8304.5%
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	<b>V</b> ,soc.		·			
		GROUP - ANNUITI	ES EQUITY INDEXED		RENEEITS	CHANGE
	TOTAL DIRECT	GROUP - ANNUITI	TOTAL DIVIDENDS TO	CASH FLOW	BENEFITS	CHANGE IN
Year	TOTAL DIRECT PREMIUMS & ANNUITIES	GROUP - ANNUITI  TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW LOSS RATIO	RATIO	CHANGE IN PREMIUM
<u>Year</u> 2012	TOTAL DIRECT PREMIUMS & ANNUITIES \$3,875,811	GROUP - ANNUITI  TOTAL DIRECT CLAIMS AND BENEFITS PAID \$32,528,069	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW LOSS RATIO 839.3%	<i>RATIO</i> 839.3%	CHANGE IN PREMIUM -49.4%
Year	TOTAL DIRECT PREMIUMS & ANNUITIES \$3,875,811 \$2,063,163	GROUP - ANNUITI  TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS \$0 \$0	CASH FLOW LOSS RATIO	RATIO 839.3% 1432.4%	CHANGE IN PREMIUM -49.4% -46.8%
<u>Year</u> 2012	TOTAL DIRECT PREMIUMS & ANNUITIES \$3,875,811 \$2,063,163	GROUP - ANNUITI  TOTAL DIRECT CLAIMS AND BENEFITS PAID \$32,528,069 \$29,552,692	TOTAL DIVIDENDS TO POLICYHOLDERS \$0 \$0	CASH FLOW LOSS RATIO 839.3%	<i>RATIO</i> 839.3%	CHANGE IN PREMIUM -49.4% -46.8%
Year 2012 2013 2014	TOTAL DIRECT PREMIUMS & ANNUITIES \$3,875,811 \$2,063,163 \$10,449,121	GROUP - ANNUITI  TOTAL DIRECT CLAIMS     AND BENEFITS PAID     \$32,528,069     \$29,552,692     \$24,703,135	TOTAL DIVIDENDS TO POLICYHOLDERS \$0 \$0 \$0	CASH FLOW LOSS RATIO 839.3% 1432.4% 236.4%	RATIO 839.3% 1432.4% 236.4%	CHANGE IN PREMIUM -49.4% -46.8% 406.5%
Year 2012 2013 2014 2015	TOTAL DIRECT PREMIUMS & ANNUITIES \$3,875,811 \$2,063,163 \$10,449,121 \$8,352,794	GROUP - ANNUITI  TOTAL DIRECT CLAIMS    AND BENEFITS PAID    \$32,528,069    \$29,552,692    \$24,703,135    \$26,979,194	TOTAL DIVIDENDS TO POLICYHOLDERS \$0 \$0 \$0 \$0	CASH FLOW LOSS RATIO 839.3% 1432.4% 236.4% 323.0%	RATIO 839.3% 1432.4% 236.4% 323.0%	CHANGE IN PREMIUM -49.4% -46.8% 406.5% -20.1%
Year 2012 2013 2014 2015 2016	TOTAL DIRECT PREMIUMS & ANNUITIES \$3,875,811 \$2,063,163 \$10,449,121 \$8,352,794 \$542,624	GROUP - ANNUITI  TOTAL DIRECT CLAIMS	TOTAL DIVIDENDS TO POLICYHOLDERS \$0 \$0 \$0 \$0 \$0 \$0	CASH FLOW LOSS RATIO 839.3% 1432.4% 236.4% 323.0% 5454.0%	RATIO 839.3% 1432.4% 236.4% 323.0% 5454.0%	CHANGE IN PREMIUM -49.4% -46.8% 406.5% -20.1% -93.5%
Year 2012 2013 2014 2015 2016 2017	TOTAL DIRECT PREMIUMS & ANNUITIES \$3,875,811 \$2,063,163 \$10,449,121 \$8,352,794 \$542,624 \$388,600	GROUP - ANNUITI  TOTAL DIRECT CLAIMS	TOTAL DIVIDENDS TO POLICYHOLDERS \$0 \$0 \$0 \$0 \$0 \$0 \$0	CASH FLOW LOSS RATIO 839.3% 1432.4% 236.4% 323.0% 5454.0% 8455.8%	RATIO 839.3% 1432.4% 236.4% 323.0% 5454.0% 8455.8%	CHANGE IN PREMIUM -49.4% -46.8% 406.5% -20.1% -93.5% -28.4%
Year 2012 2013 2014 2015 2016 2017 2018	TOTAL DIRECT PREMIUMS & ANNUITIES \$3,875,811 \$2,063,163 \$10,449,121 \$8,352,794 \$542,624 \$388,600 \$581,100	GROUP - ANNUITI  TOTAL DIRECT CLAIMS AND BENEFITS PAID  \$32,528,069 \$29,552,692 \$24,703,135 \$26,979,194 \$29,594,519 \$32,859,251 \$27,584,471	TOTAL DIVIDENDS TO POLICYHOLDERS \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	CASH FLOW LOSS RATIO 839.3% 1432.4% 236.4% 323.0% 5454.0% 8455.8% 4746.9%	RATIO 839.3% 1432.4% 236.4% 323.0% 5454.0% 8455.8% 4746.9%	CHANGE IN PREMIUM -49.4% -46.8% 406.5% -20.1% -93.5% -28.4% 49.5%
Year 2012 2013 2014 2015 2016 2017	TOTAL DIRECT PREMIUMS & ANNUITIES \$3,875,811 \$2,063,163 \$10,449,121 \$8,352,794 \$542,624 \$388,600	GROUP - ANNUITI  TOTAL DIRECT CLAIMS	TOTAL DIVIDENDS TO POLICYHOLDERS \$0 \$0 \$0 \$0 \$0 \$0 \$0	CASH FLOW LOSS RATIO 839.3% 1432.4% 236.4% 323.0% 5454.0% 8455.8% 4746.9% 5587.1%	RATIO 839.3% 1432.4% 236.4% 323.0% 5454.0% 8455.8%	CHANGE IN PREMIUM -49.4% -46.8% 406.5% -20.1% -93.5% -28.4% 49.5% -5.4%
Year 2012 2013 2014 2015 2016 2017 2018 2019	TOTAL DIRECT PREMIUMS & ANNUITIES \$3,875,811 \$2,063,163 \$10,449,121 \$8,352,794 \$542,624 \$388,600 \$581,100 \$549,778	GROUP - ANNUITI  TOTAL DIRECT CLAIMS	TOTAL DIVIDENDS TO POLICYHOLDERS \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	CASH FLOW LOSS RATIO 839.3% 1432.4% 236.4% 323.0% 5454.0% 8455.8% 4746.9% 5587.1%	RATIO 839.3% 1432.4% 236.4% 323.0% 5454.0% 8455.8% 4746.9% 5587.1%	CHANGE IN PREMIUM -49.4% -46.8% 406.5% -20.1% -93.5% -28.4% 49.5% -5.4%
Year 2012 2013 2014 2015 2016 2017 2018 2019 2020	TOTAL DIRECT PREMIUMS & ANNUITIES \$3,875,811 \$2,063,163 \$10,449,121 \$8,352,794 \$542,624 \$388,600 \$581,100 \$549,778 \$957,440	GROUP - ANNUITI  TOTAL DIRECT CLAIMS AND BENEFITS PAID  \$32,528,069 \$29,552,692 \$24,703,135 \$26,979,194 \$29,594,519 \$32,859,251 \$27,584,471 \$30,716,644 \$17,368,327	TOTAL DIVIDENDS TO POLICYHOLDERS \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	CASH FLOW LOSS RATIO 839.3% 1432.4% 236.4% 323.0% 5454.0% 8455.8% 4746.9% 5587.1% 1814.0%	RATIO 839.3% 1432.4% 236.4% 323.0% 5454.0% 8455.8% 4746.9% 5587.1% 1814.0%	CHANGE IN PREMIUM -49.4% -46.8% 406.5% -20.1% -93.5% -28.4% 49.5% -5.4% 74.2%
Year 2012 2013 2014 2015 2016 2017 2018 2019	TOTAL DIRECT PREMIUMS & ANNUITIES \$3,875,811 \$2,063,163 \$10,449,121 \$8,352,794 \$542,624 \$388,600 \$581,100 \$549,778	GROUP - ANNUITI  TOTAL DIRECT CLAIMS AND BENEFITS PAID  \$32,528,069 \$29,552,692 \$24,703,135 \$26,979,194 \$29,594,519 \$32,859,251 \$27,584,471 \$30,716,644 \$17,368,327 \$38,070,222	TOTAL DIVIDENDS TO POLICYHOLDERS \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	CASH FLOW LOSS RATIO 839.3% 1432.4% 236.4% 323.0% 5454.0% 8455.8% 4746.9% 5587.1%	RATIO 839.3% 1432.4% 236.4% 323.0% 5454.0% 8455.8% 4746.9% 5587.1%	CHANGE IN PREMIUM -49.4% -46.8% 406.5% -20.1% -93.5% -28.4% 49.5% -5.4%
Year 2012 2013 2014 2015 2016 2017 2018 2019 2020	TOTAL DIRECT PREMIUMS & ANNUITIES \$3,875,811 \$2,063,163 \$10,449,121 \$8,352,794 \$542,624 \$388,600 \$581,100 \$549,778 \$957,440	GROUP - ANNUITI  TOTAL DIRECT CLAIMS AND BENEFITS PAID  \$32,528,069 \$29,552,692 \$24,703,135 \$26,979,194 \$29,594,519 \$32,859,251 \$27,584,471 \$30,716,644 \$17,368,327 \$38,070,222	TOTAL DIVIDENDS TO POLICYHOLDERS \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	CASH FLOW LOSS RATIO 839.3% 1432.4% 236.4% 323.0% 5454.0% 8455.8% 4746.9% 5587.1% 1814.0%	RATIO 839.3% 1432.4% 236.4% 323.0% 5454.0% 8455.8% 4746.9% 5587.1% 1814.0%	CHANGE IN PREMIUM -49.4% -46.8% 406.5% -20.1% -93.5% -28.4% 49.5% -5.4% 74.2% 363.0%
Year 2012 2013 2014 2015 2016 2017 2018 2019 2020	TOTAL DIRECT PREMIUMS & ANNUITIES \$3,875,811 \$2,063,163 \$10,449,121 \$8,352,794 \$542,624 \$388,600 \$581,100 \$549,778 \$957,440	GROUP - ANNUITI  TOTAL DIRECT CLAIMS AND BENEFITS PAID  \$32,528,069 \$29,552,692 \$24,703,135 \$26,979,194 \$29,594,519 \$32,859,251 \$27,584,471 \$30,716,644 \$17,368,327 \$38,070,222	TOTAL DIVIDENDS TO POLICYHOLDERS \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	CASH FLOW LOSS RATIO 839.3% 1432.4% 236.4% 323.0% 5454.0% 8455.8% 4746.9% 5587.1% 1814.0%	RATIO 839.3% 1432.4% 236.4% 323.0% 5454.0% 8455.8% 4746.9% 5587.1% 1814.0%	CHANGE IN PREMIUM -49.4% -46.8% 406.5% -20.1% -93.5% -28.4% 49.5% -5.4% 74.2% 363.0%
Year 2012 2013 2014 2015 2016 2017 2018 2019 2020	TOTAL DIRECT PREMIUMS & ANNUITIES \$3,875,811 \$2,063,163 \$10,449,121 \$8,352,794 \$542,624 \$388,600 \$581,100 \$549,778 \$957,440 \$4,433,107	GROUP - ANNUITI  TOTAL DIRECT CLAIMS	TOTAL DIVIDENDS TO POLICYHOLDERS \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	CASH FLOW LOSS RATIO 839.3% 1432.4% 236.4% 323.0% 5454.0% 8455.8% 4746.9% 5587.1% 1814.0% 858.8%	RATIO 839.3% 1432.4% 236.4% 323.0% 5454.0% 8455.8% 4746.9% 5587.1% 1814.0%	CHANGE IN PREMIUM -49.4% -46.8% 406.5% -20.1% -93.5% -28.4% 49.5% -5.4% 74.2% 363.0%
Year 2012 2013 2014 2015 2016 2017 2018 2019 2020	TOTAL DIRECT PREMIUMS & ANNUITIES \$3,875,811 \$2,063,163 \$10,449,121 \$8,352,794 \$542,624 \$388,600 \$581,100 \$549,778 \$957,440	GROUP - ANNUITI  TOTAL DIRECT CLAIMS AND BENEFITS PAID  \$32,528,069 \$29,552,692 \$24,703,135 \$26,979,194 \$29,594,519 \$32,859,251 \$27,584,471 \$30,716,644 \$17,368,327 \$38,070,222	TOTAL DIVIDENDS TO POLICYHOLDERS \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	CASH FLOW LOSS RATIO 839.3% 1432.4% 236.4% 323.0% 5454.0% 8455.8% 4746.9% 5587.1% 1814.0% 858.8%	RATIO 839.3% 1432.4% 236.4% 323.0% 5454.0% 8455.8% 4746.9% 5587.1% 1814.0% 858.8%	CHANGE IN PREMIUM -49.4% -46.8% 406.5% -20.1% -93.5% -28.4% 49.5% -5.4% 74.2% 363.0%  % OF CHANGE
Year 2012 2013 2014 2015 2016 2017 2018 2019 2020 2021	TOTAL DIRECT PREMIUMS & ANNUITIES \$3,875,811 \$2,063,163 \$10,449,121 \$8,352,794 \$542,624 \$388,600 \$581,100 \$549,778 \$957,440 \$4,433,107	GROUP - ANNUITI  TOTAL DIRECT CLAIMS    AND BENEFITS PAID    \$32,528,069    \$29,552,692    \$24,703,135    \$26,979,194    \$29,594,519    \$32,859,251    \$27,584,471    \$30,716,644    \$17,368,327    \$38,070,222  GROUP - DEPOSIT-T	TOTAL DIVIDENDS TO POLICYHOLDERS \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	CASH FLOW LOSS RATIO 839.3% 1432.4% 236.4% 323.0% 5454.0% 8455.8% 4746.9% 5587.1% 1814.0% 858.8%	RATIO 839.3% 1432.4% 236.4% 323.0% 5454.0% 8455.8% 4746.9% 5587.1% 1814.0% 858.8%	CHANGE IN PREMIUM -49.4% -46.8% 406.5% -20.1% -93.5% -28.4% 49.5% -5.4% 74.2% 363.0%  % OF CHANGE IN
Year 2012 2013 2014 2015 2016 2017 2018 2019 2020 2021	TOTAL DIRECT PREMIUMS & ANNUITIES \$3,875,811 \$2,063,163 \$10,449,121 \$8,352,794 \$542,624 \$388,600 \$581,100 \$549,778 \$957,440 \$4,433,107  TOTAL DIRECT PREMIUMS & ANNUITIES	GROUP - ANNUITI  TOTAL DIRECT CLAIMS    AND BENEFITS PAID  \$32,528,069 \$29,552,692 \$24,703,135 \$26,979,194 \$29,594,519 \$32,859,251 \$27,584,471 \$30,716,644 \$17,368,327 \$38,070,222  GROUP - DEPOSIT-T  TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	CASH FLOW LOSS RATIO 839.3% 1432.4% 236.4% 323.0% 5454.0% 8455.8% 4746.9% 5587.1% 1814.0% 858.8%	RATIO 839.3% 1432.4% 236.4% 323.0% 5454.0% 8455.8% 4746.9% 5587.1% 1814.0% 858.8% BENEFITS RATIO	CHANGE IN PREMIUM -49.4% -46.8% 406.5% -20.1% -93.5% -28.4% 49.5% -5.4% 74.2% 363.0%  **OF CHANGE IN PREMIUM
Year 2012 2013 2014 2015 2016 2017 2018 2019 2020 2021 Year 2012	TOTAL DIRECT PREMIUMS & ANNUITIES  \$3,875,811 \$2,063,163 \$10,449,121 \$8,352,794 \$542,624 \$388,600 \$581,100 \$549,778 \$957,440 \$4,433,107  TOTAL DIRECT PREMIUMS & ANNUITIES \$628,330,497	GROUP - ANNUITI  TOTAL DIRECT CLAIMS	TOTAL DIVIDENDS TO POLICYHOLDERS \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	CASH FLOW LOSS RATIO 839.3% 1432.4% 236.4% 323.0% 5454.0% 8455.8% 4746.9% 5587.1% 1814.0% 858.8% CASH FLOW LOSS RATIO	RATIO 839.3% 1432.4% 236.4% 323.0% 5454.0% 8455.8% 4746.9% 5587.1% 1814.0% 858.8% BENEFITS RATIO 10.7%	CHANGE IN PREMIUM -49.4% -46.8% 406.5% -20.1% -93.5% -28.4% 49.5% -5.4% 74.2% 363.0%  **** ****** ***** ***** ***** ***** ****
Year 2012 2013 2014 2015 2016 2017 2018 2019 2020 2021  Year 2012 2013	TOTAL DIRECT PREMIUMS & ANNUITIES  \$3,875,811 \$2,063,163 \$10,449,121 \$8,352,794 \$542,624 \$388,600 \$581,100 \$549,778 \$957,440 \$4,433,107   TOTAL DIRECT PREMIUMS & ANNUITIES \$628,330,497 \$771,451,359	GROUP - ANNUITI  TOTAL DIRECT CLAIMS    AND BENEFITS PAID  \$32,528,069 \$29,552,692 \$24,703,135 \$26,979,194 \$29,594,519 \$32,859,251 \$27,584,471 \$30,716,644 \$17,368,327 \$38,070,222  GROUP - DEPOSIT-T  TOTAL DIRECT CLAIMS    AND BENEFITS PAID \$66,943,569 \$74,484,253	TOTAL DIVIDENDS TO POLICYHOLDERS  \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	CASH FLOW LOSS RATIO 839.3% 1432.4% 236.4% 323.0% 5454.0% 8455.8% 4746.9% 5587.1% 1814.0% 858.8% CASH FLOW LOSS RATIO 10.7% 9.7%	RATIO 839.3% 1432.4% 236.4% 323.0% 5454.0% 8455.8% 4746.9% 5587.1% 1814.0% 858.8% BENEFITS RATIO 10.7% 9.7%	CHANGE IN PREMIUM -49.4% -46.8% 406.5% -20.1% -93.5% -28.4% 49.5% -5.4% 74.2% 363.0%  **** ****** ***** ***** ***** ***** ****
Year 2012 2013 2014 2015 2016 2017 2018 2019 2020 2021  Year 2012 2013 2014	TOTAL DIRECT PREMIUMS & ANNUITIES  \$3,875,811 \$2,063,163 \$10,449,121 \$8,352,794 \$542,624 \$388,600 \$581,100 \$549,778 \$957,440 \$4,433,107  TOTAL DIRECT PREMIUMS & ANNUITIES \$628,330,497	GROUP - ANNUITI  TOTAL DIRECT CLAIMS	TOTAL DIVIDENDS TO POLICYHOLDERS  \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	CASH FLOW LOSS RATIO 839.3% 1432.4% 236.4% 323.0% 5454.0% 8455.8% 4746.9% 5587.1% 1814.0% 858.8% CASH FLOW LOSS RATIO 10.7% 9.7% 9.9%	RATIO 839.3% 1432.4% 236.4% 323.0% 5454.0% 8455.8% 4746.9% 5587.1% 1814.0% 858.8%  BENEFITS RATIO 10.7% 9.7% 9.9%	CHANGE IN PREMIUM -49.4% -46.8% 406.5% -20.1% -93.5% -28.4% 49.5% -5.4% 74.2% 363.0%  **** ****** ***** ***** ***** ***** ****
Year 2012 2013 2014 2015 2016 2017 2018 2019 2020 2021  Year 2012 2013 2014	TOTAL DIRECT PREMIUMS & ANNUITIES  \$3,875,811 \$2,063,163 \$10,449,121 \$8,352,794 \$542,624 \$388,600 \$581,100 \$549,778 \$957,440 \$4,433,107   TOTAL DIRECT PREMIUMS & ANNUITIES \$628,330,497 \$771,451,359 \$906,292,397	GROUP - ANNUITI  TOTAL DIRECT CLAIMS	TOTAL DIVIDENDS TO POLICYHOLDERS  \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	CASH FLOW LOSS RATIO 839.3% 1432.4% 236.4% 323.0% 5454.0% 8455.8% 4746.9% 5587.1% 1814.0% 858.8% CASH FLOW LOSS RATIO 10.7% 9.7% 9.9%	RATIO 839.3% 1432.4% 236.4% 323.0% 5454.0% 8455.8% 4746.9% 5587.1% 1814.0% 858.8%  BENEFITS RATIO 10.7% 9.7% 9.9%	CHANGE IN PREMIUM -49.4% -46.8% 406.5% -20.1% -93.5% -28.4% 49.5% -5.4% 74.2% 363.0%  **** ***** ***** ***** ***** ***** ****
Year 2012 2013 2014 2015 2016 2017 2018 2019 2020 2021  Year 2012 2013 2014 2015	TOTAL DIRECT PREMIUMS & ANNUITIES  \$3,875,811 \$2,063,163 \$10,449,121 \$8,352,794 \$542,624 \$388,600 \$581,100 \$549,778 \$957,440 \$4,433,107   TOTAL DIRECT PREMIUMS & ANNUITIES  \$628,330,497 \$771,451,359 \$906,292,397 \$857,318,280	GROUP - ANNUITI  TOTAL DIRECT CLAIMS	TOTAL DIVIDENDS TO POLICYHOLDERS  \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	CASH FLOW LOSS RATIO 839.3% 1432.4% 236.4% 323.0% 5454.0% 8455.8% 4746.9% 5587.1% 1814.0% 858.8% CASH FLOW LOSS RATIO 10.7% 9.7% 9.9% 14.2%	RATIO 839.3% 1432.4% 236.4% 323.0% 5454.0% 8455.8% 4746.9% 5587.1% 1814.0% 858.8%  BENEFITS RATIO 10.7% 9.7% 9.9% 14.2%	CHANGE IN PREMIUM -49.4% -46.8% 406.5% -20.1% -93.5% -28.4% 49.5% -5.4% 74.2% 363.0%  **** ***** ***** ***** ***** ***** ****
Year 2012 2013 2014 2015 2016 2017 2018 2019 2020 2021  Year 2012 2013 2014 2015 2016	TOTAL DIRECT PREMIUMS & ANNUITIES  \$3,875,811 \$2,063,163 \$10,449,121 \$8,352,794 \$542,624 \$388,600 \$581,100 \$549,778 \$957,440 \$4,433,107   TOTAL DIRECT PREMIUMS & ANNUITIES  \$628,330,497 \$771,451,359 \$906,292,397 \$857,318,280 \$803,805,299	GROUP - ANNUITI  TOTAL DIRECT CLAIMS    AND BENEFITS PAID  \$32,528,069 \$29,552,692 \$24,703,135 \$26,979,194 \$29,594,519 \$32,859,251 \$27,584,471 \$30,716,644 \$17,368,327 \$38,070,222  GROUP - DEPOSIT-T  TOTAL DIRECT CLAIMS    AND BENEFITS PAID  \$66,943,569 \$74,484,253 \$90,102,664 \$121,690,165 \$104,796,055	TOTAL DIVIDENDS TO POLICYHOLDERS \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	CASH FLOW LOSS RATIO 839.3% 1432.4% 236.4% 323.0% 5454.0% 8455.8% 4746.9% 5587.1% 1814.0% 858.8% CASH FLOW LOSS RATIO 10.7% 9.7% 9.9% 14.2% 13.0%	RATIO 839.3% 1432.4% 236.4% 323.0% 5454.0% 8455.8% 4746.9% 5587.1% 1814.0% 858.8%  BENEFITS RATIO 10.7% 9.7% 9.9% 14.2% 13.0%	CHANGE IN PREMIUM -49.4% -46.8% 406.5% -20.1% -93.5% -28.4% 49.5% -5.4% 74.2% 363.0%  *** OF CHANGE IN PREMIUM 42.8% 22.8% 17.5% -5.4% -6.2%
Year 2012 2013 2014 2015 2016 2017 2018 2019 2020 2021  Year 2012 2013 2014 2015 2016 2017	TOTAL DIRECT PREMIUMS & ANNUITIES  \$3,875,811 \$2,063,163 \$10,449,121 \$8,352,794 \$542,624 \$388,600 \$581,100 \$549,778 \$957,440 \$4,433,107   TOTAL DIRECT PREMIUMS & ANNUITIES  \$628,330,497 \$771,451,359 \$906,292,397 \$857,318,280 \$803,805,299 \$614,834,795	GROUP - ANNUITI  TOTAL DIRECT CLAIMS	TOTAL DIVIDENDS TO POLICYHOLDERS  \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	CASH FLOW LOSS RATIO 839.3% 1432.4% 236.4% 323.0% 5454.0% 8455.8% 4746.9% 5587.1% 1814.0% 858.8% CASH FLOW LOSS RATIO 10.7% 9.7% 9.9% 14.2% 13.0% 18.9%	RATIO 839.3% 1432.4% 236.4% 323.0% 5454.0% 8455.8% 4746.9% 5587.1% 1814.0% 858.8%  BENEFITS RATIO 10.7% 9.7% 9.9% 14.2% 13.0% 18.9%	CHANGE IN PREMIUM -49.4% -46.8% 406.5% -20.1% -93.5% -28.4% 49.5% -5.4% 74.2% 363.0%  ***CHANGE IN PREMIUM 42.8% 22.8% 17.5% -5.4% -6.2% -23.5%
Year 2012 2013 2014 2015 2016 2017 2018 2020 2021  Year 2012 2013 2014 2015 2016 2017 2018	TOTAL DIRECT PREMIUMS & ANNUITIES  \$3,875,811 \$2,063,163 \$10,449,121 \$8,352,794 \$542,624 \$388,600 \$581,100 \$549,778 \$957,440 \$4,433,107   TOTAL DIRECT PREMIUMS & ANNUITIES  \$628,330,497 \$771,451,359 \$906,292,397 \$857,318,280 \$803,805,299 \$614,834,795 \$657,514,465	GROUP - ANNUITI  TOTAL DIRECT CLAIMS	### TOTAL DIVIDENDS TO POLICYHOLDERS  \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	CASH FLOW LOSS RATIO 839.3% 1432.4% 236.4% 323.0% 5454.0% 8455.8% 4746.9% 5587.1% 1814.0% 858.8% CASH FLOW LOSS RATIO 10.7% 9.7% 9.9% 14.2% 13.0% 18.9% 22.4%	RATIO 839.3% 1432.4% 236.4% 323.0% 5454.0% 8455.8% 4746.9% 5587.1% 1814.0% 858.8%  BENEFITS RATIO 10.7% 9.7% 9.9% 14.2% 13.0% 18.9% 22.4%	CHANGE IN PREMIUM -49.4% -46.8% 406.5% -20.1% -93.5% -28.4% 49.5% -5.4% 74.2% 363.0%  ***CHANGE IN PREMIUM 42.8% 22.8% 17.5% -5.4% -6.2% -23.5% 6.9%
Year 2012 2013 2014 2015 2016 2017 2018 2019 2020 2021  Year 2012 2013 2014 2015 2016 2017	TOTAL DIRECT PREMIUMS & ANNUITIES  \$3,875,811 \$2,063,163 \$10,449,121 \$8,352,794 \$542,624 \$388,600 \$581,100 \$549,778 \$957,440 \$4,433,107   TOTAL DIRECT PREMIUMS & ANNUITIES  \$628,330,497 \$771,451,359 \$906,292,397 \$857,318,280 \$803,805,299 \$614,834,795	GROUP - ANNUITI  TOTAL DIRECT CLAIMS	TOTAL DIVIDENDS TO POLICYHOLDERS  \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	CASH FLOW LOSS RATIO 839.3% 1432.4% 236.4% 323.0% 5454.0% 8455.8% 4746.9% 5587.1% 1814.0% 858.8% CASH FLOW LOSS RATIO 10.7% 9.7% 9.9% 14.2% 13.0% 18.9%	RATIO 839.3% 1432.4% 236.4% 323.0% 5454.0% 8455.8% 4746.9% 5587.1% 1814.0% 858.8%  BENEFITS RATIO 10.7% 9.7% 9.9% 14.2% 13.0% 18.9%	CHANGE IN PREMIUM -49.4% -46.8% 406.5% -20.1% -93.5% -28.4% 49.5% -5.4% 74.2% 363.0%  ***CHANGE IN PREMIUM 42.8% 22.8% 17.5% -5.4% -6.2% -23.5%
Year 2012 2013 2014 2015 2016 2017 2018 2019 2020 2021  Year 2012 2013 2014 2015 2016 2017 2018 2019	TOTAL DIRECT PREMIUMS & ANNUITIES  \$3,875,811 \$2,063,163 \$10,449,121 \$8,352,794 \$542,624 \$388,600 \$581,100 \$549,778 \$957,440 \$4,433,107   TOTAL DIRECT PREMIUMS & ANNUITIES  \$628,330,497 \$71,451,359 \$906,292,397 \$857,318,280 \$803,805,299 \$614,834,795 \$657,514,465 \$547,925,021	GROUP - ANNUITI  TOTAL DIRECT CLAIMS	### TOTAL DIVIDENDS TO POLICYHOLDERS  \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$	CASH FLOW LOSS RATIO 839.3% 1432.4% 236.4% 323.0% 5454.0% 8455.8% 4746.9% 5587.1% 1814.0% 858.8% CASH FLOW LOSS RATIO 10.7% 9.7% 9.9% 14.2% 13.0% 18.9% 22.4% 28.6%	RATIO 839.3% 1432.4% 236.4% 323.0% 5454.0% 8455.8% 4746.9% 5587.1% 1814.0% 858.8%  BENEFITS RATIO 10.7% 9.7% 9.9% 14.2% 13.0% 18.9% 22.4% 28.6%	CHANGE IN PREMIUM -49.4% -46.8% 406.5% -20.1% -93.5% -28.4% 49.5% -5.4% 74.2% 363.0%  **OF CHANGE IN PREMIUM 42.8% 22.8% 17.5% -5.4% -6.2% -23.5% 6.9% -16.7%
Year 2012 2013 2014 2015 2016 2017 2018 2020 2021  Year 2012 2013 2014 2015 2016 2017 2018	TOTAL DIRECT PREMIUMS & ANNUITIES  \$3,875,811 \$2,063,163 \$10,449,121 \$8,352,794 \$542,624 \$388,600 \$581,100 \$549,778 \$957,440 \$4,433,107   TOTAL DIRECT PREMIUMS & ANNUITIES  \$628,330,497 \$771,451,359 \$906,292,397 \$857,318,280 \$803,805,299 \$614,834,795 \$657,514,465	GROUP - ANNUITI  TOTAL DIRECT CLAIMS	### TOTAL DIVIDENDS TO POLICYHOLDERS  \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	CASH FLOW LOSS RATIO 839.3% 1432.4% 236.4% 323.0% 5454.0% 8455.8% 4746.9% 5587.1% 1814.0% 858.8% CASH FLOW LOSS RATIO 10.7% 9.7% 9.9% 14.2% 13.0% 18.9% 22.4%	RATIO 839.3% 1432.4% 236.4% 323.0% 5454.0% 8455.8% 4746.9% 5587.1% 1814.0% 858.8%  BENEFITS RATIO 10.7% 9.7% 9.9% 14.2% 13.0% 18.9% 22.4%	CHANGE IN PREMIUM -49.4% -46.8% 406.5% -20.1% -93.5% -28.4% 49.5% -5.4% 74.2% 363.0%  ***CHANGE IN PREMIUM 42.8% 22.8% 17.5% -5.4% -6.2% -23.5% 6.9%

#### **GROUP - OTHER CONSIDERATIONS**

						% OF
						CHANGE
	TOTAL DIRECT	TOTAL DIRECT CLAIMS	TOTAL DIVIDENDS TO	CASH FLOW	BENEFITS	IN
Year	PREMIUMS & ANNUITIES	AND BENEFITS PAID	POLICYHOLDERS	LOSS RATIO	RATIO	PREMIUM
2012	\$906,653,658	\$1,363,028,699	\$2,430	150.3%	150.3%	-0.2%
2013	\$992,689,149	\$907,473,876	\$0	91.4%	91.4%	9.5%
2014	\$974,728,559	\$1,310,530,841	\$0	134.5%	134.5%	-1.8%
2015	\$924,217,317	\$1,050,079,676	\$0	113.6%	113.6%	-5.2%
2016	\$1,046,601,997	\$933,538,010	\$0	89.2%	89.2%	13.2%
2017	\$950,371,357	\$1,172,252,977	\$0	123.3%	123.3%	-9.2%
2018	\$1,963,522,896	\$1,078,692,720	\$0	54.9%	54.9%	106.6%
2019	\$1,033,448,489	\$1,312,784,723	\$0	127.0%	127.0%	-47.4%
2020	\$1,882,944,644	\$1,540,131,082	\$0	81.8%	81.8%	82.2%
2021	\$1,147,445,457	\$1,534,936,045	\$0	133.8%	133.8%	-39.1%

#### TOTAL GROUP

						% OF
						CHANGE
	TOTAL DIRECT	TOTAL DIRECT CLAIMS	TOTAL DIVIDENDS TO	CASH FLOW	<b>BENEFITS</b>	IN
Year	PREMIUMS & ANNUITIES	AND BENEFITS PAID	POLICYHOLDERS	LOSS RATIO	RATIO	PREMIUM
2012	\$4,015,997,394	\$3,539,780,228	\$6,530,988	88.1%	88.3%	41.3%
2013	\$4,385,152,174	\$2,998,327,713	\$6,711,860	68.4%	68.5%	9.2%
2014	\$4,614,088,058	\$3,564,863,223	\$8,964,127	77.3%	77.5%	5.2%
2015	\$4,329,100,005	\$3,461,892,842	\$8,046,707	80.0%	80.2%	-6.2%
2016	\$4,565,571,004	\$3,163,010,445	\$10,988,424	69.3%	69.5%	5.5%
2017	\$4,528,316,816	\$3,617,917,491	\$9,988,567	79.9%	80.1%	-0.8%
2018	\$5,362,402,135	\$3,798,692,641	\$11,192,208	70.8%	71.0%	18.4%
2019	\$4,271,573,971	\$4,001,820,864	\$10,655,145	93.7%	93.9%	-20.3%
2020	\$4,757,516,863	\$4,543,143,614	\$11,323,927	95.5%	95.7%	11.4%
2021	\$4,401,545,614	\$4,690,598,033	\$7,901,906	106.6%	106.7%	-7.5%

#### TOTAL LIFE

			··-			
,						% OF
						CHANGE
	TOTAL DIRECT	TOTAL DIRECT CLAIMS	TOTAL DIVIDENDS TO	CASH FLOW	<b>BENEFITS</b>	IN
Year	PREMIUMS & ANNUITIES	AND BENEFITS PAID	POLICYHOLDERS	LOSS RATIO	RATIO	PREMIUM
2012	\$11,106,298,049	\$9,333,554,756	\$354,047,648	84.0%	87.2%	9.6%
2013	\$11,825,266,646	\$9,254,384,482	\$342,004,244	78.3%	81.2%	6.5%
2014	\$12,533,955,390	\$10,665,757,021	\$355,283,822	85.1%	87.9%	6.0%
2015	\$11,599,262,713	\$10,290,419,914	\$357,369,778	88.7%	91.8%	-7.5%
2016	\$11,124,724,973	\$9,724,962,782	\$364,510,990	87.4%	90.7%	-4.1%
2017	\$10,472,266,581	\$11,281,809,419	\$345,404,839	107.7%	111.0%	-5.9%
2018	\$11,894,591,757	\$12,240,497,981	\$343,530,703	102.9%	105.8%	13.6%
2019	\$11,284,320,370	\$13,059,312,215	\$339,154,578	115.7%	118.7%	-5.1%
2020	\$11,651,603,374	\$12,772,972,779	\$349,085,768	109.6%	112.6%	3.3%
2021	\$12,263,160,569	\$14,301,540,423	\$332,101,370	116.6%	119.3%	5.2%

#### INDIVIDUAL - COMPREHENSIVE MEDICAL EXPENSE

		INDIVIDUAL - C		SIVE MEDICAL EXPE	INSL		
	DUDEOT		CASH	D/DE0T			% OF
	DIRECT		FLOW	DIRECT			CHANGE
	PREMIUMS	DIRECTLOSSES	LOSS		DIREC LOSSES	LOSS	IN
Year	WRITTEN	PAID	RATIO	EARNED	INCURRED	RATIO	PREMIUM
2012	\$414,007,266	\$324,023,037	78.3%	\$423,602,580	\$325,668,927	76.9%	2.6%
2013	\$438,556,358	\$349,105,794	79.6%	\$441,259,579	\$352,000,915	79.8%	5.9%
2014	\$917,829,288	\$836,198,409	91.1%	\$920,167,388	\$905,306,253	98.4%	109.3%
2015	\$1,302,586,263	\$1,140,538,225	87.6%	\$1,305,373,802	\$1,226,933,447	94.0%	41.9%
2016	\$1,566,263,404	\$1,338,566,398	85.5%	\$1,579,256,632	\$1,353,851,215	85.7%	20.2%
2017	\$1,590,335,037	\$1,139,799,127	71.7%	\$1,573,627,885	\$1,079,482,093	68.6%	1.5%
2018	\$1,403,226,520	\$975,900,877	69.5%	\$1,403,823,495	\$949,657,243	67.6%	-11.8%
2019	\$1,177,153,142	\$949,133,123	80.6%	\$1,159,654,809	\$927,011,780	79.9%	-16.1%
2020	\$1,266,595,288	\$944,522,356	74.6%	\$1,278,276,609	\$954,521,239	74.7%	7.6%
2021	\$1,777,283,216	\$1,459,265,662	82.1%	\$1,786,458,818	\$1,502,845,840	84.1%	40.3%
	Ψ1,111,200,210	ψ1,100,200,00 <u>2</u>	02.170	ψ 1,1 00, 100,0 10	Ψ1,002,010,010	0 11170	10.070
		INDIVIDI	IAI - MEDICA	RE SUPPLEMENT			
			CASH	INC COLL PENIETT			% OF
	DIRECT		FLOW	DIRECT			CHANGE
	PREMIUMS	DIRECTLOSSES	LOSS	PREMIUMS	DIREC LOSSES	LOSS	IN
Year	WRITTEN	PAID	RATIO	EARNED	INCURRED	RATIO	PREMIUM
2012	\$432,218,959	\$313,127,641	72.4%	\$428,876,386	\$315,120,265	73.5%	10.5%
2012	\$455,009,751	\$313,127,041 \$329,452,671	72.4% 72.4%	\$454,441,840	\$328,813,631	73.5% 72.4%	5.3%
2014	\$482,152,981	\$347,057,903	72.0%	\$485,951,130	\$352,722,718	72.6%	6.0%
2015	\$490,239,680	\$360,881,200	73.6%	\$483,785,674	\$347,175,917	71.8%	1.7%
2016	\$524,098,129	\$387,411,855	73.9%	\$525,564,633	\$385,440,998	73.3%	6.9%
2017	\$545,008,656	\$411,859,542	75.6%	\$545,241,327	\$410,582,735	75.3%	4.0%
2018	\$564,149,552	\$438,656,592	77.8%	\$566,714,825	\$442,214,536	78.0%	3.5%
2019	\$579,615,001	\$462,572,992	79.8%	\$578,102,282	\$459,078,739	79.4%	2.7%
2020	\$576,421,509	\$420,630,247	73.0%	\$579,130,437	\$419,589,932	72.5%	-0.6%
2021	\$581,543,241	\$437,225,084	75.2%	\$584,863,816	\$438,610,987	75.0%	0.9%
		INDIV		G TERM CARE			
		INDIV	CASH				% OF
	DIRECT		CASH FLOW	DIRECT			% OF CHANGE
	PREMIUMS	DIRECTLOSSES	CASH	DIRECT PREMIUMS	DIREC LOSSES	LOSS	
Year			CASH FLOW	DIRECT	DIREC LOSSES INCURRED	LOSS RATIO	CHANGE
<u>Year</u> 2012	PREMIUMS	DIRECTLOSSES	CASH FLOW LOSS	DIRECT PREMIUMS			CHANGE IN
	PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	INCURRED	RATIO	CHANGE IN PREMIUM
2012	PREMIUMS WRITTEN \$205,162,078 \$207,446,905	DIRECT LOSSES PAID \$140,639,101 \$149,032,662	CASH FLOW LOSS RATIO 68.6% 71.8%	DIRECT PREMIUMS EARNED \$198,031,471 \$201,536,525	\$183,676,020 \$165,150,285	<i>RATIO</i> 92.8%	CHANGE IN PREMIUM -1.1%
2012 2013	PREMIUMS WRITTEN \$205,162,078 \$207,446,905 \$216,523,099	DIRECT LOSSES PAID \$140,639,101 \$149,032,662 \$156,112,233	CASH FLOW LOSS RATIO 68.6% 71.8% 72.1%	DIRECT PREMIUMS EARNED \$198,031,471 \$201,536,525 \$212,518,477	\$183,676,020 \$165,150,285 \$204,944,227	92.8% 81.9% 96.4%	CHANGE IN PREMIUM -1.1% 1.1% 4.4%
2012 2013 2014	PREMIUMS WRITTEN \$205,162,078 \$207,446,905 \$216,523,099 \$226,180,312	DIRECT LOSSES PAID \$140,639,101 \$149,032,662 \$156,112,233 \$174,251,668	CASH FLOW LOSS RATIO 68.6% 71.8% 72.1% 77.0%	DIRECT PREMIUMS EARNED \$198,031,471 \$201,536,525 \$212,518,477 \$219,939,917	\$183,676,020 \$165,150,285 \$204,944,227 \$218,484,815	92.8% 81.9% 96.4% 99.3%	CHANGE IN PREMIUM -1.1% 1.1% 4.4% 4.5%
2012 2013 2014 2015 2016	PREMIUMS WRITTEN \$205,162,078 \$207,446,905 \$216,523,099 \$226,180,312 \$216,940,674	DIRECT LOSSES PAID \$140,639,101 \$149,032,662 \$156,112,233 \$174,251,668 \$183,558,794	CASH FLOW LOSS RATIO 68.6% 71.8% 72.1% 77.0% 84.6%	DIRECT PREMIUMS EARNED \$198,031,471 \$201,536,525 \$212,518,477 \$219,939,917 \$214,069,833	\$183,676,020 \$165,150,285 \$204,944,227 \$218,484,815 \$201,804,311	92.8% 81.9% 96.4% 99.3% 94.3%	CHANGE IN PREMIUM -1.1% 1.1% 4.4% 4.5% -4.1%
2012 2013 2014 2015 2016 2017	PREMIUMS WRITTEN \$205,162,078 \$207,446,905 \$216,523,099 \$226,180,312 \$216,940,674 \$213,304,206	DIRECT LOSSES PAID \$140,639,101 \$149,032,662 \$156,112,233 \$174,251,668 \$183,558,794 \$189,030,224	CASH FLOW LOSS RATIO 68.6% 71.8% 72.1% 77.0% 84.6% 88.6%	DIRECT PREMIUMS EARNED \$198,031,471 \$201,536,525 \$212,518,477 \$219,939,917 \$214,069,833 \$211,846,907	\$183,676,020 \$165,150,285 \$204,944,227 \$218,484,815 \$201,804,311 \$241,318,507	92.8% 81.9% 96.4% 99.3% 94.3% 113.9%	CHANGE IN PREMIUM -1.1% 1.1% 4.4% 4.5% -4.1% -1.7%
2012 2013 2014 2015 2016 2017 2018	PREMIUMS WRITTEN \$205,162,078 \$207,446,905 \$216,523,099 \$226,180,312 \$216,940,674 \$213,304,206 \$211,978,898	DIRECT LOSSES PAID  \$140,639,101 \$149,032,662 \$156,112,233 \$174,251,668 \$183,558,794 \$189,030,224 \$197,145,393	CASH FLOW LOSS RATIO 68.6% 71.8% 72.1% 77.0% 84.6% 88.6% 93.0%	DIRECT PREMIUMS EARNED \$198,031,471 \$201,536,525 \$212,518,477 \$219,939,917 \$214,069,833 \$211,846,907 \$217,655,297	\$183,676,020 \$165,150,285 \$204,944,227 \$218,484,815 \$201,804,311 \$241,318,507 \$230,953,198	92.8% 81.9% 96.4% 99.3% 94.3% 113.9% 106.1%	CHANGE IN PREMIUM -1.1% 1.1% 4.4% 4.5% -4.1% -1.7% -0.6%
2012 2013 2014 2015 2016 2017 2018 2019	PREMIUMS WRITTEN \$205,162,078 \$207,446,905 \$216,523,099 \$226,180,312 \$216,940,674 \$213,304,206 \$211,978,898 \$210,293,108	DIRECT LOSSES PAID  \$140,639,101 \$149,032,662 \$156,112,233 \$174,251,668 \$183,558,794 \$189,030,224 \$197,145,393 \$214,673,832	CASH FLOW LOSS RATIO 68.6% 71.8% 72.1% 77.0% 84.6% 88.6% 93.0% 102.1%	DIRECT PREMIUMS EARNED \$198,031,471 \$201,536,525 \$212,518,477 \$219,939,917 \$214,069,833 \$211,846,907 \$217,655,297 \$206,489,953	\$183,676,020 \$165,150,285 \$204,944,227 \$218,484,815 \$201,804,311 \$241,318,507 \$230,953,198 \$251,441,454	92.8% 81.9% 96.4% 99.3% 94.3% 113.9% 106.1% 121.8%	CHANGE IN PREMIUM -1.1% 1.1% 4.4% 4.5% -4.1% -1.7% -0.6% -0.8%
2012 2013 2014 2015 2016 2017 2018 2019 2020	PREMIUMS WRITTEN \$205,162,078 \$207,446,905 \$216,523,099 \$226,180,312 \$216,940,674 \$213,304,206 \$211,978,898 \$210,293,108 \$207,337,677	DIRECT LOSSES PAID  \$140,639,101 \$149,032,662 \$156,112,233 \$174,251,668 \$183,558,794 \$189,030,224 \$197,145,393 \$214,673,832 \$209,925,380	CASH FLOW LOSS RATIO 68.6% 71.8% 72.1% 77.0% 84.6% 88.6% 93.0% 102.1% 101.2%	DIRECT PREMIUMS EARNED \$198,031,471 \$201,536,525 \$212,518,477 \$219,939,917 \$214,069,833 \$211,846,907 \$217,655,297 \$206,489,953 \$212,352,222	\$183,676,020 \$165,150,285 \$204,944,227 \$218,484,815 \$201,804,311 \$241,318,507 \$230,953,198 \$251,441,454 \$185,685,429	92.8% 81.9% 96.4% 99.3% 94.3% 113.9% 106.1% 121.8% 87.4%	CHANGE IN PREMIUM -1.1% -1.1% -4.4% -4.5% -4.1% -1.7% -0.6% -0.8% -1.4%
2012 2013 2014 2015 2016 2017 2018 2019	PREMIUMS WRITTEN \$205,162,078 \$207,446,905 \$216,523,099 \$226,180,312 \$216,940,674 \$213,304,206 \$211,978,898 \$210,293,108	DIRECT LOSSES PAID  \$140,639,101 \$149,032,662 \$156,112,233 \$174,251,668 \$183,558,794 \$189,030,224 \$197,145,393 \$214,673,832 \$209,925,380 \$190,154,744	CASH FLOW LOSS RATIO 68.6% 71.8% 72.1% 77.0% 84.6% 88.6% 93.0% 102.1% 101.2% 91.6%	DIRECT PREMIUMS EARNED \$198,031,471 \$201,536,525 \$212,518,477 \$219,939,917 \$214,069,833 \$211,846,907 \$217,655,297 \$206,489,953 \$212,352,222 \$211,856,320	\$183,676,020 \$165,150,285 \$204,944,227 \$218,484,815 \$201,804,311 \$241,318,507 \$230,953,198 \$251,441,454	92.8% 81.9% 96.4% 99.3% 94.3% 113.9% 106.1% 121.8%	CHANGE IN PREMIUM -1.1% 1.1% 4.4% 4.5% -4.1% -1.7% -0.6% -0.8%
2012 2013 2014 2015 2016 2017 2018 2019 2020	PREMIUMS WRITTEN \$205,162,078 \$207,446,905 \$216,523,099 \$226,180,312 \$216,940,674 \$213,304,206 \$211,978,898 \$210,293,108 \$207,337,677	DIRECT LOSSES PAID  \$140,639,101 \$149,032,662 \$156,112,233 \$174,251,668 \$183,558,794 \$189,030,224 \$197,145,393 \$214,673,832 \$209,925,380 \$190,154,744	CASH FLOW LOSS RATIO 68.6% 71.8% 72.1% 77.0% 84.6% 93.0% 102.1% 101.2% 91.6%	DIRECT PREMIUMS EARNED \$198,031,471 \$201,536,525 \$212,518,477 \$219,939,917 \$214,069,833 \$211,846,907 \$217,655,297 \$206,489,953 \$212,352,222	\$183,676,020 \$165,150,285 \$204,944,227 \$218,484,815 \$201,804,311 \$241,318,507 \$230,953,198 \$251,441,454 \$185,685,429	92.8% 81.9% 96.4% 99.3% 94.3% 113.9% 106.1% 121.8% 87.4%	CHANGE IN PREMIUM -1.1% -1.1% -4.4% -4.5% -4.1% -1.7% -0.6% -0.8% -1.4% 0.1%
2012 2013 2014 2015 2016 2017 2018 2019 2020	PREMIUMS WRITTEN \$205,162,078 \$207,446,905 \$216,523,099 \$226,180,312 \$216,940,674 \$213,304,206 \$211,978,898 \$210,293,108 \$207,337,677 \$207,548,649	DIRECT LOSSES PAID  \$140,639,101 \$149,032,662 \$156,112,233 \$174,251,668 \$183,558,794 \$189,030,224 \$197,145,393 \$214,673,832 \$209,925,380 \$190,154,744	CASH FLOW LOSS RATIO 68.6% 71.8% 72.1% 77.0% 84.6% 93.0% 102.1% 101.2% 91.6% DUAL - SPEC	DIRECT PREMIUMS EARNED \$198,031,471 \$201,536,525 \$212,518,477 \$219,939,917 \$214,069,833 \$211,846,907 \$217,655,297 \$206,489,953 \$212,352,222 \$211,856,320	\$183,676,020 \$165,150,285 \$204,944,227 \$218,484,815 \$201,804,311 \$241,318,507 \$230,953,198 \$251,441,454 \$185,685,429 \$194,051,268	92.8% 81.9% 96.4% 99.3% 94.3% 113.9% 106.1% 121.8% 87.4%	CHANGE IN PREMIUM -1.1% -1.1% -4.4% -4.5% -4.1% -1.7% -0.6% -0.8% -1.4% 0.1%
2012 2013 2014 2015 2016 2017 2018 2019 2020	PREMIUMS WRITTEN \$205,162,078 \$207,446,905 \$216,523,099 \$226,180,312 \$216,940,674 \$213,304,206 \$211,978,898 \$210,293,108 \$207,337,677 \$207,548,649	DIRECT LOSSES PAID \$140,639,101 \$149,032,662 \$156,112,233 \$174,251,668 \$183,558,794 \$189,030,224 \$197,145,393 \$214,673,832 \$209,925,380 \$190,154,744  INDIVI	CASH FLOW LOSS RATIO 68.6% 71.8% 72.1% 77.0% 84.6% 93.0% 102.1% 101.2% 91.6% DUAL - SPEC CASH FLOW	DIRECT PREMIUMS EARNED \$198,031,471 \$201,536,525 \$212,518,477 \$219,939,917 \$214,069,833 \$211,846,907 \$217,655,297 \$206,489,953 \$212,352,222 \$211,856,320 SIFIED DISEASE	\$183,676,020 \$165,150,285 \$204,944,227 \$218,484,815 \$201,804,311 \$241,318,507 \$230,953,198 \$251,441,454 \$185,685,429 \$194,051,268	RATIO 92.8% 81.9% 96.4% 99.3% 94.3% 113.9% 106.1% 121.8% 87.4% 91.6%	CHANGE IN PREMIUM -1.1% 1.1% 4.4% 4.5% -4.1% -1.7% -0.6% -0.8% -1.4% 0.1%  % OF CHANGE
2012 2013 2014 2015 2016 2017 2018 2019 2020 2021	PREMIUMS WRITTEN \$205,162,078 \$207,446,905 \$216,523,099 \$226,180,312 \$216,940,674 \$213,304,206 \$211,978,898 \$210,293,108 \$207,337,677 \$207,548,649	DIRECT LOSSES PAID  \$140,639,101 \$149,032,662 \$156,112,233 \$174,251,668 \$183,558,794 \$189,030,224 \$197,145,393 \$214,673,832 \$209,925,380 \$190,154,744  INDIVI	CASH FLOW LOSS RATIO 68.6% 71.8% 72.1% 77.0% 84.6% 88.6% 93.0% 102.1% 101.2% 91.6% DUAL - SPEC CASH FLOW LOSS	DIRECT PREMIUMS EARNED \$198,031,471 \$201,536,525 \$212,518,477 \$219,939,917 \$214,069,833 \$211,846,907 \$217,655,297 \$206,489,953 \$212,352,222 \$211,856,320 EIFIED DISEASE	\$183,676,020 \$165,150,285 \$204,944,227 \$218,484,815 \$201,804,311 \$241,318,507 \$230,953,198 \$251,441,454 \$185,685,429 \$194,051,268	RATIO 92.8% 81.9% 96.4% 99.3% 94.3% 113.9% 106.1% 121.8% 87.4% 91.6%	CHANGE IN PREMIUM -1.1% 1.1% 4.4% 4.5% -4.1% -1.7% -0.6% -0.8% -1.4% 0.1%  % OF CHANGE IN
2012 2013 2014 2015 2016 2017 2018 2019 2020 2021	PREMIUMS WRITTEN \$205,162,078 \$207,446,905 \$216,523,099 \$226,180,312 \$216,940,674 \$213,304,206 \$211,978,898 \$210,293,108 \$207,337,677 \$207,548,649 DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID \$140,639,101 \$149,032,662 \$156,112,233 \$174,251,668 \$183,558,794 \$189,030,224 \$197,145,393 \$214,673,832 \$209,925,380 \$190,154,744  INDIVI	CASH FLOW LOSS RATIO 68.6% 71.8% 72.1% 77.0% 84.6% 88.6% 93.0% 102.1% 101.2% 91.6%  PUAL - SPEC CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED \$198,031,471 \$201,536,525 \$212,518,477 \$219,939,917 \$214,069,833 \$211,846,907 \$217,655,297 \$206,489,953 \$212,352,222 \$211,856,320 EIFIED DISEASE DIRECT PREMIUMS EARNED	\$183,676,020 \$183,676,020 \$165,150,285 \$204,944,227 \$218,484,815 \$201,804,311 \$241,318,507 \$230,953,198 \$251,441,454 \$185,685,429 \$194,051,268 DIREC LOSSES INCURRED	RATIO 92.8% 81.9% 96.4% 99.3% 94.3% 113.9% 106.1% 121.8% 87.4% 91.6%  LOSS RATIO	CHANGE IN PREMIUM -1.1% 1.1% 4.4% 4.5% -4.1% -1.7% -0.6% -0.8% -1.4% 0.1%  **OF CHANGE IN PREMIUM
2012 2013 2014 2015 2016 2017 2018 2019 2020 2021 Year 2012	PREMIUMS WRITTEN  \$205,162,078 \$207,446,905 \$216,523,099 \$226,180,312 \$216,940,674 \$213,304,206 \$211,978,898 \$210,293,108 \$207,337,677 \$207,548,649  DIRECT PREMIUMS WRITTEN \$71,620,512	DIRECT LOSSES PAID \$140,639,101 \$149,032,662 \$156,112,233 \$174,251,668 \$183,558,794 \$189,030,224 \$197,145,393 \$214,673,832 \$209,925,380 \$190,154,744  INDIVI	CASH FLOW LOSS RATIO 68.6% 71.8% 72.1% 77.0% 84.6% 88.6% 93.0% 102.1% 101.2% 91.6%  DUAL - SPEC CASH FLOW LOSS RATIO 50.7%	DIRECT PREMIUMS EARNED \$198,031,471 \$201,536,525 \$212,518,477 \$219,939,917 \$214,069,833 \$211,846,907 \$217,655,297 \$206,489,953 \$212,352,222 \$211,856,320 EIFIED DISEASE  DIRECT PREMIUMS EARNED \$71,053,985	\$183,676,020 \$183,676,020 \$165,150,285 \$204,944,227 \$218,484,815 \$201,804,311 \$241,318,507 \$230,953,198 \$251,441,454 \$185,685,429 \$194,051,268 DIREC LOSSES INCURRED \$38,124,188	RATIO 92.8% 81.9% 96.4% 99.3% 94.3% 113.9% 106.1% 121.8% 87.4% 91.6%  LOSS RATIO 53.7%	CHANGE IN PREMIUM -1.1% -1.1% -1.4% -1.7% -0.6% -0.8% -1.4% 0.1%  ***CHANGE IN PREMIUM 5.0%
2012 2013 2014 2015 2016 2017 2018 2019 2020 2021 Year 2012 2013	PREMIUMS WRITTEN  \$205,162,078 \$207,446,905 \$216,523,099 \$226,180,312 \$216,940,674 \$213,304,206 \$211,978,898 \$210,293,108 \$207,337,677 \$207,548,649  DIRECT PREMIUMS WRITTEN \$71,620,512 \$76,988,550	DIRECT LOSSES PAID  \$140,639,101 \$149,032,662 \$156,112,233 \$174,251,668 \$183,558,794 \$189,030,224 \$197,145,393 \$214,673,832 \$209,925,380 \$190,154,744  INDIVI  DIRECT LOSSES PAID \$36,306,670 \$35,184,258	CASH FLOW LOSS RATIO 68.6% 71.8% 72.1% 77.0% 84.6% 88.6% 93.0% 102.1% 101.2% 91.6%  CASH FLOW LOSS RATIO 50.7% 45.7%	DIRECT PREMIUMS EARNED \$198,031,471 \$201,536,525 \$212,518,477 \$219,939,917 \$214,069,833 \$211,846,907 \$217,655,297 \$206,489,953 \$212,352,222 \$211,856,320 EIFIED DISEASE DIRECT PREMIUMS EARNED \$71,053,985 \$76,905,133	\$183,676,020 \$165,150,285 \$204,944,227 \$218,484,815 \$201,804,311 \$241,318,507 \$230,953,198 \$251,441,454 \$185,685,429 \$194,051,268 DIREC LOSSES INCURRED \$38,124,188 \$38,065,418	RATIO 92.8% 81.9% 96.4% 99.3% 94.3% 113.9% 106.1% 121.8% 87.4% 91.6%  LOSS RATIO 53.7% 49.5%	CHANGE IN PREMIUM -1.1% -1.1% -1.4% -4.5% -4.1% -1.7% -0.6% -0.8% -1.4% 0.1%   ***CHANGE** IN PREMIUM 5.0% 7.5%
2012 2013 2014 2015 2016 2017 2018 2019 2020 2021 Year 2012 2013 2014	PREMIUMS WRITTEN  \$205,162,078 \$207,446,905 \$216,523,099 \$226,180,312 \$216,940,674 \$213,304,206 \$211,978,898 \$210,293,108 \$207,337,677 \$207,548,649  DIRECT PREMIUMS WRITTEN  \$71,620,512 \$76,988,550 \$76,499,285	DIRECT LOSSES PAID  \$140,639,101 \$149,032,662 \$156,112,233 \$174,251,668 \$183,558,794 \$189,030,224 \$197,145,393 \$214,673,832 \$209,925,380 \$190,154,744  INDIVI  DIRECT LOSSES PAID \$36,306,670 \$35,184,258 \$36,941,017	CASH FLOW LOSS RATIO 68.6% 71.8% 72.1% 77.0% 84.6% 88.6% 93.0% 102.1% 101.2% 91.6% DUAL - SPEC CASH FLOW LOSS RATIO 50.7% 45.7% 48.3%	DIRECT PREMIUMS EARNED \$198,031,471 \$201,536,525 \$212,518,477 \$219,939,917 \$214,069,833 \$211,846,907 \$217,655,297 \$206,489,953 \$212,352,222 \$211,856,320 EIFIED DISEASE  DIRECT PREMIUMS EARNED \$71,053,985 \$76,905,133 \$76,551,105	\$183,676,020 \$165,150,285 \$204,944,227 \$218,484,815 \$201,804,311 \$241,318,507 \$230,953,198 \$251,441,454 \$185,685,429 \$194,051,268 DIREC LOSSES INCURRED \$38,124,188 \$38,065,418 \$38,240,202	RATIO 92.8% 81.9% 96.4% 99.3% 94.3% 113.9% 106.1% 121.8% 87.4% 91.6%  LOSS RATIO 53.7% 49.5% 50.0%	CHANGE IN PREMIUM  -1.1% -1.1% -1.1% -4.4% -4.5% -4.1% -1.7% -0.6% -0.8% -1.4% 0.1%   ***CHANGE** IN PREMIUM  5.0% 7.5% -0.6%
2012 2013 2014 2015 2016 2017 2018 2019 2020 2021 Year 2012 2013 2014 2015	PREMIUMS WRITTEN  \$205,162,078 \$207,446,905 \$216,523,099 \$226,180,312 \$216,940,674 \$213,304,206 \$211,978,898 \$210,293,108 \$207,337,677 \$207,548,649  DIRECT PREMIUMS WRITTEN  \$71,620,512 \$76,988,550 \$76,499,285 \$79,941,706	DIRECT LOSSES PAID  \$140,639,101 \$149,032,662 \$156,112,233 \$174,251,668 \$183,558,794 \$189,030,224 \$197,145,393 \$214,673,832 \$209,925,380 \$190,154,744  INDIVI  DIRECT LOSSES PAID  \$36,306,670 \$35,184,258 \$36,941,017 \$38,936,168	CASH FLOW LOSS RATIO 68.6% 71.8% 72.1% 77.0% 84.6% 88.6% 93.0% 102.1% 101.2% 91.6%  DUAL - SPEC CASH FLOW LOSS RATIO 50.7% 45.7% 48.3% 48.7%	DIRECT PREMIUMS EARNED \$198,031,471 \$201,536,525 \$212,518,477 \$219,939,917 \$214,069,833 \$211,846,907 \$217,655,297 \$206,489,953 \$212,352,222 \$211,856,320 EIFIED DISEASE  DIRECT PREMIUMS EARNED \$71,053,985 \$76,905,133 \$76,551,105 \$79,734,988	\$183,676,020 \$165,150,285 \$204,944,227 \$218,484,815 \$201,804,311 \$241,318,507 \$230,953,198 \$251,441,454 \$185,685,429 \$194,051,268 DIREC LOSSES INCURRED \$38,124,188 \$38,065,418 \$38,240,202 \$41,851,725	## RATIO  92.8%  81.9%  96.4%  99.3%  94.3%  113.9%  106.1%  121.8%  87.4%  91.6%  ## LOSS  ## RATIO  53.7%  49.5%  50.0%  52.5%	CHANGE IN PREMIUM  -1.1% -1.1% -1.1% -4.4% -4.5% -4.1% -1.7% -0.6% -0.8% -1.4% 0.1%   ***CHANGE IN PREMIUM  5.0% 7.5% -0.6% -4.5%
2012 2013 2014 2015 2016 2017 2018 2019 2020 2021 Year 2012 2013 2014 2015 2016	PREMIUMS WRITTEN  \$205,162,078 \$207,446,905 \$216,523,099 \$226,180,312 \$216,940,674 \$213,304,206 \$211,978,898 \$210,293,108 \$207,337,677 \$207,548,649  DIRECT PREMIUMS WRITTEN  \$71,620,512 \$76,988,550 \$76,499,285 \$79,941,706 \$83,865,775	DIRECT LOSSES PAID  \$140,639,101 \$149,032,662 \$156,112,233 \$174,251,668 \$183,558,794 \$189,030,224 \$197,145,393 \$214,673,832 \$209,925,380 \$190,154,744  INDIVI  DIRECT LOSSES PAID  \$36,306,670 \$35,184,258 \$36,941,017 \$38,936,168 \$38,676,703	CASH FLOW LOSS RATIO 68.6% 71.8% 72.1% 77.0% 84.6% 88.6% 93.0% 102.1% 101.2% 91.6%  CASH FLOW LOSS RATIO 50.7% 45.7% 48.3% 48.7% 46.1%	DIRECT PREMIUMS EARNED \$198,031,471 \$201,536,525 \$212,518,477 \$219,939,917 \$214,069,833 \$211,846,907 \$217,655,297 \$206,489,953 \$212,352,222 \$211,856,320  EIFIED DISEASE  DIRECT PREMIUMS EARNED \$71,053,985 \$76,905,133 \$76,551,105 \$79,734,988 \$84,153,719	\$183,676,020 \$165,150,285 \$204,944,227 \$218,484,815 \$201,804,311 \$241,318,507 \$230,953,198 \$251,441,454 \$185,685,429 \$194,051,268 DIREC LOSSES INCURRED \$38,124,188 \$38,065,418 \$38,240,202 \$41,851,725 \$40,913,514	## RATIO  92.8%  81.9%  96.4%  99.3%  94.3%  113.9%  106.1%  121.8%  87.4%  91.6%  ## LOSS  ## RATIO  53.7%  49.5%  50.0%  52.5%  48.6%	CHANGE IN PREMIUM  -1.1% -1.1% -1.4% -1.7% -0.6% -0.8% -1.4% 0.1%   ***CHANGE IN PREMIUM  5.0% 7.5% -0.6% -4.5% -4.9%
2012 2013 2014 2015 2016 2017 2018 2019 2020 2021 Year 2012 2013 2014 2015 2016 2017	PREMIUMS WRITTEN  \$205,162,078 \$207,446,905 \$216,523,099 \$226,180,312 \$216,940,674 \$213,304,206 \$211,978,898 \$210,293,108 \$207,337,677 \$207,548,649  DIRECT PREMIUMS WRITTEN  \$71,620,512 \$76,988,550 \$76,499,285 \$79,941,706 \$83,865,775 \$89,910,995	DIRECT LOSSES PAID  \$140,639,101 \$149,032,662 \$156,112,233 \$174,251,668 \$183,558,794 \$189,030,224 \$197,145,393 \$214,673,832 \$209,925,380 \$190,154,744  INDIVI  DIRECT LOSSES PAID  \$36,306,670 \$35,184,258 \$36,941,017 \$38,936,168 \$38,676,703 \$47,598,763	CASH FLOW LOSS RATIO 68.6% 71.8% 72.1% 77.0% 84.6% 88.6% 93.0% 102.1% 101.2% 91.6%  DUAL - SPEC CASH FLOW LOSS RATIO 50.7% 45.7% 48.3% 48.7% 46.1% 52.9%	DIRECT PREMIUMS EARNED \$198,031,471 \$201,536,525 \$212,518,477 \$219,939,917 \$214,069,833 \$211,846,907 \$217,655,297 \$206,489,953 \$212,352,222 \$211,856,320  EIFIED DISEASE  DIRECT PREMIUMS EARNED \$71,053,985 \$76,905,133 \$76,551,105 \$79,734,988 \$84,153,719 \$90,168,382	## INCURRED  \$183,676,020 \$165,150,285 \$204,944,227 \$218,484,815 \$201,804,311 \$241,318,507 \$230,953,198 \$251,441,454 \$185,685,429 \$194,051,268  ### DIREC LOSSES INCURRED  \$38,124,188 \$38,065,418 \$38,240,202 \$41,851,725 \$40,913,514 \$50,559,722	## RATIO  92.8%  81.9%  96.4%  99.3%  94.3%  113.9%  106.1%  121.8%  87.4%  91.6%  ## LOSS  ## RATIO  53.7%  49.5%  50.0%  52.5%  48.6%  56.1%	CHANGE IN PREMIUM  -1.1% -1.1% -1.4% -1.7% -0.6% -0.8% -1.4% 0.1%   *** OF CHANGE IN PREMIUM 5.0% 7.5% -0.6% 4.5% 4.9% 7.2%
2012 2013 2014 2015 2016 2017 2018 2019 2020 2021 Year 2012 2013 2014 2015 2016 2017 2018	PREMIUMS WRITTEN  \$205,162,078 \$207,446,905 \$216,523,099 \$226,180,312 \$216,940,674 \$213,304,206 \$211,978,898 \$210,293,108 \$207,337,677 \$207,548,649  DIRECT PREMIUMS WRITTEN  \$71,620,512 \$76,988,550 \$76,499,285 \$79,941,706 \$83,865,775 \$89,910,995 \$96,005,643	DIRECT LOSSES PAID  \$140,639,101 \$149,032,662 \$156,112,233 \$174,251,668 \$183,558,794 \$189,030,224 \$197,145,393 \$214,673,832 \$209,925,380 \$190,154,744  INDIVI  DIRECT LOSSES PAID  \$36,306,670 \$35,184,258 \$36,941,017 \$38,936,168 \$38,676,703 \$47,598,763 \$44,157,520	CASH FLOW LOSS RATIO 68.6% 71.8% 72.1% 77.0% 84.6% 88.6% 93.0% 102.1% 101.2% 91.6% DUAL - SPEC CASH FLOW LOSS RATIO 50.7% 45.7% 48.3% 48.7% 46.1% 52.9% 46.0%	DIRECT PREMIUMS EARNED \$198,031,471 \$201,536,525 \$212,518,477 \$219,939,917 \$214,069,833 \$211,846,907 \$217,655,297 \$206,489,953 \$212,352,222 \$211,856,320 EIFIED DISEASE  DIRECT PREMIUMS EARNED \$71,053,985 \$76,905,133 \$76,551,105 \$79,734,988 \$84,153,719 \$90,168,382 \$95,749,270	\$183,676,020 \$183,676,020 \$165,150,285 \$204,944,227 \$218,484,815 \$201,804,311 \$241,318,507 \$230,953,198 \$251,441,454 \$185,685,429 \$194,051,268 **DIREC LOSSES INCURRED** \$38,124,188 \$38,065,418 \$38,240,202 \$41,851,725 \$40,913,514 \$50,559,722 \$46,223,446	## RATIO  92.8%  81.9%  96.4%  99.3%  94.3%  113.9%  106.1%  121.8%  87.4%  91.6%  ## LOSS  ## RATIO  53.7%  49.5%  50.0%  52.5%  48.6%  56.1%  48.3%	CHANGE IN PREMIUM  -1.1% -1.1% -1.4% -1.7% -0.6% -0.8% -1.4% 0.1%  **OF CHANGE IN PREMIUM 5.0% 7.5% -0.6% 4.5% 4.9% 7.2% 6.8%
2012 2013 2014 2015 2016 2017 2018 2019 2020 2021 Year 2012 2013 2014 2015 2016 2017 2018 2019	PREMIUMS WRITTEN  \$205,162,078 \$207,446,905 \$216,523,099 \$226,180,312 \$216,940,674 \$213,304,206 \$211,978,898 \$210,293,108 \$207,337,677 \$207,548,649  DIRECT PREMIUMS WRITTEN  \$71,620,512 \$76,988,550 \$76,499,285 \$79,941,706 \$83,865,775 \$89,910,995 \$96,005,643 \$98,796,882	DIRECT LOSSES PAID  \$140,639,101 \$149,032,662 \$156,112,233 \$174,251,668 \$183,558,794 \$189,030,224 \$197,145,393 \$214,673,832 \$209,925,380 \$190,154,744  INDIVI  DIRECT LOSSES PAID  \$36,306,670 \$35,184,258 \$36,941,017 \$38,936,168 \$38,676,703 \$47,598,763 \$44,157,520 \$46,285,551	CASH FLOW LOSS RATIO 68.6% 71.8% 72.1% 77.0% 84.6% 88.6% 93.0% 102.1% 101.2% 91.6% DUAL - SPEC CASH FLOW LOSS RATIO 50.7% 45.7% 48.3% 48.7% 46.1% 52.9% 46.0% 46.8%	DIRECT PREMIUMS EARNED \$198,031,471 \$201,536,525 \$212,518,477 \$219,939,917 \$214,069,833 \$211,846,907 \$217,655,297 \$206,489,953 \$212,352,222 \$211,856,320 EIFIED DISEASE  DIRECT PREMIUMS EARNED \$71,053,985 \$76,905,133 \$76,551,105 \$79,734,988 \$84,153,719 \$90,168,382 \$95,749,270 \$99,308,058	\$183,676,020 \$165,150,285 \$204,944,227 \$218,484,815 \$201,804,311 \$241,318,507 \$230,953,198 \$251,441,454 \$185,685,429 \$194,051,268 DIREC LOSSES INCURRED \$38,124,188 \$38,065,418 \$38,240,202 \$41,851,725 \$40,913,514 \$50,559,722 \$46,223,446 \$46,678,537	## RATIO  92.8%  81.9%  96.4%  99.3%  94.3%  113.9%  106.1%  121.8%  87.4%  91.6%  ## LOSS  ## RATIO  53.7%  49.5%  50.0%  52.5%  48.6%  56.1%  48.3%  47.0%	CHANGE IN PREMIUM  -1.1% -1.1% -1.4% -1.7% -0.6% -0.8% -1.4% 0.1%   *** OF CHANGE IN PREMIUM 5.0% 7.5% -0.6% 4.5% 4.9% 7.2% 6.8% 2.9%
2012 2013 2014 2015 2016 2017 2018 2019 2020 2021 Year 2012 2013 2014 2015 2016 2017 2018 2019 2020	PREMIUMS WRITTEN  \$205,162,078 \$207,446,905 \$216,523,099 \$226,180,312 \$216,940,674 \$213,304,206 \$211,978,898 \$210,293,108 \$207,337,677 \$207,548,649  DIRECT PREMIUMS WRITTEN  \$71,620,512 \$76,988,550 \$76,499,285 \$79,941,706 \$83,865,775 \$89,910,995 \$96,005,643	DIRECT LOSSES PAID  \$140,639,101 \$149,032,662 \$156,112,233 \$174,251,668 \$183,558,794 \$189,030,224 \$197,145,393 \$214,673,832 \$209,925,380 \$190,154,744  INDIVI  DIRECT LOSSES PAID  \$36,306,670 \$35,184,258 \$36,941,017 \$38,936,168 \$38,676,703 \$47,598,763 \$44,157,520 \$46,285,551 \$46,290,068	CASH FLOW LOSS RATIO 68.6% 71.8% 72.1% 77.0% 84.6% 88.6% 93.0% 102.1% 101.2% 91.6% DUAL - SPEC CASH FLOW LOSS RATIO 50.7% 45.7% 48.3% 48.7% 46.1% 52.9% 46.0%	DIRECT PREMIUMS EARNED \$198,031,471 \$201,536,525 \$212,518,477 \$219,939,917 \$214,069,833 \$211,846,907 \$217,655,297 \$206,489,953 \$212,352,222 \$211,856,320 EIFIED DISEASE  DIRECT PREMIUMS EARNED \$71,053,985 \$76,905,133 \$76,551,105 \$79,734,988 \$84,153,719 \$90,168,382 \$95,749,270	\$183,676,020 \$183,676,020 \$165,150,285 \$204,944,227 \$218,484,815 \$201,804,311 \$241,318,507 \$230,953,198 \$251,441,454 \$185,685,429 \$194,051,268 **DIREC LOSSES INCURRED** \$38,124,188 \$38,065,418 \$38,240,202 \$41,851,725 \$40,913,514 \$50,559,722 \$46,223,446	## RATIO  92.8%  81.9%  96.4%  99.3%  94.3%  113.9%  106.1%  121.8%  87.4%  91.6%  ## LOSS  ## RATIO  53.7%  49.5%  50.0%  52.5%  48.6%  56.1%  48.3%	CHANGE IN PREMIUM  -1.1% -1.1% -1.4% -4.5% -4.1% -1.7% -0.6% -0.8% -1.4% 0.1%   **OF CHANGE IN PREMIUM  5.0% -7.5% -0.6% -4.5% -4.9% -7.2% -6.8% -2.9% -4.1%
2012 2013 2014 2015 2016 2017 2018 2019 2020 2021 Year 2012 2013 2014 2015 2016 2017 2018 2019	PREMIUMS WRITTEN  \$205,162,078 \$207,446,905 \$216,523,099 \$226,180,312 \$216,940,674 \$213,304,206 \$211,978,898 \$210,293,108 \$207,337,677 \$207,548,649  DIRECT PREMIUMS WRITTEN  \$71,620,512 \$76,988,550 \$76,499,285 \$79,941,706 \$83,865,775 \$89,910,995 \$96,005,643 \$98,796,882	DIRECT LOSSES PAID  \$140,639,101 \$149,032,662 \$156,112,233 \$174,251,668 \$183,558,794 \$189,030,224 \$197,145,393 \$214,673,832 \$209,925,380 \$190,154,744  INDIVI  DIRECT LOSSES PAID  \$36,306,670 \$35,184,258 \$36,941,017 \$38,936,168 \$38,676,703 \$47,598,763 \$44,157,520 \$46,285,551	CASH FLOW LOSS RATIO 68.6% 71.8% 72.1% 77.0% 84.6% 88.6% 93.0% 102.1% 101.2% 91.6% DUAL - SPEC CASH FLOW LOSS RATIO 50.7% 45.7% 48.3% 48.7% 46.1% 52.9% 46.0% 46.8%	DIRECT PREMIUMS EARNED \$198,031,471 \$201,536,525 \$212,518,477 \$219,939,917 \$214,069,833 \$211,846,907 \$217,655,297 \$206,489,953 \$212,352,222 \$211,856,320 EIFIED DISEASE  DIRECT PREMIUMS EARNED \$71,053,985 \$76,905,133 \$76,551,105 \$79,734,988 \$84,153,719 \$90,168,382 \$95,749,270 \$99,308,058	\$183,676,020 \$165,150,285 \$204,944,227 \$218,484,815 \$201,804,311 \$241,318,507 \$230,953,198 \$251,441,454 \$185,685,429 \$194,051,268 DIREC LOSSES INCURRED \$38,124,188 \$38,065,418 \$38,240,202 \$41,851,725 \$40,913,514 \$50,559,722 \$46,223,446 \$46,678,537	## RATIO  92.8%  81.9%  96.4%  99.3%  94.3%  113.9%  106.1%  121.8%  87.4%  91.6%  ## LOSS  ## RATIO  53.7%  49.5%  50.0%  52.5%  48.6%  56.1%  48.3%  47.0%	CHANGE IN PREMIUM  -1.1% -1.1% -1.4% -4.5% -4.1% -1.7% -0.6% -0.8% -1.4% 0.1%   ***CHANGE IN PREMIUM 5.0% -7.5% -0.6% -4.5% -4.9% -7.2% -6.8% -2.9%

#### INDIVIDUAL - ACCIDENT ONLY

Vear   PREMIUMS   DIRECT LOSSES   LOSS   PREMIUMS   DIRECT LOSSES   LOSS   CHANGE   PREMIUMS   PREMIUMS   DIRECT LOSSES   LOSS   CHANGE   PREMIUMS   PRE			INDI	VIDUAL - ACCI	DENT ONLY			
PREMIUMS				CASH				% OF
Pear								
2012   \$59,836.290   \$27,176,435   45.6%   \$60,410,372   \$28,289,411   46.8%   1.1%   2014   \$55,711,052   \$24,196,433   43.4%   \$56,62,594   \$25,386,126   41.6%   4.9%   2014   \$55,711,052   \$24,196,433   43.4%   \$55,621,306   \$25,206,434   45.3%   1.6%   2016   \$56,863,332   \$27,506,679   46.9%   \$59,639,947   \$36,494,147   47.2%   53.0%   2016   \$50,266,401   \$31,770,058   47.2%   \$56,069,699   \$29,555,834   45.4%   14.6%   49.2%   2018   \$63,525,522   \$24,673,353   38.9%   \$63,347,315   \$24,956,520   39.4%   44.4%   2018   \$363,522,542   \$24,673,353   38.9%   \$83,347,315   \$24,956,520   39.4%   44.9%   2019   \$363,521,313   \$22,233,119   35.8%   \$61,286,431   \$32,265,798   37.0%   3.1%   2011   \$362,526,348   \$322,033,119   35.8%   \$61,286,431   \$322,657,988   37.0%   3.1%   2012   \$107,027,647   \$566,51,155   62.3%   \$107,027,647   \$23.8%   \$105,422,504   \$319,737,230   \$31.0%   1.6%   \$2012   \$107,027,647   \$366,51,155   62.3%   \$107,027,647   \$366,51,155   62.3%   \$105,537,1718   \$374,759,002   70.9%   14.9%   2014   \$106,816,978   \$574,845,008   63.5%   \$106,316,978   \$567,4845,008   53.9%   \$106,351,018   \$50,947,245   47.8%   1.7%   2016   \$109,033,931   \$54,470,401   59.9%   \$108,034,009,194   \$55,434,444   \$10,940,194   \$119,026,603   \$56,673,633   \$62.4%   \$108,945,009   \$311,042,050   \$366,374,028   \$59.9%   \$111,047,029   \$311,042,050   \$56,524,000   \$59,334,277   \$577,981,163   \$67,7681,163	V							
2014 \$56,610,700 \$23,953,455 42.3% \$56,692,594 \$23,581,126 41.6% 4.9% 2014 \$55,711,052 \$24,98,483 43.4% \$55,621,306 \$25,209,44,147 61.2% 5.3% 2016 \$87,266,401 \$31,770,058 47.2% \$60,509,890 \$29,555,941,147 61.2% 5.3% 2016 \$87,266,401 \$31,770,058 47.2% \$60,509,890 \$29,555,941,147 61.2% 5.3% 2018 \$60,581,889 \$25,153,595 41.3% \$60,538,383 \$26,631,367 44.0% 9.95% 2018 \$63,522,842 \$24,679,353 39.9% \$63,347,316 \$24,998,200 \$2020 \$61,570,313 \$24,299,448 38.2% \$63,862,864 \$24,498,200 \$31.0% 5.35,200 \$2020 \$61,570,318 \$22,033,119 \$3.6% \$61,266,431 \$22,657,998 \$3.67,370% 5.35,200 \$2020 \$61,570,318 \$22,033,119 \$3.6% \$61,266,431 \$22,657,998 \$3.70% 5.35,200 \$2020 \$61,570,318 \$22,033,119 \$3.6% \$61,266,431 \$22,657,998 \$3.70% 5.35,200 \$2020 \$61,570,318 \$22,033,119 \$3.6% \$61,266,431 \$19,737,230 \$31.6% \$1.6% \$2021 \$62,526,346 \$19,314,887 \$3.99% \$62,376,544 \$19,737,230 \$31.6% \$1.6% \$2021 \$62,526,346 \$19,314,887 \$3.99% \$62,376,544 \$19,737,230 \$31.6% \$1.6% \$2021 \$31.6% \$1.6% \$2021 \$31.6% \$1.6% \$2021 \$31.6% \$1.6% \$2021 \$31.6% \$1.6% \$2021 \$31.6% \$1.6% \$2021 \$31.6% \$1.6% \$2021 \$31.6% \$1.6% \$2021 \$31.6% \$1.6% \$2021 \$31.6% \$1.6% \$2021 \$31.6% \$1.6% \$2021 \$31.6% \$1.6% \$2021 \$31.6% \$1.6% \$2021 \$31.6% \$1.6% \$2021 \$31.6% \$1.6% \$2021 \$31.6% \$1.6% \$2021 \$31.6% \$1.6% \$2021 \$31.6% \$1.6% \$2021 \$31.6% \$1.6% \$2021 \$31.6% \$1.6% \$31.6% \$								
2014   \$55,711,052   \$24,198,483   \$43.4%   \$55,621,306   \$25,209,434   \$45.3%   \$16.2%   \$53,2016   \$67,266,401   \$31,770,058   \$47.2%   \$66,069,690   \$29,555,834   \$44.0%   \$14.6%   \$2016   \$67,266,401   \$31,770,058   \$47.2%   \$66,069,690   \$29,555,834   \$44.0%   \$14.6%   \$2016   \$63,522,542   \$24,679,353   39.9%   \$63,347,315   \$24,958,620   39.4%   \$44.0%   \$9.95,2019   \$63,522,542   \$24,679,353   39.9%   \$63,347,315   \$24,958,620   39.4%   \$44.9%   \$20.2019   \$63,522,543   \$22,667,9383   39.9%   \$63,347,315   \$24,958,620   39.4%   \$44.9%   \$20.2020   \$61,570,318   \$22,033,119   35.8%   \$51,266,431   \$22,657,998   37.0%   \$-3.1%   \$20.2021   \$62,526,346   \$19,314,887   30.9%   \$62,376,544   \$19,737,230   31.6%   \$-3.1%   \$20.2021   \$62,526,346   \$19,314,887   30.9%   \$62,376,544   \$19,737,230   31.6%   \$-3.1%   \$20.2021   \$107,027,647   \$26.6851,155   \$62.3%   \$10.002,800,106   \$79,531,086   \$70.000,800,106   \$70.000,800,800,800,800,800,800,800,800,80								
2015   \$58,683,332   \$27,596,79   46,9%   \$59,637,947   \$36,441,147   46,4%   14,6%								
2016   \$67.266.401   \$31,770,058   47.2%   \$66,069,890   \$29,555,834   44.4%   14.6%   2018   \$63,522,442   \$24,679,353   39.9%   \$63,347,315   \$24,958,620   39.4%   4.4%   2020   \$63,521,313   \$24,269,448   38.2%   \$63,347,315   \$24,958,620   39.4%   4.4%   2020   \$63,527,315   \$22,033,119   35.8%   \$61,266,431   \$22,657,998   37.0%   -3.1%   2021   \$62,526,346   \$19,314,887   39.9%   \$862,376,544   \$19,737,230   31.6%   -1.6%   2021   \$62,526,346   \$19,314,887   39.9%   \$862,376,544   \$19,737,230   31.6%   -1.6%   2021   \$107,027,647   \$66,651,155   62.3%   \$107,529,883   \$86,051,840   80.0%   -1.6%   2013   \$105,542,504   \$17,328,656   67.9%   \$105,371,718   \$74,759,002   10.5   2014   \$106,618,576   \$364,570,401   59.6%   \$106,035,016   \$79,531,085   73.8%   2.9%   2016   \$110,062,683   \$68,673,653   62.4%   \$106,945,016   \$79,531,085   \$78,280   2.1%   2019   \$111,062,683   \$86,673,653   62.4%   \$106,945,019   \$86,142,624   49.1%   1.6%   2019   \$111,062,683   \$66,637,653   62.4%   \$106,945,019   \$85,142,628   62.3%   2.1%   2019   \$111,047,829   \$867,487,060   60.3%   \$113,009,194   \$55,431,444   49.1%   1.6%   2019   \$111,047,829   \$867,470,406   60.3%   \$113,009,194   \$55,431,444   49.1%   1.6%   2019   \$110,062,683   \$66,347,028   69.9%   \$110,171,172   \$55,056,329   49.8%   10.6%   2019   \$110,062,683   \$66,347,028   69.9%   \$113,170,115   \$86,742,791   51.9%   6.1%   2019   \$110,062,683   \$66,681,585   \$106,981,018   \$106,98								
2011   \$60.851.889   \$25,153.955   41.3%   \$60,538.381   \$26,631.367   44.0%   9.5%   2019   \$63.521.313   \$24,289.448   38.2%   \$63.347.315   \$24,289.846   37.0%   -3.1%   2021   \$62.526.346   \$19,314.887   30.9%   \$62,376.544   \$19,737.230   31.6%   1.6%								
2018   \$63,522,542   \$24,679,353   38,9%   \$63,347,315   \$24,968,520   39,4%   4.4%   2020   \$61,570,318   \$22,033,119   38,8%   \$61,286,431   \$22,657,988   37,0%   -3.1%   2021   \$62,526,346   \$19,314,887   30,9%   \$62,376,544   \$19,737,230   31,6%   1.6%								
2019   \$63,521,313   \$24,289,448   38.2%   \$63,852,854   \$24,453,365   36.3%   -0.0%								
NDIVIDUAL - DISABILITY INCOME								
NOTIFICATION   PREMIUMS   DIRECT   CASH   FLOW   DIRECT   DIRECT   DIRECT   CHANGE   PREMIUMS   DIRECT   DIRECT   DIRECT   DIRECT   CHANGE   PAID   RATIO   PREMIUMS   LOSSES   LOSS   IN								
Post	2021	\$62,526,346	\$19,314,887	30.9%	\$62,376,544	\$19,737,230	31.6%	1.6%
Post			INDIVI	DIIAI - DISAB	II ITY INCOME			
DIRECT   PREMIUMS   DIRECT LOSSES   LOSS   PREMIUMS   LOSSES   LOSS   LOSS   PREMIUMS   LOSSES   LOSS   PREMIUMS   LOSSES   LOSS   LOSS   PREMIUMS   LOSSES   LOSS   LOSS   PREMIUMS   LOSSES   LOSS	-		INDIVI		ILIT T INCOME			% OF
PREMIUMS		DIRECT			DIRECT	DIREC		
Variety			DIRECTIOSSES				1.055	
2012   \$107,027,647   \$66,651,165   62.3%   \$107,539,863   \$86,051,840   80.0%   1.6%   2013   \$105,542,504   \$71,328,666   67.6%   \$105,371,718   \$74,759,002   70.9%   1.4%   2014   \$108,615,001   \$75,711,689   69.7%   \$108,036,016   \$79,531,085   73,6%   2.9%   2015   \$106,818,978   \$67,848,508   69.7%   \$108,036,016   \$79,531,085   73,6%   2.9%   2016   \$109,033,931   \$64,970,401   59.6%   \$108,891,589   \$60,47,245   47.8%   -1.7%   2017   \$110,062,663   \$68,673,653   62.4%   \$108,945,005   \$85,142,628   76.2%   0.9%   2018   \$111,847,829   \$67,487,406   60.3%   \$113,009,194   \$54,314,44   49.1%   1.6%   2019   \$118,032,800   \$69,334,277   \$6.7%   \$114,204,809   \$78,931,767   69.1%   5.5%   2020   \$110,840,905   \$66,249,980   58.9%   \$113,170,115   \$86,742,791   51.9%   6.1%   2021   \$112,662,320   \$66,347,028   58.9%   \$110,611,772   \$55,056,329   49.8%   1.6%	Year							
2013   \$16,542,504   \$71,328,656   67.6%   \$105,371,718   \$74,759,002   70.9%   1.4%   2014   \$108,615,001   \$75,711,889   69.7%   \$108,036,016   \$79,531,085   73.5%   2.9%   2015   \$108,818,978   \$67,848,508   63.5%   \$106,351,018   \$50,847,245   47.8%   -1.7%   2016   \$199,033,931   \$44,970,401   \$9.6%   \$108,091,589   \$67,798,163   62.3%   2.1%   2017   \$110,062,683   \$86,673,653   62.4%   \$108,991,589   \$67,786,163   62.3%   2.1%   2018   \$111,847,829   \$67,487,406   60.3%   \$113,009,194   \$55,431,444   49.1%   1.6%   2019   \$118,032,800   \$89,334,277   58.7%   \$114,204,809   \$55,431,444   49.1%   1.6%   2020   \$110,840,095   \$65,294,980   58.9%   \$110,611,772   \$55,056,329   49.8%   1.6%   2021   \$112,662,320   \$66,347,028   58.9%   \$110,611,772   \$55,056,329   49.8%   1.6%   2021   \$12,662,320   \$10,840,095   \$65,294,980   58.9%   \$110,611,772   \$55,056,329   49.8%   1.6%   2021   \$12,662,320   \$12,405,523   60.3%   \$20,492,069   \$12,768,492   62.3%   9.9%   2013   \$20,585,953   \$12,405,523   60.3%   \$20,492,069   \$12,768,492   62.3%   9.9%   2014   \$31,114,304   \$16,265,975   \$2.3%   \$30,847,967   \$17,741,835   57.5%   18.0%   2014   \$31,114,304   \$16,265,975   \$2.3%   \$30,847,967   \$17,741,835   57.5%   18.0%   2015   \$29,700,365   \$16,157,355   54.4%   \$28,823,472   \$17,741,835   57.5%   18.0%   2016   \$34,348,959   \$19,272,543   56.1%   \$23,888,563   \$19,798,837   56.4%   4.5%   2017   \$35,222,379   \$20,310,084   57.7%   \$34,748,887   \$29,705,8837   56.4%   51.5%   2018   \$36,160,572   \$19,269,793   53.3%   \$35,681,578   \$19,396,289   54.4%   2.2%   2019   \$39,362,114   \$20,633,276   52.4%   \$44,726,654   \$20,602,102   446,616,575   \$34,730,03   47.5%   \$40,956,327   \$20,129,211   49.1%   56.6%   2021   \$46,616,575   \$32,730,03   47.5%   \$40,956,327   \$20,129,211   49.1%   56.6%   2021   \$46,616,575   \$31,768,4818   43.3%   \$33,974,020   \$14,89,565   43.7%   12.1%   2015   \$36,727,509   \$16,052,832   43.7%   \$36,735,278   \$17,324,879   47.2%   48.8%   2020   \$41,571,559   \$10,400,000   47.5%   51.5%								
2014   \$108,615,001   \$75,711,689   69.7%   \$108,036,016   \$79,531,085   73.6%   2.9%   2015   \$106,818,978   \$67,848,508   63.5%   \$108,035,003   508,47,245   47.8%   2.17%   2016   \$109,033,931   \$64,970,401   59.6%   \$108,891,589   \$67,798,163   62.3%   2.1%   2017   \$110,062,683   \$68,673,653   62.4%   \$108,945,005   \$85,442,628   78.2%   0.9%   2018   \$111,847,829   \$67,487,406   60.3%   \$113,009,194   \$42,628   78.2%   0.9%   2019   \$118,032,800   \$69,334,277   \$58.7%   \$114,204,809   \$78,931,767   69.1%   5.5%   2020   \$110,840,095   \$65,294,890   \$59,9%   \$113,170,115   \$65,742,791   511.9%   64.1%   2021   \$112,662,320   \$66,347,028   \$58.9%   \$110,611,772   \$55,056,329   \$49.8%   1.6%								
2015   \$106,818,978   \$67,848,508   \$63,5%   \$106,351,018   \$50,847,245   47,8%   -1,7%								
2016   \$109,033,931   \$64,970,401   59.6%   \$108,891,589   \$67,798,163   62.3%   2.1%   2017   \$110,062,683   \$68,673,653   62.4%   \$108,945,005   \$85,142,628   78.2%   0.9%   2018   \$111,847,829   \$67,487,406   60.3%   \$113,009,194   \$55,431,444   49.1%   1.6%   2019   \$118,032,800   \$69,334,277   58.7%   \$114,204,809   \$78,931,767   69.1%   5.5%   2020   \$110,840,095   \$65,294,980   58.9%   \$113,170,115   \$55,742,791   51.9%   6.1%   2021   \$112,662,320   \$66,347,028   58.9%   \$110,611,772   \$55,056,329   49.8%   1.6%								
\$110,062,683								
2018   \$111,847,829   \$67,487,406   \$60.3%   \$113,009.194   \$55,431,444   \$49.1%   \$1.6%								
\$118,032,800								
\$110,840,095								
Second Color								
INDIVIDUAL - DENTAL								
DIRECT   PREMIUMS   DIRECT   FLOW   DIRECT   CHANGE   FLOW   PREMIUMS   DIRECT   FLOW   PREMIUMS   DIRECT   CHANGE   FLOW   PREMIUMS   DIRECT   CHANGE   FLOW   PREMIUMS   DIRECT   CHANGE   FLOW   PREMIUM   PREMIUMS   PREM		. , ,			. , ,			
Part					DENTAL			
Year         PREMIUMS WRITTEN         DIRECTLOSSES PAID         LOSS RATIO         PREMIUMS EARNED         DIRECLOSSES INCURRED         LOSS RATIO         PREMIUM PREMIUM           2012         \$20,585,953         \$12,405,523         60.3%         \$20,492,069         \$12,768,492         62.3%         9.9%           2013         \$26,365,639         \$14,775,980         56.0%         \$26,384,901         \$14,722,908         55.8%         28.1%           2014         \$31,114,304         \$16,265,975         52.3%         \$30,847,967         \$17,741,835         57.5%         18.0%           2015         \$29,700,365         \$16,157,355         54.4%         \$28,823,472         \$17,988,837         58.4%         4.5%           2016         \$34,348,959         \$19,272,543         56.1%         \$33,888,563         \$19,798,837         58.4%         4.5%           2017         \$35,222,379         \$20,310,084         57.7%         \$34,784,887         \$20,275,754         58.3%         2.5%           2018         \$36,160,572         \$19,269,793         53.3%         \$35,681,578         \$19,396,289         54.4%         22.4%           2020         \$41,571,559         \$19,743,003         47.5%         \$40,956,327         \$20,129,211         49.1%		DIDECT			DIDEOT			
Year         WRITTEN         PAID         RATIO         EARNED         INCURRED         RATIO         PREMIUM           2012         \$20,585,953         \$12,405,523         60.3%         \$20,492,069         \$12,768,492         62.3%         9.9%           2013         \$26,365,639         \$14,775,980         56.0%         \$26,384,901         \$14,722,908         55.8%         28.1%           2014         \$31,114,304         \$16,265,975         52.3%         \$30,847,967         \$17,741,835         57.5%         18.0%           2015         \$29,700,365         \$16,157,355         54.4%         \$28,823,472         \$17,988,347         62.4%         4.5%           2016         \$34,348,959         \$19,272,543         56.1%         \$33,888,563         \$19,798,837         58.4%         15.7%           2017         \$35,222,379         \$20,310,084         57.7%         \$34,784,887         \$20,275,754         58.3%         2.5%           2018         \$36,160,572         \$19,269,793         53.3%         \$35,681,578         \$19,396,289         54.4%         2.7%           2019         \$39,352,114         \$20,633,276         52.4%         \$44,726,654         \$20,692,102         46.3%         8.8%           2021						DIDEO / 000E0		
\$20,585,953								
\$26,365,639								
2014         \$31,114,304         \$16,265,975         52.3%         \$30,847,967         \$17,741,835         57.5%         18.0%           2015         \$29,700,365         \$16,157,355         54.4%         \$28,823,472         \$17,988,347         62.4%         -4.5%           2016         \$34,348,959         \$19,272,543         56.1%         \$33,888,563         \$19,798,837         58.4%         15.7%           2017         \$35,222,379         \$20,310,084         57.7%         \$34,784,887         \$20,275,754         58.3%         2.5%           2018         \$36,160,572         \$19,269,793         53.3%         \$35,681,578         \$19,396,289         54.4%         2.7%           2019         \$39,352,114         \$20,632,76         52.4%         \$44,726,654         \$20,692,102         46.3%         8.8%           2020         \$41,571,559         \$19,743,003         47.5%         \$40,956,327         \$20,129,211         49.1%         5.6%           2021         \$46,618,575         \$24,736,767         \$3.1%         \$46,606,613         \$22,677,286         48.7%         12.1%           Year         WRITEN         PAID         RATIO         EARNED         INCURRED         RATIO         PREMIUMS <td< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></td<>								
2015         \$29,700,365         \$16,157,355         54.4%         \$28,823,472         \$17,988,347         62.4%         -4.5%           2016         \$34,348,959         \$19,272,543         56.1%         \$33,888,663         \$19,798,837         58.4%         15.7%           2017         \$35,222,379         \$20,310,084         57.7%         \$34,784,887         \$20,275,754         58.3%         2.5%           2018         \$36,160,572         \$19,269,793         53.3%         \$35,681,578         \$19,396,289         54.4%         2.7%           2019         \$39,352,114         \$20,633,276         52.4%         \$44,726,654         \$20,692,102         46.3%         8.8%           2020         \$41,571,559         \$19,743,003         47.5%         \$40,956,327         \$20,129,211         49.1%         5.6%           2021         \$46,618,575         \$24,736,767         53.1%         \$46,606,613         \$22,677,286         48.7%         12.1%           INDIVIDUAL - LIMITED BENEFIT           CASH         PREMIUMS         DIRECT LOSSES         LOSS         PREMIUMS         DIRECT BATTON         PREMIUMS         DIRECT BATTON         PREMIUMS         PREMIUMS         PREMIUMS         PREMIUMS         PREMIUMS         PREMIUMS         <								
2016         \$34,348,959         \$19,272,543         56.1%         \$33,888,563         \$19,798,837         58.4%         15.7%           2017         \$35,222,379         \$20,310,084         57.7%         \$34,784,887         \$20,275,754         58.3%         2.5%           2018         \$36,160,572         \$19,269,793         53.3%         \$35,681,578         \$19,396,289         54.4%         2.7%           2019         \$39,352,114         \$20,633,276         52.4%         \$44,726,654         \$20,692,102         46.3%         8.8%           2020         \$41,571,559         \$19,743,003         47.5%         \$40,956,327         \$20,129,211         49.1%         5.6%           2021         \$46,618,575         \$24,736,767         53.1%         \$46,606,613         \$22,677,286         48.7%         12.1%           Year         DIRECT         FLOW         DIRECT         CHANGE           Year         WRITTEN         PAID         RATIO         EARNED         INCURRED         RATIO         PREMIUM           2012         \$33,897,113         \$14,688,218         43.3%         \$33,974,020         \$14,849,565         43.7%         1.9%           2013         \$35,038,403								
2017         \$35,222,379         \$20,310,084         57.7%         \$34,784,887         \$20,275,754         58.3%         2.5%           2018         \$36,160,572         \$19,269,793         53.3%         \$35,681,578         \$19,396,289         54.4%         2.7%           2019         \$39,352,114         \$20,633,276         52.4%         \$44,726,654         \$20,692,102         46.3%         8.8%           2020         \$44,571,559         \$19,743,003         47.5%         \$40,956,327         \$20,129,211         49.1%         5.6%           2021         \$46,618,575         \$24,736,767         53.1%         \$46,606,613         \$22,677,286         48.7%         12.1%           Year         DIRECT PREMIUMS WRITTEN         DIRECTLOSSES PREMIUMS         LOSS PREMIUMS         LOSS DIRECT DINCURRED         LOSS PREMIUMS         LOSS DINCURRED         LOSS RATIO         IN           2012         \$33,897,113         \$14,688,218 PALS PALS PALS PALS PALS PALS PALS PALS PALS PALS PALS PALS PALS 								
2018         \$36,160,572         \$19,269,793         53.3%         \$35,681,578         \$19,396,289         54.4%         2.7%           2019         \$39,352,114         \$20,633,276         52.4%         \$44,726,654         \$20,692,102         46.3%         8.8%           2020         \$41,571,559         \$19,743,003         47.5%         \$40,956,327         \$20,129,211         49.1%         5.6%           INDIVIDUAL - LIMITED BENEFIT           CASH         FLOW         DIRECT         CHANGE           PREMIUMS         DIRECT LOSSES         LOSS         PREMIUMS DIREC LOSSES         LOSS         IN           Year         WRITTEN         PAID         RATIO         EARNED         INCURRED         RATIO         PREMIUM           2012         \$33,897,113         \$14,688,218         43.3%         \$33,974,020         \$14,849,565         43.7%         1.9%           2013         \$35,291,790         \$15,111,733         42.8%         \$35,364,908         \$16,011,121         45.3%         4.1%           2014         \$35,038,403         \$14,762,555         42.1%         \$35,201,561         \$15,150,216         43.0%         -0.7%           2015         \$3								
2019         \$39,352,114         \$20,633,276         \$2.4%         \$44,726,654         \$20,692,102         46.3%         8.8%           2020         \$41,571,559         \$19,743,003         47.5%         \$40,956,327         \$20,129,211         49.1%         5.6%           INDIVIDUAL - LIMITED BENEFIT           CASH         CASH         CHANGE           PREMIUMS         DIRECT LOSSES         LOSS         PREMIUMS         DIREC LOSSES         LOSS         IN           Year         WRITTEN         PAID         RATIO         EARNED         INCURRED         RATIO         PREMIUM           2012         \$33,897,113         \$14,688,218         43.3%         \$33,974,020         \$14,849,565         43.7%         1.9%           2013         \$35,291,790         \$15,111,733         42.8%         \$35,364,908         \$16,011,121         45.3%         41.%           2014         \$35,038,403         \$14,762,555         42.1%         \$35,201,561         \$15,150,216         43.0%         -0.7%           2015         \$36,727,590         \$16,052,832         43.7%         \$36,735,278         \$17,324,879         47.2%         4.8%           2016         \$35,588,944								
2020         \$41,571,559         \$19,743,003         47.5%         \$40,956,327         \$20,129,211         49.1%         5.6%           2021         \$46,618,575         \$24,736,767         53.1%         \$46,606,613         \$22,677,286         48.7%         12.1%           INDIVIDUAL - LIMITED BENEFIT           CASH         CASH         CHANGE           PREMIUMS         DIRECT D								
\$46,618,575   \$24,736,767   \$53.1%   \$46,606,613   \$22,677,286   \$48.7%   \$12.1%								
CASH   FLOW   DIRECT   FLOW   DIRECT   CHANGE   PREMIUMS   DIRECT   PREMIUMS   DIRECT   FLOW   PREMIUMS   DIRECT   PREMIUMS								
Direct	2021	\$46,618,575				\$22,677,286	48.7%	12.1%
Year         DIRECT PREMIUMS WRITTEN         DIRECT LOSSES PALD         LOSS EARNED         DIRECT LOSSES IN PREMIUMS EARNED         DIREC LOSSES IN PREMIUMS INCURRED         LOSS RATIO         IN PREMIUMS PREMIUMS           2012         \$33,897,113         \$14,688,218         43.3%         \$33,974,020         \$14,849,565         43.7%         1.9%           2013         \$35,291,790         \$15,111,733         42.8%         \$35,364,908         \$16,011,121         45.3%         4.1%           2014         \$35,038,403         \$14,762,555         42.1%         \$35,201,561         \$15,150,216         43.0%         -0.7%           2015         \$36,727,590         \$16,052,832         43.7%         \$36,735,278         \$17,324,879         47.2%         4.8%           2016         \$35,588,944         \$14,356,005         40.3%         \$35,722,622         \$14,053,329         39.3%         -3.1%           2017         \$39,645,578         \$15,485,140         39.1%         \$39,900,226         \$15,608,594         39.1%         11.4%           2018         \$48,008,240         \$17,684,818         36.8%         \$47,982,108         \$19,177,573         40.0%         21.1%           2019         \$62,119,485         \$25,627,755         41.3%         \$61,463,348 <t< th=""><th></th><th></th><th>INDIN</th><th></th><th>ED BENEFIT</th><th></th><th></th><th></th></t<>			INDIN		ED BENEFIT			
Year         PREMIUMS WRITTEN         DIRECT LOSSES PAID         LOSS EARNED         PREMIUMS INCURRED         LOSS RATIO PREMIUM           2012         \$33,897,113         \$14,688,218         43.3%         \$33,974,020         \$14,849,565         43.7%         1.9%           2013         \$35,291,790         \$15,111,733         42.8%         \$35,364,908         \$16,011,121         45.3%         4.1%           2014         \$35,038,403         \$14,762,555         42.1%         \$35,201,561         \$15,150,216         43.0%         -0.7%           2015         \$36,727,590         \$16,052,832         43.7%         \$36,735,278         \$17,324,879         47.2%         4.8%           2016         \$35,588,944         \$14,356,005         40.3%         \$35,722,622         \$14,053,329         39.3%         -3.1%           2017         \$39,645,578         \$15,485,140         39.1%         \$39,900,226         \$15,608,594         39.1%         11.4%           2018         \$48,008,240         \$17,684,818         36.8%         \$47,982,108         \$19,177,573         40.0%         21.1%           2019         \$62,119,485         \$25,627,755         41.3%         \$61,463,348         \$28,759,928         46.8%         29.4%           2020 <td></td> <td>DIDECT</td> <td></td> <td></td> <td>DIDECT</td> <td></td> <td></td> <td></td>		DIDECT			DIDECT			
Year         WRITTEN         PAID         RATIO         EARNED         INCURRED         RATIO         PREMIUM           2012         \$33,897,113         \$14,688,218         43.3%         \$33,974,020         \$14,849,565         43.7%         1.9%           2013         \$35,291,790         \$15,111,733         42.8%         \$35,364,908         \$16,011,121         45.3%         4.1%           2014         \$35,038,403         \$14,762,555         42.1%         \$35,201,561         \$15,150,216         43.0%         -0.7%           2015         \$36,727,590         \$16,052,832         43.7%         \$36,735,278         \$17,324,879         47.2%         4.8%           2016         \$35,588,944         \$14,356,005         40.3%         \$35,722,622         \$14,053,329         39.3%         -3.1%           2017         \$39,645,578         \$15,485,140         39.1%         \$39,900,226         \$15,608,594         39.1%         11.4%           2018         \$48,008,240         \$17,684,818         36.8%         \$47,982,108         \$19,177,573         40.0%         21.1%           2019         \$62,119,485         \$25,627,755         41.3%         \$61,463,348         \$28,759,928         46.8%         29.4%           2020			DIDECT I OCCES			DIRECTOSSES	1000	
2012         \$33,897,113         \$14,688,218         43.3%         \$33,974,020         \$14,849,565         43.7%         1.9%           2013         \$35,291,790         \$15,111,733         42.8%         \$35,364,908         \$16,011,121         45.3%         4.1%           2014         \$35,038,403         \$14,762,555         42.1%         \$35,201,561         \$15,150,216         43.0%         -0.7%           2015         \$36,727,590         \$16,052,832         43.7%         \$36,735,278         \$17,324,879         47.2%         4.8%           2016         \$35,588,944         \$14,356,005         40.3%         \$35,722,622         \$14,053,329         39.3%         -3.1%           2017         \$39,645,578         \$15,485,140         39.1%         \$39,900,226         \$15,608,594         39.1%         11.4%           2018         \$48,008,240         \$17,684,818         36.8%         \$47,982,108         \$19,177,573         40.0%         21.1%           2019         \$62,119,485         \$25,627,755         41.3%         \$61,463,348         \$28,759,928         46.8%         29.4%           2020         \$62,712,790         \$24,412,061         38.9%         \$62,561,307         \$25,278,119         40.4%         1.0%	Voor							
2013       \$35,291,790       \$15,111,733       42.8%       \$35,364,908       \$16,011,121       45.3%       4.1%         2014       \$35,038,403       \$14,762,555       42.1%       \$35,201,561       \$15,150,216       43.0%       -0.7%         2015       \$36,727,590       \$16,052,832       43.7%       \$36,735,278       \$17,324,879       47.2%       4.8%         2016       \$35,588,944       \$14,356,005       40.3%       \$35,722,622       \$14,053,329       39.3%       -3.1%         2017       \$39,645,578       \$15,485,140       39.1%       \$39,900,226       \$15,608,594       39.1%       11.4%         2018       \$48,008,240       \$17,684,818       36.8%       \$47,982,108       \$19,177,573       40.0%       21.1%         2019       \$62,119,485       \$25,627,755       41.3%       \$61,463,348       \$28,759,928       46.8%       29.4%         2020       \$62,712,790       \$24,412,061       38.9%       \$62,561,307       \$25,278,119       40.4%       1.0%         2021       \$67,960,776       \$28,694,707       42.2%       \$67,925,836       \$29,240,804       43.0%       8.4%								
2014         \$35,038,403         \$14,762,555         42.1%         \$35,201,561         \$15,150,216         43.0%         -0.7%           2015         \$36,727,590         \$16,052,832         43.7%         \$36,735,278         \$17,324,879         47.2%         4.8%           2016         \$35,588,944         \$14,356,005         40.3%         \$35,722,622         \$14,053,329         39.3%         -3.1%           2017         \$39,645,578         \$15,485,140         39.1%         \$39,900,226         \$15,608,594         39.1%         11.4%           2018         \$48,008,240         \$17,684,818         36.8%         \$47,982,108         \$19,177,573         40.0%         21.1%           2019         \$62,119,485         \$25,627,755         41.3%         \$61,463,348         \$28,759,928         46.8%         29.4%           2020         \$62,712,790         \$24,412,061         38.9%         \$62,561,307         \$25,278,119         40.4%         1.0%           2021         \$67,960,776         \$28,694,707         42.2%         \$67,925,836         \$29,240,804         43.0%         8.4%								
2015       \$36,727,590       \$16,052,832       43.7%       \$36,735,278       \$17,324,879       47.2%       4.8%         2016       \$35,588,944       \$14,356,005       40.3%       \$35,722,622       \$14,053,329       39.3%       -3.1%         2017       \$39,645,578       \$15,485,140       39.1%       \$39,900,226       \$15,608,594       39.1%       11.4%         2018       \$48,008,240       \$17,684,818       36.8%       \$47,982,108       \$19,177,573       40.0%       21.1%         2019       \$62,119,485       \$25,627,755       41.3%       \$61,463,348       \$28,759,928       46.8%       29.4%         2020       \$62,712,790       \$24,412,061       38.9%       \$62,561,307       \$25,278,119       40.4%       1.0%         2021       \$67,960,776       \$28,694,707       42.2%       \$67,925,836       \$29,240,804       43.0%       8.4%								
2016       \$35,588,944       \$14,356,005       40.3%       \$35,722,622       \$14,053,329       39.3%       -3.1%         2017       \$39,645,578       \$15,485,140       39.1%       \$39,900,226       \$15,608,594       39.1%       11.4%         2018       \$48,008,240       \$17,684,818       36.8%       \$47,982,108       \$19,177,573       40.0%       21.1%         2019       \$62,119,485       \$25,627,755       41.3%       \$61,463,348       \$28,759,928       46.8%       29.4%         2020       \$62,712,790       \$24,412,061       38.9%       \$62,561,307       \$25,278,119       40.4%       1.0%         2021       \$67,960,776       \$28,694,707       42.2%       \$67,925,836       \$29,240,804       43.0%       8.4%								
2017       \$39,645,578       \$15,485,140       39.1%       \$39,900,226       \$15,608,594       39.1%       11.4%         2018       \$48,008,240       \$17,684,818       36.8%       \$47,982,108       \$19,177,573       40.0%       21.1%         2019       \$62,119,485       \$25,627,755       41.3%       \$61,463,348       \$28,759,928       46.8%       29.4%         2020       \$62,712,790       \$24,412,061       38.9%       \$62,561,307       \$25,278,119       40.4%       1.0%         2021       \$67,960,776       \$28,694,707       42.2%       \$67,925,836       \$29,240,804       43.0%       8.4%								
2018       \$48,008,240       \$17,684,818       36.8%       \$47,982,108       \$19,177,573       40.0%       21.1%         2019       \$62,119,485       \$25,627,755       41.3%       \$61,463,348       \$28,759,928       46.8%       29.4%         2020       \$62,712,790       \$24,412,061       38.9%       \$62,561,307       \$25,278,119       40.4%       1.0%         2021       \$67,960,776       \$28,694,707       42.2%       \$67,925,836       \$29,240,804       43.0%       8.4%								
2019       \$62,119,485       \$25,627,755       41.3%       \$61,463,348       \$28,759,928       46.8%       29.4%         2020       \$62,712,790       \$24,412,061       38.9%       \$62,561,307       \$25,278,119       40.4%       1.0%         2021       \$67,960,776       \$28,694,707       42.2%       \$67,925,836       \$29,240,804       43.0%       8.4%								
2020       \$62,712,790       \$24,412,061       38.9%       \$62,561,307       \$25,278,119       40.4%       1.0%         2021       \$67,960,776       \$28,694,707       42.2%       \$67,925,836       \$29,240,804       43.0%       8.4%								
2021 \$67,960,776 \$28,694,707 42.2% \$67,925,836 \$29,240,804 43.0% 8.4%								
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#### INDIVIDUAL - SHORT TERM CREDIT DISABILITY

% OF				CASH			
CHANGE		DIREC	DIRECT	FLOW		DIRECT	
//	LOSS	LOSSES	PREMIUMS	LOSS	DIRECTLOSSES	PREMIUMS	
PREMIUN	RATIO	INCURRED	EARNED	RATIO	PAID	WRITTEN	Year
19.7%	39.5%	\$520,160	\$1,316,928	27.8%	\$429,538	\$1,547,792	2012
-0.9%	35.1%	\$484,249	\$1,380,011	25.1%	\$384,684	\$1,533,569	2013
5.9%	16.3%	\$235,053	\$1,438,629	23.0%	\$374,148	\$1,624,273	2014
-36.6%	28.0%	\$453,835	\$1,623,018	44.0%	\$453,061	\$1,030,479	2015
3.3%	28.2%	\$480,787	\$1,707,260	56.5%	\$601,286	\$1,064,818	2016
18.9%	18.1%	\$274,662	\$1,521,653	28.0%	\$354,680	\$1,266,523	2017
-12.2%	27.4%	\$382,229	\$1,393,661	28.8%	\$320,900	\$1,112,405	2018
36.6%	16.3%	\$215,334	\$1,322,107	19.1%	\$290,736	\$1,519,549	2019
-10.9%	21.5%	\$293,082	\$1,362,082	19.6%	\$265,870	\$1,353,266	2020
4.0%	14.4%	\$197,584	\$1,371,955	20.9%	\$294,103	\$1,407,413	2021

#### INDIVIDUAL - LONG TERM CREDIT DISABILITY

							% OF
	DIRECT		CASH FLOW	DIRECT	DIREC		CHANGE
	PREMIUMS	DIRECTLOSSES	LOSS	PREMIUMS	LOSSES	LOSS	IN
Year	WRITTEN	PAID	RATIO	EARNED	INCURRED	RATIO	PREMIUM
2012	\$-12	\$4,144	-34533.3%	\$13,952	\$669	4.8%	-97.5%
2013	\$16,742	\$26,972	161.1%	\$36,016	\$44,998	124.9%	-139617%
2014	\$8,524	\$37,804	443.5%	\$35,295	\$-147	-0.4%	-49.1%
2015	\$-2,012	\$16,465	-818.3%	\$18,164	\$2,640	14.5%	-123.6%
2016	\$6,056	\$7,249	119.7%	\$10,187	\$-8,149	-80.0%	-401.0%
2017	\$-397	\$2,209	-556.4%	\$6,972	\$-118	-1.7%	-106.6%
2018	\$155,391	\$71,928	46.3%	\$264,424	\$87,382	33.0%	-39241.3%
2019	\$0	\$0		\$1,833	\$17	0.9%	-100.0%
2020	\$-295	\$0	0.0%	\$655	\$-44	-6.7%	
2021	\$0	\$0		\$264	\$-10	-3.8%	-100.0%

#### INDIVIDUAL - CREDIT UMEMPLOYMENT

% OF				CASH			
CHANGE		DIREC	DIRECT	FLOW		DIRECT	
IN	LOSS	LOSSES	PREMIUMS	LOSS	<b>DIRECT LOSSES</b>	PREMIUMS	
PREMIUM	RATIO	INCURRED	EARNED	RATIO	PAID	WRITTEN	Year
		\$0	\$0		\$0	\$0	2012
		\$0	\$0		\$0	\$0	2013
		\$0	\$0		\$0	\$0	2014
		\$0	\$0		\$0	\$0	2015
		\$0	\$0		\$0	\$0	2016
		\$0	\$0		\$0	\$0	2017
		\$0	\$0		\$0	\$0	2018
		\$0	\$0		\$0	\$0	2019
		\$0	\$0		\$0	\$0	2020
		\$0	\$0		\$0	\$0	2021

#### INDIVIDUAL - STOP LOSS

							% OF
	DIRECT		CASH	DIRECT	DIREC		CHANGE
	PREMIUMS	DIRECTLOSSES	FLOW LOSS	PREMIUMS	LOSSES	LOSS	IN
Year	WRITTEN	PAID	RATIO	EARNED	INCURRED	RATIO	PREMIUM
2012	\$1,172,640	\$249,013	21.2%	\$1,172,641	\$1,718,842	146.6%	113.9%
2013	\$1,493,540	\$347,719	23.3%	\$1,493,540	\$848,221	56.8%	27.4%
2014	\$7,400,524	\$2,908,810	39.3%	\$7,400,524	\$4,553,555	61.5%	395.5%
2015	\$6,812,139	\$4,024,159	59.1%	\$6,791,220	\$4,807,619	70.8%	-8.0%
2016	\$5,129,465	\$10,320,358	201.2%	\$5,065,251	\$11,535,863	227.7%	-24.7%
2017	\$4,526,904	\$1,651,010	36.5%	\$4,524,823	\$2,512,529	55.5%	-11.7%
2018	\$6,276,011	\$3,789,107	60.4%	\$6,276,011	\$4,645,116	74.0%	38.6%
2019	\$2,928,191	\$2,532,127	86.5%	\$2,927,446	\$570,394	19.5%	-53.3%
2020	\$1,195,285	\$466,978	39.1%	\$1,195,987	\$91,424	7.6%	-59.2%
2021	\$2,674,533	\$988,229	36.9%	\$2,674,576	\$701,901	26.2%	123.8%

#### INDIVIDUAL - MEDICARE PART D

DIRECT   PREMIUMS   DIRECTLOSSES   LOSS   FREMIUMS   DIRECTLOSSES   LOSS   FREMIUMS   DIRECTLOSSES   LOSS   FREMIUMS   DIRECTLOSSES   LOSS   FREMIUMS   DIRECTLOSSES   LOSS   RATIO   FREMIUMS   DIRECTLOSSES   LOSS   RATIO   FREMIUMS   S305, 183, 384   S307, 775, 524   84, 375   13, 276   13, 27			INDIV	IDUAL - MEDIC	CARE PART D			
PREMIUMS				CASH				% OF
Very   WHITTEN		DIRECT		FLOW	DIRECT			CHANGE
2012   \$369,238,855   \$305,661,699   \$2.29,778,524   \$4.29, \$1.32%     2014   \$290,655,000   \$229,035,798   \$81,9%   \$329,786,781   \$229,785,681,989     2014   \$290,655,000   \$229,035,798   \$81,9%   \$227,869,741   \$249,412,469   \$83,7%   \$5.5%     2016   \$226,002,800   \$226,633,937   \$83,7%   \$229,038,250   \$230,773,846   79.5%     2016   \$226,002,800   \$226,4639,837   \$83,7%   \$229,038,250   \$220,773,846   79.5%   \$2.7%     2016   \$226,002,800   \$226,46,899   \$61,7%   \$229,038,250   \$220,773,846   79.5%   \$2.7%     2018   \$226,202   \$205,403,749   79.5%   \$226,1663,204   \$207,039,770   79.1%   \$1.32%     2019   \$227,460,216   \$195,194   71.32%   \$246,663,204   \$207,039,770   79.1%   \$1.32%     2020   \$231,444,821   \$216,276,675   93.4%   \$229,800,152   \$192,318,999   80.5%   \$6.5%     2021   \$3140,156,325   \$180,5196,167   77.1%   \$144,43,518   \$120,188,907   \$8.22%   \$9.43%     2021   \$257,748,924   \$216,276,675   \$93.4%   \$229,800,152   \$192,318,999   \$80.5%   \$6.5%     2021   \$675,748,904   \$539,769,507   \$9.9%   \$677,689,905   \$7.99%   \$677,699,905   \$7.99%   \$677,699,905   \$7.99%   \$677,699,905   \$7.99%   \$677,699,905   \$7.99%   \$677,699,905   \$7.99%   \$677,699,905   \$7.99%   \$677,699,905   \$7.99%   \$67		PREMIUMS	DIRECTLOSSES	LOSS	PREMIUMS	DIREC LOSSES	LOSS	IN
2013   \$307,815,776   \$220,070,813   71.5%   \$301,029,937   \$247,586,134   \$2.2%   -16.6%	Year	WRITTEN	PAID	RATIO	EARNED	INCURRED	RATIO	PREMIUM
2013   \$307,815,776   \$220,070,813   71.5%   \$301,029,937   \$247,586,134   \$2.2%   -16.6%	2012	\$369,238,655	\$305,661,699	82.8%	\$365,183,985	\$307,775,521	84.3%	13.2%
2014   \$290,885,000   \$259,05,798   891%   \$229,899,741   \$249,412,469   83.7%   5.5%	2013	\$307.815.776		71.5%	\$301.029.937	\$247.536.134	82.2%	
2016   \$276,574,895   \$221,293,739   79.4%   \$274,787.020   \$213,307.148   77.6%   4.2%								
2016   \$286,020,800   \$246,839,637   86.3%   \$290,238,250   \$230,773,346   79.5%   2.7%								
2017   \$297,626,890   \$266,345,699   \$61,%   \$299,677,173   \$253,726,888   \$44,7%   \$4.1%   \$2018   \$258,302,202   \$204,003,749   79.9%   \$246,683,204   \$207,039,739   79.9%   \$4.2%   \$2020   \$2231,444,821   \$216,276,675   93.4%   \$246,582,469   \$196,039,140   79.9%   \$4.2%								
2018   \$258,302,202   \$205,403,749   79.5%   \$261,663,204   \$207,039,770   79.1%   -13.2%								
2021   \$247,460,216   \$2185,219,401   74.8%   \$248,582,469   \$199,039,140   78.9%   4.2%								
		. , ,			. , ,			
NDIVIDUAL-MEDICARE ADVANTAGE/MEDICATE PPO PR								
NDIVIDUAL-MEDICARE   ADVANTAGE/MEDICATE   PPO   PR								
Part	2021	\$140,156,325	\$108,036,716	77.1%	\$144,434,518	\$120,188,807	83.2%	-39.4%
DIRECT   PREMIUMS   DIRECTLOSSES   LOSS   PREMIUMS   DIRECLOSSES   LOSS   IN			INDUVIDUAL MEDI	2405 401/44/		200 00		
DIRECT   PREMIUMS   DIRECT LOSSES   LOSS   PREMIUMS   DIRECLOSSES   LOSS   PREMIUMS   DIRECT LOSSES   LOSS   PREMIUMS   DIRECT LOSSES   LOSS   PREMIUMS   DIRECT LOSSES   LOSS   PREMIUMS   DIRECT LOSSES   LOSS   PREMIUMS   DIRECT LOSSES   DIRECT LOSS			INDIVIDUAL-MEDIC		IAGE/MEDICATE F	PO PR		2/ 25
PREMIUMS   DIRECT LOSSES   LOSS   PREMIUMS   DIREC LOSSES   LOSS   IN		5/5507			D/DEGT			
Vear   WRITTEN   S539,764,960   S539,764,960   79.9%   S677,561,956   S540,333,719   79.7%   6.87%   2013   \$692,548,832   \$646,320,274   93.3%   \$696,517,314   \$646,329,897   92.8%   2.5%   2.5%   2014   \$430,507,723   \$355,661,255   82.6%   \$430,474,834   \$357,703,596   83.1%   37.8%   2.6%   2.5%   2016   \$339,999,652   \$331,455,998   82.9%   \$339,680,683   \$352,264,355   81.6%   -7.7%   2016   \$530,769,338   \$410,991,886   77.4%   \$531,124,265   \$421,680,266   79.4%   32.7%   2018   \$672,979,469   \$555,727,153   82.6%   \$673,070,004   \$560,365,763   83.3%   18.3%   2019   \$848,949,101   \$668,277,144   78.7%   \$848,334,582   \$666,510,000   80.5%   26.1%   2020   \$1,011,550,932   \$824,996,648   81.6%   \$1,007,368,374   \$837,399,837   83.1%   19.2%   2021   \$1,418,657,172   \$1,209,365,843   82.5%   \$1,242,645,076   \$1,233,867,940   86.7%   40.2%   2019   \$2,391,766,696   \$1,781,127,122   74.5%   \$2,389,250,227   \$1,854,897,618   77.6%   64%   2013   \$2,405,220,656   \$1,851,095,651   77.1%   \$2,388,414,016   \$1,908,347,904   79.6%   0.6%   2014   \$2,663,879,467   \$2,125,316,079   80.1%   \$2,661,1396   \$2,207,768,813   79.9%   41.7%   2016   \$3,470,293,79   \$2,399,419,057   79.5%   \$3,032,282,381   \$2,501,396,119   83.3%   13.7%   2016   \$3,460,396,694   \$2,747,333,175   79.5%   \$3,032,282,381   \$2,501,396,119   83.3%   13.7%   2016   \$3,460,396,694   \$2,747,333,175   79.5%   \$3,489,712,293,379   \$4,522,197,750   \$3,556,573,146   \$2,619,589,400   71.3%   \$3,556,573,146   \$2,619,589,400   71.3%   \$3,460,396,694   \$2,747,333,175   79.5%   \$3,489,712,204   \$2,716,823,570   79.9%   \$3,497,409.02   \$2,688,869,662   \$2,747,333,175   79.4%   \$3,474,722,575   \$2,550,224,568   71.4%   \$3,473,725,750   \$3,590,376,080   79.4%   \$3,473,725,575   \$2,500,332,510   73.4%   \$3,460,396,594   \$2,716,839,400   70.5%   \$3,400,300,500,500,500,500,500,500,500,500,5						DIDEC / 000=0		
2012   \$675,746,804   \$539,764,950   79.9%   \$677,581,956   \$540,333,719   79.7%   6.8%								
2013   \$692,548,832   \$646,320,274   \$93.3%   \$696,517,314   \$646,329,887   \$2.8%   \$2.5%   \$2014   \$430,507,723   \$335,681,255   \$2.6%   \$430,474,834   \$335,703,596   \$3.1%   \$37,8%   \$2015   \$339,999,652   \$331,455,998   \$2.9%   \$399,680,863   \$326,264,355   \$16%   \$7.1%   \$2016   \$530,769,338   \$410,991,886   \$77.4%   \$551,124,265   \$421,690,266   79.4%   32.7%   \$2017   \$568,811,801   \$443,325,755   77.9%   \$558,913,745   \$440,903,381   77.5%   72.8%   \$2018   \$672,979,469   \$555,727,153   \$2.6%   \$673,070,004   \$560,365,763   \$3.3%   \$18.3%   \$2019   \$349,949,101   \$668,277,144   78.7%   \$848,334,582   \$666,510,000   \$0.5%   \$26.1%   \$2020   \$1,011,550,932   \$824,969,664   \$81.6%   \$1,007,368,374   \$837,399,837   \$3.1%   \$19.2%   \$2020   \$1,011,550,932   \$824,969,664   \$81.6%   \$1,007,368,374   \$837,399,837   \$3.1%   \$19.2%   \$2020   \$1,011,550,932   \$81.299,365,843   \$85.2%   \$1,422,645,076   \$1,233,667,940   \$86.7%   \$40.2%   \$2012   \$2,391,760,696   \$1,781,127,122   74.5%   \$2,389,8414,016   \$1,908,347,904   79.6%   \$0.6%   \$2013   \$2,405,220,656   \$1,855,095,651   77.1%   \$2,398,414,016   \$1,908,347,904   79.6%   \$0.6%   \$2,265,379,457   \$2,125,316,079   \$0.1%   \$2,652,113,976   \$2,250,750,499   \$41.5%   \$10.3%   \$2,405,220,656   \$1,855,095,651   77.1%   \$2,398,414,016   \$1,908,347,904   79.6%   \$0.6%   \$2,405,220,656   \$1,855,095,651   77.1%   \$2,398,414,016   \$1,908,347,904   79.6%   \$0.6%   \$2,215,33,175   \$2,225,316,079   \$0.1%   \$2,652,113,976   \$2,250,750,499   \$41.5%   \$1.3%   \$2,405,220,656   \$1,855,095,651   77.1%   \$2,398,414,016   \$1,908,347,904   79.6%   \$0.6%   \$2,405,220,656   \$1,855,095,651   77.1%   \$2,398,414,016   \$1,908,347,904   79.6%   \$0.6%   \$2,215,33,175   \$2,225								
2014   \$430,507,723   \$355,661,255   \$2.6%   \$430,474,834   \$357,703,596   \$3.1%   \$-37,8%								
2015   \$399,999,652   \$331,455,998   \$2.9%   \$399,680,863   \$326,264,355   81.6%   7.71%		\$692,548,832			\$696,517,314	\$646,329,897	92.8%	
2016   \$530,769,338   \$410,881,886   77.4%   \$531,124,265   \$421,690,266   79.4%   32.7%	2014	\$430,507,723	\$355,661,255	82.6%	\$430,474,834	\$357,703,596	83.1%	-37.8%
\$568,811,801	2015	\$399,999,652	\$331,455,998	82.9%	\$399,680,863	\$326,264,355	81.6%	-7.1%
\$568,811,801	2016	\$530,769,338	\$410,981,886	77.4%	\$531,124,265	\$421,690,266	79.4%	32.7%
2018   \$672,979,469   \$555,727,153   \$2,6%   \$673,070,004   \$560,365,763   \$83.3%   \$18.3%   2019   \$848,949,101   \$668,277,144   \$78.7%   \$848,334,585   \$682,651,000   \$80.5%   \$26.1%   2020   \$1,011,550,932   \$824,969,664   \$81.6%   \$1,007,368,374   \$837,399,837   \$83.1%   \$19.2%   \$1,418,657,172   \$1,209,365,843   \$85.2%   \$1,422,645,076   \$1,233,867,940   \$86.7%   \$40.2%   \$1,418,657,172   \$1,209,365,843   \$85.2%   \$1,422,645,076   \$1,233,867,940   \$86.7%   \$40.2%   \$1,233,867,940   \$86.7%   \$40.2%   \$1,273,867,940   \$86.7%   \$40.2%   \$1,273,867,940   \$86.7%   \$40.2%   \$1,273,867,940   \$86.7%   \$40.2%   \$1,273,867,940   \$86.7%   \$40.2%   \$1,273,867,940   \$86.7%   \$40.2%   \$1,273,867,940	2017							7.2%
\$848,949,101								
\$1,011,550,932								
NDIVIDUAL - TOTAL INDIVIDUAL								
Note								
DIRECT   PREMIUMS   DIRECT   FLOW   DIRECT   CHANGE   FLOW   PREMIUMS   DIRECLOSSES   LOSS   IN		Ψ1,110,001,112	ψ1, <u>200,000,010</u>	30.270	Ψ1,122,010,010	Ψ1,200,001,010	30.1.70	10.270
DIRECT   PREMIUMS   DIRECT   FLOW   DIRECT   CHANGE   FLOW   PREMIUMS   DIRECLOSSES   LOSS   IN   PREMIUM   DIRECLOSSES   LOSS   IN   PREMIUM   DIRECLOSSES   LOSS   IN   PREMIUM   DIRECLOSSES   LOSS			INDIV	IDIJAI - TOTA	ΙΙΝΟΙΛΙΟΓΙΑΙ			
Vear			nabia.		LINDIVIDUAL			% OF
Year         PREMIUMS WRITTEN         DIRECTLOSSES PAID PAID RATIO         LOSS EARNED         PREMIUMS INCURRED INCURRED         LOSS RATIO         RATIO PREMIUM           2012         \$2,391,760,696         \$1,781,127,122         74.5%         \$2,389,250,227         \$1,884,897,618         77.6%         6.4%           2013         \$2,405,220,656         \$1,855,095,651         77.1%         \$2,398,414,016         \$1,908,347,904         79.6%         0.6%           2014         \$2,653,879,457         \$2,125,316,079         80.1%         \$2,662,113,976         \$2,250,750,499         84.5%         10.3%           2015         \$3,017,293,379         \$2,399,419,057         79.5%         \$3,003,282,381         \$2,501,936,119         83.3%         13.7%           2016         \$3,460,396,694         \$2,747,333,175         79.4%         \$3,474,762,493         \$2,2770,18,741         74.2%         2.8%           2018         \$3,473,725,275         \$2,550,294,586         73.4%         \$3,486,630,385         \$2,560,532,510         73.4%         2.348,28,971,204         \$2,716,523,557         79.2%         -0.7%           2020         \$3,675,434,192         \$2,794,830,401         76.0%         \$3,699,331,905         \$2,765,988,465         74.8%         6.5%           2021         <		DIRECT			DIDECT			
Year         WRITTEN         PAID         RATIO         EARNED         INCURRED         RATIO         PREMIUM           2012         \$2,391,760,696         \$1,781,127,122         74.5%         \$2,389,250,227         \$1,854,897,618         77.6%         6.4%           2013         \$2,405,220,656         \$1,855,095,651         77.1%         \$2,389,414,016         \$1,908,347,904         79.6%         0.6%           2014         \$2,655,879,457         \$2,125,316,079         80.1%         \$2,662,113,976         \$2,250,750,499         84.5%         10.3%           2015         \$3,017,293,379         \$2,399,419,057         79.5%         \$3,003,282,381         \$2,501,936,119         83.3%         13.7%           2016         \$3,460,396,694         \$2,747,333,175         79.4%         \$3,477,62493         \$2,777,688,813         79.9%         14.7%           2017         \$3,556,673,146         \$2,619,589,480         73.7%         \$3,539,697,369         \$2,627,018,741         74.2%         2.8%           2018         \$3,473,725,275         \$2,550,294,586         73.4%         \$3,486,630,385         \$2,560,532,510         73.4%         23,482,971,204         \$2,716,523,557         79.2%         -0.7%           2020         \$3,675,434,192         \$2,794,830,4			DIDECTLOSSES			DIDECTOSSES	1000	
\$2,391,760,696	Voor							
\$2,405,220,656								
2014         \$2,653,879,457         \$2,125,316,079         \$0.1%         \$2,662,113,976         \$2,250,750,499         \$4.5%         10.3%           2015         \$3,017,293,379         \$2,399,419,057         79.5%         \$3,003,282,381         \$2,501,936,119         83.3%         13.7%           2016         \$3,460,396,694         \$2,747,333,175         79.4%         \$3,474,762,493         \$2,777,688,813         79.9%         14.7%           2017         \$3,556,573,146         \$2,619,589,480         73.7%         \$3,589,697,369         \$2,627,018,741         74.2%         2.8%           2018         \$3,473,725,275         \$2,550,294,586         73.4%         \$3,486,630,385         \$2,560,532,510         73.4%         -2.3%           2019         \$3,449,740,902         \$2,668,869,662         77.4%         \$3,428,971,204         \$2,716,523,557         79.2%         -0.7%           2020         \$3,675,434,192         \$2,794,830,401         76.0%         \$3,699,331,905         \$2,765,988,465         74.8%         6.5%           2021         \$4,522,197,750         \$3,590,376,080         79.4%         \$4,544,748,937         \$3,662,904,859         80.6%         23.0%           Year         WRITTEN         PAID         RATIO         REMILLEMPLOYER <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>								
2015         \$3,017,293,379         \$2,399,419,057         79.5%         \$3,003,282,381         \$2,501,936,119         83.3%         13.7%           2016         \$3,460,396,694         \$2,747,333,175         79.4%         \$3,474,762,493         \$2,777,688,813         79.9%         14.7%           2017         \$3,556,573,146         \$2,619,589,480         73.7%         \$3,539,697,369         \$2,627,018,741         74.2%         2.8%           2018         \$3,473,725,275         \$2,550,294,586         73.4%         \$3,486,630,385         \$2,560,532,510         73.4%         -2.3%           2019         \$3,449,740,902         \$2,668,869,662         77.4%         \$3,428,971,204         \$2,716,523,557         79.2%         -0.7%           2020         \$3,675,434,192         \$2,794,830,401         76.0%         \$3,699,331,905         \$2,765,988,465         74.8%         6.5%           2021         \$4,522,197,750         \$3,590,376,080         79.4%         \$4,544,748,937         \$3,662,904,859         80.6%         23.0%           Year         DIRECT         FREMIUMS         DIRECT         PREMIUMS         PREMIUMS         LOSS         LOSS         LOSS         LOSS         LOSS         LOSS         LOSS         LOSS         LOSS         L								
2016         \$3,460,396,694         \$2,747,333,175         79.4%         \$3,474,762,493         \$2,777,688,813         79.9%         14.7%           2017         \$3,556,573,146         \$2,619,589,480         73.7%         \$3,539,697,369         \$2,627,018,741         74.2%         2.8%           2018         \$3,473,725,275         \$2,550,294,586         73.4%         \$3,486,630,385         \$2,560,532,510         73.4%         -2.3%           2019         \$3,449,740,902         \$2,668,869,662         77.4%         \$3,429,712,04         \$2,716,523,557         79.2%         -0.7%           2020         \$3,675,434,192         \$2,794,830,401         76.0%         \$3,699,331,905         \$2,765,988,465         74.8%         6.5%           2021         \$4,522,197,750         \$3,590,376,080         79.4%         \$4,544,748,937         \$3,662,904,859         80.6%         23.0%           Year         DIRECT         CASH         FLOW         DIRECT         CCASH         CCHANGE         CHANGE           Year         WRITTEN         PAID         RATIO         EARNED         INCURRED         RATIO         PREMIUM           2012         \$1,206,310,177         \$922,953,524         76.5%         \$1,220,304,803         \$929,551,460         76.								
2017         \$3,556,573,146         \$2,619,589,480         73.7%         \$3,539,697,369         \$2,627,018,741         74.2%         2.8%           2018         \$3,473,725,275         \$2,550,294,586         73.4%         \$3,486,630,385         \$2,560,532,510         73.4%         -2.3%           2019         \$3,449,740,902         \$2,668,869,662         77.4%         \$3,428,971,204         \$2,716,523,557         79.2%         -0.7%           2020         \$3,675,434,192         \$2,794,830,401         76.0%         \$3,699,331,905         \$2,766,988,465         74.8%         6.5%           2021         \$4,522,197,750         \$3,590,376,080         79.4%         \$4,544,748,937         \$3,662,904,859         80.6%         23.0%           Year         DIRECT         PREMIUMS         DIRECT LOSSES         LOSS         PREMIUMS         DIRECT LOSSES         LOSS         IN           2012         \$1,206,310,177         \$922,953,524         76.5%         \$1,220,304,803         \$929,551,460         76.2%         -2.8%           2013         \$1,239,216,740         \$923,592,671         74.5%         \$1,244,763,474         \$937,673,203         75.3%         2.7%           2014         \$1,142,248,689								
2018         \$3,473,725,275         \$2,550,294,586         73.4%         \$3,486,630,385         \$2,560,532,510         73.4%         -2.3%           2019         \$3,449,740,902         \$2,668,869,662         77.4%         \$3,428,971,204         \$2,716,523,557         79.2%         -0.7%           2020         \$3,675,434,192         \$2,794,830,401         76.0%         \$3,699,331,905         \$2,765,988,465         74.8%         6.5%           SMALL EMPLOYER           CASH PLOW         PREMIUMS         DIRECT PREMIUMS         DIRECT								
2019         \$3,449,740,902         \$2,668,869,662         77.4%         \$3,428,971,204         \$2,716,523,557         79.2%         -0.7%           2020         \$3,675,434,192         \$2,794,830,401         76.0%         \$3,699,331,905         \$2,765,988,465         74.8%         6.5%           SMALL EMPLOYER           CASH         CASH         CASH         CHANGE           PREMIUMS         DIRECT LOSSES         LOSS         PREMIUMS DIREC LOSSES         LOSS         IN           Year         WRITTEN         PAID         RATIO         EARNED         INCURRED         RATIO         PREMIUM           2012         \$1,206,310,177         \$922,953,524         76.5%         \$1,220,304,803         \$929,551,460         76.2%         -2.8%           2013         \$1,239,216,740         \$923,592,671         74.5%         \$1,244,763,474         \$937,673,203         75.3%         2.7%           2014         \$1,141,910,983         \$869,814,187         76.2%         \$1,151,819,957         \$839,055,845         72.8%         -7.8%           2015         \$1,141,910,983         \$869,141,187         76.2%         \$1,142,851,740         \$873,452,937         76.4%         -0.0%								
2020         \$3,675,434,192         \$2,794,830,401         76.0%         \$3,699,331,905         \$2,765,988,465         74.8%         6.5%           2021         \$4,522,197,750         \$3,590,376,080         79.4%         \$4,544,748,937         \$3,662,904,859         80.6%         23.0%           SMALL EMPLOYER           CASH         CASH         CASH         CHANGE           PREMIUMS         DIRECT LOSSES         LOSS         PREMIUMS         DIREC LOSSES         LOSS         IN           Year         WRITTEN         PAID         RATIO         EARNED         INCURRED         RATIO         PREMIUM           2012         \$1,206,310,177         \$922,953,524         76.5%         \$1,220,304,803         \$929,551,460         76.2%         -2.8%           2013         \$1,239,216,740         \$923,592,671         74.5%         \$1,244,763,474         \$937,673,203         75.3%         2.7%           2014         \$1,142,248,689         \$831,655,694         72.8%         \$1,151,819,957         \$839,055,845         72.8%         -7.8%           2015         \$1,141,910,983         \$869,814,187         76.2%         \$1,142,851,740         \$873,452,937								
2021         \$4,522,197,750         \$3,590,376,080         79.4%         \$4,544,748,937         \$3,662,904,859         80.6%         23.0%           SMALL EMPLOYER           CASH PREMIUMS DIRECT PREMIUMS DIRECT PREMIUMS DIRECT LOSSES LOSS IN PREMIUMS DIRECT LOSSES LOSS IN EARNED INCURRED PREMIUM           Year         WRITTEN WAITO PAID RATIO PREMIUMS DIRECT LOSSES LOSS IN EARNED INCURRED PREMIUM         RATIO PREMIUM           2012         \$1,206,310,177         \$922,953,524         76.5%         \$1,220,304,803         \$929,551,460         76.2%         -2.8%           2013         \$1,239,216,740         \$923,592,671         74.5%         \$1,244,763,474         \$937,673,203         75.3%         2.7%           2014         \$1,142,248,689         \$831,655,694         72.8%         \$1,151,819,957         \$839,055,845         72.8%         -7.8%           2015         \$1,141,910,983         \$869,814,187         76.2%         \$1,142,851,740         \$873,452,937         76.4%         -0.0%           2016         \$1,155,849,485         \$862,070,854         74.6%         \$1,157,345,761         \$871,260,520         75.3%         1.2%           2017         \$1,184,636,228         \$993,069,529         76.2%         \$1,179,978,027         \$911,559,550         77.3%         2.5%								
SMALL EMPLOYER   CASH   FLOW   DIRECT   CHANGE   PREMIUMS   DIRECT   PREMIUMS   DIRECT   CHANGE   PREMIUMS   DIRECT   PREMIUMS   DIRECT   PREMIUMS   PAID   RATIO   EARNED   INCURRED   RATIO   PREMIUM   PR	2020	\$3,675,434,192		76.0%	\$3,699,331,905			6.5%
DIRECT   DIRECT   PREMIUMS   DIRECTLOSSES   LOSS   PREMIUMS   DIRECT   CHANGE   PREMIUMS   DIRECTLOSSES   LOSS   IN   PREMIUMS   DIRECTLOSSES   LOSS   IN   PREMIUMS   DIRECTLOSSES   LOSS   IN   PREMIUM   PAID   PREMIUM   PRE	2021	\$4,522,197,750	\$3,590,376,080	79.4%	\$4,544,748,937	\$3,662,904,859	80.6%	23.0%
Year         DIRECT PREMIUMS WRITTEN         DIRECT LOSSES PALID PAID         FLOW RATIO         DIRECT EARNED         DIREC LOSSES IN PREMIUMS         LOSS PREMIUMS         DIREC LOSSES IN PREMIUMS         LOSS PREMIUMS         INCURRED         CHANGE PREMIUM           2012         \$1,206,310,177         \$922,953,524         76.5%         \$1,220,304,803         \$929,551,460         76.2%         -2.8%           2013         \$1,239,216,740         \$923,592,671         74.5%         \$1,244,763,474         \$937,673,203         75.3%         2.7%           2014         \$1,142,248,689         \$831,655,694         72.8%         \$1,151,819,957         \$839,055,845         72.8%         -7.8%           2015         \$1,141,910,983         \$869,814,187         76.2%         \$1,142,851,740         \$873,452,937         76.4%         -0.0%           2016         \$1,155,849,485         \$862,070,854         74.6%         \$1,157,345,761         \$871,260,520         75.3%         1.2%           2017         \$1,184,636,228         \$903,069,529         76.2%         \$1,179,978,027         \$911,559,550         77.3%         2.5%           2018         \$1,158,477,348         \$912,305,051         78.8%         \$1,157,467,876         \$919,636,337         79.5%         -2.2%           2		<del></del>		SMALL EMPL	LOYER			
Year         DIRECT PREMIUMS WRITTEN         DIRECT LOSSES PALID PAID         FLOW RATIO         DIRECT EARNED         DIREC LOSSES IN PREMIUMS         LOSS PREMIUMS         DIREC LOSSES IN PREMIUMS         LOSS PREMIUMS         INCURRED         CHANGE PREMIUM           2012         \$1,206,310,177         \$922,953,524         76.5%         \$1,220,304,803         \$929,551,460         76.2%         -2.8%           2013         \$1,239,216,740         \$923,592,671         74.5%         \$1,244,763,474         \$937,673,203         75.3%         2.7%           2014         \$1,142,248,689         \$831,655,694         72.8%         \$1,151,819,957         \$839,055,845         72.8%         -7.8%           2015         \$1,141,910,983         \$869,814,187         76.2%         \$1,142,851,740         \$873,452,937         76.4%         -0.0%           2016         \$1,155,849,485         \$862,070,854         74.6%         \$1,157,345,761         \$871,260,520         75.3%         1.2%           2017         \$1,184,636,228         \$903,069,529         76.2%         \$1,179,978,027         \$911,559,550         77.3%         2.5%           2018         \$1,158,477,348         \$912,305,051         78.8%         \$1,157,467,876         \$919,636,337         79.5%         -2.2%           2								% OF
PREMIUMS         DIRECT LOSSES         LOSS         PREMIUMS         DIRECT LOSSES         LOSS         IN           2012         \$1,206,310,177         \$922,953,524         76.5%         \$1,220,304,803         \$929,551,460         76.2%         -2.8%           2013         \$1,239,216,740         \$923,592,671         74.5%         \$1,244,763,474         \$937,673,203         75.3%         2.7%           2014         \$1,142,248,689         \$831,655,694         72.8%         \$1,151,819,957         \$839,055,845         72.8%         -7.8%           2015         \$1,141,910,983         \$869,814,187         76.2%         \$1,142,851,740         \$873,452,937         76.4%         -0.0%           2016         \$1,155,849,485         \$862,070,854         74.6%         \$1,157,345,761         \$871,260,520         75.3%         1.2%           2017         \$1,184,636,228         \$903,069,529         76.2%         \$1,179,978,027         \$911,559,550         77.3%         2.5%           2018         \$1,158,477,348         \$912,305,051         78.8%         \$1,157,467,876         \$919,636,337         79.5%         -2.2%           2019         \$999,161,114         \$788,796,862         78.9%         \$1,003,255,718         \$792,897,084         79.0%         -		DIRECT			DIRECT			
Year         WRITTEN         PAID         RATIO         EARNED         INCURRED         RATIO         PREMIUM           2012         \$1,206,310,177         \$922,953,524         76.5%         \$1,220,304,803         \$929,551,460         76.2%         -2.8%           2013         \$1,239,216,740         \$923,592,671         74.5%         \$1,244,763,474         \$937,673,203         75.3%         2.7%           2014         \$1,142,248,689         \$831,655,694         72.8%         \$1,151,819,957         \$839,055,845         72.8%         -7.8%           2015         \$1,141,910,983         \$869,814,187         76.2%         \$1,142,851,740         \$873,452,937         76.4%         -0.0%           2016         \$1,155,849,485         \$862,070,854         74.6%         \$1,157,345,761         \$871,260,520         75.3%         1.2%           2017         \$1,184,636,228         \$903,069,529         76.2%         \$1,179,978,027         \$911,559,550         77.3%         2.5%           2018         \$1,158,477,348         \$912,305,051         78.8%         \$1,157,467,876         \$919,636,337         79.5%         -2.2%           2019         \$999,161,114         \$788,796,862         78.9%         \$1,003,255,718         \$792,897,084         79.0%			DIRECTLOSSES			DIREC LOSSES	LOSS	
2012         \$1,206,310,177         \$922,953,524         76.5%         \$1,220,304,803         \$929,551,460         76.2%         -2.8%           2013         \$1,239,216,740         \$923,592,671         74.5%         \$1,244,763,474         \$937,673,203         75.3%         2.7%           2014         \$1,142,248,689         \$831,655,694         72.8%         \$1,151,819,957         \$839,055,845         72.8%         -7.8%           2015         \$1,141,910,983         \$869,814,187         76.2%         \$1,142,851,740         \$873,452,937         76.4%         -0.0%           2016         \$1,155,849,485         \$862,070,854         74.6%         \$1,157,345,761         \$871,260,520         75.3%         1.2%           2017         \$1,184,636,228         \$903,069,529         76.2%         \$1,179,978,027         \$911,559,550         77.3%         2.5%           2018         \$1,158,477,348         \$912,305,051         78.8%         \$1,157,467,876         \$919,636,337         79.5%         -2.2%           2019         \$999,161,114         \$788,796,862         78.9%         \$1,003,255,718         \$792,897,084         79.0%         -13.8%           2020         \$902,100,729         \$703,716,601         78.0%         \$902,828,516         \$706,370,836	Year							
2013         \$1,239,216,740         \$923,592,671         74.5%         \$1,244,763,474         \$937,673,203         75.3%         2.7%           2014         \$1,142,248,689         \$831,655,694         72.8%         \$1,151,819,957         \$839,055,845         72.8%         -7.8%           2015         \$1,141,910,983         \$869,814,187         76.2%         \$1,142,851,740         \$873,452,937         76.4%         -0.0%           2016         \$1,155,849,485         \$862,070,854         74.6%         \$1,157,345,761         \$871,260,520         75.3%         1.2%           2017         \$1,184,636,228         \$903,069,529         76.2%         \$1,179,978,027         \$911,559,550         77.3%         2.5%           2018         \$1,158,477,348         \$912,305,051         78.8%         \$1,157,467,876         \$919,636,337         79.5%         -2.2%           2019         \$999,161,114         \$788,796,862         78.9%         \$1,003,255,718         \$792,897,084         79.0%         -13.8%           2020         \$902,100,729         \$703,716,601         78.0%         \$902,828,516         \$706,370,836         78.2%         -9.7%           2021         \$884,159,452         \$667,388,025         75.5%         \$879,299,127         \$669,856,392		\$1,206.310.177						
2014         \$1,142,248,689         \$831,655,694         72.8%         \$1,151,819,957         \$839,055,845         72.8%         -7.8%           2015         \$1,141,910,983         \$869,814,187         76.2%         \$1,142,851,740         \$873,452,937         76.4%         -0.0%           2016         \$1,155,849,485         \$862,070,854         74.6%         \$1,157,345,761         \$871,260,520         75.3%         1.2%           2017         \$1,184,636,228         \$903,069,529         76.2%         \$1,179,978,027         \$911,559,550         77.3%         2.5%           2018         \$1,158,477,348         \$912,305,051         78.8%         \$1,157,467,876         \$919,636,337         79.5%         -2.2%           2019         \$999,161,114         \$788,796,862         78.9%         \$1,003,255,718         \$792,897,084         79.0%         -13.8%           2020         \$902,100,729         \$703,716,601         78.0%         \$902,828,516         \$706,370,836         78.2%         -9.7%           2021         \$884,159,452         \$667,388,025         75.5%         \$879,299,127         \$669,856,392         76.2%         -2.0%								
2015         \$1,141,910,983         \$869,814,187         76.2%         \$1,142,851,740         \$873,452,937         76.4%         -0.0%           2016         \$1,155,849,485         \$862,070,854         74.6%         \$1,157,345,761         \$871,260,520         75.3%         1.2%           2017         \$1,184,636,228         \$903,069,529         76.2%         \$1,179,978,027         \$911,559,550         77.3%         2.5%           2018         \$1,158,477,348         \$912,305,051         78.8%         \$1,157,467,876         \$919,636,337         79.5%         -2.2%           2019         \$999,161,114         \$788,796,862         78.9%         \$1,003,255,718         \$792,897,084         79.0%         -13.8%           2020         \$902,100,729         \$703,716,601         78.0%         \$902,828,516         \$706,370,836         78.2%         -9.7%           2021         \$884,159,452         \$667,388,025         75.5%         \$879,299,127         \$669,856,392         76.2%         -2.0%								
2016         \$1,155,849,485         \$862,070,854         74.6%         \$1,157,345,761         \$871,260,520         75.3%         1.2%           2017         \$1,184,636,228         \$903,069,529         76.2%         \$1,179,978,027         \$911,559,550         77.3%         2.5%           2018         \$1,158,477,348         \$912,305,051         78.8%         \$1,157,467,876         \$919,636,337         79.5%         -2.2%           2019         \$999,161,114         \$788,796,862         78.9%         \$1,003,255,718         \$792,897,084         79.0%         -13.8%           2020         \$902,100,729         \$703,716,601         78.0%         \$902,828,516         \$706,370,836         78.2%         -9.7%           2021         \$884,159,452         \$667,388,025         75.5%         \$879,299,127         \$669,856,392         76.2%         -2.0%								
2017         \$1,184,636,228         \$903,069,529         76.2%         \$1,179,978,027         \$911,559,550         77.3%         2.5%           2018         \$1,158,477,348         \$912,305,051         78.8%         \$1,157,467,876         \$919,636,337         79.5%         -2.2%           2019         \$999,161,114         \$788,796,862         78.9%         \$1,003,255,718         \$792,897,084         79.0%         -13.8%           2020         \$902,100,729         \$703,716,601         78.0%         \$902,828,516         \$706,370,836         78.2%         -9.7%           2021         \$884,159,452         \$667,388,025         75.5%         \$879,299,127         \$669,856,392         76.2%         -2.0%								
2018       \$1,158,477,348       \$912,305,051       78.8%       \$1,157,467,876       \$919,636,337       79.5%       -2.2%         2019       \$999,161,114       \$788,796,862       78.9%       \$1,003,255,718       \$792,897,084       79.0%       -13.8%         2020       \$902,100,729       \$703,716,601       78.0%       \$902,828,516       \$706,370,836       78.2%       -9.7%         2021       \$884,159,452       \$667,388,025       75.5%       \$879,299,127       \$669,856,392       76.2%       -2.0%								
2019       \$999,161,114       \$788,796,862       78.9%       \$1,003,255,718       \$792,897,084       79.0%       -13.8%         2020       \$902,100,729       \$703,716,601       78.0%       \$902,828,516       \$706,370,836       78.2%       -9.7%         2021       \$884,159,452       \$667,388,025       75.5%       \$879,299,127       \$669,856,392       76.2%       -2.0%								
2020       \$902,100,729       \$703,716,601       78.0%       \$902,828,516       \$706,370,836       78.2%       -9.7%         2021       \$884,159,452       \$667,388,025       75.5%       \$879,299,127       \$669,856,392       76.2%       -2.0%								
2021 \$884,159,452 \$667,388,025 75.5% \$879,299,127 \$669,856,392 76.2% -2.0%	2010	<b>COOO</b> 161 111	<b>CADD AUG DEU</b>	70 NO/				
	2020	\$902,100,729	\$703,716,601	78.0%	\$902,828,516	\$706,370,836	78.2%	-9.7%

#### LARGE EMPLOYER/UNION

			LARGE EMPLO	DYER/UNION			
			CASH				% OF
	DIRECT		FLOW	DIRECT			CHANGE
	PREMIUMS	DIRECTLOSSES	LOSS	PREMIUMS	DIREC LOSSES	LOSS	IN
Year	WRITTEN	PAID	RATIO	EARNED	INCURRED	RATIO	PREMIUM
2012	\$2,114,877,846	\$1,755,535,780	83.0%	\$2,118,110,754	\$1,768,789,278	83.5%	3.5%
2013	\$2,050,460,682	\$1,728,158,433	84.3%	\$2,047,788,163	\$1,714,039,659	83.7%	-3.0%
2014	\$2,004,949,742	\$1,652,444,180	82.4%	\$1,993,919,906	\$1,623,044,418	81.4%	-2.2%
2015	\$2,007,103,666	\$1,684,312,933	83.9%	\$2,003,173,649	\$1,646,221,270	82.2%	0.1%
2016	\$2,092,055,998	\$1,784,799,000	85.3%	\$2,093,048,178	\$1,763,747,231	84.3%	4.2%
2017	\$2,422,230,132	\$1,987,978,299	82.1%	\$2,386,155,237	\$1,987,566,427	83.3%	15.8%
2018	\$2,576,062,761	\$2,283,759,066	88.7%	\$2,588,216,058	\$2,280,536,126	88.1%	6.4%
2019	\$2,802,941,279	\$2,427,601,371	86.6%	\$2,843,353,090	\$2,423,510,593	85.2%	8.8%
2020	\$2,386,247,635	\$2,004,574,387	84.0%	\$2,382,497,448	\$1,982,254,630	83.2%	-14.9%
2021	\$2,275,244,451	\$1,939,841,747	85.3%	\$2,274,620,063	\$1,952,518,479	85.8%	-4.7%
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			ASSOCIA	ATION			
			CASH				% OF
	DIRECT		FLOW	DIRECT			CHANGE
	PREMIUMS	DIRECTLOSSES	LOSS	PREMIUMS	DIREC LOSSES	LOSS	IN
Year	WRITTEN	PAID	RATIO	EARNED	INCURRED	RATIO	PREMIUM
2012	\$210,628,599	\$160,926,194	76.4%	\$212,603,261	\$161,360,391	75.9%	-1.1%
2012	\$207,186,021	\$151,685,312	73.2%	\$208,643,668	\$152,833,979	73.3%	-1.1 <i>%</i> -1.6%
2013			81.2%	\$179,721,808	\$139,197,534	73.5 % 77.5%	-1.0 <i>%</i> -14.9%
	\$176,373,796 \$126,544,434	\$143,196,477					
2015	\$126,541,131	\$96,812,461	76.5%	\$131,346,793	\$94,855,503 \$64,572,477	72.2%	-28.3%
2016	\$99,276,507	\$67,789,007	68.3%	\$94,674,641	\$61,572,177	65.0%	-21.5%
2017	\$79,695,463	\$67,896,627	85.2%	\$83,228,161	\$66,781,656	80.2%	-19.7%
2018	\$75,028,575	\$61,272,752	81.7%	\$74,641,495	\$60,648,941	81.3%	-5.9%
2019	\$50,579,436	\$37,065,683	73.3%	\$50,512,204	\$35,840,151	71.0%	-32.6%
2020	\$45,112,948	\$31,243,503	69.3%	\$45,717,680	\$32,275,835	70.6%	-10.8%
2021	\$41,461,786	\$34,776,236	83.9%	\$41,604,711	\$32,119,131	77.2%	-8.1%
			2/2025	01/451/			
			DISCRETI	ONARY			0/ 05
	DIDECT			DIDECT	D/DE0		% OF
	DIRECT		CASH	DIRECT	DIREC	1.000	CHANGE
	PREMIUMS		FLOW LOSS	PREMIUMS	LOSSES	LOSS	IN
Year	WRITTEN	PAID	RATIO	EARNED	INCURRED	RATIO	PREMIUM
2012	\$3,554,493	\$3,346,550	94.1%	\$3,527,162	\$3,204,727	90.9%	-4.5%
2013	\$3,368,578	\$3,470,974	103.0%	\$3,462,918	\$3,831,077	110.6%	-5.2%
2014	\$381,640	\$875,912	229.5%	\$433,615	\$175,459	40.5%	-88.7%
2015	\$1,117	\$5,836	522.5%	\$1,117	\$6,167	552.1%	-99.7%
2016	\$1,256	\$5	0.4%	\$1,275	\$-120	-9.4%	12.4%
2017	\$320,848	\$105,917	33.0%	\$263,555	\$0	0.0%	25445.2%
2018	\$227	\$2,650	1167.4%	\$227	\$0	0.0%	-99.9%
2019	\$237	\$11,517	4859.5%	\$237	\$3,034	1280.2%	4.4%
2020	\$24,812	\$3,922	15.8%	\$24,813	\$-529	-2.1%	10369.2%
2021	\$254	\$0	0.0%	\$254	\$0	0.0%	-99.0%
			FEDERAL EN	<b>IPLOYEES</b>			
			CASH				% OF
	DIRECT		FLOW	DIRECT			CHANGE
	PREMIUMS	DIRECTLOSSES	LOSS	PREMIUMS	DIREC LOSSES	LOSS	IN
Year	WRITTEN	PAID	RATIO	EARNED	INCURRED	RATIO	PREMIUM
2012	\$484,624,022	\$452,111,209	93.3%	\$490,105,025	\$458,223,275	93.5%	2.7%
2013	\$509,805,798	\$482,622,033	94.7%	\$512,579,016	\$484,276,163	94.5%	5.2%
2014	\$545,536,483	\$523,318,124	95.9%	\$561,678,984	\$524,328,434	93.4%	7.0%
2015	\$624,895,948	\$556,624,216	89.1%	\$626,630,255	\$562,523,568	89.8%	14.5%
2016	\$663,531,642	\$578,693,046	87.2%	\$656,121,991	\$587,019,959	89.5%	6.2%
2017	\$693,418,246	\$614,125,231	88.6%	\$669,431,594	\$613,662,043	91.7%	4.5%
2018	\$680,909,063	\$644,977,371	94.7%	\$680,440,855	\$641,294,777	94.2%	-1.8%
2019	\$723,145,275	\$680,117,788	94.0%	\$713,524,692	\$681,435,278	95.5%	6.2%
2019	\$769,369,034	\$686,461,116	89.2%	\$772,474,860	\$699,280,663	90.5%	6.4%
	\$709,309,034 \$778 865 030	\$000,401,110 \$720,381,081	09.2 /0	\$772,474,000 \$702.440.406	\$099,200,003 \$744,524,250	90.5%	0.4 / <sub>0</sub> 1 20/ <sub>-</sub>

\$792,449,496

\$744,524,250

94.0%

1.2%

93.8%

\$730,381,081

2021

\$778,865,939

#### **GROUP - MEDICARE SUPPLEMENT**

		GROUP		SUPPLEMENT			
			CASH				% OF
	DIRECT		FLOW	DIRECT			CHANGE
	PREMIUMS	DIRECTLOSSES	LOSS		DIREC LOSSES	LOSS	IN
Year	WRITTEN	PAID	RATIO	EARNED	INCURRED	RATIO	PREMIUM
2012	\$203,115,736	\$159,954,643	78.8%	\$205,429,468	\$159,682,393	77.7%	-6.4%
2013	\$196,644,545	\$151,548,529	77.1%	\$197,008,666	\$151,674,760	77.0%	-3.2%
2014	\$193,699,358	\$151,589,850	78.3%	\$192,082,500	\$150,841,159	78.5%	-1.5%
2015	\$204,900,217	\$162,151,342	79.1%	\$202,239,298	\$160,963,322	79.6%	5.8%
2016	\$211,238,135	\$168,473,712	79.8%	\$210,714,050	\$168,726,289	80.1%	3.1%
2017	\$216,649,704	\$172,324,426	79.5%	\$217,788,770	\$173,693,968	79.8%	2.6%
2018	\$223,765,220	\$172,329,372	77.0%	\$225,116,183	\$172,316,155	76.5%	3.3%
2019	\$211,002,839	\$175,220,253	83.0%	\$213,317,566	\$175,926,090	82.5%	-5.7%
2020	\$215,226,033	\$161,653,115	75.1%	\$197,415,468	\$157,816,630	79.9%	2.0%
2021	\$231,243,121	\$182,759,305	79.0%	\$226,547,910	\$186,085,105	82.1%	7.4%
		CP	OUP - LONG T	EDM CADE			
		GK	CASH	EKIN CAKE			% OF
	DIRECT		FLOW	DIRECT	DIREC		CHÂNGE
	PREMIUMS	DIRECTLOSSES	LOSS	PREMIUMS	LOSSES	LOSS	IN
Year	WRITTEN	PAID	RATIO	EARNED	INCURRED	RATIO	PREMIUM
2012	\$34,789,865	\$14,435,933	41.5%	\$32,038,191	\$20,245,997	63.2%	1.6%
2013	\$33,452,120	\$17,677,533	52.8%	\$30,721,626	\$13,262,610	43.2%	-3.8%
2014	\$36,126,891	\$18,804,607	52.1%	\$33,069,393	\$19,901,016	60.2%	8.0%
2015	\$36,275,466	\$21,314,430	58.8%	\$32,199,954	\$24,045,363	74.7%	0.4%
2016	\$36,389,880	\$21,933,116	60.3%	\$33,444,625	\$27,745,231	83.0%	0.3%
2017	\$38,287,342	\$21,695,111	56.7%	\$35,539,742	\$22,783,063	64.1%	5.2%
2018	\$38,659,448	\$24,820,971	64.2%	\$37,225,358	\$27,280,726	73.3%	1.0%
2019	\$37,143,761	\$28,974,512	78.0%	\$34,484,674	\$34,636,900	100.4%	-3.9%
2020	\$38,171,857	\$29,930,847	78.4%	\$35,189,763	\$31,304,332	89.0%	2.8%
2021	\$38,914,899	\$27,489,592	70.6%	\$36,166,316	\$22,894,600	63.3%	1.9%
-	, ,	, , , , , , , , , , , , , , , , , , , ,		, , , , , , , , ,	, , , , , , , , , , , , , , , , , , , ,		
		GRO	OUP - SPECIFIE	ED DISEASE			
		0.10		.D DISLASE			
			CASH				% OF
	DIRECT		CASH FLOW	DIRECT			CHANGE
	PREMIUMS	DIRECTLOSSES	CASH FLOW LOSS	DIRECT PREMIUMS	DIREC LOSSES	LOSS	CHANGE IN
Year	PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	INCURRED	RATIO	CHANGE IN PREMIUM
2012	PREMIUMS WRITTEN \$17,607,701	DIRECT LOSSES PAID \$8,390,650	CASH FLOW LOSS RATIO 47.7%	DIRECT PREMIUMS EARNED \$17,682,609	INCURRED \$8,009,832	RATIO 45.3%	CHANGE IN PREMIUM 10.4%
2012 2013	PREMIUMS WRITTEN \$17,607,701 \$19,968,532	DIRECT LOSSES PAID \$8,390,650 \$7,509,688	CASH FLOW LOSS RATIO 47.7% 37.6%	DIRECT PREMIUMS EARNED \$17,682,609 \$20,217,703	### INCURRED \$8,009,832 \$7,535,509	### RATIO 45.3% 37.3%	CHANGE IN PREMIUM 10.4% 13.4%
2012 2013 2014	PREMIUMS WRITTEN \$17,607,701 \$19,968,532 \$24,961,891	DIRECT LOSSES PAID \$8,390,650 \$7,509,688 \$8,637,135	CASH FLOW LOSS RATIO 47.7% 37.6% 34.6%	DIRECT PREMIUMS EARNED \$17,682,609 \$20,217,703 \$25,118,528	\$8,009,832 \$7,535,509 \$9,396,049	RATIO 45.3% 37.3% 37.4%	CHANGE IN PREMIUM 10.4% 13.4% 25.0%
2012 2013 2014 2015	PREMIUMS WRITTEN \$17,607,701 \$19,968,532 \$24,961,891 \$27,245,712	DIRECT LOSSES PAID \$8,390,650 \$7,509,688 \$8,637,135 \$9,509,880	CASH FLOW LOSS RATIO 47.7% 37.6% 34.6% 34.9%	DIRECT PREMIUMS EARNED \$17,682,609 \$20,217,703 \$25,118,528 \$27,300,439	\$8,009,832 \$7,535,509 \$9,396,049 \$9,934,267	RATIO 45.3% 37.3% 37.4% 36.4%	CHANGE IN PREMIUM 10.4% 13.4% 25.0% 9.1%
2012 2013 2014 2015 2016	PREMIUMS WRITTEN \$17,607,701 \$19,968,532 \$24,961,891 \$27,245,712 \$29,828,883	DIRECT LOSSES PAID \$8,390,650 \$7,509,688 \$8,637,135 \$9,509,880 \$10,221,604	CASH FLOW LOSS RATIO 47.7% 37.6% 34.6% 34.9% 34.3%	DIRECT PREMIUMS EARNED \$17,682,609 \$20,217,703 \$25,118,528 \$27,300,439 \$29,889,532	\$8,009,832 \$7,535,509 \$9,396,049 \$9,934,267 \$11,676,526	RATIO 45.3% 37.3% 37.4% 36.4% 39.1%	CHANGE IN PREMIUM 10.4% 13.4% 25.0% 9.1% 9.5%
2012 2013 2014 2015	PREMIUMS WRITTEN \$17,607,701 \$19,968,532 \$24,961,891 \$27,245,712	DIRECT LOSSES PAID \$8,390,650 \$7,509,688 \$8,637,135 \$9,509,880	CASH FLOW LOSS RATIO 47.7% 37.6% 34.6% 34.9%	DIRECT PREMIUMS EARNED \$17,682,609 \$20,217,703 \$25,118,528 \$27,300,439	\$8,009,832 \$7,535,509 \$9,396,049 \$9,934,267	RATIO 45.3% 37.3% 37.4% 36.4%	CHANGE IN PREMIUM 10.4% 13.4% 25.0% 9.1% 9.5% 4.5%
2012 2013 2014 2015 2016 2017 2018	PREMIUMS WRITTEN \$17,607,701 \$19,968,532 \$24,961,891 \$27,245,712 \$29,828,883 \$31,175,502 \$34,833,470	DIRECT LOSSES PAID \$8,390,650 \$7,509,688 \$8,637,135 \$9,509,880 \$10,221,604 \$11,331,417 \$12,014,822	CASH FLOW LOSS RATIO 47.7% 37.6% 34.6% 34.9% 34.3% 36.3% 34.5%	DIRECT PREMIUMS EARNED \$17,682,609 \$20,217,703 \$25,118,528 \$27,300,439 \$29,889,532 \$31,822,360 \$35,029,265	\$8,009,832 \$7,535,509 \$9,396,049 \$9,934,267 \$11,676,526 \$9,873,753 \$10,693,038	RATIO 45.3% 37.3% 37.4% 36.4% 39.1% 31.0% 30.5%	CHANGE IN PREMIUM 10.4% 13.4% 25.0% 9.1% 9.5% 4.5% 11.7%
2012 2013 2014 2015 2016 2017 2018 2019	PREMIUMS WRITTEN \$17,607,701 \$19,968,532 \$24,961,891 \$27,245,712 \$29,828,883 \$31,175,502 \$34,833,470 \$42,211,775	DIRECT LOSSES PAID \$8,390,650 \$7,509,688 \$8,637,135 \$9,509,880 \$10,221,604 \$11,331,417 \$12,014,822 \$16,360,538	CASH FLOW LOSS RATIO 47.7% 37.6% 34.6% 34.9% 34.3% 36.3% 34.5% 38.8%	DIRECT PREMIUMS EARNED \$17,682,609 \$20,217,703 \$25,118,528 \$27,300,439 \$29,889,532 \$31,822,360 \$35,029,265 \$42,810,667	\$8,009,832 \$7,535,509 \$9,396,049 \$9,934,267 \$11,676,526 \$9,873,753 \$10,693,038 \$16,390,458	RATIO 45.3% 37.3% 37.4% 36.4% 39.1% 31.0% 30.5% 38.3%	CHANGE IN PREMIUM 10.4% 13.4% 25.0% 9.1% 9.5% 4.5% 11.7% 21.2%
2012 2013 2014 2015 2016 2017 2018 2019 2020	PREMIUMS WRITTEN \$17,607,701 \$19,968,532 \$24,961,891 \$27,245,712 \$29,828,883 \$31,175,502 \$34,833,470 \$42,211,775 \$40,915,010	DIRECT LOSSES PAID \$8,390,650 \$7,509,688 \$8,637,135 \$9,509,880 \$10,221,604 \$11,331,417 \$12,014,822 \$16,360,538 \$14,851,592	CASH FLOW LOSS RATIO 47.7% 37.6% 34.6% 34.9% 34.3% 36.3% 38.8% 36.3%	DIRECT PREMIUMS EARNED \$17,682,609 \$20,217,703 \$25,118,528 \$27,300,439 \$29,889,532 \$31,822,360 \$35,029,265 \$42,810,667 \$40,583,921	\$8,009,832 \$7,535,509 \$9,396,049 \$9,934,267 \$11,676,526 \$9,873,753 \$10,693,038 \$16,390,458 \$14,229,625	RATIO 45.3% 37.3% 37.4% 36.4% 39.1% 31.0% 30.5% 38.3% 35.1%	CHANGE IN PREMIUM 10.4% 13.4% 25.0% 9.1% 9.5% 4.5% 11.7% 21.2% -3.1%
2012 2013 2014 2015 2016 2017 2018 2019	PREMIUMS WRITTEN \$17,607,701 \$19,968,532 \$24,961,891 \$27,245,712 \$29,828,883 \$31,175,502 \$34,833,470 \$42,211,775	DIRECT LOSSES PAID \$8,390,650 \$7,509,688 \$8,637,135 \$9,509,880 \$10,221,604 \$11,331,417 \$12,014,822 \$16,360,538 \$14,851,592 \$15,379,136	CASH FLOW LOSS RATIO 47.7% 37.6% 34.6% 34.9% 34.3% 36.3% 34.5% 38.8% 36.3% 34.6%	DIRECT PREMIUMS EARNED \$17,682,609 \$20,217,703 \$25,118,528 \$27,300,439 \$29,889,532 \$31,822,360 \$35,029,265 \$42,810,667 \$40,583,921 \$44,857,845	\$8,009,832 \$7,535,509 \$9,396,049 \$9,934,267 \$11,676,526 \$9,873,753 \$10,693,038 \$16,390,458	RATIO 45.3% 37.3% 37.4% 36.4% 39.1% 31.0% 30.5% 38.3%	CHANGE IN PREMIUM 10.4% 13.4% 25.0% 9.1% 9.5% 4.5% 11.7% 21.2%
2012 2013 2014 2015 2016 2017 2018 2019 2020	PREMIUMS WRITTEN \$17,607,701 \$19,968,532 \$24,961,891 \$27,245,712 \$29,828,883 \$31,175,502 \$34,833,470 \$42,211,775 \$40,915,010	DIRECT LOSSES PAID \$8,390,650 \$7,509,688 \$8,637,135 \$9,509,880 \$10,221,604 \$11,331,417 \$12,014,822 \$16,360,538 \$14,851,592 \$15,379,136	CASH FLOW LOSS RATIO 47.7% 37.6% 34.6% 34.9% 34.3% 36.3% 34.5% 38.8% 36.3% 34.6%	DIRECT PREMIUMS EARNED \$17,682,609 \$20,217,703 \$25,118,528 \$27,300,439 \$29,889,532 \$31,822,360 \$35,029,265 \$42,810,667 \$40,583,921 \$44,857,845	\$8,009,832 \$7,535,509 \$9,396,049 \$9,934,267 \$11,676,526 \$9,873,753 \$10,693,038 \$16,390,458 \$14,229,625	RATIO 45.3% 37.3% 37.4% 36.4% 39.1% 31.0% 30.5% 38.3% 35.1%	CHANGE IN PREMIUM 10.4% 13.4% 25.0% 9.1% 9.5% 4.5% 11.7% 21.2% -3.1% 8.6%
2012 2013 2014 2015 2016 2017 2018 2019 2020	PREMIUMS WRITTEN \$17,607,701 \$19,968,532 \$24,961,891 \$27,245,712 \$29,828,883 \$31,175,502 \$34,833,470 \$42,211,775 \$40,915,010 \$44,426,994	DIRECT LOSSES PAID \$8,390,650 \$7,509,688 \$8,637,135 \$9,509,880 \$10,221,604 \$11,331,417 \$12,014,822 \$16,360,538 \$14,851,592 \$15,379,136	CASH FLOW LOSS RATIO 47.7% 37.6% 34.6% 34.9% 34.3% 36.3% 34.5% 38.8% 36.3% 34.6% CASH	DIRECT PREMIUMS EARNED \$17,682,609 \$20,217,703 \$25,118,528 \$27,300,439 \$29,889,532 \$31,822,360 \$35,029,265 \$42,810,667 \$40,583,921 \$44,857,845	\$8,009,832 \$7,535,509 \$9,396,049 \$9,934,267 \$11,676,526 \$9,873,753 \$10,693,038 \$16,390,458 \$14,229,625 \$15,622,709	RATIO 45.3% 37.3% 37.4% 36.4% 39.1% 31.0% 30.5% 38.3% 35.1%	CHANGE IN PREMIUM 10.4% 13.4% 25.0% 9.1% 9.5% 4.5% 11.7% 21.2% -3.1% 8.6%
2012 2013 2014 2015 2016 2017 2018 2019 2020	PREMIUMS WRITTEN \$17,607,701 \$19,968,532 \$24,961,891 \$27,245,712 \$29,828,883 \$31,175,502 \$34,833,470 \$42,211,775 \$40,915,010 \$44,426,994	DIRECT LOSSES PAID \$8,390,650 \$7,509,688 \$8,637,135 \$9,509,880 \$10,221,604 \$11,331,417 \$12,014,822 \$16,360,538 \$14,851,592 \$15,379,136  GF	CASH FLOW LOSS RATIO 47.7% 37.6% 34.6% 34.9% 34.3% 36.3% 34.5% 38.8% 36.3% 34.6% CASH FLOW	DIRECT PREMIUMS EARNED \$17,682,609 \$20,217,703 \$25,118,528 \$27,300,439 \$29,889,532 \$31,822,360 \$35,029,265 \$42,810,667 \$40,583,921 \$44,857,845 ENT ONLY	\$8,009,832 \$7,535,509 \$9,396,049 \$9,934,267 \$11,676,526 \$9,873,753 \$10,693,038 \$16,390,458 \$14,229,625 \$15,622,709	RATIO 45.3% 37.3% 37.4% 36.4% 39.1% 31.0% 30.5% 38.3% 35.1% 34.8%	CHANGE IN PREMIUM 10.4% 13.4% 25.0% 9.1% 9.5% 4.5% 11.7% 21.2% -3.1% 8.6%  % OF CHANGE
2012 2013 2014 2015 2016 2017 2018 2019 2020 2021	PREMIUMS WRITTEN \$17,607,701 \$19,968,532 \$24,961,891 \$27,245,712 \$29,828,883 \$31,175,502 \$34,833,470 \$42,211,775 \$40,915,010 \$44,426,994  DIRECT PREMIUMS	DIRECT LOSSES PAID \$8,390,650 \$7,509,688 \$8,637,135 \$9,509,880 \$10,221,604 \$11,331,417 \$12,014,822 \$16,360,538 \$14,851,592 \$15,379,136  GF	CASH FLOW LOSS RATIO 47.7% 37.6% 34.6% 34.9% 34.3% 36.3% 34.5% 38.8% 36.3% 34.6% CASH FLOW LOSS	DIRECT PREMIUMS EARNED \$17,682,609 \$20,217,703 \$25,118,528 \$27,300,439 \$29,889,532 \$31,822,360 \$35,029,265 \$42,810,667 \$40,583,921 \$44,857,845 ENT ONLY	\$8,009,832 \$7,535,509 \$9,396,049 \$9,934,267 \$11,676,526 \$9,873,753 \$10,693,038 \$16,390,458 \$14,229,625 \$15,622,709	RATIO 45.3% 37.3% 37.4% 36.4% 39.1% 31.0% 30.5% 38.3% 35.1% 34.8%	CHANGE IN PREMIUM 10.4% 13.4% 25.0% 9.1% 9.5% 4.5% 11.7% 21.2% -3.1% 8.6%  **OF CHANGE IN
2012 2013 2014 2015 2016 2017 2018 2019 2020 2021	PREMIUMS WRITTEN \$17,607,701 \$19,968,532 \$24,961,891 \$27,245,712 \$29,828,883 \$31,175,502 \$34,833,470 \$42,211,775 \$40,915,010 \$44,426,994 DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID \$8,390,650 \$7,509,688 \$8,637,135 \$9,509,880 \$10,221,604 \$11,331,417 \$12,014,822 \$16,360,538 \$14,851,592 \$15,379,136  GF  DIRECT LOSSES PAID	CASH FLOW LOSS RATIO 47.7% 37.6% 34.6% 34.9% 34.3% 36.3% 34.5% 38.8% 36.3% 34.6% CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED \$17,682,609 \$20,217,703 \$25,118,528 \$27,300,439 \$29,889,532 \$31,822,360 \$35,029,265 \$42,810,667 \$40,583,921 \$44,857,845 ENT ONLY DIRECT PREMIUMS EARNED	\$8,009,832 \$7,535,509 \$9,396,049 \$9,934,267 \$11,676,526 \$9,873,753 \$10,693,038 \$16,390,458 \$14,229,625 \$15,622,709 DIREC LOSSES INCURRED	RATIO  45.3% 37.3% 37.4% 36.4% 39.1% 31.0% 30.5% 38.3% 35.1% 34.8%  LOSS RATIO	CHANGE IN PREMIUM  10.4% 13.4% 25.0% 9.1% 9.5% 4.5% 11.7% 21.2% -3.1% 8.6%  **OF CHANGE IN PREMIUM
2012 2013 2014 2015 2016 2017 2018 2019 2020 2021 Year 2012	PREMIUMS WRITTEN \$17,607,701 \$19,968,532 \$24,961,891 \$27,245,712 \$29,828,883 \$31,175,502 \$34,833,470 \$42,211,775 \$40,915,010 \$44,426,994  DIRECT PREMIUMS WRITTEN \$93,669,143	DIRECT LOSSES PAID \$8,390,650 \$7,509,688 \$8,637,135 \$9,509,880 \$10,221,604 \$11,331,417 \$12,014,822 \$16,360,538 \$14,851,592 \$15,379,136  GR  DIRECT LOSSES PAID \$44,365,104	CASH FLOW LOSS RATIO 47.7% 37.6% 34.6% 34.9% 34.3% 36.3% 34.5% 38.8% 36.3% 34.6% CASH FLOW LOSS RATIO 47.4%	DIRECT PREMIUMS EARNED \$17,682,609 \$20,217,703 \$25,118,528 \$27,300,439 \$29,889,532 \$31,822,360 \$35,029,265 \$42,810,667 \$40,583,921 \$44,857,845 ENT ONLY  DIRECT PREMIUMS EARNED \$94,083,836	\$8,009,832 \$7,535,509 \$9,396,049 \$9,934,267 \$11,676,526 \$9,873,753 \$10,693,038 \$16,390,458 \$14,229,625 \$15,622,709 DIREC LOSSES INCURRED \$45,430,057	RATIO  45.3% 37.3% 37.4% 36.4% 39.1% 31.0% 30.5% 38.3% 35.1% 34.8%  LOSS RATIO  48.3%	CHANGE IN PREMIUM  10.4% 13.4% 25.0% 9.1% 9.5% 4.5% 11.7% 21.2% -3.1% 8.6%  **OF CHANGE IN PREMIUM -3.8%
2012 2013 2014 2015 2016 2017 2018 2019 2020 2021 Year 2012 2013	PREMIUMS WRITTEN \$17,607,701 \$19,968,532 \$24,961,891 \$27,245,712 \$29,828,883 \$31,175,502 \$34,833,470 \$42,211,775 \$40,915,010 \$44,426,994  DIRECT PREMIUMS WRITTEN \$93,669,143 \$99,026,369	DIRECT LOSSES PAID \$8,390,650 \$7,509,688 \$8,637,135 \$9,509,880 \$10,221,604 \$11,331,417 \$12,014,822 \$16,360,538 \$14,851,592 \$15,379,136  GR  DIRECT LOSSES PAID \$44,365,104 \$47,957,270	CASH FLOW LOSS RATIO 47.7% 37.6% 34.6% 34.9% 34.3% 36.3% 34.5% 38.8% 36.3% 34.6% CASH FLOW LOSS RATIO 47.4% 48.4%	DIRECT PREMIUMS EARNED \$17,682,609 \$20,217,703 \$25,118,528 \$27,300,439 \$29,889,532 \$31,822,360 \$35,029,265 \$42,810,667 \$40,583,921 \$44,857,845 ENT ONLY  DIRECT PREMIUMS EARNED \$94,083,836 \$100,643,515	## INCURRED  \$8,009,832 \$7,535,509 \$9,396,049 \$9,934,267 \$11,676,526 \$9,873,753 \$10,693,038 \$16,390,458 \$14,229,625 \$15,622,709  ## DIREC LOSSES INCURRED \$45,430,057 \$49,955,641	RATIO  45.3% 37.3% 37.4% 36.4% 39.1% 31.0% 30.5% 38.3% 35.1% 34.8%  LOSS RATIO  48.3% 49.6%	CHANGE IN PREMIUM  10.4% 13.4% 25.0% 9.1% 9.5% 4.5% 11.7% 21.2% -3.1% 8.6%  ***CHANGE** IN PREMIUM -3.8% 5.7%
2012 2013 2014 2015 2016 2017 2018 2019 2020 2021 Year 2012 2013 2014	PREMIUMS WRITTEN \$17,607,701 \$19,968,532 \$24,961,891 \$27,245,712 \$29,828,883 \$31,175,502 \$34,833,470 \$42,211,775 \$40,915,010 \$44,426,994  DIRECT PREMIUMS WRITTEN \$93,669,143 \$99,026,369 \$109,907,195	DIRECT LOSSES PAID \$8,390,650 \$7,509,688 \$8,637,135 \$9,509,880 \$10,221,604 \$11,331,417 \$12,014,822 \$16,360,538 \$14,851,592 \$15,379,136  GR  DIRECT LOSSES PAID \$44,365,104 \$47,957,270 \$45,080,334	CASH FLOW LOSS RATIO 47.7% 37.6% 34.6% 34.9% 34.3% 36.3% 34.5% 38.8% 36.3% 34.6% CASH FLOW LOSS RATIO 47.4% 48.4% 41.0%	DIRECT PREMIUMS EARNED \$17,682,609 \$20,217,703 \$25,118,528 \$27,300,439 \$29,889,532 \$31,822,360 \$35,029,265 \$42,810,667 \$40,583,921 \$44,857,845 ENT ONLY  DIRECT PREMIUMS EARNED \$94,083,836 \$100,643,515 \$110,792,405	## INCURRED  \$8,009,832 \$7,535,509 \$9,396,049 \$9,934,267 \$11,676,526 \$9,873,753 \$10,693,038 \$16,390,458 \$14,229,625 \$15,622,709  ## DIREC LOSSES INCURRED  \$45,430,057 \$49,955,641 \$46,424,218	## RATIO  45.3% 37.3% 37.4% 36.4% 39.1% 31.0% 30.5% 38.3% 35.1% 34.8%  ## LOSS ## RATIO  48.3% 49.6% 41.9%	CHANGE IN PREMIUM  10.4% 13.4% 25.0% 9.1% 9.5% 4.5% 11.7% 21.2% -3.1% 8.6%  *** OF CHANGE IN PREMIUM  -3.8% 5.7% 11.0%
2012 2013 2014 2015 2016 2017 2018 2019 2020 2021 Year 2012 2013 2014 2015	PREMIUMS WRITTEN \$17,607,701 \$19,968,532 \$24,961,891 \$27,245,712 \$29,828,883 \$31,175,502 \$34,833,470 \$42,211,775 \$40,915,010 \$44,426,994  DIRECT PREMIUMS WRITTEN \$93,669,143 \$99,026,369 \$109,907,195 \$109,615,562	DIRECT LOSSES PAID \$8,390,650 \$7,509,688 \$8,637,135 \$9,509,880 \$10,221,604 \$11,331,417 \$12,014,822 \$16,360,538 \$14,851,592 \$15,379,136  GF  DIRECT LOSSES PAID \$44,365,104 \$47,957,270 \$45,080,334 \$43,523,286	CASH FLOW LOSS RATIO 47.7% 37.6% 34.6% 34.9% 34.3% 36.3% 34.5% 38.8% 36.3% 34.6% CASH FLOW LOSS RATIO 47.4% 48.4% 41.0% 39.7%	DIRECT PREMIUMS EARNED \$17,682,609 \$20,217,703 \$25,118,528 \$27,300,439 \$29,889,532 \$31,822,360 \$35,029,265 \$42,810,667 \$40,583,921 \$44,857,845 ENT ONLY  DIRECT PREMIUMS EARNED \$94,083,836 \$100,643,515 \$110,792,405 \$110,621,146	## INCURRED  \$8,009,832 \$7,535,509 \$9,396,049 \$9,934,267 \$11,676,526 \$9,873,753 \$10,693,038 \$16,390,458 \$14,229,625 \$15,622,709  ## DIREC LOSSES INCURRED  \$45,430,057 \$49,955,641 \$46,424,218 \$42,190,276	## RATIO  45.3% 37.3% 37.4% 36.4% 39.1% 31.0% 30.5% 38.3% 35.1% 34.8%  ## LOSS ## RATIO  48.3% 49.6% 41.9% 38.1%	CHANGE IN PREMIUM  10.4% 13.4% 25.0% 9.1% 9.5% 4.5% 11.7% 21.2% -3.1% 8.6%  ***CHANGE** IN PREMIUM -3.8% 5.7% 11.0% -0.3%
2012 2013 2014 2015 2016 2017 2018 2019 2020 2021 Year 2012 2013 2014 2015 2016	PREMIUMS WRITTEN \$17,607,701 \$19,968,532 \$24,961,891 \$27,245,712 \$29,828,883 \$31,175,502 \$34,833,470 \$42,211,775 \$40,915,010 \$44,426,994  DIRECT PREMIUMS WRITTEN \$93,669,143 \$99,026,369 \$109,907,195 \$109,615,562 \$99,625,472	DIRECT LOSSES PAID \$8,390,650 \$7,509,688 \$8,637,135 \$9,509,880 \$10,221,604 \$11,331,417 \$12,014,822 \$16,360,538 \$14,851,592 \$15,379,136  GF  DIRECT LOSSES PAID \$44,365,104 \$47,957,270 \$45,080,334 \$43,523,286 \$38,745,037	CASH FLOW LOSS RATIO 47.7% 37.6% 34.6% 34.9% 34.3% 36.3% 34.5% 38.8% 36.3% 34.6% CASH FLOW LOSS RATIO 47.4% 48.4% 41.0% 39.7% 38.9%	DIRECT PREMIUMS EARNED \$17,682,609 \$20,217,703 \$25,118,528 \$27,300,439 \$29,889,532 \$31,822,360 \$35,029,265 \$42,810,667 \$40,583,921 \$44,857,845 ENT ONLY  DIRECT PREMIUMS EARNED \$94,083,836 \$100,643,515 \$110,792,405 \$110,621,146 \$99,977,796	## INCURRED  \$8,009,832 \$7,535,509 \$9,396,049 \$9,934,267 \$11,676,526 \$9,873,753 \$10,693,038 \$16,390,458 \$14,229,625 \$15,622,709  ## DIREC LOSSES INCURRED  \$45,430,057 \$49,955,641 \$46,424,218 \$42,190,276 \$42,554,006	## RATIO  45.3% 37.3% 37.4% 36.4% 39.1% 31.0% 30.5% 38.3% 35.1% 34.8%  ## LOSS ## RATIO  48.3% 49.6% 41.9% 38.1% 42.6%	CHANGE IN PREMIUM  10.4% 13.4% 25.0% 9.1% 9.5% 4.5% 11.7% 21.2% -3.1% 8.6%   ***CHANGE IN PREMIUM  -3.8% 5.7% 11.0% -0.3% -9.1%
2012 2013 2014 2015 2016 2017 2018 2019 2020 2021 2021 2021 2012 2013 2014 2015 2016 2017	PREMIUMS WRITTEN \$17,607,701 \$19,968,532 \$24,961,891 \$27,245,712 \$29,828,883 \$31,175,502 \$34,833,470 \$42,211,775 \$40,915,010 \$44,426,994  DIRECT PREMIUMS WRITTEN \$93,669,143 \$99,026,369 \$109,907,195 \$109,615,562 \$99,625,472 \$106,534,521	DIRECT LOSSES PAID  \$8,390,650 \$7,509,688 \$8,637,135 \$9,509,880 \$10,221,604 \$11,331,417 \$12,014,822 \$16,360,538 \$14,851,592 \$15,379,136   GF  DIRECT LOSSES PAID  \$44,365,104 \$47,957,270 \$45,080,334 \$43,523,286 \$38,745,037 \$47,178,677	CASH FLOW LOSS RATIO 47.7% 37.6% 34.6% 34.9% 34.3% 36.3% 34.5% 38.8% 36.3% 34.6% CASH FLOW LOSS RATIO 47.4% 48.4% 41.0% 39.7% 38.9% 44.3%	DIRECT PREMIUMS EARNED \$17,682,609 \$20,217,703 \$25,118,528 \$27,300,439 \$29,889,532 \$31,822,360 \$35,029,265 \$42,810,667 \$40,583,921 \$44,857,845 ENT ONLY  DIRECT PREMIUMS EARNED \$94,083,836 \$100,643,515 \$110,792,405 \$110,621,146 \$99,977,796 \$105,209,625	## INCURRED  \$8,009,832 \$7,535,509 \$9,396,049 \$9,934,267 \$11,676,526 \$9,873,753 \$10,693,038 \$16,390,458 \$14,229,625 \$15,622,709  ## DIREC LOSSES INCURRED  \$45,430,057 \$49,955,641 \$46,424,218 \$42,190,276 \$42,554,006 \$50,921,510	## RATIO  45.3% 37.3% 37.4% 36.4% 39.1% 31.0% 30.5% 38.3% 35.1% 34.8%  ## LOSS ## RATIO  48.3% 49.6% 41.9% 38.1% 42.6% 48.4%	CHANGE IN PREMIUM  10.4% 13.4% 25.0% 9.1% 9.5% 4.5% 11.7% 21.2% -3.1% 8.6%  ***CHANGE IN PREMIUM -3.8% 5.7% 11.0% -0.3% -9.1% 6.9%
2012 2013 2014 2015 2016 2017 2018 2019 2020 2021 2021 2021 2013 2014 2015 2016 2017 2018	PREMIUMS WRITTEN \$17,607,701 \$19,968,532 \$24,961,891 \$27,245,712 \$29,828,883 \$31,175,502 \$34,833,470 \$42,211,775 \$40,915,010 \$44,426,994  DIRECT PREMIUMS WRITTEN \$93,669,143 \$99,026,369 \$109,907,195 \$109,615,562 \$99,625,472 \$106,534,521 \$110,230,122	DIRECT LOSSES PAID  \$8,390,650 \$7,509,688 \$8,637,135 \$9,509,880 \$10,221,604 \$11,331,417 \$12,014,822 \$16,360,538 \$14,851,592 \$15,379,136   GF  DIRECT LOSSES PAID  \$44,365,104 \$47,957,270 \$45,080,334 \$43,523,286 \$38,745,037 \$47,178,677 \$48,534,065	CASH FLOW LOSS RATIO 47.7% 37.6% 34.6% 34.9% 34.3% 36.3% 34.5% 38.8% 36.3% 34.6% CASH FLOW LOSS RATIO 47.4% 48.4% 41.0% 39.7% 38.9% 44.3% 44.0%	DIRECT PREMIUMS EARNED \$17,682,609 \$20,217,703 \$25,118,528 \$27,300,439 \$29,889,532 \$31,822,360 \$35,029,265 \$42,810,667 \$40,583,921 \$44,857,845 ENT ONLY  DIRECT PREMIUMS EARNED \$94,083,836 \$100,643,515 \$110,792,405 \$110,621,146 \$99,977,796 \$105,209,625 \$108,042,632	## INCURRED  \$8,009,832 \$7,535,509 \$9,396,049 \$9,934,267 \$11,676,526 \$9,873,753 \$10,693,038 \$16,390,458 \$14,229,625 \$15,622,709  ## DIREC LOSSES INCURRED  \$45,430,057 \$49,955,641 \$46,424,218 \$42,190,276 \$42,554,006 \$50,921,510 \$50,936,723	## RATIO  45.3% 37.3% 37.4% 36.4% 39.1% 31.0% 30.5% 38.3% 35.1% 34.8%  ## LOSS ## RATIO  48.3% 49.6% 41.9% 38.1% 42.6% 48.4% 47.1%	CHANGE IN PREMIUM  10.4% 13.4% 25.0% 9.1% 9.5% 4.5% 11.7% 21.2% -3.1% 8.6%  ***CHANGE IN PREMIUM -3.8% 5.7% 11.0% -0.3% -9.1% 6.9% 3.5%
2012 2013 2014 2015 2016 2017 2018 2019 2020 2021 2021 2012 2013 2014 2015 2016 2017 2018 2019	PREMIUMS WRITTEN \$17,607,701 \$19,968,532 \$24,961,891 \$27,245,712 \$29,828,883 \$31,175,502 \$34,833,470 \$42,211,775 \$40,915,010 \$44,426,994  DIRECT PREMIUMS WRITTEN \$93,669,143 \$99,026,369 \$109,907,195 \$109,615,562 \$99,625,472 \$106,534,521 \$110,230,122 \$116,616,092	DIRECT LOSSES PAID  \$8,390,650 \$7,509,688 \$8,637,135 \$9,509,880 \$10,221,604 \$11,331,417 \$12,014,822 \$16,360,538 \$14,851,592 \$15,379,136   GF  DIRECT LOSSES PAID  \$44,365,104 \$47,957,270 \$45,080,334 \$43,523,286 \$38,745,037 \$47,178,677 \$48,534,065 \$43,850,060	CASH FLOW LOSS RATIO 47.7% 37.6% 34.6% 34.9% 34.3% 36.3% 34.5% 38.8% 36.3% 34.6% COUP - ACCIDE CASH FLOW LOSS RATIO 47.4% 48.4% 41.0% 39.7% 38.9% 44.3% 44.0% 37.6%	DIRECT PREMIUMS EARNED \$17,682,609 \$20,217,703 \$25,118,528 \$27,300,439 \$29,889,532 \$31,822,360 \$35,029,265 \$42,810,667 \$40,583,921 \$44,857,845 ENT ONLY  DIRECT PREMIUMS EARNED \$94,083,836 \$100,643,515 \$110,792,405 \$110,621,146 \$99,977,796 \$105,209,625 \$108,042,632 \$116,256,068	## INCURRED  \$8,009,832 \$7,535,509 \$9,396,049 \$9,934,267 \$11,676,526 \$9,873,753 \$10,693,038 \$16,390,458 \$14,229,625 \$15,622,709  ## DIREC LOSSES INCURRED  \$45,430,057 \$49,955,641 \$46,424,218 \$42,190,276 \$42,554,006 \$50,921,510 \$50,936,723 \$37,998,288	## RATIO  45.3% 37.3% 37.4% 36.4% 39.1% 31.0% 30.5% 38.3% 35.1% 34.8%  ## LOSS ## RATIO  48.3% 49.6% 41.9% 38.1% 42.6% 48.4% 47.1% 32.7%	CHANGE IN PREMIUM  10.4% 13.4% 25.0% 9.1% 9.5% 4.5% 11.7% 21.2% -3.1% 8.6%  **OF CHANGE IN PREMIUM -3.8% 5.7% 11.0% -0.3% -9.1% 6.9% 3.5% 5.8%
2012 2013 2014 2015 2016 2017 2018 2019 2020 2021 Year 2012 2013 2014 2015 2016 2017 2018 2019 2020	PREMIUMS WRITTEN \$17,607,701 \$19,968,532 \$24,961,891 \$27,245,712 \$29,828,883 \$31,175,502 \$34,833,470 \$42,211,775 \$40,915,010 \$44,426,994  DIRECT PREMIUMS WRITTEN \$93,669,143 \$99,026,369 \$109,907,195 \$109,615,562 \$99,625,472 \$106,534,521 \$110,230,122 \$116,616,092 \$111,786,395	DIRECT LOSSES PAID  \$8,390,650 \$7,509,688 \$8,637,135 \$9,509,880 \$10,221,604 \$11,331,417 \$12,014,822 \$16,360,538 \$14,851,592 \$15,379,136   GF  DIRECT LOSSES PAID  \$44,365,104 \$47,957,270 \$45,080,334 \$43,523,286 \$38,745,037 \$47,178,677 \$48,534,065 \$43,850,060 \$41,272,752	CASH FLOW LOSS RATIO 47.7% 37.6% 34.6% 34.9% 34.3% 36.3% 34.5% 38.8% 36.3% 34.6% COUP - ACCIDE CASH FLOW LOSS RATIO 47.4% 48.4% 41.0% 39.7% 38.9% 44.3% 44.0% 37.6% 36.9%	DIRECT PREMIUMS EARNED \$17,682,609 \$20,217,703 \$25,118,528 \$27,300,439 \$29,889,532 \$31,822,360 \$35,029,265 \$42,810,667 \$40,583,921 \$44,857,845 ENT ONLY  DIRECT PREMIUMS EARNED \$94,083,836 \$100,643,515 \$110,792,405 \$110,621,146 \$99,977,796 \$105,209,625 \$108,042,632 \$116,256,068 \$111,483,321	## INCURRED  \$8,009,832 \$7,535,509 \$9,396,049 \$9,934,267 \$11,676,526 \$9,873,753 \$10,693,038 \$16,390,458 \$14,229,625 \$15,622,709  ## DIREC LOSSES INCURRED  \$45,430,057 \$49,955,641 \$46,424,218 \$42,190,276 \$42,554,006 \$50,921,510 \$50,936,723 \$37,998,288 \$43,821,626	## RATIO  45.3% 37.3% 37.4% 36.4% 39.1% 31.0% 30.5% 38.3% 35.1% 34.8%  ## LOSS ## RATIO  48.3% 49.6% 41.9% 38.1% 42.6% 48.4% 47.1% 32.7% 39.3%	CHANGE IN PREMIUM  10.4% 13.4% 25.0% 9.1% 9.5% 4.5% 11.7% 21.2% -3.1% 8.6%  7 OF CHANGE IN PREMIUM -3.8% 5.7% 11.0% -0.3% -9.1% 6.9% 3.5% 5.8% -4.1%
2012 2013 2014 2015 2016 2017 2018 2019 2020 2021 2021 2012 2013 2014 2015 2016 2017 2018 2019	PREMIUMS WRITTEN \$17,607,701 \$19,968,532 \$24,961,891 \$27,245,712 \$29,828,883 \$31,175,502 \$34,833,470 \$42,211,775 \$40,915,010 \$44,426,994  DIRECT PREMIUMS WRITTEN \$93,669,143 \$99,026,369 \$109,907,195 \$109,615,562 \$99,625,472 \$106,534,521 \$110,230,122 \$116,616,092	DIRECT LOSSES PAID  \$8,390,650 \$7,509,688 \$8,637,135 \$9,509,880 \$10,221,604 \$11,331,417 \$12,014,822 \$16,360,538 \$14,851,592 \$15,379,136   GF  DIRECT LOSSES PAID  \$44,365,104 \$47,957,270 \$45,080,334 \$43,523,286 \$38,745,037 \$47,178,677 \$48,534,065 \$43,850,060	CASH FLOW LOSS RATIO 47.7% 37.6% 34.6% 34.9% 34.3% 36.3% 34.5% 38.8% 36.3% 34.6% COUP - ACCIDE CASH FLOW LOSS RATIO 47.4% 48.4% 41.0% 39.7% 38.9% 44.3% 44.0% 37.6%	DIRECT PREMIUMS EARNED \$17,682,609 \$20,217,703 \$25,118,528 \$27,300,439 \$29,889,532 \$31,822,360 \$35,029,265 \$42,810,667 \$40,583,921 \$44,857,845 ENT ONLY  DIRECT PREMIUMS EARNED \$94,083,836 \$100,643,515 \$110,792,405 \$110,621,146 \$99,977,796 \$105,209,625 \$108,042,632 \$116,256,068	## INCURRED  \$8,009,832 \$7,535,509 \$9,396,049 \$9,934,267 \$11,676,526 \$9,873,753 \$10,693,038 \$16,390,458 \$14,229,625 \$15,622,709  ## DIREC LOSSES INCURRED  \$45,430,057 \$49,955,641 \$46,424,218 \$42,190,276 \$42,554,006 \$50,921,510 \$50,936,723 \$37,998,288	## RATIO  45.3% 37.3% 37.4% 36.4% 39.1% 31.0% 30.5% 38.3% 35.1% 34.8%  ## LOSS ## RATIO  48.3% 49.6% 41.9% 38.1% 42.6% 48.4% 47.1% 32.7%	CHANGE IN PREMIUM  10.4% 13.4% 25.0% 9.1% 9.5% 4.5% 11.7% 21.2% -3.1% 8.6%  **OF CHANGE IN PREMIUM -3.8% 5.7% 11.0% -0.3% -9.1% 6.9% 3.5% 5.8%

**GROUP - DISABILITY INCOME** 

		GK	OUP - DISABILI	TY INCOME			
			CASH				% OF
	DIRECT		FLOW	DIRECT			CHANGE
	PREMIUMS	DIRECTLOSSES	LOSS		DIREC LOSSES	LOSS	IN
Year	WRITTEN	PAID	RATIO	EARNED	INCURRED	RATIO	PREMIUM
2012	\$258,592,907	\$202,323,947	78.2%	\$262,161,281	\$214,633,320	81.9%	2.3%
2013	\$259,900,676	\$212,934,734	81.9%	\$260,513,436	\$228,524,884	87.7%	0.5%
2014	\$269,201,441	\$212,951,954	79.1%	\$268,290,961	\$217,048,128	80.9%	3.6%
2015	\$303,329,965	\$229,521,732	75.7%	\$302,330,839	\$238,471,048	78.9%	12.7%
2016	\$295,990,569	\$230,257,414	77.8%	\$296,296,097	\$237,201,404	80.1%	-2.4%
2017	\$310,429,682	\$227,859,519	73.4%	\$313,941,460	\$224,332,084	71.5%	4.9%
2018	\$315,434,996	\$232,348,022	73.7%	\$333,810,137	\$221,502,939	66.4%	1.6%
2019	\$324,646,590	\$212,439,422	65.4%	\$344,472,566	\$212,761,970	61.8%	2.9%
2020	\$351,563,862	\$237,891,721	67.7%	\$373,290,521	\$253,750,939	68.0%	8.3%
2021	\$355,664,414	\$263,047,903	74.0%	\$355,935,208	\$287,828,265	80.9%	1.2%
			CROUR DE	NITAI			
			GROUP - DE CASH	NIAL			% OF
	DIRECT		FLOW	DIRECT			CHANGE
	PREMIUMS	DIRECTLOSSES	LOSS		DIREC LOSSES	LOSS	IN
Year	WRITTEN	PAID	RATIO	EARNED	INCURRED	RATIO	PREMIUM
2012	\$218,668,481	\$161,839,723	74.0%	\$223,189,228	\$162,520,532	72.8%	7.3%
2012	\$220,118,548	\$165,816,300	75.3%	\$219,285,057	\$166,155,018	75.8%	0.7%
2013	\$232,335,863	\$172,716,488	74.3%	\$230,871,383	\$175,080,700	75.8%	5.6%
2015	\$245,898,323	\$176,723,210	71.9%	\$245,215,424	\$179,056,110	73.0%	5.8%
2016	\$254,889,911	\$181,631,947	71.3%	\$254,186,933	\$185,786,163	73.1%	3.7%
2017	\$245,599,771	\$161,017,689	65.6%	\$244,314,159	\$162,927,287	66.7%	-3.6%
2018	\$275,533,543	\$199,655,851	72.5%	\$273,366,731	\$202,635,088	74.1%	12.2%
2019	\$326,344,875	\$216,439,301	66.3%	\$323,340,355	\$218,654,835	67.6%	18.4%
2020	\$300,645,160	\$185,976,810	61.9%	\$295,344,288	\$185,006,303	62.6%	-7.9%
2020	\$311,684,509	\$226,691,046	72.7%	\$306,696,014	\$233,434,832	76.1%	3.7%
2021	Ψ311,004,309	Ψ220,031,040	12.1 /0	Ψ300,030,014	Ψ200,404,002	70.170	3.7 /0
		GF	ROUP - LIMITEI	D BENEFIT			
		GF	ROUP - LIMITEL CASH				% OF
	DIRECT	<u> </u>		DIRECT			% OF CHANGE
	DIRECT PREMIUMS	GF DIRECT LOSSES	CASH	DIRECT	DIREC LOSSES	LOSS	
Year	PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	INCURRED	RATIO	CHANGE IN PREMIUM
Year 2012	PREMIUMS	DIRECTLOSSES	CASH FLOW LOSS	DIRECT PREMIUMS			CHANGE IN
2012 2013	PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	INCURRED	RATIO	CHANGE IN PREMIUM
2012	PREMIUMS WRITTEN \$149,044,553	DIRECT LOSSES PAID \$98,519,019	CASH FLOW LOSS RATIO 66.1%	DIRECT PREMIUMS EARNED \$149,533,800	*100,921,166	RATIO 67.5%	CHANGE IN PREMIUM 9.5%
2012 2013	PREMIUMS WRITTEN \$149,044,553 \$151,711,089	DIRECT LOSSES PAID \$98,519,019 \$105,597,381	CASH FLOW LOSS RATIO 66.1% 69.6%	DIRECT PREMIUMS EARNED \$149,533,800 \$151,494,391	\$100,921,166 \$107,054,384	RATIO 67.5% 70.7%	CHANGE IN PREMIUM 9.5% 1.8%
2012 2013 2014	PREMIUMS WRITTEN \$149,044,553 \$151,711,089 \$146,851,719 \$162,635,242 \$178,579,137	DIRECT LOSSES PAID \$98,519,019 \$105,597,381 \$111,278,930 \$112,628,183 \$123,573,149	CASH FLOW LOSS RATIO 66.1% 69.6% 75.8%	DIRECT PREMIUMS EARNED \$149,533,800 \$151,494,391 \$148,179,250	\$100,921,166 \$107,054,384 \$114,894,376	RATIO 67.5% 70.7% 77.5%	CHANGE IN PREMIUM 9.5% 1.8% -3.2% 10.7% 9.8%
2012 2013 2014 2015	PREMIUMS WRITTEN \$149,044,553 \$151,711,089 \$146,851,719 \$162,635,242	DIRECT LOSSES PAID \$98,519,019 \$105,597,381 \$111,278,930 \$112,628,183	CASH FLOW LOSS RATIO 66.1% 69.6% 75.8% 69.3%	DIRECT PREMIUMS EARNED \$149,533,800 \$151,494,391 \$148,179,250 \$161,918,619	\$100,921,166 \$107,054,384 \$114,894,376 \$115,831,671	RATIO 67.5% 70.7% 77.5% 71.5%	CHANGE IN PREMIUM 9.5% 1.8% -3.2% 10.7%
2012 2013 2014 2015 2016	PREMIUMS WRITTEN \$149,044,553 \$151,711,089 \$146,851,719 \$162,635,242 \$178,579,137	DIRECT LOSSES PAID \$98,519,019 \$105,597,381 \$111,278,930 \$112,628,183 \$123,573,149	CASH FLOW LOSS RATIO 66.1% 69.6% 75.8% 69.3% 69.2%	DIRECT PREMIUMS EARNED \$149,533,800 \$151,494,391 \$148,179,250 \$161,918,619 \$178,814,462	\$100,921,166 \$107,054,384 \$114,894,376 \$115,831,671 \$122,784,216	RATIO 67.5% 70.7% 77.5% 71.5% 68.7%	CHANGE IN PREMIUM 9.5% 1.8% -3.2% 10.7% 9.8%
2012 2013 2014 2015 2016 2017	PREMIUMS WRITTEN \$149,044,553 \$151,711,089 \$146,851,719 \$162,635,242 \$178,579,137 \$212,700,682	DIRECT LOSSES PAID \$98,519,019 \$105,597,381 \$111,278,930 \$112,628,183 \$123,573,149 \$139,844,105	CASH FLOW LOSS RATIO 66.1% 69.6% 75.8% 69.3% 69.2% 65.7%	DIRECT PREMIUMS EARNED \$149,533,800 \$151,494,391 \$148,179,250 \$161,918,619 \$178,814,462 \$212,419,098	\$100,921,166 \$107,054,384 \$114,894,376 \$115,831,671 \$122,784,216 \$141,432,022	RATIO 67.5% 70.7% 77.5% 71.5% 68.7% 66.6%	CHANGE IN PREMIUM 9.5% 1.8% -3.2% 10.7% 9.8% 19.1%
2012 2013 2014 2015 2016 2017 2018	PREMIUMS WRITTEN \$149,044,553 \$151,711,089 \$146,851,719 \$162,635,242 \$178,579,137 \$212,700,682 \$225,795,125	DIRECT LOSSES PAID \$98,519,019 \$105,597,381 \$111,278,930 \$112,628,183 \$123,573,149 \$139,844,105 \$138,306,273	CASH FLOW LOSS RATIO 66.1% 69.6% 75.8% 69.3% 69.2% 65.7% 61.3%	DIRECT PREMIUMS EARNED \$149,533,800 \$151,494,391 \$148,179,250 \$161,918,619 \$178,814,462 \$212,419,098 \$225,657,489	\$100,921,166 \$107,054,384 \$114,894,376 \$115,831,671 \$122,784,216 \$141,432,022 \$139,770,213	RATIO 67.5% 70.7% 77.5% 71.5% 68.7% 66.6% 61.9%	CHANGE IN PREMIUM 9.5% 1.8% -3.2% 10.7% 9.8% 19.1% 6.2%
2012 2013 2014 2015 2016 2017 2018 2019	PREMIUMS WRITTEN \$149,044,553 \$151,711,089 \$146,851,719 \$162,635,242 \$178,579,137 \$212,700,682 \$225,795,125 \$239,839,244	DIRECT LOSSES PAID  \$98,519,019 \$105,597,381 \$111,278,930 \$112,628,183 \$123,573,149 \$139,844,105 \$138,306,273 \$153,746,932 \$143,346,900 \$850,205,509	CASH FLOW LOSS RATIO 66.1% 69.6% 75.8% 69.3% 69.2% 65.7% 61.3% 64.1% 57.5% 301.6%	DIRECT PREMIUMS EARNED \$149,533,800 \$151,494,391 \$148,179,250 \$161,918,619 \$178,814,462 \$212,419,098 \$225,657,489 \$239,162,225 \$248,967,220 \$281,069,003	\$100,921,166 \$107,054,384 \$114,894,376 \$115,831,671 \$122,784,216 \$141,432,022 \$139,770,213 \$154,114,622 \$143,332,711 \$170,068,312	RATIO 67.5% 70.7% 77.5% 71.5% 68.7% 66.6% 61.9% 64.4%	CHANGE IN PREMIUM 9.5% 1.8% -3.2% 10.7% 9.8% 19.1% 6.2% 6.2%
2012 2013 2014 2015 2016 2017 2018 2019 2020	PREMIUMS WRITTEN \$149,044,553 \$151,711,089 \$146,851,719 \$162,635,242 \$178,579,137 \$212,700,682 \$225,795,125 \$239,839,244 \$249,117,836	DIRECT LOSSES PAID  \$98,519,019 \$105,597,381 \$111,278,930 \$112,628,183 \$123,573,149 \$139,844,105 \$138,306,273 \$153,746,932 \$143,346,900 \$850,205,509	CASH FLOW LOSS RATIO 66.1% 69.6% 75.8% 69.2% 65.7% 61.3% 64.1% 57.5% 301.6%	DIRECT PREMIUMS EARNED \$149,533,800 \$151,494,391 \$148,179,250 \$161,918,619 \$178,814,462 \$212,419,098 \$225,657,489 \$239,162,225 \$248,967,220	\$100,921,166 \$107,054,384 \$114,894,376 \$115,831,671 \$122,784,216 \$141,432,022 \$139,770,213 \$154,114,622 \$143,332,711 \$170,068,312	RATIO 67.5% 70.7% 77.5% 71.5% 68.7% 66.6% 61.9% 64.4% 57.6%	CHANGE IN PREMIUM 9.5% 1.8% -3.2% 10.7% 9.8% 19.1% 6.2% 6.2% 3.9% 13.2%
2012 2013 2014 2015 2016 2017 2018 2019 2020	PREMIUMS WRITTEN \$149,044,553 \$151,711,089 \$146,851,719 \$162,635,242 \$178,579,137 \$212,700,682 \$225,795,125 \$239,839,244 \$249,117,836 \$281,923,352	DIRECT LOSSES PAID  \$98,519,019 \$105,597,381 \$111,278,930 \$112,628,183 \$123,573,149 \$139,844,105 \$138,306,273 \$153,746,932 \$143,346,900 \$850,205,509	CASH FLOW LOSS RATIO 66.1% 69.6% 75.8% 69.2% 65.7% 61.3% 64.1% 57.5% 301.6% CASH	DIRECT PREMIUMS EARNED \$149,533,800 \$151,494,391 \$148,179,250 \$161,918,619 \$178,814,462 \$212,419,098 \$225,657,489 \$239,162,225 \$248,967,220 \$281,069,003	\$100,921,166 \$107,054,384 \$114,894,376 \$115,831,671 \$122,784,216 \$141,432,022 \$139,770,213 \$154,114,622 \$143,332,711 \$170,068,312	RATIO 67.5% 70.7% 77.5% 71.5% 68.7% 66.6% 61.9% 64.4% 57.6%	CHANGE IN PREMIUM  9.5% 1.8% -3.2% 10.7% 9.8% 19.1% 6.2% 6.2% 3.9% 13.2%
2012 2013 2014 2015 2016 2017 2018 2019 2020	PREMIUMS WRITTEN \$149,044,553 \$151,711,089 \$146,851,719 \$162,635,242 \$178,579,137 \$212,700,682 \$225,795,125 \$239,839,244 \$249,117,836 \$281,923,352	DIRECT LOSSES PAID \$98,519,019 \$105,597,381 \$111,278,930 \$112,628,183 \$123,573,149 \$139,844,105 \$138,306,273 \$153,746,932 \$143,346,900 \$850,205,509 GROUP - S	CASH FLOW LOSS RATIO 66.1% 69.6% 75.8% 69.3% 69.2% 65.7% 61.3% 64.1% 57.5% 301.6% CHORT TERM C	DIRECT PREMIUMS EARNED \$149,533,800 \$151,494,391 \$148,179,250 \$161,918,619 \$178,814,462 \$212,419,098 \$225,657,489 \$239,162,225 \$248,967,220 \$281,069,003 **REDIT DISABILITY	## INCURRED  \$100,921,166 \$107,054,384 \$114,894,376 \$115,831,671 \$122,784,216 \$141,432,022 \$139,770,213 \$154,114,622 \$143,332,711 \$170,068,312  ** DIREC	RATIO 67.5% 70.7% 77.5% 71.5% 68.7% 66.6% 61.9% 64.4% 57.6% 60.5%	CHANGE IN PREMIUM 9.5% 1.8% -3.2% 10.7% 9.8% 19.1% 6.2% 6.2% 3.9% 13.2%  **OF CHANGE
2012 2013 2014 2015 2016 2017 2018 2019 2020 2021	PREMIUMS WRITTEN \$149,044,553 \$151,711,089 \$146,851,719 \$162,635,242 \$178,579,137 \$212,700,682 \$225,795,125 \$239,839,244 \$249,117,836 \$281,923,352 DIRECT PREMIUMS	DIRECT LOSSES PAID \$98,519,019 \$105,597,381 \$111,278,930 \$112,628,183 \$123,573,149 \$139,844,105 \$138,306,273 \$153,746,932 \$143,346,900 \$850,205,509 GROUP - S	CASH FLOW LOSS RATIO 66.1% 69.6% 75.8% 69.3% 69.2% 65.7% 61.3% 64.1% 57.5% 301.6% CASH FLOW LOSS	DIRECT PREMIUMS EARNED \$149,533,800 \$151,494,391 \$148,179,250 \$161,918,619 \$178,814,462 \$212,419,098 \$225,657,489 \$239,162,225 \$248,967,220 \$281,069,003 REDIT DISABILITY DIRECT PREMIUMS	## INCURRED  \$100,921,166 \$107,054,384 \$114,894,376 \$115,831,671 \$122,784,216 \$141,432,022 \$139,770,213 \$154,114,622 \$143,332,711 \$170,068,312  ### DIREC LOSSES	RATIO 67.5% 70.7% 77.5% 71.5% 68.7% 66.6% 61.9% 64.4% 57.6% 60.5%	CHANGE IN PREMIUM 9.5% 1.8% -3.2% 10.7% 9.8% 19.1% 6.2% 6.2% 3.9% 13.2%  **OF CHANGE IN
2012 2013 2014 2015 2016 2017 2018 2019 2020 2021	PREMIUMS WRITTEN \$149,044,553 \$151,711,089 \$146,851,719 \$162,635,242 \$178,579,137 \$212,700,682 \$225,795,125 \$239,839,244 \$249,117,836 \$281,923,352 DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID \$98,519,019 \$105,597,381 \$111,278,930 \$112,628,183 \$123,573,149 \$139,844,105 \$138,306,273 \$153,746,932 \$143,346,900 \$850,205,509 GROUP - S	CASH FLOW LOSS RATIO 66.1% 69.6% 75.8% 69.2% 65.7% 61.3% 64.1% 57.5% 301.6% CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED \$149,533,800 \$151,494,391 \$148,179,250 \$161,918,619 \$178,814,462 \$212,419,098 \$225,657,489 \$239,162,225 \$248,967,220 \$281,069,003 REDIT DISABILITY DIRECT PREMIUMS EARNED	## INCURRED  \$100,921,166 \$107,054,384 \$114,894,376 \$115,831,671 \$122,784,216 \$141,432,022 \$139,770,213 \$154,114,622 \$143,332,711 \$170,068,312  ### DIREC LOSSES INCURRED	RATIO 67.5% 70.7% 77.5% 71.5% 68.7% 66.6% 61.9% 64.4% 57.6% 60.5%  LOSS RATIO	CHANGE IN PREMIUM  9.5% 1.8% -3.2% 10.7% 9.8% 19.1% 6.2% 6.2% 3.9% 13.2%  **OF CHANGE IN PREMIUM
2012 2013 2014 2015 2016 2017 2018 2019 2020 2021 Year 2012	PREMIUMS WRITTEN  \$149,044,553 \$151,711,089 \$146,851,719 \$162,635,242 \$178,579,137 \$212,700,682 \$225,795,125 \$239,839,244 \$249,117,836 \$281,923,352  DIRECT PREMIUMS WRITTEN \$14,102,883	DIRECT LOSSES PAID \$98,519,019 \$105,597,381 \$111,278,930 \$112,628,183 \$123,573,149 \$139,844,105 \$138,306,273 \$153,746,932 \$143,346,900 \$850,205,509 GROUP - S  DIRECT LOSSES PAID \$5,424,730	CASH FLOW LOSS RATIO 66.1% 69.6% 75.8% 69.2% 65.7% 61.3% 64.1% 57.5% 301.6% CASH FLOW LOSS RATIO 38.5%	DIRECT PREMIUMS EARNED \$149,533,800 \$151,494,391 \$148,179,250 \$161,918,619 \$178,814,462 \$212,419,098 \$225,657,489 \$239,162,225 \$248,967,220 \$281,069,003  REDIT DISABILITY  DIRECT PREMIUMS EARNED \$13,222,269	## INCURRED  \$100,921,166 \$107,054,384 \$114,894,376 \$115,831,671 \$122,784,216 \$141,432,022 \$139,770,213 \$154,114,622 \$143,332,711 \$170,068,312  ### DIREC LOSSES INCURRED \$4,618,540	RATIO 67.5% 70.7% 77.5% 71.5% 68.7% 66.6% 61.9% 64.4% 57.6% 60.5%  LOSS RATIO 34.9%	CHANGE IN PREMIUM  9.5% 1.8% -3.2% 10.7% 9.8% 19.1% 6.2% 6.2% 3.9% 13.2%  ***CHANGE IN PREMIUM  5.2%
2012 2013 2014 2015 2016 2017 2018 2019 2020 2021 Year 2012 2013	PREMIUMS WRITTEN  \$149,044,553 \$151,711,089 \$146,851,719 \$162,635,242 \$178,579,137 \$212,700,682 \$225,795,125 \$239,839,244 \$249,117,836 \$281,923,352  DIRECT PREMIUMS WRITTEN  \$14,102,883 \$13,323,245	DIRECT LOSSES PAID \$98,519,019 \$105,597,381 \$111,278,930 \$112,628,183 \$123,573,149 \$139,844,105 \$138,306,273 \$153,746,932 \$143,346,900 \$850,205,509  GROUP - S  DIRECT LOSSES PAID \$5,424,730 \$4,749,199	CASH FLOW LOSS RATIO 66.1% 69.6% 75.8% 69.3% 69.2% 65.7% 61.3% 64.1% 57.5% 301.6% FLOW LOSS RATIO 38.5% 35.6%	DIRECT PREMIUMS EARNED \$149,533,800 \$151,494,391 \$148,179,250 \$161,918,619 \$178,814,462 \$212,419,098 \$225,657,489 \$239,162,225 \$248,967,220 \$281,069,003 PREDIT DISABILITY  DIRECT PREMIUMS EARNED \$13,222,269 \$13,282,084	## INCURRED  \$100,921,166 \$107,054,384 \$114,894,376 \$115,831,671 \$122,784,216 \$141,432,022 \$139,770,213 \$154,114,622 \$143,332,711 \$170,068,312  ### DIREC LOSSES INCURRED  \$4,618,540 \$3,675,444	RATIO 67.5% 70.7% 77.5% 71.5% 68.7% 66.6% 61.9% 64.4% 57.6% 60.5%  LOSS RATIO 34.9% 27.7%	CHANGE IN PREMIUM  9.5% 1.8% -3.2% 10.7% 9.8% 19.1% 6.2% 6.2% 3.9% 13.2%  ***CHANGE IN PREMIUM  5.2% -5.5%
2012 2013 2014 2015 2016 2017 2018 2019 2020 2021 Year 2012 2013 2014	PREMIUMS WRITTEN  \$149,044,553 \$151,711,089 \$146,851,719 \$162,635,242 \$178,579,137 \$212,700,682 \$225,795,125 \$239,839,244 \$249,117,836 \$281,923,352  DIRECT PREMIUMS WRITTEN  \$14,102,883 \$13,323,245 \$13,672,599	DIRECT LOSSES PAID \$98,519,019 \$105,597,381 \$111,278,930 \$112,628,183 \$123,573,149 \$139,844,105 \$138,306,273 \$153,746,932 \$143,346,900 \$850,205,509  GROUP - S  DIRECT LOSSES PAID \$5,424,730 \$4,749,199 \$4,131,411	CASH FLOW LOSS RATIO 66.1% 69.6% 75.8% 69.2% 65.7% 61.3% 64.1% 57.5% 301.6% EHORT TERM C CASH FLOW LOSS RATIO 38.5% 35.6% 30.2%	DIRECT PREMIUMS EARNED \$149,533,800 \$151,494,391 \$148,179,250 \$161,918,619 \$178,814,462 \$212,419,098 \$225,657,489 \$239,162,225 \$248,967,220 \$281,069,003 PREDIT DISABILITY  DIRECT PREMIUMS EARNED \$13,222,269 \$13,282,084 \$13,230,216	## INCURRED  \$100,921,166 \$107,054,384 \$114,894,376 \$115,831,671 \$122,784,216 \$141,432,022 \$139,770,213 \$154,114,622 \$143,332,711 \$170,068,312  ### DIREC LOSSES INCURRED  \$4,618,540 \$3,675,444 \$3,351,536	RATIO 67.5% 70.7% 77.5% 71.5% 68.7% 66.6% 61.9% 64.4% 57.6% 60.5%  LOSS RATIO 34.9% 27.7% 25.3%	CHANGE IN PREMIUM  9.5% 1.8% -3.2% 10.7% 9.8% 19.1% 6.2% 6.2% 3.9% 13.2%  ***CHANGE IN PREMIUM  5.2% -5.5% 2.6%
2012 2013 2014 2015 2016 2017 2018 2019 2020 2021 Year 2012 2013 2014 2015	PREMIUMS WRITTEN  \$149,044,553 \$151,711,089 \$146,851,719 \$162,635,242 \$178,579,137 \$212,700,682 \$225,795,125 \$239,839,244 \$249,117,836 \$281,923,352  DIRECT PREMIUMS WRITTEN  \$14,102,883 \$13,323,245 \$13,672,599 \$13,207,014	DIRECT LOSSES PAID \$98,519,019 \$105,597,381 \$111,278,930 \$112,628,183 \$123,573,149 \$139,844,105 \$138,306,273 \$153,746,932 \$143,346,900 \$850,205,509 GROUP - S  DIRECT LOSSES PAID \$5,424,730 \$4,749,199 \$4,131,411 \$3,732,757	CASH FLOW LOSS RATIO 66.1% 69.6% 75.8% 69.3% 69.2% 65.7% 61.3% 64.1% 57.5% 301.6% FLOW LOSS RATIO 38.5% 35.6% 30.2% 28.3%	DIRECT PREMIUMS EARNED \$149,533,800 \$151,494,391 \$148,179,250 \$161,918,619 \$178,814,462 \$212,419,098 \$225,657,489 \$239,162,225 \$248,967,220 \$281,069,003 PREDIT DISABILITY  DIRECT PREMIUMS EARNED \$13,222,269 \$13,282,084 \$13,230,216 \$13,215,189	## INCURRED  \$100,921,166 \$107,054,384 \$114,894,376 \$115,831,671 \$122,784,216 \$141,432,022 \$139,770,213 \$154,114,622 \$143,332,711 \$170,068,312  ### DIREC LOSSES INCURRED  \$4,618,540 \$3,675,444 \$3,351,536 \$3,721,543	RATIO 67.5% 70.7% 77.5% 71.5% 68.7% 66.6% 61.9% 64.4% 57.6% 60.5%  LOSS RATIO 34.9% 27.7% 25.3% 28.2%	CHANGE IN PREMIUM  9.5% 1.8% -3.2% 10.7% 9.8% 19.1% 6.2% 6.2% 3.9% 13.2%  ***CHANGE IN PREMIUM  5.2% -5.5% 2.6% -3.4%
2012 2013 2014 2015 2016 2017 2018 2019 2020 2021 Year 2012 2013 2014 2015 2016	PREMIUMS WRITTEN  \$149,044,553 \$151,711,089 \$146,851,719 \$162,635,242 \$178,579,137 \$212,700,682 \$225,795,125 \$239,839,244 \$249,117,836 \$281,923,352  DIRECT PREMIUMS WRITTEN  \$14,102,883 \$13,323,245 \$13,672,599 \$13,207,014 \$9,768,406	DIRECT LOSSES PAID \$98,519,019 \$105,597,381 \$111,278,930 \$112,628,183 \$123,573,149 \$139,844,105 \$138,306,273 \$153,746,932 \$143,346,900 \$850,205,509  GROUP - S  DIRECT LOSSES PAID \$5,424,730 \$4,749,199 \$4,131,411 \$3,732,757 \$3,678,436	CASH FLOW LOSS RATIO 66.1% 69.6% 75.8% 69.3% 69.2% 65.7% 61.3% 64.1% 57.5% 301.6%  FLOW LOSS RATIO 38.5% 35.6% 30.2% 28.3% 37.7%	DIRECT PREMIUMS EARNED \$149,533,800 \$151,494,391 \$148,179,250 \$161,918,619 \$178,814,462 \$212,419,098 \$225,657,489 \$239,162,225 \$248,967,220 \$281,069,003  PREDIT DISABILITY  DIRECT PREMIUMS EARNED \$13,222,269 \$13,282,084 \$13,230,216 \$13,215,189 \$11,530,020	## INCURRED  \$100,921,166 \$107,054,384 \$114,894,376 \$115,831,671 \$122,784,216 \$141,432,022 \$139,770,213 \$154,114,622 \$143,332,711 \$170,068,312  ### DIREC LOSSES INCURRED  \$4,618,540 \$3,675,444 \$3,351,536 \$3,721,543 \$3,477,512	RATIO 67.5% 70.7% 77.5% 71.5% 68.7% 66.6% 61.9% 64.4% 57.6% 60.5%  LOSS RATIO 34.9% 27.7% 25.3% 28.2% 30.2%	CHANGE IN PREMIUM  9.5% 1.8% -3.2% 10.7% 9.8% 19.1% 6.2% 6.2% 3.9% 13.2%  ***CHANGE IN PREMIUM  5.2% -5.5% 2.6% -3.4% -26.0%
2012 2013 2014 2015 2016 2017 2018 2019 2020 2021 Year 2012 2013 2014 2015 2016 2017	PREMIUMS WRITTEN  \$149,044,553 \$151,711,089 \$146,851,719 \$162,635,242 \$178,579,137 \$212,700,682 \$225,795,125 \$239,839,244 \$249,117,836 \$281,923,352  DIRECT PREMIUMS WRITTEN  \$14,102,883 \$13,323,245 \$13,672,599 \$13,207,014 \$9,768,406 \$8,807,010	DIRECT LOSSES PAID \$98,519,019 \$105,597,381 \$111,278,930 \$112,628,183 \$123,573,149 \$139,844,105 \$138,306,273 \$153,746,932 \$143,346,900 \$850,205,509  GROUP - S  DIRECT LOSSES PAID \$5,424,730 \$4,749,199 \$4,131,411 \$3,732,757 \$3,678,436 \$3,398,223	CASH FLOW LOSS RATIO 66.1% 69.6% 75.8% 69.3% 69.2% 65.7% 61.3% 64.1% 57.5% 301.6%  CASH FLOW LOSS RATIO 38.5% 35.6% 30.2% 28.3% 37.7% 38.6%	DIRECT PREMIUMS EARNED \$149,533,800 \$151,494,391 \$148,179,250 \$161,918,619 \$178,814,462 \$212,419,098 \$225,657,489 \$239,162,225 \$248,967,220 \$281,069,003 PREDIT DISABILITY  DIRECT PREMIUMS EARNED \$13,222,269 \$13,282,084 \$13,230,216 \$13,215,189 \$11,530,020 \$11,027,152	## INCURRED  \$100,921,166 \$107,054,384 \$114,894,376 \$115,831,671 \$122,784,216 \$141,432,022 \$139,770,213 \$154,114,622 \$143,332,711 \$170,068,312  ### DIREC LOSSES INCURRED  \$4,618,540 \$3,675,444 \$3,351,536 \$3,721,543 \$3,477,512 \$2,763,855	RATIO 67.5% 70.7% 77.5% 71.5% 68.7% 66.6% 61.9% 64.4% 57.6% 60.5%  LOSS RATIO 34.9% 27.7% 25.3% 28.2% 30.2% 25.1%	CHANGE IN PREMIUM  9.5% 1.8% -3.2% 10.7% 9.8% 19.1% 6.2% 6.2% 3.9% 13.2%  ***CHANGE IN PREMIUM 5.2% -5.5% 2.6% -3.4% -26.0% -9.8%
2012 2013 2014 2015 2016 2017 2018 2019 2020 2021 Year 2012 2013 2014 2015 2016 2017 2018	PREMIUMS WRITTEN  \$149,044,553 \$151,711,089 \$146,851,719 \$162,635,242 \$178,579,137 \$212,700,682 \$225,795,125 \$239,839,244 \$249,117,836 \$281,923,352  DIRECT PREMIUMS WRITTEN  \$14,102,883 \$13,323,245 \$13,672,599 \$13,207,014 \$9,768,406 \$8,807,010 \$8,967,299	DIRECT LOSSES PAID  \$98,519,019 \$105,597,381 \$111,278,930 \$112,628,183 \$123,573,149 \$139,844,105 \$138,306,273 \$153,746,932 \$143,346,900 \$850,205,509  GROUP - S  DIRECT LOSSES PAID  \$5,424,730 \$4,749,199 \$4,131,411 \$3,732,757 \$3,678,436 \$3,398,223 \$3,037,302	CASH FLOW LOSS RATIO 66.1% 69.6% 75.8% 69.3% 69.2% 65.7% 61.3% 64.1% 57.5% 301.6%  CASH FLOW LOSS RATIO 38.5% 35.6% 30.2% 28.3% 37.7% 38.6% 33.9%	DIRECT PREMIUMS EARNED \$149,533,800 \$151,494,391 \$148,179,250 \$161,918,619 \$178,814,462 \$212,419,098 \$225,657,489 \$239,162,225 \$248,967,220 \$281,069,003  PREDIT DISABILITY  DIRECT PREMIUMS EARNED \$13,222,269 \$13,282,084 \$13,230,216 \$13,215,189 \$11,530,020 \$11,027,152 \$9,623,753	## INCURRED  \$100,921,166 \$107,054,384 \$114,894,376 \$115,831,671 \$122,784,216 \$141,432,022 \$139,770,213 \$154,114,622 \$143,332,711 \$170,068,312  ## DIREC LOSSES INCURRED  \$4,618,540 \$3,675,444 \$3,351,536 \$3,721,543 \$3,477,512 \$2,763,855 \$2,589,725	RATIO 67.5% 70.7% 77.5% 71.5% 68.7% 66.6% 61.9% 64.4% 57.6% 60.5%  LOSS RATIO 34.9% 27.7% 25.3% 28.2% 30.2% 25.1% 26.9%	CHANGE IN PREMIUM  9.5% 1.8% -3.2% 10.7% 9.8% 19.1% 6.2% 6.2% 3.9% 13.2%  ***CHANGE IN PREMIUM 5.2% -5.5% 2.6% -3.4% -26.0% -9.8% 1.8%
2012 2013 2014 2015 2016 2017 2018 2019 2020 2021 Year 2012 2013 2014 2015 2016 2017 2018 2019	PREMIUMS WRITTEN  \$149,044,553 \$151,711,089 \$146,851,719 \$162,635,242 \$178,579,137 \$212,700,682 \$225,795,125 \$239,839,244 \$249,117,836 \$281,923,352  DIRECT PREMIUMS WRITTEN  \$14,102,883 \$13,323,245 \$13,672,599 \$13,207,014 \$9,768,406 \$8,807,010 \$8,967,299 \$9,423,074	DIRECT LOSSES PAID  \$98,519,019 \$105,597,381 \$111,278,930 \$112,628,183 \$123,573,149 \$139,844,105 \$138,306,273 \$153,746,932 \$143,346,900 \$850,205,509  GROUP - S  DIRECT LOSSES PAID  \$5,424,730 \$4,749,199 \$4,131,411 \$3,732,757 \$3,678,436 \$3,398,223 \$3,037,302 \$2,722,938	CASH FLOW LOSS RATIO 66.1% 69.6% 75.8% 69.3% 69.2% 65.7% 61.3% 64.1% 57.5% 301.6%  CASH FLOW LOSS RATIO 38.5% 35.6% 30.2% 28.3% 37.7% 38.6% 33.9% 28.9%	DIRECT PREMIUMS EARNED \$149,533,800 \$151,494,391 \$148,179,250 \$161,918,619 \$178,814,462 \$212,419,098 \$225,657,489 \$239,162,225 \$248,967,220 \$281,069,003  **REDIT DISABILITY  DIRECT PREMIUMS EARNED \$13,222,269 \$13,282,084 \$13,230,216 \$13,215,189 \$11,530,020 \$11,027,152 \$9,623,753 \$8,618,461	## INCURRED  \$100,921,166 \$107,054,384 \$114,894,376 \$115,831,671 \$122,784,216 \$141,432,022 \$139,770,213 \$154,114,622 \$143,332,711 \$170,068,312  ## DIREC LOSSES INCURRED  \$4,618,540 \$3,675,444 \$3,351,536 \$3,721,543 \$3,477,512 \$2,763,855 \$2,589,725 \$2,587,673	RATIO 67.5% 70.7% 77.5% 71.5% 68.7% 66.6% 61.9% 64.4% 57.6% 60.5%  LOSS RATIO 34.9% 27.7% 25.3% 28.2% 30.2% 25.1% 26.9% 30.0%	CHANGE IN PREMIUM  9.5% 1.8% -3.2% 10.7% 9.8% 19.1% 6.2% 6.2% 3.9% 13.2%  **OF CHANGE IN PREMIUM 5.2% -5.5% 2.6% -3.4% -26.0% -9.8% 1.8% 5.1%
2012 2013 2014 2015 2016 2017 2018 2019 2020 2021 Year 2012 2013 2014 2015 2016 2017 2018 2019 2020	PREMIUMS WRITTEN \$149,044,553 \$151,711,089 \$146,851,719 \$162,635,242 \$178,579,137 \$212,700,682 \$225,795,125 \$239,839,244 \$249,117,836 \$281,923,352  DIRECT PREMIUMS WRITTEN \$14,102,883 \$13,323,245 \$13,672,599 \$13,207,014 \$9,768,406 \$8,807,010 \$8,967,299 \$9,423,074 \$7,491,675	DIRECT LOSSES PAID  \$98,519,019 \$105,597,381 \$111,278,930 \$112,628,183 \$123,573,149 \$139,844,105 \$138,306,273 \$153,746,932 \$143,346,900 \$850,205,509  GROUP - S  DIRECT LOSSES PAID  \$5,424,730 \$4,749,199 \$4,131,411 \$3,732,757 \$3,678,436 \$3,398,223 \$3,037,302 \$2,722,938 \$2,342,665	CASH FLOW LOSS RATIO 66.1% 69.6% 75.8% 69.3% 69.2% 65.7% 61.3% 64.1% 57.5% 301.6%  CASH FLOW LOSS RATIO 38.5% 35.6% 30.2% 28.3% 37.7% 38.6% 33.9% 28.9% 31.3%	DIRECT PREMIUMS EARNED \$149,533,800 \$151,494,391 \$148,179,250 \$161,918,619 \$178,814,462 \$212,419,098 \$225,657,489 \$239,162,225 \$248,967,220 \$281,069,003  **REDIT DISABILITY  **DIRECT PREMIUMS EARNED  \$13,222,269 \$13,282,084 \$13,230,216 \$13,215,189 \$11,530,020 \$11,027,152 \$9,623,753 \$8,618,461 \$8,632,696	## INCURRED  \$100,921,166 \$107,054,384 \$114,894,376 \$115,831,671 \$122,784,216 \$141,432,022 \$139,770,213 \$154,114,622 \$143,332,711 \$170,068,312  ## DIREC LOSSES INCURRED  \$4,618,540 \$3,675,444 \$3,351,536 \$3,721,543 \$3,477,512 \$2,763,855 \$2,589,725 \$2,587,673 \$2,035,294	RATIO 67.5% 70.7% 77.5% 71.5% 68.7% 66.6% 61.9% 64.4% 57.6% 60.5%  LOSS RATIO 34.9% 27.7% 25.3% 28.2% 30.2% 25.1% 26.9% 30.0% 23.6%	CHANGE IN PREMIUM  9.5% 1.8% 10.7% 9.8% 19.1% 6.2% 6.2% 3.9% 13.2%  ***CHANGE IN PREMIUM 5.2% -5.5% 2.6% -3.4% -26.0% -9.8% 1.8% 5.1% -20.5%
2012 2013 2014 2015 2016 2017 2018 2019 2020 2021 Year 2012 2013 2014 2015 2016 2017 2018 2019	PREMIUMS WRITTEN  \$149,044,553 \$151,711,089 \$146,851,719 \$162,635,242 \$178,579,137 \$212,700,682 \$225,795,125 \$239,839,244 \$249,117,836 \$281,923,352  DIRECT PREMIUMS WRITTEN  \$14,102,883 \$13,323,245 \$13,672,599 \$13,207,014 \$9,768,406 \$8,807,010 \$8,967,299 \$9,423,074	DIRECT LOSSES PAID  \$98,519,019 \$105,597,381 \$111,278,930 \$112,628,183 \$123,573,149 \$139,844,105 \$138,306,273 \$153,746,932 \$143,346,900 \$850,205,509  GROUP - S  DIRECT LOSSES PAID  \$5,424,730 \$4,749,199 \$4,131,411 \$3,732,757 \$3,678,436 \$3,398,223 \$3,037,302 \$2,722,938	CASH FLOW LOSS RATIO 66.1% 69.6% 75.8% 69.3% 69.2% 65.7% 61.3% 64.1% 57.5% 301.6%  CASH FLOW LOSS RATIO 38.5% 35.6% 30.2% 28.3% 37.7% 38.6% 33.9% 28.9%	DIRECT PREMIUMS EARNED \$149,533,800 \$151,494,391 \$148,179,250 \$161,918,619 \$178,814,462 \$212,419,098 \$225,657,489 \$239,162,225 \$248,967,220 \$281,069,003  **REDIT DISABILITY  DIRECT PREMIUMS EARNED \$13,222,269 \$13,282,084 \$13,230,216 \$13,215,189 \$11,530,020 \$11,027,152 \$9,623,753 \$8,618,461	## INCURRED  \$100,921,166 \$107,054,384 \$114,894,376 \$115,831,671 \$122,784,216 \$141,432,022 \$139,770,213 \$154,114,622 \$143,332,711 \$170,068,312  ## DIREC LOSSES INCURRED  \$4,618,540 \$3,675,444 \$3,351,536 \$3,721,543 \$3,477,512 \$2,763,855 \$2,589,725 \$2,587,673	RATIO 67.5% 70.7% 77.5% 71.5% 68.7% 66.6% 61.9% 64.4% 57.6% 60.5%  LOSS RATIO 34.9% 27.7% 25.3% 28.2% 30.2% 25.1% 26.9% 30.0%	CHANGE IN PREMIUM  9.5% 1.8% -3.2% 10.7% 9.8% 19.1% 6.2% 6.2% 3.9% 13.2%  **OF CHANGE IN PREMIUM 5.2% -5.5% 2.6% -3.4% -26.0% -9.8% 1.8% 5.1%

#### **GROUP - LONG TERM CREDIT DISABILITY**

							% OF
	DIRECT		CASH	DIRECT	DIREC		CHÁNGE
	PREMIUMS	DIRECTLOSSES		PREMIUMS	LOSSES	LOSS	IN
Year	WRITTEN	PAID	RATIO	EARNED	INCURRED	RATIO	PREMIUM
2012	\$502,052	\$544,867	108.5%	\$478,605	\$460,235	96.2%	-2.2%
2013	\$268,879	\$352,003	130.9%	\$319,070	\$322,439	101.1%	-46.4%
2014	\$252,217	\$318,389	126.2%	\$272,788	\$183,714	67.3%	-6.2%
2015	\$101,868	\$215,563	211.6%	\$116,620	\$93,997	80.6%	-59.6%
2016	\$418,477	\$74,975	17.9%	\$350,092	\$96,135	27.5%	310.8%
2017	\$291,430	\$59,790	20.5%	\$328,912	\$12,805	3.9%	-30.4%
2018	\$2,439	\$2,318	95.0%	\$2,439	\$2,925	119.9%	-99.2%
2019	\$129,405	\$82,548	63.8%	\$216,336	\$72,453	33.5%	5205.7%
2019	\$76,957	\$65,552	85.2%	\$161,625	\$32,855	20.3%	-40.5%
2020	· · ·	\$49,033	42.3%	\$129,001	\$34,969	27.1%	50.6%
2021	\$115,865	<b>Φ49,033</b>	42.3%	\$129,001	φ34,909	21.170	30.0%
		GRO	UP - CREDIT UN	<b>EMPLOYMENT</b>			
			CASH	-			% OF
	DIRECT		FLOW	DIRECT	DIREC		CHANGE
	PREMIUMS	<b>DIRECT LOSSES</b>	LOSS	PREMIUMS	LOSSES	LOSS	IN
Year	WRITTEN	PAID	RATIO	EARNED	INCURRED	RATIO	PREMIUM
2012	\$0	\$0		\$0	\$0		
2013	\$0	\$0		\$0	\$0		
2014	\$0	\$0		\$0	\$0		
2015	\$0	\$0		\$0	\$0		
2016	\$0	\$0		\$0	\$0		
2017	\$1,195	\$525	43.9%	\$2,395	\$548	22.9%	
2018	\$0	\$0		\$0	\$0		-100.0%
2019	\$0	\$0		\$0	\$0		
2020	\$386,948	\$97,076	25.1%	\$386,948	\$97,076	25.1%	
2021	\$0	\$0		\$133	\$0	0.0%	-100.0%
			GROUP - STO	P LOSS			
	DIDECT		CASH	DIDECT			% OF
	DIRECT	5/5557/ 60050	FLOW	DIRECT	DIDEO I 000E0	1,000	CHANGE
	PREMIUMS	DIRECTLOSSES	LOSS		DIREC LOSSES	LOSS	<i>IN</i>
Year	WRITTEN	PAID	RATIO	EARNED	INCURRED	RATIO	PREMIUM
2012	\$184,005,327	\$130,083,713	70.7%	\$182,778,042	\$119,374,475	65.3%	6.4%
2013	\$234,150,257	\$180,958,786	77.3%	\$235,327,544	\$177,937,489	75.6%	27.3%
2014	\$281,925,029	\$225,743,687	80.1%	\$281,526,112	\$235,172,185	83.5%	20.4%
2015	\$331,623,405	\$254,223,258	76.7%	\$331,119,779	\$258,786,878	78.2%	17.6%
2016	\$357,408,725	\$272,922,956	76.4%	\$355,763,844	\$260,208,900	73.1%	7.8%
2017	\$413,530,734	\$309,336,865	74.8%	M 4 4 0 000 07 E	£300 040 00E	72.6%	15.7%
2018	<b>PEO4 074 000</b>			\$410,209,875	\$298,010,995		
0040	\$501,974,633	\$370,977,977	73.9%	\$500,352,453	\$377,433,112	75.4%	21.4%
2019	\$582,650,990	\$370,977,977 \$462,876,963	73.9% 79.4%	\$500,352,453 \$588,284,906	\$377,433,112 \$491,934,035	75.4% 83.6%	21.4% 16.1%
2020	\$582,650,990 \$692,147,357	\$370,977,977 \$462,876,963 \$589,644,380	73.9% 79.4% 85.2%	\$500,352,453 \$588,284,906 \$691,646,389	\$377,433,112 \$491,934,035 \$610,684,101	75.4% 83.6% 88.3%	21.4% 16.1% 18.8%
	\$582,650,990	\$370,977,977 \$462,876,963 \$589,644,380 \$719,999,107	73.9% 79.4% 85.2% 90.8%	\$500,352,453 \$588,284,906 \$691,646,389 \$792,940,528	\$377,433,112 \$491,934,035	75.4% 83.6%	21.4% 16.1%
2020	\$582,650,990 \$692,147,357	\$370,977,977 \$462,876,963 \$589,644,380 \$719,999,107	73.9% 79.4% 85.2% 90.8% <b>ROUP - MEDICA</b>	\$500,352,453 \$588,284,906 \$691,646,389 \$792,940,528	\$377,433,112 \$491,934,035 \$610,684,101	75.4% 83.6% 88.3%	21.4% 16.1% 18.8% 14.6%
2020	\$582,650,990 \$692,147,357 \$792,923,853	\$370,977,977 \$462,876,963 \$589,644,380 \$719,999,107	73.9% 79.4% 85.2% 90.8% <b>ROUP - MEDICA</b> CASH	\$500,352,453 \$588,284,906 \$691,646,389 \$792,940,528 <b>RE PART D</b>	\$377,433,112 \$491,934,035 \$610,684,101	75.4% 83.6% 88.3%	21.4% 16.1% 18.8% 14.6%
2020	\$582,650,990 \$692,147,357 \$792,923,853	\$370,977,977 \$462,876,963 \$589,644,380 \$719,999,107	73.9% 79.4% 85.2% 90.8% ROUP - MEDICA CASH FLOW	\$500,352,453 \$588,284,906 \$691,646,389 \$792,940,528 RE PART D	\$377,433,112 \$491,934,035 \$610,684,101 \$752,764,219	75.4% 83.6% 88.3% 94.9%	21.4% 16.1% 18.8% 14.6% % OF CHANGE
2020 2021	\$582,650,990 \$692,147,357 \$792,923,853 DIRECT PREMIUMS	\$370,977,977 \$462,876,963 \$589,644,380 \$719,999,107 <b>G</b>	73.9% 79.4% 85.2% 90.8% FROUP - MEDICA CASH FLOW LOSS	\$500,352,453 \$588,284,906 \$691,646,389 \$792,940,528 <b>RE PART D</b> DIRECT PREMIUMS	\$377,433,112 \$491,934,035 \$610,684,101 \$752,764,219 DIREC LOSSES	75.4% 83.6% 88.3% 94.9%	21.4% 16.1% 18.8% 14.6% ***OF CHANGE IN
2020 2021 	\$582,650,990 \$692,147,357 \$792,923,853 DIRECT PREMIUMS WRITTEN	\$370,977,977 \$462,876,963 \$589,644,380 \$719,999,107 <b>G</b> DIRECT LOSSES PAID	73.9% 79.4% 85.2% 90.8% ROUP - MEDICA CASH FLOW LOSS RATIO	\$500,352,453 \$588,284,906 \$691,646,389 \$792,940,528 <b>RE PART D</b> DIRECT PREMIUMS EARNED	\$377,433,112 \$491,934,035 \$610,684,101 \$752,764,219 DIREC LOSSES INCURRED	75.4% 83.6% 88.3% 94.9% LOSS RATIO	21.4% 16.1% 18.8% 14.6% *** OF CHANGE IN PREMIUM
2020 2021 	\$582,650,990 \$692,147,357 \$792,923,853 DIRECT PREMIUMS WRITTEN \$155,458,744	\$370,977,977 \$462,876,963 \$589,644,380 \$719,999,107 <b>G</b> DIRECT LOSSES PAID \$120,339,089	73.9% 79.4% 85.2% 90.8% ROUP - MEDICA CASH FLOW LOSS RATIO 77.4%	\$500,352,453 \$588,284,906 \$691,646,389 \$792,940,528 <b>RE PART D</b> DIRECT PREMIUMS EARNED \$149,922,156	\$377,433,112 \$491,934,035 \$610,684,101 \$752,764,219 DIREC LOSSES INCURRED \$119,046,628	75.4% 83.6% 88.3% 94.9% LOSS RATIO 79.4%	21.4% 16.1% 18.8% 14.6% *** OF CHANGE IN PREMIUM 9.7%
2020 2021 Year 2012 2013	\$582,650,990 \$692,147,357 \$792,923,853 DIRECT PREMIUMS WRITTEN \$155,458,744 \$146,684,866	\$370,977,977 \$462,876,963 \$589,644,380 \$719,999,107 <b>G</b> DIRECT LOSSES PAID \$120,339,089 \$118,106,875	73.9% 79.4% 85.2% 90.8% ROUP - MEDICA CASH FLOW LOSS RATIO 77.4% 80.5%	\$500,352,453 \$588,284,906 \$691,646,389 \$792,940,528 <b>RE PART D</b> DIRECT PREMIUMS EARNED  \$149,922,156 \$151,393,339	\$377,433,112 \$491,934,035 \$610,684,101 \$752,764,219 DIREC LOSSES INCURRED \$119,046,628 \$119,811,477	75.4% 83.6% 88.3% 94.9% LOSS RATIO 79.4% 79.1%	21.4% 16.1% 18.8% 14.6% ************************************
2020 2021 Year 2012 2013 2014	\$582,650,990 \$692,147,357 \$792,923,853 DIRECT PREMIUMS WRITTEN \$155,458,744 \$146,684,866 \$173,901,526	\$370,977,977 \$462,876,963 \$589,644,380 \$719,999,107 <b>G</b> DIRECT LOSSES PAID \$120,339,089 \$118,106,875 \$143,048,260	73.9% 79.4% 85.2% 90.8% ROUP - MEDICA CASH FLOW LOSS RATIO 77.4% 80.5% 82.3%	\$500,352,453 \$588,284,906 \$691,646,389 \$792,940,528 <b>RE PART D</b> DIRECT PREMIUMS EARNED  \$149,922,156 \$151,393,339 \$175,848,220	\$377,433,112 \$491,934,035 \$610,684,101 \$752,764,219 DIREC LOSSES INCURRED \$119,046,628 \$119,811,477 \$144,695,139	75.4% 83.6% 88.3% 94.9% LOSS RATIO 79.4% 79.1% 82.3%	21.4% 16.1% 18.8% 14.6% *** OF CHANGE IN PREMIUM 9.7% -5.6% 18.6%
2020 2021 Year 2012 2013 2014 2015	\$582,650,990 \$692,147,357 \$792,923,853 DIRECT PREMIUMS WRITTEN \$155,458,744 \$146,684,866 \$173,901,526 \$149,963,050	\$370,977,977 \$462,876,963 \$589,644,380 \$719,999,107 <b>G</b> DIRECT LOSSES PAID \$120,339,089 \$118,106,875 \$143,048,260 \$111,815,472	73.9% 79.4% 85.2% 90.8% ROUP - MEDICA CASH FLOW LOSS RATIO 77.4% 80.5% 82.3% 74.6%	\$500,352,453 \$588,284,906 \$691,646,389 \$792,940,528 RE PART D  DIRECT PREMIUMS EARNED  \$149,922,156 \$151,393,339 \$175,848,220 \$135,627,899	\$377,433,112 \$491,934,035 \$610,684,101 \$752,764,219 DIREC LOSSES INCURRED \$119,046,628 \$119,811,477 \$144,695,139 \$109,296,951	75.4% 83.6% 88.3% 94.9% LOSS RATIO 79.4% 79.1% 82.3% 80.6%	21.4% 16.1% 18.8% 14.6% *** OF CHANGE IN PREMIUM 9.7% -5.6% 18.6% -13.8%
2020 2021 Year 2012 2013 2014 2015 2016	\$582,650,990 \$692,147,357 \$792,923,853 DIRECT PREMIUMS WRITTEN \$155,458,744 \$146,684,866 \$173,901,526 \$149,963,050 \$121,988,172	\$370,977,977 \$462,876,963 \$589,644,380 \$719,999,107 <b>G</b> DIRECT LOSSES PAID \$120,339,089 \$118,106,875 \$143,048,260 \$111,815,472 \$86,496,359	73.9% 79.4% 85.2% 90.8% ROUP - MEDICA CASH FLOW LOSS RATIO 77.4% 80.5% 82.3% 74.6% 70.9%	\$500,352,453 \$588,284,906 \$691,646,389 \$792,940,528 <b>RE PART D</b> DIRECT PREMIUMS EARNED  \$149,922,156 \$151,393,339 \$175,848,220 \$135,627,899 \$117,219,615	\$377,433,112 \$491,934,035 \$610,684,101 \$752,764,219 DIREC LOSSES INCURRED \$119,046,628 \$119,811,477 \$144,695,139 \$109,296,951 \$85,976,383	75.4% 83.6% 88.3% 94.9% LOSS RATIO 79.4% 79.1% 82.3% 80.6% 73.3%	21.4% 16.1% 18.8% 14.6% % OF CHANGE IN PREMIUM 9.7% -5.6% 18.6% -13.8% -18.7%
2020 2021 Year 2012 2013 2014 2015 2016 2017	\$582,650,990 \$692,147,357 \$792,923,853 DIRECT PREMIUMS WRITTEN \$155,458,744 \$146,684,866 \$173,901,526 \$149,963,050 \$121,988,172 \$109,301,654	\$370,977,977 \$462,876,963 \$589,644,380 \$719,999,107 <b>G</b> DIRECT LOSSES PAID \$120,339,089 \$118,106,875 \$143,048,260 \$111,815,472 \$86,496,359 \$82,751,801	73.9% 79.4% 85.2% 90.8% ROUP - MEDICA CASH FLOW LOSS RATIO 77.4% 80.5% 82.3% 74.6% 70.9% 75.7%	\$500,352,453 \$588,284,906 \$691,646,389 \$792,940,528 RE PART D  DIRECT PREMIUMS EARNED  \$149,922,156 \$151,393,339 \$175,848,220 \$135,627,899 \$117,219,615 \$110,850,856	\$377,433,112 \$491,934,035 \$610,684,101 \$752,764,219 DIREC LOSSES INCURRED \$119,046,628 \$119,811,477 \$144,695,139 \$109,296,951 \$85,976,383 \$84,726,320	75.4% 83.6% 88.3% 94.9% LOSS RATIO 79.4% 79.1% 82.3% 80.6% 73.3% 76.4%	21.4% 16.1% 18.8% 14.6% % OF CHANGE IN PREMIUM 9.7% -5.6% 18.6% -13.8% -18.7% -10.4%
2020 2021 Year 2012 2013 2014 2015 2016 2017 2018	\$582,650,990 \$692,147,357 \$792,923,853 DIRECT PREMIUMS WRITTEN \$155,458,744 \$146,684,866 \$173,901,526 \$149,963,050 \$121,988,172 \$109,301,654 \$128,171,066	\$370,977,977 \$462,876,963 \$589,644,380 \$719,999,107 G  DIRECT LOSSES PAID  \$120,339,089 \$118,106,875 \$143,048,260 \$111,815,472 \$86,496,359 \$82,751,801 \$84,064,878	73.9% 79.4% 85.2% 90.8% ROUP - MEDICA CASH FLOW LOSS RATIO 77.4% 80.5% 82.3% 74.6% 70.9% 75.7% 65.6%	\$500,352,453 \$588,284,906 \$691,646,389 \$792,940,528 RE PART D  DIRECT PREMIUMS EARNED  \$149,922,156 \$151,393,339 \$175,848,220 \$135,627,899 \$117,219,615 \$110,850,856 \$131,092,523	\$377,433,112 \$491,934,035 \$610,684,101 \$752,764,219 DIREC LOSSES INCURRED \$119,046,628 \$119,811,477 \$144,695,139 \$109,296,951 \$85,976,383 \$84,726,320 \$83,105,909	75.4% 83.6% 88.3% 94.9% LOSS RATIO 79.4% 79.1% 82.3% 80.6% 73.3% 76.4% 63.4%	21.4% 16.1% 18.8% 14.6% % OF CHANGE IN PREMIUM 9.7% -5.6% 18.6% -13.8% -18.7% -10.4% 17.3%
2020 2021 Year 2012 2013 2014 2015 2016 2017 2018 2019	\$582,650,990 \$692,147,357 \$792,923,853 DIRECT PREMIUMS WRITTEN \$155,458,744 \$146,684,866 \$173,901,526 \$149,963,050 \$121,988,172 \$109,301,654 \$128,171,066 \$103,669,639	\$370,977,977 \$462,876,963 \$589,644,380 \$719,999,107 G  DIRECT L OSSES PAID  \$120,339,089 \$118,106,875 \$143,048,260 \$111,815,472 \$86,496,359 \$82,751,801 \$84,064,878 \$81,905,072	73.9% 79.4% 85.2% 90.8% ROUP - MEDICA CASH FLOW LOSS RATIO 77.4% 80.5% 82.3% 74.6% 70.9% 75.7% 65.6% 79.0%	\$500,352,453 \$588,284,906 \$691,646,389 \$792,940,528 RE PART D  DIRECT PREMIUMS EARNED  \$149,922,156 \$151,393,339 \$175,848,220 \$135,627,899 \$117,219,615 \$110,850,856 \$131,092,523 \$106,276,237	\$377,433,112 \$491,934,035 \$610,684,101 \$752,764,219 DIREC LOSSES INCURRED \$119,046,628 \$119,811,477 \$144,695,139 \$109,296,951 \$85,976,383 \$84,726,320 \$83,105,909 \$79,528,596	75.4% 83.6% 88.3% 94.9% LOSS RATIO 79.4% 79.1% 82.3% 80.6% 73.3% 76.4% 63.4% 74.8%	21.4% 16.1% 18.8% 14.6% % OF CHANGE IN PREMIUM 9.7% -5.6% 18.6% -13.8% -18.7% -10.4% 17.3% -19.1%
2020 2021 Year 2012 2013 2014 2015 2016 2017 2018 2019 2020	\$582,650,990 \$692,147,357 \$792,923,853 DIRECT PREMIUMS WRITTEN \$155,458,744 \$146,684,866 \$173,901,526 \$149,963,050 \$121,988,172 \$109,301,654 \$128,171,066 \$103,669,639 \$73,356,512	\$370,977,977 \$462,876,963 \$589,644,380 \$719,999,107 G  DIRECT LOSSES PAID  \$120,339,089 \$118,106,875 \$143,048,260 \$111,815,472 \$86,496,359 \$82,751,801 \$84,064,878 \$81,905,072 \$59,753,809	73.9% 79.4% 85.2% 90.8%  ROUP - MEDICA  CASH FLOW LOSS RATIO  77.4% 80.5% 82.3% 74.6% 70.9% 75.7% 65.6% 79.0% 81.5%	\$500,352,453 \$588,284,906 \$691,646,389 \$792,940,528 RE PART D  DIRECT PREMIUMS EARNED  \$149,922,156 \$151,393,339 \$175,848,220 \$135,627,899 \$117,219,615 \$110,850,856 \$131,092,523 \$106,276,237 \$75,131,924	\$377,433,112 \$491,934,035 \$610,684,101 \$752,764,219 DIREC LOSSES INCURRED \$119,046,628 \$119,811,477 \$144,695,139 \$109,296,951 \$85,976,383 \$84,726,320 \$83,105,909 \$79,528,596 \$59,124,506	75.4% 83.6% 88.3% 94.9% LOSS RATIO 79.4% 79.1% 82.3% 80.6% 73.3% 76.4% 63.4% 74.8% 78.7%	21.4% 16.1% 18.8% 14.6% % OF CHANGE IN PREMIUM 9.7% -5.6% 18.6% -13.8% -10.4% 17.3% -19.1% -29.2%
2020 2021 Year 2012 2013 2014 2015 2016 2017 2018 2019	\$582,650,990 \$692,147,357 \$792,923,853 DIRECT PREMIUMS WRITTEN \$155,458,744 \$146,684,866 \$173,901,526 \$149,963,050 \$121,988,172 \$109,301,654 \$128,171,066 \$103,669,639	\$370,977,977 \$462,876,963 \$589,644,380 \$719,999,107 G  DIRECT L OSSES PAID  \$120,339,089 \$118,106,875 \$143,048,260 \$111,815,472 \$86,496,359 \$82,751,801 \$84,064,878 \$81,905,072	73.9% 79.4% 85.2% 90.8% ROUP - MEDICA CASH FLOW LOSS RATIO 77.4% 80.5% 82.3% 74.6% 70.9% 75.7% 65.6% 79.0%	\$500,352,453 \$588,284,906 \$691,646,389 \$792,940,528 RE PART D  DIRECT PREMIUMS EARNED  \$149,922,156 \$151,393,339 \$175,848,220 \$135,627,899 \$117,219,615 \$110,850,856 \$131,092,523 \$106,276,237	\$377,433,112 \$491,934,035 \$610,684,101 \$752,764,219 DIREC LOSSES INCURRED \$119,046,628 \$119,811,477 \$144,695,139 \$109,296,951 \$85,976,383 \$84,726,320 \$83,105,909 \$79,528,596	75.4% 83.6% 88.3% 94.9% LOSS RATIO 79.4% 79.1% 82.3% 80.6% 73.3% 76.4% 63.4% 74.8%	21.4% 16.1% 18.8% 14.6% % OF CHANGE IN PREMIUM 9.7% -5.6% 18.6% -13.8% -18.7% -10.4% 17.3% -19.1%

#### GROUP-MEDICARE ADVANTAGE/MEDICATE PPO PRODUCT

			CASH				% OF
	DIRECT		FLOW	DIRECT			CHANGE
	PREMIUMS	DIRECTLOSSES	LOSS	PREMIUMS	DIREC LOSSES	LOSS	IN
Year	WRITTEN	PAID	RATIO	EARNED	INCURRED	RATIO	PREMIUM
2012	\$233,541,335	\$179,670,168	76.9%	\$231,876,705	\$181,393,527	78.2%	2.5%
2013	\$341,763,425	\$294,759,592	86.2%	\$352,017,766	\$292,618,231	83.1%	46.3%
2014	\$560,146,920	\$488,893,136	87.3%	\$565,611,452	\$486,316,913	86.0%	63.9%
2015	\$691,127,193	\$578,694,688	83.7%	\$680,220,832	\$576,935,427	84.8%	23.4%
2016	\$726,048,216	\$470,959,721	64.9%	\$727,949,453	\$495,151,121	68.0%	5.1%
2017	\$874,443,318	\$646,213,649	73.9%	\$874,471,556	\$652,640,715	74.6%	20.4%
2018	\$1,023,239,242	\$798,570,383	78.0%	\$1,027,972,778	\$790,872,720	76.9%	17.0%
2019	\$1,237,347,873	\$1,006,704,871	81.4%	\$1,214,378,857	\$1,039,887,722	85.6%	20.9%
2020	\$1,305,253,217	\$988,573,298	75.7%	\$1,301,591,643	\$991,510,757	76.2%	5.5%
2021	\$1,309,303,512	\$1,139,631,211	87.0%	\$1,335,571,289	\$1,111,581,957	83.2%	0.3%

#### **GROUP - TOTAL GROUP**

			CASH				% OF
	DIRECT		FLOW	DIRECT			CHANGE
	PREMIUMS	DIRECTLOSSES	LOSS	PREMIUMS	DIREC LOSSES	LOSS	IN
Year	WRITTEN	PAID	RATIO	EARNED	INCURRED	RATIO	PREMIUM
2012	\$5,583,093,865	\$4,420,764,842	79.2%	\$5,607,047,194	\$4,457,465,832	79.5%	1.8%
2013	\$5,727,050,370	\$4,597,497,312	80.3%	\$5,749,461,436	\$4,611,181,967	80.2%	2.6%
2014	\$5,912,472,999	\$4,734,684,566	80.1%	\$5,932,467,478	\$4,729,106,823	79.7%	3.2%
2015	\$6,176,375,862	\$4,911,623,433	79.5%	\$6,146,129,592	\$4,896,386,297	79.7%	4.5%
2016	\$6,332,888,871	\$4,902,320,349	77.4%	\$6,317,328,365	\$4,924,983,663	78.0%	2.5%
2017	\$6,948,053,461	\$5,396,187,401	77.7%	\$6,886,982,535	\$5,403,688,602	78.5%	9.7%
2018	\$7,377,084,578	\$5,986,979,125	81.2%	\$7,408,058,253	\$5,981,255,455	80.7%	6.2%
2019	\$7,806,853,498	\$6,334,916,631	81.1%	\$7,842,264,859	\$6,398,179,782	81.6%	5.8%
2020	\$7,488,993,977	\$5,881,400,046	78.5%	\$7,483,369,044	\$5,912,928,190	79.0%	-4.1%
2021	\$7,594,911,339	\$6,951,838,739	91.5%	\$7,618,085,733	\$6,341,675,193	83.2%	1.4%

#### TOTAL ACCIDENT AND HEALTH

			CASH				% OF
	DIRECT		FLOW	DIRECT			CHANGE
	PREMIUMS	DIRECTLOSSES	LOSS	PREMIUMS	DIREC LOSSES	LOSS	IN
Year	WRITTEN	PAID	RATIO	EARNED	INCURRED	RATIO	PREMIUM
2012	\$7,974,854,562	\$6,201,891,963	77.8%	\$7,996,297,420	\$6,312,363,449	78.9%	3.1%
2013	\$8,132,271,026	\$6,452,592,963	79.3%	\$8,147,875,452	\$6,519,529,871	80.0%	2.0%
2014	\$8,566,352,459	\$6,860,000,641	80.1%	\$8,594,581,454	\$6,979,857,323	81.2%	5.3%
2015	\$9,193,669,241	\$7,311,042,490	79.5%	\$9,149,411,973	\$7,398,322,416	80.9%	7.3%
2016	\$9,793,285,565	\$7,649,653,524	78.1%	\$9,792,090,858	\$7,702,672,476	78.7%	6.5%
2017	\$10,504,626,607	\$8,015,776,881	76.3%	\$10,426,679,903	\$8,030,707,342	77.0%	7.3%
2018	\$10,850,809,852	\$8,537,273,710	78.7%	\$10,894,688,638	\$8,541,787,963	78.4%	3.3%
2019	\$11,256,594,400	\$9,003,786,293	80.0%	\$11,271,236,063	\$9,114,703,339	80.9%	3.7%
2020	\$11,164,428,169	\$8,676,230,447	77.7%	\$11,182,700,949	\$8,678,916,655	77.6%	-0.8%
2021	\$12,117,109,089	\$10,542,214,819	87.0%	\$12,162,834,670	\$10,004,580,052	82.3%	8.5%

# INDIVIDUAL LIFE INSURANCE BY LINE OF BUSINESS BY COMPANY

		RANK				
COMPANY NAME	MARKET SHARE	BY MARKET SHARE	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	BENEFITS RATIO
1891 Financial Life	0.0%	197	\$51,901	\$13	\$68,283	131.6%
5 Star Life Insurance Company	0.1%	101	\$518,977	\$0	\$617,813	119.0%
AAA Life Insurance Company	0.1%	76	\$1,128,204	\$0	\$171,755	15.2%
AMICA Life Insurance Company	0.0%	201	\$50,952	\$0	\$0	0.0%
Ability Insurance Company	0.0%	315	\$162	\$0	\$2,141	1321.6%
Accendo Insurance Company	0.1%	79	\$1,037,910	\$0	\$0	0.0%
Accordia Life & Annuity Company	0.0%	171	\$97,171	\$66,383	\$192,804	266.7%
Aetna Life Insurance Company	0.0%	104	\$400,274	\$493,910	\$748,040	310.3%
Allianz Life Insurance Co Of North America	0.1%	91	\$583,649	\$0	\$1,173,483	201.1%
American Amicable Life Insurance Co of TX	0.2%	57	\$1,687,634	\$1,527	\$479,499	28.5%
American Bankers Life Assurance Of Florida	0.0%	237	\$17,771	\$0	\$22,622	127.3%
American Benefit Life Insurance Company	0.0%	236	\$17,822	\$0	\$13,850	77.7%
American Continental Insurance Company	0.1%	81	\$993,215	\$0	\$952,673	95.9%
American Equity Investment Life Ins Co	0.0%	208	\$40,876	\$0	\$0	0.0%
American Family Life Assurance Co of Col.	0.1%	68	\$1,216,303	\$0	\$1,431,856	117.7%
American Family Life Insurance Company	2.6%	9	\$22,805,795	\$1,721,113	\$18,878,909	90.3%
American Fidelity Assurance Company	0.1%	72	\$1,164,787	\$1,441	\$1,259,070	108.2%
American Fidelity Life Insurance Company	0.0%	159	\$127,542	\$402	\$223,456	175.5%
American Financial Security Life Insurance Co	0.0%	311	\$226	\$0	\$0	0.0%
American General Life Insurance Co	1.1%	23	\$9,480,801	\$197,174	\$8,626,984	93.1%
American Health & Life Insurance Company	0.0%	226	\$23,053	\$2,156	\$241,789	1058.2%
American Heritage Life Insurance Company	0.0%	302	\$981	\$0	Ψ <u>2</u> +1,765	0.0%
American Home Life Insurance Company	0.1%	70	\$1,187,203	\$15,602	\$1,331,359	113.5%
American Income Life Insurance Co	2.1%	11	\$18,078,875	\$386	\$6,532,234	36.1%
American Life & Security Corp	0.0%	205	\$47,972	\$114	\$1,401,475	2921.7%
American Memorial Life Insurance Company	0.0%	78	\$1,047,511	\$7,656	\$772,170	74.4%
American National Insurance Company	0.1%	43	\$3,199,209	\$31,198	\$17,548,546	549.5%
American National Life Ins Co Of TX	0.4%	274	\$5,593	\$0	\$2,000	35.8%
American Progressive Life & Health Ins Co of NY	0.0%	263	\$7,254	\$0 \$0	\$2,000 \$0	0.0%
American Public Life Insurance Company	0.0%	280	\$3,153	\$0 \$0	\$0 \$0	0.0%
American Republic Corp Insurance Company	0.0%	304	\$5,133 \$577	\$0 \$0	\$0 \$0	0.0%
American Republic Corp insurance Company  American Republic Insurance Company	0.0%	140	\$210,359	\$36,574	\$324,688	171.7%
	0.0%	299	\$1,083	\$30,374 \$0	\$324,000 \$0	0.0%
American Retirement Life Insurance Company	0.6%	33		\$554,010	\$5,228,026	105.1%
American United Life Insurance Company			\$5,502,235	•		
Americo Financial Life & Annuity Ins Co	0.4%	40	\$3,776,242	\$4,169 \$101,455	\$1,640,177 \$2,425,540	43.5%
Ameritas Life Insurance Corp	0.2%	61	\$1,475,778	\$181,455	\$2,125,540	156.3%
Anthors Life Incurrence Company	0.0%	320	\$15 \$17.077	\$0 \$0	\$0	0.0%
Anthem Life Insurance Company	0.0%	239	\$17,077	\$0	\$3,338	19.5%
Assured Life Association	0.0%	269	\$6,361	\$739	\$19,666	320.8%
Assurity Life Insurance Company	0.1%	63	\$1,308,363	\$382,624	\$2,896,132	250.6%
Athene Annuity & Life Assurance Company	0.0%	136	\$219,597	\$16,312	\$1,076,126	497.5%
Athene Annuity & Life Assurance Co of NY	0.0%	182	\$74,794	\$0	\$61,439	82.1%

		RANK				
COMPANY NAME	MARKET SHARE	BY MARKET SHARE	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	BENEFITS RATIO
Athene Annuity & Life Company	0.1%	88	\$637,394	\$694,050	\$2,375,314	481.5%
Atlanta Life Insurance Company	0.0%	243	\$15,414	\$0	\$0	0.0%
Aurora National Life Assurance Company	0.0%	158	\$127,661	\$0	\$576,246	451.4%
Auto Club Life Insurance Company	0.0%	294	\$1,638	\$0	\$3,865	236.0%
Auto Owners Life Insurance Company	0.1%	89	\$633,270	\$0	\$189,700	30.0%
Baltimore Life Insurance Company The	0.1%	93	\$570,197	\$4,338	\$592,565	104.7%
Bankers Fidelity Life Insurance Company	0.0%	218	\$29,112	\$0	\$13,396	46.0%
Bankers Life & Casualty Company	1.0%	24	\$9,036,051	\$17,310	\$5,885,338	65.3%
Banner Life Insurance Company	0.0%	192	\$60,506	\$0	\$166,930	275.9%
Beneficial Life Insurance Company	0.0%	125	\$280,008	\$3,787	\$7,713	4.1%
Berkley Life & Health Insurance Company	0.0%	267	\$6,637	\$0	\$10,000	150.7%
Boston Mutual Life Insurance Company	0.6%	29	\$5,695,153	\$6.286	\$3,108,521	54.7%
Brighthouse Life Insurance Company	0.4%	39	\$3,931,595	\$589,869	\$3,902,418	114.3%
C M Life Insurance Company	0.0%	124	\$287,171	\$00,009	\$253,560	88.3%
CICA Life Insurance Company Of America	0.0%	131	\$260,500	\$532	\$210,185	80.9%
CIGNA Health & Life Insurance Company	0.0%	317	\$113	\$0	\$0,103	0.0%
CIGNA National Health Insurance Company	0.0%	251	\$11,100	\$0 \$0	\$37,721	339.8%
				·		
CMFG Life Insurance Company	0.7%	28	\$6,541,625	\$416,455	\$2,714,270	47.9%
CSA Fraternal Life	0.0%	220	\$27,716	\$0	\$114,428	412.9%
Canada Life Assurance Company	0.0%	155	\$141,906	\$229,274	\$253,504	340.2%
Capitol Life Insurance Company	0.1%	102	\$445,726	\$0	\$5,743,943	1288.7%
Catholic Financial Life	0.0%	129	\$266,311	\$17,846	\$985,130	376.6%
Catholic Holy Family Society	0.5%	36	\$4,350,129	\$0	\$2,602,142	59.8%
Catholic Order Of Foresters	0.0%	206	\$47,636	\$19,104	\$83,799	216.0%
Central Security Life Insurance Co	0.0%	185	\$68,775	\$1,347	\$308,711	450.8%
Central States Health & Life Co Of Omaha	0.0%	258	\$9,098	\$4,720	\$48,801	588.3%
Chesapeake Life Insurance Company The	0.0%	117	\$317,174	\$65	\$453,554	143.0%
Christian Fidelity Life Insurance Co	0.0%	130	\$264,642	\$0	\$254,798	96.3%
Church Life Insurance Corporation	0.0%	309	\$313	\$0	\$200,088	63925.9%
Cincinnati Life Insurance Company The	0.1%	74	\$1,148,707	\$0	\$522,654	45.5%
Citizens Security Life Ins Co	0.0%	186	\$67,210	\$0	\$64,968	96.7%
Clear Spring Life & Annuity Company	0.0%	262	\$8,299	\$0	\$17,367	209.3%
Clover Insurance Company	0.0%	230	\$21,649	\$0	\$53,918	249.1%
Colonial Life & Accident Insurance Company	0.1%	69	\$1,213,542	\$0	\$271,396	22.4%
Colonial Penn Life Insurance Company	0.0%	146	\$181,290	\$0	\$190,817	105.3%
Columbian Life Insurance Company	0.4%	42	\$3,397,162	\$0	\$2,546,025	74.9%
Columbian Mutual Life Insurance Co	0.0%	179	\$80,140	\$11	\$90,398	112.8%
Columbus Life Insurance Company	0.0%	225	\$24,545	\$39,979	\$21,094	248.8%
Combined Insurance Co Of America	0.1%	83	\$939,084	\$0	\$1,344,529	143.2%
Commonwealth Annuity & Life Insurance Co	0.0%	228	\$22,456	\$47,511	\$1,002,681	4676.7%
Compbenefits Insurance Company	0.0%	289	\$2,183	\$0	\$0	0.0%
Connecticut General Life Ins Co	0.1%	84	\$925,080	\$112,899	\$6,904,307	758.6%

COMPANY NAME         SHARE         SHARE         ANNUITIES         PAID         BENEFITS PAID         RAT           Continental Life Ins Co Of Brentwood TN         0.0%         137         \$216,117         \$252         \$251,600         118.5           Continental Life Ins Co Of Brentwood TN         0.0%         308         \$355         \$0         \$0         \$0         10.0           Country Investors: Life Assurance Company         0.0%         308         \$355         \$0         \$0         10.0           Country Life Insurance Company         0.6%         34         \$4,848,380         \$931,306         \$3,233,005         8.9           Coratian Fraterial Union Of America         0.0%         241         \$15,727         \$1,750         \$0         \$1.1         \$1         \$1 lice Insurance Company         0.0%         \$2,057         \$0         \$1,321         \$4.2         \$2.0         \$2,057         \$0         \$1,321         \$4.2         \$2.0         \$1,027,75         \$1         \$5         \$1,027,75         \$2.0         \$2.0         \$3         \$3,02         \$3,102,17         \$3         \$3         \$1,02,17         \$3         \$3         \$1,02,17         \$3         \$3         \$1,02,17         \$3         \$3         \$1,02,17         \$3<			RANK				
Continental Life Ins Co Of Brentwood TN	COMPANY NAME		MARKET				BENEFITS RATIO
Country Live Insurance Company         0.0%         308         \$355         \$0         \$0         0.0           Country Life Insurance Company         0.6%         34         \$4,848,380         \$313,06         \$32,330,06         \$82,323,005         85,9           Croatian Fraternal Union Of America         0.0%         241         \$15,727         \$1,750         \$0         \$1,21         62           Cis Life Insurance Company         0.0%         290         \$2,057         \$0         \$3,23         \$3         \$3,23         \$3         \$3,23         \$3         \$3,23         \$3         \$3,23         \$3         \$3,23         \$3         \$3,23         \$3         \$3,23         \$3         \$3         \$3,23         \$3         \$3         \$3         \$3,27         \$4         \$	Continental General Insurance Company		137	\$216,117		\$251,600	116.5%
Country Life Insurance Company	Continental Life Ins Co Of Brentwood TN	0.0%		\$266,586		\$295,991	111.0%
Croatian Fratemal Union Of America O.0%	Country Investors Life Assurance Company				\$0		0.0%
Csi Life Insurance Company         0.0%         290         \$2,057         \$0         \$1,321         64.2           Deaborn Life Insurance Company         0.0%         326         \$67,143         \$0         \$63,778         \$0           ELCO Mutual Life & Annuity         0.0%         151         \$172,000         \$531         \$106,186         62.0           EMC National Life & Annuity         0.0%         151         \$172,000         \$531         \$106,186         62.0           EMC National Life & Annuity         0.0%         255         \$20,523         \$499         \$29,000         143.7           Encova Life Insurance Company         0.0%         235         \$20,523         \$499         \$29,000         143.7           Equitable Financial Life & Annuity Company         0.0%         157         \$131,281         \$0         \$7,551         5.8         Equitable Financial Life Insurance Company         0.0%         13.7         \$2316,304         \$8,164,803         570.3         0.0         0.0         \$270         \$0         \$0         0.0         \$0         0.0         0.0         \$1,216,701         \$2,214,674         \$0         \$1,836         0.9         \$2,225.0         \$3         \$1,836         0.9         \$4,45,958         128.2	Country Life Insurance Company	0.6%	34	\$4,848,380	\$931,306	\$3,233,005	85.9%
Dearborn Life Insurance Company         0.0%         187         \$67,143         \$0         \$63,778         \$9.0           Delaware Life Insurance Company         0.0%         326         \$0         \$0         \$101,2775           ELCO Mutual Life & Annuity         0.0%         151         \$172,000         \$531         \$106,186         62.0           EMC National Life Company         0.2%         58         \$1,688,863         \$9,527         \$1,063,017         63.6           Encova Life Insurance Company         0.0%         235         \$20,523         \$499         \$29,000         143.7           Equitable Financial Life Insurance Company         0.0%         157         \$131,281         \$0         \$7,551         5.8           Equitable Financial Life Insurance Company         0.0%         157         \$131,281         \$0         \$7,551         5.8           Equitable Financial Life Insurance Company         0.0%         310         \$270         \$0         \$8,164,803         570.3           Everlake Assurance Company         0.0%         310         \$270         \$0         \$8,164,803         570.3           Everlake Assurance Company         0.0%         310         \$270         \$2,446,74         \$0         \$3,445,958         128.2<	Croatian Fraternal Union Of America	0.0%	241	\$15,727	\$1,750	\$0	11.1%
Delaware Life Insurance Company   0.0%   326   \$10   \$10,12775	Csi Life Insurance Company	0.0%	290	\$2,057	\$0	\$1,321	64.2%
ELCO Mutual Life & Annuity         0.0%         151         \$172,000         \$531         \$166,186         62.0           EMC National Life Company         0.2%         58         \$1,868,683         \$9,527         \$1,063,017         63.6           Encova Life Insurance Company         0.0%         235         \$20,523         \$499         \$29,000         143.7           Equitable Financial Life Insurance Company         0.0%         157         \$131,281         \$0         \$77.551         5.8           Equitable Financial Life Insurance Company         0.0%         310         \$270         \$0         \$0         0.0           Equitable Financial Life Insurance Company         0.0%         310         \$270         \$0         \$1,836         0.9           Everlake Assurance Company         0.0%         112         \$347,928         \$0         \$445,958         128,2           Evariake Life Insurance Company         0.1%         67         \$1,216,770         \$29,449         \$649,598         55.8           Family Benefit Life Insurance Company         0.0%         160         \$126,021         \$0         \$366         0.0           Family Heritage Life Insurance Company         0.0%         134         \$234,110         \$0         \$526,654	Dearborn Life Insurance Company	0.0%	187	\$67,143	\$0	\$63,778	95.0%
EMC National Life Company 0.2% 58 \$1.686.863 \$9.527 \$1.063.017 63.6 Encova Life Insurance Company 0.0% 157 \$131.281 \$0 \$7.551 5.8 Equitable Financial Life & Annuity Company 0.0% 157 \$131.281 \$0 \$7.551 5.8 Equitable Financial Life National Life Insurance Company 0.2% 55 \$1.837.913 \$2,316,304 \$8,164.803 570.3 Equitable Financial Life Insurance Company 0.0% 310 \$270 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	Delaware Life Insurance Company	0.0%	326	\$0	\$0	\$1,012,775	
Encova Life Insurance Company 0.0% 235 \$20,523 \$499 \$29,000 143.7 Equitable Financial Life & Annuity Company 0.0% 157 \$131,281 \$0 \$7,551 5.8 Equitable Financial Life Insurance Company 0.0% 310 \$270 \$0 \$8,164,803 570.3 Equitrust Life Insurance Company 0.0% 310 \$270 \$0 \$0.00 \$8,100 0.0 Everlake Assurance Company 0.0% 139 \$214,674 \$0 \$0 \$1,836 0.9 Everlake Assurance Company 0.0% 112 \$347,928 \$0 \$445,958 128.2 Family Benefit Life Insurance Company 0.1% 67 \$1,216,770 \$29,449 \$649,589 55.8 Family Heritage Life Insurance Company 0.0% 160 \$126,021 \$0 \$360 \$0.0 \$360 \$0.0 Family Life Insurance Company 0.0% 134 \$234,110 \$0 \$526,654 225.0 Family Life Insurance Company 0.0% 134 \$234,110 \$0 \$526,654 225.0 Family Life Insurance Company 0.0% 134 \$234,110 \$0 \$526,654 225.0 Family Benefit Life Insurance Company 0.0% 134 \$234,110 \$0 \$526,654 225.0 Family Benefit Life Insurance Company 0.0% 103 \$437,487 \$1,155 \$2,292,710 \$243. Family Benefit Life Insurance Company 0.0% 103 \$437,487 \$1,155 \$2,292,710 \$243. Family Benefit Life Insurance Company 0.0% 203 \$48,623 \$10,28 \$18,416 40.0 Federal Life Insurance Company 0.0% 265 \$6,973 \$0 \$44,293 \$635.2 Fidelity & Guaranty Life Insurance Company 0.0% 227 \$2,269 \$3,711 \$25,811 130.3 Fidelity Security Life Insurance Company 0.0% 227 \$34,94 \$34,91 \$0 \$0.0 \$0.0 \$10.	ELCO Mutual Life & Annuity	0.0%	151	\$172,000	\$531	\$106,186	62.0%
Equitable Financial Life & Annuity Company         0.0%         157         \$131,281         \$0         \$7,551         5.8           Equitable Financial Life Insurance Company         0.2%         55         \$1,837,913         \$2,316,304         \$8,164,803         570.3           Equitrust Life Insurance Company         0.0%         310         \$270         \$0         \$0         0.0           Everlake Life Insurance Company         0.0%         139         \$214,674         \$0         \$1,836         0.9           Everlake Life Insurance Company         0.0%         112         \$344,928         \$0         \$445,958         128.2           Family Benefit Life Insurance Company         0.1%         67         \$1,216,770         \$29,449         \$649,589         55.8           Family Heritage Life Insurance Company         0.0%         160         \$126,021         \$0         \$36         0.0           Family Service Life Insurance Company         0.0%         134         \$234,110         \$0         \$526,654         225.0           Family Service Life Insurance Company         0.0%         321         \$13         \$0         \$154,986         \$119200           Farm Bureau Life Insurance Company         0.0%         233         \$43,623         \$1,155	EMC National Life Company	0.2%	58	\$1,686,863	\$9,527	\$1,063,017	63.6%
Equitable Financial Life & Annuity Company 0.0% 157 \$131,281 \$0 \$7,551 5.8 Equitable Financial Life Insurance Company 0.2% 55 \$1,837,913 \$2,316,304 \$8,164,803 570.3 Equitrust Life Insurance Company 0.0% 310 \$270 \$0 \$0 \$0.0 \$0.0 \$0.0 \$0.0 \$0.0 \$0.0 \$	Encova Life Insurance Company	0.0%	235	\$20,523	\$499	\$29,000	143.7%
Equitable Financial Life Insurance Company         0.2%         55         \$1,837,913         \$2,316,304         \$8,164,803         570.3           Equitrust Life Insurance Company         0.0%         310         \$270         \$0         \$0         0.0           Everlake Assurance Company         0.0%         139         \$214,674         \$0         \$1,836         0.9           Everlake Life Insurance Company         0.0%         112         \$347,928         \$0         \$445,958         128.2           Family Heritage Life Insurance Company         0.1%         67         \$1,216,770         \$29,449         \$649,589         55.8           Family Heritage Life Insurance Company         0.0%         160         \$126,021         \$0         \$36         0.0           Family Service Life Insurance Company         0.0%         134         \$234,110         \$0         \$526,654         225.0           Family Service Life Insurance Company         0.0%         321         \$1         \$1         \$0         \$154,986         11920           Farmers New World Life Insurance Company         0.0%         103         \$437,487         \$1,155         \$2,292,710         524.3           Federal Life Insurance Company         0.0%         265         \$6,973 <td< td=""><td></td><td></td><td>157</td><td>\$131,281</td><td>\$0</td><td></td><td>5.8%</td></td<>			157	\$131,281	\$0		5.8%
Equitrust Life Insurance Company         0.0%         310         \$270         \$0         \$0         0.0           Everlake Assurance Company         0.0%         139         \$214,674         \$0         \$1,836         0.9           Everlake Life Insurance Company         0.0%         112         \$347,928         \$0         \$445,958         128,2           Family Benefit Life Insurance Company         0.1%         67         \$1,216,770         \$29,449         \$649,589         518,3           Family Heritage Life Insurance Company         0.0%         160         \$126,021         \$0         \$36         0.0           Family Heritage Life Insurance Company         0.0%         134         \$234,110         \$0         \$526,654         225.0           Family Service Life Insurance Company         0.0%         321         \$13         \$0         \$154,986         1192200           Farm Bureau Life Ins Co of MO         3.1%         8         \$27,033,136         \$2,728,289         \$19,172,985         81.0           Federated Life Insurance Company         0.0%         203         \$48,623         \$1,028         \$18,416         40.0           Federated Life Insurance Company         0.0%         265         \$6,973         \$0         \$44,293			55		\$2,316,304		570.3%
Everlake Assurance Company 0.0% 139 \$214.674 \$0 \$1.836 0.9 Everlake Life Insurance Company 0.0% 112 \$347.928 \$0 \$445.958 128.2 Family Benefit Life Insurance Company 0.1% 67 \$1.216,770 \$29,449 \$649,589 55.8 Family Heritage Life Insurance Co Of America 0.0% 160 \$126,021 \$0 \$36 0.0 Family Heritage Life Insurance Company 0.0% 134 \$234,110 \$0 \$366 0.0 Family Service Life Insurance Company 0.0% 321 \$13 \$0 \$154,986 1192200 Family Service Life Insurance Company 0.0% 321 \$13 \$0 \$154,986 1192200 Fam Bureau Life Insurance Company 0.0% 103 \$437,487 \$1,155 \$2,292,710 524.3 Federal Life Insurance Company 0.0% 203 \$48,623 \$1,028 \$18,416 40.0 Federated Life Insurance Company 0.0% 265 \$6,973 \$0 \$442,493 \$635.2 Fidelity Life Assn A Legal Reserve Life Ins Co 0.0% 214 \$34,911 \$0 \$0 \$0 \$421,455 \$0.701. First Allmerica Financial Life Insurance Company 0.0% 214 \$34,911 \$0 \$0 \$0.0 First Catholic Slovak Ladies Assn of the US of A First Catholic Slovak Ladies Assn of the US of A First Catholic Slovak Ladies Assn of the US of A First Catholic Slovak Ladies Assn of the US of A First Catholic Slovak Ladies Assn of the US of A First Catholic Slovak Ladies Assn of the US of A First Catholic Slovak Ladies Assn of the US of A First Catholic Slovak Ladies Assn of the US of A First Catholic Slovak Ladies Assn of the US of A First Catholic Slovak Ladies Assn of the US of A First Catholic Slovak Ladies Assn of the US of A 50 \$10 \$10 \$1,279,164 \$2,280 \$1,240,701 \$0 \$10,279,164 \$2,280 \$1,240,701 \$0 \$10,279,164 \$2,280 \$1,240,701 \$0 \$10,279,164 \$2,280 \$1,240,701 \$0 \$10,279,164 \$2,280 \$1,240,701 \$0 \$10,279,164 \$2,280 \$1,240,701 \$0 \$10,279,164 \$2,280 \$1,240,701 \$0 \$10,279,164 \$2,280 \$1,240,701 \$0 \$10,279,164 \$2,280 \$1,240,701 \$0 \$10,279,164 \$2,280 \$1,240,701 \$0 \$10,279,164 \$2,280 \$1,240,701 \$0 \$10,279,164 \$2,280 \$1,240,701 \$0 \$10,279,164 \$2,280 \$1,240,701 \$0 \$10,279,164 \$2,280 \$1,240,701 \$0 \$10,279,164 \$2,280 \$1,240,701 \$0 \$10,279,164 \$2,280 \$1,240,701 \$0 \$10,279,164 \$2,280 \$1,240,701 \$0 \$10,279,164 \$2,280 \$1,240,701 \$0 \$1,240,701 \$0 \$1,279,164 \$2,280 \$			310				0.0%
Evertake Life Insurance Company   0.0%   112   \$347,928   \$0   \$445,958   128.2   Family Benefit Life Insurance Company   0.1%   67   \$1,216,770   \$29,449   \$649,589   55.8   Family Heritage Life Insurance Company   0.0%   160   \$126,021   \$0   \$3.36   0.0   Family Life Insurance Company   0.0%   134   \$234,110   \$0   \$526,654   225.0   Family Service Life Insurance Company   0.0%   321   \$13   \$0   \$154,986   1192200   Family Service Life Insurance Company   0.0%   321   \$13   \$0   \$154,986   1192200   Family Service Life Insurance Company   0.0%   321   \$13   \$0   \$154,986   1192200   Family Service Life Insurance Company   0.0%   103   \$437,487   \$1,155   \$2,292,710   524.3   Federal Life Insurance Company   0.0%   203   \$44,623   \$1,028   \$18,416   40.0   Federated Life Insurance Company   0.0%   265   \$6,973   \$0   \$44,293   3635.2   Fidelity & Guaranty Life Insurance Company   0.0%   227   \$22,669   \$3,731   \$25,811   130.3   Fidelity Security Life Insurance Company   0.0%   227   \$24,699   \$3,731   \$25,811   130.3   First Catholic Slovak Ladies Assn of the US of A   0.0%   279   \$3,248   \$6,396   \$342,460   570.1   First Catholic Slovak Ladies Assn of the US of A   0.0%   279   \$3,248   \$6,396   \$342,244   670.9   First Catholic Slovak Ladies Assn of the US of A   0.0%   277   \$4,894   \$0   \$23,084   471.7   Forethought Life Insurance Company   0.0%   277   \$4,894   \$0   \$23,084   471.7   Forethought Life Insurance Company   0.0%   277   \$4,894   \$0   \$23,084   471.7   Forethought Life Insurance Company   0.0%   277   \$4,894   \$0   \$23,084   471.7   Forethought Life Insurance Company   0.0%   277   \$4,894   \$0   \$23,084   471.7   Forethought Life Insurance Company   0.0%   277   \$4,894   \$0   \$23,084   471.7   Forethought Life Insurance Company   0.0%   277   \$4,894   \$0   \$23,084   471.7   Forethought Life Insurance Company   0.0%   277   \$4,894   \$0   \$63,352   \$0   \$0   0.0   \$63,352   \$0   \$0   \$0.0   \$0.0   \$0.0   \$0.0   \$0.0   \$0.0   \$0.0   \$0.0   \$0.0   \$0.0   \$0.0   \$0.0   \$0.0   \$0.0   \$0.0							0.9%
Family Benefit Life Insurance Company         0.1%         67         \$1,216,770         \$29,449         \$649,589         55.8           Family Heritage Life Insurance Co Of America         0.0%         160         \$126,021         \$0         \$36         0.0           Family Heritage Life Insurance Company         0.0%         134         \$234,110         \$0         \$526,654         225.0           Family Service Life Insurance Company         0.0%         321         \$13         \$0         \$154,986         1192200           Farmer New World Life Insurance Company         0.0%         3.1%         \$8         \$27,033,136         \$2,728,289         \$19,172,965         81.0           Federal Life Insurance Company         0.0%         203         \$487,487         \$1,155         \$2,292,710         \$24.3           Federated Life Insurance Company         0.0%         203         \$48,623         \$1,028         \$18,416         40.0           Federated Life Insurance Company         0.0%         225         \$6,973         \$0         \$44,293         635.2           Fidelity Life Assn A Legal Reserve Life Ins Co         0.0%         214         \$34,191         \$0         \$0         0           Fidelity Security Life Insurance Company         0.0%         184			112		\$0		128.2%
Family Heritage Life Insurance Co Of Ámerica         0.0%         160         \$126,021         \$0         \$36         0.0           Family Life Insurance Company         0.0%         134         \$234,110         \$0         \$526,654         225.0           Family Service Life Insurance Company         0.0%         321         \$13         \$0         \$154,986         1192200           Farm Bureau Life Ins Co of MO         3.1%         8         \$27,033,136         \$2,728,289         \$19,172,965         81.0           Farmers New World Life Insurance Company         0.0%         103         \$437,487         \$1,155         \$2,292,710         524.3           Federal Life Insurance Company         0.0%         203         \$48,623         \$1,028         \$18,416         40.0           Federaled Life Insurance Company         0.0%         225         \$6,973         \$0         \$44,293         635.2           Fidelity Life Assar A Legal Reserve Life Ins Co         0.0%         227         \$22,669         \$3,731         \$25,811         130.3           Fidelity Life Assar A Legal Reserve Life Ins Co         0.0%         214         \$34,191         \$0         \$0         0           First Allmerica Financial Life Insurance Company         0.0%         214         \$34,191<							55.8%
Family Life Insurance Company         0.0%         134         \$234,110         \$0         \$526,654         225.0           Family Service Life Insurance Company         0.0%         321         \$13         \$0         \$154,986         119200           Farm Bureau Life Ins Co of MO         3.1%         8         \$27,033,136         \$2,728,289         \$19,172,965         81.0           Farmers New World Life Insurance Company         0.0%         103         \$437,487         \$1,155         \$2,292,710         524.3           Federated Life Insurance Company         0.0%         203         \$48,623         \$1,028         \$18,416         40.0           Federated Life Insurance Company         0.0%         225         \$22,669         \$3,731         \$25,811         130.3           Fidelity & Guaranty Life Insurance Company         0.0%         227         \$22,669         \$3,731         \$25,811         130.3           Fidelity Life Assn A Legal Reserve Life Ins Co         0.0%         214         \$34,191         \$0							0.0%
Family Service Life Insurance Company         0.0%         321         \$13         \$0         \$154,986         1192200           Farm Bureau Life Ins Co of MO         3.1%         8         \$27,033,136         \$2,728,289         \$19,172,965         81.0           Fedrarler New World Life Insurance Company         0.0%         103         \$437,487         \$1,155         \$2,292,710         524.3           Federal Life Insurance Company         0.0%         203         \$48,623         \$1,028         \$18,416         40.0           Federated Life Insurance Company         0.0%         227         \$22,669         \$3,731         \$25,811         130.3           Fidelity & Guaranty Life Insurance Company         0.0%         227         \$22,669         \$3,731         \$25,811         130.3           Fidelity Security Life Insurance Company         0.0%         227         \$22,669         \$3,731         \$25,811         130.3           First Callolic Slovak Ladies Assn of the US of A         0.0%         214         \$34,191         \$0         \$0         0           First Catholic Slovak Ladies Assn of the US of A         0.0%         184         \$73,957         \$0         \$421,650         570.1           First Catholic Slovak Ladies Assn of the US of A         0.0%         279					\$0		225.0%
Farm Bureau Life Ins Co of MO 3.1% 8 \$27,033,136 \$2,728,289 \$19,172,965 81.0 Farmers New World Life Insurance Company 0.0% 103 \$437,487 \$1,155 \$2,292,710 524.3 \$1.05 \$2,292,710 524.3 \$1.05 \$2,292,710 524.3 \$1.05 \$2,292,710 524.3 \$1.05 \$2,292,710 524.3 \$1.05 \$2,292,710 524.3 \$1.05 \$2,292,710 524.3 \$1.05 \$2,292,710 524.3 \$1.05 \$2,292,710 524.3 \$1.05 \$2,292,710 524.3 \$1.05 \$2,292,710 524.3 \$1.05 \$2,292,710 524.3 \$1.05 \$2,292,710 524.3 \$1.05 \$2,292,710 \$22.069 \$1.05 \$2,292,710 \$22.069 \$3,731 \$25,811 \$30.3 \$1.05 \$2,292,710 \$22.069 \$3,731 \$25,811 \$30.3 \$1.05 \$2,292,710 \$22.069 \$3,731 \$25,811 \$30.3 \$1.05 \$2,292,710 \$2.00 \$1.05 \$1							1192200%
Farmers New World Life Insurance Company 0.0% 103 \$437,487 \$1,155 \$2,292,710 524.3 Federal Life Insurance Company 0.0% 203 \$48,623 \$1,028 \$18,416 40.0 Federated Life Insurance Company 0.0% 265 \$6,973 \$0 \$44,293 635.2 Fidelity & Guaranty Life Insurance Company 0.0% 227 \$22,669 \$3,731 \$25,811 130.3 Fidelity Life Insurance Company 0.0% 227 \$22,669 \$3,731 \$25,811 130.3 Fidelity Life Insurance Company 0.0% 214 \$34,191 \$0 \$0 \$0.0 Fidelity Security Life Insurance Company 0.0% 184 \$73,957 \$0 \$421,650 570.1 First Allmerica Financial Life Insurance Co 0.0% 199 \$51,263 \$94,536 \$249,364 670.9 First Catholic Slovak Ladies Assn of the US of A 0.0% 279 \$3,248 \$6,396 \$32,724 1204.4 First Guaranty Insurance Company 0.0% 257 \$9,219 \$0 \$0 \$11.2 First Health Life & Health Insurance Company 0.0% 257 \$9,219 \$0 \$0 \$0.0 Forethought Life Insurance Company 0.0% 277 \$4,894 \$0 \$102,791,646 8285.0 Fortitude US Reinsurance Company 0.0% 152 \$159,534 \$0 \$102,791,646 8285.0 Forethought Life Insurance Company 0.0% 152 \$159,534 \$0 \$0.0 \$67,345 2.8 Funeral Directors Life Insurance Company 0.0% 221 \$2,084,308 \$364 \$597,901 28.7 Funeral Directors Life Insurance Company 0.0% 189 \$64,806 \$0 \$25,000 38.6 Genworth Life Insurance Company 0.0% 204 \$48,321 \$0 \$125,645 260.0 Genworth Life Insurance Company 0.0% 307 \$375 \$0 \$0.0 Gerber Life Insurance Company 1.1% 20 \$10,054,835 \$0 \$4,375,271 43.5							81.0%
Federal Life Insurance Company         0.0%         203         \$48,623         \$1,028         \$18,416         40.0           Federated Life Insurance Company         0.0%         265         \$6,973         \$0         \$44,293         635.2           Fidelity & Guaranty Life Insurance Company         0.0%         227         \$22,669         \$3,731         \$25,811         130.3           Fidelity Life Assn A Legal Reserve Life Ins Co         0.0%         214         \$34,191         \$0         \$0         0.0           Fidelity Security Life Insurance Company         0.0%         184         \$73,957         \$0         \$421,650         570.1           First Allmerica Financial Life Insurance Company         0.0%         199         \$51,263         \$94,536         \$249,364         670.9           First Catholic Slovak Ladies Assn of the US of A         0.0%         279         \$3,248         \$6,396         \$32,724         1204.4           First Catholic Slovak Union of the US & Canada         0.0%         279         \$3,248         \$6,396         \$32,724         1204.4           First Catholic Slovak Union of the US & Canada         0.0%         257         \$9,219         \$0         \$0         \$0         \$11.2         \$11.2         \$15.2         \$12.2         \$12.2							524.3%
Federated Life Insurance Company         0.0%         265         \$6,973         \$0         \$44,293         635.2           Fidelity & Guaranty Life Insurance Company         0.0%         227         \$22,669         \$3,731         \$25,811         130.3           Fidelity Life Assn A Legal Reserve Life Ins Co         0.0%         214         \$34,191         \$0         \$0         0.0           Fidelity Security Life Insurance Company         0.0%         184         \$73,957         \$0         \$421,650         570.1           First Allmerica Financial Life Insurance Co         0.0%         199         \$51,263         \$94,536         \$249,364         670.9           First Catholic Slovak Ladies Assn of the US of A         0.0%         279         \$3,248         \$6,396         \$32,724         1204.4           First Catholic Slovak Union of the US & Canada         0.0%         306         \$484         \$54         \$0         11.2           First Guaranty Insurance Company         0.0%         257         \$9,219         \$0         \$0         \$0           First Health Life & Health Insurance Company         0.0%         277         \$4,894         \$0         \$23,084         471.7           Forethought Life Insurance Company         0.1%         65         \$1,240,701			203				40.0%
Fidelity & Guaranty Life Insurance Company         0.0%         227         \$22,669         \$3,731         \$25,811         130.3           Fidelity Life Assn A Legal Reserve Life Ins Co         0.0%         214         \$34,191         \$0         \$0         0.0           Fidelity Security Life Insurance Company         0.0%         184         \$73,957         \$0         \$421,650         570.1'           First Allmerica Financial Life Insurance Co         0.0%         199         \$51,263         \$94,536         \$249,364         670.9           First Catholic Slovak Ladies Assn of the US of A         0.0%         279         \$3,248         \$6,396         \$32,724         1204.4           First Catholic Slovak Union of the US & Canada         0.0%         306         \$484         \$54         \$0         11.2           First Guaranty Insurance Company         0.0%         257         \$9,219         \$0         \$0         0.0           First Health Life & Health Insurance Company         0.0%         277         \$4,894         \$0         \$23,084         471.7           Forethought Life Insurance Company         0.1%         65         \$1,240,701         \$0         \$102,791,646         8285.0           Fortitude US Reinsurance Company         0.0%         152 <t< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td>635.2%</td></t<>							635.2%
Fidelity Life Assn Á Legal Reserve Life Ins Co         0.0%         214         \$34,191         \$0         \$0         0.0           Fidelity Security Life Insurance Company         0.0%         184         \$73,957         \$0         \$421,650         570.1           First Allmerica Financial Life Insurance Co         0.0%         199         \$51,263         \$94,536         \$249,364         670.9           First Catholic Slovak Ladies Assn of the US of A         0.0%         279         \$3,248         \$6,396         \$32,724         1204.4           First Catholic Slovak Union of the US & Canada         0.0%         306         \$4484         \$54         \$0         11.2           First Guaranty Insurance Company         0.0%         257         \$9,219         \$0         \$0         0.0           First Health Life & Health Life & Health Insurance Company         0.0%         227         \$4,894         \$0         \$23,084         471.7           Forethought Life Insurance Company         0.1%         65         \$1,240,701         \$0         \$102,791,646         8285.0           Fortitude US Reinsurance Company Of America         0.3%         49         \$2,388,047         \$0         \$67,345         2.8           Funeral Directors Life Insurance Co         0.2%         51 <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>130.3%</td>							130.3%
Fidelity Security Life Insurance Company         0.0%         184         \$73,957         \$0         \$421,650         570.1           First Allmerica Financial Life Insurance Co         0.0%         199         \$51,263         \$94,536         \$249,364         670.9           First Catholic Slovak Ladies Assn of the US of A         0.0%         279         \$3,248         \$6,396         \$32,724         1204.4           First Catholic Slovak Union of the US & Canada         0.0%         306         \$484         \$54         \$0         11.2           First Guaranty Insurance Company         0.0%         257         \$9,219         \$0         \$0         0.0           First Health Life & Health Insurance Company         0.0%         277         \$4,894         \$0         \$23,084         471.7           Forethought Life Insurance Company         0.1%         65         \$1,240,701         \$0         \$102,791,646         8285.0           Fortitude US Reinsurance Company         0.0%         152         \$159,534         \$0         \$0         0.0           Freedom Life Insurance Company Of America         0.3%         49         \$2,388,047         \$0         \$67,345         2.8           Funeral Directors Life Insurance Co         0.2%         51         \$2,084,308							0.0%
First Allmerica Financial Life Insurance Co         0.0%         199         \$51,263         \$94,536         \$249,364         670.9           First Catholic Slovak Ladies Assn of the US of A         0.0%         279         \$3,248         \$6,396         \$32,724         1204.4           First Catholic Slovak Union of the US & Canada         0.0%         306         \$484         \$54         \$0         11.2           First Guaranty Insurance Company         0.0%         257         \$9,219         \$0         \$0         \$0         0.0           First Health Life & Health Insurance Company         0.0%         277         \$4,894         \$0         \$23,084         471.7           Forethought Life Insurance Company         0.1%         65         \$1,240,701         \$0         \$102,791,646         8285.0           Fortitude US Reinsurance Company         0.0%         152         \$159,534         \$0         \$0         0.0           Freedom Life Insurance Company Of America         0.3%         49         \$2,388,047         \$0         \$67,345         2.8           Funeral Directors Life Insurance Co         0.2%         51         \$2,084,308         \$364         \$597,901         28.7           GBU Financial Life         0.0%         221         \$27,030							570.1%
First Catholic Slovak Ladies Assn of the US of A         0.0%         279         \$3,248         \$6,396         \$32,724         1204.4           First Catholic Slovak Union of the US & Canada         0.0%         306         \$484         \$54         \$0         11.2           First Guaranty Insurance Company         0.0%         257         \$9,219         \$0         \$0         0.0           First Health Life & Health Insurance Company         0.0%         277         \$4,894         \$0         \$23,084         471.7           Forethought Life Insurance Company         0.1%         65         \$1,240,701         \$0         \$102,791,646         8285.0           Fortitude US Reinsurance Company         0.0%         152         \$159,534         \$0         \$0         0.0           Freedom Life Insurance Company Of America         0.3%         49         \$2,388,047         \$0         \$67,345         2.8           Funeral Directors Life Insurance Co         0.2%         51         \$2,084,308         \$364         \$597,901         28.7           Funeral Directors Life Insurance Company         0.0%         221         \$27,030         \$9,633         \$202,824         786.0           Garden State Life Insurance Company         0.0%         189         \$64,806						· ,	670.9%
First Catholic Slovak Union of the US & Canada         0.0%         306         \$484         \$54         \$0         11.2           First Guaranty Insurance Company         0.0%         257         \$9,219         \$0         \$0         0.0           First Health Life & Health Insurance Company         0.0%         277         \$4,894         \$0         \$23,084         471.7           Forethought Life Insurance Company         0.1%         65         \$1,240,701         \$0         \$102,791,646         8285.0           Fortitude US Reinsurance Company         0.0%         152         \$159,534         \$0         \$0         \$0         0.0           Freedom Life Insurance Company Of America         0.3%         49         \$2,388,047         \$0         \$67,345         2.8           Funeral Directors Life Insurance Co         0.2%         51         \$2,084,308         \$364         \$597,901         28.7           GBU Financial Life         0.0%         221         \$27,030         \$9,633         \$202,824         786.0           Garden State Life Insurance Company         0.0%         189         \$64,806         \$0         \$25,000         38.6           Genworth Life Insurance Company         0.0%         307         \$375         \$0         \$0							1204.4%
First Guaranty Insurance Company         0.0%         257         \$9,219         \$0         \$0         0.0           First Health Life & Health Insurance Company         0.0%         277         \$4,894         \$0         \$23,084         471.7           Forethought Life Insurance Company         0.1%         65         \$1,240,701         \$0         \$102,791,646         8285.0           Fortitude US Reinsurance Company         0.0%         152         \$159,534         \$0         \$0         0.0           Freedom Life Insurance Company Of America         0.3%         49         \$2,388,047         \$0         \$67,345         2.8           Funeral Directors Life Insurance Co         0.2%         51         \$2,084,308         \$364         \$597,901         28.7           GBU Financial Life         0.0%         221         \$27,030         \$9,633         \$202,824         786.0           Garden State Life Insurance Company         0.0%         189         \$64,806         \$0         \$25,000         38.6           Genworth Life & Annuity Insurance Company         0.0%         204         \$48,321         \$0         \$125,645         260.0           Gerber Life Insurance Company         0.0%         307         \$375         \$0         \$0							11.2%
First Health Life & Health Insurance Company         0.0%         277         \$4,894         \$0         \$23,084         471.7'           Forethought Life Insurance Company         0.1%         65         \$1,240,701         \$0         \$102,791,646         8285.0           Fortitude US Reinsurance Company         0.0%         152         \$159,534         \$0         \$0.0'         0.0'           Freedom Life Insurance Company Of America         0.3%         49         \$2,388,047         \$0         \$67,345         2.8           Funeral Directors Life Insurance Co         0.2%         51         \$2,084,308         \$364         \$597,901         28.7'           GBU Financial Life         0.0%         221         \$27,030         \$9,633         \$202,824         786.0'           Garden State Life Insurance Company         0.0%         189         \$64,806         \$0         \$25,000         38.6'           Genworth Life & Annuity Insurance Company         0.0%         204         \$48,321         \$0         \$125,645         260.0'           Gerber Life Insurance Company         1.1%         20         \$10,054,835         \$0         \$4,375,271         43.5'							0.0%
Forethought Life Insurance Company         0.1%         65         \$1,240,701         \$0         \$102,791,646         8285.0           Fortitude US Reinsurance Company         0.0%         152         \$159,534         \$0         \$0         0.0           Freedom Life Insurance Company Of America         0.3%         49         \$2,388,047         \$0         \$67,345         2.8           Funeral Directors Life Insurance Co         0.2%         51         \$2,084,308         \$364         \$597,901         28.7           GBU Financial Life         0.0%         221         \$27,030         \$9,633         \$202,824         786.0           Garden State Life Insurance Company         0.0%         189         \$64,806         \$0         \$25,000         38.6           Genworth Life & Annuity Insurance Company         0.0%         204         \$48,321         \$0         \$125,645         260.0           Gerber Life Insurance Company         0.0%         307         \$375         \$0         \$0.0         \$4,375,271         43.5							471.7%
Fortitude US Reinsurance Company         0.0%         152         \$159,534         \$0         \$0         0.0           Freedom Life Insurance Company Of America         0.3%         49         \$2,388,047         \$0         \$67,345         2.8           Funeral Directors Life Insurance Co         0.2%         51         \$2,084,308         \$364         \$597,901         28.7           GBU Financial Life         0.0%         221         \$27,030         \$9,633         \$202,824         786.0           Garden State Life Insurance Company         0.0%         189         \$64,806         \$0         \$25,000         38.6           Genworth Life & Annuity Insurance Company         0.0%         204         \$48,321         \$0         \$125,645         260.0           Gerworth Life Insurance Company         0.0%         307         \$375         \$0         \$0         0.0           Gerber Life Insurance Company         1.1%         20         \$10,054,835         \$0         \$4,375,271         43.5							8285.0%
Freedom Life Insurance Company Of America         0.3%         49         \$2,388,047         \$0         \$67,345         2.8           Funeral Directors Life Insurance Co         0.2%         51         \$2,084,308         \$364         \$597,901         28.7           GBU Financial Life         0.0%         221         \$27,030         \$9,633         \$202,824         786.0           Garden State Life Insurance Company         0.0%         189         \$64,806         \$0         \$25,000         38.6           Genworth Life & Annuity Insurance Company         0.0%         204         \$48,321         \$0         \$125,645         260.0           Genworth Life Insurance Company         0.0%         307         \$375         \$0         \$0         0.0           Gerber Life Insurance Company         1.1%         20         \$10,054,835         \$0         \$4,375,271         43.5							0.0%
Funeral Directors Life Insurance Co         0.2%         51         \$2,084,308         \$364         \$597,901         28.7°           GBU Financial Life         0.0%         221         \$27,030         \$9,633         \$202,824         786.0°           Garden State Life Insurance Company         0.0%         189         \$64,806         \$0         \$25,000         38.6°           Genworth Life & Annuity Insurance Company         0.0%         204         \$48,321         \$0         \$125,645         260.0°           Genworth Life Insurance Company         0.0%         307         \$375         \$0         \$0         0.0°           Gerber Life Insurance Company         1.1%         20         \$10,054,835         \$0         \$4,375,271         43.5°							2.8%
GBU Financial Life       0.0%       221       \$27,030       \$9,633       \$202,824       786.0°         Garden State Life Insurance Company       0.0%       189       \$64,806       \$0       \$25,000       38.6°         Genworth Life & Annuity Insurance Company       0.0%       204       \$48,321       \$0       \$125,645       260.0°         Genworth Life Insurance Company       0.0%       307       \$375       \$0       \$0       0.0°         Gerber Life Insurance Company       1.1%       20       \$10,054,835       \$0       \$4,375,271       43.5°							28.7%
Garden State Life Insurance Company       0.0%       189       \$64,806       \$0       \$25,000       38.6         Genworth Life & Annuity Insurance Company       0.0%       204       \$48,321       \$0       \$125,645       260.0         Genworth Life Insurance Company       0.0%       307       \$375       \$0       \$0       0.0         Gerber Life Insurance Company       1.1%       20       \$10,054,835       \$0       \$4,375,271       43.5							786.0%
Genworth Life & Annuity Insurance Company       0.0%       204       \$48,321       \$0       \$125,645       260.0°         Genworth Life Insurance Company       0.0%       307       \$375       \$0       \$0       0.0°         Gerber Life Insurance Company       1.1%       20       \$10,054,835       \$0       \$4,375,271       43.5°							38.6%
Genworth Life Insurance Company         0.0%         307         \$375         \$0         \$0         0.0°           Gerber Life Insurance Company         1.1%         20         \$10,054,835         \$0         \$4,375,271         43.5°							260.0%
Gerber Life Insurance Company 1.1% 20 \$10,054,835 \$0 \$4,375,271 43.5							0.0%
						* -	43.5%
Gleaner Life insurance Society 110% 234 \$20.796 \$1.267 \$50.504 220.4	Gleaner Life Insurance Society	0.0%	234	\$20,796	\$1,267	\$50,594	249.4%

		RANK				
COMPANY NAME	MARKET SHARE	BY MARKET SHARE	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	BENEFITS RATIO
Globe Life & Accident Insurance Company	0.6%	31	\$5,605,102	\$120	\$2,488,384	44.4%
Golden Rule Insurance Company	0.0%	323	\$0	\$1,404	\$3,888	
Government Personnel Mutual Life Insurance Co	0.0%	202	\$49,304	\$27,409	\$127,651	314.5%
Gpm Health & Life Insurance Company	0.0%	286	\$2,682	\$0	\$0	0.0%
Grange Life Insurance Company	0.0%	222	\$26,532	\$0	\$50,046	188.6%
Great Southern Life Insurance Company	0.0%	249	\$12,806	\$52	\$34,189	267.4%
Great Western Insurance Company	0.1%	85	\$852,562	\$0	\$485.443	56.9%
Great-West Life & Annuity Insurance Company	1.3%	17	\$11,830,385	\$28,120	\$7,415,438	62.9%
Guarantee Trust Life Insurance Company	0.1%	95	\$537,325	\$0	\$238,797	44.4%
Guaranty Income Life Insurance Company	0.0%	233	\$20,933	\$0	\$30,000	143.3%
Guardian Life Insurance Company Of America	1.9%	12	\$16,568,520	\$4,604,456	\$13,616,311	110.0%
HCC Life Insurance Company	0.0%	292	\$1,834	\$0	\$126	6.9%
Heartland National Life Insurance Company	0.0%	282	\$3,109	\$0	\$21,127	679.5%
Homesteaders Life Company	0.0%	229	\$22,166	\$0	\$150,642	679.6%
Horace Mann Life Insurance Company	0.1%	82	\$960,433	\$0	\$477,969	49.8%
Humana Insurance Company	0.0%	272	\$5,754	\$0	\$0	0.0%
HumanaDental Insurance Company	0.0%	245	\$15,306	\$0	\$26,171	171.0%
IA American Life Insurance Company	0.0%	169	\$109,228	\$560	\$74,600	68.8%
Ibexis Life & Annuity Insurance Company	0.0%	295	\$1,582	\$170	\$699	54.9%
IdeaLife Insurance Company	0.0%	240	\$16,087	\$0	\$28,025	174.2%
Illinois Mutual Life Insurance Company	0.0%	108	\$382,469	\$47,230	\$557,081	158.0%
Independent Order Of Foresters US Branch The	0.5%	35	\$4,460,069	\$263,074	\$3,769,188	90.4%
Integrity Life Insurance Company	0.0%	296	\$1,496	\$0	\$0,709,100	0.0%
Investors Heritage Life Insurance Company	0.0%	290	\$39,335	\$23,740	\$22,663	118.0%
Investors Life Insurance Co Of North America	0.0%	223	\$26,156	\$23,740 \$528	\$125,933	483.5%
Jackson National Life Insurance Company	0.0%	223 44	\$3,014,586	\$268,241	\$125,933 \$15,670,370	463.5% 528.7%
	0.5%	212	\$36,965	\$51,009	\$67,032	319.3%
Jefferson National Life Insurance Company	0.0%	98		\$1,009 \$140,798	\$1,405,693	292.3%
Kansas City Life Insurance Company	3.9%	96 6	\$529,071 \$34,012,079			292.3% 96.3%
Knights Of Columbus	3.1%	7		\$7,589,057 \$7,758,077	\$25,163,530 \$45,030,035	96.3% 86.2%
Lafayette Life Insurance Company The		190	\$27,472,487		\$15,929,925	
Landmark Life Insurance Company	0.0%		\$64,329	\$0	\$108,358	168.4%
Legacy Life Insurance Company Of Missouri	0.0%	180	\$80,002	\$0 \$0	\$524	0.7%
Lewer Life Insurance Company	0.0%	319	\$85	\$0	\$0	0.0%
Liberty Bankers Life Insurance Company	0.0%	118	\$310,431	\$0	\$80,383	25.9%
Liberty National Life Insurance Company	0.6%	32	\$5,545,752	\$25	\$1,271,060	22.9%
Life Insurance Company Of The Southwest	0.0%	198	\$51,640	\$313	\$0	0.6%
LifeSecure Insurance Company	0.0%	246	\$15,175	\$0	\$65,680	432.8%
Lifeshield National Insurance Co	0.0%	123	\$287,962	\$0	\$118,744	41.2%
Lincoln Benefit Life Company	0.0%	162	\$124,835	\$2,116	\$0	1.7%
Lincoln Heritage Life Insurance Company	0.6%	30	\$5,688,667	\$1,915	\$4,132,039	72.7%
Lincoln Life & Annuity Company Of New York	0.0%	301	\$983	\$3,320	\$523	390.9%
Lincoln National Life Insurance Company, The	0.0%	122	\$292,072	\$216,602	\$2,374,112	887.0%

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COMPANY NAME	MARKET SHARE	BY MARKET SHARE	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	BENEFITS RATIO
Loyal American Life Insurance Company	0.0%	147	\$176,352	\$2,168	\$634,280	360.9%
Loyal Christian Benefit Association	0.0%	312	\$219	\$0	\$29,456	13450.2%
Lumico Life Insurance Company	0.2%	56	\$1,778,017	\$0	\$445,684	25.1%
MONY Life Insurance Company	0.1%	80	\$1,029,465	\$852,671	\$4,401,984	510.4%
Madison National Life Insurance Company Inc	0.0%	175	\$84,247	\$375	\$98,231	117.0%
Manhattan Life Insurance Company	0.0%	291	\$1,950	\$3,244	\$147,603	7735.7%
Manhattan National Life Insurance Company	0.0%	247	\$14,178	\$41	\$7,161	50.8%
Manhattanlife Insurance & Annuity Company	0.0%	215	\$32,736	\$1,044	\$164,250	504.9%
Massachusetts Mutual Life Insurance Company	6.8%	2	\$59,883,014	\$22,309,319	\$41,798,636	107.1%
Massmutual Ascend Life Insurance Company	0.0%	207	\$42,319	\$0	\$36,119	85.3%
Medico Insurance Company	0.0%	219	\$28,219	\$1,889	\$81,381	295.1%
Members Life Insurance Company	0.0%	133	\$242.872	\$0	\$5,241	2.2%
Metropolitan Life Insurance Company	1.1%	21	\$9,655,905	\$12,113,073	\$50,241,512	645.8%
Metropolitan Tower Life Insurance Company	1.1%	22	\$9,643,171	\$18,512,581	\$12,369,041	320.2%
Midland National Life Insurance Company	4.8%	5	\$42,620,428	\$13,451	\$17,697,200	41.6%
Midwest National Life Ins Co of TN	0.0%	168	\$112,740	\$1,538	\$47,961	43.9%
Midwestern United Life Insurance Company	0.0%	255	\$10,045	\$2,939	\$3,379	62.9%
Minnesota Life Insurance Company	0.1%	86	\$733,747	\$328,622	\$1,076,535	191.5%
Modern Woodmen Of America	0.3%	46	\$2,825,910	\$324,333	\$2,386,738	95.9%
Monitor Life Insurance Company Of New York	0.0%	297	\$1,476	\$0	\$161,266	10925.9%
Mountain Life Insurance Company	0.0%	256	\$9,274	\$0	\$0	0.0%
Mutual Of America Life Insurance Company	0.0%	260	\$9,002	\$0	\$143,801	1597.4%
Mutual Trust Life Insurance Company	0.3%	48	\$2,639,580	\$127,792	\$3,490,126	137.1%
Nassau Life & Annuity Company	0.1%	94	\$548,922	\$0	\$813,134	148.1%
Nassau Life Insurance Company	0.5%	37	\$4,249,769	\$3,092,653	\$14,071,910	403.9%
Nassau Life Insurance Company Of Kansas	0.0%	142	\$199,535	\$0	\$774,190	388.0%
National Benefit Life Insurance Company	0.0%	111	\$349,365	\$0	\$206,737	59.2%
National Farmers Unions Life Insurance Co	0.0%	242	\$15,502	\$604	\$35,000	229.7%
National Guardian Life Insurance Company	0.0%	161	\$125,792	\$5,801	\$157,354	129.7%
National Life Insurance Company	0.3%	45	\$2,848,507	\$1,800,075	\$2,421,310	148.2%
National Teachers Associates Life Insurance Co	0.0%	217	\$31,259	\$0	\$0	0.0%
National Western Life Insurance Company	0.0%	193	\$58,805	\$0	\$214,383	364.6%
Nationwide Life & Annuity Insurance Company	0.0%	126	\$269,127	\$476	\$100,905	37.7%
Nationwide Life Insurance Company	0.0%	128	\$266,495	\$252,265	\$908,267	435.5%
New England Life Insurance Company	0.0%	156	\$140,479	\$30,154	\$564,766	423.5%
New Era Life Ins Co of the Midwest	0.0%	324	\$0	\$0	\$24,044	
New Era Life Insurance Company	0.0%	325	\$0	\$0	\$9,566	
New York Life Insurance Company	5.9%	3	\$52,006,798	\$21,767,614	\$56,715,440	150.9%
North American Co For Life & Health Insurance	0.0%	115	\$327,713	\$0	\$161,108	49.2%
Northwestern Mutual Life Insurance Company	21.1%	1	\$185,752,349	\$107,548,201	\$132,220,278	129.1%
Occidental Life Insurance Company Of NC	0.1%	96	\$531,977	\$1,223	\$101,230	19.3%
Ohio National Life Insurance Company The	1.3%	18	\$11,656,119	\$1,609,447	\$2,433,551	34.7%

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		BY				
	MARKET	MARKET	DIRECT PREMIUMS &	DIRECT DIVIDENDS	DIRECT CLAIMS AND	BENEFITS
COMPANY NAME	SHARE	SHARE	ANNUITIES	PAID	BENEFITS PAID	RATIO
Ohio State Life Insurance Company The	0.0%	287	\$2,662	\$698	\$6,500	270.4%
Old American Insurance Company	0.8%	27	\$6,735,569	\$0	\$4,739,104	70.4%
Old United Life Insurance Company	0.0%	298	\$1,181	\$0	\$0	0.0%
Oxford Life Insurance Company	0.2%	60	\$1,538,759	\$0	\$5,417,245	352.1%
Ozark National Life Insurance Company	1.8%	13	\$16,228,260	\$45,640	\$12,224,069	75.6%
PHL Variable Insurance Company	0.0%	200	\$51,245	\$0	\$19,416	37.9%
Pacific Guardian Life Insurance Company Ltd	0.0%	278	\$4,552	\$0	\$0	0.0%
Pacific Life Insurance Company	0.4%	41	\$3,466,599	\$15,692	\$52,258	2.0%
Pan American Assurance Company	0.0%	143	\$192,748	\$0	\$488,692	253.5%
Pan-American Life Insurance Company	0.0%	224	\$25,892	\$1,197	\$48,223	190.9%
Park Avenue Life Insurance Company	0.0%	318	\$107	\$0	\$0	0.0%
Paul Revere Life Insurance Company	0.0%	266	\$6,685	\$0	\$59,591	891.4%
Pekin Life Insurance Company	0.1%	97	\$531,048	\$259	\$147,577	27.8%
Penn Mutual Life Insurance Company The	1.4%	16	\$12,080,356	\$891,950	\$4,310,297	43.1%
Philadelphia American Life Insurance Company	0.0%	114	\$341,499	\$0	\$100,833	29.5%
Physicians Life Insurance Company	0.0%	110	\$358,461	\$0	\$388,509	108.4%
Pioneer American Insurance Company	0.2%	53	\$2,025,582	\$0	\$595,255	29.4%
Pioneer Mutual Life Insurance Company	0.0%	173	\$87,339	\$1,172	\$7,198	9.6%
Pioneer Security Life Insurance Company	0.0%	141	\$205,473	\$201	\$69,578	34.0%
Polish Natnl Alliance Of The US Of N. A	0.0%	232	\$20,983	\$2,441	\$77,744	382.1%
Polish Roman Catholic Union Of America	0.0%	264	\$7,063	\$459	\$285,463	4048.2%
Principal Life Insurance Company	0.1%	73	\$1,164,459	\$1,292,061	\$6,009,244	627.0%
Protective Life & Annuity Insurance Company	0.0%	284	\$2,938	\$1,269	\$27,375	974.9%
Protective Life Insurance Company	0.3%	50	\$2,329,475	\$35,036	\$749,378	33.7%
Provident American Life & Health Insurance Co	0.0%	273	\$5,658	\$0	\$12,428	219.7%
Provident Life & Accident Insurance Company	0.5%	38	\$4,054,742	\$0	\$1,570,387	38.7%
Prudential Insurance Company Of America The	1.2%	19	\$10,371,564	\$23,842,064	\$69,478,200	899.8%
Puritan Life Insurance Company Of America	0.0%	188	\$66,460	\$0	\$84,131	126.6%
RGA Reinsurance Company	0.0%	106	\$386,112	\$291,430	\$1,577,304	484.0%
Reliance Standard Life Insurance Company	0.0%	253	\$10,684	\$212	\$0	2.0%
Reliastar Life Ins Co of NY	0.0%	322	\$0	\$1,846	\$17,854	
Reliastar Life Insurance Company	0.1%	100	\$522,725	\$166,503	\$1,604,766	338.9%
Reserve National Insurance Company	0.0%	119	\$306,389	\$0	\$295,186	96.3%
Riversource Life Insurance Company	0.0%	268	\$6,546	\$0	\$5,164	78.9%
Royal Neighbors Of America	0.2%	52	\$2,065,131	\$32,946	\$1,641,410	81.1%
Royalty Capital Life Insurance Company	0.0%	174	\$84,389	\$0	\$657,197	778.8%
S USA Life Insurance Company Inc	0.1%	87	\$710,498	\$0	\$113,709	16.0%
Sagicor Life Insurance Company	0.0%	109	\$380,481	\$728	\$877,740	230.9%
Sbli USA Life Insurance Company Inc	0.0%	244	\$15,320	\$6,311	\$137,222	936.9%
Securian Life Insurance Company	0.0%	177	\$81,175	\$0	\$162,998	200.8%
Security Benefit Life Insurance Company	0.0%	116	\$322,586	\$90,547	\$770,780	267.0%
Security Life Of Denver Insurance Company	0.0%	150	\$173,123	\$43,722	\$14,327	33.5%

#### Data By Line by Company INDIVIDUAL- WHOLE

		RANK				
		BY				
COMPANY NAME	MARKET SHARE	MARKET SHARE	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	BENEFITS RATIO
Security Mutual Life Insurance Company Of NY	0.2%	59	\$1,641,303	\$111,566	\$541,492	39.8%
Security National Life Insurance Company	0.1%	77	\$1,118,283	\$51	\$473,163	42.3%
Senior Life Insurance Company	0.2%	54	\$1,903,481	\$0	\$1,140,765	59.9%
Sentinel American Life Insurance Co	0.0%	314	\$192	\$0	\$0	0.0%
Sentry Life Insurance Company (I&h Acct)	0.0%	148	\$176,264	\$2,844	\$115,694	67.3%
Settlers Life Insurance Company	0.0%	144	\$192,236	\$876	\$95,977	50.4%
Shelter Life Insurance Company	1.0%	25	\$8,650,992	\$772,300	\$5,432,637	71.7%
Shenandoah Life Insurance Company	0.0%	166	\$113,947	\$1,304	\$479,434	421.9%
Silac Insurance Company	0.1%	99	\$527,239	\$0	\$1,599,816	303.4%
Slovene National Benefit Society	0.0%	270	\$6,122	\$420	\$115,699	1896.7%
Sons Of Norway	0.0%	135	\$220,172	\$65	\$6,341	2.9%
Standard Insurance Company	0.0%	195	\$57,130	\$43,461	\$109,141	267.1%
Standard Life & Accident Insurance Company	0.0%	138	\$214,919	\$3,847	\$301,836	142.2%
Standard Life & Casualty Company	0.0%	271	\$5,953	\$0	\$2,828	47.5%
Standard Security Life Insurance Co Of NY	0.0%	293	\$1,747	\$27	\$5,002	287.9%
Starmount Life Insurance Company	0.0%	163	\$123,398	\$0	\$70,733	57.3%
State Farm Life Insurance Company	5.0%	4	\$44,011,581	\$15,763,152	\$39,668,431	125.9%
State Life Insurance Company	1.5%	15	\$13,294,855	\$12,691	\$5,731,502	43.2%
State Mutual Insurance Company	0.0%	183	\$74,064	\$3,872	\$184,154	253.9%
Sterling Investors Life Insurance Company	0.0%	213	\$35,235	\$0	\$11,704	33.2%
Sterling Life Insurance Company	0.0%	181	\$77,868	\$0	\$60,098	77.2%
Sun Life Assurance Company Of Canada	0.1%	75	\$1,136,478	\$1,208,042	\$7,984,357	808.8%
Supreme Council of the Royal Arcanum	0.0%	211	\$37,456	\$884	\$11,208	32.3%
Surety Life Insurance Company	0.0%	303	\$707	\$0	\$541	76.5%
Symetra Life Insurance Company	0.0%	196	\$56,764	\$90	\$321,392	566.3%
Symetra National Life Insurance Company	0.0%	285	\$2,731	\$0	\$0	0.0%
Texas Life Insurance Company	0.0%	105	\$396,873	\$406,017	\$410,265	205.7%
The Reliable Life Insurance Company	0.8%	26	\$6,962,610	\$0	\$8,993,409	129.2%
The Savings Bank Mutual Life Ins Co of MA	0.1%	92	\$582,252	\$14,646	\$111,358	21.6%
Thrivent Financial For Lutherans	1.8%	14	\$15,864,052	\$5,408,426	\$17,701,376	145.7%
Trans World Assurance Company	0.0%	164	\$120,369	\$0	\$42,190	35.1%
Transamerica Financial Life Ins Co	0.0%	231	\$21,201	\$0	\$150,000	707.5%
Transamerica Life Insurance Company	2.1%	10	\$18,912,799	\$102,881	\$17,177,547	91.4%
Trustmark Insurance Company	0.0%	194	\$57,855	\$7,202	\$137,151	249.5%
U S Financial Life Insurance Company	0.0%	288	\$2,513	\$0 \$0	\$0	0.0%
US Alliance Life & Security Company	0.0%	248	\$13,588	\$0 \$0	\$0 \$0	0.0%
USA Life One Insurance Company Of Indiana	0.0%	300	\$1,048	\$0 \$0	\$11,327	1080.8%
USAA Life One insurance Company Of Indiana USAA Life Insurance Company	0.0%	62	\$1,330,174	\$429,525	\$794,711	92.0%
Unified Life Insurance Company	0.2 %	172	\$93,314	\$1,624	\$349,755	376.6%
Union Fidelity Life Insurance Company	0.0%	216	\$32,346	\$1,024	\$36,021	111.4%
Union Labor Life Insurance Company	0.0%	283	\$3,100	\$583	\$30,021 \$0	18.8%
Union Security Insurance Company	0.0%	265 165	\$118,918	\$1,686	\$821,916	692.6%
Official Security insurance Company	0.0%	100	φι 10,910	φ1,000	φ021,910	092.0%

#### Data By Line by Company INDIVIDUAL- WHOLE

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COMPANYAME	MARKET	MARKET	DIRECT PREMIUMS &	DIRECT DIVIDENDS	DIRECT CLAIMS AND	BENEFITS
COMPANY NAME	SHARE	SHARE	ANNUITIES	PAID	BENEFITS PAID	RATIO
United American Insurance Company	0.0%	145	\$182,976	\$0	\$270,934	148.1%
United Commercial Travelers Of America	0.0%	252	\$11,021	\$0	\$22,123	200.7%
United Fidelity Life Insurance Company	0.0%	176	\$82,964	\$17,234	\$438,201	549.0%
United Healthcare Life Insurance Company	0.0%	275	\$5,103	\$0	\$0	0.0%
United Heritage Life Insurance Company	0.1%	66	\$1,229,186	\$2,027	\$1,419,720	115.7%
United Home Life Insurance Company	0.1%	64	\$1,250,158	\$0	\$835,526	66.8%
United Insurance Company Of America	0.0%	254	\$10,064	\$0	\$81,873	813.5%
United Life Insurance Company	0.1%	71	\$1,176,656	\$0	\$962,524	81.8%
United National Life Ins Co of America	0.0%	209	\$39,433	\$0	\$31,184	79.1%
United Of Omaha Life Insurance Company	0.0%	120	\$301,723	\$0	\$644,583	213.6%
United Security Assurance Company Of PA	0.0%	316	\$157	\$0	\$0	0.0%
United States Life Insurance Co New York	0.0%	250	\$12,215	\$1,393	\$120,333	996.5%
United World Life Insurance Company	0.0%	313	\$219	\$0	\$0	0.0%
Unity Financial Life Insurance Company	0.0%	107	\$382,872	\$0	\$618,004	161.4%
Universal Guaranty Life Insurance Company	0.0%	154	\$146,303	\$7,940	\$391,773	273.2%
Unum Insurance Company	0.0%	276	\$5,012	\$0	\$11,678	233.0%
Unum Life Insurance Company Of America	0.0%	149	\$175,326	\$139,430	\$160,073	170.8%
Usable Life	0.0%	238	\$17,276	\$0	\$30,000	173.7%
Vantis Life Insurance Company	0.0%	178	\$80,578	\$380	\$33,308	41.8%
Venerable Insurance & Annuity Company	0.0%	170	\$102,795	\$119,134	\$543,961	645.1%
Voya Retirement Insurance & Annuity Company	0.0%	132	\$259,606	\$0	\$2,249,135	866.4%
Washington National Insurance Company	0.0%	153	\$148,441	\$10,676	\$1,068,601	727.1%
West Coast Life Insurance Company	0.0%	191	\$63,183	\$138,308	\$54,341	304.9%
Western & Southern Life Insurance Company	0.3%	47	\$2,666,388	\$1,238,368	\$4,878,894	229.4%
Western Catholic Union	0.1%	90	\$614,816	\$31,001	\$1,064,696	178.2%
Western Southern Life Assurance Company	0.0%	281	\$3,146	\$0	\$17,259	548.6%
Wilcac Life Insurance Company	0.0%	113	\$347,927	\$99,933	\$2,795,967	832.3%
William Penn Association	0.0%	259	\$9,083	\$3,510	\$17,174	227.7%
Wilton Reassurance Life Company Of New York	0.0%	167	\$113,780	\$0	\$652,660	573.6%
Woman's Life Insurance Society	0.0%	261	\$8,386	\$1,842	\$44,660	554.5%
Woodmen Of The World Life Insurance Society	0.0%	121	\$299,528	\$45,749	\$440,935	162.5%
Zurich American Life Insurance Company	0.0%	305	\$566	\$0	\$0	0.0%
Total	100.0%		\$879,876,012	\$276,707,732	\$956,198,611	140.1%

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COMPANY NAME	MARKET SHARE	MARKET SHARE	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	BENEFITS RATIO
1891 Financial Life	0.0%	215	\$5,572	\$0	\$0	0.0%
5 Star Life Insurance Company	0.0%	110	\$243,610	\$0	\$240,000	98.5%
AAA Life Insurance Company	0.5%	36	\$3,041,835	\$0	\$1,773,438	58.3%
AMICA Life Insurance Company	0.1%	99	\$325,040	\$0	\$-159	-0.0%
Accordia Life & Annuity Company	0.1%	93	\$367,104	\$0	\$60,049	16.4%
Allianz Life Insurance Co Of North America	0.0%	117	\$178,981	\$0	\$402,724	225.0%
American Amicable Life Insurance Co of TX	0.2%	62	\$1,317,038	\$0	\$617,676	46.9%
American Bankers Life Assurance Of Florida	0.0%	237	\$1,884	\$0	\$2,398	127.3%
American Family Life Assurance Co of Col.	0.5%	39	\$2,777,162	\$0	\$308,427	11.1%
American Family Life Insurance Company	4.0%	8	\$24,633,398	\$8,262	\$15,352,790	62.4%
American Fidelity Assurance Company	0.5%	35	\$3,107,201	\$99,819	\$7,277,698	237.4%
American General Life Insurance Co	5.5%	5	\$33,606,070	\$31,044	\$9,633,810	28.8%
American Health & Life Insurance Company	0.1%	101	\$306,755	\$0	\$89,723	29.2%
American Heritage Life Insurance Company	0.1%	91	\$378,114	\$0	\$147,282	39.0%
American Home Life Insurance Company	0.1%	100	\$321,042	\$0	\$284,688	88.7%
American Income Life Insurance Co	0.1%	79	\$715,813	\$0	\$230,719	32.2%
American Memorial Life Insurance Company	0.0%	233	\$2,524	\$0	\$0	0.0%
American National Insurance Company	0.6%	34	\$3,482,475	\$0	\$2,095,127	60.2%
American Public Life Insurance Company	0.0%	205	\$8,472	\$0	\$0	0.0%
American Republic Insurance Company	0.0%	115	\$183,497	\$0	\$707,188	385.4%
American United Life Insurance Company	0.1%	81	\$679,027	\$0	\$216,000	31.8%
Americo Financial Life & Annuity Ins Co	0.3%	58	\$1,754,942	\$0	\$2,032,823	115.8%
Ameritas Life Insurance Corp	0.2%	63	\$1,310,100	\$0	\$605,437	46.2%
Anthem Life Insurance Company	0.0%	112	\$206,716	\$0	\$40,404	19.5%
Assured Life Association	0.0%	257	\$441	\$0	\$0	0.0%
Assurity Life Insurance Company	0.2%	69	\$1,046,343	\$0	\$240,000	22.9%
Athene Annuity & Life Assurance Company	0.1%	82	\$646,577	\$0	\$1,734,211	268.2%
Athene Annuity & Life Company	0.0%	136	\$99,630	\$1,486	\$0	1.5%
Auto Owners Life Insurance Company	0.4%	46	\$2,213,639	\$0	\$2,404,876	108.6%
Baltimore Life Insurance Company The	0.0%	187	\$19,544	\$0	\$0	0.0%
Bankers Life & Casualty Company	0.1%	89	\$415,706	\$0	\$244,353	58.8%
Banner Life Insurance Company	4.1%	7	\$24,726,911	\$0	\$23,827,583	96.4%
Beneficial Life Insurance Company	0.0%	122	\$157,505	\$0	\$1,617	1.0%
Berkshire Life Insurance Company Of America	0.0%	197	\$11,772	\$0	\$0	0.0%
Boston Mutual Life Insurance Company	0.0%	243	\$1,585	\$0	\$141,317	8915.9%
Brighthouse Life Insurance Company	1.4%	23	\$8,386,456	\$0	\$3,566,311	42.5%
C M Life Insurance Company	0.0%	156	\$63,545	\$0	\$0	0.0%
CICA Life Insurance Company Of America	0.0%	226	\$3,555	\$0	\$0	0.0%
CIGNA National Health Insurance Company	0.0%	211	\$6,770	\$0	\$0	0.0%
CMFG Life Insurance Company	0.3%	52	\$2,018,770	\$177	\$1,231,176	61.0%
CSA Fraternal Life	0.0%	234	\$2,429	\$0	\$0	0.0%
Canada Life Assurance Company	0.0%	168	\$40,342	\$0	\$72,068	178.6%

		RANK				
		BY			DIDECT OF AUTO AND	
COMPANY NAME	MARKET SHARE	MARKET SHARE	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	BENEFITS RATIO
Catholic Financial Life	0.0%	146	\$79,829	\$0	\$552,328	691.9%
Catholic Order Of Foresters	0.0%	190	\$14,796	\$0	\$82	0.6%
Central Security Life Insurance Co	0.0%	228	\$3,360	\$0	\$46,125	1372.8%
Central States Health & Life Co Of Omaha	0.0%	193	\$13,756	\$0	\$1,203	8.7%
Chesapeake Life Insurance Company The	0.1%	88	\$423,217	\$0	\$424,787	100.4%
Church Life Insurance Corporation	0.0%	246	\$1,000	\$0	\$-17	-1.7%
Cincinnati Life Insurance Company The	1.5%	18	\$8,978,451	\$0 \$0	\$6,142,187	68.4%
Colonial Life & Accident Insurance Company	0.3%	55	\$1,926,021	\$0 \$0	\$1,064,241	55.3%
Colonial Penn Life Insurance Company	0.0%	184	\$21,737	\$0 \$0	\$40,000	184.0%
Columbus Life Insurance Company	0.1%	95	\$363,638	\$0 \$0	\$254,540	70.0%
Combined Insurance Co Of America	0.0%	183	\$22,283	\$0 \$0	Ψ234,340 \$0	0.0%
Commonwealth Annuity & Life Insurance Co	0.0%	182	\$23,019	\$0 \$0	\$0 \$0	0.0%
Continental General Insurance Company	0.0%	148	\$78,561	\$0 \$0	\$25,000	31.8%
Continental General Insurance Company Continental Life Ins Co Of Brentwood TN	0.0%	212	\$6,419	\$0 \$0	Ψ23,000 \$0	0.0%
Country Life Insurance Company	0.6%	33	\$3,829,865	\$1,564	\$2,092,917	54.7%
Dearborn Life Insurance Company	0.0%	219	\$4,647	\$0 \$0	\$250	5.4%
Delaware American Life Insurance Company	0.0%	251	\$653	\$0 \$0	Ψ250 \$0	0.0%
Direct General Life Insurance Company	-0.0%	266	\$-213	\$0 \$0	\$0 \$0	0.0%
ELCO Mutual Life & Annuity	0.0%	204	\$8,995	\$143	\$0 \$0	1.6%
EMC National Life Company	0.2%	67	\$1,163,933	\$332	\$991,820	85.2%
Encova Life Insurance Company	0.0%	200	\$10,493	\$0	\$0	0.0%
Equitable Financial Life & Annuity Company	0.0%	147	\$79,795	\$0	\$300,000	376.0%
Equitable Financial Life Ins Co of Am.	0.0%	111	\$234,908	\$0	\$0	0.0%
Equitable Financial Life Insurance Company	0.8%	30	\$5,161,214	\$0	\$1,928,456	37.4%
Everlake Assurance Company	0.3%	57	\$1,771,468	\$0 \$0	\$410,000	23.1%
Everlake Life Insurance Company	0.2%	71	\$975,875	\$0	\$1,137,457	116.6%
Family Benefit Life Insurance Company	0.0%	140	\$92,883	\$0	\$25,000	26.9%
Family Life Insurance Company	0.0%	157	\$62,429	\$0	\$130,172	208.5%
Family Service Life Insurance Company	0.0%	265	\$0 \$0	\$0 \$0	\$2,899	200.070
Farm Bureau Life Ins Co of MO	2.3%	12	\$13,808,586	\$0	\$4,767,483	34.5%
Farmers New World Life Insurance Company	2.3%	11	\$14,101,081	\$0	\$10,271,571	72.8%
Federal Life Insurance Company	0.0%	180	\$25,880	\$0	\$9,802	37.9%
Federated Life Insurance Company	0.4%	44	\$2,346,200	\$0	\$2,825,000	120.4%
Fidelity & Guaranty Life Insurance Company	0.3%	54	\$1,971,554	\$0	\$4,294,840	217.8%
Fidelity Investments Life Insurance Company	0.0%	133	\$109,724	\$0	\$0	0.0%
Fidelity Life Assn A Legal Reserve Life Ins Co	0.3%	49	\$2,102,546	\$48,692	\$1,531,552	75.2%
Fidelity Security Life Insurance Company	0.0%	103	\$278,815	\$0	\$650	0.2%
First Allmerica Financial Life Insurance Co	0.0%	242	\$1,602	\$0	\$7,476	466.7%
First Penn-pacific Life Insurance Company	0.3%	59	\$1,688,450	\$0 \$0	\$3,837,380	227.3%
GBU Financial Life	0.0%	230	\$3,174	\$0 \$0	\$250	7.9%
Garden State Life Insurance Company	0.0%	109	\$244,085	\$0 \$0	\$189,522	77.6%
Genworth Life & Annuity Insurance Company	2.0%	14	\$12,413,248	\$0 \$0	\$20,416,521	164.5%

		RANK BY				
COMPANY NAME	MARKET SHARE	MARKET SHARE	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	BENEFITS RATIO
Genworth Life Insurance Company	0.4%	47	\$2,133,494	\$0	\$4,610,598	216.1%
Gerber Life Insurance Company	0.1%	97	\$356,958	\$0	\$185,738	52.0%
Gleaner Life Insurance Society	0.0%	181	\$23,761	\$0	\$0	0.0%
Globe Life & Accident Insurance Company	1.0%	26	\$6,275,622	\$0	\$4,605,116	73.4%
Golden Rule Insurance Company	0.1%	80	\$696,534	\$0	\$95,282	13.7%
Government Personnel Mutual Life Insurance Co	0.1%	78	\$733,654	\$0	\$340,000	46.3%
Gpm Health & Life Insurance Company	0.0%	238	\$1,852	\$0	\$0	0.0%
Grange Life Insurance Company	0.0%	171	\$35,498	\$0	\$100,149	282.1%
Great Southern Life Insurance Company	0.0%	121	\$158,836	\$0	\$50,000	31.5%
Great-West Life & Annuity Insurance Company	1.5%	19	\$8,924,676	\$0	\$5,594,102	62.7%
Guarantee Trust Life Insurance Company	0.0%	125	\$146,296	\$0	\$115,499	78.9%
Guaranty Income Life Insurance Company	0.0%	210	\$6,900	\$0	\$10,215	148.0%
Guardian Life Insurance Company Of America	0.2%	73	\$940,559	\$695	\$138,265	14.8%
Hartford Life & Accident Insurance Company	0.0%	162	\$48,757	\$0	\$258,970	531.1%
Horace Mann Life Insurance Company	0.0%	150	\$74,159	\$0	\$28,207	38.0%
IA American Life Insurance Company	0.0%	214	\$5,863	\$0	\$0	0.0%
Ibexis Life & Annuity Insurance Company	0.0%	248	\$964	\$0	\$0	0.0%
IdeaLife Insurance Company	0.0%	196	\$13,107	\$0	\$0	0.0%
Illinois Mutual Life Insurance Company	0.1%	84	\$577,802	\$0	\$800,000	138.5%
Independent Order Of Foresters US Branch The	0.4%	45	\$2,315,231	\$0	\$690,952	29.8%
Individual Assurance Co Life Health & Accident	0.0%	128	\$131,940	\$0	\$52,234	39.6%
Industrial Alliance Insurance & Financial Services Inc	0.0%	258	\$407	\$0	\$10,273	2524.1%
Investors Life Insurance Co Of North America	0.0%	172	\$35,344	\$0	\$175,000	495.1%
Jackson National Life Insurance Company	0.9%	29	\$5,196,239	\$111	\$8,246,839	158.7%
Jefferson National Life Insurance Company	0.0%	152	\$72,467	\$0	\$131,410	181.3%
John Alden Life Insurance Company	0.0%	259	\$309	\$0	\$1,975	639.2%
Kansas City Life Insurance Company	0.4%	42	\$2,410,703	\$0	\$1,844,740	76.5%
Knights Of Columbus	0.4%	43	\$2,380,751	\$431,184	\$1,776,250	92.7%
Lafayette Life Insurance Company The	0.0%	107	\$248,377	\$515	\$53	0.2%
Leaders Life Insurance Company	0.0%	169	\$38,849	\$209	\$0	0.5%
Legacy Life Insurance Company Of Missouri	0.0%	161	\$52,667	\$0	\$0	0.0%
Liberty National Life Insurance Company	0.1%	74	\$833,473	\$0	\$377,722	45.3%
Life Insurance Company Of North America	0.0%	114	\$194,177	\$0	\$362,289	186.6%
Life Insurance Company Of The Southwest	0.2%	66	\$1,200,401	\$0	\$1,508,221	125.6%
Life Of The South Insurance Company	0.0%	236	\$1,924	\$0	\$0	0.0%
LifeSecure Insurance Company	0.0%	239	\$1,794	\$0	\$0	0.0%
Lincoln Benefit Life Company	0.4%	41	\$2,576,274	\$0	\$0	0.0%
Lincoln Heritage Life Insurance Company	0.0%	192	\$14,196	\$0	\$0	0.0%
Lincoln Life & Annuity Company Of New York	0.0%	194	\$13,752	\$0	\$5,000	36.4%
Lincoln National Life Insurance Company, The	2.8%	9	\$17,092,525	\$1,100	\$3,815,297	22.3%
Lombard International Life Assurance Company	0.0%	231	\$2,652	\$0	\$0	0.0%
Loyal American Life Insurance Company	0.0%	252	\$583	\$0	\$2,500	428.8%

MONY Life Insurance Company         0.0%         108         \$247,723         \$0           Manhattan Life Insurance Company         0.0%         218         \$4,660         \$0           Manhattan National Life Insurance Company         0.0%         106         \$248,495         \$0           Manhattanlife Insurance & Annuity Company         0.0%         223         \$3,705         \$118           Massachusetts Mutual Life Insurance Company         1.5%         20         \$8,904,364         \$81,872           Massmutual Ascend Life Insurance Company         0.0%         104         \$263,924         \$0           Members Life Insurance Company         0.0%         256         \$481         \$0           Merit Life Insurance Co         0.0%         208         \$7,490         \$0           Metropolitan Life Insurance Company         1.3%         24         \$7,849,057         \$286,730           Metropolitan Tower Life Insurance Company         0.1%         87         \$444,276         \$0	CLAIMS AND ENEFITS PAID	BENEFITS RATIO
Manhattan Life Insurance Company       0.0%       218       \$4,660       \$0         Manhattan National Life Insurance Company       0.0%       106       \$248,495       \$0         Manhattanlife Insurance & Annuity Company       0.0%       223       \$3,705       \$118         Massachusetts Mutual Life Insurance Company       1.5%       20       \$8,904,364       \$81,872         Massmutual Ascend Life Insurance Company       0.0%       104       \$263,924       \$0         Members Life Insurance Company       0.0%       256       \$481       \$0         Merit Life Insurance Co       0.0%       208       \$7,490       \$0         Metropolitan Life Insurance Company       1.3%       24       \$7,849,057       \$286,730         Metropolitan Tower Life Insurance Company       0.1%       87       \$444,276       \$0	\$275,000	26.8%
Manhattan National Life Insurance Company       0.0%       106       \$248,495       \$0         Manhattanlife Insurance & Annuity Company       0.0%       223       \$3,705       \$118         Massachusetts Mutual Life Insurance Company       1.5%       20       \$8,904,364       \$81,872         Massmutual Ascend Life Insurance Company       0.0%       104       \$263,924       \$0         Members Life Insurance Company       0.0%       256       \$481       \$0         Merit Life Insurance Co       0.0%       208       \$7,490       \$0         Metropolitan Life Insurance Company       1.3%       24       \$7,849,057       \$286,730         Metropolitan Tower Life Insurance Company       0.1%       87       \$444,276       \$0	\$250,000	100.9%
Manhattanlife Insurance & Annuity Company       0.0%       223       \$3,705       \$118         Massachusetts Mutual Life Insurance Company       1.5%       20       \$8,904,364       \$81,872         Massmutual Ascend Life Insurance Company       0.0%       104       \$263,924       \$0         Members Life Insurance Company       0.0%       256       \$481       \$0         Merit Life Insurance Co       0.0%       208       \$7,490       \$0         Metropolitan Life Insurance Company       1.3%       24       \$7,849,057       \$286,730         Metropolitan Tower Life Insurance Company       0.1%       87       \$444,276       \$0	\$0	0.0%
Massachusetts Mutual Life Insurance Company       1.5%       20       \$8,904,364       \$81,872         Massmutual Ascend Life Insurance Company       0.0%       104       \$263,924       \$0         Members Life Insurance Company       0.0%       256       \$481       \$0         Merit Life Insurance Co       0.0%       208       \$7,490       \$0         Metropolitan Life Insurance Company       1.3%       24       \$7,849,057       \$286,730         Metropolitan Tower Life Insurance Company       0.1%       87       \$444,276       \$0	\$610,000	245.5%
Massmutual Ascend Life Insurance Company       0.0%       104       \$263,924       \$0         Members Life Insurance Company       0.0%       256       \$481       \$0         Merit Life Insurance Co       0.0%       208       \$7,490       \$0         Metropolitan Life Insurance Company       1.3%       24       \$7,849,057       \$286,730         Metropolitan Tower Life Insurance Company       0.1%       87       \$444,276       \$0	\$18,589	504.9%
Members Life Insurance Company         0.0%         256         \$481         \$0           Merit Life Insurance Co         0.0%         208         \$7,490         \$0           Metropolitan Life Insurance Company         1.3%         24         \$7,849,057         \$286,730           Metropolitan Tower Life Insurance Company         0.1%         87         \$444,276         \$0	\$727,514	9.1%
Merit Life Insurance Co         0.0%         208         \$7,490         \$0           Metropolitan Life Insurance Company         1.3%         24         \$7,849,057         \$286,730           Metropolitan Tower Life Insurance Company         0.1%         87         \$444,276         \$0	\$1,618,860	613.4%
Metropolitan Life Insurance Company1.3%24\$7,849,057\$286,730Metropolitan Tower Life Insurance Company0.1%87\$444,276\$0	\$0	0.0%
Metropolitan Tower Life Insurance Company 0.1% 87 \$444,276 \$0	\$28,172	376.1%
	\$2,337,203	33.4%
	\$0	0.0%
	\$109,027	117.3%
Midwestern United Life Insurance Company 0.0% 245 \$1,439 \$0	\$0	0.0%
Minnesota Life Insurance Company 0.9% 27 \$5,679,148 \$0	\$4,636,239	81.6%
Missouri Valley Life & Health Insurance Co 0.0% 102 \$294,498 \$0	\$0	0.0%
Modern Woodmen Of America 0.3% 53 \$1,997,222 \$757	\$770,000	38.6%
Mountain Life Insurance Company 0.0% 149 \$74,564 \$0	\$265,680	356.3%
Mutual Trust Life Insurance Company 0.0% 142 \$90,409 \$0	\$0	0.0%
NYLife Insurance Company Of Arizona 0.1% 96 \$362,422 \$0	\$384,460	106.1%
Nassau Life & Annuity Company 0.0% 118 \$175,594 \$0	\$0	0.0%
Nassau Life Insurance Company 0.0% 158 \$61,017 \$95,649	\$0	156.8%
National Benefit Life Insurance Company 0.0% 167 \$41,325 \$0	\$0	0.0%
National Farmers Unions Life Insurance Co 0.0% 209 \$7,136 \$0	\$0	0.0%
National Foundation Life Insurance Company 0.0% 249 \$922 \$0	\$0	0.0%
National Guardian Life Insurance Company 0.0% 130 \$121,189 \$0	\$281,298	232.1%
National Health Insurance Company 0.1% 77 \$736,600 \$0	\$90,453	12.3%
National Life Insurance Company 0.0% 123 \$155,174 \$5,099	\$25,568	19.8%
National Teachers Associates Life Insurance Co 0.0% 124 \$148,360 \$0	\$100,000	67.4%
National Western Life Insurance Company 0.0% 177 \$29,864 \$0	\$14,594	48.9%
Nationwide Life & Annuity Insurance Company 0.3% 51 \$2,037,066 \$0	\$675,000	33.1%
Nationwide Life Insurance Company 0.0% 144 \$87,023 \$372	\$252,841	291.0%
New England Life Insurance Company 0.0% 129 \$129,419 \$0	\$0	0.0%
New York Life Insurance Company 1.7% 15 \$10,500,105 \$1,099	\$5,676,902	54.1%
North American Co For Life & Health Insurance 1.5% 16 \$9,193,682 \$0	\$4,519,722	49.2%
Northwestern Mutual Life Insurance Company 6.8% 2 \$41,174,562 \$3,496,483	\$25,224,688	69.8%
Occidental Life Insurance Company Of NC 0.1% 90 \$398,567 \$0	\$150,014	37.6%
Ohio National Life Assurance Corporation 0.5% 38 \$2,892,937 \$0	\$5,425,000	187.5%
Ohio State Life Insurance Company The 0.0% 174 \$30,823 \$0	\$0,423,000	0.0%
Old American Insurance Company 0.0% 191 \$14,390 \$0	\$116,900	812.4%
Old Republic Life Insurance Company 0.0% 145 \$84,078 \$0	\$276,011	328.3%
Old Surety Life Insurance Company  0.0%  145  \$04,076  \$0  \$0  \$0  \$0  \$0  \$0  \$0  \$0  \$0  \$	\$0	0.0%
Ozark National Life Insurance Company 0.2% 61 \$1,516,313 \$0	\$1,208,974	79.7%

		RANK BY				
COMPANY NAME	MARKET SHARE	MARKET SHARE	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	BENEFITS RATIO
PHL Variable Insurance Company	0.2%	64	\$1,284,292	\$0	\$8,027	0.6%
PRUCO Life Insurance Company	5.0%	6	\$30,643,267	\$0	\$20,866,675	68.1%
Pacific Guardian Life Insurance Company Ltd	0.0%	261	\$67	\$0	\$0	0.0%
Pacific Life & Annuity Company	0.0%	260	\$185	\$0	\$0	0.0%
Pacific Life Insurance Company	0.7%	32	\$4,235,691	\$0	\$3,700,000	87.4%
Park Avenue Life Insurance Company	0.0%	263	\$34	\$0	\$0	0.0%
Paul Revere Life Insurance Company	0.0%	247	\$969	\$0	\$0	0.0%
Pavonia Life Insurance Company Of MI	0.0%	113	\$201,734	\$0	\$204,396	101.3%
Pekin Life Insurance Company	0.1%	85	\$536,115	\$0	\$0	0.0%
Penn Mutual Life Insurance Company The	0.2%	68	\$1,062,934	\$16,972	\$0	1.6%
Philadelphia American Life Insurance Company	0.0%	154	\$69,202	\$0	\$109,239	157.9%
Physicians Life Insurance Company	0.1%	75	\$816,535	\$0	\$945,701	115.8%
Pioneer American Insurance Company	0.0%	175	\$30,684	\$0	\$681	2.2%
Pioneer Mutual Life Insurance Company	0.0%	216	\$5,437	\$0	\$900	16.6%
Pioneer Security Life Insurance Company	0.0%	202	\$10,045	\$0	\$0	0.0%
Polish Natnl Alliance Of The US Of N. A	0.0%	264	\$11	\$0	\$0	0.0%
Primerica Life Insurance Company	6.3%	4	\$38,259,088	\$0	\$34,196,153	89.4%
Principal Life Insurance Company	0.1%	86	\$506,604	\$0	\$1,440,452	284.3%
Principal National Life Insurance Company	1.5%	17	\$9,144,197	\$0	\$4,525,000	49.5%
Professional Insurance Company	0.0%	213	\$5,864	\$0	\$0	0.0%
Protective Life & Annuity Insurance Company	0.0%	186	\$20,114	\$0	\$0	0.0%
Protective Life Insurance Company	2.2%	13	\$13,433,478	\$0	\$17,512,432	130.4%
Provident Life & Accident Insurance Company	0.0%	178	\$28,220	\$0	\$0	0.0%
Prudential Insurance Company Of America The	0.0%	143	\$88,523	\$0	\$119,447	134.9%
Reliance Standard Life Insurance Company	0.0%	199	\$10,956	\$0	\$17,950	163.8%
Reliastar Life Ins Co of NY	0.0%	165	\$43,969	\$0	\$18,334	41.7%
Reliastar Life Insurance Company	1.4%	21	\$8,643,620	\$0	\$21,790,213	252.1%
Renaissance Life & Health Insurance Co	0.0%	206	\$7,700	\$0	\$134,027	1740.6%
Reserve National Insurance Company	0.0%	159	\$53,411	\$0	\$8,251	15.4%
Riversource Life Insurance Company	0.3%	60	\$1,634,669	\$0	\$1,289,535	78.9%
Royal Neighbors Of America	0.0%	135	\$100,880	\$0	\$0	0.0%
Royalty Capital Life Insurance Company	0.0%	254	\$565	\$0	\$0	0.0%
S USA Life Insurance Company Inc	0.0%	153	\$70,923	\$0	\$400	0.6%
Sagicor Life Insurance Company	0.0%	198	\$11,728	\$0	\$0	0.0%
Sbli USA Life Insurance Company Inc	0.0%	241	\$1,703	\$0	\$2,812	165.1%
Securian Life Insurance Company	0.0%	232	\$2,633	\$0	\$0	0.0%
Security Benefit Life Insurance Company	0.0%	220	\$4,556	\$1,279	\$10,886	267.0%
Security Life Of Denver Insurance Company	0.0%	163	\$47,299	\$0	\$0	0.0%
Security Mutual Life Insurance Company Of NY	0.0%	176	\$30,655	\$0	\$0	0.0%
Security National Life Insurance Company	0.0%	240	\$1,755	\$0	\$10,000	569.8%
Sentry Life Insurance Company (I&h Acct)	0.1%	94	\$367,037	\$0	\$754,991	205.7%
Settlers Life Insurance Company	0.0%	166	\$42,748	\$0	\$31,016	72.6%

		RANK BY				
COMPANY NAME	MARKET SHARE	MARKET SHARE	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	BENEFITS RATIO
Shelter Life Insurance Company	2.6%	10	\$16,066,128	\$0	\$12,786,777	79.6%
Shenandoah Life Insurance Company	0.0%	141	\$92,419	\$0	\$160,516	173.7%
Standard Insurance Company	0.0%	203	\$9,238	\$2,062	\$0	22.3%
Standard Life & Accident Insurance Company	0.0%	126	\$141,884	\$0	\$124,886	88.0%
Starmount Life Insurance Company	0.0%	137	\$97,991	\$0	\$51,500	52.6%
State Farm Life Insurance Company	8.6%	1	\$52,194,671	\$2,102,605	\$29,127,756	59.8%
State Life Insurance Company	0.0%	179	\$26,261	\$0	\$0	0.0%
State Mutual Insurance Company	0.0%	217	\$5,015	\$0	\$0	0.0%
Sun Life Assurance Company Of Canada	0.0%	134	\$107,241	\$0	\$0	0.0%
Surety Life Insurance Company	0.0%	229	\$3,333	\$0	\$54,905	1647.3%
Symetra Life Insurance Company	0.3%	50	\$2,100,884	\$0	\$767,000	36.5%
Symetra National Life Insurance Company	0.0%	255	\$534	\$0	\$0	0.0%
TIAA-CREF Life Insurance Company	0.2%	72	\$957,732	\$0	\$0	0.0%
Talcott Resolution Life & Annuity Ins Co	0.3%	48	\$2,120,124	\$0	\$541,405	25.5%
Talcott Resolution Life Insurance Company	0.0%	188	\$19,421	\$468	\$580,246	2990.1%
Teachers Ins & Annuity Assn of America	0.4%	40	\$2,591,728	\$1,649,051	\$268,600	74.0%
Texas Life Insurance Company	0.0%	155	\$64,677	\$22,216	\$8,870	48.1%
The Reliable Life Insurance Company	0.1%	76	\$797,566	\$0	\$388,549	48.7%
The Savings Bank Mutual Life Ins Co of MA	0.5%	37	\$2,924,826	\$6,785	\$2,361,373	81.0%
Thrivent Financial For Lutherans	0.9%	28	\$5,574,220	\$41,533	\$4,211,227	76.3%
Transamerica Financial Life Ins Co	0.0%	207	\$7,628	\$0	\$0	0.0%
Transamerica Life Insurance Company	1.1%	25	\$6,613,387	\$47,946	\$7,839,812	119.3%
Trustmark Insurance Company	0.0%	227	\$3,444	\$0	\$10,062	292.2%
U S Financial Life Insurance Company	0.3%	56	\$1,781,247	\$0	\$3,415,045	191.7%
US Alliance Life & Security Company	0.0%	201	\$10,414	\$0	\$0	0.0%
USAA Life Insurance Company	1.4%	22	\$8,540,899	\$46,096	\$6,804,806	80.2%
Unicare Life & Health Insurance Company	0.0%	250	\$689	\$0	\$0	0.0%
Unified Life Insurance Company	0.0%	119	\$169,464	\$0	\$129,701	76.5%
Union Fidelity Life Insurance Company	0.0%	224	\$3,702	\$0	\$0	0.0%
Union Labor Life Insurance Company	0.0%	225	\$3,573	\$0	\$0	0.0%
Union Security Insurance Company	0.0%	138	\$96,157	\$-9,260	\$79,171	72.7%
United American Insurance Company	0.0%	131	\$115,920	\$0	\$370,814	319.9%
United Commercial Travelers Of America	0.0%	262	\$50	\$0	\$0	0.0%
United Fidelity Life Insurance Company	0.0%	173	\$32,122	\$0	\$2,117	6.6%
United Heritage Life Insurance Company	0.0%	195	\$13,465	\$0	\$14,476	107.5%
United Home Life Insurance Company	0.1%	98	\$325,080	\$0	\$0	0.0%
United Insurance Company Of America	0.0%	244	\$1,559	\$0	\$0	0.0%
United Life Insurance Company	0.1%	92	\$373,596	\$0	\$279,344	74.8%
United National Life Ins Co of America	0.0%	222	\$4,334	\$0	\$0	0.0%
United Of Omaha Life Insurance Company	6.5%	3	\$39,374,219	\$0	\$24,146,181	61.3%
United States Life Insurance Co New York	0.0%	120	\$162,897	\$0	\$512,563	314.7%
United World Life Insurance Company	0.0%	189	\$16,340	\$0	\$54,818	335.5%

		RANK				
		BY				
	MARKET	MARKET	DIRECT PREMIUMS &	DIRECT DIVIDENDS	DIRECT CLAIMS AND	BENEFITS
COMPANY NAME	SHARE	SHARE	ANNUITIES	PAID	BENEFITS PAID	RATIO
Universal Guaranty Life Insurance Company	0.0%	221	\$4,474	\$24	\$11,981	268.3%
Vantis Life Insurance Company	0.0%	170	\$37,901	\$0	\$0	0.0%
Venerable Insurance & Annuity Company	0.0%	185	\$20,395	\$0	\$-25,653	-125.8%
Voya Retirement Insurance & Annuity Company	0.0%	164	\$46,820	\$0	\$405,630	866.4%
Washington National Insurance Company	0.0%	127	\$141,024	\$10,142	\$32,340	30.1%
West Coast Life Insurance Company	0.8%	31	\$4,771,518	\$0	\$13,099,274	274.5%
Western & Southern Life Insurance Company	0.0%	151	\$73,876	\$542	\$158,910	215.8%
Western Catholic Union	0.0%	132	\$110,312	\$0	\$206,658	187.3%
Western Southern Life Assurance Company	0.1%	83	\$615,330	\$0	\$550,668	89.5%
Wilcac Life Insurance Company	0.2%	65	\$1,207,663	\$0	\$190,865	15.8%
William Penn Life Insurance Company Of New York	0.0%	160	\$53,227	\$0	\$0	0.0%
Windsor Life Insurance Company	0.0%	253	\$578	\$0	\$0	0.0%
Woodmen Of The World Life Insurance Society	0.0%	116	\$182,798	\$97	\$0	0.1%
Zurich American Life Insurance Company	0.0%	105	\$258,791	\$0	\$35,415	13.7%
Total	100.0%		\$608,898,381	\$8,532,070	\$448,760,979	75.1%

		RANK BY				
	MARKET		DIRECT PREMIUMS &	DIRECT DIVIDENDS	DIRECT CLAIMS AND	BENEFITS
COMPANY NAME	SHARE	SHARE	ANNUITIES	PAID	BENEFITS PAID	RATIO
1891 Financial Life	0.0%	182	\$2,779	\$0	\$6,155	221.5%
5 Star Life Insurance Company	0.0%	193	\$1,038	\$0	\$0	0.0%
AAA Life Insurance Company	0.1%	73	\$654,226	\$0	\$309,838	47.4%
AMICA Life Insurance Company	0.0%	187	\$1,642	\$0	\$0	0.0%
Accordia Life & Annuity Company	0.7%	31	\$5,777,984	\$0	\$10,390,956	179.8%
Allianz Life Insurance Co Of North America	2.7%	10	\$21,123,486	\$0	\$3,176,940	15.0%
American Amicable Life Insurance Co of TX	0.0%	99	\$236,775	\$0	\$66,369	28.0%
American Bankers Life Assurance Of Florida	0.0%	140	\$42,942	\$0	\$54,663	127.3%
American Family Life Insurance Company	0.8%	28	\$6,283,921	\$0	\$7,587,585	120.7%
American Fidelity Assurance Company	0.0%	148	\$32,132	\$0	\$0	0.0%
American General Life Insurance Co	0.2%	68	\$1,196,182	\$0	\$13,723,067	1147.2%
American Heritage Life Insurance Company	0.6%	36	\$5,042,939	\$0	\$3,032,635	60.1%
American Income Life Insurance Co	0.0%	178	\$4,778	\$0	\$0	0.0%
American National Insurance Company	0.7%	34	\$5,184,066	\$0	\$5,030,353	97.0%
American National Life Ins Co Of TX	0.0%	116	\$102,253	\$0	\$355,020	347.2%
American Republic Insurance Company	0.0%	91	\$303,931	\$0	\$592,094	194.8%
American United Life Insurance Company	0.0%	128	\$68,115	\$0	\$551,452	809.6%
Americo Financial Life & Annuity Ins Co	0.2%	61	\$1,330,146	\$0	\$312,415	23.5%
Ameritas Life Insurance Corp	0.7%	33	\$5,447,103	\$0	\$3,906,551	71.7%
Assured Life Association	0.0%	185	\$1,752	\$0	\$0	0.0%
Assurity Life Insurance Company	0.0%	107	\$164,653	\$0	\$6,593	4.0%
Athene Annuity & Life Assurance Company	0.1%	75	\$612,709	\$0	\$1,724,834	281.5%
Athene Annuity & Life Company	0.1%	77	\$600,472	\$0	\$3,257,586	542.5%
Auto Club Life Insurance Company	0.0%	200	\$456	\$0	\$0	0.0%
Auto Owners Life Insurance Company	0.0%	92	\$296,497	\$0	\$262,514	88.5%
Baltimore Life Insurance Company The	0.0%	159	\$14,833	\$0	\$0	0.0%
Bankers Life & Casualty Company	0.6%	38	\$4,592,804	\$0	\$3,175,649	69.1%
Banner Life Insurance Company	0.2%	65	\$1,268,181	\$0 \$0	\$2,152,756	169.8%
Beneficial Life Insurance Company	0.1%	79	\$548,349	\$0	\$108,366	19.8%
Berkley Life & Health Insurance Company	0.0%	204	\$59	\$0	\$13,796	23383.1%
Brighthouse Life Insurance Company	1.9%	15	\$15,370,005	\$0 \$0	\$2,021,559	13.2%
C M Life Insurance Company	0.2%	66	\$1,250,995	\$0 \$0	\$3,141,405	251.1%
CIGNA National Health Insurance Company	0.2%	198	\$546	\$0 \$0	\$2,405	440.5%
CMFG Life Insurance Company	0.0%	110	\$119,129	\$0 \$0	\$578,665	485.7%
Canada Life Assurance Company	0.0%	94	\$281,047	\$0 \$0	\$502,070	178.6%
Catholic Financial Life	0.0%	146	\$34,945	\$0 \$0	\$002,070	0.0%
Catholic Order Of Foresters	0.0%	170	\$6,155	\$0 \$0	\$0 \$0	0.0%
Central Security Life Insurance Co	0.0%	170	\$100,587	\$0 \$0	\$120,345	119.6%
	0.0%	136		\$0 \$0		419.4%
Central States Health & Life Co Of Omaha	0.0%	113	\$55,962 \$111,359	\$0 \$0	\$234,702 \$94,000	419.4% 84.4%
Chesapeake Life Insurance Company The		64	\$111,358 \$1,269,517	\$0 \$0		
Clear Spring Life & Appuilty Company	0.2%	153	\$1,268,517	\$0 \$0	\$1,298,511	102.4%
Clear Spring Life & Annuity Company	0.0%	153	\$26,617	\$0	\$65,709	246.9%

		RANK BY				
COMPANY NAME	MARKET SHARE	MARKET SHARE	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	BENEFITS RATIO
Colonial Life & Accident Insurance Company	0.1%	78	\$563,985	\$0	\$725,281	128.6%
Columbus Life Insurance Company	0.4%	49	\$2,823,978	\$0	\$1,758,775	62.3%
Combined Insurance Co Of America	0.0%	167	\$8,694	\$0	\$0	0.0%
Commonwealth Annuity & Life Insurance Co	0.0%	112	\$117,222	\$0	\$494,648	422.0%
Connecticut General Life Ins Co	0.0%	87	\$356,853	\$62,419	\$2,529,511	726.3%
Continental General Insurance Company	0.0%	114	\$107,197	\$0	\$458,360	427.6%
Country Investors Life Assurance Company	0.0%	88	\$336,001	\$0	\$624,122	185.8%
Country Life Insurance Company	0.0%	179	\$4,628	\$0	\$3,599	77.8%
Delaware Life Insurance Company	0.0%	143	\$37,695	\$0	\$388,225	1029.9%
EMC National Life Company	0.1%	76	\$606,260	\$0	\$1,601,418	264.1%
Elips Life Insurance Company	0.0%	201	\$398	\$0	\$85	21.4%
Encova Life Insurance Company	0.0%	168	\$8,626	\$0	\$0	0.0%
Equitable Financial Life Ins Co of Am.	0.3%	52	\$2,520,985	\$0	\$1,958,512	77.7%
Equitable Financial Life Insurance Company	0.6%	39	\$4,533,958	\$0	\$9,675,713	213.4%
Equitrust Life Insurance Company	0.0%	111	\$118,494	\$0	\$-643,028	-542.7%
Everlake Assurance Company	0.1%	71	\$692,004	\$0	\$201,346	29.1%
Everlake Life Insurance Company	0.3%	55	\$2,193,498	\$0	\$4,794,986	218.6%
Family Life Insurance Company	0.0%	147	\$34,196	\$0	\$81,091	237.1%
Farmers New World Life Insurance Company	1.2%	21	\$9,678,382	\$0	\$10,028,476	103.6%
Federal Life Insurance Company	0.0%	158	\$16,470	\$0	\$6,237	37.9%
Federated Life Insurance Company	0.8%	27	\$6,507,324	\$0	\$5,294,778	81.4%
Fidelity & Guaranty Life Insurance Company	0.3%	53	\$2,324,426	\$0	\$1,999,236	86.0%
Fidelity Security Life Insurance Company	0.0%	181	\$3,989	\$0	\$9,187	230.3%
First Allmerica Financial Life Insurance Co	0.0%	186	\$1,716	\$0	\$9,213	536.9%
First Health Life & Health Insurance Company	0.0%	196	\$669	\$0	\$0	0.0%
First Penn-pacific Life Insurance Company	0.0%	96	\$256,370	\$0	\$1,768,281	689.7%
GBU Financial Life	0.0%	203	\$168	\$0	\$16,124	9597.6%
Genworth Life & Annuity Insurance Company	1.0%	25	\$8,258,398	\$0	\$23,052,261	279.1%
Genworth Life Insurance Company	0.3%	57	\$2,140,917	\$0	\$3,121,336	145.8%
Gleaner Life Insurance Society	0.0%	150	\$29,623	\$0	\$46,462	156.8%
Golden Rule Insurance Company	0.0%	109	\$130,595	\$0	\$1,873,908	1434.9%
Government Personnel Mutual Life Insurance Co	0.1%	80	\$522,951	\$0	\$358,141	68.5%
Grange Life Insurance Company	0.0%	120	\$94,778	\$0	\$0	0.0%
Great Southern Life Insurance Company	0.0%	90	\$317,376	\$0	\$286,853	90.4%
Guaranty Income Life Insurance Company	0.0%	163	\$11,761	\$0	\$0	0.0%
Guardian Life Insurance Company Of America	0.0%	93	\$288,910	\$0	\$0	0.0%
HCC Life Insurance Company	0.0%	197	\$611	\$0	\$42	6.9%
Hartford Life & Accident Insurance Company	0.0%	102	\$197,352	\$0	\$262,105	132.8%
Ibexis Life & Annuity Insurance Company	0.0%	144	\$35,268	\$0	\$2,807	8.0%
Illinois Mutual Life Insurance Company	0.0%	89	\$335,088	\$0	\$861,871	257.2%
Independent Order Of Foresters US Branch The	0.3%	56	\$2,161,649	\$0	\$1,649,927	76.3%
Industrial Alliance Insurance & Financial Services Inc	0.0%	154	\$22,694	\$0	\$11,836	52.2%

		RANK BY				
COMPANY NAME	MARKET SHARE	MARKET SHARE	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	BENEFITS RATIO
Integrity Life Insurance Company	0.0%	205	\$0	\$0	\$47,481	
Investors Life Insurance Co Of North America	0.0%	101	\$208,901	\$0	\$363,007	173.8%
Jackson National Life Insurance Company	0.6%	37	\$4,659,473	\$0	\$15,660,248	336.1%
Jefferson National Life Insurance Company	0.0%	125	\$77,912	\$0	\$120,460	154.6%
John Alden Life Insurance Company	0.0%	124	\$85,250	\$0	\$185,230	217.3%
John Hancock Life & Health Insurance Company	0.0%	206	\$0	\$0	\$176,862	
John Hancock Life Insurance Company (usa)	7.6%	3	\$60,520,511	\$3,068,540	\$69,128,881	119.3%
Kansas City Life Insurance Company	0.6%	35	\$5,124,572	\$0	\$5,620,983	109.7%
Knights Of Columbus	0.2%	60	\$1,516,531	\$0	\$0	0.0%
Lafayette Life Insurance Company The	0.0%	118	\$100,528	\$0	\$281,158	279.7%
Life Insurance Company Of The Southwest	1.6%	19	\$12,773,793	\$0	\$2,023,861	15.8%
LifeSecure Insurance Company	0.0%	183	\$2,678	\$0	\$0	0.0%
Lincoln Benefit Life Company	0.8%	29	\$6,178,447	\$0	\$0	0.0%
Lincoln Life & Annuity Company Of New York	0.0%	83	\$395,693	\$0	\$52,912	13.4%
Lincoln National Life Insurance Company, The	5.3%	5	\$42,468,129	\$119,481	\$35,288,844	83.4%
Loyal American Life Insurance Company	0.0%	152	\$27,236	\$0	\$165,654	608.2%
Loyal Christian Benefit Association	0.0%	202	\$347	\$0	\$0	0.0%
MONY Life Insurance Company	0.0%	195	\$673	\$0	\$0	0.0%
Madison National Life Insurance Company Inc	0.0%	175	\$5,346	\$0	\$8,577	160.4%
Manhattan Life Insurance Company	0.0%	156	\$21,056	\$0	\$106,279	504.7%
Manhattan National Life Insurance Company	0.0%	119	\$98,765	\$0	\$236,872	239.8%
Manhattanlife Insurance & Annuity Company	0.0%	145	\$35,139	\$1,120	\$176,306	504.9%
Massachusetts Mutual Life Insurance Company	1.7%	16	\$13,537,838	\$0	\$7,037,728	52.0%
Massmutual Ascend Life Insurance Company	0.0%	133	\$60,036	\$0	\$189,487	315.6%
Metropolitan Life Insurance Company	0.0%	85	\$370,439	\$0	\$2,934,469	792.2%
Metropolitan Tower Life Insurance Company	0.4%	44	\$3,156,814	\$2,195,731	\$13,606,298	500.6%
Midwest National Life Ins Co of TN	0.0%	138	\$52,992	\$0	\$50,000	94.4%
Midwestern United Life Insurance Company	0.0%	165	\$11,060	\$0	\$0	0.0%
Minnesota Life Insurance Company	2.4%	13	\$18,756,579	\$0	\$2,746,334	14.6%
Modern Woodmen Of America	0.2%	58	\$1,847,519	\$0	\$2,599,042	140.7%
Mutual Trust Life Insurance Company	0.0%	115	\$104,088	\$0	\$102,957	98.9%
Nassau Life & Annuity Company	0.0%	121	\$93,407	\$0	\$597,414	639.6%
Nassau Life Insurance Company	0.0%	84	\$381,286	\$0	\$2,017,174	529.0%
National Farmers Unions Life Insurance Co	0.0%	139	\$44,158	\$0	\$24,300	55.0%
National Guardian Life Insurance Company	0.0%	108	\$158,778	\$0	\$245,693	154.7%
National Life Insurance Company	0.1%	69	\$1,020,836	\$0	\$1,771,272	173.5%
National Western Life Insurance Company	0.3%	50	\$2,685,247	\$2,632	\$1,871,233	69.8%
Nationwide Life & Annuity Insurance Company	2.1%	14	\$16,354,059	\$0	\$2,305,985	14.1%
Nationwide Life Insurance Company	0.2%	62	\$1,323,494	\$0	\$57,950	4.4%
New England Life Insurance Company	0.2%	63	\$1,297,086	\$0	\$4,380,048	337.7%
New York Life Insurance & Annuity Corporation	9.5%	1	\$75,839,087	\$0	\$19,227,369	25.4%
North American Co For Life & Health Insurance	1.1%	23	\$8,606,898	\$0	\$4,231,252	49.2%

		RANK				
	MARKET	BY MARKET	DIRECT PREMIUMS &	DIRECT DIVIDENDS	DIRECT CLAIMS AND	BENEFITS
COMPANY NAME	SHARE	SHARE	ANNUITIES	PAID	BENEFITS PAID	RATIO
Northwestern Mutual Life Insurance Company	7.7%	2	\$61,071,118	\$0	\$26,631,153	43.6%
Occidental Life Insurance Company Of NC	0.0%	129	\$66,373	\$0	\$99,483	149.9%
Ohio National Life Assurance Corporation	0.4%	47	\$2,862,570	\$0	\$13,330,016	465.7%
Ohio State Life Insurance Company The	0.1%	74	\$625,011	\$0	\$1,453,108	232.5%
Optum Insurance Of Ohio Inc	0.0%	190	\$1,202	\$0	\$2,205	183.4%
PHL Variable Insurance Company	0.4%	46	\$2,956,921	\$0	\$4,495,628	152.0%
PRUCO Life Insurance Company	2.8%	9	\$22,180,063	\$0	\$14,434,719	65.1%
Pacific Guardian Life Insurance Company Ltd	0.0%	188	\$1,584	\$0	\$0	0.0%
Pacific Life Insurance Company	7.4%	4	\$59,119,257	\$5,826	\$27,832,275	47.1%
Park Avenue Life Insurance Company	0.0%	194	\$823	\$0	\$0	0.0%
Paul Revere Life Insurance Company	0.0%	162	\$12,156	\$0	\$25,000	205.7%
Pekin Life Insurance Company	0.0%	106	\$168,721	\$0	\$127,843	75.8%
Penn Insurance & Annuity Company The	0.7%	30	\$5,956,877	\$0	\$1,452,664	24.4%
Penn Mutual Life Insurance Company The	0.4%	43	\$3,251,283	\$0	\$0	0.0%
Pioneer American Insurance Company	0.0%	180	\$4,222	\$0	\$0	0.0%
Pioneer Mutual Life Insurance Company	0.0%	98	\$246,543	\$0	\$1,095,024	444.2%
Pioneer Security Life Insurance Company	0.0%	176	\$5,013	\$0	\$0	0.0%
Polish Natnl Alliance Of The US Of N. A	0.0%	174	\$5,590	\$0	\$0	0.0%
Principal Life Insurance Company	2.4%	12	\$19,058,529	\$0	\$10,579,059	55.5%
Principal National Life Insurance Company	1.7%	17	\$13,173,464	\$0	\$3,465,225	26.3%
Protective Life & Annuity Insurance Company	0.0%	199	\$500	\$0	\$0	0.0%
Protective Life Insurance Company	3.9%	7	\$31,385,900	\$0	\$17,742,622	56.5%
Provident Life & Accident Insurance Company	0.3%	54	\$2,288,786	\$0	\$1,036,058	45.3%
Prudential Insurance Company Of America The	0.0%	105	\$174,247	\$20,000	\$518,058	308.8%
Reliance Standard Life Insurance Company	0.0%	192	\$1,091	\$0	\$0	0.0%
Reliastar Life Ins Co of NY	0.0%	86	\$365,218	\$0	\$549,978	150.6%
Reliastar Life Insurance Company	0.4%	48	\$2,838,593	\$0	\$236,192	8.3%
Riversource Life Insurance Company	0.5%	41	\$4,098,441	\$0	\$4,393,661	107.2%
Royal Neighbors Of America	0.0%	123	\$89,673	\$0	\$51,878	57.9%
Sagicor Life Insurance Company	0.0%	137	\$54,430	\$0	\$0	0.0%
Securian Life Insurance Company	0.0%	161	\$14,223	\$0	\$0	0.0%
Security Benefit Life Insurance Company	0.0%	132	\$60,685	\$0	\$144,999	238.9%
Security Life Of Denver Insurance Company	1.3%	20	\$10,209,748	\$0	\$16,955,842	166.1%
Security Mutual Life Insurance Company Of NY	0.0%	151	\$28,925	\$0	\$0	0.0%
Security National Life Insurance Company	0.0%	164	\$11,625	\$0	\$13,128	112.9%
Sentry Life Insurance Company (I&h Acct)	0.0%	103	\$188,438	\$0	\$315,809	167.6%
Settlers Life Insurance Company	0.0%	169	\$7,932	\$0	\$4,496	56.7%
Shelter Life Insurance Company	0.9%	26	\$7,051,377	\$0	\$8,255,013	117.1%
Shenandoah Life Insurance Company	0.0%	130	\$66,161	\$0	\$113,501	171.6%
Standard Insurance Company	0.0%	157	\$18,754	\$0	\$58,198	310.3%
State Farm Life Insurance Company	4.7%	6	\$37,247,129	\$0	\$40,316,809	108.2%
State Life Insurance Company	0.0%	142	\$40,175	\$0	\$37,561	93.5%

-		RANK				
		BY				
	MARKET	MARKET	DIRECT PREMIUMS &	DIRECT DIVIDENDS	DIRECT CLAIMS AND	BENEFITS
COMPANY NAME	SHARE	SHARE	ANNUITIES	PAID	BENEFITS PAID	RATIO
State Mutual Insurance Company	0.0%	189	\$1,543	\$0	\$0	0.0%
Sun Life Assurance Company Of Canada	0.5%	42	\$3,914,417	\$0	\$5,029,166	128.5%
Surety Life Insurance Company	0.0%	95	\$269,241	\$0	\$544,853	202.4%
Symetra Life Insurance Company	1.6%	18	\$12,854,463	\$0	\$1,112,770	8.7%
Symetra National Life Insurance Company	0.0%	166	\$9,412	\$0	\$35,500	377.2%
TIAA-CREF Life Insurance Company	0.1%	70	\$820,590	\$0	\$1,042,729	127.1%
Talcott Resolution Life & Annuity Ins Co	1.2%	22	\$9,546,424	\$0	\$25,842,123	270.7%
Talcott Resolution Life Insurance Company	0.0%	104	\$183,996	\$0	\$1,052,321	571.9%
Texas Life Insurance Company	0.5%	40	\$4,202,760	\$0	\$2,142,597	51.0%
The Reliable Life Insurance Company	0.0%	100	\$223,426	\$0	\$236,067	105.7%
The Savings Bank Mutual Life Ins Co of MA	0.0%	184	\$2,274	\$0	\$0	0.0%
Thrivent Financial For Lutherans	3.1%	8	\$24,791,016	\$0	\$34,773,606	140.3%
Transamerica Financial Life Ins Co	0.0%	131	\$63,411	\$0	\$0	0.0%
Transamerica Life Insurance Company	2.4%	11	\$19,304,773	\$0	\$64,030,365	331.7%
Trustmark Insurance Company	0.0%	134	\$59,902	\$0	\$144,296	240.9%
U S Financial Life Insurance Company	0.1%	81	\$453,738	\$0	\$3,277,346	722.3%
USAA Life Insurance Company	0.2%	59	\$1,584,194	\$0	\$2,464,745	155.6%
Unified Life Insurance Company	0.0%	173	\$5,621	\$0	\$42,975	764.5%
Union Fidelity Life Insurance Company	0.0%	172	\$5,720	\$0	\$0	0.0%
Union Labor Life Insurance Company	0.0%	191	\$1,200	\$0	\$0	0.0%
Union Security Insurance Company	0.0%	160	\$14,742	\$0	\$203,392	1379.7%
United Fidelity Life Insurance Company	0.0%	149	\$30,517	\$0	\$56,534	185.3%
United Heritage Life Insurance Company	0.0%	127	\$72,622	\$0	\$133,617	184.0%
United Insurance Company Of America	0.0%	135	\$56,768	\$0	\$124,132	218.7%
United Life Insurance Company	0.4%	45	\$3,126,348	\$0	\$575,589	18.4%
United Of Omaha Life Insurance Company	1.1%	24	\$8,413,323	\$0	\$13,894,891	165.2%
United States Life Insurance Co New York	0.0%	171	\$5,946	\$0	\$19,481	327.6%
Universal Guaranty Life Insurance Company	0.0%	126	\$72,928	\$0	\$195,288	267.8%
Unum Insurance Company	0.0%	141	\$40,834	\$0	\$224,155	548.9%
Unum Life Insurance Company Of America	0.0%	177	\$4,781	\$0	\$22,985	480.8%
Venerable Insurance & Annuity Company	0.0%	122	\$91,984	\$0	\$207,750	225.9%
Voya Retirement Insurance & Annuity Company	0.0%	82	\$396,967	\$0	\$3,934,608	991.2%
Washington National Insurance Company	0.0%	97	\$252,186	\$18,137	\$1,309,671	526.5%
West Coast Life Insurance Company	0.2%	67	\$1,234,877	\$0	\$1,675,886	135.7%
Western Southern Life Assurance Company	0.3%	51	\$2,647,456	\$0	\$3,382,785	127.8%
William Penn Life Insurance Company Of New York	0.0%	155	\$21,767	\$0	\$120,000	551.3%
Woodmen Of The World Life Insurance Society	0.1%	72	\$678,131	\$76,732	\$2,724,047	413.0%
Zurich American Life Insurance Company	0.7%	32	\$5,600,839	\$0	\$548,503	9.8%
Total	100.0%		\$796,038,412	\$5,570,618	\$705,700,881	89.4%

## Data By Line by Company INDIVIDUAL - GRADED DEATH BENEFITS

		RANK				
COMPANY NAME	MARKET	BY MARKET	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	BENEFITS RATIO
AAA Life Insurance Company	SHARE 25.7%	SHARE	\$5,564,703	\$0	\$2,258,669	40.6%
American Continental Insurance Company	0.2%	17	\$49,792	\$0 \$0	\$2,250,009	0.0%
American Income Life Insurance Co	14.1%	3		\$0 \$0	\$579,295	18.9%
	2.7%		\$3,058,437	\$0 \$0		
American National Insurance Company		9 38	\$592,164	\$0 \$0	\$298,425	50.4%
Americo Financial Life & Annuity Ins Co	0.0%		\$300		\$0 \$460.000	0.0%
Assurity Life Insurance Company	0.3%	15	\$71,102	\$0	\$162,868	229.1%
CMFG Life Insurance Company	2.2%	10	\$481,358	\$0	\$241,830	50.2%
CSA Fraternal Life	0.0%	37	\$502	\$0	\$0	0.0%
Colonial Life & Accident Insurance Company	0.0%	42	\$0	\$0	\$36,615	:
Colonial Penn Life Insurance Company	9.3%	4	\$2,023,118	\$0	\$711,399	35.2%
Connecticut General Life Ins Co	0.0%	24	\$10,306	\$0	\$74,712	724.9%
Family Benefit Life Insurance Company	0.1%	19	\$29,662	\$0	\$30,114	101.5%
Family Service Life Insurance Company	0.0%	41	\$3	\$0	\$38,400	1280000%
Farmers New World Life Insurance Company	0.0%	26	\$7,303	\$0	\$582,291	7973.3%
Federal Life Insurance Company	0.0%	29	\$4,705	\$0	\$1,782	37.9%
Fidelity Life Assn A Legal Reserve Life Ins Co	3.6%	8	\$784,805	\$0	\$311,598	39.7%
Fidelity Security Life Insurance Company	-0.5%	44	\$-102,694	\$0	\$33,224	-32.4%
Gleaner Life Insurance Society	0.0%	23	\$10,460	\$0	\$15,000	143.4%
Globe Life & Accident Insurance Company	0.0%	25	\$9,077	\$0	\$0	0.0%
Illinois Mutual Life Insurance Company	0.1%	22	\$11,848	\$0	\$16,000	135.0%
Investors Heritage Life Insurance Company	0.0%	28	\$4,829	\$0	\$338	7.0%
Lafayette Life Insurance Company The	2.1%	11	\$465,916	\$0	\$181,037	38.9%
Lincoln Heritage Life Insurance Company	8.8%	5	\$1,906,810	\$0	\$1,116,064	58.5%
Medico Insurance Company	0.0%	35	\$606	\$0	\$6,000	990.1%
National Guardian Life Insurance Company	0.0%	27	\$6,088	\$0	\$2,826	46.4%
Ohio State Life Insurance Company The	0.0%	36	\$564	\$0	\$0	0.0%
Physicians Life Insurance Company	16.6%	2	\$3,602,177	\$0	\$3,499,671	97.2%
Reserve National Insurance Company	0.2%	18	\$38,259	\$0	\$43,909	114.8%
Standard Life & Accident Insurance Company	0.1%	20	\$25,937	\$0	\$8,467	32.6%
The Reliable Life Insurance Company	7.3%	6	\$1,577,876	\$0 \$0	\$732,047	46.4%
Transamerica Financial Life Ins Co	0.0%	34	\$813	\$0 \$0	\$2,900	356.7%
Transamerica Life Insurance Company	0.7%	13	\$156,294	\$0 \$0	\$159,451	102.0%
Trustmark Insurance Company	0.7 %	31	\$2,747	\$0 \$0	\$159,451 \$540	102.0 %
Union Fidelity Life Insurance Company	0.0%	39	\$2,747 \$214	\$0 \$0	\$43	20.1%
		30		\$0 \$0	\$43 \$0	0.0%
United American Insurance Company	0.0%		\$3,918			
United Fidelity Life Insurance Company	0.1%	21	\$15,250 \$204,724	\$0 \$0	\$0 \$248.502	0.0%
United Heritage Life Insurance Company	1.3%	12	\$281,724	\$0 \$0	\$248,592	88.2%
United Home Life Insurance Company	0.3%	16	\$55,266	\$0	\$0	0.0%
United Life Insurance Company	0.5%	14	\$98,286	\$0	\$119,186	121.3%
United Of Omaha Life Insurance Company	0.0%	32	\$1,624	\$0	\$3,700	227.8%
Vantis Life Insurance Company	0.0%	43	\$0	\$0	\$80,000	
Washington National Insurance Company	0.0%	40	\$169	\$12	\$4,069	2414.8%

# Data By Line by Company INDIVIDUAL - GRADED DEATH BENEFITS

		RANK				
		BY				
	MARKET	MARKET	DIRECT PREMIUMS &	<b>DIRECT DIVIDENDS</b>	DIRECT CLAIMS AND	<b>BENEFITS</b>
COMPANY NAME	SHARE	SHARE	ANNUITIES	PAID	BENEFITS PAID	RATIO
Western & Southern Life Insurance Company	3.9%	7	\$837,390	\$65,674	\$1,417,208	177.1%
Western Catholic Union	0.0%	33	\$1,110	\$0	\$1,918	172.8%
Total	100.0%		\$21,690,818	\$65,686	\$13,020,188	60.3%

		54444				
		RANK				
		BY				
	MARKET	MARKET	DIRECT PREMIUMS &	DIRECT DIVIDENDS	DIRECT CLAIMS AND	<b>BENEFITS</b>
COMPANY NAME	SHARE	SHARE	ANNUITIES	PAID	<b>BENEFITS PAID</b>	RATIO
American Federated Life Insurance Company	54.8%	1	\$668,570	\$0	\$1,007,343	150.7%
American National Insurance Company	18.2%	3	\$222,567	\$0	\$105,483	47.4%
Central States Health & Life Co Of Omaha	0.6%	5	\$6,974	\$0	\$0	0.0%
Mountain Life Insurance Company	23.7%	2	\$288,816	\$0	\$13,160	4.6%
Old United Life Insurance Company	2.5%	4	\$30,563	\$0	\$9,472	31.0%
Protective Life Insurance Company	0.3%	6	\$3,498	\$0	\$56,494	1615.0%
Total	100.0%		\$1,220,988	\$0	\$1,191,952	97.6%

#### Data By Line by Company INDIVIDUAL - VARIABLE LIFE

		RANK BY				
COMPANY NAME	MARKET SHARE		DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	BENEFITS RATIO
Allianz Life Insurance Co Of North America	0.0%	48	\$15,117	\$0	\$0	0.0%
American Family Life Insurance Company	0.5%	22	\$1,086,724	\$0	\$1,296,109	119.3%
American General Life Insurance Co	1.4%	14	\$3,313,084	\$0	\$3,026,249	91.3%
American National Insurance Company	0.1%	39	\$171,906	\$0	\$496,939	289.1%
American United Life Insurance Company	0.0%	41	\$90,450	\$0	\$146,077	161.5%
Athene Annuity & Life Assurance Company	0.0%	55	\$7,994	\$0	\$28,091	351.4%
Banner Life Insurance Company	0.0%	58	\$5,214	\$0	\$817,816	15685.0%
Brighthouse Life Insurance Company	0.6%	21	\$1,429,285	\$0	\$18,127,040	1268.3%
C M Life Insurance Company	0.2%	33	\$369,280	\$0	\$811,012	219.6%
CMFG Life Insurance Company	0.2%	31	\$391,150	\$92,213	\$1,116,579	309.0%
Columbus Life Insurance Company	0.0%	50	\$12,808	\$0	\$7,325	57.2%
Commonwealth Annuity & Life Insurance Co	0.1%	35	\$296,835	\$0	\$997,254	336.0%
Delaware Life Insurance Company	0.0%	46	\$59,140	\$0	\$160,132	270.8%
Equitable Financial Life Ins Co of Am.	1.5%	13	\$3,573,182	\$0	\$179,183	5.0%
Equitable Financial Life Insurance Company	4.2%	5	\$9,889,439	\$0	\$35,317,326	357.1%
Equitrust Life Insurance Company	0.0%	49	\$14,612	\$0	\$0	0.0%
Everlake Assurance Company	0.2%	32	\$373,272	\$0	\$103,588	27.8%
Farmers New World Life Insurance Company	1.3%	15	\$3,017,931	\$0	\$1,685,831	55.9%
First Allmerica Financial Life Insurance Co	0.0%	63	\$645	\$0	\$0	0.0%
Fortitude Life Insurance & Annuity Company	0.0%	42	\$90,336	\$0	\$120,607	133.5%
Genworth Life & Annuity Insurance Company	0.1%	40	\$148,970	\$0	\$551,263	370.0%
Great-West Life & Annuity Insurance Company	0.0%	51	\$12,093	\$0	\$0	0.0%
Guardian Insurance & Annuity Company Inc	0.1%	34	\$309,863	\$0	\$0	0.0%
Integrity Life Insurance Company	0.0%	56	\$6,680	\$0	\$0	0.0%
Jackson National Life Insurance Company	0.0%	44	\$61,457	\$0	\$129,479	210.7%
Kansas City Life Insurance Company	0.1%	37	\$239,651	\$0	\$499,751	208.5%
Lincoln Benefit Life Company	0.3%	26	\$763,111	\$0	\$0	0.0%
Lincoln Life & Annuity Company Of New York	0.0%	57	\$5,832	\$0	\$0	0.0%
Lincoln National Life Insurance Company, The	25.8%	1	\$60,996,780	\$0	\$25,484,686	41.8%
MML Bay State Life Insurance Company	0.2%	30	\$425,208	\$0	\$1,958,962	460.7%
MONY Life Insurance Company	0.0%	62	\$1,820	\$0	\$1,065	58.5%
Massachusetts Mutual Life Insurance Company	0.4%	25	\$847,485	\$0	\$0	0.0%
Metropolitan Life Insurance Company	0.2%	28	\$573,941	\$0	\$8,654,542	1507.9%
Metropolitan Tower Life Insurance Company	0.9%	16	\$2,159,346	\$128,353	\$4,494,004	214.1%
Minnesota Life Insurance Company	13.0%	3	\$30,712,569	\$0	\$4,962,536	16.2%
Nassau Life & Annuity Company	0.0%	53	\$12,000	\$0	\$343	2.9%
Nassau Life Insurance Company	0.6%	18	\$1,502,603	\$0	\$4,412,468	293.7%
National Life Insurance Company	0.0%	47	\$25,293	\$0	\$341,762	1351.2%
Nationwide Life & Annuity Insurance Company	2.8%	9	\$6,672,816	\$0	\$1,081,449	16.2%
Nationwide Life Insurance Company	0.4%	23	\$988,906	\$0	\$2,813,092	284.5%
New England Life Insurance Company	0.1%	36	\$250,637	\$0	\$551,078	219.9%
New York Life Insurance & Annuity Corporation	0.0%	52	\$12,045	\$0	\$3,173,344	26345.7%

#### Data By Line by Company INDIVIDUAL - VARIABLE LIFE

-		RANK				
		BY				
	MARKET	MARKET	DIRECT PREMIUMS &	DIRECT DIVIDENDS	DIRECT CLAIMS AND	<b>BENEFITS</b>
COMPANY NAME	SHARE	SHARE	ANNUITIES	PAID	BENEFITS PAID	RATIO
Northwestern Mutual Life Insurance Company	3.8%	6	\$9,033,033	\$2,973,730	\$5,115,040	89.5%
Ohio National Life Assurance Corporation	0.3%	27	\$656,039	\$0	\$964,147	147.0%
PHL Variable Insurance Company	0.2%	29	\$469,762	\$0	\$913,542	194.5%
PRUCO Life Insurance Company	18.7%	2	\$44,297,408	\$0	\$19,226,886	43.4%
Pacific Life & Annuity Company	0.0%	59	\$4,500	\$0	\$0	0.0%
Pacific Life Insurance Company	5.8%	4	\$13,680,985	\$0	\$9,832,352	71.9%
Protective Life Insurance Company	3.4%	7	\$8,130,945	\$0	\$4,123,667	50.7%
Prudential Insurance Company Of America The	2.1%	12	\$4,931,666	\$629,262	\$24,413,269	507.8%
Reliastar Life Ins Co of NY	0.0%	64	\$156	\$0	\$0	0.0%
Reliastar Life Insurance Company	0.4%	24	\$924,050	\$0	\$17,047,673	1844.9%
Riversource Life Insurance Company	2.8%	8	\$6,732,132	\$0	\$6,126,321	91.0%
Security Life Of Denver Insurance Company	0.6%	20	\$1,465,273	\$0	\$0	0.0%
Sentry Life Insurance Company (I&h Acct)	0.0%	61	\$4,241	\$0	\$0	0.0%
State Farm Life Insurance Company	0.6%	19	\$1,492,820	\$0	\$3,015,265	202.0%
Symetra Life Insurance Company	0.0%	66	\$0	\$0	\$2,789,548	
Talcott Resolution Life & Annuity Ins Co	2.1%	11	\$5,054,203	\$0	\$30,689,808	607.2%
Talcott Resolution Life Insurance Company	0.0%	45	\$61,152	\$0	\$214,935	351.5%
Thrivent Financial For Lutherans	2.7%	10	\$6,366,439	\$0	\$1,806,143	28.4%
Transamerica Financial Life Ins Co	0.0%	54	\$9,778	\$0	\$0	0.0%
Transamerica Life Insurance Company	0.7%	17	\$1,698,002	\$0	\$6,797,116	400.3%
Union Security Insurance Company	0.1%	38	\$212,155	\$0	\$1,142,864	538.7%
United Of Omaha Life Insurance Company	0.0%	60	\$4,279	\$0	\$-293,498	-6859.0%
William Penn Life Insurance Company Of New York	0.0%	65	\$0	\$0	\$12,144	
Zurich American Life Insurance Company	0.0%	43	\$90,120	\$0	\$3	0.0%
Total	100.0%		\$236,256,648	\$3,823,558	\$257,484,207	110.6%

		RANK				
		BY				
	MARKET		DIRECT PREMIUMS &	DIRECT DIVIDENDS	DIRECT CLAIMS AND	BENEFITS
COMPANY NAME	SHARE	SHARE	ANNUITIES	PAID	BENEFITS PAID	RATIO
1891 Financial Life	0.0%	111	\$110,000	\$0	\$162,890	148.1%
AAA Life Insurance Company	0.0%	141	\$30,700	\$0	\$426,028	1387.7%
AMICA Life Insurance Company	0.0%	183	\$800	\$0	\$15,876	1984.5%
Allianz Life Insurance Co Of North America	0.0%	99	\$260,053	\$0	\$4,860,710	1869.1%
American Amicable Life Insurance Co of TX	0.0%	116	\$96,227	\$0	\$32,065	33.3%
American Bankers Life Assurance Of Florida	0.0%	200	\$32	\$0	\$0	0.0%
American Benefit Life Insurance Company	0.0%	168	\$4,090	\$0	\$16,577	405.3%
American Equity Investment Life Ins Co	1.7%	15	\$25,710,754	\$0	\$9,261,007	36.0%
American Family Life Insurance Company	0.2%	58	\$2,541,305	\$0	\$2,186,532	86.0%
American Fidelity Assurance Company	0.0%	88	\$576,346	\$0	\$2,665,456	462.5%
American Fidelity Life Insurance Company	0.0%	107	\$181,836	\$0	\$0	0.0%
American General Life Insurance Co	1.2%	21	\$19,095,397	\$177	\$51,663,204	270.6%
American Heritage Life Insurance Company	0.0%	188	\$550	\$0	\$5,962	1084.0%
American Home Life Insurance Company	0.0%	104	\$208,318	\$0	\$88,190	42.3%
American Life & Security Corp	1.9%	13	\$29,232,346	\$0	\$0	0.0%
American Memorial Life Insurance Company	0.0%	163	\$6,714	\$0	\$75,848	1129.7%
American National Insurance Company	0.7%	26	\$10,628,692	\$0	\$3,879,764	36.5%
American Retirement Life Insurance Company	0.0%	243	\$0	\$0	\$68,418	
American United Life Insurance Company	0.1%	62	\$2,147,018	\$0	\$651,490	30.3%
Americo Financial Life & Annuity Ins Co	0.4%	37	\$5,692,331	\$0	\$260,538	4.6%
Ameritas Life Insurance Corp	0.0%	162	\$6,802	\$0	\$1,882,492	27675.6%
Annuity Investors Life Insurance Company	0.0%	143	\$29,203	\$0	\$122,485	419.4%
Assured Life Association	0.0%	191	\$427	\$0	\$24,586	5757.8%
Assurity Life Insurance Company	0.0%	172	\$3,000	\$0	\$356,910	11897.0%
Athene Annuity & Life Assurance Company	0.0%	126	\$53,346	\$0	\$2,551,290	4782.5%
Athene Annuity & Life Assurance Co of NY	0.0%	224	\$0	\$0	\$1,007,519	
Athene Annuity & Life Company	0.4%	38	\$5,606,054	\$0	\$10,565,314	188.5%
Atlantic Coast Life Insurance Company	1.3%	20	\$19,714,818	\$0	\$887,627	4.5%
Aurora National Life Assurance Company	0.0%	202	\$0	\$0	\$315,174	
Auto Club Life Insurance Company	0.0%	242	\$0	\$0	\$6,820	
Auto Owners Life Insurance Company	0.1%	74	\$1,145,370	\$0	\$2,340,161	204.3%
Baltimore Life Insurance Company The	0.0%	203	\$0	\$0	\$32,918	
Bankers Fidelity Life Insurance Company	0.0%	173	\$2,880	\$0	\$14,921	518.1%
Bankers Life & Casualty Company	0.0%	85	\$648,250	\$0	\$8,374,845	1291.9%
Beneficial Life Insurance Company	0.0%	205	\$0	\$0	\$7,651	
Berkley Life & Health Insurance Company	0.0%	197	\$216	\$0	\$7,982	3695.4%
Berkshire Hathaway Life Insurance Co of NE	0.1%	79	\$900,000	\$0	\$293,428	32.6%
Brighthouse Life Insurance Company	0.1%	78	\$939,137	\$0	\$38,036,882	4050.2%
C M Life Insurance Company	0.4%	35	\$6,004,039	\$0	\$17,173,957	286.0%
CICA Life Insurance Company Of America	0.0%	93	\$331,199	\$0	\$69,377	20.9%
CMFG Life Insurance Company	0.0%	91	\$448,505	\$0	\$1,818,295	405.4%
Canada Life Assurance Company	0.0%	239	\$0	\$0	\$848,612	

		RANK				
		BY				
OOMBANKAME	MARKET		DIRECT PREMIUMS &	DIRECT DIVIDENDS	DIRECT CLAIMS AND	BENEFITS
COMPANY NAME	SHARE	SHARE	ANNUITIES	PAID	BENEFITS PAID	RATIO
Capitol Life Insurance Company	0.1%	68 05	\$1,748,876	\$0 \$0	\$2,067,706	118.2%
Catholic Financial Life	0.0%	95 60	\$307,844	\$0 \$0	\$497,756	161.7%
Catholic Holy Family Society	0.1%	60	\$2,256,436	\$0	\$957,570	42.4%
Catholic Order Of Foresters	0.0%	131	\$42,443	\$0	\$62,224	146.6%
Central Security Life Insurance Co	0.0%	167	\$4,254	\$0	\$74,761	1757.4%
Chesapeake Life Insurance Company The	0.0%	192	\$366	\$0	\$0	0.0%
Church Life Insurance Corporation	0.0%	166	\$4,380	\$0	\$42,902	979.5%
Cincinnati Life Insurance Company The	0.1%	80	\$840,715	\$0	\$752,093	89.5%
Clear Spring Life & Annuity Company	0.5%	29	\$7,991,926	\$0	\$7,553,360	94.5%
Colonial Penn Life Insurance Company	0.0%	207	\$0	\$0	\$36,000	:
Columbian Life Insurance Company	0.0%	154	\$9,660	\$0	\$0	0.0%
Columbian Mutual Life Insurance Co	0.0%	156	\$8,750	\$0	\$0	0.0%
Columbus Life Insurance Company	0.0%	114	\$100,000	\$0	\$20,315,517	20315.5%
Connecticut General Life Ins Co	0.0%	120	\$75,965	\$0	\$1,564,732	2059.8%
Continental General Insurance Company	0.0%	178	\$1,350	\$0	\$123,915	9178.9%
Country Investors Life Assurance Company	0.0%	101	\$248,153	\$0	\$872,417	351.6%
Country Life Insurance Company	0.0%	209	\$0	\$13	\$34,403	
Croatian Fraternal Union Of America	0.0%	171	\$3,000	\$0	\$0	0.0%
Dearborn Life Insurance Company	0.0%	234	\$0	\$0	\$127,796	
Delaware Life Insurance Company	0.9%	24	\$13,912,634	\$0	\$32,706,307	235.1%
ELCO Mutual Life & Annuity	0.3%	41	\$5,414,653	\$0	\$7,175,691	132.5%
EMC National Life Company	0.0%	90	\$450,059	\$0	\$1,315,012	292.2%
Eagle Life Insurance Company	0.9%	25	\$13,855,472	\$0	\$474,583	3.4%
Equitable Financial Life Ins Co of Am.	0.0%	128	\$50,000	\$0	\$36,825	73.7%
Equitable Financial Life Insurance Company	0.0%	106	\$191,014	\$0	\$396,488	207.6%
Equitrust Life Insurance Company	0.0%	94	\$314,750	\$0	\$347,677	110.5%
Everlake Assurance Company	0.0%	232	\$0	\$0	\$1,574	
Everlake Life Insurance Company	0.0%	112	\$105,359	\$0	\$6,700,053	6359.3%
Family Benefit Life Insurance Company	0.0%	121	\$69,438	\$0	\$1,853,107	2668.7%
Family Service Life Insurance Company	0.0%	236	\$0	\$0	\$242,954	
Farm Bureau Life Ins Co of MO	0.4%	32	\$6,558,361	\$0	\$5,210,086	79.4%
Farmers New World Life Insurance Company	0.0%	87	\$593,324	\$0	\$3,553,379	598.9%
Federal Life Insurance Company	0.0%	211	\$0	\$0	\$246,459	
Federated Life Insurance Company	0.1%	70	\$1,417,481	\$0	\$871,517	61.5%
Fidelity & Guaranty Life Insurance Company	0.0%	212	\$0	\$0	\$1,004,053	
Fidelity Security Life Insurance Company	0.2%	49	\$3,743,257	\$0	\$3,947,352	105.5%
First Catholic Slovak Ladies Assn of the US of A	0.0%	125	\$60,338	\$0	\$0	0.0%
First Catholic Slovak Union of the US & Canada	0.1%	81	\$813,182	\$0	\$127,012	15.6%
First Guaranty Insurance Company	0.0%	148	\$15,629	\$0	\$79,528	508.8%
First Penn-pacific Life Insurance Company	0.0%	223	\$0	\$0	\$2,758	
Forethought Life Insurance Company	10.5%	2	\$162,802,171	\$0	\$9,325,521	5.7%
Fortitude Life Insurance & Annuity Company	0.2%	50	\$3,379,630	\$0	\$1,846,045	54.6%

		RANK				
COMPANY NAME	MARKET SHARE	BY MARKET SHARE	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	BENEFITS RATIO
Fortitude US Reinsurance Company	0.0%	247	\$0	\$0	\$106,120	
Funeral Directors Life Insurance Co	0.2%	51	\$3,321,073	\$0	\$1,467,055	44.2%
GBU Financial Life	0.0%	82	\$755,292	\$0	\$5,168	0.7%
Genworth Life & Annuity Insurance Company	0.0%	199	\$125	\$0	\$10,381,466	8305173%
Genworth Life Insurance Company	0.0%	230	\$0	\$0	\$20,232,990	
Gleaner Life Insurance Society	0.0%	129	\$46,761	\$0	\$631,127	1349.7%
Golden Rule Insurance Company	0.0%	136	\$39,378	\$0	\$3,544,082	9000.2%
Government Personnel Mutual Life Insurance Co	0.0%	179	\$1,200	\$0	\$2,602	216.8%
Gpm Health & Life Insurance Company	0.0%	222	\$0	\$0	\$17,527	
Great Southern Life Insurance Company	0.0%	174	\$2,360	\$0	\$29,886	1266.4%
Great Western Insurance Company	0.0%	149	\$12,659	\$0	\$5,254	41.5%
Great-West Life & Annuity Insurance Company	0.0%	226	\$0	\$0	\$691,628	
Guarantee Trust Life Insurance Company	0.0%	184	\$774	\$0	\$13,081	1690.1%
Guaranty Income Life Insurance Company	0.2%	55	\$2,962,792	\$0	\$1,564,745	52.8%
Guardian Insurance & Annuity Company Inc	0.2%	57	\$2,582,332	\$0	\$2,775,362	107.5%
Homesteaders Life Company	0.0%	132	\$40,953	\$0	\$79,670	194.5%
Horace Mann Life Insurance Company	0.1%	59	\$2,279,732	\$0	\$5,056,952	221.8%
HumanaDental Insurance Company	0.0%	153	\$9,831	\$2	\$0	0.0%
IA American Life Insurance Company	0.0%	130	\$44,636	\$0	\$0	0.0%
Ibexis Life & Annuity Insurance Company	0.0%	115	\$97,782	\$0	\$177,717	181.7%
IdeaLife Insurance Company	0.0%	193	\$360	\$0	\$61	16.9%
Illinois Mutual Life Insurance Company	0.0%	150	\$11,000	\$0	\$319,469	2904.3%
Independent Order Of Foresters US Branch The	0.0%	190	\$450	\$0	\$160,182	35596.0%
Integrity Life Insurance Company	0.2%	47	\$3,882,728	\$0	\$3,681,690	94.8%
Investors Heritage Life Insurance Company	0.4%	31	\$6,716,559	\$0	\$305,823	4.6%
Investors Life Insurance Co Of North America	0.0%	213	\$0	\$0	\$10,185	
Jackson National Life Insurance Company	0.1%	61	\$2,216,434	\$0	\$21,556,959	972.6%
Jefferson National Life Insurance Company	1.4%	17	\$22,121,074	\$0	\$2,467,315	11.2%
John Alden Life Insurance Company	0.0%	215	\$0	\$0	\$241,557	
John Hancock Life Insurance Company (usa)	0.0%	217	\$0	\$0	\$21,652,881	
Kansas City Life Insurance Company	0.4%	36	\$5,712,591	\$977	\$8,295,155	145.2%
Knights Of Columbus	0.0%	113	\$102,903	\$0	\$0	0.0%
Lafayette Life Insurance Company The	0.0%	161	\$7,000	\$0	\$0	0.0%
Liberty Bankers Life Insurance Company	0.1%	72	\$1,223,045	\$0	\$182,077	14.9%
Liberty National Life Insurance Company	0.0%	138	\$33,800	\$0	\$900,630	2664.6%
Life Insurance Company Of North America	0.0%	216	\$0	\$0	\$901,084	
Life Insurance Company Of The Southwest	0.0%	147	\$19,311	\$0	\$842,393	4362.2%
LifeSecure Insurance Company	0.0%	155	\$9,097	\$0	\$9,252	101.7%
Lincoln Benefit Life Company	0.1%	67	\$1,753,331	\$0	\$15,808,650	901.6%
Lincoln Heritage Life Insurance Company	0.0%	137	\$37,008	\$0	\$77,901	210.5%
Lincoln Life & Annuity Company Of New York	0.0%	206	\$0	\$0	\$275,351	
Lincoln National Life Insurance Company, The	1.0%	23	\$15,840,102	\$0	\$22,379,525	141.3%

		RANK				
		BY				
COMPANY NAME	MARKET SHARE	MARKET SHARE	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	BENEFITS RATIO
Loyal American Life Insurance Company	0.0%	119	\$76,042	\$0	\$132,315	174.0%
Loyal Christian Benefit Association	0.0%	189	\$540	\$0	\$5,863	1085.7%
Madison National Life Insurance Company Inc	0.0%	117	\$92,960	\$0	\$119,564	128.6%
Manhattan Life Insurance Company	0.0%	218	\$0	\$0	\$18,048	
Manhattan National Life Insurance Company	0.0%	160	\$7,328	\$0	\$5,530	75.5%
Manhattanlife Insurance & Annuity Company	0.0%	194	\$302	\$10	\$1,515	505.0%
Massachusetts Mutual Life Insurance Company	4.4%	5	\$68,140,331	\$15,351	\$16,872,154	24.8%
Massmutual Ascend Life Insurance Company	7.9%	3	\$122,794,516	\$0	\$12,877,187	10.5%
Medico Corp Life Insurance Company	0.0%	238	\$0	\$0	\$12,558	
Metropolitan Life Insurance Company	0.0%	140	\$31,255	\$9	\$4,297,453	13749.7%
Metropolitan Tower Life Insurance Company	0.0%	182	\$860	\$0	\$1,847,098	214779%
Midland National Life Insurance Company	1.0%	22	\$16,192,250	\$58	\$13,861,694	85.6%
Midwest National Life Ins Co of TN	0.0%	169	\$3,416	\$0	\$10,069	294.8%
Midwestern United Life Insurance Company	0.0%	219	\$0	\$0	\$311,551	
Minnesota Life Insurance Company	0.1%	66	\$1,879,059	\$0	\$3,507,314	186.7%
Modern Woodmen Of America	1.4%	18	\$21,394,917	\$786	\$27,451,602	128.3%
Mutual Of America Life Insurance Company	0.0%	245	\$0	\$0	\$167,737	
Mutual Trust Life Insurance Company	0.0%	220	\$0	\$0	\$399,766	
Nassau Life & Annuity Company	0.0%	177	\$1,720	\$0	\$1,551	90.2%
Nassau Life Insurance Company	0.0%	165	\$6,000	\$0	\$325,678	5428.0%
National Farmers Unions Life Insurance Co	0.0%	221	\$0	\$0	\$2,114	
National Guardian Life Insurance Company	0.0%	146	\$21,460	\$0	\$128,336	598.0%
National Life Insurance Company	0.0%	157	\$8,000	\$349	\$148,655	1862.6%
National Western Life Insurance Company	0.0%	187	\$630	\$0	\$1,558,729	247417%
Nationwide Life & Annuity Insurance Company	2.4%	12	\$36,712,407	\$0	\$2,288,499	6.2%
Nationwide Life Insurance Company	4.1%	6	\$64,166,681	\$0	\$3,169,652	4.9%
New York Life Group Insurance Company Of NY	0.0%	214	\$0	\$0	\$9,600	
New York Life Insurance & Annuity Corporation	18.6%	1	\$289,861,981	\$0	\$214,793,811	74.1%
New York Life Insurance Company	0.3%	45	\$5,145,116	\$276,221	\$1,544,998	35.4%
North American Co For Life & Health Insurance	0.2%	54	\$3,103,566	\$0	\$3,279,716	105.7%
Northwestern Mutual Life Insurance Company	1.3%	19	\$20,988,183	\$1,787,857	\$6,990,856	41.8%
Occidental Life Insurance Company Of NC	0.0%	100	\$253,960	\$0	\$70,113	27.6%
Oceanview Life & Annuity	3.5%	8	\$55,173,665	\$0	\$0	0.0%
Ohio National Life Assurance Corporation	0.0%	246	\$0	\$0	\$169,485	
Ohio National Life Insurance Company The	0.0%	103	\$223,741	\$0	\$21,149,309	9452.6%
Ohio State Life Insurance Company The	0.1%	65	\$1,905,105	\$0	\$127,725	6.7%
Old United Life Insurance Company	0.0%	237	\$0	\$0	\$4,133	
Oxford Life Insurance Company	0.1%	64	\$2,019,329	\$0	\$0	0.0%
PRUCO Life Insurance Company	0.0%	110	\$133,564	\$0	\$668,492	500.5%
Pacific Guardian Life Insurance Company Ltd	0.0%	142	\$30,000	\$0	\$0	0.0%
Pacific Life & Annuity Company	0.0%	98	\$278,000	\$0	\$2,116,334	761.3%
Pacific Life Insurance Company	3.8%	7	\$59,005,100	\$0	\$44,338,175	75.1%

		RANK				
		BY				
	MARKET		DIRECT PREMIUMS &	<b>DIRECT DIVIDENDS</b>	DIRECT CLAIMS AND	<b>BENEFITS</b>
COMPANY NAME	SHARE	SHARE	ANNUITIES	PAID	BENEFITS PAID	RATIO
Pan-American Life Insurance Company	0.0%	170	\$3,219	\$0	\$1,713	53.2%
Pekin Life Insurance Company	0.0%	134	\$40,717	\$0	\$116,775	286.8%
Penn Insurance & Annuity Company The	0.0%	123	\$62,664	\$0	\$124,662	198.9%
Penn Mutual Life Insurance Company The	0.3%	42	\$5,358,462	\$2,231	\$8,025,534	149.8%
Physicians Life Insurance Company	0.0%	235	\$0	\$0	\$1,641,473	
Pioneer American Insurance Company	0.0%	164	\$6,655	\$0	\$0	0.0%
Pioneer Mutual Life Insurance Company	0.0%	176	\$1,875	\$0	\$167,615	8939.5%
Polish Natnl Alliance Of The US Of N. A	0.0%	124	\$61,813	\$0	\$37,105	60.0%
Polish Roman Catholic Union Of America	0.1%	77	\$962,989	\$0	\$4,613	0.5%
Primerica Life Insurance Company	0.0%	159	\$7,850	\$0	\$90,782	1156.5%
Principal Life Insurance Company	0.1%	63	\$2,046,527	\$0	\$11,506,039	562.2%
Protective Life & Annuity Insurance Company	0.0%	244	\$0	\$0	\$105,376	•
Protective Life Insurance Company	0.7%	27	\$10,351,466	\$0	\$6,422,424	62.0%
Provident Life & Accident Insurance Company	0.0%	225	\$0	\$0	\$53	
Prudential Insurance Company Of America The	0.1%	73	\$1,183,195	\$2,006	\$10,241,821	865.8%
Prudential Retirement Insurance & Annuity Co	0.0%	249	\$0	\$0	\$3,632	
Puritan Life Insurance Company Of America	0.0%	84	\$695,600	\$0	\$0	0.0%
Reliance Standard Life Insurance Company	0.4%	33	\$6,424,305	\$0	\$9,646,959	150.2%
Reliastar Life Ins Co of NY	0.0%	204	\$0	\$0	\$158	
Reliastar Life Insurance Company	0.0%	105	\$205,349	\$0	\$2,713,170	1321.2%
Riversource Life Insurance Company	0.0%	96	\$305,302	\$0	\$23,030,113	7543.4%
Royal Neighbors Of America	0.0%	89	\$561,677	\$0	\$872,321	155.3%
Royalty Capital Life Insurance Company	0.0%	139	\$33,675	\$0	\$459,693	1365.1%
S USA Life Insurance Company Inc	0.4%	34	\$6,273,187	\$0	\$28,238	0.5%
Sagicor Life Insurance Company	1.7%	14	\$25,776,197	\$0	\$9,655,062	37.5%
Security Benefit Life Insurance Company	0.2%	53	\$3,223,264	\$0	\$7,750,021	240.4%
Security Mutual Life Insurance Company Of NY	0.0%	228	\$0	\$0	\$2,241	
Security National Life Insurance Company	0.0%	122	\$63,967	\$0	\$68,120	106.5%
Sentry Life Insurance Company (I&h Acct)	0.0%	135	\$39,382	\$0	\$78,356	199.0%
Shelter Life Insurance Company	0.1%	71	\$1,335,554	\$0	\$3,923,356	293.8%
Shenandoah Life Insurance Company	0.0%	181	\$1,000	\$0	\$85,184	8518.4%
Silac Insurance Company	3.2%	9	\$49,930,446	\$0	\$2,998,962	6.0%
Slovene National Benefit Society	0.0%	201	\$0	\$0	\$3,153	
Standard Insurance Company	0.3%	44	\$5,149,132	\$0	\$6,627,364	128.7%
Standard Life & Accident Insurance Company	0.0%	180	\$1,100	\$0	\$13,236	1203.3%
State Farm Life Insurance Company	0.2%	48	\$3,810,968	\$0	\$28,232,638	740.8%
State Life Insurance Company	0.6%	28	\$9,234,253	\$0	\$3,111,513	33.7%
State Mutual Insurance Company	0.0%	127	\$50,208	\$0	\$0	0.0%
Sun Life Assurance Company Of Canada	0.0%	240	\$0	\$0	\$1,672	3.370
Swiss Re Life & Health America Inc	0.0%	241	\$0	\$0	\$24,000	-
Symetra Life Insurance Company	5.0%	4	\$77,157,867	\$0	\$10,717,208	13.9%
TIAA-CREF Life Insurance Company	0.0%	145	\$23,020	\$0	\$361,529	1570.5%
1.7 S. C. Sixer Ello illourando Company	0.070	170	Ψ20,020	ΨΟ	ΨΟΟ 1,020	1010.070

		RANK BY				
	MARKET	MARKET	DIRECT PREMIUMS &	DIRECT DIVIDENDS	DIRECT CLAIMS AND	BENEFITS
COMPANY NAME	SHARE	SHARE	ANNUITIES	PAID	<b>BENEFITS PAID</b>	RATIO
Talcott Resolution Life & Annuity Ins Co	0.3%	43	\$5,334,026	\$0	\$7,305,782	137.0%
Talcott Resolution Life Insurance Company	0.2%	56	\$2,592,524	\$0	\$5,838,726	225.2%
Teachers Ins & Annuity Assn of America	1.5%	16	\$23,985,433	\$25,692,144	\$139,362,792	688.1%
The Savings Bank Mutual Life Ins Co of MA	0.0%	109	\$135,000	\$0	\$1,051	0.8%
Thrivent Financial For Lutherans	0.3%	40	\$5,417,296	\$24,828	\$28,471,353	526.0%
Trans World Assurance Company	0.0%	175	\$1,890	\$0	\$0	0.0%
Transamerica Financial Life Ins Co	0.0%	231	\$0	\$0	\$275,859	
Transamerica Life Insurance Company	0.3%	46	\$4,498,128	\$0	\$27,315,271	607.3%
Trustmark Insurance Company	0.0%	144	\$24,390	\$0	\$681,580	2794.5%
U S Financial Life Insurance Company	0.0%	158	\$7,852	\$0	\$3,542	45.1%
USA Life One Insurance Company Of Indiana	0.0%	233	\$0	\$0	\$606	
USAA Life Insurance Company	2.4%	11	\$36,726,840	\$0	\$15,249,526	41.5%
Unified Life Insurance Company	0.0%	185	\$715	\$0	\$4,141	579.2%
Union Fidelity Life Insurance Company	0.0%	210	\$0	\$0	\$143,682	
Union Labor Life Insurance Company	0.0%	229	\$0	\$0	\$3,003	
Union Security Insurance Company	0.0%	133	\$40,920	\$0	\$2,404,570	5876.3%
United American Insurance Company	0.0%	86	\$621,873	\$0	\$3,304,976	531.5%
United Fidelity Life Insurance Company	0.0%	151	\$10,496	\$0	\$44,914	427.9%
United Heritage Life Insurance Company	0.1%	75	\$1,066,258	\$0	\$2,965,790	278.1%
United Life Insurance Company	2.8%	10	\$43,732,713	\$0	\$5,992,462	13.7%
United National Life Ins Co of America	0.0%	195	\$300	\$0	\$0	0.0%
United Of Omaha Life Insurance Company	0.2%	52	\$3,227,162	\$0	\$10,364,810	321.2%
United States Life Insurance Co New York	0.5%	30	\$7,833,148	\$1	\$3,720,714	47.5%
Universal Guaranty Life Insurance Company	0.0%	152	\$9,877	\$0	\$0	0.0%
Unum Life Insurance Company Of America	0.0%	208	\$0	\$0	\$211	0.070
Vantis Life Insurance Company	0.0%	227	\$0	\$0	\$122,954	•
Variable Annuity Life Insurance Company	0.1%	69	\$1,424,769	\$0	\$5,798,600	407.0%
Venerable Insurance & Annuity Company	0.0%	118	\$76,531	\$0	\$4,538,056	5929.7%
Voya Retirement Insurance & Annuity Company	0.0%	92	\$419,984	\$0	\$1,401,380	333.7%
Washington National Insurance Company	0.0%	108	\$147,539	\$0	\$1,270,235	860.9%
West Coast Life Insurance Company	0.0%	198	\$170	\$0	\$4,919	2893.5%
Western & Southern Life Insurance Company	0.0%	196	\$240	\$0	\$16,905	7043.8%
Western Catholic Union	0.0%	97	\$295,009	\$0	\$3,041,093	1030.8%
Western Southern Life Assurance Company	0.4%	39	\$5,595,011	\$0	\$35,368,323	632.1%
Western United Life Assurance Company	0.0%	83	\$703,190	\$0	\$93,252	13.3%
William Penn Association	0.1%	76	\$1,056,496	\$0	\$1,073,820	101.6%
Woman's Life Insurance Society	0.0%	186	\$675	\$0	\$0	0.0%
Woodmen Of The World Life Insurance Society	0.0%	102	\$227,638	\$0	\$1,035,293	454.8%
Zurich American Life Insurance Company	0.0%	248	\$0	\$0	\$555,950	.51.570
Total	100.0%	5	\$1,556,881,060	\$27,803,020	\$1,263,912,510	83.0%

		RANK				
	MARKET	BY MARKET	DIRECT PREMIUMS &	DIRECT DIVIDENDS	DIRECT CLAIMS AND	BENEFITS
COMPANY NAME	SHARE	SHARE	ANNUITIES	PAID	BENEFITS PAID	RATIO
Allianz Life Insurance Co Of North America	4.7%	8	\$106,797,959	\$0	\$54,327,362	50.9%
Allianz Life Insurance Company Of New York	0.0%	68	\$0	\$0	\$38,228	
American Family Life Insurance Company	0.0%	44	\$302,707	\$0	\$1,254,707	414.5%
American General Life Insurance Co	16.5%	1	\$373,843,842	\$0	\$337,655,658	90.3%
American National Insurance Company	0.0%	66	\$0	\$0	\$10,018	
American United Life Insurance Company	0.0%	57	\$27,681	\$0	\$2,905,094	10494.9%
Ameritas Life Insurance Corp	0.2%	23	\$4,151,057	\$0	\$4,770,607	114.9%
Annuity Investors Life Insurance Company	0.0%	48	\$108,802	\$0	\$462,768	425.3%
Brighthouse Life Insurance Company	4.1%	9	\$92,064,951	\$0	\$171,624,743	186.4%
C M Life Insurance Company	0.0%	46	\$230,888	\$0	\$3,818,175	1653.7%
CMFG Life Insurance Company	0.0%	39	\$366,620	\$0	\$2,161,336	589.5%
Commonwealth Annuity & Life Insurance Co	0.0%	36	\$556,565	\$0	\$10,069,432	1809.2%
Country Investors Life Assurance Company	0.0%	59	\$17,146	\$0	\$162,937	950.3%
Delaware Life Insurance Company	0.1%	31	\$1,751,856	\$0	\$1,930,093	110.2%
Equitable Financial Life Ins Co of Am.	0.2%	27	\$3,725,683	\$0	\$421,961	11.3%
Equitable Financial Life Insurance Company	3.9%	10	\$87,849,658	\$0	\$93,513,994	106.4%
Equitrust Life Insurance Company	0.0%	54	\$31,812	\$0	\$904,199	2842.3%
Everlake Life Insurance Company	0.0%	65	\$0	\$0	\$6,649,037	
Farmers New World Life Insurance Company	0.0%	53	\$33,090	\$0	\$832,663	2516.4%
Fidelity Investments Life Insurance Company	1.4%	15	\$31,681,263	\$0	\$17,348,773	54.8%
Fidelity Security Life Insurance Company	0.0%	60	\$15,110	\$0	\$239,206	1583.1%
Forethought Life Insurance Company	8.8%	4	\$199,239,332	\$0	\$9,453,982	4.7%
Fortitude Life Insurance & Annuity Company	4.9%	7	\$111,830,460	\$0	\$163,986,046	146.6%
Genworth Life & Annuity Insurance Company	0.1%	33	\$1,232,922	\$0	\$43,415,703	3521.4%
Great-West Life & Annuity Insurance Company	0.2%	25	\$4,015,768	\$0	\$0	0.0%
Guardian Insurance & Annuity Company Inc	0.0%	62	\$3,992	\$0	\$20,698,169	518491%
Integrity Life Insurance Company	0.0%	49	\$78,996	\$0	\$1,665,623	2108.5%
Investors Life Insurance Co Of North America	0.0%	67	\$0	\$0	\$20,804	2100.070
Jackson National Life Insurance Company	11.6%	3	\$262,619,027	\$0	\$372,914,254	142.0%
John Hancock Life Insurance Company (usa)	0.0%	43	\$312,138	\$0	\$225,070,955	72106.2%
Kansas City Life Insurance Company	0.1%	32	\$1,650,474	\$0	\$2,165,478	131.2%
Lincoln Benefit Life Company	0.0%	50	\$67,561	\$0 \$0	\$2,748,234	4067.8%
Lincoln Life & Annuity Company Of New York	0.0%	45	\$253,309	\$0 \$0	\$110,020	43.4%
Lincoln National Life Insurance Company, The	8.1%	5	\$182,327,876	\$0 \$0	\$285,971,299	156.8%
MML Bay State Life Insurance Company	0.1%	75	\$0	\$0 \$0	\$83,946	100.070
MONY Life Insurance Company	0.0%	69	\$0 \$0	\$0 \$0	\$20,825	•
Massachusetts Mutual Life Insurance Company	0.0 %	22	\$4,377,919	\$0 \$0	\$51,047,956	1166.0%
Members Life Insurance Company	0.2 %	30	\$2,147,735	\$0 \$0	\$1,026,586	47.8%
Metropolitan Life Insurance Company	0.1%	35	\$926,870	\$0 \$0	\$127,012,216	13703.3%
Metropolitan Tower Life Insurance Company	0.0%	35 37	\$471,007	\$0 \$0	\$4,262,554	905.0%
Midland National Life Insurance Company	0.0%	37 24	\$4,038,757	\$0 \$0	\$3,457,457	905.0% 85.6%
Minnesota Life Insurance Company	0.2%	2 <del>4</del> 21	\$5,584,488	\$0 \$0	\$27,665,187	495.4%
willinesota Life insurance Company	0.2%	<b>∠</b> I	<b>ФЭ,Э</b> 04,488	\$0	φ21,000,187	490.4%

		RANK				
	MARKET	BY MARKET	DIRECT PREMIUMS &	DIRECT DIVIDENDS	DIRECT CLAIMS AND	BENEFITS
COMPANY NAME	SHARE	SHARE	ANNUITIES	PAID	BENEFITS PAID	RATIO
Modern Woodmen Of America	0.1%	28	\$3,203,104	\$0	\$3,386,476	105.7%
Nassau Life Insurance Company	0.0%	56	\$28,330	\$0	\$6,789,665	23966.3%
National Life Insurance Company	0.0%	70	\$0	\$0	\$2,459	
Nationwide Life Insurance Company	0.0%	71	\$0	\$0	\$17,394,211	
New England Life Insurance Company	0.0%	55	\$29,032	\$0	\$6,655,776	22925.7%
New York Life Insurance & Annuity Corporation	3.2%	12	\$73,264,036	\$0	\$67,526,268	92.2%
Northwestern Mutual Life Insurance Company	1.3%	16	\$29,271,828	\$546,998	\$60,607,257	208.9%
Ohio National Life Insurance Company The	0.0%	38	\$407,963	\$0	\$37,912,202	9293.0%
PHL Variable Insurance Company	0.0%	77	\$0	\$0	\$15,861	
PRUCO Life Insurance Company	1.2%	17	\$27,532,444	\$0	\$834,206,593	3029.9%
Pacific Life & Annuity Company	0.0%	52	\$41,181	\$0	\$4,243,529	10304.6%
Pacific Life Insurance Company	5.4%	6	\$123,209,743	\$0	\$220,582,313	179.0%
Principal Life Insurance Company	0.8%	19	\$18,310,150	\$0	\$10,798,027	59.0%
Protective Life Insurance Company	12.5%	2	\$282,396,964	\$0	\$420,887,626	149.0%
Prudential Insurance Company Of America The	0.0%	47	\$167,395	\$2,790	\$11,400,923	6812.5%
Reliastar Life Ins Co of NY	0.0%	64	\$1,200	\$0	\$8,061	671.8%
Reliastar Life Insurance Company	0.0%	51	\$54,588	\$0	\$913,578	1673.6%
Riversource Life Insurance Company	2.2%	13	\$49,160,714	\$0	\$158,402,726	322.2%
Security Benefit Life Insurance Company	0.2%	26	\$3,911,016	\$0	\$9,403,653	240.4%
Sentry Life Insurance Company (I&h Acct)	0.0%	61	\$6,000	\$0	\$136,457	2274.3%
State Farm Life Insurance Company	0.0%	42	\$351,265	\$0	\$1,587,387	451.9%
Symetra Life Insurance Company	0.0%	72	\$0	\$0	\$798,649	
TIAA-CREF Life Insurance Company	0.1%	29	\$2,692,872	\$0	\$2,117,930	78.6%
Teachers Ins & Annuity Assn of America	0.7%	20	\$16,333,022	\$0	\$21,815,265	133.6%
Thrivent Financial For Lutherans	3.7%	11	\$83,106,925	\$0	\$95,998,391	115.5%
Transamerica Financial Life Ins Co	0.0%	34	\$943,259	\$0	\$10,656,899	1129.8%
Transamerica Life Insurance Company	1.9%	14	\$42,216,992	\$0	\$565,813,052	1340.2%
USAA Life Insurance Company	0.0%	73	\$0	\$0	\$528	
United States Life Insurance Co New York	0.0%	74	\$0	\$0	\$6,598,134	
Variable Annuity Life Insurance Company	0.8%	18	\$18,776,697	\$0	\$59,160,435	315.1%
Venerable Insurance & Annuity Company	0.0%	58	\$18,490	\$0	\$9,405,476	50867.9%
Voya Retirement Insurance & Annuity Company	0.0%	76	\$0	\$0	\$3,347,868	
Western Southern Life Assurance Company	0.0%	41	\$362,236	\$0	\$204,961	56.6%
Woodmen Of The World Life Insurance Society	0.0%	63	\$2,000	\$0	\$116,110	5805.5%
Zurich American Life Insurance Company	0.0%	40	\$366,398	\$0	\$4,832,538	1318.9%
Total	100.0%	•	\$2,260,901,165	\$549,788	\$4,707,625,569	208.2%

## Data By Line by Company INDIVIDUAL - ANNUITIES MODIFIED GUARANTEED

		RANK				
		BY				
	MARKET	MARKET	DIRECT PREMIUMS &	DIRECT DIVIDENDS	DIRECT CLAIMS AND	<b>BENEFITS</b>
COMPANY NAME	SHARE	SHARE	ANNUITIES	PAID	BENEFITS PAID	RATIO
CMFG Life Insurance Company	1.4%	4	\$550,000	\$0	\$0	0.0%
Dearborn Life Insurance Company	0.0%	14	\$0	\$0	\$229,974	
Equitrust Life Insurance Company	1.3%	5	\$529,406	\$0	\$11,740,745	2217.7%
Everlake Life Insurance Company	0.0%	9	\$0	\$0	\$52,206	
Genworth Life & Annuity Insurance Company	0.0%	10	\$0	\$0	\$453,121	
Integrity Life Insurance Company	0.9%	6	\$348,193	\$0	\$2,067,678	593.8%
Members Life Insurance Company	21.6%	2	\$8,604,717	\$0	\$17,513	0.2%
Minnesota Life Insurance Company	0.0%	11	\$0	\$0	\$218,718	
Nassau Life & Annuity Company	5.6%	3	\$2,226,230	\$0	\$5,417	0.2%
Nassau Life Insurance Company	0.0%	12	\$0	\$0	\$78,489	
PHL Variable Insurance Company	0.1%	7	\$23,452	\$0	\$5,152,744	21971.4%
Protective Life Insurance Company	0.0%	13	\$0	\$0	\$8,032,615	
Venerable Insurance & Annuity Company	0.0%	8	\$17,397	\$0	\$1,031,631	5929.9%
Voya Retirement Insurance & Annuity Company	-0.2%	15	\$-70,679	\$0	\$0	0.0%
Western Southern Life Assurance Company	69.2%	1	\$27,524,567	\$0	\$2,282,608	8.3%
Total	100.0%		\$39,753,283	\$0	\$31,363,459	78.9%

## Data By Line by Company INDIVIDUAL - ANNUITIES EQUITY INDEXED

BY   MARKET   COMPANY NAME   SHARE
COMPANY NAME         SHARE         SHARE         ANNUITIES         PAID         BENEFITS PAID         RATA           Allianz Life Insurance Co Of North America         11.0%         2         \$149,544,223         \$0         \$123,251,561         82.4           American Equity Investment Life Ins Co         6.3%         6         \$85,852,664         \$0         \$115,968,886         135.           American General Life Insurance Company         0.8%         20         \$10,252,844         \$0         \$4,571,308         44.4           American United Life Insurance Company         0.1%         36         \$890,844         \$0         \$4,571,308         44.4           American United Life Insurance Company         0.1%         36         \$890,844         \$0         \$212,337         23.8           America Funcial Life & Annuity Ins Co         0.2%         29         \$2,723,559         \$0         \$4,424,777         162.5           Ameritas Life Insurance Corp         0.6%         22         \$7,777,577         \$0         \$4,149,538         53.4           Annuity Life Company         0.0%         39         \$281,993         \$0         \$183,010         64.9           Athene Annuity & Life Company         0.0%         \$3         \$21,993         \$0 <t< th=""></t<>
American Equity Investment Life Ins Co 6.3% 6 \$85,852,664 \$0 \$115,968,886 135.   American General Life Insurance Co 22.2% 1 \$302,668,965 \$0 \$12,331,700 4.   American National Insurance Company 0.8% 20 \$10,252,844 \$0 \$4,571,308 44.   American United Life Insurance Company 0.1% 36 \$890,844 \$0 \$212,357 23.   Americo Financial Life & Annuity Ins Co 0.2% 29 \$2,723,559 \$0 \$4,424,777 162.   Ameritas Life Insurance Corp 0.6% 22 \$7,777,577 \$0 \$4,149,538 53.4   Annuity Investors Life Insurance Company 0.0% 39 \$281,993 \$0 \$183,010 64.   Athene Annuity & Life Assurance Company 0.0% 44 \$3,000 \$0 \$8,195,208 27317.   Athene Annuity & Life Company 10.5% 4 \$143,231,439 \$0 \$116,947,531 81.6   Beneficial Life Insurance Company 0.0% 47 \$0 \$0 \$0.   Beneficial Life Insurance Company 0.0% 48 \$0 \$0 \$12,982,867 38.   C M Life Insurance Company 0.0% 48 \$0 \$0 \$0 \$8883   C M Life Insurance Company 0.0% 48 \$0 \$0 \$0.   CMFG Life Insurance Company 0.0% 48 \$0 \$0 \$0.   CMFG Life Insurance Company 0.0% 48 \$0 \$0 \$0.   CMFG Life Insurance Company 0.0% 48 \$0 \$0 \$0.   CMFG Life Insurance Company 0.0% 48 \$0 \$0 \$0.   CMFG Life Insurance Company 0.0% 48 \$0 \$0 \$0.   CMFG Life Insurance Company 0.0% 48 \$0 \$0 \$0.   CMFG Life Insurance Company 0.0% 48 \$0 \$0 \$0.   CMFG Life Insurance Company 0.0% 48 \$0 \$0 \$0.   CMFG Life Insurance Company 0.0% 54 \$0 \$0.   COlumbus Life Insurance Company 0.0% 54 \$0.   COlumbus Lif
American General Life Insurance Co         22.2%         1         \$302,668,965         \$0         \$12,331,700         4.           American National Insurance Company         0.8%         20         \$10,252,844         \$0         \$4,571,308         44,6           American United Life Insurance Company         0.1%         36         \$890,844         \$0         \$212,357         23.           America Financial Life & Annuity Ins Co         0.2%         29         \$2,723,559         \$0         \$4,424,777         162.5           Ameritas Life Insurance Corp         0.6%         22         \$7,777,577         \$0         \$4,149,538         53.4           Annuity Investors Life Insurance Company         0.0%         39         \$281,993         \$0         \$183,010         64.9           Athene Annuity & Life Company         0.0%         44         \$3,000         \$0         \$8,195,208         273174           Bankers Life & Casualty Company         10.5%         4         \$143,231,439         \$0         \$116,947,531         81.6           Beneficial Life Insurance Company         0.0%         47         \$0         \$0         \$883           C M Life Insurance Company         0.4%         26         \$5,055,602         \$0         \$0         \$845,598<
American National Insurance Company         0.8%         20         \$10,252,844         \$0         \$4,571,308         44.6           American United Life Insurance Company         0.1%         36         \$890,844         \$0         \$212,357         23.8           America Financial Life & Annuity Ins Co         0.2%         29         \$2,723,559         \$0         \$4,424,777         162.5           Ameritas Life Insurance Corp         0.6%         22         \$7,777,577         \$0         \$4,149,538         53.4           Annuity Investors Life Insurance Company         0.0%         39         \$281,993         \$0         \$183,010         64.8           Athene Annuity & Life Company         0.0%         44         \$3,000         \$0         \$8,195,208         27317-           Athene Annuity & Life Company         10.5%         4         \$143,231,439         \$0         \$116,947,531         81.6           Bankers Life & Casualty Company         2.5%         11         \$33,508,509         \$0         \$12,982,867         38.3           Beneficial Life Insurance Company         0.0%         47         \$0         \$0         \$883         0         \$116,947,531         81.6         \$1.982,867         38.3         38.3         38.3         38.3 <t< td=""></t<>
American United Life Insurance Company         0.1%         36         \$890,844         \$0         \$212,357         23.8           Americo Financial Life & Annuity Ins Co         0.2%         29         \$2,723,559         \$0         \$4,424,777         162.5           Ameritas Life Insurance Corp         0.6%         22         \$7,777,577         \$0         \$4,149,538         53.4           Annuity Investors Life Insurance Company         0.0%         39         \$281,993         \$0         \$183,010         64.3           Athene Annuity & Life Assurance Company         0.0%         44         \$3,000         \$0         \$8,195,208         27317           Athene Annuity & Life Company         10.5%         4         \$143,231,439         \$0         \$116,947,531         81.6           Bankers Life & Casualty Company         2.5%         11         \$33,508,509         \$0         \$12,982,867         38.3           Beneficial Life Insurance Company         0.0%         47         \$0         \$0         \$883           C M Life Insurance Company         0.4%         26         \$5,055,602         \$0         \$0         \$845,598           Clear Spring Life & Annuity Company         0.9%         17         \$11,644,006         \$0         \$4,879,033 <td< td=""></td<>
Americo Financial Life & Annuity Ins Co 0.2% 29 \$2,723,559 \$0 \$4,424,777 162.555
Ameritas Life Insurance Corp  O.6%  22  \$7,777,577  \$0  \$4,149,538  53.4 Annuity Investors Life Insurance Company  O.0%  Athene Annuity & Life Assurance Company  O.0%  Athene Annuity & Life Insurance Company  Athene Annuity & Life Insurance Company  Athene Annuity & Life Insurance Company  O.0%  Athene Annuity & Life Insurance Company  Athene Annuity & Life Insuran
Annuity Investors Life Insurance Company 0.0% 39 \$281,993 \$0 \$183,010 64.5 Athene Annuity & Life Assurance Company 0.0% 44 \$3,000 \$0 \$8,195,208 273174 Athene Annuity & Life Company 10.5% 4 \$143,231,439 \$0 \$116,947,531 81.6 Bankers Life & Casualty Company 2.5% 11 \$33,508,509 \$0 \$12,982,867 38.7 Beneficial Life Insurance Company 0.0% 47 \$0 \$0 \$0 \$883 \$0 \$12,982,867 38.7 Beneficial Life Insurance Company 0.0% 47 \$0 \$0 \$0 \$883 \$0 \$0 \$12,982,867 38.7 Beneficial Life Insurance Company 0.0% 48 \$0 \$0 \$845,598 \$0 \$0 \$0.6 \$0 \$0.6 \$0 \$0 \$0.6 \$0 \$0 \$0.6 \$0 \$0.6 \$0 \$0 \$0.6 \$0 \$0.6 \$0 \$0 \$0.6 \$0 \$0 \$0.6 \$0 \$0.6 \$0 \$0.6 \$0 \$0.6 \$0 \$0.6 \$0 \$0.6 \$0.6
Athene Annuity & Life Assurance Company Athene Annuity & Life Company 10.5% 4 \$143,231,439 \$0 \$116,947,531 81.6 Bankers Life & Casualty Company 2.5% 11 \$33,508,509 \$0 \$12,982,867 38.7 Beneficial Life Insurance Company 0.0% 47 \$0 \$0 \$0 \$8883 C M Life Insurance Company 0.4% 26 \$5,055,602 \$0 \$0 \$845,598 Clear Spring Life & Annuity Company 0.9% 17 \$11,644,006 \$0 \$4,879,033 41.5 Columbus Life Insurance Company 0.0% 38 \$445,278 \$0 \$30,984 7.0 Dearborn Life Insurance Company 0.0% 54 \$0 \$0 \$0 \$33,984 7.0 Delaware Life Insurance Company 0.0% 54 \$0 \$0 \$0 \$3,0984 7.0 Delaware Life Insurance Company 0.0% 54 \$0 \$0 \$0 \$3,0984 7.0 Delaware Life Insurance Company 0.0% 54 \$0 \$0 \$0 \$245,710 Delaware Life Insurance Company 0.5% 23 \$7,482,618 \$0 \$2,606,891 34.6 Equitrust Life Insurance Company 0.0% 46 \$0 \$0 \$1,360,834 Farmers New World Life Insurance Company 7.4% 5 \$101,143,133 \$0 \$53,866,016 53.3
Athene Annuity & Life Company  10.5% 4 \$143,231,439 \$0 \$116,947,531 81.6  Bankers Life & Casualty Company  2.5% 11 \$33,508,509 \$0 \$12,982,867 38.7  Beneficial Life Insurance Company  0.0% 47 \$0 \$0 \$0 \$883  C M Life Insurance Company  0.4% 26 \$5,055,602 \$0 \$0 \$0 \$0  CMFG Life Insurance Company  0.0% 48 \$0 \$0 \$845,598  Clear Spring Life & Annuity Company  0.0% 38 \$445,278 \$0 \$0 \$30,984 7.0  Delaware Life Insurance Company  0.0% 54 \$0 \$0 \$245,710  Delaware Life Insurance Company  2.4% 12 \$32,559,837 \$0 \$6,961,079 21.4  Equitrust Life Insurance Company  2.2% 14 \$30,356,528 \$0 \$23,803,725 78.4  Everlake Life Insurance Company  0.0% 46 \$0 \$0 \$1,360,834  Farmers New World Life Insurance Company  7.4% 5 \$101,143,133 \$0 \$53,866,016 53.3
Bankers Life & Casualty Company       2.5%       11       \$33,508,509       \$0       \$12,982,867       38.7         Beneficial Life Insurance Company       0.0%       47       \$0       \$0       \$883         C M Life Insurance Company       0.4%       26       \$5,055,602       \$0       \$0       0.0         CMFG Life Insurance Company       0.0%       48       \$0       \$0       \$845,598       0         Clear Spring Life & Annuity Company       0.9%       17       \$11,644,006       \$0       \$4,879,033       41.5         Columbus Life Insurance Company       0.0%       38       \$445,278       \$0       \$30,984       7.6         Dearborn Life Insurance Company       0.0%       54       \$0       \$0       \$245,710         Delaware Life Insurance Company       2.4%       12       \$32,559,837       \$0       \$6,961,079       21.4         Eagle Life Insurance Company       0.5%       23       \$7,482,618       \$0       \$2,606,891       34.8         Everlake Life Insurance Company       0.0%       46       \$0       \$0       \$23,803,725       78.4         Everlake Life Insurance Company       0.0%       46       \$0       \$0       \$1,360,834         Farmers Ne
Beneficial Life Insurance Company         0.0%         47         \$0         \$0         \$883           C M Life Insurance Company         0.4%         26         \$5,055,602         \$0         \$0         0.0           CMFG Life Insurance Company         0.0%         48         \$0         \$0         \$845,598           Clear Spring Life & Annuity Company         0.9%         17         \$11,644,006         \$0         \$4,879,033         41.5           Columbus Life Insurance Company         0.0%         38         \$445,278         \$0         \$30,984         7.6           Dearborn Life Insurance Company         0.0%         54         \$0         \$0         \$245,710           Delaware Life Insurance Company         2.4%         12         \$32,559,837         \$0         \$6,961,079         21.4           Eagle Life Insurance Company         0.5%         23         \$7,482,618         \$0         \$2,606,891         34.8           Equitrust Life Insurance Company         2.2%         14         \$30,356,528         \$0         \$23,803,725         78.4           Everlake Life Insurance Company         0.0%         46         \$0         \$0         \$1,360,834           Farmers New World Life Insurance Company         7.4%         5
C M Life Insurance Company O.4% 26 \$\$5,055,602 \$\$0 \$\$0 \$\$0 \$\$0 \$\$0 \$\$0 \$\$0 \$\$0 \$\$0 \$
CMFG Life Insurance Company       0.0%       48       \$0       \$0       \$845,598         Clear Spring Life & Annuity Company       0.9%       17       \$11,644,006       \$0       \$4,879,033       41.5         Columbus Life Insurance Company       0.0%       38       \$445,278       \$0       \$30,984       7.6         Dearborn Life Insurance Company       0.0%       54       \$0       \$0       \$245,710         Delaware Life Insurance Company       2.4%       12       \$32,559,837       \$0       \$6,961,079       21.4         Eagle Life Insurance Company       0.5%       23       \$7,482,618       \$0       \$2,606,891       34.5         Equitrust Life Insurance Company       2.2%       14       \$30,356,528       \$0       \$23,803,725       78.4         Everlake Life Insurance Company       0.0%       46       \$0       \$0       \$1,360,834         Farmers New World Life Insurance Company       0.0%       49       \$0       \$0       \$75,091         Fidelity & Guaranty Life Insurance Company       7.4%       5       \$101,143,133       \$0       \$53,866,016       53.3
CMFG Life Insurance Company       0.0%       48       \$0       \$0       \$845,598         Clear Spring Life & Annuity Company       0.9%       17       \$11,644,006       \$0       \$4,879,033       41.5         Columbus Life Insurance Company       0.0%       38       \$445,278       \$0       \$30,984       7.6         Dearborn Life Insurance Company       0.0%       54       \$0       \$0       \$245,710         Delaware Life Insurance Company       2.4%       12       \$32,559,837       \$0       \$6,961,079       21.4         Eagle Life Insurance Company       0.5%       23       \$7,482,618       \$0       \$2,606,891       34.5         Equitrust Life Insurance Company       2.2%       14       \$30,356,528       \$0       \$23,803,725       78.4         Everlake Life Insurance Company       0.0%       46       \$0       \$0       \$1,360,834         Farmers New World Life Insurance Company       0.0%       49       \$0       \$0       \$75,091         Fidelity & Guaranty Life Insurance Company       7.4%       5       \$101,143,133       \$0       \$53,866,016       53.3
Columbus Life Insurance Company         0.0%         38         \$445,278         \$0         \$30,984         7.0           Dearborn Life Insurance Company         0.0%         54         \$0         \$0         \$245,710           Delaware Life Insurance Company         2.4%         12         \$32,559,837         \$0         \$6,961,079         21.4           Eagle Life Insurance Company         0.5%         23         \$7,482,618         \$0         \$2,606,891         34.8           Equitrust Life Insurance Company         2.2%         14         \$30,356,528         \$0         \$23,803,725         78.4           Everlake Life Insurance Company         0.0%         46         \$0         \$0         \$1,360,834           Farmers New World Life Insurance Company         0.0%         49         \$0         \$0         \$75,091           Fidelity & Guaranty Life Insurance Company         7.4%         5         \$101,143,133         \$0         \$53,866,016         53.3
Dearborn Life Insurance Company       0.0%       54       \$0       \$0       \$245,710         Delaware Life Insurance Company       2.4%       12       \$32,559,837       \$0       \$6,961,079       21.4         Eagle Life Insurance Company       0.5%       23       \$7,482,618       \$0       \$2,606,891       34.8         Equitrust Life Insurance Company       2.2%       14       \$30,356,528       \$0       \$23,803,725       78.4         Everlake Life Insurance Company       0.0%       46       \$0       \$0       \$1,360,834         Farmers New World Life Insurance Company       0.0%       49       \$0       \$0       \$75,091         Fidelity & Guaranty Life Insurance Company       7.4%       5       \$101,143,133       \$0       \$53,866,016       53.3
Delaware Life Insurance Company       2.4%       12       \$32,559,837       \$0       \$6,961,079       21.4         Eagle Life Insurance Company       0.5%       23       \$7,482,618       \$0       \$2,606,891       34.8         Equitrust Life Insurance Company       2.2%       14       \$30,356,528       \$0       \$23,803,725       78.4         Everlake Life Insurance Company       0.0%       46       \$0       \$0       \$1,360,834         Farmers New World Life Insurance Company       0.0%       49       \$0       \$0       \$75,091         Fidelity & Guaranty Life Insurance Company       7.4%       5       \$101,143,133       \$0       \$53,866,016       53.3
Eagle Life Insurance Company       0.5%       23       \$7,482,618       \$0       \$2,606,891       34.8         Equitrust Life Insurance Company       2.2%       14       \$30,356,528       \$0       \$23,803,725       78.4         Everlake Life Insurance Company       0.0%       46       \$0       \$0       \$1,360,834         Farmers New World Life Insurance Company       0.0%       49       \$0       \$0       \$75,091         Fidelity & Guaranty Life Insurance Company       7.4%       5       \$101,143,133       \$0       \$53,866,016       53.3
Eagle Life Insurance Company       0.5%       23       \$7,482,618       \$0       \$2,606,891       34.8         Equitrust Life Insurance Company       2.2%       14       \$30,356,528       \$0       \$23,803,725       78.4         Everlake Life Insurance Company       0.0%       46       \$0       \$0       \$1,360,834         Farmers New World Life Insurance Company       0.0%       49       \$0       \$0       \$75,091         Fidelity & Guaranty Life Insurance Company       7.4%       5       \$101,143,133       \$0       \$53,866,016       53.3
Everlake Life Insurance Company         0.0%         46         \$0         \$1,360,834           Farmers New World Life Insurance Company         0.0%         49         \$0         \$0         \$75,091           Fidelity & Guaranty Life Insurance Company         7.4%         5         \$101,143,133         \$0         \$53,866,016         53.3
Everlake Life Insurance Company         0.0%         46         \$0         \$1,360,834           Farmers New World Life Insurance Company         0.0%         49         \$0         \$0         \$75,091           Fidelity & Guaranty Life Insurance Company         7.4%         5         \$101,143,133         \$0         \$53,866,016         53.3
Farmers New World Life Insurance Company         0.0%         49         \$0         \$75,091           Fidelity & Guaranty Life Insurance Company         7.4%         5         \$101,143,133         \$0         \$53,866,016         53.3
Fidelity & Guaranty Life Insurance Company 7.4% 5 \$101,143,133 \$0 \$53,866,016 53.3
Genworth Life Insurance Company 0.0% 53 \$0 \$0 \$18,000
Gleaner Life Insurance Society 0.0% 41 \$150,000 \$0 0.0
Guaranty Income Life Insurance Company 2.7% 9 \$36,563,900 \$0 \$2,112,675 5.8
Horace Mann Life Insurance Company 0.0% 40 \$267,591 \$0 \$413,164 154.4
Integrity Life Insurance Company 0.1% 33 \$1,199,256 \$0 \$1,621,176 135.2
Jackson National Life Insurance Company 0.5% 24 \$6,412,212 \$0 \$16,428,782 256.2
Lafayette Life Insurance Company The 0.1% 34 \$1,051,303 \$0 \$0 0.0
Life Insurance Company Of The Southwest 0.3% 28 \$4,045,812 \$0 \$6,948,236 171.7
Lincoln Benefit Life Company 0.0% 45 \$1,035 \$0 \$4,740,074 457978
Lincoln National Life Insurance Company, The 2.7% 8 \$37,035,437 \$0 \$33,815,600 91.3
Massmutual Ascend Life Insurance Company 10.9% 3 \$147,947,948 \$0 \$160,354,587 108.4
Members Life Insurance Company 0.4% 25 \$6,109,938 \$0 \$5,638,794 92.3
Midland National Life Insurance Company 2.2% 13 \$30,448,875 \$0 \$26,066,358 85.6
Minnesota Life Insurance Company 0.2% 30 \$2,405,682 \$0 \$301,597 12.5
Nassau Life & Annuity Company 0.8% 18 \$11,028,987 \$0 \$306,973 2.8
National Western Life Insurance Company 1.1% 16 \$14,850,130 \$0 \$18,491,213 124.5
Nationwide Life Insurance Company 0.0% 51 \$0 \$0 \$63,961
North American Co For Life & Health Insurance 2.5% 10 \$33,833,116 \$0 \$35,753,395 105.7

## Data By Line by Company INDIVIDUAL - ANNUITIES EQUITY INDEXED

_		RANK				
	MARKET	BY MARKET	DIRECT PREMIUMS &	DIRECT DIVIDENDS	DIRECT CLAIMS AND	BENEFITS
COMPANY NAME	SHARE	SHARE	ANNUITIES	PAID	<b>BENEFITS PAID</b>	RATIO
Ohio National Life Insurance Company The	0.2%	31	\$2,126,616	\$0	\$3,987,649	187.5%
PHL Variable Insurance Company	0.0%	56	\$0	\$0	\$1,251,294	
Pacific Life Insurance Company	0.8%	19	\$10,905,260	\$0	\$30,935,633	283.7%
Physicians Life Insurance Company	0.0%	43	\$4,120	\$0	\$1,072,170	26023.5%
Principal Life Insurance Company	0.1%	35	\$971,341	\$0	\$127,267	13.1%
Protective Life Insurance Company	0.6%	21	\$8,460,655	\$0	\$7,538,518	89.1%
Reliance Standard Life Insurance Company	0.1%	37	\$698,530	\$0	\$747,484	107.0%
Riversource Life Insurance Company	2.2%	15	\$29,386,465	\$0	\$504,550	1.7%
Security Benefit Life Insurance Company	3.4%	7	\$45,870,616	\$0	\$25,795,914	56.2%
Standard Insurance Company	0.1%	32	\$1,218,138	\$0	\$1,281,898	105.2%
Standard Life & Accident Insurance Company	0.0%	55	\$0	\$0	\$12,026	
Symetra Life Insurance Company	0.0%	52	\$0	\$0	\$17,937,698	
Variable Annuity Life Insurance Company	0.4%	27	\$4,860,595	\$0	\$10,180,737	209.5%
Venerable Insurance & Annuity Company	0.0%	42	\$59,121	\$0	\$30,173,186	51036.3%
Total	100.0%		\$1,363,335,298	\$0	\$950,195,010	69.7%

## Data By Line by Company INDIVIDUAL - DEPOSIT-TYPE CONTRACT FUNDS

		RANK				
	MARKET	BY MARKET	DIRECT PREMIUMS &	DIRECT DIVIDENDS	DIRECT CLAIMS AND	BENEFITS
COMPANY NAME	SHARE	SHARE	ANNUITIES	PAID	BENEFITS PAID	RATIO
American Equity Investment Life Ins Co	0.0%	81	\$0	\$0	\$1,174,415	
American General Life Insurance Co	0.2%	38	\$151,321	\$0	\$0	0.0%
American Health & Life Insurance Company	0.0%	59	\$5,639	\$0	\$0	0.0%
American National Insurance Company	0.2%	35	\$192,141	\$0	\$0	0.0%
American Republic Insurance Company	0.0%	74	\$0	\$0	\$5,389	
Americo Financial Life & Annuity Ins Co	0.0%	67	\$91	\$0	\$0	0.0%
Ameritas Life Insurance Corp	0.2%	39	\$145,166	\$0	\$0	0.0%
Annuity Investors Life Insurance Company	0.0%	83	\$0	\$0	\$12,728	
Athene Annuity & Life Company	0.1%	41	\$126,948	\$0	\$0	0.0%
Atlantic Coast Life Insurance Company	4.2%	8	\$3,815,585	\$0	\$15,000	0.4%
Bankers Life & Casualty Company	0.0%	55	\$32,000	\$0	\$0	0.0%
Berkley Life & Health Insurance Company	0.0%	68	\$65	\$0	\$0	0.0%
CMFG Life Insurance Company	0.2%	33	\$226,016	\$0	\$0	0.0%
Central States Health & Life Co Of Omaha	0.0%	71	\$29	\$0	\$0	0.0%
Clear Spring Life & Annuity Company	0.0%	54	\$33,071	\$0	\$630,826	1907.5%
Columbus Life Insurance Company	0.0%	85	\$0	\$0	\$216,604	
Croatian Fraternal Union Of America	0.0%	70	\$30	\$0	\$0	0.0%
ELCO Mutual Life & Annuity	10.4%	2	\$9,513,381	\$0	\$11,002,936	115.7%
EMC National Life Company	0.0%	62	\$2,720	\$0	\$0	0.0%
Equitrust Life Insurance Company	0.8%	23	\$767,944	\$0	\$1,064,101	138.6%
Everlake Life Insurance Company	0.0%	72	\$0	\$0	\$47,510	
Farmers New World Life Insurance Company	1.4%	18	\$1,280,939	\$0	\$3,701	0.3%
Fidelity Security Life Insurance Company	0.1%	49	\$66,453	\$0	\$0	0.0%
Forethought Life Insurance Company	2.7%	12	\$2,432,808	\$0	\$0	0.0%
Fortitude Life Insurance & Annuity Company	2.1%	13	\$1,896,751	\$0	\$258,567	13.6%
Genworth Life & Annuity Insurance Company	0.0%	76	\$0	\$0	\$203,882	
Genworth Life Insurance Company	0.0%	78	\$0	\$0	\$2,182,391	
Gleaner Life Insurance Society	0.1%	51	\$56,055	\$0	\$0	0.0%
Guarantee Trust Life Insurance Company	0.0%	60	\$5,347	\$0	\$0	0.0%
Independent Order Of Foresters US Branch The	0.0%	63	\$768	\$0	\$0	0.0%
Integrity Life Insurance Company	0.2%	34	\$200,000	\$0	\$158,811	79.4%
Jefferson National Life Insurance Company	0.2%	37	\$169,481	\$0	\$0	0.0%
Kansas City Life Insurance Company	0.9%	22	\$855,891	\$0	\$0	0.0%
Knights Of Columbus	20.5%	1	\$18,761,565	\$0	\$17,277,066	92.1%
Lafayette Life Insurance Company The	0.0%	75	\$0	\$0	\$158,940	
Lincoln Benefit Life Company	0.5%	25	\$441,924	\$0	\$0	0.0%
Lombard International Life Assurance Company	0.0%	73	\$0	\$0	\$564,040	
Massachusetts Mutual Life Insurance Company	2.7%	11	\$2,444,605	\$0	\$0	0.0%
Massmutual Ascend Life Insurance Company	0.1%	48	\$69,383	\$0	\$1,538,924	2218.0%
Metropolitan Tower Life Insurance Company	0.3%	31	\$295,493	\$0	\$0	0.0%
Midland National Life Insurance Company	0.1%	43	\$102,345	\$0	\$0	0.0%
Minnesota Life Insurance Company	3.8%	9	\$3,486,277	\$0	\$0	0.0%

## Data By Line by Company INDIVIDUAL - DEPOSIT-TYPE CONTRACT FUNDS

		RANK				
COMPANY NAME	MARKET SHARE	BY MARKET SHARE	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	BENEFITS RATIO
Modern Woodmen Of America	0.0%	57	\$27,711	\$0	\$0	0.0%
National Guardian Life Insurance Company	0.3%	32	\$281,973	\$0	\$0	0.0%
New York Life Insurance & Annuity Corporation	5.3%	6	\$4,813,397	\$0	\$0	0.0%
Northwestern Mutual Life Insurance Company	4.9%	7	\$4,458,324	\$0	\$0	0.0%
Ohio National Life Assurance Corporation	0.0%	80	\$0	\$0	\$2,745	
Ohio National Life Insurance Company The	0.2%	36	\$174,986	\$0	\$468,912	268.0%
Ohio State Life Insurance Company The	0.0%	66	\$114	\$0	\$0	0.0%
PHL Variable Insurance Company	0.0%	82	\$0	\$0	\$4,483,693	
PRUCO Life Insurance Company	1.1%	21	\$985,281	\$0	\$683,514	69.4%
Pacific Life & Annuity Company	0.0%	84	\$0	\$0	\$490,692	
Pacific Life Insurance Company	0.1%	44	\$102,199	\$0	\$8,943,777	8751.3%
Paul Revere Life Insurance Company	0.0%	61	\$3,250	\$0	\$0	0.0%
Penn Mutual Life Insurance Company The	0.4%	29	\$331,560	\$0	\$0	0.0%
Physicians Life Insurance Company	0.1%	45	\$101,232	\$0	\$0	0.0%
Polish Natni Alliance Of The US Of N. A	0.0%	58	\$7,669	\$0	\$0	0.0%
Primerica Life Insurance Company	0.3%	30	\$313,419	\$0	\$0	0.0%
Principal Life Insurance Company	1.5%	14	\$1,360,943	\$0	\$2,869,966	210.9%
Protective Life Insurance Company	2.8%	10	\$2,541,925	\$0	\$0	0.0%
Prudential Insurance Company Of America The	1.1%	20	\$1,004,884	\$0	\$1,778,803	177.0%
Riversource Life Insurance Company	0.1%	46	\$83,772	\$0	\$0	0.0%
Royalty Capital Life Insurance Company	0.1%	52	\$47,301	\$0	\$0	0.0%
Sagicor Life Insurance Company	1.5%	15	\$1,349,884	\$0	\$0 \$0	0.0%
Securian Life Insurance Company	0.5%	24	\$478,286	\$0	\$0	0.0%
Security Life Of Denver Insurance Company	0.0%	77	\$0	\$0 \$0	\$3,932	0.070
Security National Life Insurance Company	0.0%	65	\$155	\$0 \$0	\$0	0.0%
Shelter Life Insurance Company	1.4%	17	\$1,295,708	\$0 \$0	\$0 \$0	0.0%
Silac Insurance Company	6.7%	4	\$6,108,219	\$0 \$0	\$0 \$0	0.0%
Slovene National Benefit Society	0.0%	69	\$31	\$0 \$0	\$0 \$0	0.0%
Standard Insurance Company	5.5%	5	\$5,073,802	\$0 \$0	\$80,907	1.6%
State Farm Life Insurance Company	0.0%	56	\$29,538	\$0 \$0	\$00,507 \$0	0.0%
State Life Insurance Company	0.0%	40	\$134,692	\$0 \$0	\$0 \$0	0.0%
Teachers Ins & Annuity Assn of America	9.8%	3	\$8,966,686	\$0 \$0	\$0 \$0	0.0%
Thrivent Financial For Lutherans	0.1%	50	\$59,000	\$0 \$0	\$0 \$0	0.0%
Transamerica Life Insurance Company	0.1%	42	\$106,844	\$0 \$0	\$0 \$0	0.0%
	0.1%	26	\$412,940	\$0 \$0	\$372,916	90.3%
USAA Life Insurance Company United Fidelity Life Insurance Company	0.5%	26 64	\$412,940 \$466	\$0 \$0	\$372,916 \$0	90.3%
	1.4%	16	\$1,323,252	\$0 \$0	ъυ \$167,801	12.7%
United Life Insurance Company		16 27		\$0 \$0	\$107,801	
United Of Omaha Life Insurance Company	0.4%	27 47	\$412,220			0.0%
Voya Retirement Insurance & Annuity Company	0.1%		\$70,679	\$0 \$0	\$0 \$0.207	0.0%
Western & Southern Life Insurance Company	0.0%	79	\$0 \$4.452.000	\$0 ***	\$8,387	
Western Southern Life Assurance Company	1.3%	19	\$1,152,020	\$0 \$0	\$331,580	28.8%
William Penn Association	0.4%	28	\$410,091	\$0	\$0	0.0%

## Data By Line by Company INDIVIDUAL - DEPOSIT-TYPE CONTRACT FUNDS

		RANK				
		BY				
	MARKET	MARKET	DIRECT PREMIUMS &	DIRECT DIVIDENDS	DIRECT CLAIMS AND	<b>BENEFITS</b>
COMPANY NAME	SHARE	SHARE	ANNUITIES	PAID	<b>BENEFITS PAID</b>	RATIO
Woodmen Of The World Life Insurance Society	0.0%	53	\$42,872	\$0	\$0	0.0%
Total	100.0%		\$91,645,557	\$0	\$57,203,456	62.4%

## Data By Line by Company INDIVIDUAL - OTHER CONSIDERATIONS

		RANK				
	MARKET	BY MARKET	DIRECT PREMIUMS &	DIRECT DIVIDENDS	DIRECT CLAIMS AND	BENEFITS
COMPANY NAME	SHARE	SHARE	ANNUITIES	PAID	BENEFITS PAID	RATIO
American Equity Investment Life Ins Co	6.5%	4	\$330,500	\$0	\$0	0.0%
Country Investors Life Assurance Company	0.0%	17	\$0	\$0	\$414,204	
Fidelity Life Assn A Legal Reserve Life Ins Co	0.0%	6	\$0	\$0	\$88	
Jefferson National Life Insurance Company	0.0%	7	\$0	\$0	\$4,836,621	
MML Bay State Life Insurance Company	0.0%	13	\$0	\$0	\$3,707	
Madison National Life Insurance Company Inc	0.0%	8	\$0	\$0	\$1,103	
Massachusetts Mutual Life Insurance Company	0.0%	9	\$0	\$0	\$519,577	
Mutual Of America Life Insurance Company	63.4%	1	\$3,245,548	\$0	\$931,663	28.7%
Mutual Trust Life Insurance Company	0.0%	10	\$0	\$0	\$2,691	
National Teachers Associates Life Insurance Co	0.0%	14	\$0	\$0	\$255	
Nationwide Life & Annuity Insurance Company	0.0%	15	\$0	\$0	\$24,686,595	
Nationwide Life Insurance Company	0.0%	11	\$0	\$0	\$77,968,299	
Penn Insurance & Annuity Company The	0.0%	16	\$0	\$0	\$7,108	
Penn Mutual Life Insurance Company The	0.0%	12	\$0	\$0	\$20,314	
Talcott Resolution Life & Annuity Ins Co	8.5%	3	\$436,213	\$0	\$77,906,003	17859.6%
Talcott Resolution Life Insurance Company	21.5%	2	\$1,101,857	\$0	\$30,641,305	2780.9%
United Of Omaha Life Insurance Company	0.1%	5	\$3,215	\$0	\$346,035	10763.1%
Total	100.0%		\$5,117,333	\$0	\$218,285,568	4265.6%

#### Data By Line by Company TOTAL INDIVIDUAL

		RANK BY				
COMPANY NAME	MARKET SHARE	MARKET SHARE	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	BENEFITS RATIO
1891 Financial Life	0.0%	260	\$170,252	\$13	\$237,328	139.4%
5 Star Life Insurance Company	0.0%	192	\$763,625	\$0	\$857,813	112.3%
AAA Life Insurance Company	0.1%	91	\$10,419,668	\$0	\$4,939,728	47.4%
AMICA Life Insurance Company	0.0%	222	\$378,434	\$0	\$15,717	4.2%
Ability Insurance Company	0.0%	370	\$162	\$0	\$2,141	1321.6%
Accendo Insurance Company	0.0%	178	\$1,037,910	\$0	\$0	0.0%
Accordia Life & Annuity Company	0.1%	110	\$6,242,259	\$66,383	\$10,643,809	171.6%
Aetna Life Insurance Company	0.0%	215	\$400,274	\$493,910	\$748,040	310.3%
Allianz Life Insurance Co Of North America	3.5%	8	\$278,503,468	\$0	\$187,192,780	67.2%
Allianz Life Insurance Company Of New York	0.0%	376	\$0	\$0	\$38,228	
American Amicable Life Insurance Co of TX	0.0%	139	\$3,337,674	\$1,527	\$1,195,609	35.9%
American Bankers Life Assurance Of Florida	0.0%	294	\$62,629	\$0	\$79.683	127.2%
American Benefit Life Insurance Company	0.0%	319	\$21,912	\$0	\$30,427	138.9%
American Continental Insurance Company	0.0%	177	\$1,043,007	\$0	\$952,673	91.3%
American Equity Investment Life Ins Co	1.4%	18	\$111,934,794	\$0	\$126,404,308	112.9%
American Family Life Assurance Co of Col.	0.1%	128	\$3,993,465	\$0	\$1,740,283	43.6%
American Family Life Insurance Company	0.7%	30	\$57,653,850	\$1,729,375	\$46,556,632	83.8%
American Federated Life Insurance Company	0.0%	202	\$668,570	\$0	\$1,007,343	150.7%
American Fidelity Assurance Company	0.1%	120	\$4,880,466	\$101,260	\$11,202,224	231.6%
American Fidelity Life Insurance Company	0.0%	231	\$309,378	\$402	\$223,456	72.4%
American Financial Security Life Insurance Co	0.0%	368	\$226	\$0	\$0	0.0%
American General Life Insurance Co	9.5%	1	\$743,355,662	\$228,395	\$436,660,672	58.8%
American Health & Life Insurance Company	0.0%	228	\$335,447	\$2,156	\$331,512	99.5%
American Heritage Life Insurance Company	0.1%	116	\$5,422,584	\$0	\$3,185,879	58.8%
American Home Life Insurance Company	0.0%	158	\$1,716,563	\$15,602	\$1,704,237	100.2%
American Income Life Insurance Co	0.3%	66	\$21,857,903	\$386	\$7,342,248	33.6%
American Life & Security Corp	0.4%	53	\$29,280,318	\$114	\$1,401,475	4.8%
American Memorial Life Insurance Company	0.0%	175	\$1,056,749	\$7,656	\$848,018	81.0%
American National Insurance Company	0.4%	48	\$33,926,064	\$31,198	\$34,035,963	100.4%
American National Life Ins Co Of TX	0.0%	276	\$107,846	\$0	\$357,020	331.0%
American Progressive Life & Health Ins Co of NY	0.0%	336	\$7,254	\$0	\$0	0.0%
American Public Life Insurance Company	0.0%	329	\$11,625	\$0	\$0	0.0%
American Republic Corp Insurance Company	0.0%	366	\$577	\$0 \$0	\$0 \$0	0.0%
American Republic Insurance Company	0.0%	197	\$697,787	\$36,574	\$1,629,359	238.7%
American Retirement Life Insurance Company	0.0%	359	\$1,083	\$0	\$68,418	6317.5%
American United Life Insurance Company	0.1%	96	\$9,405,370	\$554,010	\$9,910,496	111.3%
Americo Financial Life & Annuity Ins Co	0.1%	79	\$15,277,611	\$4,169	\$8,670,730	56.8%
Ameritas Life Insurance Corp	0.2 %	68	\$20,313,583	\$181,455	\$17,440,165	86.7%
Amfirst Insurance Company	0.5%	375	\$15	\$101,433	\$17,440,103	0.0%
Annuity Investors Life Insurance Company	0.0%	211	\$419,998	\$0 \$0	\$780,991	186.0%
Anthem Life Insurance Company	0.0%	246	\$223,793	\$0 \$0	\$43,742	19.5%
Assured Life Association	0.0%	332	\$8,981	\$739	\$44,252	501.0%

#### Data By Line by Company TOTAL INDIVIDUAL

		RANK BY				
COMPANY NAME	MARKET SHARE	MARKET SHARE	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	BENEFITS RATIO
Assurity Life Insurance Company	0.0%	148	\$2,593,461	\$382,624	\$3,662,503	156.0%
Athene Annuity & Life Assurance Company	0.0%	162	\$1,543,223	\$16,312	\$15,309,760	993.1%
Athene Annuity & Life Assurance Co of NY	0.0%	285	\$74,794	\$0	\$1,068,958	1429.2%
Athene Annuity & Life Company	1.9%	12	\$150,301,937	\$695,536	\$133,145,745	89.0%
Atlanta Life Insurance Company	0.0%	326	\$15,414	\$0	\$0	0.0%
Atlantic Coast Life Insurance Company	0.3%	59	\$23,530,403	\$0	\$902,627	3.8%
Aurora National Life Assurance Company	0.0%	270	\$127,661	\$0	\$891,420	698.3%
Auto Club Life Insurance Company	0.0%	352	\$2,094	\$0	\$10,685	510.3%
Auto Owners Life Insurance Company	0.1%	124	\$4,288,776	\$0	\$5,197,251	121.2%
Baltimore Life Insurance Company The	0.0%	203	\$604,574	\$4,338	\$625,483	104.2%
Bankers Fidelity Life Insurance Company	0.0%	304	\$31,992	\$0	\$28,317	88.5%
Bankers Life & Casualty Company	0.6%	41	\$48,233,320	\$17,310	\$30,663,052	63.6%
Banner Life Insurance Company	0.3%	56	\$26,060,812	\$0	\$26,965,085	103.5%
Beneficial Life Insurance Company	0.0%	181	\$985,862	\$3,787	\$126,230	13.2%
Berkley Life & Health Insurance Company	0.0%	337	\$6,977	\$0	\$31,778	455.5%
Berkshire Hathaway Life Insurance Co of NE	0.0%	185	\$900,000	\$0	\$293,428	32.6%
Berkshire Life Insurance Company Of America	0.0%	328	\$11,772	\$0	\$0	0.0%
Boston Mutual Life Insurance Company	0.1%	115	\$5,696,738	\$6,286	\$3,249,838	57.2%
Brighthouse Life Insurance Company	1.6%	16	\$122,121,429	\$589,869	\$237,278,953	194.8%
C M Life Insurance Company	0.2%	83	\$13,261,520	\$0	\$25,198,109	190.0%
CICA Life Insurance Company Of America	0.0%	205	\$595,254	\$532	\$279,562	47.1%
CIGNA Health & Life Insurance Company	0.0%	372	\$113	\$0	\$0	0.0%
CIGNA National Health Insurance Company	0.0%	322	\$18,416	\$0	\$40,126	217.9%
CMFG Life Insurance Company	0.1%	90	\$11,143,173	\$508,845	\$10,707,749	100.7%
CSA Fraternal Life	0.0%	306	\$30,647	\$0	\$114,428	373.4%
Canada Life Assurance Company	0.0%	209	\$463,295	\$229,274	\$1,676,254	411.3%
Capitol Life Insurance Company	0.0%	153	\$2,194,602	\$0	\$7,811,649	355.9%
Catholic Financial Life	0.0%	200	\$688,929	\$17,846	\$2,035,214	298.0%
Catholic Holy Family Society	0.1%	105	\$6,606,565	\$0	\$3,559,712	53.9%
Catholic Order Of Foresters	0.0%	275	\$111,030	\$19,104	\$146,105	148.8%
Central Security Life Insurance Co	0.0%	258	\$176,976	\$1,347	\$549,942	311.5%
Central States Health & Life Co Of Omaha	0.0%	280	\$85,819	\$4,720	\$284,706	337.3%
Chesapeake Life Insurance Company The	0.0%	188	\$852,115	\$65	\$972,341	114.1%
Christian Fidelity Life Insurance Co	0.0%	241	\$264,642	\$0	\$254,798	96.3%
Church Life Insurance Corporation	0.0%	342	\$5,693	\$0	\$242,973	4267.9%
Cincinnati Life Insurance Company The	0.2%	85	\$12,236,390	\$0	\$8,715,445	71.2%
Citizens Security Life Ins Co	0.0%	289	\$67,210	\$0	\$64,968	96.7%
Clear Spring Life & Annuity Company	0.3%	69	\$19,703,919	\$0	\$13,146,295	66.7%
Clover Insurance Company	0.0%	320	\$21,649	\$0 \$0	\$53,918	249.1%
Colonial Life & Accident Insurance Company	0.0%	132	\$3,703,548	\$0	\$2,097,533	56.6%
Colonial Penn Life Insurance Company	0.0%	152	\$2,226,145	\$0	\$978,216	43.9%
Columbian Life Insurance Company	0.0%	138	\$3,406,822	\$0	\$2,546,025	74.7%

		RANK				
	MARKET	BY MARKET	DIRECT PREMIUMS &	DIRECT DIVIDENDS	DIRECT CLAIMS AND	BENEFITS
COMPANY NAME	SHARE	SHARE	ANNUITIES	PAID	BENEFITS PAID	RATIO
Columbian Mutual Life Insurance Co	0.0%	279	\$88,890	\$11	\$90,398	101.7%
Columbus Life Insurance Company	0.0%	131	\$3,770,247	\$39,979	\$22,604,839	600.6%
Combined Insurance Co Of America	0.0%	182	\$970,061	\$0	\$1,344,529	138.6%
Commonwealth Annuity & Life Insurance Co	0.0%	180	\$1,016,097	\$47,511	\$12,564,015	1241.2%
Compbenefits Insurance Company	0.0%	351	\$2,183	\$0	\$0	0.0%
Connecticut General Life Ins Co	0.0%	167	\$1,368,204	\$175,318	\$11,073,262	822.1%
Continental General Insurance Company	0.0%	214	\$403,225	\$252	\$858,875	213.1%
Continental Life Ins Co Of Brentwood TN	0.0%	238	\$273,005	\$0	\$295,991	108.4%
Country Investors Life Assurance Company	0.0%	204	\$601,655	\$0	\$2,073,680	344.7%
Country Life Insurance Company	0.1%	98	\$8,682,873	\$932,883	\$5,363,924	72.5%
Croatian Fraternal Union Of America	0.0%	321	\$18,757	\$1,750	\$0	9.3%
Csi Life Insurance Company	0.0%	353	\$2,057	\$0	\$1,321	64.2%
Dearborn Life Insurance Company	0.0%	287	\$71,790	\$0	\$667,508	929.8%
Delaware American Life Insurance Company	0.0%	364	\$653	\$0	\$0	0.0%
Delaware Life Insurance Company	0.6%	40	\$48,321,162	\$0	\$43,158,611	89.3%
Direct General Life Insurance Company	-0.0%	384	\$-213	\$0	\$0	0.0%
ELCO Mutual Life & Annuity	0.2%	80	\$15,109,029	\$674	\$18,284,813	121.0%
EMC National Life Company	0.0%	130	\$3,909,835	\$9,859	\$4,971,267	127.4%
Eagle Life Insurance Company	0.3%	67	\$21,338,090	\$0	\$3,081,474	14.4%
Elips Life Insurance Company	0.0%	367	\$398	\$0	\$85	21.4%
Encova Life Insurance Company	0.0%	299	\$39,642	\$499	\$29,000	74.4%
Equitable Financial Life & Annuity Company	0.0%	250	\$211,076	\$0	\$307,551	145.7%
Equitable Financial Life Ins Co of Am.	0.1%	94	\$10,104,758	\$0	\$2,596,481	25.7%
Equitable Financial Life Insurance Company	1.4%	19	\$109,463,196	\$2,316,304	\$148,996,780	138.2%
Equitrust Life Insurance Company	0.4%	49	\$32,133,816	\$0	\$37,217,419	115.8%
Everlake Assurance Company	0.0%	141	\$3,051,418	\$0	\$718,344	23.5%
Everlake Life Insurance Company	0.0%	134	\$3,622,660	\$0	\$21,188,041	584.9%
Family Benefit Life Insurance Company	0.0%	166	\$1,408,753	\$29,449	\$2,557,810	183.7%
Family Heritage Life Insurance Co Of America	0.0%	271	\$126,021	\$0	\$36	0.0%
Family Life Insurance Company	0.0%	229	\$330,735	\$0	\$737,917	223.1%
Family Service Life Insurance Company	0.0%	374	\$16	\$0	\$439,239	2745244%
Farm Bureau Life Ins Co of MO	0.6%	42	\$47,400,083	\$2,728,289	\$29,150,534	67.3%
Farmers New World Life Insurance Company	0.4%	54	\$29,149,537	\$1,155	\$29,325,713	100.6%
Federal Life Insurance Company	0.0%	278	\$95,678	\$1,028	\$282,696	296.5%
Federated Life Insurance Company	0.1%	93	\$10,277,978	\$0	\$9,035,588	87.9%
Fidelity & Guaranty Life Insurance Company	1.3%	20	\$105,461,782	\$3,731	\$61,189,956	58.0%
Fidelity Investments Life Insurance Company	0.4%	50	\$31,790,987	\$0	\$17,348,773	54.6%
Fidelity Life Assn A Legal Reserve Life Ins Co	0.0%	142	\$2,921,542	\$48,692	\$1,843,238	64.8%
Fidelity Security Life Insurance Company	0.1%	126	\$4,078,887	\$0	\$4,651,269	114.0%
First Allmerica Financial Life Insurance Co	0.0%	295	\$55,226	\$94,536	\$266,053	652.9%
First Catholic Slovak Ladies Assn of the US of A	0.0%	292	\$63,586	\$6,396	\$32,724	61.5%
First Catholic Slovak Union of the US & Canada	0.0%	189	\$813,666	\$54	\$127,012	15.6%

		RANK				
		BY				
001/01/01/1/1/5	MARKET	MARKET	DIRECT PREMIUMS &	DIRECT DIVIDENDS	DIRECT CLAIMS AND	BENEFITS
COMPANY NAME	SHARE	SHARE	ANNUITIES	PAID	BENEFITS PAID	RATIO
First Guaranty Insurance Company	0.0%	313	\$24,848	\$0	\$79,528	320.1%
First Health Life & Health Insurance Company	0.0%	344	\$5,563	\$0	\$23,084	415.0%
First Penn-pacific Life Insurance Company	0.0%	155	\$1,944,820	\$0	\$5,608,419	288.4%
Forethought Life Insurance Company	4.7%	3	\$365,715,012	\$0	\$121,571,149	33.2%
Fortitude Life Insurance & Annuity Company	1.5%	17	\$117,197,177	\$0	\$166,211,265	141.8%
Fortitude US Reinsurance Company	0.0%	263	\$159,534	\$0	\$106,120	66.5%
Freedom Life Insurance Company Of America	0.0%	150	\$2,388,047	\$0	\$67,345	2.8%
Funeral Directors Life Insurance Co	0.1%	117	\$5,405,381	\$364	\$2,064,956	38.2%
GBU Financial Life	0.0%	190	\$785,664	\$9,633	\$224,366	29.8%
Garden State Life Insurance Company	0.0%	232	\$308,891	\$0	\$214,522	69.4%
Genworth Life & Annuity Insurance Company	0.3%	64	\$22,101,984	\$0	\$106,279,676	480.9%
Genworth Life Insurance Company	0.1%	125	\$4,274,786	\$0	\$30,165,315	705.7%
Gerber Life Insurance Company	0.1%	92	\$10,411,793	\$0	\$4,561,009	43.8%
Gleaner Life Insurance Society	0.0%	227	\$337,456	\$1,267	\$743,183	220.6%
Globe Life & Accident Insurance Company	0.2%	88	\$11,889,801	\$120	\$7,093,500	59.7%
Golden Rule Insurance Company	0.0%	186	\$866,507	\$1,404	\$5,517,160	636.9%
Government Personnel Mutual Life Insurance Co	0.0%	169	\$1,307,109	\$27,409	\$828,394	65.5%
Gpm Health & Life Insurance Company	0.0%	346	\$4,534	\$0	\$17,527	386.6%
Grange Life Insurance Company	0.0%	264	\$156,808	\$0	\$150,195	95.8%
Great Southern Life Insurance Company	0.0%	207	\$491,378	\$52	\$400,928	81.6%
Great Western Insurance Company	0.0%	187	\$865,221	\$0	\$490,697	56.7%
Great-West Life & Annuity Insurance Company	0.3%	58	\$24,782,922	\$28,120	\$13,701,168	55.4%
Guarantee Trust Life Insurance Company	0.0%	198	\$689,742	\$0	\$367,377	53.3%
Guaranty Income Life Insurance Company	0.5%	44	\$39,566,286	\$0	\$3,717,635	9.4%
Guardian Insurance & Annuity Company Inc	0.0%	143	\$2,896,187	\$0	\$23,473,531	810.5%
Guardian Life Insurance Company Of America	0.2%	73	\$17,797,989	\$4,605,151	\$13,754,576	103.2%
HCC Life Insurance Company	0.0%	349	\$2,445	\$0	\$168	6.9%
Hartford Life & Accident Insurance Company	0.0%	243	\$246,109	\$0	\$521,075	211.7%
Heartland National Life Insurance Company	0.0%	347	\$3,109	\$0	\$21,127	679.5%
Homesteaders Life Company	0.0%	293	\$63,119	\$0	\$230,312	364.9%
Horace Mann Life Insurance Company	0.0%	135	\$3,581,915	\$0	\$5,976,292	166.8%
Humana Insurance Company	0.0%	341	\$5,754	\$0	\$0	0.0%
HumanaDental Insurance Company	0.0%	312	\$25,137	\$2	\$26,171	104.1%
IA American Life Insurance Company	0.0%	262	\$159,727	\$560	\$74,600	47.1%
Ibexis Life & Annuity Insurance Company	0.0%	266	\$135,596	\$170	\$181,223	133.8%
IdeaLife Insurance Company	0.0%	307	\$29,554	\$0	\$28,086	95.0%
Illinois Mutual Life Insurance Company	0.0%	168	\$1,318,207	\$47,230	\$2,554,421	197.4%
Independent Order Of Foresters US Branch The	0.1%	97	\$8,938,167	\$263,074	\$6,270,249	73.1%
Individual Assurance Co Life Health & Accident	0.0%	268	\$131,940	\$0	\$52,234	39.6%
Industrial Alliance Insurance & Financial Services Inc	0.0%	316	\$23,101	\$0	\$22,109	95.7%
Integrity Life Insurance Company	0.1%	114	\$5,717,349	\$0	\$9,242,459	161.7%
Investors Heritage Life Insurance Company	0.1%	103	\$6,760,723	\$23,740	\$328,824	5.2%

		RANK				
		BY				
	MARKET	MARKET	DIRECT PREMIUMS &	DIRECT DIVIDENDS	DIRECT CLAIMS AND	<b>BENEFITS</b>
COMPANY NAME	SHARE	SHARE	ANNUITIES	PAID	BENEFITS PAID	RATIO
Investors Life Insurance Co Of North America	0.0%	239	\$270,401	\$528	\$694,929	257.2%
Jackson National Life Insurance Company	3.6%	7	\$284,179,428	\$268,352	\$450,606,931	158.7%
Jefferson National Life Insurance Company	0.3%	62	\$22,477,899	\$51,009	\$7,622,838	34.1%
John Alden Life Insurance Company	0.0%	281	\$85,559	\$0	\$428,762	501.1%
John Hancock Life & Health Insurance Company	0.0%	382	\$0	\$0	\$176,862	
John Hancock Life Insurance Company (usa)	0.8%	29	\$60,832,649	\$3,068,540	\$315,852,717	524.3%
Kansas City Life Insurance Company	0.2%	77	\$16,522,953	\$141,775	\$19,831,800	120.9%
Knights Of Columbus	0.7%	31	\$56,773,829	\$8,020,241	\$44,216,846	92.0%
Lafayette Life Insurance Company The	0.4%	52	\$29,345,611	\$7,758,592	\$16,551,113	82.8%
Landmark Life Insurance Company	0.0%	291	\$64,329	\$0	\$108,358	168.4%
Leaders Life Insurance Company	0.0%	300	\$38,849	\$209	\$0	0.5%
Legacy Life Insurance Company Of Missouri	0.0%	267	\$132,669	\$0	\$524	0.4%
Lewer Life Insurance Company	0.0%	373	\$85	\$0	\$0	0.0%
Liberty Bankers Life Insurance Company	0.0%	163	\$1,533,476	\$0	\$262,460	17.1%
Liberty National Life Insurance Company	0.1%	106	\$6,413,025	\$25	\$2,549,412	39.8%
Life Insurance Company Of North America	0.0%	253	\$194,177	\$0	\$1,263,373	650.6%
Life Insurance Company Of The Southwest	0.2%	71	\$18,090,957	\$313	\$11,322,711	62.6%
Life Of The South Insurance Company	0.0%	354	\$1,924	\$0	\$0	0.0%
LifeSecure Insurance Company	0.0%	310	\$28,744	\$0	\$74,932	260.7%
Lifeshield National Insurance Co	0.0%	234	\$287,962	\$0	\$118,744	41.2%
Lincoln Benefit Life Company	0.2%	86	\$11,906,518	\$2,116	\$23,296,958	195.7%
Lincoln Heritage Life Insurance Company	0.1%	100	\$7,646,681	\$1,915	\$5,326,004	69.7%
Lincoln Life & Annuity Company Of New York	0.0%	201	\$669,569	\$3,320	\$443,806	66.8%
Lincoln National Life Insurance Company, The	4.5%	5	\$356,052,921	\$337,183	\$409,129,363	115.0%
Lombard International Life Assurance Company	0.0%	348	\$2,652	\$0	\$564,040	21268.5%
Loyal American Life Insurance Company	0.0%	235	\$280,213	\$2,168	\$934,749	334.4%
Loyal Christian Benefit Association	0.0%	358	\$1,106	\$0	\$35,319	3193.4%
Lumico Life Insurance Company	0.0%	146	\$2,806,001	\$0	\$720,684	25.7%
MML Bay State Life Insurance Company	0.0%	210	\$425,208	\$0	\$2,046,615	481.3%
MONY Life Insurance Company	0.0%	170	\$1,279,681	\$852,671	\$4,673,874	431.9%
Madison National Life Insurance Company Inc	0.0%	255	\$182,553	\$375	\$227,475	124.8%
Manhattan Life Insurance Company	0.0%	311	\$27,666	\$3,244	\$271,930	994.6%
Manhattan National Life Insurance Company	0.0%	224	\$368,766	\$41	\$859,563	233.1%
Manhattanlife Insurance & Annuity Company	0.0%	286	\$71,882	\$2,292	\$360,660	504.9%
Massachusetts Mutual Life Insurance Company	2.0%	11	\$158,135,556	\$22,406,542	\$118,003,565	88.8%
Massmutual Ascend Life Insurance Company	3.4%	10	\$271,178,126	\$0	\$176,615,164	65.1%
Medico Corp Life Insurance Company	0.0%	380	\$0	\$0	\$12,558	
Medico Insurance Company	0.0%	309	\$28,825	\$1,889	\$87,381	309.7%
Members Life Insurance Company	0.2%	76	\$17,105,743	\$0	\$6,688,134	39.1%
Merit Life Insurance Co	0.0%	335	\$7,490	\$0	\$28,172	376.1%
Metropolitan Life Insurance Company	0.2%	70	\$19,407,467	\$12,399,812	\$195,477,395	1071.1%
Metropolitan Tower Life Insurance Company	0.2%	78	\$16,170,967	\$20,836,665	\$36,578,995	355.1%

		RANK BY				
COMPANY NAME	MARKET SHARE	MARKET SHARE	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	BENEFITS RATIO
Midland National Life Insurance Company	1.2%	22	\$93,402,655	\$13,509	\$61,082,709	65.4%
Midwest National Life Ins Co of TN	0.0%	242	\$262,133	\$1,538	\$217,057	83.4%
Midwestern United Life Insurance Company	0.0%	318	\$22,544	\$2,939	\$314,930	1410.0%
Minnesota Life Insurance Company	0.9%	25	\$69,237,549	\$328,622	\$45,114,460	65.6%
Missouri Valley Life & Health Insurance Co	0.0%	233	\$294,498	\$0	\$0	0.0%
Modern Woodmen Of America	0.4%	51	\$31,296,383	\$325,876	\$36,593,858	118.0%
Monitor Life Insurance Company Of New York	0.0%	356	\$1,476	\$0	\$161,266	10925.9%
Mountain Life Insurance Company	0.0%	223	\$372,654	\$0	\$278,840	74.8%
Mutual Of America Life Insurance Company	0.0%	140	\$3,254,550	\$0	\$1,243,201	38.2%
Mutual Trust Life Insurance Company	0.0%	144	\$2,834,077	\$127,792	\$3,995,540	145.5%
NYLife Insurance Company Of Arizona	0.0%	225	\$362,422	\$0	\$384,460	106.1%
Nassau Life & Annuity Company	0.2%	82	\$14,086,860	\$0	\$1,724,832	12.2%
Nassau Life Insurance Company	0.1%	111	\$6,229,005	\$3,188,302	\$27,695,384	495.8%
Nassau Life Insurance Company Of Kansas	0.0%	252	\$199,535	\$0	\$774,190	388.0%
National Benefit Life Insurance Company	0.0%	217	\$390,690	\$0	\$206,737	52.9%
National Farmers Unions Life Insurance Co	0.0%	290	\$66,796	\$604	\$61,414	92.8%
National Foundation Life Insurance Company	0.0%	362	\$922	\$0	\$0	0.0%
National Guardian Life Insurance Company	0.0%	195	\$715,280	\$5,801	\$815,507	114.8%
National Health Insurance Company	0.0%	194	\$736,600	\$0	\$90,453	12.3%
National Life Insurance Company	0.1%	127	\$4,057,810	\$1,805,523	\$4,711,026	160.6%
National Teachers Associates Life Insurance Co	0.0%	257	\$179,619	\$0	\$100,255	55.8%
National Western Life Insurance Company	0.2%	75	\$17,624,676	\$2,632	\$22,150,152	125.7%
Nationwide Life & Annuity Insurance Company	0.8%	28	\$62,045,475	\$476	\$31,138,433	50.2%
Nationwide Life Insurance Company	0.9%	27	\$66,832,599	\$252,637	\$102,628,273	153.9%
New England Life Insurance Company	0.0%	157	\$1,846,653	\$30,154	\$12,151,668	659.7%
New Era Life Ins Co of the Midwest	0.0%	378	\$0	\$0	\$24,044	
New Era Life Insurance Company	0.0%	379	\$0	\$0	\$9,566	
New York Life Group Insurance Company Of NY	0.0%	377	\$0	\$0	\$9,600	
New York Life Insurance & Annuity Corporation	5.6%	2	\$443,790,546	\$0	\$304,720,792	68.7%
New York Life Insurance Company	0.9%	26	\$67,652,019	\$22,044,934	\$63,937,340	127.1%
North American Co For Life & Health Insurance	0.7%	34	\$55,064,975	\$0	\$47,945,193	87.1%
Northwestern Mutual Life Insurance Company	4.5%	6	\$351,749,397	\$116,353,269	\$256,789,272	106.1%
Occidental Life Insurance Company Of NC	0.0%	172	\$1,250,877	\$1,223	\$420,840	33.7%
Oceanview Life & Annuity	0.7%	33	\$55,173,665	\$0	\$0	0.0%
Ohio National Life Assurance Corporation	0.1%	107	\$6,411,546	\$0	\$19,891,393	310.2%
Ohio National Life Insurance Company The	0.2%	81	\$14,589,425	\$1,609,447	\$65,951,623	463.1%
Ohio State Life Insurance Company The	0.0%	149	\$2,564,279	\$698	\$1,587,333	61.9%
Old American Insurance Company	0.1%	104	\$6,749,959	\$0	\$4,856,004	71.9%
Old Republic Life Insurance Company	0.0%	282	\$84,078	\$0	\$276,011	328.3%
Old Surety Life Insurance Company	0.0%	350	\$2,310	\$0	\$0	0.0%
Old United Life Insurance Company	0.0%	305	\$31,744	\$0	\$13,605	42.9%
Optum Insurance Of Ohio Inc	0.0%	357	\$1,202	\$0	\$2,205	183.4%

		RANK BY				
COMPANY NAME	MARKET SHARE	MARKET SHARE	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	BENEFITS RATIO
Oxford Life Insurance Company	0.0%	137	\$3,558,088	\$0	\$5,417,245	152.3%
Ozark National Life Insurance Company	0.2%	74	\$17,744,573	\$45,640	\$13,433,043	76.0%
PHL Variable Insurance Company	0.1%	121	\$4,785,672	\$0	\$16,340,205	341.4%
PRUCO Life Insurance Company	1.6%	15	\$125,772,027	\$0	\$890,086,879	707.7%
Pacific Guardian Life Insurance Company Ltd	0.0%	302	\$36,203	\$0	\$0	0.0%
Pacific Life & Annuity Company	0.0%	230	\$323,866	\$0	\$6,850,555	2115.2%
Pacific Life Insurance Company	3.5%	9	\$273,724,834	\$21,518	\$346,216,783	126.5%
Pan American Assurance Company	0.0%	254	\$192,748	\$0	\$488,692	253.5%
Pan-American Life Insurance Company	0.0%	308	\$29,111	\$1,197	\$49,936	175.6%
Park Avenue Life Insurance Company	0.0%	361	\$964	\$0	\$0	0.0%
Paul Revere Life Insurance Company	0.0%	317	\$23,060	\$0	\$84,591	366.8%
Pavonia Life Insurance Company Of MI	0.0%	251	\$201,734	\$0	\$204,396	101.3%
Pekin Life Insurance Company	0.0%	171	\$1,276,601	\$259	\$392,195	30.7%
Penn Insurance & Annuity Company The	0.1%	113	\$6,019,541	\$0	\$1,584,434	26.3%
Penn Mutual Life Insurance Company The	0.3%	65	\$22,084,595	\$911,153	\$12,356,145	60.1%
Philadelphia American Life Insurance Company	0.0%	212	\$410,701	\$0	\$210,072	51.1%
Physicians Life Insurance Company	0.1%	119	\$4,882,525	\$0	\$7,547,524	154.6%
Pioneer American Insurance Company	0.0%	154	\$2,067,143	\$0	\$595,936	28.8%
Pioneer Mutual Life Insurance Company	0.0%	226	\$341,194	\$1,172	\$1,270,737	372.8%
Pioneer Security Life Insurance Company	0.0%	248	\$220,531	\$201	\$69,578	31.6%
Polish Natnl Alliance Of The US Of N. A	0.0%	277	\$96,066	\$2,441	\$114,849	122.1%
Polish Roman Catholic Union Of America	0.0%	183	\$970,052	\$459	\$290,076	30.0%
Primerica Life Insurance Company	0.5%	45	\$38,580,357	\$0	\$34,286,935	88.9%
Principal Life Insurance Company	0.6%	43	\$43,418,553	\$1,292,061	\$43,330,054	102.8%
Principal National Life Insurance Company	0.3%	63	\$22,317,661	\$0	\$7,990,225	35.8%
Professional Insurance Company	0.0%	340	\$5,864	\$0	\$0	0.0%
Protective Life & Annuity Insurance Company	0.0%	315	\$23,552	\$1,269	\$132,751	569.0%
Protective Life Insurance Company	4.6%	4	\$359,034,306	\$35,036	\$483,065,776	134.6%
Provident American Life & Health Insurance Co	0.0%	343	\$5,658	\$0	\$12,428	219.7%
Provident Life & Accident Insurance Company	0.1%	108	\$6,371,748	\$0 \$0	\$2,606,498	40.9%
Prudential Insurance Company Of America The	0.2%	72	\$17,921,474	\$24,496,122	\$117,950,521	794.8%
Prudential Retirement Insurance & Annuity Co	0.0%	383	\$0	\$0	\$3,632	7 34.0 70
Puritan Life Insurance Company Of America	0.0%	193	\$762,060	\$0 \$0	\$84,131	11.0%
RGA Reinsurance Company	0.0%	219	\$386,112	\$291,430	\$1,577,304	484.0%
Reliance Standard Life Insurance Company	0.1%	101	\$7,145,566	\$212	\$10,412,393	145.7%
Reliastar Life Ins Co of NY	0.1%	213	\$410,543	\$1,846	\$594,385	145.7 %
Reliastar Life Insurance Company	0.0%	213 84	\$13,188,925	\$1,640 \$166,503	\$44,305,592	337.2%
Renaissance Life & Health Insurance Co	0.2%	334	\$7,700	\$100,503		1740.6%
Reserve National Insurance Company	0.0%	216	\$7,700 \$398,059	\$0 \$0	\$134,027 \$347,346	87.3%
Riversource Life Insurance Company	1.2%	216 24	\$396,059 \$91,408,041	\$0 \$0	\$347,346 \$193,752,070	212.0%
	0.0%	24 145		\$0 \$32,946		
Royal Neighbors Of America		261	\$2,817,361	\$32,946 \$0	\$2,565,609 \$1,116,800	92.2%
Royalty Capital Life Insurance Company	0.0%	261	\$165,930	\$0	\$1,116,890	673.1%

		RANK BY				
COMPANY NAME	MARKET SHARE	MARKET SHARE	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	BENEFITS RATIO
S USA Life Insurance Company Inc	0.1%	102	\$7,054,608	\$0	\$142,347	2.0%
Sagicor Life Insurance Company	0.4%	55	\$27,572,720	\$728	\$10,532,802	38.2%
Sbli USA Life Insurance Company Inc	0.0%	324	\$17,023	\$6,311	\$140,034	859.7%
Securian Life Insurance Company	0.0%	206	\$576,317	\$0	\$162,998	28.3%
Security Benefit Life Insurance Company	0.7%	35	\$53,392,723	\$91,826	\$43,876,253	82.3%
Security Life Of Denver Insurance Company	0.2%	87	\$11,895,443	\$43,722	\$16,974,101	143.1%
Security Mutual Life Insurance Company Of NY	0.0%	159	\$1,700,883	\$111,566	\$543,733	38.5%
Security National Life Insurance Company	0.0%	173	\$1,195,785	\$51	\$564,411	47.2%
Senior Life Insurance Company	0.0%	156	\$1,903,481	\$0	\$1,140,765	59.9%
Sentinel American Life Insurance Co	0.0%	369	\$192	\$0	\$0	0.0%
Sentry Life Insurance Company (I&h Acct)	0.0%	191	\$781,362	\$2,844	\$1,401,307	179.7%
Settlers Life Insurance Company	0.0%	244	\$242,916	\$876	\$131,489	54.5%
Shelter Life Insurance Company	0.4%	47	\$34,399,759	\$772,300	\$30,397,783	90.6%
Shenandoah Life Insurance Company	0.0%	236	\$273,527	\$1,304	\$838,635	307.1%
Silac Insurance Company	0.7%	32	\$56,565,904	\$0	\$4,598,778	8.1%
Slovene National Benefit Society	0.0%	338	\$6,153	\$420	\$118,852	1938.4%
Sons Of Norway	0.0%	249	\$220,172	\$65	\$6,341	2.9%
Standard Insurance Company	0.1%	89	\$11,526,194	\$45,523	\$8,157,508	71.2%
Standard Life & Accident Insurance Company	0.0%	220	\$383,840	\$3,847	\$460,451	121.0%
Standard Life & Casualty Company	0.0%	339	\$5,953	\$0	\$2,828	47.5%
Standard Security Life Insurance Co Of NY	0.0%	355	\$1,747	\$27	\$5,002	287.9%
Starmount Life Insurance Company	0.0%	247	\$221,389	\$0	\$122,233	55.2%
State Farm Life Insurance Company	1.8%	14	\$139,137,972	\$17,865,757	\$141,948,286	114.9%
State Life Insurance Company	0.3%	60	\$22,730,236	\$12,691	\$8,880,576	39.1%
State Mutual Insurance Company	0.0%	269	\$130,830	\$3,872	\$184,154	143.7%
Sterling Investors Life Insurance Company	0.0%	303	\$35,235	\$0	\$11,704	33.2%
Sterling Life Insurance Company	0.0%	283	\$77,868	\$0	\$60,098	77.2%
Sun Life Assurance Company Of Canada	0.1%	118	\$5,158,136	\$1,208,042	\$13,015,195	275.7%
Supreme Council of the Royal Arcanum	0.0%	301	\$37,456	\$884	\$11,208	32.3%
Surety Life Insurance Company	0.0%	237	\$273,281	\$0	\$600,299	219.7%
Swiss Re Life & Health America Inc	0.0%	381	\$0	\$0	\$24,000	
Symetra Life Insurance Company	1.2%	23	\$92,169,978	\$90	\$34,444,265	37.4%
Symetra National Life Insurance Company	0.0%	327	\$12,677	\$0	\$35,500	280.0%
TIAA-CREF Life Insurance Company	0.1%	123	\$4,494,214	\$0	\$3,522,188	78.4%
Talcott Resolution Life & Annuity Ins Co	0.3%	61	\$22,490,990	\$0	\$142,285,121	632.6%
Talcott Resolution Life Insurance Company	0.1%	129	\$3,958,950	\$468	\$38,327,533	968.1%
Teachers Ins & Annuity Assn of America	0.7%	36	\$51,876,869	\$27,341,195	\$161,446,657	363.9%
Texas Life Insurance Company	0.1%	122	\$4,664,310	\$428,233	\$2,561,732	64.1%
The Reliable Life Insurance Company	0.1%	95	\$9,561,478	\$0	\$10,350,072	108.2%
The Savings Bank Mutual Life Ins Co of MA	0.0%	133	\$3,644,352	\$21,431	\$2,473,782	68.5%
Thrivent Financial For Lutherans	1.8%	13	\$141,178,948	\$5,474,787	\$182,962,096	133.5%
Trans World Assurance Company	0.0%	272	\$122,259	\$0	\$42,190	34.5%

		RANK				
		BY				
	MARKET	MARKET	DIRECT PREMIUMS &	DIRECT DIVIDENDS	DIRECT CLAIMS AND	<b>BENEFITS</b>
COMPANY NAME	SHARE	SHARE	ANNUITIES	PAID	BENEFITS PAID	RATIO
Transamerica Financial Life Ins Co	0.0%	176	\$1,046,090	\$0	\$11,085,658	1059.7%
Transamerica Life Insurance Company	1.2%	21	\$93,507,219	\$150,827	\$689,132,614	737.1%
Trustmark Insurance Company	0.0%	265	\$148,338	\$7,202	\$973,629	661.2%
U S Financial Life Insurance Company	0.0%	151	\$2,245,350	\$0	\$6,695,933	298.2%
US Alliance Life & Security Company	0.0%	314	\$24,002	\$0	\$0	0.0%
USA Life One Insurance Company Of Indiana	0.0%	360	\$1,048	\$0	\$11,933	1138.6%
USAA Life Insurance Company	0.6%	39	\$48,595,047	\$475,621	\$25,687,232	53.8%
Unicare Life & Health Insurance Company	0.0%	363	\$689	\$0	\$0	0.0%
Unified Life Insurance Company	0.0%	240	\$269,114	\$1,624	\$526,572	196.3%
Union Fidelity Life Insurance Company	0.0%	298	\$41,982	\$0	\$179,746	428.2%
Union Labor Life Insurance Company	0.0%	333	\$7,873	\$583	\$3,003	45.5%
Union Security Insurance Company	0.0%	208	\$482,892	\$-7,574	\$4,651,913	961.8%
United American Insurance Company	0.0%	184	\$924,687	\$0	\$3,946,724	426.8%
United Commercial Travelers Of America	0.0%	330	\$11,071	\$0	\$22,123	199.8%
United Fidelity Life Insurance Company	0.0%	259	\$171,815	\$17,234	\$541,766	325.3%
United Healthcare Life Insurance Company	0.0%	345	\$5,103	\$0	\$0	0.0%
United Heritage Life Insurance Company	0.0%	147	\$2,663,255	\$2,027	\$4,782,195	179.6%
United Home Life Insurance Company	0.0%	160	\$1,630,504	\$0	\$835,526	51.2%
United Insurance Company Of America	0.0%	288	\$68,391	\$0	\$206,005	301.2%
United Life Insurance Company	0.6%	38	\$49,830,851	\$0	\$8,096,906	16.2%
United National Life Ins Co of America	0.0%	297	\$44,067	\$0	\$31,184	70.8%
United Of Omaha Life Insurance Company	0.7%	37	\$51,737,765	\$0	\$49,106,702	94.9%
United Security Assurance Company Of PA	0.0%	371	\$157	\$0	\$0	0.0%
United States Life Insurance Co New York	0.1%	99	\$8,014,206	\$1,394	\$10,971,225	136.9%
United World Life Insurance Company	0.0%	325	\$16,559	\$0	\$54,818	331.0%
Unity Financial Life Insurance Company	0.0%	221	\$382,872	\$0	\$618,004	161.4%
Universal Guaranty Life Insurance Company	0.0%	245	\$233,582	\$7,964	\$599,042	259.9%
Unum Insurance Company	0.0%	296	\$45,846	\$0	\$235,833	514.4%
Unum Life Insurance Company Of America	0.0%	256	\$180,107	\$139,430	\$183,269	179.2%
Usable Life	0.0%	323	\$17,276	\$0	\$30,000	173.7%
Vantis Life Insurance Company	0.0%	273	\$118,479	\$380	\$236,262	199.7%
Variable Annuity Life Insurance Company	0.3%	57	\$25,062,061	\$0	\$75,139,772	299.8%
Venerable Insurance & Annuity Company	0.0%	218	\$386,713	\$119,134	\$45,874,407	11893.5%
Voya Retirement Insurance & Annuity Company	0.0%	174	\$1,123,377	\$0	\$11,338,621	1009.3%
Washington National Insurance Company	0.0%	199	\$689,359	\$38,967	\$3,684,916	540.2%
West Coast Life Insurance Company	0.1%	112	\$6,069,748	\$138,308	\$14,834,420	246.7%
Western & Southern Life Insurance Company	0.0%	136	\$3,577,894	\$1,304,584	\$6,480,304	217.6%
Western Catholic Union	0.0%	179	\$1,021,247	\$31,001	\$4,314,365	425.5%
Western Southern Life Assurance Company	0.5%	46	\$37,899,766	\$0	\$42,138,184	111.2%
Western United Life Assurance Company	0.0%	196	\$703,190	\$0	\$93,252	13.3%
Wilcac Life Insurance Company	0.0%	161	\$1,555,590	\$1,246,925	\$2,986,832	272.2%
William Penn Association	0.0%	164	\$1,475,670	\$3,510	\$1,090,994	74.2%

		RANK				
	MARKET	BY MARKET	DIRECT PREMIUMS &	DIRECT DIVIDENDS	DIRECT CLAIMS AND	BENEFITS
COMPANY NAME	SHARE	SHARE	ANNUITIES	PAID	BENEFITS PAID	RATIO
William Penn Life Insurance Company Of New York	0.0%	284	\$74,994	\$0	\$132,144	176.2%
Wilton Reassurance Life Company Of New York	0.0%	274	\$113,780	\$0	\$652,660	573.6%
Windsor Life Insurance Company	0.0%	365	\$578	\$0	\$0	0.0%
Woman's Life Insurance Society	0.0%	331	\$9,061	\$1,842	\$44,660	513.2%
Woodmen Of The World Life Insurance Society	0.0%	165	\$1,432,967	\$122,578	\$4,316,385	309.8%
Zurich American Life Insurance Company	0.1%	109	\$6,316,714	\$0	\$5,972,409	94.5%
Total	100.0%		\$7,861,614,955	\$324,199,464	\$9,610,942,390	126.4%

# GROUP LIFE INSURANCE BY LINE OF BUSINESS BY COMPANY

		RANK				
		BY				
	MARKET	MARKET	DIRECT PREMIUMS &	DIRECT DIVIDENDS	DIRECT CLAIMS AND	<b>BENEFITS</b>
COMPANY NAME	SHARE	SHARE	ANNUITIES	PAID	BENEFITS PAID	RATIO
5 Star Life Insurance Company	0.0%	46	\$2,256	\$0	\$0	0.0%
American Bankers Life Assurance Of Florida	0.0%	38	\$11,576	\$0	\$0	0.0%
American Family Life Assurance Co of Col.	0.2%	27	\$107,164	\$0	\$26,343	24.6%
American General Life Insurance Co	0.0%	34	\$16,497	\$0	\$2,586,933	15681.2%
American Memorial Life Insurance Company	18.0%	3	\$8,240,472	\$0	\$4,454,365	54.1%
American National Insurance Company	1.8%	11	\$824,227	\$1,948	\$2,194,164	266.4%
Assurity Life Insurance Company	0.0%	40	\$5,314	\$0	\$0	0.0%
Auto Owners Life Insurance Company	0.1%	30	\$34,403	\$0	\$0	0.0%
Bankers Fidelity Life Insurance Company	0.4%	19	\$205,629	\$0	\$80,000	38.9%
Best Life & Health Insurance Company	0.0%	44	\$2,505	\$0	\$0	0.0%
CMFG Life Insurance Company	4.1%	8	\$1,893,143	\$0	\$1,382,040	73.0%
Colonial Penn Life Insurance Company	1.1%	13	\$494,454	\$0	\$244,203	49.4%
Columbian Life Insurance Company	0.3%	23	\$140,376	\$0	\$53,270	37.9%
Combined Insurance Co Of America	3.2%	9	\$1,447,857	\$0	\$212,228	14.7%
Continental American Insurance Company	1.1%	12	\$499,225	\$0	\$65,594	13.1%
Everlake Life Insurance Company	0.3%	22	\$158,687	\$0	\$1,600	1.0%
Federal Life Insurance Company	0.0%	42	\$3,615	\$0	\$13,279	367.3%
Fidelity Security Life Insurance Company	0.3%	25	\$124,659	\$0	\$280,354	224.9%
Forethought Life Insurance Company	6.8%	4	\$3,140,802	\$0	\$5,215,047	166.0%
Globe Life & Accident Insurance Company	4.4%	7	\$2,037,281	\$0	\$607,905	29.8%
Great Western Insurance Company	5.8%	6	\$2,666,737	\$0	\$1,402,744	52.6%
Homesteaders Life Company	18.6%	1	\$8,522,494	\$0	\$5,723,747	67.2%
Humana Insurance Company	2.7%	10	\$1,260,814	\$0	\$907,628	72.0%
Investors Heritage Life Insurance Company	0.0%	37	\$12,890	\$0	\$35,572	276.0%
Investors Life Insurance Co Of North America	0.0%	53	\$229	\$0	\$0	0.0%
Lewer Life Insurance Company	0.0%	52	\$260	\$0	\$0	0.0%
Lincoln Heritage Life Insurance Company	0.2%	28	\$72,022	\$0	\$135,188	187.7%
MONY Life Insurance Company	0.0%	51	\$330	\$0	\$0	0.0%
Manhattanlife Insurance & Annuity Company	0.0%	47	\$2,147	\$0	\$0	0.0%
Massachusetts Mutual Life Insurance Company	0.8%	15	\$357,626	\$0	\$0	0.0%
Massmutual Ascend Life Insurance Company	0.0%	55	\$0	\$0	\$14,863	
Members Life Insurance Company	0.0%	50	\$377	\$0	\$1,500	397.9%
Metropolitan Tower Life Insurance Company	0.1%	31	\$30,910	\$0	\$0	0.0%
Midland National Life Insurance Company	0.0%	43	\$3,500	\$0	\$0	0.0%
Mutual Of America Life Insurance Company	0.1%	29	\$55,187	\$0	\$0	0.0%
National Guardian Life Insurance Company	18.3%	2	\$8,381,638	\$89	\$4,720,319	56.3%
New York Life Insurance Company	1.0%	1 <u>4</u>	\$449,767	\$2,540	\$12,067,334	2683.6%
North American Co For Life & Health Insurance	0.0%	36	\$15,227	\$0	\$10,557	69.3%
Pan-American Life Insurance Company	0.0%	41	\$4,013	\$0 \$0	\$20,000	498.4%
Pekin Life Insurance Company	0.4%	21	\$163,932	\$0	\$0	0.0%
Physicians Life Insurance Company	6.8%	5	\$3,116,442	\$0 \$0	\$319,637	10.3%
Protective Life Insurance Company	0.0%	48	\$1,956	\$0	\$10,000	511.2%

		RANK				
		BY				
	MARKET	MARKET	DIRECT PREMIUMS &	DIRECT DIVIDENDS	DIRECT CLAIMS AND	<b>BENEFITS</b>
COMPANY NAME	SHARE	SHARE	ANNUITIES	PAID	BENEFITS PAID	RATIO
Puritan Life Insurance Company Of America	0.5%	18	\$223,067	\$0	\$2,052,286	920.0%
Reserve National Insurance Company	0.3%	26	\$118,493	\$0	\$0	0.0%
Royalty Capital Life Insurance Company	0.0%	39	\$11,276	\$11,276	\$34,092	402.3%
Settlers Life Insurance Company	0.0%	45	\$2,345	\$0	\$3,864	164.8%
Transamerica Life Insurance Company	0.4%	20	\$197,842	\$0	\$708,960	358.3%
Unified Life Insurance Company	0.6%	17	\$260,489	\$0	\$251,157	96.4%
Union Fidelity Life Insurance Company	0.3%	24	\$126,029	\$0	\$195,501	155.1%
Union Labor Life Insurance Company	0.0%	33	\$18,215	\$0	\$16,874	92.6%
Union Security Insurance Company	0.0%	57	\$0	\$0	\$295,229	
United Of Omaha Life Insurance Company	0.0%	56	\$0	\$0	\$1,400	
Unity Financial Life Insurance Company	0.8%	16	\$355,303	\$0	\$280,877	79.1%
Washington National Insurance Company	0.0%	49	\$695	\$0	\$11,875	1708.6%
West Coast Life Insurance Company	0.1%	32	\$26,831	\$0	\$0	0.0%
Western & Southern Life Insurance Company	0.0%	58	\$0	\$0	\$24,371	
Western United Life Assurance Company	0.0%	54	\$146	\$0	\$0	0.0%
Wilcac Life Insurance Company	0.0%	35	\$16,306	\$0	\$289,209	1773.6%
Total	100.0%		\$45,865,677	\$15,853	\$46,952,109	102.4%

		RANK				
	MARKET	BY				
COMPANY NAME	MARKET SHARE	MARKET SHARE	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	BENEFITS RATIO
4 Ever Life Insurance Company	0.0%	52	\$129,990	\$0	\$196,357	151.1%
5 Star Life Insurance Company	0.4%	23	\$2,626,971	\$0	\$2,399,683	91.3%
AAA Life Insurance Company	1.0%	20	\$6,315,528	\$0	\$4,469,425	70.8%
Aetna Life Insurance Company	0.0%	59	\$71,490	\$0	\$425,008	594.5%
Allianz Life Insurance Co Of North America	0.0%	81	\$15,610	\$0	\$25,050	160.5%
Amalgamated Life Insurance Company	0.6%	22	\$3,862,964	\$0	\$1,511,490	39.1%
American Amicable Life Insurance Co of TX	0.0%	70	\$40,807	\$0	\$13,968	34.2%
American Family Life Assurance Co of Col.	0.0%	49	\$163,154	\$0	\$231,000	141.6%
American Family Life Insurance Company	0.1%	36	\$690,456	\$168,992	\$468,000	92.3%
American General Life Insurance Co	0.0%	62	\$58,466	\$0	\$4,663,083	7975.7%
American Health & Life Insurance Company	0.0%	48	\$173,067	\$0	\$327,835	189.4%
American Heritage Life Insurance Company	0.0%	58	\$81,269	\$0	\$130,000	160.0%
American Income Life Insurance Co	0.0%	84	\$12,284	\$0	\$500	4.1%
American National Insurance Company	0.0%	65	\$49,030	\$0	\$262,508	535.4%
American National Life Ins Co Of TX	0.0%	116	\$312	\$0	\$0	0.0%
American Public Life Insurance Company	0.0%	67	\$47,241	\$0	\$0	0.0%
American United Life Insurance Company	0.3%	26	\$1,590,102	\$0	\$1,704,778	107.2%
Americo Financial Life & Annuity Ins Co	0.0%	83	\$13,322	\$0	\$200,000	1501.3%
Anthem Life Insurance Company	1.5%	16	\$9,328,033	\$0	\$9,189,317	98.5%
Assurity Life Insurance Company	0.0%	72	\$38,074	\$0	\$22,542	59.2%
Athene Annuity & Life Assurance Company	0.0%	60	\$60,954	\$0	\$77,672	127.4%
Aurora National Life Assurance Company	0.0%	100	\$3,060	\$0	\$0	0.0%
Baltimore Life Insurance Company The	0.0%	110	\$952	\$0	\$0	0.0%
Boston Mutual Life Insurance Company	0.0%	56	\$99,418	\$0	\$35,000	35.2%
CMFG Life Insurance Company	0.2%	33	\$920,759	\$0	\$693,592	75.3%
Canada Life Assurance Company	0.0%	96	\$3,788	\$0	\$0	0.0%
Central States Health & Life Co Of Omaha	-0.0%	128	<b>\$-13</b>	\$0	\$0	0.0%
Church Life Insurance Corporation	0.0%	45	\$249,713	\$0	\$400,000	160.2%
Colonial Life & Accident Insurance Company	0.1%	38	\$630,520	\$0	\$183,500	29.1%
Colonial Penn Life Insurance Company	0.1%	39	\$518,079	\$0	\$520,280	100.4%
Combined Insurance Co Of America	0.0%	66	\$47,886	\$0	\$13,953	29.1%
Companion Life Insurance Company	0.0%	57	\$89,931	\$0	\$30,006	33.4%
Connecticut General Life Ins Co	0.0%	44	\$256,390	\$0	\$305,251	119.1%
Continental American Insurance Company	0.0%	73	\$38,053	\$0	\$0	0.0%
Continental General Insurance Company	0.0%	76	\$29,586	\$0	\$0	0.0%
Country Life Insurance Company	0.0%	50	\$160,262	\$0	\$211,700	132.1%
Dearborn Life Insurance Company	0.1%	34	\$832,115	\$0	\$598,100	71.9%
Delaware American Life Insurance Company	0.0%	118	\$177	\$0	\$0	0.0%
EMC National Life Company	0.1%	40	\$496,858	\$0 \$0	\$510,800	102.8%
Epic Life Insurance Company The	0.0%	78	\$18,232	\$0	\$0	0.0%
Equitable Financial Life Ins Co of Am.	0.1%	35	\$777,594	\$0 \$0	\$925,113	119.0%
Everlake Life Insurance Company	0.0%	47	\$224,827	\$0	\$467,033	207.7%

		RANK				
	MADKET	BY				
COMPANY NAME	MARKET SHARE	MARKET SHARE	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	BENEFITS RATIO
Family Benefit Life Insurance Company	0.0%	95	\$3,991	\$0	\$198	5.0%
Farm Bureau Life Ins Co of MO	0.1%	41	\$436,222	\$0	\$219,000	50.2%
Farmers New World Life Insurance Company	0.0%	109	\$1,253	\$0	\$0	0.0%
Federated Life Insurance Company	0.0%	123	\$0	\$0	\$35,000	
Fidelity Life Assn A Legal Reserve Life Ins Co	0.0%	53	\$110,694	\$0	\$0	0.0%
Fidelity Security Life Insurance Company	0.0%	43	\$274,020	\$0	\$99,087	36.2%
Genworth Life & Annuity Insurance Company	0.0%	101	\$2,555	\$0	\$102,555	4013.9%
Genworth Life Insurance Company	0.0%	102	\$2,188	\$0	\$22,116	1010.8%
Gerber Life Insurance Company	0.0%	89	\$7,478	\$0	\$6,342	84.8%
Globe Life & Accident Insurance Company	1.2%	19	\$7,247,196	\$0	\$8,481,229	117.0%
Golden Rule Insurance Company	0.0%	63	\$56,556	\$0	\$0	0.0%
Great Southern Life Insurance Company	0.0%	106	\$1,518	\$0	\$0	0.0%
Great-West Life & Annuity Insurance Company	0.2%	29	\$1,434,637	\$0	\$98,334,341	6854.3%
Guarantee Trust Life Insurance Company	0.0%	119	\$157	\$0	\$0	0.0%
Guardian Life Insurance Company Of America	2.9%	12	\$17,314,566	\$0	\$14,207,075	82.1%
Hartford Life & Accident Insurance Company	11.4%	2	\$69,342,438	\$0	\$38,447,717	55.4%
Horace Mann Life Insurance Company	0.0%	- 75	\$34,740	\$0	\$10,000	28.8%
IA American Life Insurance Company	0.0%	127	\$0	\$0	\$68,257	_0.0,0
Individual Assurance Co Life Health & Accident	0.0%	51	\$140,039	\$0	\$165,892	118.5%
Investors Heritage Life Insurance Company	0.0%	79	\$16,974	\$0	\$0	0.0%
Jackson National Life Insurance Company	0.0%	64	\$53,069	\$0	\$0	0.0%
Jefferson National Life Insurance Company	0.0%	121	\$5	\$0	\$0	0.0%
Kansas City Life Insurance Company	0.4%	24	\$2,530,640	\$0	\$3,018,258	119.3%
Lafayette Life Insurance Company The	0.0%	98	\$3,443	\$0	\$0	0.0%
Liberty National Life Insurance Company	0.6%	21	\$3,932,664	\$0	\$737,129	18.7%
Life Insurance Company Of North America	4.9%	7	\$29,742,986	\$0	\$29,047,658	97.7%
Lifeshield National Insurance Co	0.0%	82	\$14,357	\$0	\$100,200	697.9%
Lincoln Life & Annuity Company Of New York	0.0%	97	\$3,519	\$0	\$0	0.0%
Lincoln National Life Insurance Company, The	3.5%	9	\$21,270,826	\$0	\$21,640,647	101.7%
Loyal American Life Insurance Company	0.0%	117	\$284	\$0	\$0	0.0%
Madison National Life Insurance Company Inc	0.0%	88	\$7,803	\$0 \$0	\$25,000	320.4%
Manhattan Life Insurance Company	0.0%	85	\$11,916	\$0 \$0	\$0	0.0%
Metropolitan Life Insurance Company	21.1%	1	\$127,826,200	\$0 \$0	\$0 \$0	0.0%
Midwest National Life Ins Co of TN	0.0%	94	\$4,026	\$0 \$0	\$0 \$0	0.0%
Minnesota Life Insurance Company	3.0%	10	\$18,308,756	\$0 \$0	\$18,273,838	99.8%
Nassau Life Insurance Company	-0.0%	130	\$-1,646	\$0 \$0	\$10,273,030 \$0	0.0%
National Benefit Life Insurance Company	0.0%	122	φ-1,040 \$0	\$0 \$0	\$600	0.0 /0
National Health Insurance Company	0.0%	115	\$439	\$0 \$0	\$000 \$0	0.0%
New York Life Group Insurance Company Of NY	0.0%	124	\$439 \$0	\$0 \$0	\$350,000	0.0%
	5.6%	124 5	\$33,878,752	\$883,996	\$350,000 \$14,746,074	46.1%
New York Life Insurance Company Nippon Life Insurance Company Of America	0.0%	5 69	\$33,878,752 \$41,282			46.1% 0.0%
Nippon Life Insurance Company Of America				\$0 \$0	\$0 \$0	
Northwestern Mutual Life Insurance Company	0.0%	61	\$60,180	\$0	\$0	0.0%

		RANK				
	MARKET	BY MARKET	DIRECT PREMIUMS &	DIRECT DIVIDENDS	DIRECT CLAIMS AND	BENEFITS
COMPANY NAME	SHARE	SHARE	ANNUITIES	PAID	BENEFITS PAID	RATIO
Occidental Life Insurance Company Of NC	0.0%	99	\$3,234	\$0	\$0	0.0%
Oceanview Life & Annuity	0.0%	107	\$1,517	\$1,517	\$10,000	759.2%
Pekin Life Insurance Company	0.0%	87	\$7,942	\$0	\$0	0.0%
Pioneer American Insurance Company	0.0%	114	\$647	\$0	\$0	0.0%
Pioneer Security Life Insurance Company	0.0%	120	\$135	\$0	\$0	0.0%
Plateau Insurance Company	0.0%	55	\$101,111	\$0	\$0	0.0%
Principal Life Insurance Company	2.1%	15	\$12,609,671	\$0	\$12,525,724	99.3%
Protective Life Insurance Company	0.0%	46	\$226,136	\$0	\$565,767	250.2%
Provident Life & Accident Insurance Company	0.0%	77	\$18,758	\$0	\$130,849	697.6%
Prudential Insurance Company Of America The	7.5%	4	\$45,178,829	\$0	\$85,794,178	189.9%
Reliance Standard Life Insurance Company	1.3%	18	\$7,772,118	\$0	\$7,047,357	90.7%
Reliastar Life Ins Co of NY	0.0%	80	\$16,267	\$16,847	\$0	103.6%
Reliastar Life Insurance Company	2.7%	13	\$16,502,846	\$0	\$13,675,660	82.9%
Renaissance Life & Health Insurance Co	0.0%	68	\$42,157	\$0	\$0	0.0%
S USA Life Insurance Company Inc	0.0%	113	\$649	\$0	\$0	0.0%
Sbli USA Life Insurance Company Inc	0.0%	108	\$1,428	\$0	\$0	0.0%
Securian Life Insurance Company	5.4%	6	\$32,776,066	\$0	\$32,718,902	99.8%
Sentry Life Insurance Company (I&h Acct)	0.0%	125	\$0	\$0	\$13,600	
Shelter Life Insurance Company	0.2%	30	\$1,427,278	\$0	\$1,216,000	85.2%
Shenandoah Life Insurance Company	0.0%	112	\$668	\$0	\$0	0.0%
Standard Insurance Company	7.7%	3	\$46,410,816	\$0	\$47,186,846	101.7%
Starmount Life Insurance Company	0.0%	104	\$1,877	\$0	\$0	0.0%
State Farm Life Insurance Company	0.2%	32	\$1,039,046	\$0	\$1,981,500	190.7%
Sun Life & Health Insurance Company (US)	0.1%	42	\$329,724	\$0	\$65,143	19.8%
Sun Life Assurance Company Of Canada	3.0%	11	\$18,017,065	\$0	\$14,186,505	78.7%
Symetra Life Insurance Company	0.3%	25	\$1,992,204	\$0	\$2,047,713	102.8%
Talcott Resolution Life Insurance Company	0.0%	54	\$101,307	\$0	\$0	0.0%
Transamerica Financial Life Ins Co	0.0%	91	\$5,280	\$0	\$0	0.0%
Transamerica Life Insurance Company	0.3%	27	\$1,554,919	\$0	\$2,183,079	140.4%
Trustmark Insurance Company	0.0%	90	\$6,060	\$0	\$4,780	78.9%
Trustmark Life Insurance Company	0.0%	92	\$4,770	\$0	\$4,250	89.1%
Unicare Life & Health Insurance Company	0.0%	126	\$0	\$0	\$9,679	30.170
Unimerica Insurance Company	0.0%	71	\$38,888	\$0	\$130,800	336.4%
Union Fidelity Life Insurance Company	0.0%	86	\$9,444	\$0	\$0	0.0%
Union Labor Life Insurance Company	0.2%	31	\$1,054,401	\$24,962	\$1,124,160	109.0%
Union Security Insurance Company	0.2%	74	\$35,017	Ψ <b>2</b> Ψ,30 <b>2</b> \$0	\$1,562,658	4462.6%
United Healthcare Life Insurance Company	-0.0%	129	\$-13	\$0	\$0	0.0%
United Heritage Life Insurance Company	0.0%	93	\$4,175	\$0 \$0	\$0 \$0	0.0%
United Of Omaha Life Insurance Company	2.3%	14	\$13,811,907	\$0 \$0	\$11,689,371	84.6%
United States Life Insurance Co New York	0.0%	105	\$1,667	\$0 \$0	\$177,044	10620.5%
United States Life insurance Contew York  UnitedHealthcare Insurance Company	1.4%	103	\$8,251,424	\$0 \$0	\$7,856,932	95.2%
Unum Life Insurance Company Of America	4.9%	8	\$29,560,070	\$0 \$0	\$24,469,431	82.8%
Sham Life insurance company of America	7.5 /0	U	Ψ23,300,070	ΨΟ	Ψ24,403,431	02.070

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	MARKET	MARKET	DIRECT PREMIUMS &		DIRECT CLAIMS AND	BENEFITS
COMPANY NAME	SHARE	SHARE	ANNUITIES	PAID	BENEFITS PAID	RATIO
Usable Life	0.2%	28	\$1,466,705	\$0	\$980,396	66.8%
Vantis Life Insurance Company	0.0%	103	\$2,031	\$0	\$0	0.0%
Washington National Insurance Company	0.0%	111	\$868	\$0	\$14,841	1709.8%
Zurich American Life Insurance Company	0.1%	37	\$674,609	\$0	\$1,905,991	282.5%
Total	100.0%		\$605,945,752	\$1,096,314	\$550,629,913	91.1%

#### Data By Line by Company GROUP - UNIVERSAL

		RANK				
	MADKET	BY				
COMPANYNAME	MARKET SHARE	MARKET SHARE	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	BENEFITS RATIO
5 Star Life Insurance Company	0.1%	20	\$43,690	\$0	\$130,729	299.2%
American General Life Insurance Co	0.0%	29	\$2,081	\$0	\$4,115,071	197745%
American Heritage Life Insurance Company	5.3%	7	\$1,944,213	\$0	\$470,104	24.2%
American National Insurance Company	2.8%	10	\$1,008,758	\$0	\$1,197,440	118.7%
Ameritas Life Insurance Corp	0.0%	36	\$486	\$0	\$0	0.0%
Athene Annuity & Life Company	0.0%	25	\$4,978	\$0	\$0	0.0%
Brighthouse Life Insurance Company	0.0%	38	\$0	\$0	\$219,570	
Connecticut General Life Ins Co	5.2%	8	\$1,917,309	\$0	\$1,688,472	88.1%
Continental American Insurance Company	0.0%	28	\$2,092	\$0	\$219	10.5%
Elips Life Insurance Company	0.1%	19	\$43,990	\$0	\$50,000	113.7%
Equitable Financial Life Ins Co of Am.	0.2%	17	\$60,598	\$0	\$108,797	179.5%
First Penn-pacific Life Insurance Company	0.0%	27	\$2,126	\$0	\$0	0.0%
Genworth Life Insurance Company	0.6%	12	\$232,498	\$0	\$1,841,425	792.0%
Guardian Insurance & Annuity Company Inc	0.0%	22	\$10,059	\$0	\$30,969	307.9%
Guardian Life Insurance Company Of America	0.2%	16	\$68,856	\$0	\$30,000	43.6%
Jackson National Life Insurance Company	0.0%	31	\$1,584	\$0	\$0	0.0%
Jefferson National Life Insurance Company	0.0%	21	\$15,395	\$0	\$0	0.0%
Lincoln Benefit Life Company	0.0%	33	\$1,200	\$0	\$0	0.0%
Massachusetts Mutual Life Insurance Company	0.3%	14	\$107,541	\$0	\$728,152	677.1%
Metropolitan Life Insurance Company	41.5%	1	\$15,181,334	\$0	\$-669,051,150	-4407.1%
Minnesota Life Insurance Company	3.0%	9	\$1,102,069	\$0	\$1,562,429	141.8%
Nassau Life Insurance Company	-0.0%	40	\$-1,646	\$0	\$0	0.0%
National Guardian Life Insurance Company	0.0%	24	\$5,514	\$0	\$78,146	1417.2%
New York Life Insurance & Annuity Corporation	0.3%	15	\$98,052	\$0	\$227,023	231.5%
New York Life Insurance Company	0.0%	30	\$1,591	\$0	\$14,198	892.4%
Penn Insurance & Annuity Company The	0.0%	32	\$1,514	\$0	\$0	0.0%
Principal Life Insurance Company	1.6%	11	\$596.047	\$0	\$51,066	8.6%
Protective Life Insurance Company	0.0%	23	\$6,695	\$0	\$0	0.0%
Provident Life & Accident Insurance Company	0.0%	26	\$3,278	\$0	\$0	0.0%
Prudential Insurance Company Of America The	8.3%	3	\$3,030,496	\$0	\$5,754,885	189.9%
Securian Life Insurance Company	8.7%	2	\$3,169,036	\$0	\$2,993,204	94.5%
Settlers Life Insurance Company	0.0%	39	\$0	\$0	\$1,636	0 1.0 70
TIAA-CREF Life Insurance Company	7.9%	4	\$2,880,073	\$0	\$0	0.0%
Transamerica Financial Life Ins Co	0.0%	35	\$636	\$0 \$0	\$0 \$0	0.0%
Transamerica Life Insurance Company	6.1%	6	\$2,230,696	\$0 \$0	\$1,366,360	61.3%
Trustmark Insurance Company	7.2%	5	\$2,619,503	\$0 \$0	\$1,366,519	52.2%
United States Life Insurance Co New York	0.0%	37	ψ <u>2,</u> 015,303	\$0 \$0	\$5,450	9561.4%
Unum Life Insurance Company Of America	0.0%	13	\$163,830	\$0 \$0	\$724,597	442.3%
Voya Retirement Insurance & Annuity Company	0.4 %	18	\$52,673	\$0 \$0	\$59,217	112.4%
Washington National Insurance Company	0.1%	34	\$651	\$0 \$0	\$11,120	1708.1%
	100.0%	J <del>*1</del>	\$36,609,553	\$0 \$0	\$-644,224,352	-1759.7%
Total	100.0%	•	\$36,609,553	\$0	\$-644,224,352	-1759.7%

## Data By Line by Company GROUP - GRADED DEATH BENEFITS

-		RANK				
		BY				
	MARKET	MARKET	DIRECT PREMIUMS &	DIRECT DIVIDENDS	DIRECT CLAIMS AND	<b>BENEFITS</b>
COMPANY NAME	SHARE	SHARE	ANNUITIES	PAID	BENEFITS PAID	RATIO
Colonial Penn Life Insurance Company	58.9%	1	\$2,611,684	\$0	\$2,021,655	77.4%
Fidelity Life Assn A Legal Reserve Life Ins Co	0.0%	9	\$1,134	\$0	\$0	0.0%
Fidelity Security Life Insurance Company	0.0%	7	\$1,707	\$0	\$0	0.0%
Globe Life & Accident Insurance Company	0.2%	4	\$8,555	\$0	\$0	0.0%
John Hancock Life Insurance Company (usa)	0.1%	5	\$5,317	\$268	\$-1,029,638	-19360.0%
Lincoln Heritage Life Insurance Company	0.0%	8	\$1,606	\$0	\$55,010	3425.3%
Metropolitan Life Insurance Company	0.0%	10	\$0	\$0	\$914,912,189	
Physicians Life Insurance Company	4.3%	3	\$189,387	\$0	\$81,488	43.0%
Protective Life & Annuity Insurance Company	0.0%	11	\$0	\$0	\$-2,734	
Transamerica Life Insurance Company	36.3%	2	\$1,609,879	\$0	\$2,375,799	147.6%
Union Fidelity Life Insurance Company	0.1%	6	\$4,040	\$0	\$13,388	331.4%
Total	100.0%		\$4,433,309	\$268	\$918,427,157	20716.5%

#### Data By Line by Company GROUP - CREDIT

		RANK				
		BY				
	MARKET	MARKET	DIRECT PREMIUMS &	DIRECT DIVIDENDS	DIRECT CLAIMS AND	<b>BENEFITS</b>
COMPANY NAME	SHARE	SHARE	ANNUITIES	PAID	BENEFITS PAID	RATIO
American Health & Life Insurance Company	20.0%	2	\$2,256,399	\$0	\$1,937,173	85.9%
American National Insurance Company	0.8%	8	\$88,799	\$0	\$42,085	47.4%
CMFG Life Insurance Company	14.3%	4	\$1,609,308	\$0	\$808,987	50.3%
Central States Health & Life Co Of Omaha	8.6%	5	\$973,681	\$0	\$327,458	33.6%
Guarantee Trust Life Insurance Company	-0.1%	14	\$-11,603	\$0	\$0	0.0%
Individual Assurance Co Life Health & Accident	-0.1%	13	\$-6,328	\$0	\$0	0.0%
Life Of The South Insurance Company	18.9%	3	\$2,135,155	\$0	\$979,514	45.9%
Merit Life Insurance Co	-0.1%	15	\$-12,140	\$0	\$27,401	-225.7%
Minnesota Life Insurance Company	30.2%	1	\$3,410,963	\$0	\$1,051,615	30.8%
Pavonia Life Insurance Company Of MI	0.3%	10	\$32,552	\$0	\$26,732	82.1%
Pekin Life Insurance Company	3.9%	6	\$441,854	\$0	\$161,170	36.5%
Plateau Insurance Company	2.4%	7	\$274,300	\$0	\$166,713	60.8%
Securian Life Insurance Company	0.6%	9	\$67,202	\$0	\$119,428	177.7%
Shelter Life Insurance Company	0.1%	12	\$8,445	\$0	\$0	0.0%
Transamerica Life Insurance Company	0.1%	11	\$9,172	\$0	\$17,747	193.5%
Total	100.0%		\$11,277,759	\$0	\$5,666,023	50.2%

#### Data By Line by Company GROUP - VARIABLE LIFE

-		RANK				
		BY			D/DEGT 0/ 4/40 44/D	
001454544445	MARKET	MARKET	DIRECT PREMIUMS &	DIRECT DIVIDENDS	DIRECT CLAIMS AND	BENEFITS
COMPANY NAME	SHARE	SHARE	ANNUITIES	PAID	BENEFITS PAID	RATIO
American General Life Insurance Co	0.0%	8	\$5,765	\$0	\$0	0.0%
Everlake Life Insurance Company	0.0%	10	\$0	\$0	\$36,800	
Forethought Life Insurance Company	0.0%	13	\$0	\$0	\$175,573	
Lincoln Benefit Life Company	0.0%	9	\$838	\$0	\$0	0.0%
Massachusetts Mutual Life Insurance Company	4.9%	4	\$724,478	\$0	\$0	0.0%
Metropolitan Life Insurance Company	63.7%	1	\$9,389,800	\$0	\$34,328,418	365.6%
Minnesota Life Insurance Company	0.9%	6	\$135,226	\$0	\$57,539	42.6%
Nationwide Life Insurance Company	20.9%	2	\$3,083,591	\$0	\$1,926,824	62.5%
Prudential Insurance Company Of America The	7.8%	3	\$1,150,721	\$0	\$2,185,208	189.9%
Securian Life Insurance Company	0.1%	7	\$12,328	\$0	\$46	0.4%
Talcott Resolution Life Insurance Company	0.0%	12	\$0	\$0	\$2,809,260	
Venerable Insurance & Annuity Company	0.0%	11	\$0	\$0	\$3,663	
Zurich American Life Insurance Company	1.7%	5	\$246,237	\$0	\$593,000	240.8%
Total	100.0%		\$14,748,984	\$0	\$42,116,331	285.6%

#### Data By Line by Company GROUP - ANNUITIES ORDINARY

		RANK				
		BY				
COMPANY NAME	MARKET SHARE	MARKET SHARE	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	BENEFITS RATIO
Aetna Life Insurance Company	-0.0%	89	\$-111,243	\$0	\$5,236,314	-4707.1%
American Fidelity Assurance Company	0.0%	44	\$19,350	\$0	\$254,485	1315.2%
American General Life Insurance Co	0.5%	20	\$6,611,565	\$0	\$15,492,002	234.3%
American Maturity Life Insurance Co	0.0%	85	\$0	\$0	\$11,872	201.070
American Memorial Life Insurance Company	0.0%	72	\$0	\$0	\$14,180	•
American National Insurance Company	0.0%	56	\$0 \$0	\$0	\$18,310	•
American United Life Insurance Company	3.5%	9	\$47,018,250	\$0 \$0	\$4,899,368	10.4%
America Financial Life & Annuity Ins Co	0.0%	53	\$360	\$0 \$0	\$106,115	29476.4%
Ameritas Life Insurance Corp	1.5%	13	\$19,872,621	\$0 \$0	\$77,395,291	389.5%
	0.0%	54	\$260	\$0 \$0	\$406	156.2%
Assurity Life Insurance Company	0.0%	73	\$200 \$0	\$0 \$0	\$5,134	130.2%
Athene Annuity & Life Assurance Co of NY		73 2	\$131,735,875	\$0 \$0		15.5%
Athene Annuity & Life Company	9.8%	2 57			\$20,389,166	15.5%
Aurora National Life Assurance Company	0.0%		\$0	\$0	\$514,536	•
Bankers Life & Casualty Company	0.0%	58	\$0	\$0	\$21,603	
Banner Life Insurance Company	1.9%	12	\$25,816,596	\$0	\$7,582,071	29.4%
Berkshire Hathaway Life Insurance Co of NE	39.6%	1	\$531,041,697	\$0	\$252,790,282	47.6%
Brighthouse Life Insurance Company	0.0%	48	\$2,616	\$0	\$4,664,949	178324%
Canada Life Assurance Company	0.0%	83	\$0	\$0	\$302,612	
Capitol Life Insurance Company	0.0%	59	\$0	\$0	\$1,686	
Church Life Insurance Corporation	0.0%	38	\$113,249	\$0	\$0	0.0%
Colonial Penn Life Insurance Company	0.0%	60	\$0	\$0	\$1,356	
Columbus Life Insurance Company	0.0%	88	\$0	\$0	\$12,008	
Continental General Insurance Company	0.0%	49	\$2,400	\$0	\$8,831	368.0%
Country Life Insurance Company	0.0%	62	\$0	\$0	\$110,526	
Delaware Life Insurance Company	0.0%	82	\$0	\$0	\$296,691	
Equitable Financial Life Insurance Company	0.1%	27	\$1,025,155	\$9,224	\$8,096,217	790.7%
Everlake Life Insurance Company	0.0%	43	\$19,600	\$0	\$3,262,538	16645.6%
Federal Life Insurance Company	0.0%	52	\$450	\$0	\$0	0.0%
Fidelity & Guaranty Life Insurance Company	2.1%	11	\$28,754,294	\$0	\$54,853	0.2%
Fidelity Security Life Insurance Company	0.1%	28	\$910,272	\$0	\$7,117,420	781.9%
First Berkshire Hathaway Life Insurance Co	0.7%	17	\$9,463,702	\$0	\$7,586,124	80.2%
Genworth Life & Annuity Insurance Company	0.0%	65	\$0	\$0	\$3,315	
Genworth Life Insurance Company	0.0%	50	\$2,100	\$0	\$1,207,724	57510.7%
Great Southern Life Insurance Company	0.0%	86	\$0	\$0	\$1,137	0.0.0,0
Great-West Life & Annuity Insurance Company	0.3%	21	\$4,629,171	\$0	\$5,380,282	116.2%
Guardian Life Insurance Company Of America	0.0%	63	\$0	\$0	\$7,284	110.270
Horace Mann Life Insurance Company	0.0%	37	\$113,440	\$0	\$64,454	56.8%
Jackson National Life Insurance Company	0.0%	40	\$53,304	\$0 \$0	\$1,422,337	2668.3%
John Hancock Life Insurance Company (usa)	0.0%	67	\$03,304 \$0	\$17,205	\$16,941,684	2000.370
Life Insurance Company Of The Southwest	0.0%	64	\$0 \$0	\$17,203	\$124,688	•
Lincoln Benefit Life Company	0.0%	66	\$0 \$0	\$0 \$0	\$626,630	•
	0.0%	16	\$10,964,686	\$0 \$0		209.5%
Lincoln National Life Insurance Company, The	0.8%	10	\$10,964,686	\$0	\$22,969,151	∠09.5%

#### Data By Line by Company GROUP - ANNUITIES ORDINARY

RANK BY  MARKET MARKET DIRECT PREMIUMS & DIRECT DIVIDENDS DIRECT CLAIMS ANNUITIES PAID BENEFITS I	ID RATIO
	ID RATIO
COMPANY NAME SHARE SHARE ANNUITIES PAID BENEFITS I	
MONY Life Insurance Company 0.0% 68 \$0 \$0 \$237	
Massachusetts Mutual Life Insurance Company 5.2% 5 \$69,181,068 \$0 \$190,862	
Massmutual Ascend Life Insurance Company 0.1% 25 \$1,402,708 \$0 \$1,117	
Metropolitan Life Insurance Company -0.1% 90 \$-1,654,865 \$0 \$-256,79	
Metropolitan Tower Life Insurance Company 6.4% 3 \$85,870,295 \$0 \$3,342	
Midland National Life Insurance Company 0.0% 29 \$665,441 \$0 \$1,054	
Minnesota Life Insurance Company 0.1% 26 \$1,174,846 \$0 \$8,150	
Mutual Of America Life Insurance Company 0.0% 35 \$152,080 \$0 \$2,920	
Nassau Life Insurance Company 0.0% 71 \$0 \$0 \$650	
National Guardian Life Insurance Company 0.0% 30 \$551,599 \$0 \$296	
National Western Life Insurance Company 0.0% 47 \$8,103 \$0 \$2,072	
Nationwide Life & Annuity Insurance Company 3.4% 10 \$45,208,055 \$0 \$158	
New York Life Insurance & Annuity Corporation 0.0% 41 \$40,200 \$0 \$1,512	
New York Life Insurance Company 0.6% 19 \$7,635,153 \$0 \$9,337	61 122.3%
North American Co For Life & Health Insurance 0.0% 51 \$500 \$0 \$1,073	70 214734%
Pacific Life & Annuity Company 0.6% 18 \$8,309,650 \$0	\$0 0.0%
Pacific Life Insurance Company 5.1% 6 \$68,502,594 \$0 \$17,202	30 25.1%
Parker Centennial Assurance Company 0.0% 81 \$0 \$0 \$3	98 .
Paul Revere Life Insurance Company 0.0% 69 \$0 \$0 \$26	31 .
Pekin Life Insurance Company 0.0% 42 \$35,142 \$0 \$10	70 29.5%
Penn Mutual Life Insurance Company The 0.0% 70 \$0 \$0 \$396	13 .
Physicians Life Insurance Company 0.0% 34 \$225,107 \$0 \$145	41 64.7%
Principal Life Insurance Company 4.1% 8 \$54,858,479 \$0 \$29,846	10 54.4%
Provident Life & Accident Insurance Company 0.0% 74 \$0 \$0 \$2,216	
Prudential Insurance Company Of America The 4.5% 7 \$60,029,695 \$1,584 \$34,787	
Prudential Retirement Insurance & Annuity Co 0.0% 87 \$0 \$0 \$18	
Reliance Standard Life Insurance Company 0.0% 75 \$0 \$17	
Reliastar Life Insurance Company 0.0% 46 \$11,826 \$0 \$1,689	
Riversource Life Insurance Company 0.0% 31 \$317,045 \$0 \$1,104	
	68 .
Securian Life Insurance Company 0.2% 24 \$2,787,525 \$0 \$100	
Sentry Life Insurance Company (I&h Acct) 1.5% 14 \$19,479,118 \$0 \$27,831	
	71 .
Sun Life Assurance Company Of Canada 0.0% 84 \$0 \$0 \$16	
Symetra Life Insurance Company 0.0% 39 \$103,105 \$0 \$592	
Talcott Resolution Life Insurance Company 0.0% 32 \$279,583 \$0 \$4,687	
Teachers Ins & Annuity Assn of America 5.9% 4 \$79,421,969 \$6,572,067 \$56,406	
	29 .
Transamerica Financial Life Ins Co 0.0% 80 \$0 \$0 \$195	
Transamerica Life Insurance Company 0.0% 36 \$134,655 \$0 \$12,040	
Union Security Insurance Company 0.0% 33 \$230,350 \$0 \$22	
United Of Omaha Life Insurance Company 0.3% 23 \$3,716,882 \$0 \$4,182	

#### Data By Line by Company GROUP - ANNUITIES ORDINARY

		RANK				
	MARKET	BY MARKET	DIRECT PREMIUMS &	DIDECT DIVIDENDS	DIRECT CLAIMS AND	BENEFITS
COMPANY NAME	SHARE	SHARE	ANNUITIES	DIRECT DIVIDENDS PAID	BENEFITS PAID	RATIO
United States Life Insurance Co New York	0.0%	78	\$0	\$0	\$2,886,552	
Unum Life Insurance Company Of America	0.0%	61	\$0	\$0	\$90,048	
Variable Annuity Life Insurance Company	0.3%	22	\$4,065,794	\$0	\$6,537,278	160.8%
Voya Retirement Insurance & Annuity Company	0.0%	45	\$13,896	\$0	\$162,688,239	1170756%
Western & Southern Life Insurance Company	0.0%	79	\$0	\$0	\$789,012	
Western Southern Life Assurance Company	0.9%	15	\$11,609,811	\$0	\$570,742	4.9%
Total	100.0%		\$1,342,427,179	\$6,600,080	\$798,290,193	60.0%

#### Data By Line by Company GROUP - ANNUITIES VARIABLE

		RANK				
	MARKET	BY MARKET	DIRECT PREMIUMS &	DIRECT DIVIDENDS	DIRECT CLAIMS AND	BENEFITS
COMPANY NAME	SHARE	SHARE	ANNUITIES	PAID	BENEFITS PAID	RATIO
American General Life Insurance Co	1.3%	8	\$7,681,686	\$0	\$104,949,063	1366.2%
American National Insurance Company	0.1%	12	\$642,364	\$0	\$4,159,483	647.5%
American United Life Insurance Company	40.2%	1	\$241,569,814	\$0	\$208,803,973	86.4%
Annuity Investors Life Insurance Company	0.0%	26	\$0	\$0	\$15,914	
Brighthouse Life Insurance Company	0.0%	24	\$0	\$0	\$3,495,142	
Delaware Life Insurance Company	1.5%	7	\$8,908,963	\$0	\$78,435,465	880.4%
Equitable Financial Life Insurance Company	5.1%	6	\$30,608,593	\$0	\$149,216,740	487.5%
Everlake Life Insurance Company	0.0%	16	\$108,945	\$0	\$7,232,488	6638.7%
First Allmerica Financial Life Insurance Co	0.0%	22	\$0	\$0	\$230,332	
Jackson National Life Insurance Company	0.0%	17	\$21,000	\$0	\$1,500,710	7146.2%
Lincoln Life & Annuity Company Of New York	0.1%	11	\$886,927	\$0	\$30,616	3.5%
Lincoln National Life Insurance Company, The	9.1%	3	\$54,612,348	\$0	\$48,906,725	89.6%
Metropolitan Life Insurance Company	0.4%	10	\$2,230,095	\$0	\$346,051,801	15517.4%
Midland National Life Insurance Company	0.0%	15	\$177,727	\$0	\$281,569	158.4%
Minnesota Life Insurance Company	0.0%	20	\$0	\$0	\$50,694,269	
Nationwide Life Insurance Company	8.4%	4	\$50,242,791	\$0	\$6,414,010	12.8%
Principal Life Insurance Company	0.0%	18	\$0	\$0	\$208,412	
Riversource Life Insurance Company	0.0%	19	\$0	\$0	\$90,348	
Security Benefit Life Insurance Company	0.1%	13	\$454,374	\$0	\$1,358,941	299.1%
Symetra Life Insurance Company	0.0%	21	\$0	\$0	\$3,045,903	
Teachers Ins & Annuity Assn of America	6.9%	5	\$41,661,324	\$0	\$30,086,580	72.2%
Transamerica Life Insurance Company	0.0%	23	\$0	\$0	\$4,927,215	
Variable Annuity Life Insurance Company	1.2%	9	\$7,398,998	\$0	\$13,014,799	175.9%
Venerable Insurance & Annuity Company	0.0%	14	\$218,314	\$0	\$24,860,187	11387.4%
Voya Retirement Insurance & Annuity Company	25.6%	2	\$154,037,836	\$0	\$118,984,786	77.2%
Zurich American Life Insurance Company	0.0%	25	\$0	\$0	\$891,906	
Total	100.0%		\$601,462,099	\$0	\$1,207,887,377	200.8%

## Data By Line by Company GROUP - ANNUITIES MODIFIED GUARANTEED

		RANK BY				
	MARKET	MARKET	DIRECT PREMIUMS &	DIRECT DIVIDENDS	DIRECT CLAIMS AND	BENEFITS
COMPANY NAME	SHARE	SHARE	ANNUITIES	PAID	BENEFITS PAID	RATIO
American Maturity Life Insurance Co	0.0%	4	\$0	\$0	\$123,599	
Everlake Life Insurance Company	0.0%	3	\$0	\$0	\$1,683,170	
Protective Life Insurance Company	99.3%	1	\$11,015	\$0	\$17,302,128	157078%
Venerable Insurance & Annuity Company	0.7%	2	\$79	\$0	\$0	0.0%
Total	100.0%		\$11,094	\$0	\$19,108,897	172245%

## Data By Line by Company GROUP - ANNUITIES EQUITY INDEXED

		RANK BY				
	MARKET	MARKET	DIRECT PREMIUMS &	DIRECT DIVIDENDS	DIRECT CLAIMS AND	BENEFITS
COMPANY NAME	SHARE	SHARE	ANNUITIES	PAID	BENEFITS PAID	RATIO
American National Insurance Company	0.0%	7	\$0	\$0	\$541,168	•
American United Life Insurance Company	0.0%	8	\$0	\$0	\$79,300	
Athene Annuity & Life Company	0.0%	9	\$0	\$0	\$3,965,432	
Equitrust Life Insurance Company	0.3%	3	\$13,100	\$0	\$328,400	2506.9%
Everlake Life Insurance Company	0.0%	6	\$0	\$0	\$26,853	
Fidelity & Guaranty Life Insurance Company	0.0%	10	\$0	\$0	\$20,374	
Jackson National Life Insurance Company	0.0%	11	\$0	\$0	\$4,549	
Lafayette Life Insurance Company The	3.6%	2	\$159,711	\$0	\$124,066	77.7%
Life Insurance Company Of The Southwest	0.2%	4	\$7,999	\$0	\$152,159	1902.2%
Lincoln National Life Insurance Company, The	0.0%	12	\$0	\$0	\$329,528	
Midland National Life Insurance Company	95.8%	1	\$4,248,907	\$0	\$6,731,475	158.4%
National Western Life Insurance Company	0.0%	13	\$0	\$0	\$543,396	
Venerable Insurance & Annuity Company	0.1%	5	\$3,390	\$0	\$25,210,266	743666%
Washington National Insurance Company	0.0%	14	\$0	\$0	\$13,256	
Total	100.0%		\$4,433,107	\$0	\$38,070,222	858.8%

## Data By Line by Company GROUP - DEPOSIT-TYPE CONTRACT FUNDS

		RANK				
	MADKET	BY			DIDECT OF ANALYSIS	
COMPANYMANE	MARKET	MARKET	DIRECT PREMIUMS &	DIRECT DIVIDENDS	DIRECT CLAIMS AND	BENEFITS
COMPANY NAME	SHARE	SHARE	ANNUITIES	PAID	BENEFITS PAID	RATIO
4 Ever Life Insurance Company	0.0%	20	\$50,438	\$0	\$0	0.0%
Aetna Life Insurance Company	1.6%	7	\$9,351,895	\$0	\$0	0.0%
American Maturity Life Insurance Co	0.0%	28	\$0	\$0	\$8,838	:
American National Insurance Company	0.0%	19	\$59,747	\$0	\$0	0.0%
Ameritas Life Insurance Corp	0.0%	18	\$227,961	\$0	\$0	0.0%
Aurora National Life Assurance Company	-0.0%	29	\$-5,121	\$0	\$0	0.0%
Berkshire Hathaway Life Insurance Co of NE	36.8%	1	\$216,199,690	\$0	\$75,369,326	34.9%
CIGNA Health & Life Insurance Company	0.0%	25	\$58	\$0	\$57,500	99137.9%
Companion Life Insurance Company	0.5%	11	\$3,169,375	\$0	\$3,169,375	100.0%
Connecticut General Life Ins Co	0.0%	21	\$22,338	\$0	\$149,799	670.6%
Country Life Insurance Company	0.0%	22	\$16,853	\$0	\$0	0.0%
Fidelity & Guaranty Life Insurance Company	0.0%	23	\$7,341	\$0	\$0	0.0%
First Berkshire Hathaway Life Insurance Co	1.2%	8	\$6,935,996	\$0	\$4,183,970	60.3%
Great-West Life & Annuity Insurance Company	0.1%	17	\$309,288	\$0	\$0	0.0%
Kansas City Life Insurance Company	0.2%	12	\$1,131,000	\$0	\$1,126,704	99.6%
Massachusetts Mutual Life Insurance Company	8.0%	4	\$47,090,018	\$0	\$0	0.0%
Metropolitan Tower Life Insurance Company	0.1%	13	\$734,101	\$0	\$0	0.0%
Minnesota Life Insurance Company	0.1%	16	\$344,015	\$0	\$0	0.0%
New York Life Insurance Company	0.0%	26	\$0	\$0	\$7,745,373	
Pacific Life Insurance Company	0.0%	27	\$0	\$0	\$21,684	
Paul Revere Life Insurance Company	0.0%	24	\$4,331	\$0	\$0	0.0%
Principal Life Insurance Company	29.5%	2	\$172,913,360	\$0	\$0	0.0%
Prudential Insurance Company Of America The	0.8%	9	\$4,876,200	\$0	\$0	0.0%
Prudential Retirement Insurance & Annuity Co	14.9%	3	\$87,302,865	\$0	\$76,565,165	87.7%
Securian Life Insurance Company	0.1%	14	\$659,821	\$0	\$0	0.0%
Talcott Resolution Life Insurance Company	2.9%	5	\$17,155,159	\$0	\$0	0.0%
United Of Omaha Life Insurance Company	2.2%	6	\$13,167,530	\$0	\$0	0.0%
Unity Financial Life Insurance Company	0.1%	15	\$479,600	\$0	\$0	0.0%
Variable Annuity Life Insurance Company	0.8%	10	\$4,681,785	\$0	\$4,340,384	92.7%
Total	100.0%		\$586,885,644	\$0	\$172,738,118	29.4%

#### Data By Line by Company GROUP - OTHER CONSIDERATIONS

		RANK				
		BY				
	MARKET	MARKET	DIRECT PREMIUMS &	DIRECT DIVIDENDS	DIRECT CLAIMS AND	BENEFITS
COMPANY NAME	SHARE	SHARE	ANNUITIES	PAID	BENEFITS PAID	RATIO
American Maturity Life Insurance Co	0.0%	21	\$2,325	\$0	\$23,496	1010.6%
Brighthouse Life Insurance Company	0.2%	16	\$2,173,714	\$0	\$0	0.0%
CMFG Life Insurance Company	1.0%	13	\$11,228,165	\$0	\$11,637,041	103.6%
Equitable Financial Life Insurance Company	0.1%	17	\$1,572,755	\$0	\$9,411,621	598.4%
Great-West Life & Annuity Insurance Company	4.7%	9	\$54,257,101	\$0	\$0	0.0%
John Hancock Life Insurance Company (usa)	20.9%	2	\$239,357,471	\$0	\$471,793,420	197.1%
Massachusetts Mutual Life Insurance Company	7.2%	3	\$83,014,192	\$0	\$3,177	0.0%
Metropolitan Life Insurance Company	1.5%	12	\$17,673,015	\$0	\$157,177,769	889.4%
Minnesota Life Insurance Company	6.1%	6	\$69,437,050	\$0	\$0	0.0%
Mutual Of America Life Insurance Company	1.9%	11	\$21,412,324	\$0	\$39,760,037	185.7%
Nationwide Life & Annuity Insurance Company	0.0%	23	\$0	\$0	\$89,706	
Nationwide Life Insurance Company	0.0%	22	\$0	\$0	\$84,521,844	
New York Life Insurance Company	5.3%	7	\$60,686,674	\$0	\$17,374,133	28.6%
Northwestern Mutual Life Insurance Company	0.0%	19	\$50,000	\$0	\$13,539	27.1%
Ohio National Life Insurance Company The	0.5%	15	\$5,283,586	\$0	\$1,784,688	33.8%
Pacific Life & Annuity Company	0.0%	24	\$0	\$0	\$1,000	
Principal Life Insurance Company	0.0%	20	\$25,250	\$0	\$0	0.0%
Prudential Insurance Company Of America The	6.6%	5	\$75,549,449	\$0	\$144,884,005	191.8%
Prudential Retirement Insurance & Annuity Co	0.0%	18	\$122,215	\$0	\$0	0.0%
Standard Insurance Company	4.8%	8	\$55,231,405	\$0	\$29,954,416	54.2%
Talcott Resolution Life Insurance Company	0.9%	14	\$10,465,542	\$0	\$23,083,823	220.6%
Transamerica Financial Life Ins Co	6.8%	4	\$77,941,055	\$0	\$63,241,211	81.1%
Transamerica Life Insurance Company	27.0%	1	\$309,489,156	\$0	\$404,875,972	130.8%
Voya Retirement Insurance & Annuity Company	4.6%	10	\$52,473,013	\$0	\$75,305,147	143.5%
Total	100.0%		\$1,147,445,457	\$0	\$1,534,936,045	133.8%

		RANK				
	MARKET	BY			D/DEGT.O/ 4/40 44/0	
COMPANY NAME	MARKET SHARE	MARKET SHARE	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	BENEFITS RATIO
4 Ever Life Insurance Company	0.0%	108	\$180,428	\$0	\$196,357	108.8%
5 Star Life Insurance Company	0.1%	65	\$2,672,917	\$0	\$2,530,412	94.7%
AAA Life Insurance Company	0.1%	53	\$6,315,528	\$0	\$4,469,425	70.8%
Aetna Life Insurance Company	0.2%	44	\$9,312,142	\$0	\$5,661,322	60.8%
Allianz Life Insurance Co Of North America	0.0%	142	\$15,610	\$0	\$25,050	160.5%
Amalgamated Life Insurance Company	0.1%	57	\$3,862,964	\$0	\$1,511,490	39.1%
American Amicable Life Insurance Co of TX	0.0%	129	\$40,807	\$0	\$13,968	34.2%
American Bankers Life Assurance Of Florida	0.0%	149	\$11,576	\$0	\$0	0.0%
American Family Life Assurance Co of Col.	0.0%	100	\$270,318	\$0	\$257,343	95.2%
American Family Life Insurance Company	0.0%	88	\$690,456	\$168,992	\$468,000	92.3%
American Fidelity Assurance Company	0.0%	137	\$19,350	\$0	\$254,485	1315.2%
American General Life Insurance Co	0.3%	41	\$14,376,060	\$0	\$131,806,152	916.8%
American Health & Life Insurance Company	0.1%	68	\$2,429,466	\$0	\$2,265,008	93.2%
American Heritage Life Insurance Company	0.0%	73	\$2,025,482	\$0	\$600,104	29.6%
American Income Life Insurance Co	0.0%	147	\$12,284	\$0	\$500	4.1%
American Maturity Life Insurance Co	0.0%	168	\$2,325	\$0	\$167,805	7217.4%
American Memorial Life Insurance Company	0.2%	51	\$8,240,472	\$0	\$4,468,545	54.2%
American National Insurance Company	0.1%	64	\$2,672,925	\$1,948	\$8,415,158	314.9%
American National Life Ins Co Of TX	0.0%	188	\$312	\$0	\$0	0.0%
American Public Life Insurance Company	0.0%	124	\$47,241	\$0	\$0	0.0%
American United Life Insurance Company	6.6%	3	\$290,178,166	\$0	\$215,487,419	74.3%
Americo Financial Life & Annuity Ins Co	0.0%	145	\$13,682	\$0	\$306,115	2237.4%
Ameritas Life Insurance Corp	0.5%	33	\$20,101,068	\$0	\$77,395,291	385.0%
Annuity Investors Life Insurance Company	0.0%	211	\$0	\$0	\$15,914	
Anthem Life Insurance Company	0.2%	43	\$9,328,033	\$0	\$9,189,317	98.5%
Assurity Life Insurance Company	0.0%	126	\$43,648	\$0	\$22,948	52.6%
Athene Annuity & Life Assurance Company	0.0%	122	\$60,954	\$0	\$77,672	127.4%
Athene Annuity & Life Assurance Co of NY	0.0%	203	\$0	\$0	\$5,134	
Athene Annuity & Life Company	3.0%	10	\$131,740,853	\$0	\$24,354,598	18.5%
Aurora National Life Assurance Company	-0.0%	214	\$-2,061	\$0	\$514,536	-24965.4%
Auto Owners Life Insurance Company	0.0%	131	\$34,403	\$0	\$0	0.0%
Baltimore Life Insurance Company The	0.0%	181	\$952	\$0	\$0	0.0%
Bankers Fidelity Life Insurance Company	0.0%	107	\$205,629	\$0	\$80,000	38.9%
Bankers Life & Casualty Company	0.0%	197	\$0	\$0	\$21,603	
Banner Life Insurance Company	0.6%	31	\$25,816,596	\$0	\$7,582,071	29.4%
Berkshire Hathaway Life Insurance Co of NE	17.0%	1	\$747,241,387	\$0	\$328,159,608	43.9%
Best Life & Health Insurance Company	0.0%	166	\$2,505	\$0	\$0	0.0%
Boston Mutual Life Insurance Company	0.0%	120	\$99,418	\$0	\$35,000	35.2%
Brighthouse Life Insurance Company	0.0%	70	\$2,176,330	\$0 \$0	\$8,379,661	385.0%
CIGNA Health & Life Insurance Company	0.0%	195	\$58	\$0	\$57,500	99137.9%
CMFG Life Insurance Company	0.4%	40	\$15,651,375	\$0 \$0	\$14,521,660	92.8%
Canada Life Assurance Company	0.0%	163	\$3,788	\$0	\$302,612	7988.7%

		RANK				
	MARKET	BY				
COMPANY NAME	MARKET SHARE	MARKET SHARE	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	BENEFITS RATIO
Capitol Life Insurance Company	0.0%	199	\$0	\$0	\$1,686	
Central States Health & Life Co Of Omaha	0.0%	82	\$973,668	\$0	\$327,458	33.6%
Church Life Insurance Corporation	0.0%	97	\$362,962	\$0	\$400,000	110.2%
Colonial Life & Accident Insurance Company	0.0%	90	\$630,520	\$0	\$183,500	29.1%
Colonial Penn Life Insurance Company	0.1%	59	\$3,624,217	\$0	\$2,787,494	76.9%
Columbian Life Insurance Company	0.0%	112	\$140,376	\$0	\$53,270	37.9%
Columbus Life Insurance Company	0.0%	212	\$0	\$0	\$12,008	
Combined Insurance Co Of America	0.0%	74	\$1,495,743	\$0	\$226,181	15.1%
Companion Life Insurance Company	0.1%	61	\$3,259,306	\$0	\$3,199,381	98.2%
Connecticut General Life Ins Co	0.0%	69	\$2,196,037	\$0	\$2,143,522	97.6%
Continental American Insurance Company	0.0%	91	\$539,370	\$0	\$65,813	12.2%
Continental General Insurance Company	0.0%	133	\$31,986	\$0	\$8,831	27.6%
Country Life Insurance Company	0.0%	109	\$177,115	\$0	\$322,226	181.9%
Dearborn Life Insurance Company	0.0%	87	\$832,115	\$0	\$598,100	71.9%
Delaware American Life Insurance Company	0.0%	192	\$177	\$0	\$0	0.0%
Delaware Life Insurance Company	0.2%	47	\$8,908,963	\$0	\$78,732,156	883.7%
EMC National Life Company	0.0%	93	\$496,858	\$0	\$510,800	102.8%
Elips Life Insurance Company	0.0%	125	\$43,990	\$0	\$50,000	113.7%
Epic Life Insurance Company The	0.0%	138	\$18,232	\$0	\$0	0.0%
Equitable Financial Life Ins Co of Am.	0.0%	85	\$838,192	\$0	\$1,033,910	123.4%
Equitable Financial Life Insurance Company	0.8%	25	\$33,206,503	\$9,224	\$166,724,578	502.1%
Equitrust Life Insurance Company	0.0%	146	\$13,100	\$0	\$328,400	2506.9%
Everlake Life Insurance Company	0.0%	92	\$512,059	\$0	\$12,710,482	2482.2%
Family Benefit Life Insurance Company	0.0%	162	\$3,991	\$0	\$198	5.0%
Farm Bureau Life Ins Co of MO	0.0%	95	\$436,222	\$0	\$219,000	50.2%
Farmers New World Life Insurance Company	0.0%	180	\$1,253	\$0	\$0	0.0%
Federal Life Insurance Company	0.0%	159	\$4,065	\$0	\$13,279	326.7%
Federated Life Insurance Company	0.0%	200	\$0	\$0	\$35,000	
Fidelity & Guaranty Life Insurance Company	0.7%	29	\$28,761,635	\$0	\$75,227	0.3%
Fidelity Life Assn A Legal Reserve Life Ins Co	0.0%	118	\$111,828	\$0	\$0	0.0%
Fidelity Security Life Insurance Company	0.0%	78	\$1,310,658	\$0	\$7,496,861	572.0%
First Allmerica Financial Life Insurance Co	0.0%	204	\$0	\$0	\$230,332	
First Berkshire Hathaway Life Insurance Co	0.4%	38	\$16,399,698	\$0	\$11,770,094	71.8%
First Penn-pacific Life Insurance Company	0.0%	171	\$2,126	\$0	\$0	0.0%
Forethought Life Insurance Company	0.1%	62	\$3,140,802	\$0	\$5,390,620	171.6%
Genworth Life & Annuity Insurance Company	0.0%	165	\$2,555	\$0	\$105,870	4143.6%
Genworth Life Insurance Company	0.0%	104	\$236,786	\$0	\$3,071,265	1297.1%
Gerber Life Insurance Company	0.0%	155	\$7,478	\$0	\$6,342	84.8%
Globe Life & Accident Insurance Company	0.2%	45	\$9,293,032	\$0	\$9,089,134	97.8%
Golden Rule Insurance Company	0.0%	123	\$56,556	\$0	\$0	0.0%
Great Southern Life Insurance Company	0.0%	176	\$1,518	\$0	\$1,137	74.9%
Great Western Insurance Company	0.1%	66	\$2,666,737	\$0	\$1,402,744	52.6%

		RANK				
		BY				
COMPANY NAME	MARKET SHARE	MARKET SHARE	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	BENEFITS RATIO
Great-West Life & Annuity Insurance Company	1.4%	21	\$60,630,197	\$0	\$103,714,623	171.1%
Guarantee Trust Life Insurance Company	-0.0%	216	\$-11,446	\$0	\$0	0.0%
Guardian Insurance & Annuity Company Inc	0.0%	151	\$10,059	\$0	\$30,969	307.9%
Guardian Life Insurance Company Of America	0.4%	36	\$17,383,422	\$0	\$14,244,359	81.9%
Hartford Life & Accident Insurance Company	1.6%	19	\$69,342,438	\$0	\$38,447,717	55.4%
Homesteaders Life Company	0.2%	48	\$8,522,494	\$0	\$5,723,747	67.2%
Horace Mann Life Insurance Company	0.0%	111	\$148,180	\$0	\$74,454	50.2%
Humana Insurance Company	0.0%	79	\$1,260,814	\$0	\$907,628	72.0%
IA American Life Insurance Company	0.0%	210	\$0	\$0	\$68,257	
Individual Assurance Co Life Health & Accident	0.0%	115	\$133,711	\$0	\$165,892	124.1%
Investors Heritage Life Insurance Company	0.0%	134	\$29,864	\$0	\$35,572	119.1%
Investors Life Insurance Co Of North America	0.0%	191	\$229	\$0	\$0	0.0%
Jackson National Life Insurance Company	0.0%	116	\$128,957	\$0	\$2,927,596	2270.2%
Jefferson National Life Insurance Company	0.0%	143	\$15,400	\$0	\$0	0.0%
John Hancock Life Insurance Company (usa)	5.4%	5	\$239,362,788	\$17,473	\$487,705,466	203.8%
Kansas City Life Insurance Company	0.1%	58	\$3,661,640	\$0	\$4,144,962	113.2%
Lafayette Life Insurance Company The	0.0%	110	\$163,154	\$0	\$124,066	76.0%
Lewer Life Insurance Company	0.0%	190	\$260	\$0	\$0	0.0%
Liberty National Life Insurance Company	0.1%	56	\$3,932,664	\$0	\$737,129	18.7%
Life Insurance Company Of North America	0.7%	27	\$29,742,986	\$0	\$29,047,658	97.7%
Life Insurance Company Of The Southwest	0.0%	153	\$7,999	\$0	\$276,847	3461.0%
Life Of The South Insurance Company	0.0%	71	\$2,135,155	\$0	\$979,514	45.9%
Lifeshield National Insurance Co	0.0%	144	\$14,357	\$0	\$100,200	697.9%
Lincoln Benefit Life Company	0.0%	172	\$2,038	\$0	\$626,630	30747.3%
Lincoln Heritage Life Insurance Company	0.0%	121	\$73,628	\$0	\$190,198	258.3%
Lincoln Life & Annuity Company Of New York	0.0%	84	\$890,446	\$0	\$30,616	3.4%
Lincoln National Life Insurance Company, The	2.0%	16	\$86,847,860	\$0	\$93,846,051	108.1%
Loyal American Life Insurance Company	0.0%	189	\$284	\$0	\$0	0.0%
MONY Life Insurance Company	0.0%	187	\$330	\$0	\$237,203	71879.7%
Madison National Life Insurance Company Inc	0.0%	154	\$7,803	\$0	\$25,000	320.4%
Manhattan Life Insurance Company	0.0%	148	\$11,916	\$0	\$0	0.0%
Manhattanlife Insurance & Annuity Company	0.0%	170	\$2,147	\$0	\$0	0.0%
Massachusetts Mutual Life Insurance Company	4.6%	7	\$200,474,923	\$0	\$191,594,007	95.6%
Massmutual Ascend Life Insurance Company	0.0%	77	\$1,402,708	\$0	\$1,132,229	80.7%
Members Life Insurance Company	0.0%	186	\$377	\$0	\$1,500	397.9%
Merit Life Insurance Co	-0.0%	217	\$-12,140	\$0	\$27,401	-225.7%
Metropolitan Life Insurance Company	3.9%	9	\$170,645,579	\$0	\$526,627,587	308.6%
Metropolitan Tower Life Insurance Company	2.0%	17	\$86,635,306	\$0	\$3,342,944	3.9%
Midland National Life Insurance Company	0.1%	55	\$5,095,575	\$0	\$8,067,293	158.3%
Midwest National Life Ins Co of TN	0.0%	160	\$4,026	\$0	\$0	0.0%
Minnesota Life Insurance Company	2.1%	14	\$93,912,925	\$0	\$79,789,939	85.0%
Mutual Of America Life Insurance Company	0.5%	32	\$21,619,591	\$0	\$42,680,968	197.4%

		RANK				
		BY			5/5-5-5/ /// /5 ///	
COMPANY NAME	MARKET SHARE	MARKET SHARE	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	BENEFITS RATIO
Nassau Life Insurance Company	-0.0%	215	\$-3,292	\$0	\$650,293	-19753.7%
National Benefit Life Insurance Company	0.0%	198	\$0	\$0	\$600	
National Guardian Life Insurance Company	0.2%	46	\$8,938,751	\$89	\$5,095,221	57.0%
National Health Insurance Company	0.0%	185	\$439	\$0	\$0	0.0%
National Western Life Insurance Company	0.0%	152	\$8,103	\$0	\$2,616,199	32286.8%
Nationwide Life & Annuity Insurance Company	1.0%	23	\$45,208,055	\$0	\$248,387	0.5%
Nationwide Life Insurance Company	1.2%	22	\$53,326,382	\$0	\$92,862,678	174.1%
New York Life Group Insurance Company Of NY	0.0%	201	\$0	\$0	\$350,000	
New York Life Insurance & Annuity Corporation	0.0%	114	\$138,252	\$0	\$1,739,612	1258.3%
New York Life Insurance Company	2.3%	12	\$102,651,937	\$886,536	\$61,285,073	60.6%
Nippon Life Insurance Company Of America	0.0%	128	\$41,282	\$0	\$0	0.0%
North American Co For Life & Health Insurance	0.0%	141	\$15,727	\$0	\$1,084,227	6894.0%
Northwestern Mutual Life Insurance Company	0.0%	119	\$110,180	\$6,064	\$13,539	17.8%
Occidental Life Insurance Company Of NC	0.0%	164	\$3,234	\$0	\$0	0.0%
Oceanview Life & Annuity	0.0%	177	\$1,517	\$1,517	\$10,000	759.2%
Ohio National Life Insurance Company The	0.1%	54	\$5,283,586	\$0	\$1,784,688	33.8%
Pacific Life & Annuity Company	0.2%	49	\$8,309,650	\$0	\$1,000	0.0%
Pacific Life Insurance Company	1.6%	20	\$68,502,594	\$0	\$17,224,014	25.1%
Pan-American Life Insurance Company	0.0%	161	\$4,013	\$0	\$20,000	498.4%
Parker Centennial Assurance Company	0.0%	207	\$0	\$0	\$33,898	
Paul Revere Life Insurance Company	0.0%	157	\$4,331	\$0	\$26,331	608.0%
Pavonia Life Insurance Company Of MI	0.0%	132	\$32,552	\$0	\$26,732	82.1%
Pekin Life Insurance Company	0.0%	89	\$648,870	\$0	\$171,540	26.4%
Penn Insurance & Annuity Company The	0.0%	178	\$1,514	\$0	\$0	0.0%
Penn Mutual Life Insurance Company The	0.0%	202	\$0	\$0	\$396,913	
Physicians Life Insurance Company	0.1%	60	\$3,530,936	\$0	\$546,866	15.5%
Pioneer American Insurance Company	0.0%	184	\$647	\$0	\$0	0.0%
Pioneer Security Life Insurance Company	0.0%	194	\$135	\$0	\$0	0.0%
Plateau Insurance Company	0.0%	96	\$375,411	\$0	\$166,713	44.4%
Principal Life Insurance Company	5.5%	4	\$241,002,807	\$0	\$42,631,912	17.7%
Protective Life & Annuity Insurance Company	0.0%	209	\$0	\$0	\$-2,734	
Protective Life Insurance Company	0.0%	103	\$245,802	\$0	\$17,877,895	7273.3%
Provident Life & Accident Insurance Company	0.0%	136	\$22,036	\$0	\$2,347,183	10651.6%
Prudential Insurance Company Of America The	4.3%	8	\$189,815,390	\$1,584	\$273,399,389	144.0%
Prudential Retirement Insurance & Annuity Co	2.0%	15	\$87,425,080	\$0	\$76,746,706	87.8%
Puritan Life Insurance Company Of America	0.0%	105	\$223,067	\$0	\$2,052,286	920.0%
Reliance Standard Life Insurance Company	0.2%	52	\$7,772,118	\$0	\$7,064,611	90.9%
Reliastar Life Ins Co of NY	0.0%	140	\$16,267	\$16,847	\$0	103.6%
Reliastar Life Insurance Company	0.4%	37	\$16,514,672	\$0	\$15,365,646	93.0%
Renaissance Life & Health Insurance Co	0.0%	127	\$42,157	\$0	\$0	0.0%
Reserve National Insurance Company	0.0%	117	\$118,493	\$0	\$0	0.0%
Riversource Life Insurance Company	0.0%	99	\$317,045	\$0	\$1,195,323	377.0%

		RANK				
		BY				
COMPANY NAME	MARKET SHARE	MARKET SHARE	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	BENEFITS RATIO
Royalty Capital Life Insurance Company	0.0%	150	\$11,276	\$11,276	\$34,092	402.3%
S USA Life Insurance Company Inc	0.0%	183	\$649	\$0	\$0	0.0%
Sagicor Life Insurance Company	0.0%	196	\$0	\$0	\$3,468	
Sbli USA Life Insurance Company Inc	0.0%	179	\$1,428	\$0	\$0	0.0%
Securian Life Insurance Company	0.9%	24	\$39,471,978	\$0	\$35,932,250	91.0%
Security Benefit Life Insurance Company	0.0%	94	\$454,374	\$0	\$1,358,941	299.1%
Sentry Life Insurance Company (I&h Acct)	0.4%	34	\$19,479,118	\$0	\$27,844,787	142.9%
Settlers Life Insurance Company	0.0%	167	\$2,345	\$0	\$5,500	234.5%
Shelter Life Insurance Company	0.0%	76	\$1,435,723	\$0	\$1,216,000	84.7%
Shenandoah Life Insurance Company	0.0%	182	\$668	\$0	\$0	0.0%
Standard Insurance Company	2.3%	13	\$101,642,221	\$0	\$77,147,233	75.9%
Starmount Life Insurance Company	0.0%	174	\$1,877	\$0	\$0	0.0%
State Farm Life Insurance Company	0.0%	81	\$1,039,046	\$0	\$1,981,500	190.7%
Sun Life & Health Insurance Company (US)	0.0%	98	\$329,724	\$0	\$65,143	19.8%
Sun Life Assurance Company Of Canada	0.4%	35	\$18,017,065	\$0	\$14,203,060	78.8%
Symetra Life Insurance Company	0.0%	72	\$2,095,309	\$0	\$5,686,158	271.4%
TIAA-CREF Life Insurance Company	0.1%	63	\$2,880,073	\$0	\$0	0.0%
Talcott Resolution Life Insurance Company	0.6%	30	\$28,001,591	\$0	\$30,574,841	109.2%
Teachers Ins & Annuity Assn of America	2.8%	11	\$121,083,293	\$6,572,067	\$86,493,141	76.9%
Texas Life Insurance Company	0.0%	205	\$0	\$0	\$1,629	10.070
Transamerica Financial Life Ins Co	1.8%	18	\$77,946,971	\$0 \$0	\$63,436,570	81.4%
Transamerica Life Insurance Company	7.2%	2	\$315,226,319	\$0 \$0	\$428,496,062	135.9%
Trustmark Insurance Company	0.1%	67	\$2,625,563	\$0	\$1,371,299	52.2%
Trustmark Life Insurance Company	0.1%	156	\$4,770	\$0 \$0	\$4,250	89.1%
Unicare Life & Health Insurance Company	0.0%	208	\$0	\$0 \$0	\$9,679	03.170
Unified Life Insurance Company	0.0%	102	\$260,489	\$0 \$0	\$251,157	96.4%
Unimerica Insurance Company	0.0%	130	\$38,888	\$0 \$0	\$130,800	336.4%
Union Fidelity Life Insurance Company	0.0%	113	\$139,513	\$0 \$0	\$208,889	149.7%
Union Labor Life Insurance Company	0.0%	80	\$1,072,616	\$24,962	\$1,141,034	108.7%
Union Security Insurance Company	0.0%	101	\$265,367	\$0	\$1,880,707	708.7%
United Healthcare Life Insurance Company	-0.0%	213	\$-13	\$0 \$0	\$1,000,707	0.0%
	0.0%	158	\$4,175	\$0 \$0	\$0 \$0	0.0%
United Heritage Life Insurance Company United Of Omaha Life Insurance Company	0.0%	26	\$30,696,319	\$0 \$0	\$15,873,582	51.7%
United Of Official Elle Insurance Company United States Life Insurance Co New York	0.7%	26 175		\$0 \$0		178019%
			\$1,724		\$3,069,046	
UnitedHealthcare Insurance Company	0.2%	50	\$8,251,424	\$0 \$0	\$7,856,932	95.2%
Unity Financial Life Insurance Company	0.0%	86	\$834,903	\$0	\$280,877	33.6%
Unum Life Insurance Company Of America	0.7%	28	\$29,723,900	\$0	\$25,284,076	85.1%
Usable Life	0.0%	75	\$1,466,705	\$0	\$980,396	66.8%
Vantis Life Insurance Company	0.0%	173	\$2,031	\$0	\$0	0.0%
Variable Annuity Life Insurance Company	0.4%	39	\$16,146,577	\$0	\$23,892,461	148.0%
Venerable Insurance & Annuity Company	0.0%	106	\$221,783	\$0	\$50,074,116	22578.0%
Voya Retirement Insurance & Annuity Company	4.7%	6	\$206,577,418	\$0	\$357,037,389	172.8%

		RANK BY				
	MARKET	MARKET	DIRECT PREMIUMS &	DIRECT DIVIDENDS	DIRECT CLAIMS AND	BENEFITS
COMPANY NAME	SHARE	SHARE	ANNUITIES	PAID	<b>BENEFITS PAID</b>	RATIO
Washington National Insurance Company	0.0%	169	\$2,214	\$0	\$51,092	2307.7%
West Coast Life Insurance Company	0.0%	135	\$26,831	\$0	\$0	0.0%
Western & Southern Life Insurance Company	0.0%	206	\$0	\$0	\$813,383	
Western Southern Life Assurance Company	0.3%	42	\$11,609,811	\$0	\$570,742	4.9%
Western United Life Assurance Company	0.0%	193	\$146	\$0	\$0	0.0%
Wilcac Life Insurance Company	0.0%	139	\$16,306	\$183,327	\$289,209	2897.9%
Zurich American Life Insurance Company	0.0%	83	\$920,846	\$0	\$3,390,897	368.2%
Total	100.0%		\$4,401,545,614	\$7,901,906	\$4,690,598,033	106.7%

## TOTAL LIFE INSURANCE BY COMPANY

#### Data By Line by Company TOTAL LIFE

		RANK BY				
	MARKET SHARE		DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	BENEFITS RATIO
1891 Financial Life	0.0%	282	\$170,252	\$13	\$237,328	139.4%
4 Ever Life Insurance Company	0.0%	277	\$180,428	\$0	\$196,357	108.8%
5 Star Life Insurance Company	0.0%	161	\$3,436,542	\$0	\$3,388,225	98.6%
AAA Life Insurance Company	0.1%	97	\$16,735,196	\$0	\$9,409,153	56.2%
AMICA Life Insurance Company	0.0%	243	\$378,434	\$0	\$15,717	4.2%
Ability Insurance Company	0.0%	386	\$162	\$0	\$2,141	1321.6%
Accendo Insurance Company	0.0%	206	\$1,037,910	\$0	\$0	0.0%
Accordia Life & Annuity Company	0.1%	133	\$6,242,259	\$66,383	\$10,643,809	171.6%
Aetna Life Insurance Company	0.1%	111	\$9,712,416	\$493,910	\$6,409,362	71.1%
Allianz Life Insurance Co Of North America	2.3%	16	\$278,519,078	\$0	\$187,217,830	67.2%
Allianz Life Insurance Company Of New York	0.0%	390	\$0	\$0	\$38,228	
Amalgamated Life Insurance Company	0.0%	152	\$3,862,964	\$0	\$1,511,490	39.1%
American Amicable Life Insurance Co of TX	0.0%	162	\$3,378,481	\$1,527	\$1,209,577	35.8%
American Bankers Life Assurance Of Florida	0.0%	304	\$74,205	\$0	\$79,683	107.4%
American Benefit Life Insurance Company	0.0%	338	\$21,912	\$0	\$30,427	138.9%
American Continental Insurance Company	0.0%	205	\$1,043,007	\$0	\$952,673	91.3%
American Equity Investment Life Ins Co	0.9%	33	\$111.934.794	\$0	\$126,404,308	112.9%
American Family Life Assurance Co of Col.	0.0%	149	\$4,263,783	\$0	\$1,997,626	46.9%
American Family Life Insurance Company	0.5%	44	\$58,344,306	\$1,898,367	\$47,024,632	83.9%
American Federated Life Insurance Company	0.0%	225	\$668,570	\$0	\$1,007,343	150.7%
American Fidelity Assurance Company	0.0%	142	\$4,899,816	\$101,260	\$11,456,709	235.9%
American Fidelity Life Insurance Company	0.0%	253	\$309,378	\$402	\$223,456	72.4%
American Financial Security Life Insurance Co	0.0%	383	\$226	\$0	\$0	0.0%
American General Life Insurance Co	6.2%	1	\$757,731,722	\$228,395	\$568,466,824	75.1%
American Health & Life Insurance Company	0.0%	171	\$2,764,913	\$2,156	\$2,596,520	94.0%
American Heritage Life Insurance Company	0.1%	124	\$7,448,066	\$0	\$3,785,983	50.8%
American Home Life Insurance Company	0.0%	185	\$1,716,563	\$15,602	\$1,704,237	100.2%
American Income Life Insurance Co	0.2%	86	\$21,870,187	\$386	\$7,342,748	33.6%
American Life & Security Corp	0.2%	73	\$29,280,318	\$114	\$1,401,475	4.8%
American Maturity Life Insurance Co	0.0%	365	\$2,325	\$0	\$167,805	7217.4%
American Memorial Life Insurance Company	0.1%	115	\$9,297,221	\$7,656	\$5,316,563	57.3%
American National Insurance Company	0.3%	62	\$36,598,989	\$33,146	\$42,451,121	116.1%
American National Life Ins Co Of TX	0.0%	295	\$108,158	\$0	\$357,020	330.1%
American Progressive Life & Health Ins Co of NY	0.0%	351	\$7,254	\$0	\$0	0.0%
American Public Life Insurance Company	0.0%	311	\$58,866	\$0 \$0	\$0 \$0	0.0%
American Republic Corp Insurance Company	0.0%	381	\$577	\$0	\$0	0.0%
American Republic Insurance Company	0.0%	221	\$697,787	\$36,574	\$1,629,359	238.7%
American Retirement Life Insurance Company	0.0%	374	\$1,083	\$30,374 \$0	\$68,418	6317.5%
American United Life Insurance Company	2.4%	12	\$299,583,536	\$554,010	\$225,397,915	75.4%
Americo Financial Life & Annuity Ins Co	0.1%	99	\$15,291,293	\$4,169	\$8,976,845	58.7%
Ameritas Life Insurance Corp	0.1%	58	\$40,414,651	\$181,455	\$94,835,456	235.1%
	0.3%	389	\$40,414,651 \$15	\$101,455 \$0	\$94,633,436 \$0	0.0%
Amfirst Insurance Company	0.0%	309	\$15	\$0	\$0	0.0%

		RANK BY				
COMPANY NAME	MARKET SHARE	MARKET SHARE	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	BENEFITS RATIO
Annuity Investors Life Insurance Company	0.0%	238	\$419,998	\$0	\$796,905	189.7%
Anthem Life Insurance Company	0.1%	114	\$9,551,826	\$0	\$9,233,059	96.7%
Assured Life Association	0.0%	350	\$8,981	\$739	\$44,252	501.0%
Assurity Life Insurance Company	0.0%	173	\$2,637,109	\$382,624	\$3,685,451	154.3%
Athene Annuity & Life Assurance Company	0.0%	188	\$1,604,177	\$16,312	\$15,387,432	960.2%
Athene Annuity & Life Assurance Co of NY	0.0%	303	\$74,794	\$0	\$1,074,092	1436.1%
Athene Annuity & Life Company	2.3%	15	\$282,042,790	\$695,536	\$157,500,343	56.1%
Atlanta Life Insurance Company	0.0%	345	\$15,414	\$0	\$0	0.0%
Atlantic Coast Life Insurance Company	0.2%	78	\$23,530,403	\$0	\$902,627	3.8%
Aurora National Life Assurance Company	0.0%	290	\$125,600	\$0	\$1,405,956	1119.4%
Auto Club Life Insurance Company	0.0%	368	\$2,094	\$0	\$10,685	510.3%
Auto Owners Life Insurance Company	0.0%	148	\$4,323,179	\$0	\$5,197,251	120.2%
Baltimore Life Insurance Company The	0.0%	227	\$605,526	\$4,338	\$625,483	104.0%
Bankers Fidelity Life Insurance Company	0.0%	266	\$237,621	\$0	\$108,317	45.6%
Bankers Life & Casualty Company	0.4%	55	\$48,233,320	\$17,310	\$30,684,655	63.7%
Banner Life Insurance Company	0.4%	51	\$51,877,408	\$0	\$34,547,156	66.6%
Beneficial Life Insurance Company	0.0%	209	\$985,862	\$3,787	\$126,230	13.2%
Berkley Life & Health Insurance Company	0.0%	352	\$6,977	\$0	\$31,778	455.5%
Berkshire Hathaway Life Insurance Co of NE	6.1%	2	\$748,141,387	\$0	\$328,453,036	43.9%
Berkshire Life Insurance Company Of America	0.0%	347	\$11,772	\$0	\$0	0.0%
Best Life & Health Insurance Company	0.0%	363	\$2,505	\$0	\$0	0.0%
Boston Mutual Life Insurance Company	0.0%	138	\$5,796,156	\$6,286	\$3,284,838	56.8%
Brighthouse Life Insurance Company	1.0%	29	\$124,297,759	\$589,869	\$245,658,614	198.1%
C M Life Insurance Company	0.1%	103	\$13,261,520	\$0	\$25,198,109	190.0%
CICA Life Insurance Company Of America	0.0%	229	\$595,254	\$532	\$279,562	47.1%
CIGNA Health & Life Insurance Company	0.0%	385	\$171	\$0	\$57,500	33625.7%
CIGNA National Health Insurance Company	0.0%	342	\$18,416	\$0	\$40,126	217.9%
CMFG Life Insurance Company	0.2%	76	\$26,794,548	\$508,845	\$25,229,409	96.1%
CSA Fraternal Life	0.0%	327	\$30,647	\$0	\$114,428	373.4%
Canada Life Assurance Company	0.0%	234	\$467,083	\$229,274	\$1,978,866	472.8%
Capitol Life Insurance Company	0.0%	178	\$2,194,602	\$0	\$7,813,335	356.0%
Catholic Financial Life	0.0%	223	\$688,929	\$17,846	\$2,035,214	298.0%
Catholic Holy Family Society	0.1%	130	\$6,606,565	\$0	\$3,559,712	53.9%
Catholic Order Of Foresters	0.0%	294	\$111,030	\$19,104	\$146,105	148.8%
Central Security Life Insurance Co	0.0%	280	\$176,976	\$1,347	\$549,942	311.5%
Central States Health & Life Co Of Omaha	0.0%	204	\$1,059,487	\$4,720	\$612,164	58.2%
Chesapeake Life Insurance Company The	0.0%	215	\$852,115	\$65	\$972,341	114.1%
Christian Fidelity Life Insurance Co	0.0%	264	\$264,642	\$0	\$254,798	96.3%
Church Life Insurance Corporation	0.0%	247	\$368,655	\$0 \$0	\$642,973	174.4%
Cincinnati Life Insurance Company The	0.1%	104	\$12,236,390	\$0 \$0	\$8,715,445	71.2%
Citizens Security Life Ins Co	0.0%	307	\$67,210	\$0 \$0	\$64,968	96.7%
Clear Spring Life & Annuity Company	0.2%	92	\$19,703,919	\$0 \$0	\$13,146,295	66.7%
Close Spring Life & Aminalty Company	0.2 /0	52	Ψ10,100,919	ΨΟ	Ψ10, 170,230	30.1 /0

		RANK				
COMPANY NAME	MARKET SHARE	BY MARKET SHARE	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	BENEFITS RATIO
Clover Insurance Company	0.0%	339	\$21,649	\$0	\$53,918	249.1%
Colonial Life & Accident Insurance Company	0.0%	147	\$4,334,068	\$0	\$2,281,033	52.6%
Colonial Penn Life Insurance Company	0.0%	137	\$5,850,362	\$0	\$3,765,710	64.4%
Columbian Life Insurance Company	0.0%	159	\$3,547,198	\$0	\$2,599,295	73.3%
Columbian Mutual Life Insurance Co	0.0%	298	\$88,890	\$11	\$90,398	101.7%
Columbus Life Insurance Company	0.0%	153	\$3,770,247	\$39,979	\$22,616,847	600.9%
Combined Insurance Co Of America	0.0%	175	\$2,465,804	\$0	\$1,570,710	63.7%
Commonwealth Annuity & Life Insurance Co	0.0%	208	\$1,016,097	\$47,511	\$12,564,015	1241.2%
Companion Life Insurance Company	0.0%	163	\$3,259,306	\$0	\$3,199,381	98.2%
Compbenefits Insurance Company	0.0%	367	\$2,183	\$0	\$0	0.0%
Connecticut General Life Ins Co	0.0%	157	\$3,564,241	\$175,318	\$13,216,784	375.7%
Continental American Insurance Company	0.0%	230	\$539,370	\$0	\$65,813	12.2%
Continental General Insurance Company	0.0%	235	\$435,211	\$252	\$867,706	199.4%
Continental Life Ins Co Of Brentwood TN	0.0%	260	\$273,005	\$0	\$295,991	108.4%
Country Investors Life Assurance Company	0.0%	228	\$601,655	\$0 \$0	\$2,073,680	344.7%
Country Life Insurance Company	0.1%	117	\$8,859,988	\$932,883	\$5,686,150	74.7%
Croatian Fraternal Union Of America	0.1%	340	\$18,757	\$1,750	\$3,000,130 \$0	9.3%
Csi Life Insurance Company	0.0%	369	\$2,057	\$0	\$1,321	64.2%
Dearborn Life Insurance Company	0.0%	214	\$903,905	\$0 \$0	\$1,321 \$1,265,608	140.0%
Delaware American Life Insurance Company	0.0%	378	\$830	\$0 \$0	\$1,200,008 \$0	0.0%
	0.5%	376 45		\$0 \$0	\$121,890,767	213.0%
Delaware Life Insurance Company Direct General Life Insurance Company	-0.0%	398	\$57,230,125 \$-213	\$0 \$0	\$121,690,767 \$0	0.0%
	0.1%	100		\$674	• -	
ELCO Mutual Life & Annuity		146	\$15,109,029		\$18,284,813	121.0%
EMC National Life Company	0.0%		\$4,406,693	\$9,859	\$5,482,067	124.6%
Eagle Life Insurance Company	0.2%	87	\$21,338,090	\$0	\$3,081,474	14.4%
Elips Life Insurance Company	0.0%	315	\$44,388	\$0	\$50,085	112.8%
Encova Life Insurance Company	0.0%	318	\$39,642	\$499	\$29,000	74.4%
Epic Life Insurance Company The	0.0%	343	\$18,232	\$0	\$0	0.0%
Equitable Financial Life & Annuity Company	0.0%	272	\$211,076	\$0	\$307,551	145.7%
Equitable Financial Life Ins Co of Am.	0.1%	107	\$10,942,950	\$0	\$3,630,391	33.2%
Equitable Financial Life Insurance Company	1.2%	24	\$142,669,699	\$2,325,528	\$315,721,358	222.9%
Equitrust Life Insurance Company	0.3%	65	\$32,146,916	\$0	\$37,545,819	116.8%
Everlake Assurance Company	0.0%	164	\$3,051,418	\$0	\$718,344	23.5%
Everlake Life Insurance Company	0.0%	150	\$4,134,719	\$0	\$33,898,523	819.9%
Family Benefit Life Insurance Company	0.0%	195	\$1,412,744	\$29,449	\$2,558,008	183.2%
Family Heritage Life Insurance Co Of America	0.0%	289	\$126,021	\$0	\$36	0.0%
Family Life Insurance Company	0.0%	251	\$330,735	\$0	\$737,917	223.1%
Family Service Life Insurance Company	0.0%	388	\$16	\$0	\$439,239	2745244%
Farm Bureau Life Ins Co of MO	0.4%	56	\$47,836,305	\$2,728,289	\$29,369,534	67.1%
Farmers New World Life Insurance Company	0.2%	74	\$29,150,790	\$1,155	\$29,325,713	100.6%
Federal Life Insurance Company	0.0%	296	\$99,743	\$1,028	\$295,975	297.8%
Federated Life Insurance Company	0.1%	110	\$10,277,978	\$0	\$9,070,588	88.3%

		RANK				
		BY			5,5555	
COMPANY NAME	MARKET SHARE	MARKET SHARE	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	BENEFITS RATIO
Fidelity & Guaranty Life Insurance Company	1.1%	27	\$134,223,417	\$3,731	\$61,265,183	45.6%
Fidelity Investments Life Insurance Company	0.3%	67	\$31,790,987	\$0	\$17,348,773	54.6%
Fidelity Life Assn A Legal Reserve Life Ins Co	0.0%	165	\$3,033,370	\$48,692	\$1,843,238	62.4%
Fidelity Security Life Insurance Company	0.0%	141	\$5,389,545	\$0	\$12,148,130	225.4%
First Allmerica Financial Life Insurance Co	0.0%	312	\$55,226	\$94,536	\$496,385	1070.0%
First Berkshire Hathaway Life Insurance Co	0.1%	98	\$16,399,698	\$0	\$11,770,094	71.8%
First Catholic Slovak Ladies Assn of the US of A	0.0%	310	\$63,586	\$6,396	\$32,724	61.5%
First Catholic Slovak Union of the US & Canada	0.0%	216	\$813,666	\$54	\$127,012	15.6%
First Guaranty Insurance Company	0.0%	333	\$24,848	\$0	\$79,528	320.1%
First Health Life & Health Insurance Company	0.0%	357	\$5,563	\$0	\$23,084	415.0%
First Penn-pacific Life Insurance Company	0.0%	181	\$1,946,946	\$0	\$5,608,419	288.1%
Forethought Life Insurance Company	3.0%	6	\$368,855,814	\$0	\$126,961,769	34.4%
Fortitude Life Insurance & Annuity Company	1.0%	31	\$117,197,177	\$0	\$166,211,265	141.8%
Fortitude US Reinsurance Company	0.0%	284	\$159,534	\$0	\$106,120	66.5%
Freedom Life Insurance Company Of America	0.0%	176	\$2,388,047	\$0	\$67,345	2.8%
Funeral Directors Life Insurance Co	0.0%	140	\$5,405,381	\$364	\$2,064,956	38.2%
GBU Financial Life	0.0%	217	\$785,664	\$9,633	\$224,366	29.8%
Garden State Life Insurance Company	0.0%	254	\$308,891	\$0	\$214,522	69.4%
Genworth Life & Annuity Insurance Company	0.2%	84	\$22,104,539	\$0	\$106,385,546	481.3%
Genworth Life Insurance Company	0.0%	145	\$4,511,572	\$0	\$33,236,580	736.7%
Gerber Life Insurance Company	0.1%	108	\$10,419,271	\$0	\$4,567,351	43.8%
Gleaner Life Insurance Society	0.0%	250	\$337,456	\$1,267	\$743,183	220.6%
Globe Life & Accident Insurance Company	0.2%	88	\$21,182,833	\$120	\$16,182,634	76.4%
Golden Rule Insurance Company	0.0%	213	\$923,063	\$1,404	\$5,517,160	597.9%
Government Personnel Mutual Life Insurance Co	0.0%	197	\$1,307,109	\$27,409	\$828,394	65.5%
Gpm Health & Life Insurance Company	0.0%	360	\$4,534	\$0	\$17,527	386.6%
Grange Life Insurance Company	0.0%	285	\$156,808	\$0	\$150,195	95.8%
Great Southern Life Insurance Company	0.0%	233	\$492,896	\$52	\$402,065	81.6%
Great Western Insurance Company	0.0%	160	\$3,531,958	\$0	\$1,893,441	53.6%
Great-West Life & Annuity Insurance Company	0.7%	40	\$85,413,119	\$28,120	\$117,415,791	137.5%
Guarantee Trust Life Insurance Company	0.0%	224	\$678,296	\$0	\$367,377	54.2%
Guaranty Income Life Insurance Company	0.3%	60	\$39,566,286	\$0	\$3,717,635	9.4%
Guardian Insurance & Annuity Company Inc	0.0%	166	\$2,906,246	\$0	\$23,504,500	808.8%
Guardian Life Insurance Company Of America	0.3%	64	\$35,181,411	\$4,605,151	\$27,998,935	92.7%
HCC Life Insurance Company	0.0%	364	\$2,445	\$0	\$168	6.9%
Hartford Life & Accident Insurance Company	0.6%	43	\$69,588,547	\$0	\$38,968,792	56.0%
Heartland National Life Insurance Company	0.0%	361	\$3,109	\$0	\$21,127	679.5%
Homesteaders Life Company	0.1%	119	\$8,585,613	\$0	\$5,954,059	69.3%
Horace Mann Life Insurance Company	0.0%	154	\$3,730,095	\$0	\$6,050,746	162.2%
Humana Insurance Company	0.0%	199	\$1,266,568	\$0	\$907,628	71.7%
HumanaDental Insurance Company	0.0%	332	\$25,137	\$2	\$26,171	104.1%
IA American Life Insurance Company	0.0%	283	\$159,727	\$560	\$142,857	89.8%

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	MARKET	MARKET	DIRECT PREMIUMS &	DIRECT DIVIDENDS	DIRECT CLAIMS AND	<b>BENEFITS</b>
COMPANY NAME	SHARE	SHARE	ANNUITIES	PAID	BENEFITS PAID	RATIO
Ibexis Life & Annuity Insurance Company	0.0%	286	\$135,596	\$170	\$181,223	133.8%
IdeaLife Insurance Company	0.0%	328	\$29,554	\$0	\$28,086	95.0%
Illinois Mutual Life Insurance Company	0.0%	196	\$1,318,207	\$47,230	\$2,554,421	197.4%
Independent Order Of Foresters US Branch The	0.1%	116	\$8,938,167	\$263,074	\$6,270,249	73.1%
Individual Assurance Co Life Health & Accident	0.0%	263	\$265,651	\$0	\$218,126	82.1%
Industrial Alliance Insurance & Financial Services Inc	0.0%	336	\$23,101	\$0	\$22,109	95.7%
Integrity Life Insurance Company	0.0%	139	\$5,717,349	\$0	\$9,242,459	161.7%
Investors Heritage Life Insurance Company	0.1%	128	\$6,790,587	\$23,740	\$364,396	5.7%
Investors Life Insurance Co Of North America	0.0%	261	\$270,630	\$528	\$694,929	257.0%
Jackson National Life Insurance Company	2.3%	14	\$284,308,385	\$268,352	\$453,534,527	159.6%
Jefferson National Life Insurance Company	0.2%	81	\$22,493,299	\$51,009	\$7,622,838	34.1%
John Alden Life Insurance Company	0.0%	299	\$85,559	\$0	\$428,762	501.1%
John Hancock Life & Health Insurance Company	0.0%	397	\$0	\$0	\$176,862	
John Hancock Life Insurance Company (usa)	2.4%	11	\$300,195,437	\$3,086,013	\$803,558,183	268.7%
Kansas City Life Insurance Company	0.2%	90	\$20,184,593	\$141,775	\$23,976,762	119.5%
Knights Of Columbus	0.5%	46	\$56,773,829	\$8,020,241	\$44,216,846	92.0%
Lafayette Life Insurance Company The	0.2%	72	\$29,508,765	\$7,758,592	\$16,675,179	82.8%
Landmark Life Insurance Company	0.0%	309	\$64,329	\$0	\$108,358	168.4%
Leaders Life Insurance Company	0.0%	321	\$38,849	\$209	\$0	0.5%
Legacy Life Insurance Company Of Missouri	0.0%	287	\$132,669	\$0	\$524	0.4%
Lewer Life Insurance Company	0.0%	382	\$345	\$0	\$0	0.0%
Liberty Bankers Life Insurance Company	0.0%	191	\$1,533,476	\$0	\$262,460	17.1%
Liberty National Life Insurance Company	0.1%	109	\$10,345,689	\$25	\$3,286,541	31.8%
Life Insurance Company Of North America	0.2%	69	\$29,937,163	\$0	\$30,311,031	101.2%
Life Insurance Company Of The Southwest	0.1%	93	\$18,098,956	\$313	\$11,599,558	64.1%
Life Of The South Insurance Company	0.0%	179	\$2,137,079	\$0	\$979,514	45.8%
LifeSecure Insurance Company	0.0%	330	\$28,744	\$0	\$74,932	260.7%
Lifeshield National Insurance Co	0.0%	255	\$302,319	\$0	\$218,944	72.4%
Lincoln Benefit Life Company	0.1%	105	\$11,908,556	\$2,116	\$23,923,588	200.9%
Lincoln Heritage Life Insurance Company	0.1%	123	\$7,720,309	\$1,915	\$5,516,202	71.5%
Lincoln Life & Annuity Company Of New York	0.0%	190	\$1,560,015	\$3,320	\$474,422	30.6%
Lincoln National Life Insurance Company, The	3.6%	4	\$442,900,781	\$337,183	\$502,975,414	113.6%
Lombard International Life Assurance Company	0.0%	362	\$2,652	\$0	\$564,040	21268.5%
Loyal American Life Insurance Company	0.0%	257	\$280,497	\$2,168	\$934,749	334.0%
Loyal Christian Benefit Association	0.0%	373	\$1,106	\$0	\$35,319	3193.4%
Lumico Life Insurance Company	0.0%	169	\$2,806,001	\$0	\$720,684	25.7%
MML Bay State Life Insurance Company	0.0%	237	\$425,208	\$0	\$2,046,615	481.3%
MONY Life Insurance Company	0.0%	198	\$1,280,011	\$852,671	\$4,911,077	450.3%
Madison National Life Insurance Company Inc	0.0%	275	\$190,356	\$375	\$252,475	132.8%
Manhattan Life Insurance Company	0.0%	319	\$39,582	\$3,244	\$271,930	695.2%
Manhattan National Life Insurance Company	0.0%	246	\$368,766	\$41	\$859,563	233.1%
Manhattanlife Insurance & Annuity Company	0.0%	305	\$74,029	\$2,292	\$360,660	490.3%

		RANK BY				
COMPANY NAME	MARKET SHARE	MARKET SHARE	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	BENEFITS RATIO
Massachusetts Mutual Life Insurance Company	2.9%	8	\$358,610,479	\$22,406,542	\$309,597,572	92.6%
Massmutual Ascend Life Insurance Company	2.2%	17	\$272,580,834	\$0	\$177,747,393	65.2%
Medico Corp Life Insurance Company	0.0%	395	\$0	\$0	\$12,558	
Medico Insurance Company	0.0%	329	\$28,825	\$1,889	\$87,381	309.7%
Members Life Insurance Company	0.1%	96	\$17,106,120	\$0	\$6,689,634	39.1%
Merit Life Insurance Co	-0.0%	399	\$-4,650	\$0	\$55,573	-1195.1%
Metropolitan Life Insurance Company	1.5%	20	\$190,053,046	\$12,399,812	\$722,104,982	386.5%
Metropolitan Tower Life Insurance Company	0.8%	35	\$102,806,273	\$20,836,665	\$39,921,939	59.1%
Midland National Life Insurance Company	0.8%	36	\$98,498,230	\$13,509	\$69,150,002	70.2%
Midwest National Life Ins Co of TN	0.0%	262	\$266,159	\$1,538	\$217,057	82.1%
Midwestern United Life Insurance Company	0.0%	337	\$22,544	\$2,939	\$314,930	1410.0%
Minnesota Life Insurance Company	1.3%	23	\$163,150,474	\$328,622	\$124,904,399	76.8%
Missouri Valley Life & Health Insurance Co	0.0%	256	\$294,498	\$0	\$0	0.0%
Modern Woodmen Of America	0.3%	68	\$31,296,383	\$325,876	\$36,593,858	118.0%
Monitor Life Insurance Company Of New York	0.0%	371	\$1,476	\$0	\$161,266	10925.9%
Mountain Life Insurance Company	0.0%	245	\$372,654	\$0	\$278,840	74.8%
Mutual Of America Life Insurance Company	0.2%	77	\$24,874,141	\$0	\$43,924,169	176.6%
Mutual Trust Life Insurance Company	0.0%	167	\$2,834,077	\$127,792	\$3,995,540	145.5%
NYLife Insurance Company Of Arizona	0.0%	248	\$362,422	\$0	\$384,460	106.1%
Nassau Life & Annuity Company	0.1%	102	\$14,086,860	\$0	\$1,724,832	12.2%
Nassau Life Insurance Company	0.1%	134	\$6,225,713	\$3,188,302	\$28,345,677	506.5%
Nassau Life Insurance Company Of Kansas	0.0%	273	\$199,535	\$0	\$774,190	388.0%
National Benefit Life Insurance Company	0.0%	240	\$390,690	\$0	\$207,337	53.1%
National Farmers Unions Life Insurance Co	0.0%	308	\$66,796	\$604	\$61,414	92.8%
National Foundation Life Insurance Company	0.0%	377	\$922	\$0	\$0	0.0%
National Guardian Life Insurance Company	0.1%	112	\$9,654,031	\$5,890	\$5,910,728	61.3%
National Health Insurance Company	0.0%	219	\$737,039	\$0	\$90,453	12.3%
National Life Insurance Company	0.0%	151	\$4,057,810	\$1,805,523	\$4,711,026	160.6%
National Teachers Associates Life Insurance Co	0.0%	278	\$179,619	\$0	\$100,255	55.8%
National Western Life Insurance Company	0.1%	95	\$17,632,779	\$2,632	\$24,766,351	140.5%
Nationwide Life & Annuity Insurance Company	0.9%	34	\$107,253,530	\$476	\$31,386,820	29.3%
Nationwide Life Insurance Company	1.0%	30	\$120,158,981	\$252,637	\$195,490,951	162.9%
New England Life Insurance Company	0.0%	184	\$1,846,653	\$30,154	\$12,151,668	659.7%
New Era Life Ins Co of the Midwest	0.0%	392	\$0	\$0	\$24,044	
New Era Life Insurance Company	0.0%	394	\$0	\$0	\$9,566	
New York Life Group Insurance Company Of NY	0.0%	391	\$0	\$0	\$359,600	
New York Life Insurance & Annuity Corporation	3.6%	3	\$443,928,798	\$0	\$306,460,404	69.0%
New York Life Insurance Company	1.4%	22	\$170,303,956	\$22,931,470	\$125,222,413	87.0%
Nippon Life Insurance Company Of America	0.0%	317	\$41,282	\$0	\$0	0.0%
North American Co For Life & Health Insurance	0.4%	49	\$55,080,702	\$0	\$49,029,420	89.0%
Northwestern Mutual Life Insurance Company	2.9%	9	\$351,859,577	\$116,359,333	\$256,802,811	106.1%
Occidental Life Insurance Company Of NC	0.0%	200	\$1,254,111	\$1,223	\$420,840	33.7%

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COMPANY NAME	MARKET SHARE	MARKET SHARE	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	BENEFITS RATIO
Oceanview Life & Annuity	0.4%	48	\$55,175,182	\$1,517	\$10,000	0.0%
Ohio National Life Assurance Corporation	0.1%	131	\$6,411,546	\$0	\$19,891,393	310.2%
Ohio National Life Insurance Company The	0.2%	91	\$19,873,011	\$1,609,447	\$67,736,311	348.9%
Ohio State Life Insurance Company The	0.0%	174	\$2,564,279	\$698	\$1,587,333	61.9%
Old American Insurance Company	0.1%	129	\$6,749,959	\$0	\$4,856,004	71.9%
Old Republic Life Insurance Company	0.0%	300	\$84,078	\$0	\$276,011	328.3%
Old Surety Life Insurance Company	0.0%	366	\$2,310	\$0	\$0	0.0%
Old United Life Insurance Company	0.0%	326	\$31,744	\$0	\$13,605	42.9%
Optum Insurance Of Ohio Inc	0.0%	372	\$1,202	\$0	\$2,205	183.4%
Oxford Life Insurance Company	0.0%	158	\$3,558,088	\$0	\$5,417,245	152.3%
Ozark National Life Insurance Company	0.1%	94	\$17,744,573	\$45,640	\$13,433,043	76.0%
PHL Variable Insurance Company	0.0%	143	\$4,785,672	\$0	\$16,340,205	341.4%
PRUCO Life Insurance Company	1.0%	28	\$125,772,027	\$0	\$890,086,879	707.7%
Pacific Guardian Life Insurance Company Ltd	0.0%	323	\$36,203	\$0	\$0	0.0%
Pacific Life & Annuity Company	0.1%	118	\$8,633,516	\$0	\$6,851,555	79.4%
Pacific Life Insurance Company	2.8%	10	\$342,227,428	\$21,518	\$363,440,797	106.2%
Pan American Assurance Company	0.0%	274	\$192,748	\$0	\$488,692	253.5%
Pan-American Life Insurance Company	0.0%	325	\$33,124	\$1,197	\$69,936	214.7%
Park Avenue Life Insurance Company	0.0%	376	\$964	\$0	\$0	0.0%
Parker Centennial Assurance Company	0.0%	393	\$0	\$0	\$33,898	
Paul Revere Life Insurance Company	0.0%	331	\$27,391	\$0	\$110,922	405.0%
Pavonia Life Insurance Company Of MI	0.0%	267	\$234,286	\$0	\$231,128	98.7%
Pekin Life Insurance Company	0.0%	182	\$1,925,471	\$259	\$563,735	29.3%
Penn Insurance & Annuity Company The	0.0%	136	\$6,021,055	\$0	\$1,584,434	26.3%
Penn Mutual Life Insurance Company The	0.2%	85	\$22,084,595	\$911,153	\$12,753,058	61.9%
Philadelphia American Life Insurance Company	0.0%	239	\$410,701	\$0	\$210,072	51.1%
Physicians Life Insurance Company	0.1%	120	\$8,413,461	\$0	\$8,094,390	96.2%
Pioneer American Insurance Company	0.0%	180	\$2,067,790	\$0	\$595,936	28.8%
Pioneer Mutual Life Insurance Company	0.0%	249	\$341,194	\$1,172	\$1,270,737	372.8%
Pioneer Security Life Insurance Company	0.0%	270	\$220,666	\$201	\$69,578	31.6%
Plateau Insurance Company	0.0%	244	\$375,411	\$0	\$166,713	44.4%
Polish Natnl Alliance Of The US Of N. A	0.0%	297	\$96,066	\$2,441	\$114,849	122.1%
Polish Roman Catholic Union Of America	0.0%	211	\$970,052	\$459	\$290,076	30.0%
Primerica Life Insurance Company	0.3%	61	\$38,580,357	\$0	\$34,286,935	88.9%
Principal Life Insurance Company	2.3%	13	\$284,421,360	\$1,292,061	\$85,961,966	30.7%
Principal National Life Insurance Company	0.2%	83	\$22,317,661	\$0	\$7,990,225	35.8%
Professional Insurance Company	0.0%	355	\$5,864	\$0	\$0	0.0%
Protective Life & Annuity Insurance Company	0.0%	335	\$23,552	\$1,269	\$130,017	557.4%
Protective Life Insurance Company	2.9%	7	\$359,280,108	\$35,036	\$500,943,671	139.4%
Provident American Life & Health Insurance Co	0.0%	356	\$5,658	\$0	\$12,428	219.7%
Provident Life & Accident Insurance Company	0.1%	132	\$6,393,784	\$0	\$4,953,681	77.5%
Prudential Insurance Company Of America The	1.7%	18	\$207,736,864	\$24,497,706	\$391,349,910	200.2%

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COMPANY NAME	MARKET SHARE	MARKET SHARE	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	BENEFITS RATIO
Prudential Retirement Insurance & Annuity Co	0.7%	39	\$87,425,080	\$0	\$76,750,338	87.8%
Puritan Life Insurance Company Of America	0.0%	210	\$985,127	\$0	\$2,136,417	216.9%
RGA Reinsurance Company	0.0%	241	\$386,112	\$291,430	\$1,577,304	484.0%
Reliance Standard Life Insurance Company	0.1%	101	\$14,917,684	\$212	\$17,477,004	117.2%
Reliastar Life Ins Co of NY	0.0%	236	\$426,810	\$18,693	\$594,385	143.6%
Reliastar Life Insurance Company	0.2%	71	\$29,703,597	\$166,503	\$59,671,238	201.4%
Renaissance Life & Health Insurance Co	0.0%	313	\$49,857	\$0	\$134,027	268.8%
Reserve National Insurance Company	0.0%	232	\$516,552	\$0	\$347,346	67.2%
Riversource Life Insurance Company	0.7%	38	\$91,725,086	\$0	\$194,947,393	212.5%
Royal Neighbors Of America	0.0%	168	\$2,817,361	\$32,946	\$2,565,609	92.2%
Royalty Capital Life Insurance Company	0.0%	279	\$177,206	\$11,276	\$1,150,982	655.9%
S USA Life Insurance Company Inc	0.1%	127	\$7,055,257	\$0	\$142,347	2.0%
Sagicor Life Insurance Company	0.2%	75	\$27,572,720	\$728	\$10,536,270	38.2%
Sbli USA Life Insurance Company Inc	0.0%	341	\$18,451	\$6,311	\$140,034	793.2%
Securian Life Insurance Company	0.3%	59	\$40,048,295	\$0	\$36,095,248	90.1%
Security Benefit Life Insurance Company	0.4%	50	\$53,847,097	\$91,826	\$45,235,194	84.2%
Security Life Of Denver Insurance Company	0.1%	106	\$11,895,443	\$43,722	\$16,974,101	143.1%
Security Mutual Life Insurance Company Of NY	0.0%	186	\$1,700,883	\$111,566	\$543,733	38.5%
Security National Life Insurance Company	0.0%	202	\$1,195,785	<sup>'</sup> \$51	\$564,411	47.2%
Senior Life Insurance Company	0.0%	183	\$1,903,481	\$0	\$1,140,765	59.9%
Sentinel American Life Insurance Co	0.0%	384	\$192	\$0	\$0	0.0%
Sentry Life Insurance Company (I&h Acct)	0.2%	89	\$20,260,480	\$2,844	\$29,246,094	144.4%
Settlers Life Insurance Company	0.0%	265	\$245,261	\$876	\$136,989	56.2%
Shelter Life Insurance Company	0.3%	63	\$35,835,482	\$772,300	\$31,613,783	90.4%
Shenandoah Life Insurance Company	0.0%	258	\$274,195	\$1,304	\$838,635	306.3%
Silac Insurance Company	0.5%	47	\$56,565,904	\$0	\$4,598,778	8.1%
Slovene National Benefit Society	0.0%	353	\$6,153	\$420	\$118,852	1938.4%
Sons Of Norway	0.0%	271	\$220,172	\$65	\$6,341	2.9%
Standard Insurance Company	0.9%	32	\$113,168,415	\$45,523	\$85,304,741	75.4%
Standard Life & Accident Insurance Company	0.0%	242	\$383,840	\$3,847	\$460,451	121.0%
Standard Life & Casualty Company	0.0%	354	\$5,953	\$0	\$2,828	47.5%
Standard Security Life Insurance Co Of NY	0.0%	370	\$1,747	\$27	\$5,002	287.9%
Starmount Life Insurance Company	0.0%	269	\$223,266	\$0	\$122,233	54.7%
State Farm Life Insurance Company	1.1%	26	\$140,177,018	\$17,865,757	\$143,929,786	115.4%
State Life Insurance Company	0.2%	80	\$22,730,236	\$12,691	\$8,880,576	39.1%
State Mutual Insurance Company	0.0%	288	\$130,830	\$3,872	\$184,154	143.7%
Sterling Investors Life Insurance Company	0.0%	324	\$35,235	\$0	\$11,704	33.2%
Sterling Life Insurance Company	0.0%	301	\$77,868	\$0	\$60,098	77.2%
Sun Life & Health Insurance Company (US)	0.0%	252	\$329,724	\$0	\$65,143	19.8%
Sun Life Assurance Company Of Canada	0.2%	79	\$23,175,201	\$1,208,042	\$27,218,255	122.7%
Supreme Council of the Royal Arcanum	0.0%	322	\$37,456	\$884	\$11,208	32.3%
Surety Life Insurance Company	0.0%	259	\$273,281	\$0	\$600,299	219.7%

		RANK BY				
COMPANY NAME	MARKET SHARE	MARKET SHARE	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	BENEFITS RATIO
Swiss Re Life & Health America Inc	0.0%	396	\$0	\$0	\$24,000	
Symetra Life Insurance Company	0.8%	37	\$94,265,287	\$90	\$40,130,423	42.6%
Symetra National Life Insurance Company	0.0%	346	\$12,677	\$0	\$35,500	280.0%
TIAA-CREF Life Insurance Company	0.1%	125	\$7,374,287	\$0	\$3,522,188	47.8%
Talcott Resolution Life & Annuity Ins Co	0.2%	82	\$22,490,990	\$0	\$142,285,121	632.6%
Talcott Resolution Life Insurance Company	0.3%	66	\$31,960,541	\$468	\$68,902,374	215.6%
Teachers Ins & Annuity Assn of America	1.4%	21	\$172,960,162	\$33,913,262	\$247,939,798	163.0%
Texas Life Insurance Company	0.0%	144	\$4,664,310	\$428,233	\$2,563,361	64.1%
The Reliable Life Insurance Company	0.1%	113	\$9,561,478	\$0	\$10,350,072	108.2%
The Savings Bank Mutual Life Ins Co of MA	0.0%	155	\$3,644,352	\$21,431	\$2,473,782	68.5%
Thrivent Financial For Lutherans	1.2%	25	\$141,178,948	\$5,474,787	\$182,962,096	133.5%
Trans World Assurance Company	0.0%	291	\$122,259	\$0	\$42,190	34.5%
Transamerica Financial Life Ins Co	0.6%	42	\$78,993,061	\$0	\$74,522,228	94.3%
Transamerica Life Insurance Company	3.3%	5	\$408,733,538	\$150,827	\$1,117,628,676	273.5%
Trustmark Insurance Company	0.0%	170	\$2,773,901	\$7,202	\$2,344,928	84.8%
Trustmark Life Insurance Company	0.0%	359	\$4,770	\$0	\$4,250	89.1%
U S Financial Life Insurance Company	0.0%	177	\$2,245,350	\$0	\$6,695,933	298.2%
US Alliance Life & Security Company	0.0%	334	\$24,002	\$0	\$0	0.0%
USA Life One Insurance Company Of Indiana	0.0%	375	\$1,048	\$0	\$11,933	1138.6%
USAA Life Insurance Company	0.4%	54	\$48,595,047	\$475,621	\$25,687,232	53.8%
Unicare Life & Health Insurance Company	0.0%	379	\$689	\$0	\$9,679	1404.8%
Unified Life Insurance Company	0.0%	231	\$529,603	\$1,624	\$777,729	147.2%
Unimerica Insurance Company	0.0%	320	\$38,888	\$0	\$130,800	336.4%
Union Fidelity Life Insurance Company	0.0%	276	\$181,495	\$0	\$388,635	214.1%
Union Labor Life Insurance Company	0.0%	203	\$1,080,489	\$25,545	\$1,144,037	108.2%
Union Security Insurance Company	0.0%	218	\$748,259	\$-7,574	\$6,532,620	872.0%
United American Insurance Company	0.0%	212	\$924,687	\$0	\$3,946,724	426.8%
United Commercial Travelers Of America	0.0%	348	\$11,071	\$0	\$22,123	199.8%
United Fidelity Life Insurance Company	0.0%	281	\$171,815	\$17,234	\$541,766	325.3%
United Healthcare Life Insurance Company	0.0%	358	\$5,090	\$0	\$0	0.0%
United Heritage Life Insurance Company	0.0%	172	\$2,667,430	\$2,027	\$4,782,195	179.4%
United Home Life Insurance Company	0.0%	187	\$1,630,504	\$0	\$835,526	51.2%
United Insurance Company Of America	0.0%	306	\$68,391	\$0	\$206,005	301.2%
United Life Insurance Company	0.4%	52	\$49,830,851	\$0	\$8,096,906	16.2%
United National Life Ins Co of America	0.0%	316	\$44,067	\$0	\$31,184	70.8%
United Of Omaha Life Insurance Company	0.7%	41	\$82,434,084	\$0	\$64,980,284	78.8%
United Security Assurance Company Of PA	0.0%	387	\$157	\$0	\$0	0.0%
United States Life Insurance Co New York	0.1%	122	\$8,015,930	\$1,394	\$14,040,271	175.2%
United World Life Insurance Company	0.0%	344	\$16,559	\$0	\$54,818	331.0%
UnitedHealthcare Insurance Company	0.1%	121	\$8,251,424	\$0	\$7,856,932	95.2%
Unity Financial Life Insurance Company	0.0%	201	\$1,217,775	\$0	\$898,881	73.8%
Universal Guaranty Life Insurance Company	0.0%	268	\$233,582	\$7,964	\$599,042	259.9%

		RANK				
		BY				
	MARKET	MARKET	DIRECT PREMIUMS &	DIRECT DIVIDENDS	DIRECT CLAIMS AND	<b>BENEFITS</b>
COMPANY NAME	SHARE	SHARE	ANNUITIES	PAID	BENEFITS PAID	RATIO
Unum Insurance Company	0.0%	314	\$45,846	\$0	\$235,833	514.4%
Unum Life Insurance Company Of America	0.2%	70	\$29,904,007	\$139,430	\$25,467,345	85.6%
Usable Life	0.0%	192	\$1,483,981	\$0	\$1,010,396	68.1%
Vantis Life Insurance Company	0.0%	292	\$120,510	\$380	\$236,262	196.4%
Variable Annuity Life Insurance Company	0.3%	57	\$41,208,638	\$0	\$99,032,233	240.3%
Venerable Insurance & Annuity Company	0.0%	226	\$608,496	\$119,134	\$95,948,523	15787.7%
Voya Retirement Insurance & Annuity Company	1.7%	19	\$207,700,795	\$0	\$368,376,010	177.4%
Washington National Insurance Company	0.0%	222	\$691,573	\$38,967	\$3,736,008	545.9%
West Coast Life Insurance Company	0.0%	135	\$6,096,579	\$138,308	\$14,834,420	245.6%
Western & Southern Life Insurance Company	0.0%	156	\$3,577,894	\$1,304,584	\$7,293,687	240.3%
Western Catholic Union	0.0%	207	\$1,021,247	\$31,001	\$4,314,365	425.5%
Western Southern Life Assurance Company	0.4%	53	\$49,509,577	\$0	\$42,708,926	86.3%
Western United Life Assurance Company	0.0%	220	\$703,336	\$0	\$93,252	13.3%
Wilcac Life Insurance Company	0.0%	189	\$1,571,896	\$1,430,252	\$3,276,041	299.4%
William Penn Association	0.0%	193	\$1,475,670	\$3,510	\$1,090,994	74.2%
William Penn Life Insurance Company Of New York	0.0%	302	\$74,994	\$0	\$132,144	176.2%
Wilton Reassurance Life Company Of New York	0.0%	293	\$113,780	\$0	\$652,660	573.6%
Windsor Life Insurance Company	0.0%	380	\$578	\$0	\$0	0.0%
Woman's Life Insurance Society	0.0%	349	\$9,061	\$1,842	\$44,660	513.2%
Woodmen Of The World Life Insurance Society	0.0%	194	\$1,432,967	\$122,578	\$4,316,385	309.8%
Zurich American Life Insurance Company	0.1%	126	\$7,237,560	\$0	\$9,363,306	129.4%
Total	100.0%		\$12,263,160,569	\$332,101,370	\$14,301,540,423	119.3%

# INDIVIDUAL ACCIDENT & HEALTH INSURANCE BY LINE OF BUSINESS BY COMPANY

#### Individual Comprehensive Medical Expense

COMPANY NAME		RANK						
		BY	DIRECT	DIRECT	DIRECT			
	MARKET	MARKET	PREMIUM	PREMIUM	<b>DIVIDENDS</b>	DIRECTLOSSES	<b>DIRECT LOSSES</b>	LOSS
	SHARE	SHARE	WRITTEN	EARNED	PAID	PAID	INCURRED	RATIO
Aetna Life Insurance Company	0.0%	13	\$0	\$0	\$0	\$48,351	\$48,672	
All Savers Insurance Company	0.0%	36	\$0	\$0	\$0	\$-7,471	\$-7,471	
American General Life Insurance Co	0.0%	14	\$632	\$639	\$0	\$0	\$0	0.0%
American National Insurance Company	0.0%	15	\$1,592	\$1,681	\$0	\$70	\$6	0.4%
American National Life Ins Co Of TX	0.0%	30	\$0	\$0	\$0	\$8	\$6	
Aspen American Insurance Company	0.1%	7	\$1,096,713	\$1,096,713	\$0	\$923,306	\$-288,243	-26.3%
Blue Cross & Blue Shield Of Kansas City	4.7%	8	\$84,146,779	\$84,146,779	\$0	\$78,032,308	\$85,235,032	101.3%
Brighthouse Life Insurance Company	0.0%	40	\$3,739	\$3,753	\$0	\$586	\$407	10.8%
CIGNA Health & Life Insurance Company	20.3%	25	\$360,348,644	\$354,241,501	\$0	\$355,918,572	\$369,505,646	104.3%
Celtic Insurance Company	45.7%	33	\$811,573,870	\$810,339,829	\$0	\$615,444,396	\$623,178,251	76.9%
Connecticut General Life Ins Co	0.0%	18	\$0	\$-749	\$0	\$-549	\$-321	42.9%
Continental Casualty Company	0.0%	4	\$595	\$595	\$0	\$0	\$-14	-2.4%
Coventry Health & Life Insurance Company	0.0%	35	\$10,430	\$10,430	\$0	\$809	\$1,761	16.9%
Cox Health Systems Insurance Company	0.8%	12	\$13,807,291	\$13,807,291	\$0	\$11,807,396	\$11,763,112	85.2%
Croatian Fraternal Union Of America	0.0%	10	\$385	\$374	\$0	\$0	\$0	0.0%
Equitable Financial Life Insurance Company	0.0%	20	\$252	\$230	\$0	\$20,822	\$22,636	9841.7%
Everest Reinsurance Company	0.0%	6	\$271,928	\$271,928	\$0	\$198,953	\$123,718	45.5%
Freedom Life Insurance Company Of America	0.0%	19	\$212,361	\$212,361	\$0	\$3,024,648	\$3,462,617	1630.5%
Golden Rule Insurance Company	1.3%	17	\$22,954,512	\$23,067,489	\$0	\$11,805,977	\$13,067,779	56.7%
Guardian Life Insurance Company Of America	0.0%	21	\$2,534	\$2,309	\$0	\$13,724	\$4,425	191.6%
HCC Life Insurance Company	0.0%	41	\$0	\$0	\$0	\$0	\$-366	
Health Care Service Corporation	0.0%	28	\$150,518	\$150,518	\$0	\$169,133	\$160,839	106.9%
Healthy Alliance Life Insurance Company	17.8%	32	\$315,816,351	\$332,418,496	\$0	\$251,816,732	\$252,806,265	76.1%
Humana Insurance Company	0.0%	31	\$0	\$0	\$0	\$39,198	\$40,774	
Illinois Mutual Life Insurance Company	0.0%	22	\$14,968	\$16,866	\$0	\$49,274	\$125,655	745.0%
Knights Of Columbus	0.2%	11	\$4,048,171	\$4,122,054	\$0	\$1,460,186	\$1,694,871	41.1%
Lifeshield National Insurance Co	0.1%	43	\$1,866,006	\$1,898,523	\$0	\$619,110	\$615,736	32.4%
Medica Insurance Company	5.7%	1	\$102,119,615	\$101,921,686	\$0	\$85,468,782	\$98,921,045	97.1%
Metropolitan Life Insurance Company	0.0%	23	\$88,315	\$30,213	\$0	\$2,365	\$2,446	8.1%
Mutual Of Omaha Insurance Company	0.0%	29	\$11,586	\$11,891	\$0	\$388	\$-247	-2.1%
National Health Insurance Company	0.7%	37	\$12,480,462	\$12,421,408	\$0	\$6,091,174	\$7,306,871	58.8%
New York Life Insurance Company	0.0%	24	\$13,605	\$13,431	\$0	\$2,565	\$2,859	21.3%
Oscar Insurance Company	0.6%	2	\$11,340,981	\$11,340,981	\$0	\$9,299,419	\$8,401,122	74.1%
Reserve National Insurance Company	0.0%	26	\$330,344	\$330,087	\$0	\$158,248	\$152,757	46.3%
Ssm Health Insurance Company	1.9%	3	\$34,369,394	\$34,369,394	\$0	\$26,703,762	\$26,598,409	77.4%
Standard Life & Accident Insurance Company	0.0%	39	\$333	\$367	\$0	\$8,600	\$8,600	2343.3%
State Farm Mutual Automobile Insurance Co	0.0%	5	\$0	\$0	\$0	\$0	\$-1,884	
State Mutual Insurance Company	0.0%	27	\$115,801	\$116,675	\$0	\$94,703	\$91,043	78.0%
Thrivent Financial For Lutherans	0.0%	9	\$11,972	\$11,952	\$0	\$14,593	\$-223,944	-1873.7%
Transamerica Life Insurance Company	0.0%	38	\$1,656	\$1,669	\$0	\$16,246	\$16,040	961.1%
Trustmark Insurance Company	0.0%	16	\$1,496	\$1,515	\$0	\$0	\$0	0.0%
United Security Health & Casualty Ins Co	0.0%	34	\$61,338	\$69,895	\$0	\$19,278	\$8,821	12.6%

#### Individual Comprehensive Medical Expense

		RANK BY	DIRECT	DIRECT	DIRECT			
	MARKET	MARKET	PREMIUM	PREMIUM	DIVIDENDS	DIRECTLOSSES	DIRECTLOSSES	LOSS
COMPANY NAME	SHARE	SHARE	WRITTEN	EARNED	PAID	PAID	INCURRED	RATIO
United Healthcare Life Insurance Company	0.0%	42	\$8,047	\$8,044	\$0	\$0	\$109	1.4%
Total	100.0%		\$1,777,283,216	\$1,786,458,818	\$0	\$1,459,265,662	\$1,502,845,840	84.1%

# Data By Line by Company INDIVIDUAL - MEDICARE SUPPLEMENT

Company Name			RANK						
MARKET   M				DIRECT	DIRECT	DIRECT	DIRECT	DIRECT	
COMPANY NAME		MARKET		PREMIUM	PREMIUM			LOSSES	LOSS
Aetna Health & Life Insurance Company         1.9%         100         \$11,252,708         \$11,252,624         \$0         \$8,430,630         \$8,310,316         74,09           Verlina Health Insurance Company         0.0%         91         \$118,332         \$117,737         \$0         \$175,884         \$183,984         \$165,29           Verlina Life Insurance Company         0.0%         116         \$85,255         \$56,306         \$0         \$49,877         \$45,552         78.19           American Continental Insurance Company         1.2%         2         \$8,774,083         \$6,781,592         \$0         \$5,516,554         \$5,388,488         79.09           American Family Mutual Insurance Company         0.7%         4         \$3,910,399         \$4,272,729         \$0         \$2,586,757         \$2,500,526         59.29           American Family Mutual Insurance Company         0.0%         21         \$881         \$4860         \$3,4649         \$4,646         28.29           American Papithic Insurance Company         0.0%         20         \$17,611         \$3,883         \$0         \$2,586,757         \$2,503,526         59.29           American Family Mutual Insurance Company         0.0%         80         \$190,766         \$190,743         \$0         \$13,171         <	COMPANY NAME	SHARE		WRITTEN	EARNED			INCURRED	RATIO
Aerina Health Insurance Company Aerina Life Insurance Company Aerina Life Insurance Company Aerina Life Insurance Company American Continental Insurance Company American Continental Insurance Company American Family Mutual Insurance Company American Family Mutual Insurance Company American Family Mutual Insurance Company On% American Reprobible Company On% American Reprobible Corp Insurance Company On% American	Accendo Insurance Company	0.1%	47	\$509,111	\$504,146	\$0	\$257,995	\$283,158	56.2%
Aetna Life Insurance Company         0.0%         16         \$86,285         \$58,306         \$0         \$49,877         \$45,552         78.17           Allianz Life Insurance Co Offol.         0.0%         114         \$65,555         \$58,306         \$0         \$29,904         \$29,944         \$47,694           American Family Life Assurance Company         1.2%         2         \$6,774,063         \$6,781,592         \$0         \$5,516,554         \$5,388,498         79,09           American Family Mutual Insurance Company         0.7%         4         \$3,910,399         \$2,472,729         \$0         \$2,586,757         \$2,500,262         \$9,27           American Family Mutual Insurance Company         0.0%         21         \$881         \$16,633         \$0         \$4,649         \$4,646         28,229           American General Life Insurance Company         0.0%         21         \$881         \$16,643         \$0         \$131,071         \$128,029         67,54           American Republic Corp Insurance Company         0.6%         68         \$3,699,736         \$190,743         \$0         \$131,071         \$128,029         \$2,463,702         \$2,246,112         67,42           American Republic Insurance Company         0.6%         68         \$3,699,736         \$1,30,0	Aetna Health & Life Insurance Company	1.9%	100	\$11,252,708	\$11,229,624	\$0	\$8,430,630	\$8,310,316	74.0%
Allianz Life Insurance Co Of North America   0.0%   114   \$6.535   \$6.535   \$9.0   \$29,904   \$29,904   457.69   American Cominental Insurance Company   1.2%   2 \$6.774.063   \$6.781.592   \$9.0   \$5.516.54   \$5.388.488   79.09   American Family Life Assurance Coro Col.   0.0%   19   \$239,473   \$240,046   \$9.0   \$5.516.54   \$5.538.848   79.09   American Family Mutual Insurance Company   0.7%   4 \$3.910.399   \$4.272,729   \$9.0 \$2.586,757   \$2.530,526   59.29   American Reareal Life Insurance Company   0.0%   20   \$7.611   \$16.463   \$9.0   \$4.043   \$3.74   42.59   American National Life Ins Co Of TX   0.0%   89   \$190,766   \$190,743   \$9.0   \$10.171   \$12.829   67.59   American Progressive Life & Health Ins Co of NY   0.0%   104   \$4.833   \$4.833   \$9.0   \$87   \$10.5   \$2.29   American Progressive Life & Health Ins Co of NY   0.0%   104   \$4.833   \$3.4833   \$9.0   \$87   \$10.5   \$2.29   American Republic Corp Insurance Company   0.5%   22   \$3.148,103   \$3.139.409   \$9.0   \$2.263,702   \$3.241,791   103.39   American Republic Insurance Company   0.5%   22   \$3.148,103   \$3.139.409   \$9.0   \$2.463,702   \$3.241,791   103.39   \$4.040,703	Aetna Health Insurance Company	0.0%	91	\$118,332	\$117,737	\$0	\$175,884	\$183,984	156.3%
American Continental Insurance Company American Family Life Assurance Co of Col 0.0% 49 \$2.94.73 \$2.40.046 \$0 \$14.94.00 \$16.656 66.99 American Family Life Assurance Co of Col 0.0% 40 \$3.910.399 \$4.272.729 \$0 \$2.586.757 \$2.530.526 \$9.29 American General Life Insurance Company 0.0% 20 \$17.611 \$16.463 \$0 \$4.649 \$4.646 \$2.29 American National Insurance Company 0.0% 21 \$881 \$880 \$0 \$4.030 \$3.74 42.59 American National Insurance Company 0.0% 89 \$190.766 \$190.743 \$0 \$131.071 \$128.829 67.59 American National Life Ins Co Of TX 0.0% 89 \$190.766 \$190.743 \$0 \$131.071 \$128.829 67.59 American Republic Corp Insurance Company 0.5% 68 \$3.699.736 \$3.700.834 \$0 \$2.523.229 \$2.496.112 67.49 American Republic Insurance Company 0.5% 68 \$3.699.736 \$3.700.834 \$0 \$2.523.229 \$2.496.112 67.49 American Republic Insurance Company 0.5% 22 \$3.148.103 \$3.194.09 \$0 \$2.463.702 \$3.247.179 1103.39 American Retirement Life Insurance Company 0.8% 110 \$1.839.256 \$1.840.531 \$0 \$1.436.806 \$1.435.307 78.09 American Retirement Life Insurance Company 0.0% 21 \$1.840.531 \$0 \$1.436.806 \$1.435.307 78.09 Antherion Insurance Company 0.0% 23 \$1.910 \$1.910 \$0 \$4.036.728 \$3.943.87 87.79 Antherin Insurance Company 0.0% 23 \$1.910 \$5.040 \$0 \$0 \$0 \$0 \$0 \$0 Sankers Fidelity Assurance Company 0.0% 23 \$1.910 \$5.040 \$0 \$0 \$0 \$0 \$0 Sankers Fidelity Assurance Company 0.0% 24 \$745.716 \$644.199 \$0 \$40.081 \$40.827.36 \$3.194.97 Bankers Fidelity Assurance Company 0.0% 25 \$3.98.276 \$3.093.94.812 \$0 \$26.529.731 \$26.105.926 \$8.59 CIGNA National Health Insurance Company 0.0% 27 \$3.502 \$4.865 \$0 \$2.721 \$3.189 \$65.70 CIGNA National Health Insurance Company 0.0% 30 \$11.882.70 \$78.198.20 \$2.65.297.31 \$3.60.99 Combined Insurance Company 0.0% 30 \$11.882.10 \$11.892.10 \$0 \$2.65.297.31 \$3.189 \$65.70 CIGNA National Health Insurance Company 0.0% 30 \$3.55.55 \$3.00.199 \$3.03.94.812 \$0 \$26.529.71 \$3.189 \$65.70 CIGNA National Health Insurance Company 0.0% 31 \$3.50.50 \$3.50.50 \$3.50.50 \$5.78.90 \$7.79.248 \$6.09 Coloribian Mutual Life Insurance Company 0.0% 31 \$3.482.99 \$3.188.20 \$3.55.50 \$0 \$1.73.32	Aetna Life Insurance Company	0.0%	16	\$58,285	\$58,306	\$0	\$49,877	\$45,552	78.1%
American Family Life Assurance Co of Col.  American Family Mutual Insurance Company  O.7%  4 \$3,910,399  \$4,272,729  \$0 \$2,586,757  \$2,530,526  592,94merican Ramily Mutual Insurance Company  O.0%  20 \$17,611  \$881  \$880  \$0 \$4,649  \$4,646  \$28,24  American National Insurance Company  O.0%  21 \$881  \$880  \$0 \$4,030  \$13,071  \$128,829  67.54  American Progressive Life & Health Ins Co of NY  O.0%  0.0%	Allianz Life Insurance Co Of North America		114	\$6,535	\$6,535	\$0	\$29,904	\$29,904	457.6%
American Family Mutual Insurance Company American General Life Insurance Co 0 0.0% 20 \$17.611 \$16.463 \$0 \$4.649 \$4.646 28.2° American National Insurance Company 0 0.0% 21 \$881 \$880 \$0 \$4.049 \$4.646 28.2° American National Life Ins Co Of TX 0 0.0% 89 \$190,766 \$190,743 \$0 \$131,071 \$128.829 67.5° American Republic Corp Insurance Company 0 0.0% 68 \$3.699,736 \$3.700,834 \$0 \$2.523,229 \$2.496,112 67.4° American Republic Insurance Company 0 0.5% 22 \$3.148,103 \$3.139,409 \$0 \$2.523,229 \$2.496,112 67.4° American Republic Insurance Company 0 0.5% 22 \$3.148,103 \$3.139,409 \$0 \$2.63.702 \$2.241,791 103.3° American Republic Insurance Company 0 0.3% 110 \$1.839,256 \$1.840,531 \$0 \$1.436,806 \$1.435,307 78.0° American Republic Insurance Company 0 0.3% 34 \$4.444,548 \$43,337.20 \$0 \$5.634,823 \$5.656,369 75.9° Assured Life Association 0 0.3% 12 \$1.460,346 \$1.467,315 \$0 \$1.343,867 \$1.346,806 \$1.346,806 \$1.345,307 75.9° Assured Life Insurance Company 0 0.0% 23 \$1.910 \$1.910 \$0 \$2.50 \$6.11 32.0° Bankers Fidelity Assurance Company 0 0.0% 23 \$1.910 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	American Continental Insurance Company								79.0%
American General Life Insurance Co	American Family Life Assurance Co of Col.	0.0%	19	\$239,473	\$240,046	\$0	\$149,240	\$160,656	66.9%
American National Insurance Company American National Insurance Company American National Life Ins Co of TX  0.0% 89 \$190,766 \$190,743 \$0 \$131,071 \$128,829 67.59 American Republic Coxp Insurance Company 0.6% 68 \$3,699,736 \$3,700,834 \$0 \$2,253,229 \$2,496,112 67.40 American Republic Insurance Company 0.5% 68 \$3,699,736 \$3,700,834 \$0 \$2,252,3229 \$2,496,112 67.40 American Republic Insurance Company 0.5% 68 \$3,699,736 \$3,700,834 \$0 \$2,252,3229 \$2,496,112 67.40 103,39 American Retirement Life Insurance Company 0.3% 110 \$1,839,256 \$1,840,531 \$0 \$1,436,806 \$1,435,307 78.09 American Retirement Life Insurance Company 0.3% 110 \$1,839,256 \$1,840,531 \$0 \$1,436,806 \$1,435,307 78.09 American Retirement Life Insurance Company 0.8% 484,548 \$4,541,509 \$0 \$4,036,728 \$2,248,7102 \$3,241,791 103,39 American Retirement Life Insurance Company 0.8% 484,548 \$4,541,509 \$0 \$4,036,728 \$3,241,791 103,39 American Retirement Life Insurance Company 0.8% 484,548 \$4,541,509 \$0 \$4,036,728 \$3,984,387 77,70,834 77,7254,186 \$7,333,720 \$0 \$3,634,823 \$5,563,890 75.99 Anthem Insurance Company 0.0% 23 \$1,910 \$3,1910 \$0 \$250 \$3,901 \$3,901 \$3,901 \$3,902 \$3,903 \$3,903 \$3,143,103 \$0 \$3,1436,806 \$1,435,307 78.09 Anthem Insurance Company 0.0% 20 \$3,1910 \$4,482,548 \$4,481,549 \$5,910 \$	American Family Mutual Insurance Company	0.7%	4	\$3,910,399	\$4,272,729	\$0	\$2,586,757	\$2,530,526	59.2%
American National Life Ins Co of TX	American General Life Insurance Co	0.0%		\$17,611	\$16,463	\$0	\$4,649	\$4,646	28.2%
American Progressive Life & Health Ins Co of NY 0.0% 104 \$4.833 \$.4833 \$0 \$87 \$105 2.29 American Republic Corp Insurance Company 0.6% 68 \$3.699,736 \$3.700,834 \$0 \$2.523,229 \$2.496,112 67.49 American Republic Insurance Company 0.5% 22 \$3.148,103 \$3.139,409 \$0 \$2.463,702 \$3.241,791 103.39 American Retirement Life Insurance Company 0.3% 110 \$1.839,256 \$1.840,531 \$0 \$1.436,806 \$1.435,307 78.09 American Retirement Life Insurance Company 0.8% 34 \$4.484,548 \$4.541,509 \$0 \$4.036,728 \$3.984,387 87.79 Anthem Insurance Companies Inc 1.2% 7 \$7.254,186 \$7.333,720 \$0 \$5.634,823 \$5.563,600 75.99 Assured Life Association 0.3% 12 \$1.460,346 \$1.467,315 \$0 \$1.343,867 \$1.346,388 91.89 Auto Owners Life Insurance Company 0.0% 23 \$1.910 \$0 \$250 \$0 \$1.343,867 \$1.346,388 91.89 Auto Owners Life Insurance Company 0.0% 90 \$50.409 \$0 \$0 \$0 \$250 \$0 \$1.343,867 \$1.346,388 91.89 Auto Owners Life Insurance Company 0.1% 24 \$745,716 \$644,199 \$0 \$400,981 \$400,98	American National Insurance Company				\$880				42.5%
American Republic Corp Insurance Company 0.6% 68 \$3.699.736 \$3.700.834 \$0 \$2.523.229 \$2.496, 112 67.49 American Republic Insurance Company 0.5% 22 \$3.148,103 \$3.139,409 \$0 \$2.463,702 \$3.241,791 103.39 American Retirement Life Insurance Company 0.3% 110 \$1.839,256 \$1,840,531 \$0 \$1,436,806 \$1,435,307 78.09 American Feliment Life & Annuity Ins Co 0.8% 34 \$4.484,548 \$4.541,509 \$0 \$4,036,728 \$3.984,387 87.79 Anthem Insurance Company 0.0% 75.254,186 \$7,333,720 \$0 \$5,634,823 \$5,563,690 75.99 Assured Life Association 0.3% 12 \$1,460,346 \$1,467,315 \$0 \$1,343,867 \$1,346,368 91.89 Auto Owners Life Insurance Company 0.0% 23 \$1,910 \$0 \$250 \$611 32.09 Bankers Fidelity Assurance Company 0.0% 90 \$50,409 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	American National Life Ins Co Of TX	0.0%	89	\$190,766	\$190,743	\$0	\$131,071	\$128,829	67.5%
American Republic Insurance Company 0.5% 22 \$3,148,103 \$3,139,409 \$0 \$2,463,702 \$3,241,791 103.39 American Retirement Life Insurance Company 0.3% 110 \$1,839,256 \$1,840,531 \$0 \$1,436,806 \$1,435,307 78.09 American Retirement Life Insurance Company 0.8% 34 \$4,848,548 \$4,541,509 \$0 \$4,036,728 \$3,984,337 87.79 Anthem Insurance Companies Inc 1.2% 7 \$7,254,186 \$7,333,720 \$0 \$5,634,823 \$5,563,690 75.29 \$1,460,346 \$1,467,315 \$0 \$1,343,867 \$1,346,368 \$1.340,000 \$1,000 \$	American Progressive Life & Health Ins Co of NY			\$4,833	\$4,833				2.2%
American Retirement Life Insurance Company Assured Life Association  1.2% 7 7,7254,186 7,333,720 30 \$5,634,823 \$5,563,690 75.99 Assured Life Association  0.3% 12 \$1,460,346 \$1,467,315 \$0 \$1,343,867 \$1,343,867 \$1,346,388 91.89 Auto Owners Life Insurance Company 0.0% 90 \$50,409 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	American Republic Corp Insurance Company								67.4%
Americo Financial Life & Annuity Ins Co  0.8% 34 \$4,484,548 \$4,541,509 \$0 \$4,036,728 \$3,984,387 87.79 Anthem Insurance Companies Inc  1.2% 7 \$7,254,186 \$7,333,720 \$0 \$5,634,823 \$5,563,690 75.99 Assured Life Association  0.3% 12 \$1,460,346 \$1,467,315 \$0 \$1,343,867 \$1,346,368 91.89 Auto Owners Life Insurance Company  0.0% 23 \$1,910 \$1,910 \$0 \$250 \$611 32.09 Bankers Fidelity Life Insurance Company  0.1% 24 \$745,716 \$644,199 \$0 \$400,981 \$400,297 63.49 Bankers Life & Casualty Company  0.4% 25 \$2,169,824 \$2,209,553 \$0 \$1,936,445 \$1,904,977 86.29 Bilue Cross & Blue Shield Of Kansas City  0.0% 9 \$34,988,276 \$34,988,276 \$0 \$26,592,917 \$27,623,285 79.09 CIGNA Health & Life Insurance Company  0.0% 29 \$36,001 \$36,130 \$0 \$21,533 \$21,702 60.19 Capitol Life Insurance Company  0.0% 27 \$3,502 \$4,865 \$0 \$2,721 \$3,189 65.59 Central States Health & Life Co Of Omaha  0.0% 31 \$82,239 \$78,134 \$0 \$48,205 \$54,868 \$0.90 Colonial Penn Life Insurance Company  2.0% 35 \$11,892,107 \$11,998,200 \$0 \$7,993,267 \$1,994,994,994 64.99 Colonial Penn Life Insurance Company  1.1% 99 \$6,159,238 \$6,246,100 \$0 \$7,933,267 \$7,912,848 66.09 Combined Insurance Company  1.1% 99 \$6,159,238 \$6,246,100 \$0 \$2,052,215 \$1,464,180 62.49 Companion Life Insurance Company  1.1% 99 \$6,159,238 \$6,246,100 \$0 \$5,119,851 \$4,939,030 \$7,917,264,262 Connecticut General Life Ins Co Of Company  1.1% 99 \$6,159,238 \$6,246,100 \$0 \$5,119,851 \$4,939,030 \$7,917,264 \$1,934,200 Connecticut General Life Ins Co Of Company  0.0% 37 \$1,948,259 \$1,938,747 \$0 \$2,862,442 \$2,808,653 \$1,493,200 Connecticut General Life Ins Co Of Dentwood TN  0.3% 6 \$4,458,868 \$4,726,168 \$0 \$4,369,710 \$3,349,878 70.99 Everest Reinsurance Company  0.0% 41 \$260,121 \$258,439 \$0 \$154,091 \$3,349,878 70.99 Everest Reinsurance Company  0.0% 44 \$75,780 \$7,780 \$0 \$36,530 \$1,171 \$2,028 \$98.99 Everest Reinsurance Company  0.0% 44 \$75,780 \$7,780 \$0 \$36,530 \$1,171 \$2,028 \$98.99	American Republic Insurance Company		22		\$3,139,409			\$3,241,791	103.3%
Anthem Insurance Companies inc 1.2% 7 \$7,254,186 \$7,333,720 \$0 \$5,634,823 \$5,563,690 75.99 Assured Life Association 0.3% 12 \$1,460,346 \$1,467,315 \$0 \$1,343,867 \$1,346,368 91.89 Auto Owners Life Insurance Company 0.0% 23 \$1,910 \$1,910 \$0 \$250 \$611 32.09 Bankers Fidelity Assurance Company 0.0% 90 \$50,409 \$0 \$0 \$0 \$0 \$0 Bankers Fidelity Life Insurance Company 0.1% 24 \$745,716 \$644,199 \$0 \$400,981 \$408,273 63.49 Bankers Fidelity Company 0.4% 25 \$2,169,824 \$2,209,553 \$0 \$1,936,445 \$1,904,977 86.29 Blue Cross & Blue Shield Of Kansas City 0.0% 9 \$34,988,276 \$34,988,276 \$0 \$26,592,917 \$27,623,285 79.09 CIGNA Health & Life Insurance Company 0.0% 29 \$36,001 \$36,130 \$0 \$21,533 \$21,702 60.19 Capitol Life Insurance Company 0.0% 27 \$3,502 \$48,665 \$0 \$2,721 \$3,189 65.59 Celtric Insurance Company 0.0% 105 \$46,476 \$46,218 \$0 \$32,963 \$37,537 81.29 Central States Health & Life Co Of Omaha 0.0% 30 \$115 \$115 \$0 \$0 \$0.09 Central States Health & Life Insurance Company 0.0% 31 \$82,239 \$78,134 \$0 \$48,205 \$54,538 69.89 Cloimal Finaurance Company 0.0% 32 \$11,892,107 \$11,998,200 \$0 \$7,912,848 66.09 Colomial Penn Life Insurance Company 0.0% 36 \$3,555 \$3,566 \$0 \$7,912,848 66.09 Colombian Mutual Life Insurance Company 0.0% 37 \$1,948,240 \$2,345,808 \$0 \$2,052,215 \$1,464,180 62.49 Companion Life Insurance Company 0.0% 37 \$1,948,259 \$1,948,200 \$0 \$5,119,851 \$4,939,036 79,112 Companion Life Insurance Company 0.0% 37 \$1,948,259 \$1,948,200 \$0 \$5,119,851 \$4,939,036 79,112 Continental General Life Ins Co 0.0% 39 \$1,846 \$1,846 \$0 \$2,232 \$2,232 \$2,232 \$120,99 Continental General Insurance Company 0.0% 41 \$26,012 \$28,849 \$0 \$154,091 \$154,091 \$151,847 \$68,99 Continental General Insurance Company 0.0% 41 \$260,121 \$258,499 \$0 \$43,69,710 \$34,99,036 79,149 Country Life Insurance Company 0.0% 44 \$75,780 \$75,780 \$0 \$865,671 \$661,566 83,149.29 Country Life Insurance Company 0.0% 44 \$75,780 \$75,780 \$0 \$36,530 \$36,530 \$48,29	American Retirement Life Insurance Company								78.0%
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Bankers Fidelity Assurance Company 0.0% 90 \$50,409 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	Assured Life Association								91.8%
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Blue Cross & Blue Shield Of Kansas City 6.0% 9 \$34,988,276 \$34,988,276 \$0 \$26,592,917 \$27,623,285 79.09 CIGNA Health & Life Insurance Company 5.2% 65 \$30,051,940 \$30,394,812 \$0 \$26,229,731 \$26,105,926 85.99 CIGNA National Health Insurance Company 0.0% 29 \$36,001 \$36,130 \$0 \$21,533 \$21,702 60.19 Capitol Life Insurance Company 0.0% 27 \$3,502 \$4,865 \$0 \$2,721 \$3,189 65.59 Celtic Insurance Company 0.0% 105 \$46,476 \$46,218 \$0 \$32,963 \$37,537 81.29 Central Security Life Insurance Co 0.0% 30 \$115 \$115 \$0 \$0 \$0 \$48,205 \$54,638 69.89 Central States Health & Life Co Of Omaha 0.0% 31 \$82,239 \$78,134 \$0 \$48,205 \$54,638 69.89 Colonial Penn Life Insurance Co 0.4% 32 \$2,534,635 \$2,619,622 \$0 \$1,736,263 \$1,699,944 64.99 Colonial Penn Life Insurance Co 0.0% 36 \$3,555 \$3,566 \$0 \$965 \$1,034 29.09 Combined Insurance Co Of America 0.4% 37 \$2,289,400 \$2,345,808 \$0 \$2,052,215 \$1,464,180 62.49 Companion Life Insurance Company 1.1% 99 \$6,159,238 \$6,246,100 \$0 \$5,119,851 \$4,939,036 79.19 Connecticut General Life Ins Co Of Brentwood TN 0.3% 73 \$1,948,259 \$1,938,747 \$0 \$2,862,442 \$2,808,653 144.99 Continental Life Ins Co Of Brentwood TN 0.3% 73 \$1,948,259 \$1,938,747 \$0 \$2,862,442 \$2,808,653 144.99 Country Life Insurance Company 0.0% 41 \$260,121 \$258,439 \$0 \$43,69,710 \$3,349,878 70.99 Centeral Rinsurance Company 0.0% 44 \$75,780 \$75,780 \$0 \$36,530 \$36,530 \$36,530 \$48,29 Sederal Life Insurance Company 0.0% 44 \$75,780 \$75,780 \$0 \$6,56,507 \$3,56,20 \$989.39 \$989.39									63.4%
School   S									86.2%
CIGNA National Health Insurance Company O.0% 29 \$36,001 \$30,130 \$0 \$21,533 \$21,702 60.19 Capitol Life Insurance Company O.0% 27 \$3,502 \$4,865 \$0 \$2,721 \$3,189 65.59 Celtic Insurance Company O.0% 105 \$46,476 \$46,218 \$0 \$32,963 \$37,537 81.29 Central Security Life Insurance Co Central States Health & Life Co Of Omaha O.0% 31 \$82,239 \$78,134 \$0 \$48,205 \$54,538 69.89 Christian Fidelity Life Insurance Co Colonial Penn Life Insurance Company O.0% 36 \$31,892,107 \$11,998,200 \$35 \$11,892,107 \$11,998,200 \$37,893,267 \$7,912,848 66.09 Columbian Mutual Life Insurance Co Combined Insurance Co Of America O.4% 37 \$2,289,400 \$2,345,808 \$0 \$2,052,215 \$1,464,180 62.46,100 \$0 \$2,052,215 \$1,464,180 62.46,100 \$0 \$2,232 \$2,232 \$2,232 \$2,232 \$2,099 Continental General Life Ins Co Continental General Insurance Company O.1% 87 \$774,276 \$796,457 \$0 \$2,882,442 \$2,808,653 \$144,99 Country Life Insurance Company O.0% 41 \$260,121 \$258,439 \$0 \$33,650 \$33,650 \$33,6530 \$33,983,803 \$2,028 \$89,39 \$48,865 \$0 \$2,028 \$2,721 \$3,189 \$2,1702 \$3,189 \$4,865 \$0 \$2,721 \$3,189 \$41,29 \$50 \$50 \$1,736,263 \$1,699,944 \$6,499 \$6,199,820 \$0 \$1,199,820 \$0 \$1,199,820 \$0 \$1,199,820 \$0 \$1,199,820 \$0 \$1,199,820 \$0 \$1,034 \$2,032 \$1,034 \$2,039 \$2,042 \$2,043 \$2,044 \$2,045 \$2,04									79.0%
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Celtic Insurance Company 0.0% 105 \$46,476 \$46,218 \$0 \$32,963 \$37,537 81.29 Central Security Life Insurance Co 0.0% 30 \$115 \$115 \$0 \$0 \$0 .09 \$									60.1%
Central Security Life Insurance Co  0.0% 30 \$115 \$115 \$0 \$0 \$0 0.0%  Central States Health & Life Co Of Omaha  0.0% 31 \$82,239 \$78,134 \$0 \$48,205 \$54,538 69.8%  Christian Fidelity Life Insurance Co  0.4% 32 \$2,534,635 \$2,619,622 \$0 \$1,736,263 \$1,699,944 64.9%  Colonial Penn Life Insurance Company  2.0% 35 \$11,892,107 \$11,998,200 \$0 \$7,893,267 \$7,912,848 66.0%  Columbian Mutual Life Insurance Co  0.0% 36 \$3,555 \$3,566 \$0 \$965 \$1,034 29.0%  Combined Insurance Co Of America  0.4% 37 \$2,289,400 \$2,345,808 \$0 \$2,052,215 \$1,464,180 62.4%  Companion Life Insurance Company  1.1% 99 \$6,159,238 \$6,246,100 \$0 \$5,119,851 \$4,939,036 79.1%  Connecticut General Life Ins Co  0.0% 39 \$1,846 \$1,846 \$0 \$2,232 \$2,232 120.9%  Continental General Insurance Company  0.1% 87 \$774,276 \$796,457 \$0 \$655,671 \$661,566 83.1%  Continental Life Ins Co Of Brentwood TN  0.3% 73 \$1,948,259 \$1,938,747 \$0 \$2,862,442 \$2,808,653 144.9%  Country Life Insurance Company  0.0% 41 \$260,121 \$258,439 \$0 \$154,091 \$151,847 58.8%  Everest Reinsurance Company  0.8% 6 \$4,458,868 \$4,726,168 \$0 \$4,369,710 \$3,349,878 70.9%  Family Life Insurance Company  0.0% 44 \$75,780 \$75,780 \$0 \$36,530 \$36,530 48.2%  Federal Life Insurance Company  0.0% 45 \$205 \$205 \$0 \$1,713 \$2,028 989.3%			27						65.5%
Central States Health & Life Co Of Omaha  0.0% 31 \$82,239 \$78,134 \$0 \$48,205 \$54,538 69.89 Christian Fidelity Life Insurance Co 0.4% 32 \$2,534,635 \$2,619,622 \$0 \$1,736,263 \$1,699,944 64.99 Colonial Penn Life Insurance Company 2.0% 35 \$11,892,107 \$11,998,200 \$0 \$7,893,267 \$7,912,848 66.09 Columbian Mutual Life Insurance Co 0.0% 36 \$3,555 \$3,566 \$0 \$965 \$1,034 29.09 Combined Insurance Co Of America 0.4% 37 \$2,289,400 \$2,345,808 \$0 \$2,052,215 \$1,464,180 62.49 Companion Life Insurance Company 1.1% 99 \$6,159,238 \$6,246,100 \$0 \$5,119,851 \$4,939,036 79.19 Continental General Life Ins Co 0.0% 39 \$1,846 \$1,846 \$0 \$2,232 \$2,232 \$120.99 Continental Life Insurance Company 0.1% 87 \$774,276 \$796,457 \$0 \$655,671 \$661,566 83.19 Continental Life Ins Co Of Brentwood TN 0.3% 73 \$1,948,259 \$1,938,747 \$0 \$2,862,442 \$2,808,653 \$14.94 \$200 \$2,800,700 \$1,713 \$2,028 \$989.39 \$1,931,713 \$2,028 \$989.39 \$1,713 \$2,028 \$989.39 \$1.713 \$2,028 \$989.39 \$1.713 \$2,028 \$989.39 \$1.713 \$2,028 \$989.39 \$1.713 \$2,028 \$989.39 \$1.713 \$2,028 \$989.39 \$1.713 \$2,028 \$989.39 \$1.713 \$2,028 \$989.39 \$1.713 \$2,028 \$989.39 \$1.713 \$2,028 \$989.39 \$1.713 \$2,028 \$989.39 \$1.713 \$2,028 \$989.39 \$1.713 \$2,028 \$989.39 \$1.713 \$2,028 \$989.39 \$1.713 \$2,028 \$989.39 \$1.713 \$2,028 \$989.39 \$1.713 \$2,028 \$989.39 \$1.713 \$2,028 \$989.39 \$1.714 \$1.715									81.2%
Christian Fidelity Life Insurance Co 0.4% 32 \$2,534,635 \$2,619,622 \$0 \$1,736,263 \$1,699,944 64.99 Colonial Penn Life Insurance Company 2.0% 35 \$11,892,107 \$11,998,200 \$0 \$7,893,267 \$7,912,848 66.09 Columbian Mutual Life Insurance Co 0.0% 36 \$3,555 \$3,566 \$0 \$965 \$1,034 29.09 Combined Insurance Co Of America 0.4% 37 \$2,289,400 \$2,345,808 \$0 \$2,052,215 \$1,464,180 62.49 Companion Life Insurance Company 1.1% 99 \$6,159,238 \$6,246,100 \$0 \$5,119,851 \$4,939,036 79.19 Connecticut General Life Ins Co 0.0% 39 \$1,846 \$1,846 \$0 \$2,232 \$2,232 120.99 Continental General Insurance Company 0.1% 87 \$774,276 \$796,457 \$0 \$655,671 \$661,566 83.19 Continental Life Ins Co Of Brentwood TN 0.3% 73 \$1,948,259 \$1,938,747 \$0 \$2,862,442 \$2,808,653 144.99 Country Life Insurance Company 0.0% 41 \$260,121 \$258,439 \$0 \$154,091 \$151,847 58.89 Everest Reinsurance Company 0.0% 44 \$75,780 \$75,780 \$0 \$36,530 \$36,530 48.29 Federal Life Insurance Company 0.0% 45 \$205 \$205 \$0 \$1,713 \$2,028 989.39									0.0%
Colonial Penn Life Insurance Company         2.0%         35         \$11,892,107         \$11,998,200         \$0         \$7,893,267         \$7,912,848         66.0%           Columbian Mutual Life Insurance Co         0.0%         36         \$3,555         \$3,566         \$0         \$965         \$1,034         29.0%           Combined Insurance Co Of America         0.4%         37         \$2,289,400         \$2,345,808         \$0         \$2,052,215         \$1,464,180         62.4%           Companion Life Insurance Company         1.1%         99         \$6,159,238         \$6,246,100         \$0         \$5,119,851         \$4,939,036         79.1%           Connecticut General Life Ins Co         0.0%         39         \$1,846         \$1,846         \$0         \$2,232         \$2,232         \$12,232         \$2,232         \$12,232         \$2,232         \$2,232         \$12,232         \$2,232									
Columbian Mutual Life Insurance Co 0.0% 36 \$3,555 \$3,566 \$0 \$965 \$1,034 29.0% Combined Insurance Co Of America 0.4% 37 \$2,289,400 \$2,345,808 \$0 \$2,052,215 \$1,464,180 62.4% Companion Life Insurance Company 1.1% 99 \$6,159,238 \$6,246,100 \$0 \$5,119,851 \$4,939,036 79.1% Connecticut General Life Ins Co 0.0% 39 \$1,846 \$1,846 \$0 \$2,232 \$2,232 120.9% Continental General Insurance Company 0.1% 87 \$774,276 \$796,457 \$0 \$655,671 \$661,566 83.1% Continental Life Ins Co Of Brentwood TN 0.3% 73 \$1,948,259 \$1,938,747 \$0 \$2,862,442 \$2,808,653 144.9% Country Life Insurance Company 0.0% 41 \$260,121 \$258,439 \$0 \$154,091 \$151,847 58.8% Everest Reinsurance Company 0.8% 6 \$4,458,868 \$4,726,168 \$0 \$4,369,710 \$3,349,878 70.9% Family Life Insurance Company 0.0% 44 \$75,780 \$75,780 \$0 \$36,530 \$36,530 48.2% Federal Life Insurance Company 0.0% 45 \$205 \$0 \$1,713 \$2,028 989.3%									
Combined Insurance Co Of America         0.4%         37         \$2,289,400         \$2,345,808         \$0         \$2,052,215         \$1,464,180         62.4%           Companion Life Insurance Company         1.1%         99         \$6,159,238         \$6,246,100         \$0         \$5,119,851         \$4,939,036         79.1%           Connecticut General Life Ins Co         0.0%         39         \$1,846         \$1,846         \$0         \$2,232         \$2,232         \$2,232         \$120.9%           Continental General Insurance Company         0.1%         87         \$774,276         \$796,457         \$0         \$655,671         \$661,566         83.1%           Continental Life Insurance Company         0.3%         73         \$1,948,259         \$1,938,747         \$0         \$2,862,442         \$2,808,653         \$144.9%           Country Life Insurance Company         0.0%         41         \$260,121         \$258,439         \$0         \$154,091         \$151,847         58.8%           Everest Reinsurance Company         0.8%         6         \$4,458,868         \$4,726,168         \$0         \$4,369,710         \$3,349,878         70.9%           Family Life Insurance Company         0.0%         44         \$75,780         \$75,780         \$0         \$36,530<	·								
Companion Life Insurance Company         1.1%         99         \$6,159,238         \$6,246,100         \$0         \$5,119,851         \$4,939,036         79.1%           Connecticut General Life Ins Co         0.0%         39         \$1,846         \$1,846         \$0         \$2,232         \$2,232         \$120.9%           Continental General Insurance Company         0.1%         87         \$774,276         \$796,457         \$0         \$655,671         \$661,566         83.1%           Continental Life Ins Co Of Brentwood TN         0.3%         73         \$1,948,259         \$1,938,747         \$0         \$2,862,442         \$2,808,653         144.9%           Country Life Insurance Company         0.0%         41         \$260,121         \$258,439         \$0         \$154,091         \$151,847         58.8%           Everest Reinsurance Company         0.8%         6         \$4,458,868         \$4,726,168         \$0         \$4,369,710         \$3,349,878         70.9%           Family Life Insurance Company         0.0%         44         \$75,780         \$75,780         \$0         \$36,530         \$36,530         \$36,530         \$4,220           Federal Life Insurance Company         0.0%         45         \$205         \$205         \$0         \$1,713 <t< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>* ,</td><td>29.0%</td></t<>								* ,	29.0%
Connecticut General Life Ins Co         0.0%         39         \$1,846         \$1,846         \$0         \$2,232         \$2,232         \$2,232         \$12,09%           Continental General Insurance Company         0.1%         87         \$774,276         \$796,457         \$0         \$655,671         \$661,566         83.1%           Continental Life Ins Co Of Brentwood TN         0.3%         73         \$1,948,259         \$1,938,747         \$0         \$2,862,442         \$2,808,653         144.9%           Country Life Insurance Company         0.0%         41         \$260,121         \$258,439         \$0         \$154,091         \$151,847         58.8%           Everest Reinsurance Company         0.8%         6         \$4,458,868         \$4,726,168         \$0         \$4,369,710         \$3,349,878         70.9%           Family Life Insurance Company         0.0%         44         \$75,780         \$75,780         \$0         \$36,530         \$36,530         \$36,530         \$4,220           Federal Life Insurance Company         0.0%         45         \$205         \$205         \$0         \$1,713         \$2,028         989.3%									62.4%
Continental General Insurance Company 0.1% 87 \$774,276 \$796,457 \$0 \$655,671 \$661,566 83.19 Continental Life Ins Co Of Brentwood TN 0.3% 73 \$1,948,259 \$1,938,747 \$0 \$2,862,442 \$2,808,653 144.99 Country Life Insurance Company 0.0% 41 \$260,121 \$258,439 \$0 \$154,091 \$151,847 58.89 Everest Reinsurance Company 0.8% 6 \$4,458,868 \$4,726,168 \$0 \$4,369,710 \$3,349,878 70.99 Family Life Insurance Company 0.0% 44 \$75,780 \$75,780 \$0 \$36,530 \$36,530 48.29 Federal Life Insurance Company 0.0% 45 \$205 \$205 \$0 \$1,713 \$2,028 989.39									
Continental Life Ins Co Of Brentwood TN 0.3% 73 \$1,948,259 \$1,938,747 \$0 \$2,862,442 \$2,808,653 144.9% Country Life Insurance Company 0.0% 41 \$260,121 \$258,439 \$0 \$154,091 \$151,847 58.8% Everest Reinsurance Company 0.8% 6 \$4,458,868 \$4,726,168 \$0 \$4,369,710 \$3,349,878 70.9% Family Life Insurance Company 0.0% 44 \$75,780 \$75,780 \$0 \$36,530 \$36,530 48.2% Federal Life Insurance Company 0.0% 45 \$205 \$0 \$1,713 \$2,028 989.3%									
Country Life Insurance Company       0.0%       41       \$260,121       \$258,439       \$0       \$154,091       \$151,847       58.89         Everest Reinsurance Company       0.8%       6       \$4,458,868       \$4,726,168       \$0       \$4,369,710       \$3,349,878       70.99         Family Life Insurance Company       0.0%       44       \$75,780       \$75,780       \$0       \$36,530       \$36,530       \$36,530       48.29         Federal Life Insurance Company       0.0%       45       \$205       \$205       \$0       \$1,713       \$2,028       989.39	. ,								83.1%
Everest Reinsurance Company         0.8%         6         \$4,458,868         \$4,726,168         \$0         \$4,369,710         \$3,349,878         70.9%           Family Life Insurance Company         0.0%         44         \$75,780         \$75,780         \$0         \$36,530         \$36,530         48.2%           Federal Life Insurance Company         0.0%         45         \$205         \$205         \$0         \$1,713         \$2,028         989.3%	Continental Life Ins Co Of Brentwood TN					7 -			144.9%
Family Life Insurance Company 0.0% 44 \$75,780 \$75,780 \$0 \$36,530 \$36,530 48.2% Federal Life Insurance Company 0.0% 45 \$205 \$205 \$0 \$1,713 \$2,028 989.3%	Country Life Insurance Company								58.8%
Federal Life Insurance Company 0.0% 45 \$205 \$205 \$0 \$1,713 \$2,028 989.3%									70.9%
	Family Life Insurance Company								48.2%
First Health Life & Health Insurance Company 0.2% 113 \$1,057,029 \$1,054,040 \$0 \$713,189 \$671,653 63.7%									989.3%
	First Health Life & Health Insurance Company	0.2%	113	\$1,057,029	\$1,054,040	\$0	\$713,189	\$671,653	63.7%

# Data By Line by Company INDIVIDUAL - MEDICARE SUPPLEMENT

		RANK						
		BY	DIRECT	DIRECT	DIRECT	DIRECT	DIRECT	
	MARKET	MARKET	PREMIUM	PREMIUM	DIVIDENDS	LOSSES	LOSSES	LOSS
COMPANY NAME	SHARE	SHARE	WRITTEN	EARNED	PAID	PAID	INCURRED	RATIO
Forethought Life Insurance Company	0.0%	116	\$66,849	\$66,551	\$0	\$22,611	\$21,662	32.5%
Garden State Life Insurance Company	0.0%	48	\$78,945	\$72,947	\$0	\$52,237	\$62,726	86.0%
Genworth Life & Annuity Insurance Company	0.0%	54	\$193,454	\$193,962	\$0	\$85,983	\$83,324	43.0%
Genworth Life Insurance Company	0.0%	81	\$1,554	\$1,568	\$0	\$15	\$15	1.0%
Gerber Life Insurance Company	0.1%	85	\$428,842	\$430,603	\$0	\$229,130	\$210,688	48.9%
Globe Life & Accident Insurance Company	0.2%	115	\$958,754	\$981,550	\$0	\$732,564	\$720,280	73.4%
Golden Rule Insurance Company	0.2%	38	\$1,049,459	\$1,058,533	\$0	\$857,013	\$927,022	87.6%
Government Personnel Mutual Life Insurance Co	0.1%	49	\$350,973	\$353,506	\$0	\$271,864	\$274,874	77.8%
Gpm Health & Life Insurance Company	0.2%	62	\$974,651	\$986,954	\$0	\$880,474	\$854,278	86.6%
Great Southern Life Insurance Company	0.0%	112	\$27,444	\$26,697	\$0	\$33,436	\$35,176	131.8%
Guarantee Trust Life Insurance Company	0.0%	51	\$64,704	\$65,412	\$0	\$49,339	\$49,593	75.8%
Health Care Service Corporation	0.3%	84	\$1,668,208	\$1,668,208	\$0	\$2,043,422	\$2,050,069	122.9%
Healthy Alliance Life Insurance Company	17.6%	101	\$102,337,864	\$102,339,890	\$0	\$70,385,370	\$69,823,576	68.2%
Heartland National Life Insurance Company	0.1%	58	\$402,485	\$422,411	\$0	\$331,040	\$357,052	84.5%
Humana Insurance Company	2.0%	94	\$11,453,861	\$11,453,860	\$0	\$8,852,430	\$8,761,185	76.5%
HumanaDental Insurance Company	0.9%	83	\$5,516,720	\$5,516,720	\$0	\$5,360,916	\$5,394,710	97.8%
IdeaLife Insurance Company	0.0%	120	\$4,574	\$4,507	\$0	\$910	\$780	17.3%
Individual Assurance Co Life Health & Accident	1.4%	106	\$7,983,809	\$8,092,951	\$0	\$6,442,762	\$7,948,316	98.2%
Jackson National Life Insurance Company	0.0%	52	\$16,097	\$16,607	\$0	\$47,327	\$47,327	285.0%
Jefferson National Life Insurance Company	0.0%	50	\$16,901	\$17,044	\$0	\$10,920	\$5,021	29.5%
Liberty Bankers Life Insurance Company	0.0%	74	\$18,283	\$18,186	\$0	\$2,829	\$2,966	16.3%
Liberty National Life Insurance Company	0.0%	53	\$18,957	\$19,128	\$0	\$44,890	\$45,848	239.7%
LifeSecure Insurance Company	0.0%	98	\$1,159	\$1,152	\$0	\$537	\$527	45.7%
Loyal American Life Insurance Company	0.3%	55	\$1,979,458	\$1,980,662	\$0	\$1,373,081	\$1,387,968	70.1%
Lumico Life Insurance Company	1.1%	95	\$6,456,150	\$6,582,806	\$0	\$5,265,794	\$5,401,207	82.1%
Manhattan Life Insurance Company	3.2%	57	\$18,845,077	\$18,828,813	\$0	\$14,910,369	\$15,135,712	80.4%
Manhattanlife Insurance & Annuity Company	0.0%	33	\$24,121	\$24,044	\$0	\$3,395	\$3,503	14.6%
Massmutual Ascend Life Insurance Company	0.0%	46	\$76,644	\$77,302	\$0	\$50,608	\$49,685	64.3%
Medico Corp Life Insurance Company	0.1%	102	\$752,336	\$756,509	\$0	\$411,473	\$413,439	54.7%
Medico Insurance Company	0.0%	8	\$238,462	\$245,106	\$0	\$192,784	\$193,913	79.1%
Mutual Of Omaha Insurance Company	11.9%	88	\$69,205,342	\$69,873,402	\$0	\$52,297,871	\$51,875,872	74.2%
Nassau Life & Annuity Company	0.1%	119	\$573,028	\$573,028	\$0	\$443,971	\$248,156	43.3%
Nassau Life Insurance Company Of Kansas	0.0%	70	\$32,940	\$32,940	\$0	\$32,237	\$36,748	111.6%
National Guardian Life Insurance Company	0.0%	59	\$992	\$992	\$0	\$0	\$0	0.0%
National Health Insurance Company	2.9%	107	\$17,048,267	\$17,045,111	\$0	\$15,071,456	\$16,271,072	95.5%
Nationwide Life Insurance Company	0.0%	60	\$1,964	\$1,978	\$0	\$696	\$696	35.2%
New Era Life Ins Co of the Midwest	0.0%	78	\$17,875	\$20,442	\$0	\$7,615	\$6,865	33.6%
New York Life Insurance Company	0.0%	61	\$29,117	\$29,117	\$0	\$20,094	\$18,872	64.8%
North American Insurance Company	0.2%	71	\$950,336	\$962,155	\$0	\$682,391	\$665,065	69.1%
Old American Insurance Company	0.0%	63	\$660	\$660	\$0	\$130	\$791	119.8%
Old Surety Life Insurance Company								
Old Surety Life Insurance Company	2.8%	64	\$16,005,671	\$16,010,089	\$0	\$10,668,804	\$10,856,780	67.8%

# Data By Line by Company INDIVIDUAL - MEDICARE SUPPLEMENT

		RANK						
		BY	DIRECT	DIRECT	DIRECT	DIRECT	DIRECT	
	MARKET	MARKET	PREMIUM	PREMIUM	<b>DIVIDENDS</b>	LOSSES	LOSSES	LOSS
COMPANY NAME	SHARE	SHARE	WRITTEN	EARNED	PAID	PAID	INCURRED	RATIO
Oxford Life Insurance Company	0.1%	96	\$572,901	\$584,868	\$0	\$372,333	\$353,499	60.4%
Pan-American Life Insurance Company	0.2%	66	\$1,031,051	\$1,031,566	\$0	\$704,668	\$755,852	73.3%
Pekin Life Insurance Company	0.3%	67	\$1,551,570	\$1,564,146	\$0	\$1,132,448	\$1,092,060	69.8%
Physicians Life Insurance Company	0.2%	92	\$926,029	\$933,923	\$0	\$710,562	\$691,256	74.0%
Physicians Mutual Insurance Company	0.4%	103	\$2,382,411	\$2,393,102	\$0	\$1,935,818	\$1,894,356	79.2%
Provident American Life & Health Insurance Co	0.0%	69	\$30,043	\$30,386	\$0	\$37,007	\$35,899	118.1%
Puritan Life Insurance Company Of America	0.0%	86	\$207,020	\$196,739	\$0	\$116,321	\$137,375	69.8%
Renaissance Life & Health Insurance Co	0.0%	28	\$218,456	\$218,456	\$0	\$193,391	\$187,728	85.9%
Reserve National Insurance Company	0.2%	72	\$1,142,033	\$1,141,139	\$0	\$1,287,265	\$1,263,975	110.8%
Royal Neighbors Of America	0.0%	13	\$54,895	\$51,260	\$0	\$37,702	\$36,886	72.0%
S USA Life Insurance Company Inc	0.0%	18	\$264,746	\$264,230	\$0	\$245,338	\$245,993	93.1%
Sbli USA Life Insurance Company Inc	0.0%	17	\$1,840	\$1,812	\$0	\$561	\$567	31.3%
Shelter Life Insurance Company	0.0%	56	\$70,138	\$80,146	\$0	\$60,609	\$48,411	60.4%
Shenandoah Life Insurance Company	0.0%	75	\$18,665	\$18,631	\$0	\$11,876	\$11,620	62.4%
Silac Insurance Company	0.2%	43	\$1,370,769	\$1,396,519	\$0	\$860,452	\$814,107	58.3%
Standard Life & Accident Insurance Company	0.1%	109	\$651,468	\$685,242	\$0	\$580,165	\$567,307	82.8%
State Farm Mutual Automobile Insurance Co	1.5%	5	\$8,812,868	\$8,906,157	\$0	\$6,958,792	\$7,115,125	79.9%
State Mutual Insurance Company	0.0%	76	\$7,576	\$7,374	\$0	\$23,580	\$26,899	364.8%
Sterling Investors Life Insurance Company	0.0%	111	\$59,331	\$58,715	\$0	\$29,151	\$28,452	48.5%
Sterling Life Insurance Company	0.3%	97	\$1,990,656	\$2,007,819	\$0	\$1,463,988	\$1,470,879	73.3%
Supreme Council of the Royal Arcanum	0.0%	15	\$123	\$123	\$0	\$0	\$76	61.8%
Thrivent Financial For Lutherans	0.5%	10	\$2,793,385	\$2,795,869	\$0	\$2,055,537	\$2,065,671	73.9%
Transamerica Life Insurance Company	9.3%	108	\$54,042,014	\$54,441,664	\$0	\$31,697,266	\$31,296,454	57.5%
Trustmark Insurance Company	0.0%	26	\$1,981	\$2,006	\$0	\$17	\$14	0.7%
USAA Life Insurance Company	1.0%	77	\$6,034,669	\$6,031,546	\$0	\$4,396,323	\$4,432,613	73.5%
Unified Life Insurance Company	0.2%	1	\$1,202,905	\$1,209,838	\$0	\$1,135,762	\$1,092,973	90.3%
Union Fidelity Life Insurance Company	0.0%	42	\$3,571	\$3,533	\$0	\$1,933	\$1,751	49.6%
United American Insurance Company	0.3%	118	\$1,813,216	\$1,808,729	\$0	\$1,282,509	\$1,453,597	80.4%
United Commercial Travelers Of America	0.0%	11	\$238,887	\$240,183	\$0	\$195,936	\$193,500	80.6%
United Insurance Company Of America	0.2%	80	\$873,034	\$779,373	\$0	\$533,743	\$537,705	69.0%
United National Life Ins Co of America	0.0%	117	\$168,469	\$168,909	\$0	\$124,372	\$119,059	70.5%
United Of Omaha Life Insurance Company	2.9%	79	\$17,053,732	\$17,108,063	\$0	\$11,735,551	\$11,740,946	68.6%
United World Life Insurance Company	0.3%	93	\$1,998,809	\$2,018,635	\$0	\$1,572,789	\$1,609,003	79.7%
Washington National Insurance Company	0.1%	82	\$748,930	\$781,390	\$0	\$575,083	\$504,562	64.6%
Western Catholic Union	0.1%	14	\$292,221	\$292,385	\$0	\$375,051	\$358,113	122.5%
Wilcac Life Insurance Company	0.0%	40	\$14,942	\$15,003	\$0	\$16,991	\$13,035	86.9%
Total	100.0%		\$581,543,241	\$584,863,816	\$0	\$437,225,084	\$438,610,987	75.0%

# Data By Line by Company INDIVIDUAL - LONG TERM CARE

		RANK						
		BY	DIRECT	DIRECT	DIRECT	DIRECT	DIRECT	
	MARKET	MARKET	PREMIUM	PREMIUM	DIVIDENDS	LOSSES	LOSSES	LOSS
COMPANY NAME	SHARE	SHARE	WRITTEN	EARNED	PAID	PAID	INCURRED	RATIO
Ability Insurance Company	0.8%	61	\$1,750,023	\$1,833,383	\$0	\$3,178,394	\$1,874,825	102.3%
Allianz Life Insurance Co Of North America	2.1%	70	\$4,388,043	\$4,504,868	\$0	\$5,739,146	\$5,745,191	127.5%
Allianz Life Insurance Company Of New York	0.0%	28	\$5,888	\$5,888	\$0	\$0	\$0	0.0%
American Family Life Assurance Co of Col.	0.1%	10	\$266,327	\$278,563	\$0	\$370,949	\$411,999	147.9%
American Family Mutual Insurance Company	0.4%	1	\$927,637	\$625,864	\$0	\$604,510	\$547,719	87.5%
American Fidelity Assurance Company	0.2%	11	\$314,930	\$307,763	\$0	\$277,805	\$387,528	125.9%
American General Life Insurance Co	0.1%	12	\$294,603	\$304,861	\$0	\$220,968	\$149,024	48.9%
American Heritage Life Insurance Company	0.1%	13	\$164,497	\$167,081	\$0	\$390,694	\$359,652	215.3%
American Republic Insurance Company	0.1%	14	\$230,828	\$232,908	\$0	\$1,050,580	\$-297,914	-127.9%
Assurity Life Insurance Company	0.0%	60	\$42,868	\$42,779	\$0	\$0	\$0	0.0%
Auto Owners Life Insurance Company	0.2%	15	\$491,629	\$493,837	\$0	\$11,680	\$64,074	13.0%
Bankers Life & Casualty Company	7.9%	16	\$16,362,699	\$17,665,723	\$0	\$16,949,196	\$15,838,985	89.7%
Berkshire Life Insurance Company Of America	0.1%	62	\$266,933	\$296,392	\$0	\$15,389	\$8,839	3.0%
Blue Cross & Blue Shield Of Kansas City	0.2%	5	\$479,080	\$479,080	\$0	\$513,802	\$513,802	107.2%
Brighthouse Life Insurance Company	0.6%	69	\$1,344,275	\$1,769,413	\$0	\$2,842,025	\$1,265,563	71.5%
CMFG Life Insurance Company	0.6%	24	\$1,254,861	\$1,255,728	\$0	\$426,330	\$527,683	42.0%
Catholic Order Of Foresters	0.0%	7	\$35,237	\$35,237	\$0	\$43,364	\$43,364	123.1%
Central States Health & Life Co Of Omaha	0.0%	18	\$1,843	\$1,585	\$0	\$36,219	\$40,431	2550.9%
Christian Fidelity Life Insurance Co	0.0%	19	\$94,422	\$128,846	\$0	\$241,526	\$124,371	96.5%
Cincinnati Life Insurance Company The	0.0%	63	\$18,138	\$18,470	\$0	\$36,500	\$25,283	136.9%
Combined Insurance Co Of America	0.0%	21	\$18,624	\$19,077	\$0	\$93	\$463	2.4%
Continental Casualty Company	1.9%	2	\$3,971,940	\$5,573,385	\$0	\$10,363,017	\$8,264,594	148.3%
Continental General Insurance Company	0.8%	58	\$1,627,865	\$1,694,755	\$0	\$1,896,873	\$1,635,577	96.5%
Continental Life Ins Co Of Brentwood TN	0.0%	48	\$48,532	\$48,295	\$0	. \$0	\$0	0.0%
Country Life Insurance Company	0.3%	23	\$717,656	\$723,552	\$0	\$472,307	\$628,293	86.8%
Everlake Life Insurance Company	0.0%	9	\$1,950	\$1,950	\$0	\$0	\$0	0.0%
Farmers New World Life Insurance Company	0.1%	26	\$176,208	\$176,229	\$0	\$354,496	\$354,496	201.2%
Forethought Life Insurance Company	0.4%	71	\$842,189	\$842,189	\$0	\$0	\$0	0.0%
Genworth Life & Annuity Insurance Company	0.0%	33	\$51,838	\$94,288	\$0	\$341,090	\$-111,370	-118.1%
Genworth Life Insurance Company	21.5%	55	\$44,526,204	\$45,478,411	\$0	\$41,096,913	\$45,136,277	99.2%
Guarantee Trust Life Insurance Company	0.3%	29	\$690,777	\$702,210	\$0	\$1,106,014	\$2,354,688	335.3%
Healthy Alliance Life Insurance Company	0.0%	65	\$25,701	\$27,824	\$0	\$182,925	\$552,018	1984.0%
Jackson National Life Insurance Company	0.1%	31	\$250,159	\$236,314	\$0	\$1,137,984	\$1,155,767	489.1%
John Alden Life Insurance Company	0.1%	32	\$297,657	\$302,417	\$0	\$1,298,689	\$1,604,557	530.6%
John Hancock Life & Health Insurance Company	0.0%	74	\$33,684	\$34,368	\$0	\$77,688	\$522,751	1521.0%
John Hancock Life Insurance Company (usa)	11.1%	37	\$23,099,708	\$22,721,067	\$0	\$17,697,357	\$19,873,260	87.5%
LifeSecure Insurance Company	0.4%	64	\$787,298	\$789,065	\$0	\$72,126	\$179,724	22.8%
Lincoln Benefit Life Company	0.7%	34	\$1,362,127	\$1,367,795	\$0	\$3,871,796	\$5,432,580	397.2%
Lincoln National Life Insurance Company, The	0.1%	35	\$116,123	\$125,741	\$0	\$106,286	\$111,409	88.6%
Loyal American Life Insurance Company	0.0%	36	\$11,532	\$11,319	\$0	\$0	\$40	0.4%
Manhattanlife Insurance & Annuity Company	0.0%	20	\$4,986	\$4,969	\$0	\$577	\$595	12.0%
Massachusetts Mutual Life Insurance Company	1.2%	38	\$2,487,171	\$2,506,071	\$0	\$815,252	\$1,350,696	53.9%

# Data By Line by Company INDIVIDUAL - LONG TERM CARE

		RANK						
		BY	DIRECT	DIRECT	DIRECT	DIRECT	DIRECT	
	MARKET	MARKET	PREMIUM	PREMIUM	<b>DIVIDENDS</b>	LOSSES	LOSSES	LOSS
COMPANY NAME	SHARE	SHARE	WRITTEN	EARNED	PAID	PAID	INCURRED	RATIO
Massmutual Ascend Life Insurance Company	0.0%	27	\$92,777	\$90,323	\$0	\$81,690	\$26,001	28.8%
MedAmerica Insurance Company	0.5%	53	\$963,982	\$1,008,304	\$0	\$600,649	\$566,468	56.2%
Metropolitan Life Insurance Company	4.6%	39	\$9,499,097	\$9,494,429	\$0	\$5,824,365	\$5,521,406	58.2%
Midwest National Life Ins Co of TN	0.0%	40	\$25,586	\$25,602	\$0	\$38,131	\$-21,246	-83.0%
Minnesota Life Insurance Company	0.0%	41	\$75,593	\$75,926	\$0	\$0	\$0	0.0%
Mutual Of Omaha Insurance Company	5.5%	59	\$11,462,547	\$11,431,042	\$0	\$5,699,356	\$8,034,551	70.3%
Nassau Life & Annuity Company	0.1%	75	\$248,328	\$248,328	\$0	\$891,287	\$498,182	200.6%
Nassau Life Insurance Company Of Kansas	0.0%	46	\$37,000	\$37,000	\$0	\$75,624	\$86,207	233.0%
National Guardian Life Insurance Company	0.3%	42	\$589,942	\$550,087	\$0	\$0	\$0	0.0%
New York Life Insurance Company	2.7%	43	\$5,609,542	\$5,349,930	\$37	\$1,947,091	\$1,620,499	30.3%
Northwestern Long Term Care Insurance Co	8.9%	49	\$18,399,589	\$18,410,537	\$0	\$2,796,940	\$5,146,593	28.0%
Oceanview Life & Annuity	0.0%	47	\$1,683	\$1,683	\$0	\$56,057	\$48,768	2897.7%
Physicians Mutual Insurance Company	0.4%	66	\$855,140	\$870,727	\$0	\$834,758	\$950,417	109.2%
Principal Life Insurance Company	0.1%	17	\$152,458	\$120,344	\$0	\$39,598	\$42,723	35.5%
Provident Life & Accident Insurance Company	0.2%	44	\$442,782	\$455,928	\$0	\$142,808	\$179,454	39.4%
Prudential Insurance Company Of America The	1.6%	45	\$3,294,325	\$3,295,960	\$0	\$2,335,375	\$2,823,672	85.7%
Riversource Life Insurance Company	1.8%	30	\$3,643,012	\$3,687,841	\$0	\$6,342,269	\$6,400,545	173.6%
Silac Insurance Company	2.3%	25	\$4,871,946	\$5,057,019	\$0	\$7,148,706	\$7,067,937	139.8%
Standard Life & Accident Insurance Company	0.0%	68	\$18,429	\$20,117	\$0	\$103,373	\$65,268	324.4%
State Farm Mutual Automobile Insurance Co	4.2%	3	\$8,790,592	\$8,891,343	\$0	\$5,375,020	\$7,471,452	84.0%
State Life Insurance Company	0.3%	50	\$579,858	\$580,903	\$0	\$853,549	\$1,331,852	229.3%
State Mutual Insurance Company	2.4%	51	\$4,967,391	\$4,968,664	\$0	\$1,067,156	\$1,167,209	23.5%
TIAA-CREF Life Insurance Company	0.0%	8	\$101,580	\$101,064	\$0	\$202,509	\$267,427	264.6%
Teachers Ins & Annuity Assn of America	0.1%	52	\$160,788	\$162,185	\$0	\$414,254	\$1,321,934	815.1%
Thrivent Financial For Lutherans	3.4%	6	\$7,100,001	\$7,097,643	\$0	\$9,874,432	\$4,487,945	63.2%
Transamerica Life Insurance Company	4.2%	67	\$8,697,720	\$8,359,604	\$0	\$11,812,211	\$7,846,921	93.9%
Union Security Insurance Company	0.7%	57	\$1,498,296	\$1,599,995	\$0	\$3,112,150	\$4,570,729	285.7%
United American Insurance Company	0.1%	73	\$303,454	\$308,231	\$0	\$559,308	\$371,400	120.5%
United National Life Ins Co of America	0.1%	72	\$116,788	\$117,174	\$0	\$0	\$-14,790	-12.6%
United Of Omaha Life Insurance Company	0.8%	54	\$1,673,719	\$1,715,199	\$0	\$268,442	\$477,041	27.8%
United Security Assurance Company Of PA	0.4%	4	\$911,386	\$915,765	\$0	\$557,767	\$734,433	80.2%
Unum Life Insurance Company Of America	1.0%	22	\$2,143,549	\$2,434,614	\$0	\$6,669,861	\$8,337,118	342.4%
Washington National Insurance Company	0.2%	56	\$335,079	\$443,249	\$0	\$589,448	\$-53,682	-12.1%
Total	100.0%	<u> </u>	\$207,548,649	\$211,856,320	\$37	\$190,154,744	\$194,051,268	91.6%

# Data By Line by Company INDIVIDUAL - SPECIFIED DISEASE

		RANK						
		BY	DIRECT	DIRECT	DIRECT	DIRECT	DIRECT	
	MARKET		PREMIUM	PREMIUM	DIVIDENDS	LOSSES	LOSSES	LOSS
COMPANY NAME	SHARE	SHARE	WRITTEN	<b>EARNED</b>	PAID	PAID	INCURRED	RATIO
American Family Life Assurance Co of Col.	26.7%	7	\$27,520,443	\$27,474,307	\$0	\$12,341,207	\$11,485,853	41.8%
American Fidelity Assurance Company	5.3%	8	\$5,510,231	\$5,477,039	\$0	\$2,163,424	\$2,045,391	37.3%
American General Life Insurance Co	0.2%	9	\$195,867	\$196,909	\$0	\$162,104	\$167,058	84.8%
American Health & Life Insurance Company	0.0%	10	\$192	\$258	\$0	\$2,370	\$-245	-95.0%
American Heritage Life Insurance Company	1.0%	11	\$1,050,106	\$1,046,681	\$0	\$930,938	\$927,082	88.6%
American Home Life Insurance Company	0.0%	12	\$203	\$215	\$0	\$0	\$0	0.0%
American Income Life Insurance Co	0.5%	13	\$508,168	\$507,288	\$0	\$78,872	\$191,461	37.7%
American National Insurance Company	0.1%	15	\$98,686	\$98,082	\$0	\$74,751	\$84,479	86.1%
American Public Life Insurance Company	0.0%	16	\$28,223	\$28,504	\$0	\$22,266	\$19,956	70.0%
American Republic Insurance Company	0.0%	17	\$1,238	\$1,220	\$0	\$0	\$56	4.6%
Americo Financial Life & Annuity Ins Co	0.0%	26	\$1,784	\$1,784	\$0	\$0	\$0	0.0%
Assurity Life Insurance Company	0.1%	72	\$145,017	\$145,094	\$0	\$206,822	\$202,130	139.3%
Athene Annuity & Life Assurance Company	0.0%	22	\$485	\$490	\$0	\$0	\$4,504	919.2%
Bankers Fidelity Life Insurance Company	0.1%	18	\$57,127	\$57,124	\$0	\$24,148	\$26,131	45.7%
Bankers Life & Casualty Company	0.9%	19	\$948,658	\$937,744	\$0	\$270,000	\$315,086	33.6%
CICA Life Insurance Company Of America	-0.0%	73	\$-83	\$-83	\$0	\$0	\$0	0.0%
Canada Life Assurance Company	0.0%	82	\$8,069	\$8,419	\$0	\$62,840	\$31,952	379.5%
Central Security Life Insurance Co	0.0%	23	\$741	\$742	\$0	\$0	\$0	0.0%
Chesapeake Life Insurance Company The	2.3%	24	\$2,387,947	\$2,387,352	\$0	\$844,000	\$1,237,494	51.8%
Cincinnati Life Insurance Company The	0.0%	76	\$61	\$71	\$0	\$0	\$25	35.2%
Colonial Life & Accident Insurance Company	3.5%	27	\$3,643,824	\$3,661,375	\$0	\$2,288,919	\$2,295,027	62.7%
Combined Insurance Co Of America	1.4%	28	\$1,454,694	\$1,464,664	\$0	\$2,479,295	\$3,032,101	207.0%
Continental General Insurance Company	0.3%	70	\$338,775	\$340,085	\$0	\$319,305	\$209,726	61.7%
Continental Life Ins Co Of Brentwood TN	1.3%	59	\$1,295,679	\$1,289,353	\$0	\$235,823	\$231,391	17.9%
EMC National Life Company	0.0%	33	\$5,765	\$5,750	\$0	\$0	\$0	0.0%
Family Benefit Life Insurance Company	0.0%	68	\$0	\$28	\$0	\$0	\$0	0.0%
Family Heritage Life Insurance Co Of America	7.3%	79	\$7,515,053	\$7,498,591	\$0	\$2,365,302	\$2,351,814	31.4%
Family Life Insurance Company	0.0%	35	\$1,556	\$1,532	\$0	\$0	\$0	0.0%
Freedom Life Insurance Company Of America	16.9%	30	\$17,470,411	\$17,406,677	\$0	\$3,788,316	\$4,336,864	24.9%
Globe Life & Accident Insurance Company	0.0%	91	\$8,304	\$8,814	\$0	\$2,750	\$4,498	51.0%
Golden Rule Insurance Company	0.5%	29	\$548,798	\$550,261	\$0	\$0	\$49,097	8.9%
Great Southern Life Insurance Company	0.0%	90	\$911	\$911	\$0	\$0	\$0	0.0%
Guarantee Trust Life Insurance Company	3.5%	37	\$3,575,026	\$3,612,262	\$0	\$2,807,073	\$2,830,788	78.4%
Guardian Life Insurance Company Of America	0.0%	38	\$231	\$114	\$0	\$0	\$-375	-328.9%
Heartland National Life Insurance Company	0.1%	48	\$110,790	\$112,449	\$0	\$50,948	\$54,952	48.9%
Horace Mann Life Insurance Company	0.0%	39	\$548	\$546	\$0	\$100	\$95	17.4%
Humana Insurance Company	0.0%	75 27	\$4,769	\$4,769	\$0	\$11,081	\$14,752	309.3%
HumanaDental Insurance Company	0.0%	67	\$741	\$735	\$0	\$0	\$23	3.1%
IA American Life Insurance Company	0.0%	92	\$177	\$0	\$0	\$0	\$0	
Illinois Mutual Life Insurance Company	0.0%	40	\$7,084	\$3,605	\$0	\$10,000	\$10,000	277.4%
Independence American Insurance Company	0.0%	4	\$12,193	\$11,477	\$0 \$0	\$0	\$1,805	15.7%
Jackson National Life Insurance Company	0.0%	41	\$21,869	\$22,332	\$0	\$1,983	\$1,983	8.9%

# Data By Line by Company INDIVIDUAL - SPECIFIED DISEASE

		RANK						
		BY	DIRECT	DIRECT	DIRECT	DIRECT	DIRECT	
	MARKET	MARKET	PREMIUM	PREMIUM	<b>DIVIDENDS</b>	LOSSES	LOSSES	LOSS
COMPANY NAME	SHARE	SHARE	WRITTEN	<b>EARNED</b>	PAID	PAID	INCURRED	RATIO
Jefferson National Life Insurance Company	0.0%	36	\$1,850	\$1,848	\$0	\$0	\$-768	-41.6%
John Alden Life Insurance Company	0.0%	42	\$343	\$343	\$0	\$0	\$0	0.0%
Kansas City Life Insurance Company	0.0%	43	\$28	\$28	\$0	\$0	\$0	0.0%
Liberty National Life Insurance Company	2.7%	44	\$2,760,494	\$2,761,981	\$0	\$1,179,871	\$1,018,118	36.9%
Life Insurance Company Of The Southwest	0.0%	45	\$40	\$0	\$0	\$0	\$0	
LifeSecure Insurance Company	0.0%	78	\$9,225	\$9,032	\$0	\$0	\$-245	-2.7%
Loyal American Life Insurance Company	1.4%	46	\$1,492,323	\$1,476,662	\$0	\$598,381	\$676,557	45.8%
Manhattanlife Insurance & Annuity Company	1.1%	25	\$1,110,996	\$1,107,441	\$0	\$594,733	\$613,599	55.4%
Medico Corp Life Insurance Company	-0.0%	80	\$-12,815	\$-15,462	\$0	\$700	\$542	-3.5%
Medico Insurance Company	0.1%	5	\$104,574	\$103,890	\$0	\$42,500	\$45,226	43.5%
Midwest National Life Ins Co of TN	0.0%	47	\$775	\$775	\$0	\$0	\$-19	-2.5%
Mutual Of Omaha Insurance Company	2.1%	71	\$2,124,379	\$2,122,553	\$0	\$1,092,975	\$1,028,043	48.4%
Nassau Life & Annuity Company	0.1%	96	\$80,865	\$80,865	\$0	\$70,508	\$39,410	48.7%
Nassau Life Insurance Company Of Kansas	0.0%	56	\$15,671	\$15,671	\$0	\$8,000	\$9,119	58.2%
National Casualty Company	0.0%	2	\$0	\$94	\$0	\$0	\$0	0.0%
National Foundation Life Insurance Company	0.0%	98	\$10,363	\$10,325	\$0	\$652	\$870	8.4%
National Health Insurance Company	0.8%	85	\$863,795	\$863,635	\$0	\$202,219	\$215,006	24.9%
National Teachers Associates Life Insurance Co	0.9%	88	\$972,127	\$941,250	\$0	\$303,194	\$293,366	31.2%
National Union Fire Ins Co of Pittsburgh	0.0%	3	\$5,787	\$5,787	\$0	\$100	\$-29	-0.5%
Old American Insurance Company	0.0%	49	\$1,488	\$1,470	\$0	\$0	\$29	2.0%
Ozark National Life Insurance Company	0.0%	50	\$40,346	\$41,241	\$0	\$11,218	\$12,203	29.6%
Paul Revere Life Insurance Company	0.0%	51	\$48	\$47	\$0	\$0	\$0	0.0%
Philadelphia American Life Insurance Company	0.5%	52	\$523,617	\$533,266	\$0	\$115,902	\$47,292	8.9%
Physicians Mutual Insurance Company	0.1%	81	\$71,408	\$71,824	\$0	\$64,232	\$64,397	89.7%
Professional Insurance Company	0.0%	53	\$11,095	\$11,101	\$0	\$0	\$0	0.0%
Protective Life Insurance Company	0.2%	54	\$221,040	\$216,495	\$0	\$208,345	\$223,107	103.1%
Provident Life & Accident Insurance Company	0.2%	55	\$209,532	\$207,319	\$0	\$48,552	\$53,700	25.9%
Reliastar Life Ins Co of NY	0.0%	20	\$16,267	\$16,218	\$0	\$145,643	\$-145,069	-894.5%
Reserve National Insurance Company	0.7%	58	\$713,975	\$713,417	\$0	\$293,113	\$346,880	48.6%
Security National Life Insurance Company	0.0%	61	\$507	\$515	\$0	\$0	\$0	0.0%
Silac Insurance Company	0.1%	34	\$55,609	\$56,116	\$0	\$6,335	\$3,893	6.9%
Standard Life & Accident Insurance Company	0.1%	87	\$96,140	\$92,836	\$0	\$28,049	\$33,869	36.5%
Standard Life & Casualty Company	0.1%	74	\$83,614	\$83,614	\$0	\$22,816	\$24,851	29.7%
Standard Security Life Insurance Co Of NY	0.0%	60	\$1,222	\$1,037	\$0	\$0	\$0	0.0%
Sterling Investors Life Insurance Company	0.0%	89	\$36,336	\$36,346	\$0	\$3,168	\$3,168	8.7%
Sterling Life Insurance Company	0.0%	77	\$41,467	\$41,592	\$0	\$6,220	\$5,925	14.2%
Talcott Resolution Life & Annuity Ins Co	0.0%	69	\$3,751	\$3,282	\$0	\$474	\$415	12.6%
The Reliable Life Insurance Company	0.1%	57	\$142,812	\$143,310	\$0	\$44,842	\$-8,202	-5.7%
Tier One Insurance Company	0.0%	94	\$27,831	\$28,995	\$0	\$6,075	\$18,124	62.5%
Transamerica Life Insurance Company	0.3%	86	\$273,875	\$274,627	\$0	\$642,786	\$641,280	233.5%
Trustmark Insurance Company	0.0%	21	\$20,728	\$20,988	\$0	\$150	\$122	0.6%
Unified Life Insurance Company	0.0%	1	\$27,697	\$27,808	\$0	\$25,005	\$26,578	95.6%

## Data By Line by Company INDIVIDUAL - SPECIFIED DISEASE

		RANK BY	DIRECT	DIRECT	DIRECT	DIRECT	DIRECT	
	MARKET	MARKET	PREMIUM	PREMIUM	DIVIDENDS	LOSSES	LOSSES	LOSS
COMPANY NAME	SHARE	SHARE	WRITTEN	EARNED	PAID	PAID	INCURRED	RATIO
Union Fidelity Life Insurance Company	0.0%	32	\$6,054	\$6,136	\$0	\$332	\$-40	-0.7%
Unitd Security Health & Casualty Ins Co	0.0%	84	\$7,468	\$7,404	\$0	\$5,022	\$2,298	31.0%
United American Insurance Company	0.2%	95	\$192,691	\$194,647	\$0	\$262,905	\$357,527	183.7%
United Home Life Insurance Company	0.0%	63	\$806	\$814	\$0	\$0	\$0	0.0%
United Insurance Company Of America	0.0%	64	\$29	\$26	\$0	\$0	\$0	0.0%
United National Life Ins Co of America	0.1%	93	\$81,885	\$81,179	\$0	\$11,559	\$12,016	14.8%
United Of Omaha Life Insurance Company	0.0%	62	\$132	\$148	\$0	\$0	\$0	0.0%
Usable Life	0.0%	97	\$50,365	\$50,365	\$0	\$53,828	\$53,828	106.9%
Venerable Insurance & Annuity Company	0.0%	83	\$3,229	\$3,751	\$0	\$0	\$0	0.0%
Washington National Insurance Company	15.1%	65	\$15,615,457	\$15,542,348	\$0	\$7,773,982	\$7,380,485	47.5%
Western & Southern Life Insurance Company	0.4%	66	\$405,811	\$405,556	\$0	\$212,664	\$220,115	54.3%
Wilcac Life Insurance Company	0.1%	31	\$137,475	\$139,207	\$0	\$320,623	\$248,353	178.4%
Wilton Reassurance Life Company Of New York	0.0%	14	\$287	\$287	\$0	\$0	\$0	0.0%
Woodmen Of The World Life Insurance Society	0.0%	6	\$15,909	\$15,209	\$2,927	\$0	\$0	0.0%
Total	100.0%		\$103,159,184	\$102,922,829	\$2,927	\$45,952,310	\$45,728,893	44.4%

# Data By Line by Company INDIVIDUAL - ACCIDENT ONLY

COMPANY NAME			RANK						
COMPANY NAME				DIRECT	DIRECT	DIRECT	DIRECT	DIRECT	
COMPANY NAME		MARKET	MARKET	PREMIUM	PREMIUM			LOSSES	LOSS
Amalgamated Life Insurance Company         0.0%         21         \$2,108         \$2,108         \$0         \$0         0.0%         21         \$15,3%         American Family Life Assurance Cor Floida         0.0%         22         \$72         \$72         \$0         \$0         \$83         \$115,3%         American Family Mutual Insurance Company         0.0%         \$         \$744         \$902         \$0         \$0         \$0         0.0%         \$0         0.0%         \$0         0.0%         \$0         0.0%         \$0         0.0%         \$0         0.0%         \$0         0.0%         \$0         0.0%         \$0         \$0         \$0         0.0%         \$0 <td>COMPANY NAME</td> <td>SHARE</td> <td></td> <td>WRITTEN</td> <td>EARNED</td> <td></td> <td></td> <td>INCURRED</td> <td></td>	COMPANY NAME	SHARE		WRITTEN	EARNED			INCURRED	
American Bankers Life Assurance Cof Col. 47,1% 23 \$29,465,449 \$29,253,396 \$0 \$1,477,18 71,346,580 38,8% American Family Life Assurance Company 0.0% 5 \$749 \$902 \$0 \$0 \$0 .0% \$0 .	AAA Life Insurance Company	0.2%	95	\$139,697	\$141,380		\$36,000	\$36,170	25.6%
American Family Life Assurance Co of Col.         47.1%         23         \$29,465,449         \$92,253,396         \$0         \$11,477,187         \$11,346,580         38.8%           American Fidelity Assurance Company         4.4%         24         \$2,748,265         \$2,724,860         \$0         \$0         \$0         0.0%           American Fidelity Assurance Company         4.4%         25         \$864,047         \$869,792         \$0         \$50,208         \$81,098         29.8%           American Health & Life Insurance Company         0.0%         26         \$1,051         \$13,397         \$0         \$0         \$0         0.0%           American Hendina & Life Insurance Company         0.0%         6         \$1,392         \$1,606         \$0         \$0         \$0         \$0         \$54,438           American Home Assurance Company         0.0%         6         \$1,392         \$1,606         \$0         \$0         \$0         \$54,419         \$34,419           American Income Life Insurance Company         0.0%         31         \$8,478         \$8,447         \$0         \$150         \$134         1.6%           American Public Life Insurance Company         0.0%         33         \$25,254         \$8,014         \$0         \$0         \$0 <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>									
American Family Mutual Insurance Company         0.0%         5         \$749         \$902         \$0         \$0         0.0%           American Fidelity Assurance Company         4.4%         24         \$2.748.285         \$2.72.48.800         \$0         \$870.485         \$810.998         29.8%           American General Life Insurance Company         0.0%         26         \$1,051         \$1,397         \$0         \$5,206         \$85,765         9.9%           American Health & Life Insurance Company         0.0%         26         \$1,051         \$1,397         \$0         \$0         \$0         0.0%           American Home Assurance Company         0.0%         6         \$1,392         \$1,606         \$0         \$30,153         \$476,139         \$6.3%           American Home Assurance Company         0.0%         30         \$20,017         \$20,064         \$0         \$30,153         \$476,139         \$6.3%           American Hubilic Life Insurance Company         0.0%         30         \$20,017         \$20,064         \$0         \$50         \$41         \$0.4%           American Hubilic Life Insurance Company         0.0%         32         \$82         \$80         \$0         \$0         \$0         \$0         \$0         \$0         \$0	American Bankers Life Assurance Of Florida								
American Fidelity Assurance Company         4.4%         24         \$2,748,285         \$2,724,860         \$0         \$870,485         \$810,988         29.8%           American General Life Insurance Company         0.0%         26         \$1,051         \$69,792         \$0         \$58,266         \$85,765         9.9%           American Heriales Life Insurance Company         0.0%         26         \$1,051         \$1,397         \$0         \$5,206         \$85,765         9.9%           American Horne Assurance Company         0.0%         6         \$1,392         \$1,606         \$0         \$41,592         \$98,800         \$3,81%           American Income Life Insurance Company         0.0%         3         \$20,017         \$20,064         \$0         \$0         \$93,315         \$476,139         \$0.3%           American Republic Insurance Company         0.0%         31         \$8,478         \$8,447         \$0         \$150         \$134         \$1,6%           American Public Life Insurance Company         0.0%         33         \$5,426         \$80         \$0         \$0         \$0         \$0         \$0         \$0         \$0         \$0         \$0         \$0         \$0         \$0         \$0         \$0         \$0         \$0         <								\$11,346,580	
American Generia Life Insurance Company									
American Health & Life Insurance Company	American Fidelity Assurance Company								
American Heritage Life Insurance Company								\$85,765	
American Home Assurance Company         0.0%         6         \$1,392         \$1,606         \$0         \$0         \$-54         -3.4%           American Income Life Insurance Company         0.0%         30         \$20,017         \$20,064         \$0         \$393,153         \$476,139         36.3%           American Public Life Insurance Company         0.0%         31         \$84,78         \$8,447         \$0         \$150         \$134         1.6%           American Republic Insurance Company         0.0%         32         \$82         \$80         \$0         \$0         \$4         5.0%           American Republic Insurance Company         0.0%         33         \$5,426         \$6,014         \$0         \$0         \$0         \$0         0.0%           AssuranceAmerica Insurance Company         0.1%         93         \$55,107         \$59,316         \$0         \$0         \$0         0.0%           Assurity Life Insurance Company         0.0%         40         \$336         \$338         \$0 <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>0.0%</td>									0.0%
American Income Life Insurance Company         2.1%         28         \$1,314,151         \$1,313,469         \$0         \$393,153         \$476,139         36.3%           American National Insurance Company         0.0%         30         \$20,017         \$20,064         \$0         \$0         \$84         -0.4%           American Republic Irisurance Company         0.0%         31         \$8,478         \$8,447         \$0         \$150         \$134         1.6%           American United Life Insurance Company         0.0%         32         \$82         \$80         \$0         \$0         \$0         \$0         5.0%           American United Life Insurance Company         0.0%         33         \$5426         \$6,014         \$0         \$0         \$0         0.0%           AssuranceAmerica Insurance Company         0.1%         2         \$37,594         \$49,073         \$0         \$0         \$0         \$0         0.0%           Assurity Life Insurance Company         0.0%         40         \$336         \$338         \$0         \$0         \$0         \$0         \$0         \$0         \$0         \$0         \$0         \$0         \$0         \$0         \$0         \$0         \$0         \$0         \$0         \$0									
American National Insurance Company         0.0%         30         \$20,017         \$20,064         \$0         \$0         \$-84         -0.4%           American Public Life Insurance Company         0.0%         31         \$8,478         \$8,447         \$0         \$150         \$134         1.6%           American Public Life Insurance Company         0.0%         32         \$82         \$80         \$0         \$0         \$0         0.0%           American United Life Insurance Company         0.0%         33         \$5,426         \$6,014         \$0         \$0         \$0         0.0%           Assuraty Life Insurance Company         0.1%         2         \$37,594         \$49,073         \$0         \$0         \$0         0.0%           Assurity Life Insurance Company         0.0%         40         \$336         \$338         \$0 <td< td=""><td>American Home Assurance Company</td><td>0.0%</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></td<>	American Home Assurance Company	0.0%							
American Public Life Insurance Company         0.0%         31         \$8.478         \$8.447         \$0         \$150         \$134         1.6%           American Republic Insurance Company         0.0%         32         \$82         \$80         \$0         \$0         \$0         \$0         0.0%         \$0         \$0         \$0         \$0         0.0%         \$0									
American Republic Insurance Company         0.0%         32         \$82         \$80         \$0         \$4         5.0%           American United Life Insurance Company         0.1%         2         \$37,594         \$49,073         \$0         \$0         0.0%           AssuranceAmerica Insurance Company         0.1%         2         \$37,594         \$49,073         \$0         \$0         \$0         0.0%           Assurance Company         0.1%         93         \$59,107         \$59,316         \$0         \$0         \$0         0.0%           Athene Annuity & Life Assurance Company         0.0%         40         \$336         \$338         \$0         \$0         \$0         0.0%           Atlanta Life Insurance Company         0.0%         34         \$614         \$0         \$0         \$0         0.0%           Auto Club Life Insurance Company         0.0%         35         \$11         \$11         \$0         \$0         \$225         \$225         2225         223         \$0           Bankers Fidelity Life Insurance Company         0.0%         36         \$945         \$946         \$0         \$225         \$225         \$225         \$225         \$225         \$225         \$225         \$225         \$225								T - 1	
American United Life Insurance Company         0.0%         33         \$5,426         \$6,014         \$0         \$0         \$0         0.0%           Assurity Life Insurance Company         0.1%         2         \$37,594         \$49,073         \$0         \$0         \$0         0.0%           Assurity Life Insurance Company         0.1%         93         \$59,107         \$59,316         \$0         \$0         \$0         0.0%           Athene Annuity & Life Assurance Company         0.0%         40         \$336         \$338         \$0         \$0         \$0         0.0%           Allante Life Insurance Company         0.0%         34         \$614         \$0         <									
AssuranceAmerica Insurance Company         0.1%         2         \$37,594         \$49,073         \$0         \$0         \$0         0.0%           Assurity Life Insurance Company         0.1%         93         \$59,107         \$59,316         \$0         \$0         \$661         -1.1%           Athene Annuity & Life Assurance Company         0.0%         40         \$336         \$338         \$0         \$0         \$0         0.0%           Atland Life Insurance Company         0.0%         34         \$614         \$0         \$0         \$0         \$0         \$0         \$0         .0.0%           Auto Club Life Insurance Company         0.0%         101         \$3,225         \$3,411         \$0         \$0         \$0         .0.0%           Baltimore Life Insurance Company The         0.0%         35         \$11         \$111         \$0         \$0         \$0         .0.0%           Bankers Life & Casualty Company         0.0%         36         \$945         \$946         \$0         \$225         \$225         223         \$225         238%           Bankers Life Insurance Company         0.0%         37         \$3,187         \$3,549         \$0         \$10,300         \$10,74         286.7%									
Assurity Life Insurance Company Athene Annuity & Life Assurance Company Athene Annuity & Life Assurance Company O.0% 40 \$336 \$338 \$0 \$0 \$0 0.0% Athanta Life Insurance Company O.0% 34 \$614 \$0 \$0 \$0 \$0 0.0% Atto Club Life Insurance Company O.0% 35 \$11 \$11 \$0 \$0 \$0 \$22 \$-288 Balkirore Life Insurance Company O.0% 36 \$945 \$946 \$0 \$225 \$225 \$23.8% Bankers Life & Casualty Company O.0% 37 \$3,187 \$3,549 \$0 \$10,300 \$10,174 \$286.7% Banner Life Insurance Company O.0% 37 \$3,187 \$3,549 \$0 \$10,300 \$10,174 \$286.7% Banner Life Insurance Company O.0% 37 \$3,187 \$3,549 \$0 \$10,300 \$10,174 \$286.7% Banner Life Insurance Company O.0% 37 \$3,187 \$3,549 \$0 \$10,300 \$10,174 \$286.7% Banner Life Insurance Company O.0% 51 \$11 \$176,855 \$176,855 \$0 \$0 \$0 \$0 \$0 \$0.0% Boston Mutual Life Insurance Company O.0% 42 \$293 \$293 \$0 \$0 \$0 \$0 \$0 \$0.0% CIGNA National Health Insurance Company O.0% 51 \$2,312 \$2,330 \$0 \$0 \$0 \$54 \$2.3% Catholic Order Of Foresters O.0% 51 \$2,312 \$2,330 \$0 \$0 \$0 \$54 \$2.3% Chesapeake Life Insurance Company Fine Colonial Life & Accident Insurance Company O.0% 45 \$3,928,719 \$3,942,432 \$0 \$1,285,606 \$1,255,724 \$1.9% Condined Insurance Company O.0% 91 \$28,180 \$28,180 \$0 \$3,927 \$-134 \$0.5% Continental General Insurance Company O.0% 52 \$35,851 \$32,441 \$0 \$0 \$0 \$0 \$0 \$0 Combined Insurance Company O.0% 52 \$35,851 \$32,441 \$0 \$0 \$0 \$0 \$0 \$0 Continental General Insurance Company O.0% 52 \$35,851 \$32,441 \$0 \$0 \$0 \$0 \$0 \$0 Continental General Insurance Company O.0% 52 \$35,851 \$32,441 \$0 \$0 \$0 \$0 \$0 \$0 \$0 Continental General Insurance Company O.0% 53 \$353 \$853 \$840 \$0 \$0 \$0 \$0 \$0 \$0 \$0 Continental General Insurance Company O.0% 54 \$436,992 \$436,978 \$0 \$253,238 \$253,238 \$68.0% Farmity Benefit Life Insurance Company O.0% 55 \$158 \$170 \$0 \$0 \$0 \$0 \$0 \$0.0% Family Life Insurance Company O.0% 55 \$158 \$170 \$0 \$0 \$0 \$0 \$0 \$0.0%								* -	
Athene Annuity & Life Assurance Company Allanta Life Insurance Company O.0% 34 \$614 \$0 \$0 \$0 \$0 \$0 \$0 \$0 Allanta Life Insurance Company O.0% 34 \$614 \$0 \$0 \$0 \$0 \$0 \$0 \$0 Allanta Life Insurance Company O.0% 34 \$614 \$0 \$0 \$0 \$0 \$0 \$0 \$0 Allanta Life Insurance Company O.0% 35 \$11 \$11 \$0 \$0 \$0 \$0 \$0.0% Bankers Life Insurance Company The O.0% 35 \$11 \$11 \$0 \$0 \$0 \$0 \$0.0% Bankers Life & Casualty Life Insurance Company O.0% 36 \$945 \$946 \$0 \$225 \$225 \$225 23.8% Bankers Life & Casualty Company O.0% 37 \$3,187 \$3,549 \$0 \$10,300 \$10,174 \$286.7% Banner Life Insurance Company O.3% 111 \$176,855 \$176,855 \$0 \$0 \$0 \$0 \$0.0% Boston Mutual Life Insurance Company O.0% 42 \$293 \$293 \$0 \$15,867 \$16,092 \$6.9% CIGNA National Health Insurance Company O.0% 42 \$293 \$293 \$0 \$0 \$0 \$0 \$0.0% CMFG Life Insurance Company O.0% 42 \$293 \$293 \$0 \$0 \$0 \$0 \$0.0% Chesapeake Life Insurance Company The O.0% 18 \$815 \$815 \$0 \$0 \$0 \$0.0% Chesapeake Life Insurance Company Combined Insurance Company O.0% 45 \$3,928,719 \$3,942,432 \$0 \$1,285,606 \$1,255,724 \$19,96 Combined Insurance Company O.0% 91 \$28,180 \$28,180 \$0 \$13,807 \$144,460 \$12.2% Continental General Insurance Company O.0% 91 \$28,180 \$28,180 \$0 \$3,927 \$-134 \$0.5% Equitable Financial Life Insurance Company O.0% 87 \$1,270 \$1,270 \$0 \$0 \$0 \$0 \$0.0% Family Benefit Life Insurance Company O.0% 54 \$436,992 \$436,978 \$0 \$253,238 \$253,238 \$850,00 \$0 \$0.0% Farmers Mutual Hail Insurance Company O.0% 54 \$436,992 \$436,978 \$0 \$253,238 \$253,238 \$850,00 \$0 \$0.0% Federal Insurance Company O.0% 55 \$158 \$170 \$0 \$0 \$0 \$0 \$0.0%								· ·	
Atlanta Life Insurance Company         0.0%         34         \$614         \$0         \$0         \$0           Auto Club Life Insurance Company         0.0%         101         \$3,225         \$3,411         \$0         \$0         \$-28         -0.8%           Baltimore Life Insurance Company The         0.0%         35         \$11         \$11         \$0         \$0         \$0         0.0%           Bankers Life & Casualty Company         0.0%         36         \$945         \$946         \$0         \$225         \$225         23.8%           Banner Life Insurance Company         0.0%         37         \$3,187         \$3,549         \$0         \$10,300         \$10,174         286.7%           Banner Life Insurance Company         0.3%         111         \$176,855         \$176,855         \$0         \$0         \$0         0.0%         0.0%         0.0%         \$0         \$0         \$0         0.0%         0.0%         \$0         \$0         \$0         0.0%         \$0         \$0         0.0%         \$0         \$0         0.0%         \$0         \$0         0.0%         \$0         \$0         0.0%         \$0         \$0         0.0%         \$0         0.0%         \$0         0.0%         \$0									
Auto Club Life Insurance Company         0.0%         101         \$3,225         \$3,411         \$0         \$0         \$-28         -0.8%           Baltimore Life Insurance Company The         0.0%         35         \$111         \$111         \$0         \$0         \$0         0.0%           Bankers Life Insurance Company         0.0%         36         \$945         \$946         \$0         \$225         \$225         23.8%           Bankers Life & Casualty Company         0.0%         37         \$3,187         \$3,549         \$0         \$10,300         \$10,174         286.7%           Banner Life Insurance Company         0.3%         111         \$176,855         \$176,855         \$0         \$0         \$0         .0%           Boston Mutual Life Insurance Company         0.2%         39         \$99,638         \$28,281         \$0         \$15,867         \$16,092         \$6.9%           CMFG Life Insurance Company         0.0%         42         \$293         \$293         \$0		0.0%							0.0%
Baltimore Life Insurance Company The 0.0% 35 \$11 \$11 \$0 \$0 \$0 0.0% Bankers Fidelity Life Insurance Company 0.0% 36 \$945 \$946 \$0 \$225 \$225 23.8% Bankers Life & Casualty Company 0.0% 37 \$3,187 \$3,549 \$0 \$10,300 \$10,174 286.7% Banner Life Insurance Company 0.3% 111 \$176,855 \$176,855 \$0 \$0 \$0 \$0 .0% Boston Mutual Life Insurance Company 0.2% 39 \$99,638 \$28,281 \$0 \$15,867 \$16,092 56.9% CIGNA National Health Insurance Company 0.0% 42 \$293 \$293 \$0 \$0 \$0 .0% \$0 .0% CMFG Life Insurance Company 0.0% 51 \$2,312 \$2,330 \$0 \$0 \$0 \$0 .0% \$0 .0% \$0 \$0.0%								· ·	
Bankers Fidelity Life Insurance Company         0.0%         36         \$945         \$946         \$0         \$225         \$225         23.8%           Bankers Life & Casualty Company         0.0%         37         \$3,187         \$3,549         \$0         \$10,300         \$10,174         286.7%           Banner Life Insurance Company         0.3%         111         \$176,855         \$176,855         \$0         \$0         0.0%           Boston Mutual Life Insurance Company         0.2%         39         \$99,638         \$28,281         \$0         \$15,867         \$16,092         \$6.9%           CIGNA National Health Insurance Company         0.0%         42         \$293         \$293         \$0         \$0         0.0%           CMFG Life Insurance Company         0.0%         51         \$2,312         \$2,330         \$0         \$0         \$54         2.3%           Catholic Order Of Foresters         0.0%         18         \$815         \$815         \$0									
Bankers Life & Casualty Company         0.0%         37         \$3,187         \$3,549         \$0         \$10,300         \$10,174         286.7%           Banner Life Insurance Company         0.3%         111         \$176,855         \$176,855         \$0         \$0         \$0         0.0%           Boston Mutual Life Insurance Company         0.2%         39         \$99,638         \$28,281         \$0         \$15,867         \$16,092         \$56.9%           CIGNA National Health Insurance Company         0.0%         42         \$293         \$293         \$0         \$0         \$0         0.0%           CMFG Life Insurance Company         0.0%         51         \$2,312         \$2,330         \$0         \$0         \$54         2.3%           Catholic Order Of Foresters         0.0%         18         \$815         \$815         \$0         \$0         \$0         0.0%           Chesapeake Life Insurance Company The         2.3%         43         \$1,412,126         \$1,404,169         \$0         \$172,415         \$151,699         10.8%           Colonial Life & Accident Insurance Company         6.3%         45         \$3,928,719         \$3,942,432         \$0         \$1,285,606         \$1,255,724         31.9%           Combined Insu							·	· ·	
Banner Life Insurance Company         0.3%         111         \$176,855         \$176,855         \$0         \$0         \$0         \$0         0.0%           Boston Mutual Life Insurance Company         0.2%         39         \$99,638         \$28,281         \$0         \$15,867         \$16,092         56,9%           CIGNA National Health Insurance Company         0.0%         42         \$293         \$293         \$0         \$0         \$0         0.0%           CMFG Life Insurance Company         0.0%         51         \$2,312         \$2,330         \$0         \$0         \$54         2.3%           Catholic Order Of Foresters         0.0%         18         \$815         \$815         \$0         \$0         \$0         .0%           Chesapeake Life Insurance Company The         2.3%         43         \$1,412,126         \$1,404,169         \$0         \$172,415         \$151,699         10.8%           Colonial Life & Accident Insurance Company         6.3%         45         \$3,928,719         \$3,942,432         \$0         \$1,285,606         \$1,255,724         31.9%           Continental General Insurance Company         0.0%         \$1         \$1,176,744         \$1,182,005         \$0         \$183,763         \$144,460         12.2%									
Boston Mutual Life Insurance Company         0.2%         39         \$99,638         \$28,281         \$0         \$15,867         \$16,092         56.9%           CIGNA National Health Insurance Company         0.0%         42         \$293         \$293         \$0         \$0         \$0         0.0%           CMFG Life Insurance Company         0.0%         51         \$2,312         \$2,330         \$0         \$0         \$54         2.3%           Catholic Order Of Foresters         0.0%         18         \$815         \$815         \$0         \$0         \$0         0.0%           Chesapeake Life Insurance Company The         2.3%         43         \$1,412,126         \$1,404,169         \$0         \$172,415         \$151,699         10.8%           Colonial Life & Accident Insurance Company         6.3%         45         \$3,928,719         \$3,942,432         \$0         \$1,285,606         \$1,255,724         31.9%           Continental General Insurance Company         0.0%         91         \$28,180         \$28,180         \$0         \$3,927         \$-134         -0.5%           Equitable Financial Life Insurance Company         0.1%         52         \$35,851         \$32,441         \$0         \$0         \$0         \$0         0.0%		0.0%	37					\$10,174	286.7%
CIGNA National Health Insurance Company CMFG Life Insurance Company CMFG Life Insurance Company Catholic Order Of Foresters O.0% Chesapeake Life Insurance Company Colonial Life & Accident Insurance Company Combined Insurance Coopany Continental General Insurance Company Company Company Continental General Insurance Company Company Company Company Company Company Company Company Continental General Insurance Company Com									
CMFG Life Insurance Company Catholic Order Of Foresters 0.0% 18 \$815 \$815 \$0 \$0 \$0 \$0 0.0% Chesapeake Life Insurance Company The 2.3% 43 \$1,412,126 \$1,404,169 \$0 \$172,415 \$151,699 10.8% Colonial Life & Accident Insurance Company 6.3% 45 \$3,928,719 \$3,942,432 \$0 \$1,285,606 \$1,255,724 31.9% Combined Insurance Co Of America 1.9% 46 \$1,176,744 \$1,182,005 \$0 \$183,763 \$144,460 12.2% Continental General Insurance Company 0.0% 91 \$28,180 \$28,180 \$0 \$3,927 \$-134 -0.5% Equitable Financial Life Insurance Company 0.1% 52 \$35,851 \$32,441 \$0 \$0 \$0 \$0 0.0% Everlake Life Insurance Company 0.0% Family Benefit Life Insurance Company 0.0% Family Heritage Life Insurance Company 0.0% Family Heritage Life Insurance Company 0.0% Family Life Insurance Company 0.0%									
Catholic Order Of Foresters 0.0% 18 \$815 \$815 \$0 \$0 \$0 0.0% Chesapeake Life Insurance Company The 2.3% 43 \$1,412,126 \$1,404,169 \$0 \$172,415 \$151,699 10.8% Colonial Life & Accident Insurance Company 6.3% 45 \$3,928,719 \$3,942,432 \$0 \$1,285,606 \$1,255,724 31.9% Combined Insurance Co Of America 1.9% 46 \$1,176,744 \$1,182,005 \$0 \$183,763 \$144,460 12.2% Continental General Insurance Company 0.0% 91 \$28,180 \$28,180 \$0 \$3,927 \$-134 -0.5% Equitable Financial Life Insurance Company 0.1% 52 \$35,851 \$32,441 \$0 \$0 \$0 \$0 0.0% Everlake Life Insurance Company 0.0% 20 \$3,129 \$3,176 \$0 \$0 \$0 \$0 0.0% Family Benefit Life Insurance Company 0.0% 87 \$1,270 \$1,270 \$0 \$0 \$0 \$0 0.0% Family Life Insurance Company 0.0% 53 \$853 \$840 \$0 \$414,365 \$393,255 14.6% Family Life Insurance Company 0.0% 4 \$185 \$203 \$0 \$0 \$0 0.0% Farmers Mutual Hail Insurance Company 0.7% 54 \$436,992 \$436,978 \$0 \$253,238 \$253,238 \$80.0% Federal Insurance Company 0.0% 55 \$158 \$170 \$0 \$0 \$0 \$0 0.0%	CIGNA National Health Insurance Company	0.0%				\$0		\$0	
Chesapeake Life Insurance Company The         2.3%         43         \$1,412,126         \$1,404,169         \$0         \$172,415         \$151,699         10.8%           Colonial Life & Accident Insurance Company         6.3%         45         \$3,928,719         \$3,942,432         \$0         \$1,285,606         \$1,255,724         31.9%           Combined Insurance Co Of America         1.9%         46         \$1,176,744         \$1,182,005         \$0         \$183,763         \$144,460         12.2%           Continental General Insurance Company         0.0%         91         \$28,180         \$28,180         \$0         \$3,927         \$-134         -0.5%           Equitable Financial Life Insurance Company         0.1%         52         \$35,851         \$32,441         \$0         \$0         \$0         \$0         0.0%           Everlake Life Insurance Company         0.0%         20         \$3,129         \$3,176         \$0         \$0         \$0         \$0         0.0%           Family Benefit Life Insurance Company         0.0%         87         \$1,270         \$1,270         \$0         \$0         \$0         0.0%           Family Life Insurance Company         0.0%         53         \$853         \$840         \$0         \$0         \$0	CMFG Life Insurance Company	0.0%				7 -		\$54	
Colonial Life & Accident Insurance Company         6.3%         45         \$3,928,719         \$3,942,432         \$0         \$1,285,606         \$1,255,724         31.9%           Combined Insurance Co Of America         1.9%         46         \$1,176,744         \$1,182,005         \$0         \$183,763         \$144,460         12.2%           Continental General Insurance Company         0.0%         91         \$28,180         \$28,180         \$0         \$3,927         \$-134         -0.5%           Equitable Financial Life Insurance Company         0.1%         52         \$35,851         \$32,441         \$0         \$0         \$0         0.0%           Everlake Life Insurance Company         0.0%         20         \$3,129         \$3,176         \$0         \$0         \$0         0.0%           Family Benefit Life Insurance Company         0.0%         87         \$1,270         \$1,270         \$0         \$0         \$0         0.0%           Family Heritage Life Insurance Company         0.0%         53         \$853         \$840         \$0         \$444,365         \$393,255         14.6%           Farmers Mutual Hail Insurance Company         0.0%         4         \$185         \$203         \$0         \$0         \$0         0.0%								T -	
Combined Insurance Co Of America         1.9%         46         \$1,176,744         \$1,182,005         \$0         \$183,763         \$144,460         12.2%           Continental General Insurance Company         0.0%         91         \$28,180         \$28,180         \$0         \$3,927         \$-134         -0.5%           Equitable Financial Life Insurance Company         0.1%         52         \$35,851         \$32,441         \$0         \$0         \$0         0.0%           Everlake Life Insurance Company         0.0%         20         \$3,129         \$3,176         \$0         \$0         \$0         0.0%           Family Benefit Life Insurance Company         0.0%         87         \$1,270         \$1,270         \$0         \$0         \$0         0.0%           Family Heritage Life Insurance Company         0.0%         87         \$1,270         \$1,270         \$0         \$0         \$0         0.0%           Family Life Insurance Company         0.0%         53         \$853         \$840         \$0         \$0         \$0         0.0%           Farmers Mutual Hail Insurance Company         0.7%         54         \$436,992         \$436,978         \$0         \$0         \$0         0.0%           Federal Insurance Company	Chesapeake Life Insurance Company The				\$1,404,169	\$0	\$172,415		
Continental General Insurance Company         0.0%         91         \$28,180         \$28,180         \$0         \$3,927         \$-134         -0.5%           Equitable Financial Life Insurance Company         0.1%         52         \$35,851         \$32,441         \$0         \$0         \$0         0.0%           Everlake Life Insurance Company         0.0%         20         \$3,129         \$3,176         \$0         \$0         \$0         0.0%           Family Benefit Life Insurance Company         0.0%         87         \$1,270         \$1,270         \$0         \$0         \$0         \$0         0.0%           Family Heritage Life Insurance Company         0.0%         87         \$1,270         \$1,270         \$0         \$0         \$0         \$0         0.0%           Family Life Insurance Company         0.0%         53         \$853         \$840         \$0         \$0         \$0         \$0         0.0%           Farmers Mutual Hail Insurance Company Of IA         0.0%         4         \$185         \$203         \$0         \$0         \$0         \$0         0.0%           Federal Insurance Company         0.7%         54         \$436,992         \$436,978         \$0         \$253,238         \$253,238         \$58,0%									
Equitable Financial Life Insurance Company         0.1%         52         \$35,851         \$32,441         \$0         \$0         \$0         0.0%           Everlake Life Insurance Company         0.0%         20         \$3,129         \$3,176         \$0         \$0         \$0         0.0%           Family Benefit Life Insurance Company         0.0%         87         \$1,270         \$1,270         \$0         \$0         \$0         \$0         0.0%           Family Heritage Life Insurance Company         4.3%         98         \$2,696,623         \$2,690,716         \$0         \$414,365         \$393,255         14.6%           Family Life Insurance Company         0.0%         53         \$853         \$840         \$0         \$0         \$0         0.0%           Farmers Mutual Hail Insurance Company Of IA         0.0%         4         \$185         \$203         \$0         \$0         \$0         0.0%           Farmers New World Life Insurance Company         0.7%         54         \$436,992         \$436,978         \$0         \$253,238         \$253,238         \$8.0%           Federal Life Insurance Company         0.0%         55         \$158         \$170         \$0         \$0         \$0         0.0%		1.9%	46	\$1,176,744	\$1,182,005	\$0	\$183,763	\$144,460	12.2%
Everlake Life Insurance Company         0.0%         20         \$3,129         \$3,176         \$0         \$0         \$0         0.0%           Family Benefit Life Insurance Company         0.0%         87         \$1,270         \$1,270         \$0         \$0         \$0         \$0         0.0%           Family Heritage Life Insurance Co Of America         4.3%         98         \$2,696,623         \$2,690,716         \$0         \$414,365         \$393,255         14.6%           Family Life Insurance Company         0.0%         53         \$853         \$840         \$0         \$0         \$0         \$0         0.0%           Farmers Mutual Hail Insurance Company Of IA         0.0%         4         \$185         \$203         \$0         \$0         \$0         0.0%           Farmers New World Life Insurance Company         0.7%         54         \$436,992         \$436,978         \$0         \$253,238         \$253,238         \$8.0%           Federal Insurance Company         3.1%         8         \$1,954,590         \$1,956,530         \$0         \$0         \$0         \$0         0.0%           Federal Life Insurance Company         0.0%         55         \$158         \$170         \$0         \$0         \$0         0.0%  <	Continental General Insurance Company							\$-134	
Family Benefit Life Insurance Company         0.0%         87         \$1,270         \$1,270         \$0         \$0         \$0         0.0%           Family Heritage Life Insurance Co Of America         4.3%         98         \$2,696,623         \$2,690,716         \$0         \$414,365         \$393,255         14.6%           Family Life Insurance Company         0.0%         53         \$853         \$840         \$0         \$0         \$0         0.0%           Farmers Mutual Hail Insurance Company Of IA         0.0%         4         \$185         \$203         \$0         \$0         \$0         0.0%           Farmers New World Life Insurance Company         0.7%         54         \$436,992         \$436,978         \$0         \$253,238         \$253,238         58.0%           Federal Insurance Company         3.1%         8         \$1,954,590         \$1,956,530         \$0         \$154,664         \$518,247         26.5%           Federal Life Insurance Company         0.0%         55         \$158         \$170         \$0         \$0         \$0         0.0%	Equitable Financial Life Insurance Company								
Family Heritage Life Insurance Co Of Ámerica       4.3%       98       \$2,696,623       \$2,690,716       \$0       \$414,365       \$393,255       14.6%         Family Life Insurance Company       0.0%       53       \$853       \$840       \$0       \$0       \$0       \$0       0.0%         Farmers Mutual Hail Insurance Company Of IA       0.0%       4       \$185       \$203       \$0       \$0       \$0       \$0       0.0%         Farmers New World Life Insurance Company       0.7%       54       \$436,992       \$436,978       \$0       \$253,238       \$253,238       58.0%         Federal Insurance Company       3.1%       8       \$1,954,590       \$1,956,530       \$0       \$154,664       \$518,247       26.5%         Federal Life Insurance Company       0.0%       55       \$158       \$170       \$0       \$0       \$0       0.0%	Everlake Life Insurance Company	0.0%	20	\$3,129	\$3,176	\$0	\$0	\$0	0.0%
Family Life Insurance Company       0.0%       53       \$853       \$840       \$0       \$0       \$0       0.0%         Farmers Mutual Hail Insurance Company Of IA       0.0%       4       \$185       \$203       \$0       \$0       \$0       \$0       0.0%         Farmers New World Life Insurance Company       0.7%       54       \$436,992       \$436,978       \$0       \$253,238       \$253,238       58.0%         Federal Insurance Company       3.1%       8       \$1,954,590       \$1,956,530       \$0       \$154,664       \$518,247       26.5%         Federal Life Insurance Company       0.0%       55       \$158       \$170       \$0       \$0       \$0       0.0%	Family Benefit Life Insurance Company	0.0%	87	\$1,270	\$1,270	\$0	\$0	\$0	0.0%
Family Life Insurance Company       0.0%       53       \$853       \$840       \$0       \$0       \$0       0.0%         Farmers Mutual Hail Insurance Company Of IA       0.0%       4       \$185       \$203       \$0       \$0       \$0       \$0       0.0%         Farmers New World Life Insurance Company       0.7%       54       \$436,992       \$436,978       \$0       \$253,238       \$253,238       58.0%         Federal Insurance Company       3.1%       8       \$1,954,590       \$1,956,530       \$0       \$154,664       \$518,247       26.5%         Federal Life Insurance Company       0.0%       55       \$158       \$170       \$0       \$0       \$0       0.0%		4.3%		\$2,696,623	\$2,690,716	\$0	\$414,365	\$393,255	
Farmers Mutual Hail Insurance Company Of IA       0.0%       4       \$185       \$203       \$0       \$0       \$0       0.0%         Farmers New World Life Insurance Company       0.7%       54       \$436,992       \$436,978       \$0       \$253,238       \$253,238       \$58.0%         Federal Insurance Company       3.1%       8       \$1,954,590       \$1,956,530       \$0       \$154,664       \$518,247       26.5%         Federal Life Insurance Company       0.0%       55       \$158       \$170       \$0       \$0       \$0       \$0       0.0%		0.0%	53	\$853	\$840			\$0	0.0%
Farmers New World Life Insurance Company       0.7%       54       \$436,992       \$436,978       \$0       \$253,238       \$253,238       58.0%         Federal Insurance Company       3.1%       8       \$1,954,590       \$1,956,530       \$0       \$154,664       \$518,247       26.5%         Federal Life Insurance Company       0.0%       55       \$158       \$170       \$0       \$0       \$0       \$0       \$0       0.0%		0.0%	4	\$185	\$203	\$0	\$0	\$0	0.0%
Federal Insurance Company         3.1%         8 \$1,954,590 \$1,956,530         \$0 \$154,664 \$518,247 26.5%           Federal Life Insurance Company         0.0%         55 \$158 \$170         \$0 \$0 \$0 \$0         \$0 0.0%			54	\$436,992	\$436,978	\$0	\$253,238	\$253,238	58.0%
Federal Life Insurance Company 0.0% 55 \$158 \$170 \$0 \$0 0.0%		3.1%	8	\$1,954,590	\$1,956,530	\$0	\$154,664	\$518,247	26.5%
								\$0	
	Freedom Life Insurance Company Of America	4.0%	48	\$2,530,001	\$2,516,227	\$0	\$373,947	\$428,094	17.0%

# Data By Line by Company INDIVIDUAL - ACCIDENT ONLY

		RANK						
		BY	DIRECT	DIRECT	DIRECT	DIRECT	DIRECT	
	MARKET	MARKET	PREMIUM	PREMIUM	DIVIDENDS	LOSSES	LOSSES	LOSS
COMPANY NAME	SHARE	SHARE	WRITTEN	<b>EARNED</b>	PAID	PAID	INCURRED	RATIO
Gerber Life Insurance Company	0.5%	88	\$312,813	\$314,097	\$0	\$100,000	\$91,952	29.3%
Globe Life & Accident Insurance Company	1.1%	105	\$676,978	\$693,987	\$0	\$127,200	\$95,751	13.8%
Golden Rule Insurance Company	1.6%	47	\$1,028,893	\$1,033,437	\$0	\$171,433	\$195,252	18.9%
Government Employees Insurance Co	0.0%	9	\$71	\$85	\$0	\$0	\$-36	-42.4%
Guarantee Trust Life Insurance Company	0.9%	56	\$554,303	\$716,804	\$0	\$231,459	\$285,906	39.9%
Guardian Life Insurance Company Of America	0.0%	57	\$4,585	\$4,528	\$0	\$0	\$-142	-3.1%
Horace Mann Life Insurance Company	0.0%	58	\$143	\$143	\$0	\$0	\$1	0.7%
IA American Life Insurance Company	0.0%	106	\$15	\$0	\$0	\$0	\$0	
Illinois Mutual Life Insurance Company	0.1%	59	\$43,355	\$42,604	\$0	\$17,035	\$4,578	10.7%
Independence American Insurance Company	0.0%	13	\$20,435	\$20,435	\$0	\$2,613	\$4,646	22.7%
Independent Order Of Foresters US Branch The	0.2%	19	\$130,078	\$130,078	\$0	\$496	\$0	0.0%
Jackson National Life Insurance Company	0.0%	60	\$315	\$334	\$0	\$0	\$0	0.0%
John Alden Life Insurance Company	0.0%	61	\$5,457	\$5,457	\$0	\$0	\$0	0.0%
Liberty National Life Insurance Company	1.7%	62	\$1,091,740	\$1,093,268	\$0	\$297,669	\$489,887	44.8%
Life Insurance Company Of North America	0.0%	63	\$11,567	\$11,245	\$0	\$44,416	\$0	0.0%
Life Of The South Insurance Company	0.0%	114	\$0	\$0	\$0	\$0	\$2	
LifeSecure Insurance Company	0.1%	97	\$64,492	\$63,664	\$0	\$33,318	\$35,430	55.7%
Lifeshield National Insurance Co	0.0%	116	\$1,548	\$1,553	\$0	\$0	\$0	0.0%
Lincoln Heritage Life Insurance Company	0.1%	65	\$33,814	\$33,827	\$0	\$0	\$0	0.0%
Loyal American Life Insurance Company	0.8%	64	\$472,585	\$472,229	\$0	\$41,163	\$45,491	9.6%
Lumico Life Insurance Company	0.0%	96	\$12,416	\$13,205	\$0	\$0	\$11,077	83.9%
Manhattanlife Insurance & Annuity Company	0.1%	44	\$65,612	\$65,402	\$0	\$687	\$709	1.1%
Medico Insurance Company	0.0%	15	\$9,018	\$9,109	\$0	\$516	\$-20	-0.2%
Merit Life Insurance Co	-0.0%	66	\$-135	\$-135	\$0	\$0	\$0	0.0%
Midwest National Life Ins Co of TN	0.0%	67	\$14,340	\$14,340	\$0	\$0	\$-3	-0.0%
Minnesota Life Insurance Company	0.0%	68	\$5,019	\$5,019	\$0	\$25,000	\$24,994	498.0%
Mutual Of Omaha Insurance Company	2.5%	92	\$1,589,418	\$1,584,243	\$0	\$488,566	\$545,280	34.4%
Nassau Life & Annuity Company	0.0%	110	\$0	\$0	\$0	\$19,981	\$11,168	
National Casualty Company	0.0%	3	\$216	\$248	\$0	\$0	\$0	0.0%
National Foundation Life Insurance Company	0.0%	115	\$1,131	\$1,220	\$0	\$0	\$0	0.0%
National Health Insurance Company	3.0%	100	\$1,855,283	\$1,854,939	\$0	\$247,052	\$265,848	14.3%
National Teachers Associates Life Insurance Co	0.4%	104	\$268,804	\$280,793	\$0	\$71,994	\$69,660	24.8%
National Union Fire Ins Co of Pittsburgh	0.0%	7	\$1,700	\$2,171	\$0	\$0	\$1,726	79.5%
Old American Insurance Company	0.0%	69	\$3,348	\$3,615	\$0	\$0	\$-90	-2.5%
Old Republic Life Insurance Company	0.0%	70	\$2,105	\$2,105	\$0	\$305	\$305	14.5%
Pan-American Life Insurance Company	0.0%	71	\$10,040	\$10,045	\$0	\$6,862	\$7,360	73.3%
Paul Revere Life Insurance Company	0.0%	72	\$1,539	\$1,525	\$0	\$0	\$0 \$0	0.0%
Philadelphia American Life Insurance Company	0.5%	73	\$340,788	\$348,278	\$0	\$81,446	\$91,169	26.2%
Physicians Mutual Insurance Company	0.5%	99	\$16,226	\$16,230	\$0 \$0	\$500	\$139	0.9%
Professional Insurance Company	0.0%	74	\$2,523	\$2,525	\$0 \$0	\$0 \$0	\$95	3.8%
Provident Life & Accident Insurance Company	0.0%	75	\$234,551	\$228,071	\$0 \$0	\$17,115	\$15,746	6.9%
Puritan Life Insurance Company Of America	0.4%	90	\$508	\$508	\$0 \$0	\$0	\$13,740 \$0	0.0%
r dittair Life insurance company or America	0.070	50	ΨΟΟΟ	ψυσο	ΨΟ	ΨΟ	ΨΟ	0.070

# Data By Line by Company INDIVIDUAL - ACCIDENT ONLY

-		RANK						
		BY	DIRECT	DIRECT	DIRECT	DIRECT	DIRECT	
	MARKET	MARKET	PREMIUM	PREMIUM	DIVIDENDS	LOSSES	LOSSES	LOSS
COMPANY NAME	SHARE	SHARE	WRITTEN	EARNED	PAID	PAID	INCURRED	RATIO
Reliance Standard Life Insurance Company	0.0%	77	\$3,014	\$3,014	\$0	\$0	\$0	0.0%
Reserve National Insurance Company	0.6%	78	\$393,325	\$397,999	\$0	\$44,557	\$47,423	11.9%
Royalty Capital Life Insurance Company	0.0%	41	\$8	\$12	\$0	\$0	\$0	0.0%
Security National Life Insurance Company	0.0%	80	\$297	\$307	\$0	\$0	\$0	0.0%
Standard Life & Accident Insurance Company	0.0%	103	\$8,006	\$8,399	\$0	\$1,053	\$810	9.6%
Standard Life & Casualty Company	0.0%	94	\$252	\$252	\$0	\$0	\$0	0.0%
Starmount Life Insurance Company	-0.0%	79	\$-59	\$-58	\$0	\$0	\$0	0.0%
Talcott Resolution Life & Annuity Ins Co	0.0%	89	\$141	\$281	\$0	\$18	\$36	12.8%
The Reliable Life Insurance Company	0.2%	76	\$115,996	\$116,399	\$0	\$19,560	\$-4,097	-3.5%
The Travelers Protective Association Of America	0.0%	16	\$12,185	\$12,185	\$0	\$9,709	\$8,534	70.0%
Tier One Insurance Company	0.1%	108	\$51,366	\$53,514	\$0	\$5,520	\$16,469	30.8%
Transamerica Financial Life Ins Co	0.0%	86	\$291	\$292	\$0	\$0	\$0	0.0%
Transamerica Life Insurance Company	0.3%	102	\$212,932	\$214,320	\$0	\$85,953	\$84,961	39.6%
Travelers Indemnity Company	0.0%	11	\$0	\$163	\$0	\$0	\$0	0.0%
Travelers Indemnity Company Of Connecticut	0.0%	12	\$0	\$0	\$0	\$0	\$-9,711	
Trustmark Insurance Company	0.0%	38	\$7,751	\$7,849	\$0	\$500	\$408	5.2%
U S Specialty Insurance Company	0.0%	14	\$7,280	\$7,293	\$0	\$0	\$75,242	1031.7%
Unified Life Insurance Company	0.0%	1	\$2,113	\$2,191	\$0	\$0	\$0	0.0%
Union Fidelity Life Insurance Company	0.0%	50	\$2,777	\$2,814	\$0	\$2,100	\$-250	-8.9%
Union Labor Life Insurance Company	0.0%	81	\$882	\$879	\$0	\$0	\$321	36.5%
United American Insurance Company	0.0%	109	\$10,381	\$10,235	\$0	\$0	\$51	0.5%
United Commercial Travelers Of America	0.0%	17	\$466	\$471	\$0	\$150	\$150	31.8%
United Healthcare Life Insurance Company	0.0%	113	\$17,883	\$18,126	\$0	\$0	\$-1,110	-6.1%
United Insurance Company Of America	0.0%	82	\$964	\$860	\$0	\$0	\$0	0.0%
United National Life Ins Co of America	0.0%	107	\$330	\$329	\$0	\$0	\$0	0.0%
United States Life Insurance Co New York	0.0%	83	\$231	\$233	\$0	\$0	\$0	0.0%
Usable Life	0.0%	112	\$10,814	\$10,814	\$0	\$1,080	\$1,080	10.0%
Washington National Insurance Company	5.1%	84	\$3,171,751	\$3,153,359	\$0	\$1,346,054	\$1,127,159	35.7%
Wesco Insurance Company	0.2%	10	\$107,117	\$70,284	\$7,617	\$11,400	\$56,035	79.7%
Western & Southern Life Insurance Company	0.1%	85	\$65,987	\$65,946	\$0	\$15,317	\$15,854	24.0%
Wilcac Life Insurance Company	0.0%	49	\$11,494	\$11,522	\$0	\$0	\$-824	-7.2%
Wilton Reassurance Life Company Of New York	0.0%	29	\$1,291	\$1,291	\$0	\$0	\$0	0.0%
Total	100.0%		\$62,526,346	\$62,376,544	\$7,617	\$19,314,887	\$19,737,230	31.6%

# Data By Line by Company INDIVIDUAL - DISABILITY INCOME

		RANK						
		BY	DIRECT	DIRECT	DIRECT	DIRECT	DIRECT	
	MARKET	MARKET	PREMIUM	PREMIUM	DIVIDENDS	LOSSES	LOSSES	LOSS
COMPANY NAME	SHARE	SHARE	WRITTEN	<b>EARNED</b>	PAID	PAID	INCURRED	RATIO
Amalgamated Life Insurance Company	0.1%	11	\$150,083	\$150,083	\$0	\$133,840	\$133,840	89.2%
American Bankers Life Assurance Of Florida	0.0%	12	\$239	\$239	\$0	\$0	\$0	0.0%
American Family Life Assurance Co of Col.	18.1%	13	\$20,352,534	\$20,239,738	\$0	\$7,821,796	\$6,841,042	33.8%
American Family Mutual Insurance Company	0.0%	2	\$356	\$2,999	\$0	\$0	\$0	0.0%
American Fidelity Assurance Company	0.0%	14	\$693	\$693	\$0	\$0	\$16	2.3%
American General Life Insurance Co	0.1%	15	\$151,564	\$158,469	\$0	\$540,139	\$555,749	350.7%
American Heritage Life Insurance Company	0.3%	16	\$348,762	\$347,026	\$0	\$150,879	\$127,177	36.6%
American National Insurance Company	0.0%	18	\$3,359	\$3,003	\$0	\$12,165	\$-1,933	-64.4%
American States Insurance Company	0.0%	3	\$0	\$17	\$0	\$-1,200	\$-1,200	-7058.8%
Americo Financial Life & Annuity Ins Co	0.0%	31	\$12,178	\$12,056	\$0	\$0	\$0	0.0%
Ameritas Life Insurance Corp	1.9%	23	\$2,108,042	\$2,103,596	\$0	\$683,622	\$1,127,599	53.6%
Assurity Life Insurance Company	0.7%	99	\$749,908	\$744,917	\$0	\$364,221	\$-229,107	-30.8%
Athene Annuity & Life Assurance Company	0.0%	26	\$19,585	\$19,736	\$0	\$28,239	\$20,797	105.4%
Athene Annuity & Life Company	0.0%	27	\$1,355	\$1,255	\$0	\$0	\$0	0.0%
Auto Owners Life Insurance Company	0.0%	19	\$53,882	\$58,410	\$0	\$49,059	\$19,855	34.0%
Bankers Fidelity Life Insurance Company	0.0%	20	\$9,621	\$9,574	\$0	\$2,978	\$2,978	31.1%
Bankers Life & Casualty Company	0.0%	21	\$42,081	\$45,690	\$0	\$96,996	\$-33,714	-73.8%
Berkshire Life Insurance Company Of America	6.1%	100	\$6,892,718	\$7,011,010	\$0	\$1,867,910	\$1,924,711	27.5%
Boston Mutual Life Insurance Company	0.0%	25	\$4,306	\$4,344	\$0	\$3,367	\$3,414	78.6%
Brighthouse Life Insurance Company	0.0%	115	\$21,569	\$21,521	\$0	\$58,283	\$-1,366	-6.3%
Canada Life Assurance Company	0.0%	106	\$32,277	\$33,676	\$0	\$251,362	\$127,907	379.8%
Central Security Life Insurance Co	0.0%	28	\$0	\$0	\$0	\$533	\$-1,156	
Central States Indemnity Company Of Omaha	0.0%	6	\$14,437	\$14,493	\$0	\$3,475	\$3,475	24.0%
Centre Life Insurance Company	0.1%	107	\$82,142	\$85,155	\$0	\$16,709	\$6,113	7.2%
Chesapeake Life Insurance Company The	0.1%	29	\$61,598	\$61,599	\$0	\$23,146	\$23,493	38.1%
Cincinnati Life Insurance Company The	0.0%	104	\$16,550	\$16,774	\$0	\$160	\$132	0.8%
Colonial Life & Accident Insurance Company	3.0%	32	\$3,434,032	\$3,459,129	\$0	\$1,380,305	\$1,389,575	40.2%
Combined Insurance Co Of America	0.4%	34	\$493,364	\$496,561	\$0	\$188,033	\$217,071	43.7%
Commercial Travelers Life Insurance Company	0.0%	109	\$2,776	\$2,817	\$0	\$100	\$100	3.5%
Commonwealth Annuity & Life Insurance Co	0.0%	112	\$1,280	\$1,280	\$0	\$26,736	\$26,736	2088.8%
Connecticut General Life Ins Co	0.0%	37	\$46,584	\$54,143	\$0	\$464,601	\$309,539	571.7%
Continental General Insurance Company	0.1%	97	\$109,127	\$106,855	\$0	\$119,328	\$-16,446	-15.4%
Country Life Insurance Company	0.2%	39	\$189,927	\$199,683	\$0	\$128,625	\$143,088	71.7%
Equitable Financial Life Insurance Company	0.1%	40	\$158,507	\$148,406	\$0	\$1,299,765	\$1,288,164	868.0%
Farm Bureau Life Ins Co of MO	0.0%	41	\$9,189	\$10,968	\$0	\$7,200	\$7,200	65.6%
Federal Life Insurance Company	0.0%	42	\$391	\$286	\$0	\$0	\$0	0.0%
Federated Life Insurance Company	1.1%	43	\$1,281,168	\$1,281,107	\$0	\$298,558	\$277,660	21.7%
Fidelity Life Assn A Legal Reserve Life Ins Co	0.0%	44	\$4,385	\$4,385	\$0	\$0	\$0	0.0%
Fidelity Security Life Insurance Company	0.1%	101	\$80,821	\$79,371	\$0	\$30,475	\$7,099	8.9%
First Allmerica Financial Life Insurance Co	0.0%	89	\$111	\$0	\$0	\$0	\$0	
Golden Rule Insurance Company	0.0%	36	\$4,266	\$5,411	\$0	\$0	\$0	0.0%
Guarantee Trust Life Insurance Company	0.0%	46	\$311	\$321	\$0	\$0	\$0	0.0%

# Data By Line by Company INDIVIDUAL - DISABILITY INCOME

		RANK						
		BY	DIRECT	DIRECT	DIRECT	DIRECT	DIRECT	
	MARKET	MARKET	PREMIUM	PREMIUM	DIVIDENDS	LOSSES	LOSSES	LOSS
COMPANY NAME	SHARE	SHARE	WRITTEN	EARNED	PAID	PAID	INCURRED	RATIO
Guardian Life Insurance Company Of America	0.7%	47	\$801,927	\$789,273	\$9,144	\$1,587,324	\$531,269	67.3%
HCC Life Insurance Company	0.1%	119	\$103,600	\$20,937	\$0	\$2,467,728	\$2,296,772	10969.9%
Hartford Life & Accident Insurance Company	0.0%	95	\$4,216	\$4,216	\$0	\$142,080	\$142,080	3370.0%
Horace Mann Life Insurance Company	0.0%	48	\$3,920	\$3,920	\$0	\$0	\$-64	-1.6%
Humana Insurance Company	0.0%	102	\$24,160	\$24,160	\$0	\$418	\$-43	-0.2%
Illinois Mutual Life Insurance Company	1.0%	49	\$1,128,112	\$1,109,325	\$0	\$964,962	\$1,120,695	101.0%
Independent Order Of Foresters US Branch The	0.0%	10	\$337	\$337	\$0	\$0	\$0	0.0%
Individual Assurance Co Life Health & Accident	0.0%	110	\$622	\$608	\$0	\$0	\$0	0.0%
Jackson National Life Insurance Company	0.1%	51	\$107,448	\$117,153	\$0	\$581,665	\$581,665	496.5%
Jefferson National Life Insurance Company	0.0%	45	\$453	\$500	\$0	\$0	\$0	0.0%
John Hancock Life Insurance Company (usa)	0.0%	58	\$30,147	\$29,455	\$0	\$0	\$17,697	60.1%
Kansas City Life Insurance Company	0.0%	52	\$5,636	\$5,748	\$0	\$17,275	\$88,952	1547.5%
Knights Of Columbus	0.1%	9	\$95,478	\$93,674	\$0	\$0	\$-13,450	-14.4%
Leaders Life Insurance Company	0.0%	103	\$4,313	\$4,523	\$0	\$4,787	\$6,708	148.3%
Life Insurance Company Of North America	0.0%	53	\$17,620	\$17,128	\$0	\$0	\$0	0.0%
Lincoln Life & Annuity Company Of New York	0.0%	33	\$639	\$762	\$0	\$0	\$0	0.0%
Lincoln National Life Insurance Company, The	0.1%	54	\$97,247	\$111,092	\$0	\$342,564	\$369,215	332.4%
Loyal American Life Insurance Company	0.0%	55	\$1,119	\$1,130	\$0	\$138	\$97	8.6%
MONY Life Insurance Company	0.1%	64	\$94,032	\$98,194	\$48,628	\$225,210	\$-811,221	-826.1%
Madison National Life Insurance Company Inc	0.0%	57	\$1,024	\$1,035	\$0	\$0	\$-54	-5.2%
Manhattan National Life Insurance Company	0.0%	70	\$605	\$631	\$0	\$0	\$0	0.0%
Manhattanlife Insurance & Annuity Company	0.3%	30	\$302,200	\$301,233	\$0	\$142,544	\$147,065	48.8%
Massachusetts Mutual Life Insurance Company	7.4%	60	\$8,346,263	\$8,568,126	\$455,861	\$8,870,538	\$7,270,042	84.8%
Medico Insurance Company	0.0%	5	\$761	\$760	\$0	\$2,850	\$8,720	1147.4%
Metropolitan Life Insurance Company	3.0%	61	\$3,394,969	\$3,426,219	\$0	\$2,095,476	\$783,184	22.9%
Metropolitan Tower Life Insurance Company	0.1%	122	\$68,949	\$72,640	\$0	\$899,116	\$546,499	752.3%
Midwest National Life Ins Co of TN	0.0%	62	\$5,697	\$5,697	\$0	\$0	\$-2	-0.0%
Minnesota Life Insurance Company	0.3%	63	\$384,531	\$399,970	\$0	\$395,919	\$791,006	197.8%
Mutual Of Omaha Insurance Company	0.4%	98	\$406,369	\$407,083	\$0	\$170,918	\$128,376	31.5%
Mutual Trust Life Insurance Company	0.0%	65	\$0	\$278	\$0	\$0	\$0	0.0%
Nassau Life & Annuity Company	-0.6%	121	\$-671,216	\$-671,216	\$0	\$182,723	\$102,133	-15.2%
Nassau Life Insurance Company	0.0%	79	\$6,571	\$6,571	\$0	\$0	\$0	0.0%
Nassau Life Insurance Company Of Kansas	0.0%	85	\$787	\$787	\$0	\$204	\$233	29.6%
National Guardian Life Insurance Company	0.0%	66	\$2,762	\$2,737	\$0	\$9,360	\$9,360	342.0%
National Health Insurance Company	0.0%	111	\$3,612	\$3,612	\$0	\$0	\$0	0.0%
National Life Insurance Company	0.0%	67	\$43,073	\$66,951	\$0	\$316,443	\$229,404	342.6%
National Teachers Associates Life Insurance Co	0.3%	116	\$308,325	\$326,175	\$0	\$112,658	\$109,006	33.4%
New England Life Insurance Company	0.0%	118	\$50,049	\$50,505	\$0	\$14,062	\$9,149	18.1%
New York Life Insurance Company	0.2%	68	\$200,248	\$201,469	\$0	\$633,437	\$398,670	197.9%
North American Co For Life & Health Insurance	0.0%	69	\$7	\$7	\$0	\$0	\$0	0.0%
Northwestern Mutual Life Insurance Company	25.3%	71	\$28,554,205	\$28,193,992	\$10,666,020	\$10,760,436	\$4,783,927	17.0%
Ohio National Life Assurance Corporation	0.7%	117	\$751,575	\$751,549	\$0	\$429,543	\$427,799	56.9%

## Data By Line by Company INDIVIDUAL - DISABILITY INCOME

		RANK						
		BY	DIRECT	DIRECT	DIRECT	DIRECT	DIRECT	
	MARKET	MARKET	PREMIUM	PREMIUM	DIVIDENDS	LOSSES	LOSSES	LOSS
COMPANY NAME	SHARE	SHARE	WRITTEN	EARNED	PAID	PAID	INCURRED	RATIO
Ohio National Life Insurance Company The	0.1%	73	\$96,039	\$95,827	\$18,192	\$198,243	\$200,954	209.7%
Old American Insurance Company	0.0%	74	\$112	\$150	\$0	\$0	\$-61	-40.7%
Pan-American Life Insurance Company	0.0%	75	\$54,273	\$54,649	\$0	\$68,862	\$50,794	92.9%
Paul Revere Life Insurance Company	1.3%	76	\$1,470,111	\$1,654,853	\$0	\$3,272,266	\$2,088,106	126.2%
Penn Mutual Life Insurance Company The	0.0%	77	\$43,771	\$2,992	\$0	\$136,781	\$262,316	8767.2%
Philadelphia American Life Insurance Company	0.0%	78	\$2,947	\$3,108	\$0	\$41,777	\$39,914	1284.2%
Physicians Mutual Insurance Company	0.0%	105	\$436	\$436	\$0	\$4,800	\$3,859	885.1%
Primerica Life Insurance Company	0.0%	59	\$787	\$840	\$0	\$0	\$-91	-10.8%
Principal Life Insurance Company	9.7%	22	\$10,895,841	\$8,600,704	\$0	\$2,829,994	\$8,126,050	94.5%
Professional Insurance Company	0.1%	80	\$109,113	\$109,176	\$0	\$76,472	\$76,377	70.0%
Protective Life Insurance Company	0.0%	81	\$752	\$752	\$0	\$0	\$-479	-63.7%
Provident Life & Accident Insurance Company	8.3%	82	\$9,365,429	\$9,524,382	\$0	\$6,465,167	\$5,386,977	56.6%
Provident Life & Casualty Insurance Company	0.3%	83	\$292,556	\$295,598	\$0	\$144,930	\$124,283	42.0%
Prudential Insurance Company Of America The	0.0%	84	\$4,978	\$5,075	\$0	\$12,863	\$-3,642	-71.8%
Reliastar Life Insurance Company	0.0%	72	\$3,051	\$3,051	\$0	\$0	\$0	0.0%
Riversource Life Insurance Company	0.9%	50	\$1,026,753	\$1,024,892	\$0	\$217,456	\$219,454	21.4%
Sentry Life Insurance Company (I&h Acct)	0.0%	87	\$124	\$137	\$0	\$0	\$-18	-13.1%
Shelter Life Insurance Company	0.0%	56	\$33,200	\$34,251	\$0	\$148,614	\$307,104	896.6%
Standard Insurance Company	3.3%	88	\$3,730,788	\$3,700,052	\$0	\$1,390,724	\$1,409,452	38.1%
Standard Life & Accident Insurance Company	0.0%	114	\$156	\$156	\$0	\$3,300	\$2,563	1642.9%
State Farm Mutual Automobile Insurance Co	2.2%	4	\$2,470,185	\$2,481,941	\$0	\$1,020,044	\$646,336	26.0%
Symetra Life Insurance Company	0.0%	86	\$6,151	\$7,583	\$0	\$18,405	\$8,755	115.5%
Talcott Resolution Life & Annuity Ins Co	0.0%	96	\$797	\$1,126	\$0	\$101	\$142	12.6%
Thrivent Financial For Lutherans	0.6%	7	\$716,053	\$716,537	\$121,987	\$493,553	\$472,830	66.0%
Transamerica Life Insurance Company	0.0%	113	\$5,777	\$5,802	\$0	\$891	\$880	15.2%
Trustmark Insurance Company	0.0%	24	\$56,239	\$56,945	\$0	\$12,599	\$10,287	18.1%
USAA Life Insurance Company	0.0%	90	\$28,974	\$29,918	\$0	\$41,738	\$32,688	109.3%
Unified Life Insurance Company	0.0%	1	\$664	\$670	\$0	\$6,500	\$-7,677	-1145.8%
Unitd Security Health & Casualty Ins Co	0.0%	108	\$272	\$423	\$0	\$0	\$0	0.0%
United American Insurance Company	0.0%	120	\$305	\$303	\$0	\$0	\$0	0.0%
United Commercial Travelers Of America	0.0%	8	\$6,073	\$6,152	\$0	\$0	\$0	0.0%
United Insurance Company Of America	0.0%	91	\$137	\$122	\$0	\$0	\$0	0.0%
United Life Insurance Company	0.0%	92	\$11,135	\$11,332	\$0	\$0	\$-409	-3.6%
Universal Guaranty Life Insurance Company	0.0%	93	\$481	\$481	\$0	\$8,496	\$7,117	1479.6%
Unum Life Insurance Company Of America	0.5%	35	\$576,171	\$617,594	\$0	\$2,307,279	\$1,214,597	196.7%
Washington National Insurance Company	0.0%	94	\$1,271	\$1,530	\$0	\$2,640	\$2,607	170.4%
Wilcac Life Insurance Company	0.0%	38	\$21,734	\$16,276	\$0	\$750	\$-233	-1.4%
Wilton Reassurance Life Company Of New York	0.0%	17	\$214	\$214	\$0	\$0	\$0	0.0%
Total	100.0%		\$112,662,320	\$110,611,772	\$11,319,832	\$66,347,028	\$55,056,329	49.8%

## Data By Line by Company INDIVIDUAL - DENTAL

American Public Life Insurance Company 0.0% 5 \$2,890 \$2,903 \$0 \$90 \$77 27.5% American Republic Insurance Company 0.3% 6 \$126,396 \$126,396 \$0 \$2-5,326 \$2-5,326 \$-25,3			RANK						
COMPANY NAME			BY	DIRECT	DIRECT	DIRECT	DIRECT	DIRECT	
American Family Life Assurance Coop Col. 5.6%		MARKET	MARKET						
American Public Life Insurance Company 0.0% 5 \$2.890 \$2.903 \$0 \$980 \$77 27.5% American Republic Insurance Company 0.3% 6 \$126,336 \$126,336 \$0 \$2.54.326 \$0 \$2.53.26 \$2.53.26 \$2.004 Ameritas Life Insurance Company 11.2% 7 \$5.237.904 \$5.261.699 \$0 \$2.965.270 \$2.991.367 56.9% Best Life & Health Insurance Company 2.3% 39 \$1,052.044 \$1,031.238 \$0 \$610,131 \$805,537 58.7% Blue Cross & Blue Shield Of Kansas City 7.8% 3 \$3.652.597 \$3.652.597 \$0 \$2.591.000 \$2.650,754 72.6% CIGNA Health & Life Insurance Company The 2.0% 9 \$9.939,172 \$941,643 \$0 \$442,966 \$446,659 \$1.20 \$1.00 \$			SHARE						
America Republic Insurance Company	American Family Life Assurance Co of Col.								
Ameritas Life Insurance Corp			5						
Best Life & Health Insurance Company Best Life & Health Insurance Company Blue Cross & Blue Shield Of Kansas City 7.8% 3 \$3.652.597 \$3.652.597 \$3.652.597 \$3.652.597 \$3.562.597	American Republic Insurance Company								
Blue Cross & Blue Shield Of Kansas Ćity 7.8% 3 \$3,652,597 \$3,652,597 \$0 \$2,591,000 \$2,650,754 72.6% CIGNA Health & Life Insurance Company 14.9% 20 \$6,950,516 \$6,940,504 \$0 \$3,479,324 \$3,538,178 51.0% Chesapeake Life Insurance Company The 2.0% 9 \$9391,712 \$941,643 \$0 \$442,966 \$406,659 43.2% Citizens Security Life Ins Co 3.9% 11 \$1,800,220 \$1,813,855 \$0 \$1,066,801 \$1,067,447 \$8.8% Colonial Life & Accident Insurance Company 0.0% 28 \$8,489 \$8.304 \$0 \$436,911 \$444,669 42.7% Dentegra Insurance Company 0.0% 28 \$8,489 \$8.304 \$0 \$414 \$731 199,6% Dentegra Insurance Company 0.0% 15 \$31,080 \$141,271 \$1,714 47.3% Pamily Life Insurance Company 0.0% 15 \$2,551 \$2,511 \$0 \$1,395 \$0 \$1,417,744 47.3% Freedom Life Insurance Company 9.6% 13 \$4,468,988 \$4,467,801 \$0 \$2,242,526 \$113 0.0% Guarantee Trust Life Insurance Company 9.6% 13 \$4,468,988 \$4,467,801 \$0 \$2,242,526 \$113 0.0% Guarantee Trust Life Insurance Company 0.0% 27 \$0 \$0 \$2,242,526 \$113 0.0% Guarantee Trust Life Insurance Company 10.4% 32 \$4,857,500 \$0 \$2,270,238 \$2,233,392 \$4.5% Health Care Service Corporation 0.0% 27 \$0 \$0 \$2,207,238 \$2,233,392 \$4.5% Humana Insurance Company 0.1% 1 \$6,887 \$0 \$2,811,286 \$0 \$1,565,432 \$1,565,492 \$55.7% Independence American Insurance Company 0.9% 2 \$423,773 \$422,177 \$0 \$2,219 \$2,570,233 \$5.7% Medico Insurance Company 0.9% 2 \$423,773 \$422,177 \$0 \$1,664,58 \$141,789 \$3.6% Midwest National Life Insurance Company 0.9% 2 \$423,773 \$422,177 \$0 \$1,664,58 \$1,147,59 \$1,667,575 \$8.9% Medico Insurance Company 0.1% 1 \$68,857 \$68,857 \$0 \$240,075 \$23,216 \$6.7% Mutual Of Omaha Insurance Company 0.1% 2 \$423,773 \$422,177 \$0 \$1,464,58 \$141,783 \$1,465,59 \$1,464,59 \$1,46	Ameritas Life Insurance Corp			\$5,237,904	\$5,261,699		\$2,965,270	\$2,991,367	
CIGNA Health & Life Insurance Company The 2.0% 9 \$9.39.172 \$941.643 \$0 \$3.479.324 \$3.538.178 \$1.0% Chesapeake Life Insurance Company The 2.0% 9 \$9.39.172 \$941.643 \$0 \$442.966 \$40.669 43.2% Citizens Security Life Ins Co 3.9% 11 \$1.800.220 \$1.813.855 \$0 \$1.066.801 \$1.067.447 58.8% Colonial Life & Accident Insurance Company 2.2% 12 \$1.018.639 \$1,044.186 \$0 \$436.911 \$445.469 42.7% Continental General Insurance Company 0.0% 28 \$8.498 \$8.304 \$0 \$8.300 \$0 \$1.067.447 58.8% Dentegra Insurance Company 0.0% 31 \$3.403 \$3.403 \$0 \$4.141 \$3.731 109.6% Dentegra Insurance Company 0.0% 31 \$3.403 \$0 \$4.141 \$3.731 109.6% Dentegra Insurance Company 0.0% 15 \$2.551 \$2.511 \$0 \$13.95 \$1.141 \$6.4% Femily Life Insurance Company 0.0% 15 \$2.551 \$2.511 \$0 \$13.95 \$1.141 \$6.4% Femily Life Insurance Company 0.0% 16 \$2.30.28 \$21.669 \$0 \$2.242.526 \$113 0.0% Guardian Life Insurance Company 0.0% 16 \$2.30.28 \$21.669 \$0 \$2.242.526 \$113 0.0% Guardian Life Insurance Company 0.0% 16 \$2.30.28 \$21.669 \$0 \$2.242.526 \$113 0.0% Healthy Alliance Life Insurance Company 0.0% 27 \$0 \$0 \$0 \$2.242.526 \$113 0.0% Healthy Alliance Life Insurance Company 0.0% 27 \$0 \$0 \$0 \$2.242.526 \$133 0.0% \$1.989.446 \$0 \$0 \$2.242.526 \$133 0.0% \$1.989.446 \$0 \$0 \$2.242.526 \$1.999.646 \$0 \$1.666.446 \$0 \$2.242.546 \$0 \$1.666.446 \$0 \$2.242.546 \$0 \$1.666.446 \$0 \$2.242.546 \$0 \$	Best Life & Health Insurance Company			\$1,052,044	\$1,031,238			\$605,537	
Chesapeake Life Insurance Company Trie 2,0% 9 \$939,172 \$941,643 \$0 \$442,966 \$406,659 43.2% Citizens Security Life Ins Co 3.9% 11 \$1,800,220 \$1,813,855 \$0 \$1,066,801 \$1,067,447 \$8.8% Colonial Life & Accident Insurance Company 2.2% 12 \$1,019,639 \$1,041,86 \$0 \$436,911 \$445,469 42.7% Continental General Insurance Company 0.0% 28 \$8,489 \$8.304 \$0 \$91,778 \$9.101 109,6% Dentegra Insurance Company 0.0% 21 \$310,840 \$310,840 \$0 \$14,141 \$3,731 109,6% Dentegra Insurance Company 0.0% 21 \$310,840 \$310,840 \$0 \$143,271 \$147,144 47.3% Family Life Insurance Company 0.0% 15 \$2,551 \$2,511 \$0 \$1,395 \$1,417 564. \$00 \$445,691 \$0.0% Freedom Life Insurance Company 9.6% 13 \$4,468,985 \$0 \$547,179 \$626,410 42.8% Golden Rule Insurance Company 9.6% 13 \$4,468,985 \$0 \$547,179 \$626,410 42.8% Golden Rule Insurance Company 0.0% 16 \$23,028 \$21,669 \$0 \$2,770 \$4,317 19.9% Guardian Life Insurance Company 0.0% 16 \$23,028 \$21,669 \$0 \$2,770 \$4,317 19.9% Guardian Life Insurance Company 0.0% 27 \$0 \$0 \$0 \$25,121 \$25,730 \$1,440,440 \$0 \$1,44	Blue Cross & Blue Shield Of Kansas City				\$3,652,597	\$0		\$2,650,754	
Citizens Security Life Ins Co	CIGNA Health & Life Insurance Company	14.9%	20	\$6,950,516	\$6,940,504		\$3,479,324	\$3,538,178	51.0%
Colonial Life & Áccident Insurance Company	Chesapeake Life Insurance Company The	2.0%	9	\$939,172	\$941,643	\$0	\$442,966	\$406,659	43.2%
Continental General Insurance Company	Citizens Security Life Ins Co	3.9%	11	\$1,800,220	\$1,813,855	\$0	\$1,066,801	\$1,067,447	58.8%
Dentegra Insurance Company   0.0%   31   \$34.03   \$34.03   \$0   \$44.14   \$37.71   \$196.6%	Colonial Life & Accident Insurance Company	2.2%	12	\$1,019,639	\$1,044,186	\$0	\$436,911	\$445,469	42.7%
DSM USA Insurance Company   No.   15   \$310.840   \$310.840   \$0   \$143.271   \$147.144   47.3%   Family Life Insurance Company   0.0%   15   \$2.551   \$2.511   \$0   \$1.395   \$1.395   \$1.417   \$6.2%   \$7.66.4%   \$1.475.314   \$1.475.314   \$1.475.314   \$1.475.314   \$1.463.995   \$0   \$547.179   \$626.410   \$4.28%   \$1.475.314   \$1.463.995   \$0   \$547.179   \$626.410   \$4.28%   \$1.475.314   \$1.463.995   \$0   \$547.179   \$626.410   \$4.28%   \$1.475.314   \$1.463.995   \$0   \$547.179   \$626.410   \$4.28%   \$1.475.314   \$1.465.995   \$0   \$547.179   \$626.410   \$4.28%   \$1.475.314   \$1.4	Continental General Insurance Company	0.0%	28	\$8,489	\$8,304	\$0	\$9,178	\$9,101	109.6%
Family Life Insurance Company Freedom Life Insurance Company Of America 3.2% 14 \$1,475,314 \$1,463,995 \$0 \$547,179 \$626,410 42.8% Golden Rule Insurance Company 9.6% 13 \$4,468,988 \$4,467,801 \$0 \$2,242,526 \$113 0.0% Guarantee Trust Life Insurance Company 9.6% 13 \$4,468,988 \$4,467,801 \$0 \$2,242,526 \$113 0.0% Guarantee Trust Life Insurance Company 9.6% Health Care Service Corporation 1.2% 17 \$547,244 \$59,678 \$0 \$22,088 \$293,982 \$4,317 19.9% Health Alliance Life Insurance Company 10.4% 12% \$4,857,500 \$4,857,500 \$4,857,500 \$2,707,238 \$2,703,233 55,7% Healthy Alliance Life Insurance Company 10.4% 10% \$2,814,123 \$347,565 \$0 \$1,555,33 \$1,566,492 55,7% Humana Dental Insurance Company 10.7% 10% \$344,123 \$347,565 \$0 \$240,075 \$235,126 67,6% Independence American Insurance Company 10.7% 10% \$1,989,044 \$1,982,679 \$0 \$1,131,675 \$1,167,575 58,9% Medico Insurance Company 10.9% 12 \$423,773 \$422,177 \$0 \$146,458 \$141,798 33,6% Midwest National Life Ins Coo of TN 10.0% 18 \$4,405 \$992,212 \$0 \$575,744 \$856,075 \$0 \$8,999 \$5,013 18.0% Nassau Life Annuity Company 10.1% 10% 12% \$993,684 \$992,212 \$0 \$575,784 \$585,075 \$9,00 \$1,313,675 \$1,167,575 58,00 \$1,315,00 \$1,	Dentegra Insurance Company	0.0%	31	\$3,403	\$3,403	\$0	\$4,141	\$3,731	109.6%
Freedom Life Insurance Company Of America 3.2% 14 \$1,475,314 \$1,463,995 \$0 \$547,179 \$626,410 42.8% Golden Rule Insurance Company 9.6% 13 \$4,468,988 \$4,467,801 \$0 \$2,242,526 \$113 0.0% Guarantee Trust Life Insurance Company 0.0% 16 \$23,028 \$21,669 \$0 \$2,770 \$4,317 91,9% Guardian Life Insurance Company Of America 1.2% 17 \$547,244 \$539,678 \$0 \$280,985 \$223,982 \$4.5% Health Care Service Corporation 0.0% 27 \$0 \$0 \$0 \$25,121 \$25,730 \$1.484	Dsm USA Insurance Company Inc	0.7%	21	\$310,840	\$310,840	\$0	\$143,271	\$147,144	47.3%
Freedom Life Insurance Company 9.6% 13 \$4,475,314 \$1,463,995 \$0 \$547,179 \$626,410 42.8% Golden Rule Insurance Company 9.6% 13 \$4,468,988 \$4,467,801 \$0 \$2,242,526 \$113 0.0% Guarantee Trust Life Insurance Company 0.0% 16 \$23,028 \$21,669 \$0 \$2,770 \$4,317 19.9% Guardina Life Insurance Company Of America 1.2% 17 \$547,244 \$539,678 \$0 \$280,985 \$233,982 \$4.5% Health Care Service Corporation 0.0% 27 \$0 \$0 \$0 \$2,707,238 \$2,703,233 \$55.7% Health Care Service Company 10.4% 32 \$4,857,500 \$4,857,500 \$0 \$2,707,238 \$2,703,233 \$55.7% Humana Insurance Company 6.0% 30 \$2,819,443 \$2,821,286 \$0 \$1,565,343 \$1,565,492 \$55.5% Independence American Insurance Company 0.7% 26 \$344,123 \$347,565 \$0 \$240,075 \$235,126 \$67.6% Independence American Insurance Company 0.1% 1 \$68,857 \$68,857 \$0 \$22,219 \$25,512 \$7.1% Manhattanlife Insurance & Annuity Company 4.3% 10 \$1,989,044 \$1,982,679 \$0 \$1,131,675 \$1,167,575 \$8.9% Medico Insurance Company 0.9% 2 \$423,773 \$422,177 \$0 \$146,458 \$141,798 33.6% Midwest National Life Ins Co of TN 0.0% 18 \$4,405 \$4,386 \$0 \$65 \$2.73 \$420,775 \$86,402 \$67.9% Mussau Life & Annuity Company 0.1% 42 \$27,797 \$27,797 \$0 \$8,969 \$5,013 18.0% Nassau Life Insurance Company 0.0% 44 \$607 \$665 \$0 \$0 \$3,989 \$5,013 18.0% National Foundation Life Insurance Company 0.0% 44 \$607 \$665 \$0 \$0 \$0 \$3,989 \$5,013 18.0% National Health Insurance Company 0.0% 44 \$607 \$665 \$0 \$0 \$3,989 \$3,47,568 37.5% Old Surety Life Insurance Company 0.0% 44 \$607 \$665 \$0 \$0 \$0 \$0,0% \$1,47,375 \$14,654 \$7.7% Philadelphia American Life Insurance Company 0.0% 44 \$607 \$665 \$0 \$0 \$0 \$3,989 \$3,47,568 37.5% Old Surety Life Insurance Company 0.1% 22 \$61,810 \$63,148 \$0 \$20,441 \$0 \$14,735 \$14,654 \$7.7% Philadelphia American Life Insurance Company 0.1% 22 \$61,810 \$63,148 \$0 \$20,485 \$20,963 33,2% Physicians Mutual Insurance Company 0.1% 24 \$504,290 \$503,895 \$0 \$228,140 \$225,404 44,7% S14,605 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0 \$0	Family Life Insurance Company	0.0%	15	\$2,551	\$2,511	\$0	\$1,395	\$1,417	56.4%
Golden Rule Insurance Company 9.6% 13 \$4,468,988 \$4,467,801 \$0 \$2,242,526 \$113 0.0% Guarantee Trust Life Insurance Company 0.0% 16 \$23,028 \$21,669 \$0 \$0 \$2,770 \$4,317 19.9% Guardian Life Insurance Company Of America 1.2% 17 \$547,244 \$539,678 \$0 \$220,985 \$293,982 \$54.5% Health Care Service Corporation 0.0% 27 \$0 \$0 \$0 \$25,121 \$25,730 \$1.00 \$		3.2%	14			\$0		\$626,410	42.8%
Guarantee Trust Life Insurance Company         0.0%         16         \$23,028         \$21,669         \$0         \$2,770         \$4,317         19,9%           Guardian Life Insurance Company Of America         1.2%         17         \$547,244         \$539,678         \$0         \$280,985         \$293,982         \$4,575         \$0         \$0         \$0         \$25,121         \$25,730         \$2,573         \$2,573         \$2,573         \$2,573         \$2,573         \$2,573         \$2,573         \$2,573         \$2,5121         \$25,733         \$2,5121         \$25,703         \$23,5121         \$25,703         \$23,5121         \$25,703         \$23,5121         \$25,703         \$23,5121         \$25,573         \$25,573         \$2,571         \$235,1521         \$25,573         \$25,573         \$2,571         \$235,1521         \$25,573         \$25,573         \$2,571         \$235,1521         \$25,573         \$2,573         \$2,573         \$2,571         \$235,152         \$5,5%         \$24,075         \$3,84,475         \$3,84,475         \$3,84,475         \$3,84,475         \$3,84,475         \$3,84,475         \$3,84,475         \$3,84,477         \$3,84,477         \$3,84,477         \$3,84,477         \$3,84,477         \$3,84,477         \$3,84,477         \$3,84,477         \$3,84,477         \$3,84,477         \$		9.6%	13	\$4,468,988	\$4,467,801	\$0	\$2,242,526	\$113	0.0%
Guardian Life Insurance Company Of America Health Care Service Corporation 0.0% 27 Wellth Care Service Corporation 1.2% Health Alliance Life Insurance Company 10.4% 32 \$4,857,500 \$0 \$0 \$2,707,238 \$2,703,233 \$5,7% Humana Insurance Company 6.0% 30 \$2,819,443 \$2,821,286 \$0 \$1,565,433 \$1,565,492 \$5,5% Humana Insurance Company 0.7% 26 \$344,123 \$347,565 \$0 \$2240,075 \$235,126 67,6% Independence American Insurance Company 4.3% Independence American Insurance Company 4.3% Independence American Insurance Company Medico Insurance Company 0.9% 2 \$423,773 \$422,177 \$0 \$146,458 \$141,798 \$3.6% Mutual Of Omaha Insurance Company 0.1% 18 \$4,405 \$4,386 \$0 \$575,784 \$586,057 \$590 Nassau Life Insurance Company 0.1% 12 \$27,797 \$27,797 \$0 \$8,969 \$5,013 \$18.0% National Foundation Life Insurance Company 0.0% 144 \$607 \$665 \$0 \$0 \$339,882 \$249,975 \$25,730 \$2,712 \$25,730 \$22,19 \$25,512 \$71.167,575 \$86 41.3% Nabional Foundation Life Insurance Company 0.1% 12 \$27,797 \$27,797 \$0 \$8,969 \$339,882 \$244,075 \$25,730 \$22,19 \$25,512 \$27,105 \$27,105 \$27,977 \$0 \$146,458 \$141,798 \$3.6% \$3.6% National Foundation Life Insurance Company 0.1% 12 \$27,797 \$27,797 \$0 \$8,969 \$5,013 \$18.0% National Health Insurance Company 0.0% 19 \$20,441 \$20,441 \$0 \$14,735 \$14,654 \$1,17% \$1,167,575 \$1,167,575 \$1,167,575 \$1,167,575 \$1,167,575 \$1,167,575 \$1,167,575 \$1,167,575 \$1,167,575 \$1,197,775 \$1		0.0%						\$4,317	19.9%
Health Care Service Corporation   0.0%   27   \$0   \$0   \$25,121   \$25,730						\$0			54.5%
Healthy Alliance Life Insurance Company		0.0%							
Humana Insurance Company         6.0%         30         \$2,819,443         \$2,821,286         \$0         \$1,565,343         \$1,565,492         55.5%           HumanaDental Insurance Company         0.7%         26         \$344,123         \$347,565         \$0         \$240,075         \$235,126         67.6%           Independence American Insurance Company         0.1%         1         \$68,857         \$68,857         \$0         \$22,219         \$25,512         37.1%           Manhattanlife Insurance & Annuity Company         4.3%         10         \$1,989,044         \$1,982,679         \$0         \$1,131,675         \$1,167,575         58.9%           Medico Insurance Company         0.9%         2         \$423,773         \$422,177         \$0         \$146,458         \$141,798         33.6%           Midwest National Life Ins Co of TN         0.0%         18         \$4,405         \$4,386         \$0         \$55,784         \$585,057         \$9.0%           Nassau Life Ro Annuity Company         0.1%         42         \$27,797         \$27,797         \$0         \$8,969         \$5,013         18.0%           Nassau Life Insurance Company Of Kansas         0.0%         23         \$208         \$208         \$0         \$75         \$86         41.3%		10.4%	32	\$4,857,500	\$4,857,500	\$0		\$2,703,233	55.7%
HumanaDental Insurance Company   0.7%   26   \$344,123   \$347,565   \$0   \$240,075   \$235,126   67.6%   Independence American Insurance Company   0.1%   1   \$68,857   \$68,857   \$0   \$22,219   \$25,512   37.1%		6.0%	30	\$2,819,443	\$2,821,286	\$0	\$1,565,343	\$1,565,492	55.5%
Independence American Insurance Company									
Manhattanlife Insurance & Annuity Company       4.3%       10       \$1,989,044       \$1,982,679       \$0       \$1,131,675       \$1,167,575       58.9%         Medico Insurance Company       0.9%       2       \$423,773       \$422,177       \$0       \$146,458       \$141,798       33.6%         Midwest National Life Ins Co of TN       0.0%       18       \$4,405       \$4,386       \$0       \$655       \$-273       -6.2%         Mutual Of Omaha Insurance Company       2.1%       29       \$993,684       \$992,212       \$0       \$575,784       \$585,057       59.0%         Nassau Life & Annuity Company       0.1%       42       \$27,797       \$27,797       \$0       \$8,969       \$5,013       18.0%         Nassau Life Insurance Company       0.0%       42       \$27,797       \$20       \$8,969       \$5,013       18.0%         National Foundation Life Insurance Company       0.0%       44       \$607       \$665       \$0		0.1%	1	\$68,857		\$0	\$22,219	\$25,512	37.1%
Medico Insurance Company         0.9%         2         \$423,773         \$422,177         \$0         \$146,458         \$141,798         33.6%           Midwest National Life Ins Co of TN         0.0%         18         \$4,405         \$4,386         \$0         \$65         \$-273         -6.2%           Mutual Of Omaha Insurance Company         2.1%         29         \$993,684         \$992,212         \$0         \$575,784         \$585,057         59.0%           Nassau Life & Annuity Company         0.1%         42         \$27,797         \$27,797         \$0         \$8,969         \$5,013         18.0%           Nassau Life Insurance Company Of Kansas         0.0%         23         \$208         \$208         \$0         \$75         \$86         41.3%           National Foundation Life Insurance Company         0.0%         44         \$607         \$665         \$0         \$0         \$0         0.0%           National Health Insurance Company         0.0%         37         \$927,892         \$927,720         \$0         \$339,889         \$347,568         37.5%           Old Surety Life Insurance Company         0.0%         19         \$20,441         \$20,441         \$0         \$14,735         \$14,654         71.7%           Philadelph			10						
Mutual Of Omaha Insurance Company         2.1%         29         \$993,684         \$992,212         \$0         \$575,784         \$585,057         59.0%           Nassau Life & Annuity Company         0.1%         42         \$27,797         \$27,797         \$0         \$8,969         \$5,013         18.0%           Nassau Life Insurance Company Of Kansas         0.0%         23         \$208         \$208         \$0         \$75         \$86         41.3%           National Foundation Life Insurance Company         0.0%         44         \$607         \$665         \$0         \$0         0.0%           National Health Insurance Company         2.0%         37         \$927,892         \$927,720         \$0         \$339,889         \$347,568         37.5%           Old Surety Life Insurance Company         0.0%         19         \$20,441         \$20,441         \$0         \$14,735         \$14,654         71.7%           Philadelphia American Life Insurance Company         0.1%         22         \$61,810         \$63,148         \$0         \$20,185         \$20,963         33.2%           Physicians Mutual Insurance Company         0.1%         34         \$47,068         \$47,180         \$0         \$45,420         \$45,378         96.2%           Rese	Medico Insurance Company	0.9%	2			\$0	\$146,458	\$141,798	33.6%
Mutual Of Omaha Insurance Company         2.1%         29         \$993,684         \$992,212         \$0         \$575,784         \$585,057         59.0%           Nassau Life & Annuity Company         0.1%         42         \$27,797         \$27,797         \$0         \$8,969         \$5,013         18.0%           Nassau Life Insurance Company Of Kansas         0.0%         23         \$208         \$208         \$0         \$75         \$86         41.3%           National Foundation Life Insurance Company         0.0%         44         \$607         \$665         \$0         \$0         0.0%           National Health Insurance Company         2.0%         37         \$927,892         \$927,720         \$0         \$339,889         \$347,568         37.5%           Old Surety Life Insurance Company         0.0%         19         \$20,441         \$20,441         \$0         \$14,735         \$14,654         71.7%           Philadelphia American Life Insurance Company         0.1%         22         \$61,810         \$63,148         \$0         \$20,185         \$20,963         33.2%           Physicians Mutual Insurance Company         0.1%         34         \$47,068         \$47,180         \$0         \$45,420         \$45,378         96.2%           Rese	Midwest National Life Ins Co of TN	0.0%	18	\$4,405	\$4,386	\$0	\$65	\$-273	-6.2%
Nassau Life & Annuity Company         0.1%         42         \$27,797         \$27,797         \$0         \$8,969         \$5,013         18.0%           Nassau Life Insurance Company Of Kansas         0.0%         23         \$208         \$208         \$0         \$75         \$86         41.3%           National Foundation Life Insurance Company         0.0%         44         \$607         \$665         \$0         \$0         \$0         0.0%           National Health Insurance Company         2.0%         37         \$927,892         \$927,720         \$0         \$339,889         \$347,568         37.5%           Old Surety Life Insurance Company         0.0%         19         \$20,441         \$20,441         \$0         \$14,735         \$14,654         71.7%           Philadelphia American Life Insurance Company         0.1%         22         \$61,810         \$63,148         \$0         \$20,185         \$20,963         33.2%           Physicians Mutual Insurance Company         0.1%         34         \$47,068         \$47,180         \$0         \$45,420         \$45,378         96.2%           Renaissance Life & Health Insurance Company         1.1%         24         \$504,290         \$503,895         \$0         \$930,556         \$932,356         67.5%     <	Mutual Of Omaha Insurance Company	2.1%	29			\$0	\$575,784	\$585,057	59.0%
Nassau Life Insurance Company Of Kansas         0.0%         23         \$208         \$208         \$0         \$75         \$86         41.3%           National Foundation Life Insurance Company         0.0%         44         \$607         \$665         \$0         \$0         0.0%           National Health Insurance Company         2.0%         37         \$927,892         \$927,720         \$0         \$339,889         \$347,568         37.5%           Old Surety Life Insurance Company         0.0%         19         \$20,441         \$20,441         \$0         \$14,735         \$14,654         71.7%           Philadelphia American Life Insurance Company         0.1%         22         \$61,810         \$63,148         \$0         \$20,185         \$20,963         33.2%           Physicians Mutual Insurance Company         0.1%         34         \$47,068         \$47,180         \$0         \$45,378         96.2%           Renaissance Life & Health Insurance Company         1.1%         24         \$504,290         \$503,895         \$0         \$930,556         \$932,356         67.5%           Reserve National Insurance Company         1.2%         25         \$571,719         \$571,719         \$0         \$365,785         \$361,650         63.3%           Sun Life		0.1%	42	\$27,797	\$27,797	\$0	\$8,969	\$5,013	18.0%
National Health Insurance Company       2.0%       37       \$927,892       \$927,720       \$0       \$339,889       \$347,568       37.5%         Old Surety Life Insurance Company       0.0%       19       \$20,441       \$20,441       \$0       \$14,735       \$14,654       71.7%         Philadelphia American Life Insurance Company       0.1%       22       \$61,810       \$63,148       \$0       \$20,185       \$20,963       33.2%         Physicians Mutual Insurance Company       0.1%       34       \$47,068       \$47,180       \$0       \$45,420       \$45,378       96.2%         Renaissance Life & Health Insurance Company       1.1%       24       \$504,290       \$503,895       \$0       \$930,556       \$932,356       67.5%         Reserve National Insurance Company       1.1%       24       \$504,290       \$503,895       \$0       \$228,140       \$225,404       44.7%         Starmount Life Insurance Company       1.2%       25       \$571,719       \$571,719       \$0       \$365,785       \$361,650       63.3%         Sun Life Assurance Company Of Canada       0.0%       35       \$0       \$0       \$251       \$251       \$251       \$251       \$17       \$17       \$17       \$17       \$17       \$17       <	Nassau Life Insurance Company Of Kansas	0.0%	23	\$208	\$208	\$0	\$75	\$86	41.3%
Old Surety Life Insurance Company         0.0%         19         \$20,441         \$20,441         \$0         \$14,735         \$14,654         71.7%           Philadelphia American Life Insurance Company         0.1%         22         \$61,810         \$63,148         \$0         \$20,185         \$20,963         33.2%           Physicians Mutual Insurance Company         0.1%         34         \$47,068         \$47,180         \$0         \$45,420         \$45,378         96.2%           Renaissance Life & Health Insurance Company         1.1%         24         \$504,290         \$503,895         \$0         \$930,556         \$932,356         67.5%           Reserve National Insurance Company         1.1%         24         \$504,290         \$503,895         \$0         \$228,140         \$225,404         44.7%           Starmount Life Insurance Company         1.2%         25         \$571,719         \$571,719         \$0         \$365,785         \$361,650         63.3%           Sun Life Assurance Company Of Canada         0.0%         35         \$0         \$0         \$251         .           Transamerica Life Insurance Company         0.0%         38         \$6,695         \$6,744         \$0         \$0         \$0         \$0         0.0% <t< td=""><td>National Foundation Life Insurance Company</td><td>0.0%</td><td>44</td><td>\$607</td><td>\$665</td><td>\$0</td><td>\$0</td><td>\$0</td><td>0.0%</td></t<>	National Foundation Life Insurance Company	0.0%	44	\$607	\$665	\$0	\$0	\$0	0.0%
Old Surety Life Insurance Company         0.0%         19         \$20,441         \$20,441         \$0         \$14,735         \$14,654         71.7%           Philadelphia American Life Insurance Company         0.1%         22         \$61,810         \$63,148         \$0         \$20,185         \$20,963         33.2%           Physicians Mutual Insurance Company         0.1%         34         \$47,068         \$47,180         \$0         \$45,420         \$45,378         96.2%           Renaissance Life & Health Insurance Company         1.1%         24         \$504,290         \$503,895         \$0         \$930,556         \$932,356         67.5%           Reserve National Insurance Company         1.1%         24         \$504,290         \$503,895         \$0         \$228,140         \$225,404         44.7%           Starmount Life Insurance Company         1.2%         25         \$571,719         \$571,719         \$0         \$365,785         \$361,650         63.3%           Sun Life Assurance Company Of Canada         0.0%         35         \$0         \$0         \$251         .           Transamerica Life Insurance Company         0.0%         38         \$6,695         \$6,744         \$0         \$0         \$0         \$0         0.0% <t< td=""><td></td><td>2.0%</td><td>37</td><td>\$927,892</td><td>\$927,720</td><td>\$0</td><td>\$339,889</td><td>\$347,568</td><td>37.5%</td></t<>		2.0%	37	\$927,892	\$927,720	\$0	\$339,889	\$347,568	37.5%
Philadelphia American Life Insurance Company         0.1%         22         \$61,810         \$63,148         \$0         \$20,185         \$20,963         33.2%           Physicians Mutual Insurance Company         0.1%         34         \$47,068         \$47,180         \$0         \$45,420         \$45,378         96.2%           Renaissance Life & Health Insurance Co         3.0%         8         \$1,380,963         \$1,380,963         \$0         \$930,556         \$932,356         67.5%           Reserve National Insurance Company         1.1%         24         \$504,290         \$503,895         \$0         \$228,140         \$225,404         44.7%           Starmount Life Insurance Company         1.2%         25         \$571,719         \$571,719         \$0         \$365,785         \$361,650         63.3%           Sun Life Assurance Company Of Canada         0.0%         35         \$0         \$0         \$251         \$251         .           Transamerica Life Insurance Company         0.0%         38         \$6,695         \$6,744         \$0         \$0         \$0         0.0%           Truassure Insurance Company         1.3%         40         \$592,676         \$592,676         \$0         \$444,614         \$445,087         75.1%		0.0%	19			\$0	\$14,735		71.7%
Physicians Mutual Insurance Company         0.1%         34         \$47,068         \$47,180         \$0         \$45,420         \$45,378         96.2%           Renaissance Life & Health Insurance Co         3.0%         8         \$1,380,963         \$1,380,963         \$0         \$930,556         \$932,356         67.5%           Reserve National Insurance Company         1.1%         24         \$504,290         \$503,895         \$0         \$228,140         \$225,404         44.7%           Starmount Life Insurance Company         1.2%         25         \$571,719         \$571,719         \$0         \$365,785         \$361,650         63.3%           Sun Life Assurance Company Of Canada         0.0%         35         \$0         \$0         \$251         \$251         .           Transamerica Life Insurance Company         0.0%         38         \$6,695         \$6,744         \$0         \$0         \$0         \$0         0.0%           Truassure Insurance Company         1.3%         40         \$592,676         \$592,676         \$0         \$444,614         \$445,087         75.1%           Unicare Life & Health Insurance Company         0.0%         33         \$765         \$716         \$0         \$229         \$228         31.8%		0.1%							33.2%
Renaissance Life & Health Insurance Co       3.0%       8       \$1,380,963       \$1,380,963       \$0       \$930,556       \$932,356       67.5%         Reserve National Insurance Company       1.1%       24       \$504,290       \$503,895       \$0       \$228,140       \$225,404       44.7%         Starmount Life Insurance Company       1.2%       25       \$571,719       \$571,719       \$0       \$365,785       \$361,650       63.3%         Sun Life Assurance Company Of Canada       0.0%       35       \$0       \$0       \$251       \$251       .         Transamerica Life Insurance Company       0.0%       38       \$6,695       \$6,744       \$0       \$0       \$0       \$0       0.0%         Truassure Insurance Company       1.3%       40       \$592,676       \$592,676       \$0       \$444,614       \$445,087       75.1%         Unicare Life & Health Insurance Company       0.0%       33       \$765       \$716       \$0       \$229       \$228       31.8%		0.1%	34	\$47,068	\$47,180	\$0	\$45,420	\$45,378	96.2%
Reserve National Insurance Company       1.1%       24       \$504,290       \$503,895       \$0       \$228,140       \$225,404       44.7%         Starmount Life Insurance Company       1.2%       25       \$571,719       \$571,719       \$0       \$365,785       \$361,650       63.3%         Sun Life Assurance Company Of Canada       0.0%       35       \$0       \$0       \$251       \$251       .         Transamerica Life Insurance Company       0.0%       38       \$6,695       \$6,744       \$0       \$0       \$0       \$0       0.0%         Truassure Insurance Company       1.3%       40       \$592,676       \$592,676       \$0       \$444,614       \$445,087       75.1%         Unicare Life & Health Insurance Company       0.0%       33       \$765       \$716       \$0       \$229       \$228       31.8%		3.0%	8			\$0			67.5%
Starmount Life Insurance Company       1.2%       25       \$571,719       \$571,719       \$0       \$365,785       \$361,650       63.3%         Sun Life Assurance Company Of Canada       0.0%       35       \$0       \$0       \$0       \$251       \$251       .         Transamerica Life Insurance Company       0.0%       38       \$6,695       \$6,744       \$0       \$0       \$0       \$0       0.0%         Truassure Insurance Company       1.3%       40       \$592,676       \$592,676       \$0       \$444,614       \$445,087       75.1%         Unicare Life & Health Insurance Company       0.0%       33       \$765       \$716       \$0       \$229       \$228       31.8%	Reserve National Insurance Company								
Sun Life Assurance Company Of Canada       0.0%       35       \$0       \$0       \$251       \$251         Transamerica Life Insurance Company       0.0%       38       \$6,695       \$6,744       \$0       \$0       \$0       \$0       0.0%         Truassure Insurance Company       1.3%       40       \$592,676       \$592,676       \$0       \$444,614       \$445,087       75.1%         Unicare Life & Health Insurance Company       0.0%       33       \$765       \$716       \$0       \$229       \$228       31.8%	Starmount Life Insurance Company								
Transamerica Life Insurance Company       0.0%       38       \$6,695       \$6,744       \$0       \$0       \$0       0.0%         Truassure Insurance Company       1.3%       40       \$592,676       \$592,676       \$0       \$444,614       \$445,087       75.1%         Unicare Life & Health Insurance Company       0.0%       33       \$765       \$716       \$0       \$229       \$228       31.8%	Sun Life Assurance Company Of Canada								
Truassure Insurance Company       1.3%       40       \$592,676       \$592,676       \$0       \$444,614       \$445,087       75.1%         Unicare Life & Health Insurance Company       0.0%       33       \$765       \$716       \$0       \$229       \$228       31.8%	Transamerica Life Insurance Company			\$6,695					0.0%
Unicare Life & Health Insurance Company 0.0% 33 \$765 \$716 \$0 \$229 \$228 31.8%	Truassure Insurance Company								
	Unicare Life & Health Insurance Company								
	Unitd Security Health & Casualty Ins Co					\$0			

## Data By Line by Company INDIVIDUAL - DENTAL

		RANK						
		BY	DIRECT	DIRECT	DIRECT	DIRECT	DIRECT	
	MARKET	MARKET	PREMIUM	PREMIUM	DIVIDENDS	LOSSES	LOSSES	LOSS
COMPANY NAME	SHARE	SHARE	WRITTEN	EARNED	PAID	PAID	INCURRED	RATIO
United Healthcare Life Insurance Company	1.5%	43	\$714,067	\$714,166	\$0	\$342,352	\$325,230	45.5%
United National Life Ins Co of America	0.1%	41	\$41,078	\$40,390	\$0	\$23,254	\$23,703	58.7%
Total	100.0%		\$46,618,575	\$46,606,613	\$0	\$24,736,767	\$22,677,286	48.7%

## Data By Line by Company INDIVIDUAL - LIMITED BENEFIT

		RANK						
		BY	DIRECT	DIRECT	DIRECT	DIRECT	DIRECT	
	MARKET	MARKET	PREMIUM	PREMIUM	<b>DIVIDENDS</b>	LOSSES	LOSSES	LOSS
COMPANY NAME	SHARE	SHARE	WRITTEN	EARNED	PAID	PAID	INCURRED	RATIO
American Family Life Assurance Co of Col.	19.1%	17	\$12,959,647	\$12,871,649	\$0	\$4,914,969	\$4,807,736	37.4%
American Family Mutual Insurance Company	0.0%	3	\$277	\$2,276	\$0	\$0	\$0	0.0%
American Fidelity Assurance Company	0.0%	18	\$7,601	\$7,574	\$0	\$1,926	\$1,219	16.1%
American General Life Insurance Co	0.0%	19	\$3,590	\$3,609	\$0	\$0	\$0	0.0%
American Heritage Life Insurance Company	0.1%	20	\$81,746	\$81,802	\$0	\$11,329	\$8,143	10.0%
American Income Life Insurance Co	0.0%	21	\$25,681	\$25,774	\$0	\$6,242	\$11,897	46.2%
American Public Life Insurance Company	0.0%	22	\$15,469	\$15,412	\$0	\$1,551	\$1,390	9.0%
American Republic Insurance Company	0.6%	23	\$388,192	\$386,060	\$0	\$110,675	\$145,933	37.8%
Ameritas Life Insurance Corp	1.2%	27	\$809,500	\$813,177	\$0	\$593,579	\$598,803	73.6%
Assurity Life Insurance Company	0.4%	78	\$284,402	\$280,786	\$0	\$39,393	\$42,429	15.1%
Athene Annuity & Life Assurance Company	0.0%	29	\$46	\$46	\$0	\$0	\$0	0.0%
Bankers Fidelity Life Insurance Company	0.1%	25	\$39,952	\$39,989	\$0	\$1,339	\$1,339	3.3%
Bankers Life & Casualty Company	0.2%	26	\$156,817	\$155,393	\$301	\$14,664	\$43,350	27.9%
CMFG Life Insurance Company	0.0%	39	\$83	\$83	\$0	\$0	\$0	0.0%
Catholic Financial Life	0.0%	11	\$402	\$373	\$0	\$0	\$0	0.0%
Chesapeake Life Insurance Company The	3.8%	30	\$2,613,657	\$2,620,885	\$0	\$834,083	\$997,536	38.1%
Citizens Security Life Ins Co	2.9%	32	\$1,989,279	\$2,004,346	\$0	\$1,084,640	\$1,085,298	54.1%
Colonial Life & Accident Insurance Company	1.1%	33	\$753,930	\$759,823	\$0	\$328,988	\$321,844	42.4%
Combined Insurance Co Of America	2.4%	34	\$1,640,625	\$1,654,653	\$0	\$521,116	\$635,535	38.4%
Commercial Travelers Life Insurance Company	0.0%	87	\$499	\$528	\$0	\$0	\$0	0.0%
Companion Life Insurance Company	1.0%	82	\$664,246	\$664,246	\$0	\$303,794	\$313,716	47.2%
Compbenefits Insurance Company	0.0%	24	\$120	\$120	\$0	\$0	\$0	0.0%
Continental Casualty Company	0.0%	4	\$308	\$308	\$0	\$0	\$3	1.0%
Continental General Insurance Company	0.0%	76	\$11,075	\$11,262	\$0	\$0	\$286	2.5%
Continental Life Ins Co Of Brentwood TN	6.2%	69	\$4,191,925	\$4,171,460	\$0	\$517,604	\$507,877	12.2%
Cox Health Systems Insurance Company	9.6%	16	\$6,501,342	\$6,501,342	\$0	\$4,954,804	\$4,993,109	76.8%
Family Heritage Life Insurance Co Of America	0.0%	83	\$17,271	\$17,233	\$0	\$1,200	\$1,166	6.8%
Family Life Insurance Company	0.1%	41	\$37,160	\$36,574	\$0	\$227,782	\$231,403	632.7%
Federal Life Insurance Company	0.0%	42	\$718	\$591	\$0	\$0	\$150	25.4%
Fidelity Security Life Insurance Company	0.5%	79	\$349,323	\$349,323	\$0	\$136,676	\$136,775	39.2%
Freedom Life Insurance Company Of America	4.5%	36	\$3,065,120	\$3,011,700	\$0	\$1,464,724	\$1,676,818	55.7%
Gerber Life Insurance Company	0.0%	75	\$1,421	\$1,427	\$0	\$0	\$0	0.0%
Globe Life & Accident Insurance Company	0.0%	94	\$5,029	\$4,728	\$0	\$53,104	\$56,716	1199.6%
Golden Rule Insurance Company	7.8%	35	\$5,270,221	\$5,277,809	\$0	\$2,613,935	\$2,863,387	54.3%
Guarantee Trust Life Insurance Company	9.7%	45	\$6,587,898	\$6,579,224	\$0	\$1,645,490	\$1,728,986	26.3%
Healthy Alliance Life Insurance Company	0.7%	84	\$464,616	\$464,616	\$0	\$181,495	\$184,120	39.6%
Heartland National Life Insurance Company	2.0%	55	\$1,364,458	\$1,346,906	\$0	\$299,950	\$323,518	24.0%
Horace Mann Life Insurance Company	0.0%	46	\$102	\$102	\$0	\$0	\$1	1.0%
Humana Insurance Company	0.9%	80	\$596,360	\$596,190	\$0	\$150,024	\$151,896	25.5%
Independence American Insurance Company	0.8%	6	\$539,989	\$543,539	\$0	\$156,722	\$37,225	6.8%
Jackson National Life Insurance Company	0.0%	47	\$5,448	\$5,438	\$0	\$525	\$525	9.7%
Jefferson National Life Insurance Company	0.0%	44	\$185	\$185	\$0	\$0	\$11	5.9%

## Data By Line by Company INDIVIDUAL - LIMITED BENEFIT

		RANK	DIDECT	DIDECT			DIDECT	
	MADKET	BY	DIRECT	DIRECT	DIRECT	DIRECT	DIRECT	4.000
COMPANIVAME	MARKET	MARKET	PREMIUM	PREMIUM	DIVIDENDS	LOSSES	LOSSES	LOSS
COMPANY NAME	SHARE	SHARE	WRITTEN	EARNED	PAID	PAID	INCURRED	RATIO
Kansas City Life Insurance Company	0.0%	48	\$194	\$194	\$0 \$0	\$0	\$4	2.1%
Knights Of Columbus	0.0%	15	\$4,190	\$4,138	\$0 \$0	\$3,379	\$3,398	82.1%
Liberty National Life Insurance Company	0.2%	49	\$103,099	\$103,664	\$0 \$0	\$27,186	\$34,669	33.4%
Life Insurance Company Of North America	0.0%	50	\$0	\$0	\$0 \$0	\$0	\$43,591	74.00/
Life Of The South Insurance Company	-0.0%	99	\$-1,305	\$624	\$0 \$0	\$0	\$-443	-71.0%
LifeSecure Insurance Company	0.0%	81	\$7,612	\$7,242	\$0	\$0	\$293	4.0%
Loyal American Life Insurance Company	0.1%	51	\$58,271	\$57,156	\$0	\$41,713	\$48,248	84.4%
MONY Life Insurance Company	0.0%	56	\$282	\$280	\$273	\$0	\$0	0.0%
Manhattanlife Insurance & Annuity Company	3.2%	31	\$2,196,204	\$2,189,177	\$0	\$721,678	\$744,572	34.0%
Markel Insurance Company	0.0%	8	\$0	\$0	\$0	\$0	\$-171	:
Massmutual Ascend Life Insurance Company	0.0%	43	\$41	\$41	\$0	\$0	\$1	2.4%
Medico Corp Life Insurance Company	0.0%	85	\$1,304	\$1,552	\$0	\$0	\$0	0.0%
Medico Insurance Company	1.8%	7	\$1,227,111	\$1,224,495	\$0	\$292,224	\$330,592	27.0%
Metropolitan Life Insurance Company	0.0%	53	\$977	\$1,004	\$0	\$24	\$23	2.3%
Midwest National Life Ins Co of TN	0.0%	54	\$4,999	\$4,992	\$0	\$2,684	\$2,574	51.6%
Mutual Of Omaha Insurance Company	0.9%	77	\$584,755	\$583,286	\$0	\$203,650	\$204,864	35.1%
Nassau Life & Annuity Company	0.2%	97	\$149,335	\$149,335	\$0	\$42,728	\$23,882	16.0%
Nassau Life Insurance Company Of Kansas	0.0%	66	\$3,110	\$3,110	\$0	\$0	\$0	0.0%
National Foundation Life Insurance Company	0.0%	100	\$632	\$640	\$0	\$230	\$306	47.8%
National Health Insurance Company	0.1%	88	\$47,471	\$47,463	\$0	\$6,049	\$16,509	34.8%
National Teachers Associates Life Insurance Co	0.0%	92	\$4,013	\$5,193	\$0	\$0	\$0	0.0%
Nationwide Life Insurance Company	0.0%	57	\$149	\$135	\$0	\$0	\$0	0.0%
New York Life Insurance Company	0.0%	58	\$4,540	\$4,522	\$0	\$0	\$263	5.8%
Old American Insurance Company	0.0%	59	\$2,984	\$3,156	\$0	\$25,100	\$32,838	1040.5%
Opticare Of Utah Inc	0.0%	2	\$27,853	\$27,853	\$0	\$14,386	\$14,386	51.6%
Pan-American Life Insurance Company	0.2%	60	\$138,136	\$138,136	\$0	\$14,383	\$14,383	10.4%
Paul Revere Life Insurance Company	0.0%	61	\$9,842	\$10,882	\$0	\$1,440	\$-7,631	-70.1%
Philadelphia American Life Insurance Company	4.5%	62	\$3,037,572	\$3,123,860	\$0	\$1,733,483	\$1,689,146	54.1%
Physicians Mutual Insurance Company	0.6%	86	\$431,093	\$437,734	\$0	\$207,554	\$202,764	46.3%
Primerica Life Insurance Company	0.0%	52	\$1,211	\$1,208	\$0	\$2,850	\$2,784	230.5%
Professional Insurance Company	0.0%	63	\$5,846	\$5,849	\$0	\$4,438	\$4,438	75.9%
Provident Life & Accident Insurance Company	0.0%	64	\$1,427	\$1,445	\$0	\$0	\$0	0.0%
Prudential Insurance Company Of America The	0.0%	65	\$11,161	\$12,055	\$0	\$7,606	\$5,443	45.2%
Reserve National Insurance Company	6.9%	68	\$4,710,538	\$4,707,968	\$0	\$2,308,701	\$2,149,576	45.7%
Silac Insurance Company	0.9%	40	\$596,897	\$609,801	\$0	\$199,730	\$199,140	32.7%
Slovene National Benefit Society	0.0%	14	\$92	\$92	\$0	\$0	\$0	0.0%
Standard Life & Accident Insurance Company	0.3%	91	\$225,268	\$222,608	\$0	\$61,668	\$55,065	24.7%
State Farm Mutual Automobile Insurance Co	2.2%	5	\$1,526,836	\$1,532,698	\$268	\$666,433	\$594,283	38.8%
Sterling Investors Life Insurance Company	0.4%	93	\$240,692	\$244,759	\$0	\$101,360	\$101,560	41.5%
The Reliable Life Insurance Company	0.0%	67	\$24,767	\$24,853	\$0	\$10,000	\$-2,094	-8.4%
Thrivent Financial For Lutherans	0.0%	10	\$6,597	\$6,665	\$2,242	\$3,457	\$3,457	51.9%
Transamerica Financial Life Ins Co	0.0%	74	\$175	\$174	\$0	\$0	\$0	0.0%

## Data By Line by Company INDIVIDUAL - LIMITED BENEFIT

		RANK BY	DIRECT	DIRECT	DIRECT	DIRECT	DIRECT	
	MARKET	MARKET	PREMIUM	PREMIUM	DIVIDENDS	LOSSES	LOSSES	LOSS
COMPANY NAME	SHARE	SHARE	WRITTEN	EARNED	PAID	PAID	INCURRED	RATIO
Transamerica Life Insurance Company	0.0%	90	\$30,170	\$30,391	\$0	\$19,178	\$19,047	62.7%
Trustmark Insurance Company	0.0%	28	\$838	\$848	\$0	\$0	\$0	0.0%
USAA Life Insurance Company	0.0%	70	\$1,450	\$1,459	\$0	\$0	\$0	0.0%
Unified Life Insurance Company	0.0%	1	\$1,423	\$1,433	\$0	\$0	\$0	0.0%
Union Fidelity Life Insurance Company	0.0%	38	\$2,089	\$2,117	\$0	\$0	\$0	0.0%
United American Insurance Company	0.3%	96	\$230,303	\$229,857	\$0	\$107,543	\$74,551	32.4%
United Commercial Travelers Of America	0.4%	12	\$258,999	\$260,404	\$0	\$91,631	\$90,492	34.8%
United Healthcare Life Insurance Company	0.0%	98	\$384	\$384	\$0	\$0	\$0	0.0%
United Insurance Company Of America	0.0%	71	\$1,796	\$1,603	\$0	\$5,096	\$5,134	320.3%
United National Life Ins Co of America	0.5%	95	\$334,392	\$333,637	\$0	\$106,579	\$112,926	33.8%
United Security Assurance Company Of PA	0.0%	9	\$23,766	\$23,860	\$0	\$0	\$774	3.2%
Washington National Insurance Company	0.2%	72	\$167,532	\$166,770	\$0	\$19,917	\$51,123	30.7%
Western & Southern Life Insurance Company	0.0%	73	\$102	\$102	\$0	\$0	\$0	0.0%
Western United Life Assurance Company	0.0%	89	\$32,864	\$32,825	\$0	\$468,306	\$464,439	1414.9%
Wilcac Life Insurance Company	0.0%	37	\$224	\$244	\$0	\$0	\$-535	-219.3%
Woodmen Of The World Life Insurance Society	0.0%	13	\$32,743	\$31,302	\$0	\$0	\$0	0.0%
Total	100.0%		\$67,960,776	\$67,925,836	\$3,084	\$28,694,707	\$29,240,804	43.0%

# Data By Line by Company INDIVIDUAL - SHORT TERM CREDIT DISABILITY

		RANK						
		BY	DIRECT	DIRECT	DIRECT	DIRECT	DIRECT	
	MARKET	MARKET	PREMIUM	PREMIUM	DIVIDENDS	LOSSES	LOSSES	LOSS
COMPANY NAME	SHARE	SHARE	WRITTEN	EARNED	PAID	PAID	INCURRED	RATIO
American Federated Life Insurance Company	83.6%	7	\$1,176,581	\$1,184,614	\$0	\$216,185	\$258,215	21.8%
American National Insurance Company	10.5%	3	\$148,253	\$165,724	\$0	\$66,122	\$-42,465	-25.6%
Central States Health & Life Co Of Omaha	0.0%	4	\$15	\$15	\$0	\$0	\$0	0.0%
Medico Insurance Company	0.0%	2	\$655	\$648	\$0	\$0	\$23	3.5%
Mountain Life Insurance Company	4.7%	6	\$65,707	\$0	\$0	\$5,041	\$0	
Old United Life Insurance Company	1.3%	5	\$17,882	\$12,177	\$0	\$0	\$0	0.0%
State Farm Mutual Automobile Insurance Co	-0.1%	1	\$-1,680	\$8,777	\$0	\$6,755	\$-18,189	-207.2%
Total	100.0%		\$1,407,413	\$1,371,955	\$0	\$294,103	\$197,584	14.4%

# Data By Line by Company INDIVIDUAL - LONG TERM CREDIT DISABILITY

-		RANK						
		BY	DIRECT	DIRECT	DIRECT	DIRECT	DIRECT	
	MARKET	MARKET	PREMIUM	PREMIUM	<b>DIVIDENDS</b>	LOSSES	LOSSES	LOSS
COMPANY NAME	SHARE	SHARE	WRITTEN	<b>EARNED</b>	PAID	PAID	INCURRED	RATIO
Protective Life Insurance Company		1	\$0	\$264	\$0	\$0	\$-10	-3.8%
Total			\$0	\$264	\$0	\$0	\$-10	-3.8%

# Data By Line by Company INDIVIDUAL - STOP LOSS

		RANK BY	DIRECT	DIRECT	DIRECT	DIRECT	DIRECT	
	MARKET	MARKET	PREMIUM	PREMIUM	DIVIDENDS	LOSSES	LOSSES	LOSS
COMPANY NAME	SHARE	SHARE	WRITTEN	EARNED	PAID	PAID	INCURRED	RATIO
American Alternative Insurance Corporation	0.0%	1	\$0	\$0	\$0	\$0	\$-586,989	
Berkshire Hathaway Specialty Ins Co	44.4%	2	\$1,186,690	\$1,186,733	\$7,869	\$596,068	\$837,958	70.6%
Fair American Ins & Resinsurance Co	39.0%	3	\$1,044,346	\$1,044,346	\$0	\$392,161	\$390,932	37.4%
Surety Life Insurance Company	16.6%	4	\$443,497	\$443,497	\$0	\$0	\$60,000	13.5%
Total	100.0%		\$2,674,533	\$2,674,576	\$7,869	\$988,229	\$701,901	26.2%

## Data By Line by Company INDIVIDUAL - MEDICARE PART D

		RANK						
		BY	DIRECT	DIRECT	DIRECT	DIRECT	DIRECT	
	MARKET	MARKET	PREMIUM	PREMIUM	DIVIDENDS	LOSSES	LOSSES	LOSS
COMPANY NAME	SHARE	SHARE	WRITTEN	EARNED	PAID	PAID	INCURRED	RATIO
Anthem Insurance Companies Inc	9.1%	3	\$12,742,569	\$15,760,155	\$0	\$14,734,274	\$14,730,904	93.5%
Coventry Health & Life Insurance Company	0.0%	6	\$0	\$0	\$0	\$-5,171	\$-5,171	
Elixir Insurance Company	0.3%	2	\$378,605	\$378,605	\$0	\$255,368	\$384,800	101.6%
First Health Life & Health Insurance Company	0.0%	9	\$116	\$1,483	\$0	\$10,491	\$16,149	1088.9%
Humana Insurance Company	34.3%	5	\$48,079,865	\$48,079,865	\$0	\$43,234,416	\$40,440,561	84.1%
Medco Containment Life Insurance Company	16.6%	4	\$23,259,984	\$23,259,984	\$0	\$14,203,916	\$16,568,377	71.2%
Omaha Health Insurance Company	4.3%	8	\$6,032,820	\$6,032,820	\$0	\$4,596,309	\$5,512,917	91.4%
Silverscript Insurance Company	35.4%	1	\$49,662,366	\$50,944,829	\$0	\$30,886,999	\$42,421,086	83.3%
UnitedHealthcare Insurance Company Of America	0.0%	7	\$0	\$-23,223	\$0	\$120,114	\$119,184	-513.2%
Total	100.0%		\$140,156,325	\$144,434,518	\$0	\$108,036,716	\$120,188,807	83.2%

# Data By Line by Company INDIVIDUAL-MEDICARE ADVANTAGE/MEDICATE PPO PR

		RANK						
		BY	DIRECT	DIRECT	DIRECT			
	MARKET	MARKET	PREMIUM	PREMIUM	DIVIDENDS	<b>DIRECT LOSSES</b>	<b>DIRECT LOSSES</b>	LOSS
COMPANY NAME	SHARE	SHARE	WRITTEN	EARNED	PAID	PAID	INCURRED	RATIO
Aetna Life Insurance Company	8.5%	3	\$119,959,867	\$121,482,028	\$0	\$98,531,418	\$98,530,339	81.1%
Anthem Insurance Companies Inc	2.8%	2	\$39,728,248	\$39,543,599	\$0	\$33,572,684	\$32,974,905	83.4%
Compbenefits Insurance Company	2.4%	4	\$34,550,198	\$34,550,198	\$0	\$31,796,875	\$33,658,529	97.4%
Coventry Health & Life Insurance Company	30.1%	8	\$426,983,278	\$426,983,278	\$0	\$380,896,287	\$366,447,522	85.8%
Humana Insurance Company	17.0%	5	\$241,416,583	\$244,790,467	\$0	\$201,798,588	\$198,565,006	81.1%
Lasso Healthcare Insurance Company	0.0%	7	\$340,009	\$340,009	\$0	\$5,512	\$6,542	1.9%
Missouri Valley Life & Health Insurance Co	4.6%	6	\$65,745,302	\$65,745,302	\$0	\$65,405,132	\$70,950,107	107.9%
UnitedHealthcare Insurance Company Of The River	34.5%	1	\$489,933,687	\$489,210,195	\$0	\$397,359,347	\$432,734,990	88.5%
Valley								
Total	100.0%		\$1,418,657,172	\$1,422,645,076	\$0	\$1,209,365,843	\$1,233,867,940	86.7%

		RANK						
		BY	DIRECT	DIRECT	DIRECT			
	MARKET	MARKET	PREMIUM	PREMIUM	DIVIDENDS	DIRECTLOSSES	DIRECTLOSSES	LOSS
COMPANY NAME	SHARE	SHARE	WRITTEN	<b>EARNED</b>	PAID	PAID	INCURRED	RATIO
AAA Life Insurance Company	0.0%	234	\$139,697	\$141,380	\$0	\$36,000	\$36,170	25.6%
Ability Insurance Company	0.0%	230	\$1,750,023	\$1,833,383	\$0	\$3,178,394	\$1,874,825	102.3%
Accendo Insurance Company	0.0%	119	\$509,111	\$504,146	\$0	\$257,995	\$283,158	56.2%
Aetna Health & Life Insurance Company	0.2%	253	\$11,252,708	\$11,229,624	\$0	\$8,430,630	\$8,310,316	74.0%
Aetna Health Insurance Company	0.0%	237	\$118,332	\$117,737	\$0	\$175,884	\$183,984	156.3%
Aetna Life Insurance Company	2.7%	53	\$120,018,152	\$121,540,334	\$0	\$98,629,646	\$98,624,563	81.1%
All Savers Insurance Company	0.0%	269	\$0	\$0	\$0	\$-7,471	\$-7,471	
Allianz Life Insurance Co Of North America	0.1%	285	\$4,394,578	\$4,511,403	\$0	\$5,769,050	\$5,775,095	128.0%
Allianz Life Insurance Company Of New York	0.0%	124	\$5,888	\$5,888	\$0	\$0	\$0	0.0%
Amalgamated Life Insurance Company	0.0%	58	\$152,191	\$152,191	\$0	\$133,840	\$133,840	87.9%
American Alternative Insurance Corporation	0.0%	18	\$0	\$0	\$0	\$0	\$-586,989	
American Bankers Life Assurance Of Florida	0.0%	59	\$311	\$311	\$0	\$0	\$-83	-26.7%
American Continental Insurance Company	0.1%	5	\$6,774,063	\$6,781,592	\$0	\$5,516,554	\$5,358,498	79.0%
American Family Life Assurance Co of Col.	2.1%	60	\$93,400,428	\$92,934,010	\$0	\$37,834,006	\$35,767,154	38.5%
American Family Mutual Insurance Company	0.1%	14	\$4,839,418	\$4,904,770	\$0	\$3,191,267	\$3,078,245	62.8%
American Federated Life Insurance Company	0.0%	305	\$1,176,581	\$1,184,614	\$0	\$216,185	\$258,215	21.8%
American Fidelity Assurance Company	0.2%	61	\$8,581,740	\$8,517,929	\$0	\$3,313,640	\$3,245,152	38.1%
American General Life Insurance Co	0.0%	62	\$1,527,914	\$1,550,742	\$0	\$986,066	\$962,242	62.1%
American Health & Life Insurance Company	0.0%	63	\$1,243	\$1,655	\$0	\$2,370	\$-245	-14.8%
American Heritage Life Insurance Company	0.0%	64	\$1,905,197	\$1,902,186	\$0	\$1,525,432	\$1,520,854	80.0%
American Home Assurance Company	0.0%	15	\$1,392	\$1,606	\$0	\$0	\$-54	-3.4%
American Home Life Insurance Company	0.0%	65	\$203	\$215	\$0	\$0	\$0	0.0%
American Income Life Insurance Co	0.0%	66	\$1,848,000	\$1,846,531	\$0	\$478,267	\$679,497	36.8%
American National Insurance Company	0.0%	68	\$272,788	\$289,434	\$0	\$153,511	\$40,377	14.0%
American National Life Ins Co Of TX	0.0%	233	\$190,766	\$190,743	\$0	\$131,079	\$128,835	67.5%
American Progressive Life & Health Ins Co of NY	0.0%	259	\$4,833	\$4,833	\$0	\$87	\$105	2.2%
American Public Life Insurance Company	0.0%	69	\$55,060	\$55,266	\$0	\$24,947	\$22,277	40.3%
American Republic Corp Insurance Company	0.1%	174	\$3,699,736	\$3,700,834	\$0	\$2,523,229	\$2,496,112	67.4%
American Republic Insurance Company	0.1%	70	\$3,894,839	\$3,886,073	\$0	\$3,599,631	\$3,064,544	78.9%
American Retirement Life Insurance Company	0.0%	280	\$1,839,256	\$1,840,531	\$0	\$1,436,806	\$1,435,307	78.0%
American States Insurance Company	0.0%	17	\$0	\$17	\$0	\$-1,200	\$-1,200	-7058.8%
American United Life Insurance Company	0.0%	71	\$5,426	\$6,014	\$0	\$0	\$0	0.0%
Americo Financial Life & Annuity Ins Co	0.1%	95	\$4,498,510	\$4,555,349	\$0	\$4,036,728	\$3,984,387	87.5%
Ameritas Life Insurance Corp	0.2%	79	\$8,155,446	\$8,178,472	\$0	\$4,242,471	\$4,717,769	57.7%
Anthem Insurance Companies Inc	1.3%	29	\$59,725,003	\$62,637,474	\$0	\$53,941,781	\$53,269,499	85.0%
Aspen American Insurance Company	0.0%	36	\$1,096,713	\$1,096,713	\$0	\$923,306	\$-288,243	-26.3%
AssuranceAmerica Insurance Company	0.0%	2	\$37,594	\$49,073	\$0	\$0	\$0	0.0%
Assured Life Association	0.0%	42	\$1,460,346	\$1,467,315	\$0	\$1,343,867	\$1,346,368	91.8%
Assurity Life Insurance Company	0.0%	228	\$1,281,302	\$1,272,892	\$0	\$610,436	\$14,791	1.2%
Athene Annuity & Life Assurance Company	0.0%	83	\$20,452	\$20,610	\$0	\$28,239	\$25,301	122.8%
Athene Annuity & Life Company	0.0%	86	\$1,355	\$1,255	\$0	\$0	\$0	0.0%
Atlanta Life Insurance Company	0.0%	73	\$614	\$0	\$0	\$0	\$0	

-		RANK						
		BY	DIRECT	DIRECT	DIRECT			
	MARKET	MARKET	PREMIUM	PREMIUM	DIVIDENDS	DIRECTLOSSES	DIRECTLOSSES	LOSS
COMPANY NAME	SHARE	SHARE	WRITTEN	<b>EARNED</b>	PAID	PAID	INCURRED	RATIO
Auto Club Life Insurance Company	0.0%	271	\$3,225	\$3,411	\$0	\$0	\$-28	-0.8%
Auto Owners Life Insurance Company	0.0%	74	\$547,421	\$554,157	\$0	\$60,989	\$84,540	15.3%
Baltimore Life Insurance Company The	0.0%	75	\$11	\$11	\$0	\$0	\$0	0.0%
Bankers Fidelity Assurance Company	0.0%	236	\$50,409	\$0	\$0	\$0	\$0	
Bankers Fidelity Life Insurance Company	0.0%	76	\$853,361	\$751,832	\$0	\$429,671	\$438,946	58.4%
Bankers Life & Casualty Company	0.4%	77	\$19,683,266	\$21,017,652	\$301	\$19,277,601	\$18,078,858	86.0%
Banner Life Insurance Company	0.0%	298	\$176,855	\$176,855	\$0	\$0	\$0	0.0%
Berkshire Hathaway Specialty Ins Co	0.0%	22	\$1,186,690	\$1,186,733	\$7,869	\$596,068	\$837,958	70.6%
Berkshire Life Insurance Company Of America	0.2%	232	\$7,159,651	\$7,307,402	\$0	\$1,883,299	\$1,933,550	26.5%
Best Life & Health Insurance Company	0.0%	286	\$1,052,044	\$1,031,238	\$0	\$610,131	\$605,537	58.7%
Blue Cross & Blue Shield Of Kansas City	2.7%	37	\$123,266,732	\$123,266,732	\$0	\$107,730,027	\$116,022,873	94.1%
Boston Mutual Life Insurance Company	0.0%	82	\$103,944	\$32,625	\$0	\$19,234	\$19,506	59.8%
Brighthouse Life Insurance Company	0.0%	277	\$1,369,583	\$1,794,687	\$0	\$2,900,894	\$1,264,604	70.5%
CICA Life Insurance Company Of America	-0.0%	229	\$-83	\$-83	\$0	\$0	\$0	0.0%
CIGNA Health & Life Insurance Company	8.8%	167	\$397,351,100	\$391,576,817	\$0	\$385,627,627	\$399,149,750	101.9%
CIGNA National Health Insurance Company	0.0%	88	\$36,294	\$36,423	\$0	\$21,533	\$21,702	59.6%
CMFG Life Insurance Company	0.0%	108	\$1,257,256	\$1,258,141	\$0	\$426,330	\$527,737	41.9%
Canada Life Assurance Company	0.0%	260	\$40,346	\$42,095	\$0	\$314,202	\$159,859	379.8%
Capitol Life Insurance Company	0.0%	85	\$3,502	\$4,865	\$0	\$2,721	\$3,189	65.5%
Catholic Financial Life	0.0%	40	\$402	\$373	\$0	\$0	\$0	0.0%
Catholic Order Of Foresters	0.0%	45	\$36,052	\$36,052	\$0	\$43,364	\$43,364	120.3%
Celtic Insurance Company	17.9%	261	\$811,620,346	\$810,386,047	\$0	\$615,477,359	\$623,215,788	76.9%
Central Security Life Insurance Co	0.0%	89	\$856	\$857	\$0	\$533	\$-1,156	-134.9%
Central States Health & Life Co Of Omaha	0.0%	90	\$84,097	\$79,734	\$0	\$84,424	\$94,969	119.1%
Central States Indemnity Company Of Omaha	0.0%	32	\$14,437	\$14,493	\$0	\$3,475	\$3,475	24.0%
Centre Life Insurance Company	0.0%	263	\$82,142	\$85,155	\$0	\$16,709	\$6,113	7.2%
Chesapeake Life Insurance Company The	0.2%	91	\$7,414,500	\$7,415,648	\$0	\$2,316,610	\$2,816,881	38.0%
Christian Fidelity Life Insurance Co	0.1%	92	\$2,629,057	\$2,748,468	\$0	\$1,977,789	\$1,824,315	66.4%
Cincinnati Life Insurance Company The	0.0%	247	\$34,749	\$35,315	\$0	\$36,660	\$25,440	72.0%
Citizens Security Life Ins Co	0.1%	94	\$3,789,499	\$3,818,201	\$0	\$2,151,441	\$2,152,745	56.4%
Colonial Life & Accident Insurance Company	0.3%	96	\$12,780,144	\$12,866,945	\$0	\$5,720,729	\$5,707,639	44.4%
Colonial Penn Life Insurance Company	0.3%	98	\$11,892,107	\$11,998,200	\$0	\$7,893,267	\$7,912,848	66.0%
Columbian Mutual Life Insurance Co	0.0%	99	\$3,555	\$3,566	\$0	\$965	\$1,034	29.0%
Combined Insurance Co Of America	0.2%	100	\$7,073,451	\$7,162,768	\$0	\$5,424,515	\$5,493,810	76.7%
Commercial Travelers Life Insurance Company	0.0%	266	\$3,275	\$3,345	\$0	\$100	\$100	3.0%
Commonwealth Annuity & Life Insurance Co	0.0%	273	\$1,280	\$1,280	\$0	\$26,736	\$26,736	2088.8%
Companion Life Insurance Company	0.2%	251	\$6,823,484	\$6,910,346	\$0	\$5,423,645	\$5,252,752	76.0%
Compbenefits Insurance Company	0.8%	72	\$34,550,318	\$34,550,318	\$0	\$31,796,875	\$33,658,529	97.4%
Connecticut General Life Ins Co	0.0%	103	\$48,430	\$55,240	\$0	\$466,284	\$311,450	563.8%
Continental Casualty Company	0.1%	20	\$3,972,843	\$5,574,288	\$0	\$10,363,017	\$8,264,583	148.3%
Continental General Insurance Company	0.1%	226	\$2,897,787	\$2,985,898	\$0	\$3,004,282	\$2,499,676	83.7%
Continental Life Ins Co Of Brentwood TN	0.2%	189	\$7,484,395	\$7,447,855	\$0	\$3,615,869	\$3,547,921	47.6%

		RANK						
		BY	DIRECT	DIRECT	DIRECT			
	MARKET	MARKET	PREMIUM	PREMIUM	DIVIDENDS	DIRECTLOSSES	DIRECTLOSSES	LOSS
COMPANY NAME	SHARE	SHARE	WRITTEN	<b>EARNED</b>	PAID	PAID	INCURRED	RATIO
Country Life Insurance Company	0.0%	106	\$1,167,704	\$1,181,674	\$0	\$755,023	\$923,228	78.1%
Coventry Health & Life Insurance Company	9.4%	268	\$426,993,708	\$426,993,708	\$0	\$380,891,925	\$366,444,112	85.8%
Cox Health Systems Insurance Company	0.4%	52	\$20,308,633	\$20,308,633	\$0	\$16,762,200	\$16,756,221	82.5%
Croatian Fraternal Union Of America	0.0%	43	\$385	\$374	\$0	\$0	\$0	0.0%
Dentegra Insurance Company	0.0%	241	\$3,403	\$3,403	\$0	\$4,141	\$3,731	109.6%
Dsm USA Insurance Company Inc	0.0%	172	\$310,840	\$310,840	\$0	\$143,271	\$147,144	47.3%
EMC National Life Company	0.0%	109	\$5,765	\$5,750	\$0	\$0	\$0	0.0%
Elixir Insurance Company	0.0%	9	\$378,605	\$378,605	\$0	\$255,368	\$384,800	101.6%
Equitable Financial Life Insurance Company	0.0%	110	\$194,610	\$181,077	\$0	\$1,320,587	\$1,310,800	723.9%
Everest Reinsurance Company	0.1%	28	\$4,730,796	\$4,998,096	\$0	\$4,568,663	\$3,473,596	69.5%
Everlake Life Insurance Company	0.0%	57	\$5,079	\$5,126	\$0	\$0	\$0	0.0%
Fair American Ins & Resinsurance Co	0.0%	33	\$1,044,346	\$1,044,346	\$0	\$392,161	\$390,932	37.4%
Family Benefit Life Insurance Company	0.0%	221	\$1,270	\$1,298	\$0	\$0	\$0	0.0%
Family Heritage Life Insurance Co Of America	0.2%	252	\$10,228,947	\$10,206,540	\$0	\$2,780,867	\$2,746,235	26.9%
Family Life Insurance Company	0.0%	112	\$117,900	\$117,237	\$0	\$265,707	\$269,350	229.7%
Farm Bureau Life Ins Co of MO	0.0%	113	\$9,189	\$10,968	\$0	\$7,200	\$7,200	65.6%
Farmers Mutual Hail Insurance Company Of IA	0.0%	11	\$185	\$203	\$0	\$0	\$0	0.0%
Farmers New World Life Insurance Company	0.0%	114	\$613,200	\$613,207	\$0	\$607,734	\$607,734	99.1%
Federal Insurance Company	0.0%	19	\$1,954,590	\$1,956,530	\$0	\$154,664	\$518,247	26.5%
Federal Life Insurance Company	0.0%	115	\$1,472	\$1,252	\$0	\$1,713	\$2,178	174.0%
Federated Life Insurance Company	0.0%	116	\$1,281,168	\$1,281,107	\$0	\$298,558	\$277,660	21.7%
Fidelity Life Assn A Legal Reserve Life Ins Co	0.0%	117	\$4,385	\$4,385	\$0	\$0	\$0	0.0%
Fidelity Security Life Insurance Company	0.0%	235	\$430,144	\$428,694	\$0	\$167,151	\$143,874	33.6%
First Allmerica Financial Life Insurance Co	0.0%	200	\$111	\$0	\$0	\$0	\$0	
First Health Life & Health Insurance Company	0.0%	284	\$1,057,145	\$1,055,523	\$0	\$723,680	\$687,802	65.2%
Forethought Life Insurance Company	0.0%	289	\$909,038	\$908,740	\$0	\$22,611	\$21,662	2.4%
Freedom Life Insurance Company Of America	0.5%	104	\$24,753,207	\$24,610,960	\$0	\$9,198,814	\$10,530,803	42.8%
Garden State Life Insurance Company	0.0%	120	\$78,945	\$72,947	\$0	\$52,237	\$62,726	86.0%
Genworth Life & Annuity Insurance Company	0.0%	136	\$245,292	\$288,250	\$0	\$427,073	\$-28,046	-9.7%
Genworth Life Insurance Company	1.0%	212	\$44,527,758	\$45,479,979	\$0	\$41,096,928	\$45,136,292	99.2%
Gerber Life Insurance Company	0.0%	223	\$743,076	\$746,127	\$0	\$329,130	\$302,640	40.6%
Globe Life & Accident Insurance Company	0.0%	287	\$1,649,065	\$1,689,079	\$0	\$915,618	\$877,245	51.9%
Golden Rule Insurance Company	0.8%	102	\$35,325,137	\$35,460,741	\$0	\$17,690,884	\$17,102,650	48.2%
Government Employees Insurance Co	0.0%	21	\$71	\$85	\$0	\$0	\$-36	-42.4%
Government Personnel Mutual Life Insurance Co	0.0%	122	\$350,973	\$353,506	\$0	\$271,864	\$274,874	77.8%
Gpm Health & Life Insurance Company	0.0%	159	\$974,651	\$986,954	\$0	\$880,474	\$854,278	86.6%
Great Southern Life Insurance Company	0.0%	283	\$28,355	\$27,608	\$0	\$33,436	\$35,176	127.4%
Guarantee Trust Life Insurance Company	0.3%	125	\$11,496,047	\$11,697,902	\$0	\$5,842,145	\$7,254,278	62.0%
Guardian Life Insurance Company Of America	0.0%	126	\$1,356,521	\$1,335,902	\$9,144	\$1,882,033	\$829,159	62.1%
HCC Life Insurance Company	0.0%	293	\$103,600	\$20,937	\$0	\$2,467,728	\$2,296,406	10968.2%
Hartford Life & Accident Insurance Company	0.0%	222	\$4,216	\$4,216	\$0	\$142,080	\$142,080	3370.0%
Health Care Service Corporation	0.0%	219	\$1,818,726	\$1,818,726	\$0	\$2,237,676	\$2,236,638	123.0%

		RANK						
		BY	DIRECT	DIRECT	DIRECT			
	MARKET	MARKET	PREMIUM	PREMIUM	DIVIDENDS	DIRECTLOSSES	DIRECTLOSSES	LOSS
COMPANY NAME	SHARE	SHARE	WRITTEN	<b>EARNED</b>	PAID	PAID	INCURRED	RATIO
Healthy Alliance Life Insurance Company	9.4%	254	\$423,502,032	\$440,108,326	\$0	\$325,273,760	\$326,069,212	74.1%
Heartland National Life Insurance Company	0.0%	151	\$1,877,733	\$1,881,766	\$0	\$681,938	\$735,522	39.1%
Horace Mann Life Insurance Company	0.0%	127	\$4,713	\$4,711	\$0	\$100	\$33	0.7%
Humana Insurance Company	6.7%	240	\$304,395,041	\$307,770,597	\$0	\$255,651,498	\$249,539,623	81.1%
HumanaDental Insurance Company	0.1%	218	\$5,861,584	\$5,865,020	\$0	\$5,600,991	\$5,629,859	96.0%
IA American Life Insurance Company	0.0%	290	\$192	\$0	\$0	\$0	\$0	
IdeaLife Insurance Company	0.0%	303	\$4,574	\$4,507	\$0	\$910	\$780	17.3%
Illinois Mutual Life Insurance Company	0.0%	128	\$1,193,519	\$1,172,400	\$0	\$1,041,271	\$1,260,928	107.6%
Independence American Insurance Company	0.0%	27	\$641,474	\$644,308	\$0	\$181,554	\$69,188	10.7%
Independent Order Of Foresters US Branch The	0.0%	50	\$130,415	\$130,415	\$0	\$496	\$0	0.0%
Individual Assurance Co Life Health & Accident	0.2%	267	\$7,984,431	\$8,093,559	\$0	\$6,442,762	\$7,948,316	98.2%
Jackson National Life Insurance Company	0.0%	130	\$401,336	\$398,178	\$0	\$1,769,484	\$1,787,267	448.9%
Jefferson National Life Insurance Company	0.0%	123	\$19,389	\$19,577	\$0	\$10,920	\$4,264	21.8%
John Alden Life Insurance Company	0.0%	131	\$303,457	\$308,217	\$0	\$1,298,689	\$1,604,557	520.6%
John Hancock Life & Health Insurance Company	0.0%	296	\$33,684	\$34,368	\$0	\$77,688	\$522,751	1521.0%
John Hancock Life Insurance Company (usa)	0.5%	142	\$23,129,855	\$22,750,522	\$0	\$17,697,357	\$19,890,957	87.4%
Kansas City Life Insurance Company	0.0%	132	\$5,858	\$5,970	\$0	\$17,275	\$88,956	1490.1%
Knights Of Columbus	0.1%	49	\$4,147,839	\$4,219,866	\$0	\$1,463,565	\$1,684,819	39.9%
Lasso Healthcare Insurance Company	0.0%	248	\$340,009	\$340,009	\$0	\$5,512	\$6,542	1.9%
Leaders Life Insurance Company	0.0%	243	\$4,313	\$4,523	\$0	\$4,787	\$6,708	148.3%
Liberty Bankers Life Insurance Company	0.0%	190	\$18,283	\$18,186	\$0	\$2,829	\$2,966	16.3%
Liberty National Life Insurance Company	0.1%	133	\$3,974,290	\$3,978,041	\$0	\$1,549,616	\$1,588,522	39.9%
Life Insurance Company Of North America	0.0%	134	\$29,187	\$28,373	\$0	\$44,416	\$43,591	153.6%
Life Insurance Company Of The Southwest	0.0%	135	\$40	\$0	\$0	\$0	\$0	
Life Of The South Insurance Company	-0.0%	302	\$-1,305	\$624	\$0	\$0	\$-441	-70.7%
LifeSecure Insurance Company	0.0%	250	\$869,786	\$870,155	\$0	\$105,981	\$215,729	24.8%
Lifeshield National Insurance Co	0.0%	306	\$1,867,554	\$1,900,076	\$0	\$619,110	\$615,736	32.4%
Lincoln Benefit Life Company	0.0%	137	\$1,362,127	\$1,367,795	\$0	\$3,871,796	\$5,432,580	397.2%
Lincoln Heritage Life Insurance Company	0.0%	145	\$33,814	\$33,827	\$0	\$0	\$0	0.0%
Lincoln Life & Annuity Company Of New York	0.0%	97	\$639	\$762	\$0	\$0	\$0	0.0%
Lincoln National Life Insurance Company, The	0.0%	138	\$213,370	\$236,833	\$0	\$448,850	\$480,624	202.9%
Loyal American Life Insurance Company	0.1%	139	\$4,015,288	\$3,999,158	\$0	\$2,054,476	\$2,158,401	54.0%
Lumico Life Insurance Company	0.1%	242	\$6,468,566	\$6,596,011	\$0	\$5,265,794	\$5,412,284	82.1%
MONY Life Insurance Company	0.0%	152	\$94,314	\$98,474	\$48,901	\$225,210	\$-811,221	-823.8%
Madison National Life Insurance Company Inc	0.0%	141	\$1,024	\$1,035	\$0	\$0	\$-54	-5.2%
Manhattan Life Insurance Company	0.4%	143	\$18,845,077	\$18,828,813	\$0	\$14,910,369	\$15,135,712	80.4%
Manhattan National Life Insurance Company	0.0%	160	\$605	\$631	\$0	\$0	\$0	0.0%
Manhattanlife Insurance & Annuity Company	0.1%	93	\$5,693,163	\$5,674,945	\$0	\$2,595,289	\$2,677,618	47.2%
Markel Insurance Company	0.0%	34	\$0	\$0	\$0	\$0	\$-171	77.001
Massachusetts Mutual Life Insurance Company	0.2%	146	\$10,833,434	\$11,074,197	\$455,861	\$9,685,790	\$8,620,738	77.8%
Massmutual Ascend Life Insurance Company	0.0%	118	\$169,462	\$167,666	\$0 \$0	\$132,298	\$75,687	45.1%
MedAmerica Insurance Company	0.0%	204	\$963,982	\$1,008,304	\$0	\$600,649	\$566,468	56.2%

RANK	
BY DIRECT DIRECT	
MARKET MARKET PREMIUM PREMIUM DIVIDENDS DIRECTLOSSES DIRECTI	OSSES LOSS
	URRED RATIO
	568,377 71.2%
	921,045 97.1%
	413,981 55.7%
	720,252 35.9%
Merit Life Insurance Co -0.0% 147 \$-135 \$-135 \$0 \$0	\$0 0.0%
	307,059 48.7%
	546,499 752.3%
	-18,969 -34.0%
	816,000 169.7%
	950,107 107.9%
Mountain Life Insurance Company 0.0% 256 \$65,707 \$0 \$0 \$5,041	\$0 .
	401,796 71.7%
Mutual Trust Life Insurance Company 0.0% 153 \$0 \$278 \$0 \$0	\$0 0.0%
	927,944 227.4%
Nassau Life Insurance Company 0.0% 176 \$6,571 \$6,571 \$0 \$0	\$0 0.0%
	132,393 147.6%
National Casualty Company 0.0% 3 \$216 \$342 \$0 \$0	\$0 0.0%
National Foundation Life Insurance Company 0.0% 304 \$12,733 \$12,850 \$0 \$882	\$1,176 9.2%
National Guardian Life Insurance Company 0.0% 154 \$593,696 \$553,816 \$0 \$9,360	\$9,360 1.7%
	422,874 73.6%
	229,404 342.6%
	472,032 30.4%
National Union Fire Ins Co of Pittsburgh 0.0% 16 \$7,487 \$7,958 \$0 \$100	\$1,697 21.3%
Nationwide Life Insurance Company 0.0% 156 \$2,113 \$2,113 \$0 \$696	\$696 32.9%
New England Life Insurance Company 0.0% 288 \$50,049 \$50,505 \$0 \$14,062	\$9,149 18.1%
New Era Life Ins Co of the Midwest 0.0% 206 \$17,875 \$20,442 \$0 \$7,615	\$6,865 33.6%
	041,163 36.5%
North American Co For Life & Health Insurance 0.0% 158 \$7 \$7 \$0 \$0	\$0 0.0%
	665,065 69.1%
	146,593 28.0%
Northwestern Mutual Life Insurance Company 0.6% 161 \$28,554,205 \$28,193,992 \$10,666,020 \$10,760,436 \$4	783,927 17.0%
Oceanview Life & Annuity 0.0% 187 \$1,683 \$1,683 \$0 \$56,057	\$48,768 2897.7%
	427,799 56.9%
	200,954 209.7%
Old American Insurance Company 0.0% 164 \$8,592 \$9,051 \$0 \$25,230	\$33,507 370.2%
Old Republic Life Insurance Company         0.0%         165         \$2,105         \$2,105         \$0         \$305	\$305 14.5%
	871,434 67.8%
Old United Life Insurance Company 0.0% 244 \$17,882 \$12,177 \$0 \$0	\$0 0.0%
	512,917 91.4%
	204,640 81.5%
Opticare Of Utah Inc 0.0% 7 \$27,853 \$27,853 \$0 \$14,386	\$14,386 51.6%
Oscar Insurance Company 0.3% 12 \$11,340,981 \$11,340,981 \$0 \$9,299,419 \$8	401,122 74.1%

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		RANK	DIDECT	DIRECT	DIDEAT			
	MARKET	BY	DIRECT PREMIUM	PREMIUM	DIRECT	D/DEOT/ 00050	DIDECTI COCEO	LOSS
COMPANY NAME	SHARE	,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,	WRITTEN	EARNED	DIVIDENDS PAID	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED	RATIO
Oxford Life Insurance Company	0.0%	SHARE 246	\$572,901	\$584,868	\$0	\$372,333	\$353,499	60.4%
Ozark National Life Insurance Company	0.0%	168	\$40,346	\$41,241	\$0 \$0	\$11,218	\$12,203	29.6%
Pan-American Life Insurance Company	0.0%	169	\$1,233,500	\$1,234,396	\$0 \$0	\$794,775	\$828,389	67.1%
Paul Revere Life Insurance Company	0.0%	170	\$1,481,540	\$1,667,307	\$0 \$0	\$3,273,706	\$2,080,475	124.8%
Pekin Life Insurance Company	0.0%	170	\$1,461,540 \$1,551,570	\$1,564,146	\$0 \$0	\$1,132,448	\$1,092,060	69.8%
Penn Mutual Life Insurance Company The	0.0%	171	\$1,551,570 \$43,771	\$1,564,146	\$0 \$0	\$136,781	\$262,316	8767.2%
Philadelphia American Life Insurance Company	0.0%	175	\$3,966,734	\$4,071,660	\$0 \$0	\$1,992,793	\$1,888,484	46.4%
Physicians Life Insurance Company	0.1%	238	\$926,029	\$933,923	\$0 \$0	\$710,562	ъ 1,000,404 \$691,256	74.0%
Physicians Life insurance Company  Physicians Mutual Insurance Company	0.0%	258 258	\$3,803,782	\$3,837,233	\$0 \$0	\$3,093,082	\$3,161,310	82.4%
Primerica Life Insurance Company	0.1%	236 144	\$3,003,762 \$1,998	\$3,037,233 \$2,048	\$0 \$0	\$2,850	\$2,693	131.5%
Principal Life Insurance Company	0.0%	78	\$11,048,299	\$8,721,048	\$0 \$0	\$2,869,592	\$2,093 \$8,168,773	93.7%
Professional Insurance Company	0.2%	76 178	\$11,046,299 \$128,577	\$128,651		\$80,910	\$80,910	62.9%
Professional insurance Company  Protective Life Insurance Company		178	\$120,577 \$221,792		\$0 \$0	\$208,345	\$222,618	102.3%
Provident American Life & Health Insurance Co	0.0%	179		\$217,511 \$30,386		\$37,007	\$222,616 \$35,899	102.3%
Provident Life & Accident Insurance Company	0.0% 0.2%	180	\$30,043 \$10,253,721	\$10,417,145	\$0 \$0	\$6,673,642	\$5,635,877	54.1%
	0.2%	181	\$292,556		\$0 \$0		\$124,283	42.0%
Provident Life & Casualty Insurance Company	0.0%	182	\$3,310,464	\$295,598 \$3,313,090	\$0 \$0	\$144,930 \$2,355,844	\$2,825,473	85.3%
Prudential Insurance Company Of America The		225						69.6%
Puritan Life Insurance Company Of America Reliance Standard Life Insurance Company	0.0% 0.0%	225 186	\$207,528 \$3,014	\$197,247 \$3,014	\$0 \$0	\$116,321 \$0	\$137,375 \$0	0.0%
		80	\$3,014 \$16,267			\$145,643		-894.5%
Reliastar Life Ins Co of NY Reliastar Life Insurance Company	0.0%	162	\$10,267 \$3,051	\$16,218	\$0 \$0		\$-145,069	0.0%
Renaissance Life & Health Insurance Co	0.0%	87	\$3,051 \$1,599,419	\$3,051 \$1,599,419	\$0 \$0	\$0 \$1,123,947	\$0 \$1,120,084	70.0%
	0.0% 0.2%					\$4,320,024		53.7%
Reserve National Insurance Company		188 129	\$7,794,505	\$7,794,505	\$0 \$0		\$4,186,015	
Riversource Life Insurance Company	0.1%		\$4,669,765	\$4,712,733	\$0 \$0	\$6,559,725	\$6,619,999	140.5%
Royal Neighbors Of America	0.0%	46	\$54,895	\$51,260 \$12	\$0 \$0	\$37,702	\$36,886	72.0%
Royalty Capital Life Insurance Company	0.0%	84 56	\$8 \$264.746			\$0 \$245.339	\$0 \$245,003	0.0% 93.1%
S USA Life Insurance Company Inc	0.0%	56 55	\$264,746	\$264,230	\$0 \$0	\$245,338 \$561	\$245,993	93.1% 31.3%
Sbli USA Life Insurance Company Inc	0.0%	203	\$1,840 \$804	\$1,812 \$822	\$0 \$0	\$001	\$567 \$0	0.0%
Security National Life Insurance Company	0.0%	203 192	\$804 \$124	\$822 \$137	\$0 \$0	\$0 \$0	\$0 \$-18	-13.1%
Sentry Life Insurance Company (I&h Acct)	0.0%	140			\$0 \$0	\$209,223		
Shelter Life Insurance Company	0.0%		\$103,338	\$114,397	\$0 \$0		\$355,515	310.8%
Shenandoah Life Insurance Company	0.0%	193	\$18,665	\$18,631 \$7,440,455	\$0 \$0	\$11,876	\$11,620	62.4%
Silver print Insurance Company	0.2%	111	\$6,895,221	\$7,119,455	\$0 \$0	\$8,215,223	\$8,085,077	113.6%
Silverscript Insurance Company	1.1%	8	\$49,662,366	\$50,944,829	\$0 \$0	\$30,886,999	\$42,421,086	83.3%
Slovene National Benefit Society	0.0%	47	\$92	\$92	\$0 \$0	\$0	\$0	0.0%
Ssm Health Insurance Company	0.8%	13	\$34,369,394	\$34,369,394	\$0 \$0	\$26,703,762	\$26,598,409	77.4%
Standard Life & Assistant Insurance Company	0.1%	196	\$3,730,788	\$3,700,052	\$0 \$0	\$1,390,724	\$1,409,452	38.1%
Standard Life & Accident Insurance Company	0.0%	276	\$999,800	\$1,029,725	\$0 \$0	\$786,208	\$733,482	71.2%
Standard Life & Casualty Company	0.0%	231	\$83,866	\$83,866	\$0 \$0	\$22,816	\$24,851	29.6%
Standard Security Life Insurance Co Of NY	0.0%	197	\$1,222	\$1,037	\$0 \$0	\$0 \$205.705	\$0	0.0%
Starmount Life Insurance Company	0.0%	194	\$571,660	\$571,661	\$0	\$365,785	\$361,650	63.3%
State Farm Mutual Automobile Insurance Co	0.5%	24	\$21,598,801	\$21,820,916	\$268	\$14,027,044	\$15,807,123	72.4%

		RANK						
		BY	DIRECT	DIRECT	DIRECT			
	MARKET	MARKET	PREMIUM	PREMIUM	DIVIDENDS	DIRECTLOSSES	DIRECTLOSSES	LOSS
COMPANY NAME	SHARE	SHARE	WRITTEN	EARNED	PAID	PAID	INCURRED	RATIO
State Life Insurance Company	0.0%	198	\$579,858	\$580,903	\$0	\$853,549	\$1,331,852	229.3%
State Mutual Insurance Company	0.1%	199	\$5,090,768	\$5,092,713	\$0	\$1,185,439	\$1,285,151	25.2%
Sterling Investors Life Insurance Company	0.0%	281	\$336,359	\$339,820	\$0	\$133,679	\$133,180	39.2%
Sterling Life Insurance Company	0.0%	249	\$2,032,123	\$2,049,411	\$0	\$1,470,208	\$1,476,804	72.1%
Sun Life Assurance Company Of Canada	0.0%	262	\$0	\$0	\$0	\$251	\$251	
Supreme Council of the Royal Arcanum	0.0%	51	\$123	\$123	\$0	\$0	\$76	61.8%
Surety Life Insurance Company	0.0%	201	\$443,497	\$443,497	\$0	\$0	\$60,000	13.5%
Symetra Life Insurance Company	0.0%	191	\$6,151	\$7,583	\$0	\$18,405	\$8,755	115.5%
TIAA-CREF Life Insurance Company	0.0%	54	\$101,580	\$101,064	\$0	\$202,509	\$267,427	264.6%
Talcott Resolution Life & Annuity Ins Co	0.0%	224	\$4,689	\$4,689	\$0	\$593	\$593	12.6%
Teachers Ins & Annuity Assn of America	0.0%	202	\$160,788	\$162,185	\$0	\$414,254	\$1,321,934	815.1%
The Reliable Life Insurance Company	0.0%	185	\$283,575	\$284,562	\$0	\$74,402	\$-14,393	-5.1%
The Travelers Protective Association Of America	0.0%	38	\$12,185	\$12,185	\$0	\$9,709	\$8,534	70.0%
Thrivent Financial For Lutherans	0.2%	39	\$10,628,008	\$10,628,666	\$124,229	\$12,441,572	\$6,805,959	64.0%
Tier One Insurance Company	0.0%	294	\$79,197	\$82,509	\$0	\$11,595	\$34,593	41.9%
Transamerica Financial Life Ins Co	0.0%	220	\$466	\$466	\$0	\$0	\$0	0.0%
Transamerica Life Insurance Company	1.4%	275	\$63,270,839	\$63,334,821	\$0	\$44,274,531	\$39,905,583	63.0%
Travelers Indemnity Company	0.0%	25	\$0	\$163	\$0	\$0	\$0	0.0%
Travelers Indemnity Company Of Connecticut	0.0%	26	\$0	\$0	\$0	\$0	\$-9,711	
Truassure Insurance Company	0.0%	291	\$592,676	\$592,676	\$0	\$444,614	\$445,087	75.1%
Trustmark Insurance Company	0.0%	81	\$89,033	\$90,151	\$0	\$13,266	\$10,831	12.0%
U S Specialty Insurance Company	0.0%	30	\$7,280	\$7,293	\$0	\$0	\$75,242	1031.7%
USAA Life Insurance Company	0.1%	205	\$6,065,093	\$6,062,923	\$0	\$4,438,061	\$4,465,301	73.6%
Unicare Life & Health Insurance Company	0.0%	257	\$765	\$716	\$0	\$229	\$228	31.8%
Unified Life Insurance Company	0.0%	1	\$1,234,802	\$1,241,940	\$0	\$1,167,267	\$1,111,874	89.5%
Union Fidelity Life Insurance Company	0.0%	107	\$14,491	\$14,600	\$0	\$4,365	\$1,461	10.0%
Union Labor Life Insurance Company	0.0%	207	\$882	\$879	\$0	\$0	\$321	36.5%
Union Security Insurance Company	0.0%	216	\$1,498,296	\$1,599,995	\$0	\$3,112,150	\$4,570,729	285.7%
Unitd Security Health & Casualty Ins Co	0.0%	265	\$70,958	\$79,712	\$0	\$24,475	\$11,199	14.0%
United American Insurance Company	0.1%	295	\$2,550,350	\$2,552,002	\$0	\$2,212,265	\$2,257,126	88.4%
United Commercial Travelers Of America	0.0%	41	\$504,425	\$507,210	\$0	\$287,717	\$284,142	56.0%
United Healthcare Life Insurance Company	0.0%	301	\$740,381	\$740,720	\$0	\$342,352	\$324,229	43.8%
United Home Life Insurance Company	0.0%	209	\$806	\$814	\$0	\$0	\$0	0.0%
United Insurance Company Of America	0.0%	210	\$875,960	\$781,984	\$0	\$538,839	\$542,839	69.4%
United Life Insurance Company	0.0%	211	\$11,135	\$11,332	\$0	\$0	\$-409	-3.6%
United National Life Ins Co of America	0.0%	292	\$742,942	\$741,618	\$0	\$265,764	\$252,914	34.1%
United Of Omaha Life Insurance Company	0.4%	208	\$18,727,583	\$18,823,410	\$0	\$12,003,993	\$12,217,987	64.9%
United Security Assurance Company Of PA	0.0%	35	\$935,152	\$939,625	\$0	\$557,767	\$735,207	78.2%
United States Life Insurance Co New York	0.0%	213	\$231	\$233	\$0	\$0	\$0	0.0%
United World Life Insurance Company	0.0%	239	\$1,998,809	\$2,018,635	\$0	\$1,572,789	\$1,609,003	79.7%
UnitedHealthcare Insurance Company Of America	0.0%	272	\$0	\$-23,223	\$0	\$120,114	\$119,184	-513.2%

		RANK	DIDECT	DIDECT	DIDEAT			_
		BY	DIRECT	DIRECT	DIRECT			
	MARKET	MARKET	PREMIUM	PREMIUM	DIVIDENDS	DIRECTLOSSES	DIRECTLOSSES	LOSS
COMPANY NAME	SHARE	SHARE	WRITTEN	EARNED	PAID	PAID	INCURRED	RATIO
UnitedHealthcare Insurance Company Of The River	10.8%	4	\$489,933,687	\$489,210,195	\$0	\$397,359,347	\$432,734,990	88.5%
Valley								
Universal Guaranty Life Insurance Company	0.0%	214	\$481	\$481	\$0	\$8,496	\$7,117	1479.6%
Unum Life Insurance Company Of America	0.1%	101	\$2,719,720	\$3,052,208	\$0	\$8,977,140	\$9,551,715	312.9%
Usable Life	0.0%	299	\$61,179	\$61,179	\$0	\$54,908	\$54,908	89.7%
Venerable Insurance & Annuity Company	0.0%	264	\$3,229	\$3,751	\$0	\$0	\$0	0.0%
Washington National Insurance Company	0.4%	215	\$20,040,020	\$20,088,646	\$0	\$10,307,124	\$9,012,254	44.9%
Wesco Insurance Company	0.0%	23	\$107,117	\$70,284	\$7,617	\$11,400	\$56,035	79.7%
Western & Southern Life Insurance Company	0.0%	217	\$471,900	\$471,604	\$0	\$227,981	\$235,969	50.0%
Western Catholic Union	0.0%	48	\$292,221	\$292,385	\$0	\$375,051	\$358,113	122.5%
Western United Life Assurance Company	0.0%	274	\$32,864	\$32,825	\$0	\$468,306	\$464,439	1414.9%
Wilcac Life Insurance Company	0.0%	105	\$185,869	\$182,252	\$0	\$338,364	\$259,796	142.5%
Wilton Reassurance Life Company Of New York	0.0%	67	\$1,792	\$1,792	\$0	\$0	\$0	0.0%
Woodmen Of The World Life Insurance Society	0.0%	44	\$48,652	\$46,511	\$2,927	\$0	\$0	0.0%
Total	100.0%		\$4,522,197,750	\$4,544,748,937	\$11,341,366	\$3,590,376,080	\$3,662,904,859	80.6%

# GROUP ACCIDENT & HEALTH INSURANCE BY LINE OF BUSINESS BY COMPANY

#### Data By Line by Company SMALL EMPLOYER

		RANK						
		BY	DIRECT	DIRECT	DIRECT	DIRECT	DIRECT	
	MARKET	MARKET	PREMIUM	PREMIUM	<b>DIVIDENDS</b>	LOSSES	LOSSES	LOSS
COMPANY NAME	SHARE	SHARE	WRITTEN	EARNED	PAID	PAID	INCURRED	RATIO
Aetna Life Insurance Company	0.2%	5	\$1,675,422	\$1,675,422	\$0	\$665,725	\$1,013,112	60.5%
Aspen American Insurance Company	0.0%	2	\$761	\$950	\$0	\$4,818	\$4,982	524.4%
Berkley Life & Health Insurance Company	1.6%	6	\$14,210,272	\$13,731,125	\$0	\$8,863,231	\$10,113,465	73.7%
Blue Cross & Blue Shield Of Kansas City	19.0%	3	\$167,705,675	\$167,705,675	\$0	\$141,201,918	\$146,900,074	87.6%
Coventry Health & Life Insurance Company	0.0%	11	\$0	\$0	\$0	\$8,112	\$-23,982	
Cox Health Systems Insurance Company	0.8%	4	\$7,176,631	\$7,176,631	\$0	\$5,538,380	\$5,580,564	77.8%
Gulf Guaranty Life Insurance Company	0.0%	8	\$1,109	\$1,109	\$0	\$0	\$0	0.0%
Healthy Alliance Life Insurance Company	26.0%	9	\$229,547,725	\$225,876,433	\$0	\$166,203,327	\$159,793,636	70.7%
Humana Insurance Company	3.2%	7	\$28,364,481	\$28,364,481	\$0	\$19,227,750	\$18,566,998	65.5%
Transamerica Life Insurance Company	0.0%	12	\$2,125	\$2,266	\$0	\$0	\$0	0.0%
UnitedHealthcare Insurance Company	49.2%	10	\$434,898,041	\$434,746,691	\$0	\$325,300,258	\$327,907,543	75.4%
Wellfleet Insurance Company	0.1%	1	\$577,210	\$18,344	\$386,054	\$374,506	\$0	0.0%
Total	100.0%		\$884,159,452	\$879,299,127	\$386,054	\$667,388,025	\$669,856,392	76.2%

#### Data By Line by Company LARGE EMPLOYER/UNION

		RANK						
		BY	DIRECT	DIRECT	DIRECT			
	MARKET	MARKET	PREMIUM	PREMIUM	DIVIDENDS	DIRECTLOSSES	<b>DIRECT LOSSES</b>	LOSS
COMPANY NAME	SHARE	SHARE	WRITTEN	EARNED	PAID	PAID	INCURRED	RATIO
4 Ever Life Insurance Company	0.1%	15	\$2,842,448	\$2,850,517	\$0	\$2,062,352	\$1,923,678	67.5%
Aetna Life Insurance Company	8.2%	5	\$187,383,046	\$187,345,639	\$0	\$196,738,639	\$199,563,163	106.5%
American National Insurance Company	0.0%	6	\$8,906	\$8,906	\$0	\$399,989	\$399,990	4491.2%
Beazley Insurance Company Inc	0.9%	2	\$21,569,440	\$21,569,440	\$0	\$8,267,939	\$6,396,087	29.7%
Blue Cross & Blue Shield Of Kansas City	19.7%	3	\$447,620,510	\$447,620,510	\$0	\$359,004,974	\$355,464,808	79.4%
CIGNA Health & Life Insurance Company	7.9%	11	\$179,046,614	\$180,710,837	\$0	\$170,725,005	\$173,483,317	96.0%
Connecticut General Life Ins Co	0.0%	7	\$122	\$72	\$0	\$9,246	\$9,236	12827.8%
Cox Health Systems Insurance Company	4.9%	4	\$111,467,042	\$111,467,042	\$0	\$102,362,639	\$103,142,297	92.5%
Healthy Alliance Life Insurance Company	26.3%	13	\$597,253,338	\$595,881,930	\$0	\$484,453,830	\$479,854,733	80.5%
Humana Insurance Company	2.0%	12	\$45,493,570	\$45,493,570	\$0	\$38,305,863	\$36,635,806	80.5%
Metropolitan Life Insurance Company	0.3%	9	\$7,641,456	\$6,958,058	\$0	\$2,290,401	\$4,127,653	59.3%
Nationwide Life Insurance Company	0.0%	10	\$709,608	\$709,628	\$0	\$431,521	\$425,273	59.9%
Shelter Life Insurance Company	0.2%	8	\$4,084,876	\$4,069,022	\$0	\$3,768,303	\$3,820,181	93.9%
Standard Life & Accident Insurance Company	0.0%	16	\$5,918	\$5,895	\$0	\$0	\$336	5.7%
State Farm Mutual Automobile Insurance Co	0.4%	1	\$8,425,556	\$8,425,556	\$0	\$7,688,123	\$7,979,642	94.7%
UnitedHealthcare Insurance Company	29.1%	14	\$661,692,001	\$661,503,441	\$0	\$563,332,923	\$579,292,279	87.6%
Total	100.0%		\$2,275,244,451	\$2,274,620,063	\$0	\$1,939,841,747	\$1,952,518,479	85.8%

#### Data By Line by Company ASSOCIATION

		RANK						
		BY	DIRECT	DIRECT	DIRECT	DIRECT	DIRECT	
	MARKET	MARKET	PREMIUM	PREMIUM	<b>DIVIDENDS</b>	LOSSES	LOSSES	LOSS
COMPANY NAME	SHARE	SHARE	WRITTEN	EARNED	PAID	PAID	INCURRED	RATIO
American Alternative Insurance Corporation	0.0%	1	\$0	\$0	\$0	\$0	\$-7,967	
American General Life Insurance Co	0.0%	2	\$529	\$527	\$0	\$0	\$0	0.0%
American National Life Ins Co Of TX	0.3%	7	\$115,132	\$114,263	\$0	\$210,639	\$208,131	182.2%
Freedom Life Insurance Company Of America	0.1%	4	\$61,725	\$61,678	\$0	\$36,157	\$41,254	66.9%
Golden Rule Insurance Company	98.3%	3	\$40,763,975	\$40,927,475	\$0	\$34,097,499	\$31,473,297	76.9%
Healthy Alliance Life Insurance Company	1.0%	8	\$395,684	\$389,356	\$0	\$286,494	\$275,445	70.7%
Reserve National Insurance Company	0.0%	5	\$20,190	\$20,190	\$0	\$1,241	\$1,372	6.8%
Standard Life & Accident Insurance Company	0.0%	9	\$2,386	\$2,386	\$0	\$0	\$0	0.0%
United Healthcare Life Insurance Company	-0.0%	10	\$-719	\$-719	\$0	\$-22	\$-22	3.1%
United States Life Insurance Co New York	0.2%	6	\$102,884	\$89,555	\$0	\$144,228	\$127,621	142.5%
Total	100.0%		\$41,461,786	\$41,604,711	\$0	\$34,776,236	\$32,119,131	77.2%

# Data By Line by Company DISCRETIONARY

		RANK						
		BY	DIRECT	DIRECT	DIRECT	DIRECT	DIRECT	
	MARKET	MARKET	PREMIUM	PREMIUM	<b>DIVIDENDS</b>	LOSSES	LOSSES	LOSS
COMPANY NAME	SHARE	SHARE	WRITTEN	<b>EARNED</b>	PAID	PAID	INCURRED	RATIO
Mutual Of Omaha Insurance Company	100.0%	1	\$254	\$254	\$0	\$0	\$0	0.0%
Total	100.0%		\$254	\$254	\$0	\$0	\$0	0.0%

#### Data By Line by Company FEDERAL EMPLOYEES

		RANK						
		BY	DIRECT	DIRECT	DIRECT	DIRECT	DIRECT	
	MARKET	MARKET	PREMIUM	PREMIUM	<b>DIVIDENDS</b>	LOSSES	LOSSES	LOSS
COMPANY NAME	SHARE	SHARE	WRITTEN	EARNED	PAID	PAID	INCURRED	RATIO
Aetna Life Insurance Company	3.8%	3	\$29,797,822	\$29,617,974	\$0	\$18,546,380	\$18,663,475	63.0%
Blue Cross & Blue Shield Of Kansas City	37.6%	2	\$293,077,307	\$293,077,307	\$0	\$278,438,224	\$283,468,155	96.7%
Healthy Alliance Life Insurance Company	57.9%	5	\$451,090,142	\$464,852,670	\$0	\$429,933,964	\$438,918,029	94.4%
Humana Insurance Company	0.2%	4	\$1,924,390	\$1,924,390	\$0	\$1,048,839	\$1,012,183	52.6%
National Casualty Company	0.0%	1	\$22	\$44	\$0	\$0	\$0	0.0%
UnitedHealthcare Insurance Company	0.4%	6	\$2,976,256	\$2,977,111	\$0	\$2,413,674	\$2,462,408	82.7%
Total	100.0%		\$778,865,939	\$792,449,496	\$0	\$730,381,081	\$744,524,250	94.0%

#### Data By Line by Company GROUP - MEDICARE SUPPLEMENT

		RANK						
		BY	DIRECT	DIRECT	DIRECT	DIRECT	DIRECT	
	MARKET	MARKET	PREMIUM	PREMIUM	DIVIDENDS	LOSSES	LOSSES	LOSS
COMPANY NAME	SHARE	SHARE	WRITTEN	EARNED	PAID	PAID	INCURRED	RATIO
21st Century Premier Insurance Company	0.0%	1	\$1,262	\$1,410	\$0	\$480	\$-214	-15.2%
Aetna Health & Life Insurance Company	0.0%	17	\$5,610	\$5,612	\$0	\$1,307	\$1,263	22.5%
American National Life Ins Co Of TX	0.2%	15	\$472,380	\$476,804	\$0	\$343,398	\$336,461	70.6%
American Republic Insurance Company	1.9%	3	\$4,503,429	\$4,848,083	\$0	\$3,439,689	\$3,246,919	67.0%
Bankers Life & Casualty Company	0.7%	4	\$1,519,421	\$1,563,484	\$0	\$1,475,862	\$1,482,432	94.8%
CIGNA Health & Life Insurance Company	0.0%	10	\$37,507	\$37,507	\$0	\$0	\$0	0.0%
Central States Health & Life Co Of Omaha	0.0%	6	\$108,785	\$108,326	\$0	\$93,281	\$86,322	79.7%
Combined Insurance Co Of America	0.0%	7	\$1,424	\$1,411	\$0	\$89	\$83	5.9%
Continental Life Ins Co Of Brentwood TN	0.1%	11	\$203,227	\$203,344	\$0	\$0	\$0	0.0%
Globe Life & Accident Insurance Company	0.0%	22	\$13,549	\$15,932	\$0	\$10,151	\$10,822	67.9%
Guarantee Trust Life Insurance Company	0.0%	8	\$4,956	\$5,327	\$0	\$2,066	\$2,158	40.5%
Hartford Life & Accident Insurance Company	2.3%	13	\$5,227,300	\$5,381,989	\$0	\$4,136,572	\$4,201,129	78.1%
Heartland National Life Insurance Company	0.1%	9	\$179,731	\$176,536	\$0	\$146,990	\$132,731	75.2%
Medico Insurance Company	0.3%	2	\$747,322	\$756,839	\$0	\$446,741	\$435,001	57.5%
Mutual Of Omaha Insurance Company	1.8%	14	\$4,104,584	\$4,154,029	\$0	\$3,789,060	\$3,720,565	89.6%
Nassau Life & Annuity Company	0.0%	23	\$3,811	\$3,811	\$0	\$1,714	\$12,781	335.4%
Oxford Life Insurance Company	0.0%	16	\$84,246	\$84,103	\$0	\$66,618	\$63,514	75.5%
Physicians Mutual Insurance Company	0.0%	19	\$3,038	\$3,038	\$0	\$1,236	\$1,224	40.3%
Principal Life Insurance Company	0.4%	5	\$905,382	\$905,246	\$0	\$659,792	\$655,533	72.4%
Talcott Resolution Life Insurance Company	0.0%	21	\$5,093	\$5,122	\$0	\$12,704	\$11,359	221.8%
Transamerica Life Insurance Company	1.9%	20	\$4,375,962	\$4,667,356	\$0	\$3,588,539	\$3,554,856	76.2%
Union Labor Life Insurance Company	0.0%	12	\$0	\$0	\$0	\$18	\$19	
UnitedHealthcare Insurance Company	90.3%	18	\$208,735,102	\$203,142,601	\$0	\$164,542,998	\$168,130,147	82.8%
Total	100.0%		\$231,243,121	\$226,547,910	\$0	\$182,759,305	\$186,085,105	82.1%

#### Data By Line by Company GROUP - LONG TERM CARE

		RANK						
		BY	DIRECT	DIRECT	DIRECT	DIRECT	DIRECT	
	MARKET	MARKET	PREMIUM	PREMIUM	DIVIDENDS	LOSSES	LOSSES	LOSS
COMPANY NAME	SHARE	SHARE	WRITTEN	EARNED	PAID	PAID	INCURRED	RATIO
Aetna Life Insurance Company	0.7%	3	\$259,270	\$252,022	\$0	\$373,554	\$505,683	200.7%
Allianz Life Insurance Co Of North America	0.0%	30	\$1,187	\$1,181	\$0	\$0	\$0	0.0%
American Fidelity Assurance Company	0.2%	5	\$59,890	\$60,010	\$0	\$13,261	\$67,823	113.0%
American Republic Insurance Company	0.1%	6	\$23,466	\$26,113	\$0	\$71,224	\$234,701	898.8%
Brighthouse Life Insurance Company	0.0%	28	\$3,805	\$3,720	\$0	\$87,162	\$337,571	9074.5%
Connecticut General Life Ins Co	0.1%	9	\$23,750	\$23,750	\$0	\$0	\$-112,922	-475.5%
Continental Casualty Company	6.9%	1	\$2,693,074	\$359,329	\$0	\$1,274,579	\$3,222,504	896.8%
Continental General Insurance Company	0.0%	24	\$14,670	\$15,148	\$0	\$0	\$290	1.9%
Everlake Life Insurance Company	0.1%	4	\$51,417	\$50,650	\$0	\$142,195	\$-362,833	-716.4%
Fidelity Life Assn A Legal Reserve Life Ins Co	0.0%	11	\$9,322	\$9,202	\$0	\$0	\$-369	-4.0%
Genworth Life Insurance Company	8.2%	22	\$3,175,415	\$3,175,037	\$0	\$1,212,203	\$821,593	25.9%
John Hancock Life & Health Insurance Company	0.1%	31	\$25,867	\$25,867	\$0	\$0	\$625	2.4%
John Hancock Life Insurance Company (usa)	21.5%	14	\$8,376,159	\$8,376,159	\$0	\$5,895,671	\$6,628,675	79.1%
LifeSecure Insurance Company	0.0%	26	\$1,607	\$1,608	\$0	\$0	\$0	0.0%
MONY Life Insurance Company	0.0%	16	\$1,436	\$1,474	\$0	\$10,380	\$10,380	704.2%
Massmutual Ascend Life Insurance Company	0.0%	12	\$1,320	\$1,320	\$0	\$0	\$-80	-6.1%
MedAmerica Insurance Company	0.0%	21	\$11,422	\$14,983	\$0	\$134,305	\$135,734	905.9%
Metropolitan Life Insurance Company	20.8%	15	\$8,111,025	\$7,548,340	\$0	\$8,909,126	\$931,326	12.3%
Mutual Of Omaha Insurance Company	0.4%	25	\$157,521	\$156,956	\$0	\$216,680	\$468,576	298.5%
New York Life Insurance Company	0.0%	17	\$16,971	\$19,873	\$0	\$330,478	\$310,968	1564.8%
Principal Life Insurance Company	0.1%	7	\$21,944	\$42,709	\$0	\$27,318	\$29,798	69.8%
Provident Life & Accident Insurance Company	0.0%	18	\$12,906	\$12,906	\$0	\$13,424	\$17,110	132.6%
Prudential Insurance Company Of America The	7.7%	19	\$2,979,747	\$2,919,461	\$0	\$1,813,363	\$2,153,861	73.8%
Riversource Life Insurance Company	0.1%	13	\$40,970	\$41,498	\$0	\$0	\$0	0.0%
Sentry Insurance Company	0.1%	2	\$23,605	\$-90,198	\$0	\$106,693	\$158,798	-176.1%
Talcott Resolution Life Insurance Company	0.0%	29	\$3,372	\$3,391	\$0	\$0	\$0	0.0%
Teachers Ins & Annuity Assn of America	0.2%	20	\$91,589	\$89,333	\$0	\$685,265	\$21,478	24.0%
Transamerica Life Insurance Company	6.9%	27	\$2,671,936	\$2,813,748	\$0	\$2,346,837	\$1,909,888	67.9%
Union Fidelity Life Insurance Company	-0.0%	10	\$-352	\$-350	\$0	\$0	\$0	0.0%
Unum Life Insurance Company Of America	25.8%	8	\$10,046,027	\$10,186,559	\$0	\$3,695,633	\$5,207,170	51.1%
Washington National Insurance Company	0.0%	23	\$4,561	\$24,517	\$0	\$130,241	\$196,252	800.5%
Total	100.0%		\$38,914,899	\$36,166,316	\$0	\$27,489,592	\$22,894,600	63.3%

#### Data By Line by Company GROUP - SPECIFIED DISEASE

		RANK						
		BY	DIRECT	DIRECT	DIRECT	DIRECT	DIRECT	
	MARKET	MARKET	PREMIUM	PREMIUM	DIVIDENDS	LOSSES	LOSSES	LOSS
COMPANY NAME	SHARE	SHARE	WRITTEN	<b>EARNED</b>	PAID	PAID	INCURRED	RATIO
5 Star Life Insurance Company	0.0%	47	\$3,847	\$4,529	\$0	\$0	\$0	0.0%
American Family Life Assurance Co of Col.	0.0%	4	\$5,756	\$5,741	\$0	\$2,025	\$1,907	33.2%
American Fidelity Assurance Company	0.7%	5	\$303,531	\$300,954	\$0	\$83,550	\$91,961	30.6%
American General Life Insurance Co	0.0%	6	\$1,627	\$1,636	\$0	\$500	\$581	35.5%
American Heritage Life Insurance Company	15.8%	7	\$7,028,230	\$7,018,591	\$0	\$3,596,614	\$3,641,971	51.9%
American Public Life Insurance Company	0.0%	8	\$10,052	\$10,048	\$0	\$0	\$0	0.0%
Assurity Life Insurance Company	0.0%	44	\$4,697	\$4,668	\$0	\$400	\$-290	-6.2%
Axis Insurance Company	0.0%	1	\$6,601	\$13,896	\$0	\$56,912	\$48,657	350.2%
Baltimore Life Insurance Company The	0.0%	9	\$2,175	\$2,175	\$0	\$0	\$0	0.0%
Boston Mutual Life Insurance Company	0.3%	12	\$146,873	\$191,980	\$0	\$21,150	\$20,639	10.8%
Colonial Life & Accident Insurance Company	0.9%	14	\$419,818	\$423,398	\$0	\$105,061	\$113,560	26.8%
Colonial Penn Life Insurance Company	0.0%	15	\$911	\$908	\$0	\$0	\$-222	-24.4%
Combined Insurance Co Of America	0.8%	16	\$351,584	\$354,497	\$0	\$141,279	\$108,874	30.7%
Continental American Insurance Company	11.0%	45	\$4,869,413	\$4,977,729	\$0	\$2,059	\$1,860	0.0%
Continental General Insurance Company	0.1%	42	\$29,870	\$29,870	\$0	\$18,700	\$-84,730	-283.7%
Equitable Financial Life Ins Co of Am.	0.0%	49	\$5,678	\$5,715	\$0	\$0	\$0	0.0%
Everlake Life Insurance Company	0.0%	3	\$0	\$1	\$0	\$0	\$0	0.0%
Family Heritage Life Insurance Co Of America	0.1%	48	\$50,950	\$50,522	\$0	\$1,055	\$873	1.7%
Fidelity Security Life Insurance Company	0.3%	46	\$113,292	\$113,258	\$0	\$36,439	\$40,422	35.7%
Freedom Life Insurance Company Of America	1.0%	18	\$449,966	\$450,665	\$0	\$283,565	\$323,541	71.8%
Guarantee Trust Life Insurance Company	0.1%	20	\$22,317	\$22,220	\$0	\$0	\$439	2.0%
Guardian Life Insurance Company Of America	7.5%	21	\$3,330,830	\$3,356,681	\$0	\$956,216	\$931,266	27.7%
HCC Life Insurance Company	1.8%	55	\$798,031	\$798,031	\$0	\$393,695	\$1,637,766	205.2%
Hartford Life & Accident Insurance Company	8.3%	41	\$3,676,712	\$3,785,515	\$0	\$675,525	\$686,068	18.1%
Kansas City Life Insurance Company	0.0%	22	\$4,500	\$4,534	\$0	\$0	\$0	0.0%
Life Insurance Company Of North America	12.5%	23	\$5,570,473	\$5,573,581	\$0	\$2,581,670	\$2,605,175	46.7%
Lincoln National Life Insurance Company, The	0.7%	24	\$318,684	\$306,685	\$0	\$53,300	\$54,587	17.8%
Loyal American Life Insurance Company	0.0%	25	\$8,223	\$8,041	\$0	\$1,865	\$5,096	63.4%
Manhattanlife Insurance & Annuity Company	0.4%	13	\$155,673	\$177,390	\$0	\$12,276	\$12,278	6.9%
Midwest National Life Ins Co of TN	0.0%	26	\$20,697	\$20,978	\$0	\$20,000	\$20,068	95.7%
Mutual Of Omaha Insurance Company	1.4%	43	\$611,054	\$627,193	\$0	\$256,260	\$236,312	37.7%
National Foundation Life Insurance Company	0.6%	57	\$246,893	\$246,500	\$0	\$0	\$0	0.0%
Paul Revere Life Insurance Company	0.0%	28	\$415	\$412	\$0	\$0	\$0	0.0%
Philadelphia American Life Insurance Company	0.0%	30	\$2,329	\$2,267	\$0	\$0	\$0	0.0%
Physicians Mutual Insurance Company	0.0%	50	\$4,440	\$4,660	\$0	\$2,228	\$2,381	51.1%
Principal Life Insurance Company	0.9%	10	\$382,494	\$386,269	\$0	\$38,250	\$38,763	10.0%
Provident Life & Accident Insurance Company	0.0%	31	\$63	\$63	\$0	\$2,668	\$2,609	4141.3%
Prudential Insurance Company Of America The	0.4%	32	\$196,579	\$202,642	\$0	\$207,052	\$206,314	101.8%
QBE Insurance Corporation	1.2%	2	\$533,834	\$436,731	\$0	\$7,050	\$7,050	1.6%
Reliance Standard Life Insurance Company	1.4%	33	\$636,249	\$651,000	\$0	\$109,825	\$114,421	17.6%
Reliastar Life Insurance Company	12.0%	27	\$5,336,281	\$5,412,574	\$0	\$2,431,288	\$1,544,485	28.5%
Reserve National Insurance Company	0.4%	34	\$161,175	\$163,655	\$0	\$183,802	\$194,580	118.9%

#### Data By Line by Company GROUP - SPECIFIED DISEASE

		RANK	5,15505	5.5555			2/2202	
		BY	DIRECT	DIRECT	DIRECT	DIRECT	DIRECT	
	MARKET	MARKET	PREMIUM	PREMIUM	DIVIDENDS	LOSSES	LOSSES	LOSS
COMPANY NAME	SHARE	SHARE	WRITTEN	EARNED	PAID	PAID	INCURRED	RATIO
Securian Life Insurance Company	2.3%	56	\$1,036,136	\$1,078,697	\$0	\$250,359	\$374,969	34.8%
Standard Insurance Company	0.5%	36	\$217,203	\$273,904	\$0	\$134,801	\$150,458	54.9%
Standard Life & Accident Insurance Company	0.0%	53	\$2,055	\$2,125	\$0	\$1,600	\$386	18.2%
Sun Life Assurance Company Of Canada	2.9%	51	\$1,295,161	\$1,299,480	\$0	\$395,326	\$395,326	30.4%
Symetra Life Insurance Company	0.1%	35	\$22,758	\$22,841	\$0	\$5,000	\$5,380	23.6%
Transamerica Life Insurance Company	1.8%	52	\$782,332	\$788,922	\$0	\$261,860	\$271,553	34.4%
Trustmark Insurance Company	0.8%	11	\$333,434	\$335,979	\$0	\$61,899	\$53,453	15.9%
Unimerica Insurance Company	0.0%	54	\$1,225	\$1,229	\$0	\$1,082	\$951	77.4%
Union Fidelity Life Insurance Company	0.4%	19	\$178,155	\$179,150	\$0	\$106,085	\$16,335	9.1%
Union Labor Life Insurance Company	-0.0%	37	\$-2	\$-1	\$0	\$0	\$0	0.0%
United Of Omaha Life Insurance Company	1.3%	38	\$585,259	\$587,013	\$0	\$79,650	\$80,951	13.8%
United States Life Insurance Co New York	0.0%	39	\$0	\$0	\$0	\$0	\$-108	
Unum Insurance Company	2.6%	29	\$1,170,854	\$1,211,896	\$0	\$185,000	\$190,103	15.7%
Unum Life Insurance Company Of America	4.5%	17	\$2,016,764	\$1,966,965	\$0	\$692,590	\$641,712	32.6%
Washington National Insurance Company	2.2%	40	\$962,843	\$961,242	\$0	\$921,605	\$831,978	86.6%
Total	100.0%		\$44,426,994	\$44,857,845	\$0	\$15,379,136	\$15,622,709	34.8%

## Data By Line by Company GROUP - ACCIDENT ONLY

RANK BY DIRECT DIRECT	DIRECT	DIDECT	
		DIRECT	
MARKET MARKET PREMIUM PREMIUM DIVIDENDS	LOSSES	LOSSES	LOSS
COMPANY NAME SHARE SHARE WRITTEN EARNED PAID	PAID	INCURRED	RATIO
21st Century Premier Insurance Company 0.0% 13 \$99 \$9 \$0	\$0	\$-23	-23.2%
5 Star Life Insurance Company 0.0% 107 \$17,510 \$20,536 \$0	\$1,150	\$1,150	5.6%
AAA Life Insurance Company 1.3% 102 \$1,585,487 \$1,597,527 \$0	\$582,802	\$802,526	50.2%
Ace American Insurance Company 0.8% 17 \$920,600 \$793,485 \$0	\$208,080	\$29,136	3.7%
Aegis Security Insurance Company 0.0% 24 \$49,197 \$48,156 \$0	\$35	\$-23,465	-48.7%
Aetna Life Insurance Company 0.0% 31 \$0 \$0	\$531	\$-6,272	
American General Life Insurance Co 0.0% 35 \$266 \$268 \$0	\$0	\$-4	-1.5%
American Health & Life Insurance Company 0.1% 36 \$170,150 \$210,736 \$0	\$33,691	\$32,507	15.4%
	\$1,953,663	\$1,944,934	47.1%
American Income Life Insurance Co 0.3% 38 \$355,385 \$356,157 \$0	\$254,711	\$289,244	81.2%
American National Life Ins Co Of TX 0.0% 101 \$573 \$517 \$0	\$0	\$37	7.2%
American Public Life Insurance Company 0.1% 40 \$96,505 \$96,466 \$0	\$9,150	\$8,749	9.1%
American United Life Insurance Company 0.1% 41 \$127,519 \$126,340 \$0	\$0	\$0	0.0%
Amex Assurance Company 0.2% 22 \$181,563 \$182,076 \$13,580	\$0	\$-15,908	-8.7%
Anthem Life Insurance Company 0.5% 42 \$609,573 \$609,247 \$0	\$576,861	\$590,300	96.9%
Arch Insurance Company 0.1% 1 \$107,598 \$107,019 \$0	\$47,394	\$76,772	71.7%
Athene Annuity & Life Assurance Company 0.1% 47 \$90,954 \$86,293 \$0	\$0	\$0	0.0%
Atlantic Specialty Insurance Company 0.4% 21 \$490,384 \$485,096 \$0	\$55,186	\$34,970	7.2%
Auto Club Life Insurance Company 0.0% 113 \$22,694 \$23,006 \$0	\$50,000	\$59,781	259.8%
Axis Insurance Company 0.7% 25 \$879,380 \$778,798 \$0	\$21,410	\$8,129	1.0%
BCS Insurance Company 0.0% 26 \$6,966 \$6,938 \$0	\$0	\$-239,035	-3445.3%
Bankers Life & Casualty Company 0.0% 43 \$62 \$85 \$0	\$0	\$-1	-1.2%
Boston Mutual Life Insurance Company 0.1% 46 \$60,729 \$79,381 \$0	\$14,850	\$14,492	18.3%
CIGNA National Health Insurance Company 0.0% 48 \$0 \$66 \$0	\$0	\$0	0.0%
CMFG Life Insurance Company 2.2% 57 \$2,690,925 \$2,690,590 \$0	\$451,750	\$515,147	19.1%
Catlin Insurance Company Inc 0.0% 7 \$852 \$14,630 \$0	\$93,996	\$46,299	316.5%
Colonial Life & Accident Insurance Company 0.4% 49 \$538,348 \$544,691 \$0	\$156,047	\$149,626	27.5%
Combined Insurance Co Of America 0.3% 51 \$309,397 \$311,307 \$0	\$43,457	\$78,358	25.2%
Commercial Travelers Life Insurance Company 0.0% 112 \$207 \$515 \$0	\$0	\$0	0.0%
Connecticut General Life Ins Co 0.0% 54 \$3,027 \$1,372 \$0	\$3,115	\$1,575	114.8%
	\$1,311,298	\$1,365,558	24.5%
Continental Casualty Company 0.0% 12 \$0 \$0	\$0	\$250	-
Continental General Insurance Company 0.0% 98 \$32,062 \$32,062 \$0	\$2,900	\$-13,140	-41.0%
Equitable Financial Life Ins Co of Am. 0.0% 109 \$1,854 \$1,866 \$0	\$0	\$0	0.0%
Everlake Life Insurance Company 0.2% 34 \$234,771 \$236,849 \$0	\$177,203	\$222,867	94.1%
Family Heritage Life Insurance Co Of America 0.0% 108 \$13,690 \$13,575 \$0	\$200	\$166	1.2%
Farm Bureau Life Ins Co of MO 0.1% 59 \$67,947 \$67,947 \$0	\$37,000	\$36,000	53.0%
Farmers New World Life Insurance Company 0.0% 60 \$29 \$29 \$0	\$0	\$0	0.0%
Federal Insurance Company 0.9% 9 \$1,128,149 \$1,129,839 \$0	\$1,144	\$-110,370	-9.8%
Fidelity Security Life Insurance Company -0.0% 103 \$-1,539 \$-1,043 \$0	\$704,804	\$669,810	-64219.6%
Freedom Life Insurance Company Of America 0.1% 55 \$87,324 \$87,569 \$0	\$18,672	\$21,304	24.3%
Gerber Life Insurance Company 0.1% 97 \$146,358 \$141,282 \$0	\$40,361	\$39,224	27.8%

# Data By Line by Company GROUP - ACCIDENT ONLY

COMPANY NAME			RANK						
COMPANY NAME				DIRECT	DIRECT	DIRECT	DIRECT	DIRECT	
COMPANY NAME         SHARE         WRITTEN         EARNED         PAID         INCURRED         RATIO           Golder Rule Insurance Company         0.1%         \$5.3         \$158,934         \$159,433         \$0         \$0         \$-15         -12.2%           Government Employees Insurance Company         2.1%         4         \$2,573,415         \$3,406,102         \$0         \$1,646,857         42,28           Great American Spirit Insurance Company         0.0%         12         \$388,656         \$287,401         \$0         \$73,614         \$325,5457         113.2%           Great Northern Insurance Company         0.0%         10         \$15,053         \$5,111         \$30         \$5,3614         \$325,457         113.2%           Guardian Life Insurance Company         0.1%         61         \$108,250         \$94,561         \$0         \$39,939         \$62,49         6,6%           Guardian Life Insurance Company         0.1%         8         \$143,056         \$0         \$0         \$5,75,69         \$0         \$975,669         \$349,646         6,7%           Hartford Fire Insurance Company         0.3%         110         \$384,288         \$0         \$0         \$1,015,144         \$112,28%           Healthy Line Insurance Company		MARKET							1088
Golden Rule Insurance Company	COMPANY NAME								
Government Employees Insurance CO Great American Insurance Company Great American Insurance Company Great American Insurance Company One Great American Spirit Insurance Company One Great American Spirit Insurance Company One Great Northerin Insurance Company One Guardian Life Insurance Company One One Hartford Fire Insurance Company One Hartford Life & Accident Insurance Company One Hartford Life & Accident Insurance Company One One Hartford Life Accident Insurance Company One One Hartford Life & Accident Insurance Company One One Hartford Life & Accident Insurance Company One One Hartford Life Accident Insurance Company One One One Hartford Life Accident Insurance Company One									
Great American Insurance Company         2.1%         4         \$2,573.415         \$3,496,102         \$0         \$1,268,590         \$1,496,857         42,8% (areat American Spirit Insurance Company         0.0%         10         \$15,053         \$5,317         \$0         \$0         \$22,448         23,5% (areat American Spirit Insurance Company)         0.0%         10         \$15,053         \$5,317         \$0         \$0         \$12,48         23,5% (areat American Spirit Insurance Company)         \$1,00%         \$1,018         \$5,181,475         \$5,257,759         \$0         \$9,393         \$6,249         6,6%         6,6%         Geath Turn Turn Life Insurance Company         \$2,2580         \$4,461         \$4,40         \$6         \$7,569         \$349,646         6,7%         \$1,410,640         \$6         \$3,413,056         \$0         \$9,75,669         \$349,646         6,7%         \$1,410,640									
Great American Spirit Insurance Company 0.3% 23 \$388.565 \$287.401 \$0 \$73,614 \$325,457 113.2% Great Northern Insurance Company 0.0% 10 \$15,053 \$5,317 \$0 \$0 \$0 \$1248 23.5% Guardian Life Insurance Company 0.1% 81 \$108.250 \$94.561 \$0 \$9.939 \$8.249 6.6% Guardian Life Insurance Company 0.1% 8 \$143,056 \$0 \$0 \$0 \$0 \$0 \$25,560 \$34,946 6.7% Hartford Life & Accident Insurance Company 0.1% 8 \$143,056 \$0 \$0 \$0 \$0 \$0 \$22,560 \$0 \$4,611 \$0 \$101,02,686 \$0 \$10,102,686 \$									
Great Northern Insurance Company         0.0%         10         \$15,053         \$5,317         \$0         \$0         \$1,248         23,5%           Guarnate Trust Life Insurance Company         0.1%         61         \$108,250         \$94,661         \$0         \$9,939         \$6,249         6.6%           Guardian Life Insurance Company         0.1%         8         \$143,056         \$0         \$0         \$507,689         \$349,646         6.7%           Hartford Life & Accident Insurance Company         0.1%         8         \$143,056         \$0         \$0         \$50,057,689         \$349,648         6.7%           Healthy Alliance Life Insurance Company         0.3%         110         \$394,288         \$384         \$30         \$35,320         \$87,491         \$22,2%           Humana Insurance Company         0.0%         104         \$388         \$388         \$30         \$0         \$3,135,144         \$1,2%           Jackson National Life Insurance Company         0.0%         64         \$596         \$593         \$0         \$0         \$3,47,451         \$22,4%           Ladders Life Insurance Company         0.0%         65         \$33,229         \$33,518         \$0         \$22,208         \$21,118         \$3,5%									
Guaralee Trust Life Insurance Company OAM 61 \$108,250 \$94,561 \$0 \$9,939 \$6,249 6.6% Guardian Life Insurance Company OAM 62 \$5,181,475 \$5,257,759 \$0 \$975,669 \$348,646 6.6% Charlet Insurance Company 0.1% 8 \$143,056 \$0 \$0 \$0 \$-22,580 }									
Guardian Life Insurance Company Of America Hartford Fire Insurance Company Hartford Life & Accident Insurance Company Hartford Life & Accident Insurance Company Hartford Life & Accident Insurance Company Human Insurance Company  0.0% 110 \$394.288 \$384.288 \$384.288 \$388 \$0 \$35.320 \$37.491 22.8% Insurance Company Now Now Insurance Company Now Now Insurance Company Now Now Now Insurance Company Now						* -	7 -		
Hartford Fire Insurance Company									
Hartford Life & Accident Insurance Company Healthy Alliance Life Insurance Company Horizonte Gompany Horizonte Gompany Human Insurance Company Horizonte Gompany Horizonte H									0.770
Healthy Alliance Life Insurance Company   0.3%   110   \$384.288   \$384.288   \$0   \$35,320   \$87,491   22.8%									11 2%
Humana Insurance Company   0.0%   104   \$388   \$388   \$0   \$0   \$3,191   822.4%									
Insurance Company Of North America									
Jackson National Life Insurance Company   0.0%   64   \$596   \$593   \$0   \$0   \$0   0.0%   \$0   \$0   \$0   \$0   \$0   \$0   \$0							7 -		022.470
Kansas City Life Insurance Company 0.0% 65 \$38,229 \$38,518 \$0 \$12,205 \$12,118 31.5% Leaders Life Insurance Company 0.0% 66 \$6.815 \$56.815 \$0 \$2,682 \$2,682 \$39.4% Life Insurance Company 0.0% 66 \$6.815 \$5,815 \$0 \$2,682 \$2,682 \$39.4% Life Insurance Company Of North America 6.8% 67 \$8,178,046 \$8,182,608 \$0 \$3,497,424 \$4,027,245 49.2% Life Insurance Company Of North America 0.0% 106 \$799 \$876 \$0 \$0 \$0 \$0 \$0.0% Lincoln Life & Annuity Company Of New York 0.0% 50 \$3379 \$379 \$0 \$0 \$0 \$0.0% Lincoln Insurance Company, The 2.1% 68 \$2,588,318 \$2,572,961 \$0 \$1,074,993 \$1,587,530 61.7% Markel Insurance Company 0.0% 106 \$2,588,318 \$2,572,961 \$0 \$1,074,993 \$1,587,530 61.7% Markel Insurance Company 0.0% 2 \$122,434 \$125,901 \$0 \$2,39.09 \$20,501 163% Metropolitan Life Insurance Company 11.2% 69 \$13,447,547 \$11,901,517 \$0 \$7,706,438 \$9,487,741 79.7% Midwest National Life Insurance Company 0.0% 70 \$4,236 \$4,235 \$0 \$0 \$3.309 \$-7.3% Mutual Of Omaha Insurance Company 0.0% 72 \$8,346,331 \$0 \$2,416,518 \$3,018,048 \$35,7% Mutual Of Omaha Insurance Company 0.0% 2 \$211 \$210 \$-15 \$0 \$2,688 -127.6% National Guardian Life Insurance Company 0.0% 72 \$4,890 \$3,107 \$0 \$588,878 \$261,870 11.4% National Guardian Life Insurance Company 0.0% 72 \$4,890 \$3,107 \$0 \$1,050 \$1,050 \$33.8% National Guardian Life Insurance Company 0.0% 72 \$4,890 \$3,107 \$0 \$1,050 \$1,050 \$33.8% National Guardian Life Insurance Company 0.0% 73 \$8,288 \$8,665 \$0 \$0 \$0 \$66,501 75.0% New York Life Insurance Company 0.0% 73 \$8,288 \$8,665 \$0 \$0 \$0 \$66,501 75.0% New York Life Insurance Company 0.0% 74 \$218,892 \$219,585 \$15,571 \$80,826 \$39,429 \$10.0% New York Life Insurance Company 0.0% 75 \$423,62 \$423,62 \$42,632 \$0 \$66,501 75.0% New York Life Insurance Company 0.0% 76 \$0 \$0 \$0 \$0 \$57,236 \$59,000 \$1,050									በ በ%
Leaders Life Insurance Company 0.0% 105 \$760 \$0 \$0 \$0 0.0% Liberty National Life Insurance Company 0.0% 66 \$6.815 \$6.815 \$0 \$2.682 \$2.682 \$4.925 \$4.9				*			7 -	7 -	
Liberty National Life Insurance Company         0.0%         66         \$6,815         \$6,815         \$0         \$2,682         \$2,682         39.4%           Life Insurance Company Of North America         6.8%         67         \$8,178,046         \$8,182,608         \$0         \$3,497,424         \$4,027,245         49.2%           Lincoln Life S. Annuity Company Of New York         0.0%         50         \$379         \$379         \$0         \$0         \$0         0.0%           Lincoln National Life Insurance Company         0.1%         29         \$122,434         \$125,901         \$0         \$23,909         \$20,501         16.3%           Metropolitan Life Insurance Company         11.2%         69         \$13,447,547         \$11,901,517         \$0         \$7,706,438         \$9,487,741         79.7%           Mictowest National Life Insurance Company         11.2%         69         \$13,447,547         \$11,901,517         \$0         \$7,706,438         \$9,487,741         79.7%           Mictoral Casualty Company         6.9%         71         \$3,463,433         \$8,451,381         \$0         \$2,416,518         \$3,0118,048         35.7%           Mutual Of Omaha Insurance Company         0.0%         2         \$211         \$210         \$-15         \$0									
Life Insurance Company Of North America         6.8%         67         \$8,178,046         \$8,182,608         \$0         \$3,497,424         \$4,027,245         49.2%           LifeSecure Insurance Company         0.0%         106         \$799         \$876         \$0         \$0         \$4         -0.5%           Lincoln Life & Annuity Company Of New York         0.0%         50         \$379         \$379         \$0         \$0         \$0         0.0%           Lincoln National Life Insurance Company         0.1%         29         \$122,434         \$125,901         \$0         \$23,909         \$20,501         16.3%           Metropolitan Life Insurance Company         11.2%         69         \$13,447,547         \$11,901,517         \$0         \$7,706,438         \$9,487,741         79,7%           Midwest National Life Insurance Company         6.9%         71         \$8,346,343         \$8,451,381         \$0         \$2,416,518         \$3,018,048         35.7%           Mutual Of Omaha Insurance Company         0.0%         2         \$211         \$210         \$-15         \$0         \$-268         -127.6%           National Casualty Company         0.0%         2         \$211         \$210         \$-15         \$0         \$-268         -127.6%							7 -	7 -	
LifeSecure Insurance Company Lincoln Life & Annuity Company Of New York Lincoln National Life Insurance Company, The Lincoln National Life Insurance Company, The Lincoln National Life Insurance Company Lincoln National Casualty Company Lincoln Life Insurance Company Lincoln Life Insurance Company Lincoln Life Lincoln Life Insurance Company Lincoln Life Lincoln L									
Lincoln Life & Annuity Company Of New York Lincoln National Life Insurance Company, The Lincoln National Life Insurance Company, The Lincoln National Life Insurance Company, The Lincoln National Life Insurance Company Lincoln National Life Insurance Life Insurance Lompany Lincoln National Life Insurance Life Insurance Lompany Lincoln National Life Insurance Lompany Lincoln National Right									
Lincoln National Life Insurance Company									
Markel Insurance Company         0.1%         29         \$122,434         \$125,901         \$0         \$23,909         \$20,501         16.3%           Metropolitan Life Insurance Company         11.2%         69         \$13,447,547         \$11,901,517         \$0         \$7,70,438         \$9,487,741         79.7%           Midwest National Life Insurance Company         6.9%         71         \$8,346,343         \$8,451,381         \$0         \$2,416,518         \$3,018,048         35.7%           Mutual Of Omaha Insurance Company         2.0%         99         \$2,407,863         \$2,296,480         \$0         \$588,878         \$261,870         11.4%           National Casualty Company         0.0%         2         \$211         \$210         \$-15         \$0         \$-268         -127.6%           National Foundation Life Insurance Company         0.7%         118         \$886,554         \$881,380         \$0         \$193,382         \$280,656         31.8%           National Union Fire Ins Co of Pittsburgh         1.2%         6         \$1,405,296         \$1,505,147         \$0         \$292,727         \$296,100         19.7%           Nationwide Life Insurance Company         0.7%         19         \$823,671         \$727,718         \$0         \$0         \$6,501 </td <td>Lincoln National Life Insurance Company. The</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>	Lincoln National Life Insurance Company. The								
Metropolitan Life Insurance Company         11.2%         69         \$13,447,547         \$11,901,517         \$0         \$7,706,438         \$9,487,741         79.7%           Midwest National Life Ins Co of TN         0.0%         70         \$4,236         \$4,235         \$0         \$0         \$-309         -7.3%           Minnesota Life Insurance Company         6.9%         71         \$8,346,343         \$8,451,381         \$0         \$2,416,518         \$30,18,048         35.7%           Mutual Of Omaha Insurance Company         2.0%         99         \$2,407,863         \$2,296,480         \$0         \$588,878         \$261,870         11.4%           National Casualty Company         0.0%         2         \$211         \$210         \$-15         \$0         \$-268         -127.6%           National Guardian Life Insurance Company         0.7%         118         \$886,554         \$881,380         \$0         \$193,382         \$280,656         31.8%           National Guardian Life Insurance Company         0.0%         72         \$4,890         \$3,107         \$0         \$1,050         \$1,050         \$3.8%           National Guardian Life Insurance Company         1.2%         6         \$1,405,296         \$1,505,147         \$0         \$2,2772         \$296,010									
Midwest National Life Ins Co of TN         0.0%         70         \$4,236         \$4,235         \$0         \$0         \$-309         -7.3%           Minnesota Life Insurance Company         6.9%         71         \$8,346,343         \$8,451,381         \$0         \$2,416,518         \$3,018,048         35.7%           Mutual Of Omaha Insurance Company         2.0%         99         \$2,407,863         \$2,296,480         \$0         \$588,878         \$261,870         11.4%           National Casualty Company         0.0%         2         \$211         \$210         \$-15         \$0         \$-268         -127.6%           National Foundation Life Insurance Company         0.7%         118         \$886,554         \$881,380         \$0         \$193,382         \$280,656         31.8%           National Guardian Life Insurance Company         0.0%         72         \$4,890         \$3,107         \$0         \$1,050         \$1,050         \$3.8%           National Union Fire Ins Co of Pittsburgh         1.2%         6         \$1,405,296         \$1,505,147         \$0         \$292,727         \$296,100         19.7%           Nationwide Mutual Insurance Company         0.0%         73         \$8,298         \$8,665         \$0         \$4,070,203         \$4,310,173									
Minnesota Life Insurance Company         6.9%         71         \$8,346,343         \$8,451,381         \$0         \$2,416,518         \$3,018,048         35.7%           Mutual Of Omaha Insurance Company         2.0%         99         \$2,407,863         \$2,296,480         \$0         \$588,878         \$261,870         11.4%           National Casualty Company         0.0%         2         \$211         \$210         \$-15         \$0         \$-268         -127.6%           National Foundation Life Insurance Company         0.7%         118         \$886,554         \$881,380         \$0         \$193,382         \$280,656         31.8%           National Guardian Life Insurance Company         0.0%         72         \$4,890         \$3,107         \$0         \$1,050         \$1,050         33.8%           National Union Fire Ins Co of Pittsburgh         1.2%         6         \$1,405,296         \$1,505,147         \$0         \$292,727         \$296,100         19.7%           Nationwide Life Insurance Company         0.0%         73         \$8,298         \$8,665         \$0         \$0         \$6,501         75.0%           New York Life Group Insurance Company         0.7%         19         \$823,671         \$72,7718         \$0         \$4,070,203         \$4,310,173	· · · · · · · · · · · · · · · · · · ·								
Mutual Of Omaha Insurance Company         2.0%         99         \$2,407,863         \$2,296,480         \$0         \$588,878         \$261,870         11.4%           National Casualty Company         0.0%         2         \$211         \$210         \$-15         \$0         \$-268         -127.6%           National Foundation Life Insurance Company         0.7%         118         \$886,554         \$881,380         \$0         \$193,382         \$280,656         31.8%           National Union Fire Ins Co of Pittsburgh         1.2%         6         \$1,405,296         \$1,505,147         \$0         \$292,727         \$296,100         19.7%           National Union Fire Ins Co of Pittsburgh         1.2%         6         \$1,405,296         \$1,505,147         \$0         \$292,727         \$296,100         19.7%           Nationwide Life Insurance Company         0.0%         73         \$8,298         \$8,665         \$0         \$0         \$6,501         75.0%           Nationwide Mutual Insurance Company         0.7%         19         \$823,671         \$727,718         \$0         \$4,070,203         \$4,310,173         592.3%           New York Life Group Insurance Company         0.0%         63         \$57,532         \$57,532         \$0         \$0         \$0									
National Casualty Company         0.0%         2         \$211         \$210         \$-15         \$0         \$-268         -127.6%           National Foundation Life Insurance Company         0.7%         118         \$886,554         \$881,380         \$0         \$193,382         \$280,656         31.8%           National Guardian Life Insurance Company         0.0%         72         \$4,890         \$3,107         \$0         \$1,050         \$1,050         33.8%           National Union Fire Ins Co of Pittsburgh         1.2%         6         \$1,405,296         \$1,505,147         \$0         \$292,727         \$296,100         19.7%           Nationwide Life Insurance Company         0.0%         73         \$8,298         \$8,665         \$0         \$0         \$6,501         75.0%           Nationwide Life Insurance Company         0.7%         19         \$823,671         \$727,718         \$0         \$4,070,203         \$4,310,173         592.3%           New York Life Group Insurance Company Of NY         0.0%         63         \$57,532         \$57,532         \$0         \$0         \$0         0.0%           New York Life Insurance Company         0.2%         74         \$218,892         \$219,585         \$15,571         \$80,866         \$39,429         18.0% </td <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>									
National Foundation Life Insurance Company         0.7%         118         \$886,554         \$881,380         \$0         \$193,382         \$280,656         31.8%           National Guardian Life Insurance Company         0.0%         72         \$4,890         \$3,107         \$0         \$1,050         \$1,050         33.8%           National Union Fire Ins Co of Pittsburgh         1.2%         6         \$1,405,296         \$1,505,147         \$0         \$292,727         \$296,100         19.7%           Nationwide Life Insurance Company         0.0%         73         \$8,298         \$8,665         \$0         \$0         \$6,501         75.0%           Nationwide Mutual Insurance Company         0.7%         19         \$823,671         \$727,718         \$0         \$4,070,203         \$4,310,173         592.3%           New York Life Group Insurance Company         0.0%         63         \$57,532         \$57,532         \$0         \$0         \$0         \$0         0.0%           New York Life Insurance Company         0.2%         74         \$218,892         \$219,585         \$15,571         \$80,826         \$39,429         18.0%           North River Insurance Company The         -0.0%         14         \$-17,770         \$-17,770         \$0         \$-72,316									
National Guardian Life Insurance Company         0.0%         72         \$1,890         \$3,107         \$0         \$1,050         \$3.8%           National Union Fire Ins Co of Pittsburgh         1.2%         6         \$1,405,296         \$1,505,147         \$0         \$292,727         \$296,100         19.7%           Nationwide Life Insurance Company         0.0%         73         \$8,298         \$8,665         \$0         \$0         \$6,501         75.0%           Nationwide Mutual Insurance Company         0.7%         19         \$823,671         \$727,718         \$0         \$4,070,203         \$4,310,173         592.3%           New York Life Group Insurance Company Of NY         0.0%         63         \$57,532         \$57,532         \$0         \$0         \$0         0.0%           New York Life Insurance Company         0.2%         74         \$218,892         \$219,585         \$15,571         \$80,866         \$39,429         18.0%           North River Insurance Company The         -0.0%         14         \$-17,770         \$-17,770         \$0         \$-72,316         \$-39,098         220.0%           Old Republic Life Insurance Company         0.4%         76         \$0         \$0         \$0         \$1,655         \$1,655         \$1,655         \$1,65									
National Union Fire Ins Co of Pittsburgh         1.2%         6         \$1,405,296         \$1,505,147         \$0         \$292,727         \$296,100         19.7%           Nationwide Life Insurance Company         0.0%         73         \$8,298         \$8,665         \$0         \$0         \$6,501         75.0%           Nationwide Mutual Insurance Company         0.7%         19         \$823,671         \$727,718         \$0         \$4,070,203         \$4,310,173         592.3%           New York Life Group Insurance Company Of NY         0.0%         63         \$57,532         \$57,532         \$0         \$0         \$0         0.0%           New York Life Insurance Company         0.2%         74         \$218,892         \$219,585         \$15,571         \$80,826         \$39,429         18.0%           North River Insurance Company The         -0.0%         14         \$-17,770         \$-17,770         \$0         \$-72,316         \$-39,098         220.0%           Old Republic Life Insurance Company         0.0%         76         \$0         \$0         \$0         \$1,655         \$1,655         \$1,655         \$1,2%           Philadelphia American Life Insurance Company         0.0%         79         \$33,245         \$33,234         \$0         \$46,053 <t< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></t<>									
Nationwide Life Insurance Company         0.0%         73         \$8,298         \$8,665         \$0         \$0         \$6,501         75.0%           Nationwide Mutual Insurance Company         0.7%         19         \$823,671         \$727,718         \$0         \$4,070,203         \$4,310,173         592.3%           New York Life Group Insurance Company Of NY         0.0%         63         \$57,532         \$57,532         \$0         \$0         \$0         0.0%           New York Life Insurance Company         0.2%         74         \$218,892         \$219,585         \$15,571         \$80,826         \$39,429         18.0%           North River Insurance Company The         -0.0%         14         \$-17,770         \$-17,770         \$0         \$-72,316         \$-39,098         220.0%           Old Republic Life Insurance Company         0.0%         76         \$0         \$0         \$0         \$1,655         \$1,655         \$1,655         \$1,655         \$1,28           Pan-American Life Insurance Company         0.4%         77         \$423,262         \$426,322         \$0         \$67,928         \$73,126         17.2%           Philadelphia American Life Insurance Company         0.0%         79         \$33,245         \$33,234         \$0         \$34,176 </td <td></td> <td></td> <td></td> <td></td> <td></td> <td>* -</td> <td></td> <td></td> <td></td>						* -			
Nationwide Mutual Insurance Company         0.7%         19         \$823,671         \$727,718         \$0         \$4,070,203         \$4,310,173         592.3%           New York Life Group Insurance Company Of NY         0.0%         63         \$57,532         \$57,532         \$0         \$0         \$0         0.0%           New York Life Insurance Company         0.2%         74         \$218,892         \$219,585         \$15,571         \$80,826         \$39,429         18.0%           North River Insurance Company The         -0.0%         14         \$-17,770         \$-17,770         \$0         \$-72,316         \$-39,098         220.0%           Old Republic Life Insurance Company         0.0%         76         \$0         \$0         \$1,655         \$1,28         \$1,28         \$1,28         \$1,28         \$1,28         \$1,28         \$1,28         \$1,28         \$1,28         \$1,28         \$1,28         \$1,28         \$1,28         \$1,28         \$1,28 <t< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></t<>									
New York Life Group Insurance Company Of NY         0.0%         63         \$57,532         \$57,532         \$0         \$0         \$0         0.0%           New York Life Insurance Company         0.2%         74         \$218,892         \$219,585         \$15,571         \$80,826         \$39,429         18.0%           North River Insurance Company The         -0.0%         14         \$-17,770         \$-17,770         \$0         \$-72,316         \$-39,098         220.0%           Old Republic Life Insurance Company         0.0%         76         \$0         \$0         \$0         \$1,655         \$1,286         \$1,286         \$1,286         \$1,286         \$1,286         \$1,286         \$1,286         \$1,286         \$1,286         \$1,286         \$1,286         \$1,286         \$1,286         \$1,286         \$1,286         \$1,286         \$1,286         \$1,286         \$1,286									
New York Life Insurance Company         0.2%         74         \$218,892         \$219,585         \$15,571         \$80,826         \$39,429         18.0%           North River Insurance Company The         -0.0%         14         \$-17,770         \$-17,770         \$0         \$-72,316         \$-39,098         220.0%           Old Republic Life Insurance Company         0.0%         76         \$0         \$0         \$0         \$1,655         \$1,655         \$1,655         \$1,655         \$1,655         \$1,655         \$1,2%           Pan-American Life Insurance Company         0.4%         77         \$423,262         \$426,322         \$0         \$67,928         \$73,126         17.2%           Philadelphia American Life Insurance Company         0.0%         79         \$33,245         \$33,234         \$0         \$34,176         \$46,053         138.6%           Philadelphia Indemnity Insurance Company         0.3%         5         \$378,964         \$0         \$27,168         \$69,343         \$795,908         .           Principal Life Insurance Company         0.5%         44         \$545,736         \$547,759         \$0         \$50,700         \$51,380         9.4%           Provident Life & Casualty Insurance Company         0.0%         80         \$425									
North River Insurance Company The         -0.0%         14         \$-17,770         \$-17,770         \$0         \$-72,316         \$-39,098         220.0%           Old Republic Life Insurance Company         0.0%         76         \$0         \$0         \$0         \$1,655         \$1,265         \$1,266         \$1,266         \$1,266         \$1,266         \$1,265         \$1,266         \$1,266         \$1,265         \$1,265         \$1,265         \$1,265         \$1,266         \$1,266         \$1,266         \$1,266         \$1,266         \$1,266         \$1,266         \$1,266 <td< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>\$39,429</td><td></td></td<>								\$39,429	
Old Republic Life Insurance Company         0.0%         76         \$0         \$0         \$1,655         \$1,655         .           Pan-American Life Insurance Company         0.4%         77         \$423,262         \$426,322         \$0         \$67,928         \$73,126         17.2%           Philadelphia American Life Insurance Company         0.0%         79         \$33,245         \$33,234         \$0         \$34,176         \$46,053         138.6%           Philadelphia Indemnity Insurance Company         0.3%         5         \$378,964         \$0         \$27,168         \$69,343         \$795,908         .           Principal Life Insurance Company         0.5%         44         \$545,736         \$547,759         \$0         \$50,700         \$51,380         9.4%           Provident Life & Casualty Insurance Company         0.0%         80         \$425         \$440         \$0         \$0         \$0         0.0%           Prudential Insurance Company Of America The         1.9%         81         \$2,295,414         \$2,302,105         \$0         \$1,401,452         \$1,387,045         60.3%									
Pan-American Life Insurance Company       0.4%       77       \$423,262       \$426,322       \$0       \$67,928       \$73,126       17.2%         Philadelphia American Life Insurance Company       0.0%       79       \$33,245       \$33,234       \$0       \$34,176       \$46,053       138.6%         Philadelphia Indemnity Insurance Company       0.3%       5       \$378,964       \$0       \$27,168       \$69,343       \$795,908       .         Principal Life Insurance Company       0.5%       44       \$545,736       \$547,759       \$0       \$50,700       \$51,380       9.4%         Provident Life & Casualty Insurance Company       0.0%       80       \$425       \$440       \$0       \$0       \$0       0.0%         Prudential Insurance Company Of America The       1.9%       81       \$2,295,414       \$2,302,105       \$0       \$1,401,452       \$1,387,045       60.3%			76			\$0			
Philadelphia American Life Insurance Company         0.0%         79         \$33,245         \$33,234         \$0         \$34,176         \$46,053         138.6%           Philadelphia Indemnity Insurance Company         0.3%         5         \$378,964         \$0         \$27,168         \$69,343         \$795,908         .           Principal Life Insurance Company         0.5%         44         \$545,736         \$547,759         \$0         \$50,700         \$51,380         9.4%           Provident Life & Casualty Insurance Company         0.0%         80         \$425         \$440         \$0         \$0         \$0         0.0%           Prudential Insurance Company Of America The         1.9%         81         \$2,295,414         \$2,302,105         \$0         \$1,401,452         \$1,387,045         60.3%									17.2%
Philadelphia Indemnity Insurance Company         0.3%         5         \$378,964         \$0         \$27,168         \$69,343         \$795,908         .           Principal Life Insurance Company         0.5%         44         \$545,736         \$547,759         \$0         \$50,700         \$51,380         9.4%           Provident Life & Casualty Insurance Company         0.0%         80         \$425         \$440         \$0         \$0         \$0         0.0%           Prudential Insurance Company Of America The         1.9%         81         \$2,295,414         \$2,302,105         \$0         \$1,401,452         \$1,387,045         60.3%									
Principal Life Insurance Company         0.5%         44         \$545,736         \$547,759         \$0         \$50,700         \$51,380         9.4%           Provident Life & Casualty Insurance Company         0.0%         80         \$425         \$440         \$0         \$0         \$0         0.0%           Prudential Insurance Company Of America The         1.9%         81         \$2,295,414         \$2,302,105         \$0         \$1,401,452         \$1,387,045         60.3%		0.3%	5			\$27.168			
Provident Life & Casualty Insurance Company       0.0%       80       \$425       \$440       \$0 <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>9.4%</td>									9.4%
Prudential Insurance Company Of America The 1.9% 81 \$2,295,414 \$2,302,105 \$0 \$1,401,452 \$1,387,045 60.3%									
		0.6%	30						84.7%

# Data By Line by Company GROUP - ACCIDENT ONLY

		RANK						
		BY	DIRECT	DIRECT	DIRECT	DIRECT	DIRECT	
	MARKET	MARKET	PREMIUM	PREMIUM	DIVIDENDS	LOSSES	LOSSES	LOSS
COMPANY NAME	SHARE	SHARE	WRITTEN	<b>EARNED</b>	PAID	PAID	INCURRED	RATIO
Reliance Standard Life Insurance Company	1.7%	82	\$1,993,208	\$2,021,312	\$0	\$330,030	\$357,611	17.7%
Reliastar Life Insurance Company	2.8%	75	\$3,373,611	\$3,386,916	\$0	\$1,682,352	\$1,774,089	52.4%
Reserve National Insurance Company	0.1%	83	\$112,865	\$116,039	\$0	\$61,132	\$63,560	54.8%
S USA Life Insurance Company Inc	0.1%	33	\$65,117	\$79,346	\$0	\$9,800	\$18,825	23.7%
Sbli USA Life Insurance Company Inc	0.0%	32	\$69	\$60	\$0	\$0	\$0	0.0%
Securian Life Insurance Company	2.7%	117	\$3,210,643	\$3,231,391	\$0	\$2,104,346	\$3,001,030	92.9%
Shenandoah Life Insurance Company	0.5%	85	\$561,583	\$480,535	\$0	\$192,901	\$206,762	43.0%
Siriuspoint America Insurance Company	0.4%	28	\$449,329	\$258,168	\$0	\$71,738	\$99,200	38.4%
Standard Insurance Company	1.7%	86	\$2,069,782	\$2,162,555	\$0	\$613,049	\$684,060	31.6%
Standard Life & Accident Insurance Company	0.0%	115	\$298	\$411	\$0	\$0	\$366	89.1%
Standard Security Life Insurance Co Of NY	0.0%	87	\$0	\$0	\$0	\$27,912	\$27,912	
Starr Indemnity & Liability Company	0.2%	27	\$213,354	\$156,309	\$0	\$18,611	\$18,934	12.1%
State Farm Mutual Automobile Insurance Co	0.0%	20	\$36,715	\$36,715	\$0	\$528,000	\$539,374	1469.1%
Sun Life Assurance Company Of Canada	1.1%	111	\$1,267,457	\$1,271,684	\$0	\$172,504	\$172,504	13.6%
Symetra Life Insurance Company	0.2%	84	\$210,865	\$211,630	\$0	\$198,385	\$213,457	100.9%
Talcott Resolution Life Insurance Company	0.1%	116	\$165,572	\$166,536	\$0	\$105,870	\$94,664	56.8%
The Savings Bank Mutual Life Ins Co of MA	0.0%	94	\$15	\$59	\$0	\$0	\$0	0.0%
Transamerica Financial Life Ins Co	0.0%	95	\$6,818	\$6,492	\$0	\$0	\$0	0.0%
Transamerica Life Insurance Company	2.7%	114	\$3,265,674	\$3,456,855	\$0	\$1,381,773	\$1,373,565	39.7%
Trustmark Insurance Company	0.3%	45	\$392,214	\$395,208	\$0	\$76,250	\$65,846	16.7%
Trustmark Life Insurance Company	0.0%	58	\$403	\$404	\$0	\$0	\$0	0.0%
USAA Life Insurance Company	0.0%	88	\$6,847	\$6,894	\$0	\$0	\$0	0.0%
Union Fidelity Life Insurance Company	0.1%	56	\$109,400	\$110,012	\$0	\$28,195	\$4,341	3.9%
Union Labor Life Insurance Company	0.1%	89	\$102,016	\$103,358	\$0	\$125,000	\$110,779	107.2%
Union Security Insurance Company	0.0%	93	\$55,242	\$54,392	\$0	\$2,185	\$10,508	19.3%
United Of Omaha Life Insurance Company	1.6%	90	\$1,930,052	\$1,937,589	\$0	\$622,040	\$653,595	33.7%
United States Fire Insurance Company	7.5%	15	\$9,059,947	\$9,059,947	\$0	\$3,378,565	\$5,329,080	58.8%
United States Life Insurance Co New York	0.0%	91	\$0	\$0	\$0	\$18,528	\$-39,403	
Unum Insurance Company	0.6%	78	\$751,763	\$821,890	\$0	\$52,860	\$68,531	8.3%
Unum Life Insurance Company Of America	4.3%	52	\$5,240,317	\$5,187,854	\$0	\$2,399,269	\$2,301,969	44.4%
Vigilant Insurance Company	0.0%	11	\$400	\$64	\$0	\$0	\$21	32.8%
Washington National Insurance Company	0.1%	92	\$82,387	\$85,615	\$0	\$27,313	\$27,273	31.9%
Wilton Reassurance Life Company Of New York	0.0%	39	\$68	\$68	\$0	\$0	\$0	0.0%
Zurich American Insurance Company	2.9%	3	\$3,507,613	\$3,518,209	\$0	\$2,287,515	\$2,290,917	65.1%
Total	100.0%		\$120,538,824	\$119,507,029	\$56,304	\$48,512,024	\$55,647,682	46.6%

#### Data By Line by Company GROUP - DISABILITY INCOME

RANK BY DIRECT DIRECT DIRECT DIVIDENDS LOSSES LOSSES COMPANY NAME   SHARE   SHARE	LOSS
COMPANY NAME         MARKET SHARE         MARKET SHARE         PREMIUM WRITTEN         DIVIDENDS EARNED         LOSSES PAID INCURRED           4 Ever Life Insurance Company         0.0%         86         \$82,809         \$82,951         \$0         \$11,314         \$10,438           Aetna Life Insurance Company         0.0%         6         \$0         \$0         \$3,963,199         \$2,376,562           American Bankers Life Assurance Of Florida         0.0%         8         \$5,623         \$7,582         \$0         \$0         \$-521           American Family Life Assurance Co of Col.         0.0%         9         \$1,656         \$1,632         \$0         \$0         \$0         \$0         \$0         \$0         \$0         \$0         \$0         \$0         \$0         \$0         \$0         \$0         \$0         \$0         \$0         \$0         \$0         \$1,4314         \$10,438         \$0         \$0         \$0         \$0         \$10,438         \$0 <td></td>	
COMPANY NAME         SHARE         SHARE         WRITTEN         EARNED         PAID         INCURRED           4 Ever Life Insurance Company         0.0%         86         \$82,809         \$82,951         \$0         \$11,314         \$10,438           Aetna Life Insurance Company         0.0%         6         \$0         \$0         \$0         \$3,963,199         \$2,376,562           American Bankers Life Assurance Of Florida         0.0%         8         \$5,623         \$7,582         \$0         \$0         \$-521           American Family Life Assurance Co of Col.         0.0%         9         \$1,656         \$1,632         \$0         \$0         \$0           American Fidelity Assurance Company         2.1%         10         \$7,385,470         \$7,485,106         \$0         \$2,533,963         \$3,829,188           American General Life Insurance Co         0.0%         11         \$19,376         \$17,472         \$0         \$166,328         \$59,298           American Heritage Life Insurance Company         0.2%         12         \$661,500         \$667,111         \$0         \$218,463         \$189,564           American United Life Insurance Company         0.6%         14         \$2,012,394         \$1,993,802         \$0         \$1,490,444 <t< td=""><td></td></t<>	
Aetna Life Insurance Company         0.0%         6         \$0         \$0         \$3,963,199         \$2,376,562           American Bankers Life Assurance Of Florida         0.0%         8         \$5,623         \$7,582         \$0         \$0         \$-521           American Family Life Assurance Co of Col.         0.0%         9         \$1,656         \$1,632         \$0         \$0         \$0           American Fidelity Assurance Company         2.1%         10         \$7,385,470         \$7,485,106         \$0         \$2,533,963         \$3,829,188           American General Life Insurance Co         0.0%         11         \$19,376         \$17,472         \$0         \$166,328         \$59,298           American Heritage Life Insurance Company         0.2%         12         \$661,500         \$667,111         \$0         \$218,463         \$189,564           American Public Life Insurance Company         0.0%         13         \$26,051         \$26,041         \$0         \$1,490,444         \$1,463,485	RATIO
Aetna Life Insurance Company       0.0%       6       \$0       \$0       \$3,963,199       \$2,376,562         American Bankers Life Assurance Of Florida       0.0%       8       \$5,623       \$7,582       \$0       \$0       \$-521         American Family Life Assurance Co of Col.       0.0%       9       \$1,656       \$1,632       \$0       \$0       \$0         American Fidelity Assurance Company       2.1%       10       \$7,385,470       \$7,485,106       \$0       \$2,533,963       \$3,829,188         American General Life Insurance Co       0.0%       11       \$19,376       \$17,472       \$0       \$166,328       \$59,298         American Heritage Life Insurance Company       0.2%       12       \$661,500       \$667,111       \$0       \$218,463       \$189,564         American Public Life Insurance Company       0.0%       13       \$26,051       \$26,041       \$0       \$1,490,444       \$1,463,485	12.6%
American Family Life Assurance Co of Col.       0.0%       9       \$1,656       \$1,632       \$0       \$0         American Fidelity Assurance Company       2.1%       10       \$7,385,470       \$7,485,106       \$0       \$2,533,963       \$3,829,188         American General Life Insurance Co       0.0%       11       \$19,376       \$17,472       \$0       \$166,328       \$59,298         American Heritage Life Insurance Company       0.2%       12       \$661,500       \$667,111       \$0       \$218,463       \$189,564         American Public Life Insurance Company       0.0%       13       \$26,051       \$26,041       \$0       \$11,051       \$10,567         American United Life Insurance Company       0.6%       14       \$2,012,394       \$1,993,802       \$0       \$1,490,444       \$1,463,485	
American Fidelity Assurance Company       2.1%       10       \$7,385,470       \$7,485,106       \$0       \$2,533,963       \$3,829,188         American General Life Insurance Co       0.0%       11       \$19,376       \$17,472       \$0       \$166,328       \$59,298         American Heritage Life Insurance Company       0.2%       12       \$661,500       \$667,111       \$0       \$218,463       \$189,564         American Public Life Insurance Company       0.0%       13       \$26,051       \$26,041       \$0       \$11,051       \$10,567         American United Life Insurance Company       0.6%       14       \$2,012,394       \$1,993,802       \$0       \$1,490,444       \$1,463,485	-6.9%
American General Life Insurance Co       0.0%       11       \$19,376       \$17,472       \$0       \$166,328       \$59,298         American Heritage Life Insurance Company       0.2%       12       \$661,500       \$667,111       \$0       \$218,463       \$189,564         American Public Life Insurance Company       0.0%       13       \$26,051       \$26,041       \$0       \$11,051       \$10,567         American United Life Insurance Company       0.6%       14       \$2,012,394       \$1,993,802       \$0       \$1,490,444       \$1,463,485	0.0%
American Heritage Life Insurance Company       0.2%       12       \$661,500       \$667,111       \$0       \$218,463       \$189,564         American Public Life Insurance Company       0.0%       13       \$26,051       \$26,041       \$0       \$11,051       \$10,567         American United Life Insurance Company       0.6%       14       \$2,012,394       \$1,993,802       \$0       \$1,490,444       \$1,463,485	51.2%
American Public Life Insurance Company       0.0%       13       \$26,051       \$26,041       \$0       \$11,051       \$10,567         American United Life Insurance Company       0.6%       14       \$2,012,394       \$1,993,802       \$0       \$1,490,444       \$1,463,485	339.4%
American United Life Insurance Company 0.6% 14 \$2,012,394 \$1,993,802 \$0 \$1,490,444 \$1,463,485	28.4%
	40.6%
	73.4%
Anthem Life Insurance Company 1.5% 15 \$5,194,444 \$5,191,667 \$0 \$1,401,103 \$1,433,744	27.6%
Assurity Life Insurance Company 0.2% 76 \$550,383 \$578,215 \$0 \$247,073 \$258,129	44.6%
Athene Annuity & Life Assurance Company 0.0% 19 \$3,695 \$3,472 \$0 \$0 \$0	0.0%
Axis Insurance Company 0.0% 5 \$0 \$278 \$0 \$-91	-32.7%
Boston Mutual Life Insurance Company 0.0% 18 \$123,064 \$160,858 \$0 \$133,016 \$129,806	80.7%
CIGNA Health & Life Insurance Company 0.0% 52 \$0 \$0 \$7,289 \$7,289	
CMFG Life Insurance Company 0.0% 30 \$0 \$0 \$17,794 \$17,618	
Canada Life Assurance Company 0.0% 83 \$158 \$158 \$0 \$0 \$0	0.0%
Central States Health & Life Co Of Omaha 0.0% 21 \$0 \$171 \$0 \$0 \$0	0.0%
Colonial Life & Accident Insurance Company 0.1% 23 \$414,861 \$419,736 \$0 \$286,071 \$254,848	60.7%
Combined Insurance Co Of America 0.0% 25 \$89,338 \$85,886 \$0 \$35,223 \$35,223	41.0%
Commercial Travelers Life Insurance Company 0.0% 88 \$0 \$0 \$9,108 \$9,108	
Companion Life Insurance Company 0.0% 79 \$171,959 \$129,577 \$0 \$192,919 \$167,209	129.0%
Connecticut General Life Ins Co 0.0% 27 \$0 \$-13,415 \$0 \$488,856 \$488,856	-3644.1%
Continental American Insurance Company 0.3% 77 \$1,165,342 \$1,186,887 \$0 \$2,453,353 \$2,468,289	208.0%
Continental Casualty Company 0.0% 3 \$0 \$0 \$0 \$302,918 \$-86,068	
Continental General Insurance Company 0.0% 74 \$104,343 \$96,316 \$0 \$22,526 \$-120,256	-124.9%
Country Life Insurance Company 0.0% 29 \$44,527 \$42,528 \$0 \$32,776 \$37,190	87.4%
Dearborn Life Insurance Company 0.2% 72 \$595,942 \$595,942 \$0 \$601,902 \$601,902	101.0%
Elips Life Insurance Company 0.0% 89 \$171,351 \$101,483 \$0 \$439,244 \$288,287	284.1%
Employers Insurance Company Of Wausau 0.0% 4 \$0 \$0 \$15,600 \$-18,486	
Epic Life Insurance Company The 0.0% 33 \$5,175 \$5,281 \$0 \$0 \$0	0.0%
Equitable Financial Life Ins Co of Am. 0.2% 80 \$737,569 \$742,407 \$0 \$432,414 \$445,426	60.0%
Everlake Life Insurance Company 0.0% 7 \$215 \$217 \$0 \$0 \$0	0.0%
Fidelity Security Life Insurance Company 0.0% 78 \$17,442 \$18,170 \$0 \$1,221 \$5,174	28.5%
First Allmerica Financial Life Insurance Co 0.0% 65 \$0 \$0 \$6,844 \$6,844	
Great Southern Life Insurance Company 0.0% 94 \$4,941 \$5,017 \$0 \$0 \$0	0.0%
Great-West Life & Annuity Insurance Company 0.4% 58 \$1,317,075 \$1,324,526 \$0 \$891,336 \$367,401	27.7%
Guardian Life Insurance Company Of America 5.2% 34 \$18,583,416 \$18,704,894 \$0 \$12,269,502 \$12,172,178	65.1%
HCC Life Insurance Company 0.0% 97 \$9,061 \$9,061 \$0 \$0 \$0	0.0%
Hartford Life & Accident Insurance Company 14.9% 71 \$53,049,831 \$53,521,572 \$0 \$28,239,103 \$35,969,637	67.2%
Healthy Alliance Life Insurance Company 0.0% 81 \$0 \$0 \$58,199 \$14,412	
Horace Mann Life Insurance Company 0.0% 35 \$9,513 \$9,567 \$0 \$9,242 \$21,593	225.7%

## Data By Line by Company GROUP - DISABILITY INCOME

		RANK						
		BY	DIRECT	DIRECT	DIRECT	DIRECT	DIRECT	
	MARKET	MARKET	PREMIUM	PREMIUM	DIVIDENDS	LOSSES	LOSSES	LOSS
COMPANY NAME	SHARE	SHARE	WRITTEN	EARNED	PAID	PAID	INCURRED	RATIO
Illinois Mutual Life Insurance Company	0.0%	37	\$2,365	\$2,358	\$0	\$10,714	\$18,725	794.1%
Kansas City Life Insurance Company	0.7%	38	\$2,542,053	\$2,561,219	\$0	\$1,366,058	\$1,356,364	53.0%
Lafayette Life Insurance Company The	0.0%	39	\$0	\$0	\$0	\$87,370	\$87,539	00.070
Life Insurance Company Of North America	13.1%	40	\$46,498,903	\$46,524,842	\$0	\$30,343,302	\$33,392,085	71.8%
Lincoln Life & Annuity Company Of New York	0.0%	24	\$57,446	\$66.684	\$0	\$-24,545	\$2,898	4.3%
Lincoln National Life Insurance Company, The	10.2%	41	\$36,396,447	\$36,709,419	\$0	\$25,097,922	\$30,620,553	83.4%
MONY Life Insurance Company	0.0%	47	\$0	\$0	\$0	\$35,750	\$27,609	00.170
Madison National Life Insurance Company Inc	0.0%	42	\$27,572	\$27,689	\$0	\$10,881	\$5,097	18.4%
Manhattan Life Insurance Company	0.0%	43	\$3,640	\$3,643	\$0	\$1,301	\$1,357	37.2%
Manhattanlife Insurance & Annuity Company	0.1%	22	\$238,572	\$271,852	\$0	\$43,015	\$43,021	15.8%
Metropolitan Life Insurance Company	6.8%	44	\$24,259,932	\$21,119,772	\$0	\$22,130,828	\$23,710,207	112.3%
Midwest National Life Ins Co of TN	0.0%	45	\$3,475	\$3,449	\$0	\$0	\$-69	-2.0%
Minnesota Life Insurance Company	0.0%	46	\$339	\$334	\$0	\$52,610	\$95,056	28459.9%
Mutual Of America Life Insurance Company	0.0%	93	\$51,487	\$51,487	\$0	\$73,722	\$73,722	143.2%
Mutual Of Omaha Insurance Company	0.0%	75	\$73.464	\$73.505	\$0	\$38,503	\$9,089	12.4%
Nationwide Life Insurance Company	0.0%	48	\$81,398	\$84,012	\$0	\$203,295	\$-3,758	-4.5%
New York Life Group Insurance Company Of NY	0.6%	36	\$1,987,192	\$1,987,192	\$0	\$1,243,486	\$1,542,137	77.6%
New York Life Insurance Company	0.7%	49	\$2,474,699	\$2,510,959	\$344,752	\$1,299,569	\$1,690,132	67.3%
Nippon Life Insurance Company Of America	0.0%	87	\$11,533	\$11,533	\$0	\$4,278	\$45,450	394.1%
Northwestern Mutual Life Insurance Company	0.5%	50	\$1,652,365	\$1,632,347	\$0	\$1,262,210	\$622,069	38.1%
Pan-American Life Insurance Company	0.0%	53	\$33	\$33	\$0	\$0	\$0	0.0%
Paul Revere Life Insurance Company	0.1%	54	\$202,979	\$200,732	\$0	\$200,096	\$33,143	16.5%
Pekin Life Insurance Company	0.0%	55	\$629	\$629	\$0	\$0	\$0	0.0%
Principal Life Insurance Company	3.2%	16	\$11,261,947	\$11,242,117	\$0	\$9,326,797	\$9,451,907	84.1%
Provident Life & Accident Insurance Company	0.0%	56	\$227	\$167	\$0	\$118,734	\$21,389	12807.8%
Prudential Insurance Company Of America The	4.9%	57	\$17,534,496	\$17,915,360	\$0	\$13,444,994	\$17,728,183	99.0%
Puritan Life Insurance Company Of America	0.1%	73	\$508,379	\$511,440	\$0	\$480,143	\$414,554	81.1%
Reliance Standard Life Insurance Company	2.8%	60	\$9,868,790	\$9,923,601	\$0	\$8,584,708	\$8,403,806	84.7%
Reliastar Life Insurance Company	0.7%	51	\$2,489,533	\$2,594,353	\$0	\$1,647,683	\$1,677,412	64.7%
Renaissance Life & Health Insurance Co	0.0%	20	\$32,005	\$32,005	\$0	\$11,180	\$11,157	34.9%
Reserve National Insurance Company	0.0%	61	\$3,220	\$2,630	\$0	\$0	\$0	0.0%
Sentry Life Insurance Company (l&h Acct)	0.0%	63	\$0	\$0	\$0	\$21,606	\$15,959	
Standard Insurance Company	6.5%	64	\$23,174,305	\$24,791,208	\$0	\$19,658,323	\$22,214,259	89.6%
Standard Life & Accident Insurance Company	0.0%	91	\$0	\$-47	\$0	\$2,041	\$2,708	-5761.7%
Sun Life & Health Insurance Company (US)	0.1%	85	\$255,599	\$260,396	\$0	\$275,583	\$275,583	105.8%
Sun Life Assurance Company Of Canada	4.8%	84	\$17,107,831	\$17,164,880	\$0	\$10,058,697	\$10,058,697	58.6%
Symetra Life Insurance Company	0.5%	62	\$1,852,037	\$1,858,761	\$0	\$1,633,906	\$1,758,043	94.6%
Talcott Resolution Life Insurance Company	0.0%	92	\$26,227	\$26,380	\$0	\$348,019	\$117,626	445.9%
The Reliable Life Insurance Company	0.0%	59	\$0	\$0	\$0	\$0	\$-1,188	
Transamerica Life Insurance Company	0.1%	90	\$426,619	\$429,089	\$0	\$153,778	\$160,043	37.3%
Trustmark Insurance Company	0.0%	17	\$71,334	\$71,879	\$0	\$101,837	\$87,941	122.3%
Trustmark Life Insurance Company	0.0%	31	\$3,443	\$3,458	\$0	\$0	\$0	0.0%

## Data By Line by Company GROUP - DISABILITY INCOME

		DANII						
		RANK						
		BY	DIRECT	DIRECT	DIRECT	DIRECT	DIRECT	
	MARKET	MARKET	PREMIUM	PREMIUM	DIVIDENDS	LOSSES	LOSSES	LOSS
COMPANY NAME	SHARE	SHARE	WRITTEN	<b>EARNED</b>	PAID	PAID	INCURRED	RATIO
US Alliance Life & Security Company	0.0%	1	\$5,241	\$0	\$0	\$0	\$0	
Unimerica Insurance Company	-0.0%	96	\$-244	\$-231	\$0	\$395,743	\$389,886	-168782%
Union Labor Life Insurance Company	0.0%	66	\$2,689	\$2,696	\$0	\$732	\$786	29.2%
Union Security Insurance Company	0.0%	70	\$24,061	\$26,223	\$0	\$2,632,464	\$3,274,912	12488.7%
United Heritage Life Insurance Company	0.0%	32	\$3,139	\$3,133	\$0	\$0	\$4	0.1%
United Of Omaha Life Insurance Company	4.5%	67	\$15,992,100	\$16,023,693	\$0	\$10,434,580	\$12,100,422	75.5%
United States Life Insurance Co New York	0.0%	68	\$0	\$0	\$0	\$674,951	\$131,288	
UnitedHealthcare Insurance Company	1.1%	82	\$3,889,262	\$3,889,141	\$0	\$1,660,541	\$1,827,815	47.0%
Unum Life Insurance Company Of America	11.5%	26	\$40,782,690	\$40,528,490	\$0	\$39,813,189	\$40,506,546	99.9%
Usable Life	0.2%	98	\$632,361	\$635,784	\$0	\$611,926	\$-65,369	-10.3%
Washington National Insurance Company	0.0%	69	\$13,499	\$12,822	\$0	\$9,783	\$11,801	92.0%
Wilcac Life Insurance Company	0.0%	28	\$0	\$0	\$0	\$61,151	\$61,151	
Zurich American Insurance Company	0.0%	2	\$0	\$0	\$0	\$24,401	\$0	
Zurich American Life Insurance Company	0.2%	95	\$578,577	\$939,922	\$0	\$390,654	\$904,675	96.3%
Total	100.0%		\$355,664,414	\$355,935,208	\$344,752	\$263,047,903	\$287,828,265	80.9%

#### Data By Line by Company GROUP - DENTAL

		RANK						
		BY	DIRECT	DIRECT	DIRECT	DIRECT	DIRECT	
	MARKET	MARKET	PREMIUM	PREMIUM	DIVIDENDS	LOSSES	LOSSES	LOSS
COMPANY NAME	SHARE	SHARE	WRITTEN	EARNED	PAID	PAID	INCURRED	RATIO
Aetna Life Insurance Company	4.4%	5	\$13,747,307	\$13,773,685	\$0	\$11,745,322	\$11,748,231	85.3%
American Family Life Assurance Co of Col.	0.0%	6	\$80,337	\$120,250	\$0	\$0	\$0	0.0%
American Heritage Life Insurance Company	-0.0%	7	\$-5,086	\$-5,079	\$0	\$0	\$-192	3.8%
American National Life Ins Co Of TX	0.0%	45	\$0	\$-43	\$0	\$0	\$-27	62.8%
American Public Life Insurance Company	0.0%	8	\$98,706	\$98,666	\$0	\$33,077	\$31,629	32.1%
Ameritas Life Insurance Corp	2.3%	11	\$7,215,885	\$7,269,448	\$0	\$4,320,339	\$4,324,001	59.5%
Axis Insurance Company	0.0%	2	\$58	\$3,952	\$0	\$3,289	\$2,043	51.7%
BCS Insurance Company	0.1%	3	\$362,500	\$362,528	\$0	\$28,586	\$26,676	7.4%
Blue Cross & Blue Shield Of Kansas City	3.8%	4	\$11,831,900	\$11,831,900	\$0	\$9,738,597	\$9,255,892	78.2%
CIGNA Health & Life Insurance Company	11.4%	31	\$35,467,028	\$35,757,523	\$0	\$28,823,932	\$29,011,654	81.1%
CIGNA National Health Insurance Company	0.0%	13	\$405	\$408	\$0	\$114	\$64	15.7%
Citizens Security Life Ins Co	0.7%	15	\$2,108,209	\$2,106,884	\$0	\$858,228	\$892,155	42.3%
Companion Life Insurance Company	0.2%	49	\$512,133	\$506,166	\$0	\$262,590	\$266,161	52.6%
Compbenefits Insurance Company	0.0%	9	\$1,372	\$1,372	\$0	\$1,163	\$1,157	84.3%
Connecticut General Life Ins Co	-0.0%	18	\$-103	\$-3,641	\$0	\$0	\$0	0.0%
Continental American Insurance Company	0.0%	44	\$8,433	\$8,656	\$0	\$2,133,809	\$2,155,337	24899.9%
Continental General Insurance Company	0.0%	43	\$34,948	\$38,114	\$0	\$20,236	\$20,283	53.2%
Coventry Health & Life Insurance Company	0.0%	58	\$2,319	\$2,319	\$0	\$0	\$-3	-0.1%
Dearborn Life Insurance Company	0.0%	42	\$92,383	\$92,383	\$0	\$46,119	\$46,119	49.9%
Dental Care Plus Inc	0.3%	63	\$841,132	\$841,921	\$0	\$353,433	\$356,033	42.3%
Dentegra Insurance Company	1.4%	48	\$4,355,882	\$4,296,988	\$0	\$2,162,218	\$2,160,148	50.3%
Epic Life Insurance Company The	0.0%	21	\$0	\$0	\$0	\$567	\$-41,219	
Equitable Financial Life Ins Co of Am.	0.4%	50	\$1,336,822	\$1,345,591	\$0	\$1,234,410	\$1,271,555	94.5%
Fidelity Security Life Insurance Company	0.0%	46	\$27,137	\$27,137	\$0	\$15,817	\$14,372	53.0%
First Continental Life & Accident Insurance Company	0.6%	23	\$1,947,560	\$0	\$0	\$0	\$0	
First Health Life & Health Insurance Company	0.1%	62	\$354,414	\$353,314	\$0	\$211,231	\$214,289	60.7%
Freedom Life Insurance Company Of America	0.0%	19	\$25,860	\$25,821	\$0	\$9,076	\$10,356	40.1%
Gerber Life Insurance Company	0.0%	41	\$2,189	\$2,113	\$0	\$678	\$659	31.2%
Golden Rule Insurance Company	0.0%	17	\$84,447	\$84,354	\$0	\$45,022	\$1,984,686	2352.8%
Guardian Life Insurance Company Of America	10.6%	22	\$33,087,391	\$33,252,044	\$0	\$23,888,252	\$24,049,259	72.3%
Healthy Alliance Life Insurance Company	7.6%	51	\$23,706,839	\$23,706,839	\$0	\$17,917,053	\$17,998,256	75.9%
Humana Insurance Company	3.0%	47	\$9,257,956	\$9,257,956	\$0	\$6,622,654	\$6,589,635	71.2%
HumanaDental Insurance Company	0.9%	40	\$2,927,189	\$2,927,189	\$0	\$1,927,861	\$1,893,621	64.7%
Kansas City Life Insurance Company	1.0%	24	\$3,229,870	\$3,254,222	\$0	\$1,989,257	\$1,975,140	60.7%
Lincoln Life & Annuity Company Of New York	0.0%	16	\$2	\$2	\$0	\$68,441	\$69,141	
Lincoln National Life Insurance Company, The	1.4%	25	\$4,375,674	\$4,393,001	\$0	\$3,971,759	\$4,000,264	91.1%
Madison National Life Insurance Company Inc	0.0%	26	\$108,282	\$106,817	\$0	\$210,463	\$20,801	19.5%
Manhattanlife Insurance & Annuity Company	0.0%	14	\$803	\$915	\$0	\$41	\$41	4.5%
Medico Insurance Company	0.2%	1	\$717,375	\$715,095	\$0	\$362,327	\$348,880	48.8%
Metropolitan Life Insurance Company	23.2%	27	\$72,253,610	\$68,544,172	\$0	\$66,325,228	\$71,118,787	103.8%
Midwest National Life Ins Co of TN	0.0%	28	\$4,425	\$4,425	\$0	\$1,341	\$1,235	27.9%
National Guardian Life Insurance Company	0.3%	29	\$969,828	\$1,003,325	\$0	\$607,209	\$607,209	60.5%

#### Data By Line by Company GROUP - DENTAL

-		RANK						
		BY	DIRECT	DIRECT	DIRECT	DIRECT	DIRECT	
	MARKET	MARKET	PREMIUM	PREMIUM	<b>DIVIDENDS</b>	LOSSES	LOSSES	LOSS
COMPANY NAME	SHARE	SHARE	WRITTEN	EARNED	PAID	PAID	INCURRED	RATIO
Nationwide Life Insurance Company	0.1%	30	\$443,536	\$443,561	\$0	\$353,523	\$422,736	95.3%
Nippon Life Insurance Company Of America	0.1%	57	\$155,863	\$155,974	\$0	\$105,411	\$105,323	67.5%
Pan-American Life Insurance Company	0.0%	32	\$1,490	\$1,501	\$0	\$1,501	\$1,616	107.7%
Physicians Mutual Insurance Company	1.0%	54	\$3,033,545	\$3,029,407	\$0	\$1,797,825	\$1,775,351	58.6%
Principal Life Insurance Company	6.7%	10	\$20,744,260	\$20,747,538	\$0	\$13,264,769	\$13,442,702	64.8%
Reliance Standard Life Insurance Company	0.5%	33	\$1,597,038	\$1,571,441	\$0	\$1,038,404	\$1,038,404	66.1%
Renaissance Life & Health Insurance Co	0.1%	12	\$194,797	\$194,797	\$0	\$111,374	\$122,435	62.9%
Reserve National Insurance Company	0.0%	34	\$2,367	\$2,367	\$0	\$311	\$305	12.9%
Standard Insurance Company	2.2%	36	\$6,854,691	\$6,783,608	\$0	\$5,004,367	\$5,045,744	74.4%
Standard Life & Accident Insurance Company	0.0%	61	\$5,918	\$5,835	\$0	\$991	\$-8,794	-150.7%
Standard Security Life Insurance Co Of NY	0.0%	37	\$4,779	\$4,778	\$0	\$682	\$682	14.3%
Starmount Life Insurance Company	1.0%	35	\$3,235,685	\$3,261,100	\$0	\$1,871,635	\$1,879,844	57.6%
Sun Life & Health Insurance Company (US)	0.0%	56	\$4,470	\$4,554	\$0	\$61,517	\$61,517	1350.8%
Sun Life Assurance Company Of Canada	3.8%	55	\$11,998,261	\$12,038,272	\$0	\$8,112,509	\$8,112,509	67.4%
Transamerica Life Insurance Company	0.1%	60	\$331,406	\$353,260	\$0	\$674	\$702	0.2%
Trustmark Life Insurance Company	0.0%	20	\$2,071	\$2,080	\$0	\$11,190	\$11,026	530.1%
Unicare Life & Health Insurance Company	0.0%	53	\$3,066	\$2,602	\$0	\$2,214	\$2,240	86.1%
Union Security Insurance Company	-0.0%	39	\$-9,760	\$-14,502	\$0	\$-25,369	\$-20,623	142.2%
United Concordia Insurance Company	0.8%	59	\$2,342,734	\$2,342,734	\$0	\$1,736,697	\$1,724,097	73.6%
United Of Omaha Life Insurance Company	1.2%	38	\$3,658,241	\$3,633,035	\$0	\$2,764,101	\$2,818,094	77.6%
UnitedHealthcare Insurance Company	8.3%	52	\$25,906,630	\$26,023,340	\$0	\$4,536,981	\$4,474,594	17.2%
Total	100.0%		\$311,684,509	\$306,696,014	\$0	\$226,691,046	\$233,434,832	76.1%

#### Data By Line by Company GROUP - LIMITED BENEFIT

RANK
SHARE   SHARE   SHARE   WRITTEN   EARNED   PAID   PAID   NCURRED   RATIO
COMPANY NAME         SHARE         SHARE         WRITTEN         EARNED         PAID         PAID         INCURRED         RATIO           5 Star Life Insurance Company         0.0%         78         \$101,539         \$114,260         \$0         \$55,787         \$55,787         \$67,748         \$60,783         \$161,580         \$0         \$27,600         \$90
Ace American Insurance Company         0.1%         9         \$155,966         \$161,580         \$0         \$27,600         \$995         0.6%           Advantica Insurance Company         1.3%         2         \$3,746,371         \$3,746,371         \$0         \$1,945,130         \$1,968,130         \$2.5%           Allianz Life Insurance Co Co Of North America         0.0%         89         \$1,830         \$1,799         \$0         \$9,019         \$9,019         \$9,019         \$10,308           American Flamily Life Assurance Corporation         0.0%         6         \$0         \$0         \$0         \$0         \$22,676           American Fidelity Assurance Company         0.1%         21         \$305,157         \$311,933         \$0         \$66,053         \$80,872         \$5.95           American Financial Security Life Insurance Company         0.1%         22         \$3,216         \$3,714         \$0         \$1,050         \$722         \$19,4%           American Healtha & Life Insurance Company         0.0%         22         \$3,216         \$3,714         \$0         \$1,050         \$722         \$19,4%           American Plublic Life Insurance Company         0.8%         24         \$2,311,864         \$2,312,981         \$0         \$1,086,83         \$1,164,207
Advantica Insurance Company Allianz Life Insurance Co Of North America O.0% B9 \$1,830 \$1,799 \$0 \$9,019 \$9,019 \$130 \$1,968,130 \$1,968,130 \$2.5% American Alternative Insurance Corporation O.0% American Heinly Life Assurance Co of Col. O.0% American Findily Life Assurance Co of Col. O.0% American Findily Life Assurance Company O.1% 21 \$305,157 \$311,933 \$0 \$66,053 \$80,872 \$25,966 American Financial Security Life Insurance Co O.0% American Financial Security Life Insurance Co O.0% American Financial Security Life Insurance Company O.0% Company O.0% Colonial Life Insurance Company O.0% Continendal American Delta Security Colonial Penn Life Insurance Company O.0% Continental American Delta Surance Company O.0% Continental American Company O.0% Continental American Company O.0% Continental American Company O.0% Continental American Insurance Company O.0%
Allianz Life Insurance Co Of North America American Alternative Insurance Corporation O.0% American Family Life Assurance Corporation O.0% American Family Life Assurance Company American Fidelity Assurance Company O.1% American Fidelity Assurance Company O.0% American Fidelity Assurance Company O.1% American Fidelity Assurance Company O.0% American Financial Security Life Insurance Co O.0% American Health & Life Insurance Company O.0% American Health & Life Insurance Company O.0% American Heritage Life Insurance Company O.5% American Heritage Life Insurance Company O.5% American Heritage Life Insurance Company O.5% American Public Life Insurance Company O.8% American Public Life Insurance Company O.0% American Republic Insur
American Alternative Insurance Corporation         0.0%         6         \$0         \$0         \$0         \$0         \$-22,676           American Family Life Assurance Co of Col.         0.0%         20         \$5,955         \$9,271         \$0         \$0         \$0         0.0%           American Fidelity Assurance Company         0.1%         21         \$305,157         \$311,933         \$0         \$66,053         \$80,872         25.9%           American Financial Security Life Insurance Company         0.0%         63         \$98,550         \$99,612         \$0         \$9,032         \$12,058         12.1%           American Health & Life Insurance Company         0.0%         22         \$3,216         \$3,714         \$0         \$1,050         \$722         19.4%           American Heilth & Life Insurance Company         0.5%         23         \$1,448,832         \$1,419,743         \$0         \$484,867         \$471,430         33.2%           American Republic Insurance Company         0.8%         24         \$2,311,864         \$2,312,981         \$0         \$1,108,683         \$1,164,207         \$0.3%           American Republic Insurance Company         0.0%         25         \$20,620         \$2,314,841         \$0         \$1,015         \$9,791         43.8%<
American Family Life Assurance Co of Col.  American Fidelity Assurance Company  0.1%  21  \$305,157  \$311,933  \$0  \$66,053  \$80,872  25.9%  American Financial Security Life Insurance Co  0.0%  63  \$98,550  \$99,612  \$0  \$99,612  \$0  \$9,032  \$12,058  \$722  \$1,448  American Health & Life Insurance Company  0.0%  22  \$3,216  \$3,714  \$0  \$1,050  \$722  \$19,4%  American Heitlage Life Insurance Company  0.5%  23  \$1,448,832  \$1,419,743  \$0  \$484,867  \$471,430  \$3,2%  American Public Life Insurance Company  0.8%  24  \$2,311,864  \$2,312,981  \$0  \$1,108,683  \$1,108,683  \$1,108,683  \$1,164,207  \$9,032  American Republic Insurance Company  0.0%  25  \$20,620  \$22,308  \$0  \$10,315  \$9,791  \$43.8%  Ameritas Life Insurance Company  0.0%  28  \$1,139,891  \$1,148,352  \$0  \$2,800,494  \$2,802,867  \$244.1%  Amex Assurance Company  0.0%  11  \$69,554  \$67,018  \$6,773  \$2,568  \$77,155  -10.7%  Assurity Life Insurance Company  0.2%  72  \$555,541  \$562,230  \$0  \$146,256  \$797,244  \$0  \$302,549  \$69,157  \$0.7%  Assurity Life Insurance Company  0.1%  13  \$1,148,103  \$1,481,003  \$1,484,009  \$0  \$302,549  \$69,157  \$0.7%  BCS Insurance Company  0.0%  40  \$25,583  \$25,682  \$0  \$1,340  \$1,340  \$1,340  \$2,00,844  \$0  \$20,000
American Fidelity Assurance Company         0.1%         21         \$305,157         \$311,933         \$0         \$66,053         \$80,872         25.9%           American Financial Security Life Insurance Co         0.0%         63         \$98,550         \$99,612         \$0         \$9,032         \$12,058         12.1%           American Health & Life Insurance Company         0.0%         22         \$3,216         \$3,714         \$0         \$1,050         \$722         19.4%           American Heritage Life Insurance Company         0.5%         23         \$1,448,832         \$1,419,743         \$0         \$484,867         \$471,430         33.2%           American Public Life Insurance Company         0.8%         24         \$2,311,864         \$2,312,981         \$0         \$1,108,683         \$1,164,207         50.3%           American Republic Insurance Company         0.0%         25         \$20,620         \$22,2388         \$0         \$1,108,683         \$1,164,207         50.3%           Ameritas Life Insurance Corp         0.4%         28         \$1,139,891         \$1,148,352         \$0         \$2,800,494         \$2,802,867         244.1%           Ameritas Life Insurance Company         0.0%         11         \$69,554         \$67,018         \$6,773         \$2,568 </td
American Financial Security Life Insurance Co American Health & Life Insurance Company O.0% 22 \$3,216 \$3,714 \$0 \$1,050 \$722 19.4% American Heritage Life Insurance Company O.5% 23 \$1,448,832 \$1,419,743 \$0 \$484,867 \$471,430 33.2% American Republic Life Insurance Company O.8% 24 \$2,311,864 \$2,312,981 \$0 \$1,108,683 \$1,164,207 50.3% Ameritan Republic Insurance Company O.0% 25 \$20,620 \$22,368 \$0 \$10,315 \$9,791 \$4.38% Ameritas Life Insurance Corp O.4% 28 \$1,139,891 \$1,148,352 \$0 \$2,800,494 \$2,800,494 \$2,802,867 \$244.1% Amex Assurance Company O.0% 11 \$69,554 \$67,018 \$6,773 \$2,568 \$-7,155 -10.7% Amirits Insurance Company O.2% 72 \$555,541 \$562,230 \$0 \$324,042 \$0 \$334,042 \$0 \$302,549 \$69,157 \$20.7% BCS Insurance Company O.5% 14 \$1,488,103 \$1,488,409 \$0 \$584,295 \$570,494 \$8.3% Blue Cross & Blue Shield Of Kansas City O.4% 17 \$1,009,729 \$1,009,729 \$1,009,729 \$0 \$1,340 \$1,340 \$1,340 \$2,20,390 \$44.8% Colonial Life Accident Insurance Company O.2% 31 \$548,887 \$548,542 \$0 \$237,271 \$246,651 \$450,667 \$20.900 \$44.8% Colonial Penn Life Insurance Company O.2% 33 \$4487,578 \$491,494 \$0 \$209,100 \$220,390 \$44.8% Colonial Penn Life Insurance Company O.0% 33 \$524 \$530,64,111 \$3,176,696 \$0 \$838,791 \$764,679 \$24.1%
American Health & Life Insurance Company American Heritage Life Insurance Company O.5% 23 \$1,448,832 \$1,419,743 \$0 \$484,867 \$471,430 33.2% American Public Life Insurance Company O.8% American Republic Insurance Company O.8% Ameritas Life Insurance Corp O.4% Ameritas Life Insurance Corp O.4% Ameritas Life Insurance Corp O.6% Ameritas Life Insurance Corp O.7% Ameritas Life Insurance Corp O.8% Ameritas Life Insurance Corp O.9% Ameritas Life Insurance Corp O.9% Ameritas Life Insurance Corpany O.9% Ameritas Life Insurance Company O
American Heritage Life Insurance Company         0.5%         23         \$1,448,832         \$1,419,743         \$0         \$484,867         \$471,430         33.2%           American Public Life Insurance Company         0.8%         24         \$2,311,864         \$2,312,981         \$0         \$1,108,683         \$1,164,207         50.3%           American Republic Insurance Company         0.0%         25         \$20,620         \$22,368         \$0         \$1,0315         \$9,791         43.8%           American Life Insurance Company         0.4%         28         \$1,139,891         \$1,148,352         \$0         \$2,800,494         \$2,802,867         244.1%           Amex Assurance Company         0.0%         11         \$69,554         \$67,018         \$6,773         \$2,568         \$-7,155         -10.7%           Amfirst Insurance Company         0.8%         19         \$2,300,844         \$2,300,844         \$0         \$775,763         \$797,248         34.7%           Assurity Life Insurance Company         0.2%         72         \$555,541         \$562,230         \$0         \$146,256         \$149,523         26.6%           Axis Insurance Company         0.1%         13         \$151,816         \$334,042         \$0         \$302,549         \$69,157
American Public Life Insurance Company         0.8%         24         \$2,311,864         \$2,312,981         \$0         \$1,108,683         \$1,164,207         50.3%           American Republic Insurance Company         0.0%         25         \$20,620         \$22,368         \$0         \$10,315         \$9,791         43.8%           Ameritas Life Insurance Corp         0.4%         28         \$1,139,891         \$1,148,352         \$0         \$2,802,467         244.1%           Amex Assurance Company         0.0%         11         \$69,554         \$67,018         \$6,773         \$2,568         \$-7,155         -10.7%           Amsurity Life Insurance Company         0.8%         19         \$2,300,844         \$2,300,844         \$0         \$775,763         \$797,248         34.7%           Assurity Life Insurance Company         0.2%         72         \$555,541         \$562,230         \$0         \$146,256         \$149,523         26.6%           Axis Insurance Company         0.1%         13         \$151,816         \$334,042         \$0         \$302,549         \$69,157         20.7%           BCS Insurance Company         0.5%         14         \$1,488,103         \$1,488,409         \$0         \$584,295         \$570,494         38.3%
American Republic Insurance Company         0.0%         25         \$20,620         \$22,368         \$0         \$10,315         \$9,791         43.8%           Ameritas Life Insurance Corp         0.4%         28         \$1,139,891         \$1,148,352         \$0         \$2,800,494         \$2,802,867         244.1%           Amex Assurance Company         0.0%         11         \$69,554         \$67,018         \$6,773         \$2,568         \$-7,155         -10.7%           Amirist Insurance Company         0.8%         19         \$2,300,844         \$2,300,844         \$0         \$775,763         \$797,248         34.7%           Assurity Life Insurance Company         0.2%         72         \$555,541         \$562,230         \$0         \$146,256         \$149,523         26.6%           Axis Insurance Company         0.1%         13         \$151,816         \$334,042         \$0         \$302,549         \$69,157         20.7%           BCS Insurance Company         0.5%         14         \$1,488,103         \$1,488,409         \$0         \$584,295         \$570,494         38.3%           Blue Cross & Blue Shield Of Kansas City         0.4%         17         \$1,009,729         \$1,009,729         \$0         \$891,120         \$891,120         \$893,727     <
Ameritas Life Insurance Corp       0.4%       28       \$1,139,891       \$1,148,352       \$0       \$2,800,494       \$2,802,867       244.1%         Amex Assurance Company       0.0%       11       \$69,554       \$67,018       \$6,773       \$2,568       \$-7,155       -10.7%         Amfirst Insurance Company       0.8%       19       \$2,300,844       \$2,300,844       \$0       \$775,763       \$797,248       34.7%         Assurity Life Insurance Company       0.2%       72       \$555,541       \$562,230       \$0       \$146,256       \$149,523       26.6%         Axis Insurance Company       0.1%       13       \$151,816       \$334,042       \$0       \$302,549       \$69,157       20.7%         BCS Insurance Company       0.5%       14       \$1,488,103       \$1,488,409       \$0       \$584,295       \$570,494       38.3%         BUE Cross & Blue Shield Of Kansas City       0.4%       17       \$1,009,729       \$1,009,729       \$0       \$891,120       \$891,120       \$8.3%         CMFG Life Insurance Company       0.0%       40       \$25,583       \$25,682       \$0       \$1,340       \$1,340       \$1,340       \$2,5%         Citizens Security Life Ins Co       0.2%       31       \$548,887
Amex Assurance Company       0.0%       11       \$69,554       \$67,018       \$6,773       \$2,568       \$-7,155       -10.7%         Amfirst Insurance Company       0.8%       19       \$2,300,844       \$2,300,844       \$0       \$775,763       \$797,248       34.7%         Assurity Life Insurance Company       0.2%       72       \$555,541       \$562,230       \$0       \$146,256       \$149,523       26.6%         Axis Insurance Company       0.1%       13       \$151,816       \$334,042       \$0       \$302,549       \$69,157       20.7%         BCS Insurance Company       0.5%       14       \$1,488,103       \$1,488,409       \$0       \$584,295       \$570,494       38.3%         Blue Cross & Blue Shield Of Kansas City       0.4%       17       \$1,009,729       \$1,009,729       \$0       \$891,120       \$891,120       \$891,120       \$891,120       \$891,120       \$891,120       \$891,120       \$881,120
Amfirst Insurance Company       0.8%       19       \$2,300,844       \$2,300,844       \$0       \$775,763       \$797,248       34.7%         Assurity Life Insurance Company       0.2%       72       \$555,541       \$562,230       \$0       \$146,256       \$149,523       26.6%         Axis Insurance Company       0.1%       13       \$151,816       \$334,042       \$0       \$302,549       \$69,157       20.7%         BCS Insurance Company       0.5%       14       \$1,488,103       \$1,488,409       \$0       \$584,295       \$570,494       38.3%         Blue Cross & Blue Shield Of Kansas City       0.4%       17       \$1,009,729       \$1,009,729       \$0       \$891,120       \$891,120       \$81,340       \$1,340<
Assurity Life Insurance Company  Axis Insurance Company  0.1%  13  1511,816  334,042  80  302,549  869,157  20.7%  8CS Insurance Company  Blue Cross & Blue Shield Of Kansas City  CMFG Life Insurance Company  0.0%  40  25,583  41,009,729  81,009,729  81,009,729  81,009,729  81,009,729  81,009,729  81,009,729  81,009,729  81,009,729  81,009,729  81,009,729  81,009,729  81,009,729  81,009,729  81,009,729  81,009,729  81,009,729  81,009,729  81,340  81,3
Axis Insurance Company  O.1%  BCS Insurance Company  O.5%  I4  \$1,488,103  \$1,488,409  \$0  \$584,295  \$570,494  38.3%  Blue Cross & Blue Shield Of Kansas City  O.4%  I7  \$1,009,729  \$1,009,729  \$1,009,729  \$0  \$891,120  \$891,120  \$891,120  \$891,120  \$88.3%  CMFG Life Insurance Company  O.0%  Au  \$25,583  \$25,682  \$0  \$1,340
BCS Insurance Company 0.5% 14 \$1,488,103 \$1,488,409 \$0 \$584,295 \$570,494 38.3% Blue Cross & Blue Shield Of Kansas City 0.4% 17 \$1,009,729 \$1,009,729 \$0 \$891,120 \$891,120 88.3% CMFG Life Insurance Company 0.0% 40 \$25,583 \$25,682 \$0 \$1,340 \$1,340 5.2% Citizens Security Life Ins Co 0.2% 31 \$548,887 \$548,542 \$0 \$237,271 \$246,651 45.0% Colonial Life & Accident Insurance Company 0.2% 32 \$487,578 \$491,494 \$0 \$209,100 \$220,390 44.8% Colonial Penn Life Insurance Company 0.0% 33 \$524 \$530 \$0 \$0 \$12,553,896 \$12,418,063 95.2% Companion Life Insurance Company 3.8% 77 \$10,682,794 \$10,634,410 \$0 \$11,023,494 \$11,173,418 105.1% Continental American Insurance Company 1.1% 73 \$3,064,111 \$3,176,696 \$0 \$838,791 \$764,679 24.1%
Blue Cross & Blue Shield Of Kansas City 0.4% 17 \$1,009,729 \$1,009,729 \$0 \$891,120 \$891,120 88.3% CMFG Life Insurance Company 0.0% 40 \$25,583 \$25,682 \$0 \$1,340 \$1,340 5.2% Citizens Security Life Ins Co 0.2% 31 \$548,887 \$548,542 \$0 \$237,271 \$246,651 45.0% Colonial Life & Accident Insurance Company 0.2% 32 \$487,578 \$491,494 \$0 \$209,100 \$220,390 44.8% Colonial Penn Life Insurance Company 0.0% 33 \$524 \$530 \$0 \$0 \$-334 -63.0% Combined Insurance Co Of America 5.0% 34 \$14,012,727 \$13,039,300 \$0 \$12,553,896 \$12,418,063 95.2% Companion Life Insurance Company 3.8% 77 \$10,682,794 \$10,634,410 \$0 \$11,023,494 \$11,173,418 105.1% Continental American Insurance Company 1.1% 73 \$3,064,111 \$3,176,696 \$0 \$838,791 \$764,679 24.1%
CMFG Life Insurance Company       0.0%       40       \$25,583       \$25,682       \$0       \$1,340       \$1,340       5.2%         Citizens Security Life Ins Co       0.2%       31       \$548,887       \$548,542       \$0       \$237,271       \$246,651       45.0%         Colonial Life & Accident Insurance Company       0.2%       32       \$487,578       \$491,494       \$0       \$209,100       \$220,390       44.8%         Colonial Penn Life Insurance Company       0.0%       33       \$524       \$530       \$0       \$0       \$-334       -63.0%         Combined Insurance Co Of America       5.0%       34       \$14,012,727       \$13,039,300       \$0       \$12,553,896       \$12,418,063       95.2%         Companion Life Insurance Company       3.8%       77       \$10,682,794       \$10,634,410       \$0       \$11,023,494       \$11,173,418       105.1%         Continental American Insurance Company       1.1%       73       \$3,064,111       \$3,176,696       \$0       \$838,791       \$764,679       24.1%
Citizens Security Life Ins Co       0.2%       31       \$548,887       \$548,542       \$0       \$237,271       \$246,651       45.0%         Colonial Life & Accident Insurance Company       0.2%       32       \$487,578       \$491,494       \$0       \$209,100       \$220,390       44.8%         Colonial Penn Life Insurance Company       0.0%       33       \$524       \$530       \$0       \$0       \$-334       -63.0%         Combined Insurance Co Of America       5.0%       34       \$14,012,727       \$13,039,300       \$0       \$12,553,896       \$12,418,063       95.2%         Companion Life Insurance Company       3.8%       77       \$10,682,794       \$10,634,410       \$0       \$11,023,494       \$11,173,418       105.1%         Continental American Insurance Company       1.1%       73       \$3,064,111       \$3,176,696       \$0       \$838,791       \$764,679       24.1%
Colonial Life & Accident Insurance Company       0.2%       32       \$487,578       \$491,494       \$0       \$209,100       \$220,390       44.8%         Colonial Penn Life Insurance Company       0.0%       33       \$524       \$530       \$0       \$0       \$-334       -63.0%         Combined Insurance Co Of America       5.0%       34       \$14,012,727       \$13,039,300       \$0       \$12,553,896       \$12,418,063       95.2%         Companion Life Insurance Company       3.8%       77       \$10,682,794       \$10,634,410       \$0       \$11,023,494       \$11,173,418       105.1%         Continental American Insurance Company       1.1%       73       \$3,064,111       \$3,176,696       \$0       \$838,791       \$764,679       24.1%
Colonial Penn Life Insurance Company       0.0%       33       \$524       \$530       \$0       \$0       \$-334       -63.0%         Combined Insurance Co Of America       5.0%       34       \$14,012,727       \$13,039,300       \$0       \$12,553,896       \$12,418,063       95.2%         Companion Life Insurance Company       3.8%       77       \$10,682,794       \$10,634,410       \$0       \$11,023,494       \$11,173,418       105.1%         Continental American Insurance Company       1.1%       73       \$3,064,111       \$3,176,696       \$0       \$838,791       \$764,679       24.1%
Combined Insurance Co Of America       5.0%       34       \$14,012,727       \$13,039,300       \$0       \$12,553,896       \$12,418,063       95.2%         Companion Life Insurance Company       3.8%       77       \$10,682,794       \$10,634,410       \$0       \$11,023,494       \$11,173,418       105.1%         Continental American Insurance Company       1.1%       73       \$3,064,111       \$3,176,696       \$0       \$838,791       \$764,679       24.1%
Companion Life Insurance Company       3.8%       77       \$10,682,794       \$10,634,410       \$0       \$11,023,494       \$11,173,418       105.1%         Continental American Insurance Company       1.1%       73       \$3,064,111       \$3,176,696       \$0       \$838,791       \$764,679       24.1%
Continental American Insurance Company 1.1% 73 \$3,064,111 \$3,176,696 \$0 \$838,791 \$764,679 24.1%
Continental General Insurance Company 0.0% 70 \$817 \$817 \$0 \$0 \$6 0.7%
Dearborn Life Insurance Company 0.0% 69 \$3,453 \$3,453 \$0 \$147,077 \$147,077 4259.4%
Delaware American Life Insurance Company 0.0% 41 \$0 \$0 \$0 \$230 \$291
Equitable Financial Life Ins Co of Am. 0.1% 79 \$266,747 \$268,497 \$0 \$200,862 \$206,906 77.1%
Everlake Life Insurance Company 0.0% 18 \$13,725 \$13,680 \$0 \$5,563 \$17,615 128.8%
Fidelity Security Life Insurance Company 6.2% 74 \$17,545,567 \$17,545,567 \$0 \$13,314,188 \$13,330,999 76.0%
First Continental Life & Accident Insurance Company 0.0% 45 \$819 \$0 \$0 \$0 \$0
Freedom Life Insurance Company Of America 0.0% 37 \$105,103 \$103,324 \$0 \$30,218 \$34,479 33.4%
Golden Rule Insurance Company 0.0% 36 \$32,335 \$32,441 \$0 \$9,664 \$10,137 31.2%
Guarantee Trust Life Insurance Company 0.0% 42 \$107,175 \$104,722 \$0 \$26,039 \$26,589 25.4%
Guardian Life Insurance Company Of America 2.7% 43 \$7,594,610 \$7,639,745 \$0 \$3,470,275 \$3,541,618 46.4%
HM Life Insurance Company 0.1% 92 \$247,940 \$259,616 \$0 \$261,904 \$322,098 124.1%
Hartford Life & Accident Insurance Company 0.9% 68 \$2,453,705 \$2,526,316 \$0 \$1,095,931 \$1,113,035 44.1%
Healthy Alliance Life Insurance Company 2.8% 80 \$7,930,128 \$7,930,128 \$0 \$5,218,710 \$5,465,267 68.9%
Humana Insurance Company 0.7% 75 \$2,047,904 \$2,047,905 \$0 \$1,104,995 \$1,112,938 54.3%
Independence American Insurance Company 0.3% 10 \$837,536 \$837,816 \$0 \$232,539 \$191,075 22.8%

## Data By Line by Company GROUP - LIMITED BENEFIT

		RANK						
		BY	DIRECT	DIRECT	DIRECT	DIRECT	DIRECT	
	MARKET	MARKET	PREMIUM	PREMIUM	DIVIDENDS	LOSSES	LOSSES	LOSS
COMPANY NAME	SHARE	SHARE	WRITTEN	EARNED	PAID	PAID	INCURRED	RATIO
Kansas City Life Insurance Company	0.2%	46	\$481,091	\$484,718	\$0	\$833,229	\$827,316	170.7%
Life Insurance Company Of North America	1.1%	47	\$3,124,933	\$3,126,676	\$0	\$1,541,621	\$1,555,657	49.8%
LifeSecure Insurance Company	0.0%	76	\$628	\$695	\$0	\$0	\$34	4.9%
Loyal American Life Insurance Company	0.0%	48	\$1,101	\$1,101	\$0	\$261	\$464	42.1%
Madison National Life Insurance Company Inc	0.0%	49	\$92,074	\$90,862	\$0	\$39,019	\$37,895	41.7%
Magna Insurance Company	0.1%	26	\$141,108	\$141,108	\$0	\$78,575	\$85,149	60.3%
Markel Insurance Company	0.0%	16	\$0	\$173	\$0	\$0	\$0	0.0%
Metropolitan Life Insurance Company	2.3%	50	\$6,599,575	\$6,131,979	\$0	\$4,353,345	\$4,722,714	77.0%
Midwest National Life Ins Co of TN	0.0%	51	\$8,413	\$8,458	\$0	\$3,903	\$3,833	45.3%
Mutual Of Omaha Insurance Company	0.0%	71	\$42,670	\$43,138	\$0	\$11,790	\$10,222	23.7%
National Benefit Life Insurance Company	0.0%	29	\$19,074	\$19,048	\$0	\$0	\$0	0.0%
National Guardian Life Insurance Company	2.3%	52	\$6,557,802	\$6,520,290	\$0	\$4,438,447	\$4,438,447	68.1%
National Health Insurance Company	0.2%	84	\$609,287	\$612,755	\$0	\$132,332	\$145,224	23.7%
National Union Fire Ins Co of Pittsburgh	0.5%	5	\$1,389,377	\$1,400,088	\$0	\$521,804	\$253,509	18.1%
Nationwide Life Insurance Company	0.1%	53	\$317,303	\$305,909	\$0	\$186,755	\$214,052	70.0%
New York Life Group Insurance Company Of NY	0.0%	44	\$32	\$32	\$0	\$0	\$0	0.0%
New York Life Insurance Company	0.0%	54	\$123,178	\$122,488	\$7,960	\$52,585	\$49,769	40.6%
Nippon Life Insurance Company Of America	0.0%	83	\$37,104	\$37,104	\$0	\$16,537	\$14,610	39.4%
North River Insurance Company The	0.0%	7	\$32,341	\$32,341	\$0	\$0	\$0	0.0%
Pan-American Life Insurance Company	0.1%	55	\$344,568	\$347,060	\$0	\$344,616	\$370,988	106.9%
Paul Revere Life Insurance Company	0.0%	56	\$34,017	\$33,379	\$0	\$10,370	\$10,848	32.5%
Principal Life Insurance Company	1.3%	27	\$3,543,128	\$3,543,122	\$0	\$2,019,975	\$2,047,071	57.8%
Prudential Insurance Company Of America The	0.0%	58	\$31,927	\$31,927	\$0	\$7,350	\$7,350	23.0%
Reliance Standard Life Insurance Company	1.0%	59	\$2,730,859	\$2,701,276	\$0	\$1,043,952	\$1,061,068	39.3%
Securian Life Insurance Company	0.1%	93	\$243,797	\$240,373	\$0	\$84,073	\$77,418	32.2%
Shelterpoint Insurance Company	0.0%	88	\$89,525	\$89,525	\$0	\$26,468	\$31,034	34.7%
Siriuspoint America Insurance Company	0.2%	15	\$451,783	\$375,617	\$0	\$219,599	\$216,476	57.6%
Standard Insurance Company	0.4%	61	\$1,092,600	\$1,141,611	\$0	\$688,722	\$717,927	62.9%
Standard Life & Accident Insurance Company	0.0%	86	\$91,772	\$83,532	\$0	\$77,886	\$35,506	42.5%
Standard Security Life Insurance Co Of NY	0.0%	62	\$6,877	\$7,010	\$0	\$0	\$0	0.0%
Sun Life Assurance Company Of Canada	1.1%	82	\$3,042,179	\$3,052,323	\$0	\$1,790,616	\$1,790,616	58.7%
Surency Life & Health Insurance Company	0.5%	3	\$1,440,756	\$1,440,756	\$0	\$1,079,702	\$1,091,988	75.8%
Symetra Life Insurance Company	0.2%	60	\$658,572	\$660,963	\$0	\$403,179	\$433,811	65.6%
Talcott Resolution Life Insurance Company	0.0%	87	\$102,983	\$103,583	\$0	\$113,933	\$101,873	98.3%
Transamerica Financial Life Ins Co	0.0%	67	\$5,701	\$5,365	\$0	\$468	\$403	7.5%
Transamerica Life Insurance Company	1.6%	85	\$4,499,493	\$4,769,088	\$0	\$2,700,867	\$2,688,243	56.4%
Trustmark Insurance Company	0.0%	30	\$101,736	\$102,513	\$0	\$24,650	\$21,287	20.8%
Unified Life Insurance Company	0.3%	1	\$879,163	\$879,110	\$0	\$751,592	\$751,726	85.5%
Union Fidelity Life Insurance Company	0.0%	39	\$9,015	\$9,065	\$0	\$22,980	\$3,539	39.0%
Union Labor Life Insurance Company	0.0%	64	\$8,395	\$8,116	\$0	\$1,300	\$-301	-3.7%
United American Insurance Company	1.8%	91	\$5,004,157	\$4,953,466	\$0	\$3,825,793	\$3,821,488	77.1%
United National Life Ins Co of America	0.0%	90	\$30,588	\$31,352	\$0	\$6,350	\$4,065	13.0%

## Data By Line by Company GROUP - LIMITED BENEFIT

		RANK						
		BY	DIRECT	DIRECT	DIRECT	DIRECT	DIRECT	
	MARKET	MARKET	PREMIUM	PREMIUM	DIVIDENDS	LOSSES	LOSSES	LOSS
COMPANY NAME	SHARE	SHARE	WRITTEN	<b>EARNED</b>	PAID	PAID	INCURRED	RATIO
United Of Omaha Life Insurance Company	0.2%	65	\$526,501	\$526,740	\$0	\$297,734	\$304,401	57.8%
United States Fire Insurance Company	1.8%	8	\$5,020,364	\$5,020,364	\$0	\$1,831,303	\$2,952,988	58.8%
UnitedHealthcare Insurance Company	2.4%	81	\$6,639,154	\$6,647,511	\$0	\$1,026,149	\$1,021,632	15.4%
Unum Insurance Company	0.1%	57	\$320,306	\$373,532	\$0	\$7,100	\$8,209	2.2%
Unum Life Insurance Company Of America	0.3%	35	\$984,413	\$979,916	\$0	\$395,509	\$380,372	38.8%
Vision Benefits Of America li Inc	0.8%	4	\$2,180,895	\$2,180,895	\$0	\$1,768,572	\$1,768,572	81.1%
Vision Service Plan Insurance Company	49.4%	12	\$139,300,004	\$139,300,004	\$0	\$758,221,170	\$76,416,794	54.9%
Washington National Insurance Company	0.0%	66	\$5,887	\$6,009	\$0	\$660	\$204,085	3396.3%
Wilcac Life Insurance Company	0.0%	38	\$0	\$0	\$0	\$0	\$14	
Total	100.0%		\$281,923,352	\$281,069,003	\$14,733	\$850,205,509	\$170,068,312	60.5%

## Data By Line by Company GROUP - SHORT TERM CREDIT DISABILITY

		RANK						
		BY	DIRECT	DIRECT	DIRECT	DIRECT	DIRECT	
	MARKET	MARKET	PREMIUM	PREMIUM	DIVIDENDS	LOSSES	LOSSES	LOSS
COMPANY NAME	SHARE	SHARE	WRITTEN	<b>EARNED</b>	PAID	PAID	INCURRED	RATIO
American General Life Insurance Co	0.0%	3	\$0	\$0	\$0	\$0	\$-202	
American Health & Life Insurance Company	17.2%	4	\$1,439,917	\$1,782,051	\$0	\$491,018	\$360,605	20.2%
American National Insurance Company	0.1%	5	\$7,803	\$8,722	\$0	\$3,480	\$-2,235	-25.6%
CMFG Life Insurance Company	22.9%	7	\$1,919,300	\$1,885,491	\$0	\$785,444	\$785,469	41.7%
Central States Health & Life Co Of Omaha	4.9%	6	\$411,456	\$544,672	\$0	\$99,940	\$-20,352	-3.7%
Central States Indemnity Company Of Omaha	4.4%	2	\$365,524	\$365,524	\$0	\$7,198	\$2,996	0.8%
Guarantee Trust Life Insurance Company	-0.1%	8	\$-12,019	\$-12,017	\$0	\$0	\$-1	0.0%
Individual Assurance Co Life Health & Accident	-0.0%	13	\$-300	\$822	\$0	\$0	\$-24	-2.9%
Life Of The South Insurance Company	24.4%	17	\$2,046,064	\$1,138,857	\$0	\$199,993	\$233,510	20.5%
Madison National Life Insurance Company Inc	0.7%	9	\$57,897	\$56,982	\$0	\$46,199	\$43,054	75.6%
Merit Life Insurance Co	-0.0%	10	\$-173	\$2,976	\$0	\$13,443	\$-3,914	-131.5%
Minnesota Life Insurance Company	23.0%	11	\$1,926,727	\$1,916,969	\$0	\$193,185	\$221,374	11.5%
Pavonia Life Insurance Company Of MI	0.1%	16	\$10,749	\$10,749	\$0	\$3,056	\$7,075	65.8%
Pekin Life Insurance Company	1.9%	12	\$161,914	\$197,092	\$0	\$71,065	\$-12,019	-6.1%
Securian Life Insurance Company	0.4%	15	\$37,487	\$70,002	\$0	\$30,868	\$28,718	41.0%
Transamerica Casualty Insurance Company	0.2%	1	\$15,885	\$15,885	\$0	\$751	\$672	4.2%
Transamerica Life Insurance Company	0.0%	14	\$0	\$1,001	\$0	\$0	\$-206	-20.6%
Total	100.0%		\$8,388,231	\$7,985,778	\$0	\$1,945,640	\$1,644,520	20.6%

## Data By Line by Company GROUP - LONG TERM CREDIT DISABILITY

-		RANK						
		BY	DIRECT	DIRECT	DIRECT	DIRECT	DIRECT	
	MARKET	MARKET	PREMIUM	PREMIUM	<b>DIVIDENDS</b>	LOSSES	LOSSES	LOSS
COMPANY NAME	SHARE	SHARE	WRITTEN	EARNED	PAID	PAID	INCURRED	RATIO
American Bankers Insurance Company Of FL	0.8%	1	\$978	\$978	\$0	\$0	\$0	0.0%
Plateau Insurance Company	99.2%	2	\$114,887	\$128,023	\$0	\$49,033	\$34,969	27.3%
Total	100.0%		\$115,865	\$129,001	\$0	\$49,033	\$34,969	27.1%

#### Data By Line by Company GROUP - CREDIT UNEMPLOYMENT

-		RANK						
		BY	DIRECT	DIRECT	DIRECT	DIRECT	DIRECT	
	MARKET	MARKET	PREMIUM	PREMIUM	DIVIDENDS	LOSSES	LOSSES	LOSS
COMPANY NAME	SHARE	SHARE	WRITTEN	<b>EARNED</b>	PAID	PAID	INCURRED	RATIO
Puritan Life Insurance Company Of America		1	\$0	\$133	\$0	\$0	\$0	0.0%
Total			\$0	\$133	\$0	\$0	\$0	0.0%

#### Data By Line by Company GROUP - STOP LOSS

-		RANK						
		BY	DIRECT	DIRECT	DIRECT	DIRECT	DIRECT	
	MARKET	MARKET	PREMIUM	PREMIUM	DIVIDENDS	LOSSES	LOSSES	LOSS
COMPANY NAME	SHARE	SHARE	WRITTEN	EARNED	PAID	PAID	INCURRED	RATIO
Ace American Insurance Company	0.0%	9	\$0	\$0	\$0	\$-447	\$0	
Aetna Life Insurance Company	6.1%	18	\$48,052,220	\$48,047,921	\$0	\$40,035,186	\$40,761,751	84.8%
All Savers Insurance Company	18.3%	44	\$144,943,236	\$144,943,236	\$0	\$148,290,692	\$168,664,383	116.4%
Amalgamated Life Insurance Company	0.0%	19	\$177,858	\$195,982	\$0	\$88,740	\$25,384	13.0%
American Fidelity Assurance Company	0.7%	20	\$5,509,412	\$6,342,734	\$0	\$1,727,714	\$3,952,071	62.3%
American National Insurance Company	0.2%	21	\$1,877,808	\$2,099,216	\$0	\$1,335,938	\$3,439,143	163.8%
American National Life Ins Co Of TX	0.5%	36	\$3,695,929	\$4,530,996	\$0	\$4,032,493	\$6,418,281	141.7%
BCS Insurance Company	0.2%	12	\$1,255,960	\$1,255,960	\$0	\$152,319	\$283,450	22.6%
Benchmark Insurance Company	0.0%	16	\$364,650	\$364,650	\$0	\$0	\$255,255	70.0%
CIGNA Health & Life Insurance Company	10.9%	30	\$86,160,487	\$85,460,152	\$0	\$70,511,507	\$71,513,229	83.7%
Caterpillar Insurance Company	0.0%	1	\$0	\$0	\$0	\$4,104,805	\$-3,296,559	
Companion Life Insurance Company	1.5%	40	\$11,658,954	\$11,538,652	\$0	\$7,536,541	\$7,639,040	66.2%
Connecticut General Life Ins Co	-0.0%	24	\$-287	\$-306	\$0	\$-2,815	\$-2,815	919.9%
Everest Reinsurance Company	0.8%	11	\$6,578,152	\$6,578,152	\$0	\$3,788,999	\$3,856,291	58.6%
Fidelity Security Life Insurance Company	0.6%	37	\$5,098,365	\$5,098,365	\$0	\$1,977,313	\$2,176,398	42.7%
Garden State Life Insurance Company	0.1%	26	\$565,266	\$667,877	\$0	\$205,154	\$355,563	53.2%
Gerber Life Insurance Company	1.8%	35	\$14,022,014	\$13,535,653	\$0	\$9,210,856	\$8,951,357	66.1%
Granular Insurance Company	0.0%	49	\$313,332	\$313,332	\$0	\$0	\$135,525	43.3%
Great Midwest Insurance Company	0.4%	4	\$3,104,008	\$3,104,008	\$0	\$3,841,658	\$2,258,979	72.8%
Greenwich Insurance Company	0.2%	8	\$1,550,847	\$1,841,569	\$0	\$1,061,213	\$1,421,297	77.2%
Guarantee Trust Life Insurance Company	0.0%	27	\$72,820	\$72,820	\$0	\$107,354	\$98,911	135.8%
HCC Life Insurance Company	9.3%	47	\$74,136,116	\$74,136,116	\$0	\$51,150,663	\$59,925,331	80.8%
HM Life Insurance Company	1.0%	48	\$7,963,445	\$7,860,652	\$0	\$9,878,316	\$10,177,661	129.5%
Healthy Alliance Life Insurance Company	8.0%	41	\$63,209,568	\$63,209,568	\$0	\$134,217,868	\$138,125,726	218.5%
Humana Insurance Company	3.5%	38	\$28,086,136	\$28,086,136	\$0	\$26,796,603	\$26,460,159	94.2%
Ironshore Indemnity Inc	0.2%	10	\$1,242,157	\$1,503,367	\$0	\$5,255,881	\$1,139,850	75.8%
Kaiser Permanente Insurance Company	0.1%	17	\$415,472	\$415,472	\$0	\$0	\$0	0.0%
Liberty Insurance Underwriters Inc	0.0%	5	\$12,287	\$12,287	\$0	\$269,245	\$645,692	5255.1%
Missouri Valley Life & Health Insurance Co	8.2%	39	\$65,093,747	\$65,093,747	\$0	\$59,760,685	\$59,615,900	91.6%
National Health Insurance Company	1.4%	45	\$11,352,315	\$11,416,924	\$0	\$5,933,271	\$7,692,103	67.4%
Nationwide Life Insurance Company	0.5%	28	\$4,090,359	\$4,149,889	\$0	\$4,383,722	\$3,702,823	89.2%
North River Insurance Company The	-0.0%	6	\$-48	\$-48	\$0	\$0	\$0	0.0%
Pan-American Life Insurance Company	0.6%	31	\$5,138,085	\$5,175,240	\$0	\$3,638,184	\$3,916,594	75.7%
Partnerre America Insurance Company	0.2%	2	\$1,728,849	\$1,728,849	\$0	\$137,046	\$174,277	10.1%
QBE Insurance Corporation	1.6%	14	\$12,853,439	\$12,793,832	\$0	\$6,487,784	\$9,321,352	72.9%
Reliance Standard Life Insurance Company	0.1%	32	\$701,729	\$690,985	\$0	\$181,568	\$177,772	25.7%
Reliastar Life Ins Co of NY	0.1%	22	\$897,811	\$884,832	\$0	\$0	\$0	0.0%
Reliastar Life Insurance Company	2.2%	29	\$17,494,116	\$17,527,216	\$0	\$12,127,272	\$13,693,123	78.1%
Siriuspoint America Insurance Company	1.4%	13	\$11,076,172	\$9,327,768	\$0	\$2,528,555	\$3,217,848	34.5%
Sun Life Assurance Company Of Canada	10.8%	43	\$86,025,297	\$86,312,167	\$0	\$56,234,472	\$56,234,472	65.2%
Symetra Life Insurance Company	1.6%	33	\$12,949,069	\$12,996,081	\$0	\$6,867,984	\$7,389,784	56.9%
Trustmark Life Insurance Company	0.4%	25	\$3,220,511	\$3,233,873	\$0	\$1,773,629	\$1,747,766	54.0%

#### Data By Line by Company GROUP - STOP LOSS

		RANK						
		BY	DIRECT	DIRECT	DIRECT	DIRECT	DIRECT	
	MARKET	MARKET	PREMIUM	PREMIUM	DIVIDENDS	LOSSES	LOSSES	LOSS
COMPANY NAME	SHARE	SHARE	WRITTEN	EARNED	PAID	PAID	INCURRED	RATIO
Unimerica Insurance Company	0.8%	46	\$6,433,310	\$6,416,815	\$0	\$2,434,770	\$2,432,685	37.9%
Union Labor Life Insurance Company	0.4%	34	\$3,395,980	\$3,404,037	\$301,695	\$1,504,370	\$1,615,459	47.5%
United States Fire Insurance Company	1.1%	7	\$8,857,485	\$8,857,485	\$0	\$8,654,246	\$5,209,991	58.8%
UnitedHealthcare Insurance Company	2.8%	42	\$22,176,259	\$22,183,667	\$0	\$15,722,976	\$15,987,386	72.1%
Unum Life Insurance Company Of America	0.1%	23	\$727,862	\$744,407	\$0	\$958,440	\$1,112,389	149.4%
Westport Insurance Corporation	1.0%	15	\$8,135,443	\$8,265,803	\$0	\$5,066,157	\$4,070,352	49.2%
Zurich American Insurance Company	0.1%	3	\$509,851	\$522,392	\$0	\$30,180	\$70,790	13.6%
Total	100.0%		\$792,923,853	\$792,940,528	\$301,695	\$719,999,107	\$752,764,219	94.9%

### Data By Line by Company GROUP - MEDICARE PART D

		RANK						
		BY	DIRECT	DIRECT	DIRECT	DIRECT	DIRECT	
	MARKET	MARKET	PREMIUM	PREMIUM	<b>DIVIDENDS</b>	LOSSES	LOSSES	LOSS
COMPANY NAME	SHARE	SHARE	WRITTEN	EARNED	PAID	PAID	INCURRED	RATIO
Anthem Insurance Companies Inc	1.8%	3	\$2,157,632	\$2,157,632	\$0	\$1,589,345	\$1,613,083	74.8%
CIGNA Health & Life Insurance Company	6.8%	4	\$8,168,812	\$10,276,616	\$0	\$7,901,352	\$7,869,266	76.6%
Clear Spring Health Insurance Company	5.0%	6	\$6,049,217	\$6,049,217	\$0	\$7,171,986	\$6,946,096	114.8%
Humana Insurance Company	0.4%	5	\$498,428	\$498,428	\$0	\$210,902	\$193,420	38.8%
Silverscript Insurance Company	0.3%	2	\$325,113	\$325,113	\$0	\$163,315	\$224,302	69.0%
Transamerica Life Insurance Company	0.0%	8	\$0	\$0	\$0	\$400	\$400	
UnitedHealthcare Insurance Company	44.2%	7	\$53,084,262	\$53,935,622	\$0	\$47,318,195	\$47,123,792	87.4%
Wellcare Prescription Insurance Inc	41.5%	1	\$49,768,419	\$49,463,400	\$0	\$39,386,649	\$41,079,412	83.1%
Total	100.0%		\$120,051,883	\$122,706,028	\$0	\$103,742,144	\$105,049,771	85.6%

# Data By Line by Company GROUP-MEDICARE ADVANTAGE/MEDICATE PPO PRODUCT

		RANK						
		BY	DIRECT	DIRECT	DIRECT			
	MARKET	MARKET	PREMIUM	PREMIUM	<b>DIVIDENDS</b>	<b>DIRECT LOSSES</b>	<b>DIRECT LOSSES</b>	LOSS
COMPANY NAME	SHARE	SHARE	WRITTEN	EARNED	PAID	PAID	INCURRED	RATIO
Anthem Insurance Companies Inc	1.8%	3	\$23,809,161	\$23,809,161	\$0	\$20,625,472	\$20,723,488	87.0%
CIGNA Health & Life Insurance Company	0.3%	4	\$4,069,765	\$4,154,684	\$0	\$3,241,891	\$3,704,878	89.2%
Care Improvement Plus South Central Insurance	36.9%	1	\$482,689,963	\$505,720,958	\$0	\$418,493,562	\$402,956,402	79.7%
Company								
Humana Insurance Company	3.2%	6	\$41,747,366	\$41,757,877	\$0	\$37,097,490	\$37,851,299	90.6%
Missouri Valley Life & Health Insurance Co	0.6%	7	\$8,102,032	\$8,102,032	\$0	\$7,414,744	\$8,043,358	99.3%
Sierra Health & Life Insurance Company Inc	39.9%	5	\$521,969,910	\$522,020,688	\$0	\$420,565,227	\$413,961,582	79.3%
UnitedHealthcare Insurance Company	16.5%	8	\$216,261,609	\$219,876,780	\$0	\$226,167,886	\$217,393,723	98.9%
Wellcare Of Missouri Health Insurance Company Inc	0.8%	2	\$10,653,706	\$10,129,109	\$0	\$6,024,939	\$6,947,227	68.6%
Total	100.0%	•	\$1,309,303,512	\$1,335,571,289	\$0	\$1,139,631,211	\$1,111,581,957	83.2%

		RANK						
		BY	DIRECT	DIRECT	DIRECT			
	MARKET	MARKET	PREMIUM	PREMIUM	DIVIDENDS	DIRECTLOSSES	DIRECTLOSSES	LOSS
COMPANY NAME	SHARE	SHARE	WRITTEN	<b>EARNED</b>	PAID	PAID	INCURRED	RATIO
21st Century Premier Insurance Company	0.0%	29	\$1,361	\$1,509	\$0	\$480	\$-237	-15.7%
4 Ever Life Insurance Company	0.0%	218	\$2,925,257	\$2,933,468	\$0	\$2,073,666	\$1,934,116	65.9%
5 Star Life Insurance Company	0.0%	205	\$122,896	\$139,325	\$0	\$56,937	\$56,937	40.9%
AAA Life Insurance Company	0.0%	196	\$1,585,487	\$1,597,527	\$0	\$582,802	\$802,526	50.2%
Ace American Insurance Company	0.0%	35	\$1,076,566	\$955,065	\$0	\$235,233	\$30,131	3.2%
Advantica Insurance Company	0.0%	9	\$3,746,371	\$3,746,371	\$0	\$1,945,130	\$1,968,130	52.5%
Aegis Security Insurance Company	0.0%	50	\$49,197	\$48,156	\$0	\$35	\$-23,465	-48.7%
Aetna Health & Life Insurance Company	0.0%	210	\$5,610	\$5,612	\$0	\$1,307	\$1,263	22.5%
Aetna Life Insurance Company	3.7%	65	\$280,915,087	\$280,712,663	\$0	\$272,068,536	\$274,625,705	97.8%
All Savers Insurance Company	1.9%	223	\$144,943,236	\$144,943,236	\$0	\$148,290,692	\$168,664,383	116.4%
Allianz Life Insurance Co Of North America	0.0%	237	\$3,017	\$2,980	\$0	\$9,019	\$9,019	302.7%
Amalgamated Life Insurance Company	0.0%	69	\$177,858	\$195,982	\$0	\$88,740	\$25,384	13.0%
American Alternative Insurance Corporation	0.0%	23	\$0	\$0	\$0	\$0	\$-30,643	
American Bankers Insurance Company Of FL	0.0%	1	\$978	\$978	\$0	\$0	\$0	0.0%
American Bankers Life Assurance Of Florida	0.0%	71	\$5,623	\$7,582	\$0	\$0	\$-521	-6.9%
American Family Life Assurance Co of Col.	0.0%	72	\$93,704	\$136,894	\$0	\$2,025	\$1,907	1.4%
American Fidelity Assurance Company	0.2%	73	\$13,563,460	\$14,500,737	\$0	\$4,424,541	\$8,021,915	55.3%
American Financial Security Life Insurance Co	0.0%	173	\$98,550	\$99,612	\$0	\$9,032	\$12,058	12.1%
American General Life Insurance Co	0.0%	74	\$21,798	\$19,903	\$0	\$166,828	\$59,673	299.8%
American Health & Life Insurance Company	0.0%	75	\$1,613,283	\$1,996,501	\$0	\$525,759	\$393,834	19.7%
American Heritage Life Insurance Company	0.2%	76	\$13,277,316	\$13,231,639	\$0	\$6,253,607	\$6,247,707	47.2%
American Income Life Insurance Co	0.0%	77	\$355,385	\$356,157	\$0	\$254,711	\$289,244	81.2%
American National Insurance Company	0.0%	79	\$1,894,517	\$2,116,844	\$0	\$1,739,407	\$3,836,898	181.3%
American National Life Ins Co Of TX	0.1%	195	\$4,284,014	\$5,122,537	\$0	\$4,586,530	\$6,962,883	135.9%
American Public Life Insurance Company	0.0%	80	\$2,543,178	\$2,544,202	\$0	\$1,161,961	\$1,215,152	47.8%
American Republic Insurance Company	0.1%	81	\$4,547,515	\$4,896,564	\$0	\$3,521,228	\$3,491,411	71.3%
American United Life Insurance Company	0.0%	82	\$2,139,913	\$2,120,142	\$0	\$1,490,444	\$1,463,485	69.0%
Ameritas Life Insurance Corp	0.1%	89	\$8,355,776	\$8,417,800	\$0	\$7,120,833	\$7,126,868	84.7%
Amex Assurance Company	0.0%	44	\$251,117	\$249,094	\$20,353	\$2,568	\$-23,063	-9.3%
Amfirst Insurance Company	0.0%	70	\$2,300,844	\$2,300,844	\$0	\$775,763	\$797,248	34.7%
Anthem Insurance Companies Inc	0.3%	45	\$25,966,793	\$25,966,793	\$0	\$22,214,817	\$22,336,571	86.0%
Anthem Life Insurance Company	0.1%	85	\$5,804,017	\$5,800,914	\$0	\$1,977,964	\$2,024,044	34.9%
Arch Insurance Company	0.0%	5	\$107,598	\$107,019	\$0	\$47,394	\$76,772	71.7%
Aspen American Insurance Company	0.0%	61	\$761	\$950	\$0	\$4,818	\$4,982	524.4%
Assurity Life Insurance Company	0.0%	193	\$1,110,621	\$1,145,113	\$0	\$393,729	\$407,362	35.6%
Athene Annuity & Life Assurance Company	0.0%	94	\$94,649	\$89,765	\$0	\$0	\$0	0.0%
Atlantic Specialty Insurance Company	0.0%	43	\$490,384	\$485,096	\$0	\$55,186	\$34,970	7.2%
Auto Club Life Insurance Company	0.0%	225	\$22,694	\$23,006	\$0	\$50,000	\$59,781	259.8%
Axis Insurance Company	0.0%	52	\$1,037,855	\$1,130,966	\$0	\$384,160	\$127,895	11.3%
BCS Insurance Company	0.0%	54	\$3,113,529	\$3,113,835	\$0	\$765,200	\$641,585	20.6%
Baltimore Life Insurance Company The	0.0%	86	\$2,175	\$2,175	\$0	\$0	\$0	0.0%
Bankers Life & Casualty Company	0.0%	87	\$1,519,483	\$1,563,569	\$0	\$1,475,862	\$1,482,431	94.8%

		RANK						
		BY	DIRECT	DIRECT	DIRECT			
	MARKET	MARKET	PREMIUM	PREMIUM	DIVIDENDS	DIRECTLOSSES	DIRECTLOSSES	LOSS
COMPANY NAME	SHARE	SHARE	WRITTEN	EARNED	PAID	PAID	INCURRED	RATIO
Beazley Insurance Company Inc	0.3%	53	\$21,569,440	\$21,569,440	\$0	\$8,267,939	\$6,396,087	29.7%
Benchmark Insurance Company	0.0%	60	\$364,650	\$364,650	\$0	\$0	\$255,255	70.0%
Berkley Life & Health Insurance Company	0.2%	127	\$14,210,272	\$13,731,125	\$0	\$8,863,231	\$10,113,465	73.7%
Blue Cross & Blue Shield Of Kansas City	12.1%	62	\$921,245,121	\$921,245,121	\$0	\$789,274,833	\$795,980,049	86.4%
Boston Mutual Life Insurance Company	0.0%	93	\$330,666	\$432,219	\$0	\$169.016	\$164,937	38.2%
Brighthouse Life Insurance Company	0.0%	230	\$3,805	\$3,720	\$0	\$87,162	\$337,571	9074.5%
CIGNA Health & Life Insurance Company	4.1%	152	\$312,950,213	\$316,397,319	\$0	\$281,210,976	\$285,589,633	90.3%
CIGNA National Health Insurance Company	0.0%	96	\$405	\$474	\$0	\$114	\$64	13.5%
CMFG Life Insurance Company	0.1%	111	\$4,635,808	\$4,601,763	\$0	\$1,256,328	\$1,319,574	28.7%
Canada Life Assurance Company	0.0%	215	\$158	\$158	\$0	\$0	\$0	0.0%
Care Improvement Plus South Central Insurance	6.4%	10	\$482,689,963	\$505,720,958	\$0	\$418,493,562	\$402,956,402	79.7%
Company	0.470	10	ψ+02,000,000	ψ505,720,550	ΨΟ	ψ+10,+30,502	ψ+02,330,+02	7 3.7 70
Caterpillar Insurance Company	0.0%	6	\$0	\$0	\$0	\$4,104,805	\$-3,296,559	
Catlin Insurance Company Inc	0.0%	21	\$852	\$14,630	\$0	\$93,996	\$46,299	316.5%
Central States Health & Life Co Of Omaha	0.0%	97	\$520,241	\$653,169	\$0	\$193,221	\$65,970	10.1%
Central States Indemnity Company Of Omaha	0.0%	51	\$365,524	\$365,524	\$0	\$7,198	\$2,996	0.8%
Citizens Security Life Ins Co	0.0%	99	\$2,657,096	\$2,655,426	\$0 \$0	\$1,095,499	\$1,138,806	42.9%
Clear Spring Health Insurance Company	0.1%	209	\$6,049,217	\$6,049,217	\$0 \$0	\$7,171,986	\$6,946,096	114.8%
Colonial Life & Accident Insurance Company	0.0%	100	\$1,860,605	\$1,879,319	\$0	\$756,279	\$738,424	39.3%
Colonial Penn Life Insurance Company	0.0%	102	\$1,435	\$1,438	\$0 \$0	\$0	\$-556	-38.7%
Combined Insurance Co Of America	0.2%	102	\$14,764,470	\$13,792,401	\$0 \$0	\$12,773,944	\$12,640,601	91.6%
Commercial Travelers Life Insurance Company	0.0%	220	\$207	\$515	\$0 \$0	\$9,108	\$9,108	1768.5%
Companion Life Insurance Company	0.3%	204	\$23,025,840	\$22,808,805	\$0 \$0	\$19,015,544	\$19,245,828	84.4%
Complements Insurance Company	0.0%	83	\$1,372	\$1,372	\$0 \$0	\$1,163	\$1,157	84.3%
Connecticut General Life Ins Co	0.0%	106	\$26,509	\$7,832	\$0 \$0	\$498,402	\$383,930	4902.1%
Continental American Insurance Company	0.2%	194	\$14,579,755	\$14,932,985	\$0 \$0	\$6,739,310	\$6,755,723	45.2%
Continental Casualty Company	0.2%	28	\$2,693,074	\$359,329	\$0 \$0	\$1,577,497	\$3,136,686	872.9%
Continental General Insurance Company	0.0%	190	\$216,710	\$212,327	\$0 \$0	\$64,362	\$-197,547	-93.0%
Continental Life Ins Co Of Brentwood TN	0.0%	165	\$203,227	\$203,344	\$0 \$0	\$0	Ψ-197,3 <del>4</del> 7 \$0	0.0%
Country Life Insurance Company	0.0%	109	\$44,527	\$42,528	\$0	\$32,776	\$37,190	87.4%
Coventry Health & Life Insurance Company	0.0%	222	\$2,319	\$2,319	\$0 \$0	\$8,112	\$-23,985	-1034.3%
Cox Health Systems Insurance Company	1.6%	63	\$118,643,673	\$118,643,673	\$0 \$0	\$107,901,019	\$108,722,861	91.6%
Dearborn Life Insurance Company	0.0%	188	\$691,778	\$691,778	\$0 \$0	\$795,098	\$795,098	114.9%
Delaware American Life Insurance Company	0.0%	112	\$0	\$0	\$0 \$0	\$230	\$291	114.570
Dental Care Plus Inc	0.0%	250	\$841,132	\$841,921	\$0 \$0	\$353,433	\$356,033	42.3%
Dentegra Insurance Company	0.0%	199	\$4,355,882	\$4,296,988	\$0 \$0	\$2,162,218	\$2,160,148	50.3%
Elips Life Insurance Company	0.1%	226	\$171,351	\$101,483	\$0 \$0	\$439,244	\$288,287	284.1%
Employers Insurance Company Of Wausau	0.0%	32	\$171,331 \$0	\$101,483	\$0 \$0	\$15,600	\$-18,486	204.170
	0.0%	120	\$5,175	\$5,281	\$0 \$0	\$567	\$-10,460 \$-41,219	-780.5%
Epic Life Insurance Company The Equitable Financial Life Ins Co of Am.	0.0%	208	\$5,175 \$2,348,670	\$2,364,076	\$0 \$0	\$367 \$1,867,686	\$1,923,887	-780.5% 81.4%
	0.0%	∠06 42	\$2,346,670 \$6,578,152	\$2,364,076 \$6,578,152	\$0 \$0	\$3,788,999	\$3,856,291	58.6%
Everest Reinsurance Company					\$0 \$0			
Everlake Life Insurance Company	0.0%	68	\$300,128	\$301,397	\$0	\$324,961	\$-122,351	-40.6%

		RANK						
		BY	DIRECT	DIRECT	DIRECT			
	MARKET	MARKET	PREMIUM	PREMIUM	DIVIDENDS	DIRECTLOSSES	DIRECTLOSSES	LOSS
COMPANY NAME	SHARE	SHARE	WRITTEN	<b>EARNED</b>	PAID	PAID	INCURRED	RATIO
Family Heritage Life Insurance Co Of America	0.0%	206	\$64,640	\$64,097	\$0	\$1,255	\$1,039	1.6%
Farm Bureau Life Ins Co of MO	0.0%	114	\$67,947	\$67,947	\$0	\$37,000	\$36,000	53.0%
Farmers New World Life Insurance Company	0.0%	115	\$29	\$29	\$0	\$0	\$0	0.0%
Federal Insurance Company	0.0%	25	\$1,128,149	\$1,129,839	\$0	\$1,144	\$-110,370	-9.8%
Fidelity Life Assn A Legal Reserve Life Ins Co	0.0%	116	\$9,322	\$9,202	\$0	\$0	\$-369	-4.0%
Fidelity Security Life Insurance Company	0.3%	197	\$22,800,264	\$22,801,454	\$0	\$16,049,782	\$16,237,175	71.2%
First Allmerica Financial Life Insurance Co	0.0%	172	\$0	\$0	\$0	\$6,844	\$6,844	
First Continental Life & Accident Insurance Company	0.0%	126	\$1,948,379	\$0	\$0	\$0	\$0	
First Health Life & Health Insurance Company	0.0%	235	\$354,414	\$353,314	\$0	\$211,231	\$214,289	60.7%
Freedom Life Insurance Company Of America	0.0%	107	\$729,978	\$729,057	\$0	\$377,688	\$430,934	59.1%
Garden State Life Insurance Company	0.0%	118	\$565,266	\$667,877	\$0	\$205,154	\$355,563	53.2%
Genworth Life Insurance Company	0.0%	179	\$3,175,415	\$3,175,037	\$0	\$1,212,203	\$821,593	25.9%
Gerber Life Insurance Company	0.2%	187	\$14,170,561	\$13,679,048	\$0	\$9,251,895	\$8,991,240	65.7%
Globe Life & Accident Insurance Company	0.0%	238	\$13,549	\$15,932	\$0	\$10,151	\$10,822	67.9%
Golden Rule Insurance Company	0.5%	105	\$41,039,691	\$41,203,753	\$0	\$34,202,299	\$33,517,714	81.3%
Government Employees Insurance Co	0.0%	33	\$133	\$123	\$0	\$0	\$-15	-12.2%
Granular Insurance Company	0.0%	244	\$313,332	\$313,332	\$0	\$0	\$135,525	43.3%
Great American Insurance Company	0.0%	17	\$2,573,415	\$3,496,102	\$0	\$1,268,590	\$1,496,857	42.8%
Great American Spirit Insurance Company	0.0%	49	\$368,565	\$287,401	\$0	\$73,614	\$325,457	113.2%
Great Midwest Insurance Company	0.0%	19	\$3,104,008	\$3,104,008	\$0	\$3,841,658	\$2,258,979	72.8%
Great Northern Insurance Company	0.0%	26	\$15,053	\$5,317	\$0	\$0	\$1,248	23.5%
Great Southern Life Insurance Company	0.0%	234	\$4,941	\$5,017	\$0	\$0	\$0	0.0%
Great-West Life & Annuity Insurance Company	0.0%	161	\$1,317,075	\$1,324,526	\$0	\$891,336	\$367,401	27.7%
Greenwich Insurance Company	0.0%	34	\$1,550,847	\$1,841,569	\$0	\$1,061,213	\$1,421,297	77.2%
Guarantee Trust Life Insurance Company	0.0%	121	\$303,499	\$287,633	\$0	\$145,398	\$134,345	46.7%
Guardian Life Insurance Company Of America	0.9%	122	\$67,777,722	\$68,211,123	\$0	\$41,559,914	\$41,043,967	60.2%
Gulf Guaranty Life Insurance Company	0.0%	207	\$1,109	\$1,109	\$0	\$0	\$0	0.0%
HCC Life Insurance Company	1.0%	241	\$74,943,208	\$74,943,208	\$0	\$51,544,358	\$61,563,097	82.1%
HM Life Insurance Company	0.1%	243	\$8,211,385	\$8,120,268	\$0	\$10,140,220	\$10,499,759	129.3%
Hartford Fire Insurance Company	0.0%	22	\$143,056	\$0	\$0	\$0	\$-22,580	
Hartford Life & Accident Insurance Company	1.0%	186	\$74,255,555	\$75,318,078	\$0	\$35,229,066	\$43,105,013	57.2%
Healthy Alliance Life Insurance Company	18.1%	211	\$1,373,517,712	\$1,382,231,212	\$0	\$1,238,324,765	\$1,240,532,995	89.7%
Heartland National Life Insurance Company	0.0%	144	\$179,731	\$176,536	\$0	\$146,990	\$132,731	75.2%
Horace Mann Life Insurance Company	0.0%	123	\$9,513	\$9,567	\$0	\$9,242	\$21,593	225.7%
Humana Insurance Company	2.1%	198	\$157,420,619	\$157,431,131	\$0	\$130,415,096	\$128,425,629	81.6%
HumanaDental Insurance Company	0.0%	184	\$2,927,189	\$2,927,189	\$0	\$1,927,861	\$1,893,621	64.7%
Illinois Mutual Life Insurance Company	0.0%	125	\$2,365	\$2,358	\$0	\$10,714	\$18,725	794.1%
Independence American Insurance Company	0.0%	41	\$837,536	\$837,816	\$0	\$232,539	\$191,075	22.8%
Individual Assurance Co Life Health & Accident	-0.0%	221	\$-300	\$822	\$0	\$0	\$-24	-2.9%
Insurance Company Of North America	0.0%	36	\$0	\$0	\$0	\$7,450	\$7,450	
Ironshore Indemnity Inc	0.0%	37	\$1,242,157	\$1,503,367	\$0	\$5,255,881	\$1,139,850	75.8%
Jackson National Life Insurance Company	0.0%	129	\$596	\$593	\$0	\$0	\$0	0.0%

-		RANK						
		BY	DIRECT	DIRECT	DIRECT			
	MARKET	MARKET	PREMIUM	PREMIUM	DIVIDENDS	DIRECTLOSSES	DIRECTLOSSES	LOSS
COMPANY NAME	SHARE	SHARE	WRITTEN	EARNED	PAID	PAID	INCURRED	RATIO
John Hancock Life & Health Insurance Company	0.0%	245	\$25,867	\$25,867	\$0	\$0	\$625	2.4%
John Hancock Life Insurance Company (usa)	0.1%	138	\$8,376,159	\$8,376,159	\$0	\$5,895,671	\$6,628,675	79.1%
Kaiser Permanente Insurance Company	0.0%	64	\$415,472	\$415,472	\$0	\$0	\$0	0.0%
Kansas City Life Insurance Company	0.1%	130	\$6,295,743	\$6,343,211	\$0	\$4,200,749	\$4,170,938	65.8%
Lafayette Life Insurance Company The	0.0%	131	\$0	\$0	\$0	\$87,370	\$87,539	
Leaders Life Insurance Company	0.0%	200	\$760	\$760	\$0	\$0	\$0	0.0%
Liberty Insurance Underwriters Inc	0.0%	24	\$12,287	\$12,287	\$0	\$269,245	\$645,692	5255.1%
Liberty National Life Insurance Company	0.0%	132	\$6,815	\$6,815	\$0	\$2,682	\$2,682	39.4%
Life Insurance Company Of North America	0.8%	133	\$63,372,355	\$63,407,707	\$0	\$37,964,017	\$41,580,162	65.6%
Life Of The South Insurance Company	0.0%	253	\$2,046,064	\$1,138,857	\$0	\$199,993	\$233,510	20.5%
LifeSecure Insurance Company	0.0%	203	\$3,034	\$3,179	\$0	\$0	\$30	0.9%
Lincoln Life & Annuity Company Of New York	0.0%	101	\$57,827	\$67,065	\$0	\$43,896	\$72,039	107.4%
Lincoln National Life Insurance Company, The	0.6%	134	\$43,679,123	\$43,982,066	\$0	\$30,197,974	\$36,262,934	82.4%
Loyal American Life Insurance Company	0.0%	135	\$9,324	\$9,142	\$0	\$2,126	\$5,560	60.8%
MONY Life Insurance Company	0.0%	145	\$1,436	\$1,474	\$0	\$46,130	\$37,989	2577.3%
Madison National Life Insurance Company Inc	0.0%	137	\$285,825	\$282,350	\$0	\$306,562	\$106,847	37.8%
Magna Insurance Company	0.0%	84	\$141,108	\$141,108	\$0	\$78,575	\$85,149	60.3%
Manhattan Life Insurance Company	0.0%	139	\$3,640	\$3,643	\$0	\$1,301	\$1,357	37.2%
Manhattanlife Insurance & Annuity Company	0.0%	98	\$395,048	\$450,157	\$0	\$55,332	\$55,340	12.3%
Markel Insurance Company	0.0%	57	\$122,434	\$126,074	\$0	\$23,909	\$20,501	16.3%
Massmutual Ascend Life Insurance Company	0.0%	117	\$1,320	\$1,320	\$0	\$0	\$-80	-6.1%
MedAmerica Insurance Company	0.0%	175	\$11,422	\$14,983	\$0	\$134,305	\$135,734	905.9%
Medico Insurance Company	0.0%	46	\$1,464,697	\$1,471,934	\$0	\$809,068	\$783,881	53.3%
Merit Life Insurance Co	-0.0%	140	\$-173	\$2,976	\$0	\$13,443	\$-3,914	-131.5%
Metropolitan Life Insurance Company	1.7%	141	\$132,313,145	\$122,203,838	\$0	\$111,715,366	\$114,098,428	93.4%
Midwest National Life Ins Co of TN	0.0%	142	\$41,246	\$41,545	\$0	\$25,244	\$24,758	59.6%
Minnesota Life Insurance Company	0.1%	143	\$10,273,409	\$10,368,684	\$0	\$2,662,313	\$3,334,478	32.2%
Missouri Valley Life & Health Insurance Co	1.0%	201	\$73,195,779	\$73,195,779	\$0	\$67,175,429	\$67,659,258	92.4%
Mutual Of America Life Insurance Company	0.0%	232	\$51,487	\$51,487	\$0	\$73,722	\$73,722	143.2%
Mutual Of Omaha Insurance Company	0.1%	191	\$7,397,410	\$7,351,555	\$0	\$4,901,171	\$4,706,634	64.0%
Nassau Life & Annuity Company	0.0%	246	\$3,811	\$3,811	\$0	\$1,714	\$12,781	335.4%
National Benefit Life Insurance Company	0.0%	91	\$19,074	\$19,048	\$0	\$0	\$0	0.0%
National Casualty Company	0.0%	8	\$233	\$254	\$-15	\$0	\$-268	-105.5%
National Foundation Life Insurance Company	0.0%	254	\$1,133,447	\$1,127,880	\$0	\$193,382	\$280,656	24.9%
National Guardian Life Insurance Company	0.1%	146	\$7,532,520	\$7,526,722	\$0	\$5,046,706	\$5,046,706	67.1%
National Health Insurance Company	0.2%	224	\$11,961,602	\$12,029,679	\$0	\$6,065,603	\$7,837,327	65.1%
National Union Fire Ins Co of Pittsburgh	0.0%	20	\$2,794,673	\$2,905,235	\$0	\$814,531	\$549,609	18.9%
Nationwide Life Insurance Company	0.1%	147	\$5,650,502	\$5,701,664	\$0	\$5,558,816	\$4,767,627	83.6%
Nationwide Mutual Insurance Company	0.0%	38	\$823,671	\$727,718	\$0	\$4,070,203	\$4,310,173	592.3%
New York Life Group Insurance Company Of NY	0.0%	124	\$2,044,756	\$2,044,756	\$0	\$1,243,486	\$1,542,137	75.4%
New York Life Insurance Company	0.0%	148	\$2,833,740	\$2,872,905	\$368,283	\$1,763,458	\$2,090,298	72.8%
Nippon Life Insurance Company Of America	0.0%	219	\$204,500	\$204,611	\$0	\$126,226	\$165,383	80.8%

		RANK						
		BY	DIRECT	DIRECT	DIRECT			
	MARKET	MARKET	PREMIUM	PREMIUM	DIVIDENDS	DIRECTLOSSES	DIRECTLOSSES	LOSS
COMPANY NAME	SHARE	SHARE	WRITTEN	EARNED	PAID	PAID	INCURRED	RATIO
North River Insurance Company The	0.0%	30	\$14,523	\$14,523	\$0	\$-72,316	\$-39,098	-269.2%
Northwestern Mutual Life Insurance Company	0.0%	149	\$1,652,365	\$1,632,347	\$0	\$1,262,210	\$622,069	38.1%
Old Republic Life Insurance Company	0.0%	151	\$0	\$0	\$0	\$1,655	\$1,655	
Oxford Life Insurance Company	0.0%	202	\$84,246	\$84,103	\$0	\$66,618	\$63,514	75.5%
Pan-American Life Insurance Company	0.1%	153	\$5,907,438	\$5,950,156	\$0	\$4,052,229	\$4,362,324	73.3%
Partnerre America Insurance Company	0.0%	7	\$1,728,849	\$1,728,849	\$0	\$137,046	\$174,277	10.1%
Paul Revere Life Insurance Company	0.0%	154	\$237,411	\$234,523	\$0	\$210,466	\$43,991	18.8%
Pavonia Life Insurance Company Of MI	0.0%	248	\$10,749	\$10,749	\$0	\$3,056	\$7,075	65.8%
Pekin Life Insurance Company	0.0%	156	\$162,543	\$197,721	\$0	\$71,065	\$-12,019	-6.1%
Philadelphia American Life Insurance Company	0.0%	157	\$35,574	\$35,501	\$0	\$34,176	\$46,053	129.7%
Philadelphia Indemnity Insurance Company	0.0%	18	\$378,964	\$0	\$27,168	\$69,343	\$795,908	
Physicians Mutual Insurance Company	0.0%	214	\$3,041,023	\$3,037,105	\$0	\$1,801,289	\$1,778,956	58.6%
Plateau Insurance Company	0.0%	251	\$114,887	\$128,023	\$0	\$49,033	\$34,969	27.3%
Principal Life Insurance Company	0.5%	88	\$37,404,891	\$37,414,760	\$0	\$25,387,601	\$25,717,154	68.7%
Provident Life & Accident Insurance Company	0.0%	158	\$13,196	\$13,136	\$0	\$134,826	\$41,108	312.9%
Provident Life & Casualty Insurance Company	0.0%	159	\$425	\$440	\$0	\$0	\$0	0.0%
Prudential Insurance Company Of America The	0.3%	160	\$23,038,163	\$23,371,495	\$0	\$16,874,211	\$21,482,753	91.9%
Puritan Life Insurance Company Of America	0.0%	189	\$508,379	\$511,573	\$0	\$480,143	\$414,554	81.0%
QBE Insurance Corporation	0.2%	58	\$14,053,013	\$13,750,847	\$0	\$6,622,470	\$9,769,157	71.0%
Reliance Standard Life Insurance Company	0.2%	163	\$17,527,873	\$17,559,615	\$0	\$11,288,487	\$11,153,082	63.5%
Reliastar Life Ins Co of NY	0.0%	90	\$897,811	\$884,832	\$0	\$0	\$0	0.0%
Reliastar Life Insurance Company	0.4%	150	\$28,693,541	\$28,921,059	\$0	\$17,888,595	\$18,689,109	64.6%
Renaissance Life & Health Insurance Co	0.0%	95	\$226,802	\$226,802	\$0	\$122,554	\$133,592	58.9%
Reserve National Insurance Company	0.0%	164	\$299,817	\$304,881	\$0	\$246,486	\$259,817	85.2%
Riversource Life Insurance Company	0.0%	128	\$40,970	\$41,498	\$0	\$0	\$0	0.0%
S USA Life Insurance Company Inc	0.0%	67	\$65,117	\$79,346	\$0	\$9,800	\$18,825	23.7%
Sbli USA Life Insurance Company Inc	0.0%	66	\$69	\$60	\$0	\$0	\$0	0.0%
Securian Life Insurance Company	0.1%	247	\$4,528,063	\$4,620,463	\$0	\$2,469,646	\$3,482,135	75.4%
Sentry Insurance Company	0.0%	39	\$23,605	\$-90,198	\$0	\$106,693	\$158,798	-176.1%
Sentry Life Insurance Company (I&h Acct)	0.0%	167	\$0	\$0	\$0	\$21,606	\$15,959	
Shelter Life Insurance Company	0.1%	136	\$4,084,876	\$4,069,022	\$0	\$3,768,303	\$3,820,181	93.9%
Shelterpoint Insurance Company	0.0%	233	\$89,525	\$89,525	\$0	\$26,468	\$31,034	34.7%
Shenandoah Life Insurance Company	0.0%	168	\$561,583	\$480,535	\$0	\$192,901	\$206,762	43.0%
Sierra Health & Life Insurance Company Inc	6.9%	192	\$521,969,910	\$522,020,688	\$0	\$420,565,227	\$413,961,582	79.3%
Silverscript Insurance Company	0.0%	11	\$325,113	\$325,113	\$0	\$163,315	\$224,302	69.0%
Siriuspoint America Insurance Company	0.2%	56	\$11,977,284	\$9,961,553	\$0	\$2,819,892	\$3,533,524	35.5%
Standard Insurance Company	0.4%	170	\$33,408,581	\$35,152,886	\$0	\$26,099,262	\$28,812,448	82.0%
Standard Life & Accident Insurance Company	0.0%	229	\$108,347	\$100,137	\$0	\$82,518	\$30,508	30.5%
Standard Security Life Insurance Co Of NY	0.0%	171	\$11,656	\$11,788	\$0	\$28,594	\$28,594	242.6%
Starmount Life Insurance Company	0.0%	169	\$3,235,685	\$3,261,100	\$0	\$1,871,635	\$1,879,844	57.6%
Starr Indemnity & Liability Company	0.0%	55	\$213,354	\$156,309	\$0	\$18,611	\$18,934	12.1%
State Farm Mutual Automobile Insurance Co	0.1%	40	\$8,462,271	\$8,462,271	\$0	\$8,216,123	\$8,519,016	100.7%

		RANK						
		BY	DIRECT	DIRECT	DIRECT			
	MARKET	MARKET	PREMIUM	PREMIUM	DIVIDENDS	DIRECTLOSSES	DIRECTLOSSES	LOSS
COMPANY NAME	SHARE	SHARE	WRITTEN	EARNED	PAID	PAID	INCURRED	RATIO
Sun Life & Health Insurance Company (US)	0.0%	217	\$260,069	\$264,950	\$0	\$337,100	\$337,100	127.2%
Sun Life Assurance Company Of Canada	1.6%	216	\$120,736,186	\$121,138,806	\$0	\$76,764,124	\$76,764,124	63.4%
Surency Life & Health Insurance Company	0.0%	12	\$1,440,756	\$1,440,756	\$0	\$1,079,702	\$1,091,988	75.8%
Symetra Life Insurance Company	0.2%	166	\$15,693,301	\$15,750,276	\$0	\$9,108,454	\$9,800,475	62.2%
Talcott Resolution Life Insurance Company	0.0%	231	\$303,247	\$305,012	\$0	\$580,526	\$325,522	106.7%
Teachers Ins & Annuity Assn of America	0.0%	174	\$91,589	\$89,333	\$0	\$685,265	\$21,478	24.0%
The Reliable Life Insurance Company	0.0%	162	\$0	\$0	\$0	\$0	\$-1,188	
The Savings Bank Mutual Life Ins Co of MA	0.0%	183	\$15	\$59	\$0	\$0	\$0	0.0%
Transamerica Casualty Insurance Company	0.0%	3	\$15,885	\$15,885	\$0	\$751	\$672	4.2%
Transamerica Financial Life Ins Co	0.0%	185	\$12,519	\$11,857	\$0	\$468	\$403	3.4%
Transamerica Life Insurance Company	0.2%	228	\$16,355,547	\$17,281,585	\$0	\$10,434,728	\$9,959,044	57.6%
Trustmark Insurance Company	0.0%	92	\$898,718	\$905,579	\$0	\$264,636	\$228,527	25.2%
Trustmark Life Insurance Company	0.0%	113	\$3,226,428	\$3,239,815	\$0	\$1,784,819	\$1,758,792	54.3%
US Alliance Life & Security Company	0.0%	14	\$5,241	\$0	\$0	\$0	\$0	
USAA Life Insurance Company	0.0%	176	\$6,847	\$6,894	\$0	\$0	\$0	0.0%
Unicare Life & Health Insurance Company	0.0%	213	\$3,066	\$2,602	\$0	\$2,214	\$2,240	86.1%
Unified Life Insurance Company	0.0%	4	\$879,163	\$879,110	\$0	\$751,592	\$751,726	85.5%
Unimerica Insurance Company	0.1%	239	\$6,434,291	\$6,417,813	\$0	\$2,831,595	\$2,823,522	44.0%
Union Fidelity Life Insurance Company	0.0%	110	\$296,218	\$297,877	\$0	\$157,260	\$24,215	8.1%
Union Labor Life Insurance Company	0.0%	177	\$3,509,078	\$3,518,206	\$301,695	\$1,631,420	\$1,726,742	49.1%
Union Security Insurance Company	0.0%	182	\$69,543	\$66,113	\$0	\$2,609,280	\$3,264,797	4938.2%
United American Insurance Company	0.1%	242	\$5,004,157	\$4,953,466	\$0	\$3,825,793	\$3,821,488	77.1%
United Concordia Insurance Company	0.0%	227	\$2,342,734	\$2,342,734	\$0	\$1,736,697	\$1,724,097	73.6%
United Healthcare Life Insurance Company	-0.0%	252	\$-719	\$-719	\$0	\$-22	\$-22	3.1%
United Heritage Life Insurance Company	0.0%	119	\$3,139	\$3,133	\$0	\$0	\$4	0.1%
United National Life Ins Co of America	0.0%	240	\$30,588	\$31,352	\$0	\$6,350	\$4,065	13.0%
United Of Omaha Life Insurance Company	0.3%	178	\$22,692,153	\$22,708,070	\$0	\$14,198,105	\$15,957,463	70.3%
United States Fire Insurance Company	0.3%	31	\$22,937,796	\$22,937,796	\$0	\$13,864,114	\$13,492,059	58.8%
United States Life Insurance Co New York	0.0%	180	\$102,884	\$89,555	\$0	\$837,707	\$219,398	245.0%
UnitedHealthcare Insurance Company	21.5%	212	\$1,636,258,576	\$1,634,925,905	\$0	\$1,352,022,581	\$1,365,621,319	83.5%
Unum Insurance Company	0.0%	155	\$2,242,923	\$2,407,318	\$0	\$244,960	\$266,843	11.1%
Unum Life Insurance Company Of America	0.8%	104	\$59,798,073	\$59,594,191	\$0	\$47,954,630	\$50,150,158	84.2%
Usable Life	0.0%	249	\$632,361	\$635,784	\$0	\$611,926	\$-65,369	-10.3%
Vigilant Insurance Company	0.0%	27	\$400	\$64	\$0	. \$0	\$21	32.8%
Vision Benefits Of America li Inc	0.0%	13	\$2,180,895	\$2,180,895	\$0	\$1,768,572	\$1,768,572	81.1%
Vision Service Plan Insurance Company	1.8%	48	\$139,300,004	\$139,300,004	\$0	\$758,221,170	\$76,416,794	54.9%
Washington National Insurance Company	0.0%	181	\$1,069,177	\$1,090,205	\$0	\$1,089,602	\$1,271,389	116.6%
Wellcare Of Missouri Health Insurance Company Inc	0.1%	15	\$10,653,706	\$10,129,109	\$0	\$6,024,939	\$6,947,227	68.6%
Wellcare Prescription Insurance Inc	0.7%	2	\$49,768,419	\$49,463,400	\$0	\$39,386,649	\$41,079,412	83.1%
Wellfleet Insurance Company	0.0%	47	\$577,210	\$18,344	\$386,054	\$374,506	\$0	0.0%
Westport Insurance Corporation	0.1%	59	\$8,135,443	\$8,265,803	\$0	\$5,066,157	\$4,070,352	49.2%
Wilcac Life Insurance Company	0.0%	108	\$0	\$0	\$0	\$61,151	\$61,165	

		RANK						
		BY	DIRECT	DIRECT	DIRECT			
	MARKET	MARKET	PREMIUM	PREMIUM	<b>DIVIDENDS</b>	<b>DIRECT LOSSES</b>	<b>DIRECT LOSSES</b>	LOSS
COMPANYNAME	SHARE	SHARE	WRITTEN	EARNED	PAID	PAID	INCURRED	RATIO
Wilton Reassurance Life Company Of New York	0.0%	78	\$68	\$68	\$0	\$0	\$0	0.0%
Zurich American Insurance Company	0.1%	16	\$4,017,464	\$4,040,601	\$0	\$2,342,096	\$2,361,707	58.4%
Zurich American Life Insurance Company	0.0%	236	\$578,577	\$939,922	\$0	\$390,654	\$904,675	96.3%
Total	100.0%		\$7,594,911,339	\$7,618,085,733	\$1,103,538	\$6,951,838,739	\$6,341,675,193	83.2%

# TOTAL ACCIDENT & HEALTH INSURANCE BY COMPANY

COMPANY NAME		RANK						
		BY	DIRECT	DIRECT	DIRECT			
	MARKET	MARKET	PREMIUM	PREMIUM	DIVIDENDS	DIRECTLOSSES	DIRECTLOSSES	LOSS
	SHARE	SHARE	WRITTEN	EARNED	PAID	PAID	INCURRED	RATIO
21st Century Premier Insurance Company	0.0%	42	\$1,361	\$1,509	\$0	\$480	\$-237	-15.7%
4 Ever Life Insurance Company	0.0%	336	\$2,925,257	\$2,933,468	\$0	\$2,073,666	\$1,934,116	65.9%
5 Star Life Insurance Company	0.0%	317	\$122,896	\$139,325	\$0	\$56,937	\$56,937	40.9%
AAA Life Insurance Company	0.0%	299	\$1,725,184	\$1,738,907	\$0	\$618,802	\$838,696	48.2%
Ability Insurance Company	0.0%	294	\$1,750,023	\$1,833,383	\$0	\$3,178,394	\$1,874,825	102.3%
Accendo Insurance Company	0.0%	171	\$509,111	\$504,146	\$0	\$257,995	\$283,158	56.2%
Ace American Insurance Company	0.0%	49	\$1,076,566	\$955,065	\$0	\$235,233	\$30,131	3.2%
Advantica Insurance Company	0.0%	11	\$3,746,371	\$3,746,371	\$0	\$1,945,130	\$1,968,130	52.5%
Aegis Security Insurance Company	0.0%	68	\$49,197	\$48,156	\$0	\$35	\$-23,465	-48.7%
Aetna Health & Life Insurance Company	0.1%	322	\$11,258,318	\$11,235,236	\$0	\$8,431,937	\$8,311,579	74.0%
Aetna Health Insurance Company	0.0%	302	\$118,332	\$117,737	\$0	\$175,884	\$183,984	156.3%
Aetna Life Insurance Company	3.3%	99	\$400,933,239	\$402,252,997	\$0	\$370,698,182	\$373,250,268	92.8%
All Savers Insurance Company	1.2%	342	\$144,943,236	\$144,943,236	\$0	\$148,283,221	\$168,656,912	116.4%
Allianz Life Insurance Co Of North America	0.0%	364	\$4,397,595	\$4,514,383	\$0	\$5,778,069	\$5,784,114	128.1%
Allianz Life Insurance Company Of New York	0.0%	178	\$5,888	\$5,888	\$0	\$0	\$0	0.0%
Amalgamated Life Insurance Company	0.0%	104	\$330,049	\$348,173	\$0	\$222,580	\$159,224	45.7%
American Alternative Insurance Corporation	0.0%	36	\$0	\$0	\$0	\$0	\$-617,632	-
American Bankers Insurance Company Of FL	0.0%	1	\$978	\$978	\$0	\$0	\$0	0.0%
American Bankers Life Assurance Of Florida	0.0%	106	\$5,934	\$7,893	\$0	\$0	\$-604	-7.7%
American Continental Insurance Company	0.1%	12	\$6,774,063	\$6,781,592	\$0	\$5,516,554	\$5,358,498	79.0%
American Family Life Assurance Co of Col.	0.8%	107	\$93,494,132	\$93,070,904	\$0	\$37,836,031	\$35,769,061	38.4%
American Family Mutual Insurance Company	0.0%	30	\$4,839,418	\$4,904,770	\$0	\$3,191,267	\$3,078,245	62.8%
American Federated Life Insurance Company	0.0%	391	\$1,176,581	\$1,184,614	\$0	\$216,185	\$258,215	21.8%
American Fidelity Assurance Company	0.2%	108	\$22,145,200	\$23,018,666	\$0	\$7,738,181	\$11,267,067	48.9%
American Financial Security Life Insurance Co	0.0%	262	\$98,550	\$99,612	\$0	\$9,032	\$12,058	12.1%
American General Life Insurance Co	0.0%	109	\$1,549,712	\$1,570,645	\$0	\$1,152,894	\$1,021,915	65.1%
American Health & Life Insurance Company	0.0%	110	\$1,614,526	\$1,998,156	\$0	\$528,129	\$393,589	19.7%
American Heritage Life Insurance Company	0.1%	111	\$15,182,513	\$15,133,825	\$0	\$7,779,039	\$7,768,561	51.3%
American Home Assurance Company	0.0%	31	\$1,392	\$1,606	\$0	\$0	\$-54	-3.4%
American Home Life Insurance Company	0.0%	112	\$203	\$215	\$0	\$0	\$0	0.0%
American Income Life Insurance Co	0.0%	113	\$2,203,385	\$2,202,688	\$0	\$732,978	\$968,741	44.0%
American National Insurance Company	0.0%	115	\$2,167,305	\$2,406,278	\$0	\$1,892,918	\$3,877,275	161.1%
American National Life Ins Co Of TX	0.0%	298	\$4,474,780	\$5,313,280	\$0	\$4,717,609	\$7,091,718	133.5%
American Progressive Life & Health Ins Co of NY	0.0%	329	\$4,833	\$4,833	\$0	\$87	\$105	2.2%
American Public Life Insurance Company	0.0%	116	\$2,598,238	\$2,599,468	\$0	\$1,186,908	\$1,237,429	47.6%
American Republic Corp Insurance Company	0.0%	233	\$3,699,736	\$3,700,834	\$0	\$2,523,229	\$2,496,112	67.4%
American Republic Insurance Company	0.1%	117	\$8,442,354	\$8,782,637	\$0	\$7,120,859	\$6,555,955	74.6%
American Retirement Life Insurance Company	0.0%	356	\$1,839,256	\$1,840,531	\$0	\$1,436,806	\$1,435,307	78.0%
American States Insurance Company	0.0%	35	\$0	\$17	\$0	\$-1,200	\$-1,200	-7058.8%
American United Life Insurance Company	0.0%	118	\$2,145,339	\$2,126,156	\$0	\$1,490,444	\$1,463,485	68.8%
Americo Financial Life & Annuity Ins Co	0.0%	145	\$4,498,510	\$4,555,349	\$0	\$4,036,728	\$3,984,387	87.5%

		RANK						
		BY	DIRECT	DIRECT	DIRECT			
	MARKET		PREMIUM	PREMIUM	DIVIDENDS	DIRECTLOSSES	DIRECTLOSSES	LOSS
COMPANY NAME	SHARE	SHARE	WRITTEN	EARNED	PAID	PAID	INCURRED	RATIO
Ameritas Life Insurance Corp	0.1%	128	\$16,511,222	\$16,596,272	\$0	\$11,363,304	\$11,844,637	71.4%
Amex Assurance Company	0.0%	61	\$251,117	\$249,094	\$20,353	\$2,568	\$-23,063	-9.3%
Amfirst Insurance Company	0.0%	105	\$2,300,844	\$2,300,844	\$0	\$775,763	\$797,248	34.7%
Anthem Insurance Companies Inc	0.7%	62	\$85,691,796	\$88,604,267	\$0	\$76,156,598	\$75,606,070	85.3%
Anthem Life Insurance Company	0.0%	121	\$5,804,017	\$5,800,914	\$0	\$1,977,964	\$2,024,044	34.9%
Arch Insurance Company	0.0%	5	\$107,598	\$107,019	\$0	\$47,394	\$76,772	71.7%
Aspen American Insurance Company	0.0%	81	\$1,097,474	\$1,097,663	\$0	\$928,124	\$-283,261	-25.8%
AssuranceAmerica Insurance Company	0.0%	7	\$37,594	\$49,073	\$0	\$0	\$0	0.0%
Assured Life Association	0.0%	87	\$1,460,346	\$1,467,315	\$0	\$1,343,867	\$1,346,368	91.8%
Assurity Life Insurance Company	0.0%	292	\$2,391,923	\$2,418,005	\$0	\$1,004,165	\$422,153	17.5%
Athene Annuity & Life Assurance Company	0.0%	133	\$115,101	\$110,375	\$0	\$28,239	\$25,301	22.9%
Athene Annuity & Life Company	0.0%	136	\$1,355	\$1,255	\$0	\$0	\$0	0.0%
Atlanta Life Insurance Company	0.0%	122	\$614	\$0	\$0	\$0	\$0	
Atlantic Specialty Insurance Company	0.0%	60	\$490,384	\$485,096	\$0	\$55,186	\$34,970	7.2%
Auto Club Life Insurance Company	0.0%	344	\$25,919	\$26,417	\$0	\$50,000	\$59,753	226.2%
Auto Owners Life Insurance Company	0.0%	123	\$547,421	\$554,157	\$0	\$60,989	\$84,540	15.3%
Axis Insurance Company	0.0%	71	\$1,037,855	\$1,130,966	\$0	\$384,160	\$127,895	11.3%
BCS Insurance Company	0.0%	73	\$3,113,529	\$3,113,835	\$0	\$765,200	\$641,585	20.6%
Baltimore Life Insurance Company The	0.0%	124	\$2,186	\$2,186	\$0	\$0	\$0	0.0%
Bankers Fidelity Assurance Company	0.0%	301	\$50,409	\$0	\$0	\$0	\$0	
Bankers Fidelity Life Insurance Company	0.0%	125	\$853,361	\$751,832	\$0	\$429,671	\$438,946	58.4%
Bankers Life & Casualty Company	0.2%	126	\$21,202,749	\$22,581,221	\$301	\$20,753,463	\$19,561,289	86.6%
Banner Life Insurance Company	0.0%	382	\$176,855	\$176,855	\$0	\$0	\$0	0.0%
Beazley Insurance Company Inc	0.2%	72	\$21,569,440	\$21,569,440	\$0	\$8,267,939	\$6,396,087	29.7%
Benchmark Insurance Company	0.0%	79	\$364,650	\$364,650	\$0	\$0	\$255,255	70.0%
Berkley Life & Health Insurance Company	0.1%	185	\$14,210,272	\$13,731,125	\$0	\$8,863,231	\$10,113,465	73.7%
Berkshire Hathaway Specialty Ins Co	0.0%	47	\$1,186,690	\$1,186,733	\$7,869	\$596,068	\$837,958	70.6%
Berkshire Life Insurance Company Of America	0.1%	296	\$7,159,651	\$7,307,402	\$0	\$1,883,299	\$1,933,550	26.5%
Best Life & Health Insurance Company	0.0%	365	\$1,052,044	\$1,031,238	\$0	\$610,131	\$605,537	58.7%
Blue Cross & Blue Shield Of Kansas City	8.6%	82	\$1,044,511,853	\$1,044,511,853	\$0	\$897,004,860	\$912,002,922	87.3%
Boston Mutual Life Insurance Company	0.0%	132	\$434,610	\$464,844	\$0	\$188,250	\$184,443	39.7%
Brighthouse Life Insurance Company	0.0%	352	\$1,373,388	\$1,798,407	\$0	\$2,988,056	\$1,602,175	89.1%
CICA Life Insurance Company Of America	-0.0%	293	\$-83	\$-83	\$0	\$0	\$0	0.0%
CIGNA Health & Life Insurance Company	5.9%	225	\$710,301,313	\$707,974,136	\$0	\$666,838,603	\$684,739,383	96.7%
CIGNA National Health Insurance Company	0.0%	138	\$36,699	\$36,897	\$0	\$21,647	\$21,766	59.0%
CMFG Life Insurance Company	0.0%	158	\$5,893,064	\$5,859,904	\$0	\$1,682,658	\$1,847,311	31.5%
Canada Life Assurance Company	0.0%	330	\$40,504	\$42,253	\$0	\$314,202	\$159,859	378.3%
Capitol Life Insurance Company	0.0%	135	\$3,502	\$4,865	\$0	\$2,721	\$3,189	65.5%
Care Improvement Plus South Central	4.0%	15	\$482,689,963	\$505,720,958	\$0	\$418,493,562	\$402,956,402	79.7%
Insurance Company						. ,		
Caterpillar Insurance Company	0.0%	6	\$0	\$0	\$0	\$4,104,805	\$-3,296,559	
Catholic Financial Life	0.0%	85	\$402	\$373	\$0	\$0	\$0	0.0%

RANK BY   DIRECT   DIRECT
COMPANY NAME         MARKET SHARE SHARE         PREMIUM WRITTEN         PREMIUM EARNED         DIVIDENDS PAID         DIRECT LOSSES DIRECT LOSSES INCURRED         LOSS PAID           Catholic Order Of Foresters         0.0%         90         \$36,052         \$36,052         \$0         \$43,364         \$43,364         \$120.3%           Catlin Insurance Company Inc         0.0%         33         \$852         \$14,630         \$0         \$93,996         \$46,299         316.5%           Celtic Insurance Company         6.7%         331         \$811,620,346         \$810,386,047         \$0         \$615,477,359         \$623,215,788         76.9%           Central Security Life Insurance Co         0.0%         139         \$856         \$857         \$0         \$533         \$-1,156         -134.9%
COMPANY NAME         SHARE         SHARE         WRITTEN         EARNED         PAID         PAID         INCURRED         RATIO           Catholic Order Of Foresters         0.0%         90         \$36,052         \$36,052         \$0         \$43,364         \$43,364         120.3%           Catlin Insurance Company Inc         0.0%         33         \$852         \$14,630         \$0         \$93,996         \$46,299         316.5%           Celtic Insurance Company         6.7%         331         \$811,620,346         \$810,386,047         \$0         \$615,477,359         \$623,215,788         76.9%           Central Security Life Insurance Co         0.0%         139         \$856         \$857         \$0         \$533         \$-1,156         -134.9%
Catholic Order Of Foresters       0.0%       90       \$36,052       \$36,052       \$0       \$43,364       \$43,364       120.3%         Catlin Insurance Company Inc       0.0%       33       \$852       \$14,630       \$0       \$93,996       \$46,299       316.5%         Celtic Insurance Company       6.7%       331       \$811,620,346       \$810,386,047       \$0       \$615,477,359       \$623,215,788       76.9%         Central Security Life Insurance Co       0.0%       139       \$856       \$857       \$0       \$533       \$-1,156       -134.9%
Celtic Insurance Company       6.7%       331       \$811,620,346       \$810,386,047       \$0       \$615,477,359       \$623,215,788       76.9%         Central Security Life Insurance Co       0.0%       139       \$856       \$857       \$0       \$533       \$-1,156       -134.9%
Central Security Life Insurance Co 0.0% 139 \$856 \$857 \$0 \$533 \$-1,156 -134.9%
Central States Health & Life Co Of Omaha 0.0% 140 \$604,338 \$732,903 \$0 \$277,645 \$160,939 22.0%
Central States Indemnity Company Of Omaha 0.0% 69 \$379,961 \$380,017 \$0 \$10,673 \$6,471 1.79
Centre Life Insurance Company 0.0% 333 \$82,142 \$85,155 \$0 \$16,709 \$6,113 7.2%
Chesapeake Life Insurance Company The 0.1% 141 \$7,414,500 \$7,415,648 \$0 \$2,316,610 \$2,816,881 38.09
Christian Fidelity Life Insurance Co 0.0% 142 \$2,629,057 \$2,748,468 \$0 \$1,977,789 \$1,824,315 66.49
Cincinnati Life Insurance Company The 0.0% 312 \$34,749 \$35,315 \$0 \$36,660 \$25,440 72.0%
Citizens Security Life Ins Co 0.1% 144 \$6,446,595 \$6,473,627 \$0 \$3,246,940 \$3,291,551 50.89
Clear Spring Health Insurance Company 0.0% 321 \$6,049,217 \$6,049,217 \$0 \$7,171,986 \$6,946,096 114.89
Colonial Life & Accident Insurance Company 0.1% 146 \$14,640,749 \$14,746,264 \$0 \$6,477,008 \$6,446,063 43.79
Colonial Penn Life Insurance Company 0.1% 148 \$11,893,542 \$11,999,638 \$0 \$7,893,267 \$7,912,292 65.99
Columbian Mutual Life Insurance Co 0.0% 149 \$3,555 \$3,566 \$0 \$965 \$1,034 29.0%
Combined Insurance Co Of America 0.2% 150 \$21,837,921 \$20,955,169 \$0 \$18,198,459 \$18,134,411 86.5%
Commercial Travelers Life Insurance 0.0% 339 \$3,482 \$3,860 \$0 \$9,208 \$9,208 238.5%
Company
Commonwealth Annuity & Life Insurance Co 0.0% 346 \$1,280 \$1,280 \$0 \$26,736 \$26,736 2088.89
Companion Life Insurance Company 0.2% 316 \$29,849,324 \$29,719,151 \$0 \$24,439,189 \$24,498,580 82.49
Compbenefits Insurance Company 0.3% 119 \$34,551,690 \$34,551,690 \$0 \$31,798,038 \$33,659,686 97.49
Connecticut General Life Ins Co 0.0% 153 \$74,939 \$63,072 \$0 \$964,686 \$695,380 1102.59
Continental American Insurance Company 0.1% 297 \$14,579,755 \$14,932,985 \$0 \$6,739,310 \$6,755,723 45.29
Continental Casualty Company 0.1% 41 \$6,665,917 \$5,933,617 \$0 \$11,940,514 \$11,401,269 192.19
Continental General Insurance Company 0.0% 289 \$3,114,497 \$3,198,225 \$0 \$3,068,644 \$2,302,129 72.09
Continental Life Ins Co Of Brentwood TN 0.1% 249 \$7,687,622 \$7,651,199 \$0 \$3,615,869 \$3,547,921 46.49
Country Life Insurance Company 0.0% 156 \$1,212,231 \$1,224,202 \$0 \$787,799 \$960,418 78.59
Coventry Health & Life Insurance Company 3.5% 341 \$426,996,027 \$426,996,027 \$0 \$380,900,037 \$366,420,127 85.89
Cox Health Systems Insurance Company 1.1% 97 \$138,952,306 \$138,952,306 \$0 \$124,663,219 \$125,479,082 90.39
Croatian Fraternal Union Of America 0.0% 88 \$385 \$374 \$0 \$0 \$0 0.0%
Dearborn Life Insurance Company 0.0% 286 \$691,778 \$691,778 \$0 \$795,098 \$795,098 114.9%
Delaware American Life Insurance Company 0.0% 159 \$0 \$0 \$0 \$230 \$291
Dental Care Plus Inc 0.0% 384 \$841,132 \$841,921 \$0 \$353,433 \$356,033 42.3%
Dentegra Insurance Company 0.0% 306 \$4,359,285 \$4,300,391 \$0 \$2,166,359 \$2,163,879 50.3%
Dsm USA Insurance Company Inc 0.0% 231 \$310,840 \$310,840 \$0 \$143,271 \$147,144 47.39
EMC National Life Company 0.0% 161 \$5,765 \$5,750 \$0 \$0 \$0 0.0%
Elips Life Insurance Company 0.0% 348 \$171,351 \$101,483 \$0 \$439,244 \$288,287 284.19
Elixir Insurance Company 0.0% 17 \$378,605 \$378,605 \$0 \$255,368 \$384,800 101.69
Employers Insurance Company Of Wausau 0.0% 45 \$0 \$0 \$0 \$15,600 \$-18,486
Epic Life Insurance Company The 0.0% 177 \$5,175 \$5,281 \$0 \$567 \$-41,219 -780.59
Equitable Financial Life Ins Co of Am. 0.0% 320 \$2,348,670 \$2,364,076 \$0 \$1,867,686 \$1,923,887 81.49
Equitable Financial Life Insurance Company 0.0% 162 \$194,610 \$181,077 \$0 \$1,320,587 \$1,310,800 723.9%

		RANK						
		BY	DIRECT	DIRECT	DIRECT			
	MARKET		PREMIUM	PREMIUM	DIVIDENDS	DIRECTLOSSES	DIRECTLOSSES	LOSS
COMPANY NAME	SHARE	SHARE	WRITTEN	EARNED	PAID	PAID	INCURRED	RATIO
Everest Reinsurance Company	0.1%	59	\$11,308,948	\$11,576,248	\$0	\$8,357,662	\$7,329,887	63.3%
Everlake Life Insurance Company	0.0%	103	\$305,207	\$306,523	\$0	\$324,961	\$-122,351	-39.9%
Fair American Ins & Resinsurance Co	0.0%	70	\$1,044,346	\$1,044,346	\$0	\$392,161	\$390,932	37.4%
Family Benefit Life Insurance Company	0.0%	283	\$1,270	\$1,298	\$0	\$0	\$0	0.0%
Family Heritage Life Insurance Co Of America	0.1%	318	\$10,293,587	\$10,270,637	\$0	\$2,782,122	\$2,747,274	26.7%
Family Life Insurance Company	0.0%	164	\$117,900	\$117,237	\$0	\$265,707	\$269,350	229.7%
Farm Bureau Life Ins Co of MO	0.0%	165	\$77,136	\$78,915	\$0	\$44,200	\$43,200	54.7%
Farmers Mutual Hail Insurance Company Of IA	0.0%	21	\$185	\$203	\$0	\$0	\$0	0.0%
Farmers New World Life Insurance Company	0.0%	166	\$613,229	\$613,236	\$0	\$607,734	\$607,734	99.1%
Federal Insurance Company	0.0%	38	\$3,082,739	\$3,086,369	\$0	\$155,808	\$407,877	13.2%
Federal Life Insurance Company	0.0%	167	\$1,472	\$1,252	\$0	\$1,713	\$2,178	174.0%
Federated Life Insurance Company	0.0%	168	\$1,281,168	\$1,281,107	\$0	\$298,558	\$277,660	21.7%
Fidelity Life Assn A Legal Reserve Life Ins Co	0.0%	169	\$13,707	\$13,587	\$0	\$0	\$-369	-2.7%
Fidelity Security Life Insurance Company	0.2%	300	\$23,230,408	\$23,230,148	\$0	\$16,216,933	\$16,381,049	70.5%
First Allmerica Financial Life Insurance Co	0.0%	260	\$111	\$0	\$0	\$6,844	\$6,844	
First Continental Life & Accident Insurance	0.0%	184	\$1,948,379	\$0	\$0	\$0	\$0	
Company								
First Health Life & Health Insurance Company	0.0%	362	\$1,411,559	\$1,408,837	\$0	\$934,911	\$902,091	64.0%
Forethought Life Insurance Company	0.0%	369	\$909,038	\$908,740	\$0	\$22,611	\$21,662	2.4%
Freedom Life Insurance Company Of America	0.2%	154	\$25,483,185	\$25,340,017	\$0	\$9,576,502	\$10,961,737	43.3%
Garden State Life Insurance Company	0.0%	172	\$644,211	\$740,824	\$0	\$257,391	\$418,289	56.5%
Genworth Life & Annuity Insurance Company	0.0%	194	\$245,292	\$288,250	\$0	\$427,073	\$-28,046	-9.7%
Genworth Life Insurance Company	0.4%	273	\$47,703,173	\$48,655,016	\$0	\$42,309,131	\$45,957,885	94.5%
Gerber Life Insurance Company	0.1%	285	\$14,913,637	\$14,425,175	\$0	\$9,581,025	\$9,293,880	64.4%
Globe Life & Accident Insurance Company	0.0%	366	\$1,662,614	\$1,705,011	\$0	\$925,769	\$888,067	52.1%
Golden Rule Insurance Company	0.6%	152	\$76,364,828	\$76,664,494	\$0	\$51,893,183	\$50,620,364	66.0%
Government Employees Insurance Co	0.0%	46	\$204	\$208	\$0	\$0	\$-51	-24.5%
Government Personnel Mutual Life Insurance Co	0.0%	174	\$350,973	\$353,506	\$0	\$271,864	\$274,874	77.8%
Gpm Health & Life Insurance Company	0.0%	217	\$974,651	\$986,954	\$0	\$880,474	\$854,278	86.6%
Granular Insurance Company	0.0%	377	\$313,332	\$313,332	\$0	\$0	\$135,525	43.3%
Great American Insurance Company	0.0%	27	\$2,573,415	\$3,496,102	\$0	\$1,268,590	\$1,496,857	42.8%
Great American Spirit Insurance Company	0.0%	67	\$368,565	\$287,401	\$0	\$73,614	\$325,457	113.2%
Great Midwest Insurance Company	0.0%	29	\$3,104,008	\$3,104,008	\$0	\$3,841,658	\$2,258,979	72.8%
Great Northern Insurance Company	0.0%	39	\$15,053	\$5,317	\$0	\$0	\$1,248	23.5%
Great Southern Life Insurance Company	0.0%	361	\$33,296	\$32,625	\$0	\$33,436	\$35,176	107.8%
Great-West Life & Annuity Insurance Company	0.0%	243	\$1,317,075	\$1,324,526	\$0	\$891,336	\$367,401	27.7%
Greenwich Insurance Company	0.0%	48	\$1,550,847	\$1,841,569	\$0	\$1,061,213	\$1,421,297	77.2%
Guarantee Trust Life Insurance Company	0.1%	179	\$11,799,546	\$11,985,535	\$0	\$5,987,543	\$7,388,623	61.6%
Guardian Life Insurance Company Of America	0.6%	180	\$69,134,243	\$69,547,025	\$9,144	\$43,441,947	\$41,873,126	60.2%
Gulf Guaranty Life Insurance Company	0.0%	319	\$1,109	\$1,109	\$0	\$0	\$0	0.0%
HCC Life Insurance Company	0.6%	373	\$75,046,808	\$74,964,145	\$0	\$54,012,086	\$63,859,503	85.2%

		RANK						
		BY	DIRECT	DIRECT	DIRECT			
	MARKET		PREMIUM	PREMIUM	DIVIDENDS	DIRECTLOSSES	DIRECTLOSSES	LOSS
COMPANY NAME	SHARE	SHARE	WRITTEN	EARNED	PAID	PAID	INCURRED	RATIO
HM Life Insurance Company	0.1%	376	\$8,211,385	\$8,120,268	\$0	\$10,140,220	\$10,499,759	129.3%
Hartford Fire Insurance Company	0.0%	34	\$143,056	\$0	\$0	\$0	\$-22,580	
Hartford Life & Accident Insurance Company	0.6%	284	\$74,259,771	\$75,322,294	\$0	\$35,371,146	\$43,247,093	57.4%
Health Care Service Corporation	0.0%	281	\$1,818,726	\$1,818,726	\$0	\$2,237,676	\$2,236,638	123.0%
Healthy Alliance Life Insurance Company	14.8%	323	\$1,797,019,744	\$1,822,339,538	\$0	\$1,563,598,525	\$1,566,602,207	86.0%
Heartland National Life Insurance Company	0.0%	209	\$2,057,464	\$2,058,302	\$0	\$828,928	\$868,253	42.2%
Horace Mann Life Insurance Company	0.0%	181	\$14,226	\$14,278	\$0	\$9,342	\$21,626	151.5%
Humana Insurance Company	3.8%	305	\$461,815,660	\$465,201,728	\$0	\$386,066,594	\$377,965,252	81.2%
HumanaDental Insurance Company	0.1%	280	\$8,788,773	\$8,792,209	\$0	\$7,528,852	\$7,523,480	85.6%
IA American Life Insurance Company	0.0%	370	\$192	\$0	\$0	\$0	\$0	
IdeaLife Insurance Company	0.0%	389	\$4,574	\$4,507	\$0	\$910	\$780	17.3%
Illinois Mutual Life Insurance Company	0.0%	183	\$1,195,884	\$1,174,758	\$0	\$1,051,985	\$1,279,653	108.9%
Independence American Insurance Company	0.0%	58	\$1,479,010	\$1,482,124	\$0	\$414,093	\$260,263	17.6%
Independent Order Of Foresters US Branch	0.0%	95	\$130,415	\$130,415	\$0	\$496	\$0	0.0%
The								
Individual Assurance Co Life Health &	0.1%	340	\$7,984,131	\$8,094,381	\$0	\$6,442,762	\$7,948,292	98.2%
Accident								
Insurance Company Of North America	0.0%	50	\$0	\$0	\$0	\$7,450	\$7,450	
Ironshore Indemnity Inc	0.0%	51	\$1,242,157	\$1,503,367	\$0	\$5,255,881	\$1,139,850	75.8%
Jackson National Life Insurance Company	0.0%	187	\$401,932	\$398,771	\$0	\$1,769,484	\$1,787,267	448.2%
Jefferson National Life Insurance Company	0.0%	176	\$19,389	\$19,577	\$0	\$10,920	\$4,264	21.8%
John Alden Life Insurance Company	0.0%	188	\$303,457	\$308,217	\$0	\$1,298,689	\$1,604,557	520.6%
John Hancock Life & Health Insurance	0.0%	378	\$59,551	\$60,235	\$0	\$77,688	\$523,376	868.9%
Company								
John Hancock Life Insurance Company (usa)	0.3%	200	\$31,506,014	\$31,126,681	\$0	\$23,593,028	\$26,519,632	85.2%
Kaiser Permanente Insurance Company	0.0%	98	\$415,472	\$415,472	\$0	\$0	\$0	0.0%
Kansas City Life Insurance Company	0.1%	189	\$6,301,601	\$6,349,181	\$0	\$4,218,024	\$4,259,894	67.1%
Knights Of Columbus	0.0%	94	\$4,147,839	\$4,219,866	\$0	\$1,463,565	\$1,684,819	39.9%
Lafayette Life Insurance Company The	0.0%	190	\$0	\$0	\$0	\$87,370	\$87,539	
Lasso Healthcare Insurance Company	0.0%	313	\$340,009	\$340,009	\$0	\$5,512	\$6,542	1.9%
Leaders Life Insurance Company	0.0%	308	\$5,073	\$5,283	\$0	\$4,787	\$6,708	127.0%
Liberty Bankers Life Insurance Company	0.0%	250	\$18,283	\$18,186	\$0	\$2,829	\$2,966	16.3%
Liberty Insurance Underwriters Inc	0.0%	37	\$12,287	\$12,287	\$0	\$269,245	\$645,692	5255.1%
Liberty National Life Insurance Company	0.0%	191	\$3,981,105	\$3,984,856	\$0	\$1,552,298	\$1,591,204	39.9%
Life Insurance Company Of North America	0.5%	192	\$63,401,542	\$63,436,080	\$0	\$38,008,433	\$41,623,753	65.6%
Life Insurance Company Of The Southwest	0.0%	193	\$40	\$0	\$0	\$0	\$0	
Life Of The South Insurance Company	0.0%	388	\$2,044,759	\$1,139,481	\$0	\$199,993	\$233,069	20.5%
LifeSecure Insurance Company	0.0%	315	\$872,820	\$873,334	\$0	\$105,981	\$215,759	24.7%
Lifeshield National Insurance Co	0.0%	392	\$1,867,554	\$1,900,076	\$0	\$619,110	\$615,736	32.4%
Lincoln Benefit Life Company	0.0%	195	\$1,362,127	\$1,367,795	\$0	\$3,871,796	\$5,432,580	397.2%
Lincoln Heritage Life Insurance Company	0.0%	203	\$33,814	\$33,827	\$0	\$0	\$0	0.0%
Lincoln Life & Annuity Company Of New York	0.0%	147	\$58,466	\$67,827	\$0	\$43,896	\$72,039	106.2%

		RANK						
		BY	DIRECT	DIRECT	DIRECT			
	MARKET		PREMIUM	PREMIUM	DIVIDENDS	DIRECTLOSSES	DIRECTLOSSES	LOSS
COMPANY NAME	SHARE	SHARE	WRITTEN	EARNED	PAID	PAID	INCURRED	RATIO
Lincoln National Life Insurance Company, The	0.4%	196	\$43,892,493	\$44,218,899	\$0	\$30,646,824	\$36,743,558	83.1%
Loyal American Life Insurance Company	0.0%	197	\$4,024,612	\$4,008,300	\$0	\$2,056,602	\$2,163,961	54.0%
Lumico Life Insurance Company	0.1%	307	\$6,468,566	\$6,596,011	\$0	\$5,265,794	\$5,412,284	82.1%
MONY Life Insurance Company	0.0%	210	\$95,750	\$99,948	\$48,901	\$271,340	\$-773,232	-773.6%
Madison National Life Insurance Company Inc	0.0%	199	\$286,849	\$283,385	\$0	\$306,562	\$106,793	37.7%
Magna Insurance Company	0.0%	120	\$141,108	\$141,108	\$0	\$78,575	\$85,149	60.3%
Manhattan Life Insurance Company	0.2%	201	\$18,848,717	\$18,832,456	\$0	\$14,911,670	\$15,137,069	80.4%
Manhattan National Life Insurance Company	0.0%	218	\$605	\$631	\$0	\$0	\$0	0.0%
Manhattanlife Insurance & Annuity Company	0.1%	143	\$6,088,211	\$6,125,102	\$0	\$2,650,621	\$2,732,958	44.6%
Markel Insurance Company	0.0%	76	\$122,434	\$126,074	\$0	\$23,909	\$20,330	16.1%
Massachusetts Mutual Life Insurance	0.1%	204	\$10,833,434	\$11,074,197	\$455,861	\$9,685,790	\$8,620,738	77.8%
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Massmutual Ascend Life Insurance Company	0.0%	170	\$170,782	\$168,986	\$0	\$132,298	\$75,607	44.7%
MedAmerica Insurance Company	0.0%	265	\$975,404	\$1,023,287	\$0	\$734,954	\$702,202	68.6%
Medco Containment Life Insurance Company	0.2%	173	\$23,259,984	\$23,259,984	\$0	\$14,203,916	\$16,568,377	71.2%
Medica Insurance Company	0.8%	13	\$102,119,615	\$101,921,686	\$0	\$85,468,782	\$98,921,045	97.1%
Medico Corp Life Insurance Company	0.0%	325	\$740,825	\$742,599	\$0	\$412,173	\$413,981	55.7%
Medico Insurance Company	0.0%	64	\$3,469,051	\$3,478,119	\$0	\$1,486,400	\$1,504,133	43.2%
Merit Life Insurance Co	-0.0%	205	\$-308	\$2,841	\$0	\$13,443	\$-3,914	-137.8%
Metropolitan Life Insurance Company	1.2%	206	\$145,296,503	\$135,155,703	\$0	\$119,637,596	\$120,405,487	89.1%
Metropolitan Tower Life Insurance Company	0.0%	385	\$68,949	\$72,640	\$0	\$899,116	\$546,499	752.3%
Midwest National Life Ins Co of TN	0.0%	207	\$97,048	\$97,337	\$0	\$66,124	\$5,789	5.9%
Minnesota Life Insurance Company	0.1%	208	\$10,738,552	\$10,849,599	\$0	\$3,083,232	\$4,150,478	38.3%
Missouri Valley Life & Health Insurance Co	1.1%	310	\$138,941,081	\$138,941,081	\$0	\$132,580,561	\$138,609,365	99.8%
Mountain Life Insurance Company	0.0%	326	\$65,707	\$0	\$0	\$5,041	\$0	
Mutual Of America Life Insurance Company	0.0%	357	\$51,487	\$51,487	\$0	\$73,722	\$73,722	143.2%
Mutual Of Omaha Insurance Company	0.8%	290	\$93,775,490	\$94,357,267	\$0	\$65,430,679	\$67,108,430	71.1%
Mutual Trust Life Insurance Company	0.0%	211	\$0	\$278	\$0	\$0	\$0	0.0%
Nassau Life & Annuity Company	0.0%	379	\$411,948	\$411,948	\$0	\$1,661,881	\$940,725	228.4%
Nassau Life Insurance Company	0.0%	235	\$6,571	\$6,571	\$0	\$0	\$0	0.0%
Nassau Life Insurance Company Of Kansas	0.0%	242	\$89,716	\$89,716	\$0	\$116,140	\$132,393	147.6%
National Benefit Life Insurance Company	0.0%	130	\$19,074	\$19,048	\$0	\$0	\$0	0.0%
National Casualty Company	0.0%	9	\$449	\$596	\$-15	\$0	\$-268	-45.0%
National Foundation Life Insurance Company	0.0%	390	\$1,146,180	\$1,140,730	\$0	\$194,264	\$281,832	24.7%
National Guardian Life Insurance Company	0.1%	212	\$8,126,216	\$8,080,538	\$0	\$5,056,066	\$5,056,066	62.6%
National Health Insurance Company	0.4%	343	\$45,188,384	\$45,193,567	\$0	\$28,023,442	\$32,260,201	71.4%
National Life Insurance Company	0.0%	213	\$43,073	\$66,951	\$0	\$316,443	\$229,404	342.6%
National Teachers Associates Life Insurance	0.0%	353	\$1,553,269	\$1,553,411	\$0	\$487,846	\$472,032	30.4%
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National Union Fire Ins Co of Pittsburgh	0.0%	32	\$2,802,160	\$2,913,193	\$0	\$814,631	\$551,306	18.9%
Nationwide Life Insurance Company	0.0%	214	\$5,652,615	\$5,703,777	\$0	\$5,559,512	\$4,768,323	83.6%
Nationwide Mutual Insurance Company	0.0%	52	\$823,671	\$727,718	\$0	\$4,070,203	\$4,310,173	592.3%

		RANK						
		BY	DIRECT	DIRECT	DIRECT			
	MARKET		PREMIUM	PREMIUM	DIVIDENDS	DIRECTLOSSES	DIRECTLOSSES	LOSS
COMPANY NAME	SHARE	SHARE	WRITTEN	EARNED	PAID	PAID	INCURRED	RATIO
New England Life Insurance Company	0.0%	368	\$50,049	\$50,505	\$0	\$14,062	\$9,149	18.1%
New Era Life Ins Co of the Midwest	0.0%	267	\$17,875	\$20,442	\$0	\$7,615	\$6,865	33.6%
New York Life Group Insurance Company Of NY	0.0%	182	\$2,044,756	\$2,044,756	\$0	\$1,243,486	\$1,542,137	75.4%
New York Life Insurance Company	0.1%	215	\$8,690,792	\$8,471,374	\$368.320	\$4,366,645	\$4,131,461	48.8%
Nippon Life Insurance Company Of America	0.1%	338	\$204,500	\$204,611	\$0	\$126,226	\$165,383	80.8%
North American Co For Life & Health	0.0%	216	\$7	\$7	\$0 \$0	\$0	\$0	0.0%
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North American Insurance Company	0.0%	244	\$950,336	\$962,155	\$0	\$682,391	\$665,065	69.1%
North River Insurance Company The	0.0%	43	\$14,523	\$14,523	\$0	\$-72,316	\$-39,098	-269.2%
Northwestern Long Term Care Insurance Co	0.2%	255	\$18,399,589	\$18,410,537	\$0	\$2,796,940	\$5,146,593	28.0%
Northwestern Mutual Life Insurance Company	0.2%	219	\$30,206,570	\$29,826,339	\$10,666,020	\$12,022,646	\$5,405,996	18.1%
Oceanview Life & Annuity	0.0%	247	\$1,683	\$1,683	\$0	\$56,057	\$48,768	2897.7%
Ohio National Life Assurance Corporation	0.0%	359	\$751,575	\$751,549	\$0	\$429,543	\$427,799	56.9%
Ohio National Life Insurance Company The	0.0%	221	\$96,039	\$95,827	\$18,192	\$198,243	\$200,954	209.7%
Old American Insurance Company	0.0%	222	\$8,592	\$9,051	\$0	\$25,230	\$33,507	370.2%
Old Republic Life Insurance Company	0.0%	223	\$2,105	\$2,105	\$0	\$1,960	\$1,960	93.1%
Old Surety Life Insurance Company	0.1%	224	\$16,026,112	\$16,030,530	\$0	\$10,683,539	\$10,871,434	67.8%
Old United Life Insurance Company	0.0%	309	\$17,882	\$12,177	\$0	\$0	\$0	0.0%
Omaha Health Insurance Company	0.0%	355	\$6,032,820	\$6,032,820	\$0	\$4,596,309	\$5,512,917	91.4%
Omaha Insurance Company	0.5%	18	\$62,424,001	\$62,824,092	\$0	\$50,957,315	\$51,204,640	81.5%
Opticare Of Utah Inc	0.0%	14	\$27,853	\$27,853	\$0	\$14,386	\$14,386	51.6%
Oscar Insurance Company	0.1%	23	\$11,340,981	\$11,340,981	\$0	\$9,299,419	\$8,401,122	74.1%
Oxford Life Insurance Company	0.0%	311	\$657,147	\$668,971	\$0	\$438,951	\$417,013	62.3%
Ozark National Life Insurance Company	0.0%	226	\$40,346	\$41,241	\$0	\$11,218	\$12,203	29.6%
Pan-American Life Insurance Company	0.1%	227	\$7,140,938	\$7,184,552	\$0	\$4,847,004	\$5,190,713	72.2%
Partnerre America Insurance Company	0.0%	8	\$1,728,849	\$1,728,849	\$0	\$137,046	\$174,277	10.1%
Paul Revere Life Insurance Company	0.0%	228	\$1,718,951	\$1,901,830	\$0	\$3,484,172	\$2,124,466	111.7%
Pavonia Life Insurance Company Of MI	0.0%	381	\$10,749	\$10,749	\$0	\$3,056	\$7,075	65.8%
Pekin Life Insurance Company	0.0%	230	\$1,714,113	\$1,761,867	\$0	\$1,203,513	\$1,080,041	61.3%
Penn Mutual Life Insurance Company The	0.0%	232	\$43,771	\$2,992	\$0	\$136,781	\$262,316	8767.2%
Philadelphia American Life Insurance Company	0.0%	234	\$4,002,308	\$4,107,161	\$0	\$2,026,969	\$1,934,537	47.1%
Philadelphia Indemnity Insurance Company	0.0%	28	\$378,964	\$0	\$27,168	\$69,343	\$795,908	_
Physicians Life Insurance Company	0.0%	303	\$926,029	\$933,923	\$0	\$710,562	\$691,256	74.0%
Physicians Mutual Insurance Company	0.1%	328	\$6,844,805	\$6,874,338	\$0	\$4,894,371	\$4,940,266	71.9%
Plateau Insurance Company	0.0%	386	\$114,887	\$128,023	\$0	\$49,033	\$34,969	27.3%
Primerica Life Insurance Company	0.0%	202	\$1,998	\$2,048	\$0	\$2,850	\$2,693	131.5%
Principal Life Insurance Company	0.4%	127	\$48,453,190	\$46,135,808	\$0	\$28,257,193	\$33,885,927	73.4%
Professional Insurance Company	0.0%	237	\$128,577	\$128,651	\$0	\$80,910	\$80,910	62.9%
Protective Life Insurance Company	0.0%	238	\$221,792	\$217,511	\$0	\$208,345	\$222,618	102.3%

-		RANK						
		BY	DIRECT	DIRECT	DIRECT			
	MARKET		PREMIUM	PREMIUM	DIVIDENDS	DIRECTLOSSES	DIRECTLOSSES	LOSS
COMPANY NAME	SHARE	SHARE	WRITTEN	EARNED	PAID	PAID	INCURRED	RATIO
Provident American Life & Health Insurance	0.0%	236	\$30,043	\$30,386	\$0	\$37,007	\$35,899	118.1%
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Provident Life & Accident Insurance Company	0.1%	239	\$10,266,917	\$10,430,281	\$0	\$6,808,468	\$5,676,985	54.4%
Provident Life & Casualty Insurance Company	0.0%	240	\$292,981	\$296,038	\$0	\$144,930	\$124,283	42.0%
Prudential Insurance Company Of America	0.2%	241	\$26,348,627	\$26,684,585	\$0	\$19,230,055	\$24,308,226	91.1%
The								
Puritan Life Insurance Company Of America	0.0%	288	\$715,907	\$708,820	\$0	\$596,464	\$551,929	77.9%
QBE Insurance Corporation	0.1%	77	\$14,053,013	\$13,750,847	\$0	\$6,622,470	\$9,769,157	71.0%
Reliance Standard Life Insurance Company	0.1%	246	\$17,530,887	\$17,562,629	\$0	\$11,288,487	\$11,153,082	63.5%
Reliastar Life Ins Co of NY	0.0%	129	\$914,078	\$901,050	\$0	\$145,643	\$-145,069	-16.1%
Reliastar Life Insurance Company	0.2%	220	\$28,696,592	\$28,924,110	\$0	\$17,888,595	\$18,689,109	64.6%
Renaissance Life & Health Insurance Co	0.0%	137	\$1,826,221	\$1,826,221	\$0	\$1,246,501	\$1,253,676	68.6%
Reserve National Insurance Company	0.1%	248	\$8,094,322	\$8,099,386	\$0	\$4,566,510	\$4,445,832	54.9%
Riversource Life Insurance Company	0.0%	186	\$4,710,735	\$4,754,231	\$0	\$6,559,725	\$6,619,999	139.2%
Royal Neighbors Of America	0.0%	91	\$54,895	\$51,260	\$0	\$37,702	\$36,886	72.0%
Royalty Capital Life Insurance Company	0.0%	134	\$8	\$12	\$0	\$0	\$0	0.0%
S USA Life Insurance Company Inc	0.0%	102	\$329,863	\$343,576	\$0	\$255,138	\$264,818	77.1%
Sbli USA Life Insurance Company Inc	0.0%	101	\$1,909	\$1,872	\$0	\$561	\$567	30.3%
Securian Life Insurance Company	0.0%	380	\$4,528,063	\$4,620,463	\$0	\$2,469,646	\$3,482,135	75.4%
Security National Life Insurance Company	0.0%	264	\$804	\$822	\$0	\$0	\$0	0.0%
Sentry Insurance Company	0.0%	53	\$23,605	\$-90,198	\$0	\$106,693	\$158,798	-176.1%
Sentry Life Insurance Company (I&h Acct)	0.0%	252	\$124	\$137	\$0	\$21,606	\$15,941	11635.8%
Shelter Life Insurance Company	0.0%	198	\$4,188,214	\$4,183,419	\$0	\$3,977,526	\$4,175,696	99.8%
Shelterpoint Insurance Company	0.0%	360	\$89,525	\$89,525	\$0	\$26,468	\$31,034	34.7%
Shenandoah Life Insurance Company	0.0%	253	\$580,248	\$499,166	\$0	\$204,777	\$218,382	43.7%
Sierra Health & Life Insurance Company Inc	4.3%	291	\$521,969,910	\$522,020,688	\$0	\$420,565,227	\$413,961,582	79.3%
Silac Insurance Company	0.1%	163	\$6,895,221	\$7,119,455	\$0	\$8,215,223	\$8,085,077	113.6%
Silverscript Insurance Company	0.4%	16	\$49,987,479	\$51,269,942	\$0	\$31,050,314	\$42,645,388	83.2%
Siriuspoint America Insurance Company	0.1%	75	\$11,977,284	\$9,961,553	\$0	\$2,819,892	\$3,533,524	35.5%
Slovene National Benefit Society	0.0%	92	\$92	\$92	\$0	\$0	\$0	0.0%
Ssm Health Insurance Company	0.3%	26	\$34,369,394	\$34,369,394	\$0	\$26,703,762	\$26,598,409	77.4%
Standard Insurance Company	0.3%	256	\$37,139,369	\$38,852,938	\$0	\$27,489,986	\$30,221,900	77.8%
Standard Life & Accident Insurance Company	0.0%	351	\$1,108,147	\$1,129,862	\$0	\$868,726	\$763,990	67.6%
Standard Life & Casualty Company	0.0%	295	\$83,866	\$83,866	\$0	\$22,816	\$24,851	29.6%
Standard Security Life Insurance Co Of NY	0.0%	257	\$12,878	\$12,825	\$0	\$28,594	\$28,594	223.0%
Starmount Life Insurance Company	0.0%	254	\$3,807,345	\$3,832,761	\$0	\$2,237,420	\$2,241,494	58.5%
Starr Indemnity & Liability Company	0.0%	74	\$213,354	\$156,309	\$0	\$18,611	\$18,934	12.1%
State Farm Mutual Automobile Insurance Co	0.2%	55	\$30,061,072	\$30,283,187	\$268	\$22,243,167	\$24,326,139	80.3%
State Life Insurance Company	0.2%	258	\$579,858	\$580,903	\$0	\$853,549	\$1,331,852	229.3%
State Mutual Insurance Company	0.0%	259	\$5,090,768	\$5,092,713	\$0 \$0	\$1,185,439	\$1,285,151	25.2%
Sterling Investors Life Insurance Company	0.0%	358	\$336,359	\$339,820	\$0 \$0	\$133,679	\$1,203,131	39.2%
Sterling Life Insurance Company	0.0%	314	\$2,032,123	\$2,049,411	\$0 \$0	\$1,470,208	\$1,476,804	72.1%
Storming Line modification Company	0.070	017	ΨΖ,00Ζ,1Ζ0	Ψ2,070,711	ΨΟ	Ψ1, +10,200	Ψ1, +10,004	12.1/0

		RANK						
		BY	DIRECT	DIRECT	DIRECT			
	MARKET		PREMIUM	PREMIUM	DIVIDENDS	DIRECTLOSSES	DIRECTLOSSES	LOSS
COMPANY NAME	SHARE	SHARE	WRITTEN	EARNED	PAID	PAID	INCURRED	RATIO
Sun Life & Health Insurance Company (US)	0.0%	334	\$260,069	\$264,950	\$0	\$337,100	\$337,100	127.2%
Sun Life Assurance Company Of Canada	1.0%	332	\$120,736,186	\$121,138,806	\$0	\$76,764,375	\$76,764,375	63.4%
Supreme Council of the Royal Arcanum	0.0%	96	\$123	\$123	\$0	\$0	\$76	61.8%
Surency Life & Health Insurance Company	0.0%	19	\$1,440,756	\$1,440,756	\$0	\$1,079,702	\$1,091,988	75.8%
Surety Life Insurance Company	0.0%	261	\$443,497	\$443,497	\$0	\$0	\$60,000	13.5%
Symetra Life Insurance Company	0.1%	251	\$15,699,452	\$15,757,859	\$0	\$9,126,859	\$9,809,230	62.2%
TIAA-CREF Life Insurance Company	0.0%	100	\$101,580	\$101,064	\$0	\$202,509	\$267,427	264.6%
Talcott Resolution Life & Annuity Ins Co	0.0%	287	\$4,689	\$4,689	\$0	\$593	\$593	12.6%
Talcott Resolution Life Insurance Company	0.0%	354	\$303,247	\$305,012	\$0	\$580,526	\$325,522	106.7%
Teachers Ins & Annuity Assn of America	0.0%	263	\$252,377	\$251,518	\$0	\$1,099,519	\$1,343,412	534.1%
The Reliable Life Insurance Company	0.0%	245	\$283,575	\$284,562	\$0	\$74,402	\$-15,581	-5.5%
The Savings Bank Mutual Life Ins Co of MA	0.0%	278	\$15	\$59	\$0	\$0	\$0	0.0%
The Travelers Protective Association Of	0.0%	83	\$12,185	\$12,185	\$0	\$9,709	\$8,534	70.0%
America	0.070		ψ· <u></u> ,	ψ· <u></u> ,,	ų.	40,.00	Ψο,σο.	. 0.0 70
Thrivent Financial For Lutherans	0.1%	84	\$10,628,008	\$10,628,666	\$124,229	\$12,441,572	\$6,805,959	64.0%
Tier One Insurance Company	0.0%	374	\$79,197	\$82,509	\$0	\$11,595	\$34,593	41.9%
Transamerica Casualty Insurance Company	0.0%	3	\$15,885	\$15,885	\$0	\$751	\$672	4.2%
Transamerica Financial Life Ins Co	0.0%	282	\$12,985	\$12,323	\$0	\$468	\$403	3.3%
Transamerica Life Insurance Company	0.7%	350	\$79,626,386	\$80,616,406	\$0	\$54,709,259	\$49,864,627	61.9%
Travelers Indemnity Company	0.0%	56	\$0	\$163	\$0	\$0	\$0	0.0%
Travelers Indemnity Company Of Connecticut	0.0%	57	\$0	\$0	\$0	\$0	\$-9,711	3.3 73
Truassure Insurance Company	0.0%	371	\$592,676	\$592,676	\$0	\$444,614	\$445,087	75.1%
Trustmark Insurance Company	0.0%	131	\$987,751	\$995,730	\$0	\$277,902	\$239,358	24.0%
Trustmark Life Insurance Company	0.0%	160	\$3,226,428	\$3,239,815	\$0	\$1,784,819	\$1,758,792	54.3%
U S Specialty Insurance Company	0.0%	63	\$7,280	\$7,293	\$0	\$0	\$75,242	1031.7%
US Alliance Life & Security Company	0.0%	22	\$5,241	\$0	\$0	\$0	\$0	
USAA Life Insurance Company	0.1%	266	\$6,071,940	\$6,069,817	\$0	\$4,438,061	\$4,465,301	73.6%
Unicare Life & Health Insurance Company	0.0%	327	\$3,831	\$3,318	\$0	\$2,443	\$2,468	74.4%
Unified Life Insurance Company	0.0%	4	\$2,113,965	\$2,121,050	\$0	\$1,918,859	\$1,863,600	87.9%
Unimerica Insurance Company	0.1%	367	\$6,434,291	\$6,417,813	\$0	\$2,831,595	\$2,823,522	44.0%
Union Fidelity Life Insurance Company	0.0%	157	\$310,709	\$312,477	\$0	\$161,625	\$25,676	8.2%
Union Labor Life Insurance Company	0.0%	268	\$3,509,960	\$3.519.085	\$301.695	\$1,631,420	\$1,727,063	49.1%
Union Security Insurance Company	0.0%	277	\$1,567,839	\$1,666,108	\$0	\$5,721,430	\$7,835,526	470.3%
Unitd Security Health & Casualty Ins Co	0.0%	337	\$70,958	\$79,712	\$0	\$24,475	\$11,199	14.0%
United American Insurance Company	0.1%	375	\$7,554,507	\$7,505,468	\$0	\$6,038,058	\$6,078,614	81.0%
United Commercial Travelers Of America	0.1%	86	\$504,425	\$507,210	\$0 \$0	\$287,717	\$284,142	56.0%
United Concordia Insurance Company	0.0%	349	\$2,342,734	\$2,342,734	\$0 \$0	\$1,736,697	\$1,724,097	73.6%
United Healthcare Life Insurance Company	0.0%	387	\$739,662	\$740,001	\$0 \$0	\$342,330	\$324,207	43.8%
United Heritage Life Insurance Company	0.0%	175	\$3,139	\$3,133	\$0 \$0	\$042,330	\$324,207 \$4	0.1%
United Home Life Insurance Company	0.0%	270	\$806	\$814	\$0 \$0	\$0 \$0	\$0 \$0	0.1%
United Insurance Company Of America	0.0%	270	\$875,960	\$781,984	\$0 \$0	\$538,839	\$542,839	69.4%
United Life Insurance Company	0.0%	271	\$11,135	\$11,332	\$0 \$0	\$0.00,039 \$0	\$542,639 \$-409	-3.6%
Officed Life insurance company	0.0%	212	क् । ।, 133	φ11,332	ΦΟ	ΦΟ	φ <del>-4</del> 09	-3.0%

		RANK						
		BY	DIRECT	DIRECT	DIRECT			
	MARKET	MARKET	PREMIUM	PREMIUM	DIVIDENDS	DIRECTLOSSES	DIRECTLOSSES	LOSS
COMPANY NAME	SHARE	SHARE	WRITTEN	EARNED	PAID	PAID	INCURRED	RATIO
United National Life Ins Co of America	0.0%	372	\$773,530	\$772,970	\$0	\$272,114	\$256,979	33.2%
United Of Omaha Life Insurance Company	0.3%	269	\$41,419,736	\$41,531,480	\$0	\$26,202,098	\$28,175,450	67.8%
United Security Assurance Company Of PA	0.0%	80	\$935,152	\$939,625	\$0	\$557,767	\$735,207	78.2%
United States Fire Insurance Company	0.2%	44	\$22,937,796	\$22,937,796	\$0	\$13,864,114	\$13,492,059	58.8%
United States Life Insurance Co New York	0.0%	274	\$103,115	\$89,788	\$0	\$837,707	\$219,398	244.4%
United World Life Insurance Company	0.0%	304	\$1,998,809	\$2,018,635	\$0	\$1,572,789	\$1,609,003	79.7%
UnitedHealthcare Insurance Company	13.5%	324	\$1,636,258,576	\$1,634,925,905	\$0	\$1,352,022,581	\$1,365,621,319	83.5%
UnitedHealthcare Insurance C Of	0.0%	345	\$0	\$-23,223	\$0	\$120,114	\$119,184	-513.2%
america			•	. ,		. ,	,	
UnitedHealthcare Insurance Company Of The	4.0%	10	\$489,933,687	\$489,210,195	\$0	\$397,359,347	\$432,734,990	88.5%
River Valley								
Universal Guaranty Life Insurance Company	0.0%	275	\$481	\$481	\$0	\$8,496	\$7,117	1479.6%
Unum Insurance Company	0.0%	229	\$2,242,923	\$2,407,318	\$0	\$244,960	\$266,843	11.1%
Unum Life Insurance Company Of America	0.5%	151	\$62,517,793	\$62,646,399	\$0	\$56,931,770	\$59,701,873	95.3%
Usable Life	0.0%	383	\$693,540	\$696,963	\$0	\$666,834	\$-10,461	-1.5%
Venerable Insurance & Annuity Company	0.0%	335	\$3,229	\$3,751	\$0	\$0	\$0	0.0%
Vigilant Insurance Company	0.0%	40	\$400	\$64	\$0	\$0	\$21	32.8%
Vision Benefits Of America li Inc	0.0%	20	\$2,180,895	\$2,180,895	\$0	\$1,768,572	\$1,768,572	81.1%
Vision Service Plan Insurance Company	1.1%	66	\$139,300,004	\$139,300,004	\$0	\$758,221,170	\$76,416,794	54.9%
Washington National Insurance Company	0.2%	276	\$21,109,197	\$21,178,851	\$0	\$11,396,726	\$10,283,643	48.6%
Wellcare Of Missouri Health Insurance	0.1%	24	\$10,653,706	\$10,129,109	\$0	\$6,024,939	\$6,947,227	68.6%
Company Inc								
Wellcare Prescription Insurance Inc	0.4%	2	\$49,768,419	\$49,463,400	\$0	\$39,386,649	\$41,079,412	83.1%
Wellfleet Insurance Company	0.0%	65	\$577,210	\$18,344	\$386,054	\$374,506	\$0	0.0%
Wesco Insurance Company	0.0%	54	\$107,117	\$70,284	\$7,617	\$11,400	\$56,035	79.7%
Western & Southern Life Insurance Company	0.0%	279	\$471,900	\$471,604	\$0	\$227,981	\$235,969	50.0%
Western Catholic Union	0.0%	93	\$292,221	\$292,385	\$0	\$375,051	\$358,113	122.5%
Western United Life Assurance Company	0.0%	347	\$32,864	\$32,825	\$0	\$468,306	\$464,439	1414.9%
Westport Insurance Corporation	0.1%	78	\$8,135,443	\$8,265,803	\$0	\$5,066,157	\$4,070,352	49.2%
Wilcac Life Insurance Company	0.0%	155	\$185,869	\$182,252	\$0	\$399,515	\$320,961	176.1%
Wilton Reassurance Life Company Of New	0.0%	114	\$1,860	\$1,860	\$0	\$0	\$0	0.0%
York								
Woodmen Of The World Life Insurance	0.0%	89	\$48,652	\$46,511	\$2,927	\$0	\$0	0.0%
Society					_			
Zurich American Insurance Company	0.0%	25	\$4,017,464	\$4,040,601	\$0	\$2,342,096	\$2,361,707	58.4%
Zurich American Life Insurance Company	0.0%	363	\$578,577	\$939,922	\$0	\$390,654	\$904,675	96.3%
_Total	100.0%		\$12,117,109,089	\$12,162,834,670	\$12,444,904	\$10,542,214,819	\$10,004,580,052	82.3%



800-726-7390

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