

2014

Missouri

Life, Accident and Health Supplement Report

Statistics Section

April 2015



DIFP

AET000374

Jeremiah W. (Jay) Nixon
Governor

Department of Insurance,
Financial Institutions &
Professional Registration

John M. Huff
Director

EXHIBIT F

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**MISSOURI
LIFE
ACCIDENT & HEALTH
SUPPLEMENT REPORT
2014**

**Department of Insurance, Financial Institutions & Professional Registration
Statistics Section
April 2015**

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PREFACE

The **Missouri Life, Accident & Health Supplement Report 2014** presents data collected by the Department of Insurance, Financial Institutions & Professional Registration from companies that file annual statement supplements for Missouri for 2014. This form is used to collect data in greater detail than reported in the 2014 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. Charts have also been included in this publication, for each line of business, only if the line of business has five years of data to report. The first chart shows the total market share of the top 5 and top 10 companies, for the last five years. The second chart shows a total loss ratio, by line of business, for the last five years.

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 2014** is published by the Statistics Section, Division of Market Regulation, Department of Insurance, Financial Institutions & Professional Registration. Additional copies can be received by sending a written request, along with payment of \$35.00 per copy, to the Department of Insurance, Financial Institutions & Professional Registration, P.O. Box 690, Jefferson City, MO 65102-0690. The Department of Insurance, Financial Institutions & Professional Registration also has a web site located at www.difp.mo.gov.

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Other Publications

Available from the Missouri Department of Insurance, Financial Institutions & Professional Registration

The Department of Insurance, Financial Institutions & Professional Registration publishes the following reports. These reports are available by sending a written request along with \$35 to:

**Department of Insurance, Financial Institutions & Professional Registration
P.O. Box 690
Jefferson City, MO 65102-0690**

1. **Missouri Complaint Index Report**
summary information: <http://insurance.mo.gov/consumers/complaints/compindx.php>
2. **Missouri Department of Insurance Annual Report**
summary information: <http://difp.mo.gov/about.php>
3. **Missouri Legal Malpractice (Closed Claim) Report**
summary information: <http://insurance.mo.gov/reports/legmal/>
4. **Missouri Property & Casualty Supplement Data Report**
summary information: <http://insurance.mo.gov/reports/suppdata/>
5. **Missouri Market Share Data**
summary information: <http://insurance.mo.gov/reports/mktshr/>
6. **Missouri Medical Malpractice (Closed Claim) Report**
summary information: <http://insurance.mo.gov/reports/medmal/index.php>
7. **Missouri Product Liability (Closed Claim) Report**
summary information: <http://insurance.mo.gov/reports/prodliab/>
8. **Missouri Real Estate Malpractice (Closed Claim) Report**
summary information: <http://insurance.mo.gov/reports/remal/>
9. **Mortgage Guaranty Report**
summary information: <http://insurance.mo.gov/reports/mortguar/>
10. **Missouri Health Maintenance Organization Report**
summary information: <http://insurance.mo.gov/reports/hmo/>

Databases: For more information: <http://insurance.mo.gov/reports/index.php>

1. Medicare Supplement Experience Data
2. Commercial Liability Experience Data
3. Missouri Zip Code Insurance Data for:
 - Homeowners/Dwelling Fire,
 - Farmowners (dwelling only),
 - Mobile Home,
 - Earthquake, and
 - Private Passenger Automobile

Some data is available to the public for a fee by special request only. For additional information, contact the Statistics Section at (573) 751-4126.

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AET000381

TABLE OF CONTENTS

Annual Statement Supplement Form	3
Definition of Terms	5
Historical Trends By Line of Business	13

LIFE INSURANCE

Total Life - By Line of Business	35
-----------------------------------------	-----------

Individual Life – By Line of Business By Company

Whole Life	39
Term Life	44
Universal Life	49
Graded Death Benefits	53
Credit Life	54
Variable Life	55
Annuities	
Ordinary	57
Variable	61
Modified Guaranteed	63
Equity Indexed	64
Deposit-Type Funds	65
Other Considerations	67
Total Individual Life	68

Group Life – By Line of Business By Company

Whole Life	77
Term Life	79
Universal Life	82
Graded Death Benefits	83
Credit Life	84
Variable Life	85
Annuities	
Ordinary	86
Variable	88
Modified Guaranteed	89
Equity Indexed	90
Deposit-Type Funds	91
Other Considerations	92
Total Group Life	93

Total Life Business – By Company	99
-----------------------------------------	-----------

ACCIDENT & HEALTH INSURANCE

Total Accident & Health - By Line of Business	109
Individual Accident & Health – By Line of Business By Company	
Medical Expense	113
Medicare Supplement	114
Long Term Care	116
Specified Disease	118
Accident Only	120
Disability Income	122
Dental	125
Limited Benefit	126
Short Term Credit Disability	128
Long Term Credit Disability	129
Stop Loss	130
Medicare Part D	131
Medicare Advantage/Medicare PPO Product	132
Total Individual Accident & Health	133
Group Accident & Health – By Line of Business By Company	
Medical Expenses – Small Employer (2 – 50 Employees)	141
Medical Expenses – Small Employer (3 – 25 Employees)	142
Medical Expenses – Large Employer with rate differentials not exceeding 20 percent	143
Medical Expenses – Large Employer	144
Medical Expenses – Association	145
Medical Expenses – Discretionary	146
Medical Expenses – Federal Employees	147
Total Comprehensive Medical Expenses	148
Medicare Supplement	149
Long Term Care	150
Specified Disease	151
Accident Only	152
Disability Income	154
Dental	156
Limited Benefit	158
Short Term Credit Disability	160
Long Term Credit Disability	161
Stop Loss	162
Medicare Part D	163
Medicare Advantage/Medicare PPO Product	164
Total Group Accident & Health	165
Total Accident & Health Business – By Company	171

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**SAMPLE COPY
OF
ANNUAL STATEMENT
SUPPLEMENT FOR MISSOURI
FOR YEAR ENDING
DECEMBER 31, 2014**

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MISSOURI DEPARTMENT OF INSURANCE,
 FINANCIAL INSTITUTIONS AND PROFESSIONAL
 REGISTRATION
SUPPLEMENT TO PAGE 19 OF
ANNUAL STATEMENT FOR YEAR ENDING
DECEMBER 31, 2014
 MAIL TO ST. LOUIS, MISSOURI
 STATISTICS SECTION
 P.O. BOX 690
 JEFFERSON CITY, MISSOURI 65102-0690

COMPANY NAME				NAIC GROUP NO. NAIC	COMPANY NO.
(1) LINE OF BUSINESS	(2) DIRECT PREMIUMS WRITTEN	(3) DIRECT PREMIUMS EARNED	(4) DIRECT DEFENSE & COST CONTAINMENT EXPENSE INCURRED	(5) DIRECT LOSSES PAID	(6) DIRECT LOSSES INCURRED
1.& 2. Fire & Allied Lines					
(a) Dwelling					
(b) Commercial					
(c) Farm					
3. Farmowners Multi-Peril					
4.(a) Home Owners Multi-Peril					
(b) Dwelling Owners Multi-Peril (ACV)					
5. Commercial Multi-Peril					
6. Mobile Homes					
7. Growing Crops & Private Crop					
8. Ocean Marine					
9. Inland Marine (Including Auto Cargo)					
10. Financial Guaranty					
11. Medical Malpractice Liability					
(a) Physicians and Surgeons					
(b) Dentists					
(c) Nurses					
(d) Hospitals					
(e) Managed Care Organization errors & omissions					
(f) Other					
12. Earthquake					
14. All Accident & Health (see reverse side)					
16. Direct Workers Compensation					
17. Other Liability					
(a) Bodily Injury & Property Damage					
(b) Warranty Programs/Service Contracts					
(c) Excess Workers Compensation					
18. Product Liability					
Bodily Injury & Property Damage					
19.(a) (1) Priv. Pass. Auto Lia. Bodily Injury					
(2) Priv. Pass. Auto Lia. Property Damage					
(3) Priv. Pass. Auto Medical Payments					
(4) Priv. Pass. Uninsured Motorist					
(5) Priv. Pass. Underinsured Motorist					
(6) Priv. Pass. Acc. Death & Disability/Dismemberment					
(b)(1) Comm. Auto Liability Bodily Injury					
(2) Comm. Auto Liability Property Damage					
(3) Comm. Auto Medical Payments					
(4) Comm. Auto Uninsured/Underinsured Motorist					
21.(a)(1) Priv. Pass. Auto Comprehensive					
(2) Priv. Pass. Auto Collision					
(b)(1) Comm. Auto Comprehensive					
(2) Comm. Auto Collision					
22. Aircraft					
23. Fidelity					
24. Surety					
25. Glass					
26. Burglary & Theft					
27. Boiler & Machinery					
28.(a) Credit Property (excluding V.S.I.)					
(b) Credit Casualty					
(c) Credit Unemployment					
(d) Vendor/Lenders Single Interest, Collateral Prot. etc.					
29. Mortgage Guaranty					
30. Title					
31. Professional Liability (excluding a & b)					
(a) Lawyers Malpractice					
(b) Real Estate Malpractice					
32. Umbrella					
33. Other Specific (specify)					AET000387
34. National Flood Insurance Program					
35. Federal Crop Insurance Corporation					
TOTALS ALL BUSINESS IN MISSOURI					
PLEASE PRINT - COMPANY REPRESENTATIVE				TELEPHONE NUMBER	

INSTRUCTIONS FOR ACCIDENT & HEALTH PORTION OF SUPPLEMENT TO PAGE 19 OF ANNUAL STATEMENT

The break down for Accident & Health business has been expanded. All companies writing Accident & Health business will need to complete the additional information per the following outline.

a) Number of insureds as of December 31 of Report Year: 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.

b) Comprehensive Medical Expense: This category includes major medical, comprehensive medical and other hospital-surgical-medical benefit plans designed to be the insured persons primary health benefit coverage. Do not include plans covering less than 50% of incurred expenses.

c) Limited Benefit: Includes vision, nursing care (other than long-term care), hospital indemnity and any other single service plan or program, not otherwise reported herein.

d) Small Employer (2-50 employees) (Line 5.1a): This term means 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).

e) Association (Line 5.1c): This term means major medical or comprehensive group medical expense insurance coverage sold to members of associations THAT IS NOT subject to the group market provisions of the Federal Health Insurance Portability and Accountability Act (HIPAA).

f) Small Employer (3-25 employees) (Line 7.1): This term means major medical or comprehensive group medical expense coverage that is subject to The Missouri Small Employer Health Insurance Availability Act.

g) Stop Loss: Include any premium for employer self-funded group health plan excess loss coverage, including any such coverage issued or provided through minimum premium plans or other self-funded health benefit plans.

h) Medicare Part D: Pursuant to the Medicare Modernization Act, companies writing prescription drug coverage, through Medicare Part D, must report their data on line numbers 4.13 and/or 5.13.

i) Medicare Advantage (Lines 4.14 and 5.14): 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.

j) Additional association information (lines 8.1 - 8.4): Report only business that offers coverage to associations that include both small (3-25 employees) and large employers. Please refer to the instructions that were included in your packet for additional information.

ACCIDENT & HEALTH INSURANCE	NUMBER OF INSURED	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIVIDENDS PAID OR CREDITED ON DIRECT BUSINESS	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
INDIVIDUAL BUSINESS						
4.1) Comprehensive Medical Expense (see definition above)						
4.2) Medicare Supplement						
4.3) Long Term Care						
4.4) Specified Disease						
4.5) Accident Only						
4.6) Disability Income						
4.7) Dental						
4.8) Limited Benefit						
4.9) Short Term Credit Disability (less than 10 years)						
4.10) Long Term Credit Disability (Mortgage)						
4.11) Credit Unemployment						
4.12) Stop Loss						
4.13) Medicare Part D						
4.14 Medicare Advantage/Medicare PPO Product						
4.15) TOTAL INDIVIDUAL						
GROUP BUSINESS						
5.1) Comprehensive Medical Expense						
a) Small employer (2-50 employees)						
b) Large employer/union (over 50 employees)						
c) Association						
d) Discretionary						
e) Federal Employees (line 23.1)						
5.2) Medicare Supplement						
5.3) Long Term Care						
5.4) Specified Disease						
5.5) Accident Only						
5.6) Disability Income						
5.7) Dental						
5.8) Limited Benefit						
5.9) Short Term Credit Disability (less than 10 years)						
5.10) Long Term Credit Disability (Mortgage)						
5.11) Credit Unemployment						
5.12) Stop Loss						
5.13) Medicare Part D						
5.14 Medicare Advantage/Medicare PPO Product						
5.15) TOTAL GROUP						
6) ALL ACCIDENT & HEALTH						

ADDITIONAL SMALL EMPLOYER COMPREHENSIVE MEDICAL EXPENSE INFORMATION

7.1) Small employer (3-25 employees)

7.2) Number of insured employers reported on Line 5.1a:

7.3) Number of insured employers reported on Line 7.1:

ADDITIONAL ASSOCIATION INFORMATION

	NUMBER OF INSURED	DIRECT PREMIUMS WRITTEN	DIRECT PREMIUMS EARNED	DIVIDENDS PAID OR CREDITED ON DIRECT BUSINESS	DIRECT LOSSES PAID	DIRECT LOSSES INCURRED
8.1) Small employers (3-25 employees) in associations with rate differentials exceeding 20 percent.						
8.2) Small employers (3-25 employees) in associations with rate differentials NOT exceeding 20 percent.						
8.3) Large employers in association plans with rate differentials exceeding 20 percent						
8.4) Large employers in association plans with rate differentials NOT exceeding 20 percent)						

8.1a) Number of insured employers reported on Line 8.1:

8.2a) Number of insured employers reported on Line 8.2: AET000386

8.3a) Number of insured employers reported on Line 8.3:

8.4a) Number of insured employers reported on Line 8.4:

Explanation if premiums are reported, but no insureds:

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. AET000390

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.

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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**

2005- 2014

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HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 2005 - 2014

INDIVIDUAL WHOLE LIFE

YEAR	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW		% OF CHANGE IN DIRECT PREMIUM WRITTEN
				LOSS RATIO	BENEFITS RATIO	
2005	\$701,647,462	\$1,237,629,495	\$308,194,063	176.39%	220.31%	-7.79%
2006	\$725,236,838	\$788,864,126	\$310,866,850	108.77%	151.64%	3.36%
2007	\$694,747,666	\$790,985,364	\$319,678,240	113.85%	159.87%	-4.20%
2008	\$748,437,727	\$736,438,264	\$338,046,133	98.40%	143.56%	7.73%
2009	\$799,312,076	\$774,801,316	\$307,533,931	96.93%	135.41%	6.80%
2010	\$758,779,078	\$816,381,087	\$303,342,750	107.59%	147.57%	-5.07%
2011	\$786,350,923	\$863,513,981	\$299,868,378	109.81%	147.95%	3.63%
2012	\$800,035,507	\$1,046,845,286	\$295,802,034	130.85%	167.82%	1.74%
2013	\$755,530,524	\$855,022,454	\$273,724,432	113.17%	149.40%	-5.56%
2014	\$729,182,063	\$818,993,472	\$281,953,922	112.32%	150.98%	-3.49%

INDIVIDUAL TERM LIFE

YEAR	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW		% OF CHANGE IN DIRECT PREMIUM WRITTEN
				LOSS RATIO	BENEFITS RATIO	
2005	\$346,852,356	\$259,159,296	\$8,750,340	74.72%	77.24%	-0.15%
2006	\$324,914,256	\$205,976,421	\$9,376,107	63.39%	66.28%	-6.32%
2007	\$425,122,250	\$261,285,814	\$9,199,275	61.46%	63.63%	30.84%
2008	\$395,958,904	\$290,161,126	\$8,651,368	73.28%	75.47%	-6.86%
2009	\$423,071,586	\$304,322,036	\$8,376,438	71.93%	73.91%	6.85%
2010	\$439,557,425	\$297,048,781	\$9,068,723	67.58%	69.64%	3.90%
2011	\$457,331,590	\$360,743,348	\$9,032,450	78.88%	80.86%	4.04%
2012	\$459,199,454	\$284,546,888	\$9,327,670	61.97%	64.00%	0.41%
2013	\$486,256,025	\$284,136,851	\$9,019,426	58.43%	60.29%	5.89%
2014	\$484,969,737	\$303,835,016	\$8,678,012	62.65%	64.44%	-0.26%

INDIVIDUAL UNIVERSAL LIFE

YEAR	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW		% OF CHANGE IN DIRECT PREMIUM WRITTEN
				LOSS RATIO	BENEFITS RATIO	
2005	\$504,117,494	\$348,497,145	\$5,165,009	69.13%	70.15%	-8.70%
2006	\$507,239,598	\$394,254,964	\$4,264,290	77.73%	78.57%	0.62%
2007	\$515,700,108	\$341,779,305	\$4,735,773	66.27%	67.19%	1.67%
2008	\$506,318,432	\$538,538,821	\$4,688,405	106.36%	107.29%	-1.82%
2009	\$536,202,703	\$501,958,628	\$4,796,339	93.61%	94.51%	5.90%
2010	\$565,873,745	\$539,744,964	\$4,768,418	95.38%	96.23%	5.53%
2011	\$568,381,773	\$446,012,031	\$3,756,845	78.47%	79.13%	0.44%
2012	\$584,005,588	\$578,379,507	\$4,448,899	99.04%	99.80%	2.75%
2013	\$677,869,479	\$711,940,887	\$10,770,507	105.03%	106.62%	16.07%
2014	\$657,667,003	\$852,420,020	\$10,606,141	129.61%	131.23%	-2.98%

AET000397

HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 2005 - 2014

INDIVIDUAL GRADED DEATH BENEFITS

YEAR	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW LOSS RATIO	BENEFITS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2005	\$9,615,705	\$8,308,272	\$179,856	86.40%	88.27%	-5.94%
2006	\$8,937,343	\$8,483,380	\$162,029	94.92%	96.73%	-7.05%
2007	\$23,472,241	\$9,939,838	\$34,632	42.35%	42.49%	162.63%
2008	\$8,864,756	\$7,687,584	\$29,669	86.72%	87.06%	-62.23%
2009	\$8,757,712	\$6,806,522	\$43,061	77.72%	78.21%	-1.21%
2010	\$9,644,719	\$8,060,521	\$40,640	83.57%	84.00%	10.13%
2011	\$10,099,031	\$6,625,480	\$34,471	65.61%	65.95%	4.71%
2012	\$9,625,013	\$10,564,560	\$31,394	109.76%	110.09%	-4.69%
2013	\$10,092,708	\$7,830,401	\$27,778	77.58%	77.86%	4.86%
2014	\$10,423,282	\$7,318,417	\$22,086	70.21%	70.42%	3.28%

INDIVIDUAL CREDIT LIFE

YEAR	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW LOSS RATIO	BENEFITS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2005	\$4,054,966	\$2,669,454	\$0	65.83%	65.83%	22.97%
2006	\$4,866,381	\$1,681,669	\$0	34.56%	34.56%	20.01%
2007	\$1,789,474	\$1,088,251	\$0	60.81%	60.81%	-63.23%
2008	\$1,547,031	\$1,128,422	\$0	72.94%	72.94%	-13.55%
2009	\$1,261,983	\$924,148	\$0	73.23%	73.23%	-18.43%
2010	\$1,354,198	\$898,378	\$0	66.34%	66.34%	7.31%
2011	\$1,270,595	\$660,841	\$0	52.01%	52.01%	-6.17%
2012	\$1,235,586	\$527,394	\$0	42.68%	42.68%	-2.76%
2013	\$1,216,284	\$633,652	\$0	52.10%	52.10%	-1.56%
2014	\$1,150,748	\$587,641	\$0	51.07%	51.07%	-5.39%

INDIVIDUAL VARIABLE LIFE

YEAR	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW LOSS RATIO	BENEFITS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2005	\$264,276,576	\$353,997,068	\$3,668,394	133.95%	135.34%	-0.71%
2006	\$268,013,253	\$204,479,712	\$3,054,607	76.29%	77.43%	1.41%
2007	\$247,583,451	\$187,770,718	\$3,803,419	75.84%	77.38%	-7.62%
2008	\$277,320,633	\$206,589,636	\$6,038,403	74.49%	76.67%	12.01%
2009	\$240,292,022	\$179,561,163	\$6,092,383	74.73%	77.26%	-13.35%
2010	\$177,275,171	\$171,285,619	\$3,860,704	96.62%	98.80%	-26.23%
2011	\$166,464,971	\$207,194,066	\$3,502,166	124.47%	126.57%	-6.10%
2012	\$150,126,810	\$213,260,154	\$3,939,903	142.05%	144.68%	-9.81%
2013	\$154,021,510	\$193,664,071	\$4,227,032	125.74%	128.48%	2.59%
2014	\$190,430,914	\$253,784,069	\$4,512,315	133.27%	135.64%	23.64%

AET000398

HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 2005 - 2014

INDIVIDUAL ORDINARY ANNUITIES

YEAR	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW LOSS RATIO	BENEFITS RATIO	% OF
						CHANGE IN DIRECT PREMIUM WRITTEN
2005	\$1,212,579,611	\$1,133,952,482	\$849,961	93.52%	93.59%	0.32%
2006	\$1,089,198,163	\$1,374,264,980	\$852,692	126.17%	126.25%	-10.18%
2007	\$1,079,427,402	\$1,560,890,843	\$53,486,559	144.60%	149.56%	-0.90%
2008	\$1,631,861,118	\$1,466,679,173	\$51,748,396	89.88%	93.05%	51.18%
2009	\$1,881,745,967	\$1,193,717,953	\$26,323,356	63.44%	64.84%	15.31%
2010	\$1,309,778,605	\$1,144,776,801	\$31,444,836	87.40%	89.80%	-30.40%
2011	\$1,192,968,099	\$1,258,219,180	\$34,403,385	105.47%	108.35%	-8.92%
2012	\$1,498,421,322	\$1,202,769,908	\$33,382,396	80.27%	82.50%	25.60%
2013	\$820,481,192	\$1,231,817,167	\$36,978,880	150.13%	154.64%	-45.24%
2014	\$760,725,605	\$1,314,658,911	\$39,970,327	172.82%	178.07%	-7.28%

INDIVIDUAL VARIABLE ANNUITIES

YEAR	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW LOSS RATIO	BENEFITS RATIO	% OF
						CHANGE IN DIRECT PREMIUM WRITTEN
2005	\$1,048,332,179	\$827,719,273	\$47,621,403	78.96%	83.50%	-5.94%
2006	\$1,088,966,954	\$1,009,354,714	\$45,876,413	92.69%	96.90%	3.88%
2007	\$1,522,786,782	\$1,225,527,244	\$641,646	80.48%	80.52%	39.84%
2008	\$1,543,627,079	\$1,082,655,878	\$710,225	70.14%	70.18%	1.37%
2009	\$1,582,794,395	\$889,922,798	\$656,824	56.22%	56.27%	2.54%
2010	\$2,487,777,384	\$1,237,313,379	\$415,628	49.74%	49.75%	57.18%
2011	\$3,230,892,805	\$1,576,113,885	\$494,908	48.78%	48.80%	29.87%
2012	\$2,687,721,551	\$1,680,738,736	\$568,899	62.53%	62.56%	-16.81%
2013	\$3,471,380,983	\$2,117,973,913	\$544,165	61.01%	61.03%	29.16%
2014	\$3,640,759,573	\$2,683,168,752	\$576,892	73.70%	73.71%	4.88%

INDIVIDUAL MODIFIED GUARANTEED ANNUITIES

YEAR	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW LOSS RATIO	BENEFITS RATIO	% OF
						CHANGE IN DIRECT PREMIUM WRITTEN
2005	\$19,308,562	\$18,457,937	\$0	95.59%	95.59%	-28.75%
2006	\$31,764,685	\$25,070,263	\$0	78.92%	78.92%	64.51%
2007	\$48,616,121	\$43,945,474	\$0	90.39%	90.39%	53.05%
2008	\$39,764,892	\$13,353,309	\$0	33.58%	33.58%	-18.21%
2009	\$40,813,426	\$26,731,280	\$0	65.50%	65.50%	2.64%
2010	\$12,197,132	\$15,685,937	\$0	128.60%	128.60%	-70.11%
2011	\$12,101,438	\$43,843,642	\$0	362.30%	362.30%	-0.78%
2012	\$9,937,661	\$41,620,510	\$0	418.82%	418.82%	-17.88%
2013	\$7,089,932	\$25,807,169	\$0	364.00%	364.00%	-28.66%
2014	\$6,632,131	\$29,208,591	\$0	440.41%	440.41%	-6.46%

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HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 2005 - 2014

INDIVIDUAL EQUITY INDEXED ANNUITIES

YEAR	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW LOSS RATIO	BENEFITS RATIO	% OF
						CHANGE IN DIRECT PREMIUM WRITTEN
2005	\$321,080,132	\$69,014,616	\$0	21.49%	21.49%	20.16%
2006	\$446,186,722	\$134,225,653	\$0	30.08%	30.08%	38.96%
2007	\$428,750,802	\$154,362,112	\$0	36.00%	36.00%	-3.91%
2008	\$435,444,489	\$211,062,150	\$0	48.47%	48.47%	1.56%
2009	\$560,333,304	\$299,230,120	\$0	53.40%	53.40%	28.68%
2010	\$566,551,393	\$321,163,131	\$0	56.69%	56.69%	1.11%
2011	\$569,608,781	\$313,033,675	\$0	54.96%	54.96%	0.54%
2012	\$660,252,499	\$351,376,494	\$0	53.22%	53.22%	15.91%
2013	\$825,068,718	\$347,149,984	\$0	42.08%	42.08%	24.96%
2014	\$1,257,021,160	\$395,437,039	\$0	31.46%	31.46%	52.35%

INDIVIDUAL DEPOSIT-TYPE FUNDS

YEAR	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW LOSS RATIO	BENEFITS RATIO	% OF
						CHANGE IN DIRECT PREMIUM WRITTEN
2005	\$100,971,117	\$66,680,404	\$101,959	66.04%	66.14%	4.22%
2006	\$91,593,260	\$71,457,947	\$42,509	78.02%	78.06%	-9.29%
2007	\$96,311,198	\$52,897,047	\$84,040	54.92%	55.01%	5.15%
2008	\$82,238,597	\$48,286,363	\$114,856	58.71%	58.85%	-14.61%
2009	\$91,432,950	\$34,187,288	\$97,555	37.39%	37.50%	11.18%
2010	\$102,674,813	\$36,662,224	\$74,101	35.71%	35.78%	12.30%
2011	\$147,958,412	\$46,172,956	\$51,646	31.21%	31.24%	44.10%
2012	\$113,713,896	\$41,737,183	\$15,307	36.70%	36.72%	-23.14%
2013	\$122,821,821	\$37,761,413	\$0	30.74%	30.74%	8.01%
2014	\$86,004,822	\$43,516,745	\$0	50.60%	50.60%	-29.98%

INDIVIDUAL OTHER CONSIDERATIONS

YEAR	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW LOSS RATIO	BENEFITS RATIO	% OF
						CHANGE IN DIRECT PREMIUM WRITTEN
2005	\$448,897,065	\$529,386,474	\$177	117.93%	117.93%	-9.51%
2006	\$519,929,434	\$547,251,323	\$85	105.25%	105.25%	15.82%
2007	\$523,533,060	\$469,141,807	\$127	89.61%	89.61%	0.69%
2008	\$421,007,575	\$376,030,181	\$133	89.32%	89.32%	-19.58%
2009	\$172,110,079	\$283,964,187	\$139	164.99%	164.99%	-59.12%
2010	\$123,482,526	\$309,688,784	\$146	250.80%	250.80%	-28.25%
2011	\$146,503,239	\$337,569,411	\$152	230.42%	230.42%	18.64%
2012	\$116,025,769	\$341,407,909	\$158	294.25%	294.25%	-20.80%
2013	\$108,285,299	\$442,318,808	\$164	408.48%	408.48%	-6.67%
2014	\$94,471,695	\$397,965,125	\$0	421.25%	421.25%	-12.76%

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HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 2005 - 2014

GROUP WHOLE LIFE

YEAR	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW LOSS RATIO	BENEFITS RATIO	% OF
						CHANGE IN DIRECT PREMIUM WRITTEN
2005	\$48,687,415	\$79,016,263	\$75,575	162.29%	162.45%	1.93%
2006	\$33,344,915	\$195,331,633	\$64,850	585.79%	585.99%	-31.51%
2007	\$31,286,221	\$238,746,197	\$75,377	763.10%	763.34%	-6.17%
2008	\$34,361,533	\$143,596,796	\$269,837	417.90%	418.69%	9.83%
2009	\$33,265,813	\$256,477,980	\$20,515	771.00%	771.06%	-3.19%
2010	\$73,423,631	\$214,052,894	\$827,390	291.53%	292.66%	120.72%
2011	\$40,851,047	\$297,389,377	\$7,936	727.98%	728.00%	-44.36%
2012	\$43,223,282	\$133,327,424	\$18,881	308.46%	308.51%	5.81%
2013	\$44,471,778	\$67,139,980	\$38,790	150.97%	151.06%	2.89%
2014	\$47,375,128	\$85,366,637	\$72,007	180.19%	180.34%	6.53%

GROUP TERM LIFE

YEAR	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW LOSS RATIO	BENEFITS RATIO	% OF
						CHANGE IN DIRECT PREMIUM WRITTEN
2005	\$376,714,634	\$397,857,704	\$1,296,566	105.61%	105.96%	10.63%
2006	\$429,762,613	\$358,404,593	\$1,551,526	83.40%	83.76%	14.08%
2007	\$431,403,454	\$359,258,987	\$1,514,546	83.28%	83.63%	0.38%
2008	\$441,547,932	\$389,417,306	\$1,921,557	88.19%	88.63%	2.35%
2009	\$455,540,029	\$489,986,143	\$1,468,996	107.56%	107.88%	3.17%
2010	\$385,905,526	\$439,920,936	\$1,057,661	114.00%	114.27%	-15.29%
2011	\$447,738,187	\$523,710,194	\$1,506,242	116.97%	117.30%	16.02%
2012	\$449,567,475	\$372,423,531	\$1,582,466	82.84%	83.19%	0.41%
2013	\$461,332,940	\$410,753,431	\$959,139	89.04%	89.24%	2.62%
2014	\$473,735,764	\$378,880,189	\$1,702,453	79.98%	80.34%	2.69%

GROUP UNIVERSAL LIFE

YEAR	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW LOSS RATIO	BENEFITS RATIO	% OF
						CHANGE IN DIRECT PREMIUM WRITTEN
2005	\$31,283,999	\$30,446,603	\$25,564	97.32%	97.40%	-12.09%
2006	\$29,301,961	\$36,623,309	\$69,924	124.99%	125.22%	-6.34%
2007	\$29,674,076	\$29,573,775	\$54,621	99.66%	99.85%	1.27%
2008	\$27,685,127	\$43,898,383	\$59,145	158.56%	158.78%	-6.70%
2009	\$27,944,222	\$81,431,567	\$57,450	291.41%	291.61%	0.94%
2010	\$22,774,494	\$43,994,485	\$0	193.17%	193.17%	-18.50%
2011	\$31,832,669	\$51,013,309	\$56,713	160.25%	160.43%	39.77%
2012	\$48,872,170	\$241,864,937	\$19,473	494.89%	494.93%	53.53%
2013	\$77,757,547	\$265,174,721	\$32,009	341.03%	341.07%	59.10%
2014	\$67,546,946	\$258,151,447	\$60,805	382.18%	382.27%	-13.13%

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HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 2005 - 2014

GROUP GRADED DEATH BENEFITS

YEAR	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW LOSS RATIO	BENEFITS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2005	\$5,742,761	\$5,271,944	\$0	91.80%	91.80%	-19.85%
2006	\$6,078,944	\$5,664,078	\$0	93.18%	93.18%	5.85%
2007	\$6,804,008	\$4,996,951	\$0	73.44%	73.44%	11.93%
2008	\$6,688,145	\$4,542,822	\$0	67.92%	67.92%	-1.70%
2009	\$6,536,371	\$5,226,765	\$0	79.96%	79.96%	-2.27%
2010	\$6,442,118	\$5,515,759	\$0	85.62%	85.62%	-1.44%
2011	\$6,579,972	\$5,041,623	\$0	76.62%	76.62%	2.14%
2012	\$6,778,410	\$29,722,021	\$0	438.48%	438.48%	3.02%
2013	\$9,521,830	\$20,030,580	\$0	210.36%	210.36%	40.47%
2014	\$8,869,181	\$19,448,194	\$0	219.28%	219.28%	-6.85%

GROUP CREDIT LIFE

YEAR	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW LOSS RATIO	BENEFITS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2005	\$34,553,971	\$15,962,140	\$43,284	46.19%	46.32%	1.87%
2006	\$31,965,380	\$16,229,948	\$28,318	50.77%	50.86%	-7.49%
2007	\$34,865,411	\$16,000,567	\$14,676	45.89%	45.93%	9.07%
2008	\$28,058,128	\$16,504,778	\$29,790	58.82%	58.93%	-19.52%
2009	\$20,030,083	\$13,839,317	\$0	69.09%	69.09%	-28.61%
2010	\$18,951,964	\$14,064,472	\$20,835	74.21%	74.32%	-5.38%
2011	\$18,693,496	\$12,039,223	\$0	64.40%	64.40%	-1.36%
2012	\$19,441,996	\$10,086,360	\$17,195	51.88%	51.97%	4.00%
2013	\$18,284,588	\$10,102,456	\$0	55.25%	55.25%	-5.95%
2014	\$19,008,688	\$9,917,443	\$0	52.17%	52.17%	3.96%

GROUP VARIABLE LIFE

YEAR	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW LOSS RATIO	BENEFITS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
2005	\$20,486,416	\$20,592,546	\$3,748	100.52%	100.54%	-48.60%
2006	\$22,475,590	\$19,826,088	\$2,623	88.21%	88.22%	9.71%
2007	\$140,088,224	\$20,329,605	\$7,434	14.51%	14.52%	523.29%
2008	\$20,806,062	\$68,233,492	\$6,875	327.95%	327.98%	-85.15%
2009	\$18,108,043	\$60,643,235	\$11,903	334.90%	334.96%	-12.97%
2010	\$13,744,813	\$23,437,707	\$15,512	170.52%	170.63%	-24.10%
2011	\$16,235,622	\$23,322,145	\$16,109	143.65%	143.75%	18.12%
2012	\$10,023,961	\$25,609,049	\$4,605	255.48%	255.52%	-38.26%
2013	\$11,089,927	\$28,180,830	\$9,373	254.11%	254.20%	10.63%
2014	\$18,608,285	\$26,580,443	\$17,789	142.84%	142.94%	67.79%

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HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 2005 - 2014

GROUP ORDINARY ANNUITIES

YEAR	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW		% OF CHANGE IN DIRECT PREMIUM WRITTEN
				LOSS RATIO	BENEFITS RATIO	
2005	\$589,733,120	\$1,383,275,797	\$554,174	234.56%	234.65%	-26.27%
2006	\$497,524,140	\$765,071,081	\$469,820	153.78%	153.87%	-15.64%
2007	\$520,287,792	\$519,994,112	\$6,621,363	99.94%	101.22%	4.58%
2008	\$784,092,407	\$690,989,009	\$8,208,130	88.13%	89.17%	50.70%
2009	\$526,376,668	\$523,939,409	\$1,467,933	99.54%	99.82%	-32.87%
2010	\$377,742,889	\$354,147,826	\$3,527,400	93.75%	94.69%	-28.24%
2011	\$443,394,917	\$371,677,173	\$4,816,386	83.83%	84.91%	17.38%
2012	\$1,286,599,473	\$569,582,297	\$4,885,938	44.27%	44.65%	190.17%
2013	\$1,215,358,820	\$445,542,674	\$5,670,377	36.66%	37.13%	-5.54%
2014	\$1,250,302,248	\$518,116,456	\$7,108,176	41.44%	42.01%	2.88%

GROUP VARIABLE ANNUITIES

YEAR	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW		% OF CHANGE IN DIRECT PREMIUM WRITTEN
				LOSS RATIO	BENEFITS RATIO	
2005	\$551,621,191	\$489,854,581	\$4,359,578	88.80%	89.59%	1.20%
2006	\$767,946,981	\$563,959,933	\$4,995,914	73.44%	74.09%	39.22%
2007	\$882,713,398	\$718,594,840	\$37,202	81.41%	81.41%	14.94%
2008	\$897,918,963	\$747,341,043	\$0	83.23%	83.23%	1.72%
2009	\$547,337,447	\$511,661,999	\$1,946	93.48%	93.48%	-39.04%
2010	\$461,435,583	\$634,639,714	\$0	137.54%	137.54%	-15.69%
2011	\$469,744,128	\$695,938,740	\$0	148.15%	148.15%	1.80%
2012	\$611,769,937	\$674,865,198	\$0	110.31%	110.31%	30.23%
2013	\$775,270,229	\$725,001,321	\$2,172	93.52%	93.52%	26.73%
2014	\$834,068,124	\$820,780,376	\$2,897	98.41%	98.41%	7.58%

GROUP MODIFIED GUARANTEED ANNUITIES

YEAR	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW		% OF CHANGE IN DIRECT PREMIUM WRITTEN
				LOSS RATIO	BENEFITS RATIO	
2005	\$31,835,305	\$31,978,752	\$0	100.45%	100.45%	-55.55%
2006	\$35,880,969	\$40,451,597	\$0	112.74%	112.74%	12.71%
2007	\$145,866,166	\$139,370,859	\$0	95.55%	95.55%	306.53%
2008	\$236,852,631	\$6,487,727	\$0	2.74%	2.74%	62.38%
2009	\$76,788,865	\$28,793,626	\$0	37.50%	37.50%	-67.58%
2010	\$17,091,150	\$115,767,079	\$0	677.35%	677.35%	-77.74%
2011	\$10,975,950	\$26,981,758	\$0	245.83%	245.83%	-35.78%
2012	\$860,724	\$19,799,074	\$0	2300.28%	2300.28%	-92.16%
2013	\$5,860,842	\$14,890,899	\$0	254.07%	254.07%	580.92%
2014	\$3,103,215	\$22,285,399	\$0	718.14%	718.14%	-47.05%

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HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 2005 - 2014

GROUP EQUITY INDEXED ANNUITIES

YEAR	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW		% OF CHANGE IN DIRECT PREMIUM WRITTEN
				LOSS RATIO	BENEFITS RATIO	
2005	\$96,677,488	\$14,885,329	\$0	15.40%	15.40%	173.24%
2006	\$16,182,035	\$12,902,183	\$0	79.73%	79.73%	-83.26%
2007	\$18,796,075	\$21,419,128	\$0	113.96%	113.96%	16.15%
2008	\$14,724,952	\$41,748,247	\$0	283.52%	283.52%	-21.66%
2009	\$20,181,148	\$23,140,567	\$0	114.66%	114.66%	37.05%
2010	\$5,545,801	\$27,415,516	\$0	494.35%	494.35%	-72.52%
2011	\$7,655,126	\$30,004,800	\$0	391.96%	391.96%	38.03%
2012	\$3,875,811	\$32,528,069	\$0	839.26%	839.26%	-49.37%
2013	\$2,063,163	\$29,552,692	\$0	1432.40%	1432.40%	-46.77%
2014	\$10,878,121	\$24,703,135	\$0	227.09%	227.09%	427.25%

GROUP DEPOSIT-TYPE FUNDS

YEAR	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW		% OF CHANGE IN DIRECT PREMIUM WRITTEN
				LOSS RATIO	BENEFITS RATIO	
2005	\$758,951,112	\$215,137,062	\$0	28.35%	28.35%	-2.60%
2006	\$803,890,545	\$424,445,420	\$0	52.80%	52.80%	5.92%
2007	\$632,677,212	\$236,549,654	\$0	37.39%	37.39%	-21.30%
2008	\$638,626,738	\$176,877,540	\$0	27.70%	27.70%	0.94%
2009	\$438,035,129	\$223,147,429	\$0	50.94%	50.94%	-31.41%
2010	\$366,117,028	\$47,704,800	\$0	13.03%	13.03%	-16.42%
2011	\$440,123,270	\$62,217,325	\$0	14.14%	14.14%	20.21%
2012	\$628,330,497	\$66,943,569	\$0	10.65%	10.65%	42.76%
2013	\$771,451,359	\$74,484,253	\$0	9.66%	9.66%	22.78%
2014	\$906,292,397	\$90,102,664	\$0	9.94%	9.94%	17.48%

GROUP OTHER CONSIDERATIONS

YEAR	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL DIVIDENDS TO POLICYHOLDERS	CASH FLOW		% OF CHANGE IN DIRECT PREMIUM WRITTEN
				LOSS RATIO	BENEFITS RATIO	
2005	\$829,544,819	\$486,823,694	\$1,718	58.69%	58.69%	22.23%
2006	\$1,295,029,723	\$1,620,116,075	\$6,042	125.10%	125.10%	56.11%
2007	\$752,113,800	\$523,935,827	\$433,229	69.66%	69.72%	-41.92%
2008	\$704,136,082	\$547,999,977	\$361,938	77.83%	77.88%	-6.38%
2009	\$897,667,166	\$400,903,559	\$289,300	44.66%	44.69%	27.48%
2010	\$912,689,265	\$983,015,495	\$167,935	107.71%	107.72%	1.67%
2011	\$908,840,653	\$1,132,886,816	\$1,574	124.65%	124.65%	-0.42%
2012	\$906,653,658	\$1,363,028,699	\$2,430	150.34%	150.34%	-0.24%
2013	\$992,689,149	\$907,473,876	\$0	91.42%	91.42%	9.49%
2014	\$974,728,559	\$1,310,530,841	\$0	134.45%	134.45%	-1.81%

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HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 2005 - 2014

INDIVIDUAL COMPREHENSIVE MEDICAL EXPENSE

YEAR	DIRECT			CASH FLOW LOSS RATIO	DIRECT			% OF CHANGE IN DIRECT PREMIUM WRITTEN
	PREMIUMS WRITTEN	DIRECT LOSSES PAID			PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	
2005	\$322,885,920	\$223,475,978		69.21%	\$319,913,653	\$215,428,857	67.34%	6.48%
2006	\$328,970,770	\$232,737,475		70.75%	\$336,358,147	\$232,951,409	69.26%	1.88%
2007	\$355,794,204	\$252,338,433		70.92%	\$347,742,236	\$255,724,919	73.54%	8.15%
2008	\$370,646,228	\$269,723,548		72.77%	\$370,337,030	\$264,857,277	71.52%	4.17%
2009	\$383,717,305	\$277,701,460		72.37%	\$379,320,792	\$268,794,687	70.86%	3.53%
2010	\$403,756,711	\$278,284,429		68.92%	\$404,165,742	\$276,889,791	68.51%	5.22%
2011	\$403,540,418	\$304,853,227		75.54%	\$393,273,014	\$305,857,550	77.77%	-0.05%
2012	\$414,007,266	\$324,023,037		78.27%	\$423,602,580	\$325,668,927	76.88%	2.59%
2013	\$438,556,358	\$349,105,794		79.60%	\$441,259,579	\$352,000,915	79.77%	5.93%
2014	\$917,829,288	\$836,198,409		91.11%	\$920,167,388	\$905,306,253	98.38%	109.28%

INDIVIDUAL MEDICARE SUPPLEMENT

YEAR	DIRECT			CASH FLOW LOSS RATIO	DIRECT			% OF CHANGE IN DIRECT PREMIUM WRITTEN
	PREMIUMS WRITTEN	DIRECT LOSSES PAID			PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	
2005	\$324,502,871	\$238,360,551		73.45%	\$326,964,026	\$240,450,847	73.54%	0.39%
2006	\$310,399,602	\$236,360,609		76.15%	\$315,122,856	\$238,049,670	75.54%	-4.35%
2007	\$324,879,304	\$243,883,414		75.07%	\$321,465,021	\$260,428,319	81.01%	4.66%
2008	\$332,402,036	\$251,031,533		75.52%	\$336,104,792	\$246,271,450	73.27%	2.32%
2009	\$344,897,933	\$264,372,317		76.65%	\$342,799,172	\$267,428,929	78.01%	3.76%
2010	\$355,636,160	\$262,414,053		73.79%	\$349,586,468	\$257,477,133	73.65%	3.11%
2011	\$391,032,013	\$294,933,638		75.42%	\$387,818,011	\$300,142,075	77.39%	9.95%
2012	\$432,218,959	\$313,127,641		72.45%	\$428,876,386	\$315,120,265	73.48%	10.53%
2013	\$455,009,751	\$329,452,671		72.41%	\$454,441,840	\$328,813,631	72.36%	5.27%
2014	\$482,144,186	\$347,057,903		71.98%	\$485,942,200	\$352,722,718	72.59%	5.96%

INDIVIDUAL LONG TERM CARE

YEAR	DIRECT			CASH FLOW LOSS RATIO	DIRECT			% OF CHANGE IN DIRECT PREMIUM WRITTEN
	PREMIUMS WRITTEN	DIRECT LOSSES PAID			PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	
2005	\$174,773,182	\$76,403,147		43.72%	\$158,458,592	\$88,928,188	56.12%	5.62%
2006	\$185,431,140	\$86,279,415		46.53%	\$170,254,845	\$112,634,563	66.16%	6.10%
2007	\$193,810,804	\$92,957,108		47.96%	\$181,939,093	\$105,722,750	58.11%	4.52%
2008	\$201,668,862	\$99,526,786		49.35%	\$188,620,115	\$127,448,974	67.57%	4.05%
2009	\$206,264,542	\$107,862,055		52.29%	\$196,427,601	\$134,783,035	68.62%	2.28%
2010	\$204,002,042	\$118,750,667		58.21%	\$194,597,847	\$159,793,788	82.11%	-1.10%
2011	\$207,496,536	\$128,905,231		62.12%	\$193,756,171	\$163,123,353	84.19%	1.71%
2012	\$205,162,078	\$140,639,101		68.55%	\$198,031,471	\$183,676,020	92.75%	-1.13%
2013	\$207,446,905	\$149,032,662		71.84%	\$201,536,525	\$165,150,285	81.95%	1.11%
2014	\$216,403,254	\$156,012,079		72.09%	\$212,398,783	\$204,844,123	96.44%	4.32%

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HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 2005 - 2014

INDIVIDUAL SPECIFIED DISEASE

YEAR	DIRECT			CASH FLOW LOSS RATIO	DIRECT			% OF CHANGE IN DIRECT PREMIUM WRITTEN
	PREMIUMS WRITTEN	DIRECT LOSSES PAID			PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	
2005	\$51,162,276	\$25,486,371		49.81%	\$52,122,674	\$27,790,296	53.32%	4.23%
2006	\$53,675,196	\$24,403,828		45.47%	\$53,568,411	\$25,131,162	46.91%	4.91%
2007	\$58,375,685	\$27,492,436		47.10%	\$58,639,713	\$31,366,646	53.49%	8.76%
2008	\$61,270,452	\$29,411,244		48.00%	\$61,653,241	\$31,827,291	51.62%	4.96%
2009	\$65,348,248	\$29,873,193		45.71%	\$65,173,053	\$32,790,176	50.31%	6.66%
2010	\$67,234,847	\$29,771,505		44.28%	\$67,528,994	\$33,107,946	49.03%	2.89%
2011	\$68,187,490	\$31,174,856		45.72%	\$68,789,302	\$32,705,387	47.54%	1.42%
2012	\$71,620,512	\$36,306,670		50.69%	\$71,053,985	\$38,124,188	53.66%	5.03%
2013	\$76,988,550	\$35,184,258		45.70%	\$76,905,133	\$38,065,418	49.50%	7.50%
2014	\$76,646,387	\$36,941,017		48.20%	\$76,699,658	\$38,240,202	49.86%	-0.44%

INDIVIDUAL ACCIDENT ONLY

YEAR	DIRECT			CASH FLOW LOSS RATIO	DIRECT			% OF CHANGE IN DIRECT PREMIUM WRITTEN
	PREMIUMS WRITTEN	DIRECT LOSSES PAID			PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	
2005	\$43,749,097	\$18,631,600		42.59%	\$43,869,645	\$20,020,395	45.64%	7.02%
2006	\$47,939,093	\$20,627,176		43.03%	\$47,857,335	\$20,900,265	43.67%	9.58%
2007	\$52,708,199	\$23,629,140		44.83%	\$53,124,343	\$25,479,816	47.96%	9.95%
2008	\$55,364,139	\$25,146,994		45.42%	\$56,011,512	\$24,885,905	44.43%	5.04%
2009	\$56,765,950	\$25,067,281		44.16%	\$56,974,426	\$23,358,519	41.00%	2.53%
2010	\$57,040,268	\$25,743,539		45.13%	\$57,342,016	\$26,501,210	46.22%	0.48%
2011	\$58,883,142	\$27,889,908		47.36%	\$59,145,160	\$27,623,899	46.71%	3.23%
2012	\$59,535,290	\$27,176,435		45.65%	\$60,410,372	\$28,289,411	46.83%	1.11%
2013	\$56,610,700	\$23,953,435		42.31%	\$56,692,594	\$23,581,126	41.59%	-4.91%
2014	\$55,883,379	\$24,248,482		43.39%	\$55,794,668	\$25,209,434	45.18%	-1.28%

INDIVIDUAL DISABILITY INCOME

YEAR	DIRECT			CASH FLOW LOSS RATIO	DIRECT			% OF CHANGE IN DIRECT PREMIUM WRITTEN
	PREMIUMS WRITTEN	DIRECT LOSSES PAID			PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	
2005	\$85,801,427	\$51,589,954		60.13%	\$87,912,057	\$61,528,374	69.99%	4.46%
2006	\$93,012,778	\$50,660,961		54.47%	\$95,149,424	\$56,931,860	59.83%	8.40%
2007	\$93,938,858	\$51,194,651		54.50%	\$94,168,754	\$67,333,637	71.50%	1.00%
2008	\$98,855,646	\$54,171,917		54.80%	\$99,404,881	\$62,204,792	62.58%	5.23%
2009	\$100,114,890	\$58,330,893		58.26%	\$100,166,356	\$68,256,699	68.14%	1.27%
2010	\$101,661,837	\$59,575,581		58.60%	\$101,823,091	\$67,168,757	65.97%	1.55%
2011	\$105,387,618	\$61,752,219		58.60%	\$103,445,226	\$57,928,897	56.00%	3.66%
2012	\$107,027,647	\$66,651,155		62.27%	\$107,539,883	\$86,051,840	80.02%	1.56%
2013	\$105,542,504	\$71,328,656		67.58%	\$105,371,718	\$74,759,002	70.95%	-1.39%
2014	\$108,716,840	\$75,711,689		69.64%	\$108,138,461	\$79,531,085	73.55%	3.01%

HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 2005 - 2014

INDIVIDUAL DENTAL

YEAR	DIRECT			CASH FLOW LOSS RATIO	DIRECT			% OF CHANGE IN DIRECT PREMIUM WRITTEN
	PREMIUMS WRITTEN	DIRECT LOSSES PAID			PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	
2005	\$9,514,876	\$4,879,366		51.28%	\$9,581,677	\$5,324,028	55.56%	19.41%
2006	\$11,369,837	\$6,092,444		53.58%	\$11,350,265	\$5,992,842	52.80%	19.50%
2007	\$13,166,610	\$6,814,223		51.75%	\$13,197,137	\$6,245,948	47.33%	15.80%
2008	\$14,700,416	\$7,394,294		50.30%	\$14,706,583	\$7,197,429	48.94%	11.65%
2009	\$15,932,970	\$9,245,567		58.03%	\$15,953,279	\$9,198,512	57.66%	8.38%
2010	\$16,385,716	\$10,212,618		62.33%	\$16,248,416	\$10,244,914	63.05%	2.84%
2011	\$18,735,830	\$11,449,933		61.11%	\$18,583,774	\$11,323,993	60.93%	14.34%
2012	\$20,585,953	\$12,405,523		60.26%	\$20,492,069	\$12,768,492	62.31%	9.87%
2013	\$26,365,639	\$14,775,980		56.04%	\$26,384,901	\$14,722,908	55.80%	28.08%
2014	\$31,122,641	\$16,265,975		52.26%	\$30,856,319	\$17,741,835	57.50%	18.04%

INDIVIDUAL LIMITED BENEFIT

YEAR	DIRECT			CASH FLOW LOSS RATIO	DIRECT			% OF CHANGE IN DIRECT PREMIUM WRITTEN
	PREMIUMS WRITTEN	DIRECT LOSSES PAID			PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	
2005	\$30,162,088	\$14,329,780		47.51%	\$30,152,895	\$14,855,245	49.27%	7.06%
2006	\$32,183,626	\$15,128,450		47.01%	\$32,426,875	\$13,588,842	41.91%	6.70%
2007	\$36,585,400	\$19,096,230		52.20%	\$36,696,997	\$22,746,280	61.98%	13.68%
2008	\$35,223,506	\$17,334,385		49.21%	\$36,046,099	\$16,536,022	45.87%	-3.72%
2009	\$33,851,985	\$16,090,223		47.53%	\$33,990,072	\$15,289,477	44.98%	-3.89%
2010	\$32,607,359	\$14,486,339		44.43%	\$32,557,670	\$15,171,764	46.60%	-3.68%
2011	\$33,260,202	\$14,973,051		45.02%	\$33,292,598	\$15,018,085	45.11%	2.00%
2012	\$33,897,113	\$14,688,218		43.33%	\$33,974,020	\$14,849,565	43.71%	1.91%
2013	\$35,291,790	\$15,111,733		42.82%	\$35,364,908	\$16,011,121	45.27%	4.11%
2014	\$35,105,612	\$14,762,555		42.05%	\$35,269,342	\$15,150,216	42.96%	-0.53%

INDIVIDUAL SHORT TERM CREDIT DISABILITY

YEAR	DIRECT			CASH FLOW LOSS RATIO	DIRECT			% OF CHANGE IN DIRECT PREMIUM WRITTEN
	PREMIUMS WRITTEN	DIRECT LOSSES PAID			PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	
2005	\$2,814,702	\$1,098,982		39.04%	\$2,649,362	\$818,046	30.88%	1.66%
2006	\$1,381,915	\$1,241,348		89.83%	\$2,070,383	\$1,388,078	67.04%	-50.90%
2007	\$1,917,224	\$915,888		47.77%	\$2,355,926	\$571,587	24.26%	38.74%
2008	\$1,064,566	\$630,085		59.19%	\$688,431	-\$162,685	-23.63%	-44.47%
2009	\$1,192,049	\$731,047		61.33%	\$1,857,447	\$656,310	35.33%	11.98%
2010	\$1,290,386	\$466,115		36.12%	\$1,193,036	\$462,122	38.73%	8.25%
2011	\$1,293,238	\$423,836		32.77%	\$978,358	\$298,376	30.50%	0.22%
2012	\$1,547,792	\$429,538		27.75%	\$1,316,928	\$520,160	39.50%	19.68%
2013	\$1,533,569	\$384,684		25.08%	\$1,380,011	\$484,249	35.09%	-0.92%
2014	\$1,624,273	\$374,148		23.03%	\$1,438,629	\$235,053	16.34%	5.91%

HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 2005 - 2014

INDIVIDUAL LONG TERM CREDIT DISABILITY

YEAR							% OF CHANGE IN DIRECT PREMIUM WRITTEN
	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	
2005	\$71,925	\$0	0.00%	\$71,927	-\$227	-0.32%	864.66%
2006	\$15	\$0	0.00%	\$15	\$60	400.00%	-99.98%
2007	\$481	\$0	0.00%	\$477	-\$507	-106.29%	3106.67%
2008	\$3,525	\$0	0.00%	\$3,585	\$2,758	76.93%	632.85%
2009	\$2,969	\$100	3.37%	\$2,953	-\$1,634	-55.33%	-15.77%
2010	\$1,621	\$2,408	148.55%	\$13,052	\$132	1.01%	-45.40%
2011	-\$475	\$4,012	-844.63%	\$14,811	\$10,205	68.90%	-129.30%
2012	-\$12	\$4,144	-34533.33%	\$13,952	\$669	4.80%	-97.47%
2013	\$16,742	\$26,972	161.10%	\$36,016	\$44,998	124.94%	-139616.67%
2014	\$8,524	\$37,804	443.50%	\$35,295	-\$147	-0.42%	-49.09%

INDIVIDUAL CREDIT UNEMPLOYMENT

YEAR							% OF CHANGE IN DIRECT PREMIUM WRITTEN
	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	
2005	\$0	\$0	\$0	\$0	\$0	N/A	N/A
2006	\$0	\$0	\$0	\$0	\$0	N/A	N/A
2007	\$0	\$0	\$0	\$0	\$0	N/A	N/A
2008	\$0	\$0	\$0	\$0	\$0	N/A	N/A
2009	\$0	\$0	\$0	\$0	\$0	N/A	N/A
2010	\$0	\$0	\$0	\$0	\$0	N/A	N/A
2011	\$0	\$0	\$0	\$0	\$0	N/A	N/A
2012	\$0	\$0	\$0	\$0	\$0	N/A	N/A
2013	\$0	\$0	\$0	\$0	\$0	N/A	N/A
2014	\$0	\$0	\$0	\$0	\$0	N/A	N/A

INDIVIDUAL STOP LOSS

YEAR							% OF CHANGE IN DIRECT PREMIUM WRITTEN
	DIRECT PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	
2005	\$0	\$0		\$0	\$0		N/A
2006	\$0	\$0		\$0	\$0		N/A
2007	\$0	\$0		\$0	\$0		N/A
2008	\$0	\$0		\$0	\$0		N/A
2009	\$0	\$0		\$0	\$0		N/A
2010	\$66,402	\$0	0.00%	\$66,402	\$29,936	45.08%	N/A
2011	\$548,182	\$1,615,795	294.76%	\$548,182	\$292,363	53.33%	725.55%
2012	\$1,172,640	\$249,013	21.24%	\$1,172,641	\$1,718,842	146.58%	143.81%
2013	\$1,493,540	\$347,719	23.28%	\$1,493,540	\$848,221	56.79%	27.37%
2014	\$7,400,524	\$2,908,810	39.31%	\$7,400,524	\$4,553,555	61.53%	395.50%

HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 2005 - 2014

INDIVIDUAL MEDICARE PART D

YEAR	DIRECT			CASH FLOW LOSS RATIO	DIRECT			% OF CHANGE IN DIRECT PREMIUM WRITTEN
	PREMIUMS WRITTEN	DIRECT LOSSES PAID			PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	
2005	N/A	N/A		N/A	N/A	N/A	N/A	N/A
2006	\$326,720,230	\$233,559,225		71.49%	\$317,373,556	\$263,955,295	83.17%	N/A
2007	\$270,385,684	\$251,574,056		93.04%	\$284,114,632	\$248,105,730	87.33%	-17.24%
2008	\$302,911,489	\$286,325,553		94.52%	\$302,647,817	\$288,004,862	95.16%	12.03%
2009	\$382,523,063	\$309,741,115		80.97%	\$373,640,633	\$305,628,013	81.80%	26.28%
2010	\$381,465,425	\$271,361,702		71.14%	\$382,498,158	\$271,606,450	71.01%	-0.28%
2011	\$326,239,553	\$259,371,912		79.50%	\$322,422,184	\$259,632,480	80.53%	-14.48%
2012	\$369,238,655	\$305,661,699		82.78%	\$365,183,985	\$307,775,521	84.28%	13.18%
2013	\$307,815,776	\$220,070,813		71.49%	\$301,029,937	\$247,536,134	82.23%	-16.64%
2014	\$290,855,000	\$259,035,798		89.06%	\$297,869,741	\$249,412,469	83.73%	-5.51%

INDIVIDUAL MEDICARE ADVANTAGE/MEDICARE PPO PRODUCT

YEAR	DIRECT			CASH FLOW LOSS RATIO	DIRECT			% OF CHANGE IN DIRECT PREMIUM WRITTEN
	PREMIUMS WRITTEN	DIRECT LOSSES PAID			PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	
2005	N/A	N/A		N/A	N/A	N/A	N/A	N/A
2006	\$128,954,432	\$95,594,103		74.13%	\$126,659,916	\$109,997,112	86.84%	N/A
2007	\$285,599,274	\$216,845,340		75.93%	\$286,228,563	\$230,982,475	80.70%	121.47%
2008	\$517,594,148	\$426,220,010		82.35%	\$518,891,924	\$428,841,919	82.65%	81.23%
2009	\$651,009,521	\$546,396,572		83.93%	\$646,971,608	\$545,709,429	84.35%	25.78%
2010	\$687,726,290	\$584,882,519		85.05%	\$688,549,873	\$569,541,064	82.72%	5.64%
2011	\$633,001,121	\$510,785,888		80.69%	\$633,285,444	\$514,164,052	81.19%	-7.96%
2012	\$675,746,804	\$539,764,950		79.88%	\$677,581,956	\$540,333,719	79.74%	6.75%
2013	\$692,548,832	\$646,320,274		93.32%	\$696,517,314	\$646,329,897	92.79%	2.49%
2014	\$430,507,723	\$355,661,255		82.61%	\$430,474,834	\$357,703,596	83.10%	-37.84%

GROUP COMPREHENSIVE MEDICAL EXPENSE - SMALL EMPLOYER: (2 - 50 EMPLOYEES)

YEAR	DIRECT			CASH FLOW LOSS RATIO	DIRECT			% OF CHANGE IN DIRECT PREMIUM WRITTEN
	PREMIUMS WRITTEN	DIRECT LOSSES PAID			PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	
2005	\$883,819,871	\$694,601,339		78.59%	\$884,893,731	\$703,298,943	79.48%	9.86%
2006	\$886,637,972	\$700,662,436		79.02%	\$900,721,252	\$712,898,312	79.15%	0.32%
2007	\$967,933,529	\$734,944,627		75.93%	\$967,269,138	\$744,232,104	76.94%	9.17%
2008	\$1,062,144,740	\$795,089,132		74.86%	\$1,061,986,721	\$808,384,127	76.12%	9.73%
2009	\$1,041,682,994	\$812,992,214		78.05%	\$1,042,234,055	\$818,223,529	78.51%	-1.93%
2010	\$1,170,130,926	\$857,038,070		73.24%	\$1,170,358,339	\$863,867,476	73.81%	12.33%
2011	\$1,240,919,214	\$912,495,981		73.53%	\$1,219,533,648	\$905,726,448	74.27%	6.05%
2012	\$1,206,310,177	\$922,953,524		76.51%	\$1,220,304,803	\$929,551,460	76.17%	-2.78%
2013	\$1,239,216,740	\$923,592,671		74.53%	\$1,244,763,474	\$937,673,203	75.33%	2.73%
2014	\$1,142,248,689	\$831,655,694		72.81%	\$1,151,819,957	\$839,055,845	72.85%	-7.82%

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HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 2005 - 2014

GROUP COMPREHENSIVE MEDICAL EXPENSE - SMALL EMPLOYER: (3 - 25 EMPLOYEES)

YEAR	DIRECT			CASH FLOW LOSS RATIO	DIRECT			% OF CHANGE IN DIRECT PREMIUM WRITTEN
	PREMIUMS WRITTEN	DIRECT LOSSES PAID			PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	
2005	\$660,017,877	\$508,221,736		77.00%	\$660,737,396	\$513,746,992	77.75%	4.46%
2006	\$604,736,347	\$466,551,021		77.15%	\$612,872,819	\$497,896,848	81.24%	-8.38%
2007	\$617,700,807	\$451,517,775		73.10%	\$623,326,131	\$485,994,031	77.97%	2.14%
2008	\$504,871,060	\$354,742,562		70.26%	\$506,495,717	\$384,152,443	75.85%	-18.27%
2009	\$678,297,673	\$417,470,311		61.55%	\$679,111,300	\$514,290,874	75.73%	34.35%
2010	\$734,466,521	\$525,253,930		71.52%	\$735,546,237	\$512,454,791	69.67%	8.28%
2011	\$755,301,467	\$537,091,033		71.11%	\$743,950,525	\$528,506,564	71.04%	2.84%
2012	\$583,451,091	\$430,006,305		73.70%	\$590,585,297	\$432,863,944	73.29%	-22.75%
2013	\$722,614,630	\$512,196,185		70.88%	\$723,443,997	\$520,098,615	71.89%	23.85%
2014	\$527,499,741	\$389,866,086		73.91%	\$528,638,293	\$391,545,946	74.07%	-27.00%

GROUP COMPREHENSIVE MEDICAL EXPENSE - LARGE EMPLOYER

YEAR	DIRECT			CASH FLOW LOSS RATIO	DIRECT			% OF CHANGE IN DIRECT PREMIUM WRITTEN
	PREMIUMS WRITTEN	DIRECT LOSSES PAID			PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	
2005	\$1,336,336,044	\$1,108,766,762		82.97%	\$1,340,023,596	\$1,140,808,007	85.13%	34.93%
2006	\$1,580,839,426	\$1,371,899,838		86.78%	\$1,606,315,955	\$1,296,313,480	80.70%	18.30%
2007	\$1,734,986,043	\$1,460,725,710		84.19%	\$1,732,987,386	\$1,475,263,750	85.13%	9.75%
2008	\$1,957,296,360	\$1,613,528,243		82.44%	\$1,969,128,831	\$1,603,626,587	81.44%	12.81%
2009	\$2,055,332,127	\$1,775,423,333		86.38%	\$2,050,451,124	\$1,775,691,917	86.60%	5.01%
2010	\$2,002,684,307	\$1,647,874,254		82.28%	\$2,001,689,869	\$1,634,484,226	81.66%	-2.56%
2011	\$2,043,759,231	\$1,646,720,986		80.57%	\$2,034,772,780	\$1,677,153,032	82.42%	2.05%
2012	\$2,114,877,846	\$1,755,535,780		83.01%	\$2,118,110,754	\$1,768,789,278	83.51%	3.48%
2013	\$2,050,460,682	\$1,728,158,433		84.28%	\$2,047,788,163	\$1,714,039,659	83.70%	-3.05%
2014	\$2,004,949,742	\$1,652,444,180		82.42%	\$1,993,919,906	\$1,623,044,418	81.40%	-2.22%

GROUP COMPREHENSIVE MEDICAL EXPENSE - ASSOCIATION

YEAR	DIRECT			CASH FLOW LOSS RATIO	DIRECT			% OF CHANGE IN DIRECT PREMIUM WRITTEN
	PREMIUMS WRITTEN	DIRECT LOSSES PAID			PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	
2005	\$122,623,109	\$79,036,245		64.45%	\$120,656,816	\$78,461,180	65.03%	7.22%
2006	\$128,982,788	\$83,277,556		64.56%	\$129,705,060	\$83,056,149	64.03%	5.19%
2007	\$135,911,686	\$85,819,359		63.14%	\$138,782,958	\$84,663,539	61.00%	5.37%
2008	\$144,915,810	\$94,952,549		65.52%	\$144,550,844	\$93,731,192	64.84%	6.62%
2009	\$154,919,191	\$94,458,209		60.97%	\$156,553,148	\$94,571,806	60.41%	6.90%
2010	\$176,302,725	\$111,571,200		63.28%	\$175,576,748	\$113,379,188	64.58%	13.80%
2011	\$213,067,406	\$152,451,260		71.55%	\$208,603,416	\$153,251,127	73.47%	20.85%
2012	\$210,628,599	\$160,926,194		76.40%	\$212,603,261	\$161,360,391	75.90%	-1.14%
2013	\$207,186,021	\$151,685,312		73.21%	\$208,643,668	\$152,833,979	73.25%	-1.63%
2014	\$176,373,796	\$143,196,477		81.19%	\$179,721,808	\$139,197,534	77.45%	-14.87%

HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 2005 - 2014

GROUP COMPREHENSIVE MEDICAL EXPENSE - DISCRETIONARY

YEAR	DIRECT			CASH FLOW LOSS RATIO	DIRECT			% OF CHANGE IN DIRECT PREMIUM WRITTEN
	PREMIUMS WRITTEN	DIRECT LOSSES PAID			PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	
2005	\$7,269,130	\$3,953,654		54.39%	\$7,288,973	\$3,795,367	52.07%	-7.64%
2006	\$6,885,212	\$3,499,606		50.83%	\$6,967,687	\$3,090,662	44.36%	-5.28%
2007	\$32,203,112	\$23,679,525		73.53%	\$32,174,354	\$23,347,963	72.57%	367.71%
2008	\$36,690,261	\$26,512,256		72.26%	\$36,569,867	\$27,028,469	73.91%	13.93%
2009	\$36,154,162	\$26,048,412		72.05%	\$36,023,915	\$27,070,754	75.15%	-1.46%
2010	\$3,995,007	\$2,283,103		57.15%	\$4,041,322	\$2,060,647	50.99%	-88.95%
2011	\$3,723,383	\$2,811,957		75.52%	\$3,655,670	\$3,205,589	87.69%	-6.80%
2012	\$3,554,493	\$3,346,550		94.15%	\$3,527,162	\$3,204,727	90.86%	-4.54%
2013	\$3,368,578	\$3,470,974		103.04%	\$3,462,918	\$3,831,077	110.63%	-5.23%
2014	\$381,640	\$875,912		229.51%	\$433,615	\$175,459	40.46%	-88.67%

GROUP COMPREHENSIVE MEDICAL EXPENSE - FEDERAL EMPLOYEES

YEAR	DIRECT			CASH FLOW LOSS RATIO	DIRECT			% OF CHANGE IN DIRECT PREMIUM WRITTEN
	PREMIUMS WRITTEN	DIRECT LOSSES PAID			PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	
2005	\$338,861,168	\$270,517,607		79.83%	\$338,572,239	\$274,072,826	80.95%	20.04%
2006	\$363,206,650	\$358,919,483		98.82%	\$364,709,162	\$356,212,467	97.67%	7.18%
2007	\$420,193,581	\$395,799,056		94.19%	\$417,299,279	\$396,430,854	95.00%	15.69%
2008	\$413,511,396	\$416,503,751		100.72%	\$412,717,467	\$428,679,354	103.87%	-1.59%
2009	\$455,718,504	\$418,791,009		91.90%	\$455,216,088	\$414,443,173	91.04%	10.21%
2010	\$487,828,913	\$458,395,289		93.97%	\$487,707,744	\$460,239,924	94.37%	7.05%
2011	\$471,890,761	\$424,701,223		90.00%	\$464,638,207	\$427,840,197	92.08%	-3.27%
2012	\$484,624,022	\$452,111,209		93.29%	\$490,105,025	\$458,223,275	93.49%	2.70%
2013	\$509,805,798	\$482,622,033		94.67%	\$512,579,016	\$484,276,163	94.48%	5.20%
2014	\$545,536,483	\$523,318,124		95.93%	\$561,678,984	\$524,328,434	93.35%	7.01%

GROUP MEDICARE SUPPLEMENT

YEAR	DIRECT			CASH FLOW LOSS RATIO	DIRECT			% OF CHANGE IN DIRECT PREMIUM WRITTEN
	PREMIUMS WRITTEN	DIRECT LOSSES PAID			PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	
2005	\$187,377,965	\$150,829,407		80.49%	\$187,114,339	\$152,474,384	81.49%	22.44%
2006	\$200,256,992	\$159,444,458		79.62%	\$198,891,302	\$201,655,337	101.39%	6.87%
2007	\$222,976,189	\$169,513,720		76.02%	\$221,626,847	\$172,179,604	77.69%	11.35%
2008	\$226,491,723	\$174,595,822		77.09%	\$225,782,304	\$175,866,146	77.89%	1.58%
2009	\$231,754,359	\$165,614,590		71.46%	\$230,416,669	\$165,066,720	71.64%	2.32%
2010	\$226,340,264	\$163,212,241		72.11%	\$225,282,067	\$162,819,461	72.27%	-2.34%
2011	\$217,061,714	\$168,815,502		77.77%	\$217,168,567	\$168,310,399	77.50%	-4.10%
2012	\$203,115,736	\$159,954,643		78.75%	\$205,429,468	\$159,682,393	77.73%	6.43%
2013	\$196,644,545	\$151,548,529		77.07%	\$197,008,666	\$151,674,760	76.99%	-3.19%
2014	\$193,699,358	\$151,589,850		78.26%	\$192,082,500	\$150,841,159	78.53%	-1.50%

HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 2005 - 2014

GROUP LONG TERM CARE

YEAR	DIRECT			DIRECT			% OF CHANGE IN DIRECT PREMIUM WRITTEN
	PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	
2005	\$22,294,017	\$6,742,530	30.24%	\$29,871,692	\$8,050,871	26.95%	-7.45%
2006	\$19,624,171	\$7,667,690	39.07%	\$15,663,704	\$8,848,037	56.49%	-11.98%
2007	\$29,910,251	\$7,668,348	25.64%	\$21,765,974	\$12,803,049	58.82%	52.42%
2008	\$28,712,579	\$14,732,268	51.31%	\$27,633,698	\$12,960,978	46.90%	-4.00%
2009	\$30,511,696	\$11,247,802	36.86%	\$30,496,420	\$12,342,998	40.47%	6.27%
2010	\$32,298,781	\$11,895,294	36.83%	\$30,255,587	\$13,591,952	44.92%	5.86%
2011	\$34,257,863	\$13,674,442	39.92%	\$31,694,453	\$20,819,619	65.69%	6.07%
2012	\$34,789,865	\$14,435,933	41.49%	\$32,038,191	\$20,245,997	63.19%	1.55%
2013	\$33,452,120	\$17,677,533	52.84%	\$30,721,626	\$13,262,610	43.17%	-3.85%
2014	\$36,126,891	\$18,804,607	52.05%	\$33,069,393	\$19,901,016	60.18%	8.00%

GROUP SPECIFIED DISEASE

YEAR	DIRECT			DIRECT			% OF CHANGE IN DIRECT PREMIUM WRITTEN
	PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	
2005	\$8,464,678	\$3,566,439	42.13%	\$8,420,389	\$5,007,284	59.47%	6.87%
2006	\$10,554,160	\$3,432,381	32.52%	\$10,421,575	\$4,060,827	38.97%	24.68%
2007	\$6,000,269	\$2,679,796	44.66%	\$6,046,886	\$2,528,155	41.81%	-43.15%
2008	\$9,211,447	\$4,482,990	48.67%	\$9,155,550	\$4,904,814	53.57%	53.52%
2009	\$17,354,144	\$14,916,077	85.95%	\$17,478,106	\$10,612,735	60.72%	88.40%
2010	\$21,585,485	\$8,919,286	41.32%	\$21,516,226	\$9,472,882	44.03%	24.38%
2011	\$15,946,311	\$6,409,783	40.20%	\$16,117,968	\$6,995,102	43.40%	-26.12%
2012	\$17,607,701	\$8,390,650	47.65%	\$17,682,609	\$8,009,832	45.30%	10.42%
2013	\$19,968,532	\$7,509,688	37.61%	\$20,217,703	\$7,535,509	37.27%	13.41%
2014	\$24,962,355	\$8,637,135	34.60%	\$25,119,000	\$9,396,049	37.41%	25.01%

GROUP ACCIDENT ONLY

YEAR	DIRECT			DIRECT			% OF CHANGE IN DIRECT PREMIUM WRITTEN
	PREMIUMS WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	
2005	\$101,315,087	\$51,619,501	50.95%	\$102,239,760	\$61,942,309	60.59%	5.19%
2006	\$105,142,951	\$47,992,224	45.64%	\$105,661,993	\$49,741,908	47.08%	3.78%
2007	\$95,433,474	\$45,701,126	47.89%	\$94,870,744	\$52,482,231	55.32%	-9.23%
2008	\$87,160,796	\$51,632,494	59.24%	\$87,586,505	\$56,380,230	64.37%	-8.67%
2009	\$85,322,660	\$45,564,463	53.40%	\$83,068,482	\$36,881,093	44.40%	-2.11%
2010	\$96,106,857	\$45,609,772	47.46%	\$90,078,603	\$44,700,512	49.62%	12.64%
2011	\$97,329,393	\$47,953,765	49.27%	\$100,542,729	\$47,896,762	47.64%	1.27%
2012	\$93,669,143	\$44,365,104	47.36%	\$94,083,836	\$45,430,057	48.29%	3.76%
2013	\$99,026,369	\$47,957,270	48.43%	\$100,643,515	\$49,955,641	49.64%	5.72%
2014	\$109,907,195	\$45,080,334	41.02%	\$110,792,405	\$46,424,218	41.90%	10.99%

HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 2005 - 2014

GROUP DISABILITY INCOME

YEAR	DIRECT			CASH FLOW LOSS RATIO	DIRECT			% OF CHANGE IN DIRECT PREMIUM WRITTEN
	PREMIUMS WRITTEN	DIRECT LOSSES PAID			PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	
2005	\$228,531,900	\$151,603,491		66.34%	\$227,368,945	\$309,579,612	136.16%	5.61%
2006	\$243,294,314	\$161,498,969		66.38%	\$241,790,431	\$188,529,874	77.97%	6.46%
2007	\$258,280,702	\$182,501,605		70.66%	\$254,581,547	\$193,562,759	76.03%	6.16%
2008	\$255,564,883	\$184,783,260		72.30%	\$254,915,092	\$196,034,771	76.90%	-1.05%
2009	\$258,760,883	\$176,556,410		68.23%	\$256,420,533	\$189,010,903	73.71%	1.25%
2010	\$254,728,387	\$190,611,485		74.83%	\$256,219,166	\$208,123,252	81.23%	-1.56%
2011	\$252,694,869	\$197,779,613		78.27%	\$257,839,761	\$212,375,298	82.37%	-0.80%
2012	\$258,592,907	\$202,323,947		78.24%	\$262,161,281	\$214,633,320	81.87%	2.33%
2013	\$259,900,676	\$212,934,734		81.93%	\$260,513,436	\$228,524,884	87.72%	0.51%
2014	\$269,201,441	\$212,951,954		79.11%	\$268,290,961	\$217,048,128	80.90%	3.58%

GROUP DENTAL

YEAR	DIRECT			CASH FLOW LOSS RATIO	DIRECT			% OF CHANGE IN DIRECT PREMIUM WRITTEN
	PREMIUMS WRITTEN	DIRECT LOSSES PAID			PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	
2005	\$155,697,937	\$107,243,260		68.88%	\$153,560,512	\$109,868,015	71.55%	10.12%
2006	\$170,101,342	\$118,680,807		69.77%	\$167,187,309	\$122,583,830	73.32%	9.25%
2007	\$179,952,585	\$125,274,508		69.62%	\$177,933,575	\$125,921,554	70.77%	5.79%
2008	\$191,105,734	\$134,629,290		70.45%	\$189,372,101	\$134,927,961	71.25%	6.20%
2009	\$192,108,990	\$135,631,538		70.60%	\$189,886,540	\$141,080,718	74.30%	0.52%
2010	\$199,565,441	\$145,810,996		73.06%	\$199,495,724	\$146,369,623	73.37%	3.88%
2011	\$203,840,252	\$147,687,410		72.45%	\$208,091,722	\$147,890,089	71.07%	2.14%
2012	\$218,668,481	\$161,839,723		74.01%	\$223,189,228	\$162,520,532	72.82%	7.27%
2013	\$220,118,548	\$165,816,300		75.33%	\$219,285,057	\$166,155,018	75.77%	0.66%
2014	\$232,335,863	\$172,716,488		74.34%	\$230,871,383	\$175,080,700	75.83%	5.55%

GROUP LIMITED BENEFIT

YEAR	DIRECT			CASH FLOW LOSS RATIO	DIRECT			% OF CHANGE IN DIRECT PREMIUM WRITTEN
	PREMIUMS WRITTEN	DIRECT LOSSES PAID			PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	
2005	\$150,748,936	\$62,675,376		41.58%	\$150,704,720	\$61,233,285	40.63%	-20.41%
2006	\$171,032,545	\$78,730,474		46.03%	\$170,947,087	\$83,312,347	48.74%	13.46%
2007	\$190,462,502	\$83,562,105		43.87%	\$190,165,792	\$88,246,389	46.40%	11.36%
2008	\$189,102,059	\$89,172,031		47.16%	\$189,147,382	\$87,528,860	46.28%	-0.71%
2009	\$155,451,272	\$95,511,750		61.44%	\$154,976,542	\$90,523,451	58.41%	-17.80%
2010	\$121,571,940	\$90,947,812		74.81%	\$121,543,614	\$85,136,915	70.05%	-21.79%
2011	\$136,070,457	\$93,916,134		69.02%	\$136,247,583	\$93,571,683	68.68%	11.93%
2012	\$149,044,553	\$98,519,019		66.10%	\$149,533,800	\$100,921,166	67.49%	9.53%
2013	\$151,711,089	\$105,597,381		69.60%	\$151,494,391	\$107,054,384	70.67%	1.79%
2014	\$146,851,719	\$111,278,930		75.78%	\$148,179,250	\$114,894,376	77.54%	-3.20%

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HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 2005 - 2014

GROUP SHORT TERM CREDIT DISABILITY

YEAR	DIRECT			CASH FLOW LOSS RATIO	DIRECT			% OF CHANGE IN DIRECT PREMIUM WRITTEN
	PREMIUMS WRITTEN	DIRECT LOSSES PAID			PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	
2005	\$26,834,784	\$12,930,771		48.19%	\$29,838,665	\$11,626,995	38.97%	-9.21%
2006	\$27,568,788	\$11,379,212		41.28%	\$29,733,121	\$9,551,393	32.12%	2.74%
2007	\$26,096,861	\$9,907,171		37.96%	\$27,714,654	\$8,112,531	29.27%	-5.34%
2008	\$22,594,850	\$9,111,668		40.33%	\$25,065,395	\$7,503,831	29.94%	-13.42%
2009	\$15,692,268	\$8,600,798		54.81%	\$20,885,202	\$7,332,032	35.11%	-30.55%
2010	\$13,897,403	\$7,464,066		53.71%	\$17,198,226	\$5,725,319	33.29%	-11.44%
2011	\$13,404,416	\$6,243,141		46.58%	\$14,917,008	\$4,711,093	31.58%	-3.55%
2012	\$14,102,883	\$5,424,730		38.47%	\$13,222,269	\$4,618,540	34.93%	5.21%
2013	\$13,323,245	\$4,749,199		35.65%	\$13,282,084	\$3,675,444	27.67%	-5.53%
2014	\$13,672,599	\$4,131,411		30.22%	\$13,230,216	\$3,351,536	25.33%	2.62%

GROUP LONG TERM CREDIT DISABILITY

YEAR	DIRECT			CASH FLOW LOSS RATIO	DIRECT			% OF CHANGE IN DIRECT PREMIUM WRITTEN
	PREMIUMS WRITTEN	DIRECT LOSSES PAID			PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	
2005	\$2,938,265	\$1,156,046		39.34%	\$2,731,977	\$1,414,443	51.77%	7.73%
2006	\$942,124	\$419,947		44.57%	\$942,478	\$364,028	38.62%	-67.94%
2007	\$1,252,527	\$554,680		44.28%	\$1,270,826	\$657,514	51.74%	32.95%
2008	\$1,181,121	\$618,971		52.41%	\$1,185,633	\$468,092	39.48%	-5.70%
2009	\$864,271	\$589,887		68.25%	\$831,283	\$699,139	84.10%	-26.83%
2010	\$811,029	\$550,504		67.88%	\$750,498	\$391,397	52.15%	-6.16%
2011	\$513,600	\$412,139		80.25%	\$494,369	\$234,644	47.46%	-36.67%
2012	\$502,052	\$544,867		108.53%	\$478,605	\$460,235	96.16%	-2.25%
2013	\$268,879	\$352,003		130.92%	\$319,070	\$322,439	101.06%	-46.44%
2014	\$252,217	\$318,389		126.24%	\$272,788	\$183,714	67.35%	-6.20%

GROUP CREDIT UNEMPLOYMENT

YEAR	DIRECT			CASH FLOW LOSS RATIO	DIRECT			% OF CHANGE IN DIRECT PREMIUM WRITTEN
	PREMIUMS WRITTEN	DIRECT LOSSES PAID			PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	
2005	\$0	\$0		N/A	\$0	\$0	N/A	N/A
2006	\$0	\$0		N/A	\$0	\$0	N/A	N/A
2007	\$0	\$0		N/A	\$317	-\$77	-24.29%	N/A
2008	\$0	\$0		N/A	\$103	\$0	0.00%	N/A
2009	-\$518	\$513		-99.03%	\$17,795	-\$979	-5.50%	N/A
2010	\$0	\$0		N/A	\$0	\$0	N/A	N/A
2011	\$0	\$0		N/A	\$0	\$0	N/A	N/A
2012	\$0	\$0		N/A	\$0	\$0	N/A	N/A
2013	\$0	\$0		N/A	\$0	\$0	N/A	N/A
2014	\$0	\$0		N/A	\$0	\$0	N/A	N/A

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HISTORICAL TRENDS BY LINE OF BUSINESS FOR YEARS 2005 - 2014

GROUP STOP LOSS

YEAR	DIRECT			CASH FLOW LOSS RATIO	DIRECT			% OF CHANGE IN DIRECT PREMIUM WRITTEN
	PREMIUMS WRITTEN	DIRECT LOSSES PAID			PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	
2005	122,060,010	85,468,808		70.02%	121,995,529	89,851,650	73.65%	-47.48%
2006	117,584,904	90,581,960		77.04%	117,788,867	98,006,992	83.21%	-3.67%
2007	121,404,526	102,608,262		84.52%	123,205,114	107,131,127	86.95%	3.25%
2008	138,403,489	101,010,079		72.98%	138,339,711	105,913,017	76.56%	14.00%
2009	147,543,722	110,561,963		74.94%	146,705,478	115,245,737	78.56%	6.60%
2010	148,663,632	108,076,042		72.70%	147,405,469	117,972,833	80.03%	0.76%
2011	172,887,922	127,766,825		73.90%	172,900,544	131,863,432	76.27%	16.29%
2012	184,005,327	130,083,713		70.70%	182,778,042	119,374,475	65.31%	6.43%
2013	234,150,257	180,958,786		77.28%	235,327,544	177,937,489	75.61%	27.25%
2014	\$281,925,029	\$225,743,687		80.07%	\$281,526,112	\$235,172,185	83.53%	20.40%

GROUP MEDICARE PART D

YEAR	DIRECT			CASH FLOW LOSS RATIO	DIRECT			% OF CHANGE IN DIRECT PREMIUM WRITTEN
	PREMIUMS WRITTEN	DIRECT LOSSES PAID			PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	
2005	N/A	N/A		N/A	N/A	N/A	N/A	N/A
2006	\$91,730,819	\$70,114,475		76.44%	\$93,648,540	\$111,374,464	118.93%	N/A
2007	\$139,911,598	\$117,890,777		84.26%	\$140,300,448	\$117,219,561	83.55%	52.52%
2008	\$90,010,069	\$77,003,177		85.55%	\$89,370,677	\$77,264,926	86.45%	-35.67%
2009	\$106,989,293	\$80,532,247		75.27%	\$106,160,884	\$81,323,055	76.60%	18.86%
2010	\$136,607,610	\$101,688,678		74.44%	\$137,271,715	\$102,380,472	74.58%	27.68%
2011	\$141,692,372	\$126,114,515		89.01%	\$141,006,592	\$104,066,574	73.80%	3.72%
2012	\$155,458,744	\$120,339,089		77.41%	\$149,922,156	\$119,046,628	79.41%	9.72%
2013	\$146,684,866	\$118,106,875		80.52%	\$151,393,339	\$119,811,477	79.14%	-5.64%
2014	\$173,901,526	\$143,048,260		82.26%	\$175,848,220	\$144,695,139	82.28%	18.55%

GROUP MEDICARE ADVANTAGE/MEDICARE PPO PRODUCT

YEAR	DIRECT			CASH FLOW LOSS RATIO	DIRECT			% OF CHANGE IN DIRECT PREMIUM WRITTEN
	PREMIUMS WRITTEN	DIRECT LOSSES PAID			PREMIUMS EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	
2005	N/A	N/A		N/A	N/A	N/A	N/A	N/A
2006	\$38,826,278	\$32,191,185		82.91%	\$38,625,605	\$38,230,142	98.98%	N/A
2007	\$71,591,896	\$51,002,021		71.24%	\$72,803,620	\$55,027,288	75.58%	84.39%
2008	\$76,214,475	\$57,629,971		75.62%	\$76,067,986	\$59,240,391	77.88%	6.46%
2009	\$135,213,007	\$100,572,989		74.38%	\$134,278,810	\$107,800,294	80.28%	77.41%
2010	\$184,278,471	\$151,514,936		82.22%	\$185,318,381	\$153,113,939	82.62%	36.29%
2011	\$227,741,217	\$187,262,101		82.23%	\$227,020,511	\$182,099,266	80.21%	23.59%
2012	\$233,541,335	\$179,670,168		76.93%	\$231,876,705	\$181,393,527	78.23%	2.55%
2013	\$341,763,425	\$294,759,592		86.25%	\$352,017,766	\$292,618,231	83.13%	46.34%
2014	\$560,146,920	\$488,893,136		87.28%	\$565,611,452	\$486,316,913	85.98%	63.90%

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**TOTAL
LIFE INSURANCE
BY
LINE OF BUSINESS**

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**MISSOURI DEPARTMENT OF INSURANCE
2014 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS**

LINE DESCRIPTION	TOTAL NUMBER OF INSUREDS	TOTAL DIRECT PREMIUMS & ANNUITIES	TOTAL DIVIDENDS TO POLICYHOLDERS	TOTAL DIRECT CLAIMS AND BENEFITS PAID	TOTAL LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
<u>INDIVIDUAL</u>						
WHOLE LIFE	1,678,188	\$729,182,063	\$281,953,922	\$818,993,472	\$56,367,342	150.98%
TERM LIFE	762,031	\$484,969,737	\$8,678,012	\$303,835,016	\$186,292,782	64.44%
UNIVERSAL LIFE	423,683	\$657,667,003	\$10,806,141	\$852,420,020	\$63,658,623	131.23%
GRADED DEATH BENEFITS	63,303	\$10,423,282	\$22,086	\$7,318,417	\$374,648	70.42%
CREDIT LIFE	24,721	\$1,150,748	\$0	\$587,641	\$104,758	51.07%
VARIABLE LIFE	98,565	\$190,430,914	\$4,512,315	\$253,784,069	\$23,691,003	135.64%
ORDINARY ANNUITIES	243,314	\$760,725,605	\$39,970,327	\$1,314,658,911	\$0	178.07%
VARIABLE ANNUITIES	265,138	\$3,640,759,573	\$576,892	\$2,683,168,752	\$0	73.71%
MODIFIED GUARANTEED ANNUITIES	2,673	\$6,632,131	\$0	\$29,208,591	\$0	440.41%
EQUITY INDEXED ANNUITIES	62,686	\$1,257,021,160	\$0	\$395,437,039	\$0	31.46%
DEPOSIT-TYPE FUNDS	39,240	\$86,004,822	\$0	\$43,516,745	\$0	50.60%
OTHER CONSIDERATIONS	27,140	\$94,471,695	\$0	\$397,965,125	\$0	421.25%
TOTAL INDIVIDUAL	3,690,683	\$7,919,438,734	\$346,319,695	\$7,100,893,798	\$330,489,154	94.04%
<u>GROUP</u>						
WHOLE LIFE	121,275	\$47,375,128	\$72,007	\$85,366,637	\$1,484,209	180.34%
TERM LIFE	1,960,314	\$473,735,764	\$1,702,453	\$378,880,189	\$192,404,864	80.34%
UNIVERSAL LIFE	56,454	\$67,546,946	\$60,805	\$258,151,447	\$8,483,388	382.27%
GRADED DEATH BENEFITS	24,314	\$8,869,181	\$0	\$19,448,194	\$131,252	219.28%
CREDIT LIFE	211,328	\$19,008,688	\$0	\$9,917,443	\$1,341,513	52.17%
VARIABLE LIFE	26,435	\$16,608,285	\$17,789	\$26,580,443	\$13,591,038	142.94%
ORDINARY ANNUITIES	249,705	\$1,250,302,248	\$7,108,176	\$518,116,466	\$0	42.01%
VARIABLE ANNUITIES	116,494	\$834,068,124	\$2,897	\$820,780,376	\$0	98.41%
MODIFIED GUARANTEED ANNUITIES	1,998	\$3,103,215	\$0	\$22,285,399	\$0	718.14%
EQUITY INDEXED ANNUITIES	3,324	\$10,878,121	\$0	\$24,703,135	\$0	227.09%
DEPOSIT-TYPE FUNDS	117,215	\$906,292,397	\$0	\$90,102,664	\$0	8.94%
OTHER CONSIDERATIONS	165,726	\$974,728,559	\$0	\$1,310,530,841	\$0	134.45%
TOTAL GROUP	3,054,582	\$4,614,516,656	\$8,964,127	\$3,564,863,223	\$217,436,264	77.45%
<u>TOTAL INDIVIDUAL AND GROUP BUSINESS</u>						
TOTAL LIFE	6,745,265	\$12,533,955,390	\$355,283,822	\$10,665,757,021	\$547,925,418	87.93%

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**INDIVIDUAL
LIFE INSURANCE
BY LINE OF BUSINESS
BY COMPANY**

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**2014 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - INDIVIDUAL WHOLE LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	5 STAR LIFE INSURANCE COMPANY	0.13%	67	1,488	\$926,121	\$0	\$135,253	\$14,149	14.80%
2	AAA LIFE INSURANCE COMPANY	0.03%	132	469	\$235,127	\$0	\$29,313	\$11,019	12.47%
3	ABILITY INSURANCE COMPANY	0.00%	311	3	\$230	\$0	\$0	\$15	0.00%
4	AETNA LIFE INSURANCE COMPANY	0.06%	103	2,309	\$415,531	\$484,017	\$1,498,315	\$26,858	477.06%
5	ALFA LIFE INSURANCE CORPORATION	0.00%	322	1	\$0	\$0	\$0	\$10	N/A
6	ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERI	0.09%	81	1,043	\$675,113	\$0	\$0	\$7,950	0.00%
7	ALLSTATE LIFE INSURANCE COMPANY	0.06%	96	1,770	\$453,797	\$0	\$532,186	\$29,458	117.27%
8	ALLSTATE LIFE INSURANCE COMPANY OF NEW YORK	0.00%	291	8	\$1,800	\$0	\$30	\$122	1.87%
9	AMALGAMATED LIFE INSURANCE COMPANY	0.00%	322	28	\$0	\$0	\$0	\$247	N/A
10	AMERICAN AMICABLE LIFE INSURANCE COMPANY OF T	0.09%	83	1,142	\$644,946	\$399	\$273,482	\$11,134	42.47%
11	AMERICAN BANKERS LIFE ASSURANCE OF FLORIDA	0.00%	239	54	\$21,520	\$0	\$61,841	\$1,953	287.37%
12	AMERICAN CONTINENTAL INSURANCE COMPANY	0.12%	70	1,244	\$881,472	\$0	\$263,923	\$12,009	29.84%
13	AMERICAN EQUITY INVESTMENT LIFE INSURANCE COM	0.01%	190	148	\$89,599	\$0	\$0	\$2,273	0.00%
14	AMERICAN FAMILY LIFE ASSURANCE COMPANY OF COL	0.09%	82	2,557	\$662,186	\$0	\$108,593	\$63,560	18.40%
15	AMERICAN FAMILY LIFE INSURANCE COMPANY	2.70%	8	50,382	\$19,721,243	\$3,736,440	\$19,308,415	\$4,884,453	118.84%
16	AMERICAN FIDELITY ASSURANCE COMPANY	0.05%	120	2,307	\$332,723	\$2,385	\$80,037	\$28,205	24.77%
17	AMERICAN FIDELITY LIFE INSURANCE COMPANY	0.03%	143	1,388	\$190,413	\$983	\$122,807	\$14,848	65.01%
18	AMERICAN GENERAL LIFE INSURANCE CO	0.90%	24	48,813	\$6,585,643	\$855,393	\$12,098,740	\$496,914	194.26%
19	AMERICAN HEALTH AND LIFE INSURANCE COMPANY	0.01%	209	2,217	\$41,872	(\$3,778)	\$362,828	\$4,533	857.50%
20	AMERICAN HERITAGE LIFE INSURANCE COMPANY	0.00%	241	8	\$20,900	\$0	\$33,541	\$83	160.48%
21	AMERICAN HOME LIFE INSURANCE COMPANY	0.18%	63	3,345	\$1,150,588	\$26,373	\$933,110	\$56,978	83.39%
22	AMERICAN INCOME LIFE INSURANCE CO	1.50%	18	31,262	\$10,944,103	\$10	\$3,858,948	\$362,306	33.43%
23	AMERICAN LIFE & SECURITY CORP	0.02%	147	672	\$180,119	\$104	\$187,078	\$3,759	103.92%
24	AMERICAN MEMORIAL LIFE INSURANCE COMPANY	0.05%	116	2,710	\$343,915	\$12,454	\$748,688	\$13,877	221.31%
25	AMERICAN NATIONAL INSURANCE COMPANY	0.54%	37	36,589	\$3,946,045	\$50,234	\$3,872,884	\$257,242	99.41%
26	AMERICAN NATIONAL LIFE INSURANCE COMPANY OF T	0.00%	275	26	\$4,239	\$0	\$9,781	\$60	230.74%
27	AMERICAN PIONEER LIFE INSURANCE COMPANY	0.03%	137	438	\$216,265	\$0	\$207,048	\$4,231	95.74%
28	AMERICAN PROGRESSIVE LIFE AND HEALTH INSURANC	0.00%	268	11	\$7,175	\$0	\$10,000	\$204	139.37%
29	AMERICAN PUBLIC LIFE INSURANCE COMPANY	0.00%	238	42	\$22,157	\$0	\$11,938	\$2,043	53.87%
30	AMERICAN REPUBLIC INSURANCE COMPANY	0.00%	223	1,381	\$31,187	\$41,820	\$103,717	\$8,423	468.98%
31	AMERICAN RETIREMENT LIFE INSURANCE COMPANY	0.00%	302	3	\$735	\$0	\$0	\$25	0.00%
32	AMERICAN UNDERWRITERS LIFE INSURANCE COMPANY	0.00%	290	4	\$2,108	\$0	\$50,000	\$252	2371.92%
33	AMERICAN UNITED LIFE INSURANCE COMPANY	0.77%	28	2,058	\$5,848,057	\$470,441	\$785,178	\$22,851	22.25%
34	AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE	0.08%	89	3,429	\$570,614	\$2,629	\$640,704	\$32,060	112.74%
35	AMERITAS LIFE INSURANCE CORP	0.05%	113	2,015	\$383,951	\$349,665	\$1,725,771	\$55,985	540.55%
36	AMICA LIFE INSURANCE COMPANY	0.00%	244	29	\$18,676	\$0	\$57,582	\$987	308.32%
37	ANTHEM LIFE INSURANCE COMPANY	0.00%	249	38	\$14,519	\$0	\$23,808	\$605	163.98%
38	ASSURED LIFE ASSOCIATION	0.00%	254	107	\$13,853	\$668	\$18,768	\$722	140.29%
39	ASSURITY LIFE INSURANCE COMPANY	0.22%	54	4,643	\$1,629,028	\$824,610	\$1,809,559	\$73,839	138.59%
40	ATHENE ANNUITY & LIFE ASSURANCE COMPANY OF N	0.03%	138	244	\$205,546	\$0	\$214,218	\$2,225	104.22%
41	ATHENE ANNUITY & LIFE ASSURANCE COMPANY	0.05%	111	2,420	\$389,868	\$11,121	\$1,731,720	\$32,178	447.03%
42	ATHENE ANNUITY AND LIFE COMPANY	0.19%	58	3,305	\$1,382,022	\$1,079,967	\$2,423,241	\$113,589	253.49%
43	ATLANTA LIFE INSURANCE COMPANY	0.01%	211	4,690	\$40,834	\$0	\$99,979	\$6,579	244.84%
44	AURIGEN REINSURANCE COMPANY OF AMERICA	0.00%	322	5	\$0	\$0	\$0	\$330	N/A
45	AURORA NATIONAL LIFE ASSURANCE COMPANY	0.03%	131	210	\$242,294	\$0	\$1,453,727	\$24,707	599.98%
46	AUTO CLUB LIFE INSURANCE COMPANY	0.00%	274	23	\$4,443	\$0	\$14,128	\$356	317.98%
47	AUTO OWNERS LIFE INSURANCE COMPANY	0.04%	124	975	\$305,380	\$0	\$48,673	\$27,124	15.28%
48	AXA EQUITABLE LIFE INSURANCE COMPANY	0.39%	43	9,340	\$2,836,175	\$4,266,237	\$8,002,199	\$192,421	432.57%
49	BALTIMORE LIFE INSURANCE COMPANY THE	0.11%	74	628	\$835,933	\$11,029	\$138,908	\$8,329	17.94%
50	BANKERS FIDELITY LIFE INSURANCE COMPANY	0.00%	235	174	\$22,295	\$0	\$180,695	\$934	855.33%
51	BANKERS LIFE AND CASUALTY COMPANY	0.96%	23	14,663	\$7,034,028	\$29,494	\$4,349,775	\$168,721	82.26%
52	BANNER LIFE INSURANCE COMPANY	0.01%	185	87	\$73,829	\$59,178	\$236,497	\$286,704	400.49%
53	BENEFICIAL LIFE INSURANCE COMPANY	0.00%	234	89	\$22,766	\$5,944	\$40,106	\$1,102	202.28%
54	BERKLEY LIFE AND HEALTH INSURANCE COMPANY	0.00%	252	43	\$14,075	\$0	\$12,744	\$401	90.54%
55	BOSTON MUTUAL LIFE INSURANCE COMPANY	0.79%	26	28,218	\$5,796,259	\$2,705	\$2,562,335	\$477,998	44.25%
56	CANADA LIFE ASSURANCE COMPANY	0.11%	77	863	\$792,407	\$463,193	\$813,349	\$102,289	161.10%
57	CAPITAL RESERVE LIFE INSURANCE COMPANY	0.03%	146	4,778	\$182,463	\$0	\$563,879	\$15,144	309.04%
58	CAPITOL LIFE INSURANCE COMPANY	0.02%	148	428	\$165,215	\$0	\$48,895	\$4,722	29.59%
59	CATHOLIC FINANCIAL LIFE	0.02%	156	1,205	\$133,450	\$19,372	\$515,889	\$11,368	401.10%
60	CATHOLIC HOLY FAMILY SOCIETY	0.39%	45	3,136	\$2,825,397	\$0	\$1,370,006	\$16,940	48.48%
61	CATHOLIC ORDER OF FORESTERS	0.01%	170	1,223	\$104,941	\$34,134	\$139,783	\$21,381	165.73%
62	CENTRAL RESERVE LIFE INSURANCE COMPANY	0.01%	216	89	\$37,150	\$0	\$35,768	\$1,565	96.28%
63	CENTRAL SECURITY LIFE INSURANCE CO	0.02%	155	4,647	\$141,461	\$2,416	\$336,975	\$7,048	229.02%
64	CENTRAL STATES HEALTH & LIFE CO OF OMAHA	0.00%	222	172	\$31,227	\$7,997	\$58,510	\$1,313	276.57%
65	CENTRAL UNITED LIFE INSURANCE COMPANY	0.01%	213	219	\$39,778	\$1,207	\$70,834	\$4,236	181.11%
66	CENTURY LIFE ASSURANCE COMPANY	0.00%	322	1	\$0	\$0	\$0	\$4	N/A
67	CHARTER NATIONAL LIFE INSURANCE CO	0.90%	322	5	\$0	\$0	\$0	\$49	N/A
68	CHESAPEAKE LIFE INSURANCE COMPANY THE	0.08%	106	942	\$402,280	\$65	\$286,021	\$6,874	71.10%
69	CHRISTIAN FIDELITY LIFE INSURANCE CO	0.05%	108	648	\$399,343	\$0	\$268,864	\$6,496	67.28%
70	CHURCH LIFE INSURANCE CORPORATION	0.00%	296	16	\$1,147	\$0	\$387,631	\$74	33795.20%

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**2014 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - INDIVIDUAL WHOLE LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
71	CICA LIFE INSURANCE COMPANY OF AMERICA	0.06%	96	1,308	\$464,268	\$1,068	\$596,722	\$26,811	128.75%
72	CIGNA HEALTH AND LIFE INSURANCE COMPANY	0.00%	306	3	\$609	\$0	\$0	\$12	0.00%
73	CINCINNATI LIFE INSURANCE COMPANY THE	0.10%	80	1,134	\$714,252	\$0	\$2,020,264	\$54,881	282.85%
74	CITIZENS SECURITY LIFE INS CO	0.02%	159	548	\$129,096	\$0	\$72,688	\$3,316	56.29%
75	CMFG LIFE INSURANCE COMPANY	0.35%	46	4,838	\$2,526,315	\$229,908	\$3,059,297	\$67,039	130.20%
76	COLONIAL LIFE & ACCIDENT INSURANCE COMPANY	0.05%	112	1,011	\$385,088	\$0	\$98,348	\$16,814	25.54%
77	COLONIAL PENN LIFE INSURANCE COMPANY	0.01%	166	245	\$108,162	\$0	\$79,454	\$2,100	73.46%
78	COLORADO BANKERS LIFE INS CO	0.08%	86	728	\$602,209	\$0	\$74,107	\$21,089	12.31%
79	COLUMBIAN LIFE INSURANCE COMPANY	0.46%	41	6,337	\$3,367,023	\$981	\$1,369,767	\$110,670	40.71%
80	COLUMBIAN MUTUAL LIFE INSURANCE CO	0.03%	141	369	\$196,405	\$8,754	\$206,140	\$5,450	109.41%
81	COLUMBUS LIFE INSURANCE COMPANY	0.00%	220	148	\$32,401	\$43,105	\$66,181	\$2,982	343.46%
82	COMBINED INSURANCE CO OF AMERICA	0.18%	61	8,289	\$1,278,761	\$0	\$2,304,067	\$58,357	180.18%
83	COMPANION LIFE INSURANCE COMPANY	0.00%	293	8	\$1,445	\$0	\$0	\$130	0.00%
84	COMPBENEFITS INSURANCE COMPANY	0.00%	282	27	\$3,183	\$0	\$5,032	\$223	158.09%
85	CONNECTICUT GENERAL LIFE INS CO	0.21%	57	686	\$1,501,959	\$319,124	\$8,991,525	\$100,686	486.74%
86	CONSECO LIFE INSURANCE CO	0.03%	144	1,658	\$185,566	\$28,128	\$415,193	\$11,927	238.88%
87	CONSTITUTION LIFE INSURANCE COMPANY	0.08%	88	1,370	\$578,837	\$0	\$678,786	\$10,517	116.92%
88	CONTINENTAL GENERAL INSURANCE COMPANY	0.02%	157	805	\$131,147	\$197	\$165,935	\$11,825	128.68%
89	CONTINENTAL LIFE INS CO OF BRENTWOOD TN	0.06%	105	1,167	\$404,892	\$0	\$286,828	\$10,687	73.26%
90	COUNTRY INVESTORS LIFE ASSURANCE COMPANY	0.00%	218	3	\$36,303	\$0	\$0	\$30	0.00%
91	COUNTRY LIFE INSURANCE COMPANY	0.49%	38	9,578	\$3,594,397	\$1,012,199	\$2,247,492	\$431,656	90.69%
92	CROATIAN FRATERNAL UNION OF AMERICA	0.00%	251	408	\$14,096	\$3,265	\$29,661	\$4,646	233.58%
93	CSA FRATERNAL LIFE	0.01%	207	513	\$42,612	\$0	\$89,904	\$2,762	210.98%
94	CSI LIFE INSURANCE COMPANY	0.00%	287	9	\$2,501	\$0	\$600	\$51	23.99%
95	DEARBORN NATIONAL LIFE INSURANCE COMPANY	0.01%	196	407	\$57,653	\$0	\$209,521	\$2,595	363.42%
96	DEGREE OF HONOR PROTECTIVE ASSOC	0.03%	130	820	\$249,321	\$0	\$72,733	\$4,827	29.17%
97	DELAWARE LIFE INSURANCE COMPANY	0.00%	322	62	\$0	\$0	\$1,138,160	\$10,497	N/A
98	ELCO MUTUAL LIFE AND ANNUITY	0.00%	288	88	\$2,444	\$270	\$12,257	\$257	512.56%
99	EMC NATIONAL LIFE COMPANY	0.05%	109	1,552	\$397,505	\$24,649	\$307,230	\$18,223	83.49%
100	EPIC LIFE INSURANCE COMPANY THE	0.00%	307	1	\$559	\$0	\$0	\$5	0.00%
101	EQUITABLE LIFE & CASUALTY INSURANCE COMPANY	0.13%	68	2,155	\$912,644	\$0	\$929,617	\$15,258	101.86%
102	EQUITRUST LIFE INSURANCE COMPANY	0.00%	320	4	\$36	\$0	\$0	\$78	0.00%
103	FAMILY BENEFIT LIFE INSURANCE COMPANY	0.05%	115	1,982	\$354,925	\$40,090	\$489,883	\$30,425	149.32%
104	FAMILY HERITAGE LIFE INSURANCE COMPANY OF AME	0.00%	224	92	\$30,622	\$0	\$300	\$3,760	0.98%
105	FAMILY LIFE INSURANCE COMPANY	0.08%	90	1,624	\$570,303	\$0	\$671,178	\$20,268	117.69%
106	FAMILY SERVICE LIFE INSURANCE COMPANY	0.00%	321	263	\$13	\$0	\$134,828	\$1,383	1037138.46%
107	FARM BUREAU LIFE INSURANCE COMPANY OF MISSOURI	3.22%	6	43,468	\$23,510,098	\$2,984,394	\$16,891,385	\$1,686,002	84.54%
108	FARMERS NEW WORLD LIFE INSURANCE COMPANY	0.06%	102	7,956	\$426,181	\$4,263	\$2,598,389	\$141,777	607.14%
109	FEDERAL LIFE INSURANCE COMPANY (MUTUAL)	0.01%	199	156	\$49,167	\$4,159	\$29,261	\$2,732	67.97%
110	FEDERATED LIFE INSURANCE COMPANY	0.00%	257	120	\$11,568	\$0	\$25,762	\$984	222.70%
111	FIDELITY & GUARANTY LIFE INSURANCE COMPANY	0.01%	200	286	\$49,047	\$3,966	\$94,438	\$2,652	200.63%
112	FIDELITY LIFE ASSOCIATION A LEGAL RESERVE LIFE	0.00%	217	253	\$36,312	\$15,309	\$66,428	\$1,690	280.17%
113	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.02%	154	2,073	\$142,106	\$0	\$638,727	\$20,241	590.92%
114	FIRST ALLMERICA FINANCIAL LIFE INSURANCE COMP	0.02%	149	580	\$164,168	\$251,910	\$273,242	\$19,838	319.89%
115	FIRST CATHOLIC SLOVAK LADIES ASSOCIATION OF T	0.01%	212	143	\$40,237	\$6,005	\$48,739	\$4,914	136.10%
116	FIRST CATHOLIC SLOVAK UNION OF THE UNITED STA	0.00%	319	9	\$74	\$74	\$4,862	\$16	6670.27%
117	FIRST GUARANTY INSURANCE COMPANY	0.01%	187	41	\$71,932	\$0	\$23,842	\$238	33.15%
118	FIRST HEALTH LIFE & HEALTH INSURANCE COMPANY	0.00%	276	3,855	\$4,029	\$0	\$20,935	\$1,751	518.61%
119	FIRST INVESTORS LIFE INSURANCE COMPANY	0.01%	203	62	\$48,019	\$2,409	\$6,036	\$2,517	17.59%
120	FORETHOUGHT LIFE INSURANCE COMPANY	0.01%	175	474	\$89,476	\$0	\$540,789	\$3,154	604.40%
121	FUNERAL DIRECTORS LIFE INSURANCE CO	0.13%	65	1,814	\$965,788	\$777	\$352,634	\$9,057	36.59%
122	GARDEN STATE LIFE INSURANCE COMPANY	0.02%	156	147	\$129,984	\$0	\$69,532	\$3,826	53.49%
123	GBU FINANCIAL LIFE	0.00%	260	319	\$10,978	\$4,681	\$7,612	\$1,708	111.98%
124	GENERAL AMERICAN LIFE INSURANCE COMPANY	2.08%	14	13,878	\$15,140,244	\$16,217,908	\$10,268,955	\$1,215,751	227.91%
125	GENERATION LIFE INSURANCE COMPANY	0.01%	182	78	\$80,881	\$0	\$912	\$1,027	1.13%
126	GENWORTH LIFE AND ANNUITY INSURANCE COMPANY	0.01%	179	150	\$83,891	\$0	\$273,865	\$13,381	327.23%
127	GENWORTH LIFE INSURANCE COMPANY	0.00%	322	0	(\$17,840)	\$0	\$0	\$0	0.00%
128	GERBER LIFE INSURANCE COMPANY	0.85%	25	74,806	\$6,198,231	\$0	\$1,685,863	\$808,595	27.20%
129	GLEANER LIFE INSURANCE SOCIETY	0.00%	253	71	\$13,891	\$746	\$25,616	\$1,705	189.78%
130	GLOBE LIFE AND ACCIDENT INSURANCE COMPANY	0.34%	47	46,517	\$2,510,078	\$234	\$971,790	\$455,191	38.72%
131	GOLDEN RULE INSURANCE COMPANY	0.01%	208	231	\$42,001	\$1,337	\$7,225	\$2,280	20.39%
132	GOVERNMENT PERSONNEL MUTUAL LIFE INSURANCE C	0.01%	164	692	\$78,383	\$74,197	\$363,326	\$9,864	559.00%
133	GRANGE LIFE INSURANCE COMPANY	0.00%	242	23	\$20,537	\$0	\$877	\$0	0.00%
134	GREAT AMERICAN LIFE INSURANCE COMPANY	0.00%	228	38	\$28,794	\$0	\$2,951	\$305	10.25%
135	GREAT SOUTHERN LIFE INSURANCE COMPANY	0.00%	255	164	\$13,726	\$35	\$20,194	\$1,032	147.38%
136	GREAT-WEST LIFE & ANNUITY INSURANCE COMPANY	2.14%	13	2,755	\$15,628,550	\$251,023	\$1,491,584	\$435,723	11.15%
137	GUARANTEE TRUST LIFE INSURANCE COMPANY	0.05%	114	4,335	\$377,585	\$0	\$283,416	\$28,753	75.06%
138	GUARANTY INCOME LIFE INSURANCE COMPANY	0.00%	227	80	\$28,787	\$0	\$228,150	\$1,597	792.55%
139	GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	2.01%	15	4,424	\$14,621,430	\$4,161,991	\$5,863,366	\$958,941	68.70%

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**2014 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - INDIVIDUAL WHOLE LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
140	GUGGENHEIM LIFE AND ANNUITY COMPANY	0.00%	316	3	\$108	\$0	\$0	\$63	0.00%
141	HARTFORD LIFE AND ACCIDENT INSURANCE COMPANY	0.00%	246	29	\$17,061	\$0	\$3,559,955	\$3,095	20866.04%
142	HARTFORD LIFE AND ANNUITY INSURANCE COMPANY	0.00%	312	58	\$212	\$0	\$0	\$5,609	0.00%
143	HARTFORD LIFE INSURANCE COMPANY	0.03%	135	87	\$220,912	\$0	\$150,941	\$14,812	68.33%
144	HCC LIFE INSURANCE COMPANY	0.00%	264	8	\$9,805	\$0	\$0	\$385	0.00%
145	HERITAGE UNION LIFE INSURANCE COMPANY	0.01%	174	108	\$69,690	\$0	\$100,785	\$4,879	112.10%
146	HOMESTEADERS LIFE COMPANY	0.01%	215	2,473	\$37,500	\$0	\$182,209	\$3,174	485.89%
147	HORACE MANN LIFE INSURANCE COMPANY	0.06%	100	1,143	\$430,108	\$0	\$540,427	\$36,176	125.65%
148	HUMANADENTAL INSURANCE COMPANY	0.00%	262	86	\$10,203	\$795	\$18,535	\$566,915	169.65%
149	IA AMERICAN LIFE INSURANCE COMPANY	0.00%	250	204	\$14,113	(\$1,196)	\$37,611	\$706	258.02%
150	IDEALIFE INSURANCE COMPANY	0.00%	229	227	\$26,452	\$0	\$167,297	\$2,379	632.46%
151	ILLINOIS MUTUAL LIFE INSURANCE COMPANY	0.05%	118	792	\$341,447	\$41,506	\$412,397	\$15,661	132.94%
152	INDEPENDENT ORDER OF FORESTERS THE	0.43%	42	5,975	\$3,182,469	\$246,075	\$745,895	\$62,445	31.37%
153	INDIVIDUAL ASSURANCE COMPANY LIFE HEALTH & AC	0.00%	299	49	\$933	\$0	\$87,835	\$91	9414.26%
154	INTRAMERICA LIFE INSURANCE COMPANY	0.00%	322	0	\$0	\$0	\$5,520	\$0	#DIV/DI
155	INVESTORS HERITAGE LIFE INSURANCE COMPANY	0.01%	210	200	\$41,106	\$2,637	\$10,466	\$830	31.88%
156	INVESTORS LIFE INSURANCE COMPANY OF NORTH AME	0.00%	231	288	\$24,433	\$396	\$62,719	\$2,893	258.32%
157	JACKSON NATIONAL LIFE INSURANCE COMPANY	0.67%	31	20,212	\$4,882,450	\$649,443	\$14,116,421	\$565,611	302.47%
158	JEFFERSON NATIONAL LIFE INSURANCE COMPANY	0.01%	167	420	\$108,103	\$42,152	\$2,057,568	\$2,898	1942.33%
159	KANAWHA INSURANCE COMPANY	0.04%	126	404	\$291,667	\$22	\$98,432	\$8,773	33.76%
160	KANSAS CITY LIFE INSURANCE COMPANY	0.07%	95	7,872	\$487,561	\$193,314	\$1,797,241	\$46,951	408.27%
161	KNIGHTS OF COLUMBUS	3.56%	5	55,192	\$25,993,445	\$9,087,129	\$13,026,774	\$1,701,603	85.07%
162	LAFAYETTE LIFE INSURANCE COMPANY THE	3.00%	7	2,448	\$21,857,235	\$2,048,695	\$3,502,512	\$516,621	25.40%
163	LANDMARK LIFE INSURANCE COMPANY	0.02%	153	314	\$144,402	\$0	\$26,726	\$2,054	19.89%
164	LEWER LIFE INSURANCE COMPANY	0.00%	318	1	\$85	\$0	\$0	\$5	0.00%
165	LIBERTY LIFE ASSURANCE COMPANY OF BOSTON	0.70%	30	2,356	\$5,071,052	\$94,592	\$601,704	\$72,184	13.73%
166	LIBERTY NATIONAL LIFE INSURANCE COMPANY	0.33%	46	3,921	\$2,437,797	\$30	\$1,415,646	\$204,788	56.07%
167	LIFE INSURANCE COMPANY OF THE SOUTHWEST	0.00%	264	50	\$3,141	\$4	\$12,719	\$454	405.06%
168	LIFESECURE INSURANCE COMPANY	0.00%	219	811	\$34,452	\$0	\$90,589	\$2,591	262.88%
169	LINCOLN BENEFIT LIFE COMPANY	0.01%	172	350	\$100,611	\$3,067	\$72,234	\$2,998	74.84%
170	LINCOLN HERITAGE LIFE INSURANCE COMPANY	0.55%	36	13,053	\$4,019,985	\$9,110	\$2,635,347	\$69,995	65.78%
171	LINCOLN NATIONAL LIFE INSURANCE COMPANY	0.39%	44	68	\$2,830,099	\$317,568	\$1,781,576	\$27,224	74.17%
172	LONGEVITY INSURANCE COMPANY	0.00%	277	43	\$3,989	\$0	\$0	\$596	0.00%
173	LOYAL AMERICAN LIFE INSURANCE COMPANY	0.01%	191	767	\$66,535	\$1,680	\$562,448	\$8,421	647.87%
174	LOYAL CHRISTIAN BENEFIT ASSOCIATION	0.00%	303	23	\$690	\$121	\$4,995	\$198	741.88%
175	MADISON NATIONAL LIFE INSURANCE COMPANY INC	0.03%	136	754	\$218,935	\$1,868	\$189,192	\$8,296	78.13%
176	MANHATTAN LIFE INSURANCE COMPANY	0.00%	271	258	\$5,742	\$4,997	\$102,559	\$2,043	1873.15%
177	MANHATTAN NATIONAL LIFE INSURANCE COMPANY	0.00%	230	151	\$25,463	\$38	\$110,084	\$1,274	432.48%
178	MARQUETTE NATIONAL LIFE INSURANCE COMPANY	0.00%	232	32	\$24,382	\$0	\$16,590	\$308	68.04%
179	MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY	5.02%	3	19,152	\$36,576,099	\$22,476,170	\$17,413,044	\$2,453,055	109.06%
180	MEDICO INSURANCE COMPANY	0.01%	193	218	\$62,631	\$11,763	\$64,240	\$1,364	121.00%
181	MEMBERS LIFE INSURANCE COMPANY	0.00%	294	8	\$1,344	\$0	\$12,000	\$114	892.86%
182	MERIT LIFE INSURANCE CO	0.00%	258	63	\$11,831	\$0	\$19,844	\$711	167.73%
183	METLIFE INSURANCE COMPANY USA	0.01%	189	5,774	\$70,007	\$91,790	\$4,221,317	\$867,107	6160.97%
184	METROPOLITAN LIFE INSURANCE COMPANY	2.52%	9	158,373	\$18,349,537	\$15,925,567	\$53,357,775	\$1,840,472	377.56%
185	METROPOLITAN TOWER LIFE INSURANCE COMPANY	0.00%	297	2	\$1,127	\$0	\$0	\$100,000	0.00%
186	MIDLAND NATIONAL LIFE INSURANCE COMPANY	2.41%	10	8,472	\$17,608,829	\$16,265	\$5,626,563	\$1,510,640	32.03%
187	MIDWEST NATIONAL LIFE INSURANCE COMPANY OF TE	0.02%	161	296	\$127,059	\$2,565	\$292,659	\$2,013	232.35%
188	MIDWESTERN UNITED LIFE INSURANCE COMPANY	0.00%	263	93	\$9,929	\$3,520	\$0	\$738	35.45%
189	MINNESOTA LIFE INSURANCE COMPANY	0.12%	73	1,466	\$857,114	\$570,392	\$9,560,257	\$67,867	1181.95%
190	MODERN WOODMEN OF AMERICA	0.48%	40	11,396	\$3,490,902	\$541,204	\$2,969,333	\$213,226	100.56%
191	MONITOR LIFE INSURANCE COMPANY OF NEW YORK	0.00%	286	32	\$2,917	\$77	\$872	\$400	32.53%
192	MONY LIFE INSURANCE COMPANY	0.23%	53	4,471	\$1,654,154	\$1,257,454	\$4,078,631	\$146,130	322.59%
193	MTL INSURANCE COMPANY	0.28%	52	793	\$1,917,708	\$94,618	\$2,326,958	\$121,509	126.27%
194	MUTUAL OF AMERICA LIFE INSURANCE COMPANY	0.00%	225	100	\$29,646	\$3,190	\$113,648	\$2,446	391.44%
195	NATIONAL BENEFIT LIFE INSURANCE COMPANY	0.06%	101	2,123	\$429,933	\$0	\$113,763	\$40,622	26.48%
196	NATIONAL CATHOLIC SOCIETY OF FORESTERS	0.01%	204	64	\$47,674	\$1,638	\$7,334	\$599	18.61%
197	NATIONAL FARMERS UNION LIFE INSURANCE COMPANY	0.00%	229	122	\$27,482	\$1,265	\$42,789	\$1,555	160.30%
198	NATIONAL GUARDIAN LIFE INSURANCE COMPANY	0.04%	123	6,165	\$315,825	\$20,259	\$450,466	\$39,018	149.14%
199	NATIONAL LIFE INSURANCE COMPANY	0.60%	35	1,458	\$4,352,818	\$2,812,194	\$3,541,364	\$251,179	145.96%
200	NATIONAL TEACHERS ASSOCIATES LIFE INSURANCE C	0.00%	247	104	\$15,622	\$0	\$23,932	\$1,537	153.19%
201	NATIONAL WESTERN LIFE INSURANCE COMPANY	0.02%	165	1,303	\$112,378	\$0	\$564,367	\$5,616	599.20%
202	NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY	0.03%	142	489	\$196,104	\$1,543	\$65,094	\$10,858	35.36%
203	NATIONWIDE LIFE INSURANCE COMPANY	0.12%	71	1,568	\$675,695	\$337,070	\$1,958,255	\$30,489	262.11%
204	NEW ENGLAND LIFE INSURANCE COMPANY	0.04%	121	245	\$326,984	\$53,513	\$122,711	\$23,407	53.89%
205	NEW ERA LIFE INSURANCE COMPANY	0.00%	322	4	\$0	\$0	\$0	\$25	N/A
206	NEW ERA LIFE INSURANCE COMPANY OF THE MIDWEST	0.00%	322	39	\$0	\$0	\$16,108	\$121	N/A
207	NEW YORK LIFE INSURANCE COMPANY	5.75%	2	47,576	\$41,954,152	\$18,542,054	\$46,769,118	\$2,930,614	155.67%
208	NORTH AMERICAN COMPANY FOR LIFE AND HEALTH IN	0.06%	104	159	\$414,039	\$0	\$124,912	\$52,743	30.17%

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**2014 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - INDIVIDUAL WHOLE LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
209	NORTH AMERICAN INSURANCE COMPANY	0.00%	322	1	\$0	\$0	\$0	\$5	N/A
210	NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY	22.36%	1	91,641	\$163,037,025	\$95,677,642	\$132,340,965	\$13,079,090	138.86%
211	OCCIDENTAL LIFE INSURANCE COMPANY OF NORTH CA	0.04%	129	510	\$257,894	\$2,987	\$116,674	\$5,087	46.40%
212	OHIO NATIONAL LIFE INSURANCE COMPANY THE	0.83%	33	2,562	\$4,627,751	\$997,184	\$1,179,182	\$189,304	47.03%
213	OHIO STATE LIFE INSURANCE COMPANY THE	0.00%	295	95	\$1,330	\$773	\$73,428	\$411	5579.02%
214	OLD AMERICAN INSURANCE COMPANY	0.72%	29	13,051	\$5,228,129	\$0	\$3,809,824	\$93,174	72.87%
215	OLD REPUBLIC LIFE INSURANCE COMPANY	0.04%	128	1,328	\$284,976	\$0	\$614,977	\$78,111	232.09%
216	OLD UNITED LIFE INSURANCE COMPANY	0.00%	289	21	\$2,417	\$0	\$0	\$210	0.00%
217	OXFORD LIFE INSURANCE COMPANY	0.18%	60	1,854	\$1,283,782	\$0	\$518,993	\$21,265	40.43%
218	OZARK NATIONAL LIFE INSURANCE COMPANY	2.32%	12	42,814	\$16,898,003	\$68,066	\$10,313,173	\$1,208,471	61.44%
219	PACIFIC GUARDIAN LIFE INSURANCE COMPANY LTD	0.00%	261	7	\$3,289	\$176	\$0	\$0	5.35%
220	PACIFIC LIFE INSURANCE COMPANY	0.06%	89	188	\$433,050	\$30,128	\$823,568	\$6,548	197.14%
221	PAN AMERICAN ASSURANCE COMPANY	0.04%	127	424	\$266,621	\$0	\$362,667	\$37,421	136.03%
222	PAN-AMERICAN LIFE INSURANCE COMPANY	0.01%	202	291	\$48,067	\$14,343	\$66,246	\$11,000	167.66%
223	PARK AVENUE LIFE INSURANCE COMPANY	0.00%	298	0	\$1,124	\$0	\$0	\$0	0.00%
224	PAUL REVERE LIFE INSURANCE COMPANY	0.00%	240	311	\$20,952	\$0	\$76,053	\$1,617	362.99%
225	PAUL REVERE VARIABLE ANNUITY INSURANCE COMPAN	0.00%	248	44	\$15,176	\$0	\$6,162	\$1,525	40.60%
226	PEKIN LIFE INSURANCE COMPANY	0.01%	178	135	\$89,358	\$362	\$4,544	\$2,867	5.48%
227	PENN MUTUAL LIFE INSURANCE COMPANY THE	0.09%	85	2,229	\$623,832	\$307,939	\$1,541,214	\$52,931	309.24%
228	PENNSYLVANIA LIFE INSURANCE COMPANY	0.06%	107	843	\$401,473	\$0	\$607,553	\$20,447	151.33%
229	PHARMACISTS LIFE INSURANCE COMPANY, THE	0.01%	177	105	\$87,749	\$50	\$57,690	\$7,645	65.80%
230	PHILADELPHIA AMERICAN LIFE INSURANCE COMPANY	0.00%	267	64	\$7,284	\$0	\$11,783	\$1,565	161.77%
231	PHL VARIABLE INSURANCE COMPANY	0.00%	243	20	\$19,384	\$0	\$58,500	\$406	301.80%
232	PHOENIX LIFE INSURANCE COMPANY	1.15%	19	5,665	\$8,401,125	\$4,746,313	\$14,171,598	\$597,529	225.18%
233	PHYSICIANS LIFE INSURANCE COMPANY	0.05%	110	1,357	\$394,964	\$0	\$407,384	\$12,631	103.14%
234	PIONEER AMERICAN INSURANCE COMPANY	0.09%	64	1,364	\$638,011	\$0	\$115,152	\$8,763	18.05%
235	PIONEER MUTUAL LIFE INSURANCE COMPANY	0.00%	304	37	\$636	\$2,045	\$16,823	\$132	2966.67%
236	PIONEER SECURITY LIFE INSURANCE COMPANY	0.01%	205	98	\$45,979	\$0	\$4,057	\$722	10.56%
237	POLISH NATNL ALLIANCE OF THE US OF N. A	0.01%	214	1,009	\$37,899	\$1,259	\$73,039	\$4,946	196.04%
238	POLISH ROMAN CATHOLIC UNION OF AMERICA	0.00%	292	545	\$1,592	\$276	\$14,280	\$1,889	914.32%
239	PRINCIPAL LIFE INSURANCE COMPANY	0.32%	49	4,838	\$2,352,144	\$2,331,080	\$5,823,764	\$265,538	346.70%
240	PROFESSIONAL INSURANCE COMPANY	0.00%	305	8	\$633	\$0	\$0	\$71	0.00%
241	PROTECTIVE LIFE AND ANNUITY INSURANCE COMPANY	0.00%	269	177	\$6,806	\$1,543	\$83,938	\$687	1293.99%
242	PROTECTIVE LIFE INSURANCE COMPANY	0.79%	27	8,098	\$5,746,060	\$27,147	\$108,644,220	\$2,439,773	1891.23%
243	PROVIDENT AMERICAN LIFE AND HEALTH INSURANCE	0.00%	258	17	\$11,528	\$0	\$7,423	\$132	64.39%
244	PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY	1.04%	20	10,105	\$7,604,171	\$0	\$2,601,580	\$708,565	34.21%
245	PROVIDENT LIFE AND CASUALTY INSURANCE COMPANY	0.00%	315	1	\$156	\$0	\$0	\$20	0.00%
246	PRUDENTIAL INSURANCE COMPANY OF AMERICA THE	2.41%	11	122,574	\$17,838,511	\$36,385,763	\$73,579,483	\$1,585,216	626.99%
247	PURITAN LIFE INSURANCE COMPANY OF AMERICA	0.00%	245	50	\$17,447	\$0	\$121	\$697	0.69%
248	PYRAMID LIFE INSURANCE COMPANY	0.04%	125	1,821	\$285,934	\$0	\$603,473	\$19,453	203.92%
249	RELIANCE STANDARD LIFE INSURANCE COMPANY	0.00%	259	138	\$11,184	\$285	\$0	\$971	2.55%
250	RELIASTAR LIFE INSURANCE COMPANY	0.10%	78	2,013	\$762,618	\$218,823	\$685,922	\$63,113	118.64%
251	RELIASTAR LIFE INSURANCE COMPANY OF NEW YORK	0.00%	322	35	\$0	\$1,187	\$24,050	\$321	N/A
252	RENAISSANCE LIFE & HEALTH INSURANCE COMPANY O	0.00%	237	801	\$22,249	\$0	\$149,977	\$3,282	674.08%
253	RESERVE NATIONAL INSURANCE COMPANY	0.08%	91	916	\$561,424	\$0	\$112,002	\$7,689	19.95%
254	RGA REINSURANCE COMPANY	0.16%	62	201	\$1,151,705	\$676,447	\$498,466	\$77,852	102.02%
255	RIVERSOURCE LIFE INSURANCE COMPANY	0.00%	261	575	\$10,719	\$0	\$4,862	\$5,157	45.55%
256	ROYAL ARCANUM SUPREME COUNCIL OF	0.00%	300	141	\$677	\$1,488	\$20,153	\$639	2467.62%
257	ROYAL NEIGHBORS OF AMERICA	0.08%	67	5,021	\$591,030	\$63,774	\$598,183	\$25,800	111.66%
258	S USA LIFE INSURANCE COMPANY INC	0.00%	285	8	\$3,118	\$0	\$0	\$650	0.00%
259	SAGICOR LIFE INSURANCE COMPANY	0.18%	59	131	\$1,307,266	\$556	\$513,906	\$918	39.35%
260	SAVINGS BANK LIFE INSURANCE COMPANY OF MASSAC	0.00%	221	181	\$32,332	\$20,697	\$61,845	\$2,387	255.60%
261	SECURITY BENEFIT LIFE INSURANCE COMPANY	0.07%	94	2,702	\$492,125	\$73,327	\$378,158	\$26,153	91.74%
262	SECURITY LIFE INSURANCE COMPANY OF AMERICA	0.01%	206	249	\$44,319	\$0	\$20,397	\$1,515	46.02%
263	SECURITY LIFE OF DENVER INSURANCE COMPANY	0.03%	139	189	\$204,696	\$40,893	\$5,588,011	\$8,157	2749.93%
264	SECURITY MUTUAL LIFE INSURANCE COMPANY OF NEW	0.11%	76	3,065	\$809,979	\$71,536	\$104,990	\$75,184	21.79%
265	SECURITY NATIONAL LIFE INSURANCE COMPANY	0.05%	119	1,162	\$337,469	\$0	\$211,724	\$7,208	62.74%
266	SENIOR LIFE INSURANCE COMPANY	0.15%	64	2,263	\$1,062,508	\$0	\$313,212	\$20,890	29.48%
267	SENTINEL AMERICAN LIFE INSURANCE CO	0.00%	310	24	\$273	\$0	\$1,392	\$30	509.89%
268	SENTRY LIFE INSURANCE COMPANY (L&H ACCT)	0.02%	151	631	\$159,180	\$2,830	\$76,733	\$16,216	49.98%
269	SETTLERS LIFE INSURANCE COMPANY	0.02%	162	307	\$120,895	\$1,975	\$28,631	\$2,533	26.14%
270	SHELTER LIFE INSURANCE COMPANY	0.68%	32	13,573	\$4,807,353	\$1,385,055	\$4,267,570	\$294,188	117.56%
271	SHENANDOAH LIFE INSURANCE COMPANY	0.01%	201	713	\$48,825	\$431	\$505,371	\$9,576	635.95%
272	SLOVENE NATIONAL BENEFIT SOCIETY	0.00%	260	307	\$3,316	\$960	\$6,844	\$1,054	221.06%
273	STANDARD INSURANCE COMPANY	0.01%	181	94	\$81,390	\$15,297	\$14,114	\$2,598	36.14%
274	STANDARD LIFE AND ACCIDENT INSURANCE COMPANY	0.04%	122	1,605	\$316,655	\$12,429	\$378,745	\$12,062	123.07%
275	STANDARD LIFE AND CASUALTY COMPANY	0.00%	313	8	\$182	\$68	\$0	\$35	37.36%
276	STATE FARM LIFE INSURANCE COMPANY	4.55%	4	104,485	\$33,184,958	\$15,728,688	\$30,418,906	\$2,499,650	139.08%
277	STATE LIFE INSURANCE COMPANY	1.00%	22	144	\$7,266,208	\$34,215	\$3,252,428	\$99,403	45.23%

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**2014 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - INDIVIDUAL WHOLE LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
275	STATE MUTUAL INSURANCE COMPANY	0.02%	150	398	\$162,179	\$24,241	\$361,247	\$4,477	237.69%
279	STERLING INVESTORS LIFE INSURANCE COMPANY	0.01%	195	115	\$59,455	\$0	\$7,640	\$1,224	12.85%
280	STERLING LIFE INSURANCE COMPANY	0.01%	171	224	\$102,637	\$0	\$0	\$0	0.00%
281	STONEBRIDGE LIFE INSURANCE COMPANY	0.10%	79	3,205	\$731,352	\$0	\$934,533	\$24,045	127.78%
282	SUN LIFE ASSURANCE COMPANY OF CANADA	0.22%	55	805	\$1,616,031	\$969,864	\$3,362,918	\$158,994	268.11%
283	SUNSET LIFE INSURANCE COMPANY OF AMERICA	0.00%	263	71	\$3,166	\$274	\$7,959	\$260	258.89%
284	SURETY LIFE INSURANCE COMPANY	0.00%	322	30	\$0	\$0	\$0	\$123	N/A
285	SYMETRA LIFE INSURANCE COMPANY	0.02%	163	932	\$119,770	\$159	\$390,990	\$7,392	328.56%
286	SYMETRA NATIONAL LIFE INSURANCE COMPANY	0.00%	279	52	\$3,663	\$0	\$2,085	\$532	57.19%
287	TEXAS LIFE INSURANCE COMPANY	0.26%	51	447	\$1,916,565	\$258,396	\$193,516	\$26,522	23.55%
288	THE RELIABLE LIFE INSURANCE COMPANY	1.01%	21	118,003	\$7,359,543	(\$177)	\$8,804,435	\$492,008	92.45%
289	THRIVENT FINANCIAL FOR LUTHERANS	1.52%	17	19,350	\$11,093,654	\$4,876,921	\$13,059,892	\$516,789	161.70%
290	TIME INSURANCE COMPANY	0.00%	308	2	\$417	\$0	\$0	\$10	0.00%
291	TRANS WORLD ASSURANCE COMPANY	0.01%	168	387	\$106,272	\$0	\$68,107	\$11,883	64.09%
292	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	0.00%	236	43	\$22,289	\$0	\$51,075	\$2,036	229.15%
293	TRANSAMERICA LIFE INSURANCE COMPANY	1.74%	16	8,748	\$12,678,613	\$136,613	\$6,530,946	\$68,960	52.59%
294	TRANSAMERICA PREMIER LIFE INSURANCE COMPANY	0.52%	38	27,266	\$3,785,459	\$10,657	\$4,217,832	\$311,983	111.71%
295	TRUSTMARK INSURANCE COMPANY	0.01%	169	614	\$105,760	\$29,218	\$193,561	\$7,874	210.65%
296	U S FINANCIAL LIFE INSURANCE COMPANY	0.00%	278	16	\$3,679	\$0	\$19,231	\$137	522.72%
297	ULICO LIFE INSURANCE COMPANY	0.00%	301	2	\$829	\$0	\$0	\$15	0.00%
298	UNIFIED LIFE INSURANCE COMPANY	0.01%	173	1,151	\$97,086	\$4,673	\$215,066	\$12,663	226.33%
299	UNION FIDELITY LIFE INSURANCE COMPANY	0.01%	192	306	\$63,899	\$0	\$263,769	\$1,730	412.79%
300	UNION LABOR LIFE INSURANCE COMPANY	0.00%	270	27	\$6,152	\$1,316	\$15,164	\$165	267.91%
301	UNION SECURITY INSURANCE COMPANY	0.02%	160	4,186	\$127,505	\$2,353	\$1,012,399	\$13,830	795.85%
302	UNITED AMERICAN INSURANCE COMPANY	0.05%	117	1,754	\$343,152	\$0	\$484,886	\$14,189	141.30%
303	UNITED COMMERCIAL TRAVELERS OF AMERICA	0.00%	233	94	\$23,795	\$0	\$36,285	\$744	160.90%
304	UNITED FIDELITY LIFE INSURANCE COMPANY	0.03%	133	3,385	\$229,091	\$25,637	\$722,235	\$15,462	326.45%
305	UNITED HERITAGE LIFE INSURANCE COMPANY	0.27%	50	4,201	\$1,877,555	\$18,216	\$1,244,415	\$31,767	63.85%
306	UNITED HOME LIFE INSURANCE COMPANY	0.11%	75	1,385	\$818,011	\$93	\$381,250	\$32,668	46.82%
307	UNITED INSURANCE COMPANY OF AMERICA	0.01%	180	5,779	\$82,053	\$0	\$150,997	\$10,419	184.02%
308	UNITED LIFE INSURANCE COMPANY	0.21%	56	647	\$1,582,255	\$0	\$219,095	\$18,820	14.02%
309	UNITED NATIONAL LIFE INSURANCE COMPANY OF AME	0.01%	186	260	\$73,514	\$0	\$103,827	\$1,648	141.23%
310	UNITED OF OMAHA LIFE INSURANCE COMPANY	0.08%	92	17,259	\$552,236	\$314	\$673,172	\$215,332	158.17%
311	UNITED SECURITY ASSURANCE COMPANY OF PENNSYLV	0.00%	314	2	\$157	\$0	\$0	\$35	0.00%
312	UNITED STATES LIFE INSURANCE COMPANY NEW YORK	0.01%	188	94	\$71,670	\$3,985	\$427,056	\$2,990	601.43%
313	UNITED TEACHER ASSOCIATES INSURANCE COMPANY	0.01%	197	107	\$56,809	\$0	\$81,800	\$672	143.99%
314	UNITED WORLD LIFE INSURANCE COMPANY	0.00%	309	1,108	\$312	\$0	\$0	\$3,020	0.00%
315	UNITY FINANCIAL LIFE INSURANCE COMPANY	0.12%	72	2,040	\$866,573	\$0	\$779,181	\$14,763	89.92%
316	UNIVERSAL GUARANTY LIFE INSURANCE COMPANY	0.03%	140	3,281	\$201,272	\$7,662	\$582,705	\$28,360	293.42%
317	UNIVERSAL UNDERWRITERS LIFE INSURANCE COMPAN	0.00%	265	46	\$6,322	\$0	\$12,500	\$1,484	150.20%
318	UNUM LIFE INSURANCE COMPANY OF AMERICA	0.03%	145	185	\$185,532	\$198,575	\$1,799,503	\$4,281	1076.95%
319	USA LIFE ONE INSURANCE COMPANY OF INDIANA	0.00%	273	139	\$4,990	\$0	\$20,117	\$274	403.15%
320	USAA LIFE INSURANCE COMPANY	0.13%	66	1,514	\$949,688	\$433,765	\$673,603	\$80,192	116.60%
321	VANTIS LIFE INSURANCE COMPANY	0.01%	198	114	\$52,702	\$392	\$0	\$1,453	0.74%
322	VOYA INSURANCE AND ANNUITY COMPANY	0.02%	152	863	\$151,302	\$143,343	\$781,612	\$7,766	811.33%
323	VOYA RETIREMENT INSURANCE AND ANNUITY COMPAN	0.07%	93	569	\$533,853	\$0	\$682,339	\$19,338	127.81%
324	WASHINGTON NATIONAL INSURANCE COMPANY	0.03%	134	3,236	\$227,260	\$22,967	\$1,687,775	\$23,952	840.77%
325	WEST COAST LIFE INSURANCE COMPANY	0.02%	164	511	\$117,786	\$125,370	\$32,576	\$12,285	134.10%
326	WESTERN AND SOUTHERN LIFE INSURANCE COMPANY	0.81%	34	34,559	\$4,413,401	\$1,673,511	\$5,534,389	\$261,304	163.32%
327	WESTERN CATHOLIC UNION	0.12%	69	5,571	\$903,972	\$69,340	\$1,637,576	\$64,980	188.82%
328	WESTERN SOUTHERN LIFE ASSURANCE COMPANY	0.00%	266	42	\$7,960	\$0	\$43,000	\$185	540.20%
329	WILCAC LIFE INSURANCE COMPANY	0.01%	183	706	\$80,134	\$120,897	\$475,283	\$9	743.95%
330	WILLIAM PENN ASSOCIATION	0.01%	194	81	\$62,801	\$544	\$13,893	\$1,189	22.99%
331	WILTON REASSURANCE LIFE COMPANY OF NEW YORK	0.01%	178	184	\$86,394	\$0	\$12,860	\$18,159	14.89%
332	WOMAN'S LIFE INSURANCE SOCIETY	0.00%	272	442	\$5,055	\$2,810	\$17,576	\$872	403.26%
333	WOODMEN OF THE WORLD LIFE INSURANCE SOCIETY	0.06%	97	1,226	\$455,896	\$87,710	\$238,783	\$15,311	71.82%
334	ZALE LIFE INSURANCE COMPANY	0.90%	317	2	\$95	\$0	\$0	\$7	0.00%
TOTAL		100.00%		1,678,188	\$729,182,063	\$281,953,922	\$818,993,472	\$56,367,342	150.96%

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**2014 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - INDIVIDUAL TERM LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	5 STAR LIFE INSURANCE COMPANY	0.04%	142	311	\$110,648	\$0	\$0	\$28,074	0.00%
2	AAA LIFE INSURANCE COMPANY	0.32%	58	2,418	\$1,478,437	\$0	\$454,360	\$718,782	30.77%
3	AETNA LIFE INSURANCE COMPANY	0.02%	178	129	\$35,245	\$0	\$118,677	\$8,568	336.72%
4	ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERU	0.02%	105	184	\$265,024	\$0	\$383,766	\$52,159	127.83%
5	ALLSTATE LIFE INSURANCE COMPANY	0.48%	64	3,693	\$1,130,451	\$0	\$1,411,607	\$412,020	124.89%
6	ALLSTATE LIFE INSURANCE COMPANY OF NEW YORK	0.00%	200	25	\$14,530	\$0	\$0	\$9,130	0.00%
7	AMERICAN AMICABLE LIFE INSURANCE COMPANY OF T	0.18%	87	1,194	\$452,984	\$0	\$285,934	\$68,487	63.12%
8	AMERICAN BANKERS LIFE ASSURANCE OF FLORIDA	0.00%	245	6	\$2,282	\$0	\$6,557	\$207	287.34%
9	AMERICAN FAMILY LIFE ASSURANCE COMPANY OF COL	1.51%	39	11,510	\$2,736,279	\$0	\$513,988	\$497,481	18.78%
10	AMERICAN FAMILY LIFE INSURANCE COMPANY	8.02%	6	45,870	\$20,208,654	\$17,469	\$8,725,923	\$4,456,039	43.27%
11	AMERICAN FIDELITY ASSURANCE COMPANY	0.74%	38	5,632	\$2,788,230	\$32,088	\$2,985,724	\$526,435	108.55%
12	AMERICAN FINANCIAL SECURITY LIFE INSURANCE CO	0.00%	209	4	\$9,568	\$0	\$0	\$105	0.00%
13	AMERICAN GENERAL LIFE INSURANCE CO	4.42%	7	33,888	\$19,305,928	\$53,981	\$17,294,035	\$10,029,491	89.88%
14	AMERICAN HEALTH AND LIFE INSURANCE COMPANY	0.01%	249	89	\$1,672	\$0	\$14,490	\$181	868.63%
15	AMERICAN HERITAGE LIFE INSURANCE COMPANY	0.41%	78	3,094	\$828,532	\$0	\$205,460	\$107,943	32.69%
16	AMERICAN HOME LIFE INSURANCE COMPANY	0.12%	84	680	\$460,431	\$0	\$705,737	\$72,457	153.28%
17	AMERICAN INCOME LIFE INSURANCE CO	0.21%	76	1,614	\$871,346	\$0	\$105,822	\$203,170	15.78%
18	AMERICAN MEMORIAL LIFE INSURANCE COMPANY	0.00%	244	26	\$2,378	\$0	\$7,853	\$219	321.63%
19	AMERICAN NATIONAL INSURANCE COMPANY	0.49%	48	3,745	\$2,058,501	\$0	\$639,332	\$725,593	31.08%
20	AMERICAN REPUBLIC INSURANCE COMPANY	0.12%	77	938	\$828,770	\$0	\$1,218,643	\$99,622	193.81%
21	AMERICAN UNDERWRITERS LIFE INSURANCE COMPANY	0.00%	268	1	\$0	\$0	\$0	\$21	N/A
22	AMERICAN UNITED LIFE INSURANCE COMPANY	0.14%	268	1,081	\$0	\$0	\$0	\$482,166	N/A
23	AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE	0.31%	36	2,339	\$2,919,224	\$0	\$821,897	\$226,856	21.30%
24	AMERITAS LIFE INSURANCE CORP	0.14%	54	1,074	\$1,820,084	\$0	\$126,729	\$470,677	7.82%
25	AMICA LIFE INSURANCE COMPANY	0.04%	119	294	\$197,575	\$0	\$0	\$108,128	0.00%
26	ANTHEM LIFE INSURANCE COMPANY	0.20%	103	1,537	\$296,260	\$0	\$80,000	\$52,615	30.38%
27	ASSURED LIFE ASSOCIATION	0.00%	260	8	\$353	\$0	\$0	\$36	0.00%
28	ASSURITY LIFE INSURANCE COMPANY	0.16%	66	1,189	\$1,039,775	\$0	\$1,111,494	\$178,336	106.80%
29	ATHENE ANNUITY & LIFE ASSURANCE COMPANY OF N	0.00%	288	2	\$0	\$0	\$0	\$200	N/A
30	ATHENE ANNUITY & LIFE ASSURANCE COMPANY	0.20%	60	1,493	\$1,282,481	\$0	\$1,108,600	\$252,939	86.52%
31	ATHENE ANNUITY AND LIFE COMPANY	0.14%	89	1,055	\$901,005	\$4,251	\$458,011	\$342,155	51.31%
32	AUTO CLUB LIFE INSURANCE COMPANY	0.01%	248	82	\$1,912	\$0	\$0	\$5,270	0.00%
33	AUTO OWNERS LIFE INSURANCE COMPANY	0.45%	55	3,401	\$1,615,258	\$0	\$375,770	\$637,363	23.28%
34	AXA EQUITABLE LIFE AND ANNUITY COMPANY	0.02%	98	187	\$351,739	\$0	\$250,000	\$52,771	71.08%
35	AXA EQUITABLE LIFE INSURANCE COMPANY	0.47%	23	3,608	\$5,371,065	\$0	\$1,595,844	\$2,754,808	28.65%
36	BALTIMORE LIFE INSURANCE COMPANY THE	0.00%	195	34	\$18,416	\$0	\$0	\$3,289	0.00%
37	BANKERS LIFE AND CASUALTY COMPANY	0.11%	90	644	\$410,341	\$0	\$113,320	\$62,260	27.62%
38	BANNER LIFE INSURANCE COMPANY	2.44%	8	18,592	\$15,784,469	\$0	\$4,600,000	\$9,784,260	29.18%
39	BENEFICIAL LIFE INSURANCE COMPANY	0.00%	202	36	\$11,878	\$0	\$439	\$12,095	3.70%
40	BERKLEY LIFE AND HEALTH INSURANCE COMPANY	0.00%	265	1	\$226	\$0	\$0	\$10	0.00%
41	BERKSHIRE LIFE INSURANCE COMPANY OF AMERICA	0.00%	183	25	\$28,010	\$0	\$0	\$30,021	0.00%
42	BOSTON MUTUAL LIFE INSURANCE COMPANY	0.00%	203	14	\$11,303	\$0	\$0	\$555	0.00%
43	C M LIFE INSURANCE COMPANY	0.00%	175	34	\$37,822	\$0	\$0	\$7,990	0.00%
44	CANADA LIFE ASSURANCE COMPANY	0.01%	148	79	\$94,420	\$0	\$95,915	\$19,888	102.64%
45	CAPITAL RESERVE LIFE INSURANCE COMPANY	0.08%	246	475	\$2,245	\$0	\$77,332	\$2,077	3444.83%
46	CATHOLIC FINANCIAL LIFE	0.04%	155	324	\$72,163	\$0	\$35,131	\$13,041	48.68%
47	CENTRAL SECURITY LIFE INSURANCE CO	0.07%	223	968	\$5,130	\$0	\$40,378	\$2,832	787.10%
48	CENTRAL STATES HEALTH & LIFE CO OF OMAHA	0.00%	192	27	\$20,464	\$0	\$25,000	\$1,470	122.17%
49	CENTRAL UNITED LIFE INSURANCE COMPANY	0.00%	206	32	\$10,437	\$316	\$18,556	\$1,112	180.82%
50	CHESAPEAKE LIFE INSURANCE COMPANY THE	0.14%	85	1,066	\$458,671	\$0	\$125,001	\$108,892	27.25%
51	CHURCH LIFE INSURANCE CORPORATION	0.00%	254	5	\$822	\$0	\$0	\$5	0.00%
52	CICA LIFE INSURANCE COMPANY OF AMERICA	0.00%	224	2	\$4,982	\$0	\$0	\$1,945	0.00%
53	CINCINNATI LIFE INSURANCE COMPANY THE	0.97%	22	7,387	\$5,851,747	\$0	\$3,257,778	\$2,425,730	55.67%
54	CMFG LIFE INSURANCE COMPANY	0.16%	100	1,185	\$300,976	\$961	\$13,731	\$104,572	4.86%
55	COLONIAL LIFE & ACCIDENT INSURANCE COMPANY	0.49%	57	3,734	\$1,507,605	\$0	\$441,253	\$258,426	29.27%
56	COLONIAL PENN LIFE INSURANCE COMPANY	0.00%	217	20	\$6,649	\$0	\$10,000	\$275	150.40%
57	COLORADO BANKERS LIFE INS CO	0.16%	79	1,186	\$516,631	\$0	\$114,842	\$34,085	22.19%
58	COLUMBUS LIFE INSURANCE COMPANY	0.03%	126	210	\$175,446	\$0	\$0	\$85,699	0.00%
59	COMBINED INSURANCE CO OF AMERICA	0.10%	179	759	\$33,834	\$0	\$12,000	\$12,569	35.47%
60	COMMONWEALTH ANNUITY AND LIFE INSURANCE COMP	0.03%	143	251	\$107,670	\$0	\$317,502	\$5,892	284.88%
61	CONNECTICUT GENERAL LIFE INS CO	0.00%	215	3	\$7,062	\$0	\$32,759	\$3,133	463.86%
62	CONSECO LIFE INSURANCE CO	0.04%	141	280	\$111,906	\$0	\$52,065	\$19,227	48.53%
63	CONTINENTAL GENERAL INSURANCE COMPANY	0.03%	170	198	\$41,121	\$0	\$0	\$7,792	0.00%
64	CONTINENTAL LIFE INS CO OF BRENTWOOD TN	0.00%	198	24	\$15,260	\$0	\$0	\$2,029	0.00%
65	COUNTRY INVESTORS LIFE ASSURANCE COMPANY	0.00%	257	1	\$527	\$0	\$0	\$109	0.00%
66	COUNTRY LIFE INSURANCE COMPANY	0.57%	45	4,347	\$2,251,214	\$822	\$432,783	\$1,057,801	19.26%
67	CSA FRATERNAL LIFE	0.00%	232	20	\$3,717	\$0	\$16,690	\$241	449.02%
68	DEARBORN NATIONAL LIFE INSURANCE COMPANY	0.00%	226	15	\$4,378	\$0	\$503	\$309	11.49%
69	DELAWARE AMERICAN LIFE INSURANCE COMPANY	0.00%	258	1	\$503	\$0	\$0	\$0	0.00%
70	DELAWARE LIFE INSURANCE COMPANY	0.00%	268	1	\$0	\$0	\$0	\$116	N/A

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**2014 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - INDIVIDUAL TERM LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
71	DIRECT GENERAL LIFE INSURANCE COMPANY	0.07%	139	524	\$117,840	\$0	\$35,678	\$7,440	30.28%
72	ELCO MUTUAL LIFE AND ANNUITY	0.00%	210	7	\$8,493	\$0	\$25,000	\$500	263.35%
73	EMC NATIONAL LIFE COMPANY	0.20%	71	1,518	\$794,041	\$1,221	\$384,241	\$186,246	48.54%
74	EQUITRUST LIFE INSURANCE COMPANY	0.00%	268	9	\$0	\$0	\$0	\$22	N/A
75	FAMILY BENEFIT LIFE INSURANCE COMPANY	0.04%	115	336	\$217,114	\$0	\$66,600	\$26,540	30.88%
76	FAMILY LIFE INSURANCE COMPANY	0.00%	158	33	\$66,351	\$0	\$78,087	\$2,358	117.68%
77	FAMILY SERVICE LIFE INSURANCE COMPANY	0.00%	288	8	\$0	\$0	\$2,522	\$26	#DIV/0!
78	FARM BUREAU LIFE INSURANCE COMPANY OF MISSOURI	3.37%	18	25,708	\$9,812,048	\$0	\$4,310,811	\$3,816,646	44.85%
79	FARMERS NEW WORLD LIFE INSURANCE COMPANY	2.82%	13	21,527	\$11,479,639	\$0	\$2,812,755	\$3,801,076	22.76%
80	FEDERAL LIFE INSURANCE COMPANY (MUTUAL)	0.01%	186	85	\$26,789	\$0	\$15,943	\$9,840	59.51%
81	FEDERATED LIFE INSURANCE COMPANY	0.16%	53	1,244	\$1,622,276	\$0	\$1,055,656	\$584,759	65.07%
82	FIDELITY & GUARANTY LIFE INSURANCE COMPANY	0.54%	32	4,145	\$3,294,679	\$0	\$2,767,898	\$820,733	64.01%
83	FIDELITY INVESTMENTS LIFE INSURANCE COMPANY	0.02%	131	189	\$144,208	\$0	\$0	\$71,650	0.00%
84	FIDELITY LIFE ASSOCIATION A LEGAL RESERVE LIF	0.27%	49	2,044	\$1,998,589	\$24,755	\$2,916,006	\$403,436	147.14%
85	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.00%	233	15	\$3,633	\$0	\$1,586	\$406	43.66%
86	FIRST ALLMERICA FINANCIAL LIFE INSURANCE COMP	0.00%	268	0	\$0	\$0	\$5,001	\$0	N/A
87	FIRST HEALTH LIFE & HEALTH INSURANCE COMPANY	0.00%	268	0	\$101	\$0	\$0	\$12	0.00%
88	FIRST INVESTORS LIFE INSURANCE COMPANY	0.01%	159	107	\$64,309	\$0	\$0	\$26,121	0.00%
89	FIRST PENN-PACIFIC LIFE INSURANCE COMPANY	0.58%	44	4,447	\$2,388,188	\$0	\$3,210,217	\$1,231,091	135.56%
90	FREEDOM LIFE INSURANCE COMPANY OF AMERICA	0.05%	129	343	\$158,270	\$0	\$0	\$13,549	0.00%
91	GARDEN STATE LIFE INSURANCE COMPANY	0.06%	102	471	\$298,146	\$0	\$214,090	\$38,339	71.81%
92	GBU FINANCIAL LIFE	0.00%	240	27	\$2,802	\$0	\$25,074	\$1,245	894.86%
93	GENERAL AMERICAN LIFE INSURANCE COMPANY	0.20%	152	1,511	\$81,836	\$0	\$689,614	\$570,811	842.68%
94	GENERATION LIFE INSURANCE COMPANY	0.02%	156	171	\$70,315	\$0	\$0	\$9,637	0.00%
95	GENWORTH LIFE AND ANNUITY INSURANCE COMPANY	3.27%	8	24,899	\$16,284,880	\$0	\$19,806,884	\$7,983,837	121.63%
96	GENWORTH LIFE INSURANCE COMPANY	0.52%	41	3,947	\$2,678,032	\$0	\$770,464	\$1,376,031	28.79%
97	GERBER LIFE INSURANCE COMPANY	0.19%	101	1,484	\$298,866	\$0	\$106,932	\$130,540	35.78%
98	GLEANER LIFE INSURANCE SOCIETY	0.02%	182	145	\$30,232	\$0	\$0	\$11,015	0.00%
99	GLOBE LIFE AND ACCIDENT INSURANCE COMPANY	3.51%	59	26,747	\$1,473,564	\$0	\$1,074,283	\$191,918	72.90%
100	GOLDEN RULE INSURANCE COMPANY	0.07%	97	547	\$329,069	\$0	\$1,960,595	\$111,240	595.80%
101	GOVERNMENT PERSONNEL MUTUAL LIFE INSURANCE C	0.00%	194	28	\$19,546	\$0	\$0	\$4,089	0.00%
102	GRANGE LIFE INSURANCE COMPANY	0.01%	189	70	\$42,463	\$0	\$0	\$23,097	0.00%
103	GREAT AMERICAN LIFE INSURANCE COMPANY	0.09%	82	713	\$488,611	\$0	\$251,552	\$157,504	51.48%
104	GREAT SOUTHERN LIFE INSURANCE COMPANY	0.02%	128	135	\$162,245	\$0	\$650,055	\$15,803	400.66%
105	GREAT-WEST LIFE & ANNUITY INSURANCE COMPANY	0.27%	12	2,079	\$11,789,959	\$0	\$1,125,230	\$328,704	9.54%
106	GUARANTEE TRUST LIFE INSURANCE COMPANY	0.05%	111	409	\$229,956	\$0	\$35,858	\$13,496	15.59%
107	GUARANTY INCOME LIFE INSURANCE COMPANY	0.00%	222	15	\$5,802	\$0	\$45,983	\$728	792.54%
108	GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	0.13%	62	996	\$1,221,721	\$0	\$0	\$690,432	0.00%
109	HARTFORD LIFE AND ACCIDENT INSURANCE COMPANY	0.01%	181	41	\$30,661	\$92	\$10,742	\$1,828	35.33%
110	HARTFORD LIFE AND ANNUITY INSURANCE COMPANY	0.50%	35	3,785	\$2,924,508	\$0	\$1,495,709	\$1,614,448	51.14%
111	HARTFORD LIFE INSURANCE COMPANY	0.04%	186	307	\$44,582	\$158	\$47,471	\$2,934	106.88%
112	HERITAGE LIFE INSURANCE COMPANY	0.00%	268	2	\$0	\$0	\$0	\$9	N/A
113	HORACE MANN LIFE INSURANCE COMPANY	0.09%	94	682	\$365,338	\$0	\$498,214	\$130,933	135.82%
114	HUMANA INSURANCE COMPANY	0.10%	140	727	\$116,033	\$0	\$625,023	\$14,506	\$38.66%
115	IA AMERICAN LIFE INSURANCE COMPANY	0.00%	252	2	\$1,102	\$0	\$368	\$51	33.48%
116	IDEALIFE INSURANCE COMPANY	0.00%	228	37	\$4,213	\$0	\$0	\$484	0.00%
117	ILLINOIS MUTUAL LIFE INSURANCE COMPANY	0.19%	74	1,428	\$709,904	\$0	\$50,000	\$177,531	7.04%
118	INDEPENDENT ORDER OF FORESTERS THE	0.27%	52	2,042	\$1,686,050	\$0	\$822,996	\$213,870	36.95%
119	INDIVIDUAL ASSURANCE COMPANY LIFE HEALTH & AC	0.06%	116	420	\$215,489	\$0	\$217,502	\$37,184	100.93%
120	INDUSTRIAL ALLIANCE INSURANCE AND FINANCIAL S	0.00%	250	2	\$1,308	\$0	\$4,249	\$175	324.85%
121	INTEGRITY LIFE INSURANCE COMPANY	0.00%	268	13	\$0	\$0	\$11,408	\$110	N/A
122	INVESTORS HERITAGE LIFE INSURANCE COMPANY	0.00%	268	6	\$0	\$0	\$0	\$35	N/A
123	INVESTORS LIFE INSURANCE COMPANY OF NORTH AME	0.02%	150	168	\$88,237	\$0	\$32,500	\$15,472	36.42%
124	JACKSON NATIONAL LIFE INSURANCE COMPANY	1.89%	18	12,916	\$10,832,835	\$64	\$10,169,228	\$3,529,579	94.15%
125	JEFFERSON NATIONAL LIFE INSURANCE COMPANY	0.02%	193	117	\$20,248	\$11,742	\$573,180	\$12,501	2888.78%
126	KANAWHA INSURANCE COMPANY	0.17%	121	1,327	\$189,347	\$0	\$82,648	\$28,818	43.65%
127	KANSAS CITY LIFE INSURANCE COMPANY	0.45%	42	3,445	\$2,539,088	\$0	\$650,788	\$917,859	25.83%
128	KNIGHTS OF COLUMBUS	0.95%	31	7,251	\$3,672,477	\$537,946	\$621,252	\$1,893,023	31.56%
129	LAFAYETTE LIFE INSURANCE COMPANY THE	0.03%	120	206	\$195,920	\$1,364	\$350,252	\$251,534	179.47%
130	LEADERS LIFE INSURANCE COMPANY	0.09%	135	858	\$133,577	\$1,453	\$0	\$34	1.09%
131	LIBERTY LIFE ASSURANCE COMPANY OF BOSTON	0.23%	68	1,757	\$977,067	\$0	\$148,500	\$411,392	15.20%
132	LIBERTY NATIONAL LIFE INSURANCE COMPANY	0.27%	86	2,041	\$454,286	\$0	\$332,071	\$81,939	42.99%
133	LIFE INSURANCE COMPANY OF NORTH AMERICA	0.04%	117	291	\$201,113	\$0	\$269,479	\$6,825	42.99%
134	LIFE INSURANCE COMPANY OF THE SOUTHWEST	0.04%	123	334	\$185,901	\$0	\$100,000	\$63,421	53.78%
135	LIFE OF THE SOUTH INSURANCE COMPANY	0.00%	239	17	\$2,808	\$0	\$0	\$182	0.00%
136	LIFESecure INSURANCE COMPANY	0.00%	238	30	\$2,842	\$0	\$0	\$774	0.00%
137	LIFESHIELD NATIONAL INSURANCE CO	0.00%	204	37	\$16,485	\$0	\$0	\$2,100	0.00%
138	LINCOLN BENEFIT LIFE COMPANY	0.75%	26	5,716	\$4,399,041	\$0	\$3,860,585	\$2,471,551	63.21%
139	LINCOLN HERITAGE LIFE INSURANCE COMPANY	0.01%	190	67	\$21,751	\$0	\$40,088	\$2,569	184.21%

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**2014 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - INDIVIDUAL TERM LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
140	LINCOLN LIFE & ANNUITY COMPANY OF NEW YORK	0.00%	205	14	\$10,443	\$2,222	\$161,260	\$3,492	1565.66%
141	LINCOLN NATIONAL LIFE INSURANCE COMPANY	0.28%	14	2,134	\$11,077,363	\$0	\$18,854,346	\$854,662	166.40%
142	LOYAL AMERICAN LIFE INSURANCE COMPANY	0.00%	234	4	\$3,347	\$0	\$10,000	\$1,750	298.78%
143	LOYAL CHRISTIAN BENEFIT ASSOCIATION	0.00%	256	22	\$647	\$0	\$2,237	\$192	345.75%
144	MADISON NATIONAL LIFE INSURANCE COMPANY INC	0.01%	207	83	\$9,837	\$0	\$150,226	\$2,285	1527.17%
145	MANHATTAN LIFE INSURANCE COMPANY	0.01%	201	48	\$13,723	\$0	\$0	\$4,275	0.00%
146	MANHATTAN NATIONAL LIFE INSURANCE COMPANY	0.07%	81	598	\$496,416	\$0	\$1,017,000	\$65,626	204.87%
147	MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY	0.58%	25	4,400	\$4,989,815	\$68,548	\$802,000	\$2,236,974	17.45%
148	MEMBERS LIFE INSURANCE COMPANY	0.00%	261	7	\$336	\$0	\$1,000	\$73	297.62%
149	MERIT LIFE INSURANCE CO	0.84%	81	6,384	\$1,280,461	\$0	\$280,540	\$52,189	22.12%
150	METLIFE INSURANCE COMPANY USA	1.02%	65	7,791	\$1,099,630	\$0	\$3,722,056	\$4,576,116	338.46%
151	METROPOLITAN LIFE INSURANCE COMPANY	1.09%	34	8,339	\$3,010,990	\$371,680	\$2,395,163	\$940,345	91.89%
152	MIDWEST NATIONAL LIFE INSURANCE COMPANY OF TE	0.05%	134	355	\$134,042	\$0	\$10,000	\$23,759	7.46%
153	MIDWESTERN UNITED LIFE INSURANCE COMPANY	0.00%	238	4	\$3,201	\$0	\$2,054	\$63	64.17%
154	MINNESOTA LIFE INSURANCE COMPANY	0.59%	30	4,508	\$3,807,011	\$840	\$4,181	\$3,094,574	0.13%
155	MODERN WOODMEN OF AMERICA	0.73%	56	5,558	\$1,559,170	\$1,739	\$1,240,611	\$472,208	79.68%
156	MONY LIFE INSURANCE COMPANY	0.03%	96	213	\$320,097	\$0	\$198,928	\$37,399	62.15%
157	MONY LIFE INSURANCE COMPANY OF AMERICA	0.08%	88	476	\$450,531	\$0	\$161,693	\$212,582	35.89%
158	MOUNTAIN LIFE INSURANCE COMPANY	0.02%	151	147	\$85,978	\$0	\$55,000	\$5,572	83.97%
159	MTL INSURANCE COMPANY	0.03%	145	209	\$102,010	\$0	\$0	\$83,201	0.00%
160	NATIONAL BENEFIT LIFE INSURANCE COMPANY	0.25%	148	1,924	\$96,416	\$0	\$40,000	\$57,296	41.49%
161	NATIONAL CATHOLIC SOCIETY OF FORESTERS	0.00%	251	8	\$1,239	\$0	\$0	\$241	0.00%
162	NATIONAL FARMERS UNION LIFE INSURANCE COMPANY	0.00%	211	26	\$8,298	\$0	\$0	\$824	0.00%
163	NATIONAL FOUNDATION LIFE INSURANCE COMPANY	0.00%	263	2	\$248	\$0	\$0	\$50	0.00%
164	NATIONAL GUARDIAN LIFE INSURANCE COMPANY	0.01%	173	86	\$39,424	\$0	\$86,371	\$12,996	219.08%
165	NATIONAL LIFE INSURANCE COMPANY	0.03%	95	255	\$353,572	\$8,297	\$403,410	\$120,161	116.44%
166	NATIONAL TEACHERS ASSOCIATES LIFE INSURANCE C	0.14%	108	1,065	\$251,207	\$0	\$0	\$59,724	0.00%
167	NATIONAL WESTERN LIFE INSURANCE COMPANY	0.82%	167	138	\$44,418	\$0	\$20,000	\$3,733	45.03%
168	NATIONWIDE LIFE AND ANNUITY INSURANCE COMPANY	0.24%	63	1,809	\$1,183,705	\$0	\$754,913	\$923,096	63.78%
169	NATIONWIDE LIFE INSURANCE COMPANY	0.04%	122	342	\$188,588	\$0	\$126,142	\$56,119	67.95%
170	NEW ENGLAND LIFE INSURANCE COMPANY	0.05%	104	394	\$292,045	\$0	\$2,572,175	\$212,320	880.75%
171	NEW YORK LIFE INSURANCE AND ANNUITY CORPORATI	0.00%	268	0	\$0	\$0	\$0	\$61,048	N/A
172	NEW YORK LIFE INSURANCE COMPANY	1.59%	19	12,084	\$7,730,040	\$6,991	\$3,674,097	\$4,100,492	47.62%
173	NORTH AMERICAN COMPANY FOR LIFE AND HEALTH IN	0.51%	17	3,878	\$10,098,399	\$0	\$3,046,806	\$1,268,392	30.17%
174	NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY	5.47%	3	41,710	\$30,390,191	\$2,182,677	\$13,876,121	\$19,190,789	52.85%
175	NYLIFE INSURANCE COMPANY OF ARIZONA	0.11%	67	859	\$985,143	\$0	\$2,541,797	\$311,958	258.00%
176	OCCIDENTAL LIFE INSURANCE COMPANY OF NORTH CA	0.02%	146	121	\$98,790	\$0	\$27,682	\$10,456	28.02%
177	OHIO NATIONAL LIFE ASSURANCE CORPORATION	0.41%	40	3,119	\$2,706,029	\$0	\$4,781,107	\$1,574,059	176.68%
178	OHIO STATE LIFE INSURANCE COMPANY THE	0.02%	157	124	\$69,973	\$0	\$0	\$34,724	0.00%
179	OLD AMERICAN INSURANCE COMPANY	0.08%	199	608	\$14,635	\$0	\$131,129	\$2,125	896.00%
180	OLD SURETY LIFE INSURANCE COMPANY	0.00%	242	11	\$2,715	\$0	\$0	\$65	0.00%
181	OZARK NATIONAL LIFE INSURANCE COMPANY	0.48%	50	3,632	\$1,994,419	\$0	\$1,156,851	\$336,483	58.10%
182	PACIFIC GUARDIAN LIFE INSURANCE COMPANY LTD	0.00%	243	2	\$2,492	\$0	\$0	\$0	0.00%
183	PACIFIC LIFE INSURANCE COMPANY	0.04%	80	323	\$504,119	\$0	\$225,731	\$268,282	44.78%
184	PAUL REVERE LIFE INSURANCE COMPANY	0.00%	267	0	\$28	\$0	\$0	\$0	0.00%
185	PAVONIA LIFE INSURANCE COMPANY OF MICHIGAN	0.09%	83	851	\$460,805	\$0	\$407,427	\$106,213	68.42%
186	PEKIN LIFE INSURANCE COMPANY	0.05%	110	360	\$240,065	\$0	\$0	\$82,073	0.00%
187	PENN MUTUAL LIFE INSURANCE COMPANY THE	0.03%	109	223	\$247,059	\$7,382	\$0	\$156,572	2.99%
188	PHARMACISTS LIFE INSURANCE COMPANY, THE	0.03%	136	185	\$129,855	\$0	\$100,000	\$50,447	77.01%
189	PHILADELPHIA FINANCIAL LIFE ASSURANCE COMPANY	0.00%	213	7	\$7,212	\$0	\$0	\$1,214	0.00%
190	PHL VARIABLE INSURANCE COMPANY	0.16%	33	1,227	\$3,196,608	\$0	\$0	\$1,109,943	0.00%
191	PHOENIX LIFE AND ANNUITY COMPANY	0.03%	107	238	\$257,034	\$0	\$1,250,000	\$184,445	486.32%
192	PHOENIX LIFE INSURANCE COMPANY	0.03%	124	193	\$177,710	\$146,793	\$749,438	\$20,957	504.32%
193	PHYSICIANS LIFE INSURANCE COMPANY	0.51%	133	3,682	\$138,768	\$0	\$302,696	\$52,577	218.13%
194	PIONEER AMERICAN INSURANCE COMPANY	0.01%	177	110	\$35,415	\$0	\$9,152	\$5,749	25.84%
195	PIONEER MUTUAL LIFE INSURANCE COMPANY	0.00%	188	18	\$22,387	\$0	\$75	\$4,785	0.34%
196	PIONEER SECURITY LIFE INSURANCE COMPANY	0.00%	230	28	\$3,916	\$0	\$1,368	\$830	35.44%
197	POLISH NATNL ALLIANCE OF THE US OF N. A	0.00%	268	27	\$0	\$0	\$0	\$199	N/A
198	PRIMERICA LIFE INSURANCE COMPANY	4.41%	2	33,607	\$30,426,464	\$0	\$23,324,519	\$8,825,760	78.66%
199	PRINCIPAL LIFE INSURANCE COMPANY	0.10%	72	772	\$754,484	\$0	\$270,624	\$393,289	35.87%
200	PRINCIPAL NATIONAL LIFE INSURANCE COMPANY	0.21%	43	1,610	\$2,423,356	\$0	\$1,250,000	\$1,500,258	51.58%
201	PROFESSIONAL INSURANCE COMPANY	0.00%	212	20	\$8,286	\$0	\$0	\$1,011	0.00%
202	PROTECTIVE LIFE AND ANNUITY INSURANCE COMPANY	0.00%	227	7	\$4,265	\$0	\$327,333	\$2,661	74.21%
203	PROTECTIVE LIFE INSURANCE COMPANY	1.71%	15	13,040	\$10,992,471	\$0	\$9,204,195	\$3,317,382	83.73%
204	PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY	0.07%	138	513	\$127,596	\$0	\$1,162,978	\$22,025	927.13%
205	PRUCO LIFE INSURANCE COMPANY	1.89%	5	14,407	\$20,902,389	\$0	\$7,835,034	\$7,824,620	38.53%
206	PRUDENTIAL INSURANCE COMPANY OF AMERICA THE	1.88%	91	12,783	\$400,953	\$0	\$492,314	\$331,829	122.79%
207	RELJANCE STANDARD LIFE INSURANCE COMPANY	0.04%	169	272	\$22,043	\$0	\$570,421	\$868	2587.76%
208	RELIASTAR LIFE INSURANCE COMPANY	1.80%	11	14,505	\$11,888,189	\$0	\$10,888,357	\$7,239,259	91.56%

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**2014 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - INDIVIDUAL TERM LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
209	RELIASTAR LIFE INSURANCE COMPANY OF NEW YORK	0.02%	161	146	\$57,888	\$0	\$13,004	\$20,461	22.46%
210	RENAISSANCE LIFE & HEALTH INSURANCE COMPANY O	0.00%	235	38	\$3,247	\$0	\$21,887	\$479	674.07%
211	RESERVE NATIONAL INSURANCE COMPANY	0.01%	174	54	\$38,758	\$0	\$0	\$3,357	0.00%
212	RIVERSOURCE LIFE INSURANCE COMPANY	0.31%	51	2,370	\$1,847,905	\$0	\$841,603	\$889,070	45.54%
213	ROYAL NEIGHBORS OF AMERICA	0.12%	165	829	\$48,599	\$0	\$0	\$24,612	0.00%
214	SAGICOR LIFE INSURANCE COMPANY	0.01%	191	92	\$21,096	\$0	\$0	\$18,223	0.00%
215	SAVINGS BANK LIFE INSURANCE COMPANY OF MASSAC	0.41%	46	3,157	\$2,088,773	\$8,581	\$500,911	\$1,644,900	24.38%
216	SECURIAN LIFE INSURANCE COMPANY	0.01%	176	89	\$36,460	\$0	\$77,421	\$7,572	212.35%
217	SECURITY BENEFIT LIFE INSURANCE COMPANY	0.00%	218	35	\$6,375	\$950	\$4,898	\$1,908	91.73%
218	SECURITY LIFE OF DENVER INSURANCE COMPANY	0.01%	180	48	\$58,364	\$0	\$3,500	\$7,866	8.00%
219	SECURITY MUTUAL LIFE INSURANCE COMPANY OF NEW	0.01%	171	55	\$40,673	\$0	\$0	\$13,503	0.00%
220	SECURITY NATIONAL LIFE INSURANCE COMPANY	0.00%	185	34	\$27,049	\$0	\$17,833	\$805	65.18%
221	SENTRY LIFE INSURANCE COMPANY (L&H ACCT)	0.09%	89	652	\$412,318	\$0	\$52,718	\$129,569	12.79%
222	SETTLERS LIFE INSURANCE COMPANY	0.00%	214	2	\$7,084	\$0	\$2,709	\$232	38.24%
223	SHELTER LIFE INSURANCE COMPANY	5.04%	10	38,434	\$13,153,317	\$0	\$5,881,047	\$5,103,794	44.71%
224	SHENANDOAH LIFE INSURANCE COMPANY	0.04%	180	277	\$33,493	\$0	\$72,516	\$30,769	216.51%
225	SOUTHERN PIONEER LIFE INSURANCE COMPANY	0.00%	268	2	\$0	\$0	\$0	\$142	N/A
226	STANDARD INSURANCE COMPANY	0.00%	225	5	\$4,390	\$3,257	\$2,905	\$553	140.38%
227	STANDARD LIFE AND ACCIDENT INSURANCE COMPANY	0.01%	164	89	\$48,806	\$0	\$5,000	\$11,878	10.08%
228	STANDARD SECURITY LIFE INSURANCE COMPANY OF N	0.00%	241	37	\$2,778	\$215	\$377	\$356	21.33%
229	STARMOUNT LIFE INSURANCE COMPANY	0.09%	92	715	\$385,263	\$0	\$187,441	\$17,577	43.46%
230	STATE FARM LIFE INSURANCE COMPANY	9.18%	1	69,989	\$39,249,605	\$2,206,838	\$13,949,584	\$14,255,592	41.16%
231	STATE LIFE INSURANCE COMPANY	0.01%	154	97	\$75,465	\$0	\$0	\$20,859	0.00%
232	STATE MUTUAL INSURANCE COMPANY	0.00%	216	33	\$6,947	\$0	\$0	\$1,051	0.00%
233	STONEBRIDGE LIFE INSURANCE COMPANY	0.05%	113	417	\$219,723	\$0	\$21,045	\$28,168	9.58%
234	SUN LIFE ASSURANCE COMPANY OF CANADA	0.02%	118	123	\$188,295	\$0	\$250,000	\$70,043	125.44%
235	SUNSET LIFE INSURANCE COMPANY OF AMERICA	0.00%	237	11	\$3,082	\$0	\$0	\$2,682	0.00%
236	SURETY LIFE INSURANCE COMPANY	0.00%	220	21	\$5,993	\$0	\$16,305	\$771	272.07%
237	SYMETRA LIFE INSURANCE COMPANY	0.49%	47	3,742	\$2,083,694	\$0	\$1,668,644	\$795,938	80.08%
238	SYMETRA NATIONAL LIFE INSURANCE COMPANY	0.00%	231	31	\$3,802	\$0	\$1,412	\$472	37.14%
239	TEACHERS INSURANCE AND ANNUITY ASSOCIATION OF	0.16%	27	1,249	\$4,222,005	\$2,757,471	\$855,920	\$248,653	65.58%
240	TEXAS LIFE INSURANCE COMPANY	0.01%	182	78	\$53,002	\$18,030	\$20,000	\$9,021	71.75%
241	THE RELIABLE LIFE INSURANCE COMPANY	0.38%	75	2,885	\$703,589	\$0	\$275,423	\$113,924	39.15%
242	THRIVENT FINANCIAL FOR LUTHERANS	1.06%	29	8,103	\$4,092,575	\$20,437	\$1,584,854	\$2,051,380	39.47%
243	TIAA-CREF LIFE INSURANCE COMPANY	0.13%	70	983	\$874,989	\$0	\$0	\$448,247	0.00%
244	TIME INSURANCE COMPANY	0.15%	93	1,179	\$373,078	\$0	\$290,292	\$22,336	77.81%
245	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	0.00%	259	3	\$430	\$0	\$0	\$83	0.00%
246	TRANSAMERICA LIFE INSURANCE COMPANY	2.16%	24	16,448	\$5,178,904	\$70,756	\$8,675,444	\$5,230,612	168.88%
247	TRANSAMERICA PREMIER LIFE INSURANCE COMPANY	0.95%	28	4,166	\$4,105,790	\$346	\$2,619,005	\$458,212	68.67%
248	TRUSTMARK INSURANCE COMPANY	0.01%	208	52	\$9,638	\$0	\$0	\$2,812	0.00%
249	U S FINANCIAL LIFE INSURANCE COMPANY	0.28%	37	2,154	\$2,866,804	\$0	\$2,877,085	\$713,129	100.29%
250	UNICARE LIFE & HEALTH INSURANCE COMPANY	0.00%	264	1	\$240	\$0	\$0	\$15	0.00%
251	UNIFIED LIFE INSURANCE COMPANY	0.08%	114	627	\$218,982	\$0	\$54,000	\$32,120	24.66%
252	UNION FIDELITY LIFE INSURANCE COMPANY	0.01%	255	52	\$748	\$0	\$0	\$589	0.00%
253	UNION LABOR LIFE INSURANCE COMPANY	0.00%	247	4	\$2,171	\$0	\$0	\$525	0.00%
254	UNION SECURITY INSURANCE COMPANY	0.03%	137	214	\$129,718	\$5,402	\$322,459	\$4,724	252.75%
255	UNITED AMERICAN INSURANCE COMPANY	0.10%	112	758	\$226,253	\$0	\$244,061	\$5,934	107.87%
256	UNITED COMMERCIAL TRAVELERS OF AMERICA	0.00%	253	5	\$1,062	\$0	\$0	\$295	0.00%
257	UNITED FIDELITY LIFE INSURANCE COMPANY	0.02%	188	157	\$42,856	\$0	\$7,305	\$4,275	17.05%
258	UNITED HERITAGE LIFE INSURANCE COMPANY	0.01%	184	86	\$27,959	\$0	\$0	\$8,681	0.00%
259	UNITED HOME LIFE INSURANCE COMPANY	0.05%	125	348	\$177,373	\$0	\$0	\$17,123	0.00%
260	UNITED INSURANCE COMPANY OF AMERICA	0.00%	229	18	\$4,186	\$0	\$0	\$258	0.00%
261	UNITED LIFE INSURANCE COMPANY	0.07%	99	513	\$313,773	\$0	\$361,941	\$58,766	115.35%
262	UNITED NATIONAL LIFE INSURANCE COMPANY OF AME	0.00%	221	15	\$5,991	\$0	\$0	\$1,355	0.00%
263	UNITED OF OMAHA LIFE INSURANCE COMPANY	0.64%	4	4,895	\$22,120,757	\$0	\$14,363,046	\$1,305,132	64.93%
264	UNITED STATES LIFE INSURANCE COMPANY NEW YORK	0.01%	163	52	\$52,056	\$1,080	\$2,758	\$17,859	7.37%
265	UNITED WORLD LIFE INSURANCE COMPANY	0.06%	187	486	\$25,693	\$0	\$20,154	\$1,431	78.44%
266	UNIVERSAL GUARANTY LIFE INSURANCE COMPANY	0.05%	219	386	\$6,155	\$24	\$17,829	\$572	289.91%
267	UNIVERSAL UNDERWRITERS LIFE INSURANCE COMPANY	0.01%	132	102	\$142,901	\$0	\$9,973	\$44,698	8.98%
268	UNUM LIFE INSURANCE COMPANY OF AMERICA	0.09%	268	668	\$0	\$0	\$0	\$5,075	N/A
269	USAA LIFE INSURANCE COMPANY	2.18%	21	16,579	\$7,167,854	\$61,955	\$2,150,000	\$3,628,837	30.86%
270	USABLE LIFE	0.01%	172	97	\$39,798	\$0	\$25,832	\$4,657	64.91%
271	VANTIS LIFE INSURANCE COMPANY	0.01%	197	67	\$15,682	\$0	\$0	\$6,220	0.00%
272	VOYA INSURANCE AND ANNUITY COMPANY	0.00%	196	34	\$16,289	\$0	\$66,342	\$2,713	407.28%
273	VOYA RETIREMENT INSURANCE AND ANNUITY COMPAN	0.01%	153	86	\$80,834	\$0	\$114,444	\$2,323	141.93%
274	WASHINGTON NATIONAL INSURANCE COMPANY	0.09%	147	706	\$86,833	\$9,766	\$802,698	\$10,194	840.77%
275	WEST COAST LIFE INSURANCE COMPANY	1.07%	20	8,157	\$7,391,326	\$0	\$7,504,170	\$3,768,758	101.53%
276	WESTERN AND SOUTHERN LIFE INSURANCE COMPANY	0.75%	127	5,723	\$174,569	\$24,081	\$728,535	\$82,173	429.93%
277	WESTERN CATHOLIC UNION	0.11%	144	821	\$103,336	\$0	\$181,268	\$37,937	175.42%

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**2014 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - INDIVIDUAL TERM LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
278	WESTERN SOUTHERN LIFE ASSURANCE COMPANY	0.17%	73	1,327	\$723,138	\$0	\$28,068	\$244,718	3.88%
279	WILCAC LIFE INSURANCE COMPANY	0.03%	108	221	\$278,147	\$0	\$18,875	\$24	6.71%
280	WINDSOR LIFE INSURANCE COMPANY	0.00%	282	1	\$278	\$0	\$0	\$34	0.00%
281	WOODMEN OF THE WORLD LIFE INSURANCE SOCIETY	0.10%	130	750	\$157,904	\$2,963	\$656	\$68,051	2.29%
TOTAL		100.00%		762,031	\$484,969,737	\$8,878,012	\$303,835,016	\$188,292,782	64.44%

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**2014 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - INDIVIDUAL UNIVERSAL LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	5 STAR LIFE INSURANCE COMPANY	0.00%	201	9	\$2,802	\$0	\$0	\$454	0.00%
2	AAA LIFE INSURANCE COMPANY	0.03%	102	254	\$224,518	\$0	\$2,081	\$21,355	0.93%
3	ACCORDIA LIFE AND ANNUITY COMPANY	0.00%	172	21	\$18,332	\$0	\$2,389	\$3,182	13.03%
4	ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERI	1.54%	15	2,447	\$10,149,044	\$0	\$2,562,305	\$392,482	25.25%
5	ALLSTATE LIFE INSURANCE COMPANY	0.37%	51	4,329	\$2,455,210	\$0	\$5,587,512	\$383,422	227.58%
6	ALLSTATE LIFE INSURANCE COMPANY OF NEW YORK	0.00%	171	24	\$19,187	\$0	\$8,592	\$3,052	34.34%
7	AMERICAN AMICABLE LIFE INSURANCE COMPANY OF 1	0.03%	112	187	\$173,177	\$0	\$44,782	\$10,634	25.88%
8	AMERICAN BANKERS LIFE ASSURANCE OF FLORIDA	0.01%	146	131	\$52,900	\$0	\$149,427	\$4,719	287.36%
9	AMERICAN FAMILY LIFE INSURANCE COMPANY	0.70%	39	6,088	\$4,624,208	\$0	\$4,467,021	\$520,445	96.60%
10	AMERICAN FIDELITY ASSURANCE COMPANY	0.01%	153	95	\$38,730	\$0	\$7,293	\$5,664	18.83%
11	AMERICAN GENERAL LIFE INSURANCE CO	2.30%	13	14,454	\$15,107,223	\$0	\$15,834,770	\$1,550,411	104.82%
12	AMERICAN HERITAGE LIFE INSURANCE COMPANY	0.80%	32	16,282	\$5,286,540	\$0	\$2,213,033	\$474,618	41.86%
13	AMERICAN INCOME LIFE INSURANCE CO	0.00%	188	10	\$7,455	\$0	\$0	\$385	0.00%
14	AMERICAN NATIONAL LIFE INSURANCE COMPANY	0.42%	48	2,288	\$2,768,194	\$0	\$1,454,897	\$249,826	52.60%
15	AMERICAN NATIONAL LIFE INSURANCE COMPANY OF T	0.02%	124	151	\$131,578	\$0	\$17,938	\$23,678	13.63%
16	AMERICAN REPUBLIC INSURANCE COMPANY	0.06%	87	854	\$391,571	\$0	\$507,422	\$35,163	129.59%
17	AMERICAN UNDERWRITERS LIFE INSURANCE COMPAN	0.01%	137	137	\$72,099	\$0	\$106,845	\$7,325	148.33%
18	AMERICAN UNITED LIFE INSURANCE COMPANY	0.02%	128	195	\$117,487	\$0	\$315,983	\$15,209	268.95%
19	AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE	0.05%	91	655	\$341,000	\$0	\$384,517	\$39,153	106.90%
20	AMERITAS LIFE INSURANCE CORP	0.55%	42	2,491	\$3,638,266	\$0	\$8,195,750	\$290,307	170.29%
21	AMICA LIFE INSURANCE COMPANY	0.00%	211	5	\$1,265	\$0	\$15,157	\$317	1198.18%
22	ASSURED LIFE ASSOCIATION	0.00%	200	8	\$2,820	\$0	\$0	\$320	0.00%
23	ASSURITY LIFE INSURANCE COMPANY	0.08%	83	258	\$496,230	\$0	\$106,813	\$49,257	21.52%
24	ATHENE ANNUITY & LIFE ASSURANCE COMPANY OF N	0.00%	224	23	\$0	\$0	\$0	\$2,376	N/A
25	ATHENE ANNUITY & LIFE ASSURANCE COMPANY	0.18%	88	2,050	\$1,162,087	\$0	\$3,115,348	\$152,543	268.08%
26	ATHENE ANNUITY AND LIFE COMPANY	1.32%	17	4,374	\$8,893,620	\$65,465	\$17,821,976	\$935,056	205.75%
27	AUTO CLUB LIFE INSURANCE COMPANY	0.00%	192	22	\$4,940	\$0	\$0	\$1,459	0.00%
28	AUTO OWNERS LIFE INSURANCE COMPANY	0.05%	97	918	\$311,533	\$0	\$147,007	\$56,041	47.19%
29	AXA EQUITABLE LIFE AND ANNUITY COMPANY	0.02%	117	47	\$143,296	\$0	\$51,675	\$21,498	36.20%
30	AXA EQUITABLE LIFE INSURANCE COMPANY	1.35%	16	2,917	\$8,873,835	\$0	\$35,096,783	\$788,403	395.54%
31	BALTIMORE LIFE INSURANCE COMPANY THE	0.01%	157	72	\$33,768	\$0	\$634,419	\$3,895	1878.76%
32	BANKERS LIFE AND CASUALTY COMPANY	0.49%	46	3,052	\$3,234,961	\$0	\$3,205,596	\$179,669	98.09%
33	BANNER LIFE INSURANCE COMPANY	0.23%	63	1,777	\$1,506,295	\$0	\$177,781	\$250,813	11.80%
34	BENEFICIAL LIFE INSURANCE COMPANY	0.01%	149	136	\$44,873	\$0	\$113,042	\$10,953	251.92%
35	BERKLEY LIFE AND HEALTH INSURANCE COMPANY	0.00%	216	2	\$710	\$0	\$0	\$72	0.00%
36	BOSTON MUTUAL LIFE INSURANCE COMPANY	0.00%	224	0	\$0	\$0	\$144,772	\$0	N/A
37	C M LIFE INSURANCE COMPANY	0.37%	52	1,706	\$2,442,843	\$0	\$8,508,739	\$464,586	266.44%
38	CANADA LIFE ASSURANCE COMPANY	0.06%	90	308	\$388,117	\$0	\$377,846	\$44,879	102.64%
39	CATAMARAN INSURANCE OF OHIO INC	0.00%	205	3	\$1,750	\$0	\$2,205	\$225	126.00%
40	CATHOLIC FINANCIAL LIFE	0.00%	180	19	\$10,364	\$0	\$0	\$813	0.00%
41	CENTRAL SECURITY LIFE INSURANCE CO	0.03%	103	494	\$222,489	\$0	\$195,173	\$15,718	87.72%
42	CENTRAL STATES HEALTH & LIFE CO OF OMAHA	0.01%	131	361	\$94,289	\$0	\$233,524	\$6,773	247.67%
43	CENTRAL UNITED LIFE INSURANCE COMPANY	0.01%	155	182	\$35,910	\$1,095	\$63,842	\$3,857	180.83%
44	CHARTER NATIONAL LIFE INSURANCE CO	0.00%	224	3	\$0	\$0	\$0	\$639	N/A
45	CHESAPEAKE LIFE INSURANCE COMPANY THE	0.02%	115	304	\$158,889	\$0	\$166,976	\$17,952	109.09%
46	CINCINNATI LIFE INSURANCE COMPANY THE	0.18%	66	2,172	\$1,186,834	\$0	\$813,776	\$140,399	51.72%
47	CITIZENS SECURITY LIFE INS CO	0.00%	220	1	\$350	\$0	\$0	\$100	0.00%
48	CMFG LIFE INSURANCE COMPANY	0.02%	114	507	\$163,008	\$0	\$795,035	\$19,249	487.73%
49	COLONIAL LIFE & ACCIDENT INSURANCE COMPANY	0.14%	73	3,790	\$918,588	\$0	\$760,415	\$113,391	82.78%
50	COLONIAL PENN LIFE INSURANCE COMPANY	0.00%	224	2	\$0	\$0	\$0	\$415	N/A
51	COLUMBUS LIFE INSURANCE COMPANY	0.40%	49	418	\$2,630,015	\$0	\$3,001,956	\$78,965	114.14%
52	COMBINED INSURANCE CO OF AMERICA	0.01%	147	26	\$51,870	\$0	\$25,000	\$5,877	48.20%
53	COMMONWEALTH ANNUITY AND LIFE INSURANCE COM	0.03%	109	242	\$179,500	\$0	\$887,208	\$23,292	494.27%
54	CONNECTICUT GENERAL LIFE INS CO	0.08%	82	842	\$547,281	\$712,427	\$3,109,557	\$298,036	698.36%
55	CONSECO LIFE INSURANCE CO	0.24%	62	2,569	\$1,577,585	\$0	\$3,378,095	\$247,311	214.13%
56	CONTINENTAL GENERAL INSURANCE COMPANY	0.02%	116	257	\$153,315	\$0	\$195,763	\$26,042	127.89%
57	COUNTRY INVESTORS LIFE ASSURANCE COMPANY	0.03%	105	380	\$186,596	\$0	\$122,232	\$42,226	65.51%
58	COUNTRY LIFE INSURANCE COMPANY	0.00%	194	15	\$4,387	\$0	\$25,000	\$678	569.87%
59	DEGREE OF HONOR PROTECTIVE ASSOC	0.00%	179	59	\$10,388	\$0	\$6,063	\$1,788	58.37%
60	DELAWARE LIFE INSURANCE COMPANY	0.00%	189	18	\$20,381	\$0	\$100,000	\$1,900	491.14%
61	ELCO MUTUAL LIFE AND ANNUITY	0.00%	224	3	\$0	\$0	\$0	\$142	N/A
62	EMC NATIONAL LIFE COMPANY	0.16%	71	2,089	\$1,023,002	\$0	\$899,185	\$115,405	97.87%
63	EQUITRUST LIFE INSURANCE COMPANY	0.70%	38	160	\$4,825,234	\$0	\$1,272	\$18,463	0.03%
64	FAMILY LIFE INSURANCE COMPANY	0.01%	144	74	\$55,284	\$0	\$85,063	\$1,965	3.47%
65	FARMERS NEW WORLD LIFE INSURANCE COMPANY	1.28%	19	17,998	\$8,315,718	\$0	\$8,080,947	\$1,522,387	97.18%
66	FEDERAL LIFE INSURANCE COMPANY (MUTUAL)	0.00%	165	71	\$22,377	\$0	\$13,318	\$5,085	59.52%
67	FEDERATED LIFE INSURANCE COMPANY	0.76%	34	1,807	\$5,005,499	\$0	\$2,927,451	\$448,005	58.48%
68	FIDELITY & GUARANTY LIFE INSURANCE COMPANY	0.28%	59	1,485	\$1,818,887	\$0	\$1,307,388	\$179,383	71.88%
69	FIDELITY INVESTMENTS LIFE INSURANCE COMPANY	0.00%	224	6	\$0	\$0	\$0	\$1,305	N/A
70	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.00%	187	18	\$7,616	\$0	\$0	\$554	0.00%

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**2014 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - INDIVIDUAL UNIVERSAL LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
71	FIRST ALLMERICA FINANCIAL LIFE INSURANCE COMP	0.00%	219	1	\$841	\$0	\$0	\$0	0.00%
72	FIRST HEALTH LIFE & HEALTH INSURANCE COMPANY	0.00%	218	2	\$869	\$0	\$0	\$95	0.00%
73	FIRST INVESTORS LIFE INSURANCE COMPANY	0.00%	214	2	\$1,013	\$0	\$0	\$150	0.00%
74	FIRST PENN-PACIFIC LIFE INSURANCE COMPANY	0.04%	100	477	\$254,030	\$0	\$901,113	\$132,056	354.73%
75	GBU FINANCIAL LIFE	0.00%	221	9	\$278	\$0	\$5,194	\$272	1868.35%
76	GENERAL AMERICAN LIFE INSURANCE COMPANY	0.39%	50	3,906	\$2,560,728	\$2,610,576	\$14,024,420	\$899,358	657.74%
77	GENWORTH LIFE AND ANNUITY INSURANCE COMPANY	1.77%	14	11,502	\$11,657,058	\$0	\$12,827,671	\$2,535,021	110.04%
78	GENWORTH LIFE INSURANCE COMPANY	1.14%	24	3,182	\$7,469,539	\$0	\$340,438	\$894,585	4.56%
79	GLEANER LIFE INSURANCE SOCIETY	0.00%	170	48	\$19,752	\$0	\$23,731	\$3,341	120.14%
80	GLOBE LIFE AND ACCIDENT INSURANCE COMPANY	0.12%	74	9,804	\$780,417	\$0	\$941,392	\$70,451	120.63%
81	GOLDEN RULE INSURANCE COMPANY	0.18%	67	861	\$1,165,463	\$0	\$2,428,162	\$80,192	208.34%
82	GOVERNMENT PERSONNEL MUTUAL LIFE INSURANCE	0.08%	88	98	\$382,547	\$0	\$164,646	\$15,842	48.27%
83	GRANGE LIFE INSURANCE COMPANY	0.01%	140	23	\$64,464	\$0	\$4,611	\$4,882	7.15%
84	GREAT AMERICAN LIFE INSURANCE COMPANY	0.01%	132	105	\$93,410	\$0	\$84,975	\$12,095	90.97%
85	GREAT SOUTHERN LIFE INSURANCE COMPANY	0.09%	80	895	\$602,246	\$0	\$850,029	\$50,089	141.14%
86	GREAT WEST LIFE ASSURANCE COMPANY	0.05%	92	733	\$340,985	\$6,282	\$216,231	\$41,214	85.26%
87	GUARANTY INCOME LIFE INSURANCE COMPANY	0.00%	161	24	\$24,528	\$0	\$194,395	\$1,517	792.54%
88	GUARDIAN INSURANCE & ANNUITY COMPANY INC	0.00%	224	3	\$0	\$0	\$0	\$11,771	N/A
89	GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	0.00%	162	23	\$23,748	\$0	\$0	\$41,292	0.00%
90	GUGGENHEIM LIFE AND ANNUITY COMPANY	0.00%	223	4	\$143	\$0	\$0	\$85	0.00%
91	HARTFORD LIFE AND ACCIDENT INSURANCE COMPANY	0.02%	119	126	\$136,132	\$0	\$189,277	\$18,471	124.39%
92	HARTFORD LIFE AND ANNUITY INSURANCE COMPANY	3.21%	9	3,827	\$21,143,871	\$0	\$9,390,290	\$1,284,898	39.68%
93	HARTFORD LIFE INSURANCE COMPANY	0.03%	111	198	\$175,817	\$42,519	\$578,263	\$52,389	353.65%
94	HCC LIFE INSURANCE COMPANY	0.00%	198	3	\$3,202	\$0	\$0	\$128	0.00%
95	HEARTLAND NATIONAL LIFE INSURANCE COMPANY	0.00%	182	48	\$9,814	\$61	\$87,276	\$457	888.92%
96	HUMANADENTAL INSURANCE COMPANY	0.00%	185	21	\$8,825	\$0	\$4,038	\$1,101,485	45.76%
97	ILLINOIS MUTUAL LIFE INSURANCE COMPANY	0.08%	89	1,004	\$380,818	\$0	\$249,550	\$65,846	85.53%
98	INDEPENDENT ORDER OF FORESTERS THE	0.10%	78	1,039	\$678,810	\$0	\$934,989	\$68,406	137.74%
99	INDIVIDUAL ASSURANCE COMPANY LIFE HEALTH & AC	0.00%	208	3	\$1,394	\$0	\$0	\$240	0.00%
100	INDUSTRIAL ALLIANCE INSURANCE AND FINANCIAL S	0.01%	156	55	\$35,009	\$0	\$116,860	\$3,609	333.80%
101	INTEGRITY LIFE INSURANCE COMPANY	0.00%	224	32	\$0	\$0	-\$125,032	\$7,259	N/A
102	INVESTORS HERITAGE LIFE INSURANCE COMPANY	0.00%	217	2	\$689	\$0	\$11,522	\$31	1672.28%
103	INVESTORS LIFE INSURANCE COMPANY OF NORTH AM	0.05%	98	509	\$307,702	\$0	\$290,119	\$34,154	94.29%
104	JACKSON NATIONAL LIFE INSURANCE COMPANY	1.02%	27	10,063	\$6,885,190	\$0	\$12,903,145	\$845,346	193.01%
105	JEFFERSON NATIONAL LIFE INSURANCE COMPANY	0.02%	127	231	\$118,384	\$0	\$1,131,662	\$12,002	955.92%
106	JOHN ALDEN LIFE INSURANCE COMPANY	0.02%	121	182	\$133,971	\$0	\$507,400	\$19,627	378.80%
107	JOHN HANCOCK LIFE & HEALTH INSURANCE COMPAN	0.00%	164	81	\$22,885	\$0	\$0	\$12,753	0.00%
108	JOHN HANCOCK LIFE INSURANCE COMPANY (USA)	8.80%	1	29,038	\$57,878,607	\$6,604,055	\$133,328,076	\$6,970,034	241.77%
109	KANSAS CITY LIFE INSURANCE COMPANY	0.66%	40	6,014	\$4,359,427	\$0	\$8,921,780	\$519,800	204.65%
110	LAFAYETTE LIFE INSURANCE COMPANY THE	0.02%	122	191	\$133,581	\$0	\$467,556	\$13,443	350.02%
111	LIBERTY LIFE ASSURANCE COMPANY OF BOSTON	0.04%	99	640	\$262,168	\$0	\$257,521	\$60,035	98.23%
112	LIFE INSURANCE COMPANY OF THE SOUTHWEST	0.37%	53	1,647	\$2,419,842	\$0	\$4,614,392	\$181,848	191.00%
113	LIFESECURE INSURANCE COMPANY	0.00%	174	39	\$15,724	\$0	\$10,000	\$2,462	83.80%
114	LINCOLN BENEFIT LIFE COMPANY	1.25%	20	4,504	\$8,210,825	\$0	\$5,144,283	\$894,399	62.85%
115	LINCOLN LIFE & ANNUITY COMPANY OF NEW YORK	0.00%	184	47	\$9,384	\$0	\$143,233	\$6,973	1526.35%
116	LINCOLN NATIONAL LIFE INSURANCE COMPANY	7.26%	2	10,316	\$47,724,525	\$0	\$87,368,924	\$4,130,575	183.07%
117	LOYAL AMERICAN LIFE INSURANCE COMPANY	0.01%	150	83	\$44,287	\$0	\$29,437	\$1,237	86.45%
118	LOYAL CHRISTIAN BENEFIT ASSOCIATION	0.00%	199	26	\$2,874	\$0	\$0	\$228	0.00%
119	MADISON NATIONAL LIFE INSURANCE COMPANY INC	0.00%	163	302	\$23,397	\$0	\$111,238	\$9,127	475.44%
120	MANHATTAN LIFE INSURANCE COMPANY	0.01%	141	20	\$62,003	\$0	\$67,943	\$1,728	109.56%
121	MANHATTAN NATIONAL LIFE INSURANCE COMPANY	0.03%	106	264	\$185,096	\$0	\$373,128	\$18,597	201.58%
122	MASSACHUSETTS MUTUAL LIFE INSURANCE COMPAN	0.89%	29	665	\$5,035,426	\$0	\$2,232,073	\$253,954	38.25%
123	MEMBERS LIFE INSURANCE COMPANY	0.00%	196	1	\$3,889	\$0	\$0	\$114	0.00%
124	METLIFE INSURANCE COMPANY USA	6.02%	3	3,957	\$39,613,287	\$0	\$3,316,111	\$1,595,535	6.38%
125	METROPOLITAN LIFE INSURANCE COMPANY	0.52%	45	1,660	\$3,437,817	\$0	\$2,485,228	\$150,985	71.71%
126	METROPOLITAN TOWER LIFE INSURANCE COMPANY	0.31%	56	4,014	\$2,021,298	\$0	\$5,086,035	\$171,740	251.72%
127	MIDWEST NATIONAL LIFE INSURANCE COMPANY OF TE	0.01%	134	173	\$85,621	\$0	\$167,791	\$10,913	195.97%
128	MIDWESTERN UNITED LIFE INSURANCE COMPANY	0.00%	166	38	\$21,565	\$0	\$54,573	\$3,228	253.06%
129	MINNESOTA LIFE INSURANCE COMPANY	1.20%	22	692	\$7,912,363	\$0	\$0	\$290,489	0.00%
130	MODERN WOODMEN OF AMERICA	0.29%	57	3,583	\$1,890,546	\$0	\$1,921,160	\$199,994	101.62%
131	MONY LIFE INSURANCE COMPANY	0.00%	210	3	\$1,292	\$0	\$0	\$200	0.00%
132	MONY LIFE INSURANCE COMPANY OF AMERICA	0.28%	58	289	\$1,873,736	\$0	\$336,860	\$86,064	17.84%
133	MTL INSURANCE COMPANY	0.03%	107	162	\$183,524	\$0	\$69,220	\$16,088	175.70%
134	NATIONAL BENEFIT LIFE INSURANCE COMPANY	0.00%	212	1	\$1,205	\$0	\$0	\$90	0.00%
135	NATIONAL CATHOLIC SOCIETY OF FORESTERS	0.00%	190	15	\$6,218	\$0	\$17,601	\$790	263.18%
136	NATIONAL FARMERS UNION LIFE INSURANCE COMPAN	0.01%	139	174	\$67,870	\$0	\$193,186	\$7,492	284.64%
137	NATIONAL GUARDIAN LIFE INSURANCE COMPANY	0.02%	125	297	\$123,536	\$0	\$466,453	\$17,453	377.58%
138	NATIONAL LIFE INSURANCE COMPANY	0.09%	81	415	\$582,067	\$0	\$372,937	\$79,835	64.07%
139	NATIONAL WESTERN LIFE INSURANCE COMPANY	0.15%	72	722	\$969,700	\$4,489	\$415,240	\$43,265	43.28%

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**2014 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - INDIVIDUAL UNIVERSAL LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
140	NATIONWIDE LIFE AND ANNUITY INSURANCE COMPAN	1.18%	23	494	\$7,742,180	\$0	\$179,841	\$345,872	2.32%
141	NATIONWIDE LIFE INSURANCE COMPANY	0.01%	136	123	\$89,721	\$0	\$40,698	\$50,460	58.37%
142	NEW ENGLAND LIFE INSURANCE COMPANY	0.57%	41	6	\$3,751,611	\$0	\$10,768	\$1,134	0.29%
143	NEW YORK LIFE INSURANCE AND ANNUITY CORPORAT	4.19%	7	7,840	\$27,554,128	\$0	\$19,120,072	\$2,491,869	69.39%
144	NORTH AMERICAN COMPANY FOR LIFE AND HEALTH IN	1.21%	21	3,062	\$7,973,510	\$0	\$2,405,547	\$599,745	30.17%
145	NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY	4.53%	6	634	\$29,611,027	\$0	\$2,841,471	\$592,391	8.86%
146	OCCIDENTAL LIFE INSURANCE COMPANY OF NORTH C.	0.01%	138	127	\$77,822	\$0	\$29,054	\$7,031	37.43%
147	OHIO NATIONAL LIFE ASSURANCE CORPORATION	0.77%	33	1,070	\$5,046,504	\$0	\$7,035,459	\$316,864	139.41%
148	OHIO STATE LIFE INSURANCE COMPANY THE	0.10%	77	1,272	\$686,003	\$0	\$1,504,716	\$70,904	219.35%
149	PACIFIC GUARDIAN LIFE INSURANCE COMPANY LTD	0.00%	193	7	\$4,646	\$0	\$0	\$0	0.00%
150	PACIFIC LIFE & ANNUITY COMPANY	0.00%	202	0	\$2,638	\$0	\$0	\$0	0.00%
151	PACIFIC LIFE INSURANCE COMPANY	5.24%	5	3,288	\$34,432,527	\$75,605	\$7,063,787	\$4,095,881	20.73%
152	PAUL REVERE LIFE INSURANCE COMPANY	0.00%	189	8	\$6,437	\$0	\$180,000	\$0	2796.33%
153	PAUL REVERE VARIABLE ANNUITY INSURANCE COMPA	0.01%	143	139	\$57,334	\$0	\$38,672	\$7,086	67.60%
154	PEKIN LIFE INSURANCE COMPANY	0.03%	113	249	\$165,430	\$0	\$66,095	\$21,284	39.95%
155	PENN INSURANCE AND ANNUITY COMPANY THE	0.36%	54	329	\$2,400,440	\$0	\$189,577	\$182,951	7.94%
156	PENN MUTUAL LIFE INSURANCE COMPANY THE	0.76%	35	1,159	\$5,005,225	\$0	\$744,639	\$257,680	14.68%
157	PHILADELPHIA FINANCIAL LIFE ASSURANCE COMPANY	0.00%	213	1	\$1,200	\$0	\$0	\$0	0.00%
158	PHL VARIABLE INSURANCE COMPANY	0.54%	43	506	\$3,530,793	\$0	\$448,276	\$435,284	12.70%
159	PHOENIX LIFE AND ANNUITY COMPANY	0.01%	192	10	\$38,780	\$0	\$0	\$17,450	0.00%
160	PHOENIX LIFE INSURANCE COMPANY	0.02%	123	134	\$132,122	\$0	\$348,269	\$14,256	263.60%
161	PIONEER AMERICAN INSURANCE COMPANY	0.00%	191	10	\$5,617	\$0	\$632	\$637	14.81%
162	PIONEER MUTUAL LIFE INSURANCE COMPANY	0.11%	76	455	\$732,377	\$0	\$359,470	\$50,773	49.08%
163	PIONEER SECURITY LIFE INSURANCE COMPANY	0.00%	204	9	\$2,316	\$0	\$446	\$515	19.26%
164	POLISH NATNL ALLIANCE OF THE US OF N. A	0.00%	206	76	\$1,721	\$0	\$8,517	\$1,721	494.89%
165	PRINCIPAL LIFE INSURANCE COMPANY	1.00%	28	2,112	\$6,548,714	\$0	\$2,162,737	\$605,748	33.03%
166	PRINCIPAL NATIONAL LIFE INSURANCE COMPANY	0.65%	30	728	\$5,575,227	\$0	\$10,046	\$380,316	0.16%
167	PROFESSIONAL INSURANCE COMPANY	0.00%	215	2	\$892	\$0	\$0	\$20	0.00%
168	PROTECTIVE LIFE AND ANNUITY INSURANCE COMPAN	0.00%	195	4	\$4,209	\$0	\$57,994	\$475	1377.86%
169	PROTECTIVE LIFE INSURANCE COMPANY	2.80%	10	11,240	\$18,399,860	\$0	\$159,888,655	\$3,325,070	868.97%
170	PROVIDENT LIFE AND ACCIDENT INSURANCE COMPAN	0.10%	79	8,629	\$637,370	\$0	\$1,503,257	\$187,898	235.85%
171	PROVIDENT LIFE AND CASUALTY INSURANCE COMPAN	0.00%	224	1	\$0	\$0	\$0	\$7	N/A
172	PRUCO LIFE INSURANCE COMPANY	2.32%	12	3,017	\$15,270,860	\$0	\$5,658,059	\$1,126,544	37.05%
173	PRUDENTIAL INSURANCE COMPANY OF AMERICA THE	0.03%	101	330	\$229,297	\$29,753	\$444,489	\$20,340	206.82%
174	RELIASTAR STANDARD LIFE INSURANCE COMPANY	0.00%	209	17	\$1,378	\$0	\$0	\$1,033	0.00%
175	RELIASTAR LIFE INSURANCE COMPANY	0.53%	44	2,539	\$3,479,625	\$0	\$23,631,744	\$360,265	678.11%
176	RELIASTAR LIFE INSURANCE COMPANY OF NEW YORK	0.07%	84	2,085	\$468,988	\$0	\$792,923	\$56,582	189.07%
177	RIVERSOURCE LIFE INSURANCE COMPANY	0.70%	37	1,630	\$4,631,254	\$0	\$3,416,761	\$278,485	73.78%
178	ROYAL NEIGHBORS OF AMERICA	0.02%	118	381	\$138,836	\$0	\$26,323	\$15,122	19.24%
179	SAGICOR LIFE INSURANCE COMPANY	0.05%	96	111	\$318,041	\$0	\$0	\$6,695	0.00%
180	SECURIAN LIFE INSURANCE COMPANY	0.00%	178	1	\$11,082	\$0	\$0	\$1,000	0.00%
181	SECURITY BENEFIT LIFE INSURANCE COMPANY	0.01%	135	451	\$82,142	\$0	\$63,120	\$30,784	76.64%
182	SECURITY LIFE OF DENVER INSURANCE COMPANY	1.31%	16	1,933	\$6,618,564	\$0	\$26,447,417	\$1,048,830	306.87%
183	SECURITY MUTUAL LIFE INSURANCE COMPANY OF NE	0.00%	168	16	\$21,281	\$0	\$0	\$1,778	0.00%
184	SECURITY NATIONAL LIFE INSURANCE COMPANY	0.01%	133	34	\$86,606	\$0	\$81,674	\$2,800	94.30%
185	SENTRY LIFE INSURANCE COMPANY (L&H ACCT)	0.03%	104	296	\$215,050	\$0	\$188,201	\$22,771	87.96%
186	SETTLERS LIFE INSURANCE COMPANY	0.00%	177	6	\$12,327	\$0	\$3,682	\$315	29.87%
187	SHELTER LIFE INSURANCE COMPANY	1.11%	25	12,777	\$7,318,124	\$0	\$8,329,335	\$553	113.82%
188	SHENANDOAH LIFE INSURANCE COMPANY	0.07%	86	239	\$460,814	\$0	\$607,942	\$13,021	131.83%
189	STANDARD INSURANCE COMPANY	0.00%	160	44	\$27,537	\$19,639	\$17,515	\$3,336	134.92%
190	STANDARD LIFE AND ACCIDENT INSURANCE COMPANY	0.00%	224	6	\$0	\$0	\$0	\$279	N/A
191	STATE FARM LIFE INSURANCE COMPANY	5.67%	4	48,560	\$37,302,347	\$0	\$26,456,195	\$4,513,451	70.92%
192	STATE LIFE INSURANCE COMPANY	0.03%	198	791	\$180,863	\$0	\$67,405	\$6,244	37.27%
193	STATE MUTUAL INSURANCE COMPANY	0.00%	207	5	\$1,562	\$0	\$0	\$148	0.00%
194	STONEBRIDGE LIFE INSURANCE COMPANY	0.00%	158	50	\$28,992	\$0	\$0	\$2,469	0.00%
195	SUN LIFE ASSURANCE COMPANY OF CANADA	0.81%	31	693	\$5,308,499	\$0	\$5,118,446	\$648,060	96.42%
196	SUNSET LIFE INSURANCE COMPANY OF AMERICA	0.01%	145	78	\$53,572	\$0	\$99,609	\$7,733	185.93%
197	SURETY LIFE INSURANCE COMPANY	0.05%	95	578	\$328,142	\$0	\$662,832	\$43,334	202.00%
198	SYMETRA LIFE INSURANCE COMPANY	0.72%	36	3,396	\$4,747,754	\$0	\$3,168,465	\$256,143	66.74%
199	SYMETRA NATIONAL LIFE INSURANCE COMPANY	0.00%	176	55	\$13,704	\$0	\$12,284	\$1,311	89.64%
200	TEXAS LIFE INSURANCE COMPANY	0.17%	70	9,692	\$1,092,088	\$0	\$1,107,184	\$317,475	101.38%
201	THRIVENT FINANCIAL FOR LUTHERANS	2.75%	11	33,445	\$18,083,157	\$0	\$25,183,851	\$2,418,517	139.27%
202	TNA-CREF LIFE INSURANCE COMPANY	0.22%	64	86	\$1,448,262	\$0	\$19,357	\$104,091	55.61%
203	TIME INSURANCE COMPANY	0.05%	94	658	\$328,464	\$0	\$182,856	\$40,978	55.61%
204	TRANSAMERICA ADVISORS LIFE INSURANCE COMPAN	0.00%	224	48	\$0	\$0	\$411,896	\$9,316	N/A
205	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPAN	0.00%	173	9	\$17,658	\$0	\$0	\$3,353	0.00%
206	TRANSAMERICA LIFE INSURANCE COMPANY	3.57%	8	9,039	\$23,490,290	\$0	\$41,417,011	\$1,512,820	178.32%
207	TRANSAMERICA PREMIER LIFE INSURANCE COMPANY	0.27%	60	3,136	\$1,745,777	\$0	\$1,403,749	\$184,038	80.41%
208	TRUSTMARK INSURANCE COMPANY	0.01%	130	131	\$94,391	\$0	\$487,470	\$7,048	516.44%

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**2014 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - INDIVIDUAL UNIVERSAL LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED'S	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
209	U S FINANCIAL LIFE INSURANCE COMPANY	0.12%	75	464	\$775,666	\$0	\$986,796	\$52,317	127.22%
210	ULLICO LIFE INSURANCE COMPANY	0.00%	159	38	\$27,570	\$0	\$20,569	\$2,227	74.61%
211	UNIFIED LIFE INSURANCE COMPANY	0.00%	181	15	\$10,248	\$0	\$0	\$836	0.00%
212	UNION FIDELITY LIFE INSURANCE COMPANY	0.00%	186	45	\$8,086	\$0	\$0	\$744	0.00%
213	UNION LABOR LIFE INSURANCE COMPANY	0.00%	197	2	\$3,300	\$0	\$0	\$52	0.00%
214	UNION SECURITY INSURANCE COMPANY	0.01%	148	96	\$50,270	\$0	\$12,715	\$3,198	25.29%
215	UNITED AMERICAN INSURANCE COMPANY	0.00%	222	4	\$204	\$0	\$45,855	\$98	22477.94%
216	UNITED FIDELITY LIFE INSURANCE COMPANY	0.01%	151	146	\$41,806	\$0	\$165,531	\$4,810	395.01%
217	UNITED HERITAGE LIFE INSURANCE COMPANY	0.02%	126	204	\$123,234	\$0	\$209,669	\$9,350	170.30%
218	UNITED HOME LIFE INSURANCE COMPANY	0.00%	183	33	\$9,418	\$0	\$0	\$429	0.00%
219	UNITED INSURANCE COMPANY OF AMERICA	0.01%	154	115	\$36,247	\$0	\$71,943	\$3,747	198.48%
220	UNITED LIFE INSURANCE COMPANY	0.07%	85	627	\$461,862	\$0	\$852,028	\$52,511	184.48%
221	UNITED OF OMAHA LIFE INSURANCE COMPANY	1.02%	26	4,565	\$6,723,400	\$0	\$3,801,164	\$814,103	56.54%
222	UNITED STATES LIFE INSURANCE COMPANY NEW YORK	0.03%	110	91	\$177,448	\$0	\$166	\$21,117	0.09%
223	UNIVERSAL GUARANTY LIFE INSURANCE COMPANY	0.02%	129	822	\$100,328	\$0	\$290,462	\$15,038	289.51%
224	UNIVERSAL UNDERWRITERS LIFE INSURANCE COMPANY	0.01%	142	24	\$57,355	\$0	\$74,508	\$4,255	129.91%
225	UNUM LIFE INSURANCE COMPANY OF AMERICA	0.00%	175	28	\$14,747	\$0	\$600	\$4,032	4.07%
226	USAA LIFE INSURANCE COMPANY	0.26%	61	1,589	\$1,730,007	\$0	\$1,342,357	\$173,850	77.59%
227	VOYA INSURANCE AND ANNUITY COMPANY	0.02%	120	361	\$134,677	\$0	\$643,022	\$38,187	477.45%
228	VOYA RETIREMENT INSURANCE AND ANNUITY COMPANY	0.17%	89	1,246	\$1,136,750	\$0	\$1,492,680	\$202,380	131.08%
229	WASHINGTON NATIONAL INSURANCE COMPANY	0.05%	93	959	\$329,414	\$33,290	\$2,736,337	\$34,718	840.77%
230	WEST COAST LIFE INSURANCE COMPANY	0.32%	55	1,228	\$2,137,118	\$0	\$1,105,315	\$419,673	51.72%
231	WESTERN SOUTHERN LIFE ASSURANCE COMPANY	0.45%	47	4,884	\$2,964,897	\$0	\$3,183,680	\$255,278	107.38%
232	WILCAC LIFE INSURANCE COMPANY	0.00%	203	5	\$2,415	\$0	\$0	\$0	0.00%
233	WOODMEN OF THE WORLD LIFE INSURANCE SOCIETY	0.20%	65	1,702	\$1,325,899	\$192,885	\$2,317,490	\$78,044	189.33%
234	ZURICH AMERICAN LIFE INSURANCE COMPANY	0.00%	167	189	\$21,301	\$0	\$849,760	\$51,685	3989.30%
TOTAL		100.00%		423,683	\$657,667,003	\$10,806,141	\$852,420,020	\$63,656,623	131.23%

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**2014 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - INDIVIDUAL GRADED DEATH BENEFITS**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	AAA LIFE INSURANCE COMPANY	12.27%	3	2,151	\$1,278,432	\$0	\$897,876	\$22,674	54.59%
2	ABILITY INSURANCE COMPANY	0.00%	48	1	\$0	\$0	\$0	\$4	N/A
3	AMERICAN CONTINENTAL INSURANCE COMPANY	0.41%	15	59	\$42,428	\$0	\$0	\$631	0.00%
4	AMERICAN GENERAL LIFE INSURANCE CO	0.00%	48	1,272	\$0	\$0	\$0	\$2,476	N/A
5	AMERICAN INCOME LIFE INSURANCE CO	2.55%	6	588	\$265,846	\$0	\$27,861	\$1,921	10.48%
6	AMERICAN NATIONAL INSURANCE COMPANY	0.80%	14	482	\$82,109	\$0	\$230,078	\$617	370.44%
7	AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE	0.01%	41	4	\$528	\$0	\$0	\$44	0.00%
8	ASSURITY LIFE INSURANCE COMPANY	0.08%	22	12	\$8,708	\$0	\$0	\$842	0.00%
9	AUTO CLUB LIFE INSURANCE COMPANY	0.00%	48	25	\$0	\$0	\$0	\$189	N/A
10	BANKERS LIFE INSURANCE COMPANY	0.00%	48	1	\$0	\$0	\$0	\$10	N/A
11	CATHOLIC FINANCIAL LIFE	0.00%	45	3	\$128	\$0	\$1,061	\$10	828.91%
12	CMFG LIFE INSURANCE COMPANY	0.05%	29	13	\$5,146	\$0	\$0	\$73	0.00%
13	COLONIAL PENN LIFE INSURANCE COMPANY	2.02%	9	1,122	\$210,939	\$0	\$338,294	\$2,579	160.58%
14	COMBINED INSURANCE CO OF AMERICA	0.00%	48	4	\$0	\$0	\$0	\$1	N/A
15	CONTINENTAL GENERAL INSURANCE COMPANY	0.09%	21	20	\$9,121	\$0	\$2,112	\$127	23.16%
16	CSA FRATERNAL LIFE	0.03%	35	4	\$2,733	\$0	\$10,943	\$177	400.40%
17	EQUITABLE LIFE & CASUALTY INSURANCE COMPANY	0.83%	13	321	\$65,173	\$0	\$124,033	\$2,275	190.31%
18	FAMILY BENEFIT LIFE INSURANCE COMPANY	0.10%	19	44	\$10,562	\$0	\$0	\$243	0.00%
19	FAMILY SERVICE LIFE INSURANCE COMPANY	0.00%	47	74	\$3	\$0	\$33,405	\$343	1113500.00%
20	FARMERS NEW WORLD LIFE INSURANCE COMPANY	0.09%	20	549	\$9,362	\$0	\$54,716	\$3,100	584.45%
21	FEDERAL LIFE INSURANCE COMPANY (MUTUAL)	0.08%	23	25	\$7,879	\$0	\$4,689	\$1,352	59.51%
22	FIDELITY & GUARANTY LIFE INSURANCE COMPANY	0.00%	48	3	\$0	\$0	\$0	\$78	N/A
23	FIDELITY LIFE ASSOCIATION A LEGAL RESERVE LIF	2.54%	7	211	\$264,690	\$0	\$5,358	\$4,708	2.02%
24	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.04%	32	64	\$3,738	\$0	\$32,346	\$102	865.33%
25	GLEANER LIFE INSURANCE SOCIETY	0.15%	17	22	\$15,404	\$0	\$10,000	\$227	64.92%
26	GOVERNMENT PERSONNEL MUTUAL LIFE INSURANCE C	0.00%	48	17	\$0	\$0	\$0	\$120	N/A
27	GREAT SOUTHERN LIFE INSURANCE COMPANY	0.00%	48	1	\$40	\$0	\$0	\$4	0.00%
28	ILLINOIS MUTUAL LIFE INSURANCE COMPANY	0.26%	16	37	\$27,473	\$0	\$7,312	\$303	26.62%
29	INVESTORS HERITAGE LIFE INSURANCE COMPANY	0.08%	26	27	\$6,489	\$0	\$11,768	\$162	181.35%
30	INVESTORS LIFE INSURANCE COMPANY OF NORTH AME	0.01%	39	6	\$870	\$0	\$0	\$127	0.00%
31	LAFAYETTE LIFE INSURANCE COMPANY THE	0.00%	48	2	\$0	\$0	\$0	\$25	N/A
32	LINCOLN HERITAGE LIFE INSURANCE COMPANY	11.08%	4	2,460	\$1,154,613	\$0	\$426,797	\$5,672	36.98%
33	MEDICO INSURANCE COMPANY	0.13%	18	9	\$13,401	\$0	\$3,309	\$45	24.69%
34	NATIONAL FARMERS UNION LIFE INSURANCE COMPANY	0.00%	43	1	\$270	\$0	\$0	\$23	0.00%
35	NATIONAL GUARDIAN LIFE INSURANCE COMPANY	0.04%	30	34	\$4,059	\$0	\$1,778	\$268	43.80%
36	OHIO STATE LIFE INSURANCE COMPANY THE	0.00%	44	2	\$151	\$0	\$0	\$75	0.00%
37	PHYSICIANS LIFE INSURANCE COMPANY	33.06%	1	6,684	\$3,447,962	\$0	\$2,956,736	\$32,484	85.75%
38	RESERVE NATIONAL INSURANCE COMPANY	0.08%	24	25	\$7,859	\$0	\$7,776	\$62	98.94%
39	STANDARD LIFE AND ACCIDENT INSURANCE COMPANY	0.02%	38	27	\$2,474	\$0	\$13,038	\$70	527.00%
40	STONEBRIDGE LIFE INSURANCE COMPANY	1.87%	10	565	\$173,554	\$0	\$277,575	\$2,415	159.94%
41	THE RELIABLE LIFE INSURANCE COMPANY	22.85%	2	12,809	\$2,360,407	\$0	\$1,283,228	\$21,132	53.52%
42	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	0.01%	38	6	\$1,461	\$0	\$5,639	\$21	385.97%
43	TRANSAMERICA PREMIER LIFE INSURANCE COMPANY	1.25%	12	857	\$130,423	\$0	\$147,971	\$2,106	113.45%
44	TRUSTMARK INSURANCE COMPANY	0.06%	27	15	\$6,451	\$0	\$2,778	\$119	43.06%
45	UNION FIDELITY LIFE INSURANCE COMPANY	0.01%	40	34	\$865	\$0	\$0	\$72	0.00%
46	UNITED AMERICAN INSURANCE COMPANY	0.04%	31	5	\$3,967	\$0	\$0	\$52	0.00%
47	UNITED FIDELITY LIFE INSURANCE COMPANY	0.05%	28	122	\$5,629	\$0	\$0	\$549	0.00%
48	UNITED HERITAGE LIFE INSURANCE COMPANY	3.92%	5	757	\$408,431	\$0	\$370,010	\$3,884	90.59%
49	UNITED HOME LIFE INSURANCE COMPANY	1.27%	11	150	\$131,924	\$0	\$11,000	\$1,898	8.34%
50	UNITED INSURANCE COMPANY OF AMERICA	0.07%	25	19	\$7,555	\$0	\$8,004	\$54	105.94%
51	UNITED OF OMAHA LIFE INSURANCE COMPANY	0.03%	34	31,202	\$2,940	\$0	\$0	\$254,560	0.00%
52	UNITED SECURITY ASSURANCE COMPANY OF PENNSYLV	0.02%	37	3	\$2,310	\$0	\$0	\$14	0.00%
53	VANTIS LIFE INSURANCE COMPANY	0.00%	48	0	\$0	\$0	\$8,000	\$0	N/A
54	WASHINGTON NATIONAL INSURANCE COMPANY	0.00%	42	13	\$273	\$28	\$2,268	\$29	841.03%
55	WESTERN AND SOUTHERN LIFE INSURANCE COMPANY	2.44%	8	559	\$254,777	\$22,058	\$210,576	\$3,228	91.31%
56	WESTERN CATHOLIC UNION	0.04%	33	21	\$3,727	\$0	\$12,084	\$164	324.23%
TOTAL		100.00%		63,303	\$10,423,282	\$22,086	\$7,318,417	\$374,648	70.42%

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**2014 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - INDIVIDUAL CREDIT LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	AMERICAN FEDERATED LIFE INSURANCE COMPAN	47.88%	2	17,040	\$551,022	\$0	\$274,060	\$48,377	49.74%
2	AMERICAN HERITAGE LIFE INSURANCE COMPANY	-1.41%	5	660	-\$16,285	\$0	\$57,556	\$4,908	-353.86%
3	AMERICAN NATIONAL INSURANCE COMPANY	49.08%	1	6,061	\$564,895	\$0	\$153,984	\$43,302	27.28%
4	CENTRAL STATES HEALTH & LIFE CO OF OMAHA	3.79%	3	1	\$43,589	\$0	\$31,219	\$0	71.62%
5	MIDWEST NATIONAL LIFE INSURANCE COMPANY C	0.00%	5	5	\$0	\$0	\$0	\$15	N/A
6	PROTECTIVE LIFE INSURANCE COMPANY	2.00%	4	473	\$23,027	\$0	\$28,813	\$5,487	125.13%
7	SECURIAN LIFE INSURANCE COMPANY	-1.18%	5	415	-\$13,535	\$0	\$13,257	\$2,305	-97.95%
8	SHELTER LIFE INSURANCE COMPANY	-0.17%	5	866	-\$1,985	\$0	\$28,752	\$384	-1448.46%
TOTAL		100.00%		24,721	\$1,150,748	\$0	\$587,641	\$104,758	51.07%

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**2014 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - INDIVIDUAL VARIABLE LIFE**

DBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	ALLIANZ LIFE INSURANCE COMPANY OF NORTH AME	0.01%	57	19	\$21,927	\$0	\$16,591	\$3,759	76.66%
2	ALLSTATE LIFE INSURANCE COMPANY OF NEW YOR	0.00%	69	0	\$2,510	\$0	\$0	\$0	0.00%
3	AMERICAN FAMILY LIFE INSURANCE COMPANY	0.90%	24	1,954	\$1,709,919	\$0	\$1,168,540	\$215,076	68.34%
4	AMERICAN GENERAL LIFE INSURANCE CO	1.40%	15	1,918	\$2,868,898	\$0	\$6,833,117	\$500,703	256.03%
5	AMERICAN NATIONAL INSURANCE COMPANY	0.14%	41	307	\$264,258	\$0	\$503,432	\$82,773	190.51%
6	AMERICAN UNITED LIFE INSURANCE COMPANY	0.14%	42	183	\$260,838	\$0	\$498,931	\$50,329	191.28%
7	AMERITAS LIFE INSURANCE CORP	0.00%	72	787	\$0	\$0	\$0	\$136,947	N/A
8	ATHENE ANNUITY & LIFE ASSURANCE COMPANY	0.00%	63	12	\$9,219	\$0	\$85,328	\$2,319	925.57%
9	AXA EQUITABLE LIFE INSURANCE COMPANY	6.94%	4	7,327	\$13,224,831	\$0	\$26,763,014	\$2,902,191	202.37%
10	BANNER LIFE INSURANCE COMPANY	0.00%	64	10	\$8,437	\$0	\$0	\$3,437	0.00%
11	C M LIFE INSURANCE COMPANY	0.27%	33	341	\$522,562	\$0	\$2,000,547	\$87,046	382.83%
12	CHARTER NATIONAL LIFE INSURANCE CO	0.00%	72	8	\$0	\$0	\$1,110	\$1,110	N/A
13	CMFG LIFE INSURANCE COMPANY	0.28%	35	546	\$468,685	\$84,137	\$803,199	\$62,295	181.57%
14	COLUMBUS LIFE INSURANCE COMPANY	0.01%	54	8	\$27,199	\$0	\$10,979	\$3,727	40.37%
15	COMMONWEALTH ANNUITY AND LIFE INSURANCE CI	0.23%	37	627	\$430,828	\$74,637	\$2,202,255	\$126,039	528.48%
16	CONNECTICUT GENERAL LIFE INS CO	0.01%	59	9	\$21,187	\$0	\$98,278	\$0	463.86%
17	COUNTRY INVESTORS LIFE ASSURANCE COMPANY	0.01%	60	26	\$19,964	\$0	\$18,992	\$2,458	95.13%
18	DELAWARE LIFE INSURANCE COMPANY	0.28%	32	231	\$537,041	\$0	\$1,243,473	\$219,154	231.54%
19	EQUITRUST LIFE INSURANCE COMPANY	0.01%	56	27	\$24,118	\$0	\$35,157	\$3,852	145.77%
20	FARMERS NEW WORLD LIFE INSURANCE COMPANY	1.21%	19	2,666	\$2,313,939	\$0	\$304,392	\$350,091	13.16%
21	FIDELITY INVESTMENTS LIFE INSURANCE COMPANY	0.00%	72	1	\$0	\$0	\$0	\$56	N/A
22	FIRST ALLAMERICA FINANCIAL LIFE INSURANCE COMI	0.00%	72	6	\$0	\$0	\$0	\$263	N/A
23	FIRST INVESTORS LIFE INSURANCE COMPANY	0.05%	47	270	\$102,295	\$0	\$199,612	\$18,392	195.13%
24	GENERAL AMERICAN LIFE INSURANCE COMPANY	2.18%	13	3,247	\$4,143,013	\$1,418,841	\$5,951,578	\$493,550	177.90%
25	GENWORTH LIFE AND ANNUITY INSURANCE COMPAI	0.12%	44	208	\$234,745	\$0	\$841,365	\$42,614	356.42%
26	GREAT-WEST LIFE & ANNUITY INSURANCE COMPAN'	0.02%	52	8	\$33,852	\$0	\$14,542	\$2,530	42.96%
27	GUARDIAN INSURANCE & ANNUITY COMPANY INC	0.07%	46	128	\$142,466	\$0	\$0	\$23,823	0.00%
28	HARTFORD LIFE AND ANNUITY INSURANCE COMPAN	6.41%	5	3,607	\$12,211,143	\$0	\$11,006,205	\$1,262,414	90.13%
29	HARTFORD LIFE INSURANCE COMPANY	0.18%	39	11,632	\$342,974	\$0	\$4,060,935	\$1,141,964	1184.04%
30	INDEPENDENCE LIFE AND ANNUITY COMPANY	0.00%	72	5	\$0	\$0	\$83,405	\$428	N/A
31	INTEGRITY LIFE INSURANCE COMPANY	0.01%	61	17	\$11,500	\$0	\$147,189	\$1,992	1279.90%
32	JACKSON NATIONAL LIFE INSURANCE COMPANY	0.12%	43	46	\$236,156	\$0	\$0	\$28,875	0.00%
33	KANSAS CITY LIFE INSURANCE COMPANY	0.25%	36	272	\$483,187	\$0	\$714,685	\$178,776	147.91%
34	LIBERTY LIFE ASSURANCE COMPANY OF BOSTON	0.00%	65	10	\$8,300	\$0	\$61,477	\$954	740.89%
35	LINCOLN BENEFIT LIFE COMPANY	0.55%	26	755	\$1,044,385	\$0	\$1,747,196	\$197,962	187.29%
36	LINCOLN NATIONAL LIFE INSURANCE COMPANY	17.47%	1	8,711	\$33,282,015	\$0	\$70,406,692	\$3,488,186	211.87%
37	MASSACHUSETTS MUTUAL LIFE INSURANCE COMPA	0.36%	29	481	\$684,550	\$0	\$403,498	\$156,448	58.94%
38	METLIFE INSURANCE COMPANY USA	0.16%	40	1,020	\$311,170	\$0	\$3,165,387	\$302,895	1017.25%
39	METROPOLITAN LIFE INSURANCE COMPANY	2.38%	12	4,546	\$4,523,421	\$0	\$5,902,689	\$715,433	130.49%
40	METROPOLITAN TOWER LIFE INSURANCE COMPANY	0.11%	45	396	\$203,346	\$0	\$240,331	\$34,996	118.19%
41	MINNESOTA LIFE INSURANCE COMPANY	8.11%	3	2,827	\$15,440,863	\$0	\$0	\$1,359,834	0.00%
42	MML BAY STATE LIFE INSURANCE COMPANY	0.39%	28	681	\$752,073	\$0	\$2,045,379	\$105,030	271.97%
43	MONEY LIFE INSURANCE COMPANY	0.00%	71	1	\$1,387	\$0	\$0	\$250	0.00%
44	MONEY LIFE INSURANCE COMPANY OF AMERICA	0.92%	23	582	\$1,759,865	\$0	\$1,067,169	\$200,224	60.64%
45	NATIONAL LIFE INSURANCE COMPANY	0.02%	53	48	\$33,103	\$0	\$25,895	\$11,087	78.23%
46	NATIONWIDE LIFE AND ANNUITY INSURANCE COMP#	2.66%	10	367	\$5,069,802	\$0	\$395,184	\$436,824	7.79%
47	NATIONWIDE LIFE INSURANCE COMPANY	2.65%	11	1,259	\$5,039,509	\$0	\$5,482,292	\$545,784	108.79%
48	NEW ENGLAND LIFE INSURANCE COMPANY	0.26%	34	1,624	\$504,577	\$0	\$5,719,080	\$448,759	1133.44%
49	NEW YORK LIFE INSURANCE AND ANNUITY CORPOR	0.01%	58	61	\$21,191	\$0	\$98,258	\$3,427	463.68%
50	NORTHWESTERN MUTUAL LIFE INSURANCE COMPAI	4.92%	6	3,500	\$9,366,275	\$2,457,607	\$6,522,194	\$848,651	95.67%
51	OHIO NATIONAL LIFE ASSURANCE CORPORATION	0.55%	25	534	\$1,050,596	\$0	\$644,287	\$145,541	61.33%
52	PACIFIC LIFE & ANNUITY COMPANY	0.00%	67	0	\$4,008	\$0	\$0	\$0	0.00%
53	PACIFIC LIFE INSURANCE COMPANY	15.62%	2	1,371	\$29,740,807	\$0	\$6,961,861	\$1,271,884	23.41%
54	PHILADELPHIA FINANCIAL LIFE ASSURANCE COMPA'	0.00%	72	4	\$0	\$0	\$490,997	\$22,500	N/A
55	PHL VARIABLE INSURANCE COMPANY	0.33%	31	256	\$628,799	\$0	\$791,747	\$106,847	125.91%
56	PHOENIX LIFE AND ANNUITY COMPANY	0.00%	66	6	\$4,242	\$0	\$175,765	\$6,426	4143.45%
57	PHOENIX LIFE INSURANCE COMPANY	0.42%	27	1,098	\$794,034	\$0	\$7,918,048	\$427,838	996.94%
58	PROTECTIVE LIFE INSURANCE COMPANY	1.53%	14	1,099	\$2,907,355	\$0	\$11,483,047	\$281,981	394.97%
59	PRUCO LIFE INSURANCE COMPANY	4.24%	7	8,094	\$8,073,384	\$0	\$11,948,228	\$874,246	148.00%
60	PRUDENTIAL ANNUITIES LIFE ASSURANCE CORPOR#	0.02%	51	28	\$41,441	\$0	\$276,047	\$6,387	666.12%
61	PRUDENTIAL INSURANCE COMPANY OF AMERICA T-	3.80%	8	11,456	\$7,240,754	\$477,093	\$13,014,307	\$918,842	186.33%
62	RELIASTAR LIFE INSURANCE COMPANY	1.24%	18	919	\$2,361,998	\$0	\$7,166,486	\$281,662	303.52%
63	RELIASTAR LIFE INSURANCE COMPANY OF NEW YOI	0.00%	70	12	\$2,125	\$0	\$0	\$255	0.00%
64	RIVERSOURCE LIFE INSURANCE COMPANY	3.49%	9	2,898	\$6,648,118	\$0	\$5,444,915	\$860,156	81.90%
65	SECURITY LIFE OF DENVER INSURANCE COMPANY	1.04%	21	353	\$1,975,043	\$0	\$892,210	\$422,371	AET000439
66	SENTRY LIFE INSURANCE COMPANY (L&H ACCT)	0.00%	68	7	\$3,888	\$0	\$2,829	\$1,500	72.76%
67	STATE FARM LIFE INSURANCE COMPANY	0.99%	22	2,127	\$1,816,974	\$0	\$1,023,966	\$298,522	58.36%
68	SYMETRA LIFE INSURANCE COMPANY	0.04%	49	52	\$66,877	\$0	\$51,883	\$7,592	77.58%
69	THRIVENT FINANCIAL FOR LUTHERANS	1.19%	20	1,571	\$2,258,926	\$0	\$1,647,902	\$260,950	72.95%
70	THRIVENT LIFE INSURANCE COMPANY	0.05%	48	107	\$92,549	\$0	\$154,148	\$13,942	166.56%
71	TRANSAMERICA ADVISORS LIFE INSURANCE COMPA	0.01%	55	182	\$25,000	\$0	\$1,476,279	\$45,440	5905.12%

**2014 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - INDIVIDUAL VARIABLE LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
72	TRANSAMERICA FINANCIAL LIFE INSURANCE COMP/	0.01%	62	7	\$10,748	\$0	\$28,044	\$1,809	280.92%
73	TRANSAMERICA LIFE INSURANCE COMPANY	0.18%	38	511	\$351,387	\$0	\$3,801,145	\$188,287	1081.72%
74	TRANSAMERICA PREMIER LIFE INSURANCE COMPAN	1.31%	17	1,714	\$2,492,766	\$0	\$7,031,524	\$425,975	282.07%
75	UNION SECURITY INSURANCE COMPANY	0.35%	30	731	\$659,875	\$0	\$957,416	\$108,770	145.09%
76	UNITED OF OMAHA LIFE INSURANCE COMPANY	0.03%	50	60	\$57,541	\$0	\$1,119,601	\$17,619	1945.74%
77	ZURICH AMERICAN LIFE INSURANCE COMPANY	1.37%	16	48	\$2,599,645	\$0	\$304,733	\$28,134	11.72%
TOTAL		100.00%		98,585	\$180,430,914	\$4,512,315	\$253,784,089	\$23,891,003	135.84%

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2014 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - INDIVIDUAL ORDINARY ANNUITIES (with life contingencies)

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	AAA LIFE INSURANCE COMPANY	0.02%	105	48	\$164,600	\$0	\$291,312	\$0	176.77%
2	AETNA LIFE INSURANCE COMPANY	0.00%	213	0	\$0	\$0	\$164,564	\$0	N/A
3	ALLIANZ LIFE INSURANCE COMPANY OF NORTH AM	0.04%	97	2,455	\$272,550	\$0	\$12,023,054	\$0	4411.32%
4	ALLSTATE LIFE INSURANCE COMPANY	0.04%	95	1,874	\$285,331	\$0	\$13,177,791	\$0	4618.42%
5	ALLSTATE LIFE INSURANCE COMPANY OF NEW YOI	0.00%	213	0	\$0	\$0	\$244,474	\$0	N/A
6	AMERICAN AMICABLE LIFE INSURANCE COMPANY I	0.00%	134	67	\$34,322	\$0	\$0	\$0	0.00%
7	AMERICAN BANKERS LIFE ASSURANCE OF FLORIDA	0.00%	190	12	\$1,168	\$0	\$0	\$0	0.00%
8	AMERICAN EQUITY INVESTMENT LIFE INSURANCE C	0.25%	57	950	\$1,919,313	\$0	\$4,167,335	\$0	217.13%
9	AMERICAN FAMILY LIFE INSURANCE COMPANY	0.22%	60	1,585	\$1,882,525	\$0	\$2,425,188	\$0	144.14%
10	AMERICAN FIDELITY ASSURANCE COMPANY	0.18%	71	1,817	\$1,221,281	\$0	\$1,560,257	\$0	127.78%
11	AMERICAN FIDELITY LIFE INSURANCE COMPANY	0.03%	104	10	\$197,584	\$0	\$83,364	\$0	42.19%
12	AMERICAN GENERAL LIFE INSURANCE CO	1.80%	16	10,442	\$13,668,870	\$3,900	\$59,045,528	\$0	432.08%
13	AMERICAN HERITAGE LIFE INSURANCE COMPANY	0.00%	176	27	\$4,200	\$0	\$10,983	\$0	261.74%
14	AMERICAN HOME LIFE INSURANCE COMPANY	0.01%	130	83	\$48,324	\$0	\$23,852	\$0	49.38%
15	AMERICAN INCOME LIFE INSURANCE CO	0.00%	213	12	\$0	\$0	\$0	\$0	N/A
16	AMERICAN MEMORIAL LIFE INSURANCE COMPANY	0.00%	150	338	\$17,522	\$0	\$138,470	\$0	778.85%
17	AMERICAN NATIONAL INSURANCE COMPANY	1.39%	20	2,837	\$10,591,476	\$0	\$23,774,772	\$0	224.47%
18	AMERICAN PIONEER LIFE INSURANCE COMPANY	0.00%	168	9	\$1,200	\$0	\$61,006	\$0	5083.83%
19	AMERICAN RETIREMENT LIFE INSURANCE COMPAN	0.00%	213	0	\$0	\$0	\$120,780	\$0	N/A
20	AMERICAN UNDERWRITERS LIFE INSURANCE COMI	0.01%	123	16	\$57,800	\$0	\$60,152	\$0	104.43%
21	AMERICAN UNITED LIFE INSURANCE COMPANY	0.04%	94	377	\$292,316	\$95	\$2,150,972	\$0	735.87%
22	AMERICO FINANCIAL LIFE AND ANNUITY INSURANC	0.18%	69	132	\$1,336,574	\$0	\$1,139,124	\$0	85.23%
23	AMERITAS LIFE INSURANCE CORP	0.00%	141	680	\$28,665	\$87	\$1,484,157	\$0	5177.90%
24	AMICA LIFE INSURANCE COMPANY	0.00%	169	7	\$6,000	\$0	\$4,283	\$0	71.38%
25	ANNUITY INVESTORS LIFE INSURANCE COMPANY	0.03%	102	163	\$261,354	\$0	\$386,418	\$0	147.65%
26	ASSURED LIFE ASSOCIATION	0.00%	208	5	\$208	\$0	\$3,838	\$0	1863.11%
27	ASSURITY LIFE INSURANCE COMPANY	0.02%	106	187	\$163,652	\$0	\$439,620	\$0	268.83%
28	ATHENE ANNUITY & LIFE ASSURANCE COMPANY C	0.00%	213	195	\$0	\$0	\$1,856,806	\$0	N/A
29	ATHENE ANNUITY & LIFE ASSURANCE COMPANY	1.27%	26	1,050	\$9,890,503	\$0	\$1,335,215	\$0	13.78%
30	ATHENE ANNUITY AND LIFE COMPANY	0.09%	78	10,909	\$664,127	\$0	\$14,039,167	\$0	2113.93%
31	AURORA NATIONAL LIFE ASSURANCE COMPANY	0.00%	213	48	\$0	\$0	\$68,646	\$0	N/A
32	AUTO CLUB LIFE INSURANCE COMPANY	0.00%	138	17	\$30,000	\$0	\$0	\$0	0.00%
33	AUTO OWNERS LIFE INSURANCE COMPANY	0.19%	64	1,458	\$1,464,240	\$0	\$1,468,206	\$0	100.27%
34	AXA EQUITABLE LIFE INSURANCE COMPANY	0.02%	109	356	\$147,558	\$287	\$1,764,349	\$0	1195.89%
35	BALTIMORE LIFE INSURANCE COMPANY THE	0.00%	213	4	\$0	\$0	\$0	\$0	N/A
36	BANKERS FIDELITY LIFE INSURANCE COMPANY	0.00%	171	0	\$5,280	\$0	\$0	\$0	0.00%
37	BANKERS LIFE AND CASUALTY COMPANY	0.33%	54	3,303	\$2,545,282	\$0	\$18,754,828	\$0	856.28%
38	BANKERS LIFE INSURANCE COMPANY	0.34%	53	240	\$2,571,590	\$0	\$20,305	\$0	0.79%
39	BANNER LIFE INSURANCE COMPANY	0.00%	213	1	\$0	\$0	\$754,979	\$0	N/A
40	BENEFICIAL LIFE INSURANCE COMPANY	0.00%	213	19	\$0	\$0	\$908,717	\$0	N/A
41	BERKLEY LIFE AND HEALTH INSURANCE COMPANY	0.00%	187	26	\$1,374	\$0	\$7,000	\$0	509.46%
42	BERKSHIRE HATHAWAY LIFE INSURANCE COMPAN	0.00%	213	0	\$0	\$0	\$171,815	\$0	N/A
43	C M LIFE INSURANCE COMPANY	1.88%	32	2,401	\$8,239,936	\$0	\$14,497,401	\$0	175.94%
44	CANADA LIFE ASSURANCE COMPANY	0.00%	213	87	\$0	\$0	\$658,410	\$0	N/A
45	CAPITAL RESERVE LIFE INSURANCE COMPANY	0.00%	132	1,491	\$35,690	\$0	\$681,993	\$0	1910.68%
46	CAPITOL LIFE INSURANCE COMPANY	0.15%	73	68	\$1,131,230	\$0	\$79,915	\$0	7.06%
47	CATAMARAN INSURANCE OF OHIO INC	0.00%	172	0	\$5,134	\$0	\$0	\$0	0.00%
48	CATHOLIC FINANCIAL LIFE	0.04%	93	424	\$293,489	\$0	\$318,156	\$0	106.40%
49	CATHOLIC HOLY FAMILY SOCIETY	0.08%	83	368	\$435,708	\$0	\$157,021	\$0	36.04%
50	CATHOLIC ORDER OF FORESTERS	0.00%	136	63	\$30,650	\$0	\$63,929	\$0	208.58%
51	CENTRAL SECURITY LIFE INSURANCE CO	0.00%	167	116	\$8,790	\$0	\$68,066	\$0	1002.47%
52	CENTRAL UNITED LIFE INSURANCE COMPANY	0.00%	204	1	\$302	\$0	\$422	\$0	139.74%
53	CENTURION LIFE INSURANCE COMPANY	0.00%	213	673	\$0	\$0	\$4,628,866	\$0	N/A
54	CHARTER NATIONAL LIFE INSURANCE CO	0.00%	213	9	\$0	\$0	\$27,867	\$0	N/A
55	CHESAPEAKE LIFE INSURANCE COMPANY THE	0.00%	195	6	\$833	\$0	\$0	\$0	0.00%
56	CHURCH LIFE INSURANCE CORPORATION	0.00%	131	29	\$37,091	\$0	\$0	\$0	0.00%
57	CICA LIFE INSURANCE COMPANY OF AMERICA	0.07%	81	196	\$507,860	\$0	\$20,714	\$0	4.08%
58	CINCINNATI LIFE INSURANCE COMPANY THE	0.03%	101	305	\$263,296	\$0	\$965,840	\$0	366.83%
59	CMFG LIFE INSURANCE COMPANY	0.42%	48	316	\$3,173,165	\$0	\$1,896,163	\$0	59.76%
60	COLONIAL LIFE & ACCIDENT INSURANCE COMPANY	0.00%	213	1	\$0	\$0	\$0	\$0	N/A
61	COLONIAL PENN LIFE INSURANCE COMPANY	0.00%	213	4	\$0	\$0	\$129,105	\$0	N/A
62	COLORADO BANKERS LIFE INS CO	0.07%	80	885	\$535,258	\$0	\$364,971	\$0	68.19%
63	COLUMBIAN MUTUAL LIFE INSURANCE CO	0.00%	185	1	\$1,550	\$0	\$14,075	\$0	908.06%
64	COLUMBUS LIFE INSURANCE COMPANY	3.79%	4	3,026	\$28,824,013	\$0	\$9,281,922	\$0	308.00%
65	COMBINED INSURANCE CO OF AMERICA	0.00%	213	3	\$0	\$0	\$0	\$0	N/A
66	COMMONWEALTH ANNUITY AND LIFE INSURANCE C	0.02%	110	112	\$140,838	\$0	\$55,828	\$0	39.61%
67	CONNECTICUT GENERAL LIFE INS CO	0.00%	147	155	\$19,869	\$0	\$1,036,865	\$0	5218.51%
68	CONSECO LIFE INSURANCE CO	0.00%	148	104	\$20,538	\$0	\$164,717	\$0	802.01%
69	CONSTITUTION LIFE INSURANCE COMPANY	0.00%	198	3	\$550	\$0	\$7,831	\$0	1423.82%
70	CONTINENTAL GENERAL INSURANCE COMPANY	0.00%	173	3	\$5,100	\$0	\$97,437	\$0	1910.53%

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2014 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - INDIVIDUAL ORDINARY ANNUITIES (with life contingencies)

OB#	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
71	COUNTRY INVESTORS LIFE ASSURANCE COMPANY	0.14%	74	484	\$1,051,167	\$0	\$2,192,332	\$0	208.56%
72	COUNTRY LIFE INSURANCE COMPANY	0.00%	197	6	\$588	\$618	\$0	\$0	108.80%
73	CROATIAN FRATERNAL UNION OF AMERICA	0.00%	153	27	\$15,500	\$0	\$172,562	\$0	1113.30%
74	CSA FRATERNAL LIFE	0.00%	144	4	\$20,960	\$0	\$0	\$0	0.00%
75	DEARBORN NATIONAL LIFE INSURANCE COMPANY	0.00%	213	69	\$0	\$0	\$1,461,035	\$0	N/A
76	DEGREE OF HONOR PROTECTIVE ASSOC	0.00%	175	42	\$4,725	\$0	\$44,892	\$0	952.21%
77	DELAWARE LIFE INSURANCE COMPANY	1.41%	19	497	\$10,692,644	\$0	\$4,810,055	\$0	43.11%
78	ELCO MUTUAL LIFE AND ANNUITY	1.01%	35	148	\$7,704,447	\$0	\$224,693	\$0	2.82%
79	EMC NATIONAL LIFE COMPANY	0.15%	72	396	\$1,142,309	\$0	\$42,773	\$0	3.74%
80	EQUITRUST LIFE INSURANCE COMPANY	0.00%	213	18	\$0	\$0	\$61,897	\$0	N/A
81	FAMILY BENEFIT LIFE INSURANCE COMPANY	0.05%	85	2,242	\$414,306	\$0	\$2,264,581	\$0	548.60%
82	FAMILY SERVICE LIFE INSURANCE COMPANY	0.00%	213	457	\$0	\$0	\$322,844	\$0	N/A
83	FARM BUREAU LIFE INSURANCE COMPANY OF MISSOURI	1.17%	30	3,736	\$8,877,913	\$0	\$6,899,510	\$0	77.72%
84	FARMERS NEW WORLD LIFE INSURANCE COMPANY	0.18%	67	2,185	\$1,364,555	\$0	\$6,195,232	\$0	454.01%
85	FEDERAL LIFE INSURANCE COMPANY (MUTUAL)	0.00%	137	9	\$30,589	\$0	\$70,613	\$0	230.64%
86	FEDERATED LIFE INSURANCE COMPANY	0.35%	52	320	\$2,637,441	\$0	\$837,685	\$0	31.78%
87	FIDELITY & GUARANTY LIFE INSURANCE COMPANY	0.00%	213	1,386	\$0	\$0	\$3,520,598	\$0	N/A
88	FIDELITY LIFE ASSOCIATION A LEGAL RESERVE LIFE COMPANY	0.00%	213	1	\$0	\$0	\$3,000	\$0	N/A
89	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.74%	41	5,330	\$5,829,985	\$0	\$3,790,998	\$0	67.34%
90	FIRST CATHOLIC SLOVAK LADIES ASSOCIATION OF AMERICA	0.01%	112	15	\$107,792	\$0	\$0	\$0	0.00%
91	FIRST CATHOLIC SLOVAK UNION OF THE UNITED STATES OF AMERICA	0.01%	114	0	\$100,000	\$0	\$13,131	\$0	13.13%
92	FIRST GUARANTY LIFE INSURANCE COMPANY	0.04%	92	105	\$334,794	\$0	\$23,477	\$0	7.01%
93	FIRST INVESTORS LIFE INSURANCE COMPANY	0.00%	158	16	\$13,000	\$0	\$30,362	\$0	233.55%
94	FIRST PENN-PACIFIC LIFE INSURANCE COMPANY	0.00%	213	113	\$0	\$0	\$256,770	\$0	N/A
95	FUNERAL DIRECTORS LIFE INSURANCE CO	0.19%	65	1,080	\$1,427,181	\$0	\$833,737	\$0	58.42%
96	GBU FINANCIAL LIFE	0.38%	50	159	\$2,873,773	\$0	\$1,276,862	\$0	44.43%
97	GENERAL AMERICAN LIFE INSURANCE COMPANY	0.00%	178	476	\$3,577	\$0	\$500,844	\$0	14001.79%
98	GENWORTH LIFE AND ANNUITY INSURANCE COMPANY	0.04%	99	632	\$268,837	\$0	\$11,722,078	\$0	4360.28%
99	GENWORTH LIFE INSURANCE COMPANY	2.22%	13	1,055	\$16,906,022	\$0	\$19,726,689	\$0	116.88%
100	GLEAMER LIFE INSURANCE SOCIETY	0.02%	108	293	\$151,463	\$0	\$1,654,476	\$0	1092.33%
101	GLOBE LIFE AND ACCIDENT INSURANCE COMPANY	0.00%	213	0	\$0	\$0	\$524	\$0	N/A
102	GOLDEN RULE INSURANCE COMPANY	0.02%	111	588	\$121,306	\$0	\$909,727	\$0	749.94%
103	GOVERNMENT PERSONNEL MUTUAL LIFE INSURANCE COMPANY	0.00%	183	0	\$2,400	\$0	\$7,545	\$0	314.38%
104	GREAT AMERICAN LIFE INSURANCE COMPANY	0.38%	49	1,970	\$2,931,935	\$0	\$7,611,266	\$0	259.60%
105	GREAT SOUTHERN LIFE INSURANCE COMPANY	0.00%	159	35	\$12,576	\$0	\$117,237	\$0	932.23%
106	GREAT WESTERN INSURANCE COMPANY	0.00%	191	4	\$1,000	\$0	\$1,000	\$0	100.00%
107	GREAT-WEST LIFE & ANNUITY INSURANCE COMPANY	0.78%	40	120	\$5,818,802	\$0	\$0	\$0	0.00%
108	GUARANTEE TRUST LIFE INSURANCE COMPANY	0.00%	189	18	\$1,176	\$0	\$7,947	\$0	675.77%
109	GUARANTY INCOME LIFE INSURANCE COMPANY	0.05%	89	154	\$367,979	\$0	\$540,442	\$0	146.87%
110	GUARDIAN INSURANCE & ANNUITY COMPANY INC	0.57%	45	47	\$4,369,609	\$0	\$0	\$0	0.00%
111	GUGGENHEIM LIFE AND ANNUITY COMPANY	1.23%	29	385	\$9,339,433	\$0	\$1,973,678	\$0	21.13%
112	HARTFORD LIFE AND ANNUITY INSURANCE COMPANY	1.63%	17	174	\$12,392,137	\$0	\$5,757,241	\$0	46.46%
113	HARTFORD LIFE INSURANCE COMPANY	0.69%	43	159	\$5,286,323	\$0	\$5,545,522	\$0	104.90%
114	HERITAGE UNION LIFE INSURANCE COMPANY	0.00%	202	1	\$325	\$0	\$0	\$0	0.00%
115	HOMESTEADERS LIFE COMPANY	0.01%	129	0	\$49,544	\$0	\$56,588	\$0	114.18%
116	HORACE MANN LIFE INSURANCE COMPANY	0.48%	47	2,007	\$3,847,817	\$0	\$2,430,247	\$0	66.63%
117	HUMANADENTAL INSURANCE COMPANY	0.00%	183	22	\$10,972	\$0	\$0	\$0	0.00%
118	IA AMERICAN LIFE INSURANCE COMPANY	0.00%	213	7	\$0	\$0	\$0	\$0	N/A
119	IDEALIFE INSURANCE COMPANY	0.00%	200	11	\$434	\$0	\$0	\$0	0.00%
120	ILLINOIS MUTUAL LIFE INSURANCE COMPANY	0.00%	135	245	\$30,750	\$0	\$272,613	\$0	887.20%
121	INDEPENDENT ORDER OF FORESTERS THE	0.00%	182	129	\$2,550	\$0	\$715,361	\$0	28053.37%
122	INDUSTRIAL ALLIANCE INSURANCE AND FINANCIAL GROUP	0.00%	213	22	\$0	\$0	\$0	\$0	N/A
123	INTEGRITY LIFE INSURANCE COMPANY	0.28%	56	423	\$2,124,494	\$0	\$4,254,043	\$0	200.24%
124	INVESTORS HERITAGE LIFE INSURANCE COMPANY	0.00%	186	12	\$1,473	\$0	\$8,163	\$0	622.06%
125	INVESTORS LIFE INSURANCE COMPANY OF NORTH CAROLINA	0.00%	213	57	\$0	\$0	\$212,566	\$0	N/A
126	JACKSON NATIONAL LIFE INSURANCE COMPANY	1.07%	34	6,996	\$8,149,865	\$0	\$30,115,405	\$0	369.52%
127	JEFFERSON NATIONAL LIFE INSURANCE COMPANY	0.49%	46	59	\$3,721,849	\$0	\$90,839	\$0	2.17%
128	JOHN ALDEN LIFE INSURANCE COMPANY	0.00%	213	25	-\$27	\$0	\$49,197	\$0	-182211.11%
129	JOHN HANCOCK LIFE INSURANCE COMPANY (USA)	0.00%	184	1,599	\$2,000	\$0	\$11,148,277	\$0	557413.85%
130	KANSAS CITY LIFE INSURANCE COMPANY	1.27%	27	3,047	\$9,675,452	\$2,009	\$14,781,356	\$0	152.79%
131	LAFAYETTE LIFE INSURANCE COMPANY THE	0.00%	213	15	\$0	\$0	\$80,379	\$0	N/A
132	LIBERTY LIFE ASSURANCE COMPANY OF BOSTON	1.30%	25	614	\$9,853,863	\$0	\$3,725,562	\$0	37.81%
133	LIBERTY NATIONAL LIFE INSURANCE COMPANY	0.05%	91	160	\$355,839	\$0	\$357,387	\$0	100.44%
134	LIFE INSURANCE COMPANY OF NORTH AMERICA	0.00%	213	43	\$0	\$0	\$3,496,542	\$0	N/A
135	LIFE INSURANCE COMPANY OF THE SOUTHWEST	0.00%	149	166	\$18,072	\$0	\$123,961	\$0	685.93%
136	LIFESECURE INSURANCE COMPANY	0.00%	184	51	\$900	\$0	\$56,207	\$0	6245.22%
137	LINCOLN BENEFIT LIFE COMPANY	0.08%	79	1,065	\$613,829	\$0	\$6,395,201	\$0	1367.68%
138	LINCOLN HERITAGE LIFE INSURANCE COMPANY	0.01%	124	329	\$52,133	\$0	\$117,834	\$0	226.03%
139	LINCOLN LIFE & ANNUITY COMPANY OF NEW YORK	0.00%	213	62	\$0	\$0	\$144,367	\$0	N/A

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**2014 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - INDIVIDUAL ORDINARY ANNUITIES (with life contingencies)**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
140	LINCOLN NATIONAL LIFE INSURANCE COMPANY	1.15%	31	7,559	\$8,722,881	\$0	\$9,223,224	\$0	105.74%
141	LOYAL AMERICAN LIFE INSURANCE COMPANY	0.00%	203	39	\$311	\$0	\$215,437	\$0	69272.35%
142	LOYAL CHRISTIAN BENEFIT ASSOCIATION	0.00%	152	13	\$18,200	\$0	\$112,024	\$0	691.51%
143	MADISON NATIONAL LIFE INSURANCE COMPANY IN	0.04%	96	797	\$284,779	\$0	\$240,543	\$0	84.47%
144	MANHATTAN LIFE INSURANCE COMPANY	0.12%	75	4	\$940,595	\$0	\$19,602	\$0	2.08%
145	MANHATTAN NATIONAL LIFE INSURANCE COMPAN	0.00%	162	48	\$10,984	\$0	\$112,455	\$0	1023.51%
146	MASSACHUSETTS MUTUAL LIFE INSURANCE COMP	3.71%	6	1,655	\$28,238,448	\$49,683	\$31,268,349	\$0	110.90%
147	MEDICO CORP LIFE INSURANCE COMPANY	0.00%	213	0	\$0	\$0	\$29,947	\$0	N/A
148	METLIFE INSURANCE COMPANY USA	2.09%	14	5,993	\$15,872,403	\$0	\$46,433,751	\$0	292.54%
149	METROPOLITAN LIFE INSURANCE COMPANY	0.01%	125	5,295	\$51,529	\$78	\$278,168	\$0	538.98%
150	METROPOLITAN TOWER LIFE INSURANCE COMPAN	0.00%	198	47	\$595	\$0	\$256,103	\$0	43042.52%
151	MIDLAND NATIONAL LIFE INSURANCE COMPANY	0.89%	37	991	\$6,742,272	\$58	\$4,958,641	\$0	73.55%
152	MIDWEST NATIONAL LIFE INSURANCE COMPANY O	0.00%	168	78	\$7,101	\$0	\$0	\$0	0.00%
153	MIDWESTERN UNITED LIFE INSURANCE COMPANY	0.00%	213	17	\$0	\$0	\$12,792	\$0	N/A
154	MINNESOTA LIFE INSURANCE COMPANY	0.01%	119	448	\$61,150	\$0	\$2,536,361	\$0	4147.77%
155	MODERN WOODMEN OF AMERICA	3.16%	7	7,521	\$24,012,897	\$13,112	\$21,387,127	\$0	88.12%
156	MONY LIFE INSURANCE COMPANY	0.00%	181	37	\$11,688	\$12,139	\$32,495	\$0	381.90%
157	MONY LIFE INSURANCE COMPANY OF AMERICA	0.01%	126	42	\$50,900	\$0	\$56,258	\$0	110.53%
158	MTL INSURANCE COMPANY	0.00%	180	81	\$12,016	\$0	\$1,029,421	\$0	8567.09%
159	NATIONAL CATHOLIC SOCIETY OF FORESTERS	0.00%	174	16	\$5,000	\$0	\$14,275	\$0	285.50%
160	NATIONAL FARMERS UNION LIFE INSURANCE COMI	0.00%	213	9	\$0	\$0	\$114	\$0	N/A
161	NATIONAL GUARDIAN LIFE INSURANCE COMPANY	0.00%	143	119	\$23,990	\$0	\$189,427	\$0	789.61%
162	NATIONAL LIFE INSURANCE COMPANY	0.01%	118	103	\$66,500	\$11,216	\$411,557	\$0	635.75%
163	NATIONAL WESTERN LIFE INSURANCE COMPANY	0.19%	66	283	\$1,411,805	\$0	\$1,325,499	\$0	93.89%
164	NATIONWIDE LIFE AND ANNUITY INSURANCE COMP	0.00%	155	8	\$14,583	\$0	\$26,503	\$0	195.45%
165	NATIONWIDE LIFE INSURANCE COMPANY	0.67%	44	222	\$5,064,460	\$10,128	\$1,991,018	\$0	39.51%
166	NEW ERA LIFE INSURANCE COMPANY	0.00%	213	0	\$0	\$0	\$19,049	\$0	N/A
167	NEW ERA LIFE INSURANCE COMPANY OF THE MIDW	0.00%	213	0	\$0	\$0	\$17,353	\$0	N/A
168	NEW YORK LIFE INSURANCE AND ANNUITY CORPO	13.19%	1	9,243	\$100,312,801	\$0	\$123,099,112	\$0	122.72%
169	NEW YORK LIFE INSURANCE COMPANY	0.00%	211	550	\$50	\$299	\$2,739,800	\$0	5480198.00%
170	NORTH AMERICAN COMPANY FOR LIFE AND HEALT	0.29%	55	345	\$2,189,771	\$0	\$1,646,215	\$0	75.18%
171	NORTHWESTERN MUTUAL LIFE INSURANCE COMP/	1.30%	24	560	\$9,906,946	\$96,500	\$5,425,540	\$0	55.74%
172	OCCIDENTAL LIFE INSURANCE COMPANY OF NORT	0.01%	127	50	\$50,517	\$0	\$0	\$0	0.00%
173	OHIO NATIONAL LIFE ASSURANCE CORPORATION	0.00%	201	18	\$340	\$0	\$231,872	\$0	68197.65%
174	OHIO NATIONAL LIFE INSURANCE COMPANY THE	1.37%	21	2,807	\$10,433,530	\$39	\$18,569,161	\$0	177.98%
175	OHIO STATE LIFE INSURANCE COMPANY THE	0.00%	213	14	\$0	\$0	\$37,620	\$0	N/A
176	OLD UNITED LIFE INSURANCE COMPANY	0.00%	213	0	\$0	\$0	\$40,028	\$0	N/A
177	OXFORD LIFE INSURANCE COMPANY	0.18%	68	97	\$1,345,593	\$0	\$325,835	\$0	24.21%
178	OZARK NATIONAL LIFE INSURANCE COMPANY	0.00%	213	52	\$0	\$0	\$4,230	\$0	N/A
179	PACIFIC LIFE & ANNUITY COMPANY	0.00%	213	107	\$0	\$0	\$1,677,425	\$0	N/A
180	PACIFIC LIFE INSURANCE COMPANY	2.81%	9	1,679	\$21,376,160	\$0	\$28,522,248	\$0	133.43%
181	PAN-AMERICAN LIFE INSURANCE COMPANY	0.00%	165	1	\$7,855	\$0	\$31,232	\$0	397.61%
182	PAUL REVERE LIFE INSURANCE COMPANY	0.00%	213	1	\$0	\$0	\$0	\$0	N/A
183	PEKIN LIFE INSURANCE COMPANY	0.00%	213	48	\$0	\$0	\$59,437	\$0	N/A
184	PENN INSURANCE AND ANNUITY COMPANY THE	0.00%	213	22	\$0	\$0	\$79,920	\$0	N/A
185	PENN MUTUAL LIFE INSURANCE COMPANY THE	0.05%	90	893	\$360,243	\$2,608	\$6,889,737	\$0	1913.25%
186	PENNSYLVANIA LIFE INSURANCE COMPANY	0.00%	177	76	\$3,750	\$0	\$38,773	\$0	980.61%
187	PHARMACISTS LIFE INSURANCE COMPANY, THE	0.01%	120	30	\$60,310	\$0	\$98,901	\$0	163.99%
188	PHL VARIABLE INSURANCE COMPANY	0.03%	103	16	\$259,878	\$0	\$182,426	\$0	70.20%
189	PHOENIX LIFE INSURANCE COMPANY	0.00%	213	20	\$0	\$102	\$96,783	\$0	N/A
190	PHYSICIANS LIFE INSURANCE COMPANY	0.01%	122	124	\$59,212	\$0	\$242,330	\$0	409.26%
191	PIONEER MUTUAL LIFE INSURANCE COMPANY	0.00%	193	36	\$975	\$0	\$92,355	\$0	9472.31%
192	POLISH NATNL ALLIANCE OF THE US OF N. A	0.01%	121	28	\$59,889	\$0	\$62,296	\$0	104.37%
193	POLISH ROMAN CATHOLIC UNION OF AMERICA	0.00%	148	9	\$19,367	\$0	\$1,025,676	\$0	5296.00%
194	PRIMERICA LIFE INSURANCE COMPANY	0.00%	156	273	\$14,054	\$0	\$0	\$0	0.00%
195	PRINCIPAL LIFE INSURANCE COMPANY	3.05%	8	2,202	\$23,237,778	\$0	\$9,866,556	\$0	42.48%
196	PROTECTIVE LIFE AND ANNUITY INSURANCE COMP	0.00%	213	3	\$0	\$0	\$0	\$0	N/A
197	PROTECTIVE LIFE INSURANCE COMPANY	2.29%	12	1,209	\$17,448,200	\$0	\$1,829,368	\$0	10.46%
198	PROVIDENT LIFE AND ACCIDENT INSURANCE COMF	0.00%	213	2	\$0	\$0	\$1,051	\$0	N/A
199	PRUCO LIFE INSURANCE COMPANY	0.05%	86	50	\$396,587	\$0	\$652,879	\$0	164.62%
200	PRUDENTIAL ANNUITIES LIFE ASSURANCE CORPOF	0.01%	116	56	\$71,973	\$0	\$348,933	\$0	484.61%
201	PRUDENTIAL INSURANCE COMPANY OF AMERICA T	0.05%	88	1,181	\$376,695	\$2,068	\$10,292,365	\$0	2732.83%
202	RELIANCE STANDARD LIFE INSURANCE COMPANY	1.46%	18	749	\$11,105,345	\$0	\$2,596,387	\$0	421.79%
203	RELIASTAR LIFE INSURANCE COMPANY	0.06%	82	1,335	\$483,236	\$0	\$4,010,341	\$0	829.89%
204	RELIASTAR LIFE INSURANCE COMPANY OF NEW YC	0.00%	213	6	\$0	\$0	\$345	\$0	N/A
205	RESERVE NATIONAL INSURANCE COMPANY	0.00%	210	1	\$88	\$0	\$0	\$0	0.00%
206	RIVERSOURCE LIFE INSURANCE COMPANY	0.78%	39	8,005	\$5,909,512	\$0	\$137,188,283	\$0	2321.48%
207	ROYAL NEIGHBORS OF AMERICA	0.16%	70	267	\$1,221,421	\$0	\$394,077	\$0	32.26%
208	SAGICOR LIFE INSURANCE COMPANY	2.04%	15	1,440	\$15,505,236	\$0	\$2,940,193	\$0	18.96%

AK1000443

2014 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - INDIVIDUAL ORDINARY ANNUITIES (with life contingencies)

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
209	SECURITY BENEFIT LIFE INSURANCE COMPANY	0.21%	81	766	\$1,827,728	\$0	\$8,489,763	\$0	521.57%
210	SECURITY LIFE INSURANCE COMPANY OF AMERICA	0.00%	181	4	\$2,734	\$0	\$52,678	\$0	1926.77%
211	SECURITY LIFE OF DENVER INSURANCE COMPANY	0.00%	212	1	\$2	\$0	\$370	\$0	18500.00%
212	SECURITY MUTUAL LIFE INSURANCE COMPANY OF	0.00%	213	6	\$0	\$0	\$4,738	\$0	N/A
213	SECURITY NATIONAL LIFE INSURANCE COMPANY	0.01%	115	212	\$78,333	\$0	\$117,399	\$0	149.87%
214	SENTRY LIFE INSURANCE COMPANY (L&H ACCT)	0.01%	117	83	\$69,081	\$0	\$125,488	\$0	181.65%
215	SHELTER LIFE INSURANCE COMPANY	0.19%	63	1,702	\$1,468,657	\$0	\$3,885,661	\$0	263.21%
216	SHENANDOAH LIFE INSURANCE COMPANY	0.00%	191	28	\$1,000	\$0	\$103,334	\$0	10333.40%
217	SLOVENE NATIONAL BENEFIT SOCIETY	0.01%	128	30	\$50,000	\$0	\$80,101	\$0	180.20%
218	STANDARD INSURANCE COMPANY	0.74%	42	513	\$5,601,698	\$0	\$4,794,716	\$0	85.59%
219	STANDARD LIFE AND ACCIDENT INSURANCE COMP	0.00%	180	31	\$2,960	\$0	\$188,783	\$0	6377.80%
220	STATE FARM LIFE INSURANCE COMPANY	4.74%	3	7,021	\$36,042,413	\$33,195	\$19,344,659	\$0	53.76%
221	STATE LIFE INSURANCE COMPANY	1.33%	22	814	\$10,153,783	\$0	\$4,034,887	\$0	39.74%
222	STATE MUTUAL INSURANCE COMPANY	0.00%	207	7	\$208	\$0	\$6,619	\$0	3182.21%
223	SUN LIFE ASSURANCE COMPANY OF CANADA	0.00%	213	0	\$0	\$0	\$10,416	\$0	N/A
224	SUNSET LIFE INSURANCE COMPANY OF AMERICA	0.05%	87	1	\$383,702	\$0	\$2,087	\$0	0.54%
225	SURETY LIFE INSURANCE COMPANY	0.00%	213	2	\$0	\$0	\$12,349	\$0	N/A
226	SWISS RE LIFE & HEALTH AMERICA INC	0.00%	213	5	\$0	\$0	\$141,600	\$0	N/A
227	SYMETRA LIFE INSURANCE COMPANY	1.31%	23	2,358	\$9,934,198	\$0	\$19,599,046	\$0	187.22%
228	TEACHERS INSURANCE AND ANNUITY ASSOCIATION	5.09%	2	28,788	\$38,718,335	\$39,644,248	\$124,034,565	\$0	422.74%
229	TEXAS LIFE INSURANCE COMPANY	0.00%	213	0	\$0	\$0	\$684	\$0	N/A
230	THE RELIABLE LIFE INSURANCE COMPANY	0.00%	213	3	\$0	\$0	\$0	\$0	N/A
231	THRIVENT FINANCIAL FOR LUTHERANS	2.42%	11	9,085	\$18,413,835	\$87,653	\$23,831,331	\$0	129.90%
232	TIAA-CREF LIFE INSURANCE COMPANY	0.11%	76	32	\$828,928	\$0	\$423,830	\$0	51.25%
233	TIME INSURANCE COMPANY	0.00%	213	5	-\$7,839	\$0	\$292,923	\$0	-3834.57%
234	TRANS WORLD ASSURANCE COMPANY	0.00%	145	8	\$20,923	\$0	\$0	\$0	0.00%
235	TRANSAMERICA ADVISORS LIFE INSURANCE COMP	0.00%	138	25	\$30,000	\$0	\$94,544	\$0	315.15%
236	TRANSAMERICA FINANCIAL LIFE INSURANCE COMP	0.00%	189	131	\$8,000	\$0	\$5,054,514	\$0	84241.90%
237	TRANSAMERICA LIFE INSURANCE COMPANY	0.20%	62	6,775	\$1,484,338	\$0	\$118,237,605	\$0	7779.87%
238	TRANSAMERICA PREMIER LIFE INSURANCE COMP	2.71%	10	1,030	\$20,834,425	\$0	\$21,727,367	\$0	105.30%
239	TRUSTMARK INSURANCE COMPANY	0.00%	133	293	\$35,569	\$0	\$1,419,605	\$0	3991.13%
240	U S FINANCIAL LIFE INSURANCE COMPANY	0.00%	188	10	\$8,600	\$0	\$4,605	\$0	89.77%
241	UNIFIED LIFE INSURANCE COMPANY	0.00%	164	85	\$7,985	\$0	\$2,683	\$0	33.60%
242	UNION FIDELITY LIFE INSURANCE COMPANY	0.00%	213	3	\$0	\$0	\$101,667	\$0	N/A
243	UNION LABOR LIFE INSURANCE COMPANY	0.00%	213	4	\$0	\$0	\$2,500	\$0	N/A
244	UNION SECURITY INSURANCE COMPANY	0.01%	113	383	\$105,059	\$0	\$3,327,643	\$0	3167.40%
245	UNITED AMERICAN INSURANCE COMPANY	0.23%	59	989	\$1,787,813	\$0	\$3,884,473	\$0	220.30%
246	UNITED FIDELITY LIFE INSURANCE COMPANY	0.00%	140	215	\$28,735	\$0	\$108,195	\$0	378.53%
247	UNITED HERITAGE LIFE INSURANCE COMPANY	0.24%	58	246	\$1,795,598	\$0	\$1,444,302	\$0	80.44%
248	UNITED LIFE INSURANCE COMPANY	1.08%	33	575	\$8,199,713	\$0	\$7,269,816	\$0	88.67%
249	UNITED NATIONAL LIFE INSURANCE COMPANY OF /	0.00%	205	26	\$300	\$0	\$10,350	\$0	3450.00%
250	UNITED OF OMAHA LIFE INSURANCE COMPANY	1.24%	28	3,137	\$9,408,534	\$0	\$11,583,671	\$0	123.12%
251	UNITED STATES LIFE INSURANCE COMPANY NEW Y	0.00%	179	29	\$3,000	\$7	\$425,050	\$0	14168.57%
252	UNIVERSAL GUARANTY LIFE INSURANCE COMPANY	0.00%	157	40	\$13,777	\$0	\$0	\$0	0.00%
253	UNUM LIFE INSURANCE COMPANY OF AMERICA	0.00%	151	11	\$19,240	\$0	\$0	\$0	0.00%
254	USAA LIFE INSURANCE COMPANY	0.98%	36	2,268	\$7,292,176	\$0	\$8,879,489	\$0	121.77%
255	VARIABLE ANNUITY LIFE INSURANCE COMPANY	0.78%	38	2,220	\$5,928,559	\$0	\$8,822,769	\$0	148.82%
256	VOYA INSURANCE AND ANNUITY COMPANY	0.04%	100	1,560	\$267,945	\$0	\$14,479,048	\$0	5403.74%
257	VOYA RETIREMENT INSURANCE AND ANNUITY COM	0.09%	77	1,056	\$880,567	\$0	\$2,017,882	\$0	296.50%
258	WASHINGTON NATIONAL INSURANCE COMPANY	0.02%	107	1,233	\$154,161	\$0	\$1,835,441	\$0	1190.60%
259	WEST COAST LIFE INSURANCE COMPANY	0.00%	209	79	\$170	\$0	\$22,933	\$0	13490.00%
260	WESTERN AND SOUTHERN LIFE INSURANCE COMP.	0.00%	208	36	\$240	\$0	\$58,431	\$0	24346.25%
261	WESTERN CATHOLIC UNION	0.04%	98	1,987	\$270,745	\$0	\$4,831,249	\$0	1821.36%
262	WESTERN SOUTHERN LIFE ASSURANCE COMPANY	3.73%	5	10,794	\$28,399,792	\$0	\$35,015,783	\$0	123.30%
263	WESTERN UNITED LIFE ASSURANCE COMPANY	0.00%	213	9	\$0	\$0	\$391,604	\$0	N/A
264	WILCAC LIFE INSURANCE COMPANY	0.00%	154	68	\$14,919	\$0	\$245,361	\$0	1644.82%
265	WILLIAM PENN ASSOCIATION	0.08%	84	60	\$421,348	\$0	\$15,512	\$0	3.68%
266	WOMAN'S LIFE INSURANCE SOCIETY	0.00%	199	4	\$500	\$0	\$36,000	\$0	7200.00%
267	WOODMEN OF THE WORLD LIFE INSURANCE SOCIE	0.35%	51	491	\$2,673,240	\$0	\$1,348,938	\$0	50.50%
268	ZURICH AMERICAN LIFE INSURANCE COMPANY	0.00%	142	148	\$27,000	\$0	\$2,559,385	\$0	9479.20%
TOTAL		100.00%		243,314	\$760,725,605	\$39,970,327	\$1,314,656,911	\$0	178.07%

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**2014 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - INDIVIDUAL VARIABLE ANNUITIES**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	ALLIANZ LIFE AND ANNUITY COMPANY	0.00%	73	0	\$0	\$0	\$2,553	\$0	N/A
2	ALLIANZ LIFE INSURANCE COMPANY OF NEW YORK	0.00%	73	7	\$0	\$0	\$55,039	\$0	N/A
3	ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERI	0.95%	16	5,775	\$34,555,361	\$0	\$81,142,787	\$0	176.94%
4	ALLSTATE ASSURANCE COMPANY	0.00%	73	0	\$0	\$0	\$1,916	\$0	N/A
5	ALLSTATE LIFE INSURANCE COMPANY	0.00%	73	45	\$0	\$0	\$6,612,109	\$0	N/A
6	ALLSTATE LIFE INSURANCE COMPANY OF NEW YORK	0.00%	73	2	\$0	\$0	\$766,365	\$0	N/A
7	AMERICAN FAMILY LIFE INSURANCE COMPANY	0.01%	47	597	\$323,733	\$0	\$1,441,223	\$0	445.19%
8	AMERICAN GENERAL LIFE INSURANCE CO	15.51%	2	9,386	\$564,706,300	\$0	\$198,261,807	\$0	34.75%
9	AMERICAN NATIONAL INSURANCE COMPANY	0.00%	73	6	\$0	\$0	\$11,748	\$0	N/A
10	AMERICAN UNITED LIFE INSURANCE COMPANY	0.16%	26	593	\$5,723,046	\$0	\$7,687,901	\$0	134.33%
11	AMERITAS LIFE INSURANCE CORP	0.19%	28	748	\$5,319,555	\$0	\$4,721,831	\$0	88.76%
12	ANNUITY INVESTORS LIFE INSURANCE COMPANY	0.00%	59	135	\$59,645	\$0	\$470,284	\$0	788.47%
13	ATHENE ANNUITY & LIFE ASSURANCE COMPANY	0.00%	73	4	\$0	\$0	\$0	\$0	N/A
14	AXA EQUITABLE LIFE INSURANCE COMPANY	1.99%	10	9,488	\$72,323,811	\$0	\$24,689,679	\$0	34.14%
15	BANNER LIFE INSURANCE COMPANY	0.00%	73	1	\$0	\$0	\$0	\$0	N/A
16	C M LIFE INSURANCE COMPANY	0.02%	41	745	\$689,645	\$0	\$6,020,288	\$0	660.48%
17	CHARTER NATIONAL LIFE INSURANCE CO	0.00%	71	27	\$1,200	\$0	\$167,328	\$0	13944.00%
18	CMFG LIFE INSURANCE COMPANY	0.00%	53	392	\$165,753	\$0	\$5,120,040	\$0	3088.96%
19	COMMONWEALTH ANNUITY AND LIFE INSURANCE COMF	0.04%	36	1,282	\$1,813,242	\$0	\$11,114,384	\$0	688.95%
20	COUNTRY INVESTORS LIFE ASSURANCE COMPANY	0.00%	66	30	\$4,430	\$0	\$56,927	\$0	1265.03%
21	DELAWARE LIFE INSURANCE COMPANY	0.00%	67	397	\$3,804	\$0	\$1,071,428	\$0	28165.83%
22	EQUITRUST LIFE INSURANCE COMPANY	0.00%	62	227	\$37,814	\$0	\$369,227	\$0	978.43%
23	FARMERS NEW WORLD LIFE INSURANCE COMPANY	0.00%	57	253	\$73,303	\$0	\$654,615	\$0	1165.87%
24	FIDELITY INVESTMENTS LIFE INSURANCE COMPANY	0.50%	22	2,005	\$10,336,963	\$0	\$20,349,656	\$0	110.98%
25	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.00%	60	244	\$59,120	\$0	\$143,847	\$0	243.31%
26	FIRST INVESTORS LIFE INSURANCE COMPANY	0.01%	49	80	\$234,132	\$0	\$130,456	\$0	55.72%
27	GENERAL AMERICAN LIFE INSURANCE COMPANY	0.02%	44	1,284	\$568,420	\$0	\$3,660,366	\$0	678.14%
28	GENWORTH LIFE AND ANNUITY INSURANCE COMPANY	0.09%	31	1,888	\$3,456,707	\$0	\$66,956,067	\$0	1935.87%
29	GUARDIAN INSURANCE & ANNUITY COMPANY INC	0.14%	29	785	\$4,920,578	\$0	\$6,780,095	\$0	137.36%
30	INTEGRITY LIFE INSURANCE COMPANY	0.03%	39	249	\$1,032,772	\$0	\$3,293,623	\$0	318.83%
31	INVESTORS LIFE INSURANCE COMPANY OF NORTH AME	0.00%	73	12	\$0	\$0	\$210,635	\$0	N/A
32	JACKSON NATIONAL LIFE INSURANCE COMPANY	10.85%	3	18,679	\$367,775,507	\$0	\$183,332,715	\$0	47.28%
33	JEFFERSON NATIONAL LIFE INSURANCE COMPANY	0.61%	20	350	\$22,076,768	\$0	\$479,551	\$0	2.17%
34	JOHN HANCOCK LIFE INSURANCE COMPANY (USA)	0.09%	33	6,973	\$3,111,603	\$0	\$226,973,609	\$0	7294.43%
35	LINCOLN BENEFIT LIFE COMPANY	0.01%	50	251	\$203,705	\$0	\$3,643,067	\$0	1788.40%
36	LINCOLN LIFE & ANNUITY COMPANY OF NEW YORK	0.00%	73	6	\$0	\$0	\$3,425	\$0	N/A
37	LINCOLN NATIONAL LIFE INSURANCE COMPANY	5.90%	4	20,576	\$214,676,637	\$0	\$117,629,934	\$0	54.79%
38	MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY	0.45%	24	3,029	\$16,411,761	\$0	\$15,438,649	\$0	94.06%
39	METLIFE INSURANCE COMPANY USA	1.42%	12	26,265	\$51,722,585	\$0	\$269,188,882	\$0	518.51%
40	METROPOLITAN LIFE INSURANCE COMPANY	0.46%	23	12,464	\$16,788,979	\$0	\$90,630,924	\$0	539.82%
41	MIDLAND NATIONAL LIFE INSURANCE COMPANY	0.00%	52	25	\$170,088	\$0	\$125,092	\$0	73.55%
42	MINNESOTA LIFE INSURANCE COMPANY	1.00%	14	1,689	\$36,365,564	\$0	\$14,592,012	\$0	40.13%
43	MML BAY STATE LIFE INSURANCE COMPANY	0.00%	70	41	\$1,611	\$0	\$47,092	\$0	2923.15%
44	MODERN WOODMEN OF AMERICA	0.10%	30	185	\$3,720,395	\$0	\$683,053	\$0	18.36%
45	MONY LIFE INSURANCE COMPANY OF AMERICA	0.01%	51	170	\$182,275	\$0	\$663,594	\$0	375.03%
46	MUTUAL OF AMERICA LIFE INSURANCE COMPANY	0.00%	58	935	\$92,184	\$0	\$4,465,998	\$0	4844.66%
47	NATIONAL LIFE INSURANCE COMPANY	0.00%	73	9	\$0	\$0	\$179,264	\$0	N/A
48	NATIONWIDE LIFE INSURANCE COMPANY	0.00%	73	32	\$0	\$0	\$263,122	\$0	N/A
49	NEW ENGLAND LIFE INSURANCE COMPANY	0.00%	56	689	\$62,520	\$0	\$11,723,142	\$0	14206.43%
50	NEW YORK LIFE INSURANCE AND ANNUITY CORPORATI	3.18%	8	7,460	\$115,609,800	\$0	\$55,986,278	\$0	48.43%
51	NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY	1.41%	13	9,179	\$51,237,532	\$576,892	\$48,221,109	\$0	95.24%
52	OHIO NATIONAL LIFE INSURANCE COMPANY THE	0.99%	15	3,598	\$35,895,884	\$0	\$23,801,868	\$0	66.31%
53	PACIFIC LIFE & ANNUITY COMPANY	0.07%	34	366	\$2,648,689	\$0	\$2,290,581	\$0	86.48%
54	PACIFIC LIFE INSURANCE COMPANY	4.58%	7	8,264	\$166,815,169	\$0	\$245,241,521	\$0	147.01%
55	PHL VARIABLE INSURANCE COMPANY	0.00%	54	893	\$96,527	\$0	\$13,564,150	\$0	14072.90%
56	PHOENIX LIFE INSURANCE COMPANY	0.00%	61	470	\$42,106	\$0	\$1,491,470	\$0	3542.18%
57	PRINCIPAL LIFE INSURANCE COMPANY	0.86%	17	2,048	\$32,154,021	\$0	\$5,737,667	\$0	17.64%
58	PROTECTIVE LIFE INSURANCE COMPANY	5.43%	6	4,362	\$197,814,258	\$0	\$2,886,813	\$0	1.46%
59	PRUCO LIFE INSURANCE COMPANY	5.88%	5	15,706	\$214,000,088	\$0	\$214,048,587	\$0	100.02%
60	PRUDENTIAL ANNUITIES LIFE ASSURANCE CORPORATI	0.02%	42	225	\$680,970	\$0	\$166,539,705	\$0	24456.25%
61	PRUDENTIAL INSURANCE COMPANY OF AMERICA THE	0.01%	46	1,380	\$406,560	\$0	\$11,877,627	\$0	2921.54%
62	RELIASTAR LIFE INSURANCE COMPANY	0.01%	45	353	\$455,211	\$0	\$1,543,756	\$0	338.13%
63	RELIASTAR LIFE INSURANCE COMPANY OF NEW YORK	0.00%	69	20	\$1,800	\$0	\$311,626	\$0	1717.56%
64	RIVERSOURCE LIFE INSURANCE COMPANY	1.96%	11	17,851	\$71,390,364	\$0	\$216,622,242	\$0	3040.445
65	SECURITY BENEFIT LIFE INSURANCE COMPANY	0.09%	32	1,477	\$3,136,581	\$0	\$16,369,848	\$0	521.57%
66	SECURITY LIFE OF DENVER INSURANCE COMPANY	0.00%	73	4	\$0	\$0	\$0	\$0	N/A
67	SENTRY LIFE INSURANCE COMPANY (L&H ACCT)	0.00%	68	23	\$3,421	\$0	\$26,737	\$0	781.56%
68	STATE FARM LIFE INSURANCE COMPANY	0.02%	43	1,646	\$590,557	\$0	\$2,064,991	\$0	349.67%
69	SYMETRA LIFE INSURANCE COMPANY	0.00%	64	90	\$20,772	\$0	\$463,975	\$0	2233.66%
70	TEACHERS INSURANCE AND ANNUITY ASSOCIATION OF	0.43%	25	10,766	\$15,560,519	\$0	\$18,747,327	\$0	120.46%

**2014 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - INDIVIDUAL VARIABLE ANNUITIES**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
71	THRIVENT FINANCIAL FOR LUTHERANS	2.48%	9	8,719	\$90,440,852	\$0	\$29,029,252	\$0	32.10%
72	THRIVENT LIFE INSURANCE COMPANY	0.05%	35	354	\$1,749,639	\$0	\$1,313,449	\$0	75.07%
73	TIAA-CREF LIFE INSURANCE COMPANY	0.15%	27	378	\$5,342,562	\$0	\$1,405,659	\$0	26.31%
74	TRANSAMERICA ADVISORS LIFE INSURANCE COMPANY	0.01%	48	484	\$289,921	\$0	\$8,837,968	\$0	3048.41%
75	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPANY	0.69%	19	484	\$25,209,048	\$0	\$2,369,080	\$0	9.40%
76	TRANSAMERICA LIFE INSURANCE COMPANY	29.93%	1	24,806	\$1,089,841,258	\$0	\$143,182,640	\$0	13.14%
77	TRANSAMERICA PREMIER LIFE INSURANCE COMPANY	0.03%	36	2,640	\$1,036,745	\$0	\$10,579,076	\$0	1020.41%
78	UNITED STATES LIFE INSURANCE COMPANY NEW YORK	0.55%	21	383	\$19,986,313	\$0	\$4,708,284	\$0	23.56%
79	UNIVERSAL GUARANTY LIFE INSURANCE COMPANY	0.00%	72	3	\$864	\$0	\$0	\$0	0.00%
80	USAA LIFE INSURANCE COMPANY	0.00%	73	2	\$0	\$0	\$1,025	\$0	N/A
81	VARIABLE ANNUITY LIFE INSURANCE COMPANY	0.78%	18	10,147	\$28,468,988	\$0	\$42,367,013	\$0	148.82%
82	VOYA INSURANCE AND ANNUITY COMPANY	0.00%	63	145	\$30,845	\$0	\$8,553,631	\$0	27731.01%
83	VOYA RETIREMENT INSURANCE AND ANNUITY COMPAN	0.00%	58	337	\$69,720	\$0	\$8,094,312	\$0	11609.74%
84	WESTERN SOUTHERN LIFE ASSURANCE COMPANY	0.00%	65	16	\$5,640	\$0	\$18,656	\$0	330.78%
85	WOODMEN OF THE WORLD LIFE INSURANCE SOCIETY	0.02%	40	43	\$821,509	\$0	\$77,246	\$0	9.40%
86	ZURICH AMERICAN LIFE INSURANCE COMPANY	0.04%	37	869	\$1,297,285	\$0	\$5,326,562	\$0	410.59%
TOTAL		100.00%		285,138	\$3,640,759,573	\$578,892	\$2,683,188,752	\$0	73.71%

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**2014 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - INDIVIDUAL MODIFIED GUARANTEED ANNUITIES**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	ALLSTATE LIFE INSURANCE COMPANY	0.00%	6	288	\$0	\$0	\$4,432,573	\$0	N/A
2	ALLSTATE LIFE INSURANCE COMPANY OF NE	0.00%	6	0	\$0	\$0	\$4,372,997	\$0	N/A
3	DEARBORN NATIONAL LIFE INSURANCE COM	0.00%	6	41	\$0	\$0	\$880,069	\$0	N/A
4	EQUITRUST LIFE INSURANCE COMPANY	46.10%	1	1,055	\$3,057,443	\$0	\$5,453,756	\$0	178.38%
5	GENWORTH LIFE AND ANNUITY INSURANCE C	7.28%	3	68	\$482,691	\$0	\$60,109	\$0	12.45%
6	INTEGRITY LIFE INSURANCE COMPANY	41.30%	2	424	\$2,739,337	\$0	\$4,435,710	\$0	161.93%
7	LINCOLN BENEFIT LIFE COMPANY	0.00%	6	0	\$0	\$0	\$232,163	\$0	N/A
8	MINNESOTA LIFE INSURANCE COMPANY	-2.66%	6	62	-\$176,151	\$0	\$5,393,325	\$0	-3061.76%
9	PHL VARIABLE INSURANCE COMPANY	0.00%	6	22	\$0	\$0	\$298,399	\$0	N/A
10	PROTECTIVE LIFE INSURANCE COMPANY	6.96%	4	32	\$461,622	\$0	\$48,421	\$0	10.48%
11	PRUCO LIFE INSURANCE COMPANY	0.00%	6	33	\$0	\$0	\$0	\$0	N/A
12	RELIASTAR LIFE INSURANCE COMPANY	0.00%	6	34	\$0	\$0	\$0	\$0	N/A
13	SECURITY LIFE OF DENVER INSURANCE COM	0.00%	6	285	\$0	\$0	\$0	\$0	N/A
14	VOYA INSURANCE AND ANNUITY COMPANY	1.01%	5	316	\$66,989	\$0	\$3,621,069	\$0	5405.47%
15	VOYA RETIREMENT INSURANCE AND ANNUIT	0.00%	6	3	\$0	\$0	\$0	\$0	N/A
TOTAL		100.00%		2,673	\$6,632,131	\$0	\$29,208,591	\$0	440.41%

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**2014 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - INDIVIDUAL EQUITY INDEXED ANNUITIES**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	ALLIANZ LIFE INSURANCE COMPANY OF NEW YORK	0.00%	45	1	\$0	\$0	\$0	\$0	N/A
2	ALLIANZ LIFE INSURANCE COMPANY OF NORTH CAROLINA	15.83%	1	14,453	\$198,947,264	\$0	\$88,934,659	\$0	44.70%
3	ALLSTATE LIFE INSURANCE COMPANY	0.04%	35	90	\$485,800	\$0	\$804,923	\$0	165.69%
4	AMERICAN EQUITY INVESTMENT LIFE INSURANCE COMPANY	7.32%	4	11,761	\$92,031,574	\$0	\$47,280,000	\$0	51.37%
5	AMERICAN GENERAL LIFE INSURANCE COMPANY	5.36%	8	401	\$67,314,018	\$0	\$2,323,252	\$0	3.45%
6	AMERICAN NATIONAL INSURANCE COMPANY	0.25%	27	6	\$3,202,618	\$0	\$1,310,601	\$0	40.93%
7	AMERICAN UNITED LIFE INSURANCE COMPANY	0.14%	30	19	\$1,737,099	\$0	\$0	\$0	0.00%
8	AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE COMPANY	0.79%	21	369	\$9,831,187	\$0	\$1,729,637	\$0	17.42%
9	AMERITAS LIFE INSURANCE COMPANY	0.28%	26	253	\$3,513,776	\$0	\$1,079,350	\$0	30.72%
10	ANNUITY INVESTORS LIFE INSURANCE COMPANY	0.02%	39	100	\$207,935	\$0	\$105,388	\$0	50.68%
11	ATHENE ANNUITY & LIFE ASSURANCE COMPANY	0.30%	24	1,295	\$3,826,931	\$0	\$889,442	\$0	23.23%
12	ATHENE ANNUITY AND LIFE COMPANY	2.99%	11	1,947	\$37,630,621	\$0	\$55,166,451	\$0	146.60%
13	BANKERS LIFE AND CASUALTY COMPANY	0.87%	20	1,494	\$10,874,197	\$0	\$7,260,753	\$0	66.77%
14	BENEFICIAL LIFE INSURANCE COMPANY	0.00%	45	2	\$0	\$0	\$162,467	\$0	N/A
15	CMFG LIFE INSURANCE COMPANY	0.00%	45	119	\$0	\$0	\$2,031,302	\$0	N/A
16	COUNTRY INVESTORS LIFE ASSURANCE COMPANY	0.00%	45	4	\$0	\$0	\$0	\$0	N/A
17	DEARBORN NATIONAL LIFE INSURANCE COMPANY	0.00%	44	59	\$1,293	\$0	\$540,655	\$0	41814.00%
18	DELAWARE LIFE INSURANCE COMPANY	0.00%	45	89	\$0	\$0	\$2,646,830	\$0	N/A
19	EAGLE LIFE INSURANCE COMPANY	0.09%	31	17	\$1,144,121	\$0	\$10	\$0	0.00%
20	EQUITRUST LIFE INSURANCE COMPANY	4.03%	9	2,541	\$50,614,071	\$0	\$10,365,780	\$0	20.48%
21	FARMERS NEW WORLD LIFE INSURANCE COMPANY	0.00%	45	181	\$0	\$0	\$283,406	\$0	N/A
22	FIDELITY & GUARANTY LIFE INSURANCE COMPANY	7.16%	5	3,735	\$89,986,127	\$0	\$31,968,930	\$0	35.53%
23	FORETHOUGHT LIFE INSURANCE COMPANY	6.35%	6	962	\$79,839,473	\$0	\$5,369,274	\$0	6.73%
24	GENWORTH LIFE AND ANNUITY INSURANCE COMPANY	0.93%	18	111	\$11,646,022	\$0	\$206,338	\$0	1.77%
25	GENWORTH LIFE INSURANCE COMPANY	0.00%	45	5	\$0	\$0	\$0	\$0	N/A
26	GREAT AMERICAN LIFE INSURANCE COMPANY	13.81%	2	4,103	\$173,628,698	\$0	\$16,075,325	\$0	9.28%
27	GUGGENHEIM LIFE AND ANNUITY COMPANY	0.00%	42	47	\$45,000	\$0	\$71,512	\$0	158.92%
28	HORACE MANN LIFE INSURANCE COMPANY	0.04%	36	32	\$453,430	\$0	\$9,256	\$0	2.04%
29	INDUSTRIAL ALLIANCE INSURANCE AND FINANCIAL GROUP	0.00%	45	4	\$0	\$0	\$0	\$0	N/A
30	INTEGRITY LIFE INSURANCE COMPANY	0.02%	38	6	\$282,749	\$0	\$150	\$0	0.05%
31	JACKSON NATIONAL LIFE INSURANCE COMPANY	1.13%	15	1,836	\$14,153,573	\$0	\$16,722,302	\$0	118.16%
32	LAFAYETTE LIFE INSURANCE COMPANY THE	0.05%	34	309	\$615,675	\$0	\$1,325,852	\$0	215.35%
33	LIFE INSURANCE COMPANY OF THE SOUTHWEST	0.25%	28	1,110	\$3,126,544	\$0	\$1,151,054	\$0	36.82%
34	LINCOLN BENEFIT LIFE COMPANY	0.00%	43	508	\$11,492	\$0	\$6,841,008	\$0	59528.44%
35	LINCOLN NATIONAL LIFE INSURANCE COMPANY	1.00%	17	1,432	\$12,598,595	\$0	\$9,838,069	\$0	78.09%
36	MEMBERS LIFE INSURANCE COMPANY	0.40%	23	54	\$5,064,038	\$0	\$58,213	\$0	1.15%
37	MIDLAND NATIONAL LIFE INSURANCE COMPANY	0.90%	19	1,663	\$11,314,225	\$0	\$8,321,111	\$0	73.55%
38	MINNESOTA LIFE INSURANCE COMPANY	0.00%	45	5	\$0	\$0	\$0	\$0	N/A
39	NATIONAL WESTERN LIFE INSURANCE COMPANY	2.78%	12	1,841	\$34,932,626	\$0	\$10,280,519	\$0	29.43%
40	NATIONWIDE LIFE INSURANCE COMPANY	0.30%	25	171	\$3,727,720	\$0	\$0	\$0	0.00%
41	NORTH AMERICAN COMPANY FOR LIFE AND HEALTH	2.01%	14	3,984	\$25,287,100	\$0	\$19,010,208	\$0	75.16%
42	PACIFIC LIFE INSURANCE COMPANY	3.52%	10	161	\$44,221,409	\$0	\$2,107,698	\$0	4.77%
43	PHILADELPHIA VARIABLE LIFE INSURANCE COMPANY	0.58%	22	292	\$7,045,834	\$0	\$2,480,648	\$0	35.21%
44	PHYSICIANS LIFE INSURANCE COMPANY	0.03%	37	136	\$399,380	\$0	\$168,515	\$0	42.19%
45	PRINCIPAL LIFE INSURANCE COMPANY	0.05%	33	122	\$682,461	\$0	\$67,169	\$0	9.85%
46	PROTECTIVE LIFE INSURANCE COMPANY	11.00%	3	283	\$138,247,881	\$0	\$79,390	\$0	0.06%
47	RELIANCE STANDARD LIFE INSURANCE COMPANY	0.17%	29	104	\$2,181,105	\$0	\$0	\$0	0.00%
48	RELIANT LIFE INSURANCE COMPANY	0.00%	45	2	\$0	\$0	\$0	0.00	N/A
49	RIVERSOURCE LIFE INSURANCE COMPANY	0.00%	45	6	\$0	\$0	\$4,740	\$0	N/A
50	SECURITY BENEFIT LIFE INSURANCE COMPANY	5.91%	7	1,542	\$74,337,156	\$0	\$6,089,602	0	8.19%
51	STANDARD INSURANCE COMPANY	0.07%	32	53	\$931,764	\$0	\$2,195,448	0	235.62%
52	STANDARD LIFE AND ACCIDENT INSURANCE COMPANY	0.00%	45	9	\$0	\$0	\$11,926	\$0	N/A
53	SYMETRA LIFE INSURANCE COMPANY	1.09%	16	256	\$13,646,182	\$0	\$483,611	\$0	3.54%
54	VARIABLE ANNUITY LIFE INSURANCE COMPANY	0.01%	41	22	\$72,570	\$0	\$107,998	\$0	148.82%
55	VOYA INSURANCE AND ANNUITY COMPANY	2.15%	13	2,324	\$26,977,816	\$0	\$31,473,845	\$0	116.67%
56	VOYA RETIREMENT INSURANCE AND ANNUITY COMPANY	0.01%	40	5	\$100,000	\$0	\$0	\$0	0.00%
57	WASHINGTON NATIONAL LIFE INSURANCE COMPANY	0.00%	45	268	\$0	\$0	\$0	\$0	N/A
TOTAL		100.00%		62,686	\$1,257,021,160	\$0	\$395,437,039	\$0	31.46%

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2014 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - INDIVIDUAL DEPOSIT-TYPE FUNDS
(Including variable contracts without life contingencies)

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMERI	0.32%	38	2,791	\$276,558	\$0	\$0	\$0	0.00%
2	ALLSTATE LIFE INSURANCE COMPANY	0.00%	93	29	\$0	\$0	\$400,820	\$0	N/A
3	AMERICAN EQUITY INVESTMENT LIFE INSURANCE COM	0.36%	34	6	\$309,495	\$0	\$0	\$0	0.00%
4	AMERICAN FAMILY LIFE INSURANCE COMPANY	0.00%	93	175	\$0	\$0	\$0	\$0	N/A
5	AMERICAN GENERAL LIFE INSURANCE CO	4.80%	5	332	\$4,129,342	\$0	\$0	\$0	0.00%
6	AMERICAN HEALTH AND LIFE INSURANCE COMPANY	0.00%	73	79	\$2,888	\$0	\$0	\$0	0.00%
7	AMERICAN NATIONAL INSURANCE COMPANY	1.31%	15	67	\$1,130,068	\$0	\$0	\$0	0.00%
8	AMERICAN UNITED LIFE INSURANCE COMPANY	1.35%	14	42	\$1,180,864	\$0	\$442,958	\$0	38.18%
9	AMERICD FINANCIAL LIFE AND ANNUITY INSURANCE	0.01%	72	314	\$4,478	\$0	\$0	\$0	0.00%
10	AMERITAS LIFE INSURANCE CORP	0.97%	22	30	\$838,388	\$0	\$0	\$0	0.00%
11	ANNUITY INVESTORS LIFE INSURANCE COMPANY	0.00%	93	8	\$0	\$0	\$34,689	\$0	N/A
12	ASSURED LIFE ASSOCIATION	0.00%	89	0	\$61	\$0	\$0	\$0	0.00%
13	ATHENE ANNUITY & LIFE ASSURANCE COMPANY	0.06%	58	26	\$50,000	\$0	\$0	\$0	0.00%
14	ATHENE ANNUITY AND LIFE COMPANY	0.97%	28	411	\$486,322	\$0	\$0	\$0	0.00%
15	BALTIMORE LIFE INSURANCE COMPANY THE	0.03%	62	10	\$23,728	\$0	\$0	\$0	0.00%
16	BANKERS LIFE AND CASUALTY COMPANY	0.35%	35	38	\$304,812	\$0	\$0	\$0	0.00%
17	BANNER LIFE INSURANCE COMPANY	0.09%	54	3	\$74,082	\$0	\$37,659	\$0	50.83%
18	BERKLEY LIFE AND HEALTH INSURANCE COMPANY	0.00%	88	13	\$65	\$0	\$0	\$0	0.00%
19	CAPITOL LIFE INSURANCE COMPANY	0.12%	50	7	\$101,064	\$0	\$0	\$0	0.00%
20	CATHOLIC FINANCIAL LIFE	0.00%	93	45	\$0	\$0	\$0	\$0	N/A
21	CENTRAL STATES HEALTH & LIFE CO OF OMAHA	0.00%	81	0	\$628	\$0	\$0	\$0	0.00%
22	CHARTER NATIONAL LIFE INSURANCE CO	0.00%	93	5	\$0	\$0	\$17,837	\$0	N/A
23	CHURCH LIFE INSURANCE CORPORATION	0.12%	49	1	\$101,707	\$0	\$0	\$0	0.00%
24	CINCINNATI LIFE INSURANCE COMPANY THE	0.00%	93	16	\$0	\$0	\$0	\$0	N/A
25	CMFG LIFE INSURANCE COMPANY	0.01%	68	3	\$6,181	\$0	\$0	\$0	0.00%
26	COLORADO BANKERS LIFE INS CO	0.00%	79	0	\$1,295	\$0	\$0	\$0	0.00%
27	COLUMBUS LIFE INSURANCE COMPANY	0.08%	56	4	\$66,000	\$0	\$169,427	\$0	256.71%
28	COMMONWEALTH ANNUITY AND LIFE INSURANCE COMF	-0.07%	93	0	-\$62,910	\$0	\$0	\$0	0.00%
29	CONSECO LIFE INSURANCE CO	0.00%	93	27	\$0	\$0	\$0	\$0	N/A
30	COUNTRY INVESTORS LIFE ASSURANCE COMPANY	0.00%	93	20	\$0	\$0	\$0	\$0	N/A
31	COUNTRY LIFE INSURANCE COMPANY	0.00%	93	36	\$0	\$0	\$0	\$0	N/A
32	CROATIAN FRATERNAL UNION OF AMERICA	0.00%	90	11	\$54	\$0	\$0	\$0	0.00%
33	ELCO MUTUAL LIFE AND ANNUITY	17.27%	2	442	\$14,854,288	\$0	\$14,602,856	\$0	98.30%
34	EMC NATIONAL LIFE COMPANY	0.01%	66	5	\$6,717	\$0	\$2,118,213	\$0	31535.10%
35	EQUITRUST LIFE INSURANCE COMPANY	0.91%	23	79	\$778,676	\$0	\$524,077	\$0	67.30%
36	FARMERS NEW WORLD LIFE INSURANCE COMPANY	0.85%	25	14	\$732,879	\$0	\$12,382	\$0	1.69%
37	FEDERAL LIFE INSURANCE COMPANY (MUTUAL)	0.00%	76	11	\$1,796	\$0	\$0	\$0	0.00%
38	FIDELITY & GUARANTY LIFE INSURANCE COMPANY	0.03%	61	257	\$27,719	\$0	\$0	\$0	0.00%
39	FIDELITY INVESTMENTS LIFE INSURANCE COMPANY	0.00%	93	77	\$0	\$0	\$0	\$0	N/A
40	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.10%	51	69	\$88,523	\$0	\$0	\$0	0.00%
41	FIRST CATHOLIC SLOVAK LADIES ASSOCIATION OF T	0.00%	91	1	\$13	\$0	\$0	\$0	0.00%
42	GBU FINANCIAL LIFE	0.00%	93	2	\$0	\$0	\$0	\$0	N/A
43	GENWORTH LIFE AND ANNUITY INSURANCE COMPANY	0.88%	24	102	\$740,000	\$0	\$0	\$0	0.00%
44	GENWORTH LIFE INSURANCE COMPANY	1.79%	11	234	\$1,536,136	\$0	\$48,653	\$0	3.04%
45	GLEANER LIFE INSURANCE SOCIETY	0.00%	93	2	\$0	\$0	\$0	\$0	N/A
46	GREAT AMERICAN LIFE INSURANCE COMPANY	0.22%	43	110	\$185,538	\$0	\$1,354,553	\$0	730.07%
47	GREAT SOUTHERN LIFE INSURANCE COMPANY	0.00%	93	27	\$0	\$0	\$0	\$0	N/A
48	GUARANTY INCOME LIFE INSURANCE COMPANY	0.00%	93	17	\$0	\$0	\$63,776	\$0	N/A
49	GUGGENHEIM LIFE AND ANNUITY COMPANY	3.54%	7	89	\$3,046,050	\$0	\$593,995	\$0	19.50%
50	HARTFORD LIFE INSURANCE COMPANY	0.00%	93	161	\$0	\$0	\$956,041	\$0	N/A
51	HORACE MANN LIFE INSURANCE COMPANY	0.00%	93	19	\$0	\$0	\$0	\$0	N/A
52	ILLINOIS MUTUAL LIFE INSURANCE COMPANY	0.00%	93	160	\$0	\$0	\$0	\$0	N/A
53	INTEGRITY LIFE INSURANCE COMPANY	0.85%	26	55	\$730,891	\$0	\$54,112	\$0	7.41%
54	INVESTORS LIFE INSURANCE COMPANY OF NORTH AME	0.00%	93	3	\$0	\$0	\$0	\$0	N/A
55	JACKSON NATIONAL LIFE INSURANCE COMPANY	0.05%	60	163	\$40,547	\$0	\$0	\$0	0.00%
56	JEFFERSON NATIONAL LIFE INSURANCE COMPANY	0.25%	42	4	\$215,055	\$0	\$0	\$0	0.00%
57	KANSAS CITY LIFE INSURANCE COMPANY	0.43%	31	188	\$366,338	\$0	\$181,961	\$0	49.67%
58	KNIGHTS OF COLUMBUS	19.21%	1	6,384	\$16,520,893	\$0	\$7,567,581	\$0	45.81%
59	LAFAYETTE LIFE INSURANCE COMPANY THE	0.00%	93	9	\$0	\$0	\$21,019	\$0	N/A
60	LIBERTY LIFE ASSURANCE COMPANY OF BOSTON	0.00%	93	557	\$0	\$0	\$964,614	\$0	N/A
61	LIFE INSURANCE COMPANY OF THE SOUTHWEST	0.00%	93	14	\$0	\$0	\$0	\$0	N/A
62	LIFEBECURE INSURANCE COMPANY	0.00%	93	1	\$0	\$0	\$0	\$0	N/A
63	LINCOLN BENEFIT LIFE COMPANY	0.33%	36	84	\$285,906	\$0	\$54,313	\$0	19.00%
64	LOYAL AMERICAN LIFE INSURANCE COMPANY	0.00%	77	0	\$1,482	\$0	\$0	\$0	N/A
65	MASSACHUSETTS MUTUAL LIFE INSURANCE COMPANY	0.00%	92	1,765	\$12	\$0	\$0	\$0	0.00%
66	METLIFE INSURANCE COMPANY USA	0.33%	37	59	\$282,833	\$0	\$0	\$0	0.00%
67	METROPOLITAN LIFE INSURANCE COMPANY	0.00%	93	8,208	\$0	\$0	\$0	\$0	N/A
68	METROPOLITAN TOWER LIFE INSURANCE COMPANY	0.00%	93	219	\$0	\$0	\$0	\$0	N/A
69	MIDWESTERN UNITED LIFE INSURANCE COMPANY	0.00%	93	2	\$0	\$0	\$0	\$0	N/A
70	MINNESOTA LIFE INSURANCE COMPANY	1.13%	17	275	\$974,963	\$0	\$0	\$0	0.00%

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**2014 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - INDIVIDUAL DEPOSIT-TYPE FUNDS**
(Including variable contracts without life contingencies)

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
71	MODERN WOODMEN OF AMERICA	0.00%	74	34	\$2,101	\$0	\$0	\$0	0.00%
72	MONY LIFE INSURANCE COMPANY	0.00%	93	48	\$0	\$0	\$0	\$0	N/A
73	MONY LIFE INSURANCE COMPANY OF AMERICA	0.00%	93	5	\$0	\$0	\$0	\$0	N/A
74	MTL INSURANCE COMPANY	0.00%	93	71	\$0	\$0	\$0	\$0	N/A
75	NATIONAL FARMERS UNION LIFE INSURANCE COMPANY	0.00%	93	36	\$0	\$0	\$0	\$0	N/A
76	NATIONAL WESTERN LIFE INSURANCE COMPANY	0.56%	29	51	\$484,709	\$0	\$0	\$0	0.00%
77	NEW ENGLAND LIFE INSURANCE COMPANY	0.00%	93	20	\$0	\$0	\$0	\$0	N/A
78	NEW YORK LIFE INSURANCE AND ANNUITY CORPORATI	4.31%	6	120	\$3,706,370	\$0	\$0	\$0	0.00%
79	NORTH AMERICAN COMPANY FOR LIFE AND HEALTH IN	0.56%	30	45	\$483,040	\$0	\$0	\$0	0.00%
80	NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY	0.99%	20	44	\$848,215	\$0	\$0	\$0	0.00%
81	OHIO NATIONAL LIFE INSURANCE COMPANY THE	0.38%	33	71	\$325,827	\$0	\$457,684	\$0	140.47%
82	OHIO STATE LIFE INSURANCE COMPANY THE	0.00%	75	69	\$2,043	\$0	\$0	\$0	0.00%
83	PACIFIC GUARDIAN LIFE INSURANCE COMPANY LTD	0.00%	64	1	\$300	\$0	\$0	\$0	0.00%
84	PACIFIC LIFE & ANNUITY COMPANY	0.00%	93	56	\$0	\$0	\$1,112,788	\$0	N/A
85	PACIFIC LIFE INSURANCE COMPANY	0.98%	21	227	\$845,526	\$0	\$3,020,633	\$0	357.25%
86	PAUL REVERE LIFE INSURANCE COMPANY	0.01%	68	221	\$6,000	\$0	\$0	\$0	0.00%
87	PAUL REVERE VARIABLE ANNUITY INSURANCE COMPAN	0.00%	93	68	\$0	\$0	\$0	\$0	N/A
88	PENN MUTUAL LIFE INSURANCE COMPANY THE	0.00%	93	9	\$0	\$0	\$0	\$0	N/A
89	PHARMACISTS LIFE INSURANCE COMPANY, THE	0.00%	86	5	\$100	\$0	\$0	\$0	0.00%
90	PHILADELPHIA AMERICAN LIFE INSURANCE COMPANY	0.01%	71	0	\$4,979	\$0	\$0	\$0	0.00%
91	PHL VARIABLE INSURANCE COMPANY	1.03%	19	91	\$886,398	\$0	\$1,155,609	\$0	130.37%
92	PHOENIX LIFE INSURANCE COMPANY	6.96%	4	3,981	\$5,887,130	\$0	\$0	\$0	0.00%
93	PHYSICIANS LIFE INSURANCE COMPANY	0.08%	55	1	\$67,124	\$0	\$0	\$0	0.00%
94	POLISH NATNL ALLIANCE OF THE US OF N. A	0.01%	65	30	\$10,492	\$0	\$0	\$0	0.00%
95	PRIMERICA LIFE INSURANCE COMPANY	0.07%	57	0	\$59,643	\$0	\$0	\$0	0.00%
96	PRINCIPAL LIFE INSURANCE COMPANY	2.04%	10	141	\$1,754,233	\$0	\$1,117,607	\$0	63.71%
97	PROTECTIVE LIFE INSURANCE COMPANY	2.82%	8	139	\$2,510,275	\$0	\$0	\$0	0.00%
98	PROVIDENT LIFE AND ACCIDENT INSURANCE COMPANY	0.00%	93	32	\$0	\$0	\$0	\$0	N/A
99	PRUCO LIFE INSURANCE COMPANY	1.70%	12	41	\$1,463,064	\$0	\$965,905	\$0	66.02%
100	PRUDENTIAL ANNUITIES LIFE ASSURANCE CORPORATI	0.30%	40	25	\$258,264	\$0	\$578,985	\$0	223.41%
101	PRUDENTIAL INSURANCE COMPANY OF AMERICA THE	1.39%	13	254	\$1,195,081	\$0	\$814,257	\$0	67.96%
102	PRUDENTIAL RETIREMENT INSURANCE AND ANNUITY C	0.00%	93	0	\$0	\$0	\$13,242	\$0	N/A
103	RELIASTAR LIFE INSURANCE COMPANY	0.00%	93	288	\$0	\$0	\$0	\$0	N/A
104	RELIASTAR LIFE INSURANCE COMPANY OF NEW YORK	0.00%	93	23	\$0	\$0	\$0	\$0	N/A
105	RIVERSOURCE LIFE INSURANCE COMPANY	0.00%	93	11	\$0	\$0	\$2,568,051	\$0	N/A
106	SECURIAN LIFE INSURANCE COMPANY	0.00%	82	0	\$487	\$0	\$0	\$0	0.00%
107	SECURITY LIFE OF DENVER INSURANCE COMPANY	0.00%	93	12	\$0	\$0	\$0	\$0	N/A
108	SECURITY NATIONAL LIFE INSURANCE COMPANY	0.00%	80	21	\$1,264	\$0	\$267	\$0	21.12%
109	SHELTER LIFE INSURANCE COMPANY	1.05%	18	2,965	\$901,130	\$0	\$0	\$0	0.00%
110	SLOVENE NATIONAL BENEFIT SOCIETY	0.00%	53	2	\$435	\$0	\$0	\$0	0.00%
111	STANDARD INSURANCE COMPANY	1.15%	16	152	\$987,937	\$0	\$0	\$0	0.00%
112	STATE FARM LIFE INSURANCE COMPANY	0.68%	27	7	\$587,607	\$0	\$0	\$0	0.00%
113	STATE LIFE INSURANCE COMPANY	0.02%	63	17	\$15,455	\$0	\$5,095	\$0	32.97%
114	STONEBRIDGE LIFE INSURANCE COMPANY	0.02%	64	1	\$14,430	\$0	\$0	\$0	0.00%
115	SUNSET LIFE INSURANCE COMPANY OF AMERICA	0.00%	93	32	\$0	\$0	\$96,209	\$0	N/A
116	SYMETRA LIFE INSURANCE COMPANY	2.31%	9	67	\$1,983,111	\$0	\$0	\$0	0.00%
117	TEACHERS INSURANCE AND ANNUITY ASSOCIATION OF	9.78%	3	142	\$8,395,749	\$0	\$0	\$0	0.00%
118	THRIVENT FINANCIAL FOR LUTHERANS	0.20%	45	2,205	\$170,805	\$0	\$0	\$0	0.00%
119	TIAA-CREF LIFE INSURANCE COMPANY	0.41%	32	3	\$348,916	\$0	\$0	\$0	0.00%
120	TIME INSURANCE COMPANY	0.28%	41	86	\$237,684	\$0	\$0	\$0	0.00%
121	TRANSAMERICA LIFE INSURANCE COMPANY	0.30%	39	1	\$261,239	\$0	\$0	\$0	0.00%
122	TRANSAMERICA PREMIER LIFE INSURANCE COMPANY	0.01%	70	1	\$5,930	\$0	\$0	\$0	0.00%
123	UNITED FIDELITY LIFE INSURANCE COMPANY	0.00%	78	2,020	\$1,411	\$0	\$0	\$0	0.00%
124	UNITED HERITAGE LIFE INSURANCE COMPANY	0.01%	67	3	\$6,415	\$0	\$0	\$0	0.00%
125	UNITED LIFE INSURANCE COMPANY	0.14%	48	63	\$123,859	\$0	\$179,966	\$0	145.26%
126	UNITED OF OMAHA LIFE INSURANCE COMPANY	0.09%	53	197	\$74,413	\$0	\$0	\$0	0.00%
127	USAA LIFE INSURANCE COMPANY	0.15%	46	56	\$127,500	\$0	\$359,157	\$0	281.69%
128	VOYA INSURANCE AND ANNUITY COMPANY	0.00%	93	293	\$0	\$0	\$0	\$0	N/A
129	VOYA RETIREMENT INSURANCE AND ANNUITY COMPAN	0.21%	44	87	\$178,964	\$0	\$0	\$0	0.00%
130	WASHINGTON NATIONAL INSURANCE COMPANY	0.00%	93	450	\$0	\$0	\$0	\$0	N/A
131	WEST COAST LIFE INSURANCE COMPANY	0.00%	93	2	\$0	\$0	\$0	\$0	N/A
132	WESTERN AND SOUTHERN LIFE INSURANCE COMPANY	0.00%	93	0	\$0	\$0	\$16,373	\$0	N/A
133	WESTERN CATHOLIC UNION	0.06%	56	0	\$50,000	\$0	\$227,250	\$0	N/A
134	WESTERN SOUTHERN LIFE ASSURANCE COMPANY	0.00%	52	7	\$60,464	\$0	\$810,031	\$0	756.14%
135	WILLIAM PENN ASSOCIATION	0.00%	85	0	\$257	\$0	\$0	\$0	0.00%
136	WOMAN'S LIFE INSURANCE SOCIETY	0.00%	87	7	\$95	\$0	\$0	\$0	0.00%
137	WOODMEN OF THE WORLD LIFE INSURANCE SOCIETY	0.15%	47	588	\$125,226	\$0	\$0	\$0	0.00%
TOTAL		100.00%		39,240	\$86,004,822	\$0	\$43,516,745	\$0	50.60%

AET100450

**2014 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - INDIVIDUAL OTHER CONSIDERATIONS**

QBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	BANKERS FIDELITY LIFE INSURANCE COMPANY	0.00%	9	0	\$0	\$0	\$8,994	\$0	N/A
2	BERKLEY LIFE AND HEALTH INSURANCE COMPANY	0.00%	9	0	\$0	\$0	\$100	\$0	N/A
3	BERKSHIRE HATHAWAY LIFE INSURANCE COMPANY	0.00%	9	0	\$0	\$0	\$12,407	\$0	N/A
4	CATHOLIC ORDER OF FORESTERS	0.00%	9	0	\$0	\$0	\$184	\$0	N/A
5	COUNTRY INVESTORS LIFE ASSURANCE COMPANY	0.00%	9	43	\$0	\$0	\$140,422	\$0	N/A
6	COUNTRY LIFE INSURANCE COMPANY	0.00%	9	22	\$0	\$0	\$32,949	\$0	N/A
7	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.00%	9	246	\$0	\$0	\$0	\$0	N/A
8	GLENER LIFE INSURANCE SOCIETY	0.02%	7	2	\$21,260	\$0	\$0	\$0	0.00%
9	HARTFORD LIFE AND ACCIDENT INSURANCE COMPA	0.00%	9	2	\$0	\$0	\$0	\$0	N/A
10	HARTFORD LIFE AND ANNUITY INSURANCE COMPAN	5.72%	3	13,051	\$5,405,442	\$0	\$232,960,199	\$0	4309.73%
11	HARTFORD LIFE INSURANCE COMPANY	0.77%	6	5,644	\$731,368	\$0	\$85,370,490	\$0	13040.01%
12	MADISON NATIONAL LIFE INSURANCE COMPANY INC	0.00%	9	5	\$0	\$0	\$5,139	\$0	N/A
13	MUTUAL OF AMERICA LIFE INSURANCE COMPANY	10.51%	2	252	\$9,924,417	\$0	\$0	\$0	0.00%
14	NATIONWIDE LIFE AND ANNUITY INSURANCE COMPA	1.88%	5	843	\$3,645,667	\$0	\$4,549,061	\$0	124.78%
15	NATIONWIDE LIFE INSURANCE COMPANY	74.68%	1	6,790	\$70,554,687	\$0	\$64,381,400	\$0	91.25%
16	PENN INSURANCE AND ANNUITY COMPANY THE	0.00%	9	1	\$0	\$0	\$6,021	\$0	N/A
17	PENN MUTUAL LIFE INSURANCE COMPANY THE	4.42%	4	21	\$4,179,464	\$0	\$20,685	\$0	0.50%
18	POLISH NATNL ALLIANCE OF THE US OF N. A	0.00%	9	-30	\$0	\$0	\$0	\$0	N/A
19	STANDARD INSURANCE COMPANY	0.00%	9	0	\$0	\$0	\$114,024	\$0	N/A
20	TRANSAMERICA PREMIER LIFE INSURANCE COMPAN	0.00%	9	1	\$0	\$0	\$102,636	\$0	N/A
21	UNITED OF OMAHA LIFE INSURANCE COMPANY	0.01%	8	47	\$9,370	\$0	\$260,214	\$0	2777.10%
TOTAL		100.00%		27,140	\$94,471,695	\$0	\$397,965,125	\$0	421.25%

AET000451

**2014 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - TOTAL INDIVIDUAL LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	5 STAR LIFE INSURANCE COMPANY	0.01%	174	1,808	\$1,039,571	\$0	\$135,253	\$40,877	13.01%
2	AAA LIFE INSURANCE COMPANY	0.04%	128	5,340	\$3,379,314	\$0	\$1,474,842	\$773,830	43.85%
3	ABILITY INSURANCE COMPANY	0.00%	381	4	\$230	\$0	\$0	\$19	0.00%
4	ACCORDIA LIFE AND ANNUITY COMPANY	0.00%	337	21	\$18,332	\$0	\$2,389	\$3,182	13.03%
5	AETNA LIFE INSURANCE COMPANY	0.01%	215	2,438	\$450,776	\$484,017	\$1,781,558	\$36,224	502.59%
6	ALFA LIFE INSURANCE CORPORATION	0.00%	387	1	\$0	\$0	\$0	\$10	N/A
7	ALLIANZ LIFE AND ANNUITY COMPANY	0.00%	387	0	\$0	\$0	\$2,553	\$0	N/A
8	ALLIANZ LIFE INSURANCE COMPANY OF NEW YORK	0.00%	387	8	\$0	\$0	\$55,039	\$0	N/A
9	ALLIANZ LIFE INSURANCE COMPANY OF NORTH AME	3.10%	10	29,147	\$245,182,941	\$0	\$165,043,162	\$456,350	67.31%
10	ALLSTATE ASSURANCE COMPANY	0.00%	387	0	\$0	\$0	\$1,916	\$0	N/A
11	ALLSTATE LIFE INSURANCE COMPANY	0.06%	118	12,128	\$4,810,589	\$0	\$32,959,721	\$824,900	685.15%
12	ALLSTATE LIFE INSURANCE COMPANY OF NEW YORK	0.00%	314	59	\$38,037	\$0	\$5,390,478	\$12,304	14171.67%
13	AMALGAMATED LIFE INSURANCE COMPANY	0.00%	387	28	\$0	\$0	\$0	\$247	N/A
14	AMERICAN AMICABLE LIFE INSURANCE COMPANY OF	0.02%	162	2,590	\$1,305,429	\$398	\$604,198	\$90,255	48.31%
15	AMERICAN BANKERS LIFE ASSURANCE OF FLORIDA	0.00%	294	203	\$76,970	\$0	\$217,825	\$6,879	283.00%
16	AMERICAN CONTINENTAL INSURANCE COMPANY	0.01%	182	1,303	\$923,898	\$0	\$263,923	\$12,640	28.57%
17	AMERICAN EQUITY INVESTMENT LIFE INSURANCE CO	1.19%	17	12,865	\$94,328,981	\$0	\$51,447,335	\$2,273	54.54%
18	AMERICAN FAMILY LIFE ASSURANCE COMPANY OF C	0.04%	127	14,087	\$3,398,465	\$0	\$822,591	\$581,041	18.22%
19	AMERICAN FAMILY LIFE INSURANCE COMPANY	0.61%	32	106,651	\$48,270,282	\$3,753,909	\$37,534,310	\$10,086,013	85.54%
20	AMERICAN FEDERATED LIFE INSURANCE COMPANY	0.01%	198	17,040	\$551,022	\$0	\$274,080	\$48,377	49.74%
21	AMERICAN FIDELITY ASSURANCE COMPANY	0.06%	121	9,851	\$4,381,964	\$34,483	\$4,643,311	\$560,304	106.75%
22	AMERICAN FIDELITY LIFE INSURANCE COMPANY	0.00%	224	1,398	\$387,997	\$983	\$206,171	\$14,848	53.39%
23	AMERICAN FINANCIAL SECURITY LIFE INSURANCE CC	0.00%	351	4	\$9,568	\$0	\$0	\$105	0.00%
24	AMERICAN GENERAL LIFE INSURANCE CO	8.78%	2	120,504	\$693,463,318	\$713,274	\$309,691,049	\$12,579,995	44.76%
25	AMERICAN HEALTH AND LIFE INSURANCE COMPANY	0.00%	310	2,365	\$46,432	-\$3,778	\$377,318	\$4,714	804.48%
26	AMERICAN HERITAGE LIFE INSURANCE COMPANY	0.07%	105	20,051	\$5,923,907	\$0	\$2,520,583	\$587,552	42.55%
27	AMERICAN HOME LIFE INSURANCE COMPANY	0.02%	155	4,308	\$1,859,343	\$28,373	\$1,662,699	\$128,435	101.79%
28	AMERICAN INCOME LIFE INSURANCE CO	0.15%	83	33,486	\$11,888,750	\$10	\$3,792,631	\$767,782	31.90%
29	AMERICAN LIFE & SECURITY CORP	0.00%	261	672	\$180,119	\$104	\$187,078	\$3,759	103.92%
30	AMERICAN MEMORIAL LIFE INSURANCE COMPANY	0.00%	229	3,074	\$363,815	\$12,454	\$692,791	\$13,896	248.82%
31	AMERICAN NATIONAL INSURANCE COMPANY	0.31%	56	92,366	\$24,586,164	\$50,234	\$31,951,728	\$1,359,353	130.18%
32	AMERICAN NATIONAL LIFE INSURANCE COMPANY OF	0.00%	271	177	\$135,817	\$0	\$27,717	\$23,738	20.41%
33	AMERICAN PIONEER LIFE INSURANCE COMPANY	0.00%	253	447	\$217,465	\$0	\$268,054	\$4,231	123.26%
34	AMERICAN PROGRESSIVE LIFE AND HEALTH INSURAN	0.00%	353	11	\$7,175	\$0	\$10,000	\$204	139.37%
35	AMERICAN PUBLIC LIFE INSURANCE COMPANY	0.00%	332	42	\$22,157	\$0	\$11,936	\$2,043	53.87%
36	AMERICAN REPUBLIC INSURANCE COMPANY	0.01%	173	3,171	\$1,051,508	\$41,820	\$1,829,782	\$143,208	177.99%
37	AMERICAN RETIREMENT LIFE INSURANCE COMPANY	0.00%	373	3	\$735	\$0	\$120,780	\$25	16429.93%
38	AMERICAN UNDERWRITERS LIFE INSURANCE COMPAN	0.00%	275	158	\$131,807	\$0	\$217,097	\$7,598	164.71%
39	AMERICAN UNITED LIFE INSURANCE COMPANY	0.19%	78	4,528	\$14,937,707	\$470,536	\$11,882,463	\$775,655	82.70%
40	AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE	0.19%	77	7,242	\$15,103,615	\$2,829	\$4,496,079	\$298,113	29.79%
41	AMERITAS LIFE INSURANCE CORP	0.19%	76	8,078	\$15,342,695	\$349,752	\$15,333,588	\$953,916	102.22%
42	AMICA LIFE INSURANCE COMPANY	0.00%	250	335	\$223,518	\$0	\$77,022	\$109,432	34.48%
43	ANNUITY INVESTORS LIFE INSURANCE COMPANY	0.01%	203	406	\$528,934	\$0	\$996,779	\$0	188.45%
44	ANTHEM LIFE INSURANCE COMPANY	0.00%	239	1,575	\$310,779	\$0	\$113,808	\$53,220	36.62%
45	ASSURED LIFE ASSOCIATION	0.00%	339	126	\$17,293	\$666	\$22,606	\$1,078	134.57%
46	ASSURITY LIFE INSURANCE COMPANY	0.04%	131	8,289	\$3,337,393	\$824,810	\$3,258,486	\$300,174	116.35%
47	ATHENE ANNUITY & LIFE ASSURANCE COMPANY OF I	0.00%	258	464	\$205,548	\$0	\$2,071,024	\$4,801	1007.57%
48	ATHENE ANNUITY & LIFE ASSURANCE COMPANY	0.21%	71	8,350	\$16,413,090	\$11,121	\$8,266,653	\$438,979	50.43%
49	ATHENE ANNUITY AND LIFE COMPANY	0.83%	30	22,001	\$49,757,717	\$1,149,683	\$89,908,846	\$1,390,780	183.00%
50	ATLANTA LIFE INSURANCE COMPANY	0.00%	312	4,690	\$40,834	\$0	\$99,979	\$6,579	244.84%
51	AURIGEN REINSURANCE COMPANY OF AMERICA	0.00%	387	5	\$0	\$0	\$0	\$330	N/A
52	AURORA NATIONAL LIFE ASSURANCE COMPANY	0.00%	249	258	\$242,294	\$0	\$1,522,373	\$24,707	628.32%
53	AUTO CLUB LIFE INSURANCE COMPANY	0.00%	311	169	\$41,295	\$0	\$14,128	\$7,274	34.21%
54	AUTO OWNERS LIFE INSURANCE COMPANY	0.05%	125	8,752	\$3,896,411	\$0	\$2,037,656	\$720,526	55.13%
55	AXA EQUITABLE LIFE AND ANNUITY COMPANY	0.01%	207	234	\$495,035	\$0	\$301,875	\$74,289	60.98%
56	AXA EQUITABLE LIFE INSURANCE COMPANY	1.30%	15	33,038	\$102,978,475	\$4,266,524	\$97,911,868	\$6,817,823	99.22%
57	BALTIMORE LIFE INSURANCE COMPANY THE	0.01%	183	748	\$911,845	\$11,029	\$773,325	\$15,513	86.02%
58	BANKERS FIDELITY LIFE INSURANCE COMPANY	0.00%	328	174	\$27,575	\$0	\$199,699	\$934	724.17%
59	BANKERS LIFE AND CASUALTY COMPANY	0.31%	57	23,392	\$24,403,599	\$29,494	\$31,684,272	\$410,650	128.96%
60	BANKERS LIFE INSURANCE COMPANY	0.03%	141	241	\$2,571,590	\$0	\$2,305	\$10	0.79%
61	BANNER LIFE INSURANCE COMPANY	0.22%	68	20,471	\$17,427,112	\$59,178	\$5,806,916	\$10,325,214	33.68%
62	BENEFICIAL LIFE INSURANCE COMPANY	0.00%	293	262	\$79,517	\$5,944	\$1,224,771	\$24,150	1547.74%
63	BERKLEY LIFE AND HEALTH INSURANCE COMPANY	0.00%	340	85	\$18,450	\$0	\$19,844	\$483	123.83%
64	BERKSHIRE HATHAWAY LIFE INSURANCE COMPANY C	0.00%	387	0	\$0	\$0	\$184,222	\$0	N/A
65	BERKSHIRE LIFE INSURANCE COMPANY OF AMERICA	0.00%	325	25	\$28,010	\$0	\$0	\$30,021	0.00%
66	BOSTON MUTUAL LIFE INSURANCE COMPANY	0.07%	107	28,230	\$5,807,562	\$2,705	\$2,707,107	\$478,551	48.68%
67	C M LIFE INSURANCE COMPANY	0.15%	82	5,227	\$11,942,608	\$0	\$29,026,975	\$559,622	243.05%
68	CANADA LIFE ASSURANCE COMPANY	0.02%	165	1,137	\$1,254,944	\$463,193	\$1,946,520	\$167,018	192.02%
69	CAPITAL RESERVE LIFE INSURANCE COMPANY	0.00%	251	6,744	\$220,398	\$0	\$1,323,204	\$17,221	600.37%
70	CAPITOL LIFE INSURANCE COMPANY	0.02%	159	503	\$1,397,509	\$0	\$128,810	\$4,722	9.22%

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**2014 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - TOTAL INDIVIDUAL LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
71	CATAMARAN INSURANCE OF OHIO INC	0.00%	354	3	\$6,884	\$0	\$2,205	\$225	32.03%
72	CATHOLIC FINANCIAL LIFE	0.01%	205	2,020	\$509,814	\$19,372	\$870,247	\$25,232	174.57%
73	CATHOLIC HOLY FAMILY SOCIETY	0.04%	132	3,504	\$3,261,105	\$0	\$1,527,027	\$16,940	46.83%
74	CATHOLIC ORDER OF FORESTERS	0.00%	272	1,288	\$135,591	\$34,134	\$203,896	\$21,381	175.55%
75	CENTRAL RESERVE LIFE INSURANCE COMPANY	0.00%	315	89	\$37,150	\$0	\$35,768	\$1,565	96.28%
76	CENTRAL SECURITY LIFE INSURANCE CO	0.00%	226	5,823	\$378,870	\$2,416	\$640,594	\$25,598	171.07%
77	CENTRAL STATES HEALTH & LIFE CO OF OMAHA	0.00%	259	561	\$190,197	\$7,997	\$348,353	\$9,556	187.36%
78	CENTRAL UNITED LIFE INSURANCE COMPANY	0.00%	289	434	\$86,427	\$2,618	\$153,654	\$9,205	180.81%
79	CENTURION LIFE INSURANCE COMPANY	0.00%	387	873	\$0	\$0	\$4,628,866	\$0	N/A
80	CENTURY LIFE ASSURANCE COMPANY	0.00%	387	1	\$0	\$0	\$0	\$4	N/A
81	CHARTER NATIONAL LIFE INSURANCE CO	0.00%	369	57	\$1,200	\$0	\$323,228	\$1,798	28935.87%
82	CHESAPEAKE LIFE INSURANCE COMPANY THE	0.01%	176	2,318	\$1,020,753	\$65	\$577,998	\$133,717	56.83%
83	CHRISTIAN FIDELITY LIFE INSURANCE CO	0.01%	223	648	\$399,343	\$0	\$268,664	\$6,496	67.28%
84	CHURCH LIFE INSURANCE CORPORATION	0.00%	268	51	\$140,767	\$0	\$387,631	\$79	275.37%
85	CICA LIFE INSURANCE COMPANY OF AMERICA	0.01%	180	1,506	\$977,130	\$1,068	\$617,436	\$28,756	63.30%
86	CIGNA HEALTH AND LIFE INSURANCE COMPANY	0.00%	374	3	\$609	\$0	\$0	\$12	0.00%
87	CINCINNATI LIFE INSURANCE COMPANY THE	0.10%	96	10,994	\$8,016,129	\$0	\$6,857,656	\$2,620,790	85.55%
88	CITIZENS SECURITY LIFE INS CO	0.00%	277	549	\$129,456	\$0	\$72,688	\$3,416	56.13%
89	CMFG LIFE INSURANCE COMPANY	0.09%	101	7,919	\$6,829,237	\$315,006	\$13,718,767	\$253,228	205.50%
90	COLONIAL LIFE & ACCIDENT INSURANCE COMPANY	0.04%	138	6,536	\$2,811,278	\$0	\$1,300,016	\$388,425	46.24%
91	COLONIAL PENN LIFE INSURANCE COMPANY	0.00%	237	1,393	\$325,750	\$0	\$556,853	\$5,369	170.94%
92	COLORADO BANKERS LIFE INS CO	0.02%	157	2,789	\$1,655,393	\$0	\$553,720	\$55,174	33.45%
93	COLUMBIAN LIFE INSURANCE COMPANY	0.04%	129	6,337	\$3,367,023	\$981	\$1,388,767	\$110,870	40.71%
94	COLUMBIAN MUTUAL LIFE INSURANCE CO	0.00%	258	370	\$197,955	\$8,754	\$220,215	\$5,450	115.87%
95	COLUMBUS LIFE INSURANCE COMPANY	0.40%	47	3,814	\$31,755,074	\$43,105	\$12,532,465	\$171,373	38.60%
96	COMBINED INSURANCE CO OF AMERICA	0.02%	160	9,081	\$1,364,465	\$0	\$2,341,087	\$76,804	171.57%
97	COMMONWEALTH ANNUITY AND LIFE INSURANCE CO	0.03%	142	2,514	\$2,408,269	\$74,637	\$14,577,177	\$155,183	608.14%
98	COMPANION LIFE INSURANCE COMPANY	0.00%	368	8	\$1,445	\$0	\$0	\$130	0.00%
99	COMPENEFITS INSURANCE COMPANY	0.00%	359	27	\$3,183	\$0	\$5,032	\$223	158.09%
100	CONNECTICUT GENERAL LIFE INS CO	0.03%	160	1,895	\$2,097,358	\$1,031,551	\$11,286,984	\$401,855	586.48%
101	CONSECO LIFE INSURANCE CO	0.02%	153	4,638	\$1,895,815	\$28,128	\$4,010,070	\$278,468	213.03%
102	CONSTITUTION LIFE INSURANCE COMPANY	0.01%	197	1,373	\$579,387	\$0	\$684,617	\$10,517	118.18%
103	CONTINENTAL GENERAL INSURANCE COMPANY	0.00%	234	1,283	\$338,804	\$197	\$481,247	\$45,786	135.80%
104	CONTINENTAL LIFE INS CO OF BRENTWOOD TN	0.01%	220	1,191	\$420,152	\$0	\$296,628	\$12,718	70.60%
105	COUNTRY INVESTORS LIFE ASSURANCE COMPANY	0.02%	163	991	\$1,298,987	\$0	\$2,530,905	\$44,814	194.84%
106	COUNTRY LIFE INSURANCE COMPANY	0.07%	106	14,004	\$5,850,566	\$1,013,839	\$2,738,194	\$1,490,135	64.13%
107	CROATIAN FRATERNAL UNION OF AMERICA	0.00%	323	446	\$29,850	\$3,265	\$202,223	\$4,648	693.05%
108	CSA FRATERNAL LIFE	0.00%	298	541	\$70,022	\$0	\$117,537	\$3,180	167.88%
109	CSI LIFE INSURANCE COMPANY	0.00%	365	9	\$2,501	\$0	\$600	\$51	23.99%
110	DEARBORN NATIONAL LIFE INSURANCE COMPANY	0.00%	300	591	\$63,324	\$0	\$3,071,803	\$2,904	4850.93%
111	DEGREE OF HONOR PROTECTIVE ASSOC	0.00%	246	921	\$264,434	\$0	\$123,788	\$6,613	46.81%
112	DELAWARE AMERICAN LIFE INSURANCE COMPANY	0.00%	376	1	\$503	\$0	\$0	\$0	0.00%
113	DELAWARE LIFE INSURANCE COMPANY	0.14%	84	1,295	\$11,253,850	\$0	\$10,811,846	\$231,669	96.07%
114	DIRECT GENERAL LIFE INSURANCE COMPANY	0.00%	280	524	\$117,840	\$0	\$35,678	\$7,440	30.28%
115	EAGLE LIFE INSURANCE COMPANY	0.01%	168	17	\$1,144,121	\$0	\$10	\$0	0.00%
116	ELCO MUTUAL LIFE AND ANNUITY	0.29%	59	688	\$22,570,672	\$270	\$14,864,006	\$898	65.88%
117	EMC NATIONAL LIFE COMPANY	0.04%	130	5,560	\$3,363,574	\$25,870	\$3,851,642	\$329,874	115.28%
118	EPIC LIFE INSURANCE COMPANY THE	0.00%	375	1	\$559	\$0	\$0	\$5	0.00%
119	EQUITABLE LIFE & CASUALTY INSURANCE COMPANY	0.01%	179	2,476	\$977,817	\$0	\$1,053,950	\$17,533	107.76%
120	EQUITRUST LIFE INSURANCE COMPANY	0.75%	27	4,120	\$59,137,392	\$0	\$16,811,266	\$20,415	26.43%
121	FAMILY BENEFIT LIFE INSURANCE COMPANY	0.01%	177	4,604	\$986,907	\$40,090	\$2,821,064	\$57,208	287.00%
122	FAMILY HERITAGE LIFE INSURANCE COMPANY OF AM	0.00%	321	92	\$30,622	\$0	\$300	\$3,760	0.98%
123	FAMILY LIFE INSURANCE COMPANY	0.01%	193	1,731	\$891,938	\$0	\$814,328	\$24,591	117.69%
124	FAMILY SERVICE LIFE INSURANCE COMPANY	0.00%	386	802	\$16	\$0	\$493,689	\$1,752	3085618.75%
125	FARM BUREAU LIFE INSURANCE COMPANY OF MISSO	0.53%	37	72,912	\$41,999,157	\$2,984,394	\$28,101,706	\$5,302,648	74.02%
126	FARMERS NEW WORLD LIFE INSURANCE COMPANY	0.31%	55	53,329	\$24,717,176	\$4,283	\$20,993,834	\$5,816,431	84.95%
127	FEDERAL LIFE INSURANCE COMPANY (MUTUAL)	0.00%	270	357	\$138,597	\$4,159	\$133,824	\$19,009	99.56%
128	FEDERATED LIFE INSURANCE COMPANY	0.12%	92	3,291	\$9,278,784	\$0	\$4,646,554	\$1,031,748	52.24%
129	FIDELITY & GUARANTY LIFE INSURANCE COMPANY	1.20%	16	11,297	\$95,176,459	\$3,966	\$39,859,252	\$802,846	41.67%
130	FIDELITY INVESTMENTS LIFE INSURANCE COMPANY	0.23%	64	2,258	\$16,481,171	\$0	\$20,349,858	\$73,011	110.11%
131	FIDELITY LIFE ASSOCIATION A LEGAL RESERVE LIF	0.03%	146	2,509	\$2,299,591	\$40,064	\$3,010,790	\$409,832	132.67%
132	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.07%	104	8,079	\$5,934,421	\$0	\$4,808,504	\$21,303	81.03%
133	FIRST ALLAMERICA FINANCIAL LIFE INSURANCE COMP	0.00%	263	587	\$164,809	\$291,910	\$278,243	\$11,101	111.00%
134	FIRST CATHOLIC SLOVAK LADIES ASSOCIATION OF T	0.00%	266	159	\$148,042	\$6,005	\$48,759	\$4,914	38.99%
135	FIRST CATHOLIC SLOVAK UNION OF THE UNITED STA	0.00%	266	9	\$100,074	\$74	\$17,983	\$16	18.05%
136	FIRST GUARANTY INSURANCE COMPANY	0.01%	221	146	\$406,728	\$0	\$47,319	\$238	11.63%
137	FIRST HEALTH LIFE & HEALTH INSURANCE COMPANY	0.00%	357	3,857	\$4,799	\$0	\$20,935	\$1,858	436.24%
138	FIRST INVESTORS LIFE INSURANCE COMPANY	0.01%	213	537	\$462,768	\$2,409	\$366,466	\$47,180	79.71%
139	FIRST PENN-PACIFIC LIFE INSURANCE COMPANY	0.03%	140	5,037	\$2,822,218	\$0	\$4,368,100	\$1,363,147	166.58%

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**2014 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - TOTAL INDIVIDUAL LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
140	FORÉTHOUGHT LIFE INSURANCE COMPANY	1.01%	21	1,436	\$79,928,949	\$0	\$5,910,083	\$3,154	7.39%
141	FREEDOM LIFE INSURANCE COMPANY OF AMERICA	0.00%	284	343	\$158,270	\$0	\$0	\$13,549	0.00%
142	FUNERAL DIRECTORS LIFE INSURANCE CO	0.03%	144	2,894	\$2,392,979	\$777	\$1,186,371	\$9,057	49.81%
143	GARDEN STATE LIFE INSURANCE COMPANY	0.01%	217	818	\$428,130	\$0	\$283,822	\$42,165	66.25%
144	GBU FINANCIAL LIFE	0.04%	135	518	\$2,887,831	\$4,681	\$1,314,742	\$3,225	45.89%
145	GENERAL AMERICAN LIFE INSURANCE COMPANY	0.28%	60	24,100	\$22,497,818	\$20,455,325	\$43,315,777	\$2,979,470	283.45%
146	GENERATION LIFE INSURANCE COMPANY	0.00%	265	249	\$151,198	\$0	\$912	\$10,684	0.80%
147	GENWORTH LIFE AND ANNUITY INSURANCE COMPAN	0.57%	36	39,580	\$44,858,631	\$0	\$112,694,378	\$10,575,053	251.23%
148	GENWORTH LIFE INSURANCE COMPANY	0.38%	49	8,423	\$28,569,889	\$0	\$20,884,244	\$2,270,816	73.10%
149	GERBER LIFE INSURANCE COMPANY	0.06%	103	76,090	\$6,487,097	\$0	\$1,792,795	\$938,135	27.59%
150	GLEANER LIFE INSURANCE SOCIETY	0.00%	247	583	\$252,022	\$746	\$1,713,823	\$16,288	680.33%
151	GLOBE LIFE AND ACCIDENT INSURANCE COMPANY	0.06%	119	83,068	\$4,784,859	\$234	\$2,987,989	\$717,580	62.72%
152	GOLDEN RULE INSURANCE COMPANY	0.02%	156	2,227	\$1,857,839	\$1,337	\$5,305,709	\$193,692	320.32%
153	GOVERNMENT PERSONNEL MUTUAL LIFE INSURANCE	0.01%	211	835	\$482,876	\$74,197	\$555,519	\$29,915	130.41%
154	GRANGE LIFE INSURANCE COMPANY	0.00%	278	116	\$127,464	\$0	\$4,611	\$28,856	3.62%
155	GREAT AMERICAN LIFE INSURANCE COMPANY	2.24%	11	7,039	\$177,357,186	\$0	\$25,380,622	\$169,903	14.31%
156	GREAT SOUTHERN LIFE INSURANCE COMPANY	0.01%	188	1,257	\$790,833	\$35	\$1,637,515	\$66,928	207.07%
157	GREAT WEST LIFE ASSURANCE COMPANY	0.00%	233	733	\$340,985	\$6,282	\$218,231	\$41,214	85.28%
158	GREAT WESTERN INSURANCE COMPANY	0.00%	371	4	\$1,000	\$0	\$1,000	\$0	100.00%
159	GREAT-WEST LIFE & ANNUITY INSURANCE COMPANY	0.42%	44	4,982	\$33,271,183	\$251,023	\$2,631,356	\$786,957	8.86%
160	GUARANTEE TRUST LIFE INSURANCE COMPANY	0.01%	185	4,782	\$608,717	\$0	\$327,221	\$42,249	53.76%
161	GUARANTY INCOME LIFE INSURANCE COMPANY	0.01%	218	290	\$427,098	\$0	\$1,072,746	\$3,840	251.17%
162	GUARDIAN INSURANCE & ANNUITY COMPANY INC	0.12%	91	963	\$9,432,853	\$0	\$6,760,095	\$35,594	71.87%
163	GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	0.20%	73	5,443	\$19,868,899	\$4,181,991	\$5,883,388	\$1,690,865	63.31%
164	GUGGENHEIM LIFE AND ANNUITY COMPANY	0.16%	81	908	\$12,430,734	\$0	\$2,639,185	\$148	21.23%
165	HARTFORD LIFE AND ACCIDENT INSURANCE COMPAN	0.00%	260	198	\$183,854	\$92	\$3,739,974	\$23,482	2034.26%
166	HARTFORD LIFE AND ANNUITY INSURANCE COMPANY	0.88%	28	24,502	\$54,077,113	\$0	\$259,608,644	\$4,387,389	480.07%
167	HARTFORD LIFE INSURANCE COMPANY	0.08%	102	18,366	\$6,801,956	\$42,877	\$106,710,663	\$1,212,099	1569.45%
168	HCC LIFE INSURANCE COMPANY	0.00%	343	11	\$12,807	\$0	\$0	\$913	0.00%
169	HEARTLAND NATIONAL LIFE INSURANCE COMPANY	0.00%	349	48	\$9,814	\$81	\$87,276	\$457	889.92%
170	HERITAGE LIFE INSURANCE COMPANY	0.00%	387	2	\$0	\$0	\$0	\$9	N/A
171	HERITAGE UNION LIFE INSURANCE COMPANY	0.00%	287	109	\$90,215	\$0	\$100,785	\$4,879	111.69%
172	HOMESTEADERS LIFE COMPANY	0.00%	288	2,473	\$87,044	\$0	\$238,777	\$3,174	274.32%
173	HORACE MANN LIFE INSURANCE COMPANY	0.06%	118	3,883	\$4,898,493	\$0	\$3,478,144	\$167,109	70.99%
174	HUMANIA INSURANCE COMPANY	0.00%	281	727	\$116,033	\$0	\$825,023	\$14,506	538.66%
175	HUMANADENTAL INSURANCE COMPANY	0.00%	322	129	\$30,000	\$795	\$20,573	\$1,688,400	71.23%
176	IA AMERICAN LIFE INSURANCE COMPANY	0.00%	341	213	\$15,215	-\$1,198	\$37,980	\$757	241.78%
177	IDEALIFE INSURANCE COMPANY	0.00%	320	276	\$31,099	\$0	\$187,297	\$2,883	537.95%
178	ILLINOIS MUTUAL LIFE INSURANCE COMPANY	0.02%	158	3,666	\$1,490,392	\$41,508	\$982,072	\$259,481	69.35%
179	INDEPENDENCE LIFE AND ANNUITY COMPANY	0.00%	387	5	\$0	\$0	\$63,405	\$428	N/A
180	INDEPENDENT ORDER OF FORESTERS THE	0.07%	110	9,188	\$5,529,878	\$248,075	\$3,018,232	\$382,721	59.05%
181	INDIVIDUAL ASSURANCE COMPANY LIFE HEALTH & A	0.00%	252	472	\$217,816	\$0	\$305,337	\$37,515	140.18%
182	INDUSTRIAL ALLIANCE INSURANCE AND FINANCIAL S	0.00%	316	83	\$36,317	\$0	\$121,109	\$3,784	333.48%
183	INTEGRITY LIFE INSURANCE COMPANY	0.08%	100	1,219	\$8,921,543	\$0	\$12,071,403	\$9,360	174.40%
184	INTRAMERICA LIFE INSURANCE COMPANY	0.00%	387	0	\$0	\$0	\$5,520	\$0	N/A
185	INVESTORS HERITAGE LIFE INSURANCE COMPANY	0.00%	308	247	\$49,757	\$2,837	\$42,919	\$1,058	91.58%
186	INVESTORS LIFE INSURANCE COMPANY OF NORTH AI	0.01%	219	1,043	\$422,242	\$398	\$808,539	\$52,646	191.58%
187	JACKSON NATIONAL LIFE INSURANCE COMPANY	5.46%	3	70,931	\$432,755,923	\$649,507	\$267,391,214	\$4,969,411	81.94%
188	JEFFERSON NATIONAL LIFE INSURANCE COMPANY	0.33%	53	1,181	\$28,282,407	\$53,894	\$4,322,800	\$27,401	18.87%
189	JOHN ALDEN LIFE INSURANCE COMPANY	0.00%	273	207	\$133,944	\$0	\$556,677	\$19,827	415.60%
190	JOHN HANCOCK LIFE & HEALTH INSURANCE COMPAN	0.00%	331	81	\$22,885	\$0	\$0	\$12,753	0.00%
191	JOHN HANCOCK LIFE INSURANCE COMPANY (USA)	0.77%	28	37,810	\$80,992,210	\$6,804,055	\$371,450,782	\$6,978,034	619.84%
192	KANAWHA INSURANCE COMPANY	0.01%	212	1,731	\$481,014	\$22	\$181,080	\$37,589	37.85%
193	KANSAS CITY LIFE INSURANCE COMPANY	0.23%	65	20,818	\$17,911,053	\$195,323	\$27,047,811	\$1,583,478	152.10%
194	KNIGHTS OF COLUMBUS	0.58%	34	68,807	\$48,186,815	\$9,625,075	\$21,215,607	\$3,594,628	66.77%
195	LAFAYETTE LIFE INSURANCE COMPANY THE	0.29%	58	3,180	\$22,802,411	\$2,050,259	\$5,728,472	\$781,843	34.11%
196	LANDMARK LIFE INSURANCE COMPANY	0.00%	267	314	\$144,402	\$0	\$28,728	\$2,054	19.89%
197	LEADERS LIFE INSURANCE COMPANY	0.00%	274	658	\$133,577	\$1,453	\$0	\$34	1.09%
198	LEWER LIFE INSURANCE COMPANY	0.00%	385	1	\$85	\$0	\$0	\$5	0.00%
199	LIBERTY LIFE ASSURANCE COMPANY OF BOSTON	0.20%	72	5,934	\$18,172,450	\$94,592	\$5,759,378	\$544,565	36.20%
200	LIBERTY NATIONAL LIFE INSURANCE COMPANY	0.04%	133	6,122	\$3,247,934	\$30	\$2,105,104	\$286,727	84.81%
201	LIFE INSURANCE COMPANY OF NORTH AMERICA	0.00%	257	334	\$201,113	\$0	\$3,788,021	\$6,625	1872.59%
202	LIFE INSURANCE COMPANY OF THE SOUTHWEST	0.07%	108	3,323	\$5,749,600	\$4	\$6,002,128	\$255,723	447.00454
203	LIFE OF THE SOUTH INSURANCE COMPANY	0.00%	382	17	\$2,808	\$0	\$0	\$182	0.00%
204	LIFEBECURE INSURANCE COMPANY	0.00%	308	932	\$53,918	\$0	\$156,775	\$5,827	290.77%
205	LIFESHIELD NATIONAL INSURANCE CO	0.00%	348	37	\$10,485	\$0	\$0	\$2,100	0.00%
206	LINCOLN BENEFIT LIFE COMPANY	0.19%	79	13,233	\$14,889,594	\$3,067	\$29,790,050	\$3,866,910	200.36%
207	LINCOLN HERITAGE LIFE INSURANCE COMPANY	0.07%	112	15,929	\$5,248,482	\$9,110	\$3,220,048	\$97,238	81.53%
208	LINCOLN LIFE & ANNUITY COMPANY OF NEW YORK	0.00%	338	129	\$19,827	\$2,222	\$452,305	\$10,465	2292.46%

**2014 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - TOTAL INDIVIDUAL LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
209	LINCOLN NATIONAL LIFE INSURANCE COMPANY	4.18%	5	50,796	\$330,892,135	\$317,568	\$314,902,665	\$8,500,667	95.26%
210	LONGEVITY INSURANCE COMPANY	0.00%	358	43	\$3,989	\$0	\$0	\$598	0.00%
211	LOYAL AMERICAN LIFE INSURANCE COMPANY	0.00%	282	873	\$115,952	\$1,680	\$817,322	\$11,408	708.33%
212	LOYAL CHRISTIAN BENEFIT ASSOCIATION	0.00%	335	84	\$20,411	\$121	\$119,259	\$618	584.88%
213	MADISON NATIONAL LIFE INSURANCE COMPANY INC	0.01%	200	1,841	\$536,948	\$1,868	\$676,340	\$19,708	126.31%
214	MANHATTAN LIFE INSURANCE COMPANY	0.01%	175	330	\$1,022,063	\$4,997	\$190,104	\$8,046	18.09%
215	MANHATTAN NATIONAL LIFE INSURANCE COMPANY	0.01%	182	972	\$717,961	\$38	\$1,612,667	\$85,497	224.62%
216	MARQUETTE NATIONAL LIFE INSURANCE COMPANY	0.00%	330	32	\$24,382	\$0	\$16,590	\$308	68.04%
217	MASSACHUSETTS MUTUAL LIFE INSURANCE COMPAN	1.17%	18	31,147	\$92,735,831	\$22,594,601	\$67,553,813	\$5,100,431	97.21%
218	MEDICO CORP LIFE INSURANCE COMPANY	0.00%	367	0	\$0	\$0	\$29,947	\$0	N/A
219	MEDICO INSURANCE COMPANY	0.00%	295	227	\$76,232	\$11,783	\$67,549	\$1,408	104.07%
220	MEMBERS LIFE INSURANCE COMPANY	0.06%	114	70	\$5,069,407	\$0	\$71,213	\$301	1.40%
221	MERIT LIFE INSURANCE CO	0.02%	164	6,467	\$1,280,292	\$0	\$300,384	\$52,900	23.46%
222	METLIFE INSURANCE COMPANY USA	1.38%	14	50,859	\$106,971,925	\$91,790	\$329,049,508	\$7,341,653	302.04%
223	METROPOLITAN LIFE INSURANCE COMPANY	0.56%	35	198,885	\$46,162,073	\$16,297,323	\$155,029,947	\$3,647,235	371.14%
224	METROPOLITAN TOWER LIFE INSURANCE COMPANY	0.03%	147	4,678	\$2,226,366	\$0	\$5,584,469	\$306,738	250.83%
225	MIDLAND NATIONAL LIFE INSURANCE COMPANY	0.45%	40	11,151	\$35,835,414	\$16,323	\$19,031,407	\$1,510,640	53.15%
226	MIDWEST NATIONAL LIFE INSURANCE COMPANY OF T	0.00%	230	907	\$353,623	\$2,565	\$470,450	\$36,700	133.69%
227	MIDWESTERN UNITED LIFE INSURANCE COMPANY	0.00%	317	154	\$34,685	\$3,520	\$69,419	\$4,028	210.23%
228	MINNESOTA LIFE INSURANCE COMPANY	0.82%	25	11,975	\$65,242,677	\$971,232	\$32,086,136	\$4,632,764	50.06%
229	MML BAY STATE LIFE INSURANCE COMPANY	0.01%	191	722	\$753,684	\$0	\$2,092,471	\$105,030	277.63%
230	MODERN WOODMEN OF AMERICA	0.44%	41	28,367	\$34,676,011	\$558,055	\$28,201,284	\$885,430	82.93%
231	MONITOR LIFE INSURANCE COMPANY OF NEW YORK	0.00%	361	32	\$2,917	\$77	\$872	\$400	32.93%
232	MONY LIFE INSURANCE COMPANY	0.03%	152	4,773	\$1,986,596	\$1,269,593	\$4,310,057	\$185,979	280.58%
233	MONY LIFE INSURANCE COMPANY OF AMERICA	0.05%	123	1,564	\$4,317,307	\$0	\$2,305,584	\$498,870	53.40%
234	MOUNTAIN LIFE INSURANCE COMPANY	0.00%	281	147	\$85,976	\$0	\$55,000	\$5,572	63.97%
235	MTL INSURANCE COMPANY	0.03%	148	1,316	\$2,215,256	\$94,618	\$3,425,599	\$220,788	158.91%
236	MUTUAL OF AMERICA LIFE INSURANCE COMPANY	0.13%	89	1,287	\$10,046,449	\$3,190	\$4,579,646	\$2,446	45.62%
237	NATIONAL BENEFIT LIFE INSURANCE COMPANY	0.01%	204	4,048	\$527,274	\$0	\$153,783	\$98,008	29.16%
238	NATIONAL CATHOLIC SOCIETY OF FORESTERS	0.00%	301	103	\$60,129	\$1,538	\$36,210	\$1,630	67.77%
239	NATIONAL FARMERS UNION LIFE INSURANCE COMPAN	0.00%	284	368	\$103,920	\$1,265	\$236,089	\$9,894	228.40%
240	NATIONAL FOUNDATION LIFE INSURANCE COMPANY	0.00%	379	2	\$248	\$0	\$0	\$50	0.00%
241	NATIONAL GUARDIAN LIFE INSURANCE COMPANY	0.01%	206	6,701	\$506,634	\$20,259	\$1,194,495	\$69,735	239.77%
242	NATIONAL LIFE INSURANCE COMPANY	0.07%	111	2,288	\$5,388,060	\$2,831,707	\$4,934,447	\$482,282	144.14%
243	NATIONAL TEACHERS ASSOCIATES LIFE INSURANCE	0.00%	243	1,169	\$266,829	\$0	\$23,932	\$61,261	8.97%
244	NATIONAL WESTERN LIFE INSURANCE COMPANY	0.48%	39	4,338	\$37,955,636	\$4,489	\$12,605,625	\$52,814	33.22%
245	NATIONWIDE LIFE AND ANNUITY INSURANCE COMPAN	0.23%	66	4,010	\$17,852,041	\$1,543	\$5,972,596	\$1,718,650	33.46%
246	NATIONWIDE LIFE INSURANCE COMPANY	1.08%	20	10,507	\$85,520,380	\$347,198	\$74,264,927	\$662,862	87.24%
247	NEW ENGLAND LIFE INSURANCE COMPANY	0.06%	115	2,978	\$4,957,737	\$53,513	\$20,147,674	\$685,620	407.47%
248	NEW ERA LIFE INSURANCE COMPANY	0.00%	387	4	\$0	\$0	\$19,049	\$25	N/A
249	NEW ERA LIFE INSURANCE COMPANY OF THE MIDWE	0.00%	387	39	\$0	\$0	\$33,461	\$121	N/A
250	NEW YORK LIFE INSURANCE AND ANNUITY CORPORA	3.12%	9	24,744	\$247,204,280	\$0	\$196,303,720	\$2,556,244	80.22%
251	NEW YORK LIFE INSURANCE COMPANY	0.83%	31	60,210	\$49,664,242	\$18,549,344	\$53,183,015	\$7,031,306	144.38%
252	NORTH AMERICAN COMPANY FOR LIFE AND HEALTH I	0.59%	33	11,473	\$46,445,850	\$0	\$26,233,488	\$1,938,880	56.48%
253	NORTH AMERICAN INSURANCE COMPANY	0.00%	387	1	\$0	\$0	\$0	\$5	N/A
254	NORTHWESTERN MUTUAL LIFE INSURANCE COMPAN	3.72%	7	147,268	\$294,597,210	\$100,991,518	\$209,029,420	\$33,710,921	105.24%
255	NYLIFE INSURANCE COMPANY OF ARIZONA	0.01%	178	859	\$985,183	\$0	\$2,541,797	\$311,958	258.00%
256	OCCIDENTAL LIFE INSURANCE COMPANY OF NORTH I	0.01%	209	808	\$484,623	\$2,987	\$173,410	\$23,374	36.38%
257	OHIO NATIONAL LIFE ASSURANCE CORPORATION	0.11%	94	4,741	\$8,803,469	\$0	\$12,892,725	\$2,036,464	144.18%
258	OHIO NATIONAL LIFE INSURANCE COMPANY THE	0.65%	29	9,038	\$51,282,992	\$997,223	\$44,007,895	\$189,304	87.76%
259	OHIO STATE LIFE INSURANCE COMPANY THE	0.01%	189	1,576	\$759,500	\$773	\$1,815,764	\$108,114	212.64%
260	OLD AMERICAN INSURANCE COMPANY	0.07%	113	13,659	\$5,242,764	\$0	\$3,940,753	\$95,299	75.17%
261	OLD REPUBLIC LIFE INSURANCE COMPANY	0.00%	245	1,328	\$264,976	\$0	\$614,977	\$78,111	232.09%
262	OLD SURETY LIFE INSURANCE COMPANY	0.00%	364	11	\$2,715	\$0	\$0	\$65	0.00%
263	OLD UNITED LIFE INSURANCE COMPANY	0.00%	367	21	\$2,417	\$0	\$40,028	\$210	1696.10%
264	OXFORD LIFE INSURANCE COMPANY	0.03%	139	1,951	\$2,629,355	\$0	\$844,628	\$21,265	32.13%
265	OZARK NATIONAL LIFE INSURANCE COMPANY	0.24%	63	46,498	\$18,892,422	\$69,066	\$11,476,254	\$1,544,935	81.11%
266	PACIFIC GUARDIAN LIFE INSURANCE COMPANY LTD	0.00%	347	17	\$10,727	\$176	\$0	\$0	1.64%
267	PACIFIC LIFE & ANNUITY COMPANY	0.03%	138	529	\$2,655,327	\$0	\$5,080,794	\$0	191.34%
268	PACIFIC LIFE INSURANCE COMPANY	3.77%	6	15,511	\$298,368,567	\$105,733	\$293,967,047	\$5,642,595	98.56%
269	PAN AMERICAN ASSURANCE COMPANY	0.00%	244	424	\$266,621	\$0	\$362,687	\$37,421	136.03%
270	PAN-AMERICAN LIFE INSURANCE COMPANY	0.00%	304	292	\$55,922	\$14,343	\$97,478	\$11,000	199.96%
271	PARK AVENUE LIFE INSURANCE COMPANY	0.00%	370	0	\$1,124	\$0	\$0	\$0	N/A
272	PAUL REVERE LIFE INSURANCE COMPANY	0.00%	318	541	\$33,417	\$0	\$256,053	\$1,617	766.24%
273	PAUL REVERE VARIABLE ANNUITY INSURANCE COMP	0.00%	297	251	\$72,510	\$0	\$45,034	\$8,611	82.11%
274	PAVONIA LIFE INSURANCE COMPANY OF MICHIGAN	0.01%	214	651	\$460,805	\$0	\$407,427	\$108,213	86.42%
275	PEKIN LIFE INSURANCE COMPANY	0.01%	208	782	\$494,653	\$362	\$130,076	\$106,004	26.36%
276	PENN INSURANCE AND ANNUITY COMPANY THE	0.03%	143	352	\$2,400,440	\$0	\$276,518	\$182,951	11.52%
277	PENN MUTUAL LIFE INSURANCE COMPANY THE	0.13%	88	4,534	\$10,415,823	\$397,929	\$9,196,875	\$467,363	92.12%

AET000455

**2014 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - TOTAL INDIVIDUAL LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
278	PENNSYLVANIA LIFE INSURANCE COMPANY	0.01%	222	919	\$405,223	\$0	\$644,326	\$20,447	159.01%
279	PHARMACISTS LIFE INSURANCE COMPANY, THE	0.00%	242	335	\$278,014	\$50	\$256,591	\$58,092	92.31%
280	PHILADELPHIA AMERICAN LIFE INSURANCE COMPAN	0.00%	344	64	\$12,263	\$0	\$11,783	\$1,565	96.09%
281	PHILADELPHIA FINANCIAL LIFE ASSURANCE COMPAN	0.00%	352	12	\$8,412	\$0	\$490,997	\$23,764	5836.86%
282	PHL VARIABLE INSURANCE COMPANY	0.20%	74	3,423	\$15,664,221	\$0	\$18,999,736	\$1,652,480	121.29%
283	PHOENIX LIFE AND ANNUITY COMPANY	0.00%	240	254	\$300,056	\$0	\$1,425,765	\$206,321	475.17%
284	PHOENIX LIFE INSURANCE COMPANY	0.20%	75	10,661	\$15,534,227	\$4,893,208	\$24,773,604	\$1,060,578	190.98%
285	PHYSICIANS LIFE INSURANCE COMPANY	0.06%	120	12,164	\$4,507,411	\$0	\$4,077,661	\$97,692	90.47%
286	PIONEER AMERICAN INSURANCE COMPANY	0.01%	194	1,504	\$679,043	\$0	\$125,136	\$15,149	18.43%
287	PIONEER MUTUAL LIFE INSURANCE COMPANY	0.01%	190	548	\$756,375	\$2,045	\$468,723	\$55,690	62.24%
288	PIONEER SECURITY LIFE INSURANCE COMPANY	0.00%	307	135	\$52,211	\$0	\$6,691	\$2,067	12.82%
289	POLISH NATNL ALLIANCE OF THE US OF N. A	0.00%	283	1,140	\$109,801	\$1,259	\$143,852	\$6,866	132.16%
290	POLISH ROMAN CATHOLIC UNION OF AMERICA	0.00%	334	554	\$20,859	\$276	\$1,039,956	\$1,689	4963.18%
291	PRIMERICA LIFE INSURANCE COMPANY	0.39%	48	33,880	\$30,500,161	\$0	\$23,324,519	\$8,625,760	76.47%
292	PRINCIPAL LIFE INSURANCE COMPANY	0.85%	23	12,235	\$67,483,815	\$2,331,090	\$25,046,164	\$1,464,575	40.57%
293	PRINCIPAL NATIONAL LIFE INSURANCE COMPANY	0.10%	97	2,338	\$7,998,593	\$0	\$1,260,048	\$1,880,574	15.75%
294	PROFESSIONAL LIFE INSURANCE COMPANY	0.00%	350	30	\$9,611	\$0	\$0	\$1,102	0.00%
295	PROTECTIVE LIFE AND ANNUITY INSURANCE COMPAN	0.00%	342	191	\$15,080	\$1,543	\$469,265	\$3,843	3122.07%
296	PROTECTIVE LIFE INSURANCE COMPANY	4.98%	4	39,955	\$394,551,009	\$27,147	\$294,092,942	\$9,349,673	74.56%
297	PROVIDENT AMERICAN LIFE AND HEALTH INSURANCE	0.00%	346	17	\$11,528	\$0	\$7,423	\$132	64.39%
298	PROVIDENT LIFE AND ACCIDENT INSURANCE COMPAN	0.11%	95	19,281	\$8,369,137	\$0	\$5,288,866	\$918,468	63.19%
299	PROVIDENT LIFE AND CASUALTY INSURANCE COMPAN	0.00%	383	2	\$156	\$0	\$0	\$27	0.00%
300	PRUCO LIFE INSURANCE COMPANY	3.28%	8	41,248	\$260,106,370	\$0	\$240,908,890	\$9,825,410	82.62%
301	PRUDENTIAL ANNUITIES LIFE ASSURANCE CORPORAT	0.01%	172	336	\$1,052,648	\$0	\$187,741,870	\$6,387	15935.21%
302	PRUDENTIAL INSURANCE COMPANY OF AMERICA THE	0.35%	52	149,958	\$27,390,831	\$36,894,677	\$110,515,942	\$2,636,227	538.17%
303	PRUDENTIAL RETIREMENT INSURANCE AND ANNUITY	0.00%	387	0	\$0	\$0	\$13,242	\$0	N/A
304	PURITAN LIFE INSURANCE COMPANY OF AMERICA	0.00%	338	50	\$17,447	\$0	\$121	\$697	0.69%
305	PYRAMID LIFE INSURANCE COMPANY	0.00%	241	1,821	\$295,934	\$0	\$803,473	\$19,453	203.92%
306	RELIASTAR STANDARD LIFE INSURANCE COMPANY	0.17%	80	1,280	\$13,321,055	\$285	\$3,166,808	\$2,873	23.78%
307	RELIASTAR LIFE INSURANCE COMPANY	0.25%	62	21,888	\$19,431,177	\$218,823	\$47,926,606	\$7,924,299	247.77%
308	RELIASTAR LIFE INSURANCE COMPANY OF NEW YORK	0.01%	201	2,327	\$530,799	\$1,187	\$1,141,948	\$77,619	215.36%
309	RENAISSANCE LIFE & HEALTH INSURANCE COMPANY	0.00%	328	839	\$25,486	\$0	\$171,864	\$3,761	674.08%
310	RESERVE NATIONAL INSURANCE COMPANY	0.01%	198	998	\$608,129	\$0	\$119,776	\$11,108	19.70%
311	RGA REINSURANCE COMPANY	0.01%	167	201	\$1,151,705	\$676,447	\$498,466	\$77,852	102.02%
312	RIVERSOURCE LIFE INSURANCE COMPANY	1.14%	19	31,356	\$90,437,872	\$0	\$368,091,457	\$2,032,868	404.80%
313	ROYAL ARCANUM SUPREME COUNCIL OF	0.00%	372	141	\$877	\$1,468	\$20,153	\$639	2487.62%
314	ROYAL NEIGHBORS OF AMERICA	0.03%	151	8,598	\$1,998,886	\$63,774	\$1,016,583	\$65,534	54.05%
315	USA LIFE INSURANCE COMPANY INC	0.00%	360	8	\$3,118	\$0	\$0	\$650	0.00%
316	SAGICOR LIFE INSURANCE COMPANY	0.22%	70	1,774	\$17,151,839	\$556	\$3,454,101	\$25,836	20.14%
317	SAVINGS BANK LIFE INSURANCE COMPANY OF MASS.	0.03%	149	3,338	\$2,121,107	\$29,278	\$582,856	\$1,647,287	27.92%
318	SECURIAN LIFE INSURANCE COMPANY	0.00%	318	505	\$34,494	\$0	\$90,678	\$10,877	262.88%
319	SECURITY BENEFIT LIFE INSURANCE COMPANY	1.01%	22	6,973	\$79,664,107	\$74,277	\$31,395,489	\$58,845	39.49%
320	SECURITY LIFE INSURANCE COMPANY OF AMERICA	0.00%	309	253	\$47,053	\$0	\$73,075	\$1,515	155.30%
321	SECURITY LIFE OF DENVER INSURANCE COMPANY	0.14%	85	2,825	\$10,856,669	\$40,993	\$32,931,506	\$1,487,024	303.71%
322	SECURITY MUTUAL LIFE INSURANCE COMPANY OF MI	0.01%	184	3,142	\$871,833	\$71,536	\$109,728	\$90,465	20.79%
323	SECURITY NATIONAL LIFE INSURANCE COMPANY	0.01%	202	1,463	\$530,723	\$0	\$428,697	\$10,613	80.78%
324	SENIOR LIFE INSURANCE COMPANY	0.01%	171	2,263	\$1,082,508	\$0	\$313,212	\$20,890	29.48%
325	SENTINEL AMERICAN LIFE INSURANCE CO	0.00%	378	24	\$273	\$0	\$1,382	\$30	509.89%
326	SENTRY LIFE INSURANCE COMPANY (L&H ACCT)	0.01%	186	1,692	\$862,938	\$2,830	\$473,706	\$170,058	55.22%
327	SETTLERS LIFE INSURANCE COMPANY	0.00%	269	315	\$140,306	\$1,875	\$36,022	\$3,080	27.08%
328	SHELTER LIFE INSURANCE COMPANY	0.35%	50	69,517	\$27,646,596	\$1,385,055	\$22,372,365	\$5,388,919	85.93%
329	SHENANDOAH LIFE INSURANCE COMPANY	0.01%	199	1,257	\$544,132	\$431	\$1,289,163	\$53,366	237.00%
330	SLOVENE NATIONAL BENEFIT SOCIETY	0.00%	305	339	\$53,951	\$960	\$86,945	\$1,054	182.93%
331	SOUTHERN PIONEER LIFE INSURANCE COMPANY	0.00%	387	2	\$0	\$0	\$0	\$142	N/A
332	STANDARD INSURANCE COMPANY	0.10%	98	861	\$7,634,716	\$36,193	\$7,138,722	\$6,487	94.00%
333	STANDARD LIFE AND ACCIDENT INSURANCE COMPAN	0.00%	228	1,947	\$373,695	\$12,428	\$588,492	\$24,309	163.48%
334	STANDARD LIFE AND CASUALTY COMPANY	0.00%	362	8	\$182	\$68	\$0	\$35	37.38%
335	STANDARD SECURITY LIFE INSURANCE COMPANY OF	0.00%	363	37	\$2,776	\$215	\$377	\$356	21.33%
336	STARMOUNT LIFE INSURANCE COMPANY	0.00%	225	715	\$385,253	\$0	\$167,441	\$17,577	43.46%
337	STATE FARM LIFE INSURANCE COMPANY	1.88%	12	233,815	\$148,774,461	\$17,968,719	\$93,259,281	\$21,567,415	74.78%
338	STATE LIFE INSURANCE COMPANY	0.22%	67	1,663	\$17,681,774	\$34,215	\$7,359,813	\$126,506	41.79%
339	STATE MUTUAL INSURANCE COMPANY	0.00%	262	441	\$170,896	\$24,241	\$367,886	\$5,676	229.44%
340	STERLING INVESTORS LIFE INSURANCE COMPANY	0.00%	302	115	\$59,455	\$0	\$7,840	\$1,224	22.85%
341	STERLING LIFE INSURANCE COMPANY	0.00%	265	224	\$102,637	\$0	\$0	\$0	0.00%
342	STONEBRIDGE LIFE INSURANCE COMPANY	0.01%	166	4,238	\$1,168,051	\$0	\$1,233,153	\$57,097	105.57%
343	SUN LIFE ASSURANCE COMPANY OF CANADA	0.09%	99	1,821	\$7,123,735	\$969,864	\$6,741,780	\$877,097	136.33%
344	SUNSET LIFE INSURANCE COMPANY OF AMERICA	0.01%	216	193	\$443,532	\$274	\$205,764	\$10,855	46.45%
345	SURETY LIFE INSURANCE COMPANY	0.00%	236	629	\$334,135	\$0	\$691,468	\$44,228	206.95%
346	SWISS RE LIFE & HEALTH AMERICA INC	0.00%	387	5	\$0	\$0	\$141,600	\$0	N/A

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**2014 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - TOTAL INDIVIDUAL LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
347	SYMETRA LIFE INSURANCE COMPANY	0.41%	45	10,895	\$32,602,356	\$159	\$24,826,614	\$1,069,063	76.15%
348	SYMETRA NATIONAL LIFE INSURANCE COMPANY	0.00%	333	138	\$21,169	\$0	\$15,791	\$2,315	74.59%
349	TEACHERS INSURANCE AND ANNUITY ASSOCIATION (0.84%	24	38,945	\$66,896,608	\$42,401,719	\$143,637,812	\$248,653	278.10%
350	TEXAS LIFE INSURANCE COMPANY	0.04%	134	10,217	\$3,063,653	\$276,426	\$1,321,364	\$353,016	52.15%
351	THE RELIABLE LIFE INSURANCE COMPANY	0.13%	87	133,480	\$10,423,539	-\$177	\$8,343,066	\$627,064	80.04%
352	THRIVENT FINANCIAL FOR LUTHERANS	1.83%	13	82,478	\$144,553,604	\$4,987,011	\$94,347,082	\$5,247,236	66.72%
353	THRIVENT LIFE INSURANCE COMPANY	0.02%	154	461	\$1,842,188	\$0	\$1,467,597	\$13,942	79.67%
354	TIAA-CREF LIFE INSURANCE COMPANY	0.11%	93	1,482	\$6,842,657	\$0	\$1,848,846	\$550,338	20.91%
355	TIME INSURANCE COMPANY	0.01%	161	1,930	\$932,004	\$0	\$765,673	\$63,324	82.17%
356	TRANS WORLD ASSURANCE COMPANY	0.00%	279	395	\$127,195	\$0	\$68,107	\$11,883	53.55%
357	TRANSAMERICA ADVISORS LIFE INSURANCE COMPAN	0.00%	232	719	\$344,921	\$0	\$10,820,487	\$54,756	3137.09%
358	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPAN	0.32%	54	663	\$25,267,636	\$0	\$7,506,352	\$7,282	29.72%
359	TRANSAMERICA LIFE INSURANCE COMPANY	14.31%	1	66,330	\$1,133,296,039	\$207,569	\$319,864,791	\$6,998,679	28.24%
360	TRANSAMERICA PREMIER LIFE INSURANCE COMPAN	0.43%	43	40,811	\$33,937,335	\$11,203	\$48,029,160	\$1,382,314	141.56%
361	TRUSTMARK INSURANCE COMPANY	0.00%	248	1,105	\$251,809	\$20,218	\$2,103,414	\$17,853	846.92%
362	U S FINANCIAL LIFE INSURANCE COMPANY	0.05%	126	2,664	\$3,854,749	\$0	\$3,687,717	\$765,583	106.37%
363	ULLICO LIFE INSURANCE COMPANY	0.00%	324	40	\$28,399	\$0	\$20,569	\$2,242	72.43%
364	UNICARE LIFE & HEALTH INSURANCE COMPANY	0.00%	360	1	\$240	\$0	\$0	\$15	0.00%
365	UNIFIED LIFE INSURANCE COMPANY	0.00%	235	1,878	\$334,302	\$4,673	\$271,749	\$45,619	82.69%
366	UNION FIDELITY LIFE INSURANCE COMPANY	0.00%	296	440	\$73,608	\$0	\$365,436	\$3,135	498.46%
367	UNION LABOR LIFE INSURANCE COMPANY	0.00%	345	37	\$11,623	\$1,318	\$17,664	\$742	163.31%
368	UNION SECURITY INSURANCE COMPANY	0.01%	170	5,810	\$1,072,427	\$7,755	\$5,632,632	\$130,520	525.95%
369	UNITED AMERICAN INSURANCE COMPANY	0.03%	145	3,510	\$2,341,389	\$0	\$4,669,275	\$20,233	199.42%
370	UNITED COMMERCIAL TRAVELERS OF AMERICA	0.00%	329	89	\$24,857	\$0	\$38,285	\$1,039	154.02%
371	UNITED FIDELITY LIFE INSURANCE COMPANY	0.00%	231	6,045	\$349,628	\$25,637	\$1,003,266	\$25,096	294.29%
372	UNITED HERITAGE LIFE INSURANCE COMPANY	0.05%	122	5,497	\$4,339,190	\$18,216	\$3,268,596	\$53,692	75.75%
373	UNITED HOME LIFE INSURANCE COMPANY	0.01%	169	1,916	\$1,136,726	\$93	\$392,250	\$52,138	34.52%
374	UNITED INSURANCE COMPANY OF AMERICA	0.00%	276	5,931	\$130,041	\$0	\$230,944	\$14,478	177.59%
375	UNITED LIFE INSURANCE COMPANY	0.13%	86	2,425	\$10,660,492	\$0	\$8,682,846	\$130,097	63.32%
376	UNITED NATIONAL LIFE INSURANCE COMPANY OF AM	0.00%	292	301	\$79,805	\$0	\$114,177	\$3,003	143.07%
377	UNITED OF OMAHA LIFE INSURANCE COMPANY	0.49%	38	61,362	\$36,949,191	\$314	\$32,000,668	\$2,406,746	82.16%
378	UNITED SECURITY ASSURANCE COMPANY OF PENNS	0.00%	366	5	\$2,467	\$0	\$0	\$49	0.00%
379	UNITED STATES LIFE INSURANCE COMPANY NEW YO	0.26%	61	849	\$20,290,487	\$5,072	\$5,564,326	\$41,966	27.45%
380	UNITED TEACHER ASSOCIATES INSURANCE COMPAN	0.00%	303	107	\$56,809	\$0	\$81,800	\$872	143.99%
381	UNITED WORLD LIFE INSURANCE COMPANY	0.00%	327	1,594	\$26,005	\$0	\$20,154	\$4,451	77.50%
382	UNITY FINANCIAL LIFE INSURANCE COMPANY	0.01%	185	2,040	\$666,573	\$0	\$779,181	\$14,763	89.92%
383	UNIVERSAL GUARANTY LIFE INSURANCE COMPANY	0.00%	238	4,532	\$322,396	\$7,886	\$890,987	\$43,970	278.61%
384	UNIVERSAL UNDERWRITERS LIFE INSURANCE COMP	0.00%	255	172	\$208,578	\$0	\$96,981	\$50,437	46.50%
385	UNUM LIFE INSURANCE COMPANY OF AMERICA	0.00%	254	892	\$216,519	\$198,575	\$1,800,103	\$13,368	823.10%
386	USA LIFE ONE INSURANCE COMPANY OF INDIANA	0.00%	356	140	\$4,990	\$0	\$20,117	\$274	403.15%
387	USAA LIFE INSURANCE COMPANY	0.22%	69	22,006	\$17,267,225	\$495,720	\$13,405,611	\$3,882,679	80.51%
388	USABLE LIFE	0.00%	313	97	\$39,798	\$0	\$25,632	\$4,657	64.91%
389	VANTIS LIFE INSURANCE COMPANY	0.00%	299	181	\$66,384	\$392	\$6,000	\$7,673	9.35%
390	VARIABLE ANNUITY LIFE INSURANCE COMPANY	0.44%	42	12,389	\$34,470,118	\$0	\$51,297,780	\$0	148.62%
391	VOYA INSURANCE AND ANNUITY COMPANY	0.35%	51	5,916	\$27,845,663	\$143,343	\$59,618,569	\$46,666	216.17%
392	VOYA RETIREMENT INSURANCE AND ANNUITY COMP	0.04%	137	3,391	\$2,780,488	\$0	\$12,401,657	\$224,041	448.02%
393	WASHINGTON NATIONAL INSURANCE COMPANY	0.01%	187	6,865	\$807,741	\$66,051	\$7,264,519	\$68,883	907.54%
394	WEST COAST LIFE INSURANCE COMPANY	0.12%	90	9,977	\$9,646,398	\$125,370	\$8,664,994	\$4,206,916	91.13%
395	WESTERN AND SOUTHERN LIFE INSURANCE COMPAN	0.06%	117	40,877	\$4,843,007	\$1,719,650	\$6,546,304	\$336,705	170.68%
396	WESTERN CATHOLIC UNION	0.02%	161	6,400	\$1,331,780	\$69,340	\$6,989,427	\$103,081	530.03%
397	WESTERN SOUTHERN LIFE ASSURANCE COMPANY	0.41%	46	17,070	\$32,181,651	\$0	\$38,699,198	\$500,181	120.87%
398	WESTERN UNITED LIFE ASSURANCE COMPANY	0.00%	387	9	\$0	\$0	\$391,604	\$0	N/A
399	WILCAC LIFE INSURANCE COMPANY	0.00%	227	1,000	\$375,615	\$120,897	\$739,299	\$33	229.01%
400	WILLIAM PENN ASSOCIATION	0.01%	210	151	\$484,404	\$544	\$29,405	\$1,169	6.18%
401	WILTON REASSURANCE LIFE COMPANY OF NEW YORK	0.00%	290	184	\$66,394	\$0	\$12,860	\$16,159	14.89%
402	WINDSOR LIFE INSURANCE COMPANY	0.00%	377	1	\$278	\$0	\$0	\$34	0.00%
403	WOMAN'S LIFE INSURANCE SOCIETY	0.00%	355	453	\$5,680	\$2,810	\$53,576	\$672	907.98%
404	WOODMEN OF THE WORLD LIFE INSURANCE SOCIETY	0.07%	109	4,800	\$5,559,674	\$283,558	\$3,984,113	\$161,408	76.78%
405	ZALE LIFE INSURANCE COMPANY	0.00%	384	2	\$95	\$0	\$0	\$7	0.00%
406	ZURICH AMERICAN LIFE INSURANCE COMPANY	0.05%	124	1,234	\$3,945,231	\$0	\$9,040,460	\$79,819	229.15%
TOTAL		100.00%		3,690,683	\$7,919,438,734	\$346,319,895	\$7,100,693,798	\$330,489,154	84.04%

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**GROUP
LIFE INSURANCE
BY LINE OF BUSINESS
BY COMPANY**

AET000459

AET000460

**2014 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - GROUP WHOLE LIFE**

DBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	S STAR LIFE INSURANCE COMPANY	0.01%	36	9	\$6,089	\$0	\$10,000	\$145	164.23%
2	ALLSTATE LIFE INSURANCE COMPANY	0.00%	49	46	\$0	\$0	\$0	\$614	N/A
3	AMERICAN FIDELITY LIFE INSURANCE COMPANY	0.00%	49	0	\$0	\$0	\$0	\$25,434	N/A
4	AMERICAN GENERAL LIFE INSURANCE CO	0.00%	42	2	\$2,300	\$0	\$32,650	\$277	1419.57%
5	AMERICAN MEMORIAL LIFE INSURANCE COMPAN'	12.49%	3	7,681	\$5,918,859	\$0	\$3,119,585	\$38,280	52.71%
6	AMERICAN NATIONAL INSURANCE COMPANY	0.10%	27	125	\$47,894	\$3,200	\$44,009	\$18,978	98.98%
7	AMERICO FINANCIAL LIFE AND ANNUITY INSURAN	0.00%	49	3	\$0	\$0	\$5,348	\$14	N/A
8	AURORA NATIONAL LIFE ASSURANCE COMPANY	-0.06%	49	3	-\$28,581	\$0	\$0	\$320	0.00%
9	CAPITAL RESERVE LIFE INSURANCE COMPANY	0.00%	49	127	\$0	\$0	\$71,493	\$824	N/A
10	CHARTER NATIONAL LIFE INSURANCE CO	0.00%	49	38	\$0	\$0	\$0	\$1,531	N/A
11	CIGNA LIFE INSURANCE COMPANY OF NEW YORK	0.00%	49	3	\$0	\$0	\$892,800	\$0	N/A
12	CMFG LIFE INSURANCE COMPANY	1.63%	9	6,417	\$772,294	\$0	\$481,205	\$53,929	82.31%
13	COLONIAL PENN LIFE INSURANCE COMPANY	0.82%	11	912	\$389,110	\$0	\$110,642	\$9,079	28.43%
14	COLUMBIAN LIFE INSURANCE COMPANY	0.04%	31	1	\$17,481	\$0	\$14,500	\$325	82.95%
15	COMBINED INSURANCE CO OF AMERICA	0.12%	25	92	\$55,212	\$0	\$48,906	\$4,875	88.58%
16	COMPANION LIFE INSURANCE COMPANY	0.37%	19	58	\$176,054	\$0	\$112,000	\$85,243	83.62%
17	CONSECO LIFE INSURANCE CO	0.00%	49	16	\$0	\$0	\$0	\$153	N/A
18	CONSTITUTION LIFE INSURANCE COMPANY	0.00%	49	0	\$0	\$0	\$0	-\$32	N/A
19	CONTINENTAL AMERICAN INSURANCE COMPANY	0.22%	22	569	\$102,842	\$0	\$1,498	\$7,835	1.46%
20	FEDERAL LIFE INSURANCE COMPANY (MUTUAL)	0.02%	33	0	\$9,528	\$0	\$8,678	\$0	91.08%
21	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.45%	18	1,513	\$211,861	\$0	\$292,500	\$10,408	138.06%
22	FORETHOUGHT LIFE INSURANCE COMPANY	10.15%	5	15,683	\$4,807,016	\$0	\$5,655,768	\$75,809	117.86%
23	GENERAL AMERICAN LIFE INSURANCE COMPANY	0.06%	30	59	\$26,824	\$0	\$49,414	\$148	184.22%
24	GENWORTH LIFE INSURANCE COMPANY	0.00%	49	36	\$0	\$0	\$0	\$4,681	N/A
25	GLOBE LIFE AND ACCIDENT INSURANCE COMPAN	6.15%	6	28,697	\$2,911,204	\$0	\$517,522	\$430,442	17.78%
26	GREAT AMERICAN LIFE INSURANCE COMPANY	0.00%	49	51	\$0	\$0	\$39,155	\$240	N/A
27	GREAT WESTERN INSURANCE COMPANY	1.89%	7	1,863	\$892,475	\$0	\$661,473	\$8,572	74.12%
28	HOMESTEADERS LIFE COMPANY	10.29%	4	11,154	\$4,875,610	\$0	\$3,642,388	\$49,953	74.71%
29	HORACE MANN LIFE INSURANCE COMPANY	0.10%	26	287	\$49,482	\$0	\$0	\$15,825	0.00%
30	IA AMERICAN LIFE INSURANCE COMPANY	0.00%	49	322	\$0	\$0	\$177,407	\$1,965	N/A
31	INTRAMERICA LIFE INSURANCE COMPANY	0.00%	45	1	\$149	\$0	\$0	\$3	0.00%
32	INVESTORS HERITAGE LIFE INSURANCE COMPAN	0.01%	40	22	\$2,745	\$0	\$0	\$91	0.00%
33	JACKSON NATIONAL LIFE INSURANCE COMPANY	0.00%	49	34	\$0	\$0	\$0	\$290	N/A
34	KANAWHA INSURANCE COMPANY	1.88%	8	5,547	\$881,444	\$0	\$209,958	\$293,396	23.02%
35	LAFAYETTE LIFE INSURANCE COMPANY THE	0.00%	49	0	\$0	\$0	\$0	\$2,787	N/A
36	LEWER LIFE INSURANCE COMPANY	0.00%	46	4	\$260	\$0	\$0	\$90	0.00%
37	LIFE INSURANCE COMPANY OF THE SOUTHWEST	0.00%	45	15	\$288	\$0	\$0	\$47	0.00%
38	LIFESecure INSURANCE COMPANY	0.00%	49	1	\$0	\$0	\$0	\$10	N/A
39	LINCOLN HERITAGE LIFE INSURANCE COMPANY	0.73%	12	841	\$345,188	\$0	\$346,183	\$4,583	100.29%
40	MASSACHUSETTS MUTUAL LIFE INSURANCE COM	0.18%	23	22	\$83,988	\$0	\$3,393,356	\$5,258	4040.29%
41	METLIFE INSURANCE COMPANY USA	0.00%	49	322	\$0	\$0	\$0	\$325	N/A
42	MIDLAND NATIONAL LIFE INSURANCE COMPANY	0.02%	35	6	\$7,500	\$0	\$0	\$747	0.00%
43	MIDWEST NATIONAL LIFE INSURANCE COMPANY I	0.00%	49	1	\$0	\$0	\$0	\$1	N/A
44	MONY LIFE INSURANCE COMPANY	0.02%	34	5	\$8,457	\$0	\$44,000	\$1,018	520.28%
45	MUTUAL OF AMERICA LIFE INSURANCE COMPANY	0.59%	15	505	\$280,397	\$0	\$0	\$35,078	0.00%
46	NATIONAL FARMERS UNION LIFE INSURANCE COA	0.01%	41	15	\$2,454	\$0	\$0	\$365	0.00%
47	NATIONAL GUARDIAN LIFE INSURANCE COMPANY	21.15%	2	9,311	\$10,019,892	\$523	\$2,754,839	\$35,284	27.50%
48	NEW YORK LIFE INSURANCE COMPANY	28.20%	1	19,849	\$12,411,328	\$88,284	\$7,253,350	\$203,427	58.99%
49	NORTH AMERICAN COMPANY FOR LIFE AND HEAL	0.08%	29	36	\$28,043	\$0	\$0	\$4,518	0.00%
50	OXFORD LIFE INSURANCE COMPANY	0.00%	49	3	\$0	\$0	\$0	\$91	N/A
51	PEKIN LIFE INSURANCE COMPANY	0.37%	20	111	\$176,038	\$0	\$0	\$840	0.00%
52	PENNSYLVANIA LIFE INSURANCE COMPANY	0.00%	49	1	\$0	\$0	\$0	\$6	N/A
53	PHYSICIANS LIFE INSURANCE COMPANY	0.31%	21	126	\$148,427	\$0	\$0	\$403	0.00%
54	PRINCIPAL LIFE INSURANCE COMPANY	0.00%	49	1	\$0	\$0	\$0	\$85	N/A
55	PROTECTIVE LIFE INSURANCE COMPANY	0.00%	44	22	\$1,929	\$0	\$52,859,740	\$166	2740286.46%
56	S USA LIFE INSURANCE COMPANY INC	0.01%	39	2	\$3,310	\$0	\$0	\$574	0.00%
57	SAGICOR LIFE INSURANCE COMPANY	0.00%	49	1	\$0	\$0	\$0	\$1	N/A
58	SECURITY BENEFIT LIFE INSURANCE COMPANY	0.00%	49	18	\$0	\$0	\$0	\$685	N/A
59	SECURITY LIFE INSURANCE COMPANY OF AMERIK	0.01%	37	39	\$4,082	\$0	\$0	\$845	0.00%
60	SETTLERS LIFE INSURANCE COMPANY	0.01%	38	114	\$3,508	\$0	\$2,821	\$257	74.71%
61	STONEBRIDGE LIFE INSURANCE COMPANY	0.57%	16	1,148	\$268,342	\$0	\$471,792	\$5,783	175.82%
62	THE RELIABLE LIFE INSURANCE COMPANY	0.00%	49	12	\$0	\$0	\$0	\$72	N/A
63	TRANS WORLD ASSURANCE COMPANY	0.00%	49	0	\$0	\$0	\$0	\$24,729	N/A
64	TRANSAMERICA PREMIER LIFE INSURANCE COMF	0.50%	17	2,489	\$235,582	\$0	\$675,405	\$18,085	286.40%
65	TRUSTMARK INSURANCE COMPANY	0.00%	49	0	\$0	\$0	\$81	\$0	N/A
66	UNIFIED LIFE INSURANCE COMPANY	0.80%	13	1,450	\$286,014	\$0	\$188,296	\$3,649	58.84%
67	UNION FIDELITY LIFE INSURANCE COMPANY	0.80%	14	1,186	\$283,699	\$0	\$482,869	\$3,500	170.20%
68	UNION LABOR LIFE INSURANCE COMPANY	0.07%	28	110	\$31,176	\$0	\$30,669	\$692	98.37%
69	UNION SECURITY LIFE INSURANCE COMPANY	0.12%	24	869	\$57,185	\$0	\$253,073	\$4,987	448.95%
70	UNITED FIDELITY LIFE INSURANCE COMPANY	0.00%	49	3	\$0	\$0	\$130	\$8	N/A

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**2014 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - GROUP WHOLE LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
71	UNITED OF OMAHA LIFE INSURANCE COMPANY	0.00%	49	433	\$0	\$0	\$25,279	\$445	N/A
72	UNITED TEACHER ASSOCIATES INSURANCE COMI	0.00%	49	0	\$0	\$0	\$84,748	\$0	N/A
73	UNITY FINANCIAL LIFE INSURANCE COMPANY	1.14%	10	998	\$541,625	\$0	\$230,621	\$2,450	42.58%
74	WASHINGTON NATIONAL INSURANCE COMPANY	0.00%	43	16	\$1,994	\$0	\$25,328	\$274	1270.21%
75	WEST COAST LIFE INSURANCE COMPANY	0.04%	32	3	\$17,025	\$0	\$0	\$2,869	0.00%
76	WESTERN AND SOUTHERN LIFE INSURANCE COM	0.00%	49	0	\$0	\$0	\$10,997	\$0	N/A
77	WILCAC LIFE INSURANCE COMPANY	0.00%	47	56	\$167	\$0	\$72,351	\$0	43323.95%
TOTAL		100.00%		121,275	\$47,375,128	\$72,007	\$85,366,637	\$1,484,209	180.34%

AET000462

**2014 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - GROUP TERM LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (\$000)	BENEFITS RATIO
1	4 EVER LIFE INSURANCE COMPANY	0.03%	64	994	\$159,894	\$0	\$20,000	\$18,329	12.51%
2	5 STAR LIFE INSURANCE COMPANY	0.28%	32	25,200	\$1,341,484	\$0	\$992,736	\$955,734	74.00%
3	AAA LIFE INSURANCE COMPANY	0.62%	24	5,539	\$2,936,759	\$0	\$1,712,906	\$641,644	58.33%
4	AETNA LIFE INSURANCE COMPANY	1.25%	19	21,909	\$5,942,619	\$0	\$6,136,645	\$1,950,224	103.26%
5	ALLIANZ LIFE INSURANCE COMPANY OF NEW YORK	0.00%	121	2	\$2,240	\$0	\$0	\$100	0.00%
6	ALLIANZ LIFE INSURANCE COMPANY OF NORTH AMER	0.01%	85	7	\$32,615	\$0	\$81,166	\$1,398	248.86%
7	ALLSTATE LIFE INSURANCE COMPANY	0.15%	43	1,743	\$688,954	\$0	\$687,607	\$39,011	99.94%
8	AMALGAMATED LIFE INSURANCE COMPANY	0.06%	54	8,471	\$297,127	\$0	\$317,828	\$449,499	106.90%
9	AMERICAN AMICABLE LIFE INSURANCE COMPANY OF	0.01%	80	141	\$41,350	\$0	\$43,741	\$3,434	105.78%
10	AMERICAN BANKERS LIFE ASSURANCE OF FLORIDA	0.01%	77	8	\$56,268	\$0	\$27,279	\$6,231	48.48%
11	AMERICAN EQUITY INVESTMENT LIFE INSURANCE COI	0.00%	88	320	\$20,069	\$0	\$25,000	\$4,246	124.57%
12	AMERICAN FAMILY LIFE ASSURANCE COMPANY OF CC	0.00%	90	92	\$18,888	\$0	\$12,000	\$1,842	63.53%
13	AMERICAN FAMILY LIFE INSURANCE COMPANY	0.12%	46	1,716	\$561,434	\$138,346	\$446,000	\$143,979	104.08%
14	AMERICAN FIDELITY ASSURANCE COMPANY	0.00%	100	68	\$10,553	\$0	\$0	\$1,227	0.00%
15	AMERICAN GENERAL LIFE INSURANCE CO	0.29%	31	72	\$1,393,805	\$0	\$1,149,967	\$465,468	82.50%
16	AMERICAN HEALTH AND LIFE INSURANCE COMPANY	0.00%	115	7	\$3,949	\$0	\$0	\$202	0.00%
17	AMERICAN HERITAGE LIFE INSURANCE COMPANY	0.05%	57	1,814	\$235,114	\$0	\$35,000	\$43,544	14.89%
18	AMERICAN INCOME LIFE INSURANCE CO	0.00%	110	265	\$7,248	\$0	\$17,500	\$250	241.45%
19	AMERICAN NATIONAL INSURANCE COMPANY	0.06%	56	1,143	\$276,330	\$0	\$104,633	\$171,090	37.59%
20	AMERICAN NATIONAL LIFE INSURANCE COMPANY OF	0.00%	139	2	\$362	\$0	\$0	\$36	0.00%
21	AMERICAN UNDERWRITERS LIFE INSURANCE COMPAN	0.58%	25	4,745	\$2,741,087	\$0	\$0	\$245,413	0.00%
22	AMERICAN UNITED LIFE INSURANCE COMPANY	0.29%	30	9,371	\$1,396,728	\$0	\$674,917	\$681,303	48.32%
23	AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE	0.00%	95	23	\$16,777	\$0	\$0	\$3,444	0.00%
24	ANTHEM LIFE INSURANCE COMPANY	1.67%	15	66,622	\$7,902,875	\$0	\$4,643,417	\$2,761,569	61.29%
25	ASSURITY LIFE INSURANCE COMPANY	0.00%	103	13	\$9,972	\$0	\$0	\$188	0.00%
26	ATHENE ANNUITY & LIFE ASSURANCE COMPANY	0.04%	60	566	\$205,858	\$0	\$186,561	\$23,584	91.60%
27	AURORA NATIONAL LIFE ASSURANCE COMPANY	0.00%	114	11	\$4,135	\$0	\$0	\$472	0.00%
28	AUTO CLUB LIFE INSURANCE COMPANY	0.00%	143	201	\$0	\$0	\$0	\$7,269	N/A
29	AUTO OWNERS LIFE INSURANCE COMPANY	0.00%	97	60	\$13,361	\$0	\$0	\$0	0.00%
30	BALTIMORE LIFE INSURANCE COMPANY THE	0.00%	140	3	\$265	\$0	\$0	\$85	0.00%
31	BANKERS LIFE AND CASUALTY COMPANY	0.00%	143	0	\$0	\$0	\$2,000	\$0	N/A
32	BEST LIFE AND HEALTH INSURANCE COMPANY	0.00%	141	7	\$140	\$0	\$0	\$175	0.00%
33	BOSTON MUTUAL LIFE INSURANCE COMPANY	0.01%	83	270	\$34,610	\$0	\$3,000	\$5,801	8.67%
34	CANADA LIFE ASSURANCE COMPANY	0.00%	118	1	\$2,974	\$0	\$10,325	\$30	347.18%
35	CENTRAL STATES HEALTH & LIFE CO OF OMAHA	0.00%	143	62	-\$5,657	\$0	\$0	\$1,012	0.00%
36	CHURCH LIFE INSURANCE CORPORATION	0.04%	63	398	\$175,742	\$0	\$258,000	\$18,245	146.81%
37	CIGNA HEALTH AND LIFE INSURANCE COMPANY	0.00%	123	19	\$1,750	\$0	\$0	\$376	0.00%
38	CITIZENS SECURITY LIFE INS CO	0.00%	124	2	\$1,537	\$0	\$0	\$269	0.00%
39	CMFG LIFE INSURANCE COMPANY	0.23%	34	2,674	\$1,096,019	\$0	\$349,764	\$172,320	31.91%
40	COLONIAL LIFE & ACCIDENT INSURANCE COMPANY	0.04%	62	673	\$180,548	\$0	\$175,000	\$44,844	96.93%
41	COLONIAL PENN LIFE INSURANCE COMPANY	0.13%	44	1,481	\$595,399	\$0	\$506,629	\$23,214	85.43%
42	COMBINED INSURANCE CO OF AMERICA	0.02%	72	498	\$76,038	\$0	\$6,421	\$6,533	8.44%
43	CONNECTICUT GENERAL LIFE INS CO	0.05%	59	89	\$228,861	\$0	\$114,617	\$23,339	50.16%
44	CONTINENTAL AMERICAN INSURANCE COMPANY	0.02%	71	419	\$78,596	\$0	\$0	\$11,730	0.00%
45	COUNTRY LIFE INSURANCE COMPANY	0.03%	65	8	\$155,296	\$0	\$217,320	\$276	139.94%
46	DEARBORN NATIONAL LIFE INSURANCE COMPANY	0.95%	22	25,502	\$4,502,799	\$0	\$2,539,750	\$1,556,931	56.40%
47	DELAWARE AMERICAN LIFE INSURANCE COMPANY	0.00%	143	1	\$0	\$0	\$0	\$0	N/A
48	EMC NATIONAL LIFE COMPANY	0.17%	41	6,733	\$803,675	\$0	\$686,001	\$607,289	85.36%
49	EPIC LIFE INSURANCE COMPANY THE	0.00%	89	111	\$19,040	\$0	\$0	\$3,414	0.00%
50	FAMILY BENEFIT LIFE INSURANCE COMPANY	0.00%	113	5	\$4,240	\$0	\$0	\$353	0.00%
51	FARM BUREAU LIFE INSURANCE COMPANY OF MISSOI	0.09%	50	850	\$408,331	\$0	\$213,000	\$50,359	52.16%
52	FARMERS NEW WORLD LIFE INSURANCE COMPANY	0.00%	143	6	\$0	\$0	\$0	\$391,550	N/A
53	FEDERATED LIFE INSURANCE COMPANY	0.07%	53	2,462	\$353,513	\$0	\$42,900	\$50,420	12.02%
54	FIDELITY LIFE ASSOCIATION A LEGAL RESERVE LIF	0.05%	58	365	\$233,299	\$0	\$50,000	\$16,177	21.43%
55	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.18%	40	8,197	\$860,953	\$0	\$687,710	\$658,783	79.66%
56	FIRST PENN-PACIFIC LIFE INSURANCE COMPANY	0.00%	120	4	\$2,282	\$0	\$1,100	\$170	48.20%
57	GENWORTH LIFE AND ANNUITY INSURANCE COMPANY	0.02%	68	1	\$65,061	\$0	\$148,408	\$1,087	156.12%
58	GENWORTH LIFE INSURANCE COMPANY	0.00%	130	0	\$1,126	\$0	\$549	\$0	48.78%
59	GERBER LIFE INSURANCE COMPANY	0.01%	79	254	\$43,560	\$0	\$19,630	\$555	45.06%
60	GLOBE LIFE AND ACCIDENT INSURANCE COMPANY	2.06%	14	58,965	\$9,756,649	\$0	\$7,019,369	\$643,019	71.93%
61	GOLDEN RULE INSURANCE COMPANY	0.04%	61	707	\$183,046	\$0	\$100,000	\$71,851	54.53%
62	GOVERNMENT PERSONNEL MUTUAL LIFE INSURANCE	0.00%	143	0	-\$5,722	\$0	\$0	\$0	0.00%
63	GREAT SOUTHERN LIFE INSURANCE COMPANY	0.00%	129	1	\$1,183	\$0	\$942	\$300	79.63%
64	GREAT-WEST LIFE & ANNUITY INSURANCE COMPANY	0.33%	28	1,223	\$1,571,598	\$0	\$10,554,319	\$627,637	0.00%
65	GUARANTEE TRUST LIFE INSURANCE COMPANY	0.00%	104	1	\$9,727	\$0	\$0	\$46	0.00%
66	GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	3.40%	9	159,819	\$16,120,544	\$0	\$11,281,836	\$7,936,629	89.96%
67	HARTFORD LIFE AND ACCIDENT INSURANCE COMPAN	7.12%	3	148,835	\$33,738,579	\$0	\$27,399,752	\$17,152,329	81.21%
68	HARTFORD LIFE AND ANNUITY INSURANCE COMPANY	0.00%	142	1	\$115	\$0	\$0	\$0	0.00%
69	HARTFORD LIFE INSURANCE COMPANY	0.06%	51	1,441	\$396,669	\$0	\$227,274	\$92,033	57.30%
70	HUMANA INSURANCE COMPANY	0.28%	33	12,340	\$1,329,552	\$0	\$926,473	\$361,480	69.83%

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**2014 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - GROUP TERM LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
71	INDIVIDUAL ASSURANCE COMPANY LIFE HEALTH & AC	0.09%	48	105	\$432,451	\$0	\$138,350	\$89,278	31.99%
72	INVESTORS HERITAGE LIFE INSURANCE COMPANY	0.00%	105	316	\$9,402	\$0	\$0	\$1,770	0.00%
73	JACKSON NATIONAL LIFE INSURANCE COMPANY	0.02%	66	80	\$105,890	\$0	\$114,274	\$5,059	107.82%
74	JOHN ALDEN LIFE INSURANCE COMPANY	0.01%	82	44	\$39,935	\$0	\$10,000	\$7,573	25.04%
75	KANSAS CITY LIFE INSURANCE COMPANY	0.46%	27	306	\$2,200,191	\$0	\$1,088,197	\$734,918	49.48%
76	LAFAYETTE LIFE INSURANCE COMPANY THE	0.00%	102	35	\$10,138	\$0	\$0	\$0	0.00%
77	LEADERS LIFE INSURANCE COMPANY	0.01%	76	299	\$61,427	\$0	\$0	\$17	0.00%
78	LIBERTY LIFE ASSURANCE COMPANY OF BOSTON	1.10%	20	21,024	\$5,211,480	\$0	\$8,298,730	\$2,977,653	120.82%
79	LIBERTY NATIONAL LIFE INSURANCE COMPANY	0.52%	26	8,961	\$2,472,256	\$0	\$102,500	\$172,153	4.15%
80	LIFE INSURANCE COMPANY OF NORTH AMERICA	5.14%	7	125	\$24,360,231	\$0	\$21,856,027	\$8,736,044	89.72%
81	LINCOLN BENEFIT LIFE COMPANY	0.00%	126	2	\$1,318	\$0	\$0	\$200	0.00%
82	LINCOLN HERITAGE LIFE INSURANCE COMPANY	0.00%	136	2	\$458	\$0	\$0	\$12	0.00%
83	LINCOLN LIFE & ANNUITY COMPANY OF NEW YORK	0.02%	89	478	\$92,280	\$0	\$0	\$55,287	0.00%
84	LINCOLN NATIONAL LIFE INSURANCE COMPANY	2.91%	10	2,479	\$13,781,205	\$0	\$13,712,440	\$8,178,472	99.50%
85	LOYAL AMERICAN LIFE INSURANCE COMPANY	0.00%	127	1	\$1,251	\$0	\$0	\$75	0.00%
86	MADISON NATIONAL LIFE INSURANCE COMPANY INC	0.02%	73	873	\$71,195	\$0	\$0	\$55,940	0.00%
87	MANHATTAN LIFE INSURANCE COMPANY	0.00%	94	4	\$17,130	\$0	\$0	\$20	0.00%
88	MEMBERS LIFE INSURANCE COMPANY	0.00%	122	12	\$2,039	\$0	\$4,500	\$46	220.70%
89	MERIT LIFE INSURANCE CO	0.01%	75	0	\$86,273	\$0	\$74,217	\$0	111.99%
90	METROPOLITAN LIFE INSURANCE COMPANY	22.21%	1	35,594	\$105,222,972	\$0	\$0	\$45,555,290	0.00%
91	MIDWEST NATIONAL LIFE INSURANCE COMPANY OF MI	0.00%	111	35	\$5,828	\$0	\$0	\$982	0.00%
92	MINNESOTA LIFE INSURANCE COMPANY	6.42%	5	103,887	\$30,400,067	\$0	\$28,088,062	\$12,455,661	92.33%
93	MISSOURI VALLEY LIFE AND HEALTH INSURANCE COM	0.23%	35	32,638	\$1,074,845	\$0	\$400,000	\$328,380	37.22%
94	MONITOR LIFE INSURANCE COMPANY OF NEW YORK	0.00%	109	6	\$7,490	\$0	\$10,000	\$1,209	133.51%
95	NATIONAL BENEFIT LIFE INSURANCE COMPANY	0.00%	93	26	\$17,199	\$0	\$11,400	\$284	66.28%
96	NATIONAL GUARDIAN LIFE INSURANCE COMPANY	0.00%	101	881	\$10,181	\$0	\$373,222	\$4,777	3685.87%
97	NATIONAL HEALTH INSURANCE COMPANY	0.00%	138	2	\$389	\$0	\$0	\$20	0.00%
98	NATIONWIDE LIFE INSURANCE COMPANY	0.01%	78	120	\$45,382	-\$7	\$85,193	\$2,824	187.71%
99	NEW YORK LIFE INSURANCE COMPANY	3.56%	8	29,777	\$18,870,896	\$970,303	\$12,051,737	\$1,889,384	77.18%
100	PACIFIC GUARDIAN LIFE INSURANCE COMPANY LTD	0.00%	125	0	\$1,189	\$0	\$0	\$0	0.00%
101	PAN-AMERICAN LIFE INSURANCE COMPANY	0.00%	116	1	\$3,369	\$0	\$0	\$221	0.00%
102	PARK AVENUE LIFE INSURANCE COMPANY	0.00%	137	0	\$402	\$0	\$0	\$0	0.00%
103	PAUL REVERE LIFE INSURANCE COMPANY	0.00%	143	2	-\$67	\$0	\$0	\$20	0.00%
104	PHOENIX LIFE INSURANCE COMPANY	0.00%	133	17	\$567	\$0	\$0	\$137	0.00%
105	PIONEER AMERICAN INSURANCE COMPANY	0.00%	119	7	\$2,685	\$0	\$0	\$318	0.00%
106	PIONEER SECURITY LIFE INSURANCE COMPANY	0.00%	135	2	\$564	\$0	\$0	\$123	0.00%
107	PRINCIPAL LIFE INSURANCE COMPANY	2.35%	11	105,850	\$11,114,282	\$0	\$7,889,802	\$4,315,863	70.99%
108	PROTECTIVE LIFE INSURANCE COMPANY	0.06%	55	1,321	\$262,872	\$0	\$612,267	\$49,677	216.37%
109	PROVIDENT LIFE AND ACCIDENT INSURANCE COMPAN	0.01%	88	272	\$26,712	\$0	\$318,898	\$4,790	1183.83%
110	PROVIDENT LIFE AND CASUALTY INSURANCE COMPAN	0.00%	134	2	\$566	\$0	\$0	\$247	0.00%
111	PRUDENTIAL INSURANCE COMPANY OF AMERICA THE	8.82%	2	214,288	\$41,803,537	\$572,481	\$114,658,041	\$21,804,033	275.65%
112	RELIANCE STANDARD LIFE INSURANCE COMPANY	2.17%	12	54,923	\$10,280,729	\$0	\$7,792,774	\$5,653,988	75.80%
113	RELIASTAR LIFE INSURANCE COMPANY	1.33%	17	187,517	\$6,318,850	\$3,585	\$6,845,468	\$5,984,033	108.39%
114	RELIASTAR LIFE INSURANCE COMPANY OF NEW YORK	0.01%	81	12	\$40,854	\$0	\$0	\$409	0.00%
115	SECURIAN LIFE INSURANCE COMPANY	0.08%	52	2,250	\$359,614	\$0	\$72,050	\$392,810	20.02%
116	SECURITY NATIONAL LIFE INSURANCE COMPANY	0.00%	143	0	\$0	\$0	\$0	\$27,539	N/A
117	SENY LIFE INSURANCE COMPANY (L&H ACCT)	0.01%	74	494	\$70,775	\$0	\$4,750	\$13,769	8.71%
118	SHELTER LIFE INSURANCE COMPANY	0.18%	39	2,688	\$867,900	\$0	\$0	\$206,589	0.00%
119	SHENANDOAH LIFE INSURANCE COMPANY	0.00%	112	0	\$4,442	\$0	\$5,032	\$0	113.28%
120	STANDARD INSURANCE COMPANY	8.84%	4	164,441	\$32,425,543	\$0	\$25,532,116	\$8,490,883	78.74%
121	STANDARD SECURITY LIFE INSURANCE COMPANY OF	0.00%	99	0	\$11,441	\$0	\$10,035	\$0	87.71%
122	STARMOUNT LIFE INSURANCE COMPANY	0.00%	117	8	\$3,042	\$0	\$0	\$99	0.00%
123	STATE FARM LIFE INSURANCE COMPANY	0.20%	38	4,549	\$935,875	\$0	\$1,773,000	\$323,704	189.45%
124	STONEBRIDGE LIFE INSURANCE COMPANY	0.30%	29	6,258	\$1,412,420	\$0	\$968,857	\$116,843	68.60%
125	SUN LIFE AND HEALTH INSURANCE COMPANY (US)	0.10%	47	2,000	\$472,651	\$0	\$418,783	\$97,630	68.60%
126	SUN LIFE ASSURANCE COMPANY OF CANADA	1.05%	21	37,006	\$4,981,701	\$0	\$6,496,496	\$1,961,802	130.41%
127	SURENCY LIFE & HEALTH INSURANCE COMPANY	0.00%	107	98	\$8,103	\$0	\$0	\$6,730	0.00%
128	SYMETRA LIFE INSURANCE COMPANY	0.09%	49	2,241	\$428,656	\$0	\$608,715	\$152,088	142.01%
129	TIME INSURANCE COMPANY	0.02%	70	734	\$84,767	\$0	\$20,000	\$12,721	23.59%
130	TRANSAMERICA FINANCIAL LIFE INSURANCE COMPAN	0.00%	91	13	\$18,232	\$0	\$0	\$465	0.00%
131	TRANSAMERICA LIFE INSURANCE COMPANY	0.15%	42	2,355	\$719,356	\$0	\$389,925	\$91,447	54.20%
132	TRANSAMERICA PREMIER LIFE INSURANCE COMPANY	0.12%	45	1,120	\$586,048	\$0	\$207,851	\$39,334	35.47%
133	TRUSTMARK INSURANCE COMPANY	0.00%	106	98	\$9,012	\$0	\$0	\$8,929	40.32%
134	TRUSTMARK LIFE INSURANCE COMPANY	0.00%	92	61	\$17,585	\$0	\$7,090	\$690	N/A
135	UNICARE LIFE & HEALTH INSURANCE COMPANY	0.00%	143	6	\$0	\$0	\$74,324	\$225	N/A
136	UNIMERICA INSURANCE COMPANY	0.01%	87	0	\$24,690	\$0	\$834,800	\$0	3381.13%
137	UNION FIDELITY LIFE INSURANCE COMPANY	0.00%	98	504	\$12,980	\$0	\$0	\$8,651	0.00%
138	UNION LABOR LIFE INSURANCE COMPANY	0.20%	37	24,494	\$951,989	\$17,745	\$776,605	\$142,013	83.44%
139	UNION SECURITY INSURANCE COMPANY	2.06%	13	93,044	\$9,844,913	\$0	\$7,039,274	\$4,281,133	71.50%
140	UNITED AMERICAN INSURANCE COMPANY	0.00%	131	1	\$854	\$0	\$0	\$34	0.00%

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**2014 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - GROUP TERM LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
141	UNITED HEALTHCARE INSURANCE COMPANY	0.91%	23	1,295	\$4,312,869	\$0	\$1,864,829	\$1,224,054	43.24%
142	UNITED LIFE INSURANCE COMPANY	0.00%	96	37	\$13,586	\$0	\$0	\$3,441	0.00%
143	UNITED OF OMAHA LIFE INSURANCE COMPANY	1.29%	18	43,849	\$6,093,099	\$0	\$4,858,768	\$2,436,331	79.74%
144	UNITED STATES LIFE INSURANCE COMPANY NEW YOF	0.22%	36	51	\$1,048,341	\$0	-\$91,024	\$450,807	-8.68%
145	UNITEDHEALTHCARE LIFE INSURANCE COMPANY	0.01%	84	276	\$32,740	\$0	\$0	\$2,583	0.00%
146	UNUM LIFE INSURANCE COMPANY OF AMERICA	6.11%	6	176,868	\$28,966,308	\$0	\$19,121,079	\$11,941,877	66.01%
147	USABLE LIFE	1.49%	16	1,466	\$7,067,426	\$0	\$4,132,350	\$2,557,581	56.47%
148	VANTIS LIFE INSURANCE COMPANY	0.00%	124	3	\$1,537	\$0	\$0	\$225	0.00%
149	WASHINGTON NATIONAL INSURANCE COMPANY	0.00%	108	59	\$7,672	\$0	\$97,443	\$1,053	1270.11%
150	WESTERN UNITED LIFE ASSURANCE COMPANY	0.00%	132	5	\$739	\$0	\$0	\$7	0.00%
151	WILCAC LIFE INSURANCE COMPANY	0.00%	143	4	\$0	\$0	\$56,432	\$0	N/A
152	ZURICH AMERICAN LIFE INSURANCE COMPANY	0.02%	67	436	\$87,153	\$0	\$25,000	\$40,425	25.73%
TOTAL		100.00%		1,960,314	\$473,735,764	\$1,702,453	\$376,680,189	\$192,404,864	60.34%

AET000465

**2014 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - GROUP UNIVERSAL LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	5 STAR LIFE INSURANCE COMPANY	0.07%	17	102	\$50,583	\$0	\$6,312	\$7,389	12.48%
2	AETNA LIFE INSURANCE COMPANY	0.00%	37	45	-\$243	\$0	\$0	\$0	0.00%
3	AMERICAN GENERAL LIFE INSURANCE CO	0.07%	18	16	\$45,593	\$0	\$43,127	\$7,329	94.59%
4	AMERICAN HERITAGE LIFE INSURANCE COMPANY	0.85%	12	1,364	\$438,787	\$0	\$73,768	\$55,332	18.81%
5	AMERICAN NATIONAL INSURANCE COMPANY	2.54%	8	2,784	\$1,713,578	\$0	\$487,732	\$283,495	28.46%
6	ATHENE ANNUITY AND LIFE COMPANY	0.01%	24	3	\$9,095	\$0	\$0	\$6,244	0.00%
7	CONNECTICUT GENERAL LIFE INS CO	3.42%	5	3,866	\$2,307,514	\$0	\$4,022,972	\$358,197	174.34%
8	CONTINENTAL AMERICAN INSURANCE COMPANY	0.01%	26	30	\$4,191	\$0	\$2,815	\$681	87.17%
9	GENWORTH LIFE INSURANCE COMPANY	0.47%	13	32	\$315,000	\$0	\$673,773	\$40,644	213.90%
10	GREAT-WEST LIFE & ANNUITY INSURANCE COMPAN	0.00%	37	27	\$0	\$0	\$0	\$9,850	N/A
11	GUARDIAN INSURANCE & ANNUITY COMPANY INC	0.03%	21	13	\$18,488	\$0	\$4,384,288	\$3,464	23714.24%
12	HARTFORD LIFE INSURANCE COMPANY	0.00%	32	44	\$2,398	\$0	\$177,012	\$3,963	7387.81%
13	JACKSON NATIONAL LIFE INSURANCE COMPANY	0.00%	31	6	\$3,000	\$0	\$0	\$508	0.00%
14	JEFFERSON NATIONAL LIFE INSURANCE COMPANY	0.03%	19	37	\$20,648	\$0	\$12,857	\$1,565	62.27%
15	JOHN HANCOCK LIFE INSURANCE COMPANY (USA)	0.01%	29	33	\$3,483	\$1,570	\$4,090,050	\$964	117474.02%
16	LINCOLN BENEFIT LIFE COMPANY	0.03%	20	4	\$18,629	\$0	\$0	\$1,578	0.00%
17	MASSACHUSETTS MUTUAL LIFE INSURANCE COMP	41.19%	1	744	\$27,820,008	\$0	\$0	\$410,408	0.00%
18	METLIFE INSURANCE COMPANY USA	0.00%	37	14	\$0	\$0	\$54,782	\$2,189	N/A
19	METROPOLITAN LIFE INSURANCE COMPANY	28.40%	2	9,329	\$19,184,322	\$0	\$223,591,852	\$3,458,339	1165.49%
20	MINNESOTA LIFE INSURANCE COMPANY	5.37%	4	4,833	\$3,628,461	\$0	\$2,745,795	\$788,880	75.72%
21	MONY LIFE INSURANCE COMPANY OF AMERICA	0.11%	15	300	\$78,180	\$0	\$300,537	\$12,720	394.51%
22	NATIONAL GUARDIAN LIFE INSURANCE COMPANY	0.02%	23	23	\$12,057	\$0	\$82,902	\$606	687.58%
23	NEW YORK LIFE INSURANCE AND ANNUITY CORPO	1.34%	10	5	\$902,744	\$0	\$849,415	\$6,768	94.09%
24	NEW YORK LIFE INSURANCE COMPANY	0.00%	30	2	\$3,285	\$51	\$13,657	\$308	417.29%
25	PENN INSURANCE AND ANNUITY COMPANY THE	0.00%	33	6	\$1,896	\$0	\$0	\$123	0.00%
26	PHOENIX LIFE INSURANCE COMPANY	0.00%	36	4	\$134	\$0	\$0	\$52	0.00%
27	PRINCIPAL LIFE INSURANCE COMPANY	1.20%	11	923	\$808,539	\$0	\$140,381	\$72,552	17.36%
28	PROVIDENT LIFE AND ACCIDENT INSURANCE COMF	0.00%	35	1	\$1,430	\$0	\$0	\$90	0.00%
29	PRUDENTIAL INSURANCE COMPANY OF AMERICA T	6.40%	3	22,153	\$4,321,886	\$59,184	\$11,853,448	\$2,254,120	275.65%
30	RIVERSOURCE LIFE INSURANCE COMPANY	0.00%	34	35	\$1,540	\$0	\$522,561	\$4,461	33932.53%
31	SECURIAN LIFE INSURANCE COMPANY	0.02%	22	16	\$14,822	\$0	\$0	\$2,172	0.00%
32	SETTLERS LIFE INSURANCE COMPANY	0.00%	37	4	\$0	\$0	\$879	\$67	N/A
33	TIAA-CREF LIFE INSURANCE COMPANY	3.36%	6	21	\$2,267,128	\$0	\$375,000	\$218,401	16.54%
34	TRANSAMERICA FINANCIAL LIFE INSURANCE COMF	0.01%	25	1	\$5,379	\$0	\$0	\$200	0.00%
35	TRANSAMERICA LIFE INSURANCE COMPANY	1.84%	9	2,308	\$1,245,581	\$0	\$1,285,871	\$173,015	101.63%
36	TRANSAMERICA PREMIER LIFE INSURANCE COMPA	0.01%	28	5	\$3,600	\$0	\$1,289,082	\$8,408	35252.28%
37	TRUSTMARK INSURANCE COMPANY	3.03%	7	8,816	\$2,044,924	\$0	\$962,099	\$262,427	47.05%
38	UNUM LIFE INSURANCE COMPANY OF AMERICA	0.28%	14	208	\$186,513	\$0	\$83,017	\$18,945	44.51%
39	VOYA RETIREMENT INSURANCE AND ANNUITY COM	0.09%	16	251	\$64,115	\$0	\$10,398	\$8,808	18.21%
40	WASHINGTON NATIONAL INSURANCE COMPANY	0.01%	27	10	\$3,884	\$0	\$49,330	\$533	1270.08%
41	WILCAC LIFE INSURANCE COMPANY	0.00%	37	41	\$0	\$0	\$5,959	\$3	N/A
TOTAL		100.00%		56,454	\$87,546,946	\$60,805	\$258,151,447	\$8,483,388	382.27%

AET000466

**2014 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - GROUP GRADED DEATH BENEFITS**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDs	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	AMERICAN GENERAL LIFE INSURANCE CO	0.00%	12	0	\$0	\$0	\$0	\$4,927	N/A
2	CMFG LIFE INSURANCE COMPANY	34.26%	1	2,465	\$3,038,385	\$0	\$1,278,629	\$19,281	42.08%
3	COLONIAL PENN LIFE INSURANCE COMPANY	29.11%	3	8,224	\$2,582,244	\$0	\$1,391,516	\$21,618	53.89%
4	FIDELITY LIFE ASSOCIATION A LEGAL RESERV	0.01%	10	1	\$834	\$0	\$0	\$2	0.00%
5	FIDELITY SECURITY LIFE INSURANCE COMPAN	0.04%	9	9	\$3,338	\$0	\$57,825	\$40	1726.33%
6	GLOBE LIFE AND ACCIDENT INSURANCE COMF	0.06%	8	68	\$5,579	\$0	\$0	\$152	0.00%
7	INVESTORS HERITAGE LIFE INSURANCE COMP	0.01%	11	1	\$824	\$0	\$0	\$12	0.00%
8	LINCOLN HERITAGE LIFE INSURANCE COMPAN	0.30%	6	43	\$27,035	\$0	\$0	\$226	0.00%
9	METROPOLITAN LIFE INSURANCE COMPANY	0.00%	12	0	\$0	\$0	\$13,619,093	\$0	N/A
10	PHYSICIANS LIFE INSURANCE COMPANY	0.31%	5	10	\$27,264	\$0	\$0	\$11	0.00%
11	STONEBRIDGE LIFE INSURANCE COMPANY	31.65%	2	11,927	\$2,806,924	\$0	\$2,571,642	\$60,738	91.62%
12	TRANSAMERICA PREMIER LIFE INSURANCE CC	4.11%	4	1,251	\$364,710	\$0	\$519,801	\$23,136	142.52%
13	UNION FIDELITY LIFE INSURANCE COMPANY	0.14%	7	285	\$12,024	\$0	\$9,888	\$1,109	82.24%
TOTAL		100.00%		24,314	\$8,869,181	\$0	\$19,448,194	\$131,252	219.26%

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**2014 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - GROUP CREDIT LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	AMERICAN BANKERS LIFE ASSURANCE OF FLORIDA	2.58%	10	17,776	\$489,648	\$0	\$391,762	\$38,833	80.01%
2	AMERICAN GENERAL LIFE INSURANCE CO	0.51%	16	1,780	\$98,435	\$0	\$107,177	\$10,592	111.14%
3	AMERICAN HEALTH AND LIFE INSURANCE COMPANY	10.46%	5	8,800	\$1,987,504	\$0	\$1,717,575	\$95,488	86.42%
4	AMERICAN MODERN LIFE INSURANCE COMPANY	11.17%	2	17,158	\$2,123,862	\$0	\$844,113	\$143,980	39.75%
5	AMERICAN NATIONAL INSURANCE COMPANY	0.27%	18	548	\$51,075	\$0	\$13,922	\$3,915	27.26%
6	AMERICAN REPUBLIC INSURANCE COMPANY	-0.07%	26	26	-\$13,814	\$0	\$7,424	\$0	-53.74%
7	AMERICAN UNDERWRITERS LIFE INSURANCE COMP	0.03%	25	62	\$5,935	\$0	\$0	\$408	0.00%
8	AMERICAN UNITED LIFE INSURANCE COMPANY	-0.01%	26	45	-\$2,512	\$0	\$21,729	\$457	-865.01%
9	CENTRAL STATES HEALTH & LIFE CO OF OMAHA	29.67%	1	43,953	\$5,639,130	\$0	\$1,147,777	\$386,905	20.35%
10	CENTURION LIFE INSURANCE COMPANY	0.09%	22	260	\$17,484	\$0	\$7,786	\$1,165	44.53%
11	CENTURY LIFE ASSURANCE COMPANY	0.00%	26	3	\$0	\$0	\$0	\$16	N/A
12	CMFG LIFE INSURANCE COMPANY	10.97%	3	30,762	\$2,084,850	\$0	\$1,333,600	\$191,790	63.97%
13	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.17%	19	1,674	\$32,354	\$0	\$1,325	\$2,284	4.10%
14	FINANCIAL AMERICAN LIFE INSURANCE COMPANY	-0.44%	26	2,410	-\$83,586	\$0	\$225,530	\$24,234	-289.82%
15	GUARANTEE TRUST LIFE INSURANCE COMPANY	0.03%	24	2,622	\$6,423	\$0	\$303,664	\$22,491	4727.76%
16	INDIVIDUAL ASSURANCE COMPANY LIFE HEALTH & /	4.73%	6	16,196	\$899,965	\$0	\$532,561	\$106,619	59.18%
17	LIFE OF THE SOUTH INSURANCE COMPANY	0.95%	13	4,731	\$180,885	\$0	\$27,452	\$13,947	15.18%
18	MERIT LIFE INSURANCE CO	10.55%	4	12,874	\$2,005,224	\$0	\$635,862	\$66,044	31.71%
19	MINNESOTA LIFE INSURANCE COMPANY	3.45%	9	27,088	\$658,576	\$0	\$295,018	\$56,074	44.93%
20	MOUNTAIN LIFE INSURANCE COMPANY	0.67%	15	2,321	\$127,270	\$0	\$28,180	\$12,347	22.14%
21	OLD UNITED LIFE INSURANCE COMPANY	0.31%	17	494	\$59,702	\$0	\$38,341	\$7,097	60.87%
22	PAVONIA LIFE INSURANCE COMPANY OF MICHIGAN	4.25%	8	1,783	\$807,708	\$0	\$1,647,048	\$42,683	203.92%
23	PEKIN LIFE INSURANCE COMPANY	4.71%	7	4,148	\$895,903	\$0	\$154,314	\$54,917	17.22%
24	PLATEAU INSURANCE COMPANY	2.20%	11	1,379	\$418,943	\$0	\$93,061	\$18,077	22.21%
25	SHELTER LIFE INSURANCE COMPANY	0.04%	23	786	\$6,493	\$0	\$35,372	\$2,002	416.46%
26	SOUTHERN PIONEER LIFE INSURANCE COMPANY	-0.02%	26	18	-\$3,307	\$0	\$0	\$171	0.00%
27	STONEBRIDGE LIFE INSURANCE COMPANY	0.10%	21	2,394	\$18,921	\$0	\$6,395	\$2,010	32.10%
28	TRANSAMERICA LIFE INSURANCE COMPANY	1.74%	12	6,127	\$329,953	\$0	\$223,305	\$26,479	87.68%
29	TRANSAMERICA PREMIER LIFE INSURANCE COMPAN	0.75%	14	1,509	\$143,215	\$0	\$77,822	\$11,095	54.34%
30	ZALE LIFE INSURANCE COMPANY	0.13%	20	1,631	\$23,849	\$0	\$1,328	\$1,395	5.57%
TOTAL		100.00%		211,328	\$19,008,688	\$0	\$9,917,443	\$1,341,513	52.17%

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**2014 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - GROUP VARIABLE LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	ALLIANZ LIFE AND ANNUITY COMPANY	0.00%	8	1	\$0	\$0	\$3,405	\$0	N/A
2	ALLSTATE LIFE INSURANCE COMPANY	0.00%	8	17	\$0	\$0	\$303,540	\$1,436	N/A
3	AMERICAN NATIONAL INSURANCE COMPANY	0.93%	6	161	\$173,233	\$0	\$10,735	\$3,387	6.20%
4	DELAWARE LIFE INSURANCE COMPANY	-3.30%	8	0	-\$614,833	\$0	\$3,530,446	\$0	-574.21%
5	FIRST ALLMERICA FINANCIAL LIFE INSURANCE CC	0.00%	8	0	\$0	\$0	\$0	\$251	N/A
6	HARTFORD LIFE INSURANCE COMPANY	-0.15%	8	975	-\$28,525	\$0	\$2,249,991	\$696,938	-7867.79%
7	MASSACHUSETTS MUTUAL LIFE INSURANCE COM	4.82%	4	307	\$859,095	\$0	\$0	\$203,354	0.00%
8	METLIFE INSURANCE COMPANY USA	0.00%	8	86	\$0	\$0	\$0	\$7,487	N/A
9	METROPOLITAN LIFE INSURANCE COMPANY	0.00%	8	11,120	\$0	\$0	\$14,930,165	\$11,111,880	N/A
10	MINNESOTA LIFE INSURANCE COMPANY	3.93%	5	165	\$731,708	\$0	\$53,959	\$197,625	7.37%
11	NATIONWIDE LIFE INSURANCE COMPANY	54.68%	1	230	\$10,170,778	\$0	\$0	\$241,057	0.00%
12	PRUDENTIAL ANNUITIES LIFE ASSURANCE CORPC	0.00%	8	6,455	\$0	\$0	\$0	\$0	N/A
13	PRUDENTIAL INSURANCE COMPANY OF AMERICA	6.98%	3	6,659	\$1,299,007	\$17,789	\$3,562,895	\$677,541	275.65%
14	SECURIAN LIFE INSURANCE COMPANY	0.01%	7	2	\$2,766	\$0	\$0	\$2,070	0.00%
15	VOYA INSURANCE AND ANNUITY COMPANY	0.00%	8	8	\$0	\$0	\$218,307	\$1,454	N/A
16	ZURICH AMERICAN LIFE INSURANCE COMPANY	32.32%	2	249	\$6,015,058	\$0	\$1,717,000	\$448,558	28.55%
TOTAL		100.00%		26,435	\$16,608,265	\$17,789	\$26,580,443	\$13,591,038	142.94%

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**2014 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - GROUP ORDINARY ANNUITIES (with life contingencies)**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	AETNA LIFE INSURANCE COMPANY	-0.01%	59	8	\$-73,266	\$0	\$7,073,920	\$0	-9855.12%
2	ALLIANZ LIFE INSURANCE COMPANY OF NORTH AME	0.00%	59	7	\$0	\$0	\$9,661	\$0	N/A
3	ALLSTATE ASSURANCE COMPANY	0.00%	59	13	\$0	\$0	\$0	\$0	N/A
4	ALLSTATE LIFE INSURANCE COMPANY	0.01%	30	2,133	\$156,618	\$0	\$14,380,180	\$0	9181.68%
5	ALLSTATE LIFE INSURANCE COMPANY OF NEW YOR	0.00%	55	0	\$1,300	\$0	\$89,052	\$0	5936.80%
6	AMERICAN FIDELITY ASSURANCE COMPANY	0.00%	59	17	\$0	\$0	\$146,522	\$0	N/A
7	AMERICAN GENERAL LIFE INSURANCE CO	0.12%	17	4,478	\$1,512,283	\$0	\$9,336,660	\$0	617.39%
8	AMERICAN MATURITY LIFE INSURANCE CO	0.00%	59	3	\$0	\$0	\$25,223	\$0	N/A
9	AMERICAN MEMORIAL LIFE INSURANCE COMPANY	0.01%	29	27	\$164,011	\$0	\$199,805	\$0	121.82%
10	AMERICAN NATIONAL INSURANCE COMPANY	0.00%	57	294	\$352	\$0	\$5,359,505	\$0	1522986.65%
11	AMERICAN UNDERWRITERS LIFE INSURANCE COMP	0.01%	26	193	\$170,998	\$0	\$318,622	\$0	186.33%
12	AMERICAN UNITED LIFE INSURANCE COMPANY	0.00%	47	406	\$17,377	\$0	\$1,138,861	\$0	6553.84%
13	AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE	0.00%	52	120	\$4,919	\$0	\$232,499	\$0	4728.55%
14	AMERITAS LIFE INSURANCE CORP	3.15%	8	2,943	\$39,349,887	\$0	\$35,095,143	\$0	89.19%
15	ASSURITY LIFE INSURANCE COMPANY	0.00%	48	29	\$14,940	\$0	\$39,515	\$0	264.49%
16	ATHENE ANNUITY & LIFE ASSURANCE COMPANY OF	0.00%	59	0	\$0	\$0	\$38,503	\$0	N/A
17	ATHENE ANNUITY & LIFE ASSURANCE COMPANY	0.00%	59	137	\$0	\$0	\$1,359,623	\$0	N/A
18	ATHENE ANNUITY AND LIFE COMPANY	0.00%	44	1,134	\$20,100	\$0	\$846,132	\$0	4209.61%
19	AURORA NATIONAL LIFE ASSURANCE COMPANY	0.00%	59	652	\$0	\$0	\$701,553	\$0	N/A
20	AXA EQUITABLE LIFE INSURANCE COMPANY	0.05%	20	87	\$633,982	\$8,789	\$6,672,127	\$0	1053.79%
21	BANKERS LIFE AND CASUALTY COMPANY	0.00%	59	16	\$0	\$0	\$29,356	\$0	N/A
22	BERKSHIRE HATHAWAY LIFE INSURANCE COMPANY	61.05%	1	3,604	\$763,348,821	\$0	\$74,360,090	\$0	9.74%
23	CANADA LIFE ASSURANCE COMPANY	0.00%	59	256	\$0	\$0	\$1,055,176	\$0	N/A
24	CAPITOL LIFE INSURANCE COMPANY	0.00%	59	0	\$0	\$0	\$1,470	\$0	N/A
25	CHARTER NATIONAL LIFE INSURANCE CO	0.00%	59	0	\$0	\$0	\$16,865	\$0	N/A
26	CHURCH LIFE INSURANCE CORPORATION	0.01%	37	18	\$82,579	\$0	\$0	\$0	0.00%
27	CMFG LIFE INSURANCE COMPANY	0.74%	10	132	\$9,310,091	\$0	\$7,725,575	\$0	82.98%
28	COLONIAL PENN LIFE INSURANCE COMPANY	0.00%	59	5	\$0	\$0	\$3,986	\$0	N/A
29	CONNECTICUT GENERAL LIFE INS CO	0.00%	59	163	\$0	\$0	\$260,680	\$0	N/A
30	CONSECO LIFE INSURANCE CO	0.00%	59	15	\$0	\$0	\$13,342	\$0	N/A
31	COUNTRY LIFE INSURANCE COMPANY	0.00%	59	23	\$0	\$0	\$135,679	\$0	N/A
32	DELAWARE LIFE INSURANCE COMPANY	0.00%	41	292	\$24,932	\$0	\$830,535	\$0	2529.02%
33	FEDERAL LIFE INSURANCE COMPANY (MUTUAL)	0.00%	56	13	\$600	\$0	\$127,357	\$0	21226.17%
34	FIDELITY & GUARANTY LIFE INSURANCE COMPANY	0.00%	59	37	\$0	\$0	\$0	\$0	N/A
35	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.14%	16	5,904	\$1,747,408	\$0	\$6,169,943	\$0	467.55%
36	FIRST BERKSHIRE HATHAWAY LIFE INSURANCE COA	3.71%	5	260	\$46,440,809	\$0	\$3,663,662	\$0	7.89%
37	GENERAL AMERICAN LIFE INSURANCE COMPANY	0.01%	36	318	\$84,438	\$0	\$614,070	\$0	727.24%
38	GENWORTH LIFE AND ANNUITY INSURANCE COMPAI	0.00%	59	8	\$0	\$0	\$16,637	\$0	N/A
39	GENWORTH LIFE INSURANCE COMPANY	0.00%	43	199	\$20,578	\$0	\$1,573,967	\$0	7648.79%
40	GREAT AMERICAN LIFE INSURANCE COMPANY	0.00%	46	156	\$18,374	\$0	\$170,670	\$0	926.67%
41	GREAT SOUTHERN LIFE INSURANCE COMPANY	0.00%	59	7	\$0	\$0	\$0	\$0	N/A
42	GREAT-WEST LIFE & ANNUITY INSURANCE COMPAN	10.30%	2	59,086	\$128,719,219	\$0	\$182,852	\$0	0.14%
43	GUARDIAN INSURANCE & ANNUITY COMPANY INC	0.05%	21	0	\$609,711	\$0	\$0	\$0	0.00%
44	GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	0.00%	59	0	\$0	\$0	\$23,179	\$0	N/A
45	HARTFORD LIFE INSURANCE COMPANY	0.00%	39	740	\$41,382	\$0	\$4,567,952	\$0	11035.83%
46	HORACE MANN LIFE INSURANCE COMPANY	0.00%	53	6	\$4,101	\$0	\$32,600	\$0	794.93%
47	INVESTORS LIFE INSURANCE COMPANY OF NORTH /	0.00%	59	7	\$0	\$0	\$0	\$0	N/A
48	JACKSON NATIONAL LIFE INSURANCE COMPANY	0.01%	32	504	\$136,734	\$0	\$1,379,710	\$0	1009.05%
49	JOHN HANCOCK LIFE INSURANCE COMPANY (USA)	0.06%	18	3,876	\$711,666	\$105,030	\$24,434,117	\$0	3448.13%
50	LIFE INSURANCE COMPANY OF THE SOUTHWEST	0.00%	51	100	\$6,473	\$0	\$258,470	\$0	3993.05%
51	LINCOLN BENEFIT LIFE COMPANY	0.00%	59	26	\$0	\$0	\$165,623	\$0	N/A
52	LINCOLN NATIONAL LIFE INSURANCE COMPANY	1.04%	9	3,236	\$12,982,315	\$0	\$4,791,199	\$0	36.91%
53	MANHATTAN LIFE INSURANCE COMPANY	0.00%	59	5	\$0	\$0	\$1,739	\$0	N/A
54	MASSACHUSETTS MUTUAL LIFE INSURANCE COMPA	0.26%	13	2,087	\$3,219,844	\$0	\$7,853,458	\$0	243.91%
55	METLIFE INSURANCE COMPANY USA	0.04%	22	902	\$495,579	\$0	\$13,884,873	\$0	2801.75%
56	METROPOLITAN LIFE INSURANCE COMPANY	6.75%	3	6,404	\$84,450,525	\$0	\$49,586,040	\$0	58.72%
57	MIDLAND NATIONAL LIFE INSURANCE COMPANY	0.00%	50	180	\$10,311	\$0	\$959,362	\$0	9304.28%
58	MINNESOTA LIFE INSURANCE COMPANY	0.00%	59	972	\$0	\$0	\$209,957	\$0	N/A
59	MONY LIFE INSURANCE COMPANY	0.00%	59	39	\$0	\$0	\$40,320	\$0	N/A
60	NATIONAL GUARDIAN LIFE INSURANCE COMPANY	0.02%	26	182	\$301,941	\$0	\$278,266	\$0	92.18%
61	NATIONAL WESTERN LIFE INSURANCE COMPANY	0.01%	35	566	\$114,628	\$0	\$6,330,040	\$0	5522.34%
62	NATIONWIDE LIFE INSURANCE COMPANY	0.00%	59	263	\$0	\$0	\$668,140	\$0	N/A
63	NEW YORK LIFE INSURANCE AND ANNUITY CORPDR	0.22%	14	303	\$2,812,862	\$0	\$1,673,784	\$0	56.61%
64	NEW YORK LIFE INSURANCE COMPANY	0.04%	23	7,441	\$493,133	\$0	\$12,803,127	\$0	25.17%
65	NORTH AMERICAN COMPANY FOR LIFE AND HEALTH	0.00%	59	13	\$0	\$0	\$165,569	\$0	N/A
66	PACIFIC LIFE INSURANCE COMPANY	0.09%	18	2,595	\$1,068,400	\$0	\$2,632,648	\$0	246.41%
67	PARKER CENTENNIAL ASSURANCE COMPANY	0.00%	59	0	\$0	\$0	\$38,346	\$0	N/A
68	PAUL REVERE LIFE INSURANCE COMPANY	0.00%	59	22	\$0	\$0	\$12,652	\$0	N/A
69	PEKIN LIFE INSURANCE COMPANY	0.00%	49	111	\$14,346	\$0	\$0	\$0	0.00%
70	PENN MUTUAL LIFE INSURANCE COMPANY THE	0.00%	59	46	\$0	\$0	\$595,540	\$0	N/A

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**2014 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - GROUP ORDINARY ANNUITIES (with life contingencies)**

OSB	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
71	PHOENIX LIFE INSURANCE COMPANY	0.00%	54	5	\$2,400	\$0	\$984,080	\$0	40170.00%
72	PRINCIPAL LIFE INSURANCE COMPANY	0.20%	15	98,982	\$2,440,565	\$2,119	\$12,470,630	\$0	511.06%
73	PROTECTIVE LIFE INSURANCE COMPANY	0.00%	59	1	\$0	\$0	\$0	\$0	N/A
74	PROVIDENT LIFE AND ACCIDENT INSURANCE COMP/	0.00%	59	956	\$0	\$0	\$2,505,220	\$0	N/A
75	PRUDENTIAL ANNUITIES LIFE ASSURANCE CORPOR	0.00%	59	2	\$0	\$0	\$0	\$0	N/A
76	PRUDENTIAL INSURANCE COMPANY OF AMERICA T-	2.71%	7	3,286	\$33,927,525	\$39,872	\$64,246,125	\$0	189.48%
77	PRUDENTIAL RETIREMENT INSURANCE AND ANNUIT	0.01%	34	0	\$123,241	\$0	\$1,792,437	\$0	1454.42%
78	RELiance STANDARD LIFE INSURANCE COMPANY	0.00%	59	0	\$0	\$0	\$81,738	\$0	N/A
79	RELIASTAR LIFE INSURANCE COMPANY	0.01%	33	626	\$135,538	\$0	\$1,130,508	\$0	834.09%
80	RIVERSOURCE LIFE INSURANCE COMPANY	0.03%	25	413	\$334,989	\$0	\$1,060,172	\$0	316.48%
81	SAGICOR LIFE INSURANCE COMPANY	0.00%	59	1	\$0	\$0	\$186,306	\$0	N/A
82	SECURITY LIFE OF DENVER INSURANCE COMPANY	0.00%	59	2	\$0	\$0	\$0	\$0	N/A
83	SENTRY LIFE INSURANCE COMPANY (L&H ACCT)	0.71%	11	1,590	\$8,915,414	\$0	\$10,327,716	\$0	115.84%
84	STANDARD INSURANCE COMPANY	0.00%	59	4	\$0	\$0	\$7,278	\$0	N/A
85	SUN LIFE ASSURANCE COMPANY OF CANADA	0.00%	59	0	\$0	\$0	\$103,515	\$0	N/A
86	SYMETRA LIFE INSURANCE COMPANY	0.00%	38	90	\$44,390	\$0	\$316,643	\$0	713.32%
87	TEACHERS INSURANCE AND ANNUITY ASSOCIATION	6.04%	4	25,231	\$75,518,758	\$6,952,366	\$34,118,564	\$0	54.39%
88	TEXAS LIFE INSURANCE COMPANY	0.00%	59	0	\$0	\$0	\$4,848	\$0	N/A
89	THE RELIABLE LIFE INSURANCE COMPANY	0.00%	59	0	\$0	\$0	\$177,457	\$0	N/A
90	TRANSAMERICA FINANCIAL LIFE INSURANCE COMP/	0.00%	42	1	\$23,267	\$0	\$155,799	\$0	869.81%
91	TRANSAMERICA LIFE INSURANCE COMPANY	0.02%	27	601	\$248,247	\$0	\$11,738,095	\$0	4728.39%
92	TRANSAMERICA PREMIER LIFE INSURANCE COMPAN	0.01%	31	999	\$150,967	\$0	\$4,713,395	\$0	3122.14%
93	UNION SECURITY INSURANCE COMPANY	0.00%	45	6	\$20,000	\$0	\$0	\$0	0.00%
94	UNITED HERITAGE LIFE INSURANCE COMPANY	0.00%	59	1	\$0	\$0	\$2,000	\$0	N/A
95	UNITED OF OMAHA LIFE INSURANCE COMPANY	0.27%	12	901	\$3,370,453	\$0	\$2,853,865	\$0	84.87%
96	UNITED STATES LIFE INSURANCE COMPANY NEW YC	0.00%	59	501	\$0	\$0	\$1,602,692	\$0	N/A
97	UNITED TEACHER ASSOCIATES INSURANCE COMPAN	0.00%	40	4	\$37,200	\$0	\$0	\$0	0.00%
98	UNUM LIFE INSURANCE COMPANY OF AMERICA	0.00%	59	33	\$0	\$0	\$189,921	\$0	N/A
99	VARIABLE ANNUITY LIFE INSURANCE COMPANY	0.04%	24	217	\$473,859	\$0	\$682,258	\$0	146.09%
100	VOYA RETIREMENT INSURANCE AND ANNUITY COMF	2.02%	8	1,207	\$25,290,166	\$0	\$49,798,311	\$0	196.91%
101	WASHINGTON NATIONAL INSURANCE COMPANY	0.00%	59	20	\$0	\$0	\$0	\$0	N/A
102	WESTERN AND SOUTHERN LIFE INSURANCE COMPAN	0.00%	59	0	\$0	\$0	\$1,035,723	\$0	N/A
103	WILCAC LIFE INSURANCE COMPANY	0.00%	59	185	\$0	\$0	\$239,273	\$0	N/A
104	ZURICH AMERICAN LIFE INSURANCE COMPANY	0.00%	58	40	\$140	\$0	\$0	\$0	0.00%
TOTAL		100.00%		249,705	\$1,250,302,248	\$7,108,176	\$518,116,456	\$0	42.01%

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**2014 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - GROUP VARIABLE ANNUITIES**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	ALLSTATE ASSURANCE COMPANY	0.00%	21	0	\$0	\$0	\$19,479	\$0	N/A
2	ALLSTATE LIFE INSURANCE COMPANY	0.01%	18	1,330	\$84,891	\$0	\$18,334,504	\$0	21597.70%
3	ALLSTATE LIFE INSURANCE COMPANY OF NEW YORK	0.00%	21	0	\$0	\$0	\$39,524	\$0	N/A
4	AMERICAN GENERAL LIFE INSURANCE CO	60.98%	1	720	\$508,639,423	\$0	\$140,622,901	\$0	27.65%
5	AMERICAN MATURITY LIFE INSURANCE CO	0.00%	21	10	\$0	\$0	\$1,348	\$0	N/A
6	AMERICAN NATIONAL INSURANCE COMPANY	0.58%	10	54	\$4,675,565	\$0	\$3,871,978	\$0	82.81%
7	AMERICAN UNITED LIFE INSURANCE COMPANY	12.70%	2	22,420	\$105,963,734	\$0	\$138,432,448	\$0	130.64%
8	ANNUITY INVESTORS LIFE INSURANCE COMPANY	0.00%	21	68	\$0	\$0	\$133,679	\$0	N/A
9	AXA EQUITABLE LIFE INSURANCE COMPANY	2.30%	7	18,894	\$19,151,137	\$0	\$162,499,682	\$0	848.51%
10	DELAWARE LIFE INSURANCE COMPANY	0.47%	11	3,905	\$3,952,661	\$0	\$54,777,668	\$0	1385.85%
11	FIRST ALLAMERICA FINANCIAL LIFE INSURANCE COMPANY	0.00%	21	2	\$0	\$0	\$401,484	\$0	N/A
12	GUARDIAN INSURANCE & ANNUITY COMPANY INC	0.18%	13	21	\$1,552,139	\$0	\$0	\$0	0.00%
13	INVESTORS LIFE INSURANCE COMPANY OF NORTH CAROLINA	0.00%	21	1	\$0	\$0	\$0	\$0	N/A
14	JACKSON NATIONAL LIFE INSURANCE COMPANY	0.07%	15	48	\$593,689	\$0	\$2,645,704	\$0	445.64%
15	LINCOLN NATIONAL LIFE INSURANCE COMPANY	3.88%	4	57	\$32,393,665	\$0	\$25,305,571	\$0	78.12%
16	METROPOLITAN LIFE INSURANCE COMPANY	0.68%	9	5,005	\$5,468,832	\$0	\$3,209,910	\$0	58.72%
17	MIDLAND NATIONAL LIFE INSURANCE COMPANY	0.00%	20	110	\$6,301	\$0	\$586,277	\$0	9304.51%
18	MINNESOTA LIFE INSURANCE COMPANY	0.00%	21	238	\$0	\$0	\$38,426,820	\$0	N/A
19	MUTUAL OF AMERICA LIFE INSURANCE COMPANY	0.04%	17	913	\$311,916	\$0	\$2,476,572	\$0	793.99%
20	NORTHWESTERN MUTUAL LIFE INSURANCE COMPANY	0.00%	21	0	\$0	\$2,897	\$0	\$0	N/A
21	PHILADELPHIA FINANCIAL LIFE ASSURANCE COMPANY	2.84%	5	2	\$23,700,000	\$0	\$0	\$0	0.00%
22	PRINCIPAL LIFE INSURANCE COMPANY	0.00%	21	36	\$0	\$0	\$131,109	\$0	N/A
23	RIVERSOURCE LIFE INSURANCE COMPANY	0.00%	21	11	\$0	\$0	\$21,909	\$0	N/A
24	SECURITY BENEFIT LIFE INSURANCE COMPANY	0.18%	14	123	\$1,482,318	\$0	\$1,435,591	\$0	96.85%
25	SYMETRA LIFE INSURANCE COMPANY	0.04%	16	122	\$339,157	\$0	\$980,584	\$0	289.12%
26	TEACHERS INSURANCE AND ANNUITY ASSOCIATION	2.14%	8	5,989	\$17,864,441	\$0	\$9,541,213	\$0	53.41%
27	TRANSAMERICA LIFE INSURANCE COMPANY	-0.02%	21	264	-\$130,200	\$0	\$2,940,964	\$0	-2258.80%
28	VARIABLE ANNUITY LIFE INSURANCE COMPANY	2.50%	6	8,535	\$20,866,021	\$0	\$30,483,117	\$0	146.09%
29	VOYA INSURANCE AND ANNUITY COMPANY	0.25%	12	6,030	\$2,122,995	\$0	\$95,187,011	\$0	4484.25%
30	VOYA RETIREMENT INSURANCE AND ANNUITY COMPANY	10.19%	3	40,042	\$85,013,099	\$0	\$85,153,670	\$0	100.17%
31	ZURICH AMERICAN LIFE INSURANCE COMPANY	0.00%	19	586	\$18,620	\$0	\$2,119,080	\$0	11380.67%
TOTAL		100.00%		116,494	\$834,068,124	\$2,897	\$820,780,376	\$0	98.41%

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**2014 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - GROUP MODIFIED GUARANTEED ANNUITIES**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	ALLSTATE LIFE INSURANCE COMPANY	0.00%	5	250	\$0	\$0	\$15,817,374	\$0	N/A
2	AMERICAN MATURITY LIFE INSURANCE CO	0.00%	5	17	\$0	\$0	\$39,305	\$0	N/A
3	LINCOLN BENEFIT LIFE COMPANY	5.64%	2	436	\$174,892	\$0	\$8,233,828	\$0	3564.38%
4	PROTECTIVE LIFE AND ANNUITY INSURANCE COM	0.00%	5	0	\$0	\$0	\$63,715	\$0	N/A
5	PROTECTIVE LIFE INSURANCE COMPANY	88.31%	1	1,147	\$2,740,580	\$0	\$6,003	\$0	0.22%
6	RIVERSOURCE LIFE INSURANCE COMPANY	0.00%	5	10	\$0	\$0	\$124,094	\$0	N/A
7	TRANSAMERICA ADVISORS LIFE INSURANCE COM	0.00%	5	1	\$0	\$0	\$1,080	\$0	N/A
8	VOYA INSURANCE AND ANNUITY COMPANY	1.52%	4	134	\$47,172	\$0	\$0	\$0	0.00%
9	VOYA RETIREMENT INSURANCE AND ANNUITY CO	4.53%	3	3	\$140,571	\$0	\$0	\$0	0.00%
TOTAL		100.00%		1,998	\$3,103,215	\$0	\$22,285,399	\$0	718.14%

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**2014 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - GROUP EQUITY INDEXED ANNUITIES**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	ALLSTATE LIFE INSURANCE COMPANY	0.00%	10	10	\$0	\$0	\$386,381	\$0	N/A
2	AMERICAN NATIONAL INSURANCE COMPANY	0.00%	10	54	\$0	\$0	\$467,806	\$0	N/A
3	ATHENE ANNUITY AND LIFE COMPANY	81.12%	1	122	\$8,824,482	\$0	\$6,346,683	\$0	71.92%
4	EQUITRUST LIFE INSURANCE COMPANY	0.50%	7	0	\$54,564	\$0	\$234,587	\$0	429.93%
5	FIDELITY & GUARANTY LIFE INSURANCE COM	0.00%	10	0	\$0	\$0	\$21,960	\$0	N/A
6	FORETHOUGHT LIFE INSURANCE COMPANY	11.79%	2	1	\$1,263,000	\$0	\$52,412	\$0	4.09%
7	JACKSON NATIONAL LIFE INSURANCE COMPA	0.00%	10	53	\$0	\$0	\$494,097	\$0	N/A
8	LAFAYETTE LIFE INSURANCE COMPANY THE	0.13%	8	1	\$14,404	\$0	\$1,285	\$0	6.92%
9	LIFE INSURANCE COMPANY OF THE SOUTHW	0.58%	5	78	\$62,856	\$0	\$70,500	\$0	112.16%
10	LINCOLN BENEFIT LIFE COMPANY	0.00%	10	0	\$0	\$0	\$2,100	\$0	N/A
11	MIDLAND NATIONAL LIFE INSURANCE COMPA	1.32%	4	2,509	\$143,722	\$0	\$13,372,436	0	9304.36%
12	NATIONAL WESTERN LIFE INSURANCE COMPA	3.94%	3	272	\$429,000	\$0	\$1,163,167	0	275.60%
13	VOYA INSURANCE AND ANNUITY COMPANY	0.54%	6	168	\$59,141	\$0	\$1,977,056	\$0	3342.95%
14	WASHINGTON NATIONAL INSURANCE COMPA	0.06%	9	56	\$6,950	\$0	\$92,705	\$0	1333.88%
TOTAL		100.00%		3,324	\$10,878,121	\$0	\$24,703,135	0	227.09%

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**2014 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - GROUP DEPOSIT-TYPE FUNDS
(including variable contracts without life contingencies)**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSUREDS	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	4 EVER LIFE INSURANCE COMPANY	0.00%	24	0	\$10,827	\$0	\$0	\$0	0.00%
2	AETNA LIFE INSURANCE COMPANY	0.72%	9	5	\$8,533,058	\$0	\$0	\$0	0.00%
3	ALLSTATE LIFE INSURANCE COMPANY	0.00%	30	68	\$0	\$0	-\$676,127	\$0	N/A
4	AMERICAN GENERAL LIFE INSURANCE CO	0.00%	30	9	\$0	\$0	\$0	\$0	N/A
5	AMERICAN MATURITY LIFE INSURANCE CO	0.00%	30	3	\$0	\$0	\$19,354	\$0	N/A
6	AMERICAN NATIONAL INSURANCE COMPANY	0.07%	16	105	\$636,389	\$0	\$1,243,177	\$0	195.35%
7	AMERICAN UNITED LIFE INSURANCE COMPANY	0.01%	20	59	\$47,978	\$0	\$200,383	\$0	417.88%
8	AURORA NATIONAL LIFE ASSURANCE COMPANY	0.00%	21	11	\$32,771	\$0	\$0	\$0	0.00%
9	BERKSHIRE HATHAWAY LIFE INSURANCE COMPANY	48.04%	1	4,682	\$435,364,566	\$0	\$20,019,825	\$0	4.80%
10	CIGNA HEALTH AND LIFE INSURANCE COMPANY	0.00%	27	19	\$3,998	\$0	\$0	\$0	0.00%
11	CMFG LIFE INSURANCE COMPANY	0.00%	25	1	\$10,046	\$0	\$0	\$0	0.00%
12	CONNECTICUT GENERAL LIFE INS CO	0.00%	22	89	\$32,094	\$0	\$0	\$0	0.00%
13	COUNTRY LIFE INSURANCE COMPANY	0.80%	26	27	\$9,844	\$0	\$0	\$0	0.00%
14	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.05%	17	94	\$497,312	\$0	\$0	\$0	0.00%
15	FIRST BERKSHIRE HATHAWAY LIFE INSURANCE COA	4.86%	4	297	\$42,260,841	\$0	\$809,309	\$0	1.44%
16	GENERAL AMERICAN LIFE INSURANCE COMPANY	0.11%	14	537	\$985,818	\$0	\$0	\$0	0.00%
17	GREAT-WEST LIFE & ANNUITY INSURANCE COMPAN	0.30%	11	2	\$2,752,800	\$0	\$0	\$0	0.00%
18	GUARDIAN INSURANCE & ANNUITY COMPANY INC	0.00%	23	7	\$28,914	\$0	\$0	\$0	0.00%
19	HARTFORD LIFE INSURANCE COMPANY	4.28%	5	8,166	\$38,581,710	\$0	\$0	\$0	0.00%
20	INDEPENDENT ORDER OF FORESTERS THE	0.00%	28	2	\$624	\$0	\$0	\$0	0.00%
21	JACKSON NATIONAL LIFE INSURANCE COMPANY	0.00%	30	2	\$0	\$0	\$0	\$0	N/A
22	KANSAS CITY LIFE INSURANCE COMPANY	0.10%	15	5	\$902,060	\$0	\$955,708	\$0	105.95%
23	LAFAYETTE LIFE INSURANCE COMPANY THE	0.00%	30	0	\$0	\$0	\$52,709	\$0	N/A
24	LIBERTY LIFE ASSURANCE COMPANY OF BOSTON	0.00%	30	274	\$0	\$0	\$211,873	\$0	N/A
25	LINCOLN BENEFIT LIFE COMPANY	0.00%	30	32	\$0	\$0	\$273,397	\$0	N/A
26	METLIFE INSURANCE COMPANY USA	0.23%	12	0	\$2,083,419	\$0	\$0	\$0	0.00%
27	METROPOLITAN LIFE INSURANCE COMPANY	0.04%	18	0	\$380,298	\$0	\$0	\$0	0.00%
28	NEW YORK LIFE INSURANCE COMPANY	1.43%	7	0	\$12,996,440	\$0	\$1,464,742	\$0	11.27%
29	PAUL REVERE LIFE INSURANCE COMPANY	0.00%	29	7	\$348	\$0	\$0	\$0	0.00%
30	PAUL REVERE VARIABLE ANNUITY INSURANCE COM	0.00%	30	5	\$0	\$0	\$0	\$0	N/A
31	PHOENIX LIFE INSURANCE COMPANY	0.00%	30	3,495	\$0	\$0	\$0	\$0	N/A
32	PRINCIPAL LIFE INSURANCE COMPANY	27.94%	2	98,982	\$253,195,080	\$0	\$0	\$0	0.00%
33	PROVIDENT LIFE AND ACCIDENT INSURANCE COMP/	0.00%	30	1	\$0	\$0	\$0	\$0	N/A
34	PRUDENTIAL INSURANCE COMPANY OF AMERICA TR	0.37%	10	0	\$3,311,700	\$0	\$4,339,550	\$0	131.04%
35	PRUDENTIAL RETIREMENT INSURANCE AND ANNUIT	8.38%	3	0	\$75,902,511	\$0	\$61,324,363	\$0	80.79%
36	RIVERSOURCE LIFE INSURANCE COMPANY	0.00%	30	0	\$0	\$0	\$68,601	\$0	N/A
37	SECURITY LIFE OF DENVER INSURANCE COMPANY	0.00%	30	1	\$0	\$0	\$0	\$0	N/A
38	SUN LIFE ASSURANCE COMPANY OF CANADA	0.12%	13	2	\$1,068,000	\$0	\$0	\$0	0.00%
39	SYMETRA LIFE INSURANCE COMPANY	0.00%	30	1	\$0	\$0	\$0	\$0	N/A
40	TRANSAMERICA LIFE INSURANCE COMPANY	0.93%	8	14	\$8,421,170	\$0	\$0	\$0	0.00%
41	UNITED OF OMAHA LIFE INSURANCE COMPANY	2.20%	6	75	\$19,894,480	\$0	\$0	\$0	0.00%
42	UNUM LIFE INSURANCE COMPANY OF AMERICA	0.00%	30	28	\$0	\$0	\$0	\$0	N/A
43	VOYA RETIREMENT INSURANCE AND ANNUITY COMI	0.04%	19	130	\$387,701	\$0	\$0	\$0	0.00%
TOTAL		100.00%		117,215	\$906,292,397	\$0	\$90,102,864	\$0	9.94%

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**2014 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - GROUP OTHER CONSIDERATIONS**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	AXA EQUITABLE LIFE INSURANCE COMPANY	0.01%	21	1,188	\$137,825	\$0	\$10,404,755	\$0	7549.25%
2	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.03%	17	261	\$280,110	\$0	\$0	\$0	0.00%
3	GUARDIAN INSURANCE & ANNUITY COMPANY INC	0.02%	20	0	\$154,172	\$0	\$0	\$0	0.00%
4	HARTFORD LIFE INSURANCE COMPANY	1.72%	12	8,842	\$16,784,477	\$0	\$49,329,892	\$0	294.25%
5	JOHN HANCOCK LIFE INSURANCE COMPANY (USA)	23.72%	1	748	\$231,229,446	\$0	\$262,911,106	\$0	113.70%
6	MASSACHUSETTS MUTUAL LIFE INSURANCE COMPA	10.67%	3	26,521	\$104,024,648	\$0	\$157,019,097	\$0	150.94%
7	METLIFE INSURANCE COMPANY USA	0.28%	14	0	\$2,720,794	\$0	\$0	\$0	0.00%
8	METROPOLITAN LIFE INSURANCE COMPANY	1.48%	13	0	\$14,423,500	\$0	\$417,244,769	\$0	2892.81%
9	MINNESOTA LIFE INSURANCE COMPANY	1.91%	11	2,379	\$18,649,608	\$0	\$0	\$0	0.00%
10	MUTUAL OF AMERICA LIFE INSURANCE COMPANY	2.83%	9	248	\$27,621,291	\$0	\$34,649,562	\$0	125.45%
11	NATIONWIDE LIFE AND ANNUITY INSURANCE COMP	0.02%	19	97	\$159,619	\$0	\$1,484,069	\$0	929.76%
12	NATIONWIDE LIFE INSURANCE COMPANY	4.51%	7	19,393	\$44,003,538	\$0	\$56,866,466	\$0	129.23%
13	NEW YORK LIFE INSURANCE COMPANY	9.08%	5	0	\$88,499,959	\$0	\$11,623,770	\$0	13.13%
14	NORTHWESTERN MUTUAL LIFE INSURANCE COMP	0.00%	23	2	\$20,613	\$0	\$10,036	\$0	48.89%
15	OHIO NATIONAL LIFE INSURANCE COMPANY THE	0.18%	15	869	\$1,750,755	\$0	\$3,901,970	\$0	222.87%
16	PENN MUTUAL LIFE INSURANCE COMPANY THE	0.00%	24	5	\$0	\$0	\$0	\$0	N/A
17	PHYSICIANS LIFE INSURANCE COMPANY	0.00%	24	0	\$0	\$0	\$22,375	\$0	N/A
18	PRINCIPAL LIFE INSURANCE COMPANY	0.00%	22	98,962	\$31,214	\$0	\$0	\$0	0.00%
19	PRUDENTIAL INSURANCE COMPANY OF AMERICA T	2.33%	10	948	\$22,675,269	\$0	\$22,675,269	\$0	100.00%
20	PRUDENTIAL RETIREMENT INSURANCE AND ANNUIT	0.02%	18	0	\$197,961	\$0	\$0	\$0	0.00%
21	STANDARD INSURANCE COMPANY	9.68%	4	5,031	\$94,157,814	\$0	\$62,522,958	\$0	66.40%
22	TRANSAMERICA FINANCIAL LIFE INSURANCE COMP	22.89%	2	68	\$223,070,521	\$0	\$125,645,865	\$0	56.33%
23	TRANSAMERICA LIFE INSURANCE COMPANY	5.17%	6	145	\$50,374,168	\$0	\$37,831,809	\$0	75.10%
24	TRANSAMERICA PREMIER LIFE INSURANCE COMP	0.14%	16	2	\$1,410,625	\$0	\$0	\$0	0.00%
25	VOYA RETIREMENT INSURANCE AND ANNUITY COM	3.32%	8	1	\$32,370,632	\$0	\$58,367,073	\$0	174.19%
TOTAL		100.00%		165,726	\$974,726,559	\$0	\$1,310,530,841	\$0	134.45%

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**2014 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - TOTAL GROUP LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
1	4 EVER LIFE INSURANCE COMPANY	0.00%	119	894	\$170,721	\$0	\$20,000	\$18,329	11.72%
2	5 STAR LIFE INSURANCE COMPANY	0.03%	75	25,311	\$1,398,156	\$0	\$1,009,048	\$963,266	72.17%
3	AAA LIFE INSURANCE COMPANY	0.06%	61	5,539	\$2,936,759	\$0	\$1,712,806	\$641,644	58.33%
4	AETNA LIFE INSURANCE COMPANY	0.27%	34	21,987	\$12,402,168	\$0	\$13,210,565	\$1,950,224	108.52%
5	ALLIANZ LIFE AND ANNUITY COMPANY	0.00%	213	1	\$0	\$0	\$3,405	\$0	N/A
6	ALLIANZ LIFE INSURANCE COMPANY OF NEW YORK	0.00%	189	2	\$2,240	\$0	\$0	\$100	0.00%
7	ALLIANZ LIFE INSURANCE COMPANY OF NORTH AME	0.00%	142	14	\$32,615	\$0	\$90,827	\$1,398	278.48%
8	ALLSTATE ASSURANCE COMPANY	0.00%	213	13	\$0	\$0	\$19,479	\$0	N/A
9	ALLSTATE LIFE INSURANCE COMPANY	0.02%	85	5,595	\$929,563	\$0	\$49,233,419	\$41,041	5296.40%
10	ALLSTATE LIFE INSURANCE COMPANY OF NEW YOR	0.00%	194	0	\$1,500	\$0	\$128,576	\$0	8571.73%
11	AMALGAMATED LIFE INSURANCE COMPANY	0.01%	107	8,471	\$297,127	\$0	\$317,628	\$449,499	106.90%
12	AMERICAN AMICABLE LIFE INSURANCE COMPANY O	0.00%	136	141	\$41,350	\$0	\$43,741	\$3,434	105.78%
13	AMERICAN BANKERS LIFE ASSURANCE OF FLORIDA	0.01%	95	17,784	\$545,917	\$0	\$419,041	\$43,064	76.76%
14	AMERICAN EQUITY INVESTMENT LIFE INSURANCE CI	0.00%	153	320	\$20,069	\$0	\$25,000	\$4,246	124.57%
15	AMERICAN FAMILY LIFE ASSURANCE COMPANY OF C	0.00%	155	92	\$18,888	\$0	\$12,000	\$1,842	63.53%
16	AMERICAN FAMILY LIFE INSURANCE COMPANY	0.01%	94	1,718	\$561,434	\$138,346	\$446,000	\$143,979	104.08%
17	AMERICAN FIDELITY ASSURANCE COMPANY	0.00%	168	85	\$10,553	\$0	\$146,522	\$1,227	1386.44%
18	AMERICAN FIDELITY LIFE INSURANCE COMPANY	0.00%	213	0	\$0	\$0	\$0	\$25,434	N/A
19	AMERICAN GENERAL LIFE INSURANCE CO	11.09%	2	7,077	\$511,688,838	\$0	\$151,282,382	\$488,593	29.57%
20	AMERICAN HEALTH AND LIFE INSURANCE COMPANY	0.04%	72	8,807	\$1,991,453	\$0	\$1,717,675	\$95,690	86.25%
21	AMERICAN HERITAGE LIFE INSURANCE COMPANY	0.01%	93	3,178	\$673,881	\$0	\$108,786	\$98,876	16.14%
22	AMERICAN INCOME LIFE INSURANCE CO	0.00%	174	285	\$7,248	\$0	\$17,500	\$250	241.45%
23	AMERICAN MATURITY LIFE INSURANCE CO	0.00%	213	33	\$0	\$0	\$81,228	\$0	N/A
24	AMERICAN MEMORIAL LIFE INSURANCE COMPANY	0.13%	46	7,708	\$6,082,670	\$0	\$3,319,390	\$38,280	54.57%
25	AMERICAN MODERN LIFE INSURANCE COMPANY	0.05%	89	17,158	\$2,123,862	\$0	\$844,113	\$143,980	38.75%
26	AMERICAN NATIONAL INSURANCE COMPANY	0.18%	41	5,268	\$7,576,216	\$3,200	\$11,803,497	\$480,865	153.20%
27	AMERICAN NATIONAL LIFE INSURANCE COMPANY OI	0.00%	205	2	\$362	\$0	\$0	\$36	0.00%
28	AMERICAN REPUBLIC INSURANCE COMPANY	0.00%	213	26	-\$13,814	\$0	\$7,424	\$0	-53.74%
29	AMERICAN UNDERWRITERS LIFE INSURANCE COMP,	0.08%	82	5,000	\$2,918,020	\$0	\$318,822	\$245,819	19.92%
30	AMERICAN UNITED LIFE INSURANCE COMPANY	2.33%	12	32,301	\$107,423,305	\$0	\$140,468,339	\$681,760	130.76%
31	AMERICO FINANCIAL LIFE AND ANNUITY INSURANCE	0.00%	149	146	\$21,596	\$0	\$237,847	\$3,456	1096.27%
32	AMERITAS LIFE INSURANCE CORP	0.85%	22	2,943	\$39,349,697	\$0	\$39,095,143	\$0	89.19%
33	ANNUITY INVESTORS LIFE INSURANCE COMPANY	0.00%	213	68	\$0	\$0	\$133,879	\$0	N/A
34	ANTHEM LIFE INSURANCE COMPANY	0.17%	40	68,622	\$7,902,875	\$0	\$4,843,417	\$2,781,569	61.29%
35	ASSURITY LIFE INSURANCE COMPANY	0.00%	145	42	\$24,912	\$0	\$38,515	\$188	158.62%
36	ATHENE ANNUITY & LIFE ASSURANCE COMPANY OF	0.00%	213	0	\$0	\$0	\$38,503	\$0	N/A
37	ATHENE ANNUITY & LIFE ASSURANCE COMPANY	0.00%	111	703	\$205,858	\$0	\$1,548,384	\$23,584	752.16%
38	ATHENE ANNUITY AND LIFE COMPANY	0.19%	39	1,259	\$8,853,677	\$0	\$7,192,795	\$6,244	81.24%
39	AURORA NATIONAL LIFE ASSURANCE COMPANY	0.00%	169	677	\$10,325	\$0	\$701,553	\$792	6794.70%
40	AUTO CLUB LIFE INSURANCE COMPANY	0.00%	213	201	\$0	\$0	\$0	\$7,269	N/A
41	AUTO OWNERS LIFE INSURANCE COMPANY	0.00%	165	60	\$13,361	\$0	\$0	\$0	0.00%
42	AXA EQUITABLE LIFE INSURANCE COMPANY	0.43%	30	20,169	\$19,922,954	\$8,789	\$179,576,764	\$0	901.40%
43	BALTIMORE LIFE INSURANCE COMPANY THE	0.00%	207	3	\$265	\$0	\$0	\$85	0.00%
44	BANKERS LIFE AND CASUALTY COMPANY	0.00%	213	16	\$0	\$0	\$31,356	\$0	N/A
45	BERKSHIRE HATHAWAY LIFE INSURANCE COMPANY	25.98%	1	8,286	\$1,198,713,187	\$0	\$94,379,715	\$0	7.87%
46	BEST LIFE AND HEALTH INSURANCE COMPANY	0.00%	211	7	\$140	\$0	\$0	\$175	0.00%
47	BOSTON MUTUAL LIFE INSURANCE COMPANY	0.00%	140	270	\$34,810	\$0	\$3,000	\$5,801	8.67%
48	CANADA LIFE ASSURANCE COMPANY	0.00%	185	257	\$2,974	\$0	\$1,065,501	\$30	35827.20%
49	CAPITAL RESERVE LIFE INSURANCE COMPANY	0.00%	213	127	\$0	\$0	\$71,493	\$824	N/A
50	CAPITOL LIFE INSURANCE COMPANY	0.00%	213	0	\$0	\$0	\$1,470	\$0	N/A
51	CENTRAL STATES HEALTH & LIFE CO OF OMAHA	0.12%	48	44,015	\$5,833,473	\$0	\$1,147,777	\$387,917	20.37%
52	CENTURION LIFE INSURANCE COMPANY	0.00%	158	280	\$17,484	\$0	\$7,786	\$1,165	44.53%
53	CENTURY LIFE ASSURANCE COMPANY	0.00%	213	3	\$0	\$0	\$0	\$18	N/A
54	CHARTER NATIONAL LIFE INSURANCE CO	0.00%	213	38	\$0	\$0	\$16,865	\$1,531	N/A
55	CHURCH LIFE INSURANCE CORPORATION	0.01%	109	416	\$258,321	\$0	\$258,000	\$18,245	99.88%
56	CIGNA HEALTH AND LIFE INSURANCE COMPANY	0.00%	176	38	\$5,748	\$0	\$0	\$376	0.00%
57	CIGNA LIFE INSURANCE COMPANY OF NEW YORK	0.00%	213	3	\$0	\$0	\$892,800	\$0	N/A
58	CITIZENS SECURITY LIFE INS CO	0.00%	192	2	\$1,537	\$0	\$0	\$269	0.00%
59	CMFG LIFE INSURANCE COMPANY	0.35%	31	42,451	\$18,311,485	\$0	\$11,168,773	\$437,320	68.47%
60	COLONIAL LIFE & ACCIDENT INSURANCE COMPANY	0.00%	116	673	\$180,548	\$0	\$175,000	\$44,844	96.93%
61	COLONIAL PENN LIFE INSURANCE COMPANY	0.08%	57	10,822	\$3,566,753	\$0	\$2,014,753	\$53,811	56.49%
62	COLUMBIAN LIFE INSURANCE COMPANY	0.08%	159	1	\$17,481	\$0	\$14,500	\$325	82.95%
63	COMBINED INSURANCE CO OF AMERICA	0.00%	123	590	\$131,250	\$0	\$55,327	\$13,408	42.15%
64	COMPANION LIFE INSURANCE COMPANY	0.00%	117	58	\$176,054	\$0	\$112,000	\$65,243	65.45%
65	CONNECTICUT GENERAL LIFE INS CO	0.06%	64	4,207	\$2,588,489	\$0	\$4,398,469	\$381,536	171.25%
66	CONSECO LIFE INSURANCE CO	0.00%	213	31	\$0	\$0	\$13,342	\$153	N/A
67	CONSTITUTION LIFE INSURANCE COMPANY	0.00%	213	0	\$0	\$0	\$0	-\$32	N/A
68	CONTINENTAL AMERICAN INSURANCE COMPANY	0.00%	113	1,018	\$185,429	\$0	\$4,313	\$20,046	2.33%
69	COUNTRY LIFE INSURANCE COMPANY	0.00%	121	58	\$164,940	\$0	\$352,999	\$278	214.02%
70	DEARBORN NATIONAL LIFE INSURANCE COMPANY	0.10%	53	25,502	\$4,502,799	\$0	\$2,539,750	\$1,556,931	56.40%

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**2014 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - TOTAL GROUP LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
71	DELAWARE AMERICAN LIFE INSURANCE COMPANY	0.00%	213	1	\$0	\$0	\$0	\$0	N/A
72	DELAWARE LIFE INSURANCE COMPANY	0.07%	58	4,197	\$3,362,760	\$0	\$58,938,849	\$0	1752.89%
73	EMC NATIONAL LIFE COMPANY	0.02%	92	6,733	\$803,675	\$0	\$686,001	\$607,289	85.36%
74	EPIC LIFE INSURANCE COMPANY THE	0.00%	154	111	\$19,040	\$0	\$0	\$3,414	0.00%
75	EQUITRUST LIFE INSURANCE COMPANY	0.00%	133	0	\$54,564	\$0	\$234,587	\$0	429.93%
76	FAMILY BENEFIT LIFE INSURANCE COMPANY	0.00%	178	5	\$4,240	\$0	\$0	\$353	0.00%
77	FARM BUREAU LIFE INSURANCE COMPANY OF MISSI	0.01%	100	650	\$408,331	\$0	\$213,000	\$50,359	52.16%
78	FARMERS NEW WORLD LIFE INSURANCE COMPANY	0.00%	213	6	\$0	\$0	\$0	\$391,550	N/A
79	FEDERAL LIFE INSURANCE COMPANY (MUTUAL)	0.00%	170	13	\$10,128	\$0	\$136,035	\$0	1343.16%
80	FEDERATED LIFE INSURANCE COMPANY	0.01%	103	2,482	\$353,913	\$0	\$42,500	\$50,420	12.02%
81	FIDELITY & GUARANTY LIFE INSURANCE COMPANY	0.00%	213	37	\$0	\$0	\$21,960	\$0	N/A
82	FIDELITY LIFE ASSOCIATION A LEGAL RESERVE LIF	0.01%	110	366	\$234,133	\$0	\$50,000	\$16,179	21.36%
83	FIDELITY SECURITY LIFE INSURANCE COMPANY	0.08%	58	17,852	\$3,633,336	\$0	\$9,209,103	\$871,515	253.46%
84	FINANCIAL AMERICAN LIFE INSURANCE COMPANY	0.00%	213	2,410	-\$83,986	\$0	\$225,530	\$24,234	-269.82%
85	FIRST ALLMERICA FINANCIAL LIFE INSURANCE COMI	0.00%	213	2	\$0	\$0	\$401,484	\$251	N/A
86	FIRST BERKSHIRE HATHAWAY LIFE INSURANCE COA	1.92%	15	557	\$86,701,650	\$0	\$4,272,970	\$0	4.82%
87	FIRST PENN-PACIFIC LIFE INSURANCE COMPANY	0.00%	188	4	\$2,282	\$0	\$1,100	\$170	48.20%
88	FORETHOUGHT LIFE INSURANCE COMPANY	0.13%	45	15,684	\$6,090,016	\$0	\$5,708,180	\$75,809	93.73%
89	GENERAL AMERICAN LIFE INSURANCE COMPANY	0.02%	78	914	\$1,097,080	\$0	\$663,484	\$146	80.48%
90	GENWORTH LIFE AND ANNUITY INSURANCE COMPAI	0.00%	125	9	\$95,061	\$0	\$165,045	\$1,087	173.82%
91	GENWORTH LIFE INSURANCE COMPANY	0.01%	104	267	\$336,704	\$0	\$2,248,288	\$45,305	667.73%
92	GERBER LIFE INSURANCE COMPANY	0.00%	135	254	\$43,560	\$0	\$19,630	\$555	45.06%
93	GLOBE LIFE AND ACCIDENT INSURANCE COMPANY	0.27%	33	87,730	\$12,675,632	\$0	\$7,536,911	\$1,073,613	59.46%
94	GOLDEN RULE INSURANCE COMPANY	0.00%	114	707	\$183,048	\$0	\$100,000	\$71,851	54.83%
95	GOVERNMENT PERSONNEL MUTUAL LIFE INSURANC	0.00%	213	0	-\$5,722	\$0	\$0	\$0	0.00%
96	GREAT AMERICAN LIFE INSURANCE COMPANY	0.00%	156	206	\$16,374	\$0	\$209,825	\$240	1141.97%
97	GREAT SOUTHERN LIFE INSURANCE COMPANY	0.00%	197	8	\$1,183	\$0	\$942	\$300	79.63%
98	GREAT WESTERN INSURANCE COMPANY	0.02%	86	1,863	\$692,475	\$0	\$661,473	\$6,572	74.12%
99	GREAT-WEST LIFE & ANNUITY INSURANCE COMPAN'	2.88%	9	60,336	\$133,043,417	\$0	\$10,737,171	\$837,287	8.07%
100	GUARANTEE TRUST LIFE INSURANCE COMPANY	0.00%	163	2,623	\$16,150	\$0	\$303,664	\$22,531	1860.27%
101	GUARDIAN INSURANCE & ANNUITY COMPANY INC	0.05%	66	41	\$2,363,424	\$0	\$4,384,288	\$3,464	185.51%
102	GUARDIAN LIFE INSURANCE COMPANY OF AMERICA	0.35%	32	159,819	\$16,120,544	\$0	\$11,305,015	\$7,936,629	70.13%
103	HARTFORD LIFE AND ACCIDENT INSURANCE COMPA	0.73%	23	146,835	\$33,736,579	\$0	\$27,398,752	\$17,152,329	61.21%
104	HARTFORD LIFE AND ANNUITY INSURANCE COMPAN	0.00%	212	1	\$115	\$0	\$0	\$0	0.00%
105	HARTFORD LIFE INSURANCE COMPANY	1.21%	19	20,208	\$55,756,119	\$0	\$56,552,121	\$792,934	101.42%
106	HOMESTEADERS LIFE COMPANY	0.11%	51	11,154	\$4,875,810	\$0	\$3,642,388	\$49,953	74.71%
107	HORACE MANN LIFE INSURANCE COMPANY	0.00%	134	273	\$53,593	\$0	\$32,600	\$15,625	60.64%
108	HUMANA INSURANCE COMPANY	0.03%	77	12,340	\$1,329,552	\$0	\$928,473	\$351,480	69.63%
109	IA AMERICAN LIFE INSURANCE COMPANY	0.00%	213	322	\$0	\$0	\$177,407	\$1,985	N/A
110	INDEPENDENT ORDER OF FORESTERS THE	0.00%	200	2	\$624	\$0	\$0	\$0	0.00%
111	INDIVIDUAL ASSURANCE COMPANY LIFE HEALTH & /	0.03%	76	16,301	\$1,332,416	\$0	\$670,911	\$195,897	50.35%
112	INTRAMERICA LIFE INSURANCE COMPANY	0.00%	210	1	\$149	\$0	\$0	\$3	0.00%
113	INVESTORS HERITAGE LIFE INSURANCE COMPANY	0.00%	166	339	\$12,971	\$0	\$0	\$1,873	0.00%
114	INVESTORS LIFE INSURANCE COMPANY OF NORTH /	0.00%	213	8	\$0	\$0	\$0	\$0	N/A
115	JACKSON NATIONAL LIFE INSURANCE COMPANY	0.02%	89	724	\$839,313	\$0	\$4,633,785	\$5,857	552.08%
116	JEFFERSON NATIONAL LIFE INSURANCE COMPANY	0.00%	150	37	\$20,846	\$0	\$12,857	\$1,565	82.27%
117	JOHN ALDEN LIFE INSURANCE COMPANY	0.00%	138	44	\$39,935	\$0	\$10,000	\$7,573	25.04%
118	JOHN HANCOCK LIFE INSURANCE COMPANY (USA)	5.03%	4	4,655	\$231,944,595	\$106,600	\$281,435,273	\$964	125.69%
119	KANAWHA INSURANCE COMPANY	0.02%	87	5,547	\$881,444	\$0	\$208,958	\$293,396	23.62%
120	KANSAS CITY LIFE INSURANCE COMPANY	0.07%	59	311	\$3,102,251	\$0	\$2,043,905	\$734,918	65.88%
121	LAFAYETTE LIFE INSURANCE COMPANY THE	0.00%	147	36	\$24,542	\$0	\$53,094	\$2,797	220.01%
122	LEADERS LIFE INSURANCE COMPANY	0.00%	131	299	\$61,427	\$0	\$0	\$17	0.00%
123	LEWER LIFE INSURANCE COMPANY	0.00%	208	4	\$260	\$0	\$0	\$90	0.00%
124	LIBERTY LIFE ASSURANCE COMPANY OF BOSTON	0.11%	50	21,288	\$5,211,480	\$0	\$6,508,603	\$2,977,653	124.89%
125	LIBERTY NATIONAL LIFE INSURANCE COMPANY	0.05%	65	6,961	\$2,472,256	\$0	\$102,500	\$172,153	4.15%
126	LIFE INSURANCE COMPANY OF NORTH AMERICA	0.53%	27	125	\$24,360,231	\$0	\$21,856,027	\$9,736,044	69.72%
127	LIFE INSURANCE COMPANY OF THE SOUTHWEST	0.00%	130	193	\$69,599	\$0	\$328,970	\$47	472.66%
128	LIFE OF THE SOUTH INSURANCE COMPANY	0.00%	115	4,731	\$180,895	\$0	\$27,452	\$13,947	15.18%
129	LIFESECURE INSURANCE COMPANY	0.00%	213	1	\$0	\$0	\$0	\$10	N/A
130	LINCOLN BENEFIT LIFE COMPANY	0.00%	112	502	\$194,839	\$0	\$6,694,948	\$1,776	3436.14%
131	LINCOLN HERITAGE LIFE INSURANCE COMPANY	0.01%	102	886	\$372,881	\$0	\$346,183	\$4,821	92.89%
132	LINCOLN LIFE & ANNUITY COMPANY OF NEW YORK	0.00%	126	478	\$92,260	\$0	\$0	\$55,267	0.00%
133	LINCOLN NATIONAL LIFE INSURANCE COMPANY	1.28%	18	5,772	\$59,157,205	\$0	\$43,809,210	\$6,178,472	100.00%
134	LOYAL AMERICAN LIFE INSURANCE COMPANY	0.00%	195	1	\$1,231	\$0	\$0	\$75	0.00%
135	MADISON NATIONAL LIFE INSURANCE COMPANY INC	0.00%	129	873	\$71,195	\$0	\$0	\$55,940	0.00%
136	MANHATTAN LIFE INSURANCE COMPANY	0.00%	161	9	\$17,130	\$0	\$1,739	\$20	10.15%
137	MASSACHUSETTS MUTUAL LIFE INSURANCE COMPA	2.95%	8	29,681	\$136,007,581	\$0	\$168,265,911	\$619,018	123.72%
138	MEMBERS LIFE INSURANCE COMPANY	0.00%	190	12	\$2,039	\$0	\$4,500	\$48	220.70%
139	MERIT LIFE INSURANCE CO	0.04%	70	12,874	\$2,071,497	\$0	\$710,079	\$66,044	34.28%

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**2014 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - TOTAL GROUP LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
140	METLIFE INSURANCE COMPANY USA	0.11%	49	1,324	\$5,279,792	\$0	\$13,939,635	\$10,001	264.02%
141	METROPOLITAN LIFE INSURANCE COMPANY	4.97%	5	67,452	\$229,128,449	\$0	\$722,181,829	\$60,123,509	316.19%
142	MIDLAND NATIONAL LIFE INSURANCE COMPANY	0.00%	120	2,805	\$167,834	\$0	\$14,918,075	\$747	8888.59%
143	MIDWEST NATIONAL LIFE INSURANCE COMPANY OF	0.00%	175	36	\$5,828	\$0	\$0	\$983	0.00%
144	MINNESOTA LIFE INSURANCE COMPANY	1.17%	21	139,382	\$54,064,420	\$0	\$70,799,611	\$13,498,040	130.95%
145	MISSOURI VALLEY LIFE AND HEALTH INSURANCE CC	0.02%	80	32,838	\$1,074,845	\$0	\$400,000	\$328,380	37.22%
146	MONITOR LIFE INSURANCE COMPANY OF NEW YORK	0.00%	173	6	\$7,490	\$0	\$10,000	\$1,209	133.51%
147	MONY LIFE INSURANCE COMPANY	0.00%	171	44	\$8,457	\$0	\$84,320	\$1,018	997.04%
148	MONY LIFE INSURANCE COMPANY OF AMERICA	0.00%	128	300	\$76,180	\$0	\$300,537	\$12,720	394.51%
149	MOUNTAIN LIFE INSURANCE COMPANY	0.00%	124	2,321	\$127,270	\$0	\$28,180	\$12,347	22.14%
150	MUTUAL OF AMERICA LIFE INSURANCE COMPANY	0.61%	26	1,886	\$28,213,564	\$0	\$37,126,134	\$35,078	131.59%
151	NATIONAL BENEFIT LIFE INSURANCE COMPANY	0.00%	160	26	\$17,199	\$0	\$11,400	\$284	66.28%
152	NATIONAL FARMERS UNION LIFE INSURANCE COMP	0.00%	187	15	\$2,454	\$0	\$0	\$385	0.00%
153	NATIONAL GUARDIAN LIFE INSURANCE COMPANY	0.22%	35	19,397	\$10,344,071	\$523	\$3,489,231	\$40,647	33.74%
154	NATIONAL HEALTH LIFE INSURANCE COMPANY	0.00%	204	2	\$389	\$0	\$0	\$20	0.00%
155	NATIONAL WESTERN LIFE INSURANCE COMPANY	0.01%	96	838	\$543,826	\$0	\$7,513,207	\$0	1382.05%
156	NATIONWIDE LIFE AND ANNUITY INSURANCE COMP	0.00%	122	97	\$159,619	\$0	\$1,484,069	\$0	929.76%
157	NATIONWIDE LIFE INSURANCE COMPANY	1.17%	20	20,006	\$54,219,696	-\$7	\$57,819,799	\$243,881	106.64%
158	NEW YORK LIFE INSURANCE AND ANNUITY CORPOR	0.08%	55	308	\$3,715,806	\$0	\$2,723,199	\$6,766	73.29%
159	NEW YORK LIFE INSURANCE COMPANY	2.84%	10	56,869	\$131,275,039	\$1,038,638	\$45,210,383	\$2,073,119	35.23%
160	NORTH AMERICAN COMPANY FOR LIFE AND HEALTH	0.00%	144	49	\$28,943	\$0	\$165,569	\$4,518	590.41%
161	NORTHWESTERN MUTUAL LIFE INSURANCE COMP	0.00%	151	2	\$20,613	\$2,897	\$10,036	\$0	62.74%
162	OHIO NATIONAL LIFE INSURANCE COMPANY THE	0.04%	73	689	\$1,750,755	\$0	\$3,901,970	\$0	222.87%
163	OLD UNITED LIFE INSURANCE COMPANY	0.00%	132	494	\$59,702	\$0	\$38,341	\$7,097	60.87%
164	OXFORD LIFE INSURANCE COMPANY	0.00%	213	3	\$0	\$0	\$0	\$91	N/A
165	PACIFIC GUARDIAN LIFE INSURANCE COMPANY LTD	0.00%	196	0	\$1,189	\$0	\$0	\$0	0.00%
166	PACIFIC LIFE INSURANCE COMPANY	0.02%	81	2,595	\$1,068,400	\$0	\$2,832,648	\$0	246.41%
167	PAN-AMERICAN LIFE INSURANCE COMPANY	0.00%	181	1	\$3,369	\$0	\$0	\$221	0.00%
168	PARK AVENUE LIFE INSURANCE COMPANY	0.00%	203	0	\$402	\$0	\$0	\$0	0.00%
169	PARKER CENTENNIAL ASSURANCE COMPANY	0.00%	213	0	\$0	\$0	\$38,348	\$0	N/A
170	PAUL REVERE LIFE INSURANCE COMPANY	0.00%	206	31	\$281	\$0	\$12,652	\$20	4502.49%
171	PAUL REVERE VARIABLE ANNUITY INSURANCE COM	0.00%	213	5	\$0	\$0	\$0	\$0	N/A
172	PAVONIA LIFE INSURANCE COMPANY OF MICHIGAN	0.02%	91	1,783	\$807,708	\$0	\$1,647,048	\$42,683	203.92%
173	PEKIN LIFE INSURANCE COMPANY	0.02%	79	4,370	\$1,086,287	\$0	\$154,314	\$55,757	14.21%
174	PENN INSURANCE AND ANNUITY COMPANY THE	0.00%	191	6	\$1,898	\$0	\$0	\$123	0.00%
175	PENN MUTUAL LIFE INSURANCE COMPANY THE	0.00%	213	51	\$0	\$0	\$595,540	\$0	N/A
176	PENNSYLVANIA LIFE INSURANCE COMPANY	0.00%	213	1	\$0	\$0	\$0	\$6	N/A
177	PHILADELPHIA FINANCIAL LIFE ASSURANCE COMP	0.51%	26	2	\$23,700,000	\$0	\$0	\$0	0.00%
178	PHOENIX LIFE INSURANCE COMPANY	0.00%	183	3,521	\$3,101	\$0	\$964,080	\$189	31089.33%
179	PHYSICIANS LIFE INSURANCE COMPANY	0.00%	118	136	\$173,711	\$0	\$22,375	\$414	12.88%
180	PIONEER AMERICAN INSURANCE COMPANY	0.00%	186	7	\$2,685	\$0	\$0	\$318	0.00%
181	PIONEER SECURITY LIFE INSURANCE COMPANY	0.00%	202	2	\$564	\$0	\$0	\$123	0.00%
182	PLATEAU INSURANCE COMPANY	0.01%	99	1,379	\$418,943	\$0	\$93,061	\$18,077	22.21%
183	PRINCIPAL LIFE INSURANCE COMPANY	5.80%	3	403,696	\$287,589,660	\$2,119	\$20,631,922	\$4,388,480	7.71%
184	PROTECTIVE LIFE AND ANNUITY INSURANCE COMP	0.00%	213	0	\$0	\$0	\$63,715	\$0	N/A
185	PROTECTIVE LIFE INSURANCE COMPANY	0.07%	60	2,491	\$3,025,481	\$0	\$53,478,010	\$49,845	1767.59%
186	PROVIDENT LIFE AND ACCIDENT INSURANCE COMP	0.00%	143	1,230	\$28,142	\$0	\$2,824,116	\$4,880	10035.24%
187	PROVIDENT LIFE AND CASUALTY INSURANCE COMP	0.00%	201	2	\$586	\$0	\$0	\$247	0.00%
188	PRUDENTIAL ANNUITIES LIFE ASSURANCE CORPOR	0.00%	213	6,457	\$0	\$0	\$0	\$0	N/A
189	PRUDENTIAL INSURANCE COMPANY OF AMERICA T	2.33%	13	247,332	\$107,338,724	\$689,326	\$221,335,328	\$24,735,694	206.84%
190	PRUDENTIAL RETIREMENT INSURANCE AND ANNUIT	1.65%	16	0	\$76,223,713	\$0	\$63,116,800	\$0	82.80%
191	RELIASTAR STANDARD LIFE INSURANCE COMPANY	0.22%	36	54,923	\$10,280,729	\$0	\$7,874,510	\$5,653,988	76.59%
192	RELIASTAR LIFE INSURANCE COMPANY	0.14%	43	188,143	\$6,454,388	\$3,585	\$7,975,976	\$5,984,033	123.63%
193	RELIASTAR LIFE INSURANCE COMPANY OF NEW YO	0.00%	137	12	\$40,854	\$0	\$0	\$409	0.00%
194	RVERSOURCE LIFE INSURANCE COMPANY	0.01%	105	469	\$336,529	\$0	\$1,787,337	\$4,461	534.08%
195	S USA LIFE INSURANCE COMPANY INC	0.00%	182	2	\$3,310	\$0	\$0	\$574	0.00%
196	SAGICOR LIFE INSURANCE COMPANY	0.00%	213	2	\$0	\$0	\$186,306	\$1	N/A
197	SECURIAN LIFE INSURANCE COMPANY	0.01%	101	2,268	\$377,402	\$0	\$72,050	\$387,052	19.05%
198	SECURITY BENEFIT LIFE INSURANCE COMPANY	0.03%	74	141	\$1,482,318	\$0	\$1,435,591	\$685	96.85%
199	SECURITY LIFE INSURANCE COMPANY OF AMERICA	0.00%	179	39	\$4,082	\$0	\$0	\$845	0.00%
200	SECURITY LIFE OF DENVER INSURANCE COMPANY	0.00%	213	3	\$0	\$0	\$0	\$0	N/A
201	SECURITY NATIONAL LIFE INSURANCE COMPANY	0.00%	213	0	\$0	\$0	\$0	\$27,539	N/A
202	SENTRY LIFE INSURANCE COMPANY (L&H ACCT)	0.19%	38	2,084	\$8,986,189	\$0	\$10,332,466	\$13,769	145.11%
203	SETTLERS LIFE INSURANCE COMPANY	0.00%	160	118	\$3,508	\$0	\$3,300	\$324	94.07%
204	SHELTER LIFE INSURANCE COMPANY	0.02%	88	3,445	\$876,393	\$0	\$35,372	\$208,591	4.04%
205	SHENANDOAH LIFE INSURANCE COMPANY	0.00%	177	0	\$4,442	\$0	\$5,032	\$0	113.28%
206	SOUTHERN PIONEER LIFE INSURANCE COMPANY	0.00%	213	18	-\$3,307	\$0	\$0	\$171	0.00%
207	STANDARD INSURANCE COMPANY	2.74%	11	169,476	\$128,583,357	\$0	\$88,062,352	\$8,490,883	69.57%
208	STANDARD SECURITY LIFE INSURANCE COMPANY O	0.00%	167	0	\$11,441	\$0	\$10,035	\$0	87.71%

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**2014 LIFE INSURANCE
TOTALS BY LINE OF BUSINESS - TOTAL GROUP LIFE**

OBS	COMPANY NAME	MARKET SHARE	RANK BY MARKET SHARE	NUMBER OF INSURED	DIRECT PREMIUMS & ANNUITIES	DIRECT DIVIDENDS PAID	DIRECT CLAIMS AND BENEFITS PAID	LIFE INSURANCE IN FORCE (000)	BENEFITS RATIO
209	STARMOUNT LIFE INSURANCE COMPANY	0.00%	184	8	\$3,042	\$0	\$0	\$89	0.00%
210	STATE FARM LIFE INSURANCE COMPANY	0.02%	84	4,549	\$935,875	\$0	\$1,773,000	\$323,704	189.45%
211	STONEBRIDGE LIFE INSURANCE COMPANY	0.10%	52	21,727	\$4,507,607	\$0	\$4,018,686	\$185,354	89.15%
212	SUN LIFE AND HEALTH INSURANCE COMPANY (US)	0.01%	88	2,000	\$472,651	\$0	\$418,783	\$97,630	88.60%
213	SUN LIFE ASSURANCE COMPANY OF CANADA	0.13%	47	37,008	\$6,049,701	\$0	\$6,600,011	\$1,961,802	109.10%
214	SURENCY LIFE & HEALTH INSURANCE COMPANY	0.00%	172	98	\$8,103	\$0	\$0	\$6,730	0.00%
215	SYMETRA LIFE INSURANCE COMPANY	0.02%	90	2,454	\$812,203	\$0	\$1,905,922	\$152,086	234.66%
216	TEACHERS INSURANCE AND ANNUITY ASSOCIATION	2.02%	14	31,200	\$93,383,189	\$6,952,368	\$43,659,777	\$0	54.20%
217	TEXAS LIFE INSURANCE COMPANY	0.00%	213	0	\$0	\$0	\$4,845	\$0	N/A
218	THE RELIABLE LIFE INSURANCE COMPANY	0.00%	213	12	\$0	\$0	\$177,457	\$72	N/A
219	TIAA-CREF LIFE INSURANCE COMPANY	0.05%	87	21	\$2,267,128	\$0	\$375,000	\$216,401	16.54%
220	TIME INSURANCE COMPANY	0.00%	127	734	\$84,767	\$0	\$20,000	\$12,721	23.59%
221	TRANS WORLD ASSURANCE COMPANY	0.00%	213	0	\$0	\$0	\$0	\$24,729	N/A
222	TRANSAMERICA ADVISORS LIFE INSURANCE COMPA	0.00%	213	1	\$0	\$0	\$1,080	\$0	N/A
223	TRANSAMERICA FINANCIAL LIFE INSURANCE COMP/	4.84%	6	83	\$223,117,399	\$0	\$125,801,664	\$665	56.38%
224	TRANSAMERICA LIFE INSURANCE COMPANY	1.33%	17	11,812	\$61,208,275	\$0	\$54,389,969	\$290,941	68.66%
225	TRANSAMERICA PREMIER LIFE INSURANCE COMPAN	0.06%	63	7,385	\$2,894,747	\$0	\$7,483,356	\$100,056	257.82%
226	TRUSTMARK INSURANCE COMPANY	0.04%	71	6,914	\$2,053,936	\$0	\$962,190	\$271,356	46.85%
227	TRUSTMARK LIFE INSURANCE COMPANY	0.00%	157	81	\$17,585	\$0	\$7,090	\$690	40.32%
228	UNICARE LIFE & HEALTH INSURANCE COMPANY	0.00%	213	6	\$0	\$0	\$74,324	\$225	N/A
229	UNIFIED LIFE INSURANCE COMPANY	0.01%	108	1,450	\$266,014	\$0	\$188,296	\$3,649	58.84%
230	UNIMERICA INSURANCE COMPANY	0.00%	146	0	\$24,890	\$0	\$834,800	\$0	3381.13%
231	UNION FIDELITY LIFE INSURANCE COMPANY	0.01%	106	1,975	\$308,703	\$0	\$492,757	\$13,260	159.82%
232	UNION LABOR LIFE INSURANCE COMPANY	0.02%	83	24,604	\$983,165	\$17,745	\$807,274	\$142,705	83.91%
233	UNION SECURITY INSURANCE COMPANY	0.22%	37	93,919	\$9,822,098	\$0	\$7,294,347	\$4,286,120	73.52%
234	UNITED AMERICAN INSURANCE COMPANY	0.00%	198	1	\$954	\$0	\$0	\$34	0.00%
235	UNITED FIDELITY LIFE INSURANCE COMPANY	0.00%	213	3	\$0	\$0	\$130	\$6	N/A
236	UNITED HEALTHCARE INSURANCE COMPANY	0.09%	54	1,295	\$4,312,669	\$0	\$1,864,829	\$1,224,054	43.24%
237	UNITED HERITAGE LIFE INSURANCE COMPANY	0.00%	213	1	\$0	\$0	\$2,000	\$0	N/A
238	UNITED LIFE INSURANCE COMPANY	0.00%	164	37	\$13,588	\$0	\$0	\$3,441	0.00%
239	UNITED OF OMAHA LIFE INSURANCE COMPANY	0.64%	24	45,258	\$29,358,032	\$0	\$7,737,912	\$2,436,776	26.36%
240	UNITED STATES LIFE INSURANCE COMPANY NEW YC	0.02%	82	552	\$1,048,341	\$0	\$1,511,668	\$450,807	144.20%
241	UNITED TEACHER ASSOCIATES INSURANCE COMPAN	0.00%	139	4	\$37,200	\$0	\$64,748	\$0	174.05%
242	UNITEDHEALTHCARE LIFE INSURANCE COMPANY	0.00%	141	276	\$32,740	\$0	\$0	\$2,563	0.00%
243	UNITY FINANCIAL LIFE INSURANCE COMPANY	0.01%	97	896	\$541,825	\$0	\$230,621	\$2,450	42.58%
244	UNUM LIFE INSURANCE COMPANY OF AMERICA	0.63%	25	178,935	\$29,152,821	\$0	\$19,374,017	\$11,960,822	66.46%
245	USABLE LIFE	0.15%	42	1,486	\$7,067,428	\$0	\$4,132,350	\$2,557,581	58.47%
246	VANTIS LIFE INSURANCE COMPANY	0.00%	192	3	\$1,537	\$0	\$0	\$225	0.00%
247	VARIABLE ANNUITY LIFE INSURANCE COMPANY	0.46%	29	9,752	\$21,339,880	\$0	\$31,175,376	\$0	146.09%
248	VOYA INSURANCE AND ANNUITY COMPANY	0.05%	68	6,340	\$2,229,008	\$0	\$97,382,374	\$1,454	4368.87%
249	VOYA RETIREMENT INSURANCE AND ANNUITY COMF	3.10%	7	41,634	\$143,248,284	\$0	\$191,349,450	\$6,806	133.58%
250	WASHINGTON NATIONAL INSURANCE COMPANY	0.00%	152	161	\$20,500	\$0	\$264,806	\$1,860	1291.74%
251	WEST COAST LIFE INSURANCE COMPANY	0.00%	182	3	\$17,025	\$0	\$0	\$2,869	0.00%
252	WESTERN AND SOUTHERN LIFE INSURANCE COMPAN	0.00%	213	0	\$0	\$0	\$1,046,720	\$0	N/A
253	WESTERN UNITED LIFE ASSURANCE COMPANY	0.00%	199	5	\$739	\$0	\$0	\$7	0.00%
254	WILCAC LIFE INSURANCE COMPANY	0.00%	209	286	\$167	\$0	\$374,015	\$3	223961.08%
255	ZALE LIFE INSURANCE COMPANY	0.00%	146	1,631	\$23,849	\$0	\$1,326	\$1,395	5.57%
256	ZURICH AMERICAN LIFE INSURANCE COMPANY	0.13%	44	1,291	\$6,130,971	\$0	\$3,881,080	\$486,983	62.98%
TOTAL		100.00%		3,054,582	\$4,814,516,656	\$6,964,127	\$3,564,863,223	\$217,436,264	77.45%

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